In 2003, Decatur’s police, fire and municipal pension funds already faced a shortfall of $47.4 million. That meant every Decatur household, on average, was on the hook for $1,391 in future taxes just to eliminate that shortfall.

Decatur 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>$3.33 million</td>
<td>$11.89 million</td>
<td>Up 3.6X</td>
</tr>
<tr>
<td>Share of city general budget for pensions</td>
<td>9.3%</td>
<td>17.7%</td>
<td>Up 1.9X</td>
</tr>
</tbody>
</table>

Despite the ramp-up in city payments over those 16 years, Decatur’s pension debts didn’t decrease. Instead, they jumped by 3.1 times!

By 2019, the shortfall in Decatur’s police, fire and municipal pension funds totaled $145.2 million. That means each Decatur household, on average, is now on the hook for $4,663 in debt.

Everyone loses under Decatur’s pension crisis:

**Taxpayers are tapped out**
Decatur residents are paying more and more into a broken system. City taxpayers in 2019 contributed 3.6 times more to pensions than in 2003, yet city debts are 3.1 times larger.

**Pension costs are devouring the city’s budget**
Decatur pension contributions have grown to consume 17.7% of the city’s budget, up from 9.3% in 2003. That’s crowded out spending on public safety, roads and other core services.

**Decatur worker retirement security is collapsing**
The health of Decatur’s local pension plans have worsened despite those increased taxpayer contributions. In 2003, the plans had 73.0% of the money they needed. By 2019, that had dropped to just 61.3%.

**Decatur’s crisis will only get worse**
Decatur has fewer active government workers available to help pay for a growing number of retirees. In 2003, there were 1.33 active workers for every pensioner. By 2019, there were 0.90 active workers per pensioner.
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.

Decatur was one of 102 cities to receive an “F” grade in 2019.

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.