

### **Social Security *is* pension**

To the Editor:

Phil Grisolia of Huntley claims he worked more than 60 years in various industries but "never had a pension." Does he not have Social Security? Most public employees in Illinois do not have Social Security; the state opted out in favor of providing its own pensions. Illinois Issues (Feb., 2010, p. 16) notes that "private sector employers must pay a 6.2 percent federal payroll tax to provide Social Security coverage for their workers, and on average contribute 4.4 percent of payroll to 401(k) and other retirement plans, [while] state government's normal cost ... averages about 9 percent of payroll."

What would happen to any private sector business that failed to make its Social Security payment? That failure is what our state has been doing since the beginning, which is why our pension systems are in trouble. Meanwhile, every public employee has the required contribution deducted from each paycheck. Currently 89 percent of Teachers' Retirement System as-

sets come from educators and the interest earned on their contributions and only 11 percent from state contributions.

What's wrong with this picture?

**Marti Swanson**

Ringwood