

# Retired school employees need your help

As an unapologetic advocate for those who work on behalf of the school children of Texas, this appeal asks for your support for retired public-school employees. In November, voters will be given the opportunity to affirm their support for public school employees, especially for those now retired. This might seem early to ask for support in the November election, but voters need time to study important issues, and this ballot initiative is critically important.

As reported by representatives of the Texas Retired Teachers Association (TRTA) the average yearly Texas Retirement System (TRS) annuity is \$30,000 or \$2,500 a month, before taxes. Taxes, both federal and local, insurance costs and inflation significantly reduce what has never been considered a lucrative benefit.

Once a TRS annuitant turns 65, a Medicare Advantage PPO plan with United Healthcare represents their only health insurance option, unless they choose to opt out of the group and risk greater exposure to the high cost of medical care. Insurance costs are high because recipients must pay both



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to collect social security, their earned benefits or spousal benefits.

This year, depending on the data source, the average cost-of-living in Texas has been estimated between \$45,000 and \$50,000 per person, per year. With an average annuity of \$30,000, many TRS recipients find themselves with significant shortfall. This amounts to an economic freefall for the oldest annuitants, many of whom collect far less than the average. Most significantly, TRS annuitants have not seen a cost-of-living increase in twenty plus years.

Enter the 88th session of the Texas Legislature and an attempt to correct neglect becoming tragic for far too many TRS annuitants. Note at this point that I use the word an-

nuitant, because TRS recipients include teachers, but also include administrators, secretaries, nurses, counselors, speech pathologists, bus drivers, and cafeteria workers — all who serve in Texas public schools.

To their credit, legislators tried to find an adequate remedy, but TRS annuitants were among many interest groups with eyes on the state's projected \$32 billion dollar surplus. The results were a good start and TRS annuitants are appreciative.

What did TRS annuitants receive? Well, the answer to that question is complicated. Approximately 186,000 TRS annuitants 75 years of age and older will receive a one-time payment of \$7,500. Approximately, 104,000 TRS annuitants 70-74 years of age will receive a one-time payment of \$2,400.

Annuitants under the age of 70 will not receive anything in what has been termed a "financial relief package" designed to play catch up for the sad reality that a cost-of-living increase has been such a long time coming and inflation has wreaked havoc with real in-

come.

In addition to the one-time payments, the legislature authorized cost-of-living increases, but there is a catch. TRS annuitants who retired between Sept. 1, 2013, and Aug. 31, 2020, might see a 2% cost-of-living increase. TRS annuitants who retired between Sept. 1, 2001 and Aug. 31, 2013, might see a 4% cost-of-living increase. TRS annuitants who retired on or before Aug. 31, 2001, might see a 6% cost-of-living increase. If you were reading closely, you might have noticed that I used the word "might" more than once.

I repeated the word because here's the catch. Forty-five years ago, the voters of Texas approved a constitutional spending cap that limits growth in appropriations from one biennium to the next. Because the total allocation to fund cost-of-living increases for TRS annuitants adds up to \$3.3 billion, it exceeds that funding cap. In November, voters will be asked to approve the expenditure, or it dies.

While \$3.3 billion sounds like a lot of money, I ask you to put this line item in context. The money is available within

the \$32 billion budget surplus. The total expenditure, while admittedly large, funds a modest cost-of-living increase for the oldest TRS recipients. Six percent of the average annuity represents an increase of \$1,800 a year, \$150 each month.

No one will be planning vacations with this increase, but some may be able to pay their taxes and stay in their homes, keep up with the electricity bill or not have to choose between medical care and groceries.

Approval for the increase will require your vote for a constitutional amendment. However, remember that the money is available. The vote is necessary because of a 45-year-old law enacted at a time when the overall Texas economy was far smaller and less robust.

Please vote in the November election and please vote yes for the TRS COLA (Texas Retirement System Cost of Living Adjustment). Texas can and should do better, both for its children and for those who dedicate their lives to helping them succeed in school. The need is real, and your help is appreciated.