HEARTLAND ALLIANCE

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

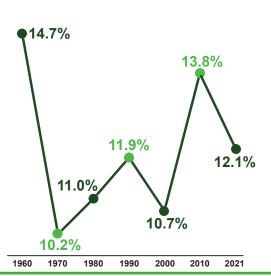


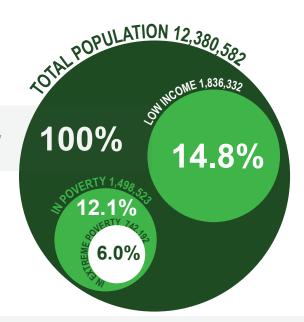
Poverty rates increased and household incomes were stagnant in Illinois from 2019 to 2021. This data reflects 2021, when COVID-19 pandemic-related government assistance provided some relief, suggesting that the financial picture is likely much worse today.

The poverty rate for the United States was 12.8% in 2021, an increase of 0.5 percentage points from 2019, equaling a total of 41.4 million people in poverty nationwide. In 2021, 1.5 million Illinoisans were in poverty—a rate of 12.1%. Additionally, 1.8 million Illinoisans are near poor and economically insecure with incomes between 100% and 199% of the federal poverty threshold.

The data also revealed that uninsured rates declined in Illinois and throughout the nation in 2021 with more people relying on public insurance options.

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





Illinois lost the gains it had made in reducing poverty in 2019; when the poverty rate fell below pre-2008 recession levels for the first time since.

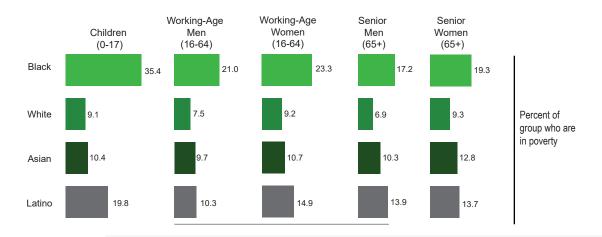
Children, women, and people of color have the highest poverty rates.



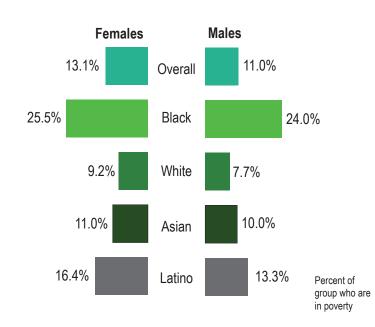
| Group | Number of people in poverty | Rate |
|-------------|-----------------------------|-------|
| Total | 1,498,523 | 12.1% |
| Children | 442,261 | 16.0% |
| Working Age | 851,062 | 11.2% |
| Seniors | 205,200 | 10.0% |
| White | 617,328 | 8.5% |
| Black | 408,495 | 24.8% |
| Latino | 332,164 | 14.8% |
| Asian | 75.121 | 10.5% |

Poverty, Income, & Insurance in Illinois

| | 200 | 7 | 201 | 9 | 202 | 1 |
|--|-----------|------|-----------|------|------------|-------|
| | # | % | # | % | # | % |
| Poverty | 1,496,248 | 11.9 | 1,420,542 | 11.5 | 1,498,523* | 12.1* |
| Extreme Poverty | 667,578 | 5.3 | 630,012 | 5.1 | 742,192* | 6.0* |
| Low Income/Near Poor | 2,029,262 | 16.2 | 1,854,973 | 15.0 | 1,836,332 | 14.8 |
| Related Child Poverty | 511,142 | 16.3 | 427,008 | 15.5 | 434,684 | 15.8 |
| No Health Insurance [†] | 1,556,067 | 13.9 | 906,600 | 8.6 | 858,816 | 8.2* |
| Median Household Income [^] | \$71,410 | | \$72,864 | | \$72,205 | |
| Med. earnings, full-time year-round workers [^] | | | \$ 54,611 | | \$ 57,623* | |

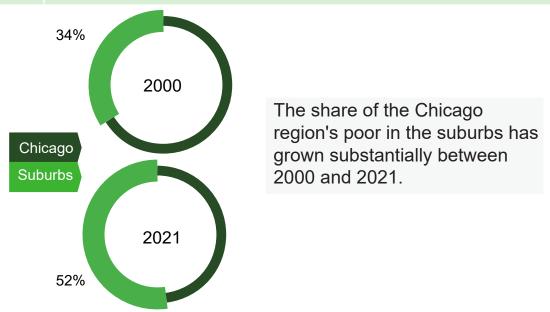


Certain gender and racial groups are much more likely to experience poverty than others: black children in Illinois are almost four times as likely as white children to live in poverty. In Illinois, black women experience poverty at a rate 3.3 times higher than white men, while black men's poverty rate is 3.1 times higher and Latina women's is 2.1 times higher than white men's.



Poverty, Income, & Insurance in Chicago

| | 200 |)7 | 201 | 9 | 202 | 21 |
|--|----------|------|----------|------|-----------|------|
| | # | % | # | % | # | % |
| Poverty | 550,580 | 20.5 | 432,385 | 16.4 | 451,479 | 17.1 |
| Extreme Poverty | 244,498 | 9.1 | 191,655* | 7.3 | 223,769 | 8.5* |
| Low Income/Near Poor | 554,636 | 20.6 | 476,919 | 18.1 | 464,748 | 17.6 |
| Related Child Poverty | 201,748 | 30.6 | 125,202 | 22.9 | 128,224 | 24.1 |
| No Health Insurance [†] | 514,853 | 21.2 | 253,337 | 11.0 | 254,680 | 11.0 |
| Median Household Income [^] | \$60,038 | | \$65,096 | | \$66,576 | |
| Med. earnings, full-time year-round workers [^] | | | \$56,183 | | \$62,010* | |



To access the most recent community-level data on poverty, employment, health, education, and more, please visit: https://www.heartlandalliance.org/data-dashboards/

6-County Chicago Region

| | 2007 | | 201 | 2019 | | 2021 | |
|----------------------------------|-----------|------|-----------|------|-----------|-------|--|
| | # | % | # | % | # | % | |
| Poverty | 936,259 | 11.3 | 861,308 | 10.6 | 939,819 | 11.5* | |
| Extreme Poverty | 416,119 | 5.0 | 372,543 | 4.6 | 466,762 | 5.7* | |
| Low Income/Near Poor | 1,277,860 | 15.4 | 1,149,371 | 14.1 | 1,146,310 | 14.0 | |
| Related Child Poverty | 339,216 | 15.8 | 267,666 | 14.6 | 274,969 | 15.1 | |
| No Health Insurance [†] | 1,125,811 | 15.1 | 670,435* | 9.6* | 627,914 | 9.0* | |

Poverty by County (6-County Region)

| | 2007 | | 2019 | | 2021 | |
|----------------|---------|------|---------|------|----------|-------|
| | # | % | # | % | # | % |
| Cook County | 758,802 | 14.6 | 657,797 | 13.0 | 703,587* | 13.8* |
| DuPage County | 41,366 | 4.5 | 53,282 | 5.9 | 62,873 | 6.9 |
| Kane County | 37,750 | 7.6 | 43,021 | 8.2 | 43,052 | 8.5 |
| Lake County | 42,197 | 6.1 | 48,035 | 7.1 | 58,120 | 8.4 |
| McHenry County | 17,943 | 5.7 | 15,508 | 5.1 | 17,379 | 5.6 |
| Will County | 38,201 | 5.8 | 43,665 | 6.4 | 54,808* | 8.0* |

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) \$90,469 to be economically secure in Illinois.

2021 FEDERAL POVERTY THRESHOLDS (WEIGHTED AVERAGE)

| Family Size | Extreme Poverty (0-49% FPL) | Poverty (0-99% FPL) | Low Income (100-199% FPL) |
|--------------|-----------------------------------|------------------------|---------------------------------|
| Ť | \$7,049 | \$14,097 | \$28,194 |
| ŤŤ | \$9,073 | \$18,145 | \$36,290 |
| M M M | \$10,598 | \$21,196 | \$42,391 |
| †††† | \$13,974 | \$27,949 | \$55,898 |

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



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 2021 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 2021 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/.

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.