



# NALC Fact Sheet

Department of Legislative and Political Affairs — National Association of Letter Carriers, AFL-CIO  
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## Equal COLA Act (H.R. 491/S.624)

Under current law, there is a disparity in cost-of-living adjustments (COLA) between the federal retirement systems.

Federal Employee Retirement System (FERS) annuitants receive a limited COLA increase when inflation exceeds 2 percent, while Civil Service Retirement System (CSRS) annuitants receive full COLA adjustments based on the Consumer Price Index for Urban Wage Earners and Clerical Workers.

For example, in October 2025, the Social Security Administration announced a 2.8 percent COLA increase for 2026. CSRS retirees will receive the full increase, while FERS retirees will only receive the capped 2.0 percent boost.

NALC represents nearly 22,000 FERS annuitants who receive a reduced COLA, compared to our CSRS annuitants. These letter carriers did the exact same job, paid their fair share, and deserve to receive the same full COLA with no cap. Furthermore, NALC represents nearly 178,000 active letter carriers in FERS, who will be impacted by this disparity when they retire from their public service career.

The Equal COLA Act would eliminate this disparity and ensure all federal annuitants are treated equally, regardless of their federal retirement system.

**NALC supports the Equal COLA Act, which would eliminate the COLA disparity between the federal retirement systems.**

**Sponsored by Rep. James Walkinshaw (D-VA) and Sen. Alex Padilla (D-CA)**