

# Poverty, Income, and Health Insurance in Naperville, Illinois

September 2009

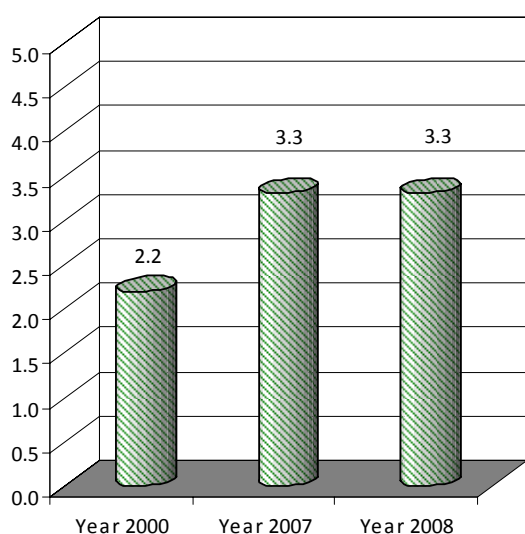
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Recessions have a disproportionate impact on lower-income families because they cause rising unemployment, a reduction in work hours, and the stagnation of family incomes—all of which have the greatest impact on those with the least income. The data in this fact sheet reflect the year 2008 and so begin to capture the first effects of the recession on low-income Illinois families. However, the economic downturn has greatly accelerated since 2008, making it very likely that these figures underestimate the true deterioration of incomes and increases in poverty currently impacting families.

## Poverty and Child Poverty

In Naperville, 4,647 people live below the poverty line, a poverty rate of 3.3%. The poverty rate change in Naperville from 2007 to 2008 is not statistically significant, and the change from 2000 to 2008 also is not statistically significant.

**Poverty Rates in Naperville**

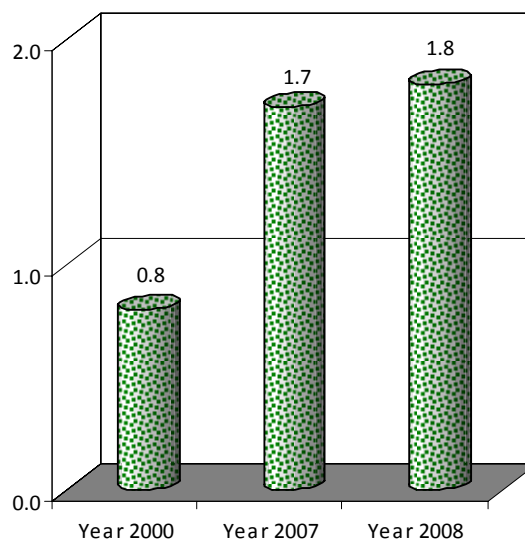


Children are particularly vulnerable to poverty. 1,468 children live below the poverty line in Naperville, a child poverty rate of 3.5%. The child poverty rate in 2007 was 2.7%, and in 2000 it was 2.2%. The change from 2007 to 2008 is not statistically significant, and the change from 2000 to 2008 also is not statistically significant.

## Extreme Poverty

Extreme poverty, living on an annual income of less than half the poverty line (below \$10,600 for a family of four), affects 2,464 people in Naperville, an extreme poverty rate of 1.8%. The extreme poverty rate change from 2007 to 2008 is not statistically significant, and the change from 2000 to 2008 also is not statistically significant. Those living in extreme poverty are often in unsafe living conditions and struggle to meet the most basic of their needs.

**Extreme Poverty Rates in Naperville**



## Asset Poverty

Fourteen percent of families in DuPage County are asset poor, meaning they do not have enough saved to subsist at the poverty level for even 3 months if their income suddenly dried up. Without this cushion to fall back on in tough times, job loss, reduction in hours, loss of benefits, or “crises” like a car breaking down, can catapult families into poverty and hardship. (Local Poverty Asset Index for Illinois. Visit [www.illinoisassetbuilding.org](http://www.illinoisassetbuilding.org) for more information.)

## Health Insurance Coverage

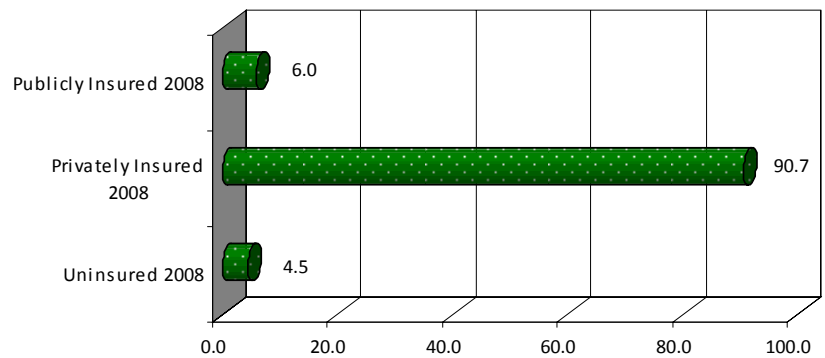
In Naperville, 5,819 people do not have health insurance. This translates into 4.5% of the population being uninsured.

Of those with coverage in Naperville, 90.7% are covered by private insurance, and 6.0% are covered by public insurance. (civilian, non-institutionalized population; sum of uninsured, privately insured, and publicly insured percents do not add up to 100 because for certain populations it is possible have both public and private coverage.)

## Median Household Income

The median household income in Naperville is \$101,894, meaning half of households in Naperville have incomes higher and half lower than this amount. Since 2007, median household income has risen \$1,636, a change that is not statistically significant. Since 2000, median household income has declined \$12,815, a change that is statistically significant. (when adjusted for inflation)

Health Insurance Coverage Status in Naperville, 2008



## Measuring Hardship and Establishing What Families Need to Get By

### The Federal Poverty Measure

Official poverty data are based on the federal poverty guidelines, which were developed in the 1960s. The measure is not geographically specific and does not reflect what it takes for families to make ends meet.

#### 2008 Federal Poverty Guidelines

Family Size	Poverty Guideline
1	\$10,400
2	\$14,000
3	\$17,600
4	\$21,200

### The Self-Sufficiency Standard

Efforts targeted at helping families escape poverty or as measured by the federal poverty measure are vitally important. However, it is abundantly clear that just because someone is not officially poor does not mean they have a standard of living that allows them to fully participate in American life. Estimates based on **real costs** in local areas reveal that in DuPage County it takes a 1-parent family with a preschooler and a school-age child **\$61,910 a year to make ends meet**. (The 2009 Illinois Self-Sufficiency Standard. Visit [www.ilsselfsufficiency.org](http://www.ilsselfsufficiency.org) to learn more.)

### Data Source Explanation:

Unless otherwise noted, all data are derived from the U.S. Census Bureau’s *American Community Survey* and from the *2000 Decennial Census*. The *American Community Survey* recently released estimates on 2008 income, poverty, and health insurance coverage, which are the most current data available for geographies with populations over 65,000. For more information on the *American Community Survey*, visit [www.census.gov/acs/www/](http://www.census.gov/acs/www/).

### For further analysis and comments on poverty trends, implications, and solutions, contact us:

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