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**March 6, 2025**

**Written-Only Testimony to Senate Committee on Financial Institutions and Insurance**  
**Honorable Chair, Senator Brenda Dietrich**  
Jackie Gutierrez, Committee Assistant  
785-296-7648 [S.Financial.Insurance@senate.ks.gov](mailto:S.Financial.Insurance@senate.ks.gov)  
Room 223-E, State Capitol Building

**Proponent [HB 2086](#)** – Adjusting the KPERS Tier 3 dividend interest credit by lowering the dividend interest credit threshold to 5% and increasing the dividend share to 80%.  
Hearing: Thursday, March 6, 2025, 9:30 am Room 546-S

Honorable Chair Dietrich and Committee Members,

Please accept this written testimony in support of HB 2086. Steps to strengthen the pension plan for our newer educators are greatly needed. Kansas PTA supports policies to help our schools retain and recruit teachers and education support staff. This bill is in alignment with [Kansas PTA Legislative Platform](#).

KS PTA Priority – Recruitment and Retention of Educators. Kansas PTA supports efforts to attract and retain educators, including state funding for a meaningful pension plan (KPERS), teacher mentoring, professional development and other evidence-based programs and policies that promote quality instruction.

**While we prefer HB 2129 – Transferring teachers from the KPERS 3 cash balance plan to the KPERS 2 plan and defining teachers for purposes of KPERS** – which was heard early February in House Financial Institutions & Pension Committee, every little improvement is welcome. Teachers, principals and district administrators are central to the effectiveness of the public school system ([The Learning Policy Institute \(LPI\), 2024](#)). The chronic vacancies in teaching positions across Kansas, alone, call for a comprehensive approach to the recruitment and retention of K-12 teachers and future administrators. A meaningful KPERS program is a critical element of this comprehensive approach.

- The retention of experienced educators brings invaluable knowledge, skills and continuity to the learning environment. Veteran teachers provide mentorship, guidance, and institutional knowledge that contributes to the overall quality of education.

- Teachers are more likely to invest in education-related graduate degrees and certifications, knowing they will have a reliable income stream in retirement, positively impacting their job performance and commitment.
- The retention of teachers builds relationships and trust within neighborhood school communities. This trust and predictability are important assets, as the level of stress and anxiety has risen within our society.
- Financial security in retirement contributes to overall well-being and can reduce stress-related health problems among retired teachers.
- Experienced teachers become building principals and district leaders. And we know from the Kansas Teacher Retention Initiative ([Emporia State University, 2023](#)), that the building principal is among the strongest and most significant predictors of teacher retention and engagement.
- Pension benefits provide a steady source of income for retirees, which can stimulate local economies as retirees spend money on goods and services.
- A strong pension program **demonstrates a commitment to valuing teachers** and investing in their future.

The Kansas PTA recognizes that staff shortages are a national crisis and pervasive across most industries, accelerated by the global pandemic. The national cost of failing to retain teachers is estimated at \$8.5 billion a year, 150% of a departing teacher's salary ([LPI, 2024](#)). In Kansas, teacher turnover is estimated to cost nearly \$50 million annually.

The Kansas legislature has made meaningful strides to boost the recruitment of teachers, particularly through the restoration of general education state aid under the Gannon agreement. An investment in the full funding of special education could allow districts to offer more competitive wages for teachers and paraeducators in this hyper competitive, post-pandemic economic climate. However, a meaningful KPERS program is essential for retaining our Kansas educators – committed to preparing Kansas youth for post-school success. Kansas PTA is in support of this bill to strengthen KPERS Tier 3 program. Thank you for this opportunity and your consideration of our testimony.

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#### ***THE PTA POSITION***

*Kansas PTA is a nonpartisan association that promotes the welfare of children and youth. The PTA does not endorse any candidate or political party. Rather, we advocate for policies and legislation that affect Kansas youth in alignment with our legislative platform and priorities. [PTA mission and purpose](#) have remained the same since our inception over 100 years ago, focused on facilitating every child's potential and empowering families and communities to advocate for all children.*