



REINVESTMENT ALERT

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Refund Anticipation Loans Usage Rates Negatively Impact the Asset Building Potential of the Earned Income Tax Credit

Introduction¹

Many lower-income families who benefit from the Federal Earned Income Tax Credit (EITC) lose a significant percent of that credit because they choose to get their tax refund via a refund anticipation loan (RAL). These families can least afford the expensive fees involved in a RAL. The alternative is to wait for a short period after filing the federal tax return before receiving a check from the federal government for the full amount of the credit. This *Reinvestment Alert* details the high cost of refund anticipation loans in Illinois and describes several steps to ensure that more EITC recipients receive the full value of their tax credit.

Refund Anticipation Loans

A refund anticipation loan enables taxpayers to receive their refund quickly by borrowing money based on the estimated value of their tax return. These loans are arranged through tax preparers located throughout most metropolitan areas and funded by several major financial institutions.² During the tax preparation process, a taxpayer has the option of choosing a refund anticipation loan in place of standard IRS direct deposit or paper check issuance. If the borrower chooses a refund anticipation loan, they receive a loan arranged by the preparer through one of several banking partners. The loan proceeds are then deposited into the borrower's account. In the case of borrowers who lack a bank account, a temporary account is set up for them or a paper check is issued by the tax preparer. In the latter case borrowers are likely to cash the checks at a currency exchange or a check cashing outlet for an additional fee. While an EITC recipient filing an IRS refund via a RAL will receive the refund in a period ranging from a few hours to a few days, the same person filing electronically and requesting a direct deposit in a checking account (perhaps with the help of a pro-bono tax preparer) would get the refund in less than 3 weeks, with many returns being processed much sooner.³ In 2002, over one-third of all recipients of the EITC chose to use a refund anticipation loan.

¹The author would like to thank the Center for Economic Progress, and Beverly Berryhill, Malcolm Bush, Geoff Smith, Marva Williams, and Patricia Woods-Hessing of Woodstock Institute for their help in the production of this alert.

²HSBC provides funding for RALs arranged by H&R Block as part of a contract that expires in June 2006. Household (recently acquired by HSBC) and Santa Barbara Bank & Trust funds loans arranged by Jackson Hewitt. For more information, see U.S. Securities and Exchange Commission. (2005, July 29). *H&R Block. 10-K*. Retrieved January 6, 2006, from the EDGAR Database <http://www.sec.gov/edgar> and U.S. Securities and Exchange Commission. (2005, July 28). *Jackson Hewitt Tax Service Inc. 10-K*. Retrieved January 6, 2006, from the EDGAR Database <http://www.sec.gov/edgar>.

³Internal Revenue Service. Publication 17 (2005).

The Consumer Federation of America has estimated the total cost of tax preparation and the issuance of a refund anticipation loan at \$248 for the average return during the 2002 tax year. This fee included a \$100 fee for tax preparation, a \$40 electronic filing fee, a \$33 application and handling fee, and a \$75 loan fee.⁴

Refund anticipation loans rates among recipients of the federal Earned Income Tax Credit and the Illinois Earned Income Credit exceed 38 percent statewide and cost low- and moderate-income families in Illinois over \$64 million in tax preparation and loan fees. Based on a zip code level analysis of 2002 federal tax data for the Chicago region and several other Illinois metropolitan areas (the latest reliable figures available), these high usage rates suggest an opportunity to retain millions of dollars per year in the value of tax credits directed to low- and moderate-income families by reducing the dependence on paid tax preparers and refund anticipation loans.

The Earned Income Tax Credit

The Earned Income Tax Credit, commonly referred to as the EITC, is a refundable tax credit program administered by the Internal Revenue Service (IRS). Since its inception in 1975, the program has been credited with lifting nearly 5 million families out of poverty annually.⁵ In 2002, the program provided nearly \$1.7 billion to low- and moderate-income workers throughout Illinois.⁶ The program has always enjoyed broad bi-partisan support in Congress because it is an income supplement program that is shaped as a work incentive. In Illinois, an additional credit, called the Illinois Earned Income Credit, provides an additional 5 percent of the amount of the federal credit.

For most low- and moderate-income taxpayers, their annual tax refund is the biggest single lump sum payment they will receive during the year. There is evidence that this lump sum is used for wealth generating activities. A study of the tax returns of 7,000 EITC recipients and a number of follow-up interviews at the Chicago-based Center for Law and Human Services (now the Center for Economic Progress) found that many families were making creative use of their annual lump sum payment and that the EITC was an effective mechanism for asset creation.⁷ More than half of recipients revealed that their tax refund would be used for asset creation, such as savings, tuition payments, or transportation improvements (which enlarge job opportunities).

A 2001 study conducted by the Brookings Institution noted the enormous impact the EITC program has had on low- and moderate-income communities in the Chicago region. Based on 1998 IRS tax data, the study found that the federal EITC provided \$430 million to residents of the City of Chicago. Half of this extra income was spent on meeting immediate needs, such as rent or bills. The other half was spent on tuition payments, transportation improvements, or used as savings.⁸

⁴Wu, Chi Chi and Fox, Jean Ann, "The High Cost of Quick Tax Money: Tax Preparation, 'Instant Refund' Loans, and Check Cashing Fees Target the Working Poor." (Boston and Washington D.C.: The National Consumer Law Center and the Consumer Federation of America 2003), 4.

⁵Zdenek, Robert, "Building Wealth." *Shelterforce*. January/February 2003, 18.

⁶Ventry Jr., Dennis. "The Collision of Tax and Welfare Politics – The Political History of the Earned Income Tax Credit, 1969-99." (Washington D.C.: The Brookings Institution, 2000), 1.

⁷Smeeding, Timothy, Philips, Katherine, and O'Conner, Michael, "The Earned Income Tax Credit: Expectation, Knowledge, Use and Economic and Social Mobility." *National Tax Journal* 53, no. 4 part 2 (2000): 1187-1209.

⁸Berube, Allen and Forman, Benjamin, "Rewarding Work: The Impact of the Earned Income Tax Credit in Greater Chicago." (Washington D.C.: The Brookings Institution, 2001), 3.

Refund Anticipation Loans Reduce Potential of the EITC

Unfortunately, many low- and moderate-income taxpayers are willing to pay exorbitant fees to get their refund as soon as possible. While e-file has sped up the processing of over 60 percent of returns filed in 2004, many taxpayers also choose refund anticipation loans (RALs) in order to receive their refund somewhat more quickly.⁹

Findings

The following analysis measures the total loss to EITC recipients as a result of the refund anticipation loan product.¹⁰ The analysis uses 2002 Internal Revenue Service data (the most recent reliable data available) to determine the aggregate value of the EITC at the state, regional, and Chicago community level. It also estimates the aggregate value of the Illinois EITC which is worth 5 percent of the total federal credit.¹¹ Using this information and the number of EITC recipients choosing to use refund anticipation loans, it describes the geographic usage of the RAL product and the consequent lost income among EITC recipients.

We have used the RAL fee structure described in the introduction and the number of EITC recipients who select refund anticipation loans to calculate the net aggregate loss to EITC recipients as a result of using RALs. Refund anticipation loan usage was calculated for the state of Illinois, the ten largest metropolitan areas (including the St. Louis metropolitan area), cities and communities in the six-county Chicago region, as well as individual neighborhoods within the City of Chicago. The results are displayed in Tables 1-5 in Appendix B. The following findings show the value of the federal and state tax credit programs and quite different percentage use of RALs in different parts of the state in 2002 (Tables 1-5).

- The Earned Income Tax Credit returned \$1.2 billion to working families in Illinois, with an average value of \$1,756 per recipient.
- In Illinois, on average, 38.6 percent of all Earned Income Tax Credit Recipients use refund anticipation loans to receive their refunds faster, paying over \$64 million in tax preparation and loan fees.
- In the City of Chicago, 43.3 percent of EITC recipients used refund anticipation loans. But this figure varies among neighborhoods from a high of 64 percent of recipients using RALs in Austin, to a low of 13 percent of EITC recipients using RALs in Jefferson Park.
- Sixty-two percent of all EITC recipients in the city of Robbins, Illinois used RALs—the highest in the Chicago region. Refund anticipation loan usage is particularly high in south suburban Cook County. Of the top 15 communities ranked by refund anticipation loan usage, nine of these communities were located in the south suburbs. In contrast, only 29 percent of EITC recipients in Summit Argo, a community with roughly the same number of EITC recipients as Robbins, used RALs.

⁹Tax Stats at a Glance. <http://www.irs.gov/taxstats/article/0,,id=102886,00.html>. [viewed on January 19, 2006].

¹⁰For a detailed description of the data and data quality see Appendix A.

¹¹The Illinois EITC is a credit against taxes owed to the State of Illinois. The credit has been refundable for families with children under the age of 18 since the 2004 filing season.

- There is also a wide variation in RAL usage across the Chicago region. Out of the 107 communities analyzed, 12 or 6 percent had RAL usage at or above 50 percent of EITC recipients while 68 communities or 29 percent had a RAL usage of between 18 and 30 percent.
- Refund anticipation loan usage varies by metropolitan area. In Kankakee, Illinois overall usage was similar 50.4 percent. The Quad Cities region had the lowest usage rate, with only 26.8 percent of EITC recipients taking out RALs.
- The percent of EITC recipient RAL usage also varies by the race and income of a zip code. Across the state, 53 percent of recipients who live in predominantly minority tracts use RALs compared with only 27 percent of recipients in predominantly white tracts. Similarly, 57 percent of recipients in low-income zip codes use RALS compared with 19 percent of recipients in upper-income tracts.

This wide variation in the percent of EITC recipients who use RALs suggests several conclusions:

- EITC recipients in many areas can prepare or get their taxes prepared without the help of commercial tax preparers that aggressively promote RALs.
- Many EITC recipients are prepared to wait for the IRS to refund their EITC payment, a process that can be speeded up by electronic submission of tax returns and direct deposit of the refund.
- The heavier usage in some areas suggests that tax preparers are concentrating in markets more densely populated with low-income EITC recipients.
- The cost of RALs is not only significant for individual families, but it also has a neighborhood impact as entire communities lose part of a large part revenue stream.

Conclusion

With RAL usage soaring as high as 64 percent in some Chicago region communities and consuming \$64 million in federal EITC and state EITC proceeds statewide, the cost of RALs is a serious concern. EITC refunds not only provide ready cash for lower-income families. There is also evidence that the proceeds from the EITC are commonly used as an asset to help low- and moderate-income families generate wealth. To help reduce the negative impact of this expensive financial product, Woodstock Institute works to quantify the current impact of RALs, develop consumer protections for existing products, and work with others in the community development field to develop affordable alternatives to RALs. We recommend the following steps to reduce the negative impact of RALs:

- **Develop policies to restrict the interest rate that can be charged for a loan issued against the Earned Income Tax Credit.** For example, proposed legislation has been developed to limit the fees associated with loans made against the Illinois Earned Income Credit. SB 2844, would make it unlawful to charge a RAL fee in excess of 26 percent APR for a refund anticipation loan issued to a borrower eligible for the Illinois Earned Income Credit.¹²

¹²The current cost of a RAL depends on how long it takes for the federal refund to be made to the loan company. For example, on average if a \$2,000 refund were made in a week, the APR would be 386 percent. If it were made in a month, the APR would be 90 percent. Even in the latter case, the APR is extraordinarily high for a virtually non-risk loan.

- **Since refund anticipation loans negatively impact low- and moderate-income families, partnerships between a bank and tax preparer to provide RALs should be included in a bank's CRA examination.** Under the Community Reinvestment Act (CRA), financial institutions are required to serve the lending and financial services needs of their entire community including lower-income neighborhoods. They are regularly examined for lending disparities by income and the distribution and accessibility of their bank branches. Since refund anticipation loan funding is a financial product that negatively impacts low- and moderate-income people, this type of activity should be noted as a negative in the financial institutions regular CRA performance evaluation.
- **Increase funding for free tax preparation.** Free tax preparation services linked with direct deposit provides an affordable alternative paid tax preparation and refund anticipation loans. Free tax preparation is currently offered in the Chicago region and most other cities throughout the state by the Center for Economic Progress and other organizations. In addition to tax preparation services, the Center for Economic Progress helps unbanked tax filers set up bank accounts and direct deposit through one of the banking partners available on site.
- **Refund anticipation loan data by zip code should be made public on an annual basis.** Internal Revenue Statistics already provides several statistics related to EITC and RAL usage by zip code. The Statistics of Income data includes the number of EITC recipients, and the average refund. The E-File Demographics data includes the distribution of paid tax preparation locations, and the number of returns electronically transmitted.¹³ These data should be expanded to include the aggregate value of the EITC, the total number of taxpayers that selected to receive a RAL, and the number of EITC recipients that selected to receive a RAL.

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¹³See SOI Tax Stats - Individual Income Tax Return (Form 1040) Statistics available at <http://www.irs.gov/taxstats/indtaxstats/article/0,,id=98123,00.html> and Tax Professionals e-file Market Research Data available at <http://www.irs.gov/efile/article/0,,id=118376,00.html> for more information.

Appendix A: 2002 Description of the Data

The information used in the Alert is based on zip code level data provided by the IRS to the Brookings Institution from 1997 to 2002. This is the most recent data available, and the only data that provide an accurate measure of the number of EITC recipients, the aggregate value of the EITC and the number of EITC recipients using RALs.¹⁴ Unfortunately, these data have not been updated to reflect returns filed in the 2003 or 2004 tax season.

The regular IRS data describe the number of tax returns at the zip code level as well as the number of EITC recipients. However, these regular data do not provide information on the aggregate value of the credit in local communities. The number of EITC recipients who received refund anticipation loans is also excluded from the annual IRS data. While there have been several national analyses of refund anticipation loan usage, these studies used estimates that are not appropriate for use at the zip code or metropolitan level.¹⁵

State level data for the Illinois Earned Income Credit also lacks important variables. The Illinois Department of Revenue provides information on the aggregate value of the Illinois Earned Income Credit by zip code. It does not, unfortunately, include the number of actual recipients of the credit by zip code, or the number of EITC recipients using refund anticipation loans.¹⁶

¹⁴IRS data is available from the Brookings Institution Metropolitan Program at <http://www.brookings.edu/es/urban/eitc.htm> [viewed on December 15, 2005].

¹⁵ Wu and Fox. 3.

¹⁶State EIC data is available at <http://www.revenue.state.il.us/TaxStats/TY03IncomeTaxData.pdf> [viewed on December 15, 2005].

Table 1: 2002 Aggregate EITC and RAL Usage in Illinois and Illinois Metropolitan Areas¹⁷

Metropolitan Area	Estimated Total			# of EITC Recipients	# of EITC Recipients Using RALs	% EITC Recipients Using RALs	Total RAL Fees
	Total Federal EITC Payments	Illinois EITC Payments	Total federal and state EITC				
Kankakee-Bradley, IL	\$ 14,536,505	\$ 726,825	\$ 15,263,330	8,059	4,065	50.4%	\$ 1,008,120
Decatur, IL	\$ 15,947,619	\$ 797,381	\$ 16,745,000	8,820	4,338	49.2%	\$ 1,075,824
Springfield, IL	\$ 23,611,617	\$ 1,180,581	\$ 24,792,198	13,905	6,391	46.0%	\$ 1,584,968
Champaign-Urbana, IL	\$ 17,555,171	\$ 877,759	\$ 18,432,930	10,437	4,403	42.2%	\$ 1,091,944
St. Louis, MO-IL*	\$ 305,526,545	\$ 3,788,605	\$ 309,315,150	175,053	72,319	41.3%	\$ 17,935,112
Bloomington-Normal, IL	\$ 11,635,438	\$ 581,772	\$ 12,217,210	7,232	2,799	38.7%	\$ 694,152
Rockford, IL	\$ 44,369,682	\$ 2,218,484	\$ 46,588,166	26,036	10,010	38.4%	\$ 2,482,480
Peoria, IL	\$ 37,954,942	\$ 1,897,747	\$ 39,852,689	21,939	8,432	38.4%	\$ 2,091,136
Chicago Six-County Region	\$ 903,960,318	\$ 45,198,016	\$ 949,158,334	512,323	194,689	38.0%	\$ 48,282,872
Quad Cities, IA-IL	\$ 40,372,248	\$ 1,181,456	\$ 41,553,704	24,009	6,434	26.8%	\$ 1,595,632
Illinois	\$ 1,168,972,510	\$ 58,448,626	\$ 1,227,421,136	665,749	257,084	38.6%	\$ 63,756,832

Table 2: 2002 Aggregate EITC and RAL Usage by Zip Code Minority Composition in Illinois¹⁸

	Estimated Total			# of EITC Recipients	# of EITC Recipients Using RALs	% EITC Recipients Using RALs	Total RAL Fees
	Total Federal EITC Payments	Illinois EITC Payments	Total federal and state EITC				
Predominately Minority	\$ 408,980,224	\$ 20,449,011	\$ 429,429,235	202,835	107,956	53.2%	\$26,773,088
Highly Minority	\$ 244,613,637	\$ 12,230,682	\$ 256,844,319	136,919	52,584	38.4%	\$13,040,832
Moderately Minority	\$ 244,194,551	\$ 12,209,728	\$ 256,404,279	150,582	49,332	32.8%	\$12,234,336
Predominately White	\$ 225,044,436	\$ 11,252,222	\$ 236,296,658	146,129	39,815	27.2%	\$ 9,874,120
No Race Information	\$ 46,139,662	\$ 2,306,983	\$ 48,446,645	29,284	7,397	25.3%	\$ 1,834,456
Total	\$ 1,168,972,510	\$ 58,448,626	\$ 1,227,421,136	665,749	257,084	38.6%	\$63,756,832

Table 3: 2002 Aggregate EITC and RAL Usage by Zip Code Income Level in Illinois¹⁹

	Estimated			# of EITC Recipients	# of EITC Recipients Using RALs	% EITC Recipients Using RALs	Total RAL Fees
	Total Federal EITC Payments	Total Illinois EITC Payments	Total federal and state EITC				
Low-Income	\$ 119,012,615	\$ 5,950,631	\$ 124,963,246	57,227	32,873	57.4%	\$ 8,152,504
Moderate-Income	\$ 629,266,870	\$ 31,463,344	\$ 660,730,214	338,626	150,659	44.5%	\$ 37,363,432
Middle-Income	\$ 312,776,247	\$ 15,638,812	\$ 328,415,059	197,244	57,980	29.4%	\$ 14,379,040
Upper-Income	\$ 61,852,261	\$ 3,092,613	\$ 64,944,874	43,404	8,190	18.9%	\$ 2,031,120
No Income Information	\$ 46,064,517	\$ 2,303,226	\$ 48,367,743	29,248	7,382	25.2%	\$ 1,830,736
Total	\$ 1,168,972,510	\$ 58,448,626	\$ 1,227,421,136	665,749	257,084	38.6%	\$ 63,756,832

¹⁷The Saint Louis and Quad Cities metropolitan areas include counties outside of Illinois and are not included in the Illinois statewide total.

¹⁸Predominantly white zip codes are less than 20 percent minority; moderately minority zip codes are between 20 and 50 percent minority; highly minority zip codes are between 50 and 80 percent minority; and predominantly minority zip codes are greater than 80 percent minority. No race information refers to zip codes created since the 2000 Census.

¹⁹Low-income zip codes had a median family income (MFI) less than 50 percent of the metropolitan median family income; moderate-income zip codes had an MFI between 50 and 80 percent of the metropolitan MFI; middle-income zip codes had an MFI between 80 and 120 percent of the metropolitan MFI; and upper-income zip codes had a MFI greater than 120 percent of the metropolitan MFI. No income information refers to zip codes created since the 2000 Census.

Table 4: 2002 Aggregate EITC and RAL Usage in Chicago Region Communities

Rank	City	Estimated			# of EITC Recipients	# of EITC Recipients Using RALs	% EITC Recipients Using RALs	Total RAL Fees
		Total Federal EITC Payments	Total Illinois EITC Payments	Total federal and state EITC				
1	Robbins, IL	\$ 1,909,141	\$ 95,457	\$ 2,004,598	942	584	62.0%	\$ 146,000
2	Riverdale, IL	\$ 9,869,652	\$ 493,483	\$ 10,363,135	4,780	2,873	60.1%	\$ 718,250
3	North Chicago, IL	\$ 3,765,787	\$ 188,289	\$ 3,954,076	2,023	1,143	56.5%	\$ 285,750
4	Maywood, IL	\$ 7,482,566	\$ 374,128	\$ 7,856,694	3,855	2,146	55.7%	\$ 536,500
5	Harvey, IL	\$ 13,422,181	\$ 671,109	\$ 14,093,290	6,758	3,746	55.4%	\$ 936,500
6	Bellwood, IL	\$ 4,518,833	\$ 225,942	\$ 4,744,775	2,540	1,397	55.0%	\$ 349,250
7	Calumet City, IL	\$ 7,921,964	\$ 396,098	\$ 8,318,062	4,265	2,228	52.2%	\$ 557,000
8	Dolton, IL	\$ 5,766,736	\$ 288,337	\$ 6,055,073	3,052	1,578	51.7%	\$ 394,500
9	Broadview, IL	\$ 1,354,765	\$ 67,738	\$ 1,422,503	815	418	51.3%	\$ 104,500
10	Hazel Crest, IL	\$ 2,917,567	\$ 145,878	\$ 3,063,445	1,590	798	50.2%	\$ 199,500
11	Richton Park, IL	\$ 1,997,720	\$ 99,886	\$ 2,097,606	1,124	563	50.1%	\$ 140,750
12	Zion, IL	\$ 4,639,146	\$ 231,957	\$ 4,871,103	2,606	1,305	50.1%	\$ 326,250
13	Chicago Heights, IL	\$ 12,963,306	\$ 648,165	\$ 13,611,471	6,508	3,232	49.7%	\$ 808,000
14	South Holland, IL	\$ 2,308,856	\$ 115,443	\$ 2,424,299	1,336	627	46.9%	\$ 156,750
15	Hines, IL	\$ 34,546	\$ 1,727	\$ 36,273	32	15	46.9%	\$ 3,750
16	Park Forest, IL	\$ 5,323,700	\$ 266,185	\$ 5,589,885	2,885	1,343	46.6%	\$ 335,750
17	Joliet, IL	\$ 17,276,397	\$ 863,820	\$ 18,140,217	9,750	4,519	46.3%	\$ 1,129,750
18	Country Club Hills, IL	\$ 2,905,451	\$ 145,273	\$ 3,050,724	1,541	693	45.0%	\$ 173,250
19	Glenwood, IL	\$ 1,026,957	\$ 51,348	\$ 1,078,305	597	263	44.1%	\$ 65,750
20	Matteson, IL	\$ 2,083,470	\$ 104,174	\$ 2,187,644	1,175	511	43.5%	\$ 127,750
21	Chicago, IL	\$524,315,248	\$ 26,215,762	\$550,531,010	281,526	121,974	43.3%	\$ 30,493,500
22	Blue Island, IL	\$ 4,329,298	\$ 216,465	\$ 4,545,763	2,443	1,027	42.0%	\$ 256,750
23	Aurora, IL	\$ 18,026,771	\$ 901,339	\$ 18,928,110	10,398	4,193	40.3%	\$ 1,048,250
24	Waukegan, IL	\$ 14,717,611	\$ 735,881	\$ 15,453,492	8,372	3,346	40.0%	\$ 836,500
25	Elgin, IL	\$ 10,325,487	\$ 516,274	\$ 10,841,761	5,973	2,292	38.4%	\$ 573,000
26	Forest Park, IL	\$ 1,534,934	\$ 76,747	\$ 1,611,681	1,039	398	38.3%	\$ 99,500
27	Hillside, IL	\$ 1,050,017	\$ 52,501	\$ 1,102,518	620	237	38.2%	\$ 59,250
28	Flossmoor, IL	\$ 307,977	\$ 15,399	\$ 323,376	200	74	37.0%	\$ 18,500
29	Great Lakes, IL	\$ 833,410	\$ 41,671	\$ 875,081	574	212	36.9%	\$ 53,000
30	Oak Park, IL	\$ 3,321,055	\$ 166,053	\$ 3,487,108	2,136	785	36.8%	\$ 196,250
31	Steger, IL	\$ 1,129,679	\$ 56,484	\$ 1,186,163	679	245	36.1%	\$ 61,250
32	Posen, IL	\$ 700,195	\$ 35,010	\$ 735,205	413	149	36.1%	\$ 37,250
33	Carpentersville, IL	\$ 4,237,309	\$ 211,865	\$ 4,449,174	2,324	835	35.9%	\$ 208,750
34	Evanston, IL	\$ 5,063,292	\$ 253,165	\$ 5,316,457	3,258	1,154	35.4%	\$ 288,500
35	Lansing, IL	\$ 2,443,605	\$ 122,180	\$ 2,565,785	1,455	510	35.1%	\$ 127,500
36	Midlothian, IL	\$ 1,925,334	\$ 96,267	\$ 2,021,601	1,222	422	34.5%	\$ 105,500
37	Harvard, IL	\$ 1,249,872	\$ 62,494	\$ 1,312,366	747	249	33.3%	\$ 62,250
38	Crystal Lake, IL	\$ 45,267	\$ 2,263	\$ 47,530	39	13	33.3%	\$ 3,250
39	Justice, IL	\$ 2,097,376	\$ 104,869	\$ 2,202,245	1,221	405	33.2%	\$ 101,250
40	North Aurora, IL	\$ 604,148	\$ 30,207	\$ 634,355	390	129	33.1%	\$ 32,250
41	Alsip, IL	\$ 2,042,027	\$ 102,101	\$ 2,144,128	1,237	409	33.1%	\$ 102,250
42	Berkeley, IL	\$ 527,119	\$ 26,356	\$ 553,475	314	102	32.5%	\$ 25,500
43	Bolingbrook, IL	\$ 5,168,814	\$ 258,441	\$ 5,427,255	3,031	984	32.5%	\$ 246,000
44	Braidwood, IL	\$ 413,904	\$ 20,695	\$ 434,599	267	86	32.2%	\$ 21,500
45	Evergreen Park, IL	\$ 1,338,769	\$ 66,938	\$ 1,405,707	789	251	31.8%	\$ 62,750
46	Winthrop Harbor, IL	\$ 379,141	\$ 18,957	\$ 398,098	251	75	29.9%	\$ 18,750
47	Romeoville, IL	\$ 2,494,455	\$ 124,723	\$ 2,619,178	1,526	454	29.8%	\$ 113,500
48	Olympia Fields, IL	\$ 222,571	\$ 11,129	\$ 233,700	146	43	29.5%	\$ 10,750
49	Ingleside, IL	\$ 632,481	\$ 31,624	\$ 664,105	417	121	29.0%	\$ 30,250
50	Summit Argo, IL	\$ 1,734,349	\$ 86,717	\$ 1,821,066	984	285	29.0%	\$ 71,250
51	Stone Park, IL	\$ 744,241	\$ 37,212	\$ 781,453	432	124	28.7%	\$ 31,000
52	Dundee, IL	\$ 497,847	\$ 24,892	\$ 522,739	342	98	28.7%	\$ 24,500
53	Round Lake, IL	\$ 4,514,684	\$ 225,734	\$ 4,740,418	2,660	762	28.6%	\$ 190,500
54	South Elgin, IL	\$ 907,449	\$ 45,372	\$ 952,821	591	169	28.6%	\$ 42,250

Table 4: 2002 Aggregate EITC and RAL Usage in Chicago Region Communities (con't)

Rank	City	Estimated			# of EITC Recipients	# of EITC Recipients Using RALs	% EITC Recipients Using RALs	Total RAL Fees
		Total Federal EITC Payments	Total Illinois EIC Payments	Total EITC and EIC				
55	Fort Sheridan, IL	\$ 41,254	\$ 2,063	\$ 43,317	35	10	28.6%	\$ 2,500
56	Wilmington, IL	\$ 782,869	\$ 39,143	\$ 822,012	509	144	28.3%	\$ 36,000
57	Cicero, IL	\$ 15,395,384	\$ 769,769	\$ 16,165,153	8,115	2,295	28.3%	\$ 573,750
58	Homewood, IL	\$ 997,754	\$ 49,888	\$ 1,047,642	663	186	28.1%	\$ 46,500
59	Berwyn, IL	\$ 7,308,006	\$ 365,400	\$ 7,673,406	4,388	1,231	28.1%	\$ 307,750
60	Batavia, IL	\$ 906,970	\$ 45,349	\$ 952,319	589	165	28.0%	\$ 41,250
61	Lockport, IL	\$ 2,471,403	\$ 123,570	\$ 2,594,973	1,581	442	28.0%	\$ 110,500
62	Ringwood, IL	\$ 54,307	\$ 2,715	\$ 57,022	36	10	27.8%	\$ 2,500
63	Woodridge, IL	\$ 1,920,844	\$ 96,042	\$ 2,016,886	1,232	340	27.6%	\$ 85,000
64	Melrose Park, IL	\$ 5,404,511	\$ 270,226	\$ 5,674,737	3,284	905	27.6%	\$ 226,250
65	Wonder Lake, IL	\$ 686,339	\$ 34,317	\$ 720,656	451	123	27.3%	\$ 30,750
66	Hebron, IL	\$ 117,311	\$ 5,866	\$ 123,177	83	22	26.5%	\$ 5,500
67	Westmont, IL	\$ 1,639,452	\$ 81,973	\$ 1,721,425	1,111	293	26.4%	\$ 73,250
68	Westchester, IL	\$ 667,179	\$ 33,359	\$ 700,538	491	129	26.3%	\$ 32,250
69	Gurnee, IL	\$ 1,567,782	\$ 78,389	\$ 1,646,171	980	257	26.2%	\$ 64,250
70	Streamwood, IL	\$ 2,612,052	\$ 130,603	\$ 2,742,655	1,602	418	26.1%	\$ 104,500
71	Woodstock, IL	\$ 1,893,017	\$ 94,651	\$ 1,987,668	1,282	331	25.8%	\$ 82,750
72	Fox Lake, IL	\$ 620,866	\$ 31,043	\$ 651,909	397	102	25.7%	\$ 25,500
73	Hometown, IL	\$ 362,468	\$ 18,123	\$ 380,591	239	61	25.5%	\$ 15,250
74	Crete, IL	\$ 880,393	\$ 44,020	\$ 924,413	532	135	25.4%	\$ 33,750
75	Elwood, IL	\$ 138,956	\$ 6,948	\$ 145,904	103	26	25.2%	\$ 6,500
76	Wadsworth, IL	\$ 159,484	\$ 7,974	\$ 167,458	108	27	25.0%	\$ 6,750
77	Channahon, IL	\$ 365,916	\$ 18,296	\$ 384,212	238	59	24.8%	\$ 14,750
78	Monee, IL	\$ 309,426	\$ 15,471	\$ 324,897	233	57	24.5%	\$ 14,250
79	Marengo, IL	\$ 625,879	\$ 31,294	\$ 657,173	412	100	24.3%	\$ 25,000
80	La Grange Park, IL	\$ 326,097	\$ 16,305	\$ 342,402	255	60	23.5%	\$ 15,000
81	Gilberts, IL	\$ 88,692	\$ 4,435	\$ 93,127	73	17	23.3%	\$ 4,250
82	Lyons, IL	\$ 1,139,588	\$ 56,979	\$ 1,196,567	707	164	23.2%	\$ 41,000
83	Thornton, IL	\$ 190,717	\$ 9,536	\$ 200,253	126	29	23.0%	\$ 7,250
84	Mchenry, IL	\$ 2,537,380	\$ 126,869	\$ 2,664,249	1,741	395	22.7%	\$ 98,750
85	Carol Stream, IL	\$ 2,530,179	\$ 126,509	\$ 2,656,688	1,568	354	22.6%	\$ 88,500
86	Bensenville, IL	\$ 2,030,948	\$ 101,547	\$ 2,132,495	1,255	280	22.3%	\$ 70,000
87	Villa Park, IL	\$ 2,078,917	\$ 103,946	\$ 2,182,863	1,268	279	22.0%	\$ 69,750
88	Oak Forest, IL	\$ 1,538,600	\$ 76,930	\$ 1,615,530	1,020	221	21.7%	\$ 55,250
89	Addison, IL	\$ 3,099,407	\$ 154,970	\$ 3,254,377	1,957	418	21.4%	\$ 104,500
90	Worth, IL	\$ 1,054,223	\$ 52,711	\$ 1,106,934	674	143	21.2%	\$ 35,750
91	Warrenville, IL	\$ 780,423	\$ 39,021	\$ 819,444	495	105	21.2%	\$ 26,250
92	Glendale Heights, IL	\$ 2,936,473	\$ 146,824	\$ 3,083,297	1,836	383	20.9%	\$ 95,750
93	Schaumburg, IL	\$ 5,855,801	\$ 292,790	\$ 6,148,591	4,001	834	20.8%	\$ 208,500
94	Saint Charles, IL	\$ 1,313,648	\$ 65,682	\$ 1,379,330	973	201	20.7%	\$ 50,250
95	Riverside, IL	\$ 600,511	\$ 30,026	\$ 630,537	413	84	20.3%	\$ 21,000
96	Lombard, IL	\$ 2,057,647	\$ 102,882	\$ 2,160,529	1,418	288	20.3%	\$ 72,000
97	Chicago Ridge, IL	\$ 1,873,046	\$ 93,652	\$ 1,966,698	1,039	210	20.2%	\$ 52,500
98	Lake Villa, IL	\$ 1,094,636	\$ 54,732	\$ 1,149,368	743	150	20.2%	\$ 37,500
99	Hampshire, IL	\$ 281,535	\$ 14,077	\$ 295,612	186	37	19.9%	\$ 9,250
100	Sugar Grove, IL	\$ 146,054	\$ 7,303	\$ 153,357	121	24	19.8%	\$ 6,000
101	Manhattan, IL	\$ 263,111	\$ 13,156	\$ 276,267	173	34	19.7%	\$ 8,500
102	Palatine, IL	\$ 3,540,956	\$ 177,048	\$ 3,718,004	2,341	460	19.6%	\$ 115,000
103	Mundelein, IL	\$ 1,926,161	\$ 96,308	\$ 2,022,469	1,207	234	19.4%	\$ 58,500
104	West Chicago, IL	\$ 2,527,859	\$ 126,393	\$ 2,654,252	1,442	276	19.1%	\$ 69,000
105	Plainfield, IL	\$ 2,198,185	\$ 109,909	\$ 2,308,094	1,417	268	18.9%	\$ 67,000
106	Union, IL	\$ 61,965	\$ 3,098	\$ 65,063	53	10	18.9%	\$ 2,500
107	Geneva, IL	\$ 517,856	\$ 25,893	\$ 543,749	368	69	18.8%	\$ 17,250

Table 4: 2002 Aggregate EITC and RAL Usage in Chicago Region Communities (con't)

Rank	City	Estimated			# of EITC Recipients	# of EITC Recipients Using RALs	% EITC Recipients Using RALs	Total RAL Fees
		Total Federal EITC Payments	Total Illinois EIC Payments	Total EITC and EIC				
108	Itasca, IL	\$ 403,091	\$ 20,155	\$ 423,246	297	55	18.5%	\$ 13,750
109	Grayslake, IL	\$ 1,066,055	\$ 53,303	\$ 1,119,358	710	131	18.5%	\$ 32,750
110	Brookfield, IL	\$ 978,817	\$ 48,941	\$ 1,027,758	681	125	18.4%	\$ 31,250
111	La Grange, IL	\$ 1,213,221	\$ 60,661	\$ 1,273,882	927	170	18.3%	\$ 42,500
112	Bridgeview, IL	\$ 1,843,535	\$ 92,177	\$ 1,935,712	1,094	199	18.2%	\$ 49,750
113	Wauconda, IL	\$ 586,253	\$ 29,313	\$ 615,566	398	72	18.1%	\$ 18,000
114	Naperville, IL	\$ 3,592,201	\$ 179,610	\$ 3,771,811	2,579	466	18.1%	\$ 116,500
115	Franklin Park, IL	\$ 1,814,643	\$ 90,732	\$ 1,905,375	1,199	215	17.9%	\$ 53,750
116	Maple Park, IL	\$ 159,007	\$ 7,950	\$ 166,957	106	19	17.9%	\$ 4,750
117	Island Lake, IL	\$ 447,114	\$ 22,356	\$ 469,470	269	48	17.8%	\$ 12,000
118	River Forest, IL	\$ 245,259	\$ 12,263	\$ 257,522	180	32	17.8%	\$ 8,000
119	Lisle, IL	\$ 950,611	\$ 47,531	\$ 998,142	724	128	17.7%	\$ 32,000
120	Glen Ellyn, IL	\$ 1,177,145	\$ 58,857	\$ 1,236,002	822	145	17.6%	\$ 36,250
121	Tinley Park, IL	\$ 2,677,114	\$ 133,856	\$ 2,810,970	1,716	298	17.4%	\$ 74,500
122	Hickory Hills, IL	\$ 1,120,990	\$ 56,050	\$ 1,177,040	712	123	17.3%	\$ 30,750
123	Spring Grove, IL	\$ 316,482	\$ 15,824	\$ 332,306	224	38	17.0%	\$ 9,500
124	Mokena, IL	\$ 593,090	\$ 29,655	\$ 622,745	413	70	16.9%	\$ 17,500
125	Elmhurst Park, IL	\$ 4,001,406	\$ 200,070	\$ 4,201,476	2,869	483	16.8%	\$ 120,750
126	Bloomington, IL	\$ 867,439	\$ 43,372	\$ 910,811	591	99	16.8%	\$ 24,750
127	Oak Lawn, IL	\$ 3,489,527	\$ 174,476	\$ 3,664,003	2,208	364	16.5%	\$ 91,000
128	Peotone, IL	\$ 359,284	\$ 17,964	\$ 377,248	225	37	16.4%	\$ 9,250
129	Burbank, IL	\$ 2,777,467	\$ 138,873	\$ 2,916,340	1,728	284	16.4%	\$ 71,000
130	Fox River Grove, IL	\$ 217,647	\$ 10,882	\$ 228,529	147	24	16.3%	\$ 6,000
131	Mount Prospect, IL	\$ 2,598,609	\$ 129,930	\$ 2,728,539	1,926	302	15.7%	\$ 75,500
132	Wheaton, IL	\$ 1,616,201	\$ 80,810	\$ 1,697,011	1,158	181	15.6%	\$ 45,250
133	New Lenox, IL	\$ 915,895	\$ 45,795	\$ 961,690	596	93	15.6%	\$ 23,250
134	Elburn, IL	\$ 178,901	\$ 8,945	\$ 187,846	141	22	15.6%	\$ 5,500
135	Wheeling, IL	\$ 2,451,531	\$ 122,577	\$ 2,574,108	1,677	260	15.5%	\$ 65,000
136	Richmond, IL	\$ 161,523	\$ 8,076	\$ 169,599	110	17	15.5%	\$ 4,250
137	Hinsdale, IL	\$ 590,653	\$ 29,533	\$ 620,186	435	67	15.4%	\$ 16,750
138	Des Plaines, IL	\$ 6,528,114	\$ 326,406	\$ 6,854,520	4,564	701	15.4%	\$ 175,250
139	Frankfort, IL	\$ 748,643	\$ 37,432	\$ 786,075	503	76	15.1%	\$ 19,000
140	Palos Hills, IL	\$ 1,202,896	\$ 60,145	\$ 1,263,041	776	117	15.1%	\$ 29,250
141	Beecher, IL	\$ 289,157	\$ 14,458	\$ 303,615	217	32	14.7%	\$ 8,000
142	Algonquin, IL	\$ 860,032	\$ 43,002	\$ 903,034	587	86	14.7%	\$ 21,500
143	Elmhurst, IL	\$ 1,157,710	\$ 57,886	\$ 1,215,596	881	127	14.4%	\$ 31,750
144	Wood Dale, IL	\$ 852,628	\$ 42,631	\$ 895,259	607	87	14.3%	\$ 21,750
145	Roselle, IL	\$ 864,713	\$ 43,236	\$ 907,949	674	96	14.2%	\$ 24,000
146	Schiller Park, IL	\$ 1,349,525	\$ 67,476	\$ 1,417,001	972	138	14.2%	\$ 34,500
147	Cary, IL	\$ 801,032	\$ 40,052	\$ 841,084	557	79	14.2%	\$ 19,750
148	Downers Grove, IL	\$ 1,626,486	\$ 81,324	\$ 1,707,810	1,250	176	14.1%	\$ 44,000
149	Willow Springs, IL	\$ 158,995	\$ 7,950	\$ 166,945	125	17	13.6%	\$ 4,250
150	Huntley, IL	\$ 330,202	\$ 16,510	\$ 346,712	237	32	13.5%	\$ 8,000
151	Arlington Heights, IL	\$ 901,661	\$ 45,083	\$ 946,744	787	103	13.1%	\$ 25,750
152	Winfield, IL	\$ 224,379	\$ 11,219	\$ 235,598	155	20	12.9%	\$ 5,000
153	Darien, IL	\$ 625,905	\$ 31,295	\$ 657,200	490	63	12.9%	\$ 15,750
154	Prospect Heights, IL	\$ 1,081,779	\$ 54,089	\$ 1,135,868	744	95	12.8%	\$ 23,750
155	Highwood, IL	\$ 235,541	\$ 11,777	\$ 247,318	157	20	12.7%	\$ 5,000
156	River Grove, IL	\$ 1,016,332	\$ 50,817	\$ 1,067,149	793	101	12.7%	\$ 25,250
157	Bartlett, IL	\$ 1,247,987	\$ 62,399	\$ 1,310,386	900	113	12.6%	\$ 28,250
158	Winnetka, IL	\$ 293,694	\$ 14,685	\$ 308,379	237	29	12.2%	\$ 7,250
159	Lemont, IL	\$ 514,294	\$ 25,715	\$ 540,009	420	51	12.1%	\$ 12,750
160	Libertyville, IL	\$ 477,195	\$ 23,860	\$ 501,055	467	54	11.6%	\$ 13,500

Table 4: 2002 Aggregate EITC and RAL Usage in Chicago Region Communities (con't)

Rank	City	Estimated			# of EITC Recipients	# of EITC Recipients Using RALs	% EITC Recipients Using RALs	Total RAL Fees
		Total Federal EITC Payments	Total Illinois EIC Payments	Total EITC and EIC				
161	Orland Park, IL	\$ 1,732,232	\$ 86,612	\$ 1,818,844	1,243	140	11.3%	\$ 35,000
162	Vernon Hills, IL	\$ 870,537	\$ 43,527	\$ 914,064	616	69	11.2%	\$ 17,250
163	Skokie, IL	\$ 4,082,173	\$ 204,109	\$ 4,286,282	2,721	302	11.1%	\$ 75,500
164	Lake Bluff, IL	\$ 201,029	\$ 10,051	\$ 211,080	162	17	10.5%	\$ 4,250
165	Clarendon Hills, IL	\$ 239,891	\$ 11,995	\$ 251,886	197	19	9.6%	\$ 4,750
166	Lake Zurich, IL	\$ 739,173	\$ 36,959	\$ 776,132	536	50	9.3%	\$ 12,500
167	Harwood Heights, IL	\$ 1,225,601	\$ 61,280	\$ 1,286,881	1,018	94	9.2%	\$ 23,500
168	Barrington, IL	\$ 571,122	\$ 28,556	\$ 599,678	478	42	8.8%	\$ 10,500
169	Niles, IL	\$ 1,535,623	\$ 76,781	\$ 1,612,404	1,151	101	8.8%	\$ 25,250
170	Glenview, IL	\$ 1,612,610	\$ 80,631	\$ 1,693,241	1,270	107	8.4%	\$ 26,750
171	Morton Grove, IL	\$ 842,061	\$ 42,103	\$ 884,164	640	53	8.3%	\$ 13,250
172	Highland Park, IL	\$ 520,823	\$ 26,041	\$ 546,864	429	34	7.9%	\$ 8,500
173	Lake Forest, IL	\$ 153,989	\$ 7,699	\$ 161,688	153	12	7.8%	\$ 3,000
174	Lincolnwood, IL	\$ 507,556	\$ 25,378	\$ 532,934	315	22	7.0%	\$ 5,500
175	Buffalo Grove, IL	\$ 1,037,298	\$ 51,865	\$ 1,089,163	803	55	6.8%	\$ 13,750
176	Deerfield, IL	\$ 435,630	\$ 21,782	\$ 457,412	370	24	6.5%	\$ 6,000
177	Palos Heights, IL	\$ 208,015	\$ 10,401	\$ 218,416	230	13	5.7%	\$ 3,250
178	Park Ridge, IL	\$ 767,240	\$ 38,362	\$ 805,602	629	32	5.1%	\$ 8,000
179	Northbrook, IL	\$ 831,943	\$ 41,597	\$ 873,540	620	23	3.7%	\$ 5,750
180	Wilmette, IL	\$ 352,638	\$ 17,632	\$ 370,270	326	11	3.4%	\$ 2,750
181	Alden, IL	\$ 10,251	\$ 513	\$ 10,764	6	-	0.0%	\$ -
182	Amf Ohare, IL	\$ 10,899	\$ 545	\$ 11,444	7	-	0.0%	\$ -
183	Bedford Park, IL	\$ 29,168	\$ 1,458	\$ 30,626	24	-	0.0%	\$ -
184	Big Rock, IL	\$ 68,161	\$ 3,408	\$ 71,569	40	-	0.0%	\$ -
185	Burlington, IL	\$ 19,389	\$ 969	\$ 20,358	17	-	0.0%	\$ -
186	Eola, IL	\$ 7,431	\$ 372	\$ 7,803	5	-	0.0%	\$ -
187	Glencoe, IL	\$ 65,072	\$ 3,254	\$ 68,326	68	-	0.0%	\$ -
188	Golf, IL	\$ 376	\$ 19	\$ 395	1	-	0.0%	\$ -
189	Kaneville, IL	\$ 24,767	\$ 1,238	\$ 26,005	12	-	0.0%	\$ -
190	Kenilworth, IL	\$ 6,450	\$ 323	\$ 6,773	4	-	0.0%	\$ -
191	Lafox, IL	\$ 642	\$ 32	\$ 674	1	-	0.0%	\$ -
192	Lincolnshire, IL	\$ 106,395	\$ 5,320	\$ 111,715	103	-	0.0%	\$ -
193	Medinah, IL	\$ 64,707	\$ 3,235	\$ 67,942	48	-	0.0%	\$ -
194	Mooseheart, IL	\$ 4,063	\$ 203	\$ 4,266	3	-	0.0%	\$ -
195	Oak Brook, IL	\$ 102,285	\$ 5,114	\$ 107,399	109	-	0.0%	\$ -
196	Palos Park, IL	\$ 162,567	\$ 8,128	\$ 170,695	142	-	0.0%	\$ -
197	Plato Center, IL	\$ 10,674	\$ 534	\$ 11,208	7	-	0.0%	\$ -
198	Russell, IL	\$ 5,633	\$ 282	\$ 5,915	4	-	0.0%	\$ -
199	Techny, IL	\$ 280	\$ 14	\$ 294	1	-	0.0%	\$ -
200	Wasco, IL	\$ 6,603	\$ 330	\$ 6,933	4	-	0.0%	\$ -
201	Wayne, IL	\$ 33,707	\$ 1,685	\$ 35,392	25	-	0.0%	\$ -
202	Western Springs, IL	\$ 69,089	\$ 3,454	\$ 72,543	69	-	0.0%	\$ -
Total		\$903,960,318	\$ 45,198,016	\$949,158,334	512,323	194,689	38.0%	\$ 48,282,872

Table 5: 2002 Aggregate EITC and RAL Usage in City of Chicago Neighborhoods

Zip Code	Community Name	Estimated Total			# of EITC Recipients Using RALS			Total RAL Fees
		Total Federal EITC Payments	Illinois EIC Payments	Total EITC and EIC	# of EITC Recipients	% EITC Recipients Using RALS	% EITC Recipients Using RALS	
60654	n/a*	\$ 43,799	\$ 2,190	\$ 45,989	22	15	68.2%	\$ 3,720
60644	Austin	22,661,615	1,133,081	23,794,696	10451	6718	64.3%	1,666,064
60624	W. Garfield Park/E. Garfield Park	18,126,798	906,340	19,033,138	8276	5186	62.7%	1,286,128
60621	Englewood	16,799,365	839,968	17,639,333	7614	4672	61.4%	1,158,656
60637	Woodlawn/Hyde Park	16,502,703	825,135	17,327,838	7860	4792	61.0%	1,188,416
60636	West Englewood	19,766,998	988,350	20,755,348	9344	5599	59.9%	1,388,552
60651	Humboldt Park/Austin	25,624,051	1,281,203	26,905,254	12477	7199	57.7%	1,785,352
60628	Roseland/West Pullman	25,512,271	1,275,614	26,787,885	12858	7398	57.5%	1,834,704
60649	South Shore	16,138,274	806,914	16,945,188	8162	4653	57.0%	1,153,944
60620	Auburn Gresham/Beverly	24,466,169	1,223,308	25,689,477	12515	7112	56.8%	1,763,776
60653	Oakland/Douglas	9,863,646	493,182	10,356,828	4684	2650	56.6%	657,200
60619	Chatham/Greater Grand Crossing	19,284,368	964,218	20,248,586	10021	5567	55.6%	1,380,616
60612	Near West Side/East Garfield Park	9,517,654	475,883	9,993,537	4600	2527	54.9%	626,696
60643	Morgan Park/Beverly	9,599,837	479,992	10,079,829	5499	2752	53.4%	682,496
60615	Hyde Park/Kenwood	7,053,242	352,662	7,405,904	3858	1936	50.2%	480,128
60610	Near North Side	5,006,396	250,320	5,256,716	2834	1418	50.0%	351,664
60603	Loop	45,927	2,296	48,223	26	13	50.0%	3,224
60617	East Side/S. Deering/S. Chicago	21,101,582	1,055,079	22,156,661	10783	5148	47.7%	1,276,704
60609	New City	17,727,463	886,373	18,613,836	8695	4095	47.1%	1,015,560
60623	South Lawndale/North Lawndale	25,470,314	1,273,516	26,743,830	12289	5480	44.6%	1,359,040
60626	Rogers Park	8,534,721	426,736	8,961,457	4974	2172	43.7%	538,656
60652	Ashburn	5,802,548	290,127	6,092,675	3180	1319	41.5%	327,112
60629	West Lawn/Chicago Lawn	25,577,629	1,278,881	26,856,510	13108	5394	41.2%	1,337,712
60639	Belmont Cragin/Hermosa	21,265,876	1,063,294	22,329,170	11385	4413	38.8%	1,094,424
60664	n/a*	50,779	2,539	53,318	39	15	38.5%	3,720
60633	Hegewisch/South Deering	1,561,379	78,069	1,639,448	931	358	38.5%	88,784
60647	Logan Square	16,582,378	829,119	17,411,497	9264	3476	37.5%	862,048
60606	Loop	38,676	1,934	40,610	33	12	36.4%	2,976
60607	Near West Side	854,652	42,733	897,385	654	237	36.2%	58,776
60622	West Town	9,790,535	489,527	10,280,062	5943	2134	35.9%	529,232
60608	Lower West Side/Bridgeport	14,814,712	740,736	15,555,448	7814	2587	33.1%	641,576
60602	Loop	25,125	1,256	26,381	35	11	31.4%	2,728
60690	n/a*	238,828	11,941	250,769	171	52	30.4%	12,896
60605	Loop	355,936	17,797	373,733	335	99	29.6%	24,552
60616	Near South Side	8,158,088	407,904	8,565,992	4381	1240	28.3%	307,520
60640	Uptown	7,862,703	393,135	8,255,838	5234	1441	27.5%	357,368
60680	n/a*	309,734	15,487	325,221	219	60	27.4%	14,880
60632	Archer Heights/Brighton	15,989,090	799,455	16,788,545	8668	2257	26.0%	559,736
60660	Edgewater	4,941,123	247,056	5,188,179	3331	858	25.8%	212,784
60638	Garfield Ridge/Clearing	5,506,487	275,324	5,781,811	3525	890	25.2%	220,720
60618	North Center/Irving Park/Avondale	11,991,063	599,553	12,590,616	7662	1888	24.6%	468,224
60645	West Ridge	5,636,705	281,835	5,918,540	3316	755	22.8%	187,240
60655	Mt. Greenwood	897,812	44,891	942,703	696	158	22.7%	39,184
60613	Lakeview/Uptown	2,144,882	107,244	2,252,126	1731	357	20.6%	88,536
60661	Near West Side	112,598	5,630	118,228	89	18	20.2%	4,464
60614	Lincoln Park	1,103,237	55,162	1,158,399	1160	231	19.9%	57,288
60659	West Ridge/North Park	5,966,469	298,323	6,264,792	3354	606	18.1%	150,288
60625	Lincoln Square/Albany Park	10,722,395	536,120	11,258,515	6562	1161	17.7%	287,928
60641	Portage Park/Irving Park	10,310,735	515,537	10,826,272	7159	1233	17.2%	305,784
60601	Loop	80,852	4,043	84,895	99	15	15.2%	3,720
60630	Jefferson Park	4,576,027	228,801	4,804,828	3338	451	13.5%	111,848
60657	Lake View	1,105,528	55,276	1,160,804	1371	185	13.5%	45,880
60611	Near North Side	313,102	15,655	328,757	402	51	12.7%	12,648
60631	Edison Park/Norwood Park	690,084	34,504	724,588	625	68	10.9%	16,864
60634	Dunning	7,359,036	367,952	7,726,988	5960	636	10.7%	157,728
60646	Forest Glen	989,143	49,457	1,038,600	801	76	9.5%	18,848
60656	Norwood Park	1,646,224	82,311	1,728,535	1394	130	9.3%	32,240
60670	n/a*	9,854	493	10,347	6	0	0.0%	-
60675	n/a*	9,938	497	10,435	6	0	0.0%	-
60681	n/a*	32,637	1,632	34,269	23	0	0.0%	-
60604	Loop	43,456	2,173	45,629	30	0	0.0%	-
Total		\$ 524,315,248	\$ 26,215,762	\$ 550,531,010	281526	121974	43.3%	\$ 30,249,552

Bold areas are low- or moderate-income and majority minority

*Zipcodes created since the 2000 Census do not have any associated income or race data