

Teacher Pensions MYTHBUSTERS

Pension Myth

Defined benefit plans are an effective component of teacher retention strategies.

The Facts

Holding teachers' retirement savings hostage is not a sound retention strategy.

- Teacher retention rates and rates of withdrawal from state retirement systems do not suggest defined benefit systems prevent teachers from leaving. If pensions were effective teacher retention tools, we would see evidence of teachers remaining in the profession just long enough to qualify for pension benefits, but we don't.
- While retirement benefits may help to keep some teachers in the profession, it is not clear that defined benefit plans are helping us retain our best teachers. In fact, evidence suggests that more effective teachers may actually choose hybrid pension plans when given the option. These defined benefit plans may also make it more difficult to attract younger workers, who change jobs and move more often than previous generations.



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