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# Retirement Benefits for Members of Congress

Updated July 25, 2023

**Congressional Research Service**

<https://crsreports.congress.gov>

RL30631

## Summary

Prior to 1984, neither federal civil service employees nor Members of Congress paid Social Security taxes, nor were they eligible for Social Security benefits. Members of Congress and other federal employees were instead covered by a separate pension plan called the Civil Service Retirement System (CSRS). The 1983 amendments to the Social Security Act (P.L. 98-21) required federal employees first hired after 1983 to participate in Social Security. These amendments also required all Members of Congress to participate in Social Security as of January 1, 1984, regardless of when they first entered Congress. Because CSRS was not designed to coordinate with Social Security, Congress directed the development of a new retirement plan for federal workers. The result was the Federal Employees' Retirement System Act of 1986 (P.L. 99-335).

Members of Congress first elected in 1984 or later are covered automatically under the Federal Employees' Retirement System (FERS). All Senators and those Representatives serving as Members prior to September 30, 2003, may decline this coverage. Representatives entering office on or after September 30, 2003, cannot elect to be excluded from such coverage. Members who were already in Congress when Social Security coverage went into effect could either remain in CSRS or change their coverage to FERS. Members are now covered under one of four different retirement arrangements:

- CSRS and Social Security;
- The *CSRS Offset* plan, which includes both CSRS and Social Security, but with CSRS contributions and benefits reduced by Social Security contributions and benefits;
- FERS, which includes the FERS basic retirement annuity, Social Security, and Thrift Savings Plan (TSP); or
- Social Security alone.

Congressional pensions, like those of other federal employees, are financed through a combination of employee and employer contributions. All Members pay Social Security payroll taxes equal to 6.2% of the Social Security taxable wage base (\$160,200 in 2023). Members first covered by FERS prior to 2013 also pay 1.3% of full salary to the Civil Service Retirement and Disability Fund (CSRDF). Members of Congress first covered by FERS in 2013 contribute 3.1% of pay to the CSRDF. Members of Congress first covered by FERS after 2013 contribute 4.4% of pay to the CSRDF. Members covered by CSRS Offset pay 1.8% of the first \$160,200 of salary in 2023, and 8.0% of salary above this amount, into the CSRDF.

Under both CSRS and FERS, Members of Congress are eligible for a pension at the age of 62 if they have completed at least 5 years of service. Members are eligible for a pension at age 50 if they have completed 20 years of service, or at any age after completing 25 years of service. The amount of the pension depends on length of service (as measured in months) and the average of the highest three years of salary. By law, the starting amount of a Member's retirement annuity may not exceed 80% of his or her final salary.

There were 619 retired Members of Congress receiving federal pensions based fully or in part on their congressional service as of October 1, 2022. Of this number, 261 had retired under CSRS and were receiving an average annual pension of \$84,504. A total of 358 Members had retired with service under FERS and were receiving an average annual pension of \$45,276 in 2023.

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## Background on Congressional Pensions

The Civil Service Retirement Act of 1920 (P.L. 66-215) established a pension system for federal employees in the executive branch of government. Coverage under the Civil Service Retirement System (CSRS) was extended to Congress in January 1942 by P.L. 77-411. That law was repealed just two months later in response to adverse public opinion. In 1946, P.L. 79-601 again extended CSRS coverage to Congress, at the option of Members, with higher contributions and greater benefits than those applicable to regular federal employees. In its report on that legislation, the Special Committee on the Organization of Congress stated that a retirement plan for Congress

would contribute to independence of thought and action, [be] an inducement for retirement for those of retiring age or with other infirmities, [and] bring into the legislative service a larger number of younger Members with fresh energy and new viewpoints concerning the economic, social, and political problems of the Nation.<sup>1</sup>

The Social Security Amendments of 1983 (P.L. 98-21) required all federal employees hired in 1984 or later to participate in Social Security.<sup>2</sup> These amendments also required all Members of Congress to participate in Social Security as of January 1, 1984, regardless of when they first entered Congress. Requiring federal workers to participate in both CSRS and Social Security would have duplicated some benefits and would have resulted in employee payroll deductions for the two programs that would exceed 13% of pay. After mandating Social Security coverage of new federal employees beginning in 1984, Congress directed the development of a new retirement plan for federal workers with Social Security coverage as its foundation. The result of this effort was the Federal Employees' Retirement System Act of 1986 (P.L. 99-335).

The Federal Employees' Retirement System (FERS) went into effect in 1987, and employees first hired in 1984 or later were automatically enrolled in this plan. Employees who had been in the federal government before 1984 were given the option to remain in CSRS—without Social Security coverage—or to switch to FERS. The options for Members of Congress differed from those available to other federal employees because the 1983 amendments required *all* Members of Congress to participate in Social Security. Members first elected in 1984 or later were given the option to enroll in FERS as well as being covered by Social Security, or to be covered only by Social Security.<sup>3</sup> Members who had been in Congress before 1984 could elect to stay in CSRS in addition to being covered by Social Security; to elect coverage under an *offset plan* that integrates CSRS and Social Security; to elect coverage under FERS in addition to being covered by Social Security; or to be covered *only* by Social Security.<sup>4</sup>

Because of the uncertain tenure of congressional service, FERS was originally designed, as CSRS had been, to provide a larger benefit for each year of service to Members of Congress and congressional staff than to most other federal employees. Prior to the Middle Class Tax Relief and Job Creation Act of 2012 (P.L. 112-96), all Members of Congress also became eligible for

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<sup>1</sup> U.S. Congress, Senate Special Committee on the Organization of Congress, *Legislative Reorganization Act of 1946*, report to accompany S. 2177, 79<sup>th</sup> Cong., 2<sup>nd</sup> sess., May 31, 1946, S.Rept. 79-1400 (Washington: GPO, 1946), p. 9.

<sup>2</sup> The Social Security Act became law in 1935 and at that time covered only workers in the private sector.

<sup>3</sup> Until enactment of the Legislative Branch Appropriations Act, 2004 (P.L. 108-83), all Members could decline FERS coverage and choose to be covered by Social Security only. Effective with passage of P.L. 108-83, however, Representatives entering office on or after September 30, 2003, may not elect to be excluded from such coverage; although all Senators and those Representatives serving as Members prior to September 30, 2003, continue to be able to decline this coverage. For more details, see section on "Mandatory Coverage Under FERS."

<sup>4</sup> Under the *Offset Plan*, payroll deductions go partly to Social Security and partly to the Civil Service Retirement and Disability Fund (CSRDF). In retirement, the individual's CSRS pension is reduced (offset) by the amount of his or her Social Security benefit.

retirement annuities at an earlier age and with fewer years of service than most other federal employees. However, all Members of Congress and congressional staff also paid a higher percentage of salary for their retirement benefits than most other federal employees before P.L. 112-96 was enacted.

P.L. 112-96 made two significant changes to the retirement benefits of Members of Congress who are first covered by FERS after December 31, 2012.<sup>5</sup> First, P.L. 112-96 decreased the FERS benefit accrual rate (used in the FERS pension calculation) for Members first covered by FERS (or reelected with less than five years of FERS service) after December 31, 2012, to be the same as regular FERS employees.<sup>6</sup> Therefore, the larger benefit per year of service is no longer available to Members (or congressional employees) first covered by FERS after December 31, 2012.

Second, P.L. 112-96 also increased the FERS employee contributions by 1.8 percentage points for Members of Congress first covered by FERS (or reelected with less than five years of FERS service) after December 31, 2012. Therefore, Members newly covered by FERS in 2013 are required to contribute 3.1% of pay to FERS. Subsequent to P.L. 112-96, the Bipartisan Budget Act of 2013 (P.L. 113-67) further increased the FERS employee contributions by an additional 1.3 percentage points for all individuals, including Members of Congress, first covered by FERS (or rehired/reelected with less than five years of FERS service) after December 31, 2013. Therefore, under P.L. 113-67, Members of Congress and other federal employees first covered by FERS beginning in 2014 are required to contribute 4.4% of pay to FERS.

Thus, for individuals first covered by FERS after December 31, 2012, there is no longer a larger employee contribution under FERS required for Members and congressional employees in comparison with regular FERS employees; all of these groups contribute 3.1% of pay toward their FERS annuity if first covered in 2013 or 4.4% of pay if first covered by FERS after 2013. Members of Congress first elected after December 31, 2012, however, remain eligible for retirement annuities under FERS at earlier ages and with fewer years of service than most other federal employees.

There were 619 retired Members of Congress receiving federal pensions based fully or in part on their congressional service as of October 1, 2022.<sup>7</sup> Of this number, 261 had retired under CSRS and 358 had retired under FERS. Members who had retired under CSRS had completed, on average, 24.7 years of civilian federal service.<sup>8</sup> Their average annual CSRS annuity in 2022 was \$84,504. Those who had retired under FERS had completed, on average, 16.2 years of civilian federal service.<sup>9</sup> Their average retirement annuity in 2022 (not including Social Security) was \$45,276. The average age of retired Members of Congress receiving retirement annuities in 2022 was 78 for those who had retired under CSRS and 75 for those who had retired under FERS.

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<sup>5</sup> P.L. 112-96 also made changes to FERS employee contributions for regular FERS employees. For information on these changes, see CRS Report 98-810, *Federal Employees' Retirement System: Benefits and Financing*.

<sup>6</sup> See section on "Pension Benefits Under FERS" below for details.

<sup>7</sup> U.S. Office of Personnel Management, *Statistical Abstracts Fiscal Year 2022: Federal Employee Benefits Programs*, April 2019. (As of the publication date of this report, these are the mostly recently available program data.)

<sup>8</sup> The mean number of years of military service for retired Members of Congress receiving CSRS annuities in 2022 was 1.9.

<sup>9</sup> The mean military service for retired Members of Congress receiving FERS annuities in 2022 was 0.5 years.

# Retirement Plans Available to Members of Congress

## Members First Elected Before 1984

Members of Congress who were first elected before 1984 may be covered under one of four retirement plans:

- **Dual Coverage.** This is full coverage by both CSRS<sup>10</sup> and Social Security.
- **CSRS Offset.** This is coverage by CSRS and Social Security, but with CSRS contributions and benefits reduced (offset) by the amount of Social Security contributions and benefits.
- **FERS.** This is composed of the FERS basic annuity, Social Security, and the Thrift Savings Plan (TSP).
- **Social Security Only.** This occurs if the Member declines other coverage.

Members and other federal employees who were covered under CSRS had the opportunity to switch to FERS during two six-month open seasons in 1987 and 1998. In 1987, less than 5% of eligible federal employees switched from CSRS to FERS, and in 1998 less than 1% of eligible employees switched.

## Members First Elected Since 1984

Members of Congress who were first elected in 1984 or later are covered automatically by the Federal Employees' Retirement System. Prior to the Legislative Branch Appropriations Act, 2004 (P.L. 108-83), all Members could decline this coverage. Effective with passage of P.L. 108-83, however, Representatives entering office on or after September 30, 2003, may not elect to be excluded from such coverage. All Senators, regardless of date, and those Representatives serving as Members prior to September 30, 2003, continue to be able to decline this coverage.

FERS is composed of three elements:

1. Social Security;
2. the FERS *basic annuity*,<sup>11</sup> a monthly pension based on years of service and the average of the three highest consecutive years of basic pay; and
3. the *Thrift Savings Plan*,<sup>12</sup> into which participants can deposit up to a maximum of \$22,500 in 2023 (participants who are at least age 50 in 2023 can make an additional catch-up contribution of up to \$7,500). Their employing agency matches employee contributions up to 5% of pay.

Members who enter Congress with at least five years of previous federal employment covered by CSRS can choose to participate in the CSRS Offset Plan rather than FERS.

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<sup>10</sup> For additional details on CSRS, see CRS Report 98-810, *Federal Employees' Retirement System: Benefits and Financing*.

<sup>11</sup> For additional details on FERS, see CRS Report 98-810, *Federal Employees' Retirement System: Benefits and Financing*.

<sup>12</sup> For additional details on the TSP, see CRS Report RL30387, *Federal Employees' Retirement System: The Role of the Thrift Savings Plan*.

## Age and Length-of-Service Requirements

Members become vested in (legally entitled to) a pension benefit under CSRS or FERS after five years of service. The age and service requirements for retirement eligibility are determined by the plan under which a Member is covered at the time of retirement, regardless of whether he or she has previous service covered under a different plan.<sup>13</sup> Depending on a Member's age and years of service, a pension can be taken immediately upon separating from service or only on a deferred basis. Likewise, the Member's age and years of service, as well as the starting date of the annuity, will determine whether he or she is eligible for a full pension or a reduced pension.

### Retirement Under CSRS

Four retirement scenarios are possible for Members covered by CSRS or the CSRS Offset Plan.

***Retirement with an immediate, full pension*** is available to Members aged 60 or older with 10 years of service in Congress, or aged 62 with 5 years of civilian federal service, including service in Congress.

***Retirement with an immediate, reduced pension*** is available to Members aged 55 to 59 with at least 30 years of service. It is also allowed if the Member separates for a reason other than resignation or expulsion after having completed 25 years of service, or after reaching the age of 50 and with 20 years of service, or after having served in nine Congresses.<sup>14</sup>

***Retirement with a deferred, full pension*** is available if the Member leaves Congress before reaching the minimum age required to receive an immediate, unreduced pension and delays receipt until reaching the age at which full benefits are paid. A full pension can be taken at the age of 62 if the Member had 5-9 years of federal service, or at the age of 60 if the Member had at least 10 years of service in Congress. At the time of separation, the Member must leave all contributions in the plan to be eligible for the deferred pension.

***Retirement with a deferred, reduced pension*** is available to a Member at the age of 50 if he or she retired before that age and had at least 20 years of federal service, including at least 10 years as a Member of Congress.

### Retirement Under FERS

There are four possible retirement scenarios for Members who are covered by FERS.

***Retirement with an immediate, full pension*** is available to Members aged 62 or older with at least 5 years of federal service; aged 50 or older with at least 20 years of service; and at any age to Members with at least 25 years of service.

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<sup>13</sup> Active-duty military service can be counted toward retirement eligibility, but not toward five-year vesting. In order for military service to count toward the amount of one's retirement annuity, the individual must deposit in the Civil Service Retirement and Disability Fund the amount that would have been withheld if retirement deductions had been made during the person's years of military service, plus accrued interest on this amount. For more information, see CRS Report R40428, *Credit for Military Service Under Civilian Federal Employee Retirement Systems*.

<sup>14</sup> The pension is reduced by one-twelfth of 1% for each month not in excess of 60 months, and one-sixth of 1% for each month in excess of 60 months that the Member is under age 60 at the date of separation. Reasons for separation "other than resignation or expulsion" include both choosing not to seek reelection and not winning reelection.

**Retirement with an immediate, reduced pension** is available at the age of 55 to Members born before 1948 with at least 10 years of service. The minimum age will increase to 56 for Members born from 1953 through 1964 and to 57 for those born in 1970 or later.

**Retirement with a deferred, full pension** is available at the age of 62 to former Members of Congress with at least 5 years of federal service.

**Retirement with a deferred, reduced pension** is available at the minimum retirement age of 55 to 57 (depending on year of birth) to a former Member who has completed at least 10 years of federal service. The pension annuity will be permanently reduced if it begins before the age of 62.<sup>15</sup>

## Coordination of FERS Benefits with Social Security

The FERS basic annuity was designed to supplement Social Security retirement benefits. FERS retirees under age 62 who retire with an unreduced pension are eligible for a temporary supplement to their FERS pension to fill in until Social Security eligibility is reached at the age of 62. The supplement is an amount estimated to equal the Social Security benefits accrued from federal service, and is paid from the time of retirement until the age of 62. The FERS supplement ends at the age of 62 regardless of whether the individual applies for Social Security at that time. Like Social Security benefits paid before the full retirement age (66 years for individuals born between 1943 and 1954), the supplement is reduced if the retiree has earnings above a specified annual limit. This *FERS supplement* is payable to Members who retire at the ages of 55 to 57 (depending on year of birth) or older with at least 20 years of service. A former Member with at least 20 years of FERS service also may begin to draw the supplement upon reaching the age of 55 to 57.<sup>16</sup>

## Social Security Retirement Benefits<sup>17</sup>

Since January 1, 1984, all Members of Congress have been required to pay Social Security payroll taxes. The laws governing payment of Social Security taxes and eligibility for Social Security benefits apply to Members of Congress in the same way they apply to any other Social Security covered worker. Forty quarters of covered employment are required to be eligible for retired worker benefits.<sup>18</sup> The *full retirement age* (FRA) for Social Security has been gradually increasing from 65 to 67 over a 22-year period (for those reaching age 62 between 2000 and 2022). The FRA is 67 for workers born in 1960 or later (i.e., those attaining age 62 in 2022 or later and age 67 in 2027 or later). Workers can claim *reduced* retirement benefits as early as age 62 (the *early eligibility age*). For workers with an FRA of 66, for example, claiming benefits at age 62 results in a 25% reduction in monthly benefits. For workers with an FRA of 67, claiming benefits at age 62 results in a 30% benefit reduction.

For information on the FRA under Social Security and the actuarial reduction for claiming before the FRA, see CRS Report R44670, *The Social Security Retirement Age*.

<sup>15</sup> The pension is reduced by 5% for each year the Member is under the age of 62 when the pension begins (unless he or she has completed 20 or more years of service).

<sup>16</sup> Members, former Members, and congressional staff can receive an unreduced annuity (and the FERS supplement) with at least 20 years of service, provided they have reached the minimum retirement age of 55-57. Regular federal employees must complete at least 30 years of service and reach the minimum retirement age of 55-57 before they are eligible to receive an unreduced retirement annuity and the FERS supplement.

<sup>17</sup> For an overview of Social Security benefits, see CRS Report R42035, *Social Security Primer*.

<sup>18</sup> Fewer quarters of covered employment are required for individuals born before 1929.

## Social Security Earnings Limit<sup>19</sup>

Social Security benefits are reduced for beneficiaries under the FRA who have earnings from paid employment that exceed thresholds that are defined in statute.<sup>20</sup> In 2023, Social Security beneficiaries under the FRA are subject to a reduction in benefits if their annual earnings exceed \$21,240 (\$1,770 per month) for any year prior to the year in which they attain FRA. These beneficiaries lose \$1 in benefits for every \$2 in earnings above the threshold.

For any months in the same year that Social Security beneficiaries attain FRA, the reduction in benefits is lower and the annual exempt earnings amount is greater than described above. That is, for any months in the year that a beneficiary meets the FRA for Social Security, the annual earnings limit in 2023 is \$56,520 (\$4,710 per month). Individuals lose \$1 in benefits for every \$3 in earnings above the threshold for any of these months.

The earnings thresholds described above are adjusted annually for average wage growth in the U.S. economy. Retirees who have passed the FRA are able to earn any amount without a reduction based on those earnings.

## The Thrift Savings Plan: An Integral Component of FERS

The TSP is a defined contribution retirement plan similar to those authorized under Section 401(k) of the tax code for employers in the private sector. For all federal employees enrolled in FERS, their employing agency contributes an amount equal to 1% of their base pay to the TSP, whether or not the employee chooses to contribute anything to the plan. FERS employee contributions of up to 5% of pay are matched by the employing agency. Employees covered by CSRS can participate in the TSP, but they receive no employer matching contributions. In 2023, employees enrolled in TSP can make voluntary contributions of up to \$22,500. Employees aged 50 or older can contribute an additional \$7,500 in 2023 (for a total contribution limit of \$30,000).

TSP employee contributions may be made on a pretax basis, in which case neither the contributions nor investment earnings that accrue to the plan are taxed until the money is withdrawn. Alternatively, P.L. 111-31 authorized a qualified Roth contribution option to the TSP. Under a Roth contribution option, employee salary deferrals into a retirement plan are made with after-tax income. Qualified distributions from the Roth TSP plan option—generally, distributions taken five or more years after the participant's first Roth contribution and after he or she has reached the age of 59½—are tax-free.

## Required Contributions to Retirement Programs<sup>21</sup>

### CSRS

Regular federal employees covered by CSRS contribute 7.0% of pay to the Civil Service Retirement System. Their employing agencies contribute a further 7.0% of payroll to the CSRS

<sup>19</sup> For more details on this Social Security earnings limit, see CRS Report R41242, *Social Security Retirement Earnings Test: How Earnings Affect Benefits*.

<sup>20</sup> Although this reduction is applied in the manner described here, beneficiaries who are affected by this retirement earnings test have their monthly Social Security benefit recomputed and increased when they reach the Social Security FRA. Thus, these Social Security beneficiaries recover benefits lost as a result of the retirement earnings test.

<sup>21</sup> Individuals, including Members of Congress, who leave federal service may request a refund of their CSRS or FERS employee retirement contributions. If a refund is made, however, this service is not creditable under the retirement plan unless the amount of this refund is subsequently redeposited with applicable interest.

on behalf of these workers. Members of Congress who are covered by CSRS are required to contribute 8.0% of salary to the plan, and the U.S. Congress makes an employer contribution of 8.0% of payroll on their behalf.

### ***CSRS Offset***

Members of Congress covered by the CSRS Offset Plan contribute 1.8% of pay up to the Social Security taxable wage base (\$160,200 in 2023), and 8.0% of pay above this amount, to the Civil Service Retirement System. They also contribute 6.2% of pay up to the Social Security taxable wage base to the Social Security trust fund. The U.S. Congress also makes the same amount of Social Security and CSRS employer contributions on the behalf of Members of Congress covered by the CSRS offset.

### ***FERS: Covered Prior to December 31, 2012***

Currently, regular federal employees who were covered by FERS prior to December 31, 2012, contribute 0.8% of pay to FERS and their employing agencies contribute an amount equal to 16.0% of pay.<sup>22</sup> Currently, Members of Congress and congressional staff who were covered by FERS prior to December 31, 2012, pay 1.3% of salary for FERS coverage, and Congress pays 22.2% of pay for Members of Congress and 23.9% of pay for congressional employees who are enrolled in FERS. Members and employees enrolled in FERS also contribute 6.2% of pay up to the Social Security taxable wage base to the Social Security trust fund. Their employing agencies also contribute an additional 6.2% on the same wage base to the Social Security trust fund.

### ***FERS: First Covered January 1, 2013, Through December 31, 2013***

Federal employees hired (or rehired with less than five years of FERS service) after December 31, 2012, but before January 1, 2014, are subject to increased contributions in accordance with P.L. 112-96 (the Middle Class Tax Relief and Job Creation Act of 2012). Currently, regular FERS employees hired in calendar year 2013 contribute 3.1% of pay to their FERS annuity and their employing agencies currently contribute 14.2% of pay. Members of Congress first elected in 2013 and congressional employees first hired in 2013 also contribute 3.1% of pay. Currently, Congress contributes 14.2% of payroll for these Members and 16.3% for these congressional employees first elected or hired in 2013 who are enrolled in FERS. Members and employees enrolled in FERS also contribute 6.2% of pay up to the Social Security taxable wage base to the Social Security trust fund. Their employing agencies contribute an additional 6.2% on the same wage base to the Social Security trust fund.

### ***FERS: First Covered After December 31, 2013***

Under P.L. 113-67, the Bipartisan Budget Act of 2013, federal employees hired (or rehired with less than five years of FERS service) after December 31, 2013, are subject to further increased FERS contributions. Regular FERS employees first hired after 2013 contribute 4.4% of pay to

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<sup>22</sup> Office of Personnel Management, "Federal Employees' Retirement System: Normal Cost Percentages," 84 *Federal Register* 22915-22916, May 20, 2019. The employer contribution to FERS for each category of federal worker (regular federal workers, congressional employees, and Members of Congress, for example) may be adjusted based on estimates of the actuarial cost of the program made by the U.S. Office of Personnel Management (OPM). On April 14, 2023, OPM published a notice of revised FERS costs to be effective at the beginning of the first pay period on or after October 1, 2023; this notice would increase agency contributions for all categories of FERS employees (for details, see OPM, "Federal Employees' Retirement System: Normal Cost Percentages," 88 *Federal Register* 23108-23109, April 14, 2023).

their FERS annuity. Members of Congress first covered by FERS after 2013 and congressional employees first hired after 2013 also contribute 4.4% of pay. Currently, employing agencies contribute 13.1% of pay for regular FERS employees and Members of Congress, and 15.2% of pay for congressional employees. Members and employees enrolled in FERS also contribute 6.2% of pay up to the Social Security taxable wage base to the Social Security trust fund. Their employing agencies also contribute an additional 6.2% on the same wage base to the Social Security trust fund.

### ***Temporary Increase in Employee Contributions to CSRS and FERS***

Under the terms of the Balanced Budget Act of 1997 (P.L. 105-33), employee contributions under CSRS and FERS rose by 0.25 percentage points in January 1999 and by a further 0.15 percentage points on January 1, 2000. Employee contribution rates were scheduled to increase by another 0.10 percentage points on January 1, 2001. Employee contributions were then to revert to the 1998 levels after December 31, 2002. Pension benefits accrued by federal workers would not have increased as a result of the temporarily higher employee contributions to CSRS and FERS mandated by the Balanced Budget Act. The higher contribution rates mandated by the Balanced Budget Act for 2001 were repealed for all federal employees *except* Members of Congress by P.L. 106-346, the FY2001 Department of Transportation and Related Agencies Appropriations Act. Contribution rates for Members reverted to 8.0% under CSRS and 1.3% under FERS on January 1, 2003.

### ***Social Security Payroll Taxes***

All Members of Congress pay Social Security payroll taxes, regardless of their other retirement plan coverage. The Social Security tax rate of 6.2% applies to gross wages up to \$160,200 in 2023, which is the Social Security *taxable wage base*. The Social Security taxable wage base is usually adjusted each year for wage growth in the economy.<sup>23</sup> Members of Congress, like all other workers covered by Social Security, pay Medicare Hospital Insurance taxes on all earnings at a rate of 1.45% of pay.

## **Total Payroll Deductions**

Total payroll deductions for federal retirement programs depend on the combination of programs by which a Member is covered. The required payments are exclusive of any voluntary investments in the TSP. The following are the current required contributions.

### ***Dual Coverage***

Members with full CSRS coverage plus Social Security contribute 14.2% of the first \$160,200 of salary in 2023. They also pay 8.0% to CSRS on salary above that amount (i.e., above \$160,200 in 2023).

### ***CSRS Offset***

Members in the CSRS Offset Plan pay 6.2% to Social Security and 1.8% to CSRS on the first \$160,200 of salary in 2023; they pay 8.0% to CSRS on salary above \$160,200 in 2023.

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<sup>23</sup> Social Security taxes are levied on gross wages. They are not deducted for purposes of determining adjusted gross income. The taxable wage base increases only in those years where a Social Security cost-of-living adjustment is payable.

## FERS

Members first covered by FERS before 2013 pay 1.3% to FERS on total salary and 6.2% to Social Security on the Social Security taxable wage base (first \$160,200 of salary in 2023). Members first covered by FERS in calendar year 2013 pay 3.1% to FERS on total salary and 6.2% to Social Security on the Social Security taxable wage base. Members first covered by FERS after 2013 contribute 4.4% of total salary to FERS and 6.2% to Social Security on Social Security taxable wage base.

## Social Security

All Members pay 6.2% of their first \$160,200 in salary to Social Security in 2023. The Social Security taxable wage base is indexed to national average wage growth and is typically adjusted annually.

## Pension Plan Benefit Formulas

Pension benefits under both CSRS and FERS are computed according to (1) the retiree's average annual salary for the three consecutive years of highest pay (known as *high-3* average salary); (2) the years of service completed under the pension plan, which are prorated based on completed months;<sup>24</sup> and (3) the accrual rate at which benefits accumulate for each year of service. The pension is the product of these factors, expressed as follows:

$$\text{High-3 Salary} \times \text{Years of Service} \times \text{Accrual Rate} = \text{Annual Pension}$$

## Pension Benefits Under CSRS

The accrual rate for each year of congressional service covered by CSRS is 2.5%. Therefore, the CSRS pension equals

$$\text{High-3 Salary} \times \text{Years of Service} \times .025 = \text{CSRS Pension}$$

For example, after 30 years of congressional service and a high-3 average salary of \$174,000, the initial annual CSRS pension for a Member who retired in December 2014 at the end of the 113<sup>th</sup> Congress at the age of 60 or later would be<sup>25</sup>

$$\$174,000 \times 30 \times .025 = \$130,500$$

Federal law limits the maximum CSRS pension that may be paid at the start of retirement to 80% of the Member's final annual salary. (See 5 U.S.C. §8339(f).) To receive an initial pension equal

<sup>24</sup> According to Chapter 50, "Computation of Annuity Under the General Formula," of OPM's CSRS/FERS Handbook: "Length of service for annuity computation purposes is based on whole months (30 days). To determine the total length of service for annuity computation purposes, add all creditable civilian and military service and the period represented by the unused sick leave; then eliminate any fractional part of a month" (available at <https://www.opm.gov/retirement-services/publications-forms/csrsfers-handbook/c050.pdf>, p. 5).

<sup>25</sup> Base pay for Representatives and Senators has been \$174,000 in each year since 2009 (including in 2012, 2013, and 2014, as in this example). Pay for House and Senate leadership positions is higher. For more information on pay for Members of Congress, see CRS Report 97-1011, *Salaries of Members of Congress: Recent Actions and Historical Tables*. A retirement date of December 2014 was chosen for illustrative purposes; later retirement dates in combination with 30 years of Member service would likely involve coverage under FERS or CSRS Offset rather than CSRS.

to 80% of final salary, a Member must complete 32 years of congressional service covered by CSRS ( $32 \times .025 = .80$ ). The smallest starting pension under CSRS is 12.5% of high-3 salary for a Member with five years of service. (Pensions based on less than 10 years of service cannot begin before the age of 62.)

Most Members who entered Congress before 1984 and who chose to stay in the CSRS elected the CSRS offset plan. When a Member who has retired under the offset plan first becomes eligible for Social Security (usually age 62 or older), the CSRS pension is reduced by the amount of Social Security benefits that he or she is entitled to as a result of congressional service. This offset is applied even if the Member does not apply for a Social Security retirement benefit. In the example above, the offset would be approximately \$25,900 annually.<sup>26</sup>

## Pension Benefits Under FERS

For Members of Congress covered by FERS prior to December 31, 2012, the accrual rate for congressional service covered by FERS is 1.7% for the first 20 years and 1.0% for each year beyond the 20<sup>th</sup>. The basic retirement annuity under FERS for Members first elected prior to 2012 is equal to

$$\left[ \begin{array}{c} \text{High-3} \\ \text{Salary} \end{array} \times .017 \times \begin{array}{c} \text{Years of} \\ \text{Service} \\ \text{through} \\ 20 \end{array} \right] + \left[ \begin{array}{c} \text{High-3} \\ \text{Salary} \end{array} \times .01 \times \begin{array}{c} \text{Years of} \\ \text{Service} \\ \text{over 20} \end{array} \right] = \text{Annual Pension}$$

Members who began congressional service before 1984 and who elected to join FERS will receive credit under FERS from January 1, 1984, forward. Thus, at the close of the 114<sup>th</sup> Congress in December 2016, a participant could have a maximum of 32 years of service under FERS. Assuming that a Member retired at the end of 2016 with 20 years of congressional service under FERS, and a high-3 average salary of \$174,000, the resulting annual FERS pension would be

$$[\$174,000 \times .017 \times 20] = \$59,160$$

For Members of Congress covered by FERS after December 31, 2012, the accrual rate for congressional service covered by FERS is 1.0% per year of service, or, if the Member has at least 20 years of service and serves until at least the age of 62, the benefit accrual rate is 1.1% per year of service. This is the same accrual rate that applies to regular FERS employees.

There is no maximum pension under FERS.<sup>27</sup> (It would take 66 years of service under FERS to reach the 80% maximum permissible under CSRS.) The smallest unreduced FERS pension for Members first covered by FERS prior to 2013 is 8.5% of high-3 salary with five years of service ( $.017 \times 5$  years), which is payable no earlier than the age of 62. A Member covered by FERS prior to 2013 with 10 years of service who takes a pension at the earliest allowable age of 55

<sup>26</sup> This estimate, calculated for illustrative purposes, is based on the assumption that a Member of Congress who had been in office on December 31, 1983, and who retired at the end of 2014 would have had 31 years of Social Security participation as a Member of Congress. According to the Social Security Administration, the monthly benefit for a career-long high-wage earner retiring at age 65 in 2015 (i.e., all 35 years of earnings in the calculation of Social Security benefits were at the taxable maximum) would be \$2,452. This would be \$29,424 on an annual basis. This amount was then multiplied by the ratio of 31/35, which is the proportion of Social Security participation as a Member, to produce an estimated offset of \$25,900.

<sup>27</sup> It is important to remember that this FERS defined benefit pension was designed to complement Social Security participation and the Social Security benefit.

would receive a reduced pension equal to 11% of high-3 salary (.017 × 10 years, reduced by .05 times the seven-year difference between the individual’s age at retirement and the age of 62).<sup>28</sup>

## **Pensions for Members with Service Under Both CSRS and FERS**

Members who were participating in CSRS when the FERS plan went into effect could elect to leave CSRS and join FERS during a six-month open season in 1987.<sup>29</sup> Members who switched to FERS are entitled to a CSRS pension for the years before 1984, provided that they had completed at least five years of service under CSRS by December 31, 1983. Their service from January 1, 1984, onward is covered under FERS. When these Members retire, their pension is computed using the CSRS formula for the CSRS-covered years and the FERS formula for the years covered by FERS. The same high-3 salary, which is generally the salary earned in the three years immediately preceding retirement, is used in both formulas. The two pension amounts (CSRS and FERS) are then added together. For Members who switched from CSRS to FERS, FERS rules govern the age and years of service for retirement eligibility.

For example, the pension for a Representative or Senator who retired in December 2014 at the end of the 113<sup>th</sup> Congress with a total of 32 years of service (5 years covered under CSRS and 27 years covered under FERS) and a high-3 salary of \$174,000 would be:

$$\begin{array}{rclclcl}
 \$174,000 & \times & .025 & \times & 5 & = & \$21,750 \text{ (CSRS)} \\
 + & \$174,000 & \times & .017 & \times & 20 & = & \$59,160 \text{ (FERS)} \\
 + & \$174,000 & \times & .01 & \times & 7 & = & \$12,180 \text{ (FERS)} \\
 & \text{Total pension} & = & & & & & \$93,090
 \end{array}$$

## **Retirement Benefits Under the CSRS Offset Plan**

Members who were participating in CSRS before January 1, 1984, and who chose not to switch to FERS could elect either to have full coverage under both CSRS and Social Security or to stay in CSRS and have their CSRS contributions and benefits reduced (offset) by the amount of Social Security taxes paid and Social Security benefits received. New Members who enter Congress with at least five years of previous civilian federal employment that was covered under CSRS also may join the CSRS Offset Plan. Under this plan, a Member pays 6.2% of salary up to the Social Security taxable maximum to Social Security and 1.8% of salary up to this earnings level to CSRS. When annual earnings reach the maximum amount taxable under Social Security, the Member pays 8.0% of salary for the rest of the year to CSRS. During retirement, the individual’s CSRS pension is reduced by the amount of the Social Security benefit that is attributable to his or her federal service. The reduction in the CSRS annuity begins at the age of 62, whether or not the retiree elects to receive Social Security at that time.

As an example of the CSRS Offset Plan, assume that a Representative or Senator retired at the end of the 113<sup>th</sup> Congress with 31 years of congressional service. According to the CSRS benefit

<sup>28</sup> These examples assume that the Member was first covered prior to 2013 and is, therefore, unaffected by the reduced benefit accrual rates enacted under P.L. 112-96.

<sup>29</sup> P.L. 105-61, enacted on October 10, 1997, authorized a second open season from July through December 1998 during which employees covered by CSRS could switch to FERS.

formula, this Member’s initial retirement annuity would be \$134,850. However, if he or she were aged 62 or older, this amount would be reduced by an amount equal to the Social Security benefits earned from congressional service from January 1, 1984, through December 31, 2014. For an individual retiring in December 2014 at the age of 65 with 31 years of congressional service covered by Social Security, the annual reduction would be approximately \$25,900.<sup>30</sup>

## Replacement Rates

The adequacy of pension plans is often evaluated by comparing the benefits paid at the time of retirement with pre-retirement earnings. The initial annual pension is computed as a percentage of final annual pay to derive the *earnings replacement rate*. This is the proportion of pre-retirement earnings replaced by the pension. In both CSRS and FERS, pensions are based on the average of the highest three consecutive years of earnings, which are usually the final three years before retirement.

**Table 1** shows the percentage of high-3 average pay replaced by a congressional pension for a Member retiring with an immediate pension under CSRS or FERS at specified ages and years of service. (FERS benefits apply only to service after 1983. Therefore, 2014 is the first year after which a Member or other federal employee could potentially have completed 30 years of FERS service. Additionally, FERS benefits were designed to complement Social Security benefits; therefore, FERS annuities necessarily have lower replacement rates than CSRS annuities.)

**Table 1. Annuity Replacement Rates for Members**

Age and Years of Service	CSRS	FERS: Covered Prior to December 31, 2012	FERS: Covered After December 31, 2012
Age 50, 20 years in Congress	42.5% <sup>a</sup>	34.0%	20.0%
Age 55, 30 years in Congress	71.3% <sup>a</sup>	44.0%	30.0%
Age 60, 10 years in Congress	25.0%	15.3%	10.0%
Age 62, 5 years in Congress	12.5%	8.5%	5.0%

**Source:** Congressional Research Service.

**Notes:** Unless otherwise specified, these replacement rates reflect an immediate, unreduced pension annuity taken by a Member of Congress. They do not include any Social Security or Thrift Savings Plan benefits. Unlike CSRS annuities, FERS annuities are designed as a complement to Social Security benefits, as well as the individual retirement accounts that are part of the Thrift Savings Plan. Therefore, FERS annuities necessarily replace less in former pay than CSRS annuities.

- a. Reflects an immediate pension reduced by one-twelfth of 1% for each month not more than 5 years and one-sixth of 1% for each month more than 5 years that Member is under age 60 at date of separation.

## Cost-of-Living Adjustments

CSRS annuities are adjusted for inflation once each year on the same schedule and by the same percentage as Social Security benefits. These *cost-of-living adjustments*, or COLAs, are based on the rate of increase in the Consumer Price Index for Urban Wage Earners (CPI-W). CSRS

<sup>30</sup> See footnote 26 for calculation of this estimate.

annuities and Social Security benefits are increased each January by the annual percentage change in the CPI-W.

Initial CSRS annuities may not exceed 80% of a Member's final pay. Over time, however, if congressional pay were to remain unchanged, a retired Member's CSRS pension could exceed the nominal amount of his or her final pay. Nevertheless, because COLAs merely prevent the purchasing power of an annuity from being eroded by inflation, the real value of a CSRS pension does not increase or decrease during retirement, provided that the price index on which the COLA is based is an accurate measure of the rate of inflation.

As a cost-control measure, Congress has mandated that FERS annuities will increase by less than the percentage change in the CPI-W whenever the annual rate of increase in that index exceeds 2.0%.<sup>31</sup> If the CPI-W rises by 2% or less, FERS annuities are increased by the same percentage as the increase in the CPI. If the CPI rises by 2.1% to 3%, FERS annuities are increased by 2%. If the CPI rises by more than 3%, FERS annuities are increased by one percentage point less than the rate of increase in the CPI.<sup>32</sup>

## The Thrift Savings Plan

The Thrift Savings Plan (TSP) is a retirement savings and investment program through which federal employees can save money to supplement their pension income.<sup>33</sup> The TSP is open to participants in both CSRS and FERS, but in consideration of the smaller pensions paid by FERS, Congress has authorized more generous incentives for workers covered by FERS to save for retirement through the TSP. In 2023, FERS participants may invest up to \$22,500 in the TSP. Participants who are at least age 50 in 2023 can make an additional catch-up contribution of up to \$7,500. The maximum annual contribution is indexed to inflation.<sup>34</sup> Individuals enrolled in FERS who invest in the TSP also receive a matching contribution from their employing agency on the first 5% of pay that they invest in the plan. CSRS participants also may invest up to the annual statutory maximum in the TSP, but they receive no employer matching contributions.

The government automatically deposits into the TSP an amount equal to 1.0% of basic pay on behalf of an employee enrolled in FERS, regardless of whether the individual voluntarily invests additional sums. Members of Congress and congressional staff become vested in this 1.0% *agency automatic contribution*, plus any investment earnings on it after completing two years of service. All participants in FERS are immediately vested in their own contributions and in government matching contributions to the TSP, as well as any investment earnings on these contributions. Unless an individual chooses the Roth TSP option, contributions to the TSP are made on a pretax basis; contributions and investment earnings are not taxed until money is withdrawn from the plan. Under the Roth TSP option, however, employee contributions are made with after-tax income and qualified distributions from the plan are then tax-free.

Withdrawals from the TSP are subject to the federal income tax—except for qualified distributions from the Roth TSP option—and withdrawals before the age of 59½ may be subject

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<sup>31</sup> 5 U.S. Code §8462(b)(1).

<sup>32</sup> For more details on COLAs for CSRS and FERS pensions, see CRS Report 94-834, *Cost-of-Living Adjustments for Federal Civil Service Annuities*.

<sup>33</sup> For a more thorough description of the Thrift Savings Plan, see CRS Report RL30387, *Federal Employees' Retirement System: The Role of the Thrift Savings Plan*.

<sup>34</sup> The annual contribution limits are established in law at 26 U.S.C. §402(g).

to a 10% tax penalty.<sup>35</sup> There is no penalty if the individual is aged 55 or older and is eligible for an immediate pension from CSRS or FERS; if the withdrawals are in the form of a life annuity; or if the withdrawals are taken in a series of *substantially equal periodic payments* on the basis of the individual's remaining life expectancy.<sup>36</sup> Employees who leave federal employment can continue to defer taxes on their TSP account balances either by leaving the money in the TSP or by transferring all or part of these funds to an Individual Retirement Account (IRA) or other eligible retirement arrangement, such as a 401(k) plan.<sup>37</sup> At retirement, participants may withdraw money from their TSP accounts in any of four ways:

- Installments (automatic withdrawals)
- Partial distribution of a specified amount
- Total distribution
- Annuity purchase

## Mandatory Coverage Under FERS

Until the Legislative Branch Appropriations Act, 2004 (P.L. 110-83), all Members could opt to decline coverage under FERS. Section 104 of P.L. 110-83, however, amended the provisions of law applicable to coverage of Members of the U.S. House of Representatives under FERS. Effective with passage of P.L. 110-83, Representatives (including a Delegate or Resident Commissioner to Congress) entering office on or after September 30, 2003, may not elect to be excluded from such coverage. The changes under P.L. 108-83 did not affect Senators. Therefore, all Senators and those Representatives serving as Members prior to September 30, 2003, continue to be able to decline FERS coverage.

## Retirement Benefits for Members with Limited Service

The vesting requirement to become entitled to a pension benefit under CSRS or FERS is five years. Members who do not meet this five-year requirement—for instance, one-term Members in the U.S. House of Representatives—are not entitled to an annuity under CSRS or FERS. It may be the case, however, that an individual with less than five years of service as a Member may meet this vesting requirement as a result of combining previous federal service or additional federal service subsequent to service as a Member.<sup>38</sup>

To qualify for a retired worker Social Security benefit, an individual must accumulate at least 40 quarters of covered employment, or 10 years of Social Security-covered employment (among

<sup>35</sup> There are some exceptions to the 10% penalty for withdrawals before age 59½. For more information, see CRS Report R40192, *Early Withdrawals and Required Minimum Distributions in Retirement Accounts: Issues for Congress*.

<sup>36</sup> Individuals who separate from federal service before age 55 can receive monthly payments based on life expectancy without a tax penalty and withdraw the remaining balance at age 59½ in a lump sum.

<sup>37</sup> As authorized under the TSP Modernization Act of 2017 (P.L. 115-84) additional TSP withdrawal options became effective on September 15, 2019. These expanded withdrawal options include (among other new TSP withdrawal flexibilities) multiple post-separation partial withdrawals; additional in-service withdrawals for participants 59½ or older and still employed in federal service; and a new choice about withdrawals from a traditional TSP balance, a Roth balance, or a proportional mix of both. For more information on TSP withdrawal options, see <https://www.tsp.gov/withdrawals-in-retirement/>.

<sup>38</sup> For more details on age and length of service requirements for regular federal service under CSRS and FERS, see CRS Report 98-810, *Federal Employees' Retirement System: Benefits and Financing*.

other requirements). These Social Security benefits are based on the average of a worker's highest 35 years of earnings. A Member of Congress with limited service may qualify for Social Security benefits based on a lifetime earnings and employment history that includes more than congressional service.

Finally, Members of Congress who participate in FERS—even Members with limited service—are immediately vested in their own contributions and in any government matching contributions to their TSP accounts, as well as any investment earnings on these contributions. In addition, Members of Congress and congressional staff become vested in the 1.0% agency automatic contribution to their TSP accounts under FERS, plus any investment earnings on it, after completing two years of service.<sup>39</sup>

## **Forfeiture of Annuity**

Section 8312 of Title 5 provides that a federal employee, including a Member of Congress, may not receive a retirement annuity for any period of federal service if that individual is convicted of certain offenses that were committed during the period of service when the annuity was earned. In general, the crimes that would lead to forfeiture of a federal retirement annuity under this provision of law are limited to acts of treason or espionage.

Section 401 of the Honest Leadership and Open Government Act of 2007 (P.L. 110-81, September 14, 2007) amended 5 U.S.C. Section 8332 to exclude from creditable service toward a retirement annuity any service as a Member of Congress of an individual convicted of a felony involving

1. bribery of public officials and witnesses;
2. acting as an agent of a foreign principal while a federal public official;
3. fraud by wire, radio, or television, including as part of a scheme to deprive citizens of honest services;
4. prohibited foreign trade practices by domestic concerns;
5. engaging in monetary transactions in property derived from specified unlawful activity;
6. tampering with a witness, victim, or an informant;
7. racketeer influenced and corrupt organizations;
8. conspiracy to commit an offense or to defraud the United States;
9. perjury; or
10. subornation of perjury.

The law directs the Office of Personnel Management to issue regulations to specify the circumstances under which the spouse or children of such individual may be eligible for benefit payments under CSRS or FERS, taking into consideration (1) the financial needs of the spouse or children; (2) whether the spouse or children participated in a specified offense of which such individual was convicted; and (3) what measures, if any, may be necessary to ensure that the convicted individual does not benefit from any such payment.

Section 15(a) of the STOCK Act (P.L. 112-105, April 4, 2012) further amended 5 U.S.C. Section 8332 so that a Member of Congress would lose the credit for service as a Member for the

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<sup>39</sup> These vesting requirements are the same for regular FERS employees, with one exception: the TSP vesting requirement for the automatic agency 1% contribution for regular employees is three years.

purposes of a retirement annuity if convicted of one of the numerous corruption offenses not only during time served as a Member of Congress, but also if convicted of any of such offenses while the President, the Vice President, or as an elected official of a state or local government.

In addition, Section 15(b) of the STOCK Act also adds other federal criminal laws relating generally to public corruption or elections, for which a final felony conviction would result in losing creditable service as a Member of Congress for federal pension purposes, including, among other offenses:

1. criminal offenses include conflicts of interest;
2. conspiracy to make false claims;
3. making false claims to the government;
4. vote buying;
5. illegal solicitation of political contributions from federal employees;
6. soliciting political contributions in a federal building or office;
7. theft, conversion, or embezzlement of government funds or property;
8. false statements to the government;
9. obstruction of proceedings before government agencies; or
10. attempt to evade or defeat paying taxes.

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## **Acknowledgments**

John Gorman, research assistant at CRS, contributed to the updating of this report.

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