

To End Years of Shrinking Take Home Pay, Join with Your Colleagues in SPSE-UPTE

By William Smith, SPSE-UPTE

Years of shrinking take home pay have put some of our houses, our health, and even our families at risk. If you are in financial difficulty, developing a sustainable plan to manage debt is essential to keeping your security clearance and your job. Most plans, which call for reducing expenses, are only interim stop-gap measures. In the long term, we need fundamental changes in the nature of compensation systems, financing of health care, and pensions – to bring these essential changes about, we need a strong employee union.

During SPSE-UPTE's seminar series on "Surviving at LLNL in an Era of Shrinking Take Home Pay," bankruptcy attorney Marcia Randle advised those of us with budding financial problems to consider short sales, foreclosures, and personal bankruptcy to restructure debts. She has found, through her practice and her extensive experience advising LLNL employees, that DOE responds well to proactive steps in addressing ones debt. Such measures are often the only legal alternative we have for keeping security clearances and a roof over our heads when we can't pay our bills. By considering such measures early, we can protect more of our assets from creditors who ruthlessly but legally exploit the system to get at them.

As your first survival step, SPSE-UPTE recommends that you periodically review your personal or family budget. Then, if necessary, cut expenses or increase income before you have to choose between paying for food, unexpected medical expenses, the rent or the mortgage – as many of our colleagues have had to do in the last few years.

Opportunities to reduce expenses to match shrinking take home pay include:

- 1) credit cards (consolidate, pay off, and avoid high interest charges),
- 2) rent (add roommates such as extended family members or down scale),
- 3) mortgage (refinance, enroll with Keep Your Home California, short sale, foreclosure)

If you cannot balance your budget, then seek financial and legal advice on alternatives, such as short sales, for discharging debts with only partial, or even no, payment.

As a second survival step, if you are already a member of SPSE-UPTE, recruit more members, and if not, join. Unions are strong in proportion to the size of their membership. Few of us can afford to continue reducing our expenses indefinitely in response to shrinking take home pay, but with sufficient numbers our collective action could stop the trend.

SPSE-UPTE is allied with our colleagues in other government financed organizations, and in the private sector, who have also experienced significant declines in living standards – and are now mobilizing to reverse years of take backs so that they can support their families. Together we are working with prominent Republicans and Democrats to fix the fundamental problems that have led to shrinking

take home pay. Solving these problems will not only ease our individual burdens but will restore the Lab's ability to attract and retain the caliber of staff needed to keep LLNL at the forefront of international science and engineering.

Without fundamental changes in many longstanding national policies, notably those covering taxes, wages, pensions and health care, take home pay will continue to decrease for years. To help stabilize and grow your take home pay, and to survive at LLNL, join or recruit new members for SPSE-UPTe. SPSE-UPTe offers many benefits, including lunchtime seminars with speakers like Marcia Randle, as well as grievance representation and advice on handling difficult situations with management.

Action:

If you are concerned about your finances or have a personal experience to share contact Eileen Montano, SPSE-UPTe office manager, at SPSE@SPSE.org , or any SPSE-UPTe officer or board member listed on our website, <http://www.upte.org/local/spse/>.

Upcoming Noontime Talk

September 26, 2013 in Building 453, the Armadillo Room 1001. Back due to popular demand - "[Ending and Era by Growing Your Take Home Pay](#)"

For four decades we in SPSE have worked to make our Laboratory a better place to work by helping fellow employees and demanding fairness and transparency from Lab management. Our effort has never before been more important, and if you share this belief please go to <http://spse.org> and click on "Join Us."