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For decades, donated kidneys have gone to those who have waited the longest. New rules will change that.



FAT DHANAWAN/THE ARIZONA REPUBLIC

## Waiting for a **LIFE**



MARK HERRICK/THE ARIZONA REPUBLIC

Rachael Ramirez (top) of Phoenix receives one of her three weekly dialysis treatments. Under plans to change how kidney donations are allocated, a young person like Ramirez would be more likely to receive an organ from a young person. Diana Childs (above) of Mesa, who also needs a kidney transplant, questions the ethics of such an approach.

By **John Fishery**  
THE ARIZONA REPUBLIC

Rachael Ramirez sits in a reclining chair and watches her blood leave her body through a tube in her chest.

A circular pump pulls the blood from her, cleans it and then pushes it back. Ramirez's kidneys used to do this for her, but now they cannot.

She needs a new kidney, preferably one that will last her whole life.

Her name is on a list, but when a donated kidney finally comes, it may not be ideal.

Only 21, she might receive a kidney that is decades older than she is.

And the person next in line, who might be 60, could receive an organ from someone Ramirez's age.

Five years ago, the federal government ordered UNOS, the agency that sets policy for organ donation, to find a way to end the mismatch and get more life out of these precious donations.

Changes are certain.

The new system will determine which

See **DONATIONS** Page A19

## House passes health reform

Bill OK'd 220-215; Senate aims to vote by year's end

By **David Lightman**  
McCLATCHY NEWS SERVICE

**WASHINGTON** — The House of Representatives on Saturday passed, by a 220-215 vote, historic health-care legislation that

virtually all Americans to obtain health insurance and would create a government-run health insurance plan to help them do so.

If passed by the Senate, the bill would bring about the most sweeping changes in the American health-care system since Medicare was created 44 years ago.

Supporters of the measure burst into cheers and applause on the House floor as it became clear the measure

See **HEALTH CARE** Page A5

### IMMIGRATION

## A divide in enforcing sanctions

Funds reveal how Maricopa, other counties differ on law

By **Craig Harris**  
THE ARIZONA REPUBLIC

In 2007, lawmakers passed the Legal Arizona Workers Act in an attempt to stem the tide of illegal immigration by going after employers who knowingly hire undocumented workers.

The law provided millions of dollars to county attorneys in Arizona to prosecute such cases.

Two years later, amid a deepening financial crisis, at least \$1.44 million is sitting idle, according to interviews and records examined by *The Arizona Republic*. Prosecutors from nine of the state's 15 counties say money has accumulated, and remains unspent because there have been so few complaints about employers violating the law.

## Social Security: Take less now or more later?

Boomers face retirement quandary over when to tap fund

By **Ross Wilson**  
THE ARIZONA REPUBLIC

Take your Social Security money early? Or hold out for a bigger monthly stipend?

Whether out of necessity or a fear of leaving cash on the table, most Americans aren't waiting until the traditional

For decades, many new retirees have been tapping into Social Security retirement benefits at the first opportunity, but recent job losses in a tough economy appear to be accelerating the trend.

Last year, for example, 59 percent of men and 64 percent of women claimed benefits before age 65, with most of those starting at 62.

### On second thought

If you opted to get benefits at an early age but now want the larger payments of full retirement, can you change your choice? Yes. Should you? Depends. **A6**

delayed past that age despite much larger payouts for waiting.

Applying early provides money at a

NATION & WORLD

OBAMA WEIGHING A SURGE OF 30,000

President Obama is reportedly hearing a decision to send 30,000 more U.S. troops to Afghanistan next year. The plan would fall well short of Gen. Stanley McChrystal's top request, which called for a surge of 80,000 troops. **A9**



CHEYL EMMETT/THE ARIZONA REPUBLIC

ARIZONA LIVING

WORKING TOWARD A NORMAL LIFE

With the support of her mother and sisters, who moved into her hospital room, Amber Moran was able to survive leukemia. Now the 8-year-old is making the most of her second chance and striving for a normal life. **E1**

VIEWPOINTS

Core painting the town green? A Q&A with former Vice President Al Gore, who visits Phoenix this week to speak at the Greenbuild International Conference and Expo. **B11**

BUSINESS

Bright hopes for the holidays: Decoration retailers are counting on the "Christmas tree effect," the idea that tough times lead to more decorating. **D1**

SPORTS

ASU falls short against USC: A hail-mary pass on the game's final play is intercepted, and the Trojans escape Sun Devil Stadium with a hard-fought 14-9 victory. **C1**

WEATHER

High 85. Low 60. Look for high clouds. Complete forecast on **B14**

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You can change mind even if getting early benefits

But to get those larger payments now, you have to reimburse Uncle Sam

By Ross Wilson  
THE ARIZONA REPUBLIC

Suppose you opt to start collecting Social Security retirement benefits at an early age and then change your mind. Can you reverse the decision and qualify for larger monthly payments? Yes. The government program allows recipients to pay back the

benefits already received, then reapply for new ones at a higher rate that reflects their now-older age. This little-known and rare option won't work for most people. But it can make sense if you're worried about outliving your money and have the cash to hit the reset button. AARP recently provided this example (simplified because it ignores cost-of-living increases

and interest earned on money received). Suppose you started taking a \$750 monthly benefit at age 62. Now you're 66. You can repay the \$36,000 received so far (reflecting \$9,000 annually for four years) and reapply for benefits. At your current age, 66, you'd receive \$1,000 a month. You're now receiving \$250 more each month, or \$3,000 a year. Because you repaid

\$36,000, you would break even after about 12 years. John S. Weaver, a retired crane operator who lives in Mesa, hasn't hit the reset button yet but is considering it. He started collecting Social Security at 62, and he's 69 now. Weaver said he would have to repay roughly \$100,000 but would get a higher payment that would transfer to his wife upon his death. "You'd get a 100 percent survivor benefit," Weaver said, add-

ing that he would break even in about eight years. In addition, there's no interest due on the repayment, and you could claim a credit or itemized deduction if you paid taxes on the benefits in prior years. Weaver said he's not especially worried about outliving his money but indicated that the higher monthly payments under the reset option would certainly help. "You never know what the future holds," he said.

Social Security: Less now or more later?

SOCIAL SECURITY Continued from A1

AN INDIVIDUAL CHOICE

younger age, when you might be healthier and more active. It also avoids the worst-case scenario, especially for singles, of dying before benefits even start. But financial advisers caution against being quick on the trigger. If you're still working or expect to live a long life, it's often best to wait. Whatever the decision, it is arguably the most important financial choice facing the largest number of Americans.



Early: Don Abbott

"People can live on Social Security if they know how to do it," said Don Abbott, a 70-year-old Phoenix resident who said he's doing just that. He started taking benefits at 62 and remains happy with the decision. But Abbott has an edge that some seniors

mark. Salisbury said his own brother died at 64. When people die young, they don't recoup anywhere near what they paid into the system. Conversely, most people also can't predict how tight their finances might become if they do live a long time. Phillis Sax Pilvinis, a retirement planner at PSP& Associates in Surprise, offers a few rules of thumb. If money is tight, collect as soon as possible, she said. But if you're still working or expect to live a long life, consider waiting.

Social Security retirement benefits account for the biggest share of income for people 65 and up — 39 percent on average.

There's no question that layoffs of older workers have boosted the demand for early benefits. The number of new claimants spiked 19 percent over the 12 months ending Sept. 30, according to the Social Security Administration. It's up 44 percent over the past five years.

Steve Short of Glendale finds himself in that situation. Now 63, he started collecting Social Security when he turned 62.

"I would have done it anyway," Short said, but the decision was hastened by the loss of his former management position.

"The job just went away," he said.

Retirees can start tapping into the system as early as 62, or they can wait until 70.

Other considerations transcend the state of the economy and touch on personal expectations for retirement, including, frankly, a bet on how long you might live.

### An early start

Starting early gives you access to a check for a longer period, but the flip side is your payout each month will be less.

As a general rule, older Boomers retiring at 62 get only about 75 cents on the dollar compared with what they would receive at what the Social Security Administration defines as their "full retirement age." Younger Boomers will receive only 70 cents on the dollar compared with waiting.

Making the right choice is critical for the many Americans who do, or will, depend heavily on Social Security.

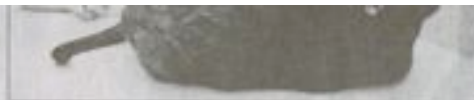
Some 87 percent of seniors 65 and up collect Social Security retirement benefits, compared with 52 percent tapping investments, 41 percent receiving pensions and 25 percent still generating work income.

Although Social Security payments continue until death, current retirees know that the purchasing power doesn't always keep up with inflation. Nor can recipients count on generous cost-of-living adjustments: 2010 will be the first year with no increases since COLAs were introduced in 1975.

One helpful exercise is to estimate the age in which you would break even. At some point down the road, you would be better off having delayed retirement so you could receive those larger benefits. The age at which this happens is your break-even point.

The Social Security Administration ([www.ssa.gov](http://www.ssa.gov)) and other sources provide online benefit calculators that can help you figure payments under various assumptions.

Although break-even points vary by personal circumstances, the recipients who would benefit more by receiving Social Security early are those not likely to live past their mid- to late 70s or early 80s. But those reaching their late 80s, 90s or 100s would be



JACK KURTZ/THE ARIZONA REPUBLIC



CHARLES LESHT/THE ARIZONA REPUBLIC



JACK KURTZ/THE ARIZONA REPUBLIC

don't enjoy. He owns his home free and clear. He used a reverse mortgage to pay off his prior home loans.

### Early but wishes he waited: Raymond Betancourt

The former foundry worker, who lives in south Phoenix, started taking Social Security payments at 62. "I thought I had better take it early because you never know how long you'll live," he said. But now he wishes he had waited until full retirement age. The larger payments would come in handy for the 73-year-old, who likes to fish and camp and volunteer his time teaching youngsters how to garden at a Childhelp facility in south Phoenix.

### Waiting: Stewart and Alyce Segal

Stewart Segal and his wife, Alyce, plan to wait for benefits until full retirement age. He's a retired human-resources executive who teaches part time at Northern Arizona University. She's a student-teacher supervisor at NAU in the Valley. Because the couple, both in their early 60s, continue to generate work income, they would lose some Social Security benefits if they took them now. "We're planning not to touch it until 66," he said.

Current employment income can complicate your decision to tap Social Security benefits prematurely.

Once you reach full retirement age, you can work and it won't affect your benefits. But before then, the Social Security Administration will withhold some benefits if you exceed the government's earning limit — \$14,160 this year and next. Full retirement age varies by the year of your birth, but it ranges between 66 and 67 for all Baby Boomers.

In addition to current job income, it's important to take an inventory of other potential income sources, including pensions and investments, said Timothy Fleming, a certified financial planner at Charles Schwab in Phoenix.

"If you have these, perhaps you don't need to take Social Security at 62," he said.

Some people do resist the urge of taking Social Security as quickly as possible.

"I decided I didn't want a reduction in benefits," said Trisha Milligan, a former human-resources worker who lives in Mesa.

She plans to wait until after she turns 66 next month. She's in good health and expects to be in good health and expects to live at least to 85.

In the case of married couples in which one spouse wants to start collecting, it's usually better for the one who earned less to do so, Pilvinis said.

"The reason is that, at the first death, the surviving spouse will get the higher benefit, even if he or she took benefits at age 62," she said.

### Solvency fears

The Social Security Administration itself takes a neutral stand on timing.

"If you live to the average life expectancy for someone your age, you will receive about the same amount in lifetime benefits no matter whether you choose to start receiving benefits at age 62, full retirement age, age 70 or any age in between," the agency says.

But worries about the overall health of the system also factor into the decision. Some Boomers are concerned that Social Security might not be solvent down the road, so for them filing for benefits early makes sense. Now, 3.2 workers support each retiree under the pay-as-you-go system, but that is forecast to drop to 2.1 workers by 2034.

The latest report from Social Security's board of trustees estimates that program expenses will exceed revenues from taxes in 2016, with the fund exhausted in 2037. The economy's troubles have increased the pressure on the Social Security system, according to the report.

"The way things are going, who knows what will happen?"

better off collecting the higher payments that come from retiring later. But again, few people can accurately predict how long they will live.

Short, the 63-year-old former manager, estimates that he wouldn't have broken even until around 75.

But Alan Feldman of Phoenix figures his break-even age is beyond 80.

That's why Feldman, a retired electrical engineer, opted to start collecting Social Security benefits as soon as he hit 62 this summer, even though longevity runs in his family.

"You can wait until 70 to get all that money," Feldman said. "But if you died two weeks before you started collecting, you'd throw it all away."

The decision is complicated by many factors. These include things like current employment if any, your health, spousal considerations, family longevity and other investments and pensions you might have.

"I looked at the ages of both my grandfathers and my dad,

### Full retirement age is creeping up

Here are the full retirement ages for people born in different years. The chart also shows how much a \$1,000 payment at full retirement age would be reduced for people retiring at 62.

Birth year	Age for full retirement benefits	At age 62, \$1,000 benefit reduced to ...
1943-1954	66	\$750
1955	66 years, 2 months	\$741
1956	66 years, 4 months	\$733
1957	66 years, 6 months	\$725
1958	66 years, 8 months	\$716
1959	66 years, 10 months	\$708
1960 and later	67	\$700

Source: Social Security Administration

the civil service, started collecting Social Security at 62 and calculated his break-even point at 73. Today he's 88.

Although Venturini, who lives in Peoria, said he lives comfortably and has enjoyed retirement, he also feels delaying benefits would have made

Internet to get an idea of whether it's smarter to wait to collect Social Security. They'll ask you to input data about your family history, health, lifestyle and more.

"The longer you think you're going to live, the greater the advantage of waiting," said Salis-

bury, who said his own father lived to 94.

"In my case, the calculators said I should expect to live between 97 and 105," he said. "I don't plan to begin taking Social Security until age 70, the point at which it will be at a maximum level."

But calculators can miss the

and I thought if I made it to 75, I'd be lucky," said Henry Glaudel, a 65-year-old former high-school teacher now living in Phoenix who started collecting at 62.

### Reasons to wait

Stephen Venturini, who retired from the Air Force and

asked Colleen Brosnan, a 66-year-old Ahwatukee resident who started taking benefits after she reached 62.

"It's a bird in the hand — that's how I look at it."

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