# Social Security Fairness Act and 2026 Updates

The Social Security Fairness Act, signed into law on January 5, 2025, repealed two long-standing provisions—the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO)—that had reduced or eliminated Social Security benefits for millions of public sector workers. Approximately 2.8 million state and federal employees, including teachers, police officers, and other government workers, are affected by this change.

Previously, WEP reduced Social Security benefits for individuals who worked in both the private sector (where they paid into Social Security) and government jobs that did not participate in the system. GPO, on the other hand, reduced or eliminated spousal and survivor benefits for retirees receiving government pensions. Together, these rules often resulted in significantly lower retirement income for affected individuals.

With the repeal of WEP and GPO, current and future retirees will now receive their full Social Security benefits without reductions tied to government pensions. This includes full access to spousal and survivor benefits, restoring eligibility for many who were previously excluded.

For those already retired and receiving reduced benefits, the law helps provide substantial relief. Affected individuals are entitled to increased monthly payments going forward, as well as retroactive lump-sum payments dating back to January 2024. Similarly, surviving spouses who were previously denied or received reduced benefits under GPO are now eligible for full benefits, along with retroactive compensation if applicable.

As of 2026, implementation is ongoing. The Social Security Administration is working through a large volume of cases to recalculate benefits and distribute payments. Because of the scale and complexity of the changes, progress has been gradual, and some beneficiaries are still waiting for adjustments.

The agency has prioritized certain groups, including older retirees, surviving spouses, and individuals with the largest benefit discrepancies. Many recipients began seeing increased monthly payments throughout 2025 and into 2026, while retroactive payments are being issued in phases. These lump-sum payments may arrive separately from updated monthly benefits.

Administrative challenges, including the transition between presidential administrations following the 2024 election, have contributed to delays. However, the law remains fully in effect, and benefit corrections continue to move forward.

The repeal of WEP and GPO represents a major change to the Social Security system. Although the rollout has taken time, affected individuals can expect improved financial security through higher monthly benefits and compensation for past reductions. If you have questions about how this could impact you, we’re here to help!

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