

**From:** [Patricia Gee](#)  
**To:** [Office State Actuary, WA](#)  
**Subject:** TRS1 COLA  
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October 22, 2023

To the Washington State Select Committee on Pension Policy,

Please consider the hardship faced by many TRS1 individuals. We need a permanent COLA.

I would like to share the TRS1 retirement history of my husband Jerome Gee. He retired from North Thurston School District in **1992**, receiving a yearly retirement amount of **\$20,172** at that time. His TRS1 retirement amount for last year, **2022**, was **\$24,424**. He has been retired for 31 years, and his retirement yearly amount has increased only \$4,252. The cost of living in 1992 if set at a base of \$1.00 is compared to the cost of living in 2022 which has increased to a level of \$2.08.

Taking Jerome's 2022 retirement level times the decrease in purchasing power as determined by Social Security and website data, he would need a yearly retirement of **\$41,958** in order to have kept up with the cost of living. As stated, he is currently receiving **\$24,424** instead of **\$41,958**, making his money worth nearly 50% less than it did when he first retired in 1992.

Consequently, we have had to use our savings and investments to pay our bills, and now must rely on family to help us, living in the old family farmhouse with only fireplace heat and rustic surroundings.

Though we have looked, we can not afford to live anywhere else, and we struggle to meet our living expenses, with the rising costs of almost everything.

Please support a TRS Plan 1 COLA and consider raising the COLA cap.

Thank you

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