

## Social Security Checklist for Adjuncts

✓ *Did you pay into Social Security at some time?*

✓ *Will you be able to collect anything under Social Security?*



*Hopefully this checklist will help you find the answer.*

*Note: Prepared for SDAFA by Carlyne Allbee, in the spirit of “Adjuncts helping Adjuncts.”*

*Please refer to the Social Security Administration Guidelines for further information about your SSA Retirement questions.*

## Social Security Checklist for Adjuncts

1. **Two websites** you should be using or be aware of for Social Security and WEP

- a. <https://www.ssa.gov/> Social Security Administration
- b. <http://www.ssfairness.com/> Social Security Fairness – An organization working to repeal the WEP and the GPO.

2. **Basic eligibility for Social Security:**

- a. When you work and pay Social Security taxes, you earn “credits” toward *Social Security benefits*.
- b. If you were born in 1929 or later, you need 40 credits (10 years of work).
- c. If you stop working before you have enough credits to qualify for benefits, the credits will remain on your Social Security record. If you return to work later, you can add more credits to qualify.
- d. SSA can’t pay any retirement benefits until you have the required number of credits.

- e. The amount of earnings required for a quarter of coverage (QC) in 2017 is \$1,300. There is a chart for each year if you need it at <https://www.ssa.gov/OACT/COLA/QC.html>
  - i.  $\$1,300 / 3 = \$434$  per month or
  - ii.  $\$1300/13 = \$100$  per week.
- f. The quarters do NOT need to be consecutive.

3. If you have not already done so, you need to **set up a “My Account”** at <https://www.ssa.gov/myaccount/>

- a. Take the time to explore My Account to find out all of the information that is available to you concerning your existence in Social Security.
- b. Passwords expire after 6 months are easy to update
- c. Can you tell how many quarters credit they show for you?



but

4. In My Account, click on **Earnings Record**. This shows the history of your earnings over your professional life.

- a. Taxed Social Security Earnings is the one we need to determine whether we are subject to WEP or not.



- b. The other column, Taxed Medicare Earnings includes the pay we earned as teachers under our retirement systems such as STRS.
- c. You will be copying and pasting the information in the Taxed Social Security Earnings on the chart we are going to prepare to look for Substantial Social Security Earnings.

5. **Windfall Elimination Provision - WEP, per SSA:** “The Windfall Elimination Provision can affect how we calculate your retirement or disability benefit. If you work for an employer who doesn’t withhold Social Security taxes from your salary, such as a (community college district), any

pension you get from that work can reduce your Social Security benefits.

The Windfall Elimination Provision doesn't apply if:

- a. You have 30 or more years of substantial earnings under Social Security.
- b. The Windfall Elimination Provision may possibly not apply to survivors benefits. However, SSA may reduce widows or widowers benefits because of another law. For more information, read Government Pension Offset (Publication No. 05-10007).
- c. The law protects you if you get a low pension. We won't reduce your Social Security benefit more than half of your pension for earnings after 1956 on which you didn't pay Social Security taxes. (*Caution: Some adjuncts have found that their STRS retirement is high enough and Social Security is low enough that it does eliminate their Social Security Benefit. However – contact SSA. Do not automatically assume this is true.*)
- d. If you are divorced, but your marriage lasted 10 years or longer, you can receive benefits on your ex-spouse's record (even if he or she has remarried) as long as you have not remarried. This is still subject to WEP as are spousal benefits.

**6. Creating the charts – this is what couple of us have done.**

- a. Open an Excel Worksheet.
- b. Copy the chart from either the Facebook page for San Diego Adjunct Faculty Association under files, or from the second page of <https://www.ssa.gov/pubs/EN-05-10045.pdf>. The chart from SSA has some years combined. The one on SDAFA's Facebook page has these years separated.
- c. Save it to your computer and enable editing if you are using the one from the Facebook page (or send me an email at [CarlynnAllbee@yahoo.com](mailto:CarlynnAllbee@yahoo.com) and I will send you the Excel sheet)

| Social Security Windfall Earnings Calculation Chart |      |                      |                              |                            |   |                              |
|---|------|----------------------|------------------------------|----------------------------|---|------------------------------|
| Working Year  | Year | Substantial earnings | My Social Security earnings. | My Taxed Medicare Earnings | Percentage of Soc Sec Substantial Earnings? | Year of Substantial Earnings |
| 1   | 1968 | \$1,950              | \$ 3,082                     | \$ 3,082                   | 158%  | 1                            |
| 2   | 1969 | \$1,950              | \$ 4,229                     | \$ 4,229                   | 217%  | 2                            |

- d. *This is a sample of what is in Facebook on the SDAFA page*
- e. Go back to MyAccount in the SSA website and access the My Earnings Record.
- f. Fill in the information from SSA onto the Excel chart. *(You don't really need the My Medicare Earnings. I posted it on mine just out of curiosity)*
- g. As you enter the earnings information, the chart should do the math for you and update the column "Percentage of Soc Sec Substantial Earnings?"
- h. Now, using the next column "Year of Substantial Earnings" Start numbering the years where you made 100% or more. 1, 2, 3 etc.
- i. If you reach the magic 30, then you are not subject to WEP. This could happen because:
  - i. As you taught as an Adjunct, you also worked in industry
  - ii. You also were teaching at a school, such as USD that did pay into Social Security.

If you are really close to the 30, you might want to consider finding a second job that will pay into Social Security the amount you need for that year. This is a decision that is totally based on your own situation .  
Be aware of the possibility.

## 7. How much will your Social Security Benefits be reduced under WEP?

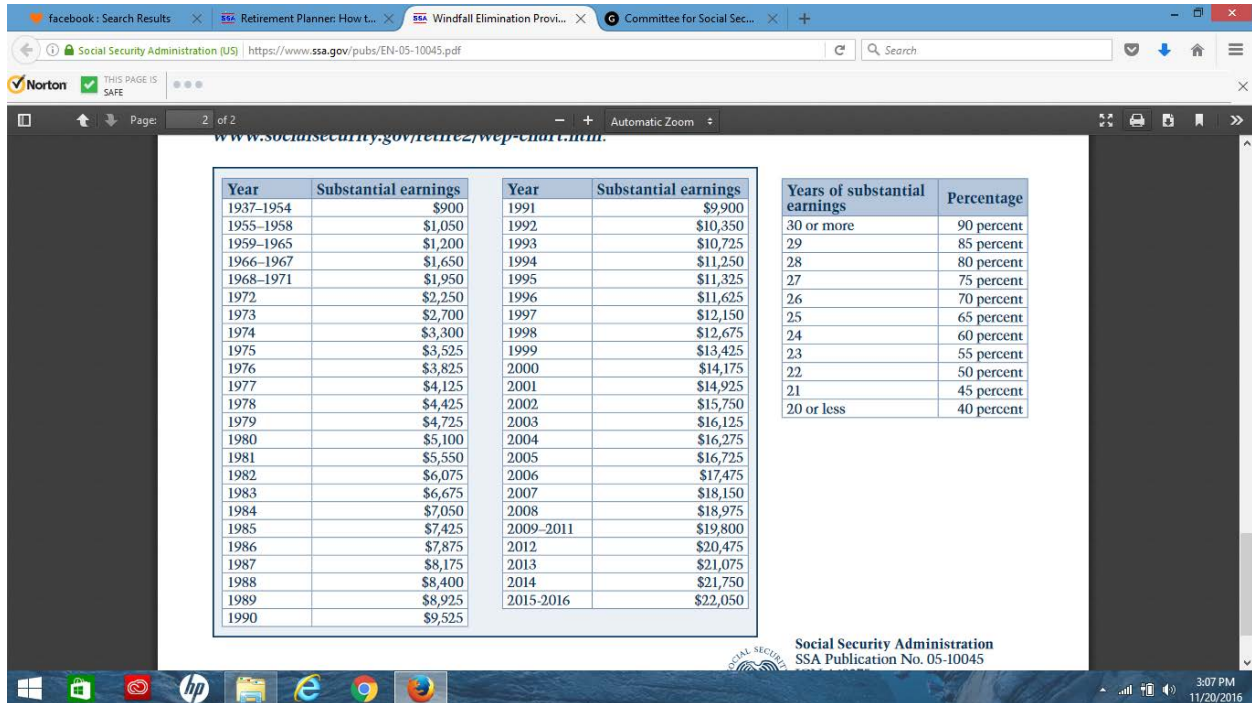
- a. <https://www.ssa.gov/pubs/EN-05-10045.pdf> has a second chart that shows what percentage will be used to reduce the benefits based on how many years substantial earnings you do have.
- b. Per the SSA publication: "The law protects you if you get a low pension. We won't reduce your Social Security benefit more than half of your pension for earnings after 1956 on which you didn't pay Social Security taxes." *For many Adjuncts, half of their STRS pension will be more than their calculated Social Security benefit.*
- c. **When in doubt** – Contact Social Security and ask them AFTER you do your homework, including preparing this chart.
- d. Visit [www.socialsecurity.gov](http://www.socialsecurity.gov) anytime to get answers to frequently asked questions.



e. Or, call us toll-free at 1-800-772-1213 (for the deaf or hard of hearing, call our TTY number, 1-800-325-0778

f. We can answer case-specific questions from 7 a.m. to 7 p.m., Monday through Friday. Generally, you'll have a shorter wait time if you call after Tuesday

## 8. Chart from Social Security Administration:



## 9. From Social Security Fairness:

<http://www.ssfairness.com/calculate-your-offset/>

- If you are applying for your own Social Security benefits:** The Windfall Elimination Provision (WEP) affects members who apply for their own (not spousal) Social Security benefits. If you do not have 30 years of Social Security covered work, a Social Security WEP Calculator can assist you to calculate the complex formula that will tell you your benefit amount. (See the chart above.)
- If you are applying for Social Security Benefits as a spouse, a divorced spouse or widow/widower:** The Government Pension Offset affects individuals who apply for Social Security spousal benefits. The amount of their spousal benefits will be reduced by two-thirds of their

government pension. [Learn more about GPO](#) from the Social Security Administration's website.

- 10. Reminder: It does not cost anything to apply for Social Security. It is worth a try even if the amount you will receive will be small. I look at it from this point of view: Will it give me enough money to pay one of my monthly bills?**