

Testimony from the Minneapolis Committee of Thirteen

The Minneapolis Committee of Thirteen and Retired Teachers Chapter 59 representing 8,000 educators - 5,000 retirees and 3,000 current employees in the Minneapolis Public Schools ask you, the members of the State Government Finance and Elections Committee, to support HF 4306 in support of Minnesota public employees including our retirees.

As retired Committee of Thirteen members, including both administrators and teachers, this is who we are:

- 1 – Public educators are still, to this day, 75 % women of whom a disproportionate number are single heads of household.
- 2 – We do get old as our actuaries have shown. TRA has 86 educator retirees who are age 100 to 104.
- 3 – And, there are still a number of us retirees in the basic plan who do not receive our earned Social Security benefit due to Government Pension Offsets.

As a part of several pension reform changes, retirees agreed to be part of the solution to funding issues by reducing or eliminating our COLA for a time. The problem with that is that there is no way for retirees to ever make up the loss. It is permanent.

In 2022, here are three issues/statistics that we retirees face into the future this session in several pieces of legislation as we advocate for retirees and elders:

- 1 – Retirees will live 8 to 10 years without being able to drive. Transportation convenience, availability and costs are a challenge and expensive.
- 2 – Seniors are the demographic most rapidly becoming homeless. It's usually due to a catastrophic medical episode that renders them bankrupt. Remember that many of us are single so we have no one to move in with.
- 3 - The costs of aging in our own homes increase as services must be purchased and paid for. For a colleague who was a career math and special ed teacher, the math doesn't add up. As her mind is taken by dementia, and she continues to break bones from falls, the expenses to keep her in her home with appropriate care become astronomical.

Our 1% COLA increase January 1st was less than the increase in our Medicare Supplement and Medicare part B premiums. These are just a few expenses that increased more than the cost of living each year. And, the ever-increasing cost of our prescription medications seem to have no upper limit that the pharmacy companies can charge. Last month our out-of-pocket cost of living went up 7.9%.

We haven't faced this kind of financial challenge to our fixed incomes since the early eighties. Now we need your help.

We spent our careers teaching your children and we continue to live in your communities and keeping our towns and cities throughout Minnesota in every one of your districts viable. We are proud that over 85% of Minnesota's public employees retire and stay in Minnesota.

We are asking you to support HF 4306 in support of Minnesota public employees including our retirees.

Please consider the realities of our cost-of-living as we age and try to keep up, stay home, stay solvent, and stay strong. It's not just tough to get old, it's expensive. Thank you for your consideration.

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