

## Self-Sufficiency in Cumberland County, Illinois

The struggles facing many Illinois families today did not begin with the current economic crisis. Economic security has been steadily eroding throughout the last few decades. Not only are more people than ever before without jobs, but over the long term the economy has shifted leaving fewer good-paying, family-supporting job opportunities available in the first place.

This fact sheet utilizes the 2009 Illinois Self-Sufficiency Standard to help us understand how families are faring in these economic conditions. The Self-Sufficiency Standard shows us what it actually takes for families to make ends meet without public or private assistance by using the real costs of basic needs at the local level.

### What is the Self-Sufficiency Standard?

The Self-Sufficiency Standard is a tool that:

- employs real costs for basic needs, including housing, food, transportation, health care, household and personal care items, and taxes.
- calculates a no-frills budget, not accounting for savings, the monthly cost of debt, or an emergency that would draw on financial resources.
- is geographically and family composition specific; in Illinois, the Standard has been calculated for 152 different family types and for each county in the state as well as for East St. Louis, 3 regions in Chicago (North, West, and South Sides) and 3 regions in suburban Cook County (North, West, and South Suburban Cook).

### A Look at Self-Sufficiency in Illinois

To reach self-sufficiency in Illinois in 2009—the point where families have enough income to meet their basic needs without assistance—a single parent with a preschooler and a school-age child must make **\$49,030 a year**. In comparison, the federal poverty line for this family is \$18,310 – over \$30,000 lower than the Self-Sufficiency Standard for the same family size, illustrating how out of touch the federal poverty measure has become.

**652,000 families fall in the gap between the poverty line and the Self-Sufficiency Standard** for their family size: while just over 382,000 non-senior headed households in Illinois experience poverty, 1 million households in Illinois fall below the Self-Sufficiency Standard - 10.6% compared to 28.8%. (Social IMPACT Research Center's analysis of U.S. Census Bureau 2005-2007 American Community Survey 3-Year Estimates Public Use Microdata.)

# Self-Sufficiency in Cumberland County

The Self-Sufficiency Standard varies by family composition, sensitive to how costs vary with different combinations of adults and children of different ages. The table below illustrates how expenses vary for four different family types in Cumberland County. Explore similar budgets using an online calculator for over 150 different family types in different geographies at [www.ilselvesufficiency.org](http://www.ilselvesufficiency.org) (coming Fall 2009).

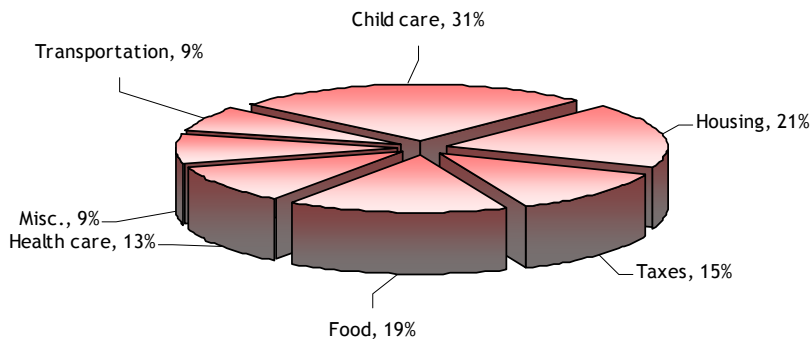
**Variations in the Self-Sufficiency Standard for Multiple Family Types in Cumberland County**

Monthly Costs	Adult	Adult + infant	Adult + preschooler + school-age	2 Adults + preschooler + school-age + teenager
Housing	\$471	\$569	\$569	\$757
Child Care	\$0	\$439	\$827	\$827
Food	\$223	\$330	\$504	\$844
Transportation	\$222	\$229	\$229	\$437
Health Care	\$139	\$330	\$351	\$454
Miscellaneous	\$105	\$190	\$248	\$332
Taxes	\$200	\$296	\$398	\$516
Earned Income Tax Credit (-)	\$0	-\$154	-\$153	-\$78
Child Care Tax Credit (-)	\$0	-\$74	-\$109	-\$100
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$250
Making Work Pay Tax Credit (-)	-\$33	-\$33	-\$33	-\$67
<b>Self-Sufficiency Wage</b>				
Hourly	\$7.54	\$11.59	\$15.14	\$10.43 <i>per adult</i>
Monthly	\$1,327	\$2,040	\$2,664	\$3,673
Annual	\$15,925	\$24,475	\$31,968	\$44,073

## Where the Money Goes

**Basic Needs by Percent of Income Needed, Cumberland County (2009)**

One parent with a preschooler and a school-age child



Families have a variety of basic needs that they must attend to. In Cumberland County, a single parent with a preschooler and a school-age child will have to spend 52% of their monthly income on just two budget items—child care and housing.

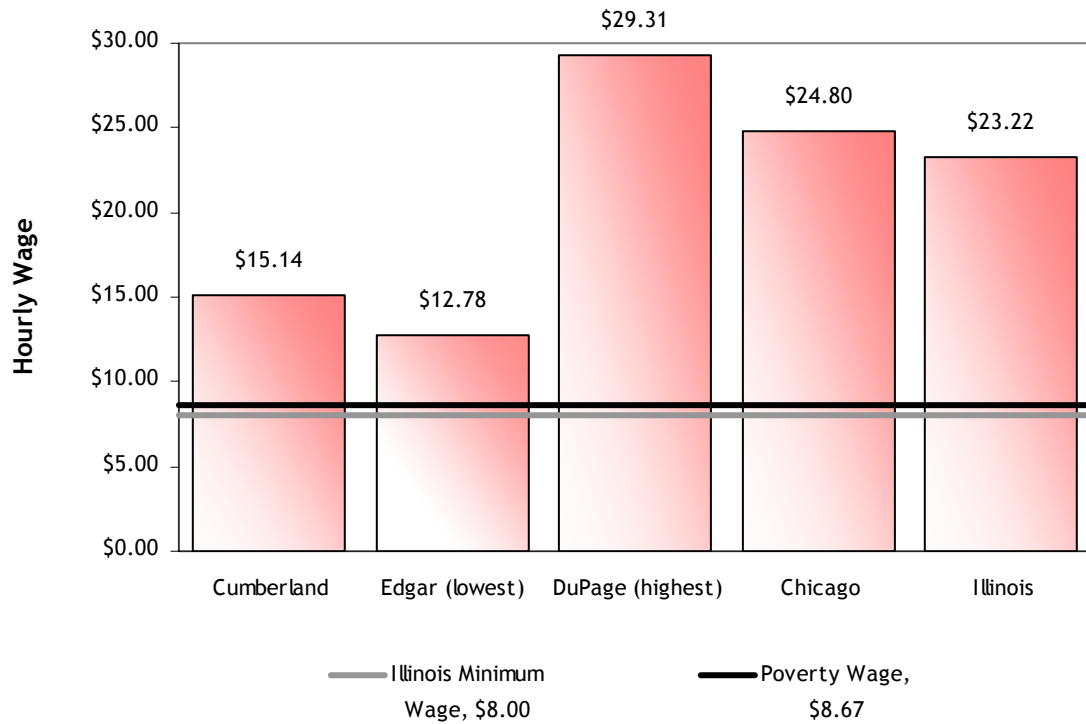
Only 9% of the budget is available for “miscellaneous” expenses such as housekeeping and personal items, clothing, phone service, savings, debt repayment, or recreation. Clearly, families have to make choices as this small portion of the budget will not cover all these expenses.

## How does Cumberland County Measure Up?

The income needed for families to achieve self-sufficiency varies considerably throughout the state. In Cumberland County, an adult with one preschooler and one school-age child needs to earn \$15.14 per hour to make ends meet. Out of the 108 places in the state for which the Standard is calculated, 60 have a higher Self-Sufficiency Wage.

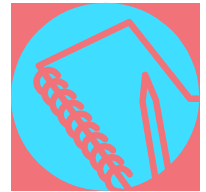
### Self-Sufficiency Wage by Selected Geography, 2009

Based on a family with one parent, one preschooler, and one school-age child



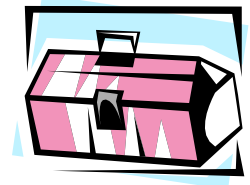
## Use the Standard in Your Work

The Self-Sufficiency Standard is a useful tool for advocates, business leaders, policymakers, and service providers trying to help move families from crisis to stability and on to success.



- **Education.** The Illinois Self-Sufficiency Standard can be used as an education tool to help the public and targeted constituents better understand what it takes to make the transition from economic crisis to stability.
- **Client Planning.** The Standard can be used by case managers, job coaches, financial literacy specialists, and others to identify “adequate income” for families throughout Illinois. It is a useful tool to benchmark client progress as they move toward economic stability. It can also be used as a counseling tool in training and workforce development programs, to help individuals make choices about jobs and occupations based on the wage needed to meet their basic needs.
- **Advocacy and Community Planning.** The Standard is a powerful advocacy tool to educate policymakers and influence legislation around labor and wages and has significant implications for the restructuring of eligibility criteria for income supports. Human service providers can consider implementing the Standard as eligibility criteria for services. It is also a valuable economic development tool to inform efforts to bring new jobs to Illinois communities.

## Resources at Your Fingertips...



The Social IMPACT Research Center (IMPACT) is putting a variety of tools at your fingertips to help you use the Standard as you educate, advocate, and plan in your community:

- **Website.** Learn more about the Illinois Self-Sufficiency Project, how the Standard is calculated, and how it can be used, by visiting [www.ilselvesufficiency.org](http://www.ilselvesufficiency.org)
- **Illinois Report.** Read a report on self-sufficiency in Illinois to learn more about economic conditions in the state and what the Self-Sufficiency Standard can show us about how Illinois families are faring.
- **Local Fact Sheets.** Use the clickable Illinois map on our website to download fact sheets for each county.
- **Online Calculator.** Access a new online calculator that allows users to compare their monthly budget to the Self-Sufficiency Standard to see how their current wages stack up and to help families determine potential eligibility for certain income supports programs. Coming Fall 2009.
- **Policy Briefs.** Read our policy briefs to learn more about how the Self-Sufficiency Standard can be used to support income supports policy change, influence workforce development efforts, support the case for asset building, and provide lessons related to how we measure poverty. Coming Fall 2009 and Winter 2010.
- **Jobs and Wage Information.** Access job information such as average wages, level of education needed, and job outlook for a sample of occupations. Also, find information on training and education opportunities to equip workers with needed skills. Coming Fall 2009 and Winter 2010.
- **Self-Sufficiency Standard Toolkit.** Explore a toolkit that includes presentations tailored to different audiences and potential users of the Standard, talking points on the Standard, and much more. Coming Fall 2009.

## About the Project

The Social IMPACT Research Center's Illinois Self-Sufficiency Project is based on the 2009 Illinois Self-Sufficiency Standard, which was prepared through the cooperative efforts of the Social IMPACT Research Center and the University of Washington, Center for Women's Welfare. The Self-Sufficiency Standard was developed by Dr. Diana Pearce while she was the Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). WOW established the national Family Economic Self-Sufficiency (FESS) Project in 1996. In partnership with the Ms. Foundation for Women, the Corporation for Enterprise Development, and the National Economic Development and Law Center, WOW designed the FESS Project to put tools and resources in the hands of state-level policymakers, business leaders, advocates, and service providers to help move low-income, working families forward on the path to economic self-sufficiency. Through a partnership between WOW and the Center for Women's Welfare at the University of Washington, the Self-Sufficiency Standard has now been calculated in 37 states, New York City, and the District of Columbia. For more information about the FESS Project, visit [www.wowonline.org/ourprograms/fess](http://www.wowonline.org/ourprograms/fess).

The Social IMPACT Research Center's Illinois Self-Sufficiency Project is made possible through the generous support of the Grand Victoria Foundation.

The Self-Sufficiency Standard for Illinois 2009

© Diana Pearce, Social IMPACT Research Center, and Wider Opportunities for Women



*Social IMPACT Research Center is a program  
of Heartland Alliance for Human Needs &  
Human Rights.*

### Social IMPACT Research Center

33 W. Grand Avenue, Suite 500

Chicago, IL 60654

312.870.4949

[www.heartlandalliance.org/research](http://www.heartlandalliance.org/research)

[research@heartlandalliance.org](mailto:research@heartlandalliance.org)