



Congressional Pensions Should Be Public Information

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Key Takeaways

- Congressional pensions are costly, with estimated annual payments totaling \$38.3 million for 619 former members in 2022. Gaps in public reporting make it difficult for taxpayers to track these costs over time.
- The Office of Personnel Management stopped disclosing individual pension amounts and cumulative payouts following a 1989 court decision. After providing information about a former member's eligibility in 2017, the agency later declined similar inquiries, limiting taxpayers' ability to verify enforcement of pension forfeiture laws.
- Massachusetts's model shows that pension transparency for state lawmakers can coexist with protections for sensitive personal information. Congress should require a similar searchable database showing former lawmakers' pension eligibility, payments, and forfeiture status, including whether withheld benefits are restored.

Introduction

Taxpayers can look up a lawmaker's salary, stock trade, and office expenses, but finding out how much that lawmaker collects in a congressional pension is another matter. The Office of Personnel Management (OPM) does not publish a searchable database of individual congressional pension payments, leaving taxpayers with limited information about retirement benefits they help fund.

This gap makes it difficult to track pension spending, verify claims that lawmakers declined coverage, and assess whether laws requiring pension forfeiture for corruption-related offenses are being enforced. Massachusetts offers a practical model: a searchable database that makes pension payments public while protecting sensitive personal information. Congress should adopt a similar approach to bring greater accountability to former lawmakers' retirement benefits.

Congressional Retirement Benefits

Former members of Congress may qualify for retirement annuities through one of two federal pension systems: the Civil Service Retirement System (CSRS) or the Federal Employees Retirement System (FERS). CSRS provides more generous benefits but is closed to members who entered Congress after 1984. More recent members participate in FERS. Originally, all lawmakers had the option to decline coverage through FERS, but a change required all House members elected after September 30, 2003, to be enrolled in the program. Senators can still elect to opt out of the benefit. Starting in 1984, all lawmakers, regardless of when they were elected, are required to participate in Social Security.

Lawmakers need at least five years of service or federal employment to be eligible for the pension benefit, which pays two to three times more than pensions offered to similarly salaried workers in the private sector. The value of the benefit is determined by a formula based on the initial date of election to office, the length of service, and the average of the three years of highest salary. Members first covered by FERS in 2013 or later accrue smaller pensions than earlier participants. Lawmakers with at least 10 years of service can collect a reduced pension prior to age 62, but the earliest the eligible members can start to collect early retirement is at age 55. Annual annuity payments through both programs are protected from inflation through cost-of-living adjustments (COLAs), but CSRS provides for more generous increases.

NTUF's [compilation](#) of Congressional Research Service (CRS) data shows that estimated annual pension payments increased from \$20.7 million in 1998 to \$38.3 million in 2022, in nominal dollars, though the cost from year to year can vary depending on the number of beneficiaries and the average annuity amounts. As of October 2022, the last available report from CRS, 619 former members received pensions based fully or partly on congressional service. Gaps in the available data limit taxpayers' ability to track spending and understand changes over time.

Taxpayers have a direct financial interest in these benefits. A [2004 CRS report](#) found that retired members under CSRS had contributed an average of \$60,186 over their careers while receiving average annual pensions of \$55,788. Their lifetime contributions amounted to roughly 13 months of benefits. For FERS retirees, average contributions amounted to about 10 months of benefits. Although this comparison does not account for interest credited to the retirement fund, it shows that members' direct contributions were small relative to the benefits promised. Taxpayers have a clear interest in knowing how those obligations are financed and paid.

The disclosure problems extend beyond tracking the total costs. The OPM, which administers the pension programs, no longer provides public information on the pension benefits for individual members. According to a 1984 [report](#) by The Washington Post, starting in 1969, OPM kept cumulative totals of former members' retirement benefits and would disclose that information upon request.

This information sharing came to a halt in the late 1980s. A 2000 NTUF [report](#) traces the restriction on individual pension disclosure to a 1989 Appeals Court decision in the case of National Association of Retired Federal Employees (NARFE) v. Horner. That case concerned a Freedom of Information Act (FOIA) request for federal retirees' names and home addresses, rather than individual congressional pension amounts. NARFE sought the contact information to assist with its lobbying activities around pension benefits for federal workers. The court decision denied the information under FOIA's Exemption 6, which protects against invasions of personal privacy. The court found that releasing retirees' names and addresses could subject them to unwanted solicitations and that NARFE did not show that the disclosure would help understand how the government operates.

As a result, individual congressional pension amounts were no longer a matter of public record. NTUF encountered this restriction after submitting a FOIA request to OPM in 1993 for information about a former senator. OPM denied the request for the pension information in a [letter](#) to NTUF Executive Vice President David Keating, and noted:

Based on the U.S. Court of Appeals decision in the case of National Association of Retired Federal Employees v. Horner, it is our policy not to provide pension rates for individual Members of Congress because to do so would violate their privacy without shedding light on how the Government conducts business.

Interestingly, in the letter, OPM did confirm that the former senator was an annuitant in the CSRS and FERS system but did not specify which program he was enrolled in. OPM also provided information about an individual former lawmaker's pension status in 2017, when NTUF asked whether former Representative Chaka Fattah (D-PA) would lose his pension following his corruption convictions. OPM [explained](#) that Fattah had not exhausted his appeal rights and that it would wait until the appeals concluded before taking action regarding his benefits.

OPM's response [helped spur a legislative reform](#). After reading NTUF's 2017 op-ed highlighting the loophole, Rep. Claudia Tenney (R-NY) introduced legislation to close it. That effort eventually led to enactment of the No CORRUPTION Act on December 23, 2024. Led by Senators Jacky Rosen (D-NV) and Rick Scott (R-FL), with companion legislation from Representatives Ralph Norman (R-SC) and August Pfluger (R-TX), the reform stops congressional-service pension payments upon conviction for covered offenses rather than allowing payments to continue while appeals are pending.

This history of disclosure restrictions makes it difficult for taxpayers to verify whether pension forfeiture laws are being enforced. The Honest Leadership and Open Government Act of 2007 and the Stop Trading on Congressional Knowledge Act of 2012 specified a list of crimes related to corruption and abuse of office that strip a member's pension. Yet NTUF [reported in 2022](#) that OPM had declined inquiries about individual eligibility, citing privacy concerns or providing no response. Such restrictions make it difficult to independently verify whether the laws are being enforced.

There is an example of strong transparency of pension programs at the state level.

State Pension Plans

Each state determines whether and how to provide its own pension and retirement benefits for state legislators. State laws generally establish these arrangements, giving lawmakers a major role in creating and changing their own benefits, subject to state constitutional restrictions.

According to an October 2025 [analysis](#) by the National Association of State Retirement Administrators, 10 states offer no retirement benefit to legislators. For one example, in California a ballot measure approved by voters in 1990 amended the state constitution to prohibit legislators from accruing pension or retirement benefits for legislative service other than Social Security.

The remaining 40 states provide traditional defined benefit pensions, defined contribution plans, hybrid plans, or a choice among these arrangements. Half of the states offering benefits allow legislators to opt out of participating.

Legislators in Alaska, Colorado, and Connecticut participate in the same retirement system as state employees. Georgia provides legislators with a pension based on a fixed monthly amount per year of service, rather than the salary-based formula used for regular state employees. Hawaii covers legislators within its Employees' Retirement System but uses higher pension multipliers for legislative service than for regular state employee service. Arizona uses a defined contribution plan. New Mexico offers an optional legislative pension plan even though its legislators receive no salary, instead receiving per diem and mileage reimbursements.

As states differ considerably in how they compensate legislators and structure their retirement benefits, they also differ in how much information about those benefits is available to the public.

Lawmaker Pension Transparency in the States

Massachusetts provides a useful example of public transparency to state pension benefit information. Its transparency framework rests on a combination of the state's public records law and court decisions addressing the disclosure of compensation for state employees. [Legislation](#) enacted in 1973 broadened the definition of public records and established a broad requirement for disclosure with narrow exceptions.

Building on this law, in [Hastings & Sons Publishing Co. v. City Treasurer of Lynn \(1978\)](#), the Massachusetts Supreme Judicial Court ruled that payroll records of public employees were not the kind of private facts the legislature intended to exempt, emphasizing the public's interest in knowing what its public servants are paid.

Five years later, in [Globe Newspaper Co. v. Boston Retirement Board \(1983\)](#), the state Supreme Judicial Court reviewed a dispute over access to disability pension records. The trial court had ordered the disclosure of retirees' names, award dates, pension amounts, and departments. No party involved in the case appealed that part of the judgment. The Supreme Judicial Court's review instead addressed medical information, which it found exempt from mandatory disclosure. The case illustrates that public access to pension payments can coexist with protection of sensitive personal information.

The result of these rulings is that Massachusetts legislators carry no special exemption. Legislators are eligible for coverage in the State Employees' Retirement System along with regular state employees and teachers, and their records are similarly public. These records are easily accessible via [CTHRU](#), a portal which publishes state and teacher pensions monthly available for download, with data going back to 2011. This gives taxpayers a practical way to examine payments to former public officials and employees.

This transparency also helps taxpayers track enforcement of pension forfeiture laws. Similar to the statutes at the federal level, state law [prevents pensions from being paid](#) to state legislators who misappropriate government money and property, who are convicted of corruption, and who have committed crimes connected to public office.

This pension transparency allows further public awareness of the cost to taxpayers as a result of potential pension payouts to those facing charges. One former Massachusetts State Representative, David Nangle, [funneled campaign funds](#) to pay for his gambling addiction. As a result, his [\\$806,000 lifetime pension](#) was stripped. Public access to pension payments and forfeiture decisions helps taxpayers evaluate both the benefits at issue and whether accountability rules are being enforced.

More Transparency in Congress

At a minimum, lawmakers should require OPM to provide annual updates on the average benefit, number of beneficiaries, and total costs of each of the retirement programs for members of Congress. CRS reports on these figures only sporadically. The [2004 CRS report](#) noted above also included average lifetime contributions by members, average years of creditable service, and average age. OPM should regularly disclose this information to provide a more complete picture of congressional pension benefits and their financing over time.

Congress should follow Massachusetts's example by making former lawmakers' pension payments publicly accessible through a searchable database. A Congressional Pension Transparency Act could require OPM to establish and maintain this database, identifying members' eligibility, credited congressional service, annual benefit amount, and payments received. It should also identify whether benefits are subject to forfeiture under HLOGA, the STOCK Act, and the No CORRUPTION Act.

Access should include basic confirmation of whether a member qualifies for a pension or has declined coverage. Former Rep. Marjorie Taylor Greene (R-GA) picked an early resignation date from Congress that came just days after she completed the five years of service needed to qualify for the benefit. NTUF estimated her starting pension annuity at [\\$8,717](#), payable at age 62.

Other lawmakers have declined participation. The late former Rep. Barney Frank (D-MA) said in a [podcast interview](#) in 2021 that he refused congressional pension coverage partly because he considered the benefit too generous. He also expected to serve until age 75, believed he would not recover his contributions, and did not anticipate having beneficiaries. Frank recalled knowing of one other member who declined coverage. Public confirmation of participation would allow taxpayers to verify such accounts without disclosing sensitive personal information.

This disclosure would help taxpayers verify public claims that lawmakers declined pension coverage and assess whether pension forfeiture laws are being enforced. The database should show whether withheld payments are subsequently restored. Making this information available would strengthen accountability for taxpayer-funded retirement benefits while protecting sensitive personal information.

Congress should require these disclosures by law so that access does not depend on OPM's interpretation of privacy rules. The request in *NARFE v. Horner* sought retirees' names and home addresses to recruit new members. Disclosing congressional pension benefits would help taxpayers understand how OPM administers the programs and whether it is enforcing the law. Congress should make this information public while protecting home addresses, Social Security numbers, and other sensitive personal information.

Conclusion

Massachusetts shows that public transparency of pension programs can coexist alongside protections of sensitive personal information. Congress already requires public disclosures in areas ranging from personal finances to stock transactions. Extending disclosure to public pensions would help the public evaluate those benefits, verify enforcement of pension forfeiture laws, and hold former lawmakers accountable. These steps could help strengthen public trust in Congress.



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