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*Testimony of Rep. Julie McCabe introducing*  
**LD 1611, An Act to Decrease the Retirement Contributions  
Required for Teachers and State Employees**  
*Before the Joint Standing Committee on Labor*

Good afternoon, Senator Tipping, Representative Roeder and distinguished members of the Labor Committee. My name is Julie McCabe and I represent District 93, which is part of Lewiston. I am pleased to present to you **LD 1611, An Act to Decrease the Retirement Contributions Required for Teachers and State Employees**.

Under current law, Maine teachers and state employees pay 7.65% of their salary towards the Maine Public Employee Retirement System. Local school districts contribute at a rate of 4.47% while the state government contributes 4.84%. LD 1611 is a simple but meaningful piece of legislation. It would reduce the teacher and state employee retirement contribution from 7.65% to 6.2%—creating parity between public servants and private sector workers.

Over the course of a career, the lost take-home pay amounts to over \$20,000—which is no insignificant sum considering most teachers in Maine do not earn a sustainable starting wage to begin with. If we know that Maine teachers are the lowest paid in New England and we know Maine's state workers are still not earning salaries commensurate to their peers in the private sector, why add insult to injury by allowing this unfair scheme of retirement funding to continue?

When I consider my colleagues, I can picture at least five retired teachers I know who have returned to the classroom, and not simply because they miss the adolescent wit, but to round out their pensions which alone are not livable. I don't have enough hands to count the number of teachers I know who work second jobs during the school year and through the summer to supplement their salaries. Truth be told, when my four and six year olds talk about becoming teachers when they get older, I find myself partially wincing in my obligatory encouragement.

I wince because the salary does not support the ever-growing demands of the job, and the benefits and pensions, once a major draw of public service, have eroded to such a degree that we know fewer and fewer are choosing this path.

Teachers and government workers must not continue to be taken for granted. By passing LD 1611, this committee can take one small step towards restoring fairness for public service workers.

I thank you for your attention and will do my best to answer any questions.