

2019 GRADE

F

2003 GRADE

B

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

