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Testimony of Tatum Tirado

Ways and Means Committee, Select Revenue Measures Subcommittee

How Middle Class Families Are Faring in Today's Economy

Wednesday, February 13, 2019

Mr. Chairman and members of the committee:

Thank you for this opportunity to testify about "How Middle Class Families Are Faring in Today's Economy." With my own personal story, I will illustrate to you that middle-class families are barely making their way.

My name is Tatum Tirado, and I am a highly qualified mathematics and special education teacher at Ballou High School here in Southeast D.C. I am 36 years old and have two gorgeous daughters, a 13-year-old and a 6-year-old.

When I graduated from high school in 2001, I wanted to attend college. But the limited academic scholarships I qualified for were not enough to make college truly affordable. Alternatively, I enlisted in the United States Marine Corps. I was in boot camp on Sept. 11, 2001, and I watched the towers fall on an old tube TV in a squad bay on Parris Island in South Carolina. In the fleet, I was an ordnanceman in the now decommissioned Marine Attack Squadron 513. I have multiple commendations from a yearlong tour in Afghanistan in support of Operation Enduring Freedom. I am a disabled veteran with combat experience.

While in the Marine Corps, I developed Type I diabetes, and I was awarded early retirement for medical reasons in 2006. As a veteran, I was able to use a combination of the Montgomery GI Bill and Vocational Rehabilitation and Employment services to complete my undergraduate degree. I attended the University of West Florida in Pensacola, Fla., where I graduated with a Bachelor of Science in mathematics, with minors in professional education and physics. It was as an undergraduate student tutoring my classmates and high school students that I discovered I could teach, and upon graduation, I did just that.

As a teacher in Pensacola, I earned \$32,000 per year. I taught in Escambia County for five years and did not get a pay raise the entire time, even as I was rated a "highly effective teacher" under Florida's teacher evaluation system. After taxes and deductions, my monthly paycheck was \$2,000. Of that, \$1,000 each month went to child care expenses. Although I worked multiple side jobs, I could not afford to continue to live and work as a teacher so far from my childhood home. Two years ago, I moved back to the D.C. area, where I was born and raised, to be closer to family who could help support me.

I was specifically chosen to work at Ballou High School, where nearly every student has a traumatic background. My students, their parents and I have forged relationships based on common struggles, and we work together to generate positive outcomes. We understand that without supporting each other, none of us can be successful. Marines believe that once we are Marines, we are always Marines, and to that end I am always faithful. I intend to support my

family and my school community in even greater ways, so I am in the process of earning a master's degree in educational leadership. My course work is completed, and I am trying to find a way to complete the required internship hours—which I can't do while teaching, even as I need to teach to make a living.

I am a single mother with two children, I'm in graduate school, and, like more than a million other Americans, I have Type 1 diabetes. I am totally and irrevocably insulin-dependent. I diligently take my insulin, eat a low-carb diet and exercise. But none of this is cheap. Under the health insurance offered by my employer, the cost of my insulin would be prohibitive. Fortunately for me and my family, I can access insulin through my Tricare benefits as a Marine Corps retiree.

My salary as a D.C. teacher is higher than my salary was in Florida, but so is the cost of living. I can't afford to buy a home in the area. At the moment, I rent an apartment in the suburbs that is about 600 square feet for myself and my two children.

I have a huge amount of student debt from graduate school. I am living on a single teacher's income with a very expensive health condition and two gifted children (their schools have officially classified them both as gifted; these are not just the words of a proud mother). I would love to supplement their educations with enrichment or extracurricular activities such as piano or violin lessons, but I cannot afford to. My older daughter is in the 8th grade and scored an 1190 on the PSAT. I taught her PSAT prep class myself at a local community center as a volunteer. There were 20 other students in the class. If it weren't for me, PSAT preparation would have been financially inaccessible for them as well. I receive no public assistance.

I have gone over and beyond what society asks. I served my country. I graduated from college. I'm a dedicated teacher and a loving family member. I've devoted my life to public service, and volunteer teach and tutor when I can. And yet still I struggle! How do I provide for my family or feel confident I am climbing the ladder to live the middle-class lifestyle so many of us aspire to, when everything continues to get more expensive but my salary does not keep up?

Thank you for allowing me this time to share my story with you. I look forward to answering any questions you may have.