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Former Providence councilwoman could pad pension with new city job

Dan McGowan, WPRI.com Reporter

Published: July 16, 2015, 10:46 pm | Updated: July 16, 2015, 10:54 pm



PROVIDENCE, R.I. (WPRI) — A former city councilwoman's new job working for her ex-colleagues could prove lucrative once she's done with it.

Former Councilwoman Balbina Young will likely be eligible for a significantly bigger pension once she retires from her new job as a council aide, thanks to a longstanding city

policy that lets politicians who also held a municipal job count their time in elected office toward their pension credits.

Young, 68, represented Ward 11 in lower South Providence as a councilwoman for 22 years before announcing her retirement from the city's legislative body in 2010. Her two decades of service entitled her to a traditional city pension of \$495 per month and a special elected official pension worth \$477 per month. Those pensions are suspended while she works for the city.

- **Related: Former councilwoman has new city job (<http://wpri.com/2015/07/15/former-providence-councilwoman-tapped-for-new-city-job/>)**

Her new job as the council's administrator and liaison to the city clerk's office (<http://wpri.com/2015/07/15/former-providence-councilwoman-tapped-for-new-city-job/>) will pay her an annual salary of between \$57,000 and \$60,000, according to Council President Luis Aponte. Because pensions are calculated based on the highest five years of compensation within the last 10 years of service, Young's pension will be partially calculated on her current salary rather than the nearly \$19,000 a year she earned throughout the majority of her career on the council.

Once the final compensation is totaled, it is multiplied by 2.5% a year for the first 20 years of service and another 2% for each year worked after 20 years. Until 2012, elected officials were also eligible for a pension of \$350 a year for each year served on the council, up to 20 years.

"Is there a possibility that if she stays three years or four years that she's going to increase her pension? Yeah, like any other employee that might come back to the city," Aponte told WPRI.com.

Aponte acknowledged that he understood the decision to hire Young would come with scrutiny, but said her experience in city politics will allow her to "hit the ground running."

"The fact that she was a councilwoman bodes well and I also think that the fact that she was a former councilwoman shouldn't disqualify her from having this opportunity," he said.

Young isn't the first former council member to spike their pension by taking a different job in city government.

In 1997 Councilmen John Rollins, Thomas Glavin and David Igliozi all resigned from the council to take city-related jobs. (Glavin retired in 2011 after serving several years as the council's chief of staff.) Five years later, in 2002, Councilman Robert Clarkin resigned from the council to take a position with the Department of Public Works.

Igliozi, now a city Housing Court judge, has not yet applied for a pension. Rollins died earlier this year.

City payroll records show at least 31 former council members or mayors collect both an elected official pension and service pension. It is unclear how many ex-politicians also worked for the city before or after they held elected office. On the current council, only Wilbur Jennings, Ward 8, currently has a pension. He is retired from the city's Department of Public Works.

As for Young, Aponte maintains he's "excited" she's joined the staff.

"She really has a lot of energy," he said. "Few people understand the dynamics of the City Council, of the legislative process, better than her."

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Dan McGowan (dmcgowan@wpri.com (<mailto:dmcgowan@wpri.com>)) covers politics, education and the city of Providence for WPRI.com. Follow him on [Facebook](https://www.facebook.com/groups/PVDpolitics/) (<https://www.facebook.com/groups/PVDpolitics/>) and Twitter: [@danmcgowan](https://twitter.com/danmcgowan) (<https://twitter.com/danmcgowan>)

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Life Expectancy Calculator

The following table lists the **average number** of additional years a female born on July 1, 1947, can expect to live when she reaches a specific age.

At Age	Additional Life Expectancy (in years)	Estimated Total Years
68 ^a	19.1	87.1
70	17.6	87.6

^a Your current age.

Note: The estimates of additional life expectancy:

- do not take into account a wide number of factors such as current health, lifestyle, and family history that could increase or decrease life expectancy.
- are based on
 - the gender and date of birth you entered (your cohort) and
 - information from our cohort life expectancy tables.
(Some of the information can be found in the 2014 Trustees Report.)

Estimate as of Friday July 17, 2015 13:25:30 EDT.

Sec. 17-183. - Definitions.

The following words and phrases as used in this article, unless a different meaning is plainly required by the context, shall have the following meanings:

....

Final compensation means the average of the highest four (4) consecutive years of compensation within the last ten (10) years of service, excluding payments made for overtime or payments made for temporary or extra duties beyond the normal or regular workday.

Sec. 17-192. - Benefits payable.

....


(b) *Allowance on service retirement.* Upon retirement for service a member shall receive a retirement allowance which shall consist of:

- (1) An annuity which shall be the actuarial equivalent of his/her accumulated contributions at the time of his/her retirement; and
- (2) If the member is a class A employee who first becomes a member prior to July 1, 1996, a pension which together with his/her normal annuity, exclusive of any excess annuity, shall be equal to one-fortieth (1/40) of his/her final compensation multiplied by the first twenty (20) years of his/her total service credited and equal to one-fiftieth (1/50) of his/her final compensation multiplied by the number of years of his/her total service credited in excess of twenty (20) years; and, in addition, an excess annuity which shall be the actuarial equivalent of his/her accumulated excess contributions at the time of his/her retirement. If the member is a class A employee who first becomes a member on or after July 1, 1996, a pension which together with his/her normal annuity, exclusive of any excess annuity, shall be equal to one-fiftieth (1/50) of his final compensation multiplied by the number of years of his/her total service credited; and, in addition, an excess annuity which shall be the actuarial equivalent of his/her accumulated excess contributions at the time of his/her retirement, provided, however, that no class A employee shall receive a service retirement allowance, exclusive of any excess annuity, in excess of one hundred (100) percent of his/her final compensation.


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Mortgage term in years

or

Term in months

Interest rate per year %

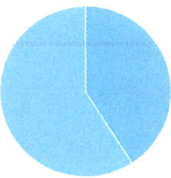
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Mortgage start date

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\$3,040.00

Monthly payments



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Future Value: \$ 302,317.00

Years: 5

Discount Rate: 8.25 %

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Results

Present Value: \$ 203,386.93

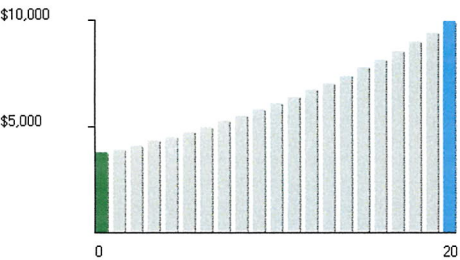
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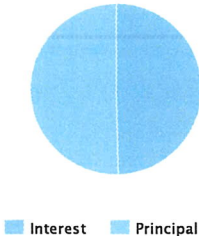
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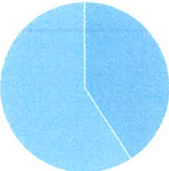
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Future Value: \$ 47,237.00

Years: 5

Discount Rate: 8.25 %

Calculate

Results

Present Value: \$ 31,779.19

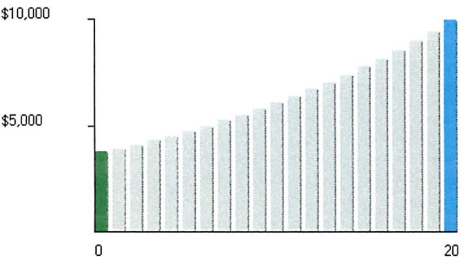
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