

**Illinois Heartland Library System**

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TO: IHLS Board of Directors  
FROM: Leslie Bednar  
DATE: January 20, 2026  
RE: Three-Year Payroll Projection

IHLS has completed a three-year projection of wages and benefits, as requested by the Board during the October meeting. The following tables summarize projected costs by fund through FY2029, along with the assumptions used in developing these estimates.

Please note that these projections are intended to support long-range planning and should be viewed as estimates. Actual costs will be finalized as part of the annual budget process and may vary based on updated rates, staffing changes, and other operational factors.

| General Fund              | FY2026          | FY2027          | FY2028          | FY2029          |
|---------------------------|-----------------|-----------------|-----------------|-----------------|
| Wage                      | \$ 2,987,724.00 | \$ 2,923,088.00 | \$ 3,016,843.00 | \$ 3,113,800.00 |
| Benefits                  | \$ 891,301.00   | \$ 838,584.00   | \$ 909,089.00   | \$ 987,336.00   |
| Total                     | \$ 3,879,025.00 | \$ 3,761,672.00 | \$ 3,925,932.00 | \$ 4,101,136.00 |
| % Change from Prior Year  |                 | -3%             | 4%              | 4%              |
| \$ Change from Prior Year |                 | \$ (117,353.00) | \$ 164,260.00   | \$ 175,204.00   |

| CMC Fund                  | FY2026        | FY2027        | FY2028        | FY2029        |
|---------------------------|---------------|---------------|---------------|---------------|
| Wage                      | \$ 489,035.00 | \$ 503,700.00 | \$ 518,811.00 | \$ 534,375.00 |
| Benefits                  | \$ 124,953.00 | \$ 130,663.00 | \$ 140,096.00 | \$ 150,357.00 |
| Total                     | \$ 613,988.00 | \$ 634,363.00 | \$ 658,907.00 | \$ 684,732.00 |
| % Change from Prior Year  |               | 3%            | 4%            | 4%            |
| \$ Change from Prior Year |               | \$ 20,375.00  | \$ 24,544.00  | \$ 25,825.00  |

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| iLEAD LTT Fund            | FY2026       | FY2027       | FY2028       | FY2029        |
|---------------------------|--------------|--------------|--------------|---------------|
| Wage                      | \$ 84,693.00 | \$ 87,239.00 | \$ 89,856.00 | \$ 92,551.00  |
| Benefits                  | \$ 7,871.00  | \$ 8,108.00  | \$ 8,448.00  | \$ 8,815.00   |
| Total                     | \$ 92,564.00 | \$ 95,347.00 | \$ 98,304.00 | \$ 101,366.00 |
| % Change from Prior Year  |              | 3%           | 3%           | 3%            |
| \$ Change from Prior Year |              | \$ 2,783.00  | \$ 2,957.00  | \$ 3,062.00   |

| OCLC Fund                 | FY2026        | FY2027        | FY2028        | FY2029        |
|---------------------------|---------------|---------------|---------------|---------------|
| Wage                      | \$ 111,494.00 | \$ 114,238.00 | \$ 117,627.00 | \$121,119.00  |
| Benefits                  | \$ 29,634.00  | \$ 30,903.00  | \$ 33,159.00  | \$ 35,613.00  |
| Total                     | \$ 141,128.00 | \$ 145,141.00 | \$ 150,786.00 | \$ 156,732.00 |
| % Change from Prior Year  |               | 3%            | 4%            | 4%            |
| \$ Change from Prior Year |               | \$ 4,013.00   | \$ 5,645.00   | \$ 5,946.00   |

| SHARE Fund                | FY2026          | FY2027          | FY2028          | FY2029          |
|---------------------------|-----------------|-----------------|-----------------|-----------------|
| Wage                      | \$ 1,054,841.00 | \$ 1,033,290.00 | \$ 1,064,289.00 | \$1,096,218.00  |
| Benefits                  | \$ 279,327.00   | \$ 280,984.00   | \$ 301,565.00   | \$323,953.00    |
| Total                     | \$ 1,334,168.00 | \$ 1,314,274.00 | \$ 1,365,854.00 | \$ 1,420,171.00 |
| % Change from Prior Year  |                 | -2%             | 4%              | 4%              |
| \$ Change from Prior Year |                 | \$ (19,894.00)  | \$ 51,580.00    | \$ 54,317.00    |

#### Assumptions Used in Projections

- Based on current and open positions.
- Wages reflect a 3% annual increase.
- Social Security and Medicare tax rates remain constant at 6.2% and 1.45%, respectively.
- Unemployment insurance costs are based on the average rate of the previous three years, using the FY2026 wage limit.
- Workers' Compensation insurance increases 15% annually.

- IMRF contributions increase 10% annually.
- Health insurance increases 9% annually; dental, vision, and life insurance increase 5% annually.
- Employee Assistance Program (EAP) costs are based on projected future pricing.

Thank you, and please let me know if you have any comments or questions.