

Government Pension Offset & Windfall Elimination Provision

Government Pension Offset and Windfall Elimination are two provisions that may affect your Social Security benefit if you receive a pension from a government job where you did not pay Social Security taxes.

Government Pension Offset

The Government Pension Offset provision affects the Social Security benefit you receive as a spouse or a widow if:

- ☒ You receive a pension from a job where you did not pay Social Security taxes, based on employment for a federal, state or local government agency, and
- ☒ You apply for Social Security benefits based on your spouse's work record.

How Much Is The Offset?

The offset will reduce your Social Security spouse or widow's benefit by about two-thirds of your government pension. For example:

- ☒ You get a monthly pension from your government job of \$600.
- ☒ You are also eligible for a \$500 widow's benefit from Social Security.
- ☒ Two-thirds of your government pension, or \$400, will be subtracted from the widow's benefit, and you will receive only \$100 from Social Security.

Windfall Elimination Provision

The Windfall Elimination Provision reduces the Social Security benefit you receive based on your own work record if you are also eligible for a federal, state or local pension from employment that was not covered by Social Security.

The Social Security Administration uses a modified formula to compute your Social Security benefits, resulting in a lower benefit. The structure of the modified formula can be especially harsh for low-paid workers.

Windfall Elimination does not affect a Social Security survivor's benefit unless the survivor (often the widow) is also a retired government employee.

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For Additional Information

Call the Social Security Administration at **800-722-1213** or visit www.ssa.gov

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