

New Social Security Law Faces Long Delay Before Sending Out Adjusted Benefits

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The Social Security Fairness Act will boost benefits for 3.2M public workers once the agency can plow past multiple roadblocks. Here's what you need to know.

By Mary Helen Gillespie

The new Social Security Fairness Act — which provides public employees and their spouses with additional monthly benefits — may take “over a year” to implement to all 3.2 million recipients due to staffing, funding and other administrative challenges.

The Social Security Administration (SSA), [in an online update](#) on Jan. 24, 2025, also said the act does “not provide money to implement the law,” which has an effective date retroactive to January 2024.

It ends the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), which reduced or eliminated the Social Security benefits of over 3.2 million people who receive a pension based on work that was not covered by Social Security (a “non-covered pension”).

“Though SSA is helping some affected beneficiaries now, under SSA’s current budget, SSA expects that it could take more than one year to adjust benefits and pay all retroactive benefits,” the statement said.

The new law, signed by former President Joseph Biden on Jan. 5, 2025, increases Social Security benefits for certain public employees, their spouses, ex-spouses and surviving spouses, including:

- Teachers, firefighters, and police officers in many states.
 - Federal employees covered by the Civil Service Retirement System.
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- People whose work had been covered by a foreign social security system.