

Fight to return earned benefits in Social Security continues

ACSA leaders joined other educators, police officers and firefighters on Sept. 29 to spread the word about **Social Security provisions that drastically reduce or eliminate retirement benefits of public employees.** Hosted by state Sen. Tom Torlakson, D-Antioch, the press conference was held in Los Angeles to urge federal lawmakers to repeal the Windfall Elimination Provision and the Government Pension Offset, which reduce or eliminate retirement benefits of public employees who earned such benefits while previously working in the private sector. Affecting more than 1 million Californians, they prevent second-career public servants from collecting earned Social Security benefits when they retire or when a spouse dies.

During the press conference, Torlakson unveiled an upcoming California legislative resolution urging Congress to repeal the provisions. At the federal level, two pending bills would repeal the WEP and GPO: House Resolution 82, Berman, D-Van Nuys, and Senate Resolution 206, Feinstein, D-San Francisco. “How will we recruit the next generation of educators, police and firefighters with these penalties in place?” Torlakson asked. “The California Legislature is calling a coalition of workers to fight this public servant penalty – over one million of our workers could be denied their earned Social Security benefits.”

Speaking at the event was Peg Cagle, an architect for 15 years before becoming a math teacher in Los Angeles. Since that time, she has been named LAUSD Teacher of the Year, USA Today All USA Teacher, and received the Presidential Award in Excellence in Mathematics Teaching. Yet, as she discovered, she will not receive any Social Security benefits for her 15 years in the private sector. “I knew that leaving architecture to become a teacher would require a pay cut in monthly income. If I had known that I would be additionally penalized in retirement, I probably would not have become a teacher,” Cagle said.

Also speaking at the press conference was retired teacher Mary McGee, who served both in LAUSD and the U.S. Department of Defense. After her husband died, she said she was forced to go back to work after she discovered she would not receive his Social Security benefits. “My husband paid into Social Security for 30 years,” McGee said. “After he retired in 2001, we received a little over \$1,600 per month from Social Security. When he passed away in 2005, I went to the Social Security office and was told that I did not qualify for a survivor benefit. I was given a one-time check for \$225 for burial assistance... Needless to say, I was devastated. Who is going to receive the benefits my husband earned throughout his life, if not his spouse or children?”

Erin Gabel of Torlakson’s office said the cases of Cagle and McGee speak to the negative effects the GPO and WEP have on recruiting and retaining teachers. Of the 100,000 new teachers needed in the next decade, a third must be highly qualified in math and science and a third in career technical education – meaning they must, by definition, have experience in the workforce. By entering the teaching profession, they are likely taking a drastic cut in pay, and losing earned Social Security benefits is a double whammy.

ACSA Region 16 Representative Jack Moscovitz participated in the recent press event, and said hearing from those who are directly affected by the law was heart-rending. “People do not know they will lose their benefits until the hatchet falls. That’s a tragedy,” he said. Moscovitz said from an administrator’s standpoint, the provisions also cause great concerns regarding the recruitment of new teachers, which, in turn, affects students. “It’s having a tremendous negative impact on our ability to hire teachers who come to us as second career, especially in math, science and career technical education,” he said. “It impacts the education of the children of California.” Moscovitz said school leaders across the state should work to educate the public about the affects of the GPO and WEP, and encourage their Congressional representatives to sign on to the two pending federal bills. “ACSA members should get the word out that this exists, and urge support on both sides of the aisle to sign these bills,” he said.

Also sponsoring the press conference were U.S. Sen. Dianne Feinstein, state Assembly Speaker Karen Bass, L.A. County Sheriff Lee Baca, and representatives from Associated Administrators of Los Angeles, California Retired Teachers Association and United Teachers Los Angeles. California has the largest number of employees impacted by the provisions, including more than 300,000 educators. With the impending wave of retirements, the state needs to hire more than 100,000 new teachers over the next 10 years. Many schools want to recruit teachers from the private sector but the public servant penalties serve as a deterrent, as they would lose their Social Security benefits if they changed careers.

ACSA has been actively battling the WEP and GPO for several years. In fact, last year, ACSA helped collect more than a million signatures to be sent to Congress petitioning to change the Social Security provisions. The WEP was adopted to address Social Security costs for individuals who worked in non-Social Security jobs for most of their careers. The assumption was non-Social Security retirement would be adequate and full Social Security was not needed. The GPO was adopted to reduce benefits to individuals who have government pensions in systems not contributing to Social Security upon the death of a Social Security-earning spouse. The offset reduces a spouse's survivor benefit commensurate with his or her own pension, and in most cases eliminates a survivor's earned benefit.