

EDUCATOR WORKFORCE EDITION

Who Benefits?

How Connecticut's Teacher Pension Model Reinforces Inequitable Teacher Staffing

OCTOBER 2026

By Anthony Randazzo

EQUABLE

Intro Letter

Connecticut's annual teacher pension contributions account for over a quarter of the state's overall K-12 education budget.[1]

While the state pays the contributions directly to the Connecticut Teachers Retirement System (TRS), the costs are accrued as part of compensation packages incurred at the local level. So even though these dollars never factor in a public school district budget, they are still effectively a hidden source of education revenue to districts. This is important because, despite being a significant portion of the state's K-12 expenditures, teacher pension funding sits outside of the state's primary vehicle for K-12 education funding, the Education Cost Sharing Formula (ECS).

In a 2021 study, we looked at the resource equity implications for Connecticut students when the state directly pays for all local teacher pension costs. Our metric, the Per Pupil Pension Subsidy, takes the state's obligations on behalf of each district, and divides that figure by each district's student enrollment. This showed that teacher pensions reinforce education funding gaps, by exposing the hidden resources per child. **The net effect is that school districts with less racially diverse, more affluent, and better academically performing students consistently get larger state pension subsidies.** We updated the data sets used to measure these effects in a 2024 edition—and the results confirmed our initial findings and pointed to a persistent effect on inequitable K-12 resource allocation.

The system that Connecticut uses to finance teacher pension benefits not only bolsters inequities in Connecticut's student resourcing, but it also fortifies inequitable teacher experiences in the state. Unintentionally, Connecticut is compounding market incentives that discourage highly-qualified teachers from working in the highest need districts, and from remaining in them as they gain experience.

This study unpacks how Connecticut's system for financing teacher pensions affects educators and Connecticut's workforce economics. Instead of exploring district pension costs on a per student basis, our Per Teacher Pension Subsidy metric uses today's teacher staffing figures to show how legacy pension costs impact the modern labor market in Connecticut education. While wealthy districts have spent decades building more stable, high-salary workforces and generating high-value retirement obligations, the state's teacher pension subsidy has stabilized their resourcing and given them higher obligations per educator today.

This analysis shows a negative correlation between the Per Teacher Pension Subsidy and teacher turnover, **indicating a connection between higher retirement benefit allocations from the state and teacher retention**. It also shows that the Per Teacher Pension Subsidy particularly disadvantages Alliance Districts and districts with high rates of student poverty as they seek to compete for a high-quality workforce.

"The system that Connecticut uses to finance teacher pension benefits not only bolsters inequities in Connecticut's student resourcing, but it also fortifies inequitable teacher experiences in the state."

Connecticut's pension funding structure is a legacy of the 20th century and not intentionally designed to exacerbate economic disadvantages in certain communities—but the reality is that the status quo reinforces inequities in both teacher and student experiences across district lines. This reality demands a more just and sustainable solution that benefits students, and supports educators in the long term. To that end, the conclusion of this paper includes a list of policy principles for helping Connecticut embrace a more just and sustainable teacher pension financing system.

Sincerely,

Anthony Randazzo

Executive Director, Equable Institute

Executive Summary

Although Connecticut teacher retirement benefits are based on locally set salaries, the employer cost of teacher pensions is borne entirely by the State of Connecticut, accounting for over a quarter of the state's K-12 education expenses.

The Per Teacher Pension Subsidy is a new metric used to explore the effect of this outdated system of financing teacher pension obligations on the teaching workforce. Districts that have built high-salary, low-turnover professional environments have generated the largest shares of the state's retirement obligations. This has translated into those same school districts getting an outsized share of the state's pension subsidy payment. By comparing these inequitable allocations to rates of attrition[2], we find that:

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MORE EDUCATORS LOST PER 1,000

The Per Teacher Pension Subsidy is negatively correlated with district attrition rates.

For every $1,000 less in Per Teacher Pension Subsidy, districts tend to lose about 6 more educators out of every 1,000 than the average district.

$5,239

LESS PER TEACHER

The Per Teacher Pension Subsidy disadvantages districts with high rates of student poverty as they compete for a high-quality workforce.

The districts with the highest rates of FRPL eligibility lose an average of 3 more teachers per 100 than the wealthiest districts, yet they receive an average of $5,239 less per teacher for benefits.

$2,356

LESS PER TEACHER IN ALLIANCE DISTRICTS

The Per Teacher Pension Subsidy disadvantages the state's lowest performing districts as they compete for a high-quality workforce.

The state spends $2,356 less towards retirement benefits per teacher in the Alliance Districts, even though their rates of teacher turnover are higher.

The end of this paper proposes policy principles to guide Connecticut toward a more equitable teacher pension funding model.

ABOUT THE DATA

This report is based on 2024-25 data from the Connecticut Teachers' Retirement Board (specifically, GASB schedule of allocation data) and the Connecticut State Department of Education's EdSight Portal (teacher attrition data and student and teacher enrollment data). Although more recent data for the 2025-26 school year are available on Educator Staffing and Diversity, we have used 2024-25 data for consistency across all of the data sets.

We have focused only upon districts with at least 1,000 students enrolled in the 2024-25 school year, including public charter schools and the Regional Educational Service Centers.[3] The student enrollment for this universe of districts in this analysis is 456,794, which is 89.8% of total enrollment in the 2024-25 school year in Connecticut public school districts. Across the data set, the average Per Teacher Pension Subsidy was $29,865.57.

GLOSSARY

Per Teacher Pension Subsidy	A new equity metric to identify how much the state spends for every teacher in a public school district, when it makes its annual contribution to the Connecticut State Teachers' Retirement System (TRS).
Normal Cost	The cost of all benefits accumulated by active members in the current year of a pension plan. This is determined by actuaries looking at benefit provisions and making assumptions about tenure, salary, and future investment returns. The final normal cost number, if fully paid, in theory should be enough to cover all benefits earned in a given year—if future experience perfectly lines up with all actuarial assumptions.
Pension Debt	A colloquialism that describes the state's "unfunded liabilities." This is money owed to the pension fund (by the state and municipalities), not money borrowed on behalf of the pension fund owed to the private sector.
Per Pupil Pension Subsidy	An equity metric that we developed in 2021 to identify how much the state spends per student in each public school district when it makes an annual contribution to the TRS.
Total Pension Debt Per District	Each district's share of TRS's 'unfunded liability'—the gap between the benefits promised to the district's teachers and the assets set aside by the state to pay them.
Unfunded Liability	The shortfall in funding between what TRS should have in assets under management and what is currently reported by the retirement board. The primary causes of this funding shortfall are previous failures by the state in the 20th century to adequately contribute to TRS and more recent investment returns that have not always matched expectations.

Background on Teacher Pension Funding in Connecticut

In Connecticut, teachers pay 7% of their annual salaries into their retirement benefits, and the state also pays an annual contribution. This money is put into a pension fund to generate investment returns so that when individual teachers qualify to start collecting their pensions, there should be enough money available to pay all promised benefits during their working years.

To determine the amount of each teacher's retirement benefits, the state applies the following formula:

Years of Service × **2% Earn Rate** × **Final Average Salary**

Each teacher's individual retirement benefit is generally based upon his or her pensionable salary and years of service. In other words, the longer a teacher works and the more they get paid, the more valuable their pension benefits will be upon retirement.

Even though both of these variables—salary schedules and retention—are primarily based on local decisions, Connecticut is in the minority of states that directly pay for all teacher pension obligations, without requiring local school districts or municipalities to cover any portion of the teacher retirement benefits that they themselves offer.[4]

In addition to the so-called "Normal Cost" of benefits earned each year, Connecticut has costs associated with paying down the unfunded liabilities of TRS. These are historical pension debts that the state owes partly because it never fully funded TRS in the 20th century and partly due to poor investment returns.[5] The state has a duty to cover this shortfall, and ensure historical promises to previous public school employees over the course of their careers are honored. (These unfunded liabilities cannot be eliminated by closing the retirement plan or changing to a "defined contribution plan.")

For these reasons, this paper does not suggest changing or revoking the retirement benefits to which teachers are already entitled. Rather, we are identifying that the mechanism for funding teacher pension obligations, including legacy debts, impacts the teacher workforce and exacerbates already-existing inequities across district lines.

Connecticut's Per Teacher Pension Subsidy

The Connecticut state legislature provided a $1.6 billion pension subsidy for school districts during the 2024-25 school year.[6] This subsidy was on behalf of 171 participating employers in TRS, each with an allocable portion of the TRS pension debt. For example, Putnam's share accounted for 0.2% ($3,223,729) of the overall pension subsidy, while Stamford accounted for 3.3% ($53,297,010).[7]

Generally, larger school districts have larger payroll and carry a higher portion of TRS pension liabilities. However, the size of each district's share of TRS pension debt is not only based on the size of its student population. Consider that while Meriden has 8,707 students, its share of the pension debt amounts to $20.8 million, compared to $37.7 million for Greenwich, which has 8,465 students.[8]

The key reason for this wide range in retirement costs is the pensionable salary represented in individual districts. Salaries today influence pension costs, but because pension benefits are based in part on years of service, tenure matters too. Districts that can retain teachers longer will account for a larger share of promised benefits—which translates to larger costs that are covered by the state.

Over time, the state's assumption of these costs has amounted to a framework that has allowed certain districts to generate high-value retirement structures, while others have not. This analysis seeks to explore the extent to which this legacy of unequal state-level subsidies relates to current teacher workforce conditions. It uses a "Per Teacher Pension Subsidy" metric—district pension costs by the number of current day, full-time educator staff—to tell a more precise story about how Connecticut's system for funding teacher pensions impacts local educational experiences.

$$\text{PER TEACHER PENSION SUBSIDY} = \frac{\text{District Pension Costs}}{\text{\# of District Teachers}}$$

Although total district pension allocations are heavily weighted by historical unfunded liabilities, these district debts also reflect a decades-long accumulation of unequal salary schedules, hiring and retention patterns, and workforce demographics. Districts that have built high-salary, low-turnover professional environments have also generated larger shares of the state's retirement obligations. Legacy debt obligations represent a financial cushion provided by the state, which has supported district spending choices, salary schedules, and long-term bargaining agreements. By looking at these combined obligations across today's current-day teaching staff, **this new metric reveals how heavily the state underwrites the ongoing compensation infrastructure of each district's current workforce**.

Appendix A shows district pension allocations and the Per Teacher Pension Subsidy for all districts with at least 1,000 students enrolled. For every active teacher currently in the classroom in Greenwich, for example, the State of Connecticut is carrying a $38,505 annual financial obligation to secure their retirement, compared to a $24,603 obligation per teacher in New London.

Table 1 on the left below shows the districts with the 20 lowest Per Teacher Pension Subsidies, averaging $24,653 for each teacher. Table 2 on the right shows the districts with the 20 largest Per Teacher Pension Subsidies, averaging $34,607 per teacher. The almost $10,000 difference in these average pension obligations reflects a structure of state investments that, over time, influences the shape of each district's finances and resources.

Table 1: Districts with the 20 Lowest Per Teacher Pension Subsidies

DISTRICT	2024-25 ALL STUDENT COUNT	PER TEACHER PENSION SUBSIDY (2025)
Amistad Academy	1,105	$9,066.99
Achievement First Bridgeport Academy	1,090	$9,498.74
New London	2,918	$24,603.40
Plainfield	1,886	$24,842.12
Windham	3,153	$24,895.62
Killingly	2,392	$25,217.28
Coventry	1,612	$25,476.81
Portland	1,250	$25,819.98
LEARN RESC	1,390	$26,079.99
Putnam	1,176	$26,209.18
Plymouth	1,244	$26,385.28
East Haven	2,857	$26,423.75
Manchester	6,122	$26,803.43
Stafford	1,266	$27,055.92
West Haven	5,950	$27,141.13
Derby	1,311	$27,287.58
Griswold	1,823	$27,421.41
Vernon	3,236	$27,477.49
Waterbury	18,776	$27,660.89
Somers	1,347	$27,689.68

Table 2: Districts with the 20 Highest Per Teacher Pension Subsidies

DISTRICT	2024-25 ALL STUDENT COUNT	PER TEACHER PENSION SUBSIDY (2025)
Regional School District #20 (Goshen, Litchfield, Morris and Warren)	1,619	$32,653.55
Norwalk	11,473	$32,790.83
Wethersfield	3,471	$32,829.79
Stamford	16,185	$33,021.69
Darien	4,673	$33,031.10
Newington	3,855	$33,052.48
Wallingford	5,241	$33,087.99
East Windsor	1,035	$33,356.39
Trumbull	6,943	$33,441.13
East Hampton	1,676	$33,544.24
Simsbury	4,127	$33,862.46
Glastonbury	5,696	$34,797.43
Ridgefield	4,484	$35,061.76
New Canaan	4,060	$35,927.62
Westport	5,281	$36,252.31
Avon	3,092	$36,513.57
Monroe	3,458	$36,675.83
Wilton	3,782	$36,741.37
Weston	2,101	$36,993.63
Greenwich	8,465	$38,505.70

Teacher Attrition

This system of unequal teacher retirement allocations from the state maps onto rates of teacher attrition.[9]

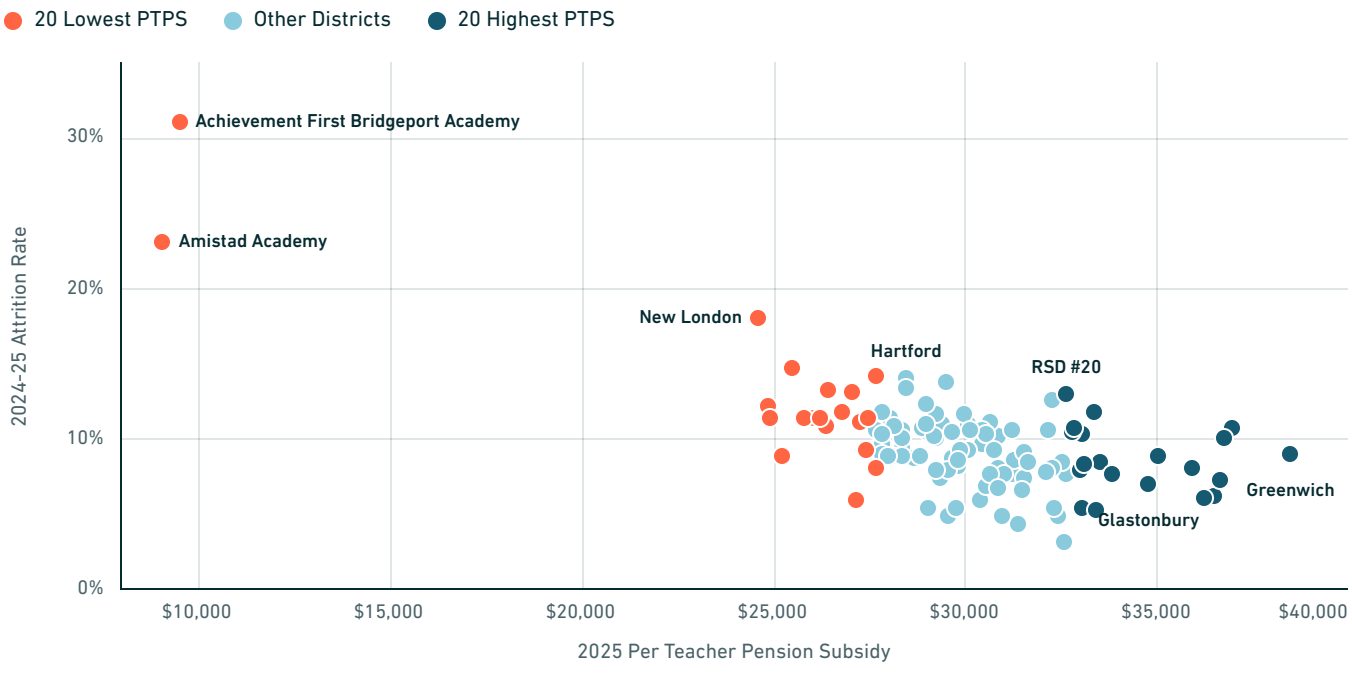
As the scatterplot in Figure 1 displays, there is a negative correlation between the Per Teacher Pension Subsidy and district attrition rates, meaning that **districts with larger Per Teacher Pension Subsidies retain more of their teachers than districts with smaller subsidies**.[10] Districts towards the left-hand side of the chart have received lower levels of state backing for their teacher compensation packages and have more volatile rates of turnover. In contrast, the districts on the right side of the chart receive higher levels of state backing per teacher, leading to a more stable workforce.

In fact, every $1,000 in the Per Teacher Pension Subsidy is associated with roughly a 0.62 percentage-point drop in attrition.

For the nearly $10,000 difference in Per Teacher Pension Subsidy between the average subsidy for the 20 lowest and highest districts, that translates to around a 6% percentage point difference in teacher attrition. This is a very meaningful number, given that the median rate of attrition is 9.35%.

FIGURE 1

Per Teacher Pension Subsidy and Educator Attrition (2024-25)



Sources: Connecticut Teachers' Retirement Board; Connecticut State Department of Education, EdSight. 2024-25 data, districts with at least 1,000 students.

Hartford, for example, has an attrition rate of 14%. Meanwhile, it receives a pension subsidy of only $28,474 per teacher. In contrast, a neighboring district like Glastonbury, which has an attrition rate of only 7% receives a Per Teacher Pension Subsidy of $34,797.

This suggests the state's pension contributions run counter to need: the districts with the highest levels of teacher churn receive the lowest levels of support per educator.

Poverty and the Per Teacher Pension Subsidy

To identify how Per Teacher Pension Subsidy allocations relate to a community's wealth, we analyzed the Per Teacher Pension Subsidy (PTPS) alongside the percentage of the student population that is eligible for Free or Reduced Price Lunch (FRPL).[11] Among the districts in the lowest poverty quartile, the average FRPL-eligibility rate is 12.6%, compared to 66.9% in the highest poverty quartile. The table below displays the districts in the lowest and highest poverty quartiles, based on FRPL eligibility.

Table 3: Districts in the Lowest Poverty Quartile, Based on FRPL Eligibility

DISTRICT	2025 PTPS	2024-25 ATTRITION RATE	% FRPL
New Canaan	$35,927.62	8.00%	0.00%
Weston	$36,993.63	10.70%	1.90%
Darien	$33,031.10	10.30%	2.30%
Westport	$36,252.31	6.10%	2.80%
Madison	$30,087.75	9.20%	4.60%
Wilton	$36,741.37	10.00%	5.70%
Somers	$27,689.68	14.10%	5.80%
Ridgefield	$35,061.76	8.80%	8.10%
Monroe	$36,675.83	7.30%	13.00%
Avon	$36,513.57	6.20%	13.40%
RSD #15	$31,395.03	4.30%	13.70%
Guilford	$30,551.47	10.30%	14.40%
Newtown	$30,538.37	10.30%	15.10%
RSD #18	$31,504.78	6.60%	15.10%
Suffield	$29,890.88	9.30%	15.20%
Orange	$29,980.98	11.60%	15.40%
Glastonbury	$34,797.43	7.00%	15.40%
RSD #10	$28,454.71	13.40%	16.10%
RSD #17	$29,185.06	10.10%	16.20%
RSD #5	$30,976.18	4.80%	16.70%
Simsbury	$33,862.46	7.70%	16.70%
Granby	$28,065.24	11.40%	17.10%
Tolland	$29,835.25	8.60%	17.30%
RSD #13	$32,558.33	8.40%	17.30%
Fairfield	$32,622.36	7.70%	17.70%
Cheshire	$31,567.05	9.10%	17.80%
Oxford	$28,350.72	8.90%	18.50%
South Windsor	$30,858.26	6.70%	18.50%

Table 4: Districts in the Highest Poverty Quartile, Based on FRPL Eligibility

DISTRICT	2025 PTPS	2024-25 ATTRITION RATE	% FRPL
Bridgeport	$27,706.18	10.60%	87.50%
New London	$24,603.40	18.00%	84.40%
Waterbury	$27,660.89	8.10%	79.40%
Amistad Academy	$9,066.99	23.10%	78.60%
Meriden	$28,682.24	8.70%	77.80%
Norwich	$27,841.58	11.70%	76.90%
Hartford	$28,474.00	14.00%	76.70%
New Britain	$31,661.31	8.40%	75.80%
New Haven	$28,343.60	10.00%	75.50%
Achievement First Bridgeport Academy	$9,498.74	31.10%	74.40%
Windham	$24,895.62	11.30%	72.70%
Groton	$30,407.01	5.90%	67.60%
Torrington	$28,994.30	11.00%	66.00%
Ansonia	$27,851.51	9.70%	63.60%
Capital Region Education Council	$31,552.74	7.40%	63.20%
Manchester	$26,803.43	11.70%	61.70%
East Hartford	$30,467.02	9.70%	61.10%
LEARN RESC	$26,079.99	11.40%	59.40%
East Haven	$26,423.75	13.20%	58.80%
Putnam	$26,209.18	11.40%	58.20%
East Windsor	$33,356.39	11.70%	58.20%
Naugatuck	$29,234.82	11.60%	58.20%
Plainfield	$24,842.12	12.10%	57.20%
West Haven	$27,141.13	5.90%	57.20%
Danbury	$29,834.87	8.20%	56.50%
Derby	$27,287.58	11.10%	56.00%
Vernon	$27,477.49	11.40%	56.00%
Bristol	$30,845.86	10.20%	55.30%

Among the districts in the lowest poverty quartile, the average Per Teacher Pension Subsidy allocated by the state is $32,142, compared to $26,902 among those in the highest poverty quartile, shown in Figure 2.

The districts in the lowest poverty quartile also have an average teacher attrition rate of 8.8%, as compared to 11.7% in the highest poverty quartile, shown in Figure 3.

FIGURE 2

Average Per Teacher Pension Subsidies in the Highest and Lowest Poverty Districts (2024-2025)

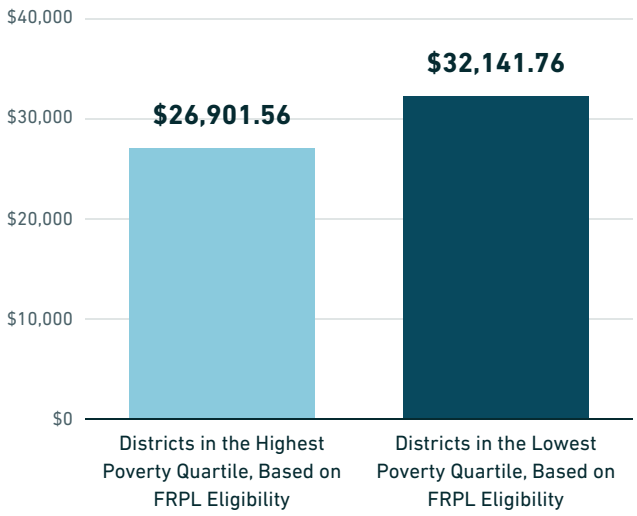
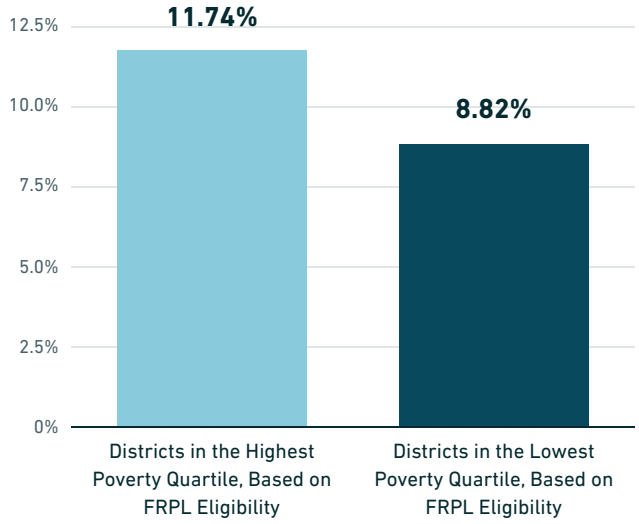


FIGURE 3

Average Attrition in the Highest and Lowest Poverty Districts (2024-2025)



In other words, the districts with the greatest economic need, on average, lose three more teachers out of every one hundred than the highest wealth districts. Reinforcing this workforce inequity, the Per Teacher Pension Subsidy allocates on average over $5,000 more per teacher to wealthier districts.

When stacked with the Per Pupil Pension Subsidy distribution, it is clear that students in low income districts are disadvantaged twice, shown in Table 5. (To read more about how the state pension subsidy works on a per pupil basis, see our previous 2024 "Who Benefits" paper.)

Table 5: Pension Subsidy Distributed by Poverty Quartile

FREE AND REDUCED PRICE LUNCH QUARTILE	PER TEACHER PENSION SUBSIDY	PER STUDENT PENSION SUBSIDY	SHARE OF FRPL STUDENTS
Q1 (lowest poverty)	$32,141	$3,526	5.6%
Q4 (highest poverty)	$26,902	$2,778	61.6%

Alliance District Attrition

The Alliance Districts are designated as the highest need public school districts in the state, based on the state's Accountability Index, which measures a variety of metrics, including student achievement and growth.[12] Comparing the 34 Alliance Districts within our universe of districts to their peer districts, we find that these highest need districts have an overall attrition rate of 10.0%, compared to 8.7% across the other districts in the data set, shown in Figure 4. Nevertheless, the Alliance Districts receive less in pension subsidies from the state —$29,205 per teacher compared to $31,562 per teacher across the other districts in the data set, shown in Figure 5.

FIGURE 4

Attrition Rate Across Alliance Districts and Other Districts

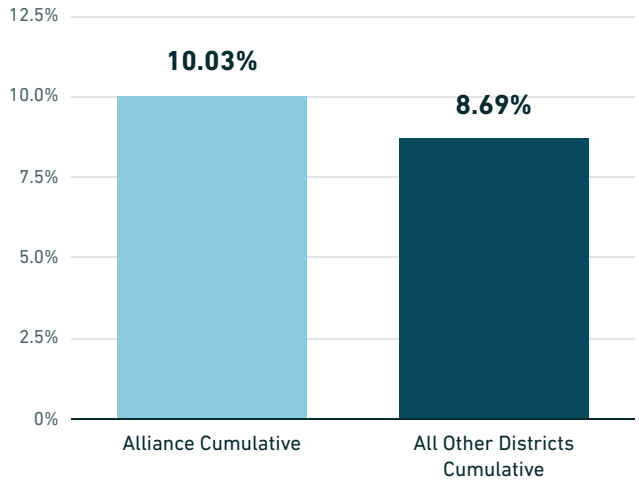
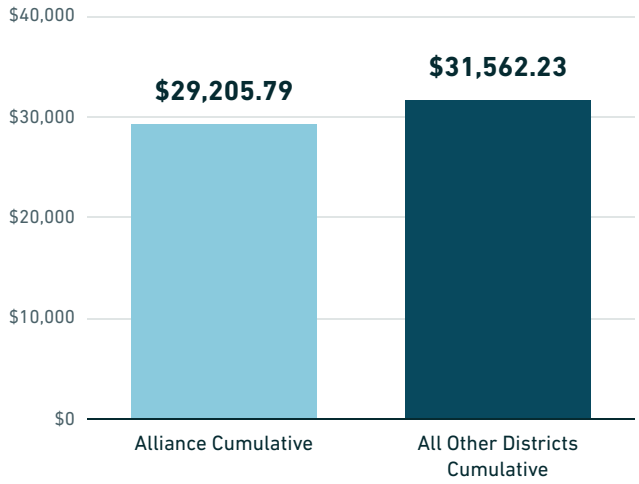


FIGURE 5

Per Teacher Pension Subsidy Across Alliance Districts and Other Districts



Figures 2–5 sources: Connecticut Teachers' Retirement Board; Connecticut State Department of Education, EdSight. 2024-25 data.

Again, this indicates that the districts with the greatest need and the greatest workforce turnover have lower state allocations towards teacher pensions.

Augmenting already existing inequities, the state spends $2,356 less per teacher in the Alliance Districts than it spends across other districts in our data set. In a school building with 50 teachers, that difference translates to an aggregate pool of $117,800 less annually to support pensions and competitive workforce packages within our highest need districts.

Conclusions and Solutions

Previous editions of this study have looked at the teacher pension subsidy on a Per Student basis, rather than a Per Teacher basis, effectively making the argument that the state's funding of teacher pensions should be considered a part of the resource allocations that impact students' disparate educational experiences across district lines.[13]

To establish a more equitable system of funding teacher pensions, we have proposed a solution that asks some districts to cover at least a limited portion of the normal cost, while leaving the unfunded liabilities to continue being fully funded at the state level. This is because local decisions about salaries have a present day effect on teacher pension costs, while legacy pension debts are both historical and managed by the state.

This recent study acknowledges that decades of inequitable investments have impacted teacher workforce trends, stabilizing the compensation packages in some districts more than others. Legacy debt is a reflection of long-term, historical funding structures that have silently advantaged some districts more than others for decades. Nevertheless, as a matter of fairness, we continue to propose a forward-looking solution that focuses upon the normal cost.

The following principles can guide Connecticut toward a more equitable teacher pension funding model:

Principles for an Equitable Solution

1. Retirement benefits are a form of compensation related to discretionary salary levels set locally. Municipalities electing to offer the highest compensation levels will have to cover at least a portion of the normal cost.

2. The highest-need districts should be protected from budget increases that would exacerbate educational inequities.

3. The state should cover all or most of the accumulated unfunded liability costs that might be required. Since the state manages TRS, local school districts lack authority over TRS' investment or benefit policies.

4. This policy solution must be phased-in. It will be important to ensure that shifting obligations to municipalities is carefully phased-in so that it does not lead to supplanting local spending in a way that takes resources from students and educators.

Acknowledgments

This paper was developed in close collaboration with Nicki Golos, Amy Dowell, and Samantha Shaw. We appreciate peer reviewers, including Rebecca Hill, who provided feedback and state agency officials for help with data collection.

Notes

1. In the most recent amended biennium budget, Connecticut allocated $7.022 billion in 2026-27 toward "education," inclusive of the Department of Education, Office of Early Childhood, State Library, Teachers' Retirement Board, and various offices and agencies associated with higher education. The portion of that allocated to Teacher Retirement Benefits is $1.79 billion. (Sources: Public Act No. 25-168, Approved June 30, 2025; as amended by Public Act No. 26-68, Approved May 26, 2026.)
2. EdSight data measures teacher attrition for a given school district as the percentage of certified classroom teachers who were teaching on October 1 of a given year but who were not in a teaching role in that same school district as of October 1 of the following year. The EdSight data for school district attrition does not distinguish between a teacher who moves to another district or who leave the profession entirely.
3. We exclude districts enrolling fewer than 1,000 students because district-level attrition rates are unstable when denominators are small, and a handful of departures can drastically change attrition rates. We also exclude the Connecticut Technical Education and Career System, Goodwin University Educational Services, and the two endowed academies (Norwich Free Academy and The Woodstock Academy), whose governance and salary-setting structures differ from those of traditional public school districts. This leaves a universe of 112 districts in our analysis.
4. Most states require either all or the majority of teacher pension contributions to come from school districts, not the state. Connecticut is one of only a few states to pay 100% of pension employer contributions. (See: Center for Retirement Research, "What Role Does State Government Play in Funding Teacher Pensions?" September 2024.)
5. For a history of CT TRS funding progress and actual contribution rates relative to actuarially determined contributions, see: Equable Institute, "America's Hidden Education Funding Cuts," March 2023; for a break out of the sources of CT TRS unfunded liabilities, see: Equable Institute, "Sources of Unfunded Liabilities, Connecticut TRS," 2026; for an analysis of policy decisions between 1970 and 2000 that contributed to the accumulation of unfunded liabilities, see: Jean-Pierre Aubry and Alicia H. Munnell, "Final Report on Connecticut's State Employees Retirement System and Teachers' Retirement System," Center for Retirement Research at Boston College, November 2015.
6. Connecticut State Teachers' Retirement System (2025). *GASB Statement No. 68 Report*.
7. Ibid.
8. Ibid.
9. Appendix B shows the teacher attrition rates for each district reported by the Connecticut State Department of Education in the 2024-25 school year.
10. Across the 112 districts in our data set, we find a correlation: r = −0.71. About 50% of the variation in the attrition rate is accounted for by the Per Teacher Pension Subsidy alone. Two outliers in this dataset are large public charter schools, which have substantially higher turnover rates and lower Per Teacher Pension Subsidies since their workforce does not have a large amount of tenure. If they are removed from the analysis, the correlation between the Per Teacher Pension Subsidy and attrition rates falls to -0.435—still meaningful, but more moderate. While these are single schools, they are larger than dozens of small school districts in Connecticut and account for over 2,000 students, so they cannot be completely ignored. They clearly make the point that schools that struggle to retain long tenured teachers are put at a deeper disadvantage through a relatively lower Per Teacher Pension Subsidy.
11. Appendix C lists the percentage of the student population that is eligible for Free or Reduced Price Lunch for all school districts in this dataset.
12. Alliance District figures are pooled instead, with total attrition figures being divided by total educators, and total pension allocations being divided by total educators. We have aggregated Alliance Districts resourcing as a whole because they generally receive more funding from the state as a group.
13. Equable (2024). *Who Benefits? How Connecticut's Financing of Teacher Pensions Reinforces Inequity in the Classroom*.



Appendices

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2025 District Pension Allocations and Per Teacher Pension Subsidies

DISTRICT	2025 EXPECTED EMPLOYER CONTRIBUTION EFFORT FOR ALLOCATION PURPOSES	EMPLOYER ALLOCATION PERCENTAGE	2025 PER TEACHER PENSION SUBSIDY
Amistad Academy	$1,178,708	0.07%	$9,066.99
Achievement First Bridgeport Academy	$579,423	0.04%	$9,498.74
New London	$8,758,809	0.55%	$24,603.40
Plainfield	$5,117,476	0.32%	$24,842.12
Windham	$9,236,276	0.58%	$24,895.62
Killingly	$6,228,667	0.39%	$25,217.28
Coventry	$4,866,071	0.30%	$25,476.81
Portland	$3,640,617	0.23%	$25,819.98
LEARN RESC	$4,590,079	0.29%	$26,079.99
Putnam	$3,223,729	0.20%	$26,209.18
Plymouth	$3,905,022	0.24%	$26,385.28
East Haven	$7,821,429	0.49%	$26,423.75
Manchester	$19,780,933	1.24%	$26,803.43
Stafford	$4,139,555	0.26%	$27,055.92
West Haven	$16,094,692	1.01%	$27,141.13
Derby	$4,174,999	0.26%	$27,287.58
Griswold	$4,716,482	0.29%	$27,421.41
Vernon	$9,891,896	0.62%	$27,477.49
Waterbury	$45,253,222	2.83%	$27,660.89
Somers	$4,513,418	0.28%	$27,689.68
Bridgeport	$44,994,829	2.81%	$27,706.18
Wolcott	$6,509,544	0.41%	$27,818.56
Norwich	$10,217,861	0.64%	$27,841.58
North Branford	$4,957,400	0.31%	$27,850.56
Ansonia	$6,322,293	0.39%	$27,851.51
Southington	$17,560,710	1.10%	$28,007.51
Granby	$5,164,004	0.32%	$28,065.24
Montville	$6,601,372	0.41%	$28,090.94
New Milford	$10,701,131	0.67%	$28,160.87
Canton	$4,817,163	0.30%	$28,336.25
New Haven	$52,293,947	3.27%	$28,343.60
Oxford	$5,074,778	0.32%	$28,350.72
Cromwell	$5,672,441	0.35%	$28,362.21
RSD #10	$6,601,493	0.41%	$28,454.71
Hartford	$43,650,646	2.73%	$28,474.00
Meriden	$20,823,303	1.30%	$28,682.24

DISTRICT	2025 EXPECTED EMPLOYER CONTRIBUTION EFFORT FOR ALLOCATION PURPOSES	EMPLOYER ALLOCATION PERCENTAGE	2025 PER TEACHER PENSION SUBSIDY
Stonington	$6,194,573	0.39%	$28,811.97
RSD #16	$5,953,039	0.37%	$28,898.25
Windsor	$11,586,431	0.72%	$28,966.08
Torrington	$11,626,716	0.73%	$28,994.30
Bloomfield	$6,704,403	0.42%	$29,023.39
Plainville	$6,972,463	0.44%	$29,051.93
RSD #17	$5,807,826	0.36%	$29,185.06
Naugatuck	$11,313,876	0.71%	$29,234.82
Ledyard	$7,282,971	0.45%	$29,248.88
Watertown	$7,814,811	0.49%	$29,268.96
East Lyme	$8,691,556	0.54%	$29,363.36
Enfield	$13,260,210	0.83%	$29,401.80
Colchester	$7,283,672	0.45%	$29,488.55
Hamden	$17,205,154	1.07%	$29,562.12
North Haven	$10,175,858	0.64%	$29,580.98
Windsor Locks	$5,724,509	0.36%	$29,660.67
Ellington	$7,863,845	0.49%	$29,674.89
RSD #8	$4,403,249	0.27%	$29,751.68
Danbury	$31,117,770	1.94%	$29,834.87
Tolland	$6,265,403	0.39%	$29,835.25
Suffield	$6,456,431	0.40%	$29,890.88
Orange	$3,867,546	0.24%	$29,980.98
Middletown	$14,494,954	0.91%	$30,072.52
Madison	$8,875,885	0.55%	$30,087.75
RSD #19	$3,703,985	0.23%	$30,113.70
Groton	$13,318,272	0.83%	$30,407.01
Milford	$20,049,077	1.25%	$30,423.49
East Hartford	$20,473,838	1.28%	$30,467.02
Newtown	$13,375,805	0.84%	$30,538.37
Guilford	$10,631,913	0.66%	$30,551.47
Old Saybrook	$4,525,210	0.28%	$30,575.74
Farmington	$12,933,208	0.81%	$30,647.41
Seymour	$6,039,274	0.38%	$30,656.21
RSD #14	$5,595,391	0.35%	$30,743.91
Bristol	$21,993,095	1.37%	$30,845.86
South Windsor	$16,015,438	1.00%	$30,858.26
Berlin	$8,735,525	0.55%	$30,867.58
RSD #5	$7,713,068	0.48%	$30,976.18

DISTRICT	2025 EXPECTED EMPLOYER CONTRIBUTION EFFORT FOR ALLOCATION PURPOSES	EMPLOYER ALLOCATION PERCENTAGE	2025 PER TEACHER PENSION SUBSIDY
Clinton	$5,679,364	0.35%	$31,034.78
Bethel	$9,430,068	0.59%	$31,225.39
Brookfield	$8,028,880	0.50%	$31,240.78
Branford	$9,451,656	0.59%	$31,296.87
RSD #15	$11,741,740	0.73%	$31,395.03
RSD #18	$4,757,222	0.30%	$31,504.78
Capital Region Education Council	$34,013,859	2.12%	$31,552.74
Cheshire	$13,226,596	0.83%	$31,567.05
New Britain	$28,400,196	1.77%	$31,661.31
West Hartford	$30,889,891	1.93%	$32,110.07
New Fairfield	$7,307,257	0.46%	$32,190.56
Stratford	$20,254,125	1.26%	$32,251.79
Area Cooperative Educational Services	$10,226,310	0.64%	$32,259.65
Shelton	$13,090,080	0.82%	$32,321.19
Rocky Hill	$8,628,497	0.54%	$32,437.96
RSD #13	$5,795,383	0.36%	$32,558.33
Waterford	$8,339,751	0.52%	$32,577.15
Fairfield	$35,134,285	2.19%	$32,622.36
RSD #20	$6,269,482	0.39%	$32,653.55
Norwalk	$41,119,695	2.57%	$32,790.83
Wethersfield	$10,768,172	0.67%	$32,829.79
Stamford	$53,297,010	3.33%	$33,021.69
Darien	$17,935,885	1.12%	$33,031.10
Newington	$12,857,416	0.80%	$33,052.48
Wallingford	$19,521,917	1.22%	$33,087.99
East Windsor	$4,269,618	0.27%	$33,356.39
Trumbull	$20,733,501	1.29%	$33,441.13
East Hampton	$5,937,330	0.37%	$33,544.24
Simsbury	$14,052,922	0.88%	$33,862.46
Glastonbury	$19,416,968	1.21%	$34,797.43
Ridgefield	$16,829,647	1.05%	$35,061.76
New Canaan	$16,526,705	1.03%	$35,927.62
Westport	$22,150,160	1.38%	$36,252.31
Avon	$11,209,665	0.70%	$36,513.57
Monroe	$11,626,239	0.73%	$36,675.83
Wilton	$15,100,704	0.94%	$36,741.37
Weston	$8,952,458	0.56%	$36,993.63
Greenwich	$37,697,082	2.35%	$38,505.70

District Per Teacher Pension Subsidies and Attrition Rates

DISTRICT	2025 PTPS	2024-25 ATTRITION RATE
Achievement First Bridgeport Academy	$9,498.74	31.1%
Amistad Academy	$9,066.99	23.1%
Ansonia	$27,851.51	9.7%
Area Cooperative Educational Services	$32,259.65	12.6%
Avon	$36,513.57	6.2%
Berlin	$30,867.58	8.1%
Bethel	$31,225.39	7.6%
Bloomfield	$29,023.39	10.4%
Branford	$31,296.87	8.6%
Bridgeport	$27,706.18	10.6%
Bristol	$30,845.86	10.2%
Brookfield	$31,240.78	10.5%
Canton	$28,336.25	9.4%
Capital Region Education Council	$31,552.74	7.4%
Cheshire	$31,567.05	9.1%
Clinton	$31,034.78	7.7%
Colchester	$29,488.55	13.8%
Coventry	$25,476.81	14.7%
Cromwell	$28,362.21	10.5%
Danbury	$29,834.87	8.2%
Darien	$33,031.10	10.3%
Derby	$27,287.58	11.1%
East Hampton	$33,544.24	8.5%
East Hartford	$30,467.02	9.7%
East Haven	$26,423.75	13.2%
East Lyme	$29,363.36	7.4%
East Windsor	$33,356.39	11.7%
Ellington	$29,674.89	8.7%

DISTRICT	2025 PTPS	2024-25 ATTRITION RATE
Enfield	$29,401.80	10.9%
Fairfield	$32,622.36	7.7%
Farmington	$30,647.41	11.1%
Glastonbury	$34,797.43	7.0%
Granby	$28,065.24	11.4%
Greenwich	$38,505.70	9.0%
Griswold	$27,421.41	9.3%
Groton	$30,407.01	5.9%
Guilford	$30,551.47	10.3%
Hamden	$29,562.12	7.9%
Hartford	$28,474.00	14.0%
Killingly	$25,217.28	8.9%
LEARN RESC	$26,079.99	11.4%
Ledyard	$29,248.88	10.0%
Madison	$30,087.75	9.2%
Manchester	$26,803.43	11.7%
Meriden	$28,682.24	8.7%
Middletown	$30,072.52	11.0%
Milford	$30,423.49	10.5%
Monroe	$36,675.83	7.3%
Montville	$28,090.94	8.9%
Naugatuck	$29,234.82	11.6%
New Britain	$31,661.31	8.4%
New Canaan	$35,927.62	8.0%
New Fairfield	$32,190.56	10.6%
New Haven	$28,343.60	10.0%
New London	$24,603.40	18.0%
New Milford	$28,160.87	10.8%

DISTRICT	2025 PTPS	2024-25 ATTRITION RATE
Newington	$33,052.48	5.4%
Newtown	$30,538.37	10.3%
North Branford	$27,850.56	9.0%
North Haven	$29,580.98	4.9%
Norwalk	$32,790.83	10.4%
Norwich	$27,841.58	11.7%
Old Saybrook	$30,575.74	6.8%
Orange	$29,980.98	11.6%
Oxford	$28,350.72	8.9%
Plainfield	$24,842.12	12.1%
Plainville	$29,051.93	5.4%
Plymouth	$26,385.28	10.8%
Portland	$25,819.98	11.3%
Putnam	$26,209.18	11.4%
Ridgefield	$35,061.76	8.8%
Rocky Hill	$32,437.96	4.9%
RSD #10	$28,454.71	13.4%
RSD #13	$32,558.33	8.4%
RSD #14	$30,743.91	9.3%
RSD #15	$31,395.03	4.3%
RSD #16	$28,898.25	10.7%
RSD #17	$29,185.06	10.1%
RSD #18	$31,504.78	6.6%
RSD #19	$30,113.70	10.6%
RSD #20	$32,653.55	13.0%
RSD #5	$30,976.18	4.8%
RSD #8	$29,751.68	5.4%
Seymour	$30,656.21	7.6%

DISTRICT	2025 PTPS	2024-25 ATTRITION RATE
Shelton	$32,321.19	5.4%
Simsbury	$33,862.46	7.7%
Somers	$27,689.68	14.1%
South Windsor	$30,858.26	6.7%
Southington	$28,007.51	8.9%
Stafford	$27,055.92	13.1%
Stamford	$33,021.69	7.9%
Stonington	$28,811.97	8.8%
Stratford	$32,251.79	8.1%
Suffield	$29,890.88	9.3%
Tolland	$29,835.25	8.6%
Torrington	$28,994.30	11.0%
Trumbull	$33,441.13	5.2%
Vernon	$27,477.49	11.4%
Wallingford	$33,087.99	8.3%
Waterbury	$27,660.89	8.1%
Waterford	$32,577.15	3.1%
Watertown	$29,268.96	7.9%
West Hartford	$32,110.07	7.8%
West Haven	$27,141.13	5.9%
Weston	$36,993.63	10.7%
Westport	$36,252.31	6.1%
Wethersfield	$32,829.79	10.7%
Wilton	$36,741.37	10.0%
Windham	$24,895.62	11.3%
Windsor	$28,966.08	12.3%
Windsor Locks	$29,660.67	10.4%
Wolcott	$27,818.56	10.3%

Per Teacher Pension Subsidies, and Attrition Rates, By Quartile (FRPL Eligibility)

Quartile 1: Lowest Poverty Districts, Based on FRPL Eligibility

DISTRICT	2025 PTPS	2024-25 ATTRITION RATE	% FRPL
Avon	$36,514	6%	13.40%
Cheshire	$31,567	9%	17.80%
Darien	$33,031	10%	2.30%
Fairfield	$32,622	8%	17.70%
Glastonbury	$34,797	7%	15.40%
Granby	$28,065	11%	17.10%
Guilford	$30,551	10%	14.40%
Madison	$30,088	9%	4.60%
Monroe	$36,676	7%	13.00%
New Canaan	$35,928	8%	0.00%
Newtown	$30,538	10%	15.10%
Orange	$29,981	12%	15.40%
Oxford	$28,351	9%	18.50%
Ridgefield	$35,062	9%	8.10%
RSD #10	$28,455	13%	16.10%
RSD #13	$32,558	8%	17.30%
RSD #15	$31,395	4%	13.70%
RSD #17	$29,185	10%	16.20%
RSD #18	$31,505	7%	15.10%
RSD #5	$30,976	5%	16.70%
Simsbury	$33,862	8%	16.70%
Somers	$27,690	14%	5.80%
South Windsor	$30,858	7%	18.50%
Suffield	$29,891	9%	15.20%
Tolland	$29,835	9%	17.30%
Weston	$36,994	11%	1.90%
Westport	$36,252	6%	2.80%
Wilton	$36,741	10%	5.70%

Quartile 2

DISTRICT	2025 PTPS	2024-25 ATTRITION RATE	% FRPL
Berlin	$30,868	8%	24.60%
Brookfield	$31,241	11%	23.90%
Canton	$28,336	9%	19.80%
Colchester	$29,489	14%	25.50%
Coventry	$25,477	15%	27.20%
Cromwell	$28,362	11%	30.40%
East Hampton	$33,544	9%	23.10%
East Lyme	$29,363	7%	25.10%
Ellington	$29,675	9%	23.80%
Farmington	$30,647	11%	20.00%
Greenwich	$38,506	9%	20.00%
Ledyard	$29,249	10%	28.50%
New Fairfield	$32,191	11%	19.00%
North Branford	$27,851	9%	25.70%
North Haven	$29,581	5%	23.60%
Old Saybrook	$30,576	7%	23.30%
Portland	$25,820	11%	29.10%
Rocky Hill	$32,438	5%	23.00%
RSD #14	$30,744	9%	20.00%
RSD #16	$28,898	11%	26.40%
RSD #19	$30,114	11%	29.80%
RSD #20	$32,654	13%	26.40%
RSD #8	$29,752	5%	18.80%
Southington	$28,008	9%	27.00%
Stonington	$28,812	9%	26.10%
Trumbull	$33,441	5%	20.10%
West Hartford	$32,110	8%	28.50%
Wethersfield	$32,830	11%	26.40%

Quartile 3

DISTRICT	2025 PTPS	2024-25 ATTRITION RATE	% FRPL
Area Cooperative Educational Services	$32,260	13%	50.10%
Bethel	$31,225	8%	33.30%
Bloomfield	$29,023	10%	54.10%
Branford	$31,297	9%	37.90%
Clinton	$31,035	8%	41.70%
Enfield	$29,402	11%	50.80%
Griswold	$27,421	9%	53.90%
Hamden	$29,562	8%	45.60%
Killingly	$25,217	9%	51.10%
Middletown	$30,073	11%	51.90%
Milford	$30,423	11%	30.60%
Montville	$28,091	9%	44.30%
New Milford	$28,161	11%	31.30%
Newington	$33,052	5%	37.30%
Norwalk	$32,791	10%	51.50%
Plainville	$29,052	5%	44.70%
Plymouth	$26,385	11%	51.20%
Seymour	$30,656	8%	50.90%
Shelton	$32,321	5%	36.70%
Stafford	$27,056	13%	40.70%
Stamford	$33,022	8%	54.20%
Stratford	$32,252	8%	50.20%
Wallingford	$33,088	8%	35.60%
Waterford	$32,577	3%	32.70%
Watertown	$29,269	8%	41.70%
Windsor	$28,966	12%	50.20%
Windsor Locks	$29,661	10%	48.70%
Wolcott	$27,819	10%	35.00%

Quartile 4: Highest Poverty Districts, Based on FRPL Eligibility

DISTRICT	2025 PTPS	2024-25 ATTRITION RATE	% FRPL
Achievement First Bridgeport Academy	$9,499	31%	74.40%
Amistad Academy	$9,067	23%	78.60%
Ansonia	$27,852	10%	63.60%
Bridgeport	$27,706	11%	87.50%
Bristol	$30,846	10%	55.30%
Capital Region Education Council	$31,553	7%	63.20%
Danbury	$29,835	8%	56.50%
Derby	$27,288	11%	56.00%
East Hartford	$30,467	10%	61.10%
East Haven	$26,424	13%	58.80%
East Windsor	$33,356	12%	58.20%
Groton	$30,407	6%	67.60%
Hartford	$28,474	14%	76.70%
LEARN RESC	$26,080	11%	59.40%
Manchester	$26,803	12%	61.70%
Meriden	$28,682	9%	77.80%
Naugatuck	$29,235	12%	58.20%
New Britain	$31,661	8%	75.80%
New Haven	$28,344	10%	75.50%
New London	$24,603	18%	84.40%
Norwich	$27,842	12%	76.90%
Plainfield	$24,842	12%	57.20%
Putnam	$26,209	11%	58.20%
Torrington	$28,994	11%	66.00%
Vernon	$27,477	11%	56.00%
Waterbury	$27,661	8%	79.40%
West Haven	$27,141	6%	57.20%
Windham	$24,896	11%	72.70%