Title:

Demystifying the Windfall Elimination Provision and Government Pension Offset for Current and Future Retirees

Proposer:

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Abstract:

Nearly three million people are affected by the Windfall Elimination Provision ("WEP") and Government Pension Offset ("GPO"). These policies reduce Social Security benefits for, among others, many workers covered by state and local government pensions. Due to their complexity, each rule is poorly understood. Some workers believe the WEP eliminates their benefits outright, even though that cannot happen. Others think the GPO cannot eliminate benefits, but under some conditions, it can. Current communications from the Social Security Administration do little to dispel the perplexity. Worse, they often omit critical details, such as that some defined contribution plans "count" as a pension and may trigger the WEP, GPO, or both.

This project evaluates the quality of WEP and GPO-oriented information on the Social Security Administration's website, including textual clarity (e.g., whether a non-expert can understand it), accessibility (e.g., the degree of non-English language support and screen reader compatibility), and accuracy (e.g., whether key details are disclosed). It combines the results of that assessment with data from a survey of affected public sector employees to outline suggested improvements to WEP and GPO communications. The improvements yield clear benefits for retirees and the Social Security Administration (e.g., reduced call volumes).