The Windfall Elimination Provision and Government Pension Offset

If you work for an employer who doesn't withhold Social Security taxes, such as a government agency or an employer in another country, the pension you get based on that work may reduce your Social Security benefits.

Your benefit can be reduced in one of two ways. One is the government pension offset and applies only if you receive a government pension and are eligible for Social Security benefits as a spouse or widow(er). For more information on the offset see the Social Security factsheet, Government Pension Offset.

The other way – the windfall elimination provision – affects how your retirement or disability benefits are figured if you receive a pension from work not covered by Social Security. The formula used to figure your benefit amount is modified, giving you a lower Social Security benefit. See the Social Security factsheet, The Windfall Elimination Provision.