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From: Nelson Miranda <nmiranda522@gmail.com>
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To: House Finance Committee
Subject: Letter of Support for Rule of 90 Legislation Bills: 2023-H-5092 and 2023-S86

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Letter of Support for Rule of 90 Legislation
Bills: 2023-H-5092 and 2023-S86

Dear Honorable Members of the Rhode Island General Assembly,

My name is **Nelson Miranda**, and I am a **Providence teacher** writing in strong support of legislation **2023-H-5092 and 2023-S86**, which would establish a “Rule of 90” retirement option for public employees.

This legislation represents a necessary and long-overdue improvement for currently employed teachers, municipal workers, and state employees. The retirement changes enacted in 2011 placed a significant burden on public workers, requiring them to contribute a substantial portion of their income toward retirement while, in many cases, not participating in Social Security. As a result, many public employees are effectively funding the majority of their own retirement benefits without the flexibility afforded to workers in other sectors.

The Rule of 90 would introduce much-needed **flexibility**, allowing public employees the option to retire earlier if their combined age and years of service equal 90. While not all employees will choose to retire early—often due to the need to maintain healthcare coverage—having this option provides dignity, fairness, and choice after decades of public service.

Additionally, this proposal brings public sector retirement policy more in line with the **private sector**, where many employees can begin accessing retirement funds, such as 401(k) plans, as early as age 59½. Public employees deserve comparable opportunities, especially given the demands and importance of their work.

Importantly, this legislation could also provide a **tangible benefit to employers**. By allowing veteran employees the option to retire, districts and municipalities may be able to hire new staff at lower starting salaries, helping to manage budgets more effectively while also bringing in fresh talent.

At a time when Rhode Island is facing **significant staffing shortages**, particularly in education and municipal roles, improving retirement benefits is a critical step in making these careers more attractive. There are currently thousands of vacancies across the state, and strengthening long-term incentives like pensions is essential for both recruitment and retention.

Finally, this proposal is **financially responsible**. Pension impact analyses estimate the increased annual costs to be approximately \$2.6 million for state workers, \$8.6 million for teachers, and \$544,000 for

municipal employees—modest investments considering the potential benefits in workforce stability, morale, and long-term planning.

For all of these reasons, I respectfully urge you to support the passage of **2023-H-5092 and 2023-S86**. Providing public employees with a fair and flexible retirement option is not only the right thing to do—it is an investment in the future of Rhode Island’s workforce and communities.

Thank you for your time and consideration.

Sincerely,
Nelson Miranda
Providence Teacher