

**From:** [Kristine Kraig](#)  
**To:** [Office State Actuary, WA](#)  
**Subject:** Comments to the SCPP  
**Date:** Monday, June 14, 2021 12:54:58 AM

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Virtual Select Committee on Pensions SCPP Meeting-Tuesday, June 15-10am

Thank you for the opportunity to submit comments to your board about my pension concerns. I retired in February, 2004 after thirty-two years of state employment. That is now seventeen years ago. Through the years of employment I was told by my state employers and human resources that I would receive an automatic COLA each year after retirement. That automatic cost of living increase (COLA) was taken away in 2011. For ten years my association, the Retired Public Employees Council (RPEC), has been asking state legislature for restoration of the automatic COLA for PERS 1 retirees. Even with the appreciated occasional one time cola increase, the cost of medical insurance coverage increase each year eats up any of that years gain. My 2020 copay for pharmacy medication alone was \$1,000.00. The COLA max amount or dollar lid Legislature put in place is lost to increases in housing cost, in taxes, home and car insurance. I now pay more in monthly Thurston County house taxes than my original monthly house payment which I have refinanced twice. I'm now paying a second mortgage because of repairs needed to my aging home. I started purchasing it thirty-one years ago. After a home kitchen appliance flood and a separate roof leak into a different wall and floor in 2020, my home insurance did not cover the higher costs in building material. I am currently paying the uncovered cost. Further, last week my 1999 car transmission died. I believe I have become one of the middle class poor. My income is just over the qualifying income limit for tax subsidy but am just able to pay my tax bills, insurance, utilities, food and gas. No frills here. I ask that you reestablish the annual COLA for PERS 1 retirees. I also ask that you consider a one time COLA increase to make up for the decreased value of our current PERS 1 pensions, and create a workable baseline for the annual COLA moving forward. Thank you for your consideration and assistance. Kristine Kraig LD22 [krisrine.kraig@gmail.com](mailto:krisrine.kraig@gmail.com) 1-360-402-0371

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