



Social Security Fairness Act: FAQs for California Teachers

This FAQ document addresses common questions about the Social Security Fairness Act (SSFA) and its implications for California educators.

What is the Social Security Fairness Act of 2023?

- The Social Security Fairness Act of 2023 is a federal law aimed at reforming certain aspects of the Social Security system.
- It primarily addresses the Windfall Elimination Provision (WEP) and the Government Pension Offset (GPO), which have historically reduced Social Security benefits for many public employees, including teachers.
- On January 5, 2025, President Joe Biden signed the SSFA, which eliminates the Government Pension Offset and Windfall Elimination Provision from the Social Security Act for benefits payable after December 2023.

How has the WEP and GPO affected educators?

- **WEP:** The WEP reduces Social Security benefits for individuals who receive a pension from a job where they did not pay Social Security taxes (e.g., many public schools in California).

- **GPO:** The GPO reduces Social Security spousal or survivor benefits for individuals who receive a government pension based on work where they did not pay Social Security taxes.

When is the effective date of the Social Security Fairness Act?

- When enacted into law, the Social Security Fairness Act makes payments retroactive to January 2024.

How will I know if this new law impacts me?

Review your employment history:

- Identify if you have worked in a public sector job and/or received a pension through your public employment. These provisions typically affect state and local government employees who have also worked a job(s) that required employees to pay into Social Security.

Contact the Social Security Administration (SSA):

- The Social Security Administration (SSA) can provide personalized information about how these changes in the Social Security Act may impact your benefits. They can also help you calculate your new monthly benefits now that the legislation has become law.
- You can call the SSA at (800) 772-1213 between 8 a.m. – 7 p.m. (local time), Monday through Friday. Faculty can also visit the SSA's website (www.ssa.gov) for more information and resources related to their 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.

Consult your financial advisor:

- Given the change in the Social Security Act due to the repeal of WEP/GPO, it is recommended that you contact your financial advisor to get more information about how these changes may impact your monthly benefits.
- Your CalSTRS retirement benefits are not affected by this legislation.
- As a California public school educator, you typically do not pay into Social Security, so you will not receive Social Security benefits for your CalSTRS-covered position.
- There are adjunct and full time faculty in other retirement plans so you should check with your Human Resources on your campus to determine which plan you're in and how you may be impacted.
- CalSTRS members can get more information about how you're affected [here](#).

What changes does the Act bring?

- The Act phases out the WEP and fully repeals the GPO.
- This means that affected individuals, including many California teachers, will see an increase in their Social Security benefits over time.

How will the changes be implemented?

- The phase-out of the WEP and the repeal of the GPO will be implemented gradually over a period of years.
- The specific timeline and details of the implementation will be determined by the Social Security Administration. Go to ssa.gov for details.

What if I previously applied for Social Security benefits and they are partially or fully offset?

(From the Social Security Administration)...

- At this time, you do not need to take any action except to verify that the Social Security Administration has 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 and you will receive ongoing updates regarding implementation.

- Eligibility for increased benefits depends on various factors, including your work history, pension type, and Social Security benefit eligibility.
- Generally, if you were affected by the WEP or GPO, you may be eligible for increased benefits under the new law.

What if I haven't previously applied for Social Security benefits?

(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/apply or schedule an appointment.

How can California teachers find out if they are eligible?

- California teachers should contact the Social Security Administration or a qualified financial advisor to determine their eligibility and potential benefit increase.

When will the increased benefits take effect?

- The increased benefits will take effect gradually according to the implementation timeline set by the Social Security Administration.
- It is important to stay informed about the implementation details and contact the Social Security Administration for updates on your specific situation.

What should California teachers do now?

- Stay informed: Keep up-to-date on the implementation of the Social Security Fairness Act and its implications for your benefits.

- Seek guidance: Contact the Social Security Administration or a financial advisor for personalized guidance on your eligibility and potential benefit increase.
- Connect with AFT 1521: Reach out to your union representatives for additional information and support regarding the Act's impact on California teachers.

Disclaimer: This FAQ document provides general information and should not be considered legal or financial advice. Consult with qualified professionals for personalized guidance on your specific situation.

Thanks to our union siblings at IAFF and to CalSTRS and Social Security for permitting the use of their language in this document.



**AFT 1521 Co-Retirement Liaisons
Dr. Jessica Saint Paul &
Sharon Hendricks at the White
House for the signing of Social
Security Fairness Act January 2025**



Please share any edits or feedback to Sharon Hendricks & Jessica Saint Paul, AFT 1521 Co-retirement Liaisons - shendricks@aft1521.org & jspaft1521@gmail.com