



RHODE ISLAND
FEDERATION OF TEACHERS AND
HEALTH PROFESSIONALS AFT
AFL - CIO

To: Senate Finance Committee
From: Maribeth Calabro, President of RIFTHP
Date: May 14, 2026
Re: Rule of 90
Testimony in **Support of S 3251** (Ciccone, et al.)

Maribeth K. Calabro

Chair and Members of the House Finance Committee,

My name is Maribeth Calabro, and I currently serve as President of the Rhode Island Federation of Teachers and Health Professionals (RIFTHP). I previously served as the president of the Providence Teachers Union and spent 30 years as a proud educator of differently abled students in Providence Public Schools. I appreciate the opportunity to submit testimony today in strong support of Senate Bill 3251 as well as any pension improvement bills that help both active and retirees recoup the promise of a livable retirement that has been stolen from all of us.

I speak on behalf of thousands of resolute public servants—educators, healthcare workers, and public employees—who have devoted their careers to serving the people of Rhode Island. These individuals entered public service with a clear understanding: in exchange for their commitment and labor, they would receive a secure and predictable retirement. That understanding was not abstract; it was a promise reinforced through years of service and consistent contributions to the state’s pension system.

However, that promise was broken.

The pension changes enacted over the past decade have had a profound and lasting impact on our members. The suspension of cost-of-living adjustments (COLAs), the extension of retirement timelines, and the reduction of benefits were not just budgetary line items—they were life-altering shifts. For thousands, these changes upended carefully made retirement plans and imposed significant financial hardship.

The Competitive Crisis: A Migration to Massachusetts

It is critical to acknowledge that these pension "reforms" have done more harm than good. We are witnessing a troubling trend: our most talented educators and public employees are leaving Rhode Island to work and thrive in nearby Massachusetts.

The reason for this migration is simple math. Massachusetts offers a pension system that is:

More Equitable: It rewards years of service without the draconian hurdles currently found in Rhode Island’s hybrid system.

Stable and Secure: It provides a reliable path to retirement that doesn’t force workers to remain in the classroom or in public service well into their late 60s.

Dignified: Unlike our current system, which has eroded the ability of many retirees to pay for basic needs like food and housing, the Massachusetts system preserves the purchasing power of its public servants.

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We are effectively training our workforce only to watch them cross the border to a state that honors their service with a functional retirement contract. Rhode Island cannot continue to act as a "training ground" for our neighbors while our own staffing levels reach a breaking point.

While the bills before you today specifically S3251, which seeks to allow retirement at age 60 with 30 years of service, represent a vital step toward restoring fairness, we must recognize the urgent need for across-the-board pension reform. We cannot continue to address these issues piecemeal while the core of the system remains fractured.

We urge the Committee to recognize the fundamental issue at stake: Trust. We entered our professions believing in a contract. We trusted those in power to fulfill their portion of the pension contribution, yet when they chose not to, that contract was broken. Our pension is not a "perk"; it is a contractual obligation and a cornerstone of our public workforce. When that contract is altered to the detriment of retirees, it undermines confidence in public service itself.

Financial Reality Under the Old System, a 30-year veteran teacher in Providence could retire with a pension of roughly \$75,375. This provided a stable, middle-class life that kept pace with inflation through a guaranteed cost-of-living adjustment (COLA). Under the Current Hybrid System, that same teacher receives a guaranteed pension of only \$30,150. While the state added a Defined Contribution (401k-style) component to supplement this, it places the market risk entirely on the teacher and rarely closes the \$45,225 annual gap created by the reform. Why are Teachers Leaving for Massachusetts?? When you look at the numbers, the "Massachusetts Migration" mentioned in the testimony becomes a matter of economic survival!! The Pension Gap. In Massachusetts, a teacher with 30 years of service (under "Pension Plus") can still retire with up to 80% of their salary. For a Providence teacher, crossing state lines means the difference between a \$30,000 retirement and an \$80,000 retirement. That difference means purchasing Power!

Massachusetts maintains more consistent COLA protection. In Rhode Island, the suspension of COLAs means that every year a teacher is retired, their \$30,150 pension buys less food, less medicine, and less heat. RI reforms pushed retirement ages toward 67 for many. Massachusetts often allows for a dignified exit earlier, making it a "thrive-able" career path rather than a "work-until-you-drop" mandate. This data proves that the 2011 reforms didn't just "save money", they effectively cut the guaranteed retirement security of Rhode Island educators and public employees by more than half, making it nearly impossible for our state to compete with our neighbors for the best talent.

Conclusion

Passing Senate Bill 3251 and associated bills would send a clear message: Rhode Island values its public servants and is committed to restoring integrity to its pension system. By supporting this legislation, you are acknowledging the sacrifices already made and taking concrete steps toward alleviating ongoing and future hardships. It is a meaningful start to build back the trust that was eroded.

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We respectfully urge you to support these bills and to continue working toward comprehensive, across-the-board solutions that ensure retirement security for all members of the system.

Thank you for your time and consideration.

Sincerely,

Maribeth Calabro

President, Rhode Island Federation of Teachers and Health Professionals (RIFTHP)

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