

# 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](http://www.ssa.gov)

Find out more at: [www.wiserwomen.org](http://www.wiserwomen.org)



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