The Public Employee Penalty:
In the state of Georgia, most state and local public employees are excluded from Social Security. That means that civil servants like teachers, firefighters, and police retire with a greatly reduced safety net despite a lifetime committed to public service.

The Government Pension Offset (GPO) and the Windfall Elimination Provision (WEP) are laws that were instituted in the early 80's to cut back -- or in the case of the GPO completely eliminate -- Social Security retirement benefits that have otherwise been fairly earned by government workers.

How It Works:

The GPO penalizes individuals who apply for Social Security spousal or survivor benefits, if they themselves worked for a state or local government in non-SS-covered employment and are entitled to a government pension from that employment. Once they receive that benefit, their earned Social Security spousal or survivor benefits will be reduced by two-thirds of the amount of their non-SS-covered pension. If their public pension receives a cost-of-living increase, their spousal or survivor benefit will be reduced by two-thirds of that amount.

Of those penalized by GPO, 80% are women, many of whom have spent much of their lives raising their families and have worked outside the home for only a short period of time.

The WEP penalty is imposed when one begins to collect a pension from a public agency that did not collect FICA taxes during your employment -- essentially those who have had two jobs: one job which entitles them to a Social Security retirement or disability benefit from work which paid the required SS taxes and a second job which did not pay Social Security taxes, but instead entitled them to a pension from a separate pension system. These pensions were earned separately and differently from Social Security, yet they are used to reduce the amount of Social Security benefits that a worker receives during retirement.
GAE’s Position:

Everyone who pays full Social Security taxes should receive full benefits. The cost of a total repeal of both the GPO and WEP is estimated to be less than 1.5% of the total amount of Social Security expenditures each year. Tell your representative to

Pass the Social Security Fairness Act (S. 1302/H.R. 82) to fully repeal the Government Pension Offset (GPO) and Windfall Elimination Provision (WEP) that together deprive educators of Social Security benefits they have earned.

Resources

Frequently Asked Questions: GPO WEP FAQ - ssfairness.org
How the little-known WEP provision hacks educators’ retirement benefits - National Education Association: Education Votes
End Social Security Penalties That Deprive Public Servants of Benefits They Have Earned - National Education Association: Education Votes
Government Pension Offset - Social Security Administration
Government Pension Offset Calculator - Social Security Administration
Windfall Elimination Provision - Social Security Administration
Windfall Elimination Provision Calculator - Social Security Administration
S.1302 - Social Security Fairness Act - 117th Congress (2021-2022)