

Social Security to Withhold Full Benefits for Overpayment Recovery Starting March 27

The SSA will deduct 100% of a beneficiary's monthly check if they owe an overpayment. This policy, effective March 27, applies to new overpayments only. Affected individuals can request lower deductions, appeal decisions, or apply for waivers.

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The Social Security Administration (SSA) has announced today that starting March 27 it will withhold 100 percent of a person's monthly Social Security check if they owe an overpayment. This means that instead of deducting a small portion of a person's benefits each month to recover the debt, the SSA will take the entire payment until the overpayment is fully repaid.

The SSA estimates that this policy change will lead to \$7 billion in overpayment recoveries over the next decade. Acting Commissioner of Social Security Lee Dudek justified the decision by stating, "We have the significant responsibility to be good stewards of the trust funds for the American people. It is our duty to revise the overpayment repayment policy back to full withholding, as it was during the Obama administration and first Trump administration, to properly safeguard taxpayer funds."

This change applies only to new overpayments that occur after March 27, 2025. If someone was overpaid before that date, their repayment rate will not change. Additionally, Supplemental Security Income (SSI) recipients will still have only 10 percent of their monthly check deducted for overpayment recovery.

For those who cannot afford to have their full Social Security check withheld, the SSA offers options:

- Request a lower recovery rate by calling 1-800-772-1213 or visiting a local SSA office.
- Appeal the overpayment decision if they believe it was an error.
- Request a waiver if they were not at fault and cannot afford to repay the debt.

The SSA confirmed that no money will be taken while an appeal or waiver request is being reviewed.

For details on overpayments, appeals, and repayment options, visit www.ssa.gov.