

Too Much to Get Help; Not Enough to Get By

What Decision Makers Need to Know

About Low-income Working Households

In DuPage County



November, 2010

DuPage Federation on Human Services Reform

146 W. Roosevelt Road

Villa Park, IL 60181

PROFILE OF THE LOW-INCOME POPULATION OF DUPAGE COUNTY 2010

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Funding for this report has been provided, in part, by the DuPage Community Development Commission from the Community Development Block Grant Program of the U.S. Department of Housing and Urban Development

**DuPage Federation on Human Services Reform
Membership List 2010 - 2011**

Eliot Abarbanel
Managing Attorney
Prairie State Legal Services

Henry L. Allen
Professor and Chairman
Department of Sociology and
Anthropology
Wheaton College

Angela S. Bentsen
Executive Director
Senior Home Sharing Inc.

Becky Bielfuss
Executive Director
Teen Parent Connection

Christine Bork
Chief Executive Officer
YWCA Metropolitan Chicago

Michael P. Brosnahan
Senior Vice President
West Suburban Bank

Mary Alice D'Arcy
Executive Director
DuPage Easter Seals

Kiki Deluna
Director Addison Family
Alliance Addison Police
Department

Richard Endress
President
DuPage Health Coalition

Robert E. Gleeson
Director
Center for Governmental
Studies Northern Illinois
University

Amy Gugel
Executive Director
DuPage Community Clinic

Anna Harkins

Deputy Chief Civil Division
Office of the DuPage County
State's Attorney

Julie Harper
Director U.S. Supply Chain
McDonald's Corporation

Esther Hicks
Director, Community Investment
United Way of DuPage/West
Cook

Roger Hopkins
President & CEO
Choose DuPage

Jan Kay
DuPage League of Women
Voters

Mary Keating
Director
DuPage County Department of
Community Services

Karen Kuchar
Executive Director
Family Shelter Service

Maureen McHugh
Executive Director
DuPage County Health
Department

Kara Murphy
Executive Director
Access DuPage

Theresa C. Nihill
Executive Director
Metropolitan Family Services
DuPage

Debra Olson
Member
DuPage County Board

Kim Perez
Executive Director

Peoples Resource Center

Darlene Ruscitti
Superintendent
Regional Office of Education

Cari Shields
Director of Social Services
Outreach Community
Ministries

Carol Simler
Executive Director
DuPage PADS Inc.

Tana Tatnall
Executive Director
Literacy Volunteers of
DuPage

David Tews
President / CEO
Serenity House Counseling
Services

Erin Vaughan
Associate Vice President
Govt Relations
ARAMARK Facility Services

Mireya Vera
Director Community
Services
Westlake Hospital

David Ware
Social Action Commissioner
DuPage African Methodist
Episcopal Church

Deanna Wilkins
Assessor
York Township

Michael Williams
Director Human Resources
Ball Horticultural Company

EXECUTIVE SUMMARY

What Decision Makers need to know:

- ❑ Over 160,000 (17%) persons with low or poverty level incomes lived in DuPage County in 2009. This number is at an historic high in DuPage County and shows no sign of declining.
- ❑ Over 22% of the children in DuPage are growing up in low-income or poverty level homes. The impact of poverty on children has serious negative implications for their future lives and for the communities in which they are growing up.
- ❑ With income levels inadequate to meet basic needs, these households are forced to make serious compromises, such as foregoing medical care, living in substandard housing, placing their children in unsafe child care situations, being undernourished, and so on.
- ❑ Even households with incomes quite a bit higher than the official poverty level do not have enough to meet their basic survival needs. They face many of the same challenges as poorer households do, but are usually ineligible for any benefits.

About this report: The purpose of this report is to provide decision makers with the information they need to understand the impact of poverty on the individuals and communities affected by it, and to respond to the needs of low-income persons in DuPage County. The goal is to focus attention on ways to help working poor households become economically self-sufficient and move up the economic ladder.

The report includes content specific chapters, which each begin with the most important points that we believe readers should remember. Then we go into more detail on how the particular topic affects low-income persons. A separate document, the Appendices, will be available on the Federation's website. It contains detailed data and information that provides some of the background information on a particular topic.

About DuPage County: Despite its relative affluence, DuPage has multiple pockets of poverty, often located close to relatively wealthy neighborhoods. With a high cost of living, scarce affordable housing and limited public transportation, DuPage presents unique challenges for working poor households. This report describes these challenges and makes recommendations for addressing them.

Important Facts about Poverty in DuPage County:

- ❑ In 2009, DuPage County was home to an estimated 932,541 people living in 338,183 households. Its median household income was \$73,520¹.
- ❑ 59,459 (6.5%) of the residents of DuPage had annual household incomes less than 100% of the federal poverty level in 2009, while 160,814 (17.59%) had household incomes less than 200% of the federal poverty level. This is an increase of 11% in one year,²
- ❑ 22.37% of DuPage County children live in families with incomes below the 200% of the federal poverty level.³
- ❑ 21,808 taxpayers in DuPage claimed the Earned Income Credit (EIC) on their federal income tax return for 2000. In 2006 it was 33,274. The EIC is an important income support for low-income working families.⁴
- ❑ Thirty-seven percent of owners, and 44 percent of renters in DuPage County spent 30 percent or more of household income on housing. This puts them at high risk for homelessness and other economic crises.⁵

Highlights of this report include:

Most entry level jobs and jobs available to those without advanced training do not pay enough to support household needs, even at the most basic level. A single parent with two children (preschooler and infant) needs to make \$29.31 an hour in order to be economically self-sufficient in DuPage County. Nearly all the jobs that pay in this range require post-secondary education, advanced training and/or many years experience.

Education and job training are provided by an array of sources in this county. Many workers, however, face difficulties in taking advantage of these opportunities including arranging transportation and child care, and paying costs for tuition and books that exceed financial aid.

Earned benefits are critically important supports for many low wage earners. They include earned benefits such as food stamps, the earned income tax credit, child care subsidy, unemployment compensation and other supports that help close the gap between what a low-income household can earn and what it actually costs to live.

Transportation is a necessary and major cost for most workers in DuPage. With few exceptions, low-income workers need to own and maintain an automobile not only for commutes to and from work, but also for travel to child care providers, medical care, food pantries, education/training classes, etc. Most working poor households cannot afford to purchase and maintain automobiles, yet they are the only workable mode of transportation in DuPage.

Housing costs are prohibitively expensive unless workers are able to get assistance, by obtaining, for example, a housing voucher and a landlord willing to accept the voucher. Over 35,000 households in DuPage have housing difficulties, including paying too much for rent and/or living in overcrowded or substandard housing. DuPage County has a severe shortage of housing vouchers and other forms of housing subsidy and little hope of increasing the supply.

Health care for low-income individuals is more accessible in DuPage County than in the past, but there is still a gap where individuals may fail to qualify for Medicaid or for Access DuPage and still lack access to affordable health care or health insurance. About 38,000 low-income adults in DuPage lack access to health care because they are uninsured. Over 104,000 others on Medicaid have trouble finding physicians willing to treat them.

Food assistance is widely available in the county, including food pantries and Food Stamps but given growing needs, capacity is an issue. An increasing number of low-income workers are relying on food pantries for their households' food needs.

RECOMMENDATIONS

The following recommendations are offered to assist decision makers in taking concrete steps to improve the situation of the low-income workers in DuPage County. The data that support these recommendations can be found in the respective chapters of this report.

1. General Recommendations

- a. Services for low-income persons have been chronically underfunded by state and federal funders in DuPage County, although DuPage County government has made commendable efforts to address that gap. The scale and timing of the influx of low-income persons has outstripped the ability of local communities and organizations to provide the services the new residents need, and new funding streams must be developed.
- b. State law authorizes other levels of government, including counties, townships, municipalities and schools, to spend resources on human services, and a thoughtful, organized approach should be made to enlist these governments to participate in addressing the needs of their new residents.
- c. Further, an anomaly of Illinois tax policy contributes to the concentration of lower wage, retail and service jobs in the collar counties and other suburbs. Local municipalities, which issue building permits and make zoning decisions, receive substantial revenue from sales taxes. They have an incentive to maximize the amount of such revenue. Part of the discussion with local government needs to focus on the total cost to a locality and to a region of increases in the number of such jobs.

2. Employment

Because an increasing number of jobs in the County are in the hospitality, retail and service industries and have low wages and limited benefits, and because almost 23% of the young people ages 18 to 24 are either high school dropouts or graduated from high school unprepared for better jobs, a concerted, organized, large scale, multi-sector effort should be developed to:

- a. Focus the County's economic development efforts on increasing the number of well paying jobs that are available in the County and the broader region,
- b. Increase the number of young adults who are qualified to accept such jobs.
- c. The DuPage Federation should provide whatever support it can to help organize this effort.

3. Education and Training

The County and its communities need to develop a large scale education-to-career initiative that includes:

- a. Comprehensive early childhood development and education so that children enter elementary school cognitively and emotionally ready to learn;
- b. Successful progress through elementary and middle school so that children acquire the essential academic and social skills;
- c. Graduation from high school graduation ready for career-building
- d. Effective post secondary education and training to prepare young adults for careers that permit them to be self-sufficient.

4. Housing

Since housing is the biggest cost in any family's budget, and since the combined costs of housing and transportation are particularly high in DuPage County,

- a. We support expansion of the collaborative efforts to improve the availability of affordable housing in the County.
- b. Communities must understand that the employees who work in their retail and service businesses have to live someplace, and it is in the best interest of all concerned to make it possible for them to live close to their jobs.
- c. Accordingly, officials who are considering new retail and hospitality businesses should ensure that adequate housing is available within reasonable commuting distances for the new, low wage workers.

5. Transportation

- a. Programs such as Ride DuPage to work are commendable efforts to assist low wage workers with the cost of work related transportation and do a lot to keep such workers and their families in the workforce.
- b. As a complement to the existing efforts, an organized approach to assisting low-income persons with the cost of car ownership would be beneficial. Such a collaboration would address car ownership issues such as financing, maintenance etc.

6. Health Care

Due to the foresight of the leaders who make up the DuPage Health Coalition, DuPage County has already in place a strategic plan for providing health care to the low-income residents of the County. This plan, already several years into its implementation, is deserving of widespread support and expanded investment. Some of the key components are:

- a. Expansion of the Access DuPage Program to keep up with the need;
- b. Development of two to four additional clinics that serve low-income persons, such as the DuPage Community Clinic and the Federally Qualified Health Centers;
- c. Refinement and expansion of the system by which low-income persons are enrolled into the programs for which they are eligible.

7. Public Benefits

Some of the benefits focused on low wage workers are crucial building blocks for self sufficiency, such as the Earned Income Tax Credit, the state medical assistance programs, the SNAP (formerly Food Stamps) Program and the State Child Care Subsidy.

- a. Both employers and human service providers should understand when such benefits are appropriate and take steps to help potentially eligible persons get enrolled.
- b. The Federation should provide information to human resource professionals to help them in communicating with their low wage employees on opportunities to apply for benefits.

Chapter One:

HOW MUCH DOES IT TAKE TO 'GET BY'?

What Decision Makers need to know:

- The number of people with poverty level and low-incomes is at an historic high in DuPage County and shows no sign of declining.
- Households with incomes quite a bit higher than the official poverty level still do not have enough money to meet their very basic survival needs.
- As a result, low-income households live their lives from crisis to crisis. This has serious negative implications for these families and their children.

A substantial number of families who earn 'too much to get help, but not enough to get by' live in DuPage County. To help decision makers learn more about these families and their needs, we will

- Look at the actual incomes earned by DuPage County households compared to what it costs to meet essential needs;
- Define the income ceilings for several basic programs;
- Make recommendations for action by governments, funders and other organizations.

The number of low-income residents in DuPage is steadily increasing. The number and percentage of low-income persons in DuPage County has been steadily rising for at least the past decade. The number of persons with incomes below the Federal Poverty Level (100% FPL) has increased by 184% since 1990, and those with incomes below 200% FPL has increased by 132%. It is important for decision makers, within DuPage County and on the state level, to understand this defining fact. With the growth in low-income residents has come an increasing need for health and human services, and this need has massively outstripped the ability of state and local resources to address it.

| Change in Low-income Population of DuPage County, 1990-2009 | | | | | | | | | | | |
|---|-------------|--------|-------------|--------|----------|--------|----------|--------|----------|--------|--------------------|
| DuPage County, IL | 1990 Census | | 2000 Census | | 2005 ACS | | 2008 ACS | | 2009 ACS | | % Change 1990-2009 |
| | # | % | # | % | # | % | # | % | # | % | |
| Tot Pov Stat Det | 771,641 | 100.0% | 889,343 | 100.0% | 912,117 | 100.0% | 917,221 | 100.0% | 914,164 | 100.0% | 18.47% |
| Under 50% FPL | 10,045 | 1.30% | 16,004 | 1.80% | 17,519 | 1.92% | 22,184 | 2.42% | 28,455 | 3.11% | 183.28% |
| 50 - 74% FPL | 4,909 | 0.64% | 7,389 | 0.83% | 9,891 | 1.08% | 13,932 | 1.52% | 11,756 | 1.29% | 139.48% |
| 75 - 99% FPL | 5,994 | 0.78% | 8,770 | 0.99% | 17,511 | 1.92% | 16,015 | 1.75% | 19,248 | 2.11% | 221.12% |
| Subtotal <100% | 20,948 | 2.71% | 32,163 | 3.62% | 44,921 | 4.92% | 52,131 | 5.68% | 59,459 | 6.50% | 183.84% |
| 100 - 124% FPL | 9,217 | 1.19% | 11,361 | 1.28% | 17,349 | 1.90% | 17,011 | 1.85% | 22,425 | 2.45% | 143.30% |
| 125 - 149% FPL | 9,795 | 1.27% | 15,549 | 1.75% | 18,492 | 2.03% | 21,719 | 2.37% | 25,377 | 2.78% | 159.08% |
| 150 - 174% FPL | 14,063 | 1.82% | 16,910 | 1.90% | 22,247 | 2.44% | 26,637 | 2.90% | 30,488 | 3.34% | 116.80% |
| 175 - 184% FPL | 5,591 | 0.72% | 8,791 | 0.99% | 6,244 | 0.68% | 9,921 | 1.08% | 11,026 | 1.21% | 97.21% |
| 185 - 199% FPL | 9,679 | 1.25% | 10,679 | 1.20% | 11,942 | 1.31% | 17,650 | 1.92% | 12,039 | 1.32% | 24.38% |
| Subtotal <200% | 69,293 | 8.98% | 95,453 | 10.73% | 121,195 | 13.29% | 145,060 | 15.82% | 160,814 | 17.59% | 132.08% |
| 200% FPL+ | 702,348 | 91.02% | 793,890 | 89.27% | 790,922 | 86.71% | 772,161 | 84.18% | 753,350 | 82.41% | 7.26% |

What does it take to ‘get by’ in DuPage County? Although the federal poverty line has traditionally been thought of as the lower limit of an income that is adequate to meet their basic needs, most researchers now agree that a "poverty line" income is far from sufficient to support working families.

| Size of Family | 100% FPL | 200% FPL |
|----------------|----------|----------|
| 1 | \$10,830 | \$21,660 |
| 2 | \$14,570 | \$29,140 |
| 3 | \$18,310 | \$36,620 |
| 4 | \$22,050 | \$44,100 |
| 5 | \$25,790 | \$51,580 |
| 6 | \$29,530 | \$59,060 |

Instead, the Self-Sufficiency Standard is a better measure of this concept. It tracks and measures the true cost of living faced by American families, illuminating the economic difficulties experienced by so many today. Prepared through the cooperative efforts of the Social IMPACT Research Center and the University of Washington, Center for Women’s Welfare, the Self-Sufficiency Standard measures how much income a family of a certain composition in a given place needs to adequately meet their basic needs—without public or private assistance. It is based on assumptions that adult

members of the households work full-time and therefore it includes costs associated with employment, such as taxes, transportation to work and child care. The Self Sufficiency Standard factors in the net effect of taxes and tax credits available to low-income workers, as well as variations in regional costs for basic living expenses including housing, food, transportation, and health care, as well as family size, composition, and the age of children.

The income needed for families to achieve self-sufficiency varies considerably throughout Illinois. A single parent with a preschooler and a school-age child living in DuPage County has an hourly Self-Sufficiency Wage of \$29.31—\$61,910 annually—the highest in the state. In contrast, Edgar County has the lowest Self-Sufficiency Wage in the state; the same family would need an hourly wage of \$12.78, or \$26,986 annually, to get by there.

| Monthly Costs | Adult | Adult + infant | Adult + preschooler + school age | 2 Adults + preschooler+ school age + teenager |
|--------------------------------|----------|----------------|----------------------------------|---|
| Housing | \$1,009 | \$1,133 | \$1,133 | \$1,384 |
| Child Care | \$0 | \$949 | \$1,660 | \$1,660 |
| Food | \$247 | \$366 | \$558 | \$935 |
| Transportation | \$238 | \$245 | \$245 | \$467 |
| Health Care | \$155 | \$385 | \$405 | \$509 |
| Miscellaneous | \$165 | \$308 | \$400 | \$496 |
| Taxes | \$426 | \$807 | \$1,058 | \$1,185 |
| Earned Income Tax Credit (-) | \$0 | \$0 | \$0 | \$0 |
| Child Care Tax Credit (-) | \$0 | (\$50) | (\$100) | (\$100) |
| Child Tax Credit (-) | \$0 | (\$83) | (\$167) | (\$250) |
| Making Work Pay Tax Credit (-) | (\$33) | (\$33) | (\$33) | (\$67) |
| Hourly Wage | \$12.54 | \$22.87 | \$29.31 | \$17.67 x 2 |
| Monthly Income | \$2,206 | \$4,026 | \$5,159 | \$6,219 |
| Annual Income | \$26,477 | \$48,308 | \$61,910 | \$74,630 |

The Self Sufficiency Standard calculates income sufficient to meet minimum nutrition standards

and to obtain housing that would be neither substandard nor overcrowded. Yet the Standard excludes longer-term needs such as retirement savings or college tuition, purchases of major items such as a car, emergency expenses, or extras such as gifts, video rentals, or soccer fees and therefore reflects a decent, though very modest, standard of living. The Self Sufficiency Standard illustrates the limited and difficult choices that low-income workers must make. Those households earning less than the Self Sufficiency Standard face difficult and sometimes dangerous choices that include living in overcrowded and/or substandard housing, foregoing medical care, leaving children in unsafe situations, being undernourished, and so on.

Who is ‘working poor’?: The US Department of Labor, Bureau of Labor Statistics defines ‘working poor’ as: individuals who spent at least 27 weeks in the labor force (working or looking for work), but whose incomes still fell below the official poverty level⁶. In its American Community Survey for 2006-08, the US Census Bureau estimates that, in DuPage County, 3,859 persons worked full time, year-round and 13,839 worked part-time or part-year and still had incomes below 100% of the federal poverty threshold. However, for DuPage county purposes, we feel it is more useful to define ‘working poor’ households as those that have at least one person in the paid work force but its total household income is less than about 200% of the federal poverty level. We refer to these households as ‘low-income’. In this report, we will consider both levels where the data permit.

What is the “Federal Poverty Level”? The US Government issues national poverty guidelines that are updated annually. The guidelines are uniform for the forty-eight contiguous states, with separate figures for Alaska and for Hawaii, and are used as eligibility criteria for a wide variety of programs. No adjustments are made for local variation in costs. There is controversy about the validity of the federal poverty guidelines. Some critics believe that the guidelines overstate the true number of people in need, because the guidelines do not include the value of benefits such as food stamps. Others believe that the guidelines understate the true number of people who lack the essentials of life, because it is based on an empirically shaky methodology not related to the actual cost of living and because there is no adjustment for the obviously variable cost of living across the 48 states. We believe that the failure of the guidelines to adjust for the cost of living makes them less useful when determining who needs help in a county such as DuPage.

What are the income ceilings for various assistance programs?

The various programs that assist low-income working families are more completely described in Chapter Eight, but we will briefly look at the income groups who are eligible for help. It is immediately obvious that a household can earn far less than the income necessary to be self-sufficient and still make too much to be eligible for any assistance.

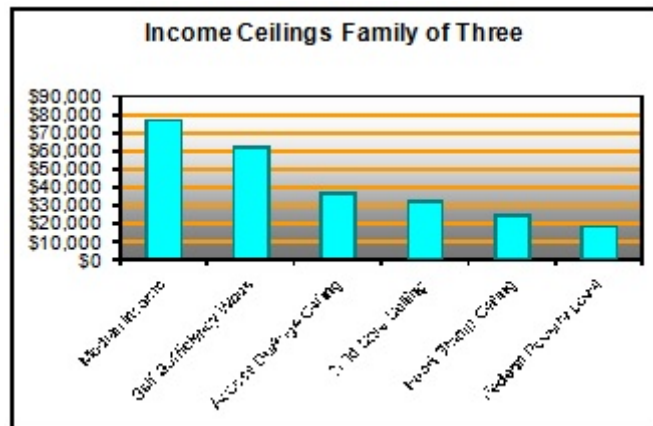


Figure 2

| Selected Benefit Ceilings | | | |
|---------------------------|--------------|--------------|-----------------|
| Program | Income Limit | Asset* Limit | Typical Benefit |
| | | | |

| | | | |
|---|---|--------|---|
| Unemployment Insurance | Must have previous employment with enough earnings. | None | Previous earnings determine benefits from \$51 to \$511 per week. |
| Food Stamps | 133% FPL | \$2000 | Depends on income & rent; average \$227 per household. |
| Medical Assistance | | | Medical Card – good for defined medical care if provider accepts it |
| Pregnant women | 200% FPL | \$2000 | |
| Households with seniors & people with disabilities, | 100% FPL | \$3000 | |
| Parents/Caregivers for children <18 | 185% FPL | \$2000 | |
| Children | None; higher incomes have a premium | None | |
| Low-income Home Energy Assistance (LIHEAP) | 150% FPL | None | Average \$500, paid to utility. |

* Certain assets, like a home and one car, are usually excluded.

EMPLOYMENT

What Decision Makers need to know:

- DuPage County has historically had abundant job opportunities which largely sheltered people here from the impact of past recessions.
- The unemployment rate in DuPage is at an historic high, but it is closer to the national and state rates than in the past. In other words, we are not as sheltered as we used to be.
- Much of the job growth in DuPage is found in service occupations that do not require advanced education or training – and do not pay a living wage.
- Far too many young people are unprepared for jobs that pay a living wage.

The most effective way to alleviate poverty is to ensure that people have jobs that pay a wage sufficient to live on. To accomplish this requires two elements, for which problems currently exist in both:

- Such jobs must exist in adequate numbers in the local labor market and
- The local workforce must be adequately prepared to qualify for these jobs.

Jobs: There are not enough jobs currently available in DuPage County, and the jobs that are available do not pay enough for a family to live on. The trend in employment is away from high-wage jobs with benefits and toward lower wage and part-time employment. Further, a review of Appendix 4 reveals that most of the high demand jobs that pay more than the Self Sufficiency wage are most commonly held by men.

Unemployment: Although there has been slight improvement, the unemployment rate is still at a historically high level.

Worker preparation: Less than 60% of DuPage County high school students achieved college- and work-ready levels in both reading and math on the standard assessments used to measure achievement among high school students. This becomes even more troubling because a significant number of young adults never take these assessments as they have already dropped out of school before the tests are administered in 11th grade. Census data estimate that 22.7% of young adults aged 18-24 are unprepared to earn a living wage, either because they have not completed high school or because they have graduated without the competencies they need.

Like the rest of northern Illinois, unemployment in DuPage is at the highest level since 1990.

| UNEMPLOYMENT RATES BY IN NORTHEASTERN ILLINOIS: ANNUAL AVERAGES | | | | | | | | | | | | | | | | | |
|--|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|-----------|
| | 1990 | 1994 | 1995 | 1996 | 1997 | 1998 | 1999 | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | Sept 2010 |
| Cook | 7.2% | 6.5% | 5.8% | 5.9% | 5.3% | 5.0% | 5.0% | 4.9% | 6.1% | 7.4% | 7.3% | 6.6% | 6.5% | 4.7% | 5.1% | 6.5% | 9.9% |
| DuPage | 4.0% | 4.1% | 3.5% | 3.5% | 3.1% | 2.8% | 3.3% | 2.9% | 4.4% | 5.5% | 5.6% | 5.0% | 4.7% | 3.4% | 3.8% | 5.0% | 7.7% |
| Kane | 5.9% | 5.9% | 6.0% | 5.0% | 5.1% | 4.5% | 4.1% | 4.3% | 5.3% | 6.6% | 7.0% | 5.9% | 5.7% | 4.3% | 4.8% | 6.3% | 8.9% |
| Lake | 3.8% | 4.7% | 3.9% | 3.7% | 3.4% | 3.5% | 3.2% | 3.5% | 4.3% | 5.6% | 6.2% | 5.5% | 4.5% | 4.2% | 5.0% | 6.7% | 9.5% |
| Will | 6.5% | 6.1% | 5.3% | 5.3% | 4.7% | 4.3% | 4.3% | 4.2% | 5.1% | 6.3% | 6.9% | 5.9% | 5.5% | 4.3% | 4.7% | 6.1% | 9.2% |

TRANSPORTATION

What Decision Makers need to know:

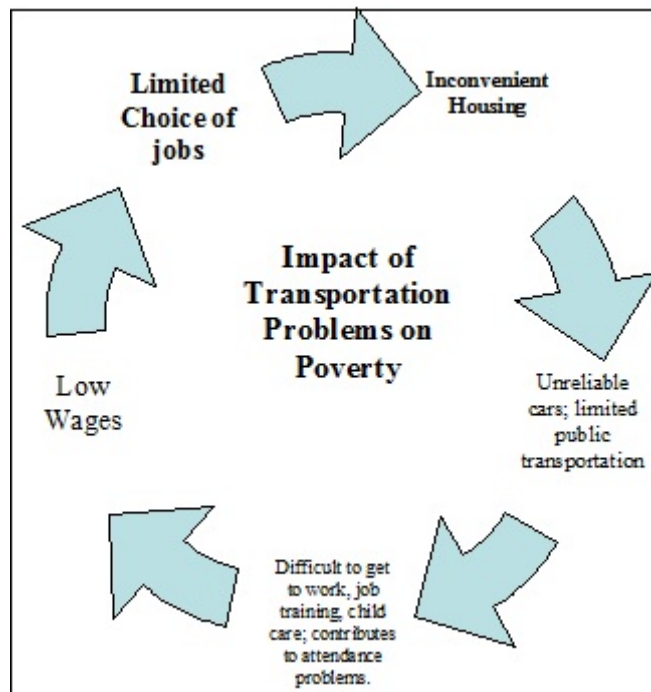
- ❑ The cost of transportation added to the cost of housing makes DuPage a very high cost place to live.
- ❑ DuPage County lacks adequate transportation resources for persons who cannot afford or cannot drive automobiles.
- ❑ Problems with transportation can be one more factor preventing a household from escaping poverty.

Almost 4% of DuPage County households lack access to an automobile. This is only slightly fewer than the number of poverty-level households. Transportation issues can keep a worker from working and a family from becoming self-sufficient. Human service professionals and low-income persons often cite problems with transportation as a serious barrier to self sufficiency and a reason that low-income residents cannot get better jobs, cannot get to health care, etc.

We believe that problems with transportation are one manifestation of a complex interaction among a variety of problems, involving jobs with low wages that force low-income households to select housing that is poorly served by public transportation and highways, worsening their inability to afford reliable cars. These issues, each of which independently poses a significant challenge to members of low-income households, often combine to effectively frustrate their efforts to escape poverty.

Although DuPage County has three commuter train lines and multiple bus lines, these resources are typically designed to efficiently transport suburban residents to jobs in downtown Chicago at traditional rush hours. Increasingly, however, downtown at rush hour is not where and when low-income DuPage residents need to go. The employment centers and low income housing in the County are less well served, and some are entirely without public transportation.

Further, low-income persons are no different from other suburban residents in that, even when public transportation is available, it is often considered undesirable and inconvenient. Some, but not all, transportation needs could be met by public transit if residents became more familiar and comfortable with it. Although many of the low-income areas of the county have access to bus service, the busses often do not go where and when the residents need to go.



If a worker is restricted to choosing among jobs that are within walking distance of her low rent home, he or she is more likely to be paid low wages. The same rationale applies to those who car pool. Often, someone without a car hears about an available job from a friend or neighbor living nearby, and ends up car pooling to the job. These jobs are all likely to be low wage jobs.

| How Low-income Workers Get to Work in DuPage County | | | | |
|---|--------|----------------|--------------|------------|
| | Total | Below 100% FPL | 100-149% FPL | > 150% FPL |
| Drove Alone: | 78.89% | 68.88% | 68.44% | 79.61% |
| Car pooled: | 7.60% | 16.69% | 18.45% | 6.89% |
| Public Transportation | 6.27% | 1.19% | 2.87% | 6.57% |
| Taxicab, Motorcycle, Bicycle, Walked, or Other Means: | 2.70% | 8.32% | 5.83% | 2.39% |
| Worked at Home: | 4.45% | 4.92% | 4.41% | 4.54% |
| Source: 2009 American Community Survey 1-Year Estimates Table C08122. Means of Transportation to Work by Poverty Status in the past 12 Months - Universe: Workers 16 Years and over for Whom Poverty Status Is Determined | | | | |

The table, above, details how workers get to work in DuPage County. Although the vast majority of all workers drove alone, low-income workers are much more likely than their higher income co-workers to car pool or to use ‘other’ means, most likely walking, to get to work. They are much less likely to use public transportation. Although the Census does not indicate the reasons for these very different transportation patterns, we think they are both a cause and an effect of poverty.

Relationship between family needs, housing, transportation and jobs:

Low-income persons often live in areas that are poorly served by roads, bus lines and train service. A number of apartment complexes occupied by low-income persons are located in unincorporated areas of DuPage County, remote from the transportation lines that do exist. Residents of these areas are restricted in the locations of the jobs they can accept, which in turn limits their income.

Many of the poor in DuPage are immigrants or single parents, for whom the existing public transportation system is particularly challenging. A mother who needs to travel from her isolated but relatively affordable apartment to get her children to child care, get herself to work, pick up the kids on time and get to the grocery store is very hard pressed to accomplish this without a car.

Cars

In 2009, the cost of driving a medium-sized sedan about an average of 15,000 miles a year was estimated at \$9,108 or \$0.54 per mile. Each year, the American Automobile Association (AAA) calculates driving costs by averaging the costs of fuel, maintenance, tires, insurance, license and registration, loan finance charges and depreciation costs. (However, AAA used a cost for gasoline of \$2.30 per gallon, substantially lower than the Chicago area’s actual cost.) The cost of transportation is often the second highest component in a low wage worker’s budget, just behind housing. For a poverty level household, this cost can exceed 50% of their income, an obviously unaffordable cost.

The fact that often low-income families can afford only an older, often unreliable, vehicle can itself be a barrier to self sufficiency. Further, there are substantial numbers of adults who cannot drive, either because of disability, age or other reasons. For any adult who does not have a driver’s license and access to a car, DuPage is a tough place to live.

Low-income persons have trouble affording cars, and they more frequently experience problems that affect their ability to drive such as substance abuse and medical disorders. Although nearly 4% of DuPage County households report that no vehicles are available, often the car is available at inconvenient times. Even when a car is available, it is often unreliable because of age and poor maintenance. As the price of automobiles, gasoline, insurance and maintenance has increased, the ability of low-income residents to pay those costs has not kept pace, and their ability to get around has diminished. This limits the ability to get to work and training, to health care and to other essential locations.

Many low-income persons, particularly immigrants, meet their work transportation needs by informal car pooling, a strategy that should be encouraged. In this context, the issue of undocumented immigrants should be mentioned, as they are generally not eligible for an Illinois drivers license, and many do, in fact, drive. When they come to the attention of the police, they may incur fines and towing charges that can be financially crippling.

What Decision Makers need to know:

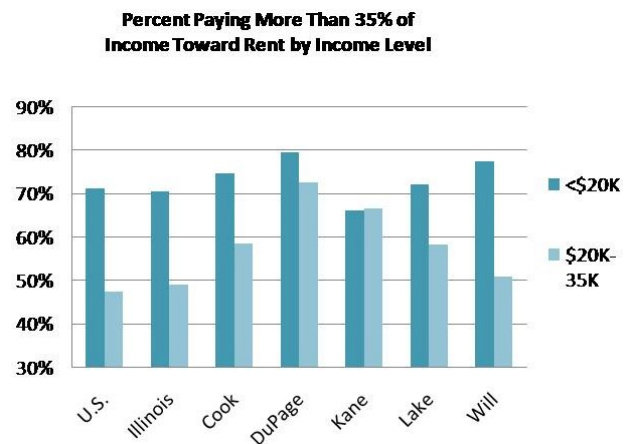
- ❑ Finding and maintaining housing that is affordable is a struggle for many low-income households in DuPage, and assistance with housing costs is often needed to prevent homelessness.
- ❑ High housing costs in DuPage County often force people to neglect other basic needs, particularly health care.
- ❑ The data suggest that housing will be a growing concern due to the growth of the lower-income aging population.
- ❑ The mortgage crisis is disproportionately affecting lower income and minority homeowners.

The cost of housing is a major, even overwhelming expense for low-income households in DuPage County. Affordable housing is defined as housing that costs no more than 30% of the owner or renter's gross income. There is a severe shortage of affordable housing in DuPage County for both renters and would-be owners, and many low-income households are paying far more than 30% for housing. These households are at high risk of homelessness; indeed, they are often described as being "one paycheck away from homelessness."

| | 2002 | | | 2008 | | | 2009 | | |
|---------|--------|---------|-------|--------|---------|-------|--------|---------|--------|
| | > 35% | Total | % | > 35% | Total | % | > 35% | Total | % |
| Renters | 26,724 | 81,291 | 32.9% | 29,345 | 78,691 | 37.3% | 29,471 | 83,583 | 35.26% |
| Owners | 40,146 | 226,850 | 17.7% | 65,170 | 255,154 | 25.5% | 65,210 | 254,600 | 25.61% |
| Total | 66,870 | 308,141 | 21.7% | 94,515 | 333,845 | 28.3% | 96,690 | 338,183 | 28.59% |

Rental Housing

As low-wage jobs continue to make up an ever-growing percentage of employment in Illinois, families working in these jobs have increasing difficulty affording basic needs. The National Low-income Housing Coalition⁷ reports that in DuPage County an annual income of \$37,760 is needed to afford a two-bedroom Fair Market Rent (FMR) housing. The hourly wage needed to afford a DuPage County two-bedroom FMR is \$18.15 at forty hours per week. A DuPage County working family earning minimum wage would need 2.4 full-time jobs in order to afford this two-bedroom FMR housing. All of these statistics point to the fact that housing is simply unaffordable to low wage workers in DuPage.



Home Ownership

Those low-income homeowners who are paying more than they can afford for housing face the same homelessness risk as do renters, though it takes a little longer for a homeowner to become homeless than for a renter.

Homelessness

The DuPage County Homeless Continuum of Care Survey's point in time count reported that in 2001, 680 individuals were homeless in DuPage. In 2005, that same survey reported 803 homeless individuals, an increase of 18%. Overall, the majority of the homeless served in DuPage County homeless shelters are from DuPage County (94% in 2001) and have been in the county for a significant amount of time (mean length of time in DuPage prior to homelessness is 4 years in 2001). And, significant percentages of the homeless are working (43% in 2001).

Chapter Five:

HEALTH CARE

What Decision Makers need to know:

- About 40,000 low-income persons in DuPage County lack health insurance at any one time. Another 104,000 are enrolled in state Medical Assistance programs.
- The uninsured receive less preventive care, are diagnosed at more advanced disease stages, and, once diagnosed, tend to receive less therapeutic care, such as drugs or surgical interventions. Receiving less care increases risk of death and the likelihood of poor health status
- DuPage County has developed a landmark program to help overcome this problem, Access DuPage, and a comprehensive plan to address the health needs of low-income persons.

Over the past decade, DuPage County has developed exemplary services for the low-income members of the community, but these new resources have not been able to keep up with demand.

| Usage of Health Benefits in DuPage | | | | | | | | | |
|------------------------------------|---------|---------|---------|---------|---------|---------|---------|--------|--------------------|
| DuPage | 2000 | | 2003 | | 2005 | | 2009 | | % Change 2000-2009 |
| | # | % | # | % | # | % | # | % | |
| Population County | 904,161 | | 920,457 | | 922,589 | | 932,541 | | 3.1% |
| Estimated Low-income Uninsured | 47,921 | 5.30% | | | 67,349 | 7.30% | 38,110 | | |
| Persons receiving Medicaid | 17,016 | 100.00% | 25,178 | 100.00% | 39,289 | 100.00% | 104,202 | 11.17% | 512.4% |
| Persons enrolled in Access DuPage | 0 | 0.00% | 5,284 | 0.57% | 6,251 | 0.68% | 10,954 | 1.17% | ?? |
| Persons receiving Medicare | | 0.00% | | 0.00% | | 0.00% | 89,232 | 9.57% | % |

The US Census Bureau recently released estimates of the number of uninsured:

| Table B27001. HEALTH INSURANCE COVERAGE STATUS BY AGE FOR THE CIVILIAN NONINSTITUTIONALIZED POPULATION | | |
|--|----------|---------|
| Data Set: American Community Survey 1-Year Estimates 2009 | | |
| DuPage County, Illinois | | |
| | 2009 | |
| | Estimate | Percent |
| Total: | 921,364 | |
| Under 18 years: | 230,261 | 24.99% |
| With health insurance coverage | 222,084 | 96.45% |
| No health insurance coverage | 8,177 | 3.55% |
| 18 to 64 years: | 591,618 | 64.21% |
| With health insurance coverage | 514,572 | 86.98% |
| No health insurance coverage | 77,046 | 13.02% |
| 65 years or over: | 99,485 | 10.80% |
| With health insurance coverage | 97,948 | 98.46% |
| No health insurance coverage | 1,537 | 1.55% |

Source: U.S. Census Bureau, 2009 American Community Survey

The health services research published over the last 25 years clearly documents that having health insurance improves health. For example, a comprehensive review of 94 studies of the association

between health outcomes and either insurance coverage or medical use, published by the Kaiser Commission on Medicaid and the Uninsured in 2003, concludes that:

- The uninsured receive less preventive care, are diagnosed at more advanced disease stages, and, once diagnosed, tend to receive less therapeutic care, such as drugs or surgical interventions
- Receiving less care increases risk of death and the likelihood of poor health status (phrased positively, having health insurance reduces mortality rates by 10-15 percent)
- Poor health status affects educational attainment, ability to work, and productivity, which reduces earnings and earnings potential (phrased positively, “better” health improves annual earnings by 10-30 percent, depending on measures and specific health condition, and increases educational attainment).

According to the DuPage County Health Department Behavioral Risk Factors Survey 2005, those most likely to lack health insurance in DuPage are:

- ▶ young adults, ages 18-24
- ▶ people with lower levels of education
- ▶ people of Hispanic origin
- ▶ part-time workers
- ▶ immigrants.

Low-income workers are frequently not offered medical coverage through their employment. Eighty-eight percent of employees earning more than \$15 per hour had employer-sponsored insurance, but only 41% of those earning less than \$10 per hour had such coverage. The lowest wage earners are the most likely to be uninsured: 46% of this group was uninsured for all or part of the year.⁸

To actually provide care, both a source of funding and a service delivery system that can work with that funding is needed.

Richard Endress, DuPage Health Coalition

Even when jobs come with health benefits, the average cost of a family health plan purchased through an employer is over \$10,000 a year. In 2005, employer health insurance premiums increased by 9.2 percent - nearly three times the rate of inflation. The annual premium for an employer health plan covering a family of four averaged \$10,800 in 2005. Workers contributed \$2,713, or 10% more than they did in 2004. The annual premiums for family coverage eclipsed the gross earnings for a full-time, minimum-wage worker (\$10,712).

Health Care Resources

An essential but often overlooked fact about health care is that, in order to actually provide care, both a source of funding and a service delivery system is needed. If either is lacking, care is not received by the people who need it.

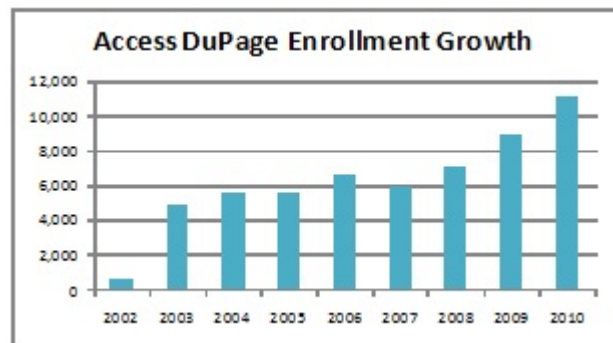
A major step intended to partially address this issue is the state’s All Kids insurance program, which provide the opportunity for enrollment in publicly sponsored health insurance for all children, regardless of family income or citizenship status. (Families pay premiums based on income, with the lowest income families paying no premium.) All Kids is integrated with the State-Federal Medicaid program in order to maximize the State’s ability to obtain federal funds. However, Medicaid and its related programs are less useful in DuPage County than in some other areas because few physicians in the County will treat persons with Medicaid, and the need greatly exceeds the supply of available physicians.

Funding sources include:

- **Medicaid** provides medical coverage to low-income people in certain defined categories: aged, blind and disabled people; children and pregnant women; and parents with low incomes. Income limits vary according to category and range as high as 200% of the federal poverty level for pregnant women. Appendix 7 shows the number and location of Medicaid recipients in DuPage County by census block group.
- **All Kids** provides medical coverage to all children under age 19 who are residents of Illinois. They do not need to be legal residents. At the lowest income levels, All Kids is integrated with Medicaid and no premiums are charged.

Sources of care that have placed particular emphasis on serving vulnerable populations include:

- **Access DuPage** delivers basic medical services to the county's uninsured residents who lack access to health care. The goal is to provide high-quality, cost-efficient care that addresses the full continuum of health care from prevention to diagnosis and treatment. This program has experienced a major enrollment surge and at the end of FY 2010 was serving over 11,500 persons. Since its inception in 2001, Access DuPage has served a cumulative total of 32,966 persons. Access DuPage is a program of the DuPage Health Coalition, and is funded collaboratively by the Hospitals of DuPage County, by DuPage County, through the Board of Health and the County Board, by the State of Illinois Department of Human Services and by other important grants from foundations and other funders.
- **DuPage Community Clinic**, in coordination with Access DuPage, provides free clinic services to low-income uninsured people not eligible for Medicaid. About 50 volunteer physicians and nurses served about 5,000 patients in 2010. About 200 specialists accept referrals from the clinic.
- **DuPage County Health Department** provides an array of public health services, including preventative screening tests, but does not provide primary health care.
- **Access Community Health Network**, the largest network of community health centers in the United States, operates two centers in Bloomingdale and West Chicago. An FQHC is a federally funded community based health center designed to serve anyone, regardless of ability to pay. FQHCs take Medicaid, Medicare, Managed Care Contracts, and other insurance. They also serve the uninsured, including Access DuPage patients on a sliding scale.
- **Hospitals**, including Central DuPage Hospital, Edward Hospital, Elmhurst Hospital, Good Samaritan Hospital, Hinsdale Hospital and Marianjoy Rehabilitation Hospital all contribute by:
 - donating care received by Access DuPage Patients, which was valued at \$56.7 million in FY 2010,
 - providing diagnostic services at no charge
 - donating funds to help pay for prescription drugs and the operational costs of the program.
- **The medical community** of DuPage County has also made significant contributions. Over 1000 physicians support this system of care by treating patients without charge, either in their offices or through the DuPage Community Clinic.



The estimated value of the services donated to Access DuPage in FY 2010 was \$75.2 million.

Gaps

Despite this groundbreaking collaboration, serious gaps exist.

Culturally and Linguistically Appropriate Services

Lack of culturally and linguistically appropriate services greatly impacts quality of health care, access and outcomes for diverse patients.

DuPage County's growing diverse population currently includes 265,193 (28.44% of the total) individuals who are members of ethnic or racial minority groups. The American Community Survey 2009 also estimates that 170,394 (18.27%) of DuPage County residents are foreign born, 233,745 (26.78%) speak a language other than English at home, and 89,941 (10.31%) of DuPage County residents report speaking English 'less than very well.'

By providing culturally and linguistically appropriate services in health care, the aim is to diminish health disparities along the lines of race, ethnicity, socioeconomic background, religion, or any other cultural factor. Federal and state law require that health care providers, including hospitals and some physicians, provide linguistically appropriate services including interpreters for patients with limited English proficiency. Federal civil rights laws forbid recipients of federal funds, including hospitals, community health centers and some physicians, from discriminating on the basis of national origin. Failure to provide 'meaningful access' to persons with limited English is defined as discrimination. Covered providers risk losing federal funds if they fail to provide interpreters when required.

DuPage County has begun addressing these issues. However, more needs to be done including:

- cultural competency training for staff
- staff more accurately reflecting the diversity of the county
- a larger pool of qualified and trained interpreters

Mental Health

Access to mental health care continues to be very difficult for low-income persons and those with limited English proficiency, and the impact of the recent recession and state funding problems has had significant impact on the availability of services to these populations.

There is a critical shortage of bilingual mental health professionals, and the use of interpreters in mental health treatment introduces an element of cost and complexity that may pose yet another barrier. Nonetheless, the availability of mental health services for immigrants, low-income and minority persons is critically important. Many refugees and other immigrants have experienced war, torture, hunger and other traumatic experiences that may result in mental disorders, so their needs for treatment may be very important to their successful integration.

Dental Care

In 2007, a team sponsored by the DuPage Health Coalition developed a collaborative Oral Health Access Plan, which was approved by the DuPage Health Coalition Executive Council on January 10, 2008. This plan has been actively managed by the DuPage County Health Department Dental Program. The Oral Health Access Plan outlined 8 recommendations. The following update demonstrates the degree to which the DuPage County Health Department has moved forward:

The Central Hub has been established at the Health Department to provide many of the functions outlined in the plan. Progress has been made in expansion of clinic hours, providing education to the professional community on Special Needs Dentistry and case management of children to the

Urgent Care Clinic, Smile Squad and outside referrals.

The DCHD Dental Program has significantly expanded. The DCHD dental team has expanded from four to eight contractual dentists who are providing Medicaid services in the sealant program, Smile Squad Mobile Dental Clinic and Urgent Care Dental Clinic.

Currently, the clinic is offering 4 clinic days with morning, afternoon and evening appointments available. Treatment has been expanded to meet the needs of clients enrolled in the All Kids program. In addition to treating children, adult Medicaid clients are also welcome. Additional clinic days / hours will be added with natural growth; the current wait times indicate sufficient access.

Phase 2 progress is limited to expanding services for children beyond urgent care. Medicaid reimbursement has made services to children possible in the Urgent Care Dental Clinic creating a greater third-party revenue line for the program, which will work toward the goal of reducing local tax dollar support and creating a sustainable program.

In addition to the expansive mobile sealant program already provided by DCHD, Mobile Treatment Models were piloted in Glen Ellyn, Wheaton, West Chicago and Naperville schools. A successful pilot allowed the program to expand to Burr Ridge, Lombard and Warrenville schools. The school-based programs have been successfully implemented allowing children to complete their dental work during the school day. These models allow children the treatment they require in an efficient manner for all parties. Parents save time and money in transportation and lost work hours, children miss less time in the classroom and the mobile clinic has productive clinic time.

The DCHD continues to address special populations by visiting Ray Graham work sites monthly and is pursuing greater reimbursement opportunities for these services. Efforts to increase services to special needs children have included a partnership with the DuPage Children's Museum and summer visits to CASE programs. Neighborhood Resource Centers (NRC) have been another area of program expansion with mobile services. After-school and summer programs at NRCs have allowed greater access to at-risk children to receive dental care.

The Convalescent Center is one special needs population that has seen significant progress by receiving care from a private mobile dentistry provider, Mobile-2-U. The partnership allows residents to obtain quality dental care in the Convalescent Center at no additional cost to the facility. Services for Convalescent Center residents began on 11/18/08; to date 68 residents have enrolled in the program. The Health Department will work with Mobil-2-U on referrals that require specialized or sedated dentistry. This program will be evaluated in 90 days with potential expansion to Ray Graham.

Sedated dentistry is currently handled by referral to a pediatric children's dentist (specialist) that is case-managed by the Health Department. The need for sedated dentistry has been in children ages 0-6 years old. The Health Department is working closely with DentaQuest, the coordinator for the state Medicaid program, to provide adequate referrals to clients in need of dental services under sedation.

Chapter Six:

Food and Hunger

What Decision Makers need to know:

- Given the well documented increase in poverty and low-income households in DuPage County, it is not surprising that hunger and food insecurity has increased as well. This underscores the severity of the problem.
- The number of children enrolled in the Free and Reduced Price Lunch program in DuPage County has increased by 33% in three years. The number eligible in the lowest income category has increased by 78% in that same time period.
- The number of households enrolled in the Supplemental Nutrition Assistance Program (SNAP, formerly Food Stamps) has increased by 656% in the last decade.
- The true number of people who are in need of food is probably much greater, as people tend to resist signing up for programs such as these until they are forced to.

The Problem

As the effects of the nationwide recession settle into DuPage, they are being felt in many different areas of life.

Resources:

Northern Illinois Food Bank: In FY 10 (7/1/09-6/30/10) Northern Illinois Food Bank (NIFB) distributed over 7 million pounds of food in DuPage through their network of partner agencies, a 38% increase over FY 09. This represents 91 pounds per person in poverty

“Even though I work every day, my children and I have only been eating once a day (other than the kids eating lunch at school) because I can’t afford to pay all my bills and still buy groceries.”

DuPage County Mom, September 2010

NIFB has 100 DuPage program partners that include food pantries, shelters, a soup kitchen, youth sites and group homes which collectively provided 83,249 meals for DuPage children during the 2009-10 school year and 2010 summer vacation. NIFB provides after-school meals at 15 DuPage youth activity sites and 26 summer youth sites. DuPage partner agencies reported serving 760,925 individuals from 183,891 households (duplicated) in FY 10 a 20% increase over FY 09

School Breakfast and Lunch Program: This program offers free and reduced price breakfast and lunch to eligible children at participating schools. Children from families with incomes below 130% federal poverty level are eligible for free meals, while those from families whose incomes are less than 185% of the federal poverty level receive reduced prices. This

| Free and Reduced Price Lunch Participation Schools Located in DuPage County | | | | |
|---|--------|---------|--------|----------|
| | 2007 | 2010 | Change | % change |
| Site Enrollment | 78,549 | 100,425 | 21,876 | 27.85% |
| Site Free Eligible | 12,312 | 21,936 | 9,624 | 78.17% |
| Site Reduced Eligible | 3,204 | 4,461 | 1,257 | 39.23% |
| Site % Eligible | 19.75% | 26.29% | 6.54% | 33.11% |
| Participating Schools | 145 | 180 | | |
| Source: ISBE http://www.isbe.state.il.us/nutrition/htmls/eligibility_listings.htm | | | | |

program is an essential support for the increasing number of low-income families in the County.

Supplemental Nutrition Assistance Program (SNAP, formerly Food Stamps) provides benefits that can be used to purchase certain food items at normal retail stores, using a debit card (known in Illinois as a LINK Card). The actual amount of the funds varies depending on the recipient's income, household size and living situation, but averages around \$300 per month. SNAP enrollment in DuPage has increased over 600% over the past decade, even though there has been no expansion in eligibility.

EARNED BENEFITS

What Decision Makers need to know:

- ❑ Many people earning far less than the Self Sufficiency Wage are ineligible for any means-tested public benefit program.
- ❑ Nonetheless, Earned Benefits are an essential part of the support structure for large numbers of the working poor.
- ❑ Employers should understand the important role these benefits play in supporting low wage workers and their families.

What are “Earned Benefits”?

Earned benefit is an umbrella term for multiple kinds of public and private benefits, assistance programs, and income supports such as the partial list below. *These help keep low-income workers in the workforce and help meet the basic needs that cannot be met with their low wages.*

The **Earned Income Tax Credit (EITC)** helps low- and moderate-income workers and working families. Working families with incomes below \$39,783 and childless workers with incomes under \$14,590 often qualify. Ordinarily, the worker must have earned income as an employee, independent contractor, farmer or business owner. Some disability retirees are also eligible.

The **Child Tax Credit** is available to many workers who have a dependent child under age 17. This credit, which can be as much as \$1,000 per eligible child, is in addition to the regular \$3,400 exemption the taxpayer can claim for each dependent.

The **Credit for Child and Dependent Care Expenses** is available for taxpayers who pay someone to care for their child so they can work or look for work.

Illinois State EITC – Illinois residents who claim the federal EITC may also get a fully refundable State EITC up to \$283 or 5% of the federal EITC.

Supplemental Nutrition Assistance Program: (SNAP) Formerly known as Food Stamps, this program provides recipients with the ability to purchase food at normal retail stores, using a debit card (known in Illinois as a LINK Card). The actual amount of the funds varies depending on the recipient’s income, household size and living situation.

Child Care Subsidy is another important work support that provides low-income, working families with subsidized access to quality, affordable child care that allows them to continue working and contributes to the healthy, emotional and social development of the child. Illinois has made a major commitment to keeping this program available to low-income families whether or not they have ever received cash assistance. In DuPage County in 2008, the most recent year for which data area available, 3,441 children from 2,011 families were enrolled in the program.

In addition to helping low-income working families, the Child Care Assistance Program also serves:

- Families who are receiving Temporary Assistance for Needy Families (TANF) and participating in education & training in accordance with their responsibility and service plans (RSP);
- Teen parents seeking a high school diploma or its equivalent; and/or

- Families not receiving TANF, who are pursuing additional education to improve their job opportunities.

A family enrolled in the CCAP receives partial subsidy of their child care costs, paid directly to the child care provider, up to the limits set by the state program. Families are required to cost-share on a sliding scale based on family size, income and number of children in care. For example, according to the DHS online eligibility calculator, a single parent family with two children in care earning an annual income of \$35,966 pays \$138.00 in copayments, while the state pays her provider the remainder, up to the state's rate ceiling. Providers are allowed to bill the remainder of the normal fee in excess of the state's ceiling to parents.

For more information: <http://www.dhs.state.il.us/page.aspx?item=30355>

Medical Assistance: The Illinois Department of Healthcare and Family Services (formerly the Illinois Department of Public Aid) operates several medical assistance programs for various categories of persons, including children, low-income parents, low-income aged blind or disabled persons, workers with disabilities, veterans. For more information or to apply:

- www.Allkids.com
- <http://www.familycareillinois.com/>
- www.illinoisveteranscare.com
- <http://www.hbwdillinois.com/>

How many people in DuPage use Earned Benefits?

Over the past decade, there has been very substantial growth in the number of DuPage County residents receiving Earned Benefits. The table below depicts this growth.

| Usage of Public Benefits in DuPage | | | | | | | | | |
|--|---------|--------|---------|--------|---------|--------|---------|--------|--------------------|
| DuPage | 2000 | | 2003 | | 2008 | | 2009 | | % Change 2000-2009 |
| | # | % | # | % | # | % | # | % | |
| Population County | 904,161 | | 920,457 | | 927,382 | | 932,541 | | 3.1% |
| Households in County | 325,601 | | 348,260 | | 337,964 | | 338,050 | | 3.8% # |
| Persons receiving TANF, SNAP*, or Medicaid | 27,004 | 2.99% | 44,913 | 4.88% | 92,968 | 10.02% | 111,060 | 11.91% | 311.3% |
| Households receiving SNAP* <u>only</u> | 592 | 0.18% | 957 | 0.27% | 2,470 | 0.73% | 4,477 | 1.32% | 656.3% |
| Households receiving TANF | 567 | 0.17% | 326 | 0.09% | 392 | 0.12% | 383 | 0.11% | -32.5% |
| Persons receiving SNAP* ± other benefits | 4,820 | 1.48% | 6,884 | 1.98% | 32,032 | 9.48% | 43,535 | 4.67% | 803.2% |
| Persons receiving Medicaid | 17,016 | 5.23% | 25,178 | 7.23% | 89,926 | 26.61% | 104,202 | 11.17% | 512.4% |
| Persons enrolled in Access DuPage | 0 | 0.00% | 5,284 | 0.57% | 7,769** | 0.84% | 10,954 | 1.17% | |
| Persons receiving Supplemental Security Income (SSI) | 5,515 | 0.61% | 5,646 | 0.61% | 6,041 | 0.65% | 7,330 | 0.79% | 9.5% |
| Persons receiving Social Security Old Age, Survivors, Disability Insurance (OASDI) | 112,643 | 12.46% | 114,610 | 12.45% | 120,070 | 12.95% | 123,995 | 13.30% | 6.6% # |

* The Supplemental Nutrition Assistance Program or SNAP program was known as Food Stamps until 2008.
 ** All children enrolled in Access DuPage were transitioned upon implementation of the state's All Kids program in 2006
 # Percent change is calculated from 2000 to 2008.

Endnotes

1. US Census American Community Survey 2009 Selected Economic Characteristics
2. US Census Bureau, American Community Survey 2008, Table B17002 Ratio of Income to Poverty Level in the past 12 Months - Universe: Population for Whom Poverty Status Is Determined
3. US Census Bureau, American Community Survey 2008, Table C05010 Ratio of Income to Poverty Level in the past 12 Months by Nativity of Children under 18 Years in Families and Subfamilies by Nativity of Parents
4. Brookings Institution, <http://www.brookings.edu/projects/EITC.aspx> accessed August 23, 2010
5. US Census Bureau, American Community Survey 2008, Table B25070 Gross Rent as a Percentage of Household Income in the past 12 Months and Table B25091 Mortgage Status by Selected Monthly Owner Costs as a Percentage of Household Income in the past 12 Months
6. A Profile of the Working Poor, 2008 U.S. Department of Labor U.S. Bureau of Labor Statistics, March 2010 Report 1022 retrieved August 23, 2010
7. National Low-income Housing Coalition, <http://www.nlihc.org/oor/oor2008/data.cfm?getstate=on&getcounty=on&county=609&state=IL> retrieved August 23, 2010