

TESTIMONY OF Virginia P. Coleman
CONCERNING THE GOVERNOR'S PROPOSED BUDGET RELATED TO
THE STATE TEACHERS' RETIREMENT BOARD
BEFORE THE APPROPRIATIONS COMMITTEE
FEBRUARY 21, 2012

Good evening Senator Harp, Representative Walker, and members of the Appropriations Committee. My name is Virginia P. Coleman. I reside in the town of North Canaan and taught in the town of Salisbury in the elementary school for 39 years including grades one through eight. I am here tonight to comment on the Governor's proposals related to the Teachers' Retirement System.

I retired in June of 2008 taking a cut of about 1/3 of my income from my teaching salary to my pension. That was as expected and planned. What I did not expect was the increase in taxes and contributions to health care plus no cost of living increase for the following two years resulting in \$175 per month less in my pension from 2009 to 2010 and another \$42 less per month from 2010 to 2011.

As my pension kept shrinking, my normal expenses were mounting. Home heating oil went from \$350 to fill the tank per month in 2009 to over \$600 per month in December of 2011. I would have been unable to afford the Board of Education group plan as suggested by Secretary Barnes for my health insurance at a cost of over \$700 per month. Fortunately, I am eligible for Medicare and the TRB sponsored health plan, but those premiums keep rising as well.

My critical concern is for my elder colleagues who retired before the Enhancement Act of 1986. Their pensions are already so small that many of them qualify for public assistance. Asking these people who have spent their lives giving service to their communities to assume some of the state's share of its contribution to health care is telling them that they are a waste of state dollars and denying them the dignity of even a margin of comfort in their sunset years.

I empathize with the Governor's desire to cut wasteful expenditures and unnecessarily funding projects. However, to expect to relieve the state's financial burden by transferring it to retirees and especially those retirees who can least afford it is disrespectful and uncaring to those who have already given so much.

Both active and retired teachers are already contributing their share to the health care fund costs. During 2010 through 2011, retired teachers contributed more than \$30 million.

The average age of a retired teacher on the STRB's Medicare supplemental plan is 75 years. Many of those seniors must pay typical household expenses for lawn mowing, plowing, and other services in addition to the normal expenses of owning and maintaining our homes, paying taxes, and the increasing medical costs that accompany aging bodies. Deciding between paying for needed prescription medications and paying the utility bills is an increasingly common dilemma. For many there simply is not enough money between our savings and monthly pension to cover it all. The current Social Security Windfall Elimination Provision/Government Pension Offset prevents many Connecticut teacher retirees from receiving their full social security credits.

I urge you in the strongest possible terms to vote against the Governor's proposal as it does not solve the state's financial problem, but does create an even larger one for retired teachers and possibly for local towns, as teachers who are 65 or more will not be able to afford to retire.

Thank you for your kind attention.

Virginia P. Coleman