

The Social Security Fairness Act

For over 40 years, public servants across the country saw their Social Security benefits slashed, eroding retirement security. On January 5, 2025, President Biden and House Democrats changed all of that by making the Social Security Fairness Act law.

- The Social Security Fairness Act is the first law in decades to expand Social Security benefits, demonstrating Democrats' ironclad commitment to protecting and growing Social Security for generations to come.
- Now, the more than 2 million Social Security beneficiaries affected by the Windfall Elimination Provision (WEP) and the more than 700,000 affected by the Government Pension Offset (GPO) will see their full earned benefits.

WHAT THE BILL DOES

The "Social Security Fairness Act" (H.R. 82) repealed the WEP and the GPO, effective for benefits payable after December 2023. The WEP and the GPO previously reduced the Social Security benefits of many workers, spouses, and surviving spouses who receive a pension based on employment not covered by Social Security – including many teachers, police officers, firefighters, and other state and local public servants.

FAQS

How many people will be helped? About 2.5 million Social Security beneficiaries will no longer be impacted by the WEP and/or the GPO. (See CRS for [state data](#).)

How will they be helped? Affected beneficiaries will see their monthly Social Security benefits increase (because their benefits are no longer reduced by the WEP and/or the GPO). They will also receive payment for any months of past-due benefit increases, retroactive through January 2024.

How much will they receive? The Congressional Budget Office (CBO) estimates that eliminating the WEP increases monthly benefits by an average of \$360, and eliminating the GPO increases monthly benefits by an average of \$700 for 380,000 impacted spouses and \$1,190 for 390,000 surviving spouses (in December 2025).

When will they be helped? The Social Security Administration (SSA) is currently evaluating how to implement this new law, to calculate and pay the increased benefits and retroactive lump sums. The timeline for implementation is currently unknown. Proper implementation will be essential to ensure public servants receive their benefit increases, and Democrats are monitoring SSA's progress closely.

For more information, constituents can visit [SSA's dedicated web page](#).

State	Total	Type of Offset		
		GPO Only	Both WEP & GPO	WEP Only
Alabama	19,420	2,089	2,474	14,857
Alaska	15,156	1,468	2,144	11,544
Arizona	44,669	5,061	5,150	34,458
Arkansas	12,058	1,351	1,873	8,834
California	353,888	63,307	39,537	251,044
Colorado	92,106	15,911	12,528	63,667
Connecticut	28,323	5,782	4,132	18,409
Delaware	5,008	358	439	4,211
DC	8,044	1,258	653	6,133
Florida	126,076	15,551	14,070	96,455
Georgia	68,653	9,896	11,911	46,846
Hawaii	12,856	1,032	963	10,861
Idaho	11,058	1,076	1,426	8,556
Illinois	134,411	29,283	18,371	86,757
Indiana	20,235	2,264	2,664	15,307
Iowa	9,071	778	1,131	7,162
Kansas	10,515	918	1,415	8,182
Kentucky	34,661	8,692	4,367	21,602
Louisiana	81,374	27,530	13,124	40,720
Maine	25,559	4,548	3,652	17,359
Maryland	50,497	5,049	3,767	41,681
Massachusetts	116,533	23,626	18,591	74,316
Michigan	26,311	2,997	3,293	20,021
Minnesota	18,783	2,524	2,217	14,042
Mississippi	11,030	1,554	1,698	7,778
Missouri	50,845	8,207	8,796	33,842
Montana	7,376	599	803	5,974
Nebraska	6,132	478	806	4,848
Nevada	45,447	6,173	6,096	33,178
New Hampshire	10,916	1,322	1,494	8,100
New Jersey	24,741	2,061	2,055	20,625
New Mexico	15,875	1,813	1,588	12,474
New York	35,168	3,351	3,329	28,488
North Carolina	35,574	3,720	4,679	27,175
North Dakota	2,544	221	265	2,058
Ohio	231,104	63,530	39,899	127,675
Oklahoma	18,937	1,793	2,214	14,930
Oregon	21,245	2,378	2,547	16,320
Pennsylvania	39,313	3,583	3,823	31,907
Rhode Island	7,686	1,182	978	5,526
South Carolina	22,247	2,522	3,295	16,430
South Dakota	4,273	327	501	3,445
Tennessee	26,309	3,383	3,572	19,354
Texas	273,154	57,455	46,021	169,678
Utah	15,796	1,437	1,464	12,895
Vermont	3,040	319	362	2,359
Virginia	50,180	3,700	4,089	42,391
Washington	38,733	3,336	3,759	31,638
West Virginia	6,914	797	822	5,295
Wisconsin	14,417	1,532	1,985	10,900
Wyoming	3,085	286	347	2,452

Source: Data received by CRS from SSA, Office of Research, Evaluation and Statistics, October 2024.

Note: There were 927 beneficiaries affected by both the WEP and GPO whose state or area was unknown.