

Debbie Dames' Statement to the Little Hoover Commission:

My name is Debbie Dames. I am a retired City of Simi Valley employee and resident, taxpayer and loyal community member. Thank you for allowing me to express my personal views and refute a few of the popular myths about my retirement.

I worked for the City of Simi Valley for eight years before I retired in 2009. I was Secretary/Records Management Coordinator in the Environmental Health Services Department.

As a dedicated resident and city employee, I always try to buy locally and contribute to Simi's economy. The majority of my former co-workers also live in Simi, and even those who do not, try to purchase locally in order to help the tax base. Many of my co-workers, including myself, left other jobs (many of them from the private sector) to work in this community-- not for the pay but for the opportunity to serve our community and YES, to plan for our future retirement.

I find it disheartening that some individuals and the media continue to make embarrassingly inaccurate remarks about public workers' so-called inflated retirements. If the media would repeat the true economic realities facing most public employees- I'm sure people would be absolutely shocked!

The average public sector employee who retires at 55 after 20 years can expect to earn around 45% of his or her final salary. For many of my former co-workers or co-public employees in Ventura County that is around \$19,000. In my case, because I was previously employed in the State University System and have almost 27 years of paying into the Cal-PERS system, I receive \$1,860 a month. This is \$22,360 a year. I doubt that sounds like a bloated pension to anyone in this room or the general population. Also, if you don't mind me repeating it....**I paid into my own retirement for most of the 27 years, as well as my employer.**

The vast majority of public sector workers will not receive Social Security nor did they pay into it. **The truth is, most of public workers may have the "ability" to retire at age 55 with 20 years of employment, but it is unlikely that many of us can afford to.**

Although I am retired my husband is still working. We still are paying on our mortgage in Simi Valley and we are hoping we will be able to spend our retirement years here. I have always been active in many community activities. I serve as a Board Member for Cancer Research at Cedars Sinai. Soon, I will be volunteering more with a local women's crisis center and I expect that I will always be busy in whatever community I live.

Recently, the UCLA Center for Health Policy Research published a paper about the minimum amounts retirees should have in income to retire in every California county. Many of my family and friends were not aware of what sort of income they needed upon retirement and hopefully you will find the information useful but as you can see, my retirement only covers the bare minimum for someone like me because my husband is still working. The report found that the living wage for a single elderly person *in good health* living in Ventura County is:

\$15,082 - Homeowner without a mortgage

\$23,910 - Renter

\$32,321 - Homeowner with a mortgage

Everyone should be concerned about our own individual retirement. Knowing these income recommendations for retirees in Ventura County, **residents should be concerned if thousands of people retire here without adequate income.** What will happen to Ventura's or California's economic recovery? Who will take care of these seniors? Will they be homeless? Will they need massive amounts of public assistance? **Wouldn't you rather have retirees in our communities who can take care of themselves, as well as be engaged in service in their community?**

The retirement benefit for public workers is not a gift. It is something we have earned and negotiated with our employer. We gave up salary increases in order to plan for our future. All research, costing and due diligence was done at the time we negotiated this benefit and the employer always understood their financial responsibility.

Public workers in this state have stepped up to the plate to help their city, county and state employer over the last few years. Thousands of employee positions have gone unfilled, thus requiring employees to pick up increased workloads. Workers have given up salary, taken furloughs and much more. Many "furloughed workers" have continued to work on their scheduled off days so residents would not be without services. Public workers are committed to helping this state and the communities we serve make it through this recession. **However, it seems that instead of reforming the real culprit, which is Wall Street's irresponsible practices, the media and several government officials would rather blame the "grandma" next door.**

Thank you.