

PASR Pension Cost of Living Adjustment effort

PSERS annuitants,

PASR has been making efforts to get the PA General Assembly to pass a COLA for PSERS annuitants and we have had some success in garnering the support of some legislators; in fact, we have secured legislative language from a state senator that has been scored by the state's Independent Fiscal Office, which could be adopted at any point in time. Moreover, there are currently two senators that have agreed to cosponsor COLA legislation, and we have been in continual contact with leadership teams from both parties and in both chambers of the legislature. **BUT, WE NEED YOUR HELP TO GET A COLA that is long over due, desperately needed by many, and well earned!**

Grassroots efforts are needed if there is any hope of gaining a COLA! Please join this effort!

The more legislators hear from constituents consistently and with frequency, the more likely PSERS annuitants are to gain the support from more legislators to pass a COLA bill!

Attached is PASR's "talking points", which aims to offer suggestions for what to say to elected officials, how to say it to be most effective, and a sample writing that can be used to write a letter, send an email and/or to post on their social media. Again, grassroots efforts are needed, so please adopt the language used and add personal anecdotes to emphasize the need for a COLA---the more unique messages they receive, the better!

If you would like to help in this effort more directly, please contact a local PASR chapter (County chapter information and contact information can be found at www.pasr.org under the "find a chapter" link) or call our office at 717-697-7077.

If you are a PASR member, please contact your chapter's LPEC chair or president. If you are not a member of PASR, please consider joining--information about PASR and how to join can be found at www.pasr.org.

Thank you for considering this request!

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PASR COLA 'TALKING POINTS' AND SUGGESTIONS FOR ACTION

PASR members and PSERS annuitants were very disappointed when the General Assembly opted to forgo approving a COLA in conjunction with the 2022-2023 state budget, but we are continuing to push for a COLA to be enacted!

HOW CAN YOU HELP BRING ABOUT A COLA?

The best way to help is to make your voice heard by communicating with your state representative and state senator and encourage everyone you know to do the same!

How to locate and contact your State

representatives. <https://www.legis.state.pa.us/cfdocs/legis/home/findyourlegislator/>

If you do not know who currently represents you, your address will

• **Once you locate your state rep – here are the various ways to contact them:**

1. Phone call to the legislator's local office.
2. Phone call to the legislator's Harrisburg office.
3. Personal visit to legislator's local office.
4. Email to office.
5. Communication on Facebook page.

6. Communication on Twitter.
7. Email to State Representative from their Web Page.

- **Communicate with Josh Shapiro and Doug Mastriano as well**

- **When Communicating with Members of the Pennsylvania General Assembly**

1. Please do not be overly “aggressive” or demanding in asking for support for a COLA

(Cost of Living Adjustment). Being respectful and calm is a more effective methodology.

2. Relay that you recognize the challenges that lawmakers/elected officials have each year when it comes time to pass the state budget. You understand that this is not a simple or easy request, and it will cost money.
3. Others have seen increases since 2002, but not public school retirees.
4. Please refer to the WHP-21 CBS affiliate article regarding a COLA. <https://local21news.com/news/local/school-retirees-push-for-cola-increase-after-21-years-of-stagnation>

5. **Communicate with your legislators about this topic periodically (every month or so in as many means as possible—too often and you will be ignored) and encourage everyone you know to do the same.... the more constituents and the louder (number and frequency of contacts) the squeaky wheel, the better!**

6. **DO NOT MENTION THAT YOU ARE FROM PASR: The more “organic” the messages are perceived to be, the more persuasive your efforts will be.**

Likewise, please differentiate the emails, letters and conversations from one another to increase the “organic” feel of the messages.

- **In-person appointments with your legislators**

- It is easiest to make appointments with legislators at their home offices since their

schedules tend to be full during legislative session days.

- - Remaining PA House session days: 9/12-14, 9/19/21; 10/24-26; 11/14-16
 - Remaining PA Senate session days: 9/19-21; 10/18-19, 10-24-26; 11/15
 - Call and email their offices on session days if you can and make appointments to meet with them on non-session days at their home offices.
- If you can arrange a group to meet with a legislator, that is preferable.
 - - **PASR chapters should attempt to arrange teams to meet with legislators.**
 - **PASR chapters can also attempt to arrange a schedule of people calling and emailing legislators so that each office receives communications as close to daily as possible.**
 - **If you are a member of PASR, please contact your chapter LPEC chair with information regarding your contact with legislators, especially if they respond with an indication of their support or lack thereof.**
 - You can find your local chapter at www.pasr.org along with contact information for the chapter LPEC chair and/or President.

▪ **If you're not a member, please consider joining to help support our efforts!**

○ Always thank legislators and their staffs for taking the time to speak and/or meet with you.

- ▪ If they are supportive of a COLA, please assure them that you will do all that you can to help them win re-election.
- ▪ If they are not supportive, please make your disappointment known on their social media pages (Facebook, Twitter, etc.). Please also consider drafting an editorial to send to your local news outlets as well!

Some Reasons to Pass a COLA Now

1. It has been far too long since the last COLA—over 20 years!
2. Since the passage of Act 9 of 2001, PSERS retirees have lost at least 1/3 of the value of their pensions due to inflation.
3. Inflation (Cost of Living) has increased over 73% since 1990 and over 50% since the last COLA was enacted.
4. About one-third (34.3%) of all PSERS annuitants have a pension of under \$10,000 per year.

5. Almost one-half (47.7%) of all PSERS annuitants have a pension of under \$20,000 per year.
6. Only 4.3% of all PSERS annuitants retired prior to 1990. It is a total of 9,638 people.
7. All annuitants who retired prior to 1986 have a yearly pension below \$7,623.
8. Legislators are set to receive a large COLA for 2023, which will increase the pension payments that they will receive.
9. 2022 PA budget added \$2.1 billion to the state's "rainy day" fund, raising the total fund to \$5 billion—**THERE IS MONEY AVAILABLE TO HELP THOSE WHO HELPED PA COMMUNITIES THROUGHOUT THEIR CAREERS AND BEYOND. IF NOT NOW, WHEN?**
10. The vast majority of a COLA, if awarded to annuitants, would be spent in PA, helping the PA economy to grow and benefitting PA businesses.
11. A COLA for retired educators is the morally correct choice as it will help seniors avoid living in poverty and supports those who made PA communities stronger during AND AFTER their careers in education. PASR members donate thousands of hours of volunteer work each year as they continue to act to improve PA communities—the state should reciprocate and support these retirees!

The Case for Pre-Act 9 Emphasis

The case for passing a COLA to help those who retired before the passage of Act 9 of 2001 is overwhelming. It is especially urgent for those who retired before 1990.

Pre-Act 9 (those who retired prior to July 1, 2001) annuitants/retirees prior comprise only 20.9% of all retirees collecting a pension from PSERS. That is 47,435 out of 226,683 total annuitants. The Post-Act 9 annuitants outnumber the Pre-Act 9 annuitants 4.78 to 1. The data is complete as of July 1, 2021. In comparison, that number was 21.8% of the total with data complete as of January 1, 2021.

Sample letter to use when communicating via mail or email with your legislators is below, but please **MAKE IT YOUR OWN** as legislators place more weight on unique communications as opposed to form letters. **If you can illustrate the need through personal stories about financial hardship, please add that to your communications.**

Please also consider drafting an editorial to send to your local news outlets as well!

Representative XXXX OR Senator XXXX,

As a senior citizen who spent **** years working in public education, I hoped for financial comfort in retirement. Sadly, that's not the case. Inflation is spiking and the cost-of-goods continues to cut deeper into our pockets. Yet, **the General Assembly failed to address the needs of people like me in the 2022 budget process despite funds being available.** I could not be more disappointed in the lack of action taken by the General Assembly to help those who have helped their communities and Pennsylvania for decades in their careers and thereafter.

Many retired educators and school employees living in their 70s and 80s are faced with the reality that pensions earned during their decades of public service are now barely enough to make ends meet. For some of us it is not enough to make ends meet. There has not been a COLA for pension annuitants in over 20 years!!

While cost-of-living adjustments and expanded income eligibilities are commonplace in Social Security and the state's PACE/PACENET program, talks of COLAs for pension recipients are often ignored. The last COLA for retired school employees occurred in 2001. Since then, inflation rates have risen by more than 50 percent, cutting the buying power of pension benefits in half.

State lawmakers often stress the importance of addressing the unique needs of Pennsylvania's senior population and supporting a COLA would be a significant step.

Fiscal responsibility is important for retirees. We understand the need to think long-term and budget for the future. We do it every day. But with state tax dollars billions above estimates this year and federal dollars further buoying the state coffers, we also must face the reality that Pennsylvania should finally be able to responsibly support retired school employees.

Budget related decisions are never easy. We respect that, but Pennsylvania is now in the best position in more than a decade to support thousands of retired school employees. Twenty- one years of nonaction has been capped off this year with great disappointment. Please don't let the year end without supporting a COLA for retired PA employees who continue to make great contributions to the Commonwealth. **I know that my vote for you is dependent upon your favorable view and vote in favor of a COLA for retired educators, and that I will encourage all my friends and family to vote likewise.**

Respectfully, Name

Address Phone number