



Social Security Fairness Act:

What you need to know.

The Social Security Fairness Act, enacted on January 5, 2025, significantly changes how Social Security benefits are calculated for certain individuals by repealing the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).

What were the WEP and GPO?

These provisions affected individuals who received pensions from employment where they didn't pay Social Security taxes (often government jobs) and also qualified for Social Security benefits through other work or as a spouse/widow(er).

- **WEP:** Reduced Social Security benefits for those who worked in both Social Security-covered jobs and non-covered jobs (with a pension from the non-covered work).
 - **GPO:** Reduced Social Security benefits received as a spouse or surviving spouse for those who also received a pension from non-covered government employment.
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What did the Social Security Fairness Act do?

It eliminated the WEP and GPO, which were originally intended to prevent “double-dipping” by those receiving both pensions from non-covered employment and full Social Security benefits.

Why were the WEP and GPO controversial?

Many argued these provisions unfairly penalized public sector workers (e.g., teachers, firefighters, police officers) who often had a combination of Social Security-covered and non-covered employment.

Who is affected by the Social Security Fairness Act?

The repeal primarily impacts individuals who:

- Worked in jobs not covered by Social Security (and receive a pension).
 - Also worked in Social Security-covered jobs long enough to qualify for Social Security benefits.
 - Are eligible for Social Security benefits as a spouse or surviving spouse and also receive a pension from non-covered government employment.
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What are the implications?

Individuals previously affected by the WEP and GPO will likely see increased Social Security benefits, and some may be eligible for retroactive payments.

What's next?

The Social Security Administration (SSA) is implementing these changes, recalculating benefits, and issuing retroactive payments. The SSA will provide further guidance.

What should you do?

- **Understand your situation:** Determine if you are affected by the WEP or GPO. Contact the Social Security Administration (SSA) for your earnings record and benefit estimates.
 - **Stay informed:** Click the links to follow the progress of the [Social Security Fairness Act](#) and [related legislation](#).
 - **Calculate potential impact:** Once you have a better understanding of potential changes, try to estimate how your benefits might be affected. [Click here](#) to learn more.
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If you are impacted, contact us today!

These changes may alter your financial plan. Reach out today to schedule a meeting. We'll walk you through these changes and determine the appropriate next steps.



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