

Implementation of the 2025 Social Security Fairness Act Affecting CSRS Retirees

On January 5, 2025, President Biden [signed](#) into law the Social Security Fairness Act (SSFA) to repeal the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO), which had reduced or eliminated social security benefits of many CSRS retirees.

The National Association of Active and Retired Federal Employees (NARFE) was a major proponent in passing this law. You can find detailed frequently asked questions, including a link to estimate your benefits on SSFA is and how it impacts federal retirees at [NARFE.org](https://www.narfe.org).

In May 2025, the NARFE President sent a [letter](#) to the Social Security Administration outlining the discrepancies between SSA policies and the six-month “lookback period” the agency is enforcing. The letter highlights two sections in SSA policy that NARFE believes should entitle all those affected by the Government Pension Offset (GPO) to full retroactivity as provided by the law regardless of the date of their application.

The NARFE web site states they recognized that many of their members were instructed years ago to “not bother” applying for social security as their benefit would be reduced to \$0, and that retirees should not be punished for adhering to guidance from a government agency.

Thanks to NARFE for continuing to advocate for federal employee and retiree benefits!