



ISSUE BRIEF

Gauging the Burden of Public Pensions on Cities

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This ambitious research study starts with a question: how much do residents of a city pay for pensions—not just for city pensions, but also for school district and county pensions in their jurisdiction?

Using a sample of 173 cities and assigning pension costs to each city based on financial reports and their methodologies, the research team at Boston College found that overall pension costs equal 7.9 percent of the total revenue base.

As with other studies, the researchers found a wide variation in pension costs among the cities they studied ranging from 12.3 percent for the highest cost quintile to 2.7 percent for the lowest cost quintile.

As the authors note, the analysis should be viewed as preliminary as the data have not been reviewed by the individual cities. They conclude that, although some cities face significant problems, pension costs are less of a burden to most cities than has been widely reported.

The Center for State and Local Government Excellence gratefully acknowledges the financial support from the ICMA-RC to undertake this research project.

A handwritten signature in black ink that reads "Elizabeth K. Kellar".

Elizabeth K. Kellar
President and CEO
Center for State and Local Government Excellence

Gauging the Burden of Public Pensions on Cities

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Introduction

Stories in the popular press suggest—particularly in the wake of the bankruptcy of Detroit—that pensions are the major expense of American cities and will lead to their widespread collapse.¹ Thus, it is important to know the burden of pensions on cities. This burden can be measured in two ways. The first is the direct cost of pensions to city governments. These costs include contributions to locally-administered plans, contributions to state non-teacher plans, and contributions to state teacher plans on behalf of dependent school districts. The direct cost measures the pressure on the city's finances. But there is also a broader question: how much do residents of a city pay for pensions? Here one would add to the city's direct costs the contributions made by independent school districts that serve city residents and contributions that city residents make to county plans. This second concept—which is more comprehensive, avoids distortions created by local government arrangements, and provides a measure of residents' incentive to move—is the focus of this brief. The question is whether pension costs—measured comprehensively—account for 5 percent or 50 percent of total local revenue raised from city taxpayers. (The Appendix presents both measures of the pension burden.)

The discussion proceeds as follows. The first section highlights the importance of looking beyond the cost of locally-administered plans and describes the process of collecting and allocating the amounts paid for pensions by school districts within the city and by counties in which the cities are located. The second section describes our sample of 173 cities and illustrates how costs and

revenues from the various units of local government are allocated to city taxpayers. The third section reports that, for the full sample, overall pension costs borne by city residents amount to 7.9 percent of revenue. The discrepancy between the 7.9 percent and the average reported in the U.S. Census of 5.6 percent is primarily because our study uses the full Annual Required Contribution (ARC), while the Census reports the amount that the local governments actually paid. In terms of individual cities, taxpayer costs average 2.7 percent of revenue for the least expensive fifth of cities and 12.3 percent for the top fifth. Among major cities, Chicago, New York, and Philadelphia have very high pension costs. Detroit was #61 primarily because it issued Pension Obligation Bonds in 2005, which increased its overall borrowing costs but reduced its reported pension expense. The final section concludes that pension costs are closer to 5 percent of revenue than to 50 percent for cities, even in the wake of two financial crises and the Great Recession. However, in those cases where pensions are both expensive and underfunded, such as Chicago, they exacerbate fiscal problems.

Pension Financing at the Local Level

To clarify the goal of this study it may be helpful to compare it with earlier work that explored how well sponsors of locally-administered plans were funding their commitments.² First, the earlier sample consisted of individual local plans, whereas the current analysis pulls together all pension costs (to both state and local plans) for a given city. Second, the earlier study was limited to localities that administered their own plans. (For example, the sample included no city in Mississippi, Montana, or Nevada because cities in those states participate only in a state system.) The current analysis, which looks at pension contributions to both locally-administered and state-administered plans, includes cities in all 50 states. Finally, the earlier study looked at the funded status of the plans, while the focus here is on the burden of total pension costs on the city revenue base.

The Census data highlight the importance of looking beyond the cost of locally-administered plans.

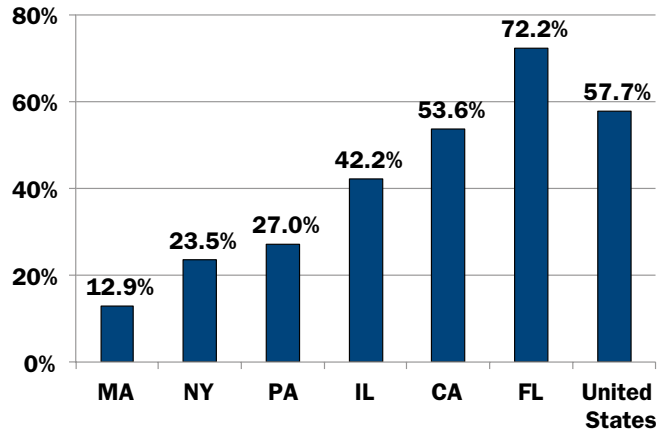
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Specifically, many local governments make considerable contributions to state systems. In the aggregate, these payments account for 58 percent of total local pension contributions. But these percentages vary enormously across states. They range from zero in Vermont—where the entire state retirement system is financed at the state level—to 100 percent in Hawaii, Maine, Mississippi, Montana, Nevada, New Mexico, and Wyoming—where all localities are covered under the state plan.³ Figure 1 shows the share of local pension contributions going to a state system for a sample of states that lie between the extremes of zero and 100 percent.

Unfortunately, the financing of pensions at the local level is more complicated than city money going to local plans or to state plans (see Figure 2). In addition, cities have school districts that make contributions directly to state plans and get their money either directly from the city or through a separate levy. Further, residents of cities also contribute to the financing of county governments that sponsor plans or contribute to state systems. The process of accounting for all of these contributions involves four separate steps, some easy, some painstaking.

The first step, which involves city contributions to its own plans, is straightforward. For those cities with a plan of their own, the Comprehensive Annual Financial Report (CAFR) lists both the Annual Required Contribution (ARC) and the percent of ARC paid by the city

Figure 1. Local Governments' Contributions to State-Administered Plans as a Percent of Their Total Contributions, Selected States, 2011

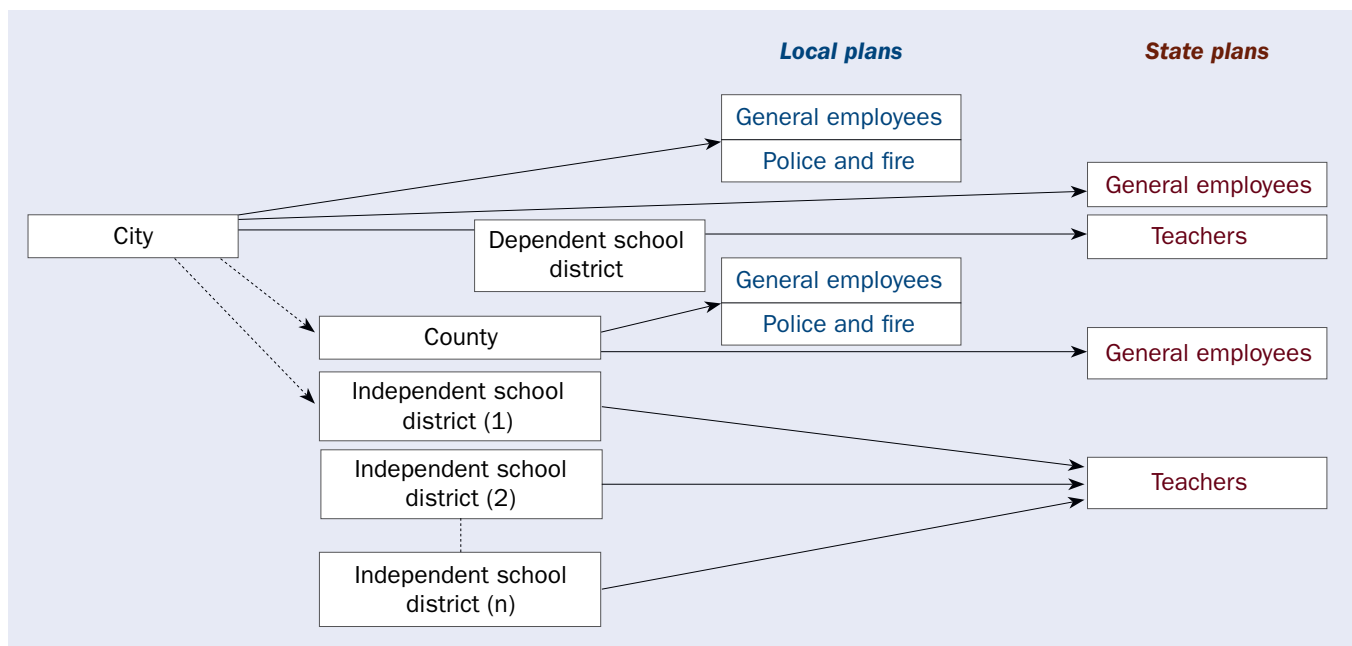


Source: Authors' calculations from U.S. Census Bureau (2011).

to all its plans. The ARC is included in the following calculations because it provides a better measure of the burden than the actual contribution.

The second step, which involves city contributions directly to state plans, is also easily addressed. For each city—those with plans of their own and those without—the city's CAFR generally includes both the ARC for the city to the state plan and the percent of ARC paid. Typically, these contributions go to state plans covering general employees. For the few cities with city-dependent

Figure 2. Contributions from Cities to Pension Plans



Source: Authors' illustration.

school districts, the city also pays to a state-administered teachers' plan on behalf of the school district.

The third step, which involves county government contributions, is a bit more challenging. Incorporating county costs is important because in some states, such as California and Maryland, county governments are often the predominant service providers and administrative bodies. Thus, their spending on pensions and other public services has a significant effect on city taxpayers who live in the county. The procedure adopted is to pro-rate the contributions reported in the county CAFRs based on the percent of the county's total population that resides in the city.

The fourth and final step, which involves independent school district contributions to state teachers' plans, is the most challenging. Obtaining the ARC for teachers requires collecting the CAFR for each individual school district that overlaps the city. Cities can have as many as 39 school districts, each reporting required contributions to teacher plans. The procedure adopted is to pro-rate the contributions reported in the school district CAFRs based on the percent of each school district's total student population that resides in the city. The student population data are available through the National Center for Education Statistics (NCES).

The other challenge is determining the revenue base for each locality. In those situations where the only payments are direct from the city to a local plan and to a state plan, the appropriate revenue base is the city's total revenue. When the dispersion of funds includes those made by school districts and counties, then a prorated portion of the county or school district revenue—again, based on shared population—is also included in the revenue base.

The Data

The sample consists of 173 cities, and includes 421 overlapping school districts, as well as 161 counties.

Of the cities, 83 are new and were not covered in past analyses because they have no meaningful plan of their own and have never been part of the [Public Plans Database](#). The new sample was designed to cover the two largest cities in each state, so that the total sample reflects the distribution of population across states. Because the largest cities tend to administer their own plans, additional large cities that participate in state plans were added to the sample in order to capture the variation on pension organization across localities. While the sample includes only 3.1 percent of the 24,000 localities identified in the Census, it covers nearly 40 percent of reported revenue.

The primary task is to assign all relevant pension costs to each city. A sample calculation for Albuquerque, New Mexico, may help clarify the process (see Table 1). The city of Albuquerque does not administer its own pension plan. Instead, it contributes 100 percent of its ARC, or \$36.3 million, directly to the state-administered plan. In addition, Albuquerque is located in Bernalillo County, which contributes \$12.3 million to pensions. Since Albuquerque accounts for 82.4 percent of the county's population, that portion of county pension costs (\$10.2 million) was allocated to the city of Albuquerque. Finally, the Albuquerque School District contributed \$57.0 million to the state's teacher plan. Since 75.0 percent of the school district's student body lives in the city of Albuquerque, that portion of the school district payment (\$42.8 million) was allocated to the city of Albuquerque. Similar procedures were used to allocate county and school district revenue to the city of Albuquerque. In total, pension contributions by the city, county, and school district account for 8.2 percent of the combined revenue. Costs as a percent of revenue and the percent paid to state plans for each of the 173 sample cities are presented in the Appendix.

Table 1. *Calculated Pension Costs for Albuquerque, New Mexico (in Millions)*

Government entity	Government finances		City's portion of population	City taxpayers		
	Pension costs	Revenue		Pension costs	Revenue	Pension costs/revenue
Albuquerque	\$36.3	\$694.5	100.0	\$36.3	\$694.5	5.2
Bernalillo county	12.3	303.0	82.4	10.2	249.5	4.1
Albuquerque school district	57.0	184.7	75.0	42.8	138.5	30.9
Total	105.7	1,182.2	—	89.3	1,082.5	8.2

Source: Authors' calculations based on various CAFRs and U.S. Census Bureau (2010).

The Results

Once the calculation is complete for each of the 173 cities, it is possible to compare total costs with Census benchmarks and to show the variation in costs across cities.

Total Costs

Contributions as a percent of revenue amounted to 7.9 percent for the residents of cities in the sample, compared to an overall Census figure of 5.6 percent (see Table 2). Part of that discrepancy is due to the aggregation procedure that assigns pension payments made by counties and independent school districts to their associated cities. Counties are less expensive than cities in terms of contributions as a percent of revenue, and school districts are slightly more expensive than cities. The aggregation by city involves adding a lot of school districts to each city and only slivers of counties, an adjustment that accounts for 0.4 percentage points of the difference. Next, the cost concept used in this analysis is the ARC, whereas the Census focuses on the amount actually paid. This difference accounts for another 1.5 percentage points. The remainder of the discrepancy is due to the fact that we have included approximately 130 more plans than reported in the Census for the same localities. These three factors fully explain the differential between sample and Census costs.

The CRR sample also shows a significantly lower percent of total contributions paid to the state government—34 percent as opposed to 58 percent reported in the Census. The reason for the discrepancy is that our sample has a disproportionate number of large cities. These cities are more likely to have their own plans and much less likely to contribute to state-administered plans.

Table 2. Reconciliation of CRR and Census Costs as a Percent of Revenue

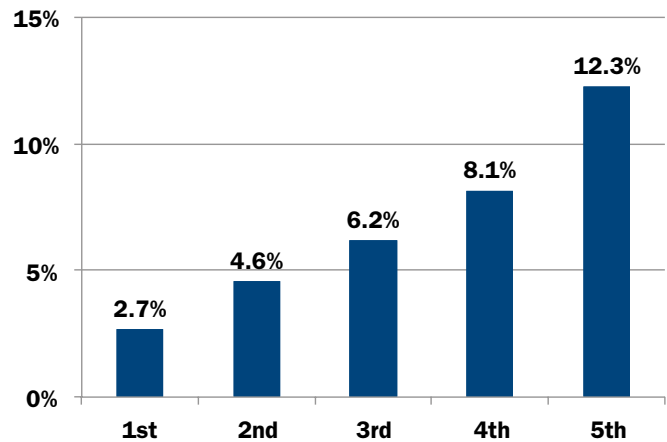
Costs	Costs as a percent of revenue
Average costs for 173 cities	7.9%
Less: adjustment due to aggregation procedure	-0.4
Less: difference between ARC and actual contributions	-1.5
Less: costs of additional plans	-0.4
Equals: Census cost	5.6

Source: Authors' calculations based on various CAFRs and U.S. Census Bureau (2010).

Variation Across Cities

Pension costs as a percent of revenue vary enormously across cities. The most expensive cities—those in the top quintile of the sample—have an average cost of 12.3 percent of revenue, while the bottom quintile averages 2.7 percent (see Figure 3).

Figure 3. Pension Costs as a Percent of Revenue, by Quintile



Sources: Authors' calculations based on various CAFRs and U.S. Census Bureau (2010).

It is also interesting to look at the most expensive cities and the least expensive cities. A couple of big cities—Chicago and New York—are among the top 15 high-cost cities (see Table 3), but so are smaller cities—Cincinnati, Providence, and Reno—and tiny places, like Charleston (WV). A similar array exists at the low end. For example, the large regional hubs of Charlotte, Milwaukee, and San Antonio are among the jurisdictions in the lowest cost group along with smaller cities like Lincoln (NE) and Wichita (KS) and very small cities like Montpelier (VT) (see Appendix). Consistent with this observation, a correlation analysis shows a positive relationship between size and cost, but the coefficient is small. Interestingly, Detroit is #61 primarily because it issued Pension Obligation Bonds in 2005–06, which increased its overall borrowing costs but reduced its reported pension expense.

Conclusion

The purpose of this exercise was to shift the analysis from plans to cities by aggregating total pension costs for each of 173 cities. This approach is interesting because the future of cities is a crucial concern, and

Table 3. Sample Cities with Highest Pension Costs as a Percent of Revenue

Rank	State	City	Pension costs/revenue	Percent of pension costs going to state-administered plans	City population (thousands)
1	AR	Little Rock City	17.6	47.3	187.5
2	IL	Chicago City	17.0	0.0	2,836.7
3	IL	Aurora City	16.4	80.9	170.9
4	WV	Charleston City	15.7	13.8	50.5
5	NV	Reno City	15.5	100.0	214.9
6	MA	Springfield City	15.0	0.0	149.9
7	CA	Bakersfield City	14.5	42.2	315.8
8	CA	Stockton City	14.1	48.6	287.2
9	MI	Saginaw City	13.8	70.2	56.3
10	OR	Portland City	13.0	35.5	550.4
11	NY	New York City	12.9	0.0	8,274.5
12	CA	Santa Ana City	12.7	62.7	339.6
13	CA	Fresno City	12.6	34.8	470.5
14	OH	Cincinnati City	12.5	47.4	332.5
15	RI	Providence City	12.4	12.2	172.5

Note: Estimates include all cities, overlapping counties, and school districts.

Source: Authors' calculations based on various CAFRs and U.S. Census Bureau (2010).

it is important because focusing solely on city plans ignores a large percentage of the pension costs borne by city taxpayers. The cost concept used was the ARC, so average costs of 7.9 percent of revenue were higher than those reported in the Census. Yet, the answer to the original question is that, even in the wake of the Great Recession and two financial crises, pensions as a share of taxpayer revenue are much closer to 5 percent than to 50 percent. This general finding, however, should not leave one too sanguine given that some large cities with high pension costs, like Chicago, also have seriously underfunded plans.

This analysis should be viewed as a preliminary foray into newly collected data. These data have been checked and re-checked internally, but have not been reviewed by the individual cities. This release is likely to provoke responses that will lead to further refinement of these estimates. The current data, and any revisions, will be available to analysts who would like to do further work and perhaps uncover patterns that we were unable to find.

Endnotes

1 See Riordan and Ruten (2013); and Maher, White, and Bauerlein (2012).

2 Munnell, Aubry, and Hurwitz (2013).

3 Alaska's only locally administered plan, the Anchorage Police and Fire Retirement System, was closed to new hires in 1994. All employees hired afterwards are covered under the Alaska State Retirement System.

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Appendix

Pension Costs as a Percent of Revenue for All Sample Cities, Ranked by Taxpayer Costs

Rank	State	City	City pension costs/revenue		Percent of taxpayer costs going to state-administered plans	City population (thousands)
			Taxpayers	Government		
1	AR	Little Rock City	17.6	16.0	47.3	187.5
2	IL	Chicago City	17.0	18.4	0.0	2,836.7
3	IL	Aurora City	16.4	11.9	80.9	170.9
4	WV	Charleston City	15.7	17.1	13.8	50.5
5	NV	Reno City	15.5	13.2	100.0	214.9
6	MA	Springfield City	15.0	15.0	0.0	149.9
7	CA	Bakersfield City	14.5	5.9	42.2	315.8
8	CA	Stockton City	14.1	6.6	48.6	287.2
9	MI	Saginaw City	13.8	13.5	70.2	56.3
10	OR	Portland City	13.0	20.9	35.5	550.4
11	NY	New York City	12.9	12.9	0.0	8,274.5
12	CA	Santa Ana City	12.7	6.4	62.7	339.6
13	CA	Fresno City	12.6	2.6	34.8	470.5
14	OH	Cincinnati City	12.5	16.9	47.4	332.5
15	RI	Providence City	12.4	12.4	12.2	172.5
16	VA	Newport News City	12.1	12.1	31.0	179.2
17	CA	Oakland City	11.9	12.7	63.9	401.5
18	AK	Fairbanks City	11.6	9.5	92.8	34.5
19	PA	Philadelphia City	11.4	12.5	6.7	1,449.6
20	RI	Woonsocket City	11.3	11.3	69.5	43.6
21	MI	Warren City	11.1	10.1	47.2	134.2
22	AL	Montgomery City	10.9	4.9	59.9	204.1
23	UT	West Valley City	10.8	5.8	96.5	122.4
24	NE	Omaha City	10.7	15.0	6.9	424.5
25	MS	Jackson City	10.7	7.7	85.5	175.7
26	MT	Missoula City	10.6	12.2	100.0	67.2
27	CT	New Haven City	10.2	10.2	0.0	123.9
28	NV	Henderson City	10.0	13.5	100.0	249.4
29	AR	Fort Smith City	10.0	4.0	98.4	84.4
30	WV	Morgantown City	9.9	11.6	0.0	29.4
31	GA	Columbus Consolidated Government	9.6	7.1	49.7	187.0
32	CA	Huntington Beach City	9.6	8.5	50.1	192.9
33	CA	Fremont City	9.4	8.9	70.7	201.3
34	CA	Sacramento City	9.2	5.5	58.2	460.2
35	NV	Las Vegas City	9.1	11.6	100.0	558.9
36	AZ	Tucson City	9.1	11.7	67.2	525.5
37	FL	Pensacola City	9.1	11.7	24.0	54.3
38	VA	Norfolk City	8.9	8.9	46.0	235.7
39	PA	Pittsburgh City	8.9	10.4	19.3	311.2

continued

Rank	State	City	City pension costs/revenue		Percent of taxpayer costs going to state-administered plans	City population (thousands)
			Taxpayers	Government		
40	CA	Anaheim City	8.8	5.9	71.5	333.2
41	VA	Virginia Beach City	8.8	8.8	100.0	434.7
42	KY	Lexington-Fayette County	8.7	11.2	46.3	279.0
43	CT	Bridgeport City	8.6	8.6	20.4	136.7
44	ID	Pocatello City	8.5	5.9	100.0	54.6
45	OH	Toledo City	8.4	7.4	100.0	295.0
46	MA	Worcester City	8.3	8.3	0.0	174.0
47	NM	Albuquerque City	8.2	5.2	100.0	518.3
48	IN	Gary City	8.2	0.0	85.5	96.4
49	LA	Shreveport City	8.2	4.8	68.0	199.6
50	FL	Fort Lauderdale City	8.2	11.2	21.9	183.6
51	CA	Modesto City	8.2	5.1	77.8	204.0
52	PA	Allentown City	8.1	8.8	33.9	107.1
53	WY	Casper City	8.0	10.2	100.0	53.0
54	AL	Mobile City	8.0	5.6	60.4	191.4
55	NJ	Newark City	7.9	14.3	91.0	280.1
56	FL	Miami City	7.9	14.5	42.2	409.7
57	CA	San Jose City	7.9	6.8	60.1	939.9
58	CA	San Diego City	7.8	6.1	28.7	1,266.7
59	AZ	Mesa City	7.7	6.4	100.0	452.9
60	MN	St Paul City	7.7	4.4	61.3	277.3
61	MI	Detroit City	7.7	4.1	49.7	917.0
62	CA	Los Angeles City	7.7	5.9	21.0	3,834.3
63	MI	Flint City	7.7	5.7	53.7	114.7
64	DE	Wilmington City	7.6	9.7	17.0	72.9
65	OH	Akron City	7.6	4.0	100.0	207.9
66	OH	Columbus City	7.6	6.0	100.0	747.8
67	NY	Buffalo City	7.3	14.5	100.0	272.6
68	FL	Miami Gardens City	7.1	10.3	100.0	97.3
69	MO	Independence City	7.1	2.1	91.5	110.7
70	CA	Riverside City	7.1	3.9	100.0	294.4
71	KY	Louisville-Jefferson County	7.0	7.9	96.4	709.3
72	NM	Las Cruces City	6.9	3.7	100.0	89.7
73	GA	Atlanta City	6.9	6.8	12.8	519.1
74	GA	Roswell City	6.8	4.6	58.3	87.3
75	NY	Yonkers City	6.7	12.3	100.0	199.2
76	SC	Spartanburg City	6.7	3.3	91.1	38.8
77	AZ	Phoenix City	6.6	7.3	67.1	1,552.3
78	CA	Long Beach City	6.5	4.1	73.0	466.5
79	LA	New Orleans City	6.4	7.8	4.6	239.1
80	MO	St Louis City	6.3	5.9	13.5	350.8
81	LA	Baton Rouge-East Baton Rouge City-Parish	6.3	4.6	50.1	227.1
82	UT	Salt Lake City	6.2	4.4	74.6	180.7

continued

Rank	State	City	City pension costs/revenue		Percent of taxpayer costs going to state-administered plans	City population (thousands)
			Taxpayers	Government		
83	FL	Hialeah City	6.2	10.3	62.6	212.2
84	WV	Wheeling City	6.2	7.4	51.1	29.1
85	TX	Houston City	6.2	8.5	37.5	2,208.2
86	AL	Hoover City	6.1	4.6	94.1	69.9
87	FL	St Petersburg City	6.1	9.6	29.4	246.4
88	OH	Dayton City	6.0	4.0	100.0	155.5
89	MD	Baltimore City	6.0	8.5	0.0	637.5
90	WA	Spokane City	6.0	4.3	61.2	201.0
91	NY	Syracuse City	6.0	8.3	100.0	139.1
92	MO	Kansas City	5.9	3.7	48.9	450.4
93	VA	Richmond City	5.9	5.9	35.2	200.1
94	SC	Greenville City	5.9	4.7	84.1	58.8
95	OH	Cleveland City	5.8	4.4	100.0	438.0
96	NH	Nashua City	5.8	5.9	93.6	86.8
97	CO	Aurora City	5.8	2.5	66.6	311.8
98	AL	Birmingham City	5.7	4.9	43.6	229.8
99	AK	Anchorage Municipality	5.6	5.6	82.8	279.7
100	OK	Oklahoma City	5.6	2.4	69.9	547.3
101	ND	Fargo City	5.6	4.5	54.1	92.7
102	TX	El Paso City	5.6	7.6	35.3	606.9
103	OK	Lawton City	5.6	3.5	90.2	91.6
104	HI	Honolulu City/County	5.4	5.4	100.0	905.6
105	MA	Boston City	5.4	5.4	0.0	599.4
106	OR	Salem City	5.3	3.8	100.0	151.9
107	MI	Grand Rapids City	5.2	2.4	59.0	193.6
108	CA	San Francisco City/County	5.2	5.0	14.6	765.0
109	OK	Tulsa City	5.1	3.1	67.6	384.0
110	CO	Colorado Springs City	5.0	3.3	95.3	376.4
111	FL	Jacksonville City	5.0	4.1	27.2	805.6
112	TX	Corpus Christi City	5.0	6.3	88.6	285.5
113	IA	Cedar Rapids City	4.9	2.9	100.0	126.4
114	MN	Minneapolis City	4.9	3.8	81.1	377.4
115	MN	Bloomington City	4.8	5.0	74.8	81.4
116	TN	Nashville-Davidson County	4.8	4.8	0.0	590.8
117	KS	Kansas City-Wyandotte County	4.7	3.4	81.7	142.3
118	WA	Seattle City	4.7	5.1	29.0	594.2
119	NH	Manchester City	4.6	4.6	86.3	108.9
120	IN	Indianapolis City	4.6	3.9	37.0	795.5
121	NC	Raleigh City	4.5	2.2	95.8	375.8
122	VA	Chesapeake City	4.5	4.5	100.0	219.2
123	FL	Tampa City	4.4	4.6	47.4	336.8
124	FL	Orlando City	4.4	5.7	29.9	227.9
125	ND	Bismarck City	4.4	2.7	57.5	59.5

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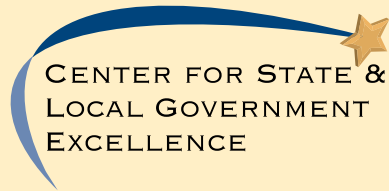
Rank	State	City	City pension costs/revenue		Percent of taxpayer costs going to state-administered plans	City population (thousands)
			Taxpayers	Government		
126	SD	Sioux Falls City	4.4	4.0	51.4	151.5
127	NY	Rochester City	4.3	6.4	100.0	206.8
128	TX	Dallas City	4.3	5.7	32.1	1,240.5
129	IA	Des Moines City	4.3	3.5	100.0	197.0
130	TN	Memphis City	4.1	5.4	28.2	674.0
131	ND	West Fargo City	4.0	1.1	100.0	23.1
132	TX	Fort Worth City	4.0	6.3	25.7	681.8
133	LA	Lafayette City-Parish	4.0	2.4	100.0	113.5
134	MN	Duluth City	4.0	2.6	79.9	84.4
135	ID	Boise City	3.9	3.9	100.0	202.8
136	KY	Owensboro City	3.8	3.5	97.6	55.4
137	SC	Charleston City	3.8	4.1	100.0	110.0
138	VT	Burlington City	3.8	3.8	0.0	38.5
139	CT	New Britain City	3.8	3.8	68.1	70.7
140	TN	Clarksville City	3.7	1.7	100.0	119.3
141	TX	Austin City	3.7	4.2	27.9	743.1
142	MT	Billings City	3.6	3.2	100.0	101.9
143	CT	Hartford City	3.6	3.6	0.0	124.6
144	MD	Bowie City	3.5	1.6	20.4	53.2
145	WI	Madison City	3.4	3.3	100.0	228.8
146	DC	Washington DC City	3.3	3.3	0.0	588.3
147	NJ	Jersey City	3.2	5.0	78.0	242.4
148	CO	Denver City/County	3.2	3.7	46.1	588.3
149	WA	Tacoma City	3.2	3.2	24.5	196.5
150	TX	Lubbock City	3.2	5.6	84.6	217.3
151	SD	Rapid City	3.0	1.9	100.0	64.0
152	IN	Fort Wayne City	2.9	1.9	87.7	251.2
153	TX	Arlington City	2.9	3.4	100.0	371.0
154	SC	Columbia City	2.9	4.0	100.0	124.8
155	TX	Garland City	2.8	4.3	100.0	218.8
156	NC	Greensboro City	2.7	1.9	91.4	247.2
157	ME	Lewiston City	2.7	2.7	87.7	35.2
158	NC	Durham City	2.6	2.3	91.8	217.8
159	MS	Gulfport City	2.6	1.2	100.0	66.3
160	FL	Tallahassee City	2.6	2.0	39.9	169.0
161	TX	San Antonio City	2.5	2.8	53.7	1,329.0
162	KS	Wichita City	2.5	3.1	32.0	361.4
163	CT	Greenwich Town	2.2	2.2	0.0	61.9
164	NC	Charlotte City	2.2	1.9	77.8	671.6
165	VT	Montpelier City	2.1	2.2	100.0	7.8
166	TN	Chattanooga City	2.1	1.7	47.9	169.9
167	DE	Dover City	2.0	1.8	30.4	35.8
168	TN	Knoxville City	1.9	1.2	30.3	183.5
169	WI	Milwaukee City	1.7	0.2	0.0	602.2

continued

Rank	State	City	City pension costs/revenue		Percent of taxpayer costs going to state-administered plans	City population (thousands)
			Taxpayers	Government		
170	WY	Cheyenne City	1.7	5.7	100.0	55.6
171	ME	Portland City	1.6	1.6	100.0	62.8
172	NE	Lincoln City	1.1	0.8	56.4	248.7
173	WA	Vancouver City	1.0	0.2	83.6	161.4

Note: Estimates for taxpayers include all cities, overlapping counties, and school districts. Estimates for government include only cities and *dependent* school districts.

Source: Authors' calculations based on various CAFRs and U.S. Census Bureau (2010).



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