

## COLAs for Local Government Employees

If you think Cost of Living Adjustments are unimportant (or boring) Defined Benefit plan features:

1. You're not a DB plan retiree;
2. You do not administer a DB retirement plan; and
3. You're not a member of a city council or other legislative body responsible for the finances.

So what's the big deal?

Financially, it's this: if you currently offer a plan with a 3.00% annual compounding COLA, which is a reasonably popular option, you could cut the total benefits paid to a retiree who lives 40 years after retirement by almost half by eliminating the COLA. Yes, 40 years is a long time, but it's common enough among employees who retire at age 50, which happens a lot. Think of safety employees (police & fire), or other employees with enough years of service to retire early, or retirees with a full spousal benefit.

Besides, even if you have to pay benefits to a retiree for only 20 years, you still save one-quarter on the total benefits paid, if you eliminate the 3.00% COLA.

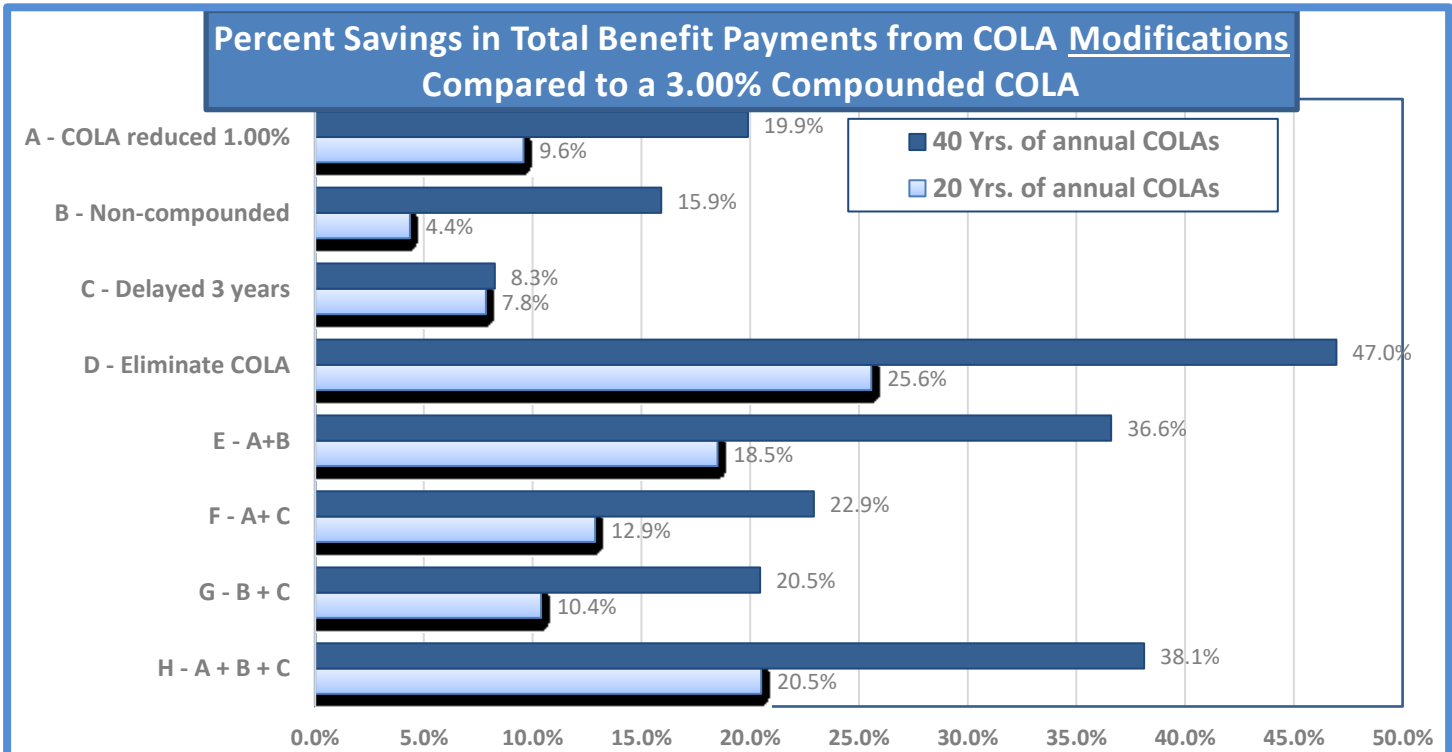
The problem, of course, is that some current employees will scream, especially those approaching retirement. And if you think *they* scream loud, or their unions do,

wait until you start hearing from the retirees. You can't blame them for screaming – this would be a horrid thing to do.

### So what do you do to cut the cost?

Leave the COLA alone, and find some other way to save money in the plan. But if you've already squeezed other aspects of the plan and you need to go after the COLA:

- Keep the COLA as is for current retirees, but not future retirees. Or keep the COLA for current retirees and active employees, but not new hires.
- Don't eliminate the COLA, but tweak it some other way. One way is pretty drastic: make the COLA dependent each year on a vote from the legislature or the Board of the pension commission. Or make it dependent on the plan having to meet certain investment, actuarial, or other financial goals. In reality, this can mean the COLAs are rarely if ever paid. It may take a while for people to catch on, but once a few of them do, the word spreads fast.
- Somewhat less drastic methods are to pay the COLA only every two or three or more years, maybe at a higher percentage (e.g., 6% every 3 years instead of 3% every year). Or to put a lifetime cap on the COLA,



either in dollars or, more commonly, as a percentage of the original benefit amount.

- Or provide less drastic tweaks, such as reducing the COLA percentage, say, from 3.00% to 2.00%. Or by delaying the first COLA so that instead of starting it the first year after retirement, it's delayed by some number of years, say 3 years. Or instead of the COLA compounding every year, make it non-compounding (i.e., the percentage always applies to the *first* year benefit, so the COLA dollar amount remains the same every year). The table on the first page shows the financial effects of these three changes and of combinations of them. **Note that if you use all three of these particular options, you get results that are financially comparable to eliminating the COLA altogether!** But if you [honestly, please] present these as temporary measures that will be lifted one by one in the future, it might fly.

## What about COLAs based on the Consumer Price Index?

Very astute of you to ask!

There are also options for making these less costly, such as including a lifetime cap on the amount of increases, or an annual cap of the amount of each increase, or basing the benefit on just a fraction (usually half) of CPI instead of the whole thing.

## What's going on with Municipal and County DB Plan COLAs in real life?

The answer is: *All* these same things, *and more*. As a general observation, which will not surprise you, we have found almost no plans that have increased their COLAs in recent years. But there are many that have reduced COLAs for one or more classes of participants, or have eliminated them altogether.

The attached tables show what kind of COLAs are offered to local employees (even if they're in a statewide plan). There are different tables for different classes of COLAs, and some of these are broken down into sub-groups. *Within each group or sub-group, we list plans according to actual or best-guess number of participants.*

There are 576 plans listed altogether, including lots of plans of all sizes. But our sample is deliberately not random. Statewide plans for local employees are most likely to be included, large cities and counties rather less so,

other cities and counties still less so, and towns, small cities, small counties, and townships very much less so, percentage-wise.

If you're looking for a particular plan, our tables are not the best way to find it (try their Comprehensive Annual Financial Report online instead). But if you're wondering what kind of plans use a certain design, you're in luck.



## Coming Next Month: Recent Legislation on Teacher Plans

Although teachers are usually covered by statewide plans over which most municipalities have little or no influence, what happens in those plans does have an impact on the cities and towns and sometimes counties where the teachers work.

The financial consequences vary, since they depend on the cost-sharing rules for each plan. Beyond that, the quality of the plan affects the ability to attract and retain good teachers locally. Also, the politics are largely local. Teachers are a significant employee group in the typical city or town, and they tend to be well respected and well supported by other voters. If the teachers are up in arms, it's felt at the statehouse, but also at home.

Next month we examine recent trends in proposed and enacted legislation intended to affect teacher retirement plans.



## Recent Studies and News:

[Do All State and Local Workers Receive an Annuity in Retirement?](#), by Jean-Pierre Aubry and Kevin Wandrei, issued August 2021 by the Boston College Center for Retirement Research, uncovers what state and local government workers tend to do with their DB plans when they retire (annuity vs. lump sum), and to a lesser extent with their DC plans (annuitization or not).



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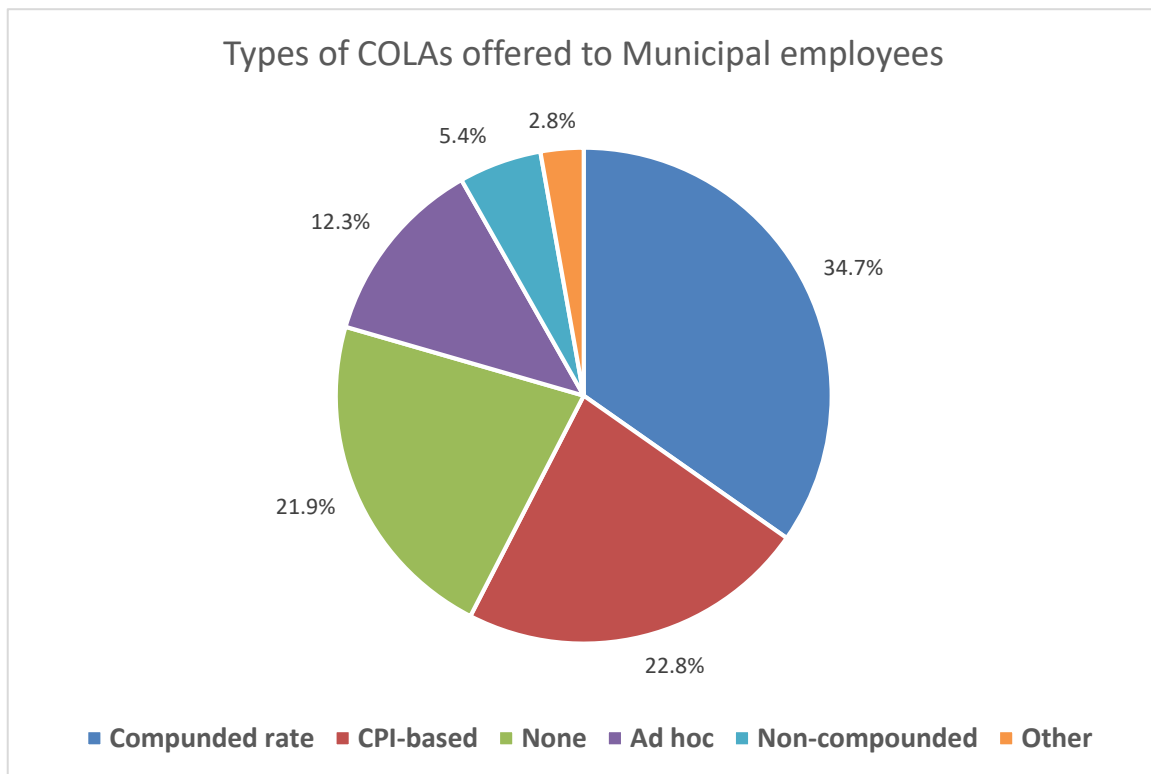
– Chuck Yanikoski and Kristin Sherman, *editors*

# Special Report: Retirement Benefit COLAs for Municipal Employees: Who Offers What to Whom

*All results are from public sources* (and therefore, in some instances, may be out of date).

## Tables in this Report:

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This chart represents the distribution of COLAs nationwide among participants, not plans. It is based on a non-random sample of 576 plans, skewed toward larger plans, covering about 20,000,000 plan participants (not all plans provide exact numbers).

**Table MRPAR 1.3a**  
**Plans that offer fixed-rate COLAs, compounded annually**  
**Data compiled Autumn 2021**

“Normal” COLAs that increase the retirement benefit every year on a *compounded* basis account for more plans and more participants than any other category. A 3.00% rate is most common, followed by 2.00%. This table divides plans into sections based on rate. Within each section, plans are listed roughly from largest to smallest, based on approximate number of participants.

Plan	Rate	Notes
Coral Gables (FL) (non-teacher) (retirees 2012+)	<b>0.25%</b>	
Indiana (teachers, public employees, conservation)	<b>0.40%</b>	Planned increases to 0.5% in 2034 and 0.6% in 2039
New York state (school employees – state TRS and PERS)	<b>1.00%</b>	COLA on the first \$18,000 is delayed to age 62, and is linked to 1/2 of CPI; min = 1.00%; max = 3.00%
South Carolina (all local employees)	<b>1.00%</b>	Lesser of 1.00% or \$500 annually
New York City TRS	<b>1.00%</b>	COLA on the first \$18,000 is delayed to age 62, and is linked to 1/2 of CPI; min = 1.00%; max = 3.00%
New York City (police & fire)	<b>1.00%</b>	COLA on the first \$18,000 is delayed to age 62 (or age 55, if retired 10 years), and is linked to 1/2 of CPI; min = 1.00%; max = 3.00%
Minnesota (teachers)	<b>1.00%</b>	COLA will increase 0.10% for five years, starting 2024, and the level off at 1.50% in 2028
Mississippi PERS (teachers)	<b>1.00%</b>	COLA is non-compounded up to age 60 (55 for members hired before 7/1/2011)
Minnesota PERA (local police & fire)	<b>1.00%</b>	
Kent County (MI) (non-teacher)	<b>1.00%</b>	Up to 3.00% depending on employee group and union contract
Savannah (GA) (general employees)	<b>1.00%</b>	No COLA in first four years, but in fifth year all five are paid at once
Manchester (NH) (general employees)	<b>1.00%</b>	
Kent County (DE) (non-teacher)	<b>1.00%</b>	
Kalamazoo (MI) (general employees) (AFSCME)	<b>1.00%</b>	COLA increases to 2.00% at age 75
Kalamazoo (MI) (contributing general non-union)	<b>1.00%</b>	
Odessa (TX) (firefighters hired before 2014)	<b>1.00%</b>	COLA applies to frozen benefit only
Northport (FL) (firefighters)	<b>1.00%</b>	Applies only from age 55 to age 63
Delray Beach (FL) (police & fire)	<b>1.00%</b>	May be enhanced by available state revenue
Kissimmee (FL) (police)	<b>1.00%</b>	Applies only from age 55 to age 65
Coral Springs (FL) (firefighters)	<b>1.00%</b>	
East Hartford (CT) (non-teacher retirees 1991 to 2000))	<b>1.00%</b>	
Vero Beach (FL) (police)	<b>1.00%</b>	
Port Orange (FL) (police) (retired before 10/1/2002)	<b>1.00%</b>	
Detroit (MI) (police & fire) (hybrid component 2)	<b>1.01%</b>	
Tampa (FL) (general employees) (division B)	<b>1.20%</b>	
Colorado PERA (local employees hired before 7/1/2007)	<b>1.25%</b>	Amount is also subject to ad hoc adjustments
Colorado PERA (local employees hired on or after 7/1/2007)	<b>1.25%</b>	Amount is also subject to ad hoc increases based on financial results
Nashville (TN) (city-administered plan, division B)	<b>1.25%</b>	

Oklahoma (firefighters with 20+ years by 5/26/83)	<b>1.375%</b>	
Falls Church (VA) (general employees & police)	<b>1.375%</b>	
Montana TRS (tier 2)	<b>1.50%</b>	COLA is 0.50% to 1.50% based on actuarial valuation
Oregon (all local employees)	<b>1.50%</b>	Blend of rates, with result capped at 2.00%
New Mexico (schools) (25+ srv. yrs., benefits below median)	<b>1.50%</b>	COLAs will return to former higher levels when plan is fully funded
Kentucky TRS	<b>1.50%</b>	
Montana TRS (tier 1)	<b>1.50%</b>	
Georgia POAB	<b>1.50%</b>	
Montana (general employees) (hired 7/1/2013+)	<b>1.50%</b>	
Chicago (IL) Police hired < 1/1/2011, born 1/1/1966+	<b>1.50%</b>	Lifetime increase cap is 30%
Hawaii ERS (general employees) (hired 7/1/2012+)	<b>1.50%</b>	
San Antonio (TX) CPS Energy	<b>1.50%</b>	
Clearwater (FL) (non-teachers excl. grandfathered police)	<b>1.50%</b>	5-year delay for benefits earned after 2012
Chattanooga (TN) (police & fire)	<b>1.50%</b>	
Lexington-Fayette (KY) (general employees)	<b>1.50%</b>	
Norwalk (CT) (general employees)	<b>1.50%</b>	
Montana (sheriffs; game wardens; peace officers; hired 7/1/2007+)	<b>1.50%</b>	
Miami Beach (FL) (general & elected) (tier 3)	<b>1.50%</b>	
Kalamazoo (MI) (general employees) (KMEA)	<b>1.50%</b>	COLA does not begin until age 64; incr. to 2.00% at age 75
Clearwater (FL) (grandfathered hazardous duty police)	<b>1.50%</b>	
Miami Beach (FL) (police & fire) (tiers 2-4)	<b>1.50%</b>	
Pembroke Pines (FL) (police & fire) (hired 5/1/10 thru 9/30/18)	<b>1.50%</b>	
Missouri PSRS/PEERS (all public school employees)	<b>1.65%</b>	Lifetime increase cap is 80%
New Mexico (school employees) (<25 srv. yrs., benefits < median)	<b>1.70%</b>	COLAs will return to former higher levels when plan is fully funded
California TRS	<b>2.00%</b>	Not guaranteed if retired before 7/1/2014
Oklahoma TRS (teachers retired 2016+)	<b>2.00%</b>	
Kansas PERS (local employees retired before 7/1/2012)	<b>2.00%</b>	COLA begins on 2nd anniversary of retirement or age 65, whichever is later
New Mexico (general employees)	<b>2.00%</b>	COLAs delay 2 years after retirement; COLA is 2.50% for members making less than \$20,000
Yolo County (CA) (non-teacher)	<b>2.00%</b>	Delayed 2 years
Gainesville (FL) (non-teacher)	<b>2.00%</b>	Only applies to service prior to 10/1/12; no COLA until age 60 or 62
St. Petersburg (FL) (general)	<b>2.00%</b>	For retirees under old plan; max of 1.50% for supplemental
Orlando (FL) (general employees)	<b>2.00%</b>	Delayed an extra 4 years after retirement or age 64 whichever is earlier
Dallas / Fort Worth (TX) International Airport	<b>2.00%</b>	
Hialeah (FL) (non-teacher)	<b>2.00%</b>	
Hialeah (FL) (police; general fired hired < 7/15/2009)	<b>2.00%</b>	Dates and rates vary for some firefighters
Chatham County (GA) (emergency personnel)	<b>2.00%</b>	
Pompano Beach (FL) (police & fire; general tier 1)	<b>2.00%</b>	An additional 1.00% may be paid on an ad hoc basis

Orlando (FL) (police)	2.00%	Beginning at age 55
East Hartford (CT) (non-teacher retirees < 1991 or > 2005)	2.00%	
Carroll County (MD) (non-teacher)	2.00%	Maximum benefit
Town of Palm Beach (FL) (non-teacher)	2.00%	Delayed an extra 2 years after retirement
Sunset (FL) (non-teacher, hired before 9/30/2008)	2.00%	
Cape Coral (FL) (police and fire)	2.00%	Delayed 1 extra year if hired before 6/14/2015, otherwise 3 extra years
Pembroke Pines (FL) (non-union; safety hired before 2006, retired after 2003)	2.00%	
Key West (FL) (general employees)	2.00%	
Pembroke Pines (FL) (general employees) (union)	2.00%	COLAs may not begin until normal retirement date
Pompano Beach (FL) (general tier 2)	2.00%	COLA is 1% to 2% depending on age; an additional 1.00% may be paid on an ad hoc basis
Kalamazoo (MI) (police with 25* years of service)	2.00%	
North Branford (CT) (general employees & police)	2.00%	
Orange County (FL) Library District	2.00%	
Meriden (CT) (general employees hired 7/1/2001+)	2.00%	Delayed to later of 1 extra year or age 62; lifetime cap of 50%
Boca Raton (FL) (police retired October 2001+)	2.00%	
Hallandale Beach (FL) (police & fire hired before 8/7/13)	2.00%	Only applies to service prior to 8/7/13; may depend on investment performance
Augusta/Richmond (GA) (non-GMEBS general employees)	2.00%	
Temple Terrace (FL) (police and firefighters)	2.00%	Beginning at age 56
Miramar (FL) (police retired on or after Oct. 2001)	2.00%	
Tarpon Springs (FL) (firefighters)	2.00%	Delayed an extra 4 years after retirement
Meriden (CT) (police retired 2003+) (20+ yrs. srv.)	2.00%	Delayed 1 extra year after retirement
Tavares (FL) (police)	2.00%	
Mt. Lebanon (PA) (police hired before 1/11/2004)	2.00%	Lifetime increase cap is 90%
Dover (DE) (police)	2.00%	
Coral Springs (FL) (general employees)	2.00%	
Milton (GA) (non-teachers)(class 2)	2.00%	
Palm Bay (FL) (firefighters) (tier 1) (retired 10/1/2000+)	2.00%	Delayed an extra 5 years after retirement
Safety Harbor (FL) (firefighters)	2.00%	
Indiana police & fire	2.10%	
Tarpon Springs (FL) (general employees and police)	2.10%	Paid every 5th year
Tampa (FL) (general employees) (division A)	2.20%	
San Antonio (TX) (police & fire) (retired 10/1/1999+)	2.25%	
Alexandria (VA) (police & fire)	2.25%	
Milton (GA) (non-teachers) (class 1)	2.25%	
Deltona (FL) (firefighters)	2.35%	Delayed earlier of 2 years after retirement or age 52
Allentown (PA) (police & fire)	2.40%	
Hawaii ERS (non-teacher) (hired before 7/1/2012)	2.50%	
Nashville (TN) (city-administered plan, division A)	2.50%	
Miami Beach (FL) (general & elected) (tiers 1 & 2)	2.50%	

Sunnyvale (CA) (non-teacher)	2.50%	
Santa Clara County (CA) Water Valley District	2.50%	Floor on purchasing power applies, then 2.75%
Miami Beach (FL) (police & fire) (tier 1)	2.50%	
Cape Coral (FL) (general employee's hired Oct. 2013+ & rejected Buy-up)	2.50%	
Coral Springs (FL) (police)	2.50%	1.00% with 5-year delay for benefits earned 10/1/2012+
Sunset (FL) (non-teacher, hired 9/30/2008+)	2.50%	
Mobile (AL) (police & fire (retired after Apr 1985)	2.50%	
Iowa PERS (teachers; general; sheriffs (retired < 7/1/90)	2.60%	
Lower Merion Township (PA) (general employees)	2.75%	
Bethlehem (PA) (general employees)	2.80%	Maximum benefit
Florida Retirement System (local, incl. teachers)	3.00%	
Georgia TRS (hired before 7/1/2009)	3.00%	
Georgia PSERS	3.00%	
Illinois Downstate Police & Fire plans (tier 1)	3.00%	
Georgia TRS (hired 7/1/2009+)	3.00%	
Chicago (IL) (general, police, fire, parks) (tier 1)	3.00%	
Montana (general employees) (hired before 7/1/2013)	3.00%	
Ohio PERS (local non-teacher, retired before 7/1/2013)	3.00%	
Cook County (IL) (tier 1)	3.00%	
Arkansas PERS (local)	3.00%	
Fairfax County (VA) (teachers hired before 7/1/2017+)	3.00%	
Arkansas Local Police & Fire Ret. Sys.	3.00%	
Jacksonville (FL) (general employees)	3.00%	Delayed 4 extra years after retirement
Jacksonville (FL) (police & firefighters)	3.00%	
Chicago (IL) LABF (tier 1)	3.00%	No COLA until earlier of age 60 and (later of age 53 and 3rd anniversary. of retirement)
Omaha (NE) (teachers & general employees)	3.00%	COLA delayed to 5th year after retirement
San Antonio (TX) (police & fire)(retired before 10/1/1999)	3.00%	
Montana (sheriffs; game wardens; peace officers; hired <7/1/2007)	3.00%	
Metropolitan Chicago (IL) Water Reclamation District (tier 1)	3.00%	
Chattanooga (TN) (general employees)	3.00%	
Omaha (NE) (police & fire)	3.00%	Increase is capped at \$600/year
Montana (police & fire) (GABA-eligible)	3.00%	
Cape Coral (FL) (general before Oct. 2013 or took Buy-up)	3.00%	
Springfield (MO) (police & fire)	3.00%	
Coral Gables (FL) (non-teacher) (retirees before 2012)	3.00%	
Georgia LRS	3.00%	
East Providence (RI) (police; firefighters hired before 2014)	3.00%	
Georgia Sheriffs' Retirement Fund	3.00%	
Altamonte (FL) (non-teacher)	3.00%	

Dover (DE) General Employee Pension Plan	3.00%	
Pembroke Pines (FL) (police & fire)(retired 4/1/2006+)	3.00%	
Winter Park (FL) (police & fire)	3.00%	
Lower Merion Township (PA) (police)	3.00%	
Cocoa (FL) (non-teacher)	3.00%	COLA begins at age 65
Jupiter (FL) (police)	3.00%	
Palm Beach Gardens (firefighters)	3.00%	COLA is 1% to 3% depending on age
Boca Raton (FL) (firefighters retired before 4/14/2015)	3.00%	3.00% for benefits earned after 4/13/2015
Boca Raton (FL) (firefighters retired after 4/13/2015)	3.00%	2.50% for benefits earned after 4/13/2015
South Miami (FL) (general employees; police)	3.00%	
Lauderhill (FL) (firefighters)	3.00%	Delayed 2 extra years after retirement
Boca Raton (FL) (police retired before October 2001)	3.00%	Paid every other year
Milford (CT) (police hired 4/6/1989+)	3.00%	
Longboat Key (FL) (general employees)	3.00%	Delayed 4 extra years after retirement
Palm Bay (FL) (police) (retired after September 2000)	3.00%	Delayed 2 extra years after retirement
Middletown Township (PA) (police)	3.00%	
Casselberry (FL) (police and fire hired before 9/14/2016)	3.00%	
Port Orange (FL) (firefighters) (retired before 10/1/2003)	3.00%	Delayed 4 extra years after retirement
Upper Dublin Township (PA) (police)	3.00%	
Port Orange (FL) (police & firefighter) (retired 2002/2003)	3.00%	Length of delay is based on age and service at retirement
Fort Walton (FL) (firefighters)	3.00%	No COLA until age 52
Springettsbury Township (PA) (police)	3.00%	
Lighthouse Point (FL) (police and fire)	3.00%	Delayed 4 extra years after retirement
Casselberry (FL) (police and fire hired 9/14/2016+)	3.00%	Delayed 4 years after retirement
Meriden (CT) (general employees hired July1989-June2001)	3.00%	COLA starts on 3rd year or age 65, and is paid every other year; lifetime cap of 50%
Palm Bay (FL) (firefighters) (tier 2)	3.00%	Delayed 5 extra years after retirement
Meriden (CT) (firefighters retired 2003+) (25+ yrs. srv.)	3.00%	Delayed 1 extra year
Oklahoma TRS (teachers retired before 2016)	4.00%	
Orlando (FL) (firefighters)	5.00%	COLA starts on 3rd year after retirement, and is paid every third year thereafter
Montgomery County (MD) (non-teacher)	Varies	COLA for service before 7/1/11 is 2.19% to 3.10% depending on class, and 1.42% to 3.10% for later service
Nevada (teachers and general employees hired before 1/1/2010)	Varies	COLA increases in stages from 2.50% in 4th year of retirement to 5.00% in 15th year; no COLA after 16th year.
Baltimore City (MD) (non-teacher)	Varies	COLA is 1.50% up to age 65 and 2.00% above age 65
Nevada (all employees hired 7/1/2015+)	Varies	COLA increases in stages from 2.00% in 4th year of retirement to 2.50% in 7th year, then in the 10th year, the lesser of 3.00% and the CPI
Nevada (all employees hired 1/1/2010 to 6/30/2015)	Varies	COLA increases in stages from 2.50% in 4th year of retirement to 4.00% in 13th year, bo COLA after 16th year.
Las Vegas Valley Water District	Varies	COLA increases in stages from 2.00% in 4th year of retirement to 5.00% in the 15th year and thereafter
Charleston (WV) (police & fire)	Varies	COLA is 2.50% on the first \$15,000 of annual benefit only (compounded)



**Table MRPAR 1.3b**  
**Plans that offer COLAs based on national or local CPI (Consumer Price Index)**  
**Data compiled Autumn 2021**

This has always been a popular option because, in its pure form, it matches benefit increases to actual inflation. But in reality that is usually not the case. Only a small proportion of plans match COLAs exactly to the Consumer Price Index (either national or local). Most plans reduce their own costs either by capping the COLA at some percentage (generally 1.00% to 5.00%), or else by making the COLA only half (or some other fraction) of the CPI. Plans are listed within each group roughly in order of total plan participants.

Plan	Cap	Notes
<b>Plans that base COLAs on full CPI. with or without an annual Cap</b>		
Los Angeles (CA) (tiers 1-2) (non-teacher)	None	
District of Columbia (hired before Nov. 1996)	None	
Washington State (local police [LEOFF] Plan 1)	None	
Tucson (AZ) (public safety)	None	
Washington (DC) Suburban Sanitary Commission (open plan)	None	
Dallas Area (TX) Rapid Transit	None	No decreases are made if CPI is less than zero
Danbury (CT) (general members)	None	Tracks CPI but increases are only occasional
Maryland-National Capital Park & Planning Commission (plan E)	None	
Washington (DC) Suburban Sanitary Commission (closed plan)	None	COLA paid only when CPI sustains an increase of 3.00% or more
Maine PERS (teachers; members in participating local districts)	Dollar amount	CPI applied to limited portion of benefit (\$22,451.03 in 2019)
Nebraska (teachers and other school employees) (tiers 2-4)	1.00%	
Atlanta (GA) (non-teacher)	1.00%	
Shelby County (TN) (non-teacher) (plan B)	1.00%	COLA begins at age 65
Pensacola (FL) (general) (hired 10/1/2012+)	1.00%	
Idaho PERSI	1.00%	Ad hoc adjustments up to 6% may be authorized by the Board
Connecticut Teachers Retirement (hired July 2007+)	1.00%	Can be increased up to 5.00% based on investment performance
Northern Colorado Water Conservancy	1.25%	
San Jose County (CA) (federated tiers 2A, 2B)	1.25%	Rates from 1.25% to 2.00% apply to different segments of credited service
Minnesota PERA (local general employees)	1.50%	
Pensacola (FL) (general) (hired before 10/1/2012)	1.50%	
Pueblo County (CO) (officers & employees hired 2007+)	1.50%	Financial factors can raise or lower this by 0.25%
New Haven (CT) (police hired 10/21/12+; fire hired 4/24/14+)	1.50%	
Connecticut Teachers Retirement (retired Sept. 1992 +)	1.50%	Can be increased up to 6.00% based on investment performance
CalPERS (school employees)	2.00%	

Los Angeles County (CA) (Plans B-D,G)	2.00%	
San Bernardino County (CA) (hired after mid-1975)	2.00%	
San Francisco County (CA) (safety tiers 2-4, misc. tiers 3-5)	2.00%	
Alameda County (CA) (tier 2)	2.00%	
Los Angeles (CA) Water and Power (tier 2)	2.00%	
San Diego County (CA) (tiers B,C,D)	2.00%	
Imperial County (CA) (general & safety)	2.00%	
Shelby County (TN) (non-teacher) (plan D)	2.00%	COLA begins at age 67
San Luis Obispo County (CA) (tiers 2,3)	2.00%	
San Jose County (CA) (tier 2 police and fire)	2.00%	
St. Petersburg (FL) (firefighters)(supplemental plan)	2.00%	
New Haven (CT) (police hired 3/29/97 to 10/20/2012)	2.00%	
Pensacola (FL) (firefighters) (hired 7/1/1999 - 6/10/15)	2.00%	
CalPERS (local miscellaneous)	2.00%	Max. = 2.00%-5.00% (employer choice); starts yr. 2
CalPERS (local safety)	2.00%	Max. = 2.00%-5.00% (employer choice); starts yr. 2
Tacoma (WA) (general employees retired before 7/1/2020)	2.125%	If retired 7/12/18+ and if CPI is less than 2.125, difference is banked for future years
Nebraska (teachers and other school employees) (tier 1)	2.50%	
Kern County (CA) (general & safety)	2.50%	
Minnesota PERA (local correctional)	2.50%	
Mississippi PERS (local non-teachers)	2.50%	
Tennessee (all local employees)	3.00%	
Washington State (PERS 2 & 3 local, TRS 2 & 3; LEOFF 2; PSERS)	3.00%	
Ohio PERS (local non-teacher, retired 7/1/2013+)	3.00%	
Orange County (CA) (general & safety)	3.00%	
Los Angeles County (CA) (plan A)	3.00%	
Virginia Plan 2 (all local employees)	3.00%	Matches first 2.00% of CPI, and half of additional CPI up to a total of 3.00%
Los Angeles (CA) Water and Power (tier 1)	3.00%	
San Joaquin County (CA)	3.00%	
Los Angeles (CA) (tiers 5-6)	3.00%	CPI increases above 3.00% are banked for future years of low CPI
Los Angeles (CA) (tiers 3-4)	3.00%	
San Diego County (CA) (tiers 1,2, A)	3.00%	
San Jose County (CA) (tier 1)	3.00%	
District of Columbia (hired Nov. 1996+)	3.00%	
Milwaukee (WI) (all employees)	3.00%	

Stanislaus County (CA)	3.00%	
Nevada (police hired before 1/1/2010)	3.00%	
San Luis Obispo County (CA) (tier 1)	3.00%	
Fresno County (CA) (general & safety, tiers 1-3)	3.00%	
Alameda County (CA) (tiers 1 and 3)	3.00%	
Howard County (MD) (non-teacher)	3.00%	
Merced County (CA) (tier 1)	3.00%	
Sioux Falls (SD) (non-teacher)	3.00%	COLA delayed to 36 months after retirement
Fairfield (CT) (non-teacher)	3.00%	
West Bloomfield (MI) (non-teacher)	3.00%	
Fort Walton (FL) (general employees and police)	3.00%	
Pensacola (FL) (police) (hired 6/10/15+)	3.00%	Drops to max of 2.00% after 10 years
New Haven (CT) firefighters hired 4/24/2004 to 4/34/2014)	3.00%	
Pensacola (FL) (firefighters) (hired before 7/1/1999)	3.00%	
Takoma Park (MD) (police)	3.00%	
Virginia Plans 1 and 3 (all local employees)	4.00%	Matches first 3.00% of CPI, and half of additional CPI up to a total of 4.00%
Fairfax County (VA) (non-teachers, and teachers hired 7/1/2017+)	4.00%	
San Francisco County (CA) (tier 1)	4.00%	
Shelby County (TN) (non-teacher) (plans A & C)	4.00%	COLA begins at age 65
St. Joseph (MO) (non-teacher)	4.00%	
New Haven (CT) (police hired < 3/29/97; fire hired < 4/24/14)	4.00%	Lifetime increase cap is 20%, or 25% if hired before 4/21/1994
St. Charles (MO) (non-teacher)	4.00%	
North Kansas City (MO) (police & fire)	4.00%	
Connecticut Municipal Employees Ret. Fund	5.00%	Minimum of 3.00%; uses 60% of CPI less than 6.0% + 75% above 6.0%
Vermont (teachers) (Group A)	5.00%	
Connecticut Teachers Retirement (retired < Sept. 1992)	5.00%	Minimum of 3.00%
Maryland-National Capital Park & Planning Commission (plans A-D)	5.00%	COLA is 100% of CPI up to 3% plus 1/2 of CPI up to a total of 5%
Aurora (CO) (tier1, and elected officials and executives)	5.00%	
Falls Township (PA) (police)	8.00%	Lifetime increase cap is 130%
<b>Plans that base annual COLAs on full CPI. with a lifetime Cap</b>		
Upper St. Clair Township (PA) (police)	20%	
Bensalem (PA) (police)	30%	
Mt. Lebanon (PA) (police hired 1/11/2004+)	30%	
Cranberry Township (PA) (police)	75%	
<b>Plans that base COLAs on half of CPI. with or without an annual Cap</b>		
Roanoke (VA) (general employees hired before 7/1/2006)	None	

Vermont (non-teachers) (Group A)	2.00%	
Illinois IMRF (all tiers 2)	3.00%	
Illinois Downstate Police & Fire plans (tier 2)	3.00%	
Chicago (IL) Teachers Pension Fund	3.00%	COLA not payable before age 67
Chicago (IL) (general, firefighters, park employees) (tier 2)	3.00%	
Cook County (IL) (tier 2)	3.00%	
Vermont (non-teachers) (Groups B, C, D)	3.00%	
Illinois TRS (tier 2)	3.00%	
Chicago (IL) Police hired 1/1/2011+	3.00%	No COLA until age 60
Chicago (IL) LABF (tier 2)	3.00%	No COLA until age 67 & 2nd anniv of retirement
Metro Chicago (IL) Water Recl. District (tier 2)	3.00%	
Chicago (IL) LABF (tier 3)	3.00%	No COLA until age 65 & 2nd anniv. of retirement
St. Joseph (MO) (retired or terminated police)	4.00%	
Vermont (teachers) (Group C)	5.00%	
<b>Plans that base COLAs on 65% of CPI. with or without an annual Cap</b>		
Seattle (WA) (non-teacher)	None	Minimum of 1.50%

**Table MRPAR 1.3c**  
**Plans that offer NO COLA**  
**Data compiled Autumn 2021**

Offering no COLA is the easiest and cheapest way to go if you're a plan sponsor. Plans are listed here roughly in order of total plan participants.

Plan	Notes
Texas (all local government traditional Defined Benefit plans)	
New Jersey (all local employees)	Former COLAs suspended as of 2011
Pennsylvania PSERS (teachers and other school employees)	
Ohio STRS	As of 7/1/2017
Iowa PERS (teachers; general; sheriffs (retired 7/1/90+)	
Georgia ERS	
Wyoming (all local employees)	
West Virginia PERS (local employees)	
Kentucky County ERS and KERS local	None since 7/1/2011
North Dakota (non-teacher)	
Kansas PERS (local) (tiers 1&2 not retired by 7/1/2012)	
Oklahoma (firefighters with <20 years of service as of 5/26/83	
Detroit (MI) (general employees, non-union)	
Washington State (volunteer firefighters reserve officers)	
Rhode Island (all local employees)	Hope to reinstate COLAs by 2031
Georgia GMPF	
Los Angeles County MTA (self-administered)	
DeKalb County (GA) (non-teacher)	
Regional Transportation District (CO)	
Birmingham (AL) (non-teachers)	
St. Louis (MO) (general employees and police)	
Cobb County (GA) (non-teacher)	
El Paso (TX)	
Metropolitan Atlanta (GA) Rapid Transit Authority	
Tucson (AZ) Supplemental Ret. Sys.	
Allegheny County (PA) Port Authority	
Tulsa (OK) (general employees)	
El Paso County (TX) (non-teacher)	
Jefferson County (AL) General Ret. Sys.	
Minnesota PERA (local voluntary firefighters)	
Montana (volunteer firefighters)	
San Francisco County (CA) misc. tier 2)	
Fort Lauderdale (FL) (non-teacher)	
Adams County (CO) (non-teacher)	
Tampa (FL) (police & fire)	
Arapahoe County (CO) (non-teacher)	
Stamford (CT) (non-teacher)	
Ingham County (MI) (excl. teachers, ICEA prof'ls, nurses, animal ctl)	

Spokane (WA) (general employees)  
 San Antonio (TX) (VIA Metro Transit hired before 1/1/2012)  
 Fresno County (CA) (general & safety, tiers 4-5)  
 Regional Transportation Authority (IL)  
 New Haven (CT) (general; police & fire retired before July 1984)  
 Flint (MI) (non-teacher)  
 West Hartford (CT) (non-teacher)  
 Montgomery (AL) (locally administered)  
 Marietta (GA) (non-teacher)  
 Delaware County & Municipal Police & Firefighters  
 Kalamazoo County (MI) (general employees)  
 Warren (MI) (non-teacher)  
 St. Clair County (MI) (non-teacher)  
 Murfreesboro (TN) (non-teacher)  
 Genesee County (MI) (non-teacher)  
 Chicago (IL) Housing Authority  
 Hartford (CT) Metropolitan District  
 Palm Beach County (FL) (transportation & firefighters)  
 Delaware County & Municipal (general employees)  
 Miramar (FL) (general & firefighters; police retired before Oct.2001)  
 Houston (TX) Port Authority (hired before 8/1/2012)  
 Warwick (RI) (general employees; police; most firefighters)  
  
 Vernon (CT) (non-teacher)  
 Kissimmee (FL) (general employees and firefighters)  
 Stratford (CT) (non-teacher)  
 Fort Worth (TX) (groups 2, 4, and 6)  
 Roswell (GA) (non-teacher)  
 Glastonbury (CT) (non-teacher)  
 Meriden (CT) (gen. hired < 7/89, police inelig. to retire on 1/2003)  
 Daytona Beach (FL) (police & fire)  
 Sterling Heights (MI) (general employees; police & fire hired 1994+)  
 Norwalk (CT) (police, fire, and food service)  
 Royal Oak (MI) (non-teacher)  
 Midland (MI) (non-teacher)  
 Fairfield (CT) (non-teacher)  
 Port Huron (MI) (non-teacher)  
 Troy (MI) (non-teacher, incl. volunteer firefighters)  
 Ocean City (MD) (non-teacher)  
 Troup County (GA) (non-teacher)  
 Farmington Hills (MI) (non-teacher)  
 Hollywood (FL) (general employees hired 7/15/2009+)  
 Metro Wastewater Reclamation District (CO)  
 Wethersfield (CT) (non-teacher)  
 Redford Township (MI) (non-teacher)  
 North Miami Beach (FL) (non-FRS)

Firefighters may elect a non-compounded COLA and a lower benefit

Firefighter cut-off date was 10/1/11

Jackson County (GA) (non-teacher)  
Merced County (CA) (tiers 2-4)  
Allentown (PA) (general employees)  
Homestead (FL) (non-teacher)  
Wilton (CT) (non-teacher)  
Cartersville (GA) (non-teacher)  
Indiana parks & recreation employees  
Largo (FL) (police and fire)  
Waterford Township (MI) (non-teacher)  
Bloomfield (CT) (non-teacher)  
Torrington (CT) (non-teacher)  
East Lansing (MI) (general employees)  
Cheshire (CT) (non-teacher)  
Plainville (CT) (non-teacher)  
Peachtree City (GA) (non-teacher)  
Battle Creek (MI) (police)  
University City (MO) (non-teacher)  
Englewood (CO) (non-teacher)  
Saginaw (MI) (general future retirees; firefighters; some police)  
Novi (MI) (non-teacher)  
Hallandale Beach (FL) (general; police & fire hired 8/7/13+)  
Delray Beach (FL) (general employees)  
Wyandotte (MI) (non-teacher, incl. volunteer firefighters)  
Newark (DE) (non-teacher)  
Clayton (MO) (non-teacher)  
Fort Collins (CO) (non-teacher)  
Punta Gorda (FL) (non-teacher)  
Birmingham (MI) (non-teacher)  
State College (PA) (general employees & police)  
Salem Area (OR) Mass Transit District  
Iowa MFPRS (retired 7/1/90+)  
Portsmouth (RI) (non-teacher)  
South Windsor (CT) (non-teacher)  
Community Mental Health (MI) - Clinton / Eaton / Ingham  
Woodstock (GA) (non-teacher)  
Old Saybrook (CT) (non-teacher)  
Naples (FL) (non-teacher)  
Ocala (FL) (police)  
Port St Lucie (FL) (police)  
Acworth (GA) (non-teacher)  
Watertown (CT) (non-teacher)  
Key West (FL) (police and fire)  
McAllen (TX) (firefighters)  
Palm Bay (FL) (police & fire) (retired before October 2000)  
Chattanooga (TN) Area Regional Transportation Authority  
Newington (CT) (non-teacher)

Pueblo County (CO) Board of Water Works  
Auburndale (FL) (non-teacher)  
Lehigh Northampton (PA) Airport Authority  
Edgewater (FL) (non-teacher)  
New Smyrna Beach (FL) (police & fire)  
Fargo (ND) (city-administered plans only)  
Port Orange (FL) (general)  
Mt. Lebanon (PA) (general employees & firefighters)  
Avon (CT) (non-teacher)  
Meridian Township (MI) (general employees)  
Maitland (FL) (police & fire)  
Harlingen (TX) (firefighters)  
Lauderhill (FL) (police)  
Wichita Falls (TX) (firefighters)  
Newton County (GA) (non-teacher)  
Powder Springs (GA) (non-teacher)  
Texarkana (TX) (firefighters)  
Bensalem (PA) (general employees)  
Upper Dublin Township (PA) (general employees)  
Granby (CT) (non-teacher)  
Mason (MI) (non-teacher)  
Cranberry Township (PA) (general employees)  
Aventura (FL) (police)  
Palm Beach Gardens (general and police)  
Ferndale (MI) (non-teacher)  
North Palm Beach (FL) (police & fire)  
Central Lincoln (OR) People's Utility District  
Walker (MI) (non-teacher)  
Middletown Township (PA) (general employees)  
Upper Moreland Township (PA) (police)  
Oviedo (FL) (police & fire)  
Loveland (CO) (fire & rescue)  
McCandless (PA) (non-teacher)  
Moon Township (PA) (police)  
Upper St. Clair Township (PA) (public works employees)  
Lansdale (PA) (police)  
Zeeland (MI) (non-teacher)  
Pembroke Pines (FL) (police & fire) (hired October 2018+)  
Pensacola (FL) (firefighters) (hired 6/11/2015+)  
Ferguson (PA) (police)  
Berlin (CT) (non-teacher)  
Tacoma (WA) (general employees retired 7/1/20+)  
New London (CT) PERS Non-contributory Plan  
Tavares (FL) (firefighters)  
Falls Township (PA) (public works)  
Sun Prairie (WI) (utilities employees hired before 1/1/2013)



**Table MRPAR 1.3d**  
**Plans that offer fixed-rate COLAs, non-compounded (i.e., based on original benefit)**  
**Data compiled Autumn 2021**

Like the plans in Table MRPAR 1.3a, these plans are designed to pay a COLA on benefits every year. The catch is that they are non-compounding, meaning that a 3.00% COLA in the 20<sup>th</sup> year is not 3.00% of the 19<sup>th</sup> year benefit but of the 1<sup>st</sup> year benefit. It doesn't matter much in the early years but in, say, the 20<sup>th</sup> or 30<sup>th</sup> year it can make a very big difference. The following plans offer this kind of COLA, listed from larger to smaller plans, based on number of participants. Note that we are finding them almost entirely at the local level, rarely in statewide plans that serve municipal employees.

Plan	Cap	Notes
Grand Rapids (MI) (eligible police; general employees)	1.00%	Delayed 3-5 years after retirement
Oakland County (MI) (non-teacher)	1.50%	
Grand Rapids (MI) (eligible firefighters)	1.50%	COLA is delayed
Illinois IMRF (regular tier 1; original % rev'd EDO tier 1)	2.00%	
Fort Worth (TX) (groups 1, 3, and 5)	2.00%	Does not apply to all years of service; some members have can opt for an <i>ad hoc</i> COLA
Oklahoma City (OK) (general employees)	2.00%	COLA delayed by 3 years if retiring before age 65
Wichita (KS) police & fire	2.00%	COLA starts 36 months after retirement
Wichita (KS) general employees (Plan 2)	2.00%	
East Providence (RI) (firefighters hired 2014+)	2.25%	
Utah (all local employees) (tier 2)	2.50%	2.50% is the maximum per year
Saginaw (MI) (general current retirees; some active police)	2.50%	Can vary for some employees
Livingston County (MI) (excl. some health workers)	2.50%	
Marquette County (MI) (most employees excl. sheriffs & road)	2.50%	
East Lansing (MI) (police & fire)	2.50%	
Auburn Hills (MI) (non-teacher)	2.50%	COLA paid for max of 15 years
Ingham County (MI) (ICEA professionals, nurses, animal control)	2.50%	
Delta Township (MI) (non-teacher)	2.50%	
Meridian Township (MI) (police & fire)	2.50%	
Westerly (RI) (police retired before 7/1/1998)	2.50%	
Illinois TRS (tier 1)	3.00%	
Arkansas TRS	3.00%	Trustees may skip or compound COLA depending on finances
Michigan public schools (MIP hired before 7/1/2010)	3.00%	
Illinois IMRF (SLEP tier 1)	3.00%	
Cincinnati (OH) (non-teacher participants in the city-run plan)	3.00%	COLA delayed 3 extra years after retirement
Kansas City (MO) (police civilians; tier 1 general & firefighters)	3.00%	
Wichita (KS) general employees (plan 1)	3.00%	
Westerly (RI) (police hired < 7/1/2010 & retired 7/1/1998+)	3.00%	

Westerly (RI) (police hired 7/1/2010+)	3.00%	COLA delayed to 5th year after retirement or age 52, whichever comes first
Utah (teachers; other local employees) (tier 1)	4.00%	
Utah (local police & firefighters) (tier 1)	4.00%	Some employers provide less
San Bernardino County (CA) (hired before mid-1975)	7.00%	
Alaska PERS DB tier members (local)	10.00%	Alaska residency required; min. = \$50/mo.
Alaska TRS DB tier members	10.00%	Alaska residency required; min. = \$50/mo.

**Table MRPAR 1.3e**  
**Plans that offer COLAs only on an *ad hoc* basis**  
**Data compiled Autumn 2021**

Let's be honest here: "ad hoc" *technically* means at the occasional vote of a legislature or other governing body, or when the plan meets some kind of financial or actuarial benchmark – but *really* it means "practically never". That's why we list these separately. These plans (ranked approximately by number of participants) do have COLA provisions, but their members rarely received COLAs. It's a little like telling children that if they're very patient on Christmas Eve they'll get to see Santa Claus – well-intentioned, but rarely works out to everyone's satisfaction. Still, some plans on this list do better than others in meeting their goals, or voting for COLAs.

Plan	Notes
North Carolina (all local employees, except certain cities)	
Arizona State Retirement System (local only)	
Michigan public schools (MIP hired 7/1/2010+; Basic members)	
Massachusetts (all local employees)	Capped at 3% if paid; not compounding
Louisiana local (TRS / LSERS / MERS Parochial employees)	
Alabama TRS (non-teacher)	
Missouri LAGERS (general employees, police & firefighters)	When paid, COLA is capped at the lower of 4% or cumulative CPI since retirement
Philadelphia (PA) (non-teacher)	
New Hampshire Retirement System	
Oklahoma PERS (local general employees)	
Maryland (teachers & some municipal workers hired 7/1/11+)	If paid, COLA is lesser of CPI or 2.50%
Denver (CO) DERP	
Austin (TX) (non-teacher)	
North Dakota (teachers)	
Baltimore County (MD) (non-teacher)	Individual eligibility depends on hire date, years of service & years since retirement
Phoenix (AZ) COPERS	
St. Louis (MO) (teachers)	COLAs occasionally provided for some retirees
Memphis (TN) (non-teacher)	
Sonoma County (CA) Employees' Ret. Assn.	
Detroit (MI) (police & fire) (hybrid component 1)	
Oklahoma (police)	
Norfolk (VA) (non-teacher)	
Richmond (VA) (sworn officers hired before 7/1/2006)	
Alabama ERS (local only)	
Lakeland (FL) (non-teacher)	
Hampton (VA) (non-teacher, hired before 7/1/1984)	
Kansas City (MO) (police)	
Chatham County (GA) (general)	
Orlando (FL) Utilities Commission	
Cumberland County (PA) (non-teacher)	
Ann Arbor (MI) (non-teacher)	Pro-rated if less than 20 years of service

Danville (VA) (non-teacher)	Extra benefits are paid as bonuses, not permanent increases to the annual benefit
Charlottesville (VA) (non-teacher)	
Mobile (AL) (police & Fire retired before Apr 1985)	
Kansas City (MO) (general employees; firefighters) (tier 2)	Lifetime cap of 80%
Glynn County (GA) (non-teacher)	
Milford (CT) (general employees; police hired before 4/6/1989)	
Boca Raton (FL) (general employees and executives)	
Charlotte (NC) (firefighters)	
Fort Pierce (FL) (non-teacher)	
Longmont (CO) (non-teacher)	
Pueblo County (CO)(general employee hired before 2007)	
Lexington-Fayette (KY) (police & fire)	
Aurora (CO) (tier 2, and New Hire fire and police)	
Franklin (TN) (non-teachers)	
Laredo (TX) (firefighters; transit system employees)	
Winston-Salem (NC) (police)	
At Petersburg (FL) (police)	
Lubbock (TX) (firefighters)	
Vero Beach (FL) (general)	
Grand Rapids (MI) (non-COLA-eligible employees)	
Bethlehem (PA) (police and fire)	
Lauderhill (FL) (general employees and management)	
St. Clair Shores (MI) (non-teacher)	Six COLAs given after retirement at times and in amounts varying by employee class
Decatur (GA) (non-teacher)	
Tualatin Hills (OR) Park & Recreation District	
Galveston Wharves (TX)	
Upper Merion Township (PA) (police)	
Aberdeen (MD) (police)	

**Table MRPAR 1.3f**  
**Plans that offer other kinds of COLAs**  
**Data compiled Autumn 2021**

These plans are unlike those in the previous tables. But as in the other tables, plans within each group are listed by size, biggest to smallest by total participants. Likewise the groups are ordered in the same manner, most to fewest participants in our sample.

Plan	Notes
<b>Plans that base annual COLAs on an actuarial formula</b>	
Wisconsin Retirement System (local employees)	
South Dakota (all local employees, except in some cities)	Amount varies annually; may not exceed 3.50%
Iowa MFPRS (retired before 7/1/90)	Retirees receive an unspecified "dividend"
Miami (FL) (police & fire)	Amount varies annually
Statesboro (GA) (non-teacher)	Amount varies annually; may not exceed 5.00%
<b>Plans that offer retirees an option</b>	
Maryland (teachers & some municipal workers retired before 7/1/2011)	Choice of 100% CPI or 5.00% compounded
Washington State (PERS 1 local, TRS 1)	Members can choose a reduced benefit and a COLA equal to CPI capped at 3.00% a year
Louisiana firefighters	2.50% COLA can be elected in exchange for a lower starting benefit
Warwick (RI) (firefighters retiring after 7/23/1996)	May elect a non-compounding COLA applied to a different starting benefit formula
<b>Plans that provide COLAs only if extra employee contributions are made in working years</b>	
Kansas PERS (local employees )( tier 3)	COLA available on Cash Balance plan if extra contributions made
Fort Myers (FL) (non-teacher)	0.00% except 2.50% if extra contributions have been made
North Palm Beach (FL) (general employees)	0.00% except 2.00% or 3.00% if extra contributions have been made
<b>Plans that base annual COLAs on annual change in <i>active</i> employee pay</b>	
Oregon Tri-County Metropolitan Transportation District	
Prince George's County (MD) (safety workers LOSAP supplemental plan)	COLA is 1.00% of a starting trainee salary, not to exceed \$770.25
Iowa Peace officers	COLA = 40% of change in active member salaries, plus a small bonus based on age
St. Petersburg (FL) (firefighters) (prior plan)	
Montana (police & fire) (GABA-ineligible)	Benefit be at least 1/2 of a new officer's pay
Meriden (CT) (police & fire retired before 2003)	
Danbury (CT) (firefighters; also police hired before 1967)	
<b>Plans that base annual COLAs on dollar formulas, not rates of increase</b>	
Jefferson County (LA)	\$350-\$1,200 based on number of months retired, less any Parochial Employees plan COLA
Sterling Heights (MI) (police & fire hired before 1994)	COLAs range from \$500 to \$800 per year
<b>Plans that determine COLAs in union negotiations</b>	
New London (CT) PERS Contributory Plan	Varies, as negotiated by each union