

# Teacher Pensions MYTHBUSTERS

*Pension Myth* Defined benefit plans provide teachers with a secure retirement.

## *The Facts*

Less than 20 percent of new teachers will stay in a retirement system long enough to earn full benefits.

- Traditional pension plans are often grossly unfair to teachers who move between states, leave the teaching profession, or enter the profession mid-career.
- The average defined benefit plan intentionally suppresses retirement savings accrual for teachers in their first 20 years of teaching. The typical pension plan offers very little retirement savings even to teachers who stay for 10 or 20 years.
- Under the average defined benefit plan, a teacher who stays in the profession for life, but moves to a different state just once, will lose up to half of her retirement wealth.
- Teachers who move have to reset the clock and start at square one. Service years and pension benefits are not transferrable across states.



*To learn more about teacher pensions and other reforms to elevate the teaching profession  
visit: [nctq.org](http://nctq.org), [studentsfirst.org](http://studentsfirst.org) and [teacherpensions.org](http://teacherpensions.org)*



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