

COMMUNITIES IN CRISIS

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

Country Club Hills

2019 Grade: F

In 2003, Country Club Hills’s police, fire and municipal pension funds already faced a shortfall of **\$2.8 million**. That meant every Country Club Hills household, on average, was on the hook for **\$520** in future taxes just to eliminate that shortfall.

Country Club Hills 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	\$0.53 million	\$2.33 million	Up 4.4X
Share of city general budget for pensions	6.1%	9.8%	Up 1.6X

Despite the ramp-up in city payments over those 16 years, Country Club Hills’s pension debts didn’t decrease. Instead, they jumped by 11.9 times!

By 2019, the shortfall in Country Club Hills’s police, fire and municipal pension funds totaled **\$33.1 million**. That means each Country Club Hills household, on average, is now on the hook for **\$5,630** in debt.

Everyone loses under Country Club Hills’s pension crisis:



Taxpayers are tapped out

Country Club Hills residents are paying more and more into a broken system. City taxpayers in 2019 contributed 4.4 times more to pensions than in 2003, yet city debts are 11.9 times larger.



Pension costs are devouring the city’s budget

Country Club Hills pension contributions have grown to consume 9.8% of the city’s budget, up from 6.1% in 2003. That’s crowded out spending on public safety, roads and other core services.



Country Club Hills worker retirement security is collapsing

The health of Country Club Hills’s local pension plans have worsened despite those increased taxpayer contributions. In 2003, the plans had 83.5% of the money they needed. By 2019, that had dropped to just 52.4%.



Country Club Hills’s crisis will only get worse

Country Club Hills has fewer active government workers available to help pay for a growing number of retirees. In 2003, there were 4.40 active workers for every pensioner. By 2019, there were 1.42 active workers per pensioner.

2019 GRADE



2003 GRADE



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).*

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.

Country Club Hills was one of 102 cities to receive an “F” grade in 2019.

Country Club Hills 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

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

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
Grade			B	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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