

RACISM'S TOLL

REPORT ON ILLINOIS POVERTY

FEBRUARY 2016

**SOCIAL IMPACT
RESEARCH CENTER**

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Social IMPACT Research Center

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Table of Contents

Racism’s Toll: Introduction4

Poverty Profile: Illinois6

Policy: A Living Legacy of Inequity..... 13

Quality of Life Domains24

Ideas: Toward Equity.....33

Appendix: Glossary & Citations39

RACISM'S TOLL: INTRODUCTION

The news has been inundated with many high-profile, some horrific, events involving race at their center. Most of the events are unfolding in poor communities and are laying bare our country's long history of institutional racism. *Racism's Toll: Report on Illinois Poverty* goes beyond the headlines to explore the drivers of what can only be described as a sustained crisis for many people of color in Illinois.

Virtually all research on poverty shows that people of color are at a much greater risk of experiencing poverty across all age groups and across generations than whites.¹ And mountains of other statistics and studies show the stark differences in outcomes, status, and experiences between whites and people of color. Compared to their white counterparts:

- Poverty rates are 2 to 3 times higher for Illinoisans of color.
- Unemployment rates are 1.4 to 2.4 times higher for Illinoisans of color.
- High school graduation rates are 10 to 15 percentage points lower for Illinois students of color.
- Illinois households of color are 2.7 times more likely to be asset poor.
- Illinoisans of color are 2 to 3 times more likely to be uninsured.
- U.S. households of color are 2 times more likely to be food insecure.

Differences on a handful of outcomes would be one thing, but these differences are remarkably persistent across nearly every single quality of life domain. How could this be? In America? In 2016?

The uncomfortable truth is that we haven't made nearly as much progress on issues of racial equity as we like to think. Sure, there are no overt Jim Crow laws on the books. But a closer look reveals some powerful background forces working to maintain an unequal status quo in which white people are born into many, often unrecognized, advantages that help them realize their innate potential (referred to as white privilege), and people of color are not.

In order to come to terms with today's racial reality, we must unpack what those advantages are, how they came to be, how they persist in public policies, markets, and institutional practices, and how this all results in a modern manifestation of racism that is far subtler but just as insidious. This report seeks to help do that, and then ends by providing some ideas for how to address racial inequity. One thing is certain: solving the problem will require everyone to examine the injustices, work to understand the historical underpinnings and contemporary face of racism, and then confront it, however unsettling this type of reflection, learning, and honesty may be.

Modern racism—or structural racism, as it's often called—may be harder to see at first glance, but as this Report on Illinois Poverty makes clear, it undermines the human rights of the average person of color in Illinois, casting into doubt our very national identity as a place of equality, opportunity, and fairness.

On top of the moral and human costs, there is a significant economic toll to ignoring racial disparities. If racial differences in employment and income *alone* were eliminated, Illinois would gain \$104 billion in GDP annually.²

We *must* face these issues head on, starting now.

A NOTE ON RACE DEFINITIONS AND TERMS

Many of the sources we used to write this report use a different definition or present a slightly different slice of a population. For instance, one source may categorize people into “white” and “non-white.” Another may use something more detailed like “white non-Hispanic,” “black non-Hispanic,” “Asian non-Hispanic,” “Hispanic,” and “Other non-Hispanic.” Sources also differ on the terms they use, sometimes using “Hispanic” and other times using “Latino” or “black” and “African American.” In this report, we use the terms “white,” “black,” and “Latino” most of the time. The source materials’ exact categories are noted in the endnotes along with the citations.

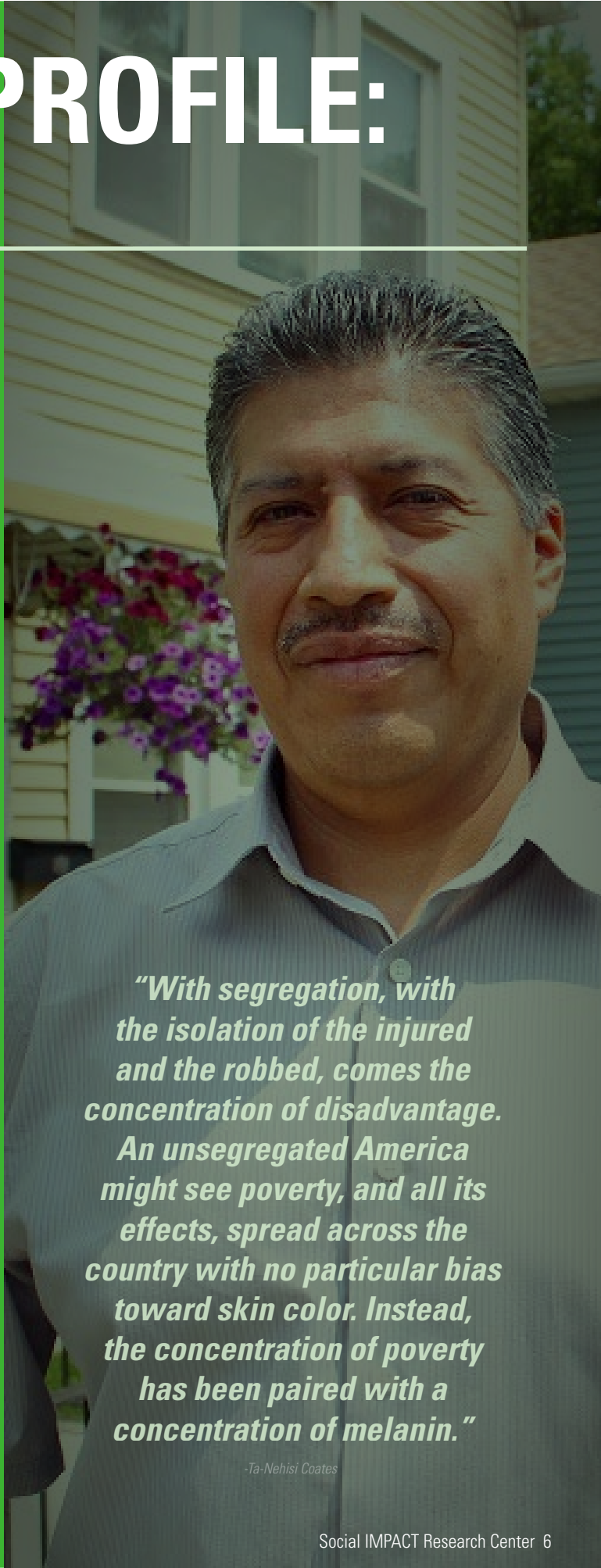
You’ll also notice that much of this report focuses on differences between whites and blacks. This is in no way meant to diminish the realities that native peoples, Latinos, Asian Americans, immigrants, and others face. The simple fact is that there are often not substantive data on other groups in most of the studies available on racial disparities. As it is, even focusing mostly on just two racial groups led us to relax our typical standards about using only Illinois-specific data in this report. You’ll notice we use a fair amount of national research to fill holes where local data aren’t available.

POVERTY PROFILE: ILLINOIS

As this section illustrates, millions of people in Illinois are experiencing poverty, and that experience is holding them back from realizing the innate rights that each of us have by virtue of simply being human.

- Almost one third of Illinoisans are poor or low income.
- Poverty remains far higher than its pre-recession levels.
- Poverty has grown significantly in the Chicago suburbs in the last few decades.
- Children, women, and people of color have the highest poverty rates.

When people of color are far more impacted by poverty—as the following pages show they are—racial disparities become a critical human rights issue.

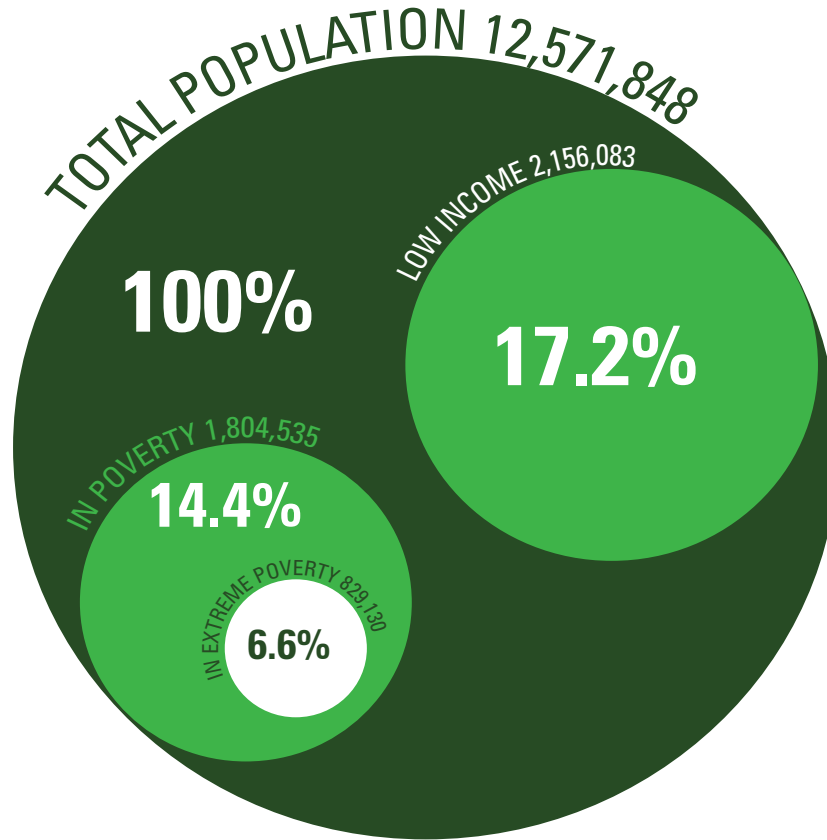


“With segregation, with the isolation of the injured and the robbed, comes the concentration of disadvantage. An unsegregated America might see poverty, and all its effects, spread across the country with no particular bias toward skin color. Instead, the concentration of poverty has been paired with a concentration of melanin.”

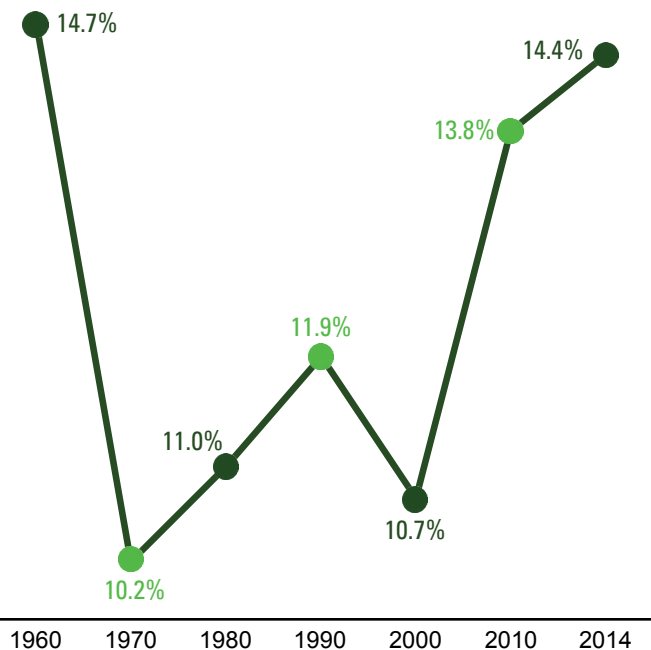
-Ta-Nehisi Coates

POVERTY PROFILE: ILLINOIS OVERVIEW

Scale of Illinois Poverty, 2014



Illinois Poverty Over Time

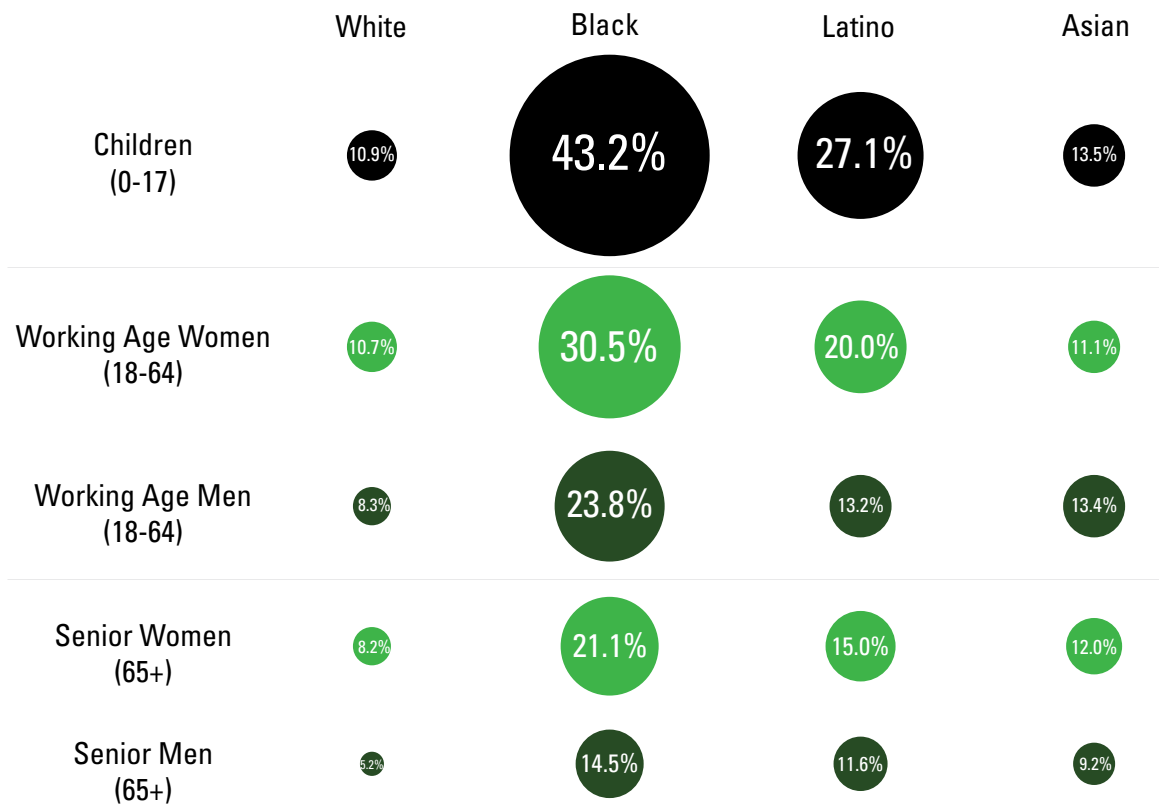


Federal Poverty Thresholds, 2014

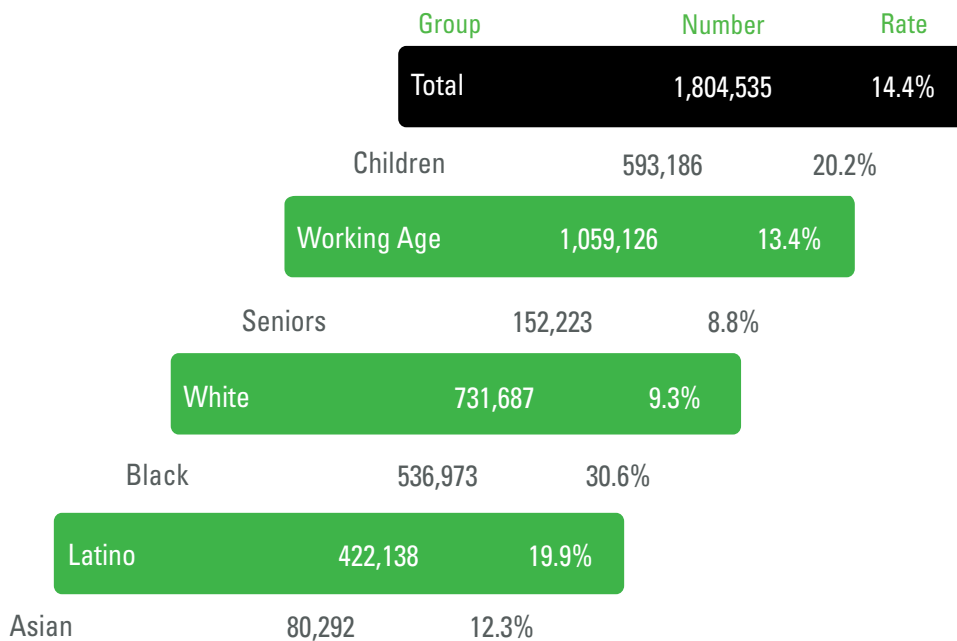
Family Size	Extreme Poverty (0-49% FPL)	Poverty (0-99% FPL)	Low Income (100-199% FPL)
1 person	\$6,036	\$12,071	\$24,142
2 people	\$7,690	\$15,379	\$30,758
3 people	\$9,425	\$18,850	\$37,700
4 people	\$12,115	\$24,230	\$48,460

POVERTY PROFILE: ILLINOIS BY RACE

Illinois Poverty by Race, Ethnicity, Age, and Gender, 2014

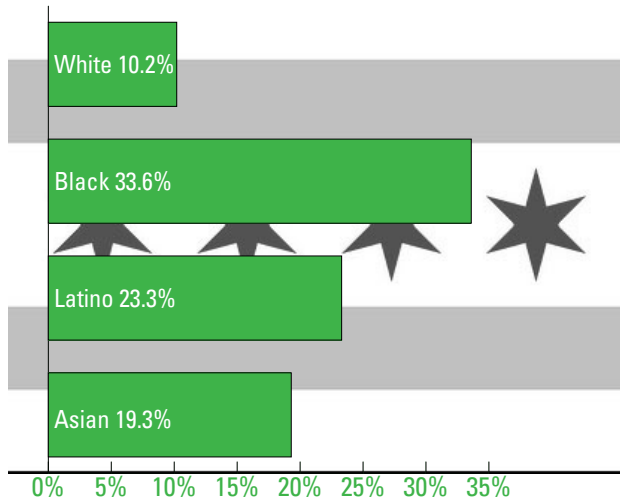


Illinois Poverty by Race, Ethnicity, and Age, 2014

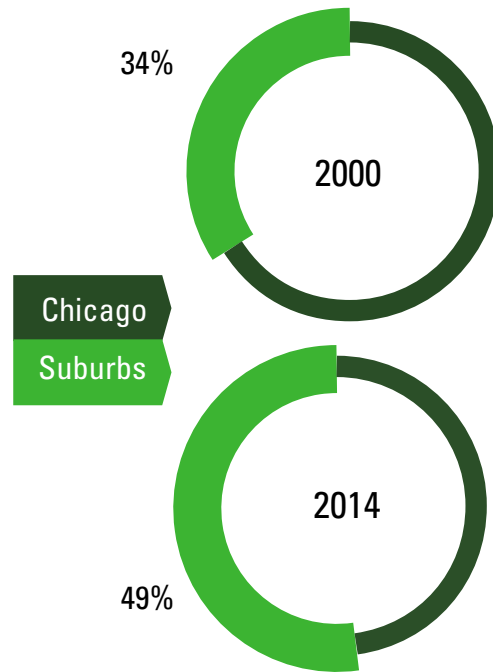


POVERTY PROFILE: ILLINOIS CHICAGO REGION

Chicago Region Poverty by Race and Ethnicity, 2014



Share of Region's Poor in Suburbs, 2000 and 2014

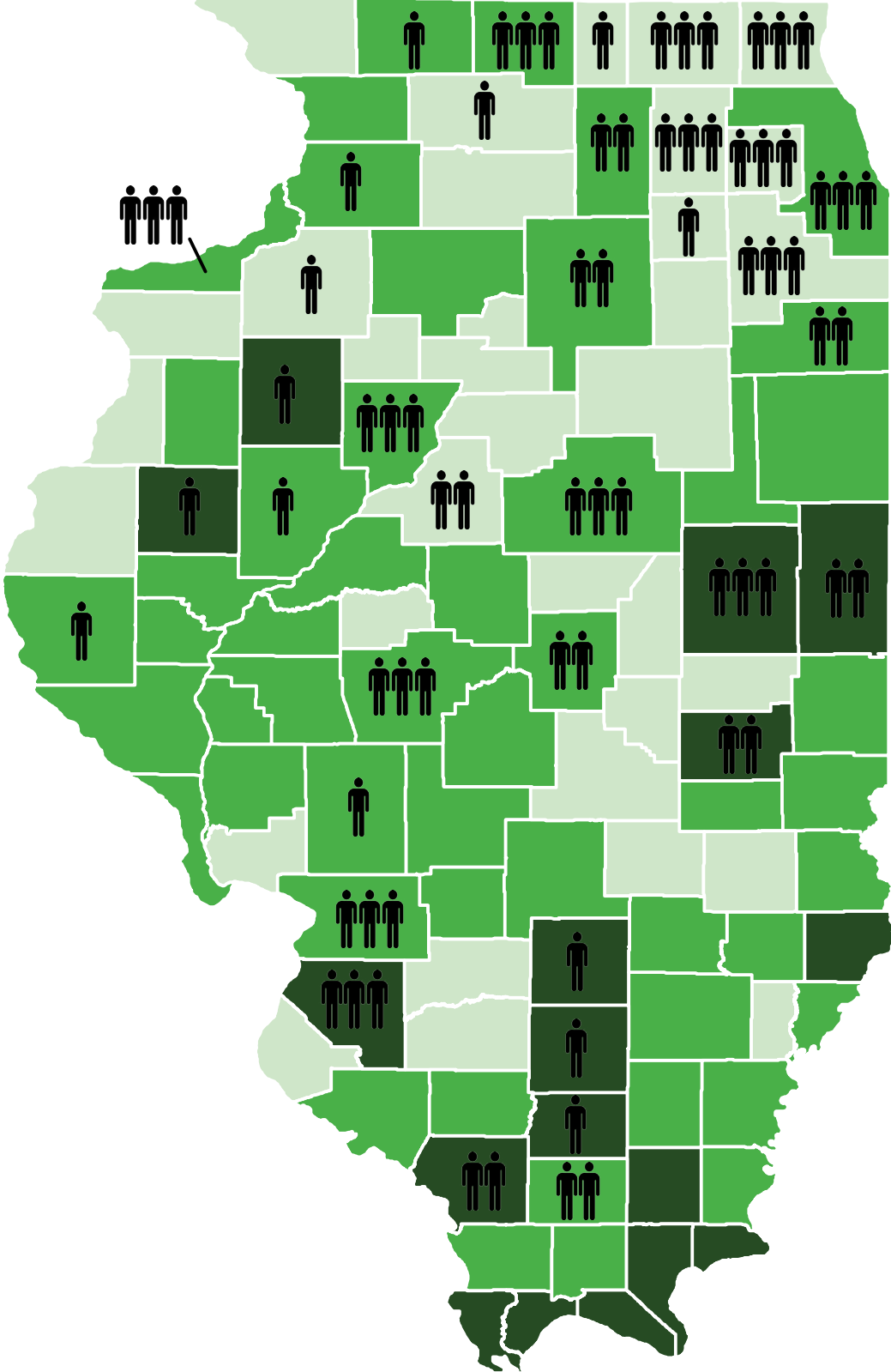


Chicago Region Poverty by County, 2014

Geography	Extreme Poverty (0-49% FPL)	Poverty (0-99% FPL)	Low Income (100-199% FPL)
6-County Region	514,643 6.1%	1,144,044 13.6%	1,393,032 16.6%
Chicago	274,122 10.3%	586,719 22.0%	568,241 21.3%
Suburban Cook County	130,485 5.2%	292,361 11.7%	407,247 16.3%
Cook County	404,607 7.8%	879,080 17.0%	975,488 18.9%
DuPage County	32,316 3.5%	72,880 7.9%	109,776 11.9%
Kane County	23,576 4.5%	55,237 10.6%	83,191 16.0%
Lake County	28,277 4.1%	64,085 9.3%	97,888 14.3%
McHenry County	6,169 2.0%	19,443 6.4%	34,934 11.4%
Will County	19,698 2.9%	53,319 7.9%	91,755 13.6%

POVERTY PROFILE: ILLINOIS

2014 COUNTY MAP



Poverty Rate

- Less than 12.0%
- 12.0% - 17.9%
- 18.0% or higher

Number in Poverty

- 5,000 - 9,999
- 10,000 - 19,999
- 20,000 or more

POVERTY PROFILE: ILLINOIS

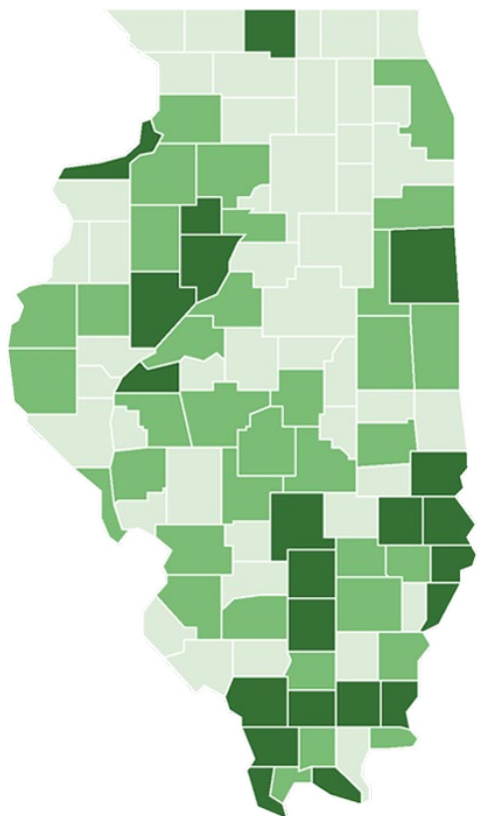
COUNTY WELL-BEING INDEX

The County Well-Being Index highlights counties that are experiencing particularly negative conditions and trends on four key indicators: poverty, unemployment, teen births, and high school graduation.

We evaluate counties using a point system, with a higher number of points indicating a worse score. A county receives a point if its rate is worse than the state average and/or if it has worsened since the previous year, for a total of 8 possible points.

This year, 57 out of 102 Illinois counties are on either the Poverty Watch or the Poverty Warning lists. Last year a total of 46 counties were on the Watch and Warning lists.

You'll notice that the County Well-Being Index does not include any information by race. Though national and state data clearly reveal that communities of color fare worse on all four Index indicators, data by race are not available for all counties in Illinois, so doing this analysis with a race lens is unfortunately not feasible.



Watch List

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

- Adams
- Bureau
- Calhoun
- Champaign
- Christian
- Clay
- Coles
- Cook
- Ford
- Franklin
- Greene
- Hancock
- Hardin
- Henry
- Johnson
- Kankakee
- Knox
- Macon
- Madison
- Marshall
- Mason
- McDonough
- Montgomery
- Morgan
- Pulaski
- Richland
- Sangamon
- Shelby
- St. Clair
- Tazewell
- Vermilion
- Washington
- Wayne
- White
- Whiteside

Warning List

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

- Alexander
- Cass
- Clark
- Crawford
- Fayette
- Fulton
- Gallatin
- Iroquois
- Jackson
- Jasper
- Jefferson
- Lawrence
- Marion
- Massac
- Peoria
- Rock Island
- Saline
- Stark
- Union
- Wabash
- Williamson
- Winnebago

Get county data from ILPovertyReport.org

GO ONLINE @ ILPovertyReport.org

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

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

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

POLICY: A LIVING LEGACY OF INEQUITY

The reasons why people of color fare so much worse on matters of poverty and well-being are really no mystery. The long arc of our nation's history shows how the people in power at any given time—white Americans—crafted policies that were routinely designed to advance their own wealth and well-being. From land ownership to education to housing to transportation policy and everything in between, white Americans handed themselves the tools to realize their potential and get ahead.

At best, these policy-induced advantages excluded people of color, but at worst they catalyzed a vicious cycle of deprivation, stripping them of their freedom, lands, safety, cultural practices, and dignity, and ensuring they were worse off than before.

Four takeaways stand out from our examination of such policies in the following pages:

First, public policies often legalized racist practices. Other times they were less overt, serving to encourage, tolerate, or ignore racist practices. The end result, though, is the same: great opportunity for whites to get ahead and great barriers for people of color.

Second, this isn't merely a reflection on government policies of the past; recent public *and* private policies and practices carry the legacies of their predecessors, if not in overt intent then in impact, leading to that same end result: great opportunity for whites to get ahead and great barriers for people of color.

Third, hundreds of years of institutionalized opportunities for white Americans and hundreds of years of institutionalized barriers for people of color have compounding effects over many generations. The average person in America today is not self-made, no matter how ingrained that national

narrative is. We are all products of our family trees, and our family trees were (and continue to be) either fertilized or poisoned by policy. This isn't to say that hard work, dedication, and drive aren't important. It's simply an honest recognition that hard work, dedication, and drive pay off a lot more for those whose families were built with land, loans, higher educations, good jobs, and other advantages supported and subsidized by our government.

Fourth, the scars from the sanctioned practice of redlining in the mid-20th century—refusing to make mortgage loans in non-white communities—are clearly still visible today in communities all across the country. Combined with ongoing housing discrimination and lack of investment in lower-income neighborhoods, the result is that place matters greatly for life outcomes. On average, a child born in a community of color and a child born in a white community on the very same day will have vastly different community resources at their disposal to help them reach their potential. From the quality of the schools, to the safety of the parks, to the availability of good jobs, to the accessibility of transportation options, the ongoing legacy of housing segregation even today gives more advantages to white children while throwing more roadblocks in the path of children of color.

“Modern racism is embedded in the normal routines of our private lives and our public institutions.”

-Structural Racism and Community Building

POLICY: A LIVING LEGACY OF INEQUITY

PAST AND PRESENT

Take a look at just a small sample of policies and structures responsible for the existence and persistence of racially divergent outcomes in well-being, wealth, and rights. Notice how many of them are rooted in land or housing policy—historically the key vehicle by which families accumulate and pass on wealth.

226 YEARS AGO **1790**
9 GENERATIONS AGO

Naturalization Act

This Act established that “free white persons” of “good character” living in the U.S. for 2 years were eligible for citizenship, while also stating that all Native Americans, Free Blacks, and any woman whose father had not been a U.S. citizen was ineligible for citizenship. Citizenship had many advantages, including the ability buy property and more protection under the law. White men were given a key to greater prosperity from the very founding of the country.⁴

1619 **397 YEARS AGO**
16 GENERATIONS AGO

First Enslaved African People are Brought to American Colonies

Plantation owners in the American colonies began buying enslaved people, beginning the common practice of white plantation owners reaping 100% profit on crops while people who were enslaved were forced to work the land for no compensation, assets, or any rights—or else risk violent punishment or death. In addition to jumpstarting economic disparity tied to race, slavery also set off a powerful ripple effect across U.S. history of black Americans being treated as second class citizens...or even less. Slavery shaped a culture of oppression imposed by white citizens and borne by people of color that has evolved—but remained—ever since.³

1830 **186 YEARS AGO**
7 GENERATIONS AGO

Indian Removal Act

Across U.S. history, Native Americans have been forced from their lands, often under the cover of law. One example of this is the 1830 Indian Removal Act. The Act gave the federal government the power to relocate Native Tribes living in the east to land west of the Mississippi River. The U.S. government provided meager compensation that did not begin to cover the loss of homes and lives that resulted from the forced relocation. Over the course of U.S. history, Native American lands would continue to be lost to similar policies with a total loss of 1.5 billion acres.⁵

120 YEARS AGO
5 GENERATIONS AGO **1896**

Supreme Court Decision in Plessy v. Ferguson

The Supreme Court ruled that Louisiana had the right to require “separate but equal” railroad cars for blacks and whites. This decision signified that the federal government officially recognized segregation as legal and resulted in a cascade of laws and policies codifying segregation. These included southern states passing laws requiring racial segregation in public schools and the very unequal distribution of GI Bill benefits, among many others.⁶

78 YEARS AGO
3 GENERATIONS AGO **1938**

Fair Labor Standards Act

Also known as the Wages and Hours Bill, this legislation introduced many of the modern job protections many of us enjoy today: regulations on hours in a work week, a minimum wage, overtime benefits, and child labor laws. However, certain workers were left out of some or all of the protections, notably farm workers and domestic workers—most of whom were immigrants or black. The Act has been amended in the years since, but today these and other workers are still excluded from certain provisions, such as the receipt of overtime benefits. Generations of mostly immigrant farm workers and black Americans have been unable to receive the same benefits and protections others get, are at risk of myriad exploitations, and continue to be at a disadvantage in building financial security and securing assets.⁸

1934 **82 YEARS AGO**
3 GENERATIONS AGO

National Housing Act

As part of the National Housing Act, the Federal Housing Administration was created to make it easier for families to become homeowners through distribution of home loans and insurance. As part of this work, the agency created “residential security maps” for cities across the country to determine the risk of investing. Black neighborhoods were marked red on maps to indicate they were unsafe and thus ineligible for financing. Many private lenders also adopted the practice of redlining in an effort to comply with FHA underwriting rules. Redlining is considered one of the most substantial contributors to today’s vast racial wealth differences, because it resulted in the denial of fair home mortgages to millions of families of color and thus denied these families the opportunity to accumulate equity to pass down as wealth to future generations. Though redlining was outlawed in 1968, mortgage lending discrimination against communities of color is still a reality today.⁷

1944 **72 YEARS AGO**
3 GENERATIONS AGO

Serviceman’s Readjustment Act (the GI Bill)

The GI Bill was aimed at providing economic opportunities for returning WWII veterans. The government invested over \$95 billion on programs and subsidies such as job placement, education, and very low interest business and home loans. On paper, the GI Bill was for all veterans; in practice, with redlining and Jim Crow laws in full effect, veterans of color were systematically prevented from taking advantage of the GI Bill programs. For example, by 1946, of the 67,000 home loans provided to veterans in New York and New Jersey, less than 100 went to black veterans. Similarly, while white universities benefited from the influx of funding that that GI Bill provided, they were not required to adopt a policy of desegregation.⁹

1974 42 YEARS AGO
2 GENERATIONS AGO

Supreme Court Decision in Milliken v. Bradley

The Supreme Court ruled that schools may not be desegregated across school districts. This effectively legally segregated students of color in inner-city districts from white students in wealthier white suburban districts.¹⁰

30 YEARS AGO
1 GENERATION AGO **1986**

Anti-Drug Act

This Act created the basic framework of mandatory minimum penalties that have driven U.S. drug policy since. The Act introduced a sentencing ratio of 1:100 for crack cocaine and powder cocaine, meaning that distributing 5 grams of crack carried a minimum 5-year federal prison sentence, while distributing 500 grams of powder cocaine carried the same sentence.

Because of its relatively low cost, crack cocaine was more available to lower-income people who are disproportionately people of color. Conversely, powder cocaine is more expensive, and therefore tended to be used by those who are wealthy—and who are predominately white. Two years later,

Congress continued to pass harsh mandatory minimum sentences for crack cocaine, making crack cocaine the only drug with a mandatory minimum penalty for a first offense of simple possession. As a result, the prison population boomed, with people of color disproportionately represented in dramatic numbers.¹¹

4 YEARS AGO
CURRENT GENERATION **2012**

Supreme Court decision in National Federation of Independent Business v. Sebelius

This Supreme Court decision allowed states to decide whether to expand Medicaid. As of the end of 2015, 20 states had decided not to expand Medicaid, leaving 3.1 million people in a coverage gap where they don't qualify for Medicaid but earn too little to qualify for a subsidized private health plan. Of those in the coverage gap, 56 percent are persons of color. This gap in access to health coverage will contribute to racial disparities in access to care and health outcomes in the generations to come.¹³

2011 5 YEARS AGO
CURRENT GENERATION

Loan Discrimination

The U.S. Department of Justice won a settlement on behalf of Latino and black loan applicants against Bank of America for widespread discrimination in lending policies. The financial institution's loan officers charged more than 200,000 Latino and black loan applicants much higher fees than white applicants with similar credit profiles. On average, Latino applicants in Los Angeles, for example, were paying between \$545 and \$1,195 more than the comparable white applicant for the same loan. These institutions were effectively taking more money from people who have less to begin with, putting them even further behind—not to mention feeding the higher foreclosure rates for homeowners of color during the Great Recession.¹²

Even when current policies and practices do not have overt racist intent as many of these examples do, they can still be disproportionately harmful to people of color. For instance, because families of color could not access the government's help buying a home after WWII, many had to rely instead on public housing. So today, when funding is cut for public housing or housing vouchers, families of color are hurt the most.

Likewise, because people of color have historically been denied access to low-interest loans and instead have been pushed toward subprime and higher-cost products, their credit histories tend to be worse (or thinner or even nonexistent). So when an employer implements the seemingly fair, across-the-board practice of checking applicants' credit histories (which some 47% of employers do),¹⁴ applicants of color are actually at a serious disadvantage for getting hired due to the ripple effect of other seemingly unrelated policies and practices.

Benign neglect also has a disproportionate impact. Think about situations where there's a policy or a protection on the books, but it's ignored, not funded, or poorly implemented. In Cook County, for instance, front-line workers in low-wage industries lose more than \$7.3 million *per week* in wages because of pay-based violations, but just \$7.2 million was recovered in *the entire year* of 2012 by the Illinois Department of Labor and the Attorney General's office. Since workers of color are more likely to be in low-wage jobs where more labor abuses happen, the lack of enforcement and wage recovery is felt more keenly in communities of color.¹⁵

“Today, racial segregation and division often result from habits, policies and institutions not explicitly designed to discriminate. Contrary to popular belief, discrimination or segregation do not require animus or ill will.”

-Rich Benjamin

POLICY: A LIVING LEGACY OF INEQUITY

IMPACTS

The impact of policies and practices compounds in one person's life to either provide a leg up or slow down the progress of their efforts. And their impact also compounds across generations since wealth, educational attainment, and well-being often begets wealth, educational attainment, and well-being, while disadvantage often begets more disadvantage.

Furthermore, the impact of those policies and practices also compounds across geographic space, either benefiting or damaging entire neighborhoods and communities. A preponderance of national studies have documented how this plays out along racial lines, and here we explore a few of them.



“Many children of color are growing up in communities where unemployment and crime are higher; schools are poorer; access to capital, fresh produce, transit and health care is more limited; exposure to environmental toxins is greater; and family supports and services are fewer. All of these circumstances prevent children from accessing the network of institutions and resources that make prosperity possible.”

-Race for Results: Building a Path to Opportunity for all Children

Children living in neighborhoods where 30% or more of people around them are also poor:¹⁶

1 in 20 white children

1 in 3 black children

1 in 4 Latino children

*For black children, living in a severely disadvantaged neighborhood context is associated with a full school year of learning loss and high school graduation rates as much as **20 percentage points lower**.¹⁷*

48% of all black families have lived in poor neighborhoods over at least two generations, compared to only 7% of white families.¹⁸

Public education is probably the national system that holds the greatest potential for reducing racial inequities over time. It is universally available and invests in children at an early age when, in theory, environmental influences are less deterministic, and thus children can achieve according to individual talents. However, examination of educational systems across the nation reveals that the schools black and Latino students attend are more segregated now than two decades ago, that the schools they attend are comparatively under-resourced, and that within the schools they are provided fewer academic opportunities and are treated more punitively than their white counterparts. The link between these features and educational outcomes is strong.

-Structural Racism and Community Building



School districts with the most students of color receive about **\$2,000, or 15%, less per student** than districts with the fewest students of color.¹⁹

Despite usually being required for college-level math and science programs, 25% of high schools with the highest percentage of black and Latino students **do not offer Algebra II**; a third **do not offer chemistry** at all.²⁰

School suspension rates:²¹

5% for white students
16% for black students



Black Americans who meet traditional markers on the pathway to the American Dream are still less likely to get there than white Americans.

-Following the Success Sequence? Success More Likely if You're White

Percent of group in the overall workforce compared to percent of group in the poverty-wage workforce:²²

67% vs 56% for white workers
11% vs 14% for black workers
15% vs 24% for Latino workers

*The black worker median wage is **77%** of the white worker wage.²³*

Likelihood of experiencing one year below the poverty line between the ages of 20 and 75:²⁴

50% for whites
90% for blacks

About three quarters of Americans reach the middle class provided that they graduate from high school, maintain a full-time job or have a partner who does, and have children while married and after age 21. Among people who follow all three norms, the share who reach the middle class:²⁵

73% of whites
59% of blacks

Percent of people who were born into the lowest income group that are still in the lowest income group at age 40:²⁶

23% of whites
51% of blacks

*Between identically qualified white and black applicants applying for the same entry-level jobs, white applicants were **twice as likely as black applicants** to be called back or offered a job. When white applicants with criminal records applied for jobs, they were as or more likely than black applicants with no criminal histories to be called back or offered a job.²⁷*

The burden of illness, premature death, and disability disproportionately affects certain populations... Residents in mostly minority communities continue to have lower socioeconomic status, greater barriers to health-care access, and greater risks for, and burden of, disease compared with the general population living in the same county or state.

-CDC Health Disparities and Inequalities Report – United States, 2013



The **infant mortality rate** for blacks is **more than double** the rate for whites.²⁸

Compared with white workers, a higher percentage of workers of all other races, ethnicities, and places of birth worked in a job that had **at least twice the national average injury and illness rate.**²⁹

Black adults are at least **50% more likely to die prematurely** of heart disease or stroke than their white counterparts.³⁰

Life expectancy:³¹

78.9 years for whites

74.6 years for blacks

56% of residents in neighborhoods with a commercial hazardous waste facility are people of color, despite comprising only 38% of the overall population.³²



Such great wealth disparities help explain why many middle-income blacks and Hispanics haven't seen much improvement in their relative economic status and, in fact, are at greater risk of sliding backwards.

-Less than Equal: Racial Disparities in Wealth Accumulation

Average earnings over a lifetime:³³

- \$2 million for a white person**
- \$1.5 million for a black person**
- \$1 million for a Latino person**

*The **median wealth** of white households is **13 times** the wealth of black households and **10 times** the wealth of Latino households.³⁴*

It is in the criminal justice system where policies and practices produce some of the most highly visible racialized outcomes. Racial inequities plague every significant decision point in the criminal justice process—including suspect profiling, arrests, indictments, access to adequate legal representation, verdicts, punishment, incarceration, and parole—and have a cumulative effect that culminates in dramatic racial disproportionality in the prison population.

-Structural Racism and Community Building



Likelihood of going to prison during their lifetime, if current incarceration rates remain unchanged:³⁵

- 1 in 17 white males**
- 1 in 3 black males**
- 1 in 6 Latino males**

*Federal prosecutors are **twice as likely to charge black men with offenses that carry mandatory minimum sentences** than otherwise-similar whites.³⁶*

*The average family's **income falls 22%** the first year a father is in prison.³⁷*

BUT WAIT! WE HAVE A BLACK PRESIDENT!

Yes, we have a black president. And yes, many white people experience poverty and terrible outcomes on many indicators of well-being. Not all white families are built on the cumulative advantage fed by historical and contemporary policies, and not all families of color were completely pushed down by them.

There are always outliers, always people who exceed or fall short of the odds. The outliers are exceptions. They don't demonstrate whether social conditions and norms have changed. The important thing to look for is a pattern of how most people fare on most measures.

QUALITY OF LIFE DOMAINS

On nearly every indicator in every quality of life domain, people of color in Illinois fare far worse.

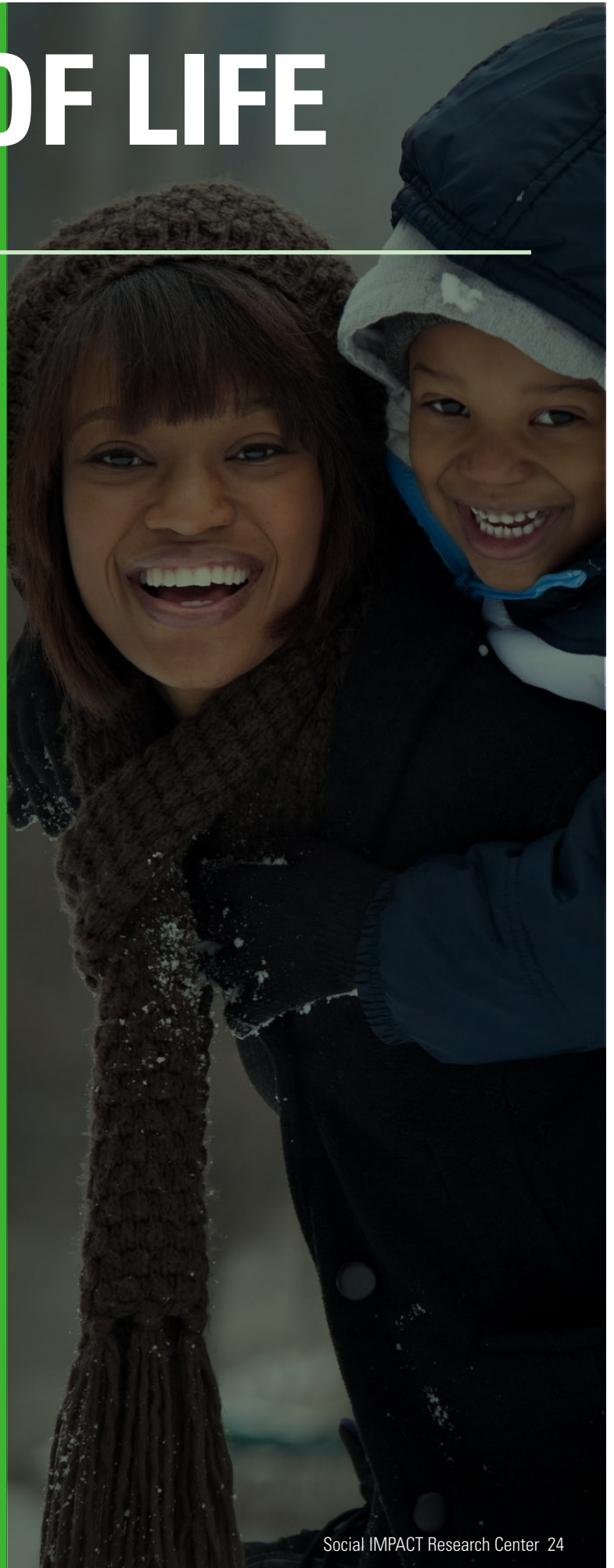
The quality of life domains are all related to each other, but at the center of them all is place. Physical location. Neighborhood.

Place dictates the availability of jobs. Place determines the school children will attend. The neighborhood is where people carry out their daily lives, renting apartments, shopping at grocery stores, playing in the parks, making friends, going to the doctor, putting money in the bank.

So much of our lives revolves around where we live, but where we live is dictated not just by choice alone. Many neighborhoods around the state and nation are very segregated by race, thanks to the inertia of yesterday's discriminatory policies and practices which have carried over into today's written and unwritten rules about who can live where.

As you read the following section, it is helpful to consider the statistics in light of place and in light of the impact of public and private policy on people's lives discussed in an earlier section of the report (pages 13-23).

And ask yourself, "Does this statistical picture indicate that we're doing well in America upholding our core national values of equality, fairness, mobility, rights, and opportunity, or might we still have work to do?"



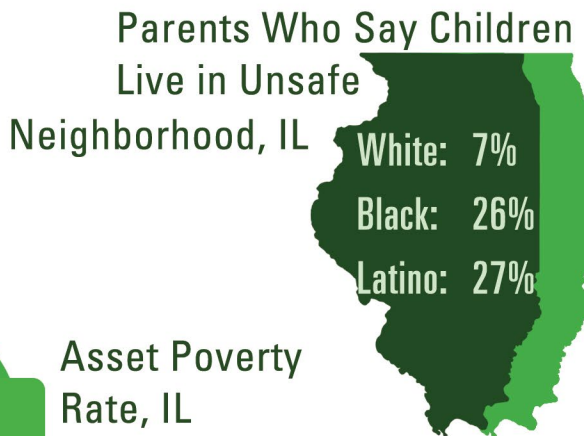
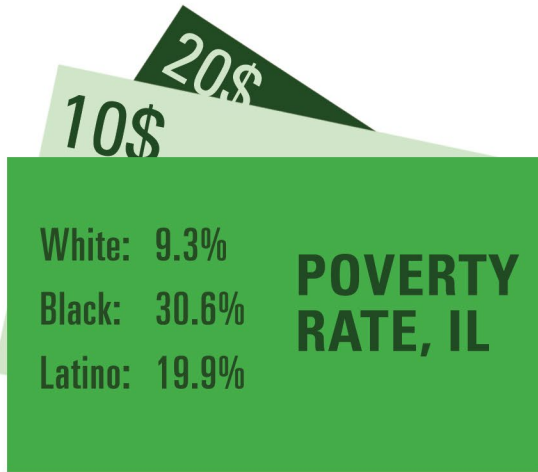
NO DATA, NO PROBLEM?

You'll notice that some of the data on the following pages are not Illinois specific. Unfortunately, statistics by race at the state or local level either aren't collected or aren't reported by many data sources.

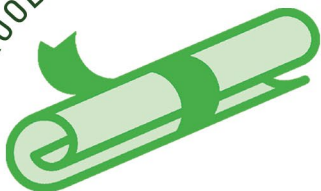
While there is no reason to think that racial disparities are better in Illinois than the national data suggest, the lack of local data is problematic in that without hard data as evidence of their existence, disparities become much easier to ignore.

It is imperative that government departments, researchers, and statistical agencies collect, analyze, and report findings on issues of well-being by race and ethnicity—and that they're adequately funded to do so.

QUALITY OF LIFE DOMAINS OVERVIEW



HIGH SCHOOL GRADUATION RATE, IL



White:	90%
Black:	76%
Latino:	81%

Severe Rent Burden Rate, IL



White:	20%
Black:	35%
Latino:	24%

Health Uninsurance Rate Ages 0-64, IL



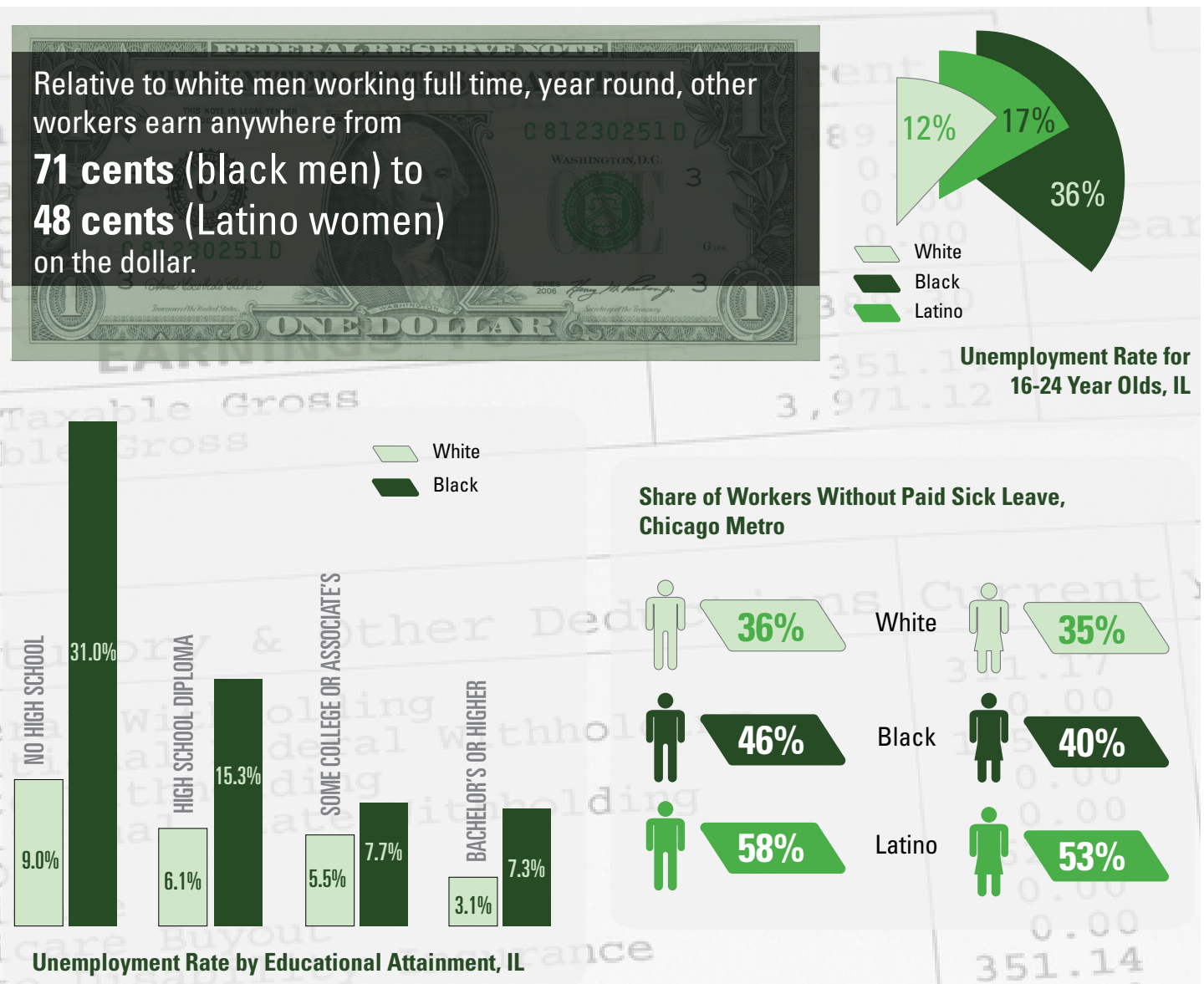
White:	7%
Black:	14%
Latino:	22%

QUALITY OF LIFE DOMAINS

JOB & INCOME

Financial security is essential to human dignity and is the backbone of a strong state and nation. Racial disparities exist in this domain for a host of reasons, including:

- unequal education funding that feeds subpar education for people of color, leading to lower rates of high school completion, lower rates of college attendance and completion, lower wages, and higher unemployment
- criminal justice policy that has led to far more people of color having a record, which impacts employability
- economic development is generally not focused in communities of color



QUALITY OF LIFE DOMAINS

EDUCATION

To enable academic success that begets career success, all students need full access to quality educational opportunities. Racial disparities exist in this domain for a host of reasons, including:

- a school funding formula with an overreliance on local property taxes, leading to less funding for schools in communities of color since income and home values are generally lower there
- children of color being less school-ready because they are more likely to be poor, and poverty is directly related to school readiness
- the unaffordability of higher education, making it more unattainable for students of color, who are more likely to have low incomes

The graduation rate for students of color at large public universities in Illinois is on average **18 percentage points lower** than the rate for white students.

The Illinois school districts with the **most** students of color receive **16% less in funding per student** than districts serving the **fewest** students of color.



Illinois students of color are **half as likely, or worse**, to meet or exceed expectations on standardized tests in 3rd grade.

English Language Arts

Math



Share of All Disciplinary Actions

34%

Share of All IL Students

49%

63%

18%

Black Illinois public school students receive a disproportionate amount of **disciplinary actions** compared to white students.

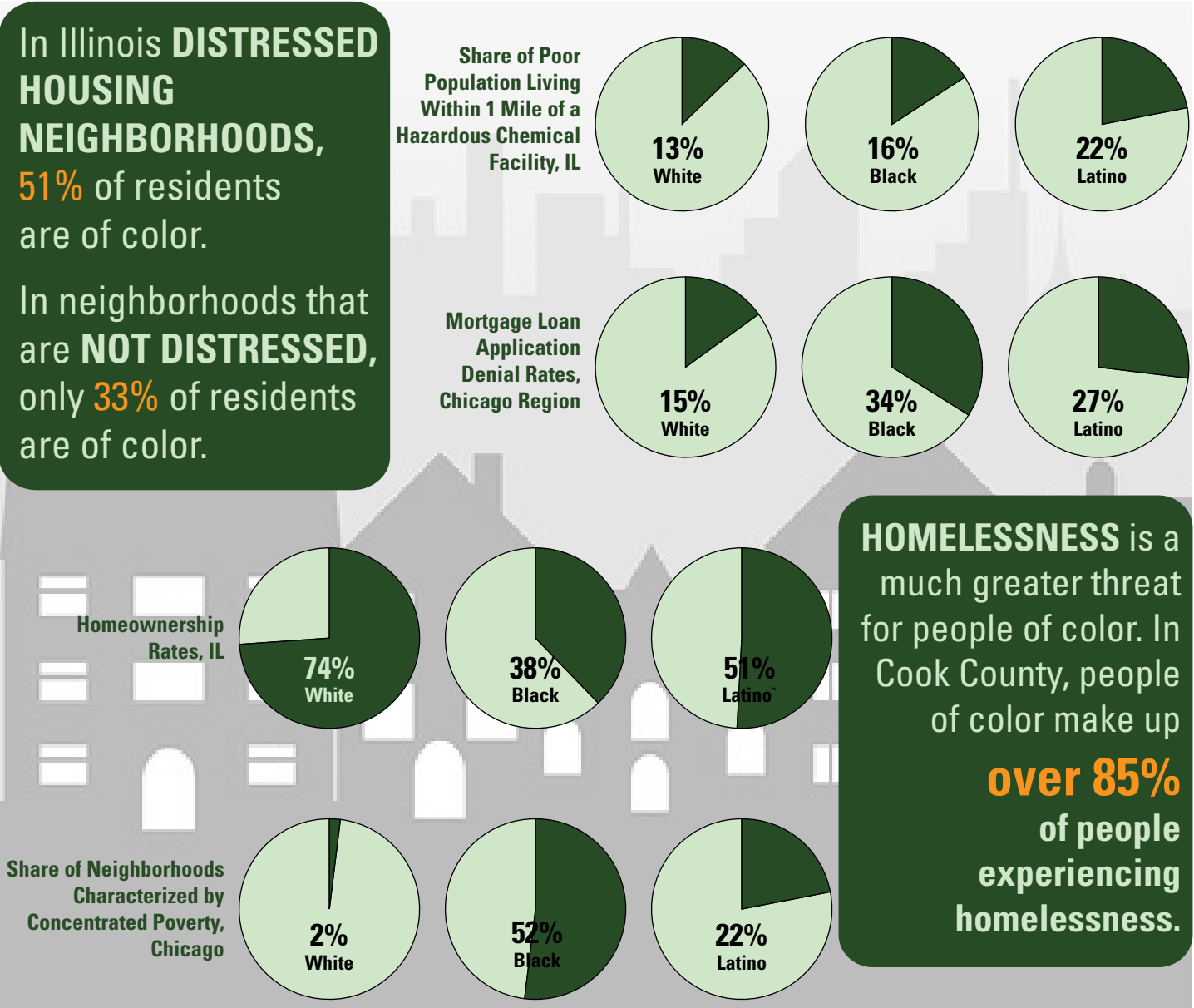
White
Black

QUALITY OF LIFE DOMAINS

HOUSING

Housing problems in the form of cost burden, housing discrimination, evictions, foreclosures, and dilapidated and unsafe conditions have a tremendous impact on families' bottom lines and can trigger poverty and homelessness. Racial disparities exist in this domain for a host of reasons, including:

- the denial of mortgage loans to families of color in the mid-20th century and the targeting of subprime loans in communities of color more recently
- the decades-long neglect of public housing
- ongoing housing discrimination in the private market
- fewer resources to pay for quality housing, since people of color are more likely to have low incomes



QUALITY OF LIFE DOMAINS

SAFETY & JUSTICE

Safety and the guarantee of equitable treatment under the law are core human rights and are bedrocks of our American values. Yet people of color are far less likely to have these rights realized, contributing to greater insecurity—financial and otherwise. Racial disparities exist in this domain for a host of reasons, including:

- patterns of residential segregation that result in many more people of color living in neighborhoods that are under-resourced, have few economic opportunities, and are less safe
- criminal justice policies that “get tough on crime”—but are often far tougher on the types of crimes committed by people of lower socioeconomic status and much more lenient on types of crimes committed by those of higher economic means
- explicit and implicit bias that leads to people of color being more punitively dealt with at each step of the criminal justice process compared to whites with similar profiles

Illinois drivers of color are more likely to get a citation rather than a written warning when pulled over for a traffic violation.



White: 32%
Of Color: 23%

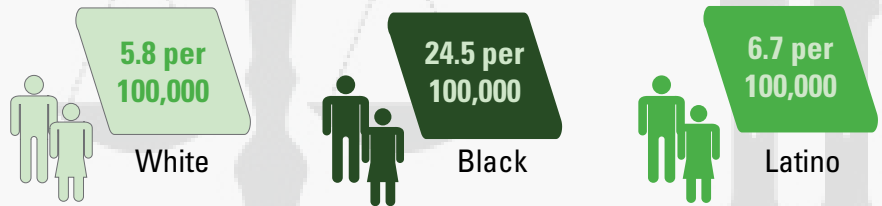
White: 49%
Of Color: 58%



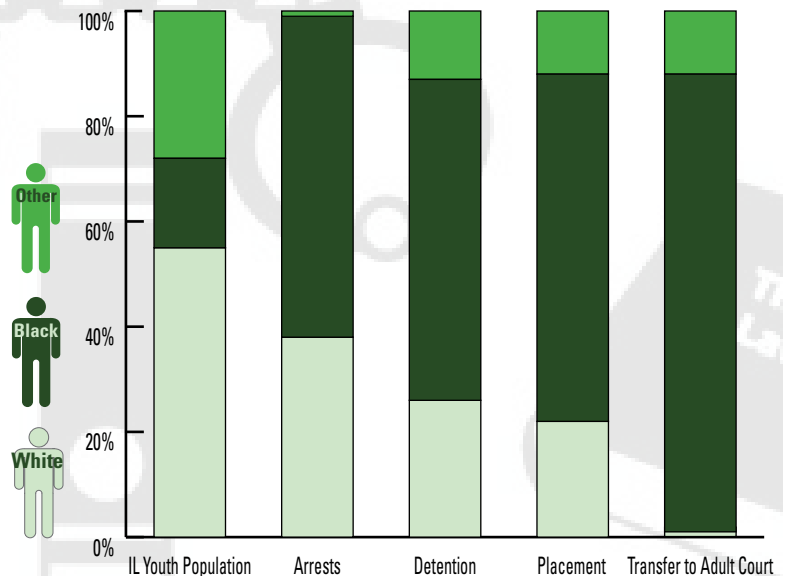
Black men receive 5% to 10% longer federal prison sentences

than white men for similar crimes after accounting for the facts surrounding the case.

Black Illinoisans are over 4 times as likely to die from gun violence than whites.



At every decision point in the juvenile justice system, from arrest through transfer to adult court, black Illinois youth are disproportionately represented in dramatic fashion.



QUALITY OF LIFE DOMAINS

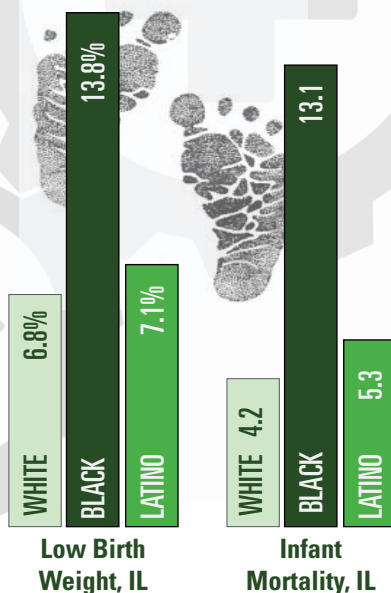
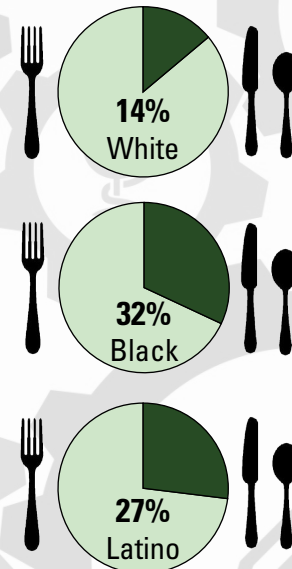
HEALTH & NUTRITION

Health care and nutritious food are essential for well-being and success. Racial disparities exist in this domain for a host of reasons, including:

- environmental issues that are more common in communities of color, such as higher levels of lead in the older homes more affordable to people of color, who are more likely to be low income
- higher rates of uninsurance and higher rates of public insurance, both of which make access to quality and regular health care (particularly preventive) more difficult
- Unsafe neighborhoods that make outdoor play and exercise challenging, a reality for people of color more than whites



Households of color with children in the U.S. are **twice as likely** as white households to be **food insecure**.



Health Conditions and Causes of Death, US

Blacks and Latinos are about **2 times** as likely to have **poor or fair health** as whites.

Blacks and Latinos experience **7 to 9 times** the rate of **tuberculosis** and **HIV infection** than whites.

Blacks are **1.2 times** as likely to die from **coronary heart disease** and **1.5 times** as likely to die from **strokes** as whites.

QUALITY OF LIFE DOMAINS

ASSETS

Assets are tools, such as education, safe banking products, and savings, that families use to build financial security for themselves and for their children. Racial disparities exist in this domain for a host of reasons, including:

- the consistent denial of wealth-building opportunities for people of color throughout most of our nation’s history
- lower earnings for people of color due to worse educational opportunities and outcomes, which means less money available to save or invest
- the proliferation of predatory lenders in communities of color

Whites are far more likely to have wealth-building assets than blacks and Latinos nationwide.

	White	Black	Latino
--	-------	-------	--------

Share that have...

Interest Earning Assets at Financial Institutions	75%	52%	54%
Stocks and Mutual Fund Shares	25%	6%	4%
U.S. Saving Bonds	12%	4%	2%
IRA or KEOGH Accounts	35%	11%	10%
401K & Thrift Savings Plan	46%	32%	26%

Share that own...

Business or Profession	15%	7%	12%
Motor Vehicles	88%	71%	77%
Home	73%	44%	47%
Rental Property	6%	3%	3%
Other Real Estate	6%	2%	2%

78% of Illinois zip codes where the majority of people are of color have **at least one PREDATORY LENDER**, compared to just **20%** of majority white zip codes.

\$110,500

Median Net Worth, US



WHITES

BLACKS \$6,314

LATINOS \$7,683

MAJORITY NONWHITE ZIP CODES

658

MAJORITY WHITE ZIP CODES

714

Average Credit Scores, IL

579 or less
Very risky borrower

580-669
Some lenders will approve borrower

670-739
Lenders consider borrower score good

740-799
Very dependable borrower

800+
Exceptional borrower

IDEAS: TOWARD EQUITY

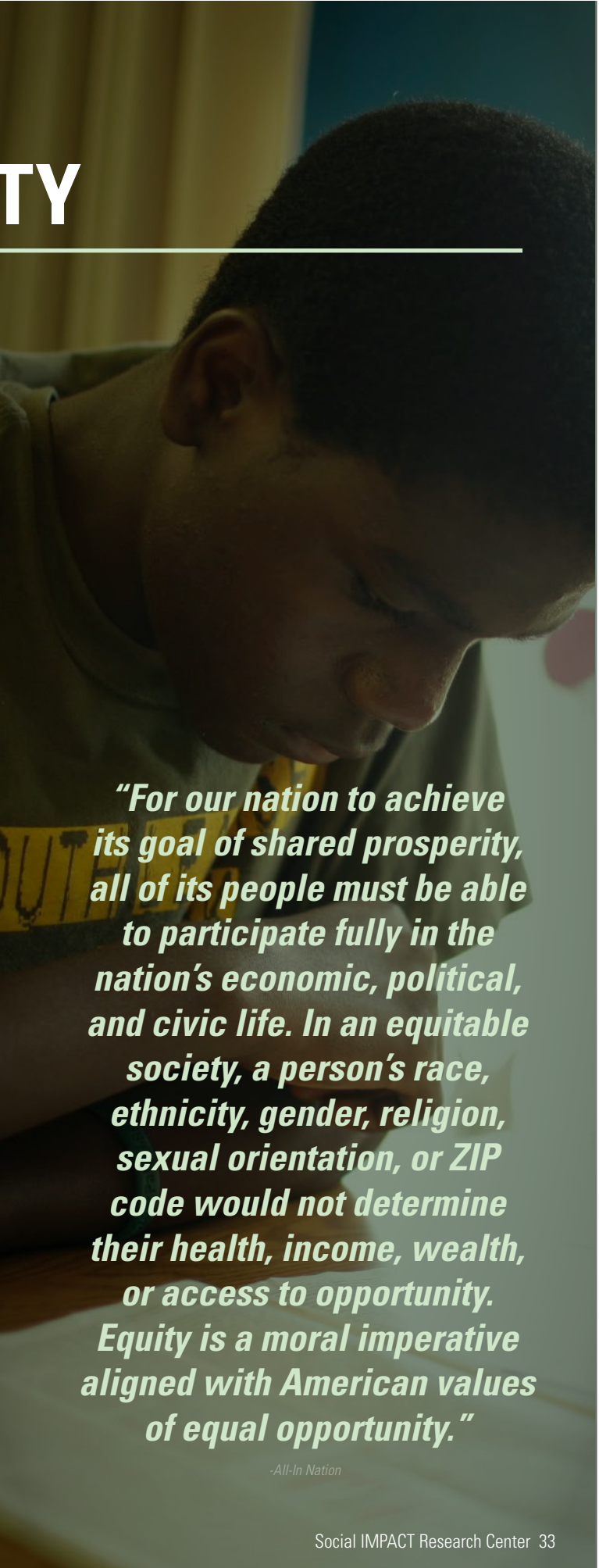
As this report demonstrates, our history of racist policies and practices has created deep inequities between whites and people of color in Illinois and across the nation. To realize the promise of human rights for *everyone*, we must demand equitable opportunities *and* outcomes. This will require significant and bold policy change, as well as change across sectors and in personal actions.

We must dismantle current policies that have created racial inequity. Due to our long history of socioeconomic exclusion, many policies and practices that do not have overt racist intent often disproportionately harm people of color. Thus, persistent and dedicated action is needed in order to root out existing forms of structural racism and right past wrongs. In addition, we must forge a new path with policies that lead to an equitable and just Illinois. We must advance solutions that create a society based on inclusion, equity, and the realization of human rights.

Whether the specific issue we are trying to address is about assets, health and nutrition, housing, safety and justice, education, or jobs and income, applying a racial justice lens will deepen our analysis and help us tackle the root causes of racism and inequity head on. It means we must ask and answer the question: how will this policy or program contribute to reducing racial inequity?

Beyond policy, we each have a role to play in helping achieve a more equitable and racially just society by assessing the multiple hats we wear and the related difference we can make—as voters, advocates, employers, landlords, coworkers, and neighbors.

We hope you find ideas on the following pages that you can readily pick up and tailor to your situation and spheres of influence in order to aggressively push our society forward to achieve racial equity. As we said in the opening pages of the report: we must face these issues head on, starting now.



“For our nation to achieve its goal of shared prosperity, all of its people must be able to participate fully in the nation’s economic, political, and civic life. In an equitable society, a person’s race, ethnicity, gender, religion, sexual orientation, or ZIP code would not determine their health, income, wealth, or access to opportunity. Equity is a moral imperative aligned with American values of equal opportunity.”

-All-In Nation

IDEAS: TOWARD EQUITY DISMANTLE & CREATE

Dismantle policies that perpetuate inequity, and create policies that help ensure equity of opportunity and outcomes.

Creating a more equitable Illinois starts with advancing solutions that begin to dismantle the policies that have created racial inequities. Recognizing the generations of discriminatory policies and practices that have created deep disparity, we must also advance programs and policies that mitigate poverty and level the playing field to create true opportunity. Some policy actions include:

Eliminate exclusions from **basic wage and overtime protections** for agricultural workers, domestic workers, and other occupations so that all workers receive basic protections.

Increase job quality for all workers by raising the **wage floor** and requiring **paid sick and family leave** so that every family can work and take care of themselves and their family.

Promote **full employment** to ensure that everyone who wants to work has the opportunity to do so through the expansion of **publicly funded subsidized employment and transitional jobs opportunities**, job creation through public works infrastructure investments, support for **workforce development social enterprises**, and supports for **small business development**.

Change the inequitable **funding of schools** in Illinois so that a student's zip code does not determine the quality of their education.

Address our legacy of housing discrimination, racial steering, and disinvestment in communities of color by supporting and expanding **subsidized housing programs** that help individuals and families experiencing poverty afford housing and by making investments to create **diverse, inclusive communities** with access to education, jobs, transportation, and health care.

Begin to unravel barriers to financial security that have impacted communities of color for generations by expanding **access to banking and lending opportunities** that help build wealth in communities of color.

Create universal, progressive, **children's savings accounts** so every child has a tool to become financially capable, save for the future, and build a foundation for future mobility.

Increase access to quality, affordable **health care** for immigrants and communities of color by facilitating the creation of health clinics, hospitals, and other health resources in medically underserved communities and removing existing barriers to Medicaid enrollment for immigrants.

Reform the **criminal justice system** to ensure fair and equal law enforcement, eliminate mandatory minimum sentences, advance comprehensive sentencing reforms, and reduce the collateral consequences of criminal records—like barriers to employment, housing, and public benefits—that impede successful reentry for people with criminal records.

BUDGETS MATTER

More than 7 months into the 2016 fiscal year, Illinois still has not passed a state budget. People experiencing poverty and communities of color are bearing the brunt of this crisis. Many vital programs, already reeling from years of cuts, may not survive a protracted budget battle, putting the health and safety of the Illinoisans with the fewest resources at risk. Programs and services that advance racial equity and make sure every Illinoisan has a chance to thrive are slowly disappearing. These critical programs include homeless youth programs, supportive housing, reentry programs, and anti-violence programs. Illinois must choose revenue to advance a responsible budget, without cutting programs that help create opportunity and move us closer to a more equitable Illinois.

Looking more long term, we must invest in programs that address poverty and begin to remedy the disparity created by our history of discrimination—programs like after school programs, supportive housing, homeless prevention and homeless youth programs, jobs and training programs, and reentry programming.

Illinois is the fifth most regressive tax state in the union, meaning that the poorest residents, who are disproportionately people of color, pay a significantly larger share of their income in taxes than the richest residents.³⁸ We must advance a fair tax system in Illinois for individuals and corporations, where higher rates apply to higher income levels and lower rates to lower income levels to more equitably generate the income the state of Illinois needs to ensure everyone has the opportunity to thrive.

“Regardless of whose ancestors bear principal liability for our inequitable social evolution to this point, we are now all so invested in the norms and procedures of the status quo that it will not change without the dedicated efforts of everyone—both its beneficiaries and victims.”

-Structural Racism and Community Building

IDEAS: TOWARD EQUITY

A RACIAL JUSTICE LENS

Evaluate all new policy proposals with a racial justice lens.

Recognizing that individual, institutional, and structural racism are embedded in our reality, it is key for decision-makers and advocates alike to recognize that even seemingly innocuous policy changes can serve to perpetuate racism and inequity.

Communities and organizations across the country are making commitments to achieve racial equity and evaluating each new policy or decision through a racial justice lens. Over the past decade, a growing field of practice has emerged which has put this philosophy into practice (see for example the [Local and Regional Government Alliance on Race & Equity](#) and [Race Forward](#)).

Evaluating policy decisions to advance equity includes asking a set of questions aimed at understanding the impact and context of each decision. Key questions include understanding the unintended consequences of the proposed policy, who will benefit from or be burdened by a particular decision, and what the racial equity impacts of a given decision are.

Example: Applying a Racial Justice Lens

A homeowners association in a college community, Anytown, Illinois, requests that the city council pass an ordinance that would limit the number of tenants who can live in an apartment to two residents per bedroom in order to help control noise from some college student apartments. When the city council begins to examine the potential consequences of the ordinance, however, they discover that passing the ordinance may have unintended effects on people of color and those experiencing poverty.

In Anytown, like the rest of Illinois, lower-income families are disproportionately families of color. Anytown's neighborhoods have long been racially and economically segregated. Limiting the number of household members in the unit could mean that lower-income families, who may have chosen to live in a smaller unit in the more expensive downtown area in order to be closer to jobs, transportation, and better schools, will no longer be allowed to rent those units. Instead, these families' rental choices may be limited to other less resource-rich neighborhoods—perpetuating existing patterns of segregation in the community and limiting the resources available to those families and their children.

The City Council, having applied a racial justice lens, determines there are no means to mitigate the unintended consequence of this ordinance and does not pass it.

RESOURCES: CHANGE BEGINS WITH EACH ONE OF US

There is a growing body of resources available to help different sectors own and advance their pieces of the solution to righting racial inequity. Included here are just a few examples (as hyperlinks) to support your efforts, by no means an exhaustive list:

[Playbook](#) for corporations and businesses in advancing hiring of young men of color

[Toolkit](#) for leaders looking to create an inclusive and anti-racist organization

[Tools](#) for local government in addressing racial equity

[Toolkit](#) for housing developers on affirmatively furthering fair housing

[Resources](#) for financial institutions seeking to foster equity

[Toolkit](#) for advocates seeking equity in policy change

[Race Reporting Guide](#) and report for journalists

[Language and messaging guidance](#) for all of us looking to advance racial justice

[Report and toolkit](#) for transformative change in criminal justice

[Resources and an action plan](#) for health care providers and systems

[Resources](#) for educators

[Race Matters Toolkit](#) for nonprofit philanthropists, advocates, and practitioners

[Build your own directory of resources using the Racial Equity Resource Guide and Racial Equity Tools](#)

In addition to the unique roles we each play relative to the above, each of us can dig a little deeper and look inside ourselves to do what we can to be personally part of the solution. Here are a few ideas:

[Acknowledge](#) and work to address your own implicit racial bias

[Unpack your privilege—read, reflect](#)

[Attend an anti-racism training](#) or [Facing Race: A National Conference](#)

[Learn more](#) about how to challenge racism and take real steps toward racial equity

[Seek out and join groups](#) in your community actively working to address racial inequities

IDEAS: TOWARD EQUITY SHARED RESPONSIBILITY

Acknowledge your own role and power to act.

Beyond policy, all sectors—governments, nonprofits, faith-based institutions, businesses, and individuals—should assess how they perpetuate racial inequities and how they can be part of the solution. We each have a role to play in helping achieve a more equitable and racially just society by:

Supporting programs that protect and promote individuals' **civil and economic rights** and help create more **equitable communities**.

Committing to understand and address **implicit bias** (biases people are usually unaware of and that operate at the subconscious level) and **explicit bias** (biases people are conscious of and express directly), throughout all dimensions of our society—work, school, policing, home, and others.

Making a sustained commitment to diversity and equity in **elections**, in **hiring**, and in **leadership**.

Offering **services and programs** that are driven and informed by impacted communities and located in or accessible by communities of color.

Assessing the role you play if white, intentionally or otherwise, in sustaining **white privilege**, be it through norms, expectations, or actions, and committing to change.

Intentionally building inclusive communities through **churches**, **neighborhood organizations**, and others.

Providing all workers with **livable wages, health and retirement benefits, paid sick leave, parental leave**, and opportunities for advancement.

Being **data informed**, both by collecting information on key indicators by race and ethnicity and by committing to use the information to address racial inequities.

Thought-Provoking Questions to Help Dig Deeper³⁹

The Aspen Institute, in a report on structural racism, encourages asking these questions to help counter popular assumptions that work to reproduce the status quo:

What mechanisms work to encourage the notion that poor outcomes are the fault of unmotivated individuals, family break up, or the culture of poverty, without connecting that information to broader structural factors? Do we find ourselves making racial or cultural group generalizations or allowing such generalizations to go unchallenged? Where do we fit into, and help sustain, for instance, a media industry that continually underrepresents or produces negative images of Americans of color? What role do social service, community development, or philanthropic organizations play in the maintenance of racial inequality? Do programmatic and funding priorities that focus only on remediating racial inequities distract us from the need to address the sources of such inequities? What role do we expect employment initiatives to play in a private sector that keeps African Americans and Latinos at the vulnerable end of the workforce? What role do we expect schools to play in a public education system that underinvests in our poorest children and our children of color?

APPENDIX: GLOSSARY & CITATIONS

APPENDIX

GLOSSARY OF TERMS

Asset Poverty and Liquid Asset Poverty

Asset poverty is defined as a household's lack of savings or financial cushion that limits their ability to sustain temporary financial set-backs and subsist at the poverty level for 3 months. Liquid asset poverty is defined as having insufficient savings or financial assets that are liquid (i.e., easy to sell or convert into cash without any loss in value) to subsist at the poverty level for 3 months in the absence of income. Learn more about [asset poverty](#) and [liquid asset poverty](#).

Fair Market Rents (FMRs)

FMRs indicate the amount of money a given property would command if it were available for lease. The Department of Housing and Urban Development uses FMRs to determine the eligibility of rental housing units for the Section 8 Housing Assistance and Housing Voucher programs. Learn more about [FMRs](#).

Food Insecurity

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

Income Poverty

Determining if an individual or family is income poor involves tallying up a family's annual income and determining if the amount falls below the poverty threshold for the family's size. If the annual income does fall below the threshold, then the family and every individual in it is considered to be in poverty. Non-relatives, such as housemates, do not count. Money income used to compute poverty status includes the following (before taxes; noncash benefits and capital gains/losses do not count): earnings, unemployment compensation, workers' compensation, Social Security, Supplemental Security Income, public assistance, veterans' payments, survivor benefits, pension or retirement income, interest, dividends, rents, royalties, income from estates and trusts, educational assistance, alimony, child support assistance from outside the household, and other miscellaneous sources. Learn more about [poverty thresholds and guidelines](#).

Infant Mortality

Deaths occurring to infants under 1 year of age per 1,000 live births.

Institutional Racism

Institutional racism refers specifically to the ways in which institutional policies and practices create different outcomes for different racial groups. The institutional policies may never mention any racial group, but their effect is to create advantages for whites and oppression and disadvantage for people from groups classified as non-white. Learn more about [institutional racism](#).

Low Birth Weight

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

Medicaid

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

Racial Equity

Racial equity means that ideal situation in which society's systems and markets perform equally well for different racial and ethnic groups. It means that our educational systems work as well for black Americans as they do for whites, that our justice systems works equally well, that our health systems work equally well. Learn more about [racial equity](#).

Racial Justice

Racial justice is a proactive reinforcement of policies, practices, attitudes, and actions that produce equitable power, access, opportunities, treatment, impacts, and outcomes for all. Learn more about [racial justice](#).

Rent-Burdened Households

Households are rent burdened when they spend over 30% of their income on housing. Households are severely rent burdened when they spend over 50% of their income on housing. Renter costs include contract rent plus the estimated average monthly cost of utilities (electricity, gas, water, and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else).

Structural Racism

Structural racism refers to how, as a society, we more or less take for granted a context of white leadership, dominance, and privilege. This dominant consensus on race is the frame that shapes our attitudes and judgments about social issues. It has come about as a result of the way that historically accumulated white privilege, national values, and contemporary culture have interacted so as to preserve the gaps between white Americans and Americans of color. Learn more about [structural racism](#).

Supplemental Nutrition Assistance Program (SNAP)

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

Teen Birth Rate

The teen birth rate is the number of births to women ages 15 to 19 per 1,000 women of that age in the population.

Unbanked and Underbanked

Being unbanked refers to having neither a checking nor savings account. Underbanked refers to having a mainstream account but using alternative and often costly financial services for basic transaction and credit needs. Learn more about being [unbanked](#) and [underbanked](#).

Unemployment Rate

Persons are classified as unemployed if they do not have a job, have actively looked for work in the prior 4 weeks, and are currently available for work. This definition of unemployment leads to an undercount as people who are discouraged from job seeking or those who are only marginally attached to the workforce (i.e., are not employed but currently want a job, have looked for work in the last 12 months, and are available for work) are classified as "not in the labor force" instead of "unemployed." Learn more about how [unemployment is defined and measured](#).

White Privilege

White privilege refers to the unquestioned and unearned set of advantages, entitlements, benefits, and choices bestowed on people solely because they are white. Generally white people who experience such privilege do so without being conscious of it. Learn more about [white privilege](#).

APPENDIX

CITATIONS

PAGE 4 - RACISM'S TOLL: INTRODUCTION

¹ Sandoval, D.A., Rank, M.R., & Hirschl, T.A. (2009, November). The increasing risk of poverty across the American life course. *Demography*, 46(4), 717-737; [available here](#).

² Treuhaft, S., Scoggins, J., & Tran, J. (2014, October). *The equity solution: Racial inclusion is key to growing a strong new economy*. PolicyLink and USC Program for Environmental & Regional Equity; [available here](#).

PAGE 6 - POVERTY PROFILE: ILLINOIS

Quote: Coates, T. (2014, June). The case for reparations. *The Atlantic*; [available here](#).

PAGE 7 - POVERTY PROFILE: ILLINOIS, OVERVIEW

Scale of Illinois Poverty, 2014: U. S. Census Bureau's American Community Survey 1-year estimates program.

Illinois Poverty Over Time: U. S. Census Bureau's American Community Survey 1-year estimates program. U.S. Census Bureau's Decennial Census program.

Federal Poverty Thresholds, 2014: U.S. Census Bureau. Poverty thresholds; [available here](#).

PAGE 8 - POVERTY PROFILE: ILLINOIS, BY RACE

Illinois Poverty by Race, Ethnicity, Age, and Gender, 2014: U. S. Census Bureau's American Community Survey 1-year estimates program; source race/ethnicity categories: white non-Latino, Asian, black, Latino.

Illinois Poverty by Race, Ethnicity, and Age, 2014: U. S. Census Bureau's American Community Survey 1-year estimates program; source race/ethnicity categories: white non-Latino, Asian, black, Latino.

PAGE 9 - POVERTY PROFILE: ILLINOIS, CHICAGO REGION

Chicago Region Poverty by Race and Ethnicity, 2014: U. S. Census Bureau's American Community Survey 1-year estimates program; source race/ethnicity categories: white non-Latino, Asian, black, Latino.

Share of Region's Poor in Suburbs, 2000 and 2014: U. S. Census Bureau's American Community Survey 1-year estimates program. U.S. Census Bureau's Decennial Census program.

Chicago Region Poverty by County, 2014: U. S. Census Bureau's American Community Survey 1-year estimates program.

PAGE 10 - POVERTY PROFILE: ILLINOIS, 2014 COUNTY MAP

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PAGE 11 - POVERTY PROFILE: ILLINOIS, COUNTY WELL-BEING INDEX

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