

Teacher Pensions MYTHBUSTERS

Pension Myth

Defined benefit plans would work for everyone if states made their promised contributions. It's a political problem, not a fiscal problem.

The Facts

Funding shortfalls are real and would be improved if states met their financial commitments, but the structure of pension plans leaves too many teachers without a path to a secure retirement.

- Even if states started to fully fund teacher retirement systems, there is no magic spell that will make the already accrued debt disappear. The problems with current systems go far beyond the impact of downturns or upturns in the economy.
- States must look at solutions –like defined contribution plans –that will keep existing debt from continuing to grow while also offering teachers fair, flexible, and secure retirement plans.



*To learn more about teacher pensions and other reforms to elevate the teaching profession
visit: nctq.org, studentsfirst.org and teacherpensions.org*



National Council on Teacher Quality

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