

POOR BY COMPARISON

REPORT
ON ILLINOIS
POVERTY

JANUARY 2015



**SOCIAL IMPACT
RESEARCH CENTER**

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Report Information

Project team: Jennifer Clary, Kimberly Drew, Suniya Farooqui, Amy Rynell, Katherine Stuehrk, Amy Terpstra, and Annika Yates

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This report is available for download at http://socialimpactresearchcenter.issuelab.org/resource/poor_by_comparison_report_on_illinois_poverty

Social IMPACT Research Center

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ILLINOIS POOR BY COMPARISON

Where does Illinois stand? This is the question we are posing in our 15th annual Report on Illinois Poverty.

By many accounts, Illinois should be a national leader on addressing poverty, on jobs, on education, on housing, on health, and on assets.

We are the fifth largest state, home to over 12.8 million people. We have a rich mix of industries and world class educational institutions. At \$721 billion, our state economy is fifth largest in the nation and larger than that of many independent nations.

So, how does Illinois compare to other states on key poverty indicators? In a word: **poorly**.

- 24 states have a lower poverty rate.
- 34 states have a better unemployment rate.
- 33 states have a lower rate of households paying over half their income on rent.
- 22 states have a lower uninsured rate among children and working-age adults.
- 21 states have a better on-time high school completion rate.
- 17 states have a lower food insecurity rate.
- 15 states have a lower asset poverty rate.

Lurking behind Illinois's rank on these various indicators is the state budget. And on this, Illinois ranks very poorly indeed. At the end of fiscal year 2013, Illinois's balance sheet was at *negative* \$47.8 billion, one of only two states with a negative net position and by far the largest deficit (State of Illinois Office of the Auditor General's *Summary report digest*).

Furthermore, Illinois has the 5th most regressive tax structure in the country, which means that the lowest-income families pay a larger share of their income toward state and local taxes than wealthier families (Institute on Taxation & Economic Policy's *Who pays? A distributional analysis of tax systems in all 50 states*).

So, this is where Illinois stands.

As Illinois looks toward the future with new state leadership and an improving economic outlook, we have a choice to make about our collective direction and what kind of state we want to be.

We must call on our state leaders to make intentional, long-view decisions that will shore up the well-being of all Illinoisans, with particular care and compassion for the nearly one third who are trying to get by on low incomes.

Being able to do that requires that our state leaders address issues of fair taxation and adequate revenue. Without those changes, it will be difficult to move the needle on many of our state's poor rankings because programs will continue to be cut and critical services for Illinois families whittled away. But if these issues and others raised in this report are addressed, we can ensure that Illinoisans are supported in leading the best lives possible.

HOW DOES ILLINOIS COMPARE TO OTHER STATES ON KEY POVERTY INDICATORS? IN A WORD: POORLY

OVERVIEW

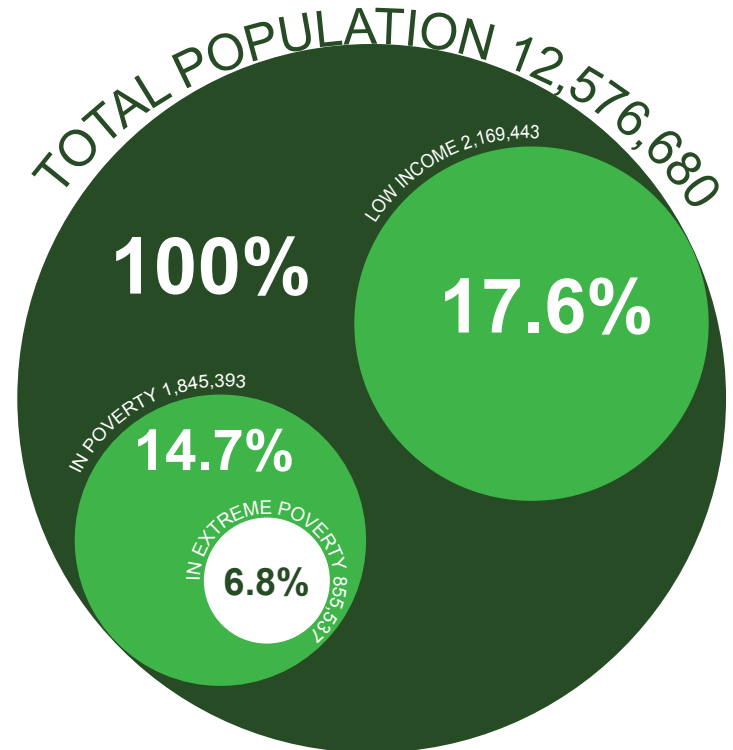
PROFILE OF POVERTY

Illinois Poverty by Race, Ethnicity, and Age, 2013

Group*	Number	Rate
Total	1,845,393	14.7%
Children	616,060	20.7%
Working Age	1,081,022	13.6%
Seniors	148,311	8.8%
White, Non-Latino	748,920	9.5%
Black	555,756	31.6%
Asian	74,235	11.9%
Latino	430,159	20.7%

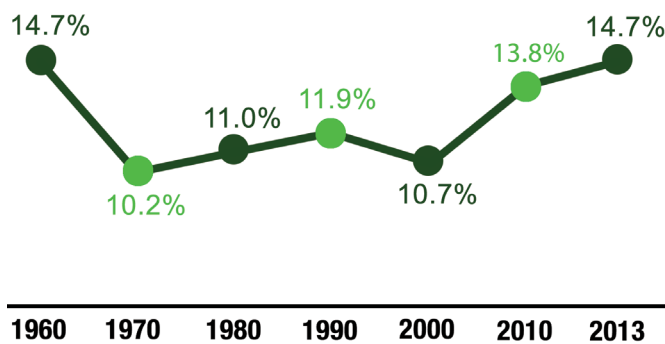
* Groups may not be mutually exclusive.
U.S. Census Bureau's 2013 American Community Survey 1-year estimates program.

Scale of Illinois Poverty, 2013



U.S. Census Bureau's 2013 American Community Survey 1-year estimates program. The population universe used to calculate poverty is smaller than the total population of the state because certain groups of people, like unrelated children under age 15, are excluded.

Illinois Poverty Over Time



U.S. Census Bureau's decennial censuses and 2010 and 2013 American Community Survey 1-year estimates programs.

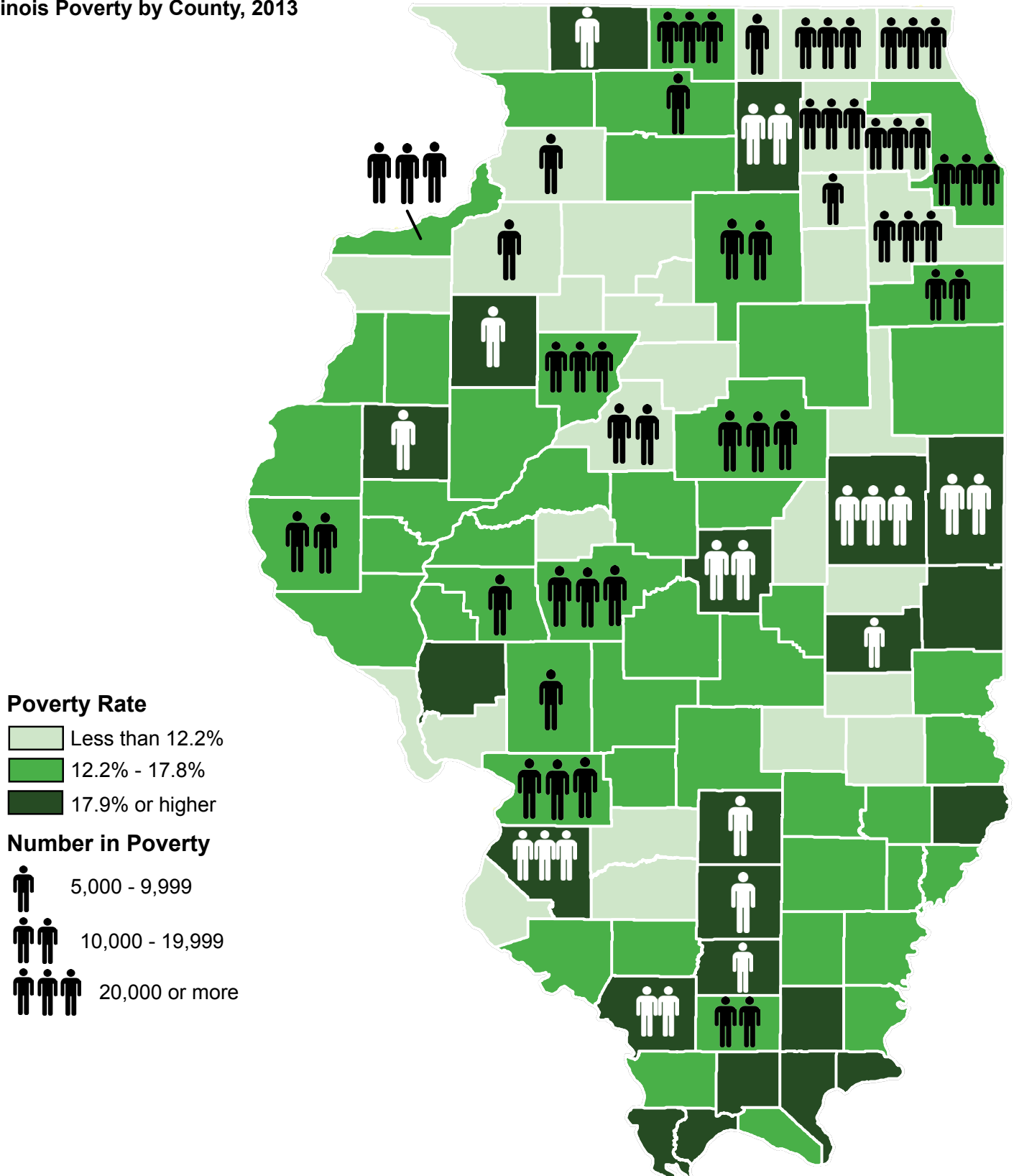
Federal Poverty Thresholds, 2013

Family Size	Extreme Poverty (0-49% FPL)	Poverty (0-99% FPL)	Low Income (100-199% FPL)
1 person	\$5,944	\$11,888	\$23,776
2 people	\$7,571	\$15,142	\$30,284
3 people	\$9,276	\$18,552	\$37,104
4 people	\$11,917	\$23,834	\$47,668

U.S. Census Bureau's poverty thresholds for 2013 by size of family and number of related children under 18 years.

PROFILE OF POVERTY COUNTY MAP

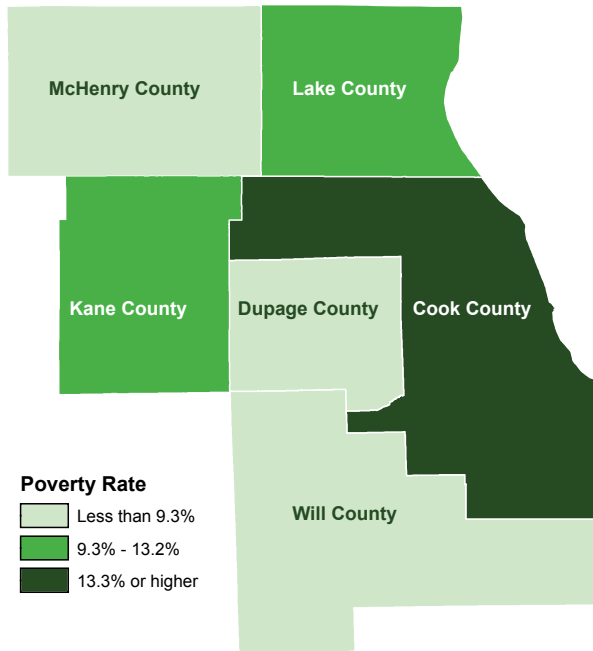
Illinois Poverty by County, 2013



U.S. Census Bureau's 2013 Small Area Income and Poverty Estimates.

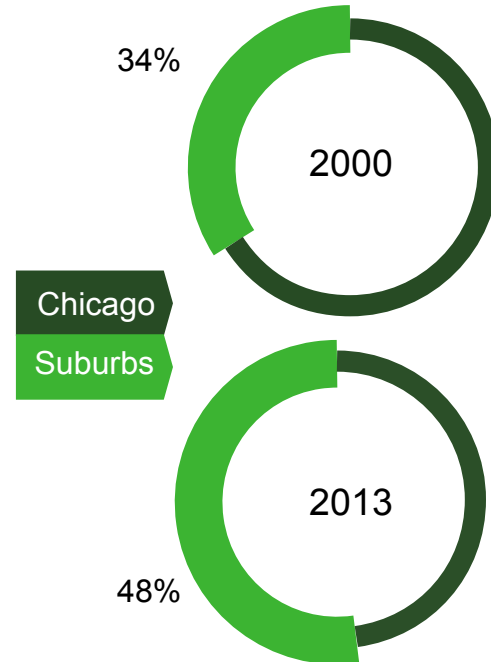
PROFILE OF POVERTY CHICAGO REGION

Chicago Region Poverty, 2013



U.S. Census Bureau's 2013 American Community Survey 1-year estimates program.

Share of Region's Poor in Suburbs, 2000-2013



U.S. Census Bureau's 2000 decennial census and 2013 American Community Survey 1-year estimates program.

Chicago Region Poverty by County, 2013

Geography	Extreme Poverty (0-49% FPL)	Poverty (0-99% FPL)	Low Income (100-199% FPL)
6-County Region	535,161 6.5%	1,172,156 14.2%	1,386,348 16.8%
Chicago	287,093 10.8%	611,717 23.0%	555,653 20.9%
Suburban Cook County	136,863 5.5%	302,273 12.1%	411,630 16.5%
Cook County	423,956 8.2%	913,990 17.7%	967,283 18.8%
DuPage County	27,540 3.0%	62,302 6.8%	108,695 11.8%
Kane County	20,641 4.0%	55,235 10.7%	84,923 16.4%
Lake County	27,522 4.0%	63,230 9.2%	93,599 13.6%
McHenry County	8,730 2.9%	20,619 6.7%	38,546 12.6%
Will County	26,772 4.0%	56,780 8.4%	93,302 13.9%

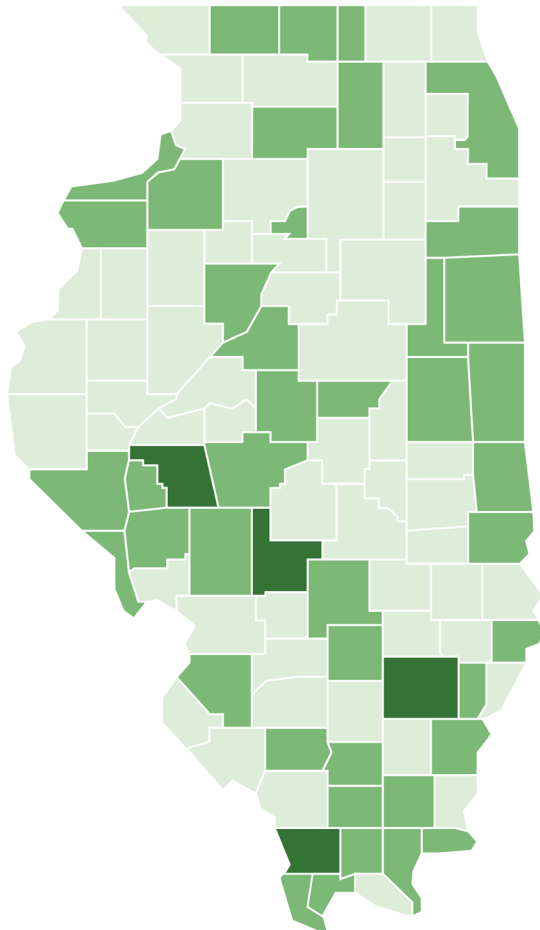
U.S. Census Bureau's 2013 American Community Survey 1-year estimates program.

PROFILE OF POVERTY COUNTY WELL-BEING

As we strive to help Illinois rise to the top, it's paramount to look at poverty not only at the national and state levels, but also locally. This Well-Being Index highlights counties that are experiencing particularly negative conditions and trends on four key indicators: poverty, unemployment, teen births, and high school graduation.

Counties 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 it has worsened since the previous year, for a total of 8 possible points.

This year, 46 out of 102 Illinois counties are on either the Poverty Watch or the Poverty Warning lists. Though not directly comparable due to methodological changes, last year a total of 45 counties were on the Watch and Warning lists.



Watch List

County has an indicator score of 4 or 5 and needs to be monitored.

- Alexander
- Boone
- Calhoun
- Champaign
- Clark
- Cook
- De Witt
- DeKalb
- Edgar
- Edwards
- Fayette
- Ford
- Franklin
- Greene
- Hardin
- Henry
- Iroquois
- Johnson
- Kankakee
- Lawrence
- Lee
- Logan
- Macoupin
- Marion
- Mercer
- Peoria
- Perry
- Pike
- Pope
- Pulaski
- Putnam
- Rock Island
- Saline
- Sangamon
- Scott
- St. Clair
- Stephenson
- Tazewell
- Vermilion
- White
- Williamson
- Winnebago

Warning List

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

- Montgomery
- Morgan
- Union
- Wayne

Get county data from ILPovertyReport.org

RANKINGS

WHERE ILLINOIS STANDS

When it comes to understanding the dynamics of poverty, we must look at metrics in a number of interrelated and interdependent domains:

- **Jobs and income** are the cornerstone of family and community economic security.
- Quality **education** from Pre-K through higher education equips children for success in career and life.
- Affordable and safe **housing** ensures that people can hold down jobs, study, and have enough money for other basic necessities.
- **Health and nutrition** are important for ensuring that all people are able to fully participate in work, school, and community.
- **Assets** help families weather financial crises and plan for a stable and secure future.

Where does Illinois stand on hardship and opportunity metrics compared to other states?

The following pages explore this. On the whole, while there are some bright spots, the fifth largest, richest state in the nation should be doing much better.

The Witnesses to Poverty on the following pages are real people whose stories demonstrate the realities faced by people struggling to get by in Illinois, and the interconnectedness between these issues.

The metrics in this section highlight key areas of hardship that are associated with poverty or key policy and budgetary realities that impact people who are poor.

OVERVIEW

WHERE ILLINOIS STANDS

These key indicators, one for each poverty-related dimension examined more deeply in the following pages, together form a poverty barometer where a ranking of 1 is the best. The reading is disappointing.

POVERTY



14.7%

25th
out of 51 in 2013

U.S. Census Bureau's 2013 American Community Survey 1-year estimates program.

Unemployment



35th
out of 51 in Nov 2014

Bureau of Labor Statistics. *Unemployment rates for states.*

Severe Rent Burden



34th
out of 51 in 2013

U.S. Census Bureau's 2013 American Community Survey 1-year estimates program.

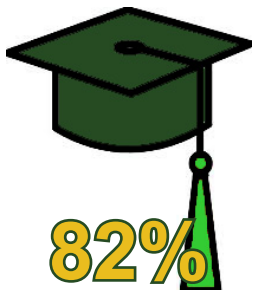
Asset Poverty



16th
out of 39 in 2011

CFED. *Assets and opportunity scorecard.*

On-Time High School Completion



22nd
out of 51 in 2011-2012

Annie E. Casey Foundation, Kids Count Data Center. *High school students not graduating on time.*

Uninsured, Non-Seniors



23rd
out of 51 in 2013

U.S. Census Bureau's 2013 American Community Survey 1-year estimates program.

Food Insecurity



18th
out of 51 in 2012

Feeding America. *Map the meal gap 2014.*

WHERE ILLINOIS STANDS JOBS & INCOME

Financial security is essential to human dignity and is the backbone of a strong Illinois. Illinois's minimum wage mitigates the state's higher cost of living, but not enough: the state ranks poorly on key indicators of current and future job and income security. Illinois must develop quality jobs that allow individuals to not live in poverty and a strong and responsive safety net that helps jobseekers, low-wage workers, and those unable to work to support their families.

DATA AND RANKINGS

Comprehensive Unemployment Rate



44th
out of 51 in 2013Q4-2014Q3

Bureau of Labor Statistics. *Local Area Unemployment Statistics*. Includes unemployed, marginally attached workers, and people working part-time for economic reasons.

Income Growth from 1979-2007 Going to Top 1% of Earners



41st
out of 51

Economic Policy Institute. *The increasingly unequal states of America*. Illinois also ranked 41st on this measure from 2009-2011.

Youth Unemployment Rate



42nd
out of 51 in 2013

U.S. Census Bureau's 2013 American Community Survey 1-year estimates program. Ages 16 through 19.

State Minimum Wage



12th
out of 51 in 2015

National Conference of State Legislatures. *State minimum wages | 2014-2015 minimum wage by state*. States were ranked on the highest of their tiered minimum wage, if applicable.

WITNESSES TO POVERTY

Not long ago, Akita had a good job working in Chicago schools that provided comfortably for her two children and allowed them to live a stable life. Unfortunately, Akita was unexpectedly laid off from her job, and she struggled to find another open position that fit her expertise. To keep a roof over her family's head, she took what was available, a minimum wage job at a fast food restaurant. She worked long, irregular hours, struggling to juggle parenting responsibilities with an erratic work schedule and falling further and further behind on her rent and utilities. It wasn't until the day her young son fell ill, however, that she finally felt she was out of options. After receiving a call from day care saying he had a fever of 104, she requested to end her shift early. Akita was notified that if she left, she was fired. With her son's health on the line, she had no choice—she left her job to take him to the doctor. Today Akita is

working to quickly find employment that will again offer her a living wage. Akita is just one of about 400,000 Illinoisans struggling to meet their basic needs on a minimum wage income.

OPPORTUNITY FOR CHANGE

Increase Illinois's minimum wage to ensure that low-wage workers earn enough to meet their basic needs. Many Illinois minimum wage workers are finding that a job and full-time work is not enough to keep their families out of poverty.

WHERE ILLINOIS STANDS EDUCATION

To enable academic success that begets career success, all students need full access to quality educational opportunities. In Illinois, school funding precipitates inequality, evidenced in educational achievement disparities. Further, the cost of college is getting further out of reach for many. Strengthening Illinois's educational system from Pre-K through post-secondary opportunities will help create a strong and ready Illinois workforce.

DATA AND RANKINGS

Adults Without a High School Diploma or GED



12.2%
31st
out of 51 in 2013

U.S. Census Bureau's 2013 American Community Survey 1-year estimates program. Ages 25 and over.

Average Student Loan Debt of Class of 2013



\$28,543
36th
out of 51

Project on Student Loan Debt. *Student debt and the class of 2013*. Public and private universities and colleges in Illinois.

Low-Income 4th Graders Reading Below Proficiency



52.0%
43rd
out of 51 in 2013

National Center for Education Statistics. *NAEP data explorer*. Low-income is being eligible for the National School Lunch Program.

Share of School Funding from State Government



20.5%
50th
out of 50 in 2012-2013

National Education Association. *Rankings of the states 2013 and estimates of school statistics 2014*. Public K-12 schools.

WITNESSES TO POVERTY

Growing up as the oldest child in a challenging setting, Kimberly took responsibility for her younger siblings, raising them as if they were her own. But the weight of supporting her family while still a child herself took its toll, and Kimberly dropped out of school to ensure her family had an opportunity to flourish. As she got older, married, and had children of her own, she had a stable, if modest, life. This stability shattered when her partner became abusive. Kimberly knew she had to leave to keep her children safe. In doing so she found the opportunities she needed to gain safety and financial stability for her family. After receiving housing through a community group, Kimberly was able to focus on the education she needed to get a good job with adequate income that would keep her family housed and safe. Kimberly is now one semester away from completing her GED and is on track to become a social worker if

she can get the financial supports needed to continue to advance. She is one of 567,547 Illinoisans with only a high school diploma or less, living in poverty and struggling with college affordability in Illinois.

OPPORTUNITY FOR CHANGE

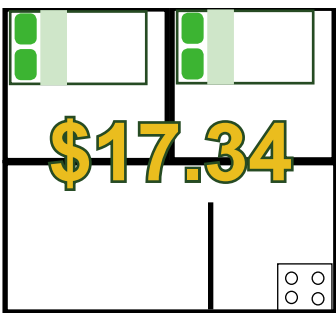
Improve access to programs that help low- and moderate-income households save and plan for post-secondary education. This includes implementing changes to Illinois's Bright Start 529 college savings program, such as automatic enrollment and matched savings incentives—both of which have helped expand 529 participation among lower-income households in other states.

WHERE ILLINOIS STANDS HOUSING

Housing problems in the form of cost burden, housing discrimination, evictions, foreclosures, and dilapidated and unsafe conditions have a tremendous impact on families' bottom lines and can trigger poverty and homelessness. By a variety of measures, Illinois is struggling with helping residents keep a roof over their heads. With investments in affordable housing and protections for renters and owners, people can pull through economic crises and remain stably housed.

DATA AND RANKINGS

Wage Needed to Afford 2-Bedroom Apartment



32nd
out of 51 in 2014

National Low-Income Housing Coalition. *Out of reach 2014*. Hourly wage needed to spend no more than 30% of income on rental costs for unit at Fair Market Rent.

Housing Units in Any Stage of Foreclosure

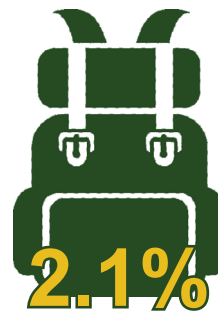
One in every...



45th
out of 51 in Nov 2014

RealtyTrac. *U.S. real estate trends & market info, foreclosure trends*.

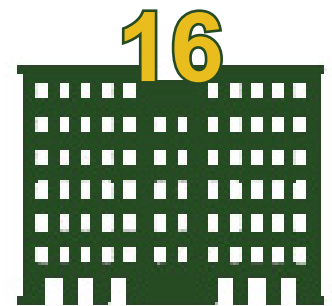
Homeless Students



28th
out of 51 in 2011-2012

National Center for Homeless Education. *Education for homeless children and youths program data collection summary*. 2.1% is 43,025 homeless students.

Units Available and Affordable to Every 100 Lowest-Income Renters



47th
out of 51 in 2012

National Low-Income Housing Coalition. *The affordable rental housing gap persists*. Affordable for families at or below 15% of the area median income.

WITNESSES TO POVERTY

For the majority of his life, Joshua, now a senior citizen, ran a successful catering business. As the economy suffered, though, so did his bottom line. He soon found it hard to generate business and income, much less enough to support himself. With little income and only sporadic work, Joshua had trouble finding an apartment with rent he could afford and ended up living in a low-cost hotel feeling depressed and insecure as a senior in an unsafe setting. He applied for low-income housing, but with a waitlist as long as the city is wide, his prospects of finding a safe, stable home seemed bleak. It was through a stroke of luck that at a weekly meet-up group he attends Joshua heard of a new senior affordable housing development that was just beginning to accept applicants. On the verge of homelessness, Joshua applied and was accepted. Today he lives in safety and in a supportive community, paying rent

equal to 30% of his income. Homelessness is no longer a threat. Joshua's struggle to find an affordable unit illustrates how Illinois's deficit of over 160,000 affordable units for very low-income people can create years of hardship and lead to homelessness.

OPPORTUNITY FOR CHANGE

Support rental housing subsidies that allow individuals and families to live in neighborhoods of opportunity, increase resources for homeless prevention programs and supportive housing, and provide capital funds for construction and rehabilitation of affordable housing units targeted at very low-income households.

WHERE ILLINOIS STANDS HEALTH & NUTRITION

Health care and nutritious food are essential for well-being and success. Illinois has made investments in expanding health care to residents, though risks loom if the state keeps chipping away at mental health care funding. Sufficient, accessible, and affordable food and physical, mental, and dental care, available to all ages regardless of income level or work status, is a cost-effective investment in wellness.

DATA AND RANKINGS

Child Food Insecurity



Feeding America. *Map the meal gap 2014.*

Uninsurance Rate For People Under 138% FPL



U.S. Census Bureau's 2013 American Community Survey 1-year estimates program. 138% of the federal poverty level is the annual family income cut-off for Medicaid eligibility.

Change in Medicaid Enrollment



Medicaid.gov. *State Medicaid and CHIP profiles.* Medicaid and CHIP enrollment from prior to Affordable Care Act implementation.

Per Capita State Spending on Mental Health Services



Kaiser Family Foundation. *State health facts: State mental health agency, per capita mental health services expenditures.*

WITNESSES TO POVERTY

Trying to land on his feet after a short term of incarceration, Charles encountered barriers to obtaining health insurance as well as housing. The cycle he experienced is one familiar to many living in poverty—without a home, his health worsened, without a home or health care, he was unable to maintain a job, and without that income, he was unable to afford a home. Determined to break the cycle, Charles began to volunteer at a shelter, and using the skills he learned in their kitchen, found a job in food service. It was a step in the right direction, but with serious, untreated diabetes that he'd struggled to obtain and afford treatment for, his health crisis threatened his potential to keep that job. Fortunately he met an in-person counselor who enrolled him in Medicaid and helped him connect with a doctor. As a result he got his diabetes under control, was able to maintain employment, and soon found a home.

Now able to access the care he needs to stay healthy, Charles can successfully maintain his job, and with that, his housing and his stability. Charles' story exemplifies the challenges the 635,001 low-income Illinoisans without health insurance face in navigating the health care system and accessing the care they need.

OPPORTUNITY FOR CHANGE

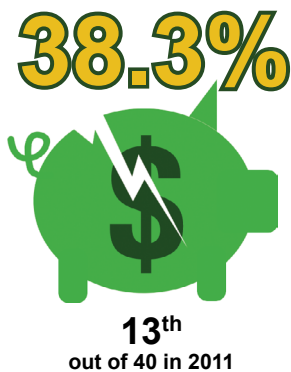
Invest in outreach and enrollment assistance programs for Medicaid and the Illinois health insurance marketplace as federal funds for such activities are reduced, to ensure that Illinois residents in need are connected with health coverage.

WHERE ILLINOIS STANDS ASSETS

Assets are tools, like education, safe banking products, and savings, that families use to build financial security for themselves and for their children. Despite important recent actions to promote savings and protections, Illinois still has work to do particularly around addressing the unbanked and debt levels. Policies that protect assets against erosion and promote asset accumulation ensure economic security today and advancement for future generations.

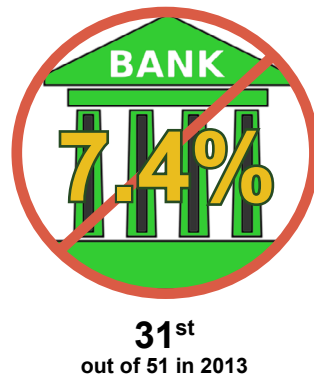
DATA AND RANKINGS

Liquid Asset Poverty



CFED. *Assets and opportunity scorecard.*

Unbanked Households



CFED. *Assets and opportunity scorecard.*

Average Credit Card Debt



CFED. *Assets and opportunity scorecard.*

Bank Account Balance Protected From Collections



National Consumer Law Center. *No fresh start: How states let debt collectors push families into poverty.* Illinois and 6 other states get a "D," better only than the 16 states with an "F." Illinois's protection level is actually a wild card amount, meaning it's not specific to bank accounts (it can be used to protect household goods or cars, for example).

WITNESSES TO POVERTY

Lisa, a mother of one teenage daughter, had a job and a happy home, but her life was a juggling act. Living paycheck to paycheck and with substantial credit card debt, one emergency would send it all tumbling down. She knew that saving money was the key to stability—and to her dream of owning her own home—but it seemed every time she put a few dollars aside something would happen and she'd be back at square one. It was through a matched savings program that Lisa found the opportunity she needed to climb out of debt and begin to build assets. Through the program, she paid off the credit card and student loan debt that had kept her on the brink, got help managing expenses, and learned about debt management, building credit, and banking practices. Lisa left the program debt free and with a clean slate as she began to work toward building her savings. Today, she's saving for a house and

teaching her daughter how to start her financial future off on the right foot. Today, nearly 2.2 million Illinoisans are where Lisa once was: one financial setback away from catastrophe.

OPPORTUNITY FOR CHANGE

Many Illinois families struggling with old credit card, student, and/or medical debt are losing everything to over-aggressive collection agencies. Illinois should strengthen exemption laws that protect a person's bank account and other assets so those in debt can continue to work and support themselves and their families.

WHERE ILLINOIS STANDS LEARN MORE

The Report on Illinois Poverty website is a user-friendly portal to easily access county-level data related to poverty, employment and income, education, health and nutrition, housing, and assets. The interactive site allows advocates, impacted individuals, and decision makers to see how poverty affects different populations and different areas of the state. Users can build fact sheets customized to geography and selected indicators, print, PDF, or share via email and social media outlets.

HOW CAN THE DATA BE USED?

Data are available across **over 30 indicators** related to poverty and hardship, including income, employment, education, housing, health and nutrition, and assets, and can be customized by geography. These indicators document the conditions faced by struggling families across Illinois. Tailored fact sheets can be used to weave together stories of hardship in order to help educate lay people, impacted individuals, and the media about the economic realities of their communities, and to move decision makers on key economic and social rights issues.

WHAT ELSE IS AVAILABLE?

In addition to the data, fact sheets, and the complete report, the following resources on Illinois poverty are available through the website:

- The **Key Findings** from this report provide quick data and talking points.
- The **County Well-Being Index** highlights Illinois counties on the Watch and Warning Lists through data tables and a map.
- The **State Poverty Map** shows the depth and scope of hardship across the state.

SIGN UP FOR IMPACT MATTERS

Want to stay up to date with all of our most current releases related to poverty and economic hardship in Illinois? In addition to the wealth of information available through the Report on Illinois Poverty website, users can sign up for our newsletter, *IMPACT Matters*, by entering their email in the “Subscribe to IMPACT Matters” box at the bottom left corner of the screen.

Additional resources and reports can be found in our publications library, including images from this report for download, archived poverty reports from prior years, and much more.

GLOSSARY

OF TERMS

Affordable Care Act (ACA)

ACA is a law that puts in place comprehensive health insurance reforms intended to improve quality and lower health care costs, add new consumer protections, and increase access to health care. Learn more about the [ACA](#).

Asset Poverty and Liquid Asset Poverty

Asset poverty is 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 months. Liquid asset poverty is defined as having insufficient savings or financial assets that are liquid (i.e., easy to sell or convert into cash without any loss in value) to subsist at the poverty level for three months in the absence of income. Learn more about [asset poverty](#).

Fair Market Rents (FMRs)

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. Learn more about [FMRs](#).

Foreclosure

Foreclosure is the process of taking possession of a mortgaged property as a result of the mortgagor's failure to keep up mortgage payments.

Food Insecurity

Food insecurity is lack of access, at times, to enough food for an active, healthy life, and limited or uncertain availability of nutritionally adequate food. Learn more about [food insecurity](#).

Free and Reduced Price Lunch

The free and reduced price school lunch program provides nutritionally-balanced, free or low-cost lunches to students in public and nonprofit private schools. Learn more about [free and reduced price lunch](#).

GDP or Gross Domestic Product

GDP is the monetary value of all the finished goods and services produced within a country's borders in a specific time period, usually calculated on an annual basis. It includes all of private and public consumption, government outlays, investments and exports less imports that occur within a defined territory. Real GDP by state is an inflation-adjusted measure of each state's gross product that is based on national prices for the goods and services produced within that state. Learn more about [GDP and state GDP](#).

Income Poverty

Determining if an individual or family is income poor involves tallying up a family's annual income and determining if the amount falls below the poverty threshold for the family's size. If the annual income does fall below the threshold, then the family and every individual in it is considered to be in poverty. Non-relatives, such as housemates, do not count. Money income used to compute poverty status includes the following

(before taxes, noncash benefits and capital gains/losses do not count): earnings, unemployment compensation, workers' compensation, Social Security, Supplemental Security Income, public assistance, veterans' payments, survivor benefits, pension or retirement income, interest, dividends, rents, royalties, income from estates and trusts, educational assistance, alimony, child support assistance from outside the household, and other miscellaneous sources. Learn more about [poverty thresholds and guidelines](#).

Low Birth Weight

Low birth weight is defined as a birth weight of less than 2,500 grams (approximately 5 pounds, 8 ounces).

Medicaid

Medicaid is a jointly funded, Federal-State health insurance program for certain individuals and families with low incomes and few resources. Learn more about [Medicaid](#).

Rent-Burdened Households

Households are rent burdened when they spend over 30% of their income on housing. Households are severely rent burdened when they spend over 50% of their income on 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).

Supplemental Nutrition Assistance Program (SNAP)

Formerly called Food Stamps, SNAP provides low-income families with supplemental income to buy food. Learn more about [SNAP](#).

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.

Unbanked

Being unbanked refers to having neither a checking nor savings account. Learn more about being [unbanked](#).

Unemployment and Comprehensive Unemployment Rate

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." The official unemployment rate reflects the number of unemployed persons as a percent of the total civilian workforce. The comprehensive unemployment rate, called alternative measures of labor underutilization by the Bureau of Labor Statics, or U-6, also includes all marginally attached/discouraged workers, plus involuntary part-time workers. Learn more about how [unemployment is defined and measured](#).



Social IMPACT Research Center

312.870.4949
research@heartlandalliance.org

33 W. Grand Avenue, Suite 500
Chicago, IL 60654

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