



2001 Report on Illinois Poverty

Acknowledgments

We gratefully acknowledge these funders for their generous financial support of the Illinois Poverty Summit:

The Joyce Foundation

John D. and Catherine T. MacArthur Foundation

Art and Jo Moore

The Woods Charitable Fund

Sara Lee Corporation

The Illinois Poverty Summit is facilitated by Heartland Alliance for Human Needs & Human Rights, a Chicago-based anti-poverty, human rights organization. Founded in 1888, Heartland Alliance provides housing, health care and human services to 55,000 impoverished Chicagoans annually through innovative programs and advocacy.

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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The Illinois Poverty Summit

The Illinois Poverty Summit was created to stimulate an uncommon dialogue among a broad and diverse group of leaders to develop strategies to eliminate poverty in Illinois.

The Illinois Poverty Summit was established in 2000 to:

Annually convene a group of bipartisan Illinois leaders to set strategic priorities to eliminate poverty in Illinois.

Identify data and demographic trends that help focus and maximize state and federal resources.

Develop an annual “Call to Action” to identify priorities and advance the anti-poverty strategic plan.

Develop anti-poverty initiatives supported by a broad range of Illinois stakeholders, including individuals, corporations, local and state government and other partners.

Four precepts guide the Illinois Poverty Summit:

People who work full-time should not live in poverty.

Elimination of poverty is good for the state and is good for all Illinoisans.

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

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

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Introduction

Despite a decline in the number of people on welfare, poverty remains static in Illinois. One primary reason is that many jobs simply don't pay well. According to a report by the Economic Policy Institute, many jobs in Illinois pay poverty level wages.¹ In 1999, nearly one-quarter (23.9%) of jobs in Illinois paid below the wage needed to lift a family of four above the poverty line with full-time work.

But even this statistic, based on the federal poverty level, doesn't tell the whole story of poverty in Illinois. Most experts agree that the federal poverty level, published since 1964, is not an accurate indicator of what an individual or a family needs to survive. In fact, the statistic only covers the extreme poor and not the working poor who, though employed, remain with little means.

It is increasingly clear that a focus on welfare reduction and "official" poverty levels greatly underestimates who is poor and why poverty persists.

¹ Mishel, Lawrence, et al 2000. *The State of Working America*, Washington, D.C.: Economic Policy Institute.

Greater focus is needed on the working poor. Currently a family of four with an income higher than \$17,029 is not “officially” considered poor. Yet in a recent survey,² nearly two-thirds of Americans say a family earning less than \$20,000 is poor and two in five believe a family of four earning less than \$25,000 is poor. Last year, the annual income level for a family at 150% of the poverty level was \$25,543.

Indeed these families often face the greatest hardship, earning too much to qualify for federal programs and too little to make ends meet.

Poverty impacts residents, communities and the state’s economic vitality and competitiveness.

The Illinois Poverty Summit urges the State of Illinois to begin evaluating its progress in reducing poverty on an annual basis against measurable benchmarks. To do that, however, will require a more sophisticated analysis of poverty than “official” poverty figures permit and moving beyond reduction in the welfare roles as a primary indicator of economic well-being.

The data in this report contributes to achieving that goal.

Four Key Findings

1. MANY ILLINOISANS REMAIN POOR, DESPITE FEWER PEOPLE ON WELFARE

27%

of Illinoisans have little income

(family of four earning less than \$25,543 annually, 150% of poverty level)

9.9%

of Illinoisans are officially poor

(family of four earning less than \$17,029)

Current Population Survey 1997–2000.

A budget for a family of four who are “officially” poor (\$17,029) covers some basic needs:

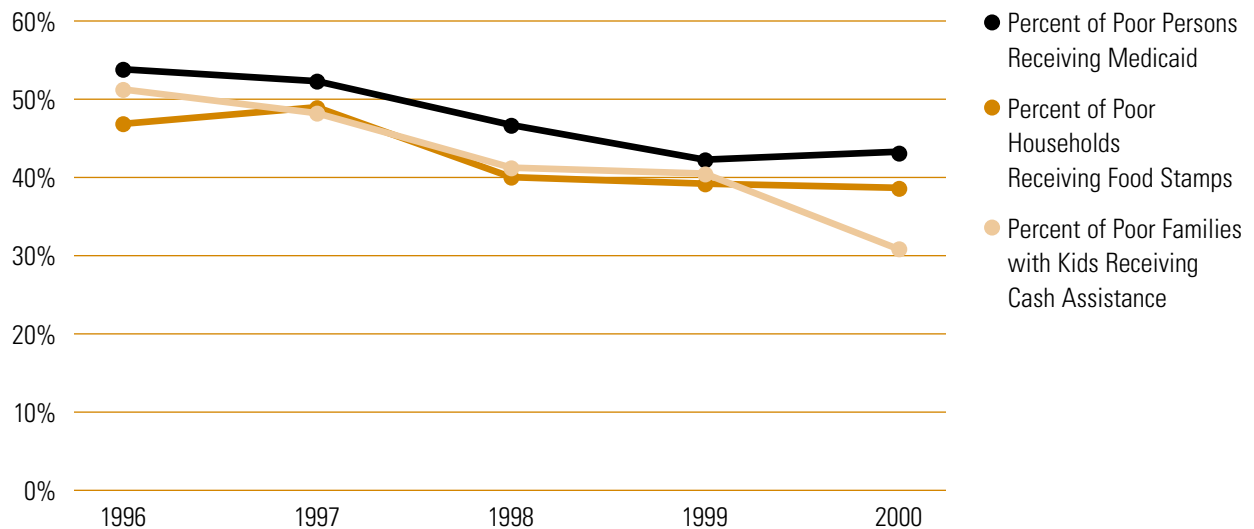
	\$17,029
Rent	-7,980
Transportation	-1,500
Nutrition (excluding food stamps)	- 520
Health care	-2,997
Child care	-4,200
	-\$168

...but leaves no room for emergencies, school supplies, utilities, clothing or birthdays.

Based on data from United States Catholic Conference.

2. THE SAFETY NET IS WEAKENING FOR THOSE WHO NEED IT MOST

The percentage of poor people in Illinois with access to Medicaid, food stamps, or cash assistance has been dropping steadily.



Current Population Survey 1997–2000.

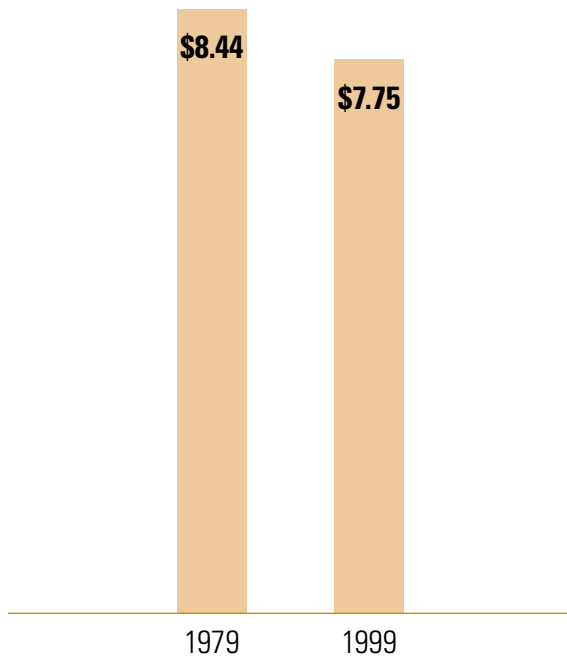
3. RURAL POVERTY IS A SERIOUS PROBLEM IN ILLINOIS

	Chicago	Suburban Chicago	Rural
In poverty	19.4%	5.4%	13.6%
Children in poverty	29.2%	7.9%	19.3%
Working-age adults in poverty	16.0%	4.1%	10.5%
Elderly in poverty	14.4%	6.0%	14.0%

Current Population Survey 1997–2000.

4. LOW-INCOME WORKERS ARE LOSING GROUND

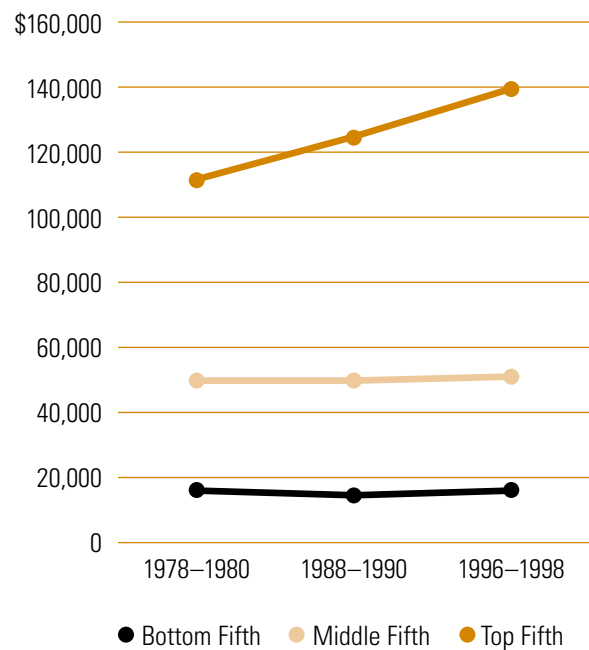
Average inflation-adjusted hourly wage rate for low-income workers in Illinois has dropped 8.2% since the 1970s.



Mishel, Lawrence, et al 2000. *The State of Working America*, Washington, D.C.: Economic Policy Institute.

Income levels of the poor are not keeping pace with inflation.

Changes in Average Income Levels Among Illinois Families



Economic Policy Institute/Center on Budget and Policy Priorities.

State Profile

Serious income disparities continue to plague Illinois, and the state lags behind regional, national and international neighbors on some key poverty indicators. Poverty reduction is critical to maintaining our current standard of living and improving our competitive edge in a global marketplace.

HIGH POVERTY COUNTIES IN ILLINOIS ARE DOWNSTATE

Poverty is unequally distributed in Illinois, where counties with the highest poverty rates are disproportionately located at the southern end of the state.

Nine Illinois counties have poverty rates that are 1.5 times the statewide average:

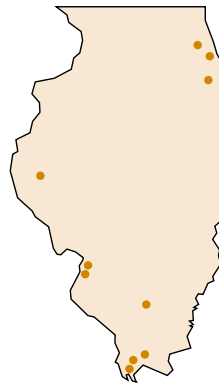
- **Alexander**
- **Franklin**
- **Gallatin**
- **Hardin**
- **Jackson**
- **Jefferson**
- **Pope**
- **Pulaski**
- **Saline**



SCHOOL POVERTY IS A STATEWIDE PROBLEM

Ten Highest Poverty Rates

by School District

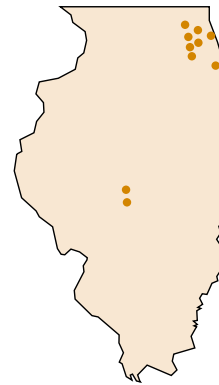


Percent of
Students
in Poverty

Pembroke Consolidated Community School District 259	81.3%
Ford Heights School District 169	63.3%
Cairo Community Unit School District 1	56.4%
Madison Community Unit School District 12	54.1%
Brooklyn Community Unit School District 188	53.9%
East St. Louis School District 189	52.6%
Meridian Community Unit School District 101	43.4%
Cypress School District 64	43.0%
General George Patton School District 133	39.7%
Mount Vernon School District 80	39.1%

Ten Lowest Poverty Rates

by School District



Percent of
Students
in Poverty

Franklin Park School District 84	0.7%
Aptakisic-Tripp Community Consolidated School District 102	0.6%
Sunnybrook School District 171	0.6%
Avoca School District 37	0.6%
Lake Zurich Community Unit School District 95	0.6%
River Forest School District 37	0.6%
Northbrook/Glenview School District 30	0.5%
Pleasant Plains Community Unit School District 8	0.5%
Ball Chatham Community Unit School District 5	0.5%
Western Springs School District 101	0.4%

ILLINOIS INCOMES ARE NOT KEEPING PACE IN THE MIDWEST¹

Though Illinois is one of the wealthiest states, the incomes of its poorest families are near the bottom of the region.

	Poorest	Lower Middle	Middle	Upper Middle	Wealthiest
Illinois	\$14,666	\$33,144	\$51,337	\$72,880	\$141,104
Indiana	\$16,660	\$34,214	\$47,876	\$63,221	\$121,955
Iowa	\$15,143	\$30,020	\$43,780	\$61,416	\$111,852
Michigan	\$14,622	\$33,637	\$51,513	\$72,085	\$134,707
Minnesota	\$16,464	\$36,772	\$54,634	\$75,541	\$144,919
Ohio	\$13,986	\$31,289	\$49,135	\$69,335	\$136,259
Wisconsin	\$16,690	\$35,477	\$51,647	\$69,899	\$136,404
Illinois Rank	5th	5th	4th	2nd	2nd

Note: Each income category equals one-fifth of all Illinois families.

A GROWING NUMBER OF ILLINOIS JOBS PAY POVERTY-LEVEL WAGES²

Percent of Illinois Jobs Paying Below the Wage Needed to Lift a Family Above the Poverty Line



¹ Economic Policy Institute/Center on Budget and Policy Priorities' analysis of data from the U.S. Census Bureau's Current Population Survey. All data are for the 1996–1998 period.

² Mishel, Lawrence, et al 2000. *The State of Working America*, Washington, D.C.: Economic Policy Institute.

ILLINOIS LAGS BEHIND THE U.S. AND OTHER GLOBAL AREAS

Illinois has high rates of low birth weight infants.¹

Illinois	8%
U.S.	5%
Costa Rica	7%
Singapore	7%
Bulgaria	6%
Chile	5%

Illinois falls short in education commitments²

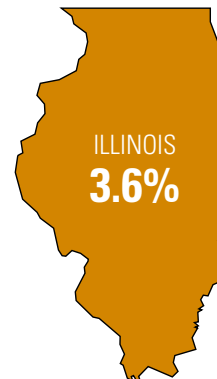
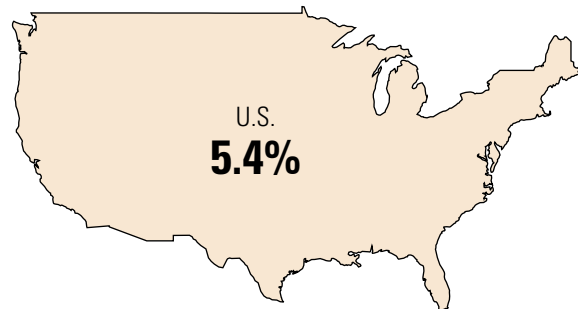
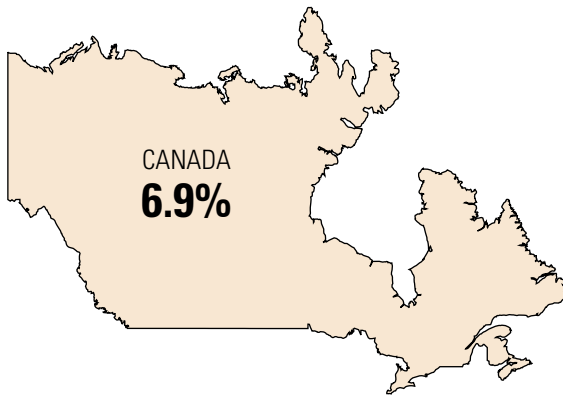
30th

Illinois rank in the U.S. in per student expenditures (\$5,843) in 1998–1999

49th

Illinois rank in percent of revenue from state government (1998–1999) for public elementary and secondary schools

Public Expenditure on Education as Percent of Gross Product³



¹ Illinois: Illinois Department of Public Health. U.S. and other countries: United Nations Development Program, 2000 *Human Development Report 2000* New York: United Nations Development Program.

² Illinois State Board of Education: A Profile of Illinois Public Schools in 1999–2000.

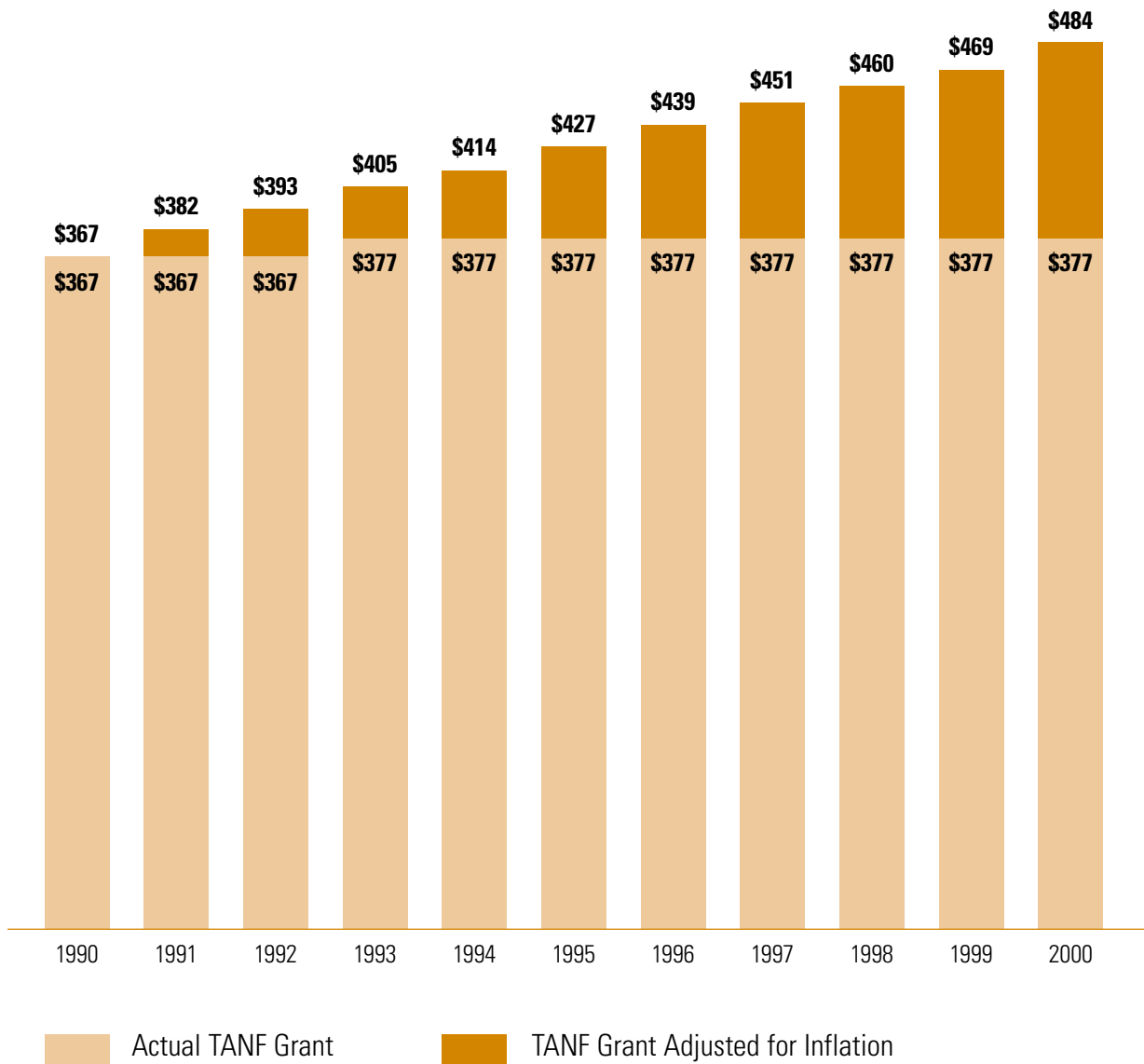
³ Illinois: derived from *Illinois Statistical Abstract*. U.S. and other countries: United Nations Development Program, 2000 *Human Development Report 2000* New York: United Nations Development Program.

Poverty Populations

Welfare roles have shrunk in recent years, but people leaving welfare often receive little assistance and remain poor. Data in this report show that people leaving welfare experience spousal abuse and health insurance loss, have difficulty paying utilities and continue to struggle to make ends meet.

WELFARE GRANTS (TANF) HAVEN'T KEPT UP WITH INFLATION¹

The buying power of the welfare grant has dropped dramatically because grants have not been adjusted for inflation.



WELFARE RECIPIENTS ARE WORKING AND AT HIGH RISK

53%

were working;
median wage: \$7.00 hour

23%

could not pay their full rent
or mortgage

7%

had experienced
homelessness or precarious housing
within the past year

22%

had been physically abused
by a spouse or partner
at some point during their lives

12%

were "sometimes" or "often"
unable to feed children a balanced meal
because there was not enough
money for food

49%

said Medicaid or free health insurance
was the most important benefit for their
family's well-being

13%

had gas or electricity
shut off

41%

had their phone disconnected
for one or more months

PROFILE OF WORKING POOR HOUSEHOLDERS IN ILLINOIS

Working poor families need help with child care, health insurance, education and affordable housing.

	Working Poor	Working, Not Poor
Male	42.4%	71.8%
Female	57.6%	28.2%
In Chicago	31.0%	16.1%
In Chicago-area Suburbs	27.7%	47.4%
Downstate	41.3%	36.5%
In Metro Areas	77.1%	82.2%
In Rural Areas	22.9%	17.8%
African-American	33.3%	11.7%
Latino	20.6%	7.3%
White	44.4%	77.8%
Other Race	2.1%	3.3%
Own their Residence	32.7%	80.8%
Person's Household Receives Food Stamps	30.9%	1.0%
No Health Insurance	31.8%	7.7%
High School Graduate	67.2%	92.4%
Bachelors Degree	5.0%	32.0%

The working poor are predominantly female, living in metropolitan areas, minority and less educated.

The working, non-poor are predominantly male, living in metropolitan areas, white, own their own residences and are better educated.

PROFILES OF MAJOR LOW INCOME GROUPS

Children

RACE/ETHNICITY

42.6% African-American
 34.9% White, non-Latino
 21.6% Latino
 0.9% Other

LIVING SITUATION

40.0% live downstate
 64.2% in female-headed household
 21.3% in public housing
 10.9% in household with rent subsidy

Women

RACE/ETHNICITY

37.4% African-American
 45.2% White, non-Latino
 15.9% Latino
 1.5% Other

HEALTH

15.7% are in fair/poor health

LIVING SITUATION

29.5% live in owner-occupied home
 49.3% live in unit with rental subsidy
 38.9% live downstate
 38.8% live in Chicago

INCOME

62.2% of working age poor women have no wage/salary earnings

Families

RACE/ETHNICITY (OF FAMILY HOUSEHOLDER)

34.9% African-American
 46.3% White, non-Latino
 17.4% Latino
 1.3% Other

EDUCATION (OF FAMILY HOUSEHOLDER)

57.1% are high school graduates
 3.7% have a college degree

INCOME

54.1% have wage/salary earnings
 45.9% do not have wage/salary earnings

PROFILES OF MAJOR LOW INCOME GROUPS

Seniors

RACE/ETHNICITY

21.4% African-American
72.0% White, non-Latino
4.9% Latino
1.7% Other

HEALTH

3.3% are without health insurance
32.6% are in poor health

EDUCATION

96.8% have no college degree

LIVING SITUATION

56.6% own their home
15.5% live in public housing
6.3% receive a rent subsidy
48.8% live downstate

INCOME

17.1% receive food stamps

Disabled

RACE/ETHNICITY

37.3% African-American
54.2% White, non-Latino
7.3% Latino
1.1% Other

EDUCATION

53.2% are high school graduates
96.5% don't have a college degree

LIVING SITUATION

62.4% rent their home
35.2% own their home
45.5% live downstate
35.4% live in Chicago
19.0% live in the suburbs

INCOME

50.1% receive food stamps
88.0% have no wage/salary income

Indicators of Poverty

A family's access to quality affordable health care, decent housing, good education, sufficient income and nutrition are the five factors that determine whether or not a family will be poor. In the following pages, the report examines how Illinoisans are meeting these basic needs.

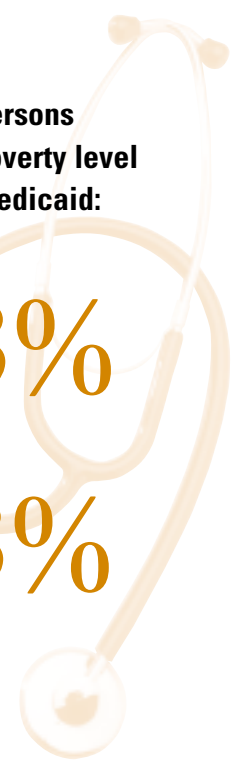
Health

Health is a critical component to ensuring a person’s ability to work — especially for the state’s working poor. Yet the number of people without health insurance is increasing. In 2000, 28.5% of Illinoisans at 100–149% of the poverty level did not have health insurance; in 1994, the number was 23.7%. Almost one-third (30.5%) of the state’s poor population does not have health insurance.

Fewer poor persons living below the poverty level are receiving Medicaid:

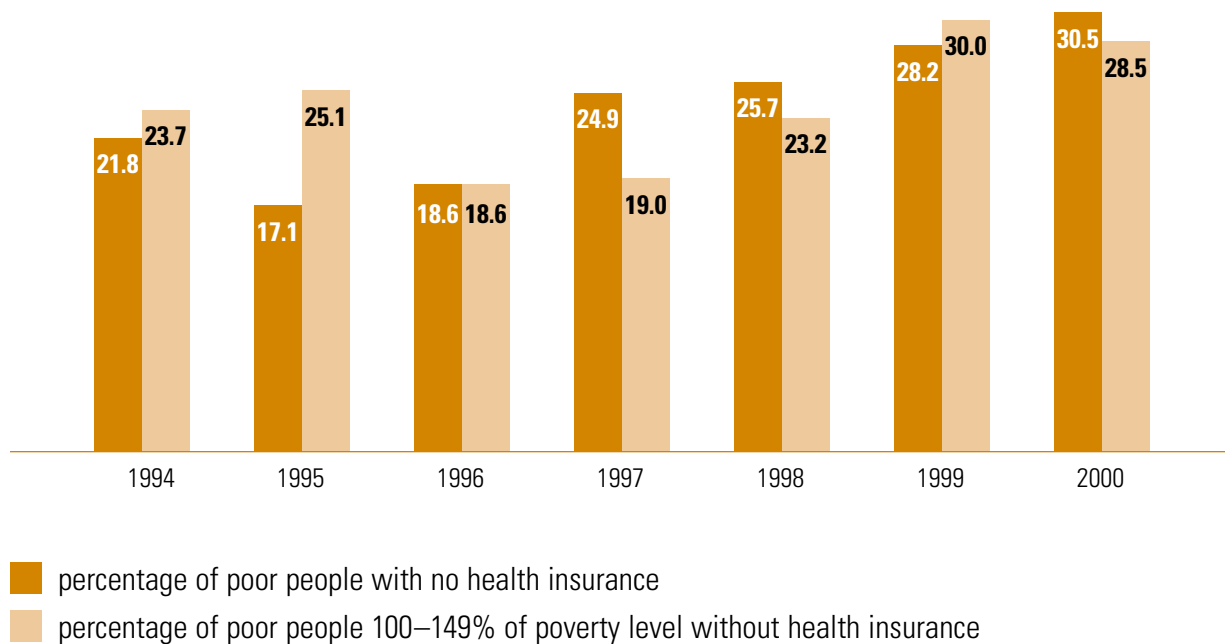
54.3%
in 1994

43.3%
in 2000¹



LACK OF HEALTH CARE COVERAGE²

The percentage of poor people with no health insurance is increasing.

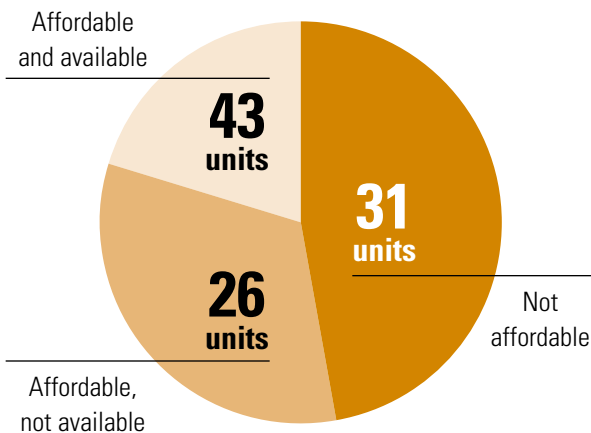


^{1,2}Current Population Survey, 1997–2000.

Housing

A worker in Illinois needs to earn \$12.79 per hour during a 40 hour week to afford a two-bedroom apartment at the fair market rate. This figure represents nearly 2.5 times the current minimum wage of \$5.15 per hour. Less than half (44%) of families in Illinois can afford a two-bedroom apartment at fair market rent.¹

There is a shortage of affordable housing in metropolitan Chicago.
(units out of every 100)²



In 1995, for every **100 renter households** with extremely low incomes, there were only **69 units** they could afford.

Because many of these units were rented by higher-income renters, only **43 units** were both affordable and available for every 100 extremely-low-income renters.

151,000

Households with "worst case" needs for rental housing in the Chicago metropolitan area.

These renters:³

are very poor

(with incomes below 50% of area median income);

include many families with children

(66,300 of the 151,000 households);

are not assisted

by federal, state, or local housing assistance programs;

are vulnerable to homelessness

(96% pay more than half of their income for rent or live in severely inadequate housing).

¹ Chicago Rehab Network.

^{2,3} U.S. Department of Housing and Urban Development (HUD).

Nutrition

The five major food banks in Illinois, and one in St. Louis that serves 12 counties in Illinois, serve hundreds of food pantries, soup kitchens and other distribution centers throughout the state. In Cook County, between 200,000–300,000 residents regularly rely on emergency feeding programs served by the Greater Chicago Food Depository.

The 2001 Thrifty Food Plan

for a couple and two children,
ages 6–11 years, costs

\$445
per month.¹

Minimum Wage

for one month:

\$824

Who gets their food from the Greater Chicago Food Depository?²

- 35%** are children 17 years of age and younger
- 17%** are 65 years of age and older
- 79%** of households have less than \$10,000 in annual income
- 25%** are working poor
- 23%** are disabled
- 29%** are households headed by single parents
- 53%** are unemployed



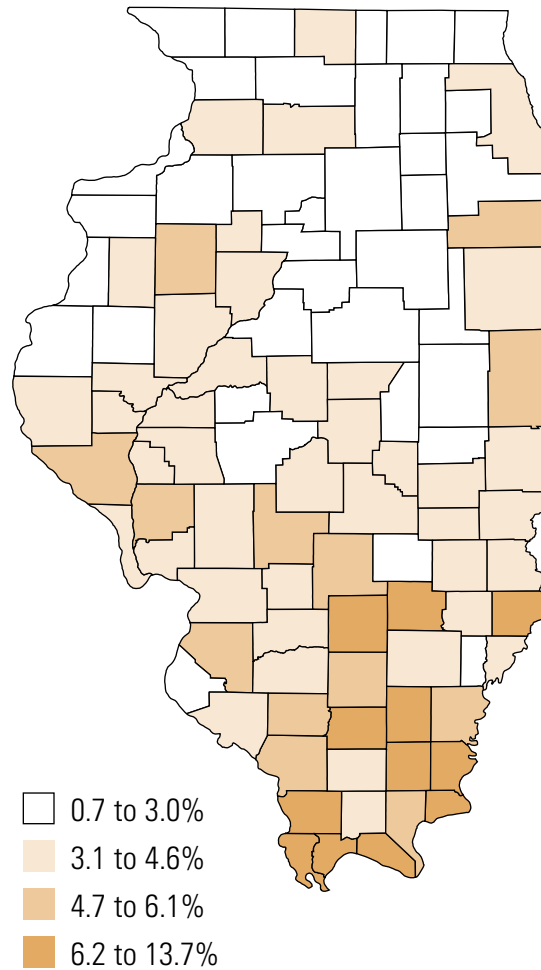
¹ USDA.

² Greater Chicago Food Depository.

Income

Despite the recent economic expansion, Illinois' poorest families remain economically stuck in the 1970s. Nearly one-fourth (23%) of all Illinois workers earned less than \$17,000 in 1999, while Illinois' richest families saw their incomes go up the most.

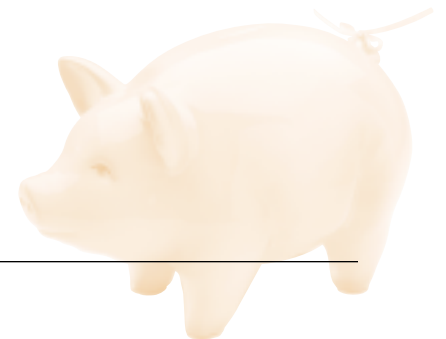
WELFARE INCOME AS % OF ALL INCOME: 1998¹



Incomes of the poor are not keeping up with inflation.

Inflation-Adjusted Change in Incomes
Late 1970s to Late 1990s²

	Change
Poorest Fifth	-\$150 (-1%)
Middle Fifth	\$2,260 (5%)
Richest Fifth	\$29,440 (26%)
Richest 5%	\$69,190 (42%)



Hourly Wage Rate for Low-Wage Workers³ (bottom fifth of workers)

	1979	1989	1999	Percent Change 1979-1999
Illinois	\$8.44	\$7.29	\$7.75	-8.2%
U.S.	\$7.61	\$6.97	\$7.35	-3.4%

¹ U.S. Commerce Department.

² Economic Policy Institute/Center on Budget and Policy Priorities.

³ Mishel, Lawrence, et al 2000. *The State of Working America*, Washington, D.C.: Economic Policy Institute.

Education

Poverty rates show a 70% correlation with student academic performance in Illinois schools. All students should be able to learn and succeed, regardless of their income level.

8th

Illinois' ranking in per capita personal income

49th

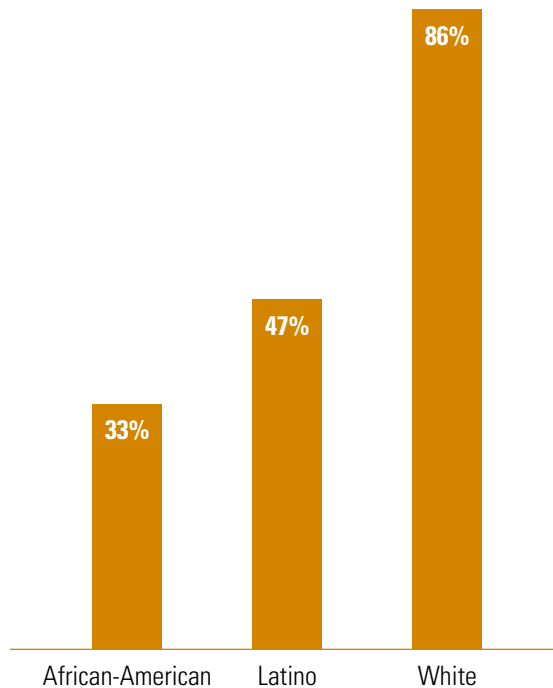
Illinois' ranking in state expenditures for public education

26.7%

of revenue from state government is targeted for public elementary and secondary schools

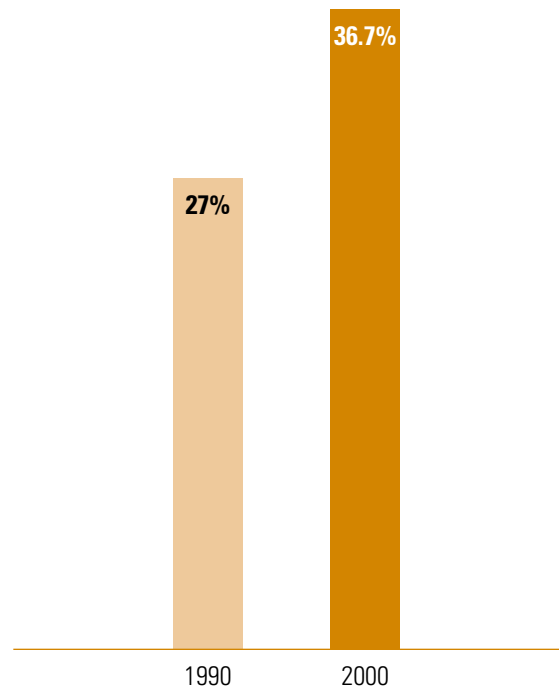
READING STANDARDS

Percentage of Illinois students who meet or exceed 3rd grade reading standards:



LOW-INCOME STUDENTS

The percentage of students who are poor is increasing:



County Well-Being Indicators

Every county is different, but three indicators — infant mortality, birth mothers without a high school degree, and per capita personal income — tell how well a county is faring in the fight against poverty. Local leaders need to take note if their county consistently experiences low levels in one or two of these indicators.

Rural and Urban County Comparisons

	Marion (rural)	Winnebago (urban)	Illinois
1997 poverty rate	15.4%	10.4%	11.3%
1999 unemployment rate	6.49%	4.60%	4.29%
2000 median family income	\$42,474	\$58,139	\$63,757
1998 school operating expense per pupil	\$5,587	\$7,144	\$6,682
Percent of population that is rural	54.4%	12.6%	15.4%
2000 population	41,691	278,418	12,419,293
Largest city	Centralia	Rockford	Chicago

High Poverty Indicator¹**Low Poverty Indicator²**

*Counties in color have two or more high poverty indicators.

County	Infant Mortality, Three-Year Average 1997–1999 ³	Birth Mothers without a High School Degree 1998	Per Capita Personal Income 1998
Illinois	8.2	21.8%	\$29,853
Adams	6.8	11.9%	\$23,869
Alexander*	12.9	27.1%	\$15,868
Bond	10.3	11.4%	\$20,168
Boone	7.8	24.2%	\$27,446
Brown	0.0	7.3%	\$17,070
Bureau	6.7	15.8%	\$21,750
Calhoun	7.1	7.0%	\$21,569
Carroll	5.5	13.5%	\$23,795
Cass	5.3	27.7%	\$22,430
Champaign	7.7	10.1%	\$23,753
Christian	5.6	16.3%	\$22,253
Clark	3.5	12.0%	\$20,142
Clay	5.8	14.8%	\$20,788
Clinton	2.5	12.5%	\$22,582
Coles	8.0	14.9%	\$22,148
Cook	9.7	27.9%	\$31,806
Crawford	7.5	18.5%	\$19,174
Cumberland	7.5	10.4%	\$21,102
DeKalb	5.6	12.4%	\$24,882
De Witt	8.4	19.9%	\$23,276
Douglas	3.5	36.7%	\$21,820
DuPage	6.2	9.9%	\$42,215
Edgar	12.2	19.7%	\$22,094
Edwards	9.2	7.2%	\$19,679
Effingham	6.2	12.9%	\$23,939
Fayette	9.0	25.5%	\$17,997
Ford	9.5	8.2%	\$23,483
Franklin	8.2	22.9%	\$17,232
Fulton	4.9	14.9%	\$19,849
Gallatin	0.0	21.6%	\$18,605
Greene	1.9	23.4%	\$16,268
Grundy	4.2	9.5%	\$28,277

¹ Bottom fifth of counties in Illinois.² Top fifth of counties in Illinois.³ Deaths per one thousand live births.

	High Poverty Indicator	Low Poverty Indicator	
County	Infant Mortality, Three-Year Average 1997–1999	Birth Mothers without a High School Degree 1998	Per Capita Personal Income 1998
Hamilton	0.0	12.9%	\$17,206
Hancock	1.5	5.6%	\$21,864
Hardin	0.0	19.5%	\$16,407
Henderson	0.0	12.3%	\$19,235
Henry	7.0	12.8%	\$23,384
Iroquois	5.6	18.1%	\$20,863
Jackson	8.9	15.8%	\$19,294
Jasper	11.8	15.7%	\$18,958
Jefferson	5.9	20.7%	\$20,999
Jersey	1.3	7.8%	\$21,021
Jo Daviess	0.0	7.8%	\$27,442
Johnson	10.8	17.7%	\$13,767
Kane	7.0	29.0%	\$27,736
Kankakee	7.3	21.2%	\$22,596
Kendall	6.6	8.6%	\$28,026
Knox	5.2	16.3%	\$22,830
Lake	5.2	17.4%	\$43,174
La Salle	6.0	17.2%	\$22,782
Lawrence	11.4	18.7%	\$22,699
Lee	7.8	15.7%	\$21,083
Livingston	4.4	16.3%	\$22,575
Logan	8.0	14.0%	\$19,358
McDonough	8.0	14.7%	\$19,080
McHenry	6.1	10.7%	\$31,721
McLean	7.9	10.2%	\$27,260
Macon	9.6	20.2%	\$25,674
Macoupin	3.7	18.9%	\$22,561
Madison	8.1	15.9%	\$24,514
Marion	6.8	26.0%	\$21,728
Marshall	7.1	13.9%	\$22,828
Mason	14.7	19.4%	\$21,261
Massac	0.0	23.0%	\$19,486
Menard	7.4	17.1%	\$25,142
Mercer	5.3	8.3%	\$22,538
Monroe	3.1	6.8%	\$26,474
Montgomery	6.0	20.1%	\$20,014

*Counties in color have two or more high poverty indicators.

	High Poverty Indicator	Low Poverty Indicator	
County	Infant Mortality, Three-Year Average 1997–1999	Birth Mothers without a High School Degree 1998	Per Capita Personal Income 1998
Morgan	9.9	17.4%	\$22,511
Moultrie	0.0	28.4%	\$20,524
Ogle	5.0	17.1%	\$23,377
Peoria	9.4	19.6%	\$27,638
Perry	5.6	22.3%	\$18,470
Piatt	1.8	5.6%	\$24,681
Pike	3.4	22.5%	\$19,002
Pope	0.0	14.7%	\$14,966
Pulaski	6.7	28.1%	\$16,860
Putnam	10.4	7.8%	\$24,600
Randolph	10.4	16.5%	\$18,781
Richland	1.6	20.6%	\$22,115
Rock Island	8.7	20.5%	\$26,719
St. Clair	9.3	20.7%	\$22,527
Saline	3.2	18.6%	\$19,145
Sangamon	9.0	16.3%	\$27,351
Schuyler	8.5	15.9%	\$19,019
Scott	5.1	10.2%	\$17,804
Shelby	5.2	12.3%	\$19,979
Stark	8.4	14.6%	\$21,709
Stephenson	4.3	16.2%	\$26,666
Tazewell	7.0	12.7%	\$25,966
Union	1.6	21.2%	\$19,353
Vermilion	7.7	23.6%	\$20,436
Wabash	15.6	23.0%	\$19,237
Warren	3.0	16.7%	\$17,979
Washington	4.2	11.4%	\$24,087
Wayne	6.7	15.8%	\$19,932
White	0.0	20.4%	\$21,496
Whiteside	4.7	18.3%	\$23,761
Will	8.3	10.8%	\$26,114
Williamson	9.4	17.0%	\$21,165
Winnebago	7.2	24.0%	\$26,203
Woodford	8.8	10.6%	\$24,352

*Counties in color have two or more high poverty indicators.

Appendix

2000 Estimated Median Family Income

County	Annual	Monthly
Illinois	\$63,757	\$5,313
Adams	\$46,205	\$3,850
Alexander	\$31,590	\$2,633
Bond	\$54,699	\$4,558
Boone	\$58,139	\$4,845
Brown	\$47,220	\$3,935
Bureau	\$51,646	\$4,304
Calhoun	\$49,808	\$4,151
Carroll	\$54,984	\$4,582
Cass	\$40,360	\$3,363
Champaign	\$56,784	\$4,732
Christian	\$47,712	\$3,976
Clark	\$48,047	\$4,004
Clay	\$41,602	\$3,467
Clinton	\$61,389	\$5,116
Coles	\$52,443	\$4,370
Cook	\$72,263	\$6,022
Crawford	\$44,717	\$3,726
Cumberland	\$43,863	\$3,655
DeKalb	\$62,683	\$5,224
De Witt	\$61,071	\$5,089
Douglas	\$45,995	\$3,833
DuPage	\$72,263	\$6,022
Edgar	\$40,352	\$3,363
Edwards	\$40,997	\$3,416
Effingham	\$49,418	\$4,118
Fayette	\$42,075	\$3,506
Ford	\$48,181	\$4,015
Franklin	\$30,303	\$2,525
Fulton	\$41,008	\$3,417
Gallatin	\$33,963	\$2,830
Greene	\$36,159	\$3,013
Grundy	\$66,793	\$5,566
Hamilton	\$35,252	\$2,938
Hancock	\$45,308	\$3,776
Hardin	\$29,900	\$2,492
Henderson	\$46,652	\$3,888
Henry	\$56,018	\$4,668

County	Annual	Monthly
Iroquois	\$49,119	\$4,093
Jackson	\$43,382	\$3,615
Jasper	\$44,529	\$3,711
Jefferson	\$40,321	\$3,360
Jersey	\$61,389	\$5,116
Jo Daviess	\$53,681	\$4,473
Johnson	\$37,300	\$3,108
Kane	\$72,263	\$6,022
Kankakee	\$55,414	\$4,618
Kendall	\$73,600	\$6,133
Knox	\$46,585	\$3,882
Lake	\$72,263	\$6,022
La Salle	\$55,005	\$4,584
Lawrence	\$33,700	\$2,808
Lee	\$54,031	\$4,503
Livingston	\$51,723	\$4,310
Logan	\$54,637	\$4,553
Macon	\$51,902	\$4,325
Macoupin	\$42,883	\$3,574
Madison	\$61,389	\$5,116
Marion	\$42,474	\$3,540
Marshall	\$47,283	\$3,940
Mason	\$44,254	\$3,688
Massac	\$38,728	\$3,227
McDonough	\$48,230	\$4,019
McHenry	\$72,263	\$6,022
McLean	\$65,646	\$5,471
Menard	\$62,372	\$5,198
Mercer	\$50,516	\$4,210
Monroe	\$61,389	\$5,116
Montgomery	\$47,025	\$3,919
Morgan	\$52,201	\$4,350
Moultrie	\$50,786	\$4,232
Ogle	\$58,139	\$4,845
Peoria	\$56,605	\$4,717
Perry	\$35,200	\$2,933
Piatt	\$57,011	\$4,751
Pike	\$35,303	\$2,942

County	Annual	Monthly
Pope	\$36,335	\$3,028
Pulaski	\$27,800	\$2,317
Putnam	\$52,854	\$4,405
Randolph	\$45,020	\$3,752
Richland	\$47,586	\$3,966
Rock Island	\$56,018	\$4,668
Saline	\$36,059	\$3,005
Sangamon	\$62,372	\$5,198
Schuyler	\$33,500	\$2,792
Scott	\$43,923	\$3,660
Shelby	\$45,986	\$3,832
Stark	\$37,000	\$3,083
St. Clair	\$61,389	\$5,116
Stephenson	\$58,402	\$4,867
Tazewell	\$56,605	\$4,717
Union	\$37,304	\$3,109
Vermilion	\$43,182	\$3,598
Wabash	\$42,900	\$3,575
Warren	\$38,340	\$3,195
Washington	\$57,167	\$4,764
Wayne	\$40,920	\$3,410
White	\$42,398	\$3,533
Whiteside	\$50,106	\$4,176
Will	\$72,263	\$6,022
Williamson	\$40,121	\$3,343
Winnebago	\$58,139	\$4,845
Woodford	\$56,605	\$4,717

2000 Estimated Renter Household Income

County	Annual	Monthly
Illinois	\$34,046	\$2,837
Adams	\$21,649	\$1,804
Alexander	\$11,685	\$974
Bond	\$23,339	\$1,945
Boone	\$31,208	\$2,601
Brown	\$25,329	\$2,111
Bureau	\$28,700	\$2,392
Calhoun	\$22,898	\$1,908
Carroll	\$29,600	\$2,467
Cass	\$23,084	\$1,924
Champaign	\$26,554	\$2,213
Christian	\$23,937	\$1,995
Clark	\$22,849	\$1,904
Clay	\$19,680	\$1,640
Clinton	\$31,372	\$2,614
Coles	\$23,995	\$2,000
Cook	\$39,655	\$3,305
Crawford	\$21,997	\$1,833
Cumberland	\$21,298	\$1,775
DeKalb	\$29,841	\$2,487
De Witt	\$31,376	\$2,615
Douglas	\$23,808	\$1,984
DuPage	\$40,115	\$3,343
Edgar	\$19,748	\$1,646
Edwards	\$18,287	\$1,524
Effingham	\$25,450	\$2,121
Fayette	\$21,449	\$1,787
Ford	\$23,611	\$1,968
Franklin	\$15,071	\$1,256
Fulton	\$21,299	\$1,775
Gallatin	\$12,860	\$1,072
Greene	\$16,650	\$1,388
Grundy	\$37,840	\$3,153
Hamilton	\$13,844	\$1,154
Hancock	\$25,450	\$2,121
Hardin	\$12,570	\$1,048
Henderson	\$22,361	\$1,863
Henry	\$28,679	\$2,390

County	Annual	Monthly
Iroquois	\$27,749	\$2,312
Jackson	\$17,054	\$1,421
Jasper	\$20,655	\$1,721
Jefferson	\$18,981	\$1,582
Jersey	\$30,116	\$2,510
Jo Daviess	\$27,711	\$2,309
Johnson	\$18,586	\$1,549
Kane	\$39,717	\$3,310
Kankakee	\$30,786	\$2,566
Kendall	\$41,992	\$3,499
Knox	\$21,068	\$1,756
Lake	\$35,995	\$3,000
La Salle	\$27,625	\$2,302
Lawrence	\$16,944	\$1,412
Lee	\$30,747	\$2,562
Livingston	\$25,602	\$2,133
Logan	\$30,314	\$2,526
Macon	\$24,298	\$2,025
Macoupin	\$21,299	\$1,775
Madison	\$30,025	\$2,502
Marion	\$19,651	\$1,638
Marshall	\$22,602	\$1,884
Mason	\$24,088	\$2,007
Massac	\$15,414	\$1,284
McDonough	\$19,220	\$1,602
McHenry	\$39,998	\$3,333
McLean	\$30,917	\$2,576
Menard	\$29,523	\$2,460
Mercer	\$25,475	\$2,123
Monroe	\$36,163	\$3,014
Montgomery	\$23,449	\$1,954
Morgan	\$25,462	\$2,122
Moultrie	\$29,994	\$2,500
Ogle	\$33,448	\$2,787
Peoria	\$28,942	\$2,412
Perry	\$15,455	\$1,288
Piatt	\$29,381	\$2,448
Pike	\$17,656	\$1,471

County	Annual	Monthly
Pope	\$12,193	\$1,016
Pulaski	\$10,666	\$889
Putnam	\$26,495	\$2,208
Randolph	\$22,241	\$1,853
Richland	\$20,365	\$1,697
Rock Island	\$27,042	\$2,253
Saline	\$13,862	\$1,155
Sangamon	\$32,529	\$2,711
Schuyler	\$14,497	\$1,208
Scott	\$22,300	\$1,858
Shelby	\$23,987	\$1,999
Stark	\$21,740	\$1,812
St. Clair	\$32,179	\$2,682
Stephenson	\$28,109	\$2,342
Tazewell	\$28,159	\$2,347
Union	\$16,918	\$1,410
Vermilion	\$20,384	\$1,699
Wabash	\$17,408	\$1,451
Warren	\$19,907	\$1,659
Washington	\$35,083	\$2,924
Wayne	\$17,329	\$1,444
White	\$19,352	\$1,613
Whiteside	\$26,480	\$2,207
Will	\$35,375	\$2,948
Williamson	\$19,039	\$1,587
Winnebago	\$29,708	\$2,476
Woodford	\$28,126	\$2,344

Public School Expenditures

County	Operating Expense Per Pupil	Public School Expenditure Per Pupil
Illinois	\$6,682	\$7,479
Adams	\$5,766	\$6,297
Alexander	\$6,403	\$6,508
Bond	\$4,916	\$5,829
Boone	\$4,746	\$5,360
Brown	\$4,847	\$6,154
Bureau	\$5,739	\$7,468
Calhoun	\$5,589	\$5,734
Carroll	\$5,596	\$7,494
Cass	\$5,337	\$6,545
Champaign	\$5,843	\$6,729
Christian	\$4,801	\$5,459
Clark	\$4,711	\$4,931
Clay	\$5,099	\$5,185
Clinton	\$4,833	\$5,873
Coles	\$5,548	\$5,638
Cook	\$8,029	\$8,556
Crawford	\$5,177	\$5,329
Cumberland	\$4,638	\$5,444
DeKalb	\$6,510	\$6,507
De Witt	\$5,437	\$6,558
Douglas	\$5,167	\$5,440
DuPage	\$7,066	\$7,949
Edgar	\$5,776	\$6,237
Edwards	\$4,512	\$5,385
Effingham	\$4,621	\$7,279
Fayette	\$4,948	\$5,456
Ford	\$5,234	\$5,758
Franklin	\$5,831	\$5,811
Fulton	\$5,866	\$6,489
Gallatin	\$6,100	\$6,516
Greene	\$5,086	\$5,100
Grundy	\$6,044	\$7,616
Hamilton	\$5,461	\$5,983
Hancock	\$4,980	\$5,446
Hardin	\$6,798	\$6,678

County	Operating Expense Per Pupil	Public School Expenditure Per Pupil
Henderson	\$5,363	\$5,664
Henry	\$4,853	\$5,907
Iroquois	\$5,301	\$5,871
Jackson	\$5,707	\$6,435
Jasper	\$5,514	\$5,691
Jefferson	\$5,434	\$5,670
Jersey	\$4,711	\$5,139
Jo Daviess	\$5,706	\$6,548
Johnson	\$5,221	\$6,216
Kane	\$6,014	\$7,259
Kankakee	\$5,791	\$6,341
Kendall	\$5,540	\$7,517
Knox	\$5,168	\$5,285
Lake	\$7,412	\$7,567
La Salle	\$6,159	\$8,814
Lawrence	\$5,472	\$6,208
Lee	\$5,449	\$5,671
Livingston	\$5,752	\$6,611
Logan	\$5,719	\$6,919
Macon	\$5,240	\$5,341
Macoupin	\$4,891	\$5,607
Madison	\$5,535	\$6,205
Marion	\$5,587	\$5,649
Marshall	\$5,532	\$6,479
Mason	\$5,602	\$6,128
Massac	\$5,124	\$5,405
McDonough	\$5,993	\$6,425
McHenry	\$5,638	\$6,588
McLean	\$5,853	\$6,318
Menard	\$5,032	\$7,568
Mercer	\$4,848	\$4,966
Monroe	\$4,860	\$5,068
Montgomery	\$5,147	\$6,263
Morgan	\$5,347	\$5,357
Moultrie	\$4,860	\$5,356
Ogle	\$6,464	\$6,643

County	Operating Expense Per Pupil	Public School Expenditure Per Pupil
Peoria	\$6,101	\$6,463
Perry	\$5,807	\$7,278
Piatt	\$5,506	\$6,064
Pike	\$5,714	\$5,946
Pope	\$5,760	\$5,649
Pulaski	\$5,815	\$5,649
Putnam	\$5,286	\$6,108
Randolph	\$5,487	\$5,970
Richland	\$5,073	\$5,398
Rock Island	\$5,778	\$6,292
Saline	\$5,597	\$5,767
Sangamon	\$6,060	\$6,680
Schuyler	\$5,927	\$8,729
Scott	\$5,383	\$5,781
Shelby	\$5,005	\$5,591
Stark	\$6,027	\$6,427
St. Clair	\$6,025	\$6,128
Stephenson	\$5,659	\$6,174
Tazewell	\$5,633	\$6,802
Union	\$5,431	\$6,346
Vermilion	\$5,928	\$5,924
Wabash	\$5,098	\$5,472
Warren	\$5,281	\$5,849
Washington	\$5,169	\$5,881
Wayne	\$5,205	\$5,996
White	\$5,669	\$6,021
Whiteside	\$5,792	\$6,159
Will	\$5,760	\$6,741
Williamson	\$4,749	\$5,490
Winnebago	\$7,144	\$7,436
Woodford	\$5,205	\$5,748

2001 Fair Market Rents by Number of Bedrooms

County	Zero	One	Two	Three	Four
Illinois	\$458	\$549	\$665	\$843	\$946
Adams	\$263	\$295	\$380	\$499	\$606
Alexander	\$263	\$295	\$380	\$499	\$560
Bond	\$263	\$295	\$380	\$499	\$560
Boone	\$368	\$471	\$574	\$721	\$841
Brown	\$263	\$295	\$380	\$499	\$560
Bureau	\$263	\$332	\$389	\$499	\$560
Calhoun	\$263	\$295	\$380	\$499	\$560
Carroll	\$263	\$295	\$380	\$499	\$560
Cass	\$264	\$295	\$380	\$499	\$560
Champaign	\$381	\$467	\$605	\$830	\$994
Christian	\$283	\$295	\$382	\$501	\$560
Clark	\$263	\$295	\$380	\$499	\$560
Clay	\$263	\$295	\$380	\$499	\$560
Clinton	\$329	\$400	\$519	\$676	\$747
Coles	\$278	\$331	\$440	\$585	\$691
Cook	\$551	\$661	\$788	\$985	\$1,102
Crawford	\$263	\$295	\$380	\$499	\$560
Cumberland	\$263	\$295	\$380	\$499	\$560
DeKalb	\$454	\$528	\$669	\$930	\$1,077
De Witt	\$267	\$295	\$380	\$503	\$560
Douglas	\$281	\$295	\$380	\$499	\$560
DuPage	\$551	\$661	\$788	\$985	\$1,102
Edgar	\$263	\$295	\$380	\$499	\$560
Edwards	\$263	\$295	\$380	\$499	\$560
Effingham	\$263	\$304	\$380	\$499	\$560
Fayette	\$263	\$295	\$380	\$499	\$560
Ford	\$250	\$352	\$457	\$587	\$641
Franklin	\$263	\$295	\$380	\$499	\$560
Fulton	\$271	\$303	\$391	\$513	\$577
Gallatin	\$263	\$295	\$380	\$499	\$560
Greene	\$263	\$295	\$380	\$499	\$560
Grundy	\$394	\$456	\$605	\$799	\$850
Hamilton	\$263	\$296	\$380	\$499	\$560
Hancock	\$263	\$295	\$380	\$499	\$560
Hardin	\$263	\$295	\$380	\$499	\$560
Henderson	\$263	\$295	\$380	\$499	\$560
Henry	\$286	\$395	\$489	\$632	\$685

County	Zero	One	Two	Three	Four
Iroquois	\$263	\$295	\$380	\$499	\$560
Jackson	\$319	\$320	\$405	\$574	\$642
Jasper	\$263	\$297	\$380	\$499	\$560
Jefferson	\$264	\$310	\$387	\$528	\$560
Jersey	\$329	\$400	\$519	\$676	\$747
Jo Daviess	\$291	\$315	\$380	\$499	\$560
Johnson	\$263	\$295	\$380	\$499	\$560
Kane	\$551	\$661	\$788	\$985	\$1,102
Kankakee	\$358	\$433	\$576	\$737	\$809
Kendall	\$548	\$624	\$752	\$1,047	\$1,053
Knox	\$263	\$295	\$380	\$499	\$579
Lake	\$551	\$661	\$788	\$985	\$1,102
La Salle	\$319	\$374	\$499	\$674	\$756
Lawrence	\$263	\$295	\$380	\$499	\$560
Lee	\$293	\$301	\$404	\$504	\$566
Livingston	\$263	\$324	\$433	\$558	\$609
Logan	\$294	\$313	\$417	\$522	\$654
Macon	\$276	\$357	\$459	\$620	\$642
Macoupin	\$263	\$295	\$380	\$499	\$560
Madison	\$329	\$400	\$519	\$676	\$747
Marion	\$268	\$295	\$380	\$499	\$560
Marshall	\$263	\$295	\$380	\$499	\$560
Mason	\$263	\$295	\$380	\$499	\$567
Massac	\$264	\$295	\$380	\$499	\$560
McDonough	\$263	\$300	\$380	\$499	\$600
McHenry	\$551	\$661	\$788	\$985	\$1,102
McLean	\$346	\$422	\$565	\$785	\$829
Menard	\$317	\$393	\$524	\$697	\$793
Mercer	\$263	\$295	\$380	\$499	\$560
Monroe	\$329	\$400	\$519	\$676	\$747
Montgomery	\$263	\$295	\$380	\$499	\$560
Morgan	\$263	\$334	\$443	\$591	\$622
Moultrie	\$263	\$295	\$380	\$512	\$560
Ogle	\$368	\$471	\$574	\$721	\$841
Peoria	\$384	\$423	\$567	\$755	\$927
Perry	\$264	\$295	\$380	\$499	\$560
Piatt	\$263	\$320	\$416	\$567	\$583
Pike	\$263	\$295	\$380	\$499	\$560

County	Zero	One	Two	Three	Four
Pope	\$263	\$295	\$380	\$499	\$560
Pulaski	\$263	\$295	\$380	\$499	\$560
Putnam	\$263	\$295	\$380	\$499	\$560
Randolph	\$263	\$295	\$380	\$499	\$560
Richland	\$263	\$295	\$380	\$499	\$560
Rock Island	\$286	\$395	\$489	\$632	\$685
Saline	\$263	\$295	\$380	\$499	\$560
Sangamon	\$317	\$393	\$524	\$697	\$793
Schuyler	\$263	\$295	\$380	\$499	\$560
Scott	\$263	\$295	\$380	\$499	\$560
Shelby	\$263	\$295	\$380	\$499	\$560
Stark	\$263	\$295	\$380	\$499	\$560
St. Clair	\$329	\$400	\$519	\$676	\$747
Stephenson	\$278	\$318	\$403	\$503	\$564
Tazewell	\$384	\$423	\$567	\$755	\$927
Union	\$263	\$295	\$380	\$499	\$560
Vermilion	\$263	\$336	\$419	\$524	\$587
Wabash	\$263	\$295	\$380	\$499	\$592
Warren	\$278	\$295	\$380	\$499	\$560
Washington	\$263	\$315	\$420	\$526	\$683
Wayne	\$263	\$295	\$380	\$499	\$560
White	\$263	\$295	\$380	\$499	\$560
Whiteside	\$278	\$316	\$421	\$527	\$594
Will	\$551	\$661	\$788	\$985	\$1,102
Williamson	\$263	\$295	\$382	\$531	\$560
Winnebago	\$368	\$471	\$574	\$721	\$841
Woodford	\$384	\$423	\$567	\$755	\$927

Percent of Renters Who Cannot Afford FMR

AMI = Area Median Income FMR = Fair Market Rent

County	Amount		Percent of Family AMI		Percent of Estimated Renter Median		Estimated Percent of Renters Unable to Afford FMR	
	One Bedroom	Two Bedroom	One Bedroom	Two Bedroom	One Bedroom	Two Bedroom	One Bedroom	Two Bedroom
Illinois	\$21,953	\$26,609	34%	42%	64%	78%	33%	39%
Adams	\$11,800	\$15,200	26%	33%	55%	70%	27%	35%
Alexander	\$11,800	\$15,200	37%	48%	101%	130%	50%	63%
Bond	\$11,800	\$15,200	22%	28%	51%	65%	26%	33%
Boone	\$18,840	\$22,960	32%	39%	60%	74%	30%	36%
Brown	\$11,800	\$15,200	25%	32%	47%	60%	23%	30%
Bureau	\$13,280	\$15,560	26%	30%	46%	54%	23%	27%
Calhoun	\$11,800	\$15,200	24%	31%	52%	66%	26%	34%
Carroll	\$11,800	\$15,200	21%	28%	40%	51%	19%	26%
Cass	\$11,800	\$15,200	29%	38%	51%	66%	26%	34%
Champaign	\$18,680	\$24,200	33%	43%	70%	91%	35%	46%
Christian	\$11,800	\$15,280	25%	32%	49%	64%	25%	33%
Clark	\$11,800	\$15,200	25%	32%	52%	67%	26%	34%
Clay	\$11,800	\$15,200	28%	37%	60%	77%	30%	38%
Clinton	\$16,000	\$20,760	26%	34%	51%	66%	26%	34%
Coles	\$13,240	\$17,600	25%	34%	55%	73%	28%	36%
Cook	\$26,440	\$31,520	37%	44%	67%	79%	34%	40%
Crawford	\$11,800	\$15,200	26%	34%	54%	69%	27%	35%
Cumberland	\$11,800	\$15,200	27%	35%	55%	71%	28%	36%
DeKalb	\$21,120	\$26,760	34%	43%	71%	90%	36%	44%
De Witt	\$11,800	\$15,200	19%	25%	38%	48%	18%	23%
Douglas	\$11,800	\$15,200	26%	33%	50%	64%	25%	33%
DuPage	\$26,440	\$31,520	37%	44%	66%	79%	34%	39%
Edgar	\$11,800	\$15,200	29%	38%	60%	77%	30%	38%
Edwards	\$11,800	\$15,200	29%	37%	65%	83%	33%	42%
Effingham	\$12,160	\$15,200	25%	31%	48%	60%	23%	30%
Fayette	\$11,800	\$15,200	28%	36%	55%	71%	28%	36%
Ford	\$14,080	\$18,280	29%	38%	60%	77%	30%	38%
Franklin	\$11,800	\$15,200	39%	50%	78%	101%	39%	50%
Fulton	\$12,120	\$15,640	30%	38%	57%	73%	28%	36%
Gallatin	\$11,800	\$15,200	35%	45%	92%	118%	46%	57%
Greene	\$11,800	\$15,200	33%	42%	71%	91%	36%	46%
Grundy	\$18,240	\$24,200	27%	36%	48%	64%	23%	33%
Hamilton	\$11,840	\$15,200	34%	43%	86%	110%	43%	54%
Hancock	\$11,800	\$15,200	26%	34%	46%	60%	23%	30%

County	Amount		Percent of Family AMI		Percent of Estimated Renter Median		Estimated Percent of Renters Unable to Afford FMR	
	One Bedroom	Two Bedroom	One Bedroom	Two Bedroom	One Bedroom	Two Bedroom	One Bedroom	Two Bedroom
Hardin	\$11,800	\$15,200	39%	51%	94%	121%	46%	58%
Henderson	\$11,800	\$15,200	25%	33%	53%	68%	26%	34%
Henry	\$15,800	\$19,560	28%	35%	55%	68%	28%	34%
Iroquois	\$11,800	\$15,200	24%	31%	43%	55%	21%	27%
Jackson	\$12,800	\$16,200	30%	37%	75%	95%	38%	47%
Jasper	\$11,880	\$15,200	27%	34%	58%	74%	29%	36%
Jefferson	\$12,400	\$15,480	31%	38%	65%	82%	33%	40%
Jersey	\$16,000	\$20,760	26%	34%	53%	69%	26%	35%
Jo Daviess	\$12,600	\$15,200	23%	28%	45%	55%	23%	27%
Johnson	\$11,800	\$15,200	32%	41%	63%	82%	32%	40%
Kane	\$26,440	\$31,520	37%	44%	67%	79%	34%	40%
Kankakee	\$17,320	\$23,040	31%	42%	56%	75%	28%	38%
Kendall	\$24,960	\$30,080	34%	41%	59%	72%	30%	36%
Knox	\$11,800	\$15,200	25%	33%	56%	72%	28%	36%
Lake	\$26,440	\$31,520	37%	44%	73%	88%	36%	44%
La Salle	\$14,960	\$19,960	27%	36%	54%	72%	27%	36%
Lawrence	\$11,800	\$15,200	35%	45%	70%	90%	35%	44%
Lee	\$12,040	\$16,160	22%	30%	39%	53%	19%	26%
Livingston	\$12,960	\$17,320	25%	33%	51%	68%	26%	34%
Logan	\$12,520	\$16,680	23%	31%	41%	55%	21%	28%
Macon	\$14,280	\$18,360	28%	35%	59%	76%	30%	38%
Macoupin	\$11,800	\$15,200	28%	35%	55%	71%	28%	36%
Madison	\$16,000	\$20,760	26%	34%	53%	69%	27%	35%
Marion	\$11,800	\$15,200	28%	36%	60%	77%	30%	38%
Marshall	\$11,800	\$15,200	25%	32%	52%	67%	26%	34%
Mason	\$11,800	\$15,200	27%	34%	49%	63%	23%	32%
Massac	\$11,800	\$15,200	30%	39%	77%	99%	38%	49%
McDonough	\$12,000	\$15,200	25%	32%	62%	79%	32%	40%
McHenry	\$26,440	\$31,520	37%	44%	66%	79%	34%	39%
McLean	\$16,880	\$22,600	26%	34%	55%	73%	27%	36%
Menard	\$15,720	\$20,960	25%	34%	53%	71%	26%	36%
Mercer	\$11,800	\$15,200	23%	30%	46%	60%	23%	30%
Monroe	\$16,000	\$20,760	26%	34%	44%	57%	21%	29%
Montgomery	\$11,800	\$15,200	25%	32%	50%	65%	26%	33%
Morgan	\$13,360	\$17,720	26%	34%	52%	70%	26%	35%

County	Amount		Percent of Family AMI		Percent of Estimated Renter Median		Estimated Percent of Renters Unable to Afford FMR	
	One Bedroom	Two Bedroom	One Bedroom	Two Bedroom	One Bedroom	Two Bedroom	One Bedroom	Two Bedroom
Moultrie	\$11,800	\$15,200	23%	30%	39%	51%	19%	26%
Ogle	\$18,840	\$22,960	32%	39%	56%	69%	28%	34%
Peoria	\$16,920	\$22,680	30%	40%	58%	78%	30%	39%
Perry	\$11,800	\$15,200	34%	43%	76%	98%	38%	48%
Piatt	\$12,800	\$16,640	22%	29%	44%	57%	21%	28%
Pike	\$11,800	\$15,200	33%	43%	67%	86%	34%	44%
Pope	\$11,800	\$15,200	32%	42%	97%	125%	48%	61%
Pulaski	\$11,800	\$15,200	42%	55%	111%	143%	54%	67%
Putnam	\$11,800	\$15,200	22%	29%	45%	57%	22%	28%
Randolph	\$11,800	\$15,200	26%	34%	53%	68%	26%	34%
Richland	\$11,800	\$15,200	25%	32%	58%	75%	29%	38%
Rock Island	\$15,800	\$19,560	28%	35%	58%	72%	30%	36%
Saline	\$11,800	\$15,200	33%	42%	85%	110%	43%	54%
Sangamon	\$15,720	\$20,960	25%	34%	48%	64%	23%	33%
Schuyler	\$11,800	\$15,200	35%	45%	81%	105%	40%	52%
Scott	\$11,800	\$15,200	27%	35%	53%	68%	26%	34%
Shelby	\$11,800	\$15,200	26%	33%	49%	63%	25%	32%
Stark	\$11,800	\$15,200	32%	41%	54%	70%	27%	35%
St. Clair	\$16,000	\$20,760	26%	34%	50%	65%	26%	33%
Stephenson	\$12,720	\$16,120	22%	28%	45%	57%	22%	28%
Tazewell	\$16,920	\$22,680	30%	40%	60%	81%	30%	40%
Union	\$11,800	\$15,200	32%	41%	70%	90%	35%	44%
Vermilion	\$13,440	\$16,760	31%	39%	66%	82%	34%	42%
Wabash	\$11,800	\$15,200	28%	35%	68%	87%	34%	44%
Warren	\$11,800	\$15,200	31%	40%	59%	76%	30%	38%
Washington	\$12,600	\$16,800	22%	29%	36%	48%	17%	23%
Wayne	\$11,800	\$15,200	29%	37%	68%	88%	34%	44%
White	\$11,800	\$15,200	28%	36%	61%	79%	30%	39%
Whiteside	\$12,640	\$16,840	25%	34%	48%	64%	23%	32%
Will	\$26,440	\$31,520	37%	44%	75%	89%	38%	44%
Williamson	\$11,800	\$15,280	29%	38%	62%	80%	32%	40%
Winnebago	\$18,840	\$22,960	32%	39%	63%	77%	32%	38%
Woodford	\$16,920	\$22,680	30%	40%	60%	81%	30%	40%

Wage Needed to Afford Housing

FMR = Fair Market Rent

County	Hourly Wage Needed to Afford (@40 Hrs./Week)		Percent Change in Two Bedroom Housing Wage (1999–2000)	As Percent of Minimum Wage (\$5.15/hr.)	
	One Bedroom FMR	Two Bedroom FMR		One Bedroom FMR	Two Bedroom FMR
Illinois	\$10.55	\$12.79	1.66%	205%	248%
Adams	\$5.67	\$7.31	1.58%	110%	142%
Alexander	\$5.67	\$7.31	1.58%	110%	142%
Bond	\$5.67	\$7.31	1.58%	110%	142%
Boone	\$9.06	\$11.04	2.61%	176%	214%
Brown	\$5.67	\$7.31	1.58%	110%	142%
Bureau	\$6.38	\$7.48	1.54%	124%	145%
Calhoun	\$5.67	\$7.31	1.58%	110%	142%
Carroll	\$5.67	\$7.31	1.58%	110%	142%
Cass	\$5.67	\$7.31	1.58%	110%	142%
Champaign	\$8.98	\$11.63	2.64%	174%	226%
Christian	\$5.67	\$7.35	1.57%	110%	143%
Clark	\$5.67	\$7.31	1.58%	110%	142%
Clay	\$5.67	\$7.31	1.58%	110%	142%
Clinton	\$7.69	\$9.98	3.47%	149%	194%
Coles	\$6.37	\$8.46	1.59%	124%	164%
Cook	\$12.71	\$15.15	6.47%	247%	294%
Crawford	\$5.67	\$7.31	1.58%	110%	142%
Cumberland	\$5.67	\$7.31	1.58%	110%	142%
DeKalb	\$10.15	\$12.87	6.13%	197%	250%
De Witt	\$5.67	\$7.31	1.58%	110%	142%
Douglas	\$5.67	\$7.31	1.58%	110%	142%
DuPage	\$12.71	\$15.15	6.47%	247%	294%
Edgar	\$5.67	\$7.31	1.58%	110%	142%
Edwards	\$5.67	\$7.31	1.58%	110%	142%
Effingham	\$5.85	\$7.31	1.58%	114%	142%
Fayette	\$5.67	\$7.31	1.58%	110%	142%
Ford	\$6.77	\$8.79	1.53%	131%	171%
Franklin	\$5.67	\$7.31	1.58%	110%	142%
Fulton	\$5.83	\$7.52	1.53%	113%	146%
Gallatin	\$5.67	\$7.31	1.58%	110%	142%
Greene	\$5.67	\$7.31	1.58%	110%	142%
Grundy	\$8.77	\$11.63	5.62%	170%	226%
Hamilton	\$5.69	\$7.31	1.58%	111%	142%
Hancock	\$5.67	\$7.31	1.58%	110%	142%
Hardin	\$5.67	\$7.31	1.58%	110%	142%

County	Hourly Wage Needed to Afford (@40 Hrs./Week)		Percent Change in Two Bedroom Housing Wage (1999–2000)	As Percent of Minimum Wage (\$5.15/hr.)	
	One Bedroom FMR	Two Bedroom FMR		One Bedroom FMR	Two Bedroom FMR
Henderson	\$5.67	\$7.31	1.58%	110%	142%
Henry	\$7.60	\$9.40	2.45%	148%	183%
Iroquois	\$5.67	\$7.31	1.58%	110%	142%
Jackson	\$6.15	\$7.79	1.73%	119%	151%
Jasper	\$5.71	\$7.31	1.58%	111%	142%
Jefferson	\$5.96	\$7.44	1.55%	116%	145%
Jersey	\$7.69	\$9.98	3.47%	149%	194%
Jo Daviess	\$6.06	\$7.31	1.58%	118%	142%
Johnson	\$5.67	\$7.31	1.58%	110%	142%
Kane	\$12.71	\$15.15	6.47%	247%	294%
Kankakee	\$8.33	\$11.08	5.21%	162%	215%
Kendall	\$12.00	\$14.46	6.12%	233%	281%
Knox	\$5.67	\$7.31	1.58%	110%	142%
Lake	\$12.71	\$15.15	6.47%	247%	294%
La Salle	\$7.19	\$9.60	1.60%	140%	186%
Lawrence	\$5.67	\$7.31	1.58%	110%	142%
Lee	\$5.79	\$7.77	1.73%	112%	151%
Livingston	\$6.23	\$8.33	1.62%	121%	162%
Logan	\$6.02	\$8.02	1.68%	117%	156%
Macon	\$6.87	\$8.83	2.61%	133%	171%
Macoupin	\$5.67	\$7.31	1.58%	110%	142%
Madison	\$7.69	\$9.98	3.47%	149%	194%
Marion	\$5.67	\$7.31	1.58%	110%	142%
Marshall	\$5.67	\$7.31	1.58%	110%	142%
Mason	\$5.67	\$7.31	1.58%	110%	142%
Massac	\$5.67	\$7.31	1.58%	110%	142%
McDonough	\$5.77	\$7.31	1.58%	112%	142%
McHenry	\$12.71	\$15.15	6.47%	247%	294%
McLean	\$8.12	\$10.87	2.48%	158%	211%
Menard	\$7.56	\$10.08	2.67%	147%	196%
Mercer	\$5.67	\$7.31	1.58%	110%	142%
Monroe	\$7.69	\$9.98	3.47%	149%	194%
Montgomery	\$5.67	\$7.31	1.58%	110%	142%
Morgan	\$6.42	\$8.52	1.58%	125%	165%
Moultrie	\$5.67	\$7.31	1.58%	110%	142%
Ogle	\$9.06	\$11.04	2.61%	176%	214%

County	Hourly Wage Needed to Afford (@40 Hrs./Week)		Percent Change in Two Bedroom Housing Wage (1999–2000)	As Percent of Minimum Wage (\$5.15/hr.)	
	One Bedroom FMR	Two Bedroom FMR		One Bedroom FMR	Two Bedroom FMR
Peoria	\$8.13	\$10.90	2.47%	158%	212%
Perry	\$5.67	\$7.31	1.58%	110%	142%
Piatt	\$6.15	\$8.00	1.68%	119%	155%
Pike	\$5.67	\$7.31	1.58%	110%	142%
Pope	\$5.67	\$7.31	1.58%	110%	142%
Pulaski	\$5.67	\$7.31	1.58%	110%	142%
Putnam	\$5.67	\$7.31	1.58%	110%	142%
Randolph	\$5.67	\$7.31	1.58%	110%	142%
Richland	\$5.67	\$7.31	1.58%	110%	142%
Rock Island	\$7.60	\$9.40	2.45%	148%	183%
Saline	\$5.67	\$7.31	1.58%	110%	142%
Sangamon	\$7.56	\$10.08	2.67%	147%	196%
Schuyler	\$5.67	\$7.31	1.58%	110%	142%
Scott	\$5.67	\$7.31	1.58%	110%	142%
Shelby	\$5.67	\$7.31	1.58%	110%	142%
Stark	\$5.67	\$7.31	1.58%	110%	142%
St. Clair	\$7.69	\$9.98	3.47%	149%	194%
Stephenson	\$6.12	\$7.75	1.74%	119%	150%
Tazewell	\$8.13	\$10.90	2.47%	158%	212%
Union	\$5.67	\$7.31	1.58%	110%	142%
Vermilion	\$6.46	\$8.06	1.67%	125%	156%
Wabash	\$5.67	\$7.31	1.58%	110%	142%
Warren	\$5.67	\$7.31	1.58%	110%	142%
Washington	\$6.06	\$8.08	1.67%	118%	157%
Wayne	\$5.67	\$7.31	1.58%	110%	142%
White	\$5.67	\$7.31	1.58%	110%	142%
Whiteside	\$6.08	\$8.10	1.66%	118%	157%
Will	\$12.71	\$15.15	6.47%	247%	294%
Williamson	\$5.67	\$7.35	1.57%	110%	143%
Winnebago	\$9.06	\$11.04	2.61%	176%	214%
Woodford	\$8.13	\$10.90	2.47%	158%	212%

Notes

Many of the statistics in this report are derived from the Current Population Survey (CPS), conducted by the U.S. Commerce Department. This survey is the source of official federal statistics on unemployment and employment, and is the most commonly cited source of federal poverty estimates in the periods between the decennial censuses. The information in this report comes from a version of the CPS completed each March, involving some 47,000 households nationally.

To increase sample size and improve statistical validity of the data findings, we occasionally follow a common practice and combine the records for the March CPS conducted in each of the years 1997–2000. In these instances the CPS statistics should be interpreted as representing the average of the 1997–2000 period.