2023 SENATE STATE AND LOCAL GOVERNMENT

SB 2239

2023 SENATE STANDING COMMITTEE MINUTES

State and Local Government Committee
Room JW216, State Capitol

SB 2239
1/27/2023

Relating to public employees retirement system main system plan employer contribution rates and participation in the public PERS defined contribution plan; provide an appropriation; provide for application.

9:45 AM Chair Roers opened the hearing. Present: Chair Roers, Vice Chair Barta, Sen Cleary, Sen Estenson, Sen J Lee, and Sen Braunberger.

Discussion Topics:
- Actuarial defined employer contributions
- Pension Liability
- Workforce retention
- Fiscal responsibility

Sen Cleary, Dist 35, bill sponsor and testified in support #17410.

Sen Dever, Dist 32, co-sponsor and testified in support with no written testimony.

Scott Miller, Director ND Public Employee Retirement System, testified in support #17258.

Mike Gardener, League of Cities, testified in support with no written testimony.

Nick Archulta, ND United, testified in support #17285.

Pam Sharp, Coalition for Retirement Stability, AARP, testified in support #17434.

Josh Askvig, Dir ND AARP, testified in support #17202, #17201, #17200.

Erin Burst, Assoc of Counties, testified in support with no written testimony.

Sharon Schiermeister, Hazelton, ND, retired state employee testified in support #17365.

Darren Schimke, Pres ND Firefighters, E Grand Forks, testified in support #17321

Additional written testimony:
DeNae Kautzmann, Mandan, ND, retired judge, in support #17253
Sparb Collins, Bismarck, ND, in support #17078
Larry & Cheryl Stockert, Bismarck, ND, in support #16534
Francis Schwindt, Bismarck, ND in support #17282.

11:25 AM Chair Roers closed the hearing.

Pam Dever, Committee Clerk

2023 SENATE STANDING COMMITTEE MINUTES

State and Local Government Committee
Room JW216, State Capitol

SB 2239
2/3/2023

Relating to public employees retirement system main system plan employer contribution rates and participation in the public employees retirement system employer defined contribution plan; provide an appropriation; provide for application.

11:27 AM Chair Roers opened committee work. Present: Chair Roers, Vice Chair Barta, Sen Cleary, Sen Estenson, Sen J Lee, and Sen Braunberger.

Discussion Topics:
- Bill review

Sen Cleary reported on his progress to clarify who can enter defined benefit plan and sharing of paying down the cost of the liability.

11:31 AM Chair Roers closed the meeting.

Pam Dever, Committee Clerk

2023 SENATE STANDING COMMITTEE MINUTES

State and Local Government Committee
Room JW216, State Capitol

SB 2239
2/9/2023

Relating to public employees retirement system main system plan employer contribution rates and participation in the public employees retirement system defined contribution plan; provide an appropriation; provide for application.

4:00 PM Chair Roers opened the meeting. Present: Chair Roers, Vice Chair Barta, Sen Cleary, Sen Estenson, Sen J Lee, and Sen Braunberger.

Discussion Topics:
- Committee action

Scott Miller explained the changes section by section.

Sen Cleary moved Amendment # 23.0883.01003 #20398
Sen Braunberger seconded the motion.

Senators	Vote
Senator Kristin Roers	Y
Senator Jeff Barta	Y
Senator Ryan Braunberger	Y
Senator Sean Cleary	Y
Senator Judy Estenson	Y
Senator Judy Lee	Y

VOTE: YES - 6 NO - 0 Absent – 0 Motion PASSED

Sen Estenson moved a DO PASS as Amended and rerefer to Appropriations.
Sen Barta seconded the motion.

Senators	Vote
Senator Kristin Roers	N
Senator Jeff Barta	Y
Senator Ryan Braunberger	Y
Senator Sean Cleary	Y
Senator Judy Estenson	Y
Senator Judy Lee	Y

VOTE: YES - 5 NO - 1 Absent – 0 Motion PASSED

Sen Cleary will carry the bill.

4:20 PM Chair Roers closed the meeting.

Pam Dever, Committee Clerk

23.0883.01003
Title.02000

Prepared by the Legislative Council staff for
Senator Cleary
February 9, 2023

Att 2-9-23 (1-7)

PROPOSED AMENDMENTS TO SENATE BILL NO. 2239

Page 1, line 1, after "reenact" insert "subsection 4 of section 54-52-01, subsection 1 of section 54-52-02.9, subsection 2 of section 54-52-05,"

Page 1, line 1, remove "subsection 3 of"

Page 1, line 2, replace the first "section" with "sections"

Page 1, line 2, remove the first comma

Page 1, line 2, remove "subsection 3 of section"

Page 1, line 2, after "54-52.6-02" insert ", subsection 1 of section 54-52.6-09, and section 54-52.6-10"

Page 1, line 3, after "employer" insert "and employee"

Page 1, line 5, remove "and"

Page 1, line 5, after "application" insert "; and to provide an effective date"

Page 1, after line 6, insert:

"**SECTION 1. AMENDMENT.** Subsection 4 of section 54-52-01 of the North Dakota Century Code is amended and reenacted as follows:

4. "Eligible employee" means all permanent employees who meet all of the eligibility requirements set by this chapter and who are eighteen years or more of age, and includes appointive and elective officials under sections 54-52-02.5, 54-52-02.11, and 54-52-02.12, and nonteaching employees of the superintendent of public instruction, including the superintendent of public instruction, who elect to transfer from the teachers' fund for retirement to the public employees retirement system under section 54-52-02.13, and employees of the state board for career and technical education who elect to transfer from the teachers' fund for retirement to the public employees retirement system under section 54-52-02.14. Eligible employee does not include ~~nonclassified~~ state employees who elect to become members of the retirement plan established under chapter 54-52.6 ~~but does include employees of the judicial branch and employees of the board of higher education and state institutions under the jurisdiction of the board~~.

SECTION 2. AMENDMENT. Subsection 1 of section 54-52-02.9 of the North Dakota Century Code is amended and reenacted as follows:

1. Within one hundred eighty days of beginning employment, a temporary employee may elect to participate in the public employees retirement system and receive credit for service after enrollment. Monthly, the temporary employee shall pay to the fund an amount equal to eight and twelve hundredths percent times the temporary employee's present monthly salary. The amount required to be paid by a temporary employee increases by two percent times the temporary employee's present monthly

salary beginning with the monthly reporting period of January 2012, and with an additional two percent increase, beginning with the reporting period of January 2013, ~~and~~ with an additional increase of two percent, beginning with the monthly reporting period of January 2014, and with an additional increase of one percent, beginning with the monthly reporting period of January 2024.

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SECTION 3. AMENDMENT. Subsection 2 of section 54-52-05 of the North Dakota Century Code is amended and reenacted as follows:

2. Each member must be assessed and required to pay monthly four percent of the monthly salary or wage paid to the member, and such assessment must be deducted and retained out of such salary in equal monthly installments commencing with the first month of employment. Member contributions increase by one percent of the monthly salary or wage paid to the member beginning with the monthly reporting period of January 2012, ~~and~~ with an additional increase of one percent, beginning with the monthly reporting period of January 2013, ~~and~~ with an additional increase of one percent, beginning with the monthly reporting period of January 2014, and with an additional increase of one percent, beginning with the monthly reporting period of January 2024."

Page 2, remove lines 3 through 31

Page 3, replace lines 1 through 7 with:

"**SECTION 5. AMENDMENT.** Section 54-52.6-01 of the North Dakota Century Code is amended and reenacted as follows:

54-52.6-01. Definition of terms.

As used in this chapter, unless the context otherwise requires:

1. "Board" means the public employees retirement system board.

2. ~~"Deferred member" means a person who elected to receive deferred vested retirement benefits under chapter 54-52.~~

~~3.~~ "Eligible employee" means a permanent state employee~~, except an employee of the judicial branch or an employee of the board of higher education and state institutions under the jurisdiction of the board, who is eighteen years or more of age and who is in a position not classified by North Dakota human resource management services. If a participating member loses permanent employee status and becomes a temporary employee, the member may still participate in the defined contribution retirement plan~~ who elects to participate in the retirement plan under this chapter.

~~4.~~3. "Employee" means ~~any person~~an individual employed by the state, whose compensation is paid out of state funds, or funds controlled or administered by the state or paid by the federal government through any of its executive or administrative officials.

~~5.~~4. "Employer" means the state of North Dakota.

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(3-7)

~~6.~~5. "Participating member" means an eligible employee who elects to participate in the defined contribution retirement plan established under this chapter.

~~7.~~6. "Permanent employee" means a state employee whose services are not limited in duration and who is filling an approved and regularly funded position and is employed twenty hours or more per week and at least five months each year.

~~8.~~7. "Wages" and "salaries" means earnings in eligible employment under this chapter reported as salary on a federal income tax withholding statement plus any salary reduction or salary deferral amounts under 26 U.S.C. 125, 401(k), 403(b), 414(h), or 457. "Salary" does not include fringe benefits such as payments for unused sick leave, personal leave, vacation leave paid in a lump sum, overtime, housing allowances, transportation expenses, early retirement, incentive pay, severance pay, medical insurance, workforce safety and insurance benefits, disability insurance premiums or benefits, or salary received by a member in lieu of previously employer-provided fringe benefits under an agreement between an employee and a participating employer. Bonuses may be considered as salary under this section if reported and annualized pursuant to rules adopted by the board.

SECTION 6. AMENDMENT. Section 54-52.6-02 of the North Dakota Century Code is amended and reenacted as follows:

54-52.6-02. Election.

1. ~~The board shall provide an opportunity for each eligible employee who is a member of the public employees retirement system on September 30, 2001, and who has not made a written election under this section to transfer to the defined contribution retirement plan before October 1, 2001, to elect in writing to terminate membership in the public employees retirement system and elect to become a participating member under this chapter.~~ Except as provided in section 54-52.6-03, an election made by an eligible employee under this section is irrevocable. ~~The board shall accept written elections under this section from eligible employees during the period beginning on July 1, 1999, and ending 12:01 a.m. December 14, 2001.~~ An eligible employee who does not make a written election or who does not file the election during the period specified in this section continues to be a member of the public employees retirement system. An eligible employee who makes and files a written election under this section ceases to be a member of the public employees retirement system ~~effective twelve midnight December 31, 2001~~; becomes a participating member in the defined contribution retirement plan under this chapter ~~effective 12:01 a.m. January 1, 2002~~; and waives all of that ~~person's~~employee's rights to a pension, annuity, retirement allowance, insurance benefit, or any other benefit under the public employees retirement system ~~effective December 31, 2001~~. This section does not affect ~~a person's~~an employee's right to health benefits or retiree health benefits under chapter 54-52.1. An eligible employee who is first employed and entered upon the payroll of that ~~person's~~employee's employer after ~~September 30, 2001~~December 31, 2023, may make an election to participate in the defined contribution retirement plan established under

AG 2a-23 (4-7)

this chapter at any time during the first six months after the date of employment. If the board, in its sole discretion, determines that the employee was not adequately notified of the employee's option to participate in the defined contribution retirement plan, the board may provide the employee a reasonable time within which to make that election, which may extend beyond the original six-month decision window.

2. ~~If an individual who is a deferred member of the public employees retirement system on September 30, 2001, is re-employed and by virtue of that employment is again eligible for membership in the public employees retirement system under chapter 54-52, the individual may elect in writing to remain a member of the public employees retirement system or if eligible to participate in the defined contribution retirement plan established under this chapter to terminate membership in the public employees retirement system and become a participating member in the defined contribution retirement plan established under this chapter. An election made by a deferred member under this section is irrevocable. The board shall accept written elections under this section from a deferred member during the period beginning on the date of the individual's re-employment and ending upon the expiration of six months after the date of that re-employment. If the board, in its sole discretion, determines that the employee was not adequately notified of the employee's option to participate in the defined contribution retirement plan, the board may provide the employee a reasonable time within which to make that election, which may extend beyond the original six-month decision window. A deferred member who makes and files a written election to remain a member of the public employees retirement system retains all rights and is subject to all conditions as a member of that retirement system. A deferred member who does not make a written election or who does not file the election during the period specified in this section continues to be a member of the public employees retirement system. A deferred member who makes and files a written election to terminate membership in the public employees retirement system ceases to be a member of the public employees retirement system effective on the last day of the payroll period that includes the date of the election; becomes a participating member in the defined contribution retirement plan under this chapter effective the first day of the payroll immediately following the date of the election; and waives all of that person's rights to a pension, an annuity, a retirement allowance, insurance benefit, or any other benefit under the public employees retirement system effective the last day of the payroll that includes the date of the election. This section does not affect any right to health benefits or retiree health benefits to which the deferred member may otherwise be entitled.~~

~~3.~~ An eligible employee who elects to participate in the retirement plan established under this chapter must remain a participant even if that employee ~~returns to the classified service or~~ becomes employed by a political subdivision that participates in the public employees retirement system. The contribution amount must be as provided in this chapter, regardless of the position in which the employee is employed.

3. Notwithstanding the irrevocability provisions of this chapter, if a member who elects to participate in the retirement plan established under this chapter becomes a supreme or district court judge, becomes a member of

the highway patrol, becomes employed in a position subject to teachers' fund for retirement membership, or becomes an employee of the board of higher education or state institution under the jurisdiction of the board who is eligible to participate in an alternative retirement program established under subsection 6 of section 15-10-17, the member's status as a member of the defined contribution retirement plan is suspended, and the member becomes a new member of the retirement plan for which that member's new position is eligible. The member's account balance remains in the defined contribution retirement plan, but no new contributions may be made to that account. The member's service credit and salary history that were forfeited as a result of the member's transfer to the defined contribution retirement plan remain forfeited, and service credit accumulation in the new retirement plan begins from the first day of employment in the new position. If the member later returns to employment that is eligible for the defined contribution plan, the member's suspension must be terminated, the member again becomes a member of the defined contribution retirement plan, and the member's account resumes accepting contributions. At the member's option, and pursuant to rules adopted by the board, the member may transfer any available balance as determined by the provisions of the alternate retirement plan into the member's account under this chapter.

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4. After consultation with its actuary, the board shall determine the method by which a participating member ~~or deferred member~~ may make a written election under this section. If the participating member ~~or deferred member~~ is married at the time of the election, the election is not effective unless the election is signed by the individual's spouse. However, the board may waive this requirement if the spouse's signature cannot be obtained because of extenuating circumstances.

5. If the board receives notification from the internal revenue service that this section or any portion of this section will cause the public employees retirement system or the retirement plan established under this chapter to be disqualified for tax purposes under the Internal Revenue Code, then the portion that will cause the disqualification does not apply.

6. A participating member who becomes a temporary employee may still participate in the defined contribution retirement plan upon filing an election with the board within one hundred eighty days of transferring to temporary employee status. The participating member may not become a member of the defined benefit plan as a temporary employee. The temporary employee electing to participate in the defined contribution retirement plan shall pay monthly to the fund an amount equal to eight and twelve hundredths percent times the temporary employee's present monthly salary. The amount required to be paid by a temporary employee increases by two percent times the temporary employee's present monthly salary beginning with the monthly reporting period of January 2012, ~~and~~ with an additional increase of two percent, beginning with the monthly reporting period of January 2013, ~~and~~ with an additional increase of two percent, beginning with the monthly reporting period of January 2014, and with an additional increase of one percent, beginning with the monthly reporting period of January 2024. The temporary employee shall also pay the required monthly contribution to the retiree health benefit fund established under section 54-52.1-03.2. This contribution must be

recorded as a member contribution pursuant to section 54-52.1-03.2. An employer may not pay the temporary employee's contributions. A temporary employee may continue to participate as a temporary employee until termination of employment or reclassification of the temporary employee as a permanent employee.

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7. A former participating member who has accepted a retirement distribution pursuant to section 54-52.6-13 and who subsequently becomes employed by an entity different from the employer with which the member was employed at the time the member retired but which does participate in any state-sponsored retirement plan may, before re-enrolling in the defined contribution retirement plan, elect to permanently waive future participation in the defined contribution retirement plan, whatever plan in which the new employing entity participates, and the retiree health program and maintain that member's retirement status. Neither the member nor the employer are required to make any future retirement contributions on behalf of that employee.

SECTION 7. AMENDMENT. Subsection 1 of section 54-52.6-09 of the North Dakota Century Code is amended and reenacted as follows:

1. Each participating member shall contribute monthly four percent of the monthly salary or wage paid to the participant, and this assessment must be deducted from the participant's salary in equal monthly installments commencing with the first month of participation in the defined contribution retirement plan established under this chapter. Participating member contributions increase by one percent of the monthly salary or wage paid to the participant beginning with the monthly reporting period of January 2012; with an additional increase of one percent, beginning with the reporting period of January 2013; ~~and~~ with an additional increase of one percent, beginning with the monthly reporting period of January 2014; and with an additional increase of one percent, beginning with the monthly reporting period of January 2024.

SECTION 8. AMENDMENT. Section 54-52.6-10 of the North Dakota Century Code is amended and reenacted as follows:

54-52.6-10. Vesting.

1. A participating member is immediately one hundred percent vested in that member's contributions made to that member's account under this chapter. A participating member vests in the employer contributions made on that member's behalf to an account under this chapter according to the following schedule:

~~1.~~ a. Upon completion of two years of service, fifty percent.

~~2.~~ b. Upon completion of three years of service, seventy-five percent.

~~3.~~ c. Upon completion of four years of service, one hundred percent.

2. A participating member also becomes one hundred percent vested in the employer contributions upon reaching age sixty-five. A participating member who was a member ~~or deferred member~~ of the public employees retirement system under chapter 54-52 who makes an election to

participate in the defined contribution retirement plan pursuant to this chapter must be credited with the years of service accrued under the public employees retirement system on the effective date of participation in the defined contribution retirement plan for the purpose of meeting vesting requirements for benefits under this section. Any forfeiture as a result of the failure of a participating member to vest in the employer contribution must be deposited in the administrative expenses account."

DK 2-9-23 (7-7)

Page 3, line 16, replace "1" with "4"

Page 3, line 17, after "analysis" insert ", with the current contribution formula applying until January 2024"

Page 3, line 18, replace "Section 2" with "The election provision of section 6"

Page 3, line 18, replace "June 30" with "December 31"

Page 3, after line 18, insert:

"**SECTION 11. EFFECTIVE DATE.** Sections 1, 2, 3, 5, 6, 7, and 8 of this Act become effective January 1, 2024."

Renumber accordingly

REPORT OF STANDING COMMITTEE

SB 2239: State and Local Government Committee (Sen. K. Roers, Chairman) recommends **AMENDMENTS AS FOLLOWS** and when so amended, recommends **DO PASS** and **BE REREFERRED** to the **Appropriations Committee** (5 YEAS, 1 NAY, 0 ABSENT AND NOT VOTING). SB 2239 was placed on the Sixth order on the calendar. This bill affects workforce development.

Page 1, line 1, after "reenact" insert "subsection 4 of section 54-52-01, subsection 1 of section 54-52-02.9, subsection 2 of section 54-52-05,"

Page 1, line 1, remove "subsection 3 of"

Page 1, line 2, replace the first "section" with "sections"

Page 1, line 2, remove the first comma

Page 1, line 2, remove "subsection 3 of section"

Page 1, line 2, after "54-52.6-02" insert ", subsection 1 of section 54-52.6-09, and section 54-52.6-10"

Page 1, line 3, after "employer" insert "and employee"

Page 1, line 5, remove "and"

Page 1, line 5, after "application" insert "; and to provide an effective date"

Page 1, after line 6, insert:

"**SECTION 1. AMENDMENT.** Subsection 4 of section 54-52-01 of the North Dakota Century Code is amended and reenacted as follows:

4. "Eligible employee" means all permanent employees who meet all of the eligibility requirements set by this chapter and who are eighteen years or more of age, and includes appointive and elective officials under sections 54-52-02.5, 54-52-02.11, and 54-52-02.12, and nonteaching employees of the superintendent of public instruction, including the superintendent of public instruction, who elect to transfer from the teachers' fund for retirement to the public employees retirement system under section 54-52-02.13, and employees of the state board for career and technical education who elect to transfer from the teachers' fund for retirement to the public employees retirement system under section 54-52-02.14. Eligible employee does not include ~~nonclassified~~ state employees who elect to become members of the retirement plan established under chapter 54-52.6 ~~but does include employees of the judicial branch and employees of the board of higher education and state institutions under the jurisdiction of the board~~.

SECTION 2. AMENDMENT. Subsection 1 of section 54-52-02.9 of the North Dakota Century Code is amended and reenacted as follows:

1. Within one hundred eighty days of beginning employment, a temporary employee may elect to participate in the public employees retirement system and receive credit for service after enrollment. Monthly, the temporary employee shall pay to the fund an amount equal to eight and twelve hundredths percent times the temporary employee's present monthly salary. The amount required to be paid by a temporary employee increases by two percent times the temporary employee's present monthly salary beginning with the monthly reporting period of January 2012, and with an additional two percent increase, beginning with the reporting period of January 2013, ~~and~~ with an additional increase

of two percent, beginning with the monthly reporting period of January 2014, and with an additional increase of one percent, beginning with the monthly reporting period of January 2024.

SECTION 3. AMENDMENT. Subsection 2 of section 54-52-05 of the North Dakota Century Code is amended and reenacted as follows:

2. Each member must be assessed and required to pay monthly four percent of the monthly salary or wage paid to the member, and such assessment must be deducted and retained out of such salary in equal monthly installments commencing with the first month of employment. Member contributions increase by one percent of the monthly salary or wage paid to the member beginning with the monthly reporting period of January 2012, ~~and~~ with an additional increase of one percent, beginning with the monthly reporting period of January 2013, ~~and~~ with an additional increase of one percent, beginning with the monthly reporting period of January 2014, and with an additional increase of one percent, beginning with the monthly reporting period of January 2024."

Page 2, remove lines 3 through 31

Page 3, replace lines 1 through 7 with:

"**SECTION 5. AMENDMENT.** Section 54-52.6-01 of the North Dakota Century Code is amended and reenacted as follows:

54-52.6-01. Definition of terms.

As used in this chapter, unless the context otherwise requires:

1. "Board" means the public employees retirement system board.

2. ~~"Deferred member" means a person who elected to receive deferred vested retirement benefits under chapter 54-52.~~

~~3.~~ "Eligible employee" means a permanent state employee~~, except an employee of the judicial branch or an employee of the board of higher education and state institutions under the jurisdiction of the board, who is eighteen years or more of age and who is in a position not classified by North Dakota human resource management services. If a participating member loses permanent employee status and becomes a temporary employee, the member may still participate in the defined contribution retirement plan~~ who elects to participate in the retirement plan under this chapter.

~~4.~~3. "Employee" means ~~any person~~an individual employed by the state, whose compensation is paid out of state funds, or funds controlled or administered by the state or paid by the federal government through any of its executive or administrative officials.

~~5.~~4. "Employer" means the state of North Dakota.

~~6.~~5. "Participating member" means an eligible employee who elects to participate in the defined contribution retirement plan established under this chapter.

~~7.~~6. "Permanent employee" means a state employee whose services are not limited in duration and who is filling an approved and regularly funded position and is employed twenty hours or more per week and at least five months each year.

~~8.~~7. "Wages" and "salaries" means earnings in eligible employment under this chapter reported as salary on a federal income tax withholding statement plus any salary reduction or salary deferral amounts under 26 U.S.C. 125, 401(k), 403(b), 414(h), or 457. "Salary" does not include fringe benefits such as payments for unused sick leave, personal leave, vacation leave paid in a lump sum, overtime, housing allowances, transportation expenses, early retirement, incentive pay, severance pay, medical insurance, workforce safety and insurance benefits, disability insurance premiums or benefits, or salary received by a member in lieu of previously employer-provided fringe benefits under an agreement between an employee and a participating employer. Bonuses may be considered as salary under this section if reported and annualized pursuant to rules adopted by the board.

SECTION 6. AMENDMENT. Section 54-52.6-02 of the North Dakota Century Code is amended and reenacted as follows:

54-52.6-02. Election.

1. ~~The board shall provide an opportunity for each eligible employee who is a member of the public employees retirement system on September 30, 2001, and who has not made a written election under this section to transfer to the defined contribution retirement plan before October 1, 2001, to elect in writing to terminate membership in the public employees retirement system and elect to become a participating member under this chapter.~~ Except as provided in section 54-52.6-03, an election made by an eligible employee under this section is irrevocable. ~~The board shall accept written elections under this section from eligible employees during the period beginning on July 1, 1999, and ending 12:01 a.m. December 14, 2001.~~ An eligible employee who does not make a written election or who does not file the election during the period specified in this section continues to be a member of the public employees retirement system. An eligible employee who makes and files a written election under this section ceases to be a member of the public employees retirement system ~~effective twelve midnight December 31, 2001~~; becomes a participating member in the defined contribution retirement plan under this chapter ~~effective 12:01 a.m. January 1, 2002~~; and waives all of that ~~person's~~employee's rights to a pension, annuity, retirement allowance, insurance benefit, or any other benefit under the public employees retirement system ~~effective December 31, 2001~~. This section does not affect ~~a person's~~an employee's right to health benefits or retiree health benefits under chapter 54-52.1. An eligible employee who is first employed and entered upon the payroll of that ~~person's~~employee's employer after ~~September 30, 2001~~December 31, 2023, may make an election to participate in the defined contribution retirement plan established under this chapter at any time during the first six months after the date of employment. If the board, in its sole discretion, determines that the employee was not adequately notified of the employee's option to participate in the defined contribution retirement plan, the board may provide the employee a reasonable time within which to make that election, which may extend beyond the original six-month decision window.

2. ~~If an individual who is a deferred member of the public employees retirement system on September 30, 2001, is re-employed and by virtue of that employment is again eligible for membership in the public employees retirement system under chapter 54-52, the individual may elect in writing to remain a member of the public employees retirement system or if eligible to participate in the defined contribution retirement plan established under this chapter to terminate membership in the public employees retirement system and become a participating member in the~~

~~defined contribution retirement plan established under this chapter. An election made by a deferred member under this section is irrevocable. The board shall accept written elections under this section from a deferred member during the period beginning on the date of the individual's re-employment and ending upon the expiration of six months after the date of that re-employment. If the board, in its sole discretion, determines that the employee was not adequately notified of the employee's option to participate in the defined contribution retirement plan, the board may provide the employee a reasonable time within which to make that election, which may extend beyond the original six-month decision window. A deferred member who makes and files a written election to remain a member of the public employees retirement system retains all rights and is subject to all conditions as a member of that retirement system. A deferred member who does not make a written election or who does not file the election during the period specified in this section continues to be a member of the public employees retirement system. A deferred member who makes and files a written election to terminate membership in the public employees retirement system ceases to be a member of the public employees retirement system effective on the last day of the payroll period that includes the date of the election; becomes a participating member in the defined contribution retirement plan under this chapter effective the first day of the payroll immediately following the date of the election; and waives all of that person's rights to a pension, an annuity, a retirement allowance, insurance benefit, or any other benefit under the public employees retirement system effective the last day of the payroll that includes the date of the election. This section does not affect any right to health benefits or retiree health benefits to which the deferred member may otherwise be entitled.~~

~~3.~~ An eligible employee who elects to participate in the retirement plan established under this chapter must remain a participant even if that employee ~~returns to the classified service or~~ becomes employed by a political subdivision that participates in the public employees retirement system. The contribution amount must be as provided in this chapter, regardless of the position in which the employee is employed.

<u>3.</u> Notwithstanding the irrevocability provisions of this chapter, if a member who elects to participate in the retirement plan established under this chapter becomes a supreme or district court judge, becomes a member of the highway patrol, becomes employed in a position subject to teachers' fund for retirement membership, or becomes an employee of the board of higher education or state institution under the jurisdiction of the board who is eligible to participate in an alternative retirement program established under subsection 6 of section 15-10-17, the member's status as a member of the defined contribution retirement plan is suspended, and the member becomes a new member of the retirement plan for which that member's new position is eligible. The member's account balance remains in the defined contribution retirement plan, but no new contributions may be made to that account. The member's service credit and salary history that were forfeited as a result of the member's transfer to the defined contribution retirement plan remain forfeited, and service credit accumulation in the new retirement plan begins from the first day of employment in the new position. If the member later returns to employment that is eligible for the defined contribution plan, the member's suspension must be terminated, the member again becomes a member of the defined contribution retirement plan, and the member's account resumes accepting contributions. At the member's option, and pursuant to rules adopted by the board, the member may transfer any available balance as determined by the provisions of the alternate retirement plan into the member's account under this chapter.

4. After consultation with its actuary, the board shall determine the method by which a participating member ~~or deferred member~~ may make a written election under this section. If the participating member ~~or deferred member~~ is married at the time of the election, the election is not effective unless the election is signed by the individual's spouse. However, the board may waive this requirement if the spouse's signature cannot be obtained because of extenuating circumstances.

5. If the board receives notification from the internal revenue service that this section or any portion of this section will cause the public employees retirement system or the retirement plan established under this chapter to be disqualified for tax purposes under the Internal Revenue Code, then the portion that will cause the disqualification does not apply.

6. A participating member who becomes a temporary employee may still participate in the defined contribution retirement plan upon filing an election with the board within one hundred eighty days of transferring to temporary employee status. The participating member may not become a member of the defined benefit plan as a temporary employee. The temporary employee electing to participate in the defined contribution retirement plan shall pay monthly to the fund an amount equal to eight and twelve hundredths percent times the temporary employee's present monthly salary. The amount required to be paid by a temporary employee increases by two percent times the temporary employee's present monthly salary beginning with the monthly reporting period of January 2012, ~~and~~ with an additional increase of two percent, beginning with the monthly reporting period of January 2013, ~~and~~ with an additional increase of two percent, beginning with the monthly reporting period of January 2014, and with an additional increase of one percent, beginning with the monthly reporting period of January 2024. The temporary employee shall also pay the required monthly contribution to the retiree health benefit fund established under section 54-52.1-03.2. This contribution must be recorded as a member contribution pursuant to section 54-52.1-03.2. An employer may not pay the temporary employee's contributions. A temporary employee may continue to participate as a temporary employee until termination of employment or reclassification of the temporary employee as a permanent employee.

7. A former participating member who has accepted a retirement distribution pursuant to section 54-52.6-13 and who subsequently becomes employed by an entity different from the employer with which the member was employed at the time the member retired but which does participate in any state-sponsored retirement plan may, before re-enrolling in the defined contribution retirement plan, elect to permanently waive future participation in the defined contribution retirement plan, whatever plan in which the new employing entity participates, and the retiree health program and maintain that member's retirement status. Neither the member nor the employer are required to make any future retirement contributions on behalf of that employee.

SECTION 7. AMENDMENT. Subsection 1 of section 54-52.6-09 of the North Dakota Century Code is amended and reenacted as follows:

1. Each participating member shall contribute monthly four percent of the monthly salary or wage paid to the participant, and this assessment must be deducted from the participant's salary in equal monthly installments commencing with the first month of participation in the defined contribution retirement plan established under this chapter. Participating member contributions increase by one percent of the monthly salary or wage paid to the participant beginning with the monthly reporting period of January 2012; with an additional increase of one percent, beginning

with the reporting period of January 2013; ~~and~~ with an additional increase of one percent, beginning with the monthly reporting period of January 2014; and with an additional increase of one percent, beginning with the monthly reporting period of January 2024.

SECTION 8. AMENDMENT. Section 54-52.6-10 of the North Dakota Century Code is amended and reenacted as follows:

54-52.6-10. Vesting.

1. A participating member is immediately one hundred percent vested in that member's contributions made to that member's account under this chapter. A participating member vests in the employer contributions made on that member's behalf to an account under this chapter according to the following schedule:

~~1.~~ a. Upon completion of two years of service, fifty percent.

~~2.~~ b. Upon completion of three years of service, seventy-five percent.

~~3.~~ c. Upon completion of four years of service, one hundred percent.

2. A participating member also becomes one hundred percent vested in the employer contributions upon reaching age sixty-five. A participating member who was a member ~~or deferred member~~ of the public employees retirement system under chapter 54-52 who makes an election to participate in the defined contribution retirement plan pursuant to this chapter must be credited with the years of service accrued under the public employees retirement system on the effective date of participation in the defined contribution retirement plan for the purpose of meeting vesting requirements for benefits under this section. Any forfeiture as a result of the failure of a participating member to vest in the employer contribution must be deposited in the administrative expenses account."

Page 3, line 16, replace "1" with "4"

Page 3, line 17, after "analysis" insert ", with the current contribution formula applying until January 2024"

Page 3, line 18, replace "Section 2" with "The election provision of section 6"

Page 3, line 18, replace "June 30" with "December 31"

Page 3, after line 18, insert:

"**SECTION 11. EFFECTIVE DATE.** Sections 1, 2, 3, 5, 6, 7, and 8 of this Act become effective January 1, 2024."

Renumber accordingly

2023 SENATE APPROPRIATIONS

SB 2239

2023 SENATE STANDING COMMITTEE MINUTES

Appropriations Committee
Roughrider Room, State Capitol

SB 2239
2/17/2023

Relating to public employees retirement system main system plan employer and employee contribution rates and participation in the public employees retirement system defined contribution plan; to provide an appropriation; to provide for application; and to provide an effective date.

9:15 AM Chairman Bekkedahl called the meeting to order.
Senators Bekkedahl, Burkhard, Davison, Dever, Dwyer, Erbele, Krebsbach, Kreun, Mathern, Meyer, Roers, Schaible, Sorvaag, Wanzek, Vedaa, and Rust were present**.**

Discussion Topics:
- Funds PERS retirement
- Funds liability
- Defines benefit plan

Senator Cleary introduced SB 2239 #21075

9:33 AM **Scott Miller Executive Director, N D Retirement Fund,** verbally provided information in favor.

Senator Dever moves DO PASS.
Senator Mathern seconded.

Roll call vote.

Senators	Vote
Senator Brad Bekkedahl	Y
Senator Karen K. Krebsbach	Y
Senator Randy A. Burckhard	Y
Senator Kyle Davison	Y
Senator Dick Dever	Y
Senator Michael Dwyer	Y
Senator Robert Erbele	Y
Senator Curt Kreun	Y
Senator Tim Mathern	Y
Senator Scott Meyer	N
Senator Jim P. Roers	Y
Senator David S. Rust	N
Senator Donald Schaible	N
Senator Ronald Sorvaag	Y
Senator Shawn Vedaa	N
Senator Terry M. Wanzek	Y

Motion passed 12-4-0.

Senator Cleary will carry SB 2239.

10:00 AM **Senator Bekkedahl** closed the meeting**.**

Patricia Lahr on behalf of *Kathleen Hall, Committee Clerk*

REPORT OF STANDING COMMITTEE

SB 2239, as engrossed: Appropriations Committee (Sen. Bekkedahl, Chairman) recommends **DO PASS** (12 YEAS, 4 NAYS, 0 ABSENT AND NOT VOTING). Engrossed SB 2239 was placed on the Eleventh order on the calendar. This bill affects workforce development.

2023 HOUSE GOVERNMENT AND VETERANS AFFAIRS

SB 2239

2023 HOUSE STANDING COMMITTEE MINUTES

Government and Veterans Affairs Committee
Pioneer Room, State Capitol

SB 2239
3/10/2023

Relating to public employees retirement system main system plan employer and employee contribution rates and participation in the public employees retirement system defined contribution plan.

Chairman Schauer called the meeting to order at 9:01 AM.

Chairman Austen Schauer, Vice Chairman Bernie Satrom, Claire Cory, Jeff A. Hoverson, Jorin Johnson, Karen Karls, Scott Louser, Carrie McLeod, Karen M. Rohr, Vicky Steiner, Steve Vetter, Mary Schneider. Rep. Landon Bahl not present.

Discussion Topics:
- Sustainable funding
- Defined benefit plan
- Tax dollar efficiency
- Credentialed actuaries
- Portability
- Public employee retention
- General fund transfer
- Fiscal responsibility
- Younger generations

Sen. Cleary introduced SB 2239 with supportive testimony (#27262).

Scott Miller, Executive Director of the North Dakota Public Employees Retirement System, supportive testimony (#23511).

Pam Sharp, Coalition for Retirement Stability, supportive testimony (#27264)(#27266).

Darren Schmike, President of the Professional Fire Fighters of North Dakota, supportive testimony (#23538).

Bob Marthaller, on behalf of North Dakota United, supportive testimony (#23451).

Josh Askvig, State Director for the AARP of North Dakota, supportive testimony (#23102) (#23103) (#23104).

Janilyn Murtha, Executive Director for the North Dakota Retirement and Investment Office, supportive testimony (#23573).

Sharon Shiremeister, retired state employee, supportive testimony (#23579).

Ryan Frost, Senior Policy Analyst for the Reason Foundation, spoke in a neutral position.

Additional written testimony:

Jill Minette, Director of Human Resources with the City of Fargo, supportive testimony (#21979).

Sparb Collins, North Dakota citizen, supportive testimony (#22398).

Jennifer Barney, North Dakota citizen, supportive testimony (#22666).

Rose Nichols, North Dakota citizen, supportive testimony (#22991).

David Krebsbach, Vice Chancellor of Administrative Affairs and CFO, at North Dakota State University, supportive testimony (#23059).

Dana Henry, Compliance Office with the office of North Dakota State Tax Commission, supportive testimony (#23310).

Valerie Barbie, North Dakota citizen and public employee, supportive testimony (#23357).

Darrel Lund, retired teacher, supportive testimony (#23564).

Maureen Storstad, Finance and Administrative Services Director, City of Grand Forks, supportive testimony (#23588).

Chairman Schauer adjourned the meeting at 10:33 AM.

Phillip Jacobs, Committee Clerk

TESTIMONY

SB 2239

Testimony in Support of Senate Bill 2239
Senate State and Local Government Committee

Madam Chairman and members of the committee. We are Larry and Cheryl Stockert and are retired state employees. We began our careers with the state of North Dakota with education and experience that would have provided better compensation in the private sector.

Prior to our accepting positions with the state, we conducted an analysis and determined a better fit for us was state employment. This was due primarily to the retirement plan benefits.

We rely on our state retirement pensions for our daily expenses and count on receiving them for our lifetimes. The pension payments we currently receive are a significant part of the employment contract we have with the state of North Dakota.

To close the current retirement plan will place our future retirement benefits at risk. As we have read Senate Bill 2239, our understanding is that the retirement plan will become funded appropriately. In addition, and equally important, is that North Dakota taxpayers would be in line for a significant tax savings.

Please vote YES on Senate Bill 2239.

Thank you for the opportunity to comment.

Larry and Cheryl Stockert

Testimony in Favor of SB 2239

Sparb Collins

Mr. Chairman, members of the committee my name is Sparb Collins. I am a retiree in the PERS Defined Benefit/hybrid plan. I support SB 2239. This bill will return the PERS plan to 100% funded status and assure the benefits for all existing retirees and future retirees. The PERS plan had a strong funded position before the 2008 financial crisis and was 90-100% funded based upon actuarial value or market value of assets.

If this bill is adopted by the legislature, the actuary has confirmed it will put the plan on a course to returning to 100% funded status thereby assuring the members of the plan that it will return to its strong financial position to pay all benefits and remove this liability from employer financial statements. This would be a significant accomplishment since while many proposals to return the plan to 100% have considered during the last decade, non-have been adopted consequently the plans existing financial position. This plan is also offering a path to 100% with a cost-effective approach.

Thank you to the sponsors of this bill for developing this plan and thank you to this committee for giving it your careful consideration. I am hopeful that you will give this bill a favorable recommendation so we can get the plan back to 100% with a cost effective plan, assure retirees and all members of the plan that it will be able to pay its benefits, eliminate it from employer financial statements and finally overcome the effects of the market collapse in 2008.

#17200

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Fortifying Main Street

The Economic Benefit of Public Pension Dollars in Rural America

By Tyler Bond, Dan Doonan, Maryna Kollar, and Nathan Chobo

March 2020

ABOUT THE AUTHORS

Tyler Bond is the Research Manager for the National Institute on Retirement Security. He works with the Executive Director to plan all NIRS research products. Since joining NIRS, Bond has co-authored research on various topics relating to retirement security. He speaks at conferences and events about retirement research and has delivered testimony before policymakers.

Previously, Bond spent four years at the National Public Pension Coalition, where he directed the research program. He has also held positions on Capitol Hill and at the Center on Budget and Policy Priorities.

Bond holds a B.A. in political science and philosophy from Indiana University and an M.A. in public policy from The George Washington University. He is a member of the National Academy of Social Insurance.

Dan Doonan is the Executive Director of the National Institute on Retirement Security. With the Board of Directors, Doonan leads the organization's strategic planning, retirement research, and education initiatives.

Doonan has more than 20 years of experience working on retirement issues from different vantage points including an analyst, consultant, trainer, and even a plan trustee. He comes to NIRS after serving as a senior pension specialist with the National Education Association. Doonan began his career at the Department of Labor as a mathematical statistician. He then spent seven years performing actuarial analysis with Buck Consultants in their retirement practice. His experience also includes positions as a research director and labor economist. Doonan holds a B.S. in Mathematics from Elizabethtown College and is a member of the National Academy of Social Insurance.

Nathan Chobo is a Consultant at Linea Solutions with over 20 years of experience. This experience has been focused on procurement, accounting, finance, process design, requirements definition, and insurance. Most recently, he led a team to design state statutory requirements to ensure regulatory compliance for a Fortune 100 company. Having spent many years at one of the nation's largest insurance providers, he has a thorough understanding property and casualty insurance, life insurance, and defined contribution pension-based products. Throughout his career he has successfully integrated into diverse teams through active engagement to focus on implementing highly effective solutions. Nathan holds a Prosci certification in Organizational Change Management.

Maryna Kollar is an Associate Consultant at Linea Solutions. Her diverse experience includes working in employee benefits, insurance, and pension industries. Maryna has led cross-functional teams in the development, documentation and delivery of process innovations driving the attainment of business goals. She has developed system requirements for the procurement of large-scale software solutions and developed training and change management documentation for ongoing implementation initiatives. Maryna holds a B.S. in Mathematics, Concentration in Finance from Montclair State University and DBA (Defined Benefit Administration) Certificate from The American Society of Pension Professionals & Actuaries (ASPPA).

ACKNOWLEDGEMENTS

The authors are grateful for the comments, advice, and assistance provided by a number of individuals including: Nicole Dascenzo, Wayne Ellis, Kelly Kenneally, Karl Lowood, and Akio Tagawa. The authors also appreciate the hard work of the staff at the public plans who provided data for this report. The views in this report and any errors and omissions are those of the authors' alone.

EXECUTIVE SUMMARY

Previous research has indicated that small towns and rural communities experience a greater relative economic impact from public pension benefit dollars than major cities and metropolitan areas do. The recent release of county-level gross domestic product (GDP) data has allowed for an examination of pension benefit dollars as a percentage of GDP at the county level. This report considers pension benefit dollars as a percentage of both GDP and total personal income at the county level, as well as categorizing counties as metropolitan, small town, or rural.

The thesis of this research is that less populated counties with smaller economies experience a greater relative economic benefit from the flow of public pension benefit dollars into the county than more populated, urban counties with larger economies because the benefit dollars simply represent a smaller portion of overall economic activity in those urban counties.

The key findings are as follows:

- Public pension benefit dollars represent between one and three percent of GDP on average in the 1,401 counties studied.
- Rural counties and counties that contain state capitals have the highest percentages of their populations receiving public pension benefits.
- Small town counties experience a greater relative impact in terms of both GDP and total personal income from pension benefit dollars than rural or metropolitan counties.
- Rural counties see more of an impact in terms of personal income than metropolitan counties, whereas metropolitan counties see more of an impact in terms of GDP than rural counties.
- Counties that contain state capitals are outliers from other metropolitan counties, likely because there is a greater density of public employees in these counties, most of whom remain in these counties in retirement.
- On average, rural counties have lost population while small town counties and metropolitan counties have gained population in the period between 2000 and 2018, but the connection between population change and the relative impact of public pension benefit dollars is weak.

INTRODUCTION

The challenges facing small towns across America have been well-documented. Many small towns and rural communities face shrinking populations and slowing economic growth. As the economy in the United States (U.S.) has shifted to one focused on services and proximity to financial and intellectual capital, many small towns and rural communities have been left behind. This, in turn, causes young people to leave for urban areas, where well-paying jobs may be more readily available, which only exacerbates the problem. According to U.S. Census Bureau research, while 13 percent of Americans were 65 and older in 2010, in rural areas they accounted for 17.2 percent of the population, which has been referred to as the 'Graying of Rural America'. Despite these challenges, there is one positive economic contributor for many rural counties in the United States: the flow of benefit dollars from public pension plans into these small towns.

In many small towns and rural communities, the largest employer may be a public entity, such as a school district. State and local government employees typically earn a defined benefit pension during their career and many of these public servants stay in their community to collect their pension benefit after they retire. This keeps money in the community when retired public employees spend their pensions at local businesses.

Several earlier studies have documented the strong impact that pension benefit dollars have in rural areas. The Louisiana Budget Project, in its report "Pensions in the Parishes," showed that pension benefits from three of Louisiana's statewide pension plans represent a greater share of personal income in the smaller, more rural parishes than in more densely populated, urban ones. Similarly, the firm Pacey Economics, in a study for the Colorado Public Employees' Retirement Association (PERA), found that the less populated, more rural regions of the state experienced a greater economic benefit from PERA dollars than the more populous, urban regions of the state, where PERA benefits represent a smaller share of the regional economy. And, a report by The Perryman Group reached similar conclusions regarding benefits paid out by the Teacher Retirement System of Texas.

This report seeks to build upon this previous body of research. This past year, the U.S. Department of Commerce released information on gross domestic product (GDP) by county for the first time. This research aims to illustrate the impact of benefit dollars from public pension plans according to several different measures: as a percentage of GDP by county; as a percentage of total personal income by county; and by categorizing counties as metropolitan, small town, or rural.

For this study, the National Institute on Retirement Security (NIRS) has selected a geographically representative group of states and solicited county-level data directly from the public plans in those states.

PART ONE: BACKGROUND

The majority of state and local government employees, from teachers and firefighters to police officers and sanitation workers, have access to a defined benefit pension during their employment. They earn this benefit during their careers and then collect it when they reach retirement age. A recent NIRS survey found that public employees feel a strong desire to serve the public.[1] Many public employees form strong connections to their local communities and choose to remain there after they retire. This means that their pension benefit dollars also stay in that community.

In absolute terms, the largest numbers of retired public employees and, therefore, pension benefit dollars, are concentrated in major cities, particularly state capitols where there is likely to be a higher-than-average number of public employees. But as a portion of the local economy, the pension benefit dollars tend to be smaller in these metropolitan areas because the overall economy is larger and more complex. In smaller and less densely populated areas, however, pension benefit dollars represent a larger portion of the overall local economy as several previous studies have found.

The Louisiana Budget Project has produced a couple versions of a report titled "Pensions in the Parishes."[2] Looking at benefit payments from three of Louisiana's statewide pension plans (Louisiana State Employees Retirement System, Teachers Retirement System of Louisiana, and Louisiana State Police Retirement System), researchers found that these payments represented a greater share of personal income in smaller, more rural parishes. In one parish, payments from these three plans represented 3.4 percent of all personal income in 2015.

Similarly, the Colorado Public Employees' Retirement Association (PERA), a large, statewide pension plan, commissioned an economic impact study from the firm Pacey Economics.[3] Looking at the state in terms of regions, Pacey found that the more rural and less-populated regions of Colorado saw a greater economic impact from PERA benefit dollars than the more urban and densely populated regions of the state. They especially noted the countercyclical economic impact of PERA benefit dollars during the 2008-2009 recession.

Public pension plans in other states have seen similar results from their own studies. The Perryman Group conducted an economic impact study for the Teacher Retirement System of Texas (TRS) in which they considered the impact of TRS payments throughout Texas' 254 counties.[4] For rural areas of Texas, The Perryman Group found the annual economic output stimulus was estimated to be nearly $1.6 billion in 2018, supporting more than 20,000 jobs in these areas. In 2007, the State Association of County Retirement Systems (SACRS) in California conducted an economic impact study detailing the impact of county pension plans both in their counties and throughout the state of California.[5] The researchers found these county pension plans to be economic power houses throughout California. All of this contributes to a body of research attesting to the profound economic impact of benefit payments from public pension plans.

Researchers not associated with public plans have reached similar conclusions. According to Miller et al., "the importance of public pensions in rural areas is demonstrated by their importance in counties that are dependent on federal and state governments [as an economic base]."[6]

This new study builds on this previous research and adds a deeper level of data and analysis. This research examines data from nineteen geographically diverse states representing every region of the country. The analysis utilizes data from a majority of public pension plans in those states and the data was collected directly from those plans to guarantee its accuracy. To compare the results to those of previous studies, this report considers pension benefit dollars as a percentage of total personal income in each county.

This study also offers a major new element that is possible because of newly-available data. In December 2018, the U.S. Department of Commerce's Bureau of Economic Analysis (BEA) made available for the first time ever Gross Domestic Product (GDP) by county data. Initially, this data only covered four years, but in December 2019, BEA released a new set of GDP by county data covering the years 2001-2018. This study uses this new 2018 data as it is the most recent data available. In addition to this economic data, the report examines changes in a county's population from 2000 to 2018 to determine if there is a connection between the economic impact of pension benefit dollars and growth or loss of population in the county.

PART TWO: NOTES ON DATA

For the states selected to include in the study, the retirement systems in each state were asked to provide county-level data directly. In some states where there is one large pension plan that covers the overwhelming majority of public employees, the task was straightforward. In other states with many public pension plans, it was not possible from a logistical standpoint to request data from hundreds or thousands of plans. In those cases, data was collected from large state, county, and municipal plans that represent the majority of public employees in those states.

Using data from the U.S. Census Bureau's Annual Survey of Public Pensions, the study compares the data received regarding the overall number of benefit recipients and the total dollar amount of benefits paid against the Census data to discover the percentage of overall recipients and benefit dollars that were captured in each state. Aside from the data regarding benefit recipients and benefits paid that were received directly from plans, all other data in this study is gathered from publicly available federal government sources.

It should also be noted that this report does not use an economic multiplier for its analysis. Unlike other NIRS reports, such as *Pensionomics*, this report does not examine the direct, indirect, and induced economic impact of pension benefit payments. This analysis only compares the actual benefit payments against county-level GDP and total personal income.

There is also an interesting question as to what makes an area "rural." Most Americans can probably conjure an image of what a rural area looks like, with rolling farmland and perhaps covered bridges or herds of cattle, but how does one distinguish between a small city or large town and a truly rural area?

The federal government has at least two different ways of defining "rural." One comes from the U.S. Census Bureau, the other from the Office of Management and Budget (OMB). The Census Bureau defines rural by not defining it. Instead, they identify two different types of urban areas:

- Urbanized Areas (UAs) of 50,000 or more people;
- Urban Clusters (UCs) of at least 2,500 and less than 50,000 people.

According to the Census Bureau's definitions, any area that is not part of these two urban categories is rural. Using these definitions, in the 2010 Census, 59.5 million people, or 19.3 percent of the population, were rural while more than 95 percent of the land area was classified as rural.

OMB also defines rural by not officially defining the term. OMB designates counties as Metropolitan, Micropolitan, or Neither. A Metro area contains a core urban area of 50,000 or more population, and a Micro area contains an urban core of at least 10,000 (but less than 50,000) population. All counties that are not part of a Metropolitan Statistical Area (MSA) are considered rural. By this definition, following the 2010 Census, the rural counties contained 46.2 million people, about 15 percent of the total population and covered 72 percent of the land area of the country. This report primarily utilizes the definitions of Metro, Micro, and rural areas from OMB for the purpose of distinguishing different county types.

In total, the analysis in this study examined data from 1,401 counties across 19 states. These counties fell into four broad categories:

- 19 state capital counties
- 382 Metropolitan counties
- 605 Small Town ("Micropolitan") counties
- 395 Rural counties

The state capital counties were separated because these counties display some distinctions from other metropolitan counties that will be discussed later.

Examining the counties according to these four broad categories yields some interesting findings. A greater percentage of the population in rural counties is receiving a pension benefit, followed by counties that contain the state capital, small town counties, and then metropolitan counties, which is expected. As a share of both GDP and total personal income, small town counties benefit relatively more than either metropolitan or rural counties do. Metropolitan counties receive a higher share of GDP, but a lower share of total personal income than rural counties do. This discrepancy is likely due to the fact that many rural counties have agriculture dependent economies. Many farms are "capital rich but cash poor," meaning the value of the land, farm equipment, and the goods produced is high, but the actual personal income received by farmers is relatively low. This may explain why the ratio of GDP to personal income in rural counties is significantly higher than in non-rural counties, which causes the divergence between the relative value of pension benefit dollars compared to personal income versus GDP in rural counties.

Table 1. **Different County Types**

Type of County	Number of Counties	Average Population Density	% of Population Receiving	Benefits as Share of GDP	Benefits as Share of Personal Income
Capital	19	406.2	4.31%	1.99%	2.36%
Metro	383	285.5	2.37%	1.17%	1.26%
Micro	605	23.0	3.90%	1.89%	1.98%
Rural	395	4.7	4.34%	0.92%	1.73%
Total	**1,402**	**99.3**	**2.63%**	**1.25%**	**1.37%**

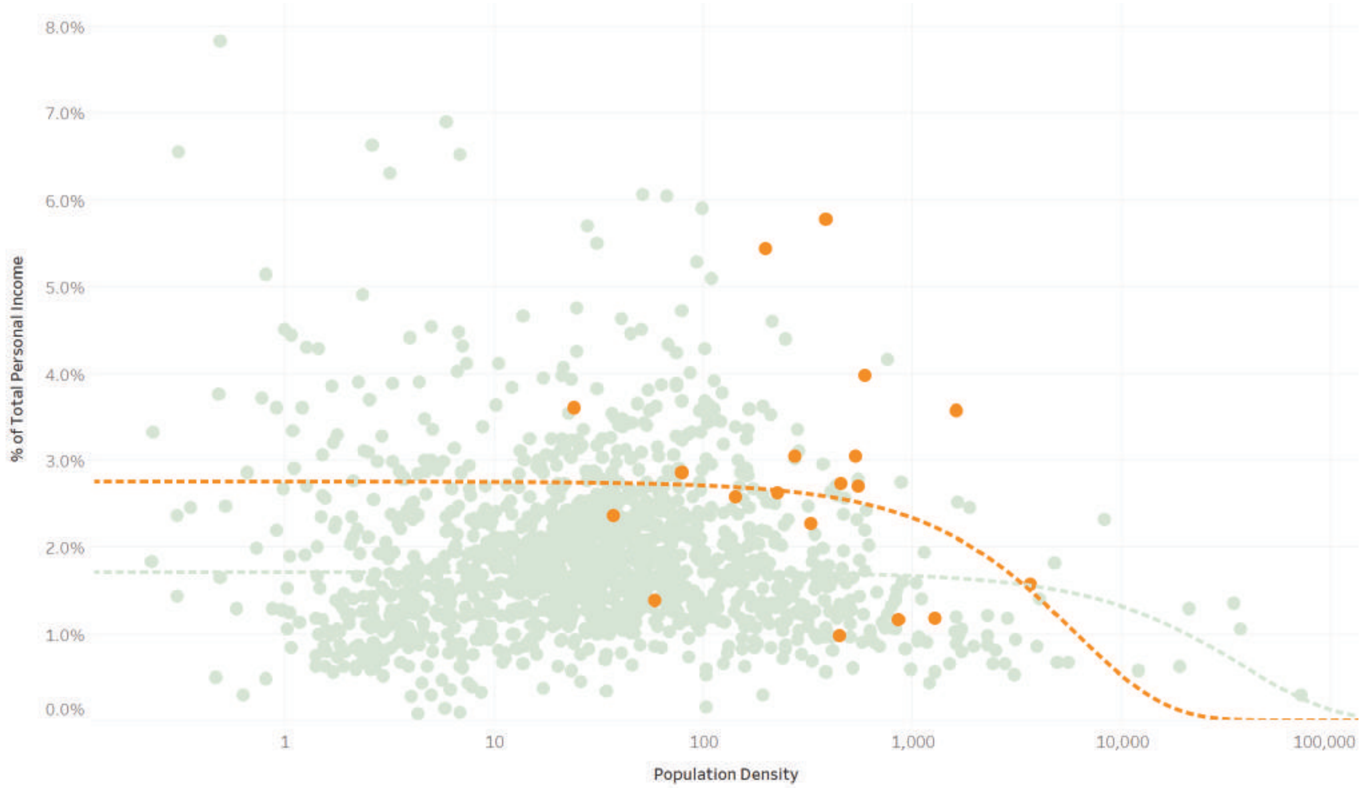
As mentioned above, state capital counties are outliers from other metropolitan counties. All of the state capital counties included in our study are metropolitan except for one, Hughes County, SD, which is a small town county. For the state capital counties, they fall just behind rural counties in terms of the percentage of the population receiving a pension benefit and they exceed every other county type in terms of pension dollars as a percentage of both GDP and total personal income.

Figure 1. **State Capital Counties: Pension Benefit Dollars as a Percentage of GDP**

Sum of Population Density vs. sum of % of GDP. Color shows details about State Capital. Details are shown for State and County.

State Capital
State Capital
County

Figure 2. **State Capital Counties: Pension Benefit Dollars as a Percentage of Personal Income**



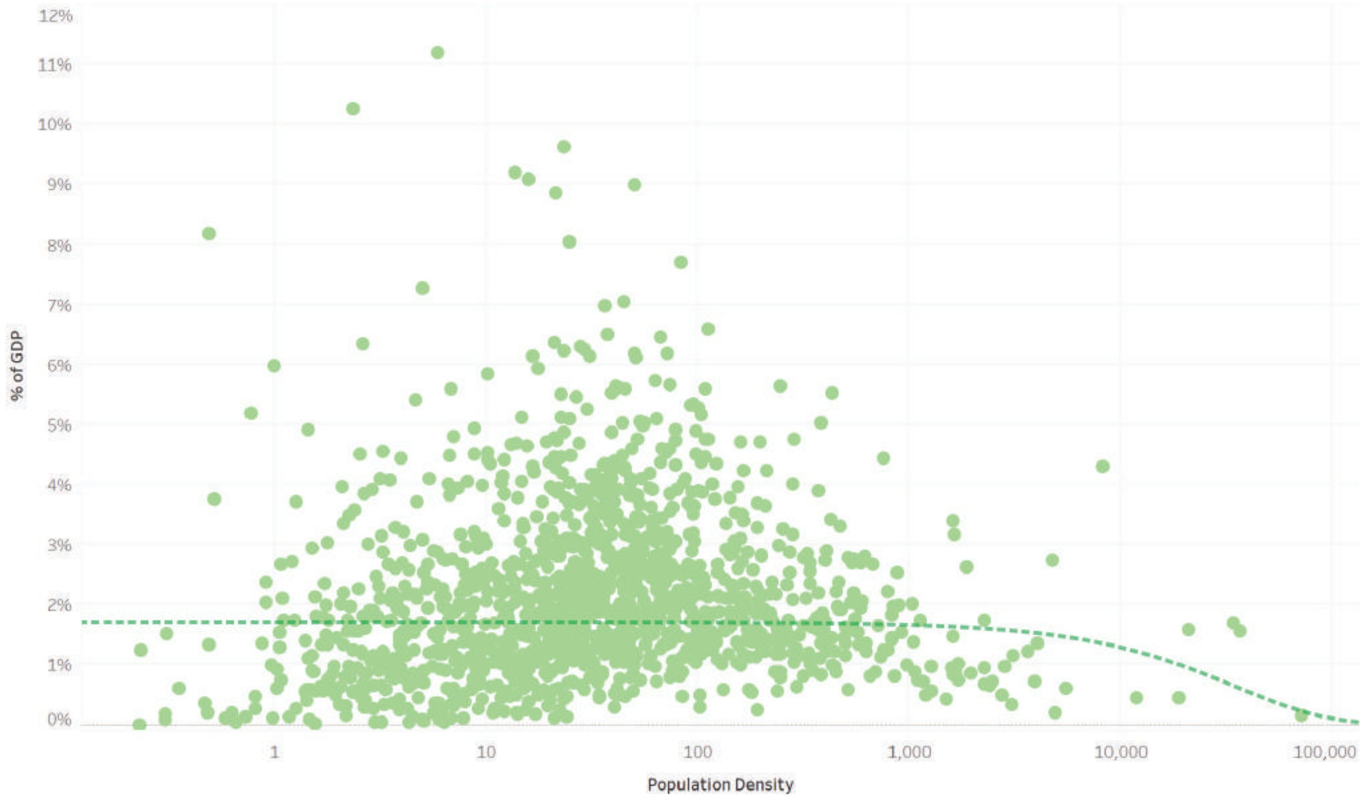
Sum of Population Density vs. sum of % of Total Personal Income. Color shows details about State Capital. Details are shown for State and County.

State Capital
- State Capital
- County

The thesis of this research is that less populated counties with smaller economies experience a greater relative economic benefit from the flow of public pension benefit dollars into the county than more populated, urban counties with larger economies because the benefit dollars simply represent a smaller portion of overall economic activity in those urban counties. The data analyzed for this study finds this to largely be true. In Mississippi, for example, several less populated counties have pension benefit dollars that represent more than eight percent of GDP in the county. Webster County, named after famed statesman Daniel Webster, has 10 percent of GDP accounted for by pension dollars.

In a state like Wyoming, which has a small population statewide and no major urban areas, the data looks a little different, which one would expect. Laramie County in Wyoming, home of the state capital Cheyenne, is the most populous county in the state, but is the smallest population county with that distinction in the United States. Its population density is also more than double the second most populous county in the state, Natrona, home to the city of Casper. Since the entire state is sparsely populated and mostly rural, retired public employees and their pension benefit dollars are more evenly distributed throughout the state. Counties in Wyoming tend to cluster much more around the average of 2 percent of GDP represented by pension dollars in that state, with only Albany (home to the University of Wyoming) and Fremont counties exceeding three percent.

Figure 3. **National Trendline Pension Dollars as a Percentage of GDP**



Sum of Population Density vs. sum of % of GDP. Color shows details about State. Details are shown for County. The view is filtered on State, which keeps 19 of 19 members.

Wyoming illustrates the fact that state capital counties tend to be outliers to the general pattern. State capitals are often major cities, although not always the largest city in a state. The data would generally predict that a major city would see a smaller relative economic benefit from pension dollars, but state capitals do not follow this pattern likely because there tends to be more public workers per capita in and around state capitals, with many remaining there following retirement. Aside from Laramie County, WY, Hinds County, MS, Cole County, MO, Carson City, NV, Burleigh County, ND, and Hughes County, SD are among other state capital counties that also experience higher than expected economic benefit from pension dollars.

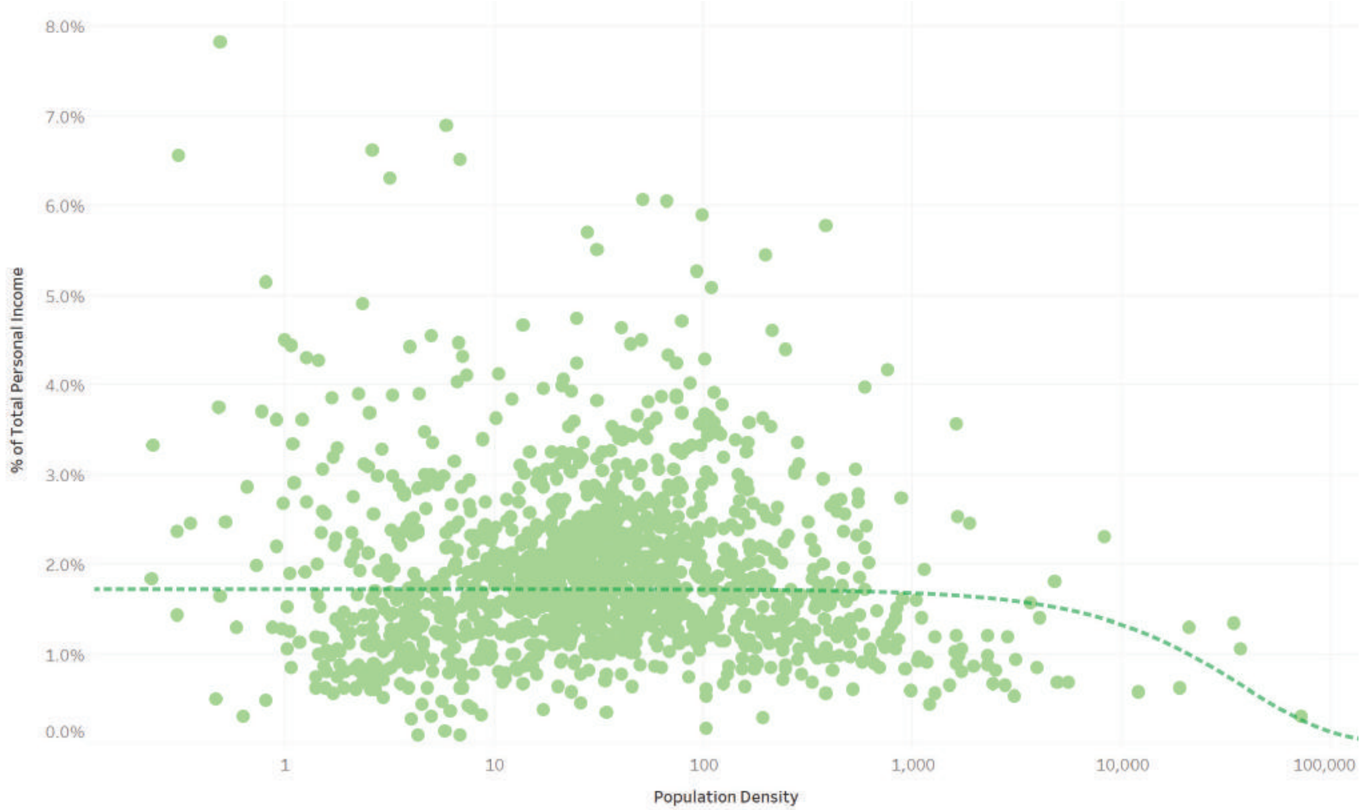
Population change is another factor that could influence how much of an economic benefit a county derives from pension benefit dollars. As such, this study examined population changes from 2000 to 2018 to assess whether counties that gained or lost population experienced a greater relative benefit from pension dollars or whether no effect was apparent. The popular narrative suggests that small towns and rural areas are losing population to cities and metropolitan areas, especially younger workers. The Minnesota State Demographer forecasts that between 2020 and 2030, 80 of Minnesota's 87 counties will lose population, with only metropolitan counties gaining population in that time.[7] It would stand to reason that, given the long period of time between accruing benefits and the following decades when those benefits are received via benefit payments, pension benefits could be an important economic stabilizer in communities that are losing population if retirees continue living in the communities where they worked. If older, retired people are remaining in these rural communities, then we would expect to see counties that lost population would experience a greater benefit from the flow of pension dollars. While this is broadly what we see from the data, there is enough variation among the counties included in this study that we are less confident about finding a strong relationship between population change and the relative value of public pension benefits.

In South Carolina, three of the four counties that have experienced double-digit population loss since 2000 have pension dollars as a percentage of GDP that exceed the state average, whereas only two of the 11 counties that have seen double-digit population growth have percentages that exceed the state average. Similarly, in Wisconsin, all four of the counties that have seen double-digit population loss since 2000 have pension dollars as a percentage of GDP that exceed the state average, whereas only six of the 19 counties that have seen double-digit population growth have percentages that exceed the state average.

When looking at population change by county type, the data tells the story that has been portrayed in the media. The rural counties included in this study experienced an average population loss of seven percent between 2000 and 2018. The small town counties in the study experienced an average population gain of three percent, and the metropolitan counties experienced average population growth of 19 percent. It is clear that there is a connection between the county type and population change, but the relationship between population change and the relative value of pension benefits is weaker.

As some of the previous studies have done, this analysis also looked at the percentage of total personal income in a county that is represented by pension benefit dollars. In San Miguel County in New Mexico, pension benefit dollars represented nearly seven percent of total personal income (and more than eleven percent of GDP, the highest in the state). In contrast, Los Alamos County in New Mexico saw less than one percent of personal income derived from pension dollars (as well as less than one percent of county GDP).

Figure 4. **National Trendline Pension Dollars as a Percentage of Personal Income**



Sum of Population Density vs. sum of % of Total Personal Income. Color shows details about State. Details are shown for County. The view is filtered on State, which keeps 19 of 19 members.

Cole County, Missouri, home to the state capital of Jefferson City, has more than five percent of total personal income represented by pension benefit dollars, the highest in the state. Meanwhile, Jackson County, home to Kansas City, and both St. Louis County and the City of St. Louis are three of the four jurisdictions in the state with the lowest percentages of total personal income represented by pension benefit dollars, even though Jackson County and St. Louis County are the two counties with the largest numbers of pension benefit recipients.

California encompasses many of the findings that we see nationwide. In Calaveras County, a mostly rural county in northern California, pension benefit dollars account for more than seven percent of GDP, the highest in the state. Calaveras County is also the sixth highest county in the state in terms of pension benefit dollars as a percentage of total personal income. In contrast, San Francisco County, one of the wealthiest localities not just in the United States, but also globally, sees less than one-half of one percent of its GDP represented by pension benefit dollars. Santa Clara County, Los Angeles County, San Mateo County, and Alameda County also see less than one percent of GDP derived from pension benefit dollars.

The three counties in California that have lost the most population from 2000 to 2018— Sierra, Plumas, and Lassen counties —all have relatively high percentages of pension benefit dollars as both a share of GDP and a percentage of total personal income. One interesting outlier in California is Alpine County, the state's least populous county, which lies in the Sierra Nevada. Despite being a rural county that has experienced significant population loss since 2000, Alpine County receives a relatively small percentage of its GDP from pension benefit dollars because the overall population in the county is so small, there are few retired public employees.

Texas presents a number of interesting findings. Texas has the most counties of any state with 254 (the second most is Georgia with 159). Since there are so many counties in Texas, including a significant number of sparsely populated rural counties, there are several rural counties where pension benefit dollars represent an extremely low percentage of GDP, including Loving County, where pension benefits represent zero percent of GDP.

Aside from the outliers due to the sheer number of small, rural counties, the results are mostly expected. For the counties that include the six largest cities in Texas—Harris (Houston), Bexar (San Antonio), Dallas (Dallas), Travis (Austin), Tarrant (Fort Worth), and El Paso (El Paso)—all rank relatively low in terms of both percentage of GDP and percentage of total personal income represented by pension benefit dollars. El Paso County ranks the highest of these six counties, but it is still below the state averages on both measures.

Looking at all of the 1,401 counties included in our study, there were nine counties where pension benefit dollars exceeded eight percent of GDP and sixteen counties where pension dollars represented more than five percent of total personal income. Two counties—Lincoln, NV and San Miguel, NM—fell under both metrics.

Conversely, there were forty counties where pension dollars represented less than one-quarter of one percent of GDP and twenty counties where pension dollars represented less than one-half of one percent of total personal income. There were ten counties that fell under both metrics. These ten counties are an interesting group. Two metropolitan counties are included: Midland County, TX, home to a booming oil & gas sector, and New York County, NY, which is Manhattan. The other eight counties are all small town or rural counties in North Dakota and South Dakota. New York County (Manhattan) has the highest per capita personal income of any county in the United States; Oglala Lakota County, South Dakota, which is also included in this group, is the poorest county in the United States. Both of these counties experience relatively little economic impact from pension benefit dollars, but for completely different reasons. New York County experiences relatively little benefit because the population and overall size of the economy in the county dwarfs the economic benefit of pension dollars. Oglala Lakota County, on the other hand, experiences relatively little benefit because its population and economy are both small and it has few pension benefit recipients.

PART FOUR: CONCLUSIONS

Benefit dollars from public pension plans have a deep economic impact on the communities in which retired public employees reside, especially in small towns and many rural areas. The newly-released county-level GDP data has enabled a clearer assessment of the economic impact of public pension benefits. Public pension benefit dollars represent, on average, between one percent and three percent of GDP across the nineteen states studied. In individual counties, though, pension benefit dollars can represent more than ten percent of GDP.

Public pension benefit dollars also account for significant amounts of total personal income in counties across these nineteen states. For all 1,401 counties included in this study, pension benefit dollars represent an average of 1.37 percent of total personal income, but some counties see greater than six percent of total personal income derived from pension dollars.

Separating the counties into categories based on status as metropolitan, small town, rural, or state capital yielded some of the key findings. Generally, counties containing small towns experience the most relative economic benefit from pension benefit dollars. Rural counties see a greater impact in terms of personal income than metropolitan counties do, but metro counties see a greater GDP effect than rural counties. State capital counties are outliers from other metropolitan counties due to the higher numbers of public employees who remain in these counties in retirement.

While much of the conversation around public pension plans focuses on the contributions that state and local government employers make to these plans, it is important to remember that these plans ultimately pay benefits to retirees and that the spending of these benefits has a real economic impact in local communities. Especially for small towns and rural communities that are more likely to have an older population and have smaller economies, the flow of pension benefit dollars into these communities has a real impact.

APPENDICES

California

Table A1. **California County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Alameda	Metropolitan	$1,244,300,718.56	0.95%	0.97%	15.45%
2	Alpine	Rural	$2,467,636.52	1.15%	3.06%	-8.86%
3	Amador	Micropolitan	$106,690,590.96	6.46%	6.05%	12.20%
4	Butte	Metropolitan	$347,963,264.26	3.77%	3.39%	13.82%
5	Calaveras	Micropolitan	$101,377,221.23	7.04%	4.46%	12.45%
6	Colusa	Micropolitan	$20,622,526.19	1.23%	1.94%	15.01%
7	ContraCosta	Metropolitan	$1,137,116,163.21	1.47%	1.20%	21.23%
8	DelNorte	Micropolitan	$59,159,559.56	6.29%	5.70%	1.17%
9	ElDorado	Metropolitan	$503,997,480.69	6.58%	3.92%	22.00%
10	Fresno	Metropolitan	$921,295,913.56	2.12%	2.15%	24.39%
11	Glenn	Micropolitan	$28,673,761.79	1.92%	2.10%	6.03%
12	Humboldt	Metropolitan	$206,496,009.04	3.37%	3.11%	7.79%
13	Imperial	Metropolitan	$146,443,010.04	1.82%	2.18%	27.72%
14	Inyo	Micropolitan	$36,372,521.84	3.02%	3.30%	0.23%
15	Kern	Metropolitan	$614,875,902.49	1.23%	1.73%	35.54%
16	Kings	Metropolitan	$130,982,220.58	2.32%	2.45%	16.92%
17	Lake	Metropolitan	$74,631,378.53	3.43%	2.68%	10.42%
18	Lassen	Micropolitan	$75,976,836.77	5.59%	6.52%	-8.95%
19	LosAngeles	Metropolitan	$5,084,674,363.29	0.72%	0.81%	6.16%
20	Madera	Metropolitan	$177,695,200.76	2.50%	2.82%	28.08%
21	Marin	Metropolitan	$337,814,450.16	1.62%	0.97%	5.01%
22	Mariposa	Micropolitan	$35,683,687.16	4.40%	3.84%	1.99%
23	Mendocino	Metropolitan	$109,952,993.55	3.09%	2.50%	1.55%
24	Merced	Metropolitan	$177,233,278.44	1.88%	1.67%	30.50%
25	Modoc	Rural	$15,330,336.63	3.47%	3.90%	-7.11%
26	Mono	Micropolitan	$21,070,284.92	2.09%	2.88%	10.87%
27	Monterey	Metropolitan	$424,398,983.58	1.64%	1.73%	8.42%
28	Napa	Metropolitan	$229,781,127.00	2.30%	2.20%	12.18%
29	Nevada	Metropolitan	$214,976,641.84	5.15%	3.49%	8.33%
30	Orange	Metropolitan	$3,089,865,777.27	1.34%	1.40%	11.93%
31	Placer	Metropolitan	$879,900,561.95	4.00%	3.36%	58.27%
32	Plumas	Micropolitan	$41,418,280.60	3.94%	4.11%	-9.70%
33	Riverside	Metropolitan	$2,140,977,937.28	2.68%	2.15%	58.59%
34	Sacramento (Capital)	Metropolitan	$2,887,172,307.91	3.39%	3.57%	25.95%

Table A1. **California County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
35	SanBenito	Metropolitan	$55,183,556.39	2.21%	1.67%	15.60%
36	SanBernardino	Metropolitan	$1,589,079,469.20	1.87%	1.82%	27.04%
37	SanDiego	Metropolitan	$2,711,933,160.61	1.24%	1.32%	18.82%
38	SanFrancisco	Metropolitan	$708,562,717.93	0.44%	0.61%	13.72%
39	SanJoaquin	Metropolitan	$783,714,629.61	2.68%	2.31%	33.55%
40	SanLuisObispo	Metropolitan	$666,876,026.60	4.03%	4.01%	15.13%
41	SanMateo	Metropolitan	$769,654,503.37	0.73%	0.79%	8.82%
42	SantaBarbara	Metropolitan	$322,859,205.89	1.16%	1.15%	11.81%
43	SantaClara	Metropolitan	$1,362,418,273.88	0.43%	0.65%	15.15%
44	SantaCruz	Metropolitan	$384,843,173.51	2.80%	2.02%	7.30%
45	Shasta	Metropolitan	$306,379,565.40	4.00%	3.65%	10.28%
46	Sierra	Rural	$8,783,993.71	4.08%	6.31%	-15.98%
47	Siskiyou	Micropolitan	$85,067,650.23	4.79%	4.32%	-1.30%
48	Solano	Metropolitan	$642,462,106.15	2.76%	2.78%	13.20%
49	Sonoma	Metropolitan	$795,410,012.73	2.78%	2.47%	9.01%
50	Stanislaus	Metropolitan	$410,317,249.36	1.77%	1.69%	23.00%
51	Sutter	Metropolitan	$121,825,128.51	3.49%	2.83%	22.65%
52	Tehama	Metropolitan	$85,302,437.14	3.86%	3.14%	14.06%
53	Trinity	Micropolitan	$22,512,851.38	4.44%	4.42%	-3.74%
54	Tulare	Metropolitan	$395,318,786.58	2.15%	2.10%	26.59%
55	Tuolumne	Metropolitan	$123,826,194.92	5.09%	4.75%	0.07%
56	Ventura	Metropolitan	$1,026,730,535.52	1.92%	1.96%	12.98%
57	Yolo	Metropolitan	$298,043,118.05	2.17%	2.50%	30.68%
58	Yuba	Metropolitan	$65,042,898.75	2.15%	2.04%	29.60%

Figure A1. **California County Type**

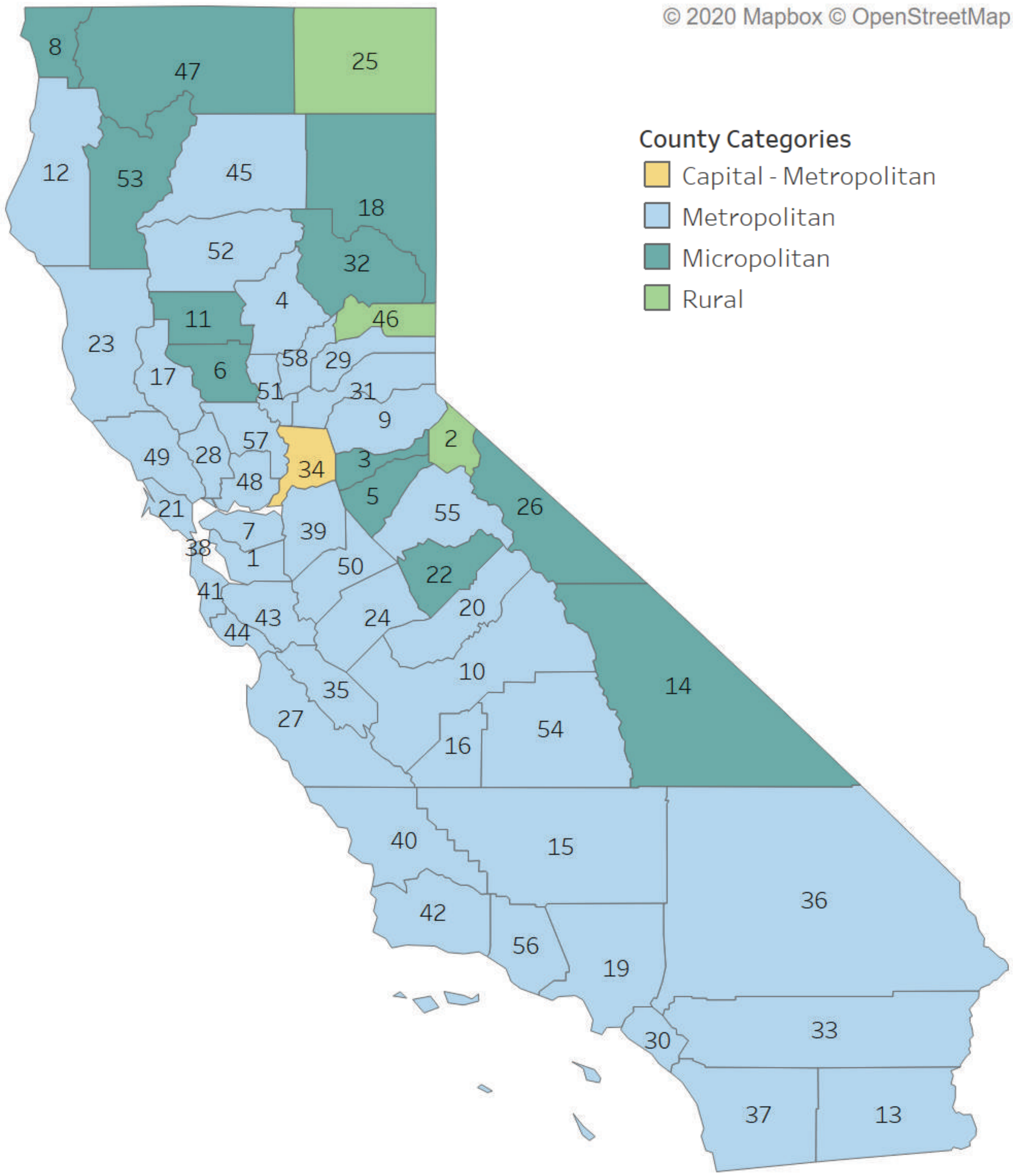


Figure A2. **California Pension Benefit Dollars as Share of County GDP**

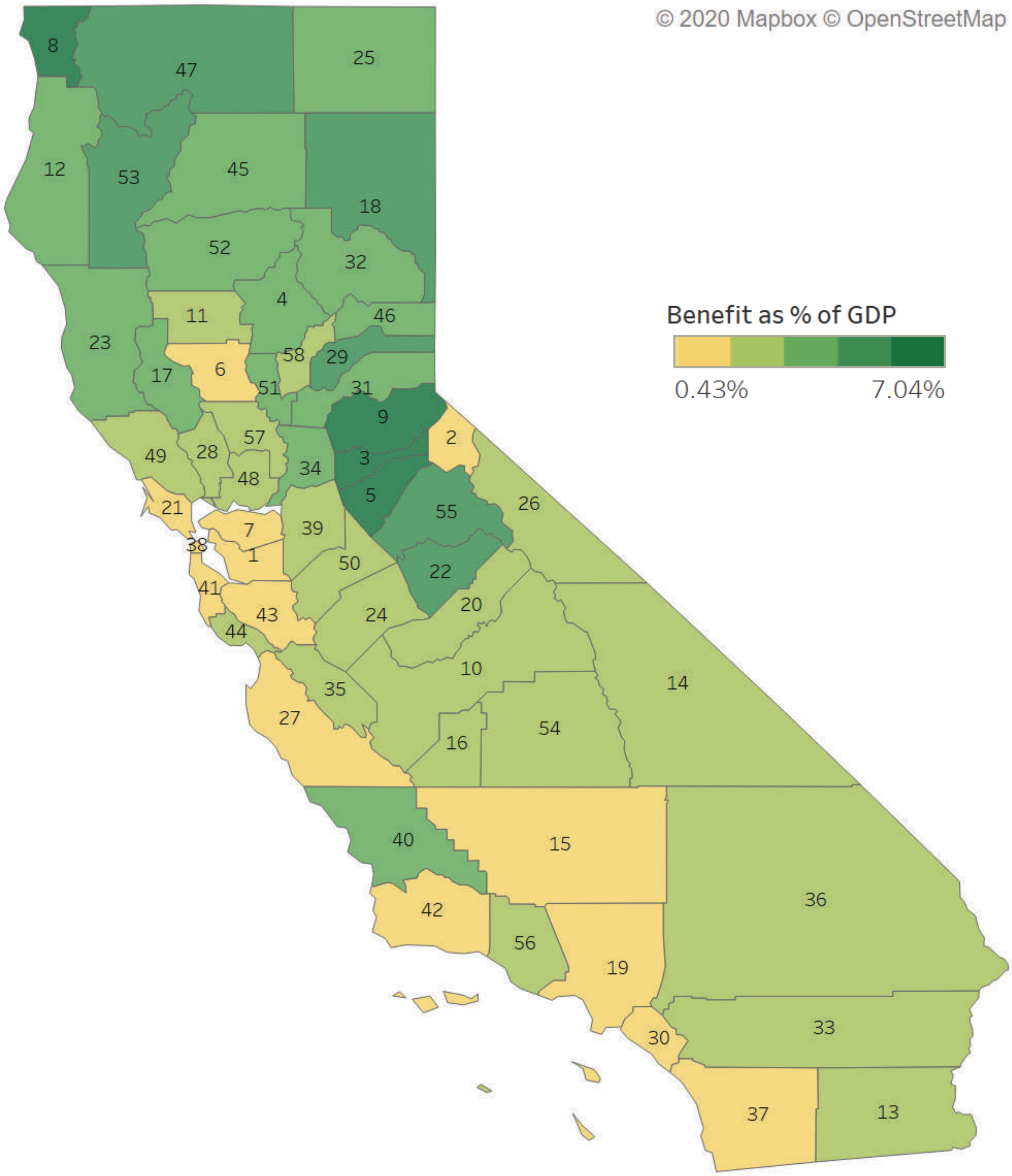
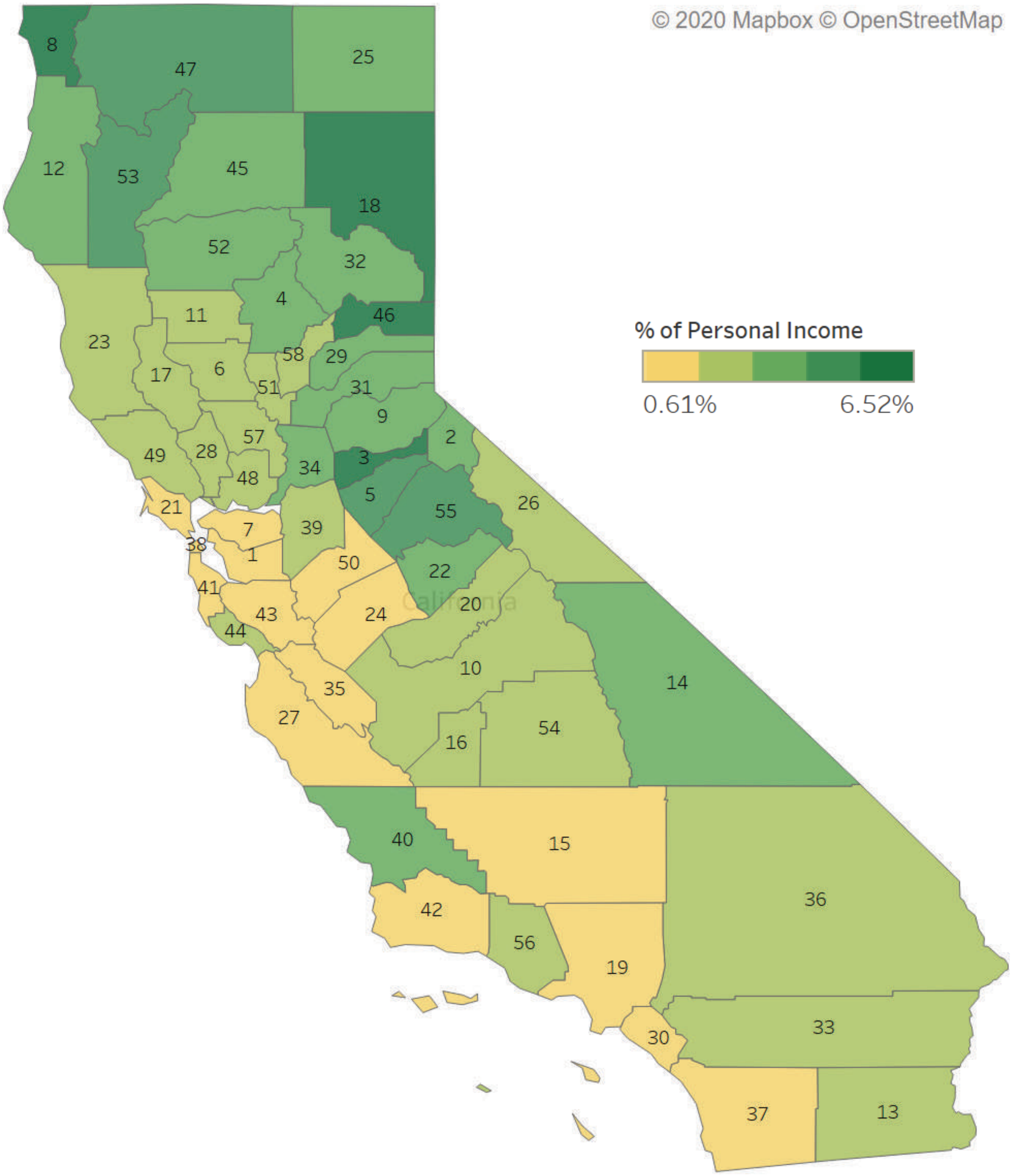


Figure A3. **California Pension Benefit Dollars as Share of County Total Personal Income**



In California, we received data from the following plans: California Public Employees' Retirement System (CalPERS), California State Teachers' Retirement System (CalSTRS), Orange County Employees Retirement System, Sonoma County Employees' Retirement Association, Sacramento County Employees' Retirement System, San Francisco Employees' Retirement System, San Joaquin County Employees' Retirement Association, Imperial County Employees' Retirement System, Ventura County Employees' Retirement Association, Fresno County Employees' Retirement Association, San Diego City Employees' Retirement System, and Los Angeles Fire and Police Pensions.

Idaho

Table A2. **Idaho County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Ada (Capital)	Metropolitan	$242,167,099.39	0.98%	0.97%	56.18%
2	Adams	Rural	$2,960,618.90	2.30%	1.86%	22.27%
3	Bannock	Metropolitan	$55,698,339.15	2.03%	1.68%	15.32%
4	BearLake	Rural	$3,387,184.78	1.97%	1.45%	-5.63%
5	Benewah	Rural	$4,102,276.98	1.38%	1.19%	0.60%
6	Bingham	Micropolitan	$21,097,159.59	1.58%	1.26%	10.78%
7	Blaine	Micropolitan	$8,280,984.10	0.59%	0.32%	19.01%
8	Boise	Rural	$4,138,185.14	1.86%	1.25%	14.45%
9	Bonner	Micropolitan	$14,157,650.69	1.06%	0.77%	21.43%
10	Bonneville	Metropolitan	$47,420,238.59	0.97%	0.84%	41.60%
11	Boundary	Micropolitan	$4,113,680.09	1.22%	0.93%	21.04%
12	Butte	Rural	$1,151,917.78	0.12%	1.13%	-9.93%
13	Camas	Rural	$825,405.87	1.52%	1.90%	13.72%
14	Canyon	Metropolitan	$72,619,124.63	1.35%	0.99%	70.04%
15	Caribou	Rural	$3,692,050.75	0.86%	1.34%	-3.34%
16	Cassia	Micropolitan	$10,996,149.62	0.67%	1.02%	11.43%
17	Clark	Rural	$552,186.84	1.33%	1.64%	-16.63%
18	Clearwater	Rural	$6,677,992.77	2.05%	2.21%	-1.93%
19	Custer	Rural	$2,382,462.54	1.34%	1.29%	-1.43%
20	Elmore	Micropolitan	$11,030,366.68	0.95%	1.10%	-6.42%
21	Franklin	Micropolitan	$4,503,019.47	1.35%	0.91%	21.16%
22	Fremont	Micropolitan	$7,508,452.54	1.86%	1.54%	11.41%
23	Gem	Micropolitan	$9,840,500.24	3.08%	1.48%	16.16%
24	Gooding	Micropolitan	$7,508,065.38	0.59%	0.93%	7.35%
25	Idaho	Micropolitan	$6,999,591.42	1.44%	1.21%	6.46%
26	Jefferson	Micropolitan	$10,797,139.56	1.92%	1.05%	53.69%
27	Jerome	Micropolitan	$7,107,463.83	0.52%	0.78%	30.93%
28	Kootenai	Metropolitan	$56,276,533.90	1.02%	0.77%	48.60%
29	Latah	Micropolitan	$28,561,265.95	2.30%	1.72%	14.88%
30	Lemhi	Rural	$4,577,818.79	1.97%	1.38%	1.99%
31	Lewis	Rural	$3,094,338.60	1.98%	1.70%	3.04%
32	Lincoln	Rural	$2,447,590.13	0.86%	1.31%	32.54%
33	Madison	Micropolitan	$9,806,749.13	0.88%	0.94%	43.10%
34	Minidoka	Micropolitan	$7,977,693.03	1.08%	1.00%	3.23%
35	NezPerce	Micropolitan	$25,017,818.42	1.32%	1.39%	8.01%
36	Oneida	Rural	$2,150,152.30	1.94%	1.36%	8.80%
37	Owyhee	Micropolitan	$3,357,495.35	0.88%	0.86%	9.86%
38	Payette	Micropolitan	$7,891,159.62	1.01%	0.86%	14.45%
39	Power	Rural	$3,997,247.42	0.95%	1.40%	3.05%

Table A2. **Idaho County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
40	Shoshone	Micropolitan	$7,919,628.95	1.70%	1.74%	-7.08%
41	Teton	Micropolitan	$2,106,822.61	0.68%	0.45%	94.03%
42	TwinFalls	Metropolitan	$34,306,693.70	1.03%	1.01%	33.91%
43	Valley	Micropolitan	$11,197,235.20	2.46%	2.04%	44.31%
44	Washington	Micropolitan	$6,567,718.32	1.62%	1.78%	1.84%

Figure A4. **Idaho County Type**

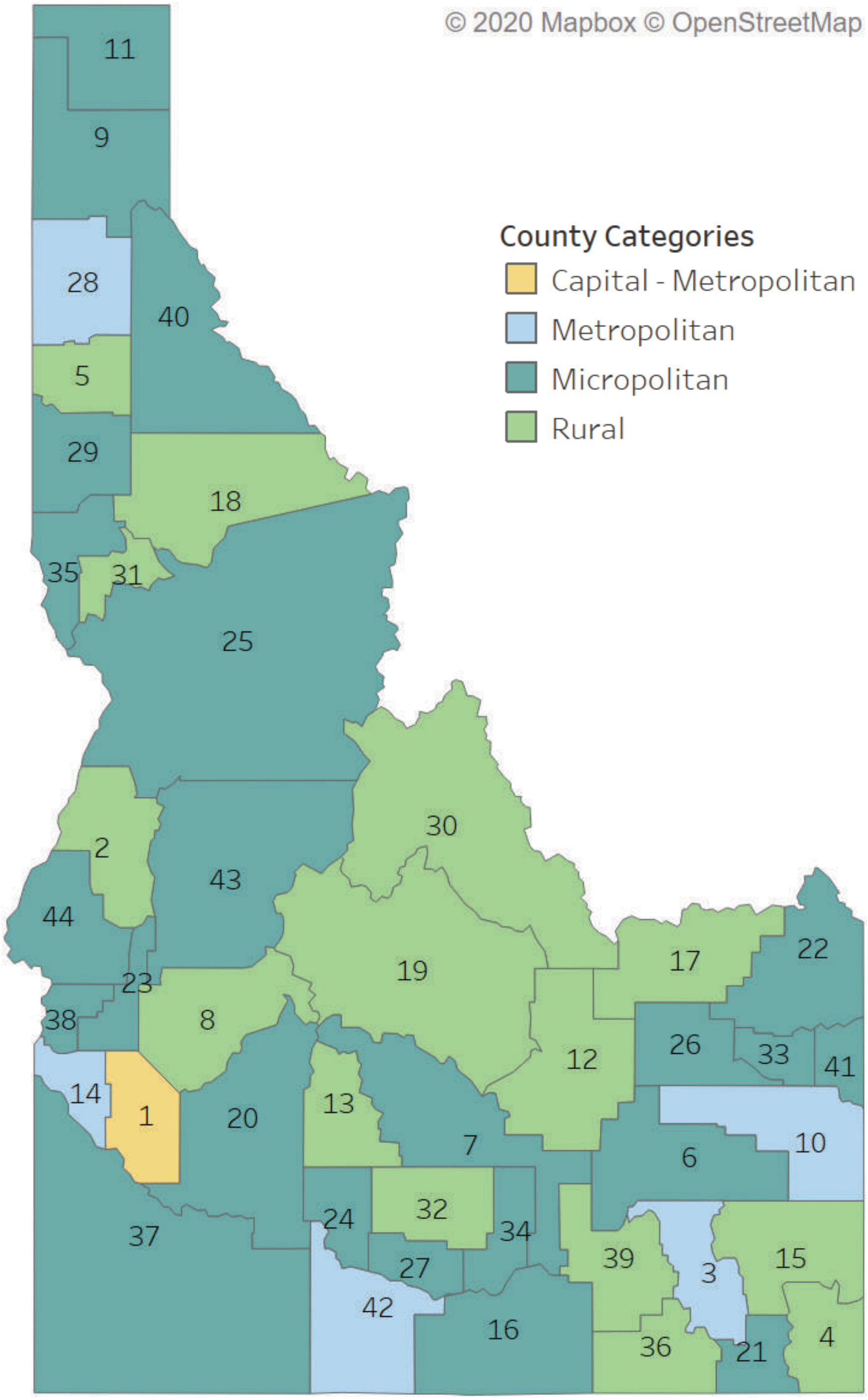


Figure A5. **Idaho Pension Benefit Dollars as Share of County GDP**

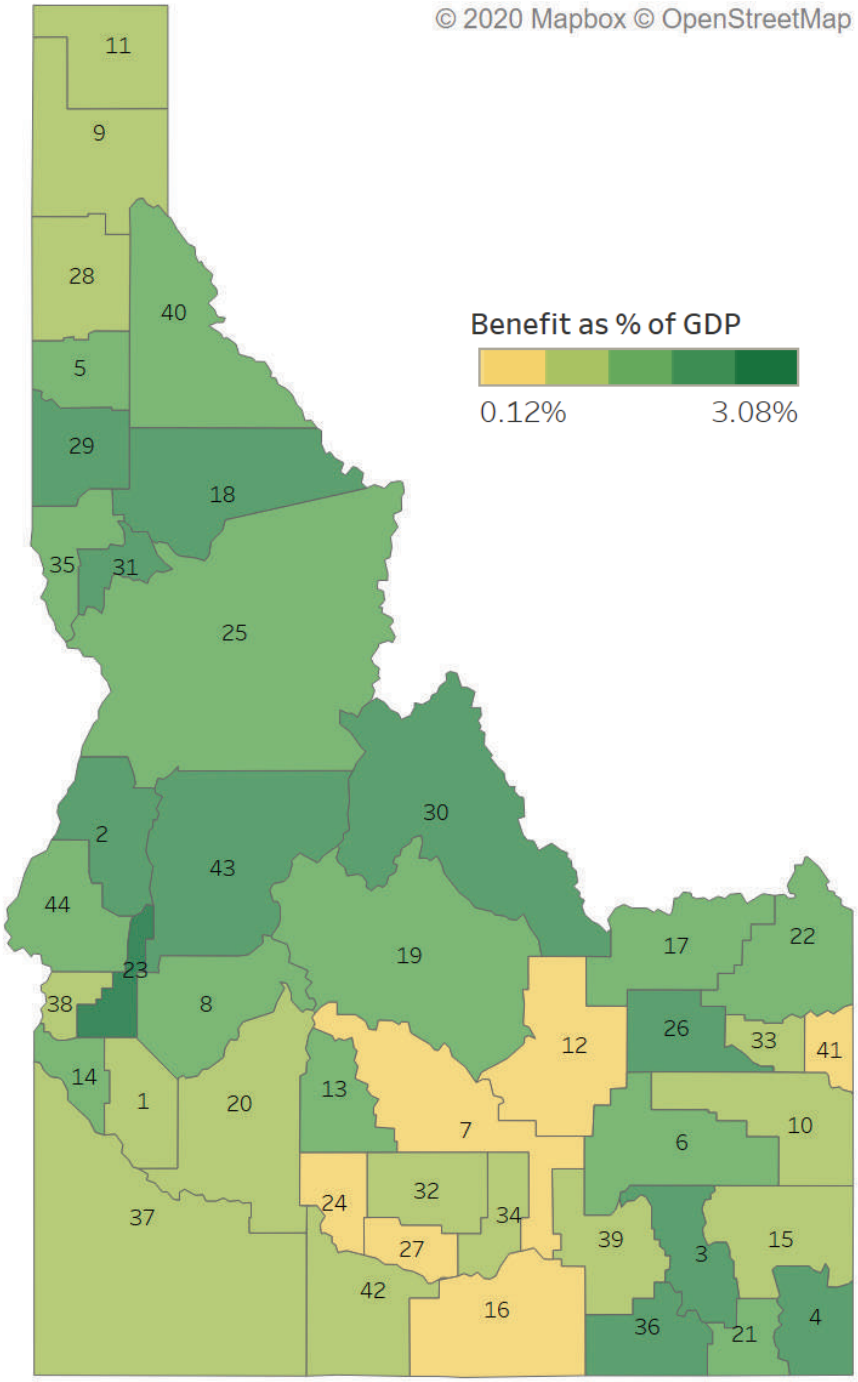
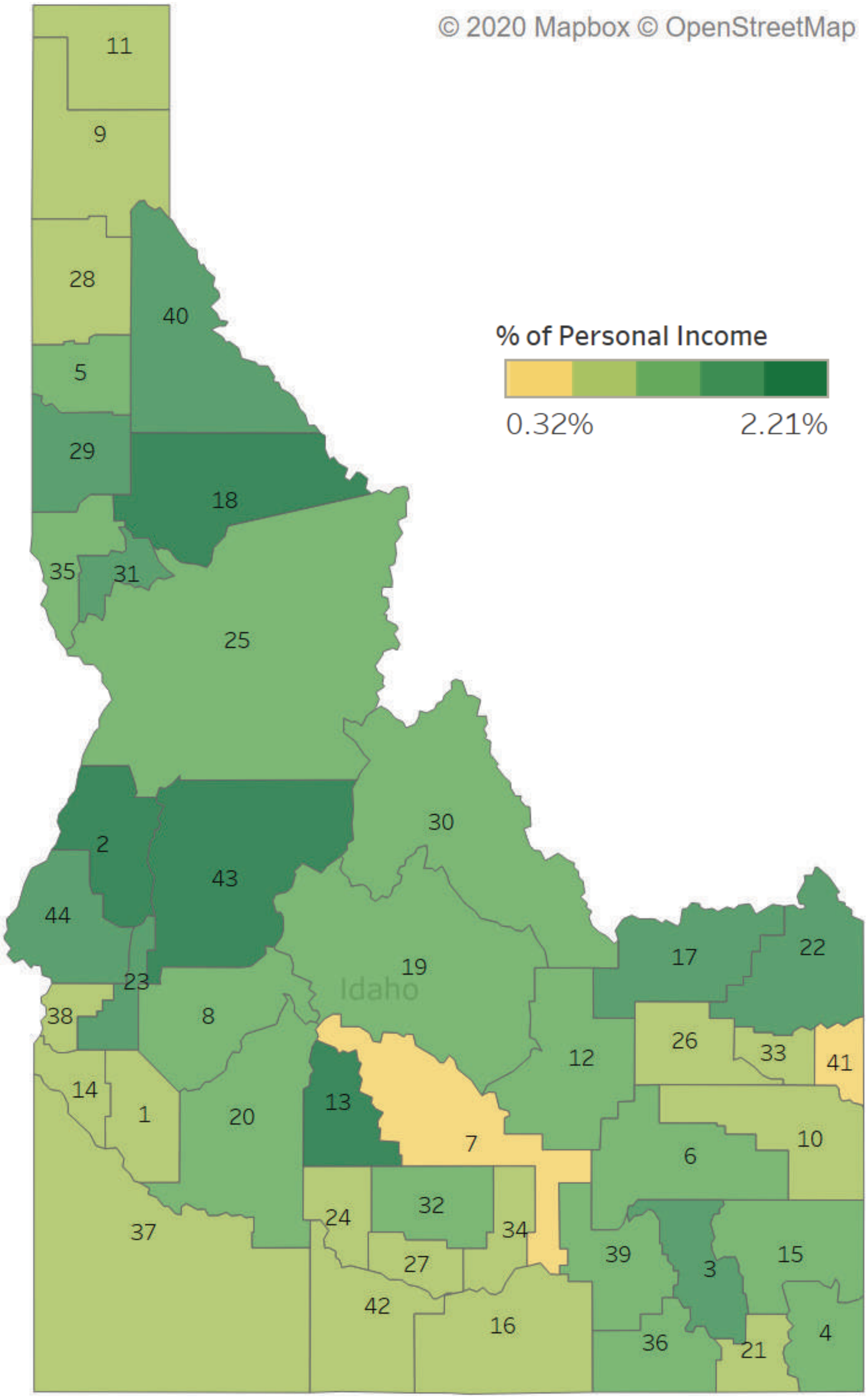


Figure A6. **Idaho Pension Benefit Dollars as Share of County Total Personal Income**



In Idaho, we received data from the Public Employee Retirement System of Idaho.

Illinois

Table A3. **Illinois County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Adams	Metropolitan	$51,631,844.11	1.57%	1.68%	-3.79%
2	Alexander	Rural	$5,332,275.07	2.95%	2.53%	-36.81%
3	Bond	Micropolitan	$14,458,042.56	2.60%	2.31%	-5.69%
4	Boone	Metropolitan	$38,657,267.14	2.26%	1.52%	28.22%
5	Brown	Rural	$3,768,374.32	0.93%	1.63%	-5.67%
6	Bureau	Micropolitan	$34,143,797.32	2.84%	2.36%	-7.07%
7	Calhoun	Rural	$2,521,179.32	2.31%	1.24%	-5.55%
8	Carroll	Micropolitan	$16,885,685.79	3.64%	2.78%	-14.17%
9	Cass	Micropolitan	$9,302,760.54	1.46%	1.78%	-10.48%
10	Champaign	Metropolitan	$437,942,328.78	4.23%	4.60%	16.87%
11	Christian	Micropolitan	$29,005,703.37	2.15%	2.13%	-7.66%
12	Clark	Micropolitan	$15,189,940.69	2.50%	2.26%	-8.30%
13	Clay	Micropolitan	$13,543,018.59	2.30%	2.53%	-8.98%
14	Clinton	Micropolitan	$26,167,191.03	2.16%	1.44%	5.92%
15	Coles	Metropolitan	$89,583,829.49	3.89%	4.29%	-4.34%
16	Cook	Metropolitan	$2,163,539,188.68	0.60%	0.67%	-3.65%
17	Crawford	Micropolitan	$15,601,108.51	0.49%	1.72%	-8.04%
18	Cumberland	Micropolitan	$11,910,792.50	3.46%	2.52%	-3.95%
19	DeKalb	Metropolitan	$152,983,619.66	4.23%	3.59%	17.06%
20	DeWitt	Micropolitan	$14,245,505.60	1.26%	1.91%	-6.13%
21	Douglas	Micropolitan	$23,789,123.28	2.37%	2.37%	-2.22%
22	DuPage	Metropolitan	$804,279,001.86	0.97%	1.19%	2.70%
23	Edgar	Micropolitan	$14,877,248.53	1.97%	2.03%	-11.90%
24	Edwards	Rural	$4,582,285.87	1.64%	1.78%	-8.31%
25	Effingham	Micropolitan	$30,809,867.42	1.51%	1.78%	-0.16%
26	Fayette	Micropolitan	$14,175,551.32	2.37%	1.87%	-1.77%
27	Ford	Micropolitan	$14,140,960.86	1.79%	2.02%	-6.86%
28	Franklin	Micropolitan	$39,775,491.44	3.19%	2.75%	-0.81%
29	Fulton	Micropolitan	$34,044,578.31	3.71%	2.55%	-8.90%
30	Gallatin	Rural	$4,032,412.68	1.46%	1.79%	-21.52%
31	Greene	Micropolitan	$8,745,966.72	2.32%	1.82%	-11.63%
32	Grundy	Metropolitan	$42,991,720.12	1.37%	1.63%	35.80%
33	Hamilton	Rural	$8,317,447.72	1.81%	2.35%	-5.31%
34	Hancock	Micropolitan	$15,600,251.28	2.28%	1.90%	-11.32%
35	Hardin	Rural	$3,233,683.06	3.06%	2.23%	-18.54%
36	Henderson	Rural	$4,337,276.33	2.16%	1.54%	-18.31%
37	Henry	Micropolitan	$48,759,116.05	3.39%	2.20%	-3.78%
38	Iroquois	Micropolitan	$24,724,971.34	2.34%	2.07%	-11.90%
39	Jackson	Metropolitan	$126,346,447.01	4.50%	5.90%	-3.68%

Table A3. **Illinois County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
40	Jasper	Rural	$9,915,505.20	1.74%	2.24%	-5.00%
41	Jefferson	Micropolitan	$31,837,408.58	1.88%	2.13%	-5.56%
42	Jersey	Micropolitan	$19,706,374.20	3.92%	2.17%	0.83%
43	JoDaviess	Micropolitan	$28,723,993.92	3.51%	2.74%	-4.14%
44	Johnson	Micropolitan	$15,841,474.53	6.98%	3.54%	-3.28%
45	Kane	Metropolitan	$436,342,713.25	2.00%	1.59%	32.19%
46	Kankakee	Metropolitan	$90,829,250.51	2.08%	2.00%	5.96%
47	Kendall	Metropolitan	$79,397,347.09	2.73%	1.27%	134.52%
48	Knox	Metropolitan	$47,745,112.15	2.73%	2.41%	-10.25%
49	Lake	Metropolitan	$561,767,726.24	0.93%	1.02%	8.76%
50	LaSalle	Metropolitan	$96,693,987.61	1.79%	1.98%	-1.86%
51	Lawrence	Micropolitan	$10,232,005.14	2.00%	2.17%	2.03%
52	Lee	Micropolitan	$32,088,211.87	2.13%	2.24%	-5.10%
53	Livingston	Micropolitan	$32,777,741.99	1.87%	2.05%	-9.87%
54	Logan	Micropolitan	$21,289,532.13	1.92%	1.92%	-7.24%
55	Macon	Metropolitan	$89,467,671.53	1.37%	1.77%	-8.71%
56	Macoupin	Micropolitan	$39,235,305.73	3.37%	2.08%	-7.56%
57	Madison	Metropolitan	$247,367,299.44	2.19%	1.99%	2.13%
58	Marion	Micropolitan	$39,026,196.23	2.84%	2.41%	-9.76%
59	Marshall	Micropolitan	$10,351,727.10	2.56%	1.95%	-12.49%
60	Mason	Micropolitan	$12,952,848.56	2.24%	2.25%	-15.42%
61	Massac	Micropolitan	$11,448,096.39	1.66%	2.12%	-7.13%
62	McDonough	Micropolitan	$70,299,700.99	6.11%	6.07%	-8.99%
63	McHenry	Metropolitan	$284,245,468.10	2.78%	1.65%	18.65%
64	McLean	Metropolitan	$201,843,080.03	1.71%	2.37%	14.89%
65	Menard	Micropolitan	$15,978,474.69	5.53%	2.75%	-1.59%
66	Mercer	Micropolitan	$15,806,247.97	3.91%	2.25%	-8.00%
67	Monroe	Micropolitan	$24,518,353.11	2.66%	1.22%	24.32%
68	Montgomery	Micropolitan	$24,733,283.08	1.87%	2.29%	-6.69%
69	Morgan	Micropolitan	$35,169,632.06	2.43%	2.50%	-7.21%
70	Moultrie	Micropolitan	$12,788,553.83	1.85%	1.39%	3.01%
71	Ogle	Metropolitan	$59,657,735.98	2.19%	2.51%	-0.21%
72	Peoria	Metropolitan	$152,802,566.68	1.27%	1.65%	-1.53%
73	Perry	Micropolitan	$16,718,602.14	2.35%	2.06%	-8.31%
74	Piatt	Micropolitan	$31,044,315.81	6.50%	3.49%	0.19%
75	Pike	Micropolitan	$14,837,835.53	2.38%	2.22%	-10.20%
76	Pope	Rural	$3,468,896.15	3.60%	2.72%	-4.55%
77	Pulaski	Rural	$5,661,701.80	2.40%	2.87%	-25.65%
78	Putnam	Rural	$5,421,536.74	1.60%	1.60%	-5.69%
79	Randolph	Micropolitan	$22,511,827.72	1.53%	1.90%	-5.27%

Table A3. **Illinois County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
80	Richland	Micropolitan	$15,677,757.24	1.63%	2.34%	-2.39%
81	RockIsland	Metropolitan	$124,918,279.66	1.19%	1.94%	-3.95%
82	Saline	Micropolitan	$25,858,849.59	3.04%	2.73%	-10.57%
83	Sangamon (Capital)	Metropolitan	$251,182,044.21	2.38%	2.63%	3.39%
84	Schuyler	Rural	$7,435,573.92	2.60%	2.44%	-3.92%
85	Scott	Rural	$4,033,538.46	2.12%	1.92%	-11.03%
86	Shelby	Micropolitan	$19,588,249.13	2.42%	2.17%	-5.03%
87	St.Clair	Metropolitan	$183,040,663.38	1.71%	1.56%	1.94%
88	Stark	Rural	$4,538,119.07	2.00%	1.95%	-14.29%
89	Stephenson	Micropolitan	$40,864,030.68	2.12%	2.14%	-8.63%
90	Tazewell	Metropolitan	$115,309,685.84	1.41%	1.82%	2.99%
91	Union	Micropolitan	$25,010,323.57	5.58%	3.47%	-7.94%
92	Vermilion	Metropolitan	$70,784,331.05	2.15%	2.33%	-8.48%
93	Wabash	Micropolitan	$11,386,169.01	3.03%	2.26%	-10.73%
94	Warren	Micropolitan	$16,003,253.46	2.13%	2.28%	-9.09%
95	Washington	Micropolitan	$12,815,068.78	1.26%	1.79%	-7.61%
96	Wayne	Micropolitan	$13,776,257.60	2.12%	2.05%	-4.78%
97	White	Micropolitan	$15,308,318.22	2.67%	2.26%	-11.10%
98	Whiteside	Metropolitan	$53,327,125.96	2.55%	2.18%	-8.29%
99	Will	Metropolitan	$516,113,689.41	1.83%	1.41%	37.84%
100	Williamson	Metropolitan	$86,618,449.21	3.10%	2.90%	9.40%
101	Winnebago	Metropolitan	$230,574,122.47	1.76%	1.86%	2.03%
102	Woodford	Micropolitan	$34,395,748.04	2.98%	1.69%	8.44%

Figure A7. **Illinois County Type**

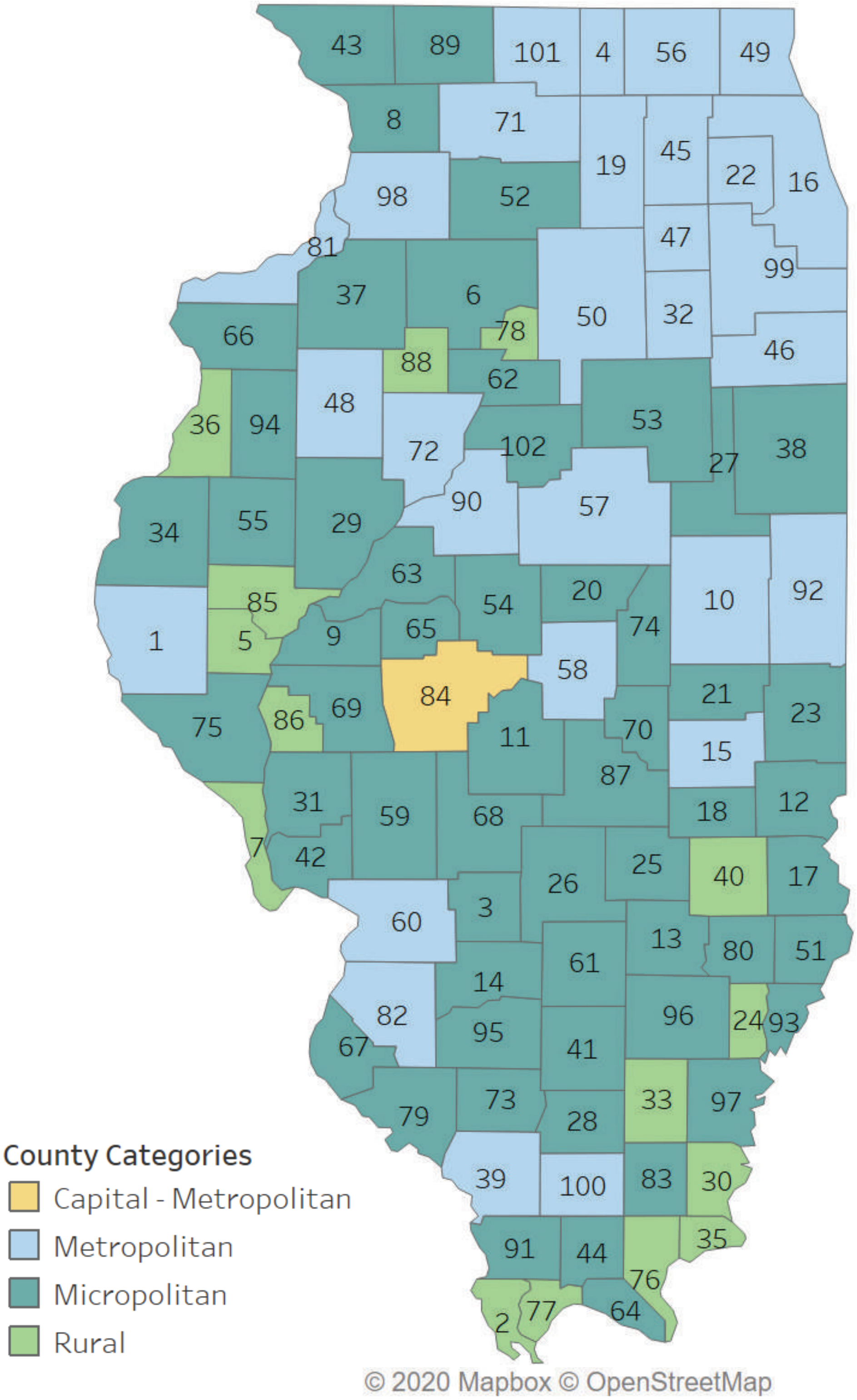


Figure A8. **Illinois Pension Benefit Dollars as Share of County GDP**

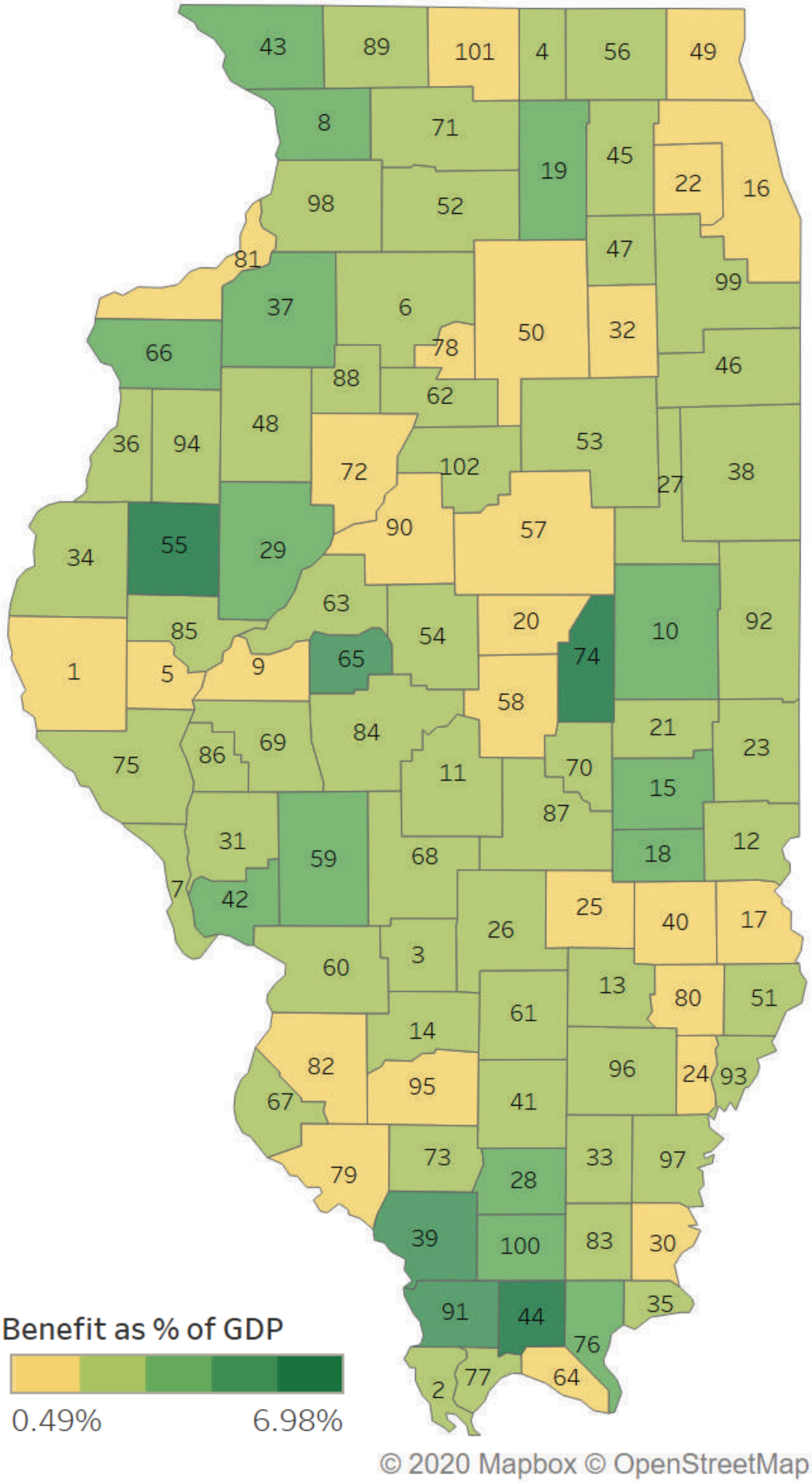
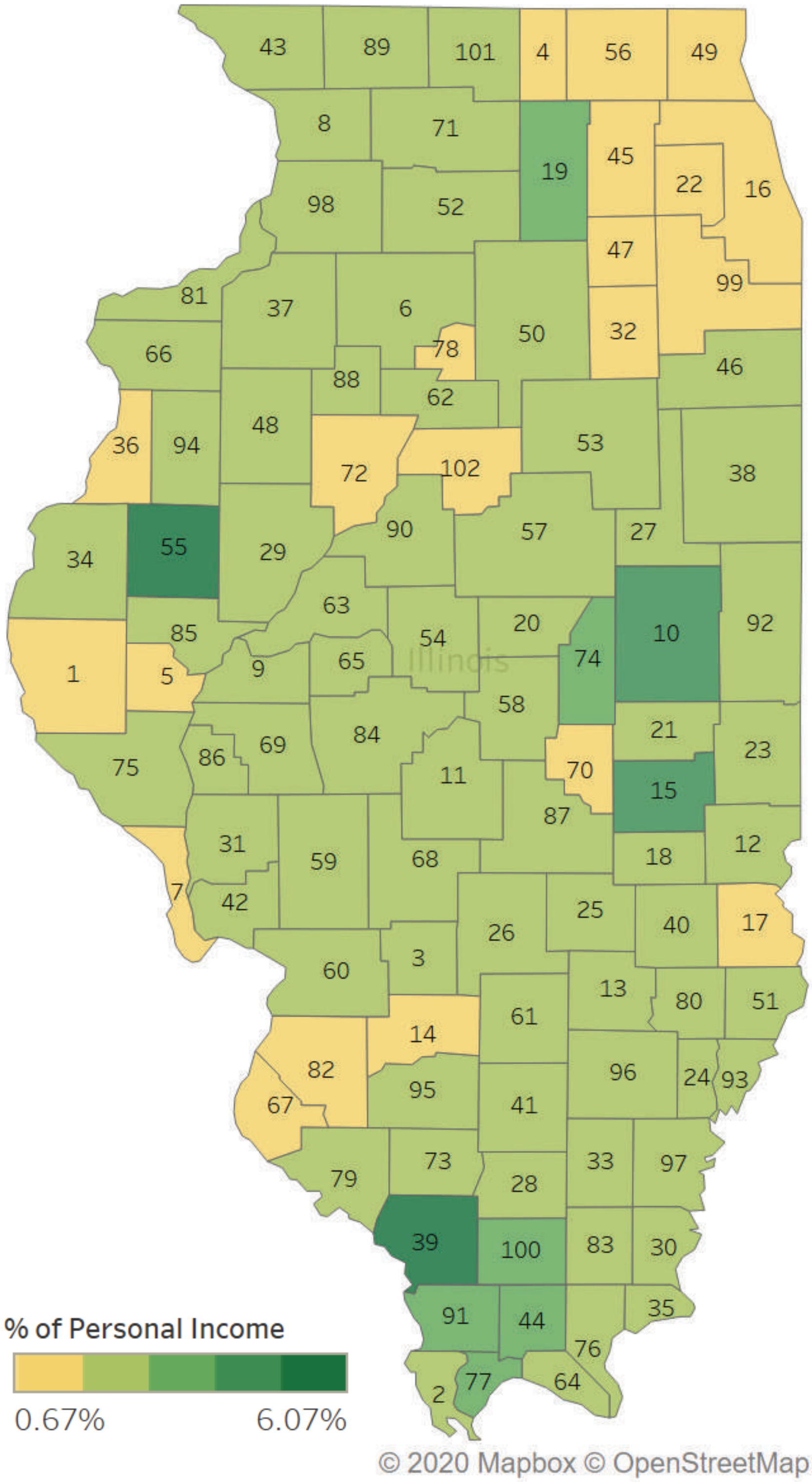


Figure A9. **Illinois Pension Benefit Dollars as Share of County Total Personal Income**



In Illinois, we received data from the following plans: Teachers' Retirement System of Illinois, Illinois Municipal Retirement Fund, Illinois State Universities Retirement System, Chicago Public School Teachers Pension and Retirement Fund, Municipal Employees' Annuity and Benefit Fund of Chicago, and The Laborers' and Retirement Board Employees' Annuity and Benefit Fund of Chicago.

Iowa

Table A4. **Iowa County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Adair	Rural	$5,926,370.09	1.83%	1.61%	-14.32%
2	Adams	Rural	$3,126,517.86	1.05%	1.29%	-18.67%
3	Allamakee	Micropolitan	$9,377,692.89	1.73%	1.48%	-5.74%
4	Appanoose	Micropolitan	$8,981,912.09	2.58%	1.88%	-9.36%
5	Audubon	Rural	$4,472,263.96	1.79%	1.68%	-19.39%
6	Benton	Micropolitan	$16,029,473.75	2.16%	1.16%	1.32%
7	BlackHawk	Metropolitan	$83,586,248.07	1.17%	1.41%	3.43%
8	Boone	Micropolitan	$25,415,502.11	2.63%	1.94%	0.47%
9	Bremer	Micropolitan	$19,269,165.68	1.85%	1.56%	6.95%
10	Buchanan	Micropolitan	$16,694,422.71	2.78%	1.69%	0.50%
11	BuenaVista	Micropolitan	$11,876,031.00	0.81%	1.20%	-2.63%
12	Butler	Micropolitan	$10,544,071.61	1.43%	1.45%	-5.00%
13	Calhoun	Rural	$8,805,478.82	1.80%	1.77%	-12.74%
14	Carroll	Micropolitan	$10,910,686.15	0.82%	0.99%	-5.91%
15	Cass	Micropolitan	$11,967,890.24	1.87%	1.92%	-11.94%
16	Cedar	Micropolitan	$10,585,360.91	1.94%	1.07%	2.42%
17	CerroGordo	Micropolitan	$32,316,753.76	1.37%	1.42%	-8.18%
18	Cherokee	Micropolitan	$11,446,517.19	1.31%	1.61%	-13.15%
19	Chickasaw	Micropolitan	$8,554,466.11	1.24%	1.23%	-8.64%
20	Clarke	Rural	$6,324,442.78	1.50%	1.53%	3.18%
21	Clay	Micropolitan	$12,562,018.39	1.30%	1.50%	-7.13%
22	Clayton	Micropolitan	$13,293,437.44	1.60%	1.50%	-6.01%
23	Clinton	Micropolitan	$26,416,249.45	1.25%	1.28%	-7.24%
24	Crawford	Micropolitan	$8,897,734.69	1.21%	1.24%	1.27%
25	Dallas	Metropolitan	$49,454,604.11	1.04%	0.83%	121.30%
26	Davis	Rural	$6,743,772.43	3.05%	2.03%	5.57%
27	Decatur	Rural	$4,729,811.38	2.11%	1.67%	-9.20%
28	Delaware	Micropolitan	$12,703,811.07	1.50%	1.43%	-7.25%
29	DesMoines	Micropolitan	$28,173,060.23	1.28%	1.43%	-7.59%
30	Dickinson	Micropolitan	$18,790,368.04	2.21%	1.87%	4.44%
31	Dubuque	Metropolitan	$51,699,890.11	1.00%	1.09%	8.65%
32	Emmet	Rural	$6,660,667.52	1.83%	1.65%	-16.09%
33	Fayette	Micropolitan	$13,110,426.83	1.88%	1.51%	-10.67%
34	Floyd	Micropolitan	$12,004,615.19	1.86%	1.64%	-6.74%
35	Franklin	Micropolitan	$7,041,605.77	1.04%	1.34%	-5.42%
36	Fremont	Rural	$5,462,428.92	2.26%	1.72%	-12.70%
37	Greene	Rural	$8,411,444.24	2.01%	1.94%	-13.36%
38	Grundy	Micropolitan	$9,144,962.50	1.43%	1.40%	-0.53%
39	Guthrie	Micropolitan	$9,583,016.43	2.10%	1.70%	-5.58%

Table A4. **Iowa County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
40	Hamilton	Micropolitan	$13,442,344.07	1.67%	1.69%	-9.04%
41	Hancock	Micropolitan	$6,415,417.29	0.85%	1.09%	-11.47%
42	Hardin	Micropolitan	$15,323,240.53	1.53%	1.72%	-10.33%
43	Harrison	Micropolitan	$7,421,273.14	1.64%	1.17%	-9.78%
44	Henry	Micropolitan	$18,165,350.09	2.28%	2.09%	-1.32%
45	Howard	Rural	$6,265,097.88	1.50%	1.41%	-7.50%
46	Humboldt	Rural	$6,777,412.85	1.53%	1.41%	-8.03%
47	Ida	Rural	$3,957,202.37	0.92%	1.10%	-12.71%
48	Iowa	Micropolitan	$11,399,879.31	1.42%	1.28%	3.00%
49	Jackson	Micropolitan	$11,907,394.46	2.00%	1.36%	-4.26%
50	Jasper	Micropolitan	$25,696,197.59	2.43%	1.59%	-0.18%
51	Jefferson	Micropolitan	$9,381,921.58	1.39%	1.21%	13.60%
52	Johnson	Metropolitan	$65,778,533.09	0.78%	0.83%	36.26%
53	Jones	Micropolitan	$16,821,217.72	3.02%	1.86%	2.59%
54	Keokuk	Micropolitan	$6,233,022.38	1.85%	1.37%	-10.31%
55	Kossuth	Micropolitan	$9,877,200.85	0.93%	1.25%	-13.14%
56	Lee	Micropolitan	$26,437,840.62	1.67%	1.84%	-10.50%
57	Linn	Metropolitan	$129,702,953.11	0.81%	1.09%	17.84%
58	Louisa	Micropolitan	$6,002,935.53	1.09%	1.31%	-8.32%
59	Lucas	Rural	$6,659,008.43	2.15%	1.83%	-8.25%
60	Lyon	Micropolitan	$4,498,424.31	0.40%	0.63%	0.41%
61	Madison	Micropolitan	$11,386,989.99	2.90%	1.42%	15.91%
62	Mahaska	Micropolitan	$12,799,442.13	1.47%	1.32%	-1.50%
63	Marion	Micropolitan	$17,807,099.09	1.15%	1.09%	4.23%
64	Marshall	Micropolitan	$33,620,416.44	1.99%	1.93%	1.70%
65	Mills	Micropolitan	$15,475,512.43	3.04%	1.81%	3.55%
66	Mitchell	Micropolitan	$7,319,112.93	1.12%	1.09%	-2.80%
67	Monona	Rural	$6,265,620.17	1.71%	1.50%	-13.38%
68	Monroe	Rural	$5,417,376.52	1.28%	1.59%	-2.82%
69	Montgomery	Micropolitan	$8,189,799.09	2.12%	1.94%	-15.02%
70	Muscatine	Micropolitan	$23,866,885.32	1.04%	1.17%	2.89%
71	O'Brien	Micropolitan	$7,662,895.82	0.69%	0.93%	-8.36%
72	Osceola	Rural	$2,937,104.66	0.59%	0.85%	-13.75%
73	Page	Micropolitan	$13,680,339.36	2.57%	2.16%	-10.17%
74	PaloAlto	Rural	$8,424,262.28	1.59%	1.78%	-12.00%
75	Plymouth	Micropolitan	$15,376,952.63	0.99%	1.06%	0.99%
76	Pocahontas	Rural	$5,456,132.27	1.01%	1.54%	-22.19%
77	Polk (Captial)	Metropolitan	$300,191,351.17	0.82%	1.16%	30.06%
78	Pottawattamie	Metropolitan	$49,276,356.58	1.06%	1.16%	6.65%
79	Poweshiek	Micropolitan	$11,235,513.46	0.99%	1.28%	-0.62%

Table A4. **Iowa County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
80	Ringgold	Rural	$4,673,790.88	2.51%	2.06%	-9.16%
81	Sac	Rural	$7,055,430.97	1.20%	1.28%	-15.70%
82	Scott	Metropolitan	$91,296,661.38	1.11%	0.97%	9.21%
83	Shelby	Micropolitan	$8,819,658.48	0.86%	1.50%	-12.11%
84	Sioux	Micropolitan	$12,427,906.57	0.46%	0.64%	10.51%
85	Story	Metropolitan	$69,225,353.97	1.44%	1.68%	22.66%
86	Tama	Micropolitan	$12,325,135.10	2.25%	1.57%	-6.62%
87	Taylor	Rural	$4,673,306.98	2.00%	1.82%	-11.02%
88	Union	Micropolitan	$11,429,838.73	2.13%	2.28%	0.41%
89	VanBuren	Rural	$6,823,841.27	3.05%	2.35%	-10.10%
90	Wapello	Micropolitan	$23,672,399.97	1.45%	1.72%	-2.35%
91	Warren	Metropolitan	$38,463,382.31	3.69%	1.49%	25.53%
92	Washington	Micropolitan	$13,661,594.03	1.19%	1.07%	7.12%
93	Wayne	Rural	$4,217,313.42	1.79%	1.50%	-4.89%
94	Webster	Micropolitan	$25,019,955.65	1.19%	1.52%	-9.84%
95	Winnebago	Micropolitan	$6,879,506.08	1.59%	1.47%	-10.28%
96	Winneshiek	Micropolitan	$16,118,683.39	1.63%	1.60%	-6.01%
97	Woodbury	Metropolitan	$58,979,748.28	1.24%	1.31%	-1.29%
98	Worth	Rural	$3,908,745.64	1.10%	1.24%	-5.77%
99	Wright	Micropolitan	$9,171,268.80	0.96%	1.28%	-11.47%

Figure A10. **Iowa County Type**

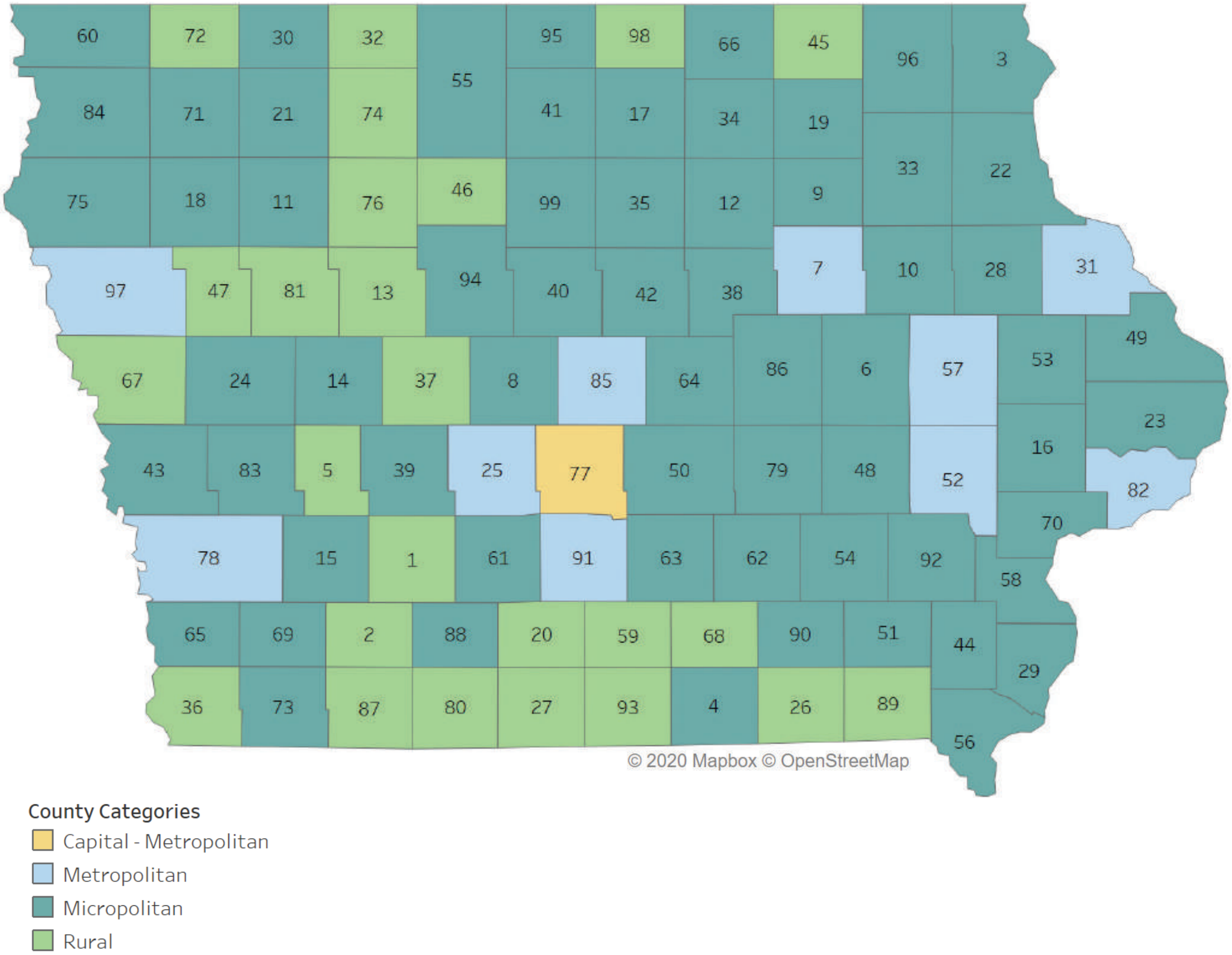


Figure A11. **Iowa Pension Benefit Dollars as Share of County GDP**

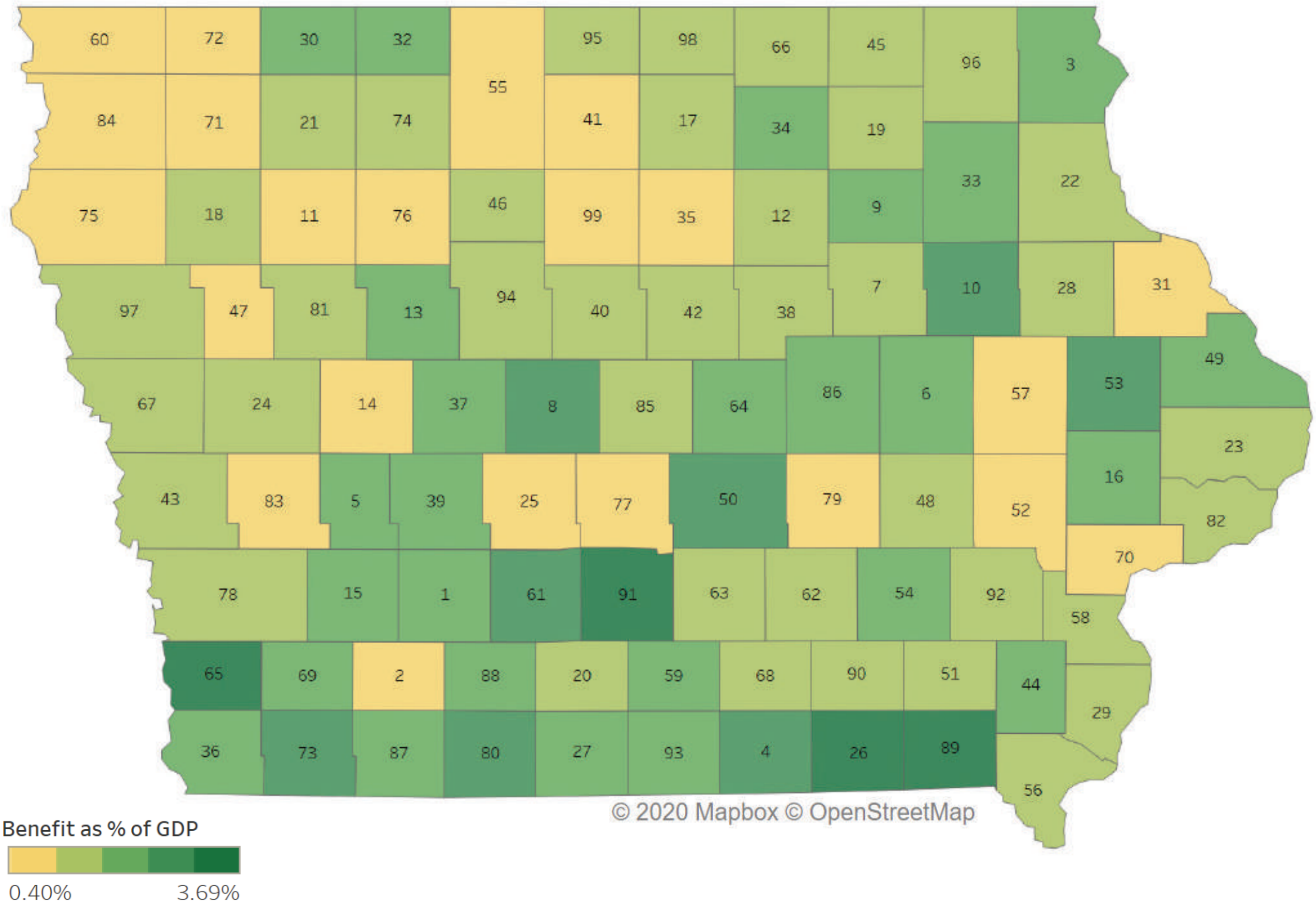
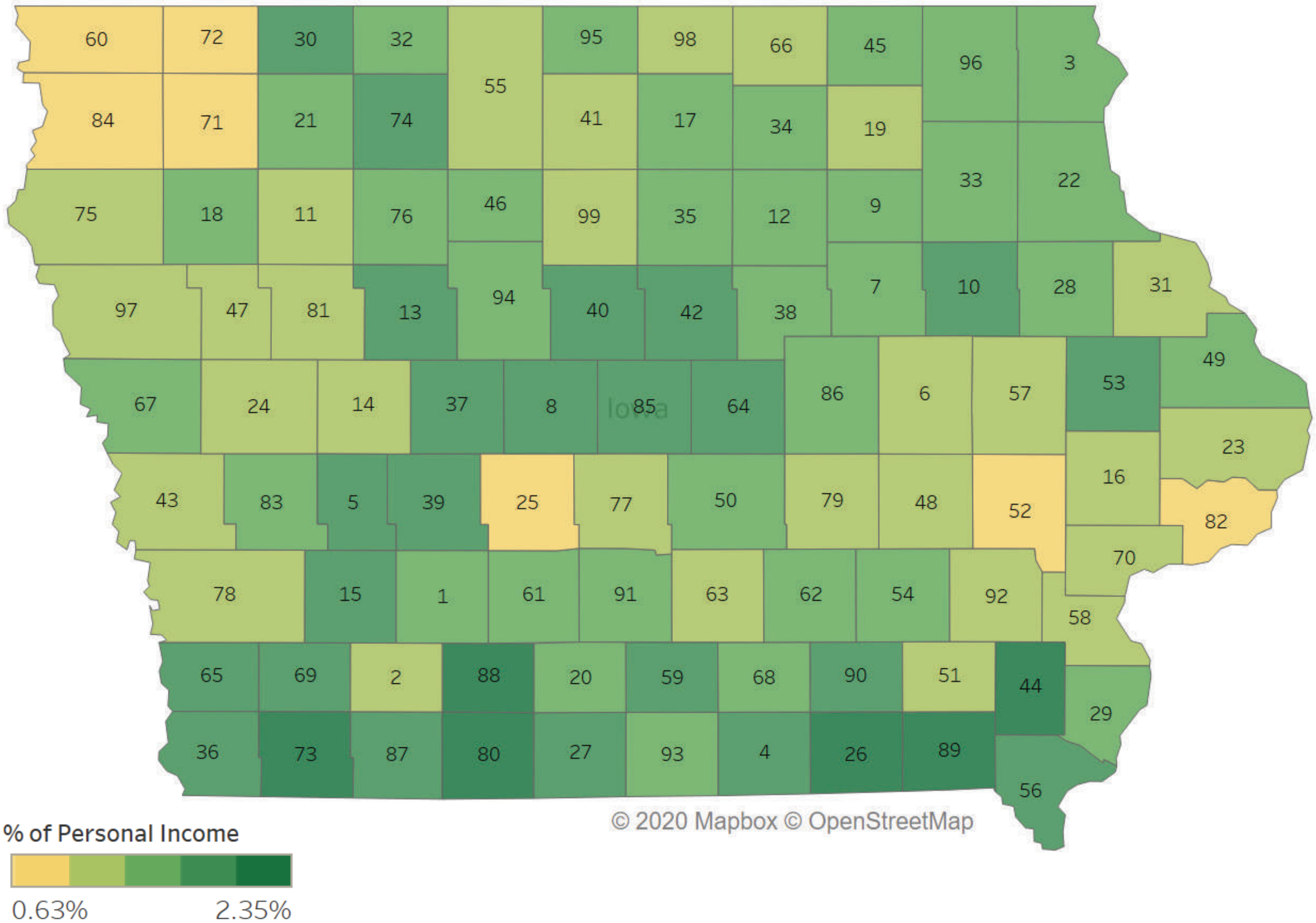


Figure A12. **Iowa Pension Benefit Dollars as Share of County Total Personal Income**



In Iowa, we received data from the Iowa Public Employees' Retirement System and Municipal Fire and Police Retirement System of Iowa.

Kansas

Table A5. **Kansas County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Allen	Micropolitan	$8,354,868.00	1.76%	1.67%	-13.49%
2	Anderson	Rural	$5,503,897.00	2.37%	1.81%	-2.86%
3	Atchison	Micropolitan	$8,731,488.00	1.51%	1.44%	-3.46%
4	Barber	Rural	$2,947,033.00	1.33%	1.55%	-15.73%
5	Barton	Micropolitan	$14,747,511.00	1.22%	1.18%	-7.42%
6	Bourbon	Micropolitan	$8,553,376.00	1.53%	1.37%	-4.72%
7	Brown	Rural	$6,276,033.00	1.45%	1.52%	-10.50%
8	Butler	Metropolitan	$31,043,897.00	1.36%	1.01%	12.24%
9	Chase	Rural	$1,952,799.00	1.72%	1.60%	-13.23%
10	Chautauqua	Rural	$1,690,398.00	2.25%	1.26%	-24.09%
11	Cherokee	Micropolitan	$8,800,881.00	1.28%	1.11%	-11.46%
12	Cheyenne	Rural	$1,627,030.00	1.18%	1.29%	-15.96%
13	Clark	Rural	$1,541,474.00	0.62%	1.23%	-16.11%
14	Clay	Rural	$5,083,325.00	1.90%	1.51%	-9.35%
15	Cloud	Rural	$5,767,190.00	1.81%	1.73%	-14.99%
16	Coffey	Rural	$6,548,802.00	0.80%	1.47%	-7.13%
17	Comanche	Rural	$1,330,281.00	1.73%	1.66%	-11.13%
18	Cowley	Micropolitan	$25,221,137.00	2.06%	1.85%	-2.96%
19	Crawford	Micropolitan	$24,009,595.00	1.75%	1.62%	2.03%
20	Decatur	Rural	$1,941,338.00	1.22%	1.45%	-17.31%
21	Dickinson	Micropolitan	$11,552,042.00	1.95%	1.52%	-3.24%
22	Doniphan	Rural	$4,253,025.00	2.06%	1.48%	-6.87%
23	Douglas	Metropolitan	$77,054,504.00	1.73%	1.45%	21.48%
24	Edwards	Rural	$1,995,115.00	1.23%	1.34%	-17.40%
25	Elk	Rural	$1,678,436.00	1.92%	1.64%	-23.09%
26	Ellis	Micropolitan	$18,689,071.00	1.23%	1.40%	4.37%
27	Ellsworth	Rural	$4,472,163.00	1.97%	1.67%	-5.04%
28	Finney	Micropolitan	$12,954,223.00	0.65%	0.82%	-9.65%
29	Ford	Micropolitan	$13,167,156.00	0.79%	1.00%	4.41%
30	Franklin	Micropolitan	$15,839,018.00	1.96%	1.46%	3.42%
31	Geary	Micropolitan	$11,681,950.00	0.46%	0.73%	16.63%
32	Gove	Rural	$1,682,912.00	0.94%	1.10%	-14.86%
33	Graham	Rural	$2,387,063.00	1.89%	1.93%	-15.41%
34	Grant	Rural	$2,792,714.00	0.48%	0.82%	-7.24%
35	Gray	Rural	$2,458,348.00	0.32%	0.61%	2.18%
36	Greeley	Rural	$578,866.00	0.56%	0.80%	-20.01%
37	Greenwood	Rural	$4,309,605.00	2.67%	1.67%	-21.09%
38	Hamilton	Rural	$1,092,396.00	0.28%	0.66%	-2.36%
39	Harper	Rural	$3,933,517.00	1.30%	1.52%	-15.76%

Table A5. **Kansas County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
40	Harvey	Micropolitan	$21,723,128.00	1.95%	1.51%	4.08%
41	Haskell	Rural	$1,856,695.00	0.53%	0.88%	-7.20%
42	Hodgeman	Rural	$1,243,142.00	1.33%	1.39%	-12.81%
43	Jackson	Micropolitan	$10,112,564.00	3.20%	1.83%	4.92%
44	Jefferson	Micropolitan	$14,488,498.00	4.32%	1.72%	2.98%
45	Jewell	Rural	$2,319,474.00	2.10%	1.69%	-25.06%
46	Johnson	Metropolitan	$244,198,511.00	0.56%	0.55%	32.47%
47	Kearny	Rural	$2,450,549.00	0.77%	1.10%	-12.98%
48	Kingman	Rural	$4,165,042.00	1.42%	1.34%	-15.72%
49	Kiowa	Rural	$1,417,127.00	0.96%	1.27%	-23.25%
50	Labette	Micropolitan	$13,793,627.00	1.77%	1.64%	-12.57%
51	Lane	Rural	$907,922.00	0.30%	0.62%	-27.61%
52	Leavenworth	Metropolitan	$37,323,306.00	1.46%	1.07%	18.43%
53	Lincoln	Rural	$1,924,783.00	1.67%	1.53%	-15.51%
54	Linn	Rural	$6,037,492.00	1.45%	1.66%	1.88%
55	Logan	Rural	$2,308,740.00	1.61%	1.70%	-6.63%
56	Lyon	Micropolitan	$23,633,102.00	1.90%	1.85%	-7.04%
57	Marion	Micropolitan	$6,124,280.00	1.79%	1.24%	-10.56%
58	Marshall	Rural	$5,403,000.00	1.02%	1.21%	-11.34%
59	McPherson	Micropolitan	$16,521,590.00	0.82%	1.13%	-3.44%
60	Meade	Rural	$2,503,522.00	0.74%	0.94%	-10.47%
61	Miami	Micropolitan	$18,858,966.00	2.49%	1.15%	18.80%
62	Mitchell	Rural	$5,245,392.00	1.33%	1.56%	-11.28%
63	Montgomery	Micropolitan	$19,109,633.00	0.99%	1.58%	-11.40%
64	Morris	Rural	$4,109,374.00	2.24%	1.75%	-9.55%
65	Morton	Rural	$1,700,185.00	1.06%	1.46%	-23.71%
66	Nemaha	Micropolitan	$4,872,718.00	0.91%	0.89%	-5.24%
67	Neosho	Micropolitan	$12,059,995.00	2.36%	1.91%	-6.15%
68	Ness	Rural	$1,918,923.00	0.85%	1.18%	-17.78%
69	Norton	Rural	$6,089,532.00	2.76%	2.67%	-8.79%
70	Osage	Micropolitan	$12,817,378.00	5.10%	2.01%	-4.61%
71	Osborne	Rural	$2,081,552.00	1.13%	1.30%	-21.95%
72	Ottawa	Rural	$3,794,317.00	2.95%	1.59%	-5.86%
73	Pawnee	Rural	$8,735,645.00	3.20%	3.39%	-9.28%
74	Phillips	Rural	$3,657,962.00	1.27%	1.34%	-11.40%
75	Pottawatomie	Micropolitan	$13,416,732.00	1.07%	1.05%	33.32%
76	Pratt	Rural	$7,421,518.00	1.40%	1.67%	-2.79%
77	Rawlins	Rural	$1,768,139.00	1.24%	1.26%	-15.44%
78	Reno	Metropolitan	$41,805,060.00	1.81%	1.63%	-3.78%
79	Republic	Rural	$4,157,574.00	1.91%	2.01%	-20.07%

Table A5. **Kansas County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
80	Rice	Rural	$5,973,059.00	1.35%	1.46%	-11.43%
81	Riley	Metropolitan	$36,014,558.00	1.46%	1.15%	17.28%
82	Rooks	Rural	$3,313,250.00	1.51%	1.56%	-11.82%
83	Rush	Rural	$2,296,639.00	1.60%	1.68%	-12.90%
84	Russell	Rural	$4,693,953.00	1.38%	1.53%	-6.28%
85	Saline	Metropolitan	$31,137,363.00	1.05%	1.15%	1.50%
86	Scott	Rural	$2,084,487.00	0.34%	0.61%	-4.36%
87	Sedgwick	Metropolitan	$166,075,754.00	0.58%	0.60%	13.41%
88	Seward	Micropolitan	$6,437,902.00	0.50%	0.77%	-3.24%
89	Shawnee (Captial)	Metropolitan	$188,863,046.00	2.09%	2.27%	4.49%
90	Sheridan	Rural	$1,398,482.00	1.06%	1.09%	-9.95%
91	Sherman	Rural	$3,287,312.00	1.20%	1.23%	-12.74%
92	Smith	Rural	$2,636,977.00	1.54%	1.61%	-20.57%
93	Stafford	Rural	$3,356,697.00	2.38%	1.80%	-12.76%
94	Stanton	Rural	$1,012,205.00	0.65%	0.80%	-17.41%
95	Stevens	Rural	$2,645,951.00	0.99%	1.22%	1.76%
96	Sumner	Micropolitan	$15,483,373.00	2.16%	1.68%	-11.37%
97	Thomas	Rural	$4,612,173.00	1.11%	1.31%	-5.73%
98	Trego	Rural	$2,041,019.00	1.01%	1.44%	-15.85%
99	Wabaunsee	Rural	$5,851,027.00	4.49%	1.68%	0.20%
100	Wallace	Rural	$842,914.00	0.62%	0.98%	-14.07%
101	Washington	Rural	$3,527,107.00	1.59%	1.44%	-16.40%
102	Wichita	Rural	$748,978.00	0.26%	0.51%	-16.83%
103	Wilson	Rural	$5,509,432.00	1.59%	1.46%	-16.13%
104	Woodson	Rural	$2,233,696.00	2.73%	1.97%	-15.97%
105	Wyandotte	Metropolitan	$77,088,774.00	0.74%	1.40%	4.71%

Figure A13. **Kansas County Type**

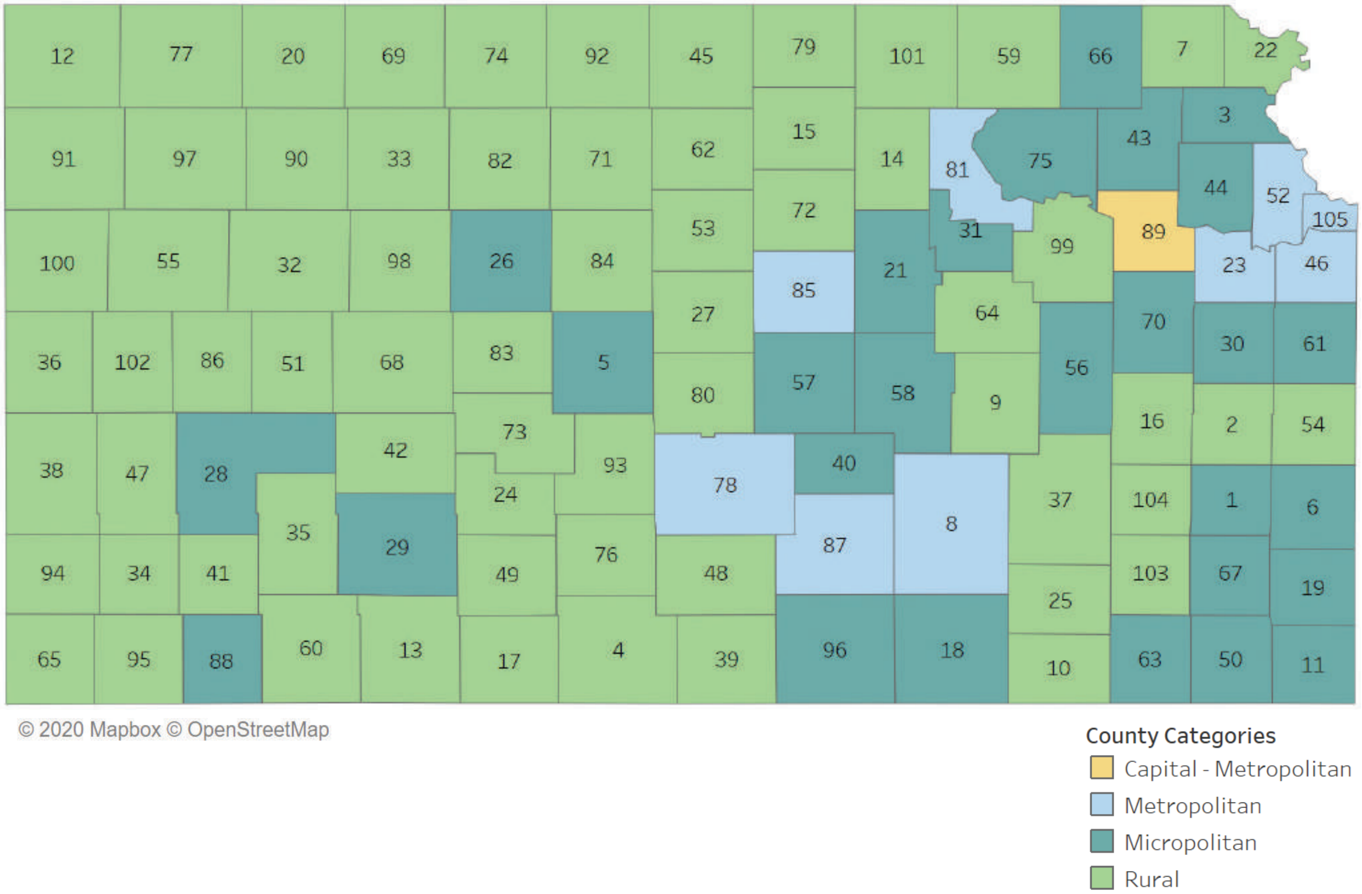


Figure A14. **Kansas Pension Benefit Dollars as Share of County GDP**

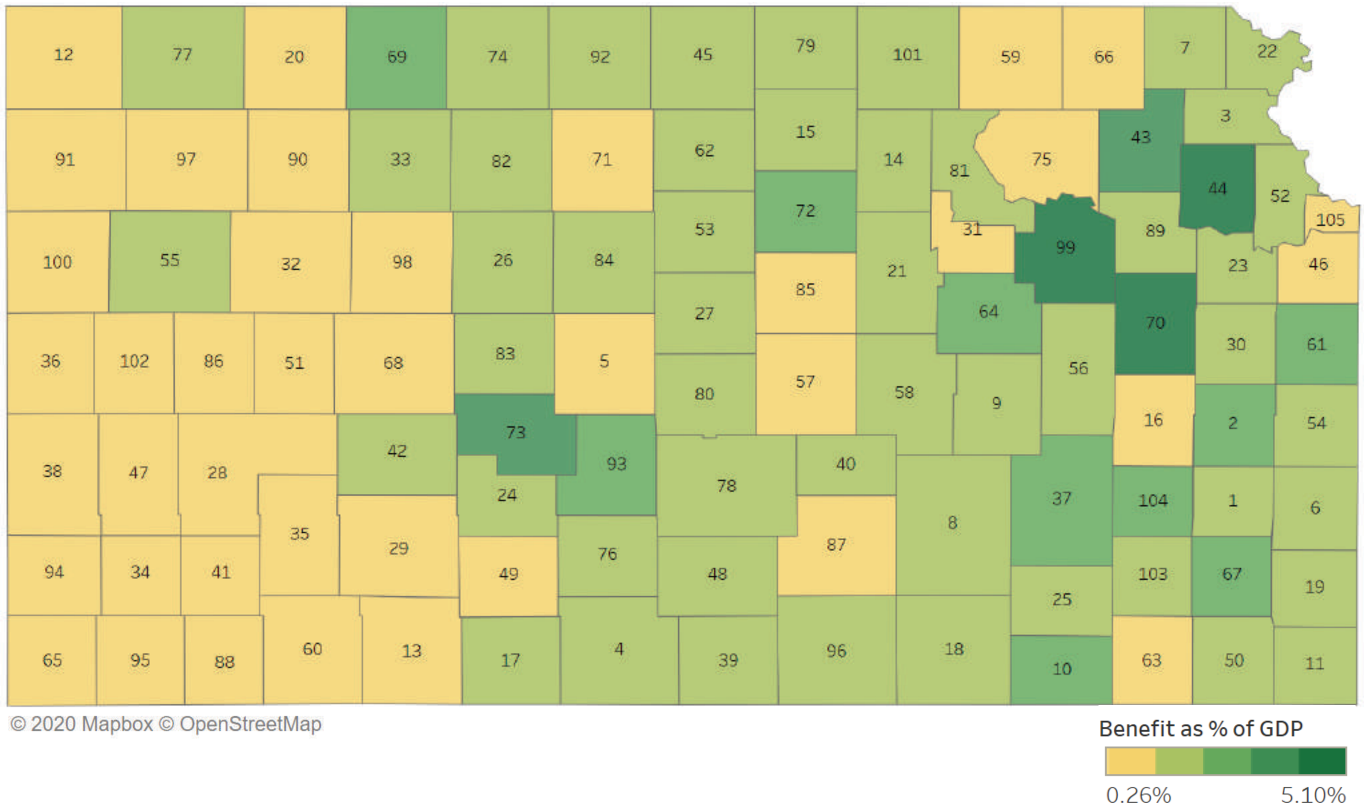
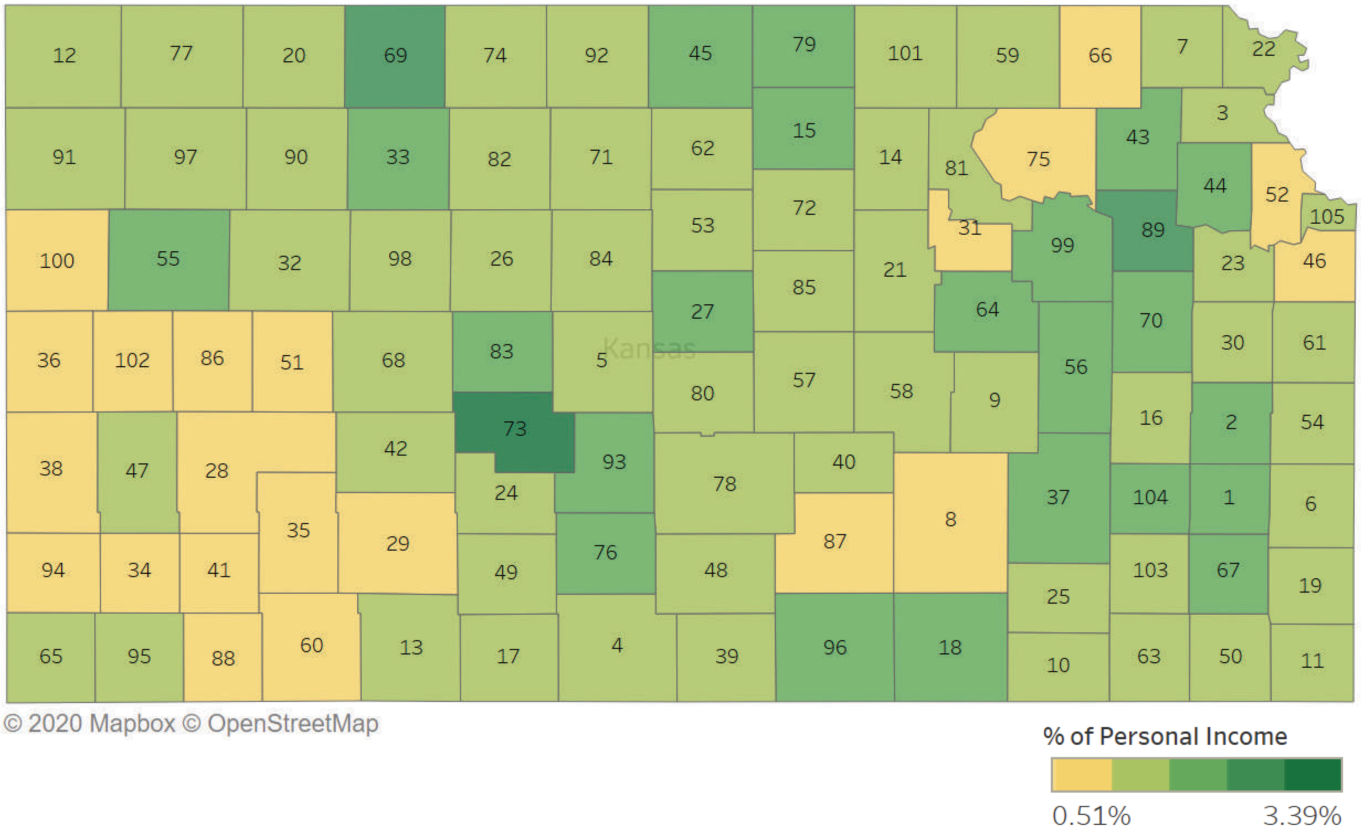


Figure A15. **Kansas Pension Benefit Dollars as Share of County Total Personal Income**



In Kansas, we received data from the Kansas Public Employees Retirement System.

Maine

Table A6. **Maine County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Androscoggin	Metropolitan	$60,607,094.90	1.42%	1.36%	3.74%
2	Aroostook	Metropolitan	$52,013,122.58	2.21%	1.88%	-9.23%
3	Cumberland	Metropolitan	$174,313,740.09	0.90%	0.95%	10.52%
4	Franklin	Micropolitan	$20,973,261.07	2.13%	1.82%	1.46%
5	Hancock	Metropolitan	$29,321,604.97	1.33%	1.04%	5.83%
6	Kennebec (Capital)	Metropolitan	$141,823,999.87	2.82%	2.59%	4.24%
7	Knox	Micropolitan	$24,939,295.82	1.60%	1.20%	0.39%
8	Lincoln	Micropolitan	$25,644,640.40	2.49%	1.47%	2.16%
9	Oxford	Metropolitan	$29,795,880.57	1.92%	1.36%	5.23%
10	Penobscot	Metropolitan	$91,717,138.59	1.52%	1.44%	4.26%
11	Piscataquis	Micropolitan	$11,587,024.59	2.17%	1.79%	-2.52%
12	Sagadahoc	Micropolitan	$23,121,463.54	1.60%	1.26%	1.19%
13	Somerset	Metropolitan	$25,015,407.52	1.51%	1.30%	-0.58%
14	Waldo	Micropolitan	$21,759,786.97	2.19%	1.34%	9.41%
15	Washington	Micropolitan	$19,267,167.59	1.88%	1.52%	-7.22%
16	York	Metropolitan	$89,782,774.81	1.21%	0.84%	10.44%

Figure A16. **Maine County Type**

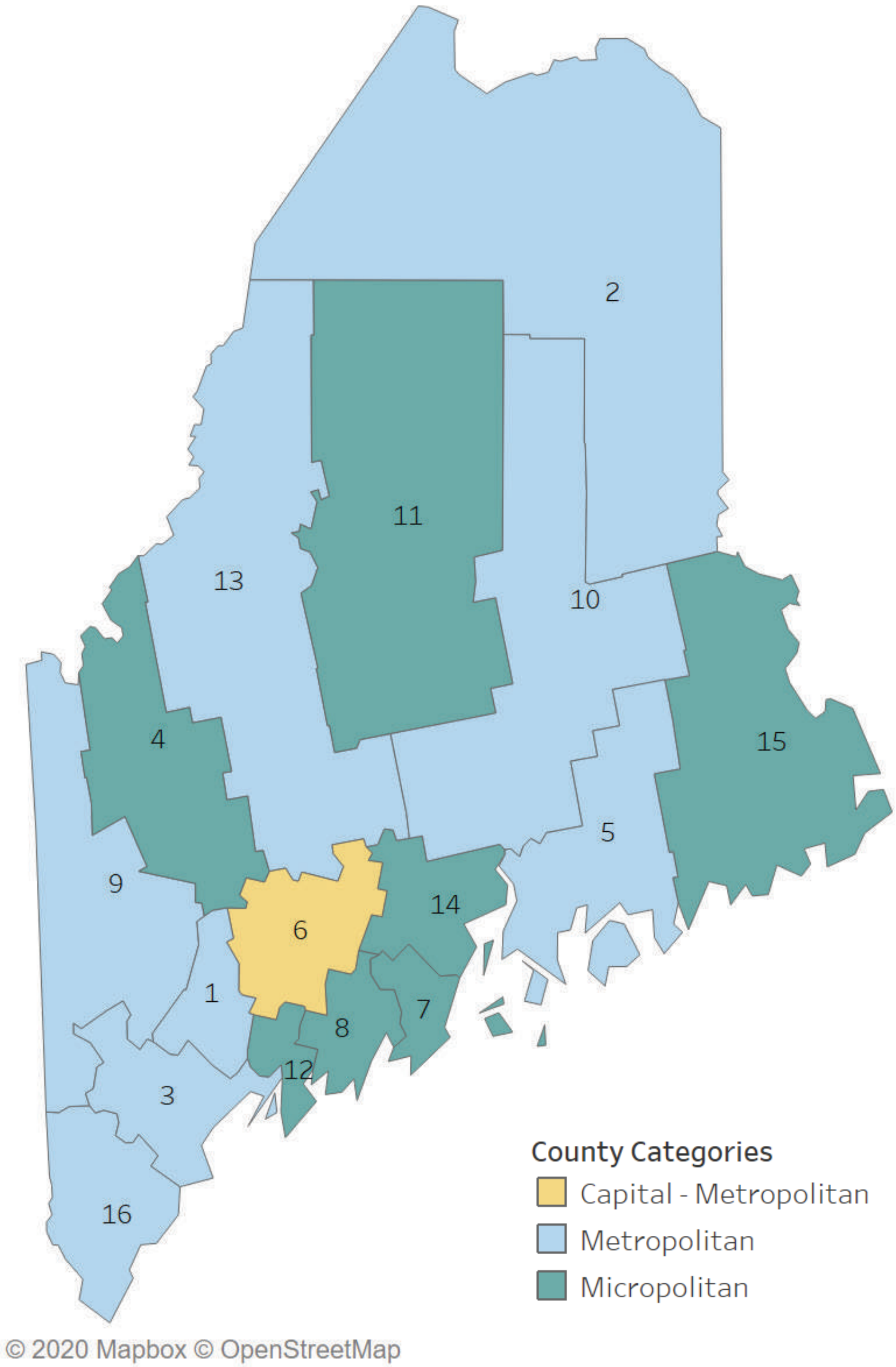


Figure A17. **Maine Pension Benefit Dollars as Share of County GDP**

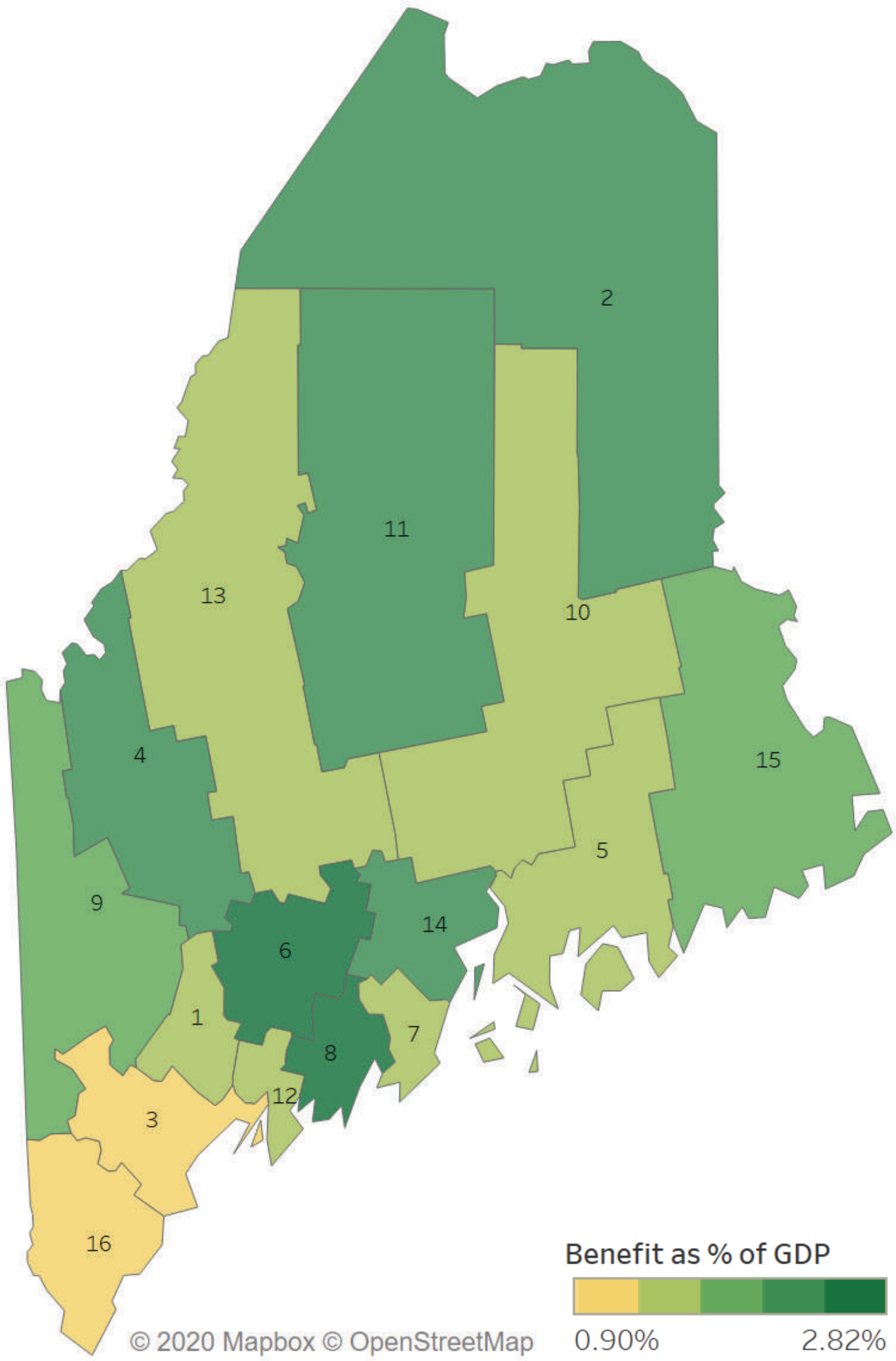
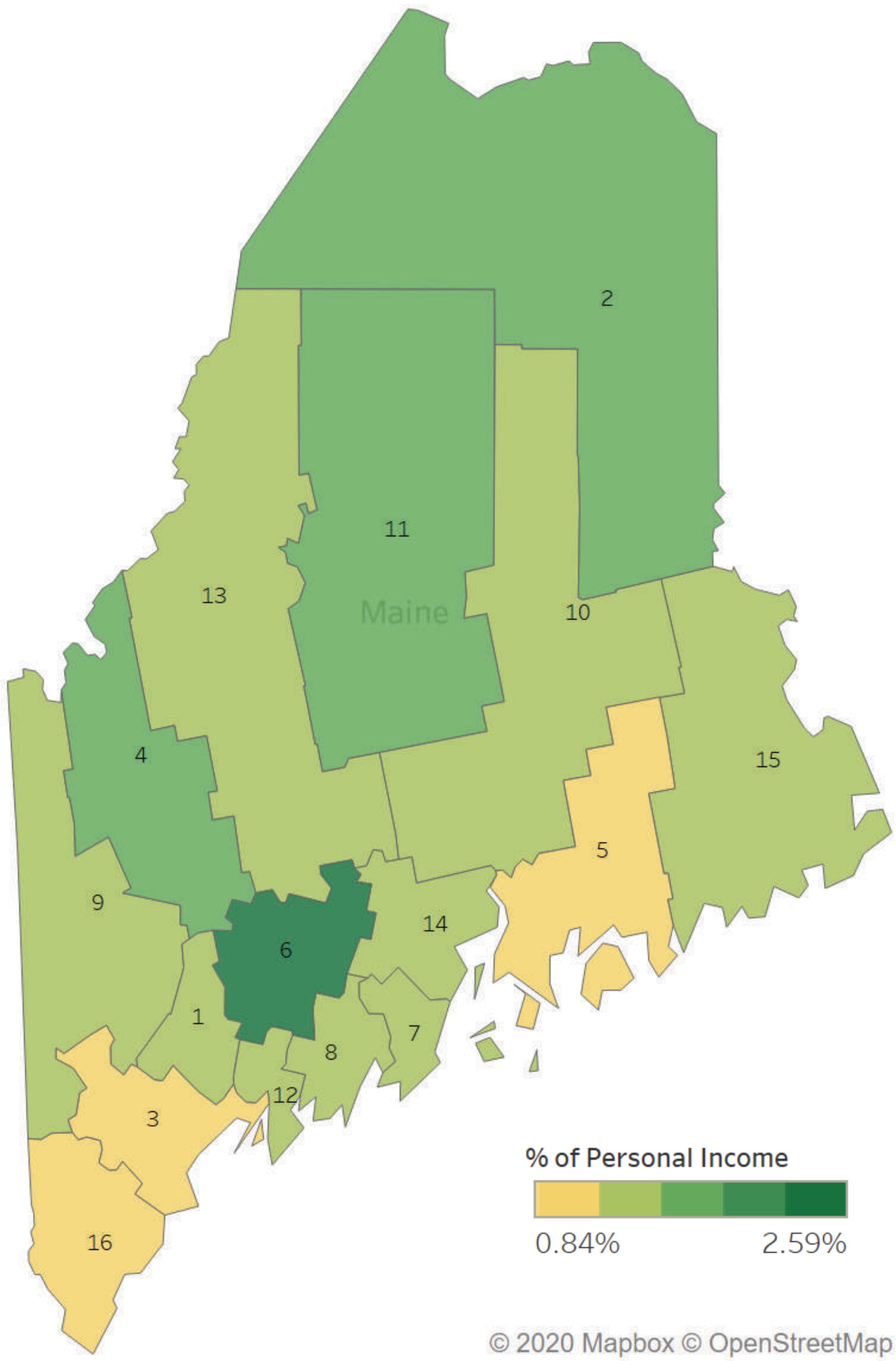


Figure A18. **Maine Pension Benefit Dollars as Share of County Total Personal Income**



In Maine, we received data from the Maine Public Employees Retirement System.

Minnesota

Table A7. **Minnesota County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Aitkin	Micropolitan	$21,420,244.06	4.92%	3.39%	3.93%
2	Anoka	Metropolitan	$271,972,729.98	1.95%	1.50%	18.70%
3	Becker	Micropolitan	$34,456,212.28	2.70%	2.12%	14.57%
4	Beltrami	Micropolitan	$46,803,510.20	2.90%	2.40%	18.15%
5	Benton	Micropolitan	$24,040,831.86	1.55%	1.35%	18.46%
6	BigStone	Rural	$5,047,558.00	2.06%	1.77%	-14.28%
7	BlueEarth	Metropolitan	$57,170,840.12	1.43%	1.91%	20.53%
8	Brown	Micropolitan	$13,855,841.00	1.03%	1.04%	-6.69%
9	Carlton	Micropolitan	$39,641,747.44	3.50%	2.57%	13.15%
10	Carver	Metropolitan	$56,186,102.44	1.13%	0.76%	47.50%
11	Cass	Micropolitan	$45,525,350.72	5.11%	3.25%	8.73%
12	Chippewa	Micropolitan	$10,464,802.84	1.78%	1.76%	-8.89%
13	Chisago	Metropolitan	$47,351,107.48	3.34%	1.74%	36.06%
14	Clay	Metropolitan	$33,611,524.48	1.83%	1.22%	24.84%
15	Clearwater	Rural	$8,848,085.48	3.14%	2.28%	4.59%
16	Cook	Rural	$8,281,729.32	3.29%	2.78%	4.35%
17	Cottonwood	Micropolitan	$8,741,395.00	1.25%	1.62%	-7.31%
18	CrowWing	Metropolitan	$79,947,868.96	3.20%	2.70%	17.77%
19	Dakota	Metropolitan	$316,747,403.47	1.23%	1.23%	19.53%
20	Dodge	Micropolitan	$11,266,447.00	1.64%	1.13%	17.43%
21	Douglas	Micropolitan	$45,801,017.50	2.52%	2.25%	15.67%
22	Faribault	Micropolitan	$9,385,823.16	1.88%	1.57%	-14.97%
23	Fillmore	Micropolitan	$14,202,374.44	2.36%	1.49%	-0.30%
24	Freeborn	Micropolitan	$26,657,419.00	2.34%	1.91%	-6.57%
25	Goodhue	Micropolitan	$40,711,699.55	1.51%	1.64%	5.16%
26	Grant	Rural	$5,618,788.68	1.69%	1.78%	-4.26%
27	Hennepin	Metropolitan	$820,651,407.85	0.67%	0.87%	12.83%
28	Houston	Micropolitan	$9,800,065.64	1.87%	1.01%	-5.78%
29	Hubbard	Micropolitan	$28,051,023.24	4.18%	3.04%	16.09%
30	Isanti	Micropolitan	$39,951,457.04	3.65%	2.27%	27.74%
31	Itasca	Micropolitan	$56,329,939.60	2.71%	2.86%	2.54%
32	Jackson	Rural	$10,648,136.94	1.59%	2.02%	-12.04%
33	Kanabec	Micropolitan	$15,949,370.76	4.16%	2.32%	8.08%
34	Kandiyohi	Micropolitan	$56,489,149.48	2.21%	2.41%	4.01%
35	Kittson	Rural	$4,082,140.00	1.42%	1.73%	-19.62%
36	Koochiching	Micropolitan	$13,044,041.76	2.70%	2.50%	-13.34%
37	LacquiParle	Rural	$7,193,303.88	2.03%	1.94%	-17.47%
38	Lake	Micropolitan	$17,183,572.32	2.53%	3.35%	-3.62%
39	LakeoftheWoods	Rural	$3,329,458.00	1.80%	1.54%	-16.90%

Table A7. **Minnesota County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
40	LeSueur	Micropolitan	$24,001,255.72	2.64%	1.73%	12.07%
41	Lincoln	Rural	$4,349,419.00	1.23%	1.58%	-11.76%
42	Lyon	Micropolitan	$17,726,709.00	1.29%	1.40%	0.80%
43	Mahnomen	Rural	$3,036,465.00	1.67%	1.49%	6.34%
44	Marshall	Rural	$7,264,805.00	1.94%	1.50%	-7.53%
45	Martin	Micropolitan	$16,147,235.08	1.58%	1.63%	-9.25%
46	McLeod	Micropolitan	$24,040,843.64	1.35%	1.36%	2.79%
47	Meeker	Micropolitan	$19,339,906.00	2.41%	1.90%	2.19%
48	MilleLacs	Micropolitan	$16,877,171.80	2.20%	1.55%	17.06%
49	Morrison	Micropolitan	$25,694,430.56	2.18%	1.82%	4.59%
50	Mower	Micropolitan	$25,282,065.00	1.33%	1.30%	3.65%
51	Murray	Rural	$7,085,109.00	1.16%	1.56%	-9.70%
52	Nicollet	Micropolitan	$37,266,102.88	2.54%	2.20%	14.94%
53	Nobles	Micropolitan	$12,896,131.40	1.01%	1.30%	5.24%
54	Norman	Rural	$5,462,291.00	2.01%	1.91%	-12.99%
55	Olmsted	Metropolitan	$94,560,154.36	0.88%	1.03%	25.75%
56	OtterTail	Metropolitan	$65,208,742.32	2.86%	2.30%	2.89%
57	Pennington	Micropolitan	$11,116,256.00	0.94%	1.42%	4.37%
58	Pine	Micropolitan	$29,325,412.00	4.45%	2.68%	11.13%
59	Pipestone	Rural	$5,919,576.00	0.80%	1.13%	-8.57%
60	Polk	Micropolitan	$23,914,130.52	1.72%	1.55%	0.51%
61	Pope	Micropolitan	$13,960,300.44	2.48%	2.42%	-1.24%
62	Ramsey (Capital)	Metropolitan	$474,254,988.77	1.21%	1.57%	7.67%
63	RedLake	Rural	$3,131,848.00	1.36%	1.51%	-6.98%
64	Redwood	Micropolitan	$10,203,051.00	1.24%	1.35%	-9.31%
65	Renville	Micropolitan	$11,594,934.84	1.59%	1.54%	-14.82%
66	Rice	Metropolitan	$55,866,438.43	2.43%	1.90%	17.40%
67	Rock	Rural	$6,463,836.00	0.91%	1.32%	-3.16%
68	Roseau	Micropolitan	$10,472,522.48	0.85%	1.35%	-7.27%
69	Scott	Metropolitan	$71,530,528.02	1.27%	0.81%	64.68%
70	Sherburne	Metropolitan	$59,129,393.39	1.86%	1.31%	49.08%
71	Sibley	Micropolitan	$10,923,030.00	2.42%	1.56%	-2.14%
72	St.Louis	Metropolitan	$226,700,886.31	2.13%	2.39%	-0.39%
73	Stearns	Metropolitan	$115,306,696.90	1.45%	1.53%	19.59%
74	Steele	Micropolitan	$24,956,779.20	1.15%	1.42%	9.27%
75	Stevens	Rural	$8,060,668.88	1.25%	1.66%	-2.98%
76	Swift	Rural	$9,740,505.40	1.93%	2.03%	-21.84%
77	Todd	Micropolitan	$20,369,574.00	2.48%	1.97%	0.64%
78	Traverse	Rural	$3,832,463.00	1.47%	1.89%	-19.98%
79	Wabasha	Micropolitan	$17,820,452.20	2.71%	1.69%	0.16%

Table A7. **Minnesota County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
80	Wadena	Micropolitan	$11,237,892.00	2.31%	2.05%	0.44%
81	Waseca	Micropolitan	$13,742,007.88	1.66%	1.65%	-4.28%
82	Washington	Metropolitan	$259,679,273.56	2.66%	1.47%	28.87%
83	Watonwan	Micropolitan	$7,136,611.00	1.70%	1.51%	-7.54%
84	Wilkin	Rural	$4,568,035.00	1.38%	1.23%	-12.38%
85	Winona	Metropolitan	$36,581,109.96	1.46%	1.44%	1.68%
86	Wright	Metropolitan	$76,283,909.03	1.91%	1.11%	51.52%
87	YellowMedicine	Rural	$9,078,497.00	1.46%	1.62%	-11.60%

Figure A19. **Minnesota County Type**

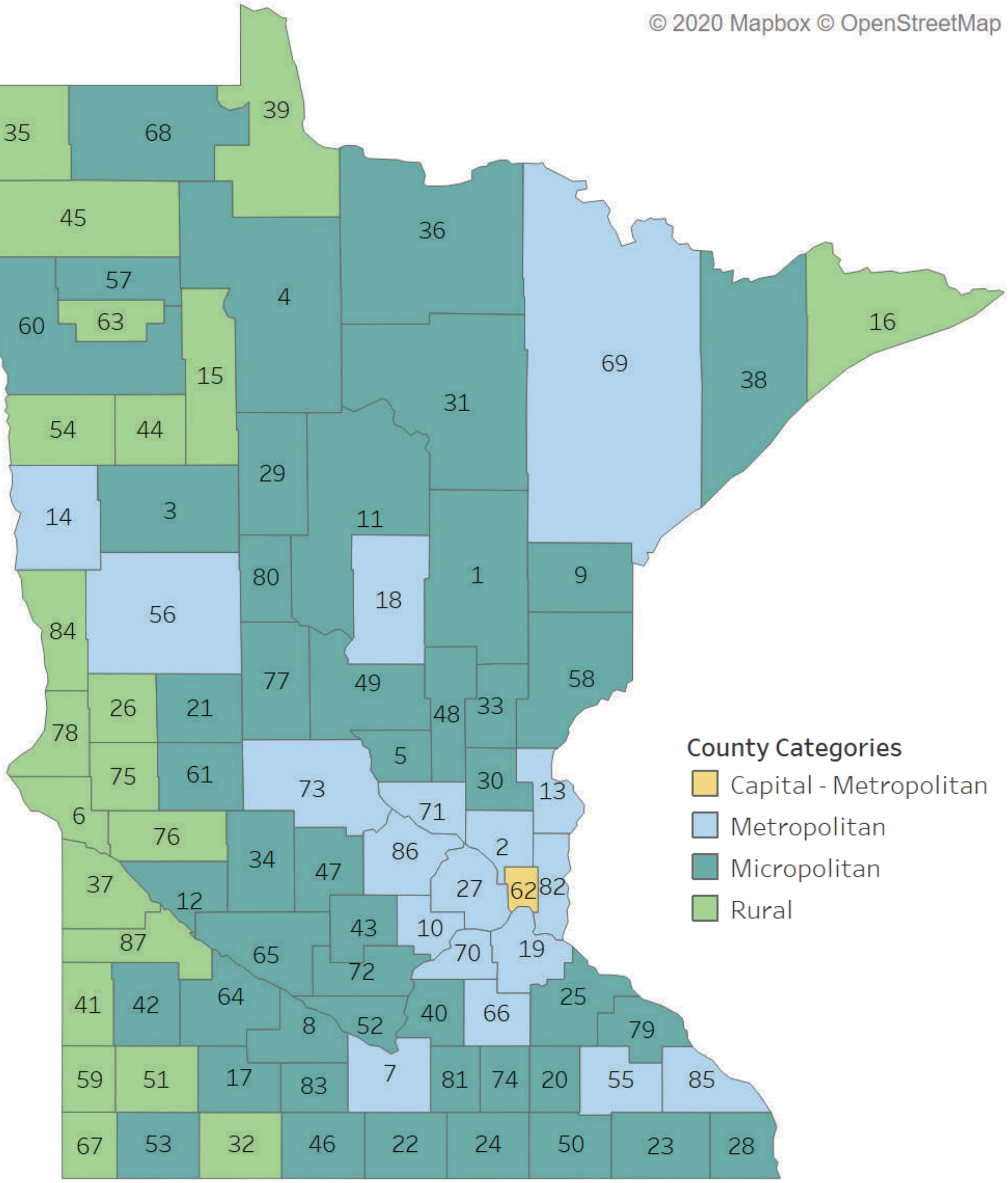


Figure A20. **Minnesota Pension Benefit Dollars as Share of County GDP**

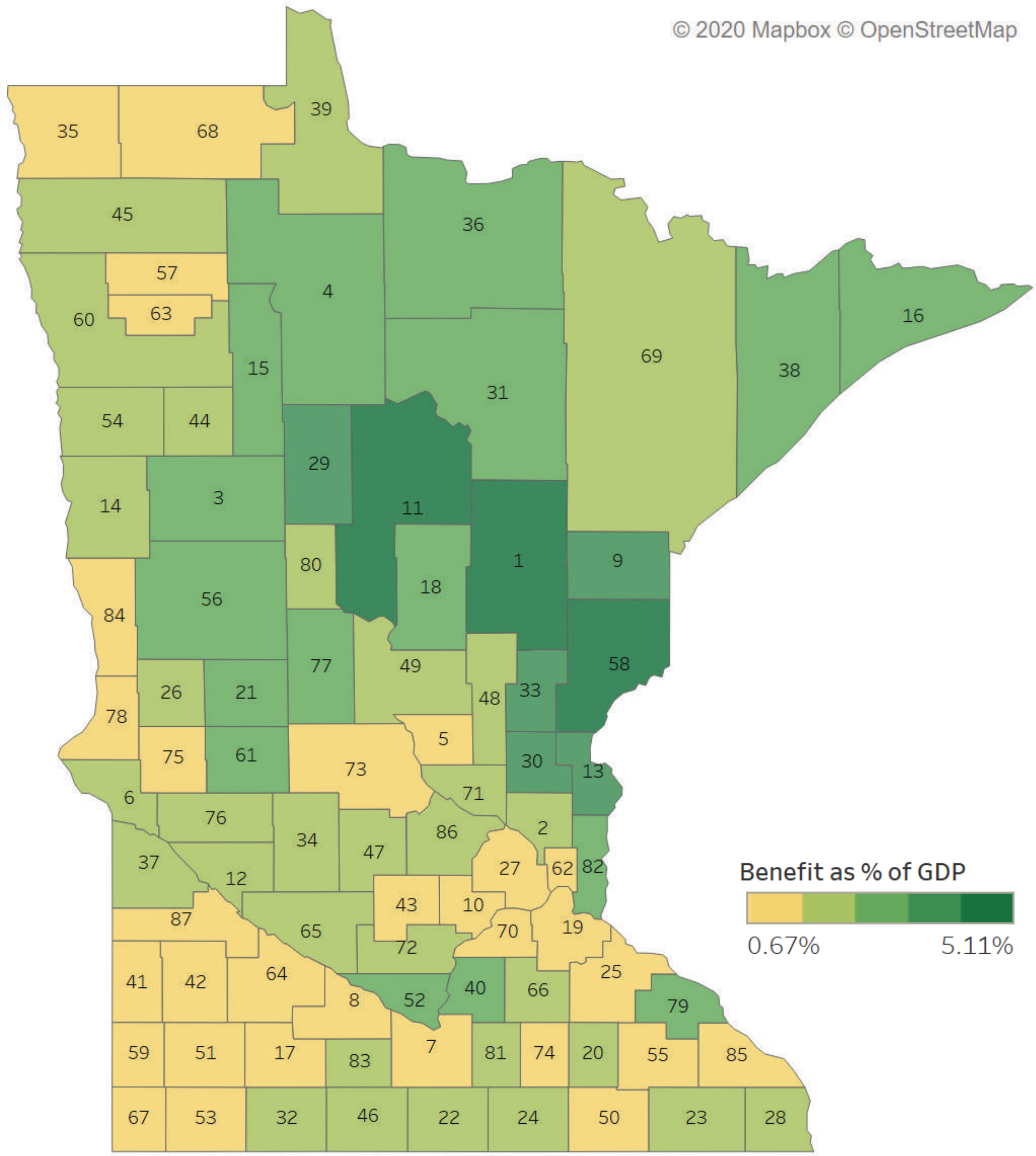
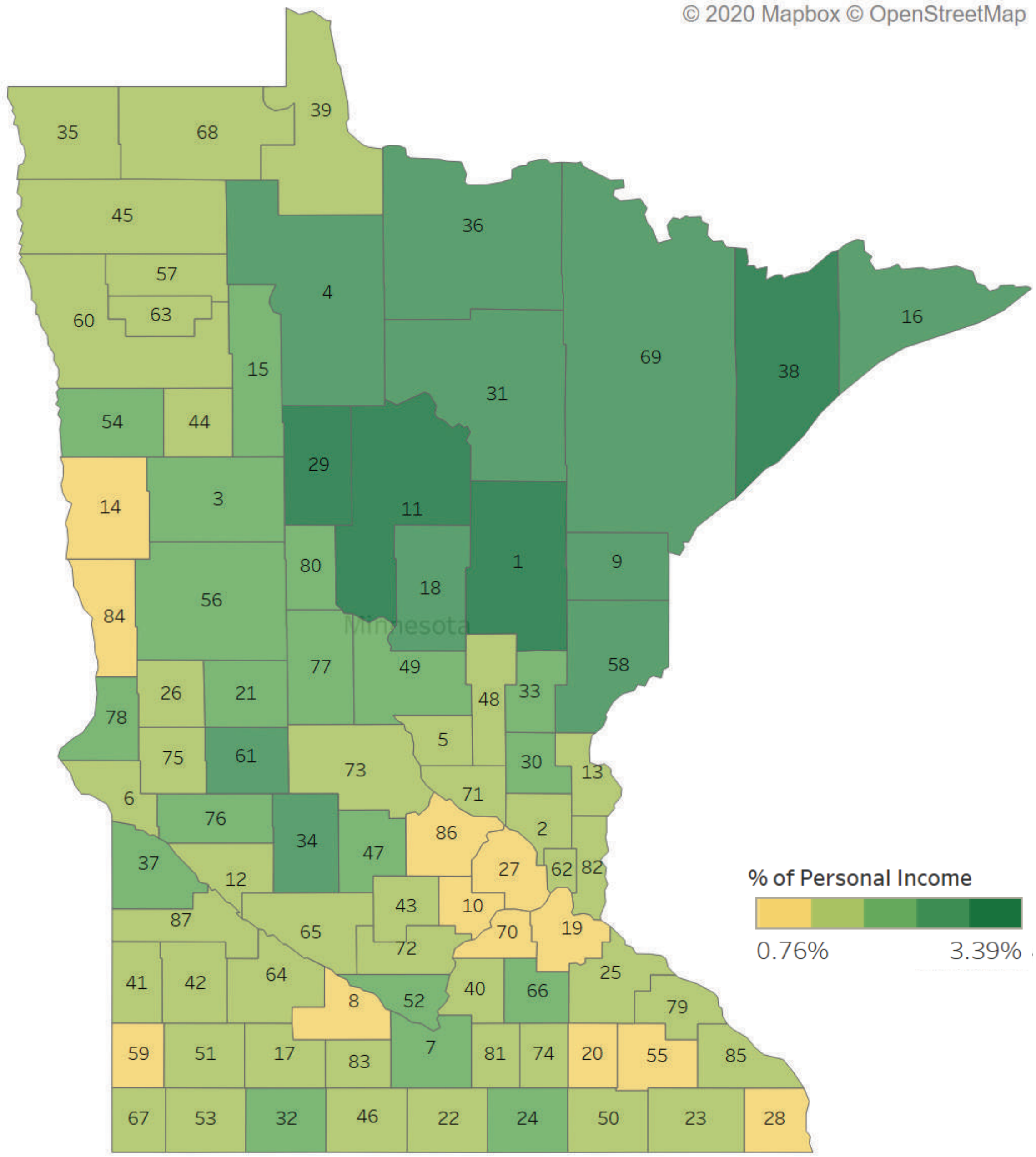


Figure A21. **Minnesota Pension Benefit Dollars as Share of County Total Personal Income**



In Minnesota, we received data from the following plans: Teachers Retirement Association of Minnesota, Minnesota State Retirement System, Public Employees Retirement Association of Minnesota, and St. Paul Teachers' Retirement Fund Association.

Mississippi

Table A8. **Mississippi County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Adams	Micropolitan	$30,397,124.34	3.44%	2.88%	-9.17%
2	Alcorn	Micropolitan	$30,472,963.62	2.64%	2.29%	6.85%
3	Amite	Micropolitan	$8,357,497.89	4.21%	2.03%	-9.36%
4	Attala	Micropolitan	$20,041,123.04	4.47%	3.23%	-6.59%
5	Benton	Rural	$4,372,697.11	1.38%	1.75%	3.05%
6	Bolivar	Micropolitan	$39,136,978.22	4.07%	3.27%	-22.89%
7	Calhoun	Micropolitan	$10,616,219.66	3.68%	2.23%	-4.20%
8	Carroll	Rural	$10,899,206.75	9.07%	2.92%	-7.97%
9	Chickasaw	Micropolitan	$13,691,832.13	3.00%	2.29%	-11.67%
10	Choctaw	Rural	$8,196,292.92	1.17%	2.94%	-15.17%
11	Claiborne	Rural	$9,207,155.49	1.58%	3.25%	-23.91%
12	Clarke	Micropolitan	$12,179,419.97	4.47%	2.14%	-13.09%
13	Clay	Micropolitan	$17,420,674.24	3.13%	2.29%	-11.80%
14	Coahoma	Micropolitan	$25,941,812.76	4.28%	3.38%	-26.11%
15	Copiah	Micropolitan	$24,676,578.79	4.01%	2.60%	-0.74%
16	Covington	Micropolitan	$17,190,339.26	3.17%	2.55%	-2.85%
17	DeSoto	Metropolitan	$41,120,351.75	0.82%	0.56%	69.78%
18	Forrest	Metropolitan	$97,797,677.15	2.71%	3.35%	3.35%
19	Franklin	Rural	$7,947,422.07	4.68%	3.00%	-7.81%
20	George	Micropolitan	$13,758,515.63	3.45%	1.74%	26.67%
21	Greene	Micropolitan	$7,272,795.59	4.70%	1.86%	2.16%
22	Grenada	Micropolitan	$19,851,166.05	2.60%	2.65%	-9.49%
23	Hancock	Micropolitan	$21,818,525.69	1.40%	1.31%	10.16%
24	Harrison	Metropolitan	$126,340,001.23	1.60%	1.64%	8.99%
25	Hinds (Capital)	Metropolitan	$283,062,176.48	2.52%	3.04%	-5.47%
26	Holmes	Micropolitan	$16,179,634.68	6.21%	3.24%	-18.45%
27	Humphreys	Rural	$6,864,883.74	4.36%	2.61%	-26.32%
28	Issaquena	Rural	$577,088.98	3.14%	2.38%	-42.48%
29	Itawamba	Micropolitan	$21,811,807.39	4.48%	2.67%	3.28%
30	Jackson	Metropolitan	$92,966,274.35	1.24%	1.73%	9.02%
31	Jasper	Micropolitan	$12,490,357.86	2.22%	2.04%	-9.48%
32	Jefferson	Rural	$10,956,316.93	9.20%	4.66%	-27.04%
33	JeffersonDavis	Micropolitan	$8,484,477.11	4.67%	2.51%	-19.54%
34	Jones	Metropolitan	$62,143,944.83	2.43%	2.38%	5.39%
35	Kemper	Micropolitan	$8,343,820.33	2.22%	2.84%	-4.08%
36	Lafayette	Metropolitan	$76,673,932.27	4.10%	3.32%	41.42%
37	Lamar	Metropolitan	$28,777,844.53	1.88%	1.14%	59.83%
38	Lauderdale	Metropolitan	$67,465,269.83	2.44%	2.36%	-3.64%
39	Lawrence	Micropolitan	$12,193,482.14	3.90%	2.83%	-6.06%
40	Leake	Micropolitan	$16,193,551.42	3.16%	2.26%	8.71%

Table A8. **Mississippi County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
41	Lee	Metropolitan	$67,414,709.63	1.57%	1.89%	12.47%
42	Leflore	Micropolitan	$30,376,249.76	2.80%	2.89%	-23.79%
43	Lincoln	Micropolitan	$25,750,193.29	2.61%	1.95%	3.13%
44	Lowndes	Metropolitan	$42,321,430.37	1.53%	1.87%	-4.31%
45	Madison	Metropolitan	$131,241,664.58	2.23%	1.94%	41.45%
46	Marion	Micropolitan	$19,544,374.93	2.85%	2.29%	-3.44%
47	Marshall	Micropolitan	$16,681,401.04	2.94%	1.45%	1.31%
48	Monroe	Micropolitan	$26,877,745.77	3.30%	2.18%	-6.44%
49	Montgomery	Micropolitan	$14,557,430.56	8.04%	4.25%	-17.77%
50	Neshoba	Micropolitan	$21,742,434.54	2.33%	2.04%	1.54%
51	Newton	Micropolitan	$19,386,681.69	4.31%	2.61%	-1.81%
52	Noxubee	Micropolitan	$7,295,239.67	3.28%	2.11%	-16.04%
53	Oktibbeha	Micropolitan	$86,732,477.06	5.60%	5.09%	15.61%
54	Panola	Micropolitan	$27,112,139.43	2.64%	2.44%	-0.28%
55	PearlRiver	Metropolitan	$27,504,494.48	2.82%	1.37%	13.92%
56	Perry	Micropolitan	$9,334,299.91	3.70%	2.45%	-1.71%
57	Pike	Micropolitan	$32,539,430.49	3.04%	2.65%	1.60%
58	Pontotoc	Micropolitan	$20,208,794.66	2.39%	1.92%	19.11%
59	Prentiss	Micropolitan	$20,435,088.93	3.91%	2.63%	-0.94%
60	Quitman	Rural	$5,834,635.35	5.93%	3.05%	-30.31%
61	Rankin	Metropolitan	$173,291,178.99	2.80%	2.52%	33.45%
62	Scott	Micropolitan	$18,944,644.31	1.77%	2.09%	-0.48%
63	Sharkey	Rural	$5,101,206.34	5.84%	3.63%	-33.48%
64	Simpson	Micropolitan	$25,863,975.13	4.28%	2.61%	-3.19%
65	Smith	Micropolitan	$11,081,941.51	2.44%	1.93%	-1.11%
66	Stone	Micropolitan	$18,399,544.36	5.62%	3.12%	37.40%
67	Sunflower	Micropolitan	$22,214,498.64	3.67%	2.80%	-25.12%
68	Tallahatchie	Micropolitan	$10,593,380.62	4.72%	2.73%	-6.15%
69	Tate	Micropolitan	$21,046,942.98	4.52%	2.08%	13.36%
70	Tippah	Micropolitan	$18,426,049.01	3.81%	2.47%	5.61%
71	Tishomingo	Micropolitan	$12,089,413.57	2.74%	1.85%	1.52%
72	Tunica	Rural	$5,262,905.97	0.60%	1.63%	7.77%
73	Union	Micropolitan	$22,077,648.87	2.32%	2.39%	12.79%
74	Walthall	Micropolitan	$9,464,931.79	3.88%	2.06%	-4.56%
75	Warren	Micropolitan	$39,246,268.80	1.92%	2.15%	-6.99%
76	Washington	Micropolitan	$40,712,956.81	2.79%	2.40%	-28.45%
77	Wayne	Micropolitan	$13,450,969.87	2.00%	1.91%	-4.33%
78	Webster	Rural	$14,788,527.55	9.63%	3.93%	-4.92%
79	Wilkinson	Rural	$6,969,096.02	4.65%	2.69%	-14.74%
80	Winston	Micropolitan	$18,672,601.77	3.81%	2.88%	-9.90%
81	Yalobusha	Micropolitan	$15,265,106.11	5.44%	3.35%	-5.05%
82	Yazoo	Micropolitan	$20,103,836.24	3.06%	2.61%	0.35%

Figure A22. **Mississippi County Type**

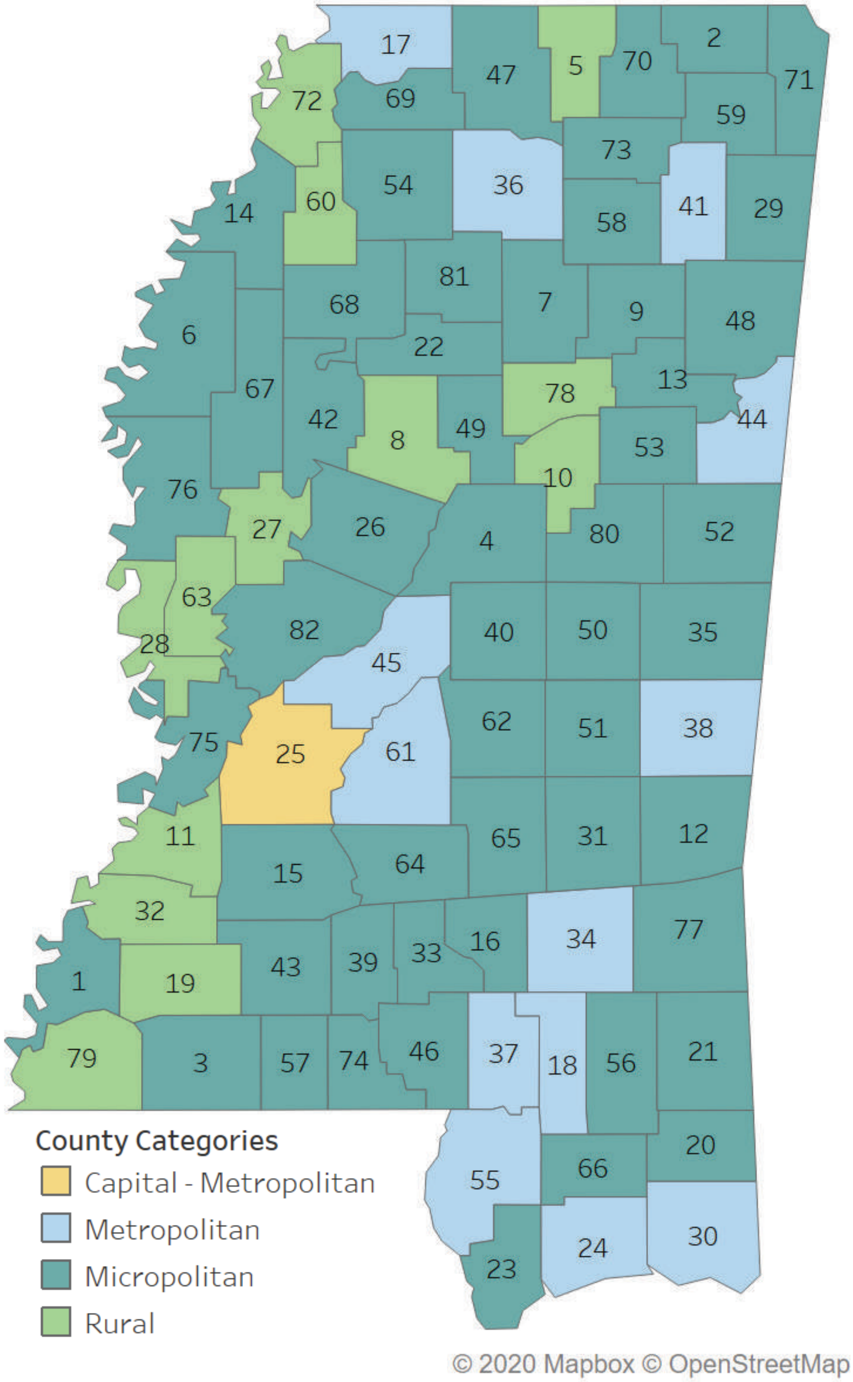


Figure A23. **Mississippi Pension Benefit Dollars as Share of County GDP**

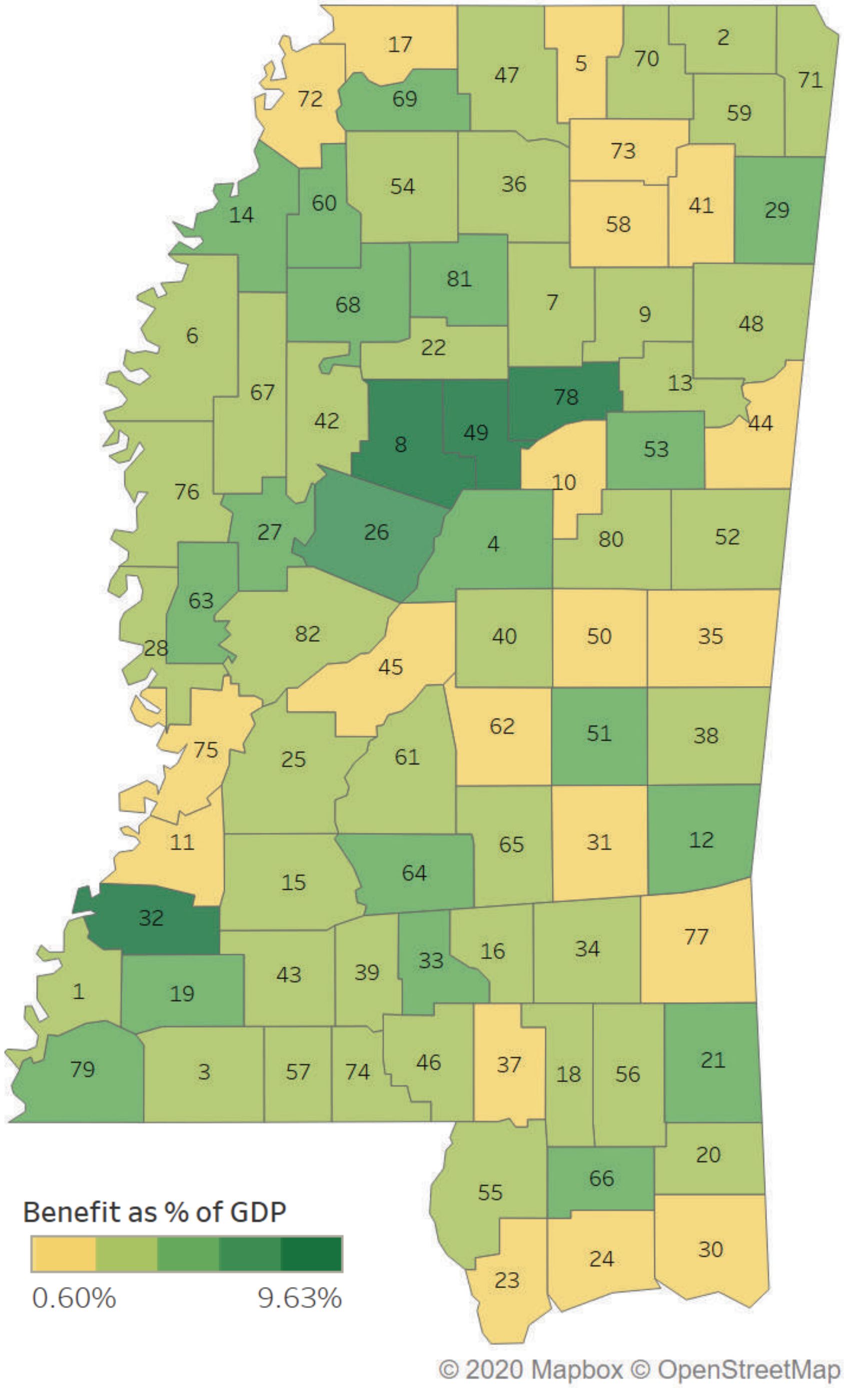
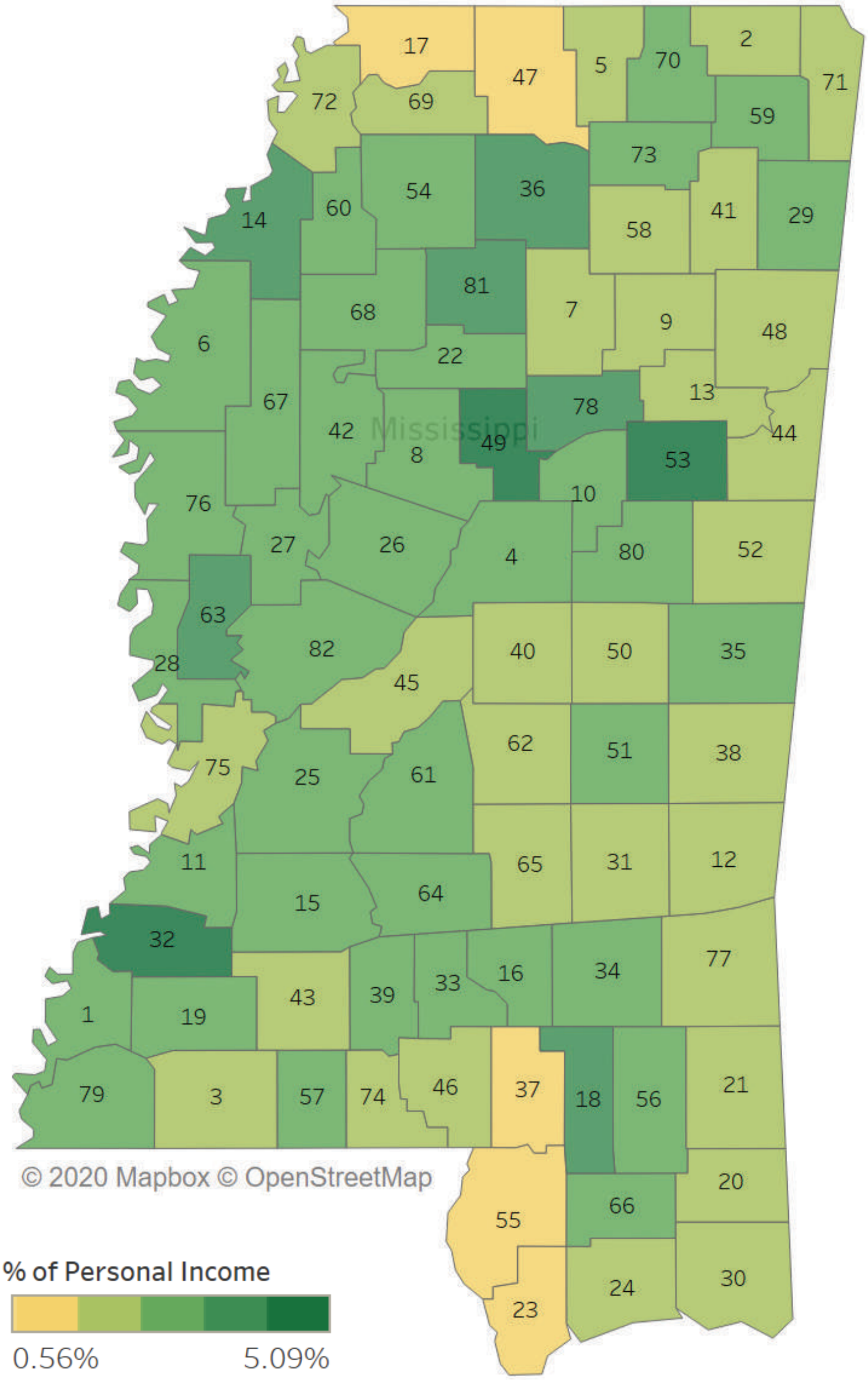


Figure A24. **Mississippi Pension Benefit Dollars as Share of County Total Personal Income**



In Mississippi, we received data from the Mississippi Public Employees Retirement System.

Missouri

Table A9. **Missouri County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Adair	Micropolitan	$25,607,975.56	3.34%	3.01%	1.45%
2	Andrew	Micropolitan	$16,689,453.53	5.62%	2.10%	6.76%
3	Atchison	Rural	$4,117,057.64	1.45%	1.87%	-19.58%
4	Audrain	Micropolitan	$17,620,131.27	1.88%	1.72%	-1.47%
5	Barry	Micropolitan	$16,042,338.46	1.22%	1.29%	5.52%
6	Barton	Micropolitan	$6,590,951.56	1.83%	1.56%	-5.92%
7	Bates	Micropolitan	$8,093,822.93	2.02%	1.28%	-2.00%
8	Benton	Micropolitan	$12,842,187.33	3.66%	1.85%	12.21%
9	Bollinger	Micropolitan	$5,520,983.41	2.94%	1.40%	1.16%
10	Boone	Metropolitan	$122,120,998.92	1.50%	1.42%	32.89%
11	Buchanan	Metropolitan	$74,370,839.83	1.73%	2.11%	2.99%
12	Butler	Micropolitan	$36,980,029.90	2.69%	2.46%	4.34%
13	Caldwell	Rural	$6,711,121.32	2.94%	1.98%	1.55%
14	Callaway	Micropolitan	$66,170,666.74	4.09%	3.81%	10.11%
15	Camden	Micropolitan	$36,576,403.50	2.77%	2.06%	23.65%
16	CapeGirardeau	Metropolitan	$76,624,650.95	2.10%	2.10%	14.64%
17	Carroll	Rural	$7,801,834.87	2.64%	1.98%	-14.99%
18	Carter	Rural	$4,914,334.17	4.13%	2.53%	1.90%
19	Cass	Metropolitan	$58,213,866.21	2.29%	1.18%	27.85%
20	Cedar	Micropolitan	$9,910,234.99	3.75%	2.21%	3.15%
21	Chariton	Rural	$6,657,038.38	3.01%	2.12%	-11.70%
22	Christian	Metropolitan	$55,379,466.06	3.96%	1.58%	60.23%
23	Clark	Rural	$2,939,234.28	2.03%	1.24%	-7.74%
24	Clay	Metropolitan	$121,076,005.13	1.21%	1.02%	33.89%
25	Clinton	Micropolitan	$16,215,893.55	4.59%	1.84%	7.86%
26	Cole (Capital)	Metropolitan	$199,799,981.85	4.71%	5.44%	7.56%
27	Cooper	Micropolitan	$14,721,912.83	3.19%	2.15%	5.60%
28	Crawford	Micropolitan	$13,591,419.65	2.36%	1.57%	5.06%
29	Dade	Rural	$4,975,349.30	2.85%	1.92%	-4.47%
30	Dallas	Micropolitan	$9,046,297.46	3.43%	1.63%	7.03%
31	Daviess	Rural	$7,374,266.61	4.04%	2.57%	3.71%
32	DeKalb	Micropolitan	$8,219,200.14	2.62%	2.30%	8.91%
33	Dent	Micropolitan	$10,425,915.64	3.44%	2.03%	3.44%
34	Douglas	Micropolitan	$4,078,100.94	0.68%	1.08%	2.21%
35	Dunklin	Micropolitan	$20,866,889.24	2.84%	2.08%	-11.26%
36	Franklin	Metropolitan	$69,394,541.93	1.73%	1.46%	10.51%
37	Gasconade	Micropolitan	$12,111,240.40	3.02%	2.04%	-4.15%
38	Gentry	Rural	$6,209,335.63	2.68%	2.26%	-3.40%
39	Greene	Metropolitan	$215,908,039.10	1.44%	1.65%	21.44%

Table A9. **Missouri County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
40	Grundy	Rural	$8,055,430.59	1.77%	2.34%	-4.97%
41	Harrison	Rural	$6,384,866.55	2.32%	1.98%	-4.93%
42	Henry	Micropolitan	$14,476,564.34	2.11%	1.54%	-0.93%
43	Hickory	Rural	$4,447,043.87	3.49%	1.68%	6.36%
44	Holt	Rural	$4,506,507.27	2.61%	2.26%	-17.70%
45	Howard	Micropolitan	$8,883,186.83	3.92%	2.26%	-0.73%
46	Howell	Micropolitan	$30,378,945.37	2.71%	2.23%	7.62%
47	Iron	Micropolitan	$8,655,387.92	2.04%	2.49%	-4.86%
48	Jackson	Metropolitan	$298,651,778.59	0.71%	0.91%	6.94%
49	Jasper	Metropolitan	$59,189,116.96	1.12%	1.23%	15.24%
50	Jefferson	Metropolitan	$121,115,388.94	2.55%	1.26%	13.25%
51	Johnson	Metropolitan	$48,063,935.01	3.06%	2.44%	11.18%
52	Knox	Rural	$2,741,412.85	2.32%	2.12%	-9.49%
53	Laclede	Micropolitan	$18,610,705.44	1.79%	1.43%	9.84%
54	Lafayette	Micropolitan	$28,439,369.90	3.81%	2.07%	-1.10%
55	Lawrence	Micropolitan	$22,933,223.91	2.79%	1.74%	8.96%
56	Lewis	Rural	$4,936,575.52	2.17%	1.42%	-6.09%
57	Lincoln	Metropolitan	$26,033,025.76	2.52%	1.11%	48.13%
58	Linn	Micropolitan	$10,518,018.89	2.61%	2.17%	-12.48%
59	Livingston	Micropolitan	$14,677,289.26	2.57%	2.43%	4.04%
60	Macon	Micropolitan	$17,216,361.19	3.25%	2.68%	-3.86%
61	Madison	Micropolitan	$10,739,500.42	4.03%	2.39%	3.29%
62	Maries	Rural	$8,575,776.53	6.14%	2.93%	-1.51%
63	Marion	Micropolitan	$21,159,900.69	2.01%	1.80%	1.07%
64	McDonald	Micropolitan	$6,962,552.65	1.25%	1.08%	6.44%
65	Mercer	Rural	$2,740,723.83	2.50%	2.32%	-3.09%
66	Miller	Micropolitan	$23,432,208.00	2.64%	2.60%	7.52%
67	Mississippi	Micropolitan	$9,241,579.62	2.51%	2.15%	-0.68%
68	Moniteau	Micropolitan	$20,623,272.99	4.85%	3.41%	8.73%
69	Monroe	Rural	$7,185,465.34	2.65%	1.94%	-6.95%
70	Montgomery	Micropolitan	$9,076,699.23	2.87%	1.95%	-4.96%
71	Morgan	Micropolitan	$14,425,775.26	3.18%	1.65%	5.43%
72	NewMadrid	Micropolitan	$13,431,673.54	1.20%	2.29%	-12.47%
73	Newton	Metropolitan	$32,603,342.45	1.90%	1.42%	10.70%
74	Nodaway	Micropolitan	$21,678,424.17	2.97%	3.13%	1.79%
75	Oregon	Micropolitan	$5,614,803.43	2.70%	1.85%	1.90%
76	Osage	Micropolitan	$22,104,188.93	5.50%	3.54%	4.99%
77	Ozark	Rural	$5,730,677.45	3.85%	2.12%	-5.50%
78	Pemiscot	Micropolitan	$13,906,275.73	3.28%	2.60%	-18.83%
79	Perry	Micropolitan	$10,072,434.65	1.16%	1.27%	5.61%
80	Pettis	Micropolitan	$29,638,197.15	1.92%	1.84%	7.97%

Table A9. **Missouri County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
81	Phelps	Micropolitan	$31,271,464.87	2.09%	1.79%	12.32%
82	Pike	Micropolitan	$12,597,195.47	2.62%	1.95%	0.83%
83	Platte	Metropolitan	$52,744,915.56	0.88%	0.87%	39.58%
84	Polk	Micropolitan	$16,993,493.06	2.46%	1.57%	19.30%
85	Pulaski	Metropolitan	$21,991,461.43	1.09%	1.04%	26.35%
86	Putnam	Rural	$3,708,908.64	2.93%	2.30%	-8.92%
87	Ralls	Micropolitan	$8,083,344.55	2.21%	1.94%	6.09%
88	Randolph	Micropolitan	$17,375,868.47	1.50%	1.76%	0.41%
89	Ray	Micropolitan	$14,478,819.66	3.50%	1.50%	-2.02%
90	Reynolds	Rural	$3,501,474.13	1.58%	1.60%	-6.50%
91	Ripley	Micropolitan	$8,759,150.32	4.28%	2.15%	-0.80%
92	Saline	Micropolitan	$25,303,088.20	2.68%	2.86%	-3.62%
93	Schuyler	Rural	$2,435,159.76	3.35%	1.83%	10.29%
94	Scotland	Rural	$3,131,544.45	2.42%	1.90%	-0.34%
95	Scott	Micropolitan	$28,987,474.78	2.07%	1.87%	-4.86%
96	Shannon	Rural	$4,897,298.61	4.05%	1.96%	-1.62%
97	Shelby	Rural	$5,818,309.50	3.40%	2.38%	-11.02%
98	St.Charles	Metropolitan	$241,971,723.16	1.64%	1.13%	40.61%
99	St.Clair	Rural	$5,673,448.53	3.78%	2.02%	-2.66%
100	St.Francois	Metropolitan	$62,136,853.75	3.05%	2.70%	19.86%
101	St.Louis	Metropolitan	$612,584,430.16	0.86%	0.86%	-1.91%
102	St.LouisCity	Metropolitan	$57,955,341.02	0.20%	0.67%	-13.02%
103	Ste.Genevieve	Micropolitan	$12,315,232.42	1.99%	1.65%	0.26%
104	Stoddard	Micropolitan	$23,411,660.56	2.10%	2.17%	-1.68%
105	Stone	Micropolitan	$18,104,367.62	3.12%	1.47%	10.79%
106	Sullivan	Rural	$3,422,503.24	1.33%	1.46%	-13.82%
107	Taney	Metropolitan	$26,471,541.02	1.24%	1.32%	40.67%
108	Texas	Micropolitan	$16,665,419.36	3.88%	2.31%	11.16%
109	Vernon	Micropolitan	$17,444,904.12	1.98%	2.37%	0.36%
110	Warren	Micropolitan	$21,439,148.86	2.24%	1.48%	41.53%
111	Washington	Micropolitan	$14,014,436.19	3.96%	1.90%	6.85%
112	Wayne	Micropolitan	$7,510,992.20	3.47%	1.94%	-1.03%
113	Webster	Micropolitan	$18,718,842.22	2.81%	1.47%	25.98%
114	Worth	Rural	$1,877,676.23	2.67%	2.59%	-14.36%
115	Wright	Micropolitan	$11,245,911.33	3.05%	1.90%	2.36%

Figure A25. **Missouri County Type**

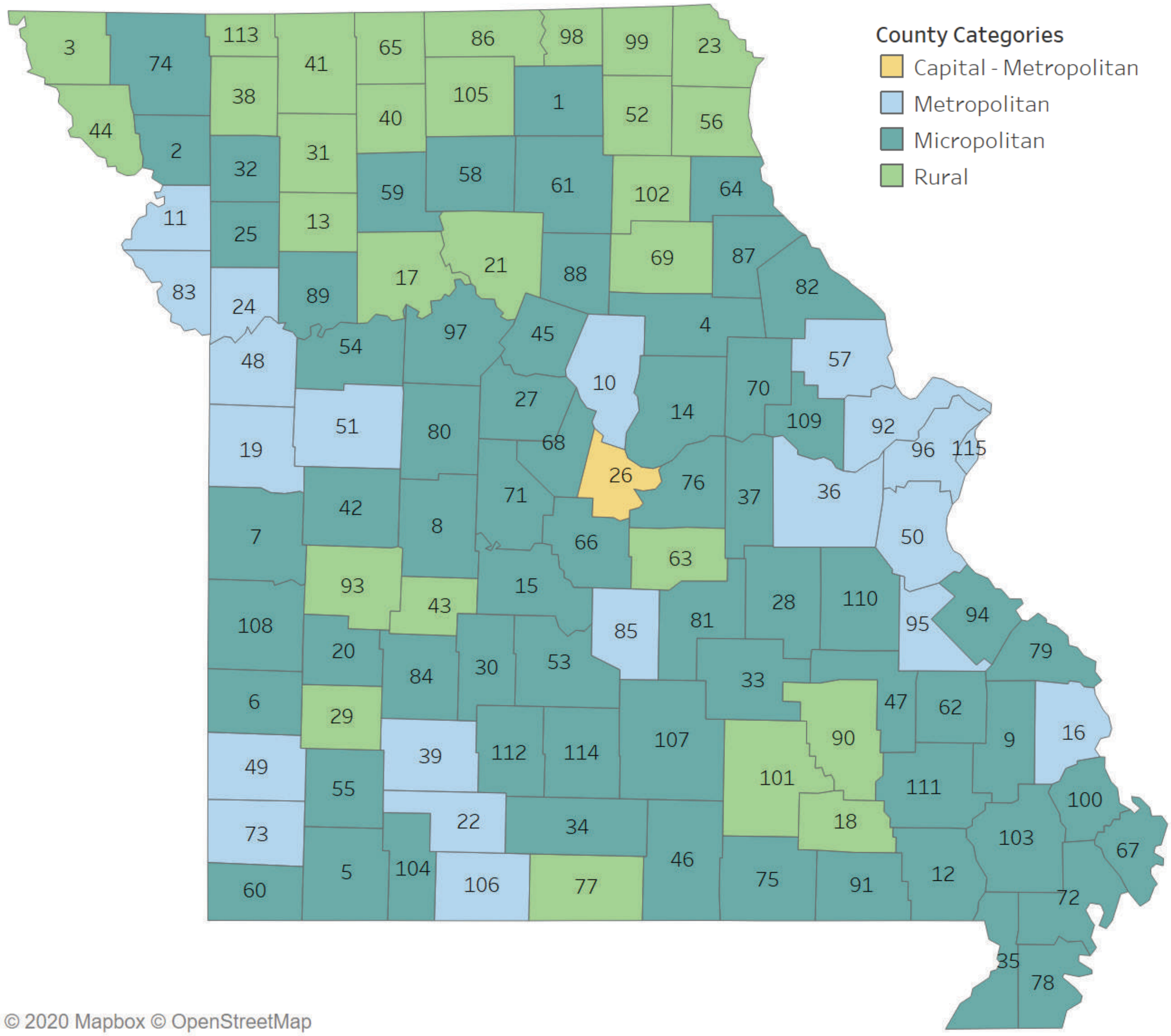


Figure A26. **Missouri Pension Benefit Dollars as Share of County GDP**

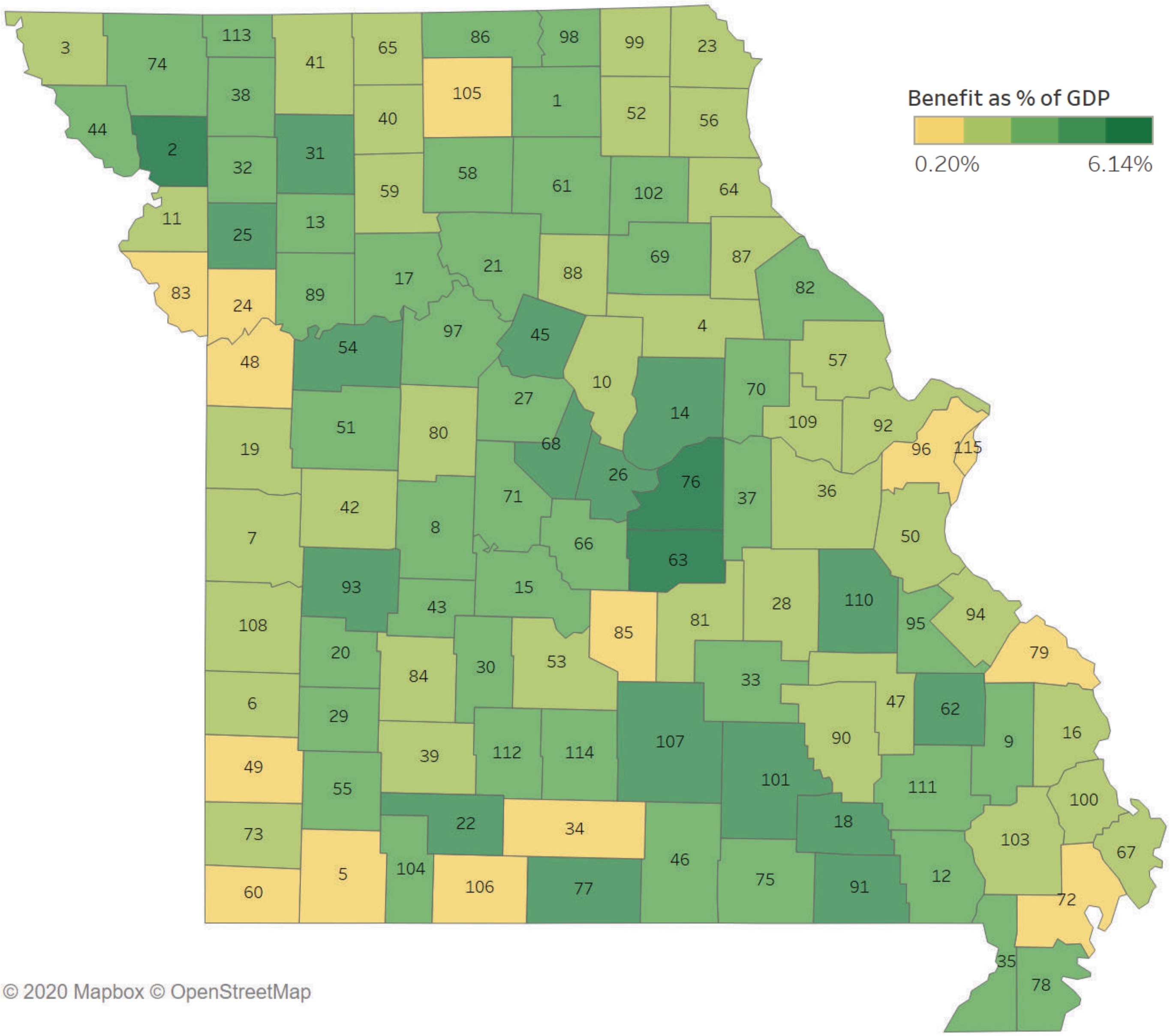
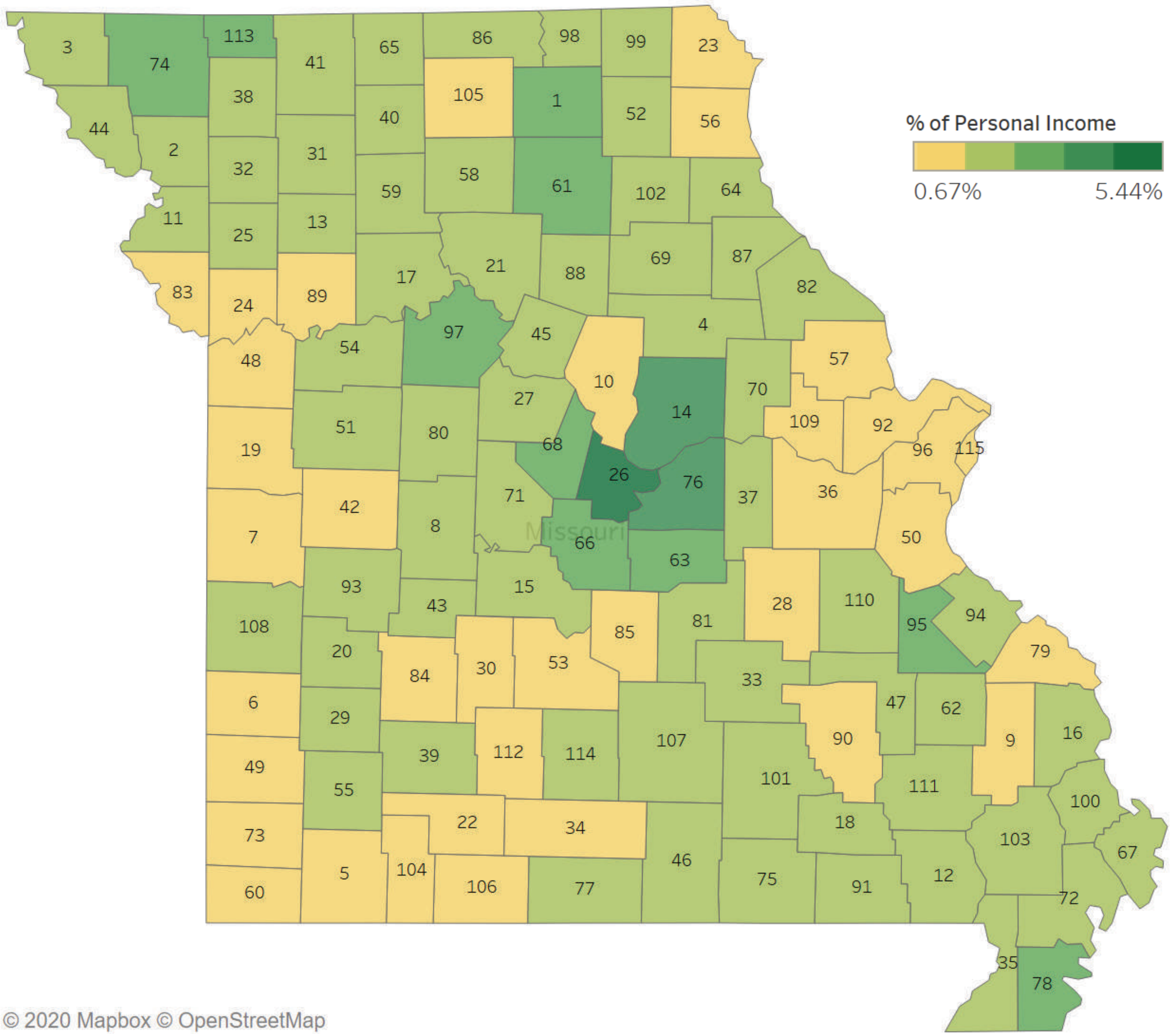


Figure A27. **Missouri Pension Benefit Dollars as Share of County Total Personal Income**



In Missouri, we received data from the following plans: Public School Retirement System of Missouri, Missouri Local Government Employees Retirement System, MoDot and Patrol Employees' Retirement System, Missouri State Employees Retirement System, Missouri County Employees' Retirement Fund, and Kansas City Public Schools Retirement System.

Nevada

Table A10. **Nevada County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	CarsonCity (Capital)	Metropolitan	$162,500,000.00	5.02%	5.78%	5.64%
2	Churchill	Micropolitan	$32,000,000.00	3.08%	3.00%	1.91%
3	Clark	Metropolitan	$1,100,000,000.00	1.02%	1.05%	62.21%
4	Douglas	Micropolitan	$51,000,000.00	2.17%	1.40%	17.47%
5	Elko	Metropolitan	$47,900,000.00	1.81%	1.95%	15.83%
6	Esmeralda	Rural	$1,100,000.00	1.24%	3.32%	-14.93%
7	Eureka	Rural	$3,000,000.00	0.19%	3.75%	21.32%
8	Humboldt	Micropolitan	$18,000,000.00	1.50%	2.29%	4.22%
9	Lander	Rural	$5,400,000.00	0.60%	1.52%	-3.78%
10	Lincoln	Rural	$14,900,000.00	8.18%	7.83%	24.87%
11	Lyon	Metropolitan	$52,800,000.00	3.70%	2.44%	61.76%
12	Mineral	Rural	$6,200,000.00	2.71%	3.61%	-10.98%
13	Nye	Micropolitan	$36,300,000.00	2.26%	2.12%	39.59%
14	Pershing	Rural	$6,300,000.00	1.73%	2.90%	-0.40%
15	Storey	Rural	$3,500,000.00	0.24%	1.46%	18.53%
16	Washoe	Metropolitan	$446,800,000.00	1.94%	1.61%	37.19%
17	WhitePine	Rural	$18,800,000.00	2.67%	4.44%	3.20%

Figure A28. **Nevada County Type**

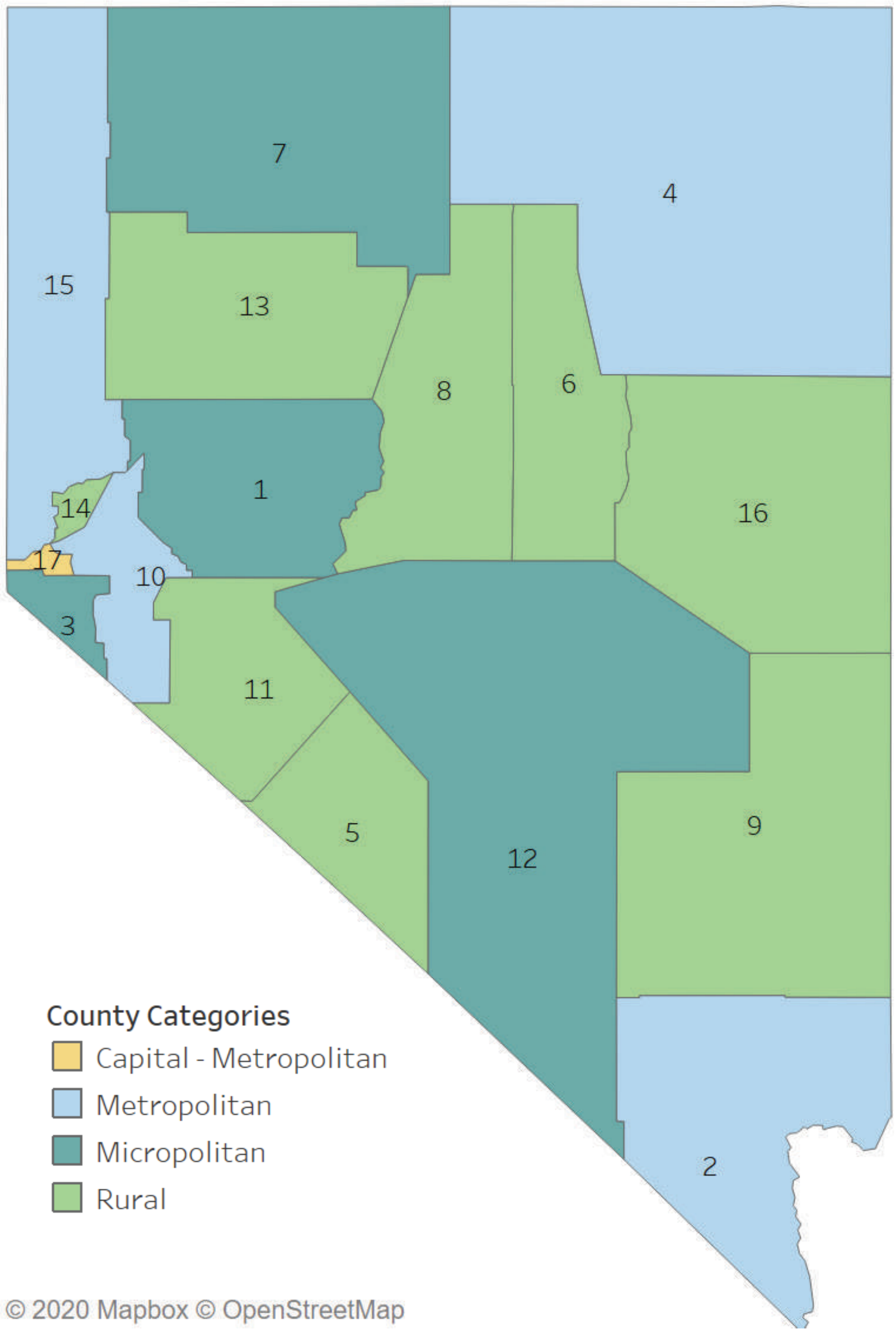


Figure A29. **Nevada Pension Benefit Dollars as Share of County GDP**

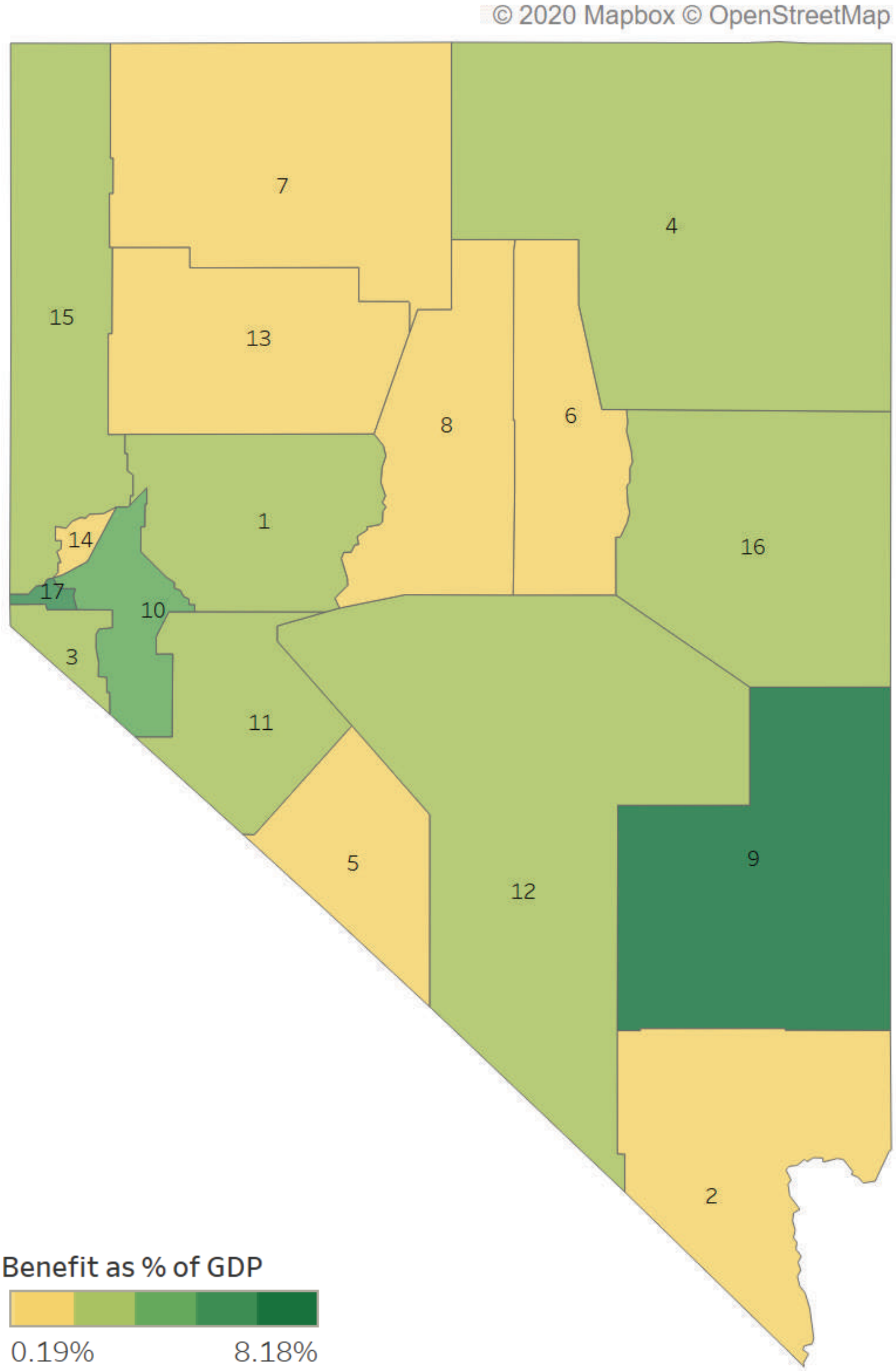
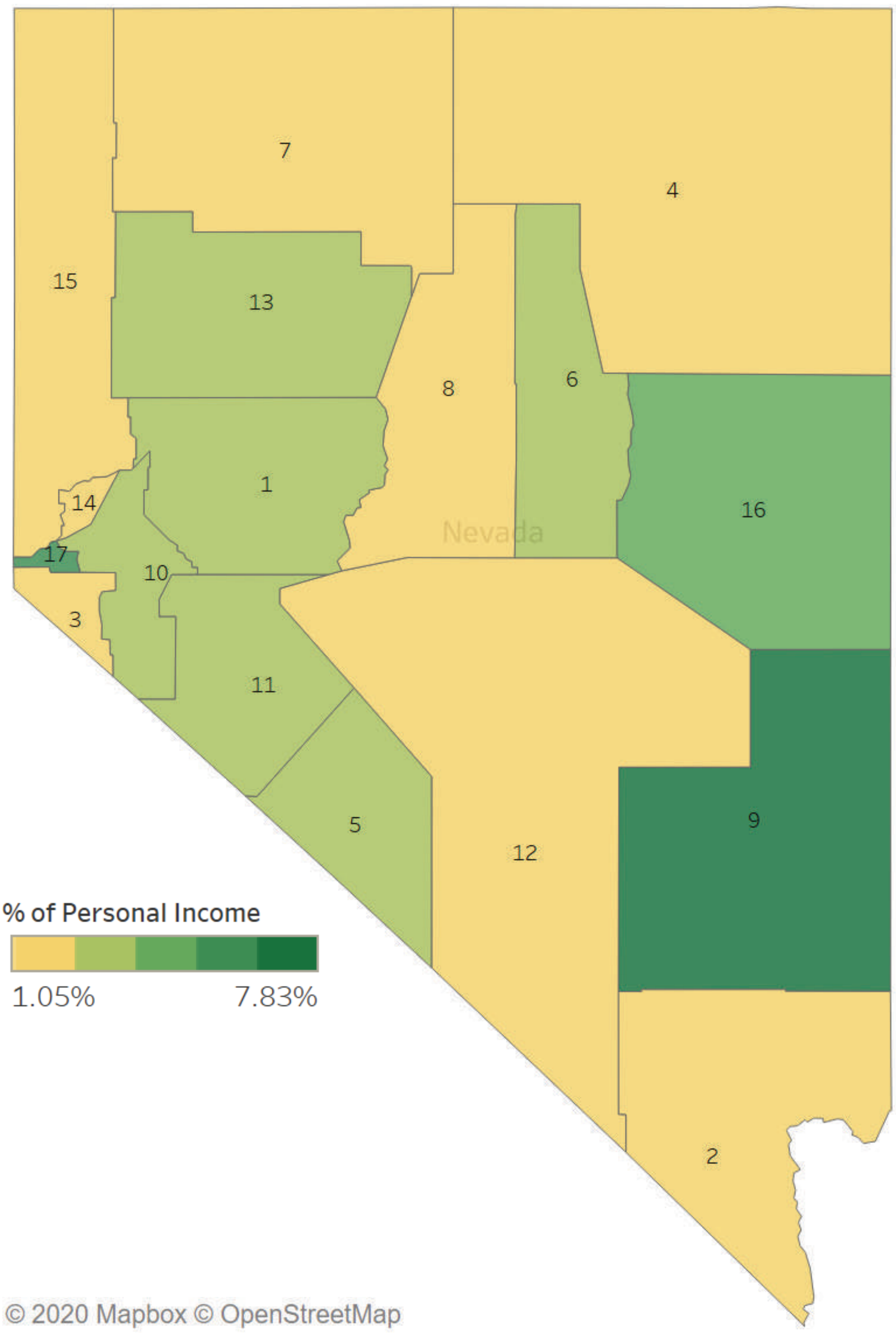


Figure A30. **Nevada Pension Benefit Dollars as Share of County Total Personal Income**



In Nevada, we received data from the Public Employees' Retirement System of Nevada.

New Mexico

Table A11. **New Mexico County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Bernalillo	Metropolitan	$654,246,318.44	1.93%	2.19%	21.92%
2	Catron	Rural	$2,831,274.49	3.76%	2.47%	0.99%
3	Chaves	Metropolitan	$53,849,771.03	2.69%	2.06%	5.39%
4	Cibola	Micropolitan	$17,663,809.85	2.87%	2.35%	4.50%
5	Colfax	Micropolitan	$18,698,344.11	4.54%	3.88%	-14.65%
6	Curry	Micropolitan	$26,663,391.05	0.88%	1.22%	9.75%
7	DeBaca	Rural	$2,617,035.86	5.19%	3.71%	-20.49%
8	DoñaAna	Metropolitan	$177,603,320.87	2.63%	2.23%	24.52%
9	Eddy	Metropolitan	$40,138,411.70	0.49%	1.28%	12.08%
10	Grant	Micropolitan	$32,151,907.55	2.75%	2.87%	-11.79%
11	Guadalupe	Rural	$6,130,163.41	4.92%	4.28%	-7.24%
12	Harding	Rural	$1,662,447.99	1.50%	6.56%	-19.14%
13	Hidalgo	Rural	$3,360,370.02	1.74%	1.91%	-28.52%
14	Lea	Metropolitan	$30,042,691.32	0.39%	0.97%	25.40%
15	Lincoln	Micropolitan	$18,957,399.23	3.21%	2.32%	0.75%
16	LosAlamos	Micropolitan	$12,336,084.68	0.58%	0.91%	4.13%
17	Luna	Micropolitan	$16,883,417.38	2.24%	2.26%	-4.21%
18	McKinley	Metropolitan	$31,668,983.82	1.31%	1.58%	-3.35%
19	Mora	Rural	$7,854,669.79	10.25%	4.91%	-13.01%
20	Otero	Metropolitan	$33,706,468.90	1.33%	1.46%	7.20%
21	Quay	Rural	$10,362,482.66	3.91%	3.28%	-18.73%
22	RioArriba	Micropolitan	$60,291,900.31	4.49%	4.47%	-5.30%
23	Roosevelt	Micropolitan	$17,147,945.20	2.66%	2.32%	4.02%
24	Sandoval	Metropolitan	$122,198,939.52	4.08%	2.03%	61.48%
25	SanJuan	Metropolitan	$73,253,001.87	1.26%	1.65%	9.88%
26	SanMiguel	Micropolitan	$65,821,863.84	11.18%	6.90%	-8.41%
27	SantaFe (Capital)	Metropolitan	$251,551,575.53	4.32%	2.87%	16.06%
28	Sierra	Micropolitan	$10,912,495.62	3.85%	2.55%	-17.35%
29	Socorro	Micropolitan	$21,430,410.95	4.49%	3.69%	-7.43%
30	Taos	Micropolitan	$28,703,206.23	3.28%	2.27%	9.53%
31	Torrance	Micropolitan	$12,318,005.51	3.71%	2.61%	-7.81%
32	Union	Rural	$4,479,064.47	2.09%	3.33%	-1.34%
33	Valencia	Metropolitan	$78,040,601.02	6.19%	3.05%	15.58%

Figure A31. **New Mexico County Type**

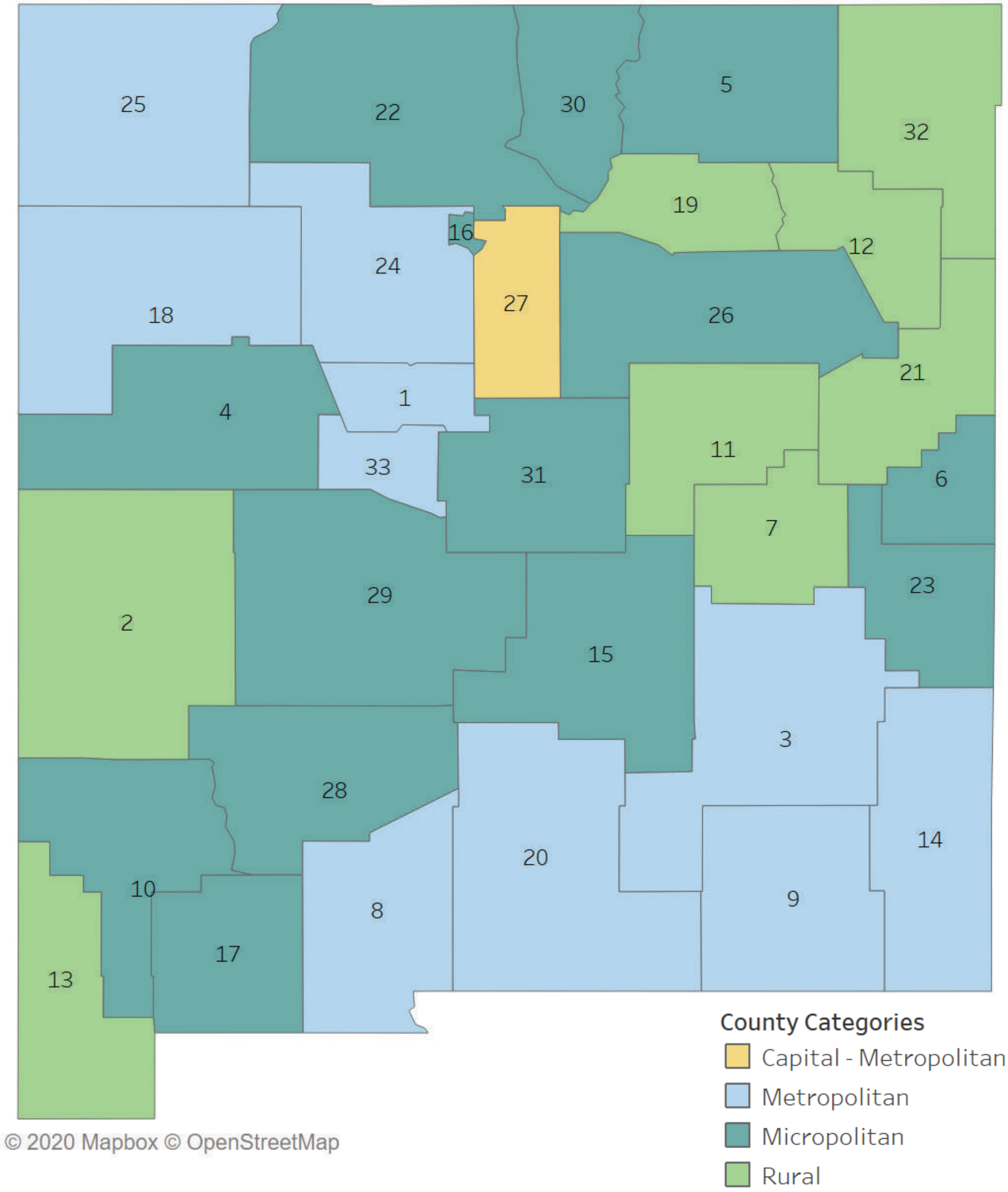


Figure A32. **New Mexico Pension Benefit Dollars as Share of County GDP**

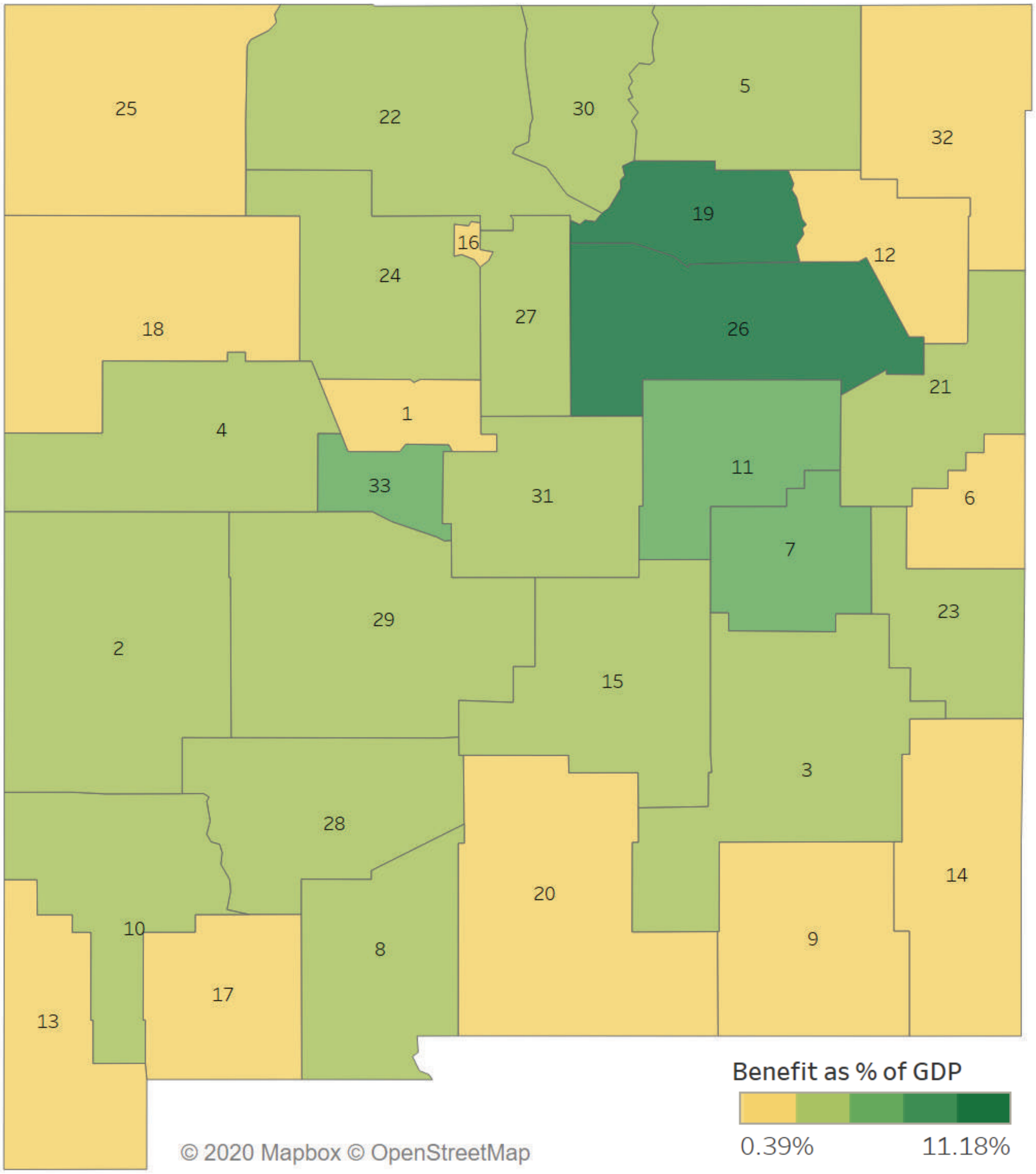
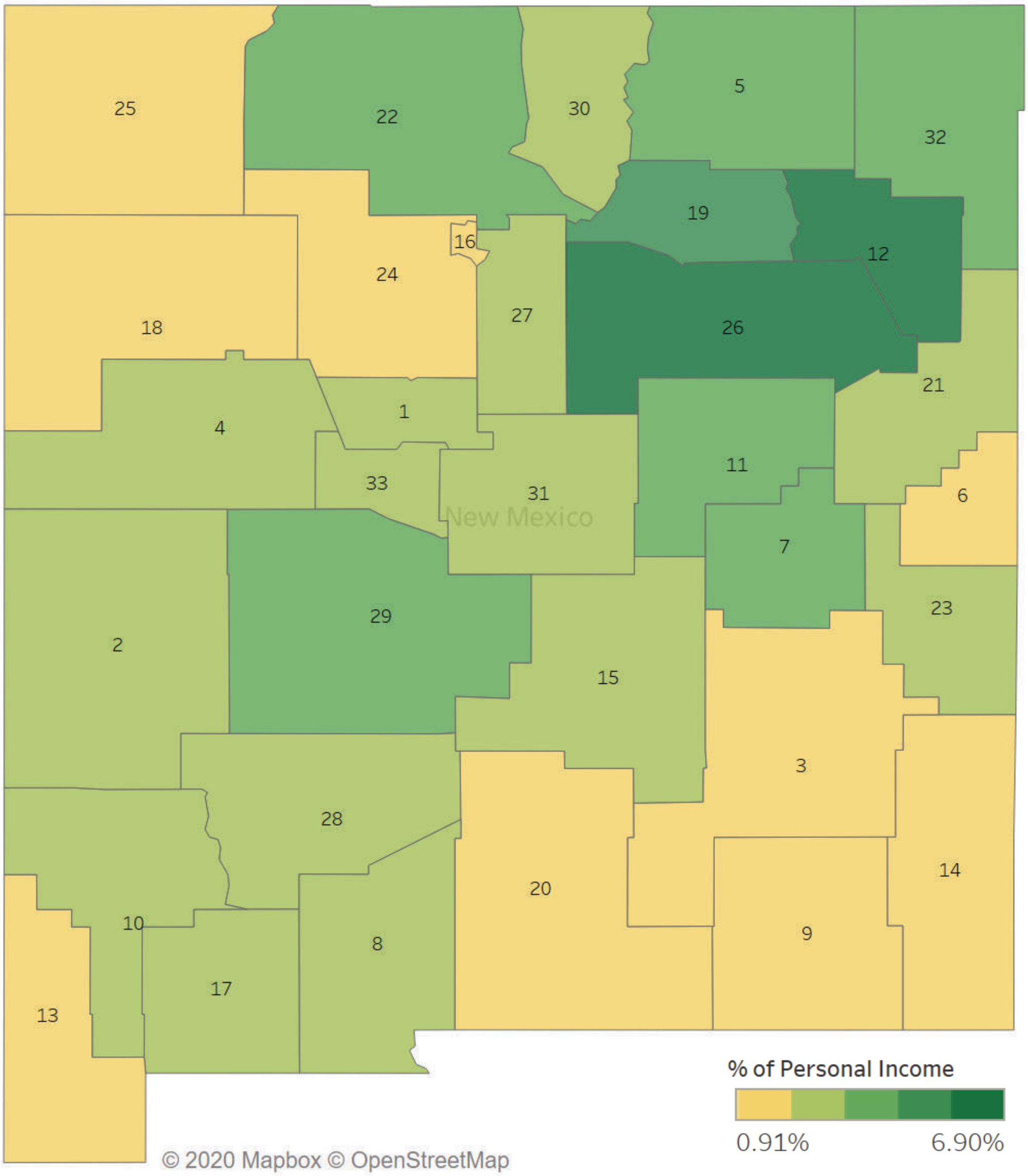


Figure A33. **New Mexico Pension Benefit Dollars as Share of County Total Personal Income**



In New Mexico, we received data from the New Mexico Educational Retirement Board and the New Mexico Public Employees Retirement Association.

New York

Table A12. New York County Data

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Albany (Capital)	Metropolitan	$746,262,916.08	2.69%	3.97%	4.26%
2	Allegany	Micropolitan	$55,601,213.92	4.23%	3.43%	-7.00%
3	Bronx	Metropolitan	$720,924,801.23	1.69%	1.35%	7.46%
4	Broome	Metropolitan	$256,971,431.09	2.86%	3.01%	-4.43%
5	Cattaraugus	Metropolitan	$111,436,260.36	4.19%	3.63%	-8.47%
6	Cayuga	Metropolitan	$116,685,731.68	4.75%	3.58%	-5.88%
7	Chautauqua	Metropolitan	$179,457,041.98	3.74%	3.44%	-8.45%
8	Chemung	Metropolitan	$132,028,656.32	3.64%	3.53%	-7.48%
9	Chenango	Micropolitan	$67,596,373.57	3.42%	3.40%	-7.52%
10	Clinton	Metropolitan	$167,815,770.11	4.72%	4.72%	1.00%
11	Columbia	Metropolitan	$119,293,784.64	5.34%	3.57%	-5.04%
12	Cortland	Micropolitan	$64,803,038.91	3.64%	3.33%	-1.60%
13	Delaware	Micropolitan	$67,349,113.27	3.87%	3.82%	-7.34%
14	Dutchess	Metropolitan	$487,811,750.12	3.88%	2.95%	4.84%
15	Erie	Metropolitan	$1,301,712,626.87	2.52%	2.75%	-3.21%
16	Essex	Micropolitan	$68,305,451.10	4.78%	3.98%	-3.99%
17	Franklin	Metropolitan	$104,185,230.39	6.14%	5.50%	-1.64%
18	Fulton	Metropolitan	$79,970,448.41	4.74%	3.46%	-2.69%
19	Genesee	Metropolitan	$87,013,822.00	4.00%	3.47%	-4.74%
20	Greene	Micropolitan	$94,601,283.11	4.60%	4.24%	-1.46%
21	Hamilton	Rural	$15,892,791.35	6.34%	6.63%	-17.57%
22	Herkimer	Metropolitan	$88,457,382.89	5.02%	3.44%	-4.03%
23	Jefferson	Metropolitan	$134,881,317.94	2.28%	2.57%	0.02%
24	Kings	Metropolitan	$1,420,041,572.65	1.55%	1.05%	4.77%
25	Lewis	Micropolitan	$36,321,924.88	3.92%	3.12%	-1.84%
26	Livingston	Metropolitan	$106,669,602.67	5.28%	3.67%	-1.71%
27	Madison	Metropolitan	$93,138,123.40	4.45%	2.96%	1.95%
28	Monroe	Metropolitan	$763,520,208.01	1.74%	1.94%	0.97%
29	Montgomery	Micropolitan	$77,794,297.93	4.33%	3.78%	-0.51%
30	Nassau	Metropolitan	$2,212,220,559.48	2.72%	1.81%	1.78%
31	NewYork	Metropolitan	$944,799,141.49	0.16%	0.30%	5.95%
32	Niagara	Metropolitan	$253,147,393.90	2.90%	2.64%	-4.28%
33	Oneida	Metropolitan	$372,192,703.53	3.67%	3.63%	-2.50%
34	Onondaga	Metropolitan	$590,788,392.10	2.06%	2.42%	0.76%
35	Ontario	Metropolitan	$157,110,004.70	2.86%	2.67%	9.62%
36	Orange	Metropolitan	$507,672,377.99	3.29%	2.56%	11.89%
37	Orleans	Micropolitan	$54,278,227.36	4.36%	3.43%	-8.06%
38	Oswego	Metropolitan	$152,160,792.91	2.54%	3.18%	-3.66%
39	Otsego	Metropolitan	$82,181,600.07	3.62%	3.16%	-3.12%
40	Putnam	Metropolitan	$168,497,089.73	5.51%	2.59%	3.29%

Table A12. **New York County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
41	Queens	Metropolitan	$1,469,717,351.19	1.58%	1.30%	2.22%
42	Rensselaer	Metropolitan	$344,601,995.27	5.64%	4.40%	4.53%
43	Richmond	Metropolitan	$623,669,172.86	4.30%	2.31%	7.31%
44	Rockland	Metropolitan	$483,676,018.88	2.62%	2.46%	13.58%
45	Saratoga	Metropolitan	$483,910,716.76	4.75%	3.11%	14.72%
46	Schenectady	Metropolitan	$327,404,421.31	4.43%	4.17%	6.00%
47	Schoharie	Micropolitan	$57,098,389.93	6.17%	4.50%	-1.54%
48	Schuyler	Micropolitan	$26,883,989.08	4.97%	3.57%	-6.82%
49	Seneca	Micropolitan	$48,198,752.78	3.86%	3.64%	2.87%
50	St.Lawrence	Metropolitan	$190,035,916.47	4.39%	4.64%	-3.47%
51	Steuben	Metropolitan	$122,635,278.10	2.39%	2.83%	-2.97%
52	Suffolk	Metropolitan	$2,564,266,636.31	3.16%	2.52%	4.35%
53	Sullivan	Metropolitan	$128,767,492.32	4.92%	3.68%	2.07%
54	Tioga	Micropolitan	$53,749,790.23	2.89%	2.41%	-6.23%
55	Tompkins	Metropolitan	$95,786,366.71	1.77%	2.06%	6.52%
56	Ulster	Metropolitan	$292,905,408.55	4.70%	3.25%	0.48%
57	Warren	Metropolitan	$130,017,873.82	3.54%	3.86%	1.52%
58	Washington	Metropolitan	$94,987,031.68	5.66%	3.88%	0.25%
59	Wayne	Metropolitan	$118,625,452.71	3.52%	2.86%	-3.95%
60	Westchester	Metropolitan	$1,274,276,337.81	1.74%	1.21%	4.78%
61	Wyoming	Micropolitan	$69,087,397.28	4.59%	4.33%	-7.69%
62	Yates	Micropolitan	$32,084,058.64	3.84%	3.28%	0.89%

Figure A34. **New York County Type**

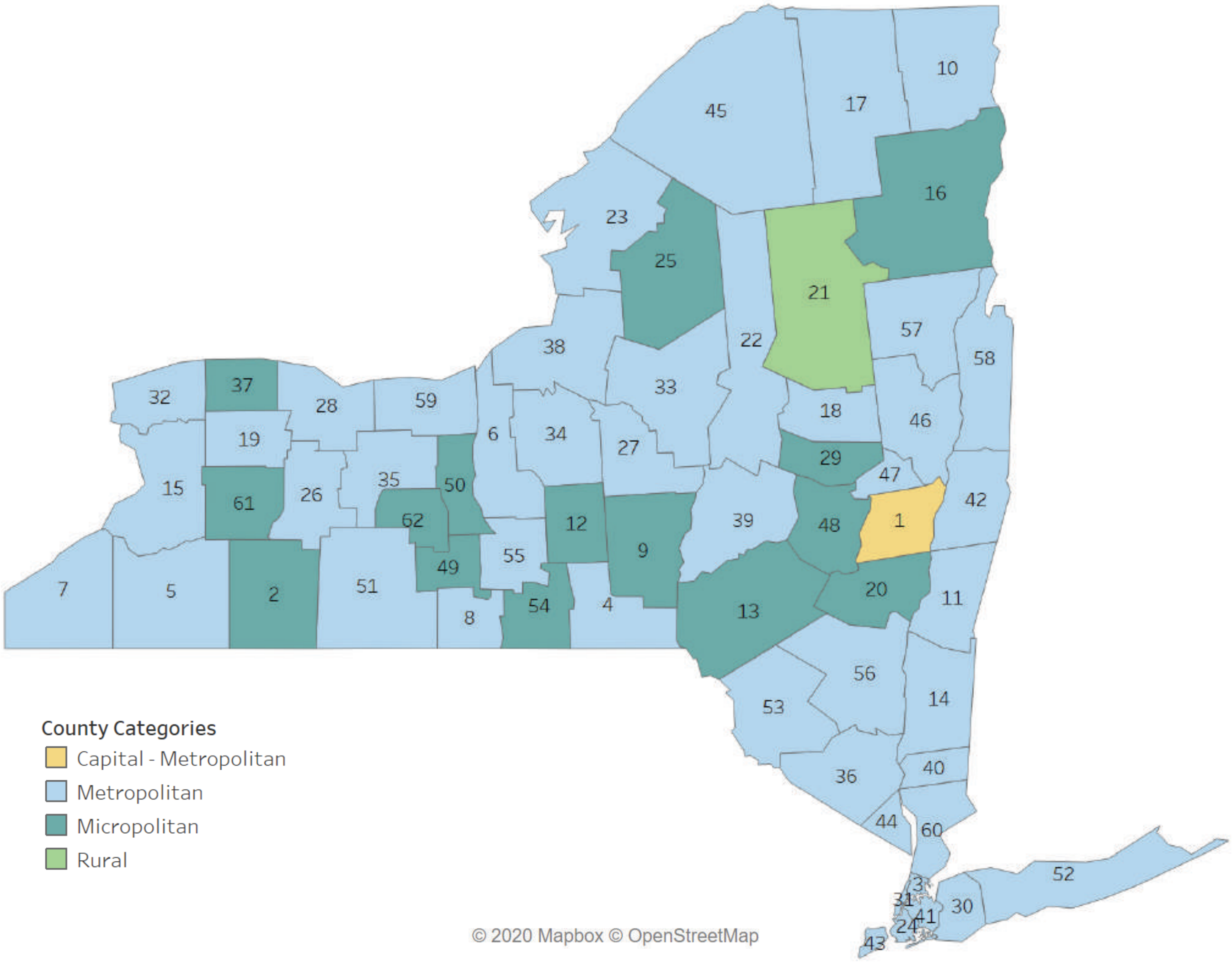


Figure A35. **New York Pension Benefit Dollars as Share of County GDP**

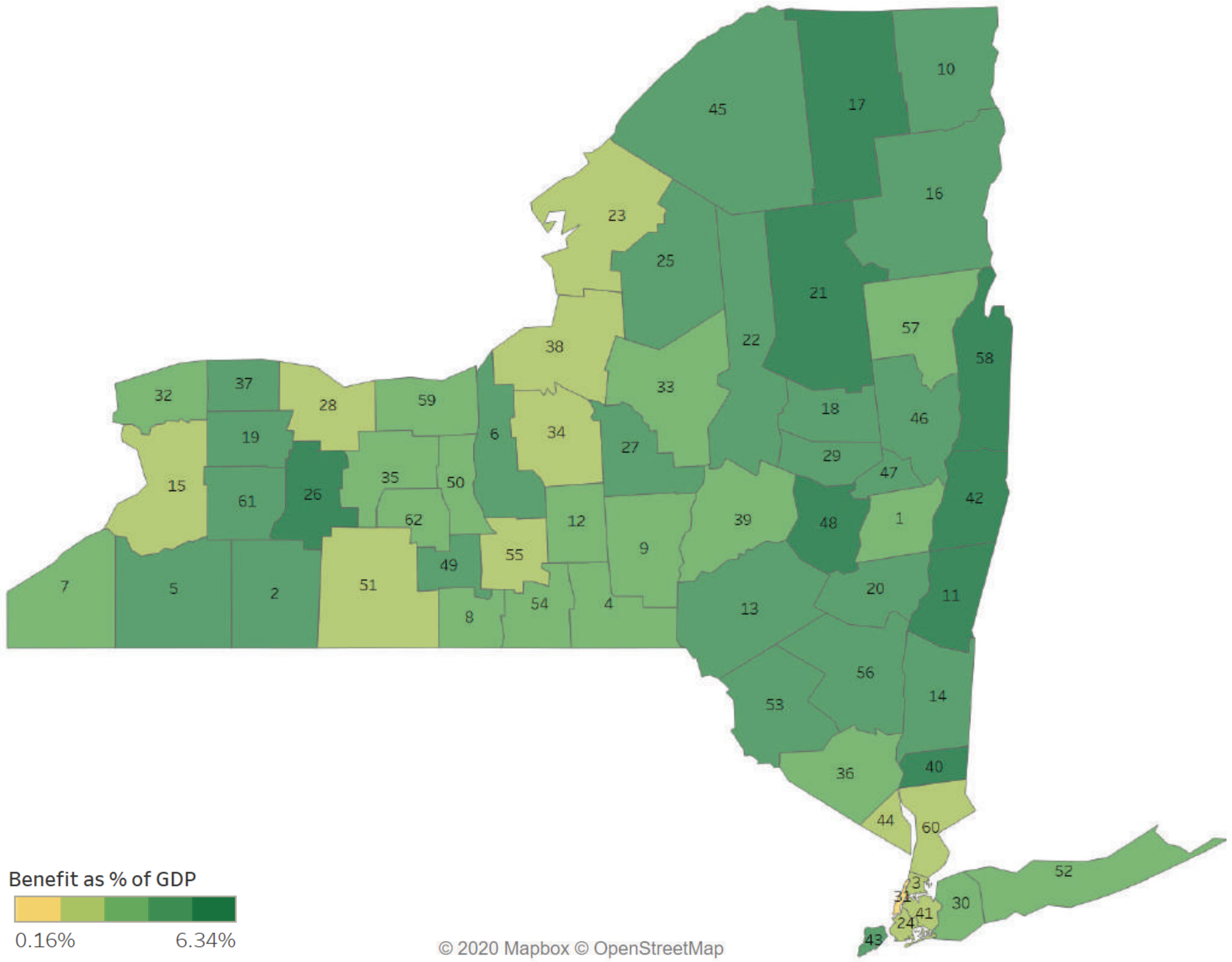
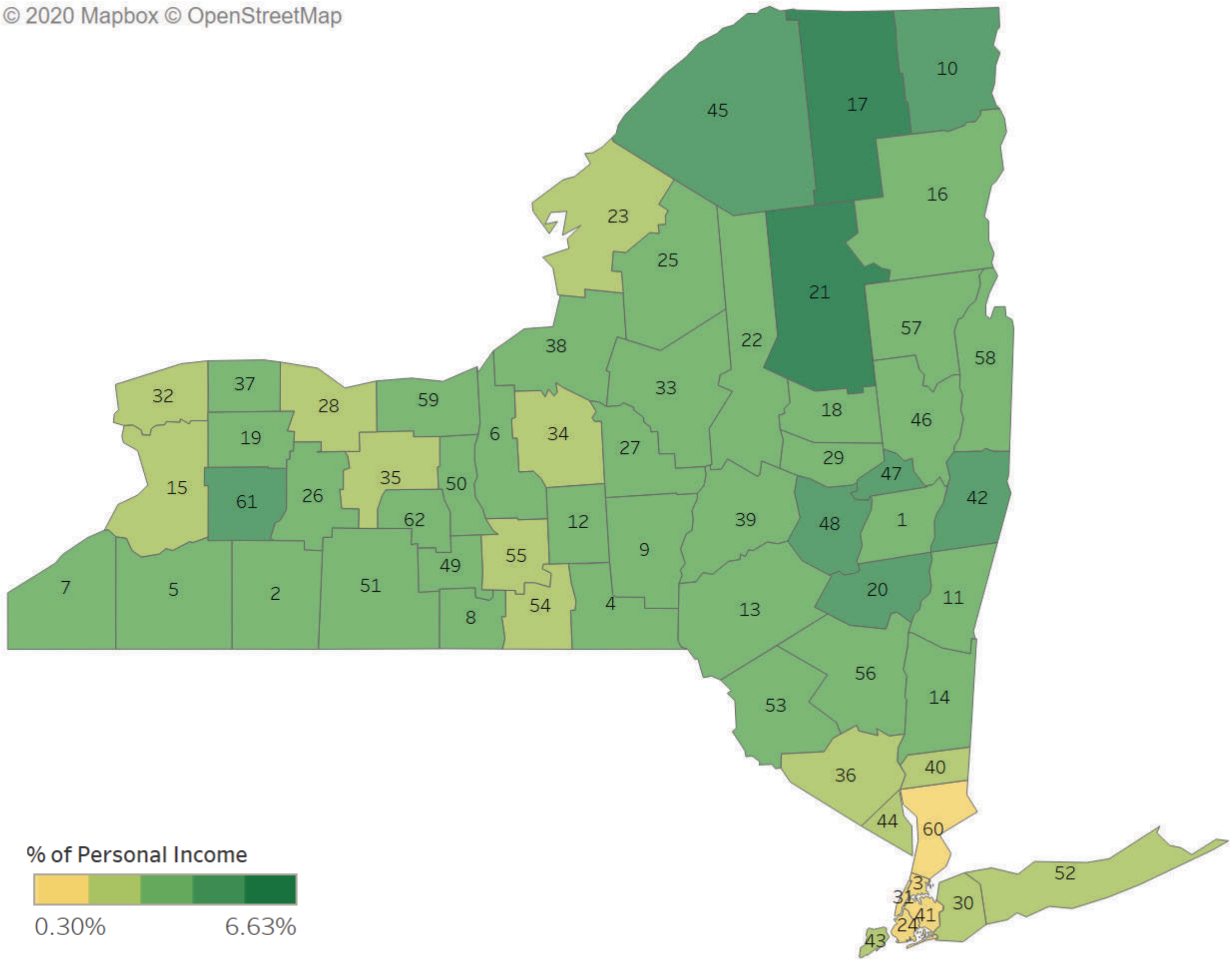


Figure A36. **New York Pension Benefit Dollars as Share of County Total Personal Income**



In New York, we received data from the following plans: New York State Teachers' Retirement System, New York State and Local Retirement System, Teachers' Retirement System of New York City, and New York City Employees Retirement System.

North Dakota

Table A13. **North Dakota County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Adams	Rural	$915,831.48	0.56%	0.67%	-11.53%
2	Barnes	Micropolitan	$7,032,193.68	1.07%	1.20%	-10.47%
3	Benson	Rural	$1,908,234.24	0.90%	0.79%	-0.03%
4	Billings	Rural	$334,375.08	0.27%	0.49%	3.49%
5	Bottineau	Rural	$4,765,776.96	1.33%	1.26%	-10.32%
6	Bowman	Rural	$1,673,708.88	0.68%	0.89%	-5.12%
7	Burke	Rural	$833,190.96	0.61%	0.62%	-6.33%
8	Burleigh (Capital)	Metropolitan	$76,292,632.92	1.46%	1.38%	37.25%
9	Cass	Metropolitan	$53,895,501.12	0.48%	0.53%	47.41%
10	Cavalier	Rural	$2,042,332.80	0.46%	0.78%	-20.74%
11	Dickey	Rural	$2,243,940.96	0.77%	0.87%	-14.83%
12	Divide	Rural	$1,137,494.16	0.59%	1.03%	0.00%
13	Dunn	Rural	$1,560,255.00	0.16%	0.60%	20.33%
14	Eddy	Rural	$1,286,872.80	1.11%	1.03%	-16.10%
15	Emmons	Rural	$1,379,984.28	0.80%	0.85%	-23.92%
16	Foster	Rural	$1,903,303.20	0.70%	0.94%	-14.45%
17	GoldenValley	Rural	$570,468.48	0.74%	0.74%	-8.06%
18	GrandForks	Metropolitan	$31,577,889.60	0.84%	0.87%	7.05%
19	Grant	Rural	$901,178.88	1.10%	0.99%	-16.44%
20	Griggs	Rural	$1,487,784.24	1.05%	1.20%	-18.95%
21	Hettinger	Rural	$1,121,615.16	0.97%	0.87%	-7.40%
22	Kidder	Rural	$1,067,074.68	0.79%	0.87%	-11.01%
23	LaMoure	Rural	$2,275,844.28	0.81%	1.00%	-13.59%
24	Logan	Rural	$919,588.20	0.48%	0.80%	-17.55%
25	McHenry	Rural	$2,494,397.16	0.89%	0.82%	-2.86%
26	McIntosh	Rural	$1,112,550.72	0.60%	0.72%	-23.75%
27	McKenzie	Micropolitan	$2,547,168.36	0.09%	0.30%	137.62%
28	McLean	Rural	$5,145,449.28	0.68%	0.99%	2.47%
29	Mercer	Rural	$3,644,735.64	0.38%	0.76%	-4.36%
30	Morton	Micropolitan	$16,057,048.32	1.09%	0.99%	22.89%
31	Mountrail	Micropolitan	$2,803,301.88	0.18%	0.47%	54.09%
32	Nelson	Rural	$1,783,212.24	1.14%	1.02%	-22.77%
33	Oliver	Rural	$706,826.52	0.28%	0.75%	-5.47%
34	Pembina	Rural	$4,192,647.72	1.17%	1.20%	-19.08%
35	Pierce	Rural	$2,148,070.80	0.82%	1.01%	-12.71%
36	Ramsey	Micropolitan	$7,045,423.20	1.37%	1.29%	-4.85%
37	Ransom	Rural	$2,278,776.60	0.91%	0.78%	-11.09%
38	Renville	Rural	$1,237,370.28	0.84%	0.85%	-9.04%
39	Richland	Micropolitan	$6,184,629.96	0.65%	0.72%	-9.77%
40	Rolette	Micropolitan	$3,986,553.48	1.06%	0.76%	4.59%

Table A13. **North Dakota County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
41	Sargent	Rural	$1,102,960.68	0.13%	0.44%	-11.36%
42	Sheridan	Rural	$567,650.76	1.40%	1.19%	-21.11%
43	Sioux	Rural	$330,710.76	0.25%	0.27%	7.76%
44	Slope	Rural	$111,987.84	0.20%	0.30%	-0.52%
45	Stark	Micropolitan	$10,804,688.16	0.43%	0.57%	36.94%
46	Steele	Rural	$728,813.52	0.40%	0.60%	-15.72%
47	Stutsman	Micropolitan	$14,397,119.04	1.08%	1.26%	-4.52%
48	Towner	Rural	$984,501.00	0.79%	0.84%	-23.78%
49	Traill	Rural	$3,955,447.44	1.00%	0.96%	-5.19%
50	Walsh	Micropolitan	$8,704,271.16	1.78%	1.67%	-13.90%
51	Ward	Metropolitan	$25,931,866.68	0.69%	0.69%	15.22%
52	Wells	Rural	$2,381,203.56	0.89%	1.09%	-22.44%
53	Williams	Micropolitan	$9,001,977.48	0.17%	0.37%	78.89%

Figure A37. **North Dakota County Type**

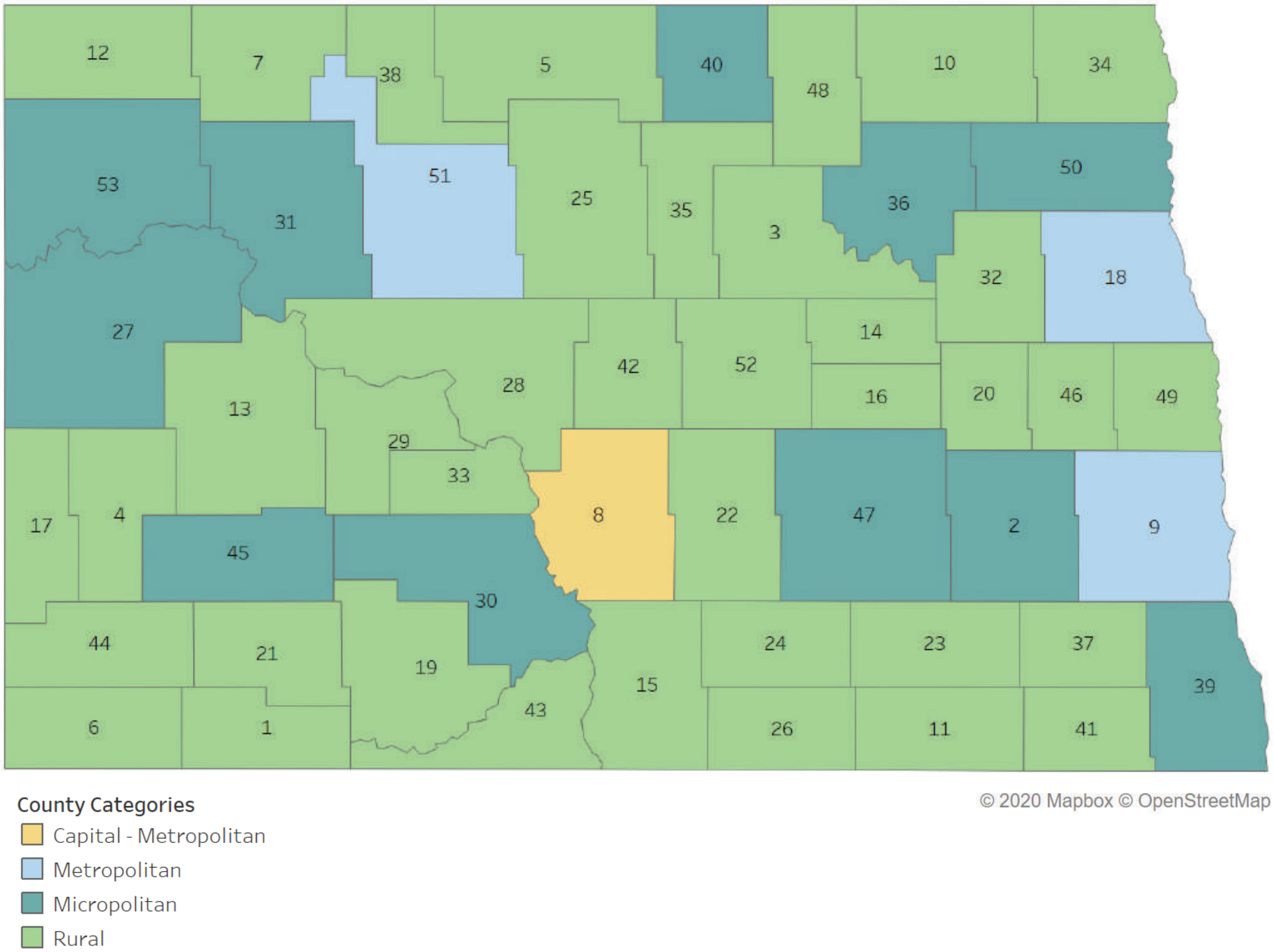


Figure A38. **North Dakota Pension Benefit Dollars as Share of County GDP**

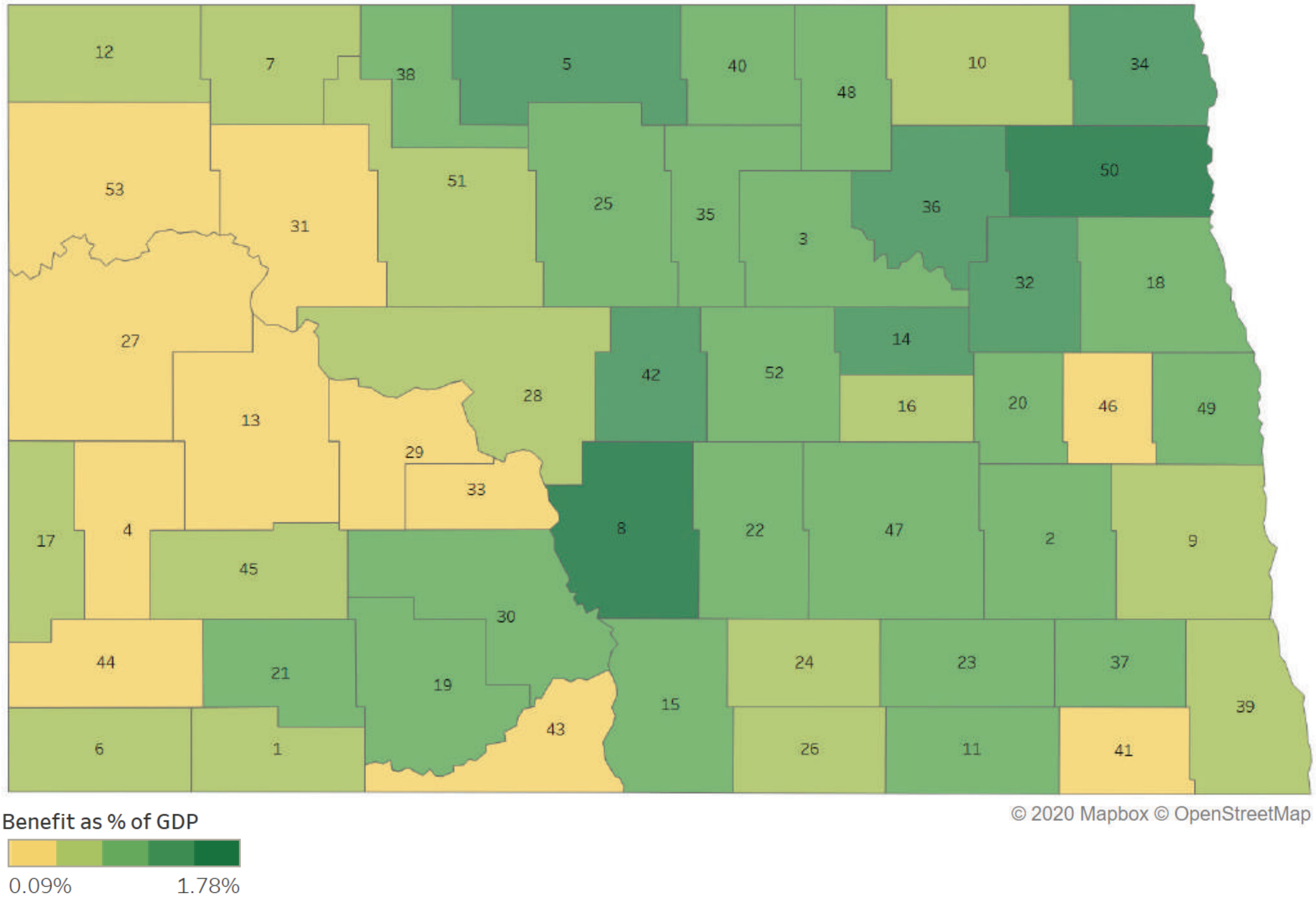
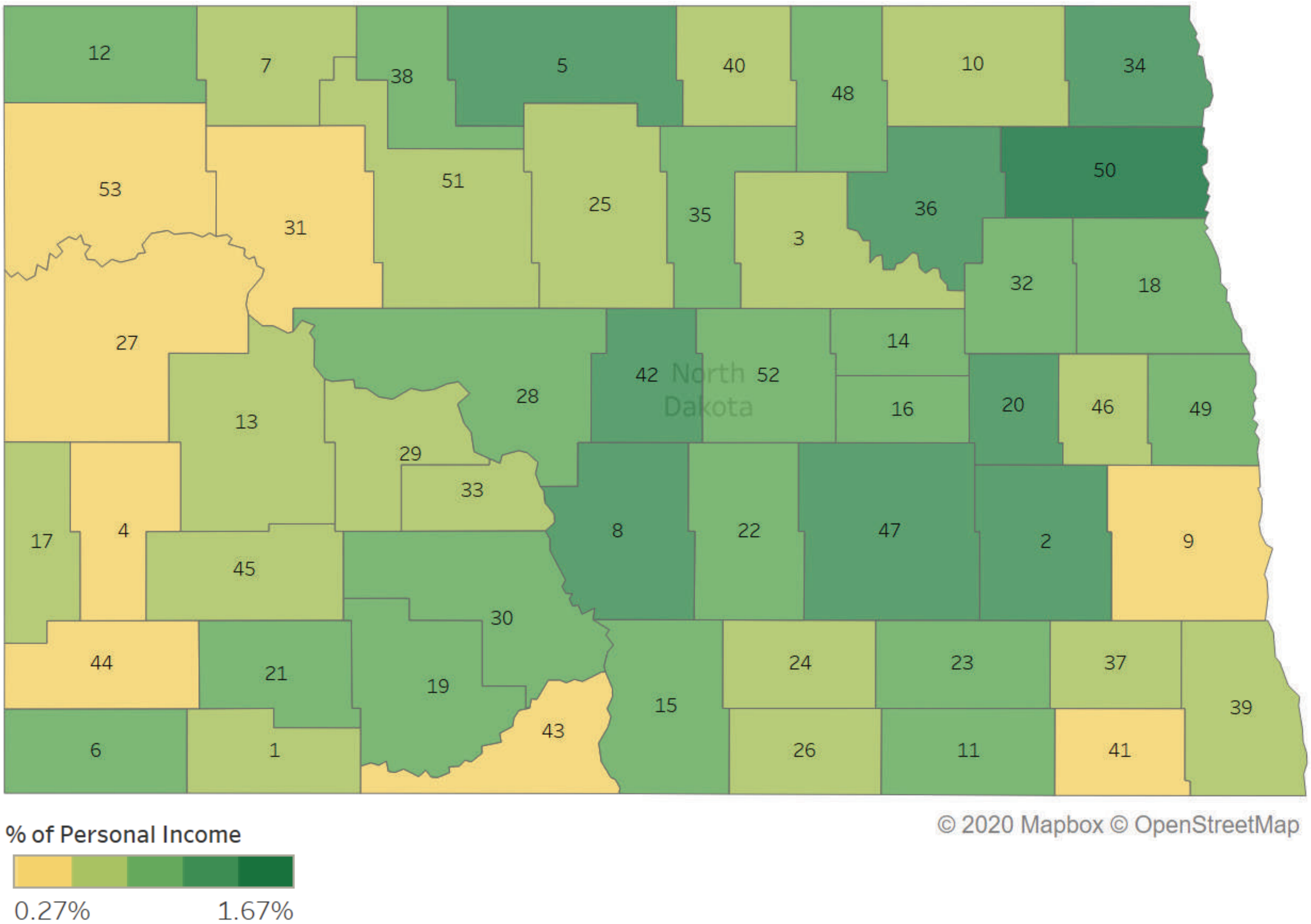


Figure A39. **North Dakota Pension Benefit Dollars as Share of County Total Personal Income**



In North Dakota, we received data from the North Dakota Public Employees Retirement System and the North Dakota Teachers' Fund for Retirement.

Pennsylvania

Table A14. **Pennsylvania County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Adams	Metropolitan	$64,493,591.21	1.85%	1.28%	12.62%
2	Allegheny	Metropolitan	$754,320,736.98	0.87%	0.98%	-4.93%
3	Armstrong	Metropolitan	$50,660,303.44	2.16%	1.71%	-9.85%
4	Beaver	Metropolitan	$110,929,252.39	1.56%	1.38%	-9.19%
5	Bedford	Micropolitan	$41,244,394.12	2.74%	2.00%	-3.62%
6	Berks	Metropolitan	$265,500,317.42	1.44%	1.27%	12.45%
7	Blair	Metropolitan	$115,792,441.17	2.16%	2.02%	-5.15%
8	Bradford	Metropolitan	$37,890,340.12	0.74%	1.51%	-3.07%
9	Bucks	Metropolitan	$422,022,938.96	1.38%	0.91%	5.11%
10	Butler	Metropolitan	$157,733,160.93	1.57%	1.42%	7.93%
11	Cambria	Metropolitan	$149,049,024.30	3.28%	2.61%	-13.68%
12	Cameron	Rural	$5,413,203.40	2.22%	2.48%	-24.81%
13	Carbon	Metropolitan	$42,841,374.44	1.95%	1.33%	9.23%
14	Centre	Metropolitan	$225,645,928.38	2.85%	3.00%	19.92%
15	Chester	Metropolitan	$366,709,740.32	0.87%	0.85%	20.43%
16	Clarion	Micropolitan	$41,424,544.20	3.44%	2.56%	-7.15%
17	Clearfield	Metropolitan	$72,424,898.97	2.76%	2.05%	-4.79%
18	Clinton	Micropolitan	$41,332,676.59	2.81%	2.69%	2.03%
19	Columbia	Metropolitan	$67,178,566.45	2.91%	2.43%	2.03%
20	Crawford	Metropolitan	$73,422,984.12	2.48%	2.11%	-5.87%
21	Cumberland	Metropolitan	$328,470,984.27	2.37%	2.37%	17.67%
22	Dauphin (Capital)	Metropolitan	$431,615,275.30	2.04%	3.05%	10.05%
23	Delaware	Metropolitan	$350,226,319.71	1.14%	0.93%	2.52%
24	Elk	Micropolitan	$17,090,257.86	1.16%	1.16%	-14.08%
25	Erie	Metropolitan	$183,545,638.61	1.64%	1.50%	-3.13%
26	Fayette	Metropolitan	$136,301,224.90	3.40%	2.45%	-12.25%
27	Forest	Rural	$6,556,728.99	2.39%	3.95%	47.17%
28	Franklin	Metropolitan	$84,167,793.62	1.51%	1.17%	19.74%
29	Fulton	Micropolitan	$13,359,695.08	2.01%	2.02%	1.84%
30	Greene	Micropolitan	$31,555,457.53	0.71%	1.93%	-10.24%
31	Huntingdon	Micropolitan	$59,925,611.15	4.75%	3.44%	-0.92%
32	Indiana	Metropolitan	$101,832,006.86	2.63%	3.02%	-5.70%
33	Jefferson	Micropolitan	$40,652,975.94	2.59%	2.11%	-4.99%
34	Juniata	Micropolitan	$43,195,803.53	5.71%	3.86%	8.25%
35	Lackawanna	Metropolitan	$177,254,388.10	1.96%	1.76%	-1.17%
36	Lancaster	Metropolitan	$351,090,405.74	1.33%	1.23%	15.49%
37	Lawrence	Metropolitan	$85,095,704.35	2.99%	2.25%	-8.94%
38	Lebanon	Metropolitan	$104,953,659.38	1.85%	1.54%	17.44%
39	Lehigh	Metropolitan	$188,670,162.48	0.87%	0.96%	17.95%
40	Luzerne	Metropolitan	$253,335,053.23	1.70%	1.76%	-0.50%

Table A14. Pennsylvania County Data (continued)

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
41	Lycoming	Metropolitan	$111,145,743.41	1.70%	2.23%	-5.31%
42	McKean	Micropolitan	$27,968,668.78	1.50%	1.51%	-10.82%
43	Mercer	Metropolitan	$96,339,986.14	2.35%	2.02%	-7.99%
44	Mifflin	Micropolitan	$33,693,289.28	2.11%	1.83%	-0.57%
45	Monroe	Metropolitan	$67,116,438.93	1.18%	0.93%	22.22%
46	Montgomery	Metropolitan	$704,402,465.81	1.01%	1.05%	10.47%
47	Montour	Micropolitan	$20,045,216.78	1.16%	1.91%	0.02%
48	Northampton	Metropolitan	$177,229,464.73	1.42%	1.06%	14.13%
49	Northumberland	Metropolitan	$82,593,402.12	2.83%	2.17%	-3.67%
50	Perry	Micropolitan	$67,823,611.55	7.70%	3.29%	5.82%
51	Philadelphia	Metropolitan	$500,805,923.48	0.45%	0.57%	4.39%
52	Pike	Metropolitan	$15,997,446.98	1.28%	0.60%	20.80%
53	Potter	Micropolitan	$13,592,496.28	1.83%	1.91%	-8.06%
54	Schuylkill	Metropolitan	$123,483,777.62	2.57%	2.03%	-5.50%
55	Snyder	Micropolitan	$41,185,639.81	2.66%	2.39%	7.97%
56	Somerset	Metropolitan	$68,357,201.21	2.63%	2.19%	-7.59%
57	Sullivan	Rural	$6,197,535.20	1.10%	2.21%	-7.40%
58	Susquehanna	Micropolitan	$28,212,373.02	0.55%	1.53%	-3.90%
59	Tioga	Micropolitan	$33,868,727.49	1.57%	2.02%	-1.47%
60	Union	Micropolitan	$36,816,599.08	2.09%	1.99%	7.59%
61	Venango	Metropolitan	$62,928,044.88	3.61%	2.91%	-10.94%
62	Warren	Micropolitan	$38,308,516.66	2.41%	2.26%	-9.95%
63	Washington	Metropolitan	$191,221,221.10	1.27%	1.55%	2.19%
64	Wayne	Metropolitan	$36,109,255.41	2.37%	1.60%	7.45%
65	Westmoreland	Metropolitan	$305,975,268.59	2.34%	1.67%	-5.24%
66	Wyoming	Micropolitan	$29,446,654.08	1.34%	2.40%	-3.68%
67	York	Metropolitan	$252,135,722.01	1.35%	1.12%	17.43%

Figure A40. **Pennsylvania County Type**

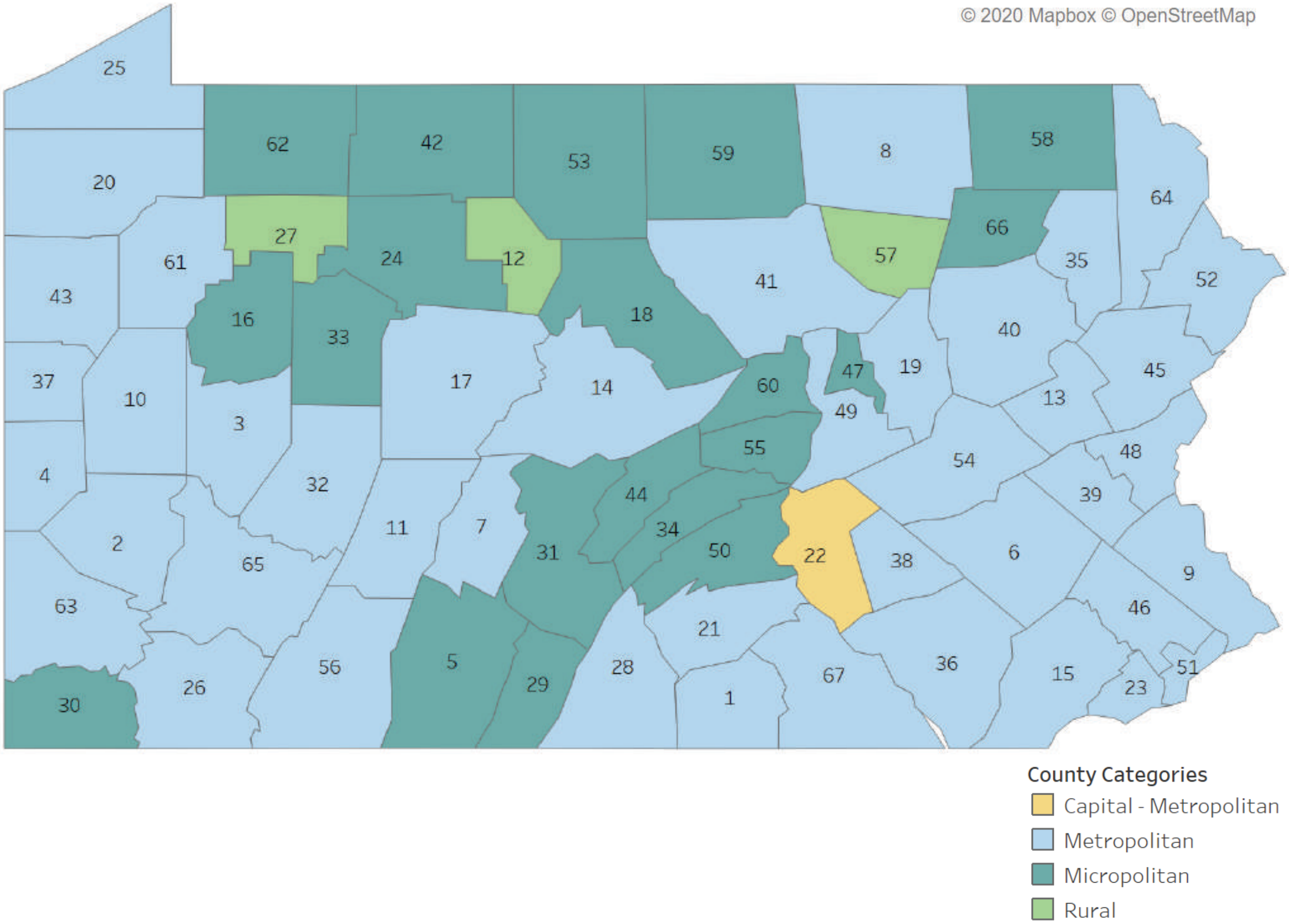


Figure A41. **Pennsylvania Pension Benefit Dollars as Share of County GDP**

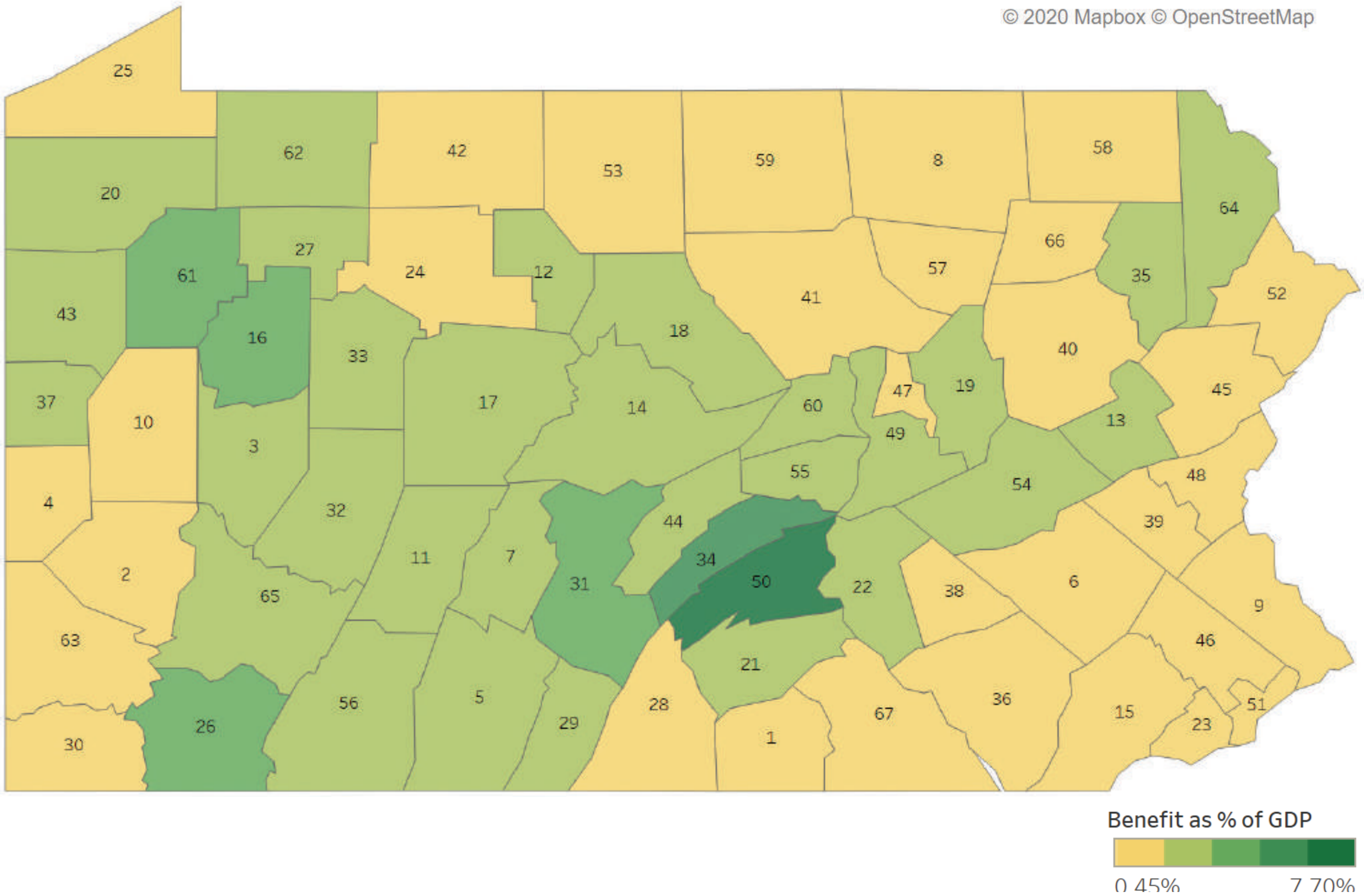
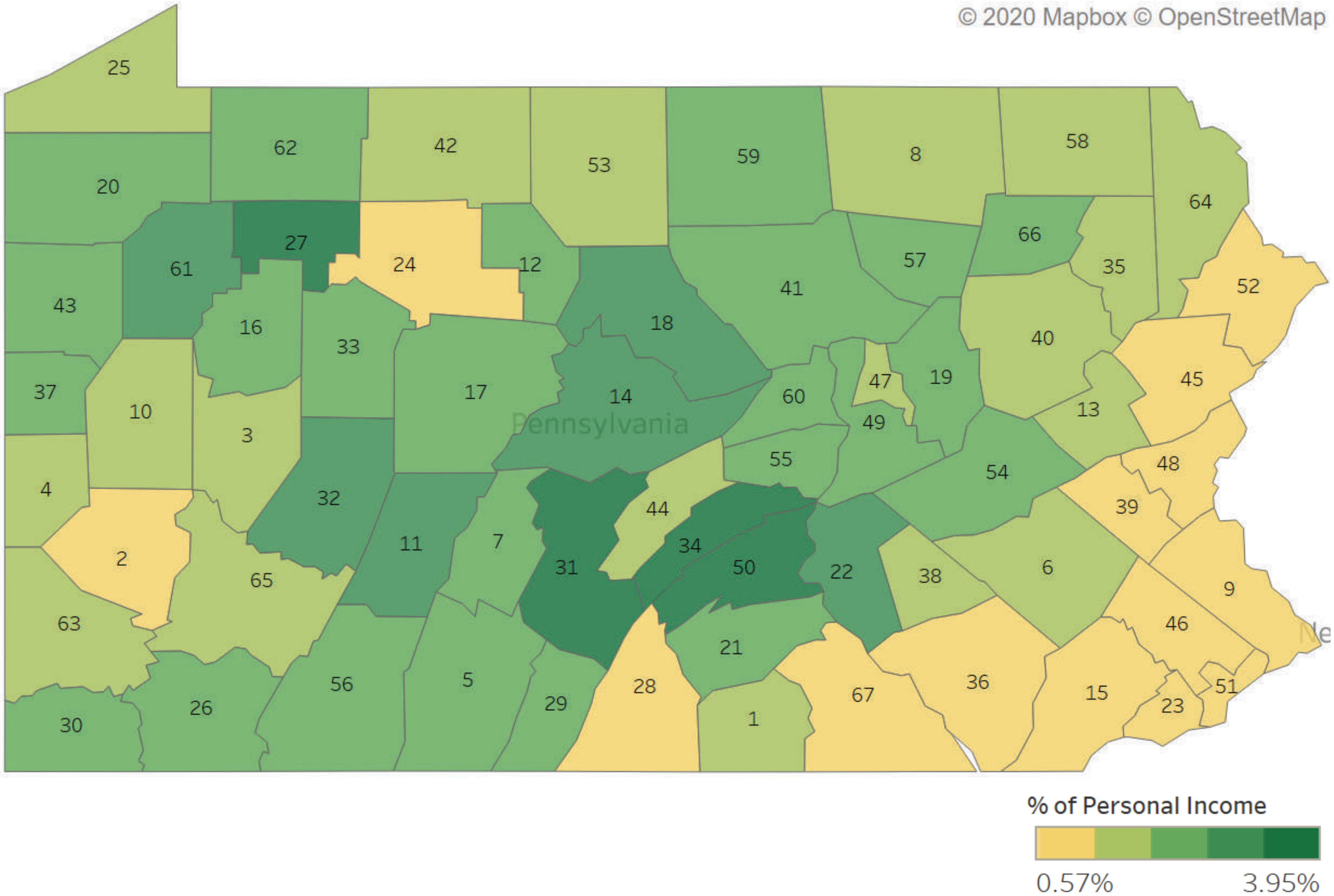


Figure A42. **Pennsylvania Pension Benefit Dollars as Share of County Total Personal Income**



In Pennsylvania, we received data from the Pennsylvania Public School Employees' Retirement System and the Pennsylvania State Employees Retirement System.

South Carolina

Table A15. **South Carolina County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Abbeville	Micropolitan	$20,228,793.96	3.80%	2.42%	-6.21%
2	Aiken	Metropolitan	$78,651,816.23	1.31%	1.09%	18.83%
3	Allendale	Rural	$7,171,281.05	2.15%	2.42%	-20.59%
4	Anderson	Metropolitan	$130,995,527.87	2.09%	1.65%	20.96%
5	Bamberg	Micropolitan	$13,378,025.08	4.34%	2.85%	-14.31%
6	Barnwell	Micropolitan	$17,470,038.85	2.79%	2.48%	-10.08%
7	Beaufort	Metropolitan	$73,226,478.59	1.12%	0.68%	56.04%
8	Berkeley	Metropolitan	$150,013,280.78	2.13%	1.68%	54.99%
9	Calhoun	Micropolitan	$16,528,792.73	2.26%	2.96%	-4.38%
10	Charleston	Metropolitan	$333,113,664.08	1.21%	1.33%	30.95%
11	Cherokee	Metropolitan	$34,123,976.61	1.77%	1.80%	8.64%
12	Chester	Micropolitan	$21,407,944.04	2.05%	1.95%	-5.33%
13	Chesterfield	Micropolitan	$26,991,638.54	1.88%	1.90%	6.98%
14	Clarendon	Micropolitan	$27,727,397.23	5.03%	2.48%	3.69%
15	Colleton	Micropolitan	$32,640,465.95	3.59%	2.43%	-1.58%
16	Darlington	Metropolitan	$42,069,866.71	1.85%	1.68%	-0.88%
17	Dillon	Micropolitan	$22,791,782.20	3.00%	2.69%	-0.40%
18	Dorchester	Metropolitan	$97,961,919.87	3.17%	1.57%	66.62%
19	Edgefield	Micropolitan	$16,365,897.37	3.03%	1.66%	9.99%
20	Fairfield	Micropolitan	$26,783,722.55	2.19%	3.25%	-4.49%
21	Florence	Metropolitan	$106,939,223.13	1.58%	1.85%	9.86%
22	Georgetown	Metropolitan	$66,706,217.87	3.04%	2.28%	11.56%
23	Greenville	Metropolitan	$223,795,480.86	0.82%	0.89%	35.46%
24	Greenwood	Metropolitan	$67,582,831.20	2.59%	2.55%	6.75%
25	Hampton	Micropolitan	$16,615,919.98	3.85%	2.64%	-9.52%
26	Horry	Metropolitan	$167,588,548.72	1.50%	1.31%	75.02%
27	Jasper	Micropolitan	$11,219,012.62	1.24%	1.32%	40.11%
28	Kershaw	Metropolitan	$57,818,653.03	3.17%	2.14%	24.59%
29	Lancaster	Metropolitan	$39,087,180.04	1.12%	0.83%	55.47%
30	Laurens	Metropolitan	$51,905,651.94	1.31%	2.24%	-3.70%
31	Lee	Micropolitan	$13,108,224.14	3.91%	2.34%	-14.80%
32	Lexington	Metropolitan	$371,830,757.53	3.40%	2.71%	36.58%
33	Marion	Micropolitan	$26,839,282.26	5.10%	2.75%	-12.48%
34	Marlboro	Micropolitan	$19,220,895.60	2.67%	2.31%	-8.40%
35	McCormick	Rural	$6,290,881.20	3.32%	1.74%	-5.50%
36	Newberry	Micropolitan	$44,436,087.58	3.29%	3.05%	6.68%
37	Oconee	Metropolitan	$73,741,462.97	2.12%	2.17%	18.36%
38	Orangeburg	Metropolitan	$95,051,306.96	3.05%	3.23%	-5.08%
39	Pickens	Metropolitan	$111,175,634.51	3.26%	2.32%	12.80%
40	Richland (Capital)	Metropolitan	$509,767,690.85	2.19%	2.70%	29.28%

Table A15. **South Carolina County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
41	Saluda	Micropolitan	$21,425,014.21	5.59%	3.03%	7.11%
42	Spartanburg	Metropolitan	$210,170,689.96	1.56%	1.55%	23.68%
43	Sumter	Metropolitan	$75,021,615.94	1.99%	1.82%	1.78%
44	Union	Micropolitan	$24,647,069.20	3.66%	2.75%	-8.27%
45	Williamsburg	Micropolitan	$30,387,921.47	4.17%	3.03%	-17.76%
46	York	Metropolitan	$124,025,040.06	1.22%	0.97%	66.52%

Figure A43. **South Carolina County Type**

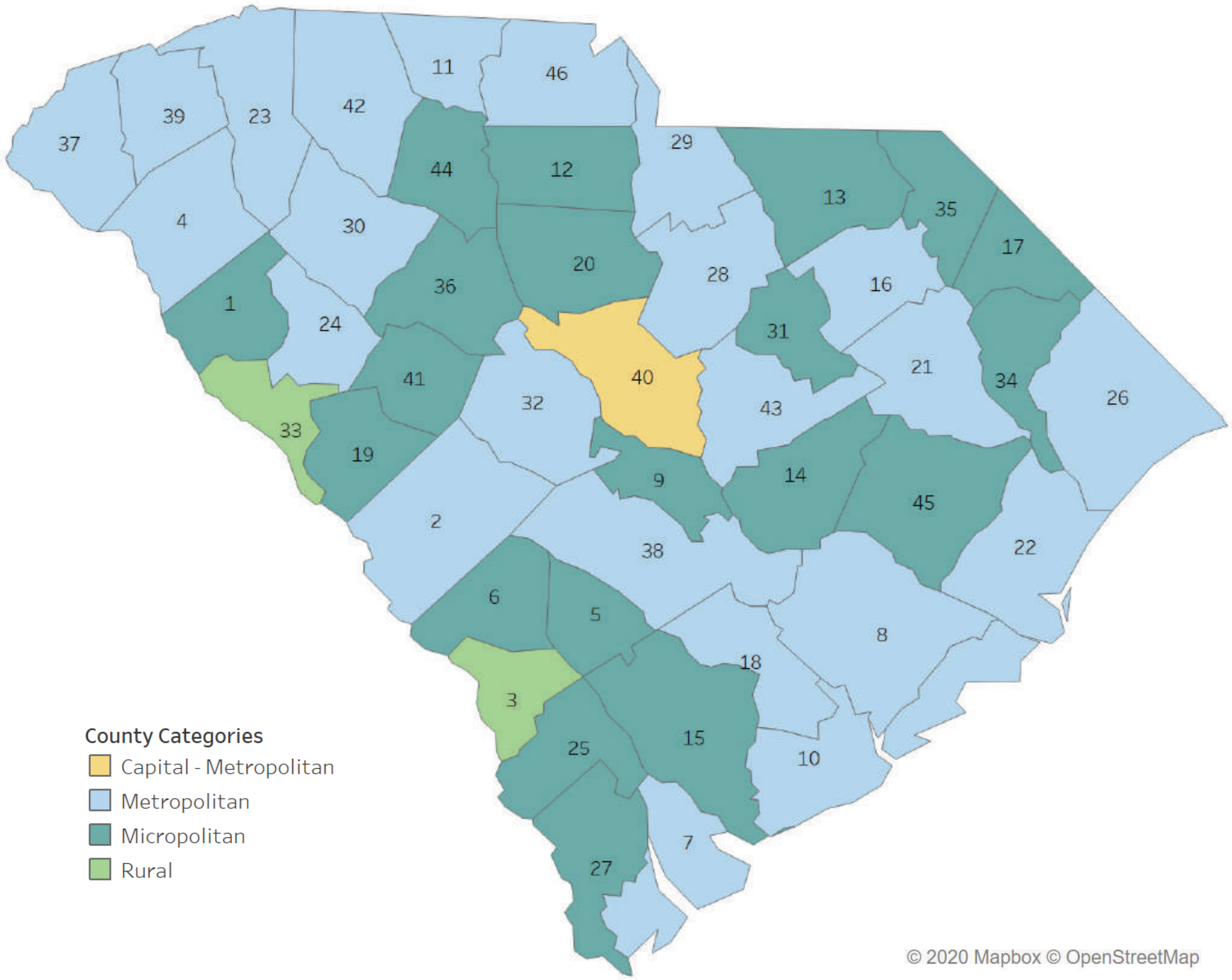


Figure A44. **South Carolina Pension Benefit Dollars as Share of County GDP**

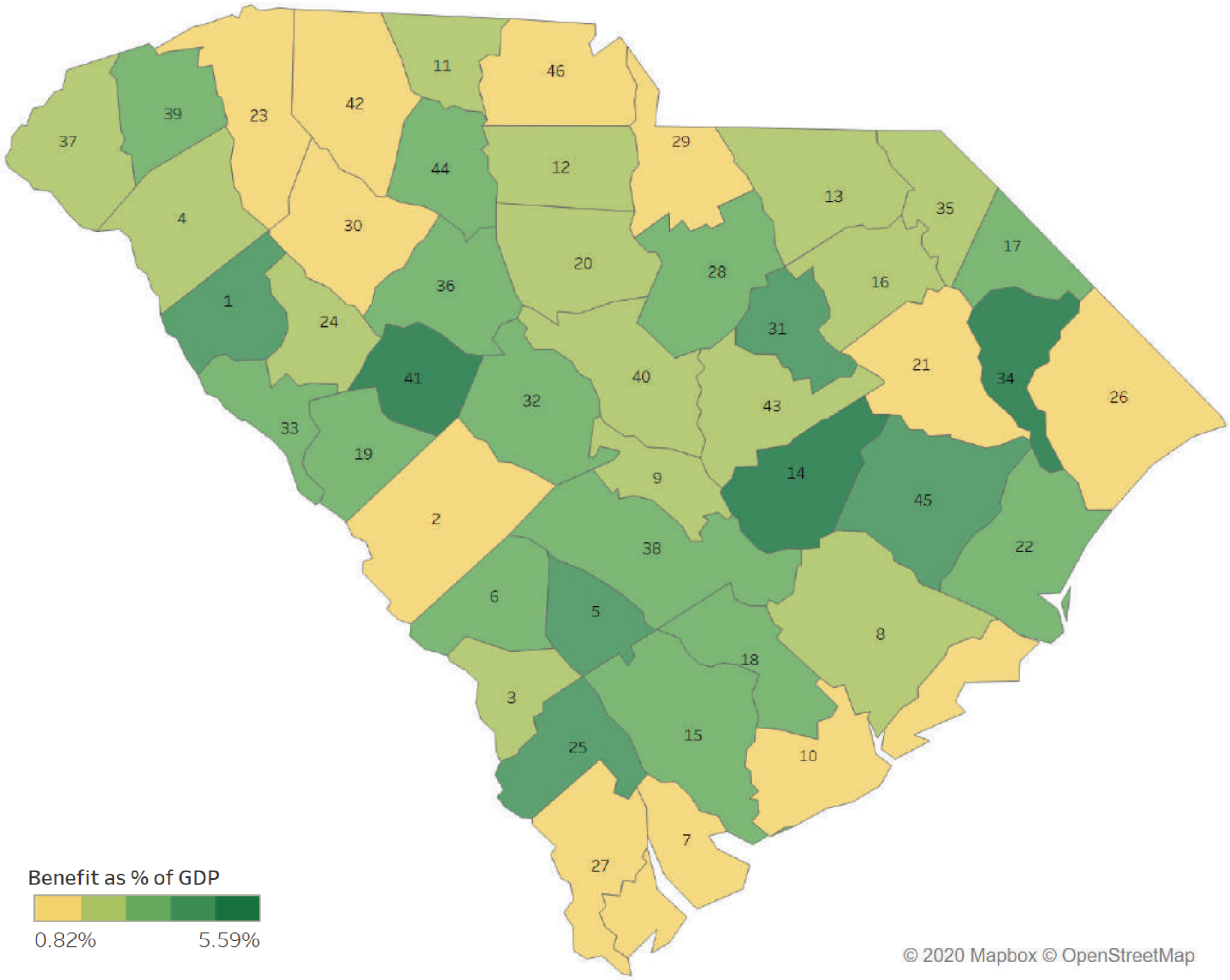
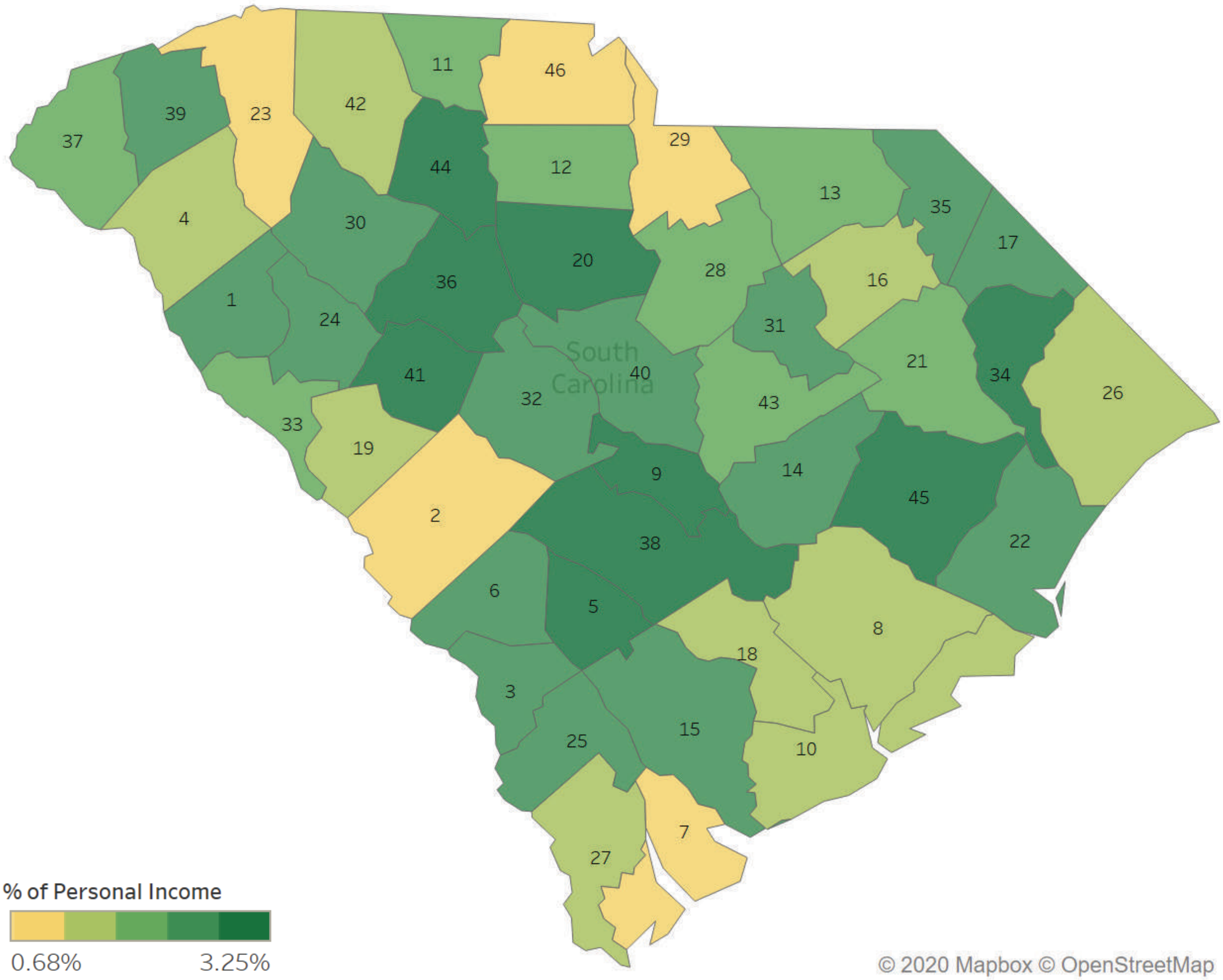


Figure A45. **South Carolina Pension Benefit Dollars as Share of County Total Personal Income**



In South Carolina, we received data from the Public Employee Benefits Authority of South Carolina.

South Dakota

Table A16. **South Dakota County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Aurora	Rural	$1,887,795.00	1.26%	1.49%	-8.40%
2	Beadle	Micropolitan	$8,827,474.00	0.93%	0.95%	10.93%
3	Bennett	Rural	$721,700.00	1.06%	0.71%	-2.97%
4	BonHomme	Rural	$4,683,050.00	1.93%	1.73%	-3.86%
5	Brookings	Micropolitan	$34,425,008.00	1.76%	2.11%	24.85%
6	Brown	Micropolitan	$22,872,812.00	1.13%	1.10%	10.87%
7	Brule	Rural	$2,609,402.00	0.90%	1.07%	-2.52%
8	Buffalo	Rural	$40,601.00	0.04%	0.09%	0.20%
9	Butte	Micropolitan	$4,450,910.00	1.54%	1.13%	12.40%
10	Campbell	Rural	$907,119.00	0.85%	1.31%	-22.73%
11	CharlesMix	Rural	$3,997,640.00	0.61%	0.95%	-0.13%
12	Clark	Rural	$1,668,886.00	0.93%	0.92%	-9.75%
13	Clay	Micropolitan	$15,204,530.00	2.47%	2.74%	3.72%
14	Codington	Micropolitan	$16,620,848.00	1.23%	1.20%	8.18%
15	Corson	Rural	$698,127.00	0.56%	0.56%	-0.38%
16	Custer	Rural	$5,924,024.00	2.88%	1.40%	19.95%
17	Davison	Micropolitan	$10,728,365.00	1.04%	1.07%	5.60%
18	Day	Rural	$3,174,115.00	1.20%	1.22%	-12.16%
19	Deuel	Rural	$1,686,588.00	0.61%	0.75%	-3.58%
20	Dewey	Rural	$1,255,722.00	0.63%	0.60%	-1.14%
21	Douglas	Rural	$1,429,217.00	0.57%	0.84%	-15.12%
22	Edmunds	Rural	$1,829,213.00	0.97%	0.91%	-11.27%
23	FallRiver	Rural	$3,942,524.00	1.48%	1.24%	-9.33%
24	Faulk	Rural	$1,420,827.00	1.55%	1.43%	-11.74%
25	Grant	Rural	$3,271,658.00	0.64%	0.80%	-8.92%
26	Gregory	Rural	$2,479,603.00	1.14%	1.22%	-12.10%
27	Haakon	Rural	$800,135.00	0.73%	0.84%	-12.66%
28	Hamlin	Rural	$2,688,581.00	1.26%	1.00%	10.31%
29	Hand	Rural	$1,452,375.00	0.78%	0.80%	-12.80%
30	Hanson	Rural	$877,829.00	0.51%	0.39%	7.55%
31	Harding	Rural	$317,046.00	0.36%	0.50%	-7.69%
32	Hughes (Capital)	Micropolitan	$33,662,577.00	3.10%	3.60%	7.09%
33	Hutchinson	Rural	$4,141,097.00	0.83%	1.06%	-8.61%
34	Hyde	Rural	$779,957.00	0.89%	1.17%	-23.28%
35	Jackson	Rural	$937,954.00	1.33%	1.06%	12.87%
36	Jerauld	Rural	$929,802.00	0.43%	0.84%	-10.98%
37	Jones	Rural	$708,505.00	1.00%	1.27%	-22.21%
38	Kingsbury	Rural	$2,936,560.00	1.16%	1.17%	-15.41%
39	Lake	Micropolitan	$7,977,439.00	1.45%	1.17%	15.79%
40	Lawrence	Micropolitan	$18,101,828.00	1.86%	1.40%	18.07%

Table A16. **South Dakota County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
41	Lincoln	Metropolitan	$6,409,272.00	0.29%	0.16%	143.70%
42	Lyman	Rural	$1,500,660.00	0.54%	0.83%	-1.90%
43	Marshall	Rural	$898,317.00	0.24%	0.36%	11.71%
44	McCook	Rural	$2,851,426.00	1.00%	0.98%	-4.90%
45	McPherson	Rural	$2,564,359.00	3.35%	2.76%	-17.11%
46	Meade	Micropolitan	$11,311,718.00	1.62%	0.93%	16.66%
47	Mellette	Rural	$601,118.00	1.81%	1.05%	-1.97%
48	Miner	Rural	$1,247,875.00	0.92%	1.07%	-23.27%
49	Minnehaha	Metropolitan	$78,517,167.00	0.55%	0.71%	30.07%
50	Moody	Rural	$2,741,436.00	0.85%	0.84%	-0.24%
51	OglalaLakota	Micropolitan	$312,202.00	0.10%	0.09%	14.78%
52	Pennington	Metropolitan	$66,818,220.00	1.30%	1.16%	26.15%
53	Perkins	Rural	$1,295,442.00	0.91%	1.05%	-13.11%
54	Potter	Rural	$1,684,580.00	1.22%	1.08%	-18.05%
55	Roberts	Micropolitan	$4,142,055.00	1.27%	1.07%	4.30%
56	Sanborn	Rural	$1,067,305.00	0.63%	0.90%	-9.20%
57	Spink	Rural	$6,103,980.00	2.17%	1.79%	-12.87%
58	Stanley	Rural	$4,699,509.00	2.19%	2.11%	9.02%
59	Sully	Rural	$782,293.00	0.53%	0.74%	-10.54%
60	Todd	Micropolitan	$1,109,399.00	0.50%	0.43%	13.62%
61	Tripp	Rural	$3,056,058.00	1.01%	1.12%	-14.81%
62	Turner	Rural	$3,422,709.00	0.72%	0.66%	-4.80%
63	Union	Micropolitan	$5,731,640.00	0.45%	0.34%	24.12%
64	Walworth	Rural	$3,672,331.00	1.69%	1.43%	-6.48%
65	Yankton	Micropolitan	$15,660,854.00	1.26%	1.36%	5.62%
66	Ziebach	Rural	$349,410.00	0.56%	0.62%	8.85%

Figure A46. **South Dakota County Type**

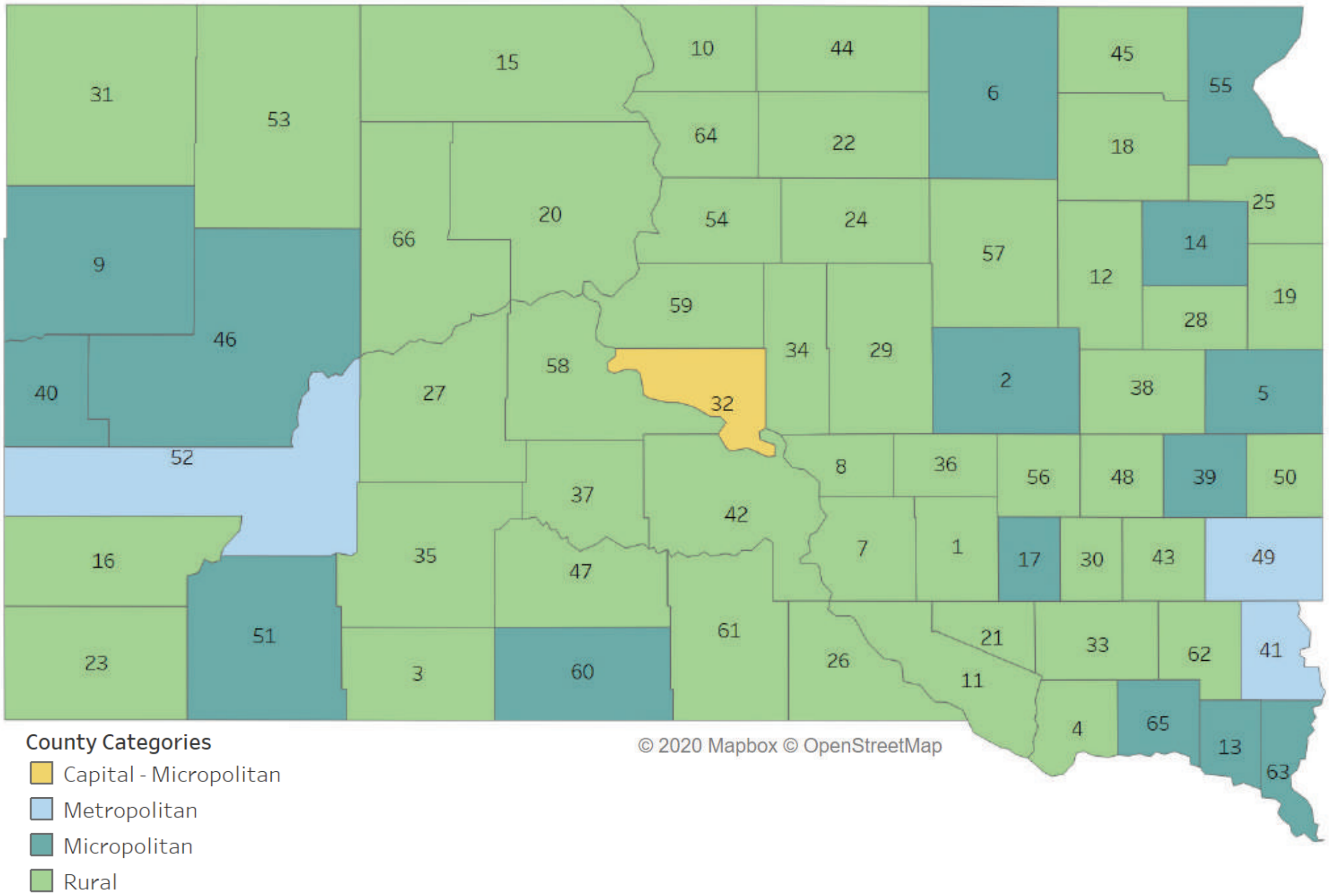


Figure A47. **South Dakota Pension Benefit Dollars as Share of County GDP**

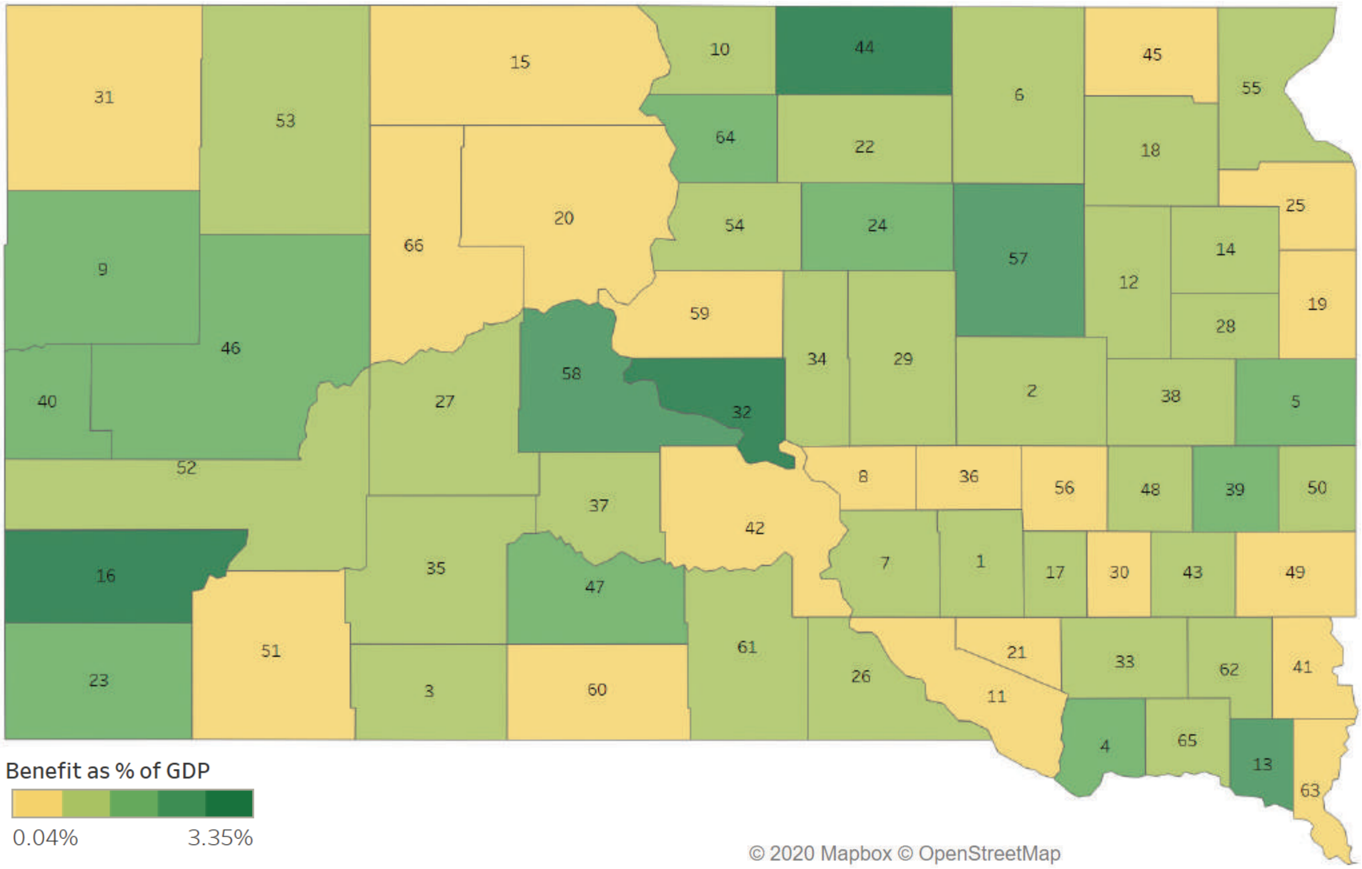
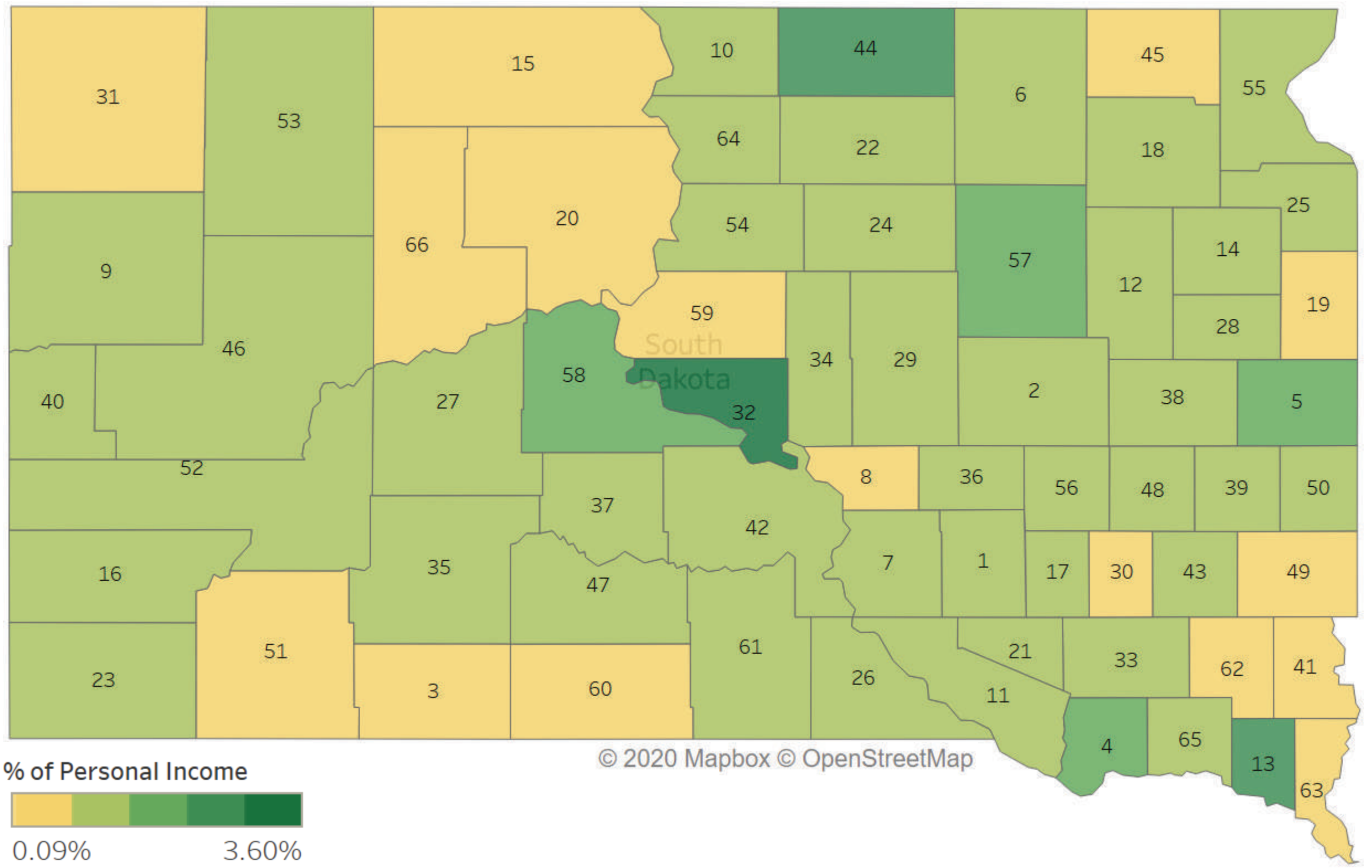


Figure A48. **South Dakota Pension Benefit Dollars as Share of County Total Personal Income**



In South Dakota, we received data from the South Dakota Retirement System.

Texas

Table A17. **Texas County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Anderson	Metropolitan	$53,591,863.11	2.94%	2.70%	5.35%
2	Andrews	Micropolitan	$11,594,612.82	0.22%	1.28%	39.40%
3	Angelina	Metropolitan	$58,625,103.42	1.73%	1.73%	8.69%
4	Aransas	Micropolitan	$21,317,354.61	3.51%	1.85%	5.76%
5	Archer	Rural	$8,802,344.40	2.38%	1.99%	-0.77%
6	Armstrong	Rural	$2,134,959.79	3.96%	2.35%	-11.92%
7	Atascosa	Metropolitan	$28,984,435.36	0.61%	1.57%	30.24%
8	Austin	Micropolitan	$32,314,300.59	2.54%	2.13%	27.13%
9	Bailey	Rural	$2,769,874.43	0.58%	0.93%	6.57%
10	Bandera	Micropolitan	$19,829,271.80	6.25%	2.00%	29.35%
11	Bastrop	Metropolitan	$91,815,879.10	4.88%	2.89%	50.65%
12	Baylor	Rural	$3,756,543.74	2.30%	2.51%	-12.48%
13	Bee	Micropolitan	$24,731,237.21	2.95%	2.67%	0.70%
14	Bell	Metropolitan	$150,104,967.25	1.01%	0.99%	49.45%
15	Bexar	Metropolitan	$806,506,795.79	0.83%	0.88%	42.58%
16	Blanco	Micropolitan	$12,856,452.79	4.29%	2.11%	39.01%
17	Borden	Rural	$821,475.51	0.13%	1.99%	-11.11%
18	Bosque	Micropolitan	$16,743,816.13	2.77%	2.15%	8.64%
19	Bowie	Metropolitan	$51,867,937.63	1.40%	1.37%	5.62%
20	Brazoria	Metropolitan	$217,523,126.60	1.40%	1.24%	53.12%
21	Brazos	Metropolitan	$148,263,314.30	1.56%	1.67%	48.78%
22	Brewster	Rural	$10,949,324.32	2.93%	2.59%	4.52%
23	Briscoe	Rural	$1,708,845.87	1.79%	3.20%	-15.31%
24	Brooks	Rural	$7,087,357.08	1.96%	2.94%	-10.81%
25	Brown	Micropolitan	$34,635,383.79	2.70%	2.35%	0.66%
26	Burleson	Micropolitan	$21,698,946.94	1.45%	2.77%	11.65%
27	Burnet	Micropolitan	$54,653,417.35	4.09%	2.47%	39.23%
28	Caldwell	Micropolitan	$34,881,448.27	3.90%	2.40%	34.33%
29	Calhoun	Micropolitan	$14,004,051.75	0.75%	1.68%	4.43%
30	Callahan	Micropolitan	$12,909,435.86	4.63%	2.34%	8.44%
31	Cameron	Metropolitan	$192,402,415.53	1.92%	1.58%	26.45%
32	Camp	Micropolitan	$8,378,406.57	1.94%	1.66%	12.85%
33	Carson	Rural	$5,413,086.73	0.60%	1.94%	-7.84%
34	Cass	Micropolitan	$25,639,610.68	3.34%	2.31%	-1.05%
35	Castro	Rural	$3,365,967.51	0.77%	1.03%	-7.48%
36	Chambers	Micropolitan	$28,577,744.41	1.33%	1.25%	63.09%
37	Cherokee	Metropolitan	$48,186,240.23	3.15%	2.66%	12.72%
38	Childress	Rural	$9,036,607.14	4.35%	4.12%	-5.16%
39	Clay	Micropolitan	$10,001,522.18	3.98%	2.26%	-5.00%
40	Cochran	Rural	$3,022,232.48	0.75%	2.78%	-23.97%

Table A17. **Texas County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
41	Coke	Rural	$3,947,477.79	2.60%	2.80%	-12.78%
42	Coleman	Rural	$8,432,780.59	3.83%	2.47%	-9.07%
43	Collin	Metropolitan	$291,820,319.31	0.49%	0.44%	104.43%
44	Collingsworth	Rural	$2,915,568.78	2.86%	2.98%	-7.61%
45	Colorado	Micropolitan	$20,443,518.91	2.46%	2.06%	4.06%
46	Comal	Metropolitan	$126,316,688.35	2.32%	1.47%	90.17%
47	Comanche	Micropolitan	$11,898,750.38	2.67%	2.07%	-3.51%
48	Concho	Rural	$3,302,667.26	2.99%	3.90%	7.82%
49	Cooke	Micropolitan	$27,568,822.91	1.06%	1.25%	11.58%
50	Coryell	Metropolitan	$48,703,509.07	3.21%	1.92%	-0.23%
51	Cottle	Rural	$2,039,222.07	2.13%	2.56%	-27.05%
52	Crane	Rural	$3,083,922.25	0.27%	1.35%	19.97%
53	Crockett	Rural	$3,919,691.05	0.26%	2.70%	-14.64%
54	Crosby	Rural	$4,286,700.79	1.24%	2.41%	-18.28%
55	Culberson	Rural	$1,543,274.41	0.10%	1.29%	-25.92%
56	Dallam	Rural	$2,314,631.55	0.44%	0.62%	15.72%
57	Dallas	Metropolitan	$817,039,481.89	0.34%	0.53%	18.88%
58	Dawson	Micropolitan	$8,306,987.63	1.02%	1.77%	-15.79%
59	DeafSmith	Micropolitan	$7,549,966.69	0.55%	0.99%	1.07%
60	Delta	Rural	$6,043,963.81	6.36%	3.25%	0.41%
61	Denton	Metropolitan	$280,456,956.11	0.99%	0.58%	98.41%
62	DeWitt	Micropolitan	$16,822,541.22	0.24%	1.53%	0.87%
63	Dickens	Rural	$2,191,792.78	1.55%	3.09%	-18.57%
64	Dimmit	Micropolitan	$6,427,063.13	0.11%	1.70%	0.59%
65	Donley	Rural	$3,558,246.71	2.19%	2.34%	-13.30%
66	Duval	Micropolitan	$9,804,730.81	2.25%	2.40%	-14.54%
67	Eastland	Micropolitan	$14,493,516.64	1.32%	1.11%	0.14%
68	Ector	Metropolitan	$67,574,769.57	0.53%	0.88%	33.85%
69	Edwards	Rural	$2,448,755.99	2.36%	3.61%	-10.82%
70	Ellis	Metropolitan	$107,582,059.72	2.04%	1.35%	61.13%
71	ElPaso	Metropolitan	$417,758,760.61	1.44%	1.39%	23.71%
72	Erath	Micropolitan	$29,074,162.97	1.77%	1.73%	28.62%
73	Falls	Micropolitan	$11,592,674.62	2.91%	1.93%	-6.68%
74	Fannin	Micropolitan	$24,687,567.43	3.43%	1.86%	12.94%
75	Fayette	Micropolitan	$28,699,069.87	1.71%	2.11%	16.26%
76	Fisher	Rural	$4,197,077.07	1.56%	2.35%	-11.63%
77	Floyd	Rural	$4,755,811.46	1.43%	2.18%	-24.89%
78	Foard	Rural	$1,144,143.41	2.35%	2.22%	-26.02%
79	FortBend	Metropolitan	$374,645,696.32	1.53%	0.83%	122.27%
80	Franklin	Micropolitan	$8,468,419.49	1.89%	1.98%	13.83%
81	Freestone	Micropolitan	$17,768,222.35	1.28%	2.42%	10.86%
82	Frio	Micropolitan	$9,500,343.48	0.48%	1.74%	21.93%

Table A17. **Texas County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
83	Gaines	Micropolitan	$6,430,831.82	0.19%	0.85%	44.47%
84	Galveston	Metropolitan	$281,235,984.36	1.98%	1.61%	35.07%
85	Garza	Rural	$3,257,199.23	0.84%	1.65%	35.02%
86	Gillespie	Micropolitan	$31,719,009.88	3.71%	1.95%	28.78%
87	Glasscock	Rural	$873,030.04	0.02%	0.62%	-1.28%
88	Goliad	Rural	$8,011,639.13	2.30%	2.41%	9.47%
89	Gonzales	Micropolitan	$15,546,662.37	0.31%	1.72%	11.80%
90	Gray	Micropolitan	$11,720,033.73	1.09%	1.22%	-3.73%
91	Grayson	Metropolitan	$77,559,294.87	1.65%	1.37%	21.15%
92	Gregg	Metropolitan	$68,615,861.99	0.87%	1.22%	11.07%
93	Grimes	Micropolitan	$26,160,604.89	2.41%	2.60%	20.41%
94	Guadalupe	Metropolitan	$81,722,113.19	0.88%	1.11%	83.88%
95	Hale	Micropolitan	$19,431,012.73	1.43%	1.78%	-7.57%
96	Hall	Rural	$2,079,379.48	2.67%	2.28%	-19.94%
97	Hamilton	Rural	$9,886,997.02	4.53%	1.92%	3.10%
98	Hansford	Rural	$3,395,738.00	0.36%	0.99%	1.75%
99	Hardeman	Rural	$4,477,288.71	2.32%	2.99%	-16.98%
100	Hardin	Metropolitan	$35,985,550.55	2.73%	1.37%	19.00%
101	Harris	Metropolitan	$1,728,833,366.29	0.48%	0.65%	38.17%
102	Harrison	Metropolitan	$35,034,305.18	0.78%	1.25%	7.43%
103	Hartley	Rural	$2,171,800.22	0.24%	0.62%	1.48%
104	Haskell	Rural	$6,309,526.32	2.11%	3.14%	-4.60%
105	Hays	Metropolitan	$178,906,701.70	2.84%	1.84%	128.13%
106	Hemphill	Rural	$2,824,465.21	0.27%	1.26%	14.15%
107	Henderson	Metropolitan	$64,971,662.04	3.87%	1.99%	12.31%
108	Hidalgo	Metropolitan	$326,358,027.05	1.55%	1.43%	52.06%
109	Hill	Micropolitan	$25,907,835.21	2.81%	1.82%	12.48%
110	Hockley	Micropolitan	$16,525,036.50	0.72%	1.85%	1.16%
111	Hood	Metropolitan	$50,569,063.75	2.32%	1.65%	47.29%
112	Hopkins	Micropolitan	$26,642,575.94	1.99%	1.85%	15.18%
113	Houston	Micropolitan	$26,909,980.42	3.05%	3.05%	-0.07%
114	Howard	Micropolitan	$18,879,035.76	0.28%	1.29%	8.42%
115	Hudspeth	Rural	$1,935,988.69	1.29%	1.24%	43.39%
116	Hunt	Metropolitan	$51,462,188.51	1.45%	1.40%	25.98%
117	Hutchinson	Micropolitan	$10,998,766.33	0.14%	1.25%	-11.15%
118	Irion	Rural	$1,577,455.72	0.09%	1.52%	-14.06%
119	Jack	Rural	$6,010,566.42	0.89%	1.54%	0.91%
120	Jackson	Micropolitan	$12,817,343.86	1.82%	2.06%	3.36%
121	Jasper	Micropolitan	$27,950,547.98	2.84%	1.91%	0.75%
122	JeffDavis	Rural	$4,350,006.50	5.98%	4.50%	2.04%
123	Jefferson	Metropolitan	$149,270,317.16	0.63%	1.33%	1.17%
124	JimHogg	Rural	$4,831,707.89	2.16%	3.00%	-0.62%

Table A17. **Texas County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
125	JimWells	Micropolitan	$24,449,780.90	1.35%	1.48%	3.80%
126	Johnson	Metropolitan	$74,881,733.65	1.21%	1.05%	35.13%
127	Jones	Micropolitan	$11,993,642.30	2.42%	1.98%	-4.66%
128	Karnes	Micropolitan	$12,402,142.83	0.09%	1.60%	1.32%
129	Kaufman	Metropolitan	$79,082,907.78	1.73%	1.44%	80.36%
130	Kendall	Micropolitan	$39,138,441.70	2.15%	1.02%	92.23%
131	Kenedy	Rural	$274,104.89	0.09%	1.42%	6.76%
132	Kent	Rural	$2,050,588.52	0.48%	5.15%	-15.48%
133	Kerr	Metropolitan	$55,305,232.25	3.29%	2.10%	20.05%
134	Kimble	Rural	$5,425,428.34	4.06%	2.87%	-2.37%
135	King	Rural	$363,763.81	0.17%	2.36%	-22.19%
136	Kinney	Rural	$3,419,531.32	3.01%	2.98%	11.48%
137	Kleberg	Micropolitan	$24,184,105.24	2.08%	1.99%	-1.33%
138	Knox	Rural	$4,003,493.41	2.18%	2.85%	-14.11%
139	Lamar	Micropolitan	$36,516,061.33	1.70%	1.80%	2.53%
140	Lamb	Micropolitan	$7,325,653.43	0.97%	1.46%	-10.54%
141	Lampasas	Micropolitan	$22,507,601.58	5.25%	2.14%	19.52%
142	LaSalle	Rural	$4,724,237.83	0.06%	1.75%	28.38%
143	Lavaca	Micropolitan	$24,041,811.85	1.64%	2.35%	4.69%
144	Lee	Micropolitan	$19,035,350.46	2.07%	2.38%	9.50%
145	Leon	Micropolitan	$20,965,896.20	2.07%	3.01%	12.62%
146	Liberty	Metropolitan	$40,473,126.93	2.13%	1.26%	23.05%
147	Limestone	Micropolitan	$26,701,562.88	1.79%	3.17%	6.66%
148	Lipscomb	Rural	$2,607,004.15	0.35%	1.20%	9.75%
149	LiveOak	Micropolitan	$9,130,127.17	0.46%	2.11%	-1.16%
150	Llano	Micropolitan	$31,063,077.47	4.87%	3.02%	27.00%
151	Loving	Rural	$157,801.08	0.00%	1.83%	126.87%
152	Lubbock	Metropolitan	$203,663,483.15	1.63%	1.56%	26.70%
153	Lynn	Rural	$4,184,762.53	1.73%	2.15%	-10.27%
154	Madison	Micropolitan	$13,907,905.00	1.96%	3.17%	11.45%
155	Marion	Rural	$5,989,519.10	2.18%	1.58%	-9.26%
156	Martin	Rural	$2,849,080.89	0.03%	0.88%	21.22%
157	Mason	Rural	$6,639,539.94	5.41%	3.48%	14.50%
158	Matagorda	Micropolitan	$27,278,954.61	1.33%	1.84%	-3.70%
159	Maverick	Metropolitan	$21,894,601.33	1.47%	1.23%	23.65%
160	McCulloch	Rural	$8,087,249.59	2.18%	2.67%	-2.66%
161	McLennan	Metropolitan	$145,447,871.34	1.18%	1.38%	19.24%
162	McMullen	Rural	$1,545,309.00	0.04%	2.86%	-11.99%
163	Medina	Metropolitan	$36,821,713.56	4.22%	1.84%	29.56%
164	Menard	Rural	$2,350,087.30	3.57%	3.11%	-9.36%
165	Midland	Metropolitan	$62,357,404.78	0.23%	0.29%	48.76%
166	Milam	Micropolitan	$19,160,977.85	3.03%	2.11%	3.68%

Table A17. **Texas County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
167	Mills	Rural	$7,363,056.81	4.01%	4.03%	-4.47%
168	Mitchell	Rural	$6,321,757.32	1.25%	2.43%	-16.01%
169	Montague	Micropolitan	$15,866,046.99	1.59%	1.92%	2.51%
170	Montgomery	Metropolitan	$341,436,317.47	1.53%	0.91%	101.15%
171	Moore	Micropolitan	$7,871,472.83	0.47%	0.89%	6.78%
172	Morris	Micropolitan	$10,011,604.55	1.46%	1.87%	-5.43%
173	Motley	Rural	$1,538,880.07	3.71%	4.31%	-13.46%
174	Nacogdoches	Metropolitan	$50,076,587.24	1.93%	2.02%	10.99%
175	Navarro	Micropolitan	$33,351,178.98	2.23%	1.77%	9.84%
176	Newton	Micropolitan	$7,594,952.23	1.49%	1.66%	-8.80%
177	Nolan	Micropolitan	$11,505,224.21	1.21%	1.81%	-6.65%
178	Nueces	Metropolitan	$190,092,856.30	0.99%	1.18%	15.50%
179	Ochiltree	Rural	$3,822,751.16	0.25%	0.67%	10.45%
180	Oldham	Rural	$2,094,578.87	0.58%	2.00%	-2.47%
181	Orange	Metropolitan	$46,330,215.05	1.45%	1.23%	-1.64%
182	PaloPinto	Micropolitan	$18,957,642.62	1.89%	1.68%	6.84%
183	Panola	Micropolitan	$15,845,098.79	0.58%	1.57%	1.72%
184	Parker	Metropolitan	$69,869,913.08	1.81%	0.95%	56.36%
185	Parmer	Rural	$3,458,731.79	0.24%	0.78%	-1.52%
186	Pecos	Micropolitan	$11,103,970.86	0.34%	1.94%	-6.76%
187	Polk	Metropolitan	$46,357,325.55	3.82%	2.35%	21.63%
188	Potter	Metropolitan	$45,067,406.14	0.58%	0.86%	5.37%
189	Presidio	Rural	$4,063,055.77	1.75%	1.36%	-4.87%
190	Rains	Micropolitan	$9,230,890.21	5.04%	2.26%	33.05%
191	Randall	Metropolitan	$104,307,818.64	2.95%	1.60%	30.64%
192	Reagan	Rural	$1,519,087.43	0.03%	0.84%	12.48%
193	Real	Rural	$5,475,275.94	7.27%	4.54%	14.15%
194	RedRiver	Micropolitan	$9,810,105.89	4.03%	1.98%	-14.94%
195	Reeves	Micropolitan	$9,713,982.94	0.08%	1.57%	19.47%
196	Refugio	Rural	$6,157,164.23	1.19%	2.06%	-10.17%
197	Roberts	Rural	$1,014,964.81	0.10%	2.68%	1.80%
198	Robertson	Micropolitan	$17,989,758.80	0.86%	2.58%	8.03%
199	Rockwall	Metropolitan	$66,212,379.89	2.21%	1.08%	133.65%
200	Runnels	Micropolitan	$9,370,720.33	3.08%	2.30%	-10.97%
201	Rusk	Metropolitan	$31,598,734.84	1.12%	1.59%	14.94%
202	Sabine	Micropolitan	$7,510,559.90	2.81%	2.05%	1.15%
203	SanAugustine	Rural	$7,718,969.81	0.76%	2.35%	-7.98%
204	SanJacinto	Micropolitan	$30,660,527.69	8.98%	3.09%	29.10%
205	SanPatricio	Metropolitan	$40,187,378.54	1.76%	1.37%	-0.36%
206	SanSaba	Rural	$7,221,487.71	4.09%	2.89%	-2.13%
207	Schleicher	Rural	$2,565,934.81	1.54%	2.21%	-1.36%
208	Scurry	Micropolitan	$14,464,475.32	0.58%	2.04%	3.09%

Table A17. **Texas County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
209	Shackelford	Rural	$2,804,978.38	0.97%	0.66%	-1.48%
210	Shelby	Micropolitan	$15,800,168.36	1.03%	1.49%	0.77%
211	Sherman	Rural	$1,849,727.52	0.59%	1.21%	-3.36%
212	Smith	Metropolitan	$147,135,940.92	1.45%	1.16%	31.78%
213	Somervell	Rural	$9,218,406.65	0.78%	2.23%	32.41%
214	Starr	Metropolitan	$24,857,491.29	1.76%	1.46%	20.39%
215	Stephens	Rural	$7,778,008.80	1.43%	2.10%	-2.49%
216	Sterling	Rural	$1,267,618.70	0.40%	1.66%	-5.89%
217	Stonewall	Rural	$1,711,466.12	0.57%	2.35%	-19.55%
218	Sutton	Rural	$3,316,089.58	0.68%	1.44%	-7.82%
219	Swisher	Rural	$5,836,880.45	1.13%	1.86%	-10.93%
220	Tarrant	Metropolitan	$703,047,215.66	0.65%	0.66%	44.16%
221	Taylor	Metropolitan	$105,988,551.49	1.74%	1.70%	8.76%
222	Terrell	Rural	$969,039.35	0.60%	2.45%	-23.87%
223	Terry	Micropolitan	$7,959,506.09	1.00%	2.02%	-3.71%
224	Throckmorton	Rural	$2,097,287.64	1.34%	3.85%	-18.11%
225	Titus	Micropolitan	$17,652,801.60	1.08%	1.54%	17.48%
226	TomGreen	Metropolitan	$80,539,880.29	1.52%	1.48%	13.63%
227	Travis (Capital)	Metropolitan	$999,915,290.98	0.98%	1.19%	53.73%
228	Trinity	Micropolitan	$20,688,857.50	8.86%	4.07%	6.97%
229	Tyler	Micropolitan	$16,437,738.00	3.78%	2.36%	3.95%
230	Upshur	Micropolitan	$23,187,953.26	2.74%	1.53%	16.91%
231	Upton	Rural	$2,446,570.40	0.03%	1.50%	7.84%
232	Uvalde	Micropolitan	$21,999,907.66	2.72%	2.08%	3.55%
233	ValVerde	Micropolitan	$26,485,716.36	1.62%	1.47%	9.70%
234	VanZandt	Metropolitan	$46,483,385.69	4.37%	2.17%	16.37%
235	Victoria	Metropolitan	$55,575,869.30	1.18%	1.31%	9.45%
236	Walker	Metropolitan	$107,107,528.98	5.32%	5.27%	17.36%
237	Waller	Metropolitan	$38,155,091.25	2.16%	1.80%	62.65%
238	Ward	Micropolitan	$7,720,502.37	0.17%	1.32%	7.43%
239	Washington	Micropolitan	$40,742,755.90	1.94%	2.22%	15.59%
240	Webb	Metropolitan	$101,377,081.40	0.82%	1.16%	42.87%
241	Wharton	Micropolitan	$34,170,386.83	1.87%	1.98%	1.05%
242	Wheeler	Rural	$3,849,903.30	0.35%	1.77%	-1.76%
243	Wichita	Metropolitan	$77,214,739.31	1.42%	1.35%	0.30%
244	Wilbarger	Micropolitan	$16,748,106.98	2.22%	3.11%	-12.65%
245	Willacy	Micropolitan	$13,220,814.43	1.52%	2.15%	7.14%
246	Williamson	Metropolitan	$366,056,740.81	1.60%	1.27%	126.72%
247	Wilson	Metropolitan	$31,817,582.37	3.04%	1.43%	54.97%
248	Winkler	Rural	$4,664,689.03	0.26%	1.05%	7.63%
249	Wise	Metropolitan	$33,363,303.21	0.89%	1.12%	39.99%
250	Wood	Micropolitan	$38,768,519.53	2.36%	2.25%	22.79%

Table A17. **Texas County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
251	Yoakum	Rural	$6,707,229.13	0.20%	1.90%	17.33%
252	Young	Micropolitan	$12,239,210.20	1.41%	1.35%	0.57%
253	Zapata	Micropolitan	$8,256,392.90	1.01%	2.06%	16.48%
254	Zavala	Micropolitan	$6,903,012.76	0.73%	1.97%	3.30%

Figure A49. **Texas County Type**

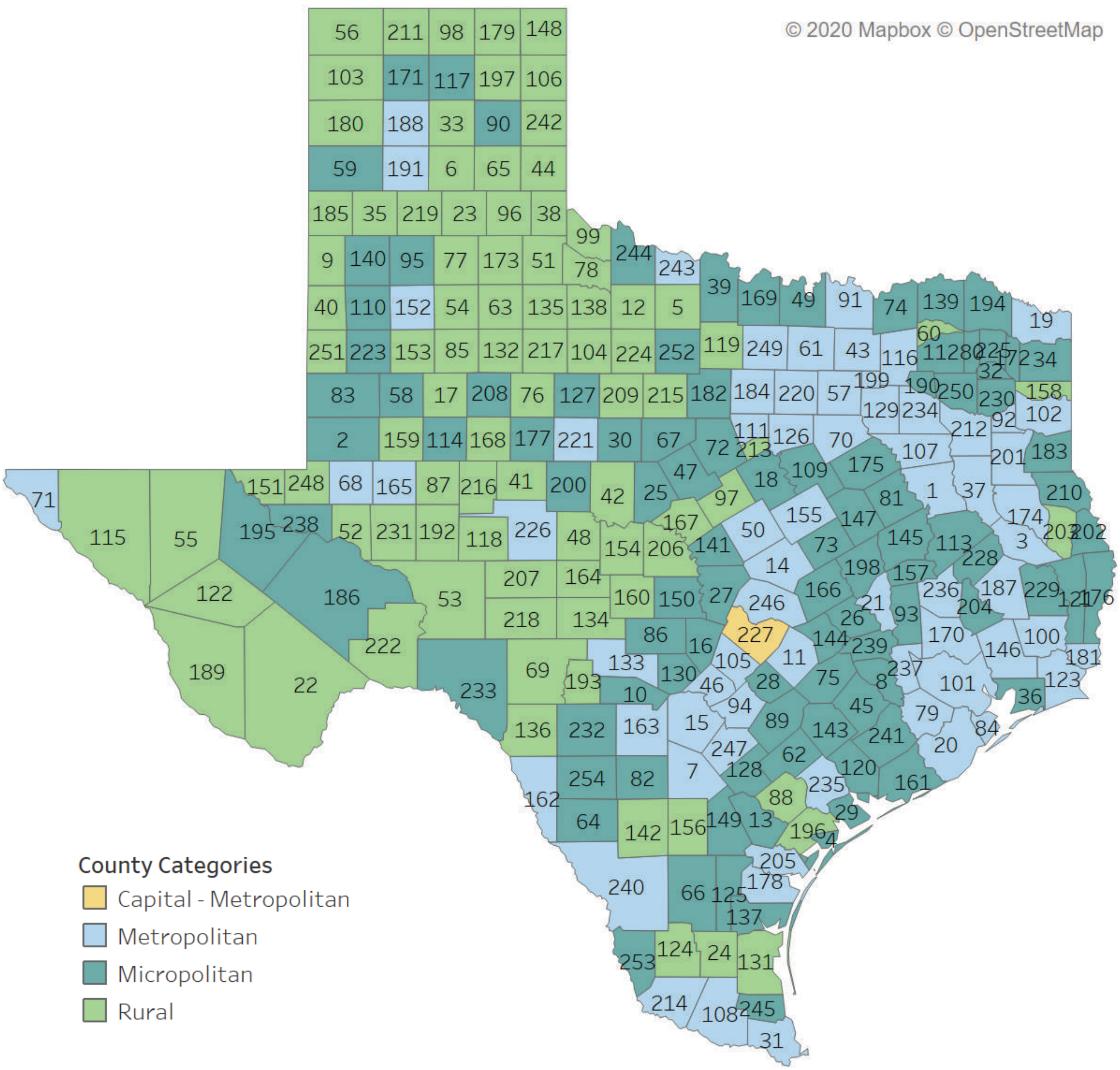


Figure A50. **Texas Pension Benefit Dollars as Share of County GDP**

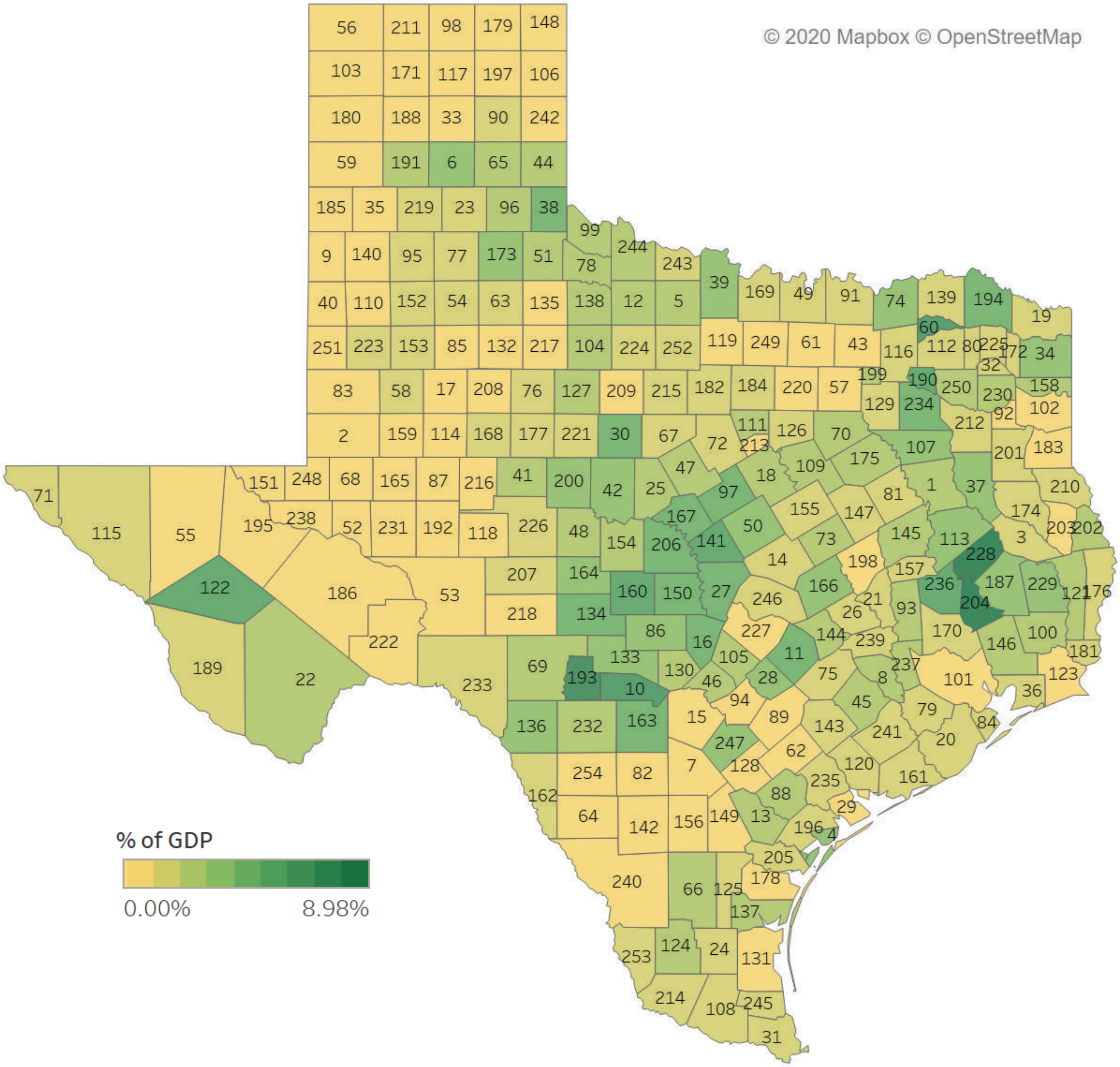
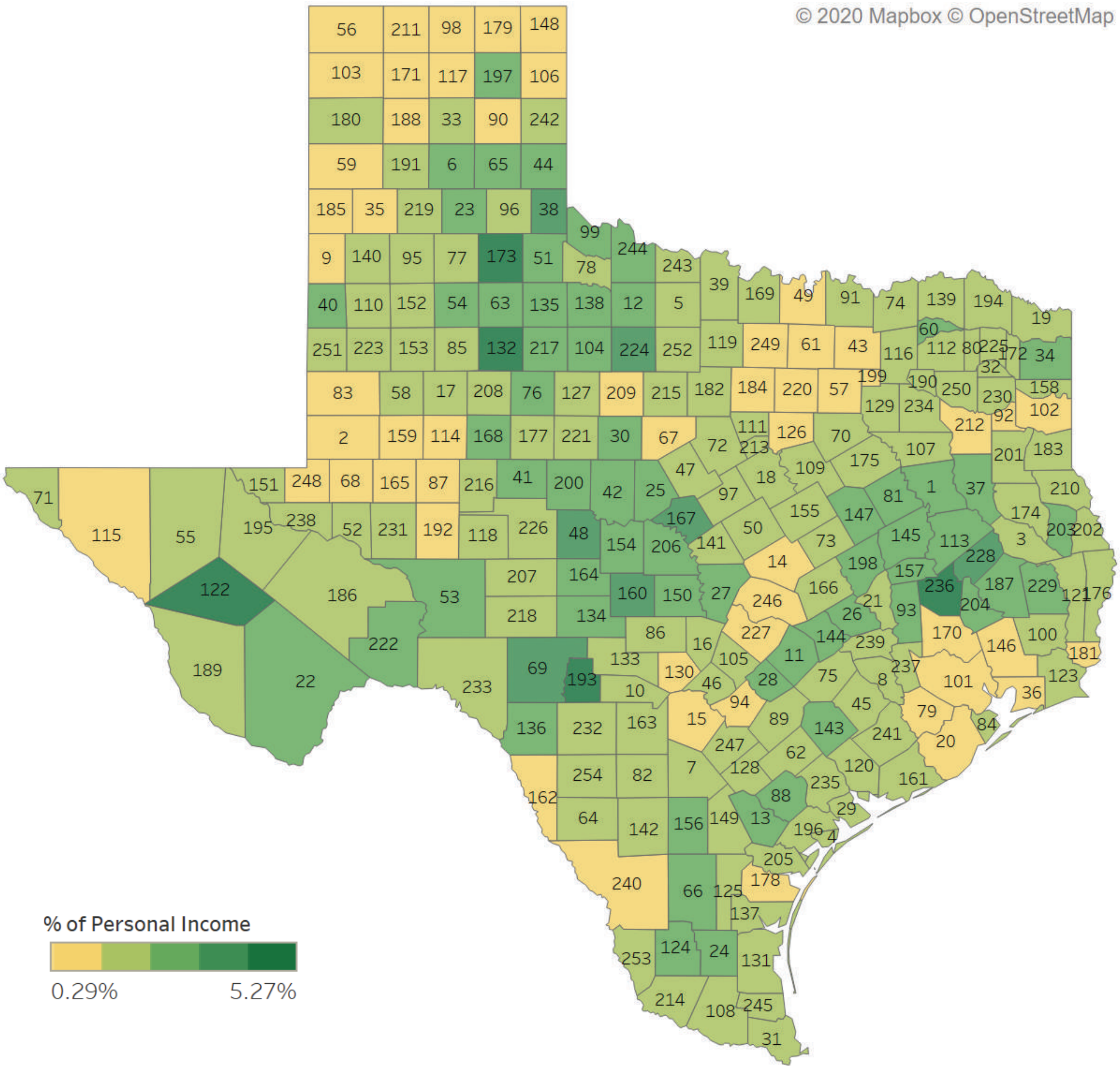


Figure A51. **Texas Pension Benefit Dollars as Share of County Total Personal Income**



In Texas, we received data from the following plans: Employees Retirement System of Texas, Teacher Retirement System of Texas, Texas County and District Retirement System, Texas Emergency Services Retirement System, El Paso Firemen and Policemen's Pension Fund, City of Austin Employees' Retirement System, Dallas Police and Fire Pension System, Houston Firefighters Relief and Retirement Fund, and Houston Police Officers Pension System.

Wisconsin

Table A18. **Wisconsin County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Adams	Micropolitan	$8,399,049.72	1.87%	1.07%	9.15%
2	Ashland	Micropolitan	$14,316,867.50	2.11%	2.23%	-7.51%
3	Barron	Micropolitan	$37,377,933.33	1.88%	1.67%	0.45%
4	Bayfield	Micropolitan	$17,614,717.61	4.41%	2.41%	0.19%
5	Brown	Metropolitan	$192,056,930.76	1.14%	1.38%	16.14%
6	Buffalo	Micropolitan	$10,458,409.64	1.88%	1.78%	-4.92%
7	Burnett	Micropolitan	$8,680,483.09	1.82%	1.32%	-1.80%
8	Calumet	Metropolitan	$15,968,051.52	1.02%	0.63%	23.45%
9	Chippewa	Metropolitan	$57,373,562.33	2.24%	1.94%	16.20%
10	Clark	Micropolitan	$18,671,627.72	1.40%	1.34%	3.43%
11	Columbia	Metropolitan	$74,145,970.46	2.66%	2.53%	9.32%
12	Crawford	Micropolitan	$10,445,256.41	1.50%	1.55%	-5.52%
13	Dane (Capital)	Metropolitan	$907,538,233.45	2.21%	2.73%	27.16%
14	Dodge	Metropolitan	$76,546,364.66	2.33%	1.95%	2.27%
15	Door	Micropolitan	$36,587,593.98	3.11%	2.10%	-1.26%
16	Douglas	Micropolitan	$39,258,218.55	2.15%	2.11%	-0.18%
17	Dunn	Micropolitan	$45,678,996.03	2.64%	2.53%	13.23%
18	EauClaire	Metropolitan	$111,655,632.85	1.89%	2.21%	12.23%
19	Florence	Rural	$3,037,945.34	2.46%	1.29%	-15.07%
20	FondduLac	Metropolitan	$83,481,439.17	1.75%	1.68%	5.93%
21	Forest	Rural	$7,348,831.59	2.54%	1.97%	-10.31%
22	Grant	Metropolitan	$45,592,611.67	2.23%	2.04%	3.95%
23	Green	Micropolitan	$34,425,918.90	2.27%	1.83%	9.75%
24	GreenLake	Micropolitan	$17,124,455.76	2.61%	1.96%	-0.98%
25	Iowa	Micropolitan	$20,532,606.78	1.89%	1.80%	4.35%
26	Iron	Rural	$5,605,071.41	3.16%	1.92%	-17.27%
27	Jackson	Micropolitan	$15,550,560.87	1.72%	1.63%	7.21%
28	Jefferson	Metropolitan	$56,713,713.69	1.37%	1.44%	15.01%
29	Juneau	Micropolitan	$17,531,098.25	2.21%	1.74%	9.46%
30	Kenosha	Metropolitan	$83,012,220.04	1.35%	1.05%	13.18%
31	Kewaunee	Micropolitan	$15,057,356.95	1.91%	1.60%	0.97%
32	LaCrosse	Metropolitan	$101,429,931.60	1.57%	1.71%	10.37%
33	Lafayette	Micropolitan	$13,407,892.76	2.02%	1.87%	3.27%
34	Langlade	Micropolitan	$18,815,916.19	2.79%	2.26%	-7.10%
35	Lincoln	Micropolitan	$32,650,684.04	3.11%	2.58%	-6.59%
36	Manitowoc	Metropolitan	$60,542,169.76	1.56%	1.61%	-4.60%
37	Marathon	Metropolitan	$89,757,568.37	1.11%	1.32%	7.62%
38	Marinette	Micropolitan	$32,248,052.67	1.66%	1.81%	-6.80%
39	Marquette	Micropolitan	$15,959,067.58	4.10%	2.51%	-2.51%
40	Menominee	Rural	$1,756,580.39	1.09%	1.24%	2.10%

Table A18. **Wisconsin County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
41	Milwaukee	Metropolitan	$383,482,270.06	0.71%	0.85%	0.85%
42	Monroe	Micropolitan	$25,080,365.75	1.12%	1.30%	12.60%
43	Oconto	Micropolitan	$26,791,455.04	2.89%	1.55%	6.16%
44	Oneida	Micropolitan	$47,493,742.65	3.21%	2.59%	-3.55%
45	Outagamie	Metropolitan	$117,262,832.36	1.14%	1.22%	16.40%
46	Ozaukee	Metropolitan	$79,721,812.21	1.72%	1.06%	8.30%
47	Pepin	Rural	$5,003,040.23	1.95%	1.43%	1.05%
48	Pierce	Micropolitan	$31,774,151.92	2.91%	1.63%	15.63%
49	Polk	Micropolitan	$25,049,884.78	1.69%	1.24%	5.52%
50	Portage	Metropolitan	$68,502,275.34	2.01%	2.10%	5.60%
51	Price	Micropolitan	$12,692,897.02	2.48%	2.09%	-15.33%
52	Racine	Metropolitan	$168,066,641.95	1.99%	1.72%	4.11%
53	Richland	Micropolitan	$14,109,154.48	2.10%	1.88%	-3.05%
54	Rock	Metropolitan	$119,435,862.65	1.70%	1.66%	7.11%
55	Rusk	Micropolitan	$12,386,650.96	2.41%	1.98%	-7.82%
56	Sauk	Metropolitan	$59,341,726.67	1.78%	1.91%	16.34%
57	Sawyer	Micropolitan	$15,226,201.89	2.47%	2.01%	1.81%
58	Shawano	Micropolitan	$26,147,196.25	2.30%	1.52%	0.32%
59	Sheboygan	Metropolitan	$92,893,748.10	1.39%	1.52%	2.49%
60	St.Croix	Metropolitan	$32,804,267.59	1.08%	0.66%	42.02%
61	Taylor	Micropolitan	$10,591,450.22	1.30%	1.33%	3.72%
62	Trempealeau	Micropolitan	$23,708,823.16	1.75%	1.80%	9.00%
63	Vernon	Micropolitan	$23,680,534.31	2.54%	1.91%	9.73%
64	Vilas	Micropolitan	$25,657,796.31	3.10%	2.17%	4.30%
65	Walworth	Metropolitan	$71,194,055.79	1.84%	1.37%	10.62%
66	Washburn	Micropolitan	$20,464,206.79	3.96%	2.73%	-0.99%
67	Washington	Metropolitan	$92,204,687.29	1.64%	1.16%	15.49%
68	Waukesha	Metropolitan	$314,972,956.45	1.12%	1.08%	11.73%
69	Waupaca	Metropolitan	$49,063,862.82	2.63%	2.10%	-1.17%
70	Waushara	Micropolitan	$21,788,954.49	3.89%	2.18%	4.79%
71	Winnebago	Metropolitan	$147,162,640.19	1.59%	1.79%	9.09%
72	Wood	Metropolitan	$71,935,347.45	1.92%	2.11%	-3.31%

Figure A52. **Wisconsin County Type**

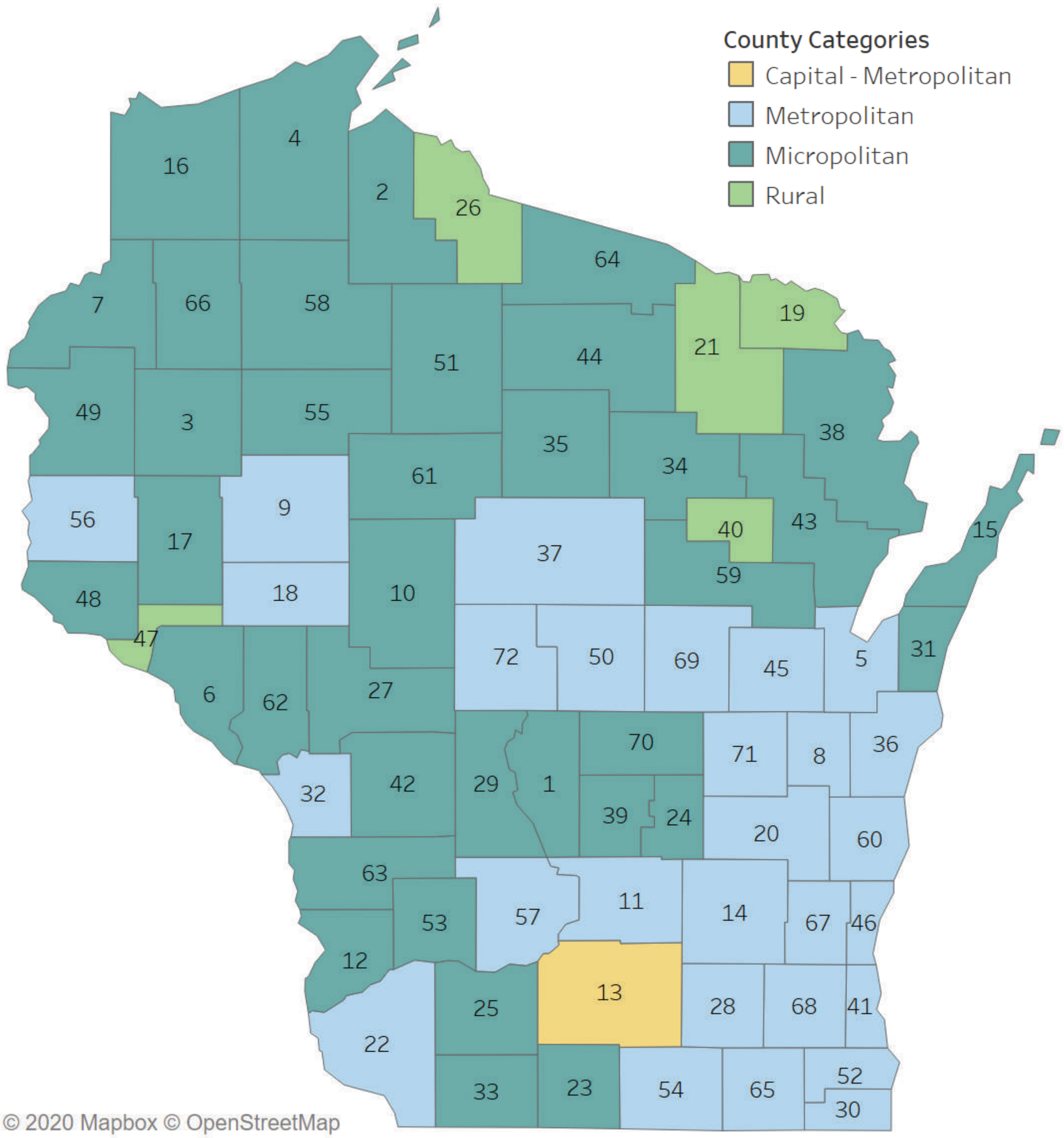


Figure A53. **Wisconsin Pension Benefit Dollars as Share of County GDP**

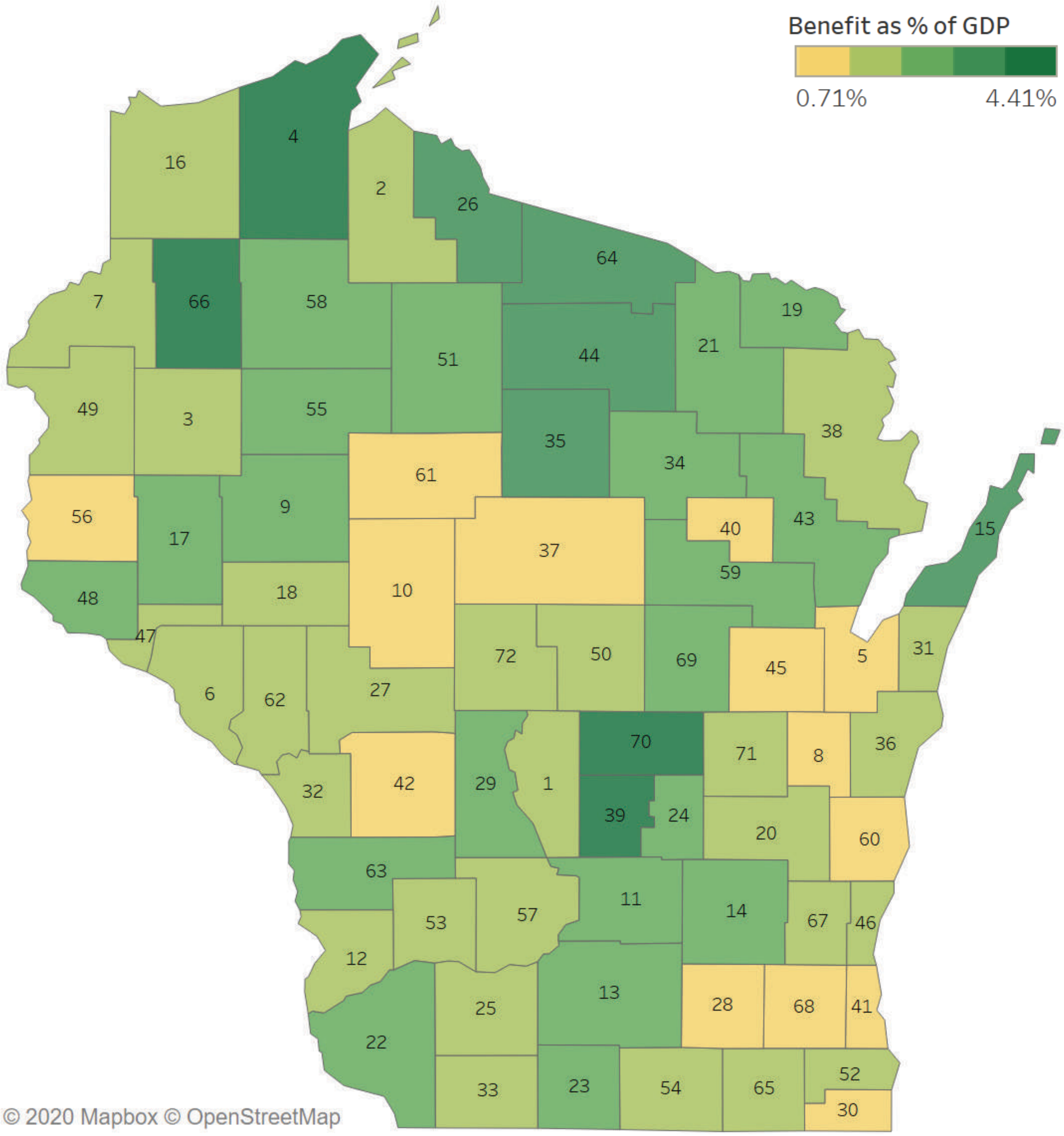
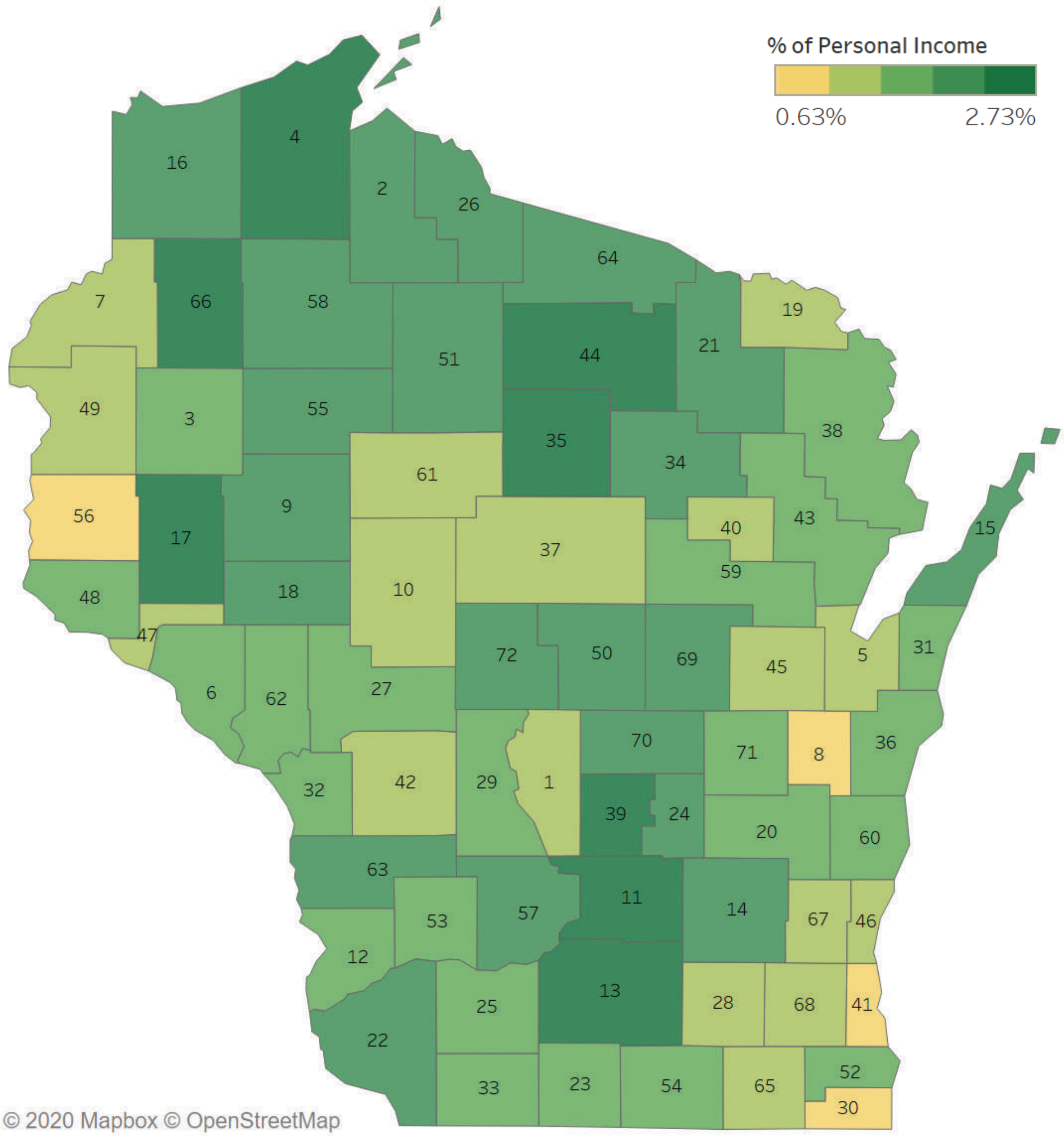


Figure A54. **Wisconsin Pension Benefit Dollars as Share of County Total Personal Income**



In Wisconsin, we received data from the Wisconsin Retirement System.

Wyoming

Table A19. **Wyoming County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Albany	Micropolitan	$42,141,718.16	2.99%	2.70%	20.58%
2	BigHorn	Micropolitan	$10,631,430.78	2.11%	2.42%	3.66%
3	Campbell	Micropolitan	$26,555,924.69	0.43%	1.09%	36.92%
4	Carbon	Micropolitan	$12,736,433.19	0.96%	1.46%	-4.27%
5	Converse	Micropolitan	$9,568,292.53	0.64%	1.28%	13.18%
6	Crook	Rural	$5,545,478.26	1.80%	1.62%	26.55%
7	Fremont	Micropolitan	$40,935,376.17	2.56%	2.37%	10.41%
8	Goshen	Micropolitan	$12,762,077.80	2.11%	2.20%	6.68%
9	HotSprings	Rural	$4,844,158.43	1.97%	1.93%	-6.70%
10	Johnson	Rural	$8,816,901.84	2.01%	2.03%	19.58%
11	Laramie (Capital)	Metropolitan	$121,297,754.86	2.32%	2.36%	21.28%
12	Lincoln	Micropolitan	$12,984,225.33	1.64%	1.55%	33.36%
13	Natrona	Metropolitan	$60,423,485.84	1.17%	1.10%	18.91%
14	Niobrara	Rural	$2,692,796.98	2.04%	2.20%	-0.79%
15	Park	Micropolitan	$22,384,068.03	1.66%	1.41%	13.72%
16	Platte	Rural	$7,873,164.27	1.47%	1.90%	-2.74%
17	Sheridan	Micropolitan	$27,493,949.44	2.20%	1.56%	13.83%
18	Sublette	Rural	$5,636,537.90	0.33%	1.12%	65.76%
19	Sweetwater	Micropolitan	$29,578,018.88	0.77%	1.29%	14.46%
20	Teton	Micropolitan	$7,816,445.24	0.36%	0.13%	26.46%
21	Uinta	Micropolitan	$12,244,400.73	1.35%	1.50%	2.82%
22	Washakie	Rural	$6,212,941.08	1.73%	1.64%	-4.87%
23	Weston	Rural	$6,005,344.32	1.90%	1.93%	4.86%

Figure A55. **Wyoming County Type**

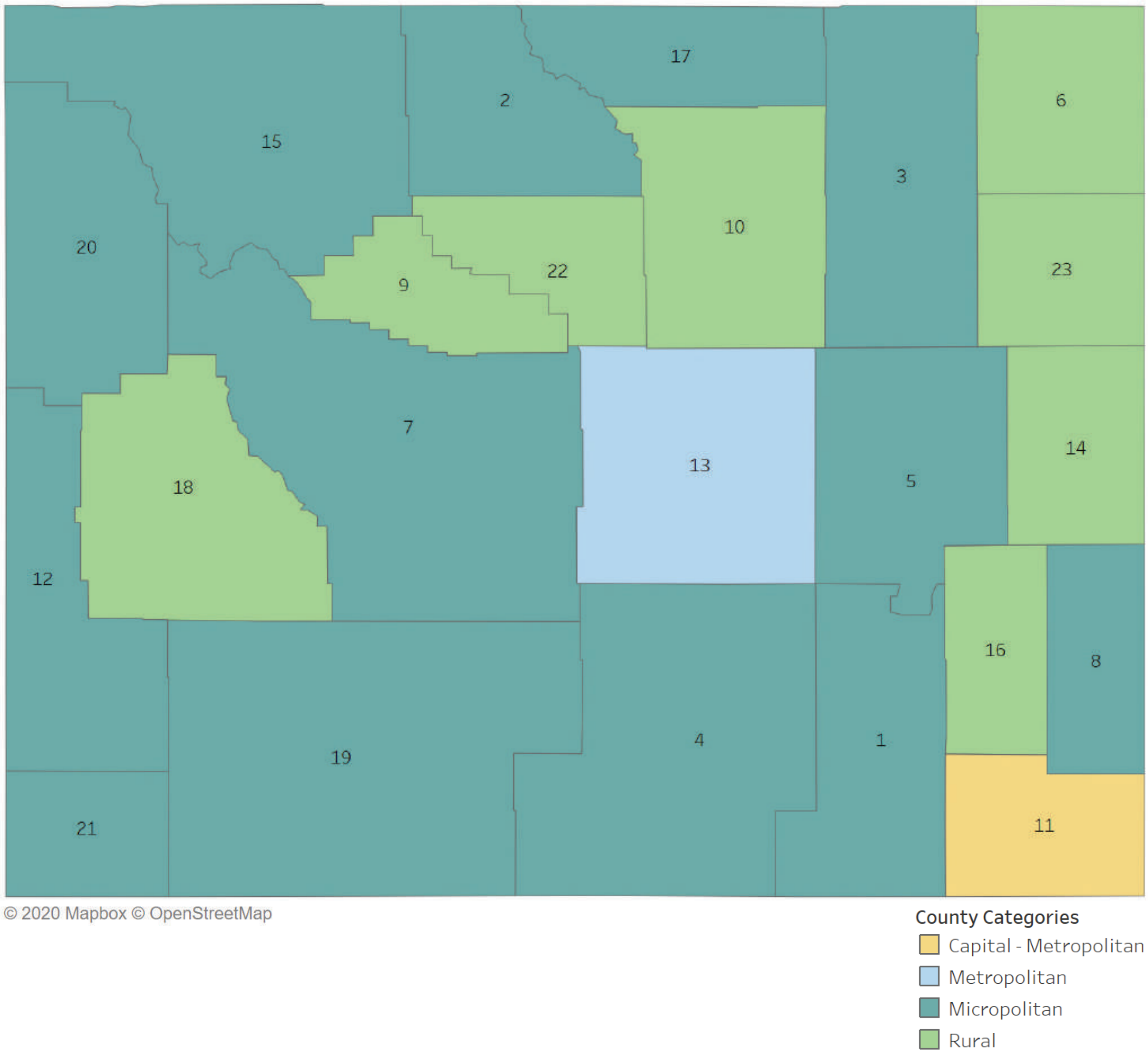


Figure A56. **Wyoming Pension Benefit Dollars as Share of County GDP**

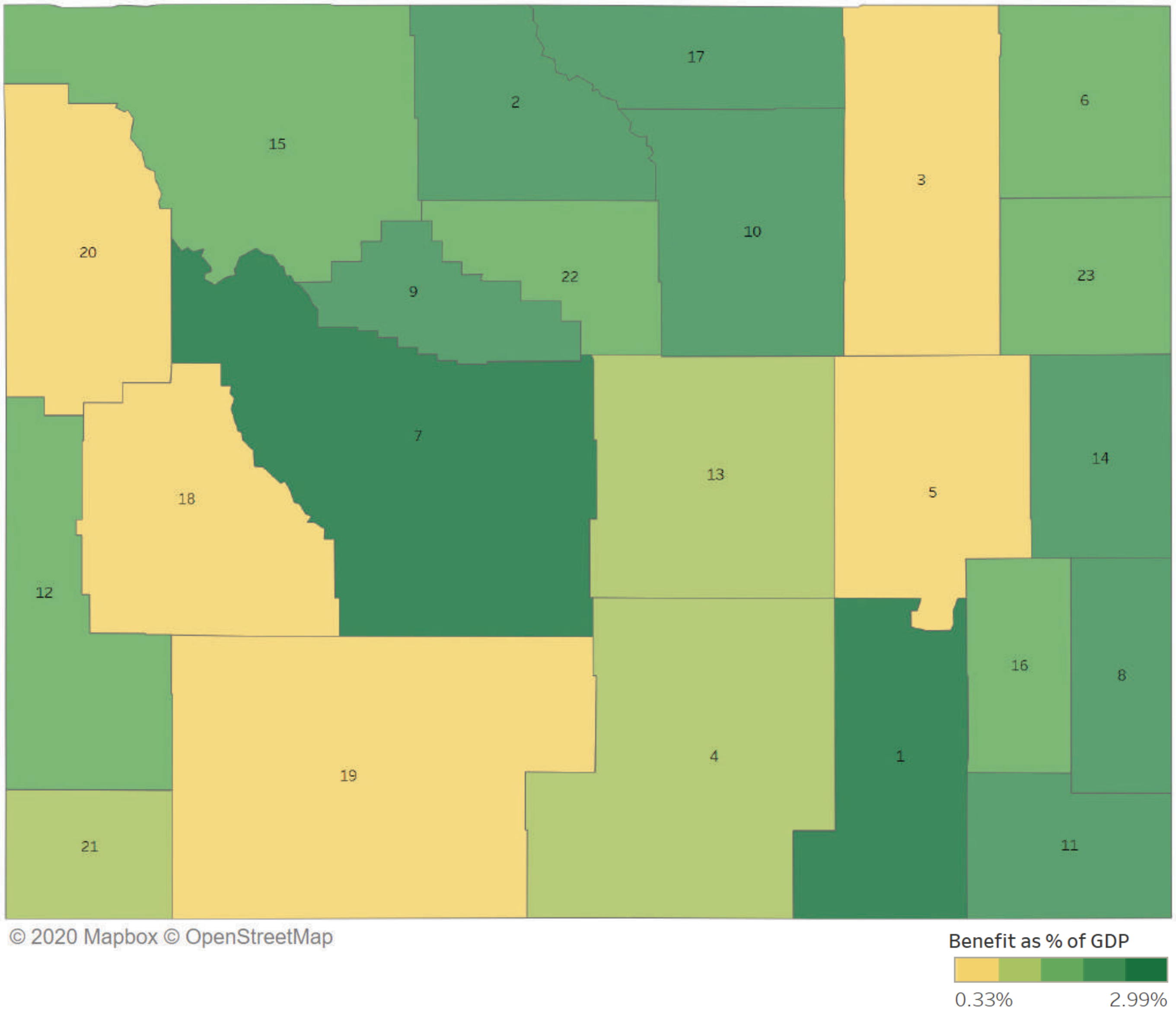
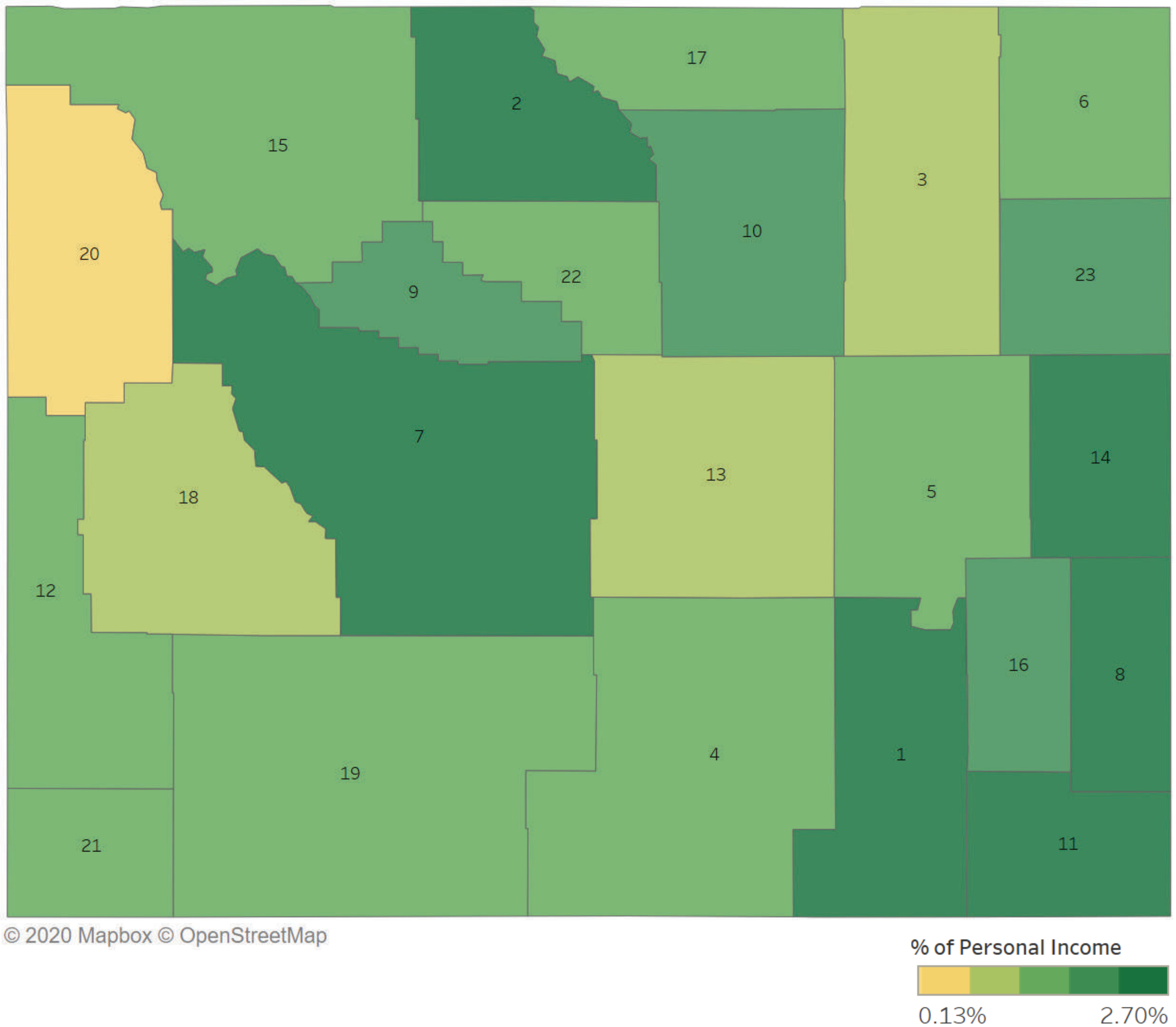


Figure A57. **Wyoming Pension Benefit Dollars as Share of County Total Personal Income**



In Wyoming, we received data from the Wyoming Retirement System.

Table A20. **State Data Capture Rates**

State	Census Bureau: 2018 Pension Benefit Payments (in thousands)	Census Bureau: 2018 Pension Benefit Payees	Data Received: Total Amount of Pension Benefits (in thousands) [1]	Data Received: Total Number of Benefit Recipients[1]	Percentage of Payments Captured	Percentage of People Captured
California	$54,684,659	1,458,658	$35,369,536	908,072	64.68%	62.3%
Idaho	$906,905	52,332	$788,969	41,819	87.00%	79.9%
Illinois	$19,846,770	527,973	$9,255,081	291,031	46.63%	55.1%
Iowa	$2,263,672	126,165	$2,014,491	113,488	88.99%	90.0%
Kansas	$1,829,330	105,449	$1,537,487	88,857	84.05%	84.3%
Maine	$946,934	45,287	$841,683	36,523	88.89%	80.6%
Minnesota	$4,979,363	230,438	$4,415,601	202,991	88.68%	88.1%
Mississippi	$2,676,744	107,599	$2,539,847	99,900	94.89%	92.8%
Missouri	$5,270,982	227,715	$3,895,411	164,843	73.90%	72.4%
Nevada	$2,426,131	67,163	$2,006,500	51,385	82.70%	76.5%
New Mexico	$2,237,114	90,097	$1,945,577	76,928	86.97%	85.4%
New York	$32,258,872	974,194	$22,293,978	704,719	69.11%	72.3%
North Dakota	$417,269	22,103	$341,498	16,031	81.84%	72.5%
Pennsylvania	$11,580,247	444,709	$9,267,926	330,958	80.03%	74.4%
South Carolina	$3,861,478	165,517	$3,756,040	162,287	97.27%	98.0%
South Dakota	$575,017	29,210	$461,620	23,568	80.28%	80.7%
Texas	$17,522,383	732,284	$14,386,063	574,982	82.10%	78.5%
Wisconsin	$5,822,553	225,857	$4,690,047	179,410	80.55%	79.4%
Wyoming	$584,067	30,214	$497,180	23,556	85.12%	78.0%

1 This report is based on data for in-state pension benefit recipients only. It does not include data for pension benefit recipients who live outside of the state where the plan is located.

ENDNOTES

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7 Ramstad, Evan, "Life in the 2020s: Slower growth will be the new normal in Minnesota", *Minneapolis Star Tribune*. December 30, 2019.

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Through our activities, NIRS seeks to encourage the development of public policies that enhance retirement security in America. Our vision is one of a retirement system that simultaneously meets the needs of employers, employees, and the public interest. That is, one where:

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- employees can count on a secure source of retirement income that enables them to maintain a decent living standard after a lifetime of work; and
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AARP IN THE STATES

OVERVIEW: North Dakota Public Employees Retirement System

The **North Dakota Public Employees Retirement System (NDPERS)** provides a defined benefit (DB) fund for public employees. It offers a modest but stable monthly income over a retiree's life. DB pensions help to recruit and retain experienced employees.

The spending from the pension checks of the 12,300 retired public employees helps support:

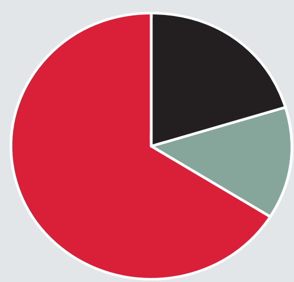
$805.8 million
in economic output in North Dakota.

4,610 jobs
paying $231.2 million in wages supported by retirees' spending from public pensions in North Dakota.

$110.7 million
in federal, state, and local tax revenues based on spending of pension benefits in North Dakota.

Pensions are a good deal for taxpayers:
Funding of public employee pensions is shared by employees and employers. New NDPERS employees contribute 7% of their pay into the fund. Over time, investment income earned by the fund does most of the work. In fact, between 1993 and 2018, taxpayers (via employer contributions) paid only 20.50% of the cost of pension benefits in North Dakota.

65.9% Investment Earnings



20.5% Employer Contributions

13.6% Employee Contributions

Key facts about the plan and its benefits:

23,754
Total active members of North Dakota Public Employees Retirement System.

60%
After a 30-year career, a pension benefit from NDPERS will replace 60% of an employees' pre-retirement income.

$1,291
Average pension benefit paid to retired NDPERS members each month.

Pension benefits are a good deal for the economy too:

Each dollar "invested" by North Dakota taxpayers (employers) in these plans supported $7.00 in total economic activity in the state.

$1.00 → **$7.00**

All data come from retirement system financial reports, Public Plans Database, or the National Institute on Retirement Security.

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AARP IN THE STATES

PRIMER: North Dakota Public Employees Retirement System

The North Dakota Public Employees Retirement System (NDPERS) provides benefits to qualified state employees.

The NDPERS Pension Works for North Dakota Stakeholders

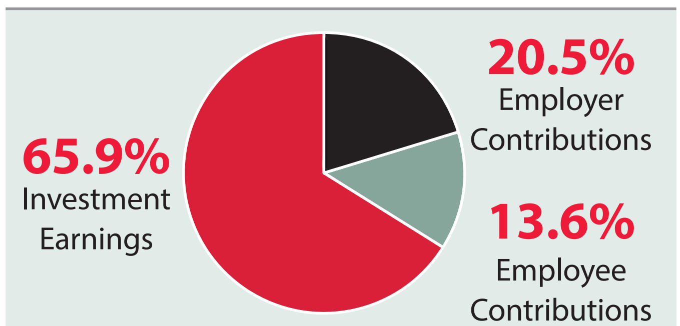
Defined benefit (DB) pensions help recruit and retain effective and experienced public employees, which is essential to delivering high quality service to citizens.

The spending by retired public employees from pension checks supports jobs, greater tax revenues and economic growth in our communities.

Pensions offer employees the best path to retirement security. They are cost-effective and provide modest lifetime income that will not run out.

Taxpayers Only Pay a Small Part of Pension Costs

The funding of public employee pensions is shared by employees and employers. New NDPERS employees contribute 7% of their pay into the fund. Over time, investment income earned by the fund does most of the work. In fact, between 1993 and 2018, taxpayers paid only 20.50% of the cost of benefits in North Dakota.



Pensions Cost Half as Much as a 401(k) Plan

Pensions can provide the same benefit as a 401(k) retirement account at about half the cost because of the following key factors:

10% cost savings from pooling longevity risk **+** **11%** cost savings from optimal asset allocation **+** **27%** cost savings due to higher returns and lower fees **=** **48%** **total cost savings**

Pensions Disproportionately Benefit Rural Areas

Rural counties have the largest percentage of their population receiving a public pension benefit, as 4.3% of residents in rural areas received benefits in 2018. Excluding counties that are home to a state capitol, public pension benefits in rural and small town counties accounted for a larger share of total personal income than in denser metropolitan counties.

NDPERS Key Facts

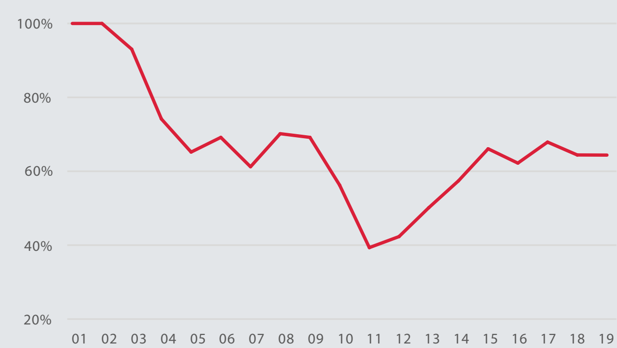
- NDPERS serves 23,754 active employees and 12,300 retired members and survivor beneficiaries.
- New employees contribute 7% of pay to NDPERS.
- Employers contribute 7.12% to the fund.
- The average monthly retirement benefit for members is $1,291.
- After a 30-year career, a pension benefit from NDPERS will replace 60% of an employee's final average salary.

Historical NDPERS Funding Experience

North Dakota established long-term funding policies to provide for the cost of public pension benefits. The employee contribution is set by law and the actuary calculates the employers' contributions each year. As of the end of its 2019 year, NDPERS had $3.08 billion in assets in the fund.

The Actuarially Determined Contribution (ADC) is the amount needed to fund benefits earned in the year and to pay down the plans' unfunded actuarial accrued liability. Paying the full ADC each year is important to ensure that the fund is financially sound over time.

North Dakota Paid 66.80% of Weighted Average Percent of ADC from FY2001-FY2019 for NDPERS



North Dakota Made Plan Changes to NDPERS in Recent Years

Following the global stock market crash in 2008-2009, North Dakota policymakers proactively made changes to NDPERS to ensure long-term sustainability. These included:

- Changes made in the spring of 2019 included eliminating the Retiree Health Insurance Credit for future hires and redirecting the employer contribution to the retirement plans.
- Additionally, changes were made to the calculation of Final Average Salary.
- The benefit multiplier was reduced from 2% to 1.75% for those hired after 1/1/20.

The Economic Impact of North Dakota Pensions:

$805.8 million

in economic output generated by retirees' spending from public pensions in North Dakota.

4,610 jobs

paying $231.2 million in wages supported by retirees spending from public pensions in North Dakota.

$110.7 million

in federal, state, and local tax revenues generated by retiree benefits and spending in North Dakota.

All data come from retirement system financial reports, Public Plans Database, or the National Institute on Retirement Security.

AARP IN THE STATES

OVERVIEW: North Dakota Teachers' Fund for Retirement

The **North Dakota Teachers' Fund for Retirement (TFFR)** provides a defined benefit (DB) pension for teachers. It offers a modest but stable monthly income over a retiree's life. DB pensions help to recruit and retain experienced employees.

The spending from the pension checks of the 8,918 retired public employees helps support:

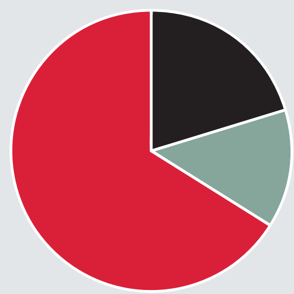
$805.8 million
in economic output in North Dakota.

4,610 jobs
paying $231.2 million in wages supported by retirees' spending from public pensions in North Dakota.

$110.7 million
in federal, state, and local tax revenues based on spending of public pension benefits in North Dakota.

Pensions are a good deal for taxpayers:
Funding of teacher pensions is shared by employees and employers. New TFFR employees contribute 11.75% of their pay into the fund. Over time, investment income earned by the fund does most of the work. In fact, between 1993 and 2018, taxpayers (via employer contributions) paid only 20.50% of the cost of pension benefits in North Dakota.

65.9%
Investment Earnings



20.5%
Employer Contributions

13.6%
Employee Contributions

Key facts about the plan and its benefits:

11,175
Total active members of North Dakota Teachers' Fund for Retirement.

60%
After a 30-year career, a pension benefit from TFFR will replace 60% of an employee's pre-retirement income.

$2,088
Average pension benefit paid to retired TFFR members each month.

Pension benefits are a good deal for the economy too:

Each dollar "invested" by North Dakota taxpayers (employers) in these plans supported $7.00 in total economic activity in the state.

$1.00 **$7.00**

All data come from retirement system financial reports, Public Plans Database, or the National Institute on Retirement Security.

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AARP IN THE STATES

PRIMER: North Dakota Teachers' Fund for Retirement

The North Dakota Teachers' Fund for Retirement (TFFR) provides benefits to qualified public school employees.

The TFFR Pension Works for North Dakota Stakeholders

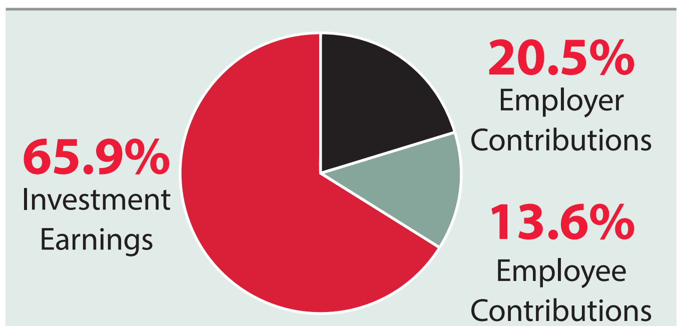
Effective teachers are the cornerstone of education quality, but teachers are underpaid. Pensions help schools keep teachers and compensate for low pay.

Retaining experienced midcareer teachers boosts student performance. Pensions help keep effective midcareer teachers in the classroom, increasing education quality.

Pensions offer teachers the best path to retirement security. They are cost-effective and provide modest lifetime income that will not run out.

Taxpayers Only Pay a Small Part of Pension Costs

The funding of public employee pensions is shared by employees and employers. New TFFR employees contribute 11.75% of their pay into the fund. Over time, investment income earned by the fund does most of the work. In fact, between 1993 and 2018, taxpayers paid only 20.50% of the cost of benefits in North Dakota.



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Pensions can provide the same benefit as a 401(k) retirement account at about half the cost because of the following key factors:

10% cost savings from pooling longevity risk + **11%** cost savings from optimal asset allocation + **27%** cost savings due to higher returns and lower fees = **48%** **total cost savings**

Pensions Disproportionately Benefit Rural Areas

Rural counties have the largest percentage of their population receiving a public pension benefit, as 4.3% of residents in rural areas received benefits in 2018. Excluding counties that are home to a state capitol, public pension benefits in rural and small town counties accounted for a larger share of total personal income than in denser metropolitan counties.

TFFR Key Facts

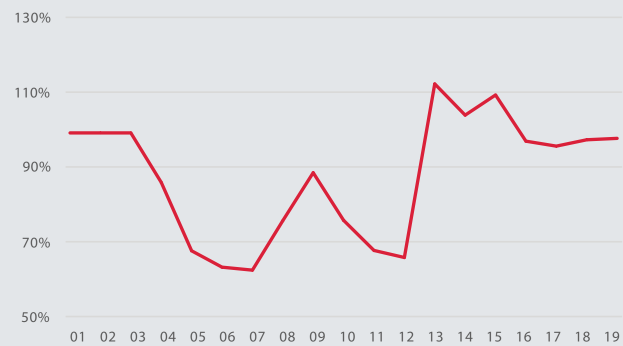
- TFFR serves 11,175 active employees and 8,918 retired members and survivor beneficiaries.
- New employees contribute 11.75% to TFFR.
- Employers contribute 12.75% to the fund for employees.
- The average monthly retirement benefit for members is $2,088.
- After a 30-year career, a pension benefit from TFFR will replace 60% of final average salary.

Historical TFFR Funding Experience

North Dakota established long-term funding policies to provide for the cost of public pension benefits. The employee contribution is set by law and the actuary calculates the employers' contributions each year. As of the end of its 2019 year, TFFR had $2.64 billion in assets in the fund.

The Actuarially Determined Contribution (ADC) is the amount needed to fund benefits earned in the year and to pay down the plans' unfunded actuarial accrued liability. Paying the full ADC each year is important to ensure that the fund is financially sound over time.

North Dakota Paid 88.32% of Weighted Average Percent of ADC from FY2001-FY2019 for TFFR



North Dakota Made Plan Changes to TFFR in Recent Years

Following the global stock market crash in 2008-2009, North Dakota policymakers proactively made changes to TFFR to ensure long-term sustainability. These included:

- Employee contributions to TFFR increased by statute in 2007 and 2011, with the rate going from 7.75% of salary to 11.75% of salary by 7/1/2014.
- TFFR also increased the criteria for normal and early retirement benefits, while increasing the vesting period to 5 years.

The Economic Impact of North Dakota Pensions:

$805.8 million
in economic output generated by retirees' spending from public pensions in North Dakota.

4,610 jobs
paying $231.2 million in wages supported by retirees' spending from public pensions in North Dakota.

$110.7 million
in federal, state, and local tax revenues based on spending of pension benefits in North Dakota.

All data come from retirement system financial reports, Public Plans Database, or the National Institute on Retirement Security.

AARP IN THE STATES

Why Pensions Work
for North Dakota and Teachers

Pensions Help Deliver Quality Education in North Dakota

There are important policy reasons to continue offering teachers defined benefit (DB) pensions. DB pensions give schools an effective tool to retain high-quality, experienced teachers. These teachers are the most important school-based element that provides positive educational outcomes for our children.

Pension benefits provide teachers an incentive to continue delivering quality education to K-12 students. This incentive becomes all the more important over a teaching career as the erosion of teachers' wages, when compared to the wages of similar college-educated workers, widens for more experienced teachers.

Because pensions help attract and retain workers, North Dakota can keep skilled teachers in the classroom and empower students to achieve their highest potential. The nationwide teacher shortage is impacting North Dakota, as enrollment in traditional teacher preparation programs has *declined by 38%* between 2009-2010 and 2017-2018.

Pensions Disproportionately Benefit Rural Areas

Rural counties have the largest percentage of their population receiving a public pension benefit, as 4.3% of residents in rural areas received benefits in 2018. Excluding counties that are home to a state capitol, public pension benefits in rural and small town counties accounted for a larger share of total personal income than in denser metropolitan counties.

Pensions Help to Bridge the Teacher Wage Gap

A national study of K-12 public school teachers' wages identified a 19 percent pay gap relative to comparable private sector workers in 2019. At the same time, teachers' benefits, including pensions, help bridge that gap and allow states to attract and retain highly qualified educators by reducing that overall gap in compensation to 10 percent. In North Dakota, teachers experience a 16.4% wage gap when compared to other college graduates in the workforce.[2]

19% teacher wage gap **offset by...** 9% teacher benefit advantage **reduces... the teacher compensation gap to 10%**

Americans understand that teacher pensions play an important role in retaining quality teachers and in offsetting the impact of their lower salaries.

83% 83 percent of Americans say pensions are a good way to recruit and retain qualified teachers.

74% 74 percent of Americans agree that teachers deserve pensions to compensate for lower pay.[3]

Pensions Reduce Teacher Turnover and Save Money

Experienced teachers are better teachers. DB pensions help to retain highly productive teachers longer, as compared with individual defined contribution (DC) accounts. Moreover, the cost of teacher turnover is quite high, both in terms of financial cost and loss of productivity to the school district.[4]

7.1%

Percentage of North Dakota teachers who leave education.

86

The number of North Dakota teachers retained each year due to the DB pension.

$454K to $1.0M

Savings created by the DB system through reduced teacher turnover costs in school districts across North Dakota.

TFFR Key Facts

- TFFR serves 11,175 active employees and 8,918 retired members and survivor beneficiaries.
- New employees contribute 11.75% to the fund.
- Employers contribute 12.75% to the fund.
- The average monthly retirement benefit for members is $2,088.
- TFFR has $2.6 billion in assets and $1.4 million in unfunded actuarial accrued liability.[5]

The Economic Impact of North Dakota Pensions

$805.8 million

in economic output generated by retirees' spending from public pensions in North Dakota.

4,610 jobs

paying $231.2 million in wages supported by retirees' spending from public pensions in North Dakota.

$110.7 million

in federal, state, and local tax revenues based on spending of pension benefits in North Dakota.[6]

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[1] Weller, C. 2017. "Win-Win: Pensions Effectively Serve American Schools and Teachers." Washington, DC. National Institute of Retirement Security (NIRS).
[2] Allegretto, S. A. and Mishel, L. 2020. "Teacher pay penalty dips but persists in 2019." Washington, DC. Economic Policy Institute.
[3] Oakley, D. and Kenneally, K. 2019. "Retirement Insecurity 2019: Americans' Views of the Retirement Crisis." Washington, DC. NIRS.
[4] Boivie, I. 2017. "Revisiting the Three Rs of Teacher Retirement Systems: Recruitment, Retention, and Retirement." Washington, DC. NIRS.
[5] All data, unless otherwise noted, as of fiscal year ended 2019.
[6] Boivie, I. 2021. "Pensionomics 2021: Measuring the Economic Impact of DB Pension Expenditures." Washington, DC. NIRS.

AARP North Dakota

Senate Bill 2239
January 27, 2023
Senate State and Local Government Committee
Josh Askvig, State Director AARP North Dakota

Chair Roers and members of the committee,

I'm Josh Askvig, State Director for AARP North Dakota. AARP is a nonprofit, nonpartisan organization representing the interests of Americans age 50 and older and their families, with nearly 38 million members nationwide and our 83,000 members in North Dakota. We are here today to support SB 2239.

Financial and health security are key components of our advocacy agenda. It has been that way since our founding. Some of you may know the story of our founder Dr. Ethel Percy Andrus. For those that don't, I think it highlights why we care about financial and health security for all North Dakotans, especially those 50+. Dr. Andrus was a retired educator, she became an advocate in the 1940s when she found a former colleague of hers living in a chicken coop because she could afford nothing else. Dr. Andrus couldn't ignore the need for health and financial security in America and set the wheels in motion for what would become AARP. AARP strongly believes that all individuals have the right to be self-reliant and live with dignity.

AARP policy supports ensuring access to defined-benefit retirement plans. Our policy more specifically supports states making full contributions to retirement plans, as actuarially determined. That is what this bill does. Making actuarially determined contributions helps pensions plans have the funds they need to meet the obligations promised.

Defined benefit pension plans, like those offered in North Dakota, provide a critical source of retirement income that thousands of North Dakota's workers and retirees depend on for their financial security. Moreover, pensions help reduce reliance on public assistance programs and have a significant and positive impact in the state and local economies in which they are spent.

A couple of specific observations as to why supporting pensions and ensuring they are actuarially funded makes sense for North Dakota as a whole:

- ***Traditional pensions are economic drivers for Main Street America.*** Economic gains attributable to pensions in the U.S. are substantial. Their long-time horizon enables monthly benefits to be distributed on time and in full, even during market shocks and economic declines, to retirees in virtually every community across the country. In North Dakota, retiree spending of these benefits in 2018 generated $805.8 million in total economic output, supporting 4,610 jobs across the state. Pension spending also added $110.7 million to government coffers at the federal, state and local levels. (AARP-In-The-States-Snapshot-ND-Public-Employee-Retirement-System 2021). Additionally, North Dakota's rural and small towns benefit from public defined benefit pension plans as most retirees remain in their communities and contribute to the economic stability of the region as their income is both stable and predictable. (Fortifying Main Street: The Economic Benefit of Public Pension Dollars in Small Towns and Rural America, Linea Solutions and NIRS, March 2020). I have attached both documents to my testimony for your review.

- ***Pensions aid in employee recruitment and retention.*** Pensions also help recruit and retain qualified employees, reduce turnover costs, and help deliver better taxpayer services. These impacts allowing taxpayers to maximize the training and experience invested in public employees and an orderly progression of personnel. Pension plans are an important workforce management tool to meet this objective.

- ***Most Americans support pensions to retain public employees and compensate for lower pay and higher risks.*** Most Americans believe providing pensions is a good way to recruit and retain public employees. They additionally appreciate that public workers help finance the cost of these benefits and that pensions compensate for comparatively lower pay and higher risk in many public sector jobs. (Americans' Views of State and Local Employee Retirement Plans, NIRS, March 2021).

Again, we support ensuring access to defined benefit pensions and ensuring they are adequately funded based on actuarial determinations. We encourage you to support this bill. Thank you.

Members of the State and Local Government Committee:

I am DeNae Kautzmann. I am in favor of SB 2239. I am a retired state public employee who served on the PERS Board when the Legislature added a defined contribution (DC) plan which was pushed by the Schafer administration. The Board was not in favor. Now we have House bills 1039 and 1040 which seek to close the defined benefit (DB) plan.
These proposed bills to close the defined benefit plan would be more expensive for our state and will result in a worse retirement plan for state public employees. Defined Benefit plans offer a reliable source of retirement income for public employees at a lower cost for the state.

It is to be noted that state public employees prefer the Defined Benefit plan. Less than 40% of eligible employees made the initial move into the DC plan when it was first offered. Less than 3% of all new state public employees elected to join the DC plan when given the option. Finally, 75% of the DC plan participants moved back into the DB plan when given the opportunity, and agreed to pay 2% more in employee contributions.

In summary, I do not believe that closing the DB plan is fiscally responsible nor is it what state public employees want. It is my understanding that SB 2239 would sustain the DB plan and address the funding concerns, while also offering a DC plan as an option for new employees. I would encourage your support of SB 2239. Thank you.

Sent from my iPad

Testimony in Support of Senate Bill No. 2239

Scott Miller, Executive Director

NORTH DAKOTA
PUBLIC EMPLOYEES
RETIREMENT SYSTEM

SB 2239 – Overview

- Requires participating employers to pay the Actuarially Determined Employer Contribution effective January 1, 2024, for employees in the Main PERS plan
  - ADEC to be determined by the NDPERS actuary based on a closed 30.5-year amortization period
- Opens the existing Defined Contribution (DC) plan to all new state employees
- Makes a one-time cash infusion into the Main PERS plan of $250 million, from the general fund
- Consultant notes
  - Under existing funding methodology, the Main PERS plan is projected to become insolvent in 2103
  - New ADEC requirement will have the Main PERS plan 100% funded by 2054
  - Current projections are that the ADEC will increase both the state and political subdivision employer contribution by 4.6%

SB 2239 – Cost – 40 years

Contributions to the DB Plan			
	Present Value of Total Employer Contributions for 2023 to 2064[1]	Difference from Baseline	Difference from Baseline - ADEC Funding
Baseline	$2,416,398,387		
Baseline - ADEC Funding	$3,220,815,771	$804,417,384	
Bill 883 - 6.50% Investment Return	$3,459,133,331	$1,042,734,944	$ 238,317,560

Comparison to HB 1140

- This is the present value of how much MORE expensive over the next 22 years it will be to close the Defined Benefit plan and have all new employees go into the new Defined Contribution plan, than it is to maintain the current DB plan
- Unfortunately, you cannot require future Legislatures to maintain adequate funding

Contributions to the DB Plan and DC Plan			
	Present Value of Total Employer Contributions for 2023 to 2045[1]	Difference from Baseline	Difference from Baseline - ADEC Funding
Baseline	$1,628,872,628		
Baseline - ADEC Funding	$2,451,546,855	$822,674,227	
Bill 280 - 6.50% Investment Return	$3,237,625,450	$1,608,752,821	$ 786,078,595
Bill 280 - 5.50% Investment Return	$4,494,009,269	$2,865,136,641	$ 2,042,462,414
Bill 280 - 4.50% Investment Return	$6,165,090,492	$4,536,217,864	$ 3,713,543,637

Credentialed Actuaries

The board shall arrange for actuarial and medical advisers for the system. The board shall cause a qualified, competent actuary to be retained on a consulting basis. The actuary shall make an annual valuation of the liabilities and reserves of the system and a determination of the contributions required by the system to discharge its liabilities and pay the administrative costs under this chapter, and to recommend to the board rates of employer and employee contributions required, based upon the entry age normal cost method, to maintain the system on an actuarial reserve basis; once every

- NDCC section 54-52-04(4), above, requires the NDPERS Board to retain and use a credentialed actuary to do these analyses.
- The Retirement Committee did <u>not</u> have Milliman, its actuary, analyze these bills.
- Any alternative numbers you may have seen are not from a credentialed actuary.
- The NDPERS Board could not rely on anyone other than a credentialed actuary to do these analyses, both from a statutory perspective and a fiduciary responsibility perspective.

Traditional defined benefit plans - advantages

▪ Efficient use of taxpayer dollars

- The Retirement Committee's own actuarial expert called Defined Benefit plans an "efficient use of taxpayer dollars"
  - Milliman Presentation to Retirement Committee, slide 16, April 11, 2022
- Milliman cited a study that showed that employees receive about twice the retirement benefit in a DB plan for the same cost as a DC plan

Over $200 Million

- NDPERS currently pays out over $200 million in benefits to DB retirees in the State of North Dakota. Every year.
- Total retirement payments to all beneficiaries are over $236 million per year.
- Total employer contributions last year were just under $97 million. Clearly, the return on those contributions is massive.

2.87%

- The percent of new employees that elected to join the DC plan from 2013-2017 when it was open and available to all new state employees
- Only 2.36% of 20-somethings elected to join the DC plan at that time
- Current state employees also strongly prefer a DB plan:

Based on the information provided, I prefer to have a defined contribution (DC) retirement plan rather than a defined benefit (DB) retirement plan.* *As stated earlier in this survey a DC plan is similar to the well-known 401(k) and a DB plan is commonly referred to as a pension.	3840	2.18	3%
Based on the information provide, I prefer to have a Defined benefit (DB) Retirement Plan rather than a Defined Contribution (DC) Retirement Plan.* *As defined earlier in this survey a DB is commonly referred to as a pension and a DC is similar to the well-known 401(k).	3858	3.95	42%

Percent that "Strongly Agree"

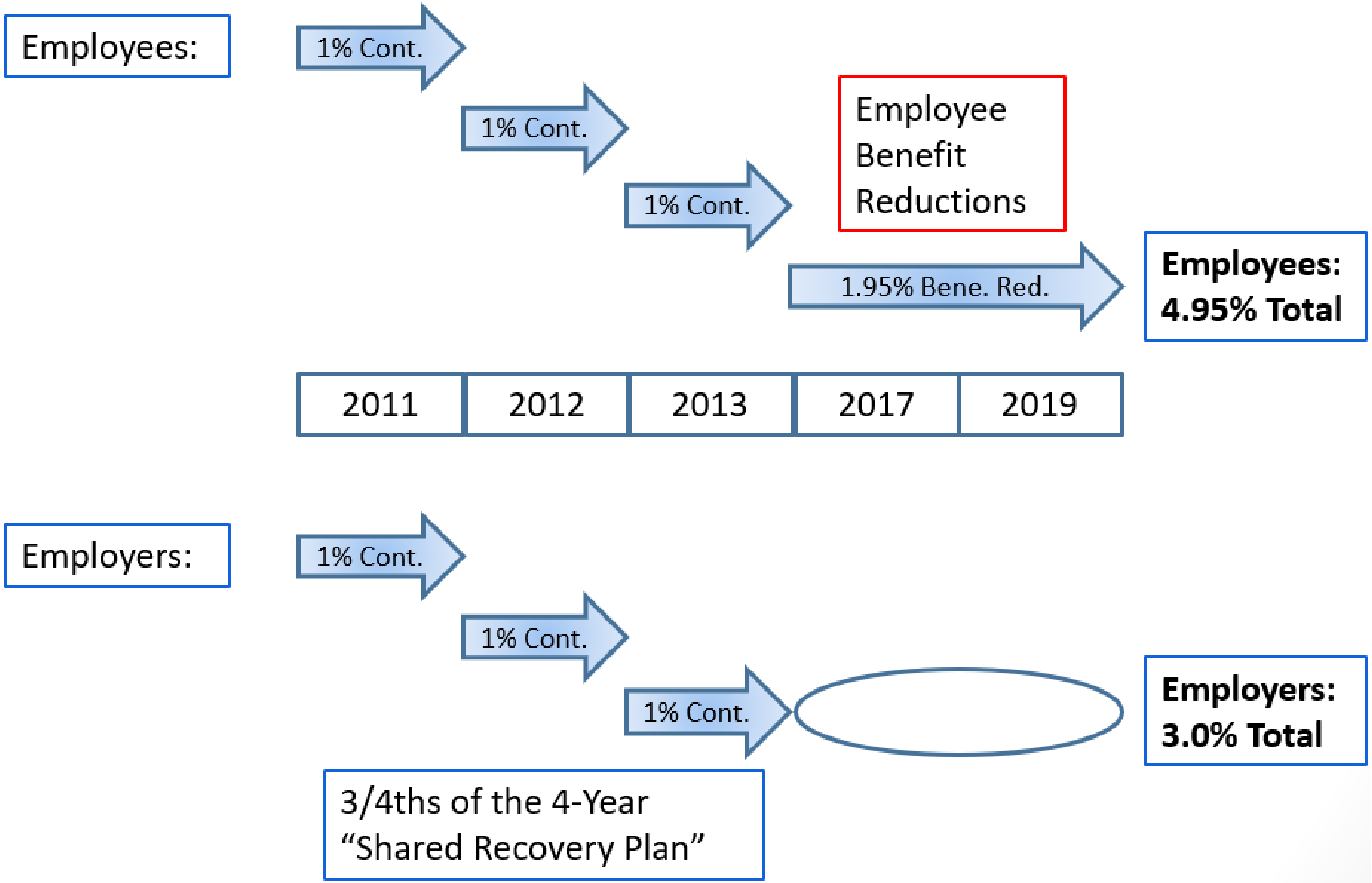
Average Rating

Source: 2022 HRMS Survey of Current State Employees

75%

- The percent of DC plan members who came back to the DB plan when given the opportunity to do so
- Those members agreed to pay an extra 2% of employee compensation to come back to the DB plan

Employees Did Their Part



Questions?

Email scottmiller@nd.gov
Call (701) 328-3901

Testimony in support of SB 2239

Senate State and Local government Committee

January 27, 2023

Madam Chair and members of the Committee. My name is Francis Schwindt and I live in Bismarck. I am a retired state employee and I am very concerned about the long term viability and stability of the PERS Retirement Fund.

This bill provides a significant appropriation of funds to decrease the unfunded liability that the Retirement Fund currently has. It also provides a reasonable approach to make the Fund whole over the next 30 years.

This is a fiscally sound approach. The longer ND waits to reduce the unfunded liability, the longer it will take to stabilize the Fund and the more expensive it will be.

I urge a Do Pass for SB 2239.

Thank you for the opportunity to provide comment.

Great Public Schools *Great Public Service*

Testimony Before the Senate State and Local Government Committee

SB 2239
Friday, January 27, 2023

Chairwoman Roers and members of the Committee, for the record, I am Nick Archuleta, and I am proud to serve as president of North Dakota United. On behalf of our 11,500 dedicated public servants, I rise today in support of SB 2239 and to urge a ***do pass*** recommendation.

Madam Chair, of the bills related to the PERS defined benefit plan, SB 2239 is by far the most responsible, the least expensive, and of the greatest value to public employees and the state of North Dakota.

Esteemed members of the Committee, the current condition of the defined benefit plan administered by NDPERS is not the doing of North Dakota's dedicated and hard-working public employees. In fact, public employees have made higher contributions, given up a retired health care benefit, and accepted a decrease of the benefit multiplier from 2% to 1.75%. The reason that fund is in the shape it's in is the result of the economic collapse of 2008 and 2009, coupled with the ND Legislature's refusal to fully fund the plan to put the DB plan on a trajectory to be fully funded. The Legislature failed to do so in 2011, 2013, 2015, 2017, 2019 and last session. In contrast, the legislature *did* fund the plan to put the Teachers Fund for Retirement (TFFR) on a course to being fully funded in 2011 and TFFR has not been back to the Legislature since then. One is left to wonder why the PERS DB was denied the same consideration afforded to TFFR all those years ago.

Regardless, we cannot turn back the hands of time. We must do what is in the best interest of the plan, current members of the plan, and future public employees. Madam chair, SB 2239 is that vehicle. It preserves the DB plan, sets it on a trajectory to be fully funded, and will continue to serve as a proven tool to recruit and retain dedicated, trusted, and highly skilled public employees.

For these reasons Chairwoman Roers and members of the Committee, I urge a do pass Committee recommendation for SB 2239.

ND UNITED ✦ 301 North 4th Street ✦ Bismarck, ND 58501 ✦ 701-223-0450 ✦ ndunited.org

Professional Fire Fighters of North Dakota

Darren Schimke, President | 218-779-4122 | dschimke@wiktel.com

1/27/2023

Senate State and Local Government Committee

Madam Chairwoman and members of the State and Local Government Committee.

My name is Darren Schimke, President of the Professional Fire Fighters of North Dakota. I rise before you on behalf of the PFFND in support of SB 2239.

Valued by employers as a workforce management tool to recruit and retain talent, offering defined benefit (DB) pension benefits is one way that employers send a loud signal to employees that they are committed to a long-term relationship. This provides a meaningful incentive for employees to stay in their job. Employees value pensions as a path of economic security in retirement. Your support of SB 2239 will deliver that signal loud and clear.

As a 30-year employee of the City of Grand Forks Fire Department, I have witnessed firsthand the negative effects when decreases are made to a retirement plan. In January 1996, the City choose to close the DB plan, which was in existence since 1970, to all new hires and opened a DC (Defined Contribution) retirement plan. Approximately 5 years after the DC implementation and as the Grand Forks firefighter's Local 242 union president, I noticed within my own department, and heard from other departments, that we were all experiencing major turnover. As stated in the exit interviews, the majority of these departures were for better retirement benefits. I then inquired on employee morale. It was staggering to hear how low it was and the actions that were being taken to demonstrate low morale by employees. With that concern and learning about the ND PERS Retirement plan, I inquired with the Human Resource Department and the Finance Department about joining the ND PERS Retirement Plan. A few of my many selling points to them were plan longevity, plan stability, and recruitment/retention success stories.

In the end, the City of Grand Forks joined the ND PERS plan and the DC plan participants are now in a DB plan along with all new hires. Within a few short years, I can honestly say the level of morale rose drastically. Observing my coworkers get back their DB plan was remarkable. It was like watching a weight gradually being lifted off their shoulders. We no longer watching 911 dispatchers leave our employment and begin working 22 miles East in Crookston MN. The firefighter and police turnover slowed drastically as well. Improvements were noticed across all departments.

SB 2239 is good for the worker and the State. The worker keeps their DB plan and the State saves approximately $4.5 billion over 30 years with a plan that's 100% funded. Now that's fiscally responsible.

We understand that circumstances change and adjustments need to be made from time to time. That time is now! The members of my PFFND and thousands of workers and their families throughout our state are depending on you and the hard work that you do here.

Thank you for the opportunity to stand in front of you today and now I will take any questions that you may have.

Darren Schimke

Testimony in Support of SB 2239
Senate State and Local Government

Good morning Chairman Roers and members of the committee. My name is Sharon Schiermeister. I am a retired state employee and I am testifying in support of Senate Bill 2239.

I am in favor of this bill as it provides a cost-effective approach to put the PERS Defined Benefit (DB) Plan on a path to becoming 100% funded. Achieving sound financial status provides assurance to retirees that the benefits we have been promised are secure.

There are other proposals to address the funding shortfall in the DB plan in HB 1039, HB 1040 and HB 1486. Each of these bills proposes to close the DB plan to new employees, creates a new defined contribution (DC) plan for new employees and has three provisions to fund the DB plan.

Included with my testimony are several changes to the retirement plan that I had the opportunity to see during my career at the North Dakota Public Employees Retirement System. I feel this historical perspective may be helpful to you as you consider this important decision before you today.

I feel the history tells us the following:

1. **Past Legislatures have not considered it a priority to adequately fund the PERS DB retirement plan resulting in employees contributing more than 50% of the cost.**
    - Only 3 years of the 4-year proposed shared recovery plan have been approved, despite requests being submitted repeatedly over the past 10 years.
    - Employees have taken on a greater share of the recovery through contribution increases and benefit reductions

    SB 2239 addresses this by requiring employers to contribute the actuarially determined contribution which will ensure that the plan is adequately funded on an on-going basis.

2. **State Employees do not have a strong desire to be in a Defined Contribution plan.**
    - Less than 40% of eligible employees made the initial move into the DC plan
    - Less than 3% of all new state employees elected to join the DC plan when given the option
    - 75% of the DC plan participants moved back into the DB plan when given the opportunity, and agreed to pay 2% more in employee contributions

    SB 2239 addresses this by keeping the DB plan open and providing new employees with the choice of being in either the DB or the DC plan.

In summary, I feel that maintaining the DB plan and having the DC plan available as an option for new employees is the right solution and I would encourage a yes vote on SB 2239.

The Public Employees Retirement System began on July 1, 1966. During the 1965 Legislative Session, the Legislature passed a bill establishing the initial retirement system and setting it up as a money purchase or defined contribution plan. This system was set up to provide a member with a lump sum payment upon retirement, which consisted of contributions plus earnings, subject to fluctuations in the investment markets.

The PERS defined benefit retirement plan was created in 1977 when the money purchase plan that had started in 1966 was closed by the legislature after determining the State should move to a defined benefit plan. A defined benefit plan provides an employee with a life time pension, which is calculated using the employee's years of service and salary. If an employee leaves employment prior to retirement, they are able to withdraw the employee share of contributions, plus interest.

The PERS defined contribution (DC) retirement plan was created by the 1999 Legislative Assembly as an option for non-classified state employees. It was felt that a DC plan offered more portability for employees who may not stay with State government for their career. Portability allows an employee to take their retirement account with them to a new employer. In a DC plan, the employee has the ability to vest in the employer contribution over a short period of years. Vesting allows the employee to take both the employee and employer contributions, plus earnings, when they leave employment. The DC plan began January 1, 2000. There were 620 employees originally eligible to join the plan. Of that total, 239 elected to transfer from the DB plan into the new DC plan, or 39%. In 2001, eligible employees were given another opportunity to transfer from the DB plan into the DC plan. This resulted in only 4 more employees moving to the DC plan out of a total of 422 employees who would have been eligible to transfer.

Legislation was also passed in 1999 to create the Portability Enhancement Provision, or PEP, for the defined benefit plan. As mentioned above, if an employee leaves the DB plan before retiring, they were only entitled to the employee contributions, not the employer contributions. To improve the portability of the DB plan, PEP allows the employee to vest in a portion of the employer contribution if they also participate in a supplemental savings plan. Employees who use PEP are then able to take a portion of the employer contribution, along with their employee contributions, plus interest, when they leave employment.

In 2013, legislation was passed to give all state employees hired from October 1, 2013 through July 31, 2017, the option to choose between joining the DB plan or the DC plan. During this period, there were 5,090 new hires, of which 146, or 2.87%, elected to join the DC plan. This provision of the law was allowed to sunset, as no legislation was submitted to keep the DC option open for all state employees.

In 2015, legislation was passed to give members of the DC plan a one-time opportunity to transfer back into the DB plan, with the requirement to pay an additional 2% employee contribution into the DB plan. This opportunity window was from November 2015 – February 2016. At that time, there were 226 members in the DC plan, of which 170, or 75%, elected to transfer back into the DB plan.

Recovery Plan

In the 2008/2009 fiscal year the financial market had a major correction that was preceded by the tech market collapse in 2001-2002. However, the most significant effect occurred in 2008/2009 when the PERS plan lost about 24.5%. The financial consultant to the State Investment Board, which manages the PERS assets, reported that out of 224 years of US stock performance only 4 years were worse than the returns in 2008. What the plan experienced was truly a unique and significant event. As a result of this dramatic downturn in the financial markets, the long term funded status of PERS was affected and projections showed the plan could become insolvent in approximately 2040. After a significant amount of study, a proposal was brought forward to increase the contributions by 8% over the period from January 2012 to January 2015 which was projected to close this funding deficit. It became known as the PERS 4-year recovery plan and was based upon the concept that the recovery should be shared between the employer and employee. As proposed, the State would pay approximately 25%, the political subdivision employers would pay 25% and the employees would pay the remaining 50%. Essentially, this was a 50/50 split between employers and employees. It was proposed to be spread over 4 years to reduce the effect of the increase in any given year on either party. The Teachers Fund For Retirement (TFFR) also had a similar recovery plan. This proposal came together in SB 2108 that was considered during the 2011 session. This proposal was intended to accomplish three objectives:

1. To stop the downward trend in the funded status of the plan
2. To stabilize the plan
3. To put the plan on a course back to 100% funded status

That session, the Legislature approved the first two years of the recovery plan which included the 2012 and 2013 contribution increases. This stopped the downward trend in the funded status and stabilized the plan. It should be noted that the Legislature passed the full 4 year recovery plan for TFFR and they are now projected to be fully funded by the year 2044.

In 2013 PERS proposed the last two years of the recovery plan contribution increases in SB 2059. It received a favorable recommendation from the Legislative Employee Benefits Committee and was included in the Governors Executive Budget Recommendation. The bill introduced by PERS did not pass, but the third year of the recovery plan was added to HB 1452 in conference committee and passed.

In 2015 PERS proposed in HB 1080 the last year of the recovery plan contribution increases along with some benefit modifications. This included changes to the final average salary calculation, early retirement benefit reduction and changing the Rule of 85 to Rule of 90 with minimum retirement age of 60. The bill was given “no recommendation” by the Legislative Employee Benefits Committee, and was included in the Governors Executive Budget Recommendation. The bill did not pass; however, the benefit changes were added in conference committee on the OMB bill at the end of the session and passed.

PERS submitted HB 1053 in 2017 for the last year of the recovery plan contribution increases. The bill received a favorable recommendation from the Legislative Employee Benefits Committee but was not included in the Governors Executive Budget Recommendation due to the fiscal constraints facing the State. The bill did not pass.

PERS submitted 3 bills in the 2019 session to address the funding concerns of the plan. This included SB 2048 for the last year of the recovery plan contribution increases, SB 2047 to reduce the benefit multiplier for new employees, and SB 2046 to discontinue the Retiree Health Insurance Credit (RHIC) program for new employees and direct the 1.14% employer contribution to the DB plan. These bills all received a favorable recommendation from the Legislative Employee Benefits Committee and the contribution increase was included in the Governors Executive Budget Recommendation. The bills to reduce the multiplier and discontinue the RHIC passed, but the contribution increase bill did not pass.

PERS submitted 2 bills in the 2021 session to address the funding concerns of the plan. This included SB 2042 to have employers pay the actuarial determined contribution and SB 2046 for the last year of the recovery plan contribution increases. Both bills received a favorable recommendation from the Legislative Employee Benefits Committee and the contribution increase was included in the Governors Executive Budget Recommendation. Both bills failed to pass.

Legislative Assembly

North Dakota Senate

#17410

STATE CAPITOL
600 EAST BOULEVARD
BISMARCK, ND 58505-0360

Senator Sean Cleary
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COMMITTEES:
Human Services
State and Local Government

1/27/2023

Madam Chair Roers, Members of the Senate State and Local Government Committee;

I am here today to introduce SB 2239.

The bill contains the following changes to the NDCC:

- **Section 1** uses actuarially defined employer contributions (ADEC) to fund thePERS Defined Benefit Pension plan to 100% funding over the next 31 years.
    - ADEC is essentially a calculation to determine the level of statecontributions necessary to ensure that the current unfunded liability (~$1.9 billion) of the pension is paid off over the next 31 years.
    - **Purpose:** These calculated contributions are a funding method that ensure we fund our pension liability over the given time frame.
- **Section 2 and Section 3** are designed to allow state employees to elect to enter the state's defined contribution plan.
    - **Purpose:** While the state's DB pension plan is generally a more generous and desired benefit, this provision would give state employees the choice to enroll in the DC plan should they decide it works best for their retirement goals.
- **Section 4** appropriates $250 million from the General Fund to reduce theunfunded liability of the PERS DB pension.
    - **Purpose:** This is designed to provide a "shot in the arm" to covering the pension's unfunded liability. This will help to ensure we can pay down the unfunded liability over the next 30 years.
- **Section 5** notes that the changes in this bill to the state contributions begin January 1, 2024 and that Section 2 applies to employees hired after June 30, 2023.

<u>This bill has main 3 goals:</u>

1 - **Keep the promise to current state employees and retirees** by making sure the statehas enough money to pay for the pension benefits they are legally owed.

2 - **Use taxpayer money responsibly** by making sure the pension plan is fully funded forthe next 30 years.

Testimony in support of SB 2239
Senate State and Local Government

Presented by Pam Sharp, Coalition for Retirement Stability
January 27, 2023

Good morning Senator Roers and members of the State and Local Government Committee. My name is Pam Sharp and I represent the Coalition for Retirement Stability, which is comprised of AARP, ND United and many retired state employees.

I appear before you in support of Senate Bill 2239.

The defined benefit plan is the best recruiting and retention tool the state has. Individuals in the public sector make less money than the equivalent of their position in the private sector. Public employees know this and accept that it will always be that way, but they are willing to accept a lesser salary because they know there is a pension plan attached to that job. They knowingly accept that trade off, and many of them are willing to stay in their employment for many years because of that pension plan. This bill keeps that defined benefit plan in place, thus keeping the retention and recruiting tool in place.

The second reason I support this bill is because it is fiscally responsible.

After the 2008 financial crisis, both PERS and TFFR required a recovery plan to get back on track. The legislature completed the recovery plan for TFFR, and they are now on track, but did not complete the recovery plan for the state. Instead of the last step of the recovery plan for PERS, the multiplier was reduced from 2.0 to 1.75, among other adjustments - all to the detriment of the employee. It still wasn't enough and now we find ourselves in a crisis situation where something has to be done.

The other proposals, HB1040 and HB1486, are both fiscally irresponsible. The cost of those plans is $5.5 billion to close the plan over 20 years. Even if we use the most generous return assumption of 6.5% for a closed plan, the cost is still $2.8 billion. This bill costs less than that, and doesn't use any legacy fund earnings. I firmly believe that using legacy fund earnings to close the plan is also irresponsible.

If any of you on this committee would like to see the number comparisons between the two bills, I am happy to share them with you.

This bill is a good, solid plan. It also allows new employees to join the defined contribution plan, if that is their preference. Most of all, it is fiscally responsible and fully funds the plan in a reasonable time period.

I ask that you support this bill and give it a Do Pass.

23.0883.01003
Title.02000

Prepared by the Legislative Council staff for Senator Cleary
February 9, 2023

PROPOSED AMENDMENTS TO SENATE BILL NO. 2239

Page 1, line 1, after "reenact" insert "subsection 4 of section 54-52-01, subsection 1 of section 54-52-02.9, subsection 2 of section 54-52-05,"

Page 1, line 1, remove "subsection 3 of"

Page 1, line 2, replace the first "section" with "sections"

Page 1, line 2, remove the first comma

Page 1, line 2, remove "subsection 3 of section"

Page 1, line 2, after "54-52.6-02" insert ", subsection 1 of section 54-52.6-09, and section 54-52.6-10"

Page 1, line 3, after "employer" insert "and employee"

Page 1, line 5, remove "and"

Page 1, line 5, after "application" insert "; and to provide an effective date"

Page 1, after line 6, insert:

"**SECTION 1. AMENDMENT.** Subsection 4 of section 54-52-01 of the North Dakota Century Code is amended and reenacted as follows:

4. "Eligible employee" means all permanent employees who meet all of the eligibility requirements set by this chapter and who are eighteen years or more of age, and includes appointive and elective officials under sections 54-52-02.5, 54-52-02.11, and 54-52-02.12, and nonteaching employees of the superintendent of public instruction, including the superintendent of public instruction, who elect to transfer from the teachers' fund for retirement to the public employees retirement system under section 54-52-02.13, and employees of the state board for career and technical education who elect to transfer from the teachers' fund for retirement to the public employees retirement system under section 54-52-02.14. Eligible employee does not include ~~nonclassified~~ state employees who elect to become members of the retirement plan established under chapter 54-52.6 ~~but does include employees of the judicial branch and employees of the board of higher education and state institutions under the jurisdiction of the board~~.

SECTION 2. AMENDMENT. Subsection 1 of section 54-52-02.9 of the North Dakota Century Code is amended and reenacted as follows:

1. Within one hundred eighty days of beginning employment, a temporary employee may elect to participate in the public employees retirement system and receive credit for service after enrollment. Monthly, the temporary employee shall pay to the fund an amount equal to eight and twelve hundredths percent times the temporary employee's present monthly salary. The amount required to be paid by a temporary employee increases by two percent times the temporary employee's present monthly

salary beginning with the monthly reporting period of January 2012, and with an additional two percent increase, beginning with the reporting period of January 2013, ~~and~~ with an additional increase of two percent, beginning with the monthly reporting period of January 2014, and with an additional increase of one percent, beginning with the monthly reporting period of January 2024.

SECTION 3. AMENDMENT. Subsection 2 of section 54-52-05 of the North Dakota Century Code is amended and reenacted as follows:

2. Each member must be assessed and required to pay monthly four percent of the monthly salary or wage paid to the member, and such assessment must be deducted and retained out of such salary in equal monthly installments commencing with the first month of employment. Member contributions increase by one percent of the monthly salary or wage paid to the member beginning with the monthly reporting period of January 2012, ~~and~~ with an additional increase of one percent, beginning with the monthly reporting period of January 2013, ~~and~~ with an additional increase of one percent, beginning with the monthly reporting period of January 2014, and with an additional increase of one percent, beginning with the monthly reporting period of January 2024."

Page 2, remove lines 3 through 31

Page 3, replace lines 1 through 7 with:

"**SECTION 5. AMENDMENT.** Section 54-52.6-01 of the North Dakota Century Code is amended and reenacted as follows:

54-52.6-01. Definition of terms.

As used in this chapter, unless the context otherwise requires:

1. "Board" means the public employees retirement system board.

2. ~~"Deferred member" means a person who elected to receive deferred vested retirement benefits under chapter 54-52.~~

~~3.~~ "Eligible employee" means a permanent state employee~~, except an employee of the judicial branch or an employee of the board of higher education and state institutions under the jurisdiction of the board, who is eighteen years or more of age and who is in a position not classified by North Dakota human resource management services. If a participating member loses permanent employee status and becomes a temporary employee, the member may still participate in the defined contribution retirement plan~~ who elects to participate in the retirement plan under this chapter.

~~4.~~3. "Employee" means ~~any person~~an individual employed by the state, whose compensation is paid out of state funds, or funds controlled or administered by the state or paid by the federal government through any of its executive or administrative officials.

~~5.~~4. "Employer" means the state of North Dakota.

~~6.~~5. "Participating member" means an eligible employee who elects to participate in the defined contribution retirement plan established under this chapter.

~~7.~~6. "Permanent employee" means a state employee whose services are not limited in duration and who is filling an approved and regularly funded position and is employed twenty hours or more per week and at least five months each year.

~~8.~~7. "Wages" and "salaries" means earnings in eligible employment under this chapter reported as salary on a federal income tax withholding statement plus any salary reduction or salary deferral amounts under 26 U.S.C. 125, 401(k), 403(b), 414(h), or 457. "Salary" does not include fringe benefits such as payments for unused sick leave, personal leave, vacation leave paid in a lump sum, overtime, housing allowances, transportation expenses, early retirement, incentive pay, severance pay, medical insurance, workforce safety and insurance benefits, disability insurance premiums or benefits, or salary received by a member in lieu of previously employer-provided fringe benefits under an agreement between an employee and a participating employer. Bonuses may be considered as salary under this section if reported and annualized pursuant to rules adopted by the board.

SECTION 6. AMENDMENT. Section 54-52.6-02 of the North Dakota Century Code is amended and reenacted as follows:

54-52.6-02. Election.

1. ~~The board shall provide an opportunity for each eligible employee who is a member of the public employees retirement system on September 30, 2001, and who has not made a written election under this section to transfer to the defined contribution retirement plan before October 1, 2001, to elect in writing to terminate membership in the public employees retirement system and elect to become a participating member under this chapter.~~ Except as provided in section 54-52.6-03, an election made by an eligible employee under this section is irrevocable. ~~The board shall accept written elections under this section from eligible employees during the period beginning on July 1, 1999, and ending 12:01 a.m. December 14, 2001.~~ An eligible employee who does not make a written election or who does not file the election during the period specified in this section continues to be a member of the public employees retirement system. An eligible employee who makes and files a written election under this section ceases to be a member of the public employees retirement system ~~effective twelve midnight December 31, 2001~~; becomes a participating member in the defined contribution retirement plan under this chapter ~~effective 12:01 a.m. January 1, 2002~~; and waives all of that ~~person's~~employee's rights to a pension, annuity, retirement allowance, insurance benefit, or any other benefit under the public employees retirement system ~~effective December 31, 2001~~. This section does not affect ~~a person's~~an employee's right to health benefits or retiree health benefits under chapter 54-52.1. An eligible employee who is first employed and entered upon the payroll of that ~~person's~~employee's employer after ~~September 30, 2001~~December 31, 2023, may make an election to participate in the defined contribution retirement plan established under

this chapter at any time during the first six months after the date of employment. If the board, in its sole discretion, determines that the employee was not adequately notified of the employee's option to participate in the defined contribution retirement plan, the board may provide the employee a reasonable time within which to make that election, which may extend beyond the original six-month decision window.

2. ~~If an individual who is a deferred member of the public employees retirement system on September 30, 2001, is re-employed and by virtue of that employment is again eligible for membership in the public employees retirement system under chapter 54-52, the individual may elect in writing to remain a member of the public employees retirement system or if eligible to participate in the defined contribution retirement plan established under this chapter to terminate membership in the public employees retirement system and become a participating member in the defined contribution retirement plan established under this chapter. An election made by a deferred member under this section is irrevocable. The board shall accept written elections under this section from a deferred member during the period beginning on the date of the individual's re-employment and ending upon the expiration of six months after the date of that re-employment. If the board, in its sole discretion, determines that the employee was not adequately notified of the employee's option to participate in the defined contribution retirement plan, the board may provide the employee a reasonable time within which to make that election, which may extend beyond the original six-month decision window. A deferred member who makes and files a written election to remain a member of the public employees retirement system retains all rights and is subject to all conditions as a member of that retirement system. A deferred member who does not make a written election or who does not file the election during the period specified in this section continues to be a member of the public employees retirement system. A deferred member who makes and files a written election to terminate membership in the public employees retirement system ceases to be a member of the public employees retirement system effective on the last day of the payroll period that includes the date of the election; becomes a participating member in the defined contribution retirement plan under this chapter effective the first day of the payroll immediately following the date of the election; and waives all of that person's rights to a pension, an annuity, a retirement allowance, insurance benefit, or any other benefit under the public employees retirement system effective the last day of the payroll that includes the date of the election. This section does not affect any right to health benefits or retiree health benefits to which the deferred member may otherwise be entitled.~~

~~3.~~ An eligible employee who elects to participate in the retirement plan established under this chapter must remain a participant even if that employee ~~returns to the classified service or~~ becomes employed by a political subdivision that participates in the public employees retirement system. The contribution amount must be as provided in this chapter, regardless of the position in which the employee is employed.

3. Notwithstanding the irrevocability provisions of this chapter, if a member who elects to participate in the retirement plan established under this chapter becomes a supreme or district court judge, becomes a member of

the highway patrol, becomes employed in a position subject to teachers' fund for retirement membership, or becomes an employee of the board of higher education or state institution under the jurisdiction of the board who is eligible to participate in an alternative retirement program established under subsection 6 of section 15-10-17, the member's status as a member of the defined contribution retirement plan is suspended, and the member becomes a new member of the retirement plan for which that member's new position is eligible. The member's account balance remains in the defined contribution retirement plan, but no new contributions may be made to that account. The member's service credit and salary history that were forfeited as a result of the member's transfer to the defined contribution retirement plan remain forfeited, and service credit accumulation in the new retirement plan begins from the first day of employment in the new position. If the member later returns to employment that is eligible for the defined contribution plan, the member's suspension must be terminated, the member again becomes a member of the defined contribution retirement plan, and the member's account resumes accepting contributions. At the member's option, and pursuant to rules adopted by the board, the member may transfer any available balance as determined by the provisions of the alternate retirement plan into the member's account under this chapter.

4. After consultation with its actuary, the board shall determine the method by which a participating member ~~or deferred member~~ may make a written election under this section. If the participating member ~~or deferred member~~ is married at the time of the election, the election is not effective unless the election is signed by the individual's spouse. However, the board may waive this requirement if the spouse's signature cannot be obtained because of extenuating circumstances.

5. If the board receives notification from the internal revenue service that this section or any portion of this section will cause the public employees retirement system or the retirement plan established under this chapter to be disqualified for tax purposes under the Internal Revenue Code, then the portion that will cause the disqualification does not apply.

6. A participating member who becomes a temporary employee may still participate in the defined contribution retirement plan upon filing an election with the board within one hundred eighty days of transferring to temporary employee status. The participating member may not become a member of the defined benefit plan as a temporary employee. The temporary employee electing to participate in the defined contribution retirement plan shall pay monthly to the fund an amount equal to eight and twelve hundredths percent times the temporary employee's present monthly salary. The amount required to be paid by a temporary employee increases by two percent times the temporary employee's present monthly salary beginning with the monthly reporting period of January 2012, ~~and~~ with an additional increase of two percent, beginning with the monthly reporting period of January 2013, ~~and~~ with an additional increase of two percent, beginning with the monthly reporting period of January 2014, and with an additional increase of one percent, beginning with the monthly reporting period of January 2024. The temporary employee shall also pay the required monthly contribution to the retiree health benefit fund established under section 54-52.1-03.2. This contribution must be

recorded as a member contribution pursuant to section 54-52.1-03.2. An employer may not pay the temporary employee's contributions. A temporary employee may continue to participate as a temporary employee until termination of employment or reclassification of the temporary employee as a permanent employee.

7. A former participating member who has accepted a retirement distribution pursuant to section 54-52.6-13 and who subsequently becomes employed by an entity different from the employer with which the member was employed at the time the member retired but which does participate in any state-sponsored retirement plan may, before re-enrolling in the defined contribution retirement plan, elect to permanently waive future participation in the defined contribution retirement plan, whatever plan in which the new employing entity participates, and the retiree health program and maintain that member's retirement status. Neither the member nor the employer are required to make any future retirement contributions on behalf of that employee.

SECTION 7. AMENDMENT. Subsection 1 of section 54-52.6-09 of the North Dakota Century Code is amended and reenacted as follows:

1. Each participating member shall contribute monthly four percent of the monthly salary or wage paid to the participant, and this assessment must be deducted from the participant's salary in equal monthly installments commencing with the first month of participation in the defined contribution retirement plan established under this chapter. Participating member contributions increase by one percent of the monthly salary or wage paid to the participant beginning with the monthly reporting period of January 2012; with an additional increase of one percent, beginning with the reporting period of January 2013; ~~and~~ with an additional increase of one percent, beginning with the monthly reporting period of January 2014<u>; and with an additional increase of one percent, beginning with the monthly reporting period of January 2024</u>.

SECTION 8. AMENDMENT. Section 54-52.6-10 of the North Dakota Century Code is amended and reenacted as follows:

54-52.6-10. Vesting.

<u>1.</u> A participating member is immediately one hundred percent vested in that member's contributions made to that member's account under this chapter. A participating member vests in the employer contributions made on that member's behalf to an account under this chapter according to the following schedule:

~~1.~~ <u>a.</u> Upon completion of two years of service, fifty percent.

~~2.~~ <u>b.</u> Upon completion of three years of service, seventy-five percent.

~~3.~~ <u>c.</u> Upon completion of four years of service, one hundred percent.

<u>2.</u> A participating member also becomes one hundred percent vested in the employer contributions upon reaching age sixty-five. A participating member who was a member ~~or deferred member~~ of the public employees retirement system under chapter 54-52 who makes an election to

participate in the defined contribution retirement plan pursuant to this chapter must be credited with the years of service accrued under the public employees retirement system on the effective date of participation in the defined contribution retirement plan for the purpose of meeting vesting requirements for benefits under this section. Any forfeiture as a result of the failure of a participating member to vest in the employer contribution must be deposited in the administrative expenses account."

Page 3, line 16, replace "1" with "4"

Page 3, line 17, after "analysis" insert ", with the current contribution formula applying until January 2024"

Page 3, line 18, replace "Section 2" with "The election provision of section 6"

Page 3, line 18, replace "June 30" with "December 31"

Page 3, after line 18, insert:

"**SECTION 11. EFFECTIVE DATE.** Sections 1, 2, 3, 5, 6, 7, and 8 of this Act become effective January 1, 2024."

Renumber accordingly

Chairman Bekkedahl, Members of the Senate Appropriations Committee;

My name is Sean Cleary. I represent District 35 — the center of Bismarck — in the North Dakota Senate. I am here today to give an overview SB 2239.

<u>This bill has 3 goals:</u>

1 - **Keep the promise to current state employees and retirees** by making sure the state has enough money to pay for the pension benefits they are legally owed.

2 - **Use taxpayer money responsibly** by making sure the pension plan is fully funded for the next 30 years.

3 - **Attract and retain a talented state workforce** by offering a choice in retirement plans to all state employees that meet their retirement goals

The bill contains the following changes to the NDCC:

- **Section 1** allows new state employees to elect to enter the NDPER's defined contribution plan
    1. **Purpose:** This provision would give all new state employees the choice to enroll in the DC plan should they decide it works best for their retirement goals. Currently only non-classified new state employees can enroll in the DC plan.
- **Sections 2 and 3** require employees to pay an additional 1% of their salary towards the pension. Section 2 is the change specific to temporary employees, while Section 3 applies to full-time employees.
    1. **Purpose**: This provision requires public employees to pick up an additional portion of the funding required for the pension liability. This is a benefit they value, and it is fair to ask they pay a portion of the increased funding required.
- **Section 4** uses actuarially determined employer contributions (ADEC) to fund the PERS Defined Benefit Pension plan to 100% funding over the course of the next 31 years
    1. ADEC is essentially a calculation to determine the level of employer contributions necessary to ensure that the current unfunded liability (~$1.9 billion) of the pension is paid off over the next 31 years.
    2. **Purpose**: These calculated contributions are a funding method that ensure we fund our pension liability over the given time frame.
- **Section 5 and 6** further clarifies that all new state employees will be able to enroll in the DC plan.
- **Section 7** requires that enrollees in the DC plan also contribute an additional 1% towards their retirement plan, to maintain equal percentages with members of the DB plan
- **Section 8** clarifies how vesting works for enrollees of the plan
- **Section 9** appropriates $250 million from the General Fund to reduce the unfunded liability of the PERS DB pension

1. **Purpose**: This is designed to provide an initial investment into covering the pension's unfunded liability. This will help to ensure we can pay down the unfunded liability over the next 30 years.

- **Section 10** notes that the changes in this bill to the state contributions begin January 1, 2024 and that Section 2 applies to new state employees hired after December 31, 2023.

If we do not act on our pension liability, it will continue to grow, will become more expensive to fund, and could potentially jeopardize promised pension benefits.

Thanks for your attention and deliberation to this important issue. I am available to answer any questions you may have.

Respectfully,

Senator Sean Cleary
District 35 — Bismarck
(701) 426-4618

Testimony Presented on SB2239 to the

House Government and Veterans Affairs Committee

By

Jill Minette, SPHR, SHRM-SCP, IPMA-SCP

Director of Human Resources

City of Fargo

March 3, 2023

This statement expresses support for Senate Bill 2239 which provides a system to keep the North Dakota Public Employee Retirement System's (NDPERS) Defined Benefit Plan open to new employees.

The City of Fargo has participated in the NDPERS Defined Benefit Plan since 2008. Currently, approximately 620 employees or 64% of our workforce participates in the NDPERS Defined Benefit Plan.

The NDPERS Defined Benefit Plan has been a cornerstone of the benefit package offered to City of Fargo employees. As a public employer, we face similar challenges to the private sector in attracting and retaining a highly skilled workforce. While it is increasingly difficult to remain competitive with private sector compensation, the defined benefit plan has provided an essential tool in recruiting qualified employees. As importantly, the NDPERS Defined Benefit Plan has been essential in the retention of trained, experienced employees within our workforce.

For a prospective employee who is considering whether to accept a position within the public sector or private sector, the retirement plan can be a major factor in their decision-making. A defined contribution plan, similar to a 401k commonly offered in private sector, is unlikely to tip the scales toward public employment for a prospective employee as they compare the benefit package of a public employer versus a private employer. Likewise, employees working under a defined contribution plan are less likely to stay with their public employer if a similar retirement plan, such as a 401k, is being offered in the private sector position.

The employees of the City of Fargo, as well as state and local government employees throughout the state, play an integral role in creating safe, thriving and growing communities that support the retention of citizens, attract individuals and families to move to our state as well as supporting economic development throughout the state. The ability to attract and retain a highly skilled and talented workforce is essential to supporting our communities and state and to continue providing the best public service possible. The NDPERS Defined Benefit Plan is an important component in supporting public workforce stability within communities throughout the state.

The NDPERS Defined Benefit Plan is an essential benefit offering to current and prospective City of Fargo employees. Without this crucial benefit, we believe the draw to public employment may diminish and the workforce challenges within the public sector, here in Fargo as well as throughout the state, will become even greater.

The NDPERS Defined Benefit Plan incentivizes public employees to reach long periods of employment and in some cases working their entire careers with their current employers. Additionally, for those public sector employees who are looking to make a change, the NDPERS Defined Benefit Plan incentives employees to remain in the public sector within North Dakota with the ability to transfer and retain their service.

The importance of the NDPERS Defined Benefit Plan for the City of Fargo as well as public employers throughout the state cannot be overstated. The NDPERS Defined Benefit Plan is essential in order to attract and retain a talented workforce and to support workforce stability in public employment throughout the state.

Thank you for your consideration.

Testimony in Favor of SB 2239

Sparb Collins

Mr. Chairman, members of the committee my name is Sparb Collins. I am a retiree in the PERS Defined Benefit/hybrid plan. I support SB 2239. This bill will return the PERS plan to 100% funded status and assure the benefits for all existing retirees and future retirees. The PERS plan had a strong funded position before the 2008 financial crisis and was 90-100% funded based upon actuarial value or market value of assets.

If this bill is adopted by the legislature the actuary has confirmed it will put the plan on a course to returning to 100% funded status, thereby assuring the members of the plan that it will return to its strong financial position to pay all benefits and remove this liability from employer financial statements. If passed, this would be a significant accomplishment. While many proposals to return the plan to 100% have been considered during the last decade, non-have been adopted. Consequently, the plans existing financial position. This bill builds the PERS plan from where it is today to 100%, with an affordable and cost-effective approach.

Thank you to the sponsors of this bill for developing this plan and thank you to this committee for giving it your careful consideration. I am hopeful that you will give this bill a favorable recommendation so we can get the plan back to 100% in a cost effective manner, assure retirees and all members of the plan that the plan will be able to pay its benefits, eliminate it from employer financial statements and finally overcome the effects of the market collapse in 2008.

I know many people who have spent their working years in the public service area. They are depending on the defined benefit plan which they have contributed to. They have earned this. Don't take away their financial security for their retirement. Please support SB 2239.

In support of SB 2239

You have probably heard from others on how important the pension plan is to State employees. Our current retirement plan is a huge incentive to draw and retain talented staff.

But the benefits to the State do not stop with having exceptional employees. These retirement funds are spent in our communities, and support local businesses for many years after retirement. We pay sales taxes and property taxes and our expenditures keep our neighborhoods alive. Investing in the defined benefit plan is an investment in local economies.

House Bill 1040 would close the defined-benefit pension plan, and cost North Dakota taxpayers $5.5 billion. On the other hand, Senate Bill 2239 would invest in our current defined-benefit pension plan and preserve worker choice for under $1 billion. Not only does SB 2239 maintain the defined benefit option and invest in the pension plan, it is also clearly the more fiscally responsible choice.

Thank you,

Rose Nichols
606 Collins Court
Mandan ND 58554
701-471-6235

NORTH DAKOTA UNIVERSITY SYSTEM

ACCESS. INNOVATION. EXCELLENCE.

SB2239

House Government and Veterans Affairs Committee

March 9, 2023

David Krebsbach, Vice Chancellor of Administrative Affairs and CFO, NDUS

701.328.4116 | david.krebsbach@ndus.edu

Chair Schauer and members of the House Government and Veterans Affairs Committee. My name is David Krebsbach, and I serve as the Vice Chancellor of Administrative Affairs & Chief Financial Officer for the North Dakota University System (NDUS). I am providing testimony today on behalf of the NDUS and its eleven institutions to provide testimony in favor of SB2239.

SB2239 maintains the NDPERS Defined Benefit plan (DB) as an active plan and provides an amount on a level percent of compensation basis for all main system defined benefit retirement plan employees sufficient under the actuarial valuation to meet both the normal cost plus the actuarially determined amount required to amortize the unfunded accrued liability. The NDUS and its 11 institutions will be obligated to pay an additional 4% contribution effective January 1, 2024 and 3.6% contribution effective July 1, 2025, in addition to the regular retirement contributions for about 30 years. SB2239 does not include a state appropriation with which to make these payments.

NDUS has approximately 2,400 employees participating in the DB Plan. These individuals work in the Technical & Paraprofessional, Office Support, Crafts/Trades and Services broadband classifications. The estimated minimum cost of the 4% additional employer contribution for these employees is $6.4 million for the 2023-2025 biennium. The estimated minimum cost of the 3.6% additional employe contribution for these employees for the 2025-2027 biennium is approximately $8.5 million.

2023-25 biennium amounts per institution are as follows:

	PERS Defined Benefit Plan SB2239		
	SB2239 - Fiscal Note 2023-25 - NDUS Cost 2023-25 Biennium		
NDUS Entity	**General Fund**	**Special Fund**	**Total**
NDUSO	$ 161,068	$ 63,852	$ 224,921
BSC	130,991	186,656	317,646
LRSC	60,620	79,970	140,590
WSC	35,800	47,487	83,287
UND	679,013	1,982,765	2,661,778
NDSU	412,811	1,261,045	1,673,856
NDSCS	163,552	188,546	352,097
DSU	64,892	74,837	139,729
MaSU	85,804	133,507	219,311
MiSU	115,652	169,846	285,498
VCSU	68,561	68,140	136,700
DCB	40,109	35,510	75,620
Forest Service	103,371	3,335	106,705
Total	**$ 2,122,243**	**$ 4,295,495**	**$ 6,417,738**

The NDUS cannot absorb such an expense without a state appropriation that covers the total cost of this change. The alternative would be to use special funding sources, which for higher education are derived from tuition and fees for auxiliary services paid by students & their families. Raising the cost of education when families are already struggling to cover increasing prices of fuel, housing, and food would not benefit anyone and may lead to decreased enrollment in post-secondary education. This could in turn negatively impact the number of qualified employees in the ND workforce at a time when employees are desperately needed.

If SB2239 is moved forward, the NDUS respectfully requests the addition of a general fund appropriation to cover the $6.4 million in increased costs of the 4% employer increase in the 2023-2025 biennium and beyond.

This concludes my testimony. If any members of the Committee have questions, please let me know by email (david.krebsbach@ndus.edu) or call me at 701-328-4116.

#23102

AARP IN THE STATES

OVERVIEW: North Dakota Public Employees Retirement System

The **North Dakota Public Employees Retirement System (NDPERS)** provides a defined benefit (DB) fund for public employees. It offers a modest but stable monthly income over a retiree's life. DB pensions help to recruit and retain experienced employees.

The spending from the pension checks of the 12,300 retired public employees helps support:

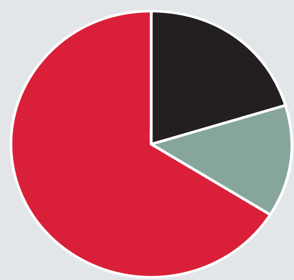
$805.8 million
in economic output in North Dakota.

4,610 jobs
paying $231.2 million in wages supported by retirees' spending from public pensions in North Dakota.

$110.7 million
in federal, state, and local tax revenues based on spending of pension benefits in North Dakota.

Pensions are a good deal for taxpayers:
Funding of public employee pensions is shared by employees and employers. New NDPERS employees contribute 7% of their pay into the fund. Over time, investment income earned by the fund does most of the work. In fact, between 1993 and 2018, taxpayers (via employer contributions) paid only 20.50% of the cost of pension benefits in North Dakota.

65.9% Investment Earnings



20.5% Employer Contributions

13.6% Employee Contributions

Key facts about the plan and its benefits:

23,754
Total active members of North Dakota Public Employees Retirement System.

60%
After a 30-year career, a pension benefit from NDPERS will replace 60% of an employees' pre-retirement income.

$1,291
Average pension benefit paid to retired NDPERS members each month.

Pension benefits are a good deal for the economy too:
Each dollar "invested" by North Dakota taxpayers (employers) in these plans supported $7.00 in total economic activity in the state.

$1.00 → **$7.00**

All data come from retirement system financial reports, Public Plans Database, or the National Institute on Retirement Security.

AARP® | NRTA AARP's Educator Community | NATIONAL INSTITUTE ON Retirement Security — Reliable Research. Sensible Solutions.

AARP IN THE STATES

PRIMER: North Dakota Public Employees Retirement System

The North Dakota Public Employees Retirement System (NDPERS) provides benefits to qualified state employees.

The NDPERS Pension Works for North Dakota Stakeholders

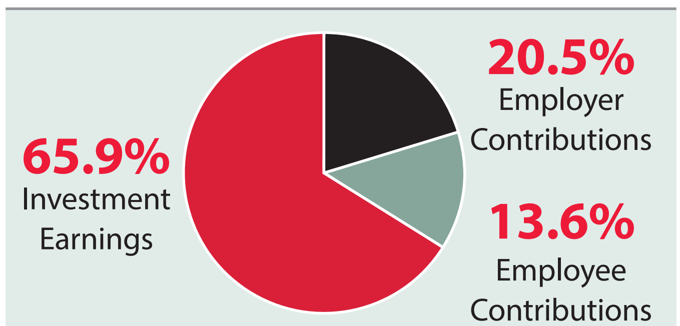
Defined benefit (DB) pensions help recruit and retain effective and experienced public employees, which is essential to delivering high quality service to citizens.

The spending by retired public employees from pension checks supports jobs, greater tax revenues and economic growth in our communities.

Pensions offer employees the best path to retirement security. They are cost-effective and provide modest lifetime income that will not run out.

Taxpayers Only Pay a Small Part of Pension Costs

The funding of public employee pensions is shared by employees and employers. New NDPERS employees contribute 7% of their pay into the fund. Over time, investment income earned by the fund does most of the work. In fact, between 1993 and 2018, taxpayers paid only 20.50% of the cost of benefits in North Dakota.



Pensions Cost Half as Much as a 401(k) Plan

Pensions can provide the same benefit as a 401(k) retirement account at about half the cost because of the following key factors:

10% cost savings from pooling longevity risk **+** **11%** cost savings from optimal asset allocation **+** **27%** cost savings due to higher returns and lower fees **=** **48%** **total cost savings**

Pensions Disproportionately Benefit Rural Areas

Rural counties have the largest percentage of their population receiving a public pension benefit, as 4.3% of residents in rural areas received benefits in 2018. Excluding counties that are home to a state capitol, public pension benefits in rural and small town counties accounted for a larger share of total personal income than in denser metropolitan counties.

NDPERS Key Facts

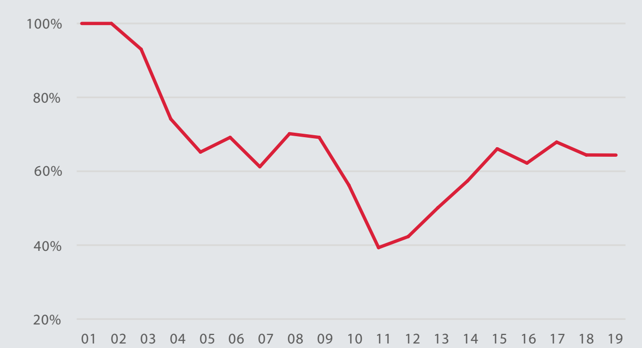
- NDPERS serves 23,754 active employees and 12,300 retired members and survivor beneficiaries.
- New employees contribute 7% of pay to NDPERS.
- Employers contribute 7.12% to the fund.
- The average monthly retirement benefit for members is $1,291.
- After a 30-year career, a pension benefit from NDPERS will replace 60% of an employee's final average salary.

Historical NDPERS Funding Experience

North Dakota established long-term funding policies to provide for the cost of public pension benefits. The employee contribution is set by law and the actuary calculates the employers' contributions each year. As of the end of its 2019 year, NDPERS had $3.08 billion in assets in the fund.

The Actuarially Determined Contribution (ADC) is the amount needed to fund benefits earned in the year and to pay down the plans' unfunded actuarial accrued liability. Paying the full ADC each year is important to ensure that the fund is financially sound over time.

North Dakota Paid 66.80% of Weighted Average Percent of ADC from FY2001-FY2019 for NDPERS



North Dakota Made Plan Changes to NDPERS in Recent Years

Following the global stock market crash in 2008-2009, North Dakota policymakers proactively made changes to NDPERS to ensure long-term sustainability. These included:

- Changes made in the spring of 2019 included eliminating the Retiree Health Insurance Credit for future hires and redirecting the employer contribution to the retirement plans.
- Additionally, changes were made to the calculation of Final Average Salary.
- The benefit multiplier was reduced from 2% to 1.75% for those hired after 1/1/20.

The Economic Impact of North Dakota Pensions:

$805.8 million in economic output generated by retirees' spending from public pensions in North Dakota.

4,610 jobs paying $231.2 million in wages supported by retirees spending from public pensions in North Dakota.

$110.7 million in federal, state, and local tax revenues generated by retiree benefits and spending in North Dakota.

All data come from retirement system financial reports, Public Plans Database, or the National Institute on Retirement Security.

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AARP IN THE STATES

OVERVIEW: North Dakota Teachers' Fund for Retirement

The **North Dakota Teachers' Fund for Retirement (TFFR)** provides a defined benefit (DB) pension for teachers. It offers a modest but stable monthly income over a retiree's life. DB pensions help to recruit and retain experienced employees.

The spending from the pension checks of the 8,918 retired public employees helps support:

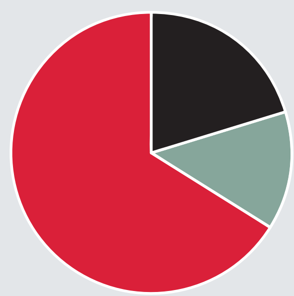
$805.8 million in economic output in North Dakota.

4,610 jobs paying $231.2 million in wages supported by retirees' spending from public pensions in North Dakota.

$110.7 million in federal, state, and local tax revenues based on spending of public pension benefits in North Dakota.

Pensions are a good deal for taxpayers:

Funding of teacher pensions is shared by employees and employers. New TFFR employees contribute 11.75% of their pay into the fund. Over time, investment income earned by the fund does most of the work. In fact, between 1993 and 2018, taxpayers (via employer contributions) paid only 20.50% of the cost of pension benefits in North Dakota.



Key facts about the plan and its benefits:

11,175 Total active members of North Dakota Teachers' Fund for Retirement.

60% After a 30-year career, a pension benefit from TFFR will replace 60% of an employee's pre-retirement income.

$2,088 Average pension benefit paid to retired TFFR members each month.

Pension benefits are a good deal for the economy too:

Each dollar "invested" by North Dakota taxpayers (employers) in these plans supported $7.00 in total economic activity in the state.

All data come from retirement system financial reports, Public Plans Database, or the National Institute on Retirement Security.

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AARP IN THE STATES

PRIMER: North Dakota Teachers' Fund for Retirement

The North Dakota Teachers' Fund for Retirement (TFFR) provides benefits to qualified public school employees.

The TFFR Pension Works for North Dakota Stakeholders

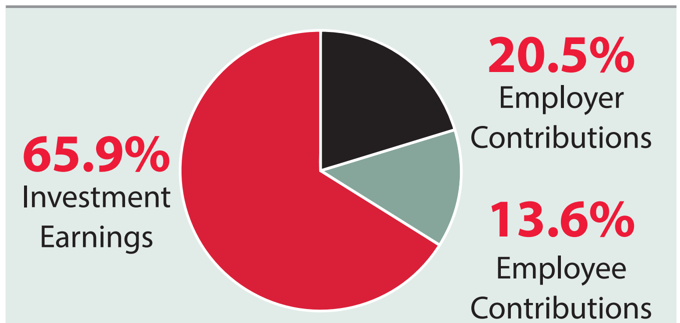
Effective teachers are the cornerstone of education quality, but teachers are underpaid. Pensions help schools keep teachers and compensate for low pay.

Retaining experienced midcareer teachers boosts student performance. Pensions help keep effective midcareer teachers in the classroom, increasing education quality.

Pensions offer teachers the best path to retirement security. They are cost-effective and provide modest lifetime income that will not run out.

Taxpayers Only Pay a Small Part of Pension Costs

The funding of public employee pensions is shared by employees and employers. New TFFR employees contribute 11.75% of their pay into the fund. Over time, investment income earned by the fund does most of the work. In fact, between 1993 and 2018, taxpayers paid only 20.50% of the cost of benefits in North Dakota.



Pensions Cost Half as Much as a 401(k) Plan

Pensions can provide the same benefit as a 401(k) retirement account at about half the cost because of the following key factors:

10% cost savings from pooling longevity risk + **11%** cost savings from optimal asset allocation + **27%** cost savings due to higher returns and lower fees = **48%** **total cost savings**

Pensions Disproportionately Benefit Rural Areas

Rural counties have the largest percentage of their population receiving a public pension benefit, as 4.3% of residents in rural areas received benefits in 2018. Excluding counties that are home to a state capitol, public pension benefits in rural and small town counties accounted for a larger share of total personal income than in denser metropolitan counties.

TFFR Key Facts

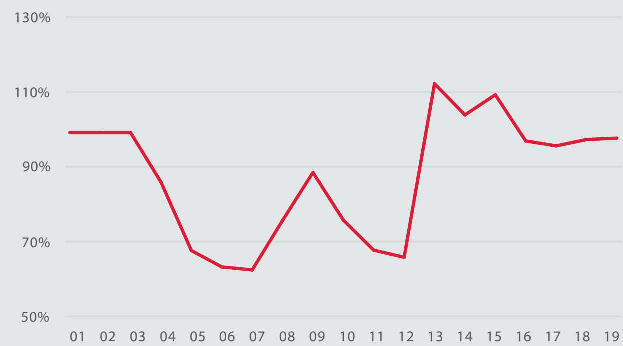
- TFFR serves 11,175 active employees and 8,918 retired members and survivor beneficiaries.
- New employees contribute 11.75% to TFFR.
- Employers contribute 12.75% to the fund for employees.
- The average monthly retirement benefit for members is $2,088.
- After a 30-year career, a pension benefit from TFFR will replace 60% of final average salary.

Historical TFFR Funding Experience

North Dakota established long-term funding policies to provide for the cost of public pension benefits. The employee contribution is set by law and the actuary calculates the employers' contributions each year. As of the end of its 2019 year, TFFR had $2.64 billion in assets in the fund.

The Actuarially Determined Contribution (ADC) is the amount needed to fund benefits earned in the year and to pay down the plans' unfunded actuarial accrued liability. Paying the full ADC each year is important to ensure that the fund is financially sound over time.

North Dakota Paid 88.32% of Weighted Average Percent of ADC from FY2001-FY2019 for TFFR



North Dakota Made Plan Changes to TFFR in Recent Years

Following the global stock market crash in 2008-2009, North Dakota policymakers proactively made changes to TFFR to ensure long-term sustainability. These included:

- Employee contributions to TFFR increased by statute in 2007 and 2011, with the rate going from 7.75% of salary to 11.75% of salary by 7/1/2014.
- TFFR also increased the criteria for normal and early retirement benefits, while increasing the vesting period to 5 years.

The Economic Impact of North Dakota Pensions:

$805.8 million
in economic output generated by retirees' spending from public pensions in North Dakota.

4,610 jobs
paying $231.2 million in wages supported by retirees' spending from public pensions in North Dakota.

$110.7 million
in federal, state, and local tax revenues based on spending of pension benefits in North Dakota.

All data come from retirement system financial reports, Public Plans Database, or the National Institute on Retirement Security.

AARP IN THE STATES

Why Pensions Work
for North Dakota and Teachers

Pensions Help Deliver Quality Education in North Dakota

There are important policy reasons to continue offering teachers defined benefit (DB) pensions. DB pensions give schools an effective tool to retain high-quality, experienced teachers. These teachers are the most important school-based element that provides positive educational outcomes for our children.

Pension benefits provide teachers an incentive to continue delivering quality education to K-12 students. This incentive becomes all the more important over a teaching career as the erosion of teachers' wages, when compared to the wages of similar college-educated workers, widens for more experienced teachers.

Because pensions help attract and retain workers, North Dakota can keep skilled teachers in the classroom and empower students to achieve their highest potential. The nationwide teacher shortage is impacting North Dakota, as enrollment in traditional teacher preparation programs has *declined by 38%* between 2009-2010 and 2017-2018.

Pensions Disproportionately Benefit Rural Areas

Rural counties have the largest percentage of their population receiving a public pension benefit, as 4.3% of residents in rural areas received benefits in 2018. Excluding counties that are home to a state capitol, public pension benefits in rural and small town counties accounted for a larger share of total personal income than in denser metropolitan counties.

Pensions Help to Bridge the Teacher Wage Gap

A national study of K-12 public school teachers' wages identified a 19 percent pay gap relative to comparable private sector workers in 2019. At the same time, teachers' benefits, including pensions, help bridge that gap and allow states to attract and retain highly qualified educators by reducing that overall gap in compensation to 10 percent. In North Dakota, teachers experience a 16.4% wage gap when compared to other college graduates in the workforce.[2]

19% teacher wage gap **offset by...** 9% teacher benefit advantage **reduces... the teacher compensation gap to 10%**

Americans understand that teacher pensions play an important role in retaining quality teachers and in offsetting the impact of their lower salaries.

83% 83 percent of Americans say pensions are a good way to recruit and retain qualified teachers.

74% 74 percent of Americans agree that teachers deserve pensions to compensate for lower pay.[3]

Pensions Reduce Teacher Turnover and Save Money

Experienced teachers are better teachers. DB pensions help to retain highly productive teachers longer, as compared with individual defined contribution (DC) accounts. Moreover, the cost of teacher turnover is quite high, both in terms of financial cost and loss of productivity to the school district.[4]

7.1%

Percentage of North Dakota teachers who leave education.

86

The number of North Dakota teachers retained each year due to the DB pension.

$454K to $1.0M

Savings created by the DB system through reduced teacher turnover costs in school districts across North Dakota.

TFFR Key Facts

- TFFR serves 11,175 active employees and 8,918 retired members and survivor beneficiaries.
- New employees contribute 11.75% to the fund.
- Employers contribute 12.75% to the fund.
- The average monthly retirement benefit for members is $2,088.
- TFFR has $2.6 billion in assets and $1.4 million in unfunded actuarial accrued liability.[5]

The Economic Impact of North Dakota Pensions

$805.8 million

in economic output generated by retirees' spending from public pensions in North Dakota.

4,610 jobs

paying $231.2 million in wages supported by retirees' spending from public pensions in North Dakota.

$110.7 million

in federal, state, and local tax revenues based on spending of pension benefits in North Dakota.[6]

[1] Weller, C. 2017. "Win-Win: Pensions Effectively Serve American Schools and Teachers." Washington, DC. National Institute of Retirement Security (NIRS).

[2] Allegretto, S. A. and Mishel, L. 2020. "Teacher pay penalty dips but persists in 2019." Washington, DC. Economic Policy Institute.

[3] Oakley, D. and Kenneally, K. 2019. "Retirement Insecurity 2019: Americans' Views of the Retirement Crisis." Washington, DC. NIRS.

[4] Boivie, I. 2017. "Revisiting the Three Rs of Teacher Retirement Systems: Recruitment, Retention, and Retirement." Washington, DC. NIRS.

[5] All data, unless otherwise noted, as of fiscal year ended 2019.

[6] Boivie, I. 2021. "Pensionomics 2021: Measuring the Economic Impact of DB Pension Expenditures." Washington, DC. NIRS.

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AARP North Dakota

Senate Bill 2239
March 10, 2023
House Government and Veterans Affairs Committee
Josh Askvig, State Director AARP North Dakota

Chair Schauer and members of the committee,

I'm Josh Askvig, State Director for AARP North Dakota. AARP is a nonprofit, nonpartisan organization representing the interests of Americans age 50 and older and their families, with nearly 38 million members nationwide and our 83,000 members in North Dakota. We are here today to support SB 2239.

Financial and health security are key components of our advocacy agenda. It has been that way since our founding. Some of you may know the story of our founder Dr. Ethel Percy Andrus. For those that don't, I think it highlights why we care about financial and health security for all North Dakotans, especially those 50+. Dr. Andrus was a retired educator, she became an advocate in the 1940s when she found a former colleague of hers living in a chicken coop because she could afford nothing else. Dr. Andrus couldn't ignore the need for health and financial security in America and set the wheels in motion for what would become AARP. AARP strongly believes that all individuals have the right to be self-reliant and live with dignity.

AARP policy supports ensuring access to defined-benefit retirement plans. Our policy more specifically supports states making full contributions to retirement plans, as actuarially determined. That is what this bill does. Making actuarially determined contributions helps pensions plans have the funds they need to meet the obligations promised.

Defined benefit pension plans, like those offered in North Dakota, provide a critical source of retirement income that thousands of North Dakota's workers and retirees depend on for their financial security. Moreover, pensions help reduce reliance on public assistance programs and have a significant and positive impact in the state and local economies in which they are spent.

A couple of specific observations as to why supporting pensions and ensuring they are actuarially funded makes sense for North Dakota as a whole:

- ***Traditional pensions are economic drivers for Main Street America.*** Economic gains attributable to pensions in the U.S. are substantial. Their long-time horizon enables monthly benefits to be distributed on time and in full, even during market shocks and economic declines, to retirees in virtually every community across the country. In North Dakota, retiree spending of these benefits in 2018 generated $805.8 million in total economic output, supporting 4,610 jobs across the state. Pension spending also added $110.7 million to government coffers at the federal, state and local levels. (AARP-In-The-States-Snapshot-ND-Public-Employee-Retirement-System 2021). Additionally, North Dakota's rural and small towns benefit from public defined benefit pension plans as most retirees remain in their communities and contribute to the economic stability of the region as their income is both stable and predictable. (Fortifying Main Street: The Economic Benefit of Public Pension Dollars in Small Towns and Rural America, Linea Solutions and NIRS, March 2020). I have attached both documents to my testimony for your review.

- ***Pensions aid in employee recruitment and retention.*** Pensions also help recruit and retain qualified employees, reduce turnover costs, and help deliver better taxpayer services. These impacts allowing taxpayers to maximize the training and experience invested in public employees and an orderly progression of personnel. Pension plans are an important workforce management tool to meet this objective.

- ***Most Americans support pensions to retain public employees and compensate for lower pay and higher risks.*** Most Americans believe providing pensions is a good way to recruit and retain public employees. They additionally appreciate that public workers help finance the cost of these benefits and that pensions compensate for comparatively lower pay and higher risk in many public sector jobs. (Americans' Views of State and Local Employee Retirement Plans, NIRS, March 2021).

Again, we support ensuring access to defined benefit pensions and ensuring they are adequately funded based on actuarial determinations. We encourage you to support this bill. Thank you.

#23104

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Fortifying Main Street

The Economic Benefit of Public Pension Dollars in Rural America

By Tyler Bond, Dan Doonan, Maryna Kollar, and Nathan Chobo

March 2020

ABOUT THE AUTHORS

Tyler Bond is the Research Manager for the National Institute on Retirement Security. He works with the Executive Director to plan all NIRS research products. Since joining NIRS, Bond has co-authored research on various topics relating to retirement security. He speaks at conferences and events about retirement research and has delivered testimony before policymakers.

Previously, Bond spent four years at the National Public Pension Coalition, where he directed the research program. He has also held positions on Capitol Hill and at the Center on Budget and Policy Priorities.

Bond holds a B.A. in political science and philosophy from Indiana University and an M.A. in public policy from The George Washington University. He is a member of the National Academy of Social Insurance.

Dan Doonan is the Executive Director of the National Institute on Retirement Security. With the Board of Directors, Doonan leads the organization's strategic planning, retirement research, and education initiatives.

Doonan has more than 20 years of experience working on retirement issues from different vantage points including an analyst, consultant, trainer, and even a plan trustee. He comes to NIRS after serving as a senior pension specialist with the National Education Association. Doonan began his career at the Department of Labor as a mathematical statistician. He then spent seven years performing actuarial analysis with Buck Consultants in their retirement practice. His experience also includes positions as a research director and labor economist.

Doonan holds a B.S. in Mathematics from Elizabethtown College and is a member of the National Academy of Social Insurance.

Nathan Chobo is a Consultant at Linea Solutions with over 20 years of experience. This experience has been focused on procurement, accounting, finance, process design, requirements definition, and insurance. Most recently, he led a team to design state statutory requirements to ensure regulatory compliance for a Fortune 100 company. Having spent many years at one of the nation's largest insurance providers, he has a thorough understanding property and casualty insurance, life insurance, and defined contribution pension-based products. Throughout his career he has successfully integrated into diverse teams through active engagement to focus on implementing highly effective solutions. Nathan holds a Prosci certification in Organizational Change Management.

Maryna Kollar is an Associate Consultant at Linea Solutions. Her diverse experience includes working in employee benefits, insurance, and pension industries. Maryna has led cross-functional teams in the development, documentation and delivery of process innovations driving the attainment of business goals. She has developed system requirements for the procurement of large-scale software solutions and developed training and change management documentation for ongoing implementation initiatives. Maryna holds a B.S. in Mathematics, Concentration in Finance from Montclair State University and DBA (Defined Benefit Administration) Certificate from The American Society of Pension Professionals & Actuaries (ASPPA).

ACKNOWLEDGEMENTS

The authors are grateful for the comments, advice, and assistance provided by a number of individuals including: Nicole Dascenzo, Wayne Ellis, Kelly Kenneally, Karl Lowood, and Akio Tagawa. The authors also appreciate the hard work of the staff at the public plans who provided data for this report. The views in this report and any errors and omissions are those of the authors' alone.

EXECUTIVE SUMMARY

Previous research has indicated that small towns and rural communities experience a greater relative economic impact from public pension benefit dollars than major cities and metropolitan areas do. The recent release of county-level gross domestic product (GDP) data has allowed for an examination of pension benefit dollars as a percentage of GDP at the county level. This report considers pension benefit dollars as a percentage of both GDP and total personal income at the county level, as well as categorizing counties as metropolitan, small town, or rural.

The thesis of this research is that less populated counties with smaller economies experience a greater relative economic benefit from the flow of public pension benefit dollars into the county than more populated, urban counties with larger economies because the benefit dollars simply represent a smaller portion of overall economic activity in those urban counties.

The key findings are as follows:

- Public pension benefit dollars represent between one and three percent of GDP on average in the 1,401 counties studied.
- Rural counties and counties that contain state capitals have the highest percentages of their populations receiving public pension benefits.
- Small town counties experience a greater relative impact in terms of both GDP and total personal income from pension benefit dollars than rural or metropolitan counties.
- Rural counties see more of an impact in terms of personal income than metropolitan counties, whereas metropolitan counties see more of an impact in terms of GDP than rural counties.
- Counties that contain state capitals are outliers from other metropolitan counties, likely because there is a greater density of public employees in these counties, most of whom remain in these counties in retirement.
- On average, rural counties have lost population while small town counties and metropolitan counties have gained population in the period between 2000 and 2018, but the connection between population change and the relative impact of public pension benefit dollars is weak.

INTRODUCTION

The challenges facing small towns across America have been well-documented. Many small towns and rural communities face shrinking populations and slowing economic growth. As the economy in the United States (U.S.) has shifted to one focused on services and proximity to financial and intellectual capital, many small towns and rural communities have been left behind. This, in turn, causes young people to leave for urban areas, where well-paying jobs may be more readily available, which only exacerbates the problem. According to U.S. Census Bureau research, while 13 percent of Americans were 65 and older in 2010, in rural areas they accounted for 17.2 percent of the population, which has been referred to as the 'Graying of Rural America'. Despite these challenges, there is one positive economic contributor for many rural counties in the United States: the flow of benefit dollars from public pension plans into these small towns.

In many small towns and rural communities, the largest employer may be a public entity, such as a school district. State and local government employees typically earn a defined benefit pension during their career and many of these public servants stay in their community to collect their pension benefit after they retire. This keeps money in the community when retired public employees spend their pensions at local businesses.

Several earlier studies have documented the strong impact that pension benefit dollars have in rural areas. The Louisiana Budget Project, in its report "Pensions in the Parishes," showed that pension benefits from three of Louisiana's statewide pension plans represent a greater share of personal income in the smaller, more rural parishes than in more densely populated, urban ones. Similarly, the firm Pacey Economics, in a study for the Colorado Public Employees' Retirement Association (PERA), found that the less populated, more rural regions of the state experienced a greater economic benefit from PERA dollars than the more populous, urban regions of the state, where PERA benefits represent a smaller share of the regional economy. And, a report by The Perryman Group reached similar conclusions regarding benefits paid out by the Teacher Retirement System of Texas.

This report seeks to build upon this previous body of research. This past year, the U.S. Department of Commerce released information on gross domestic product (GDP) by county for the first time. This research aims to illustrate the impact of benefit dollars from public pension plans according to several different measures: as a percentage of GDP by county; as a percentage of total personal income by county; and by categorizing counties as metropolitan, small town, or rural.

For this study, the National Institute on Retirement Security (NIRS) has selected a geographically representative group of states and solicited county-level data directly from the public plans in those states.

PART ONE: BACKGROUND

The majority of state and local government employees, from teachers and firefighters to police officers and sanitation workers, have access to a defined benefit pension during their employment. They earn this benefit during their careers and then collect it when they reach retirement age. A recent NIRS survey found that public employees feel a strong desire to serve the public.[1] Many public employees form strong connections to their local communities and choose to remain there after they retire. This means that their pension benefit dollars also stay in that community.

In absolute terms, the largest numbers of retired public employees and, therefore, pension benefit dollars, are concentrated in major cities, particularly state capitols where there is likely to be a higher-than-average number of public employees. But as a portion of the local economy, the pension benefit dollars tend to be smaller in these metropolitan areas because the overall economy is larger and more complex. In smaller and less densely populated areas, however, pension benefit dollars represent a larger portion of the overall local economy as several previous studies have found.

The Louisiana Budget Project has produced a couple versions of a report titled "Pensions in the Parishes."[2] Looking at benefit payments from three of Louisiana's statewide pension plans (Louisiana State Employees Retirement System, Teachers Retirement System of Louisiana, and Louisiana State Police Retirement System), researchers found that these payments represented a greater share of personal income in smaller, more rural parishes. In one parish, payments from these three plans represented 3.4 percent of all personal income in 2015.

Similarly, the Colorado Public Employees' Retirement Association (PERA), a large, statewide pension plan, commissioned an economic impact study from the firm Pacey Economics.[3] Looking at the state in terms of regions, Pacey found that the more rural and less-populated regions of Colorado saw a greater economic impact from PERA benefit dollars than the more urban and densely populated regions of the state. They especially noted the countercyclical economic impact of PERA benefit dollars during the 2008-2009 recession.

Public pension plans in other states have seen similar results from their own studies. The Perryman Group conducted an economic impact study for the Teacher Retirement System of Texas (TRS) in which they considered the impact of TRS payments throughout Texas' 254 counties.[4] For rural areas of Texas, The Perryman Group found the annual economic output stimulus was estimated to be nearly $1.6 billion in 2018, supporting more than 20,000 jobs in these areas. In 2007, the State Association of County Retirement Systems (SACRS) in California conducted an economic impact study detailing the impact of county pension plans both in their counties and throughout the state of California.[5] The researchers found these county pension plans to be economic power houses throughout California. All of this contributes to a body of research attesting to the profound economic impact of benefit payments from public pension plans.

Researchers not associated with public plans have reached similar conclusions. According to Miller et al., "the importance of public pensions in rural areas is demonstrated by their importance in counties that are dependent on federal and state governments [as an economic base]."[6]

This new study builds on this previous research and adds a deeper level of data and analysis. This research examines data from nineteen geographically diverse states representing every region of the country. The analysis utilizes data from a majority of public pension plans in those states and the data was collected directly from those plans to guarantee its accuracy. To compare the results to those of previous studies, this report considers pension benefit dollars as a percentage of total personal income in each county.

This study also offers a major new element that is possible because of newly-available data. In December 2018, the U.S. Department of Commerce's Bureau of Economic Analysis (BEA) made available for the first time ever Gross Domestic Product (GDP) by county data. Initially, this data only covered four years, but in December 2019, BEA released a new set of GDP by county data covering the years 2001-2018. This study uses this new 2018 data as it is the most recent data available. In addition to this economic data, the report examines changes in a county's population from 2000 to 2018 to determine if there is a connection between the economic impact of pension benefit dollars and growth or loss of population in the county.

PART TWO: NOTES ON DATA

For the states selected to include in the study, the retirement systems in each state were asked to provide county-level data directly. In some states where there is one large pension plan that covers the overwhelming majority of public employees, the task was straightforward. In other states with many public pension plans, it was not possible from a logistical standpoint to request data from hundreds or thousands of plans. In those cases, data was collected from large state, county, and municipal plans that represent the majority of public employees in those states.

Using data from the U.S. Census Bureau's Annual Survey of Public Pensions, the study compares the data received regarding the overall number of benefit recipients and the total dollar amount of benefits paid against the Census data to discover the percentage of overall recipients and benefit dollars that were captured in each state. Aside from the data regarding benefit recipients and benefits paid that were received directly from plans, all other data in this study is gathered from publicly available federal government sources.

It should also be noted that this report does not use an economic multiplier for its analysis. Unlike other NIRS reports, such as *Pensionomics*, this report does not examine the direct, indirect, and induced economic impact of pension benefit payments. This analysis only compares the actual benefit payments against county-level GDP and total personal income.

There is also an interesting question as to what makes an area "rural." Most Americans can probably conjure an image of what a rural area looks like, with rolling farmland and perhaps covered bridges or herds of cattle, but how does one distinguish between a small city or large town and a truly rural area?

The federal government has at least two different ways of defining "rural." One comes from the U.S. Census Bureau, the other from the Office of Management and Budget (OMB). The Census Bureau defines rural by not defining it. Instead, they identify two different types of urban areas:

- Urbanized Areas (UAs) of 50,000 or more people;
- Urban Clusters (UCs) of at least 2,500 and less than 50,000 people.

According to the Census Bureau's definitions, any area that is not part of these two urban categories is rural. Using these definitions, in the 2010 Census, 59.5 million people, or 19.3 percent of the population, were rural while more than 95 percent of the land area was classified as rural.

OMB also defines rural by not officially defining the term. OMB designates counties as Metropolitan, Micropolitan, or Neither. A Metro area contains a core urban area of 50,000 or more population, and a Micro area contains an urban core of at least 10,000 (but less than 50,000) population. All counties that are not part of a Metropolitan Statistical Area (MSA) are considered rural. By this definition, following the 2010 Census, the rural counties contained 46.2 million people, about 15 percent of the total population and covered 72 percent of the land area of the country. This report primarily utilizes the definitions of Metro, Micro, and rural areas from OMB for the purpose of distinguishing different county types.

In total, the analysis in this study examined data from 1,401 counties across 19 states. These counties fell into four broad categories:

- 19 state capital counties
- 382 Metropolitan counties
- 605 Small Town ("Micropolitan") counties
- 395 Rural counties

The state capital counties were separated because these counties display some distinctions from other metropolitan counties that will be discussed later.

Examining the counties according to these four broad categories yields some interesting findings. A greater percentage of the population in rural counties is receiving a pension benefit, followed by counties that contain the state capital, small town counties, and then metropolitan counties, which is expected. As a share of both GDP and total personal income, small town counties benefit relatively more than either metropolitan or rural counties do. Metropolitan counties receive a higher share of GDP, but a lower share of total personal income than rural counties do. This discrepancy is likely due to the fact that many rural counties have agriculture dependent economies. Many farms are "capital rich but cash poor," meaning the value of the land, farm equipment, and the goods produced is high, but the actual personal income received by farmers is relatively low. This may explain why the ratio of GDP to personal income in rural counties is significantly higher than in non-rural counties, which causes the divergence between the relative value of pension benefit dollars compared to personal income versus GDP in rural counties.

Table 1. **Different County Types**

Type of County	Number of Counties	Average Population Density	% of Population Receiving	Benefits as Share of GDP	Benefits as Share of Personal Income
Capital	19	406.2	4.31%	1.99%	2.36%
Metro	383	285.5	2.37%	1.17%	1.26%
Micro	605	23.0	3.90%	1.89%	1.98%
Rural	395	4.7	4.34%	0.92%	1.73%
Total	**1,402**	**99.3**	**2.63%**	**1.25%**	**1.37%**

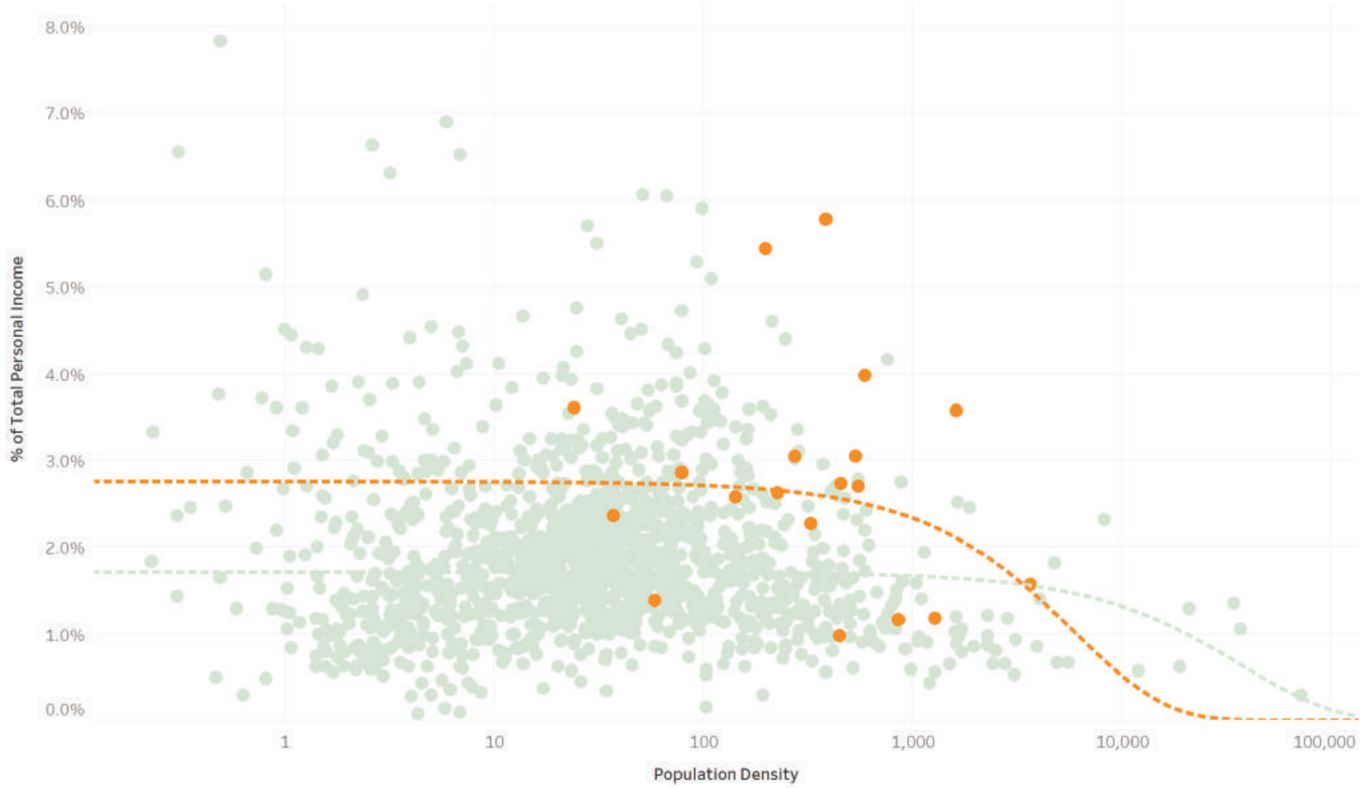
As mentioned above, state capital counties are outliers from other metropolitan counties. All of the state capital counties included in our study are metropolitan except for one, Hughes County, SD, which is a small town county. For the state capital counties, they fall just behind rural counties in terms of the percentage of the population receiving a pension benefit and they exceed every other county type in terms of pension dollars as a percentage of both GDP and total personal income.

Figure 1. **State Capital Counties: Pension Benefit Dollars as a Percentage of GDP**

Sum of Population Density vs. sum of % of GDP. Color shows details about State Capital. Details are shown for State and County.

State Capital
State Capital
County

Figure 2. **State Capital Counties: Pension Benefit Dollars as a Percentage of Personal Income**



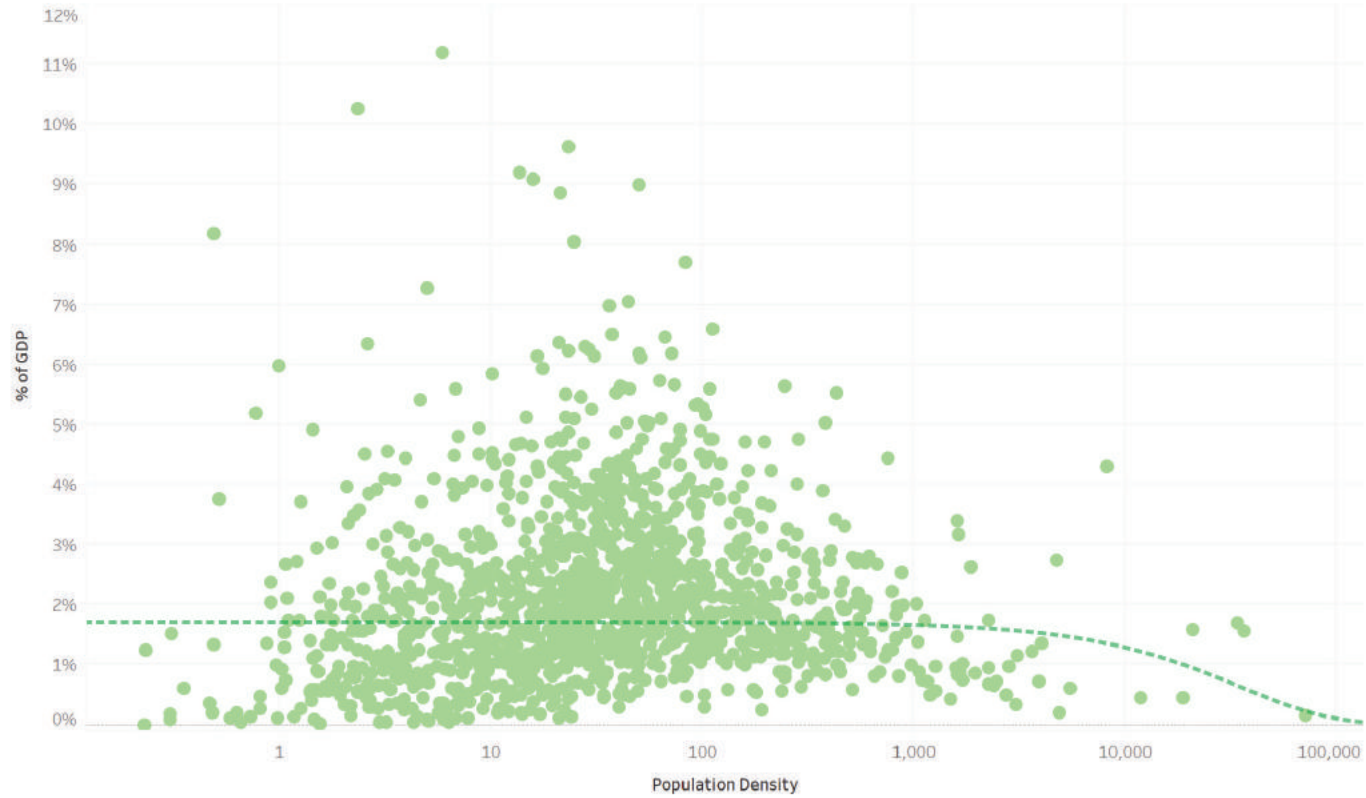
Sum of Population Density vs. sum of % of Total Personal Income. Color shows details about State Capital. Details are shown for State and County.

State Capital
State Capital
County

The thesis of this research is that less populated counties with smaller economies experience a greater relative economic benefit from the flow of public pension benefit dollars into the county than more populated, urban counties with larger economies because the benefit dollars simply represent a smaller portion of overall economic activity in those urban counties. The data analyzed for this study finds this to largely be true. In Mississippi, for example, several less populated counties have pension benefit dollars that represent more than eight percent of GDP in the county. Webster County, named after famed statesman Daniel Webster, has 10 percent of GDP accounted for by pension dollars.

In a state like Wyoming, which has a small population statewide and no major urban areas, the data looks a little different, which one would expect. Laramie County in Wyoming, home of the state capital Cheyenne, is the most populous county in the state, but is the smallest population county with that distinction in the United States. Its population density is also more than double the second most populous county in the state, Natrona, home to the city of Casper. Since the entire state is sparsely populated and mostly rural, retired public employees and their pension benefit dollars are more evenly distributed throughout the state. Counties in Wyoming tend to cluster much more around the average of 2 percent of GDP represented by pension dollars in that state, with only Albany (home to the University of Wyoming) and Fremont counties exceeding three percent.

Figure 3. **National Trendline Pension Dollars as a Percentage of GDP**



Sum of Population Density vs. sum of % of GDP. Color shows details about State. Details are shown for County. The view is filtered on State, which keeps 19 of 19 members.

Wyoming illustrates the fact that state capital counties tend to be outliers to the general pattern. State capitals are often major cities, although not always the largest city in a state. The data would generally predict that a major city would see a smaller relative economic benefit from pension dollars, but state capitals do not follow this pattern likely because there tends to be more public workers per capita in and around state capitals, with many remaining there following retirement. Aside from Laramie County, WY, Hinds County, MS, Cole County, MO, Carson City, NV, Burleigh County, ND, and Hughes County, SD are among other state capital counties that also experience higher than expected economic benefit from pension dollars.

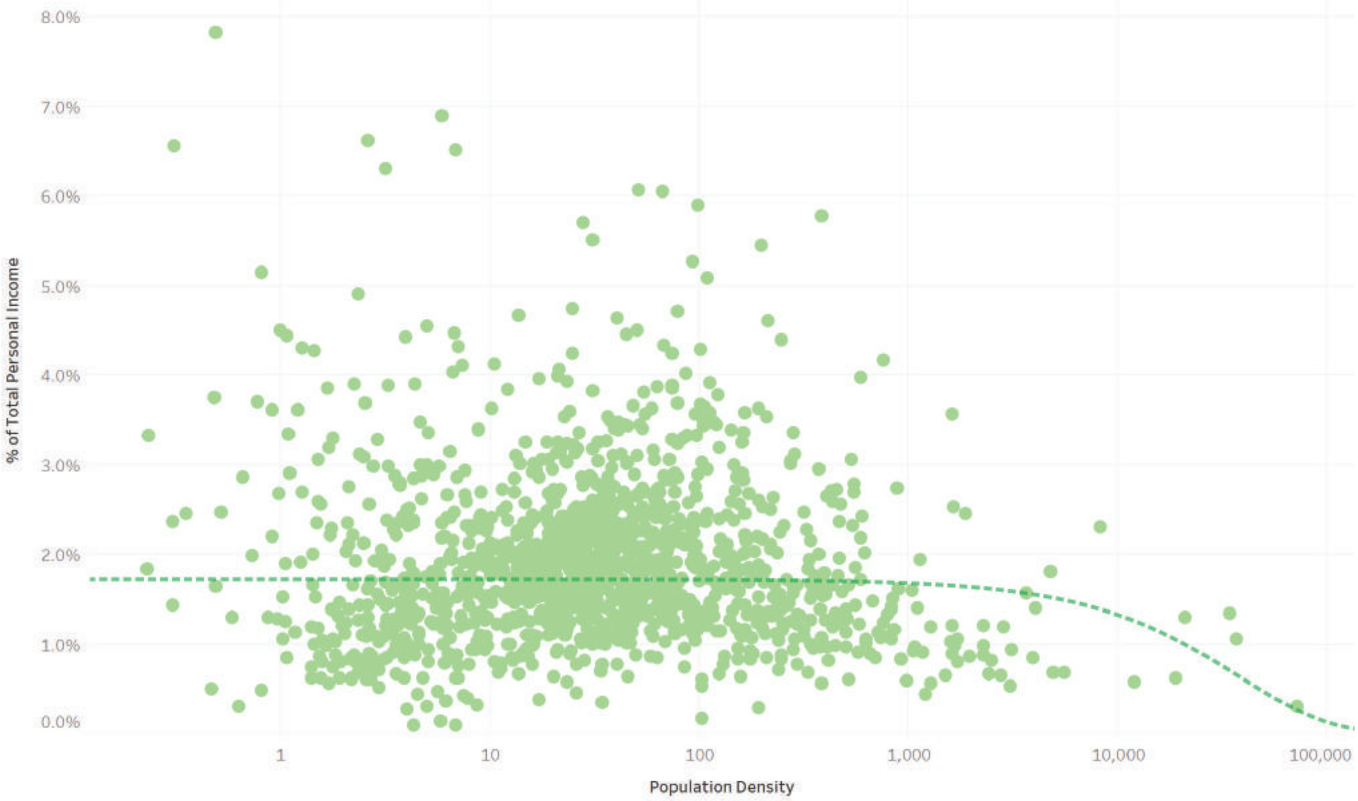
Population change is another factor that could influence how much of an economic benefit a county derives from pension benefit dollars. As such, this study examined population changes from 2000 to 2018 to assess whether counties that gained or lost population experienced a greater relative benefit from pension dollars or whether no effect was apparent. The popular narrative suggests that small towns and rural areas are losing population to cities and metropolitan areas, especially younger workers. The Minnesota State Demographer forecasts that between 2020 and 2030, 80 of Minnesota's 87 counties will lose population, with only metropolitan counties gaining population in that time.[7] It would stand to reason that, given the long period of time between accruing benefits and the following decades when those benefits are received via benefit payments, pension benefits could be an important economic stabilizer in communities that are losing population if retirees continue living in the communities where they worked. If older, retired people are remaining in these rural communities, then we would expect to see counties that lost population would experience a greater benefit from the flow of pension dollars. While this is broadly what we see from the data, there is enough variation among the counties included in this study that we are less confident about finding a strong relationship between population change and the relative value of public pension benefits.

In South Carolina, three of the four counties that have experienced double-digit population loss since 2000 have pension dollars as a percentage of GDP that exceed the state average, whereas only two of the 11 counties that have seen double-digit population growth have percentages that exceed the state average. Similarly, in Wisconsin, all four of the counties that have seen double-digit population loss since 2000 have pension dollars as a percentage of GDP that exceed the state average, whereas only six of the 19 counties that have seen double-digit population growth have percentages that exceed the state average.

When looking at population change by county type, the data tells the story that has been portrayed in the media. The rural counties included in this study experienced an average population loss of seven percent between 2000 and 2018. The small town counties in the study experienced an average population gain of three percent, and the metropolitan counties experienced average population growth of 19 percent. It is clear that there is a connection between the county type and population change, but the relationship between population change and the relative value of pension benefits is weaker.

As some of the previous studies have done, this analysis also looked at the percentage of total personal income in a county that is represented by pension benefit dollars. In San Miguel County in New Mexico, pension benefit dollars represented nearly seven percent of total personal income (and more than eleven percent of GDP, the highest in the state). In contrast, Los Alamos County in New Mexico saw less than one percent of personal income derived from pension dollars (as well as less than one percent of county GDP).

Figure 4. **National Trendline Pension Dollars as a Percentage of Personal Income**



Sum of Population Density vs. sum of % of Total Personal Income. Color shows details about State. Details are shown for County. The view is filtered on State, which keeps 19 of 19 members.

Cole County, Missouri, home to the state capital of Jefferson City, has more than five percent of total personal income represented by pension benefit dollars, the highest in the state. Meanwhile, Jackson County, home to Kansas City, and both St. Louis County and the City of St. Louis are three of the four jurisdictions in the state with the lowest percentages of total personal income represented by pension benefit dollars, even though Jackson County and St. Louis County are the two counties with the largest numbers of pension benefit recipients.

California encompasses many of the findings that we see nationwide. In Calaveras County, a mostly rural county in northern California, pension benefit dollars account for more than seven percent of GDP, the highest in the state. Calaveras County is also the sixth highest county in the state in terms of pension benefit dollars as a percentage of total personal income. In contrast, San Francisco County, one of the wealthiest localities not just in the United States, but also globally, sees less than one-half of one percent of its GDP represented by pension benefit dollars. Santa Clara County, Los Angeles County, San Mateo County, and Alameda County also see less than one percent of GDP derived from pension benefit dollars.

The three counties in California that have lost the most population from 2000 to 2018— Sierra, Plumas, and Lassen counties —all have relatively high percentages of pension benefit dollars as both a share of GDP and a percentage of total personal income. One interesting outlier in California is Alpine County, the state's least populous county, which lies in the Sierra Nevada. Despite being a rural county that has experienced significant population loss since 2000, Alpine County receives a relatively small percentage of its GDP from pension benefit dollars because the overall population in the county is so small, there are few retired public employees.

Texas presents a number of interesting findings. Texas has the most counties of any state with 254 (the second most is Georgia with 159). Since there are so many counties in Texas, including a significant number of sparsely populated rural counties, there are several rural counties where pension benefit dollars represent an extremely low percentage of GDP, including Loving County, where pension benefits represent zero percent of GDP.

Aside from the outliers due to the sheer number of small, rural counties, the results are mostly expected. For the counties that include the six largest cities in Texas—Harris (Houston), Bexar (San Antonio), Dallas (Dallas), Travis (Austin), Tarrant (Fort Worth), and El Paso (El Paso)—all rank relatively low in terms of both percentage of GDP and percentage of total personal income represented by pension benefit dollars. El Paso County ranks the highest of these six counties, but it is still below the state averages on both measures.

Looking at all of the 1,401 counties included in our study, there were nine counties where pension benefit dollars exceeded eight percent of GDP and sixteen counties where pension dollars represented more than five percent of total personal income. Two counties—Lincoln, NV and San Miguel, NM—fell under both metrics.

Conversely, there were forty counties where pension dollars represented less than one-quarter of one percent of GDP and twenty counties where pension dollars represented less than one-half of one percent of total personal income. There were ten counties that fell under both metrics. These ten counties are an interesting group. Two metropolitan counties are included: Midland County, TX, home to a booming oil & gas sector, and New York County, NY, which is Manhattan. The other eight counties are all small town or rural counties in North Dakota and South Dakota. New York County (Manhattan) has the highest per capita personal income of any county in the United States; Oglala Lakota County, South Dakota, which is also included in this group, is the poorest county in the United States. Both of these counties experience relatively little economic impact from pension benefit dollars, but for completely different reasons. New York County experiences relatively little benefit because the population and overall size of the economy in the county dwarfs the economic benefit of pension dollars. Oglala Lakota County, on the other hand, experiences relatively little benefit because its population and economy are both small and it has few pension benefit recipients.

PART FOUR: CONCLUSIONS

Benefit dollars from public pension plans have a deep economic impact on the communities in which retired public employees reside, especially in small towns and many rural areas. The newly-released county-level GDP data has enabled a clearer assessment of the economic impact of public pension benefits. Public pension benefit dollars represent, on average, between one percent and three percent of GDP across the nineteen states studied. In individual counties, though, pension benefit dollars can represent more than ten percent of GDP.

Public pension benefit dollars also account for significant amounts of total personal income in counties across these nineteen states. For all 1,401 counties included in this study, pension benefit dollars represent an average of 1.37 percent of total personal income, but some counties see greater than six percent of total personal income derived from pension dollars.

Separating the counties into categories based on status as metropolitan, small town, rural, or state capital yielded some of the key findings. Generally, counties containing small towns experience the most relative economic benefit from pension benefit dollars. Rural counties see a greater impact in terms of personal income than metropolitan counties do, but metro counties see a greater GDP effect than rural counties. State capital counties are outliers from other metropolitan counties due to the higher numbers of public employees who remain in these counties in retirement.

While much of the conversation around public pension plans focuses on the contributions that state and local government employers make to these plans, it is important to remember that these plans ultimately pay benefits to retirees and that the spending of these benefits has a real economic impact in local communities. Especially for small towns and rural communities that are more likely to have an older population and have smaller economies, the flow of pension benefit dollars into these communities has a real impact.

APPENDICES

California

Table A1. **California County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Alameda	Metropolitan	$1,244,300,718.56	0.95%	0.97%	15.45%
2	Alpine	Rural	$2,467,636.52	1.15%	3.06%	-8.86%
3	Amador	Micropolitan	$106,690,590.96	6.46%	6.05%	12.20%
4	Butte	Metropolitan	$347,963,264.26	3.77%	3.39%	13.82%
5	Calaveras	Micropolitan	$101,377,221.23	7.04%	4.46%	12.45%
6	Colusa	Micropolitan	$20,622,526.19	1.23%	1.94%	15.01%
7	ContraCosta	Metropolitan	$1,137,116,163.21	1.47%	1.20%	21.23%
8	DelNorte	Micropolitan	$59,159,559.56	6.29%	5.70%	1.17%
9	ElDorado	Metropolitan	$503,997,480.69	6.58%	3.92%	22.00%
10	Fresno	Metropolitan	$921,295,913.56	2.12%	2.15%	24.39%
11	Glenn	Micropolitan	$28,673,761.79	1.92%	2.10%	6.03%
12	Humboldt	Metropolitan	$206,496,009.04	3.37%	3.11%	7.79%
13	Imperial	Metropolitan	$146,443,010.04	1.82%	2.18%	27.72%
14	Inyo	Micropolitan	$36,372,521.84	3.02%	3.30%	0.23%
15	Kern	Metropolitan	$614,875,902.49	1.23%	1.73%	35.54%
16	Kings	Metropolitan	$130,982,220.58	2.32%	2.45%	16.92%
17	Lake	Metropolitan	$74,631,378.53	3.43%	2.68%	10.42%
18	Lassen	Micropolitan	$75,976,836.77	5.59%	6.52%	-8.95%
19	LosAngeles	Metropolitan	$5,084,674,363.29	0.72%	0.81%	6.16%
20	Madera	Metropolitan	$177,695,200.76	2.50%	2.82%	28.08%
21	Marin	Metropolitan	$337,814,450.16	1.62%	0.97%	5.01%
22	Mariposa	Micropolitan	$35,683,687.16	4.40%	3.84%	1.99%
23	Mendocino	Metropolitan	$109,952,993.55	3.09%	2.50%	1.55%
24	Merced	Metropolitan	$177,233,278.44	1.88%	1.67%	30.50%
25	Modoc	Rural	$15,330,336.63	3.47%	3.90%	-7.11%
26	Mono	Micropolitan	$21,070,284.92	2.09%	2.88%	10.87%
27	Monterey	Metropolitan	$424,398,983.58	1.64%	1.73%	8.42%
28	Napa	Metropolitan	$229,781,127.00	2.30%	2.20%	12.18%
29	Nevada	Metropolitan	$214,976,641.84	5.15%	3.49%	8.33%
30	Orange	Metropolitan	$3,089,865,777.27	1.34%	1.40%	11.93%
31	Placer	Metropolitan	$879,900,561.95	4.00%	3.36%	58.27%
32	Plumas	Micropolitan	$41,418,280.60	3.94%	4.11%	-9.70%
33	Riverside	Metropolitan	$2,140,977,937.28	2.68%	2.15%	58.59%
34	Sacramento (Capital)	Metropolitan	$2,887,172,307.91	3.39%	3.57%	25.95%

Table A1. **California County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
35	SanBenito	Metropolitan	$55,183,556.39	2.21%	1.67%	15.60%
36	SanBernardino	Metropolitan	$1,589,079,469.20	1.87%	1.82%	27.04%
37	SanDiego	Metropolitan	$2,711,933,160.61	1.24%	1.32%	18.82%
38	SanFrancisco	Metropolitan	$708,562,717.93	0.44%	0.61%	13.72%
39	SanJoaquin	Metropolitan	$783,714,629.61	2.68%	2.31%	33.55%
40	SanLuisObispo	Metropolitan	$666,876,026.60	4.03%	4.01%	15.13%
41	SanMateo	Metropolitan	$769,654,503.37	0.73%	0.79%	8.82%
42	SantaBarbara	Metropolitan	$322,859,205.89	1.16%	1.15%	11.81%
43	SantaClara	Metropolitan	$1,362,418,273.88	0.43%	0.65%	15.15%
44	SantaCruz	Metropolitan	$384,843,173.51	2.80%	2.02%	7.30%
45	Shasta	Metropolitan	$306,379,565.40	4.00%	3.65%	10.28%
46	Sierra	Rural	$8,783,993.71	4.08%	6.31%	-15.98%
47	Siskiyou	Micropolitan	$85,067,650.23	4.79%	4.32%	-1.30%
48	Solano	Metropolitan	$642,462,106.15	2.76%	2.78%	13.20%
49	Sonoma	Metropolitan	$795,410,012.73	2.78%	2.47%	9.01%
50	Stanislaus	Metropolitan	$410,317,249.36	1.77%	1.69%	23.00%
51	Sutter	Metropolitan	$121,825,128.51	3.49%	2.83%	22.65%
52	Tehama	Metropolitan	$85,302,437.14	3.86%	3.14%	14.06%
53	Trinity	Micropolitan	$22,512,851.38	4.44%	4.42%	-3.74%
54	Tulare	Metropolitan	$395,318,786.58	2.15%	2.10%	26.59%
55	Tuolumne	Metropolitan	$123,826,194.92	5.09%	4.75%	0.07%
56	Ventura	Metropolitan	$1,026,730,535.52	1.92%	1.96%	12.98%
57	Yolo	Metropolitan	$298,043,118.05	2.17%	2.50%	30.68%
58	Yuba	Metropolitan	$65,042,898.75	2.15%	2.04%	29.60%

Figure A1. **California County Type**

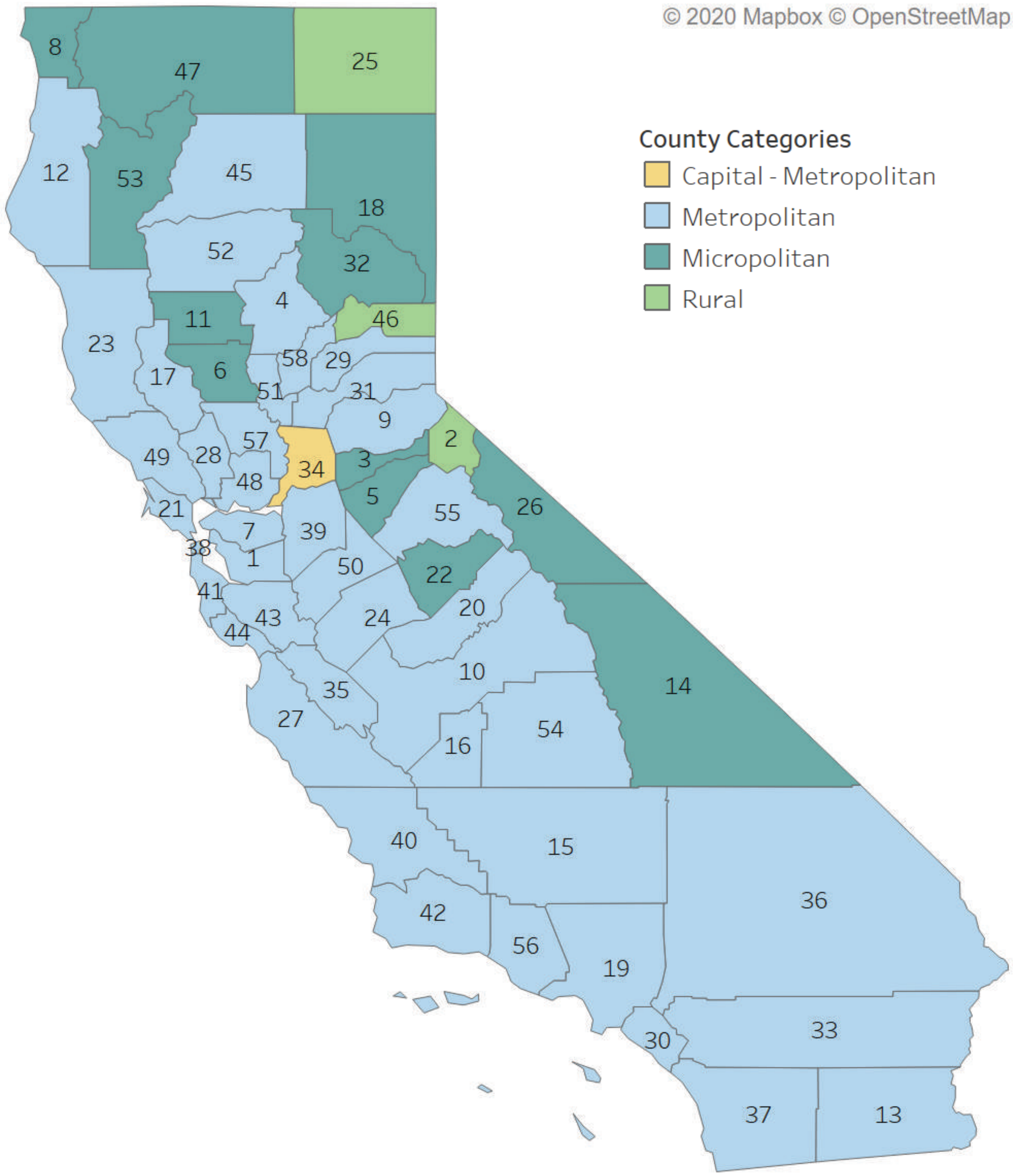


Figure A2. **California Pension Benefit Dollars as Share of County GDP**

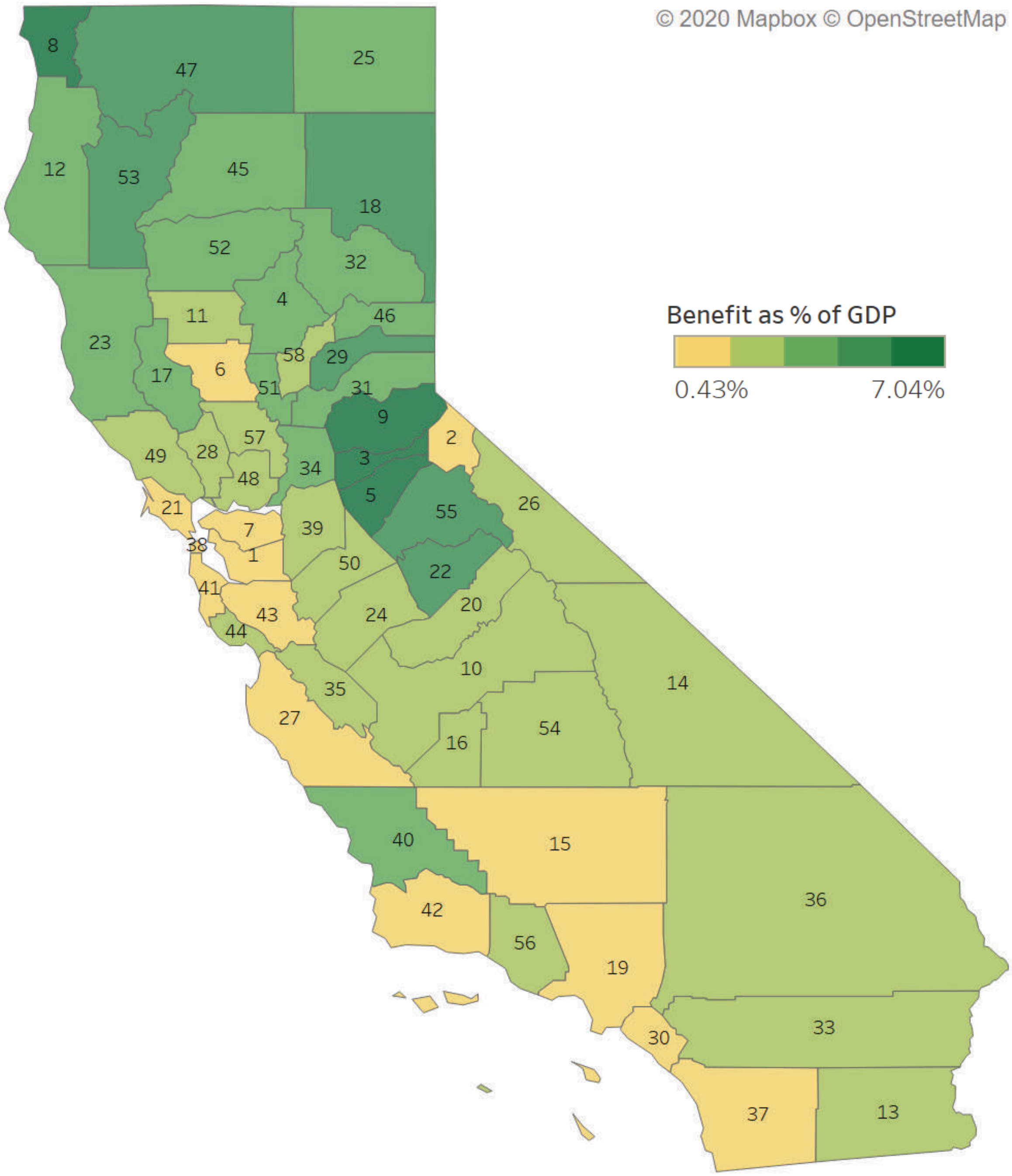
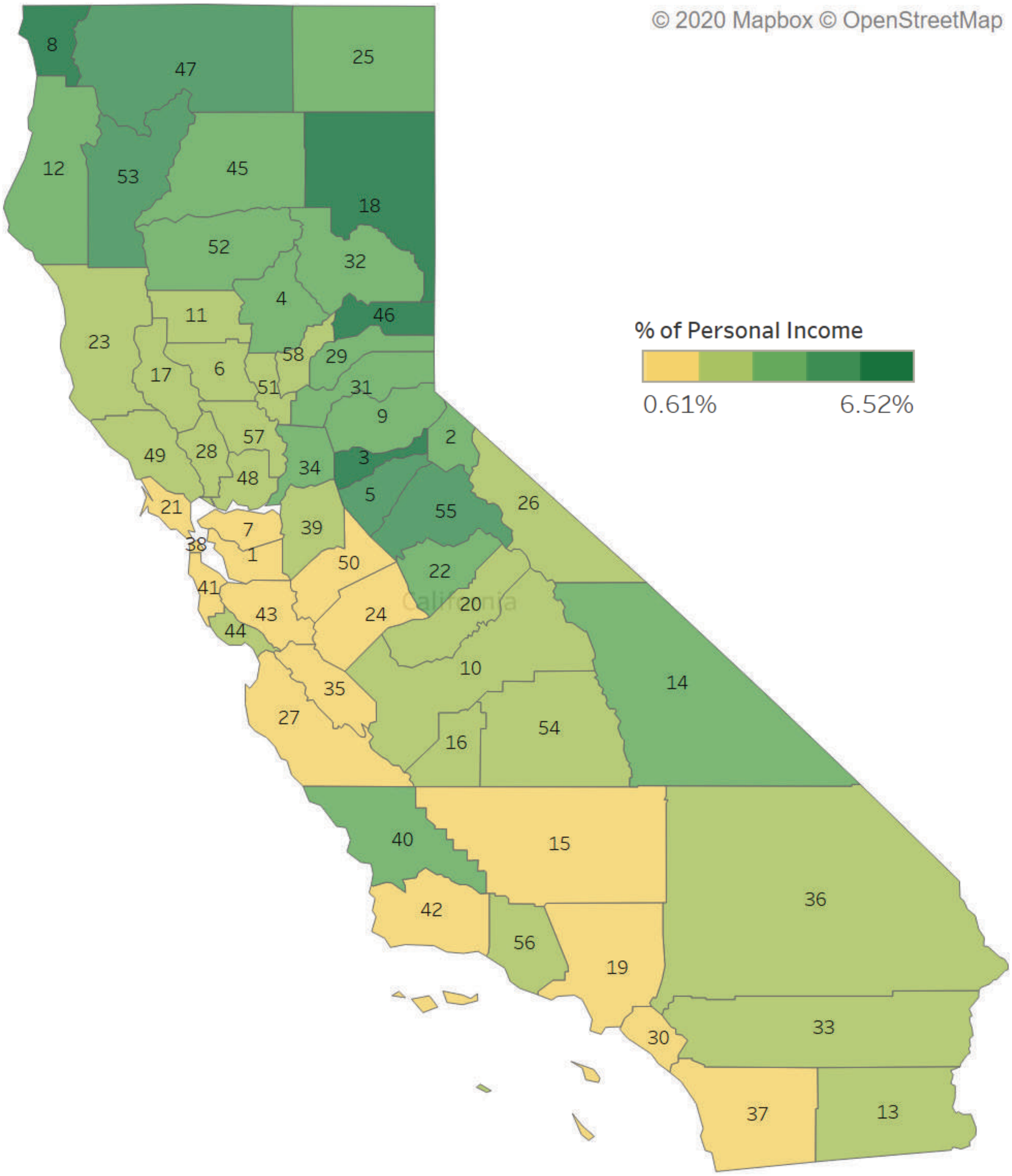


Figure A3. **California Pension Benefit Dollars as Share of County Total Personal Income**



In California, we received data from the following plans: California Public Employees' Retirement System (CalPERS), California State Teachers' Retirement System (CalSTRS), Orange County Employees Retirement System, Sonoma County Employees' Retirement Association, Sacramento County Employees' Retirement System, San Francisco Employees' Retirement System, San Joaquin County Employees' Retirement Association, Imperial County Employees' Retirement System, Ventura County Employees' Retirement Association, Fresno County Employees' Retirement Association, San Diego City Employees' Retirement System, and Los Angeles Fire and Police Pensions.

Idaho

Table A2. **Idaho County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Ada (Capital)	Metropolitan	$242,167,099.39	0.98%	0.97%	56.18%
2	Adams	Rural	$2,960,618.90	2.30%	1.86%	22.27%
3	Bannock	Metropolitan	$55,698,339.15	2.03%	1.68%	15.32%
4	BearLake	Rural	$3,387,184.78	1.97%	1.45%	-5.63%
5	Benewah	Rural	$4,102,276.98	1.38%	1.19%	0.60%
6	Bingham	Micropolitan	$21,097,159.59	1.58%	1.26%	10.78%
7	Blaine	Micropolitan	$8,280,984.10	0.59%	0.32%	19.01%
8	Boise	Rural	$4,138,185.14	1.86%	1.25%	14.45%
9	Bonner	Micropolitan	$14,157,650.69	1.06%	0.77%	21.43%
10	Bonneville	Metropolitan	$47,420,238.59	0.97%	0.84%	41.60%
11	Boundary	Micropolitan	$4,113,680.09	1.22%	0.93%	21.04%
12	Butte	Rural	$1,151,917.78	0.12%	1.13%	-9.93%
13	Camas	Rural	$825,405.87	1.52%	1.90%	13.72%
14	Canyon	Metropolitan	$72,619,124.63	1.35%	0.99%	70.04%
15	Caribou	Rural	$3,692,050.75	0.86%	1.34%	-3.34%
16	Cassia	Micropolitan	$10,996,149.62	0.67%	1.02%	11.43%
17	Clark	Rural	$552,186.84	1.33%	1.64%	-16.63%
18	Clearwater	Rural	$6,677,992.77	2.05%	2.21%	-1.93%
19	Custer	Rural	$2,382,462.54	1.34%	1.29%	-1.43%
20	Elmore	Micropolitan	$11,030,366.68	0.95%	1.10%	-6.42%
21	Franklin	Micropolitan	$4,503,019.47	1.35%	0.91%	21.16%
22	Fremont	Micropolitan	$7,508,452.54	1.86%	1.54%	11.41%
23	Gem	Micropolitan	$9,840,500.24	3.08%	1.48%	16.16%
24	Gooding	Micropolitan	$7,508,065.38	0.59%	0.93%	7.35%
25	Idaho	Micropolitan	$6,999,591.42	1.44%	1.21%	6.46%
26	Jefferson	Micropolitan	$10,797,139.56	1.92%	1.05%	53.69%
27	Jerome	Micropolitan	$7,107,463.83	0.52%	0.78%	30.93%
28	Kootenai	Metropolitan	$56,276,533.90	1.02%	0.77%	48.60%
29	Latah	Micropolitan	$28,561,265.95	2.30%	1.72%	14.88%
30	Lemhi	Rural	$4,577,818.79	1.97%	1.38%	1.99%
31	Lewis	Rural	$3,094,338.60	1.98%	1.70%	3.04%
32	Lincoln	Rural	$2,447,590.13	0.86%	1.31%	32.54%
33	Madison	Micropolitan	$9,806,749.13	0.88%	0.94%	43.10%
34	Minidoka	Micropolitan	$7,977,693.03	1.08%	1.00%	3.23%
35	NezPerce	Micropolitan	$25,017,818.42	1.32%	1.39%	8.01%
36	Oneida	Rural	$2,150,152.30	1.94%	1.36%	8.80%
37	Owyhee	Micropolitan	$3,357,495.35	0.88%	0.86%	9.86%
38	Payette	Micropolitan	$7,891,159.62	1.01%	0.86%	14.45%
39	Power	Rural	$3,997,247.42	0.95%	1.40%	3.05%

Table A2. **Idaho County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
40	Shoshone	Micropolitan	$7,919,628.95	1.70%	1.74%	-7.08%
41	Teton	Micropolitan	$2,106,822.61	0.68%	0.45%	94.03%
42	TwinFalls	Metropolitan	$34,306,693.70	1.03%	1.01%	33.91%
43	Valley	Micropolitan	$11,197,235.20	2.46%	2.04%	44.31%
44	Washington	Micropolitan	$6,567,718.32	1.62%	1.78%	1.84%

Figure A4. **Idaho County Type**

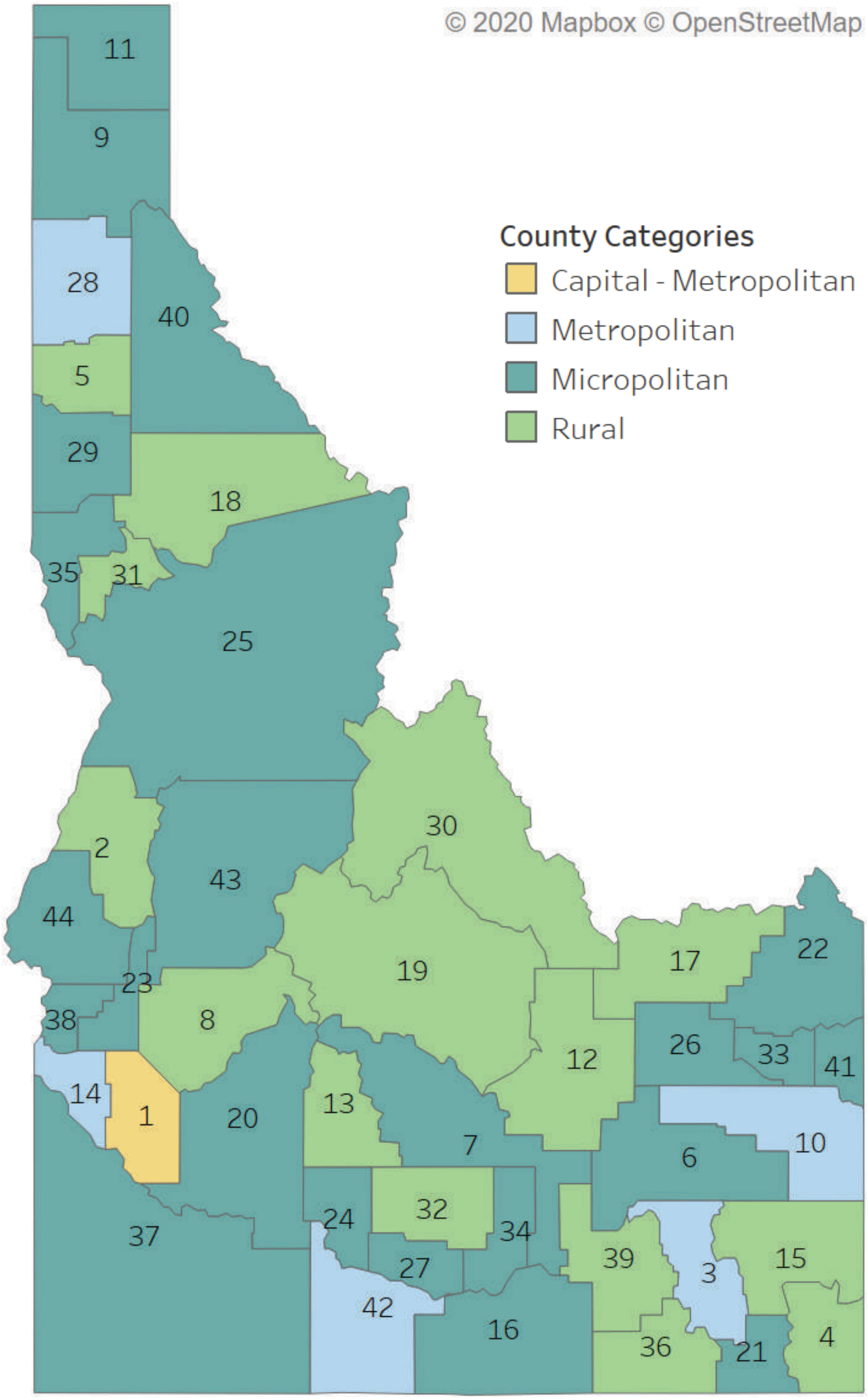


Figure A5. **Idaho Pension Benefit Dollars as Share of County GDP**

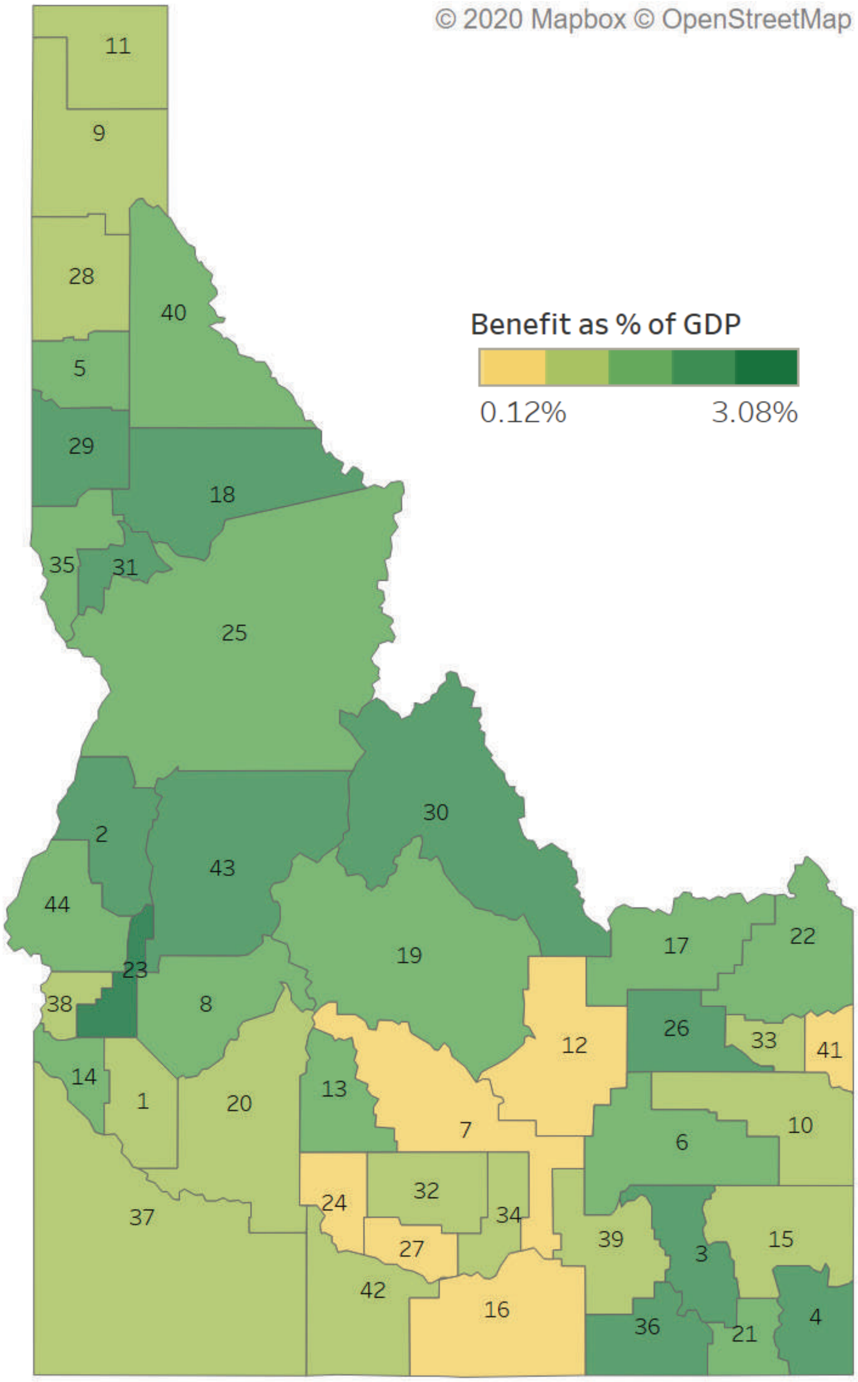
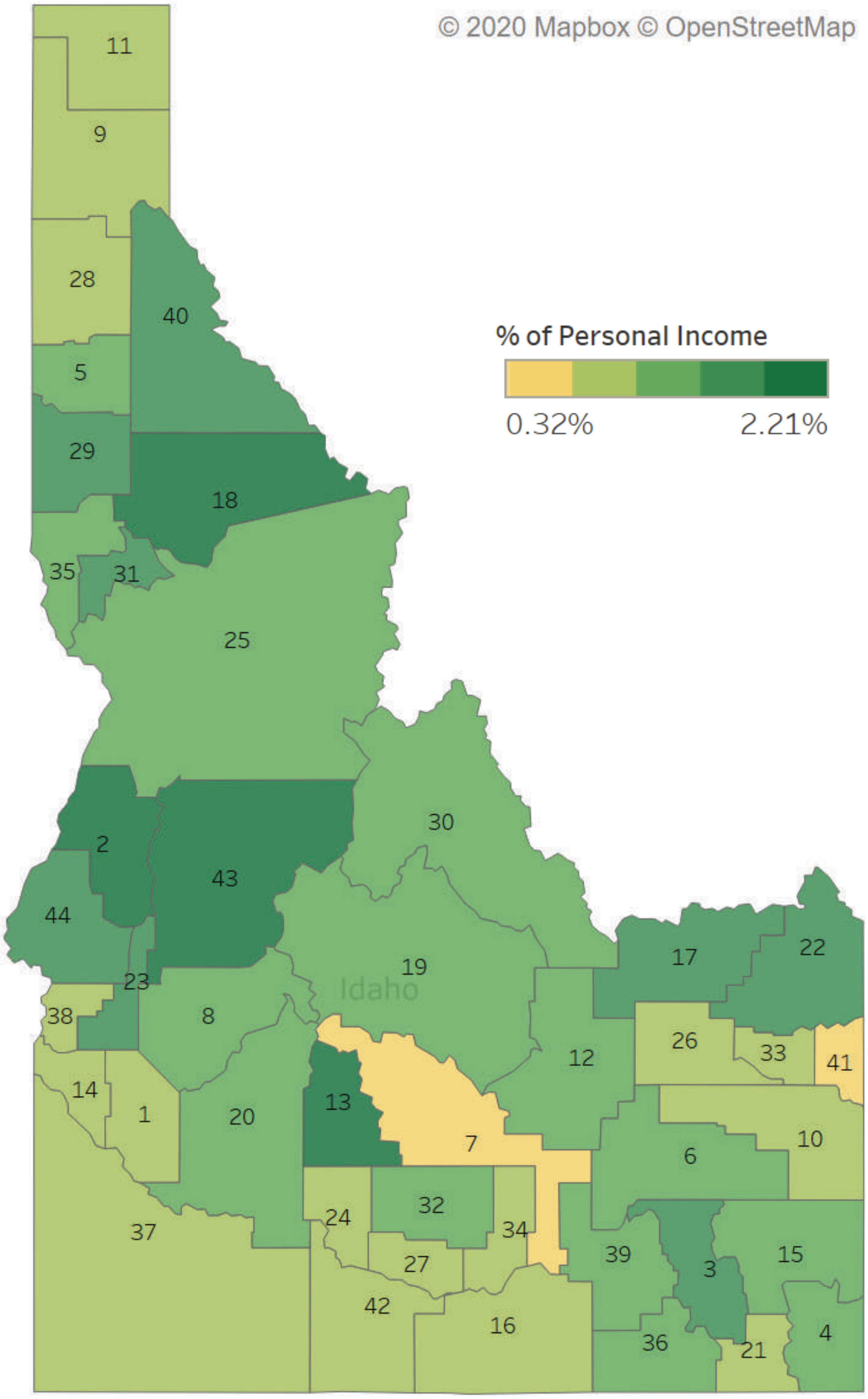


Figure A6. **Idaho Pension Benefit Dollars as Share of County Total Personal Income**



In Idaho, we received data from the Public Employee Retirement System of Idaho.

Illinois

Table A3. **Illinois County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Adams	Metropolitan	$51,631,844.11	1.57%	1.68%	-3.79%
2	Alexander	Rural	$5,332,275.07	2.95%	2.53%	-36.81%
3	Bond	Micropolitan	$14,458,042.56	2.60%	2.31%	-5.69%
4	Boone	Metropolitan	$38,657,267.14	2.26%	1.52%	28.22%
5	Brown	Rural	$3,768,374.32	0.93%	1.63%	-5.67%
6	Bureau	Micropolitan	$34,143,797.32	2.84%	2.36%	-7.07%
7	Calhoun	Rural	$2,521,179.32	2.31%	1.24%	-5.55%
8	Carroll	Micropolitan	$16,885,685.79	3.64%	2.78%	-14.17%
9	Cass	Micropolitan	$9,302,760.54	1.46%	1.78%	-10.48%
10	Champaign	Metropolitan	$437,942,328.78	4.23%	4.60%	16.87%
11	Christian	Micropolitan	$29,005,703.37	2.15%	2.13%	-7.66%
12	Clark	Micropolitan	$15,189,940.69	2.50%	2.26%	-8.30%
13	Clay	Micropolitan	$13,543,018.59	2.30%	2.53%	-8.98%
14	Clinton	Micropolitan	$26,167,191.03	2.16%	1.44%	5.92%
15	Coles	Metropolitan	$89,583,829.49	3.89%	4.29%	-4.34%
16	Cook	Metropolitan	$2,163,539,188.68	0.60%	0.67%	-3.65%
17	Crawford	Micropolitan	$15,601,108.51	0.49%	1.72%	-8.04%
18	Cumberland	Micropolitan	$11,910,792.50	3.46%	2.52%	-3.95%
19	DeKalb	Metropolitan	$152,983,619.66	4.23%	3.59%	17.06%
20	DeWitt	Micropolitan	$14,245,505.60	1.26%	1.91%	-6.13%
21	Douglas	Micropolitan	$23,789,123.28	2.37%	2.37%	-2.22%
22	DuPage	Metropolitan	$804,279,001.86	0.97%	1.19%	2.70%
23	Edgar	Micropolitan	$14,877,248.53	1.97%	2.03%	-11.90%
24	Edwards	Rural	$4,582,285.87	1.64%	1.78%	-8.31%
25	Effingham	Micropolitan	$30,809,867.42	1.51%	1.78%	-0.16%
26	Fayette	Micropolitan	$14,175,551.32	2.37%	1.87%	-1.77%
27	Ford	Micropolitan	$14,140,960.86	1.79%	2.02%	-6.86%
28	Franklin	Micropolitan	$39,775,491.44	3.19%	2.75%	-0.81%
29	Fulton	Micropolitan	$34,044,578.31	3.71%	2.55%	-8.90%
30	Gallatin	Rural	$4,032,412.68	1.46%	1.79%	-21.52%
31	Greene	Micropolitan	$8,745,966.72	2.32%	1.82%	-11.63%
32	Grundy	Metropolitan	$42,991,720.12	1.37%	1.63%	35.80%
33	Hamilton	Rural	$8,317,447.72	1.81%	2.35%	-5.31%
34	Hancock	Micropolitan	$15,600,251.28	2.28%	1.90%	-11.32%
35	Hardin	Rural	$3,233,683.06	3.06%	2.23%	-18.54%
36	Henderson	Rural	$4,337,276.33	2.16%	1.54%	-18.31%
37	Henry	Micropolitan	$48,759,116.05	3.39%	2.20%	-3.78%
38	Iroquois	Micropolitan	$24,724,971.34	2.34%	2.07%	-11.90%
39	Jackson	Metropolitan	$126,346,447.01	4.50%	5.90%	-3.68%

Table A3. **Illinois County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
40	Jasper	Rural	$9,915,505.20	1.74%	2.24%	-5.00%
41	Jefferson	Micropolitan	$31,837,408.58	1.88%	2.13%	-5.56%
42	Jersey	Micropolitan	$19,706,374.20	3.92%	2.17%	0.83%
43	JoDaviess	Micropolitan	$28,723,993.92	3.51%	2.74%	-4.14%
44	Johnson	Micropolitan	$15,841,474.53	6.98%	3.54%	-3.28%
45	Kane	Metropolitan	$436,342,713.25	2.00%	1.59%	32.19%
46	Kankakee	Metropolitan	$90,829,250.51	2.08%	2.00%	5.96%
47	Kendall	Metropolitan	$79,397,347.09	2.73%	1.27%	134.52%
48	Knox	Metropolitan	$47,745,112.15	2.73%	2.41%	-10.25%
49	Lake	Metropolitan	$561,767,726.24	0.93%	1.02%	8.76%
50	LaSalle	Metropolitan	$96,693,987.61	1.79%	1.98%	-1.86%
51	Lawrence	Micropolitan	$10,232,005.14	2.00%	2.17%	2.03%
52	Lee	Micropolitan	$32,088,211.87	2.13%	2.24%	-5.10%
53	Livingston	Micropolitan	$32,777,741.99	1.87%	2.05%	-9.87%
54	Logan	Micropolitan	$21,289,532.13	1.92%	1.92%	-7.24%
55	Macon	Metropolitan	$89,467,671.53	1.37%	1.77%	-8.71%
56	Macoupin	Micropolitan	$39,235,305.73	3.37%	2.08%	-7.56%
57	Madison	Metropolitan	$247,367,299.44	2.19%	1.99%	2.13%
58	Marion	Micropolitan	$39,026,196.23	2.84%	2.41%	-9.76%
59	Marshall	Micropolitan	$10,351,727.10	2.56%	1.95%	-12.49%
60	Mason	Micropolitan	$12,952,848.56	2.24%	2.25%	-15.42%
61	Massac	Micropolitan	$11,448,096.39	1.66%	2.12%	-7.13%
62	McDonough	Micropolitan	$70,299,700.99	6.11%	6.07%	-8.99%
63	McHenry	Metropolitan	$284,245,468.10	2.78%	1.65%	18.65%
64	McLean	Metropolitan	$201,843,080.03	1.71%	2.37%	14.89%
65	Menard	Micropolitan	$15,978,474.69	5.53%	2.75%	-1.59%
66	Mercer	Micropolitan	$15,806,247.97	3.91%	2.25%	-8.00%
67	Monroe	Micropolitan	$24,518,353.11	2.66%	1.22%	24.32%
68	Montgomery	Micropolitan	$24,733,283.08	1.87%	2.29%	-6.69%
69	Morgan	Micropolitan	$35,169,632.06	2.43%	2.50%	-7.21%
70	Moultrie	Micropolitan	$12,788,553.83	1.85%	1.39%	3.01%
71	Ogle	Metropolitan	$59,657,735.98	2.19%	2.51%	-0.21%
72	Peoria	Metropolitan	$152,802,566.68	1.27%	1.65%	-1.53%
73	Perry	Micropolitan	$16,718,602.14	2.35%	2.06%	-8.31%
74	Piatt	Micropolitan	$31,044,315.81	6.50%	3.49%	0.19%
75	Pike	Micropolitan	$14,837,835.53	2.38%	2.22%	-10.20%
76	Pope	Rural	$3,468,896.15	3.60%	2.72%	-4.55%
77	Pulaski	Rural	$5,661,701.80	2.40%	2.87%	-25.65%
78	Putnam	Rural	$5,421,536.74	1.60%	1.60%	-5.69%
79	Randolph	Micropolitan	$22,511,827.72	1.53%	1.90%	-5.27%

Table A3. **Illinois County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
80	Richland	Micropolitan	$15,677,757.24	1.63%	2.34%	-2.39%
81	RockIsland	Metropolitan	$124,918,279.66	1.19%	1.94%	-3.95%
82	Saline	Micropolitan	$25,858,849.59	3.04%	2.73%	-10.57%
83	Sangamon (Capital)	Metropolitan	$251,182,044.21	2.38%	2.63%	3.39%
84	Schuyler	Rural	$7,435,573.92	2.60%	2.44%	-3.92%
85	Scott	Rural	$4,033,538.46	2.12%	1.92%	-11.03%
86	Shelby	Micropolitan	$19,588,249.13	2.42%	2.17%	-5.03%
87	St.Clair	Metropolitan	$183,040,663.38	1.71%	1.56%	1.94%
88	Stark	Rural	$4,538,119.07	2.00%	1.95%	-14.29%
89	Stephenson	Micropolitan	$40,864,030.68	2.12%	2.14%	-8.63%
90	Tazewell	Metropolitan	$115,309,685.84	1.41%	1.82%	2.99%
91	Union	Micropolitan	$25,010,323.57	5.58%	3.47%	-7.94%
92	Vermilion	Metropolitan	$70,784,331.05	2.15%	2.33%	-8.48%
93	Wabash	Micropolitan	$11,386,169.01	3.03%	2.26%	-10.73%
94	Warren	Micropolitan	$16,003,253.46	2.13%	2.28%	-9.09%
95	Washington	Micropolitan	$12,815,068.78	1.26%	1.79%	-7.61%
96	Wayne	Micropolitan	$13,776,257.60	2.12%	2.05%	-4.78%
97	White	Micropolitan	$15,308,318.22	2.67%	2.26%	-11.10%
98	Whiteside	Metropolitan	$53,327,125.96	2.55%	2.18%	-8.29%
99	Will	Metropolitan	$516,113,689.41	1.83%	1.41%	37.84%
100	Williamson	Metropolitan	$86,618,449.21	3.10%	2.90%	9.40%
101	Winnebago	Metropolitan	$230,574,122.47	1.76%	1.86%	2.03%
102	Woodford	Micropolitan	$34,395,748.04	2.98%	1.69%	8.44%

Figure A7. **Illinois County Type**

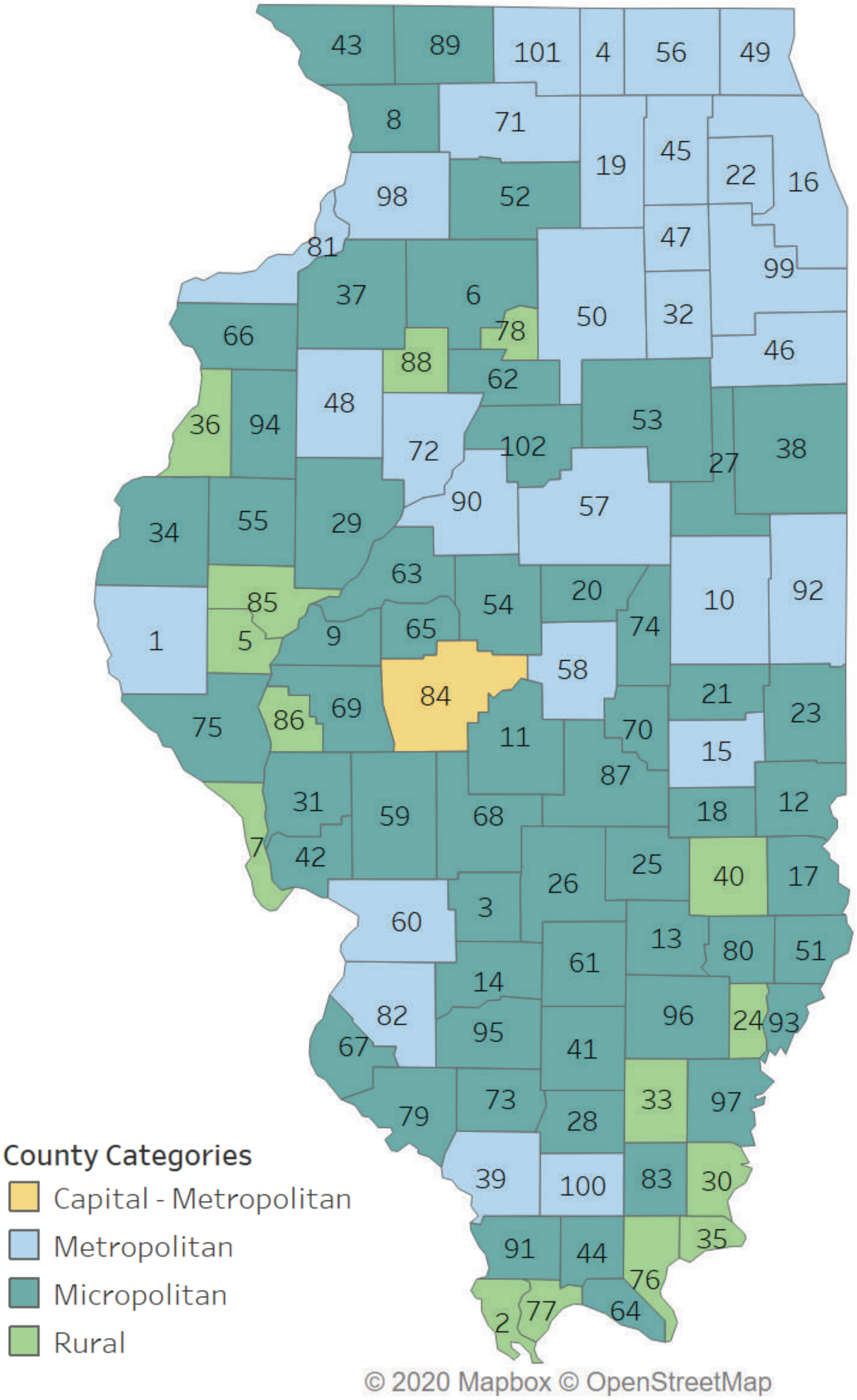


Figure A8. **Illinois Pension Benefit Dollars as Share of County GDP**

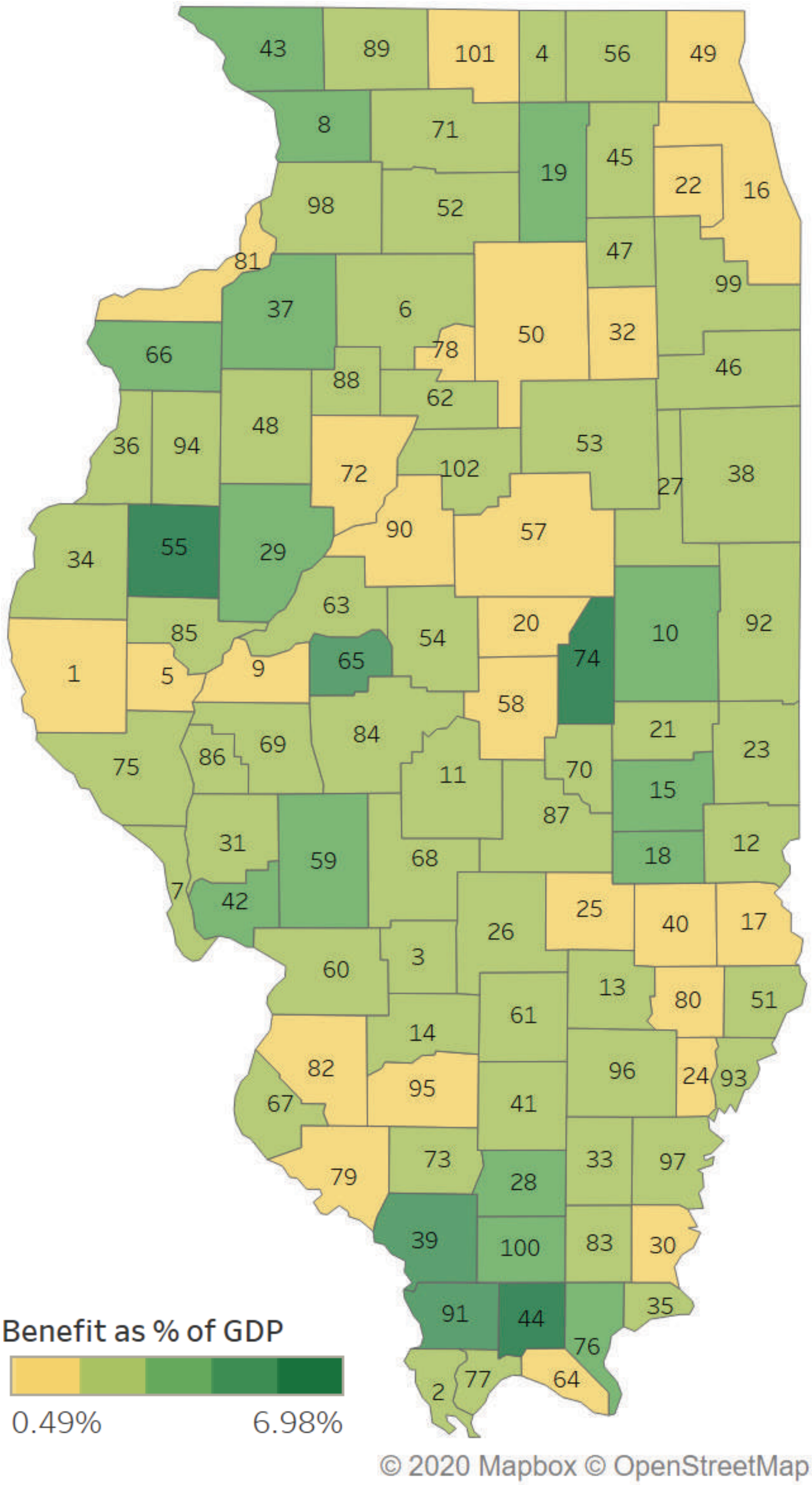
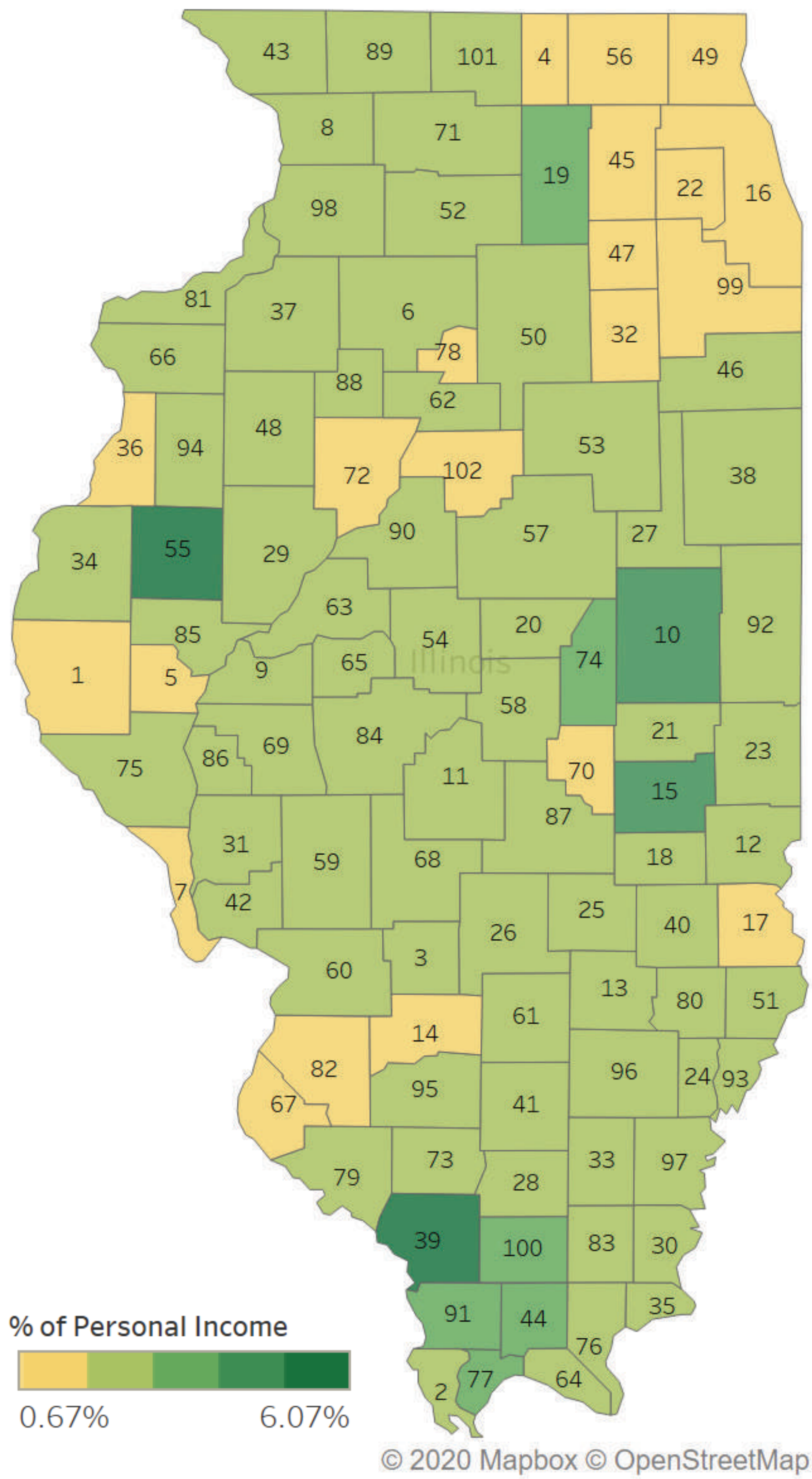


Figure A9. **Illinois Pension Benefit Dollars as Share of County Total Personal Income**



In Illinois, we received data from the following plans: Teachers' Retirement System of Illinois, Illinois Municipal Retirement Fund, Illinois State Universities Retirement System, Chicago Public School Teachers Pension and Retirement Fund, Municipal Employees' Annuity and Benefit Fund of Chicago, and The Laborers' and Retirement Board Employees' Annuity and Benefit Fund of Chicago.

Iowa

Table A4. **Iowa County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Adair	Rural	$5,926,370.09	1.83%	1.61%	-14.32%
2	Adams	Rural	$3,126,517.86	1.05%	1.29%	-18.67%
3	Allamakee	Micropolitan	$9,377,692.89	1.73%	1.48%	-5.74%
4	Appanoose	Micropolitan	$8,981,912.09	2.58%	1.88%	-9.36%
5	Audubon	Rural	$4,472,263.96	1.79%	1.68%	-19.39%
6	Benton	Micropolitan	$16,029,473.75	2.16%	1.16%	1.32%
7	BlackHawk	Metropolitan	$83,586,248.07	1.17%	1.41%	3.43%
8	Boone	Micropolitan	$25,415,502.11	2.63%	1.94%	0.47%
9	Bremer	Micropolitan	$19,269,165.68	1.85%	1.56%	6.95%
10	Buchanan	Micropolitan	$16,694,422.71	2.78%	1.69%	0.50%
11	BuenaVista	Micropolitan	$11,876,031.00	0.81%	1.20%	-2.63%
12	Butler	Micropolitan	$10,544,071.61	1.43%	1.45%	-5.00%
13	Calhoun	Rural	$8,805,478.82	1.80%	1.77%	-12.74%
14	Carroll	Micropolitan	$10,910,686.15	0.82%	0.99%	-5.91%
15	Cass	Micropolitan	$11,967,890.24	1.87%	1.92%	-11.94%
16	Cedar	Micropolitan	$10,585,360.91	1.94%	1.07%	2.42%
17	CerroGordo	Micropolitan	$32,316,753.76	1.37%	1.42%	-8.18%
18	Cherokee	Micropolitan	$11,446,517.19	1.31%	1.61%	-13.15%
19	Chickasaw	Micropolitan	$8,554,466.11	1.24%	1.23%	-8.64%
20	Clarke	Rural	$6,324,442.78	1.50%	1.53%	3.18%
21	Clay	Micropolitan	$12,562,018.39	1.30%	1.50%	-7.13%
22	Clayton	Micropolitan	$13,293,437.44	1.60%	1.50%	-6.01%
23	Clinton	Micropolitan	$26,416,249.45	1.25%	1.28%	-7.24%
24	Crawford	Micropolitan	$8,897,734.69	1.21%	1.24%	1.27%
25	Dallas	Metropolitan	$49,454,604.11	1.04%	0.83%	121.30%
26	Davis	Rural	$6,743,772.43	3.05%	2.03%	5.57%
27	Decatur	Rural	$4,729,811.38	2.11%	1.67%	-9.20%
28	Delaware	Micropolitan	$12,703,811.07	1.50%	1.43%	-7.25%
29	DesMoines	Micropolitan	$28,173,060.23	1.28%	1.43%	-7.59%
30	Dickinson	Micropolitan	$18,790,368.04	2.21%	1.87%	4.44%
31	Dubuque	Metropolitan	$51,699,890.11	1.00%	1.09%	8.65%
32	Emmet	Rural	$6,660,667.52	1.83%	1.65%	-16.09%
33	Fayette	Micropolitan	$13,110,426.83	1.88%	1.51%	-10.67%
34	Floyd	Micropolitan	$12,004,615.19	1.86%	1.64%	-6.74%
35	Franklin	Micropolitan	$7,041,605.77	1.04%	1.34%	-5.42%
36	Fremont	Rural	$5,462,428.92	2.26%	1.72%	-12.70%
37	Greene	Rural	$8,411,444.24	2.01%	1.94%	-13.36%
38	Grundy	Micropolitan	$9,144,962.50	1.43%	1.40%	-0.53%
39	Guthrie	Micropolitan	$9,583,016.43	2.10%	1.70%	-5.58%

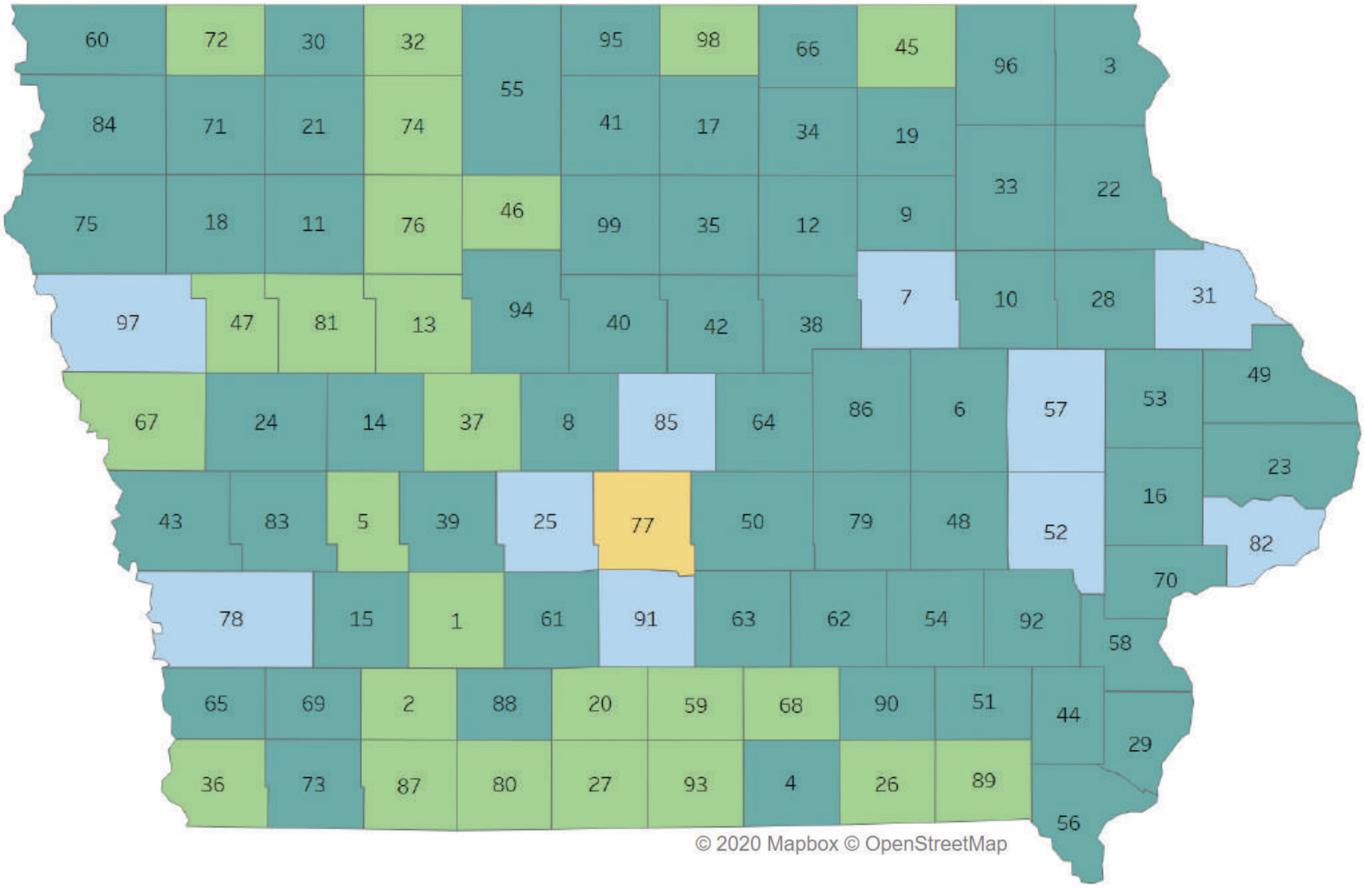
Table A4. **Iowa County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
40	Hamilton	Micropolitan	$13,442,344.07	1.67%	1.69%	-9.04%
41	Hancock	Micropolitan	$6,415,417.29	0.85%	1.09%	-11.47%
42	Hardin	Micropolitan	$15,323,240.53	1.53%	1.72%	-10.33%
43	Harrison	Micropolitan	$7,421,273.14	1.64%	1.17%	-9.78%
44	Henry	Micropolitan	$18,165,350.09	2.28%	2.09%	-1.32%
45	Howard	Rural	$6,265,097.88	1.50%	1.41%	-7.50%
46	Humboldt	Rural	$6,777,412.85	1.53%	1.41%	-8.03%
47	Ida	Rural	$3,957,202.37	0.92%	1.10%	-12.71%
48	Iowa	Micropolitan	$11,399,879.31	1.42%	1.28%	3.00%
49	Jackson	Micropolitan	$11,907,394.46	2.00%	1.36%	-4.26%
50	Jasper	Micropolitan	$25,696,197.59	2.43%	1.59%	-0.18%
51	Jefferson	Micropolitan	$9,381,921.58	1.39%	1.21%	13.60%
52	Johnson	Metropolitan	$65,778,533.09	0.78%	0.83%	36.26%
53	Jones	Micropolitan	$16,821,217.72	3.02%	1.86%	2.59%
54	Keokuk	Micropolitan	$6,233,022.38	1.85%	1.37%	-10.31%
55	Kossuth	Micropolitan	$9,877,200.85	0.93%	1.25%	-13.14%
56	Lee	Micropolitan	$26,437,840.62	1.67%	1.84%	-10.50%
57	Linn	Metropolitan	$129,702,953.11	0.81%	1.09%	17.84%
58	Louisa	Micropolitan	$6,002,935.53	1.09%	1.31%	-8.32%
59	Lucas	Rural	$6,659,008.43	2.15%	1.83%	-8.25%
60	Lyon	Micropolitan	$4,498,424.31	0.40%	0.63%	0.41%
61	Madison	Micropolitan	$11,386,989.99	2.90%	1.42%	15.91%
62	Mahaska	Micropolitan	$12,799,442.13	1.47%	1.32%	-1.50%
63	Marion	Micropolitan	$17,807,099.09	1.15%	1.09%	4.23%
64	Marshall	Micropolitan	$33,620,416.44	1.99%	1.93%	1.70%
65	Mills	Micropolitan	$15,475,512.43	3.04%	1.81%	3.55%
66	Mitchell	Micropolitan	$7,319,112.93	1.12%	1.09%	-2.80%
67	Monona	Rural	$6,265,620.17	1.71%	1.50%	-13.38%
68	Monroe	Rural	$5,417,376.52	1.28%	1.59%	-2.82%
69	Montgomery	Micropolitan	$8,189,799.09	2.12%	1.94%	-15.02%
70	Muscatine	Micropolitan	$23,866,885.32	1.04%	1.17%	2.89%
71	O'Brien	Micropolitan	$7,662,895.82	0.69%	0.93%	-8.36%
72	Osceola	Rural	$2,937,104.66	0.59%	0.85%	-13.75%
73	Page	Micropolitan	$13,680,339.36	2.57%	2.16%	-10.17%
74	PaloAlto	Rural	$8,424,262.28	1.59%	1.78%	-12.00%
75	Plymouth	Micropolitan	$15,376,952.63	0.99%	1.06%	0.99%
76	Pocahontas	Rural	$5,456,132.27	1.01%	1.54%	-22.19%
77	Polk (Captial)	Metropolitan	$300,191,351.17	0.82%	1.16%	30.06%
78	Pottawattamie	Metropolitan	$49,276,356.58	1.06%	1.16%	6.65%
79	Poweshiek	Micropolitan	$11,235,513.46	0.99%	1.28%	-0.62%

Table A4. **Iowa County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
80	Ringgold	Rural	$4,673,790.88	2.51%	2.06%	-9.16%
81	Sac	Rural	$7,055,430.97	1.20%	1.28%	-15.70%
82	Scott	Metropolitan	$91,296,661.38	1.11%	0.97%	9.21%
83	Shelby	Micropolitan	$8,819,658.48	0.86%	1.50%	-12.11%
84	Sioux	Micropolitan	$12,427,906.57	0.46%	0.64%	10.51%
85	Story	Metropolitan	$69,225,353.97	1.44%	1.68%	22.66%
86	Tama	Micropolitan	$12,325,135.10	2.25%	1.57%	-6.62%
87	Taylor	Rural	$4,673,306.98	2.00%	1.82%	-11.02%
88	Union	Micropolitan	$11,429,838.73	2.13%	2.28%	0.41%
89	VanBuren	Rural	$6,823,841.27	3.05%	2.35%	-10.10%
90	Wapello	Micropolitan	$23,672,399.97	1.45%	1.72%	-2.35%
91	Warren	Metropolitan	$38,463,382.31	3.69%	1.49%	25.53%
92	Washington	Micropolitan	$13,661,594.03	1.19%	1.07%	7.12%
93	Wayne	Rural	$4,217,313.42	1.79%	1.50%	-4.89%
94	Webster	Micropolitan	$25,019,955.65	1.19%	1.52%	-9.84%
95	Winnebago	Micropolitan	$6,879,506.08	1.59%	1.47%	-10.28%
96	Winneshiek	Micropolitan	$16,118,683.39	1.63%	1.60%	-6.01%
97	Woodbury	Metropolitan	$58,979,748.28	1.24%	1.31%	-1.29%
98	Worth	Rural	$3,908,745.64	1.10%	1.24%	-5.77%
99	Wright	Micropolitan	$9,171,268.80	0.96%	1.28%	-11.47%

Figure A10. **Iowa County Type**



County Categories
- Capital - Metropolitan
- Metropolitan
- Micropolitan
- Rural

Figure A11. **Iowa Pension Benefit Dollars as Share of County GDP**

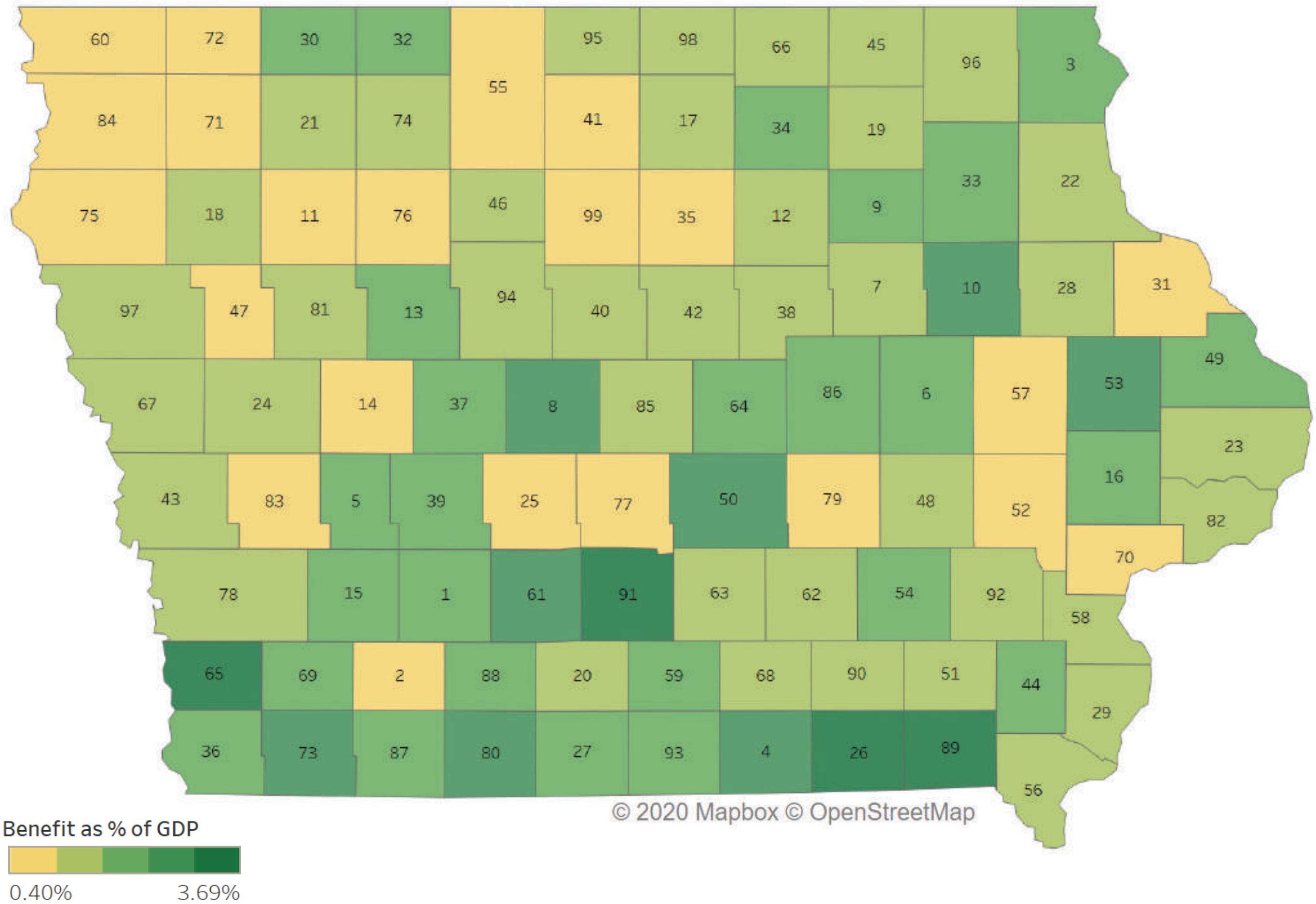
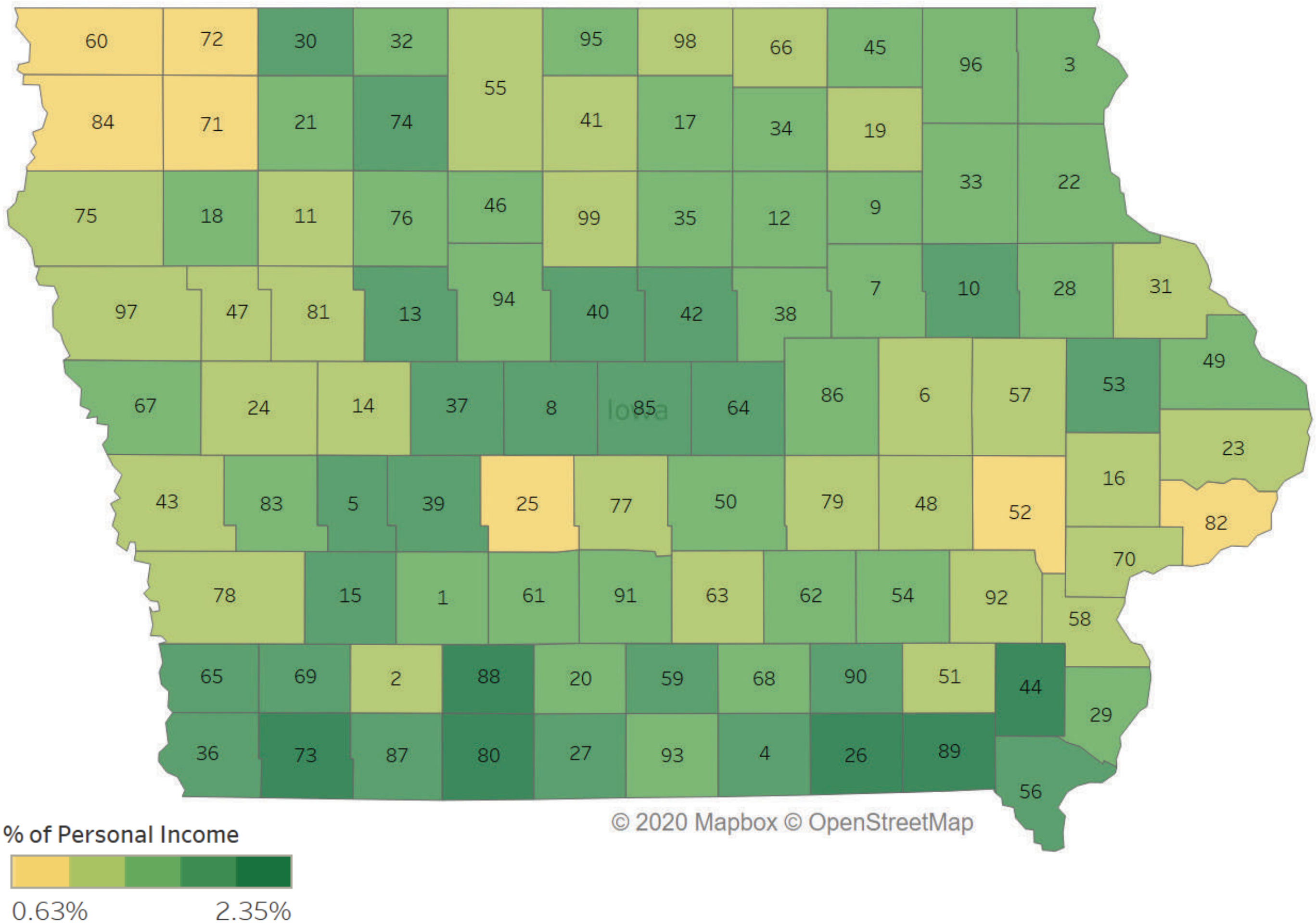


Figure A12. **Iowa Pension Benefit Dollars as Share of County Total Personal Income**



In Iowa, we received data from the Iowa Public Employees' Retirement System and Municipal Fire and Police Retirement System of Iowa.

Kansas

Table A5. **Kansas County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Allen	Micropolitan	$8,354,868.00	1.76%	1.67%	-13.49%
2	Anderson	Rural	$5,503,897.00	2.37%	1.81%	-2.86%
3	Atchison	Micropolitan	$8,731,488.00	1.51%	1.44%	-3.46%
4	Barber	Rural	$2,947,033.00	1.33%	1.55%	-15.73%
5	Barton	Micropolitan	$14,747,511.00	1.22%	1.18%	-7.42%
6	Bourbon	Micropolitan	$8,553,376.00	1.53%	1.37%	-4.72%
7	Brown	Rural	$6,276,033.00	1.45%	1.52%	-10.50%
8	Butler	Metropolitan	$31,043,897.00	1.36%	1.01%	12.24%
9	Chase	Rural	$1,952,799.00	1.72%	1.60%	-13.23%
10	Chautauqua	Rural	$1,690,398.00	2.25%	1.26%	-24.09%
11	Cherokee	Micropolitan	$8,800,881.00	1.28%	1.11%	-11.46%
12	Cheyenne	Rural	$1,627,030.00	1.18%	1.29%	-15.96%
13	Clark	Rural	$1,541,474.00	0.62%	1.23%	-16.11%
14	Clay	Rural	$5,083,325.00	1.90%	1.51%	-9.35%
15	Cloud	Rural	$5,767,190.00	1.81%	1.73%	-14.99%
16	Coffey	Rural	$6,548,802.00	0.80%	1.47%	-7.13%
17	Comanche	Rural	$1,330,281.00	1.73%	1.66%	-11.13%
18	Cowley	Micropolitan	$25,221,137.00	2.06%	1.85%	-2.96%
19	Crawford	Micropolitan	$24,009,595.00	1.75%	1.62%	2.03%
20	Decatur	Rural	$1,941,338.00	1.22%	1.45%	-17.31%
21	Dickinson	Micropolitan	$11,552,042.00	1.95%	1.52%	-3.24%
22	Doniphan	Rural	$4,253,025.00	2.06%	1.48%	-6.87%
23	Douglas	Metropolitan	$77,054,504.00	1.73%	1.45%	21.48%
24	Edwards	Rural	$1,995,115.00	1.23%	1.34%	-17.40%
25	Elk	Rural	$1,678,436.00	1.92%	1.64%	-23.09%
26	Ellis	Micropolitan	$18,689,071.00	1.23%	1.40%	4.37%
27	Ellsworth	Rural	$4,472,163.00	1.97%	1.67%	-5.04%
28	Finney	Micropolitan	$12,954,223.00	0.65%	0.82%	-9.65%
29	Ford	Micropolitan	$13,167,156.00	0.79%	1.00%	4.41%
30	Franklin	Micropolitan	$15,839,018.00	1.96%	1.46%	3.42%
31	Geary	Micropolitan	$11,681,950.00	0.46%	0.73%	16.63%
32	Gove	Rural	$1,682,912.00	0.94%	1.10%	-14.86%
33	Graham	Rural	$2,387,063.00	1.89%	1.93%	-15.41%
34	Grant	Rural	$2,792,714.00	0.48%	0.82%	-7.24%
35	Gray	Rural	$2,458,348.00	0.32%	0.61%	2.18%
36	Greeley	Rural	$578,866.00	0.56%	0.80%	-20.01%
37	Greenwood	Rural	$4,309,605.00	2.67%	1.67%	-21.09%
38	Hamilton	Rural	$1,092,396.00	0.28%	0.66%	-2.36%
39	Harper	Rural	$3,933,517.00	1.30%	1.52%	-15.76%

Table A5. **Kansas County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
40	Harvey	Micropolitan	$21,723,128.00	1.95%	1.51%	4.08%
41	Haskell	Rural	$1,856,695.00	0.53%	0.88%	-7.20%
42	Hodgeman	Rural	$1,243,142.00	1.33%	1.39%	-12.81%
43	Jackson	Micropolitan	$10,112,564.00	3.20%	1.83%	4.92%
44	Jefferson	Micropolitan	$14,488,498.00	4.32%	1.72%	2.98%
45	Jewell	Rural	$2,319,474.00	2.10%	1.69%	-25.06%
46	Johnson	Metropolitan	$244,198,511.00	0.56%	0.55%	32.47%
47	Kearny	Rural	$2,450,549.00	0.77%	1.10%	-12.98%
48	Kingman	Rural	$4,165,042.00	1.42%	1.34%	-15.72%
49	Kiowa	Rural	$1,417,127.00	0.96%	1.27%	-23.25%
50	Labette	Micropolitan	$13,793,627.00	1.77%	1.64%	-12.57%
51	Lane	Rural	$907,922.00	0.30%	0.62%	-27.61%
52	Leavenworth	Metropolitan	$37,323,306.00	1.46%	1.07%	18.43%
53	Lincoln	Rural	$1,924,783.00	1.67%	1.53%	-15.51%
54	Linn	Rural	$6,037,492.00	1.45%	1.66%	1.88%
55	Logan	Rural	$2,308,740.00	1.61%	1.70%	-6.63%
56	Lyon	Micropolitan	$23,633,102.00	1.90%	1.85%	-7.04%
57	Marion	Micropolitan	$6,124,280.00	1.79%	1.24%	-10.56%
58	Marshall	Rural	$5,403,000.00	1.02%	1.21%	-11.34%
59	McPherson	Micropolitan	$16,521,590.00	0.82%	1.13%	-3.44%
60	Meade	Rural	$2,503,522.00	0.74%	0.94%	-10.47%
61	Miami	Micropolitan	$18,858,966.00	2.49%	1.15%	18.80%
62	Mitchell	Rural	$5,245,392.00	1.33%	1.56%	-11.28%
63	Montgomery	Micropolitan	$19,109,633.00	0.99%	1.58%	-11.40%
64	Morris	Rural	$4,109,374.00	2.24%	1.75%	-9.55%
65	Morton	Rural	$1,700,185.00	1.06%	1.46%	-23.71%
66	Nemaha	Micropolitan	$4,872,718.00	0.91%	0.89%	-5.24%
67	Neosho	Micropolitan	$12,059,995.00	2.36%	1.91%	-6.15%
68	Ness	Rural	$1,918,923.00	0.85%	1.18%	-17.78%
69	Norton	Rural	$6,089,532.00	2.76%	2.67%	-8.79%
70	Osage	Micropolitan	$12,817,378.00	5.10%	2.01%	-4.61%
71	Osborne	Rural	$2,081,552.00	1.13%	1.30%	-21.95%
72	Ottawa	Rural	$3,794,317.00	2.95%	1.59%	-5.86%
73	Pawnee	Rural	$8,735,645.00	3.20%	3.39%	-9.28%
74	Phillips	Rural	$3,657,962.00	1.27%	1.34%	-11.40%
75	Pottawatomie	Micropolitan	$13,416,732.00	1.07%	1.05%	33.32%
76	Pratt	Rural	$7,421,518.00	1.40%	1.67%	-2.79%
77	Rawlins	Rural	$1,768,139.00	1.24%	1.26%	-15.44%
78	Reno	Metropolitan	$41,805,060.00	1.81%	1.63%	-3.78%
79	Republic	Rural	$4,157,574.00	1.91%	2.01%	-20.07%

Table A5. **Kansas County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
80	Rice	Rural	$5,973,059.00	1.35%	1.46%	-11.43%
81	Riley	Metropolitan	$36,014,558.00	1.46%	1.15%	17.28%
82	Rooks	Rural	$3,313,250.00	1.51%	1.56%	-11.82%
83	Rush	Rural	$2,296,639.00	1.60%	1.68%	-12.90%
84	Russell	Rural	$4,693,953.00	1.38%	1.53%	-6.28%
85	Saline	Metropolitan	$31,137,363.00	1.05%	1.15%	1.50%
86	Scott	Rural	$2,084,487.00	0.34%	0.61%	-4.36%
87	Sedgwick	Metropolitan	$166,075,754.00	0.58%	0.60%	13.41%
88	Seward	Micropolitan	$6,437,902.00	0.50%	0.77%	-3.24%
89	Shawnee (Captial)	Metropolitan	$188,863,046.00	2.09%	2.27%	4.49%
90	Sheridan	Rural	$1,398,482.00	1.06%	1.09%	-9.95%
91	Sherman	Rural	$3,287,312.00	1.20%	1.23%	-12.74%
92	Smith	Rural	$2,636,977.00	1.54%	1.61%	-20.57%
93	Stafford	Rural	$3,356,697.00	2.38%	1.80%	-12.76%
94	Stanton	Rural	$1,012,205.00	0.65%	0.80%	-17.41%
95	Stevens	Rural	$2,645,951.00	0.99%	1.22%	1.76%
96	Sumner	Micropolitan	$15,483,373.00	2.16%	1.68%	-11.37%
97	Thomas	Rural	$4,612,173.00	1.11%	1.31%	-5.73%
98	Trego	Rural	$2,041,019.00	1.01%	1.44%	-15.85%
99	Wabaunsee	Rural	$5,851,027.00	4.49%	1.68%	0.20%
100	Wallace	Rural	$842,914.00	0.62%	0.98%	-14.07%
101	Washington	Rural	$3,527,107.00	1.59%	1.44%	-16.40%
102	Wichita	Rural	$748,978.00	0.26%	0.51%	-16.83%
103	Wilson	Rural	$5,509,432.00	1.59%	1.46%	-16.13%
104	Woodson	Rural	$2,233,696.00	2.73%	1.97%	-15.97%
105	Wyandotte	Metropolitan	$77,088,774.00	0.74%	1.40%	4.71%

Figure A13. **Kansas County Type**

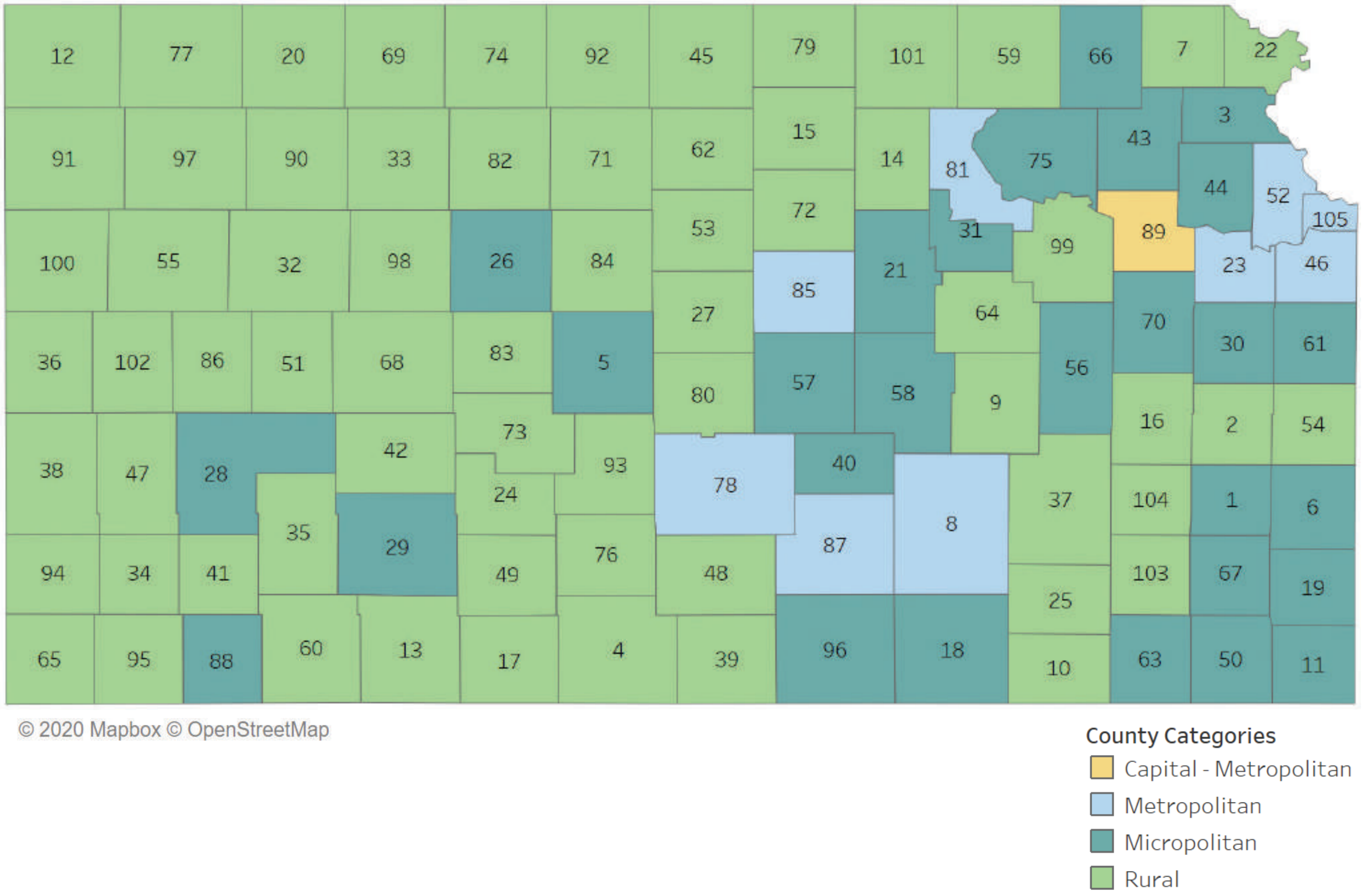


Figure A14. **Kansas Pension Benefit Dollars as Share of County GDP**

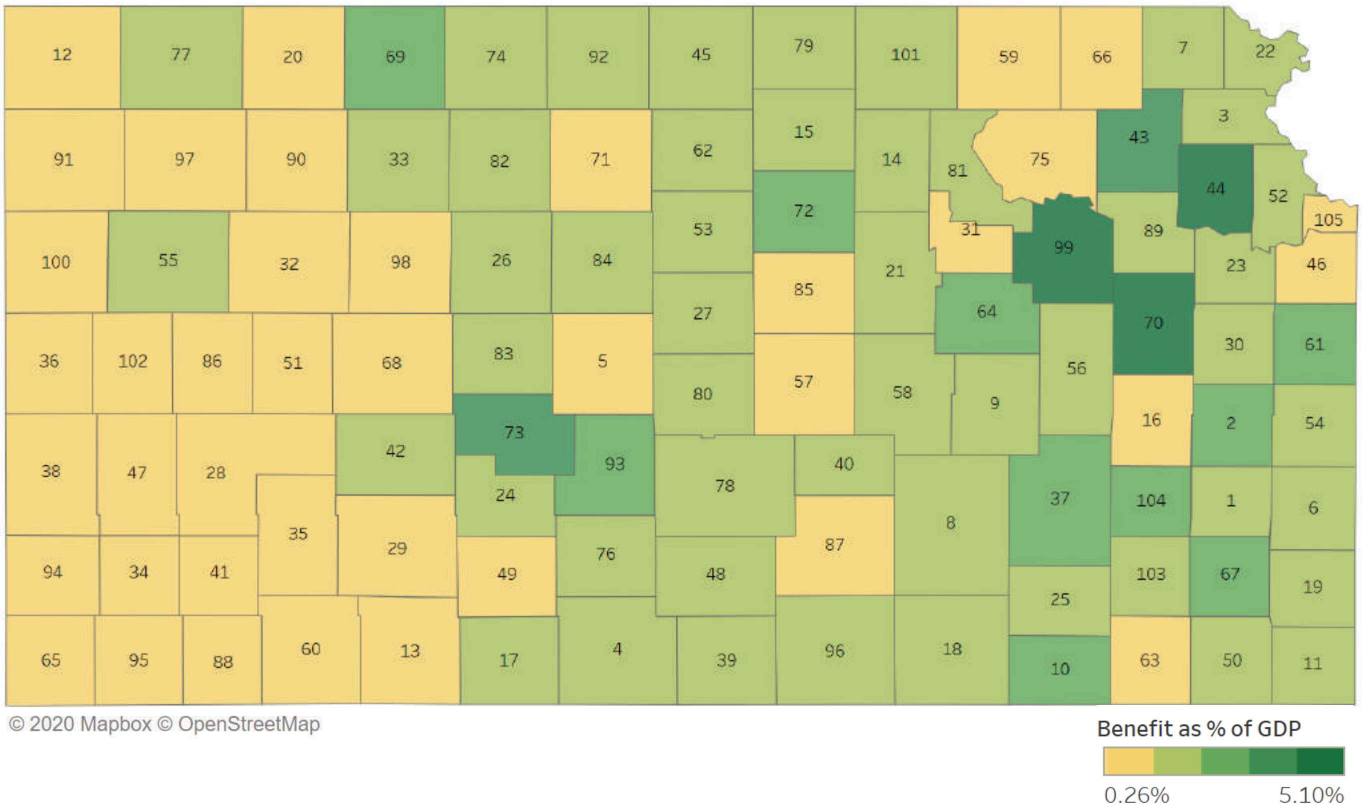
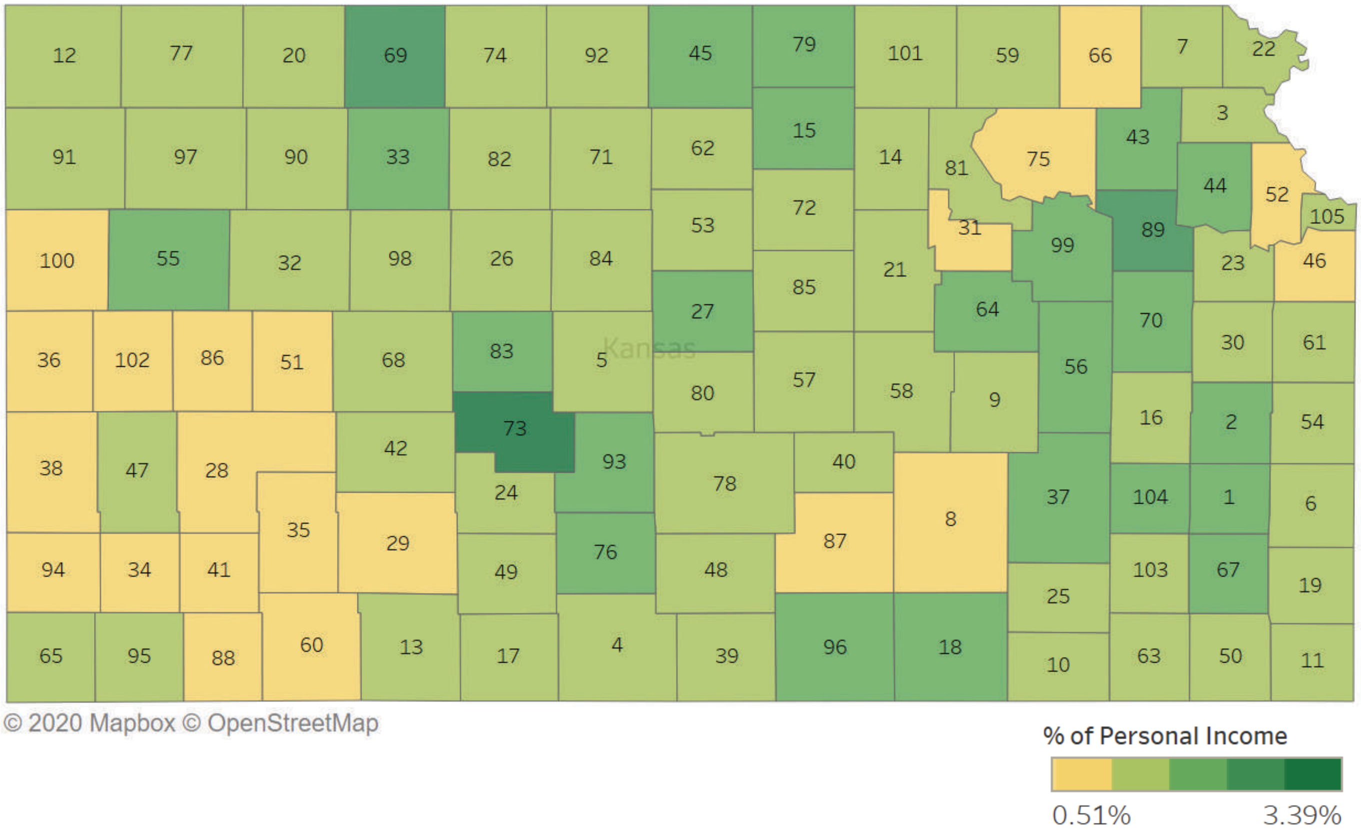


Figure A15. **Kansas Pension Benefit Dollars as Share of County Total Personal Income**



In Kansas, we received data from the Kansas Public Employees Retirement System.

Maine

Table A6. Maine County Data

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Androscoggin	Metropolitan	$60,607,094.90	1.42%	1.36%	3.74%
2	Aroostook	Metropolitan	$52,013,122.58	2.21%	1.88%	-9.23%
3	Cumberland	Metropolitan	$174,313,740.09	0.90%	0.95%	10.52%
4	Franklin	Micropolitan	$20,973,261.07	2.13%	1.82%	1.46%
5	Hancock	Metropolitan	$29,321,604.97	1.33%	1.04%	5.83%
6	Kennebec (Capital)	Metropolitan	$141,823,999.87	2.82%	2.59%	4.24%
7	Knox	Micropolitan	$24,939,295.82	1.60%	1.20%	0.39%
8	Lincoln	Micropolitan	$25,644,640.40	2.49%	1.47%	2.16%
9	Oxford	Metropolitan	$29,795,880.57	1.92%	1.36%	5.23%
10	Penobscot	Metropolitan	$91,717,138.59	1.52%	1.44%	4.26%
11	Piscataquis	Micropolitan	$11,587,024.59	2.17%	1.79%	-2.52%
12	Sagadahoc	Micropolitan	$23,121,463.54	1.60%	1.26%	1.19%
13	Somerset	Metropolitan	$25,015,407.52	1.51%	1.30%	-0.58%
14	Waldo	Micropolitan	$21,759,786.97	2.19%	1.34%	9.41%
15	Washington	Micropolitan	$19,267,167.59	1.88%	1.52%	-7.22%
16	York	Metropolitan	$89,782,774.81	1.21%	0.84%	10.44%

Figure A16. **Maine County Type**

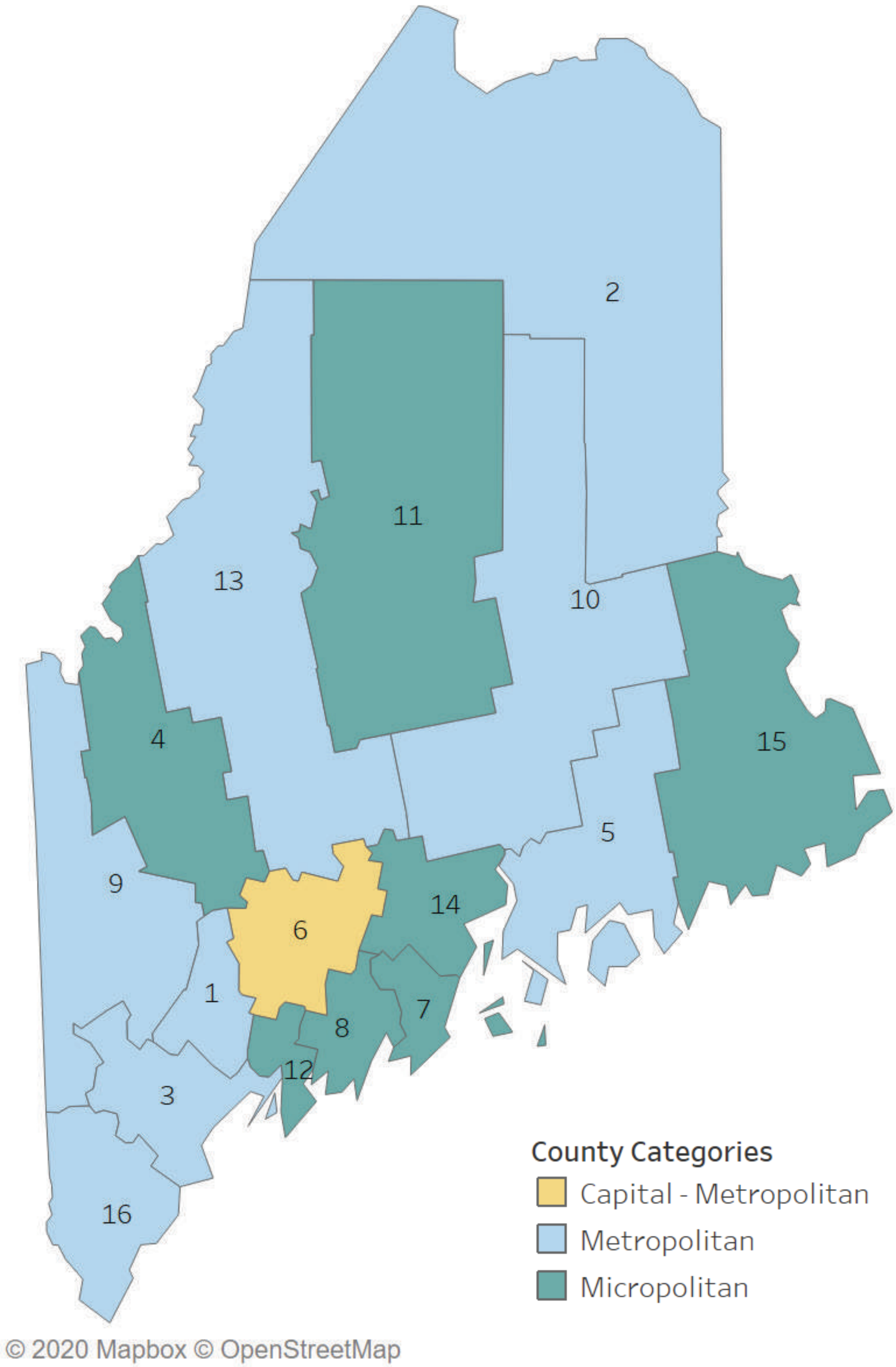


Figure A17. **Maine Pension Benefit Dollars as Share of County GDP**

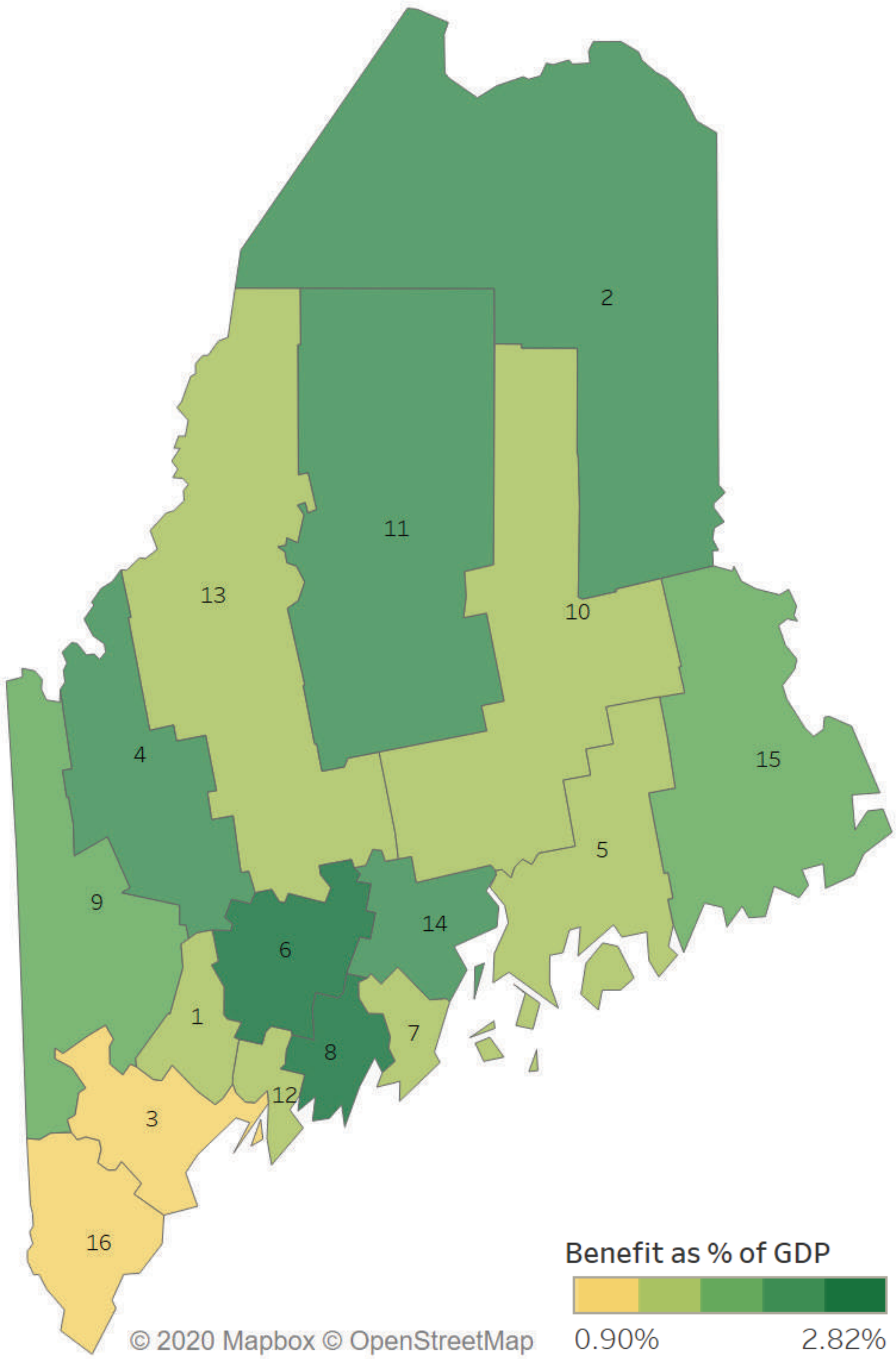
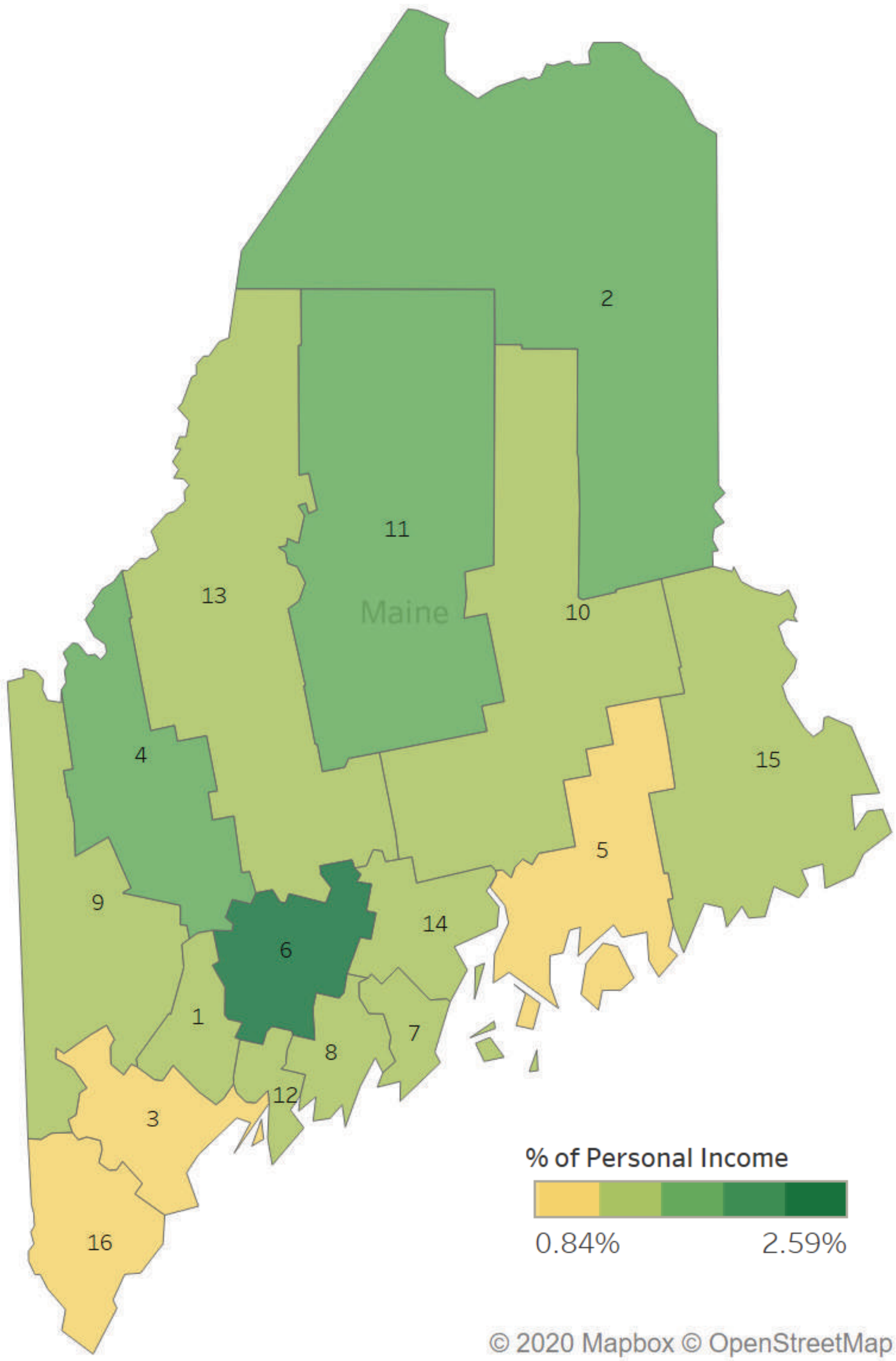


Figure A18. **Maine Pension Benefit Dollars as Share of County Total Personal Income**



In Maine, we received data from the Maine Public Employees Retirement System.

Minnesota

Table A7. **Minnesota County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Aitkin	Micropolitan	$21,420,244.06	4.92%	3.39%	3.93%
2	Anoka	Metropolitan	$271,972,729.98	1.95%	1.50%	18.70%
3	Becker	Micropolitan	$34,456,212.28	2.70%	2.12%	14.57%
4	Beltrami	Micropolitan	$46,803,510.20	2.90%	2.40%	18.15%
5	Benton	Micropolitan	$24,040,831.86	1.55%	1.35%	18.46%
6	BigStone	Rural	$5,047,558.00	2.06%	1.77%	-14.28%
7	BlueEarth	Metropolitan	$57,170,840.12	1.43%	1.91%	20.53%
8	Brown	Micropolitan	$13,855,841.00	1.03%	1.04%	-6.69%
9	Carlton	Micropolitan	$39,641,747.44	3.50%	2.57%	13.15%
10	Carver	Metropolitan	$56,186,102.44	1.13%	0.76%	47.50%
11	Cass	Micropolitan	$45,525,350.72	5.11%	3.25%	8.73%
12	Chippewa	Micropolitan	$10,464,802.84	1.78%	1.76%	-8.89%
13	Chisago	Metropolitan	$47,351,107.48	3.34%	1.74%	36.06%
14	Clay	Metropolitan	$33,611,524.48	1.83%	1.22%	24.84%
15	Clearwater	Rural	$8,848,085.48	3.14%	2.28%	4.59%
16	Cook	Rural	$8,281,729.32	3.29%	2.78%	4.35%
17	Cottonwood	Micropolitan	$8,741,395.00	1.25%	1.62%	-7.31%
18	CrowWing	Metropolitan	$79,947,868.96	3.20%	2.70%	17.77%
19	Dakota	Metropolitan	$316,747,403.47	1.23%	1.23%	19.53%
20	Dodge	Micropolitan	$11,266,447.00	1.64%	1.13%	17.43%
21	Douglas	Micropolitan	$45,801,017.50	2.52%	2.25%	15.67%
22	Faribault	Micropolitan	$9,385,823.16	1.88%	1.57%	-14.97%
23	Fillmore	Micropolitan	$14,202,374.44	2.36%	1.49%	-0.30%
24	Freeborn	Micropolitan	$26,657,419.00	2.34%	1.91%	-6.57%
25	Goodhue	Micropolitan	$40,711,699.55	1.51%	1.64%	5.16%
26	Grant	Rural	$5,618,788.68	1.69%	1.78%	-4.26%
27	Hennepin	Metropolitan	$820,651,407.85	0.67%	0.87%	12.83%
28	Houston	Micropolitan	$9,800,065.64	1.87%	1.01%	-5.78%
29	Hubbard	Micropolitan	$28,051,023.24	4.18%	3.04%	16.09%
30	Isanti	Micropolitan	$39,951,457.04	3.65%	2.27%	27.74%
31	Itasca	Micropolitan	$56,329,939.60	2.71%	2.86%	2.54%
32	Jackson	Rural	$10,648,136.94	1.59%	2.02%	-12.04%
33	Kanabec	Micropolitan	$15,949,370.76	4.16%	2.32%	8.08%
34	Kandiyohi	Micropolitan	$56,489,149.48	2.21%	2.41%	4.01%
35	Kittson	Rural	$4,082,140.00	1.42%	1.73%	-19.62%
36	Koochiching	Micropolitan	$13,044,041.76	2.70%	2.50%	-13.34%
37	LacquiParle	Rural	$7,193,303.88	2.03%	1.94%	-17.47%
38	Lake	Micropolitan	$17,183,572.32	2.53%	3.35%	-3.62%
39	LakeoftheWoods	Rural	$3,329,458.00	1.80%	1.54%	-16.90%

Table A7. **Minnesota County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
40	LeSueur	Micropolitan	$24,001,255.72	2.64%	1.73%	12.07%
41	Lincoln	Rural	$4,349,419.00	1.23%	1.58%	-11.76%
42	Lyon	Micropolitan	$17,726,709.00	1.29%	1.40%	0.80%
43	Mahnomen	Rural	$3,036,465.00	1.67%	1.49%	6.34%
44	Marshall	Rural	$7,264,805.00	1.94%	1.50%	-7.53%
45	Martin	Micropolitan	$16,147,235.08	1.58%	1.63%	-9.25%
46	McLeod	Micropolitan	$24,040,843.64	1.35%	1.36%	2.79%
47	Meeker	Micropolitan	$19,339,906.00	2.41%	1.90%	2.19%
48	MilleLacs	Micropolitan	$16,877,171.80	2.20%	1.55%	17.06%
49	Morrison	Micropolitan	$25,694,430.56	2.18%	1.82%	4.59%
50	Mower	Micropolitan	$25,282,065.00	1.33%	1.30%	3.65%
51	Murray	Rural	$7,085,109.00	1.16%	1.56%	-9.70%
52	Nicollet	Micropolitan	$37,266,102.88	2.54%	2.20%	14.94%
53	Nobles	Micropolitan	$12,896,131.40	1.01%	1.30%	5.24%
54	Norman	Rural	$5,462,291.00	2.01%	1.91%	-12.99%
55	Olmsted	Metropolitan	$94,560,154.36	0.88%	1.03%	25.75%
56	OtterTail	Metropolitan	$65,208,742.32	2.86%	2.30%	2.89%
57	Pennington	Micropolitan	$11,116,256.00	0.94%	1.42%	4.37%
58	Pine	Micropolitan	$29,325,412.00	4.45%	2.68%	11.13%
59	Pipestone	Rural	$5,919,576.00	0.80%	1.13%	-8.57%
60	Polk	Micropolitan	$23,914,130.52	1.72%	1.55%	0.51%
61	Pope	Micropolitan	$13,960,300.44	2.48%	2.42%	-1.24%
62	Ramsey (Capital)	Metropolitan	$474,254,988.77	1.21%	1.57%	7.67%
63	RedLake	Rural	$3,131,848.00	1.36%	1.51%	-6.98%
64	Redwood	Micropolitan	$10,203,051.00	1.24%	1.35%	-9.31%
65	Renville	Micropolitan	$11,594,934.84	1.59%	1.54%	-14.82%
66	Rice	Metropolitan	$55,866,438.43	2.43%	1.90%	17.40%
67	Rock	Rural	$6,463,836.00	0.91%	1.32%	-3.16%
68	Roseau	Micropolitan	$10,472,522.48	0.85%	1.35%	-7.27%
69	Scott	Metropolitan	$71,530,528.02	1.27%	0.81%	64.68%
70	Sherburne	Metropolitan	$59,129,393.39	1.86%	1.31%	49.08%
71	Sibley	Micropolitan	$10,923,030.00	2.42%	1.56%	-2.14%
72	St.Louis	Metropolitan	$226,700,886.31	2.13%	2.39%	-0.39%
73	Stearns	Metropolitan	$115,306,696.90	1.45%	1.53%	19.59%
74	Steele	Micropolitan	$24,956,779.20	1.15%	1.42%	9.27%
75	Stevens	Rural	$8,060,668.88	1.25%	1.66%	-2.98%
76	Swift	Rural	$9,740,505.40	1.93%	2.03%	-21.84%
77	Todd	Micropolitan	$20,369,574.00	2.48%	1.97%	0.64%
78	Traverse	Rural	$3,832,463.00	1.47%	1.89%	-19.98%
79	Wabasha	Micropolitan	$17,820,452.20	2.71%	1.69%	0.16%

Table A7. **Minnesota County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
80	Wadena	Micropolitan	$11,237,892.00	2.31%	2.05%	0.44%
81	Waseca	Micropolitan	$13,742,007.88	1.66%	1.65%	-4.28%
82	Washington	Metropolitan	$259,679,273.56	2.66%	1.47%	28.87%
83	Watonwan	Micropolitan	$7,136,611.00	1.70%	1.51%	-7.54%
84	Wilkin	Rural	$4,568,035.00	1.38%	1.23%	-12.38%
85	Winona	Metropolitan	$36,581,109.96	1.46%	1.44%	1.68%
86	Wright	Metropolitan	$76,283,909.03	1.91%	1.11%	51.52%
87	YellowMedicine	Rural	$9,078,497.00	1.46%	1.62%	-11.60%

Figure A19. **Minnesota County Type**

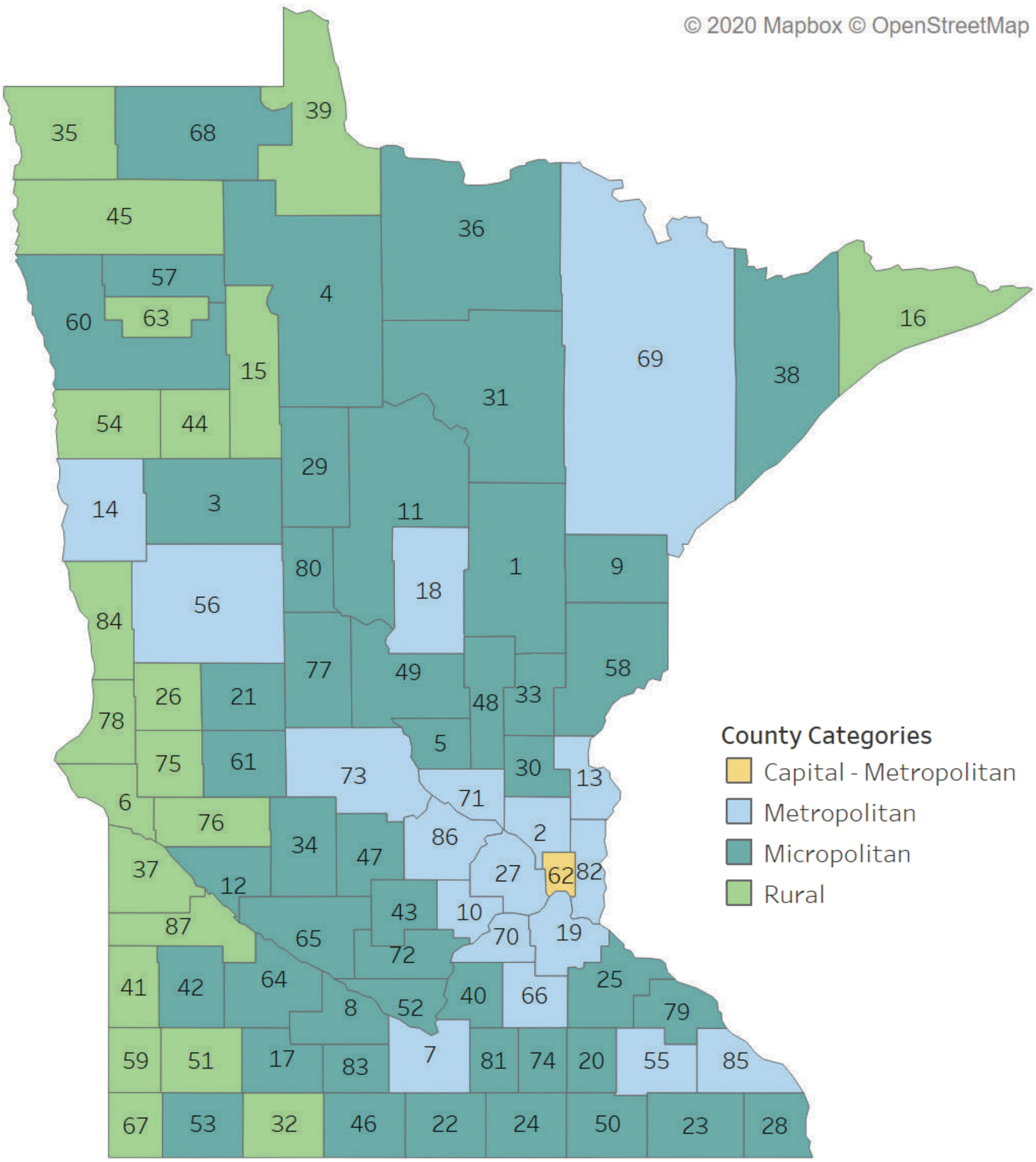


Figure A20. **Minnesota Pension Benefit Dollars as Share of County GDP**

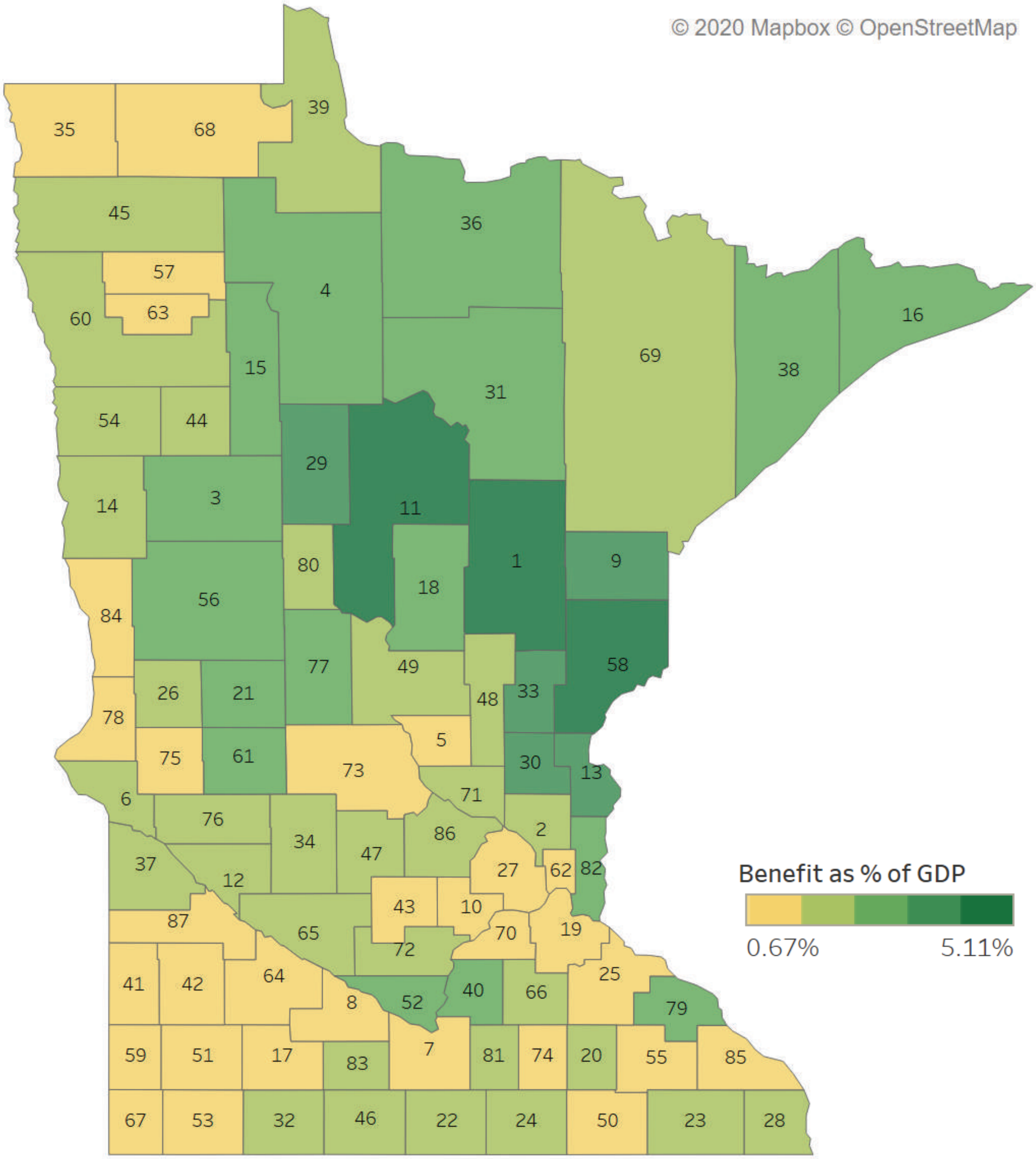
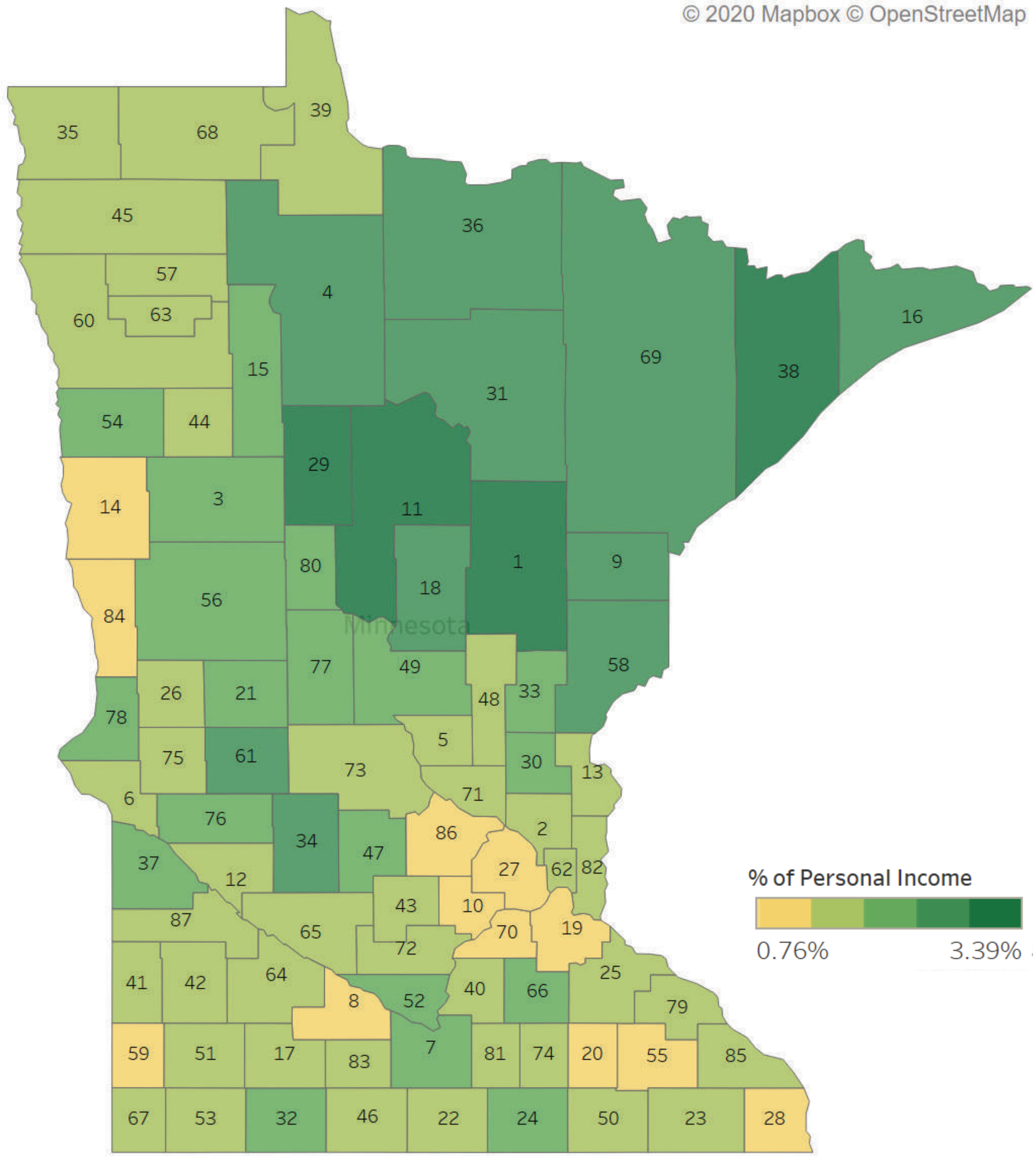


Figure A21. **Minnesota Pension Benefit Dollars as Share of County Total Personal Income**



In Minnesota, we received data from the following plans: Teachers Retirement Association of Minnesota, Minnesota State Retirement System, Public Employees Retirement Association of Minnesota, and St. Paul Teachers' Retirement Fund Association.

Mississippi

Table A8. **Mississippi County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Adams	Micropolitan	$30,397,124.34	3.44%	2.88%	-9.17%
2	Alcorn	Micropolitan	$30,472,963.62	2.64%	2.29%	6.85%
3	Amite	Micropolitan	$8,357,497.89	4.21%	2.03%	-9.36%
4	Attala	Micropolitan	$20,041,123.04	4.47%	3.23%	-6.59%
5	Benton	Rural	$4,372,697.11	1.38%	1.75%	3.05%
6	Bolivar	Micropolitan	$39,136,978.22	4.07%	3.27%	-22.89%
7	Calhoun	Micropolitan	$10,616,219.66	3.68%	2.23%	-4.20%
8	Carroll	Rural	$10,899,206.75	9.07%	2.92%	-7.97%
9	Chickasaw	Micropolitan	$13,691,832.13	3.00%	2.29%	-11.67%
10	Choctaw	Rural	$8,196,292.92	1.17%	2.94%	-15.17%
11	Claiborne	Rural	$9,207,155.49	1.58%	3.25%	-23.91%
12	Clarke	Micropolitan	$12,179,419.97	4.47%	2.14%	-13.09%
13	Clay	Micropolitan	$17,420,674.24	3.13%	2.29%	-11.80%
14	Coahoma	Micropolitan	$25,941,812.76	4.28%	3.38%	-26.11%
15	Copiah	Micropolitan	$24,676,578.79	4.01%	2.60%	-0.74%
16	Covington	Micropolitan	$17,190,339.26	3.17%	2.55%	-2.85%
17	DeSoto	Metropolitan	$41,120,351.75	0.82%	0.56%	69.78%
18	Forrest	Metropolitan	$97,797,677.15	2.71%	3.35%	3.35%
19	Franklin	Rural	$7,947,422.07	4.68%	3.00%	-7.81%
20	George	Micropolitan	$13,758,515.63	3.45%	1.74%	26.67%
21	Greene	Micropolitan	$7,272,795.59	4.70%	1.86%	2.16%
22	Grenada	Micropolitan	$19,851,166.05	2.60%	2.65%	-9.49%
23	Hancock	Micropolitan	$21,818,525.69	1.40%	1.31%	10.16%
24	Harrison	Metropolitan	$126,340,001.23	1.60%	1.64%	8.99%
25	Hinds (Capital)	Metropolitan	$283,062,176.48	2.52%	3.04%	-5.47%
26	Holmes	Micropolitan	$16,179,634.68	6.21%	3.24%	-18.45%
27	Humphreys	Rural	$6,864,883.74	4.36%	2.61%	-26.32%
28	Issaquena	Rural	$577,088.98	3.14%	2.38%	-42.48%
29	Itawamba	Micropolitan	$21,811,807.39	4.48%	2.67%	3.28%
30	Jackson	Metropolitan	$92,966,274.35	1.24%	1.73%	9.02%
31	Jasper	Micropolitan	$12,490,357.86	2.22%	2.04%	-9.48%
32	Jefferson	Rural	$10,956,316.93	9.20%	4.66%	-27.04%
33	JeffersonDavis	Micropolitan	$8,484,477.11	4.67%	2.51%	-19.54%
34	Jones	Metropolitan	$62,143,944.83	2.43%	2.38%	5.39%
35	Kemper	Micropolitan	$8,343,820.33	2.22%	2.84%	-4.08%
36	Lafayette	Metropolitan	$76,673,932.27	4.10%	3.32%	41.42%
37	Lamar	Metropolitan	$28,777,844.53	1.88%	1.14%	59.83%
38	Lauderdale	Metropolitan	$67,465,269.83	2.44%	2.36%	-3.64%
39	Lawrence	Micropolitan	$12,193,482.14	3.90%	2.83%	-6.06%
40	Leake	Micropolitan	$16,193,551.42	3.16%	2.26%	8.71%

Table A8. **Mississippi County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
41	Lee	Metropolitan	$67,414,709.63	1.57%	1.89%	12.47%
42	Leflore	Micropolitan	$30,376,249.76	2.80%	2.89%	-23.79%
43	Lincoln	Micropolitan	$25,750,193.29	2.61%	1.95%	3.13%
44	Lowndes	Metropolitan	$42,321,430.37	1.53%	1.87%	-4.31%
45	Madison	Metropolitan	$131,241,664.58	2.23%	1.94%	41.45%
46	Marion	Micropolitan	$19,544,374.93	2.85%	2.29%	-3.44%
47	Marshall	Micropolitan	$16,681,401.04	2.94%	1.45%	1.31%
48	Monroe	Micropolitan	$26,877,745.77	3.30%	2.18%	-6.44%
49	Montgomery	Micropolitan	$14,557,430.56	8.04%	4.25%	-17.77%
50	Neshoba	Micropolitan	$21,742,434.54	2.33%	2.04%	1.54%
51	Newton	Micropolitan	$19,386,681.69	4.31%	2.61%	-1.81%
52	Noxubee	Micropolitan	$7,295,239.67	3.28%	2.11%	-16.04%
53	Oktibbeha	Micropolitan	$86,732,477.06	5.60%	5.09%	15.61%
54	Panola	Micropolitan	$27,112,139.43	2.64%	2.44%	-0.28%
55	PearlRiver	Metropolitan	$27,504,494.48	2.82%	1.37%	13.92%
56	Perry	Micropolitan	$9,334,299.91	3.70%	2.45%	-1.71%
57	Pike	Micropolitan	$32,539,430.49	3.04%	2.65%	1.60%
58	Pontotoc	Micropolitan	$20,208,794.66	2.39%	1.92%	19.11%
59	Prentiss	Micropolitan	$20,435,088.93	3.91%	2.63%	-0.94%
60	Quitman	Rural	$5,834,635.35	5.93%	3.05%	-30.31%
61	Rankin	Metropolitan	$173,291,178.99	2.80%	2.52%	33.45%
62	Scott	Micropolitan	$18,944,644.31	1.77%	2.09%	-0.48%
63	Sharkey	Rural	$5,101,206.34	5.84%	3.63%	-33.48%
64	Simpson	Micropolitan	$25,863,975.13	4.28%	2.61%	-3.19%
65	Smith	Micropolitan	$11,081,941.51	2.44%	1.93%	-1.11%
66	Stone	Micropolitan	$18,399,544.36	5.62%	3.12%	37.40%
67	Sunflower	Micropolitan	$22,214,498.64	3.67%	2.80%	-25.12%
68	Tallahatchie	Micropolitan	$10,593,380.62	4.72%	2.73%	-6.15%
69	Tate	Micropolitan	$21,046,942.98	4.52%	2.08%	13.36%
70	Tippah	Micropolitan	$18,426,049.01	3.81%	2.47%	5.61%
71	Tishomingo	Micropolitan	$12,089,413.57	2.74%	1.85%	1.52%
72	Tunica	Rural	$5,262,905.97	0.60%	1.63%	7.77%
73	Union	Micropolitan	$22,077,648.87	2.32%	2.39%	12.79%
74	Walthall	Micropolitan	$9,464,931.79	3.88%	2.06%	-4.56%
75	Warren	Micropolitan	$39,246,268.80	1.92%	2.15%	-6.99%
76	Washington	Micropolitan	$40,712,956.81	2.79%	2.40%	-28.45%
77	Wayne	Micropolitan	$13,450,969.87	2.00%	1.91%	-4.33%
78	Webster	Rural	$14,788,527.55	9.63%	3.93%	-4.92%
79	Wilkinson	Rural	$6,969,096.02	4.65%	2.69%	-14.74%
80	Winston	Micropolitan	$18,672,601.77	3.81%	2.88%	-9.90%
81	Yalobusha	Micropolitan	$15,265,106.11	5.44%	3.35%	-5.05%
82	Yazoo	Micropolitan	$20,103,836.24	3.06%	2.61%	0.35%

Figure A22. **Mississippi County Type**

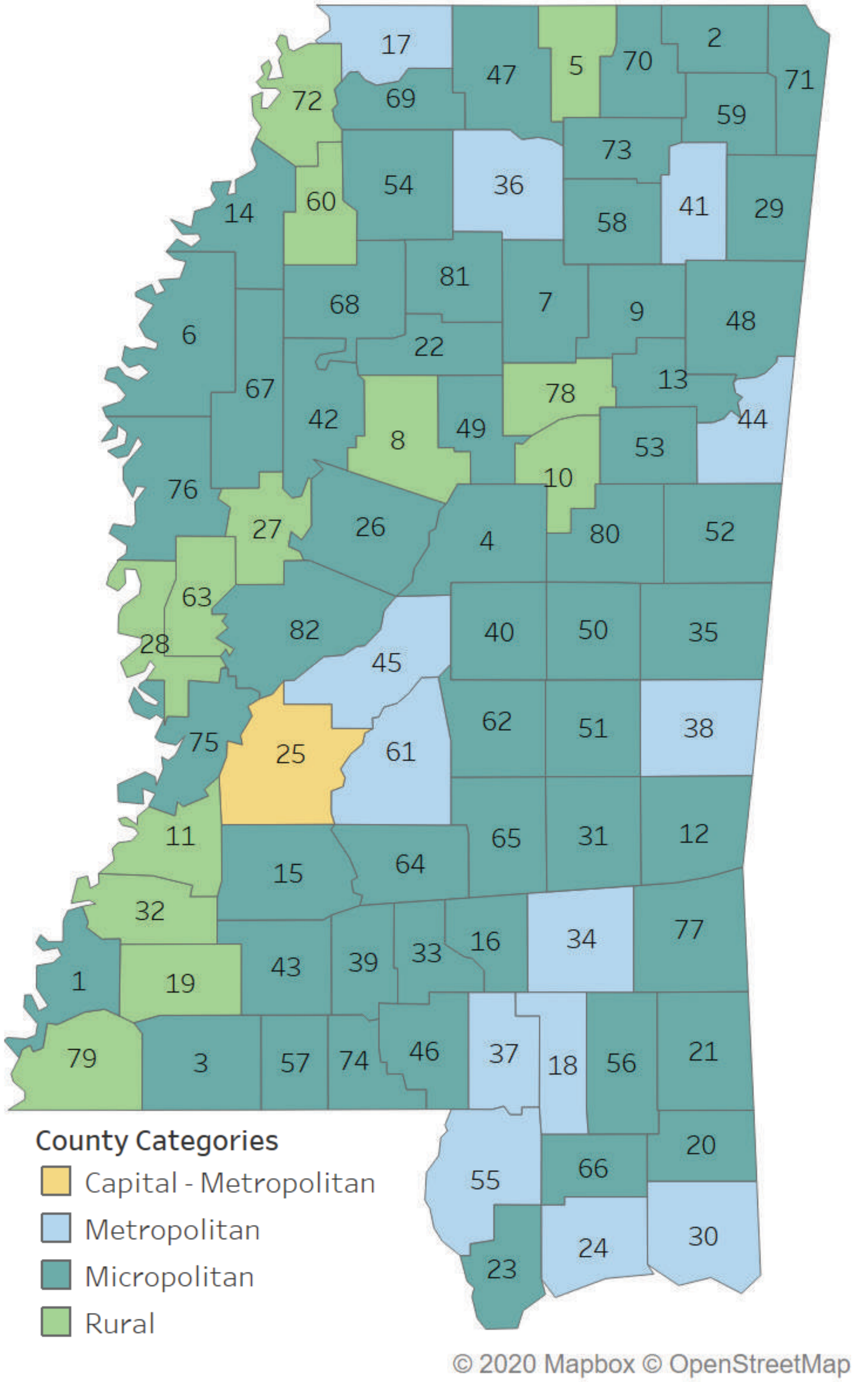


Figure A23. **Mississippi Pension Benefit Dollars as Share of County GDP**

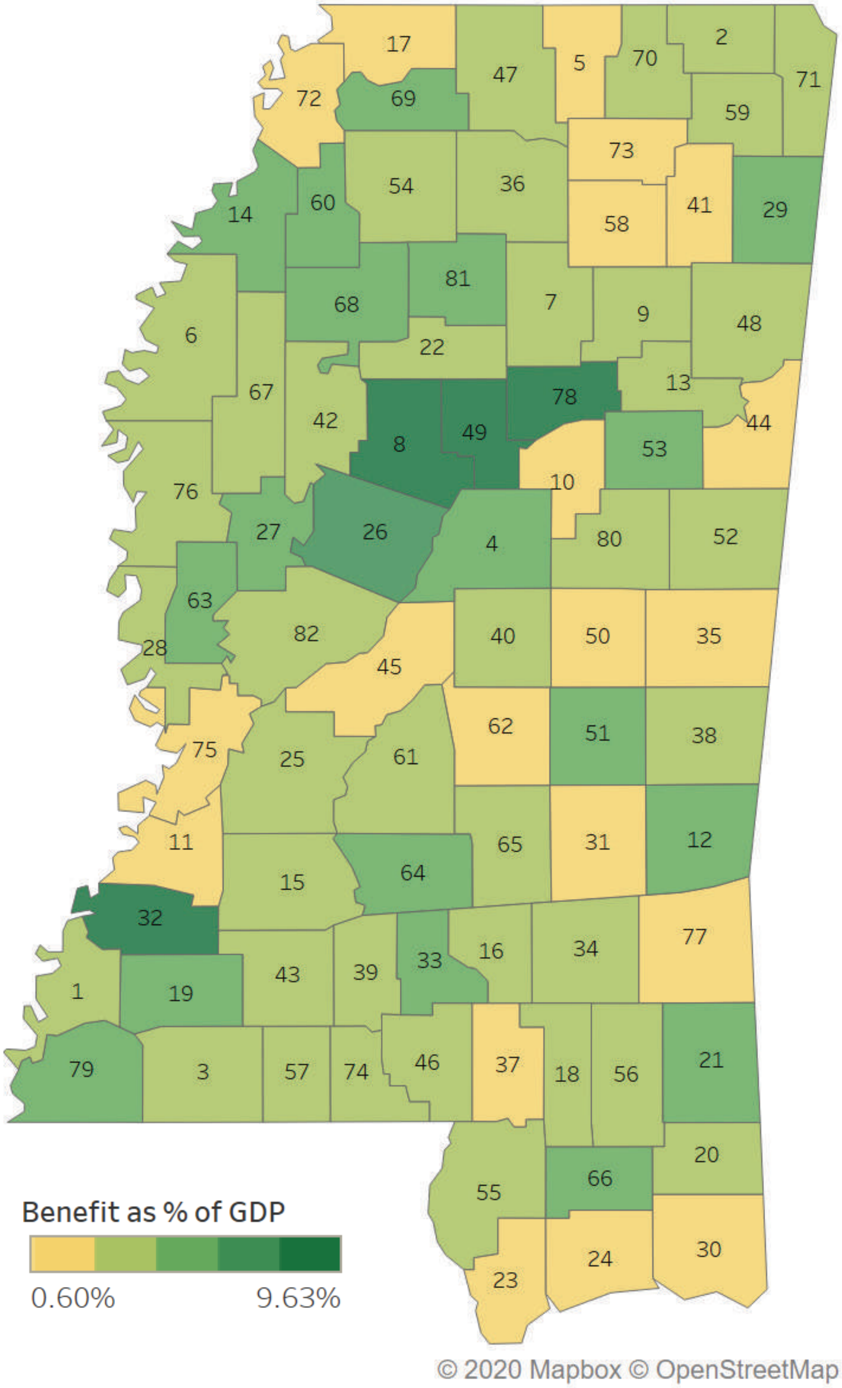
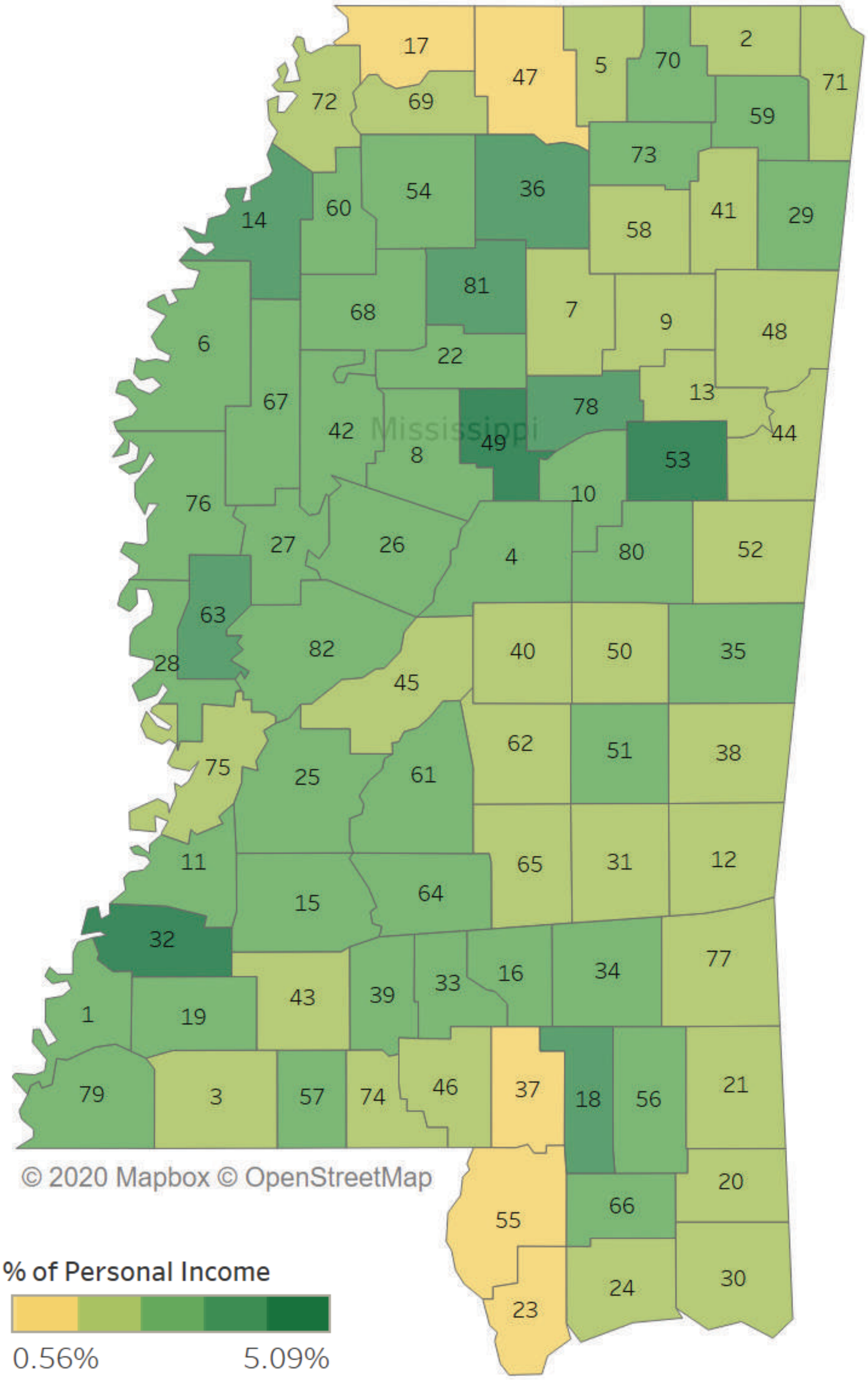


Figure A24. **Mississippi Pension Benefit Dollars as Share of County Total Personal Income**



In Mississippi, we received data from the Mississippi Public Employees Retirement System.

Missouri

Table A9. **Missouri County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Adair	Micropolitan	$25,607,975.56	3.34%	3.01%	1.45%
2	Andrew	Micropolitan	$16,689,453.53	5.62%	2.10%	6.76%
3	Atchison	Rural	$4,117,057.64	1.45%	1.87%	-19.58%
4	Audrain	Micropolitan	$17,620,131.27	1.88%	1.72%	-1.47%
5	Barry	Micropolitan	$16,042,338.46	1.22%	1.29%	5.52%
6	Barton	Micropolitan	$6,590,951.56	1.83%	1.56%	-5.92%
7	Bates	Micropolitan	$8,093,822.93	2.02%	1.28%	-2.00%
8	Benton	Micropolitan	$12,842,187.33	3.66%	1.85%	12.21%
9	Bollinger	Micropolitan	$5,520,983.41	2.94%	1.40%	1.16%
10	Boone	Metropolitan	$122,120,998.92	1.50%	1.42%	32.89%
11	Buchanan	Metropolitan	$74,370,839.83	1.73%	2.11%	2.99%
12	Butler	Micropolitan	$36,980,029.90	2.69%	2.46%	4.34%
13	Caldwell	Rural	$6,711,121.32	2.94%	1.98%	1.55%
14	Callaway	Micropolitan	$66,170,666.74	4.09%	3.81%	10.11%
15	Camden	Micropolitan	$36,576,403.50	2.77%	2.06%	23.65%
16	CapeGirardeau	Metropolitan	$76,624,650.95	2.10%	2.10%	14.64%
17	Carroll	Rural	$7,801,834.87	2.64%	1.98%	-14.99%
18	Carter	Rural	$4,914,334.17	4.13%	2.53%	1.90%
19	Cass	Metropolitan	$58,213,866.21	2.29%	1.18%	27.85%
20	Cedar	Micropolitan	$9,910,234.99	3.75%	2.21%	3.15%
21	Chariton	Rural	$6,657,038.38	3.01%	2.12%	-11.70%
22	Christian	Metropolitan	$55,379,466.06	3.96%	1.58%	60.23%
23	Clark	Rural	$2,939,234.28	2.03%	1.24%	-7.74%
24	Clay	Metropolitan	$121,076,005.13	1.21%	1.02%	33.89%
25	Clinton	Micropolitan	$16,215,893.55	4.59%	1.84%	7.86%
26	Cole (Capital)	Metropolitan	$199,799,981.85	4.71%	5.44%	7.56%
27	Cooper	Micropolitan	$14,721,912.83	3.19%	2.15%	5.60%
28	Crawford	Micropolitan	$13,591,419.65	2.36%	1.57%	5.06%
29	Dade	Rural	$4,975,349.30	2.85%	1.92%	-4.47%
30	Dallas	Micropolitan	$9,046,297.46	3.43%	1.63%	7.03%
31	Daviess	Rural	$7,374,266.61	4.04%	2.57%	3.71%
32	DeKalb	Micropolitan	$8,219,200.14	2.62%	2.30%	8.91%
33	Dent	Micropolitan	$10,425,915.64	3.44%	2.03%	3.44%
34	Douglas	Micropolitan	$4,078,100.94	0.68%	1.08%	2.21%
35	Dunklin	Micropolitan	$20,866,889.24	2.84%	2.08%	-11.26%
36	Franklin	Metropolitan	$69,394,541.93	1.73%	1.46%	10.51%
37	Gasconade	Micropolitan	$12,111,240.40	3.02%	2.04%	-4.15%
38	Gentry	Rural	$6,209,335.63	2.68%	2.26%	-3.40%
39	Greene	Metropolitan	$215,908,039.10	1.44%	1.65%	21.44%

Table A9. **Missouri County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
40	Grundy	Rural	$8,055,430.59	1.77%	2.34%	-4.97%
41	Harrison	Rural	$6,384,866.55	2.32%	1.98%	-4.93%
42	Henry	Micropolitan	$14,476,564.34	2.11%	1.54%	-0.93%
43	Hickory	Rural	$4,447,043.87	3.49%	1.68%	6.36%
44	Holt	Rural	$4,506,507.27	2.61%	2.26%	-17.70%
45	Howard	Micropolitan	$8,883,186.83	3.92%	2.26%	-0.73%
46	Howell	Micropolitan	$30,378,945.37	2.71%	2.23%	7.62%
47	Iron	Micropolitan	$8,655,387.92	2.04%	2.49%	-4.86%
48	Jackson	Metropolitan	$298,651,778.59	0.71%	0.91%	6.94%
49	Jasper	Metropolitan	$59,189,116.96	1.12%	1.23%	15.24%
50	Jefferson	Metropolitan	$121,115,388.94	2.55%	1.26%	13.25%
51	Johnson	Metropolitan	$48,063,935.01	3.06%	2.44%	11.18%
52	Knox	Rural	$2,741,412.85	2.32%	2.12%	-9.49%
53	Laclede	Micropolitan	$18,610,705.44	1.79%	1.43%	9.84%
54	Lafayette	Micropolitan	$28,439,369.90	3.81%	2.07%	-1.10%
55	Lawrence	Micropolitan	$22,933,223.91	2.79%	1.74%	8.96%
56	Lewis	Rural	$4,936,575.52	2.17%	1.42%	-6.09%
57	Lincoln	Metropolitan	$26,033,025.76	2.52%	1.11%	48.13%
58	Linn	Micropolitan	$10,518,018.89	2.61%	2.17%	-12.48%
59	Livingston	Micropolitan	$14,677,289.26	2.57%	2.43%	4.04%
60	Macon	Micropolitan	$17,216,361.19	3.25%	2.68%	-3.86%
61	Madison	Micropolitan	$10,739,500.42	4.03%	2.39%	3.29%
62	Maries	Rural	$8,575,776.53	6.14%	2.93%	-1.51%
63	Marion	Micropolitan	$21,159,900.69	2.01%	1.80%	1.07%
64	McDonald	Micropolitan	$6,962,552.65	1.25%	1.08%	6.44%
65	Mercer	Rural	$2,740,723.83	2.50%	2.32%	-3.09%
66	Miller	Micropolitan	$23,432,208.00	2.64%	2.60%	7.52%
67	Mississippi	Micropolitan	$9,241,579.62	2.51%	2.15%	-0.68%
68	Moniteau	Micropolitan	$20,623,272.99	4.85%	3.41%	8.73%
69	Monroe	Rural	$7,185,465.34	2.65%	1.94%	-6.95%
70	Montgomery	Micropolitan	$9,076,699.23	2.87%	1.95%	-4.96%
71	Morgan	Micropolitan	$14,425,775.26	3.18%	1.65%	5.43%
72	NewMadrid	Micropolitan	$13,431,673.54	1.20%	2.29%	-12.47%
73	Newton	Metropolitan	$32,603,342.45	1.90%	1.42%	10.70%
74	Nodaway	Micropolitan	$21,678,424.17	2.97%	3.13%	1.79%
75	Oregon	Micropolitan	$5,614,803.43	2.70%	1.85%	1.90%
76	Osage	Micropolitan	$22,104,188.93	5.50%	3.54%	4.99%
77	Ozark	Rural	$5,730,677.45	3.85%	2.12%	-5.50%
78	Pemiscot	Micropolitan	$13,906,275.73	3.28%	2.60%	-18.83%
79	Perry	Micropolitan	$10,072,434.65	1.16%	1.27%	5.61%
80	Pettis	Micropolitan	$29,638,197.15	1.92%	1.84%	7.97%

Table A9. **Missouri County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
81	Phelps	Micropolitan	$31,271,464.87	2.09%	1.79%	12.32%
82	Pike	Micropolitan	$12,597,195.47	2.62%	1.95%	0.83%
83	Platte	Metropolitan	$52,744,915.56	0.88%	0.87%	39.58%
84	Polk	Micropolitan	$16,993,493.06	2.46%	1.57%	19.30%
85	Pulaski	Metropolitan	$21,991,461.43	1.09%	1.04%	26.35%
86	Putnam	Rural	$3,708,908.64	2.93%	2.30%	-8.92%
87	Ralls	Micropolitan	$8,083,344.55	2.21%	1.94%	6.09%
88	Randolph	Micropolitan	$17,375,868.47	1.50%	1.76%	0.41%
89	Ray	Micropolitan	$14,478,819.66	3.50%	1.50%	-2.02%
90	Reynolds	Rural	$3,501,474.13	1.58%	1.60%	-6.50%
91	Ripley	Micropolitan	$8,759,150.32	4.28%	2.15%	-0.80%
92	Saline	Micropolitan	$25,303,088.20	2.68%	2.86%	-3.62%
93	Schuyler	Rural	$2,435,159.76	3.35%	1.83%	10.29%
94	Scotland	Rural	$3,131,544.45	2.42%	1.90%	-0.34%
95	Scott	Micropolitan	$28,987,474.78	2.07%	1.87%	-4.86%
96	Shannon	Rural	$4,897,298.61	4.05%	1.96%	-1.62%
97	Shelby	Rural	$5,818,309.50	3.40%	2.38%	-11.02%
98	St.Charles	Metropolitan	$241,971,723.16	1.64%	1.13%	40.61%
99	St.Clair	Rural	$5,673,448.53	3.78%	2.02%	-2.66%
100	St.Francois	Metropolitan	$62,136,853.75	3.05%	2.70%	19.86%
101	St.Louis	Metropolitan	$612,584,430.16	0.86%	0.86%	-1.91%
102	St.LouisCity	Metropolitan	$57,955,341.02	0.20%	0.67%	-13.02%
103	Ste.Genevieve	Micropolitan	$12,315,232.42	1.99%	1.65%	0.26%
104	Stoddard	Micropolitan	$23,411,660.56	2.10%	2.17%	-1.68%
105	Stone	Micropolitan	$18,104,367.62	3.12%	1.47%	10.79%
106	Sullivan	Rural	$3,422,503.24	1.33%	1.46%	-13.82%
107	Taney	Metropolitan	$26,471,541.02	1.24%	1.32%	40.67%
108	Texas	Micropolitan	$16,665,419.36	3.88%	2.31%	11.16%
109	Vernon	Micropolitan	$17,444,904.12	1.98%	2.37%	0.36%
110	Warren	Micropolitan	$21,439,148.86	2.24%	1.48%	41.53%
111	Washington	Micropolitan	$14,014,436.19	3.96%	1.90%	6.85%
112	Wayne	Micropolitan	$7,510,992.20	3.47%	1.94%	-1.03%
113	Webster	Micropolitan	$18,718,842.22	2.81%	1.47%	25.98%
114	Worth	Rural	$1,877,676.23	2.67%	2.59%	-14.36%
115	Wright	Micropolitan	$11,245,911.33	3.05%	1.90%	2.36%

Figure A25. **Missouri County Type**

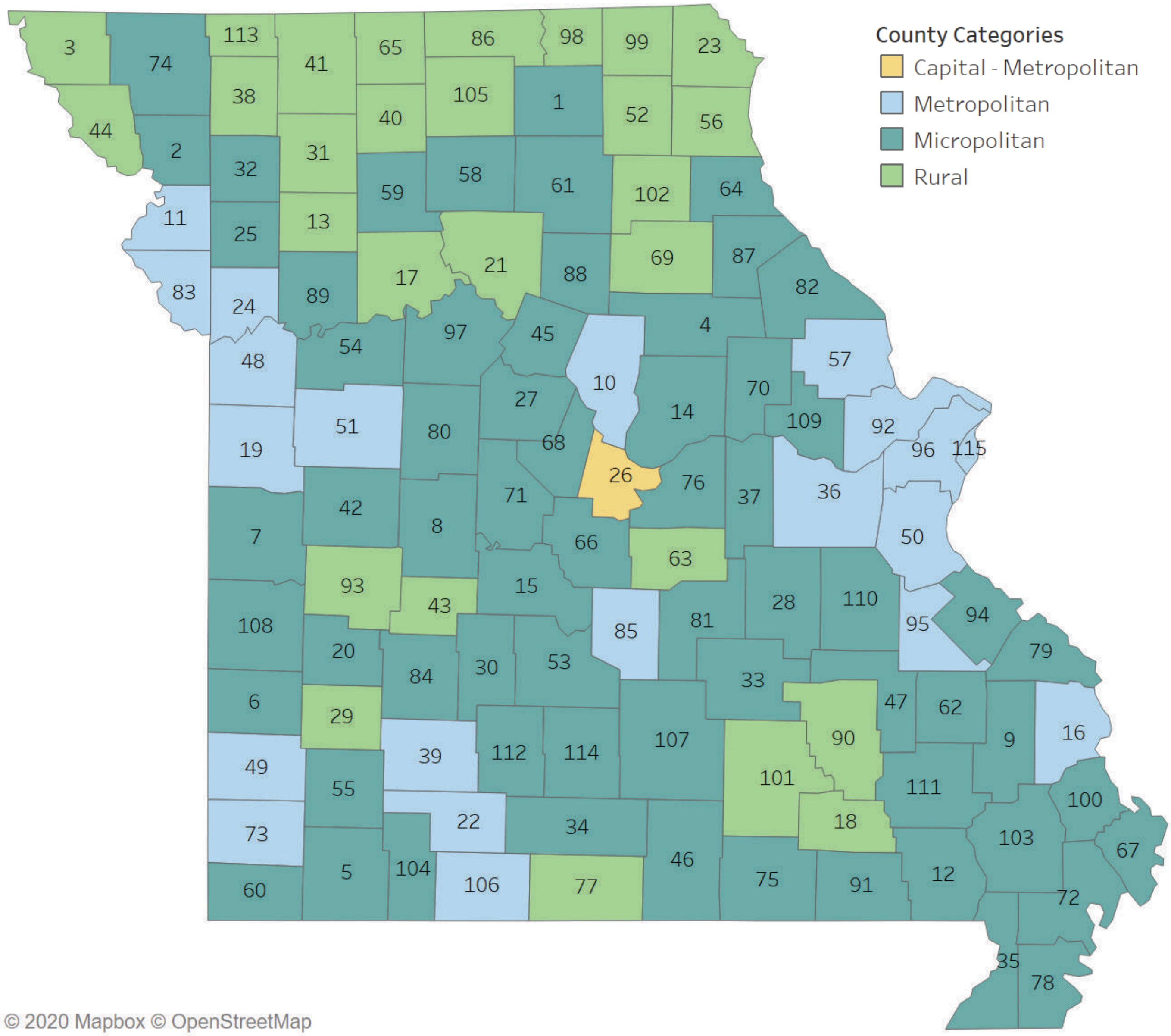


Figure A26. **Missouri Pension Benefit Dollars as Share of County GDP**

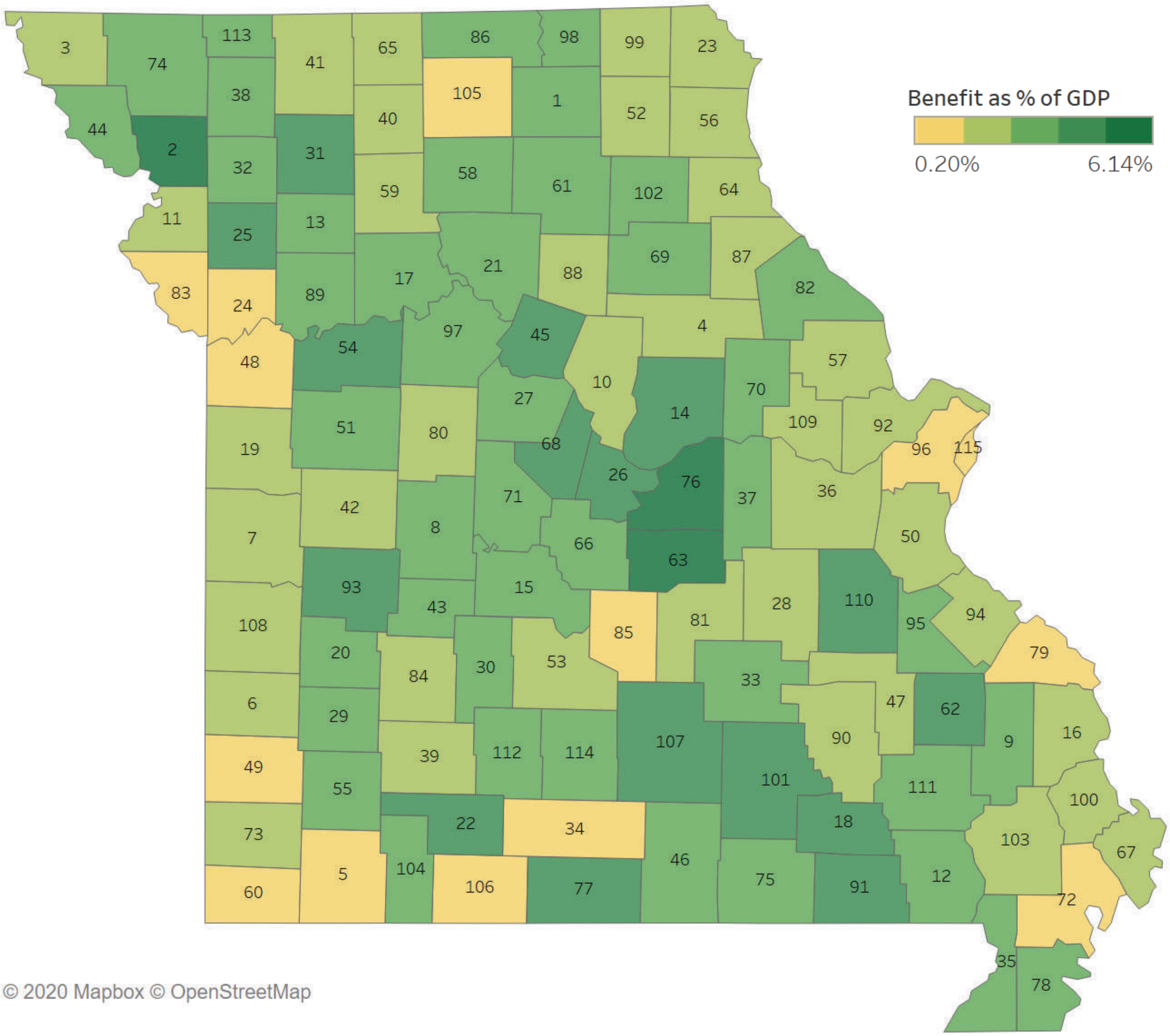
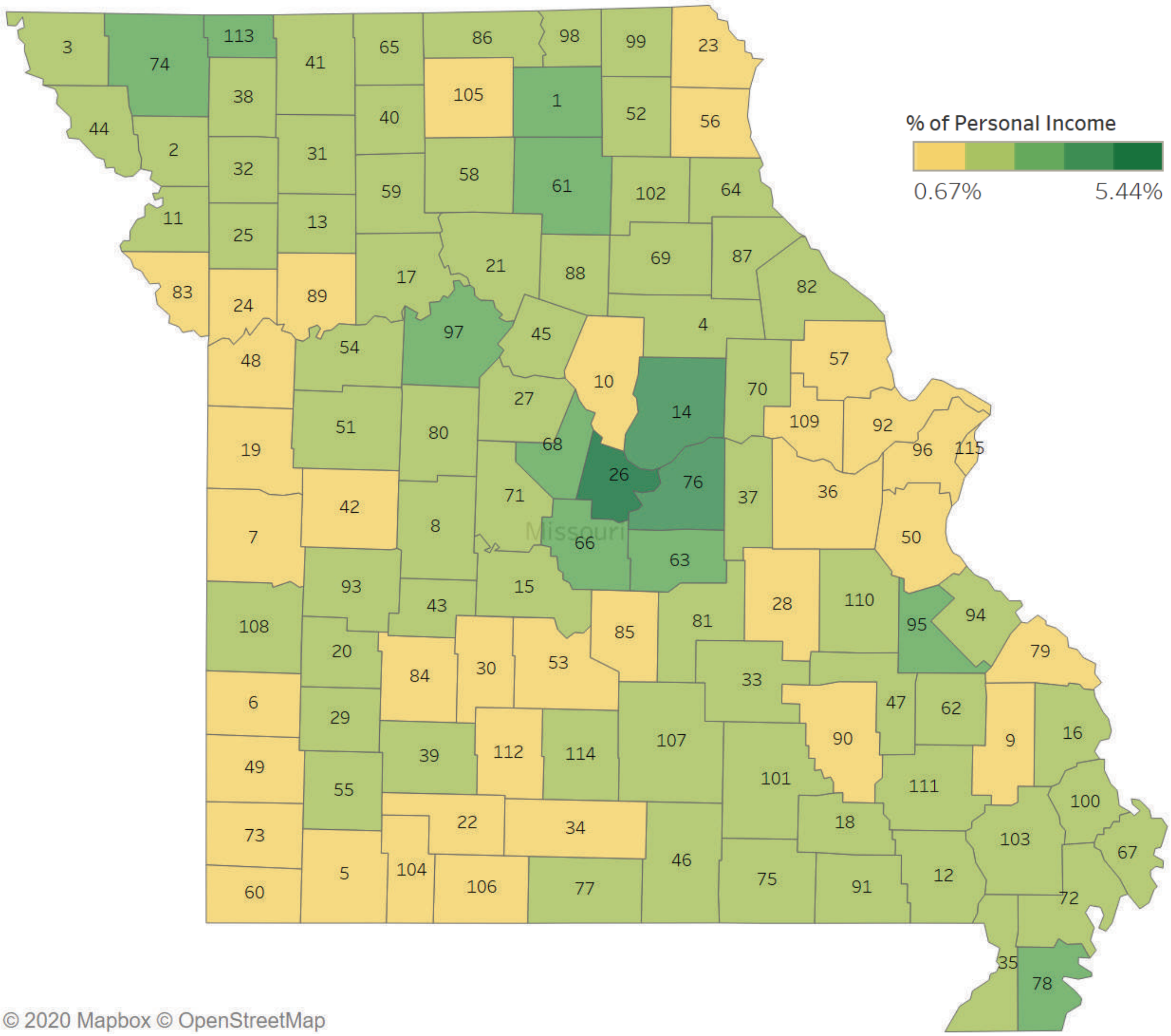


Figure A27. **Missouri Pension Benefit Dollars as Share of County Total Personal Income**



In Missouri, we received data from the following plans: Public School Retirement System of Missouri, Missouri Local Government Employees Retirement System, MoDot and Patrol Employees' Retirement System, Missouri State Employees Retirement System, Missouri County Employees' Retirement Fund, and Kansas City Public Schools Retirement System.

Nevada

Table A10. **Nevada County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	CarsonCity (Capital)	Metropolitan	$162,500,000.00	5.02%	5.78%	5.64%
2	Churchill	Micropolitan	$32,000,000.00	3.08%	3.00%	1.91%
3	Clark	Metropolitan	$1,100,000,000.00	1.02%	1.05%	62.21%
4	Douglas	Micropolitan	$51,000,000.00	2.17%	1.40%	17.47%
5	Elko	Metropolitan	$47,900,000.00	1.81%	1.95%	15.83%
6	Esmeralda	Rural	$1,100,000.00	1.24%	3.32%	-14.93%
7	Eureka	Rural	$3,000,000.00	0.19%	3.75%	21.32%
8	Humboldt	Micropolitan	$18,000,000.00	1.50%	2.29%	4.22%
9	Lander	Rural	$5,400,000.00	0.60%	1.52%	-3.78%
10	Lincoln	Rural	$14,900,000.00	8.18%	7.83%	24.87%
11	Lyon	Metropolitan	$52,800,000.00	3.70%	2.44%	61.76%
12	Mineral	Rural	$6,200,000.00	2.71%	3.61%	-10.98%
13	Nye	Micropolitan	$36,300,000.00	2.26%	2.12%	39.59%
14	Pershing	Rural	$6,300,000.00	1.73%	2.90%	-0.40%
15	Storey	Rural	$3,500,000.00	0.24%	1.46%	18.53%
16	Washoe	Metropolitan	$446,800,000.00	1.94%	1.61%	37.19%
17	WhitePine	Rural	$18,800,000.00	2.67%	4.44%	3.20%

Figure A28. **Nevada County Type**

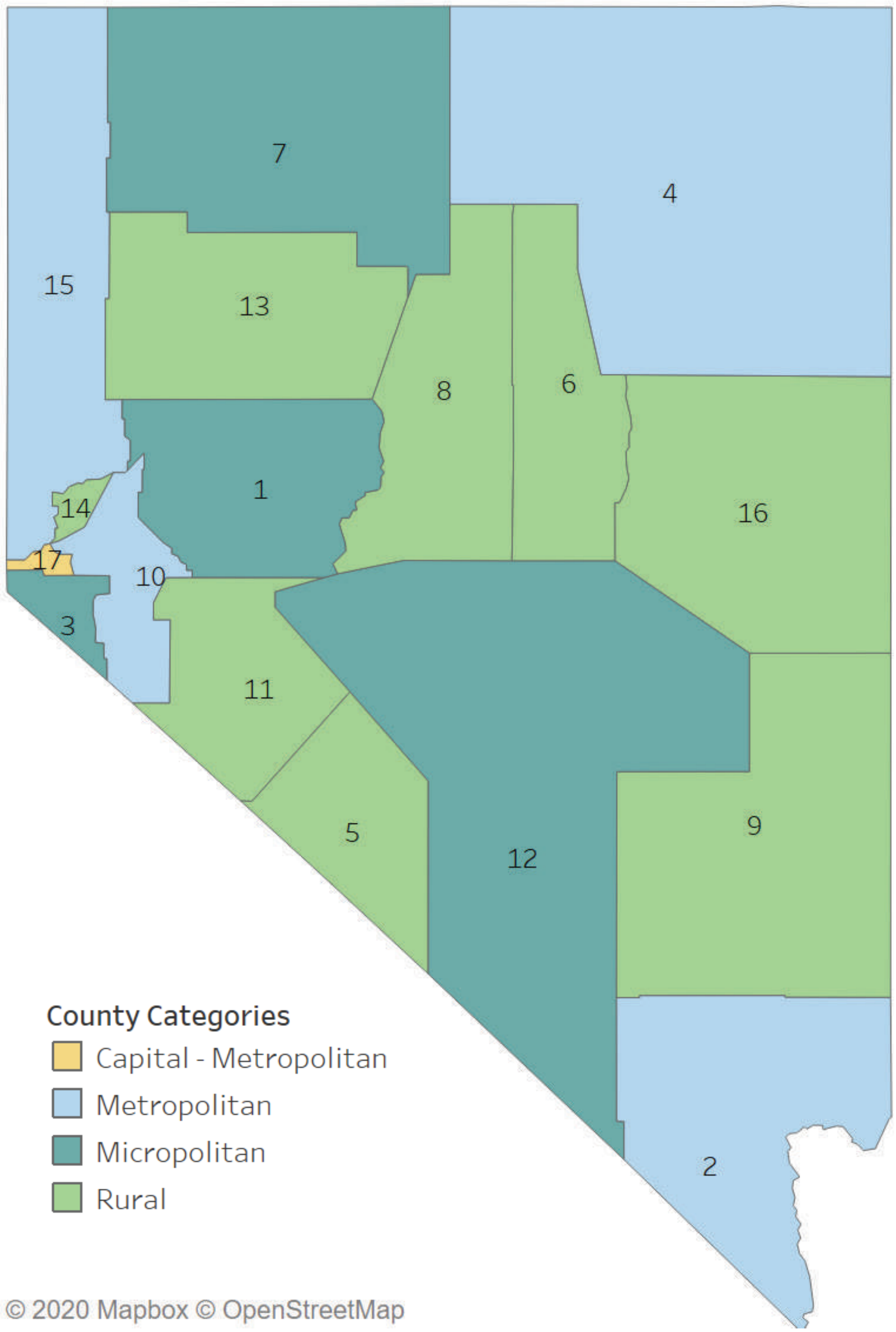


Figure A29. **Nevada Pension Benefit Dollars as Share of County GDP**

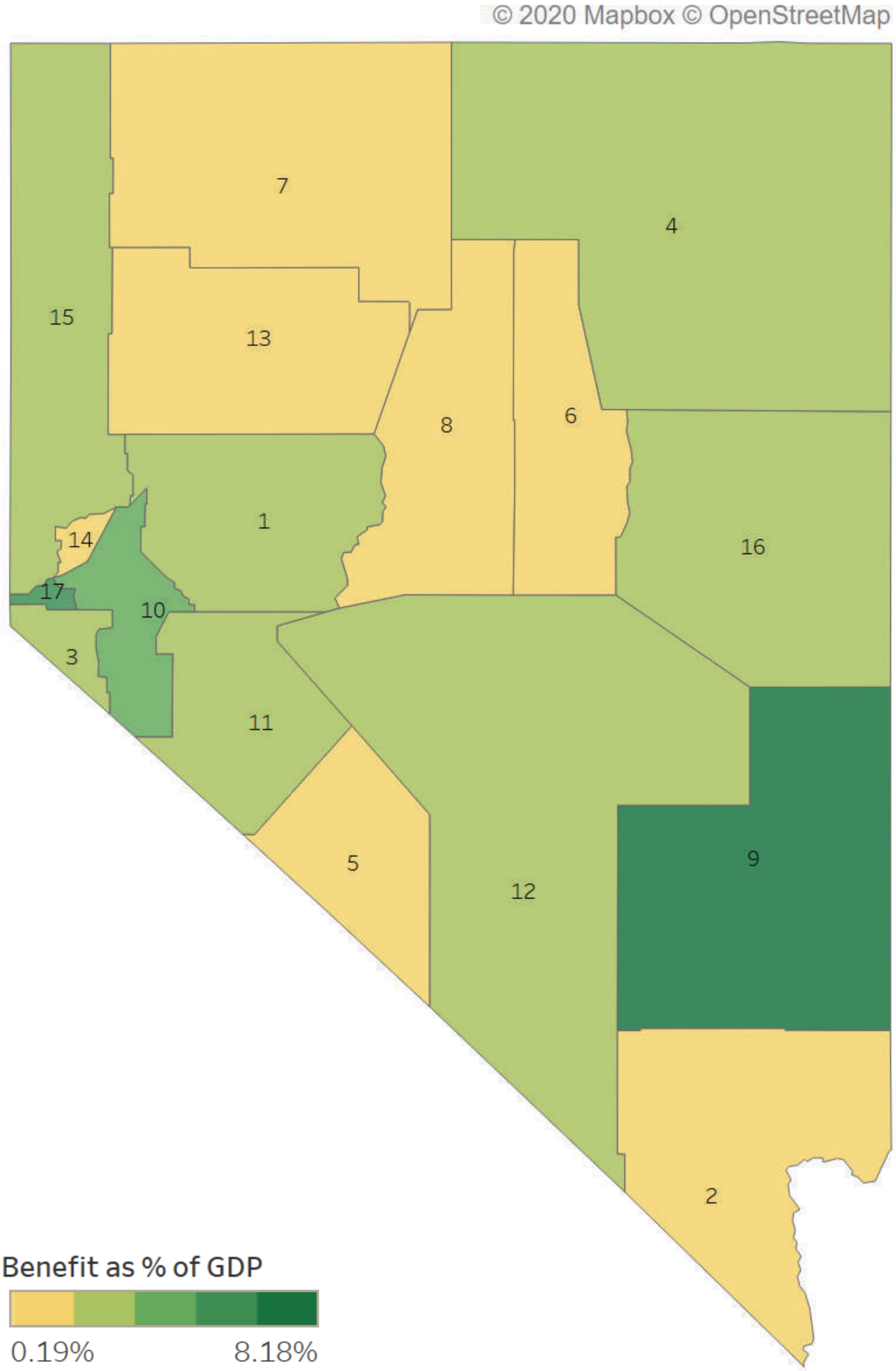
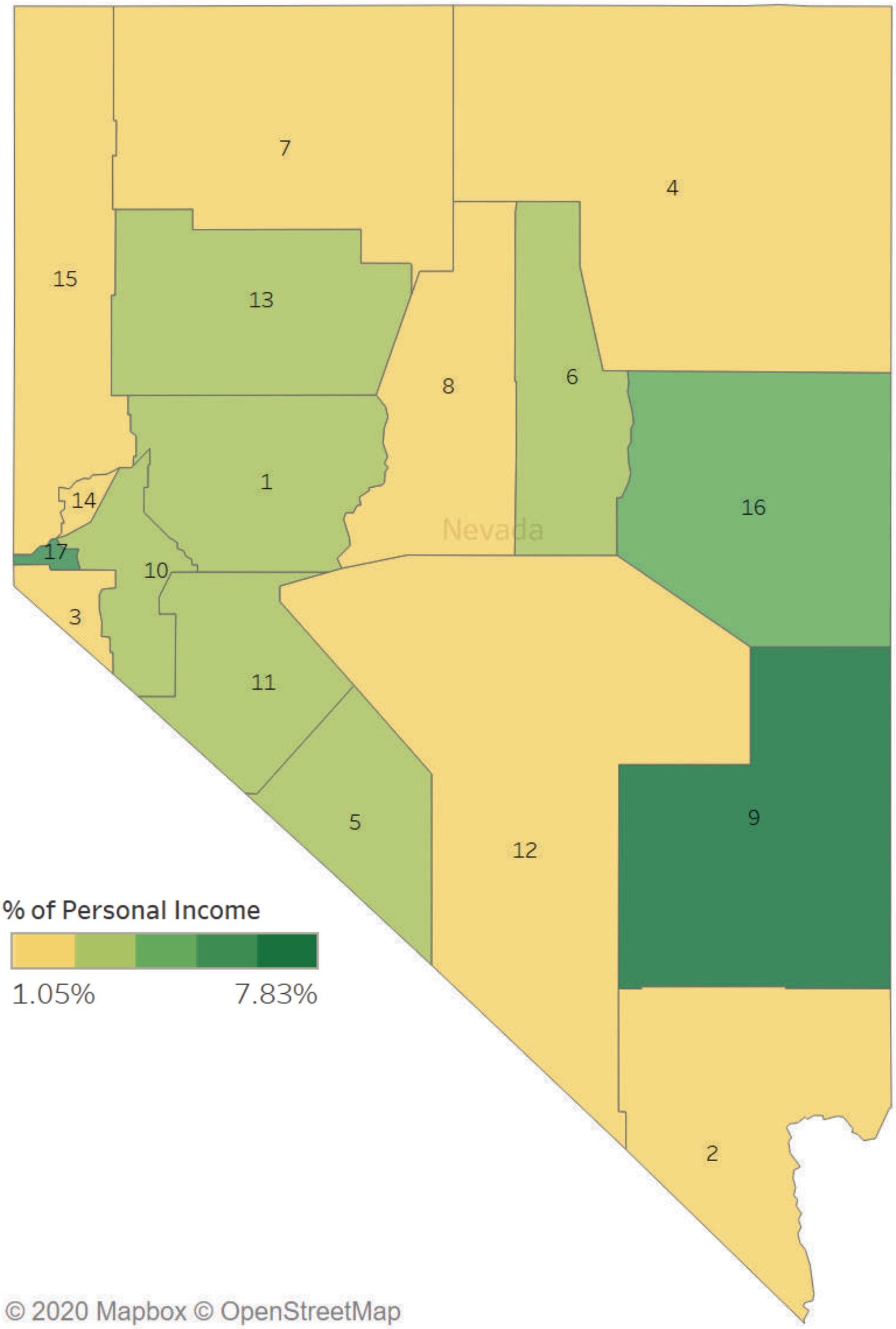


Figure A30. **Nevada Pension Benefit Dollars as Share of County Total Personal Income**



In Nevada, we received data from the Public Employees' Retirement System of Nevada.

New Mexico

Table A11. **New Mexico County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Bernalillo	Metropolitan	$654,246,318.44	1.93%	2.19%	21.92%
2	Catron	Rural	$2,831,274.49	3.76%	2.47%	0.99%
3	Chaves	Metropolitan	$53,849,771.03	2.69%	2.06%	5.39%
4	Cibola	Micropolitan	$17,663,809.85	2.87%	2.35%	4.50%
5	Colfax	Micropolitan	$18,698,344.11	4.54%	3.88%	-14.65%
6	Curry	Micropolitan	$26,663,391.05	0.88%	1.22%	9.75%
7	DeBaca	Rural	$2,617,035.86	5.19%	3.71%	-20.49%
8	DoñaAna	Metropolitan	$177,603,320.87	2.63%	2.23%	24.52%
9	Eddy	Metropolitan	$40,138,411.70	0.49%	1.28%	12.08%
10	Grant	Micropolitan	$32,151,907.55	2.75%	2.87%	-11.79%
11	Guadalupe	Rural	$6,130,163.41	4.92%	4.28%	-7.24%
12	Harding	Rural	$1,662,447.99	1.50%	6.56%	-19.14%
13	Hidalgo	Rural	$3,360,370.02	1.74%	1.91%	-28.52%
14	Lea	Metropolitan	$30,042,691.32	0.39%	0.97%	25.40%
15	Lincoln	Micropolitan	$18,957,399.23	3.21%	2.32%	0.75%
16	LosAlamos	Micropolitan	$12,336,084.68	0.58%	0.91%	4.13%
17	Luna	Micropolitan	$16,883,417.38	2.24%	2.26%	-4.21%
18	McKinley	Metropolitan	$31,668,983.82	1.31%	1.58%	-3.35%
19	Mora	Rural	$7,854,669.79	10.25%	4.91%	-13.01%
20	Otero	Metropolitan	$33,706,468.90	1.33%	1.46%	7.20%
21	Quay	Rural	$10,362,482.66	3.91%	3.28%	-18.73%
22	RioArriba	Micropolitan	$60,291,900.31	4.49%	4.47%	-5.30%
23	Roosevelt	Micropolitan	$17,147,945.20	2.66%	2.32%	4.02%
24	Sandoval	Metropolitan	$122,198,939.52	4.08%	2.03%	61.48%
25	SanJuan	Metropolitan	$73,253,001.87	1.26%	1.65%	9.88%
26	SanMiguel	Micropolitan	$65,821,863.84	11.18%	6.90%	-8.41%
27	SantaFe (Capital)	Metropolitan	$251,551,575.53	4.32%	2.87%	16.06%
28	Sierra	Micropolitan	$10,912,495.62	3.85%	2.55%	-17.35%
29	Socorro	Micropolitan	$21,430,410.95	4.49%	3.69%	-7.43%
30	Taos	Micropolitan	$28,703,206.23	3.28%	2.27%	9.53%
31	Torrance	Micropolitan	$12,318,005.51	3.71%	2.61%	-7.81%
32	Union	Rural	$4,479,064.47	2.09%	3.33%	-1.34%
33	Valencia	Metropolitan	$78,040,601.02	6.19%	3.05%	15.58%

Figure A31. **New Mexico County Type**

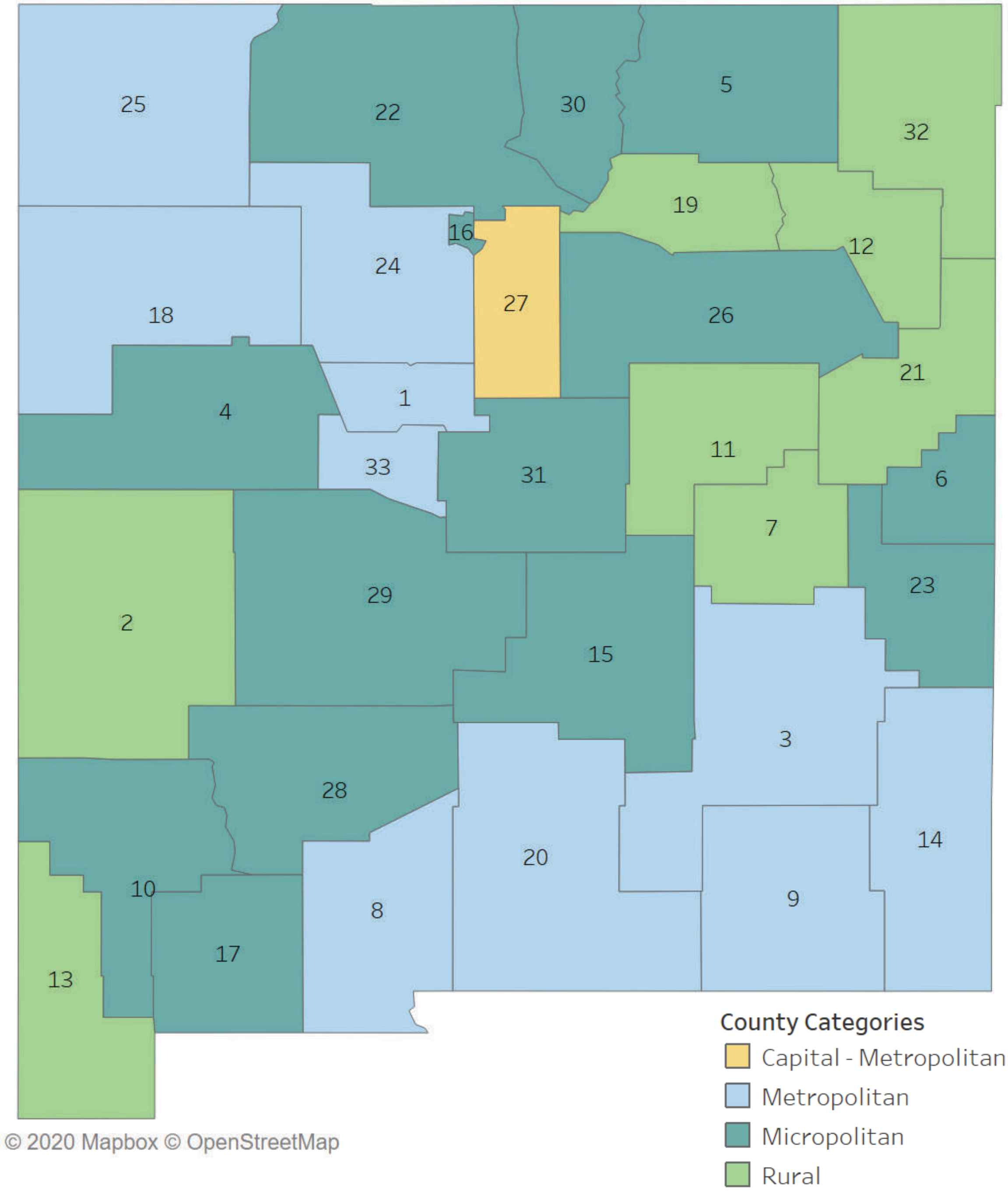


Figure A32. **New Mexico Pension Benefit Dollars as Share of County GDP**

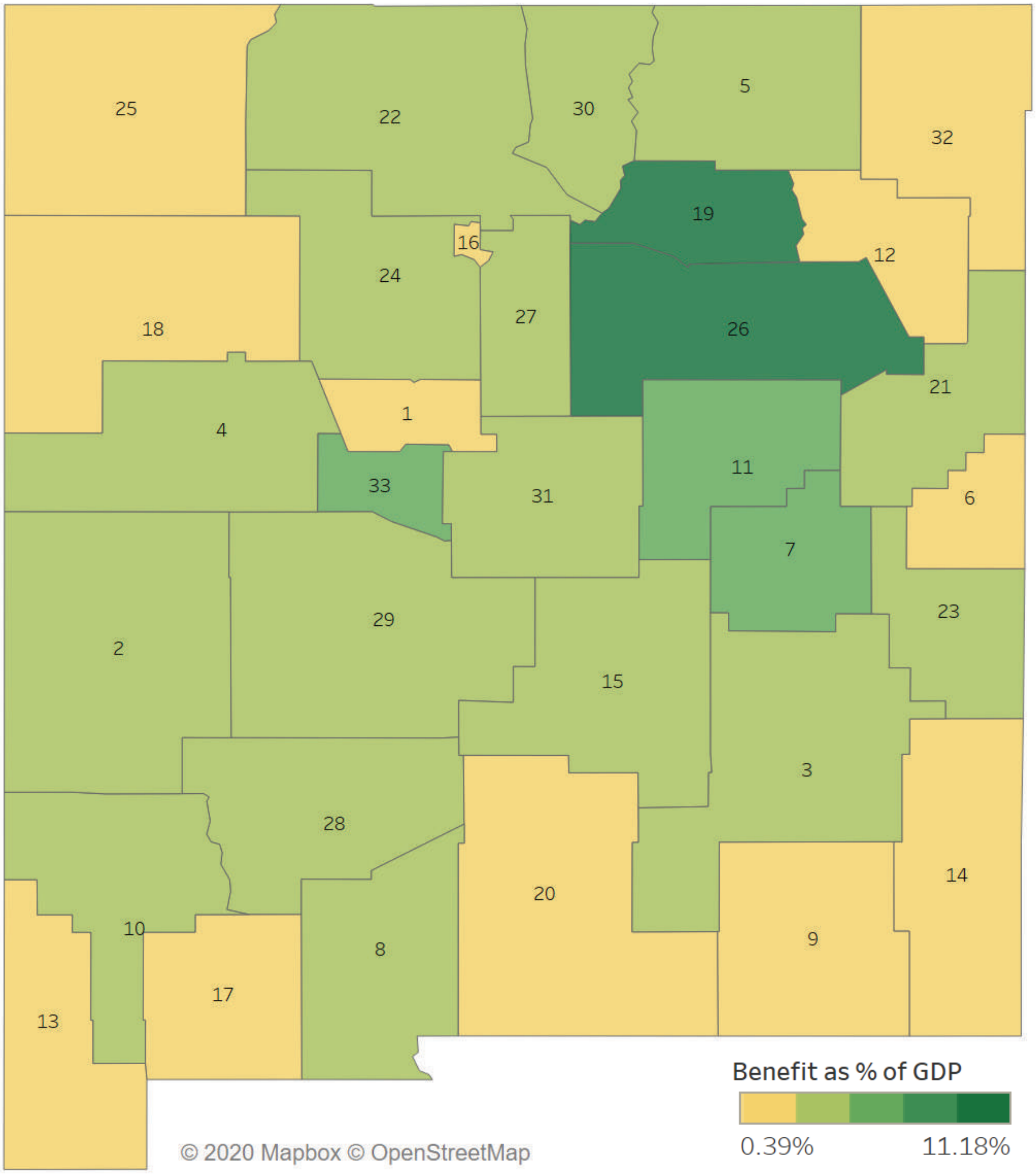
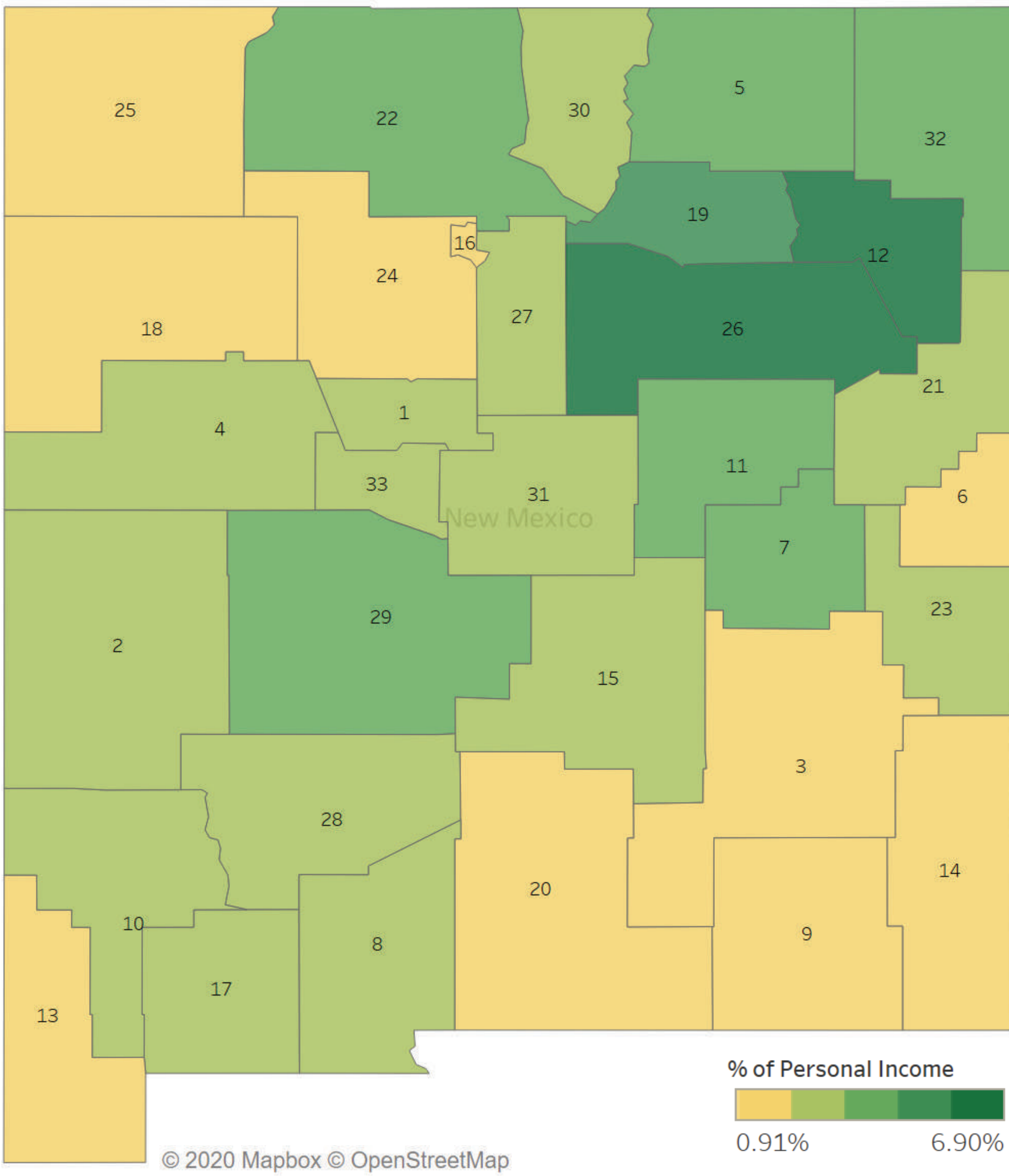


Figure A33. **New Mexico Pension Benefit Dollars as Share of County Total Personal Income**



In New Mexico, we received data from the New Mexico Educational Retirement Board and the New Mexico Public Employees Retirement Association.

New York

Table A12. New York County Data

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Albany (Capital)	Metropolitan	$746,262,916.08	2.69%	3.97%	4.26%
2	Allegany	Micropolitan	$55,601,213.92	4.23%	3.43%	-7.00%
3	Bronx	Metropolitan	$720,924,801.23	1.69%	1.35%	7.46%
4	Broome	Metropolitan	$256,971,431.09	2.86%	3.01%	-4.43%
5	Cattaraugus	Metropolitan	$111,436,260.36	4.19%	3.63%	-8.47%
6	Cayuga	Metropolitan	$116,685,731.68	4.75%	3.58%	-5.88%
7	Chautauqua	Metropolitan	$179,457,041.98	3.74%	3.44%	-8.45%
8	Chemung	Metropolitan	$132,028,656.32	3.64%	3.53%	-7.48%
9	Chenango	Micropolitan	$67,596,373.57	3.42%	3.40%	-7.52%
10	Clinton	Metropolitan	$167,815,770.11	4.72%	4.72%	1.00%
11	Columbia	Metropolitan	$119,293,784.64	5.34%	3.57%	-5.04%
12	Cortland	Micropolitan	$64,803,038.91	3.64%	3.33%	-1.60%
13	Delaware	Micropolitan	$67,349,113.27	3.87%	3.82%	-7.34%
14	Dutchess	Metropolitan	$487,811,750.12	3.88%	2.95%	4.84%
15	Erie	Metropolitan	$1,301,712,626.87	2.52%	2.75%	-3.21%
16	Essex	Micropolitan	$68,305,451.10	4.78%	3.98%	-3.99%
17	Franklin	Metropolitan	$104,185,230.39	6.14%	5.50%	-1.64%
18	Fulton	Metropolitan	$79,970,448.41	4.74%	3.46%	-2.69%
19	Genesee	Metropolitan	$87,013,822.00	4.00%	3.47%	-4.74%
20	Greene	Micropolitan	$94,601,283.11	4.60%	4.24%	-1.46%
21	Hamilton	Rural	$15,892,791.35	6.34%	6.63%	-17.57%
22	Herkimer	Metropolitan	$88,457,382.89	5.02%	3.44%	-4.03%
23	Jefferson	Metropolitan	$134,881,317.94	2.28%	2.57%	0.02%
24	Kings	Metropolitan	$1,420,041,572.65	1.55%	1.05%	4.77%
25	Lewis	Micropolitan	$36,321,924.88	3.92%	3.12%	-1.84%
26	Livingston	Metropolitan	$106,669,602.67	5.28%	3.67%	-1.71%
27	Madison	Metropolitan	$93,138,123.40	4.45%	2.96%	1.95%
28	Monroe	Metropolitan	$763,520,208.01	1.74%	1.94%	0.97%
29	Montgomery	Micropolitan	$77,794,297.93	4.33%	3.78%	-0.51%
30	Nassau	Metropolitan	$2,212,220,559.48	2.72%	1.81%	1.78%
31	NewYork	Metropolitan	$944,799,141.49	0.16%	0.30%	5.95%
32	Niagara	Metropolitan	$253,147,393.90	2.90%	2.64%	-4.28%
33	Oneida	Metropolitan	$372,192,703.53	3.67%	3.63%	-2.50%
34	Onondaga	Metropolitan	$590,788,392.10	2.06%	2.42%	0.76%
35	Ontario	Metropolitan	$157,110,004.70	2.86%	2.67%	9.62%
36	Orange	Metropolitan	$507,672,377.99	3.29%	2.56%	11.89%
37	Orleans	Micropolitan	$54,278,227.36	4.36%	3.43%	-8.06%
38	Oswego	Metropolitan	$152,160,792.91	2.54%	3.18%	-3.66%
39	Otsego	Metropolitan	$82,181,600.07	3.62%	3.16%	-3.12%
40	Putnam	Metropolitan	$168,497,089.73	5.51%	2.59%	3.29%

Table A12. **New York County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
41	Queens	Metropolitan	$1,469,717,351.19	1.58%	1.30%	2.22%
42	Rensselaer	Metropolitan	$344,601,995.27	5.64%	4.40%	4.53%
43	Richmond	Metropolitan	$623,669,172.86	4.30%	2.31%	7.31%
44	Rockland	Metropolitan	$483,676,018.88	2.62%	2.46%	13.58%
45	Saratoga	Metropolitan	$483,910,716.76	4.75%	3.11%	14.72%
46	Schenectady	Metropolitan	$327,404,421.31	4.43%	4.17%	6.00%
47	Schoharie	Micropolitan	$57,098,389.93	6.17%	4.50%	-1.54%
48	Schuyler	Micropolitan	$26,883,989.08	4.97%	3.57%	-6.82%
49	Seneca	Micropolitan	$48,198,752.78	3.86%	3.64%	2.87%
50	St.Lawrence	Metropolitan	$190,035,916.47	4.39%	4.64%	-3.47%
51	Steuben	Metropolitan	$122,635,278.10	2.39%	2.83%	-2.97%
52	Suffolk	Metropolitan	$2,564,266,636.31	3.16%	2.52%	4.35%
53	Sullivan	Metropolitan	$128,767,492.32	4.92%	3.68%	2.07%
54	Tioga	Micropolitan	$53,749,790.23	2.89%	2.41%	-6.23%
55	Tompkins	Metropolitan	$95,786,366.71	1.77%	2.06%	6.52%
56	Ulster	Metropolitan	$292,905,408.55	4.70%	3.25%	0.48%
57	Warren	Metropolitan	$130,017,873.82	3.54%	3.86%	1.52%
58	Washington	Metropolitan	$94,987,031.68	5.66%	3.88%	0.25%
59	Wayne	Metropolitan	$118,625,452.71	3.52%	2.86%	-3.95%
60	Westchester	Metropolitan	$1,274,276,337.81	1.74%	1.21%	4.78%
61	Wyoming	Micropolitan	$69,087,397.28	4.59%	4.33%	-7.69%
62	Yates	Micropolitan	$32,084,058.64	3.84%	3.28%	0.89%

Figure A34. **New York County Type**

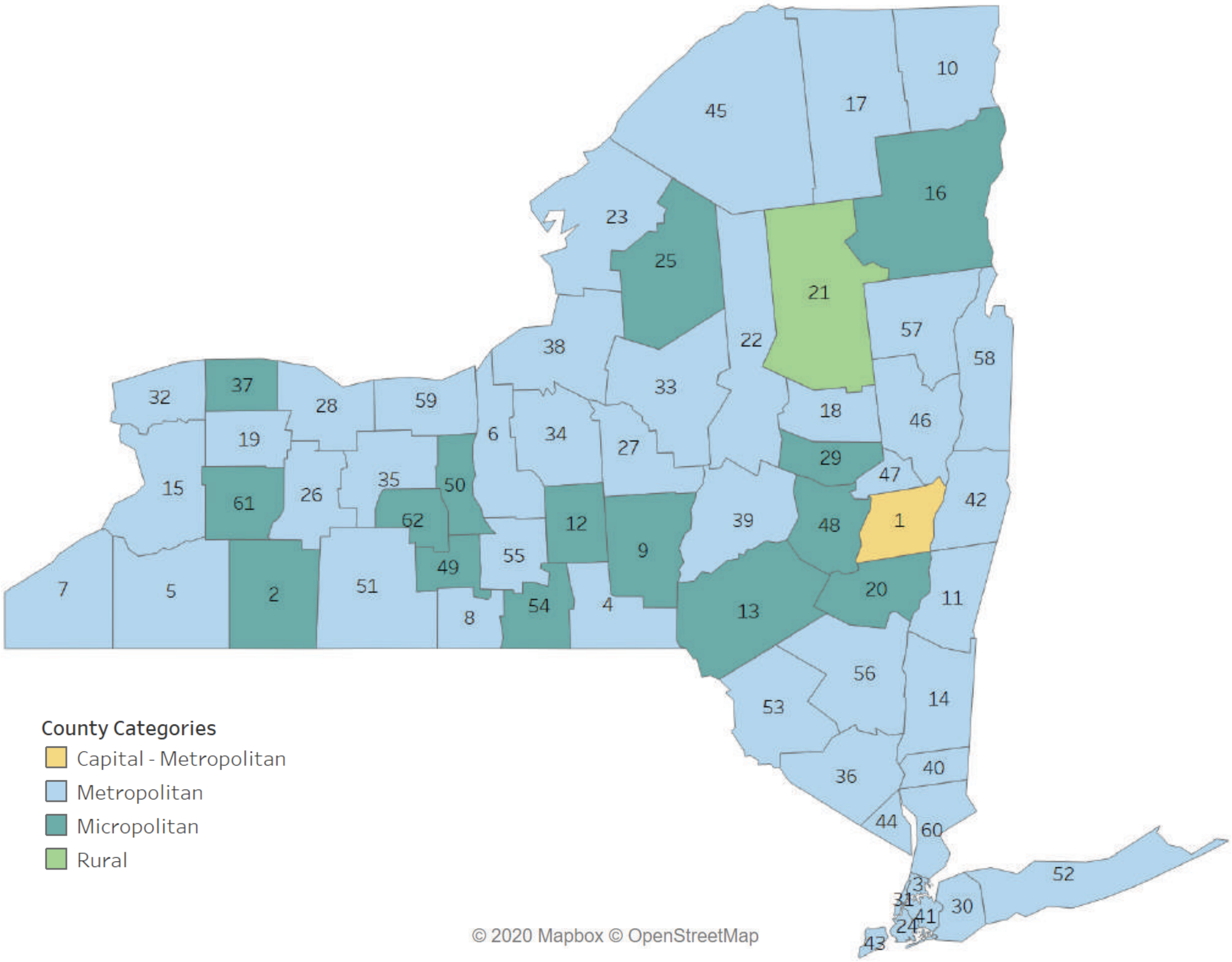


Figure A35. **New York Pension Benefit Dollars as Share of County GDP**

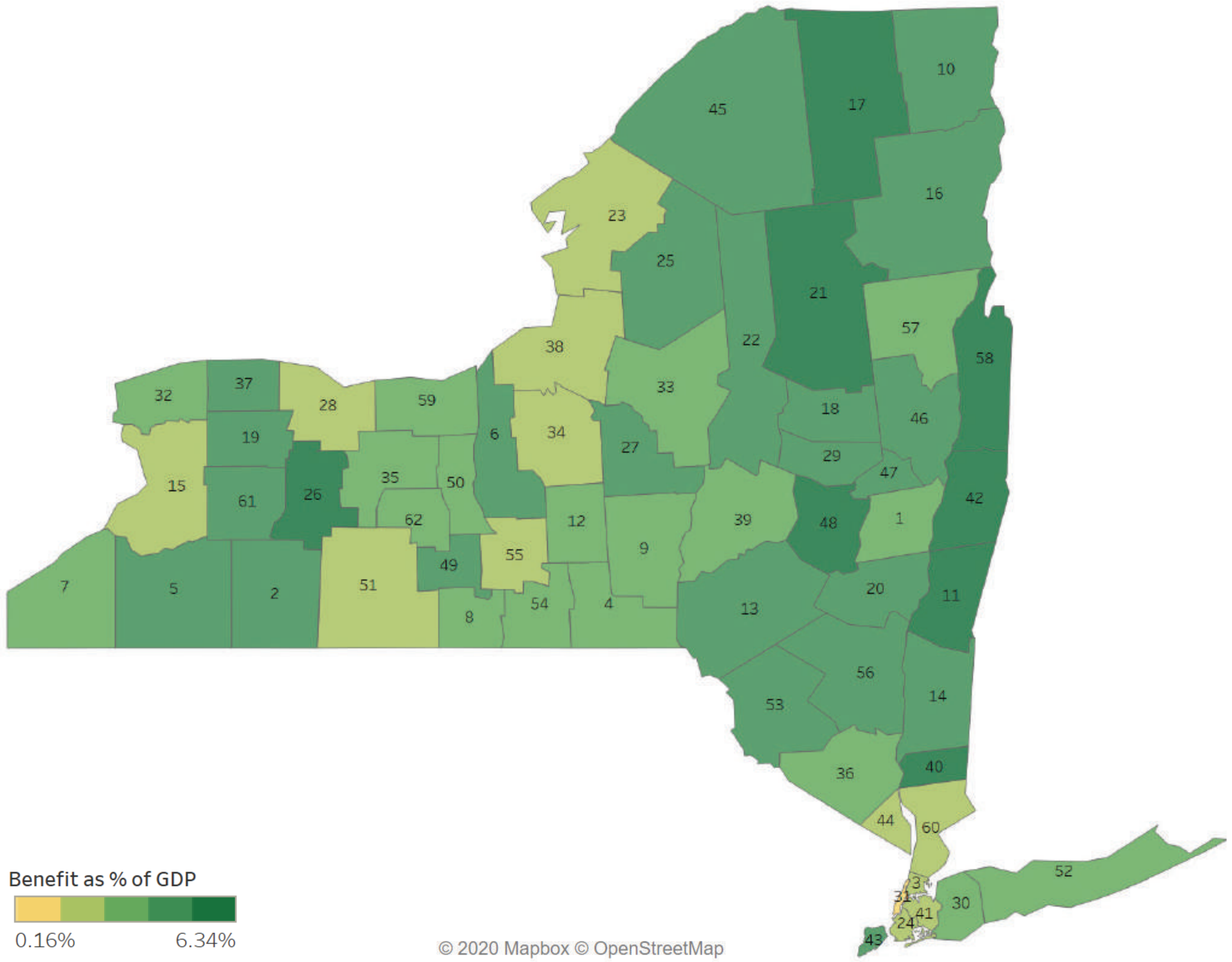
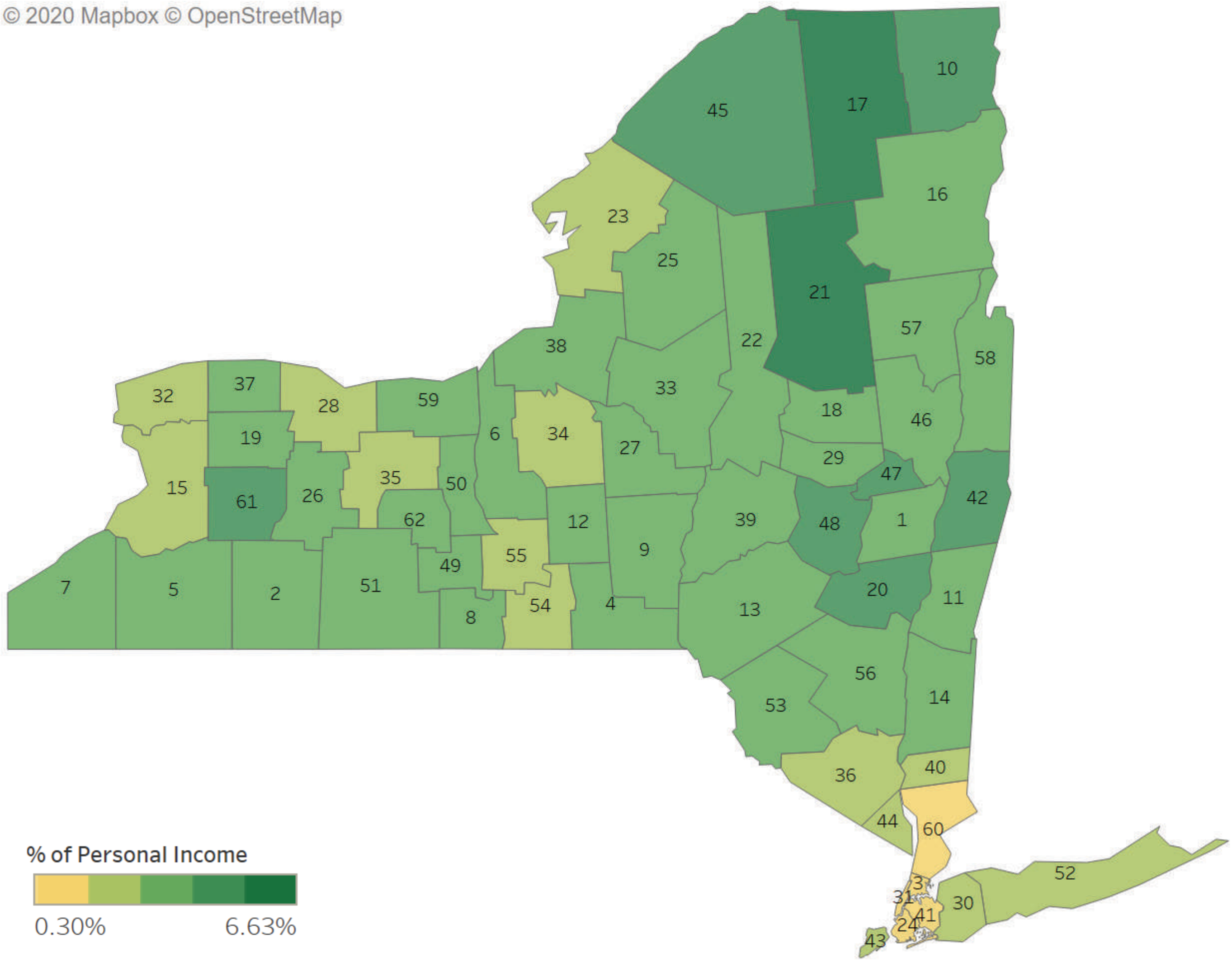


Figure A36. **New York Pension Benefit Dollars as Share of County Total Personal Income**



In New York, we received data from the following plans: New York State Teachers' Retirement System, New York State and Local Retirement System, Teachers' Retirement System of New York City, and New York City Employees Retirement System.

North Dakota

Table A13. **North Dakota County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Adams	Rural	$915,831.48	0.56%	0.67%	-11.53%
2	Barnes	Micropolitan	$7,032,193.68	1.07%	1.20%	-10.47%
3	Benson	Rural	$1,908,234.24	0.90%	0.79%	-0.03%
4	Billings	Rural	$334,375.08	0.27%	0.49%	3.49%
5	Bottineau	Rural	$4,765,776.96	1.33%	1.26%	-10.32%
6	Bowman	Rural	$1,673,708.88	0.68%	0.89%	-5.12%
7	Burke	Rural	$833,190.96	0.61%	0.62%	-6.33%
8	Burleigh (Capital)	Metropolitan	$76,292,632.92	1.46%	1.38%	37.25%
9	Cass	Metropolitan	$53,895,501.12	0.48%	0.53%	47.41%
10	Cavalier	Rural	$2,042,332.80	0.46%	0.78%	-20.74%
11	Dickey	Rural	$2,243,940.96	0.77%	0.87%	-14.83%
12	Divide	Rural	$1,137,494.16	0.59%	1.03%	0.00%
13	Dunn	Rural	$1,560,255.00	0.16%	0.60%	20.33%
14	Eddy	Rural	$1,286,872.80	1.11%	1.03%	-16.10%
15	Emmons	Rural	$1,379,984.28	0.80%	0.85%	-23.92%
16	Foster	Rural	$1,903,303.20	0.70%	0.94%	-14.45%
17	GoldenValley	Rural	$570,468.48	0.74%	0.74%	-8.06%
18	GrandForks	Metropolitan	$31,577,889.60	0.84%	0.87%	7.05%
19	Grant	Rural	$901,178.88	1.10%	0.99%	-16.44%
20	Griggs	Rural	$1,487,784.24	1.05%	1.20%	-18.95%
21	Hettinger	Rural	$1,121,615.16	0.97%	0.87%	-7.40%
22	Kidder	Rural	$1,067,074.68	0.79%	0.87%	-11.01%
23	LaMoure	Rural	$2,275,844.28	0.81%	1.00%	-13.59%
24	Logan	Rural	$919,588.20	0.48%	0.80%	-17.55%
25	McHenry	Rural	$2,494,397.16	0.89%	0.82%	-2.86%
26	McIntosh	Rural	$1,112,550.72	0.60%	0.72%	-23.75%
27	McKenzie	Micropolitan	$2,547,168.36	0.09%	0.30%	137.62%
28	McLean	Rural	$5,145,449.28	0.68%	0.99%	2.47%
29	Mercer	Rural	$3,644,735.64	0.38%	0.76%	-4.36%
30	Morton	Micropolitan	$16,057,048.32	1.09%	0.99%	22.89%
31	Mountrail	Micropolitan	$2,803,301.88	0.18%	0.47%	54.09%
32	Nelson	Rural	$1,783,212.24	1.14%	1.02%	-22.77%
33	Oliver	Rural	$706,826.52	0.28%	0.75%	-5.47%
34	Pembina	Rural	$4,192,647.72	1.17%	1.20%	-19.08%
35	Pierce	Rural	$2,148,070.80	0.82%	1.01%	-12.71%
36	Ramsey	Micropolitan	$7,045,423.20	1.37%	1.29%	-4.85%
37	Ransom	Rural	$2,278,776.60	0.91%	0.78%	-11.09%
38	Renville	Rural	$1,237,370.28	0.84%	0.85%	-9.04%
39	Richland	Micropolitan	$6,184,629.96	0.65%	0.72%	-9.77%
40	Rolette	Micropolitan	$3,986,553.48	1.06%	0.76%	4.59%

Table A13. **North Dakota County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
41	Sargent	Rural	$1,102,960.68	0.13%	0.44%	-11.36%
42	Sheridan	Rural	$567,650.76	1.40%	1.19%	-21.11%
43	Sioux	Rural	$330,710.76	0.25%	0.27%	7.76%
44	Slope	Rural	$111,987.84	0.20%	0.30%	-0.52%
45	Stark	Micropolitan	$10,804,688.16	0.43%	0.57%	36.94%
46	Steele	Rural	$728,813.52	0.40%	0.60%	-15.72%
47	Stutsman	Micropolitan	$14,397,119.04	1.08%	1.26%	-4.52%
48	Towner	Rural	$984,501.00	0.79%	0.84%	-23.78%
49	Traill	Rural	$3,955,447.44	1.00%	0.96%	-5.19%
50	Walsh	Micropolitan	$8,704,271.16	1.78%	1.67%	-13.90%
51	Ward	Metropolitan	$25,931,866.68	0.69%	0.69%	15.22%
52	Wells	Rural	$2,381,203.56	0.89%	1.09%	-22.44%
53	Williams	Micropolitan	$9,001,977.48	0.17%	0.37%	78.89%

Figure A37. **North Dakota County Type**

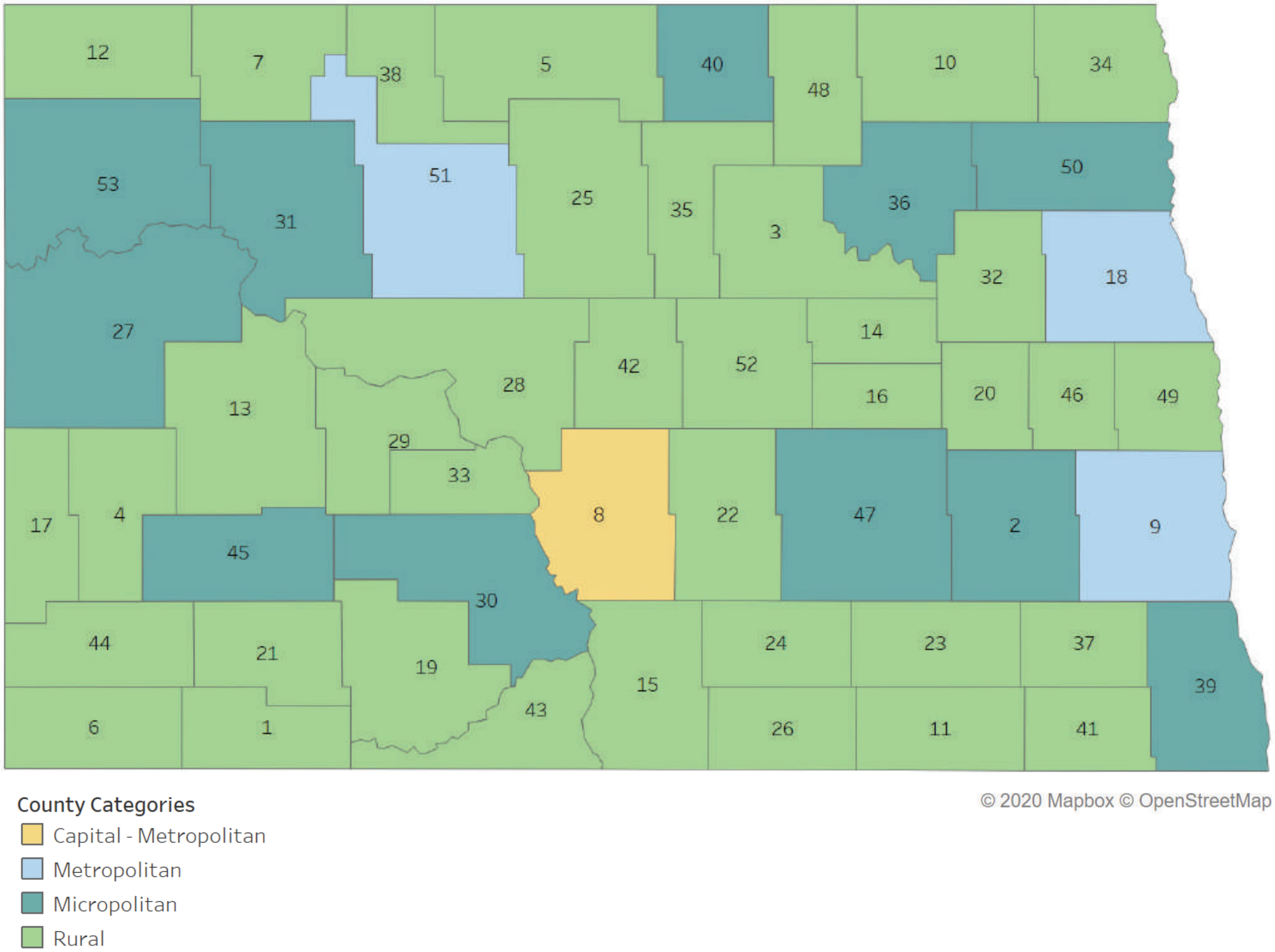


Figure A38. **North Dakota Pension Benefit Dollars as Share of County GDP**

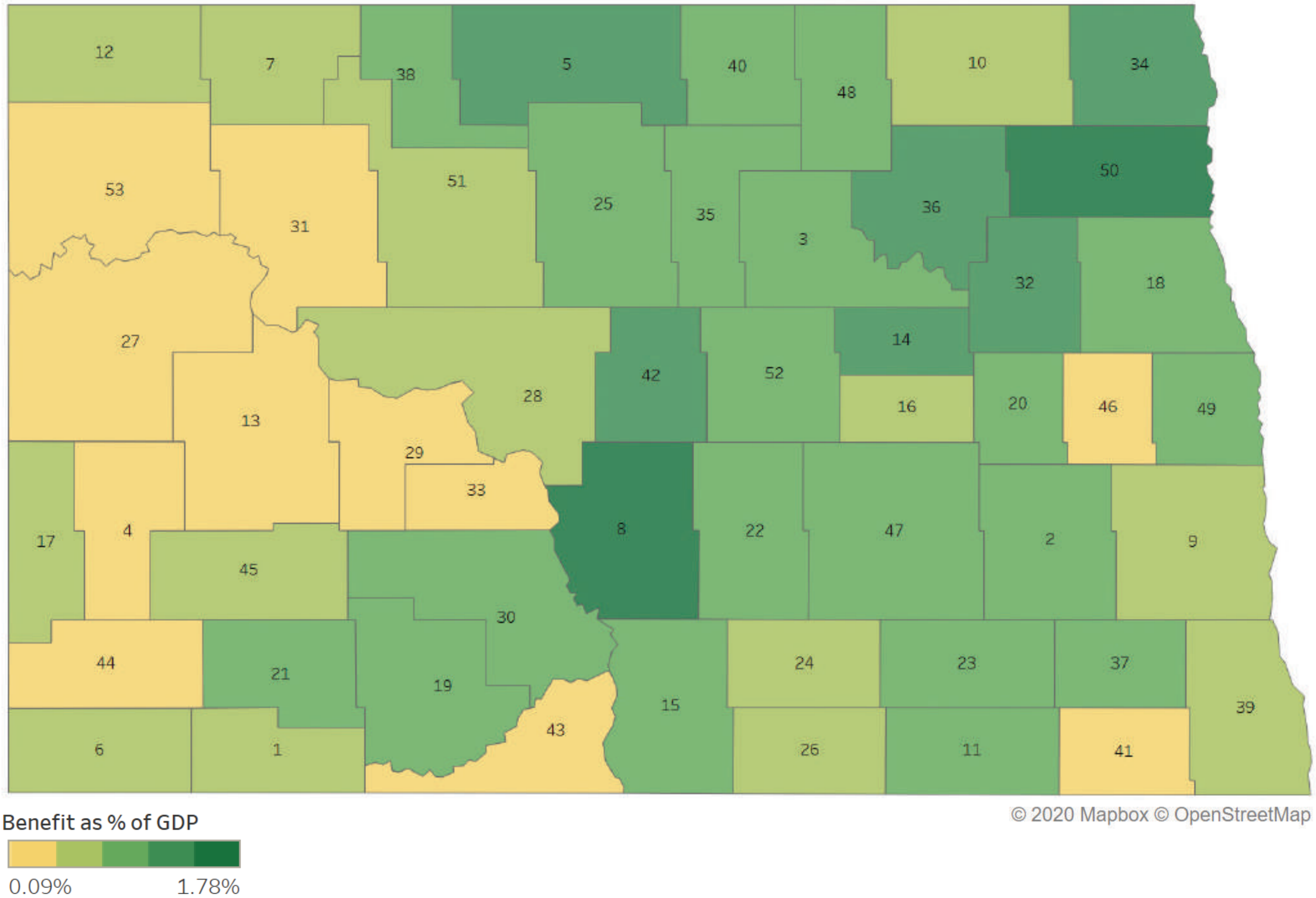
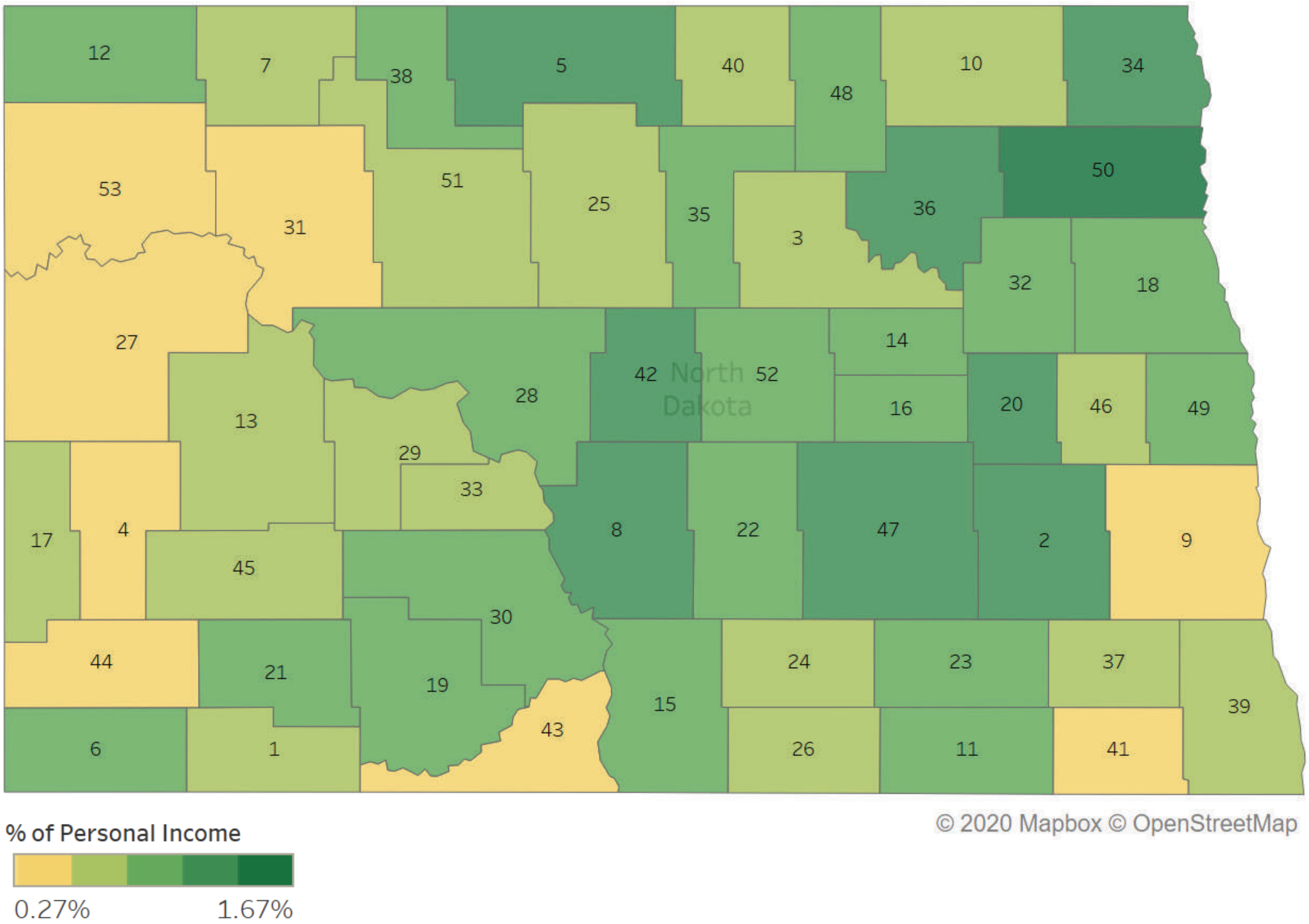


Figure A39. **North Dakota Pension Benefit Dollars as Share of County Total Personal Income**



In North Dakota, we received data from the North Dakota Public Employees Retirement System and the North Dakota Teachers' Fund for Retirement.

Pennsylvania

Table A14. **Pennsylvania County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Adams	Metropolitan	$64,493,591.21	1.85%	1.28%	12.62%
2	Allegheny	Metropolitan	$754,320,736.98	0.87%	0.98%	-4.93%
3	Armstrong	Metropolitan	$50,660,303.44	2.16%	1.71%	-9.85%
4	Beaver	Metropolitan	$110,929,252.39	1.56%	1.38%	-9.19%
5	Bedford	Micropolitan	$41,244,394.12	2.74%	2.00%	-3.62%
6	Berks	Metropolitan	$265,500,317.42	1.44%	1.27%	12.45%
7	Blair	Metropolitan	$115,792,441.17	2.16%	2.02%	-5.15%
8	Bradford	Metropolitan	$37,890,340.12	0.74%	1.51%	-3.07%
9	Bucks	Metropolitan	$422,022,938.96	1.38%	0.91%	5.11%
10	Butler	Metropolitan	$157,733,160.93	1.57%	1.42%	7.93%
11	Cambria	Metropolitan	$149,049,024.30	3.28%	2.61%	-13.68%
12	Cameron	Rural	$5,413,203.40	2.22%	2.48%	-24.81%
13	Carbon	Metropolitan	$42,841,374.44	1.95%	1.33%	9.23%
14	Centre	Metropolitan	$225,645,928.38	2.85%	3.00%	19.92%
15	Chester	Metropolitan	$366,709,740.32	0.87%	0.85%	20.43%
16	Clarion	Micropolitan	$41,424,544.20	3.44%	2.56%	-7.15%
17	Clearfield	Metropolitan	$72,424,898.97	2.76%	2.05%	-4.79%
18	Clinton	Micropolitan	$41,332,676.59	2.81%	2.69%	2.03%
19	Columbia	Metropolitan	$67,178,566.45	2.91%	2.43%	2.03%
20	Crawford	Metropolitan	$73,422,984.12	2.48%	2.11%	-5.87%
21	Cumberland	Metropolitan	$328,470,984.27	2.37%	2.37%	17.67%
22	Dauphin (Capital)	Metropolitan	$431,615,275.30	2.04%	3.05%	10.05%
23	Delaware	Metropolitan	$350,226,319.71	1.14%	0.93%	2.52%
24	Elk	Micropolitan	$17,090,257.86	1.16%	1.16%	-14.08%
25	Erie	Metropolitan	$183,545,638.61	1.64%	1.50%	-3.13%
26	Fayette	Metropolitan	$136,301,224.90	3.40%	2.45%	-12.25%
27	Forest	Rural	$6,556,728.99	2.39%	3.95%	47.17%
28	Franklin	Metropolitan	$84,167,793.62	1.51%	1.17%	19.74%
29	Fulton	Micropolitan	$13,359,695.08	2.01%	2.02%	1.84%
30	Greene	Micropolitan	$31,555,457.53	0.71%	1.93%	-10.24%
31	Huntingdon	Micropolitan	$59,925,611.15	4.75%	3.44%	-0.92%
32	Indiana	Metropolitan	$101,832,006.86	2.63%	3.02%	-5.70%
33	Jefferson	Micropolitan	$40,652,975.94	2.59%	2.11%	-4.99%
34	Juniata	Micropolitan	$43,195,803.53	5.71%	3.86%	8.25%
35	Lackawanna	Metropolitan	$177,254,388.10	1.96%	1.76%	-1.17%
36	Lancaster	Metropolitan	$351,090,405.74	1.33%	1.23%	15.49%
37	Lawrence	Metropolitan	$85,095,704.35	2.99%	2.25%	-8.94%
38	Lebanon	Metropolitan	$104,953,659.38	1.85%	1.54%	17.44%
39	Lehigh	Metropolitan	$188,670,162.48	0.87%	0.96%	17.95%
40	Luzerne	Metropolitan	$253,335,053.23	1.70%	1.76%	-0.50%

Table A14. **Pennsylvania County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
41	Lycoming	Metropolitan	$111,145,743.41	1.70%	2.23%	-5.31%
42	McKean	Micropolitan	$27,968,668.78	1.50%	1.51%	-10.82%
43	Mercer	Metropolitan	$96,339,986.14	2.35%	2.02%	-7.99%
44	Mifflin	Micropolitan	$33,693,289.28	2.11%	1.83%	-0.57%
45	Monroe	Metropolitan	$67,116,438.93	1.18%	0.93%	22.22%
46	Montgomery	Metropolitan	$704,402,465.81	1.01%	1.05%	10.47%
47	Montour	Micropolitan	$20,045,216.78	1.16%	1.91%	0.02%
48	Northampton	Metropolitan	$177,229,464.73	1.42%	1.06%	14.13%
49	Northumberland	Metropolitan	$82,593,402.12	2.83%	2.17%	-3.67%
50	Perry	Micropolitan	$67,823,611.55	7.70%	3.29%	5.82%
51	Philadelphia	Metropolitan	$500,805,923.48	0.45%	0.57%	4.39%
52	Pike	Metropolitan	$15,997,446.98	1.28%	0.60%	20.80%
53	Potter	Micropolitan	$13,592,496.28	1.83%	1.91%	-8.06%
54	Schuylkill	Metropolitan	$123,483,777.62	2.57%	2.03%	-5.50%
55	Snyder	Micropolitan	$41,185,639.81	2.66%	2.39%	7.97%
56	Somerset	Metropolitan	$68,357,201.21	2.63%	2.19%	-7.59%
57	Sullivan	Rural	$6,197,535.20	1.10%	2.21%	-7.40%
58	Susquehanna	Micropolitan	$28,212,373.02	0.55%	1.53%	-3.90%
59	Tioga	Micropolitan	$33,868,727.49	1.57%	2.02%	-1.47%
60	Union	Micropolitan	$36,816,599.08	2.09%	1.99%	7.59%
61	Venango	Metropolitan	$62,928,044.88	3.61%	2.91%	-10.94%
62	Warren	Micropolitan	$38,308,516.66	2.41%	2.26%	-9.95%
63	Washington	Metropolitan	$191,221,221.10	1.27%	1.55%	2.19%
64	Wayne	Metropolitan	$36,109,255.41	2.37%	1.60%	7.45%
65	Westmoreland	Metropolitan	$305,975,268.59	2.34%	1.67%	-5.24%
66	Wyoming	Micropolitan	$29,446,654.08	1.34%	2.40%	-3.68%
67	York	Metropolitan	$252,135,722.01	1.35%	1.12%	17.43%

Figure A40. **Pennsylvania County Type**

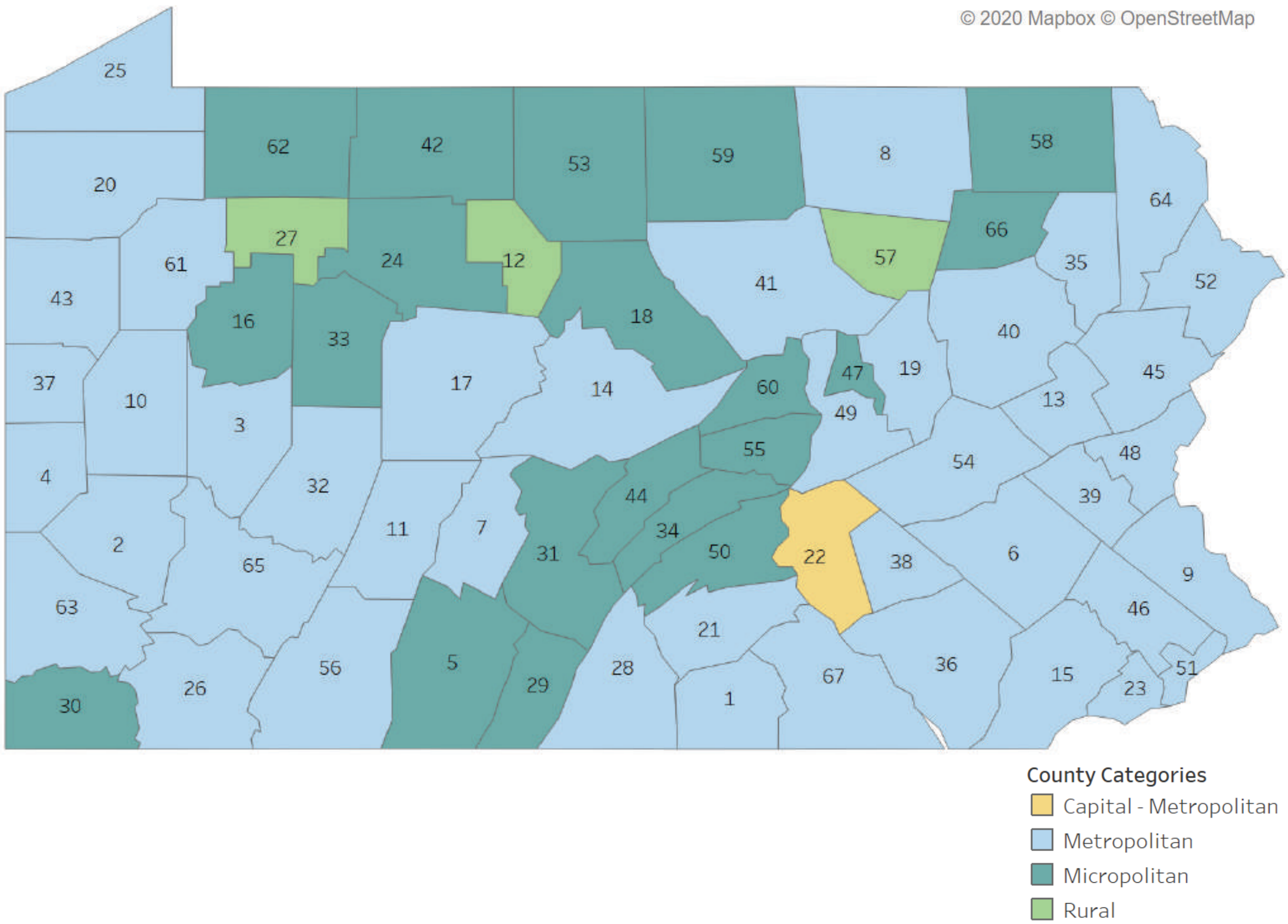


Figure A41. **Pennsylvania Pension Benefit Dollars as Share of County GDP**

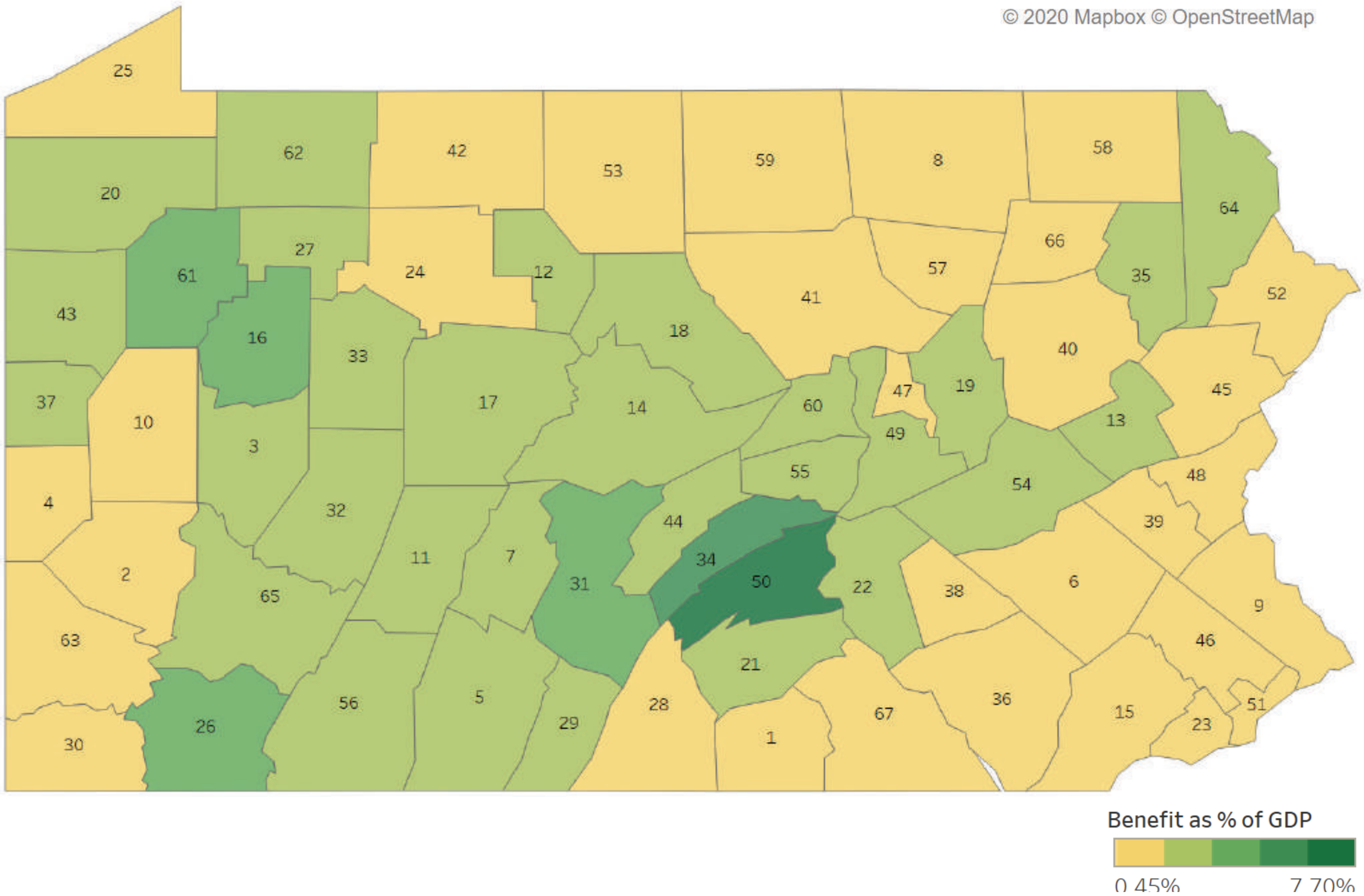
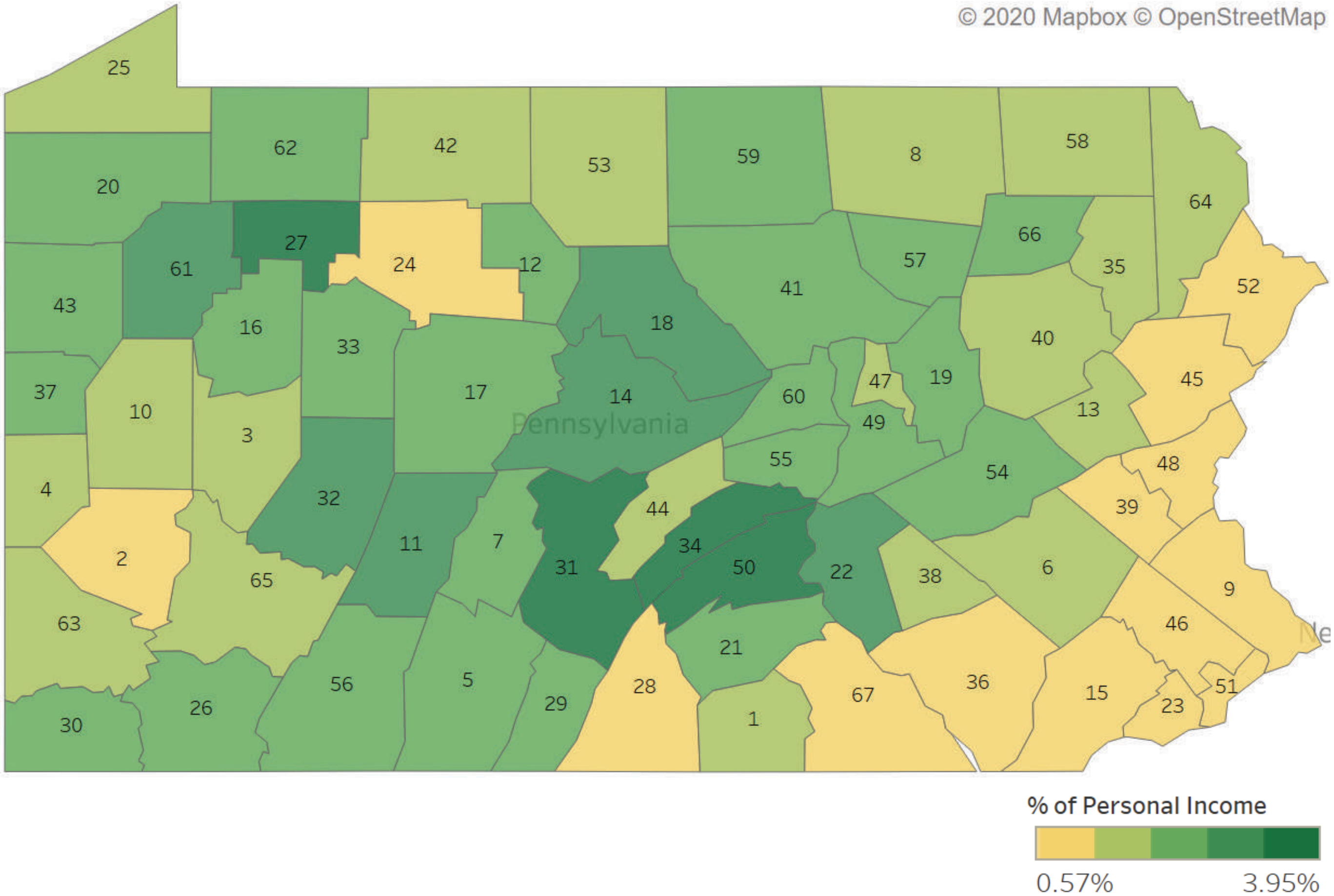


Figure A42. **Pennsylvania Pension Benefit Dollars as Share of County Total Personal Income**



In Pennsylvania, we received data from the Pennsylvania Public School Employees' Retirement System and the Pennsylvania State Employees Retirement System.

South Carolina

Table A15. **South Carolina County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Abbeville	Micropolitan	$20,228,793.96	3.80%	2.42%	-6.21%
2	Aiken	Metropolitan	$78,651,816.23	1.31%	1.09%	18.83%
3	Allendale	Rural	$7,171,281.05	2.15%	2.42%	-20.59%
4	Anderson	Metropolitan	$130,995,527.87	2.09%	1.65%	20.96%
5	Bamberg	Micropolitan	$13,378,025.08	4.34%	2.85%	-14.31%
6	Barnwell	Micropolitan	$17,470,038.85	2.79%	2.48%	-10.08%
7	Beaufort	Metropolitan	$73,226,478.59	1.12%	0.68%	56.04%
8	Berkeley	Metropolitan	$150,013,280.78	2.13%	1.68%	54.99%
9	Calhoun	Micropolitan	$16,528,792.73	2.26%	2.96%	-4.38%
10	Charleston	Metropolitan	$333,113,664.08	1.21%	1.33%	30.95%
11	Cherokee	Metropolitan	$34,123,976.61	1.77%	1.80%	8.64%
12	Chester	Micropolitan	$21,407,944.04	2.05%	1.95%	-5.33%
13	Chesterfield	Micropolitan	$26,991,638.54	1.88%	1.90%	6.98%
14	Clarendon	Micropolitan	$27,727,397.23	5.03%	2.48%	3.69%
15	Colleton	Micropolitan	$32,640,465.95	3.59%	2.43%	-1.58%
16	Darlington	Metropolitan	$42,069,866.71	1.85%	1.68%	-0.88%
17	Dillon	Micropolitan	$22,791,782.20	3.00%	2.69%	-0.40%
18	Dorchester	Metropolitan	$97,961,919.87	3.17%	1.57%	66.62%
19	Edgefield	Micropolitan	$16,365,897.37	3.03%	1.66%	9.99%
20	Fairfield	Micropolitan	$26,783,722.55	2.19%	3.25%	-4.49%
21	Florence	Metropolitan	$106,939,223.13	1.58%	1.85%	9.86%
22	Georgetown	Metropolitan	$66,706,217.87	3.04%	2.28%	11.56%
23	Greenville	Metropolitan	$223,795,480.86	0.82%	0.89%	35.46%
24	Greenwood	Metropolitan	$67,582,831.20	2.59%	2.55%	6.75%
25	Hampton	Micropolitan	$16,615,919.98	3.85%	2.64%	-9.52%
26	Horry	Metropolitan	$167,588,548.72	1.50%	1.31%	75.02%
27	Jasper	Micropolitan	$11,219,012.62	1.24%	1.32%	40.11%
28	Kershaw	Metropolitan	$57,818,653.03	3.17%	2.14%	24.59%
29	Lancaster	Metropolitan	$39,087,180.04	1.12%	0.83%	55.47%
30	Laurens	Metropolitan	$51,905,651.94	1.31%	2.24%	-3.70%
31	Lee	Micropolitan	$13,108,224.14	3.91%	2.34%	-14.80%
32	Lexington	Metropolitan	$371,830,757.53	3.40%	2.71%	36.58%
33	Marion	Micropolitan	$26,839,282.26	5.10%	2.75%	-12.48%
34	Marlboro	Micropolitan	$19,220,895.60	2.67%	2.31%	-8.40%
35	McCormick	Rural	$6,290,881.20	3.32%	1.74%	-5.50%
36	Newberry	Micropolitan	$44,436,087.58	3.29%	3.05%	6.68%
37	Oconee	Metropolitan	$73,741,462.97	2.12%	2.17%	18.36%
38	Orangeburg	Metropolitan	$95,051,306.96	3.05%	3.23%	-5.08%
39	Pickens	Metropolitan	$111,175,634.51	3.26%	2.32%	12.80%
40	Richland (Capital)	Metropolitan	$509,767,690.85	2.19%	2.70%	29.28%

Table A15. **South Carolina County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
41	Saluda	Micropolitan	$21,425,014.21	5.59%	3.03%	7.11%
42	Spartanburg	Metropolitan	$210,170,689.96	1.56%	1.55%	23.68%
43	Sumter	Metropolitan	$75,021,615.94	1.99%	1.82%	1.78%
44	Union	Micropolitan	$24,647,069.20	3.66%	2.75%	-8.27%
45	Williamsburg	Micropolitan	$30,387,921.47	4.17%	3.03%	-17.76%
46	York	Metropolitan	$124,025,040.06	1.22%	0.97%	66.52%

Figure A43. **South Carolina County Type**

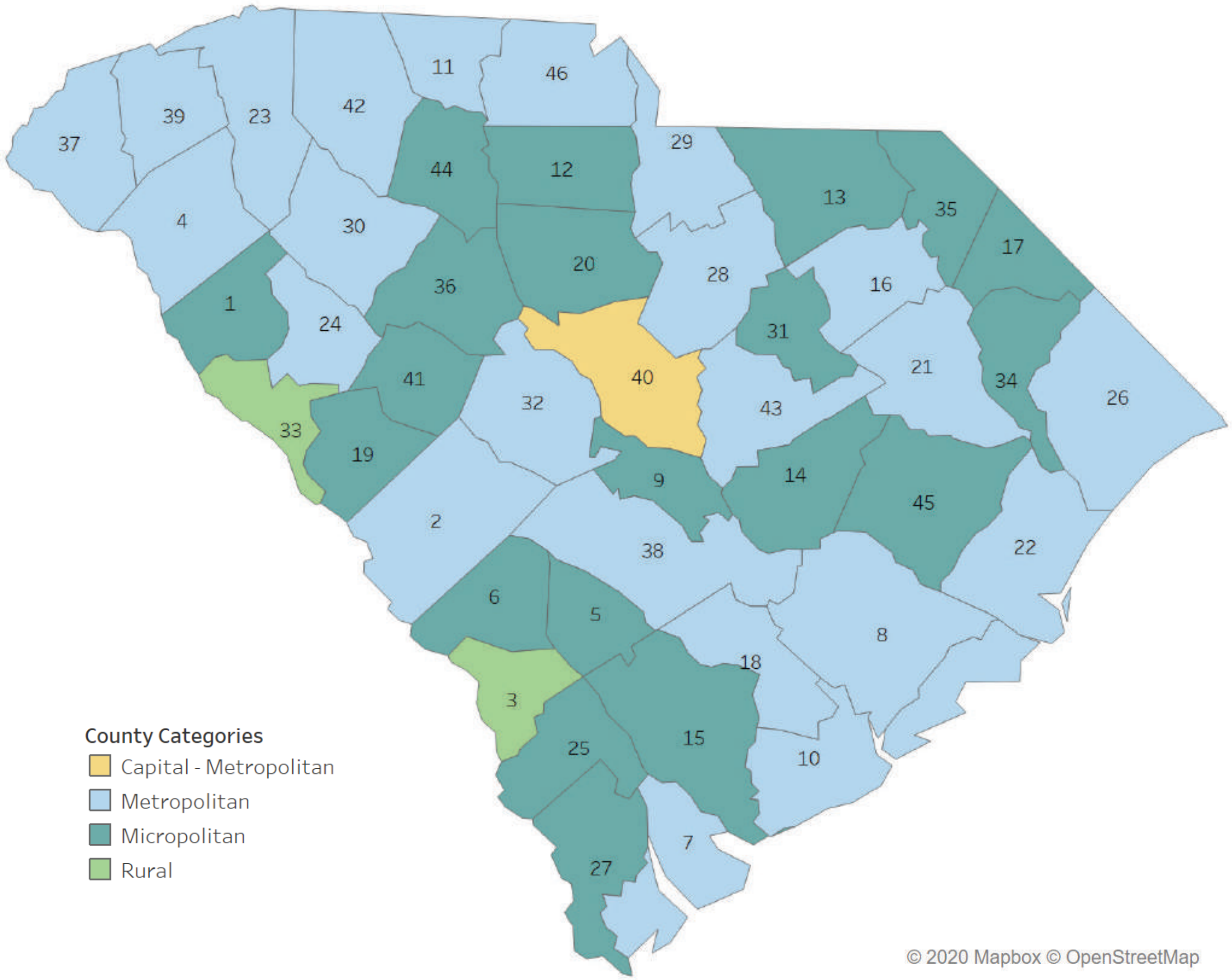


Figure A44. **South Carolina Pension Benefit Dollars as Share of County GDP**

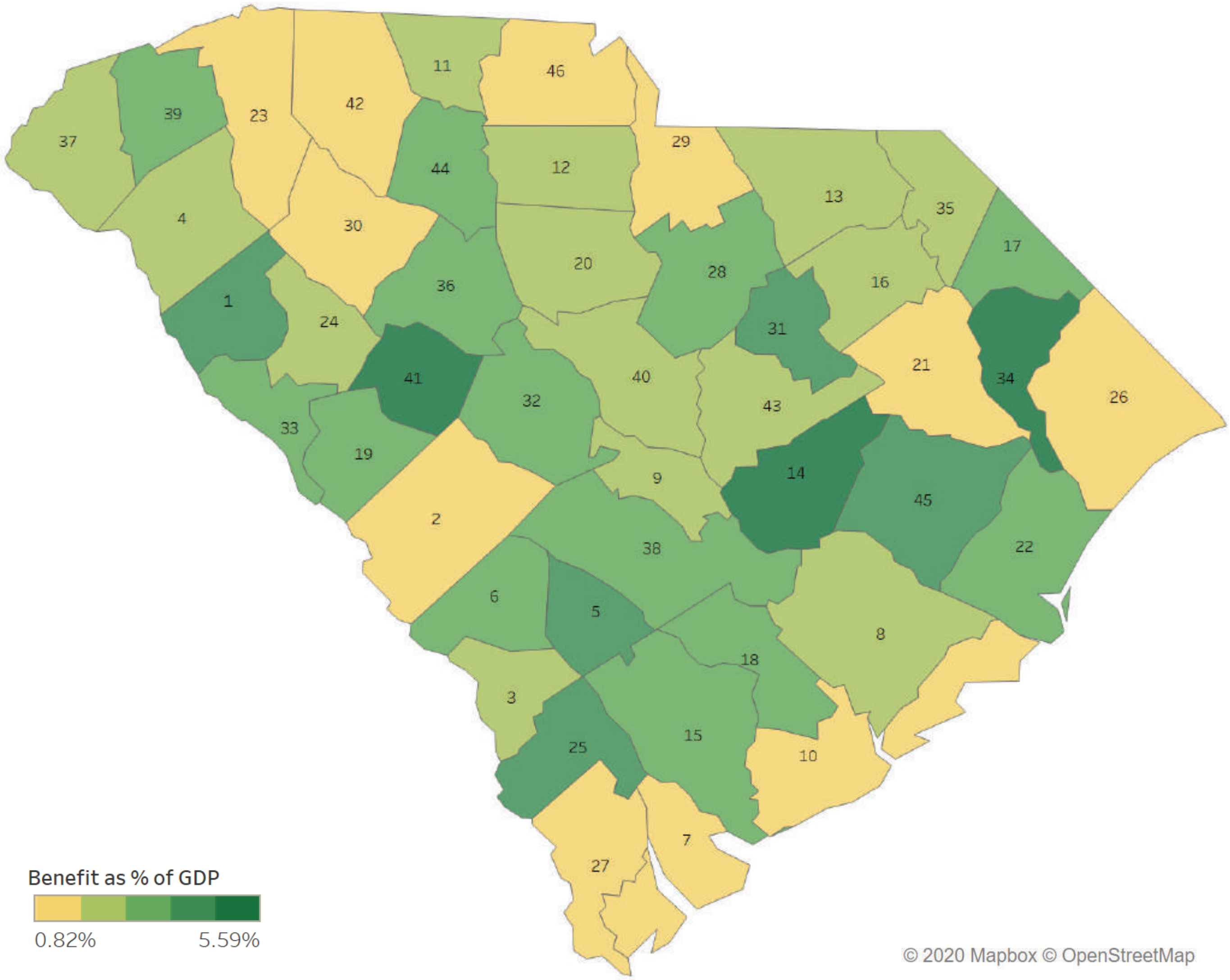
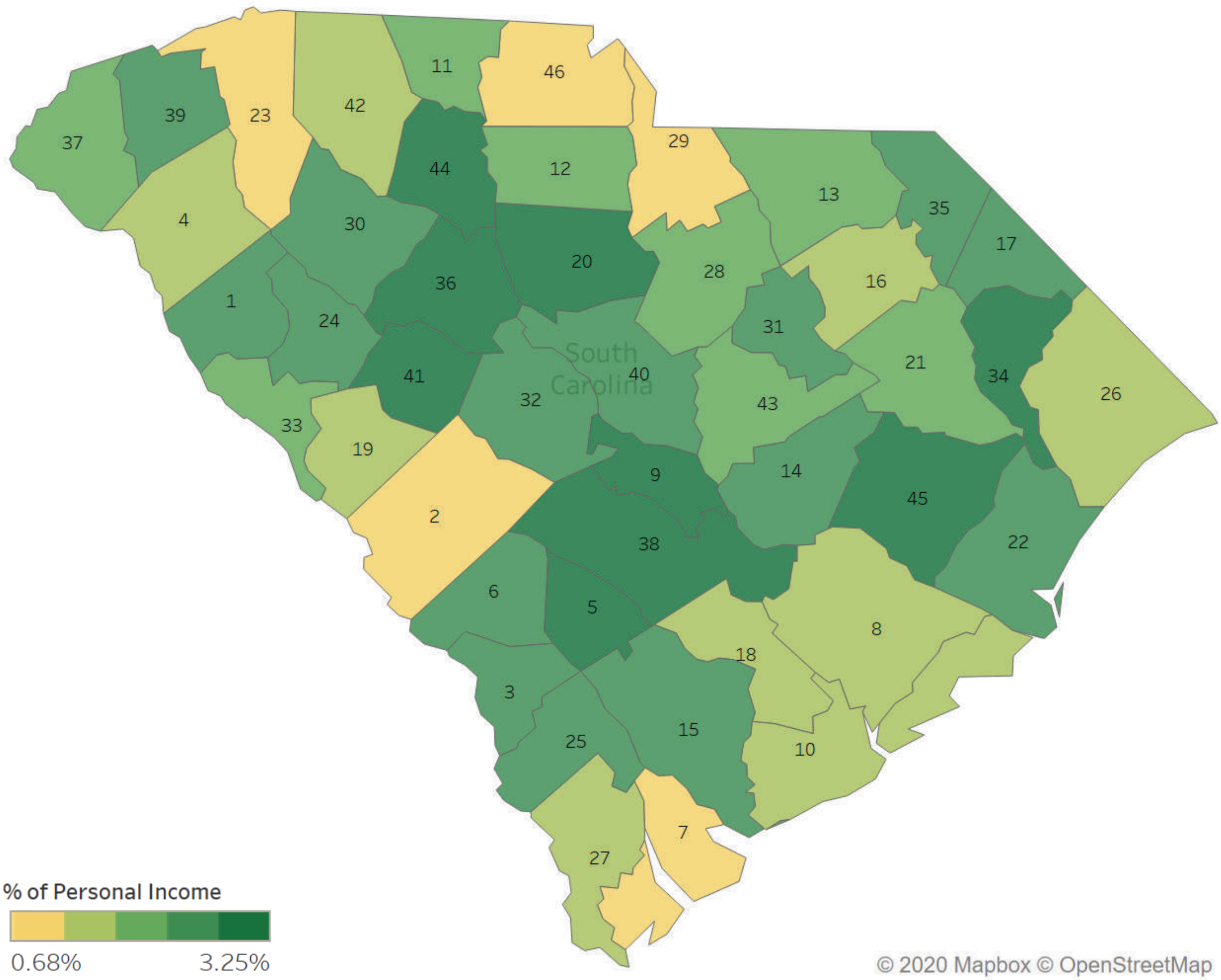


Figure A45. **South Carolina Pension Benefit Dollars as Share of County Total Personal Income**



In South Carolina, we received data from the Public Employee Benefits Authority of South Carolina.

South Dakota

Table A16. **South Dakota County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Per-sonal Income	Population Change (2000 vs 2018)
1	Aurora	Rural	$1,887,795.00	1.26%	1.49%	-8.40%
2	Beadle	Micropolitan	$8,827,474.00	0.93%	0.95%	10.93%
3	Bennett	Rural	$721,700.00	1.06%	0.71%	-2.97%
4	BonHomme	Rural	$4,683,050.00	1.93%	1.73%	-3.86%
5	Brookings	Micropolitan	$34,425,008.00	1.76%	2.11%	24.85%
6	Brown	Micropolitan	$22,872,812.00	1.13%	1.10%	10.87%
7	Brule	Rural	$2,609,402.00	0.90%	1.07%	-2.52%
8	Buffalo	Rural	$40,601.00	0.04%	0.09%	0.20%
9	Butte	Micropolitan	$4,450,910.00	1.54%	1.13%	12.40%
10	Campbell	Rural	$907,119.00	0.85%	1.31%	-22.73%
11	CharlesMix	Rural	$3,997,640.00	0.61%	0.95%	-0.13%
12	Clark	Rural	$1,668,886.00	0.93%	0.92%	-9.75%
13	Clay	Micropolitan	$15,204,530.00	2.47%	2.74%	3.72%
14	Codington	Micropolitan	$16,620,848.00	1.23%	1.20%	8.18%
15	Corson	Rural	$698,127.00	0.56%	0.56%	-0.38%
16	Custer	Rural	$5,924,024.00	2.88%	1.40%	19.95%
17	Davison	Micropolitan	$10,728,365.00	1.04%	1.07%	5.60%
18	Day	Rural	$3,174,115.00	1.20%	1.22%	-12.16%
19	Deuel	Rural	$1,686,588.00	0.61%	0.75%	-3.58%
20	Dewey	Rural	$1,255,722.00	0.63%	0.60%	-1.14%
21	Douglas	Rural	$1,429,217.00	0.57%	0.84%	-15.12%
22	Edmunds	Rural	$1,829,213.00	0.97%	0.91%	-11.27%
23	FallRiver	Rural	$3,942,524.00	1.48%	1.24%	-9.33%
24	Faulk	Rural	$1,420,827.00	1.55%	1.43%	-11.74%
25	Grant	Rural	$3,271,658.00	0.64%	0.80%	-8.92%
26	Gregory	Rural	$2,479,603.00	1.14%	1.22%	-12.10%
27	Haakon	Rural	$800,135.00	0.73%	0.84%	-12.66%
28	Hamlin	Rural	$2,688,581.00	1.26%	1.00%	10.31%
29	Hand	Rural	$1,452,375.00	0.78%	0.80%	-12.80%
30	Hanson	Rural	$877,829.00	0.51%	0.39%	7.55%
31	Harding	Rural	$317,046.00	0.36%	0.50%	-7.69%
32	Hughes (Capital)	Micropolitan	$33,662,577.00	3.10%	3.60%	7.09%
33	Hutchinson	Rural	$4,141,097.00	0.83%	1.06%	-8.61%
34	Hyde	Rural	$779,957.00	0.89%	1.17%	-23.28%
35	Jackson	Rural	$937,954.00	1.33%	1.06%	12.87%
36	Jerauld	Rural	$929,802.00	0.43%	0.84%	-10.98%
37	Jones	Rural	$708,505.00	1.00%	1.27%	-22.21%
38	Kingsbury	Rural	$2,936,560.00	1.16%	1.17%	-15.41%
39	Lake	Micropolitan	$7,977,439.00	1.45%	1.17%	15.79%
40	Lawrence	Micropolitan	$18,101,828.00	1.86%	1.40%	18.07%

Table A16. **South Dakota County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
41	Lincoln	Metropolitan	$6,409,272.00	0.29%	0.16%	143.70%
42	Lyman	Rural	$1,500,660.00	0.54%	0.83%	-1.90%
43	Marshall	Rural	$898,317.00	0.24%	0.36%	11.71%
44	McCook	Rural	$2,851,426.00	1.00%	0.98%	-4.90%
45	McPherson	Rural	$2,564,359.00	3.35%	2.76%	-17.11%
46	Meade	Micropolitan	$11,311,718.00	1.62%	0.93%	16.66%
47	Mellette	Rural	$601,118.00	1.81%	1.05%	-1.97%
48	Miner	Rural	$1,247,875.00	0.92%	1.07%	-23.27%
49	Minnehaha	Metropolitan	$78,517,167.00	0.55%	0.71%	30.07%
50	Moody	Rural	$2,741,436.00	0.85%	0.84%	-0.24%
51	OglalaLakota	Micropolitan	$312,202.00	0.10%	0.09%	14.78%
52	Pennington	Metropolitan	$66,818,220.00	1.30%	1.16%	26.15%
53	Perkins	Rural	$1,295,442.00	0.91%	1.05%	-13.11%
54	Potter	Rural	$1,684,580.00	1.22%	1.08%	-18.05%
55	Roberts	Micropolitan	$4,142,055.00	1.27%	1.07%	4.30%
56	Sanborn	Rural	$1,067,305.00	0.63%	0.90%	-9.20%
57	Spink	Rural	$6,103,980.00	2.17%	1.79%	-12.87%
58	Stanley	Rural	$4,699,509.00	2.19%	2.11%	9.02%
59	Sully	Rural	$782,293.00	0.53%	0.74%	-10.54%
60	Todd	Micropolitan	$1,109,399.00	0.50%	0.43%	13.62%
61	Tripp	Rural	$3,056,058.00	1.01%	1.12%	-14.81%
62	Turner	Rural	$3,422,709.00	0.72%	0.66%	-4.80%
63	Union	Micropolitan	$5,731,640.00	0.45%	0.34%	24.12%
64	Walworth	Rural	$3,672,331.00	1.69%	1.43%	-6.48%
65	Yankton	Micropolitan	$15,660,854.00	1.26%	1.36%	5.62%
66	Ziebach	Rural	$349,410.00	0.56%	0.62%	8.85%

Figure A46. **South Dakota County Type**

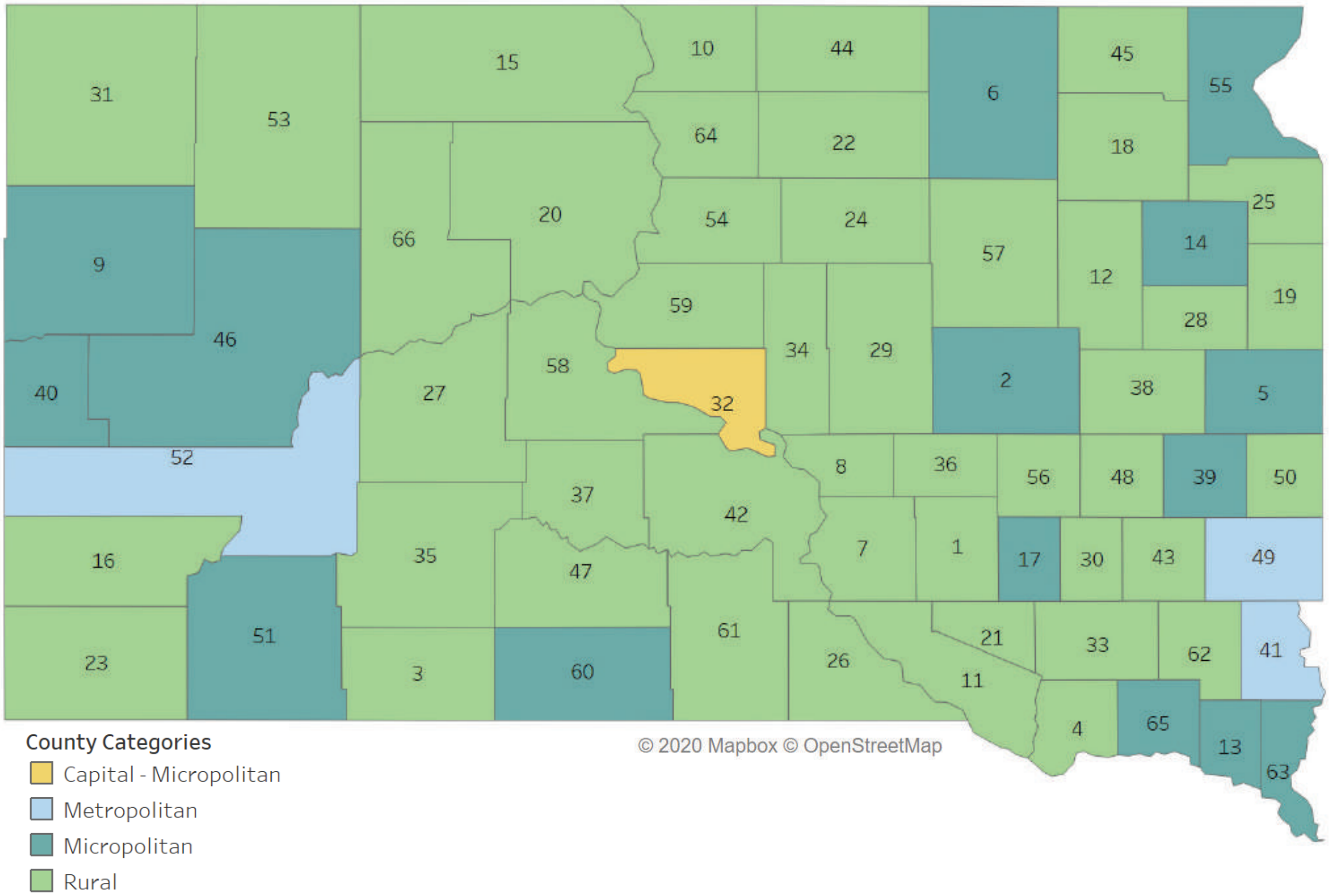


Figure A47. **South Dakota Pension Benefit Dollars as Share of County GDP**

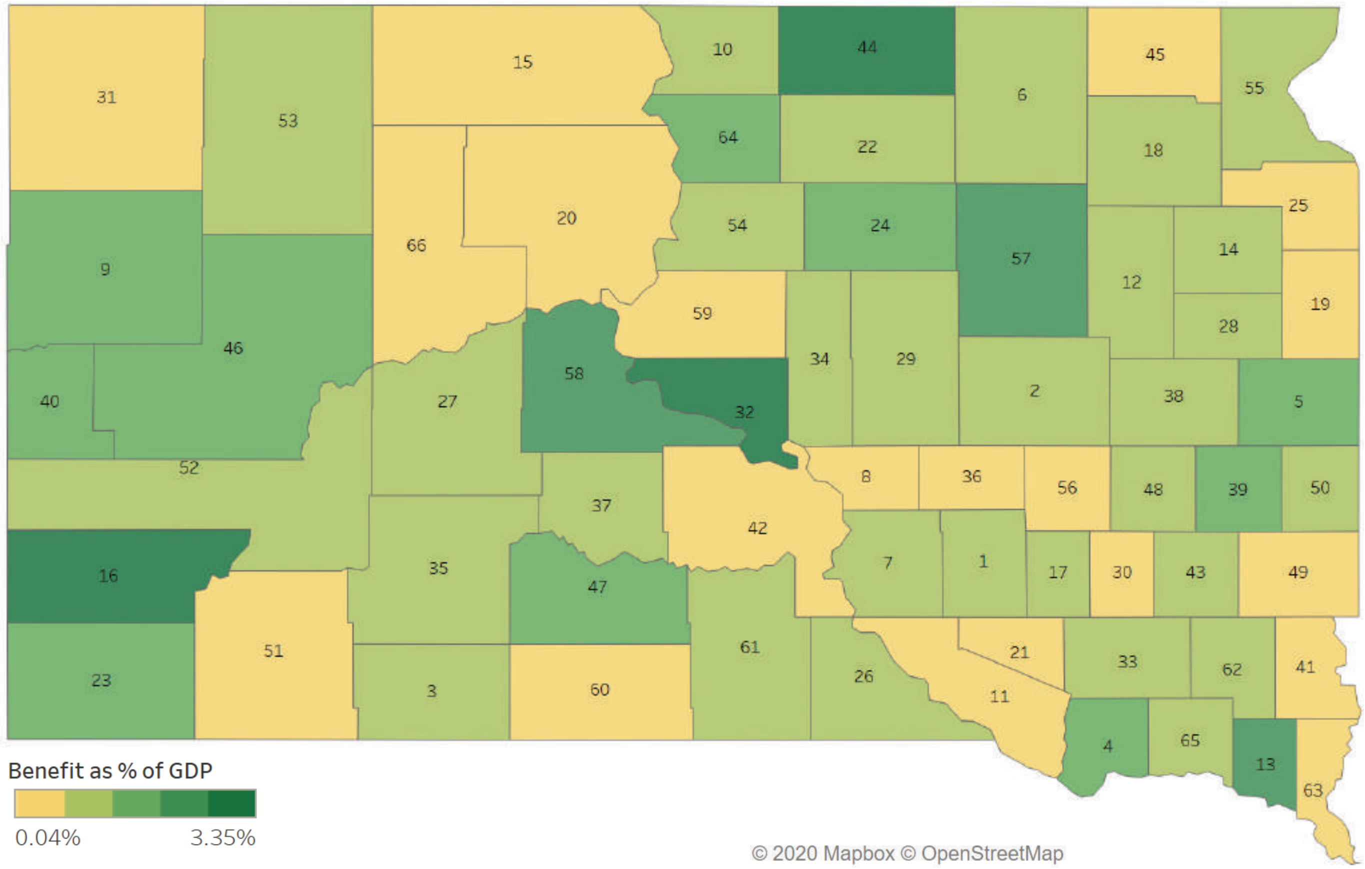
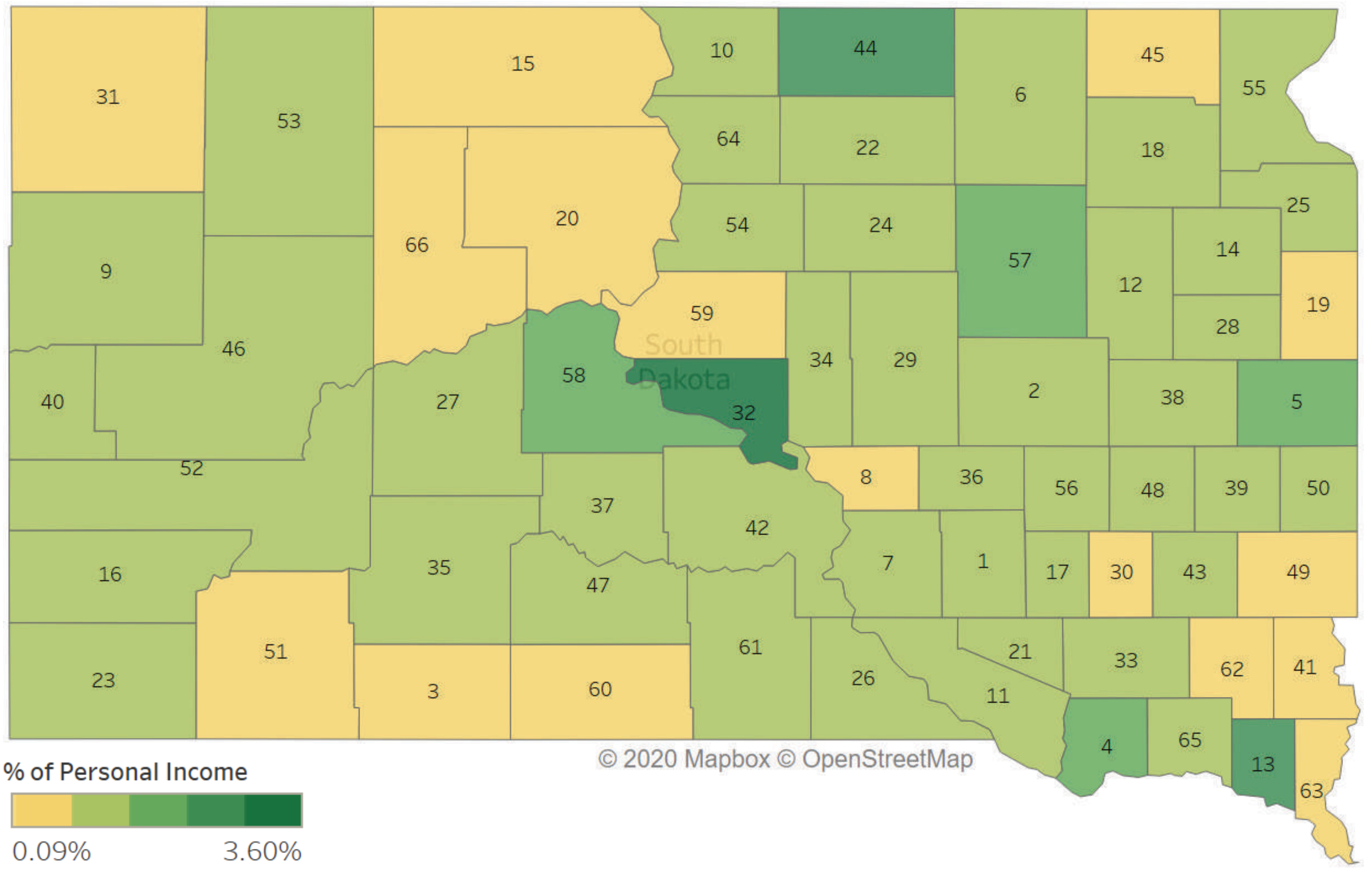


Figure A48. **South Dakota Pension Benefit Dollars as Share of County Total Personal Income**



In South Dakota, we received data from the South Dakota Retirement System.

Texas

Table A17. **Texas County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Anderson	Metropolitan	$53,591,863.11	2.94%	2.70%	5.35%
2	Andrews	Micropolitan	$11,594,612.82	0.22%	1.28%	39.40%
3	Angelina	Metropolitan	$58,625,103.42	1.73%	1.73%	8.69%
4	Aransas	Micropolitan	$21,317,354.61	3.51%	1.85%	5.76%
5	Archer	Rural	$8,802,344.40	2.38%	1.99%	-0.77%
6	Armstrong	Rural	$2,134,959.79	3.96%	2.35%	-11.92%
7	Atascosa	Metropolitan	$28,984,435.36	0.61%	1.57%	30.24%
8	Austin	Micropolitan	$32,314,300.59	2.54%	2.13%	27.13%
9	Bailey	Rural	$2,769,874.43	0.58%	0.93%	6.57%
10	Bandera	Micropolitan	$19,829,271.80	6.25%	2.00%	29.35%
11	Bastrop	Metropolitan	$91,815,879.10	4.88%	2.89%	50.65%
12	Baylor	Rural	$3,756,543.74	2.30%	2.51%	-12.48%
13	Bee	Micropolitan	$24,731,237.21	2.95%	2.67%	0.70%
14	Bell	Metropolitan	$150,104,967.25	1.01%	0.99%	49.45%
15	Bexar	Metropolitan	$806,506,795.79	0.83%	0.88%	42.58%
16	Blanco	Micropolitan	$12,856,452.79	4.29%	2.11%	39.01%
17	Borden	Rural	$821,475.51	0.13%	1.99%	-11.11%
18	Bosque	Micropolitan	$16,743,816.13	2.77%	2.15%	8.64%
19	Bowie	Metropolitan	$51,867,937.63	1.40%	1.37%	5.62%
20	Brazoria	Metropolitan	$217,523,126.60	1.40%	1.24%	53.12%
21	Brazos	Metropolitan	$148,263,314.30	1.56%	1.67%	48.78%
22	Brewster	Rural	$10,949,324.32	2.93%	2.59%	4.52%
23	Briscoe	Rural	$1,708,845.87	1.79%	3.20%	-15.31%
24	Brooks	Rural	$7,087,357.08	1.96%	2.94%	-10.81%
25	Brown	Micropolitan	$34,635,383.79	2.70%	2.35%	0.66%
26	Burleson	Micropolitan	$21,698,946.94	1.45%	2.77%	11.65%
27	Burnet	Micropolitan	$54,653,417.35	4.09%	2.47%	39.23%
28	Caldwell	Micropolitan	$34,881,448.27	3.90%	2.40%	34.33%
29	Calhoun	Micropolitan	$14,004,051.75	0.75%	1.68%	4.43%
30	Callahan	Micropolitan	$12,909,435.86	4.63%	2.34%	8.44%
31	Cameron	Metropolitan	$192,402,415.53	1.92%	1.58%	26.45%
32	Camp	Micropolitan	$8,378,406.57	1.94%	1.66%	12.85%
33	Carson	Rural	$5,413,086.73	0.60%	1.94%	-7.84%
34	Cass	Micropolitan	$25,639,610.68	3.34%	2.31%	-1.05%
35	Castro	Rural	$3,365,967.51	0.77%	1.03%	-7.48%
36	Chambers	Micropolitan	$28,577,744.41	1.33%	1.25%	63.09%
37	Cherokee	Metropolitan	$48,186,240.23	3.15%	2.66%	12.72%
38	Childress	Rural	$9,036,607.14	4.35%	4.12%	-5.16%
39	Clay	Micropolitan	$10,001,522.18	3.98%	2.26%	-5.00%
40	Cochran	Rural	$3,022,232.48	0.75%	2.78%	-23.97%

Table A17. **Texas County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
41	Coke	Rural	$3,947,477.79	2.60%	2.80%	-12.78%
42	Coleman	Rural	$8,432,780.59	3.83%	2.47%	-9.07%
43	Collin	Metropolitan	$291,820,319.31	0.49%	0.44%	104.43%
44	Collingsworth	Rural	$2,915,568.78	2.86%	2.98%	-7.61%
45	Colorado	Micropolitan	$20,443,518.91	2.46%	2.06%	4.06%
46	Comal	Metropolitan	$126,316,688.35	2.32%	1.47%	90.17%
47	Comanche	Micropolitan	$11,898,750.38	2.67%	2.07%	-3.51%
48	Concho	Rural	$3,302,667.26	2.99%	3.90%	7.82%
49	Cooke	Micropolitan	$27,568,822.91	1.06%	1.25%	11.58%
50	Coryell	Metropolitan	$48,703,509.07	3.21%	1.92%	-0.23%
51	Cottle	Rural	$2,039,222.07	2.13%	2.56%	-27.05%
52	Crane	Rural	$3,083,922.25	0.27%	1.35%	19.97%
53	Crockett	Rural	$3,919,691.05	0.26%	2.70%	-14.64%
54	Crosby	Rural	$4,286,700.79	1.24%	2.41%	-18.28%
55	Culberson	Rural	$1,543,274.41	0.10%	1.29%	-25.92%
56	Dallam	Rural	$2,314,631.55	0.44%	0.62%	15.72%
57	Dallas	Metropolitan	$817,039,481.89	0.34%	0.53%	18.88%
58	Dawson	Micropolitan	$8,306,987.63	1.02%	1.77%	-15.79%
59	DeafSmith	Micropolitan	$7,549,966.69	0.55%	0.99%	1.07%
60	Delta	Rural	$6,043,963.81	6.36%	3.25%	0.41%
61	Denton	Metropolitan	$280,456,956.11	0.99%	0.58%	98.41%
62	DeWitt	Micropolitan	$16,822,541.22	0.24%	1.53%	0.87%
63	Dickens	Rural	$2,191,792.78	1.55%	3.09%	-18.57%
64	Dimmit	Micropolitan	$6,427,063.13	0.11%	1.70%	0.59%
65	Donley	Rural	$3,558,246.71	2.19%	2.34%	-13.30%
66	Duval	Micropolitan	$9,804,730.81	2.25%	2.40%	-14.54%
67	Eastland	Micropolitan	$14,493,516.64	1.32%	1.11%	0.14%
68	Ector	Metropolitan	$67,574,769.57	0.53%	0.88%	33.85%
69	Edwards	Rural	$2,448,755.99	2.36%	3.61%	-10.82%
70	Ellis	Metropolitan	$107,582,059.72	2.04%	1.35%	61.13%
71	ElPaso	Metropolitan	$417,758,760.61	1.44%	1.39%	23.71%
72	Erath	Micropolitan	$29,074,162.97	1.77%	1.73%	28.62%
73	Falls	Micropolitan	$11,592,674.62	2.91%	1.93%	-6.68%
74	Fannin	Micropolitan	$24,687,567.43	3.43%	1.86%	12.94%
75	Fayette	Micropolitan	$28,699,069.87	1.71%	2.11%	16.26%
76	Fisher	Rural	$4,197,077.07	1.56%	2.35%	-11.63%
77	Floyd	Rural	$4,755,811.46	1.43%	2.18%	-24.89%
78	Foard	Rural	$1,144,143.41	2.35%	2.22%	-26.02%
79	FortBend	Metropolitan	$374,645,696.32	1.53%	0.83%	122.27%
80	Franklin	Micropolitan	$8,468,419.49	1.89%	1.98%	13.83%
81	Freestone	Micropolitan	$17,768,222.35	1.28%	2.42%	10.86%
82	Frio	Micropolitan	$9,500,343.48	0.48%	1.74%	21.93%

Table A17. **Texas County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
83	Gaines	Micropolitan	$6,430,831.82	0.19%	0.85%	44.47%
84	Galveston	Metropolitan	$281,235,984.36	1.98%	1.61%	35.07%
85	Garza	Rural	$3,257,199.23	0.84%	1.65%	35.02%
86	Gillespie	Micropolitan	$31,719,009.88	3.71%	1.95%	28.78%
87	Glasscock	Rural	$873,030.04	0.02%	0.62%	-1.28%
88	Goliad	Rural	$8,011,639.13	2.30%	2.41%	9.47%
89	Gonzales	Micropolitan	$15,546,662.37	0.31%	1.72%	11.80%
90	Gray	Micropolitan	$11,720,033.73	1.09%	1.22%	-3.73%
91	Grayson	Metropolitan	$77,559,294.87	1.65%	1.37%	21.15%
92	Gregg	Metropolitan	$68,615,861.99	0.87%	1.22%	11.07%
93	Grimes	Micropolitan	$26,160,604.89	2.41%	2.60%	20.41%
94	Guadalupe	Metropolitan	$81,722,113.19	0.88%	1.11%	83.88%
95	Hale	Micropolitan	$19,431,012.73	1.43%	1.78%	-7.57%
96	Hall	Rural	$2,079,379.48	2.67%	2.28%	-19.94%
97	Hamilton	Rural	$9,886,997.02	4.53%	1.92%	3.10%
98	Hansford	Rural	$3,395,738.00	0.36%	0.99%	1.75%
99	Hardeman	Rural	$4,477,288.71	2.32%	2.99%	-16.98%
100	Hardin	Metropolitan	$35,985,550.55	2.73%	1.37%	19.00%
101	Harris	Metropolitan	$1,728,833,366.29	0.48%	0.65%	38.17%
102	Harrison	Metropolitan	$35,034,305.18	0.78%	1.25%	7.43%
103	Hartley	Rural	$2,171,800.22	0.24%	0.62%	1.48%
104	Haskell	Rural	$6,309,526.32	2.11%	3.14%	-4.60%
105	Hays	Metropolitan	$178,906,701.70	2.84%	1.84%	128.13%
106	Hemphill	Rural	$2,824,465.21	0.27%	1.26%	14.15%
107	Henderson	Metropolitan	$64,971,662.04	3.87%	1.99%	12.31%
108	Hidalgo	Metropolitan	$326,358,027.05	1.55%	1.43%	52.06%
109	Hill	Micropolitan	$25,907,835.21	2.81%	1.82%	12.48%
110	Hockley	Micropolitan	$16,525,036.50	0.72%	1.85%	1.16%
111	Hood	Metropolitan	$50,569,063.75	2.32%	1.65%	47.29%
112	Hopkins	Micropolitan	$26,642,575.94	1.99%	1.85%	15.18%
113	Houston	Micropolitan	$26,909,980.42	3.05%	3.05%	-0.07%
114	Howard	Micropolitan	$18,879,035.76	0.28%	1.29%	8.42%
115	Hudspeth	Rural	$1,935,988.69	1.29%	1.24%	43.39%
116	Hunt	Metropolitan	$51,462,188.51	1.45%	1.40%	25.98%
117	Hutchinson	Micropolitan	$10,998,766.33	0.14%	1.25%	-11.15%
118	Irion	Rural	$1,577,455.72	0.09%	1.52%	-14.06%
119	Jack	Rural	$6,010,566.42	0.89%	1.54%	0.91%
120	Jackson	Micropolitan	$12,817,343.86	1.82%	2.06%	3.36%
121	Jasper	Micropolitan	$27,950,547.98	2.84%	1.91%	0.75%
122	JeffDavis	Rural	$4,350,006.50	5.98%	4.50%	2.04%
123	Jefferson	Metropolitan	$149,270,317.16	0.63%	1.33%	1.17%
124	JimHogg	Rural	$4,831,707.89	2.16%	3.00%	-0.62%

Table A17. **Texas County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
125	JimWells	Micropolitan	$24,449,780.90	1.35%	1.48%	3.80%
126	Johnson	Metropolitan	$74,881,733.65	1.21%	1.05%	35.13%
127	Jones	Micropolitan	$11,993,642.30	2.42%	1.98%	-4.66%
128	Karnes	Micropolitan	$12,402,142.83	0.09%	1.60%	1.32%
129	Kaufman	Metropolitan	$79,082,907.78	1.73%	1.44%	80.36%
130	Kendall	Micropolitan	$39,138,441.70	2.15%	1.02%	92.23%
131	Kenedy	Rural	$274,104.89	0.09%	1.42%	6.76%
132	Kent	Rural	$2,050,588.52	0.48%	5.15%	-15.48%
133	Kerr	Metropolitan	$55,305,232.25	3.29%	2.10%	20.05%
134	Kimble	Rural	$5,425,428.34	4.06%	2.87%	-2.37%
135	King	Rural	$363,763.81	0.17%	2.36%	-22.19%
136	Kinney	Rural	$3,419,531.32	3.01%	2.98%	11.48%
137	Kleberg	Micropolitan	$24,184,105.24	2.08%	1.99%	-1.33%
138	Knox	Rural	$4,003,493.41	2.18%	2.85%	-14.11%
139	Lamar	Micropolitan	$36,516,061.33	1.70%	1.80%	2.53%
140	Lamb	Micropolitan	$7,325,653.43	0.97%	1.46%	-10.54%
141	Lampasas	Micropolitan	$22,507,601.58	5.25%	2.14%	19.52%
142	LaSalle	Rural	$4,724,237.83	0.06%	1.75%	28.38%
143	Lavaca	Micropolitan	$24,041,811.85	1.64%	2.35%	4.69%
144	Lee	Micropolitan	$19,035,350.46	2.07%	2.38%	9.50%
145	Leon	Micropolitan	$20,965,896.20	2.07%	3.01%	12.62%
146	Liberty	Metropolitan	$40,473,126.93	2.13%	1.26%	23.05%
147	Limestone	Micropolitan	$26,701,562.88	1.79%	3.17%	6.66%
148	Lipscomb	Rural	$2,607,004.15	0.35%	1.20%	9.75%
149	LiveOak	Micropolitan	$9,130,127.17	0.46%	2.11%	-1.16%
150	Llano	Micropolitan	$31,063,077.47	4.87%	3.02%	27.00%
151	Loving	Rural	$157,801.08	0.00%	1.83%	126.87%
152	Lubbock	Metropolitan	$203,663,483.15	1.63%	1.56%	26.70%
153	Lynn	Rural	$4,184,762.53	1.73%	2.15%	-10.27%
154	Madison	Micropolitan	$13,907,905.00	1.96%	3.17%	11.45%
155	Marion	Rural	$5,989,519.10	2.18%	1.58%	-9.26%
156	Martin	Rural	$2,849,080.89	0.03%	0.88%	21.22%
157	Mason	Rural	$6,639,539.94	5.41%	3.48%	14.50%
158	Matagorda	Micropolitan	$27,278,954.61	1.33%	1.84%	-3.70%
159	Maverick	Metropolitan	$21,894,601.33	1.47%	1.23%	23.65%
160	McCulloch	Rural	$8,087,249.59	2.18%	2.67%	-2.66%
161	McLennan	Metropolitan	$145,447,871.34	1.18%	1.38%	19.24%
162	McMullen	Rural	$1,545,309.00	0.04%	2.86%	-11.99%
163	Medina	Metropolitan	$36,821,713.56	4.22%	1.84%	29.56%
164	Menard	Rural	$2,350,087.30	3.57%	3.11%	-9.36%
165	Midland	Metropolitan	$62,357,404.78	0.23%	0.29%	48.76%
166	Milam	Micropolitan	$19,160,977.85	3.03%	2.11%	3.68%

Table A17. **Texas County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
167	Mills	Rural	$7,363,056.81	4.01%	4.03%	-4.47%
168	Mitchell	Rural	$6,321,757.32	1.25%	2.43%	-16.01%
169	Montague	Micropolitan	$15,866,046.99	1.59%	1.92%	2.51%
170	Montgomery	Metropolitan	$341,436,317.47	1.53%	0.91%	101.15%
171	Moore	Micropolitan	$7,871,472.83	0.47%	0.89%	6.78%
172	Morris	Micropolitan	$10,011,604.55	1.46%	1.87%	-5.43%
173	Motley	Rural	$1,538,880.07	3.71%	4.31%	-13.46%
174	Nacogdoches	Metropolitan	$50,076,587.24	1.93%	2.02%	10.99%
175	Navarro	Micropolitan	$33,351,178.98	2.23%	1.77%	9.84%
176	Newton	Micropolitan	$7,594,952.23	1.49%	1.66%	-8.80%
177	Nolan	Micropolitan	$11,505,224.21	1.21%	1.81%	-6.65%
178	Nueces	Metropolitan	$190,092,856.30	0.99%	1.18%	15.50%
179	Ochiltree	Rural	$3,822,751.16	0.25%	0.67%	10.45%
180	Oldham	Rural	$2,094,578.87	0.58%	2.00%	-2.47%
181	Orange	Metropolitan	$46,330,215.05	1.45%	1.23%	-1.64%
182	PaloPinto	Micropolitan	$18,957,642.62	1.89%	1.68%	6.84%
183	Panola	Micropolitan	$15,845,098.79	0.58%	1.57%	1.72%
184	Parker	Metropolitan	$69,869,913.08	1.81%	0.95%	56.36%
185	Parmer	Rural	$3,458,731.79	0.24%	0.78%	-1.52%
186	Pecos	Micropolitan	$11,103,970.86	0.34%	1.94%	-6.76%
187	Polk	Metropolitan	$46,357,325.55	3.82%	2.35%	21.63%
188	Potter	Metropolitan	$45,067,406.14	0.58%	0.86%	5.37%
189	Presidio	Rural	$4,063,055.77	1.75%	1.36%	-4.87%
190	Rains	Micropolitan	$9,230,890.21	5.04%	2.26%	33.05%
191	Randall	Metropolitan	$104,307,818.64	2.95%	1.60%	30.64%
192	Reagan	Rural	$1,519,087.43	0.03%	0.84%	12.48%
193	Real	Rural	$5,475,275.94	7.27%	4.54%	14.15%
194	RedRiver	Micropolitan	$9,810,105.89	4.03%	1.98%	-14.94%
195	Reeves	Micropolitan	$9,713,982.94	0.08%	1.57%	19.47%
196	Refugio	Rural	$6,157,164.23	1.19%	2.06%	-10.17%
197	Roberts	Rural	$1,014,964.81	0.10%	2.68%	1.80%
198	Robertson	Micropolitan	$17,989,758.80	0.86%	2.58%	8.03%
199	Rockwall	Metropolitan	$66,212,379.89	2.21%	1.08%	133.65%
200	Runnels	Micropolitan	$9,370,720.33	3.08%	2.30%	-10.97%
201	Rusk	Metropolitan	$31,598,734.84	1.12%	1.59%	14.94%
202	Sabine	Micropolitan	$7,510,559.90	2.81%	2.05%	1.15%
203	SanAugustine	Rural	$7,718,969.81	0.76%	2.35%	-7.98%
204	SanJacinto	Micropolitan	$30,660,527.69	8.98%	3.09%	29.10%
205	SanPatricio	Metropolitan	$40,187,378.54	1.76%	1.37%	-0.36%
206	SanSaba	Rural	$7,221,487.71	4.09%	2.89%	-2.13%
207	Schleicher	Rural	$2,565,934.81	1.54%	2.21%	-1.36%
208	Scurry	Micropolitan	$14,464,475.32	0.58%	2.04%	3.09%

Table A17. **Texas County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
209	Shackelford	Rural	$2,804,978.38	0.97%	0.66%	-1.48%
210	Shelby	Micropolitan	$15,800,168.36	1.03%	1.49%	0.77%
211	Sherman	Rural	$1,849,727.52	0.59%	1.21%	-3.36%
212	Smith	Metropolitan	$147,135,940.92	1.45%	1.16%	31.78%
213	Somervell	Rural	$9,218,406.65	0.78%	2.23%	32.41%
214	Starr	Metropolitan	$24,857,491.29	1.76%	1.46%	20.39%
215	Stephens	Rural	$7,778,008.80	1.43%	2.10%	-2.49%
216	Sterling	Rural	$1,267,618.70	0.40%	1.66%	-5.89%
217	Stonewall	Rural	$1,711,466.12	0.57%	2.35%	-19.55%
218	Sutton	Rural	$3,316,089.58	0.68%	1.44%	-7.82%
219	Swisher	Rural	$5,836,880.45	1.13%	1.86%	-10.93%
220	Tarrant	Metropolitan	$703,047,215.66	0.65%	0.66%	44.16%
221	Taylor	Metropolitan	$105,988,551.49	1.74%	1.70%	8.76%
222	Terrell	Rural	$969,039.35	0.60%	2.45%	-23.87%
223	Terry	Micropolitan	$7,959,506.09	1.00%	2.02%	-3.71%
224	Throckmorton	Rural	$2,097,287.64	1.34%	3.85%	-18.11%
225	Titus	Micropolitan	$17,652,801.60	1.08%	1.54%	17.48%
226	TomGreen	Metropolitan	$80,539,880.29	1.52%	1.48%	13.63%
227	Travis (Capital)	Metropolitan	$999,915,290.98	0.98%	1.19%	53.73%
228	Trinity	Micropolitan	$20,688,857.50	8.86%	4.07%	6.97%
229	Tyler	Micropolitan	$16,437,738.00	3.78%	2.36%	3.95%
230	Upshur	Micropolitan	$23,187,953.26	2.74%	1.53%	16.91%
231	Upton	Rural	$2,446,570.40	0.03%	1.50%	7.84%
232	Uvalde	Micropolitan	$21,999,907.66	2.72%	2.08%	3.55%
233	ValVerde	Micropolitan	$26,485,716.36	1.62%	1.47%	9.70%
234	VanZandt	Metropolitan	$46,483,385.69	4.37%	2.17%	16.37%
235	Victoria	Metropolitan	$55,575,869.30	1.18%	1.31%	9.45%
236	Walker	Metropolitan	$107,107,528.98	5.32%	5.27%	17.36%
237	Waller	Metropolitan	$38,155,091.25	2.16%	1.80%	62.65%
238	Ward	Micropolitan	$7,720,502.37	0.17%	1.32%	7.43%
239	Washington	Micropolitan	$40,742,755.90	1.94%	2.22%	15.59%
240	Webb	Metropolitan	$101,377,081.40	0.82%	1.16%	42.87%
241	Wharton	Micropolitan	$34,170,386.83	1.87%	1.98%	1.05%
242	Wheeler	Rural	$3,849,903.30	0.35%	1.77%	-1.76%
243	Wichita	Metropolitan	$77,214,739.31	1.42%	1.35%	0.30%
244	Wilbarger	Micropolitan	$16,748,106.98	2.22%	3.11%	-12.65%
245	Willacy	Micropolitan	$13,220,814.43	1.52%	2.15%	7.14%
246	Williamson	Metropolitan	$366,056,740.81	1.60%	1.27%	126.72%
247	Wilson	Metropolitan	$31,817,582.37	3.04%	1.43%	54.97%
248	Winkler	Rural	$4,664,689.03	0.26%	1.05%	7.63%
249	Wise	Metropolitan	$33,363,303.21	0.89%	1.12%	39.99%
250	Wood	Micropolitan	$38,768,519.53	2.36%	2.25%	22.79%

Table A17. **Texas County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
251	Yoakum	Rural	$6,707,229.13	0.20%	1.90%	17.33%
252	Young	Micropolitan	$12,239,210.20	1.41%	1.35%	0.57%
253	Zapata	Micropolitan	$8,256,392.90	1.01%	2.06%	16.48%
254	Zavala	Micropolitan	$6,903,012.76	0.73%	1.97%	3.30%

Figure A49. **Texas County Type**

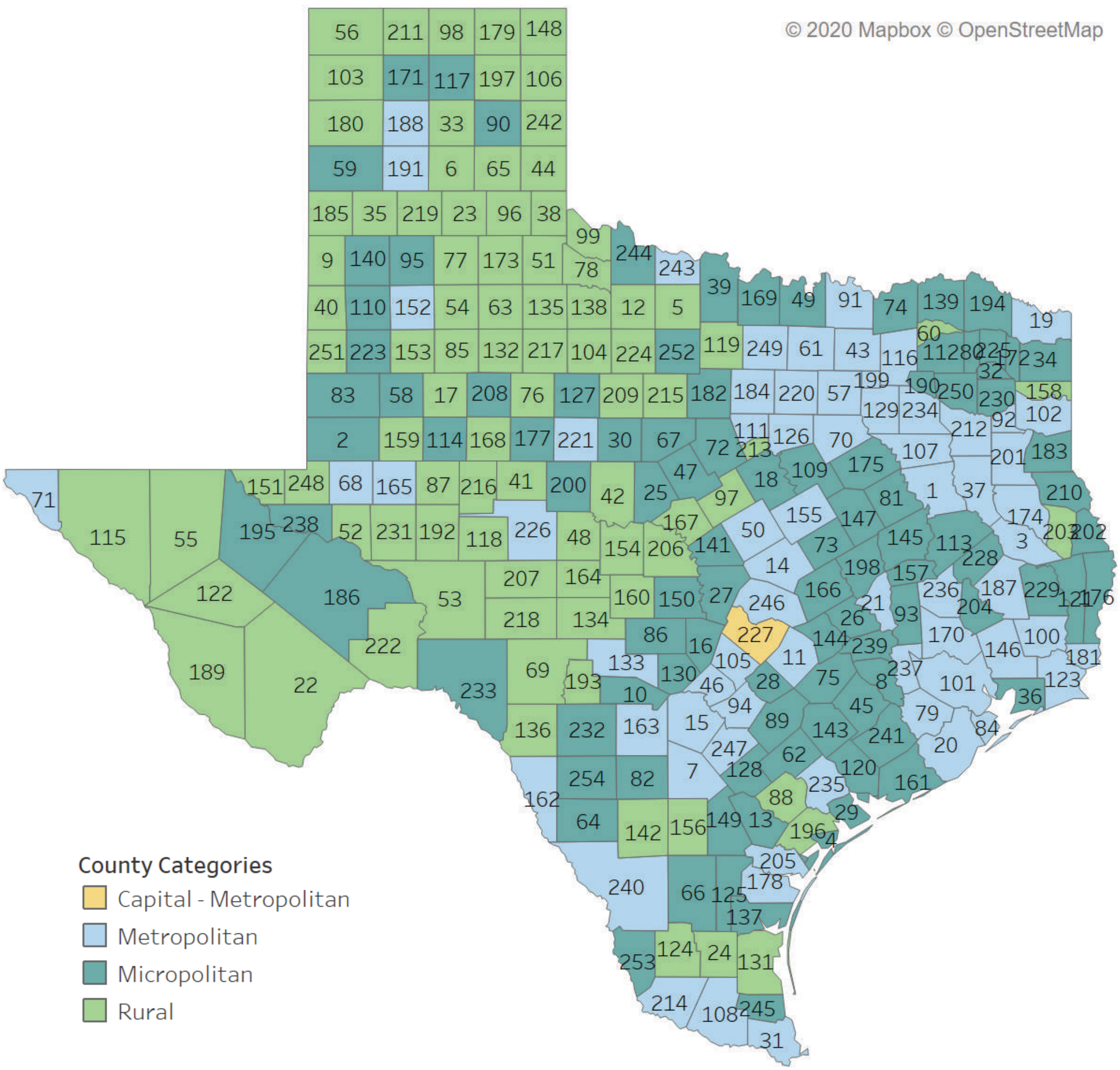


Figure A50. **Texas Pension Benefit Dollars as Share of County GDP**

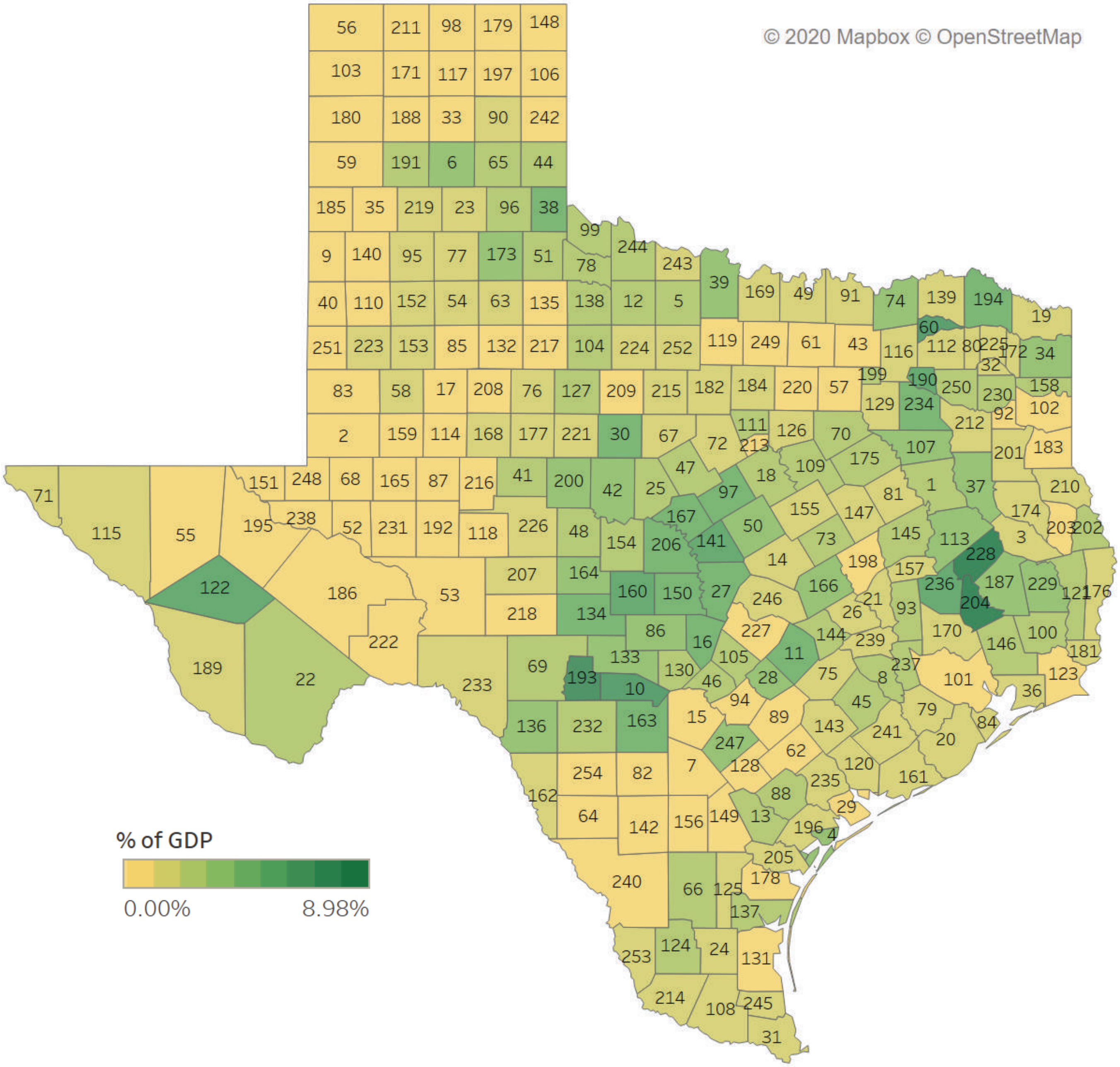
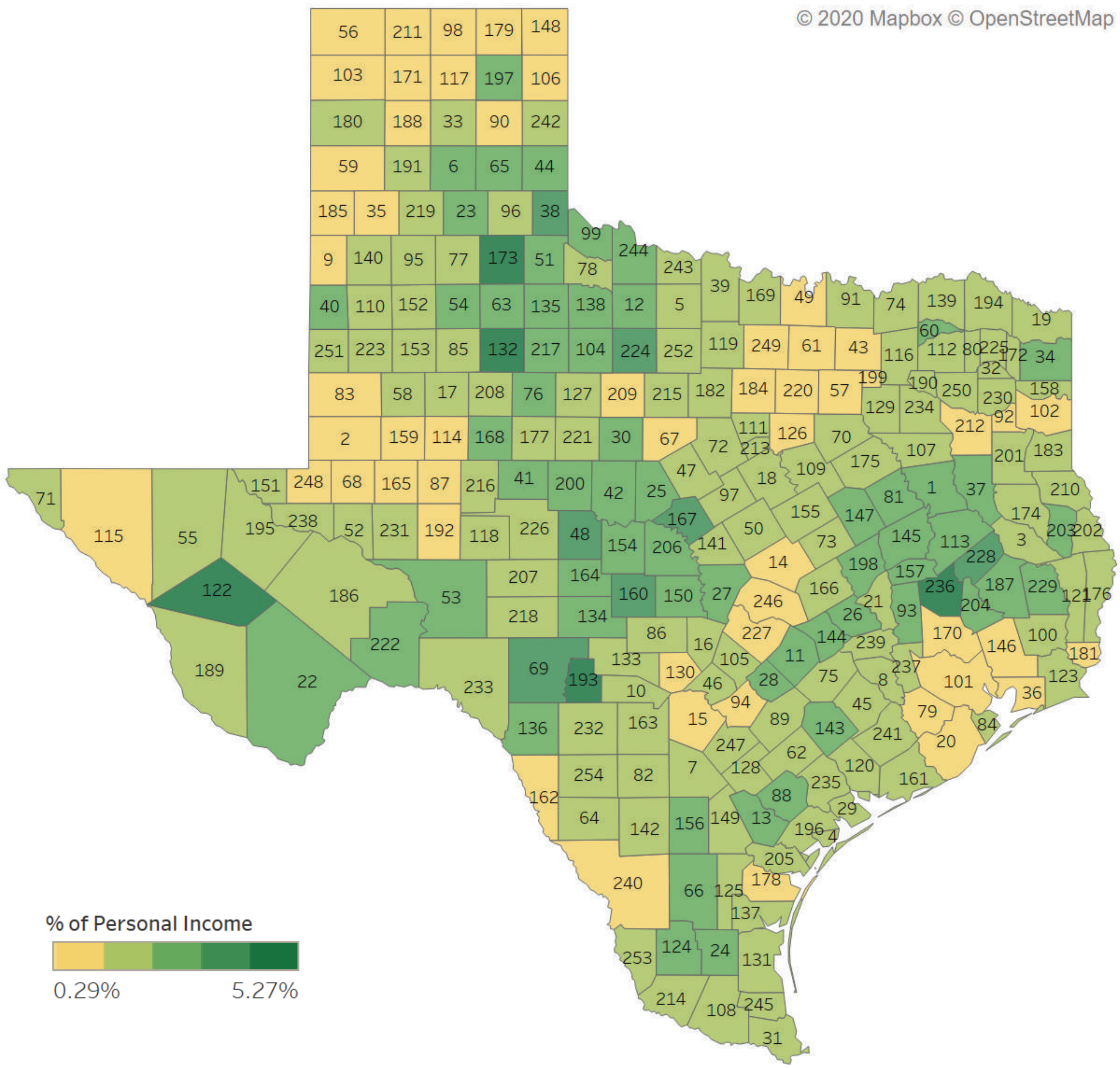


Figure A51. **Texas Pension Benefit Dollars as Share of County Total Personal Income**



In Texas, we received data from the following plans: Employees Retirement System of Texas, Teacher Retirement System of Texas, Texas County and District Retirement System, Texas Emergency Services Retirement System, El Paso Firemen and Policemen's Pension Fund, City of Austin Employees' Retirement System, Dallas Police and Fire Pension System, Houston Firefighters Relief and Retirement Fund, and Houston Police Officers Pension System.

Wisconsin

Table A18. **Wisconsin County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Adams	Micropolitan	$8,399,049.72	1.87%	1.07%	9.15%
2	Ashland	Micropolitan	$14,316,867.50	2.11%	2.23%	-7.51%
3	Barron	Micropolitan	$37,377,933.33	1.88%	1.67%	0.45%
4	Bayfield	Micropolitan	$17,614,717.61	4.41%	2.41%	0.19%
5	Brown	Metropolitan	$192,056,930.76	1.14%	1.38%	16.14%
6	Buffalo	Micropolitan	$10,458,409.64	1.88%	1.78%	-4.92%
7	Burnett	Micropolitan	$8,680,483.09	1.82%	1.32%	-1.80%
8	Calumet	Metropolitan	$15,968,051.52	1.02%	0.63%	23.45%
9	Chippewa	Metropolitan	$57,373,562.33	2.24%	1.94%	16.20%
10	Clark	Micropolitan	$18,671,627.72	1.40%	1.34%	3.43%
11	Columbia	Metropolitan	$74,145,970.46	2.66%	2.53%	9.32%
12	Crawford	Micropolitan	$10,445,256.41	1.50%	1.55%	-5.52%
13	Dane (Capital)	Metropolitan	$907,538,233.45	2.21%	2.73%	27.16%
14	Dodge	Metropolitan	$76,546,364.66	2.33%	1.95%	2.27%
15	Door	Micropolitan	$36,587,593.98	3.11%	2.10%	-1.26%
16	Douglas	Micropolitan	$39,258,218.55	2.15%	2.11%	-0.18%
17	Dunn	Micropolitan	$45,678,996.03	2.64%	2.53%	13.23%
18	EauClaire	Metropolitan	$111,655,632.85	1.89%	2.21%	12.23%
19	Florence	Rural	$3,037,945.34	2.46%	1.29%	-15.07%
20	FondduLac	Metropolitan	$83,481,439.17	1.75%	1.68%	5.93%
21	Forest	Rural	$7,348,831.59	2.54%	1.97%	-10.31%
22	Grant	Metropolitan	$45,592,611.67	2.23%	2.04%	3.95%
23	Green	Micropolitan	$34,425,918.90	2.27%	1.83%	9.75%
24	GreenLake	Micropolitan	$17,124,455.76	2.61%	1.96%	-0.98%
25	Iowa	Micropolitan	$20,532,606.78	1.89%	1.80%	4.35%
26	Iron	Rural	$5,605,071.41	3.16%	1.92%	-17.27%
27	Jackson	Micropolitan	$15,550,560.87	1.72%	1.63%	7.21%
28	Jefferson	Metropolitan	$56,713,713.69	1.37%	1.44%	15.01%
29	Juneau	Micropolitan	$17,531,098.25	2.21%	1.74%	9.46%
30	Kenosha	Metropolitan	$83,012,220.04	1.35%	1.05%	13.18%
31	Kewaunee	Micropolitan	$15,057,356.95	1.91%	1.60%	0.97%
32	LaCrosse	Metropolitan	$101,429,931.60	1.57%	1.71%	10.37%
33	Lafayette	Micropolitan	$13,407,892.76	2.02%	1.87%	3.27%
34	Langlade	Micropolitan	$18,815,916.19	2.79%	2.26%	-7.10%
35	Lincoln	Micropolitan	$32,650,684.04	3.11%	2.58%	-6.59%
36	Manitowoc	Metropolitan	$60,542,169.76	1.56%	1.61%	-4.60%
37	Marathon	Metropolitan	$89,757,568.37	1.11%	1.32%	7.62%
38	Marinette	Micropolitan	$32,248,052.67	1.66%	1.81%	-6.80%
39	Marquette	Micropolitan	$15,959,067.58	4.10%	2.51%	-2.51%
40	Menominee	Rural	$1,756,580.39	1.09%	1.24%	2.10%

Table A18. **Wisconsin County Data (continued)**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
41	Milwaukee	Metropolitan	$383,482,270.06	0.71%	0.85%	0.85%
42	Monroe	Micropolitan	$25,080,365.75	1.12%	1.30%	12.60%
43	Oconto	Micropolitan	$26,791,455.04	2.89%	1.55%	6.16%
44	Oneida	Micropolitan	$47,493,742.65	3.21%	2.59%	-3.55%
45	Outagamie	Metropolitan	$117,262,832.36	1.14%	1.22%	16.40%
46	Ozaukee	Metropolitan	$79,721,812.21	1.72%	1.06%	8.30%
47	Pepin	Rural	$5,003,040.23	1.95%	1.43%	1.05%
48	Pierce	Micropolitan	$31,774,151.92	2.91%	1.63%	15.63%
49	Polk	Micropolitan	$25,049,884.78	1.69%	1.24%	5.52%
50	Portage	Metropolitan	$68,502,275.34	2.01%	2.10%	5.60%
51	Price	Micropolitan	$12,692,897.02	2.48%	2.09%	-15.33%
52	Racine	Metropolitan	$168,066,641.95	1.99%	1.72%	4.11%
53	Richland	Micropolitan	$14,109,154.48	2.10%	1.88%	-3.05%
54	Rock	Metropolitan	$119,435,862.65	1.70%	1.66%	7.11%
55	Rusk	Micropolitan	$12,386,650.96	2.41%	1.98%	-7.82%
56	Sauk	Metropolitan	$59,341,726.67	1.78%	1.91%	16.34%
57	Sawyer	Micropolitan	$15,226,201.89	2.47%	2.01%	1.81%
58	Shawano	Micropolitan	$26,147,196.25	2.30%	1.52%	0.32%
59	Sheboygan	Metropolitan	$92,893,748.10	1.39%	1.52%	2.49%
60	St.Croix	Metropolitan	$32,804,267.59	1.08%	0.66%	42.02%
61	Taylor	Micropolitan	$10,591,450.22	1.30%	1.33%	3.72%
62	Trempealeau	Micropolitan	$23,708,823.16	1.75%	1.80%	9.00%
63	Vernon	Micropolitan	$23,680,534.31	2.54%	1.91%	9.73%
64	Vilas	Micropolitan	$25,657,796.31	3.10%	2.17%	4.30%
65	Walworth	Metropolitan	$71,194,055.79	1.84%	1.37%	10.62%
66	Washburn	Micropolitan	$20,464,206.79	3.96%	2.73%	-0.99%
67	Washington	Metropolitan	$92,204,687.29	1.64%	1.16%	15.49%
68	Waukesha	Metropolitan	$314,972,956.45	1.12%	1.08%	11.73%
69	Waupaca	Metropolitan	$49,063,862.82	2.63%	2.10%	-1.17%
70	Waushara	Micropolitan	$21,788,954.49	3.89%	2.18%	4.79%
71	Winnebago	Metropolitan	$147,162,640.19	1.59%	1.79%	9.09%
72	Wood	Metropolitan	$71,935,347.45	1.92%	2.11%	-3.31%

Figure A52. **Wisconsin County Type**

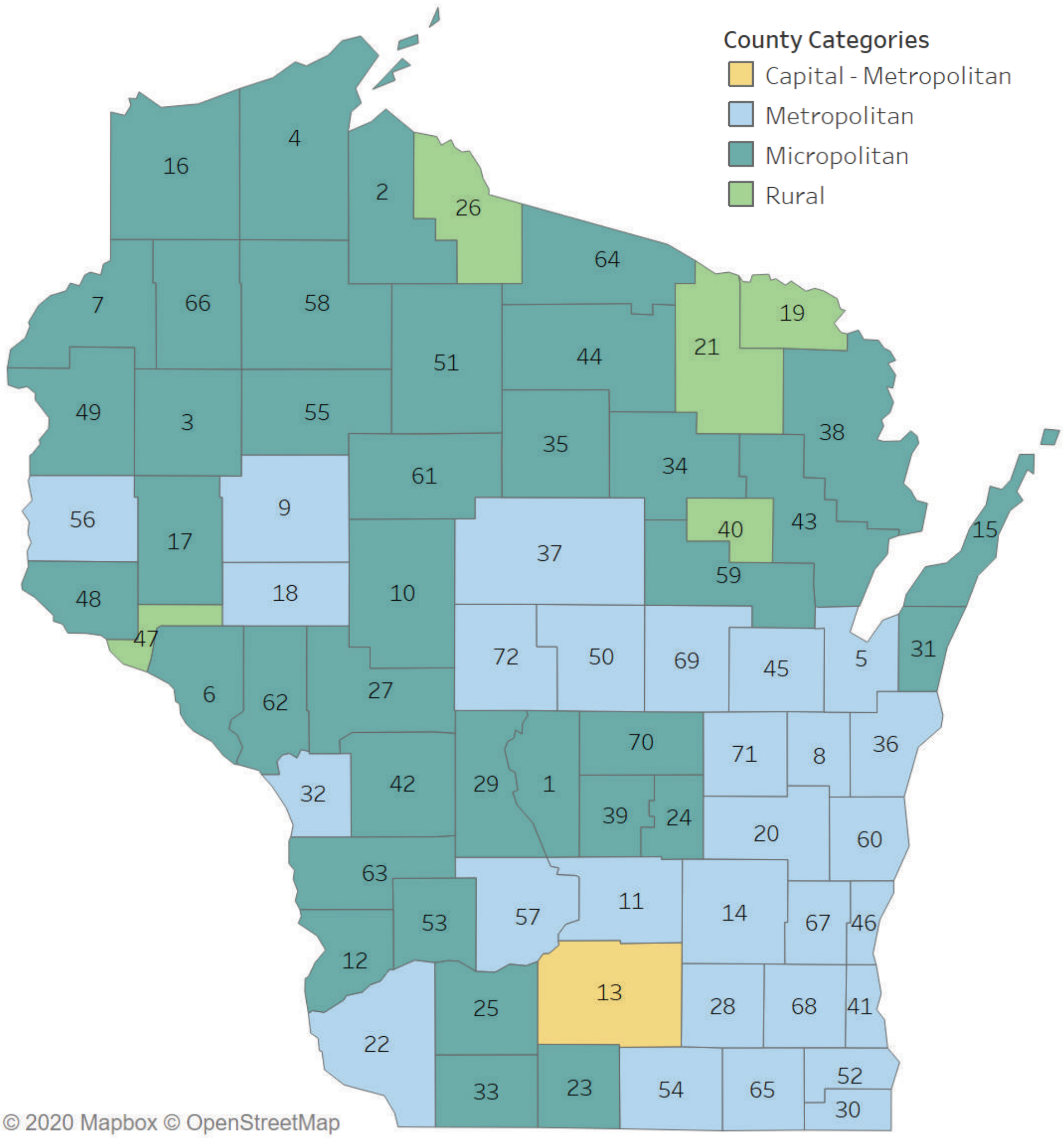


Figure A53. **Wisconsin Pension Benefit Dollars as Share of County GDP**

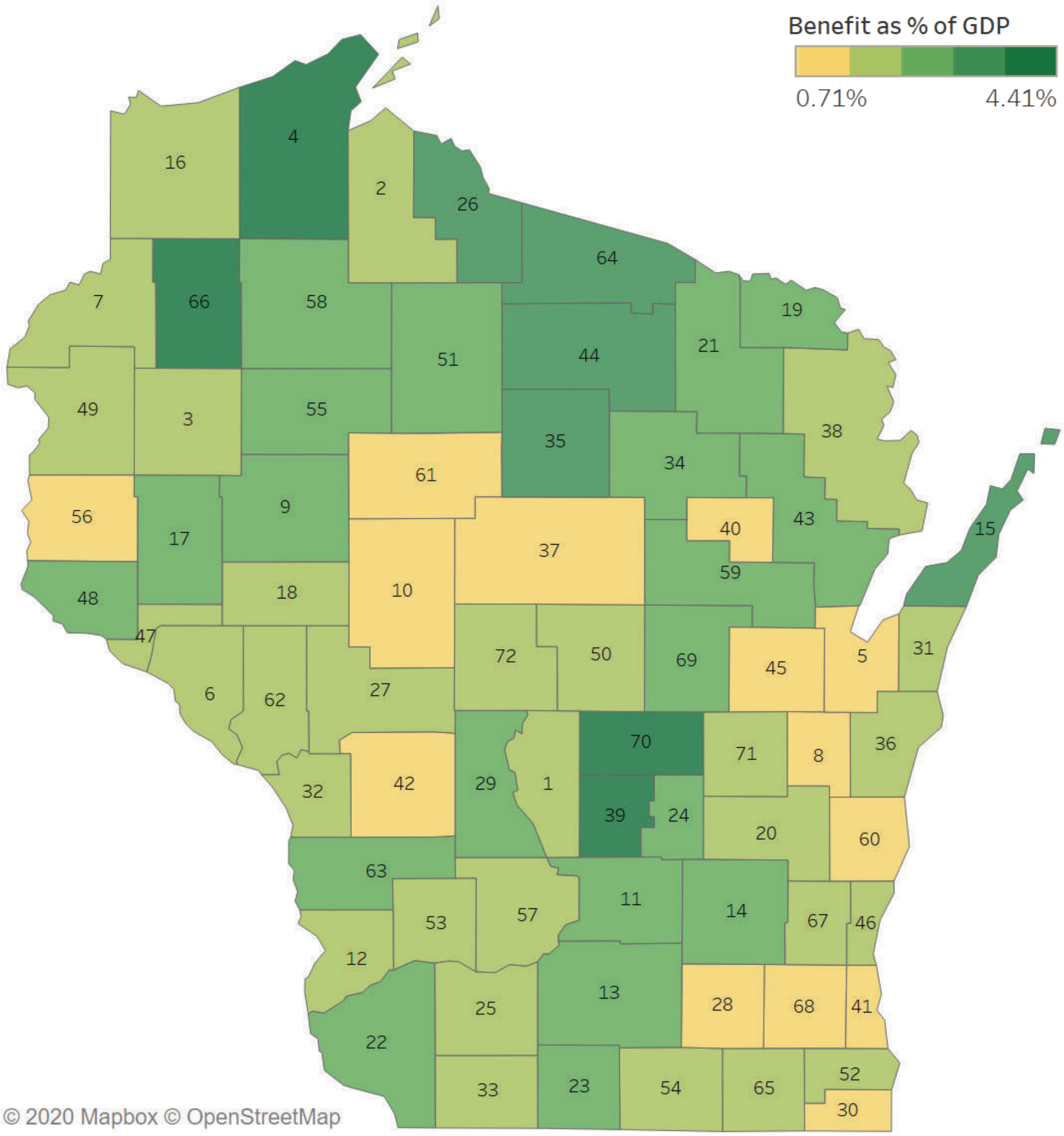
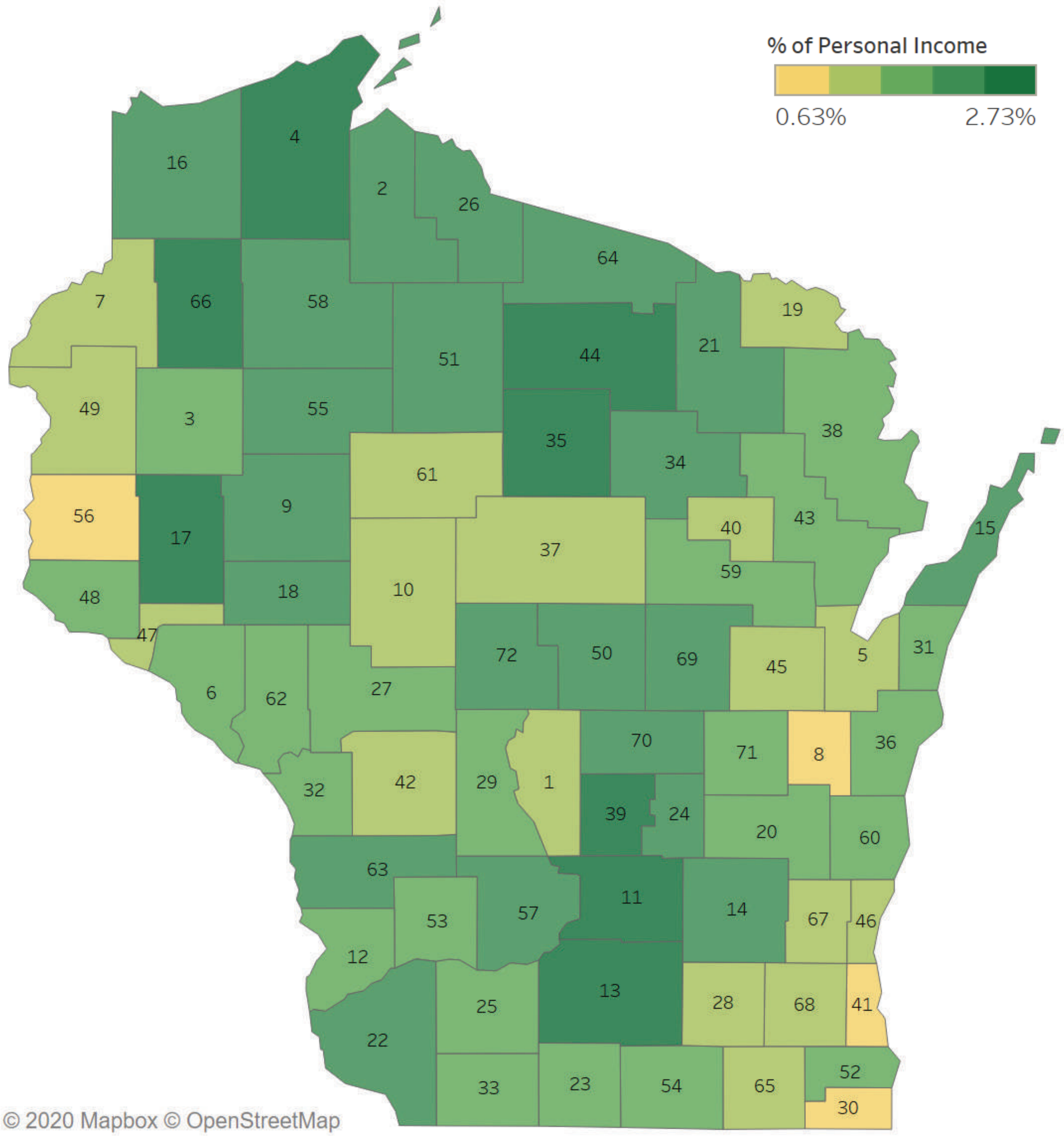


Figure A54. **Wisconsin Pension Benefit Dollars as Share of County Total Personal Income**



In Wisconsin, we received data from the Wisconsin Retirement System.

Wyoming

Table A19. **Wyoming County Data**

No.	County Name	County Type	2018 Pension Benefits	Benefits as a % of GDP	Benefits as a % of Total Personal Income	Population Change (2000 vs 2018)
1	Albany	Micropolitan	$42,141,718.16	2.99%	2.70%	20.58%
2	BigHorn	Micropolitan	$10,631,430.78	2.11%	2.42%	3.66%
3	Campbell	Micropolitan	$26,555,924.69	0.43%	1.09%	36.92%
4	Carbon	Micropolitan	$12,736,433.19	0.96%	1.46%	-4.27%
5	Converse	Micropolitan	$9,568,292.53	0.64%	1.28%	13.18%
6	Crook	Rural	$5,545,478.26	1.80%	1.62%	26.55%
7	Fremont	Micropolitan	$40,935,376.17	2.56%	2.37%	10.41%
8	Goshen	Micropolitan	$12,762,077.80	2.11%	2.20%	6.68%
9	HotSprings	Rural	$4,844,158.43	1.97%	1.93%	-6.70%
10	Johnson	Rural	$8,816,901.84	2.01%	2.03%	19.58%
11	Laramie (Capital)	Metropolitan	$121,297,754.86	2.32%	2.36%	21.28%
12	Lincoln	Micropolitan	$12,984,225.33	1.64%	1.55%	33.36%
13	Natrona	Metropolitan	$60,423,485.84	1.17%	1.10%	18.91%
14	Niobrara	Rural	$2,692,796.98	2.04%	2.20%	-0.79%
15	Park	Micropolitan	$22,384,068.03	1.66%	1.41%	13.72%
16	Platte	Rural	$7,873,164.27	1.47%	1.90%	-2.74%
17	Sheridan	Micropolitan	$27,493,949.44	2.20%	1.56%	13.83%
18	Sublette	Rural	$5,636,537.90	0.33%	1.12%	65.76%
19	Sweetwater	Micropolitan	$29,578,018.88	0.77%	1.29%	14.46%
20	Teton	Micropolitan	$7,816,445.24	0.36%	0.13%	26.46%
21	Uinta	Micropolitan	$12,244,400.73	1.35%	1.50%	2.82%
22	Washakie	Rural	$6,212,941.08	1.73%	1.64%	-4.87%
23	Weston	Rural	$6,005,344.32	1.90%	1.93%	4.86%

Figure A55. **Wyoming County Type**

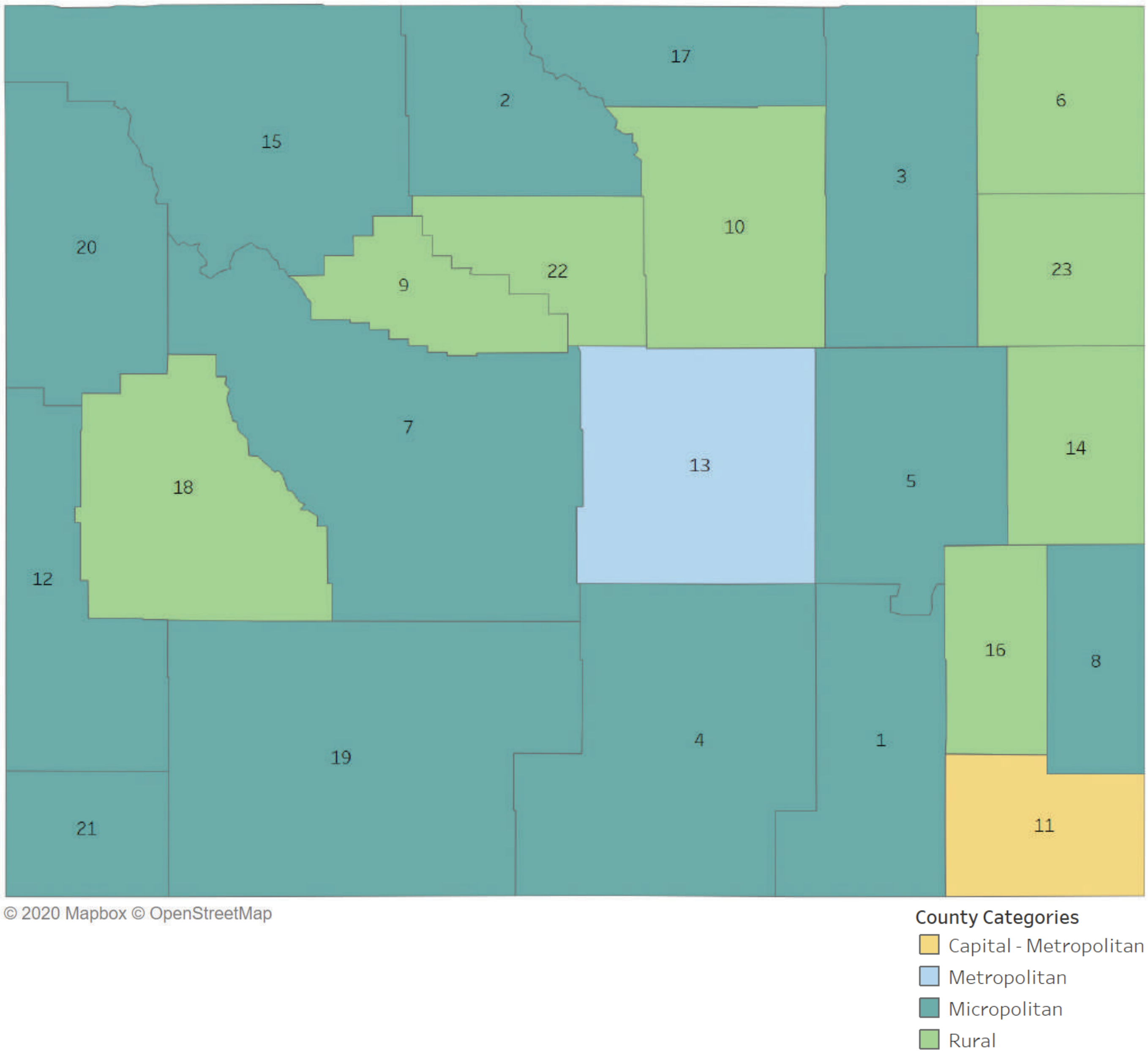


Figure A56. **Wyoming Pension Benefit Dollars as Share of County GDP**

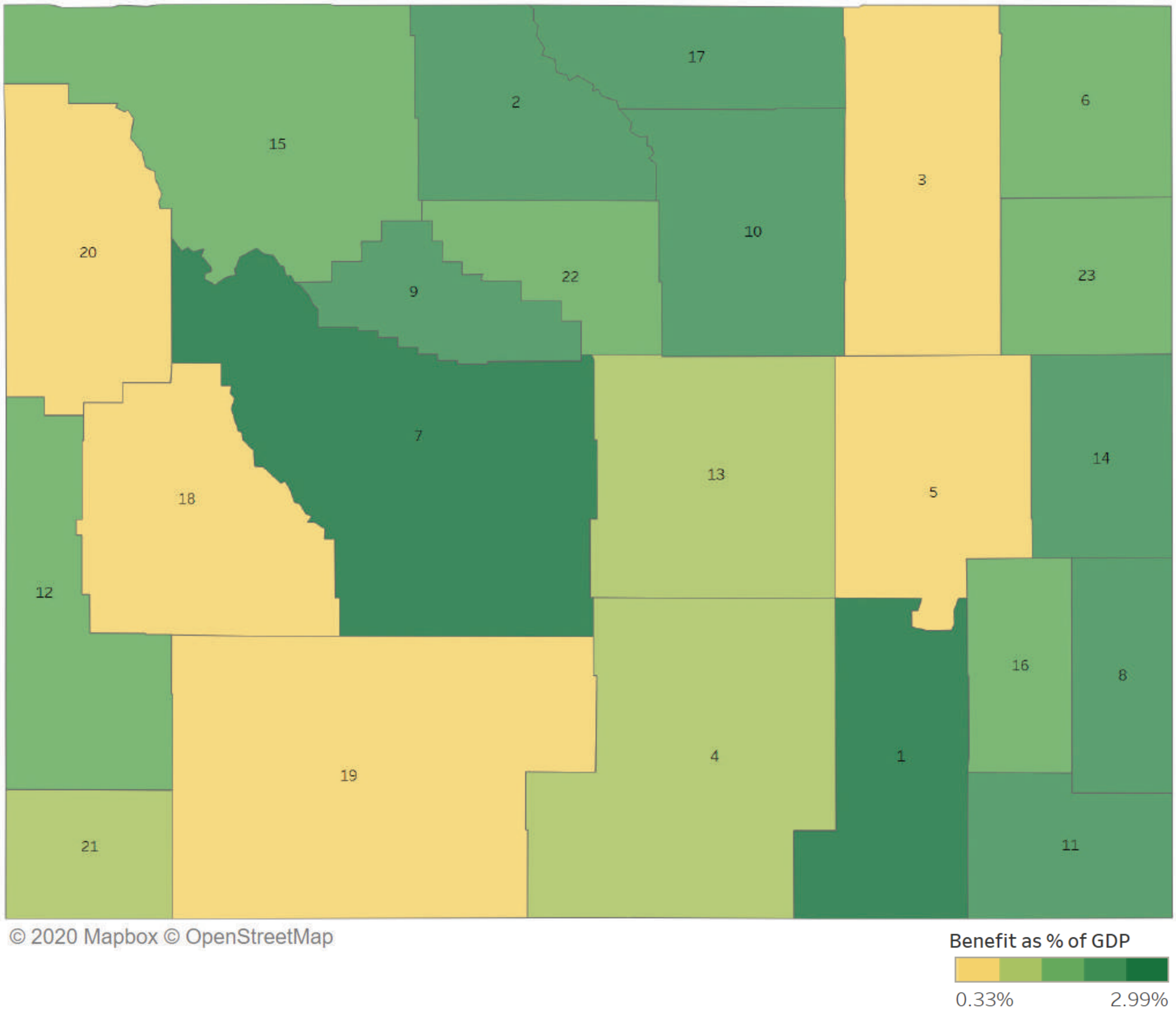
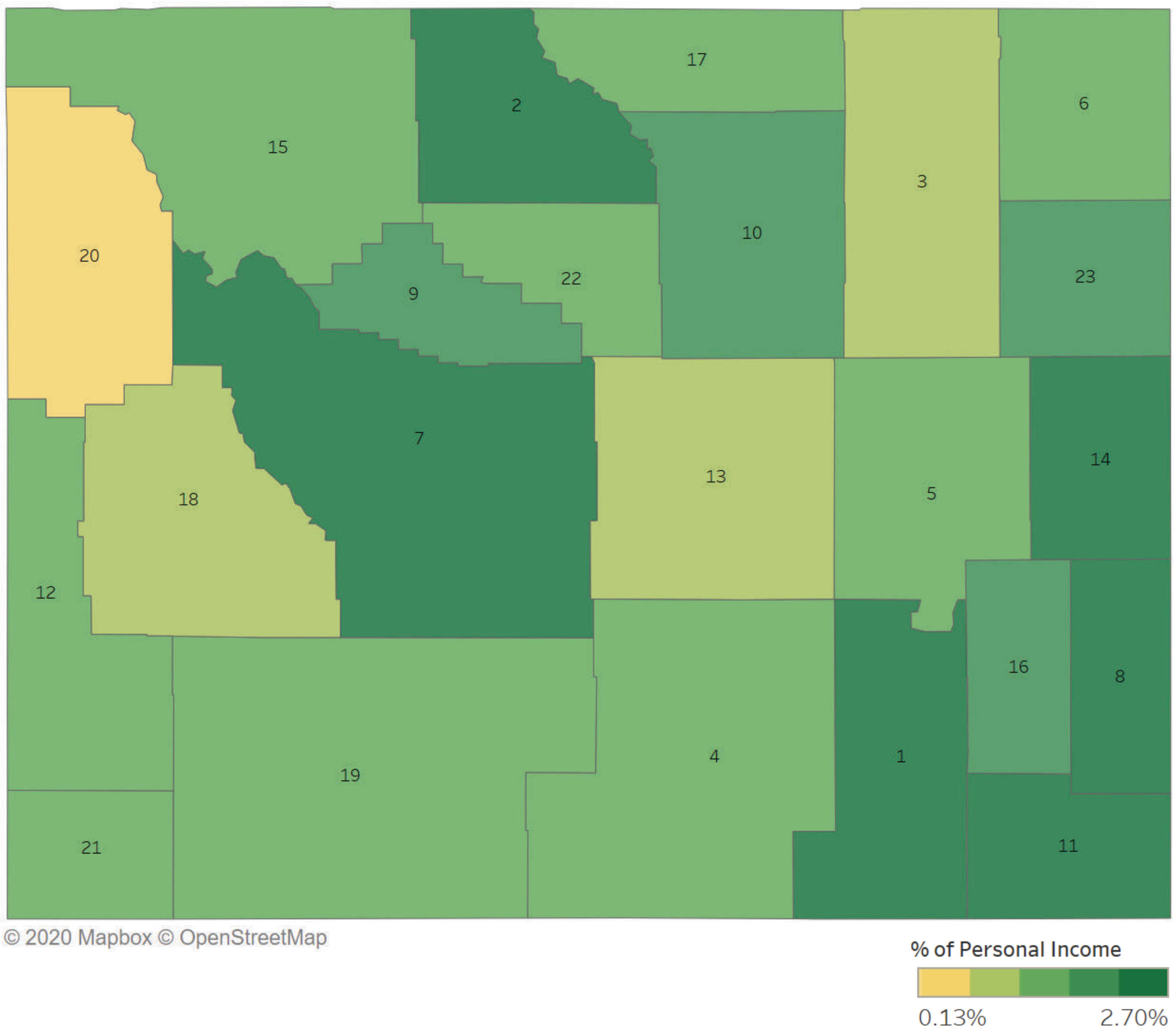


Figure A57. **Wyoming Pension Benefit Dollars as Share of County Total Personal Income**



In Wyoming, we received data from the Wyoming Retirement System.

Table A20. **State Data Capture Rates**

State	Census Bureau: 2018 Pension Benefit Payments (in thousands)	Census Bureau: 2018 Pension Benefit Payees	Data Received: Total Amount of Pension Benefits (in thousands) [1]	Data Received: Total Number of Benefit Recipients[1]	Percentage of Payments Captured	Percentage of People Captured
California	$54,684,659	1,458,658	$35,369,536	908,072	64.68%	62.3%
Idaho	$906,905	52,332	$788,969	41,819	87.00%	79.9%
Illinois	$19,846,770	527,973	$9,255,081	291,031	46.63%	55.1%
Iowa	$2,263,672	126,165	$2,014,491	113,488	88.99%	90.0%
Kansas	$1,829,330	105,449	$1,537,487	88,857	84.05%	84.3%
Maine	$946,934	45,287	$841,683	36,523	88.89%	80.6%
Minnesota	$4,979,363	230,438	$4,415,601	202,991	88.68%	88.1%
Mississippi	$2,676,744	107,599	$2,539,847	99,900	94.89%	92.8%
Missouri	$5,270,982	227,715	$3,895,411	164,843	73.90%	72.4%
Nevada	$2,426,131	67,163	$2,006,500	51,385	82.70%	76.5%
New Mexico	$2,237,114	90,097	$1,945,577	76,928	86.97%	85.4%
New York	$32,258,872	974,194	$22,293,978	704,719	69.11%	72.3%
North Dakota	$417,269	22,103	$341,498	16,031	81.84%	72.5%
Pennsylvania	$11,580,247	444,709	$9,267,926	330,958	80.03%	74.4%
South Carolina	$3,861,478	165,517	$3,756,040	162,287	97.27%	98.0%
South Dakota	$575,017	29,210	$461,620	23,568	80.28%	80.7%
Texas	$17,522,383	732,284	$14,386,063	574,982	82.10%	78.5%
Wisconsin	$5,822,553	225,857	$4,690,047	179,410	80.55%	79.4%
Wyoming	$584,067	30,214	$497,180	23,556	85.12%	78.0%

1 This report is based on data for in-state pension benefit recipients only. It does not include data for pension benefit recipients who live outside of the state where the plan is located.

ENDNOTES

1 Bond, Tyler and Kelly Kenneally, *State and Local Employees Views on Their Jobs, Pay and Benefits, National Institute on Retirement Security*. November 2019.

2 Donovan, Jeanie, "Pensions in the Parishes," Louisiana Budget Project. May 2017.

3 Pacey, Patricia, et al., *Colorado PERA Economic and Fiscal Impacts*, Pacey Economics. December 2018.

4 The Perryman Group, *The Impact of Annuity Payments by the Teacher Retirement System on Texas and Local Areas Within the State: 2019 Update*. January 2019.

5 Fountain, Robert and Robert Waste, *The Economic Impacts on California and Counties of SACRS Members' Benefit Payments*, Applied Research Center at California State University, Sacramento. September 2007.

6 Miller, Steven, Steven Deller, and Judith Stallmann, "Rural Exposure to Pension Reductions," Choices, 1st Quarter 2018 • 33(1).

7 Ramstad, Evan, "Life in the 2020s: Slower growth will be the new normal in Minnesota", *Minneapolis Star Tribune*. December 30, 2019.

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- employees can count on a secure source of retirement income that enables them to maintain a decent living standard after a lifetime of work; and
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Good afternoon Chairman Schauer and members of the Government and Veterans Affairs committee, my name is Dana Henry, and I am a Compliance Officer with the office of State Tax Commissioner and a voter in District 7. I am here today advocating as a millennial for the defined benefit plan, our pension.

I am the daughter of two public high school educators in Southern Oregon. I grew up in a very middle class family, and I can distinctly remember eating peanut butter and jelly sandwiches in the month of September just waiting for that first paycheck of the year to come on October 1st. My parents selected a career path to serve, educate, and grow generations of young people sacrificing a larger salary, for a guaranteed pension at the time of retirement.

My parents were able to retire and currently live on their pensions through Oregon PERS. I graduated from college the same year that my dad retired from teaching. I have a unique perspective being an older millennial in that I graduated at the start of the great recession right as I entered the professional workforce, while also watching my family exit the workforce as the market crashed and flipped upside down.

I saw 90% of my life's savings disappear in just 3 months' time as I attempted to be responsible investing in my first IRA. I saw the parents of my fellow classmates who couldn't retire because they lost six figures in their 401ks which made leaving the workforce impossible and forced them to work much longer than they had planned. But I also saw my father be able to retire with dignity and security on his own terms knowing that his pension was guaranteed when he exited the classroom for the last time.

My husband and I are both North Dakota transplants that moved here sight unseen at the start of the pandemic in 2020. We have no family here and no ties to the area. We strictly came for the benefits package and the defined benefit plan/pension offered by the State.

The benefits package in my opinion is one of the best recruiting and retention tools that the State of North Dakota has at its disposal to bring talent to serve the citizens of this great state.

HB 1040 currently seeks to close the pension plan to new hires and exclusively opens a defined contribution plan to them. This bill has an actuarial cost of 5.5 BILLION dollars over the next 20.5 years, but does not bind any funding requirements to future legislatures.

We are in the predicament we are today with the defined benefit plan because the 2011 legislature chose not to follow through with the recommended four 1% increases to keep the plan on track. I do not trust that 5 future legislatures will continue to fund the plan in order to keep my pension intact. They say that this change will have no effect on my future, but I don’t like these odds. When you have no additional funds coming into a plan, but have distributions going out to retirees if the returns on those funds don’t cover those payments, especially as we are facing another recession, it is in fact my pension payout 30 years down the road that will be impacted and are at risk. I urge a do not pass on house bill 1040.

SB 2239 however, aims to invest in our current pension plan and preserve the benefit for less than $1 Billion (18% of the cost of the House plan) placing it on a course to be fully funded in 30 years. This is the more fiscally responsible plan and the better choice for employees now and in the future.

As the experts continually note, pensions are an efficient use of taxpayer dollars. Let's listen to them and pass SB 2239. It continues to offer the defined benefit plan to all and opens an expanded option if employees decide they want a more portable 401k option with a defined contribution plan. Please pass Senate Bill 2239.

Thank you for your time and diligence as you review this very important matter for state retirees as well as current and future employees.

Sincerely,
Dana Henry

March 9, 2023

Chairperson and committee members:

My name is Valerie Barbie and I have been a ND employee since 2007. Please oppose closing the NDPERS retirement plan to new hires and do the right thing by keeping the promises made to public employees.

As a state employee I was a temporary employee for nine years. I was unable to participate in the pension plan during those years due to the low pay while I paid for my health insurance premiums out of pocket. These years have detrimentally impacted my retirement goals. I held onto my position in hopes that eventually it would turn permanent as working in public service in my profession was my long-term goal. In 2015 I was finally brought on as a permanent employee and since I have changed state agencies and have increased my responsibilities dramatically. Rather than leave ND or go into the private sector I wanted to stay in employment with the state of ND. The pension and healthcare benefits are good incentives to stay.

North Dakota Public Employees Retirement System's (NDPERS) defined-benefit pension plan is a valuable recruiting tool for North Dakota job growth and provides stable retirement savings for our public workers. This defined-benefit plan provides a guaranteed monthly payment to retired public workers, allowing for financial stability and security to the employees and the communities in which they live. The plan is also a significant recruiting tool that keeps public employee salaries and benefits competitive. We must consider the future of our state and its employees.

House Bill 1040 would close the defined-benefit pension plan and cost North Dakota taxpayers $5.5 billion. On the other hand, Senate Bill 2239 would invest in our current defined-benefit pension plan and preserve the popular benefit for under $1 billion. Not only does SB 2239 maintain the defined benefit option and invest in the pension plan, it is also clearly the more fiscally responsible choice.

If we eliminate these benefits the only benefit to being a state employee is the concept of being in service to the public and that does not pay our bills or provide us a future with the dignity that North Dakotans deserve. We are already not guaranteed raises, bonuses, or equitable pay to the private sector. How does it serve our fellow residents to decrease the incentives to work in these difficult positions that are frequently understaffed and overworked as it stands.

Valerie Barbie

Great Public Schools   Great Public Service

Testimony Before the House Government and Veterans Affairs Committee
SB 2239
March 10, 2023

Chairman Schauer and members of the Committee, for the record, I am Bob Marthaller, and I am here today on behalf of the members of North Dakota United to speak in support of SB 2239 and to urge a ***do pass*** recommendation.

Chairman Schauer, of the bills related to the PERS defined benefit plan, North Dakota United believes that SB 2239 is the most responsible, the least expensive, and of the greatest value to public employees and the state of North Dakota.

Members of the Committee, the current condition of the defined benefit plan administered by NDPERS is not the doing of North Dakota's dedicated and hard-working public employees. In fact, public employees have made higher contributions, given up a retired health care benefit, and accepted a decrease of the benefit multiplier from 2% to 1.75%. The reason the fund is in the shape it's in is the result of the economic collapse of 2008 and 2009, as well as the most recent downturn of the economy caused largely by the recent pandemic, coupled with the ND Legislature's decision to not fund the plan to put the DB plan on a trajectory to fully funded status. Beginning in 2011, the Legislature chose not to invest in and fund the DB plan. In contrast, in 2011 the legislature did fund the plan to put the Teachers Fund for Retirement (TFFR) on a course to being fully funded and North Dakota United membership thanks the Legislature for that. However, one is left to wonder why the PERS DB plan was denied the same consideration afforded to TFFR.

Regardless, we cannot turn back the hands of time. We must do what is in the best interest of the plan, in the best interest of current members of the plan, and in the best interest of future public employees.

Mr. Chairman, North Dakota United believes that SB 2239 is the vehicle to carry the DB plan to fully funded status. SB 2239 preserves the DB plan, sets it on a trajectory to be fully funded, and will continue to serve as a proven tool to recruit and retain dedicated, trusted, and highly skilled public employees. It is preferred by public employees regardless of age, according to a recent HRMS survey and can be saved for about one-fifth the cost of closing the plan as provided for in HB 1040.

For these reasons Chairman Schauer, and members of the Committee, I urge a ***do pass*** Committee recommendation for SB 2239.

Testimony in Support of Senate Bill No. 2239

Scott Miller, Executive Director

NORTH DAKOTA
PUBLIC EMPLOYEES
RETIREMENT SYSTEM

SB 2239 – Overview

- Requires participating employers to pay the Actuarially Determined Employer Contribution effective January 1, 2024, for employees in the Main PERS plan
  - ADEC to be determined by the NDPERS actuary based on a closed 30.5-year amortization period
- Participating employee contribution goes up 1%
- **Gives employees a choice** – Opens the existing Defined Contribution (DC) plan to all new state employees
- Makes a one-time cash infusion into the Main PERS plan of $250 million, from the general fund
- Current projections are that the ADEC will increase both the state and political subdivision employer contribution by 4.0% the first year

SB 2239 – Cost – 40 years

Contributions to the DB Plan			
	Present Value of Total Employer Contributions for 2023 to 2054[1]	Difference from Baseline	Difference from Baseline - ADEC Funding
Baseline	$2,054,029,609		
Baseline - ADEC Funding	$2,905,376,593	$851,346,984	
Bill 883 - 6.50% Investment Return	$2,985,766,408	$931,736,799	$ 80,389,815

This includes the $250 million cash infusion

Comparison to HB 1140

- This is the present value of how much MORE expensive over the next 23 years it will be to close the Defined Benefit plan and have all new employees go into the new Defined Contribution plan, than it is to maintain the current DB plan
- Unfortunately, you cannot require future Legislatures to maintain adequate funding

Contributions to the DB Plan and DC Plan			
	Present Value of Total Employer Contributions for 2023 to 2046[1]	Difference from Baseline	Difference from Baseline - ADEC Funding
Baseline	$1,681,415,635		
Baseline - ADEC Funding	$2,489,470,983	$808,055,347	
Bill 280 - 6.50% Investment Return	$3,287,166,589	$1,605,750,953	$ 797,695,606
Bill 280 - 5.50% Investment Return	$4,560,649,023	$2,879,233,388	$ 2,071,178,041
Bill 280 - 4.50% Investment Return	$6,257,016,726	$4,575,601,091	$ 3,767,545,744

Credentialed Actuaries

"The Board shall cause a ***<u>qualified, competent actuary</u>*** to be retained on a consulting basis." NDCC section 54-52-04(4).
"As determined ***<u>by actuarial valuations</u>***, each state governmental unit shall contribute" the Actuarially Determined Contribution Rate. HB 1040.

- NDCC section 54-52-04(4), above, requires the NDPERS Board to retain and use a credentialed actuary to do these analyses.
- The Retirement Committee did <u>not</u> have Milliman, its actuary, analyze these bills.
- Any alternative numbers you may have seen are not from a credentialed actuary.
  - The Reason Foundation does not have actuaries on staff, and do not have our data
- The NDPERS Board could not rely on anyone other than a credentialed actuary to do these analyses, both from a statutory perspective and a fiduciary responsibility perspective. Why is anyone listening to any other numbers?

Tax Dollar Efficiency

Traditional defined benefit plans - advantages

- **Efficient use of taxpayer dollars**
  - The Retirement Committee’s own actuarial expert called Defined Benefit plans an “efficient use of taxpayer dollars”
    - Milliman Presentation to Retirement Committee, slide 16, April 11, 2022
  - Milliman cited a study that showed that employees receive about twice the retirement benefit in a DB plan for the same cost as a DC plan

Traditional defined contribution plans - disadvantages

- **Inefficient use of taxpayer money**

2.87%

- The percent of new employees that elected to join the DC plan from 2013-2017 when it was open and available to all new state employees
- Only 2.36% of 20-somethings elected to join the DC plan at that time
- Current state employees also strongly prefer a DB plan:

Based on the information provided, I prefer to have a defined contribution (DC) retirement plan rather than a defined benefit (DB) retirement plan.* *As stated earlier in this survey a DC plan is similar to the well-known 401(k) and a DB plan is commonly referred to as a pension.	3840	2.18	3%
Based on the information provide, I prefer to have a Defined benefit (DB) Retirement Plan rather than a Defined Contribution (DC) Retirement Plan.* *As defined earlier in this survey a DB is commonly referred to as a pension and a DC is similar to the well-known 401(k).	3858	3.95	42%

Source: 2022 HRMS Survey of Current State Employees

Percent that "Strongly Agree"

Average Rating

75%

- The percent of DC plan members who came back to the DB plan when given the opportunity to do so
- Those members agreed to pay an extra 2% of employee compensation to come back to the DB plan

Employees Did Their Part

Employees:

1% Cont.

1% Cont.

1% Cont.

Employee Benefit Reductions

1.95% Bene. Red.

Employees: 4.95% Total

Notably, NDPERS proposed <u>all</u> of these changes.

2011	2012	2013	2017	2019

Employers:

1% Cont.

1% Cont.

1% Cont.

Employers: 3.0% Total

3/4ths of the 4-Year “Shared Recovery Plan”

Questions?

Email scottmiller@nd.gov
Call (701) 328-3901

Professional Fire Fighters of North Dakota

Darren Schimke, President | 218-779-4122 | dschimke@wiktel.com

3/10/2023

House Government and Veterans Affairs Committee

Mr. Chairman and members of the House Government and Veterans Affairs Committee.

My name is Darren Schimke, President of the Professional Fire Fighters of North Dakota. I rise before you on behalf of the PFFND in support of SB 2239.

Valued by employers as a workforce management tool to recruit and retain talent, offering defined benefit (DB) pension benefits is one way that employers send a loud signal to employees that they are committed to a long-term relationship. This provides a meaningful incentive for employees to stay in their job. Employees value pensions as a path of economic security in retirement. Your support of SB 2239 will deliver that signal loud and clear.

As a 30-year employee of the City of Grand Forks Fire Department, I have witnessed firsthand the negative effects when decreases are made to a retirement plan. In January 1996, the City choose to close the DB plan, which was in existence since 1970, to all new hires and opened a DC (Defined Contribution) retirement plan. Approximately 5 years after the DC implementation and as the Grand Forks firefighter's Local 242 union president, I noticed within my own department, and heard from other departments, that we were all experiencing major turnover. As stated in the exit interviews, the majority of these departures were for better retirement benefits. I then inquired on employee morale. It was staggering to hear how low it was and the actions that were being taken to demonstrate low morale by employees. With that concern and learning about the ND PERS Retirement plan, I inquired with the Human Resource Department and the Finance Department about joining the ND PERS Retirement Plan. A few of my many selling points to them were plan longevity, plan stability, and recruitment/retention success stories.

In the end, the City of Grand Forks joined the ND PERS plan and the DC plan participants are now in a DB plan along with all new hires. Within a few short years, I can honestly say the level of morale rose drastically. Observing my coworkers get back their DB plan was remarkable. It was like watching a weight gradually being lifted off their shoulders. We are no longer watching 911 dispatchers leave our employment and begin working 22 miles East in Crookston MN. The firefighter and police turnover slowed drastically as well. Improvements were noticed across all departments.

SB 2239 is good for the worker and the State. The worker keeps their DB plan and the State saves approximately $4.5 billion over 30 years with a plan that's 100% funded. Now that's fiscally responsible.

We understand that circumstances change and adjustments need to be made from time to time. That time is now! The members of my PFFND and thousands of workers and their families throughout our state are depending on you and the hard work that you do here.

Thank you for the opportunity to stand before you today and now I will take any questions that you may have.

Darren Schimke

My name is Darrel Lund and I am a retired teacher of 42 years in the West Fargo Public School system.
I strongly support SB 2293, the bill that strenthens the defined benefit plan for North Dakota public employees.
The bill provides $250,000,000 lump sum from the general fund for the purpose of reducing the unfunded liability of the public employees retirement system plan for the biennium beginning July 1, 2023, and ending June 30, 2025. It also includes a 4.0% employer
contribution increase and 1.0% employee contribution increase effective January 1, 2024 and a 3.6% employer contribution effective July 1, 2025.
Contrast that to the $5.5 Billion dollars needed to switch from the current Defined Benefit plan to a Defined Contribution plan as proposed in HB 1040.
Not only does SB 2239 make much more sense fiscally, it also encourages workers to remain and work in North Dakota, by rewarding the worker with a pension that is based on length of service and the average of their highest three, or five year salaries.

I strongly urge a Do pass recommendation from your committee on SB 2239.

Thank you,
Darrel Lund

S.B. 2239
North Dakota Retirement and Investment Office (RIO) on behalf of the Teachers' Fund for Retirement Board of Trustees
Supporting Testimony related to S.B. 2239 before the House Government and Veterans Affairs Committee
Representative Austen Schauer, Chair
Representative Bernie Satrom, Vice Chair

Janilyn Murtha, JD, MPAP – Executive Director

I. Introduction

The 1989 Legislative Assembly created the Retirement and Investment Office (hereinafter "RIO") to capture administrative and investment cost savings in the management of the investment program of the State Investment Board (SIB) and the retirement program of the Teachers' Fund for Retirement (TFFR). Statutory authority for the agency is found in North Dakota Century Code chapter 54-52.5 and the programs are governed by chapters 21-10 (SIB) and 15-39.1 (TFFR).

TFFR is a qualified defined benefit public pension plan. The program is managed by a seven-member board of trustees which consists of the State Treasurer, State Superintendent, two active teachers, two retired teachers and one school administrator, all appointed by the Governor.

The plan covers North Dakota public school teachers and administrators. Benefit funding comes from member and employer contributions (43%) and investment earnings (57%). During the past decade, active membership has increased 16.4% from 10,138 to over 11,800 participants, while retirees and beneficiaries have increased 26.0% from 7,489 to over 9,400.

Our 2022 actuarial valuation projects the TFFR plan to reach 100% fully funded status by 2044. The successful funding path is largely attributable to the statutory changes to the plan, including the creation of a tiered benefit structure and increase in contributions passed by the Legislature in 2011.[1]

II. Supporting Testimony relating to S.B. 2239

The TFFR Board of Trustees believes that defined benefit plans provide a valuable recruitment and retention tool for government entities when managed correctly and funded appropriately. TFFR employers are largely school districts which employ both TFFR and Public Employee Retirement System (PERS) members.

The TFFR Board notes that the PERS Main Defined Benefit Plan and the TFFR plan are currently on distinctly different funding paths. While the TFFR plan is projected to reach fully funded status

[1] H.B. 1134, 62nd N.D. Legislative Assembly (2011-2013).

by 2044,[2] the PERS Main Defined Benefit Plan is not projected to reach 100% fully funded status.[3] The TFFR Board recognizes that TFFR's funding success is largely attributable to the plan design and contribution changes adopted by the Legislature through H.B. 1134 in 2011; whereas the version of S.B. 2108, the PERS funding bill, which was ultimately approved in 2011, removed the final contribution increase needed for the PERS Main Defined Benefit plan.

The TFFR Board observes that the legislature must pursue some type of change to address the PERS Main Defined Benefit Plan funding shortfall. From a public policy perspective, the TFFR Board is concerned that closing the PERS Main Defined Benefit plan as proposed in H.B. 1040 will have a negative impact on the recruitment and retention efforts for the non-teaching employees of its school district employers. The TFFR Board supports the changes proposed in S.B. 2239 to address the funding shortfall of the PERS Main Defined Plan while continuing to provide a valuable recruitment and retention tool for government entities in North Dakota, especially for our school district employers.

III. Summary

The changes proposed by SB 2239 reflect an attempt to correct a funding shortfall for the PERS Main Defined Benefit Plan while maintaining a valuable recruitment and retention tool for North Dakota government entities. Therefore, the TFFR Board of Trustees supports SB 2239 and respectfully requests a Do Pass recommendation on this bill.

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[2] 10-26-22 ND Legislature Employee Benefits Programs Committee meeting, Presentation by the Segal Group, Inc. regarding the July 1, 2022, actuarial valuation of TFFR, p. 28, 29.

[3] 10-26-22 ND Legislature Employee Benefits Programs Committee meeting, Presentation by GRS regarding the July 1, 2022, actuarial valuation of PERS Main System, p. 33.

Testimony in Support of SB 2239
House Government and Veterans Affairs

Good morning Chairman Schauer and members of the committee. My name is Sharon Schiermeister. I am a retired state employee and I am testifying in support of Senate Bill 2239.

I am in favor of this bill as it provides a cost-effective approach to put the PERS Defined Benefit (DB) Plan on a path to becoming 100% funded. Achieving sound financial status provides assurance to retirees that the benefits we have been promised are secure.

Included with my testimony is background information on the funding challenges the plan experienced as a result of the financial crisis in 2008-09, the proposed recovery plan, and actions taken by the Legislature from 2011 - 2021. The history shows how difficult it has been to pass contribution increases. There were several sessions where the requested contribution increases were given a favorable recommendation from the Legislative Employee Benefits Committee, included in the Governor's budget, and passed out of one chamber, but still failed. Even in years with a budget surplus, the additional contributions were not funded. SB 2239 requires employers to contribute the actuarially determined contribution rate, which will be based on the actual experience of the plan, and insure the plan is always funded appropriately.

Thank you for your careful consideration of this bill. It provides a fiscally sound approach to get the DB plan back to 100% funded status, allowing the plan to pay all benefits as promised. I am respectfully requesting a DO PASS recommendation on SB 2239.

PERS Recovery Plan

In the 2008/2009 fiscal year the financial market had a major correction that was preceded by the tech market collapse in 2001-2002. However, the most significant effect occurred in 2008/2009 when the PERS plan lost about 24.5%. The financial consultant to the State Investment Board, which manages the PERS assets, reported that out of 224 years of US stock performance only 4 years were worse than the returns in 2008. What the plan experienced was truly a unique and significant event. As a result of this dramatic downturn in the financial markets, the long term funded status of PERS was affected and projections showed the plan could become insolvent in approximately 2040. After a significant amount of study, a proposal was brought forward to increase the contributions by 8% over the period from January 2012 to January 2015 which was projected to close this funding deficit. It became known as the PERS 4-year recovery plan and was based upon the concept that the recovery should be shared between the employer and employee. As proposed, the State would pay approximately 25%, the political subdivision employers would pay 25% and the employees would pay the remaining 50%. Essentially, this was a 50/50 split between employers and employees. It was proposed to be spread over 4 years to reduce the effect of the increase in any given year on either party. The Teachers Fund For Retirement (TFFR) also had a similar recovery plan. This proposal came together in SB 2108 that was considered during the 2011 session. This proposal was intended to accomplish three objectives:

1. To stop the downward trend in the funded status of the plan
2. To stabilize the plan
3. To put the plan on a course back to 100% funded status

That session, the Legislature approved the first two years of the recovery plan which included the 2012 and 2013 contribution increases. This stopped the downward trend in the funded status and stabilized the plan. It should be noted that the Legislature passed the full 4 year recovery plan for TFFR and they are now projected to be fully funded by the year 2044.

In 2013 PERS proposed the last two years of the recovery plan contribution increases in SB 2059. It received a favorable recommendation from the Legislative Employee Benefits Committee and was included in the Governors Executive Budget Recommendation. The bill introduced by PERS did not pass, but the third year of the recovery plan was added to HB 1452 in conference committee and passed.

In 2015 PERS proposed in HB 1080 the last year of the recovery plan contribution increases along with some benefit modifications. This included changes to the final average salary calculation, early retirement benefit reduction and changing the Rule of 85 to Rule of 90 with minimum retirement age of 60. The bill was given “no recommendation” by the Legislative Employee Benefits Committee, and was included in the Governors Executive Budget Recommendation. The bill did not pass; however, the benefit changes were added in conference committee on the OMB bill at the end of the session and passed.

PERS submitted HB 1053 in 2017 for the last year of the recovery plan contribution increases. The bill received a favorable recommendation from the Legislative Employee Benefits Committee but was not included in the Governors Executive Budget Recommendation due to the fiscal constraints facing the State. The bill did not pass.

PERS submitted 3 bills in the 2019 session to address the funding concerns of the plan. This included SB 2048 for the last year of the recovery plan contribution increases, SB 2047 to reduce the benefit multiplier for new employees, and SB 2046 to discontinue the Retiree Health Insurance Credit (RHIC) program for new employees and direct the 1.14% employer contribution to the DB plan. These bills all received a favorable recommendation from the Legislative Employee Benefits Committee and the contribution increase was included in the Governors Executive Budget Recommendation. The bills to reduce the multiplier and discontinue the RHIC passed, but the contribution increase bill did not pass.

PERS submitted 2 bills in the 2021 session to address the funding concerns of the plan. This included SB 2042 to have employers pay the actuarially determined employer contribution and SB 2046 for the last year of the recovery plan contribution increases. Both bills received a favorable recommendation from the Legislative Employee Benefits Committee and the contribution increase was included in the Governors Executive Budget Recommendation. Both bills failed to pass.

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TESTIMONY ON SENATE BILL 2239
House Government and Veterans Affairs Committee
March 10th, 2023

Maureen Storstad, Finance and Administrative Services Director
City of Grand Forks, ND

Mr. Chairman and members of the committee, this testimony is written on behalf of Tangee Bouvette, Human Resources Director and myself, Maureen Storstad, Finance and Administrative Services Director for the City of Grand Forks. I want to thank you for the opportunity to provide testimony and express support of this legislation.

The NDPERS retirement system is an excellent defined benefit pension plan, and it is our top retention and recruitment tool for the City of Grand Forks. This plan has been a cornerstone of the benefit package offered to our employees. It is increasingly difficult to remain competitive with the private sector. The NDPERS defined benefit pension plan has proven to be an essential tool in recruiting and retaining skilled, qualified employees.

The City of Grand Forks, in general, has supported previous efforts to support the NDPERS plan to bring this plan to a healthier funding percentage level, and we would continue to support the NDPERS plan if the State were to consider keeping this plan open to new employees. The City of Grand Forks has supported past legislation to incrementally increase contribution rates over the last 12+ years as the City has been able to manage these incremental increases through budget planning.

We appreciate this bill and its efforts to not only keep this plan open, but to also place this plan on better footing, as we agree with the need to improve the funding of this plan. As stated, we are supportive of incremental increases, in which we can put together a budget and a plan. This bill includes a one-time cash infusion along with a 1% contribution increase for both the employee and employer. It also contains an increased contribution based on the ADEC calculation. A concern we have is with the unknown that would be presented with the computation of the ADEC percentage and what amount needs to be budgeted in future. We would ask for consideration of all that is included within this bill with the exception of the ADEC. The plan could then be monitored to see the effects of these changes on the trajectory of funding.

The City of Grand Forks supports this bill and the effort to bring the NDPERS main pension plan to a healthier funded level. We support making incremental contribution changes to the NDPERS plan and monitoring funding every two years, in order to get this plan on a positive trajectory toward healthier funding. It is for the reasons stated above that we support the efforts of Senate Bill 2239, Thank you for your time and consideration. We respectfully ask for a DO PASS on Senate Bill 2239.

Testimony in Support of SB2239 — NDPERS Retirement
House Government and Veterans Affairs Committee
Sean Cleary, District 35 — Bismarck, North Dakota Senate

Chairman Schauer, Members of the House Committee on Government and Veterans Affairs,

I am here to introduce and ask for your favorable consideration for SB 2239, a bill that aims to provide sustainable funding for the NDPERS defined benefit retirement plan. The bill also includes changes which allow new state employees to elect to enter the NDPERS defined contribution plan should that work better for their retirement goals.

Additional Provisions:

- The bill would require employees to pay an additional **1%** of their salary towards the pension to help fund the plan responsibly and ensure it is fully funded for the next 30 years.
- Actuarially determined employer contributions (ADEC) would be used to fund the PERS Defined Benefit Pension plan to 100% funding over the next 31 years. This would be an additional **3.6%** from the state employer contribution next biennium. Political subdivisions on the plan would be required to pay this as well.
- The bill appropriates **$250 million** from the General Fund to reduce the unfunded liability of the PERS DB pension next biennium.
- All new state employees will be able to enroll in the DC plan, and enrollees in the DC plan will contribute an additional 1% towards their retirement plan to maintain equal percentages with members of the DB plan. Currently, only non-classified employees have the option to enroll in the define contribution plan.
- The changes in this bill to the state contributions begin January 1, 2024, and apply to new state employees hired after December 31, 2023.

SB 2239 will help to ensure that public employees in North Dakota have a choice of competitive retirement plans. I believe it does this in a way that is fiscally responsible with taxpayer dollars.

I respectfully ask for your support and thank you for work on this important issue throughout this legislative session. I would be happy to answer any questions.

Sincerely,

Sean Cleary
North Dakota Senate
District 35 — Bismarck

Testimony in support of SB 2239
House Government and Veterans Affairs Committee

Presented by Pam Sharp, Coalition for Retirement Stability
March 10, 2023

Good morning Chairman Schauer and members of the House Government and Veterans Affairs committee. My name is Pam Sharp and I represent the Coalition for Retirement Stability, which is made up of AARP, ND United and many retired state employees.

I appear before you in support of Senate Bill 2239.

The defined benefit plan is the best recruiting and retention tool the state has. Individuals in the public sector make less money than the equivalent of their position in the private sector. Public employees know this and accept that it will always be that way, but they are willing to accept a lesser salary because they get health insurance and they know there is a pension plan attached to that job. They knowingly accept that trade off, and many of them are willing to stay in their employment for many years because of that pension plan. This bill keeps that defined benefit plan in place and fully funds it.

The other reason I support this bill is because it is fiscally responsible.

I handed out an informational sheet showing the cash outlays for this bill. The fact that this bill requires public employees to contribute an additional 1% alleviates some of the cost to the state and political subdivisions.

You will note that this bill requires $250 million from the general fund, similar to the other bills that have been proposed, but after that it is quite different. The increased actuarially determined employer contribution (ADEC) for the state over 30 years is $843 million, while the increased ADEC for political subdivisions is $936 million. Keep in mind this is over 30 years. Also, on the lower half of the page, I estimated how much of the state's portion would come from general funds, special funds and federal funds. The general fund comes out to about $421 million over 30 years.

This bill is a good, solid plan. In addition to fully funding the plan at a reasonable cost, It also allows new employees to join the defined contribution plan, if that is their preference. It requires a 1% contribution increase from employees, which alleviates some of the cost for the state and political subdivisions, but most of all, it is fiscally responsible and fully funds the plan in a 30 year time period.

I ask that you support this bill and give it a Do Pass.

In Support of Senate Bill 2239

Comparison of Total Cash Outlays Between SB 2239 and HB 1040

	Senate Bill 2239	House Bill 1040
General Fund Transfer	$250,000,000	$0
S.I.I.F Transfer	0	240,000,000
Legacy Earnings Fund	0	630,000,000
State Increased ADEC*	**843,522,478**	**4,668,174,166**
Political Subs Increased ADEC*	936,798,920	
Total Cash Outlays to get to Full Funding	**$2,030,321,398**	**$5,538,174,166**
Approximate Funding Split of State's Increased ADEC		
General Fund	**$421,761,239**	**$2,749,774,166**
Special Funds	320,538,542	1,584,400,000
Federal Funds	101,222,697	334,000,000
	$843,522,478	**$4,668,174,166**

Notes: Return assumption for SB2239 is 6.5% on an open plan.
Return assumption for HB 1040 is 4.5% on a closed plan.
*ADEC = Actuarial Determined Employer Contribution
ADEC numbers provided by GRS, the actuarial firm that performed the actuarial analyses for both SB2239 and HB1040.

Prepared by: Pam Sharp, Coalition for Retirement Stability

SB 2239

Total Cash Outlays Over 30 Years
DB Plan is Fully Funded After 30 Years
$250 million cash infusion
Employees Contribute Additional 1%

	Employer	State and Pol Subs Additional Employee Contributions
General Fund Transfer	250,000,000	
State increased ADEC	843,522,478	
Political Subs Increased ADEC	936,798,920	
Total Increased Cash Outlays	**2,030,321,398**	**714,624,426**

Approximate Funding Split of State's Increased ADEC:

General Fund	421,761,239
Special Funds	320,538,542
Federal Funds	101,222,697
	843,522,478

Prepared by Pam Sharp
Coalotion for Retirement Stability