



Data and Definitions Supplement: 2009 Report on Illinois & Chicago Region Poverty

This supplement to the 2009 Report on Illinois Poverty and the Report on Chicago Region Poverty contains:

- **The County Well-Being Index**, which provides a standard for localities to use as they monitor their county's progress on poverty issues.....2-7
- **Local Data** for each county and congressional district in the state relating to income, poverty, employment, housing, health, and education.....8-21
- **Definitions and Data Notes**, explaining terms and data sources used throughout the reports, including a more detailed explanation of poverty.....22-25

County Well-Being Index

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

Using this methodology, **70 Illinois counties have been placed on either the Poverty Watch or Poverty Warning lists.**

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

Important Enhancements to the County Well-Being Index

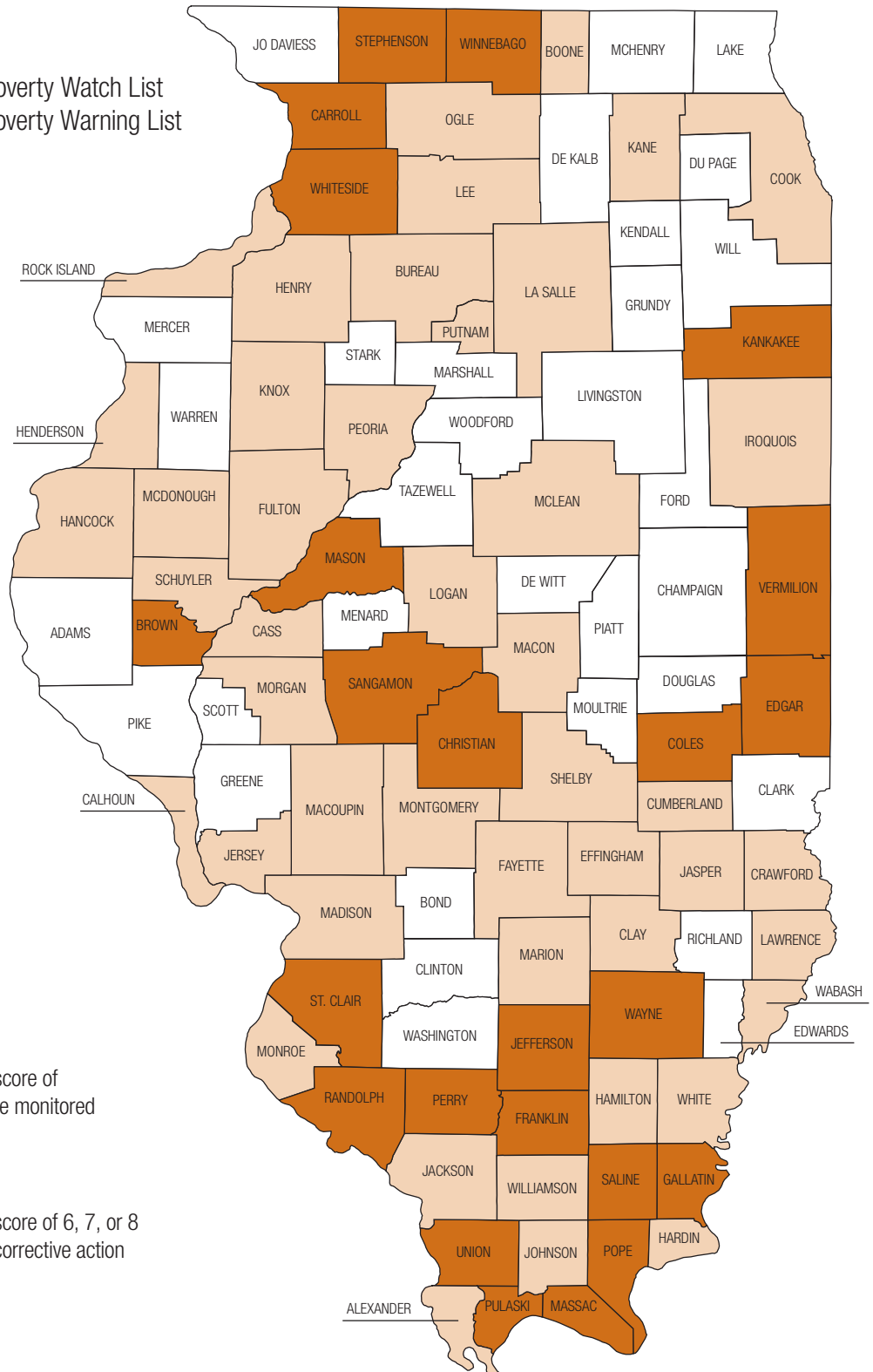
This year's County Well-Being Index has undergone a series of changes designed to make the Index more timely and accurate. Changes include:

- **A more accurate teen birth rate calculation:** In prior years, teen births have been reported as a percent of all births. Now, teen births are reported as the number of births to women ages 15 to 19 per 1,000 women of that age in the population.
- **A more current unemployment rate:** In prior years, unemployment rates reflected August of the previous year. Now, December unemployment rates are reported.
- **A more current poverty rate:** The data source for county poverty rates has become more timely, reporting estimates for the same year for which state estimates are available. The County Well-Being Index now uses these most recent poverty rates.

While these enhancements were necessary and important, they do limit the ability to compare county movement between the Watch and Warning Lists from this year's Index to last year's.

Counties of Concern

46 counties are on the Poverty Watch List
24 counties are on the Poverty Warning List



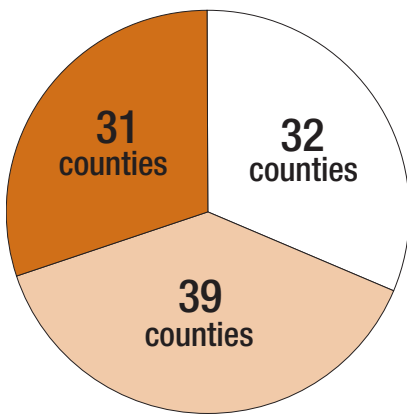
Watch
 County has an index score of 4 or 5 and needs to be monitored

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

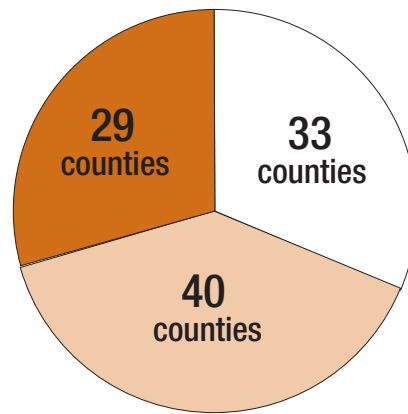
Overview of Counties by Well-Being Indicator

This overview shows how Illinois as a whole is faring on each of the four indicators that make up the County Well-Being Index.

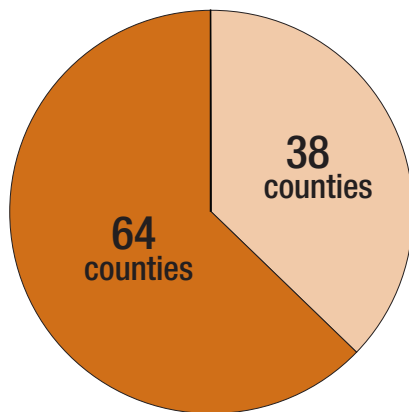
Teen Birth Rates



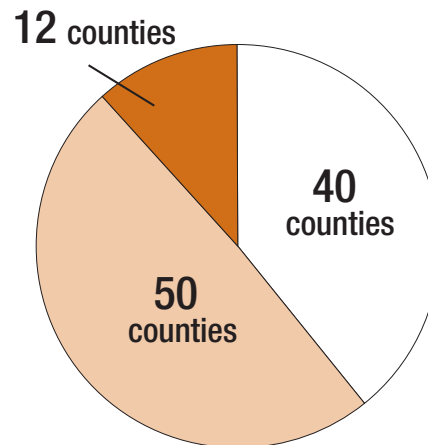
Poverty Rates



Unemployment Rates



Graduation Rates



A county receives a point if its rate is higher than the state average and/or if they have worsened since the previous year.

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

Overview of Counties by Well-Being Indicator

Bold - Counties on the Watch List (see page 3)

Bold Italic - Counties on the Warning List (see page 3)

County	High School Grad Rate, 2007-2008 ¹	Point Change in Grad Rates from Previous Year ²	Teen Births (live births per 1,000 women age 15-19), 2006 ³	Point Change in Teen Births from Previous Year ⁴	Unemployment Rate, Dec 2008 ⁵	Point Change in Unemployment Rate from Previous Dec ⁶	Poverty Rate, 2007 ⁷	Point Change in Poverty Rate from Previous Year ⁸
Illinois	86.5%	0.6%	39.5	0.9	7.4%	2.1%	11.9%	-0.4%
Adams	90.7%	0.7%	31.9	-9.3	5.7%	1.3%	11.8%	0.1%
Alexander	87.2%	-8.0%	76.4	-17.8	8.2%	-0.5%	27.7%	1.0%
Bond	92.2%	3.2%	24.1	-7.4	8.6%	2.7%	11.9%	-2.5%
Boone	81.8%	-3.3%	33.6	-3.1	14.9%	6.4%	9.8%	1.0%
Brown	92.3%	-5.8%	44.1	8.6	3.8%	0.8%	16.1%	2.9%
Bureau	87.2%	-2.3%	28.7	1.2	8.2%	2.2%	9.9%	-0.9%
Calhoun	96.7%	0.0%	35.9	11.2	8.4%	1.1%	10.9%	0.1%
Carroll	95.7%	-2.2%	41.5	6.6	7.8%	2.0%	12.2%	1.9%
Cass	92.4%	-3.2%	48.7	-0.5	5.6%	0.8%	12.0%	-1.2%
Champaign	91.7%	-1.0%	22.1	-0.5	6.0%	1.2%	18.2%	-1.0%
Christian	86.1%	-1.7%	41.5	-1.0	8.5%	2.8%	13.0%	-1.2%
Clark	98.5%	6.8%	28.7	-7.9	10.7%	4.1%	11.5%	-0.4%
Clay	91.8%	1.8%	57.2	9.3	9.4%	2.6%	13.7%	-2.0%
Clinton	93.9%	0.4%	37.7	13.3	7.4%	2.2%	9.5%	0.9%
Coles	88.1%	-0.7%	26.4	7.7	7.5%	2.5%	20.0%	2.3%
Cook	79.6%	1.1%	47.8	2.0	7.1%	2.0%	14.6%	-0.8%
Crawford	92.6%	-2.7%	34.4	-3.2	7.8%	1.5%	14.7%	-0.8%
Cumberland	97.2%	-0.8%	21.7	-14.7	9.3%	3.4%	12.3%	0.4%
DeKalb	91.7%	-0.6%	17.7	2.6	7.4%	2.4%	11.5%	-1.3%
DeWitt	88.3%	-2.5%	32.1	-8.5	7.5%	2.0%	9.5%	-1.8%
Douglas	98.2%	3.5%	35.2	10.2	7.3%	2.2%	8.7%	-0.9%
DuPage	96.2%	0.7%	17.4	1.4	5.4%	1.6%	4.8%	-0.2%
Edgar	85.4%	-4.0%	56.7	8.4	9.3%	3.0%	12.9%	-0.1%
Edwards	88.9%	-11.1%	25.9	-9.3	7.3%	1.4%	11.6%	-0.1%
Effingham	89.0%	-0.6%	42.1	11.0	6.3%	1.8%	10.1%	0.6%
Fayette	93.4%	4.8%	43.8	5.7	10.5%	3.2%	14.3%	-3.6%
Ford	90.5%	1.3%	24.1	-3.4	7.3%	1.2%	8.7%	-0.2%
Franklin	90.7%	-1.2%	58.3	20.6	10.0%	1.7%	17.6%	-1.5%
Fulton	88.1%	2.5%	37.0	2.5	7.7%	1.5%	12.6%	-1.4%
Gallatin	100.0%	0.0%	84.7	9.4	9.5%	1.9%	19.9%	0.8%
Greene	86.3%	1.6%	35.1	-15.7	7.1%	1.4%	14.0%	-1.3%
Grundy	88.4%	-4.6%	24.0	-8.3	9.4%	2.9%	5.4%	-0.3%
Hamilton	93.0%	0.7%	41.0	23.4	8.2%	1.8%	12.5%	-3.8%

¹ Illinois State Board of Education. (n.d.). *2007-2008 school report card data, by county*. On file with author.

² Author's analysis of Illinois State Board of Education. (n.d.). *2006-2007 and 2007-2008 school report card data, by county*. On file with author.

³ Author's analysis of Illinois Department of Public Health. (n.d.). *Illinois teen births by county 2005-2006*. Retrieved March 5, 2009, from <http://www.idph.state.il.us/health/teen/teen0506.htm>; U.S. Census Bureau, Population Estimates. Illinois rates from U.S. Department of Health and Human Services, Centers for Disease Control and Prevention, National Center for Health Statistics. (n.d.). *VitalStats, births*. Retrieved March 4, 2009 from <http://www.cdc.gov/nchs/vitalstats.htm>

⁴ Ibid.

⁵ Illinois Department of Employment Security, Local Area Unemployment Statistics. (n.d.). *Local Area Unemployment Statistics: LAUS*. Retrieved March 5, 2009, from <http://lmi.ides.state.il.us/laus/lausmenu.htm>

⁶ Author's analysis of Illinois Department of Employment Security, Local Area Unemployment Statistics. (n.d.). *Local Area Unemployment Statistics: LAUS*. Retrieved March 5, 2009, from <http://lmi.ides.state.il.us/laus/lausmenu.htm>

⁷ U.S. Census Bureau, 2007 Small Area Income and Poverty Estimates.

⁸ Author's analysis of U.S. Census Bureau, 2006 and 2007 Small Area Income and Poverty Estimates.

Overview of Counties by Well-Being Indicator

(continued)

Bold - Counties on the Watch List (see page 3)

Bold Italic - Counties on the Warning List (see page 3)

County	High School Grad Rate, 2007-2008 ¹	Point Change in Grad Rates from Previous Year ²	Teen Births (live births per 1,000 women age 15-19), 2006 ³	Point Change in Teen Births from Previous Year ⁴	Unemployment Rate, Dec 2008 ⁵	Point Change in Unemployment Rate from Previous Dec ⁶	Poverty Rate, 2007 ⁷	Point Change in Poverty Rate from Previous Year ⁸
Illinois	86.5%	0.6%	39.5	0.9	7.4%	2.1%	11.9%	-0.4%
Hancock	98.1%	2.8%	47.8	9.5	9.7%	4.0%	10.8%	0.0%
Hardin	100.0%	5.9%	37.3	-0.9	9.9%	1.0%	20.9%	2.8%
Henderson	94.4%	-2.6%	24.8	5.2	8.1%	1.9%	11.4%	-0.1%
Henry	89.8%	-2.1%	38.8	11.4	7.6%	2.4%	9.8%	0.4%
Iroquois	85.8%	0.8%	40.0	-0.3	8.6%	2.3%	11.9%	2.6%
Jackson	94.8%	-2.3%	27.1	6.0	6.0%	1.0%	28.6%	2.9%
Jasper	97.9%	-2.1%	36.5	7.6	7.7%	2.1%	11.1%	-0.7%
Jefferson	83.1%	2.5%	51.0	1.0	7.8%	2.2%	15.7%	0.7%
Jersey	94.8%	-2.0%	35.2	7.1	7.8%	2.0%	9.7%	0.7%
Jo Daviess	90.9%	-3.3%	24.1	5.9	7.2%	2.1%	8.6%	-0.2%
Johnson	99.3%	3.7%	52.3	26.9	8.7%	1.9%	14.2%	-2.9%
Kane	90.0%	-0.3%	44.0	-2.7	7.5%	2.1%	7.8%	-0.5%
Kankakee	82.4%	-4.6%	45.3	4.0	10.5%	2.9%	13.0%	-1.1%
Kendall	96.2%	1.2%	25.5	3.6	7.5%	2.6%	3.7%	-0.2%
Knox	85.6%	1.7%	42.0	-5.5	7.1%	1.0%	17.6%	2.0%
Lake	91.9%	1.9%	26.5	-1.1	8.3%	2.4%	6.3%	0.3%
LaSalle	88.1%	-4.0%	35.0	1.4	10.1%	2.8%	10.3%	-0.9%
Lawrence	89.4%	2.4%	40.9	12.7	8.7%	3.1%	15.3%	-1.3%
Lee	91.4%	-0.5%	41.3	8.1	8.3%	1.9%	9.8%	-0.5%
Livingston	93.9%	0.8%	39.2	-3.8	7.8%	2.6%	11.3%	0.2%
Logan	83.8%	-2.9%	22.8	-24.6	7.5%	1.9%	11.0%	-0.5%
Macon	92.0%	7.8%	60.2	5.8	7.9%	1.8%	15.9%	-0.5%
Macoupin	90.5%	-4.2%	35.3	-8.9	8.5%	1.5%	12.0%	0.5%
Madison	89.8%	1.5%	43.0	4.8	8.1%	2.4%	11.3%	-0.9%
Marion	84.0%	4.0%	59.5	-7.2	10.4%	3.1%	15.6%	-1.6%
Marshall	88.5%	-9.1%	15.0	-23.7	6.4%	1.2%	8.1%	-1.3%
Mason	84.0%	-4.8%	52.8	7.0	9.4%	1.9%	12.5%	0.3%
Massac	95.7%	2.5%	60.5	3.1	7.9%	1.9%	15.0%	1.3%
McDonough	88.0%	-6.8%	11.6	-1.9	5.5%	1.1%	23.4%	0.5%
McHenry	93.7%	0.4%	20.3	-1.3	6.9%	2.2%	5.3%	0.0%
McLean	86.7%	-2.2%	19.0	-1.4	5.4%	1.2%	12.5%	0.5%
Menard	100.0%	5.6%	29.6	11.7	6.1%	1.3%	8.7%	-0.1%
Mercer	97.2%	3.2%	22.1	-9.5	8.9%	2.6%	8.1%	-1.1%
Monroe	94.6%	-4.1%	15.0	2.5	6.1%	1.6%	4.5%	0.3%
Montgomery	88.1%	1.7%	47.1	-5.5	10.9%	2.5%	13.8%	0.8%

¹ Illinois State Board of Education. (n.d.). *2007-2008 school report card data, by county*. On file with author.

² Author's analysis of Illinois State Board of Education. (n.d.). *2006-2007 and 2007-2008 school report card data, by county*. On file with author.

³ Author's analysis of Illinois Department of Public Health. (n.d.). *Illinois teen births by county 2005-2006*. Retrieved March 5, 2009, from <http://www.idph.state.il.us/health/teen/teen0506.htm>; U.S. Census Bureau, Population Estimates. Illinois rates from U.S. Department of Health and Human Services, Centers for Disease Control and Prevention, National Center for Health Statistics. (n.d.). *VitalStats, births*. Retrieved March 4, 2009 from <http://www.cdc.gov/nchs/vitalstats.htm>

⁴ Ibid.

⁵ Illinois Department of Employment Security, Local Area Unemployment Statistics. (n.d.). *Local Area Unemployment Statistics: LAUS*. Retrieved March 5, 2009, from <http://lmi.ides.state.il.us/laus/lausmenu.htm>

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⁸ Author's analysis of U.S. Census Bureau, 2006 and 2007 Small Area Income and Poverty Estimates.

Overview of Counties by Well-Being Indicator

(continued)

Bold - Counties on the Watch List (see page 3)

Bold Italic - Counties on the Warning List (see page 3)

County	High School Grad Rate, 2007-2008 ¹	Point Change in Grad Rates from Previous Year ²	Teen Births (live births per 1,000 women age 15-19), 2006 ³	Point Change in Teen Births from Previous Year ⁴	Unemployment Rate, Dec 2008 ⁵	Point Change in Unemployment Rate from Previous Dec ⁶	Poverty Rate, 2007 ⁷	Point Change in Poverty Rate from Previous Year ⁸
Illinois	86.5%	0.6%	39.5	0.9	7.4%	2.1%	11.9%	-0.4%
Morgan	96.1%	-2.5%	28.3	-4.2	7.3%	1.9%	15.2%	1.0%
Moultrie	91.8%	-2.1%	27.1	-11.0	6.0%	2.2%	8.8%	-1.3%
Ogle	89.6%	-0.7%	31.5	6.1	10.7%	3.8%	7.9%	0.4%
Peoria	88.8%	-2.4%	51.7	1.6	6.6%	1.3%	13.6%	-0.1%
Perry	85.7%	-5.3%	45.4	1.5	10.7%	1.6%	15.6%	2.1%
Platt	95.5%	-0.1%	25.2	9.4	5.7%	2.0%	6.8%	-0.5%
Pike	97.7%	12.5%	43.7	-0.4	6.3%	0.8%	13.7%	-0.9%
Pope	81.8%	-6.0%	22.6	-21.2	9.0%	1.4%	21.0%	3.4%
Pulaski	91.3%	-8.7%	87.7	15.5	9.6%	2.1%	24.2%	-1.1%
Putnam	82.8%	-6.7%	21.6	13.0	10.0%	2.4%	6.9%	-0.5%
Randolph	93.4%	4.4%	55.8	16.8	7.7%	2.0%	12.8%	0.7%
Richland	97.9%	5.0%	24.1	-16.6	7.6%	2.2%	14.3%	-0.1%
Rock Island	86.4%	1.3%	50.6	3.7	6.7%	1.6%	13.2%	-0.4%
Saline	82.4%	-2.5%	57.7	-2.9	8.8%	1.3%	18.6%	-2.8%
Sangamon	93.1%	-0.5%	44.4	1.0	6.3%	1.4%	12.8%	0.4%
Schuyler	97.1%	1.3%	23.8	19.1	5.6%	0.5%	12.1%	0.7%
Scott	91.3%	-1.8%	30.3	-4.6	7.8%	1.4%	10.5%	-1.4%
Shelby	92.4%	0.9%	38.5	4.5	8.6%	2.9%	12.1%	1.5%
St. Clair	89.8%	1.2%	57.2	6.0	8.8%	2.2%	15.8%	2.8%
Stark	78.9%	-7.5%	22.6	-9.8	7.3%	1.6%	9.9%	-0.7%
Stephenson	90.4%	-1.5%	54.5	15.9	8.7%	3.2%	14.3%	1.3%
Tazewell	88.6%	-1.3%	35.8	0.9	6.2%	1.3%	8.0%	-0.8%
Union	86.0%	-0.5%	62.3	23.7	9.7%	1.3%	20.9%	4.7%
Vermilion	81.9%	2.7%	65.9	-3.8	9.4%	2.3%	18.6%	1.0%
Wabash	89.3%	-8.5%	25.3	-14.1	8.2%	2.0%	12.6%	-1.1%
Warren	89.6%	0.2%	29.9	6.4	6.2%	1.2%	12.9%	-0.4%
Washington	95.2%	3.0%	28.2	-20.5	6.5%	1.6%	7.8%	-0.6%
Wayne	91.8%	7.0%	64.5	6.6	7.7%	2.1%	14.7%	0.8%
White	97.5%	10.3%	55.3	13.6	7.9%	1.7%	14.1%	-1.4%
Whiteside	85.4%	-2.0%	52.0	8.3	8.0%	1.9%	11.2%	0.3%
Will	91.7%	3.2%	27.2	0.5	7.2%	2.2%	5.9%	-0.1%
Williamson	94.8%	-3.3%	35.2	-6.9	7.4%	0.9%	16.3%	0.5%
Winnebago	78.4%	-2.0%	51.0	-1.6	12.0%	5.2%	13.8%	-0.5%
Woodford	93.1%	-1.5%	17.2	-6.8	5.0%	1.0%	5.9%	-0.5%

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⁶ Author's analysis of Illinois Department of Employment Security, Local Area Unemployment Statistics. (n.d.). *Local Area Unemployment Statistics: LAUS*. Retrieved March 5, 2009, from <http://lmi.ides.state.il.us/laus/lausmenu.htm>

⁷ U.S. Census Bureau, 2007 Small Area Income and Poverty Estimates.

⁸ Author's analysis of U.S. Census Bureau, 2006 and 2007 Small Area Income and Poverty Estimates.

Local Data

The following tables provide detailed information on each county in Illinois relating to income, poverty, employment, housing, health, and education. For the poverty rate by county, see pages 5-7. Data on income and poverty by Illinois Congressional District and can be found on page 21.

Income & Poverty

County	Number of People in Poverty, 2007 ⁹	Poverty Rate for Population Under Age 18, 2007 ¹⁰	Bankruptcies per 1,000 People, 2007 ¹¹	Change in Bankruptcies per 1,000 People, 2006 to 2007 ¹²	Median Household Income, 2007 ¹³	Percent of Tax Filers Receiving the Earned Income Tax Credit (EITC), 2006 ¹⁴	Percent of EITC Tax Filers Receiving a Refund Anticipation Loan or a Refund Anticipation Check, 2006 ¹⁵
Illinois	1,496,152	16.6%	3.1	0.8	\$54,141	15.1%	46.4%
Adams	7,562	16.1%	2.8	0.5	\$43,602	15.4%	37.9%
Alexander	2,195	43.2%	7.5	1.3	\$28,443	35.1%	64.1%
Bond	1,867	14.8%	3.4	1.0	\$46,974	14.8%	44.0%
Boone	5,213	14.9%	3.9	1.3	\$59,405	12.4%	41.1%
Brown	736	15.4%	2.1	0.9	\$42,205	13.5%	33.4%
Bureau	3,436	14.0%	3.4	1.2	\$45,794	14.1%	31.4%
Calhoun	557	12.7%	0.8	-0.8	\$43,889	13.2%	15.8%
Carroll	1,907	18.7%	2.5	0.6	\$41,515	14.5%	25.8%
Cass	1,616	16.1%	2.6	0.9	\$40,318	17.8%	45.1%
Champaign	31,753	18.4%	2.4	0.6	\$44,237	14.1%	46.9%
Christian	4,256	18.0%	4.0	1.9	\$41,660	15.6%	43.4%
Clark	1,915	18.0%	4.1	0.5	\$44,826	16.2%	45.0%
Clay	1,846	18.8%	2.0	0.0	\$36,401	20.5%	36.9%
Clinton	3,242	11.0%	2.0	0.3	\$52,996	10.9%	34.0%
Coles	9,474	16.4%	3.6	1.1	\$36,007	16.8%	45.6%
Cook	759,038	21.6%	3.2	0.9	\$52,554	18.5%	49.6%
Crawford	2,664	20.9%	4.3	1.3	\$41,724	15.8%	34.9%
Cumberland	1,317	17.4%	3.7	1.2	\$40,875	16.2%	35.8%
DeKalb	10,996	9.7%	2.4	0.5	\$54,945	10.6%	37.6%
DeWitt	1,541	15.2%	3.9	1.3	\$47,415	13.9%	43.3%
Douglas	1,682	13.5%	4.3	2.3	\$46,166	13.2%	39.0%
DuPage	43,761	5.7%	1.9	0.6	\$73,818	7.4%	27.7%
Edgar	2,335	18.3%	4.0	0.9	\$40,544	17.8%	48.5%
Edwards	756	15.4%	1.8	-0.6	\$40,970	15.5%	27.1%
Effingham	3,425	12.9%	2.4	-0.4	\$48,003	14.2%	33.9%
Fayette	2,828	21.0%	2.8	1.4	\$38,527	19.5%	43.2%
Ford	1,191	11.9%	3.1	0.6	\$46,388	13.5%	31.9%
Franklin	6,834	26.1%	6.1	1.2	\$33,963	21.9%	52.7%
Fulton	4,307	18.7%	3.8	0.6	\$40,668	16.3%	39.5%
Gallatin	1,187	29.1%	2.7	-1.2	\$33,799	19.7%	46.5%
Greene	1,891	19.4%	1.9	0.5	\$37,685	18.7%	41.2%
Grundy	2,532	7.1%	5.2	2.2	\$62,835	9.9%	36.2%
Hamilton	1,008	20.3%	2.7	0.8	\$37,500	16.4%	40.4%
Hancock	2,000	15.7%	2.0	-0.1	\$45,213	14.4%	22.6%

⁹ U.S. Census Bureau, 2007 Small Area Income and Poverty Estimates.

¹⁰ Ibid.

¹¹ FDIC Regional Economic Conditions. (2008). *Personal bankruptcy filing rate (per 1,000 population) Illinois*. Retrieved January 9, 2009, from http://www2.fdic.gov/recon/ovrpt.asp?CPT_CODE=NBR&ST_CODE=17&RPT_TYPE=Tables

¹² Author's analysis of FDIC Regional Economic Conditions. (2008). *Personal bankruptcy filing rate (per 1,000 population) Illinois*. Retrieved January 9, 2009, from http://www2.fdic.gov/recon/ovrpt.asp?CPT_CODE=NBR&ST_CODE=17&RPT_TYPE=Tables

¹³ U.S. Census Bureau, 2007 Small Area Income and Poverty Estimates.

¹⁴ Author's analysis of Brookings Institution. (2009). *EITC interactive*. Retrieved March 30, 2009, from <http://www.brookings.edu/projects/EITC.aspx>

¹⁵ Ibid.

Income & Poverty (continued)

County	Number of People in Poverty, 2007 ⁹	Poverty Rate for Population Under Age 18, 2007 ¹⁰	Bankruptcies per 1,000 People, 2007 ¹¹	Change in Bankruptcies per 1,000 People, 2006 to 2007 ¹²	Median Household Income, 2007 ¹³	Percent of Tax Filers Receiving the Earned Income Tax Credit (EITC), 2006 ¹⁴	Percent of EITC Tax Filers Receiving a Refund Anticipation Loan or a Refund Anticipation Check, 2006 ¹⁵
Illinois	1,496,152	16.6%	3.1	0.8	\$54,141	15.1%	46.4%
Hardin	893	32.8%	1.8	-0.8	\$33,455	20.5%	58.4%
Henderson	854	17.9%	1.9	-0.5	\$40,939	16.7%	29.4%
Henry	4,781	13.3%	2.7	0.6	\$46,209	13.4%	30.7%
Iroquois	3,523	17.2%	2.8	0.9	\$44,003	15.3%	38.9%
Jackson	15,375	29.6%	3.2	0.0	\$31,146	19.3%	46.9%
Jasper	1,071	17.0%	3.1	1.3	\$42,723	14.7%	31.6%
Jefferson	5,887	22.1%	3.0	0.1	\$41,705	19.9%	51.2%
Jersey	2,090	13.1%	1.9	0.1	\$54,031	13.2%	37.6%
Jo Daviess	1,905	12.0%	1.1	0.5	\$48,000	11.5%	18.2%
Johnson	1,519	18.4%	3.8	0.6	\$42,277	17.0%	41.5%
Kane	38,764	11.1%	2.3	0.9	\$68,513	11.1%	44.0%
Kankakee	13,852	16.5%	3.8	0.6	\$47,009	18.3%	54.5%
Kendall	3,543	4.8%	2.9	1.0	\$77,938	7.9%	35.4%
Knox	8,399	25.8%	4.1	0.9	\$37,880	17.7%	36.8%
Lake	43,562	8.4%	2.3	0.7	\$77,904	9.5%	40.3%
LaSalle	11,318	14.1%	3.9	1.2	\$48,218	13.3%	40.1%
Lawrence	2,184	21.2%	3.1	1.3	\$37,921	17.3%	48.9%
Lee	3,237	12.5%	2.3	-0.1	\$47,602	13.4%	28.0%
Livingston	3,971	14.4%	3.6	1.4	\$47,442	13.4%	42.4%
Logan	2,821	14.8%	3.6	0.9	\$44,690	15.0%	46.2%
Macon	16,723	24.2%	4.4	1.3	\$44,752	18.2%	55.2%
Macoupin	5,616	17.8%	2.2	0.5	\$44,025	14.4%	42.2%
Madison	29,678	15.4%	4.2	0.8	\$52,073	14.1%	47.6%
Marion	6,015	24.9%	4.0	0.7	\$38,262	19.9%	52.3%
Marshall	1,012	12.4%	3.4	0.4	\$48,338	12.2%	39.2%
Mason	1,867	19.4%	3.6	1.2	\$42,946	16.4%	46.6%
Massac	2,210	21.9%	4.4	0.1	\$38,461	21.9%	60.0%
McDonough	6,293	21.8%	2.2	0.6	\$34,690	16.2%	33.7%
McHenry	16,566	6.3%	2.5	0.9	\$74,115	7.0%	27.3%
McLean	19,013	11.7%	2.8	0.7	\$55,018	11.4%	44.9%
Menard	1,066	13.2%	2.5	1.1	\$55,268	11.4%	38.7%
Mercer	1,307	12.0%	3.4	1.4	\$48,778	12.8%	26.9%
Monroe	1,431	4.9%	3.2	1.3	\$66,748	7.0%	31.2%
Montgomery	3,757	19.7%	3.5	1.0	\$39,530	15.8%	43.5%

⁹ U.S. Census Bureau, 2007 Small Area Income and Poverty Estimates.

¹⁰ Ibid.

¹¹ FDIC Regional Economic Conditions. (2008). *Personal bankruptcy filing rate (per 1,000 population) Illinois*. Retrieved January 9, 2009, from http://www2.fdic.gov/recon/ovrpt.asp?CPT_CODE=NBR&ST_CODE=17&RPT_TYPE=Tables

¹² Author's analysis of FDIC Regional Economic Conditions. (2008). *Personal bankruptcy filing rate (per 1,000 population) Illinois*. Retrieved January 9, 2009, from http://www2.fdic.gov/recon/ovrpt.asp?CPT_CODE=NBR&ST_CODE=17&RPT_TYPE=Tables

¹³ U.S. Census Bureau, 2007 Small Area Income and Poverty Estimates.

¹⁴ Author's analysis of Brookings Institution. (2009). *EITC interactive*. Retrieved March 30, 2009, from <http://www.brookings.edu/projects/EITC.aspx>

¹⁵ Ibid.

Income & Poverty (continued)

County	Number of People in Poverty, 2007 ⁹	Poverty Rate for Population Under Age 18, 2007 ¹⁰	Bankruptcies per 1,000 People, 2007 ¹¹	Change in Bankruptcies per 1,000 People, 2006 to 2007 ¹²	Median Household Income, 2007 ¹³	Percent of Tax Filers Receiving the Earned Income Tax Credit (EITC), 2006 ¹⁴	Percent of EITC Tax Filers Receiving a Refund Anticipation Loan or a Refund Anticipation Check, 2006 ¹⁵
Illinois	1,496,152	16.6%	3.1	0.8	\$54,141	15.1%	46.4%
Morgan	4,871	19.8%	3.3	1.3	\$41,833	16.0%	45.0%
Moultrie	1,226	13.9%	2.5	0.4	\$46,868	12.6%	39.8%
Ogle	4,313	10.6%	2.9	1.0	\$54,425	12.3%	36.2%
Peoria	23,935	19.1%	4.6	1.2	\$47,150	17.4%	58.0%
Perry	3,127	20.0%	3.6	0.8	\$38,983	18.0%	49.5%
Platt	1,107	8.8%	3.6	1.6	\$55,009	10.9%	34.4%
Pike	2,187	20.2%	2.2	0.4	\$39,219	17.5%	46.2%
Pope	855	30.1%	3.8	3.1	\$36,421	17.7%	37.6%
Pulaski	1,502	37.2%	6.6	0.8	\$31,087	30.4%	57.9%
Putnam	410	11.4%	2.7	0.5	\$55,134	9.9%	18.4%
Randolph	3,731	18.5%	3.4	0.7	\$42,980	14.5%	47.9%
Richland	2,203	19.0%	3.3	1.9	\$38,467	17.7%	37.5%
Rock Island	18,857	20.1%	3.2	0.5	\$45,209	16.2%	37.3%
Saline	4,621	28.1%	3.3	-0.1	\$33,724	21.5%	57.9%
Sangamon	24,554	18.2%	3.2	1.1	\$48,330	15.3%	52.0%
Schuyler	834	17.0%	2.7	0.4	\$41,023	16.8%	32.3%
Scott	543	15.2%	2.3	1.0	\$44,254	15.0%	37.2%
Shelby	2,597	14.7%	2.3	0.8	\$41,337	15.4%	31.1%
St. Clair	40,543	25.9%	4.9	0.4	\$46,428	20.0%	58.8%
Stark	600	14.8%	3.7	1.0	\$43,043	13.3%	33.0%
Stephenson	6,541	22.5%	4.0	0.7	\$43,450	15.6%	37.6%
Tazewell	10,193	11.4%	3.9	1.0	\$52,745	12.2%	41.4%
Union	3,748	23.6%	2.9	-0.3	\$37,923	19.2%	44.3%
Vermilion	14,479	28.3%	4.4	1.3	\$38,036	20.9%	54.3%
Wabash	1,509	19.7%	2.2	0.9	\$45,931	16.4%	40.6%
Warren	2,080	17.1%	3.9	1.2	\$41,477	17.2%	27.3%
Washington	1,125	10.2%	2.6	0.5	\$48,727	11.7%	29.3%
Wayne	2,405	19.2%	2.1	0.8	\$37,783	18.0%	37.5%
White	2,004	20.3%	2.9	1.4	\$39,797	17.4%	42.0%
Whiteside	6,482	15.9%	2.0	0.0	\$43,920	15.7%	38.1%
Will	39,037	7.2%	3.4	1.0	\$71,597	10.2%	42.2%
Williamson	10,184	23.0%	5.4	0.9	\$38,914	19.0%	48.0%
Winnebago	40,600	21.2%	4.6	0.6	\$48,394	17.2%	50.0%
Woodford	2,179	7.7%	2.6	1.2	\$62,349	9.0%	38.1%

⁹ U.S. Census Bureau, 2007 Small Area Income and Poverty Estimates.

¹⁰ Ibid.

¹¹ FDIC Regional Economic Conditions. (2008). *Personal bankruptcy filing rate (per 1,000 population) Illinois*. Retrieved January 9, 2009, from http://www2.fdic.gov/recon/ovrpt.asp?CPT_CODE=NBR&ST_CODE=17&RPT_TYPE=Tables

¹² Author's analysis of FDIC Regional Economic Conditions. (2008). *Personal bankruptcy filing rate (per 1,000 population) Illinois*. Retrieved January 9, 2009, from http://www2.fdic.gov/recon/ovrpt.asp?CPT_CODE=NBR&ST_CODE=17&RPT_TYPE=Tables

¹³ U.S. Census Bureau, 2007 Small Area Income and Poverty Estimates.

¹⁴ Author's analysis of Brookings Institution. (2009). *EITC interactive*. Retrieved March 30, 2009, from <http://www.brookings.edu/projects/EITC.aspx>

¹⁵ Ibid.

Employment

County	Net Job Flow, 2007 ¹⁶	Change in Average New Hire Monthly Earnings, 2006 to 2007 ¹⁷	Percent Change in Average New Hire Monthly Earnings, 2006 to 2007 ¹⁸	Average Wage per Job, 2007 ¹⁹	Number of Unemployed Individuals, Dec 2008 ²⁰	Percent Change in Number of Unemployed Individuals, Dec 2007 to Dec 2008 ²¹
Illinois	47,268	\$90	3.9%	\$47,021	488,806	37.5%
Adams	701	\$73	4.5%	\$32,267	2,155	23.3%
Alexander	-27	\$101	6.1%	\$30,624	292	-7.6%
Bond	-133	\$190	14.0%	\$31,035	756	44.0%
Boone	52	-\$771	-26.2%	\$44,751	4,165	77.8%
Brown	81	\$13	0.6%	\$35,330	132	26.9%
Bureau	38	\$116	7.0%	\$32,138	1,599	34.9%
Calhoun	37	\$151	13.0%	\$22,157	220	12.2%
Carroll	75	\$82	5.6%	\$27,758	633	25.1%
Cass	33	\$86	5.1%	\$28,998	425	15.5%
Champaign	1,743	\$137	8.1%	\$34,363	6,342	24.6%
Christian	-202	\$180	11.3%	\$32,432	1,454	43.5%
Clark	-130	\$134	9.1%	\$29,323	953	61.0%
Clay	-126	-\$62	-3.7%	\$29,181	646	34.9%
Clinton	271	\$119	8.6%	\$28,823	1,440	40.9%
Coles	-300	\$58	4.2%	\$28,177	2,020	42.2%
Cook	13,579	\$71	2.8%	\$53,785	185,677	37.4%
Crawford	-490	\$131	7.1%	\$36,259	759	22.0%
Cumberland	149	\$309	21.7%	\$25,761	537	51.3%
DeKalb	590	\$81	4.8%	\$33,065	4,180	44.4%
DeWitt	405	\$253	15.7%	\$38,689	640	33.6%
Douglas	144	\$157	10.2%	\$31,224	764	42.3%
DuPage	4,184	\$109	4.1%	\$52,529	28,523	40.7%
Edgar	301	\$103	7.0%	\$29,476	960	42.9%
Edwards	-191	-\$33	-2.1%	\$30,605	241	19.3%
Effingham	-164	-\$52	-3.3%	\$30,568	1,142	36.1%
Fayette	-13	-\$18	-1.3%	\$27,460	1,065	38.9%
Ford	110	-\$48	-2.5%	\$30,324	561	19.6%
Franklin	177	-\$11	-0.8%	\$29,343	1,758	14.2%
Fulton	0	\$96	7.3%	\$26,344	1,400	21.8%
Gallatin	-102	\$73	3.9%	\$39,736	253	22.2%
Greene	8	\$52	4.1%	\$23,666	486	19.4%
Grundy	1,780	\$429	21.8%	\$45,009	2,399	44.7%
Hamilton	24	\$316	23.5%	\$25,780	334	20.1%
Hancock	16	\$6	0.4%	\$26,703	939	61.9%

¹⁶ Author's analysis of Illinois Department of Employment Security, Local Employment Dynamics. (n.d.). *LEHD state of Illinois county reports - Quarterly Workforce Indicators*. Retrieved January 9, 2009, from <http://lmi.ides.state.il.us/LED/qwi.htm>

¹⁷ Ibid.

¹⁸ Ibid.

¹⁹ Bureau of Economic Analysis Regional Economic Accounts. (2008, December). *Local area personal income, average wage per job*. Retrieved January 9, 2009, from <http://www.bea.gov/regional/reis/default.cfm?catable=CA34§ion=2>

²⁰ Illinois Department of Employment Security, Local Area Unemployment Statistics. (n.d.). *Local Area Unemployment Statistics: LAUS*. Retrieved February 17, 2009, from <http://lmi.ides.state.il.us/laus/lausmenu.htm>

²¹ Author's analysis of Illinois Department of Employment Security, Local Area Unemployment Statistics. (n.d.). *Local Area Unemployment Statistics: LAUS*. Retrieved February 17, 2009, from <http://lmi.ides.state.il.us/laus/lausmenu.htm>

Employment (continued)

County	Net Job Flow, 2007 ¹⁶	Change in Average New Hire Monthly Earnings, 2006 to 2007 ¹⁷	Percent Change in Average New Hire Monthly Earnings, 2006 to 2007 ¹⁸	Average Wage per Job, 2007 ¹⁹	Number of Unemployed Individuals, Dec 2008 ²⁰	Percent Change in Number of Unemployed Individuals, Dec 2007 to Dec 2008 ²¹
Illinois	47,268	\$90	3.9%	\$47,021	488,806	37.5%
Hardin	18	\$114	7.6%	\$25,828	167	6.4%
Henderson	13	\$73	5.5%	\$24,205	339	29.9%
Henry	43	\$80	5.3%	\$28,932	2,140	44.9%
Iroquois	7	-\$1	-0.1%	\$27,028	1,454	35.5%
Jackson	90	\$115	8.5%	\$29,030	1,943	14.1%
Jasper	1	-\$299	-13.0%	\$30,711	409	41.5%
Jefferson	-202	\$10	0.6%	\$32,766	1,577	32.1%
Jersey	86	\$20	1.5%	\$26,879	919	30.9%
Jo Daviess	207	\$97	6.2%	\$28,271	966	38.0%
Johnson	57	\$47	2.7%	\$29,557	444	23.3%
Kane	1,535	\$8	0.4%	\$39,901	19,827	36.4%
Kankakee	511	\$59	3.5%	\$33,172	6,015	38.8%
Kendall	1,049	-\$28	-1.6%	\$37,949	3,842	51.3%
Knox	32	\$104	7.2%	\$29,892	1,817	13.7%
Lake	1,974	\$90	3.4%	\$56,595	30,987	40.1%
LaSalle	1,414	\$162	9.9%	\$33,556	6,026	36.2%
Lawrence	74	\$226	14.5%	\$29,155	702	48.7%
Lee	-69	-\$106	-5.5%	\$34,306	1,540	26.5%
Livingston	2	-\$53	-2.9%	\$36,282	1,476	44.3%
Logan	-7	\$98	6.3%	\$31,039	1,018	31.7%
Macon	366	\$81	4.1%	\$40,874	4,319	27.2%
Macoupin	-171	\$190	13.7%	\$29,330	2,129	18.7%
Madison	493	\$128	7.2%	\$35,224	11,252	39.7%
Marion	-724	-\$82	-4.9%	\$30,755	1,947	43.9%
Marshall	-39	\$263	17.9%	\$29,751	479	22.2%
Mason	56	\$146	11.9%	\$27,891	697	22.5%
Massac	102	-\$157	-8.5%	\$36,033	586	28.8%
McDonough	46	-\$21	-1.5%	\$28,786	955	22.3%
McHenry	2,573	\$52	2.5%	\$38,121	12,237	46.2%
McLean	866	\$76	4.3%	\$41,377	4,857	23.7%
Menard	139	\$95	7.9%	\$25,201	427	24.1%
Mercer	42	\$20	1.5%	\$26,316	817	40.9%
Monroe	304	-\$78	-5.1%	\$28,801	1,103	33.7%
Montgomery	-108	\$11	0.7%	\$29,706	1,491	28.4%

¹⁶ Author's analysis of Illinois Department of Employment Security, Local Employment Dynamics. (n.d.). *LEHD state of Illinois county reports - Quarterly Workforce Indicators*. Retrieved January 9, 2009, from <http://lmi.ides.state.il.us/LED/qwi.htm>

¹⁷ Ibid.

¹⁸ Ibid.

¹⁹ Bureau of Economic Analysis Regional Economic Accounts. (2008, December). *Local area personal income, average wage per job*. Retrieved January 9, 2009, from <http://www.bea.gov/regional/reis/default.cfm?catable=CA34§ion=2>

²⁰ Illinois Department of Employment Security, Local Area Unemployment Statistics. (n.d.). *Local Area Unemployment Statistics: LAUS*. Retrieved February 17, 2009, from <http://lmi.ides.state.il.us/laus/lausmenu.htm>

²¹ Author's analysis of Illinois Department of Employment Security, Local Area Unemployment Statistics. (n.d.). *Local Area Unemployment Statistics: LAUS*. Retrieved February 17, 2009, from <http://lmi.ides.state.il.us/laus/lausmenu.htm>

Employment (continued)

County	Net Job Flow, 2007 ¹⁶	Change in Average New Hire Monthly Earnings, 2006 to 2007 ¹⁷	Percent Change in Average New Hire Monthly Earnings, 2006 to 2007 ¹⁸	Average Wage per Job, 2007 ¹⁹	Number of Unemployed Individuals, Dec 2008 ²⁰	Percent Change in Number of Unemployed Individuals, Dec 2007 to Dec 2008 ²¹
Illinois	47,268	\$90	3.9%	\$47,021	488,806	37.5%
Morgan	220	\$47	3.2%	\$31,180	1,283	31.7%
Moultrie	-194	\$51	3.1%	\$30,003	478	53.2%
Ogle	68	\$57	3.1%	\$38,247	2,927	49.3%
Peoria	1,286	-\$43	-2.1%	\$41,258	6,433	22.5%
Perry	-237	\$29	1.7%	\$29,380	1,038	13.2%
Piatt	154	\$251	17.6%	\$28,235	540	51.3%
Pike	-311	\$78	5.6%	\$25,183	531	12.3%
Pope	-61	\$501	44.5%	\$25,909	175	16.7%
Pulaski	-52	\$223	12.9%	\$29,345	292	24.3%
Putnam	266	\$685	32.2%	\$49,329	321	28.4%
Randolph	-94	\$70	4.9%	\$32,231	1,185	30.9%
Richland	60	\$16	1.2%	\$27,551	576	38.1%
Rock Island	1,064	\$190	10.1%	\$45,644	5,381	29.9%
Saline	192	\$364	22.6%	\$30,783	1,089	13.4%
Sangamon	1,532	\$35	1.9%	\$39,414	6,719	25.8%
Schuyler	17	-\$452	-23.7%	\$34,968	240	6.2%
Scott	150	\$109	6.5%	\$32,418	216	18.7%
Shelby	45	-\$55	-3.7%	\$25,944	945	47.4%
St. Clair	-18	\$255	17.3%	\$27,317	11,045	32.2%
Stark	739	\$120	7.1%	\$37,222	224	28.0%
Stephenson	534	\$81	4.1%	\$36,237	2,179	55.0%
Tazewell	1,500	\$1,787	82.7%	\$49,818	4,556	24.7%
Union	-90	-\$30	-2.3%	\$28,059	816	10.0%
Vermillion	-1,316	-\$34	-1.9%	\$34,191	3,567	30.3%
Wabash	-204	\$113	6.7%	\$30,960	510	30.1%
Warren	234	\$244	15.2%	\$27,847	556	19.1%
Washington	-60	\$56	3.3%	\$32,727	540	26.8%
Wayne	44	\$154	12.0%	\$26,847	627	33.1%
White	-117	-\$5	-0.3%	\$29,281	630	27.8%
Whiteside	-172	\$28	1.9%	\$30,918	2,432	27.9%
Will	5,786	\$53	2.6%	\$38,877	25,942	43.7%
Williamson	-813	\$48	3.1%	\$31,901	2,619	9.1%
Winnebago	3,563	\$50	2.7%	\$37,390	18,369	76.9%
Woodford	37	\$54	3.0%	\$31,166	1,068	22.1%

¹⁶ Author's analysis of Illinois Department of Employment Security, Local Employment Dynamics. (n.d.). *LEHD state of Illinois county reports - Quarterly Workforce Indicators*. Retrieved January 9, 2009, from <http://lmi.ides.state.il.us/LED/qwi.htm>

¹⁷ Ibid.

¹⁸ Ibid.

¹⁹ Bureau of Economic Analysis Regional Economic Accounts. (2008, December). *Local area personal income, average wage per job*. Retrieved January 9, 2009, from <http://www.bea.gov/regional/reis/default.cfm?catable=CA34§ion=2>

²⁰ Illinois Department of Employment Security, Local Area Unemployment Statistics. (n.d.). *Local Area Unemployment Statistics: LAUS*. Retrieved February 17, 2009, from <http://lmi.ides.state.il.us/laus/lausmenu.htm>

²¹ Author's analysis of Illinois Department of Employment Security, Local Area Unemployment Statistics. (n.d.). *Local Area Unemployment Statistics: LAUS*. Retrieved February 17, 2009, from <http://lmi.ides.state.il.us/laus/lausmenu.htm>

Housing

County	Renters as a Percent of Total Households, 2000 ²²	Fair Market Rent (FMR) for 2BR, 2009 ²³	Estimate of Mean Renter Hourly Wage, 2009 ²⁴	Monthly Rent Affordable at Mean Renter Wage, 2009 ²⁵	Wage Needed to Afford 2BR FMR, 2009 ²⁶	2BR Housing Wage as a Percent of IL Minimum Wage, 2009 ²⁷	Work Hours per Week at IL Minimum Wage to Afford 2BR FMR, 2009 ²⁸
Illinois	33%	\$893	\$15.33	\$797	\$17.17	222%	89
Adams	26%	\$546	\$10.14	\$527	\$10.50	135%	54
Alexander	28%	\$546	\$6.86	\$357	\$10.50	135%	54
Bond	20%	\$546	\$8.33	\$433	\$10.50	135%	54
Boone	21%	\$689	\$13.68	\$711	\$13.25	171%	68
Brown	26%	\$546	\$9.68	\$504	\$10.50	135%	54
Bureau	24%	\$593	\$11.42	\$594	\$11.40	147%	59
Calhoun	19%	\$737	\$7.42	\$386	\$14.17	183%	73
Carroll	23%	\$591	\$9.80	\$509	\$11.37	147%	59
Cass	25%	\$546	\$10.24	\$532	\$10.50	135%	54
Champaign	44%	\$684	\$9.43	\$490	\$13.15	170%	68
Christian	24%	\$546	\$9.80	\$509	\$10.50	135%	54
Clark	22%	\$546	\$9.86	\$513	\$10.50	135%	54
Clay	20%	\$546	\$9.58	\$498	\$10.50	135%	54
Clinton	20%	\$737	\$8.45	\$439	\$14.17	183%	73
Coles	38%	\$581	\$7.26	\$377	\$11.17	144%	58
Cook	42%	\$1,004	\$18.64	\$969	\$19.31	249%	100
Crawford	20%	\$546	\$13.17	\$685	\$10.50	135%	54
Cumberland	18%	\$569	\$7.86	\$409	\$10.94	141%	56
DeKalb	40%	\$834	\$9.60	\$499	\$16.04	207%	83
DeWitt	25%	\$549	\$12.44	\$647	\$10.56	136%	54
Douglas	23%	\$569	\$10.22	\$532	\$10.94	141%	56
DuPage	24%	\$1,004	\$17.03	\$885	\$19.31	249%	100
Edgar	25%	\$546	\$9.31	\$484	\$10.50	135%	54
Edwards	19%	\$546	\$9.47	\$492	\$10.50	135%	54
Effingham	24%	\$579	\$9.77	\$508	\$11.13	144%	57
Fayette	20%	\$546	\$8.56	\$445	\$10.50	135%	54
Ford	24%	\$684	\$10.87	\$565	\$13.15	170%	68
Franklin	22%	\$546	\$8.40	\$437	\$10.50	135%	54
Fulton	24%	\$546	\$7.62	\$396	\$10.50	135%	54
Gallatin	19%	\$546	\$10.92	\$568	\$10.50	135%	54
Greene	24%	\$549	\$8.51	\$442	\$10.56	136%	54
Grundy	28%	\$869	\$15.68	\$816	\$16.71	216%	86
Hamilton	18%	\$546	\$6.64	\$345	\$10.50	135%	54
Hancock	20%	\$546	\$9.46	\$492	\$10.50	135%	54
Hardin	20%	\$546	\$8.02	\$417	\$10.50	135%	54

²² National Low Income Housing Coalition. (2009). *Out of reach 2009*. Washington, DC: Author.

²³ Ibid.

²⁴ Ibid.

²⁵ Ibid.

²⁶ Ibid.

²⁷ Ibid.

²⁸ Ibid.

Housing (continued)

County	Renters as a Percent of Total Households, 2000 ²²	Fair Market Rent (FMR) for 2BR, 2009 ²³	Estimate of Mean Renter Hourly Wage, 2009 ²⁴	Monthly Rent Affordable at Mean Renter Wage, 2009 ²⁵	Wage Needed to Afford 2BR FMR, 2009 ²⁶	2BR Housing Wage as a Percent of IL Minimum Wage, 2009 ²⁷	Work Hours per Week at IL Minimum Wage to Afford 2BR FMR, 2009 ²⁸
Illinois	33%	\$893	\$15.33	\$797	\$17.17	222%	89
Henderson	21%	\$546	\$8.09	\$421	\$10.50	135%	54
Henry	21%	\$642	\$9.45	\$492	\$12.35	159%	64
Iroquois	24%	\$546	\$9.82	\$511	\$10.50	135%	54
Jackson	47%	\$568	\$6.93	\$360	\$10.92	141%	56
Jasper	17%	\$546	\$9.19	\$478	\$10.50	135%	54
Jefferson	26%	\$571	\$9.66	\$503	\$10.98	142%	57
Jersey	22%	\$737	\$7.44	\$387	\$14.17	183%	73
Jo Daviess	23%	\$546	\$8.31	\$432	\$10.50	135%	54
Johnson	15%	\$546	\$6.07	\$316	\$10.50	135%	54
Kane	24%	\$1,004	\$11.39	\$592	\$19.31	249%	100
Kankakee	31%	\$722	\$10.53	\$548	\$13.88	179%	72
Kendall	16%	\$974	\$11.99	\$624	\$18.73	242%	97
Knox	28%	\$579	\$8.23	\$428	\$11.13	144%	57
Lake	22%	\$1,004	\$15.86	\$825	\$19.31	249%	100
LaSalle	25%	\$642	\$10.75	\$559	\$12.35	159%	64
Lawrence	23%	\$546	\$10.63	\$553	\$10.50	135%	54
Lee	26%	\$580	\$10.91	\$567	\$11.15	144%	58
Livingston	26%	\$625	\$11.79	\$613	\$12.02	155%	62
Logan	29%	\$562	\$9.83	\$511	\$10.81	139%	56
Macon	28%	\$596	\$11.86	\$617	\$11.46	148%	59
Macoupin	21%	\$606	\$9.56	\$497	\$11.65	150%	60
Madison	26%	\$737	\$10.20	\$530	\$14.17	183%	73
Marion	23%	\$546	\$7.69	\$400	\$10.50	135%	54
Marshall	20%	\$684	\$9.46	\$492	\$13.15	170%	68
Mason	23%	\$546	\$9.05	\$471	\$10.50	135%	54
Massac	21%	\$546	\$10.75	\$559	\$10.50	135%	54
McDonough	37%	\$546	\$6.14	\$319	\$10.50	135%	54
McHenry	17%	\$1,004	\$11.16	\$580	\$19.31	249%	100
McLean	34%	\$696	\$12.48	\$649	\$13.38	173%	69
Menard	21%	\$644	\$6.56	\$341	\$12.38	160%	64
Mercer	20%	\$642	\$9.10	\$473	\$12.35	159%	64
Monroe	20%	\$737	\$9.36	\$487	\$14.17	183%	73
Montgomery	22%	\$546	\$9.28	\$483	\$10.50	135%	54
Morgan	30%	\$590	\$9.11	\$474	\$11.35	146%	59
Moultrie	22%	\$561	\$10.96	\$570	\$10.79	139%	56

²² National Low Income Housing Coalition. (2009). *Out of reach 2009*. Washington, DC: Author.

²³ Ibid.

²⁴ Ibid.

²⁵ Ibid.

²⁶ Ibid.

²⁷ Ibid.

²⁸ Ibid.

Housing (continued)

County	Renters as a Percent of Total Households, 2000 ²²	Fair Market Rent (FMR) for 2BR, 2009 ²³	Estimate of Mean Renter Hourly Wage, 2009 ²⁴	Monthly Rent Affordable at Mean Renter Wage, 2009 ²⁵	Wage Needed to Afford 2BR FMR, 2009 ²⁶	2BR Housing Wage as a Percent of IL Minimum Wage, 2009 ²⁷	Work Hours per Week at IL Minimum Wage to Afford 2BR FMR, 2009 ²⁸
Illinois	33%	\$893	\$15.33	\$797	\$17.17	222%	89
Ogle	26%	\$650	\$12.96	\$674	\$12.50	161%	65
Peoria	32%	\$684	\$11.87	\$617	\$13.15	170%	68
Perry	21%	\$546	\$8.54	\$444	\$10.50	135%	54
Platt	20%	\$684	\$10.15	\$528	\$13.15	170%	68
Pike	23%	\$546	\$8.03	\$418	\$10.50	135%	54
Pope	18%	\$546	\$5.77	\$300	\$10.50	135%	54
Pulaski	24%	\$546	\$8.85	\$460	\$10.50	135%	54
Putnam	18%	\$568	\$17.82	\$927	\$10.92	141%	56
Randolph	21%	\$546	\$9.95	\$517	\$10.50	135%	54
Richland	24%	\$546	\$8.07	\$419	\$10.50	135%	54
Rock Island	30%	\$642	\$13.24	\$689	\$12.35	159%	64
Saline	24%	\$546	\$8.91	\$463	\$10.50	135%	54
Sangamon	30%	\$644	\$11.07	\$576	\$12.38	160%	64
Schuyler	21%	\$546	\$14.85	\$772	\$10.50	135%	54
Scott	22%	\$549	\$12.05	\$627	\$10.56	136%	54
Shelby	19%	\$546	\$8.46	\$440	\$10.50	135%	54
St. Clair	33%	\$737	\$10.90	\$567	\$14.17	183%	73
Stark	23%	\$684	\$9.97	\$519	\$13.15	170%	68
Stephenson	25%	\$632	\$11.32	\$588	\$12.15	157%	63
Tazewell	24%	\$684	\$15.27	\$794	\$13.15	170%	68
Union	25%	\$546	\$6.81	\$354	\$10.50	135%	54
Vermillion	28%	\$581	\$10.30	\$536	\$11.17	144%	58
Wabash	25%	\$546	\$8.08	\$420	\$10.50	135%	54
Warren	26%	\$546	\$10.08	\$524	\$10.50	135%	54
Washington	19%	\$546	\$11.79	\$613	\$10.50	135%	54
Wayne	20%	\$546	\$8.78	\$457	\$10.50	135%	54
White	22%	\$546	\$9.27	\$482	\$10.50	135%	54
Whiteside	26%	\$606	\$9.13	\$475	\$11.65	150%	60
Will	17%	\$1,004	\$10.22	\$531	\$19.31	249%	100
Williamson	26%	\$546	\$8.76	\$456	\$10.50	135%	54
Winnebago	30%	\$689	\$11.38	\$592	\$13.25	171%	68
Woodford	17%	\$684	\$10.00	\$520	\$13.15	170%	68

²² National Low Income Housing Coalition. (2009). *Out of reach 2009*. Washington, DC: Author.

²³ Ibid.

²⁴ Ibid.

²⁵ Ibid.

²⁶ Ibid.

²⁷ Ibid.

²⁸ Ibid.

Health & Education

County	High School Grad Rate for Low-Income Students, 2007-2008 ²⁹	Point Change in Grad Rate for Low-Income Students from Previous Year ³⁰	Percent of Children Eligible for Free or Reduced-Price School Lunch, 2008 ³¹	Point Change in Percent of Children Eligible for Free or Reduced-Price School Lunch, 2000 to 2008 ³²	Funded Head Start Enrollment, 2007 ³³	Percentage of Babies Born Low Birth Weight, 2006 ³⁴	Percentage of Adults Not Getting Needed Medication Due to Cost in the Last Year, 2007-2009 ³⁵
Illinois	78.2%	3.3%	47.1%	5.6%	34,310	8.6%	n/a
Adams	91.7%	11.0%	41.3%	6.1%	350	6.7%	9.5%
Alexander	80.6%	-7.1%	78.0%	-0.5%	132	9.8%	20.8%
Bond	85.2%	14.9%	34.6%	5.7%	20	10.2%	8.8%
Boone	87.9%	2.9%	36.8%	18.2%	35	7.1%	n/a
Brown	100.0%	0.0%	37.8%	13.3%	0	1.0%	7.0%
Bureau	78.9%	10.6%	35.0%	11.1%	18	1.9%	8.5%
Calhoun	78.6%	-21.4%	40.9%	17.9%	16	5.5%	11.4%
Carroll	87.5%	-12.5%	37.2%	9.7%	34	7.1%	10.2%
Cass	98.5%	8.5%	54.6%	15.3%	54	9.0%	n/a
Champaign	78.8%	-6.4%	41.0%	9.6%	278	8.3%	10.3%
Christian	80.1%	10.2%	40.4%	10.6%	102	9.6%	n/a
Clark	95.5%	12.2%	36.1%	10.5%	46	6.8%	n/a
Clay	87.3%	2.5%	45.0%	12.2%	43	6.0%	n/a
Clinton	87.2%	20.5%	22.5%	3.3%	20	6.2%	8.7%
Coles	75.2%	-9.0%	37.9%	9.8%	112	6.1%	12.1%
Cook	77.5%	5.4%	64.7%	4.0%	20,438	9.5%	13.7%
Crawford	92.2%	9.1%	41.1%	11.6%	45	9.3%	n/a
Cumberland	95.8%	7.8%	31.4%	9.0%	30	9.5%	10.6%
DeKalb	72.0%	-13.7%	23.6%	11.3%	122	8.0%	n/a
DeWitt	65.9%	-16.6%	32.1%	9.4%	34	4.9%	n/a
Douglas	82.5%	-9.5%	30.4%	13.0%	34	5.9%	9.3%
DuPage	87.9%	-0.6%	20.4%	8.5%	408	7.3%	13.3%
Edgar	86.8%	-8.3%	43.0%	12.8%	61	6.6%	16.4%
Edwards	61.1%	-38.9%	29.1%	0.4%	34	8.8%	16.3%
Effingham	72.3%	-18.2%	28.4%	6.3%	94	6.8%	n/a
Fayette	97.2%	5.6%	48.3%	14.2%	64	11.2%	n/a
Ford	88.9%	-5.7%	32.1%	12.7%	19	9.6%	11.2%
Franklin	89.0%	6.6%	50.1%	10.1%	153	7.5%	n/a
Fulton	78.2%	5.8%	42.3%	5.5%	144	11.1%	9.3%
Gallatin	78.9%	-21.1%	47.1%	3.7%	32	7.7%	18.6%
Greene	61.2%	5.3%	41.3%	6.1%	40	8.1%	18.0%
Grundy	69.0%	-21.6%	19.1%	7.0%	34	6.8%	11.4%
Hamilton	85.2%	9.0%	40.1%	7.6%	24	10.0%	17.4%
Hancock	74.7%	-11.2%	38.9%	8.8%	21	3.3%	10.4%

²⁹ Illinois State Board of Education. (n.d.). *2007-2008 state school report cards*. On file with author.

³⁰ Author's analysis of Illinois State Board of Education. (n.d.). *2006-2007 and 2007-2008 state school report cards*. On file with author.

³¹ Author's analysis of Illinois State Board of Education. (n.d.). *Nutrition programs, Free and Reduced Price Meal eligibility data*. Retrieved January 9, 2009, from http://www.isbe.net/nutrition/htmls/eligibility_listings.htm

³² Ibid.

³³ Illinois Early Childhood Asset Map. (n.d.). *Search the IECAM data collection*. Retrieved March 17, 2009, from <http://iecam.crc.uiuc.edu/cgi-bin/iecam/search.asp>

³⁴ Illinois Department of Public Health, Office of Policy, Planning & Statistics. (2009, January). *Live births by birth weight (grams) and resident county, 2006*. On file with author.

³⁵ Illinois Department of Public Health. (n.d.). *Illinois Behavioral Risk Factor Surveillance System*. Retrieved April 1, 2009, from <http://app.idph.state.il.us/brfss/default.asp>

Health & Education (continued)

County	High School Grad Rate for Low-Income Students, 2007-2008 ²⁹	Point Change in Grad Rate for Low-Income Students from Previous Year ³⁰	Percent of Children Eligible for Free or Reduced-Price School Lunch, 2008 ³¹	Point Change in Percent of Children Eligible for Free or Reduced-Price School Lunch, 2000 to 2008 ³²	Funded Head Start Enrollment, 2007 ³³	Percentage of Babies Born Low Birth Weight, 2006 ³⁴	Percentage of Adults Not Getting Needed Medication Due to Cost in the Last Year, 2007-2009 ³⁵
Illinois	78.2%	3.3%	47.1%	5.6%	34,310	8.6%	n/a
Hardin	63.0%	-2.0%	54.6%	5.2%	38	17.0%	23.8%
Henderson	92.6%	28.6%	44.2%	9.7%	0	8.5%	10.0%
Henry	75.0%	-7.3%	32.9%	9.4%	128	5.0%	n/a
Iroquois	72.5%	-6.9%	37.6%	7.7%	55	5.9%	10.3%
Jackson	74.1%	-16.7%	52.3%	9.9%	222	9.2%	7.0%
Jasper	90.3%	-9.7%	38.1%	8.4%	34	14.5%	n/a
Jefferson	64.3%	-7.4%	47.7%	10.8%	473	10.1%	n/a
Jersey	100.0%	0.0%	31.7%	8.6%	34	7.0%	13.6%
Jo Daviess	83.7%	3.3%	29.2%	10.5%	32	8.9%	5.4%
Johnson	100.0%	4.9%	48.1%	13.3%	95	7.4%	11.5%
Kane	86.1%	9.2%	43.0%	15.4%	692	7.9%	8.2%
Kankakee	68.0%	-2.1%	35.4%	-2.5%	400	9.4%	12.9%
Kendall	84.6%	4.6%	21.2%	14.7%	48	6.4%	12.4%
Knox	74.4%	6.8%	47.6%	14.0%	0	8.2%	13.2%
Lake	74.3%	-6.2%	32.1%	8.4%	636	7.6%	8.1%
LaSalle	81.0%	9.3%	35.0%	10.1%	293	7.8%	n/a
Lawrence	81.6%	-3.0%	46.6%	9.0%	67	7.8%	14.7%
Lee	96.3%	13.6%	34.5%	13.3%	34	8.6%	9.3%
Livingston	79.0%	-10.2%	32.7%	9.2%	0	10.2%	5.2%
Logan	70.4%	-4.1%	37.2%	13.7%	76	9.3%	13.7%
Macon	79.2%	17.3%	48.1%	10.7%	355	8.4%	9.3%
Macoupin	87.6%	5.3%	37.3%	13.9%	92	7.4%	11.3%
Madison	83.4%	-0.2%	37.3%	7.5%	762	8.3%	13.8%
Marion	73.3%	2.1%	53.4%	16.0%	212	8.5%	18.3%
Marshall	73.3%	-13.7%	34.2%	10.4%	18	12.1%	n/a
Mason	69.3%	-14.8%	41.2%	9.7%	54	8.6%	n/a
Massac	97.1%	5.7%	48.9%	10.2%	121	13.1%	19.1%
McDonough	75.8%	-17.4%	42.1%	9.3%	54	6.4%	14.8%
McHenry	77.6%	2.7%	14.6%	6.1%	223	6.7%	10.0%
McLean	85.2%	7.9%	27.9%	5.8%	332	8.0%	n/a
Menard	100.0%	20.7%	23.2%	2.7%	26	6.3%	11.9%
Mercer	85.7%	-10.5%	29.6%	6.0%	38	6.7%	8.3%
Monroe	68.8%	-21.5%	9.5%	3.2%	20	5.8%	n/a
Montgomery	72.7%	-0.1%	38.8%	9.0%	64	6.6%	9.7%

²⁹ Illinois State Board of Education. (n.d.). *2007-2008 state school report cards*. On file with author.

³⁰ Author's analysis of Illinois State Board of Education. (n.d.). *2006-2007 and 2007-2008 state school report cards*. On file with author.

³¹ Author's analysis of Illinois State Board of Education. (n.d.). *Nutrition programs, Free and Reduced Price Meal eligibility data*. Retrieved January 9, 2009, from http://www.isbe.net/nutrition/htmls/eligibility_listings.htm

³² Ibid.

³³ Illinois Early Childhood Asset Map. (n.d.). *Search the IECAM data collection*. Retrieved March 17, 2009, from <http://iecam.crc.uiuc.edu/cgi-bin/iecam/search.asp>

³⁴ Illinois Department of Public Health, Office of Policy, Planning & Statistics. (2009, January). *Live births by birth weight (grams) and resident county, 2006*. On file with author.

³⁵ Illinois Department of Public Health. (n.d.). *Illinois Behavioral Risk Factor Surveillance System*. Retrieved April 1, 2009, from <http://app.idph.state.il.us/brfss/default.asp>

Health & Education (continued)

County	High School Grad Rate for Low-Income Students, 2007-2008 ²⁹	Point Change in Grad Rate for Low-Income Students from Previous Year ³⁰	Percent of Children Eligible for Free or Reduced-Price School Lunch, 2008 ³¹	Point Change in Percent of Children Eligible for Free or Reduced-Price School Lunch, 2000 to 2008 ³²	Funded Head Start Enrollment, 2007 ³³	Percentage of Babies Born Low Birth Weight, 2006 ³⁴	Percentage of Adults Not Getting Needed Medication Due to Cost in the Last Year, 2007-2009 ³⁵
Illinois	78.2%	3.3%	47.1%	5.6%	34,310	8.6%	n/a
Morgan	86.2%	-5.7%	43.0%	11.8%	0	7.6%	n/a
Moultrie	64.5%	-32.6%	33.9%	14.5%	19	5.7%	9.8%
Ogle	86.3%	2.5%	25.0%	11.0%	70	7.2%	12.8%
Peoria	66.1%	-20.9%	42.8%	4.6%	670	8.7%	11.3%
Perry	70.4%	3.7%	38.6%	10.3%	131	7.8%	n/a
Platt	86.5%	7.1%	22.5%	5.0%	13	7.3%	n/a
Pike	98.0%	24.5%	39.5%	7.6%	58	4.9%	12.5%
Pope	76.5%	-5.9%	49.9%	15.9%	18	0.0%	20.2%
Pulaski	82.0%	-18.0%	77.3%	-6.8%	78	9.0%	29.2%
Putnam	50.0%	-25.0%	30.3%	6.8%	18	5.0%	n/a
Randolph	83.6%	5.8%	35.1%	8.1%	166	8.3%	n/a
Richland	94.7%	18.4%	40.3%	4.3%	66	5.9%	n/a
Rock Island	75.7%	-2.1%	46.0%	10.7%	439	8.5%	13.3%
Saline	76.0%	8.9%	54.9%	19.3%	152	9.2%	11.3%
Sangamon	85.2%	-3.1%	39.9%	6.1%	36	8.9%	n/a
Schuyler	68.0%	-25.8%	43.0%	9.3%	0	4.6%	11.3%
Scott	66.7%	-8.3%	33.7%	8.5%	0	8.8%	n/a
Shelby	75.0%	7.8%	32.5%	5.5%	34	6.0%	n/a
St. Clair	78.8%	15.6%	40.5%	1.4%	629	3.6%	12.4%
Stark	100.0%	12.5%	34.5%	18.2%	18	9.2%	n/a
Stephenson	79.5%	-7.8%	39.1%	8.9%	158	11.1%	6.0%
Tazewell	58.5%	-23.6%	28.0%	7.1%	361	8.1%	n/a
Union	88.8%	9.7%	47.5%	5.6%	105	8.1%	21.3%
Vermilion	65.5%	-4.2%	51.7%	11.6%	354	9.3%	n/a
Wabash	90.6%	-0.8%	33.0%	9.7%	31	9.5%	n/a
Warren	69.6%	-3.1%	45.9%	13.7%	0	8.0%	7.8%
Washington	82.4%	15.7%	22.6%	4.9%	20	8.4%	10.8%
Wayne	87.1%	21.5%	41.5%	7.9%	57	6.0%	9.4%
White	100.0%	31.4%	42.3%	4.2%	32	6.7%	11.6%
Whiteside	75.4%	2.6%	36.4%	10.3%	173	6.5%	11.5%
Will	85.2%	5.6%	30.0%	7.9%	835	8.1%	13.5%
Williamson	94.8%	-1.5%	42.0%	3.7%	211	8.8%	n/a
Winnebago	66.5%	-10.9%	53.8%	14.6%	525	9.2%	10.4%
Woodford	84.8%	-6.0%	17.2%	3.3%	14	5.4%	6.1%

²⁹ Illinois State Board of Education. (n.d.). *2007-2008 state school report cards*. On file with author.

³⁰ Author's analysis of Illinois State Board of Education. (n.d.). *2006-2007 and 2007-2008 state school report cards*. On file with author.

³¹ Author's analysis of Illinois State Board of Education. (n.d.). *Nutrition programs, Free and Reduced Price Meal eligibility data*. Retrieved January 9, 2009, from http://www.isbe.net/nutrition/htmls/eligibility_listings.htm

³² Ibid.

³³ Illinois Early Childhood Asset Map. (n.d.). *Search the IECAM data collection*. Retrieved March 17, 2009, from <http://iecam.crc.uiuc.edu/cgi-bin/iecam/search.asp>

³⁴ Illinois Department of Public Health, Office of Policy, Planning & Statistics. (2009, January). *Live births by birth weight (grams) and resident county, 2006*. On file with author.

³⁵ Illinois Department of Public Health. (n.d.). *Illinois Behavioral Risk Factor Surveillance System*. Retrieved April 1, 2009, from <http://app.idph.state.il.us/brfss/default.asp>

Congressional District Income & Poverty

Illinois 110th Congressional District	Number of People in Poverty, 2007 ³⁶	Poverty Rate, 2007 ³⁷	Number of People Under Age 18 in Poverty, 2007 ³⁸	Poverty Rate for Population Under Age 18, 2007 ³⁹	Number of People in Extreme Poverty, 2007 ⁴⁰	Extreme Poverty Rate, 2007 ⁴¹	Median Household Income, 2007 ⁴²
Illinois	1,496,248	11.9%	525,294	16.6%	667,578	5.3%	\$54,124
District 1	142,523	22.9%	56,414	34.2%	70,311	11.3%	\$41,145
District 2	125,190	19.7%	55,857	29.9%	62,716	9.9%	\$43,380
District 3	60,294	9.0%	22,199	13.0%	25,551	3.8%	\$55,266
District 4	121,343	20.6%	50,246	29.4%	44,558	7.6%	\$40,921
District 5	68,930	10.6%	20,118	14.6%	24,989	3.8%	\$57,318
District 6	35,323	5.5%	10,669	6.7%	14,074	2.2%	\$67,946
District 7	126,689	21.6%	42,901	31.6%	66,188	11.3%	\$50,184
District 8	46,340	6.3%	17,856	8.9%	17,214	2.3%	\$71,382
District 9	73,319	11.8%	22,358	17.7%	28,083	4.5%	\$55,673
District 10	30,260	4.7%	9,940	5.8%	13,967	2.2%	\$82,069
District 11	69,683	9.6%	20,654	11.1%	35,680	4.9%	\$55,760
District 12	106,153	16.8%	37,680	25.3%	48,050	7.6%	\$41,436
District 13	32,262	4.2%	9,606	4.4%	15,974	2.1%	\$80,786
District 14	61,261	7.8%	23,132	10.4%	26,425	3.4%	\$66,013
District 15	90,620	14.5%	24,536	17.0%	40,213	6.4%	\$44,352
District 16	76,672	10.6%	29,504	15.9%	37,030	5.1%	\$55,382
District 17	95,547	16.0%	31,709	23.1%	41,989	7.0%	\$40,033
District 18	63,754	10.1%	19,724	13.5%	26,948	4.3%	\$49,233
District 19	70,085	10.9%	20,191	13.7%	27,618	4.3%	\$48,684

³⁶ Author's analysis of U.S. Census Bureau, 2007 American Community Survey.

³⁷ Ibid.

³⁸ Ibid.

³⁹ Ibid.

⁴⁰ Ibid.

⁴¹ Ibid.

⁴² Ibid.

Poverty Definitions

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

There are two slightly different versions of the federal poverty measure: the poverty thresholds and the poverty guidelines.

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

The *poverty guidelines*, also called the Federal Poverty Level (FPL), are the other version of the poverty measure. They are issued each year in the Federal Register by the Department of Health and Human Services and are a simplification of the poverty thresholds used for administrative purposes—for instance, determining financial eligibility for certain federal programs.⁴³

Federal Poverty Guidelines, or 100% FPL⁴⁴

Size of Family Unit	2009 Poverty Guidelines	2008 Poverty Guidelines	2007 Poverty Guidelines
1	\$10,830	\$10,400	\$10,210
2	14,570	14,000	13,690
3	18,310	17,600	17,170
4	22,050	21,200	20,650
5	25,790	24,800	24,130
6	29,530	28,400	27,610
7	33,270	32,000	31,090
8	37,010	35,600	34,570

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

Low-Income or Near Poor: defined as living between 100% and 200% of the poverty threshold—an income level where people often have trouble meeting their basic needs due to skyrocketing costs (e.g., rent, child care, health insurance).

Asset Poverty: defined as a household's lack of savings or financial cushion that limits their ability to sustain temporary financial set-backs and subsist at the poverty level for 3 months⁴⁵—so that a crisis (such as job loss, illness, or divorce) can push a household into poverty or homelessness.

These quantitative measures of poverty, while important and useful for many purposes, also present inadequate and incomplete pictures of what it means to be poor. The measures do not reflect the many social, cultural, and political aspects that come with economic deprivation, nor do they even represent an accurate level of what it takes to make ends meet in the United States. More comprehensively, "Poverty is a human condition characterized by the sustained or chronic deprivation of the resources, capabilities, choices, security, and power necessary for the enjoyment of an adequate standard of living and other civil, cultural, economic, political, and social rights."⁴⁶

⁴³ U.S. Department of Health & Human Services. (2006). *Frequently asked questions related to the poverty guidelines and poverty*. Retrieved December 21, 2006, from <http://aspe.hhs.gov/poverty/faq.shtml#differences>

⁴⁴ U.S. Department of Health & Human Services. (2008). *The 2009 HHS poverty guidelines*. Retrieved February 9, 2009, from <http://aspe.hhs.gov/poverty/09poverty.shtml>

⁴⁵ CFED. (2007). *Asset poverty*. Retrieved January 2, 2007, from <http://www.cfed.org/focus.m?showmeasures=1&parentid=&siteid=504&id=509&measureid=2841>

⁴⁶ Office of the United Nations High Commissioner for Human Rights. (2002). *Poverty*. Retrieved February 18, 2009, from <http://www.unhcr.ch/development/poverty-02.html>

Other Definitions

Assets: Assets are the building blocks of long-term financial stability and success for people at all income levels. Having a savings account, a college education, a home, or a small business can help individuals and families live securely today, weather difficult financial times, plan for the future, and pass assets on to the next generation. To be truly financial stable and secure, families must have both adequate income and assets.⁴⁷

Fair Market Rents: Fair Market Rents (FMRs) indicate the amount of money a given property would command if it were available for lease. The Department of Housing and Urban Development uses FMRs to determine the eligibility of rental housing units for the Section 8 Housing Assistance and Housing Voucher programs. For a more detailed explanation of their uses and how they are calculated, see <http://www.huduser.org/datasets/fmr.html>.

Food Insecurity: A family is considered food insecure if they did not have access at all times in the last year to enough food for an active, healthy life for all household members.⁴⁸

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

Human Services: Human services is something of a catch-all category covering a broad range of programs, services, and facilities provided to the public that are designed to enhance the quality of life and well-being of people and communities. In most cases, human services are provided by public, quasi-public, and/or private agencies at the community level and include programs and services such as affordable housing, child care, mental health and substance use treatment, and job training, as well as those targeting specific populations such as immigrants, seniors, or people experiencing homelessness.

Refund Anticipation Loans and Refund Anticipation Checks: Refund Anticipation Loans (RALs) are bank loans secured by the taxpayer's expected refund—loans that last about 7-14 days until the actual IRS refund repays the loan. In the case of refund anticipation checks (RACs), the bank opens a temporary bank account into which the IRS direct deposits the refund check. Instead of issuing a RAL within one or two days, the bank waits until the IRS direct deposits the consumer's refund into the dummy account and then, via the preparer, issues the consumer a paper check and closes the dummy account. The consumer picks up the check from the tax preparer's office. Both RALs and RACs are associated with a myriad of fees and in the case of RALs, exorbitant interest rates.

⁴⁷ Illinois Asset Building Group. (n.d.). *What are assets?* Retrieved April 6, 2009, from <http://www.illinoisassetbuilding.org/about/assets/>

⁴⁸ Nord, M., Andrews, M., & Carlson, S. (2008, November). *Household food security in the United States, 2007*. (Economic Research Report Number 66.) Washington, DC: U.S. Department of Agriculture Economic Research Service.

Other Definitions (continued)

Rent-Burdened Households and Severely Rent-Burdened Households: Households are rent burdened when they spend over 30% of their income for housing. Households are severely rent burdened when they spend over half of their income for housing. Renter costs include contract rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else).⁴⁹

Recession: A recession is a significant decline in economic activity spread across the economy, lasting more than a few months, normally visible in production, employment, real income, and other indicators. A recession begins when the economy reaches a peak of activity and ends when the economy reaches its trough. The last peak of economic activity occurred in December 2007.⁵⁰

Service Occupations: Federal statistical agencies classify all workers into occupational groups based similar job duties, skills, education, or experience as reflected in the occupational definition for their job. Service occupations include health care support, protective service, food preparation and serving, building and grounds cleaning and maintenance, and personal care and service occupations.⁵¹

Structural Deficit: An economic term used to describe a situation where a state's tax revenue scheme, including types of tax, rates, and base (that is, items subject to a particular tax) will not bring in enough money to continue funding current service levels, when changing economic and demographic conditions are considered.⁵²

Teen Birth Rate: The teen birth rate is the number of births to women ages 15 to 19 per 1,000 women of that age in the population.

Unemployed: Persons are classified as unemployed if they do not have a job, have actively looked for work in the prior 4 weeks, and are currently available for work. This definition of unemployment leads to an undercount as people who are discouraged from job seeking or those who are only marginally attached to the workforce (i.e., are not employed but currently want a job, have looked for work in the last 12 months, and are available for work) are classified as "not in the labor force" instead of "unemployed."⁵³

⁴⁹ U.S. Census Bureau. (2006). *American Community Survey and Puerto Rico Community Survey: 2005 subject definitions*. Washington, DC: Author.

⁵⁰ National Bureau of Economic Research. (2008, December 11.). *Determination of the December 2007 peak in economic activity*. Retrieved February 19, 2009, from <http://wwwdev.nber.org/cycles/dec2008.html>

⁵¹ U.S. Department of Labor, Bureau of Labor Statistics. (2008). *Occupational Outlook handbook, 2008-09 edition*. Retrieved February 18, 2009, from <http://www.bls.gov/oco/oco1006.htm>

⁵² Martire, R.M. (2005). *Fiscal system basics*. Chicago: Center for Tax and Budget Accountability.

⁵³ U.S. Department of Labor, Bureau of Labor Statistics. (n.d.). *How the government measures unemployment*. Retrieved April 6, 2009, from http://www.bls.gov/cps/cps_htgm.htm

Data Notes

American Community Survey (ACS): These reports rely on the Census Bureau's American Community Survey for income, poverty, and housing estimates. The ACS is a relatively new survey that allows communities to see how they are changing between decennial census years. The ACS is now fully implemented, meaning the Census Bureau is collecting data from all geographies on which it will eventually provide estimates. The ACS provides 1-year estimates for the nation and states, as well as for counties and cities with populations over 65,000. In December 2008, the ACS began reporting 3-year estimates on geographies with populations over 20,000. In 2010, the ACS will provide annual estimates for all geographies (geographies with less than 20,000 people will use a 5-year estimate). For more information on the ACS visit <http://www.census.gov/acs/www/>.

Current Population Survey (CPS): These reports utilize the Census Bureau's Current Population Survey March Supplement/Annual Social and Economic Supplement for health insurance coverage estimates for the state. The Census Bureau recommends using a 2-year floating average when analyzing state data over time due to the small sample size of the CPS; this increases confidence in the estimates. For more information about the CPS visit <http://www.census.gov/cps/>.

Small Area Income and Poverty Estimates (SAIPE): The Census Bureau's Small Area Income and Poverty Estimates are used for county poverty rates. The SAIPE provides model-based estimates of poverty and income with information from the American Community Survey, population estimates, and administrative records. The most recent SAIPE data were released in 2008 and included poverty rates for 2006 and 2007. For more information about the SAIPE visit <http://www.census.gov/hhes/www/saipe/>.

High School Graduation Rate Calculations: The graduation rates reported in the Education section and the County Well-Being Index section were provided by the Illinois State Board of Education (ISBE) and are derived from the School Report Cards. The ISBE method of calculating graduation rates excludes students who transfer out of the school and into alternative schools, which may result in inflated graduation rates.

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