

2007 Report on Illinois Poverty

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This report was produced independently of the Illinois Poverty Summit Steering Committee and is intended to stimulate dialogue about anti-poverty initiatives in the state. The policy recommendations in this report have been developed by Heartland Alliance for Human Needs & Human Rights and do not necessarily reflect the views of members of the Illinois Poverty Summit Steering Committee.

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Introduction

This year's report includes a new Spotlight Section – Income Supports: Ensuring Basic Necessities for Low-Wage Workers and their Families. This section illustrates how low-wage work makes it difficult or near impossible for Illinois families to meet their most basic needs and presents a picture of how strong public policies can support low-wage workers in making ends meet. The Spotlight on Income Supports can be found on page 15.

This seventh annual Report on Illinois Poverty illustrates that there are many indications Illinois families are experiencing significant hardship. **Over one third of Illinoisans in poverty are children, disparities in income and wealth are widening, young adults face significant obstacles to economic success, and hundreds of thousands of Illinoisans live in extreme poverty, with incomes below half the poverty line.**

The time has come to view the eradication of poverty as an obligation shared by all. Poverty and economic hardship deprive individuals of their human rights. Human rights are universal rights belonging to each of us by virtue of being human and are based on the notion of personal human dignity and worth. Poverty erodes a family's ability to put a roof over their head, clothe their children, and provide nutritious meals; it builds obstacles to quality education and adequate healthcare; it limits people's chances and restricts opportunity – all of which are violations of human rights.

Illinois has taken important positive steps to address poverty, including increasing the minimum wage, creating the Rental Housing Support program, and expanding health insurance through the creation of the All Kids program. On the last page of the report are policy recommendations that leaders should implement in 2007 to create better paths toward economic opportunity and freedom from poverty for all Illinoisans.

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Terms used throughout the report are defined in the appendix. Also included in the appendix are data related to income, poverty, housing, health, and education for each county in Illinois as well as an explanation of the various methods used for Census Bureau data calculations.

Economic inequality in Illinois continues to worsen.

Growing disparities in income and wealth erode Illinoisans' human right to an adequate livelihood.

Cook County, Illinois has the **second-highest number of millionaire households** (167,873)¹ and the **second-highest number of poor households** (273,658) of any county in the nation.²

White Illinois households have a **515.4%** higher median net worth than **minority** households.³

Net worth is the difference between assets and liabilities.

The inequality gap among American seniors has grown over the past two decades.⁴

DIFFERENCE IN MEDIAN NET WORTH OF SENIORS BY RACE AND EDUCATION

| Groups | 1984 | 2003 | Percent Growth |
|---|-----------|-----------|----------------|
| Gap Between Black and White | \$91,200 | \$188,700 | 106.9% |
| Gap Between Some College and No High School Diploma | \$167,500 | \$317,000 | 89.3% |
| Gap Between Some College and High School Diploma | \$82,700 | \$215,500 | 160.6% |

Poor and middle-income families have seen limited economic gains in the past two decades.

Average income increases in the last 20 years in Illinois⁵

+\$3,063 — poorest fifth of families

+\$8,853 — middle fifth of families

+\$41,689 — richest fifth of families

¹TNS Financial Services. (2006, March 28). *TNS study names top ten wealthiest U.S. counties*. Press Release. New York, NY: Author.

²U.S. Census Bureau, American Community Survey 2005, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

³CFED. (2007). *2005 Assets and opportunity scorecard*. Retrieved November 28, 2006, from <http://www.cfed.org/focus.m?parentid=&siteid=504&id=505>, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

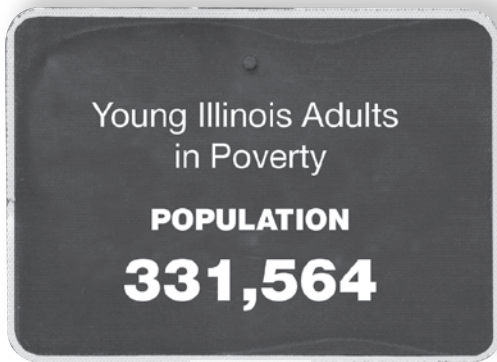
⁴Federal Interagency Forum on Aging-Related Statistics. (2006, May). *Older Americans update 2006: Key indicators of well-being*. Washington DC: U.S. Government Printing Office.

⁵Bernstein, J., McNichol, E., & Lyons, K. (2006, January). *Pulling apart: A state-by-state analysis of income trends*. Washington DC: Center on Budget and Policy Priorities & Economic Policy Institute.

Illinois' future is threatened by poverty and economic disadvantage among young adults.

Young adults are the future of Illinois' workforce. However, unaddressed educational and economic disadvantages among 18 to 29 year olds jeopardize the state's competitiveness in the growing regional and global economies.

Status of young adults ages 18 to 29 in Illinois:



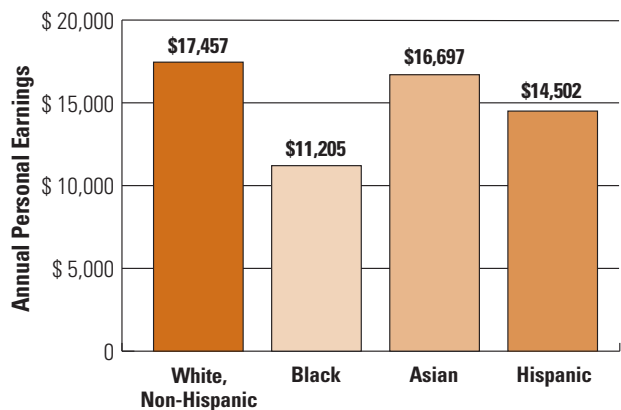
This is nearly twice as many people as the population of Illinois' second largest city, Aurora.⁶

More than
1 in 4
young Illinois adults
lack health insurance,
leaving them vulnerable to significant hardship and debt if they experience an accident or illness.⁷

17.8%
of young Illinois adults do not have a high school diploma — hindering their competitiveness in the current and future labor markets.⁸



In addition to having very low incomes, there are troubling inequalities in annual personal incomes among young Illinois adults.⁹



⁶ U.S. Census Bureau, Current Population Survey 2004-2006 Annual Social and Economic Supplement, Microdata, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

⁷ Ibid.

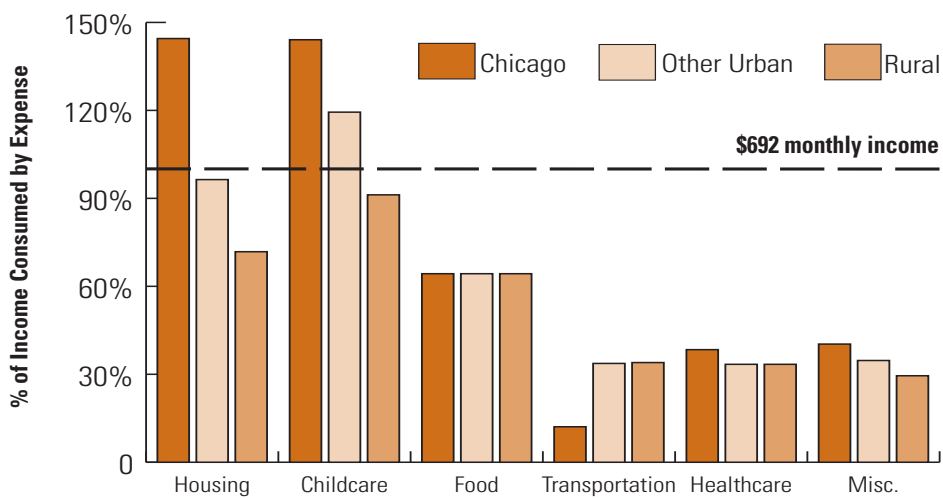
⁸ Ibid.

⁹ Ibid.

Nearly 700,000 Illinoisans struggle in extreme poverty.

Extreme poverty, living on an annual income of less than half the poverty line, results in extreme hardship for far too many Illinoisans.

An Illinois family of three in extreme poverty has a monthly income of **less than \$692**.¹⁰ Without any assistance, the majority of the family's income can be consumed by just one basic necessity, leaving many other important needs unmet.¹¹



Illinois Adults Ages 18 to 64
without Health Insurance¹²

In extreme poverty
54.5%

Not in extreme poverty
16.1%

Illinoisans living in extreme poverty are nearly

**three times
as likely**

to be living in crowded housing
as people not in extreme poverty.¹³



¹⁰ Calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

¹¹ Pearce, D., & Brooks, J. (2001, December). *The Self-Sufficiency Standard for Illinois*. Washington DC & Chicago: Wider Opportunities for Women & Women Employed, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

¹² U.S. Census Bureau, Current Population Survey 2005-2006 Annual Social and Economic Supplement, Microdata, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

¹³ U.S. Census Bureau, American Community Survey 2005, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

Illinois' fiscal health crisis jeopardizes the current and future economic well-being of families and communities.

The costs of current public services, such as human services, education, healthcare, and public safety rise with inflation each year. At the same time, state revenue sources do not keep pace with inflation. This results in multibillion-dollar recurring deficits that must be addressed in order to balance the budget each year.

Budget shortfalls have been largely addressed by short-term and one-time fixes such as:

Cutting Services:

Illinois has cut aggregate spending over the last decade on public services, with the exception of education, healthcare, and the pension system, by **\$1.171 billion**.¹⁴

Underfunding Pensions:

Illinois has the greatest total unfunded pension liability in the country, meaning the state is short **\$42.2 billion** in payments to the pension fund.¹⁵

Delaying Payments:

Illinois is more than **\$1 billion** behind in its payments to Medicaid providers.¹⁶

The future implications of this funding gap disproportionately fall on vulnerable communities, human service providers, and families struggling to make ends meet.

Infrastructure will be Weakened:

Ongoing inadequate state funding will further erode Illinois' human services delivery system and its capacity to meet the needs of vulnerable populations, placing a growing burden on communities and local providers as they attempt to bridge the gap.

Public Debt will Grow:

The amount of the state budget going to pay off debt is at an all-time high. Illinois ranks 5th among the states in debt burden per citizen at \$1,835.¹⁷ Future generations will pay the price for this growing public debt through increased taxes and fewer public programs and services.

Needs Will Go Unmet:

Issues related to the rise in working poor families, declining incomes, a changing economy, and growth in the retiree population will go unaddressed leading to even more entrenched problems in the future.

¹⁴ Mancini, C.A., & Martire, R. (2006, November). *The Illinois pension funding problem: Why it matters*. Chicago: Center for Tax and Budget Accountability.

¹⁵ Ibid.

¹⁶ Rich, R.F., & Elkins, C.L. (n.d.). Children's health care in Illinois: Where are we and where are we going? In C. Herring (Ed.), *The state of the state of Illinois*, 2006 (pp. 70-88). Chicago: Institute of Government and Public Affairs, University of Illinois.

¹⁷ Date, M. (2006, September). *Illinois cannot grow its way out of fiscal problems*. Budget & Tax Policy Issue Brief. Chicago: Voices for Illinois Children.

State Poverty Profile

Poverty rates presented here originate from various Census Bureau surveys and estimates. The use of different surveys is based on Census Bureau recommendations that certain surveys be used for certain purposes. Thus, the *American Community Survey* is used for point-in-time state estimates and when comparing between states; the *Current Population Survey* is used with a 2-year floating average when comparing state data over time; and the *Small Area Income and Poverty Estimates* are used for comparing all counties. As a result, the poverty rates vary slightly when using the recommended survey and the appropriate methodologies. For more detail on the sources, please see pages 8 and 50.

85% of Illinois counties had increases in poverty since last year's report. Nearly 1.5 million people live in poverty in the state of Illinois – Illinois' poor population is larger than the entire city of Philadelphia.¹⁸ Over half a million Illinois children live in poverty – more children than the entire populations of 71 countries.¹⁹

Though poverty rates have stabilized nationally, people who are poor are increasingly poorer. **Individuals who are poor fell an average of \$3,236 below the poverty line while poor families fell an average of \$8,125 below the poverty line – the highest level on record.**²⁰

The data in this section reinforce the urgency for a renewed anti-poverty effort in Illinois. Leaders must initiate a concerted effort to develop comprehensive solutions that will reduce the number of people in poverty each year and that will promote the dignity and worth of the 1.5 million Illinoisans whose human rights are compromised because of poverty.

¹⁸ U.S. Census Bureau, Population Estimates.

¹⁹ NationMaster.com. (n.d.). *Population by country*. Retrieved December 20, 2006, from http://www.nationmaster.com/graph/peo_pop-pop-people-population, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

²⁰ Center on Budget and Policy Priorities. (2006, September 1). *Poverty remains higher, and median income for non-elderly is lower, than when recession hit bottom: Poor performance unprecedented for four-year recovery period*. Washington DC: Author.

Poverty Definitions

Four definitions of poverty are instructive for an analysis of well-being in Illinois.

Income Poverty: as defined by the federal government using food cost as a basis. There are two slightly different versions of the federal poverty measure: the poverty thresholds and the poverty guidelines.

The *poverty thresholds* are the original version of the federal poverty measure. They are updated each year by the Census Bureau and are used mainly for statistical purposes — for instance, preparing estimates of the number of Americans in poverty each year.

The *poverty guidelines*, also called the Federal Poverty Level (FPL), are the other version of the poverty measure. They are issued annually in the Federal Register by the Department of Health and Human Services and are a simplification of the poverty thresholds used for administrative purposes — for instance, determining financial eligibility for certain federal programs.²¹

Federal Poverty Guidelines, or 100% FPL²²

| Size of family unit | 2007 poverty guidelines | 2006 poverty guidelines | 2005 poverty guidelines | 2004 poverty guidelines |
|---------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| 1 | \$ 10,210 | \$ 9,800 | \$ 9,570 | \$ 9,310 |
| 2 | 13,690 | 13,200 | 12,830 | 12,490 |
| 3 | 17,170 | 16,600 | 16,090 | 15,670 |
| 4 | 20,650 | 20,000 | 19,350 | 18,850 |
| 5 | 24,130 | 23,400 | 22,610 | 22,030 |
| 6 | 27,610 | 26,800 | 25,870 | 25,210 |
| 7 | 31,090 | 30,200 | 29,130 | 28,390 |
| 8 | 34,570 | 33,600 | 32,390 | 31,570 |

Deep or Extreme Poverty: defined as those people living below 50% of the federal poverty threshold.

Low-Income or Near Poor: as experienced by people living below 200% of the poverty threshold who often have trouble meeting their basic needs due to skyrocketing costs (e.g. rent, childcare, health insurance).

Asset Poverty: defined as households without sufficient net worth to subsist at the poverty level for 3 months²³ — so that a crisis (such as job loss, illness, divorce) can push a household into poverty or homelessness.

²¹ U.S. Department of Health & Human Services. (2006). *Frequently asked questions related to the poverty guidelines and poverty*. Retrieved December 21, 2006, from <http://aspe.hhs.gov/poverty/faq.shtml#differences>

²² U.S. Department of Health & Human Services. (2007). *Poverty guidelines, research, and measurement*. Retrieved January 26, 2007, from <http://aspe.hhs.gov/poverty/index.shtml>

²³ CFED. (2007). *Asset poverty*. Retrieved January 2, 2007, from <http://www.cfed.org/focus.m?showmeasures=1&parentid=&siteid=504&id=509&measureid=2841>

State Poverty Rates

Poverty in Illinois, 2005²⁴

681,786

or 5.5% of Illinoisans
are living in extreme poverty, below
50% of the federal poverty threshold.

1,483,873

or 12.0% of Illinoisans
are living in poverty, below
100% of the federal poverty threshold.

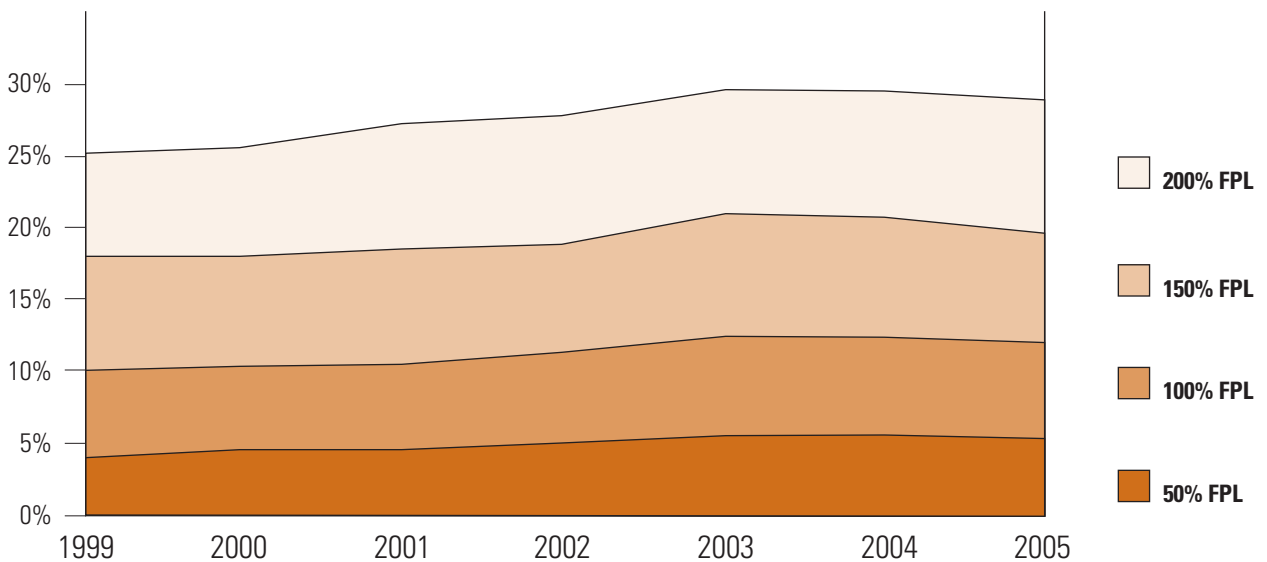
2,453,708

or 19.8% of Illinoisans
are living below
150% of the federal poverty threshold.

3,467,594

or 28.0% of Illinoisans
are living near poverty, below
200% of the federal poverty threshold.

Illinois Poverty Rates Over Time^{*25}

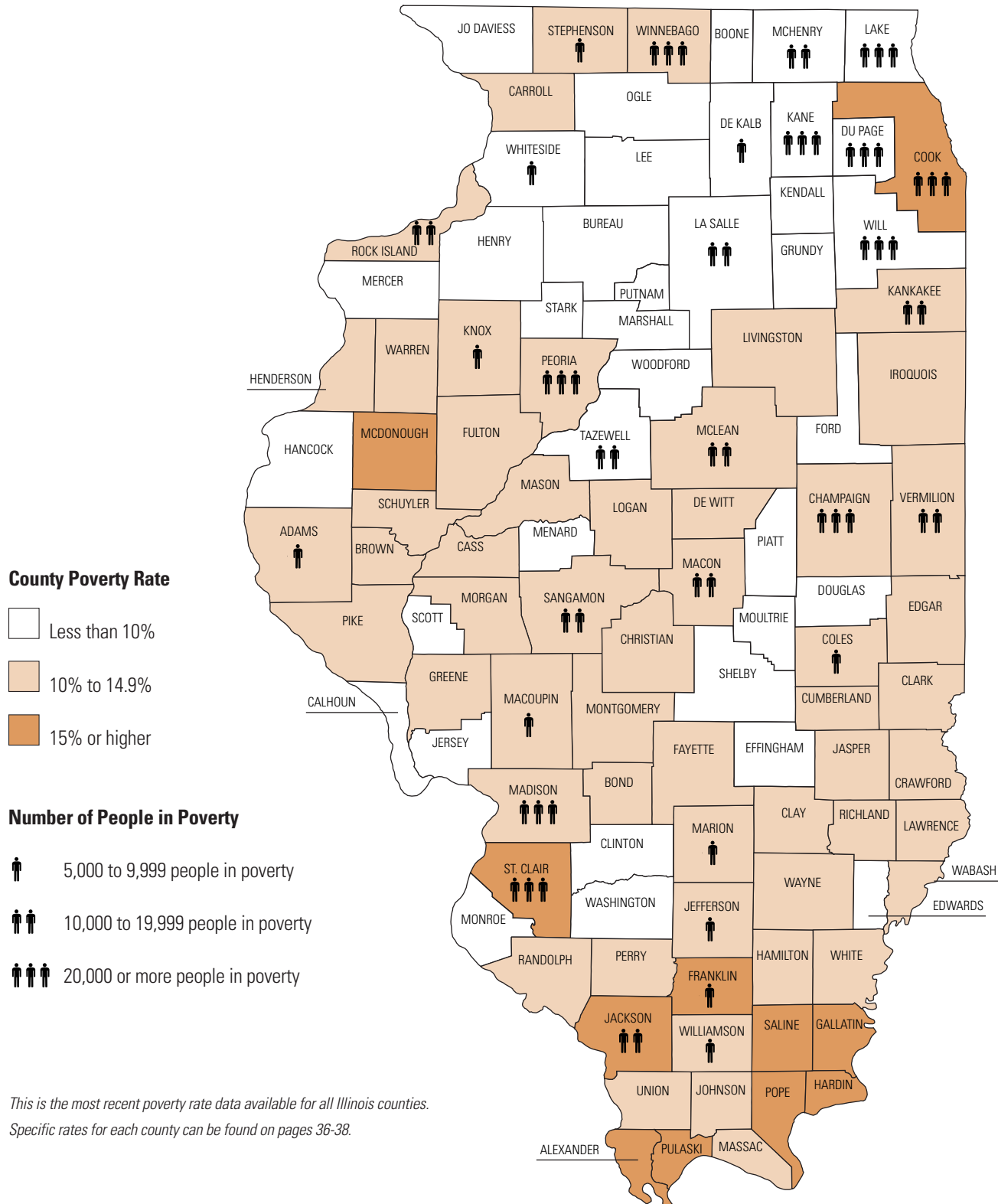


* In August 2006, the Census Bureau issued a correction to the 2004 Current Population Survey data. All corrections have been factored into current calculations and trend analyses.

²⁴ U.S. Census Bureau, American Community Survey 2005, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

²⁵ U.S. Census Bureau, Current Population Survey 2000-2006 Annual Social and Economic Supplement, Microdata, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

State Poverty Map, All Ages in Poverty, 2004²⁶



²⁶ U.S. Census Bureau, Small Area Income and Poverty Estimates 2004.

Midwest Poverty Comparison

Since the Midwest states share many economic characteristics, it is instructive to view Illinois in light of its neighboring states.

Last year's report found that Illinois ranked worst in the Midwest on 15 key poverty indicators. Illinois is beginning to see its poverty-related status in the Midwest improve; however, this improvement is due as much to worsening rates in many neighboring states as it is to improvements in Illinois. **The state still has work to do in moving Illinois from worst to best in the Midwest.**

Illinois Poverty and Income Comparison to Other Midwest States

| | Poverty Rates ²⁷ | | Median Household Income ²⁸ | |
|--------------------|-----------------------------|-----------------|---------------------------------------|-----------------|
| Best ↓ Worst | 9.2% | Minnesota | Minnesota | \$56,084 |
| | 10.2% | Wisconsin | Illinois | \$47,978 |
| | 10.9% | Iowa | Wisconsin | \$47,004 |
| | 12.0% | Illinois | Michigan | \$45,793 |
| | 12.2% | Indiana | Iowa | \$45,086 |
| | 13.0% | Ohio | Ohio | \$44,961 |
| | 13.2% | Michigan | Missouri | \$44,324 |
| | 13.3% | Missouri | Indiana | \$43,735 |

Illinois ranks **worst** in the Midwest on:

Economic Well-Being

- Overall poverty rate²⁹ no longer worst
- Extreme poverty rate³⁰ no longer worst
- Child poverty rate³¹ no longer worst
- Rate of low-income children³² no longer worst
- X** Earnings and job quality performance³³ still worst
- Employment outlook³⁴ no longer worst

Health Insurance Rates

- X** Overall rate of uninsured people³⁵ still worst (tied with Indiana)
- Rate of uninsured working age adults³⁶ no longer worst
- X** Rate of poverty for uninsured residents³⁷ still worst

Housing Affordability

- X** Most expensive rent for 2-bedroom apartment³⁸ still worst
- X** Wage needed to afford a 2-bedroom apartment at Fair Market Rent³⁹ still worst
- X** Homeownership rate⁴⁰ still worst (tied with Ohio)

Education

- X** Per-pupil spending gap between low-poverty and high-poverty districts⁴¹ still worst
- X** Rate of children in households where the head of household did not finish high school⁴² still worst
- X** Reading and math achievement gap between poor and non-poor fourth and eighth graders⁴³ still worst

²⁷ U.S. Census Bureau, American Community Survey 2005.
²⁸ U.S. Census Bureau, Current Population Survey 2004-2006 Annual Social and Economic Supplement, Microdata, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.
²⁹ U.S. Census Bureau, American Community Survey 2005.
³⁰ Ibid.
³¹ Ibid.
³² U.S. Census Bureau, Current Population Survey 2004-2006 Annual Social and Economic Supplement, Microdata, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.
³³ CFED (2006). *2006 Development report card for the states*. Washington DC: Author.
³⁴ Ibid.
³⁵ U.S. Census Bureau, Current Population Survey 2004-2006 Annual Social and Economic Supplement, Microdata, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.
³⁶ Ibid.
³⁷ Ibid.
³⁸ National Low Income Housing Coalition. (2006). *Out of reach 2006*. Washington DC: Author.
³⁹ Ibid.
⁴⁰ U.S. Census Bureau, American Community Survey 2005.
⁴¹ The Education Trust. (2006). *Funding gaps 2006*. Washington DC: Author.
⁴² Annie E. Casey Foundation. (2006). *Kids Count state-level data online*. Retrieved January 4, 2007, from <http://www.aecf.org/kidscount/sld/compare.jsp?c=5>
⁴³ The Education Trust. (2005, October 19). *Closing the achievement gap: 2005 NAEP reading and math results show some gains, but slowing progress*. Retrieved January 4, 2007, from <http://www2.edtrust.org/EdTrust/Press+Room/NAEP+2005.htm>

Major Groups in Poverty: Illinois

Populations in Poverty 2005⁴⁴

| Group* | Population** | Percent of State Population | Number Below Poverty | Percent of the Poverty Population | Percent in Poverty |
|-----------------------|-------------------|-----------------------------|----------------------|-----------------------------------|--------------------|
| Illinois Total | 12,400,389 | 100.0% | 1,483,873 | — | 12.0% |
| Children (0-17) | 3,191,624 | 25.7% | 524,729 | 35.4% | 16.4% |
| Working Age (18-64) | 7,772,612 | 62.7% | 831,097 | 56.0% | 10.7% |
| Seniors (65+) | 1,436,153 | 11.6% | 128,047 | 8.6% | 8.9% |
| White Non-Hispanic | 8,147,977 | 65.7% | 595,315 | 40.1% | 7.3% |
| Black | 1,791,744 | 14.4% | 502,012 | 33.8% | 28.0% |
| Asian | 507,131 | 4.1% | 41,837 | 2.8% | 8.2% |
| Hispanic | 1,795,322 | 14.5% | 318,431 | 21.5% | 17.7% |

* Groups may not be mutually exclusive.

** Total population is the population used to calculate poverty. This excludes persons under age 15 who are not related to the head of household and those living in group quarters.

DISABILITY & Poverty

Illinoisans with a work-limiting disability are much more likely to be poor than those without a disability.

ILLINOIS POVERTY BY RACE/ETHNICITY FOR PEOPLE WITH DISABILITIES⁴⁵

| Group | Poverty Rate | Number in Poverty |
|--------------------|--------------|-------------------|
| Asian | * | * |
| Black | 44.8% | 66,009 |
| Hispanic | 32.7% | 17,698 |
| White Non-Hispanic | 14.3% | 88,535 |

*sample size too small to calculate

Supplemental Security Income (SSI) is the main government program for people with disabilities with little or no income to meet basic needs. However, Illinois' average annual SSI income is \$7,294⁴⁶ — less than the poverty line for one person and not enough to meet basic needs.

POVERTY RATES FOR ILLINOISANS WITH DISABILITIES BY AGE⁴⁷

| | |
|-------------------------|-------|
| Ages 5 to 15 | 28.9% |
| Ages 16 to 64 | 22.8% |
| Ages 65 and over | 12.6% |

⁴⁴ U.S. Census Bureau, American Community Survey 2005, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

⁴⁵ U.S. Census Bureau, Current Population Survey 2005-2006 Annual Social and Economic Supplement, Microdata, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

⁴⁶ U.S. Census Bureau, American Community Survey 2005.

⁴⁷ U.S. Census Bureau, American Community Survey 2005, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

SENIORS & Poverty

There are great disparities in income and wealth among Illinois seniors.

ILLINOIS SENIOR POVERTY BY RACE/ETHNICITY⁴⁸

| Group | Poverty Rate | Number in Poverty |
|--------------------|--------------|-------------------|
| Asian | * | * |
| Black | 22.1% | 35,246 |
| Hispanic | 16.1% | 10,905 |
| White Non-Hispanic | 6.5% | 75,756 |

*sample size too small to calculate

Illinois grandparents age 60 and over who are responsible for their own grandchildren are nearly twice as likely to be poor as the general Illinois senior population.⁴⁹

92.6% of Illinois senior households have Social Security income, while only 48.9% have retirement income.⁵⁰

CHILDREN & Poverty

Illinois children are particularly vulnerable to poverty; they are 53.3% more likely to be poor than working age adults.⁵¹

ILLINOIS CHILD POVERTY BY RACE/ETHNICITY⁵²

| Group | Poverty Rate | Number in Poverty |
|--------------------|--------------|-------------------|
| Asian | 6.8% | 7,727 |
| Black | 38.4% | 218,201 |
| Hispanic | 22.2% | 138,303 |
| White Non-Hispanic | 8.2% | 147,605 |

Rural child poverty in Illinois rose 25.9% from 1999 to 2005 while the rural child population decreased 15.5%.⁵³

67.9% of poor Illinois children live in families that worked in the last year.⁵⁴

⁴⁸ U.S. Census Bureau, American Community Survey 2005, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

⁴⁹ Ibid.

⁵⁰ Ibid.

⁵¹ Ibid.

⁵² Ibid.

⁵³ U.S. Census Bureau, Decennial Census 2000 & American Community Survey 2005, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

⁵⁴ U.S. Census Bureau, Current Population Survey 2005-2006 Annual Social and Economic Supplement, Microdata, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

GENDER & Poverty

Working age (18 to 64) Illinois women make less on average than men and are more likely to be poor.

ILLINOIS POVERTY BY RACE/ETHNICITY FOR WOMEN & MEN AGES 18 TO 64⁵⁵

| Group | Women | Men |
|--------------------|-------|-------|
| Asian | 8.6% | 7.9% |
| Black | 27.1% | 18.5% |
| Hispanic | 19.0% | 12.2% |
| White Non-Hispanic | 8.3% | 6.1% |

Illinois women working full time, year round make only 70 cents for each dollar that their male counterparts make.⁵⁶

LIKELIHOOD THAT ILLINOIS WOMEN AGE 25 AND OVER WILL BE POOR COMPARED TO ILLINOIS MEN BY EDUCATIONAL ATTAINMENT IN 2005⁵⁷

| Educational Attainment | Likelihood of Being Poor Compared to Men |
|------------------------|--|
| No High School Diploma | 64.1% |
| High School Diploma | 37.5% |
| Some College | 56.1% |
| BA Degree or Higher | 27.6% |

IMMIGRANTS & Poverty

Immigrants in Illinois are only slightly more likely to be in poverty than their native-born counterparts.

ILLINOIS POVERTY BY NATIVITY⁵⁸

| Group | Poverty Rate | Number in Poverty |
|--------------|--------------|-------------------|
| Native Born | 11.8% | 1,263,269 |
| Foreign Born | 13.0% | 220,604 |

Immigrants and native-born people living in Illinois have the same extreme poverty rate.⁵⁹

POVERTY BY EDUCATION FOR FOREIGN- AND NATIVE-BORN ILLINOISANS AGE 25 AND OVER⁶⁰

| Educational Attainment | Native Born Poverty Rate | Foreign Born Poverty Rate |
|------------------------|--------------------------|---------------------------|
| No High School Diploma | 23.0% | 21.5% |
| High School Diploma | 10.5% | 15.3% |
| Some College | 7.8% | 8.2% |
| BA Degree or Higher | 2.5% | 4.3% |

⁵⁵ U.S. Census Bureau, American Community Survey 2005, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

⁵⁶ U.S. Census Bureau, Current Population Survey 2005-2006 Annual Social and Economic Supplement, Microdata, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

⁵⁷ U.S. Census Bureau, American Community Survey 2005, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

⁵⁸ Ibid.

⁵⁹ U.S. Census Bureau, Current Population Survey 2005-2006 Annual Social and Economic Supplement, Microdata, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

⁶⁰ Ibid.

Spotlight – Income Supports:

Ensuring Basic Necessities for Low-Wage Workers and their Families

Despite significant efforts in the labor market, many Illinois workers come up short as they struggle to make ends meet. A worker earning \$8.00 an hour at a full-time job makes \$16,600 annually – the poverty level for a family of three. 46.2% of poor working age Illinoisans worked last year.⁶¹

Programs exist to support families in moving from poverty to economic stability and independence. These programs supplement workers' low wages by providing access to essentials such as housing, healthcare, food, and childcare, which often makes the difference in whether low-wage workers can survive in tough times and whether they are able to seize opportunities to achieve self-sufficiency.

- A mother who has a **Child Care Subsidy** can take college classes to improve her career prospects because her infant will receive quality, affordable childcare.
- A father who receives **Food Stamps** after being laid off can still feed his children while he job hunts.
- A mother with a **housing subsidy** can keep her family housed as she leaves welfare to take her first job, cultivating the experience and skills that can translate into a decent wage.
- A worker whose children have health coverage through **All Kids** can take his daughter to the doctor even after he leaves the workforce due to a chronic heart condition.
- A mother who works all year at low wages can claim the **Earned Income Tax Credit** and both fix her car and start a savings account with her refundable credit.

The combination of adequate wages and income supports is a critical investment in supporting low-income Illinoisans. Illinois must invest in the service delivery infrastructure, protect existing income support programs, and continue to expand income supports to meet the need. The recommendations at the end of this section, if implemented, will make Illinois' income supports system better equipped to help families meet their basic needs.

⁶¹ U.S. Census Bureau, American Community Survey 2005, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

Illinois Workers Face Increased Economic Instability

Illinois families have experienced a 9.8% decrease in median income⁶² and growing expenses that make it difficult or near impossible to make ends meet.

Illinois median household income has significantly declined: between 2000 and 2005 it

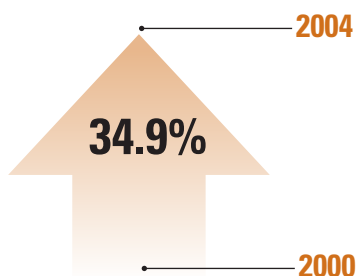
dropped
\$5,236⁶³

The majority of new jobs through 2012 are projected to **pay far below** the current state median household income of \$48,008.⁶⁴

43.3% will pay less than **\$23,650**

62.9% will pay less than **\$38,660**

Illinois workers are paying considerably more for **health insurance premiums** than they were just a few years ago.⁶⁵



There has been a

23.4%
increase

since 2000 in the proportion of Illinois renter households paying more than 30% of their income on housing costs.⁶⁶

A family living in poverty with no income supports has significant gaps in their ability to meet their most basic needs – money runs out well before the next paycheck comes in, but the need for a roof overhead to stay warm, groceries to curb hunger, medicine to get healthy, and a tank of gas to get to work **cannot wait until next Friday.**⁶⁷

| Monthly Calendar | | | | | | 1 PAYDAY | 2 |
|------------------|----|----|----|----|-----------|----------|---|
| 3 | 4 | 5 | 6 | 7 | 8 | X | X |
| 10 | 11 | 12 | 13 | 14 | 15 PAYDAY | X | X |
| 17 | 18 | 19 | 20 | 21 | 22 | X | X |
| 24 | 25 | 26 | 27 | 28 | 29 PAYDAY | X | X |

⁶² U.S. Census Bureau, Current Population Survey 2001-2006 Annual Social and Economic Supplement, Microdata, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

⁶³ Ibid.

⁶⁴ Eskew, M., & Kleppner, P. (2006, August). *The future of high-wage jobs in Illinois*. State of Working Illinois policy brief. DeKalb, IL: Northern Illinois University.

⁶⁵ Stoll, K., & Jones, K. (2004, September). *Health care: Are you better off today than you were four years ago?* Washington DC: Families USA.

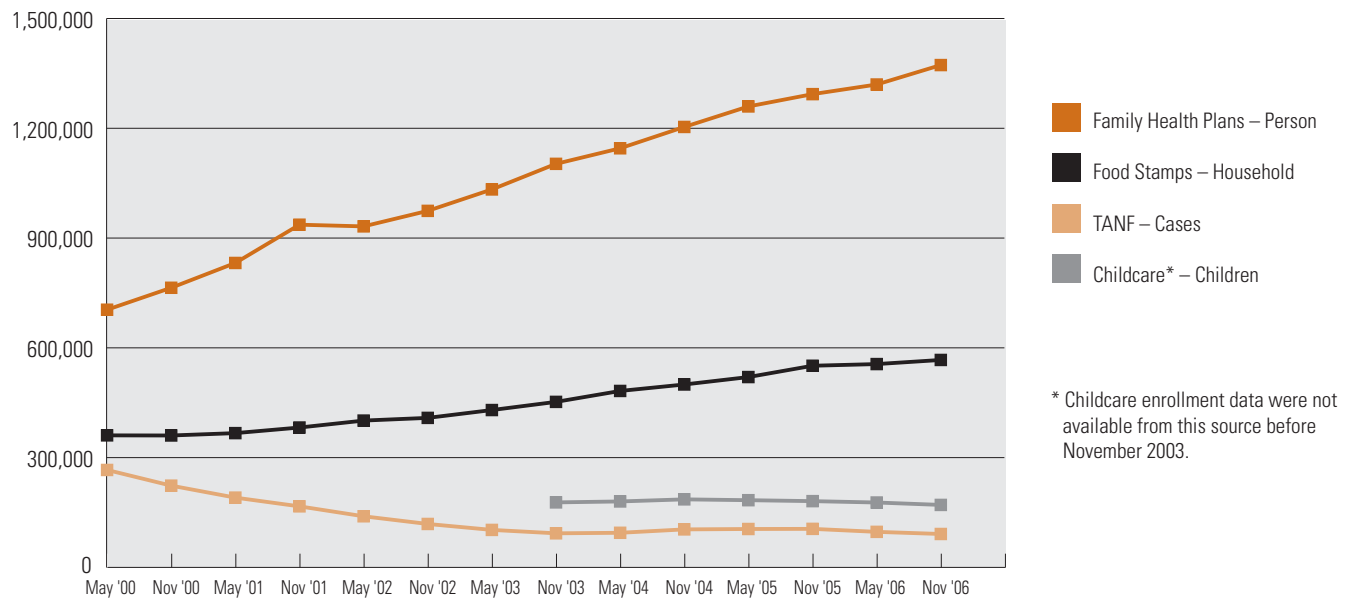
⁶⁶ U.S. Census Bureau, American Community Survey 2000-2005, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

⁶⁷ Calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

Receipt of Income Supports in Illinois

Illinois has seen significant increases in the number of food stamp recipients and the number of people in family health plans, while the number of children receiving childcare subsidies has remained fairly constant, and the number of Illinoisans receiving TANF has dropped by nearly half from 2000 to 2006.

Change in Income Support Recipiency, May 2000 to November 2006⁶⁸



Illinois has made a number of sound decisions regarding income support programs and must continue to strengthen them to improve accessibility, expand eligibility, and eliminate barriers for low-income families trying to make ends meet.

Over the past 6 years, the number of Illinoisans who are enrolled in government family health plans has

nearly doubled

— 668,560 additional Illinoisans, many of whom are in working families, are able to stay healthy despite not having employer-sponsored health coverage.⁶⁹

In the past 6 years, there has been a

57.1%
increase

in the number of Illinois households receiving Food Stamp benefits.⁷⁰

⁶⁸ Illinois Department of Human Services. (2006). *Just the facts*, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

⁶⁹ Ibid.

⁷⁰ Ibid.

Critical Impact of Income Supports on the Budget of a Working Illinois Family

The Clark family lives in a small urban area in Illinois and includes Annette, a 31-year-old mother, Johnny, a 9-year-old third grader who loves baseball, and Jasmine, an energetic 4-year-old.

Annette works full time as a home health aide and earns \$8.00 an hour. Her pay keeps the family hovering right around the poverty line. Though expenses in the city are about average for the state of Illinois, the cost of living far exceeds the Clark family budget.

Without income supports, Annette falls \$1,390 short each month of meeting even the most basic needs of her family. And there is not a dime left over to buy Johnny a baseball mitt, get Jasmine a birthday gift when she turns 5, or contribute to a coworker's get-well gift. In fact, in small urban Illinois cities, workers in Annette's situation **cannot meet their families' needs until they move up the pay scale to over \$16.00 per hour** – twice what Annette makes now and more than even an experienced home health aide earns.

At Annette's income level, the Clark family is eligible for a number of federal and state income supports. Most families do not receive all the supports for which they are eligible. For instance, the Clarks are eligible for a housing subsidy, but they are not able to get assistance because the public housing authority in their area has a waiting list – a common occurrence throughout Illinois.

The income supports that Annette is able to access help her come close to paying for the family's basic expenses. The Earned Income Tax and Child Tax credits allow her to finish paying for basic expenses and then respond to emergencies, pay off past debt, begin saving for a down payment on a home, and enroll in a college course – all steps toward getting a better job, building an asset base, and ultimately becoming economically stable and independent.

Note: This vignette is a composite of many Illinois families.



Clark Family Monthly Budget (one parent, family of three)

| <i>Basic Expenses</i> ⁷¹ | <i>Pre-Income Supports Budget</i> | <i>minus</i> | <i>Value of Assistance</i> | <i>equals</i> | <i>Income Supports Budget</i> |
|--|---------------------------------------|--------------|--------------------------------|---------------|-----------------------------------|
| <i>Housing (including utilities)</i> | \$656 | | | | \$656 |
| <i>Childcare</i> ⁷² | \$830 | → | \$750 | → | = \$80 |
| <i>Food</i> ⁷³ | \$445 | → | \$255 | → | = \$190 |
| <i>Transportation</i> | \$232 | | | | \$232 |
| <i>Healthcare</i> ^{74, 75} | \$231 | → | \$231 | → | = \$0 |
| <i>Miscellaneous*</i> | \$239 | | | | \$239 |
| <i>Taxes</i> ⁷⁶ | \$140 | | | | \$140 |
| <i>Total needed</i> | \$2,773 | | | | \$1,537 |
| <i>Annette's Monthly Earnings</i> | <u>\$1,383</u> | | | | <u>\$1,383</u> |
| <i>Balance</i> | <i>-\$1,390</i> | | | | <i>-\$154</i> |
| <i>Earned Income Tax Credit</i> ⁷⁷ | | | + \$375 | | + \$375 |
| <i>Child Tax Credit</i> ⁷⁸ | | | + \$59 | | + \$59 |
| <i>Amount to go towards additional expenses, emergencies, debt, and savings</i> | | | | | \$280 |
| | | | | | |
| <i>* clothing, school supplies, over-the-counter medication, household products, personal hygiene items, telephone</i> | | | | | |

⁷¹ Pearce, D., & Brooks, J. (2001, December). *The Self-Sufficiency Standard for Illinois*. Washington DC & Chicago: Wider Opportunities for Women & Women Employed, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

⁷² Illinois Department of Human Services. (n.d.). *DHS Bureau of Child Care and Development*. Retrieved December 20, 2006, from <http://www.dhs.state.il.us/ts/ChildCareDevelopment/CCD/eligcalc.asp>

⁷³ Illinois Legal Aid. (n.d.). *Illinois Food Stamps calculator*. Retrieved December 20, 2006, from http://www.illinoislegalaid.org/index.cfm?fuseaction=home.dsp_content&contentID=871

⁷⁴ State of Illinois All Kids. (n.d.). *All Kids income standards & cost sharing chart*. Retrieved December 20, 2006, from <http://www.allkids.com/income.html>

⁷⁵ State of Illinois FamilyCare. (n.d.). *FamilyCare monthly income standards*. Retrieved December 20, 2006, from <http://www.familycareillinois.com/income.html>

⁷⁶ Center for Economic Progress (personal communication, December 13, 2006).

⁷⁷ Ibid.

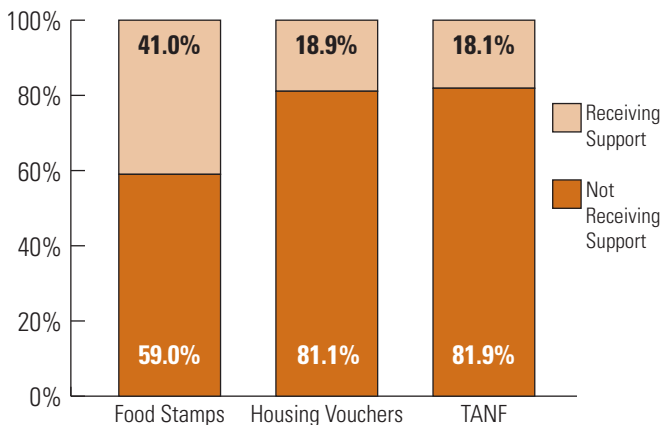
⁷⁸ Ibid.

System Challenges & Opportunities for Improvement

Access to income supports is being compromised by deep cuts to the human services delivery system and by unaddressed infrastructure issues.

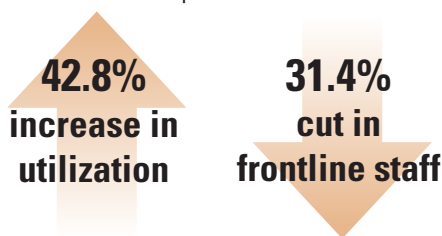
Despite increased participation in the Food Stamp program in Illinois, the program does not reach even half of Illinoisans who are eligible. Additionally, only 2 out of 10 people who are eligible for housing vouchers or TANF actually receive the benefit.⁷⁹

Share of Eligible Illinoisans Receiving and Not Receiving Various Income Supports



Note: Reciprocity rates for Medicaid/All Kids, Childcare subsidies, and EITC are forthcoming from this source.

From 2001 to 2005, Illinois' social safety net programs have experienced a:⁸⁰



Calls to a hotline for Illinoisans with problems accessing state and federal benefits

rose nearly 50%
from 2002 to 2005.⁸¹

There are opportunities to strengthen Illinois' income support programs as evidenced by inadequate benefit levels and capacity issues.

The Illinois EITC is set at only 5% of the federal refund making it **the least generous state EITC in the nation.**⁸²

81.7% of food assistance clients who receive Food Stamps report that their **monthly allotment of Food Stamps lasts for 3 weeks or less** — on average they last 2.5 weeks.⁸³

A family of three receiving the average monthly benefit from Illinois TANF cash assistance **only receives \$3,036 a year,** well below half the poverty line.⁸⁴

At any given time, **over half** of the public housing authorities in Illinois **have closed waiting lists** for Housing Vouchers — meaning families cannot even sign up to wait for assistance.⁸⁵

⁷⁹ Boushey, H., Chimienti, L., & Zipperer, B. (2007, February). *Bridging the gaps in Illinois*. Washington DC: Center for Economic and Policy Research.

⁸⁰ Campaign for Responsible Priorities. (n.d.). *Without a net? Barriers to Illinois public benefits and supports*. Springfield, IL: Author.

⁸¹ Brodtkin, E.Z., Fuqua, C., & Waxman, E. (2005, May). *Accessing the safety net: Administrative barriers to public benefits in metropolitan Chicago*. Research Brief. Chicago: Legal Assistance Foundation of Metropolitan Chicago.

⁸² State EITC Online Resource Center. (n.d.). *50 state resource map*. Retrieved December 7, 2006, from <http://www.stateeitc.info/map/index.asp>

⁸³ Mathematica Policy Research, Inc. (2006, February). *Hunger in America 2006: National report prepared for America's Second Harvest*. (6100-500). Princeton, NJ: Author.

⁸⁴ Illinois Department of Human Services. (n.d.). *Facts about TANF – December 2006*. Retrieved January 30, 2007, from <http://www.dhs.state.il.us/ts/tanfStatistics.asp>

⁸⁵ Mid-America Institute on Poverty of Heartland Alliance. (2007, January). *Not even a place in line 2007: Public housing & Housing Choice Voucher capacity and waiting lists in Illinois*. Chicago: Author.

Recommended Improvements for Illinois' Income Supports System

Income supports have value even beyond their dollar amount. Research shows that supporting low-wage workers in meeting their families' needs produces positive outcomes. Hard work is rewarded. Workers are more productive when family responsibilities are addressed. Children do better in school when other aspects of their lives are stable. Employers benefit from added stability in the workforce. Communities experience increased purchasing power of consumers.

The following recommendations provide concrete means to strengthen Illinois' income supports system in the coming year, in order to help more Illinois families and communities realize economic stability.

Recommendation:

Expand Critical Income Support Programs to Meet Need

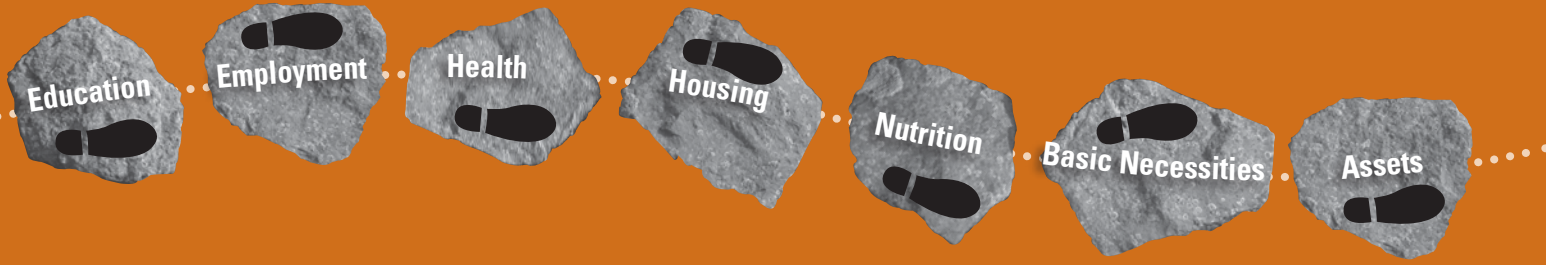
- Develop a plan to ensure healthcare for all people in Illinois.
- Increase TANF cash assistance monthly grant levels.
- Expand the state Earned Income Tax Credit program so low-income workers can keep more of their earnings.

Recommendation:

Invest in the Service Delivery Infrastructure to Improve Access

- Increase staffing levels at local offices and special units, including bilingual staff.
- Improve use of technology to streamline systems and reduce paperwork.

Pathways Out of Poverty



The Pathways Out of Poverty section of this report highlights seven areas – education, employment, health, housing, nutrition, basic necessities, and assets – each of which is an important stepping stone on the Pathway Out of Poverty.

The Pathway Out of Poverty and its stepping stones must be viewed as a whole. For many families living on the brink of poverty – and even those living above the official poverty line – all it takes is one medical emergency during a period of uninsurance, one mass layoff, or one eviction to catapult them into poverty and hardship. In other words, the stepping stones are interconnected in such a way that if one stone crumbles, stability is compromised and families can lose their footing.

Each stepping stone can also be viewed individually and regarded as an indicator of hardship. Much of the data point to how Illinoisans are faring in respect to a particular issue. Viewing the stepping stones in this light uncovers where needs lie and offers a sense of how poverty erodes human rights.

Finally, the stepping stones can be viewed as points of intervention and prevention. Each page highlights an action Illinois has taken or a positive change that has occurred as an example of efforts that can be undertaken to reduce poverty and hardship. Each stepping stone is a place to begin promoting change.

Education

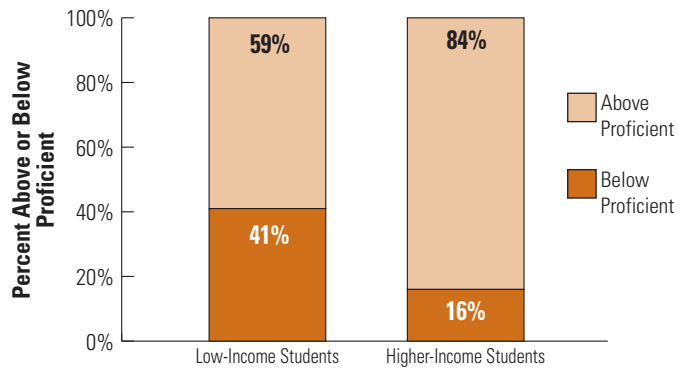


All Illinois children and youth should have equal access to quality education. The reality is that many are unable to realize the promise of education due to funding inequality, performance disparities, and rising costs.

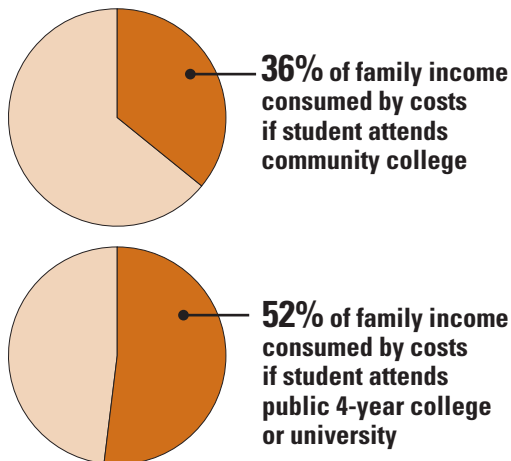
Illinois Graduation Rate, 2005-2006⁸⁶
87.8%

Illinois' funding gap of \$2,355 per pupil between high poverty and low poverty districts was the **second largest gap in the nation** in 2004.⁸⁷

Low-income Illinois 8th graders were far more likely to score below the basic level in reading tests than their higher-income counterparts in the 2004-2005 school year.⁸⁸



Yearly net college costs of 2- and 4-year colleges for low-income Illinois students consume considerable shares of their annual family income.⁸⁹



Step Forward

The fiscal year 2007 state budget passed by the Illinois General Assembly included a \$38.4 million increase in financial aid for low-income students allowing more to enroll in college.⁹⁰

Potential Stumbling Block

Despite the majority of Illinoisans identifying funding as the most important problem facing local schools and the majority supporting increases in income taxes and decreases in property taxes as the best means to adequately finance public education,⁹¹ Illinois' system for funding public schools remains unequal due to its over-reliance on property taxes.

⁸⁶ Illinois State Board of Education. (n.d.). *2005-2006 State school report card*. Springfield, IL: Author.

⁸⁷ The Education Trust. (2006). *Funding gaps 2006*. Washington DC: Author.

⁸⁸ National Center for Education Statistics. (n.d.). *Common core of data*. Retrieved November 13, 2006, from <http://nces.ed.gov/ccd/>, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

⁸⁹ The National Center for Public Policy and Higher Education. (2006). *Measuring up 2006: The state report card on higher education, Illinois*. San Jose, CA: Author.

⁹⁰ Women Employed. (2006, Summer). *\$38.4 million win for low-income adult students*. The WE News. Chicago: Author.

⁹¹ Peddle, M.T., Burrell, B. (n.d.). *The 2006 report on the Illinois Policy Survey*. DeKalb, IL: Northern Illinois University, Regional Development Institute.

Employment



Illinois Unemployment Rate, 2005⁹²
5.7%

Realizing the right to work rests on three things: good jobs that pay living wages, a skilled workforce, and a strong safety net that supports workers, the unemployed, and those unable to work.⁹³ The reality in Illinois is that low wages hinder families from being self-sufficient, workers are often not able to access education and training to increase their skills, and many fall through the cracks of the safety net.

38% of year-round working Illinois families receiving public assistance

depend on a worker who is paid

\$8 an hour or less

— below poverty-level wages for a family of four.⁹⁴

Looking ahead through 2012,

71.5%

of jobs with earnings over \$56,770 — family-sustaining wages — will require **at least an associate's degree.**⁹⁵



The Unemployment Insurance (UI) system has not kept up with the needs of workers in Illinois' rapidly growing, low-paying service industry.⁹⁶

Low-wage Illinois workers are

38.9% less likely

to receive **UI benefits** than **high-wage** workers.⁹⁷



Step Forward

Effective July 1, 2007, Illinois' state minimum wage increases to \$7.50 an hour with increases to follow each year until the minimum wage reaches \$8.25 in 2010. These increases allow working families to better meet their essential needs.



Potential Stumbling Block

*Of the 309,000 TANF and Food Stamp recipients who may benefit from services, only 16,443 received federally-funded WIA intensive employment and training services. This is a barrier to attaining the skills needed get a better job.*⁹⁸

⁹² Illinois Department of Employment Security, Local Area Unemployment Statistics. (n.d.). *Annual average data*. Retrieved December 5, 2006, from <http://lmi.ides.state.il.us/laus/lausmenu.htm>

⁹³ Theodore, N., & Doussard, M. (2006, September 5). *The hidden public cost of low-wage work in Illinois*. Chicago & Berkeley, CA: Center for Urban Economic Development & Center for Labor Education and Research.

⁹⁴ Ibid.

⁹⁵ Eskew, M., & Kleppner, P. (2006, August). *The future of high-wage jobs in Illinois*. State of Working Illinois policy brief. DeKalb, IL: Northern Illinois University.

⁹⁶ Center for Tax and Budget Accountability, & Northern Illinois University. (2006). *The state of working Illinois*. Chicago & DeKalb, IL: Author.

⁹⁷ Stettner, A., & Cirillo, D. (2005, January). *Earned but not received: Unemployment benefits for low-wage workers during the Illinois recession*. Chicago: Work, Welfare & Families.

⁹⁸ Chicago Jobs Council. (n.d.). Illinois Department of Human Services' employment services programs for Temporary Assistance for Needy Families (TANF) and Food Stamp recipients. *Between a rock and a hard place: Illinois' workforce development system*. Budget Brief No. 1. Chicago: Author.

Health



People in poverty are less able to access preventative care, have limited opportunity to engage in health promoting activities, and are less likely to be offered health insurance through their jobs. These issues, compounded by rising healthcare costs, leave low-income Illinoisans struggling to meet their health needs.

**Illinois Health
Uninsurance Rate
Ages 0 to 64, 2005⁹⁹
15.9%**

12.3%

of all Illinoisans — over 1.5 million **live in a medically underserved** area where they lack access to primary healthcare providers.¹⁰⁰



432,000 insured working age Illinoisans incurred health costs not covered by insurance in 2004 that totaled **one quarter or more** of their annual earnings.¹⁰¹

Half

of all uninsured adults with chronic conditions, such as diabetes or heart disease, report **forgoing needed medical care or prescription drugs because of costs.**¹⁰²



Step Forward

The Illinois Breast and Cervical Cancer Program, which provides free screening and treatment for low-income, uninsured women, was recently expanded to allow women who received their diagnosis from doctors outside the program to still access free treatment through the program.¹⁰³

Potential Stumbling Block

Illinois providers who treat Medicaid patients report that the current payment delay can range anywhere from 6 weeks to 6 months.¹⁰⁴ Illinois nonprofits report that persistent government payment delays are their primary source of financial stress.¹⁰⁵

⁹⁹ U.S. Census Bureau, Current Population Survey 2005-2006 Annual Social and Economic Supplement, Microdata, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

¹⁰⁰ National Women's Law Center, & Oregon Health and Science University. (2004). *Making the grade on women's health: A national and state-by-state report card*. Washington DC & Portland: Author.

¹⁰¹ Stoll, K., & Jones, K. (2004, September). *Health care: Are you better off today than you were four years ago?* Washington DC: Families USA.

¹⁰² Davidoff, A., & Kenney, G.M. (2005, May). *Uninsured Americans with chronic health conditions: Key findings from the national health interview survey*. Baltimore: University of Maryland, Baltimore County. Washington DC: The Urban Institute.

¹⁰³ State of Illinois. (2006). *Breast-cervical cancer screening*. Retrieved November 9, 2006, from <http://www.cancerscreening.illinois.gov/default.cfm>

¹⁰⁴ Community Behavioral Healthcare Association of Illinois (personal communication, December 5, 2006).

¹⁰⁵ Illinois Facilities Fund & Donors Forum. (n.d.). *Getting it right: How Illinois nonprofits manage for success*. Chicago: Author.

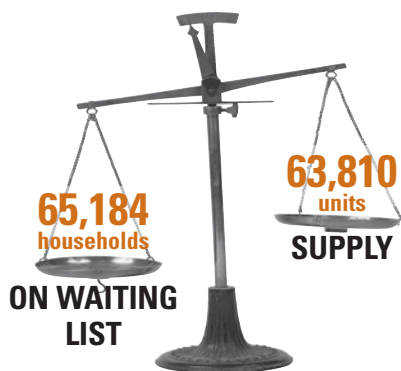
Housing



Illinois Rent-Burdened Households, 2005¹⁰⁶
49.6%

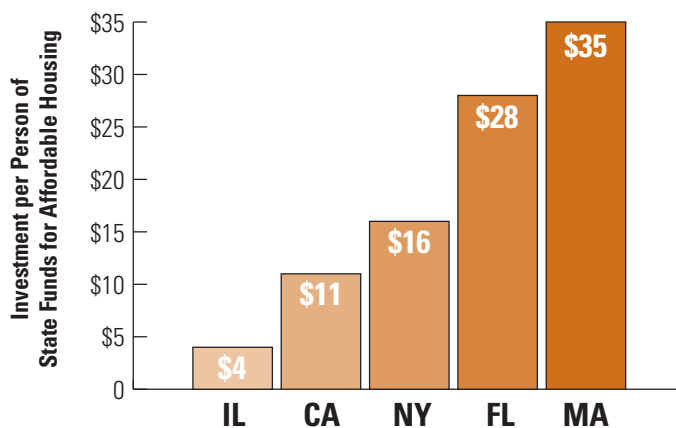
Safe, decent, and affordable housing is a fundamental human right. To be realized, Illinoisans must be able to put a roof over their head without depleting all their resources and must be able to access programs designed to help those who have no affordable housing options and those who have difficulty retaining stable housing.

The need for public housing in Illinois far exceeds the demand.¹⁰⁷



The vast majority of the existing units are either filled, awaiting demolition, or unlivable — causing the scale to tip even more.

Illinois invests much less money per person into affordable housing than other large states.¹⁰⁸



75.7% of Illinois homeless youth need help finding a job as a step toward becoming housed, yet nearly

2 out of 5 receive no help at all.¹⁰⁹



Step Forward

Illinois more than doubled its commitment to the Homelessness Prevention Fund for fiscal year 2007, going from \$5 million to \$11 million, allowing an additional 15,000 families to avoid being homeless.¹¹⁰



Potential Stumbling Block

In fiscal year 2007, the state over-committed funds in Illinois' Affordable Housing Trust fund, the state's primary source for affordable housing development. Fiscal year 2008 budget projections show that without a new source of revenue, the Trust Fund will not be able to maintain current funding commitments.

¹⁰⁶ U.S. Census Bureau, American Community Survey 2005, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.
¹⁰⁷ Mid-America Institute on Poverty of Heartland Alliance. (2007, January). *Not even a place in line 2007: Public housing & Housing Choice Voucher capacity and waiting lists in Illinois*. Chicago: Author.
¹⁰⁸ United Power for Action and Justice. (2006). *Creating a city in a garden: Changing Chicago's housing crisis into new opportunities*. Chicago: Author.
¹⁰⁹ Chicago Coalition for the Homeless. (n.d.). *No youth alone: A campaign to end youth homelessness*. Fact Sheet. Chicago: Author.
¹¹⁰ Chicago Coalition for the Homeless. (2006, November.) Analysis of FY2006 Homeless Prevention Program data.

Nutrition



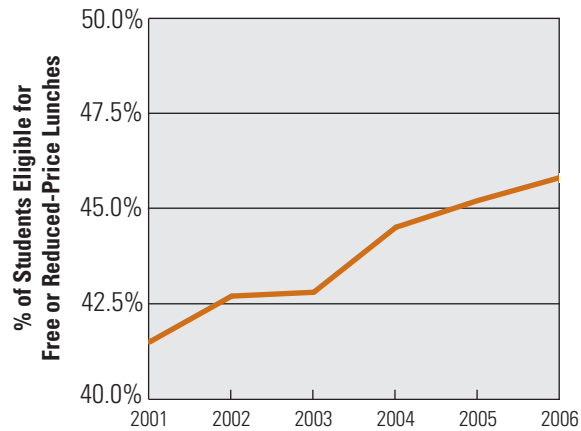
Though freedom from hunger is a core human right, the ability of poor and low-income families to access adequate food is often limited. Decreases in the percentage of the population that receives TANF increases the share of food-insecure households.¹¹¹ Similarly, if unemployment rises by just one percentage point, there will be about 700,000 additional food stamp recipients in the nation after 1 year.¹¹²

Illinois Food Insecurity Rate, 2005¹¹³
9.1%

Many working Illinois families still need Food Stamps to meet their nutritional needs:

125,183
Illinois families
who work year-round
 receive Food Stamps.¹¹⁴

The percentage of Illinois students eligible for Free or Reduced-Price School Lunches has steadily risen.¹¹⁵



Food assistance clients experience hardship that forces them to make difficult decisions about what to pay for.¹¹⁶

- 41.5%** choose between buying food or paying for utilities or heating fuel
- 35.0%** choose between buying food or paying the rent or mortgage
- 31.6%** choose between buying food or paying for medicine or medical care

Step Forward

Due to the Childhood Hunger Relief Act, which mandated that schools serving free and reduced-price lunches also offer school breakfast, an additional 32,866 Illinois students received a nutritious breakfast on an average day during the 2005-2006 school year.¹¹⁷



Potential Stumbling Block

Despite increases in participation for the Food Stamp program, over 158,336 Illinois households still experienced hunger in 2005.¹¹⁸

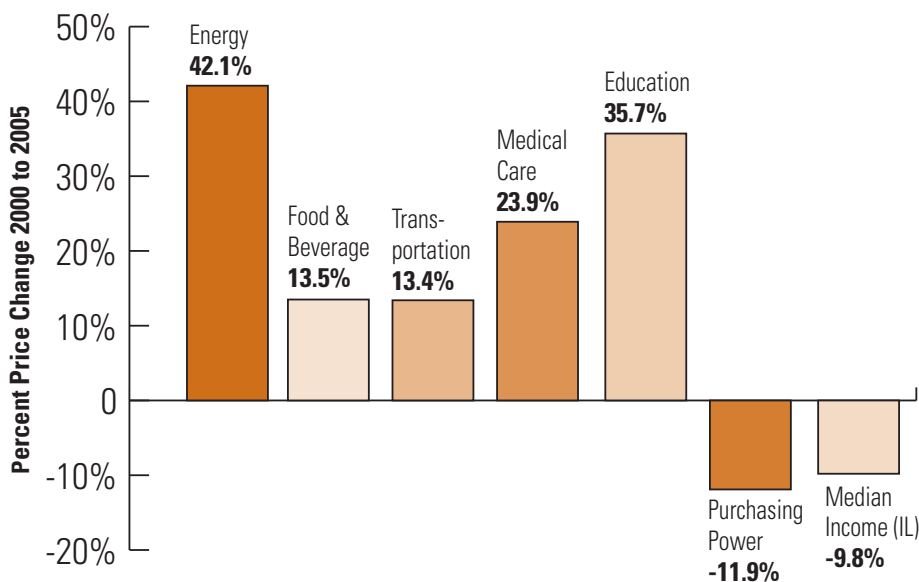
¹¹¹ Borjas, G. (2004). Food insecurity and public assistance. *Journal of Public Economics*, 88, 1421-1443.
¹¹² LeBlanc, M., Lin, B.H., & Smallwood, D. (2006, September). *Food assistance: How strong is the safety net?* Amber Waves. Washington DC: U.S. Department of Agriculture Economic Research Service.
¹¹³ Nord, M., Andrews, M., Carlson, S. (2006, November). *Household food security in the United States, 2005*. Economic Research Report Number 29. Washington DC: U.S. Department of Agriculture Economic Research Service.
¹¹⁴ Theodore, N., & Doussard, M. (2006, September 5). *The hidden public cost of low-wage work in Illinois*. Chicago & Berkeley, CA: Center for Urban Economic Development & Center for Labor Education and Research.
¹¹⁵ Illinois State Board of Education. (n.d.). *Nutrition programs, Free and Reduced-Price Meal eligibility data*. Retrieved December 6, 2006, from http://www.isbe.state.il.us/nutrition/htmls/eligibility_listings.htm, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.
¹¹⁶ Mathematica Policy Research, Inc. (2006, February). *Hunger in America 2006: National report prepared for America's Second Harvest*. (6100-500). Princeton, NJ: Author.
¹¹⁷ Illinois Hunger Coalition. (2006). *Report on the Illinois school breakfast mandate*. Chicago: Author.
¹¹⁸ Nord, M., Andrews, M., & Carlson, S. (2006, November). *Household food security in the United States, 2005*. Economic Research Report Number 29. Washington DC: U.S. Department of Agriculture Economic Research Service, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

Basic Necessities



Change in Consumer Purchasing Power, 2000 to 2005¹¹⁹
-11.9%

The ability to realize freedom from poverty is dependent on efficient use of scarce resources, but lower-income families tend to pay more on average for the exact same consumer products than higher-income families. Lower-income families pay higher than average prices for mortgages and auto loans and pay excessive fees for furniture, appliances, electronics, and basic financial services, which further hinder families from getting ahead.¹²⁰



The cost of various goods and services increased from 2000 to 2005 while consumer purchasing power¹²¹ and the Illinois median income dropped.¹²²

Public transportation is more affordable than owning a vehicle, yet it is

not even an option in 27 Illinois counties that do not have countywide-funded public transit service,¹²³

even though 5.9% of households in these counties do not have a vehicle.¹²⁴



Step Forward

\$5.2 million in state general funds were added to the Supplemental Low-Income Energy Assistance Program (LIHEAP) to provide supplemental benefits of up to \$100 to hundreds of thousands of Illinois households that received LIHEAP benefits last year.¹²⁵



Potential Stumbling Block

While the APR for a payday loan in Illinois has dropped by 38.7% since the Payday Loan Reform Act was enacted, the APR for installment loans has risen 420.9%.¹²⁶

¹¹⁹ U.S. Department of Labor, Bureau of Labor Statistics. (n.d.). *Consumer price index, create customized tables*. Retrieved November 1, 2006, from <http://www.bls.gov/cpi/>, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

¹²⁰ Fellowes, M. (2006). *From poverty, opportunity. Putting the market to work for lower income families*. Washington DC: The Brookings Institution, Metropolitan Policy Program.

¹²¹ U.S. Department of Labor, Bureau of Labor Statistics. (n.d.). *Consumer price index, create customized tables*. Retrieved November 1, 2006, from <http://www.bls.gov/cpi/>, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

¹²² U.S. Census Bureau, Current Population Survey 2001-2006 Annual Social and Economic Supplement, Microdata, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

¹²³ Wood, C., & Cirillo, D. (2006, October). *Transit uncovered: How to improve public transit in your community*. Chicago: Work, Welfare & Families.

¹²⁴ U.S. Census Bureau, Decennial Census 2000, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

¹²⁵ U.S. Department of Health and Human Services. (n.d.). *LIHEAP clearinghouse*. Retrieved November 1, 2006, from <http://www.liheapch.acf.hhs.gov/news/resources06.htm#disconnect>

¹²⁶ Monsignor John Egan Campaign for Payday Loan Reform. (2006, October). *Hunting down the payday loan customer: The debt collection practices of two payday loan companies*. Chicago: Public Action Foundation, Citizen Action/ Illinois & Woodstock Institute.

Assets



An asset base gives families economic security. Assets range from a savings account, to an educational degree, to homeownership. Every Illinoisan should have an equal opportunity to establish economic security for their families through asset building. Yet the vast majority of housing and savings tax subsidies, which encourage and reward asset building, accrue to households making over \$50,000 annually.¹²⁷

Illinois Asset Poverty Rate, 2002¹²⁸
20.7%

One third of workers age 40 and older **have not yet saved any money for retirement.**¹²⁹



Illinois renter families have a poverty rate of

28.7%

compared to a poverty rate of only

3.6%

for Illinois families who own their homes.¹³⁰



Education is a lifelong asset.
 Of jobs requiring:¹³¹

An associate's degree → **73.1% pay above \$56,770**

Less than associate's degree → **68.5% pay under \$23,650**

Step Forward

Illinois was awarded a \$1 million federal grant under the Assets for Independence Act to create a matched savings program for low-income Illinoisans over 5 years old.

Potential Stumbling Block

Several public benefits programs in Illinois continue to consider assets in determining eligibility for assistance. These asset limits not only penalize individuals for having savings, but also require applicants to spend down assets in order to qualify for assistance and are counterproductive to families' long-term self-sufficiency and financial stability.

¹²⁷ Johnson, S.N., Mensah, L., & Steuerle, C.E. (2006, Spring). *Savings in America: Building opportunity for all*. New York: Global Markets Institute at Goldman Sachs.

¹²⁸ CFED. (2007). *2005 Assets and opportunity scorecard*. Retrieved November 13, 2006, from <http://www.cfed.org/focus.m?parentid=31&siteid=504&id=505>

¹²⁹ Holley, H. (2006, May). *Retirement planning survey among U.S. adults age 40 and older*. Washington DC: AARP.

¹³⁰ U.S. Census Bureau, American Community Survey 2005, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

¹³¹ Eskew, M., & Kleppner, P. (2006, August). *The future of high-wage jobs in Illinois*. State of Working Illinois policy brief. DeKalb, IL: Northern Illinois University.

Working Toward Change: Rock Island County Task Force on Poverty

The success and well-being of Illinois depends on the strength of its communities, cities, and counties as well as its people. Areas across the state are struggling with increasing poverty, loss of youth to sustain the workforce, significant job losses, and challenges to competing in the global economy. Rock Island County is one such place that is working to reverse these trends, that is **working toward change**.

Both this year and last, Rock Island County has been on our County Well-Being Warning List. The county has worse rates than the state on high school graduation, teen births, and poverty, and has worsened over time on all but graduation rates.

2007 Rock Island County Well-Being Indicator Data

| Indicator | Current Status | Point Change from Last Year |
|------------------------|-----------------------|-----------------------------|
| High School Graduation | 85.1% (worse than IL) | 1.2% (improved) |
| Teen Birth | 13.9% (worse than IL) | 0.9% (worsened) |
| Unemployment | 4.4% (better than IL) | 0.2% (worsened) |
| Poverty | 12.0% (worse than IL) | 0.4% (worsened) |

This section describes how one Illinois county reacted when the leaders there did not like what they were seeing on the County Well-Being pages of this report. The leadership that emerged on poverty-related issues in Rock Island provides a compelling example of how local leaders can play a vital role in addressing their community's social and economic well-being.



Rock Island County is set in the picturesque landscape of the Mississippi River in the Quad Cities area along the Illinois/Iowa border. Rock Island is an urban county with added rural amenities. The three major cities in the county, Moline, East Moline, and Rock Island, border one another and are surrounded by rich farmland. Rock Island is heralded for its residential quality of life including affordable housing costs, recreational and cultural amenities, and short commute times between home and work.

For years Rock Island County was considered a strong industrial area due to its central location, proximity to river transportation, and, at one time, strong railroads. The region, home to Deere & Company, was a massive manufacturer of farm implements but was hard hit by the Midwest farm crisis of the 1980s. Difficult demographic and economic shifts ensued. **County population has declined by almost 20,000 people in the past 25 years,¹³² young workers have moved out of the area, and the median age of the county is now 39.2 years old – far higher than that of Illinois and the nation.¹³³** Job loss has had a severe impact with an estimated 20,000 jobs lost primarily in the manufacturing sector. Median household income has declined and at \$41,365, is far lower than the state as a whole.¹³⁴

These are some of the factors that have contributed to Rock Island's placement on the County Well-Being Warning List. Similar economic and demographic changes impact the well-being of residents in many counties across Illinois by inhibiting the ability of families to achieve economic security, increasing the likelihood that they will experience poverty. However, these conditions do not have to be permanent fixtures of life for county residents. **In Rock Island County, the horizon looks much brighter due to the concerted efforts of a group of committed community leaders.**

¹³² U.S. Census Bureau, Decennial Census 1980, 1990, 2000 and Population Estimates, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

¹³³ U.S. Census Bureau, American Community Survey 2005.

¹³⁴ U.S. Census Bureau, Decennial Census 2000 and American Community Survey 2005, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

Q: What advice would you give other counties struggling with these issues?

A: To start with, take it seriously! Being on the poverty Watch or Warning List should send a red flag up to a community that there are problems – and problems invariably get worse without action.

One year ago, when the County Board Chairman saw that Rock Island was placed on the County Well-Being Warning List, he immediately responded. He mobilized private- and public-sector leaders to create the Rock Island County Task Force on Poverty which now has a diverse member base that includes city officials as well as people from education, court services, the workforce development board, community-based organizations, a local college, and the chamber of commerce. The Task Force meets monthly to explore and understand poverty and to set goals. The following blueprint of their first year activities provides a concrete example of what communities across Illinois can do to address poverty.

Rock Island Task Force on Poverty First Year Activities

- Launch a public/private task force on poverty comprised of high-level leaders.
- Bring in experts to present on critical issues including economic development, poverty trends, prisoner reentry, education, and substance use.
- Use research to identify particular areas of critical need. Rock Island used the Bi-State Regional Commission to map poverty concentrations in the Quad Cities area.
- Establish short-term goals to get off the poverty Warning List in the short run and establish longer-term goals to stay off of the list. Pinpoint areas to concentrate on that can be effective at the local level such as economic development, education, training, and service access and coordination.
- Hold a legislative breakfast with area legislators and members of Congress to discuss local issues.
- Include items that address poverty on local legislative agendas. Items submitted by the Task Force on Poverty include a property tax review regarding school funding, adequate medical and dental funding, and adopting policies to promote developmental assets for youth.
- Leverage funds to hire a Task Force coordinator to keep stakeholders engaged, to unify efforts when possible, identify gaps, and launch new initiatives.

Special thanks to Phil Banaszak, county board member and Chair of the Task Force on Poverty; Jim Bohnsack, Rock Island County Board Chairman; Becky Sipes, Vice President of Community Initiatives for United Way of the Quad Cities Area; and Chuck Stewart, Director of the Rock Island Tri-County Consortium, for their time spent in helping tell this story.

The Rock Island County Task Force on Poverty and its bold leaders should be commended for rising to the challenge and seeking comprehensive solutions that promote social and economic well-being in their county.

County Well-Being Indicators

Four key indicators of well-being are assessed in each of Illinois' 102 counties - high school graduation rates, unemployment rates, teen birth rates, and poverty rates. Counties in Illinois are evaluated using a point system, with the higher number of points indicating a worse score. A point is given to a county if its rate is higher than the state average and/or if they have worsened since the previous year. For each indicator a total of 2 points is possible and overall a total of 8 points is possible. Counties that score 4 or 5 points are placed on a Watch List and counties that score 6, 7, or 8 points are placed on a Warning List.

Using this methodology, **over half of Illinois counties have been placed on either the Poverty Watch or Poverty Warning lists.** There has been significant movement since the 2006 Report – 44 counties have a worse list status this year than they did last, and only a handful of counties improved their list status.

Number of counties changing lists:

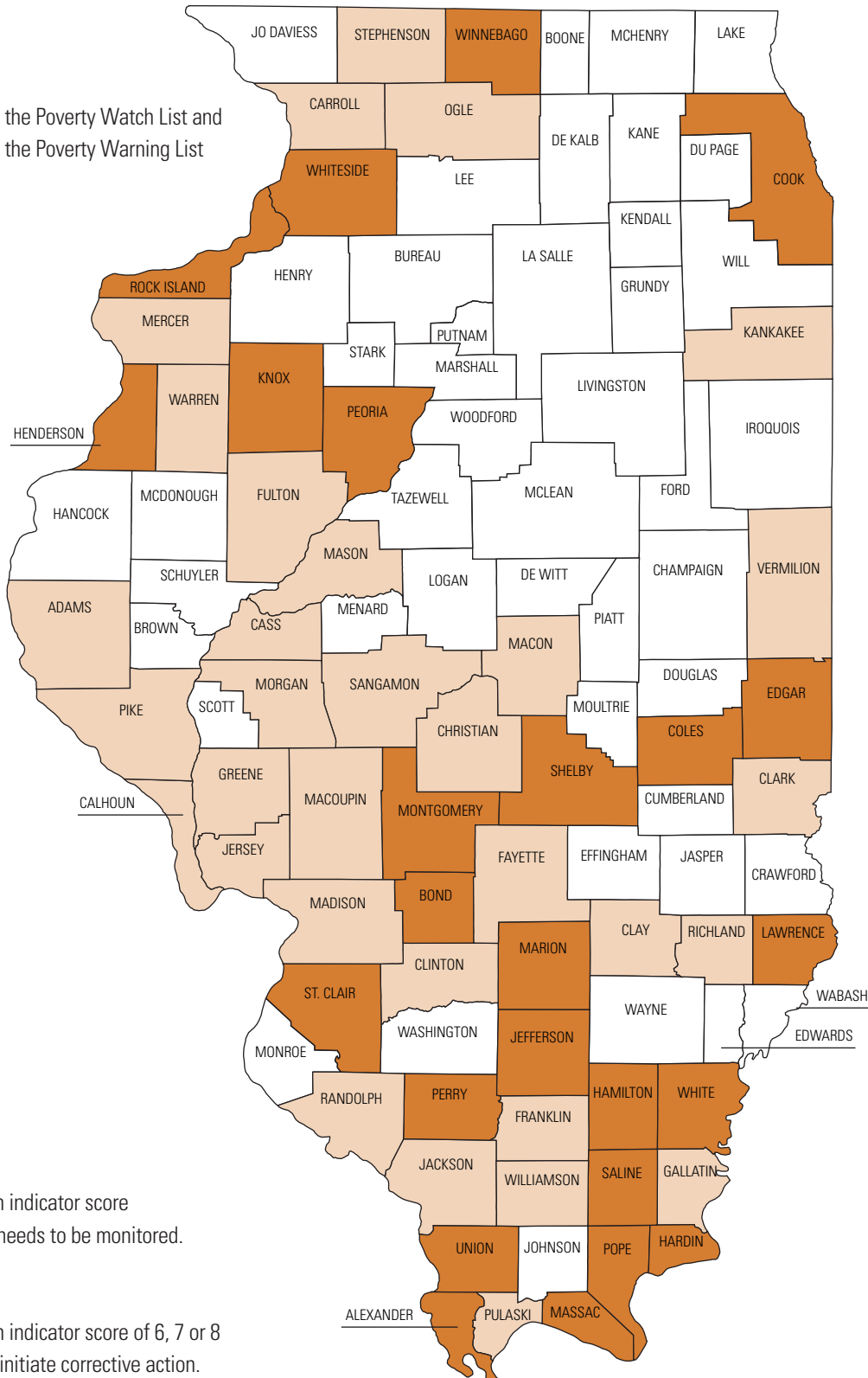
| | |
|--|----|
| Improved (<i>from Warning to Watch or Watch to not on a list</i>) | 9 |
| Worsened (<i>from Watch to Warning or not on a list to Watch or Warning</i>) | 44 |
| No change (<i>on same list as last year</i>) | 49 |

The County Well-Being Indicators illustrate that poverty and hardship are not limited to one region of the state. Counties all across Illinois struggle with poverty-related issues. This year's Watch and Warnings lists must serve as a wake-up call for leaders to begin deliberate efforts to reverse these trends in their communities.

Note: Often the agencies that provide data for the County Well-Being Indicator section improve their methods or correct errors, which results in changes to the numbers and analyses in previous years' reports. Each year, the most current, accurate data are re-gathered, and subsequent changes to Watch or Warning List status are incorporated before comparing one year to the next.

Counties of Concern

32 counties are on the Poverty Watch List and
25 counties are on the Poverty Warning List



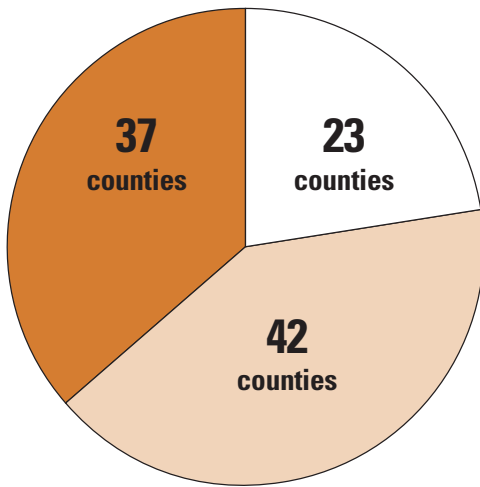
Watch
 County has an indicator score of 4 or 5 and needs to be monitored.

Warning
 County has an indicator score of 6, 7 or 8 and needs to initiate corrective action.

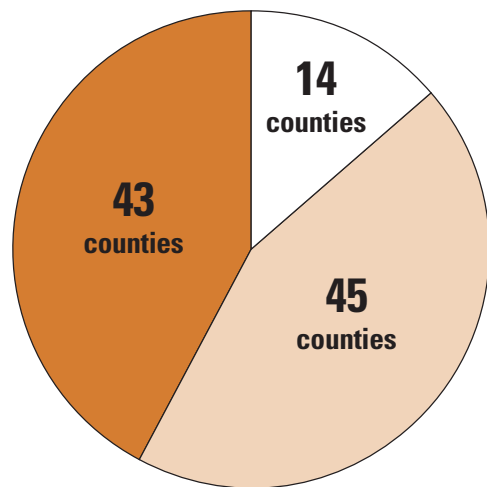
Overview of Counties by Well-Being Indicator

This overview of the well-being indicators shows how Illinois as a whole is faring on each of the four well-being indicators.

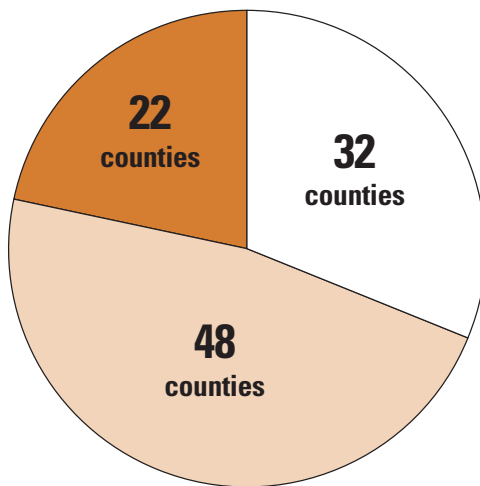
Teen Birth Rates



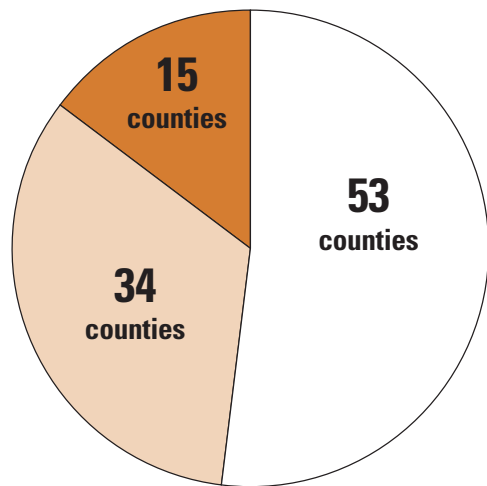
Poverty Rates



Unemployment Rates



Graduation Rates



- Counties with zero points
- Counties with one point
- Counties with two points

See footnotes in tables on the following pages.

Overview of Counties by Well-Being Indicator

Bold — Counties on the Watch List (see page 34)

Bold Italic — Counties on the Warning List (see page 34)

| County | ISBE High School Grad Rate, 2005-2006 ¹³⁵ | Point Change in Grad Rate from Previous Year ¹³⁶ | Teen Birth Rate, 2004 ¹³⁷ | Point Change in Teen Birth Rate from Previous Year ¹³⁸ | Unemployment Rate, August 2006* ¹³⁹ | Point Change in Unemployment Rate from Previous August ¹⁴⁰ | Poverty Rate, 2004 ¹⁴¹ | Point Change in Poverty Rate from Previous Year ¹⁴² |
|------------------|--|---|--------------------------------------|---|--|---|-----------------------------------|--|
| Illinois | 87.8% | 0.4% | 9.9% | 0.2% | 4.6% | -0.9% | 11.9% | 0.5% |
| Adams | 89.7% | 4.1% | 14.2% | 1.5% | 3.9% | 0.2% | 11.3% | 0.1% |
| Alexander | 97.0% | 8.0% | 21.4% | 3.0% | 9.9% | 0.7% | 23.8% | 1.5% |
| Bond | 84.0% | -3.3% | 11.5% | -2.3% | 5.6% | 0.3% | 11.2% | 0.4% |
| Boone | 84.9% | 0.6% | 8.0% | -0.2% | 5.3% | -0.3% | 7.9% | 0.2% |
| Brown | 100.0% | 3.6% | 7.1% | -2.1% | 3.4% | -1.0% | 12.3% | 0.7% |
| Bureau | 93.1% | 3.0% | 7.6% | -1.4% | 4.4% | -0.1% | 8.8% | 0.2% |
| Calhoun | 93.0% | 7.3% | 15.7% | 3.6% | 5.1% | -0.3% | 8.9% | 0.3% |
| Carroll | 88.3% | -0.7% | 11.3% | 0.3% | 4.9% | -0.7% | 10.1% | 0.4% |
| Cass | 94.2% | -4.9% | 12.2% | 0.2% | 4.6% | -0.1% | 10.7% | 0.2% |
| Champaign | 90.6% | 0.4% | 8.7% | 0.5% | 4.1% | 0.0% | 13.4% | 0.8% |
| Christian | 85.6% | 2.9% | 14.9% | -0.1% | 5.2% | -0.3% | 11.1% | 0.6% |
| Clark | 97.6% | 1.8% | 13.2% | 2.4% | 5.3% | 0.5% | 10.6% | 0.3% |
| Clay | 88.0% | 1.4% | 12.3% | 5.1% | 5.4% | -0.7% | 12.1% | 0.4% |
| Clinton | 87.7% | -1.4% | 7.5% | -0.5% | 5.3% | 1.2% | 7.6% | 0.2% |
| Coles | 86.5% | -1.0% | 10.4% | -1.4% | 4.9% | -0.1% | 14.4% | 1.2% |
| Cook | 83.1% | 0.3% | 11.1% | 0.2% | 4.8% | -1.5% | 15.2% | 0.6% |
| Crawford | 94.3% | 3.6% | 15.5% | 0.0% | 5.7% | 0.0% | 11.9% | 0.2% |
| Cumberland | 98.7% | -0.5% | 6.6% | -1.5% | 4.8% | 0.0% | 10.3% | 0.3% |
| DeKalb | 93.9% | 4.0% | 7.4% | 0.8% | 3.7% | -1.0% | 9.6% | 0.3% |
| Dewitt | 88.2% | 4.2% | 8.9% | 1.1% | 4.4% | -0.6% | 10.3% | 0.5% |
| Douglas | 100.0% | 3.8% | 8.5% | -3.1% | 4.4% | -0.2% | 8.2% | 0.2% |
| DuPage | 94.3% | -0.5% | 4.1% | 0.1% | 3.4% | -1.2% | 6.0% | 0.2% |
| Edgar | 91.7% | -1.4% | 14.6% | 2.6% | 4.9% | -0.2% | 12.2% | 0.7% |
| Edwards | 92.9% | -0.3% | 8.7% | 4.0% | 4.4% | -0.6% | 9.4% | 0.3% |
| Effingham | 92.9% | -0.4% | 9.8% | 0.0% | 4.6% | -0.6% | 9.2% | 0.4% |
| Fayette | 91.0% | -5.0% | 10.7% | -0.1% | 5.6% | -0.7% | 13.6% | 0.5% |
| Ford | 82.6% | -5.4% | 11.3% | 0.0% | 4.5% | -0.4% | 8.1% | 0.0% |
| Franklin | 93.3% | 1.5% | 11.5% | -0.4% | 8.0% | 0.1% | 15.4% | 0.6% |
| Fulton | 91.6% | 2.0% | 13.7% | 3.4% | 5.8% | -0.3% | 12.1% | 0.8% |
| Gallatin | 100.0% | 0.0% | 5.1% | -4.6% | 6.5% | 0.1% | 16.1% | 0.3% |
| Greene | 89.0% | -1.6% | 7.9% | -3.9% | 5.1% | -0.3% | 12.5% | 0.3% |
| Grundy | 95.3% | 1.5% | 8.0% | 0.7% | 4.8% | -1.5% | 6.0% | 0.0% |

*At the time of print, these are the most accurate August 2006 unemployment rates available from the Illinois Department of Employment Security.

¹³⁵ Illinois State Board of Education. (n.d.). *2004-2005 and 2005-2006 State school report cards*. Springfield, IL: Author.

¹³⁶ Illinois State Board of Education. (n.d.). *2004-2005 and 2005-2006 State school report cards*. Springfield, IL: Author, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

¹³⁷ Illinois Department of Public Health. (n.d.). *Illinois teen births by county*. Retrieved January 2, 2007, from <http://www.idph.state.il.us/health/teen/teen0304.htm>

¹³⁸ Illinois Department of Public Health. (n.d.). *Illinois teen births by county*. Retrieved January 2, 2007, from <http://www.idph.state.il.us/health/teen/teen0304.htm>, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

¹³⁹ Illinois Department of Employment Security, Local Area Unemployment Statistics. (n.d.). *Annual average data*. Retrieved December 5, 2006, from <http://lmi.ides.state.il.us/laus/lausmenu.htm>

¹⁴⁰ Illinois Department of Employment Security, Local Area Unemployment Statistics. (n.d.). *Annual average data*. Retrieved December 5, 2006, from <http://lmi.ides.state.il.us/laus/lausmenu.htm>, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

¹⁴¹ U.S. Census Bureau, Small Area Income and Poverty Estimates 2004.

¹⁴² U.S. Census Bureau, Small Area Income and Poverty Estimates 2003-2004, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

Overview of Counties by Well-Being Indicator

Bold — Counties on the Watch List (see page 34)
Bold Italic — Counties on the Warning List (see page 34)

| County | ISBE High School Grad Rate, 2005-2006 ¹³⁵ | Point Change in Grad Rate from Previous Year ¹³⁶ | Teen Birth Rate, 2004 ¹³⁷ | Point Change in Teen Birth Rate from Previous Year ¹³⁸ | Unemployment Rate, August 2006* ¹³⁹ | Point Change in Unemployment Rate from Previous August ¹⁴⁰ | Poverty Rate, 2004 ¹⁴¹ | Point Change in Poverty Rate from Previous Year ¹⁴² |
|------------------|--|---|--------------------------------------|---|--|---|-----------------------------------|--|
| Illinois | 87.8% | 0.4% | 9.9% | 0.2% | 4.6% | -0.9% | 11.9% | 0.5% |
| HAMILTON | 95.8% | -3.1% | 15.9% | 3.3% | 6.0% | 1.4% | 12.6% | 0.4% |
| Hancock | 97.9% | 2.6% | 9.5% | 0.8% | 5.2% | 0.0% | 9.8% | 0.0% |
| HARDIN | 94.3% | -5.7% | 23.1% | 9.1% | 7.9% | 0.1% | 15.3% | 0.3% |
| HENDERSON | 80.3% | -18.3% | 11.3% | 0.7% | 5.5% | 0.4% | 10.4% | 0.2% |
| Henry | 91.8% | -1.3% | 6.7% | -3.6% | 4.3% | 0.0% | 8.2% | -0.1% |
| Iroquois | 87.6% | 0.2% | 10.2% | -1.7% | 4.2% | -0.1% | 10.2% | 0.4% |
| JACKSON | 90.8% | 3.2% | 10.8% | 1.4% | 4.6% | 0.1% | 20.2% | 0.9% |
| Jasper | 97.9% | 3.8% | 12.8% | 3.4% | 5.2% | -0.3% | 10.0% | -0.1% |
| JEFFERSON | 80.3% | 5.1% | 15.4% | 0.6% | 5.1% | -0.1% | 13.9% | 0.2% |
| JERSEY | 97.6% | 5.7% | 10.7% | -0.6% | 4.8% | 0.3% | 8.5% | 0.1% |
| Jo Daviess | 92.1% | 1.6% | 9.6% | 2.4% | 3.5% | 0.0% | 7.8% | 0.3% |
| Johnson | 99.3% | 3.1% | 7.0% | -5.5% | 5.8% | -0.6% | 13.5% | 0.8% |
| Kane | 89.7% | 1.7% | 8.7% | 0.4% | 3.9% | -1.2% | 7.9% | 0.5% |
| KANKAKEE | 85.1% | 2.5% | 12.2% | -2.3% | 6.0% | 0.0% | 11.9% | 0.6% |
| Kendall | 91.1% | -1.6% | 4.5% | 1.5% | 3.6% | -0.9% | 4.1% | 0.0% |
| KNOX | 85.6% | -0.1% | 11.4% | 0.8% | 5.8% | -1.6% | 13.4% | 0.8% |
| Lake | 94.1% | 0.4% | 6.7% | 0.0% | 4.3% | 0.0% | 7.1% | 0.3% |
| LaSalle | 90.2% | 2.0% | 8.4% | -1.7% | 5.4% | -0.2% | 9.8% | -0.3% |
| LAWRENCE | 86.2% | 10.5% | 14.2% | -0.2% | 5.6% | 0.4% | 13.1% | 0.6% |
| Lee | 84.9% | -7.2% | 8.0% | -2.6% | 4.6% | -0.2% | 9.3% | 0.5% |
| Livingston | 89.3% | -3.2% | 9.2% | 0.3% | 4.4% | -0.4% | 10.1% | 0.4% |
| Logan | 90.3% | 0.4% | 12.9% | -0.2% | 5.0% | -0.5% | 10.7% | 0.2% |
| MACON | 85.3% | 1.1% | 14.3% | -0.6% | 6.1% | -0.2% | 14.3% | 0.8% |
| MACOUPIN | 89.4% | 0.0% | 10.0% | -2.5% | 5.3% | 0.2% | 10.6% | 0.3% |
| MADISON | 91.9% | -0.2% | 11.6% | 0.5% | 5.3% | -0.1% | 11.2% | 0.6% |
| MARION | 76.1% | -11.0% | 15.4% | 0.1% | 6.9% | 0.4% | 13.6% | 0.1% |
| Marshall | 92.1% | 7.7% | 10.2% | -0.4% | 4.0% | 0.1% | 8.1% | 0.3% |
| MASON | 85.4% | -5.9% | 14.2% | -1.6% | 6.8% | -0.1% | 11.3% | 0.3% |
| MASSAC | 90.6% | 2.8% | 20.1% | 9.2% | 5.9% | 0.5% | 13.8% | 0.6% |
| McDonough | 95.1% | 0.7% | 8.4% | -1.8% | 4.5% | 0.0% | 16.4% | 0.5% |
| McHenry | 92.4% | 0.7% | 5.4% | 0.3% | 3.4% | -1.1% | 4.5% | 0.1% |
| McLean | 92.1% | 0.0% | 6.6% | -0.3% | 3.7% | -0.1% | 10.1% | 0.7% |
| Menard | 98.9% | 4.7% | 9.5% | 4.8% | 3.9% | -0.1% | 8.8% | 0.3% |
| MERCER | 93.9% | -1.4% | 8.9% | 0.2% | 4.7% | 0.7% | 8.6% | 0.0% |
| Monroe | 92.1% | 0.0% | 4.5% | 1.0% | 4.4% | 0.7% | 4.0% | -0.1% |

*At the time of print, these are the most accurate August 2006 unemployment rates available from the Illinois Department of Employment Security.

¹³⁵ Illinois State Board of Education. (n.d.). *2004-2005 and 2005-2006 State school report cards*. Springfield, IL: Author.

¹³⁶ Illinois State Board of Education. (n.d.). *2004-2005 and 2005-2006 State school report cards*. Springfield, IL: Author, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

¹³⁷ Illinois Department of Public Health. (n.d.). *Illinois teen births by county*. Retrieved January 2, 2007, from <http://www.idph.state.il.us/health/teen/teen0304.htm>

¹³⁸ Illinois Department of Public Health. (n.d.). *Illinois teen births by county*. Retrieved January 2, 2007, from <http://www.idph.state.il.us/health/teen/teen0304.htm>, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

¹³⁹ Illinois Department of Employment Security, Local Area Unemployment Statistics. (n.d.). *Annual average data*. Retrieved December 5, 2006, from <http://lmi.ides.state.il.us/laus/lausmenu.htm>

¹⁴⁰ Illinois Department of Employment Security, Local Area Unemployment Statistics. (n.d.). *Annual average data*. Retrieved December 5, 2006, from <http://lmi.ides.state.il.us/laus/lausmenu.htm>, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

¹⁴¹ U.S. Census Bureau, Small Area Income and Poverty Estimates 2004.

¹⁴² U.S. Census Bureau, Small Area Income and Poverty Estimates 2003-2004, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

Overview of Counties by Well-Being Indicator

Bold — Counties on the Watch List (see page 34)
Bold Italic — Counties on the Warning List (see page 34)

| County | ISBE High School Grad Rate, 2005-2006 ¹³⁵ | Point Change in Grad Rate from Previous Year ¹³⁶ | Teen Birth Rate, 2004 ¹³⁷ | Point Change in Teen Birth Rate from Previous Year ¹³⁸ | Unemployment Rate, August 2006* ¹³⁹ | Point Change in Unemployment Rate from Previous August ¹⁴⁰ | Poverty Rate, 2004 ¹⁴¹ | Point Change in Poverty Rate from Previous Year ¹⁴² |
|--------------------|--|---|--------------------------------------|---|--|---|-----------------------------------|--|
| Illinois | 87.8% | 0.4% | 9.9% | 0.2% | 4.6% | -0.9% | 11.9% | 0.5% |
| Montgomery | 85.3% | -4.8% | 15.7% | 2.5% | 6.0% | -0.9% | 12.9% | 0.4% |
| Morgan | 94.3% | 0.2% | 14.1% | 0.2% | 5.0% | -0.5% | 12.4% | 0.7% |
| Moultrie | 98.7% | 6.8% | 9.7% | 0.0% | 3.9% | -0.3% | 8.3% | 0.0% |
| Ogle | 90.6% | 3.1% | 8.4% | 0.2% | 4.9% | 0.1% | 8.7% | 0.7% |
| Peoria | 87.0% | -0.9% | 14.1% | 1.2% | 4.8% | -0.2% | 13.2% | -0.2% |
| Perry | 84.5% | 0.0% | 12.6% | 0.6% | 7.4% | 1.0% | 13.8% | 0.5% |
| Piatt | 96.8% | 0.5% | 7.3% | -0.3% | 4.0% | 0.3% | 6.4% | 0.4% |
| Pike | 91.6% | 0.4% | 12.3% | 5.5% | 4.6% | -0.1% | 12.6% | 0.1% |
| Pope | 73.0% | -10.3% | 25.0% | 7.4% | 7.3% | 1.0% | 15.4% | 1.2% |
| Pulaski | 98.6% | 1.0% | 25.8% | 6.9% | 8.6% | -0.9% | 20.7% | 0.8% |
| Putnam | 90.0% | 1.9% | 7.5% | -1.0% | 5.0% | -0.1% | 6.4% | -0.1% |
| Randolph | 95.0% | 9.4% | 13.7% | 2.3% | 5.3% | 0.0% | 12.0% | 0.6% |
| Richland | 92.3% | 0.0% | 12.1% | 2.6% | 5.4% | -0.5% | 12.3% | 0.4% |
| Rock Island | 85.1% | 1.2% | 13.9% | 0.9% | 4.4% | 0.2% | 12.0% | 0.4% |
| Saline | 88.1% | 2.0% | 18.6% | 5.2% | 6.3% | 0.3% | 16.1% | 1.1% |
| Sangamon | 92.3% | -1.2% | 11.5% | -0.4% | 4.6% | 0.1% | 10.3% | 0.2% |
| Schuyler | 93.6% | 0.0% | 6.1% | -1.9% | 3.9% | 0.0% | 10.1% | 0.6% |
| Scott | 93.0% | -4.6% | 17.1% | -0.2% | 4.5% | -0.1% | 9.8% | 0.3% |
| Shelby | 93.4% | -3.3% | 11.6% | 1.1% | 4.9% | 0.1% | 9.5% | 0.1% |
| St. Clair | 86.5% | 2.3% | 14.6% | 0.9% | 6.4% | 0.4% | 15.0% | 0.5% |
| Stark | 100.0% | 9.0% | 5.7% | -5.6% | 4.9% | -0.9% | 9.3% | 0.1% |
| Stephenson | 92.8% | 1.2% | 13.5% | 1.9% | 4.9% | -0.3% | 10.8% | 0.6% |
| Tazewell | 89.6% | 2.2% | 9.3% | 1.3% | 4.3% | -0.4% | 8.6% | 0.5% |
| Union | 87.5% | -3.6% | 11.3% | -1.3% | 6.0% | -0.1% | 14.1% | 0.4% |
| Vermilion | 79.1% | 1.1% | 16.4% | -0.9% | 6.3% | 0.0% | 14.9% | 0.9% |
| Wabash | 88.4% | 2.3% | 8.6% | -2.2% | 5.4% | -1.0% | 11.8% | 0.4% |
| Warren | 90.0% | -5.3% | 11.5% | -0.8% | 5.4% | -0.3% | 11.3% | 0.3% |
| Washington | 91.7% | -2.4% | 7.0% | -4.1% | 4.1% | -0.2% | 7.2% | 0.0% |
| Wayne | 91.6% | 1.8% | 9.3% | 2.6% | 4.4% | -0.4% | 12.1% | 0.1% |
| White | 88.1% | 4.2% | 15.9% | 2.5% | 5.2% | 0.4% | 12.7% | 0.6% |
| Whiteside | 87.0% | -1.2% | 12.6% | 0.3% | 5.7% | -0.1% | 9.7% | 0.3% |
| Will | 89.4% | -1.6% | 5.7% | 0.3% | 3.9% | -1.2% | 6.6% | 0.0% |
| Williamson | 97.3% | 4.1% | 11.1% | -0.3% | 5.5% | 0.3% | 13.7% | 0.1% |
| Winnebago | 78.5% | -0.8% | 11.9% | 0.2% | 5.6% | -0.7% | 12.7% | 0.5% |
| Woodford | 96.1% | 0.0% | 6.3% | 0.2% | 3.4% | -0.1% | 6.0% | 0.0% |

*At the time of print, these are the most accurate August 2006 unemployment rates available from the Illinois Department of Employment Security.

¹³⁵ Illinois State Board of Education. (n.d.). *2004-2005 and 2005-2006 State school report cards*. Springfield, IL: Author.

¹³⁶ Illinois State Board of Education. (n.d.). *2004-2005 and 2005-2006 State school report cards*. Springfield, IL: Author, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

¹³⁷ Illinois Department of Public Health. (n.d.). *Illinois teen births by county*. Retrieved January 2, 2007, from <http://www.idph.state.il.us/health/teen/teen0304.htm>

¹³⁸ Illinois Department of Public Health. (n.d.). *Illinois teen births by county*. Retrieved January 2, 2007, from <http://www.idph.state.il.us/health/teen/teen0304.htm>, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

¹³⁹ Illinois Department of Employment Security, Local Area Unemployment Statistics. (n.d.). *Annual average data*. Retrieved December 5, 2006, from <http://lmi.ides.state.il.us/laus/lausmenu.htm>

¹⁴⁰ Illinois Department of Employment Security, Local Area Unemployment Statistics. (n.d.). *Annual average data*. Retrieved December 5, 2006, from <http://lmi.ides.state.il.us/laus/lausmenu.htm>, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

¹⁴¹ U.S. Census Bureau, Small Area Income and Poverty Estimates 2004.

¹⁴² U.S. Census Bureau, Small Area Income and Poverty Estimates 2003-2004, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

Appendix

The following tables provide detailed information on each county in Illinois relating to income, poverty, housing, health, and education. For the poverty rate by county, see pages 36-38.

Income & Poverty

| County | Number of People in Poverty, 2004 ¹⁴³ | Poverty Rate for Population Under Age 18, 2004 ¹⁴⁴ | Bankruptcies per 1,000 People, 2005 ¹⁴⁵ | Net Job Flow, 2004 ¹⁴⁶ | Change in Average New Hire Monthly Earnings, 2003-2004 ¹⁴⁷ | Percent Change in Average New Hire Monthly Earnings, 2003-2004 ¹⁴⁸ | Average Wage Per Job, 2005 ¹⁴⁹ |
|-----------------|--|---|--|-----------------------------------|---|---|---|
| Illinois | 1,486,115 | 16.7% | 8.3 | 93,221 | \$4 | 0.2% | \$43,165 |
| Adams | 7,278 | 15.3% | 8.9 | 958 | \$135 | 9.1% | \$29,621 |
| Alexander | 2,007 | 34.9% | 18.0 | 15 | \$178 | 12.6% | \$29,257 |
| Bond | 1,765 | 13.8% | 6.9 | 44 | -\$137 | -8.9% | \$29,119 |
| Boone | 3,957 | 11.1% | 7.9 | 45 | \$98 | 5.2% | \$40,697 |
| Brown | 602 | 11.9% | 5.6 | 252 | \$4 | 0.2% | \$33,573 |
| Bureau | 3,100 | 12.8% | 10.0 | 494 | \$323 | 20.9% | \$30,854 |
| Calhoun | 457 | 11.4% | 3.5 | -50 | \$149 | 14.3% | \$21,159 |
| Carroll | 1,613 | 15.3% | 7.5 | 119 | -\$337 | -20.8% | \$25,946 |
| Cass | 1,464 | 15.3% | 7.2 | 189 | \$6 | 0.3% | \$27,439 |
| Champaign | 22,790 | 16.0% | 7.2 | 932 | \$11 | 0.7% | \$31,985 |
| Christian | 3,717 | 16.2% | 11.4 | 233 | \$102 | 7.3% | \$28,115 |
| Clark | 1,783 | 15.9% | 9.0 | 274 | -\$279 | -16.2% | \$26,867 |
| Clay | 1,673 | 16.7% | 7.9 | -68 | \$126 | 8.7% | \$28,582 |
| Clinton | 2,589 | 10.0% | 5.5 | 178 | -\$70 | -5.0% | \$26,276 |
| Coles | 6,873 | 17.0% | 9.7 | 1,471 | -\$56 | -4.5% | \$26,141 |
| Cook | 798,672 | 22.2% | 8.6 | 31,816 | \$37 | 1.4% | \$49,256 |
| Crawford | 2,208 | 17.3% | 8.8 | 395 | \$186 | 13.3% | \$32,356 |
| Cumberland | 1,122 | 15.1% | 9.0 | -35 | \$14 | 1.1% | \$23,203 |
| DeKalb | 8,624 | 10.1% | 6.0 | 447 | -\$65 | -3.9% | \$31,034 |
| Dewitt | 1,692 | 15.5% | 10.2 | 100 | -\$341 | -15.7% | \$35,556 |
| Douglas | 1,618 | 12.0% | 7.8 | 174 | \$19 | 1.3% | \$28,970 |
| DuPage | 55,088 | 6.8% | 4.9 | 13,114 | -\$19 | -0.7% | \$47,922 |
| Edgar | 2,248 | 18.1% | 8.9 | -151 | -\$15 | -1.1% | \$27,626 |
| Edwards | 637 | 14.0% | 4.0 | 3 | \$273 | 15.6% | \$28,750 |
| Effingham | 3,176 | 12.7% | 9.4 | 29 | \$269 | 18.3% | \$28,687 |
| Fayette | 2,725 | 18.9% | 6.9 | -38 | -\$2 | -0.1% | \$25,611 |
| Ford | 1,122 | 11.4% | 7.4 | 84 | -\$169 | -9.6% | \$27,584 |
| Franklin | 6,047 | 24.0% | 12.8 | -55 | \$56 | 4.3% | \$26,148 |
| Fulton | 4,252 | 17.2% | 10.0 | -96 | \$129 | 11.5% | \$24,527 |
| Gallatin | 988 | 24.2% | 10.7 | 37 | \$155 | 9.9% | \$29,330 |
| Greene | 1,789 | 17.8% | 6.0 | -60 | -\$28 | -2.2% | \$22,603 |
| Grundy | 2,639 | 8.1% | 10.8 | 117 | \$481 | 26.2% | \$42,086 |

¹⁴³ U.S. Census Bureau, Small Area Income and Poverty Estimates 2004.

¹⁴⁴ Ibid.

¹⁴⁵ FDIC Regional Economic Conditions. (2006). *Personal bankruptcy filing rate (per 1,000 population) Illinois*. Retrieved December 1, 2006, from http://www2.fdic.gov/recon/ovrpt.asp?CPT_CODE=NBR&ST_CODE=17&RPT_TYPE=Tables

¹⁴⁶ Illinois Department of Employment Security, Local Employment Dynamics. (n.d.). *LEHD state of Illinois county reports – Quarterly Workforce Indicators*. Retrieved November 7, 2006, from <http://lmi.ides.state.il.us/LED/default.htm>, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

¹⁴⁷ Ibid.

¹⁴⁸ Ibid.

¹⁴⁹ Bureau of Economic Analysis Regional Economic Accounts. (2006, December). *Local Area Personal Income, Average wage per job*. Retrieved January 2, 2007, from <http://www.bea.gov/region/reis/>

Income & Poverty (continued)

| County | Number of People in Poverty, 2004 ¹⁴³ | Poverty Rate for Population Under Age 18, 2004 ¹⁴⁴ | Bankruptcies per 1,000 People, 2005 ¹⁴⁵ | Net Job Flow, 2004 ¹⁴⁶ | Change in Average New Hire Monthly Earnings, 2003-2004 ¹⁴⁷ | Percent Change in Average New Hire Monthly Earnings, 2003-2004 ¹⁴⁸ | Average Wage Per Job, 2005 ¹⁴⁹ |
|------------|--|---|--|-----------------------------------|---|---|---|
| Illinois | 1,486,115 | 16.7% | 8.3 | 93,221 | \$4 | 0.2% | \$43,165 |
| Hamilton | 1,028 | 18.8% | 7.6 | 37 | -\$6 | -0.5% | \$25,100 |
| Hancock | 1,844 | 14.0% | 6.9 | -135 | \$951 | 70.5% | \$24,954 |
| Hardin | 696 | 22.8% | 6.4 | -67 | \$53 | 4.5% | \$23,675 |
| Henderson | 827 | 16.1% | 8.5 | -24 | \$144 | 15.0% | \$22,995 |
| Henry | 4,106 | 12.6% | 8.3 | 319 | \$86 | 6.2% | \$26,428 |
| Iroquois | 3,059 | 15.3% | 8.7 | 448 | -\$266 | -15.8% | \$25,930 |
| Jackson | 10,723 | 26.0% | 7.1 | 1,037 | \$150 | 12.3% | \$27,268 |
| Jasper | 1,000 | 14.9% | 6.2 | 40 | \$65 | 5.1% | \$28,535 |
| Jefferson | 5,287 | 20.1% | 9.7 | 77 | \$56 | 3.7% | \$31,412 |
| Jersey | 1,851 | 11.8% | 8.0 | 153 | \$61 | 4.5% | \$24,420 |
| Jo Daviess | 1,748 | 11.4% | 3.5 | -44 | \$106 | 8.1% | \$25,597 |
| Johnson | 1,471 | 17.0% | 6.9 | 104 | -\$16 | -1.2% | \$27,871 |
| Kane | 37,975 | 10.9% | 5.7 | 120 | -\$80 | -4.4% | \$37,833 |
| Kankakee | 12,402 | 17.3% | 12.9 | 311 | \$31 | 1.9% | \$31,756 |
| Kendall | 3,285 | 5.4% | 5.8 | 21 | \$171 | 10.0% | \$37,207 |
| Knox | 6,661 | 19.9% | 13.0 | -905 | \$165 | 12.6% | \$28,732 |
| Lake | 49,015 | 9.2% | 5.3 | 7,410 | \$73 | 2.8% | \$48,698 |
| LaSalle | 10,825 | 13.9% | 13.0 | 1,225 | \$45 | 3.0% | \$31,797 |
| Lawrence | 1,918 | 19.3% | 6.7 | -72 | \$177 | 11.1% | \$26,787 |
| Lee | 3,097 | 12.1% | 6.9 | 183 | -\$93 | -5.2% | \$32,512 |
| Livingston | 3,684 | 13.3% | 8.6 | 333 | -\$307 | -16.2% | \$33,800 |
| Logan | 2,819 | 15.0% | 11.2 | -36 | \$159 | 12.7% | \$29,259 |
| Macon | 15,361 | 21.3% | 13.2 | 994 | \$52 | 3.0% | \$38,269 |
| Macoupin | 5,090 | 15.7% | 7.7 | 115 | \$103 | 7.8% | \$26,956 |
| Madison | 29,155 | 16.1% | 11.6 | -708 | -\$420 | -19.3% | \$34,015 |
| Marion | 5,339 | 21.6% | 9.9 | 26 | -\$247 | -15.1% | \$28,637 |
| Marshall | 1,048 | 11.3% | 8.3 | -56 | -\$195 | -11.4% | \$28,018 |
| Mason | 1,769 | 17.3% | 11.7 | -94 | \$121 | 11.0% | \$26,133 |
| Massac | 2,089 | 20.7% | 9.3 | -53 | -\$38 | -2.6% | \$33,180 |
| McDonough | 4,418 | 19.9% | 5.8 | 262 | -\$51 | -4.3% | \$26,381 |
| McHenry | 13,825 | 5.6% | 5.2 | 3,075 | \$85 | 4.4% | \$35,839 |
| McLean | 14,941 | 10.7% | 8.4 | -64 | -\$808 | -31.0% | \$38,700 |
| Menard | 1,108 | 13.2% | 7.6 | 42 | \$122 | 11.2% | \$23,928 |
| Mercer | 1,442 | 12.3% | 6.3 | 101 | -\$10 | -0.9% | \$23,980 |
| Monroe | 1,247 | 4.8% | 5.1 | 311 | \$195 | 13.7% | \$27,662 |

¹⁴³ U.S. Census Bureau, Small Area Income and Poverty Estimates 2004.¹⁴⁴ Ibid.¹⁴⁵ FDIC Regional Economic Conditions. (2006). *Personal bankruptcy filing rate (per 1,000 population) Illinois*. Retrieved December 1, 2006, from http://www2.fdic.gov/recon/ovrpt.asp?CPT_CODE=NBR&ST_CODE=17&RPT_TYPE=Tables¹⁴⁶ Illinois Department of Employment Security, Local Employment Dynamics. (n.d.). *LEHD state of Illinois county reports – Quarterly Workforce Indicators*. Retrieved November 7, 2006, from <http://lmi.ides.state.il.us/LED/default.htm>, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.¹⁴⁷ Ibid.¹⁴⁸ Ibid.¹⁴⁹ Bureau of Economic Analysis Regional Economic Accounts. (2006, December). *Local Area Personal Income, Average wage per job*. Retrieved January 2, 2007, from <http://www.bea.gov/region/reis/>

Income & Poverty (continued)

| County | Number of People in Poverty, 2004 ¹⁴³ | Poverty Rate for Population Under Age 18, 2004 ¹⁴⁴ | Bankruptcies per 1,000 People, 2005 ¹⁴⁵ | Net Job Flow, 2004 ¹⁴⁶ | Change in Average New Hire Monthly Earnings, 2003-2004 ¹⁴⁷ | Percent Change in Average New Hire Monthly Earnings, 2003-2004 ¹⁴⁸ | Average Wage Per Job, 2005 ¹⁴⁹ |
|-------------|--|---|--|-----------------------------------|---|---|---|
| Illinois | 1,486,115 | 16.7% | 8.3 | 93,221 | \$4 | 0.2% | \$43,165 |
| Montgomery | 3,613 | 17.8% | 10.1 | 63 | -\$58 | -3.9% | \$28,169 |
| Morgan | 4,051 | 17.1% | 8.0 | 28 | \$118 | 8.2% | \$28,930 |
| Moultrie | 1,183 | 12.1% | 8.8 | 117 | -\$4 | -0.3% | \$28,122 |
| Ogle | 4,665 | 11.3% | 7.5 | 541 | \$188 | 11.0% | \$35,434 |
| Peoria | 23,293 | 19.5% | 11.1 | 2,456 | -\$51 | -2.6% | \$39,099 |
| Perry | 2,823 | 18.3% | 8.3 | 98 | \$274 | 20.9% | \$27,346 |
| Piatt | 1,059 | 8.2% | 8.6 | 42 | \$28 | 2.1% | \$26,732 |
| Pike | 2,085 | 17.9% | 7.5 | 96 | -\$151 | -11.6% | \$24,266 |
| Pope | 634 | 22.7% | 6.7 | 22 | -\$26 | -2.6% | \$23,478 |
| Pulaski | 1,354 | 31.1% | 13.4 | -9 | \$235 | 17.4% | \$26,730 |
| Putnam | 387 | 9.3% | 8.4 | 182 | -\$287 | -12.0% | \$36,567 |
| Randolph | 3,545 | 16.5% | 7.4 | -204 | \$69 | 5.0% | \$31,086 |
| Richland | 1,938 | 17.8% | 8.1 | -172 | \$72 | 5.5% | \$26,086 |
| Rock Island | 17,278 | 18.1% | 8.5 | 5,942 | \$84 | 5.3% | \$40,043 |
| Saline | 4,031 | 24.8% | 9.4 | 54 | \$109 | 6.1% | \$30,428 |
| Sangamon | 19,776 | 15.4% | 10.8 | 1,341 | \$105 | 5.8% | \$36,948 |
| Schuyler | 706 | 14.4% | 8.1 | -11 | -\$30 | -2.0% | \$30,283 |
| Scott | 528 | 13.9% | 7.6 | 123 | \$176 | 12.0% | \$33,655 |
| Shelby | 2,096 | 13.6% | 6.1 | 180 | \$137 | 10.3% | \$24,912 |
| St. Clair | 38,406 | 22.3% | 13.0 | 2,109 | \$215 | 14.4% | \$34,477 |
| Stark | 566 | 13.9% | 10.9 | 19 | \$320 | 20.7% | \$25,945 |
| Stephenson | 5,124 | 15.9% | 9.2 | 131 | -\$142 | -8.0% | \$33,430 |
| Tazewell | 10,919 | 11.8% | 10.5 | 2,026 | \$206 | 12.0% | \$43,724 |
| Union | 2,537 | 20.2% | 9.2 | 63 | -\$36 | -2.8% | \$26,845 |
| Vermilion | 11,863 | 22.2% | 12.7 | 72 | \$34 | 2.2% | \$32,073 |
| Wabash | 1,475 | 16.7% | 7.6 | -208 | \$1 | 0.1% | \$27,114 |
| Warren | 1,857 | 15.5% | 9.2 | -11 | \$563 | 39.8% | \$26,202 |
| Washington | 1,061 | 9.6% | 5.4 | 7 | \$180 | 11.6% | \$30,610 |
| Wayne | 2,028 | 17.2% | 5.4 | 99 | \$135 | 8.9% | \$24,954 |
| White | 1,903 | 19.4% | 8.2 | 0 | \$338 | 25.1% | \$26,794 |
| Whiteside | 5,722 | 14.3% | 9.5 | 939 | -\$78 | -4.9% | \$28,385 |
| Will | 42,183 | 8.6% | 7.8 | 4,722 | \$43 | 2.2% | \$37,429 |
| Williamson | 8,533 | 21.0% | 11.3 | 592 | -\$214 | -13.0% | \$28,972 |
| Winnebago | 36,226 | 18.7% | 12.2 | 5,883 | -\$48 | -2.8% | \$35,082 |
| Woodford | 2,201 | 8.1% | 5.2 | 436 | \$233 | 15.9% | \$28,512 |

¹⁴³ U.S. Census Bureau, Small Area Income and Poverty Estimates 2004.¹⁴⁴ Ibid.¹⁴⁵ FDIC Regional Economic Conditions. (2006). *Personal bankruptcy filing rate (per 1,000 population) Illinois*. Retrieved December 1, 2006, from http://www2.fdic.gov/recon/ovrpt.asp?CPT_CODE=NBR&ST_CODE=17&RPT_TYPE=Tables¹⁴⁶ Illinois Department of Employment Security, Local Employment Dynamics. (n.d.). *LEHD state of Illinois county reports – Quarterly Workforce Indicators*. Retrieved November 7, 2006, from <http://lmi.ides.state.il.us/LED/default.htm>, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.¹⁴⁷ Ibid.¹⁴⁸ Ibid.¹⁴⁹ Bureau of Economic Analysis Regional Economic Accounts. (2006, December). *Local Area Personal Income, Average wage per job*. Retrieved January 2, 2007, from <http://www.bea.gov/region/reis/>

Housing

| County | Renters as a Percent of Total Households, 2000 ¹⁵⁰ | Fair Market Rent (FMR) for 2BR, 2007 ¹⁵¹ | Estimate of Mean Renter Hourly Wage, 2006 ¹⁵² | Monthly Rent Affordable at Mean Renter Wage, 2006 ¹⁵³ | Wage Needed to Afford 2BR FMR, 2006 ¹⁵⁴ | 2BR Housing Wage as a Percent of IL Minimum Wage, 2006 ¹⁵⁵ | Work Hours per Week at IL Min. Wage to Afford 2BR, FMR, 2006 ¹⁵⁶ |
|------------|---|---|--|--|--|---|---|
| Illinois | 33% | \$829 | \$13.24 | \$689 | \$15.95 | 245% | 98 |
| Adams | 26% | \$507 | \$8.70 | \$452 | \$9.75 | 150% | 60 |
| Alexander | 28% | \$507 | \$6.08 | \$316 | \$9.75 | 150% | 60 |
| Bond | 20% | \$507 | \$7.32 | \$380 | \$9.75 | 15% | 60 |
| Boone | 21% | \$635 | \$11.77 | \$612 | \$12.21 | 188% | 75 |
| Brown | 26% | \$507 | \$8.60 | \$447 | \$9.75 | 150% | 60 |
| Bureau | 24% | \$549 | \$10.24 | \$533 | \$10.56 | 162% | 65 |
| Calhoun | 19% | \$670 | \$6.74 | \$351 | \$12.88 | 198% | 79 |
| Carroll | 23% | \$546 | \$8.67 | \$451 | \$10.50 | 162% | 65 |
| Cass | 25% | \$507 | \$9.02 | \$469 | \$9.75 | 150% | 60 |
| Champaign | 44% | \$633 | \$8.31 | \$432 | \$12.17 | 187% | 75 |
| Christian | 24% | \$507 | \$7.74 | \$403 | \$9.75 | 150% | 60 |
| Clark | 23% | \$507 | \$8.47 | \$440 | \$9.75 | 150% | 60 |
| Clay | 20% | \$507 | \$8.94 | \$465 | \$9.75 | 150% | 60 |
| Clinton | 20% | \$670 | \$7.12 | \$370 | \$12.88 | 198% | 79 |
| Coles | 38% | \$539 | \$6.34 | \$330 | \$10.37 | 159% | 64 |
| Cook | 42% | \$935 | \$16.05 | \$834 | \$17.98 | 277% | 111 |
| Crawford | 20% | \$507 | \$11.02 | \$573 | \$9.75 | 150% | 60 |
| Cumberland | 18% | \$527 | \$6.41 | \$333 | \$10.13 | 156% | 62 |
| DeKalb | 40% | \$776 | \$8.58 | \$446 | \$14.92 | 230% | 92 |
| Dewitt | 25% | \$509 | \$10.72 | \$557 | \$9.79 | 151% | 60 |
| Douglas | 23% | \$527 | \$8.76 | \$455 | \$10.13 | 156% | 62 |
| DuPage | 24% | \$935 | \$14.62 | \$760 | \$17.98 | 277% | 111 |
| Edgar | 25% | \$507 | \$8.16 | \$424 | \$9.75 | 150% | 60 |
| Edwards | 19% | \$507 | \$8.30 | \$432 | \$9.75 | 150% | 60 |
| Effingham | 24% | \$537 | \$8.66 | \$450 | \$10.33 | 159% | 64 |
| Fayette | 20% | \$507 | \$7.44 | \$387 | \$9.75 | 150% | 60 |
| Ford | 24% | \$633 | \$9.02 | \$469 | \$12.17 | 187% | 75 |
| Franklin | 22% | \$507 | \$6.94 | \$361 | \$9.75 | 150% | 60 |
| Fulton | 24% | \$507 | \$6.69 | \$348 | \$9.75 | 150% | 60 |
| Gallatin | 19% | \$507 | \$6.94 | \$361 | \$9.75 | 150% | 60 |
| Greene | 24% | \$510 | \$7.85 | \$408 | \$9.81 | 151% | 60 |
| Grundy | 28% | \$807 | \$13.82 | \$719 | \$15.52 | 239% | 96 |

¹⁵⁰ National Low Income Housing Coalition. (2006). *Out of reach 2006*. Washington DC: Author.

¹⁵¹ *Ibid.*

¹⁵² *Ibid.*

¹⁵³ *Ibid.*

¹⁵⁴ *Ibid.*

¹⁵⁵ *Ibid.*

¹⁵⁶ *Ibid.*

Housing (continued)

| County | Renters as a Percent of Total Households, 2000 ¹⁵⁰ | Fair Market Rent (FMR) for 2BR, 2007 ¹⁵¹ | Estimate of Mean Renter Hourly Wage, 2006 ¹⁵² | Monthly Rent Affordable at Mean Renter Wage, 2006 ¹⁵³ | Wage Needed to Afford 2BR FMR, 2006 ¹⁵⁴ | 2BR Housing Wage as a Percent of IL Minimum Wage, 2006 ¹⁵⁵ | Work Hours per Week at IL Min. Wage to Afford 2BR, FMR, 2006 ¹⁵⁶ |
|------------|---|---|--|--|--|---|---|
| Illinois | 33% | \$829 | \$13.24 | \$689 | \$15.95 | 245% | 98 |
| Hamilton | 19% | \$507 | \$6.24 | \$325 | \$9.75 | 150% | 60 |
| Hancock | 20% | \$507 | \$8.19 | \$426 | \$9.75 | 150% | 60 |
| Hardin | 20% | \$507 | \$6.82 | \$355 | \$9.75 | 150% | 60 |
| Henderson | 21% | \$507 | \$6.88 | \$358 | \$9.75 | 150% | 60 |
| Henry | 21% | \$592 | \$8.08 | \$420 | \$11.38 | 175% | 70 |
| Iroquois | 24% | \$507 | \$8.80 | \$458 | \$9.75 | 150% | 60 |
| Jackson | 47% | \$526 | \$6.09 | \$317 | \$10.12 | 156% | 62 |
| Jasper | 17% | \$507 | \$7.82 | \$407 | \$9.75 | 150% | 60 |
| Jefferson | 25% | \$530 | \$8.79 | \$457 | \$10.19 | 157% | 63 |
| Jersey | 22% | \$670 | \$6.24 | \$324 | \$12.88 | 198% | 79 |
| Jo Daviess | 23% | \$507 | \$7.05 | \$366 | \$9.75 | 150% | 60 |
| Johnson | 15% | \$507 | \$5.24 | \$273 | \$9.75 | 150% | 60 |
| Kane | 24% | \$935 | \$10.20 | \$531 | \$17.98 | 277% | 111 |
| Kankakee | 31% | \$705 | \$9.53 | \$496 | \$13.56 | 209% | 83 |
| Kendall | 16% | \$911 | \$11.35 | \$590 | \$17.52 | 270% | 108 |
| Knox | 28% | \$536 | \$7.62 | \$396 | \$10.31 | 159% | 63 |
| Lake | 22% | \$935 | \$12.72 | \$662 | \$17.98 | 277% | 111 |
| LaSalle | 25% | \$594 | \$9.63 | \$501 | \$11.42 | 176% | 70 |
| Lawrence | 23% | \$507 | \$9.32 | \$484 | \$9.75 | 150% | 60 |
| Lee | 26% | \$538 | \$9.74 | \$507 | \$10.35 | 159% | 64 |
| Livingston | 26% | \$580 | \$10.33 | \$537 | \$11.15 | 172% | 69 |
| Logan | 29% | \$519 | \$8.75 | \$455 | \$9.98 | 154% | 61 |
| Macon | 28% | \$550 | \$10.47 | \$544 | \$10.58 | 163% | 65 |
| Macoupin | 21% | \$507 | \$8.26 | \$430 | \$9.75 | 150% | 60 |
| Madison | 26% | \$670 | \$9.34 | \$486 | \$12.88 | 198% | 79 |
| Marion | 23% | \$507 | \$6.68 | \$348 | \$9.75 | 150% | 60 |
| Marshall | 20% | \$604 | \$8.24 | \$428 | \$11.62 | 179% | 71 |
| Mason | 23% | \$507 | \$7.97 | \$415 | \$9.75 | 150% | 60 |
| Massac | 21% | \$507 | \$9.29 | \$483 | \$9.75 | 150% | 60 |
| McDonough | 37% | \$507 | \$5.21 | \$271 | \$9.75 | 150% | 60 |
| McHenry | 17% | \$935 | \$9.88 | \$514 | \$17.98 | 277% | 111 |
| McLean | 34% | \$644 | \$11.04 | \$574 | \$12.38 | 191% | 76 |
| Menard | 21% | \$596 | \$5.96 | \$310 | \$11.46 | 176% | 71 |
| Mercer | 20% | \$592 | \$7.54 | \$392 | \$11.38 | 175% | 70 |
| Monroe | 20% | \$670 | \$8.45 | \$439 | \$12.88 | 198% | 79 |

¹⁵⁰ National Low Income Housing Coalition. (2006). *Out of reach 2006*. Washington DC: Author.¹⁵¹ Ibid.¹⁵² Ibid.¹⁵³ Ibid.¹⁵⁴ Ibid.¹⁵⁵ Ibid.¹⁵⁶ Ibid.

Housing (continued)

| County | Renters as a Percent of Total Households, 2000 ¹⁵⁰ | Fair Market Rent (FMR) for 2BR, 2007 ¹⁵¹ | Estimate of Mean Renter Hourly Wage, 2006 ¹⁵² | Monthly Rent Affordable at Mean Renter Wage, 2006 ¹⁵³ | Wage Needed to Afford 2BR FMR, 2006 ¹⁵⁴ | 2BR Housing Wage as a Percent of IL Minimum Wage, 2006 ¹⁵⁵ | Work Hours per Week at IL Min. Wage to Afford 2BR, FMR, 2006 ¹⁵⁶ |
|-------------|---|---|--|--|--|---|---|
| Illinois | 33% | \$829 | \$13.24 | \$689 | \$15.95 | 245% | 98 |
| Montgomery | 22% | \$507 | \$8.26 | \$430 | \$9.75 | 150% | 60 |
| Morgan | 30% | \$545 | \$7.94 | \$413 | \$10.48 | 161% | 65 |
| Moultrie | 22% | \$518 | \$9.69 | \$504 | \$9.96 | 153% | 61 |
| Ogle | 25% | \$599 | \$11.28 | \$587 | \$11.52 | 177% | 71 |
| Peoria | 32% | \$604 | \$10.63 | \$553 | \$11.62 | 179% | 71 |
| Perry | 21% | \$507 | \$7.54 | \$392 | \$9.75 | 150% | 60 |
| Piatt | 20% | \$633 | \$8.91 | \$463 | \$12.17 | 187% | 75 |
| Pike | 23% | \$507 | \$7.20 | \$375 | \$9.75 | 150% | 60 |
| Pope | 18% | \$507 | \$4.66 | \$242 | \$9.75 | 150% | 60 |
| Pulaski | 24% | \$507 | \$7.44 | \$387 | \$9.75 | 150% | 60 |
| Putnam | 17% | \$526 | \$11.98 | \$623 | \$10.12 | 156% | 62 |
| Randolph | 21% | \$507 | \$9.13 | \$475 | \$9.75 | 150% | 60 |
| Richland | 23% | \$507 | \$7.18 | \$373 | \$9.75 | 150% | 60 |
| Rock Island | 30% | \$592 | \$10.80 | \$562 | \$11.38 | 175% | 70 |
| Saline | 23% | \$507 | \$8.38 | \$436 | \$9.75 | 150% | 60 |
| Sangamon | 30% | \$596 | \$9.75 | \$507 | \$11.46 | 176% | 71 |
| Schuyler | 21% | \$507 | \$11.93 | \$620 | \$9.75 | 150% | 60 |
| Scott | 22% | \$510 | \$12.17 | \$633 | \$9.81 | 151% | 60 |
| Shelby | 19% | \$507 | \$7.72 | \$401 | \$9.75 | 150% | 60 |
| St. Clair | 33% | \$670 | \$9.53 | \$496 | \$12.88 | 198% | 79 |
| Stark | 23% | \$604 | \$9.23 | \$480 | \$11.62 | 179% | 71 |
| Stephenson | 25% | \$585 | \$9.75 | \$507 | \$11.25 | 173% | 69 |
| Tazewell | 24% | \$604 | \$12.54 | \$652 | \$11.62 | 179% | 71 |
| Union | 25% | \$507 | \$6.04 | \$314 | \$9.75 | 150% | 60 |
| Vermilion | 28% | \$539 | \$9.13 | \$475 | \$10.37 | 159% | 64 |
| Wabash | 25% | \$507 | \$6.53 | \$340 | \$9.75 | 150% | 60 |
| Warren | 25% | \$507 | \$8.71 | \$453 | \$9.75 | 150% | 60 |
| Washington | 19% | \$507 | \$10.26 | \$534 | \$9.75 | 150% | 60 |
| Wayne | 21% | \$507 | \$7.65 | \$398 | \$9.75 | 150% | 60 |
| White | 22% | \$507 | \$7.82 | \$407 | \$9.75 | 150% | 60 |
| Whiteside | 26% | \$562 | \$8.14 | \$423 | \$10.81 | 166% | 67 |
| Will | 17% | \$935 | \$9.36 | \$487 | \$17.98 | 277% | 111 |
| Williamson | 26% | \$507 | \$7.48 | \$389 | \$9.75 | 150% | 60 |
| Winnebago | 30% | \$635 | \$10.01 | \$521 | \$12.21 | 188% | 75 |
| Woodford | 17% | \$604 | \$8.54 | \$444 | \$11.62 | 179% | 71 |

¹⁵⁰ National Low Income Housing Coalition. (2006). *Out of reach 2006*. Washington DC: Author.¹⁵¹ Ibid.¹⁵² Ibid.¹⁵³ Ibid.¹⁵⁴ Ibid.¹⁵⁵ Ibid.¹⁵⁶ Ibid.

Health & Education

| County | ISBE High School Grad Rate for Low-Income Students, 2005-2006 ¹⁵⁷ | Point Change in Grad Rate for Low-Income Students from Previous Year ¹⁵⁸ | Percent of Children Eligible for Free or Reduced-Price School Lunches, 2006 ¹⁵⁹ | Point Change in Percent of Children Eligible for Free or Reduced-Price School Lunches, 2000 to 2006 ¹⁶⁰ | Percentage of Babies Born Low Birth Weight, 2004 ¹⁶¹ | Children Enrolled in KidCare/All Kids and Medicaid, 2005 ¹⁶² | Percent Change Children Enrolled in KidCare/All Kids and Medicaid, 2000 to 2005 ¹⁶³ |
|------------|--|---|--|--|---|---|--|
| Illinois | 76.5% | 0.7% | 45.5% | 4.0% | 8.4% | 1,153,271 | 30.5% |
| Adams | 79.3% | 7.5% | 36.6% | 1.4% | 6.4% | 5,498 | 19.5% |
| Alexander | 89.2% | 0.5% | 79.8% | 1.3% | 10.3% | 1,637 | 7.1% |
| Bond | 71.1% | -22.0% | 33.9% | 5.0% | 6.2% | 1,309 | 49.8% |
| Boone | 86.7% | 13.5% | 28.8% | 10.2% | 9.0% | 3,312 | 106.4% |
| Brown | 100.0% | 18.2% | 36.1% | 11.6% | 10.7% | N/A | N/A |
| Bureau | 85.5% | 25.7% | 33.0% | 9.1% | 7.1% | 2,590 | 65.4% |
| Calhoun | 92.3% | 31.2% | 34.2% | 11.2% | 9.8% | 329 | 104.3% |
| Carroll | 61.2% | -6.6% | 35.3% | 7.8% | 5.3% | 1,270 | 37.7% |
| Cass | 88.9% | -11.1% | 51.6% | 12.3% | 6.1% | 1,258 | 51.7% |
| Champaign | 78.6% | 2.0% | 37.0% | 5.6% | 7.7% | 13,199 | 48.3% |
| Christian | 69.0% | -8.6% | 39.3% | 9.5% | 8.5% | 3,232 | 42.3% |
| Clark | 97.1% | -0.7% | 36.7% | 11.1% | 9.0% | 1,637 | 49.8% |
| Clay | 88.5% | 3.7% | 39.2% | 6.4% | 8.8% | 1,436 | 49.4% |
| Clinton | 63.1% | 17.1% | 20.9% | 1.7% | 4.3% | 1,757 | 40.7% |
| Coles | 82.4% | 12.0% | 36.7% | 8.6% | 7.7% | 3,694 | 47.7% |
| Cook | 73.9% | -1.6% | 63.2% | 2.5% | 8.4% | 635,759 | 19.0% |
| Crawford | 87.5% | 26.2% | 37.1% | 7.6% | 6.3% | 1,620 | 29.6% |
| Cumberland | 95.7% | 1.3% | 30.6% | 8.2% | 3.3% | 899 | 20.8% |
| DeKalb | 86.1% | 9.9% | 20.6% | 8.3% | 7.5% | 4,672 | 65.5% |
| Dewitt | 89.2% | 26.2% | 35.4% | 12.7% | 7.4% | 1,404 | 44.0% |
| Douglas | 100.0% | 28.1% | 23.6% | 6.2% | 7.1% | 1,422 | 89.6% |
| DuPage | 89.4% | 0.1% | 19.1% | 7.2% | 6.5% | 35,355 | 116.9% |
| Edgar | 92.0% | -8.0% | 38.5% | 8.3% | 3.6% | 1,719 | 39.8% |
| Edwards | 100.0% | 18.2% | 28.2% | -0.5% | 15.9% | 487 | 18.8% |
| Effingham | 85.5% | 2.8% | 25.3% | 3.2% | 4.0% | 2,745 | 45.5% |
| Fayette | 84.1% | -2.7% | 45.0% | 10.9% | 9.2% | 2,230 | 43.0% |
| Ford | 76.1% | 15.5% | 31.7% | 12.3% | 6.0% | 929 | 47.9% |
| Franklin | 93.0% | 2.0% | 49.5% | 9.5% | 7.5% | 4,513 | 35.2% |
| Fulton | 79.4% | 11.1% | 45.5% | 8.7% | 6.5% | 3,348 | 31.3% |
| Gallatin | 100.0% | 0.0% | 47.9% | 4.5% | 16.9% | 655 | 13.5% |
| Greene | 67.7% | 8.7% | 39.8% | 4.6% | 9.3% | 1,403 | 41.1% |
| Grundy | 96.2% | 7.3% | 15.6% | 3.5% | 5.7% | 1,996 | 98.6% |

¹⁵⁷ Illinois State Board of Education. (n.d.). *2004-2005 and 2005-2006 State school report cards*. Springfield, IL: Author.

¹⁵⁸ Illinois State Board of Education. (n.d.). *2004-2005 and 2005-2006 State school report cards*. Springfield, IL: Author, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

¹⁵⁹ Illinois State Board of Education. (n.d.). *Nutrition programs, Free and Reduced-Price Meal eligibility data*. Retrieved December 6, 2006, from http://www.isbe.state.il.us/nutrition/htmls/eligibility_listings.htm, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

¹⁶⁰ Ibid.

¹⁶¹ Illinois Department of Public Health, Office of Policy, Planning & Statistics. (2006, October 18). *Vital records, resident birth file*. On file with author.

¹⁶² Voices for Illinois Children. (2006). *Illinois Kids Count searchable database*. Retrieved December 6, 2006, from <http://www.voices4kids.org/illinoiskidscount.htm>

¹⁶³ Voices for Illinois Children. (2006). *Illinois Kids Count searchable database*. Retrieved December 6, 2006, from <http://www.voices4kids.org/illinoiskidscount.htm>, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

Health & Education (continued)

| County | ISBE High School Grad Rate for Low-Income Students, 2005-2006 ¹⁵⁷ | Point Change in Grad Rate for Low-Income Students from Previous Year ¹⁵⁸ | Percent of Children Eligible for Free or Reduced-Price School Lunches, 2006 ¹⁵⁹ | Point Change in Percent of Children Eligible for Free or Reduced-Price School Lunches, 2000 to 2006 ¹⁶⁰ | Percentage of Babies Born Low Birth Weight, 2004 ¹⁶¹ | Children Enrolled in KidCare/All Kids and Medicaid, 2005 ¹⁶² | Percent Change Children Enrolled in KidCare/All Kids and Medicaid, 2000 to 2005 ¹⁶³ |
|------------|--|---|--|--|---|---|--|
| Illinois | 76.5% | 0.7% | 45.5% | 4.0% | 8.4% | 1,153,271 | 30.5% |
| Hamilton | 100.0% | 6.2% | 42.2% | 9.7% | 14.8% | 781 | 18.5% |
| Hancock | 87.9% | -10.6% | 37.5% | 7.4% | 5.9% | 1,485 | 37.4% |
| Hardin | 100.0% | 0.0% | 56.0% | 6.6% | 10.3% | 435 | 39.0% |
| Henderson | 44.0% | -56.0% | 41.0% | 6.5% | 6.5% | N/A | N/A |
| Henry | 93.2% | 0.8% | 29.6% | 6.1% | 4.5% | 3,371 | 28.3% |
| Iroquois | 73.1% | 8.9% | 35.1% | 5.2% | 6.8% | 2,466 | 54.5% |
| Jackson | 73.8% | -13.5% | 48.4% | 6.0% | 6.9% | 5,243 | 18.2% |
| Jasper | 90.0% | -10.0% | 37.4% | 7.7% | 3.7% | 846 | 22.4% |
| Jefferson | 59.0% | -29.9% | 40.7% | 3.8% | 8.2% | 4,200 | 18.3% |
| Jersey | 100.0% | 35.3% | 30.3% | 7.2% | 5.7% | 1,407 | 46.0% |
| Jo Daviess | 84.4% | -3.4% | 25.3% | 6.6% | 6.3% | 1,127 | 35.8% |
| Johnson | 100.0% | 20.4% | 44.4% | 9.6% | 8.5% | 1,005 | 36.2% |
| Kane | 78.5% | 24.0% | 36.6% | 9.0% | 7.3% | 41,363 | 99.1% |
| Kankakee | 75.8% | 4.6% | 43.2% | 5.3% | 8.9% | 9,988 | 16.4% |
| Kendall | 91.7% | 3.8% | 11.5% | 5.0% | 9.1% | 2,447 | 139.7% |
| Knox | 69.1% | -7.0% | 47.7% | 14.1% | 7.5% | 5,295 | 48.7% |
| Lake | 88.2% | -1.9% | 45.4% | 21.7% | 7.7% | 35,297 | 1272.9% |
| LaSalle | 80.9% | 10.5% | 45.4% | 20.5% | 5.7% | 8,109 | -66.7% |
| Lawrence | 87.0% | 17.8% | 43.5% | 5.9% | 7.7% | 1,258 | 16.4% |
| Lee | 72.7% | -9.2% | 29.8% | 8.6% | 7.5% | N/A | N/A |
| Livingston | 84.5% | 4.3% | 28.5% | 5.0% | 9.4% | 2,683 | 51.4% |
| Logan | 71.1% | 13.7% | 31.8% | 8.3% | 4.5% | 2,370 | 52.4% |
| Macon | 65.2% | 9.4% | 43.2% | 5.8% | 10.1% | 11,584 | 26.3% |
| Macoupin | 80.2% | -4.6% | 32.6% | 9.2% | 7.0% | 3,890 | 47.6% |
| Madison | 87.0% | -0.4% | 31.8% | 2.0% | 9.4% | 20,042 | 22.3% |
| Marion | 66.5% | -7.1% | 49.1% | 11.7% | 10.5% | 4,720 | 23.3% |
| Marshall | 100.0% | 29.0% | 33.8% | 10.0% | 5.9% | 967 | 56.2% |
| Mason | 82.0% | -6.7% | 38.7% | 7.2% | 10.5% | 1,594 | 36.6% |
| Massac | 80.8% | 21.5% | 48.3% | 9.6% | 7.3% | 1,668 | 33.7% |
| McDonough | 100.0% | 26.5% | 41.1% | 8.3% | 8.8% | 2,039 | 28.3% |
| McHenry | 76.4% | 3.5% | 13.0% | 4.5% | 7.2% | 9,471 | 122.1% |
| McLean | 84.2% | 6.8% | 26.6% | 4.5% | 8.2% | 9,039 | 53.0% |
| Menard | 100.0% | 38.5% | 20.6% | 0.1% | 5.2% | 828 | 20.2% |
| Mercer | 91.3% | 6.7% | 28.2% | 4.6% | 3.2% | 1,182 | 21.7% |
| Monroe | 78.6% | 11.9% | 9.9% | 3.6% | 5.1% | 572 | 47.4% |

¹⁵⁷ Illinois State Board of Education. (n.d.). *2004-2005 and 2005-2006 State school report cards*. Springfield, IL: Author.

¹⁵⁸ Illinois State Board of Education. (n.d.). *2004-2005 and 2005-2006 State school report cards*. Springfield, IL: Author, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

¹⁵⁹ Illinois State Board of Education. (n.d.). *Nutrition programs, Free and Reduced-Price Meal eligibility data*. Retrieved December 6, 2006, from http://www.isbe.state.il.us/nutrition/htmls/eligibility_listings.htm, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

¹⁶⁰ Ibid.

¹⁶¹ Illinois Department of Public Health, Office of Policy, Planning & Statistics. (2006, October 18). *Vital records, resident birth file*. On file with author.

¹⁶² Voices for Illinois Children. (2006). *Illinois Kids Count searchable database*. Retrieved December 6, 2006, from <http://www.voices4kids.org/illinoiskidscount.htm>

¹⁶³ Voices for Illinois Children. (2006). *Illinois Kids Count searchable database*. Retrieved December 6, 2006, from <http://www.voices4kids.org/illinoiskidscount.htm>, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

Health & Education (continued)

| County | ISBE High School Grad Rate for Low-Income Students, 2005-2006 ¹⁵⁷ | Point Change in Grad Rate for Low-Income Students from Previous Year ¹⁵⁸ | Percent of Children Eligible for Free or Reduced-Price School Lunches, 2006 ¹⁵⁹ | Point Change in Percent of Children Eligible for Free or Reduced-Price School Lunches, 2000 to 2006 ¹⁶⁰ | Percentage of Babies Born Low Birth Weight, 2004 ¹⁶¹ | Children Enrolled in KidCare/All Kids and Medicaid, 2005 ¹⁶² | Percent Change Children Enrolled in KidCare/All Kids and Medicaid, 2000 to 2005 ¹⁶³ |
|-------------|--|---|--|--|---|---|--|
| Illinois | 76.5% | 0.7% | 45.5% | 4.0% | 8.4% | 1,153,271 | 30.5% |
| Montgomery | 75.9% | 0.9% | 37.2% | 7.4% | 9.3% | 2,640 | 18.8% |
| Morgan | 83.3% | -4.7% | 40.3% | 9.1% | 7.4% | 2,948 | 51.4% |
| Moultrie | 100.0% | 23.8% | 28.8% | 9.4% | 5.7% | 931 | 75.7% |
| Ogle | 82.2% | 1.4% | 22.8% | 8.8% | 7.0% | 5,410 | 186.1% |
| Peoria | 84.1% | -1.5% | 40.3% | 2.1% | 8.3% | 19,353 | 29.6% |
| Perry | 74.3% | 13.9% | 32.5% | 4.2% | 6.1% | 1,874 | 40.8% |
| Piatt | 85.7% | 9.2% | 20.6% | 3.1% | 9.5% | 821 | 54.3% |
| Pike | 90.1% | 7.8% | 37.7% | 5.8% | 8.2% | 1,490 | 26.0% |
| Pope | 61.5% | -13.5% | 50.6% | 16.6% | 7.1% | 404 | 59.1% |
| Pulaski | 100.0% | 0.0% | 80.4% | -3.7% | 12.9% | 1,050 | 1.2% |
| Putnam | 66.7% | -20.8% | 24.8% | 1.3% | 9.4% | 311 | 28.5% |
| Randolph | 88.1% | 13.9% | 32.8% | 5.8% | 10.1% | 2,750 | 60.3% |
| Richland | 97.6% | 0.3% | 41.5% | 5.5% | 13.6% | 1,518 | 20.9% |
| Rock Island | 87.0% | 20.6% | 42.6% | 7.3% | 7.2% | 13,327 | 39.3% |
| Saline | 91.0% | 0.4% | 47.5% | 11.9% | 9.0% | 2,960 | 26.3% |
| Sangamon | 81.0% | -4.0% | 45.4% | 11.6% | 9.0% | 16,977 | 39.4% |
| Schuyler | 75.9% | -9.8% | 44.4% | 10.7% | 7.6% | 838 | 157.8% |
| Scott | 77.8% | -22.2% | 33.0% | 7.8% | 9.8% | 387 | 21.3% |
| Shelby | 95.7% | 13.2% | 34.0% | 7.0% | 10.5% | 1,730 | 53.0% |
| St. Clair | 80.3% | -2.7% | 39.6% | 0.5% | 9.5% | 28,914 | 7.9% |
| Stark | 100.0% | 26.7% | 35.4% | 19.1% | 12.9% | 510 | 58.9% |
| Stephenson | 75.3% | 10.4% | 39.3% | 9.1% | 8.9% | 4,087 | 45.1% |
| Tazewell | 96.0% | 18.3% | 27.0% | 6.1% | 6.9% | 9,084 | 62.4% |
| Union | 66.7% | -10.7% | 46.7% | 4.8% | 6.8% | 1,844 | 16.4% |
| Vermilion | 58.8% | -3.0% | 49.4% | 9.3% | 9.0% | 9,932 | 37.1% |
| Wabash | 66.7% | -10.2% | 29.5% | 6.2% | 4.3% | 1,059 | 17.9% |
| Warren | 84.0% | 23.5% | 40.0% | 7.8% | 5.7% | 2,077 | 80.5% |
| Washington | 92.9% | 21.5% | 21.3% | 3.6% | 6.5% | 747 | 46.5% |
| Wayne | 96.0% | -4.0% | 39.6% | 6.0% | 8.7% | 1,626 | 40.7% |
| White | 77.8% | -0.6% | 39.0% | 0.9% | 8.3% | 1,340 | 36.9% |
| Whiteside | 73.5% | -4.6% | 33.7% | 7.6% | 6.6% | 4,908 | 61.2% |
| Will | 81.9% | 8.7% | 25.3% | 3.2% | 7.7% | 29,790 | 60.2% |
| Williamson | 96.0% | 13.6% | 39.4% | 1.1% | 8.3% | 6,088 | 31.5% |
| Winnebago | 65.1% | -4.1% | 50.9% | 11.7% | 9.5% | 27,802 | 50.5% |
| Woodford | 97.5% | 9.6% | 18.6% | 4.7% | 8.0% | 1,708 | 86.1% |

¹⁵⁷ Illinois State Board of Education. (n.d.). *2004-2005 and 2005-2006 State school report cards*. Springfield, IL: Author.¹⁵⁸ Illinois State Board of Education. (n.d.). *2004-2005 and 2005-2006 State school report cards*. Springfield, IL: Author, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.¹⁵⁹ Illinois State Board of Education. (n.d.). *Nutrition programs, Free and Reduced-Price Meal eligibility data*. Retrieved December 6, 2006, from http://www.isbe.state.il.us/nutrition/htmls/eligibility_listings.htm, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.¹⁶⁰ Ibid.¹⁶¹ Illinois Department of Public Health, Office of Policy, Planning & Statistics. (2006, October 18). *Vital records, resident birth file*. On file with author.¹⁶² Voices for Illinois Children. (2006). *Illinois Kids Count searchable database*. Retrieved December 6, 2006, from <http://www.voices4kids.org/illinoiskidscount.htm>¹⁶³ Voices for Illinois Children. (2006). *Illinois Kids Count searchable database*. Retrieved December 6, 2006, from <http://www.voices4kids.org/illinoiskidscount.htm>, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

Definitions and Data Notes

Definitions

Consumer Purchasing Power: The value of money measured by the quantity and quality of the goods and services it can buy.¹⁶⁴

Crowded Housing: A housing unit is considered crowded if there is more than 1 person per room. The ratio of occupants per room is derived by dividing the number of persons in the housing unit by the number of rooms in the housing unit.¹⁶⁵

Disability: A long-lasting physical, mental, or emotional condition that can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work.¹⁶⁶

Fair Market Rent: Fair Market Rents (FMRs) are used to determine the eligibility of rental housing units for Section 8 Housing Assistance. For a more detailed explanation of their uses and how they are calculated, see <http://www.huduser.org/datasets/fmr/fmrover.doc>

Food Insecurity: An individual and/or family is considered food insecure if they ran out of food or skipped meals because there was not enough money for food or the individual/family worried about running out of money for food.¹⁶⁷

Household Net Worth: This is the difference between household assets and household liabilities.¹⁶⁸

Human Rights: Universal rights belonging to individuals by virtue of their being human. Human rights encompass civil, political, economic, social, and cultural rights and freedoms and are based on the notion of personal human dignity and worth.

Poverty: See page 8.

Rent-burdened or Owner-burdened Households (unaffordable housing): Households are rent burdened when they spend over 30% of their income for housing. Renter costs include contract rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else). Owner costs include the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payment for the first mortgage, second mortgage, home equity loans, and other junior mortgages); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, water, and sewer); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where appropriate, the monthly condominium fees or mobile home fees.¹⁶⁹

Structural Deficit: An economic term used to describe a situation where a state's tax revenue scheme, including types of tax, rates, and base (that is, items subject to a particular tax) will not bring in enough money to continue funding current service levels, when changing economic and demographic conditions are considered.¹⁷⁰

¹⁶⁴ Investorwords.com. (n.d.). *Purchasing power*. Retrieved November 17, 2006, from http://www.investorwords.com/3959/purchasing_power.html

¹⁶⁵ Annie E. Casey Foundation. (n.d.). *Kids Count state-level data online*. Retrieved January 2, 2007, from http://www.aecf.org/kidscount/sld/profile_results.jsp?r=15&d=1&c=a&n=1&p=5&x=163&y=11

¹⁶⁶ U.S. Census Bureau. (n.d.). *Disability*. Retrieved December 21, 2006, from <http://www.census.gov/hhes/www/disability/disability.html>

¹⁶⁷ Long, S. (2003, May). *Hardship among the uninsured: Choosing among food, housing and health insurance*. (Policy Brief/NSAF No. B-54). Washington DC: Urban Institute.

¹⁶⁸ CFED. (2007). *Net worth of households*. Retrieved January 2, 2007, from <http://www.cfed.org/focus.m?showmeasures=1&parentid=&siteid=504&id=509&measureid=2840>

¹⁶⁹ U.S. Census Bureau. (2006). *American Community Survey and Puerto Rico Community Survey: 2005 subject definitions*. Washington DC: Author.

¹⁷⁰ Martire, R.M. (2005). *Fiscal system basics*. Chicago: Center for Tax and Budget Accountability.

Data Notes

American Community Survey (ACS): The Census Bureau's American Community Survey is used for single-year estimates of poverty, for comparisons between the nation and states, and for comparison of states with each other. For more information on the ACS visit <http://www.census.gov/acs/www/>

Current Population Survey (CPS): The Census Bureau's Current Population Survey March Supplement/Annual Social and Economic Supplement is used to track Illinois poverty rates over time. The Census Bureau recommends using a 2-year floating average when analyzing state poverty rates over time due to the small sample size of the CPS; this increases confidence in the estimates. The CPS is also used for health insurance data and for cross tabulations that are not available through the ACS. For more information about the CPS visit <http://www.bls.census.gov/cps/cpsmain.htm>

Small Area Income and Poverty Estimates (SAIPE): The Census Bureau's Small Area Income and Poverty Estimates are used for county poverty rates. The SAIPE's calculations include information from the CPS, the 2000 Census, unemployment rates, and other economic indicators to estimate levels of poverty in counties and school districts. The most recent SAIPE data were released in 2006 and included poverty rates for 2004. For more information about the SAIPE visit <http://www.census.gov/hhes/www/saipe/>

High School Graduation Rate Calculations: There are two methods of calculating high school graduation rates. The Illinois State Board of Education (ISBE) uses one, and the other involves a methodology developed by Greene and Forster (2003).¹⁷¹

The graduation rates reported in the Education section and the County Well-Being Indicators section were provided by the Illinois State Board of Education and are derived from the School Report Cards. The ISBE method of calculating graduation rates excludes students who transfer out of the school and into alternative schools, which results in inflated graduation rates.

The alternate high school graduation rate methodology is believed to be the most valid method of calculating graduation rates and utilizes data obtained from the Common Core of Data, National Center for Education Statistics. This method entails averaging the 8th grade enrollment from 5 years prior to a graduating class, the 9th grade enrollment from 4 years earlier, and the 10th grade enrollment from 3 years earlier to create a baseline. It then takes into account any changes in enrollment by adjusting the baseline number (the average number created in the previous step) with the changes in high school overall enrollment. Then the number of graduates is divided by this adjusted, averaged number. The resulting percentage is the graduation rate. Unfortunately this method could not be used to derive recent graduation rates for Illinois because there is not updated data available through the Common Core of Data.

Race and Ethnicity: The terms Hispanic and Black are used instead of Latino and African American in racial and ethnic discussions because these are the categories the U.S. Census Bureau uses.

¹⁷¹ Green, J.P., & Forster, G. (2003). High school graduation and college readiness rates in the United States. *Education Working Paper*, 3. Retrieved December 21, 2006, from http://www.manhattan-institute.org/html/ewp_03.htm

2007 Policy Recommendations

Illinois has taken important positive steps to address poverty: an increase in the state's minimum wage, a new Rental Housing Support program that makes housing more affordable across Illinois, and an expansion of health insurance for all children in Illinois.

Illinois is poised to build upon this foundation and expand opportunities to ensure that more Illinoisans move out of poverty. The following policy recommendations present key opportunities in 2007 for state leaders to strengthen communities in Illinois by significantly reducing hardship and poverty.

2007 Policy Recommendations

Reduce extreme poverty to protect the most vulnerable Illinoisans from living in destitute conditions:

- Hold statewide legislative hearings to inform a plan for reducing by half the number of Illinoisans living in extreme poverty by 2015.
- Protect more families from living in poverty by increasing the level of the monthly cash assistance grant to equal 100% of the poverty line.
- Invest in emergency food, shelter, and supportive housing programs to help people who are homeless or at severe risk of homelessness achieve stability.

Increase investment in healthcare, human services, and affordable housing to reach more people in need:

- Develop a plan to ensure healthcare for all people in Illinois.
- Reform Illinois' tax system so state revenues support both the current level of public services and address growing unmet needs.
- Strengthen communities' abilities to respond to rising costs of providing services through a cost of doing business adjustment for human services programs.
- Generate new funding for affordable housing by reforming the real estate transfer tax.

Improve training opportunities and income supports for low-wage workers so that full-time workers do not live in poverty:

- Expand transitional and vocational job programs to ensure that the lowest-skilled job seekers can obtain and retain employment.
- Ensure low-wage workers eligible for government benefits can easily use these services through simplified application and enrollment procedures and increased points of access in the community.
- Expand the state Earned Income Tax Credit program so low-income workers can keep more of their earnings.

Create asset building opportunities to ensure long-term financial security for families:

- Increase family asset building by developing a state plan for universal children's savings accounts, ensuring every child born in Illinois can save for a more secure financial future.

The Illinois Poverty Summit

The Illinois Poverty Summit was established in 2000 to develop strategies to eliminate poverty in Illinois. Poverty in Illinois has a wide reach – touching women, children, teens, seniors, people with disabilities, and working families.

The Illinois Poverty Summit:

develops bipartisan support for strategic priorities to eliminate poverty in Illinois;

analyzes current poverty data and serves as an information source on trends impacting the state's economic health; and

convenes legislators and other key civic leaders to determine the most effective use of state and federal anti-poverty resources and to develop new anti-poverty strategies.

Four precepts guide the Illinois Poverty Summit:

People who work full time should not live in poverty.

All people who can work should be given the tools to work toward their fullest potential.

A safety net should be provided for those who cannot work.

Eliminating poverty is an investment in Illinois' future.

Illinois Poverty Summit Steering Committee

Co-chairs

U.S. Senator Richard J. Durbin (D)

U.S. Representative Judy Biggert (R)

Elected Officials

State Representative Patricia Bellock (R)

State Senator James Clayborne (D)

State Representative Elizabeth Coulson (R)

State Senator William Delgado (D)

State Representative Sara Feigenholtz (D)

State Representative Constance Howard (D)

State Senator Mattie Hunter (D)

State Representative Naomi Jakobsson (D)

State Senator David Luechtefeld (R)

State Senator Iris Martinez (D)

Mayor Rita Mullins, Palatine

State Representative Sandra Pihos (R)

State Senator Christine Radogno (R)

State Senator Dale Righter (R)

State Representative Aaron Schock (R)

Civic and Corporate Leaders

Ben Applegate

Applegate & Thorne-Thomsen

Peggy Arizzi

Catholic Charities of Peoria

John Bouman

Sargent Shriver National Center on Poverty Law

Mary Ellen Caron

Chicago Department of Children and Youth Services

Joe Dunn

Illinois Coalition for Community Service

Paul Kleppner

Northern Illinois University

Anne Ladky

Women Employed

E. Hoy McConnell, II

Business and Professional People for the Public Interest

Pam Molitoris

Central Illinois Foodbank

Al Sharp

Protestants for the Common Good

Jerry Stermer

Voices for Illinois Children

David Whittaker

Chicago Area Project

Paula Wolff

Chicago Metropolis 2020

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