

Communities in crisis: More than half of Illinois cities get “F” grades for local pensions

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ADDENDUM B:

Fact sheets for Illinois’ 175 largest cities

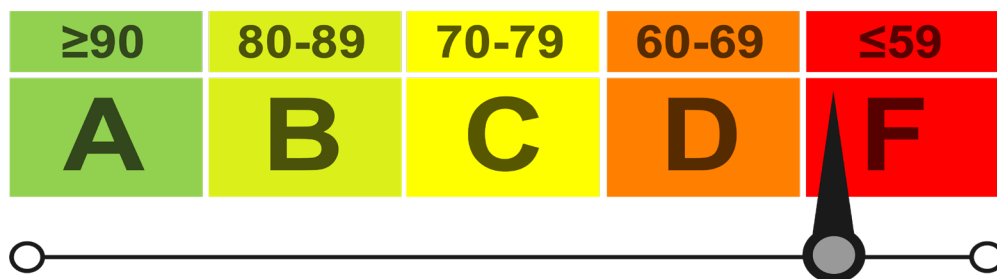


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2019 GRADE

F

2003 GRADE

C

Addison receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Addison received an "F" grade in 2019. The city's total score dropped from 73 in 2003 to 55 in 2019, a decline of 18 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.1 times more to pensions compared to 2003, and yet city pension debts today are 3.6 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 13 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 22.8 percent in 2019 from 10.5 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	35,914	36,896
Households	11,623	12,567
Median household income	\$54,090	\$67,337
City budget	2003	2019
General revenues	\$16,025,099	\$36,643,777
Total revenues	\$36,831,026	\$72,804,421
Total property taxes	\$7,975,367	\$9,164,591
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$89,974,955	\$237,723,540
Total pension assets	\$67,578,930	\$147,286,802
Funded ratio	75.1%	62.0%
Total pension shortfall	\$22,396,025	\$90,436,738
Per household	\$1,927	\$7,196
Active public safety workers	111	115
Public safety pension beneficiaries	57	113
City pension contributions	2003	2019
City contributions	\$1,677,387	\$8,343,780
Per household	\$144	\$664
Percentage of city's general budget	10.5%	22.8%
Employees' contributions	\$1,046,442	\$1,972,271

Addison Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	63.6%	56.3%	6	5
2. Firefighter pension funded ratio	72.3%	57.4%	7	5
3. Municipal (IMRF) pension funded ratio	94.3%	77.3%	9	7
4. City pension debts per household as a percentage of median household income	3.6%	10.7%	8	5
5. City contributions per household as a percentage of median household income	0.27%	0.99%	8	6
6. City contributions as a percentage of total budget	4.6%	11.5%	7	1
7. Ratio of city contributions to employee contributions	1.60	4.23	8	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-42.3%	8.2%	1	10
9. Asset-to-payout ratio (Police & Fire only)	25.6	13.3	10	7
10. Worker-to-beneficiary ratio (Police & Fire only)	1.95	1.02	9	5

Total score	73	55
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

D

Alsip receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric). *

- **Key finding #1:** Alsip received an "F" grade in 2019. The city's total score dropped from 66 in 2003 to 42 in 2019, a decline of 24 points.
- **Key finding #2:** In 2019, city taxpayers contributed 5.1 times more to pensions compared to 2003, and yet city pension debts today are 3.3 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 12.8 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 22.4 percent in 2019 from 11.3 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	19,725	19,022
Households	7,577	7,488
Median household income	\$47,963	\$63,312
City budget	2003	2019
General revenues	\$11,362,412	\$29,090,428
Total revenues	\$28,704,324	\$61,901,012
Total property taxes	\$5,561,629	\$13,856,936
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$50,267,436	\$126,406,178
Total pension assets	\$29,949,173	\$59,156,882
Funded ratio	59.6%	46.8%
Total pension shortfall	\$20,318,263	\$67,249,296
Per household	\$2,682	\$8,981
Active public safety workers	83	78
Public safety pension beneficiaries	48	85
City pension contributions	2003	2019
City contributions	\$1,281,208	\$6,510,963
Per household	\$169	\$870
Percentage of city's general budget	11.3%	22.4%
Employees' contributions	\$506,290	\$789,671

Alsip Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	49.6%	35.6%	4	3
2. Firefighter pension funded ratio	59.8%	55.9%	5	5
3. Municipal (IMRF) pension funded ratio	102.0%	81.1%	10	8
4. City pension debts per household as a percentage of median household income	5.6%	14.2%	7	2
5. City contributions per household as a percentage of median household income	0.35%	1.37%	8	3
6. City contributions as a percentage of total budget	4.5%	10.5%	7	1
7. Ratio of city contributions to employee contributions	2.53	8.25	6	1
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-28.8%	33.5%	4	10
9. Asset-to-payout ratio (Police & Fire only)	14.7	9.7	7	5
10. Worker-to-beneficiary ratio (Police & Fire only)	1.73	0.92	8	4

Total score	66	42
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

F

Alton receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

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- **Key finding #1:** Alton received an "F" grade in 2019. The city's total score dropped from 53 in 2003 to 31 in 2019, a decline of 22 points.
- **Key finding #2:** In 2019, city taxpayers contributed 6.2 times more to pensions compared to 2003, and yet city pension debts today are 2.4 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 15.0 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 26.5 percent in 2019 from 6.6 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	30,496	26,640
Households	12,520	11,532
Median household income	\$31,213	\$40,211
City budget	2003	2019
General revenues	\$22,064,757	\$34,230,361
Total revenues	\$35,283,484	\$60,490,479
Total property taxes	\$5,037,351	\$9,562,274
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$96,036,018	\$181,356,557
Total pension assets	\$46,143,832	\$59,923,003
Funded ratio	48.0%	33.0%
Total pension shortfall	\$49,892,185	\$121,433,554
Per household	\$3,985	\$10,530
Active public safety workers	135	107
Public safety pension beneficiaries	144	167
City pension contributions	2003	2019
City contributions	\$1,463,385	\$9,057,182
Per household	\$117	\$785
Percentage of city's general budget	6.6%	26.5%
Employees' contributions	\$882,470	\$1,033,086

Alton Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	34.3%	28.6%	3	2
2. Firefighter pension funded ratio	40.9%	28.5%	4	2
3. Municipal (IMRF) pension funded ratio	99.8%	79.9%	9	7
4. City pension debts per household as a percentage of median household income	12.8%	26.2%	4	1
5. City contributions per household as a percentage of median household income	0.37%	1.95%	8	1
6. City contributions as a percentage of total budget	4.1%	15.0%	7	1
7. Ratio of city contributions to employee contributions	1.66	8.77	8	1
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-65.0%	5.7%	1	10
9. Asset-to-payout ratio (Police & Fire only)	8.0	5.8	5	3
10. Worker-to-beneficiary ratio (Police & Fire only)	0.94	0.64	4	3

Total score	53	31
Grade	F	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

B

Anna receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Anna received an "F" grade in 2019. The city's total score dropped from 87 in 2003 to 49 in 2019, a decline of 38 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.5 times more to pensions compared to 2003, and yet city pension debts today are 11.1 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 40.3 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 57.6 percent in 2019 from 14.2 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	5,136	4,185
Households	2,160	1,616
Median household income	\$24,663	\$37,430
City budget	2003	2019
General revenues	\$807,352	\$887,831
Total revenues	\$4,765,253	\$7,338,715
Total property taxes	\$355,263	\$511,150
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$4,865,684	\$13,462,729
Total pension assets	\$4,213,582	\$6,230,342
Funded ratio	86.6%	46.3%
Total pension shortfall	\$652,102	\$7,232,387
Per household	\$302	\$4,475
Active public safety workers	13	8
Public safety pension beneficiaries	3	12
City pension contributions	2003	2019
City contributions	\$114,532	\$511,282
Per household	\$53	\$316
Percentage of city's general budget	14.2%	57.6%
Employees' contributions	\$77,983	\$88,738

Anna Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	67.0%	46.7%	6	4
2. Firefighter pension funded ratio	77.1%	41.4%	7	4
3. Municipal (IMRF) pension funded ratio	110.4%	53.2%	10	5
4. City pension debts per household as a percentage of median household income	1.2%	12.0%	9	4
5. City contributions per household as a percentage of median household income	0.21%	0.85%	8	6
6. City contributions as a percentage of total budget	2.4%	7.0%	9	4
7. Ratio of city contributions to employee contributions	1.47	5.76	9	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-3.0%	10.5%	9	10
9. Asset-to-payout ratio (Police & Fire only)	37.4	11.2	10	6
10. Worker-to-beneficiary ratio (Police & Fire only)	4.33	0.67	10	3

Total score	87	49
Grade	B	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

D

2003 GRADE

C

Arlington Heights receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Arlington Heights received a "D" grade in 2019. The city's total score dropped from 74 in 2003 to 69 in 2019, a decline of 5 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.9 times more to pensions compared to 2003, and yet city pension debts today are 2.6 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 2.1 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 18.5 percent in 2019 from 11.6 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	76,031	75,482
Households	30,844	30,838
Median household income	\$67,807	\$96,340
City budget	2003	2019
General revenues	\$41,778,047	\$76,561,331
Total revenues	\$104,153,127	\$205,137,246
Total property taxes	\$31,024,328	\$38,008,545
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$182,366,088	\$431,290,115
Total pension assets	\$141,534,750	\$325,770,828
Funded ratio	77.6%	75.5%
Total pension shortfall	\$40,831,338	\$105,519,287
Per household	\$1,324	\$3,422
Active public safety workers	213	210
Public safety pension beneficiaries	119	220
City pension contributions	2003	2019
City contributions	\$4,827,472	\$14,188,345
Per household	\$157	\$460
Percentage of city's general budget	11.6%	18.5%
Employees' contributions	\$2,190,823	\$3,624,495

Arlington Heights Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	76.7%	77.4%	7	7
2. Firefighter pension funded ratio	64.5%	73.5%	6	7
3. Municipal (IMRF) pension funded ratio	94.7%	75.6%	9	7
4. City pension debts per household as a percentage of median household income	2.0%	3.6%	8	8
5. City contributions per household as a percentage of median household income	0.23%	0.48%	8	8
6. City contributions as a percentage of total budget	4.6%	6.9%	7	5
7. Ratio of city contributions to employee contributions	2.20	3.91	7	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-21.3%	34.2%	5	10
9. Asset-to-payout ratio (Police & Fire only)	20.3	16.9	9	8
10. Worker-to-beneficiary ratio (Police & Fire only)	1.79	0.95	8	4

Total score	74	69
Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Aurora receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

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- **Key finding #1:** Aurora received an "F" grade in 2019. The city's total score dropped from 75 in 2003 to 58 in 2019, a decline of 17 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.1 times more to pensions compared to 2003, and yet city pension debts today are 3.8 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 10.6 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 17.5 percent in 2019 from 10.1 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	142,990	199,927
Households	46,649	63,568
Median household income	\$54,861	\$71,749
City budget	2003	2019
General revenues	\$104,168,360	\$187,937,122
Total revenues	\$224,253,159	\$442,956,901
Total property taxes	\$57,776,617	\$127,325,639
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$324,434,462	\$938,189,635
Total pension assets	\$217,042,715	\$528,268,888
Funded ratio	66.9%	56.3%
Total pension shortfall	\$107,391,748	\$409,920,747
Per household	\$2,302	\$6,449
Active public safety workers	475	512
Public safety pension beneficiaries	237	428
City pension contributions	2003	2019
City contributions	\$10,559,853	\$32,904,213
Per household	\$226	\$518
Percentage of city's general budget	10.1%	18.0%
Employees' contributions	\$4,604,121	\$8,003,881

Aurora Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	59.1%	54.0%	5	5
2. Firefighter pension funded ratio	62.2%	53.5%	6	5
3. Municipal (IMRF) pension funded ratio	89.3%	70.3%	8	7
4. City pension debts per household as a percentage of median household income	4.2%	9.0%	8	6
5. City contributions per household as a percentage of median household income	0.41%	0.72%	8	7
6. City contributions as a percentage of total budget	4.7%	7.4%	7	4
7. Ratio of city contributions to employee contributions	2.29	4.11	7	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-7.9%	-11.5%	8	7
9. Asset-to-payout ratio (Police & Fire only)	19.5	13.7	8	7
10. Worker-to-beneficiary ratio (Police & Fire only)	2.00	1.20	10	6

Total score	75	58
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

D

2003 GRADE

C

Barrington receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

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- **Key finding #1:** Barrington received a "D" grade in 2019. The city's total score dropped from 78 in 2003 to 61 in 2019, a decline of 17 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4 times more to pensions compared to 2003, and yet city pension debts today are 4.5 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 15.2 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 13.6 percent in 2019 from 4.4 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	10,168	10,290
Households	3,750	3,906
Median household income	\$83,085	\$117,931
City budget	2003	2019
General revenues	\$12,510,053	\$16,214,350
Total revenues	\$24,181,784	\$36,591,294
Total property taxes	\$3,096,200	\$4,569,746
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$32,119,308	\$81,731,513
Total pension assets	\$25,768,480	\$53,170,701
Funded ratio	80.2%	65.1%
Total pension shortfall	\$6,350,829	\$28,560,812
Per household	\$1,694	\$7,312
Active public safety workers	58	41
Public safety pension beneficiaries	15	61
City pension contributions	2003	2019
City contributions	\$546,641	\$2,209,559
Per household	\$146	\$566
Percentage of city's general budget	4.4%	13.6%
Employees' contributions	\$504,984	\$606,411

Barrington Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	69.7%	49.4%	6	4
2. Firefighter pension funded ratio	73.9%	84.3%	7	8
3. Municipal (IMRF) pension funded ratio	100.0%	78.5%	9	7
4. City pension debts per household as a percentage of median household income	2.0%	6.2%	8	7
5. City contributions per household as a percentage of median household income	0.18%	0.48%	9	8
6. City contributions as a percentage of total budget	2.3%	6.0%	9	5
7. Ratio of city contributions to employee contributions	1.08	3.64	9	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-40.3%	-12.6%	1	7
9. Asset-to-payout ratio (Police & Fire only)	28.7	14.0	10	7
10. Worker-to-beneficiary ratio (Police & Fire only)	3.87	0.67	10	3

Total score	78	61
Grade	C	D

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Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Batavia receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

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- **Key finding #1:** Batavia received a "D" grade in 2019. The city's total score dropped from 85 in 2003 to 68 in 2019, a decline of 17 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.7 times more to pensions compared to 2003, and yet city pension debts today are 4.8 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 12.6 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 14.0 percent in 2019 from 7.7 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	23,866	26,250
Households	8,411	9,834
Median household income	\$68,656	\$93,789
City budget	2003	2019
General revenues	\$18,735,642	\$28,195,493
Total revenues	\$54,112,468	\$109,232,892
Total property taxes	\$4,610,601	\$8,783,724
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$37,996,520	\$123,061,156
Total pension assets	\$28,177,663	\$75,710,665
Funded ratio	74.2%	61.5%
Total pension shortfall	\$9,818,858	\$47,350,491
Per household	\$1,167	\$4,815
Active public safety workers	65	64
Public safety pension beneficiaries	20	53
City pension contributions	2003	2019
City contributions	\$1,443,747	\$3,933,682
Per household	\$172	\$400
Percentage of city's general budget	7.7%	14.0%
Employees' contributions	\$612,232	\$1,063,398

Batavia Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	62.9%	53.1%	6	5
2. Firefighter pension funded ratio	70.1%	63.8%	7	6
3. Municipal (IMRF) pension funded ratio	92.2%	76.1%	9	7
4. City pension debts per household as a percentage of median household income	1.7%	5.1%	9	7
5. City contributions per household as a percentage of median household income	0.25%	0.43%	8	8
6. City contributions as a percentage of total budget	2.7%	3.6%	9	8
7. Ratio of city contributions to employee contributions	2.36	3.70	7	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	2.8%	-7.7%	10	8
9. Asset-to-payout ratio (Police & Fire only)	29.4	15.5	10	8
10. Worker-to-beneficiary ratio (Police & Fire only)	3.25	1.21	10	6

Total score	85	68
Grade	B	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Beardstown receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Beardstown received a "D" grade in 2019. The city's total score dropped from 81 in 2003 to 66 in 2019, a decline of 15 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.1 times more to pensions compared to 2003, and yet city pension debts today are 5.6 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 22.2 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 9.6 percent in 2019 from 6.6 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	5,766	5,682
Households	2,155	2,173
Median household income	\$29,104	\$40,750
City budget	2003	2019
General revenues	\$2,284,300	\$3,396,277
Total revenues	\$5,253,552	\$8,021,908
Total property taxes	\$998,156	\$1,555,224
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$4,466,208	\$9,443,253
Total pension assets	\$3,871,633	\$6,087,443
Funded ratio	86.7%	64.5%
Total pension shortfall	\$594,574	\$3,355,810
Per household	\$276	\$1,544
Active public safety workers	12	10
Public safety pension beneficiaries	6	9
City pension contributions	2003	2019
City contributions	\$151,545	\$325,731
Per household	\$70	\$150
Percentage of city's general budget	6.6%	9.6%
Employees' contributions	\$69,501	\$102,728

Beardstown Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	70.4%	43.1%	7	4
2. Firefighter pension funded ratio	74.1%	57.4%	7	5
3. Municipal (IMRF) pension funded ratio	105.8%	89.7%	10	8
4. City pension debts per household as a percentage of median household income	0.9%	3.8%	10	8
5. City contributions per household as a percentage of median household income	0.24%	0.37%	8	8
6. City contributions as a percentage of total budget	2.9%	4.1%	9	7
7. Ratio of city contributions to employee contributions	2.18	3.17	7	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-24.5%	-2.5%	5	9
9. Asset-to-payout ratio (Police & Fire only)	17.6	12.2	8	7
10. Worker-to-beneficiary ratio (Police & Fire only)	2.00	1.11	10	5

Total score	81	66
Grade	B	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

D

Belleville receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Belleville received an "F" grade in 2019. The city's total score dropped from 63 in 2003 to 52 in 2019, a decline of 11 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.1 times more to pensions compared to 2003, and yet city pension debts today are 2.5 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 6.6 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 29.5 percent in 2019 from 14.0 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	41,410	41,585
Households	17,895	17,570
Median household income	\$35,979	\$48,099
City budget	2003	2019
General revenues	\$17,596,909	\$26,373,108
Total revenues	\$39,565,946	\$80,975,558
Total property taxes	\$10,842,590	\$29,139,791
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$88,325,881	\$190,833,935
Total pension assets	\$50,945,907	\$97,438,348
Funded ratio	57.7%	51.1%
Total pension shortfall	\$37,379,974	\$93,395,587
Per household	\$2,089	\$5,316
Active public safety workers	134	141
Public safety pension beneficiaries	117	160
City pension contributions	2003	2019
City contributions	\$2,470,230	\$7,778,531
Per household	\$138	\$443
Percentage of city's general budget	14.0%	29.5%
Employees' contributions	\$1,077,583	\$1,416,553

Belleville Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	49.7%	50.0%	4	5
2. Firefighter pension funded ratio	42.3%	41.5%	4	4
3. Municipal (IMRF) pension funded ratio	105.3%	80.9%	10	8
4. City pension debts per household as a percentage of median household income	5.8%	11.1%	7	5
5. City contributions per household as a percentage of median household income	0.38%	0.92%	8	6
6. City contributions as a percentage of total budget	6.2%	9.6%	5	2
7. Ratio of city contributions to employee contributions	2.29	5.49	7	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-11.5%	4.4%	7	10
9. Asset-to-payout ratio (Police & Fire only)	10.1	9.6	6	5
10. Worker-to-beneficiary ratio (Police & Fire only)	1.15	0.88	5	4

Total score	63	52
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Bellwood receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Bellwood received an "F" grade in 2019. The city's total score dropped from 82 in 2003 to 56 in 2019, a decline of 26 points.
- **Key finding #2:** In 2019, city taxpayers contributed 10.2 times more to pensions compared to 2003, and yet city pension debts today are 8.4 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 28.1 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 14.0 percent in 2019 from 2.2 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	20,535	18,996
Households	6,449	6,221
Median household income	\$52,856	\$56,557
City budget	2003	2019
General revenues	\$15,517,744	\$25,529,326
Total revenues	\$27,714,146	\$54,605,829
Total property taxes	\$10,194,048	\$19,366,437
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$47,551,369	\$113,232,790
Total pension assets	\$42,309,758	\$68,980,568
Funded ratio	89.0%	60.9%
Total pension shortfall	\$5,241,613	\$44,252,222
Per household	\$813	\$7,113
Active public safety workers	76	63
Public safety pension beneficiaries	43	79
City pension contributions	2003	2019
City contributions	\$348,192	\$3,563,694
Per household	\$54	\$573
Percentage of city's general budget	2.2%	14.0%
Employees' contributions	\$587,222	\$718,635

Bellwood Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	67.1%	56.3%	6	5
2. Firefighter pension funded ratio	114.1%	58.6%	10	5
3. Municipal (IMRF) pension funded ratio	116.9%	95.5%	10	9
4. City pension debts per household as a percentage of median household income	1.5%	12.6%	9	4
5. City contributions per household as a percentage of median household income	0.10%	1.01%	9	5
6. City contributions as a percentage of total budget	1.3%	6.5%	10	5
7. Ratio of city contributions to employee contributions	0.59	4.96	10	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-70.1%	-0.4%	1	9
9. Asset-to-payout ratio (Police & Fire only)	21.2	11.6	9	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.77	0.80	8	4

Total score	82	56
Grade	B	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Belvidere receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Belvidere received a "D" grade in 2019. The city's total score dropped from 69 in 2003 to 62 in 2019, a decline of 7 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.5 times more to pensions compared to 2003, and yet city pension debts today are 3.6 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 12.0 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 14.6 percent in 2019 from 8.5 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	20,820	25,027
Households	7,496	8,835
Median household income	\$42,529	\$51,166
City budget	2003	2019
General revenues	\$6,932,750	\$18,210,498
Total revenues	\$16,412,823	\$31,705,093
Total property taxes	\$3,401,242	\$6,017,179
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$32,083,206	\$78,139,517
Total pension assets	\$24,055,109	\$49,204,560
Funded ratio	75.0%	63.0%
Total pension shortfall	\$8,028,097	\$28,934,957
Per household	\$1,071	\$3,275
Active public safety workers	60	72
Public safety pension beneficiaries	44	65
City pension contributions	2003	2019
City contributions	\$590,159	\$2,655,048
Per household	\$79	\$301
Percentage of city's general budget	8.5%	14.6%
Employees' contributions	\$353,449	\$725,223

Belvidere Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	69.4%	61.0%	6	6
2. Firefighter pension funded ratio	69.1%	57.1%	6	5
3. Municipal (IMRF) pension funded ratio	93.8%	84.2%	9	8
4. City pension debts per household as a percentage of median household income	2.5%	6.4%	8	7
5. City contributions per household as a percentage of median household income	0.19%	0.59%	9	7
6. City contributions as a percentage of total budget	3.6%	8.4%	8	3
7. Ratio of city contributions to employee contributions	1.67	3.66	8	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-40.6%	-1.6%	1	9
9. Asset-to-payout ratio (Police & Fire only)	16.1	13.9	8	7
10. Worker-to-beneficiary ratio (Police & Fire only)	1.36	1.11	6	5

Total score	69	62
Grade	D	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Bensenville receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Bensenville received an "F" grade in 2019. The city's total score dropped from 79 in 2003 to 52 in 2019, a decline of 27 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.9 times more to pensions compared to 2003, and yet city pension debts today are 5.9 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 28.4 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 12.9 percent in 2019 from 3.4 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	20,703	18,281
Households	6,854	6,559
Median household income	\$54,662	\$62,756
City budget	2003	2019
General revenues	\$14,941,813	\$20,874,166
Total revenues	\$31,246,534	\$53,105,874
Total property taxes	\$6,212,372	\$9,385,168
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$35,691,248	\$94,693,512
Total pension assets	\$28,870,737	\$49,748,838
Funded ratio	80.9%	52.5%
Total pension shortfall	\$6,820,511	\$44,944,674
Per household	\$995	\$6,852
Active public safety workers	59	57
Public safety pension beneficiaries	29	60
City pension contributions	2003	2019
City contributions	\$514,563	\$2,688,016
Per household	\$75	\$410
Percentage of city's general budget	3.4%	12.9%
Employees' contributions	\$490,468	\$969,575

Bensenville Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	77.8%	51.3%	7	5
2. Firefighter pension funded ratio	64.3%	32.6%	6	3
3. Municipal (IMRF) pension funded ratio	101.9%	89.8%	10	8
4. City pension debts per household as a percentage of median household income	1.8%	10.9%	9	5
5. City contributions per household as a percentage of median household income	0.14%	0.65%	9	7
6. City contributions as a percentage of total budget	1.6%	5.1%	10	6
7. Ratio of city contributions to employee contributions	1.05	2.77	9	6
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-64.0%	-30.6%	1	3
9. Asset-to-payout ratio (Police & Fire only)	15.3	8.3	8	5
10. Worker-to-beneficiary ratio (Police & Fire only)	2.03	0.95	10	4

Total score	79	52
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

D

2003 GRADE

D

Benton receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Benton received a "D" grade in 2019. The city's total score dropped from 69 in 2003 to 64 in 2019, a decline of 5 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.8 times more to pensions compared to 2003, and yet city pension debts today are 2.1 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 3.8 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 16.4 percent in 2019 from 9.2 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	6,880	6,971
Households	2,891	2,816
Median household income	\$27,177	\$41,149
City budget	2003	2019
General revenues	\$2,460,190	\$3,914,399
Total revenues	\$6,325,727	\$9,168,962
Total property taxes	\$530,815	\$1,231,380
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$8,653,352	\$15,752,941
Total pension assets	\$6,067,382	\$10,447,725
Funded ratio	70.1%	66.3%
Total pension shortfall	\$2,585,970	\$5,305,216
Per household	\$894	\$1,884
Active public safety workers	17	17
Public safety pension beneficiaries	15	18
City pension contributions	2003	2019
City contributions	\$226,507	\$641,881
Per household	\$78	\$228
Percentage of city's general budget	9.2%	16.4%
Employees' contributions	\$96,621	\$148,705

Benton Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	48.3%	51.2%	4	5
2. Firefighter pension funded ratio	78.9%	74.6%	7	7
3. Municipal (IMRF) pension funded ratio	87.8%	82.7%	8	8
4. City pension debts per household as a percentage of median household income	3.3%	4.6%	8	8
5. City contributions per household as a percentage of median household income	0.29%	0.55%	8	7
6. City contributions as a percentage of total budget	3.6%	7.0%	8	4
7. Ratio of city contributions to employee contributions	2.34	4.32	7	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-13.5%	23.8%	7	10
9. Asset-to-payout ratio (Police & Fire only)	14.0	13.7	7	7
10. Worker-to-beneficiary ratio (Police & Fire only)	1.13	0.94	5	4

Total score	69	64
Grade	D	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

F

Berwyn receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Berwyn received an "F" grade in 2019. The city's total score dropped from 58 in 2003 to 55 in 2019, a decline of 3 points.
- **Key finding #2:** In 2019, city taxpayers contributed 7.4 times more to pensions compared to 2003, and yet city pension debts today are 1.4 times larger.
- **Key finding #3:** The city's combined pension funded ratio improved 23.3% percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 84.5% percent in 2019 from 13.8% percent in 2003.

Key Facts		
City demographics	2000	2019
Population	54,016	55,407
Households	19,707	17,869
Median household income	\$43,833	\$62,758
City budget	2003	2019
General revenues	\$32,751,632	\$39,742,608
Total revenues	\$64,448,848	\$153,796,253
Total property taxes	\$18,033,487	\$34,742,608
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$105,487,911	\$269,589,677
Total pension assets	\$49,471,286	\$189,149,028
Funded ratio	46.9%	70.2%
Total pension shortfall	\$56,016,625	\$80,440,649
Per household	\$2,842	\$4,502
Active public safety workers	155	193
Public safety pension beneficiaries	114	160
City pension contributions	2003	2019
City contributions	\$4,530,109	\$33,584,252
Per household	\$230	\$1,879
Percentage of city's general budget	13.8%	84.5%
Employees' contributions	\$1,159,498	\$2,227,600

Berwyn Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	45.3%	72.7%	4	7
2. Firefighter pension funded ratio	33.4%	62.0%	3	6
3. Municipal (IMRF) pension funded ratio	97.5%	88.6%	9	8
4. City pension debts per household as a percentage of median household income	6.5%	7.2%	7	7
5. City contributions per household as a percentage of median household income	0.52%	2.99%	7	1
6. City contributions as a percentage of total budget	7.0%	21.8%	4	1
7. Ratio of city contributions to employee contributions	3.91	15.08	5	1
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-13.3%	275.7%	7	10
9. Asset-to-payout ratio (Police & Fire only)	11.3	15.3	6	8
10. Worker-to-beneficiary ratio (Police & Fire only)	1.36	1.21	6	6

Total score	58	55
Grade	F	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

D

2003 GRADE

C

Bloomington receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric). *

- **Key finding #1:** Bloomington received a "D" grade in 2019. The city's total score dropped from 71 in 2003 to 61 in 2019, a decline of 10 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3 times more to pensions compared to 2003, and yet city pension debts today are 3.3 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 12.2 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 13.1 percent in 2019 from 8.2 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	64,808	78,015
Households	26,734	31,853
Median household income	\$46,496	\$67,507
City budget	2003	2019
General revenues	\$54,669,698	\$101,792,758
Total revenues	\$100,194,850	\$197,579,970
Total property taxes	\$13,396,215	\$24,889,940
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$151,244,612	\$356,202,318
Total pension assets	\$104,107,878	\$201,594,579
Funded ratio	68.8%	56.6%
Total pension shortfall	\$47,136,734	\$154,607,739
Per household	\$1,763	\$4,854
Active public safety workers	197	239
Public safety pension beneficiaries	128	202
City pension contributions	2003	2019
City contributions	\$4,469,487	\$13,364,426
Per household	\$167	\$420
Percentage of city's general budget	8.2%	13.1%
Employees' contributions	\$1,832,728	\$3,306,868

Bloomington Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	54.0%	54.2%	5	5
2. Firefighter pension funded ratio	59.9%	50.7%	5	5
3. Municipal (IMRF) pension funded ratio	92.0%	72.3%	9	7
4. City pension debts per household as a percentage of median household income	3.8%	7.2%	8	7
5. City contributions per household as a percentage of median household income	0.36%	0.62%	8	7
6. City contributions as a percentage of total budget	4.5%	6.8%	7	5
7. Ratio of city contributions to employee contributions	2.44	4.04	7	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-14.4%	-2.8%	7	9
9. Asset-to-payout ratio (Police & Fire only)	15.1	12.5	8	7
10. Worker-to-beneficiary ratio (Police & Fire only)	1.54	1.18	7	5

Total score	71	61
Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Blue Island receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Blue Island received an "F" grade in 2019. The city's total score dropped from 71 in 2003 to 34 in 2019, a decline of 37 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.4 times more to pensions compared to 2003, and yet city pension debts today are 3.5 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 23.0 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 23.6 percent in 2019 from 6.8 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	23,463	22,611
Households	8,179	7,864
Median household income	\$36,520	\$48,398
City budget	2003	2019
General revenues	\$11,392,483	\$14,566,180
Total revenues	\$20,558,273	\$33,949,802
Total property taxes	\$5,739,788	\$10,328,027
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$37,604,253	\$87,416,194
Total pension assets	\$20,399,630	\$27,274,937
Funded ratio	54.2%	31.2%
Total pension shortfall	\$17,204,623	\$60,141,257
Per household	\$2,104	\$7,648
Active public safety workers	61	61
Public safety pension beneficiaries	36	79
City pension contributions	2003	2019
City contributions	\$778,344	\$3,430,784
Per household	\$95	\$436
Percentage of city's general budget	6.8%	23.6%
Employees' contributions	\$466,029	\$607,555

Blue Island Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	27.5%	28.7%	2	2
2. Firefighter pension funded ratio	53.2%	17.3%	5	1
3. Municipal (IMRF) pension funded ratio	100.2%	91.0%	10	9
4. City pension debts per household as a percentage of median household income	5.8%	15.8%	7	1
5. City contributions per household as a percentage of median household income	0.26%	0.90%	8	6
6. City contributions as a percentage of total budget	3.8%	10.1%	8	1
7. Ratio of city contributions to employee contributions	1.67	5.65	8	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	11.9%	-20.8%	10	5
9. Asset-to-payout ratio (Police & Fire only)	9.8	5.7	5	3
10. Worker-to-beneficiary ratio (Police & Fire only)	1.69	0.77	8	3

Total score	71	34
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Bolingbrook receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Bolingbrook received a "D" grade in 2019. The city's total score dropped from 76 in 2003 to 63 in 2019, a decline of 13 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.6 times more to pensions compared to 2003, and yet city pension debts today are 4.8 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 12.7 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 12.4 percent in 2019 from 6.3 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	56,321	74,431
Households	17,401	22,921
Median household income	\$67,852	\$91,290
City budget	2003	2019
General revenues	\$44,754,104	\$82,597,849
Total revenues	\$90,196,998	\$139,151,082
Total property taxes	\$12,364,272	\$20,133,234
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$87,718,567	\$296,914,886
Total pension assets	\$61,260,062	\$169,747,598
Funded ratio	69.8%	57.2%
Total pension shortfall	\$26,458,506	\$127,167,288
Per household	\$1,521	\$5,548
Active public safety workers	187	198
Public safety pension beneficiaries	50	142
City pension contributions	2003	2019
City contributions	\$2,801,558	\$10,210,444
Per household	\$161	\$445
Percentage of city's general budget	6.3%	12.4%
Employees' contributions	\$1,412,150	\$2,381,652

Bolingbrook Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	64.9%	52.8%	6	5
2. Firefighter pension funded ratio	67.3%	53.2%	6	5
3. Municipal (IMRF) pension funded ratio	86.5%	85.6%	8	8
4. City pension debts per household as a percentage of median household income	2.2%	6.1%	8	7
5. City contributions per household as a percentage of median household income	0.24%	0.49%	8	8
6. City contributions as a percentage of total budget	3.1%	7.3%	8	4
7. Ratio of city contributions to employee contributions	1.98	4.29	8	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-29.0%	-9.4%	4	8
9. Asset-to-payout ratio (Police & Fire only)	25.2	15.9	10	8
10. Worker-to-beneficiary ratio (Police & Fire only)	3.74	1.39	10	6

Total score	76	63
Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Bradley receives a "C" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Bradley received a "C" grade in 2019. The city's total score dropped from 82 in 2003 to 71 in 2019, a decline of 11 points.
- **Key finding #2:** In 2019, city taxpayers contributed 6.8 times more to pensions compared to 2003, and yet city pension debts today are 6.3 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 17.2 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 11.8 percent in 2019 from 2.7 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	12,784	15,368
Households	5,004	5,607
Median household income	\$41,757	\$60,012
City budget	2003	2019
General revenues	\$8,581,535	\$13,194,741
Total revenues	\$10,825,759	\$21,307,626
Total property taxes	\$1,642,399	\$3,981,500
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$12,663,219	\$41,322,652
Total pension assets	\$10,314,513	\$26,570,597
Funded ratio	81.5%	64.3%
Total pension shortfall	\$2,348,706	\$14,752,055
Per household	\$469	\$2,631
Active public safety workers	34	40
Public safety pension beneficiaries	10	21
City pension contributions	2003	2019
City contributions	\$230,181	\$1,559,739
Per household	\$46	\$278
Percentage of city's general budget	2.7%	11.8%
Employees' contributions	\$218,002	\$446,594

Bradley Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	74.7%	61.4%	7	6
2. Firefighter pension funded ratio	100.0%	63.1%	10	6
3. Municipal (IMRF) pension funded ratio	94.8%	76.1%	9	7
4. City pension debts per household as a percentage of median household income	1.1%	4.4%	9	8
5. City contributions per household as a percentage of median household income	0.11%	0.46%	9	8
6. City contributions as a percentage of total budget	2.1%	7.3%	9	4
7. Ratio of city contributions to employee contributions	1.06	3.49	9	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-41.8%	1.6%	1	10
9. Asset-to-payout ratio (Police & Fire only)	23.8	18.8	9	8
10. Worker-to-beneficiary ratio (Police & Fire only)	3.40	1.90	10	9

Total score	82	71
Grade	B	C

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

D

Bridgeview receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Bridgeview received an "F" grade in 2019. The city's total score dropped from 65 in 2003 to 46 in 2019, a decline of 19 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.7 times more to pensions compared to 2003, and yet city pension debts today are 2.7 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 3.0 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 15.4 percent in 2019 from 9.0 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	15,335	16,124
Households	5,693	5,548
Median household income	\$42,073	\$55,687
City budget	2003	2019
General revenues	\$11,867,648	\$25,848,610
Total revenues	\$22,347,980	\$75,762,113
Total property taxes	\$4,948,497	\$20,871,340
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$46,471,973	\$117,190,972
Total pension assets	\$25,440,172	\$60,609,236
Funded ratio	54.7%	51.7%
Total pension shortfall	\$21,031,801	\$56,581,736
Per household	\$3,694	\$10,199
Active public safety workers	80	60
Public safety pension beneficiaries	37	84
City pension contributions	2003	2019
City contributions	\$1,069,204	\$3,978,475
Per household	\$188	\$717
Percentage of city's general budget	9.0%	15.4%
Employees' contributions	\$535,885	\$714,672

Bridgeview Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	48.8%	49.9%	4	4
2. Firefighter pension funded ratio	47.8%	45.5%	4	4
3. Municipal (IMRF) pension funded ratio	100.4%	87.0%	10	8
4. City pension debts per household as a percentage of median household income	8.8%	18.3%	6	1
5. City contributions per household as a percentage of median household income	0.45%	1.29%	8	4
6. City contributions as a percentage of total budget	4.8%	5.3%	7	6
7. Ratio of city contributions to employee contributions	2.00	5.57	7	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-44.4%	-11.5%	1	7
9. Asset-to-payout ratio (Police & Fire only)	17.8	10.3	8	6
10. Worker-to-beneficiary ratio (Police & Fire only)	2.16	0.71	10	3

Total score	65	46
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

D

Broadview receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Broadview received an "F" grade in 2019. The city's total score dropped from 65 in 2003 to 46 in 2019, a decline of 19 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.5 times more to pensions compared to 2003, and yet city pension debts today are 2.6 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 10.6 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 20.1 percent in 2019 from 12.1 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	8,264	7,755
Households	3,220	2,942
Median household income	\$47,651	\$54,219
City budget	2003	2019
General revenues	\$6,892,442	\$14,377,625
Total revenues	\$14,355,018	\$27,621,247
Total property taxes	\$7,019,657	\$7,161,743
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$48,968,991	\$95,072,440
Total pension assets	\$34,322,749	\$56,530,730
Funded ratio	70.1%	59.5%
Total pension shortfall	\$14,646,242	\$38,541,710
Per household	\$4,549	\$13,101
Active public safety workers	71	57
Public safety pension beneficiaries	46	77
City pension contributions	2003	2019
City contributions	\$834,097	\$2,896,605
Per household	\$259	\$985
Percentage of city's general budget	12.1%	20.1%
Employees' contributions	\$502,801	\$596,959

Broadview Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	65.3%	62.8%	6	6
2. Firefighter pension funded ratio	67.2%	49.4%	6	4
3. Municipal (IMRF) pension funded ratio	103.6%	107.6%	10	10
4. City pension debts per household as a percentage of median household income	9.5%	24.2%	6	1
5. City contributions per household as a percentage of median household income	0.54%	1.82%	7	1
6. City contributions as a percentage of total budget	5.8%	10.5%	6	1
7. Ratio of city contributions to employee contributions	1.66	4.85	8	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-80.4%	1.1%	1	10
9. Asset-to-payout ratio (Police & Fire only)	17.6	10.9	8	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.54	0.74	7	3

Total score	65	46
Grade	D	F

Broadview was one of 102 cities to receive an "F" grade in 2019

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

D

2003 GRADE

D

Brookfield receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Brookfield received a "D" grade in 2019. The city's total score dropped from 69 in 2003 to 62 in 2019, a decline of 7 points.
- **Key finding #2:** In 2019, city taxpayers contributed 7.2 times more to pensions compared to 2003, and yet city pension debts today are 2.2 times larger.
- **Key finding #3:** The city's combined pension funded ratio improved 2.0% percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 20.9% percent in 2019 from 6.2% percent in 2003.

Key Facts		
City demographics	2000	2019
Population	19,085	18,735
Households	7,481	7,038
Median household income	\$52,636	\$82,435
City budget	2003	2019
General revenues	\$8,128,726	\$17,316,339
Total revenues	\$17,113,078	\$42,304,794
Total property taxes	\$4,160,842	\$12,902,419
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$33,486,308	\$77,826,519
Total pension assets	\$20,305,814	\$48,758,553
Funded ratio	60.6%	62.7%
Total pension shortfall	\$13,180,494	\$29,067,966
Per household	\$1,762	\$4,130
Active public safety workers	51	53
Public safety pension beneficiaries	33	49
City pension contributions	2003	2019
City contributions	\$505,601	\$3,627,614
Per household	\$68	\$515
Percentage of city's general budget	6.2%	20.9%
Employees' contributions	\$394,291	\$653,289

Brookfield Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	48.5%	51.0%	4	5
2. Firefighter pension funded ratio	62.7%	69.0%	6	6
3. Municipal (IMRF) pension funded ratio	94.2%	92.2%	9	9
4. City pension debts per household as a percentage of median household income	3.3%	5.0%	8	7
5. City contributions per household as a percentage of median household income	0.13%	0.63%	9	7
6. City contributions as a percentage of total budget	3.0%	8.6%	8	3
7. Ratio of city contributions to employee contributions	1.28	5.55	9	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-84.5%	24.9%	1	10
9. Asset-to-payout ratio (Police & Fire only)	15.5	13.6	8	7
10. Worker-to-beneficiary ratio (Police & Fire only)	1.55	1.08	7	5

Total score	69	62
Grade	D	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Buffalo Grove receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Buffalo Grove received a "D" grade in 2019. The city's total score dropped from 81 in 2003 to 69 in 2019, a decline of 12 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.7 times more to pensions compared to 2003, and yet city pension debts today are 3.6 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 3.5 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 12.7 percent in 2019 from 9.4 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	42,909	41,062
Households	15,565	15,399
Median household income	\$80,525	\$115,951
City budget	2003	2019
General revenues	\$22,924,893	\$46,213,935
Total revenues	\$44,465,732	\$99,146,787
Total property taxes	\$10,160,946	\$16,321,876
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$73,124,474	\$232,779,312
Total pension assets	\$54,156,527	\$164,323,424
Funded ratio	74.1%	70.6%
Total pension shortfall	\$18,967,947	\$68,455,888
Per household	\$1,219	\$4,445
Active public safety workers	131	120
Public safety pension beneficiaries	20	105
City pension contributions	2003	2019
City contributions	\$2,149,748	\$5,860,973
Per household	\$138	\$381
Percentage of city's general budget	9.4%	12.7%
Employees' contributions	\$1,146,194	\$1,703,793

Buffalo Grove Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	66.9%	66.8%	6	6
2. Firefighter pension funded ratio	69.1%	72.7%	6	7
3. Municipal (IMRF) pension funded ratio	92.4%	76.9%	9	7
4. City pension debts per household as a percentage of median household income	1.5%	3.8%	9	8
5. City contributions per household as a percentage of median household income	0.17%	0.33%	9	8
6. City contributions as a percentage of total budget	4.8%	5.9%	7	6
7. Ratio of city contributions to employee contributions	1.88	3.44	8	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-11.9%	-4.6%	7	9
9. Asset-to-payout ratio (Police & Fire only)	48.2	18.0	10	8
10. Worker-to-beneficiary ratio (Police & Fire only)	6.55	1.14	10	5

Total score	81	69
Grade	B	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Burbank receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Burbank received a "D" grade in 2019. The city's total score dropped from 90 in 2003 to 63 in 2019, a decline of 27 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.2 times more to pensions compared to 2003, and yet city pension debts today are 33.2 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 31.1 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 9.2 percent in 2019 from 8.0 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	27,902	28,729
Households	9,273	9,225
Median household income	\$49,388	\$62,573
City budget	2003	2019
General revenues	\$11,918,943	\$22,453,875
Total revenues	\$20,332,416	\$42,767,817
Total property taxes	\$5,718,390	\$7,210,560
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$33,693,367	\$121,422,950
Total pension assets	\$32,413,319	\$78,989,307
Funded ratio	96.2%	65.1%
Total pension shortfall	\$1,280,049	\$42,433,643
Per household	\$138	\$4,600
Active public safety workers	79	71
Public safety pension beneficiaries	9	79
City pension contributions	2003	2019
City contributions	\$956,956	\$2,075,443
Per household	\$103	\$225
Percentage of city's general budget	8.0%	9.2%
Employees' contributions	\$512,778	\$962,750

Burbank Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	91.6%	62.0%	9	6
2. Firefighter pension funded ratio	94.5%	63.9%	9	6
3. Municipal (IMRF) pension funded ratio	115.1%	93.6%	10	9
4. City pension debts per household as a percentage of median household income	0.3%	7.4%	10	7
5. City contributions per household as a percentage of median household income	0.21%	0.36%	8	8
6. City contributions as a percentage of total budget	4.7%	4.9%	7	7
7. Ratio of city contributions to employee contributions	1.87	2.16	8	7
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-1.8%	-38.5%	9	2
9. Asset-to-payout ratio (Police & Fire only)	111.7	13.5	10	7
10. Worker-to-beneficiary ratio (Police & Fire only)	8.78	0.90	10	4

Total score	90	63
Grade	A	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Cairo receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Cairo received an "F" grade in 2019. The city's total score dropped from 70 in 2003 to 28 in 2019, a decline of 42 points.
- **Key finding #2:** In 2019, city taxpayers contributed 16.3 times more to pensions compared to 2003, and yet city pension debts today are 5.1 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 28.7 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 23.8 percent in 2019 from 1.6 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	3,632	2,120
Households	1,584	813
Median household income	\$21,607	\$26,439
City budget	2003	2019
General revenues	\$2,319,695	\$2,495,831
Total revenues	\$3,087,578	\$3,324,961
Total property taxes	\$371,692	\$852,082
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$8,618,410	\$12,764,007
Total pension assets	\$7,611,722	\$7,606,231
Funded ratio	88.3%	59.6%
Total pension shortfall	\$1,006,688	\$5,157,776
Per household	\$636	\$6,344
Active public safety workers	14	4
Public safety pension beneficiaries	24	24
City pension contributions	2003	2019
City contributions	\$36,359	\$594,036
Per household	\$23	\$731
Percentage of city's general budget	1.6%	23.8%
Employees' contributions	\$54,155	\$32,703

Cairo Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	47.1%	15.5%	4	1
2. Firefighter pension funded ratio	49.5%	6.2%	4	1
3. Municipal (IMRF) pension funded ratio	203.5%	246.1%	10	10
4. City pension debts per household as a percentage of median household income	2.9%	24.0%	8	1
5. City contributions per household as a percentage of median household income	0.11%	2.76%	9	1
6. City contributions as a percentage of total budget	1.2%	17.9%	10	1
7. Ratio of city contributions to employee contributions	0.67	18.16	10	1
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-5.4%	18.6%	8	10
9. Asset-to-payout ratio (Police & Fire only)	8.0	1.7	5	1
10. Worker-to-beneficiary ratio (Police & Fire only)	0.58	0.17	2	1

Total score	70	28
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Calumet City receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Calumet City received an "F" grade in 2019. The city's total score dropped from 74 in 2003 to 46 in 2019, a decline of 28 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.3 times more to pensions compared to 2003, and yet city pension debts today are 4.2 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 19.4 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 18.6 percent in 2019 from 8.1 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	39,071	36,551
Households	15,141	13,788
Median household income	\$38,902	\$44,456
City budget	2003	2019
General revenues	\$25,164,787	\$35,461,700
Total revenues	\$46,130,868	\$74,024,940
Total property taxes	\$12,912,400	\$25,672,194
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$86,582,444	\$214,109,671
Total pension assets	\$61,880,806	\$111,480,554
Funded ratio	71.5%	52.1%
Total pension shortfall	\$24,701,638	\$102,629,117
Per household	\$1,631	\$7,443
Active public safety workers	127	125
Public safety pension beneficiaries	83	135
City pension contributions	2003	2019
City contributions	\$2,029,497	\$6,599,663
Per household	\$134	\$479
Percentage of city's general budget	8.1%	18.6%
Employees' contributions	\$1,021,772	\$1,448,577

Calumet City Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	65.9%	46.9%	6	4
2. Firefighter pension funded ratio	62.1%	47.3%	6	4
3. Municipal (IMRF) pension funded ratio	103.4%	99.2%	10	9
4. City pension debts per household as a percentage of median household income	4.2%	16.7%	8	1
5. City contributions per household as a percentage of median household income	0.34%	1.08%	8	5
6. City contributions as a percentage of total budget	4.4%	8.9%	7	3
7. Ratio of city contributions to employee contributions	1.99	4.56	8	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-18.6%	-18.0%	6	6
9. Asset-to-payout ratio (Police & Fire only)	15.4	10.7	8	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.53	0.93	7	4

Total score	74	46
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Canton receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Canton received an "F" grade in 2019. The city's total score dropped from 77 in 2003 to 50 in 2019, a decline of 27 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.4 times more to pensions compared to 2003, and yet city pension debts today are 6.2 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 25.3 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 21.5 percent in 2019 from 8.6 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	15,288	13,682
Households	5,646	5,064
Median household income	\$31,011	\$44,299
City budget	2003	2019
General revenues	\$5,449,504	\$9,546,472
Total revenues	\$12,156,851	\$22,247,513
Total property taxes	\$1,473,073	\$3,565,435
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$21,898,709	\$58,181,036
Total pension assets	\$17,717,710	\$32,362,844
Funded ratio	80.9%	55.6%
Total pension shortfall	\$4,180,999	\$25,818,192
Per household	\$741	\$5,098
Active public safety workers	38	34
Public safety pension beneficiaries	31	51
City pension contributions	2003	2019
City contributions	\$468,976	\$2,050,262
Per household	\$83	\$405
Percentage of city's general budget	8.6%	21.5%
Employees' contributions	\$244,380	\$376,481

Canton Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	88.1%	64.8%	8	6
2. Firefighter pension funded ratio	64.1%	36.9%	6	3
3. Municipal (IMRF) pension funded ratio	96.8%	69.9%	9	6
4. City pension debts per household as a percentage of median household income	2.4%	11.5%	8	5
5. City contributions per household as a percentage of median household income	0.27%	0.91%	8	6
6. City contributions as a percentage of total budget	3.9%	9.2%	8	2
7. Ratio of city contributions to employee contributions	1.92	5.45	8	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-7.0%	10.0%	8	10
9. Asset-to-payout ratio (Police & Fire only)	17.3	10.4	8	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.23	0.67	6	3

Total score	77	50
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

D

Carbondale receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Carbondale received an "F" grade in 2019. The city's total score dropped from 69 in 2003 to 43 in 2019, a decline of 26 points.
- **Key finding #2:** In 2019, city taxpayers contributed 5.8 times more to pensions compared to 2003, and yet city pension debts today are 3.5 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 20.3 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 20.2 percent in 2019 from 5.1 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	20,681	25,597
Households	9,951	10,492
Median household income	\$15,882	\$22,152
City budget	2003	2019
General revenues	\$17,086,166	\$24,953,736
Total revenues	\$29,926,832	\$52,978,211
Total property taxes	\$1,496,764	\$2,791,665
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$60,158,382	\$115,439,774
Total pension assets	\$45,614,776	\$64,108,416
Funded ratio	75.8%	55.5%
Total pension shortfall	\$14,543,606	\$51,331,358
Per household	\$1,462	\$4,892
Active public safety workers	82	96
Public safety pension beneficiaries	68	105
City pension contributions	2003	2019
City contributions	\$873,969	\$5,031,569
Per household	\$88	\$480
Percentage of city's general budget	5.1%	20.2%
Employees' contributions	\$635,259	\$976,717

Carbondale Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	57.8%	51.9%	5	5
2. Firefighter pension funded ratio	64.1%	42.6%	6	4
3. Municipal (IMRF) pension funded ratio	103.4%	81.2%	10	8
4. City pension debts per household as a percentage of median household income	9.2%	22.1%	6	1
5. City contributions per household as a percentage of median household income	0.55%	2.16%	7	1
6. City contributions as a percentage of total budget	2.9%	9.5%	9	2
7. Ratio of city contributions to employee contributions	1.38	5.15	9	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-29.1%	22.0%	4	10
9. Asset-to-payout ratio (Police & Fire only)	14.8	9.7	7	5
10. Worker-to-beneficiary ratio (Police & Fire only)	1.21	0.91	6	4

Total score	69	43
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Carpentersville receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Carpentersville received a "D" grade in 2019. The city's total score dropped from 83 in 2003 to 63 in 2019, a decline of 20 points.
- **Key finding #2:** In 2019, city taxpayers contributed 40.2 times more to pensions compared to 2003, and yet city pension debts today are 3.6 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 2.2 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 13.0 percent in 2019 from 0.7 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	30,586	37,872
Households	8,681	10,722
Median household income	\$54,526	\$68,997
City budget	2003	2019
General revenues	\$15,906,089	\$33,261,878
Total revenues	\$24,410,099	\$71,035,472
Total property taxes	\$4,811,235	\$15,489,619
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$39,699,957	\$133,692,244
Total pension assets	\$25,967,406	\$84,482,259
Funded ratio	65.4%	63.2%
Total pension shortfall	\$13,732,551	\$49,209,985
Per household	\$1,582	\$4,590
Active public safety workers	92	96
Public safety pension beneficiaries	29	80
City pension contributions	2003	2019
City contributions	\$107,297	\$4,313,426
Per household	\$12	\$402
Percentage of city's general budget	0.7%	13.0%
Employees' contributions	\$670,026	\$1,115,279

Carpentersville Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	50.5%	57.8%	5	5
2. Firefighter pension funded ratio	77.9%	68.6%	7	6
3. Municipal (IMRF) pension funded ratio	101.6%	78.3%	10	7
4. City pension debts per household as a percentage of median household income	2.9%	6.7%	8	7
5. City contributions per household as a percentage of median household income	0.02%	0.58%	10	7
6. City contributions as a percentage of total budget	0.4%	6.1%	10	5
7. Ratio of city contributions to employee contributions	0.16	3.87	10	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-27.4%	-11.1%	4	7
9. Asset-to-payout ratio (Police & Fire only)	20.4	16.4	9	8
10. Worker-to-beneficiary ratio (Police & Fire only)	3.17	1.20	10	6

Total score	83	63
Grade	B	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Centralia receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Centralia received an "F" grade in 2019. The city's total score dropped from 67 in 2003 to 42 in 2019, a decline of 25 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.1 times more to pensions compared to 2003, and yet city pension debts today are 2.9 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 19.2 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 19.5 percent in 2019 from 13.0 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	14,136	12,356
Households	5,807	5,439
Median household income	\$31,905	\$37,675
City budget	2003	2019
General revenues	\$6,845,081	\$9,613,020
Total revenues	\$19,268,001	\$25,730,654
Total property taxes	\$3,189,059	\$3,905,649
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$33,613,069	\$59,530,271
Total pension assets	\$23,547,002	\$30,279,992
Funded ratio	70.1%	50.9%
Total pension shortfall	\$10,066,067	\$29,250,279
Per household	\$1,733	\$5,378
Active public safety workers	47	38
Public safety pension beneficiaries	54	65
City pension contributions	2003	2019
City contributions	\$889,035	\$1,875,161
Per household	\$153	\$345
Percentage of city's general budget	13.0%	19.5%
Employees' contributions	\$315,458	\$389,206

Centralia Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	48.1%	39.9%	4	3
2. Firefighter pension funded ratio	72.2%	57.4%	7	5
3. Municipal (IMRF) pension funded ratio	97.1%	65.5%	9	6
4. City pension debts per household as a percentage of median household income	5.4%	14.3%	7	2
5. City contributions per household as a percentage of median household income	0.48%	0.92%	8	6
6. City contributions as a percentage of total budget	4.6%	7.3%	7	4
7. Ratio of city contributions to employee contributions	2.82	4.82	6	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-0.9%	-21.9%	9	5
9. Asset-to-payout ratio (Police & Fire only)	11.2	9.6	6	5
10. Worker-to-beneficiary ratio (Police & Fire only)	0.87	0.58	4	2

Total score	67	42
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

D

2003 GRADE

C

Champaign receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Champaign received a "D" grade in 2019. The city's total score dropped from 76 in 2003 to 67 in 2019, a decline of 9 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.1 times more to pensions compared to 2003, and yet city pension debts today are 2.1 times larger.
- **Key finding #3:** The city's combined pension funded ratio improved 1.3 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 16.0 percent in 2019 from 8.7 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	67,518	87,636
Households	27,187	34,636
Median household income	\$32,795	\$48,415
City budget	2003	2019
General revenues	\$47,233,846	\$78,406,984
Total revenues	\$83,155,892	\$143,882,473
Total property taxes	\$13,047,455	\$27,175,128
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$153,102,594	\$347,303,475
Total pension assets	\$116,429,496	\$268,643,257
Funded ratio	76.0%	77.4%
Total pension shortfall	\$36,673,098	\$78,660,218
Per household	\$1,349	\$2,271
Active public safety workers	208	230
Public safety pension beneficiaries	167	243
City pension contributions	2003	2019
City contributions	\$4,096,831	\$12,558,826
Per household	\$151	\$363
Percentage of city's general budget	8.7%	16.0%
Employees' contributions	\$1,683,162	\$3,190,076

Champaign Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	61.9%	77.7%	6	7
2. Firefighter pension funded ratio	73.4%	73.0%	7	7
3. Municipal (IMRF) pension funded ratio	102.1%	83.9%	10	8
4. City pension debts per household as a percentage of median household income	4.1%	4.7%	8	8
5. City contributions per household as a percentage of median household income	0.46%	0.75%	8	7
6. City contributions as a percentage of total budget	4.9%	8.7%	7	3
7. Ratio of city contributions to employee contributions	2.43	3.94	7	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	4.9%	58.0%	10	10
9. Asset-to-payout ratio (Police & Fire only)	14.8	16.0	7	8
10. Worker-to-beneficiary ratio (Police & Fire only)	1.25	0.95	6	4

	Total score	76	67
Champaign was one of 64 cities to receive a "D" grade in 2019	Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Charleston receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Charleston received an "F" grade in 2019. The city's total score dropped from 71 in 2003 to 39 in 2019, a decline of 32 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.2 times more to pensions compared to 2003, and yet city pension debts today are 4.7 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 27.1 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 23.2% percent in 2019 from 9.8% percent in 2003.

Key Facts		
City demographics	2000	2019
Population	21,039	20,464
Households	7,681	7,814
Median household income	\$24,140	\$40,863
City budget	2003	2019
General revenues	\$8,048,770	\$11,051,195
Total revenues	\$16,470,861	\$27,449,114
Total property taxes	\$2,718,675	\$4,856,003
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$33,790,389	\$83,703,014
Total pension assets	\$23,485,836	\$35,501,162
Funded ratio	69.5%	42.4%
Total pension shortfall	\$10,304,553	\$48,201,852
Per household	\$1,342	\$6,169
Active public safety workers	62	64
Public safety pension beneficiaries	37	75
City pension contributions	2003	2019
City contributions	\$792,385	\$2,559,158
Per household	\$103	\$328
Percentage of city's general budget	9.8%	23.2%
Employees' contributions	\$414,348	\$595,803

Charleston Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	61.6%	36.1%	6	3
2. Firefighter pension funded ratio	73.6%	40.3%	7	4
3. Municipal (IMRF) pension funded ratio	74.1%	69.1%	7	6
4. City pension debts per household as a percentage of median household income	5.6%	15.1%	7	1
5. City contributions per household as a percentage of median household income	0.43%	0.80%	8	6
6. City contributions as a percentage of total budget	4.8%	9.3%	7	2
7. Ratio of city contributions to employee contributions	1.91	4.30	8	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-23.7%	-29.9%	5	4
9. Asset-to-payout ratio (Police & Fire only)	18.3	8.2	8	5
10. Worker-to-beneficiary ratio (Police & Fire only)	1.68	0.85	8	4

Total score	71	39
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Chicago Heights receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Chicago Heights received an "F" grade in 2019. The city's total score dropped from 72 in 2003 to 37 in 2019, a decline of 35 points.
- **Key finding #2:** In 2019, city taxpayers contributed 6.6 times more to pensions compared to 2003, and yet city pension debts today are 6.2 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 35.0 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 18.2% percent in 2019 from 5.4% percent in 2003.

Key Facts		
City demographics	2000	2019
Population	32,776	29,856
Households	10,736	9,939
Median household income	\$36,958	\$50,186
City budget	2003	2019
General revenues	\$20,077,315	\$39,560,131
Total revenues	\$39,976,534	\$80,884,067
Total property taxes	\$12,900,517	\$21,289,937
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$97,052,807	\$230,493,411
Total pension assets	\$76,021,624	\$99,864,960
Funded ratio	78.3%	43.3%
Total pension shortfall	\$21,031,183	\$130,628,451
Per household	\$1,959	\$13,143
Active public safety workers	154	129
Public safety pension beneficiaries	109	172
City pension contributions	2003	2019
City contributions	\$1,086,591	\$7,198,805
Per household	\$101	\$724
Percentage of city's general budget	5.4%	18.2%
Employees' contributions	\$1,031,446	\$1,357,453

Chicago Heights Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	73.8%	42.0%	7	4
2. Firefighter pension funded ratio	66.7%	34.7%	6	3
3. Municipal (IMRF) pension funded ratio	129.5%	97.1%	10	9
4. City pension debts per household as a percentage of median household income	5.3%	26.2%	7	1
5. City contributions per household as a percentage of median household income	0.27%	1.44%	8	2
6. City contributions as a percentage of total budget	2.7%	8.9%	9	3
7. Ratio of city contributions to employee contributions	1.05	5.30	9	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-59.6%	-23.3%	1	5
9. Asset-to-payout ratio (Police & Fire only)	18.4	7.8	8	4
10. Worker-to-beneficiary ratio (Police & Fire only)	1.41	0.75	7	3

Total score	72	37
Chicago Heights was one of 102 cities to receive an "F" grade in 2019	C	F
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Chicago Ridge receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

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- **Key finding #1:** Chicago Ridge received an "F" grade in 2019. The city's total score dropped from 68 in 2003 to 52 in 2019, a decline of 16 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4 times more to pensions compared to 2003, and yet city pension debts today are 2.9 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 3.1 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 16.9 percent in 2019 from 6.8 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	14,127	14,153
Households	5,655	5,237
Median household income	\$44,101	\$48,886
City budget	2003	2019
General revenues	\$12,377,472	\$19,754,011
Total revenues	\$18,813,601	\$36,093,789
Total property taxes	\$6,016,268	\$6,737,457
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$28,932,288	\$77,229,330
Total pension assets	\$18,143,643	\$46,053,153
Funded ratio	62.7%	59.6%
Total pension shortfall	\$10,788,645	\$31,176,177
Per household	\$1,908	\$5,953
Active public safety workers	48	45
Public safety pension beneficiaries	25	43
City pension contributions	2003	2019
City contributions	\$843,434	\$3,334,091
Per household	\$149	\$637
Percentage of city's general budget	6.8%	16.9%
Employees' contributions	\$366,858	\$533,933

Chicago Ridge Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	55.5%	54.9%	5	5
2. Firefighter pension funded ratio	55.6%	60.1%	5	6
3. Municipal (IMRF) pension funded ratio	89.8%	79.8%	8	7
4. City pension debts per household as a percentage of median household income	4.3%	12.2%	8	4
5. City contributions per household as a percentage of median household income	0.34%	1.30%	8	3
6. City contributions as a percentage of total budget	4.5%	9.2%	7	2
7. Ratio of city contributions to employee contributions	2.30	6.24	7	2
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-33.3%	25.3%	3	10
9. Asset-to-payout ratio (Police & Fire only)	17.4	15.4	8	8
10. Worker-to-beneficiary ratio (Police & Fire only)	1.92	1.05	9	5

Total score	68	52
Chicago Ridge was one of 102 cities to receive an "F" grade in 2019	D	F
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

D

Cicero receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Cicero received an "F" grade in 2019. The city's total score dropped from 62 in 2003 to 46 in 2019, a decline of 16 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.1 times more to pensions compared to 2003, and yet city pension debts today are 3.1 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 7.3 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 13.8 percent in 2019 from 8.8 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	85,616	82,330
Households	23,124	22,346
Median household income	\$38,044	\$49,367
City budget	2003	2019
General revenues	\$48,051,315	\$94,311,712
Total revenues	\$106,244,290	\$175,926,386
Total property taxes	\$36,108,569	\$60,878,760
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$127,957,242	\$345,815,895
Total pension assets	\$68,210,735	\$159,179,484
Funded ratio	53.3%	46.0%
Total pension shortfall	\$59,746,508	\$186,636,411
Per household	\$2,584	\$8,352
Active public safety workers	209	228
Public safety pension beneficiaries	192	227
City pension contributions	2003	2019
City contributions	\$4,245,771	\$12,981,793
Per household	\$184	\$581
Percentage of city's general budget	8.8%	13.8%
Employees' contributions	\$1,808,839	\$3,435,553

Cicero Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	48.4%	47.3%	4	4
2. Firefighter pension funded ratio	34.5%	27.4%	3	2
3. Municipal (IMRF) pension funded ratio	119.9%	92.4%	10	9
4. City pension debts per household as a percentage of median household income	6.8%	16.9%	7	1
5. City contributions per household as a percentage of median household income	0.48%	1.18%	8	5
6. City contributions as a percentage of total budget	4.0%	7.4%	7	4
7. Ratio of city contributions to employee contributions	2.35	3.78	7	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-18.9%	-17.7%	6	6
9. Asset-to-payout ratio (Police & Fire only)	8.9	9.0	5	5
10. Worker-to-beneficiary ratio (Police & Fire only)	1.09	1.00	5	5

Total score	62	46
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Clarendon Hills receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Clarendon Hills received a "D" grade in 2019. The city's total score dropped from 75 in 2003 to 64 in 2019, a decline of 11 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.3 times more to pensions compared to 2003, and yet city pension debts today are 3.8 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 16.2 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 10.3 percent in 2019 from 5.5 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	7,610	8,716
Households	2,894	3,231
Median household income	\$84,795	\$111,958
City budget	2003	2019
General revenues	\$4,686,758	\$8,131,380
Total revenues	\$8,514,931	\$15,765,698
Total property taxes	\$2,654,502	\$4,761,922
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$11,109,129	\$26,429,491
Total pension assets	\$7,992,002	\$14,730,953
Funded ratio	71.9%	55.7%
Total pension shortfall	\$3,117,127	\$11,698,538
Per household	\$1,077	\$3,621
Active public safety workers	15	13
Public safety pension beneficiaries	10	16
City pension contributions	2003	2019
City contributions	\$256,356	\$837,261
Per household	\$89	\$259
Percentage of city's general budget	5.5%	10.3%
Employees' contributions	\$153,065	\$213,313

Clarendon Hills Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	64.0%	53.5%	6	5
2. Firefighter pension funded ratio	92.5%	94.4%	9	9
3. Municipal (IMRF) pension funded ratio	85.6%	51.8%	8	5
4. City pension debts per household as a percentage of median household income	1.3%	3.2%	9	8
5. City contributions per household as a percentage of median household income	0.10%	0.23%	9	8
6. City contributions as a percentage of total budget	3.0%	5.3%	8	6
7. Ratio of city contributions to employee contributions	1.67	3.93	8	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-25.2%	-7.0%	4	8
9. Asset-to-payout ratio (Police & Fire only)	13.4	11.9	7	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.50	0.81	7	4

	Total score	75	64
Clarendon Hills was one of 64 cities to receive a "D" grade in 2019	Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Collinsville receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Collinsville received a "D" grade in 2019. The city's total score dropped from 87 in 2003 to 66 in 2019, a decline of 21 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.8 times more to pensions compared to 2003, and yet city pension debts today are 9.5 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 24.6 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 10.7 percent in 2019 from 7.4 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	24,707	24,626
Households	10,542	10,546
Median household income	\$42,353	\$53,490
City budget	2003	2019
General revenues	\$10,271,168	\$27,281,649
Total revenues	\$25,815,174	\$55,206,564
Total property taxes	\$3,749,929	\$7,551,146
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$38,540,856	\$101,738,618
Total pension assets	\$34,876,834	\$67,062,621
Funded ratio	90.5%	65.9%
Total pension shortfall	\$3,664,022	\$34,675,997
Per household	\$348	\$3,288
Active public safety workers	65	80
Public safety pension beneficiaries	46	84
City pension contributions	2003	2019
City contributions	\$762,245	\$2,918,593
Per household	\$72	\$277
Percentage of city's general budget	7.4%	10.7%
Employees' contributions	\$451,264	\$1,031,449

Collinsville Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	79.3%	60.0%	7	5
2. Firefighter pension funded ratio	91.8%	65.1%	9	6
3. Municipal (IMRF) pension funded ratio	111.7%	83.8%	10	8
4. City pension debts per household as a percentage of median household income	0.8%	6.1%	10	7
5. City contributions per household as a percentage of median household income	0.17%	0.52%	9	7
6. City contributions as a percentage of total budget	3.0%	5.3%	8	6
7. Ratio of city contributions to employee contributions	1.69	2.83	8	6
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	0.1%	0.1%	10	10
9. Asset-to-payout ratio (Police & Fire only)	21.6	14.1	9	7
10. Worker-to-beneficiary ratio (Police & Fire only)	1.41	0.95	7	4

Total score	87	66
Grade	B	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Country Club Hills receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Country Club Hills received an "F" grade in 2019. The city's total score dropped from 85 in 2003 to 56 in 2019, a decline of 29 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.4 times more to pensions compared to 2003, and yet city pension debts today are 11.9 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 31.1 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 9.8 percent in 2019 from 6.1 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	16,169	16,758
Households	5,358	5,882
Median household income	\$57,701	\$61,982
City budget	2003	2019
General revenues	\$8,642,110	\$23,836,378
Total revenues	\$13,988,847	\$37,848,749
Total property taxes	\$5,825,711	\$15,254,094
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$16,883,902	\$69,555,197
Total pension assets	\$14,099,076	\$36,441,822
Funded ratio	83.5%	52.4%
Total pension shortfall	\$2,784,826	\$33,113,375
Per household	\$520	\$5,630
Active public safety workers	44	61
Public safety pension beneficiaries	10	43
City pension contributions	2003	2019
City contributions	\$527,491	\$2,326,892
Per household	\$98	\$396
Percentage of city's general budget	6.1%	9.8%
Employees' contributions	\$252,923	\$716,938

Country Club Hills Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	70.1%	48.6%	7	4
2. Firefighter pension funded ratio	97.3%	49.0%	9	4
3. Municipal (IMRF) pension funded ratio	104.5%	78.4%	10	7
4. City pension debts per household as a percentage of median household income	0.9%	9.1%	10	6
5. City contributions per household as a percentage of median household income	0.17%	0.64%	9	7
6. City contributions as a percentage of total budget	3.8%	6.1%	8	5
7. Ratio of city contributions to employee contributions	2.09	3.25	7	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-22.7%	-23.7%	5	5
9. Asset-to-payout ratio (Police & Fire only)	37.8	11.6	10	6
10. Worker-to-beneficiary ratio (Police & Fire only)	4.40	1.42	10	7

	Total score	85	56
Country Club Hills was one of 102 cities to receive an "F" grade in 2019	Grade	B	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

D

2003 GRADE

C

Crystal Lake receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Crystal Lake received a "D" grade in 2019. The city's total score dropped from 78 in 2003 to 66 in 2019, a decline of 12 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.2 times more to pensions compared to 2003, and yet city pension debts today are 4.9 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 10.4 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 16.8 percent in 2019 from 9.8 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	38,000	39,974
Households	12,900	14,661
Median household income	\$66,872	\$87,578
City budget	2003	2019
General revenues	\$17,628,882	\$33,071,671
Total revenues	\$35,257,041	\$77,951,346
Total property taxes	\$7,614,077	\$17,569,066
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$51,050,267	\$178,310,458
Total pension assets	\$37,719,049	\$113,230,799
Funded ratio	73.9%	63.5%
Total pension shortfall	\$13,331,218	\$65,079,659
Per household	\$1,033	\$4,439
Active public safety workers	97	131
Public safety pension beneficiaries	18	72
City pension contributions	2003	2019
City contributions	\$1,721,549	\$5,556,918
Per household	\$133	\$379
Percentage of city's general budget	9.8%	16.8%
Employees' contributions	\$852,085	\$1,749,068

Crystal Lake Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	58.4%	53.9%	5	5
2. Firefighter pension funded ratio	70.5%	67.0%	7	6
3. Municipal (IMRF) pension funded ratio	94.8%	76.1%	9	7
4. City pension debts per household as a percentage of median household income	1.5%	5.1%	9	7
5. City contributions per household as a percentage of median household income	0.20%	0.43%	8	8
6. City contributions as a percentage of total budget	4.9%	7.1%	7	4
7. Ratio of city contributions to employee contributions	2.02	3.18	7	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-19.9%	-12.0%	6	7
9. Asset-to-payout ratio (Police & Fire only)	27.3	17.3	10	8
10. Worker-to-beneficiary ratio (Police & Fire only)	5.39	1.82	10	9

	Total score	78	66
Crystal Lake was one of 64 cities to receive a “D” grade in 2019	Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

F

Danville receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Danville received an "F" grade in 2019. The city's total score dropped from 53 in 2003 to 29 in 2019, a decline of 24 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.8 times more to pensions compared to 2003, and yet city pension debts today are 2.7 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 16.5 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 34.0 percent in 2019 from 11.7 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	33,904	31,246
Households	13,252	12,064
Median household income	\$30,431	\$36,172
City budget	2003	2019
General revenues	\$18,628,386	\$24,333,962
Total revenues	\$34,470,349	\$65,515,871
Total property taxes	\$5,728,633	\$9,974,971
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$80,537,041	\$165,678,930
Total pension assets	\$37,441,891	\$49,661,176
Funded ratio	46.5%	30.0%
Total pension shortfall	\$43,095,150	\$116,017,754
Per household	\$3,252	\$9,617
Active public safety workers	124	102
Public safety pension beneficiaries	134	161
City pension contributions	2003	2019
City contributions	\$2,185,573	\$8,280,698
Per household	\$165	\$686
Percentage of city's general budget	11.7%	34.0%
Employees' contributions	\$780,436	\$1,058,012

Danville Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	40.5%	27.9%	4	2
2. Firefighter pension funded ratio	31.8%	16.7%	3	1
3. Municipal (IMRF) pension funded ratio	99.8%	84.6%	9	8
4. City pension debts per household as a percentage of median household income	10.7%	26.6%	5	1
5. City contributions per household as a percentage of median household income	0.54%	1.90%	7	1
6. City contributions as a percentage of total budget	6.3%	12.6%	5	1
7. Ratio of city contributions to employee contributions	2.80	7.83	6	1
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-23.4%	-6.9%	5	8
9. Asset-to-payout ratio (Police & Fire only)	8.0	4.3	5	3
10. Worker-to-beneficiary ratio (Police & Fire only)	0.93	0.63	4	3

Total score	53	29
Grade	F	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Decatur receives an “F” grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois’ 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Decatur received an “F” grade in 2019. The city’s total score dropped from 73 in 2003 to 53 in 2019, a decline of 20 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.6 times more to pensions compared to 2003, and yet city pension debts today are 3.1 times larger.
- **Key finding #3:** The city’s combined pension funded ratio fell 11.7% percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 17.7% percent in 2019 from 9.3% percent in 2003.

Key Facts		
City demographics	2000	2019
Population	81,860	72,359
Households	34,084	31,149
Median household income	\$33,111	\$42,701
City budget	2003	2019
General revenues	\$35,909,854	\$67,210,296
Total revenues	\$77,439,980	\$169,616,642
Total property taxes	\$6,474,758	\$17,099,622
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$175,671,081	\$375,036,581
Total pension assets	\$128,249,427	\$229,800,489
Funded ratio	73.0%	61.3%
Total pension shortfall	\$47,421,654	\$145,236,092
Per household	\$1,391	\$4,663
Active public safety workers	271	248
Public safety pension beneficiaries	204	277
City pension contributions	2003	2019
City contributions	\$3,334,499	\$11,894,536
Per household	\$98	\$382
Percentage of city’s general budget	9.3%	17.7%
Employees’ contributions	\$1,846,157	\$2,730,670

Decatur Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	63.7%	59.9%	6	5
2. Firefighter pension funded ratio	63.8%	57.8%	6	5
3. Municipal (IMRF) pension funded ratio	113.8%	78.5%	10	7
4. City pension debts per household as a percentage of median household income	4.2%	10.9%	8	5
5. City contributions per household as a percentage of median household income	0.30%	0.89%	8	6
6. City contributions as a percentage of total budget	4.3%	7.0%	7	4
7. Ratio of city contributions to employee contributions	1.81	4.36	8	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-19.9%	-12.9%	6	7
9. Asset-to-payout ratio (Police & Fire only)	15.7	11.8	8	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.33	0.90	6	4

Total score	73	53
Grade	C	F

*Wirepoints analyzed 175 of Illinois’ largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get “F” grades for local pensions





Dekalb receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Dekalb received an "F" grade in 2019. The city's total score dropped from 65 in 2003 to 43 in 2019, a decline of 22 points.
- **Key finding #2:** In 2019, city taxpayers contributed 5.4 times more to pensions compared to 2003, and yet city pension debts today are 3.4 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 11.8 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 19.4 percent in 2019 from 7.1 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	39,018	42,908
Households	12,980	15,499
Median household income	\$35,153	\$45,020
City budget	2003	2019
General revenues	\$19,038,905	\$38,091,969
Total revenues	\$40,267,847	\$98,236,499
Total property taxes	\$6,617,925	\$16,126,509
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$72,780,572	\$194,255,630
Total pension assets	\$42,038,972	\$89,342,486
Funded ratio	57.8%	46.0%
Total pension shortfall	\$30,741,600	\$104,913,144
Per household	\$2,368	\$6,769
Active public safety workers	110	112
Public safety pension beneficiaries	71	122
City pension contributions	2003	2019
City contributions	\$1,357,102	\$7,377,698
Per household	\$105	\$476
Percentage of city's general budget	7.1%	19.4%
Employees' contributions	\$865,303	\$1,410,267

Dekalb Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	55.5%	47.4%	5	4
2. Firefighter pension funded ratio	45.8%	36.7%	4	3
3. Municipal (IMRF) pension funded ratio	82.4%	72.8%	8	7
4. City pension debts per household as a percentage of median household income	6.7%	15.0%	7	1
5. City contributions per household as a percentage of median household income	0.30%	1.06%	8	5
6. City contributions as a percentage of total budget	3.4%	7.5%	8	4
7. Ratio of city contributions to employee contributions	1.57	5.23	8	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-31.8%	-11.6%	3	7
9. Asset-to-payout ratio (Police & Fire only)	14.1	9.5	7	5
10. Worker-to-beneficiary ratio (Police & Fire only)	1.55	0.92	7	4

Total score	65	43
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Des Plaines receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Des Plaines received an "F" grade in 2019. The city's total score dropped from 67 in 2003 to 52 in 2019, a decline of 15 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.7 times more to pensions compared to 2003, and yet city pension debts today are 2.9 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 12.0 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 18.2 percent in 2019 from 8.6 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	58,720	58,673
Households	22,369	22,327
Median household income	\$53,638	\$69,760
City budget	2003	2019
General revenues	\$40,271,966	\$71,570,890
Total revenues	\$95,824,183	\$209,279,332
Total property taxes	\$21,238,667	\$37,264,986
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$176,522,268	\$387,017,979
Total pension assets	\$112,972,926	\$201,059,008
Funded ratio	64.0%	52.0%
Total pension shortfall	\$63,549,342	\$185,958,971
Per household	\$2,841	\$8,329
Active public safety workers	193	187
Public safety pension beneficiaries	163	240
City pension contributions	2003	2019
City contributions	\$3,466,568	\$12,998,222
Per household	\$155	\$582
Percentage of city's general budget	8.6%	18.2%
Employees' contributions	\$2,075,948	\$2,718,107

Des Plaines Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	50.5%	44.3%	5	4
2. Firefighter pension funded ratio	66.7%	48.8%	6	4
3. Municipal (IMRF) pension funded ratio	94.3%	86.1%	9	8
4. City pension debts per household as a percentage of median household income	5.3%	11.9%	7	5
5. City contributions per household as a percentage of median household income	0.29%	0.83%	8	6
6. City contributions as a percentage of total budget	3.6%	6.2%	8	5
7. Ratio of city contributions to employee contributions	1.67	4.78	8	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-25.3%	-9.8%	4	8
9. Asset-to-payout ratio (Police & Fire only)	14.8	9.5	7	5
10. Worker-to-beneficiary ratio (Police & Fire only)	1.18	0.78	5	3

Total score	67	52
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Dixon receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Dixon received an "F" grade in 2019. The city's total score dropped from 79 in 2003 to 59 in 2019, a decline of 20 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.1 times more to pensions compared to 2003, and yet city pension debts today are 6.5 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 28.7 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 17.8 percent in 2019 from 9.8 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	15,941	15,433
Households	5,663	5,699
Median household income	\$35,720	\$47,171
City budget	2003	2019
General revenues	\$4,521,489	\$10,273,281
Total revenues	\$16,746,601	\$23,018,604
Total property taxes	\$2,598,856	\$2,952,695
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$26,192,161	\$56,558,197
Total pension assets	\$22,490,959	\$32,338,934
Funded ratio	85.9%	57.2%
Total pension shortfall	\$3,701,202	\$24,219,263
Per household	\$654	\$4,250
Active public safety workers	42	47
Public safety pension beneficiaries	41	63
City pension contributions	2003	2019
City contributions	\$443,003	\$1,824,518
Per household	\$78	\$320
Percentage of city's general budget	9.8%	17.8%
Employees' contributions	\$257,950	\$512,375

Dixon Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	82.6%	56.0%	8	5
2. Firefighter pension funded ratio	72.3%	43.6%	7	4
3. Municipal (IMRF) pension funded ratio	111.3%	102.8%	10	10
4. City pension debts per household as a percentage of median household income	1.8%	9.0%	9	6
5. City contributions per household as a percentage of median household income	0.22%	0.68%	8	7
6. City contributions as a percentage of total budget	2.6%	7.9%	9	4
7. Ratio of city contributions to employee contributions	1.72	3.56	8	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-10.1%	-4.1%	7	9
9. Asset-to-payout ratio (Police & Fire only)	16.1	10.5	8	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.02	0.75	5	3

Total score	79	59
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Dolton receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Dolton received a "D" grade in 2019. The city's total score dropped from 92 in 2003 to 64 in 2019, a decline of 28 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3 times more to pensions compared to 2003, and yet city pension debts today are -11.3 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 40.8 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 7.9 percent in 2019 from 4.3 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	25,614	22,737
Households	8,516	7,860
Median household income	\$48,020	\$46,614
City budget	2003	2019
General revenues	\$13,646,407	\$21,781,623
Total revenues	\$23,164,746	\$38,292,745
Total property taxes	\$5,511,137	\$11,804,847
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$35,923,110	\$73,532,219
Total pension assets	\$38,165,647	\$48,156,822
Funded ratio	106.2%	65.5%
Total pension shortfall	(\$2,242,532)	\$25,375,397
Per household	(\$263)	\$3,228
Active public safety workers	65	61
Public safety pension beneficiaries	37	67
City pension contributions	2003	2019
City contributions	\$581,138	\$1,718,973
Per household	\$68	\$219
Percentage of city's general budget	4.3%	7.9%
Employees' contributions	\$496,588	\$581,835

Dolton Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	93.2%	62.1%	9	6
2. Firefighter pension funded ratio	116.0%	54.3%	10	5
3. Municipal (IMRF) pension funded ratio	132.5%	139.6%	10	10
4. City pension debts per household as a percentage of median household income	-0.5%	6.9%	10	7
5. City contributions per household as a percentage of median household income	0.14%	0.47%	9	8
6. City contributions as a percentage of total budget	2.5%	4.5%	9	7
7. Ratio of city contributions to employee contributions	1.17	2.95	9	6
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-7.6%	-24.2%	8	5
9. Asset-to-payout ratio (Police & Fire only)	39.6	11.7	10	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.76	0.91	8	4

Total score	92	64
Dolton was one of 64 cities to receive a "D" grade in 2019	A	D
Grade		

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Downers Grove receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric). *

- **Key finding #1:** Downers Grove received an "F" grade in 2019. The city's total score dropped from 69 in 2003 to 57 in 2019, a decline of 12 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.2 times more to pensions compared to 2003, and yet city pension debts today are 3.4 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 7.8 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 16.6 percent in 2019 from 8.1 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	48,724	49,470
Households	18,968	20,303
Median household income	\$65,539	\$94,893
City budget	2003	2019
General revenues	\$31,753,842	\$49,583,262
Total revenues	\$57,538,934	\$133,825,574
Total property taxes	\$8,562,479	\$25,035,035
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$99,955,928	\$280,636,304
Total pension assets	\$64,942,817	\$160,344,419
Funded ratio	65.0%	57.1%
Total pension shortfall	\$35,013,111	\$120,291,885
Per household	\$1,846	\$5,925
Active public safety workers	162	140
Public safety pension beneficiaries	65	171
City pension contributions	2003	2019
City contributions	\$2,557,623	\$8,227,777
Per household	\$135	\$405
Percentage of city's general budget	8.1%	16.6%
Employees' contributions	\$1,427,260	\$1,967,554

Downers Grove Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	58.5%	49.4%	5	4
2. Firefighter pension funded ratio	50.4%	52.8%	5	5
3. Municipal (IMRF) pension funded ratio	91.7%	84.1%	9	8
4. City pension debts per household as a percentage of median household income	2.8%	6.2%	8	7
5. City contributions per household as a percentage of median household income	0.21%	0.43%	8	8
6. City contributions as a percentage of total budget	4.4%	6.1%	7	5
7. Ratio of city contributions to employee contributions	1.79	4.18	8	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-41.8%	-16.7%	1	6
9. Asset-to-payout ratio (Police & Fire only)	18.0	11.5	8	6
10. Worker-to-beneficiary ratio (Police & Fire only)	2.49	0.82	10	4

Total score	69	57
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Du Quoin receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Du Quoin received an "F" grade in 2019. The city's total score dropped from 79 in 2003 to 54 in 2019, a decline of 25 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.9 times more to pensions compared to 2003, and yet city pension debts today are 8 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 32.5 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 19.0 percent in 2019 from 5.9 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	6,448	5,761
Households	2,718	2,727
Median household income	\$29,124	\$39,794
City budget	2003	2019
General revenues	\$2,481,266	\$3,767,193
Total revenues	\$5,439,935	\$9,598,451
Total property taxes	\$487,850	\$853,753
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$7,440,061	\$20,675,436
Total pension assets	\$6,156,344	\$10,394,136
Funded ratio	82.7%	50.3%
Total pension shortfall	\$1,283,717	\$10,281,300
Per household	\$472	\$3,770
Active public safety workers	17	16
Public safety pension beneficiaries	11	20
City pension contributions	2003	2019
City contributions	\$145,563	\$715,920
Per household	\$54	\$263
Percentage of city's general budget	5.9%	19.0%
Employees' contributions	\$101,621	\$149,613

Du Quoin Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	91.8%	51.1%	9	5
2. Firefighter pension funded ratio	59.4%	38.0%	5	3
3. Municipal (IMRF) pension funded ratio	98.5%	78.8%	9	7
4. City pension debts per household as a percentage of median household income	1.6%	9.5%	9	6
5. City contributions per household as a percentage of median household income	0.18%	0.66%	9	7
6. City contributions as a percentage of total budget	2.7%	7.5%	9	4
7. Ratio of city contributions to employee contributions	1.43	4.79	9	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-28.1%	-9.5%	4	8
9. Asset-to-payout ratio (Police & Fire only)	21.4	10.0	9	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.55	0.80	7	4

Total score	79	54
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





East Alton receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

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- **Key finding #1:** East Alton received an "F" grade in 2019. The city's total score dropped from 60 in 2003 to 31 in 2019, a decline of 29 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.6 times more to pensions compared to 2003, and yet city pension debts today are 4.5 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 29.3 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of its total budget have grown to 10.1 percent in 2019 from 4.6 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	6,830	6,061
Households	2,991	2,755
Median household income	\$28,404	\$44,830
City budget	2003	2019
General revenues	\$1,037,708	\$4,652,085
Total revenues	\$5,259,540	\$8,735,777
Total property taxes	\$1,052,022	\$1,766,530
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$10,771,970	\$27,011,570
Total pension assets	\$6,737,241	\$8,987,395
Funded ratio	62.5%	33.3%
Total pension shortfall	\$4,034,729	\$18,024,175
Per household	\$1,349	\$6,542
Active public safety workers	19	16
Public safety pension beneficiaries	16	23
City pension contributions	2003	2019
City contributions	\$244,299	\$878,462
Per household	\$82	\$319
Percentage of city's general budget	23.5%	18.9%
Employees' contributions	\$122,338	\$189,566

East Alton Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	54.1%	23.8%	5	2
2. Firefighter pension funded ratio	59.0%	23.0%	5	2
3. Municipal (IMRF) pension funded ratio	78.9%	68.5%	7	6
4. City pension debts per household as a percentage of median household income	4.7%	14.6%	8	2
5. City contributions per household as a percentage of median household income	0.29%	0.71%	8	7
6. City contributions as a percentage of total budget	4.6%	10.1%	7	1
7. Ratio of city contributions to employee contributions	2.00	4.63	7	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-51.5%	-42.7%	1	1
9. Asset-to-payout ratio (Police & Fire only)	14.3	4.7	7	3
10. Worker-to-beneficiary ratio (Police & Fire only)	1.19	0.70	5	3

Total score	60	31
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

East Moline receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** East Moline received an "F" grade in 2019. The city's total score dropped from 74 in 2003 to 56 in 2019, a decline of 18 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.3 times more to pensions compared to 2003, and yet city pension debts today are 5 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 23.2 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of its total budget have grown to 5.3 percent in 2019 from 3.9 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	20,333	20,916
Households	8,530	7,997
Median household income	\$35,836	\$53,660
City budget	2003	2019
General revenues	\$1,627,894	\$15,187,141
Total revenues	\$20,396,721	\$48,772,547
Total property taxes	\$3,532,713	\$7,305,196
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$51,102,390	\$103,639,392
Total pension assets	\$43,139,799	\$63,446,421
Funded ratio	84.4%	61.2%
Total pension shortfall	\$7,962,591	\$40,192,971
Per household	\$933	\$5,026
Active public safety workers	77	73
Public safety pension beneficiaries	66	99
City pension contributions	2003	2019
City contributions	\$795,967	\$2,591,908
Per household	\$93	\$324
Percentage of city's general budget	48.9%	17.1%
Employees' contributions	\$508,709	\$766,180

East Moline Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	63.2%	50.7%	6	5
2. Firefighter pension funded ratio	82.8%	58.3%	8	5
3. Municipal (IMRF) pension funded ratio	113.7%	91.8%	10	9
4. City pension debts per household as a percentage of median household income	2.6%	9.4%	8	6
5. City contributions per household as a percentage of median household income	0.26%	0.60%	8	7
6. City contributions as a percentage of total budget	3.9%	5.3%	8	6
7. Ratio of city contributions to employee contributions	1.56	3.38	8	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-24.4%	-25.4%	5	4
9. Asset-to-payout ratio (Police & Fire only)	16.5	11.0	8	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.17	0.74	5	3

Total score	74	56
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





East Peoria receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** East Peoria received a "D" grade in 2019. The city's total score dropped from 75 in 2003 to 60 in 2019, a decline of 15 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.3 times more to pensions compared to 2003, and yet city pension debts today are 4 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 16.5 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 19.1% percent in 2019 from 13.4% percent in 2003.

Key Facts		
City demographics	2000	2019
Population	22,638	22,851
Households	9,584	9,900
Median household income	\$41,538	\$58,984
City budget	2003	2019
General revenues	\$10,840,699	\$25,004,434
Total revenues	\$37,958,394	\$72,491,544
Total property taxes	\$4,892,497	\$11,459,342
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$48,136,896	\$116,460,587
Total pension assets	\$35,645,278	\$67,081,012
Funded ratio	74.0%	57.6%
Total pension shortfall	\$12,491,618	\$49,379,575
Per household	\$1,303	\$4,988
Active public safety workers	74	93
Public safety pension beneficiaries	44	79
City pension contributions	2003	2019
City contributions	\$1,447,608	\$4,767,772
Per household	\$151	\$482
Percentage of city's general budget	13.4%	19.1%
Employees' contributions	\$569,945	\$1,006,102

East Peoria Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	69.9%	54.4%	6	5
2. Firefighter pension funded ratio	59.1%	55.7%	5	5
3. Municipal (IMRF) pension funded ratio	100.4%	77.0%	10	7
4. City pension debts per household as a percentage of median household income	3.1%	8.5%	8	6
5. City contributions per household as a percentage of median household income	0.36%	0.82%	8	6
6. City contributions as a percentage of total budget	3.8%	6.6%	8	5
7. Ratio of city contributions to employee contributions	2.54	4.74	6	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-8.8%	15.4%	8	10
9. Asset-to-payout ratio (Police & Fire only)	16.6	13.7	8	7
10. Worker-to-beneficiary ratio (Police & Fire only)	1.68	1.18	8	5

Total score	75	60
Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

F

East St Louis receives an “F” grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** East St Louis received an “F” grade in 2019. The city’s total score dropped from 44 in 2003 to 30 in 2019, a decline of 14 points.
- **Key finding #2:** In 2019, city taxpayers contributed 0.8 times more to pensions compared to 2003, and yet city pension debts today are 2.5 times larger.
- **Key finding #3:** The city’s combined pension funded ratio fell 24.6 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of its total budget have grown to 10.2 percent in 2019 from 7.6 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	31,542	26,543
Households	11,144	10,945
Median household income	\$21,324	\$24,343
City budget	2003	2019
General revenues	\$18,541,711	\$17,907,807
Total revenues	\$41,301,538	\$25,644,788
Total property taxes	\$12,466,705	\$6,538,693
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$82,019,336	\$141,891,097
Total pension assets	\$38,676,765	\$31,962,888
Funded ratio	47.2%	22.5%
Total pension shortfall	\$43,342,571	\$109,928,209
Per household	\$3,889	\$10,044
Active public safety workers	127	74
Public safety pension beneficiaries	177	166
City pension contributions	2003	2019
City contributions	\$3,119,396	\$2,618,509
Per household	\$280	\$239
Percentage of city’s general budget	16.8%	14.6%
Employees’ contributions	\$614,078	\$565,373

East St Louis Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	41.7%	28.4%	4	2
2. Firefighter pension funded ratio	29.1%	5.1%	2	1
3. Municipal (IMRF) pension funded ratio	161.0%	226.5%	10	10
4. City pension debts per household as a percentage of median household income	18.2%	41.3%	1	1
5. City contributions per household as a percentage of median household income	1.31%	0.98%	3	6
6. City contributions as a percentage of total budget	7.6%	10.2%	4	1
7. Ratio of city contributions to employee contributions	5.08	4.63	3	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	7.6%	-64.0%	10	1
9. Asset-to-payout ratio (Police & Fire only)	6.1	2.9	4	2
10. Worker-to-beneficiary ratio (Police & Fire only)	0.72	0.45	3	2

Total score	44	30
Grade	F	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get “F” grades for local pensions





Edwardsville receives a "C" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Edwardsville received a "C" grade in 2019. The city's total score dropped from 84 in 2003 to 71 in 2019, a decline of 13 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.5 times more to pensions compared to 2003, and yet city pension debts today are 5.6 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 16.2 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 13.3 percent in 2019 from 7.4 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	21,491	25,171
Households	8,095	8,461
Median household income	\$50,921	\$77,411
City budget	2003	2019
General revenues	\$7,642,652	\$18,975,615
Total revenues	\$21,896,951	\$52,994,544
Total property taxes	\$5,135,569	\$13,299,945
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$27,139,830	\$80,068,057
Total pension assets	\$22,202,351	\$52,516,638
Funded ratio	81.8%	65.6%
Total pension shortfall	\$4,937,478	\$27,551,419
Per household	\$610	\$3,256
Active public safety workers	55	76
Public safety pension beneficiaries	25	42
City pension contributions	2003	2019
City contributions	\$566,977	\$2,530,724
Per household	\$70	\$299
Percentage of city's general budget	7.4%	13.3%
Employees' contributions	\$382,318	\$1,101,673

Edwardsville Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	66.0%	64.6%	6	6
2. Firefighter pension funded ratio	91.1%	58.5%	9	5
3. Municipal (IMRF) pension funded ratio	94.7%	79.4%	9	7
4. City pension debts per household as a percentage of median household income	1.2%	4.2%	9	8
5. City contributions per household as a percentage of median household income	0.14%	0.39%	9	8
6. City contributions as a percentage of total budget	2.6%	4.8%	9	7
7. Ratio of city contributions to employee contributions	1.48	2.30	9	7
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-20.6%	-15.6%	5	6
9. Asset-to-payout ratio (Police & Fire only)	22.7	16.4	9	8
10. Worker-to-beneficiary ratio (Police & Fire only)	2.20	1.81	10	9

Total score	84	71
Grade	B	C

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Effingham receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Effingham received a "D" grade in 2019. The city's total score dropped from 74 in 2003 to 63 in 2019, a decline of 11 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.1 times more to pensions compared to 2003, and yet city pension debts today are 3.8 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 14.1 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 15.5 percent in 2019 from 7.9 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	12,384	12,563
Households	5,374	5,336
Median household income	\$34,761	\$47,582
City budget	2003	2019
General revenues	\$8,520,712	\$13,370,656
Total revenues	\$18,735,756	\$31,206,223
Total property taxes	\$3,918,670	\$7,111,934
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$27,239,844	\$57,948,708
Total pension assets	\$22,361,590	\$39,403,353
Funded ratio	82.1%	68.0%
Total pension shortfall	\$4,878,254	\$18,545,355
Per household	\$908	\$3,476
Active public safety workers	35	43
Public safety pension beneficiaries	22	44
City pension contributions	2003	2019
City contributions	\$671,286	\$2,067,519
Per household	\$125	\$387
Percentage of city's general budget	7.9%	15.5%
Employees' contributions	\$328,369	\$684,098

Effingham Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	75.2%	71.4%	7	7
2. Firefighter pension funded ratio	85.6%	59.5%	8	5
3. Municipal (IMRF) pension funded ratio	87.4%	72.6%	8	7
4. City pension debts per household as a percentage of median household income	2.6%	7.3%	8	7
5. City contributions per household as a percentage of median household income	0.36%	0.81%	8	6
6. City contributions as a percentage of total budget	3.6%	6.6%	8	5
7. Ratio of city contributions to employee contributions	2.04	3.02	7	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-30.1%	25.5%	3	10
9. Asset-to-payout ratio (Police & Fire only)	30.5	13.1	10	7
10. Worker-to-beneficiary ratio (Police & Fire only)	1.59	0.98	7	4

Total score	74	63
Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Elgin receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric). *

- **Key finding #1:** Elgin received a "D" grade in 2019. The city's total score dropped from 67 in 2003 to 60 in 2019, a decline of 7 points.
- **Key finding #2:** In 2019, city taxpayers contributed 6.2 times more to pensions compared to 2003, and yet city pension debts today are 3.3 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 8.2% percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 16.1% percent in 2019 from 6.5% percent in 2003.

Key Facts		
City demographics	2000	2019
Population	94,487	112,653
Households	31,563	36,903
Median household income	\$52,605	\$69,041
City budget	2003	2019
General revenues	\$52,612,913	\$131,619,667
Total revenues	\$133,307,948	\$280,348,466
Total property taxes	\$30,941,391	\$53,161,780
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$200,623,614	\$539,828,792
Total pension assets	\$130,247,508	\$306,341,389
Funded ratio	64.9%	56.7%
Total pension shortfall	\$70,376,106	\$233,487,403
Per household	\$2,230	\$6,327
Active public safety workers	269	315
Public safety pension beneficiaries	177	272
City pension contributions	2003	2019
City contributions	\$3,416,604	\$21,237,952
Per household	\$108	\$576
Percentage of city's general budget	6.5%	16.1%
Employees' contributions	\$2,632,016	\$4,982,036

Elgin Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	49.9%	51.1%	4	5
2. Firefighter pension funded ratio	59.1%	50.4%	5	5
3. Municipal (IMRF) pension funded ratio	97.1%	85.6%	9	8
4. City pension debts per household as a percentage of median household income	4.2%	9.2%	8	6
5. City contributions per household as a percentage of median household income	0.21%	0.83%	8	6
6. City contributions as a percentage of total budget	2.6%	7.6%	9	4
7. Ratio of city contributions to employee contributions	1.30	4.26	9	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-57.9%	1.5%	1	10
9. Asset-to-payout ratio (Police & Fire only)	14.6	13.2	7	7
10. Worker-to-beneficiary ratio (Police & Fire only)	1.52	1.16	7	5

Total score	67	60
Grade	D	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Elk Grove Village receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Elk Grove Village received an "F" grade in 2019. The city's total score dropped from 75 in 2003 to 59 in 2019, a decline of 16 points.
- **Key finding #2:** In 2019, city taxpayers contributed 5.1 times more to pensions compared to 2003, and yet city pension debts today are 3.4 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 10.9 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 16.0 percent in 2019 from 6.9 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	34,727	32,942
Households	13,271	13,261
Median household income	\$62,132	\$81,895
City budget	2003	2019
General revenues	\$26,330,889	\$58,194,648
Total revenues	\$51,776,972	\$126,621,748
Total property taxes	\$12,561,749	\$34,502,556
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$134,165,817	\$324,248,641
Total pension assets	\$99,450,118	\$205,118,921
Funded ratio	74.1%	63.3%
Total pension shortfall	\$34,715,699	\$119,129,720
Per household	\$2,616	\$8,983
Active public safety workers	184	178
Public safety pension beneficiaries	84	175
City pension contributions	2003	2019
City contributions	\$1,820,657	\$9,325,336
Per household	\$137	\$703
Percentage of city's general budget	6.9%	16.0%
Employees' contributions	\$1,427,299	\$2,367,922

Elk Grove Village Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	67.9%	63.5%	6	6
2. Firefighter pension funded ratio	72.1%	55.9%	7	5
3. Municipal (IMRF) pension funded ratio	91.5%	87.8%	9	8
4. City pension debts per household as a percentage of median household income	4.2%	11.0%	8	5
5. City contributions per household as a percentage of median household income	0.22%	0.86%	8	6
6. City contributions as a percentage of total budget	3.5%	7.4%	8	4
7. Ratio of city contributions to employee contributions	1.28	3.94	9	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-53.8%	-5.3%	1	8
9. Asset-to-payout ratio (Police & Fire only)	24.9	13.7	9	7
10. Worker-to-beneficiary ratio (Police & Fire only)	2.19	1.02	10	5

Total score	75	59
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Elmhurst receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Elmhurst received a "D" grade in 2019. The city's total score dropped from 71 in 2003 to 63 in 2019, a decline of 8 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.6 times more to pensions compared to 2003, and yet city pension debts today are 2.8 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 7.0 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 14.0 percent in 2019 from 6.8 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	42,762	46,463
Households	15,714	16,209
Median household income	\$69,794	\$118,609
City budget	2003	2019
General revenues	\$32,634,605	\$56,455,814
Total revenues	\$59,922,368	\$98,376,856
Total property taxes	\$12,601,575	\$26,851,698
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$103,956,534	\$231,867,080
Total pension assets	\$75,514,045	\$152,081,862
Funded ratio	72.6%	65.6%
Total pension shortfall	\$28,442,489	\$79,785,218
Per household	\$1,810	\$4,922
Active public safety workers	112	107
Public safety pension beneficiaries	94	131
City pension contributions	2003	2019
City contributions	\$2,222,632	\$7,915,446
Per household	\$141	\$488
Percentage of city's general budget	6.8%	14.0%
Employees' contributions	\$1,261,193	\$1,843,961

Elmhurst Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	61.5%	60.5%	6	6
2. Firefighter pension funded ratio	66.4%	65.6%	6	6
3. Municipal (IMRF) pension funded ratio	97.4%	76.2%	9	7
4. City pension debts per household as a percentage of median household income	2.6%	4.2%	8	8
5. City contributions per household as a percentage of median household income	0.20%	0.41%	8	8
6. City contributions as a percentage of total budget	3.7%	8.0%	8	3
7. Ratio of city contributions to employee contributions	1.76	4.29	8	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-21.8%	19.1%	5	10
9. Asset-to-payout ratio (Police & Fire only)	15.8	12.8	8	7
10. Worker-to-beneficiary ratio (Police & Fire only)	1.19	0.82	5	4

Total score	71	63
Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

D

Elmwood Park receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Elmwood Park received an "F" grade in 2019. The city's total score dropped from 61 in 2003 to 44 in 2019, a decline of 17 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.1 times more to pensions compared to 2003, and yet city pension debts today are 2.5 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 5.1 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 20.8 percent in 2019 from 12.3 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	25,405	24,468
Households	9,852	9,017
Median household income	\$47,315	\$59,963
City budget	2003	2019
General revenues	\$12,320,040	\$22,306,356
Total revenues	\$21,987,162	\$43,933,010
Total property taxes	\$8,271,484	\$15,374,295
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$46,345,386	\$107,716,279
Total pension assets	\$22,014,143	\$45,703,553
Funded ratio	47.5%	42.4%
Total pension shortfall	\$24,331,243	\$62,012,726
Per household	\$2,470	\$6,877
Active public safety workers	57	61
Public safety pension beneficiaries	46	71
City pension contributions	2003	2019
City contributions	\$1,510,004	\$4,648,021
Per household	\$153	\$515
Percentage of city's general budget	12.3%	20.8%
Employees' contributions	\$517,499	\$774,009

Elmwood Park Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	36.2%	33.3%	3	3
2. Firefighter pension funded ratio	30.7%	37.0%	3	3
3. Municipal (IMRF) pension funded ratio	105.7%	83.7%	10	8
4. City pension debts per household as a percentage of median household income	5.2%	11.5%	7	5
5. City contributions per household as a percentage of median household income	0.32%	0.86%	8	6
6. City contributions as a percentage of total budget	6.9%	10.6%	5	1
7. Ratio of city contributions to employee contributions	2.92	6.01	6	2
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-4.9%	-6.9%	9	8
9. Asset-to-payout ratio (Police & Fire only)	7.8	7.3	4	4
10. Worker-to-beneficiary ratio (Police & Fire only)	1.24	0.86	6	4

Total score	61	44
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

D

Evanston receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Evanston received an "F" grade in 2019. The city's total score dropped from 67 in 2003 to 56 in 2019, a decline of 11 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.7 times more to pensions compared to 2003, and yet city pension debts today are 2.1 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 0.2 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 19.5 percent in 2019 from 8.0 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	74,239	74,587
Households	29,675	28,352
Median household income	\$56,335	\$78,904
City budget	2003	2019
General revenues	\$71,494,391	\$108,643,055
Total revenues	\$155,834,027	\$281,100,687
Total property taxes	\$30,778,890	\$52,072,325
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$261,230,775	\$537,610,729
Total pension assets	\$158,020,886	\$324,325,867
Funded ratio	60.5%	60.3%
Total pension shortfall	\$103,209,889	\$213,284,862
Per household	\$3,478	\$7,523
Active public safety workers	268	257
Public safety pension beneficiaries	244	335
City pension contributions	2003	2019
City contributions	\$5,726,396	\$21,142,756
Per household	\$193	\$746
Percentage of city's general budget	8.0%	19.5%
Employees' contributions	\$2,941,869	\$4,252,412

Evanston Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	42.4%	54.4%	4	5
2. Firefighter pension funded ratio	42.7%	47.3%	4	4
3. Municipal (IMRF) pension funded ratio	109.0%	93.9%	10	9
4. City pension debts per household as a percentage of median household income	6.2%	9.5%	7	6
5. City contributions per household as a percentage of median household income	0.34%	0.95%	8	6
6. City contributions as a percentage of total budget	3.7%	7.5%	8	4
7. Ratio of city contributions to employee contributions	1.95	4.97	8	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-10.2%	16.8%	7	10
9. Asset-to-payout ratio (Police & Fire only)	11.1	9.8	6	5
10. Worker-to-beneficiary ratio (Police & Fire only)	1.10	0.77	5	3

Total score	67	56
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Evergreen Park receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Evergreen Park received a "D" grade in 2019. The city's total score dropped from 85 in 2003 to 60 in 2019, a decline of 25 points.
- **Key finding #2:** In 2019, city taxpayers contributed 6.3 times more to pensions compared to 2003, and yet city pension debts today are 6.9 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 19.8 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 7.1 percent in 2019 from 2.2 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	20,821	19,479
Households	7,509	6,981
Median household income	\$53,514	\$75,657
City budget	2003	2019
General revenues	\$14,065,213	\$28,043,602
Total revenues	\$24,115,688	\$48,395,362
Total property taxes	\$5,740,809	\$9,556,579
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$41,811,921	\$99,649,850
Total pension assets	\$37,409,167	\$69,456,138
Funded ratio	89.5%	69.7%
Total pension shortfall	\$4,402,755	\$30,193,712
Per household	\$586	\$4,325
Active public safety workers	59	59
Public safety pension beneficiaries	30	60
City pension contributions	2003	2019
City contributions	\$314,663	\$1,990,491
Per household	\$42	\$285
Percentage of city's general budget	2.2%	7.1%
Employees' contributions	\$469,435	\$870,087

Evergreen Park Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	85.5%	68.7%	8	6
2. Firefighter pension funded ratio	71.6%	11.7%	7	1
3. Municipal (IMRF) pension funded ratio	111.3%	88.8%	10	8
4. City pension debts per household as a percentage of median household income	1.1%	5.7%	9	7
5. City contributions per household as a percentage of median household income	0.08%	0.38%	10	8
6. City contributions as a percentage of total budget	1.3%	4.1%	10	7
7. Ratio of city contributions to employee contributions	0.67	2.29	10	7
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-39.0%	-20.6%	2	5
9. Asset-to-payout ratio (Police & Fire only)	25.0	14.2	10	7
10. Worker-to-beneficiary ratio (Police & Fire only)	1.97	0.98	9	4

Total score	85	60
Grade	B	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Fairfield receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Fairfield received an "F" grade in 2019. The city's total score dropped from 68 in 2003 to 50 in 2019, a decline of 18 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.4 times more to pensions compared to 2003, and yet city pension debts today are 5.9 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 29.4 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 23.0 percent in 2019 from 8.1 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	5,421	5,082
Households	2,493	2,431
Median household income	\$25,797	\$39,469
City budget	2003	2019
General revenues	\$2,599,248	\$3,094,672
Total revenues	\$13,842,292	\$19,291,689
Total property taxes	\$716,736	\$1,757,041
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$10,797,312	\$24,326,565
Total pension assets	\$8,857,938	\$12,807,431
Funded ratio	82.0%	52.6%
Total pension shortfall	\$1,939,373	\$11,519,134
Per household	\$778	\$4,738
Active public safety workers	17	14
Public safety pension beneficiaries	15	16
City pension contributions	2003	2019
City contributions	\$210,509	\$712,247
Per household	\$84	\$293
Percentage of city's general budget	8.1%	23.0%
Employees' contributions	\$147,660	\$213,259

Fairfield Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	46.3%	29.1%	4	2
2. Firefighter pension funded ratio	79.0%	47.4%	7	4
3. Municipal (IMRF) pension funded ratio	108.6%	79.8%	10	7
4. City pension debts per household as a percentage of median household income	3.0%	12.0%	8	4
5. City contributions per household as a percentage of median household income	0.33%	0.74%	8	7
6. City contributions as a percentage of total budget	1.5%	3.7%	10	8
7. Ratio of city contributions to employee contributions	1.43	3.34	9	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-47.5%	-31.8%	1	3
9. Asset-to-payout ratio (Police & Fire only)	10.7	10.7	6	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.13	0.88	5	4

Total score	68	50
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Flossmoor receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Flossmoor received a "D" grade in 2019. The city's total score dropped from 84 in 2003 to 60 in 2019, a decline of 24 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.8 times more to pensions compared to 2003, and yet city pension debts today are 4 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 19.4 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 11.9 percent in 2019 from 8.3 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	9,301	9,472
Households	3,304	3,460
Median household income	\$94,222	\$115,288
City budget	2003	2019
General revenues	\$5,069,590	\$9,965,089
Total revenues	\$10,727,606	\$18,380,908
Total property taxes	\$3,248,350	\$6,040,481
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$19,174,571	\$39,593,127
Total pension assets	\$15,288,129	\$23,878,685
Funded ratio	79.7%	60.3%
Total pension shortfall	\$3,886,442	\$15,714,442
Per household	\$1,176	\$4,542
Active public safety workers	18	25
Public safety pension beneficiaries	9	19
City pension contributions	2003	2019
City contributions	\$422,288	\$1,183,345
Per household	\$128	\$342
Percentage of city's general budget	8.3%	11.9%
Employees' contributions	\$203,760	\$370,192

Flossmoor Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	73.1%	61.9%	7	6
2. Firefighter pension funded ratio	80.2%	39.2%	8	3
3. Municipal (IMRF) pension funded ratio	90.3%	73.2%	9	7
4. City pension debts per household as a percentage of median household income	1.2%	3.9%	9	8
5. City contributions per household as a percentage of median household income	0.14%	0.30%	9	8
6. City contributions as a percentage of total budget	3.9%	6.4%	8	5
7. Ratio of city contributions to employee contributions	2.07	3.20	7	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-11.7%	-20.9%	7	5
9. Asset-to-payout ratio (Police & Fire only)	25.5	14.0	10	7
10. Worker-to-beneficiary ratio (Police & Fire only)	2.00	1.32	10	6

Total score	84	60
Grade	B	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Forest Park receives an “F” grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois’ 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Forest Park received an “F” grade in 2019. The city’s total score dropped from 78 in 2003 to 48 in 2019, a decline of 30 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.9 times more to pensions compared to 2003, and yet city pension debts today are 6.5 times larger.
- **Key finding #3:** The city’s combined pension funded ratio fell 31.6 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 14.2 percent in 2019 from 5.2 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	15,688	13,927
Households	7,625	6,996
Median household income	\$44,103	\$62,664
City budget	2003	2019
General revenues	\$12,430,817	\$17,851,092
Total revenues	\$20,153,447	\$36,423,392
Total property taxes	\$5,137,013	\$9,099,220
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$43,417,414	\$107,691,448
Total pension assets	\$35,039,857	\$52,865,342
Funded ratio	80.7%	49.1%
Total pension shortfall	\$8,377,557	\$54,826,106
Per household	\$1,099	\$7,837
Active public safety workers	59	61
Public safety pension beneficiaries	54	67
City pension contributions	2003	2019
City contributions	\$645,242	\$2,529,025
Per household	\$85	\$361
Percentage of city’s general budget	5.2%	14.2%
Employees’ contributions	\$464,034	\$707,683

Forest Park Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	75.1%	43.7%	7	4
2. Firefighter pension funded ratio	73.3%	39.5%	7	3
3. Municipal (IMRF) pension funded ratio	111.6%	94.9%	10	9
4. City pension debts per household as a percentage of median household income	2.5%	12.5%	8	4
5. City contributions per household as a percentage of median household income	0.19%	0.58%	9	7
6. City contributions as a percentage of total budget	3.2%	6.9%	8	5
7. Ratio of city contributions to employee contributions	1.39	3.57	9	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-12.7%	-41.3%	7	1
9. Asset-to-payout ratio (Police & Fire only)	16.3	10.0	8	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.09	0.91	5	4

Total score	78	48
Grade	C	F

*Wirepoints analyzed 175 of Illinois’ largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get “F” grades for local pensions



2019 GRADE

F

2003 GRADE

D

Forest View receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Forest View received an "F" grade in 2019. The city's total score dropped from 61 in 2003 to 29 in 2019, a decline of 32 points.
- **Key finding #2:** In 2019, city taxpayers contributed 10.4 times more to pensions compared to 2003, and yet city pension debts today are 5.9 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 42.2 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 24.9 percent in 2019 from 5.4 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	778	943
Households	310	305
Median household income	\$46,000	\$76,250
City budget	2003	2019
General revenues	\$1,558,782	\$3,495,232
Total revenues	\$3,267,295	\$6,015,845
Total property taxes	\$924,331	\$1,731,554
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$8,210,592	\$18,932,427
Total pension assets	\$6,000,592	\$5,849,533
Funded ratio	73.1%	30.9%
Total pension shortfall	\$2,210,000	\$13,082,894
Per household	\$7,129	\$42,895
Active public safety workers	13	8
Public safety pension beneficiaries	18	23
City pension contributions	2003	2019
City contributions	\$83,523	\$871,214
Per household	\$269	\$2,856
Percentage of city's general budget	5.4%	24.9%
Employees' contributions	\$64,368	\$89,331

Forest View Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	71.2%	27.8%	7	2
2. Firefighter pension funded ratio	66.0%	33.6%	6	3
3. Municipal (IMRF) pension funded ratio	110.6%	51.7%	10	5
4. City pension debts per household as a percentage of median household income	15.5%	56.3%	1	1
5. City contributions per household as a percentage of median household income	0.59%	3.75%	7	1
6. City contributions as a percentage of total budget	2.6%	14.5%	9	1
7. Ratio of city contributions to employee contributions	1.30	9.75	9	1
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-65.8%	2.1%	1	10
9. Asset-to-payout ratio (Police & Fire only)	15.0	6.5	8	4
10. Worker-to-beneficiary ratio (Police & Fire only)	0.72	0.35	3	1

Total score	61	29
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

D

Franklin Park receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Franklin Park received an "F" grade in 2019. The city's total score dropped from 64 in 2003 to 47 in 2019, a decline of 17 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.3 times more to pensions compared to 2003, and yet city pension debts today are 2.7 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 8.8 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 15.4 percent in 2019 from 9.2 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	19,434	17,956
Households	6,471	6,072
Median household income	\$46,688	\$63,971
City budget	2003	2019
General revenues	\$21,624,144	\$30,037,135
Total revenues	\$33,181,623	\$62,861,282
Total property taxes	\$12,253,760	\$18,662,081
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$64,227,493	\$140,967,024
Total pension assets	\$37,105,493	\$69,012,484
Funded ratio	57.8%	49.0%
Total pension shortfall	\$27,122,001	\$71,954,540
Per household	\$4,191	\$11,850
Active public safety workers	94	88
Public safety pension beneficiaries	75	104
City pension contributions	2003	2019
City contributions	\$1,982,504	\$4,621,806
Per household	\$306	\$761
Percentage of city's general budget	9.2%	15.4%
Employees' contributions	\$632,700	\$947,043

Franklin Park Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	52.1%	42.0%	5	4
2. Firefighter pension funded ratio	50.4%	47.5%	5	4
3. Municipal (IMRF) pension funded ratio	112.7%	99.9%	10	9
4. City pension debts per household as a percentage of median household income	9.0%	18.5%	6	1
5. City contributions per household as a percentage of median household income	0.66%	1.19%	7	5
6. City contributions as a percentage of total budget	6.0%	7.4%	5	4
7. Ratio of city contributions to employee contributions	3.13	4.88	5	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-8.6%	-14.0%	8	7
9. Asset-to-payout ratio (Police & Fire only)	12.2	9.7	7	5
10. Worker-to-beneficiary ratio (Police & Fire only)	1.25	0.85	6	4

Total score	64	47
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Freeport receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Freeport received an "F" grade in 2019. The city's total score dropped from 70 in 2003 to 57 in 2019, a decline of 13 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.2 times more to pensions compared to 2003, and yet city pension debts today are 3.7 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 19.0% percentage points between 2003 and 2019.

Key Facts		
City demographics	2000	2019
Population	26,443	24,119
Households	11,231	10,824
Median household income	\$35,399	\$39,975
City budget	2003	2019
General revenues	\$10,734,869	\$38,427,501
Total revenues	\$27,588,528	\$85,547,619
Total property taxes	\$4,086,064	\$9,541,474
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$56,366,325	\$120,768,185
Total pension assets	\$41,150,585	\$65,186,360
Funded ratio	73.0%	54.0%
Total pension shortfall	\$15,215,740	\$55,581,825
Per household	\$1,355	\$5,135
Active public safety workers	105	89
Public safety pension beneficiaries	90	128
City pension contributions	2003	2019
City contributions	\$1,484,995	\$3,205,356
Per household	\$132	\$296
Percentage of city's general budget	13.8%	8.3%
Employees' contributions	\$607,641	\$613,210

Freeport Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	52.2%	48.8%	5	4
2. Firefighter pension funded ratio	79.1%	49.2%	7	4
3. Municipal (IMRF) pension funded ratio	106.0%	95.4%	10	9
4. City pension debts per household as a percentage of median household income	3.8%	12.8%	8	4
5. City contributions per household as a percentage of median household income	0.37%	0.74%	8	7
6. City contributions as a percentage of total budget	5.4%	3.7%	6	8
7. Ratio of city contributions to employee contributions	2.44	5.23	7	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-16.2%	-8.7%	6	8
9. Asset-to-payout ratio (Police & Fire only)	15.9	13.6	8	7
10. Worker-to-beneficiary ratio (Police & Fire only)	1.17	0.70	5	3

Total score	70	57
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

D

Galesburg receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Galesburg received an "F" grade in 2019. The city's total score dropped from 65 in 2003 to 43 in 2019, a decline of 22 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.9 times more to pensions compared to 2003, and yet city pension debts today are 3.7 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 26.0 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 22.6 percent in 2019 from 8.3 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	33,706	30,689
Households	13,201	12,423
Median household income	\$31,987	\$36,547
City budget	2003	2019
General revenues	\$17,226,782	\$24,866,398
Total revenues	\$35,082,735	\$70,497,535
Total property taxes	\$6,648,961	\$11,157,865
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$74,993,185	\$138,314,783
Total pension assets	\$55,461,899	\$66,284,663
Funded ratio	74.0%	47.9%
Total pension shortfall	\$19,531,286	\$72,030,120
Per household	\$1,480	\$5,798
Active public safety workers	98	90
Public safety pension beneficiaries	102	128
City pension contributions	2003	2019
City contributions	\$1,436,378	\$5,623,420
Per household	\$109	\$453
Percentage of city's general budget	8.3%	22.6%
Employees' contributions	\$596,105	\$983,799

Galesburg Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	66.8%	47.6%	6	4
2. Firefighter pension funded ratio	69.6%	43.2%	6	4
3. Municipal (IMRF) pension funded ratio	93.2%	61.8%	9	6
4. City pension debts per household as a percentage of median household income	4.6%	15.9%	8	1
5. City contributions per household as a percentage of median household income	0.34%	1.24%	8	4
6. City contributions as a percentage of total budget	4.1%	8.0%	7	3
7. Ratio of city contributions to employee contributions	2.41	5.72	7	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-45.1%	3.4%	1	10
9. Asset-to-payout ratio (Police & Fire only)	20.0	9.0	9	5
10. Worker-to-beneficiary ratio (Police & Fire only)	0.96	0.70	4	3

Total score	65	43
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Geneva receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

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- **Key finding #1:** Geneva received a "D" grade in 2019. The city's total score dropped from 79 in 2003 to 69 in 2019, a decline of 10 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.5 times more to pensions compared to 2003, and yet city pension debts today are 4.8 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 14.2 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 14.9 percent in 2019 from 7.3 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	19,515	21,888
Households	6,781	7,994
Median household income	\$77,299	\$111,916
City budget	2003	2019
General revenues	\$11,279,930	\$19,372,135
Total revenues	\$41,330,486	\$83,157,392
Total property taxes	\$5,303,889	\$6,858,188
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$33,982,736	\$97,059,700
Total pension assets	\$26,929,149	\$63,145,233
Funded ratio	79.2%	65.1%
Total pension shortfall	\$7,053,587	\$33,914,467
Per household	\$1,040	\$4,242
Active public safety workers	54	56
Public safety pension beneficiaries	15	36
City pension contributions	2003	2019
City contributions	\$826,036	\$2,882,451
Per household	\$122	\$361
Percentage of city's general budget	7.3%	14.9%
Employees' contributions	\$705,975	\$971,057

Geneva Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	67.5%	53.9%	6	5
2. Firefighter pension funded ratio	77.1%	68.9%	7	6
3. Municipal (IMRF) pension funded ratio	90.6%	78.8%	9	7
4. City pension debts per household as a percentage of median household income	1.3%	3.8%	9	8
5. City contributions per household as a percentage of median household income	0.16%	0.32%	9	8
6. City contributions as a percentage of total budget	2.0%	3.5%	9	8
7. Ratio of city contributions to employee contributions	1.17	2.97	9	6
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-43.4%	-18.7%	1	6
9. Asset-to-payout ratio (Police & Fire only)	34.3	17.4	10	8
10. Worker-to-beneficiary ratio (Police & Fire only)	3.60	1.56	10	7

Total score	79	69
Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Glencoe receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

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- **Key finding #1:** Glencoe received an "F" grade in 2019. The city's total score dropped from 70 in 2003 to 59 in 2019, a decline of 11 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3 times more to pensions compared to 2003, and yet city pension debts today are 2.2 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 1.0% percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 13.8% percent in 2019 from 7.2% percent in 2003.

Key Facts		
City demographics	2000	2019
Population	8,762	8,888
Households	3,087	3,212
Median household income	\$164,432	\$248,851
City budget	2003	2019
General revenues	\$11,429,579	\$17,941,649
Total revenues	\$19,695,016	\$30,113,682
Total property taxes	\$9,248,963	\$14,177,530
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$36,279,613	\$79,092,041
Total pension assets	\$24,778,913	\$53,245,934
Funded ratio	68.3%	67.3%
Total pension shortfall	\$11,500,700	\$25,846,107
Per household	\$3,726	\$8,047
Active public safety workers	34	36
Public safety pension beneficiaries	31	40
City pension contributions	2003	2019
City contributions	\$825,540	\$2,479,829
Per household	\$267	\$772
Percentage of city's general budget	7.2%	13.8%
Employees' contributions	\$469,510	\$701,666

Glencoe Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	53.1%	63.5%	5	6
2. Firefighter pension funded ratio	63.2%	2.4%	6	1
3. Municipal (IMRF) pension funded ratio	98.8%	78.8%	9	7
4. City pension debts per household as a percentage of median household income	2.3%	3.2%	8	8
5. City contributions per household as a percentage of median household income	0.16%	0.31%	9	8
6. City contributions as a percentage of total budget	4.2%	8.2%	7	3
7. Ratio of city contributions to employee contributions	1.76	3.53	8	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-19.9%	11.9%	6	10
9. Asset-to-payout ratio (Police & Fire only)	12.8	12.9	7	7
10. Worker-to-beneficiary ratio (Police & Fire only)	1.10	0.90	5	4

Total score	70	59
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

D

2003 GRADE

C

Glenview receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

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- **Key finding #1:** Glenview received a "D" grade in 2019. The city's total score dropped from 70 in 2003 to 69 in 2019, a decline of 1 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.8 times more to pensions compared to 2003, and yet city pension debts today are 1.9 times larger.
- **Key finding #3:** The city's combined pension funded ratio improved 9.3% percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 10.9% percent in 2019 from 6.3% percent in 2003.

Key Facts		
City demographics	2000	2019
Population	41,847	47,416
Households	15,407	17,630
Median household income	\$80,730	\$115,198
City budget	2003	2019
General revenues	\$33,342,411	\$73,660,374
Total revenues	\$99,153,284	\$201,416,819
Total property taxes	\$19,122,106	\$57,440,491
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$126,201,830	\$313,604,714
Total pension assets	\$75,729,525	\$217,301,920
Funded ratio	60.0%	69.3%
Total pension shortfall	\$50,472,305	\$96,302,794
Per household	\$3,276	\$5,462
Active public safety workers	161	145
Public safety pension beneficiaries	86	166
City pension contributions	2003	2019
City contributions	\$2,111,389	\$8,049,545
Per household	\$137	\$457
Percentage of city's general budget	6.3%	10.9%
Employees' contributions	\$1,542,262	\$2,301,880

Glenview Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	38.2%	70.9%	3	7
2. Firefighter pension funded ratio	60.0%	63.4%	5	6
3. Municipal (IMRF) pension funded ratio	93.6%	80.6%	9	8
4. City pension debts per household as a percentage of median household income	4.1%	4.7%	8	8
5. City contributions per household as a percentage of median household income	0.17%	0.40%	9	8
6. City contributions as a percentage of total budget	2.1%	4.0%	9	7
7. Ratio of city contributions to employee contributions	1.37	3.50	9	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-62.8%	-6.2%	1	8
9. Asset-to-payout ratio (Police & Fire only)	15.4	15.1	8	8
10. Worker-to-beneficiary ratio (Police & Fire only)	1.87	0.87	9	4

Total score	70	69
Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Glenwood receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Glenwood received a "D" grade in 2019. The city's total score dropped from 79 in 2003 to 67 in 2019, a decline of 12 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.6 times more to pensions compared to 2003, and yet city pension debts today are 3.5 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 8.7% percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 13.1% percent in 2019 from 6.4% percent in 2003.

Key Facts		
City demographics	2000	2019
Population	9,000	8,657
Households	3,435	2,848
Median household income	\$53,894	\$67,554
City budget	2003	2019
General revenues	\$4,404,492	\$9,715,842
Total revenues	\$9,508,385	\$21,797,330
Total property taxes	\$2,907,232	\$7,763,333
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$10,695,815	\$29,080,707
Total pension assets	\$7,574,232	\$18,072,109
Funded ratio	70.8%	62.1%
Total pension shortfall	\$3,121,583	\$11,008,598
Per household	\$909	\$3,865
Active public safety workers	25	25
Public safety pension beneficiaries	12	18
City pension contributions	2003	2019
City contributions	\$279,876	\$1,273,905
Per household	\$81	\$447
Percentage of city's general budget	6.4%	13.1%
Employees' contributions	\$155,114	\$301,975

Glenwood Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	61.8%	56.1%	6	5
2. Firefighter pension funded ratio	72.9%	51.4%	7	5
3. Municipal (IMRF) pension funded ratio	104.1%	97.3%	10	9
4. City pension debts per household as a percentage of median household income	1.7%	5.7%	9	7
5. City contributions per household as a percentage of median household income	0.15%	0.66%	9	7
6. City contributions as a percentage of total budget	2.9%	5.8%	9	6
7. Ratio of city contributions to employee contributions	1.80	4.22	8	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-34.9%	4.4%	3	10
9. Asset-to-payout ratio (Police & Fire only)	18.8	15.9	8	8
10. Worker-to-beneficiary ratio (Police & Fire only)	2.08	1.39	10	6

Total score	79	67
Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

F

Granite City receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Granite City received an "F" grade in 2019. The city's total score dropped from 51 in 2003 to 44 in 2019, a decline of 7 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.6 times more to pensions compared to 2003, and yet city pension debts today are 2.5 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 11.5 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 23.8 percent in 2019 from 15.1 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	31,301	28,612
Households	12,862	12,292
Median household income	\$35,615	\$51,469
City budget	2003	2019
General revenues	\$17,270,064	\$28,763,997
Total revenues	\$30,595,601	\$57,941,674
Total property taxes	\$6,324,102	\$19,098,451
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$78,844,605	\$155,359,374
Total pension assets	\$45,003,756	\$70,771,034
Funded ratio	57.1%	45.6%
Total pension shortfall	\$33,840,849	\$84,588,340
Per household	\$2,631	\$6,882
Active public safety workers	108	109
Public safety pension beneficiaries	118	140
City pension contributions	2003	2019
City contributions	\$2,601,349	\$6,846,443
Per household	\$202	\$557
Percentage of city's general budget	15.1%	23.8%
Employees' contributions	\$707,687	\$1,086,927

Granite City Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	44.0%	45.0%	4	4
2. Firefighter pension funded ratio	48.9%	34.3%	4	3
3. Municipal (IMRF) pension funded ratio	105.4%	87.9%	10	8
4. City pension debts per household as a percentage of median household income	7.4%	13.4%	7	3
5. City contributions per household as a percentage of median household income	0.57%	1.08%	7	5
6. City contributions as a percentage of total budget	8.5%	11.8%	3	1
7. Ratio of city contributions to employee contributions	3.68	6.30	5	2
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-58.5%	0.3%	1	10
9. Asset-to-payout ratio (Police & Fire only)	10.4	8.2	6	5
10. Worker-to-beneficiary ratio (Police & Fire only)	0.92	0.78	4	3

Total score	51	44
Grade	F	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Gurnee receives a "C" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Gurnee received a "C" grade in 2019. The city's total score dropped from 81 in 2003 to 74 in 2019, a decline of 7 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.2 times more to pensions compared to 2003, and yet city pension debts today are 5.5 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 6.1 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 11.5 percent in 2019 from 5.8 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	28,834	30,671
Households	10,536	11,577
Median household income	\$75,742	\$96,104
City budget	2003	2019
General revenues	\$26,197,568	\$42,485,121
Total revenues	\$36,428,467	\$71,491,192
Total property taxes	\$328,173	\$0
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$36,799,944	\$158,271,498
Total pension assets	\$28,567,933	\$113,224,970
Funded ratio	77.6%	71.5%
Total pension shortfall	\$8,232,011	\$45,046,528
Per household	\$781	\$3,891
Active public safety workers	101	118
Public safety pension beneficiaries	12	69
City pension contributions	2003	2019
City contributions	\$1,516,203	\$4,904,363
Per household	\$144	\$424
Percentage of city's general budget	5.8%	11.5%
Employees' contributions	\$845,227	\$1,722,283

Gurnee Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	73.7%	68.8%	7	6
2. Firefighter pension funded ratio	74.8%	72.1%	7	7
3. Municipal (IMRF) pension funded ratio	86.3%	78.4%	8	7
4. City pension debts per household as a percentage of median household income	1.0%	4.0%	9	8
5. City contributions per household as a percentage of median household income	0.19%	0.44%	9	8
6. City contributions as a percentage of total budget	4.2%	6.9%	7	5
7. Ratio of city contributions to employee contributions	1.79	2.85	8	6
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-19.0%	0.4%	6	10
9. Asset-to-payout ratio (Police & Fire only)	52.5	23.3	10	9
10. Worker-to-beneficiary ratio (Police & Fire only)	8.42	1.71	10	8

Total score	81	74
Grade	B	C

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Hanover Park receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Hanover Park received a "D" grade in 2019. The city's total score dropped from 72 in 2003 to 63 in 2019, a decline of 9 points.
- **Key finding #2:** In 2019, city taxpayers contributed 5.1 times more to pensions compared to 2003, and yet city pension debts today are 3.5 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 9.1 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 13.2 percent in 2019 from 5.9 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	38,278	37,984
Households	11,271	11,301
Median household income	\$61,358	\$76,615
City budget	2003	2019
General revenues	\$16,770,867	\$38,131,184
Total revenues	\$30,635,287	\$73,929,416
Total property taxes	\$7,892,576	\$16,811,935
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$45,915,572	\$124,817,110
Total pension assets	\$31,093,917	\$73,178,830
Funded ratio	67.7%	58.6%
Total pension shortfall	\$14,821,655	\$51,638,280
Per household	\$1,315	\$4,569
Active public safety workers	75	90
Public safety pension beneficiaries	26	78
City pension contributions	2003	2019
City contributions	\$982,119	\$5,048,868
Per household	\$87	\$447
Percentage of city's general budget	5.9%	13.2%
Employees' contributions	\$632,664	\$1,293,111

Hanover Park Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	50.8%	54.2%	5	5
2. Firefighter pension funded ratio	64.7%	59.5%	6	5
3. Municipal (IMRF) pension funded ratio	90.6%	71.5%	9	7
4. City pension debts per household as a percentage of median household income	2.1%	6.0%	8	7
5. City contributions per household as a percentage of median household income	0.14%	0.58%	9	7
6. City contributions as a percentage of total budget	3.2%	6.8%	8	5
7. Ratio of city contributions to employee contributions	1.55	3.90	8	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-45.8%	15.5%	1	10
9. Asset-to-payout ratio (Police & Fire only)	18.5	13.2	8	7
10. Worker-to-beneficiary ratio (Police & Fire only)	2.88	1.15	10	5

Total score	72	63
Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Harrisburg receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Harrisburg received an "F" grade in 2019. The city's total score dropped from 76 in 2003 to 58 in 2019, a decline of 18 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.4 times more to pensions compared to 2003, and yet city pension debts today are 4.7 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 24.1 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 17.8 percent in 2019 from 7.7 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	9,860	8,994
Households	4,142	3,724
Median household income	\$26,507	\$35,204
City budget	2003	2019
General revenues	\$3,007,167	\$4,369,754
Total revenues	\$7,253,608	\$11,194,590
Total property taxes	\$1,252,493	\$2,134,201
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$10,328,214	\$23,714,437
Total pension assets	\$7,986,808	\$12,613,243
Funded ratio	77.3%	53.2%
Total pension shortfall	\$2,341,406	\$11,101,194
Per household	\$565	\$2,981
Active public safety workers	21	19
Public safety pension beneficiaries	14	20
City pension contributions	2003	2019
City contributions	\$230,300	\$777,867
Per household	\$56	\$209
Percentage of city's general budget	7.7%	17.8%
Employees' contributions	\$137,237	\$195,070

Harrisburg Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	54.3%	47.0%	5	4
2. Firefighter pension funded ratio	77.1%	66.3%	7	6
3. Municipal (IMRF) pension funded ratio	109.6%	51.6%	10	5
4. City pension debts per household as a percentage of median household income	2.1%	8.5%	8	6
5. City contributions per household as a percentage of median household income	0.21%	0.59%	8	7
6. City contributions as a percentage of total budget	3.2%	6.9%	8	5
7. Ratio of city contributions to employee contributions	1.68	3.99	8	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-7.5%	-4.3%	8	9
9. Asset-to-payout ratio (Police & Fire only)	13.3	12.9	7	7
10. Worker-to-beneficiary ratio (Police & Fire only)	1.50	0.95	7	4

Total score	76	58
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Harvey receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Harvey received an "F" grade in 2019. The city's total score dropped from 70 in 2003 to 36 in 2019, a decline of 34 points.
- **Key finding #2:** In 2019, city taxpayers contributed 8.5 times more to pensions compared to 2003, and yet city pension debts today are 8.3 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 44.1 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 22.5 percent in 2019 from 3.6 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	30,000	24,386
Households	9,018	8,271
Median household income	\$31,958	\$30,306
City budget	2003	2019
General revenues	\$16,926,012	\$22,962,165
Total revenues	\$30,325,550	\$51,135,428
Total property taxes	\$9,614,519	\$12,466,032
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$49,738,905	\$103,256,417
Total pension assets	\$42,373,316	\$42,460,554
Funded ratio	85.2%	41.1%
Total pension shortfall	\$7,365,589	\$60,795,863
Per household	\$817	\$7,350
Active public safety workers	109	71
Public safety pension beneficiaries	102	117
City pension contributions	2003	2019
City contributions	\$606,687	\$5,163,585
Per household	\$67	\$624
Percentage of city's general budget	3.6%	22.5%
Employees' contributions	\$509,442	\$597,741

Harvey Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	78.8%	47.7%	7	4
2. Firefighter pension funded ratio	68.7%	18.7%	6	1
3. Municipal (IMRF) pension funded ratio	161.3%	159.5%	10	10
4. City pension debts per household as a percentage of median household income	2.6%	24.3%	8	1
5. City contributions per household as a percentage of median household income	0.21%	2.06%	8	1
6. City contributions as a percentage of total budget	2.0%	10.1%	9	1
7. Ratio of city contributions to employee contributions	1.19	8.64	9	1
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-78.0%	16.5%	1	10
9. Asset-to-payout ratio (Police & Fire only)	13.8	6.0	7	4
10. Worker-to-beneficiary ratio (Police & Fire only)	1.07	0.61	5	3

Total score	70	36
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

B

Hazel Crest receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Hazel Crest received an "F" grade in 2019. The city's total score dropped from 87 in 2003 to 56 in 2019, a decline of 31 points.
- **Key finding #2:** In 2019, city taxpayers contributed 5.1 times more to pensions compared to 2003, and yet city pension debts today are 7.3 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 27.0 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 16.6 percent in 2019 from 6.7 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	14,816	13,549
Households	4,981	4,977
Median household income	\$50,576	\$54,347
City budget	2003	2019
General revenues	\$7,854,446	\$16,113,280
Total revenues	\$12,762,535	\$25,586,612
Total property taxes	\$4,136,220	\$8,874,371
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$21,140,371	\$53,606,372
Total pension assets	\$18,080,851	\$31,382,797
Funded ratio	85.5%	58.5%
Total pension shortfall	\$3,059,517	\$22,223,575
Per household	\$614	\$4,465
Active public safety workers	43	51
Public safety pension beneficiaries	10	38
City pension contributions	2003	2019
City contributions	\$529,910	\$2,680,671
Per household	\$106	\$539
Percentage of city's general budget	6.7%	16.6%
Employees' contributions	\$298,820	\$511,399

Hazel Crest Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	74.7%	55.2%	7	5
2. Firefighter pension funded ratio	113.6%	62.5%	10	6
3. Municipal (IMRF) pension funded ratio	95.6%	64.9%	9	6
4. City pension debts per household as a percentage of median household income	1.2%	8.2%	9	6
5. City contributions per household as a percentage of median household income	0.21%	0.99%	8	6
6. City contributions as a percentage of total budget	4.2%	10.5%	7	1
7. Ratio of city contributions to employee contributions	1.77	5.24	8	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-3.8%	26.1%	9	10
9. Asset-to-payout ratio (Police & Fire only)	32.7	14.5	10	7
10. Worker-to-beneficiary ratio (Police & Fire only)	4.30	1.34	10	6

Total score	87	56
Grade	B	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Herrin receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Herrin received an "F" grade in 2019. The city's total score dropped from 76 in 2003 to 55 in 2019, a decline of 21 points.
- **Key finding #2:** In 2019, city taxpayers contributed 5.6 times more to pensions compared to 2003, and yet city pension debts today are 7.8 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 21.9 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 26.1 percent in 2019 from 10.1 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	11,298	12,827
Households	4,806	5,069
Median household income	\$28,532	\$44,989
City budget	2003	2019
General revenues	\$3,942,507	\$8,568,315
Total revenues	\$8,044,748	\$19,260,929
Total property taxes	\$1,144,956	\$4,241,334
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$11,562,180	\$45,548,443
Total pension assets	\$8,956,355	\$25,287,112
Funded ratio	77.5%	55.5%
Total pension shortfall	\$2,605,825	\$20,261,331
Per household	\$542	\$3,997
Active public safety workers	26	30
Public safety pension beneficiaries	14	21
City pension contributions	2003	2019
City contributions	\$396,320	\$2,236,972
Per household	\$82	\$441
Percentage of city's general budget	10.1%	26.1%
Employees' contributions	\$169,541	\$357,867

Herrin Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	66.5%	48.9%	6	4
2. Firefighter pension funded ratio	82.7%	54.5%	8	5
3. Municipal (IMRF) pension funded ratio	82.4%	73.5%	8	7
4. City pension debts per household as a percentage of median household income	1.9%	8.9%	9	6
5. City contributions per household as a percentage of median household income	0.29%	0.98%	8	6
6. City contributions as a percentage of total budget	4.9%	11.6%	7	1
7. Ratio of city contributions to employee contributions	2.34	6.25	7	2
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-24.8%	33.3%	5	10
9. Asset-to-payout ratio (Police & Fire only)	24.8	13.6	9	7
10. Worker-to-beneficiary ratio (Police & Fire only)	1.86	1.43	9	7

Total score	76	55
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Highland Park receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Highland Park received an "F" grade in 2019. The city's total score dropped from 69 in 2003 to 57 in 2019, a decline of 12 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.3 times more to pensions compared to 2003, and yet city pension debts today are 2.9 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 11.1 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 23.9 percent in 2019 from 8.2 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	31,365	29,628
Households	11,500	11,477
Median household income	\$100,967	\$150,269
City budget	2003	2019
General revenues	\$24,996,512	\$36,726,105
Total revenues	\$64,042,189	\$109,427,869
Total property taxes	\$12,761,565	\$19,073,660
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$105,897,410	\$224,073,370
Total pension assets	\$72,315,456	\$128,128,587
Funded ratio	68.3%	57.2%
Total pension shortfall	\$33,581,954	\$95,944,783
Per household	\$2,920	\$8,360
Active public safety workers	111	107
Public safety pension beneficiaries	84	130
City pension contributions	2003	2019
City contributions	\$2,051,822	\$8,791,751
Per household	\$178	\$766
Percentage of city's general budget	8.2%	23.9%
Employees' contributions	\$1,187,484	\$1,634,572

Highland Park Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	53.4%	46.2%	5	4
2. Firefighter pension funded ratio	58.3%	52.2%	5	5
3. Municipal (IMRF) pension funded ratio	102.7%	94.4%	10	9
4. City pension debts per household as a percentage of median household income	2.9%	5.6%	8	7
5. City contributions per household as a percentage of median household income	0.18%	0.51%	9	7
6. City contributions as a percentage of total budget	3.2%	8.0%	8	3
7. Ratio of city contributions to employee contributions	1.73	5.38	8	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-36.3%	15.6%	2	10
9. Asset-to-payout ratio (Police & Fire only)	15.1	9.8	8	5
10. Worker-to-beneficiary ratio (Police & Fire only)	1.32	0.82	6	4

Total score	69	57
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Highwood receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Highwood received a "D" grade in 2019. The city's total score dropped from 79 in 2003 to 69 in 2019, a decline of 10 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.6 times more to pensions compared to 2003, and yet city pension debts today are 2.7 times larger.
- **Key finding #3:** The city's combined pension funded ratio improved 1.6 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 10.0 percent in 2019 from 7.3 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	4,143	5,310
Households	1,529	1,897
Median household income	\$42,993	\$63,388
City budget	2003	2019
General revenues	\$2,824,984	\$5,434,836
Total revenues	\$4,656,291	\$9,519,987
Total property taxes	\$725,199	\$2,400,152
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$4,589,840	\$13,333,335
Total pension assets	\$3,488,632	\$10,350,501
Funded ratio	76.0%	77.6%
Total pension shortfall	\$1,101,208	\$2,982,834
Per household	\$720	\$1,572
Active public safety workers	20	10
Public safety pension beneficiaries	6	21
City pension contributions	2003	2019
City contributions	\$207,418	\$545,362
Per household	\$136	\$287
Percentage of city's general budget	7.3%	10.0%
Employees' contributions	\$98,921	\$107,793

Highwood Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	45.8%	64.1%	4	6
2. Firefighter pension funded ratio	89.0%	85.4%	8	8
3. Municipal (IMRF) pension funded ratio	110.1%	95.3%	10	9
4. City pension debts per household as a percentage of median household income	1.7%	2.5%	9	8
5. City contributions per household as a percentage of median household income	0.32%	0.45%	8	8
6. City contributions as a percentage of total budget	4.5%	5.7%	7	6
7. Ratio of city contributions to employee contributions	2.10	5.06	7	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	0.9%	27.8%	10	10
9. Asset-to-payout ratio (Police & Fire only)	10.5	21.3	6	9
10. Worker-to-beneficiary ratio (Police & Fire only)	3.33	0.48	10	2

	Total score	79	69
Highwood was one of 64 cities to receive a "D" grade in 2019	Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

D

Hillside receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Hillside received an "F" grade in 2019. The city's total score dropped from 62 in 2003 to 39 in 2019, a decline of 23 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.3 times more to pensions compared to 2003, and yet city pension debts today are 3.2 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 7.7 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 15.9 percent in 2019 from 11.3 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	8,155	8,080
Households	3,078	2,663
Median household income	\$50,776	\$57,298
City budget	2003	2019
General revenues	\$8,560,118	\$19,890,710
Total revenues	\$16,508,333	\$34,054,246
Total property taxes	\$6,658,969	\$14,355,756
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$32,686,736	\$89,193,077
Total pension assets	\$18,278,451	\$43,027,547
Funded ratio	55.9%	48.2%
Total pension shortfall	\$14,408,285	\$46,165,530
Per household	\$4,681	\$17,336
Active public safety workers	55	46
Public safety pension beneficiaries	39	63
City pension contributions	2003	2019
City contributions	\$967,783	\$3,167,377
Per household	\$314	\$1,189
Percentage of city's general budget	11.3%	15.9%
Employees' contributions	\$380,635	\$590,219

Hillside Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	43.9%	42.9%	4	4
2. Firefighter pension funded ratio	61.8%	40.1%	6	4
3. Municipal (IMRF) pension funded ratio	99.7%	91.2%	9	9
4. City pension debts per household as a percentage of median household income	9.2%	30.3%	6	1
5. City contributions per household as a percentage of median household income	0.62%	2.08%	7	1
6. City contributions as a percentage of total budget	5.9%	9.3%	6	2
7. Ratio of city contributions to employee contributions	2.54	5.37	6	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-25.7%	-10.2%	4	7
9. Asset-to-payout ratio (Police & Fire only)	14.8	9.5	7	5
10. Worker-to-beneficiary ratio (Police & Fire only)	1.41	0.73	7	3

Total score	62	39
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Hinsdale receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Hinsdale received a "D" grade in 2019. The city's total score dropped from 78 in 2003 to 62 in 2019, a decline of 16 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.1 times more to pensions compared to 2003, and yet city pension debts today are 3.6 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 10.7 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 9.7 percent in 2019 from 7.1 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	17,349	17,710
Households	6,065	5,819
Median household income	\$104,551	\$203,368
City budget	2003	2019
General revenues	\$13,512,971	\$20,895,345
Total revenues	\$22,483,643	\$39,187,028
Total property taxes	\$5,560,353	\$8,912,848
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$39,725,056	\$96,184,906
Total pension assets	\$31,081,557	\$64,921,472
Funded ratio	78.2%	67.5%
Total pension shortfall	\$8,643,499	\$31,263,434
Per household	\$1,425	\$5,373
Active public safety workers	48	45
Public safety pension beneficiaries	31	62
City pension contributions	2003	2019
City contributions	\$958,819	\$2,022,910
Per household	\$158	\$348
Percentage of city's general budget	7.1%	9.7%
Employees' contributions	\$590,783	\$547,361

Hinsdale Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	76.6%	71.9%	7	7
2. Firefighter pension funded ratio	68.2%	56.6%	6	5
3. Municipal (IMRF) pension funded ratio	91.2%	79.9%	9	7
4. City pension debts per household as a percentage of median household income	1.4%	2.6%	9	8
5. City contributions per household as a percentage of median household income	0.15%	0.17%	9	9
6. City contributions as a percentage of total budget	4.3%	5.2%	7	6
7. Ratio of city contributions to employee contributions	1.62	3.70	8	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-14.9%	-27.3%	7	4
9. Asset-to-payout ratio (Police & Fire only)	20.8	19.8	9	8
10. Worker-to-beneficiary ratio (Police & Fire only)	1.55	0.73	7	3

	Total score	78	62
Hinsdale was one of 64 cities to receive a "D" grade in 2019	Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

B

Hoffman Estates receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Hoffman Estates received an "F" grade in 2019. The city's total score dropped from 81 in 2003 to 58 in 2019, a decline of 23 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.2 times more to pensions compared to 2003, and yet city pension debts today are 4.6 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 15.9 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 13.9 percent in 2019 from 8.7 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	49,495	50,841
Households	17,096	17,717
Median household income	\$65,937	\$91,917
City budget	2003	2019
General revenues	\$31,074,702	\$61,640,404
Total revenues	\$93,836,258	\$165,047,216
Total property taxes	\$32,468,957	\$43,358,801
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$121,582,280	\$340,431,729
Total pension assets	\$91,967,280	\$203,434,203
Funded ratio	75.6%	59.8%
Total pension shortfall	\$29,615,000	\$136,997,526
Per household	\$1,732	\$7,733
Active public safety workers	189	182
Public safety pension beneficiaries	71	177
City pension contributions	2003	2019
City contributions	\$2,712,676	\$8,570,597
Per household	\$159	\$484
Percentage of city's general budget	8.7%	13.9%
Employees' contributions	\$1,696,504	\$2,375,479

Hoffman Estates Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	64.4%	51.6%	6	5
2. Firefighter pension funded ratio	80.6%	63.0%	8	6
3. Municipal (IMRF) pension funded ratio	90.6%	77.8%	9	7
4. City pension debts per household as a percentage of median household income	2.6%	8.4%	8	6
5. City contributions per household as a percentage of median household income	0.24%	0.53%	8	7
6. City contributions as a percentage of total budget	2.9%	5.2%	9	6
7. Ratio of city contributions to employee contributions	1.60	3.61	8	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-21.7%	-27.2%	5	4
9. Asset-to-payout ratio (Police & Fire only)	28.1	13.6	10	7
10. Worker-to-beneficiary ratio (Police & Fire only)	2.66	1.03	10	5

Total score	81	58
Grade	B	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

B

Homewood receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

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- **Key finding #1:** Homewood received an "F" grade in 2019. The city's total score dropped from 83 in 2003 to 59 in 2019, a decline of 24 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.3 times more to pensions compared to 2003, and yet city pension debts today are 5.1 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 21.1 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 12.1 percent in 2019 from 5.5 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	19,543	19,112
Households	7,564	7,394
Median household income	\$57,213	\$74,450
City budget	2003	2019
General revenues	\$10,232,787	\$19,831,565
Total revenues	\$22,611,862	\$36,217,364
Total property taxes	\$8,817,549	\$6,256,261
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$39,288,178	\$94,446,156
Total pension assets	\$31,849,214	\$56,666,405
Funded ratio	81.1%	60.0%
Total pension shortfall	\$7,438,964	\$37,779,751
Per household	\$983	\$5,110
Active public safety workers	52	59
Public safety pension beneficiaries	20	51
City pension contributions	2003	2019
City contributions	\$558,517	\$2,400,942
Per household	\$74	\$325
Percentage of city's general budget	5.5%	12.1%
Employees' contributions	\$454,675	\$780,806

Homewood Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	70.6%	52.5%	7	5
2. Firefighter pension funded ratio	80.3%	65.2%	8	6
3. Municipal (IMRF) pension funded ratio	106.2%	79.6%	10	7
4. City pension debts per household as a percentage of median household income	1.7%	6.9%	9	7
5. City contributions per household as a percentage of median household income	0.13%	0.44%	9	8
6. City contributions as a percentage of total budget	2.5%	6.6%	9	5
7. Ratio of city contributions to employee contributions	1.23	3.07	9	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-35.2%	-29.1%	2	4
9. Asset-to-payout ratio (Police & Fire only)	26.6	13.3	10	7
10. Worker-to-beneficiary ratio (Police & Fire only)	2.60	1.16	10	5

Total score	83	59
Grade	B	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

D

2003 GRADE

C

Jacksonville receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Jacksonville received a "D" grade in 2019. The city's total score dropped from 77 in 2003 to 60 in 2019, a decline of 17 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.7 times more to pensions compared to 2003, and yet city pension debts today are 4.4 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 19.3 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 16.8 percent in 2019 from 12.5 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	18,940	18,859
Households	7,336	7,248
Median household income	\$33,117	\$43,976
City budget	2003	2019
General revenues	\$7,912,156	\$15,787,420
Total revenues	\$20,856,317	\$39,594,208
Total property taxes	\$3,449,172	\$7,092,029
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$40,312,574	\$81,340,698
Total pension assets	\$33,670,625	\$52,220,072
Funded ratio	83.5%	64.2%
Total pension shortfall	\$6,641,949	\$29,120,626
Per household	\$905	\$4,018
Active public safety workers	64	67
Public safety pension beneficiaries	64	82
City pension contributions	2003	2019
City contributions	\$989,519	\$2,650,480
Per household	\$135	\$366
Percentage of city's general budget	12.5%	16.8%
Employees' contributions	\$433,566	\$679,092

Jacksonville Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	68.6%	55.7%	6	5
2. Firefighter pension funded ratio	82.6%	58.8%	8	5
3. Municipal (IMRF) pension funded ratio	112.1%	92.2%	10	9
4. City pension debts per household as a percentage of median household income	2.7%	9.1%	8	6
5. City contributions per household as a percentage of median household income	0.41%	0.83%	8	6
6. City contributions as a percentage of total budget	4.7%	6.7%	7	5
7. Ratio of city contributions to employee contributions	2.28	3.90	7	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	7.7%	-1.7%	10	9
9. Asset-to-payout ratio (Police & Fire only)	15.2	11.6	8	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.00	0.82	5	4

Total score	77	60
Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Joliet receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

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- **Key finding #1:** Joliet received an "F" grade in 2019. The city's total score dropped from 66 in 2003 to 54 in 2019, a decline of 12 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.4 times more to pensions compared to 2003, and yet city pension debts today are 2.7 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 2.6 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 20.0 percent in 2019 from 14.3 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	106,221	147,826
Households	36,332	47,563
Median household income	\$47,761	\$70,509
City budget	2003	2019
General revenues	\$56,337,234	\$178,670,767
Total revenues	\$182,893,640	\$371,463,433
Total property taxes	\$20,997,365	\$45,579,348
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$320,384,187	\$818,243,935
Total pension assets	\$191,331,590	\$467,667,654
Funded ratio	59.7%	57.2%
Total pension shortfall	\$129,052,596	\$350,576,281
Per household	\$3,552	\$7,371
Active public safety workers	451	478
Public safety pension beneficiaries	217	366
City pension contributions	2003	2019
City contributions	\$8,050,350	\$35,779,964
Per household	\$222	\$752
Percentage of city's general budget	14.3%	20.0%
Employees' contributions	\$3,933,759	\$6,883,443

Joliet Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	54.1%	60.5%	5	6
2. Firefighter pension funded ratio	48.2%	56.2%	4	5
3. Municipal (IMRF) pension funded ratio	84.7%	46.6%	8	4
4. City pension debts per household as a percentage of median household income	7.4%	10.5%	7	5
5. City contributions per household as a percentage of median household income	0.46%	1.07%	8	5
6. City contributions as a percentage of total budget	4.4%	9.6%	7	2
7. Ratio of city contributions to employee contributions	2.05	5.20	7	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-39.5%	10.6%	2	10
9. Asset-to-payout ratio (Police & Fire only)	16.9	15.3	8	8
10. Worker-to-beneficiary ratio (Police & Fire only)	2.08	1.31	10	6

Total score	66	54
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

F

Kankakee receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Kankakee received an "F" grade in 2019. The city's total score dropped from 51 in 2003 to 29 in 2019, a decline of 22 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.4 times more to pensions compared to 2003, and yet city pension debts today are 2.9 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 15.6 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 21.4% percent in 2019 from 12.6% percent in 2003.

Key Facts		
City demographics	2000	2019
Population	27,491	25,830
Households	9,995	9,047
Median household income	\$30,469	\$37,894
City budget	2003	2019
General revenues	\$15,607,432	\$30,665,180
Total revenues	\$38,462,111	\$71,045,859
Total property taxes	\$8,960,448	\$18,707,784
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$75,544,765	\$172,995,060
Total pension assets	\$34,466,356	\$51,960,937
Funded ratio	45.6%	30.0%
Total pension shortfall	\$41,078,409	\$121,034,123
Per household	\$4,110	\$13,378
Active public safety workers	121	111
Public safety pension beneficiaries	118	136
City pension contributions	2003	2019
City contributions	\$1,959,959	\$6,572,750
Per household	\$196	\$727
Percentage of city's general budget	12.6%	21.4%
Employees' contributions	\$764,453	\$1,186,476

Kankakee Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	31.8%	29.6%	3	2
2. Firefighter pension funded ratio	31.6%	16.6%	3	1
3. Municipal (IMRF) pension funded ratio	106.8%	80.5%	10	8
4. City pension debts per household as a percentage of median household income	13.5%	35.3%	3	1
5. City contributions per household as a percentage of median household income	0.64%	1.92%	7	1
6. City contributions as a percentage of total budget	5.1%	9.3%	6	2
7. Ratio of city contributions to employee contributions	2.56	5.54	6	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-25.7%	-28.8%	4	4
9. Asset-to-payout ratio (Police & Fire only)	6.7	5.6	4	3
10. Worker-to-beneficiary ratio (Police & Fire only)	1.03	0.82	5	4

Total score	51	29
Grade	F	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

D

Kewanee receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric). *

- **Key finding #1:** Kewanee received an "F" grade in 2019. The city's total score dropped from 69 in 2003 to 49 in 2019, a decline of 20 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.6 times more to pensions compared to 2003, and yet city pension debts today are 6.1 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 31.1 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 18.6 percent in 2019 from 9.9 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	12,944	12,547
Households	5,335	4,897
Median household income	\$29,895	\$41,664
City budget	2003	2019
General revenues	\$4,532,872	\$6,340,023
Total revenues	\$10,947,044	\$16,935,197
Total property taxes	\$1,720,101	\$2,731,919
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$19,219,151	\$43,203,220
Total pension assets	\$15,749,499	\$21,975,936
Funded ratio	81.9%	50.9%
Total pension shortfall	\$3,469,652	\$21,227,284
Per household	\$650	\$4,335
Active public safety workers	41	38
Public safety pension beneficiaries	37	56
City pension contributions	2003	2019
City contributions	\$447,203	\$1,180,080
Per household	\$84	\$241
Percentage of city's general budget	9.9%	18.6%
Employees' contributions	\$209,812	\$325,710

Kewanee Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	76.9%	51.9%	7	5
2. Firefighter pension funded ratio	79.2%	43.8%	7	4
3. Municipal (IMRF) pension funded ratio	101.1%	73.2%	10	7
4. City pension debts per household as a percentage of median household income	2.2%	10.4%	8	5
5. City contributions per household as a percentage of median household income	0.28%	0.58%	8	7
6. City contributions as a percentage of total budget	4.1%	7.0%	7	4
7. Ratio of city contributions to employee contributions	2.13	3.62	7	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-37.1%	-26.9%	2	4
9. Asset-to-payout ratio (Police & Fire only)	17.1	9.0	8	5
10. Worker-to-beneficiary ratio (Police & Fire only)	1.11	0.68	5	3

Total score	69	49
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

D

Lagrange receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Lagrange received an "F" grade in 2019. The city's total score dropped from 65 in 2003 to 53 in 2019, a decline of 12 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.6 times more to pensions compared to 2003, and yet city pension debts today are 2.7 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 12.6 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 20.2 percent in 2019 from 8.0 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	15,608	15,545
Households	5,660	5,352
Median household income	\$80,342	\$123,965
City budget	2003	2019
General revenues	\$8,860,885	\$16,023,603
Total revenues	\$18,245,181	\$31,096,602
Total property taxes	\$7,299,211	\$9,920,833
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$41,285,423	\$82,001,298
Total pension assets	\$27,282,386	\$43,852,395
Funded ratio	66.1%	53.5%
Total pension shortfall	\$14,003,037	\$38,148,903
Per household	\$2,474	\$7,128
Active public safety workers	45	46
Public safety pension beneficiaries	53	62
City pension contributions	2003	2019
City contributions	\$711,091	\$3,244,740
Per household	\$126	\$606
Percentage of city's general budget	8.0%	20.2%
Employees' contributions	\$385,524	\$726,822

Lagrange Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	60.9%	49.0%	6	4
2. Firefighter pension funded ratio	53.4%	45.7%	5	4
3. Municipal (IMRF) pension funded ratio	97.9%	80.9%	9	8
4. City pension debts per household as a percentage of median household income	3.1%	5.7%	8	7
5. City contributions per household as a percentage of median household income	0.16%	0.49%	9	8
6. City contributions as a percentage of total budget	3.9%	10.4%	8	1
7. Ratio of city contributions to employee contributions	1.84	4.46	8	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-41.2%	-0.3%	1	9
9. Asset-to-payout ratio (Police & Fire only)	13.1	9.2	7	5
10. Worker-to-beneficiary ratio (Police & Fire only)	0.85	0.74	4	3

Total score	65	53
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

D

2003 GRADE

C

Lake Forest receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Lake Forest received a "D" grade in 2019. The city's total score dropped from 77 in 2003 to 63 in 2019, a decline of 14 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.1 times more to pensions compared to 2003, and yet city pension debts today are 4.2 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 16.1 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 14.7 percent in 2019 from 8.0 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	20,059	19,173
Households	6,723	7,005
Median household income	\$136,462	\$172,165
City budget	2003	2019
General revenues	\$22,667,431	\$38,043,693
Total revenues	\$50,984,217	\$89,287,327
Total property taxes	\$20,542,381	\$31,654,783
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$72,936,360	\$170,654,058
Total pension assets	\$58,259,308	\$108,767,627
Funded ratio	79.9%	63.7%
Total pension shortfall	\$14,677,052	\$61,886,431
Per household	\$2,183	\$8,835
Active public safety workers	82	72
Public safety pension beneficiaries	49	89
City pension contributions	2003	2019
City contributions	\$1,821,143	\$5,573,960
Per household	\$271	\$796
Percentage of city's general budget	8.0%	14.7%
Employees' contributions	\$1,128,454	\$1,341,362

Lake Forest Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	58.3%	50.8%	5	5
2. Firefighter pension funded ratio	86.0%	65.9%	8	6
3. Municipal (IMRF) pension funded ratio	94.3%	79.4%	9	7
4. City pension debts per household as a percentage of median household income	1.6%	5.1%	9	7
5. City contributions per household as a percentage of median household income	0.20%	0.46%	8	8
6. City contributions as a percentage of total budget	3.6%	6.2%	8	5
7. Ratio of city contributions to employee contributions	1.61	4.16	8	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-23.7%	12.8%	5	10
9. Asset-to-payout ratio (Police & Fire only)	23.2	13.2	9	7
10. Worker-to-beneficiary ratio (Police & Fire only)	1.67	0.81	8	4

Total score	77	63
Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

D

2003 GRADE

C

Lake Zurich receives a “D” grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois’ 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Lake Zurich received a “D” grade in 2019. The city’s total score dropped from 73 in 2003 to 66 in 2019, a decline of 7 points.
- **Key finding #2:** In 2019, city taxpayers contributed 9.4 times more to pensions compared to 2003, and yet city pension debts today are 3.2 times larger.
- **Key finding #3:** The city’s combined pension funded ratio improved 6.6% percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 15.3% percent in 2019 from 2.4% percent in 2003.

Key Facts		
City demographics	2000	2019
Population	18,104	19,915
Households	5,677	6,766
Median household income	\$84,125	\$119,349
City budget	2003	2019
General revenues	\$20,645,015	\$29,957,154
Total revenues	\$27,847,968	\$66,268,117
Total property taxes	\$5,955,114	\$11,006,718
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$35,270,751	\$131,541,928
Total pension assets	\$19,327,334	\$80,711,984
Funded ratio	54.8%	61.4%
Total pension shortfall	\$15,943,417	\$50,829,944
Per household	\$2,808	\$7,513
Active public safety workers	95	86
Public safety pension beneficiaries	6	59
City pension contributions	2003	2019
City contributions	\$489,773	\$4,596,206
Per household	\$86	\$679
Percentage of city’s general budget	2.4%	15.3%
Employees’ contributions	\$733,166	\$1,063,676

Lake Zurich Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	41.9%	51.3%	4	5
2. Firefighter pension funded ratio	38.7%	63.1%	3	6
3. Municipal (IMRF) pension funded ratio	88.5%	82.6%	8	8
4. City pension debts per household as a percentage of median household income	3.3%	6.3%	8	7
5. City contributions per household as a percentage of median household income	0.10%	0.57%	9	7
6. City contributions as a percentage of total budget	1.8%	6.9%	10	5
7. Ratio of city contributions to employee contributions	0.67	4.32	10	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-72.1%	-2.2%	1	9
9. Asset-to-payout ratio (Police & Fire only)	44.3	17.3	10	8
10. Worker-to-beneficiary ratio (Police & Fire only)	15.83	1.46	10	7

Total score	73	66
Grade	C	D

*Wirepoints analyzed 175 of Illinois’ largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get “F” grades for local pensions



2019 GRADE

F

2003 GRADE

C

Lansing receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Lansing received an "F" grade in 2019. The city's total score dropped from 72 in 2003 to 47 in 2019, a decline of 25 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.7 times more to pensions compared to 2003, and yet city pension debts today are 4 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 20.0 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 17.6 percent in 2019 from 8.8 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	28,332	27,904
Households	11,333	10,873
Median household income	\$47,554	\$53,940
City budget	2003	2019
General revenues	\$14,952,292	\$27,354,365
Total revenues	\$39,884,817	\$59,488,774
Total property taxes	\$12,310,160	\$21,178,276
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$55,160,868	\$139,507,385
Total pension assets	\$36,354,474	\$63,988,381
Funded ratio	65.9%	45.9%
Total pension shortfall	\$18,806,394	\$75,519,004
Per household	\$1,659	\$6,946
Active public safety workers	85	86
Public safety pension beneficiaries	54	79
City pension contributions	2003	2019
City contributions	\$1,308,559	\$4,810,846
Per household	\$115	\$442
Percentage of city's general budget	8.8%	17.6%
Employees' contributions	\$690,778	\$999,117

Lansing Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	55.0%	40.4%	5	4
2. Firefighter pension funded ratio	65.1%	49.6%	6	4
3. Municipal (IMRF) pension funded ratio	100.2%	71.5%	10	7
4. City pension debts per household as a percentage of median household income	3.5%	12.9%	8	4
5. City contributions per household as a percentage of median household income	0.24%	0.82%	8	6
6. City contributions as a percentage of total budget	3.3%	8.1%	8	3
7. Ratio of city contributions to employee contributions	1.89	4.82	8	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-22.6%	-25.8%	5	4
9. Asset-to-payout ratio (Police & Fire only)	13.7	10.0	7	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.57	1.09	7	5

Total score	72	47
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Lasalle receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Lasalle received an "F" grade in 2019. The city's total score dropped from 74 in 2003 to 55 in 2019, a decline of 19 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.8 times more to pensions compared to 2003, and yet city pension debts today are 5.5 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 26.1 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 18.2% percent in 2019 from 10.4% percent in 2003.

Key Facts		
City demographics	2000	2019
Population	9,796	9,147
Households	4,153	3,778
Median household income	\$32,491	\$49,792
City budget	2003	2019
General revenues	\$3,758,628	\$8,065,301
Total revenues	\$9,681,989	\$21,836,114
Total property taxes	\$2,122,810	\$5,759,753
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$12,901,658	\$36,563,828
Total pension assets	\$9,318,069	\$16,858,224
Funded ratio	72.2%	46.1%
Total pension shortfall	\$3,583,589	\$19,705,604
Per household	\$863	\$5,216
Active public safety workers	23	26
Public safety pension beneficiaries	17	23
City pension contributions	2003	2019
City contributions	\$391,281	\$1,468,788
Per household	\$94	\$389
Percentage of city's general budget	10.4%	18.2%
Employees' contributions	\$161,630	\$269,267

Lasalle Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	58.5%	33.1%	5	3
2. Firefighter pension funded ratio	91.2%	60.0%	9	6
3. Municipal (IMRF) pension funded ratio	94.7%	76.9%	9	7
4. City pension debts per household as a percentage of median household income	2.7%	10.5%	8	5
5. City contributions per household as a percentage of median household income	0.29%	0.78%	8	7
6. City contributions as a percentage of total budget	4.0%	6.7%	7	5
7. Ratio of city contributions to employee contributions	2.42	5.45	7	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-17.6%	-4.3%	6	9
9. Asset-to-payout ratio (Police & Fire only)	22.4	9.3	9	5
10. Worker-to-beneficiary ratio (Police & Fire only)	1.35	1.13	6	5

Total score	74	55
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

D

2003 GRADE

C

Libertyville receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Libertyville received a "D" grade in 2019. The city's total score dropped from 77 in 2003 to 62 in 2019, a decline of 15 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.2 times more to pensions compared to 2003, and yet city pension debts today are 3.4 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 8.9 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 13.9 percent in 2019 from 7.5 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	20,742	20,382
Households	7,273	7,435
Median household income	\$88,828	\$134,110
City budget	2003	2019
General revenues	\$17,916,204	\$30,990,197
Total revenues	\$34,571,480	\$61,841,219
Total property taxes	\$5,399,960	\$12,395,930
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$50,997,746	\$134,241,022
Total pension assets	\$35,932,169	\$82,648,135
Funded ratio	70.5%	61.6%
Total pension shortfall	\$15,065,577	\$51,592,887
Per household	\$2,071	\$6,939
Active public safety workers	72	82
Public safety pension beneficiaries	33	74
City pension contributions	2003	2019
City contributions	\$1,342,194	\$4,303,960
Per household	\$185	\$579
Percentage of city's general budget	7.5%	13.9%
Employees' contributions	\$706,655	\$1,124,372

Libertyville Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	55.0%	54.8%	5	5
2. Firefighter pension funded ratio	71.2%	65.4%	7	6
3. Municipal (IMRF) pension funded ratio	96.1%	71.2%	9	7
4. City pension debts per household as a percentage of median household income	2.3%	5.2%	8	7
5. City contributions per household as a percentage of median household income	0.21%	0.43%	8	8
6. City contributions as a percentage of total budget	3.9%	7.0%	8	4
7. Ratio of city contributions to employee contributions	1.90	3.83	8	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-23.7%	-5.5%	5	8
9. Asset-to-payout ratio (Police & Fire only)	20.7	14.9	9	7
10. Worker-to-beneficiary ratio (Police & Fire only)	2.18	1.11	10	5

	Total score	77	62
Libertyville was one of 64 cities to receive a "D" grade in 2019	Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

D

Lincoln receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Lincoln received an "F" grade in 2019. The city's total score dropped from 65 in 2003 to 40 in 2019, a decline of 25 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.7 times more to pensions compared to 2003, and yet city pension debts today are 3.7 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 31.5 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 18.8 percent in 2019 from 12.8 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	15,369	13,652
Households	5,937	5,686
Median household income	\$34,435	\$48,931
City budget	2003	2019
General revenues	\$4,576,914	\$8,309,263
Total revenues	\$8,053,821	\$17,201,117
Total property taxes	\$1,455,867	\$1,901,927
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$27,057,849	\$51,625,928
Total pension assets	\$17,992,196	\$18,085,526
Funded ratio	66.5%	35.0%
Total pension shortfall	\$9,065,653	\$33,540,402
Per household	\$1,527	\$5,899
Active public safety workers	50	46
Public safety pension beneficiaries	44	58
City pension contributions	2003	2019
City contributions	\$587,123	\$1,562,802
Per household	\$99	\$275
Percentage of city's general budget	12.8%	18.8%
Employees' contributions	\$238,390	\$511,357

Lincoln Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	61.1%	38.7%	6	3
2. Firefighter pension funded ratio	70.0%	25.6%	6	2
3. Municipal (IMRF) pension funded ratio	81.0%	83.2%	8	8
4. City pension debts per household as a percentage of median household income	4.4%	12.1%	8	4
5. City contributions per household as a percentage of median household income	0.29%	0.56%	8	7
6. City contributions as a percentage of total budget	7.3%	9.1%	4	2
7. Ratio of city contributions to employee contributions	2.46	3.06	7	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-18.1%	-37.4%	6	2
9. Asset-to-payout ratio (Police & Fire only)	14.1	6.5	7	4
10. Worker-to-beneficiary ratio (Police & Fire only)	1.14	0.79	5	3

Total score	65	40
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Lombard receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Lombard received a "D" grade in 2019. The city's total score dropped from 77 in 2003 to 66 in 2019, a decline of 11 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.8 times more to pensions compared to 2003, and yet city pension debts today are 2.8 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 3.7 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 15.8 percent in 2019 from 9.9 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	42,322	43,998
Households	16,391	17,557
Median household income	\$60,015	\$82,461
City budget	2003	2019
General revenues	\$25,558,996	\$44,856,508
Total revenues	\$52,333,672	\$140,000,096
Total property taxes	\$7,075,386	\$9,596,699
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$94,385,856	\$237,040,360
Total pension assets	\$66,770,850	\$158,979,462
Funded ratio	70.7%	67.1%
Total pension shortfall	\$27,615,005	\$78,060,898
Per household	\$1,685	\$4,446
Active public safety workers	134	129
Public safety pension beneficiaries	51	135
City pension contributions	2003	2019
City contributions	\$2,543,013	\$7,089,491
Per household	\$155	\$404
Percentage of city's general budget	9.9%	15.8%
Employees' contributions	\$1,168,222	\$1,722,844

Lombard Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	59.7%	62.6%	5	6
2. Firefighter pension funded ratio	69.2%	71.1%	6	7
3. Municipal (IMRF) pension funded ratio	93.8%	72.0%	9	7
4. City pension debts per household as a percentage of median household income	2.8%	5.4%	8	7
5. City contributions per household as a percentage of median household income	0.26%	0.49%	8	8
6. City contributions as a percentage of total budget	4.9%	5.1%	7	6
7. Ratio of city contributions to employee contributions	2.18	4.11	7	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-15.0%	4.3%	7	10
9. Asset-to-payout ratio (Police & Fire only)	27.3	14.9	10	7
10. Worker-to-beneficiary ratio (Police & Fire only)	2.63	0.96	10	4

Total score	77	66
Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

D

Lyons receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Lyons received an "F" grade in 2019. The city's total score dropped from 66 in 2003 to 45 in 2019, a decline of 21 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.9 times more to pensions compared to 2003, and yet city pension debts today are 5 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 30.4 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 12.2 percent in 2019 from 4.8 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	10,255	10,470
Households	4,002	3,777
Median household income	\$44,306	\$60,168
City budget	2003	2019
General revenues	\$5,573,108	\$10,806,586
Total revenues	\$11,034,846	\$20,135,745
Total property taxes	\$2,237,769	\$4,861,203
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$16,191,842	\$41,175,089
Total pension assets	\$11,043,762	\$15,549,544
Funded ratio	68.2%	37.8%
Total pension shortfall	\$5,148,080	\$25,625,545
Per household	\$1,286	\$6,785
Active public safety workers	28	10
Public safety pension beneficiaries	17	32
City pension contributions	2003	2019
City contributions	\$267,138	\$1,319,608
Per household	\$67	\$349
Percentage of city's general budget	4.8%	12.2%
Employees' contributions	\$230,020	\$807,770

Lyons Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	65.0%	28.8%	6	2
2. Firefighter pension funded ratio	8.3%	0.2%	1	1
3. Municipal (IMRF) pension funded ratio	88.1%	86.5%	8	8
4. City pension debts per household as a percentage of median household income	2.9%	11.3%	8	5
5. City contributions per household as a percentage of median household income	0.15%	0.58%	9	7
6. City contributions as a percentage of total budget	2.4%	6.6%	9	5
7. Ratio of city contributions to employee contributions	1.16	1.63	9	8
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-57.4%	-23.4%	1	5
9. Asset-to-payout ratio (Police & Fire only)	13.8	4.4	7	3
10. Worker-to-beneficiary ratio (Police & Fire only)	1.65	0.31	8	1

Total score	66	45
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Macomb receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Macomb received an "F" grade in 2019. The city's total score dropped from 77 in 2003 to 57 in 2019, a decline of 20 points.
- **Key finding #2:** In 2019, city taxpayers contributed 5.4 times more to pensions compared to 2003, and yet city pension debts today are 7.5 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 28.5 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 16.4 percent in 2019 from 5.5 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	18,558	17,857
Households	6,571	6,121
Median household income	\$25,994	\$39,384
City budget	2003	2019
General revenues	\$7,126,514	\$12,917,021
Total revenues	\$14,353,577	\$30,159,034
Total property taxes	\$1,196,718	\$2,796,895
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$28,422,649	\$53,950,387
Total pension assets	\$25,697,103	\$33,395,443
Funded ratio	90.4%	61.9%
Total pension shortfall	\$2,725,546	\$20,554,944
Per household	\$415	\$3,358
Active public safety workers	43	44
Public safety pension beneficiaries	46	67
City pension contributions	2003	2019
City contributions	\$393,192	\$2,115,881
Per household	\$60	\$346
Percentage of city's general budget	5.5%	16.4%
Employees' contributions	\$265,814	\$398,826

Macomb Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	80.5%	65.1%	8	6
2. Firefighter pension funded ratio	93.0%	50.8%	9	5
3. Municipal (IMRF) pension funded ratio	104.9%	82.8%	10	8
4. City pension debts per household as a percentage of median household income	1.6%	8.5%	9	6
5. City contributions per household as a percentage of median household income	0.23%	0.88%	8	6
6. City contributions as a percentage of total budget	2.7%	7.0%	9	4
7. Ratio of city contributions to employee contributions	1.48	5.31	9	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-32.3%	21.8%	3	10
9. Asset-to-payout ratio (Police & Fire only)	17.3	10.0	8	6
10. Worker-to-beneficiary ratio (Police & Fire only)	0.93	0.66	4	3

Total score	77	57
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



Marion receives a "C" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Marion received a "C" grade in 2019. The city's total score dropped from 80 in 2003 to 70 in 2019, a decline of 10 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.2 times more to pensions compared to 2003, and yet city pension debts today are 3.2 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 7.3 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 9.2 percent in 2019 from 5.0 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	16,035	17,595
Households	6,955	7,479
Median household income	\$30,364	\$43,502
City budget	2003	2019
General revenues	\$10,740,146	\$24,155,190
Total revenues	\$21,770,391	\$47,979,054
Total property taxes	\$2,417,207	\$8,378,165
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$21,792,301	\$53,307,513
Total pension assets	\$16,468,426	\$36,408,877
Funded ratio	75.6%	68.3%
Total pension shortfall	\$5,323,875	\$16,898,636
Per household	\$765	\$2,259
Active public safety workers	42	60
Public safety pension beneficiaries	17	38
City pension contributions	2003	2019
City contributions	\$534,481	\$2,234,157
Per household	\$77	\$299
Percentage of city's general budget	5.0%	9.2%
Employees' contributions	\$316,112	\$660,116

Marion Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	54.8%	61.7%	5	6
2. Firefighter pension funded ratio	64.0%	68.4%	6	6
3. Municipal (IMRF) pension funded ratio	100.9%	79.6%	10	7
4. City pension debts per household as a percentage of median household income	2.5%	5.2%	8	7
5. City contributions per household as a percentage of median household income	0.25%	0.69%	8	7
6. City contributions as a percentage of total budget	2.5%	4.7%	9	7
7. Ratio of city contributions to employee contributions	1.69	3.38	8	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-10.9%	22.9%	7	10
9. Asset-to-payout ratio (Police & Fire only)	23.9	17.7	9	8
10. Worker-to-beneficiary ratio (Police & Fire only)	2.47	1.58	10	7

Total score	80	70
Grade	B	C

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



Markham receives a "C" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

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- **Key finding #1:** Markham received a "C" grade in 2019. The city's total score dropped from 85 in 2003 to 72 in 2019, a decline of 13 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.9 times more to pensions compared to 2003, and yet city pension debts today are 5.2 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 9.5 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 12.7 percent in 2019 from 10.2 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	12,620	12,493
Households	3,857	4,146
Median household income	\$41,592	\$43,011
City budget	2003	2019
General revenues	\$5,915,651	\$13,758,027
Total revenues	\$17,008,147	\$31,762,874
Total property taxes	\$5,496,161	\$12,462,238
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$14,665,825	\$47,478,473
Total pension assets	\$12,377,284	\$35,575,244
Funded ratio	84.4%	74.9%
Total pension shortfall	\$2,288,541	\$11,903,229
Per household	\$593	\$2,871
Active public safety workers	56	49
Public safety pension beneficiaries	8	28
City pension contributions	2003	2019
City contributions	\$604,687	\$1,745,942
Per household	\$157	\$421
Percentage of city's general budget	10.2%	12.7%
Employees' contributions	\$266,620	\$502,996

Markham Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	88.1%	71.0%	8	7
2. Firefighter pension funded ratio	82.3%	87.6%	8	8
3. Municipal (IMRF) pension funded ratio	71.2%	68.3%	7	6
4. City pension debts per household as a percentage of median household income	1.4%	6.7%	9	7
5. City contributions per household as a percentage of median household income	0.38%	0.98%	8	6
6. City contributions as a percentage of total budget	3.6%	5.5%	8	6
7. Ratio of city contributions to employee contributions	2.27	3.47	7	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	45.5%	8.0%	10	10
9. Asset-to-payout ratio (Police & Fire only)	36.1	22.4	10	9
10. Worker-to-beneficiary ratio (Police & Fire only)	7.00	1.75	10	8

Total score	85	72
Grade	B	C

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

B

Matteson receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

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- **Key finding #1:** Matteson received an "F" grade in 2019. The city's total score dropped from 81 in 2003 to 54 in 2019, a decline of 27 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.4 times more to pensions compared to 2003, and yet city pension debts today are 6.5 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 25.8 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 18.0 percent in 2019 from 6.4 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	12,928	19,385
Households	4,493	7,309
Median household income	\$59,583	\$83,729
City budget	2003	2019
General revenues	\$15,196,899	\$18,598,234
Total revenues	\$25,448,402	\$42,372,616
Total property taxes	\$7,122,150	\$5,288,804
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$39,140,743	\$111,283,906
Total pension assets	\$31,273,457	\$60,208,014
Funded ratio	79.9%	54.1%
Total pension shortfall	\$7,867,286	\$51,075,892
Per household	\$1,751	\$6,988
Active public safety workers	66	70
Public safety pension beneficiaries	18	75
City pension contributions	2003	2019
City contributions	\$973,622	\$3,344,586
Per household	\$217	\$458
Percentage of city's general budget	6.4%	18.0%
Employees' contributions	\$557,116	\$803,385

Matteson Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	71.4%	52.8%	7	5
2. Firefighter pension funded ratio	91.9%	46.7%	9	4
3. Municipal (IMRF) pension funded ratio	85.8%	80.7%	8	8
4. City pension debts per household as a percentage of median household income	2.9%	8.3%	8	6
5. City contributions per household as a percentage of median household income	0.36%	0.55%	8	7
6. City contributions as a percentage of total budget	3.8%	7.9%	8	4
7. Ratio of city contributions to employee contributions	1.75	4.16	8	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-23.8%	-18.7%	5	6
9. Asset-to-payout ratio (Police & Fire only)	36.8	11.3	10	6
10. Worker-to-beneficiary ratio (Police & Fire only)	3.67	0.93	10	4

	Total score	81	54
Matteson was one of 102 cities to receive an "F" grade in 2019	Grade	B	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

D

Mattoon receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Mattoon received an "F" grade in 2019. The city's total score dropped from 66 in 2003 to 38 in 2019, a decline of 28 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.6 times more to pensions compared to 2003, and yet city pension debts today are 3.5 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 20.1 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 22.2% percent in 2019 from 15.6% percent in 2003.

Key Facts		
City demographics	2000	2019
Population	18,291	17,394
Households	8,112	7,674
Median household income	\$31,800	\$39,852
City budget	2003	2019
General revenues	\$10,228,731	\$18,598,234
Total revenues	\$24,858,746	\$42,372,616
Total property taxes	\$3,698,301	\$5,288,804
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$50,814,643	\$114,585,306
Total pension assets	\$32,827,364	\$50,971,470
Funded ratio	64.6%	44.5%
Total pension shortfall	\$17,987,279	\$63,613,836
Per household	\$2,217	\$8,290
Active public safety workers	79	64
Public safety pension beneficiaries	73	106
City pension contributions	2003	2019
City contributions	\$1,592,210	\$4,133,140
Per household	\$196	\$539
Percentage of city's general budget	15.6%	22.2%
Employees' contributions	\$521,277	\$610,162

Mattoon Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	60.2%	41.2%	6	4
2. Firefighter pension funded ratio	61.8%	32.8%	6	3
3. Municipal (IMRF) pension funded ratio	82.7%	89.2%	8	8
4. City pension debts per household as a percentage of median household income	7.0%	20.8%	7	1
5. City contributions per household as a percentage of median household income	0.62%	1.35%	7	3
6. City contributions as a percentage of total budget	6.4%	9.8%	5	2
7. Ratio of city contributions to employee contributions	3.05	6.77	5	2
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	6.7%	-6.3%	10	8
9. Asset-to-payout ratio (Police & Fire only)	13.2	7.1	7	4
10. Worker-to-beneficiary ratio (Police & Fire only)	1.08	0.60	5	3

Total score	66	38
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Maywood receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Maywood received an "F" grade in 2019. The city's total score dropped from 63 in 2003 to 38 in 2019, a decline of 25 points.
- **Key finding #2:** In 2019, city taxpayers contributed 16.9 times more to pensions compared to 2003, and yet city pension debts today are 2.7 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 7.1 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 21.5 percent in 2019 from 2.3 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	26,987	23,578
Households	7,934	7,795
Median household income	\$41,942	\$50,176
City budget	2003	2019
General revenues	\$16,500,590	\$30,354,579
Total revenues	\$28,025,998	\$58,824,660
Total property taxes	\$12,229,633	\$24,035,014
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$58,823,002	\$136,575,757
Total pension assets	\$30,770,914	\$61,782,060
Funded ratio	52.3%	45.2%
Total pension shortfall	\$28,052,088	\$74,793,697
Per household	\$3,536	\$9,595
Active public safety workers	93	86
Public safety pension beneficiaries	91	119
City pension contributions	2003	2019
City contributions	\$384,873	\$6,511,191
Per household	\$49	\$835
Percentage of city's general budget	2.3%	21.5%
Employees' contributions	\$571,747	\$918,956

Maywood Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	35.9%	36.8%	3	3
2. Firefighter pension funded ratio	49.0%	39.3%	4	3
3. Municipal (IMRF) pension funded ratio	180.7%	125.6%	10	10
4. City pension debts per household as a percentage of median household income	8.4%	19.1%	6	1
5. City contributions per household as a percentage of median household income	0.12%	1.66%	9	1
6. City contributions as a percentage of total budget	1.4%	11.1%	10	1
7. Ratio of city contributions to employee contributions	0.67	7.09	10	1
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-83.5%	15.9%	1	10
9. Asset-to-payout ratio (Police & Fire only)	9.6	8.1	5	5
10. Worker-to-beneficiary ratio (Police & Fire only)	1.02	0.72	5	3

Total score	63	38
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

D

Melrose Park receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

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- **Key finding #1:** Melrose Park received an "F" grade in 2019. The city's total score dropped from 65 in 2003 to 34 in 2019, a decline of 31 points.
- **Key finding #2:** In 2019, city taxpayers contributed 8.3 times more to pensions compared to 2003, and yet city pension debts today are 3.9 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 26.5 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 21.8 percent in 2019 from 7.3 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	23,171	25,605
Households	7,625	7,888
Median household income	\$40,689	\$50,870
City budget	2003	2019
General revenues	\$17,650,513	\$49,438,582
Total revenues	\$48,000,554	\$104,373,359
Total property taxes	\$12,166,810	\$22,133,342
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$91,316,393	\$217,394,184
Total pension assets	\$54,245,789	\$71,594,912
Funded ratio	59.4%	32.9%
Total pension shortfall	\$37,070,604	\$145,799,272
Per household	\$4,862	\$18,484
Active public safety workers	133	128
Public safety pension beneficiaries	106	139
City pension contributions	2003	2019
City contributions	\$1,294,484	\$10,798,389
Per household	\$170	\$1,369
Percentage of city's general budget	7.3%	21.8%
Employees' contributions	\$891,506	\$1,446,442

Melrose Park Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	53.8%	30.8%	5	3
2. Firefighter pension funded ratio	52.6%	24.2%	5	2
3. Municipal (IMRF) pension funded ratio	135.4%	86.7%	10	8
4. City pension debts per household as a percentage of median household income	11.9%	36.3%	5	1
5. City contributions per household as a percentage of median household income	0.42%	2.69%	8	1
6. City contributions as a percentage of total budget	2.7%	10.3%	9	1
7. Ratio of city contributions to employee contributions	1.45	7.47	9	1
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-89.7%	-1.1%	1	9
9. Asset-to-payout ratio (Police & Fire only)	12.5	6.2	7	4
10. Worker-to-beneficiary ratio (Police & Fire only)	1.25	0.92	6	4

Total score	65	34
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

D

2003 GRADE

C

Mendota receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Mendota received a "D" grade in 2019. The city's total score dropped from 71 in 2003 to 66 in 2019, a decline of 5 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.6 times more to pensions compared to 2003, and yet city pension debts today are 2.9 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 7.2 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 14.8 percent in 2019 from 6.1 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	7,272	7,057
Households	2,710	2,755
Median household income	\$39,354	\$54,188
City budget	2003	2019
General revenues	\$3,039,456	\$5,707,866
Total revenues	\$7,468,446	\$12,650,948
Total property taxes	\$2,013,103	\$3,597,980
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$8,653,902	\$20,512,730
Total pension assets	\$6,048,313	\$12,852,810
Funded ratio	69.9%	62.7%
Total pension shortfall	\$2,605,588	\$7,659,920
Per household	\$961	\$2,780
Active public safety workers	21	21
Public safety pension beneficiaries	13	15
City pension contributions	2003	2019
City contributions	\$184,440	\$845,482
Per household	\$68	\$307
Percentage of city's general budget	6.1%	14.8%
Employees' contributions	\$113,685	\$170,892

Mendota Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	54.9%	56.3%	5	5
2. Firefighter pension funded ratio	60.6%	68.6%	6	6
3. Municipal (IMRF) pension funded ratio	105.4%	76.3%	10	7
4. City pension debts per household as a percentage of median household income	2.4%	5.1%	8	7
5. City contributions per household as a percentage of median household income	0.17%	0.57%	9	7
6. City contributions as a percentage of total budget	2.5%	6.7%	9	5
7. Ratio of city contributions to employee contributions	1.62	4.95	8	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-48.9%	16.6%	1	10
9. Asset-to-payout ratio (Police & Fire only)	13.1	17.3	7	8
10. Worker-to-beneficiary ratio (Police & Fire only)	1.62	1.40	8	7

Total score	71	66
Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Metropolis receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Metropolis received a "D" grade in 2019. The city's total score dropped from 82 in 2003 to 64 in 2019, a decline of 18 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.5 times more to pensions compared to 2003, and yet city pension debts today are 5.7 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 11.1 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 19.4 percent in 2019 from 2.5 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	6,482	6,129
Households	2,928	2,718
Median household income	\$25,371	\$35,855
City budget	2003	2019
General revenues	\$11,364,569	\$6,603,463
Total revenues	\$19,648,027	\$22,503,648
Total property taxes	\$408,211	\$1,738,354
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$7,944,253	\$26,749,848
Total pension assets	\$6,659,951	\$19,448,151
Funded ratio	83.8%	72.7%
Total pension shortfall	\$1,284,302	\$7,301,697
Per household	\$439	\$2,686
Active public safety workers	29	22
Public safety pension beneficiaries	10	20
City pension contributions	2003	2019
City contributions	\$283,102	\$1,283,840
Per household	\$97	\$472
Percentage of city's general budget	2.5%	19.4%
Employees' contributions	\$174,928	\$234,538

Metropolis Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	70.6%	68.6%	7	6
2. Firefighter pension funded ratio	65.9%	64.5%	6	6
3. Municipal (IMRF) pension funded ratio	108.0%	91.3%	10	9
4. City pension debts per household as a percentage of median household income	1.7%	7.5%	9	7
5. City contributions per household as a percentage of median household income	0.38%	1.32%	8	3
6. City contributions as a percentage of total budget	1.4%	5.7%	10	6
7. Ratio of city contributions to employee contributions	1.62	5.47	8	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-23.0%	71.9%	5	10
9. Asset-to-payout ratio (Police & Fire only)	20.8	21.4	9	9
10. Worker-to-beneficiary ratio (Police & Fire only)	2.90	1.10	10	5

Total score	82	64
Grade	B	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

B

Midlothian receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Midlothian received an "F" grade in 2019. The city's total score dropped from 81 in 2003 to 57 in 2019, a decline of 24 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.8 times more to pensions compared to 2003, and yet city pension debts today are 7.4 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 30.0 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 10.6 percent in 2019 from 6.4 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	14,315	14,595
Households	5,144	5,403
Median household income	\$50,000	\$60,160
City budget	2003	2019
General revenues	\$6,075,039	\$13,893,984
Total revenues	\$10,071,001	\$23,183,210
Total property taxes	\$1,119,074	\$6,104,321
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$21,297,443	\$50,240,435
Total pension assets	\$18,320,513	\$28,149,999
Funded ratio	86.0%	56.0%
Total pension shortfall	\$2,976,930	\$22,090,436
Per household	\$579	\$4,089
Active public safety workers	39	44
Public safety pension beneficiaries	19	40
City pension contributions	2003	2019
City contributions	\$387,866	\$1,473,071
Per household	\$75	\$273
Percentage of city's general budget	6.4%	10.6%
Employees' contributions	\$265,459	\$444,652

Midlothian Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	85.2%	65.0%	8	6
2. Firefighter pension funded ratio	83.9%	40.1%	8	4
3. Municipal (IMRF) pension funded ratio	91.7%	70.2%	9	7
4. City pension debts per household as a percentage of median household income	1.2%	6.8%	9	7
5. City contributions per household as a percentage of median household income	0.15%	0.45%	9	8
6. City contributions as a percentage of total budget	3.9%	6.4%	8	5
7. Ratio of city contributions to employee contributions	1.46	3.31	9	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-53.0%	-25.4%	1	4
9. Asset-to-payout ratio (Police & Fire only)	26.3	10.2	10	6
10. Worker-to-beneficiary ratio (Police & Fire only)	2.05	1.10	10	5

Total score	81	57
Midlothian was one of 102 cities to receive an "F" grade in 2019	B	F
Grade	B	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

D

Moline receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Moline received an "F" grade in 2019. The city's total score dropped from 65 in 2003 to 45 in 2019, a decline of 20 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.7 times more to pensions compared to 2003, and yet city pension debts today are 4.1 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 25.0 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 24.9 percent in 2019 from 8.7 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	43,768	41,920
Households	18,468	18,449
Median household income	\$39,363	\$54,431
City budget	2003	2019
General revenues	\$27,045,789	\$44,662,674
Total revenues	\$75,650,035	\$133,186,833
Total property taxes	\$17,355,642	\$20,900,833
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$125,255,802	\$272,499,434
Total pension assets	\$89,162,892	\$125,916,824
Funded ratio	71.2%	46.2%
Total pension shortfall	\$36,092,910	\$146,582,610
Per household	\$1,954	\$7,945
Active public safety workers	152	146
Public safety pension beneficiaries	147	202
City pension contributions	2003	2019
City contributions	\$2,348,329	\$11,116,140
Per household	\$127	\$603
Percentage of city's general budget	8.7%	24.9%
Employees' contributions	\$1,283,325	\$1,765,110

Moline Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	51.3%	40.5%	5	4
2. Firefighter pension funded ratio	54.8%	30.5%	5	3
3. Municipal (IMRF) pension funded ratio	123.9%	90.9%	10	9
4. City pension debts per household as a percentage of median household income	5.0%	14.6%	7	2
5. City contributions per household as a percentage of median household income	0.32%	1.11%	8	5
6. City contributions as a percentage of total budget	3.1%	8.3%	8	3
7. Ratio of city contributions to employee contributions	1.83	6.30	8	2
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-35.3%	2.0%	2	10
9. Asset-to-payout ratio (Police & Fire only)	12.4	7.0	7	4
10. Worker-to-beneficiary ratio (Police & Fire only)	1.03	0.72	5	3

Total score	65	45
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Monmouth receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Monmouth received an "F" grade in 2019. The city's total score dropped from 70 in 2003 to 55 in 2019, a decline of 15 points.
- **Key finding #2:** In 2019, city taxpayers contributed 6.4 times more to pensions compared to 2003, and yet city pension debts today are 5.3 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 21.1 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 17.9 percent in 2019 from 3.7 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	9,841	8,763
Households	3,682	3,472
Median household income	\$33,641	\$44,037
City budget	2003	2019
General revenues	\$5,526,295	\$7,254,625
Total revenues	\$10,631,419	\$17,257,702
Total property taxes	\$1,451,927	\$2,431,253
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$15,984,094	\$33,996,370
Total pension assets	\$13,743,360	\$22,041,114
Funded ratio	86.0%	64.8%
Total pension shortfall	\$2,240,734	\$11,955,256
Per household	\$609	\$3,443
Active public safety workers	30	34
Public safety pension beneficiaries	30	39
City pension contributions	2003	2019
City contributions	\$202,045	\$1,298,823
Per household	\$55	\$374
Percentage of city's general budget	3.7%	17.9%
Employees' contributions	\$132,762	\$253,049

Monmouth Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	53.1%	47.3%	5	4
2. Firefighter pension funded ratio	61.0%	38.9%	6	3
3. Municipal (IMRF) pension funded ratio	217.9%	317.3%	10	10
4. City pension debts per household as a percentage of median household income	1.8%	7.8%	9	7
5. City contributions per household as a percentage of median household income	0.16%	0.85%	9	6
6. City contributions as a percentage of total budget	1.9%	7.5%	10	4
7. Ratio of city contributions to employee contributions	1.52	5.13	8	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-53.8%	-4.8%	1	9
9. Asset-to-payout ratio (Police & Fire only)	12.5	9.9	7	5
10. Worker-to-beneficiary ratio (Police & Fire only)	1.00	0.87	5	4

Total score	70	55
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Morton Grove receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

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- **Key finding #1:** Morton Grove received an "F" grade in 2019. The city's total score dropped from 64 in 2003 to 54 in 2019, a decline of 10 points.
- **Key finding #2:** In 2019, city taxpayers contributed 8.5 times more to pensions compared to 2003, and yet city pension debts today are 2.8 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 8.1 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 20.3 percent in 2019 from 4.5 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	22,451	23,089
Households	8,211	8,394
Median household income	\$63,511	\$85,360
City budget	2003	2019
General revenues	\$15,596,937	\$29,309,312
Total revenues	\$31,403,095	\$67,143,269
Total property taxes	\$10,701,595	\$14,038,228
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$67,289,694	\$155,784,541
Total pension assets	\$41,077,457	\$82,514,367
Funded ratio	61.0%	53.0%
Total pension shortfall	\$26,212,238	\$73,270,174
Per household	\$3,192	\$8,729
Active public safety workers	88	87
Public safety pension beneficiaries	66	104
City pension contributions	2003	2019
City contributions	\$700,923	\$5,945,880
Per household	\$85	\$708
Percentage of city's general budget	4.5%	20.3%
Employees' contributions	\$611,051	\$1,193,024

Morton Grove Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	65.3%	49.4%	6	4
2. Firefighter pension funded ratio	56.5%	52.9%	5	5
3. Municipal (IMRF) pension funded ratio	46.2%	85.0%	4	8
4. City pension debts per household as a percentage of median household income	5.0%	10.2%	7	5
5. City contributions per household as a percentage of median household income	0.13%	0.83%	9	6
6. City contributions as a percentage of total budget	2.2%	8.9%	9	3
7. Ratio of city contributions to employee contributions	1.15	4.98	9	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-64.4%	-0.1%	1	9
9. Asset-to-payout ratio (Police & Fire only)	17.0	10.5	8	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.33	0.84	6	4

Total score	64	54
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Mt Carmel receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Mt Carmel received a "D" grade in 2019. The city's total score dropped from 84 in 2003 to 62 in 2019, a decline of 22 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.9 times more to pensions compared to 2003, and yet city pension debts today are 6.9 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 25.8 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 19.4 percent in 2019 from 6.2 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	7,982	7,019
Households	3,305	3,091
Median household income	\$31,715	\$43,656
City budget	2003	2019
General revenues	\$2,333,115	\$2,923,934
Total revenues	\$6,102,762	\$8,777,957
Total property taxes	\$1,021,801	\$1,630,899
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$8,462,646	\$16,728,601
Total pension assets	\$7,578,837	\$10,660,720
Funded ratio	89.6%	63.7%
Total pension shortfall	\$883,811	\$6,067,881
Per household	\$267	\$1,963
Active public safety workers	16	15
Public safety pension beneficiaries	12	17
City pension contributions	2003	2019
City contributions	\$145,700	\$565,936
Per household	\$44	\$183
Percentage of city's general budget	6.2%	19.4%
Employees' contributions	\$111,444	\$150,053

Mt Carmel Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	73.7%	47.5%	7	4
2. Firefighter pension funded ratio	110.5%	65.4%	10	6
3. Municipal (IMRF) pension funded ratio	99.8%	84.7%	9	8
4. City pension debts per household as a percentage of median household income	0.8%	4.5%	10	8
5. City contributions per household as a percentage of median household income	0.14%	0.42%	9	8
6. City contributions as a percentage of total budget	2.4%	6.4%	9	5
7. Ratio of city contributions to employee contributions	1.31	3.77	9	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-12.5%	-6.4%	7	8
9. Asset-to-payout ratio (Police & Fire only)	19.1	11.2	8	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.33	0.88	6	4

Total score	84	62
Grade	B	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Mt Prospect receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Mt Prospect received an "F" grade in 2019. The city's total score dropped from 73 in 2003 to 59 in 2019, a decline of 14 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.7 times more to pensions compared to 2003, and yet city pension debts today are 3.7 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 14.6 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 14.2 percent in 2019 from 8.0 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	56,265	54,604
Households	21,648	20,795
Median household income	\$57,165	\$79,733
City budget	2003	2019
General revenues	\$28,690,463	\$60,178,563
Total revenues	\$73,823,063	\$144,174,804
Total property taxes	\$20,771,174	\$18,944,149
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$128,697,568	\$308,970,468
Total pension assets	\$95,006,685	\$182,869,989
Funded ratio	73.8%	59.2%
Total pension shortfall	\$33,690,882	\$126,100,479
Per household	\$1,556	\$6,064
Active public safety workers	151	155
Public safety pension beneficiaries	100	178
City pension contributions	2003	2019
City contributions	\$2,288,950	\$8,546,246
Per household	\$106	\$411
Percentage of city's general budget	8.0%	14.2%
Employees' contributions	\$1,430,478	\$2,463,114

Mt Prospect Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	65.2%	54.9%	6	5
2. Firefighter pension funded ratio	68.2%	55.3%	6	5
3. Municipal (IMRF) pension funded ratio	100.6%	79.3%	10	7
4. City pension debts per household as a percentage of median household income	2.7%	7.6%	8	7
5. City contributions per household as a percentage of median household income	0.18%	0.52%	9	7
6. City contributions as a percentage of total budget	3.1%	5.9%	8	6
7. Ratio of city contributions to employee contributions	1.60	3.47	8	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-33.9%	-10.4%	3	7
9. Asset-to-payout ratio (Police & Fire only)	17.9	11.7	8	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.51	0.87	7	4

Total score	73	59
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Mt Vernon receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Mt Vernon received a "D" grade in 2019. The city's total score dropped from 75 in 2003 to 60 in 2019, a decline of 15 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.8 times more to pensions compared to 2003, and yet city pension debts today are 2.9 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 14.7 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 14.7 percent in 2019 from 6.8 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	16,269	14,742
Households	7,027	6,465
Median household income	\$28,145	\$40,625
City budget	2003	2019
General revenues	\$11,958,960	\$15,486,900
Total revenues	\$21,609,414	\$40,389,407
Total property taxes	\$1,706,242	\$3,985,517
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$39,075,413	\$70,521,307
Total pension assets	\$29,927,183	\$43,677,243
Funded ratio	76.6%	61.9%
Total pension shortfall	\$9,148,231	\$26,844,064
Per household	\$1,302	\$4,152
Active public safety workers	76	66
Public safety pension beneficiaries	56	73
City pension contributions	2003	2019
City contributions	\$819,125	\$2,269,604
Per household	\$117	\$351
Percentage of city's general budget	6.8%	14.7%
Employees' contributions	\$450,148	\$588,023

Mt Vernon Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	60.8%	63.4%	6	6
2. Firefighter pension funded ratio	71.2%	58.0%	7	5
3. Municipal (IMRF) pension funded ratio	103.9%	69.0%	10	6
4. City pension debts per household as a percentage of median household income	4.6%	10.2%	8	5
5. City contributions per household as a percentage of median household income	0.41%	0.86%	8	6
6. City contributions as a percentage of total budget	3.8%	5.6%	8	6
7. Ratio of city contributions to employee contributions	1.82	3.86	8	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-13.4%	1.6%	7	10
9. Asset-to-payout ratio (Police & Fire only)	14.5	12.4	7	7
10. Worker-to-beneficiary ratio (Police & Fire only)	1.36	0.90	6	4

Total score	75	60
Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Mundelein receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Mundelein received a "D" grade in 2019. The city's total score dropped from 81 in 2003 to 66 in 2019, a decline of 15 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.7 times more to pensions compared to 2003, and yet city pension debts today are 3.9 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 12.1 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 13.0 percent in 2019 from 8.5 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	30,935	31,587
Households	9,784	10,819
Median household income	\$69,651	\$93,027
City budget	2003	2019
General revenues	\$15,188,645	\$26,947,343
Total revenues	\$26,463,085	\$53,245,256
Total property taxes	\$6,972,382	\$14,121,726
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$43,239,257	\$117,382,762
Total pension assets	\$31,745,920	\$72,006,424
Funded ratio	73.4%	61.3%
Total pension shortfall	\$11,493,337	\$45,376,338
Per household	\$1,175	\$4,194
Active public safety workers	65	83
Public safety pension beneficiaries	31	51
City pension contributions	2003	2019
City contributions	\$1,288,652	\$3,512,112
Per household	\$132	\$325
Percentage of city's general budget	8.5%	13.0%
Employees' contributions	\$627,487	\$1,220,079

Mundelein Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	57.8%	52.9%	5	5
2. Firefighter pension funded ratio	86.3%	65.1%	8	6
3. Municipal (IMRF) pension funded ratio	90.2%	75.1%	9	7
4. City pension debts per household as a percentage of median household income	1.7%	4.5%	9	8
5. City contributions per household as a percentage of median household income	0.19%	0.35%	9	8
6. City contributions as a percentage of total budget	4.9%	6.6%	7	5
7. Ratio of city contributions to employee contributions	2.05	2.88	7	6
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-4.8%	-25.0%	9	5
9. Asset-to-payout ratio (Police & Fire only)	18.1	16.1	8	8
10. Worker-to-beneficiary ratio (Police & Fire only)	2.10	1.63	10	8

Total score	81	66
Grade	B	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Murphysboro receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Murphysboro received an "F" grade in 2019. The city's total score dropped from 70 in 2003 to 52 in 2019, a decline of 18 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.2 times more to pensions compared to 2003, and yet city pension debts today are 4 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 16.9 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 18.9 percent in 2019 from 12.6 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	13,295	7,757
Households	3,742	3,307
Median household income	\$25,551	\$36,184
City budget	2003	2019
General revenues	\$2,555,296	\$5,475,920
Total revenues	\$5,756,365	\$10,501,474
Total property taxes	\$788,538	\$1,544,793
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$11,615,784	\$29,215,172
Total pension assets	\$8,250,460	\$15,817,550
Funded ratio	71.0%	54.1%
Total pension shortfall	\$3,365,324	\$13,397,622
Per household	\$899	\$4,051
Active public safety workers	28	26
Public safety pension beneficiaries	17	29
City pension contributions	2003	2019
City contributions	\$320,875	\$1,035,846
Per household	\$86	\$313
Percentage of city's general budget	12.6%	18.9%
Employees' contributions	\$153,938	\$204,938

Murphysboro Score

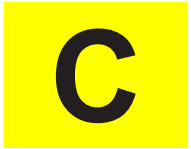
Metric	2003	2019	2003	2019
1. Police pension funded ratio	55.8%	41.9%	5	4
2. Firefighter pension funded ratio	59.5%	58.5%	5	5
3. Municipal (IMRF) pension funded ratio	107.3%	74.4%	10	7
4. City pension debts per household as a percentage of median household income	3.5%	11.2%	8	5
5. City contributions per household as a percentage of median household income	0.34%	0.87%	8	6
6. City contributions as a percentage of total budget	5.6%	9.9%	6	2
7. Ratio of city contributions to employee contributions	2.08	5.05	7	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-16.9%	2.0%	6	10
9. Asset-to-payout ratio (Police & Fire only)	12.7	10.5	7	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.65	0.90	8	4

Total score	70	52
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Naperville receives a "C" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Naperville received a "C" grade in 2019. The city's total score dropped from 79 in 2003 to 76 in 2019, a decline of 3 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.5 times more to pensions compared to 2003, and yet city pension debts today are 4.2 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 4.6 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 16.4 percent in 2019 from 6.8 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	128,358	147,501
Households	43,667	51,940
Median household income	\$88,771	\$125,926
City budget	2003	2019
General revenues	\$87,687,000	\$129,431,729
Total revenues	\$283,707,000	\$521,664,917
Total property taxes	\$36,054,000	\$51,336,381
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$207,481,139	\$694,757,625
Total pension assets	\$168,283,034	\$531,672,506
Funded ratio	81.1%	76.5%
Total pension shortfall	\$39,198,106	\$163,085,119
Per household	\$898	\$3,140
Active public safety workers	365	361
Public safety pension beneficiaries	48	242
City pension contributions	2003	2019
City contributions	\$5,990,332	\$21,221,516
Per household	\$137	\$409
Percentage of city's general budget	6.8%	16.0%
Employees' contributions	\$4,071,998	\$6,189,489

Naperville Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	67.1%	75.2%	6	7
2. Firefighter pension funded ratio	75.5%	73.2%	7	7
3. Municipal (IMRF) pension funded ratio	95.2%	83.1%	9	8
4. City pension debts per household as a percentage of median household income	1.0%	2.5%	9	8
5. City contributions per household as a percentage of median household income	0.15%	0.32%	9	8
6. City contributions as a percentage of total budget	2.1%	4.1%	9	7
7. Ratio of city contributions to employee contributions	1.47	3.43	9	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-40.2%	21.1%	1	10
9. Asset-to-payout ratio (Police & Fire only)	55.9	21.0	10	9
10. Worker-to-beneficiary ratio (Police & Fire only)	7.60	1.49	10	7

Total score	79	76
Naperville was one of eight cities to receive a "C" grade in 2019	Grade	C

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Niles receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Niles received an "F" grade in 2019. The city's total score dropped from 74 in 2003 to 40 in 2019, a decline of 34 points.
- **Key finding #2:** In 2019, city taxpayers contributed 8.8 times more to pensions compared to 2003, and yet city pension debts today are 4.6 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 27.2 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 18.2 percent in 2019 from 3.6 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	30,068	29,451
Households	12,012	10,925
Median household income	\$48,627	\$64,772
City budget	2003	2019
General revenues	\$28,532,145	\$48,974,249
Total revenues	\$55,467,472	\$98,403,018
Total property taxes	\$9,374,819	\$11,264,362
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$95,334,083	\$220,469,645
Total pension assets	\$68,953,007	\$99,421,146
Funded ratio	72.3%	45.1%
Total pension shortfall	\$26,381,076	\$121,048,499
Per household	\$2,196	\$11,080
Active public safety workers	115	104
Public safety pension beneficiaries	81	123
City pension contributions	2003	2019
City contributions	\$1,016,002	\$8,905,771
Per household	\$85	\$815
Percentage of city's general budget	3.6%	18.2%
Employees' contributions	\$1,039,408	\$1,592,651

Niles Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	56.9%	36.1%	5	3
2. Firefighter pension funded ratio	74.6%	39.2%	7	3
3. Municipal (IMRF) pension funded ratio	98.1%	81.4%	9	8
4. City pension debts per household as a percentage of median household income	4.5%	17.1%	8	1
5. City contributions per household as a percentage of median household income	0.17%	1.26%	9	4
6. City contributions as a percentage of total budget	1.8%	9.1%	10	2
7. Ratio of city contributions to employee contributions	0.98	5.59	10	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-72.8%	-6.1%	1	8
9. Asset-to-payout ratio (Police & Fire only)	15.8	7.8	8	4
10. Worker-to-beneficiary ratio (Police & Fire only)	1.42	0.85	7	4

Total score	74	40
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Normal receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Normal received an "F" grade in 2019. The city's total score dropped from 76 in 2003 to 58 in 2019, a decline of 18 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.6 times more to pensions compared to 2003, and yet city pension debts today are 4.2 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 16.0 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 9.5 percent in 2019 from 6.0 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	45,386	54,891
Households	15,207	19,368
Median household income	\$40,379	\$58,111
City budget	2003	2019
General revenues	\$29,673,020	\$67,131,393
Total revenues	\$45,880,123	\$108,468,015
Total property taxes	\$5,686,901	\$15,902,188
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$73,268,391	\$195,176,802
Total pension assets	\$52,338,219	\$108,194,940
Funded ratio	71.4%	55.4%
Total pension shortfall	\$20,930,173	\$86,981,862
Per household	\$1,376	\$4,491
Active public safety workers	128	144
Public safety pension beneficiaries	44	101
City pension contributions	2003	2019
City contributions	\$1,778,971	\$6,358,850
Per household	\$117	\$328
Percentage of city's general budget	6.0%	9.5%
Employees' contributions	\$970,469	\$1,970,364

Normal Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	61.4%	48.8%	6	4
2. Firefighter pension funded ratio	61.7%	53.4%	6	5
3. Municipal (IMRF) pension funded ratio	89.6%	68.6%	8	6
4. City pension debts per household as a percentage of median household income	3.4%	7.7%	8	7
5. City contributions per household as a percentage of median household income	0.29%	0.56%	8	7
6. City contributions as a percentage of total budget	3.9%	5.9%	8	6
7. Ratio of city contributions to employee contributions	1.83	3.23	8	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-22.6%	-25.4%	5	4
9. Asset-to-payout ratio (Police & Fire only)	20.1	13.6	9	7
10. Worker-to-beneficiary ratio (Police & Fire only)	2.91	1.43	10	7

Total score	76	58
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

North Chicago receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** North Chicago received an "F" grade in 2019. The city's total score dropped from 74 in 2003 to 37 in 2019, a decline of 37 points.
- **Key finding #2:** In 2019, city taxpayers contributed 7.2 times more to pensions compared to 2003, and yet city pension debts today are 5.9 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 35.6 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 16.9 percent in 2019 from 4.1 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	35,918	29,971
Households	7,723	7,310
Median household income	\$38,180	\$43,094
City budget	2003	2019
General revenues	\$13,056,929	\$22,476,150
Total revenues	\$23,751,123	\$43,303,545
Total property taxes	\$3,038,601	\$10,893,965
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$41,992,546	\$111,926,973
Total pension assets	\$29,534,870	\$38,899,806
Funded ratio	70.3%	34.8%
Total pension shortfall	\$12,457,677	\$73,027,167
Per household	\$1,613	\$9,990
Active public safety workers	85	80
Public safety pension beneficiaries	44	86
City pension contributions	2003	2019
City contributions	\$531,944	\$3,805,503
Per household	\$69	\$521
Percentage of city's general budget	4.1%	16.9%
Employees' contributions	\$555,124	\$859,043

North Chicago Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	63.9%	25.0%	6	2
2. Firefighter pension funded ratio	58.3%	30.1%	5	3
3. Municipal (IMRF) pension funded ratio	120.2%	91.4%	10	9
4. City pension debts per household as a percentage of median household income	4.2%	23.2%	8	1
5. City contributions per household as a percentage of median household income	0.18%	1.21%	9	4
6. City contributions as a percentage of total budget	2.2%	8.8%	9	3
7. Ratio of city contributions to employee contributions	0.96	4.43	10	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-63.1%	-34.3%	1	3
9. Asset-to-payout ratio (Police & Fire only)	14.0	6.2	7	4
10. Worker-to-beneficiary ratio (Police & Fire only)	1.93	0.93	9	4

Total score	74	37
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

North Riverside receives an “F” grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois’ 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** North Riverside received an “F” grade in 2019. The city’s total score dropped from 70 in 2003 to 33 in 2019, a decline of 37 points.
- **Key finding #2:** In 2019, city taxpayers contributed 6.7 times more to pensions compared to 2003, and yet city pension debts today are 4.3 times larger.
- **Key finding #3:** The city’s combined pension funded ratio fell 24.8 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 17.0 percent in 2019 from 5.8 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	6,688	6,646
Households	2,928	2,685
Median household income	\$43,856	\$59,340
City budget	2003	2019
General revenues	\$8,076,224	\$18,566,596
Total revenues	\$13,025,558	\$31,157,681
Total property taxes	\$626,708	\$535,239
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$33,602,908	\$84,269,698
Total pension assets	\$21,843,225	\$33,877,875
Funded ratio	65.0%	40.2%
Total pension shortfall	\$11,759,683	\$50,391,823
Per household	\$4,016	\$18,768
Active public safety workers	49	39
Public safety pension beneficiaries	26	54
City pension contributions	2003	2019
City contributions	\$468,316	\$3,158,859
Per household	\$160	\$1,176
Percentage of city’s general budget	5.8%	17.0%
Employees’ contributions	\$354,908	\$440,195

North Riverside Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	56.9%	37.7%	5	3
2. Firefighter pension funded ratio	73.8%	33.0%	7	3
3. Municipal (IMRF) pension funded ratio	81.8%	82.5%	8	8
4. City pension debts per household as a percentage of median household income	9.2%	31.6%	6	1
5. City contributions per household as a percentage of median household income	0.36%	1.98%	8	1
6. City contributions as a percentage of total budget	3.6%	10.1%	8	1
7. Ratio of city contributions to employee contributions	1.32	7.18	9	1
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-83.3%	-8.3%	1	8
9. Asset-to-payout ratio (Police & Fire only)	24.4	7.4	9	4
10. Worker-to-beneficiary ratio (Police & Fire only)	1.88	0.72	9	3

Total score	70	33
Grade	C	F

*Wirepoints analyzed 175 of Illinois’ largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get “F” grades for local pensions



2019 GRADE

F

2003 GRADE

C

Northbrook receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Northbrook received an "F" grade in 2019. The city's total score dropped from 72 in 2003 to 57 in 2019, a decline of 15 points.
- **Key finding #2:** In 2019, city taxpayers contributed 5.2 times more to pensions compared to 2003, and yet city pension debts today are 3.9 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 15.6 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 20.3 percent in 2019 from 6.3 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	33,435	33,343
Households	12,336	13,056
Median household income	\$95,665	\$124,863
City budget	2003	2019
General revenues	\$26,790,041	\$43,591,066
Total revenues	\$50,694,745	\$100,503,416
Total property taxes	\$11,471,967	\$27,637,538
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$106,360,877	\$262,616,040
Total pension assets	\$77,268,410	\$149,702,267
Funded ratio	72.6%	57.0%
Total pension shortfall	\$29,092,468	\$112,913,773
Per household	\$2,358	\$8,648
Active public safety workers	129	136
Public safety pension beneficiaries	78	129
City pension contributions	2003	2019
City contributions	\$1,701,109	\$8,870,589
Per household	\$138	\$679
Percentage of city's general budget	6.3%	20.3%
Employees' contributions	\$1,252,838	\$2,190,151

Northbrook Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	59.6%	51.4%	5	5
2. Firefighter pension funded ratio	71.0%	51.0%	7	5
3. Municipal (IMRF) pension funded ratio	93.9%	79.3%	9	7
4. City pension debts per household as a percentage of median household income	2.5%	6.9%	8	7
5. City contributions per household as a percentage of median household income	0.14%	0.54%	9	7
6. City contributions as a percentage of total budget	3.4%	8.8%	8	3
7. Ratio of city contributions to employee contributions	1.36	4.05	9	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-53.6%	-6.3%	1	8
9. Asset-to-payout ratio (Police & Fire only)	17.7	11.8	8	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.65	1.05	8	5

Total score	72	57
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Oak Brook receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Oak Brook received an "F" grade in 2019. The city's total score dropped from 75 in 2003 to 54 in 2019, a decline of 21 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.5 times more to pensions compared to 2003, and yet city pension debts today are 4.7 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 20.6 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 17.8 percent in 2019 from 8.3 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	8,702	8,075
Households	2,993	3,039
Median household income	\$146,537	\$141,055
City budget	2003	2019
General revenues	\$16,395,007	\$26,706,760
Total revenues	\$34,734,464	\$69,716,905
Total property taxes	\$49,682	\$412,066
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$63,570,194	\$141,641,357
Total pension assets	\$51,563,334	\$85,670,544
Funded ratio	81.1%	60.5%
Total pension shortfall	\$12,006,860	\$55,970,813
Per household	\$4,012	\$18,418
Active public safety workers	75	71
Public safety pension beneficiaries	55	93
City pension contributions	2003	2019
City contributions	\$1,360,289	\$4,752,369
Per household	\$454	\$1,564
Percentage of city's general budget	8.3%	17.8%
Employees' contributions	\$707,472	\$927,493

Oak Brook Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	81.9%	61.3%	8	6
2. Firefighter pension funded ratio	74.7%	51.9%	7	5
3. Municipal (IMRF) pension funded ratio	92.2%	82.0%	9	8
4. City pension debts per household as a percentage of median household income	2.7%	13.1%	8	3
5. City contributions per household as a percentage of median household income	0.31%	1.11%	8	5
6. City contributions as a percentage of total budget	3.9%	6.8%	8	5
7. Ratio of city contributions to employee contributions	1.92	5.12	8	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-28.1%	1.9%	4	10
9. Asset-to-payout ratio (Police & Fire only)	22.1	11.9	9	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.36	0.76	6	3

Total score	75	54
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Oak Forest receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Oak Forest received a "D" grade in 2019. The city's total score dropped from 75 in 2003 to 64 in 2019, a decline of 11 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.6 times more to pensions compared to 2003, and yet city pension debts today are 3.3 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 5.9 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 15.4 percent in 2019 from 8.9 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	28,051	27,617
Households	9,722	10,275
Median household income	\$60,073	\$76,945
City budget	2003	2019
General revenues	\$10,373,636	\$21,303,349
Total revenues	\$18,550,972	\$39,714,988
Total property taxes	\$5,785,340	\$12,189,538
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$36,893,354	\$102,334,772
Total pension assets	\$25,386,014	\$64,354,057
Funded ratio	68.8%	62.9%
Total pension shortfall	\$11,507,340	\$37,980,715
Per household	\$1,184	\$3,696
Active public safety workers	67	67
Public safety pension beneficiaries	26	63
City pension contributions	2003	2019
City contributions	\$919,432	\$3,289,113
Per household	\$95	\$320
Percentage of city's general budget	8.9%	15.4%
Employees' contributions	\$455,977	\$790,651

Oak Forest Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	61.0%	54.9%	6	5
2. Firefighter pension funded ratio	70.3%	68.4%	7	6
3. Municipal (IMRF) pension funded ratio	97.3%	83.1%	9	8
4. City pension debts per household as a percentage of median household income	2.0%	4.8%	8	8
5. City contributions per household as a percentage of median household income	0.16%	0.42%	9	8
6. City contributions as a percentage of total budget	5.0%	8.3%	6	3
7. Ratio of city contributions to employee contributions	2.02	4.16	7	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-26.3%	5.2%	4	10
9. Asset-to-payout ratio (Police & Fire only)	22.5	13.6	9	7
10. Worker-to-beneficiary ratio (Police & Fire only)	2.58	1.06	10	5

Total score	75	64
Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Oak Lawn receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Oak Lawn received an "F" grade in 2019. The city's total score dropped from 70 in 2003 to 48 in 2019, a decline of 22 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.7 times more to pensions compared to 2003, and yet city pension debts today are 4.5 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 25.4 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 18.3 percent in 2019 from 8.1 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	55,245	55,936
Households	22,293	21,248
Median household income	\$47,585	\$64,476
City budget	2003	2019
General revenues	\$32,500,723	\$53,104,193
Total revenues	\$80,891,240	\$167,920,891
Total property taxes	\$15,590,154	\$26,553,976
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$173,919,310	\$380,561,702
Total pension assets	\$131,952,617	\$192,080,006
Funded ratio	75.9%	50.5%
Total pension shortfall	\$41,966,693	\$188,481,696
Per household	\$1,883	\$8,871
Active public safety workers	198	175
Public safety pension beneficiaries	151	234
City pension contributions	2003	2019
City contributions	\$2,625,166	\$9,708,435
Per household	\$118	\$457
Percentage of city's general budget	8.1%	18.3%
Employees' contributions	\$1,728,592	\$2,665,605

Oak Lawn Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	65.8%	44.1%	6	4
2. Firefighter pension funded ratio	72.7%	49.1%	7	4
3. Municipal (IMRF) pension funded ratio	104.2%	81.3%	10	8
4. City pension debts per household as a percentage of median household income	4.0%	13.8%	8	3
5. City contributions per household as a percentage of median household income	0.25%	0.71%	8	7
6. City contributions as a percentage of total budget	3.2%	5.8%	8	6
7. Ratio of city contributions to employee contributions	1.52	3.64	8	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-48.8%	-33.9%	1	3
9. Asset-to-payout ratio (Police & Fire only)	16.8	9.6	8	5
10. Worker-to-beneficiary ratio (Police & Fire only)	1.31	0.75	6	3

Total score	70	48
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

D

Oak Park receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Oak Park received an "F" grade in 2019. The city's total score dropped from 65 in 2003 to 58 in 2019, a decline of 7 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.5 times more to pensions compared to 2003, and yet city pension debts today are 3 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 15.3 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 20.7 percent in 2019 from 7.8 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	52,524	52,233
Households	23,107	21,603
Median household income	\$59,183	\$94,646
City budget	2003	2019
General revenues	\$36,354,433	\$62,590,823
Total revenues	\$91,131,914	\$171,693,157
Total property taxes	\$27,513,798	\$49,347,556
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$180,595,170	\$355,052,564
Total pension assets	\$130,211,446	\$201,722,086
Funded ratio	72.1%	56.8%
Total pension shortfall	\$50,383,724	\$153,330,478
Per household	\$2,180	\$7,098
Active public safety workers	182	174
Public safety pension beneficiaries	222	247
City pension contributions	2003	2019
City contributions	\$2,850,433	\$12,953,728
Per household	\$123	\$600
Percentage of city's general budget	7.8%	20.7%
Employees' contributions	\$1,673,752	\$2,478,620

Oak Park Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	67.4%	57.3%	6	5
2. Firefighter pension funded ratio	57.1%	42.1%	5	4
3. Municipal (IMRF) pension funded ratio	112.5%	92.2%	10	9
4. City pension debts per household as a percentage of median household income	3.7%	7.5%	8	7
5. City contributions per household as a percentage of median household income	0.21%	0.63%	8	7
6. City contributions as a percentage of total budget	3.1%	7.5%	8	4
7. Ratio of city contributions to employee contributions	1.70	5.23	8	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-44.0%	10.1%	1	10
9. Asset-to-payout ratio (Police & Fire only)	14.0	10.0	7	6
10. Worker-to-beneficiary ratio (Police & Fire only)	0.82	0.70	4	3

Total score	65	58
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

B

Olney receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Olney received an "F" grade in 2019. The city's total score dropped from 82 in 2003 to 46 in 2019, a decline of 36 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.9 times more to pensions compared to 2003, and yet city pension debts today are 6.4 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 37.6 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 21.5 percent in 2019 from 6.8 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	8,631	8,723
Households	3,750	3,649
Median household income	\$28,084	\$39,929
City budget	2003	2019
General revenues	\$3,564,459	\$5,480,072
Total revenues	\$7,642,582	\$10,795,784
Total property taxes	\$1,295,125	\$2,435,064
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$12,100,913	\$22,935,732
Total pension assets	\$10,171,609	\$10,655,938
Funded ratio	84.1%	46.5%
Total pension shortfall	\$1,929,304	\$12,279,794
Per household	\$514	\$3,365
Active public safety workers	15	15
Public safety pension beneficiaries	10	21
City pension contributions	2003	2019
City contributions	\$240,644	\$1,176,287
Per household	\$64	\$322
Percentage of city's general budget	6.8%	21.5%
Employees' contributions	\$137,959	\$168,945

Olney Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	67.3%	40.9%	6	4
2. Firefighter pension funded ratio	89.0%	48.9%	8	4
3. Municipal (IMRF) pension funded ratio	93.8%	57.3%	9	5
4. City pension debts per household as a percentage of median household income	1.8%	8.4%	9	6
5. City contributions per household as a percentage of median household income	0.23%	0.81%	8	6
6. City contributions as a percentage of total budget	3.1%	10.9%	8	1
7. Ratio of city contributions to employee contributions	1.74	6.96	8	2
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	0.6%	20.9%	10	10
9. Asset-to-payout ratio (Police & Fire only)	21.8	8.1	9	5
10. Worker-to-beneficiary ratio (Police & Fire only)	1.50	0.71	7	3

Total score	82	46
Grade	B	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Ottawa receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Ottawa received an "F" grade in 2019. The city's total score dropped from 68 in 2003 to 56 in 2019, a decline of 12 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.5 times more to pensions compared to 2003, and yet city pension debts today are 4.1 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 18.4 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 15.5 percent in 2019 from 8.2 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	18,307	18,792
Households	7,512	8,097
Median household income	\$36,513	\$51,288
City budget	2003	2019
General revenues	\$9,192,529	\$16,867,435
Total revenues	\$18,211,668	\$41,996,639
Total property taxes	\$3,835,169	\$10,770,561
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$32,251,151	\$81,135,877
Total pension assets	\$22,864,953	\$42,593,361
Funded ratio	70.9%	52.5%
Total pension shortfall	\$9,386,198	\$38,542,516
Per household	\$1,249	\$4,760
Active public safety workers	62	65
Public safety pension beneficiaries	56	70
City pension contributions	2003	2019
City contributions	\$751,410	\$2,611,499
Per household	\$100	\$323
Percentage of city's general budget	8.2%	15.5%
Employees' contributions	\$344,577	\$660,905

Ottawa Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	69.4%	61.5%	6	6
2. Firefighter pension funded ratio	59.8%	37.2%	5	3
3. Municipal (IMRF) pension funded ratio	100.8%	82.3%	10	8
4. City pension debts per household as a percentage of median household income	3.4%	9.3%	8	6
5. City contributions per household as a percentage of median household income	0.27%	0.63%	8	7
6. City contributions as a percentage of total budget	4.1%	6.2%	7	5
7. Ratio of city contributions to employee contributions	2.18	3.95	7	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-25.6%	-18.7%	4	6
9. Asset-to-payout ratio (Police & Fire only)	16.3	11.9	8	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.11	0.93	5	4

Total score	68	56
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

D

2003 GRADE

C

Palatine receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Palatine received a "D" grade in 2019. The city's total score dropped from 75 in 2003 to 61 in 2019, a decline of 14 points.
- **Key finding #2:** In 2019, city taxpayers contributed 5.2 times more to pensions compared to 2003, and yet city pension debts today are 4 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 9.5 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 18.7% percent in 2019 from 6.5% percent in 2003.

Key Facts		
City demographics	2000	2019
Population	65,479	68,407
Households	25,385	26,866
Median household income	\$63,321	\$80,526
City budget	2003	2019
General revenues	\$32,754,402	\$59,103,853
Total revenues	\$71,224,996	\$156,257,911
Total property taxes	\$20,499,569	\$36,240,168
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$109,227,311	\$332,987,364
Total pension assets	\$74,568,159	\$195,654,991
Funded ratio	68.3%	58.8%
Total pension shortfall	\$34,659,152	\$137,332,373
Per household	\$1,365	\$5,112
Active public safety workers	203	199
Public safety pension beneficiaries	59	163
City pension contributions	2003	2019
City contributions	\$2,145,297	\$11,049,330
Per household	\$85	\$411
Percentage of city's general budget	6.5%	18.7%
Employees' contributions	\$1,640,415	\$2,579,574

Palatine Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	58.0%	56.1%	5	5
2. Firefighter pension funded ratio	70.5%	55.3%	7	5
3. Municipal (IMRF) pension funded ratio	87.2%	80.6%	8	8
4. City pension debts per household as a percentage of median household income	2.2%	6.3%	8	7
5. City contributions per household as a percentage of median household income	0.13%	0.51%	9	7
6. City contributions as a percentage of total budget	3.0%	7.1%	8	4
7. Ratio of city contributions to employee contributions	1.31	4.28	9	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-53.0%	-6.4%	1	8
9. Asset-to-payout ratio (Police & Fire only)	27.5	14.7	10	7
10. Worker-to-beneficiary ratio (Police & Fire only)	3.44	1.22	10	6

	Total score	75	61
Palatine was one of 64 cities to receive a “D” grade in 2019	Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

D

2003 GRADE

C

Paris receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric). *

- **Key finding #1:** Paris received a "D" grade in 2019. The city's total score dropped from 72 in 2003 to 62 in 2019, a decline of 10 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.3 times more to pensions compared to 2003, and yet city pension debts today are 3.7 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 15.5 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 26.6% percent in 2019 from 8.2% percent in 2003.

Key Facts		
City demographics	2000	2019
Population	9,077	8,372
Households	3,831	3,709
Median household income	\$30,902	\$44,209
City budget	2003	2019
General revenues	\$3,516,738	\$4,685,083
Total revenues	\$8,762,767	\$13,362,721
Total property taxes	\$1,151,979	\$2,738,702
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$14,299,122	\$27,656,693
Total pension assets	\$11,853,710	\$18,640,238
Funded ratio	82.9%	67.4%
Total pension shortfall	\$2,445,411	\$9,016,455
Per household	\$638	\$2,431
Active public safety workers	31	30
Public safety pension beneficiaries	28	25
City pension contributions	2003	2019
City contributions	\$289,873	\$1,247,593
Per household	\$76	\$336
Percentage of city's general budget	8.2%	26.6%
Employees' contributions	\$165,342	\$244,298

Paris Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	71.8%	74.7%	7	7
2. Firefighter pension funded ratio	77.8%	57.0%	7	5
3. Municipal (IMRF) pension funded ratio	99.3%	77.5%	9	7
4. City pension debts per household as a percentage of median household income	2.1%	5.5%	8	7
5. City contributions per household as a percentage of median household income	0.24%	0.76%	8	7
6. City contributions as a percentage of total budget	3.3%	9.3%	8	2
7. Ratio of city contributions to employee contributions	1.75	5.11	8	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-29.2%	31.9%	4	10
9. Asset-to-payout ratio (Police & Fire only)	16.6	16.1	8	8
10. Worker-to-beneficiary ratio (Police & Fire only)	1.11	1.20	5	6

Total score	72	62
Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Park Forest receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Park Forest received an "F" grade in 2019. The city's total score dropped from 73 in 2003 to 51 in 2019, a decline of 22 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.5 times more to pensions compared to 2003, and yet city pension debts today are 4.3 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 23.8 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 17.6 percent in 2019 from 7.3 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	23,462	21,563
Households	9,050	8,590
Median household income	\$47,579	\$53,938
City budget	2003	2019
General revenues	\$12,512,118	\$23,616,756
Total revenues	\$28,684,657	\$49,419,442
Total property taxes	\$7,028,550	\$14,621,247
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$47,169,497	\$104,725,835
Total pension assets	\$35,262,694	\$53,392,014
Funded ratio	74.8%	51.0%
Total pension shortfall	\$11,906,803	\$51,333,821
Per household	\$1,316	\$5,976
Active public safety workers	60	67
Public safety pension beneficiaries	46	69
City pension contributions	2003	2019
City contributions	\$918,355	\$4,154,224
Per household	\$101	\$484
Percentage of city's general budget	7.3%	17.6%
Employees' contributions	\$620,478	\$998,866

Park Forest Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	64.4%	44.1%	6	4
2. Firefighter pension funded ratio	60.0%	45.0%	6	4
3. Municipal (IMRF) pension funded ratio	101.7%	76.1%	10	7
4. City pension debts per household as a percentage of median household income	2.8%	11.1%	8	5
5. City contributions per household as a percentage of median household income	0.21%	0.90%	8	6
6. City contributions as a percentage of total budget	3.2%	8.4%	8	3
7. Ratio of city contributions to employee contributions	1.48	4.16	9	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-27.9%	-2.5%	4	9
9. Asset-to-payout ratio (Police & Fire only)	15.1	9.3	8	5
10. Worker-to-beneficiary ratio (Police & Fire only)	1.30	0.97	6	4

Total score	73	51
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

D

2003 GRADE

C

Park Ridge receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Park Ridge received a "D" grade in 2019. The city's total score dropped from 72 in 2003 to 69 in 2019, a decline of 3 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.8 times more to pensions compared to 2003, and yet city pension debts today are 2.7 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 7.9 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 16.1% percent in 2019 from 5.4% percent in 2003.

Key Facts		
City demographics	2000	2019
Population	37,775	37,457
Households	14,287	14,197
Median household income	\$73,154	\$111,642
City budget	2003	2019
General revenues	\$20,072,152	\$32,397,111
Total revenues	\$43,733,459	\$76,916,949
Total property taxes	\$11,768,938	\$18,185,232
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$90,469,109	\$179,932,555
Total pension assets	\$69,744,015	\$124,418,833
Funded ratio	77.1%	69.1%
Total pension shortfall	\$20,725,095	\$55,513,722
Per household	\$1,451	\$3,910
Active public safety workers	107	104
Public safety pension beneficiaries	87	106
City pension contributions	2003	2019
City contributions	\$1,080,262	\$5,212,905
Per household	\$76	\$367
Percentage of city's general budget	5.4%	16.1%
Employees' contributions	\$961,271	\$1,512,963

Park Ridge Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	64.3%	62.5%	6	6
2. Firefighter pension funded ratio	78.9%	68.6%	7	6
3. Municipal (IMRF) pension funded ratio	96.9%	90.8%	9	9
4. City pension debts per household as a percentage of median household income	2.0%	3.5%	8	8
5. City contributions per household as a percentage of median household income	0.10%	0.33%	9	8
6. City contributions as a percentage of total budget	2.5%	6.8%	9	5
7. Ratio of city contributions to employee contributions	1.12	3.45	9	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-70.2%	1.2%	1	10
9. Asset-to-payout ratio (Police & Fire only)	16.3	15.0	8	8
10. Worker-to-beneficiary ratio (Police & Fire only)	1.23	0.98	6	4

Total score	72	69
Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Pekin receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Pekin received an "F" grade in 2019. The city's total score dropped from 61 in 2003 to 46 in 2019, a decline of 15 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.8 times more to pensions compared to 2003, and yet city pension debts today are 2.5 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 7.7 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 18.8 percent in 2019 from 12.6 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	33,857	32,846
Households	13,378	13,559
Median household income	\$37,972	\$50,973
City budget	2003	2019
General revenues	\$15,881,028	\$30,227,157
Total revenues	\$28,355,870	\$62,487,089
Total property taxes	\$4,356,929	\$7,295,771
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$68,186,385	\$144,114,807
Total pension assets	\$37,633,548	\$68,431,759
Funded ratio	55.2%	47.5%
Total pension shortfall	\$30,552,838	\$75,683,048
Per household	\$2,284	\$5,582
Active public safety workers	102	106
Public safety pension beneficiaries	99	134
City pension contributions	2003	2019
City contributions	\$2,003,952	\$5,671,256
Per household	\$150	\$418
Percentage of city's general budget	12.6%	18.8%
Employees' contributions	\$677,583	\$1,086,863

Pekin Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	58.5%	59.2%	5	5
2. Firefighter pension funded ratio	35.4%	35.9%	3	3
3. Municipal (IMRF) pension funded ratio	110.1%	65.0%	10	6
4. City pension debts per household as a percentage of median household income	6.0%	11.0%	7	5
5. City contributions per household as a percentage of median household income	0.39%	0.82%	8	6
6. City contributions as a percentage of total budget	7.1%	9.1%	4	2
7. Ratio of city contributions to employee contributions	2.96	5.22	6	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-11.9%	-6.9%	7	8
9. Asset-to-payout ratio (Police & Fire only)	10.4	9.7	6	5
10. Worker-to-beneficiary ratio (Police & Fire only)	1.03	0.79	5	3

Total score	61	46
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

D

Peoria receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Peoria received an "F" grade in 2019. The city's total score dropped from 67 in 2003 to 45 in 2019, a decline of 22 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.5 times more to pensions compared to 2003, and yet city pension debts today are 3.5 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 19.8 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 24.0 percent in 2019 from 7.8 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	112,936	113,532
Households	45,094	46,123
Median household income	\$36,397	\$51,771
City budget	2003	2019
General revenues	\$89,367,893	\$100,080,965
Total revenues	\$197,189,419	\$314,518,241
Total property taxes	\$22,463,343	\$37,881,947
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$337,990,174	\$711,468,118
Total pension assets	\$239,792,287	\$363,597,658
Funded ratio	70.9%	51.1%
Total pension shortfall	\$98,197,887	\$347,870,460
Per household	\$2,178	\$7,542
Active public safety workers	417	388
Public safety pension beneficiaries	395	501
City pension contributions	2003	2019
City contributions	\$6,941,581	\$23,997,320
Per household	\$154	\$520
Percentage of city's general budget	7.8%	24.0%
Employees' contributions	\$3,406,411	\$4,441,489

Peoria Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	72.4%	50.5%	7	5
2. Firefighter pension funded ratio	68.9%	47.5%	6	4
3. Municipal (IMRF) pension funded ratio	71.8%	70.8%	7	7
4. City pension debts per household as a percentage of median household income	6.0%	14.6%	7	2
5. City contributions per household as a percentage of median household income	0.42%	1.00%	8	5
6. City contributions as a percentage of total budget	3.5%	7.6%	8	4
7. Ratio of city contributions to employee contributions	2.04	5.40	7	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-26.3%	-11.1%	4	7
9. Asset-to-payout ratio (Police & Fire only)	15.9	9.6	8	5
10. Worker-to-beneficiary ratio (Police & Fire only)	1.06	0.77	5	3

Total score	67	45
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

D

2003 GRADE

C

Peru receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

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- **Key finding #1:** Peru received a "D" grade in 2019. The city's total score dropped from 70 in 2003 to 65 in 2019, a decline of 5 points.
- **Key finding #2:** In 2019, city taxpayers contributed 5.7 times more to pensions compared to 2003, and yet city pension debts today are 3 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 9.8 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 12.0 percent in 2019 from 4.3 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	9,835	9,798
Households	4,140	4,294
Median household income	\$37,060	\$51,321
City budget	2003	2019
General revenues	\$7,482,142	\$15,406,970
Total revenues	\$25,371,186	\$54,346,730
Total property taxes	\$696,035	\$1,661,472
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$18,611,676	\$41,134,794
Total pension assets	\$13,579,991	\$25,971,498
Funded ratio	73.0%	63.1%
Total pension shortfall	\$5,031,685	\$15,163,296
Per household	\$1,215	\$3,531
Active public safety workers	25	28
Public safety pension beneficiaries	19	27
City pension contributions	2003	2019
City contributions	\$323,986	\$1,843,253
Per household	\$78	\$429
Percentage of city's general budget	4.3%	12.0%
Employees' contributions	\$233,620	\$344,800

Peru Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	48.7%	44.7%	4	4
2. Firefighter pension funded ratio	79.1%	77.5%	7	7
3. Municipal (IMRF) pension funded ratio	101.8%	90.7%	10	9
4. City pension debts per household as a percentage of median household income	3.3%	6.9%	8	7
5. City contributions per household as a percentage of median household income	0.21%	0.84%	8	6
6. City contributions as a percentage of total budget	1.3%	3.4%	10	8
7. Ratio of city contributions to employee contributions	1.39	5.35	9	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-53.7%	29.4%	1	10
9. Asset-to-payout ratio (Police & Fire only)	12.9	11.8	7	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.32	1.04	6	5

Total score	70	65
Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Pontiac receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Pontiac received a "D" grade in 2019. The city's total score dropped from 90 in 2003 to 64 in 2019, a decline of 26 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.8 times more to pensions compared to 2003, and yet city pension debts today are 8.9 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 25.9 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 16.0 percent in 2019 from 7.4 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	11,864	11,688
Households	4,154	4,329
Median household income	\$37,593	\$45,285
City budget	2003	2019
General revenues	\$3,640,341	\$6,316,763
Total revenues	\$10,372,005	\$17,467,128
Total property taxes	\$2,919,206	\$4,522,285
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$14,438,424	\$33,632,717
Total pension assets	\$13,118,657	\$21,864,312
Funded ratio	90.9%	65.0%
Total pension shortfall	\$1,319,766	\$11,768,405
Per household	\$318	\$2,719
Active public safety workers	32	32
Public safety pension beneficiaries	12	31
City pension contributions	2003	2019
City contributions	\$268,445	\$1,011,601
Per household	\$65	\$234
Percentage of city's general budget	7.4%	16.0%
Employees' contributions	\$186,494	\$294,525

Pontiac Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	91.0%	56.8%	9	5
2. Firefighter pension funded ratio	86.6%	57.7%	8	5
3. Municipal (IMRF) pension funded ratio	93.4%	94.8%	9	9
4. City pension debts per household as a percentage of median household income	0.8%	6.0%	10	7
5. City contributions per household as a percentage of median household income	0.17%	0.52%	9	7
6. City contributions as a percentage of total budget	2.6%	5.8%	9	6
7. Ratio of city contributions to employee contributions	1.44	3.43	9	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-13.6%	-8.9%	7	8
9. Asset-to-payout ratio (Police & Fire only)	26.3	14.2	10	7
10. Worker-to-beneficiary ratio (Police & Fire only)	2.67	1.03	10	5

Total score	90	64
Grade	A	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Princeton receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

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- **Key finding #1:** Princeton received a "D" grade in 2019. The city's total score dropped from 94 in 2003 to 65 in 2019, a decline of 29 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.1 times more to pensions compared to 2003, and yet city pension debts today are -17.9 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 35.6 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 25.3% percent in 2019 from 15.8% percent in 2003.

Key Facts		
City demographics	2000	2019
Population	7,501	7,603
Households	3,285	3,406
Median household income	\$39,622	\$53,324
City budget	2003	2019
General revenues	\$3,181,556	\$6,109,019
Total revenues	\$42,706,814	\$70,537,821
Total property taxes	\$1,502,714	\$1,982,345
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$26,048,082	\$52,918,406
Total pension assets	\$26,992,341	\$36,013,830
Funded ratio	103.6%	68.1%
Total pension shortfall	(\$944,263)	\$16,904,576
Per household	(\$287)	\$4,963
Active public safety workers	28	30
Public safety pension beneficiaries	10	25
City pension contributions	2003	2019
City contributions	\$501,941	\$1,547,758
Per household	\$153	\$454
Percentage of city's general budget	15.8%	25.3%
Employees' contributions	\$352,954	\$673,370

Princeton Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	81.9%	71.4%	8	7
2. Firefighter pension funded ratio	101.3%	59.6%	10	5
3. Municipal (IMRF) pension funded ratio	109.2%	70.6%	10	7
4. City pension debts per household as a percentage of median household income	-0.7%	9.3%	10	6
5. City contributions per household as a percentage of median household income	0.39%	0.85%	8	6
6. City contributions as a percentage of total budget	1.2%	2.2%	10	9
7. Ratio of city contributions to employee contributions	1.42	2.30	9	7
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-4.0%	-25.6%	9	4
9. Asset-to-payout ratio (Police & Fire only)	30.8	15.7	10	8
10. Worker-to-beneficiary ratio (Police & Fire only)	2.80	1.20	10	6

Total score	94	65
Grade	A	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

D

Quincy receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

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- **Key finding #1:** Quincy received an "F" grade in 2019. The city's total score dropped from 68 in 2003 to 51 in 2019, a decline of 17 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.8 times more to pensions compared to 2003, and yet city pension debts today are 3.3 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 16.4 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 24.5 percent in 2019 from 11.5 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	40,366	40,280
Households	16,469	17,254
Median household income	\$30,956	\$46,189
City budget	2003	2019
General revenues	\$15,926,723	\$28,413,091
Total revenues	\$49,636,691	\$85,778,430
Total property taxes	\$4,697,668	\$7,249,899
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$92,252,531	\$197,631,953
Total pension assets	\$63,212,647	\$103,028,669
Funded ratio	68.5%	52.1%
Total pension shortfall	\$29,039,883	\$94,603,284
Per household	\$1,763	\$5,483
Active public safety workers	140	135
Public safety pension beneficiaries	128	172
City pension contributions	2003	2019
City contributions	\$1,839,117	\$6,964,358
Per household	\$112	\$404
Percentage of city's general budget	11.5%	24.5%
Employees' contributions	\$1,014,173	\$1,458,360

Quincy Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	64.2%	47.1%	6	4
2. Firefighter pension funded ratio	55.0%	41.4%	5	4
3. Municipal (IMRF) pension funded ratio	94.1%	87.5%	9	8
4. City pension debts per household as a percentage of median household income	5.7%	11.9%	7	5
5. City contributions per household as a percentage of median household income	0.36%	0.87%	8	6
6. City contributions as a percentage of total budget	3.7%	8.1%	8	3
7. Ratio of city contributions to employee contributions	1.81	4.78	8	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-22.8%	-3.5%	5	9
9. Asset-to-payout ratio (Police & Fire only)	13.4	9.2	7	5
10. Worker-to-beneficiary ratio (Police & Fire only)	1.09	0.78	5	3

Total score	68	51
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





River Forest receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** River Forest received an "F" grade in 2019. The city's total score dropped from 68 in 2003 to 53 in 2019, a decline of 15 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.5 times more to pensions compared to 2003, and yet city pension debts today are 3.2 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 16.4 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 19.1 percent in 2019 from 7.2 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	11,635	10,970
Households	4,107	3,971
Median household income	\$89,284	\$129,928
City budget	2003	2019
General revenues	\$9,032,208	\$15,349,109
Total revenues	\$16,422,992	\$27,632,344
Total property taxes	\$6,879,828	\$6,781,417
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$41,642,858	\$85,887,272
Total pension assets	\$29,620,385	\$46,986,182
Funded ratio	71.1%	54.7%
Total pension shortfall	\$12,022,473	\$38,901,090
Per household	\$2,927	\$9,796
Active public safety workers	56	49
Public safety pension beneficiaries	49	65
City pension contributions	2003	2019
City contributions	\$653,341	\$2,932,961
Per household	\$159	\$739
Percentage of city's general budget	7.2%	19.1%
Employees' contributions	\$373,785	\$600,936

River Forest Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	63.5%	54.5%	6	5
2. Firefighter pension funded ratio	67.6%	48.7%	6	4
3. Municipal (IMRF) pension funded ratio	117.4%	79.3%	10	7
4. City pension debts per household as a percentage of median household income	3.3%	7.5%	8	7
5. City contributions per household as a percentage of median household income	0.18%	0.57%	9	7
6. City contributions as a percentage of total budget	4.0%	10.6%	7	1
7. Ratio of city contributions to employee contributions	1.75	4.88	8	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-38.0%	-3.0%	2	9
9. Asset-to-payout ratio (Police & Fire only)	14.9	10.0	7	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.14	0.75	5	3

Total score	68	53
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Riverdale receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Riverdale received an "F" grade in 2019. The city's total score dropped from 72 in 2003 to 46 in 2019, a decline of 26 points.
- **Key finding #2:** In 2019, city taxpayers contributed 1.9 times more to pensions compared to 2003, and yet city pension debts today are 6.4 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 34.5 percentage points between 2003 and 2019.

Key Facts		
City demographics	2000	2019
Population	15,055	12,793
Households	4,984	4,868
Median household income	\$38,321	\$35,711
City budget	2003	2019
General revenues	\$5,423,187	\$13,318,438
Total revenues	\$11,885,844	\$22,175,702
Total property taxes	\$2,912,465	\$6,230,672
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$22,800,076	\$64,840,832
Total pension assets	\$16,455,186	\$24,418,366
Funded ratio	72.2%	37.7%
Total pension shortfall	\$6,344,890	\$40,422,466
Per household	\$1,273	\$8,304
Active public safety workers	40	47
Public safety pension beneficiaries	29	49
City pension contributions	2003	2019
City contributions	\$529,222	\$998,101
Per household	\$106	\$205
Percentage of city's general budget	9.8%	7.5%
Employees' contributions	\$280,645	\$443,204

Riverdale Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	65.2%	28.6%	6	2
2. Firefighter pension funded ratio	100.0%	42.2%	9	4
3. Municipal (IMRF) pension funded ratio	76.6%	97.0%	7	9
4. City pension debts per household as a percentage of median household income	3.3%	23.3%	8	1
5. City contributions per household as a percentage of median household income	0.28%	0.57%	8	7
6. City contributions as a percentage of total budget	4.5%	4.5%	7	7
7. Ratio of city contributions to employee contributions	1.89	2.25	8	7
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-29.3%	-68.9%	4	1
9. Asset-to-payout ratio (Police & Fire only)	20.5	7.5	9	4
10. Worker-to-beneficiary ratio (Police & Fire only)	1.38	0.96	6	4

Total score	72	46
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Rochelle receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Rochelle received a "D" grade in 2019. The city's total score dropped from 85 in 2003 to 66 in 2019, a decline of 19 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.1 times more to pensions compared to 2003, and yet city pension debts today are 11.7 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 27.4 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 20.9 percent in 2019 from 9.4 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	9,424	9,160
Households	3,708	3,810
Median household income	\$37,984	\$49,295
City budget	2003	2019
General revenues	\$4,222,600	\$7,749,484
Total revenues	\$31,767,795	\$72,050,053
Total property taxes	\$1,156,594	\$3,139,776
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$25,763,594	\$50,627,218
Total pension assets	\$24,343,209	\$33,962,045
Funded ratio	94.5%	67.1%
Total pension shortfall	\$1,420,384	\$16,665,173
Per household	\$383	\$4,374
Active public safety workers	30	32
Public safety pension beneficiaries	16	31
City pension contributions	2003	2019
City contributions	\$395,335	\$1,616,146
Per household	\$107	\$424
Percentage of city's general budget	9.4%	20.9%
Employees' contributions	\$301,805	\$530,858

Rochelle Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	95.1%	60.7%	9	6
2. Firefighter pension funded ratio	77.9%	61.8%	7	6
3. Municipal (IMRF) pension funded ratio	103.0%	79.4%	10	7
4. City pension debts per household as a percentage of median household income	1.0%	8.9%	9	6
5. City contributions per household as a percentage of median household income	0.28%	0.86%	8	6
6. City contributions as a percentage of total budget	1.2%	2.2%	10	9
7. Ratio of city contributions to employee contributions	1.31	3.04	9	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-29.0%	-1.7%	4	9
9. Asset-to-payout ratio (Police & Fire only)	30.8	13.0	10	7
10. Worker-to-beneficiary ratio (Police & Fire only)	1.88	1.03	9	5

Total score	85	66
Grade	B	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Rock Falls receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Rock Falls received a "D" grade in 2019. The city's total score dropped from 82 in 2003 to 65 in 2019, a decline of 17 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.2 times more to pensions compared to 2003, and yet city pension debts today are 8.5 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 27.1 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 17.0 percent in 2019 from 8.6 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	9,580	8,952
Households	3,923	3,728
Median household income	\$34,442	\$49,191
City budget	2003	2019
General revenues	\$3,139,167	\$6,645,418
Total revenues	\$15,823,437	\$28,726,633
Total property taxes	\$554,751	\$1,989,905
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$16,317,166	\$36,689,069
Total pension assets	\$14,731,158	\$23,188,361
Funded ratio	90.3%	63.2%
Total pension shortfall	\$1,586,007	\$13,500,708
Per household	\$404	\$3,621
Active public safety workers	36	36
Public safety pension beneficiaries	20	38
City pension contributions	2003	2019
City contributions	\$270,895	\$1,128,593
Per household	\$69	\$303
Percentage of city's general budget	8.6%	17.0%
Employees' contributions	\$215,526	\$323,458

Rock Falls Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	74.5%	47.7%	7	4
2. Firefighter pension funded ratio	90.7%	64.0%	9	6
3. Municipal (IMRF) pension funded ratio	111.4%	90.2%	10	9
4. City pension debts per household as a percentage of median household income	1.2%	7.4%	9	7
5. City contributions per household as a percentage of median household income	0.20%	0.62%	8	7
6. City contributions as a percentage of total budget	1.7%	3.9%	10	8
7. Ratio of city contributions to employee contributions	1.26	3.49	9	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-42.8%	-2.7%	1	9
9. Asset-to-payout ratio (Police & Fire only)	27.6	11.9	10	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.80	0.95	9	4

	Total score	82	65
Rock Falls was one of 64 cities to receive a "D" grade in 2019	Grade	B	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

D

Rock Island receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Rock Island received an "F" grade in 2019. The city's total score dropped from 62 in 2003 to 38 in 2019, a decline of 24 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.2 times more to pensions compared to 2003, and yet city pension debts today are 3.1 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 20.7 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 21.5 percent in 2019 from 11.9 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	39,684	38,111
Households	16,122	15,551
Median household income	\$34,729	\$48,680
City budget	2003	2019
General revenues	\$21,160,614	\$37,448,679
Total revenues	\$55,123,742	\$108,415,934
Total property taxes	\$9,749,061	\$18,573,209
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$117,394,153	\$238,667,519
Total pension assets	\$72,769,166	\$98,476,949
Funded ratio	62.0%	41.3%
Total pension shortfall	\$44,624,987	\$140,190,570
Per household	\$2,768	\$9,015
Active public safety workers	147	138
Public safety pension beneficiaries	165	196
City pension contributions	2003	2019
City contributions	\$2,519,938	\$8,042,571
Per household	\$156	\$517
Percentage of city's general budget	11.9%	21.5%
Employees' contributions	\$1,142,583	\$1,616,706

Rock Island Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	43.0%	35.8%	4	3
2. Firefighter pension funded ratio	48.9%	27.6%	4	2
3. Municipal (IMRF) pension funded ratio	105.9%	81.3%	10	8
4. City pension debts per household as a percentage of median household income	8.0%	18.5%	6	1
5. City contributions per household as a percentage of median household income	0.45%	1.06%	8	5
6. City contributions as a percentage of total budget	4.6%	7.4%	7	4
7. Ratio of city contributions to employee contributions	2.21	4.97	7	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-18.6%	-26.3%	6	4
9. Asset-to-payout ratio (Police & Fire only)	10.5	6.6	6	4
10. Worker-to-beneficiary ratio (Police & Fire only)	0.89	0.70	4	3

Total score	62	38
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Rockford receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Rockford received an "F" grade in 2019. The city's total score dropped from 71 in 2003 to 47 in 2019, a decline of 24 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.9 times more to pensions compared to 2003, and yet city pension debts today are 4 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 23.4 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 14.4 percent in 2019 from 9.7 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	150,115	147,070
Households	59,114	59,551
Median household income	\$37,667	\$44,252
City budget	2003	2019
General revenues	\$81,299,117	\$157,098,406
Total revenues	\$243,543,090	\$431,983,504
Total property taxes	\$42,146,665	\$59,089,527
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$423,382,456	\$858,859,913
Total pension assets	\$322,010,382	\$452,006,419
Funded ratio	76.1%	52.6%
Total pension shortfall	\$101,372,074	\$406,853,494
Per household	\$1,715	\$6,832
Active public safety workers	554	571
Public safety pension beneficiaries	464	635
City pension contributions	2003	2019
City contributions	\$7,856,230	\$22,679,118
Per household	\$133	\$381
Percentage of city's general budget	9.7%	14.0%
Employees' contributions	\$4,043,763	\$6,134,609

Rockford Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	74.2%	52.4%	7	5
2. Firefighter pension funded ratio	69.2%	45.9%	6	4
3. Municipal (IMRF) pension funded ratio	97.5%	80.0%	9	8
4. City pension debts per household as a percentage of median household income	4.6%	15.4%	8	1
5. City contributions per household as a percentage of median household income	0.35%	0.86%	8	6
6. City contributions as a percentage of total budget	3.2%	5.2%	8	6
7. Ratio of city contributions to employee contributions	1.94	3.70	8	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-25.2%	-30.8%	4	3
9. Asset-to-payout ratio (Police & Fire only)	17.6	9.8	8	5
10. Worker-to-beneficiary ratio (Police & Fire only)	1.19	0.90	5	4

Total score	71	47
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Rolling Meadows receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Rolling Meadows received an "F" grade in 2019. The city's total score dropped from 66 in 2003 to 44 in 2019, a decline of 22 points.
- **Key finding #2:** In 2019, city taxpayers contributed 5.9 times more to pensions compared to 2003, and yet city pension debts today are 2.9 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 9.7 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 27.0 percent in 2019 from 9.0 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	24,604	23,219
Households	9,015	8,702
Median household income	\$59,535	\$74,134
City budget	2003	2019
General revenues	\$17,039,058	\$33,822,486
Total revenues	\$36,786,224	\$93,576,366
Total property taxes	\$9,141,014	\$22,496,098
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$83,567,043	\$193,511,103
Total pension assets	\$53,506,962	\$105,142,654
Funded ratio	64.0%	54.3%
Total pension shortfall	\$30,060,080	\$88,368,449
Per household	\$3,334	\$10,155
Active public safety workers	97	93
Public safety pension beneficiaries	50	108
City pension contributions	2003	2019
City contributions	\$1,541,455	\$9,128,345
Per household	\$171	\$1,049
Percentage of city's general budget	9.0%	27.0%
Employees' contributions	\$981,010	\$1,409,803

Rolling Meadows Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	55.6%	56.8%	5	5
2. Firefighter pension funded ratio	53.9%	47.7%	5	4
3. Municipal (IMRF) pension funded ratio	88.4%	66.2%	8	6
4. City pension debts per household as a percentage of median household income	5.6%	13.7%	7	3
5. City contributions per household as a percentage of median household income	0.29%	1.41%	8	2
6. City contributions as a percentage of total budget	4.2%	9.8%	7	2
7. Ratio of city contributions to employee contributions	1.57	6.47	8	2
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-57.5%	35.4%	1	10
9. Asset-to-payout ratio (Police & Fire only)	18.4	11.0	8	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.94	0.86	9	4

Total score	66	44
Rolling Meadows was one of 102 cities to receive an "F" grade in 2019	D	F
Grade		

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

B

2003 GRADE

B

Romeoville receives a "B" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric). *

- **Key finding #1:** Romeoville received a "B" grade in 2019. The city's total score dropped from 82 in 2003 to 80 in 2019, a decline of 2 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.1 times more to pensions compared to 2003, and yet city pension debts today are 4.7 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 3.5 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 6.6 percent in 2019 from 3.8 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	21,153	39,666
Households	6,769	11,583
Median household income	\$60,738	\$79,183
City budget	2003	2019
General revenues	\$23,124,673	\$54,968,966
Total revenues	\$47,738,969	\$93,205,908
Total property taxes	\$7,142,536	\$18,722,706
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$27,342,882	\$110,409,321
Total pension assets	\$21,679,060	\$83,726,640
Funded ratio	79.3%	75.8%
Total pension shortfall	\$5,663,821	\$26,682,681
Per household	\$837	\$2,304
Active public safety workers	58	85
Public safety pension beneficiaries	8	36
City pension contributions	2003	2019
City contributions	\$884,367	\$3,640,674
Per household	\$131	\$314
Percentage of city's general budget	3.8%	6.6%
Employees' contributions	\$533,557	\$1,352,978

Romeoville Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	70.4%	72.7%	7	7
2. Firefighter pension funded ratio	70.6%	82.7%	7	8
3. Municipal (IMRF) pension funded ratio	93.8%	78.9%	9	7
4. City pension debts per household as a percentage of median household income	1.4%	2.9%	9	8
5. City contributions per household as a percentage of median household income	0.22%	0.40%	8	8
6. City contributions as a percentage of total budget	1.9%	3.9%	10	8
7. Ratio of city contributions to employee contributions	1.66	2.69	8	6
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-25.6%	-2.0%	4	9
9. Asset-to-payout ratio (Police & Fire only)	39.5	24.8	10	9
10. Worker-to-beneficiary ratio (Police & Fire only)	7.25	2.36	10	10

Total score	82	80
Grade	B	B

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Roselle receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Roselle received a "D" grade in 2019. The city's total score dropped from 80 in 2003 to 62 in 2019, a decline of 18 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.7 times more to pensions compared to 2003, and yet city pension debts today are 3.2 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 8.1 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 12.7 percent in 2019 from 9.3 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	23,115	22,754
Households	8,408	8,511
Median household income	\$65,254	\$90,257
City budget	2003	2019
General revenues	\$8,851,516	\$17,503,454
Total revenues	\$21,818,091	\$42,199,736
Total property taxes	\$4,234,002	\$6,345,862
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$30,797,515	\$78,699,861
Total pension assets	\$21,312,295	\$48,125,324
Funded ratio	69.2%	61.2%
Total pension shortfall	\$9,485,220	\$30,574,537
Per household	\$1,128	\$3,592
Active public safety workers	49	43
Public safety pension beneficiaries	15	49
City pension contributions	2003	2019
City contributions	\$826,057	\$2,224,170
Per household	\$98	\$261
Percentage of city's general budget	9.3%	12.7%
Employees' contributions	\$451,458	\$601,876

Roselle Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	55.9%	55.9%	5	5
2. Firefighter pension funded ratio	79.3%	60.9%	7	6
3. Municipal (IMRF) pension funded ratio	93.3%	76.9%	9	7
4. City pension debts per household as a percentage of median household income	1.7%	4.0%	9	8
5. City contributions per household as a percentage of median household income	0.15%	0.29%	9	8
6. City contributions as a percentage of total budget	3.8%	5.3%	8	6
7. Ratio of city contributions to employee contributions	1.83	3.70	8	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-21.2%	-15.3%	5	6
9. Asset-to-payout ratio (Police & Fire only)	28.1	12.8	10	7
10. Worker-to-beneficiary ratio (Police & Fire only)	3.27	0.88	10	4

Total score	80	62
Grade	B	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Savanna receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Savanna received an "F" grade in 2019. The city's total score dropped from 76 in 2003 to 53 in 2019, a decline of 23 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.9 times more to pensions compared to 2003, and yet city pension debts today are 8.7 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 40.6 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 26.2% percent in 2019 from 12.8% percent in 2003.

Key Facts		
City demographics	2000	2019
Population	3,542	2,977
Households	1,550	1,557
Median household income	\$27,180	\$31,710
City budget	2003	2019
General revenues	\$926,501	\$1,305,769
Total revenues	\$2,462,046	\$3,983,958
Total property taxes	\$523,162	\$662,767
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$5,295,201	\$9,448,330
Total pension assets	\$4,737,480	\$4,614,271
Funded ratio	89.5%	48.8%
Total pension shortfall	\$557,721	\$4,834,059
Per household	\$360	\$3,105
Active public safety workers	12	7
Public safety pension beneficiaries	12	12
City pension contributions	2003	2019
City contributions	\$118,437	\$342,202
Per household	\$76	\$220
Percentage of city's general budget	12.8%	26.2%
Employees' contributions	\$51,655	\$64,004

Savanna Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	58.7%	39.9%	5	3
2. Firefighter pension funded ratio	90.1%	40.8%	9	4
3. Municipal (IMRF) pension funded ratio	152.2%	119.8%	10	10
4. City pension debts per household as a percentage of median household income	1.3%	9.8%	9	6
5. City contributions per household as a percentage of median household income	0.28%	0.69%	8	7
6. City contributions as a percentage of total budget	4.8%	8.6%	7	3
7. Ratio of city contributions to employee contributions	2.29	5.35	7	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	8.8%	-3.8%	10	9
9. Asset-to-payout ratio (Police & Fire only)	11.9	10.0	6	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.00	0.58	5	2

Total score	76	53
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Schaumburg receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Schaumburg received a "D" grade in 2019. The city's total score dropped from 75 in 2003 to 61 in 2019, a decline of 14 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.3 times more to pensions compared to 2003, and yet city pension debts today are 3 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 8.2 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 11.5 percent in 2019 from 8.5 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	75,386	74,194
Households	31,585	29,705
Median household income	\$60,941	\$83,096
City budget	2003	2019
General revenues	\$59,342,581	\$100,821,179
Total revenues	\$105,198,054	\$262,815,953
Total property taxes	\$1,816,623	\$20,284,875
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$204,306,679	\$475,429,342
Total pension assets	\$144,565,966	\$297,324,214
Funded ratio	70.8%	62.5%
Total pension shortfall	\$59,740,713	\$178,105,128
Per household	\$1,891	\$5,996
Active public safety workers	272	230
Public safety pension beneficiaries	94	251
City pension contributions	2003	2019
City contributions	\$5,066,427	\$11,574,656
Per household	\$160	\$390
Percentage of city's general budget	8.5%	11.5%
Employees' contributions	\$2,576,869	\$3,197,068

Schaumburg Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	63.4%	57.4%	6	5
2. Firefighter pension funded ratio	64.2%	61.1%	6	6
3. Municipal (IMRF) pension funded ratio	93.3%	79.8%	9	7
4. City pension debts per household as a percentage of median household income	3.1%	7.2%	8	7
5. City contributions per household as a percentage of median household income	0.26%	0.47%	8	8
6. City contributions as a percentage of total budget	4.8%	4.4%	7	7
7. Ratio of city contributions to employee contributions	1.97	3.62	8	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-32.1%	-20.1%	3	5
9. Asset-to-payout ratio (Police & Fire only)	25.8	13.6	10	7
10. Worker-to-beneficiary ratio (Police & Fire only)	2.89	0.92	10	4

Total score	75	61
Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

D

Schiller Park receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Schiller Park received an "F" grade in 2019. The city's total score dropped from 66 in 2003 to 42 in 2019, a decline of 24 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.4 times more to pensions compared to 2003, and yet city pension debts today are 2.7 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 6.7% percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 18.3% percent in 2019 from 9.3% percent in 2003.

Key Facts		
City demographics	2000	2019
Population	11,850	11,621
Households	4,181	4,304
Median household income	\$41,583	\$54,099
City budget	2003	2019
General revenues	\$9,528,415	\$21,089,094
Total revenues	\$15,928,871	\$36,313,578
Total property taxes	\$5,000,837	\$10,232,250
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$36,070,564	\$84,295,060
Total pension assets	\$20,719,147	\$42,767,383
Funded ratio	57.4%	50.7%
Total pension shortfall	\$15,351,417	\$41,527,677
Per household	\$3,672	\$9,649
Active public safety workers	58	59
Public safety pension beneficiaries	32	60
City pension contributions	2003	2019
City contributions	\$884,005	\$3,849,870
Per household	\$211	\$894
Percentage of city's general budget	9.3%	18.3%
Employees' contributions	\$386,163	\$672,304

Schiller Park Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	43.6%	43.5%	4	4
2. Firefighter pension funded ratio	56.7%	53.6%	5	5
3. Municipal (IMRF) pension funded ratio	103.3%	79.6%	10	7
4. City pension debts per household as a percentage of median household income	8.8%	17.8%	6	1
5. City contributions per household as a percentage of median household income	0.51%	1.65%	7	1
6. City contributions as a percentage of total budget	5.5%	10.6%	6	1
7. Ratio of city contributions to employee contributions	2.29	5.73	7	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-23.8%	17.7%	5	10
9. Asset-to-payout ratio (Police & Fire only)	14.2	10.5	7	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.81	0.98	9	4

Total score	66	42
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Silvis receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Silvis received a "D" grade in 2019. The city's total score dropped from 80 in 2003 to 62 in 2019, a decline of 18 points.
- **Key finding #2:** In 2019, city taxpayers contributed 5.2 times more to pensions compared to 2003, and yet city pension debts today are 3.9 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 17.7 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 20.1 percent in 2019 from 8.4 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	7,269	7,497
Households	3,014	3,359
Median household income	\$35,047	\$53,634
City budget	2003	2019
General revenues	\$2,263,740	\$4,879,296
Total revenues	\$6,741,195	\$13,343,482
Total property taxes	\$2,230,131	\$4,516,158
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$8,583,646	\$19,502,790
Total pension assets	\$6,485,356	\$11,289,910
Funded ratio	75.6%	57.9%
Total pension shortfall	\$2,098,294	\$8,212,880
Per household	\$696	\$2,445
Active public safety workers	15	18
Public safety pension beneficiaries	9	15
City pension contributions	2003	2019
City contributions	\$190,493	\$982,784
Per household	\$63	\$293
Percentage of city's general budget	8.4%	20.1%
Employees' contributions	\$113,127	\$186,866

Silvis Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	57.6%	52.4%	5	5
2. Firefighter pension funded ratio	123.5%	56.4%	10	5
3. Municipal (IMRF) pension funded ratio	109.4%	77.2%	10	7
4. City pension debts per household as a percentage of median household income	2.0%	4.6%	8	8
5. City contributions per household as a percentage of median household income	0.18%	0.55%	9	7
6. City contributions as a percentage of total budget	2.8%	7.4%	9	4
7. Ratio of city contributions to employee contributions	1.68	5.26	8	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-19.8%	23.9%	6	10
9. Asset-to-payout ratio (Police & Fire only)	14.4	12.0	7	7
10. Worker-to-beneficiary ratio (Police & Fire only)	1.67	1.20	8	6

Total score	80	62
Grade	B	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Skokie receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Skokie received an "F" grade in 2019. The city's total score dropped from 73 in 2003 to 50 in 2019, a decline of 23 points.
- **Key finding #2:** In 2019, city taxpayers contributed 5.3 times more to pensions compared to 2003, and yet city pension debts today are 5 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 25.9 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 16.0 percent in 2019 from 5.2 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	63,348	63,821
Households	23,208	22,366
Median household income	\$57,375	\$73,046
City budget	2003	2019
General revenues	\$40,047,778	\$69,103,095
Total revenues	\$81,329,235	\$130,532,799
Total property taxes	\$23,893,717	\$19,741,761
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$204,187,951	\$417,544,974
Total pension assets	\$167,754,787	\$234,718,204
Funded ratio	82.2%	56.2%
Total pension shortfall	\$36,433,164	\$182,826,770
Per household	\$1,570	\$8,174
Active public safety workers	224	221
Public safety pension beneficiaries	225	293
City pension contributions	2003	2019
City contributions	\$2,070,938	\$11,062,321
Per household	\$89	\$495
Percentage of city's general budget	5.2%	16.0%
Employees' contributions	\$1,989,875	\$3,219,416

Skokie Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	76.8%	58.1%	7	5
2. Firefighter pension funded ratio	74.1%	43.0%	7	4
3. Municipal (IMRF) pension funded ratio	106.4%	86.2%	10	8
4. City pension debts per household as a percentage of median household income	2.7%	11.2%	8	5
5. City contributions per household as a percentage of median household income	0.16%	0.68%	9	7
6. City contributions as a percentage of total budget	2.5%	8.5%	9	3
7. Ratio of city contributions to employee contributions	1.04	3.44	9	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-57.8%	-25.3%	1	4
9. Asset-to-payout ratio (Police & Fire only)	18.0	10.5	8	6
10. Worker-to-beneficiary ratio (Police & Fire only)	.99	0.75	4	3

Total score	72	50
Skokie was one of 102 cities to receive an "F" grade in 2019	C	F
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

B

South Chicago Heights receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** South Chicago Heights received an "F" grade in 2019. The city's total score dropped from 82 in 2003 to 49 in 2019, a decline of 33 points.
- **Key finding #2:** In 2019, city taxpayers contributed 9.7 times more to pensions compared to 2003, and yet city pension debts today are 6.6 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 34.5 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 7.2 percent in 2019 from 1.9 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	3,970	4,076
Households	1,569	1,467
Median household income	\$39,639	\$41,138
City budget	2003	2019
General revenues	\$1,880,704	\$4,957,115
Total revenues	\$4,905,459	\$8,367,431
Total property taxes	\$1,362,767	\$2,062,875
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$4,870,301	\$10,768,314
Total pension assets	\$4,029,026	\$5,198,508
Funded ratio	82.7%	48.3%
Total pension shortfall	\$841,274	\$5,569,806
Per household	\$536	\$3,797
Active public safety workers	12	10
Public safety pension beneficiaries	4	9
City pension contributions	2003	2019
City contributions	\$36,577	\$356,407
Per household	\$23	\$243
Percentage of city's general budget	1.9%	7.2%
Employees' contributions	\$56,870	\$91,665

South Chicago Heights Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	81.3%	50.3%	8	5
2. Firefighter pension funded ratio	65.6%	0.8%	6	1
3. Municipal (IMRF) pension funded ratio	88.2%	49.7%	8	4
4. City pension debts per household as a percentage of median household income	1.4%	9.2%	9	6
5. City contributions per household as a percentage of median household income	0.06%	0.59%	10	7
6. City contributions as a percentage of total budget	0.7%	4.3%	10	7
7. Ratio of city contributions to employee contributions	0.64	3.89	10	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-82.1%	-32.0%	1	3
9. Asset-to-payout ratio (Police & Fire only)	32.3	11.4	10	6
10. Worker-to-beneficiary ratio (Police & Fire only)	3.00	1.11	10	5

Total score	82	49
Grade	B	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





South Holland receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** South Holland received a "D" grade in 2019. The city's total score dropped from 73 in 2003 to 68 in 2019, a decline of 5 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.6 times more to pensions compared to 2003, and yet city pension debts today are 2.6 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 4.4 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 9.8 percent in 2019 from 7.1 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	22,147	21,677
Households	7,701	7,080
Median household income	\$60,246	\$63,170
City budget	2003	2019
General revenues	\$13,427,628	\$24,998,774
Total revenues	\$25,496,283	\$47,543,650
Total property taxes	\$10,054,733	\$17,564,358
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$37,608,268	\$81,775,579
Total pension assets	\$28,063,437	\$57,420,279
Funded ratio	74.6%	70.2%
Total pension shortfall	\$9,544,831	\$24,355,300
Per household	\$1,239	\$3,440
Active public safety workers	67	71
Public safety pension beneficiaries	27	48
City pension contributions	2003	2019
City contributions	\$954,448	\$2,451,064
Per household	\$124	\$346
Percentage of city's general budget	7.1%	9.8%
Employees' contributions	\$522,933	\$904,055

South Holland Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	67.8%	65.2%	6	6
2. Firefighter pension funded ratio	72.5%	74.9%	7	7
3. Municipal (IMRF) pension funded ratio	88.2%	77.0%	8	7
4. City pension debts per household as a percentage of median household income	2.1%	5.4%	8	7
5. City contributions per household as a percentage of median household income	0.21%	0.55%	8	7
6. City contributions as a percentage of total budget	3.7%	5.2%	8	6
7. Ratio of city contributions to employee contributions	1.83	2.71	8	6
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-37.4%	-9.8%	2	8
9. Asset-to-payout ratio (Police & Fire only)	17.9	14.1	8	7
10. Worker-to-beneficiary ratio (Police & Fire only)	2.48	1.48	10	7

Total score	73	68
Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

D

Springfield receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Springfield received an "F" grade in 2019. The city's total score dropped from 67 in 2003 to 48 in 2019, a decline of 19 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.6 times more to pensions compared to 2003, and yet city pension debts today are 2.9 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 13.5 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 27.6 percent in 2019 from 9.2 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	111,454	115,888
Households	48,753	50,952
Median household income	\$39,388	\$54,648
City budget	2003	2019
General revenues	\$75,607,972	\$116,283,468
Total revenues	\$289,189,759	\$504,892,348
Total property taxes	\$20,149,235	\$28,478,202
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$424,025,164	\$885,204,840
Total pension assets	\$275,318,551	\$455,663,926
Funded ratio	64.9%	51.5%
Total pension shortfall	\$148,706,613	\$429,540,914
Per household	\$3,050	\$8,430
Active public safety workers	485	461
Public safety pension beneficiaries	350	512
City pension contributions	2003	2019
City contributions	\$6,950,555	\$32,092,811
Per household	\$143	\$630
Percentage of city's general budget	9.2%	27.6%
Employees' contributions	\$5,110,129	\$6,885,008

Springfield Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	50.8%	51.4%	5	5
2. Firefighter pension funded ratio	48.1%	43.4%	4	4
3. Municipal (IMRF) pension funded ratio	87.2%	62.5%	8	6
4. City pension debts per household as a percentage of median household income	7.7%	15.4%	7	1
5. City contributions per household as a percentage of median household income	0.36%	1.15%	8	5
6. City contributions as a percentage of total budget	2.4%	6.4%	9	5
7. Ratio of city contributions to employee contributions	1.36	4.66	9	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-28.8%	-8.6%	4	8
9. Asset-to-payout ratio (Police & Fire only)	12.9	10.3	7	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.39	0.90	6	4

Total score	67	48
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





St Charles receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** St Charles received a "D" grade in 2019. The city's total score dropped from 80 in 2003 to 68 in 2019, a decline of 12 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.5 times more to pensions compared to 2003, and yet city pension debts today are 4.7 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 14.8 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 13.3 percent in 2019 from 5.5 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	27,896	32,686
Households	10,337	12,642
Median household income	\$69,424	\$98,393
City budget	2003	2019
General revenues	\$31,923,955	\$46,712,326
Total revenues	\$92,653,747	\$155,350,898
Total property taxes	\$7,635,735	\$14,848,305
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$64,944,967	\$180,417,658
Total pension assets	\$50,710,085	\$114,216,113
Funded ratio	78.1%	63.3%
Total pension shortfall	\$14,234,883	\$66,201,545
Per household	\$1,377	\$5,237
Active public safety workers	85	99
Public safety pension beneficiaries	33	79
City pension contributions	2003	2019
City contributions	\$1,768,646	\$6,207,409
Per household	\$171	\$491
Percentage of city's general budget	5.5%	13.3%
Employees' contributions	\$1,023,835	\$2,099,780

St Charles Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	58.1%	50.5%	5	5
2. Firefighter pension funded ratio	87.7%	69.7%	8	6
3. Municipal (IMRF) pension funded ratio	94.1%	75.3%	9	7
4. City pension debts per household as a percentage of median household income	2.0%	5.3%	8	7
5. City contributions per household as a percentage of median household income	0.25%	0.50%	8	7
6. City contributions as a percentage of total budget	1.9%	4.0%	10	7
7. Ratio of city contributions to employee contributions	1.73	2.96	8	6
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-20.3%	-0.8%	5	9
9. Asset-to-payout ratio (Police & Fire only)	22.1	15.9	9	8
10. Worker-to-beneficiary ratio (Police & Fire only)	2.58	1.25	10	6

Total score	80	68
Grade	B	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Sterling receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Sterling received an "F" grade in 2019. The city's total score dropped from 71 in 2003 to 56 in 2019, a decline of 15 points.
- **Key finding #2:** In 2019, city taxpayers contributed 5 times more to pensions compared to 2003, and yet city pension debts today are 3.5 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 16.1 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 18.5 percent in 2019 from 6.9 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	15,451	14,782
Households	6,241	6,238
Median household income	\$37,664	\$43,685
City budget	2003	2019
General revenues	\$7,098,260	\$13,313,828
Total revenues	\$12,852,285	\$34,605,863
Total property taxes	\$2,207,539	\$5,919,749
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$32,290,936	\$65,622,914
Total pension assets	\$25,172,910	\$40,576,856
Funded ratio	78.0%	61.8%
Total pension shortfall	\$7,118,026	\$25,046,058
Per household	\$1,141	\$4,015
Active public safety workers	54	43
Public safety pension beneficiaries	40	59
City pension contributions	2003	2019
City contributions	\$490,931	\$2,465,377
Per household	\$79	\$395
Percentage of city's general budget	6.9%	18.5%
Employees' contributions	\$362,329	\$436,805

Sterling Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	63.5%	56.5%	6	5
2. Firefighter pension funded ratio	71.0%	51.5%	7	5
3. Municipal (IMRF) pension funded ratio	110.0%	96.1%	10	9
4. City pension debts per household as a percentage of median household income	3.0%	9.2%	8	6
5. City contributions per household as a percentage of median household income	0.21%	0.90%	8	6
6. City contributions as a percentage of total budget	3.8%	7.1%	8	4
7. Ratio of city contributions to employee contributions	1.35	5.64	9	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-48.5%	41.1%	1	10
9. Asset-to-payout ratio (Police & Fire only)	18.7	9.6	8	5
10. Worker-to-beneficiary ratio (Police & Fire only)	1.35	0.73	6	3

Total score	71	56
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Streamwood receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Streamwood received a "D" grade in 2019. The city's total score dropped from 79 in 2003 to 69 in 2019, a decline of 10 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.5 times more to pensions compared to 2003, and yet city pension debts today are 4.1 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 8.5 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 14.9 percent in 2019 from 8.6 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	36,407	39,809
Households	12,146	13,125
Median household income	\$65,076	\$80,651
City budget	2003	2019
General revenues	\$14,808,697	\$30,231,867
Total revenues	\$29,220,550	\$66,119,162
Total property taxes	\$5,382,972	\$12,559,722
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$53,986,664	\$160,340,481
Total pension assets	\$41,362,888	\$109,159,136
Funded ratio	76.6%	68.1%
Total pension shortfall	\$12,623,776	\$51,181,345
Per household	\$1,039	\$3,900
Active public safety workers	98	108
Public safety pension beneficiaries	39	100
City pension contributions	2003	2019
City contributions	\$1,268,474	\$4,492,785
Per household	\$104	\$342
Percentage of city's general budget	8.6%	14.9%
Employees' contributions	\$780,620	\$1,283,466

Streamwood Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	68.1%	63.9%	6	6
2. Firefighter pension funded ratio	74.1%	71.8%	7	7
3. Municipal (IMRF) pension funded ratio	102.0%	73.8%	10	7
4. City pension debts per household as a percentage of median household income	1.6%	4.8%	9	8
5. City contributions per household as a percentage of median household income	0.16%	0.42%	9	8
6. City contributions as a percentage of total budget	4.3%	6.8%	7	5
7. Ratio of city contributions to employee contributions	1.62	3.50	8	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-27.3%	0.0%	4	10
9. Asset-to-payout ratio (Police & Fire only)	24.1	16.2	9	8
10. Worker-to-beneficiary ratio (Police & Fire only)	2.51	1.08	10	5

	Total score	79	69
Streamwood was one of 64 cities to receive a "D" grade in 2019	Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

D

Streator receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Streator received an "F" grade in 2019. The city's total score dropped from 66 in 2003 to 45 in 2019, a decline of 21 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.8 times more to pensions compared to 2003, and yet city pension debts today are 4.3 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 25.6 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 14.8 percent in 2019 from 8.3 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	14,190	12,653
Households	5,786	5,742
Median household income	\$33,868	\$39,736
City budget	2003	2019
General revenues	\$5,998,132	\$12,665,305
Total revenues	\$11,363,795	\$22,709,584
Total property taxes	\$2,111,560	\$4,406,848
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$19,690,430	\$46,690,797
Total pension assets	\$13,570,921	\$20,240,668
Funded ratio	68.9%	43.4%
Total pension shortfall	\$6,119,509	\$26,450,129
Per household	\$1,058	\$4,606
Active public safety workers	40	39
Public safety pension beneficiaries	41	44
City pension contributions	2003	2019
City contributions	\$499,357	\$1,873,242
Per household	\$86	\$326
Percentage of city's general budget	8.3%	14.8%
Employees' contributions	\$193,578	\$373,013

Streator Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	59.1%	48.0%	5	4
2. Firefighter pension funded ratio	62.9%	30.0%	6	2
3. Municipal (IMRF) pension funded ratio	123.9%	67.1%	10	6
4. City pension debts per household as a percentage of median household income	3.1%	11.6%	8	5
5. City contributions per household as a percentage of median household income	0.25%	0.82%	8	6
6. City contributions as a percentage of total budget	4.4%	8.2%	7	3
7. Ratio of city contributions to employee contributions	2.58	5.02	6	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-21.3%	-14.6%	5	7
9. Asset-to-payout ratio (Police & Fire only)	13.5	9.0	7	5
10. Worker-to-beneficiary ratio (Police & Fire only)	0.98	0.89	4	4

Total score	66	45
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



Swansea receives a "C" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Swansea received a "C" grade in 2019. The city's total score dropped from 80 in 2003 to 72 in 2019, a decline of 8 points.
- **Key finding #2:** In 2019, city taxpayers contributed 5.6 times more to pensions compared to 2003, and yet city pension debts today are 2.1 times larger.
- **Key finding #3:** The city's combined pension funded ratio improved 12.2 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 18.9 percent in 2019 from 7.9 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	10,579	13,851
Households	3,922	5,587
Median household income	\$49,851	\$77,517
City budget	2003	2019
General revenues	\$3,113,943	\$7,322,017
Total revenues	\$5,557,318	\$14,922,213
Total property taxes	\$581,800	\$4,023,349
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$6,715,209	\$22,037,712
Total pension assets	\$4,372,553	\$17,039,717
Funded ratio	65.1%	77.3%
Total pension shortfall	\$2,342,656	\$4,997,995
Per household	\$597	\$895
Active public safety workers	18	22
Public safety pension beneficiaries	3	12
City pension contributions	2003	2019
City contributions	\$245,673	\$1,380,582
Per household	\$63	\$247
Percentage of city's general budget	7.9%	18.9%
Employees' contributions	\$125,212	\$238,763

Swansea Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	60.3%	78.5%	6	7
2. Firefighter pension funded ratio	87.9%	91.8%	8	9
3. Municipal (IMRF) pension funded ratio	76.6%	64.3%	7	6
4. City pension debts per household as a percentage of median household income	1.2%	1.2%	9	9
5. City contributions per household as a percentage of median household income	0.13%	0.32%	9	8
6. City contributions as a percentage of total budget	4.4%	9.3%	7	2
7. Ratio of city contributions to employee contributions	1.96	5.78	8	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-15.9%	131.7%	6	10
9. Asset-to-payout ratio (Police & Fire only)	33.2	23.2	10	9
10. Worker-to-beneficiary ratio (Police & Fire only)	6.00	1.83	10	9

	Total score	80	72
Swansea was one of eight cities to receive a "C" grade in 2019	Grade	B	C

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



Sycamore receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Sycamore received a "D" grade in 2019. The city's total score dropped from 72 in 2003 to 67 in 2019, a decline of 5 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.8 times more to pensions compared to 2003, and yet city pension debts today are 3.5 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 6.2 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 9.7 percent in 2019 from 6.9 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	12,020	17,726
Households	4,717	6,798
Median household income	\$51,921	\$71,698
City budget	2003	2019
General revenues	\$8,161,361	\$16,460,995
Total revenues	\$19,010,896	\$47,209,595
Total property taxes	\$2,697,977	\$4,218,913
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$20,557,032	\$60,713,196
Total pension assets	\$13,902,069	\$37,294,685
Funded ratio	67.6%	61.4%
Total pension shortfall	\$6,654,963	\$23,418,511
Per household	\$1,411	\$3,445
Active public safety workers	42	59
Public safety pension beneficiaries	17	38
City pension contributions	2003	2019
City contributions	\$564,034	\$1,596,768
Per household	\$120	\$235
Percentage of city's general budget	6.9%	9.7%
Employees' contributions	\$270,385	\$662,941

Sycamore Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	61.0%	58.4%	6	5
2. Firefighter pension funded ratio	57.7%	58.0%	5	5
3. Municipal (IMRF) pension funded ratio	102.4%	81.1%	10	8
4. City pension debts per household as a percentage of median household income	2.7%	4.8%	8	8
5. City contributions per household as a percentage of median household income	0.23%	0.33%	8	8
6. City contributions as a percentage of total budget	3.0%	3.4%	8	8
7. Ratio of city contributions to employee contributions	2.09	2.41	7	7
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-40.4%	-34.0%	1	3
9. Asset-to-payout ratio (Police & Fire only)	22.9	17.5	9	8
10. Worker-to-beneficiary ratio (Police & Fire only)	2.47	1.55	10	7

Total score	72	67
Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Taylorville receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Taylorville received a "D" grade in 2019. The city's total score dropped from 77 in 2003 to 67 in 2019, a decline of 10 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3 times more to pensions compared to 2003, and yet city pension debts today are 2.9 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 12.4 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 13.3 percent in 2019 from 8.2 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	11,427	10,893
Households	4,801	5,112
Median household income	\$34,235	\$39,979
City budget	2003	2019
General revenues	\$4,641,764	\$8,617,665
Total revenues	\$9,109,584	\$17,009,444
Total property taxes	\$1,571,916	\$2,820,595
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$15,664,706	\$29,418,287
Total pension assets	\$12,045,286	\$18,983,392
Funded ratio	76.9%	64.5%
Total pension shortfall	\$3,619,420	\$10,434,895
Per household	\$754	\$2,041
Active public safety workers	35	36
Public safety pension beneficiaries	15	28
City pension contributions	2003	2019
City contributions	\$381,866	\$1,150,392
Per household	\$80	\$225
Percentage of city's general budget	8.2%	13.3%
Employees' contributions	\$217,845	\$311,930

Taylorville Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	60.4%	61.7%	6	6
2. Firefighter pension funded ratio	73.2%	64.2%	7	6
3. Municipal (IMRF) pension funded ratio	93.4%	71.5%	9	7
4. City pension debts per household as a percentage of median household income	2.2%	5.1%	8	7
5. City contributions per household as a percentage of median household income	0.23%	0.56%	8	7
6. City contributions as a percentage of total budget	4.2%	6.8%	7	5
7. Ratio of city contributions to employee contributions	1.75	3.69	8	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-27.4%	7.1%	4	10
9. Asset-to-payout ratio (Police & Fire only)	25.5	16.0	10	8
10. Worker-to-beneficiary ratio (Police & Fire only)	2.33	1.29	10	6

Total score	77	67
Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





University Park receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** University Park received a "D" grade in 2019. The city's total score dropped from 84 in 2003 to 64 in 2019, a decline of 20 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.7 times more to pensions compared to 2003, and yet city pension debts today are 9.8 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 26.0 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 11.3 percent in 2019 from 8.6 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	6,662	6,947
Households	2,168	2,455
Median household income	\$50,652	\$52,250
City budget	2003	2019
General revenues	\$4,845,273	\$9,951,337
Total revenues	\$11,039,987	\$28,102,548
Total property taxes	\$6,515,062	\$20,318,932
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$10,166,178	\$32,282,407
Total pension assets	\$8,892,866	\$19,852,758
Funded ratio	87.5%	61.5%
Total pension shortfall	\$1,273,312	\$12,429,649
Per household	\$587	\$5,063
Active public safety workers	43	31
Public safety pension beneficiaries	6	31
City pension contributions	2003	2019
City contributions	\$415,948	\$1,121,859
Per household	\$192	\$457
Percentage of city's general budget	8.6%	11.3%
Employees' contributions	\$205,512	\$329,221

University Park Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	82.5%	63.7%	8	6
2. Firefighter pension funded ratio	81.1%	51.9%	8	5
3. Municipal (IMRF) pension funded ratio	102.6%	90.8%	10	9
4. City pension debts per household as a percentage of median household income	1.2%	9.7%	9	6
5. City contributions per household as a percentage of median household income	0.38%	0.87%	8	6
6. City contributions as a percentage of total budget	3.8%	4.0%	8	7
7. Ratio of city contributions to employee contributions	2.02	3.41	7	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-13.7%	-13.0%	7	7
9. Asset-to-payout ratio (Police & Fire only)	22.7	17.1	9	8
10. Worker-to-beneficiary ratio (Police & Fire only)	7.17	1.00	10	5

Total score	84	64
Grade	B	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

D

2003 GRADE

C

Urbana receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Urbana received a "D" grade in 2019. The city's total score dropped from 73 in 2003 to 64 in 2019, a decline of 9 points.
- **Key finding #2:** In 2019, city taxpayers contributed 1.4 times more to pensions compared to 2003, and yet city pension debts today are 2.9 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 5.8% percentage points between 2003 and 2019.

Key Facts		
City demographics	2000	2019
Population	36,395	42,718
Households	14,247	16,742
Median household income	\$27,819	\$37,102
City budget	2003	2019
General revenues	\$18,180,412	\$32,305,708
Total revenues	\$35,808,656	\$59,858,241
Total property taxes	\$6,673,611	\$9,797,799
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$65,543,029	\$151,990,236
Total pension assets	\$51,464,065	\$110,511,527
Funded ratio	78.5%	72.7%
Total pension shortfall	\$14,078,964	\$41,478,709
Per household	\$988	\$2,478
Active public safety workers	95	116
Public safety pension beneficiaries	89	117
City pension contributions	2003	2019
City contributions	\$1,931,747	\$2,787,579
Per household	\$136	\$167
Percentage of city's general budget	10.6%	8.6%
Employees' contributions	\$752,127	\$1,481,015

Urbana Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	63.5%	63.0%	6	6
2. Firefighter pension funded ratio	78.5%	81.6%	7	8
3. Municipal (IMRF) pension funded ratio	96.4%	75.7%	9	7
4. City pension debts per household as a percentage of median household income	3.6%	6.7%	8	7
5. City contributions per household as a percentage of median household income	0.49%	0.45%	8	8
6. City contributions as a percentage of total budget	5.4%	4.7%	6	7
7. Ratio of city contributions to employee contributions	2.57	1.88	6	8
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	35.3%	-42.1%	10	1
9. Asset-to-payout ratio (Police & Fire only)	15.0	16.5	8	8
10. Worker-to-beneficiary ratio (Police & Fire only)	1.07	0.99	5	4

Total score	73	64
Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Villa Park receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Villa Park received an "F" grade in 2019. The city's total score dropped from 79 in 2003 to 59 in 2019, a decline of 20 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.6 times more to pensions compared to 2003, and yet city pension debts today are 4.9 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 22.3 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 17.4 percent in 2019 from 9.1 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	22,075	21,916
Households	7,829	8,115
Median household income	\$55,706	\$77,739
City budget	2003	2019
General revenues	\$11,756,963	\$22,280,924
Total revenues	\$24,870,815	\$55,130,388
Total property taxes	\$6,171,951	\$8,942,565
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$48,777,911	\$111,570,793
Total pension assets	\$39,398,770	\$65,283,397
Funded ratio	80.8%	58.5%
Total pension shortfall	\$9,379,142	\$46,287,396
Per household	\$1,198	\$5,704
Active public safety workers	64	64
Public safety pension beneficiaries	30	67
City pension contributions	2003	2019
City contributions	\$1,069,710	\$3,870,621
Per household	\$137	\$477
Percentage of city's general budget	9.1%	17.4%
Employees' contributions	\$600,527	\$859,804

Villa Park Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	69.4%	50.7%	6	5
2. Firefighter pension funded ratio	85.8%	61.5%	8	6
3. Municipal (IMRF) pension funded ratio	98.6%	76.9%	9	7
4. City pension debts per household as a percentage of median household income	2.2%	7.3%	8	7
5. City contributions per household as a percentage of median household income	0.25%	0.61%	8	7
6. City contributions as a percentage of total budget	4.3%	7.0%	7	4
7. Ratio of city contributions to employee contributions	1.78	4.50	8	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-23.7%	-2.2%	5	9
9. Asset-to-payout ratio (Police & Fire only)	27.8	11.5	10	6
10. Worker-to-beneficiary ratio (Police & Fire only)	2.13	0.96	10	4

Total score	79	59
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

D

Waukegan receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Waukegan received an "F" grade in 2019. The city's total score dropped from 66 in 2003 to 50 in 2019, a decline of 16 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.7 times more to pensions compared to 2003, and yet city pension debts today are 2.9 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 8.0% percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 23.8% percent in 2019 from 12.3% percent in 2003.

Key Facts		
City demographics	2000	2019
Population	87,901	87,297
Households	27,676	29,441
Median household income	\$42,335	\$49,803
City budget	2003	2019
General revenues	\$36,469,037	\$70,543,040
Total revenues	\$83,496,128	\$162,611,614
Total property taxes	\$17,124,463	\$49,721,714
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$170,240,965	\$407,130,549
Total pension assets	\$105,726,068	\$220,426,812
Funded ratio	62.1%	54.1%
Total pension shortfall	\$64,514,897	\$186,703,737
Per household	\$2,331	\$6,342
Active public safety workers	278	261
Public safety pension beneficiaries	184	266
City pension contributions	2003	2019
City contributions	\$4,494,255	\$16,799,624
Per household	\$162	\$571
Percentage of city's general budget	12.3%	23.8%
Employees' contributions	\$2,098,640	\$3,232,859

Waukegan Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	50.5%	51.6%	5	5
2. Firefighter pension funded ratio	55.8%	49.5%	5	4
3. Municipal (IMRF) pension funded ratio	102.7%	79.3%	10	7
4. City pension debts per household as a percentage of median household income	5.5%	12.7%	7	4
5. City contributions per household as a percentage of median household income	0.38%	1.15%	8	5
6. City contributions as a percentage of total budget	5.4%	10.3%	6	1
7. Ratio of city contributions to employee contributions	2.14	5.20	7	3
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-26.7%	4.1%	4	10
9. Asset-to-payout ratio (Police & Fire only)	13.9	12.0	7	7
10. Worker-to-beneficiary ratio (Police & Fire only)	1.51	0.98	7	4

Total score	66	50
Grade	D	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





West Dundee receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** West Dundee received a "D" grade in 2019. The city's total score dropped from 77 in 2003 to 62 in 2019, a decline of 15 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.5 times more to pensions compared to 2003, and yet city pension debts today are 4.3 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 8.1 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 12.3 percent in 2019 from 9.2 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	5,428	7,644
Households	2,109	3,114
Median household income	\$62,540	\$91,970
City budget	2003	2019
General revenues	\$5,500,336	\$10,244,255
Total revenues	\$11,257,976	\$17,472,455
Total property taxes	\$865,806	\$4,904,038
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$12,489,016	\$41,972,976
Total pension assets	\$8,774,216	\$26,072,893
Funded ratio	70.3%	62.1%
Total pension shortfall	\$3,714,800	\$15,900,083
Per household	\$1,761	\$5,106
Active public safety workers	33	28
Public safety pension beneficiaries	7	28
City pension contributions	2003	2019
City contributions	\$504,597	\$1,261,160
Per household	\$239	\$405
Percentage of city's general budget	9.2%	12.3%
Employees' contributions	\$225,518	\$334,724

West Dundee Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	65.7%	54.1%	6	5
2. Firefighter pension funded ratio	68.8%	66.7%	6	6
3. Municipal (IMRF) pension funded ratio	85.5%	78.4%	8	7
4. City pension debts per household as a percentage of median household income	2.8%	5.6%	8	7
5. City contributions per household as a percentage of median household income	0.38%	0.44%	8	8
6. City contributions as a percentage of total budget	4.5%	7.2%	7	4
7. Ratio of city contributions to employee contributions	2.24	3.77	7	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-11.6%	-14.8%	7	7
9. Asset-to-payout ratio (Police & Fire only)	25.1	15.7	10	8
10. Worker-to-beneficiary ratio (Police & Fire only)	4.71	1.00	10	5

Total score	77	62
Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Westchester receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Westchester received an "F" grade in 2019. The city's total score dropped from 75 in 2003 to 57 in 2019, a decline of 18 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.4 times more to pensions compared to 2003, and yet city pension debts today are 3.9 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 16.3 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 14.3 percent in 2019 from 8.6 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	16,824	16,440
Households	6,909	6,478
Median household income	\$58,928	\$86,623
City budget	2003	2019
General revenues	\$10,558,326	\$15,040,370
Total revenues	\$17,023,067	\$29,617,673
Total property taxes	\$5,281,629	\$6,088,247
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$42,950,083	\$98,063,422
Total pension assets	\$33,329,497	\$60,098,001
Funded ratio	77.6%	61.3%
Total pension shortfall	\$9,620,586	\$37,965,421
Per household	\$1,392	\$5,861
Active public safety workers	67	58
Public safety pension beneficiaries	26	57
City pension contributions	2003	2019
City contributions	\$903,773	\$2,147,544
Per household	\$131	\$332
Percentage of city's general budget	8.6%	14.3%
Employees' contributions	\$504,369	\$640,824

Westchester Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	69.8%	58.3%	6	5
2. Firefighter pension funded ratio	79.8%	59.9%	7	5
3. Municipal (IMRF) pension funded ratio	96.3%	81.8%	9	8
4. City pension debts per household as a percentage of median household income	2.4%	6.8%	8	7
5. City contributions per household as a percentage of median household income	0.22%	0.38%	8	8
6. City contributions as a percentage of total budget	5.3%	7.3%	6	4
7. Ratio of city contributions to employee contributions	1.79	3.35	8	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-33.7%	-31.1%	3	3
9. Asset-to-payout ratio (Police & Fire only)	33.6	13.7	10	7
10. Worker-to-beneficiary ratio (Police & Fire only)	2.58	1.02	10	5

Total score	75	57
Grade	C	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Western Springs receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Western Springs received a "D" grade in 2019. The city's total score dropped from 69 in 2003 to 66 in 2019, a decline of 3 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3.5 times more to pensions compared to 2003, and yet city pension debts today are 3.2 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 15.1 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 14.8 percent in 2019 from 7.7 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	12,493	13,272
Households	4,392	4,331
Median household income	\$98,876	\$174,760
City budget	2003	2019
General revenues	\$6,400,573	\$11,732,679
Total revenues	\$14,318,636	\$26,951,927
Total property taxes	\$4,295,042	\$8,670,852
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$22,284,819	\$44,531,099
Total pension assets	\$16,702,206	\$26,645,363
Funded ratio	74.9%	59.8%
Total pension shortfall	\$5,582,613	\$17,885,736
Per household	\$1,271	\$4,130
Active public safety workers	22	20
Public safety pension beneficiaries	20	28
City pension contributions	2003	2019
City contributions	\$492,335	\$1,737,062
Per household	\$112	\$401
Percentage of city's general budget	7.7%	14.8%
Employees' contributions	\$235,550	\$371,075

Western Springs Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	67.4%	52.8%	6	5
2. Firefighter pension funded ratio	35.2%	100.3%	3	10
3. Municipal (IMRF) pension funded ratio	91.5%	76.4%	9	7
4. City pension debts per household as a percentage of median household income	1.3%	2.4%	9	8
5. City contributions per household as a percentage of median household income	0.11%	0.23%	9	8
6. City contributions as a percentage of total budget	3.4%	6.4%	8	5
7. Ratio of city contributions to employee contributions	2.09	4.68	7	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-19.4%	16.3%	6	10
9. Asset-to-payout ratio (Police & Fire only)	14.7	10.3	7	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.10	0.71	5	3

Total score	69	66
Grade	D	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Wheaton receives a "C" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Wheaton received a "C" grade in 2019. The city's total score dropped from 82 in 2003 to 71 in 2019, a decline of 11 points.
- **Key finding #2:** In 2019, city taxpayers contributed 3 times more to pensions compared to 2003, and yet city pension debts today are 3.4 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 8.3 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 12.7 percent in 2019 from 7.4 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	55,416	53,270
Households	19,427	19,174
Median household income	\$73,385	\$103,376
City budget	2003	2019
General revenues	\$24,384,969	\$43,410,901
Total revenues	\$51,965,019	\$111,478,330
Total property taxes	\$11,108,456	\$26,425,886
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$76,237,505	\$193,658,529
Total pension assets	\$58,043,813	\$131,310,131
Funded ratio	76.1%	67.8%
Total pension shortfall	\$18,193,692	\$62,348,398
Per household	\$937	\$3,252
Active public safety workers	103	105
Public safety pension beneficiaries	51	94
City pension contributions	2003	2019
City contributions	\$1,806,388	\$5,505,396
Per household	\$93	\$287
Percentage of city's general budget	7.4%	12.7%
Employees' contributions	\$1,036,598	\$1,908,564

Wheaton Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	63.8%	58.4%	6	5
2. Firefighter pension funded ratio	67.0%	73.7%	6	7
3. Municipal (IMRF) pension funded ratio	96.0%	83.8%	9	8
4. City pension debts per household as a percentage of median household income	1.3%	3.1%	9	8
5. City contributions per household as a percentage of median household income	0.13%	0.28%	9	8
6. City contributions as a percentage of total budget	3.5%	4.9%	8	7
7. Ratio of city contributions to employee contributions	1.74	2.88	8	6
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-7.4%	-4.2%	8	9
9. Asset-to-payout ratio (Police & Fire only)	20.0	15.6	9	8
10. Worker-to-beneficiary ratio (Police & Fire only)	2.02	1.12	10	5

	Total score	82	71
Wheaton was one of eight cities to receive a "C" grade in 2019	Grade	B	C

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Wheeling receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Wheeling received a "D" grade in 2019. The city's total score dropped from 77 in 2003 to 62 in 2019, a decline of 15 points.
- **Key finding #2:** In 2019, city taxpayers contributed 8.3 times more to pensions compared to 2003, and yet city pension debts today are 3.8 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 11.4 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 16.8 percent in 2019 from 5.1 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	34,496	38,499
Households	13,237	14,441
Median household income	\$55,491	\$68,615
City budget	2003	2019
General revenues	\$16,247,049	\$40,320,946
Total revenues	\$32,186,297	\$99,306,101
Total property taxes	\$11,419,529	\$34,486,158
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$75,782,325	\$199,961,100
Total pension assets	\$56,174,862	\$125,432,454
Funded ratio	74.1%	62.7%
Total pension shortfall	\$19,607,463	\$74,528,646
Per household	\$1,481	\$5,161
Active public safety workers	113	106
Public safety pension beneficiaries	51	110
City pension contributions	2003	2019
City contributions	\$822,093	\$6,783,065
Per household	\$62	\$470
Percentage of city's general budget	5.1%	16.8%
Employees' contributions	\$743,437	\$1,511,638

Wheeling Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	67.7%	63.0%	6	6
2. Firefighter pension funded ratio	73.4%	55.9%	7	5
3. Municipal (IMRF) pension funded ratio	87.5%	78.4%	8	7
4. City pension debts per household as a percentage of median household income	2.7%	7.5%	8	7
5. City contributions per household as a percentage of median household income	0.11%	0.68%	9	7
6. City contributions as a percentage of total budget	2.6%	6.8%	9	5
7. Ratio of city contributions to employee contributions	1.11	4.49	9	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-82.2%	6.0%	1	10
9. Asset-to-payout ratio (Police & Fire only)	34.0	14.2	10	7
10. Worker-to-beneficiary ratio (Police & Fire only)	2.22	0.96	10	4

Total score	77	62
Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

F

Willow Springs receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Willow Springs received an "F" grade in 2019. The city's total score dropped from 58 in 2003 to 50 in 2019, a decline of 8 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.7 times more to pensions compared to 2003, and yet city pension debts today are 5.6 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 24.8 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 13.4 percent in 2019 from 5.9 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	5,027	5,604
Households	1,979	2,211
Median household income	\$58,322	\$83,860
City budget	2003	2019
General revenues	\$4,145,900	\$4,952,877
Total revenues	\$6,339,831	\$9,705,382
Total property taxes	\$2,024,523	\$4,763,568
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$3,943,644	\$13,583,287
Total pension assets	\$2,380,780	\$4,832,341
Funded ratio	60.4%	35.6%
Total pension shortfall	\$1,562,864	\$8,750,946
Per household	\$790	\$3,958
Active public safety workers	17	7
Public safety pension beneficiaries	2	16
City pension contributions	2003	2019
City contributions	\$243,051	\$665,140
Per household	\$123	\$301
Percentage of city's general budget	5.9%	13.4%
Employees' contributions	\$92,775	\$75,254

Willow Springs Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	14.5%	23.5%	1	2
2. Firefighter pension funded ratio	11.9%	41.0%	1	4
3. Municipal (IMRF) pension funded ratio	166.5%	121.9%	10	10
4. City pension debts per household as a percentage of median household income	1.4%	4.7%	9	8
5. City contributions per household as a percentage of median household income	0.21%	0.36%	8	8
6. City contributions as a percentage of total budget	3.8%	6.9%	8	5
7. Ratio of city contributions to employee contributions	2.62	8.84	6	1
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-36.6%	-10.3%	2	7
9. Asset-to-payout ratio (Police & Fire only)	5.0	5.8	3	3
10. Worker-to-beneficiary ratio (Police & Fire only)	8.50	0.44	10	2

Total score	58	50
Grade	F	F

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Wilmette receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Wilmette received a "D" grade in 2019. The city's total score dropped from 78 in 2003 to 65 in 2019, a decline of 13 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.1 times more to pensions compared to 2003, and yet city pension debts today are 3.8 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 14.5 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 15.5 percent in 2019 from 6.9 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	27,651	27,247
Households	9,994	9,717
Median household income	\$106,773	\$164,681
City budget	2003	2019
General revenues	\$21,600,712	\$39,346,647
Total revenues	\$46,221,406	\$88,718,118
Total property taxes	\$8,875,622	\$18,425,695
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$83,918,836	\$190,969,734
Total pension assets	\$66,092,181	\$122,676,161
Funded ratio	78.8%	64.2%
Total pension shortfall	\$17,826,655	\$68,293,573
Per household	\$1,784	\$7,028
Active public safety workers	90	88
Public safety pension beneficiaries	78	108
City pension contributions	2003	2019
City contributions	\$1,499,141	\$6,080,435
Per household	\$150	\$626
Percentage of city's general budget	6.9%	15.5%
Employees' contributions	\$794,347	\$1,399,352

Wilmette Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	70.6%	61.9%	7	6
2. Firefighter pension funded ratio	70.8%	60.9%	7	6
3. Municipal (IMRF) pension funded ratio	106.2%	79.5%	10	7
4. City pension debts per household as a percentage of median household income	1.7%	4.3%	9	8
5. City contributions per household as a percentage of median household income	0.14%	0.38%	9	8
6. City contributions as a percentage of total budget	3.2%	6.9%	8	5
7. Ratio of city contributions to employee contributions	1.89	4.35	8	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-10.3%	5.1%	7	10
9. Asset-to-payout ratio (Police & Fire only)	16.2	12.8	8	7
10. Worker-to-beneficiary ratio (Police & Fire only)	1.15	0.81	5	4

Total score	78	65
Grade	C	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

D

2003 GRADE

D

Winnetka receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Winnetka received a "D" grade in 2019. The city's total score dropped from 68 in 2003 to 64 in 2019, a decline of 4 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.7 times more to pensions compared to 2003, and yet city pension debts today are 2.5 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 7.3 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 17.2 percent in 2019 from 11.4 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	12,419	12,428
Households	4,150	4,107
Median household income	\$167,458	\$250,000
City budget	2003	2019
General revenues	\$14,113,555	\$25,837,226
Total revenues	\$34,812,001	\$69,396,946
Total property taxes	\$10,065,646	\$14,612,543
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$62,288,128	\$117,095,681
Total pension assets	\$48,071,590	\$81,794,534
Funded ratio	77.2%	69.9%
Total pension shortfall	\$14,216,538	\$35,301,147
Per household	\$3,426	\$8,595
Active public safety workers	53	52
Public safety pension beneficiaries	54	68
City pension contributions	2003	2019
City contributions	\$1,613,801	\$4,435,232
Per household	\$389	\$1,080
Percentage of city's general budget	11.4%	17.2%
Employees' contributions	\$644,971	\$965,874

Winnetka Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	74.5%	72.8%	7	7
2. Firefighter pension funded ratio	70.1%	68.4%	7	6
3. Municipal (IMRF) pension funded ratio	84.4%	67.4%	8	6
4. City pension debts per household as a percentage of median household income	2.0%	3.4%	8	8
5. City contributions per household as a percentage of median household income	0.23%	0.43%	8	8
6. City contributions as a percentage of total budget	4.6%	6.4%	7	5
7. Ratio of city contributions to employee contributions	2.50	4.59	6	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-20.7%	46.8%	5	10
9. Asset-to-payout ratio (Police & Fire only)	16.2	14.3	8	7
10. Worker-to-beneficiary ratio (Police & Fire only)	0.98	0.76	4	3

Total score	68	64
Winnetka was one of 64 cities to receive a "D" grade in 2019	Grade	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions





Wood River receives a "D" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Wood River received a "D" grade in 2019. The city's total score dropped from 84 in 2003 to 60 in 2019, a decline of 24 points.
- **Key finding #2:** In 2019, city taxpayers contributed 4.1 times more to pensions compared to 2003, and yet city pension debts today are 5 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 24.1 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 25.0 percent in 2019 from 10.4 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	11,296	10,169
Households	4,733	4,241
Median household income	\$33,875	\$46,860
City budget	2003	2019
General revenues	\$3,739,643	\$6,325,755
Total revenues	\$14,327,525	\$23,578,807
Total property taxes	\$2,037,467	\$2,611,215
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$16,835,752	\$37,501,015
Total pension assets	\$13,587,820	\$21,219,133
Funded ratio	80.7%	56.6%
Total pension shortfall	\$3,247,932	\$16,281,882
Per household	\$686	\$3,839
Active public safety workers	29	28
Public safety pension beneficiaries	16	32
City pension contributions	2003	2019
City contributions	\$389,894	\$1,579,555
Per household	\$82	\$372
Percentage of city's general budget	10.4%	25.0%
Employees' contributions	\$217,606	\$538,772

Wood River Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	82.4%	57.5%	8	5
2. Firefighter pension funded ratio	76.0%	53.3%	7	5
3. Municipal (IMRF) pension funded ratio	82.6%	59.5%	8	5
4. City pension debts per household as a percentage of median household income	2.0%	8.2%	8	6
5. City contributions per household as a percentage of median household income	0.24%	0.79%	8	7
6. City contributions as a percentage of total budget	2.7%	6.7%	9	5
7. Ratio of city contributions to employee contributions	1.79	2.93	8	6
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	0.7%	0.1%	10	10
9. Asset-to-payout ratio (Police & Fire only)	24.3	12.4	9	7
10. Worker-to-beneficiary ratio (Police & Fire only)	1.81	0.88	9	4

Total score	84	60
Grade	B	D

*Wirepoints analyzed 175 of Illinois' largest cities, excluding Chicago, that have a local police, firefighter and municipal (IMRF) pension fund.

Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Worth receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric). *

- **Key finding #1:** Worth received an "F" grade in 2019. The city's total score dropped from 75 in 2003 to 50 in 2019, a decline of 25 points.
- **Key finding #2:** In 2019, city taxpayers contributed 7 times more to pensions compared to 2003, and yet city pension debts today are 5.1 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 27.4 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 15.7 percent in 2019 from 3.1 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	11,047	10,633
Households	4,342	4,026
Median household income	\$42,723	\$60,516
City budget	2003	2019
General revenues	\$6,490,663	\$9,064,994
Total revenues	\$9,334,223	\$15,530,993
Total property taxes	\$1,953,698	\$3,123,524
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$16,379,167	\$42,342,705
Total pension assets	\$11,816,084	\$18,965,543
Funded ratio	72.1%	44.8%
Total pension shortfall	\$4,563,083	\$23,377,162
Per household	\$1,051	\$5,807
Active public safety workers	35	27
Public safety pension beneficiaries	18	44
City pension contributions	2003	2019
City contributions	\$202,784	\$1,425,845
Per household	\$47	\$354
Percentage of city's general budget	3.1%	15.7%
Employees' contributions	\$201,712	\$296,583

Worth Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	65.4%	36.5%	6	3
2. Firefighter pension funded ratio	69.1%	56.4%	6	5
3. Municipal (IMRF) pension funded ratio	115.3%	88.8%	10	8
4. City pension debts per household as a percentage of median household income	2.5%	9.6%	8	6
5. City contributions per household as a percentage of median household income	0.11%	0.59%	9	7
6. City contributions as a percentage of total budget	2.2%	9.2%	9	2
7. Ratio of city contributions to employee contributions	1.01	4.81	9	4
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	-49.2%	-13.3%	1	7
9. Asset-to-payout ratio (Police & Fire only)	15.4	8.4	8	5
10. Worker-to-beneficiary ratio (Police & Fire only)	1.94	0.61	9	3

Total score	75	50
Grade	C	F

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Communities in crisis: More than half of Illinois cities get "F" grades for local pensions



2019 GRADE

F

2003 GRADE

C

Zion receives an "F" grade for its local pension crisis

Local officials handcuffed by state pension mandates.

Wirepoints quantified the negative impact of local pensions by examining the finances of Illinois' 175 largest cities from 2003 to 2019. The analysis was based on ten equally-weighted metrics. Cities were given an A through F grade based on a 100-point scale (10 points per metric).*

- **Key finding #1:** Zion received an "F" grade in 2019. The city's total score dropped from 79 in 2003 to 50 in 2019, a decline of 29 points.
- **Key finding #2:** In 2019, city taxpayers contributed 2.9 times more to pensions compared to 2003, and yet city pension debts today are 4 times larger.
- **Key finding #3:** The city's combined pension funded ratio fell 19.4 percentage points between 2003 and 2019.
- **Key finding #4:** Pension costs are crowding out core government services. City pension contributions as a share of general fund budgets have grown to 19.0 percent in 2019 from 12.3 percent in 2003.

Key Facts		
City demographics	2000	2019
Population	22,866	23,858
Households	7,575	7,978
Median household income	\$45,723	\$51,702
City budget	2003	2019
General revenues	\$8,459,795	\$16,171,198
Total revenues	\$21,099,385	\$39,263,650
Total property taxes	\$5,441,010	\$9,809,814
Pension health (police, fire & IMRF)	2003	2019
Total accrued liabilities (benefits owed)	\$44,403,347	\$108,221,843
Total pension assets	\$31,123,643	\$54,903,443
Funded ratio	70.1%	50.7%
Total pension shortfall	\$13,279,705	\$53,318,400
Per household	\$1,753	\$6,683
Active public safety workers	69	70
Public safety pension beneficiaries	40	79
City pension contributions	2003	2019
City contributions	\$1,044,381	\$3,066,730
Per household	\$138	\$384
Percentage of city's general budget	12.3%	19.0%
Employees' contributions	\$524,534	\$796,215

Zion Score

Metric	2003	2019	2003	2019
1. Police pension funded ratio	63.6%	50.2%	6	5
2. Firefighter pension funded ratio	64.6%	48.2%	6	4
3. Municipal (IMRF) pension funded ratio	105.7%	63.5%	10	6
4. City pension debts per household as a percentage of median household income	3.8%	12.9%	8	4
5. City contributions per household as a percentage of median household income	0.30%	0.74%	8	7
6. City contributions as a percentage of total budget	4.9%	7.8%	7	4
7. Ratio of city contributions to employee contributions	1.99	3.85	8	5
8. Percentage surplus/shortfall in actuarially-required city contribution (Police & Fire only)	8.9%	-24.0%	10	5
9. Asset-to-payout ratio (Police & Fire only)	18.0	11.0	8	6
10. Worker-to-beneficiary ratio (Police & Fire only)	1.73	0.89	8	4

Total score	79	50
Grade	C	F

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Communities in crisis: More than half of Illinois cities get "F" grades for local pensions

