



Frequently Asked Questions: Social Security Fairness Act (SSFA)

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What is the Social Security Fairness Act (SSFA)?

The Social Security Fairness Act, signed into law by President Biden on January 5, 2025, repeals the punitive Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). These provisions previously reduced or eliminated Social Security benefits for millions of public employees and their families.

2.

Who is impacted by this law?

More than 2.7 million Americans—including educators, firefighters, police officers, and postal workers—were affected by WEP and GPO. The repeal restores full Social Security benefits to these individuals, many of whom work or worked in states where public employees do not pay into Social Security.

3.

What changes should I expect?

- **Increased Benefits:** Affected individuals will see an average increase of \$360 per month in Social Security benefits, though amounts vary based on employment history.
- **Retroactive Payments:** Eligible individuals will receive lump sum payments for lost benefits in 2024.
- **Survivor Benefits Restored:** Spouses, widows, and widowers will no longer lose survivor benefits due to GPO.
- **Greater Equity:** Public employees who paid into Social Security while holding additional jobs or later in their careers will now receive benefits based on their full contributions.

4.

How do I know if I'm eligible for these changes?

- **Review Your Employment History:** If you worked in a public sector job and/or received a public pension, you may have been impacted by WEP or GPO.
- **Contact SSA:** The Social Security Administration (SSA) provides personalized benefit information. Call (800) 772-1213 or visit www.ssa.gov to confirm your eligibility and calculate your updated benefits.





When will I start receiving updated Social Security payments?

5.

The SSA is currently implementing the law and finalizing timelines. While the process is ongoing, ensure your contact information (mailing address and direct deposit details) is up to date through your online SSA account at www.ssa.gov/myaccount.

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What should I do if my benefits were previously offset?

You do not need to take immediate action. Benefits will be automatically recalculated, and eligible individuals will receive retroactive payments. Keep your information current with the SSA for smooth processing.

7.

Can I opt into Social Security to benefit from the repeal?

No. The SSFA does not mandate new contributions to Social Security. Decisions to join Social Security depend on state and local employer agreements, not individual choices.

8.

What real-life impact has the repeal had?

The repeal is life-changing for many:

- **Restoring dignity in retirement:** Individuals like widowed retirees and career-switching educators will no longer face financial devastation due to WEP and GPO.
- **Enhanced retirement security:** Retirees can now better manage living expenses and avoid working into their 70s or relying on family for support.
- **Recognizing contributions:** Public servants who worked second jobs or later joined Social Security-covered employment will now receive benefits reflecting their full contributions.

9.

What advocacy led to this change?

This landmark victory is the result of over 40 years of relentless advocacy by NEA members and allies. Educators held face-to-face meetings with lawmakers, sent over 430,000 communications to Congress, and shared powerful personal stories about how these provisions harmed them and their families.

10.

How does this affect future retirees?

The repeal ensures that future retirees will not face reductions in their Social Security benefits due to WEP or GPO, securing retirement equity for generations to come.