

**From:** [Jennifer Demars](#)  
**To:** [Lisa Diesslin](#)  
**Subject:** Teacher Pension Reform Testimony  
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Dear LCPR Committee Members,

Thank you for your interest in improving pensions for Tier II teachers. I really appreciate the listening sessions you have done. I'm not quite sure how to focus this because there are so many inequities that need improvement.

I have been teaching since 1990, so the rule of 90 was changed while I was in my teaching program. I was told not to worry, that pensions would be fixed by the time I reached the rule of 90. That has not happened. I was extremely naive, but also just busy trying to be an excellent teacher, mother and citizen. I have earned a master's degree, reading license and work-based learning license because my school needed teachers in those subjects. My two children are fully employed taxpayers. I vote in every election and even read about the candidates before voting. So, as I have been busy, my pension not improved; it has actually eroded. I must work until at least age 62 if I want most of my pension and the opportunity for COLAs. In addition, my contributions have increased.

Beyond the inherent unfairness and bias against a largely female profession, if pensions are not improved, the teacher shortage will likely get worse. I would not suggest teaching to young people right now unless they were extremely passionate. It is hard physically, mentally and emotionally. Many teachers are barely hanging on. Older teachers like me are facing health issues, so our districts are paying for more and more substitutes, if they can find a substitute. Mid-career teachers are weighing whether they really want to keep teaching or if they should make a career change. Young teachers are leaving at alarming rates.

Pension improvements need to include career rules at an earlier age for older teachers and for teachers who started teaching later as a second or third career. In addition, penalties need to be reduced starting at age 55 so teachers have an option to retire if their physical or mental health essentially require that. The teacher shortage probably won't be solved with only pension improvements, but it will be one of the changes that the state of Minnesota needs to make in order to hire new teachers and retain current teachers,

Sincerely,  
Jennifer DeMars  
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