

# WHAT WOULD 20 YEARS OF NO COLA/LESS COLA MEAN FOR YOU?

Take a look at a 20-year history of Cost-of-Living Adjustments as they would affect CSRS and FERS retirees

| Year | CSRS COLA % | Ave High 3 \$50,000 - 60 YO w/25 yrs of Service | COLA Cut - CSRS .5% Lower | Income with .5% Lower COLA - CSRS | FERS COLA % | Avg High 3 \$50,000 - 62 YO w/30 yrs of Service | Income with Zero Cola FERS | LEO - FERS % | LEO - FERS Avg High 3 \$50,000 - 52 YO w/25 yrs of Service | Income with Zero COLA FERS LEO |
|------|-------------|---|---------------------------|-----------------------------------|-------------|---|----------------------------|--------------|--|--------------------------------|
| 1998 | Base        | \$ 23,125                                       | Base                      | \$ 23,125                         | Base        | \$ 16,500                                       | \$ 16,500                  | Base         | \$ 19,500  | \$ 19,500                      |
| 1999 | 1.3         | \$ 23,426                                       | 0.8                       | \$ 23,310                         | 1.3         | \$ 16,714                                       | \$ 16,500                  | 1.3          | \$ 19,754  | \$ 19,500                      |
| 2000 | 2.4         | \$ 23,988                                       | 1.9                       | \$ 23,753                         | 2           | \$ 17,049                                       | \$ 16,500                  | 2            | \$ 20,149  | \$ 19,500                      |
| 2001 | 3.5         | \$ 24,827                                       | 3                         | \$ 24,465                         | 2.5         | \$ 17,475                                       | \$ 16,500                  | 2.5          | \$ 20,652  | \$ 19,500                      |
| 2002 | 2.6         | \$ 25,473                                       | 2.1                       | \$ 24,979                         | 2           | \$ 17,825                                       | \$ 16,500                  | 2            | \$ 21,065  | \$ 19,500                      |
| 2003 | 1.4         | \$ 25,830                                       | 0.9                       | \$ 25,204                         | 1.4         | \$ 18,074                                       | \$ 16,500                  | 1.4          | \$ 21,360  | \$ 19,500                      |
| 2004 | 2.1         | \$ 26,372                                       | 1.6                       | \$ 25,607                         | 2           | \$ 18,436                                       | \$ 16,500                  | 2            | \$ 21,787  | \$ 19,500                      |
| 2005 | 2.7         | \$ 27,084                                       | 2.2                       | \$ 26,171                         | 2           | \$ 18,804                                       | \$ 16,500                  | 2            | \$ 22,223  | \$ 19,500                      |
| 2006 | 4.1         | \$ 28,194                                       | 3.6                       | \$ 27,113                         | 3.1         | \$ 19,387                                       | \$ 16,500                  | 3.1          | \$ 22,912  | \$ 19,500                      |
| 2007 | 3.3         | \$ 29,125                                       | 2.8                       | \$ 27,872                         | 2.3         | \$ 19,833                                       | \$ 16,500                  | 2.3          | \$ 23,439  | \$ 19,500                      |
| 2008 | 2.3         | \$ 29,795                                       | 1.8                       | \$ 28,374                         | 2           | \$ 20,230                                       | \$ 16,500                  | 2            | \$ 23,908  | \$ 19,500                      |
| 2009 | 5.8         | \$ 31,523                                       | 5.3                       | \$ 29,877                         | 4.8         | \$ 21,201                                       | \$ 16,500                  | 4.8          | \$ 25,055  | \$ 19,500                      |
| 2010 | 0           | \$ 31,523                                       | 0                         | \$ 29,877                         | 0           | \$ 21,201                                       | \$ 16,500                  | 0            | \$ 25,055  | \$ 19,500                      |
| 2011 | 0           | \$ 31,523                                       | 0                         | \$ 29,877                         | 0           | \$ 21,201                                       | \$ 16,500                  | 0            | \$ 25,055  | \$ 19,500                      |
| 2012 | 3.6         | \$ 32,658                                       | 3.1                       | \$ 30,804                         | 2.6         | \$ 21,752                                       | \$ 16,500                  | 2.6          | \$ 25,707  | \$ 19,500                      |
| 2013 | 1.7         | \$ 33,213                                       | 1.2                       | \$ 31,173                         | 1.7         | \$ 22,122                                       | \$ 16,500                  | 1.7          | \$ 26,144  | \$ 19,500                      |
| 2014 | 1.5         | \$ 33,711                                       | 1                         | \$ 31,485                         | 1.5         | \$ 22,454                                       | \$ 16,500                  | 1.5          | \$ 26,536  | \$ 19,500                      |
| 2015 | 1.7         | \$ 34,284                                       | 1.2                       | \$ 31,863                         | 1.7         | \$ 22,835                                       | \$ 16,500                  | 1.7          | \$ 26,987  | \$ 19,500                      |
| 2016 | 0           | \$ 34,284                                       | 0                         | \$ 31,863                         | 0           | \$ 22,835                                       | \$ 16,500                  | 0            | \$ 26,987  | \$ 19,500                      |
| 2017 | 0.3         | \$ 34,387                                       | 0                         | \$ 31,863                         | 0.3         | \$ 22,904                                       | \$ 16,500                  | 0.3          | \$ 27,068  | \$ 19,500                      |
| 2018 | 2           | \$ 35,075                                       | 1.5                       | \$ 32,341                         | 2           | \$ 23,362                                       | \$ 16,500                  | 2            | \$ 27,609  | \$ 19,500                      |

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AMERICAN FEDERATION OF GOVERNMENT EMPLOYEES, AFL-CIO

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| 2011 | 0           | \$ 31,523                                       | 0                         | \$ 29,877                         | 0           | \$ 21,201                                       | \$ 16,500                  | 0            | \$ 25,055  | \$ 19,500                      |
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| 2013 | 1.7         | \$ 33,213                                       | 1.2                       | \$ 31,173                         | 1.7         | \$ 22,122                                       | \$ 16,500                  | 1.7          | \$ 26,144  | \$ 19,500                      |
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| 2015 | 1.7         | \$ 34,284                                       | 1.2                       | \$ 31,863                         | 1.7         | \$ 22,835                                       | \$ 16,500                  | 1.7          | \$ 26,987  | \$ 19,500                      |
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