



2003 Report on Illinois Poverty

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The Illinois Poverty Summit is facilitated by Heartland Alliance for Human Needs & Human Rights, a Chicago-based anti-poverty, 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 annual report on poverty 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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About 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, 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's future.

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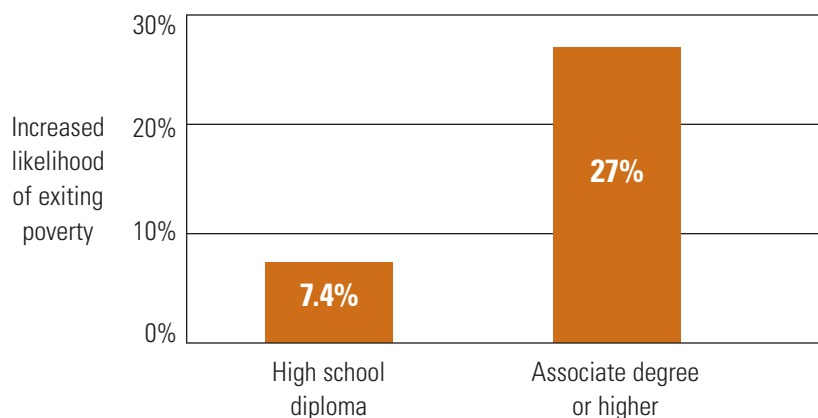
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Key Findings

Low education linked to poverty.

Adults in Illinois without a high school diploma are nearly four times more likely to be poor. A person's chance of exiting poverty improves with each level of education completed.

Education increases likelihood of exiting poverty.¹



Note: Data covers 1988–2000.

More than
1 in 3

adults in poverty in Illinois do not have a high school diploma.²

In 2002, more than
28,700

Illinois teens dropped out of high school.

An additional

39,200

students were chronic truants, a high-risk behavior for drop-out.

The actual number of teens who dropped out is likely higher; inconsistent measurement underestimates the total.³

¹ The Urban Institute 2002

² Current Population Survey 2002

³ Illinois State Board of Education

Rural poverty persists.

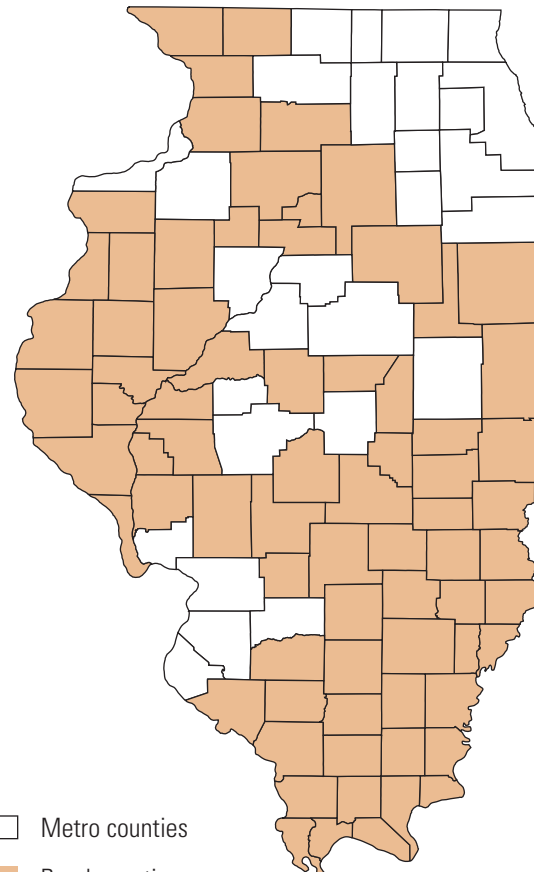
Rural poverty remains a significant problem in Illinois. Limited job opportunities, inadequate housing options, population decline, and insufficient health care and education exacerbate poverty in rural communities.

Illinois has the
5th largest
rural/urban income gap
 in the nation.¹

Almost
1/2
 of Illinois's rural counties
 have higher poverty rates
 than the state rate.³

Every county in Illinois with more than
1 in 4
 adults lacking a high school diploma
 is a rural county.⁴

All 74 rural counties have median family incomes below the state median of \$55,545.²



Note: Metropolitan counties are those that are part of Metropolitan Statistical Areas (MSAs) as defined by the federal government. Rural counties are those not within MSAs.

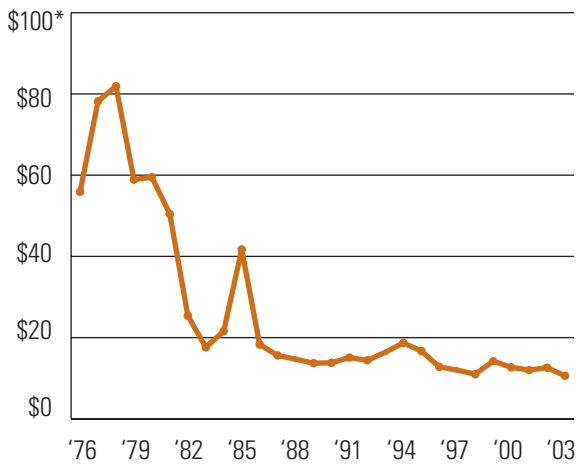
¹ Rural Policy Research Institute 2002

^{2,3,4} U.S. Census 2000

Erosion of rental assistance worsens the affordable housing crisis.

More families are at risk of homelessness than ever before because of limited affordable housing options. Current housing assistance in Illinois is extremely limited, and many wait lists are closed.

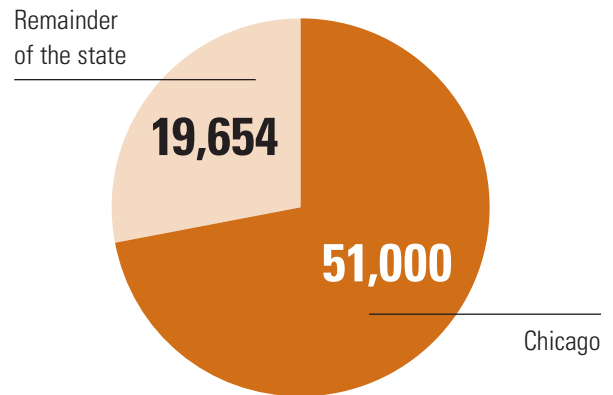
Decline of Federal Subsidized Housing Budget¹



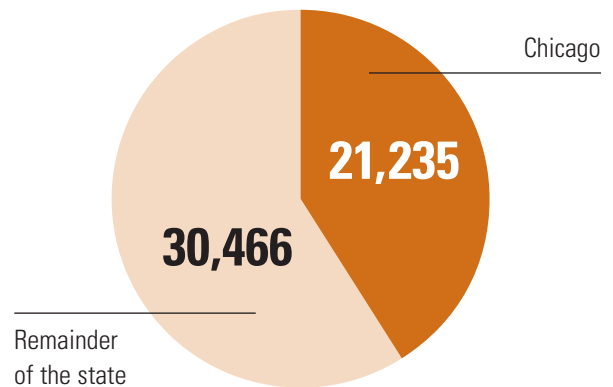
*in billions, constant 2002 dollars

Over half a million renter households in Illinois spend 30% or more of the household's income on rent.⁴

70,654 Illinois households are on a public housing wait list.²



51,701 Illinois households are on a housing choice voucher wait list.³



¹ National Low Income Housing Coalition 2002

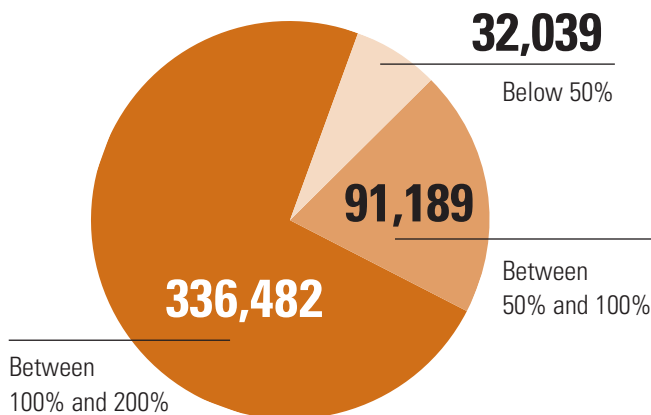
^{2,3} Mid-America Institute on Poverty 2003

⁴ U.S. Census 2000

Elderly poverty is a present reality and a growing concern.

Fixed incomes and restricted mobility make it difficult for many people age 65 and older to access available assistance.

Over 450,000 elderly in Illinois live below 200% of the poverty line.¹

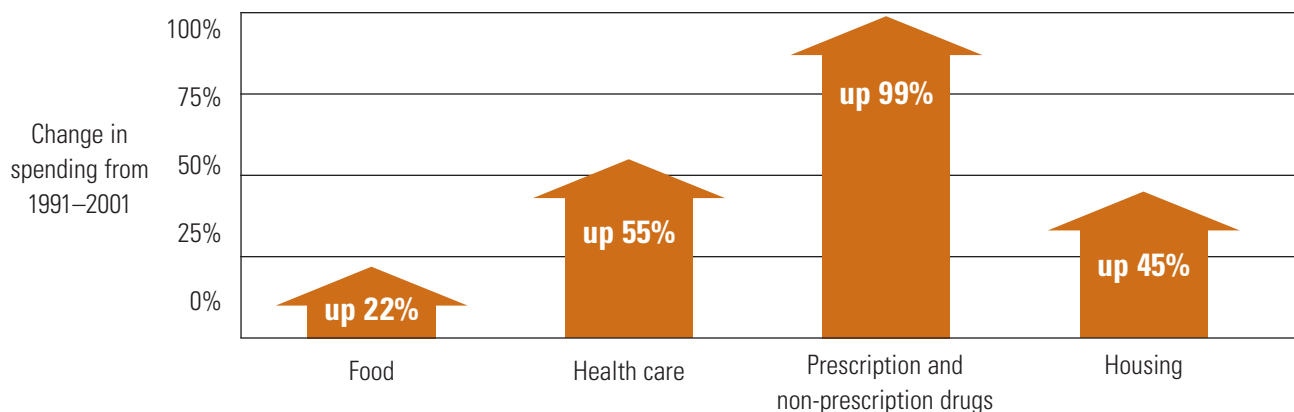


Who are the poorest elderly?²

Women
Those living alone
Those very old (85 and older)

Older people in long term poverty make up a larger proportion of the poverty population each year.³

Spending on basic needs increased more for the elderly than any other age group.⁴



Average annual SSI benefit is \$10,620 per retired worker.⁵

^{1,2} U.S. Census 2000

³ AARP Public Policy Institute 2003

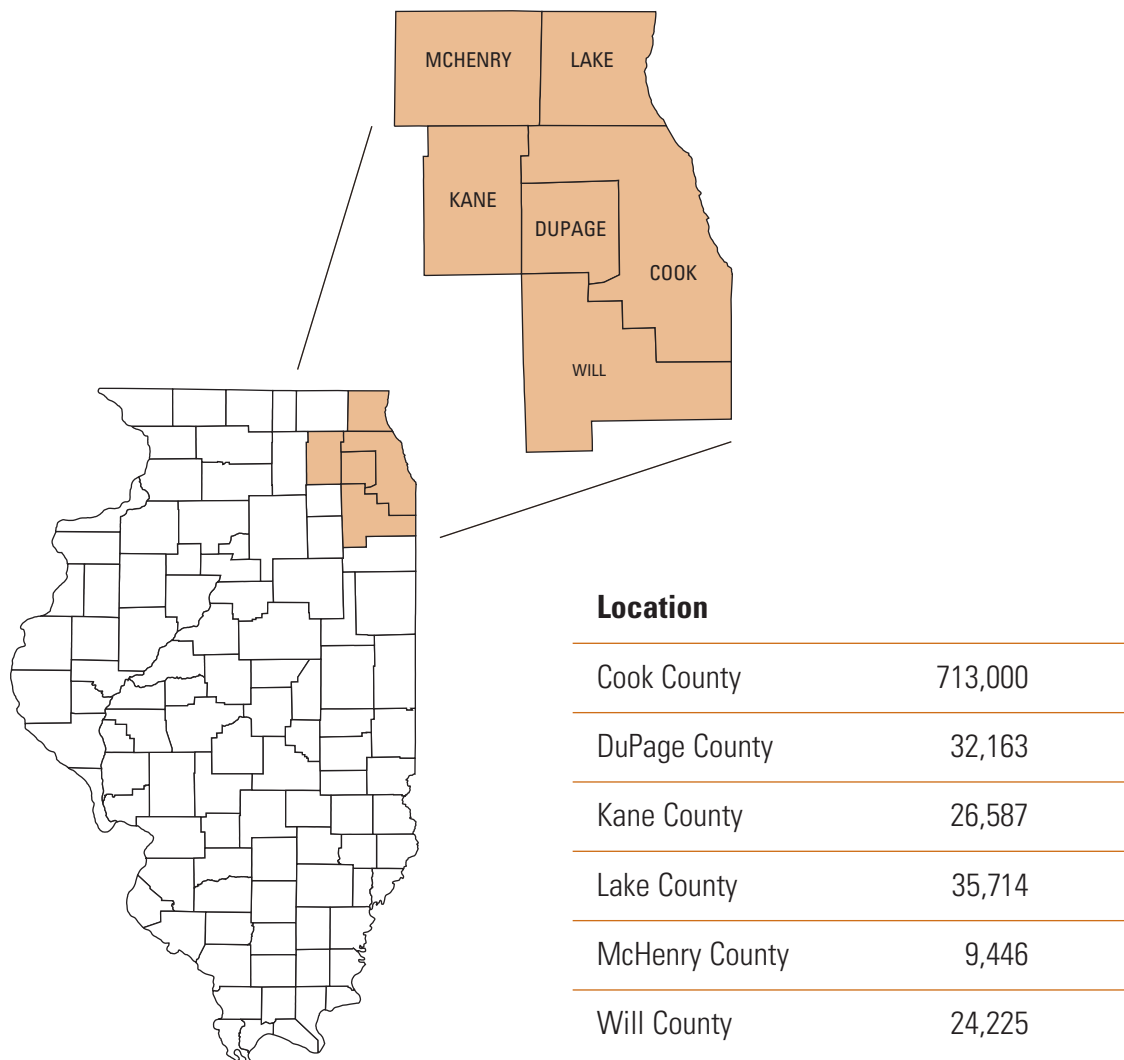
⁴ U.S. Bureau of Labor Statistics

⁵ Social Security Administration 2003 Fact Sheet

Chicago's poor would constitute the 12th largest city in the U.S.

There are more than 840,000 people living in poverty in the Metropolitan Chicago area. Chicago was one of only two Midwest metro areas where the suburban poverty rate increased over the last decade.¹

Metropolitan Chicago has one of the largest concentrations of poverty in North America.

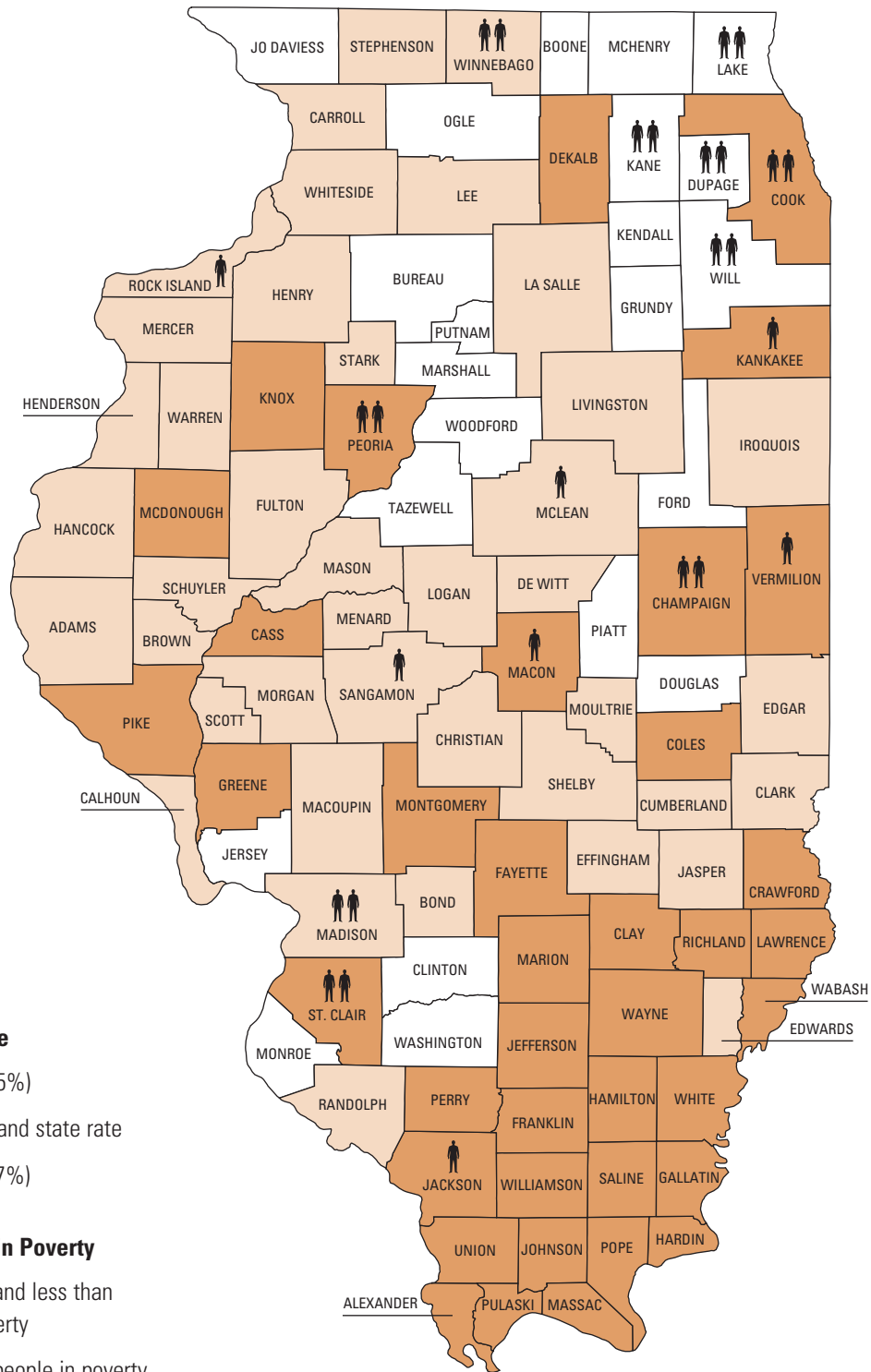


State Profile

Although Illinois remains one of the wealthiest states in the nation, poverty remains a persistent and troubling issue. Many poor families are living below half of the poverty line¹, a mere \$7,630 per year for a family of three.

¹ State of Working America 2003

An Overview of Poverty in Illinois



10.1%

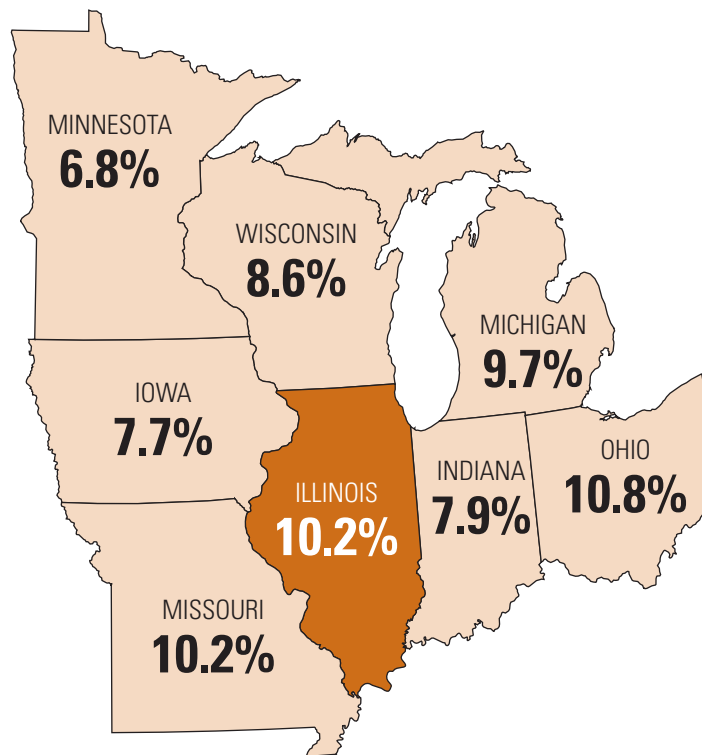
of Illinoisans are living at or below the federal poverty line.¹

3,138,315

Illinois residents are experiencing poverty, living below 200% of the poverty line.²

Poverty in the Midwest

Illinois ties for the 2nd highest poverty rate in the region.³



Note: The Illinois poverty rate varies slightly depending on the use of a single year's data or a multi-year average.

In the past two decades the
Illinois poverty rate exceeded
 that of the Midwest in all but four years.⁴

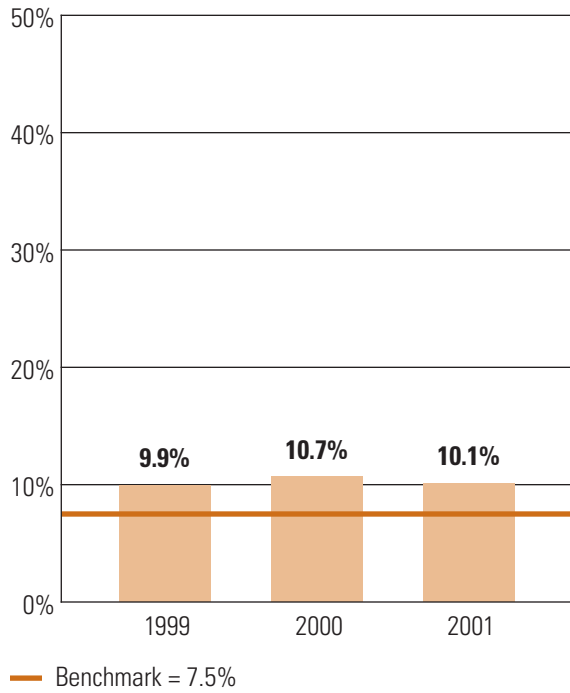
^{1,2} Current Population Survey 2002

³ Current Population Survey 1999–2001

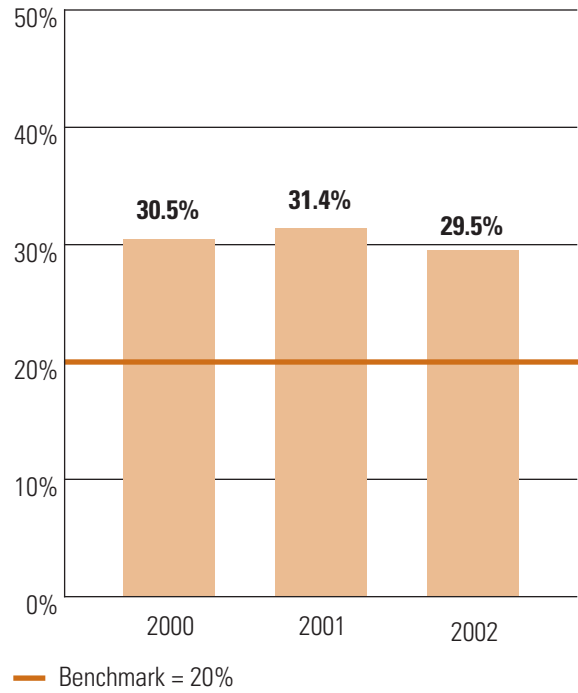
⁴ Current Population Survey 1981–2001

Trend Analysis of Illinois Poverty Summit Benchmarks

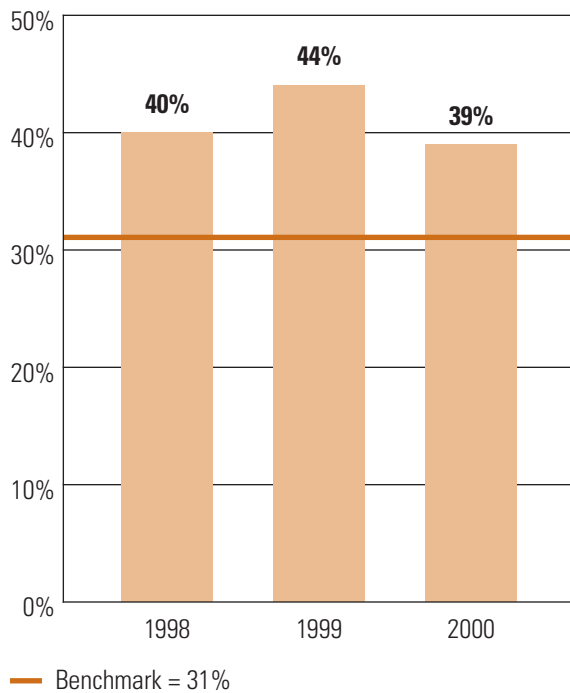
Poverty Rate¹



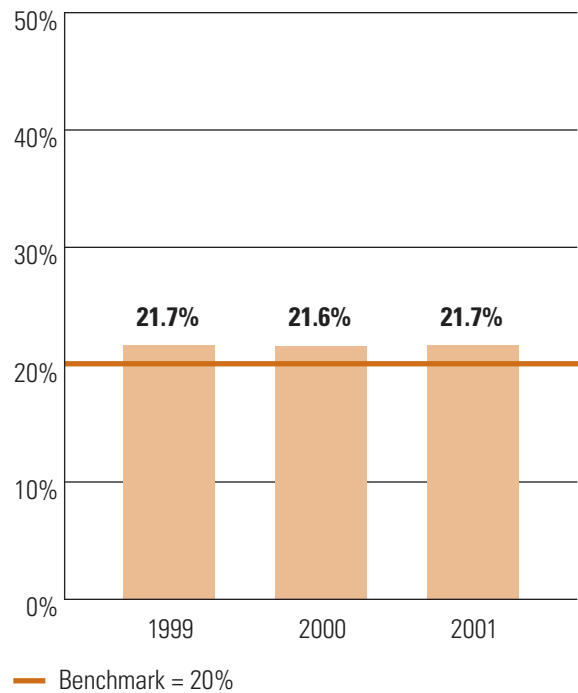
Poor People Without Health Insurance²



Renters Unable to Afford Fair Market Rent³



Birth Mothers Without a High School Diploma⁴



^{1,2} Current Population Survey 2002

³ National Low Income Housing Coalition

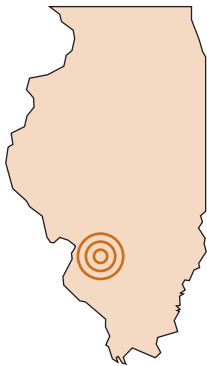
⁴ Illinois Department of Public Health

Profiles of Communities in Poverty

Many people in Illinois are living in poverty, rooted in impoverished communities. Highlighted in the following pages are two such communities. One is in the shadows of East St. Louis. The other is a small rural community. Members of these communities have little but hope. And hope is the first step toward change.



Isolated in Eagle Park Acres



Unincorporated Eagle Park Acres, in the shadow of St. Louis, is a suburban African-American community where everyone knows each other. Over the last few decades, ‘mom and pop’ businesses have closed, outside employment opportunities became limited by transportation, and many aging residents began to live on fixed incomes.

Eagle Park Acres does not have the services and infrastructure that most Illinoisans take for granted. Unlike surrounding communities, the homes **do not have sewers**. In addition, the community has **no dedicated police or fire department**, and **no trash removal**, although a waste processing plant sits at the community entrance. **Area pizza deliverers and taxi drivers don’t enter Eagle Park Acres.**

Yet the Eagle Park Improvement Association perseveres, determined for every house to have a working sewer system installed. Recently, the association was awarded a block grant to improve their community center. And annually, they gather funds to keep their one playground clean, despite the dilapidated equipment. Although the challenges are great, neighbors in Eagle Park Acres continue to improve their community and address basic infrastructure needs.



The oil wells around Beecher City were capped in the 1980s. Over time, **many local businesses were forced to close**, making good employment scarce. While home-ownership rates among the 500 residents are high, the **number of foreclosures is increasing**. Predatory loan companies are opening in the area, and **more families are doubling up**, living with families and friends when the bills become too much.

On the border of Fayette and Effingham counties, Beecher City is working towards a brighter future. Thanks to the hard work of a committed group of volunteers, the town recently passed a referendum to fund their fledgling library. Beyond providing access to books, newspapers, and videos, the library provides critical services to the community such as Internet access, literacy tutoring, computer training, and summer activities for youth.

The town faces challenges that often plague rural areas. **Teen pregnancy rates are high. High chloride levels from the oil wells leave well water undrinkable.** Yet, despite these obstacles, residents continue to work together to bring new resources into the area to keep their town viable.

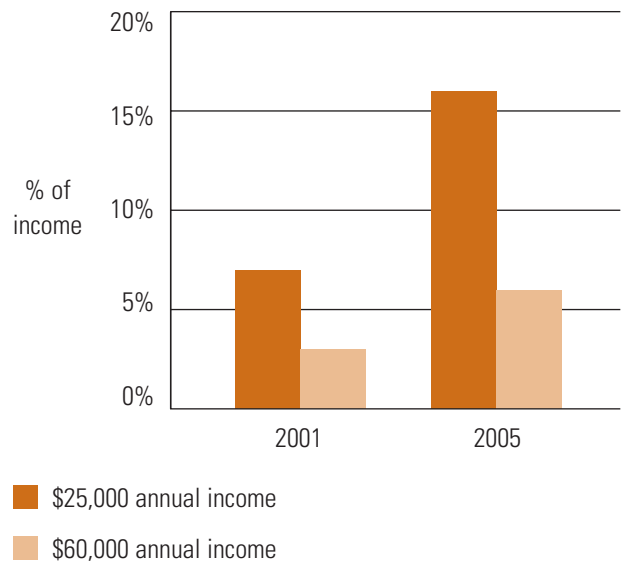
Aspects of Poverty

Exiting poverty is a process that requires more than a single fix. The factors affecting whether a person will remain or even become poor are intertwined, acting as both future predictors and manifestations of poverty. The following pages give a snapshot of how Illinoisans are faring in the five primary factors of poverty.

Health

The lack of health care coverage impacts those living in poverty the hardest. Individuals who are not covered will likely choose to defer care until it becomes a crisis. This can have an adverse effect on not only their immediate health, but their job status and their housing stability because of time off work.

Out-of-pocket health care costs are expected to increase more for low-wage earners.¹



1,668,000

non-elderly Illinoisans were without health insurance in 2001.²

31%

of Illinois seniors do **not** have prescription drug coverage.³

Nearly 60% of uninsured children in Illinois are eligible for KidCare but not enrolled in the program.⁴

¹ "High End Health." Crain's Chicago Business. December 16, 2002

² Health Insurance Coverage 2001, U.S. Bureau of the Census

³ Health Affairs, July 31, 2002

⁴ Illinois's Uninsured, UIC School of Public Health

Housing

Housing costs in Illinois continue to escalate while wages fail to keep pace. This puts families at greater risk of homelessness.

The wage required to pay fair market rent in Illinois is

\$15.48

per hour. This is

301%

of the minimum wage, and an increase of 3.75% from 2001 to 2002.²

730,000

families within metropolitan Chicago pay more than 30% of their income on rent or mortgage.

Well over

100,000

families pay in excess of 50% of their income on housing.¹

Home foreclosures rose

74%

in the city of Chicago from 1993–2001.³

1 in 4 rural families in the U.S. pays more than

30%

for housing.⁴

Women and children comprise 40% of the **homeless population.**⁵

¹ Chicago Metropolis 2020

² National Low-Income Housing Coalition

³ "Costly Loans Fuel Foreclosure Wave." Chicago Tribune, February 27, 2003

⁴ Housing Assistance Council 2002

⁵ Chicago Coalition for the Homeless 2001

Nutrition

Poor nutrition and hunger in Illinois are very real problems. Although safety nets exist, these programs are not always accessible to the people who need them most.

People living just above the poverty line are

6 times
more likely
to be food insecure.¹

Food insecurity occurs whenever the availability of food is limited or uncertain. This may lead to poor nutrition and hunger.

422,464

households in Illinois are food insecure.²

Of the potentially eligible people in Illinois, only

55%
actually participate in
the Food Stamps Program.³

Children who are hungry or suffer from poor nutrition are more likely to do poorly in school and face a greater risk for health problems.⁴

¹ Center on Hunger and Poverty, Brandeis University

² Economic Research Service, U.S. Department of Agriculture

³ Illinois Community Action Association

⁴ Illinois Families Study

Income

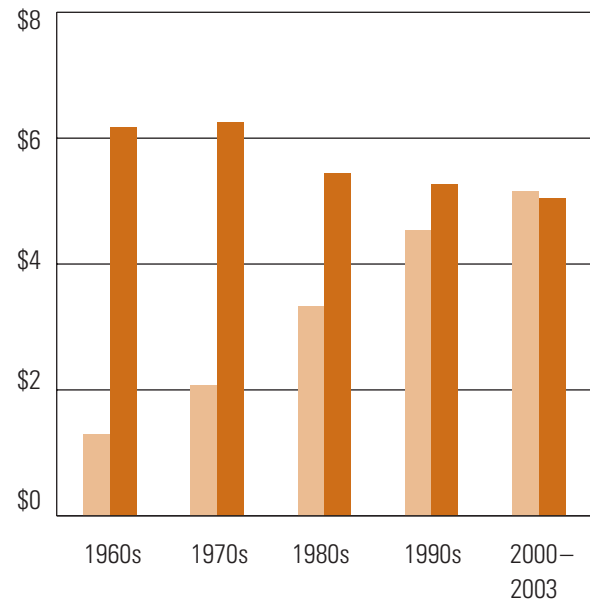
Although wages are critical to a family's self-sufficiency, many who raise themselves above the poverty line have no room in their budgets for emergencies or unemployment.

The average poor family was

worse off

in 2000 than in 1973 despite the poverty rate being about the same.²

The value of the minimum wage is near its lowest point in forty years.¹



■ Average current dollars
■ Average 2001 dollars

**Lack of income
means you don't get by;
lack of assets
means you don't get ahead.³**

15% of Illinois households have
zero net worth
ranking 29th in the nation.⁴



^{1,2} The State of Working America 2002-2003

³ "Poor in Assets and Income." New York Times. September 29, 2002

⁴ Corporation for Enterprise Development 2002

Education

High school completion is critical to preventing and exiting poverty. Illinois's high school non-completion rates are alarmingly high throughout the state and across varying populations.

3 out of 4

state prison inmates did not earn a high school diploma.²

37.5%

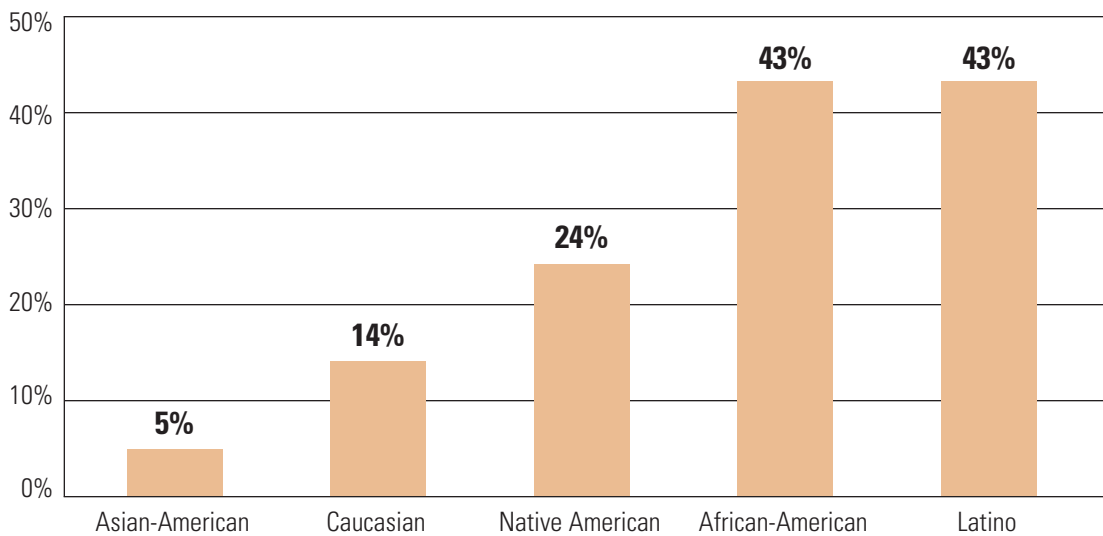
of Illinois students are low-income, up more than 5% since 1992.¹

High school graduates, on average, earn

\$9,245

more per year than high school dropouts.³

Illinois High School Non-completion by Ethnic Group⁴



*1990-2000

¹ Illinois State Board of Education

² U.S. Department of Justice

³ Employment Policy Foundation

⁴ Manhattan Institute

Poverty Populations

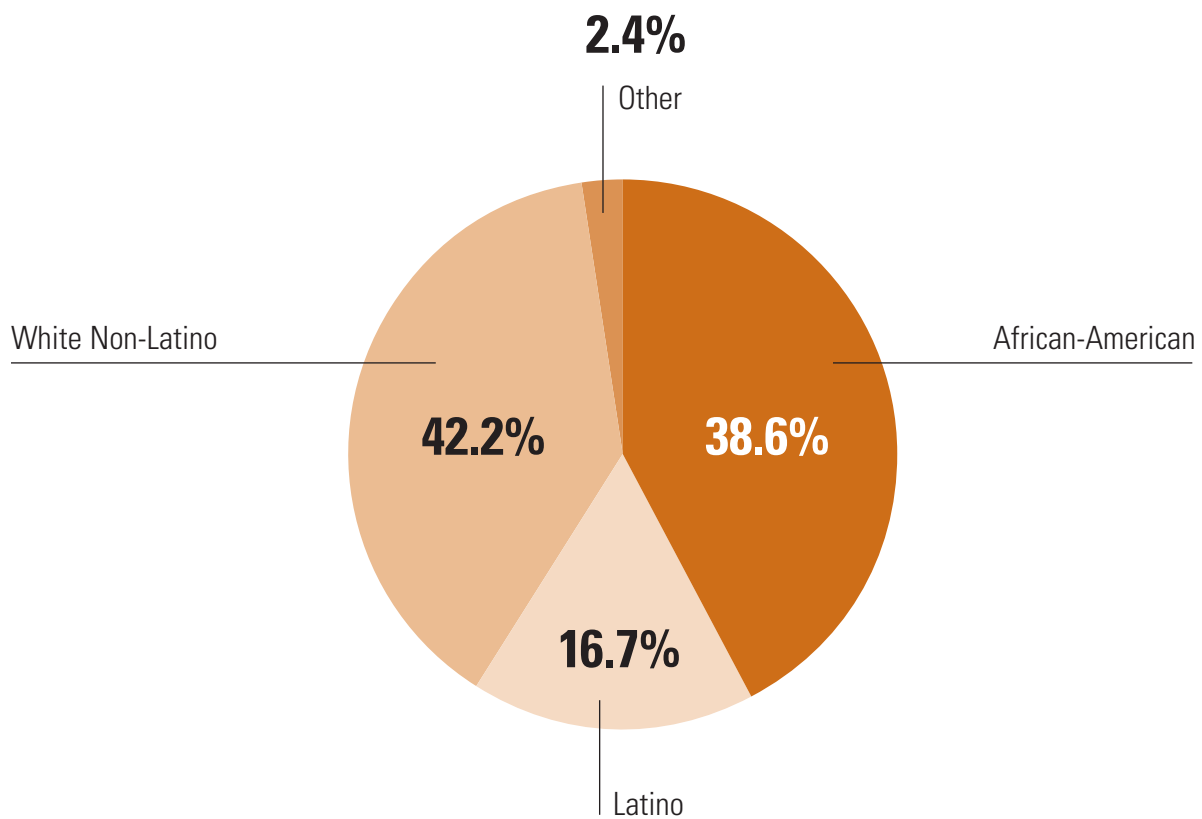
Each of the populations living in poverty is in a different precarious situation. This section helps highlight those living in poverty in Illinois.

Major Populations in Poverty in Illinois

Group	Total Population	Below Poverty	Percent in Poverty	Percent of State Population	Percent of State Poverty Population
Total	12,241,860	1,249,207	10.2	100	100
Children	3,252,092	493,794	15.2	26.6	39.5
Elderly	1,349,666	123,228	9.1	11.0	9.9
Working Age	7,640,102	632,185	8.3	62.4	50.6
Female over 18	4,683,683	476,392	10.2	38.3	38.1
Male over 18	4,306,085	279,022	6.5	35.2	22.3
People with Disabilities	777,232	181,577	23.4	6.3	14.5
Families	3,195,324	257,134	8.0	n/a	n/a

The groups above are not mutually exclusive.

Race and Poverty in Illinois



Characteristics of People in Poverty in Illinois¹

Children

RACE/ETHNICITY

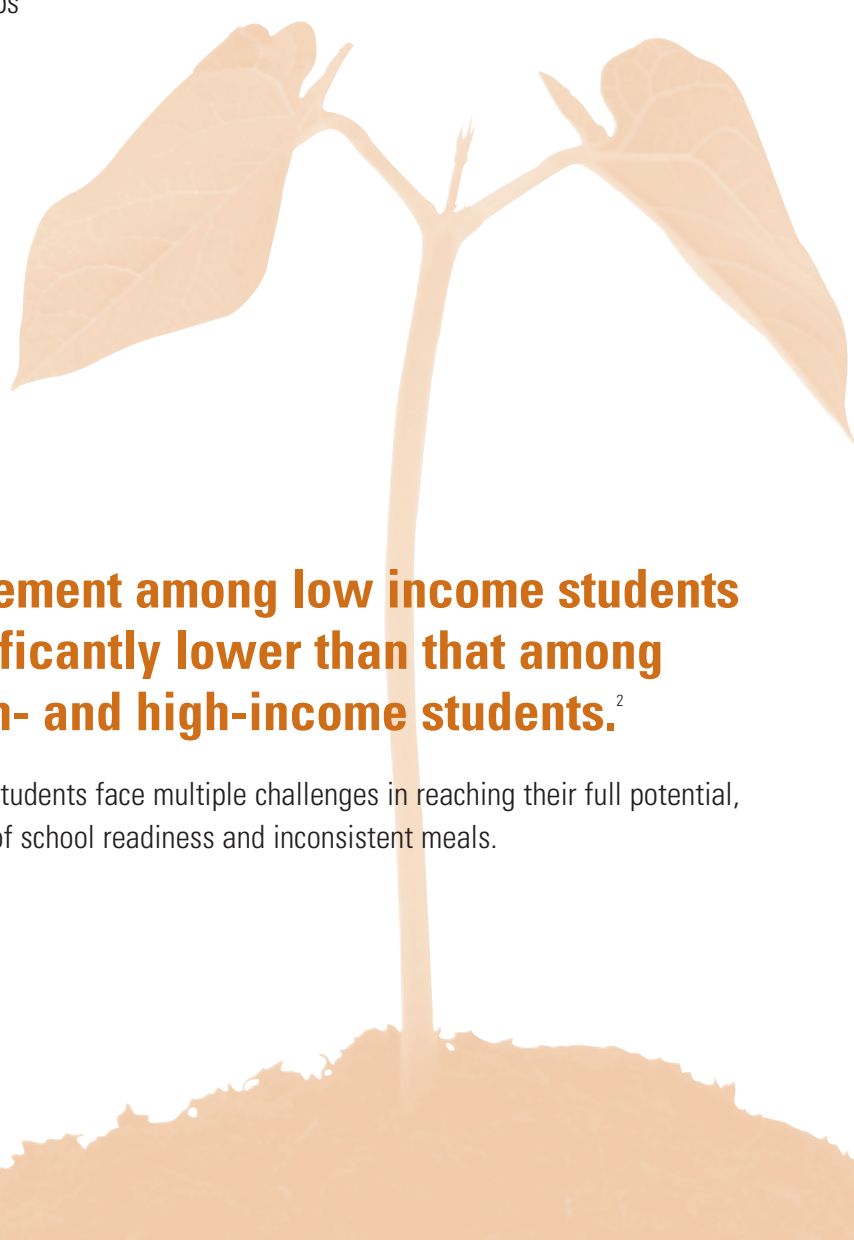
46.5% African-American
19.9% Latino
32.3% White, non-Latino
1.2% Other

HEALTH

6.9% are in fair/poor health
60.6% receive Medicaid
77.8% have health insurance

HOUSEHOLD INFORMATION

68.9% in female-headed household
25.3% household head owns home
22.6% in public housing
10.0% has subsidized rent
54.3% household receives food stamps



Achievement among low income students is significantly lower than that among medium- and high-income students.²

Low-income students face multiple challenges in reaching their full potential, such as lack of school readiness and inconsistent meals.

¹ Current Population Survey 1999–2002

² Illinois State Board of Education 2002

Characteristics of People in Poverty in Illinois¹

Women

RACE/ETHNICITY

38.7% African-American
 14.7% Latino
 44.0% White, non-Latino
 2.6% Other

HOUSEHOLD INFORMATION

75.7% in female-headed household
 30.8% household head owns home
 21.5% in public housing
 8.1% has subsidized rent

HEALTH

22.6% are in fair/poor health
 44.1% receive Medicaid
 72.4% have health insurance

EDUCATION

61.7% have a high school diploma
 4.9% have a B.A. degree

INCOME

40.5% earn income
 43.0% household receive food stamps



Women with high school diplomas earn
\$906 per year less than males with no diploma.²

¹ Current Population Survey 1999–2002

² Women Employed

Characteristics of People in Poverty in Illinois¹

Families

RACE/ETHNICITY

- 39.9% African-American
- 14.4% Latino
- 43.4% White, non-Latino
- 2.3% Other

HOUSEHOLD INFORMATION

- 60.3% in female-headed household
- 30.1% household head owns home
- 21.5% in public housing
- 9.7% has subsidized rent

HEALTH


- 26.2% are in fair/poor health
- 41.1% receive Medicaid
- 72.1% have health insurance

EDUCATION

- 63.3% have a high school diploma
- 5.6% have a B.A. degree

INCOME

- 58.5% earn income
- 45.6% household receive food stamps



As a result of welfare reform there has been a troubling and steady increase **(from 17% in 1999 to 37% in 2002)** in the proportion of Illinois families who were relying upon neither work nor TANF to make ends meet², but often relying on neighbors, family and friends instead.

¹ Current Population Survey 1999–2002

² Illinois Families Study

Characteristics of People in Poverty in Illinois¹

People with Disabilities

RACE/ETHNICITY

- 36.8% African-American
- 6.5% Latino
- 54.9% White, non-Latino
- 1.8% Other

HOUSEHOLD INFORMATION

- 59.0% in female-headed household
- 32.4% household head owns home
- 23.6% in public housing
- 8.8% has subsidized rent

HEALTH

- 70.5% are in fair/poor health
- 50.6% receive Medicaid
- 85.6% have health insurance

EDUCATION

- 55.8% have a high school diploma
- 3.2% have a B.A. degree

INCOME

- 15.9% earn income
- 43.6% household receive food stamps



Illinoisans with disabilities who rely upon Supplemental Security Income (SSI) receive \$552 monthly and **can afford monthly rent of no more than \$165.**

The fair market rent for a one bedroom unit ranges from \$311–\$778 across the state.²

¹ Current Population Survey 1999–2002

² Mid-America Institute on Poverty 2003

Characteristics of People in Poverty in Illinois¹

Elderly

RACE/ETHNICITY

- 23.4% African-American
- 9.4% Latino
- 65.0% White, non-Latino
- 2.2% Other

HOUSEHOLD INFORMATION

- 53.9% in female-headed household
- 56.1% household head owns home
- 17.4% in public housing
- 5.8% has subsidized rent

HEALTH

- 47.9% are in fair/poor health
- 22.3% receive Medicaid
- 97.2% have health insurance

EDUCATION

- 45.3% have a high school diploma
- 3.2% have a B.A. degree

INCOME

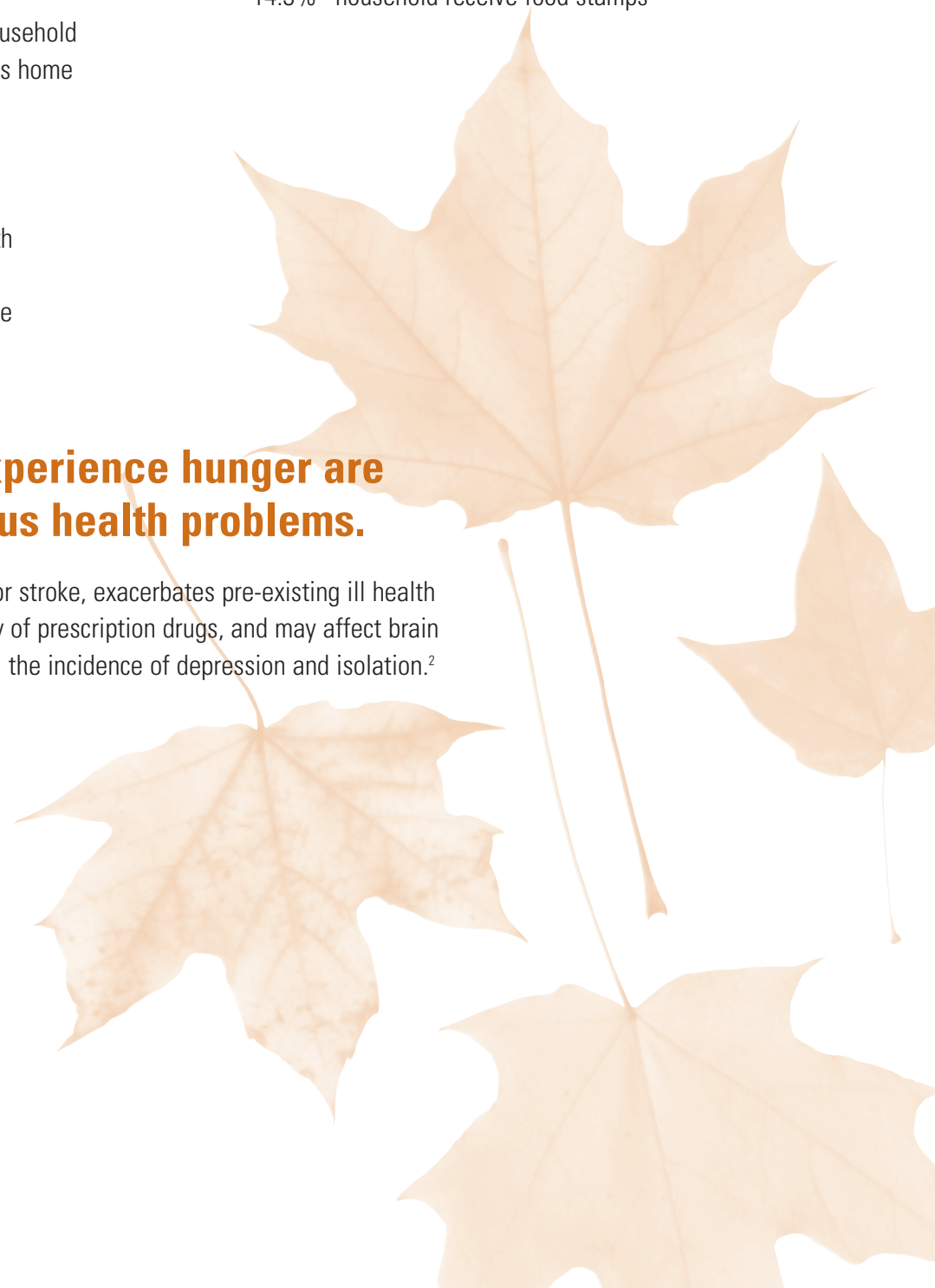
- 6.5% earn income
- 14.3% household receive food stamps

Seniors who experience hunger are at risk for serious health problems.

Hunger increases their risk for stroke, exacerbates pre-existing ill health conditions, limits the efficacy of prescription drugs, and may affect brain chemistry, thereby increasing the incidence of depression and isolation.²

¹ Current Population Survey 1999–2002

² America's Second Harvest



State Fiscal Analysis: Unemployment in Illinois

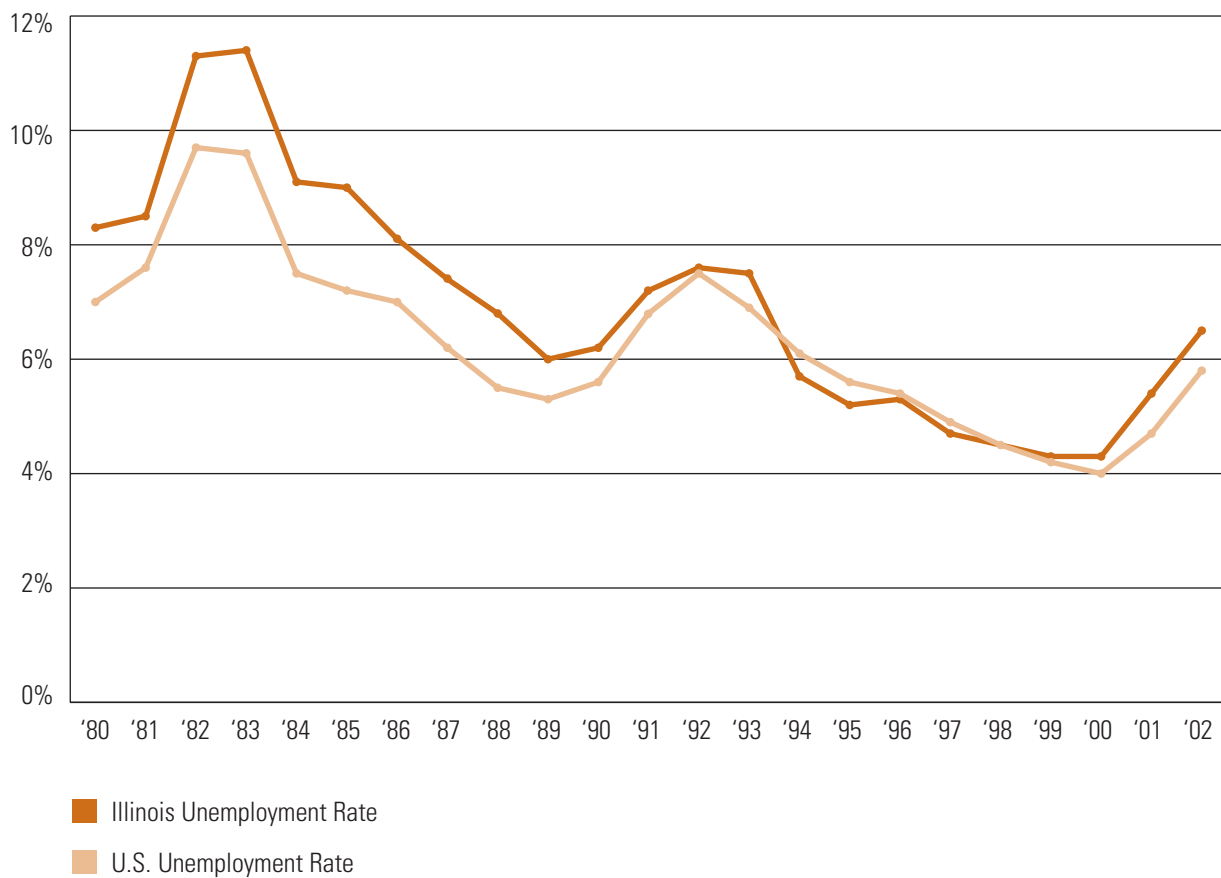
As the economic recovery waxes and wanes, welfare time limits expire, and layoffs continue, Illinois's Unemployment Insurance (UI) program is being burdened beyond its capacity. A program originally established to sustain workers during modest periods of unemployment, the UI program needs to be updated.

64,500 jobs lost

In 2002, Illinois led the nation in job losses.¹

In December 2002, 59 Illinois counties had **unemployment rates higher than the nation.**²

The Illinois unemployment rate is at its highest in nearly a decade.³

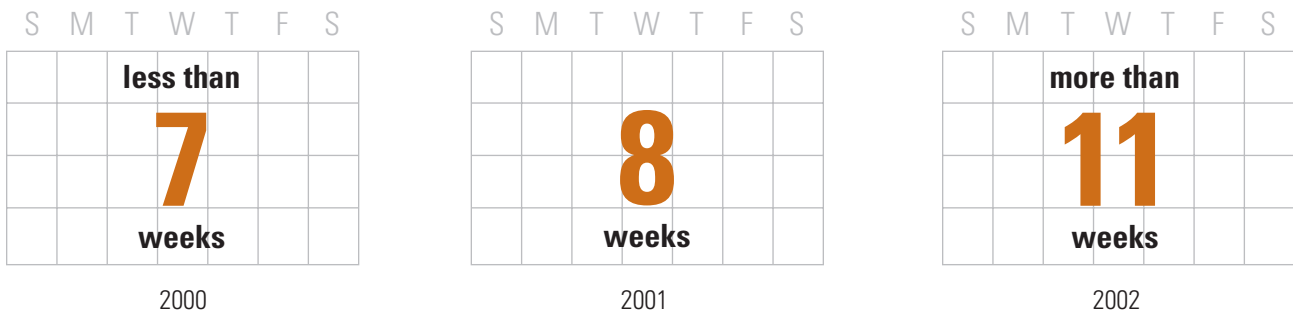


Illinois's unemployment rate has exceeded the national rate for 19 of the last 23 years.⁴

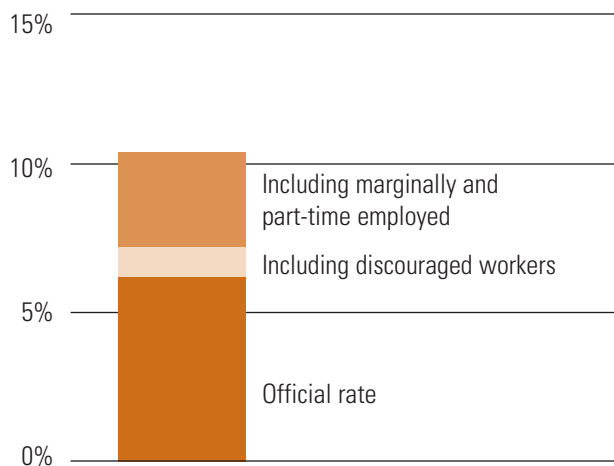
^{1,3,4} U.S. Bureau of Labor Statistics

² Illinois Department of Employment Security

People in Illinois are unemployed for longer periods of time.¹



The official national unemployment rate as of March 2003 leaves out many unemployed.²



* longer than 6 months

Illinois UI pays a minimum of

\$51

and a maximum of

\$331

in weekly benefits.³

1 out of every 2 workers nationally does not find a job by the time UI benefits run out.⁴

Illinois's long term unemployment is 20%.

80,000 people have been unemployed for at least six months.⁵

^{1,3} Illinois Department of Employment Security

² U.S. Bureau of Labor Statistics

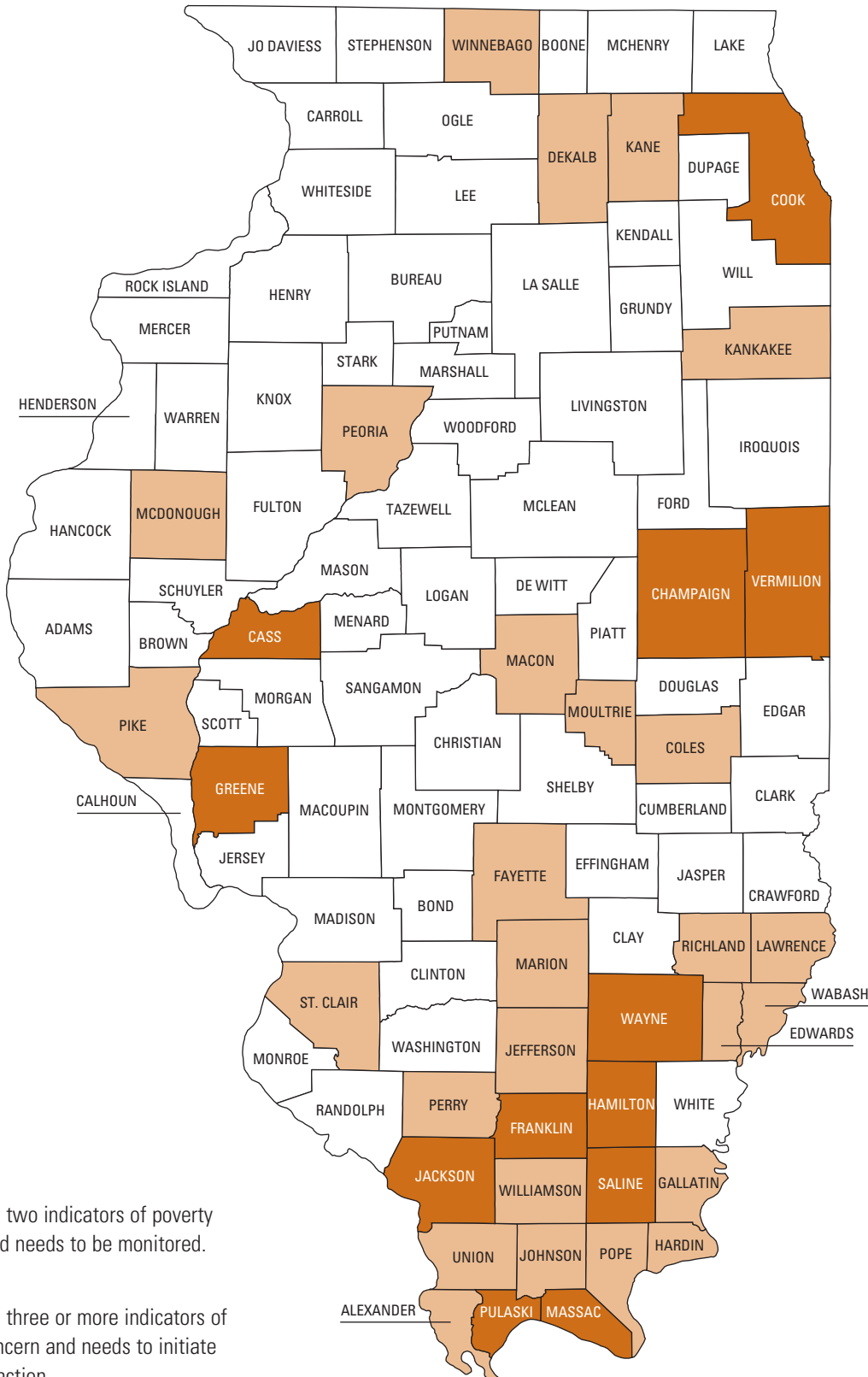
⁴ CBPP Fact Sheet

⁵ National Employment Law Network

County Well-Being Indicators

There are key factors that help gauge the quality of life in a county and offer a glimpse of future well-being. These key factors — affordable housing, infant mortality rate, and high school completion rate — help illustrate the wellness of Illinois's counties.

Counties of Concern

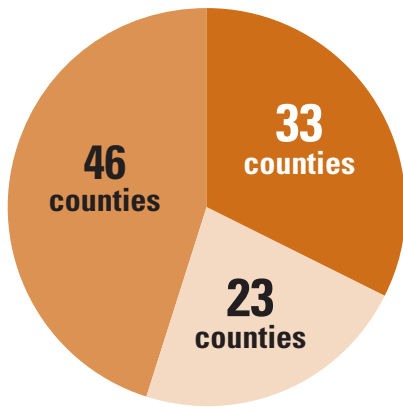


Watch
 County has two indicators of poverty concern and needs to be monitored.

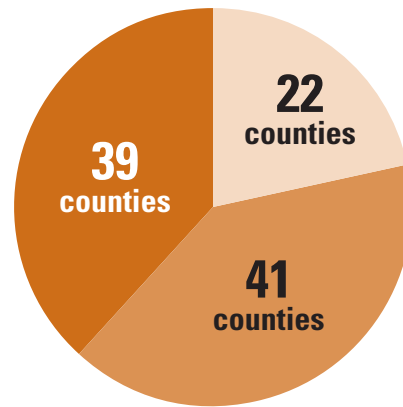
Warning
 County has three or more indicators of poverty concern and needs to initiate corrective action.

Overview of Counties by Well-Being Indicator

Infant Mortality¹



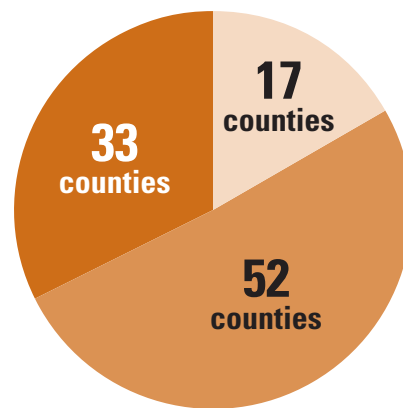
Poverty Rate²



Birth Mothers Without a High School Degree³



Renters Unable to Afford Fair Market Rate⁴



- Counties better than benchmark
- Counties between benchmark and current state rate
- Counties worse than current state rate

¹ Benchmark is 4.5 deaths per 1,000 (based on Health and Human Services *Healthy People 2010* report); Illinois Center for Health Statistics, Illinois Department of Public Health

² Benchmark is 7.5% (set by Illinois Poverty Summit); U.S. Census 2000

³ Benchmark is 20% (set by Illinois Poverty Summit); Illinois Center for Health Statistics, Illinois Department of Public Health

⁴ Benchmark is 31% (set by Illinois Poverty Summit); Estimated by National Low Income Housing Coalition

County	1999-2001 Infant Mortality (deaths per 1,000 births) ¹	Poverty Rate 1999 ²	Birth Mothers Without a High School degree 2001 ³	Renters Unable to Afford FMR 2-bedroom 2000 ⁴
Illinois total	8.0	10.7	21.7	39
Adams	5.5	10.0	12.6	35
Alexander	7.8	26.1	21.7	63
Bond	10.6	9.3	14.3	33
Boone	5.5	7.0	28.3	36
Brown	0.0	8.5	24.6	30
Bureau	5.6	7.3	18.2	27
Calhoun	0.0	9.0	6.1	34
Carroll	11.8	9.6	13.6	26
Cass	8.5	12.0	30.7	34
Champaign	9.0	16.1	11.1	46
Christian	10.0	9.5	20.7	33
Clark	1.8	9.2	14.2	34
Clay	0.0	11.8	21.7	38
Clinton	4.9	6.4	11.5	34
Coles	9.4	17.5	15.1	36
Cook	9.3	13.5	27.1	40
Crawford	7.7	11.2	19.0	35
Cumberland	10.5	9.5	18.7	36
DeKalb	7.3	11.4	12.5	44
De Witt	12.8	8.2	15.4	23
Douglas	5.5	6.4	35.7	33
DuPage	6.4	3.6	11.0	39
Edgar	10.8	10.5	16.5	38
Edwards	8.1	9.8	5.0	42
Effingham	10.0	8.1	14.1	30
Fayette	7.9	12.2	22.6	36
Ford	5.5	7.0	7.4	38
Franklin	9.8	16.2	16.9	50
Fulton	4.1	9.9	16.8	36
Gallatin	4.6	20.7	15.6	57
Greene	3.8	12.4	22.0	46
Grundy	6.8	4.8	10.4	33

Bold — On watch list (see p. 34)

Bold Italic — On warning list (see p. 34)

¹ Benchmark is 4.5 deaths per 1,000 (based on Health and Human Services *Healthy People 2010* report); Illinois Center for Health Statistics, Illinois Department of Public Health² Benchmark is 7.5% (set by Illinois Poverty Summit); U.S. Census 2000³ Benchmark is 20% (set by Illinois Poverty Summit); Illinois Center for Health Statistics, Illinois Department of Public Health⁴ Benchmark is 31% (set by Illinois Poverty Summit); Estimated by National Low Income Housing Coalition

County	Between benchmark and state rate		Worse than state rate	
	1999-2001 Infant Mortality (deaths per 1,000 births) ¹	Poverty Rate 1999 ²	Birth Mothers Without a High School degree 2001 ³	Renters Unable to Afford FMR 2-bedroom 2000 ⁴
Hamilton	14.3	12.9	16.1	54
Hancock	1.5	8.3	6.9	30
Hardin	0.0	18.6	14.3	58
Henderson	0.0	9.5	14.1	34
Henry	8.6	8.0	13.6	34
Iroquois	4.6	8.7	19.3	27
Jackson	8.8	25.2	13.6	47
Jasper	15.3	9.9	9.5	36
Jefferson	7.1	12.3	21.1	40
Jersey	5.7	7.1	9.1	35
Jo Daviess	4.2	6.7	14.1	27
Johnson	7.3	11.3	13.2	40
Kane	6.8	6.7	31.3	40
Kankakee	8.9	11.4	19.8	38
Kendall	7.6	3.0	9.1	36
Knox	7.3	11.1	17.4	36
Lake	5.0	5.7	20.1	44
La Salle	5.4	9.1	17.7	36
Lawrence	2.0	13.7	20.6	44
Lee	7.2	7.7	13.5	26
Livingston	6.5	8.8	20.8	34
Logan	6.1	8.1	21.1	28
Macon	9.5	12.9	20.6	38
Macoupin	5.9	9.4	15.0	36
Madison	7.1	9.8	16.4	35
Marion	7.5	11.3	25.7	38
Marshall	7.6	5.6	14.1	34
Mason	5.5	9.7	21.5	32
Massac	1.8	13.5	24.4	49
McDonough	3.3	19.8	17.4	40
McHenry	4.9	3.7	13.7	39
McLean	6.0	9.7	8.5	39
Menard	7.2	8.2	10.7	36
Mercer	1.7	7.8	9.1	30
Monroe	3.8	3.4	3.1	29
Montgomery	2.9	13.4	21.5	33
Morgan	4.0	9.7	18.2	35

Bold — On watch list (see p. 34)

Bold Italic — On warning list (see p. 34)

County	Between benchmark and state rate		Worse than state rate	
	1999-2001 Infant Mortality (deaths per 1,000 births) ¹	Poverty Rate 1999 ²	Birth Mothers Without a High School degree 2001 ³	Renters Unable to Afford FMR 2-bedroom 2000 ⁴
Moultrie	8.2	7.8	31.8	26
Ogle	7.7	7.1	18.0	34
Peoria	8.9	13.7	17.8	39
Perry	7.1	13.2	16.3	48
Piatt	11.4	5.0	15.2	28
Pike	1.8	12.4	18.1	44
Pope	0.0	18.2	16.1	61
Pulaski	9.4	24.7	25.0	67
Putnam	5.1	5.5	14.5	28
Randolph	14.1	10.0	17.5	34
Richland	8.4	12.9	13.2	38
Rock Island	7.5	10.7	21.6	36
St. Clair	9.6	14.5	19.9	35
Saline	12.4	14.2	19.0	54
Sangamon	6.8	9.3	15.8	33
Schuyler	4.3	10.1	8.5	52
Scott	5.1	9.7	20.3	34
Shelby	9.6	9.1	14.3	32
Stark	8.8	8.6	14.5	33
Stephenson	5.1	9.0	16.3	28
Tazewell	7.6	6.3	12.0	40
Union	1.6	16.5	18.5	44
Vermilion	12.6	13.3	22.5	42
Wabash	4.8	14.1	16.7	44
Warren	1.6	9.2	17.8	38
Washington	13.4	6.0	14.8	23
Wayne	13.4	12.4	15.5	44
White	0.0	12.5	16.7	39
Whiteside	5.8	8.5	19.0	32
Will	6.6	4.9	11.1	44
Williamson	5.6	14.6	14.1	40
Winnebago	8.2	9.6	23.7	38
Woodford	6.0	4.3	7.6	40

Bold — On watch list (see p. 34)

Bold Italic — On warning list (see p. 34)

¹ Benchmark is 4.5 deaths per 1,000 (based on Health and Human Services *Healthy People 2010* report); Illinois Center for Health Statistics, Illinois Department of Public Health² Benchmark is 7.5% (set by Illinois Poverty Summit); U.S. Census 2000³ Benchmark is 20% (set by Illinois Poverty Summit); Illinois Center for Health Statistics, Illinois Department of Public Health⁴ Benchmark is 31% (set by Illinois Poverty Summit); Estimated by National Low Income Housing Coalition

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Appendix

Three 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.

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.

**2003 Poverty Level Guideline
48 contiguous states and the District of Columbia**

Size of family	Federal Poverty Level
1	\$8,980
2	\$12,120
3	\$15,260
4	\$18,400
5	\$21,540
6	\$24,680
7	\$27,820
8	\$30,960

Income and Education

County	2001 Per Capita Income	2001 Median Family Income	March 2003 Unemployment Rate	2000 Percentage of People w/o High School Diploma
Illinois	32,990	n/a	6.8	18.6
Adams	26,023	44,700	5.4	16.3
Alexander	18,275	31,100	8.5	33.0
Bond	21,306	53,700	5.4	27.2
Boone	26,550	57,100	10.3	19.2
Brown	17,905	47,900	4.5	36.7
Bureau	24,851	49,900	8.7	15.9
Calhoun	22,535	45,500	6.3	20.1
Carroll	23,917	53,000	11.2	16.7
Cass	23,917	42,400	6.3	20.0
Champaign	26,808	56,300	3.3	9.0
Christian	24,355	45,800	6.6	19.0
Clark	21,742	45,900	7.1	20.0
Clay	23,419	39,800	7.6	24.1
Clinton	26,128	60,400	6.0	22.6
Coles	23,504	48,200	5.7	17.1
Cook	35,169	70,500	7.3	22.3
Crawford	22,420	42,100	7.0	20.7
Cumberland	22,731	43,400	8.7	19.8
DeKalb	27,764	70,500	7.1	22.5
De Witt	23,626	62,700	9.5	16.5
Douglas	25,355	46,700	4.8	20.7
DuPage	46,855	70,500	5.4	10.0
Edgar	23,466	40,600	5.8	18.6
Edwards	21,606	39,100	5.5	17.7
Effingham	26,509	50,400	7.0	16.6
Fayette	19,704	41,000	8.5	17.8
Ford	26,507	48,300	5.5	14.0
Franklin	19,922	30,300	8.1	23.3
Fulton	22,371	39,900	11.2	21.7
Gallatin	21,582	34,400	9.3	26.4
Greene	19,134	36,100	6.5	21.1

¹ U.S. Bureau of Economic Analysis

² U.S. Department of Housing and Urban Development

³ Illinois Department of Employment Security

⁴ Illinois State Board of Education

⁵ U.S. Census 2000

Income and Education

County	2001 Per Capita Income	2001 Median Family Income	March 2003 Unemployment Rate	2000 Percentage of People w/o High School Diploma
Grundy	31,559	64,800	11.8	13.1
Hamilton	19,579	34,800	8.5	25.7
Hancock	24,404	43,600	6.8	14.3
Hardin	19,164	29,900	6.1	31.9
Henderson	22,735	48,500	6.5	17.6
Henry	26,407	52,700	7.1	15.5
Iroquois	22,631	47,500	7.4	19.7
Jackson	22,703	42,700	4.5	14.8
Jasper	22,167	41,800	10.5	17.4
Jefferson	23,155	39,500	6.3	23.0
Jersey	23,872	60,400	6.3	17.5
Jo Daviess	28,111	52,800	6.9	16.4
Johnson	16,600	38,200	7.0	32.9
Kane	30,911	70,500	8.6	19.8
Kankakee	24,749	70,500	8.5	20.2
Kendall	31,858	80,900	7.3	10.1
Knox	23,984	45,800	8.5	18.2
Lake	48,794	70,500	6.8	13.4
La Salle	24,761	54,400	9.8	18.6
Lawrence	24,006	36,600	6.6	18.7
Lee	22,944	50,500	6.8	19.8
Livingston	26,008	51,900	6.6	21.9
Logan	21,937	53,000	8.0	19.6
McDonough	22,005	45,900	5.2	13.1
McHenry	32,874	70,500	7.2	10.8
McLean	30,761	65,000	3.3	9.3
Macon	28,417	51,900	8.0	16.8
Macoupin	24,093	41,600	7.3	17.9
Madison	27,227	60,400	6.1	15.7
Marion	22,621	41,400	9.9	20.9
Marshall	24,629	46,600	6.4	15.0
Mason	24,000	44,300	7.9	20.1
Massac	21,733	37,800	4.8	23.5
Menard	28,834	61,100	5.6	11.7
Mercer	24,939	50,100	9.7	15.1
Monroe	30,289	60,400	4.9	12.8

Income and Education

County	2001 Per Capita Income	2001 Median Family Income	March 2003 Unemployment Rate	2000 Percentage of People w/o High School Diploma
Montgomery	22,343	44,600	8.8	22.9
Morgan	24,017	51,200	5.6	20.1
Moultrie	22,704	50,600	4.9	21.2
Ogle	24,721	57,100	8.4	16.9
Peoria	30,287	55,000	6.5	16.2
Perry	18,976	35,200	9.9	27.7
Piatt	29,230	55,200	5.9	11.3
Pike	19,578	34,800	6.7	20.4
Pope	17,818	36,900	10.1	24.2
Pulaski	18,166	27,800	10.1	29.3
Putnam	27,017	50,400	8.5	16.2
Randolph	20,405	44,100	6.0	28.7
Richland	25,416	44,900	6.6	16.6
Rock Island	27,477	52,700	6.3	17.4
St. Clair	25,354	60,400	7.1	19.1
Saline	20,974	35,000	8.7	23.9
Sangamon	31,183	61,100	5.2	11.9
Schuyler	23,089	33,500	5.8	16.4
Scott	18,488	45,500	8.3	16.9
Shelby	20,952	46,400	7.2	17.1
Stark	24,018	37,000	11.0	16.6
Stephenson	27,255	56,200	8.5	15.9
Tazewell	28,096	55,000	5.8	15.0
Union	20,855	37,600	8.1	25.2
Vermilion	22,027	43,300	8.5	21.3
Wabash	20,978	42,900	7.4	17.8
Warren	19,553	39,800	7.2	17.7
Washington	25,774	57,200	4.7	20.9
Wayne	20,408	40,000	6.4	24.8
White	22,995	40,000	5.7	25.4
Whiteside	24,419	49,900	8.0	20.2
Will	27,450	70,500	7.9	13.1
Williamson	23,384	41,200	6.3	20.2
Winnebago	26,599	57,100	8.8	18.6
Woodford	27,025	55,000	5.0	12.2

Housing

County	Fair Market Rent for a Two Bedroom	Annual Income Needed to Afford a Two Bedroom	Annual Income Needed to Afford a Two Bedroom as a % of AMI	Housing Wage for a Two Bedroom	Two Bedroom Housing Wage as a % of Minimum Wage	Work Hours per Week at Minimum Wage (\$5.15/hr) Needed to Afford a Two Bedroom
Adams	400	16,000	34.5	7.69	149.4	59.7
Alexander	400	16,000	48.3	7.69	149.4	59.7
Bond	400	16,000	28.8	7.69	149.4	59.7
Boone	603	24,120	40.3	11.60	225.2	90.1
Brown	400	16,000	31.3	7.69	149.4	59.7
Bureau	409	16,360	30.2	7.87	152.7	61.1
Calhoun	400	16,000	34.0	7.69	149.4	59.7
Carroll	400	16,000	28.5	7.69	149.4	59.7
Cass	400	16,000	35.1	7.69	149.4	59.7
Champaign	636	25,440	42.7	12.23	237.5	95.0
Christian	402	16,080	34.3	7.73	150.1	60.0
Clark	400	16,000	32.9	7.69	149.4	59.7
Clay	400	16,000	37.0	7.69	149.4	59.7
Clinton	655	26,200	42.7	12.60	244.6	97.8
Coles	463	18,520	38.2	8.90	172.9	69.2
Cook	928	37,120	49.2	17.85	346.5	138.6
Crawford	400	16,000	36.9	7.69	149.4	59.7
Cumberland	400	16,000	35.5	7.69	149.4	59.7
DeKalb	733	29,320	43.2	14.10	273.7	109.5
De Witt	400	16,000	35.5	7.69	149.4	59.7
Douglas	400	16,000	24.7	7.69	149.4	59.7
DuPage	928	37,120	49.2	17.85	346.5	138.6
Edgar	400	16,000	37.2	7.69	149.4	59.7
Edwards	400	16,000	38.0	7.69	149.4	59.7
Effingham	400	16,000	31.6	7.69	149.4	59.7
Fayette	400	16,000	37.3	7.69	149.4	59.7
Ford	481	19,240	38.3	9.25	179.6	71.8
Franklin	400	16,000	52.8	7.69	149.4	59.7
Fulton	411	16,440	38.3	7.90	153.5	61.4
Gallatin	400	16,000	43.5	7.69	149.4	59.7
Greene	400	16,000	41.9	7.69	149.4	59.7
Grundy	665	26,600	38.3	12.79	248.3	99.3
Hamilton	400	16,000	43.0	7.69	149.4	59.7

Housing

County	Fair Market Rent for a Two Bedroom	Annual Income Needed to Afford a Two Bedroom	Annual Income Needed to Afford a Two Bedroom as a % of AMI	Housing Wage for a Two Bedroom	Two Bedroom Housing Wage as a % of Minimum Wage	Work Hours per Week at Minimum Wage (\$5.15/hr) Needed to Afford a Two Bedroom
Hancock	400	16,000	34.0	7.69	149.4	59.7
Hardin	400	16,000	50.0	7.69	149.4	59.7
Henderson	400	16,000	30.9	7.69	149.4	59.7
Henry	512	20,480	38.2	9.85	191.2	76.5
Iroquois	400	16,000	31.1	7.69	149.4	59.7
Jackson	426	17,040	38.3	8.19	159.1	63.6
Jasper	400	16,000	37.5	7.69	149.4	59.7
Jefferson	407	16,280	39.6	7.83	152.0	60.8
Jersey	655	26,200	42.7	12.60	244.6	97.8
Jo Daviess	400	16,000	29.2	7.69	149.4	59.7
Johnson	400	16,000	40.7	7.69	149.4	59.7
Kane	928	37,120	49.2	17.85	346.5	138.6
Kankakee	634	25,360	45.8	12.19	236.7	94.7
Kendall	825	33,000	37.1	15.87	308.1	123.2
Knox	400	16,000	33.8	7.69	149.4	59.7
Lake	928	37,120	49.2	17.85	346.5	138.6
La Salle	525	21,000	36.2	10.10	196.0	78.4
Lawrence	400	16,000	43.7	7.69	149.4	59.7
Lee	425	17,000	32.0	8.17	158.7	63.5
Livingston	456	18,240	32.8	8.77	170.3	68.1
Logan	439	17,560	33.1	8.44	163.9	65.6
McDonough	400	16,000	33.6	7.69	149.4	59.7
McHenry	928	37,120	49.2	17.85	346.5	138.6
McLean	594	23,760	34.3	11.42	221.8	88.7
Macon	482	19,280	35.5	9.27	180.0	72.0
Macoupin	400	16,000	36.6	7.69	149.4	59.7
Madison	655	26,200	42.7	12.60	244.6	97.8
Marion	400	16,000	36.7	7.69	149.4	59.7
Marshall	400	16,000	34.3	7.69	149.4	59.7
Mason	400	16,000	35.9	7.69	149.4	59.7
Massac	400	16,000	40.9	7.69	149.4	59.7
Menard	551	22,040	34.0	10.60	205.8	82.3
Mercer	400	16,000	30.4	7.69	149.4	59.7
Monroe	655	26,200	42.7	12.60	244.6	97.8
Montgomery	400	16,000	34.3	7.69	149.4	59.7

Housing

County	Fair Market Rent for a Two Bedroom	Annual Income Needed to Afford a Two Bedroom	Annual Income Needed to Afford a Two Bedroom as a % of AMI	Housing Wage for a Two Bedroom	Two Bedroom Housing Wage as a % of Minimum Wage	Work Hours per Week at Minimum Wage (\$5.15/hr) Needed to Afford a Two Bedroom
Morgan	466	18,640	35.0	8.96	174.0	69.6
Moultrie	400	16,000	29.1	7.69	149.4	59.7
Ogle	603	24,120	40.3	11.60	225.2	90.1
Peoria	596	23,840	41.2	11.46	222.6	89.0
Perry	400	16,000	45.5	7.69	149.4	59.7
Piatt	438	17,520	30.3	8.42	163.6	65.4
Pike	400	16,000	45.3	7.69	149.4	59.7
Pope	400	16,000	39.5	7.69	149.4	59.7
Pulaski	400	16,000	57.6	7.69	149.4	59.7
Putnam	400	16,000	30.2	7.69	149.4	59.7
Randolph	400	16,000	34.2	7.69	149.4	59.7
Richland	400	16,000	34.6	7.69	149.4	59.7
Rock Island	512	20,480	38.2	9.85	191.2	76.5
St. Clair	655	26,200	42.7	12.60	244.6	97.8
Saline	400	16,000	43.5	7.69	149.4	59.7
Sangamon	551	22,040	34.0	10.60	205.8	82.3
Schuyler	400	16,000	47.8	7.69	149.4	59.7
Scott	400	16,000	34.3	7.69	149.4	59.7
Shelby	400	16,000	33.1	7.69	149.4	59.7
Stark	400	16,000	42.7	7.69	149.4	59.7
Stephenson	424	16,960	29.7	8.15	158.3	63.3
Tazewell	596	23,840	41.2	11.46	222.6	89.0
Union	400	16,000	41.5	7.69	149.4	59.7
Vermilion	441	17,640	39.2	8.48	164.7	65.9
Wabash	400	16,000	37.3	7.69	149.4	59.7
Warren	400	16,000	39.2	7.69	149.4	59.7
Washington	442	17,680	28.7	8.50	165.0	66.0
Wayne	400	16,000	38.4	7.69	149.4	59.7
White	400	16,000	37.6	7.69	149.4	59.7
Whiteside	443	17,720	35.0	8.52	165.4	66.2
Will	928	37,120	49.2	17.85	346.5	138.6
Williamson	402	16,080	37.1	7.73	150.1	60.0
Winnebago	603	24,120	40.3	11.60	225.2	90.1
Woodford	596	23,840	41.2	11.46	222.6	89.0

Health

County	Adult Population Uninsured (2000)	% Adults Avoided Going to Doctor because of Cost (2000)	% Births to Teens (2001)	% of Children Receiving Food Stamps (2002)	# of Medicaid Enrollees per Medicaid Physician Vendor (1999)
Illinois	10.3	7.2	10.9	12.6	88.8
Adams	10.9	8.3	12.6	12.2	86.5
Alexander	14.7	15.3	21.0	42.9	1,200.7
Bond	11.2	7.8	17.3	9.9	189.5
Boone	6.9	6.9	10.8	5.8	166.2
Brown	12.9	6.6	21.1	8.8	629.0
Bureau	11.4	9.5	13.1	7.6	103.1
Calhoun	13.7	8.5	8.2	5.6	257.0
Carroll	8.6	6.4	12.2	9.6	393.6
Cass	13.8	8.7	12.6	9.2	868.0
Champaign	8.8	6.8	9.3	13.5	50.9
Christian	10.1	6.1	12.1	11.6	280.9
Clark	12.7	11.7	10.2	12.3	384.7
Clay	10.1	11.0	19.2	12.8	264.2
Clinton	6.0	4.8	8.3	6.2	179.4
Coles	11.3	9.0	12.8	12.2	63.7
Cook	12.8	7.2	12.3	16.6	104.3
Crawford	12.3	10.9	14.1	13.9	178.6
Cumberland	11.0	8.6	16.3	11.8	825.5
DeKalb	10.1	7.7	8.2	5.5	64.0
De Witt	8.2	7.3	10.6	12.3	288.5
Douglas	6.4	5.2	7.2	6.4	203.9
DuPage	8.4	8.5	4.4	2.4	21.4
Edgar	10.5	8.2	17.3	13.3	303.2
Edwards	6.8	10.0	3.8	1.9	877.0
Effingham	9.7	6.4	7.9	9.6	58.4
Fayette	11.6	9.2	19.7	16.6	221.5
Ford	7.9	6.8	10.8	7.7	128.7
Franklin	12.7	10.7	14.8	22.1	260.2
Fulton	14.1	9.2	13.3	14.5	209.6
Gallatin	20.4	14.5	11.7	21.9	n/a

¹ Illinois Behavioral Risk Factor Surveillance System (BRFSS)² Illinois State Board of Education³ Illinois Department of Public Aid and U.S. Health Care Finance Administration⁴ Illinois Department of Public Health⁵ Illinois Department of Human Services

Health

County	Adult Population Uninsured (2000)	% Adults Avoided Going to Doctor because of Cost (2000)	% Births to Teens (2001)	% of Children Receiving Food Stamps (2002)	# of Medicaid Enrollees per Medicaid Physician Vendor (1999)
Greene	15.5	9.9	12.7	10.8	229.8
Grundy	10.6	6.8	8.1	4.1	46.6
Hamilton	14.6	13.5	12.6	12.3	221.1
Hancock	7.9	7.0	11.4	9.8	219.7
Hardin	12.4	11.3	11.6	21.0	196.4
Henderson	9.1	6.9	7.7	9.3	337.7
Henry	5.9	7.0	12.9	7.8	182.5
Iroquois	10.6	8.6	14.4	9.6	215.4
Jackson	9.2	7.3	9.9	23.6	92.4
Jasper	14.8	11.6	10.5	9.2	1,489.0
Jefferson	11.9	12.0	14.9	19.8	98.8
Jersey	12.6	8.2	7.1	8.9	221.4
Jo Daviess	9.8	9.3	8.3	4.4	152.0
Johnson	13.5	8.9	7.5	14.3	1,758.0
Kane	8.9	9.3	9.1	7.2	62.1
Kankakee	11.0	8.9	14.5	16.6	95.8
Kendall	7.8	5.4	5.1	2.9	154.9
Knox	9.9	7.5	12.6	16.4	95.4
Lake	10.3	7.4	7.7	4.5	46.2
La Salle	9.1	6.8	11.6	10.2	97.3
Lawrence	13.3	13.2	20.0	12.5	396.0
Lee	5.1	6.2	10.1	6.2	71.4
Livingston	9.0	8.9	11.7	9.9	152.0
Logan	13.2	12.4	16.4	12.0	443.1
McDonough	17.5	9.0	12.2	15.2	103.0
McHenry	6.4	9.0	5.5	1.6	40.8
McLean	7.0	7.7	7.0	9.4	57.1
Macon	7.3	6.2	15.1	19.5	101.4
Macoupin	9.9	6.2	9.3	9.9	317.8
Madison	9.6	8.7	12.0	13.1	120.0
Marion	14.7	12.3	17.6	22.4	143.6
Marshall	8.6	8.8	11.8	8.7	255.0
Mason	10.4	11.7	17.0	14.3	526.8
Massac	12.8	9.8	14.4	19.6	332.4
Menard	8.6	7.2	13.6	8.1	287.0
Mercer	9.4	7.8	9.6	10.3	442.6

Health

County	Adult Population Uninsured (2000)	% Adults Avoided Going to Doctor because of Cost (2000)	% Births to Teens (2001)	% of Children Receiving Food Stamps (2002)	# of Medicaid Enrollees per Medicaid Physician Vendor (1999)
Monroe	3.4	4.3	5.4	1.8	131.3
Montgomery	14.4	12.0	15.1	13.3	331.4
Morgan	10.9	9.4	13.9	13.7	98.0
Moultrie	6.9	7.3	11.1	6.5	204.8
Ogle	8.0	7.0	7.6	6.3	163.0
Peoria	9.7	9.3	14.2	19.6	57.5
Perry	13.8	14.2	10.7	15.1	193.2
Piatt	5.5	5.4	10.3	4.6	237.5
Pike	14.4	10.3	10.2	10.8	190.7
Pope	11.7	13.3	16.1	15.6	n/a
Pulaski	21.8	15.4	23.1	33.8	n/a
Putnam	9.6	6.9	11.3	8.7	466.0
Randolph	6.6	8.4	12.8	14.4	126.6
Richland	11.2	10.6	9.5	15.3	113.3
Rock Island	10.1	9.3	14.8	14.8	86.3
St. Clair	11.4	9.1	16.0	9.3	159.0
Saline	14.7	10.2	17.9	22.5	210.6
Sangamon	8.9	8.8	13.3	14.5	38.7
Schuyler	13.3	8.0	2.4	6.1	206.8
Scott	11.7	7.3	18.6	9.4	382.5
Shelby	7.3	7.8	12.6	7.9	206.8
Stark	9.0	10.2	9.2	9.3	146.4
Stephenson	11.8	7.7	14.8	12.9	73.2
Tazewell	7.9	8.7	9.7	8.9	135.0
Union	12.3	9.0	9.5	19.0	220.8
Vermilion	9.5	9.4	16.1	21.6	153.2
Wabash	12.5	9.8	11.8	12.5	136.6
Warren	10.4	8.4	13.1	11.6	202.9
Washington	6.1	5.4	10.1	7.1	130.1
Wayne	14.0	7.5	15.9	12.1	173.1
White	9.7	11.0	14.6	14.9	315.7
Whiteside	12.0	12.1	14.4	8.1	87.7
Will	5.9	6.1	6.3	1.0	35.3
Williamson	13.9	9.1	12.4	16.7	118.2
Winnebago	8.2	5.6	12.7	15.4	60.3
Woodford	4.8	3.6	6.8	4.1	92.2

Notes

Much of the data in this report is derived from the Current Population Survey (CPS), conducted by the U.S. Department of Commerce. The CPS is the primary source of information on the labor force characteristics of the U.S. population, as well as the most commonly cited source of federal and state poverty estimates in the periods between the decennial censuses. The Current Population Survey (CPS) is a monthly survey of about 50,000 households conducted by the Bureau of the Census for the Bureau of Labor Statistics. The data in this report comes from the March survey, which covers topics useful for this study. To increase sample size and improve statistical validity of the data findings, this report uses a recommended practice of combining records of the March CPS for multiple years for some comparisons. Cross-state comparisons for Illinois are taken from the CPS multi-year averages. The most recent annual CPS, in this case covering 2002, is used to provide the official annual poverty rate for Illinois.

The second major source of data on poverty in this report is the decennial Census of Population and Housing, here primarily the 2000 Census. The Census provides a wide range of detailed information on poverty characteristics for many smaller units of geography including counties. The sample sizes are very large and the range of characteristics collected is broad, allowing for cross analysis of data. Where the CPS is useful for its frequency of collection, the decennial Census is important for its depth of data. The 2000 Census is used in this report for poverty data on Illinois counties.

Data relating to poverty in the U.S. is collected by these and other federal agencies and collection processes. Slight variations in poverty populations and rates occur due to different samples, sample sizes, methodologies, time period of collection, and other factors. Examining a combination of the more timely and the more detailed data allows for a greater understanding of poverty characteristics and trends.

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