

# HEARTLAND ALLIANCE

## POVERTY, INCOME & HEALTH INSURANCE UPDATE ILLINOIS AND CHICAGO REGION

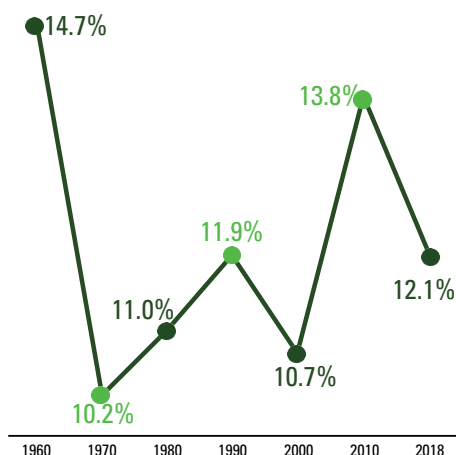
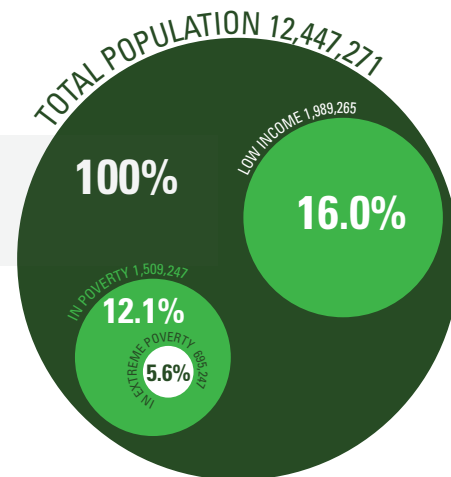


Millions of people in Illinois experience poverty or are living on the brink. That societal position keeps opportunities out of reach and nearly guarantees worse outcomes in every quality of life domain—making ALL of us worse off.

The poverty rate for the United States was 11.8% in 2018, a decline of 0.5 percentage points from 2017. There were 38.1 million people in poverty nationwide. In 2018, 1.5 million Illinoisans were in poverty—a rate of 12.1%. Additionally, 2.0 million Illinoisans are near poor and economically insecure with incomes between 100% and 199% of the federal poverty threshold. This year marks the first time that the U.S. poverty rate is below pre-recession levels; Illinois lags behind this trend, with its poverty rate just returning to pre-recession levels.

The data also show that historic gains in health insurance coverage are at risk. Nationwide, health insurance coverage rates declined for the first time since the implementation of the Affordable Care Act (ACA). Illinois experienced declines in insurance coverage rates for non-seniors, and over 106,000 Illinoisans lost Medicaid coverage.

Almost **one-third of Illinoisans are poor or low income.**<sup>1</sup>



**For the first time, poverty in Illinois returned to pre-recession levels—but poverty nationwide has dropped *below* pre-recession levels.**<sup>2</sup>

**Children, women, and people of color** have the highest poverty rates.

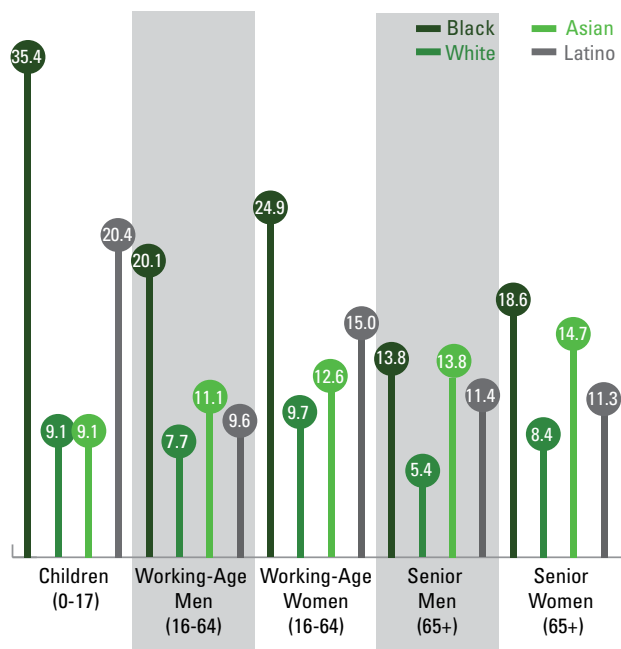


Group	Number of people in poverty	Rate
Total	1,509,247	12.1%
Children	456,926	16.2%
Working Age	881,959	11.4%
Seniors	170,362	8.8%
White	641,473	8.4%
Black	426,837	24.8%
Latino	317,257	14.6%
Asian	82,741	11.7%

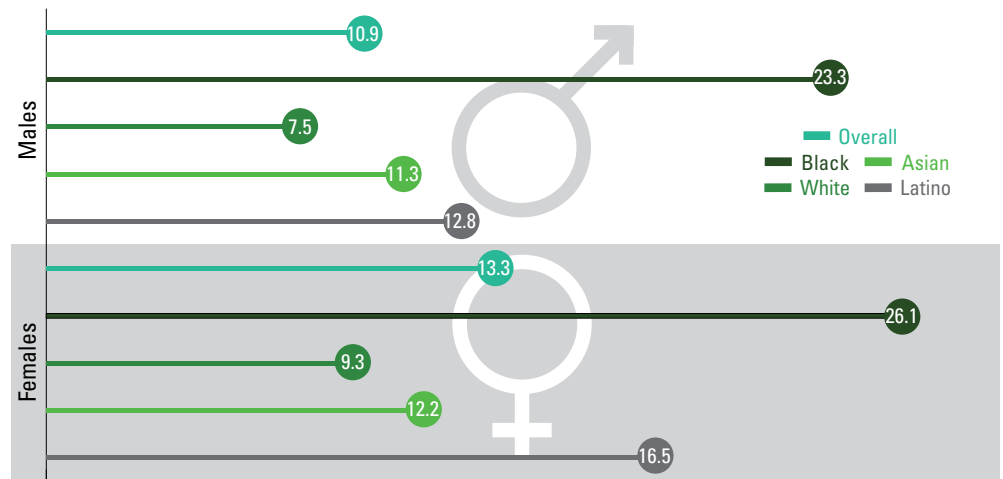
## Poverty, Income & Insurance in Illinois

	2007		2017		2018	
	#	%	#	%	#	%
Poverty	1,496,248	11.9	1,569,753*	12.6*	1,509,247*	12.1*
Extreme Poverty	667,578	5.3	724,307*	5.8*	695,247	5.6
Low Income/Near Poor	2,029,262	16.2	2,027,266	16.2	1,989,265	16.0
Related Child Poverty	511,142	16.3	477,202*	16.8	446,282*	15.9
No Health Insurance <sup>†</sup>	1,597,086	14.2	841,151*	7.8*	857,220	8.1*
Median Household Income <sup>^</sup>	\$66,362	--	\$62,992*	--	\$65,030	--
Med. earnings, full-time year round workers <sup>^</sup>	--	--	\$51,643	--	\$51,468	--

**Certain gender and racial groups are much more likely to experience poverty than others:** black children in Illinois are almost four times as likely as white children to live in poverty.

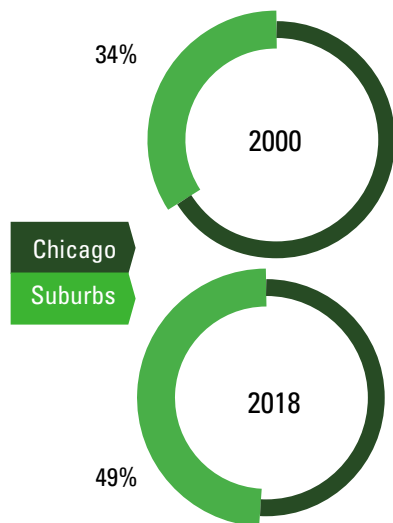


In Illinois, black women experience poverty at a rate 3.5 times higher than white men, while black men's poverty rate is 3.1 times higher and Latina women's is 2.2 times higher than white men.



## Poverty, Income & Insurance in Chicago

	2007		2017		2018	
	#	%	#	%	#	%
Poverty	550,580	20.5	495,511*	18.6*	461,399*	17.4*
Extreme Poverty	244,498	9.1	225,842	8.5	212,973	8.0
Low Income/Near Poor	554,636	20.6	535,679	20.1	510,991	19.3
Related Child Poverty	201,748	30.6	151,290*	27.2*	128,759*	23.8*
No Health Insurance <sup>†</sup>	526,082	21.6	257,434*	10.9*	250,174	10.7
Median Household Income <sup>^</sup>	\$55,794	--	\$55,295	--	\$57,238	--
Med. earnings, full-time year round workers <sup>^</sup>	--	--	\$51,434	--	\$51,911	--



The share of the Chicago region's poor in the suburbs has grown substantially between 2000 and 2018.

# 6-County Chicago Region

	2007		2017		2018	
	#	%	#	%	#	%
Poverty	936,259	11.3	959,140	11.6	913,541*	11.1
Extreme Poverty	416,119	5.0	442,920	5.4*	417,358	5.1
Low Income/Near Poor	1,277,860	15.4	1,298,395	15.7	1,270,052	15.5
Related Child Poverty	339,216	15.8	295,958*	15.6	274,600	14.7
No Health Insurance†	1,151,068	15.4	624,177*	8.7*	631,363	8.9

## Poverty by County (6-County Region)





	2007		2017		2018	
	#	%	#	%	#	%
Cook County	758,802	14.6	740,193	14.4	696,646*	13.7
DuPage County	41,366	4.5	55,360*	6.0*	59,492	6.5
Kane County	37,750	7.6	48,407*	9.2	44,277	8.4
Lake County	42,197	6.1	50,592	7.4*	53,080	7.8
McHenry County	17,943	5.7	18,471	6.0	17,588	5.7
Will County	38,201	5.8	46,117	6.8	42,458	6.2

## Measuring Poverty

Official poverty data are based on the federal poverty thresholds, which are used to determine poverty status. The measure is not geographically specific and does not reflect what it takes for families to make ends meet.

Far more people struggle to make ends meet than the official poverty data suggest. The Living Wage Calculator shows that it takes a family of 3 (adult, young child, and child) \$64,088 to be economically secure in Illinois.

### 2018 FEDERAL POVERTY THRESHOLDS (WEIGHTED AVERAGE)

Family Size	Extreme Poverty (0-49% FPL)	Poverty (0-99% FPL)	Low Income (100-199% FPL)
	\$6,392	\$12,784	\$25,568
	\$8,124	\$16,247	\$32,494
	\$9,993	\$19,985	\$39,970
	\$12,851	\$25,701	\$51,402

\* Denotes change from prior year in table is statistically significant. † Health insurance coverage estimates reflect 2008—the first year they were collected—rather than 2007. Estimates are for the population under age 65. ‡ Dollar amounts reported in 2018 dollars. 6-County region includes the following counties: Cook, DuPage, Kane, Lake, McHenry, and Will.

National data come from the U.S. Census Bureau's Current Population Survey. All sub-national data are derived from the U.S. Census Bureau's American Community Survey 1-year estimates program. The most recent American Community Survey estimates reflect 2018 income, poverty, and health insurance coverage, which are the most current data available for geographies with populations over 65,000. For more information on the American Community Survey, visit [www.census.gov/acs/www/](http://www.census.gov/acs/www/).

Statistical significance refers to the probability that the observed changes are "true" rather than the result of an error in sampling or estimation. Data included here are statistically significant at the 90th percentile.

The Living Wage Calculator was created by Dr. Amy K. Glasmeier at Massachusetts Institute of Technology (MIT). Available at <http://livingwage.mit.edu/>