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OC agencies have some of the sweetest public pensions in California

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Which public agencies in **Southern California** enjoy the most generous retirement benefits?

We've been wondering about that - as have many of our readers! - ever since we discovered that the **Metropolitan Water District of Southern California** wants to hike employee pensions by **25 percent.**

Most employees at SoCal cities and special districts have *far* better pension benefits than folks who work for the ***state* of California**. (Insert song here: *'Mamas, don't let your babies grow up to work for anything except a SoCal municipal water district!'*)

With the caveat that it depends on just how old you are when you retire and how many years you have in, one could argue that the *most* generous public pension plans in Southern California (barring public safety employees, mind you) belong to **three Los Angeles County water districts,** which give their employees **3@60**. They are:

- The **Water Replenishment District of Southern California** (manages groundwater for southern LA county), the **Central Basin Municipal Water District** (buying imported water from Met for central LA county) and **West Basin Municipal Water District** (buying imported water from Met for southwestern LA county)**.** This **3%@60** means that a **60-year-old** retiree with **25 years** of service would get **3 percent** of his top salary for every year worked - or, **75 percent** of his salary, upon retirement, every year, until the day he died.

Next up? The **17** cities and speical districts that offer **2.7@55**. **Orange County** agencies have a heavy presence here. They are:

- The OC cities of **La Palma, Orange, Anaheim, Irvine, Los Alamitos, Mission Viejo, San Juan Capistrano, Santa Ana;** the **County of Orange**; and OC's **Santa Margarita Water District.**
- Outside OC: **Rancho California Water District, Santa Monica, Walnut Valley WD, Long Beach, Otay Valley WD, Compton** and **East Valley MWD.**

Then there are the **2.5%@55** folks. *This* is the formula Met is wants for its employees (they've got 2%@50 now, like state employees). There are **24** agencies in this group, and they are:

- OC's **Buena Park, Costa Mesa, Fountain Valley, Garden Grove, Huntington Beach, Newport Beach, Westminster, Irvine Ranch WD, Orange County SD, SOCWA and Trabuco Canyon WD**
- Outside OC**: Beverly Hills, Burbank, Glendale, Pasadena, Eastern MWD, Inland Empire UA, San Diego CWA, Western MWD, Cucamonga County WD, , Coachella Valley WD, Rainbow MWD, Rowland WD, Santa Clara Valley WD**

There's only **one** that offers **2.16@ 55: Los Angeles.**

And in the more modest 2%@55 category (where Met, and state workers, currently are), there are **39** agencies:

- OC's **Aliso Viejo, Brea, Cypress, Dana Point, Fullerton, La Habra, Laguna Beach, Laguna Niguel, Lake Forest, Laguna Hills, Laguna Woods, Placentia, San Clemente, Seal Beach, Stanton, Tustin, Villa Park, Yorba Linda, Yorba Linda WD, Laguna Beach County WD, Moulton Niguel WD, Municipal Water District of Orange County, Serrano WD, East Orange WD, South Coast WD**
- Outside OC: **La Habra Heights WD, Calleguas Water District, Elsinore Valley WD, Foothill MWD, Las Virgenes MWD, Mesa Consolidated WD, Metropolitan WD , Rincon Del Diablo Water District , San Fernando, San Gabriel Valley WD, San Marino, Three Valleys MWD, Torrance, Upper San Gabriel Valley MWD**

The **Orange County Water District**, and the**El Toro Water District**, have different retirement programs - **401 a** and **401 k** programs, respectively. More details in the chart below.

A very big thanks here to the staff of the **Municipal Water District of Orange County**, which saved us an *enormous* amount of work by surveing close to **100** SoCal cities and special districts to find out what their pension formulas are. The information this report is based upon what was given to MWDOC's directors, as they weigh an up-or-down vote on Met's new contracts next month.

Agency	System	Formula
Water Replenishment District	PERS	3%@60
Central Basin MWD	PERS	3%@ 60
West Basin MWD	PERS	3% @60
La Palma	PERS	2.7@55
Long Beach	PERS	2.7@55
Otay Valley Water District	PERS	2.7@55

Orange	PERS	2.7%55
Santa Monica	PERS	2.7%55
Anaheim	PERS	2.7%@55
Compton	PERS	2.7%@55
East Valley MWD	PERS	2.7%@55
Irvine	PERS	2.7%@55
Los Alamitos	PERS	2.7%@55
Mission Viejo	PERS	2.7%@55
Rancho California Water District	PERS	2.7%@55
San Juan Capistrano	OCERS	2.7%@55
Santa Ana	PERS	2.7%@55
Santa Margarita WD	PERS	2.7%@55
Walnut Valley WD	PERS	2.7%@55
Eastern MWD	PERS	2.5@55
Inland Empire UA	PERS	2.5@55
San Diego CWA	PERS	2.5@55
SOCWA	PERS	2.5@55
Western MWD	PERS	2.5@55
Cucamonga County WD	PERS	2.5%55
Beverly Hills	PERS	2.5%@55
Buena Park	PERS	2.5%@55
Burbank	PERS	2.5%@55
Coachella Valley Water District	PERS	2.5%@55
Costa Mesa	PERS	2.5%@55
Fountain Valley	PERS	2.5%@55
Garden Grove	PERS	2.5%@55
Glendale	PERS	2.5%@55
Huntington Beach	PERS	2.5%@55
Irvine Ranch WD	PERS	2.5%@55
Newport Beach	PERS	2.5%@55
Orange County SD	OCERS	2.5%@55
Pasadena	PERS	2.5%@55
Rainbow MWD	PERS	2.5%@55
Rowland Water District	PERS	2.5%@55
Santa Clara Valley WD	PERS	2.5%@55

Trabuco Canyon WD	PERS	2.5%@55
Westminster	PERS	2.5%@55
Los Angeles	LACERS	2.16% @55
East Orange WD	PERS	2%@60
La Habra Heights WD	PERS	2%@60
Laguna Hills	PERS	2%@60
Laguna Woods	PERS	2%@60
Serrano WD	PERS	2%@60
Villa Park	PERS	2%@60
Aliso Viejo	PERS	2%@55
Brea	PERS	2%@55
Calleguas Water District	PERS	2%@55
Cypress	PERS	2%@55
Dana Point	PERS	2%@55
Elsinore Valley WD	PERS	2%@55
Foothill MWD	PERS	2%@55
Fullerton	PERS	2%@55
La Habra	PERS	2%@55
Laguna Beach County WD	PERS	2%@55
Laguna Beach	PERS	2%@55
Laguna Niguel	PERS	2%@55
Lake Forest	PERS	2%@55
Las Virgenes MWD	PERS	2%@55
Mesa Consolidated WD	PERS	2%@55
Metropolitan WD	PERS	2%@55
Moulton Niguel WD	PERS	2%@55
MWDOC	PERS	2%@55
Placentia	PERS	2%@55
Rincon Del Diablo Water District	PERS	2%@55
San Clemente	Private Plan	2%@55
San Fernando	PERS	2%@55
San Gabriel Valley WD	PERS	2%@55
San Marino	PERS	2%@55
Seal Beach	PERS	2%@55
South Coast WD	PERS	2%@55

Stanton	PERS	2%@55
Three Valleys MWD	PERS	2%@55
Torrance	PERS	2%@55
Tustin	PERS	2%@55
Upper San Gabriel Valley MWD	PERS	2%@55
Yorba Linda WD	PERS	2%@55
Yorba Linda	PERS	2%@55
El Toro WD	401k	matching contibution up to a max.of 9%
Orange County WD	401a	District contributes 16.65% of salary after first yr. and employee contributes 4.65%