

# 3 COMMON MISCONCEPTIONS ABOUT THE 13TH CHECK FOR STATE RETIREES



## 1) Many retirees get a pension equal to their full state salary.

**FACT:** The average ERS annuity is approximately \$22,000 annually, with the typical retiree having completed slightly over 20 years of state service. This means their pension constitutes roughly 50% of their former state salary.

## 2) State retirees recently received a cost-of-living adjustment (COLA) from ERS.

**FACT:** Only 25% of state retirees received a cost-of-living adjustment (COLA) because the legislation mandating the pension increase was applicable solely to those who retired 20 or more years prior, effective at the end of 2024. Additionally, the average annuity increase resulting from the COLA was less than \$60 per month. Otherwise, it's been over 20 years since a benefit was given out to all ERS retirees.

## 3) TRS retirees belong to a distinct category and did not have the benefit of Social Security.

**FACT:** Numerous state employees retired under the Teacher Retirement System (TRS), including those from Wyndham School, higher education institutions, and individuals with combined ERS/TRS service. All these employees were enrolled in Social Security.

Furthermore, retired public school employees and TRS retirees have enjoyed over \$5.7 billion in extra payments through TRS, while ERS retirees did not receive any increase in over 20 years.

The cost for a very modest benefit is under \$200 million.  
It's time to help our ERS retirees!



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