



National Association of Police Organizations  
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## THE GOVERNMENT PENSION OFFSET AND WINDFALL ELIMINATION PROVISION

### Talking Points

**The Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP) penalize people who have dedicated their lives to public service by taking away benefits they have EARNED.**

- 9 out of 10 public employees affected by the GPO lose their *entire* spousal benefit, even though their spouse paid Social Security taxes for many years.
- The WEP causes hard-working people to lose a significant portion of the benefits *they earned themselves*.

**This is a public safety issue – the GPO and WEP impact the police and fire professions by discouraging talented people from entering or staying in the public safety profession.**

- Individuals who worked in other careers are less likely to want to become police officers or firefighters if doing so will mean a loss of earned Social Security benefits.
- Non-Social Security states are finding it increasingly difficult to attract quality public safety officers as more folks learn about the GPO and WEP.

**This is a national problem.**

- Because people move from state to state, there are affected individuals everywhere.
- The number of people impacted continues to grow as more people reach retirement

**age. The loss of income forces some people into poverty.**

- Some 300,000 individuals lose an average of \$3,600 a year due to GPO – an amount that can make the difference between self-sufficiency and poverty.
- Impacted people have less money to spend in their local economy.

**The GPO and WEP hurt many public employees, including police officers, firefighters, and educators.**

- We should respect, not penalize, public service employees.

**Voters care about this issue.**

- Public employees are watching how members of Congress act on issues like this.

**Congress must take immediate action.**

- Congress should pass the “Social Security Fairness Act,” S. 206 / H.R. 82, which would *completely repeal* the GPO and WEP.
- This legislation has overwhelming bipartisan support but has been languishing in committee for years. We cannot afford to wait any longer. The time to act is now!

## **GPO AND WEP: BACKGROUND INFORMATION**

The Government Pension Offset (GPO) reduces public employees' Social Security spousal or survivor benefit by two-thirds of their public pension. This often has a troubling effect on a law enforcement officer's retirement. If a spouse who paid into Social Security dies, the surviving public safety officer would normally be eligible for half of the deceased's benefit. However, if the surviving law enforcement officer had not been paying into Social Security while working, the GPO requires that this amount be offset by two-thirds of the survivor's pension, eliminating most or all of the payment. Because of their profession, many law enforcement officers do not pay into Social Security; however, if they had not served at all, they would receive the full allotment of the spouse's benefit.

In addition to the GPO, public safety employees are also adversely affected by the Windfall Elimination Provision (WEP). Although most law enforcement officers retire after a specific length of service, usually while in their early to mid fifties, many look for new opportunities to serve their community. Yet, when they retire from a non-Social Security paying job and move to one that does pay into Social Security, they are penalized by WEP. Instead of receiving their rightfully earned Social Security retirement benefit, their pension heavily offsets it, thus vastly reducing the amount they receive.

GPO and WEP were intended as a "leveling" response but only serve to hurt public safety officers. Nine out of ten public employees affected by the GPO lose their *entire* spousal benefit, even though their spouse paid Social Security for many years. The WEP causes hard-working public safety officers to lose the benefits *they earned themselves*, thus punishing those who selflessly serve and protect our communities.