

April 14, 2026

House Committee on Finance  
Rhode Island House of Representatives  
State House  
Providence, RI

**RE: Written Testimony in Support of H8147**

Dear Chair and Members of the Committee:

My name is Marlene Prichard, and I am writing in strong support of House Bill 8147.

I am a 63 year old recently retired educator with over thirty years of service who dedicated my career to teaching in Rhode Island, including 19 years in Barrington and 11 years in Burrillville, where I had the privilege of teaching over 6,000 students. When I began my service, I did so with the understanding that the pension I was working toward would provide a stable and predictable source of income in retirement. Like many others, that expectation was significantly altered by the 2012 pension changes, which reduced benefits and fundamentally changed the retirement security that had been promised.

As a recent retiree, I am also navigating the financial challenges of this transition period. I am not yet eligible for Medicare until age 65, which means I must currently cover the high cost of health insurance out of pocket. In addition, I continue to substitute teach to supplement my income and help meet my ongoing expenses.

As I plan for the years ahead, one of my greatest concerns is the rising cost of living. Fixed-income retirees like myself are especially vulnerable to inflation, particularly when it comes to essentials such as housing, healthcare, and everyday expenses. Without a meaningful cost-of-living adjustment (COLA), the value of our pensions continues to erode over time, making it increasingly difficult to maintain financial stability and independence.

House Bill 8147 represents an important step toward addressing this issue. By providing a path toward restoring or improving cost-of-living adjustments, this legislation acknowledges both the long-term impact of prior pension changes and the real financial challenges retirees face today. It is not simply about restoring benefits—it is about fairness, dignity, and ensuring that those who devoted their careers to public service can live securely in retirement.

I am hopeful that the Committee will recognize the importance of this measure, particularly for retirees who have already absorbed significant reductions and have limited ability to adjust their income at this stage of life. A reasonable and sustainable COLA is essential for retirees who may live many more years and must rely on their pension to meet steadily increasing costs.

After decades of service to Rhode Island's students and communities, I respectfully ask that the state honor its commitments to its retirees. This issue is not abstract to me—it affects my ability to remain financially secure and independent after a lifetime of work in our public schools. Supporting this legislation would make a meaningful difference in my life and in the lives of many others like me.

Thank you for your consideration of my testimony and for your service to the people of Rhode Island.

Respectfully submitted,

Marlene Prichard  
East Providence, RI