In 2003, Wheaton’s police, fire and municipal pension funds already faced a shortfall of $18.2 million. That meant every Wheaton household, on average, was on the hook for $937 in future taxes just to eliminate that shortfall.

Wheaton 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.

<table>
<thead>
<tr>
<th></th>
<th>2003</th>
<th>2019</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>City (taxpayer) contributions to pensions</td>
<td>$1.81 million</td>
<td>$5.51 million</td>
<td>Up 3.0X</td>
</tr>
<tr>
<td>Share of city general budget for pensions</td>
<td>7.4%</td>
<td>12.7%</td>
<td>Up 1.7X</td>
</tr>
</tbody>
</table>

Despite the ramp-up in city payments over those 16 years, Wheaton’s pension debts didn’t decrease. Instead, they jumped by 3.4 times!

By 2019, the shortfall in Wheaton’s police, fire and municipal pension funds totaled $62.3 million. That means each Wheaton household, on average, is now on the hook for $3,252 in debt.

Everyone loses under Wheaton’s pension crisis:

- **Taxpayers are tapped out**
  Wheaton residents are paying more and more into a broken system. City taxpayers in 2019 contributed 3.0 times more to pensions than in 2003, yet city debts are 3.4 times larger.

- **Pension costs are devouring the city’s budget**
  Wheaton pension contributions have grown to consume 12.7% of the city’s budget, up from 7.4% in 2003. That’s crowded out spending on public safety, roads and other core services.

- **Wheaton worker retirement security is collapsing**
  The health of Wheaton’s local pension plans have worsened despite those increased taxpayer contributions. In 2003, the plans had 76.1% of the money they needed. By 2019, that had dropped to just 67.8%.

- **Wheaton’s crisis will only get worse**
  Wheaton has fewer active government workers available to help pay for a growing number of retirees. In 2003, there were 2.02 active workers for every pensioner. By 2019, there were 1.12 active workers per pensioner.
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.

Wheaton was one of 8 cities to receive a “C” grade in 2019.

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).*

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

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