

Judith in Chicago

I have worked full time consistently for over 30 years. I have paid taxes to the federal government, the State of Illinois, Social Security and my Illinois Department of Employment Insurance was paid and in good standing. Now, when I most need the unemployment benefits, I am being penalized for collecting Social Security.

I am still very actively seeking employment and have been fortunate enough to have several interviews. One interviewer disclosed there were 700 resumes received for a single position. This is challenging, but I am not deterred. I expect to work and to continue working, but until I am able to secure a position, I would be most appreciative if I could rightfully collect the full amount of my unemployment benefits.

There are 48 other states allowing its residents on Social Security to collect the full benefit amount of unemployment, if entitled. I find it astounding that Illinois has decided its senior citizens are not entitled to unemployment insurance even though they have dutifully worked and contributed.

I am not requesting a gratuity. I am requesting my full benefit amount of unemployment insurance until I can locate another position. I am not attempting to take advantage of the system. I very simply need the full \$388 per week I feel I am entitled to collect.

I have a mortgage on my condominium; I must continue to pay the fees to the condominium association, property taxes, utilities, insurance on home, car, life and supplemental medical and dental insurance. I do not live extravagantly, and the loss of income greatly impacts my life. The loss of my full unemployment benefit amount is not insignificant to me. I absolutely need the full \$388 per week, not an abbreviated amount allotted to me because I am a senior citizen.

Carol in Elgin

I'm asking not only as a senior unemployed citizen but as an unemployed citizen. I feel this offset law is age discrimination. Our former employers paid the same unemployment insurance for us as for any other employee, and in this economy or most any other time, our chance of finding another job is diminished. I believe that all of us, 62 and over, were planning to work longer and now we have come to the end of the road.

I have been trying to sell my house for 8 months because the mortgage is too high for me to pay on retirement income. Therefore my plan was to continue to work until it was sold. I have been planning to move out of state to share a home with a friend at a lot lower cost. In addition I am upside down in equity so I am looking into the other options without going through foreclosure.

With the difficult housing market and the loss of my job plus the unexpected decreased amount in the unemployment benefit it is very scary. My job was in a very specialized medical field and it is very difficult to find another job. There are a lot of other people in my field from the place that I worked that have been laid off who are also looking for jobs in this area. Much of it is related to new technology so any future in this is diminished.

I also have a 36-year-old son with a learning disability living with me who has only been working part time at minimum wage. He has a college education but certain aspects of this learning disability make it difficult for him to find and keep a job. We find it difficult to get services for him too. I probably will have to help him all my life.

Although I am 66 years of age, seniors citizens as 62 to 65 years who were waiting to reach 66 to receive Social Security, have had to apply for it earlier at a reduced amount because of job loss. To add to this, they still receive only about 1/3 of their unemployment benefit, which makes it even harder for them to pay living expenses and to survive. The fact is that we have a lot harder time finding jobs. With Louisiana and Illinois being the only two states to have this law, it seems more unfair. In my case, I was to receive \$388 weekly but only receive \$125 weekly, which is even less than 1/3 of the original benefit. I hope you will give us your support and I thank you for your consideration.

Walt in Cave in Rock

IDES has deducted \$120 per week off of my IDES Benefits Since I started my Social Security. This is over \$480 per month in some months.

My wife and I have had to borrow from friends and family, and we have taken out 3 loans since I have had offsetting started in order to pay for food, medicines and our monthly utilities. This has been embarrassing to us.

A lady at the IDES office once told me that she wished they didn't have an offsetting rule; it was "a pain in the back" for them to deal with too!

I can't find work. Everyone I have contacted is either not hiring, going out of business or whatever.

I feel the offsetting has been discriminating. I have worked many years for my Social Security benefits, and just because I am on unemployment at the same time, they (Illinois) wish to punish me because I signed up and got SS started to help make ends meet. NOT FAIR!

I signed up for Social Security early because of the lack of jobs. I don't feel Illinois citizens should be penalized because they sign up for Social Security (I have worked and paid in on this too!). All the other states have abolished the rule of offsetting. I ask that you do the same – for your citizens' well-being.

Linnette King  
1614 Grove Avenue  
Unit C  
Schaumburg, IL 60193  
Home Phone # 847-301-1763

June 18, 2013

Re: Social Security Offset Repeal

Hi Nancy,

I was given the information concerning "Social Security Offset Repeal" from Monica Kraus who contacted you concerning a co-worker who is collecting Social Security and became un-employed due to job lay-off. I am that person Monica wrote to you about. I was informed by my ex-employer that I was entitled to unemployment benefit. I applied for unemployment benefit I was given a total of \$413.00 weekly benefit.

I received a letter from Illinois Department of Employment Security informing me the weekly amount of \$413.00 is disqualified and my weekly benefit will be reduced to \$188.40, under Section 800 of the Illinois Unemployment Insurance Act as is applicable to 20 CFR617.51 (a) implementing the Trade Act of 1974. I was not given an explanation as to why I was disqualified. I discovered the reason after I went back to the Illinois Department of Employment Security. I must admit the information was not told to me in a pleasant manner.

I wanted to point out that I am single and the extra would have been a great help to me with mortgage payment, monthly health supplementary insurance, monthly prescriptions and basic living. I have worked at this company for a number of years and cut my hours from 40-hours to 32-hours a week a year ago.

Nancy, I thank you for what you are trying to do for seniors. I am sorry I cannot be there for the support at this time.

Sincerely,

Linnette King

## Statement for the Social Security Offset Hearing

I cannot believe that Illinois and Louisiana are the only two states that still subtract a person's social security benefits from the amount of unemployment that they are eligible to receive.

I was recently laid off from my job at a non-profit organization because the funds were not there to pay me. Since the organization had paid into the IDES at the full amount (even though I am drawing social security), I was eligible to sign up for unemployment.

Now because of the laws in Illinois, my social security is subtracted from the amount I can draw.

Is this fair? **NO**

I receive \$430 for 2 weeks, half of the \$860 I should receive. I was working to be able to buy supplemental health insurance and to keep paying our bills. Getting reduced unemployment is a hardship.

Charles Greer  
3708 Wolverine Rd  
Pinckneyville, IL 62274

Jerry Costello, II is our Representative and Dave Luechtefeld is our Senator.

Gloria Walters <gloria\_walters@hotmail.com> wrote:

OMG, I just got my first unemployment check since I went into the federal extension program and my check went from 520 to 174 for two weeks because I collect Social Security. Can this be right?

I cannot find a job because no one will hire someone my age. I have to count every penny. I was making \$57,000 a year for 35 hours a week. Now I don't even get half that.

Thanks for your help.

Gloria Walters  
502 Jordon Way  
Bollingbrook IL 60440

**Written testimony presented to the State of Illinois House Labor Committee**

Thank you, Mr. Chairman and members of the committee. My name is Nancy Solomon and I live in Rogers Park in Chicago, Representative Osterman's district. Thank you for allowing me to talk with you about the social security offset law, explain how it punishes older citizens of Illinois and urge you to repeal this punitive law that discriminates against older workers.

The offset law reduces unemployment payments to people who receive social security. It is simply unfair. Illinois and Louisiana are the only states left in the United States that have not repealed this cruel law.

This session, Representative May introduced House Bill 5047 to repeal the offset law. Senator Steans introduced Senate Bill 2640 to repeal the offset law. The bills have gathered remarkable support in both houses.

However, I now know that every representative and every senator could sign on as a sponsor and the bills will never be voted on because of the agreed bill process. Lobbyists from business and labor control decide if these bills will be heard, voted upon and signed. That's not right. I didn't elect those people. I elected you. They are lobbyists. You represent the people of Illinois.

I lost my job on May 11, 2009, and applied for unemployment immediately. I was supposed to receive \$385 a week in benefits. After a long, convoluted and discouraging process, my benefit was reduced to \$240 a week. Because I receive social security, I lost \$145 a week.

My previous employer paid the full amount of employment tax into the fund for me. He didn't get to pay less because I get social security.

If I were 35 or 60, I'd receive the full amount of unemployment. But because I'm 70, I don't. That feels like age discrimination to me.

\$145 a week may not seem like a lot of money to most people, but to me, it's the difference between making it through a rough patch or having to apply for food stamps and sell my home.

I need the money – so I decided to try to do something. I did research. I found out that state legislatures are responsible for repealing the offset law. So, I contacted my legislators. Representative Osterman was one of the first to respond.

I found out that Representative Black and then Representative Mathias have been introducing bills to repeal the offset law for years. Their bills have never gotten anywhere. I was told it was because they are Republicans in a legislature dominated by Democrats, but now I know that may be the least important reason. I reached out to the people of Illinois. I started a blog. I respond to articles and questions on the Internet. I ask my Facebook, LinkedIn and e-mail contacts to spread the word. I contacted AARP, which took on offset repeal as a priority, for which I am very grateful.

People from all over the state contact me. I pass on whatever I know. I send them the names, addresses, phone numbers and e-mail addresses of their state representatives and senators, and a sample letter they can send. We stay in touch. Many legislators have agreed to support repeal after they've heard from their constituents.

Here are examples of how the offset law affects some older workers:

(Over...)

**Written testimony presented to the State of Illinois House Labor Committee**

- One man has taken out two high-interest loans to help pay utility and other day-to-day bills.
- Another man uses his unemployment payments to help pay for his medicine. But his medical bills are about to go up and he has no idea how he's going to pay them.
- A man was receiving his full unemployment payment until he got old enough to apply for social security. He applied – because he needed the money -- and his unemployment benefit was reduced to \$4 a week – which IDES keeps for taxes.
- Soon after a couple moved to Illinois from Indiana, the husband lost his job. If they had stayed in Indiana, he would receive his full unemployment benefit. Although they live frugally, they are having a tough time paying their bills.
- A man was supposed to receive \$157 in unemployment. Half of his weekly social security payment is \$160. Therefore, he cannot receive any unemployment benefits at all.
- A woman who has worked for 16 years was laid off and has gone through her savings and sold family heirlooms to stay afloat.
- A widow has had her unemployment payment reduced because she receives social security survivor benefits.
- A 75-year-old laid-off metal worker was told – incorrectly -- by a poorly informed IDES worker that he's not eligible for any unemployment benefits because he receives social security. He's become profoundly depressed. His son is very worried about him.
- And -- in addition to applying for food stamps, I've had to take out a loan to pay \$1,200 for emergency dental work.

This is just plain wrong. We are good, solid middle-class people who work because we have to. We don't take advantage of the system. We're trying to stretch our savings so we can take care of ourselves when we're finally unable to work anymore. We are diligently looking for work, but because we're older, it takes us longer to find new jobs.

We need the full amount of our unemployment benefit. And we need your help. And your courage.

The offset repeal is opposed by business. That's not a surprise. Employer groups have opposed repeal in every other state. But none of the dire consequences they warned about have ever happened -- employment taxes didn't go up and businesses didn't leave the state. Labor appears willing to sacrifice older workers in exchange for the support of business on other bills labor feels are higher priority.

All of this gets played out behind the scenes in the agreed bill process and the offset repeal bill dies every time.

I'm not saying this is what happens – but here's what it looks like – the agreed bill process means you can support offset repeal and look like champions of older workers, but because you never have to vote on offset repeal, you protect your contributions from business and labor.

Bottom line -- The offset law is unfair and discriminates against older workers in Illinois. You have the power – and responsibility -- to allow the offset repeal bill to be heard, voted on and passed. I ask you to do the right thing and stand up for the older citizens of Illinois.

Thank you.

From: Jack Shah <jshah32946@aol.com>  
Subject: Re: Social Security Offset public hearing Thursday, 1 p.m., June 20,  
Thompson Center, Chicago  
Date: June 15, 2013 9:34:53 AM CDT  
To: nancy@nancysolomon.net

Hi Nancy:

You are fighting for a great cause and we all appreciate the work you do.

As you may remember, I got unemployed after I started receiving Social Security Benefits. My unemployment would have been \$326 per week. Because of Social Security benefits, it was cut down by \$239.91 per week with Net payment per week of only \$87 weekly.

Not only this is unfair but also put tremendous burden on senior citizens like us. *We are singled out unfairly* and the reason provided is Illinois State does not have monies available.

Thanks and Regards,  
Jack (Jagat) Shah  
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