

Comments from RELAC Members/Spouses to Their Legislators Re: WEP/GPO

From Arizona

My name is Robert: retired, assistant deputy director, Los Angeles County Department of Public Works. I send this letter not just for myself, but on behalf of my fellow employees, the men and women who were affected by the Windfall Elimination Provision. I use myself as an example of the unfairness of the provision. My employment start date with Los Angeles County was Feb. 1, 1956, at age 19.

The WEP became effective Jan. 1, 1986. My 50th birthday was April 26, 1986. I purchased one year of previous eligible work service through time served in the military and other associated work before County employment. So, upon reaching age 50, and 31 years of continuous work, I became eligible for retirement. Had I been three months and 27 days older, the reduction would not have affected me. I actually retired March 22, 1993 at age 56 years and 11 months.

In May of 1998, at age 62, I began collecting SSA benefits. Those benefits were reduced from \$339.30 to \$150.50 per month because of WEP. The current reduction is from \$569.70 to my current amount of \$260. Less \$200 plus per month over a 22-year period is about \$53,000, a fair amount of money uncollected.

The provision was capriciously and arbitrarily created to avoid paying those SSA payers not eligible to retire until after Jan. 1, 1986. The excuse given was that those payers affected had a retirement income provided by their current government employer, regardless of their prior payments to SSA.

TO ALL CONCERNED SENATORS AND CONGRESS MEMBERS:

Those of us affected worked hard and diligently alongside our fellow workers who received full benefits...in my case my birthdate was four months later than theirs. Please consider rescinding/repealing this unjust Social Security, Windfall Elimination Provision by passing H.R.141 and or S.521.

Robert, Green Valley

From California

My husband is retired from Los Angeles County. His name is Charles and he retired in 1992. We are living in an assisted living place in Monrovia called Brookdale. We are concerned about my losing my Social Security if he passes away. It would be difficult to remain in assisted living since it is very expensive and goes up every year due to cost of living expenses. My Social Security is not very much, but it really helps out.

Virginia, Monrovia

I am very much affected by WEP. I worked and paid more than 40 quarters into Social Security before I was in my mid-30s. I started teaching at age 39. They keep lowering my Social Security benefits because I draw a California teacher's retirement. That is a public retirement, too. This is so wrong. I have a friend who worked for the State of California for years, which is also a public retirement. She draws full Social Security plus the California State retirement. If they had kept Social Security in a fund where the money went into and paid for itself, it would cover all retirements. Now

they complain that Social Security is going broke. Well...put it back into its own fund and it won't go broke as people pay into it! Putting it into the public fund, they use it however they decide, and it isn't to cover Social Security costs as it should. My husband is a retired deputy sheriff from Los Angeles County and is also affected.

Ethel, Yucaipa

I have been working full time and/or going to school and working since 1974. When I retired in 2015, I was told my Social Security benefits would be greatly reduced (about \$400) due to the Windfall program. This was not mentioned when you were taking the money from my check back in the '70s. It is unfair to change the rules this late in the game. I earned the money; I deserve my full benefits and I should not be penalized because I served the community as a deputy sheriff. You have had my money since 1974, earning interest and paying your bills. I now need this money to pay my bills. I need this money to spend on my family and grandchildren. Because I had a second career, my Social Security benefits should not be lowered. If my 15 years of paying into Social Security was added to my 26 years working for the County, I would have retired with over 40 years of service and I would be receiving the maximum retirement benefits from the County. Maybe I should have been able to roll over all that money I paid into the Social Security program from 1974 to 1989 into the County's retirement program, instead of the federal government keeping my money for 25 years and then greatly reducing my promised benefits when I retired. Please eliminate the Windfall program or begin a program to combine my Social Security time to my County retirement time so I get full credit for the time I worked. Please name it the Bennett Program. Thank you.

David, Simi Valley

I am writing this paragraph as a member of RELAC in support of Bills H.R.141 and S.521 that would repeal the Windfall Elimination Provisions (WEP) and the Government Pension Offset (GPO). I worked as a program coordinator for the Voluntary Mediation Services Program in the Department of Community and Senior Citizens Services for the last 12 years of my 32-year career with L.A. County. I have been retired for 17 years and happily receive my monthly County pension. However, I would be much happier if the above referenced bills were passed. I first worked in the private sector for AT&T at their headquarters in New York from 1960 to 1968. I paid into the Social Security system and had my 40 quarters, which made me eligible for the full amount upon retirement. I started my County career in 1970 here in California as mentioned above. The County elected to eliminate our participation in the Social Security system in 1983. Only when it came to my retirement did I discover that instead of my rightful and full SS allotment of \$1,500 a month, the SSA took two-thirds of that amount so I ended up with only \$500 per month. I was counting on those payments since I had justly earned through contributions the full amount. My husband only receives a small pension and upon his demise, I discovered I would not even be entitled to receive his whole SS allotment. Consequently, that would impact my future monthly allotments. Therefore, I am requesting — in all fairness — that the above-referenced bills be passed by the legislature in a timely manner — not only for myself but for other employees who rightfully earned, through contributions, their full SS allotments. Thank you for your consideration.

Rosemary, Porter Ranch

I retired after 28 years from the Los Angeles County Tax Collector's Office as assistant division chief. When I applied for Social Security at age 62, my original benefit of about \$1,800 per month was reduced to \$405 per month because of the WEP program. This loss of \$1,395 a month, or \$16,740 annually, is a significant financial loss and prevented me from helping my two children in

their college careers, and my wife and I decided she should continue to work longer than we had originally planned.

Steven, Oxnard

I worked for Los Angeles County Probation Department for 34 years as an accountant, which was the last position I held when I retired in March 2005. When I retired, I was fully vested to receive monthly Social Security benefits of about \$1,200, but instead only received 48 percent (\$576) a month due to the WEP and/or GPO. This is a reduction of \$624 per month. This is really unfair and unjust considering that I had paid the same monthly Social Security contribution when I was working, same as those receiving 100% benefits not affected by the WEP and/or GPO. As a retiree since March 2005, the approximate dollar amount I have lost in benefits is about \$110,000. Because of this 52% (\$624) reduction in my monthly benefits, it is really very hard for me to help my seven grandchildren pursue their college education for a better future. I hope and pray for the legislators to act upon Bills H.R. 141 and S. 521 that would repeal the WEP and GPO. More power to the legislators who are supporting us. Thank you for helping us.

Ernesto, Rosemead

My name is Donald and I am a RELAC member. My retirement date was March 1994. I began my employment with L.A. County in 1965, retiring as a deputy sheriff. In the late 1970s, wanting to increase the amount of my retirement, I started an IRA, 401K account, not knowing that I, as a county employee, was ineligible and suffered a fine by the IRS.

In about 1984, L.A. County started the deferred compensation program, leaving me little time to invest, retiring in 1994. Now after 26 years of retirement, inflation is destroying my retirement; the amount of my Social Security that the government is withholding certainly would be of tremendous help. Thank you, RELAC, for taking the time to get this matter resolved.

Donald, Granada Hills

I spent over 30 years with the Los Angeles County Sheriff's Department. Before and after my County employment I worked for 16+ years and had Social Security deducted from my wages. In retirement I find myself 30 percent short of what I should be receiving. This is due to WEP/ GPO. In short, I'm being penalized because of my County service, and not receiving what I deserve. I cannot enjoy my retirement with such a large amount being withheld.

John, Granada Hills

After our phone conversation today, I found my file on the unfairness of the Government Pension Offset and the Windfall Elimination Provision, regarding which I have been writing letters to congressmen...and women for 20 years, asking for their repeal. Most of my letters were not answered, but a couple from Senator Feinstein and Congressman Sherman received a response. During this lengthy period, various bills have been introduced by several people in Congress, but none have been passed thus far. They seem to die of old age.

As a former social worker for the Los Angeles County Department of Social Services and later as an analyst for the Department of Community Development, I never earned a large salary so I could not afford to have deductions for both the County retirement plan and Social Security withdrawn from my paycheck once Los Angeles County began to participate in Social Security years after I started working for the County in 1960.

Following my retirement from Los Angeles County when I turned 55, I worked for companies with Social Security coverage until I retired again in 1996 and began to draw Social Security benefits when I was 62. My retirement income from the County was computed and as a result, I received a lower benefit from Social Security.

All of these reductions came to a head last year when my husband died on 7/18/19. He had worked under Social Security for his entire career following his military service and he received over \$2,000 in monthly Social Security benefits. As his 82-year-old widow, I applied for Social Security benefits and was told I was eligible for only \$68 a month in addition to my own SS retiree benefits. This was shocking to say the least. I understand the original intent of the WEP and GPO provisions to avoid "double dipping" by politicians and other high-income people, but they have ended up punishing millions of former schoolteachers, librarians, and social workers like myself who have been severely hurt by these provisions. This is not right, and I want them repealed.

I hope that you can use my letter to augment RELAC's efforts to rectify these unfair provisions.

Valerie, Encino

I am a retired Los Angeles County employee who was affected by the WEP/GPO. I worked very hard as an American citizen when I was young. I paid my taxes and put in all my quarters with Social Security. I think that because we supported our nation as hard-working Americans in our time, we do not deserve to have our Social Security benefits, both financial and medical, reduced because of political administrations' whims and bogus ideas on how to support the country's deficits. Reducing benefits that we earned and contributed to is not the thing to do to us older Americans. This country stands on the shoulders of the retirees for its greatness, not the other way around. How can you forget about our contributions when we are weak and not as strong as we used to be? Please implement these bills and reverse the financial impact on the very persons, our senior and retirees, who got us to the strong and health position this government is now in.

Paula, Fontana

The WEP provision has reduced my Social Security benefit by \$462 per month. That is a substantial amount for me, especially since I am currently being treated for a rare cancer disease -sarcoma. I need to eat healthy, which requires additional monies. This WEP is totally unfair and unjust. I served as a deputy sheriff for 11 years. Why should I be penalized because Social Security was not available to me as a sworn law enforcement office? It is common knowledge that as we age there will be health challenges, we will have to in all likelihood face. I am in that situation now. As strong as I know how this outdated law (1985) is my understanding of when it was implemented should be eliminated immediately. Those of us who are suffering the consequences should have a refund of our funds, which we worked for and which we earned. Please keep me abreast of what I can do to further assist in supporting the efforts of RELAC to once and for all have this unjust law removed.

This may be our time to strike. We need our EARNED Social Security benefits now more than ever due the coronavirus. This would help us financially and put money into the economy. We could help our families financially, who may be impacted by COVID-19. Let us, as the great civil rights icon John Lewis would say, "Let's us make some noise."

Sharon, Los Angeles

Read in the newsletter that you would like those who are affected by WEP/GPO to contact you regarding writing our congresspeople/senators about repealing these discriminatory laws. I am

currently receiving \$1,331 monthly in Social Security and a friend of mine is getting about \$2,100. He is 1½ years older than me, spent eight years in the military as an enlisted man and spent the last 20 years of his life working in the oil fields for about \$50/hr. My Social Security jobs probably started before I graduated from high school since I was employed part time for 1½ years as a machine operator and worked a summer before that as a dishwasher for the City of Los Angeles.

Upon graduation, I immediately became employed as a machine operator for Baker Oil Tool and then a precision gage inspector for Norris Industries. These were high-paying, blue collar, middle class jobs, and after 1964 I was always maxing out my Social Security deduction before the end of the year. From 1968 to 1972, I worked as a pricing representative for Litton Industries and in July of 1972 to my retirement in 1998, I worked for L.A. County as a deputy district attorney, I came back to the DA's Office as a returned annuitant in 2005 and worked in that part-time capacity until 2014.

Acknowledging that the County dropped out of Social Security in 1982, that gives me about 23 years of paying into Social Security, not counting any time working before I graduated from high school. I think it terribly unfair that my friend is collecting about \$750 month more than me, when I maxed out my contribution to Social Security for about 18 of the 23 years I paid into the system. I am currently not working but serve as a volunteer reserve deputy sheriff assigned to LASD Homicide Bureau.

You can count on me to assist RELAC in correcting this unfair situation.

James, Whittier

I am not receiving my Social Security yet, but I know when I do, my benefits will be reduced by over 50 percent. Spousal benefit will also be eliminated due to GPO. Please let appropriate congressional committee members know of the unfairness of these bills.

Lolita, Long Beach

I am retired from Los Angeles County and have lost funds due to the WEP. The lost funds would have given me a nicer lifestyle, an occasional vacation and allowed me to help my elderly parents more. There were thousands of dollars lost. I was a bilingual secretary for the County of Los Angeles for 20 years. Your efforts on our behalf are very much appreciated. Thank you.

Grace, Vista

From Colorado

I am a victim of the unfair Social Security system. After a medical retirement from the L.A. County Sheriff's Department, I worked for 14 years in a civilian job and payed into the Social Security system. Now that I am collecting, my payments have been drastically reduced and I would like to see the system changed to be fairer to the thousands of people like me who are affected. I understand that you will advise how and to whom to send correspondence to get our legislators to address this inequity.

Suzanne, Colorado Springs

From Texas

I worked for the Los Angeles County Department of Children and Family Services at MacLaren Children's Center for 31 years. I was secretary to the administrator of the center for all but two of those years. The 65 percent of my total Social Security that is taken by WEP and GPO has had an enormous effect on my retirement. We also learned from SSA that if my husband were to pass before me and I was eligible for his SS (which is much higher than mine) it would also be hit by the 65 percent WEP and GPO. After Medicare is taken out, I am currently left with \$204. I have been retired since Dec. 17, 2001. I paid into SS until the County pulled out in the '80s. This has cost me thousands of dollars over 19+ years I have been retired. It is so unfair for those of us that paid into SS to then be penalized by 65 percent.

Ricki, Austin

My wife, who had received Social Security benefits, passed away Aug. 5, 2018. If it weren't for these laws, I would have been entitled to a portion of her benefits. It resulted in a great hardship for me, due to a large loss of my overall income on her passing. I did not receive any Social Security benefits on retiring in 1989, since my pension income was only from the Los Angeles County Employees Retirement Associations (LACERA). I do receive benefits from Medicare Parts A & B (as a spouse), for which I am reimbursed (Part B) by LACERA.

William, New Braunfels

From Washington

I am a retired nurse from Los Angeles County now living in Washington. I retired after 19 years and had 25 years employed before County service. I wrote to my congresswoman last year regarding these unfair bills and received a dismissive form letter response. Thank you, RELAC, for seeking remedy on our behalf.

Danny, Longview

I'm writing to you to ask that you act upon Bills HR 141 and S.521 that would repeal the WEP and GPO. I retired from the Los Angeles County Fire Department in 1991 on a service-connected disability. I began collecting my Social Security 11 years ago (2008) when I became eligible at age 62. I'm 73 now. I could certainly use my entire Social Security amount due to me, even though it's only a few hundred dollars, as I served our country in the USAF 1964 to 1968. I also served our community in the L.A. County Fire Department from 1970 to 1991, when I had to retire due to an injury on the job. It is becoming more difficult to make ends meet and do the things I had planned to do with my family after my retirement. Thank you in advance for your consideration on this matter.

Robert, Spokane