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Social Security Payments Set to Increase for Millions of Government Workers^{*1}

By: [Ryan Kropog, CFP®, RICP®](#)

The Social Security Fairness Act, a significant legislative measure, was recently passed by both chambers of Congress and was signed into law by President Biden on January 5th, 2025. This act aims to address long-standing reductions in Social Security benefits affecting public sector workers by repealing two specific provisions: the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO).

Background on WEP and GPO

The WEP, established in 1983, reduces Social Security benefits for individuals who also receive a pension from employment not covered by Social Security. Similarly, the GPO, enacted in 1977, affects spousal or survivor Social Security benefits for those with government pensions, often leading to significant reductions or complete elimination of these benefits. These provisions have impacted nearly 3 million public servants, including teachers, firefighters, and police officers, by diminishing the retirement benefits they anticipated.

Legislative Journey and Passage

The Social Security Fairness Act garnered significant bipartisan support, reflecting a collective acknowledgment of the need to rectify these inequities. The House of Representatives passed the bill in November 2024, followed by the Senate's approval on December 21, 2024, with a 76-20 vote. Senate Majority Leader Chuck Schumer remarked, "The Senate finally corrects a 50-year mistake," underscoring the significance of this legislative achievement.

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Implications of the Act

Once signed into law, the repeal of WEP and GPO will restore full Social Security benefits to affected public sector retirees, providing financial relief to those who have dedicated their careers to public service. However, this restoration comes with fiscal considerations. The Congressional Budget Office estimates that the repeal will cost approximately \$196 billion over the next decade and may accelerate the insolvency of the Social Security Trust Fund by about six months, now projected to occur around 2035.

Support and Criticism

Advocacy groups and labor unions, such as the American Federation of State, County, and Municipal Employees (AFSCME), have long championed the repeal of WEP and GPO, viewing it as a victory for public service workers. AFSCME President Lee Saunders stated, "This historic victory for public service workers is a product of nonstop advocacy and perseverance."

Conversely, critics express concerns about the financial impact on the Social Security system's sustainability, emphasizing the need for comprehensive reforms to address the program's long-term solvency.

Next Steps

The law will take effect retroactively from January 2024, with affected individuals receiving back payments owed. The implementation will involve adjusting benefit calculations and disbursing retroactive payments to those previously affected by WEP and GPO. This is expected to happen by December 2025. The Social Security Administration stated that beneficiaries do not need to take any immediate action other than making sure their mailing address and direct deposit information are up to date.

As the Social Security Administration prepares to enact these changes, discussions regarding the broader financial health of the Social Security system are expected to continue, highlighting the ongoing debate between providing equitable benefits and ensuring fiscal responsibility.



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Ryan Kropog, CFPO / RICPO
Financial Advisor, Kropog Financial Group, LLC

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BY: SUZANNE KROPOG

"HOW YOU MAKE OTHERS FEEL IS WHAT THEY WILL REMEMBER."
-Maya Angelou

"OPTIMISM IS A HAPPINESS MAGNET. IF YOU STAY POSITIVE, GOOD THINGS AND GOOD PEOPLE WILL BE DRAWN TO YOU."
-Mary Lou Retton

"DON'T LET GOOD ENOUGH GET IN THE WAY OF GREATNESS."
-Joe Burrow

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THIS RESEARCH MATERIAL WAS PREPARED BY [RYAN KROPOG, CFP®, RICP®](#).

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2. QUICK HITTERS

- [HTTPS://WWW.WWNO.ORG/EDUCATION/2024-10-08/MEET-AMIRA-THE-AI-TUTOR-HELPING-LOUISIANA-STUDENTS-IMPROVE-THEIR-READING-SKILLS](https://www.wwno.org/education/2024-10-08/meet-amira-the-ai-tutor-helping-louisiana-students-improve-their-reading-skills)
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3. THE MONTHLY MINUTE

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