



2005 Report on Illinois Poverty

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The Illinois Poverty Summit is facilitated by Heartland Alliance for Human Needs & Human Rights, a service-based human rights organization. Heartland Alliance provides housing, health care, human services, and human rights protections to the most poor and vulnerable people in our society.

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.

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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, the elderly, 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.

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Introduction

Following the report is a listing of definitions to terms used throughout the various sections. Also included is data related to poverty, income housing, health, and education for each county in Illinois.

This is the fifth annual Report on Illinois Poverty. Since the 2000 report, poverty has both steadily increased and deepened. Illinois has 31% more people living in poverty than it did five years ago, amounting to an additional 373,000 people, larger than the population of St. Louis. **Two years into the economic recovery Illinoisans are still confronted with high unemployment and sluggish job growth, and in 2003 Illinois experienced more layoffs than any other state in the nation.**

In addition to a poor employment situation, Illinoisans are experiencing health care, housing, and transportation cost increases, making it increasingly difficult to meet basic needs.

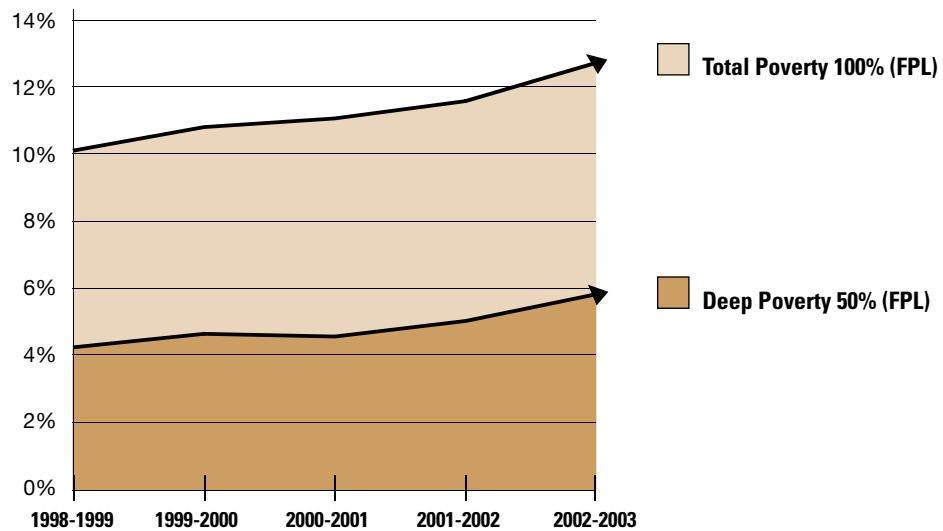
This report looks at how population, economic, and basic needs issues are being affected by poverty in Illinois. Being aware of the problems people who are living in poverty face is the first step to understanding what solutions are best suited for the many different groups of people in Illinois. Promoting the development of economically stable communities within Illinois is in the best interest of the state as stable communities are healthier, more productive, and safer. **We need to address these issues now so that in another five years, Illinois can boast a significant decrease in poverty.**

Another increase of hundreds of thousands of people is simply unacceptable.

Illinoisans who are poor are getting poorer.

The population living in deep poverty has jumped 45.3% in recent years with 737,984 persons in Illinois now living in deep poverty (at less than 50% of the poverty threshold), an increase of 230,238 people.¹

Trends in Illinois Poverty²



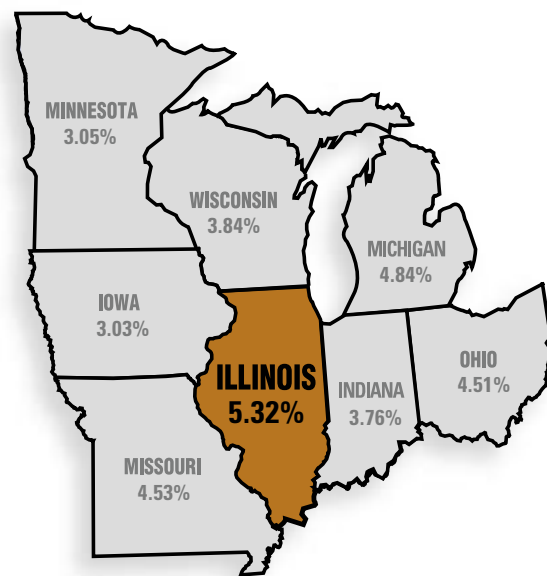
Persons living in poverty in Illinois are increasingly likely to be living in deep poverty:

In 2003,

46%

of persons living in poverty in Illinois were living in deep poverty, an increase from 42% in 1999.³

Illinois has the highest rate of deep poverty in the Midwest region.⁴

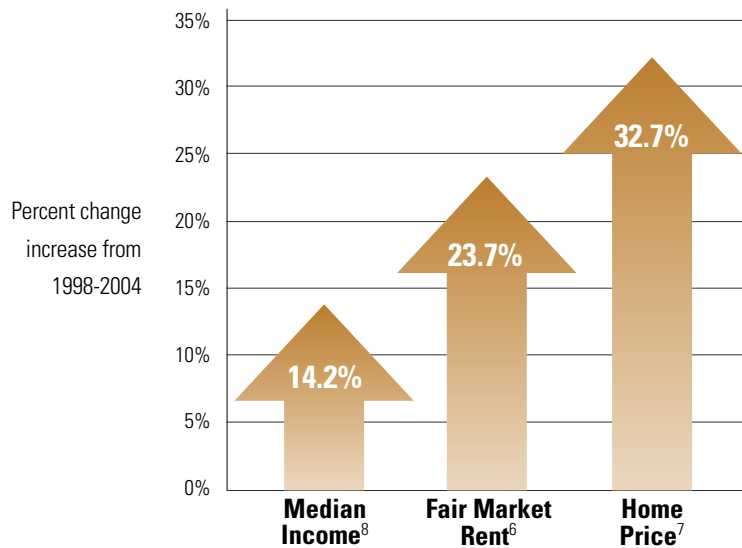


¹ U.S. Census Bureau, Current Population Survey 2004 Annual Social
² U.S. Census Bureau, Current Population Survey 2000-2004 Annual Social
³ Ibid.
⁴ U.S. Census Bureau, Current Population Survey 2004 Annual Social

Housing costs are rising much faster than income.

The Housing Wage in Illinois is \$15.44. This is the amount a full time (40 hours per week) worker must earn per hour in order to afford a two-bedroom unit at Illinois' Fair Market Rent.⁵

Income is not Keeping Pace with Housing Costs



63%

of working poor families in Illinois are spending more than 30 percent of their incomes on rent, including many who are actually spending 50 percent or more.⁹

Between 1990 and 2000, the number of units affordable to low income households in Illinois

dropped by more than 1 million

from 2,889,654 in 1990 to 1,865,608 in 2000.¹⁰

⁵ National Low-Income Housing Coalition. (2005, January). *Out of Reach 2004*. Washington DC: Author.

⁶ National Low-Income Housing Coalition from the U.S. Department of Housing and Urban Development, *Out of Reach 2003*. Special calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

⁷ Office of Federal Housing Enterprise Oversight. (n.d.). OFHEO House Price Index: 2004 Q1. Available from <http://www.ofheo.gov/HPI.asp>.

⁸ National Low-Income Housing Coalition from the U.S. Department of Housing and Urban Development, *Out of Reach 2003*. Special calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

⁹ Chicago Urban League, Northern Illinois University, & Roosevelt University. (2004, November). *Working poor families in Chicago and the Chicago metropolitan area: A statistical profile based on the 1990 and 2000 census*.

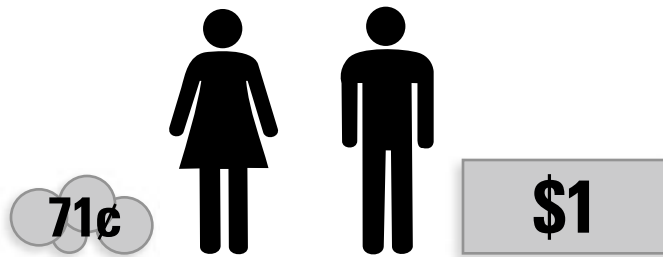
¹⁰ Draft State of Illinois Consolidated Plan. Program Years 2005-2009. Rod R. Blagojevich. Illinois Housing Development Authority, November 2004.

Income inequality in Illinois is worse than most states in the U.S.

In 2001, the wealthiest fifth of households across the nation held 84.4% of all wealth while the poorest fifth actually owed 0.4% more than they owned.¹¹

In Illinois, women earn
71¢ for every \$1

that men earn; nationally women earn 80¢ for every \$1 that men earn.¹²



Illinois ranks the
7th worst
in the nation

in relation to the income disparity between the top fifth and bottom fifth of working families: the top fifth of working families earn 8.5 times as much as the bottom fifth of families do.¹³

Only three states in America tax low-income families more than Illinois does. In Illinois

the lowest
20% of earners
pay 13.1%

of their total family incomes to state and local taxes, which is 8.5% more than top earners pay.¹⁴

¹¹ Mishel, L., Bernstein, J. & Allegretto, S. (2005, January). *The state of working America 2004-05*. Washington DC: Economic Policy Institute

¹² Germond, K. (2004). *The Illinois workforce: Identifying progress of women and minorities*. Illinois: Illinois Department of Labor.

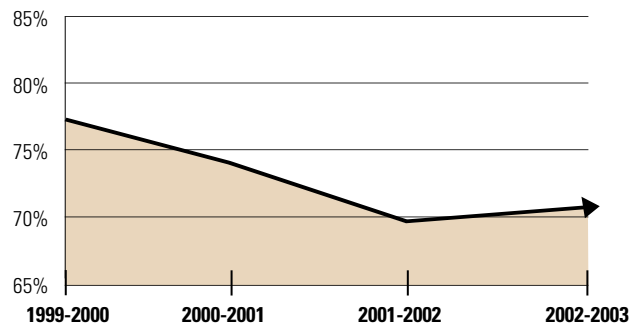
¹³ Waldron, T., Roberts, B., & Reamer, A. (2004, October). *Working hard, falling short: America's working families and the pursuit of economic security*. Baltimore: Anne E. Casey Foundation.

¹⁴ Mishel, L., Bernstein, J. & Allegretto, S. (2005, January). *The state of working America 2004-05*. Washington DC: Economic Policy Institute

Fewer students are graduating from Illinois public high schools.

There are lifelong economic consequences that result from not graduating from high school. Over the last 30 years, workers without a high school degree have seen an 18.5 percent decline in their real wages, while those with a college degree have seen their real wages increase 15.9 percent.¹⁵

Illinois Graduation Rates

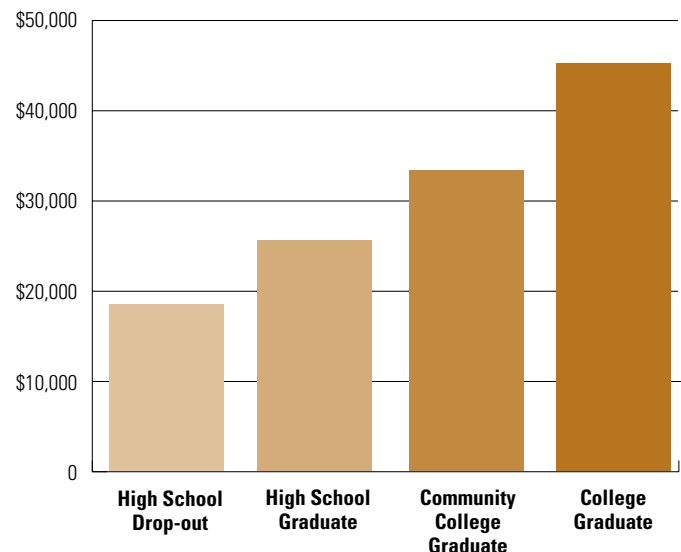


The high school graduation rate in Illinois has decreased from 77.4% in the 1999-2000 school year to 71.2% in the 2002-2003 school year.¹⁶

Illinois has
the largest gap

in per-pupil spending between the highest and the lowest poverty districts, as compared to every other state in the nation.¹⁷

Education is a key component of future economic earnings.¹⁸



¹⁵ Waldron, T., Roberts, B., & Reamer, A. (2004, October). *Working hard, falling short: America's working families and the pursuit of economic security*. Baltimore: Anne E. Casey Foundation.

¹⁶ Common Core of Data, National Center for Education Statistics. Using Greene, J. P. & Forster, G. (2003). High school graduation and college readiness rates in the United States. *Education Working Paper, 3*. Retrieved on December 2004. http://www.manhattan-institute.org/html/ewp_03.htm

¹⁷ 2003 Condition of Public Education, ISBE.

¹⁸ Cheesman, J. & Newburger, E.C. (2002, July). *The big payoff: Educational attainment and synthetic estimates of work-life earnings*. U.S. Census Current Population Reports. In Waldron, T., Roberts, B., & Reamer, A. (2004, October). *Working hard, falling short: America's working families and the pursuit of economic security*. Baltimore: Anne E. Casey Foundation.

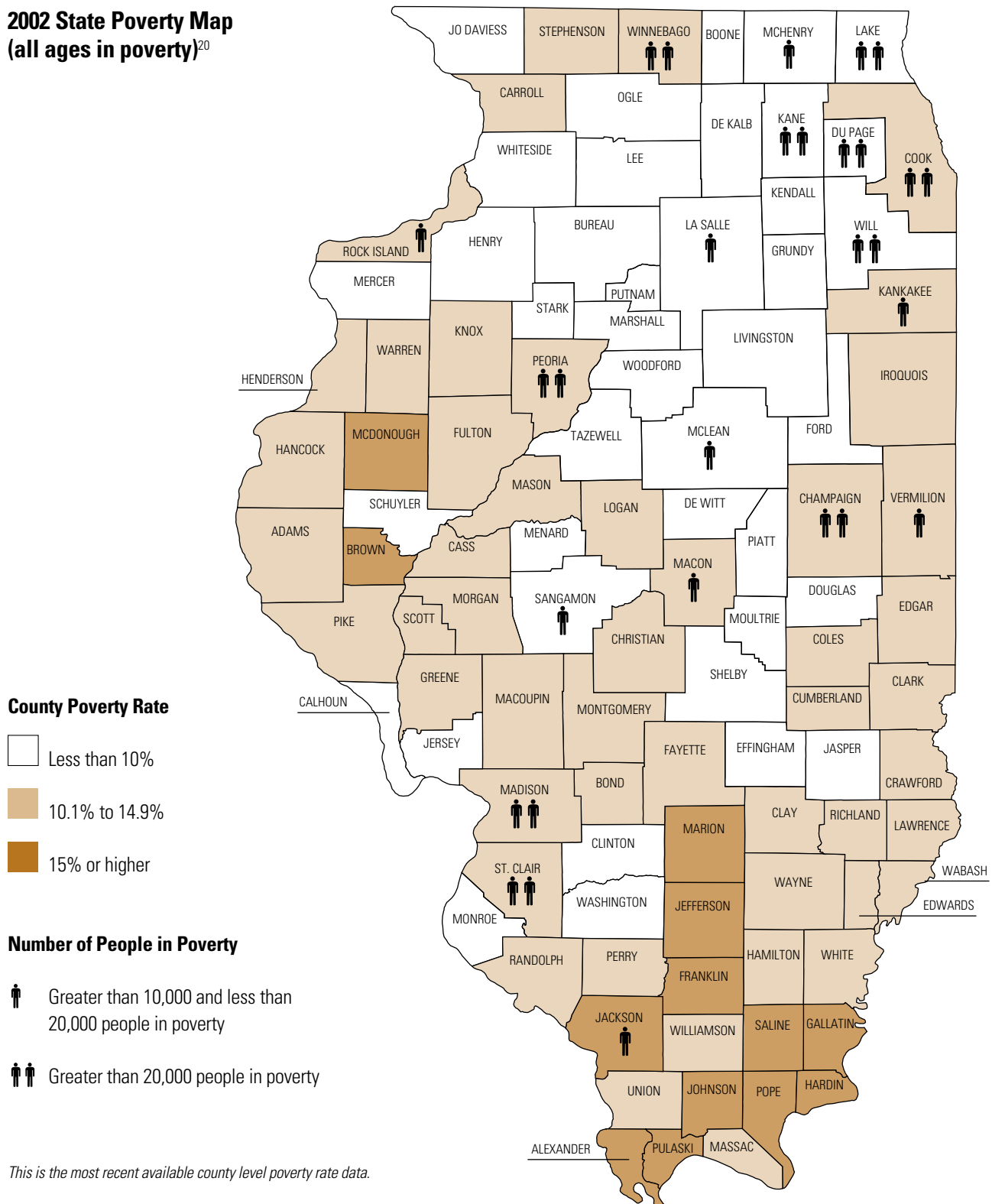
State Poverty Profile

Poverty, and problems associated with poverty, is not unique to any geographic region in Illinois. It remains a troubling issue with over one out of every eight Illinois residents living in poverty. The rate of poverty has been increasing over the last five years and only 3 of Illinois' 102 counties had decreased poverty rates from 2002 to 2003. **As the state faces continued fiscal problems, costs of basic necessities rise, and job growth lags, the ability of poor families to become self sufficient erodes.**

The poverty rates presented here originate from the Census Bureau's Small Area Income and Poverty Estimates (SAIPE) and Current Population Survey (CPS) and are used in accordance with Census Bureau recommendations that a two-year floating average be used when analyzing state poverty rates over time, and a three-year average be used when comparing poverty rates between states.¹⁹ Thus, the poverty rates are different when using the appropriate methodologies. For more detail on the sources, please see the back of this report.

¹⁹ U.S. Census Bureau, Current Population Survey, Retrieved December 15th, 2004. <http://www.bls.census.gov/cps/cpsmain.htm>

2002 State Poverty Map
(all ages in poverty)²⁰



²⁰ U.S. Census Bureau. (2004, December). Small Area Income and Poverty Estimates. Washington DC: Author.

State Poverty Rates

Poverty Rate for all People in Illinois, 2003²¹

12.6%

of people in Illinois are living with incomes at or below the federal poverty threshold, or 100% FPL. In 2004 this translates into an annual income of **\$15,670 for a family of three.**

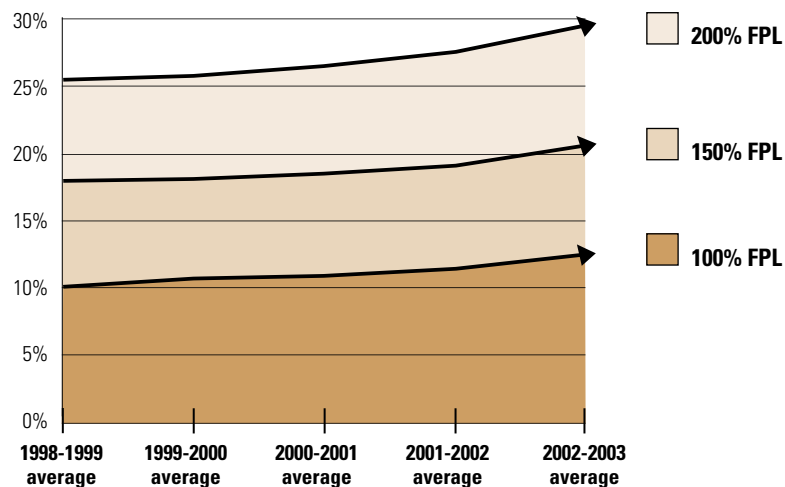
21.2%

of people are living with incomes that are 1.5 times the federal poverty threshold, or 150% FPL. In 2004 this translates into an annual income of **\$23,505 for a family of three.**

29.6%

are living with incomes that are 2 times the federal poverty threshold, or 200% FPL. In 2004 this translates into an annual income of **\$31,340 for a family of three.**

Illinois Poverty Rates Over Time²²



²¹ U.S. Census Bureau, Current Population Survey March Supplement. Available online from <http://www.census.gov/hhes/www/poverty.html>
²² U.S. Census Bureau, Current Population Survey 2004 Annual Social

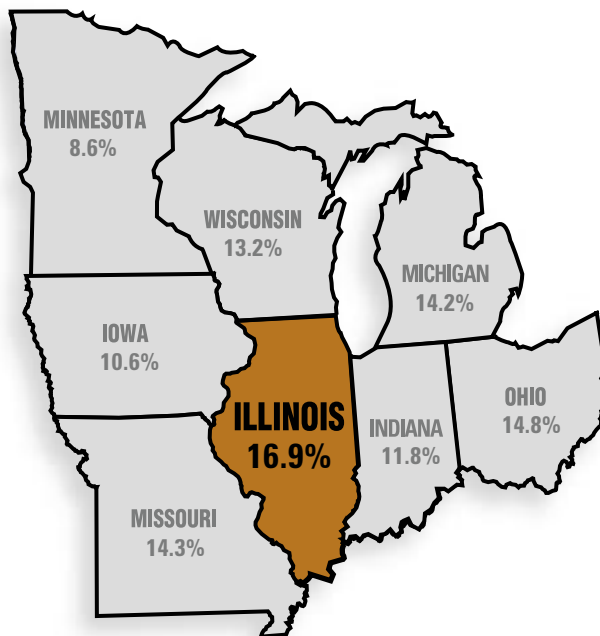
Midwestern Poverty Comparison

Illinois Poverty and Income Comparison to Other Midwest States

Poverty Rates ²³ 2001-03 average		Area Median Family Income ²⁴ 2003
7.1 (8)	Minnesota	66,242 (8)
8.5 (7)	Iowa	55,783 (1)
8.7 (6)	Wisconsin	59,229 (5)
9.1 (5)	Indiana	57,408 (3)
10.1 (4)	Missouri	56,126 (2)
10.4 (3)	Ohio	57,578 (4)
10.8 (2)	Michigan	61,440 (6)
11.8 (1)	Illinois	63,639 (7)

Illinois has the highest poverty rate in the Midwest while also being the second wealthiest state in the area.²⁵

Child Poverty Rate Midwestern Comparison (2001-03 avg.)²⁶



Illinois has had the
highest child poverty rate

in the Midwest since 2000.
In 1999 Illinois was second behind Missouri (15.0% vs. 18.2%).²⁷

²³ U.S. Census Bureau (2004, August). *Income, poverty, and health insurance coverage in the united states: 2003*. Washington DC: DeNavas-Walt, C., Proctor, B.D., & Mills, R.J. (P60-226).

²⁴ U.S. Census Bureau (2004, August). *Income, poverty, and health insurance coverage in the united states: 2003*. Washington DC: DeNavas-Walt, C., Proctor, B.D., & Mills, R.J. (P60-226). AND National Low Income Housing Coalition. (2003). *Out of reach: America's housing wage climbs*. Washington DC: Author

²⁵ Ibid.

²⁶ U.S. Census Bureau, Current Population Survey 2004 Annual Social

²⁷ Ibid.

Profile of a Community Struggling with Poverty

Many Illinoisans are living in poverty, rooted in impoverished communities. Highlighted on the following pages is a description of one such community, Nebo, Illinois. Nebo is a small rural community set in a scenic valley between the Mississippi and Illinois Rivers in west-central Illinois. Despite the many struggles faced by the community, residents have come together to create opportunities and hope for the town's youth.

Hope for Youth in Nebo, Illinois



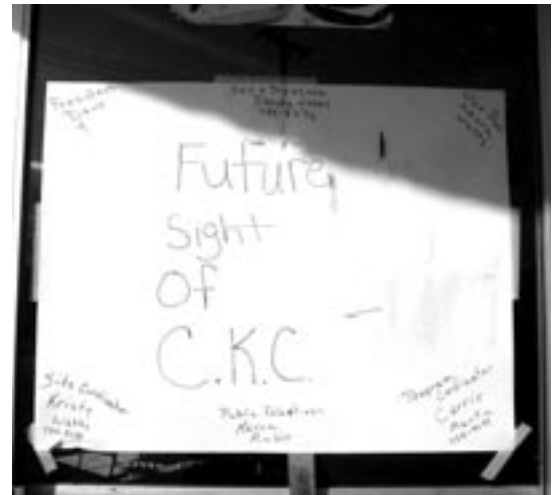
Nebo, in scenic Pike County in the middle of western Illinois, is a quiet town with little more beyond its 408 residents: there is no grocery store, police department, school, or social services. The only public transportation that exists is one children's school bus and a senior citizen bus. Employment opportunities are limited to work in lumberyards, factories, the trucking industry, and carpentry. Nebo residents are reliant on Pittsfield, 30 minutes away, to provide most of its services as it has the nearest school, library, food pantry, and medical care.

Nebo's rates of poverty and disability far exceed the state average with nearly one fifth of Nebo residents living in poverty and nearly one third living with disabilities. The families want to look past their economic hardship to a bright future for their children but positive outlets for the children in town don't exist. They can't participate in sports or after school activities because the school bus leaves Pittsfield as soon as the school day ends. There is no playground equipment in the park and the baseball field was sold years ago.

“This is the hope for my kids. I want my kids to be better than I am. I want to give the kids hope and I want to help others find hope again.”

To respond, a group of concerned residents formed The Community Kids Committee, dedicated to improving life for Nebo’s children and youth. Recently a bank gave the group a pivotal donation of an empty building in the town to use for their activities. The committee hopes to bring an after school program, a library, a food pantry, and job search assistance to their community. These efforts are being led by a committed group of volunteers relying primarily on donations to get the site up and running.

Despite so much hardship and a lack of essential services, Nebo’s residents still have something: the hope that they can strengthen their community. The committee exemplifies the strong efforts of people within Nebo to bring a positive change to their struggling town. One of the leaders, a lifelong Nebo resident, sums up her commitment to this work by saying “This is the hope for my kids. I want my kids to be better than I am. I want to give the kids hope and I want to help others find hope again.”



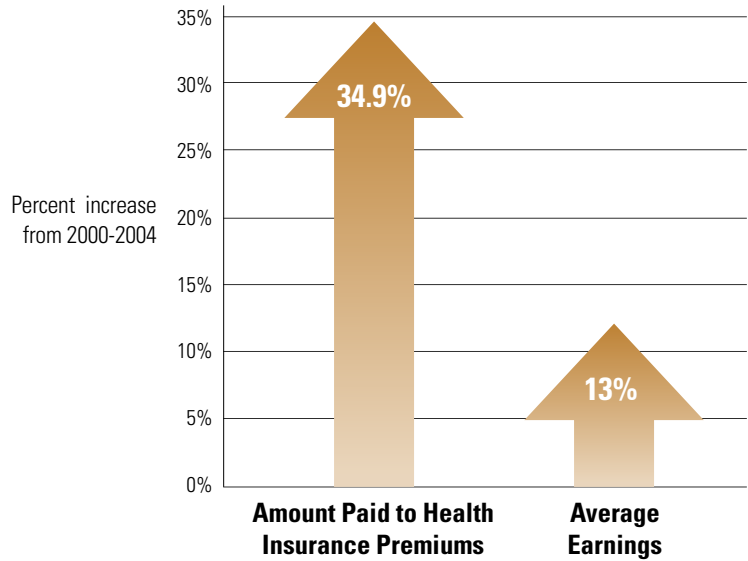
Aspects of Poverty

There are six basic elements necessary to help keep people out of poverty: adequate health, education, income, employment, food and nutrition, and housing. As people in Illinois try to make their way out of poverty, access to these six key needs is increasingly important. Over the past five years Illinois has invested in health coverage for the uninsured, increased the minimum wage, strengthened the Earned Income Tax Credit, and improved access to food assistance. Despite these positive steps, Illinoisans continue to struggle to get their needs met. The following pages provide some insight into how people in Illinois are faring in regard to each of these essential needs.

Health

As health care costs rise, people with low incomes are forced to make trade-offs between their health and other necessities. Lacking health insurance keeps a person from practicing preventative care. Therefore, the uninsured are likely to let symptoms of more serious illnesses go untreated, resulting in higher medical costs (monetary and otherwise) for the treatment of illnesses that could have been prevented or treated for a lower cost early on.

Illinois Workers are Paying More for their Health Insurance Premiums.²⁸



The cost of retail prescriptions has increased 6.3% between 2002 and 2003, in Illinois.²⁹

Nationally,
60%

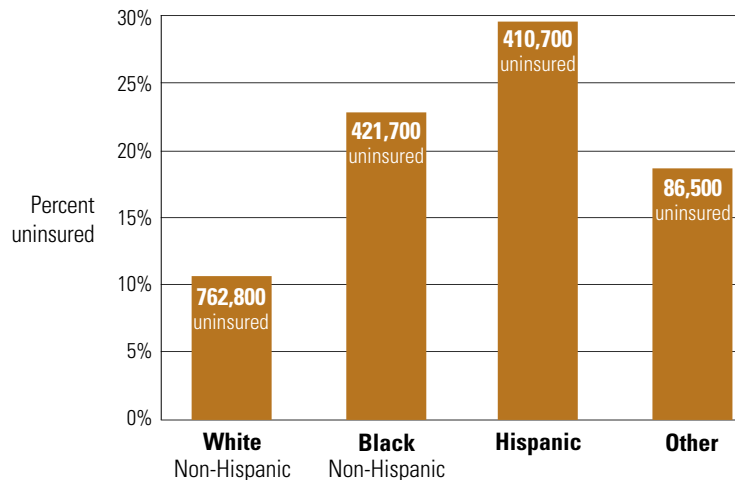
of low-income adults without health insurance also face food and/or housing hardship.³¹

43%

of uninsured Illinoisans (non-elderly) live in families with full or part time workers.³⁰



Illinois' Uninsured Rates by Race and Hispanic Origin (2002-03, under 65).³²



²⁸ Families USA. (2004, September). *Healthcare: Are Illinoisans better off today than they were four years ago*. Washington DC: Author.
²⁹ The Henry J. Kaiser Family Foundation. (n.d.). Retrieved October 18, 2004, from State Health Facts Online Web Site: <http://www.statehealthfacts.org/cgi-bin/healthfacts.cgi?action=profile&area=Illinois&category=Health+Costs+%26+Budgets&subcategory=Prescription+Drug+Trends&topic=Change+in+Average+Price+for+Retail+Rx+Drugs>
³⁰ The Henry J. Kaiser Family Foundation. (n.d.). Retrieved October 18, 2004, from State Health Facts Online Web Site: <http://www.statehealthfacts.org/cgi-bin/healthfacts.cgi?action=profile&area=Illinois&category=Health+Coverage+%26+Uninsured&subcategory=Nonelderly+Uninsured&topic=Rate+by+Employment+Status>
³¹ Urban Institute. (2003, May). *Hardship among the uninsured: Choosing among food, housing and health insurance*. (Policy Brief/NSAF No.B-54). Washington DC: Long, S. Available at, <http://www.urban.org/url.cfm?ID=310775>
³² Families USA. (2003, November). *Healthcare: Who's uninsured in Illinois and why*. Washington DC: Author.

Housing

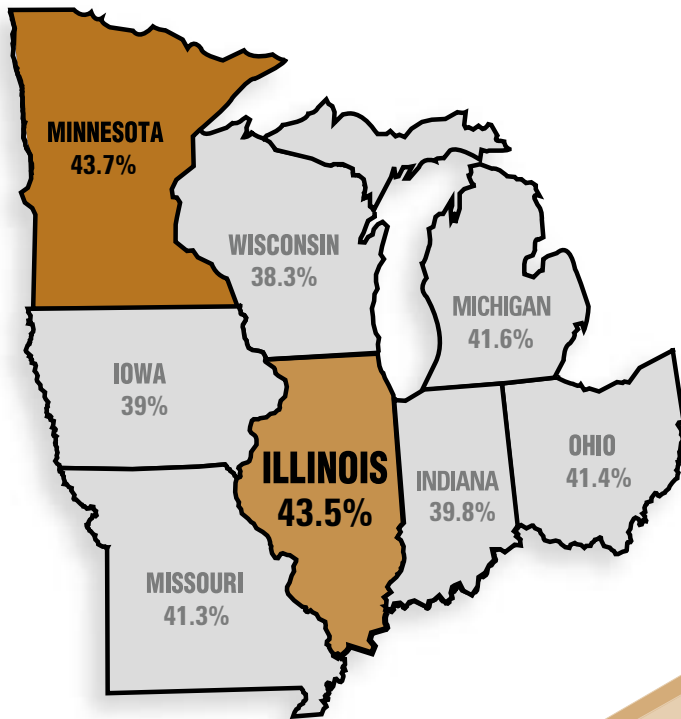
Housing costs continue to increase across Illinois and the stock of affordable housing is far too limited to meet the demand. As homeowners and renters pay higher percentages of their income on their housing, less is available for other necessities such as food, health care, and education.

75%

of extremely low-income households* in Illinois are experiencing housing problems. **Half of these households are spending more than 50% of their income on housing costs.**³³

* (less than 30% of the median family income)

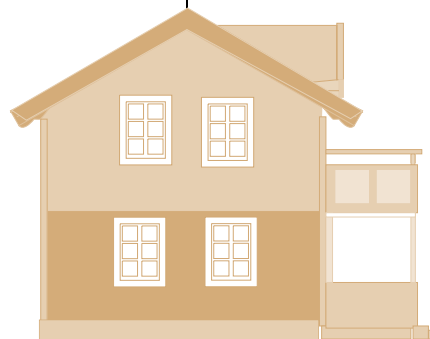
In the Midwest, Illinois ranks second highest for the percent of renters that spend over 30% of their income on rent.³⁴



Illinois ranks last

in the Midwest on the rental affordability index* making it the least affordable Midwestern state for renters.³⁵

* The index is comprised of three measures: percent of severely burdened renter households, renter market affordability ratio, and median gross rent.



³³ Draft State of Illinois Consolidated Plan. Program Years 2005-2009. Rod R. Blagojevich. Illinois Housing Development Authority. November 2004.

³⁴ National Low Income Housing Coalition. (2004, November). *Up against a wall: Housing affordability for renters, an analysis of the 2003 American community survey*. Washington DC: Author.

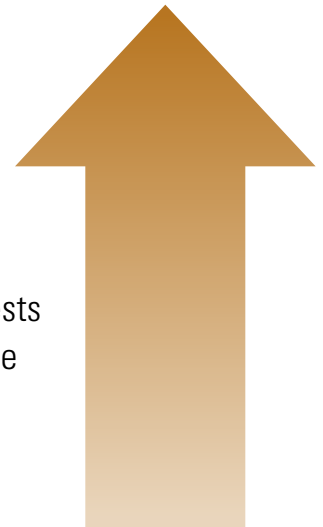
³⁵ Ibid.

Hunger & Nutrition

Proper food and nutrition are essential components of a healthy lifestyle, yet many in Illinois are struggling daily to meet their food needs. Food insecurity and hunger can lead to a loss of cognitive and/or mental function in children, which can then lead to an impaired ability to learn, lower test scores, and lower grades. In all people, food insecurity and hunger are precursors for many medical conditions that can be costly to treat and result in a decreased quality of life and shorter life span.³⁶

Since 2002, despite increasing poverty throughout Illinois, participation has increased only minimally in the Food Stamp and National School Lunch Program.³⁹

In Illinois there was a
45%
increase in the amount of requests for Emergency Food Assistance reported.³⁷



17%
increase in demand by families
for Emergency Food Assistance was reported in Chicago between November 2003 and October 2004.³⁸



Only
3%
of elderly women
and
6%
of elderly men
are meeting
their nutritional needs.⁴⁰

³⁶ Center on Hunger and Poverty & the Food Research and Action Council. (2003, July). *The paradox of hunger and obesity in America*. Washington DC: Authors.

³⁷ A Status Report on Hunger and Homelessness in American Cities 2002. The United States Conference of Mayors.

³⁸ A Status Report on Hunger and Homelessness in American Cities 2004. The United States Conference of Mayors.

³⁹ Annie E. Casey Foundation & Voices for Illinois Children. (2004). 2004 Illinois Kids Count online. Retrieved August 25, 2004 from <http://www.voices4kids.org/illinoiskidscount.htm>

⁴⁰ *The Graying of America*. Food Review: The Magazine of Food Economics. Volume 25 Issue 2, Summer-Fall 2002. Economic Research Service of the U.S. Department of Agriculture.

Income

Making ends meet in Illinois is becoming increasingly more difficult as income in Illinois is not keeping pace with either the national average or inflation. One fifth of American jobs pay less than a poverty-level wage for a family of four.⁴¹ Nationally, inequality between the upper income groups and the lower income groups continues to grow. Between 1947 and 1973 incomes doubled for all groups, yet between 1973 and 2000 low-income families only saw a 12% increase in their income while high-income families saw a 67% increase in their incomes.⁴² This growing disparity can only lead to further inequities in resource distribution and opportunities.

Median Hourly Wage*

\$14.03 vs. \$14.87

per hour

*for all occupations

Self-Sufficiency Standard**

per hour

**for a single parent with a preschool aged child.⁴³

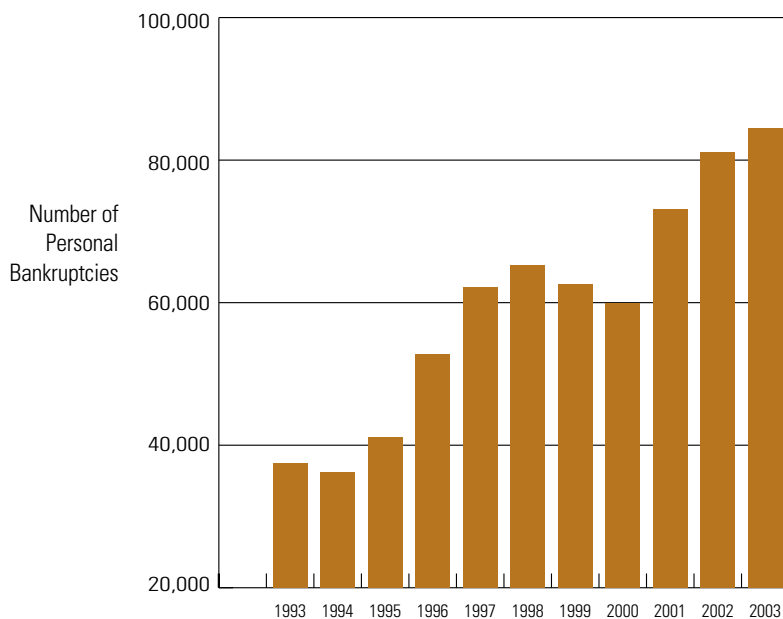
Illinois minimum wage = \$6.50/hour.

Illinois is
47th in the nation

in income-to-tax equality.⁴⁴

Illinois' low and middle-income families **pay far greater shares** of their incomes to state taxes, as compared to the national average.⁴⁵

Number of Personal Bankruptcies Filed in Illinois⁴⁶



The number of personal bankruptcies filed in Illinois have

skyrocketed

over the last decade, indicating that people in Illinois are facing greater difficulty meeting their needs.



⁴¹ Waldron, T., Roberts, B., & Reamer, A. (2004, October). *Working hard, falling short: America's working families and the pursuit of economic security*. Baltimore: Anne E. Casey Foundation.

⁴² Mishel, L., Bernstein, J. & Allegretto, S. (2005, January). *The state of working America 2004-05*. Washington DC: Economic Policy Institute

⁴³ Brooks, J & Pearce, D. (2001, December). *The self-sufficiency standard for Illinois*. Women Employed.

⁴⁴ Waldron, T., Roberts, B., & Reamer, A. (2004, October). *Working hard, falling short: America's working families and the pursuit of economic security*. Baltimore: Anne E. Casey Foundation.

⁴⁵ Mishel, L., Bernstein, J. & Allegretto, S. (2005, January). *The state of working America 2004-05*. Washington DC: Economic Policy Institute.

⁴⁶ American Bankruptcy Institute. *Bankruptcy Filing Statistics—Filings by State*. Retrieved December 14, 2004 from <http://www.abiworld.org/Template.cfm?Section=Filings by State&Template=/TaggedPage/TaggedPageDisplay.cfm&TPLID=61&ContentID=3257>

Employment

Increasingly, work in Illinois is simply not enough to keep people from experiencing hardship. More than half of parents with incomes below the poverty line have no access to any paid leave, making one personal emergency potentially job threatening.⁴⁷ Nationally, of those who are unemployed, 48% have borrowed money to cover current living expenses, while 30% increased credit card debt to cover these same expenses.⁴⁸ Additionally, poverty rates are three to five times as high for families unemployed for half a year or longer when compared to families unemployed three months or less.⁴⁹

Illinois' lack of employment growth has resulted in low national rankings for several employment indicators.

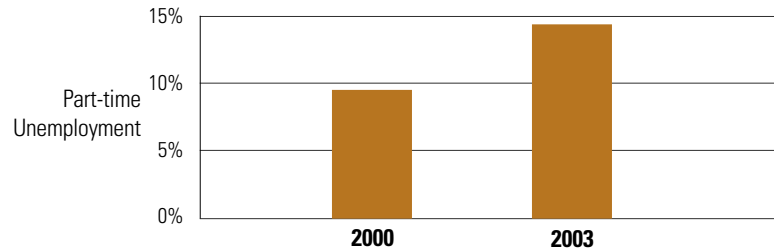
Illinois ranks:

47th in the nation
in long-term employment growth

43rd in the nation
in short-term unemployment growth

39th in overall new
company growth.⁵⁰

In Illinois, the share of workers taking part-time employment because there were no full-time alternatives increased 4.7% between 2000 and 2003. This far exceeds the national increase of 3.9%.⁵¹

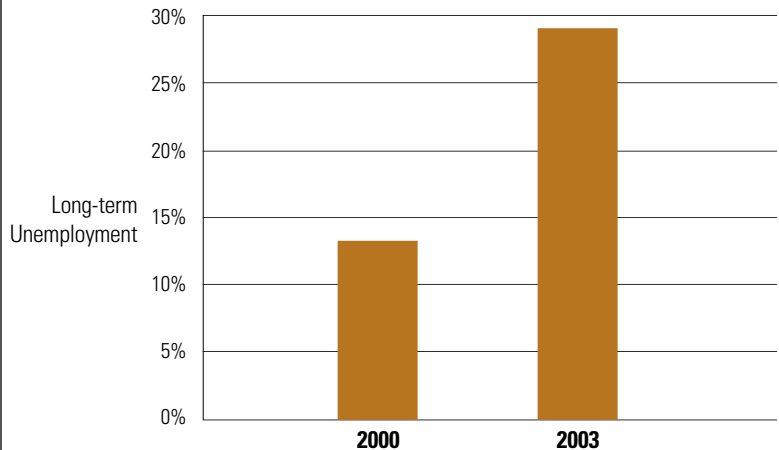


10.6%
of Illinois workers are not fully employed, with Illinois doing worse than 37 other states.⁵²

Illinois had the
most mass layoff events

of any other state in 2003.⁵³

Long-term Unemployment Rose 12.8% since 2000.⁵⁴



⁴⁷ The Urban Institute. (2004, August). *Less than half of working poor parents have access to any paid leave*. Retrieved August 20, 2004 from <http://www.urban.org/url.cfm?ID=900725>

⁴⁸ Peter D. Hart Research Associates. (2003, April). *Unemployed in America: A report*. New York: National Employment Law Project.

⁴⁹ Vroman, W. (2003, May). *Extending unemployment insurance(UI) protection*. Washington DC: The Urban Institute Available from <http://www.urban.org/url.cfm?ID=410786>

⁵⁰ Corporation for Enterprise Development. (2004, December). *2004 Development report card for the states*. Washington DC: Author. Available from <http://drc.cfed.org/grades/illinois.html>

⁵¹ Mishel, L., Bernstein, J. & Allegretto, S. (2005, January). *The state of working America 2004-05*. Washington DC: Economic Policy Institute

⁵² Waldron, T., Roberts, B., & Reamer, A. (2004, October). *Working hard, falling short: America's working families and the pursuit of economic security*. Baltimore: Anne E. Casey Foundation.

⁵³ Corporation for Enterprise Development. (2004, December). *2004 Development report card for the states*. Washington DC: Author. Available from <http://drc.cfed.org/grades/illinois.html>

⁵⁴ Mishel, L., Bernstein, J. & Allegretto, S. (2005, January). *The state of working America 2004-05*. Washington DC: Economic Policy Institute

Education

School achievement and economic success are linked; providing an equal educational opportunity for students throughout the state is essential in the fight against poverty. As continuing education becomes increasingly necessary to secure quality employment, it's more important than ever that youth in Illinois are prepared for college. Unfortunately, almost half of all Illinois PSAT takers have not scored at least a 20 on the ACT, with a score of 20 being standard for admittance to most public universities.⁵⁵

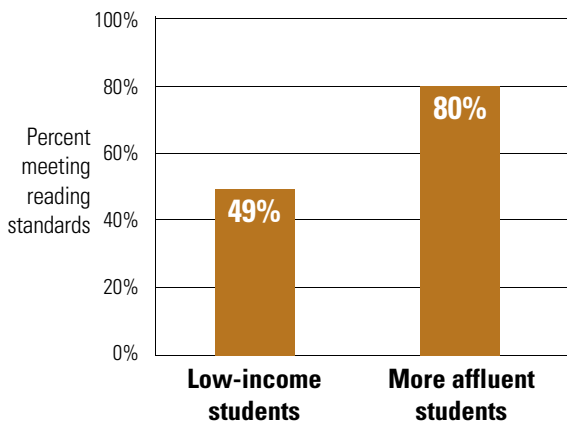
Illinois ranks last of all states

in the U.S. for equality of educational funding across school districts.⁵⁷

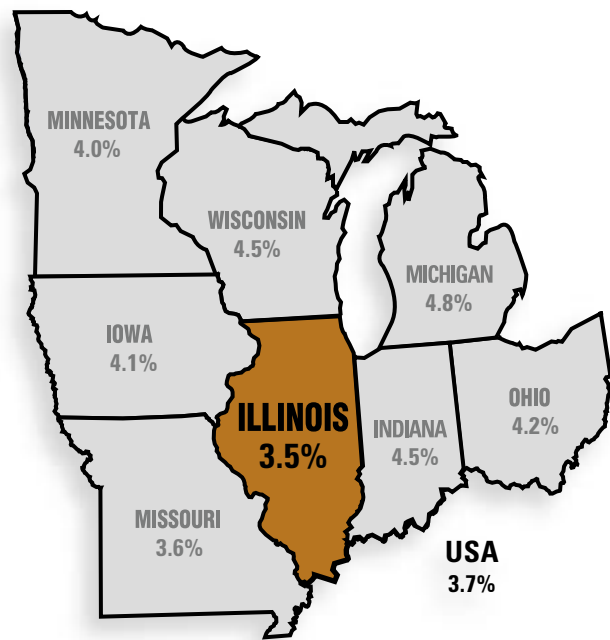
In Illinois, nearly **7 out of every 10 schools**

are operating with a deficit, making it increasingly difficult to close the per-pupil spending gap between low and high poverty students.⁵⁸

In Illinois, low-income students are lagging behind more affluent students in reading standards, as measured by ISAT scores.⁵⁶



Illinois only spends 3.5% of its taxable resources on education, the lowest percent in the Midwest.⁵⁹



⁵⁵ 2003 Condition of Public Education, ISBE.

⁵⁶ Ibid.

⁵⁷ Education Week. (January, 200)

⁵⁸ Annie E. Casey Foundation & Voices for Illinois Children. (2004). 2004 Illinois Kids Count online. Retrieved August 25, 2004 from <http://www.voices4kids.org/illinoiskidscount.htm>

⁵⁹ Education Week. (January, 2004).

Populations in Poverty

Poverty is a problem throughout the state of Illinois and is not limited to certain areas or certain populations; the face of poverty in Illinois is as varied as the population of Illinois itself. Poverty has far-reaching consequences for the state of Illinois' overall well-being; improving the lives of those living in poverty has direct effects on the state's economy and social cohesion. The following pages provide more detail about the different poverty populations in Illinois and how they are currently faring.

Major Groups in Poverty: Illinois

Major Populations in Poverty 2003⁶⁰

Group*	Total Population	Percent of State Population	Below Poverty	Percent in Poverty	Percent of the Poverty Population
Illinois Total	12,616,000	100.00%	1,592,000	12.6%	
Children	3,189,000	25.28%	555,000	17.4%	34.8%
Elderly (65+)	1,525,000	12.09%	143,000	9.4%	9.0%
Elderly Women (65+)	905,595	7.18%	100,312	11.1%	6.3%
Elderly Men (65+)	619,403	4.91%	43,021	7.0%	2.7%
Working Age (18-64)	7,893,000	62.56%	894,000	11.3%	56.2%
Working Age Women (18-64)	3,914,742	31.03%	487,071	12.4%	30.6%
Working Age Men (18-64)	3,978,091	31.53%	406,512	10.2%	25.5%
Single Mother-Headed Households	1,397,000	N/A	525,000	37.6%	N/A

* Groups are not mutually exclusive

Illinois CHILDREN in Poverty

Child poverty has increased in Illinois 10% from 1999/2000 to 2003/2004. Not only has the child poverty rate increased, Illinois has the highest child poverty rate in the Midwest.⁶¹

CHILD POVERTY RATES BY RACE/ETHNICITY⁶²

9.8%	Asian
46.1%	Black
21.7%	Hispanic
11.0%	White

HEALTH⁶³

In Illinois, people under 15 have the highest rates of hospitalization for asthma.

FAMILY EARNINGS⁶⁴

32% of children in Illinois live in families earning less than twice the poverty line.

⁶⁰ U.S. Census Bureau, Current Population Survey 2004 Annual Social

⁶¹ U.S. Census Bureau, Current Population Survey 2000-2004 Annual Social

⁶² U.S. Census Bureau, Current Population Survey 2004 Annual Social

⁶³ Illinois Department of Public Health. (2002, July). *Addressing asthma in Illinois*. Chicago, IL: IDPH. Available from, http://www.idph.state.il.us/pdf/addressing_asthma.pdf

⁶⁴ Annie E. Casey Foundation & Voices for Illinois Children. (2004). 2004 Illinois Kids Count online. Retrieved August 25, 2004 from <http://www.voices4kids.org/illinoiskidscount.htm>

Illinois WOMEN in Poverty

Only 39% of unemployed women report receiving unemployment benefits currently or in the last two years, compared with 47% of men who report the same.⁶⁵

WORKING AGE WOMEN POVERTY RATES BY RACE/ETHNICITY⁶⁶

13.7%	Asian
25.4%	Black
10.6%	Hispanic
9.8%	White

EDUCATION

18% of all women living in poverty have some type of college degree, and an additional 18% have taken some college courses.⁶⁷

EDUCATIONAL ATTAINMENT WOMEN IN POVERTY COMPARED TO NON-POOR WOMEN IN ILLINOIS, 2003⁶⁸

Poor Women's Educational Attainment		Non-Poor Women's Educational Attainment
29.99%	No High School Diploma	11.67%
33.66%	High School Diploma	32.06%
18.34%	Some College	20.89%
5.29%	Associate's Degree	8.38%
9.30%	Bachelor's Degree	18.15%
3.42%	Post-Graduate Degree	8.83%

Illinois FAMILIES in Poverty

Nearly one quarter of Illinois families are living with incomes below \$35,000.⁶⁹

FAMILY WORK SITUATION

Of all the children living in poverty, 40% lived in families where one (or more) parents were making a substantial work effort.⁷⁰

PHONE

29% of TANF eligible families in Illinois went without phone service or had phone service turned off in 2003.⁷¹

PERCENT OF WORKING POOR FAMILIES WITH CHILDREN UNDER 18⁷²

49.0%	Children less than 18
27.5%	Children less than 6
30.7%	Children 6 to 13
14.4%	Children 14 to 17

⁶⁵ Stettner, A. & Cirillo, D. (2005, January). *Earned but not received: Unemployment benefits for low-wage workers during the Illinois recession*. Chicago: Work, Welfare and Families.

⁶⁶ U.S. Census Bureau, Current Population Survey 2004 Annual Social

⁶⁷ Ibid.

⁶⁸ Ibid.

⁶⁹ American Community Survey Data Profiles 2003

⁷⁰ Wertheimer, R. (2003, May). *Poor families in 2001: Parents working less and children continue to lag behind*. Washington DC: Child Trends.

⁷¹ University Consortium on Welfare Reform. (July, 2004). *Illinois families study: The two worlds of welfare reform in Illinois*. Summary of 4th annual report

⁷² Chicago Urban League, Northern Illinois University, & Roosevelt University. (2004, November). *Working poor families in Chicago and the Chicago metropolitan area: A statistical profile based on the 1990 and 2000 census*.

Illinois ELDERLY in Poverty

Nearly 1 in 10 elderly persons (9.4%) in Illinois continue to live in poverty.⁷³

ELDERLY POVERTY RATES BY RACE/ETHNICITY⁷⁴

* Asian	
23.3%	Black
16.1%	Hispanic
7.3%	White

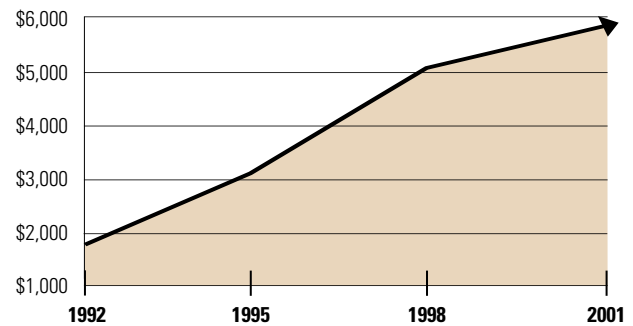
* sample size too small to calculate

HEALTH

Nearly 31.1% of seniors in Illinois report themselves as being in fair or poor health.⁷⁵

CREDIT CARD DEBT, SENIORS AGED 65-69

Seniors between the ages of 65-69 have seen a staggering increase in their credit card debt, as they utilize credit to pay for daily expenses such as groceries, doctor visits and prescription medications.⁷⁶



(all numbers are in 2001 dollars)

Illinois PEOPLE WITH DISABILITIES in Poverty

21.6% of adults with a work-inhibiting disability are poor.⁷⁷

POVERTY RATES BY RACE/ETHNICITY FOR PEOPLE WITH DISABILITIES⁷⁸

* Asian	
22.2%	Black
14.0%	Hispanic
9.3%	White

* sample size too small to calculate

GENDER

55% of people with disabilities who are poor in Illinois are women.⁷⁹

EMPLOYMENT

40% of people with disabilities in Illinois are employed.⁸⁰

⁷³ U.S. Census Bureau, Current Population Survey 2004 Annual Social

⁷⁴ Ibid.

⁷⁵ Ibid.

⁷⁶ Draut, T. & McGee, H.C. (2004, February). *Retiring in the red: The growth of debt among older Americans*. New York: D_mos.

⁷⁷ U.S. Census Bureau, Current Population Survey 2004 Annual Social

⁷⁸ Ibid.

⁷⁹ Ibid.

⁸⁰ American Community Survey 2003

Spotlight on the Working Poor

Poverty in Illinois is not just an issue for persons who are unemployed. Increasingly, persons who are working find themselves unable to escape poverty and are struggling to make ends meet. **In Illinois there are nearly half a million working families living at or below 150% of the Federal Poverty Line (12.5 percent of the population). Nearly one quarter of working families in Illinois are working and earning less than 200% of the Federal Poverty Line.**⁸¹

Between 2002 and 2003 the share of workers earning poverty level wages increased indicating that low-wage employment is again on the rise.

Nationally, nearly one quarter of all workers are earning wages that are at/or below the federal poverty line.⁸²

Earned Income and Poverty Grid

Hourly Wage	Annual Earned Income	% of Federal Poverty Line*	% of Self-Sufficiency Standard**	% of Median Income***
\$ 6.50	\$ 13,728	88%	36%	31%
\$ 7.42	\$ 15,670	100%	41%	35%
\$ 9.39	\$ 19,838	126%	52%	44%
\$ 11.13	\$ 23,505	150%	61%	53%
\$ 13.72	\$ 28,989	185%	76%	65%
\$ 14.84	\$ 31,340	200%	81%	71%

* 2004 Federal Poverty Line for a family of three is \$15,670 in annual income⁸³

** Chicago Self-Sufficiency Standard is \$38,281 for one parent, two children⁸⁴

*** Illinois Median Income is \$44,421⁸⁵

⁸¹ Waldron, T., Roberts, B., & Reamer, A. (2004, October). *Working hard, falling short: America's working families and the pursuit of economic security*. Baltimore: Anne E. Casey Foundation.

⁸² Mishel, L., Bernstein, J. & Allegretto, S. (2005, January). *The state of working America 2004-05*. Washington DC: Economic Policy Institute

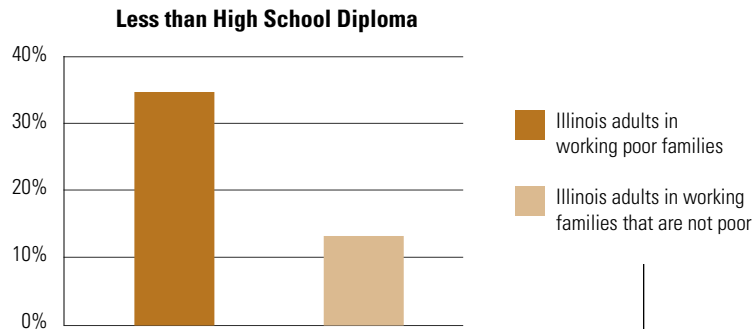
⁸³ U.S. Department of Health and Human Services. Retrieved January 5, 2005 from <http://aspe.hhs.gov/poverty/04poverty.shtml>

⁸⁴ Brooks, J & Pearce, D. (2001, December). *The self-sufficiency standard for Illinois*. Chicago: Women Employed.

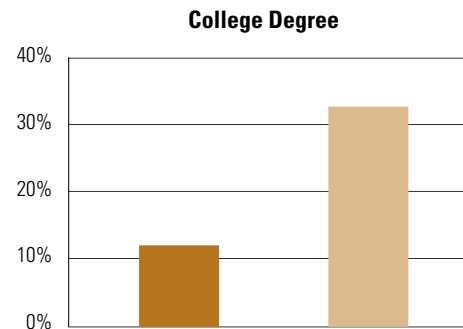
⁸⁵ U.S. Department of Housing and Urban Development. (2003, February). *Estimated median family incomes for FY 2003*. (Notice PDR-2003-01). Washington DC: Author.

Characteristics of Working Poor Families

Education is a key factor in promoting a working family's attempts at escaping poverty.



In 2000, 34% of all Illinois adults in working poor families had less than a High School diploma compared to just 12% of adults in working families that are not poor.⁸⁶



In 2000, only 11% of Illinois adults in working families had a college degree, compared to 32% of adults in working families that are not poor.⁸⁷

Working poor families in Illinois range across all ages; some are older, others are single adults, while others are parents and their children.

Less than one third

of the working poor were young adults (between the ages of 18 and 24).⁸⁸

Nearly half

of all working poor families in Illinois have children.⁸⁹

Minority working families are much more likely to be part of the working poor.

In 2000,

25%

of working poor families in Illinois were headed by a Latino/a, compared to 10.5% of all working, not poor families.⁹⁰

21%

were headed by an African American, compared to just 11% of all persons in working families that were not poor.⁹¹

⁸⁶ Chicago Urban League, Northern Illinois University, & Roosevelt University. (2004, November). *Working poor families in Chicago and the Chicago metropolitan area: A statistical profile based on the 1990 and 2000 census.*

⁸⁷ Ibid.

⁸⁸ Ibid.

⁸⁹ Ibid.

⁹⁰ Ibid.

⁹¹ Ibid.

Work Situations

Working poor families in Illinois are working substantial amounts of time per year.

Well over half

of the working poor families worked at least 35 hours per week.

One third

of all working poor worked full-time for the entire year.⁹²

Roughly

one half

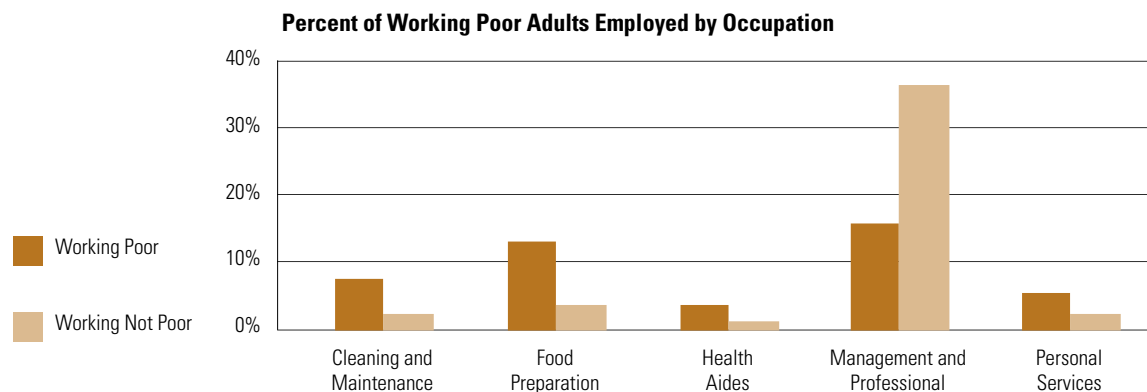
of working poor families worked 50 weeks or more.

Nationally, median wages in the industries adding the most jobs since the recession are

21% lower

than the industries losing the most jobs.⁹³

The working poor are more likely to be working in the manual labor jobs such as food preparation and cleaning maintenance than are the working who are not poor.⁹⁴



All data on this page is for Illinois working families living at or below 150% of the Federal Poverty Line.

⁹² Chicago Urban League, Northern Illinois University, & Roosevelt University. (2004, November). *Working poor families in Chicago and the Chicago metropolitan area: A statistical profile based on the 1990 and 2000 census.*

⁹³ Joint Center for Housing Studies of Harvard University. *The State of the Nations Housing.* (2004). Cambridge: Author.

⁹⁴ Chicago Urban League, Northern Illinois University, & Roosevelt University. (2004, November). *Working poor families in Chicago and the Chicago metropolitan area: A statistical profile based on the 1990 and 2000 census.*

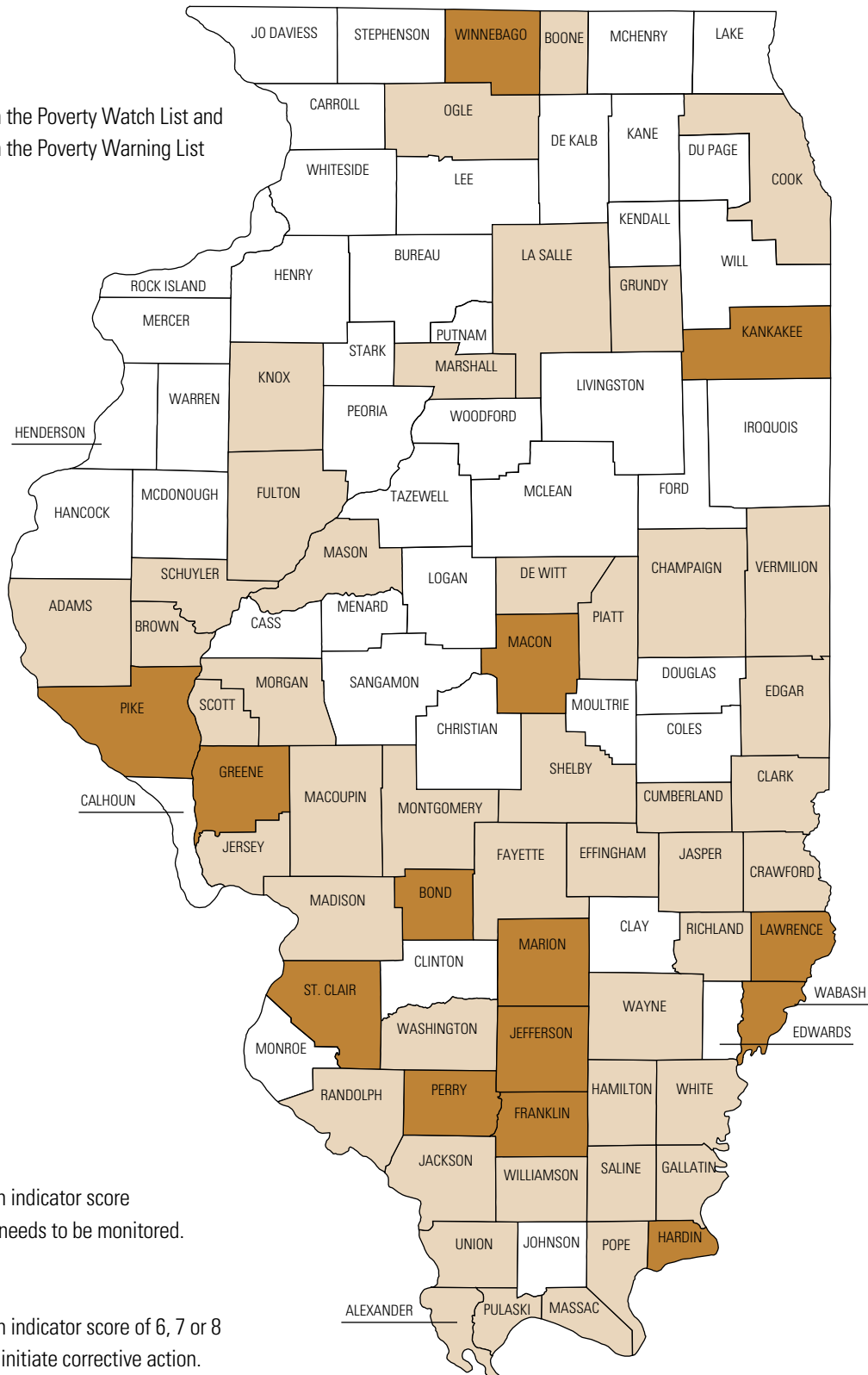
County Well-Being Indicators

We assess four key indicators of residents' well-being in each of Illinois' 102 counties. **These indicators are high school graduation rates, unemployment rates, teen birth rates, and poverty rates.** Counties in Illinois are evaluated on each of the four indicators using a point system. 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 two points is possible and overall a total of eight points is possible. Counties that score 4 or 5 points are placed on the Watch List; and counties that score 6, 7, or 8 points are placed on the Warning List.

Using this methodology, more than half of Illinois counties have been placed on either the Poverty Watch or Poverty Warning lists. Unfortunately, there is no single county in Illinois that received a perfect score. Every county, including some of the state's wealthiest areas, has work to do to reduce poverty.

Counties of Concern

44 counties are on the Poverty Watch List and
14 counties are on the Poverty Warning List



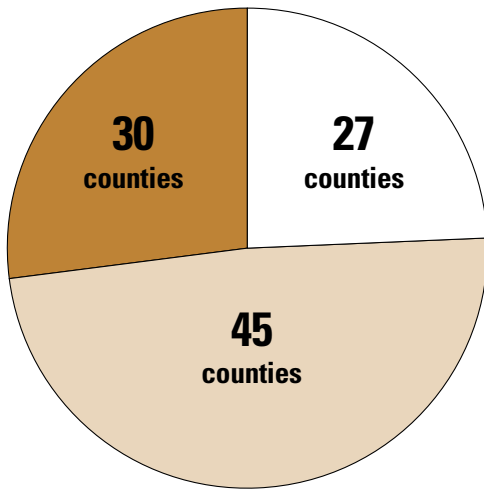
Watch
 County has an indicator score of 4 or 5 and needs to be monitored.

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

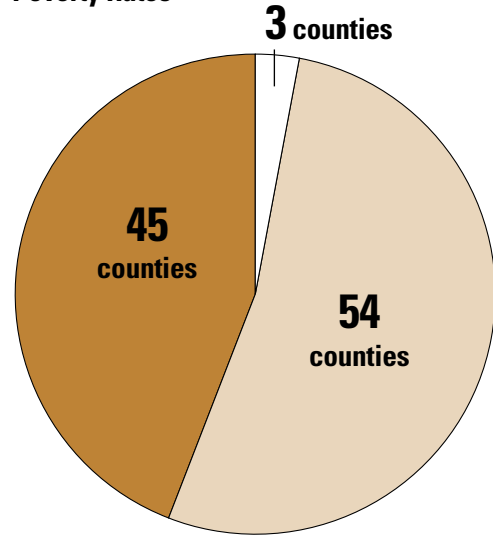
Overview of Counties by Well-Being Indicator

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

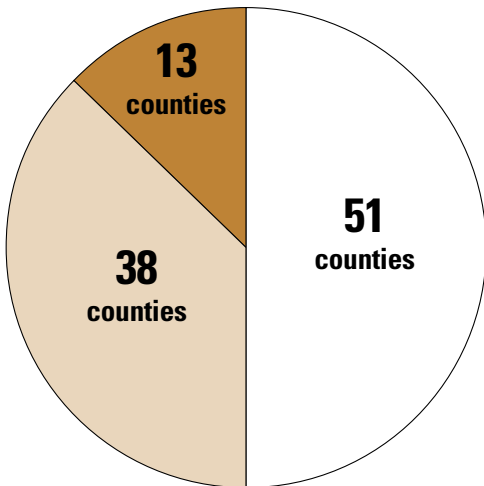
Teen Birth Rates



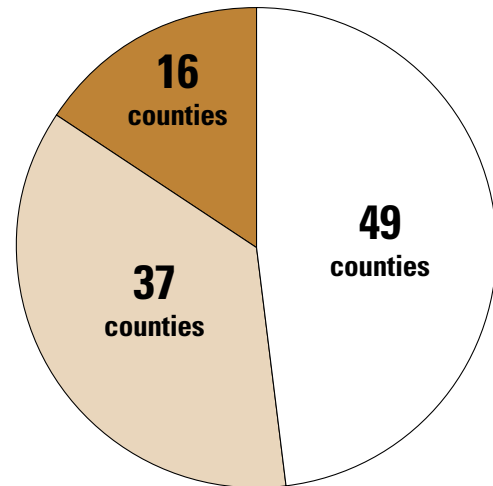
Poverty Rates



Unemployment Rates



Graduation Rates



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

See footnotes in table on the following pages.

Overview of Counties by Well-Being Indicator

Bold — Counties on the watch list (see page 31)
Bold Italic — Counties on the warning list (see page 31)

County	2003-2004 ISBE High School Grad Rate ⁹⁵	Change in Graduation Rates ⁹⁶	2002 Teen Birth Rate ⁹⁷	Change in Teen Birth Rates ⁹⁸	August 2004 Unemployment Rate ⁹⁹	Change in Unemployment Rates ¹⁰⁰	2002 Poverty Rate ¹⁰¹	Change in Poverty Rates ¹⁰²
Illinois	86.6%*	0.6%	10.3%	-0.6%	6.1%	-0.7%	11.3%	1.2%
Adams	85.7%	3.3%	11.3%	-1.3%	3.4%	-1.3%	11.8%	0.7%
Alexander	87.2%	-10.6%	17.8%	-3.2%	11.8%	-1.4%	24.8%	1.2%
<i>Bond</i>	85.5%	-4.4%	12.2%	-5.1%	5.1%	0.1%	11.9%	0.8%
Boone	84.4%	-1.5%	9.5%	-1.3%	6.7%	-0.5%	7.2%	0.6%
Brown	100.0%	6.2%	13.0%	-8.1%	4.9%	1.2%	15.1%	1.8%
Bureau	87.6%	0.2%	9.7%	-3.4%	6.0%	-2.2%	8.6%	0.4%
Calhoun	92.9%	-3.9%	8.3%	0.1%	5.2%	-0.2%	9.1%	-0.6%
Carroll	90.6%	1.3%	12.0%	-0.2%	7.0%	-1.3%	10.0%	0.2%
Cass	95.2%	8.5%	15.7%	3.1%	4.5%	-0.8%	10.6%	0.4%
Champaign	92.0%	3.3%	9.6%	0.3%	3.5%	0.1%	12.8%	0.9%
Christian	88.3%	8.7%	11.6%	-0.5%	5.2%	-0.6%	10.4%	0.7%
Clark	94.0%	-2.7%	15.5%	5.3%	5.0%	-0.6%	11.2%	0.9%
Clay	90.5%	4.9%	14.6%	-4.6%	5.8%	-0.4%	12.4%	0.7%
Clinton	90.1%	3.0%	7.8%	-0.5%	5.1%	-1.3%	7.3%	0.2%
Coles	88.2%	0.4%	12.6%	-0.2%	5.2%	-0.5%	13.7%	0.8%
Cook	71.6%	0.9%	11.7%	-0.6%	6.7%	-0.9%	14.5%	1.9%
Crawford	97.2%	7.6%	16.1%	2.0%	5.3%	-1.5%	12.0%	0.4%
Cumberland	98.6%	-0.1%	10.6%	-5.7%	6.7%	0.1%	10.1%	0.0%
DeKalb	93.8%	-2.1%	7.2%	-1.0%	6.9%	-0.4%	9.5%	0.4%
Dewitt	80.4%	-11.6%	11.3%	0.7%	5.0%	-0.4%	9.3%	0.8%
Douglas	96.4%	2.9%	14.6%	7.4%	3.8%	-0.4%	8.6%	0.5%
DuPage	94.3%	0.4%	4.4%	0.0%	4.7%	-0.6%	5.3%	1.0%
Edgar	95.2%	-1.7%	11.2%	-6.1%	4.2%	-0.6%	12.5%	0.7%
Edwards	100.0%	3.7%	13.4%	9.6%	3.0%	-0.7%	10.1%	0.2%
Effingham	94.0%	-2.7%	9.3%	1.4%	6.0%	0.9%	8.7%	0.5%
Fayette	90.3%	5.9%	16.8%	-2.9%	7.5%	0.3%	14.2%	0.4%
Ford	83.7%	-4.8%	7.7%	-3.1%	4.2%	-0.1%	8.6%	0.4%
<i>Franklin</i>	87.6%	-0.7%	16.6%	1.8%	9.7%	-1.7%	15.4%	0.4%
Fulton	93.5%	0.2%	13.3%	0.0%	8.6%	-1.4%	11.9%	0.9%
Gallatin	70.1%	-16.6%	9.7%	-2.0%	5.7%	-3.9%	16.0%	0.9%
<i>Greene</i>	89.3%	-5.1%	12.6%	-0.1%	6.7%	1.9%	12.8%	0.7%
Grundy	95.5%	-0.9%	7.9%	-0.2%	8.6%	1.1%	5.6%	0.3%

* Illinois graduation rates are different to be the most valid method of calculation methods, see the Data Notes section at the end of this report.

⁹⁵ Illinois State Board of Education. (2003-2004). State School Report Cards.

⁹⁶ Illinois State B

⁹⁷ Illinois Department of Public Health (IDPH).

⁹⁸ Illinois Department of Public Health (IDPH). Calculated by Mid-America Institute on Poverty of Heartland Alliance.

⁹⁹ Illinois Department of Employment Security (IDES).

¹⁰⁰ Illinois Department of Employment Security (IDES). Calculated by Mid-America Institute on Poverty of Heartland Alliance.

¹⁰¹ US Census Bureau (2002). Small Area Income and Poverty Estimates (SAIPE).

¹⁰² US Census Bureau

Overview of Counties by Well-Being Indicator

Bold — Counties on the watch list (see page 31)
Bold Italic — Counties on the warning list (see page 31)

County	2003-2004 ISBE High School Grad Rate ⁹⁵	Change in Graduation Rates ⁹⁶	2002 Teen Birth Rate ⁹⁷	Change in Teen Birth Rates ⁹⁸	August 2004 Unemployment Rate ⁹⁹	Change in Unemployment Rates ¹⁰⁰	2002 Poverty Rate ¹⁰¹	Change in Poverty Rates ¹⁰²
Hamilton	86.5%	-4.9%	10.7%	-1.9%	6.0%	-0.8%	13.0%	0.8%
Hancock	97.3%	-0.3%	11.2%	-0.2%	5.0%	-1.4%	10.3%	0.8%
Hardin	82.6%	8.6%	20.5%	8.9%	9.5%	-1.9%	17.3%	0.7%
Henderson	100.0%	24.0%	15.3%	7.6%	4.7%	-0.5%	10.8%	0.7%
Henry	92.7%	1.9%	9.8%	-3.1%	4.7%	-1.4%	8.3%	0.2%
Iroquois	90.7%	0.8%	16.3%	1.9%	4.4%	-0.7%	10.0%	0.7%
Jackson	93.3%	3.3%	10.9%	1.0%	4.3%	-0.1%	20.1%	1.2%
Jasper	86.8%	-8.5%	10.4%	-0.1%	7.2%	-2.5%	9.9%	0.1%
Jefferson	75.6%	-5.8%	15.1%	0.2%	6.8%	0.1%	15.2%	1.2%
Jersey	94.1%	-3.4%	10.4%	3.3%	5.9%	0.6%	9.4%	0.4%
Jo Daviess	89.1%	-5.0%	5.6%	-2.7%	3.8%	-0.4%	8.1%	0.2%
Johnson	96.9%	0.0%	5.4%	-2.1%	6.3%	-1.1%	15.1%	0.7%
Kane	88.5%	-2.3%	8.7%	-0.4%	5.8%	-0.8%	7.1%	0.7%
Kankakee	82.3%	0.0%	13.7%	-0.8%	7.8%	0.3%	11.8%	0.9%
Kendall	91.5%	0.7%	3.6%	-1.5%	5.9%	0.2%	3.9%	0.4%
Knox	87.7%	0.4%	10.8%	-1.8%	6.6%	-0.3%	13.1%	1.3%
Lake	91.9%	1.8%	6.9%	-0.8%	5.2%	-0.7%	6.4%	0.6%
LaSalle	89.1%	5.1%	11.7%	0.1%	7.0%	-0.1%	9.9%	0.8%
Lawrence	82.9%	7.7%	11.4%	-8.6%	6.8%	0.2%	12.9%	0.4%
Lee	96.0%	8.8%	7.8%	-2.3%	4.9%	-1.0%	8.9%	0.3%
Livingston	88.3%	-5.0%	9.7%	-2.0%	4.3%	-0.2%	9.5%	0.8%
Logan	90.4%	1.0%	12.9%	-3.5%	5.7%	-1.1%	11.4%	0.5%
Macon	81.4%	-5.0%	17.6%	2.5%	7.0%	-0.7%	13.5%	1.3%
Macoupin	85.3%	0.9%	11.7%	2.4%	5.9%	-0.1%	10.2%	0.3%
Madison	90.3%	1.9%	11.4%	-0.6%	6.9%	0.2%	10.1%	0.8%
Marion	75.5%	-2.6%	15.1%	-2.5%	8.8%	-2.5%	15.1%	1.6%
Marshall	86.6%	-7.8%	12.6%	0.8%	3.3%	-1.0%	7.9%	0.5%
Mason	86.9%	4.6%	16.2%	-0.8%	9.2%	0.9%	11.3%	0.6%
Massac	89.6%	-0.2%	17.3%	2.9%	4.9%	-0.5%	13.0%	-0.3%
McDonough	95.8%	1.5%	9.4%	-2.8%	3.9%	-1.1%	17.6%	1.2%
McHenry	93.1%	3.6%	5.2%	-0.3%	5.0%	-1.2%	4.2%	0.8%
McLean	87.9%	3.8%	7.5%	0.5%	3.2%	0.5%	8.7%	0.7%
Menard	97.9%	5.0%	9.4%	-4.2%	4.4%	0.6%	8.0%	-0.1%
Mercer	100.0%	0.0%	12.3%	2.7%	4.5%	-0.7%	8.2%	0.1%
Monroe	96.3%	0.5%	5.3%	-0.1%	4.2%	-0.2%	4.1%	0.1%

⁹⁵ Illinois State Board of Education. (2003-2004). State School Report Cards.

⁹⁶ Illinois State B

⁹⁷ Illinois Department of Public Health (IDPH).

⁹⁸ Illinois Department of Public Health (IDPH). Calculated by Mid-America Institute on Poverty of Heartland Alliance.

⁹⁹ Illinois Department of Employment Security (IDES).

¹⁰⁰ Illinois Department of Employment Security (IDES). Calculated by Mid-America Institute on Poverty of Heartland Alliance.

¹⁰¹ US Census Bureau (2002). Small Area Income and Poverty Estimates (SAIPE).

¹⁰² US Census Bureau

Overview of Counties by Well-Being Indicator

Bold — Counties on the watch list (see page 31)
Bold Italic — Counties on the warning list (see page 31)

County	2003-2004 ISBE High School Grad Rate ⁹⁵	Change in Graduation Rates ⁹⁶	2002 Teen Birth Rate ⁹⁷	Change in Teen Birth Rates ⁹⁸	August 2004 Unemployment Rate ⁹⁹	Change in Unemployment Rates ¹⁰⁰	2002 Poverty Rate ¹⁰¹	Change in Poverty Rates ¹⁰²
Montgomery	85.8%	-6.5%	12.6%	-2.5%	7.4%	-0.9%	12.9%	0.5%
Morgan	94.7%	-3.3%	13.0%	-0.9%	6.0%	0.9%	11.8%	0.8%
Moultrie	92.8%	-1.5%	8.5%	-2.6%	4.4%	-0.4%	8.7%	0.3%
Ogle	90.0%	-0.7%	10.4%	2.8%	5.7%	-0.5%	7.9%	0.7%
Peoria	89.2%	3.2%	11.3%	-2.9%	5.4%	-0.7%	12.9%	0.9%
Perry	76.5%	-6.2%	13.5%	2.8%	8.3%	-0.6%	13.8%	0.6%
Piatt	95.6%	-3.6%	7.7%	-2.6%	4.4%	-0.8%	6.2%	0.5%
Pike	84.6%	-4.3%	13.8%	3.6%	4.4%	-0.4%	13.4%	0.2%
Pope	91.1%	2.0%	11.8%	-4.3%	10.5%	1.8%	15.0%	0.7%
Pulaski	95.6%	12.4%	29.0%	5.9%	11.4%	-2.0%	21.8%	0.9%
Putnam	91.8%	0.7%	5.7%	-5.6%	6.0%	-0.7%	7.1%	0.4%
Randolph	91.8%	-1.9%	11.4%	-1.4%	5.4%	0.0%	11.8%	0.7%
Richland	97.9%	6.7%	13.8%	4.3%	5.7%	-1.6%	12.3%	0.3%
Rock Island	87.1%	5.1%	12.8%	-2.0%	4.8%	-1.1%	11.2%	0.8%
Saline	87.6%	5.4%	13.6%	-4.3%	7.3%	-1.4%	17.0%	0.9%
Sangamon	93.5%	-3.1%	12.6%	-0.7%	5.4%	-0.2%	9.9%	0.7%
Schuyler	91.2%	-8.8%	11.7%	9.3%	4.4%	0.0%	9.7%	0.5%
Scott	96.3%	-3.7%	12.7%	-5.9%	5.4%	0.4%	10.2%	0.8%
Shelby	90.2%	-3.0%	15.0%	2.4%	6.1%	0.1%	9.9%	0.7%
St. Clair	80.7%	-4.0%	13.4%	-2.6%	8.1%	0.3%	13.5%	1.0%
Stark	100.0%	12.5%	6.6%	-2.6%	6.4%	-0.6%	9.5%	0.6%
Stephenson	91.4%	7.3%	13.1%	-1.7%	7.3%	-0.5%	10.4%	0.9%
Tazewell	89.0%	1.3%	8.5%	-1.2%	4.7%	-0.5%	7.6%	0.7%
Union	78.3%	-10.1%	8.6%	-0.9%	5.9%	0.6%	13.7%	0.3%
Vermilion	83.1%	4.1%	15.5%	-0.6%	8.3%	-0.2%	14.1%	1.2%
Wabash	80.7%	-8.4%	13.6%	1.8%	12.3%	2.3%	11.3%	0.2%
Warren	90.9%	0.0%	12.9%	-0.2%	5.7%	0.0%	11.9%	0.7%
Washington	90.4%	-5.3%	11.0%	0.9%	4.2%	-0.8%	7.9%	0.7%
Wayne	88.2%	-5.1%	10.8%	-5.1%	4.8%	-1.7%	12.5%	0.3%
White	89.5%	6.2%	15.6%	1.0%	4.3%	-1.4%	13.2%	0.7%
Whiteside	85.1%	1.4%	12.4%	-2.0%	6.1%	-1.1%	9.2%	0.6%
Will	90.5%	2.0%	5.9%	-0.4%	6.5%	0.0%	6.2%	0.7%
Williamson	91.0%	3.3%	11.0%	-1.4%	6.4%	-3.4%	13.8%	0.6%
Winnebago	77.6%	-6.8%	11.5%	-1.2%	8.2%	-0.7%	11.8%	1.4%
Woodford	97.9%	1.4%	5.1%	-1.7%	3.3%	-0.1%	5.9%	0.3%

⁹⁵ Illinois State Board of Education. (2003-2004). State School Report Cards.

⁹⁶ Illinois State B

⁹⁷ Illinois Department of Public Health (IDPH).

⁹⁸ Illinois Department of Public Health (IDPH). Calculated by Mid-America Institute on Poverty of Heartland Alliance.

⁹⁹ Illinois Department of Employment Security (IDES).

¹⁰⁰ Illinois Department of Employment Security (IDES). Calculated by Mid-America Institute on Poverty of Heartland Alliance.

¹⁰¹ US Census Bureau (2002). Small Area Income and Poverty Estimates (SAIPE).

¹⁰² US Census Bureau

Appendix

The following tables provide detailed information on each county in Illinois relating to Income & Poverty, Housing, and Health & Education.

Income & Poverty

County	Poverty Rate for Population Under Age 18, 2002 ¹⁰³	Average Number of Households Receiving Food Stamps, 2002 ¹⁰⁴	Bankruptcies per 1,000 People, 2003 ¹⁰⁵	Net Job Creation, 2002 ¹⁰⁶	Change in Average New Hire Monthly Earnings, 2001-2002 ¹⁰⁷	Percent Change in Average New Hire Monthly Earnings, 2001-2002 ¹⁰⁸	Average Wage Per Job, 2002 ¹⁰⁹
Illinois	15.3	384,458	6.71	27,282	-\$59	-2.5%	\$39,127
Adams	14.8	2,285	5.84	293	\$120	8.6%	\$26,460
Alexander	32.9	1,144	7.95	-39	-\$40	-2.7%	\$27,291
Bond	12.3	419	6.05	183	\$186	12.6%	\$25,866
Boone	9.0	594	9.00	138	\$76	3.8%	\$38,129
Brown	11.2	175	4.68	111	-\$174	-10.3%	\$30,256
Bureau	10.9	665	7.36	81	\$323	20.8%	\$26,739
Calhoun	9.6	101	2.51	-45	-\$21	-2.0%	\$19,621
Carroll	13.7	377	5.00	45	\$388	29.4%	\$23,771
Cass	13.9	291	6.37	146	\$55	3.5%	\$25,187
Champaign	14.2	4,740	5.57	2,698	\$25	1.6%	\$30,355
Christian	13.8	957	8.55	252	-\$503	-23.6%	\$25,434
Clark	15.3	462	8.42	-282	\$91	7.4%	\$23,415
Clay	15.3	420	5.33	71	\$95	6.2%	\$26,057
Clinton	7.9	581	4.58	756	\$110	8.2%	\$23,853
Coles	14.6	1,456	7.22	1,872	-\$15	-1.0%	\$25,392
Cook	20.7	222,824	7.00	-8,571	-\$7	-0.2%	\$44,273
Crawford	15.1	595	7.60	-13	\$307	25.6%	\$29,983
Cumberland	13.1	306	7.09	-223	-\$587	-31.3%	\$21,737
DeKalb	8.8	1,014	4.75	-70	-\$7	-0.5%	\$34,501
Dewitt	13.4	520	8.26	-227	-\$84	-4.6%	\$27,883
Douglas	12.5	336	6.62	254	\$54	3.3%	\$29,112
DuPage	5.5	4,920	3.57	2,968	-\$129	-4.7%	\$44,059
Edgar	16.8	662	6.15	-141	\$367	25.6%	\$24,756
Edwards	13.8	167	5.82	52	\$30	2.3%	\$26,583
Effingham	11.0	815	7.88	215	\$91	6.1%	\$26,453
Fayette	17.7	751	5.39	39	-\$19	-1.3%	\$23,860
Ford	10.9	215	8.79	-67	\$187	13.4%	\$24,926
Franklin	22.4	2,032	10.24	-259	-\$307	-18.7%	\$23,920
Fulton	15.8	1,170	7.54	-55	\$36	3.2%	\$22,851
Gallatin	22.1	429	4.32	-64	-\$710	-33.0%	\$25,342
Greene	16.5	408	4.88	161	\$32	2.8%	\$19,885
Grundy	6.6	378	8.24	-662	-\$1,666	-41.1%	\$41,168

¹⁰³ US Census Bureau, Small Area Income and Poverty Estimate

¹⁰⁴ Institute of Government and Public Affairs, 2003 Illinois Statistical Abstract

¹⁰⁵ (n.d.), retrieved Nov. 17, 2004, from FDIC Regional Economic Conditions Web site: <http://www2.fdic.gov/recon/index.asp>.

¹⁰⁶ U.S. Census Bureau, Local Employment Dynamics

¹⁰⁷ Ibid.

¹⁰⁸ Ibid.

¹⁰⁹ Bureau of Economic Analysis

Income & Poverty

County	Poverty Rate for Population Under Age 18, 2002 ¹⁰³	Average Number of Households Receiving Food Stamps, 2002 ¹⁰⁴	Bankruptcies per 1,000 People, 2003 ¹⁰⁵	Net Job Creation, 2002 ¹⁰⁶	Change in Average New Hire Monthly Earnings, 2001-2002 ¹⁰⁷	Percent Change in Average New Hire Monthly Earnings, 2001-2002 ¹⁰⁸	Average Wage Per Job, 2002 ¹⁰⁹
Hamilton	16.2	310	5.82	-7	-\$270	-19.2%	\$21,562
Hancock	14.2	490	4.52	280	-\$39	-2.7%	\$23,426
Hardin	22.6	239	3.88	14	-\$110	-8.9%	\$21,202
Henderson	14.5	173	7.87	-27	-\$237	-19.2%	\$20,821
Henry	11.1	946	6.92	517	\$133	10.1%	\$24,601
Iroquois	13.7	682	7.27	185	\$44	3.4%	\$23,362
Jackson	22.9	2,762	6.28	172	-\$11	-0.9%	\$25,649
Jasper	13.1	239	6.28	58	\$21	1.5%	\$26,100
Jefferson	20.3	1,844	5.40	689	-\$69	-4.1%	\$29,395
Jersey	11.9	473	7.00	129	\$142	12.1%	\$22,401
Jo Daviess	10.3	268	2.83	408	\$638	50.5%	\$23,574
Johnson	17.0	380	5.72	-5	\$89	6.7%	\$26,351
Kane	9.0	6,219	5.31	5,417	-\$196	-9.1%	\$34,359
Kankakee	16.1	3,954	8.95	-466	-\$6	-0.4%	\$29,614
Kendall	4.3	296	6.33	734	-\$77	-4.4%	\$33,086
Knox	17.7	1,907	10.10	-288	-\$122	-8.5%	\$27,179
Lake	7.5	7,305	4.41	838	\$20	0.8%	\$29,126
LaSalle	12.9	2,349	7.67	6,228	-\$526	-23.7%	\$44,758
Lawrence	17.3	486	7.67	45	-\$251	-14.2%	\$23,590
Lee	10.3	601	7.15	-197	-\$185	-10.0%	\$28,602
Livingston	11.2	821	5.64	-182	-\$525	-23.7%	\$31,288
Logan	12.5	847	8.03	-515	\$159	13.0%	\$26,543
Macon	19.3	5,627	9.20	-650	-\$129	-7.1%	\$24,381
Macoupin	13.5	1,043	4.17	2,301	-\$37	-2.5%	\$32,955
Madison	14.2	7,812	8.97	-1,013	\$87	5.4%	\$35,517
Marion	21.4	2,122	9.31	327	-\$119	-7.6%	\$33,092
Marshall	10.2	234	6.47	184	\$141	10.0%	\$24,290
Mason	16.0	591	8.54	838	\$106	8.3%	\$30,120
Massac	18.3	816	5.54	-125	-\$73	-4.4%	\$26,602
McDonough	17.9	930	5.02	91	-\$11	-1.0%	\$25,675
McHenry	4.4	1,123	5.06	89	\$25	1.3%	\$23,621
McLean	9.5	2,913	5.90	-114	-\$44	-2.5%	\$30,070
Menard	10.5	260	5.96	54	-\$12	-1.0%	\$22,260
Mercer	11.0	395	6.66	-18	-\$230	-17.6%	\$22,173
Monroe	4.1	184	4.10	290	-\$105	-7.4%	\$25,682

¹⁰³ US Census Bureau, Small Area Income and Poverty Estimate

¹⁰⁴ Institute of Government and Public Affairs, 2003 Illinois Statistical Abstract

¹⁰⁵ (n.d.). retrieved Nov. 17, 2004, from FDIC Regional Economic Conditions Web site: <http://www2.fdic.gov/recon/index.asp>.

¹⁰⁶ U.S. Census Bureau, Local Employment Dynamics

¹⁰⁷ Ibid.

¹⁰⁸ Ibid.

¹⁰⁹ Bureau of Economic Analysis

Income & Poverty

County	Poverty Rate for Population Under Age 18, 2002 ¹⁰³	Average Number of Households Receiving Food Stamps, 2002 ¹⁰⁴	Bankruptcies per 1,000 People, 2003 ¹⁰⁵	Net Job Creation, 2002 ¹⁰⁶	Change in Average New Hire Monthly Earnings, 2001-2002 ¹⁰⁷	Percent Change in Average New Hire Monthly Earnings, 2001-2002 ¹⁰⁸	Average Wage Per Job, 2002 ¹⁰⁹
Montgomery	16.0	992	4.87	-181	-\$9	-0.7%	\$25,019
Morgan	15.4	1,190	7.05	-15	-\$58	-4.2%	\$26,698
Moultrie	11.2	243	5.77	-22	\$31	2.1%	\$24,256
Ogle	9.3	760	6.29	397	-\$933	-30.2%	\$30,775
Peoria	19.2	7,169	8.34	-1,305	-\$64	-3.6%	\$33,994
Perry	15.9	806	6.53	-35	-\$169	-11.0%	\$25,025
Piatt	7.0	193	6.34	27	-\$36	-2.6%	\$25,401
Pike	16.8	493	6.12	151	-\$850	-40.0%	\$21,359
Pope	18.0	144	3.43	-37	\$73	6.6%	\$21,119
Pulaski	29.9	645	7.34	105	-\$671	-37.9%	\$22,522
Putnam	9.6	90	5.75	95	\$413	22.1%	\$29,180
Randolph	14.6	926	5.75	-195	\$143	8.9%	\$27,814
Richland	15.9	589	5.60	176	-\$191	-11.3%	\$23,755
Rock Island	16.4	4,526	7.15	656	-\$661	-26.6%	\$35,097
Saline	24.3	1,631	7.21	11	-\$275	-15.4%	\$27,072
Sangamon	14.4	6,493	7.87	-2,049	\$43	2.4%	\$34,199
Schuyler	11.5	120	5.58	4	-\$197	-9.7%	\$26,610
Scott	11.9	129	7.04	273	\$1,338	63.1%	\$27,184
Shelby	12.8	393	5.31	233	-\$748	-35.9%	\$22,802
St. Clair	20.1	13,181	9.55	2,790	\$35	2.2%	\$30,995
Stark	12.9	112	5.59	34	\$81	6.4%	\$22,319
Stephenson	14.4	1,474	6.48	-326	\$308	15.7%	\$30,475
Tazewell	10.2	2,669	7.69	1,371	\$643	39.3%	\$35,671
Union	18.7	872	5.31	291	-\$228	-15.0%	\$23,654
Vermilion	19.3	4,245	10.21	456	-\$18	-1.1%	\$28,561
Wabash	14.0	386	3.90	-72	-\$20	-1.4%	\$25,929
Warren	13.9	513	6.92	-59	\$92	6.3%	\$23,258
Washington	9.7	204	6.27	103	-\$154	-9.6%	\$27,706
Wayne	15.8	563	4.58	11	-\$17	-1.3%	\$22,554
White	18.0	556	5.80	71	-\$69	-4.8%	\$23,122
Whiteside	12.0	1,017	6.42	27	\$174	12.1%	\$25,765
Will	7.4	7,545	7.61	4,847	\$39	2.0%	\$34,699
Williamson	19.5	2,738	9.07	974	\$49	3.3%	\$26,143
Winnebago	16.8	10,663	10.56	2,347	\$4	0.2%	\$32,410
Woodford	6.5	344	3.52	230	\$6	0.5%	\$24,806

¹⁰³ US Census Bureau, Small Area Income and Poverty Estimate

¹⁰⁴ Institute of Government and Public Affairs, 2003 Illinois Statistical Abstract

¹⁰⁵ (n.d.), retrieved Nov. 17, 2004, from FDIC Regional Economic Conditions Web site: <http://www2.fdic.gov/recon/index.asp>.

¹⁰⁶ U.S. Census Bureau, Local Employment Dynamics

¹⁰⁷ Ibid.

¹⁰⁸ Ibid.

¹⁰⁹ Bureau of Economic Analysis

Housing

County	Renters as a Percent of Total Households, 2000 ¹¹⁰	Estimate of Renter Income, 2004 ¹¹¹	Wage Needed to Afford 2BR FMR, 2004 ¹¹²	2 BR Housing Wage as a Percent of IL Minimum Wage, 2004 ¹¹³	Work Hours per Week at IL Minimum Wage to Afford 2BR FMR, 2004 ¹¹⁴	Monthly Rent Affordable at Renter Annual Income, 2004 ¹¹⁵	Estimated Percent of Renters Unable to Afford 2BR FMR, 2003 ¹¹⁶
Illinois	33%	\$32,906	\$15.44	238%	95	\$823	50%
Adams	26%	\$23,761	\$9.25	142%	57	\$594	34%
Alexander	28%	\$15,120	\$8.04	124%	49	\$378	53%
Bond	20%	\$23,905	\$8.56	132%	53	\$598	35%
Boone	21%	\$32,770	\$11.52	177%	71	\$819	37%
Brown	26%	\$24,073	\$8.73	134%	54	\$602	34%
Bureau	24%	\$31,715	\$10.04	154%	62	\$793	26%
Calhoun	19%	\$27,912	\$9.33	143%	57	\$698	30%
Carroll	23%	\$26,995	\$9.98	154%	61	\$675	30%
Cass	25%	\$26,573	\$8.87	136%	55	\$664	32%
Champaign	44%	\$24,369	\$11.75	181%	72	\$609	53%
Christian	24%	\$24,957	\$9.08	140%	56	\$624	33%
Clark	23%	\$25,801	\$8.88	137%	55	\$645	32%
Clay	20%	\$21,935	\$7.98	123%	49	\$548	37%
Clinton	20%	\$31,765	\$14.25	219%	88	\$794	44%
Coles	38%	\$19,154	\$9.85	151%	61	\$479	48%
Cook	42%	\$34,707	\$17.42	268%	107	\$868	54%
Crawford	20%	\$26,749	\$8.12	125%	50	\$669	32%
Cumberland	18%	\$27,451	\$9.63	148%	59	\$686	32%
DeKalb	40%	\$28,451	\$14.06	216%	87	\$711	52%
Dewitt	25%	\$26,492	\$9.29	143%	57	\$662	32%
Douglas	23%	\$30,660	\$9.63	148%	59	\$766	27%
DuPage	24%	\$48,244	\$17.42	268%	107	\$1,206	40%
Edgar	25%	\$23,949	\$9.02	139%	56	\$599	34%
Edwards	19%	\$21,503	\$8.04	124%	49	\$538	40%
Effingham	24%	\$29,680	\$9.81	151%	60	\$742	28%
Fayette	20%	\$25,569	\$8.56	132%	53	\$639	32%
Ford	24%	\$29,982	\$9.90	152%	61	\$750	33%
Franklin	22%	\$19,137	\$8.77	135%	54	\$478	43%
Fulton	24%	\$24,145	\$8.83	136%	54	\$604	34%
Gallatin	19%	\$13,657	\$8.04	124%	49	\$341	57%
Greene	24%	\$26,077	\$9.33	143%	57	\$652	32%
Grundy	28%	\$36,851	\$14.62	225%	90	\$921	37%

¹¹⁰ National Low Income Housing Coalition. (2003). *Out of reach: America's housing wage climbs*. Washington DC: Author

¹¹¹ National Low Income Housing Coalition. (2004). *Out of reach: America's housing wage climbs*. Washington DC: Author

¹¹² Ibid.

¹¹³ Ibid.

¹¹⁴ Ibid.

¹¹⁵ Ibid.

¹¹⁶ National Low Income Housing Coalition. (2003). *Out of reach: America's housing wage climbs*. Washington DC: Author

Housing

County	Renters as a Percent of Total Households, 2000 ¹¹⁰	Estimate of Renter Income, 2004 ¹¹¹	Wage Needed to Afford 2BR FMR, 2004 ¹¹²	2 BR Housing Wage as a Percent of IL Minimum Wage, 2004 ¹¹³	Work Hours per Week at IL Minimum Wage to Afford 2BR FMR, 2004 ¹¹⁴	Monthly Rent Affordable at Renter Annual Income, 2004 ¹¹⁵	Estimated Percent of Renters Unable to Afford 2BR FMR, 2003 ¹¹⁶
Hamilton	19%	\$19,110	\$8.04	124%	49	\$478	43%
Hancock	20%	\$28,028	\$8.46	130%	52	\$701	28%
Hardin	20%	\$17,393	\$8.04	124%	49	\$435	46%
Henderson	21%	\$30,366	\$8.92	137%	55	\$759	27%
Henry	21%	\$29,077	\$10.87	167%	67	\$727	36%
Iroquois	24%	\$31,372	\$8.94	138%	55	\$784	26%
Jackson	47%	\$14,551	\$9.62	148%	59	\$364	57%
Jasper	17%	\$22,952	\$7.98	123%	49	\$574	36%
Jefferson	25%	\$22,141	\$9.67	149%	60	\$554	37%
Jersey	22%	\$29,980	\$14.25	219%	88	\$749	46%
Jo Daviess	23%	\$26,371	\$8.85	136%	54	\$659	31%
Johnson	15%	\$22,593	\$8.04	124%	49	\$565	30%
Kane	24%	\$38,459	\$17.42	268%	107	\$961	50%
Kankakee	31%	\$29,377	\$12.71	196%	78	\$734	43%
Kendall	16%	\$43,353	\$16.50	254%	102	\$1,084	40%
Knox	28%	\$24,023	\$9.79	151%	60	\$601	34%
Lake	22%	\$40,211	\$17.42	268%	107	\$1,005	46%
LaSalle	25%	\$28,023	\$10.87	167%	67	\$701	37%
Lawrence	23%	\$24,992	\$8.27	127%	51	\$625	32%
Lee	26%	\$30,582	\$9.83	151%	60	\$765	28%
Livingston	26%	\$30,899	\$10.60	163%	65	\$772	31%
Logan	29%	\$32,154	\$9.48	146%	58	\$804	28%
Macon	28%	\$23,100	\$10.06	155%	62	\$577	42%
Macoupin	21%	\$25,478	\$9.62	148%	59	\$637	32%
Madison	26%	\$28,625	\$14.25	219%	88	\$716	50%
Marion	23%	\$19,139	\$8.67	133%	53	\$478	41%
Marshall	20%	\$30,793	\$9.62	148%	59	\$770	26%
Mason	23%	\$27,640	\$8.73	134%	54	\$691	30%
Massac	21%	\$20,001	\$8.77	135%	54	\$500	41%
McDonough	37%	\$17,869	\$9.15	141%	56	\$447	44%
McHenry	17%	\$41,803	\$17.42	268%	107	\$1,045	44%
McLean	34%	\$30,069	\$11.77	181%	72	\$752	40%
Menard	21%	\$26,797	\$10.90	168%	67	\$670	42%
Mercer	20%	\$33,634	\$9.40	145%	58	\$841	24%
Monroe	20%	\$43,237	\$14.25	219%	88	\$1,081	33%

¹¹⁰ National Low Income Housing Coalition. (2003). *Out of reach: America's housing wage climbs*. Washington DC: Author

¹¹¹ National Low Income Housing Coalition. (2004). *Out of reach: America's housing wage climbs*. Washington DC: Author

¹¹² Ibid.

¹¹³ Ibid.

¹¹⁴ Ibid.

¹¹⁵ Ibid.

¹¹⁶ National Low Income Housing Coalition. (2003). *Out of reach: America's housing wage climbs*. Washington DC: Author

Housing

County	Renters as a Percent of Total Households, 2000 ¹¹⁰	Estimate of Renter Income, 2004 ¹¹¹	Wage Needed to Afford 2BR FMR, 2004 ¹¹²	2 BR Housing Wage as a Percent of IL Minimum Wage, 2004 ¹¹³	Work Hours per Week at IL Minimum Wage to Afford 2BR FMR, 2004 ¹¹⁴	Monthly Rent Affordable at Renter Annual Income, 2004 ¹¹⁵	Estimated Percent of Renters Unable to Afford 2BR FMR, 2003 ¹¹⁶
Montgomery	22%	\$24,586	\$9.00	138%	55	\$615	33%
Morgan	30%	\$24,575	\$9.96	153%	61	\$614	39%
Moultrie	22%	\$30,980	\$9.46	146%	58	\$775	26%
Ogle	25%	\$31,608	\$11.52	177%	71	\$790	37%
Peoria	32%	\$24,621	\$11.08	170%	68	\$616	49%
Perry	21%	\$23,566	\$8.33	128%	51	\$589	35%
Piatt	20%	\$36,542	\$9.60	148%	59	\$914	26%
Pike	23%	\$23,822	\$8.73	134%	54	\$596	35%
Pope	18%	\$15,908	\$8.04	124%	49	\$398	50%
Pulaski	24%	\$15,952	\$8.04	124%	49	\$399	50%
Putnam	17%	\$31,979	\$9.62	148%	59	\$799	26%
Randolph	21%	\$28,180	\$8.92	137%	55	\$704	30%
Richland	23%	\$20,329	\$8.21	126%	51	\$508	40%
Rock Island	30%	\$25,159	\$10.87	167%	67	\$629	41%
Saline	23%	\$17,927	\$7.98	123%	49	\$448	44%
Sangamon	30%	\$29,415	\$10.90	168%	67	\$735	39%
Schuyler	21%	\$30,736	\$8.73	134%	54	\$768	28%
Scott	22%	\$26,617	\$9.33	143%	57	\$665	30%
Shelby	19%	\$27,318	\$9.15	141%	56	\$683	30%
St. Clair	33%	\$30,548	\$14.25	219%	88	\$764	46%
Stark	23%	\$31,382	\$9.62	148%	59	\$785	28%
Stephenson	25%	\$25,828	\$10.69	164%	66	\$646	33%
Tazewell	24%	\$28,268	\$11.08	170%	68	\$707	43%
Union	25%	\$18,148	\$8.35	128%	51	\$454	44%
Vermilion	28%	\$23,726	\$9.85	151%	61	\$593	37%
Wabash	25%	\$19,241	\$8.04	124%	49	\$481	43%
Warren	25%	\$30,612	\$9.00	138%	55	\$765	27%
Washington	19%	\$28,712	\$9.19	141%	57	\$718	32%
Wayne	21%	\$20,685	\$7.33	113%	45	\$517	39%
White	22%	\$19,890	\$8.04	124%	49	\$497	40%
Whiteside	26%	\$27,034	\$10.27	158%	63	\$676	33%
Will	17%	\$36,435	\$17.42	268%	107	\$911	52%
Williamson	26%	\$20,832	\$9.15	141%	56	\$521	40%
Winnebago	30%	\$28,343	\$11.52	177%	71	\$709	43%
Woodford	17%	\$34,916	\$11.08	170%	68	\$873	35%

¹¹⁰ National Low Income Housing Coalition. (2003). *Out of reach: America's housing wage climbs*. Washington DC: Author

¹¹¹ National Low Income Housing Coalition. (2004). *Out of reach: America's housing wage climbs*. Washington DC: Author

¹¹² Ibid.

¹¹³ Ibid.

¹¹⁴ Ibid.

¹¹⁵ Ibid.

¹¹⁶ National Low Income Housing Coalition. (2003). *Out of reach: America's housing wage climbs*. Washington DC: Author

Health & Education

County	Percent of 11th Graders That Passed PSAE Reading Tests, 2003-2004 ¹¹⁷	Change in Rate of 11th Graders That Passed PSAE Reading Tests from Previous Year ¹¹⁸	Per Pupil Instruction Costs, 2002-2003 ¹¹⁹	Percent of School Revenue that Originates From Local Funding Sources, 2002-2003 ¹²⁰	Medicaid Enrollee to Medicaid Physician Ratio, 2002 ¹²¹	Change in Ratio, 2001-2002 ¹²²	Percentage of Babies Born Low Birth Weight, 2002 ¹²³
Illinois	56.8%	0.4	\$4,842	62%	82.3	8.0	8.2
Adams	54.7%	0.0	\$3,730	45%	86.2	-2.9	7.4
Alexander	31.2%	-3.2	\$4,572	21%	626.2	110.5	14.0
Bond	54.8%	0.7	\$3,582	32%	226.7	18.4	7.0
Boone	58.2%	1.0	\$3,603	63%	168.4	-3.5	6.0
Brown	48.2%	-4.2	\$3,759	33%	366.0	16.5	7.4
Bureau	59.3%	1.1	\$4,493	55%	120.3	11.7	4.6
Calhoun	56.9%	-0.8	\$4,869	41%	293.0	20.0	18.8
Carroll	60.7%	4.2	\$4,405	56%	572.3	36.3	6.3
Cass	50.1%	-2.1	\$4,562	37%	1005.0	1.5	9.7
Champaign	67.7%	6.0	\$4,716	57%	58.1	2.7	7.9
Christian	55.5%	-0.7	\$3,571	40%	340.4	24.5	4.0
Clark	49.6%	-4.9	\$3,575	31%	600.4	57.8	4.6
Clay	56.9%	4.6	\$4,219	27%	280.3	15.2	4.5
Clinton	56.4%	5.6	\$4,073	40%	203.9	6.1	6.4
Coles	57.7%	1.5	\$4,906	45%	79.5	8.1	4.4
Cook	50.3%	-0.2	\$5,174	60%	92.7	-14.8	9.1
Crawford	56.5%	3.5	\$4,409	42%	200.8	5.2	8.9
Cumberland	58.3%	6.3	\$3,381	28%	971.5	-845.5	5.7
DeKalb	62.2%	1.7	\$4,920	73%	70.9	-1.7	7.7
Dewitt	55.6%	-5.0	\$4,463	65%	206.9	14.1	7.4
Douglas	51.9%	-5.8	\$4,001	54%	198.2	-24.4	6.6
DuPage	68.9%	-0.4	\$5,443	78%	21.0	-2.9	6.9
Edgar	60.3%	12.9	\$4,285	47%	299.2	29.1	4.7
Edwards	58.4%	-3.4	\$3,816	35%	1111.0	86.0	9.0
Effingham	62.9%	5.0	\$3,575	41%	63.3	0.2	8.2
Fayette	48.0%	-1.3	\$3,470	30%	328.2	-64.3	7.4
Ford	63.8%	0.8	\$3,832	67%	152.8	2.3	9.0
Franklin	50.4%	-1.0	\$4,684	23%	305.6	33.8	7.2
Fulton	50.4%	5.2	\$4,686	48%	204.4	11.5	8.0
Gallatin	35.4%	-19.2	\$4,777	35%	N/A	N/A	17.7
Greene	54.3%	2.0	\$4,204	31%	294.3	58.3	7.3
Grundy	62.4%	4.3	\$4,081	82%	47.2	1.0	4.8

¹¹⁷ Illinois State Board of Education. (2003-2004). State School Report Cards.

¹¹⁸ Ibid.

¹¹⁹ National Center for Education Statistics, Common Core of Data

¹²⁰ Ibid.

¹²¹ Illinois Department of Health, IPLAN Data System

¹²² Ibid.

¹²³ Ibid.

Health & Education

County	Percent of 11th Graders That Passed PSAE Reading Tests, 2003-2004 ¹¹⁷	Change in Rate of 11th Graders That Passed PSAE Reading Tests from Previous Year ¹¹⁸	Per Pupil Instruction Costs, 2002-2003 ¹¹⁹	Percent of School Revenue that Originates From Local Funding Sources, 2002-2003 ¹²⁰	Medicaid Enrollee to Physician Ratio, 2002 ¹²¹	Change in Ratio, 2001-2002 ¹²²	Percentage of Babies Born Low Birth Weight, 2002 ¹²³
Hamilton	61.6%	14.6	\$4,410	29%	244.3	3.4	7.1
Hancock	51.3%	-6.0	\$4,910	40%	204.4	7.8	6.1
Hardin	43.6%	7.0	\$4,614	15%	384.0	45.7	4.5
Henderson	51.9%	-3.8	\$4,413	46%	651.0	-593.0	8.5
Henry	63.5%	3.3	\$4,278	47%	221.9	19.1	8.5
Iroquois	53.7%	-6.6	\$4,660	49%	186.6	-21.3	6.2
Jackson	60.1%	2.6	\$5,171	35%	93.0	0.6	7.8
Jasper	60.9%	6.7	\$4,313	56%	553.0	33.0	7.0
Jefferson	57.5%	2.1	\$4,531	33%	116.5	-2.1	8.1
Jersey	52.7%	1.2	\$4,119	36%	259.0	26.0	9.2
Jo Daviess	60.3%	2.9	\$4,683	73%	200.7	55.4	7.4
Johnson	59.4%	9.1	\$3,943	32%	1952.0	35.0	10.0
Kane	56.9%	2.9	\$4,606	64%	38.0	-30.9	7.2
Kankakee	52.6%	-1.6	\$4,367	47%	87.1	-6.5	7.9
Kendall	56.0%	-1.4	\$3,914	65%	160.6	-0.4	5.7
Knox	55.9%	-1.0	\$4,582	51%	106.5	6.6	8.7
Lake	66.0%	-0.4	\$4,838	61%	35.9	-14.4	7.3
LaSalle	57.1%	1.6	\$5,059	70%	108.8	-1.2	6.3
Lawrence	54.6%	11.7	\$4,130	22%	286.6	3.6	10.8
Lee	59.0%	-1.0	\$4,382	54%	85.9	1.9	5.9
Livingston	62.8%	3.4	\$4,604	58%	143.7	10.9	7.0
Logan	53.6%	-0.7	\$4,626	58%	412.5	-71.7	4.6
Macon	58.2%	-1.0	\$4,631	54%	105.2	2.9	9.6
Macoupin	54.2%	-2.7	\$4,525	69%	336.5	0.8	8.6
Madison	55.3%	-1.0	\$4,627	66%	121.2	5.3	8.6
Marion	55.6%	5.3	\$3,847	45%	162.1	-2.1	8.7
Marshall	59.9%	2.2	\$3,734	30%	222.0	-59.8	7.0
Mason	55.1%	-3.4	\$4,101	45%	431.0	20.1	6.7
Massac	53.3%	3.6	\$4,603	31%	349.9	-78.9	7.7
McDonough	58.5%	-6.5	\$4,671	58%	108.9	-3.6	3.6
McHenry	60.5%	-3.7	\$4,596	45%	37.4	-5.7	6.1
McLean	62.4%	-4.0	\$3,650	28%	56.9	0.0	6.6
Menard	63.8%	9.6	\$3,393	53%	413.8	31.5	3.1
Mercer	56.5%	6.6	\$4,101	39%	465.4	1.4	4.5
Monroe	69.2%	5.5	\$3,857	54%	117.7	26.3	6.5

¹¹⁷ Illinois State Board of Education. (2003-2004). State School Report Cards.¹¹⁸ Ibid.¹¹⁹ National Center for Education Statistics, Common Core of Data¹²⁰ Ibid.¹²¹ Illinois Department of Health, IPLAN Data System¹²² Ibid.¹²³ Ibid.

Health & Education

County	Percent of 11th Graders That Passed PS&E Reading Tests, 2003-2004 ¹¹⁷	Change in Rate of 11th Graders That Passed PS&E Reading Tests from Previous Year ¹¹⁸	Per Pupil Instruction Costs, 2002-2003 ¹¹⁹	Percent of School Revenue that Originates From Local Funding Sources, 2002-2003 ¹²⁰	Medicaid Enrollee to Physician Ratio, 2002 ¹²¹	Change in Ratio, 2001-2002 ¹²²	Percentage of Babies Born Low Birth Weight, 2002 ¹²³
Montgomery	59.2%	4.6	\$3,753	41%	328.8	5.0	9.6
Morgan	55.8%	1.9	\$4,669	52%	113.4	-6.1	10.2
Moultrie	58.7%	-9.4	\$3,702	50%	209.5	-5.6	5.1
Ogle	58.3%	1.1	\$4,791	60%	150.0	-14.4	5.9
Peoria	55.0%	0.9	\$4,798	50%	51.4	-2.3	8.7
Perry	53.0%	0.9	\$4,338	33%	235.9	-1.7	9.4
Piatt	66.2%	-1.5	\$3,618	61%	318.2	27.6	6.4
Pike	53.0%	-0.7	\$4,277	36%	177.7	-26.1	7.4
Pope	43.2%	N/A	\$4,493	23%	412.5	-334.5	14.7
Pulaski	35.4%	6.8	\$6,420	25%	N/A	N/A	12.9
Putnam	65.4%	16.0	\$3,611	73%	631.0	25.0	4.3
Randolph	50.3%	0.1	\$4,524	40%	167.3	-0.1	11.7
Richland	60.7%	0.6	\$3,831	37%	115.8	4.6	6.4
Rock Island	50.7%	-1.1	\$4,691	50%	78.6	-6.8	8.3
Saline	52.9%	1.2	\$4,409	21%	278.9	53.0	9.0
Sangamon	58.8%	2.4	\$3,854	58%	44.3	2.4	8.6
Schuyler	60.8%	10.2	\$4,592	37%	184.6	16.2	5.0
Scott	49.5%	2.7	\$4,171	39%	446.0	19.5	5.5
Shelby	58.3%	4.6	\$3,922	40%	232.2	5.4	9.4
St. Clair	53.6%	0.0	\$4,371	33%	151.4	4.4	8.7
Stark	50.8%	-7.8	\$4,753	59%	229.0	-39.0	6.6
Stephenson	56.2%	-0.3	\$4,190	50%	80.6	2.9	7.5
Tazewell	62.7%	2.5	\$4,253	56%	161.7	24.9	6.7
Union	51.0%	-1.3	\$4,392	23%	207.1	6.3	5.2
Vermilion	58.4%	2.8	\$4,481	37%	198.4	20.1	8.9
Wabash	60.1%	0.7	\$4,106	32%	185.3	-0.3	10.0
Warren	60.9%	4.4	\$4,208	41%	171.1	3.8	5.7
Washington	66.5%	-3.1	\$4,259	48%	175.7	39.7	3.2
Wayne	54.4%	-0.8	\$4,138	30%	215.9	5.1	7.4
White	56.7%	-5.0	\$5,504	35%	300.8	18.4	7.8
Whiteside	57.5%	0.5	\$4,751	53%	104.2	-6.5	5.6
Will	57.6%	0.3	\$4,121	63%	35.5	-3.2	7.4
Williamson	55.6%	-1.3	\$4,230	38%	119.3	2.6	8.3
Winnebago	58.3%	5.6	\$4,962	55%	61.8	-2.8	8.2
Woodford	65.0%	3.9	\$4,251	58%	126.9	29.9	6.6

¹¹⁷ Illinois State Board of Education. (2003-2004). State School Report Cards.

¹¹⁸ Ibid.

¹¹⁹ National Center for Education Statistics, Common Core of Data

¹²⁰ Ibid.

¹²¹ Illinois Department of Health, IPLAN Data System

¹²² Ibid.

¹²³ Ibid.

Definitions and Data Notes

2005 Poverty Rates

POVERTY: Five definitions of poverty are instructive for an analysis of the State's well-being:

Income Poverty: as defined by the federal government using food cost as a basis.

2005 Federal Poverty Guidelines ¹²⁴	
for the 48 contiguous states and the District of Columbia	
Size of family unit	Poverty guideline
1	\$ 9,570
2	12,830
3	16,090
4	19,350
5	22,610
6	25,870
7	29,130
8	32,390

Deep Poverty: defined as those people living at 50% of the federal poverty guideline

Experiential Poverty: as experienced by people at 200% of the poverty line or below who have trouble meeting their basic needs because of skyrocketing costs (rent, child care, health insurance).

Asset Poverty: having no or limited net worth — so that a crisis (such as job loss, illness, divorce) can push a household into poverty or homelessness.

Working Poverty: having one member of the household between the ages of 18 and 65, where all members together worked at least 26 weeks during the year. Less than 80 percent of total income is from retirement or social security and family income from all sources is less than 150 percent of the official poverty line for 1999. Many groups also consider those individuals working and earning 200% of the official poverty line as working poor.

Definitions

Disability: A long-lasting physical, mental, or emotional condition. This condition 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 at a job or business.¹²⁵

Employment Disability: The individual had a physical, mental, or emotional condition lasting 6 months or more that made it difficult to work at a job or business.¹²⁶

Food Hardship: An individual and/or family 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.¹²⁷

High School Graduation Rate: Graduation rates represent the percentage of 9th graders who graduate 4 years later. For more information about the various ways graduation rates are calculated, please see the Data Notes section on page 48.

Housing Hardship: An individual and/or family had difficulty paying their mortgage, rent, or utility bills; family housing costs were more than 50 percent of family income; or the family was living in crowded conditions (more than two people per bedroom).¹²⁸

Long-term Unemployment: Those unemployed persons who have been out of work for more than 26 weeks.¹²⁹

Rent-burdened or Owner-burdened households: Households are cost 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.¹³⁰

Self-Sufficiency Standard: The Self-Sufficiency Standard measures how much income is needed for a family of a given composition in a given place to adequately meet its basic needs – without public or private assistance.¹³¹

¹²⁵ U.S. Census Bureau

¹²⁶ Ibid.

¹²⁷ Urban Institute. (2003, May). *Hardship among the uninsured: Choosing among food, housing and health insurance*. (Policy Brief/NSAF No.B-54). Washington DC: Long, S. Available at, <http://www.urban.org/url.cfm?ID=310775>

¹²⁸ Ibid.

¹²⁹ Illinois Department of Employment Security

¹³⁰ U.S. Census Bureau

¹³¹ Brooks, J & Pearce, D. (2001, December). *The self-sufficiency standard for Illinois*. Chicago: Women Employed.

Data Notes

Current Population Survey (CPS): We use the Census Bureau's Current Population Survey (CPS), March Supplement to track Illinois poverty rates over time and to compare it to other states. The Census Bureau recommends using a two-year floating average when analyzing state poverty rates over time. When comparing poverty rates between states, they recommend using a three-year average. The use of averages is due to the relatively small size of the sample of the CPS. By averaging two or more years, the sample size is doubled or tripled. This greatly reduces the error rate. For more information about the CPS visit <http://www.bls.census.gov/cps/cpsmain.htm>.

Small Area Income and Poverty Estimates (SAIPE): For county poverty rates we use the Small Area Income and Poverty Estimates (SAIPE) released by the Census Bureau. These rates are created by the Census and include information from the CPS, the 2000 Census, unemployment rates, and other economic indicators to estimate levels of poverty in counties. The census released 2002 county poverty rates in 2004. For more information about the SAIPE visit <http://www.census.gov/hhes/www/saipe/>.

High School Graduation Rate Calculations: Two methods of calculating high school graduation rates are represented in this report. The first method below outlines what is believed to be the most valid method of calculating graduation rates. Unfortunately this method could not be used to derive county level information for all counties in Illinois because some of the counties are too small to produce reliable results.

The high school graduation rate methodology used in the key findings section utilizes data obtained from the Common Core of Data, National Center for Education Statistics. This national resource contains information about the number of graduates by county and the number of students enrolled for each grade for each school year. The graduation rates were calculated using a methodology developed by Greene & Forster (2003, High school graduation and college readiness rates in the United States. Education Working Paper, 3. http://www.manhattan-institute.org/html/ewp_03.htm). This method entails averaging the 8th grade enrollment from 5 years prior to a graduating class, the 9th grade enrollment from four years earlier, and the 10th grade enrollment from three 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.

The graduation rates reported in the county indicators section were provided to us by the Illinois State Board of Education (ISBE), and are derived from the School Report Cards. One important difference between the two methods is that the ISBE method of calculating graduation rates excludes students who transfer out of the school and into alternative schools. This practice results in the inflated graduation rates reported by ISBE.

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