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<https://www.ktvu.com/news/retired-teachers-in-california-struggle-to-make-ends-meet-with-no-access-to-social-security>

Retired teachers in California struggle to make ends meet with no access to Social Security

[Rob Roth](#)

Former teachers struggling to make ends meet during retirement

KTVU's Rob Roth reports.

Many retired educators in California are finding retirement far less comfortable than they had assumed.

By law, retired educators aren't allowed to collect Social Security benefits, though many have paid into the system.

"I loved the children I taught. But I've been penalized for that decision by the government," said Lee Giammona, who spent 25 years teaching elementary school children in Santa Rosa.

For her, it was a second career.

But as much as she loved teaching, she now questions whether she should have left her 10-year career in business for the classroom.

"If I had known that when I went back into teaching, I think I would have reconsidered that decision for sure," she said.

When Giammona retired as a teacher in California, she didn't know she would only be allowed to collect a small portion of the Social Security benefits she paid into before stepping into education.

Under the Windfall Elimination Provision, she gets only \$42 a month from Social Security.

"They can just keep it. It's embarrassing. It's like a slap in the face," she said.

Giammona does receive her teacher's pension. But she didn't teach long enough to max out her retirement. And now she says she struggles.

"It's very hard to live on a limited amount of money," she said.

Seniors delaying retirement

Seniors who are too poor to retire, and for whom Social Security benefits can't support the cost of living in the Bay Area, have been working throughout the pandemic.

Giammona also received another unwelcome surprise.

When her husband died last year, she was not allowed to collect any of his Social Security benefits.

"I get nothing. Nothing. Zero. And wow I get penalized again for being a teacher," she said.

Giammona is far from alone.

The California Federation of Teachers (CFT) estimates almost two million retired teachers and public employees who once worked other jobs to supplement their lower pay, find out later in life that they will collect little to none of their Social Security.

"Once people realize this is what is going to happen, fewer people are going to go into teaching. We already have a severe teaching shortage," said Doug Orr, who retired from the California Federation of Teachers.

Orr chairs the CFT's Retirement Policy Committee.

"People who thought they were going to get Social Security because they paid money in, paid for that benefit, are not getting that benefit," Orr said.

California is one of 15 states in the U.S. where public employees are blocked from receiving most, if not all, of their Social Security. That also includes benefits from their late spouses.

It was a decision made by public employees back in the 1970s and 80s. But it backfired, and now workers who had nothing to do with that decision are paying the price.

"It's a lack of fairness. And that's what we are trying to fix," said Republican Rep. Rodney Davis of Illinois. He authored HR-82, proposed legislation he calls the "Social Security Fairness Act." If passed, the bill would allow government workers to collect Social Security benefits from other jobs and their late spouses.

Opponents argue that those changes could pose a threat to the overall health of the Social Security fund. The proposals would increase Social Security payouts by 1.5%.

"The unintended consequence of their version of trying to prolong the solvency of the Social Security system has been to punish families who have given their entire careers to public service," said Davis.

Davis' bill needs the support of 290 representatives to bring it to a vote in congress. He has 254 supporters so far.

He said the pandemic has slowed momentum. But Giammona said she can't wait for change much longer.