



Effects of the Windfall Elimination Provision and Government Pension Offset on California Public Educators

Assumes all individuals are fully vested and can collect 100 percent of their Social Security (SS)

Spouse worked outside the home	Stay-at-home spouse No higher education	Stay-at-home spouse College Degree	Public School Teacher	Public School Teacher Earned 40 SS Quarters
Collects 100 percent	<i>Did not pay into SS</i>	<i>Did not pay into SS</i>	<i>Did not pay into SS</i>	Penalized up to 50 percent of their SS
SS earner receives \$2,767 monthly. Spouse collects the greater of 100 percent of their SS or 50 percent of SS eligible monthly amount.	SS earner receives \$2,767 monthly. Spouse collects 50 percent of the monthly benefit totaling \$1,383.40.	SS earner receives \$2,767 monthly. Spouse collects 50 percent of eligible monthly amount of \$1,383.50 for a family.	SS earner receives \$2,767 monthly. Spouse collects nothing for spousal benefits while living. If spouse has a public-school benefit of less than \$4,150.50 per month, the offset is \$2 for every \$3 in pension benefits.	SS earner receives \$2,767 monthly. GPO penalty applied on spousal benefit. Public school teacher's own earned SS is reduced by application of WEP penalty.
Monthly total: \$4,150.50	Monthly total: \$4,150.50	Monthly Total: \$4,150.50	Monthly Total: Varies	Monthly Total: \$2,767
Spouse Dies	Spouse Dies	Spouse Dies	Spouse Dies	Spouse Dies
Surviving spouse collects 100 percent benefit.	Surviving spouse collects 100 percent benefit.	Surviving spouse has the ability to choose higher monthly amount.	Surviving spouse cannot collect benefits.	Surviving spouse cannot collect SS if the public pension is equal to or greater than \$4,150.50 per month. She/He may continue to receive earned benefits after application of WEP penalty.
Monthly total: \$2,767	Monthly total: \$2,767	Monthly total: \$2,767	Monthly Total: \$0	Total: less than \$2,767