
From: plkoyama@comcast.net
Sent: Saturday, November 6, 2021 5:11 PM
To: Office State Actuary, WA
Subject: Permanent COLA for PERS 1

CAUTION:External email.

Dear Committee Members;

I have been a recipient of a PERS 1 retirement since June 2001 after having worked nearly 30 years, mostly as a Social Worker in Children's Services. During my years of service, I have to say that this was a relatively low-paid position, especially for a professional with a Masters Degree. But the work was interesting and gratifying, though stressful. My husband was employed as a teacher in TRS 1, so there are two of us retirees who have received, I think, two or three small COLAs in our years of retirement.

After a few years in my position, it was evident how financially unfair it was in state employment. My position, Social Worker 3, had 5 steps for salary increases, based simply on length of service. In comparison, my husband's teaching job had approximately 15 steps, partly based on length of service, but also based on continuing education—no such option at DCFS. Soon, I was "stuck" at the top level with meager raises of 1.5-2% every few years, and often caught in "freezes," where there would be no salary increases. I considered leaving or "moving up," but I was a dyed-in-the-wool line worker and received three Outstanding Employee awards over the last decade of work. When I finally did leave the line in about 1998, it was for a Group Care Coordinator position in the then Region 4 Office, at a slightly higher salary, knowing that I needed to enhance my retirement benefit.

When I retired, it was almost as a "financial force-out." In PERS 1, if you worked beyond 30 years, the state continued to deduct nearly 9% for retirement, even though the amount of one's benefit could not increase beyond a 30% max. Many employees left their positions rather than make this "donation" to the state, particularly since in this period there were small or no salary increases authorized by the Legislature.

I was fortunate to be able to do this, as my husband, who had left teaching for a several years, returned to the PRS 1 system and was still working. But there were many people in state employment—single women, low-paid clerical staff, etc.—who continued working beyond the 30 yr. maximum, at least until SSA age, and in some cases, Medicare age. At that time, some of our employees, mostly female clerical staff, were low-paid enough to be Food Stamp recipients. We have also been fortunate in that inflation has been low for most of our retirement, but since the pandemic, those days seem over. But I am imagining many of my former colleagues in virtual poverty on small PERS 1 salaries.

I really do urge you to approve a COLA for this old-fashioned retirement system, most of whose recipients served during a time of low salaries. (Example—one decent raise occurred in the mid-1970s when the state eliminated Probation and Parole positions and had to raise the "female" Case/Social Worker salaries to place the male POs in these DCFS positions!) Our teacher daughters are an example of how, at least, teacher salaries have increased, earning over 90-100K—with 10 and 18 yrs experience. We are ok with 2 retired workers, but when one of us passes on, it'll be tough with the current eroding retirement checks. Please consider COLAs for your oldest retirees.

Thanks for your consideration,
Penny Koyama, MSW
17438 Bothell Way NE #C102
Bothell WA 98011

CAUTION: This email originated from outside of the Legislature. Do not click links or open attachments unless you recognize the sender and know the content is safe.