

**TESTIMONY OF MICHAEL NORMAN**

**ASSOCIATION OF RETIRED TEACHERS OF CT (ARTC)**

**FINANCE COMMITTEE PUBLIC HEARING**

**MARCH 12, 2013**

**SB 28: AAC REVENUE ITEMS TO IMPLEMENT THE GOVERNOR'S  
BUDGET**

Senators, Representatives,

I am Michael Norman, a retired teacher and former president of the Association of Retired Teachers' of Connecticut. Thank you for the opportunity to testify before you today on this important bill.

For several years we have been advocating the reduction of taxes on teachers' pensions. Only five states (California, Connecticut, Nebraska, Rhode Island, and Vermont) tax teachers' pensions. We are also one of only fifteen states in which retired teachers receive little or no Social Security benefits. Even if teachers work outside their profession, such as a summer job, they receive only a third of the benefits of S.S. as anyone else earning the same amount. Retired teachers cannot even receive survivor's benefits after the loss of a spouse.

Many retired teachers of Connecticut are on limited incomes and many are not eligible for Medicare and never will be. Their pensions have not

caught up to the growing inflation. Many of our retirees are already hard pressed having serious trouble making ends meet.

Many retirees leave CT to other states where their pensions are not taxed. As active teachers they paid for part of their pensions with taxable funds. A bill S.B. No.28 has been proposed by Governor Malloy to change this. This is an urgent issue. With the high costs of insurance and other living expenses retired teachers need some form of financial relief. Our Governor has stepped forward and requested a tax reduction that makes sense. If the Governor's plan is accepted these retirees will be in less financial difficulty. This is a similar plan that Republican legislators have supported over the years. I urge this committee to support the bill.