

# HEARTLAND ALLIANCE

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

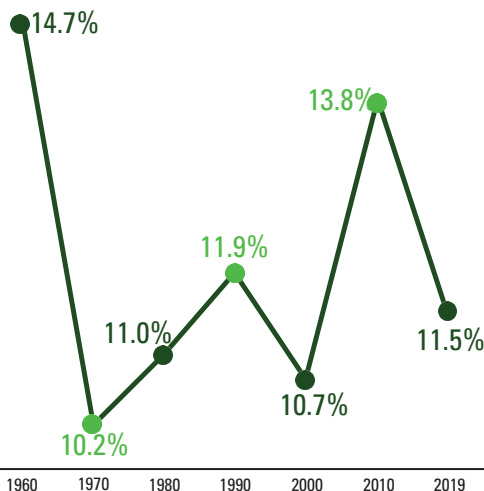
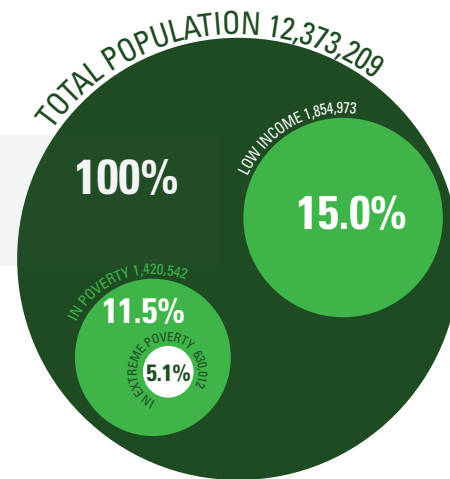


Poverty rates and household incomes improved in Illinois in 2019. However, this data reflects conditions from the last year before a global pandemic and related recession—meaning the picture is likely much worse today. And even before the 2020 recession, millions of Illinoisans—especially people of color—lived in poverty or on the brink.

The poverty rate for the United States was 10.5% in 2019, a decline of 1.3 percentage points from 2018 and the lowest on record. There were 34 million people in poverty nationwide. In 2019, 1.4 million Illinoisans were in poverty—a rate of 11.5%. Additionally, 1.9 million Illinoisans are near poor and economically insecure with incomes between 100% and 199% of the federal poverty threshold.

The data also revealed that health insurance coverage rates declined in Illinois and throughout the nation in 2019, continuing a disturbing trend of eroding the gains of the Affordable Care Act (ACA), right before a global pandemic and economic recession hit.

Over **one-fourth of Illinoisans are poor or low income.**



**This is the first year that poverty rates in Illinois were below pre-2008 recession levels**, meaning that the state's poverty rates took 11 years to recover from the previous recession.

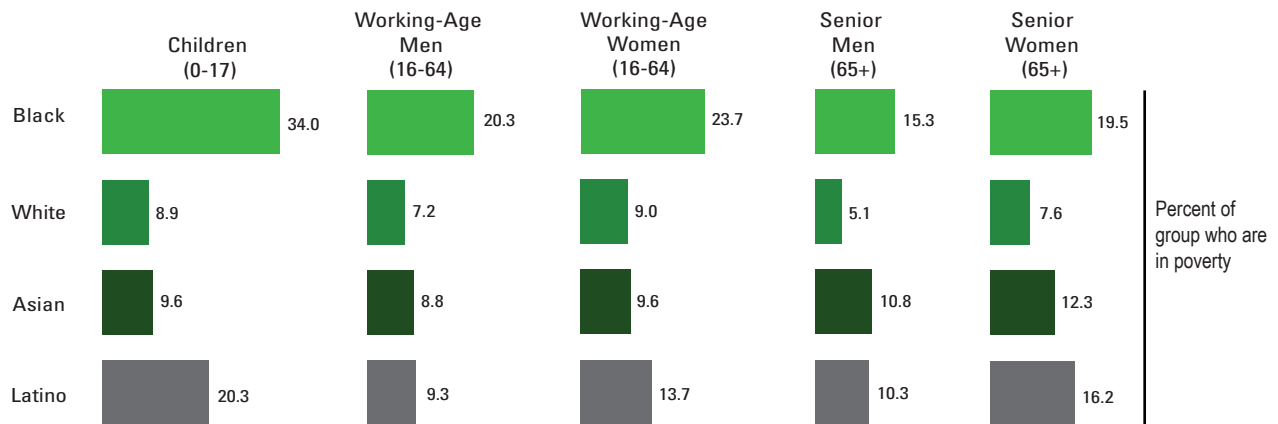
**Children, women, and people of color** have the highest poverty rates.



Group	Number of people in poverty	Rate
Total	1,420,542	11.5%
Children	436,327	15.7%
Working Age	814,173	10.7%
Seniors	170,042	8.6%
White	596,334	7.9%
Black	414,170	24.2%
Latino	307,750	14.1%
Asian	68,136	9.7%

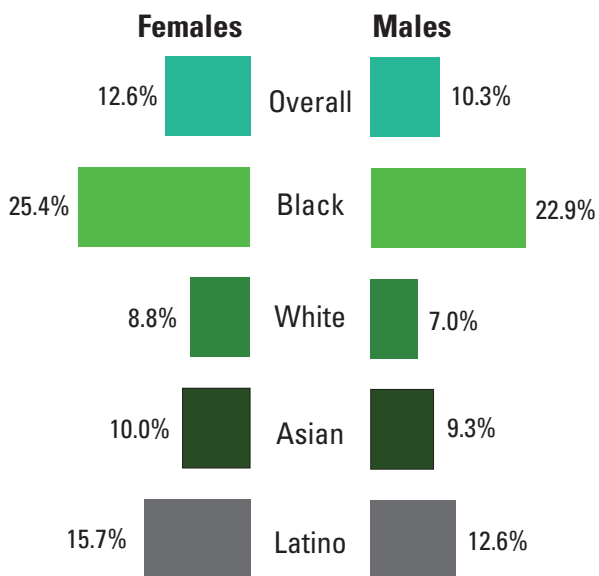
## Poverty, Income & Insurance in Illinois

	2007		2018		2019	
	#	%	#	%	#	%
Poverty	1,496,248	11.9	1,509,247*	12.1*	1,420,542*	11.5*
Extreme Poverty	667,578	5.3	695,247	5.6	630,012*	5.1*
Low Income/Near Poor	2,029,262	16.2	1,989,265	16.0	1,854,973*	15.0*
Related Child Poverty	511,142	16.3	446,282*	15.9	427,008	15.5
No Health Insurance <sup>†</sup>	1,556,067	13.9	857,220	8.1*	906,600*	8.6*
Median Household Income <sup>^</sup>	\$67,807	--	\$66,446	--	\$69,187*	--
Med. earnings, full-time year round workers <sup>^</sup>	--	--	\$52,589	--	\$ 51,855*	--



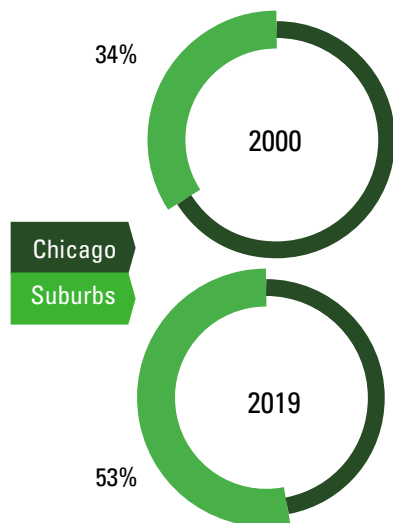
**Certain gender and racial groups are much more likely to experience poverty than others:** black children in Illinois are almost four times as likely as white children to live in poverty.

In Illinois, black women experience poverty at a rate 3.6 times higher than white men, while black men's poverty rate is 3.3 times higher and Latina women's is 2.2 times higher than white men.



## Poverty, Income & Insurance in Chicago

	2007		2018		2019	
	#	%	#	%	#	%
Poverty	550,580	20.5	461,399*	17.4*	432,385	16.4
Extreme Poverty	244,498	9.1	212,973	8.0	191,655*	7.3
Low Income/Near Poor	554,636	20.6	510,991	19.3	476,919	18.1
Related Child Poverty	201,748	30.6	128,759*	23.8*	125,202	22.9
No Health Insurance <sup>†</sup>	514,853	21.2	250,174	10.7	253,337	11.0
Median Household Income <sup>^</sup>	\$57,009	--	\$58,484	--	\$61,811*	--
Med. earnings, full-time year round workers <sup>^</sup>	--	--	\$53,041	--	\$53,348	--



The share of the Chicago region's poor in the suburbs has grown substantially between 2000 and 2019.

# 6-County Chicago Region

	2007		2018		2019	
	#	%	#	%	#	%
Poverty	936,259	11.3	913,541*	11.1	861,308*	10.6
Extreme Poverty	416,119	5.0	417,358	5.1	372,543*	4.6*
Low Income/Near Poor	1,277,860	15.4	1,270,052	15.5	1,149,371*	14.1*
Related Child Poverty	339,216	15.8	274,600	14.7	267,666	14.6
No Health Insurance†	1,125,811	15.1	631,363	8.9	670,435*	9.6*

## Poverty by County (6-County Region)





	2007		2018		2019	
	#	%	#	%	#	%
Cook County	758,802	14.6	696,646*	13.7	657,797*	13.0
DuPage County	41,366	4.5	59,492	6.5	53,282	5.9
Kane County	37,750	7.6	44,277	8.4	43,021	8.2
Lake County	42,197	6.1	53,080	7.8	48,035	7.1
McHenry County	17,943	5.7	17,588	5.7	15,508	5.1
Will County	38,201	5.8	42,458	6.2	43,665	6.4

## 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 and two children) \$65,245 to be economically secure in Illinois.

### 2019 FEDERAL POVERTY THRESHOLDS (WEIGHTED AVERAGE)

Family Size	Extreme Poverty (0-49% FPL)	Poverty (0-99% FPL)	Low Income (100-199% FPL)
	\$6,650	\$13,300	\$26,600
	\$8,598	\$17,196	\$34,392
	\$10,168	\$20,335	\$40,670
	\$13,086	\$26,172	\$52,344

\* 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. 2008 data revised to reflect recent revisions from the Census. ^ Dollar amounts reported in 2019 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 2019 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/>