

How will the Social Security Fairness Act Impact Retirees?



Retired Public Employees' Association of California

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Questions and Answers about the repeal of WEP and GPO

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The Social Security Fairness Act was signed into law today, January 5, 2025, by President Biden. The bipartisan legislation eliminates the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO). The Social Security Fairness Act could never have gotten to President Biden's desk without the support of the 327 House members and 76 Senators who voted to repeal the unfair provisions.

Below are some commonly asked questions and the most up to date information we have.

How can I determine if the Social Security Fairness Act impacts me?

To understand if the repeal of the WEP and GPO penalties impacts you, you should:

1. Review Your Employment History:

- Check if you have worked in a public sector job.
 - Determine if you received a pension from your public employment.
2. Consider Your Social Security Contributions:
 - These provisions generally apply to state and local government employees who have also held jobs requiring Social Security contributions.
 3. Previous Correspondence From Social Security
 - If you are subject to the Windfall Elimination Provision (WEP) or the Government Pension Offset (GPO), the Social Security Administration (SSA) typically notifies you with a detailed letter. This letter explains how the WEP or GPO affects your Social Security benefits and includes the calculation of the deductions. It is important to keep this letter for reference, as it outlines the specific impact on your benefits.
 4. Contact the Social Security Administration (SSA):
 - The Social Security Administration (SSA) offers personalized assistance to help you understand how changes to the Social Security Act may affect your benefits. They can also help calculate your updated monthly benefit amount.
 - For assistance, you can contact the SSA at (800) 772-1213, available Monday through Friday, from 8 a.m. to 7 p.m. (local time). Additionally, retirees can visit the SSA's website at www.ssa.gov for more information and resources related to Social Security benefits and the WEP.
 - Those wishing to discuss the changes in person can click [here](#) to find the closest SSA field office near you.

When does the Social Security Fairness Act take effect?

Once enacted, the Social Security Fairness Act will provide retroactive payments dating back to January 2024.

When will I see an increased benefit from the law?

The Social Security Fairness Act represents the most significant update to the Social Security Act in decades. With a new Social Security Administrator taking office next year, the SSA will need to evaluate the law's provisions and develop strategies for effective implementation. RPEA will keep retirees informed as the Social Security Fairness Act is fully implemented.

I previously filed for Social Security benefits and they are partially or

completely offset. *Answer from the Social Security Administration:*

“You do not need to take any action except to verify that we have your current mailing address and direct deposit information if it has recently changed. Most people can do this online with their personal ‘my Social Security’ account without calling or visiting Social Security. Visit www.ssa.gov/myaccount to sign in or create your account.”

I have not previously filed for Social Security benefits. *Answer from the Social Security Administration:*

“If you are receiving a public pension and are interested in filing for benefits, you may file online at ssa.gov or schedule an appointment.”

How did my Senators and Representatives vote?

The Social Security Fairness Act received overwhelming bipartisan support in both the House and the Senate. Lawmakers from both sides of the aisle voted in favor of repealing the WEP/GPO during the course of the bill’s consideration. See how your Senators voted [here](#). See how your Representative voted [here](#).

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