

History of the Texas Retired Teachers Association (TRTA)

The Texas Retired Teachers Association (TRTA) originated through the efforts of the National Retired Teachers Association (NRTA), which organized six local chapters in Texas: El Paso (1945), Dallas (1949), Fort Worth (1950), Houston (1951), and both San Antonio and Austin in 1952.

In July 1953, 65 members from these chapters attended the NRTA convention in Miami, Florida. There, they met with NRTA founder Dr. Ethel Andrus and, under her guidance, planned the formation of a Texas state organization. On November 17, 1953, in Dallas, officers were elected, a constitution and bylaws were adopted, and a statewide meeting was scheduled for fall 1954—officially establishing TRTA.

Initially, TRTA operated without a formal office, with early presidents storing records in their homes. In 1979, the Executive Board approved the creation of a central office in Austin and began organizing Texas into 20 districts. This restructuring became especially important after NRTA merged with the American Association of Retired Persons (AARP) in 1982. Following the merger, TRTA districts and chapters became more autonomous, assuming leadership roles previously supported by NRTA.

By February 2019, TRTA had grown to include 254 local chapters and nearly 94,000 members, making it the largest organization of its kind in the U.S.

Over the past several decades, TRTA has led numerous legislative efforts to improve retirement benefits for Texas public education retirees. Key milestones include:

1970s–1980s: Retirement benefits improved, including changes from a 10-year to a 3-year salary average for annuity calculations. However, these changes initially excluded current retirees.

1993: TRTA launched the Consumer Price Index (CPI) Catch-Up Plan to address inequities for current retirees. Phased in over four legislative sessions, it provided benefit increases and enhancements, including recalculated annuities, minimum floors, and an improved multiplier (from 2% to 2.3%). A “pop-up” option was extended to retirees from earlier years.

1985–1986: TRTA helped establish TRS–Care, a health program including prescription coverage.

2001–2008: Amid rising inflation, TRTA secured the first benefit increase in six years, delivering a 13th check in January 2008.

2013: Passage of Senate Bill 1458 ensured the TRS pension fund was actuarially sound and granted a permanent 3% COLA for 200,000 retirees.

2015–2017: TRTA safeguarded TRS–Care with \$768 million in state funding and supported reforms under HB 3976, transitioning to a high-deductible plan and Medicare Advantage options.

2019: Senate Bill 12 again secured actuarial soundness and provided supplemental payments for retirees.

2021–2023: TRTA influenced major legislative victories, including additional funding, TRS–Care improvements, and two return-to-work bills. In 2023, TRTA advocacy led to a historic \$5 billion in general revenue appropriated for tiered COLAs and supplemental payments.

TRTA members also successfully championed Proposition 9 in the November 2023 General Election, which passed with 84% of the vote and provided \$3.3 billion in funding for COLAs. On January 5, 2025 President Joe Biden signed H.R. 82, the Social Security Fairness Act, into law. With this signing, the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) are finally repealed!

The Power of Membership

TRTA’s greatest strength lies in its dedicated members. Every accomplishment—from legislative victories to expanded benefits—is the direct result of their tireless advocacy. Thank you for your continued service and commitment to supporting Texas public education retirees.