

# COMMUNITIES IN CRISIS

More than half of Illinois cities get “F” grades for local pensions

**Moline**

**2019 Grade: F**

In 2003, Moline’s police, fire and municipal pension funds already faced a shortfall of **\$36.1 million**. That meant every Moline household, on average, was on the hook for **\$1,954** in future taxes just to eliminate that shortfall.

*Moline began contributing more money – taxpayer dollars – to pensions in an attempt to make the plans healthier. Over the next 16 years, city contributions increasingly crowded out spending for public safety, roads and other core services.*

	2003	2019	Change
City (taxpayer) contributions to pensions	\$2.35 million	\$11.12 million	Up 4.7X
Share of city general budget for pensions	8.7%	24.9%	Up 2.9X

*Despite the ramp-up in city payments over those 16 years, Moline’s pension debts didn’t decrease. Instead, they jumped by 4.1 times!*

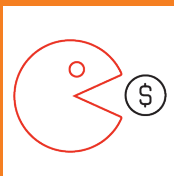
By 2019, the shortfall in Moline’s police, fire and municipal pension funds totaled **\$146.6 million**. That means each Moline household, on average, is now on the hook for **\$7,945** in debt.

## Everyone loses under Moline’s pension crisis:



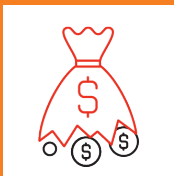
### Taxpayers are tapped out

Moline residents are paying more and more into a broken system. City taxpayers in 2019 contributed 4.7 times more to pensions than in 2003, yet city debts are 4.1 times larger.



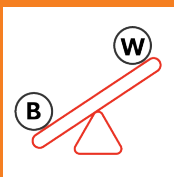
### Pension costs are devouring the city’s budget

Moline pension contributions have grown to consume 24.9% of the city’s budget, up from 8.7% in 2003. That’s crowded out spending on public safety, roads and other core services.



### Moline worker retirement security is collapsing

The health of Moline’s local pension plans have worsened despite those increased taxpayer contributions. In 2003, the plans had 71.2% of the money they needed. By 2019, that had dropped to just 46.2%.



### Moline’s crisis will only get worse

Moline has fewer active government workers available to help pay for a growing number of retirees. In 2003, there were 1.03 active workers for every pensioner. By 2019, there were 0.72 active workers per pensioner.

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).\*

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.

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

## 175 Cities – Summary Scores

Grade	Score	Number of cities	
		2003	2019
A	≥90	4	0
B	80-89	35	1
C	70-79	81	8
D	60-69	48	64
F	≤59	7	102

## Moline 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.

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