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.

**For Additional Information**

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

Find out more at: www.wiserwomen.org

- Like us on Facebook (facebook.com/WISERwomen)
- Follow us on Twitter (@WISERwomen)
- Connect with us on LinkedIn

© WISER 2018