



THE SOCIAL SECURITY GOVERNMENT PENSION OFFSET

Legislation was enacted in 1977 to prevent government retirees from collecting both a government annuity based on their own work in non-Social Security covered employment *and* Social Security benefits based on their spouse's work record. The new law became effective with government employees who were first eligible to retire in December 1982. The law – known as the Social Security Government Pension Offset, or GPO – provides that two-thirds of the government annuity offsets whatever Social Security benefits would be payable to the retired government worker as a spouse (wife, husband, widow, widower). For example, a spouse who receives a civil service annuity of \$900 a month based on his/her own earnings, applies for a Social Security widow(er)'s benefit of \$500. Two-thirds of his/her annuity, or \$600, totally offsets the Social Security widow(er)'s benefit. Therefore, he/she receives no widow(er)'s benefit from Social Security.

There are approximately 615,000 beneficiaries currently affected by the GPO. In addition to Civil Service Retirement System (CSRS) annuitants, the GPO affects thousands of state and municipal retirees, as well as teachers and police whose work is not covered by Social Security. Of those affected by GPO, 44 percent are widows or widowers, and 81 percent are women.

The GPO does not apply to survivor annuitants who are not government retirees themselves. There are other exceptions. They are as follows:

- Anyone eligible for a government annuity before December 1982, and who meets the 1977 law requirements (a divorced woman's marriage must have lasted 20 years; a husband or widower must have been receiving one-half support from the wife).
- Anyone who is receiving only a federal survivor annuity and not their own federal retiree annuity. Neither the survivor annuitant's own Social Security nor the widow's benefit from the husband's Social Security is affected.
- Anyone eligible for a government annuity before July 1, 1983, *and* who received one-half support from the male or female spouse.
- Federal Employees Retirement System (FERS) employees and annuitants, and former CSRS annuitants who transferred to FERS.
- Former CSRS employees rehired beginning January 1, 1984, following a separation of one year or more.
- Effective January 1, 1995, the GPO does not apply to military reserve pensions.
- Anyone over age 65 who is still working for the federal government. The GPO will not become effective until the person retires and begins to receive a CSRS annuity.

Legislative History

NARFE is a leader in the effort to repeal or reform the GPO, as well as the Windfall Elimination Provision (WEP), to provide relief to those affected. There have been various bills offered over the years. In the 114th Congress, Rep. Rodney Davis, R-IL, and Sen. Sherrod Brown, D-OH, introduced the Social Security Fairness Act of 2015, H.R. 973 and S. 1651. This legislation would have fully repealed both the GPO and the WEP.

In the 115th Congress, Rep. Rodney Davis and Sen. Sherrod Brown reintroduced the Social Security Fairness Act of 2017, H.R. 1205 and S. 915. Like the earlier versions, these bills would eliminate the GPO and the WEP.

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