State pension contributions: Taxpayers bear the brunt of increasing pension costs

Ted Dabrowski, Vice President of Policy | *John Klingner, policy research assistant*

The problem

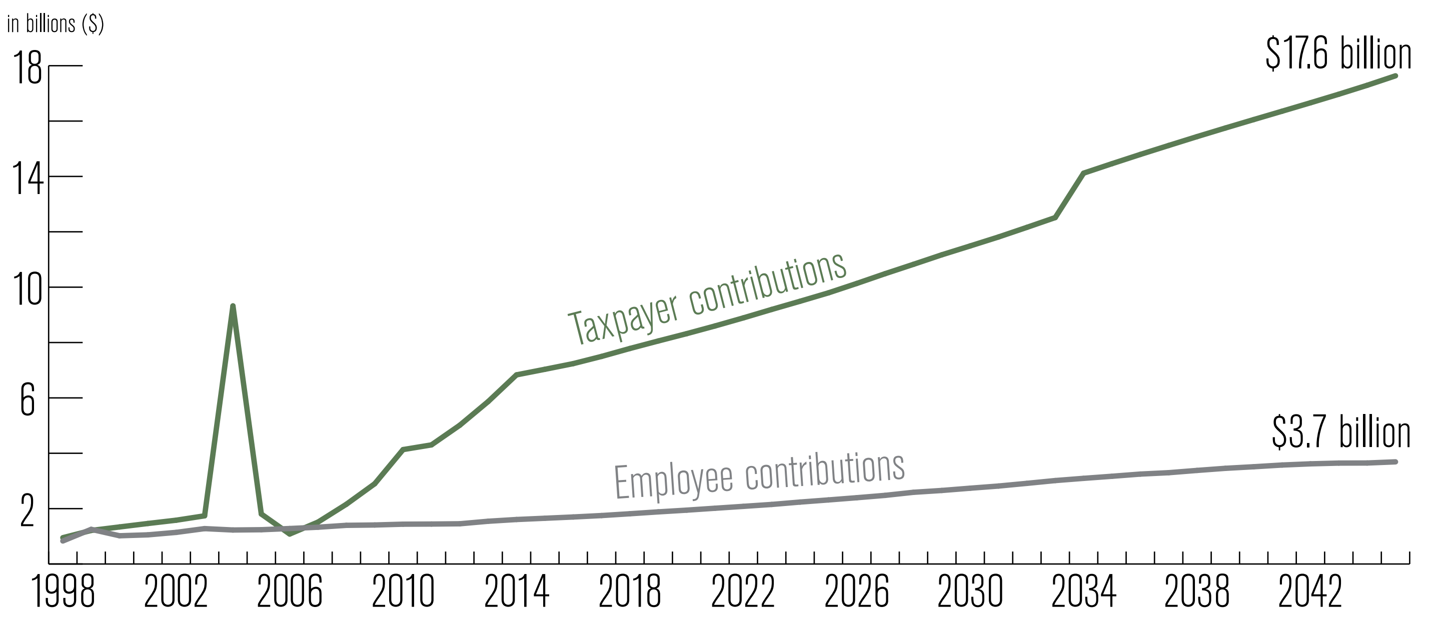
A common refrain sounded by public sector unions is that government workers have consistently "paid their share" into Illinois' pension systems and the state has not.

However, the facts tell a different story.

While government worker contributions to Illinois' five pension systems have increased by 75 percent since 1998, taxpayer contributions have increased by 427 percent over the same period. In 2012 alone, Illinois taxpayers contributed $3.5 billion more to the pension systems than state workers did.[1]

Illinois taxpayers bear brunt of increasing state pension costs

Taxpayer vs. employee state pension contributions, 1998-2045



Source: Commission on Government Forecasting and Accountability, Annual Financial Reports of all five pension systems 2006-12

Government workers' share, as a percentage of total contributions, has continued to decline when compared to taxpayers' contributions. In 1998, government workers paid for 47 percent of the state's total pension contribution; today, they only pay 21 percent. By 2045, government workers will be expected to pay only 17 percent of total pension contributions.[2]

Taxpayers paying an increasing percentage of total pension contributions

Fiscal year	Employee contribution as a percentage of total	Taxpayer contribution as a percentage of total
1998	47	53
2007	47	53
2013	21	79
2045	17	83

Source: Commission on Government Forecasting and Accountability, Annual Financial Reports of all five pension systems 2006-12

Taxpayers, on the other hand, will continue to pay a higher and higher percentage of total contributions. In 1998, taxpayers contributed 53 percent of total contributions. By 2045, they will be expected to pay 83 percent, or $17.6 billion out of $21.3 billion in total contributions.[3]

The five state pension systems

Illinois has five state pension systems, and all of them are seriously underfunded:[4]

- The Teachers' Retirement System, or TRS, manages pensions for teachers across Illinois (excluding Chicago).With more than 130,000 active members and nearly 95,000 retirees, TRS is the largest pension system in the state. Unfortunately, TRS also has the highest unfunded liability of the state's pension systems. In 2012, TRS was only 40.6 percent funded and officially had more than $53.51 billion in unfunded liabilities. TRS members contribute 9.4 percent of their salary to the pension system.
- The State Employees' Retirement System, or SERS, manages pensions for state-level employees across Illinois. It has 62,000 active members and 50,000 retirees. In 2012, SERS was only 33.1 percent funded and had officially $22.13 billion in unfunded liabilities. Under its regular pension formula, SERS members covered by Social Security contribute 4 percent of their salary, and those not covered by Social Security contribute 8 percent of their salary to the pension system.
- The State Universities Retirement System, or SURS, manages pensions for employees working at state universities. It has 71,000 active members and more than 45,500 retirees. In 2012, SURS was only 41.3 percent funded and had officially $19.46 billion in unfunded liabilities. SURS members contribute 8 percent of their salary to the pension system.
- The Judges' Retirement System, or JRS, manages pensions for judges throughout the state. It is one of the two smaller pension systems, with only 968 active members and 725 retirees. Despite its small size, in 2012 JRS was only 28.6 percent funded and officially had $1.44 billion in unfunded liabilities. JRS members contribute 11 percent of their salary to the pension system.
- The General Assembly Retirement System, or GARS, manages pensions for members of the Illinois General Assembly. Despite having only 176 active members and 294 retirees, GARS has the dubious honor of being the worst-funded pension system in the state. In 2012, GARS was only 17.4 percent funded and officially had $251 million in unfunded liabilities. GARS members contribute 11.5 percent of their salary to the pension system.

Illinois' state pensions were only 39% funded in 2012

Pension system	Official unfunded liabilities (in billions $)	Percent funded
TRS	53.51	40.6
SERS	22.1	33.1
SURS	19.46	41.3
JRS	1.44	28.6
GARS	0.25	17.4
Combined	**96.8**	**39.0**

Source: Commission on Government Forecasting and Accountability

Combined, the five state pension systems were only 39 percent funded in 2012 and had an official unfunded liability of $97 billion dollars according to the Commission on Government Forecasting and Accountability.

However, that underestimates the state's unfunded pension liability. Illinois' pension funds use overly optimistic assumptions in calculating their unfunded liability, including an expected 8 percent yearly investment return.

To calculate a more realistic unfunded liability, Moody's Investors Service reported Illinois' current shortfall using a new methodology. Under the methodology, which uses more reasonable investment assumptions, Illinois' 2011 unfunded liability jumped 65 percent to $133 billion.[5]

For 2012, the Illinois Policy Institute – using Moody's methodology – estimated that Illinois' pension systems were approximately 23 percent funded, and the shortfall exceeded $200 billion.[6]

Under defined benefit systems, taxpayers pay increasingly larger contributions

Under Illinois pension law, each pension system is required to reach 90 percent funding by 2045.[7]

For this to happen, taxpayers will have to pay greater and greater contribution costs going forward to pay for both the systems' normal cost and its current unfunded liabilities.

To reach 90 percent funding, taxpayers will be forced to contribute at least $385 billion to the pension systems over the next 30 years. That's nearly $81,000 per household and more than four times what state workers are expected to contribute.[8]

And that $385 billion won't be paid off in equal installments. Instead, Illinois law requires contributions to undergo a payment ramp, wherein taxpayers will see their annual contribution to pensions increase every year.

In 2012, taxpayers contributed $5 billion to the pension systems. In 2014, they are expected to contribute $6.8 billion. By 2045, they are expected to contribute $17.6 billion, or about $3,600 for every household in Illinois.[9]

Taxpayer vs. employee contributions to state pensions

(In millions of $)

	1998		2012		2045	
Pension system	Employee contribution	Taxpayer contribution	Employee contribution	Taxpayer contribution	Employee contribution	Taxpayer contribution
TRS	441.0	502.9	917.7	2,561.3	2,409.4	9,751.8
SERS	155.9	200.7	259.1	1,391.4	535.2	4,379.0
SURS	221.7	227.7	258.2	985.8	710.4	3,249.7
JRS	10.8	15.7	16.4	63.6	30.0	207.8
GARS	1.2	3.1	1.6	10.5	5.4	46.3
Combined	**830.6**	**950.2**	**1,453.1**	**5,012.6**	**3,690.4**	**17,634.6**

Source: Commission on Government Forecasting and Accountability, Annual Financial Reports of all five pension systems 2006-12

But these numbers are actually a low estimate of how much taxpayers will end up contributing.

The state's current funding requirement assumes the unfunded liabilities of the pension systems will not increase further. But the unpredictable nature of defined benefit programs and the last two decades of actual pension history tell us they will continue to increase.

Taxpayers are not only responsible for paying off the system's current unfunded liabilities; they are also responsible for all future increases in liabilities as well.

Government workers, on the other hand, continue to pay a constant percentage of their payroll to the pension system. Their total contribution to the pension system only increases when their salaries increase or more workers are hired. They are not required to pay more into the pension system, regardless of increasing shortfalls and growing liabilities.

Taxpayers are paying for the failures of defined benefit plans

Taxpayers are seeing their contributions rise dramatically because the pension system continues to rely on defined benefit plans. Defined benefit plans are rife with complexities and full of surprises that increase costs year after year. That's why, no matter how much money taxpayers and retirees contribute into the pension system, the underfunding always gets worse.

The proof is in the pension systems' past performance. According to the Commission on Government Forecasting and Accountability, the state's pension shortfall grew by $76 billion from 1996 to 2012. Of that amount, nearly $45 billion came from some form of missed "expectation":

- The investment returns for the state's five pension funds were lower than their assumed 8 percent expectation. Cost to taxpayers: $17.2 billion.
- Unplanned benefit increases for employees. Cost to taxpayers: $5.8 billion.
- Changes in actuarial assumptions. Cost to taxpayers: $8.8 billion.
- "Other" actuarial factors. Cost to taxpayers: $12.9 billion.

Breaking down the taxpayer and employee contributions into the individual pension funds tells a similar story. Taxpayers are on the hook for increasing costs in every single pension system.

What follows is a look into how much taxpayers' contributions will grow for each individual fund.

Teachers' Retirement System contributions[10]

Teacher contributions to the Teachers' Retirement System, or TRS, increased by 108 percent between 1998 and 2012.

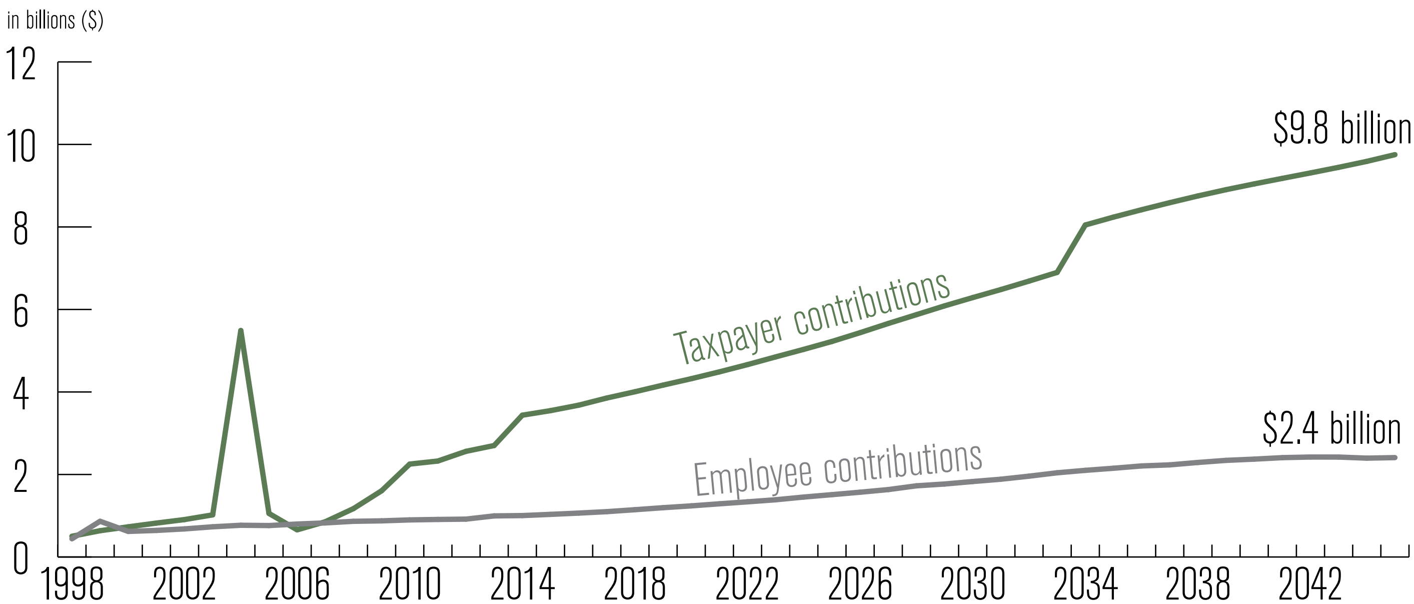
During the same time period, taxpayer contributions to teacher retirements increased by 409 percent.

In 2012 alone, Illinois taxpayers contributed $2.56 billion to TRS, almost three times more than what teachers contributed.

The disparity between taxpayers and employee contributions is projected to get worse. Between 2012 and 2045, taxpayers can expect their annual contribution to TRS to increase by 281 percent, to $9.8 billion. Employee contributions, on the other hand, will rise only 163 percent, to $2.4 billion.

Taxpayers shoulder more and more of the costs of teacher pensions

Taxpayer vs. employee pension contributions to TRS, 1998-2045



Source: Commission on Government Forecasting and Accountability, TRS Annual Financial Report 2006, 2012

Taxpayer vs. employee contributions to TRS

Fiscal year	Employee contributions ($)	Taxpayer contributions ($)	Fiscal year	Employee contributions ($)	Taxpayer contributions ($)
1998	440,967,595	502,934,000	2022	1,337,121,129	4,663,436,363
1999	866,369,000	636,596,000	2023	1,386,844,834	4,850,237,264
2000	619,622,000	730,597,000	2024	1,453,247,451	5,032,532,962
2001	643,563,000	821,625,000	2025	1,510,662,243	5,223,687,305
2002	681,151,770	907,358,000	2026	1,569,982,967	5,437,465,090
2003	732,020,451	1,021,263,000	2027	1,634,188,866	5,659,953,509
2004	768,661,300	5,489,426,000	2028	1,724,530,848	5,873,487,947
2005	761,790,009	1,055,562,000	2029	1,769,042,850	6,087,244,703
2006	799,034,336	657,848,000	2030	1,829,462,212	6,287,125,224
2007	826,249,007	853,586,000	2031	1,885,268,282	6,482,338,325
2008	865,400,168	1,171,789,000	2032	1,959,400,415	6,687,403,911
2009	876,182,122	1,603,921,000	2033	2,040,754,858	6,897,588,336
2010	899,401,028	2,252,150,000	2034	2,099,843,101	8,047,456,895
2011	909,577,109	2,326,028,000	2035	2,150,922,372	8,237,889,584
2012	917,661,328	2,561,259,000	2036	2,207,212,055	8,417,166,440
2013	996,066,462	2,702,277,829	2037	2,232,736,529	8,588,036,943
2014	1,004,368,089	3,437,478,152	2038	2,290,828,910	8,751,334,836
2015	1,032,822,287	3,547,158,424	2039	2,341,994,253	8,902,599,711
2016	1,063,631,405	3,679,097,427	2040	2,372,465,225	9,043,370,220
2017	1,098,530,955	3,853,189,017	2041	2,407,957,832	9,176,651,795
2018	1,146,393,293	4,004,796,857	2042	2,422,963,065	9,309,163,446
2019	1,195,422,339	4,165,642,215	2043	2,422,034,196	9,444,687,538
2020	1,239,402,624	4,321,433,701	2044	2,395,964,379	9,589,394,855
2021	1,288,923,585	4,487,157,730	2045	2,409,415,569	9,751,758,179

Source: Commission on Government Forecasting and Accountability, TRS Annual Financial Report 2006, 2012

State Employees' Retirement System contributions[11]

Employee contributions to the State Employees' Retirement System, or SERS, increased by 66 percent between 1998 and 2012.

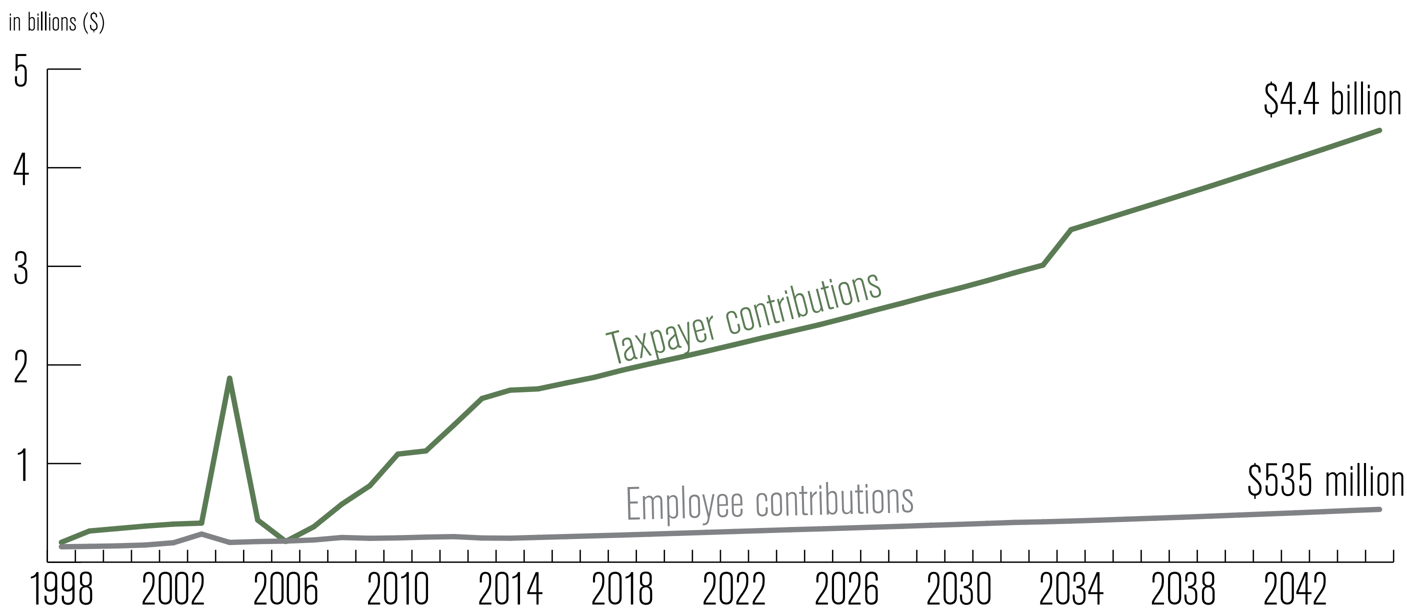
During the same time period, taxpayer contributions to these state employee retirements increased by 593 percent.

In 2012 alone, Illinois taxpayers contributed $1.4 billion to SERS, over five times more than what state employees contributed.

The disparity between taxpayer and employee contributions is projected to get worse. Between 2012 and 2045, taxpayers can expect their annual contribution to SERS to increase by 214 percent, to $4.4 billion. Employee contributions, on the other hand, will rise only 107 percent, to $535 million.

Increasing SERS costs fall on the backs of Illinois taxpayers

Taxpayer vs. employee pension contributions to SERS, 1998-2045



Source: Commission on Government Forecasting and Accountability, SERS Annual Financial Report 2006, 2012

Taxpayer vs. employee contributions to SERS

Fiscal year	Employee contributions ($)	Taxpayer contributions ($)	Fiscal year	Employee contributions ($)	Taxpayer contributions ($)
1998	155,898,112	200,741,736	2022	311,000,000	2,206,000,000
1999	159,580,234	315,525,007	2023	319,800,000	2,274,000,000
2000	164,792,356	340,872,521	2024	328,900,000	2,340,000,000
2001	173,778,661	366,028,937	2025	337,400,000	2,406,000,000
2002	196,915,424	386,116,583	2026	346,200,000	2,479,000,000
2003	285,209,344	396,067,236	2027	355,200,000	2,555,000,000
2004	199,826,465	1,864,673,411	2028	364,200,000	2,628,000,000
2005	209,334,207	427,434,612	2029	373,700,000	2,705,000,000
2006	214,108,896	210,499,791	2030	383,300,000	2,777,000,000
2007	224,722,599	358,786,650	2031	393,300,000	2,854,000,000
2008	249,955,208	587,732,407	2032	403,300,000	2,936,000,000
2009	242,227,432	774,910,344	2033	409,100,000	3,012,000,000
2010	246,172,972	1,095,545,856	2034	416,600,000	3,372,000,000
2011	254,201,379	1,127,886,796	2035	426,300,000	3,460,000,000
2012	259,122,881	1,391,416,375	2036	436,100,000	3,549,000,000
2013	245,100,000	1,659,600,000	2037	445,800,000	3,637,000,000
2014	242,500,000	1,743,900,000	2038	456,000,000	3,726,000,000
2015	250,700,000	1,757,000,000	2039	466,600,000	3,816,000,000
2016	258,800,000	1,817,000,000	2040	477,600,000	3,908,000,000
2017	267,100,000	1,874,000,000	2041	488,800,000	4,001,000,000
2018	275,400,000	1,947,000,000	2042	500,200,000	4,094,000,000
2019	284,100,000	2,012,000,000	2043	511,800,000	4,188,000,000
2020	292,800,000	2,074,000,000	2044	523,500,000	4,283,000,000
2021	301,900,000	2,139,000,000	2045	535,200,000	4,379,000,000

Source: Commission on Government Forecasting and Accountability, SERS Annual Financial Report 2006, 2012

State Universities Retirement System contributions[12]

Employee contributions to the State Universities Retirement System, or SURS, increased by 16 percent between 1998 and 2012.

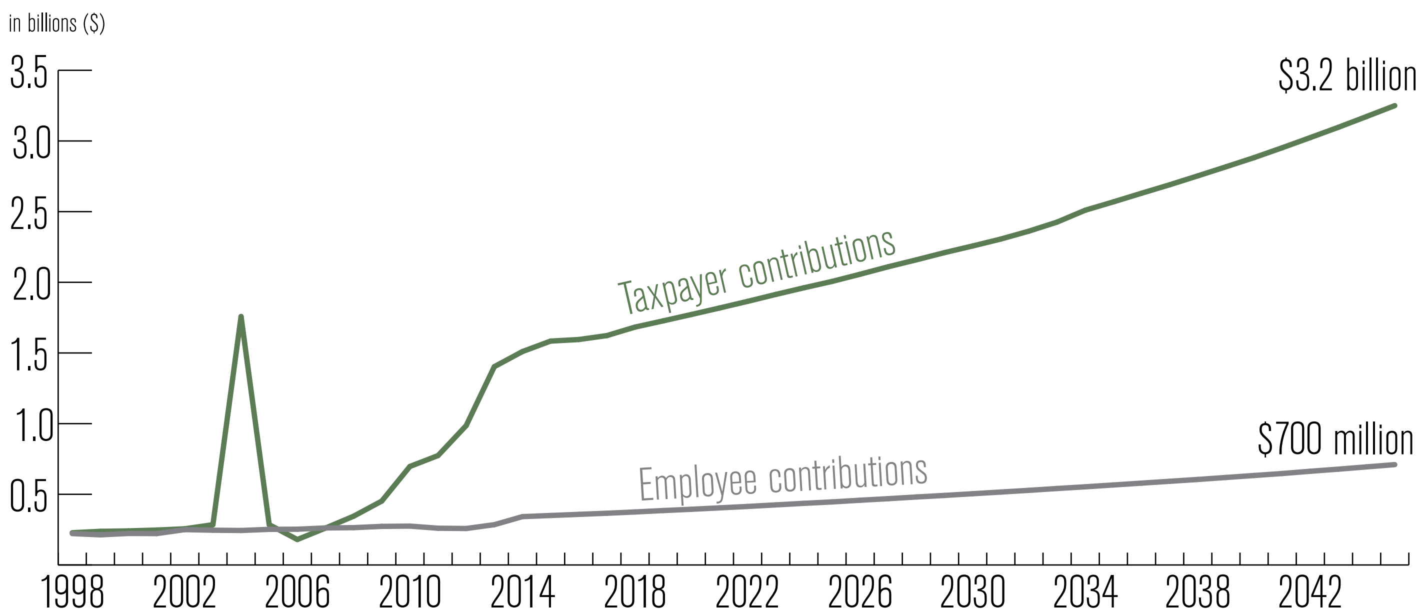
During the same time period, taxpayer contributions to these state employee retirements increased by 333 percent.

In 2012 alone, Illinois taxpayers contributed $986 million to SURS, almost four times more than what university employees contributed.

The disparity between taxpayers and employee contributions is projected to get worse. Between 2012 and 2045, taxpayers can expect their annual contribution to SURS to increase by 230 percent, to $3.2 billion. Employee contributions, on the other hand, will rise only 175 percent, to $710 million.

Taxpayer contributions to SURS an increasing burden

Taxpayer vs. employee pension contributions to SURS, 1998-2045



Source: Commission on Government Forecasting and Accountability, SURS Annual Financial Report 2006,2012

Taxpayer vs. employee contributions to SURS

Fiscal year	Employee contributions ($)	Taxpayer contributions ($)	Fiscal year	Employee contributions ($)	Taxpayer contributions ($)
1998	221,700,000	227,700,000	2022	414,300,000	1,865,200,000
1999	213,000,000	237,900,000	2023	424,800,000	1,914,000,000
2000	222,500,000	241,100,000	2024	435,500,000	1,961,200,000
2001	221,600,000	247,100,000	2025	446,400,000	2,005,800,000
2002	250,000,000	256,100,000	2026	457,600,000	2,057,100,000
2003	246,300,000	285,300,000	2027	468,900,000	2,109,900,000
2004	243,800,000	1,757,500,000	2028	480,500,000	2,159,400,000
2005	251,900,000	285,400,000	2029	492,200,000	2,210,100,000
2006	252,900,000	180,000,000	2030	504,000,000	2,257,100,000
2007	262,400,000	261,100,000	2031	515,900,000	2,306,000,000
2008	264,100,000	345,000,000	2032	528,100,000	2,362,200,000
2009	273,300,000	451,600,000	2033	540,600,000	2,425,600,000
2010	275,000,000	696,600,000	2034	553,200,000	2,509,900,000
2011	260,200,000	773,600,000	2035	566,000,000	2,569,400,000
2012	258,200,000	985,800,000	2036	578,900,000	2,629,600,000
2013	285,000,000	1,402,800,000	2037	591,900,000	2,690,400,000
2014	341,900,000	1,509,800,000	2038	605,100,000	2,752,700,000
2015	349,700,000	1,583,800,000	2039	618,700,000	2,816,700,000
2016	357,500,000	1,595,200,000	2040	632,700,000	2,882,400,000
2017	366,200,000	1,623,400,000	2041	647,300,000	2,951,600,000
2018	375,200,000	1,683,200,000	2042	662,600,000	3,023,500,000
2019	384,500,000	1,726,600,000	2043	678,200,000	3,097,300,000
2020	394,100,000	1,771,500,000	2044	694,200,000	3,172,900,000
2021	404,100,000	1,817,700,000	2045	710,400,000	3,249,700,000

Source: Commission on Government Forecasting and Accountability, SURS Annual Financial Report 2006, 2012

Judges' Retirement System contributions[13]

Judges' contributions to the Judges' Retirement System, or JRS, increased by 52 percent between 1998 and 2012.

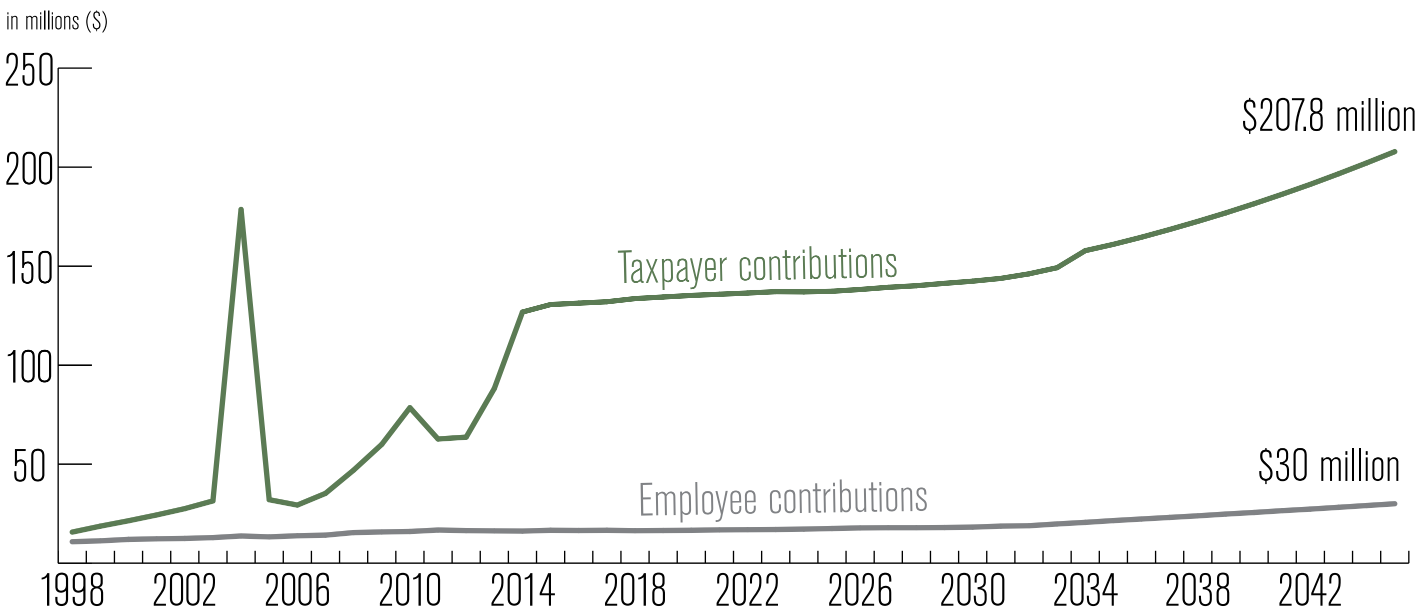
During the same time period, taxpayer contributions to these state employee retirements increased by 306 percent.

In 2012 alone, Illinois taxpayers contributed $64 million to JRS, almost four times more than what judges contributed.

The disparity between taxpayers and employee contributions is projected to get worse. Between 2012 and 2045, taxpayers can expect their annual contribution to JRS to increase by 227 percent, to $208 million. Employee contributions, on the other hand, will rise only 82 percent, to $30 million.

Growing pension costs for Illinois judges are burdening state taxpayers

Taxpayer vs. employee pension contributions to JRS, 1998-2045



Source: Commission on Government Forecasting and Accountability, JRS Annual Financial Report 2006, 2012

Taxpayer vs. employee contributions to JRS

Fiscal year	Employee contributions ($)	Taxpayer contributions ($)	Fiscal year	Employee contributions ($)	Taxpayer contributions ($)
1998	10,832,669	15,692,152	2022	16,900,000	136,400,000
1999	11,270,131	18,688,816	2023	17,000,000	137,100,000
2000	12,005,415	21,411,577	2024	17,200,000	137,000,000
2001	12,291,097	24,348,926	2025	17,500,000	137,300,000
2002	12,487,303	27,532,000	2026	17,800,000	138,200,000
2003	12,904,997	31,440,103	2027	17,900,000	139,300,000
2004	13,720,911	178,593,095	2028	17,900,000	140,100,000
2005	13,268,530	32,043,009	2029	18,000,000	141,300,000
2006	13,833,096	29,337,911	2030	18,200,000	142,400,000
2007	14,152,973	35,236,800	2031	18,700,000	143,800,000
2008	15,443,114	46,977,961	2032	18,900,000	146,100,000
2009	15,763,410	59,983,000	2033	19,800,000	149,200,000
2010	16,001,619	78,509,810	2034	20,600,000	157,800,000
2011	16,725,191	62,694,460	2035	21,500,000	161,000,000
2012	16,444,796	63,644,099	2036	22,300,000	164,600,000
2013	16,300,000	88,200,000	2037	23,100,000	168,500,000
2014	16,200,000	126,800,000	2038	23,900,000	172,600,000
2015	16,600,000	130,600,000	2039	24,800,000	176,900,000
2016	16,500,000	131,300,000	2040	25,600,000	181,500,000
2017	16,600,000	132,000,000	2041	26,500,000	186,300,000
2018	16,400,000	133,600,000	2042	27,300,000	191,300,000
2019	16,500,000	134,400,000	2043	28,200,000	196,600,000
2020	16,600,000	135,200,000	2044	29,100,000	202,100,000
2021	16,800,000	135,800,000	2045	30,000,000	207,800,000

Source: Commission on Government Forecasting and Accountability, JRS Annual Financial Report 2006, 2012

General Assembly Retirement System contributions[14]

Legislators' contributions to the General Assembly Retirement System, or GARS, increased by 33 percent between 1998 and 2012.

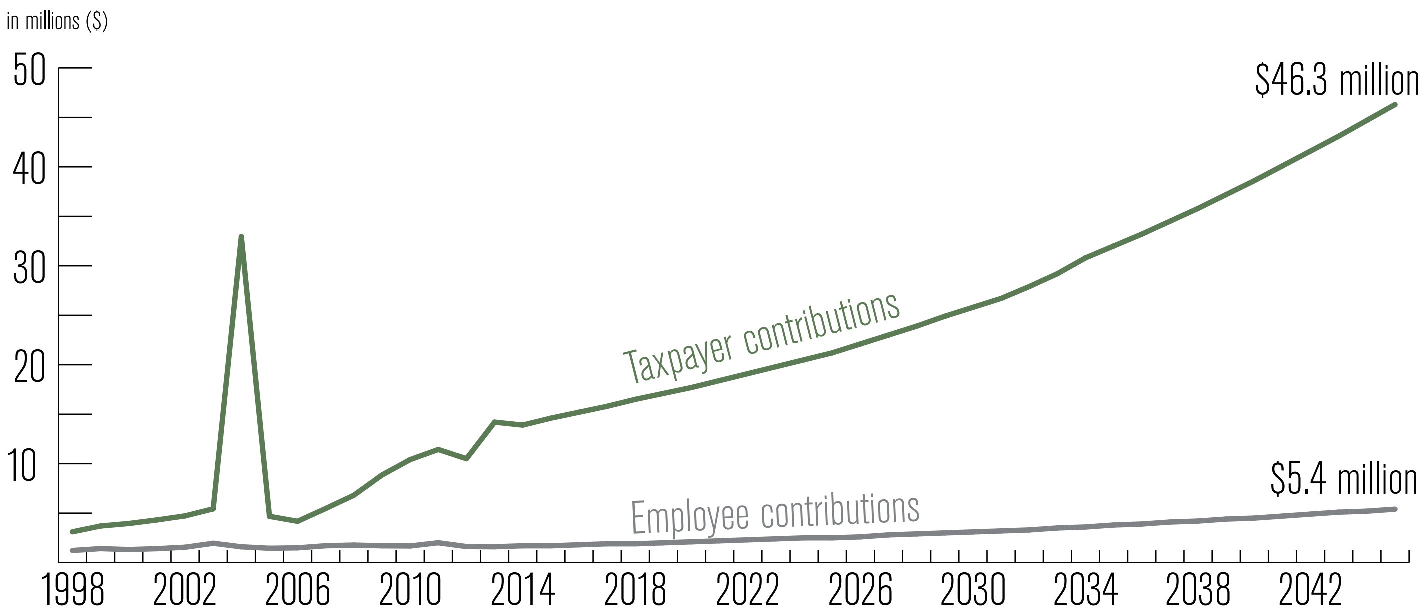
During the same time period, taxpayer contributions to state these employee retirements increased by 237 percent.

In 2012 alone, Illinois taxpayers contributed more than $10 million to GARS, over six times more than what legislators contributed.

The disparity between taxpayer and legislator contributions is projected to get worse. Between 2013 and 2045, taxpayers can expect their annual contribution to GARS to increase by 341 percent, to $46.3 million. Legislator contributions, on the other hand, will rise only 233 percent, to $5.4 million.

Illinois taxpayers shelling out more to pay for state lawmakers' retirements

Taxpayer vs. legislator pension contributions to GARS, 1998-2045



Source: Commission on Government Forecasting and Accountability, GARS Annual Financial Report 2006, 2012

Taxpayer vs. employee contributions to GARS

Fiscal year	Employee contributions ($)	Taxpayer contributions ($)	Fiscal year	Employee contributions ($)	Taxpayer contributions ($)
1998	1,224,533	3,113,000	2022	2,300,000	19,100,000
1999	1,413,676	3,699,758	2023	2,400,000	19,800,000
2000	1,317,542	3,951,000	2024	2,500,000	20,500,000
2001	1,407,538	4,311,909	2025	2,500,000	21,200,000
2002	1,552,295	4,721,478	2026	2,600,000	22,100,000
2003	1,954,169	5,433,781	2027	2,800,000	23,000,000
2004	1,596,695	32,951,754	2028	2,900,000	23,900,000
2005	1,451,282	4,675,000	2029	3,000,000	24,900,000
2006	1,491,811	4,175,390	2030	3,100,000	25,800,000
2007	1,703,344	5,470,429	2031	3,200,000	26,700,000
2008	1,772,860	6,809,800	2032	3,300,000	27,900,000
2009	1,697,575	8,856,422	2033	3,500,000	29,200,000
2010	1,680,603	10,411,274	2034	3,600,000	30,800,000
2011	2,006,200	11,433,614	2035	3,800,000	32,000,000
2012	1,622,742	10,502,000	2036	3,900,000	33,200,000
2013	1,600,000	14,200,000	2037	4,100,000	34,500,000
2014	1,700,000	13,900,000	2038	4,200,000	35,800,000
2015	1,700,000	14,600,000	2039	4,400,000	37,200,000
2016	1,800,000	15,200,000	2040	4,500,000	38,600,000
2017	1,900,000	15,800,000	2041	4,700,000	40,100,000
2018	1,900,000	16,500,000	2042	4,900,000	41,600,000
2019	2,000,000	17,100,000	2043	5,100,000	43,100,000
2020	2,100,000	17,700,000	2044	5,200,000	44,700,000
2021	2,200,000	18,400,000	2045	5,400,000	46,300,000

Source: Commission on Government Forecasting and Accountability, GARS Annual Financial Report 2006, 2012

Our solution

The current contribution plan for pensions is clearly unsustainable. Taxpayers already pay 53 percent of total pension contributions, and that percentage will rise as the system's $97 billion in official unfunded liabilities continues to increase.

As long as defined benefit plans remain a part of Illinois' pension reforms, taxpayer contributions will continue to increase and the crisis will continue to worsen.

Real pension reform can only be achieved by implementing 401(k)-style plans for all five pension systems. The Illinois Policy Institute's plan, proposed as House Bill 3303 and Senate Bill 2026, does this by moving pensions into defined contribution plans based on the existing State Universities Retirement System's 401(a) retirement program.[15] Government workers will keep their already-earned benefits, but future contributions will be put into individual retirement accounts, which workers control.[16]

Why it works

A defined contribution plan in Illinois means that:

- Unfunded liabilities will no longer grow uncontrollably as they do under a defined benefit system. In fact, no new and unmanageable defined benefit liabilities will be created in future years.
- Already-earned pension benefits will be protected and paid out as planned.
- Politicians will no longer have their hands in state worker retirements going forward. They won't have the ability to offer more pension sweeteners and end-of-career salary spikes, make more faulty investment assumptions or miss making payments to the pension funds.
- Switching to a defined contribution plan also means taxpayers will no longer be responsible for continuously bailing out a failed defined benefit system.

This is the only proposal that solves Illinois' pension crisis. Ultimately, 401(k)-style plans can restore fiscal order to the state by eliminating unsustainable pensions and unfunded liabilities. This paves the way for the state to foster an environment where businesses can thrive, creating a flourishing economy and the jobs Illinoisans need.

Endnotes

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[14] "IL State Retirement Systems: Financial Condition as of June 30, 2012," Commission on Government Forecasting and Accountability (February 2013), *http://cgfa.ilga.gov/Upload/FinCondILStateRetirementSysFY20102Feb2013.pdf*., "Comprehensive Annual Financial Report," General Assembly Retirement System (2006, 2012), *https://www.srs.illinois.gov/GARS/annreports_gars.htm*.

[15] House Bill 3303, *http://ilga.gov/legislation/billstatus.asp?DocNum=3303&GAID=12&GA=98&DocTypeID=HB&LegID=75165&SessionID=85*., Senate Bill 2026 Amendment, *http://www.ilga.gov/legislation/fulltext.asp?DocName=09800SB2026sam001&GA=98&SessionId=85&DocTypeId=SB&LegID=73611&DocNum=2026&GAID=12&Session=*

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