
From: Alan Burke <alan@wssra.org>
Sent: Tuesday, October 6, 2020 8:20 AM
To: Schoesler, Sen. Mark <Mark.Schoesler@leg.wa.gov>

Subject: SCPP Early Retirement

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October 6, 2020

Senator Mark Schoesler
Chair, Select Committee on Pension Policy
State Capitol
Olympia, Washington

Dear Chair Schoesler and SCPP Committee Members—

Presently we live in a COVID-19 world. Washingtonians who must leave their homes for work are at risk of contracting COVID. This includes teachers and K-12 support personnel. Of particular importance to WSSRA is the population of senior teachers and other senior K-12 employees. As your committee hears a report on early retirement options at the October 20, 2020 meeting, we recommend the committee consider the development of legislation concerning early retirement.

Specifically, we request that the SCPP consider legislation that would grant early retirement to those employees who are at age 60 or above without penalty. The current statute allows a no-penalty retirement at age 62 with 30 years of service. This option would be temporary until such time as the Governor rescinds his March, 2020 proclamation regarding the virus. Last session, HB 1132 and its companion, SB 5178, were introduced that spoke to an early retirement option. Either could easily be updated (see attachment #1).

The legislature should consider the unique circumstances associated with COVID-19 and education. Many of our senior teachers, administrators and support personnel are unduly at risk with COVID and likely would consider early retirement if the opportunity was presented to them. A recent research study (see attachment #2) found that over 40% of school employees are at an increased risk of contracting serious COVID-19.

In addition to protecting the long-term health of these employees, placing older, more veteran employees with younger ones has the advantage of reducing costs due to lower salaries.

One-time, early out options have been offered in the past:

- In 1982, 1992 (ESHB 2947) and 1993 (SHB 1973) the legislature passed bills that were designed to save the state money by placing newly trained teachers who were less expensive into positions previously filled by veterans.
- In the instance of 1992 and 1993 these were one-time opportunities that were provided in part for fiscal reasons and were linked to the availability of younger teachers.
- The 1993 early retirement bill simply opened a window to those who apparently were not aware of the possibility in 1992.
- Similarly, in 2020-21, many newly trained teachers have not been able to find positions due to districts engaging in hiring freezes and would now be available for full-time employment.

On the pension side, we assume that little or no savings will result from allowing an earlier retirement. There may be a cost. Any funds that would be captured from lower monthly pension payouts over the life of an early retiree would be countered by the extra months the early retiree would be drawing retirement checks. However, there clearly would be significant savings from replacing veteran educators with newly trained teachers.

A COVID-related, limited early-out opportunity could be a win-win for educators and the state budget—and would make a positive contribution to the overall health of the Washington population.

Please consider recommending early retirement legislation and developing a bill for the 2021 legislature.

Thanks for your attention to this issue, and please contact us if we can be of any assistance.

Sincerely,



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HOUSE BILL 1132

State of Washington

66th Legislature

2019 Regular Session

By Representatives Appleton, Dolan, and Doglio

Prefiled 01/11/19. Read first time 01/14/19. Referred to Committee on Appropriations.

1 AN ACT Relating to early retirement options for members of the
2 teachers' retirement system and school employees' retirement system
3 plans 2 and 3; amending RCW 41.32.765, 41.32.875, 41.35.420, and
4 41.35.680; providing an effective date; and declaring an emergency.

5 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF WASHINGTON:

6 **Sec. 1.** RCW 41.32.765 and 2012 1st sp.s. c 7 s 1 are each
7 amended to read as follows:

8 (1) NORMAL RETIREMENT. Any member with at least five service
9 credit years of service who has attained at least age sixty-five
10 shall be eligible to retire and to receive a retirement allowance
11 computed according to the provisions of RCW 41.32.760.

12 (2) EARLY RETIREMENT. Any member who has completed at least
13 twenty service credit years of service who has attained at least age
14 fifty-five shall be eligible to retire and to receive a retirement
15 allowance computed according to the provisions of RCW 41.32.760,
16 except that a member retiring pursuant to this subsection shall have
17 the retirement allowance actuarially reduced to reflect the
18 difference in the number of years between age at retirement and the
19 attainment of age sixty-five.

20 (3) ALTERNATE EARLY RETIREMENT.

(a) Any member who has completed at least thirty service credit years and has attained age fifty-five shall be eligible to retire and to receive a retirement allowance computed according to the provisions of RCW 41.32.760, except that a member retiring pursuant to this subsection shall have the retirement allowance reduced by three percent per year to reflect the difference in the number of years between age at retirement and the attainment of age sixty-five.

(b) (i) On or after September 1, 2008, any member who has completed at least thirty service credit years and has attained age fifty-five shall be eligible to retire and to receive a retirement allowance computed according to the provisions of RCW 41.32.760, except that a member retiring pursuant to this subsection shall have the retirement allowance reduced as follows:

Retirement Age	Percent Reduction
55	20%
56	17%
57	14%
58	11%
59	8%
60	5%
61	2%
62	0%
63	0%
64	0%

(ii) On or after July 1, 2019, any member who has completed at least thirty service credit years and has attained age fifty-five shall be eligible to retire and to receive a retirement allowance computed according to the provisions of RCW 41.32.760, except that a member retiring pursuant to this subsection shall have the retirement allowance reduced as follows:

<u>Retirement Age</u>	<u>Percent Reduction</u>
<u>55</u>	<u>20%</u>
<u>56</u>	<u>17%</u>

1	<u>57</u>	<u>14%</u>
2	<u>58</u>	<u>11%</u>
3	<u>59</u>	<u>8%</u>
4	<u>60</u>	<u>0%</u>
5	<u>61</u>	<u>0%</u>
6	<u>62</u>	<u>0%</u>
7	<u>63</u>	<u>0%</u>
8	<u>64</u>	<u>0%</u>

9 (iii)(A) Any member who retires under the provisions of this
10 subsection is ineligible for the postretirement employment provisions
11 of RCW 41.32.802(2) until the retired member has reached sixty-five
12 years of age. For purposes of this subsection, employment with an
13 employer also includes any personal service contract, service by an
14 employer as a temporary or project employee, or any other similar
15 compensated relationship with any employer included under the
16 provisions of RCW 41.32.800(1).

17 (B) The subsidized reductions for alternate early retirement in
18 this subsection as set forth in section 2, chapter 491, Laws of 2007
19 were intended by the legislature as replacement benefits for gain-
20 sharing. Until there is legal certainty with respect to the repeal of
21 chapter 41.31A RCW, the right to retire under this subsection is
22 noncontractual, and the legislature reserves the right to amend or
23 repeal this subsection. Legal certainty includes, but is not limited
24 to, the expiration of any: Applicable limitations on actions; and
25 periods of time for seeking appellate review, up to and including
26 reconsideration by the Washington supreme court and the supreme court
27 of the United States. Until that time, eligible members may still
28 retire under this subsection, and upon receipt of the first
29 installment of a retirement allowance computed under this subsection,
30 the resulting benefit becomes contractual for the recipient. If the
31 repeal of chapter 41.31A RCW is held to be invalid in a final
32 determination of a court of law, and the court orders reinstatement
33 of gain-sharing or other alternate benefits as a remedy, then
34 retirement benefits for any member who has completed at least thirty
35 service credit years and has attained age fifty-five but has not yet
36 received the first installment of a retirement allowance under this
37 subsection shall be computed using the reductions in (a) of this
38 subsection.

1 (c) Members who first become employed by an employer in an
2 eligible position on or after May 1, 2013, are not eligible for the
3 alternate early retirement provisions of (a) or (b) of this
4 subsection. Any member who first becomes employed by an employer in
5 an eligible position on or after May 1, 2013, and has completed at
6 least thirty service credit years and has attained age fifty-five
7 shall be eligible to retire and to receive a retirement allowance
8 computed according to the provisions of RCW 41.32.760, except that a
9 member retiring pursuant to this subsection shall have the retirement
10 allowance reduced by five percent per year to reflect the difference
11 in the number of years between age at retirement and the attainment
12 of age sixty-five.

13 **Sec. 2.** RCW 41.32.875 and 2012 1st sp.s. c 7 s 2 are each
14 amended to read as follows:

15 (1) NORMAL RETIREMENT. Any member who is at least age sixty-five
16 and who has:

17 (a) Completed ten service credit years; or

18 (b) Completed five service credit years, including twelve service
19 credit months after attaining age forty-four; or

20 (c) Completed five service credit years by July 1, 1996, under
21 plan 2 and who transferred to plan 3 under RCW 41.32.817;
22 shall be eligible to retire and to receive a retirement allowance
23 computed according to the provisions of RCW 41.32.840.

24 (2) EARLY RETIREMENT. Any member who has attained at least age
25 fifty-five and has completed at least ten years of service shall be
26 eligible to retire and to receive a retirement allowance computed
27 according to the provisions of RCW 41.32.840, except that a member
28 retiring pursuant to this subsection shall have the retirement
29 allowance actuarially reduced to reflect the difference in the number
30 of years between age at retirement and the attainment of age sixty-
31 five.

32 (3) ALTERNATE EARLY RETIREMENT.

33 (a) Any member who has completed at least thirty service credit
34 years and has attained age fifty-five shall be eligible to retire and
35 to receive a retirement allowance computed according to the
36 provisions of RCW 41.32.840, except that a member retiring pursuant
37 to this subsection shall have the retirement allowance reduced by
38 three percent per year to reflect the difference in the number of
39 years between age at retirement and the attainment of age sixty-five.

1 (b) (i) On or after September 1, 2008, any member who has
2 completed at least thirty service credit years and has attained age
3 fifty-five shall be eligible to retire and to receive a retirement
4 allowance computed according to the provisions of RCW 41.32.840,
5 except that a member retiring pursuant to this subsection shall have
6 the retirement allowance reduced as follows:

7	Retirement	Percent
8	Age	Reduction
9	55	20%
10	56	17%
11	57	14%
12	58	11%
13	59	8%
14	60	5%
15	61	2%
16	62	0%
17	63	0%
18	64	0%

19 (ii) On or after July 1, 2019, any member who has completed at
20 least thirty service credit years and has attained age fifty-five
21 shall be eligible to retire and to receive a retirement allowance
22 computed according to the provisions of RCW 41.32.760, except that a
23 member retiring pursuant to this subsection shall have the retirement
24 allowance reduced as follows:

25	<u>Retirement</u>	<u>Percent</u>
26	<u>Age</u>	<u>Reduction</u>
27	<u>55</u>	<u>20%</u>
28	<u>56</u>	<u>17%</u>
29	<u>57</u>	<u>14%</u>
30	<u>58</u>	<u>11%</u>
31	<u>59</u>	<u>8%</u>
32	<u>60</u>	<u>0%</u>
33	<u>61</u>	<u>0%</u>
34	<u>62</u>	<u>0%</u>

1 computed according to the provisions of RCW 41.32.840, except that a
2 member retiring pursuant to this subsection shall have the retirement
3 allowance reduced by five percent per year to reflect the difference
4 in the number of years between age at retirement and the attainment
5 of age sixty-five.

6 **Sec. 3.** RCW 41.35.420 and 2012 1st sp.s. c 7 s 3 are each
7 amended to read as follows:

8 (1) NORMAL RETIREMENT. Any member with at least five service
9 credit years who has attained at least age sixty-five shall be
10 eligible to retire and to receive a retirement allowance computed
11 according to the provisions of RCW 41.35.400.

12 (2) EARLY RETIREMENT. Any member who has completed at least
13 twenty service credit years and has attained age fifty-five shall be
14 eligible to retire and to receive a retirement allowance computed
15 according to the provisions of RCW 41.35.400, except that a member
16 retiring pursuant to this subsection shall have the retirement
17 allowance actuarially reduced to reflect the difference in the number
18 of years between age at retirement and the attainment of age sixty-
19 five.

20 (3) ALTERNATE EARLY RETIREMENT.

21 (a) Any member who has completed at least thirty service credit
22 years and has attained age fifty-five shall be eligible to retire and
23 to receive a retirement allowance computed according to the
24 provisions of RCW 41.35.400, except that a member retiring pursuant
25 to this subsection shall have the retirement allowance reduced by
26 three percent per year to reflect the difference in the number of
27 years between age at retirement and the attainment of age sixty-five.

28 (b) (i) On or after September 1, 2008, any member who has
29 completed at least thirty service credit years and has attained age
30 fifty-five shall be eligible to retire and to receive a retirement
31 allowance computed according to the provisions of RCW 41.35.400,
32 except that a member retiring pursuant to this subsection shall have
33 the retirement allowance reduced as follows:

34	Retirement	Percent
35	Age	Reduction
36	55	20%
37	56	17%

1	57	14%
2	58	11%
3	59	8%
4	60	5%
5	61	2%
6	62	0%
7	63	0%
8	64	0%

9 (ii) On or after July 1, 2019, any member who has completed at
10 least thirty service credit years and has attained age fifty-five
11 shall be eligible to retire and to receive a retirement allowance
12 computed according to the provisions of RCW 41.32.760, except that a
13 member retiring pursuant to this subsection shall have the retirement
14 allowance reduced as follows:

15	<u>Retirement</u>	<u>Percent</u>
16	<u>Age</u>	<u>Reduction</u>
17	<u>55</u>	<u>20%</u>
18	<u>56</u>	<u>17%</u>
19	<u>57</u>	<u>14%</u>
20	<u>58</u>	<u>11%</u>
21	<u>59</u>	<u>8%</u>
22	<u>60</u>	<u>0%</u>
23	<u>61</u>	<u>0%</u>
24	<u>62</u>	<u>0%</u>
25	<u>63</u>	<u>0%</u>
26	<u>64</u>	<u>0%</u>

27 (iii) (A) Any member who retires under the provisions of this
28 subsection is ineligible for the postretirement employment provisions
29 of RCW 41.35.060(2) until the retired member has reached sixty-five
30 years of age. For purposes of this subsection, employment with an
31 employer also includes any personal service contract, service by an
32 employer as a temporary or project employee, or any other similar
33 compensated relationship with any employer included under the
34 provisions of RCW 41.35.230(1).

1 (B) The subsidized reductions for alternate early retirement in
2 this subsection as set forth in section 6, chapter 491, Laws of 2007
3 were intended by the legislature as replacement benefits for gain-
4 sharing. Until there is legal certainty with respect to the repeal of
5 chapter 41.31A RCW, the right to retire under this subsection is
6 noncontractual, and the legislature reserves the right to amend or
7 repeal this subsection. Legal certainty includes, but is not limited
8 to, the expiration of any: Applicable limitations on actions; and
9 periods of time for seeking appellate review, up to and including
10 reconsideration by the Washington supreme court and the supreme court
11 of the United States. Until that time, eligible members may still
12 retire under this subsection, and upon receipt of the first
13 installment of a retirement allowance computed under this subsection,
14 the resulting benefit becomes contractual for the recipient. If the
15 repeal of chapter 41.31A RCW is held to be invalid in a final
16 determination of a court of law, and the court orders reinstatement
17 of gain-sharing or other alternate benefits as a remedy, then
18 retirement benefits for any member who has completed at least thirty
19 service credit years and has attained age fifty-five but has not yet
20 received the first installment of a retirement allowance under this
21 subsection shall be computed using the reductions in (a) of this
22 subsection.

23 (c) Members who first become employed by an employer in an
24 eligible position on or after May 1, 2013, are not eligible for the
25 alternate early retirement provisions of (a) or (b) of this
26 subsection. Any member who first becomes employed by an employer in
27 an eligible position on or after May 1, 2013, and has completed at
28 least thirty service credit years and has attained age fifty-five
29 shall be eligible to retire and to receive a retirement allowance
30 computed according to the provisions of RCW 41.35.400, except that a
31 member retiring pursuant to this subsection shall have the retirement
32 allowance reduced by five percent per year to reflect the difference
33 in the number of years between age at retirement and the attainment
34 of age sixty-five.

35 **Sec. 4.** RCW 41.35.680 and 2012 1st sp.s. c 7 s 4 are each
36 amended to read as follows:

37 (1) NORMAL RETIREMENT. Any member who is at least age sixty-five
38 and who has:

39 (a) Completed ten service credit years; or

1 (b) Completed five service credit years, including twelve service
2 credit months after attaining age forty-four; or

3 (c) Completed five service credit years by September 1, 2000,
4 under the public employees' retirement system plan 2 and who
5 transferred to plan 3 under RCW 41.35.510;
6 shall be eligible to retire and to receive a retirement allowance
7 computed according to the provisions of RCW 41.35.620.

8 (2) EARLY RETIREMENT. Any member who has attained at least age
9 fifty-five and has completed at least ten years of service shall be
10 eligible to retire and to receive a retirement allowance computed
11 according to the provisions of RCW 41.35.620, except that a member
12 retiring pursuant to this subsection shall have the retirement
13 allowance actuarially reduced to reflect the difference in the number
14 of years between age at retirement and the attainment of age sixty-
15 five.

16 (3) ALTERNATE EARLY RETIREMENT.

17 (a) Any member who has completed at least thirty service credit
18 years and has attained age fifty-five shall be eligible to retire and
19 to receive a retirement allowance computed according to the
20 provisions of RCW 41.35.620, except that a member retiring pursuant
21 to this subsection shall have the retirement allowance reduced by
22 three percent per year to reflect the difference in the number of
23 years between age at retirement and the attainment of age sixty-five.

24 (b) (i) On or after September 1, 2008, any member who has
25 completed at least thirty service credit years and has attained age
26 fifty-five shall be eligible to retire and to receive a retirement
27 allowance computed according to the provisions of RCW 41.35.620,
28 except that a member retiring pursuant to this subsection shall have
29 the retirement allowance reduced as follows:

Retirement Age	Percent Reduction
55	20%
56	17%
57	14%
58	11%
59	8%
60	5%
61	2%

1	62	0%
2	63	0%
3	64	0%

4 (ii) On or after July 1, 2019, any member who has completed at
5 least thirty service credit years and has attained age fifty-five
6 shall be eligible to retire and to receive a retirement allowance
7 computed according to the provisions of RCW 41.32.760, except that a
8 member retiring pursuant to this subsection shall have the retirement
9 allowance reduced as follows:

10	<u>Retirement</u>	<u>Percent</u>
11	<u>Age</u>	<u>Reduction</u>
12	<u>55</u>	<u>20%</u>
13	<u>56</u>	<u>17%</u>
14	<u>57</u>	<u>14%</u>
15	<u>58</u>	<u>11%</u>
16	<u>59</u>	<u>8%</u>
17	<u>60</u>	<u>0%</u>
18	<u>61</u>	<u>0%</u>
19	<u>62</u>	<u>0%</u>
20	<u>63</u>	<u>0%</u>
21	<u>64</u>	<u>0%</u>

22 (iii)(A) Any member who retires under the provisions of this
23 subsection is ineligible for the postretirement employment provisions
24 of RCW 41.35.060(2) until the retired member has reached sixty-five
25 years of age. For purposes of this subsection, employment with an
26 employer also includes any personal service contract, service by an
27 employer as a temporary or project employee, or any other similar
28 compensated relationship with any employer included under the
29 provisions of RCW 41.35.230(1).

30 (B) The subsidized reductions for alternate early retirement in
31 this subsection as set forth in section 8, chapter 491, Laws of 2007
32 were intended by the legislature as replacement benefits for gain-
33 sharing. Until there is legal certainty with respect to the repeal of
34 chapter 41.31A RCW, the right to retire under this subsection is
35 noncontractual, and the legislature reserves the right to amend or

1 repeal this subsection. Legal certainty includes, but is not limited
2 to, the expiration of any: Applicable limitations on actions; and
3 periods of time for seeking appellate review, up to and including
4 reconsideration by the Washington supreme court and the supreme court
5 of the United States. Until that time, eligible members may still
6 retire under this subsection, and upon receipt of the first
7 installment of a retirement allowance computed under this subsection,
8 the resulting benefit becomes contractual for the recipient. If the
9 repeal of chapter 41.31A RCW is held to be invalid in a final
10 determination of a court of law, and the court orders reinstatement
11 of gain-sharing or other alternate benefits as a remedy, then
12 retirement benefits for any member who has completed at least thirty
13 service credit years and has attained age fifty-five but has not yet
14 received the first installment of a retirement allowance under this
15 subsection shall be computed using the reductions in (a) of this
16 subsection.

17 (c) Members who first become employed by an employer in an
18 eligible position on or after May 1, 2013, are not eligible for the
19 alternate early retirement provisions of (a) or (b) of this
20 subsection. Any member who first becomes employed by an employer in
21 an eligible position on or after May 1, 2013, and has completed at
22 least thirty service credit years and has attained age fifty-five
23 shall be eligible to retire and to receive a retirement allowance
24 computed according to the provisions of RCW 41.35.620, except that a
25 member retiring pursuant to this subsection shall have the retirement
26 allowance reduced by five percent per year to reflect the difference
27 in the number of years between age at retirement and the attainment
28 of age sixty-five.

29 NEW SECTION. **Sec. 5.** This act is necessary for the immediate
30 preservation of the public peace, health, or safety, or support of
31 the state government and its existing public institutions, and takes
32 effect July 1, 2019.

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By Thomas M. Selden, Terceira A. Berdahl, and Zhengyi Fang

The Risk Of Severe COVID-19 Within Households Of School Employees And School-Age Children

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ABSTRACT Across the United States, school districts are grappling with questions of whether and how to reopen elementary and secondary schools in the 2020–21 academic year. Using pre-pandemic household data, we examined how often persons at risk of severe coronavirus disease 2019 (COVID-19) were connected to schools, either as employees or by living in the same households as school employees or school-age children. Between 42.0 and 51.4 percent of all school employees met the Centers for Disease Control and Prevention’s (CDC) definition for having increased risk or potentially having increased risk of severe COVID-19. Among all adults with CDC risk factors for severe COVID-19, between 33.9 million and 44.2 million had direct or within-household connections to schools. [Editor’s Note: This Fast Track Ahead Of Print article is the accepted version of the peer-reviewed manuscript. The final edited version will appear in an upcoming issue of Health Affairs.]

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Across the United States, school districts are grappling with questions of whether and how to reopen elementary and secondary schools in the 2020–21 academic year.¹ Keeping schools closed and relying on distance learning will have serious learning, social, nutritional, and health consequences for children, especially those in low-income families.² There would also be impacts on parental employment and the overall economy. Reopening schools potentially increases the risk of coronavirus disease 2019 (COVID-19) exposure among teachers, other school employees, students, and their household members.³

To better understand the potential health impacts of reopening, we examined how often persons at risk of severe COVID-19 were connected to schools, either as employees or by living in the same households as school employees or school-age children. Our results highlight the public health challenge that arises when the risk of school-related exposure is coupled with the po-

tential for within-household transmission.

Study Data And Methods

DATA SOURCE Data were from the Medical Expenditure Panel Survey (MEPS), a household survey of the civilian noninstitutionalized population sponsored by the Agency for Healthcare Research and Quality.⁴ MEPS is the only nationally-representative survey that provides detailed health, socioeconomic, and employment information for all household members, making it a unique resource for studying household connections among employment, schooling, and the risk of severe COVID-19.⁵ Pooling MEPS data from 2014–2017 yielded a sample of 122,393 positively-weighted observations, including 95,830 adults age 18 and older. Estimates were weighted to be nationally representative, and standard errors and significance tests were adjusted to reflect the complex design of MEPS.

STUDY POPULATION Using 4-digit Census occupation and industry codes, we categorized em-

ployees in the elementary and secondary education industry as follows: teachers and teacher assistants (a category that includes special education, substitute teachers, kindergarten teachers, and pre-kindergarten teachers in elementary schools), and other teachers and instructors (sample size = 1,979); administrators and other high-skill support staff (those in business, science, and arts occupations) (sample size = 434); and low-skill support staff (all remaining occupations) (sample size = 781).

We categorized children according to their ages as of August 31 of each year as follows: elementary school (including kindergarten) (ages 5 to 10), middle school (ages 11 to 13), and high school (ages 14 to 17). Race and ethnicity were defined for respondents whose single reported race was White, Black, or Asian, and for respondents of Hispanic ethnicity (any race). Results for Asian school employees are not shown, due to small sample sizes.

Following Centers for Disease Control and Prevention (CDC) guidance,⁶ we classified persons as being at increased risk of severe COVID-19 if they had obesity (body mass index of 30 kg/m² or greater), age greater than or equal to 65, or any of the following treated conditions: diabetes, cancer (other than non-melanoma skin cancers), emphysema or other chronic obstructive pulmonary disease, kidney disease, or coronary heart disease.⁵ Also following CDC guidance, we created a broader group that includes factors that might lead to increased risk, adding current smoking, treated asthma, and treated high blood pressure to the risk factors in the CDC's main definition of increased risk.

LIMITATIONS Our analysis examined only the civilian noninstitutionalized population, thereby excluding hard-hit populations in nursing, long-term care, and correctional facilities. Although approximately 3 percent of school-age children were home schooled (pre-pandemic), our analysis examined all school-age children. Our data predate the pandemic, and therefore do not measure any changes in employment, school attendance, or household composition that may have occurred in response to the pandemic.

There are several reasons why our estimates likely undercount the true prevalence of persons meeting the CDC guidelines for increased risk. We did not include liver disease, because we were unable to distinguish between chronic and acute cases. We also did not include the following conditions: pregnancy; immunocompromised states due to solid organ transplant, blood or bone marrow transplant, immune deficiencies, HIV, use of corticosteroids, or use of other immune weakening medicines; cerebrovascular disease, cardiomyopathies, and heart failure

(unless associated with coronary heart disease); sickle cell disease; cystic fibrosis; neurologic conditions such as dementia; and Thalassemia. Many of these omitted categories are rare, and in some cases they overlap with CDC risk factors that we included (especially age and obesity). In addition, although we include kidney disease as a CDC risk factor, we do not present separate estimates of its prevalence. Kidney disease is undercounted in MEPS, perhaps due to it often being a secondary condition associated with high blood pressure, diabetes, or other conditions.

MEPS provides self-reported data on conditions and treatments. Self-reporting is known to undercount condition prevalence.^{7,8} A recent study⁹ found that in 2015–2016, self-reported height and weight resulted in an undercount of obesity, the most prevalent of the CDC risk factors, by 4.8 percentage points (averaged across men and women). Note, however, that some persons with unobserved obesity may have been classified as having increased risk based on other risk factors, such as diabetes, hypertension, or being age 65 or older.

Study Results

SCHOOL EMPLOYEES Substantial percentages of adults had risk factors associated with severe COVID-19 (online supplemental exhibit 1 and appendix exhibit 1).^{5,10} Compared to non-working adults (a group that includes many seniors), workers had lower prevalence of most risk factors and were less likely to meet CDC increased-risk criteria. Using the main CDC definition, 42.0 percent of school employees were at increased risk of severe COVID-19. Among school employees, low-skill support staff were more likely to be at increased risk (58.2 percent), compared to teachers and teacher assistants (37.8 percent) or administrators and high-skill support staff (39.1 percent). Obesity was the primary factor causing school employees to be in the main CDC increased-risk group, while high blood pressure also played an important role regarding the broader CDC definition. Among school employees, men were more likely than women, and Blacks were more likely than Whites to be at increased risk.

Supplemental exhibit 2 examines the health risks of school employees and their household members, reflecting the possibility of within-household transmission (see also appendix exhibit 2).¹⁰ Overall, 63.2 percent of school employees lived in households with at least one adult (either the employee or an adult living in the same household) who met the main CDC definition of increased risk. The household-level re-

sults in supplemental exhibit 2 are substantially larger than the estimates of school employees' own health risks in supplemental exhibit 1.¹⁰ We nevertheless observed many of the same patterns across occupation, age, and race and ethnicity. More than 70 percent of low-skill school employees, school employees age 50 and older, and Black school employees lived in households that contained at least one adult with increased risk, based on the main CDC definition.

SCHOOL-AGE CHILDREN Children, especially at younger ages, are less likely than adults to become severely ill or to transmit the infection if exposed to SARS-CoV-2; nevertheless, exposure to infected children can place vulnerable adults at risk.^{11,12} Supplemental exhibit 3 shows that 58.7 percent of school-age children lived in households with at least one adult meeting the main CDC definition of increased risk (see also appendix exhibit 3).¹⁰ Once again, the primary health risk was obesity, which affected adults in households of 53.6 percent of all school-age children. High blood pressure and smoking (shown in the appendix)¹⁰ were also risk factors with high prevalence.

High school age children were more likely than elementary school age children to live with adults with increased risk. While it is not surprising that the health issues of parents and other household members would increase as they and their children get older, this finding takes on special importance in the context of COVID-19, insofar as transmission risks also increase with child age.¹¹ The risk of adult exposure may therefore be greatest when the risk of severe illness is also greatest. Among high school age children, the percentage living with increased-risk adults in the same household was 62.1 percent, versus 55.7 percent among children aged 5 to 9. Supplemental exhibit 3 also shows that Black and Hispanic children were more likely than White children to live in households with increased-risk adults.¹⁰ In contrast, Asian children were less likely than White children to live in households with increased-risk adults.

POTENTIAL SCHOOL-RELATED EXPOSURE OF ADULTS WITH INCREASED RISK Supplemental exhibit 4 examines how often adults, especially those at increased risk, lived in households with at least one school employee or school-age child.¹⁰ Overall, 4.0 percent of all adults were school employees, and another 4.2 percent of adults lived in households with at least one school employee (for a combined share of 8.2 percent). Adding in households with school-age children, 35.2 percent of all adults had a direct or within-household connection to schools. Using the main CDC guidelines, 3.4 percent of increased-risk adults were school employ-

ees, and another 3.3 percent lived in households with at least 1 school employee (for a combined 6.7 percent). Factoring in households with school-age children, we found that 27.5 percent or 33.9 million of the 123.2 million increased-risk adults had a direct or within-household connection to schools. Using the broader CDC guidelines, 29.2 percent or 44.2 million of the 151.3 million adults with increased risk had a direct or within-household connection to schools (see appendix exhibit 4).¹⁰

Among adults meeting the main CDC definition of increased risk, those with family incomes above 400 percent of the federal poverty line (FPL) were most likely to live in households with at least one school employee, whereas poor adults were most likely to live in households with school-age children. Among adults meeting the main CDC definition of increased risk, Whites had lower rates of direct or within-household school connections (22.4 percent) than did Blacks (34.1 percent) or Hispanics (44.3 percent). These differences were primarily driven by the frequencies of having at least one school-age child in the household. Asian adults with increased risk were less likely than Whites to work in schools or live with school employees, but they were more likely to live in households with school-age children.

MULTIPLE RISK FACTORS Having multiple risk factors increases the likelihood of severe COVID-19.^{6,13} Supplemental exhibit 5 examines school employees and school-age children living in households with increased-risk adults (from supplemental exhibits 2 and 3) to show how often adults in the household had multiple risk factors (see appendix exhibit 5 for standard errors).¹⁰ To construct these estimates, we counted all CDC risk factors associated with either the main or broader CDC definitions. Among school employees in households containing adults with increased risk (based on the main CDC definition), 30.2 percent lived in households containing adults with two risk factors and 22.1 percent lived in households containing adults with three or more risk factors, so that approximately half (52.3 percent) lived in households containing adults with multiple risk factors. Among school-age children living with increased-risk adults (based on the main CDC definition), 31.7 percent and 17.7 percent lived with adults with two risk factors and three or more risk factors, respectively so that here again approximately half (49.4 percent) lived with adults having multiple risk factors.

We also estimated how often adults with multiple risk factors had connections to schools, either as school employees or by living with either school employees or school-age children.

Among adults meeting the main CDC definition of increased risk, 25.7 percent (9.7 million) of those with 2 risk factors and 14.4 percent (5.2 million) of those with 3 or more risk factors either worked at schools or lived in households with school employees or school-age children a total of nearly 15 million adults (appendix exhibit 6).¹⁰

Discussion

Between 42.0 and 51.4 percent of all school employees met the CDC definition for being at increased risk of severe COVID-19, depending on whether we used the main or broader CDC definition of increased risk. These results align closely with the 43 percent of teachers who reported having a physical condition that makes them vulnerable to COVID-19 in a recent nationally-representative Education Week Research Center survey.¹⁴ We also found that many school employees and many school-age children lived in households with persons with increased risk. Overall, between 63.2 and 71.9 percent of school employees and between 58.7 and 71.0 percent of school-age children lived in households with at least one increased-risk adult, depending on the CDC guideline used. These findings regarding potential within-household transmission take on greater import in light of random testing evidence that living with a household member diagnosed with COVID-19 was associated with a 15-fold increase in seropositivity rates for SARS-CoV-2.¹⁵

Given the magnitude of these results, it is not surprising to read about teachers, other school employees, and even students who say they are reluctant to return in the fall if schools reopen and protections are viewed as inadequate.¹⁶ The Americans with Disabilities Act (ADA) mandates accommodations for increased-risk employees, and many school districts are allowing at least some increased-risk employees to work at home or receive other protective accommodations.^{14,17} The ADA does not, however, cover accommodations for healthy employees seeking to protect at-risk family members, and it remains to be seen whether school districts will provide accommodations in these cases.^{14,17,18}

Overall, we found that 35.2 percent of all adults in the U.S. had a within-household connection to elementary or secondary schools, either as school employees or by living with a school employee or school-age child. This percentage is smaller for adults with increased risk, who were less likely to live with children. Nevertheless, between 33.9 million and 44.2 million increased-risk adults, depending on which CDC guideline was used, had direct or within-house-

hold connections to schools. Even when we subset to adults with multiple risk factors, we continued to find a high prevalence of school connections. Among adults with 2 or more risk factors, nearly 15 million either worked as school employees or lived in households with school employees or school-age children.

Our analysis finds large numbers of adults who have increased risk of severe COVID-19 and who have a direct or within-household connection to schools. It is important to bear in mind that school reopening represents only one of many possible pathways for exposure to SARS-CoV-2. Individuals face risks of exposure risks in their jobs and communities, even if schools remain closed. It is also important to note that by focusing on direct or within-household connections to schools we may have understated the potential impact of school reopening on other adults in the community who have increased risk.

Our estimates are substantially higher than recent estimates showing that a quarter of all teachers and other instructors met CDC criteria for being at increased risk of severe COVID-19¹⁹ and 3.3 million seniors lived in households with at least one school-age child.²⁰ Our findings are more comprehensive because we included all school employees, all members of the household, and because we used more recent CDC guidelines, which lowered BMI thresholds and which added high blood pressure (in the broader CDC definition). Our estimates of increased-risk adults with school connections are more closely aligned with contemporaneous research by Adam Gaffney et al. (2020),²¹ although by using MEPS we were able to include health risks for all school employees and for all household members, leading us to find higher numbers of increased-risk adults with connections to schools.

Our analysis highlights the greater health risk of lower-skilled school employees, compared to teachers and other higher-skill employees. Our analysis also highlights the potential implications of reopening schools on well-known racial-ethnic and socioeconomic disparities in COVID-19 outcomes.⁵ We found substantial differences in potential exposure between Black and White school workers. Additionally, we found that Black and Hispanic adults with increased risk were substantially more likely than White adults with increased risk to live in households with school-age children.

Conclusion

Sound decision-making with regard to reopening schools in the United States requires careful assessment of a wide array of potential benefits

and costs. Prudent application of the strategies recommended by CDC,²² the American Academy of Pediatrics,²³ and the National Academies of Sciences, Engineering, and Medicine²⁴ can help to mitigate risks. We can also learn from the experience of other countries that have reopened schools.²⁵ Factors affecting decisions to open elementary schools might be different from those affecting decisions to open secondary schools, given the emerging research on how COVID-19 is spread and the age-dependent developmental impacts of distance learning. For many school

districts, decisions over whether and how to reopen will likely be revisited throughout the school year, depending on local infection rates, evolving research on the effectiveness of preventive measures used by schools, and the effectiveness of local public health measures that are in place, such as the use of masks, testing, social distancing, self-quarantining, and eventually vaccinations. Against this backdrop, evidence regarding the health risks of adults with connections to schools is one piece of the puzzle. ■

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