



Real Stories

The Government Pension Offset and Windfall Elimination Provision

Non-social security states are going to find it increasingly difficult to attract quality educators as more folks learn about the GPO and WEP.

A Texas Teacher:

Martha became a teacher in 1978, after working at a job where she paid into Social Security for many years. Based on her earnings under Social Security, she was eligible for a monthly benefit of \$415 a month, in addition to her monthly teaching pension of \$1423. However...

Impact of the WEP:

Martha's earned Social Security benefit—\$415 monthly—is reduced to \$206 a month.

Martha's husband worked under Social Security his whole life. As a widow, Martha should be eligible for a \$970 monthly widow's benefits.

Impact of the GPO:

Her benefit is reduced by two-thirds of her monthly teacher pension. She will receive only a \$21 monthly widow's benefit.

A Colorado teaching assistant:

Stella worked for over 20 years in the Colorado public school system. Her husband worked under Social Security for 50 years. After her husband's death, Stella expected to receive \$520 a month in widow's benefits in addition to her monthly school pension of \$637. However...

Impact of the GPO:

The GPO reduced Stella's survivor benefits by two-thirds of her public pension. Stella only receives \$96 a month in Social Security.

A Georgia school bus driver:

Debbie worked for several years under Social Security before going to work for Georgia public schools. She retired after 14 years as a school bus driver. She expected to receive a monthly Social Security benefit of \$600 based on what she earned under Social Security. However...

Combined Impact of the GPO and WEP:

Debbie's actual Social Security benefit is only \$61 a month because of the GPO and WEP.

An Oklahoma teacher who moved to California:

Bob worked for many years in Oklahoma under Social Security before moving to California and becoming a teacher. Based on his earnings, he should have received approximately \$360 a month in Social Security benefits. However...

Impact of the WEP:

When he retired, Bob discovered his Social Security benefit was reduced to \$172 a month because of the WEP.

A new teacher in Maine:

Paul changed careers when he left the military and is now teaching high school math. However...

Impact of the WEP:

Loss of a good teacher. Because he has learned that the WEP will reduce the Social Security he earned if he remains a teacher, Paul does not intend to stay in the teaching profession.