

March 3, 2023

To Whom It May Concern,

I am writing concerning the state of Tier II retirement in Minnesota

Please look for the 60/30 proposal bill to be presented to the Legislative Commission on Pensions and Retirement as per the TRA meeting many of us attended on January 18, 2023. TRA voted through a majority vote to propose a retirement plan for teachers of 60 years old and 30 years of service.

I am originally from the state of Minnesota. I have been teaching 25 years including 4 as a substitute teacher right after college and 21 in Grades 2, 3, 4, and Reading Interventionist for the Esko Public School District near Duluth Minnesota. I never expected I would be penalized toward the end of my career when I am ready to retire, which is looking further and further away taking from enjoying healthy years of life after so many dedicated years of teaching. As a single woman in her late forties, I cannot tell you how many side jobs (sometimes more than one at the same time) I had to work throughout my career to make ends meet.

I have worked with some wonderful college students during my time teaching while teaching fourth grade. Many from the University of Minnesota Duluth and College of St. Scholastica (where I went to college). Some of them decided NOT to go into teaching after completing their teaching education courses and even getting degrees once they learned about the amount of work there was, the dwindling health insurance, the lack of respect teachers get from the general public and families, and the dismal retirement plan. I hear fellow colleagues and even myself sometimes deterring relatives and friends away from going into education due to the state of these factors. I wish I could tell them, "It's the best career ever! You'll love it and will have a great retirement plan." I sadly cannot. It's more along the lines of, "The public complains about teachers constantly, expects us to fix all social issues on top of academic teaching, the parents complain about everything from 'work being hard for their child' when they don't choose to do it to 'why didn't my child get the reward like everyone else', administrators who don't support teachers and choose to support parent complaints, there is very little work time provided to do your job well, you'll bring home schoolwork all the time, you'll be worrying about your students all the time, you'll feel completely exhausted and drained most days of the week/weekends/holidays, you'll have very little money to afford the cost of living, the health insurance is bare minimal, and you'll spend most of your days off either recovering from exhaustion or doing schoolwork."

Many of the issues facing the future of education could be solved by addressing the teacher retirement situation. My colleagues and myself are experiencing many issues in our lives including helping aging parents, childcare needs, afford the cost of living (including insurance costs), and try and find time to address our own health issues often put aside 'for the kids'. It is heartbreaking to see so many energetic, intelligent, motivated young people, concerned with social justice and the well-being of society, with a passion for education deterred from it based on what used to be an attraction....**pension and retirement**. The idea that your passion for teaching will pay off and give you a well-deserved retirement plan without worry is no longer a reality. I'm afraid of what will happen to education if standards for becoming a teacher are lowered due to the lack of interest for the profession. The idea anyone can teach is simply not true.

The teachers who mentored me when I first began shared stories about how things change through the years. There was a feeling that it would all be okay because the retirement plan would eventually be a good one by the time I reached that age. I never knew what it all meant until they explained it to me. No one in college explains how the system works beyond what you teach. I was so happy for most of them when they were able to retire (without penalties) and knew they would get to enjoy their time off while they were still healthy, young, and got to spend valuable time with their family.

Most of us had chosen our careers based on the precedent of the Rule of 90 as my previous mentors did. We accepted the historically low pay for our profession believing that in the end we would receive a just pension as precedent has always conveyed in our state and those around us. We are hoping Minnesota joins the states around us and makes good on precedent.

PLEASE consider restoring teacher pension back to or at least close to the way it was when we made the choice to dedicate our lives to education. Show our youth and potential educators that education and educators are valued. Please consider TRA's proposal of 60/30 and Education Minnesota's proposal for the Rule of 90. Thank you for your time and energy in improving retirement and investing in recruitment and retention for Minnesota teachers.

Sincerely,

A handwritten signature in cursive script that reads "Kimberly Dahl". The signature is written in black ink and is positioned above the printed name.

Kimberly Dahl