

Community Needs Assessment Update 2017



Community and Economic Development Association of Cook County



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Overview of Suburban Cook County

The community profile remains unchanged from that presented in the 2016 update to CEDA's Comprehensive Community Assessment of 2015. CEDA continues to serve the same geographic areas.

Poverty Characteristics

The U.S. Census has not yet published its 2016 American Community Survey data so there is no new demographic data to update in this assessment. The chart below shows selected characteristics of Suburban Cook County residents below poverty as well as below 125 percent of poverty, which is the CSBG-eligible population.

SUBURBAN COOK COUNTY Subject	TOTAL	Less than 100 percent of the poverty level		Less than 125 percent of the poverty level	
		Est. Number	Rate	Est. Number	Rate
Population	2,486,732	272,395	10.95%	369,712	14.9%
Male	1,206,372	121,834	10.1%	165,563	13.7%
Female	1,280,360	153,923	12.0%	205,062	16.0%
AGE					
Under 18 years	586,160	91,106	15.5%	121,732	20.8%
18 to 64 years	1,537,248	156,697	10.2%	202,944	13.2%
65 years and over	363,324	28,805	7.9%	45,122	12.4%
RACE AND HISPANIC ORIGIN					
White alone, not Hispanic or Latino	1,330,461	89,221	6.7%	122,008	9.2%
Black or African American	387,568	77,120	19.9%	95,428	24.6%
American Indian and Alaska Native	5,664	1,215	21.5%	1,280	22.6%
Asian	197,443	14,199	7.2%	22,362	11.3%
Native Hawaiian and Other Pacific Isl	1,724	70	4.0%	430	24.9%
Some other race	222,252	45,301	20.4%	62,338	28.0%
Two or more races	57,296	7,759	13.5%	9,220	16.1%
Hispanic or Latino origin (of any race)	529,739	93,258	17.6%	127,049	24.0%
LIVING ARRANGEMENT					
Single Female Household	405,359	94,412	23.3%	122,890	30.3%
EDUCATIONAL ATTAINMENT					
Less than high school graduate	193,799	39,510	20.4%	53,307	27.5%
High school or equivalent	410,353	47,906	11.7%	65,648	16.0%
Some college or associate's degree	476,150	44,893	9.4%	60,111	12.6%
Bachelor's degree or higher	625,228	25,645	4.1%	32,994	5.3%

Subject	TOTAL	Est. Number	Rate	Est. Number	Rate
DISABILITY STATUS				-	
With any disability	245,726	37,445	15.2%	53,725	21.9%
WORK STATUS					
Worked full-time, year-round	819,151	16,298	2.0%	33,099	4.0%
Worked less than full-time, year-round	407,574	52,165	12.8%	66,572	16.3%
Did not work	376,247	97,614	25.9%	119,626	31.8%

CEDA analysis of US Census 2015 American Community Survey 1-Year Estimates

Housing

From every region in Cook County, stakeholders concurred. When asked about the needs and issues that are on the rise they answer as if in unison: “Housing.”

“It is what gets the most calls to this office”, said Robyn Wheeler Grange, District Director for Congressman Bobbie Rush and the 1st Congressional District, an area that includes south suburbs of Blue Island, Robbins, Posen, Midlothian, Alsip and Tinley Park. “Housing values have gone down tremendously in the South Suburbs, and have not rebounded like in the city” Grange said. “As a result, there are many, many homeowners underwater and foreclosures continue to be high.”

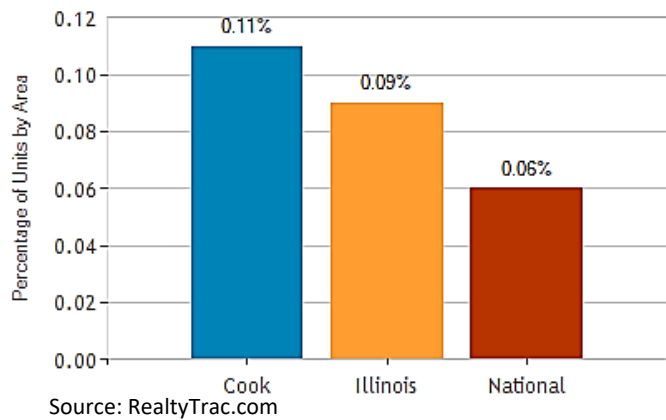
Foreclosures

Countywide, the rate of foreclosures has been slowing recently. Data published by RealtyTrac for May 2017 shows that the highest rate of foreclosures is South suburbs falling in the 1st and 2nd Congressional Districts (See map on the following page). Countywide the foreclosure rate was .11 percent. In Country Club Hills .63 percent of homes were in foreclosure; more than 5 times the county rate and over 10 times the national rate. (See figure 2)¹

CEDA focus groups in the South Suburbs expressed concern over foreclosures. Foreclosures have, and continue to, devastate communities. This is acutely apparent in Harvey. Harvey does not appear on the Top 5 Cities list below for May 2017. This is because there is very little of the city left. Much of it was devastated earlier in the decade with the initial fallout of the 2007 Housing and Financial Crisis. The damage to the community caused by high numbers of foreclosures was enormous and lasting.

¹ <http://www.realtytrac.com/statsandtrends/foreclosuretrends/il/cook-county>. Retrieved June 12, 2017

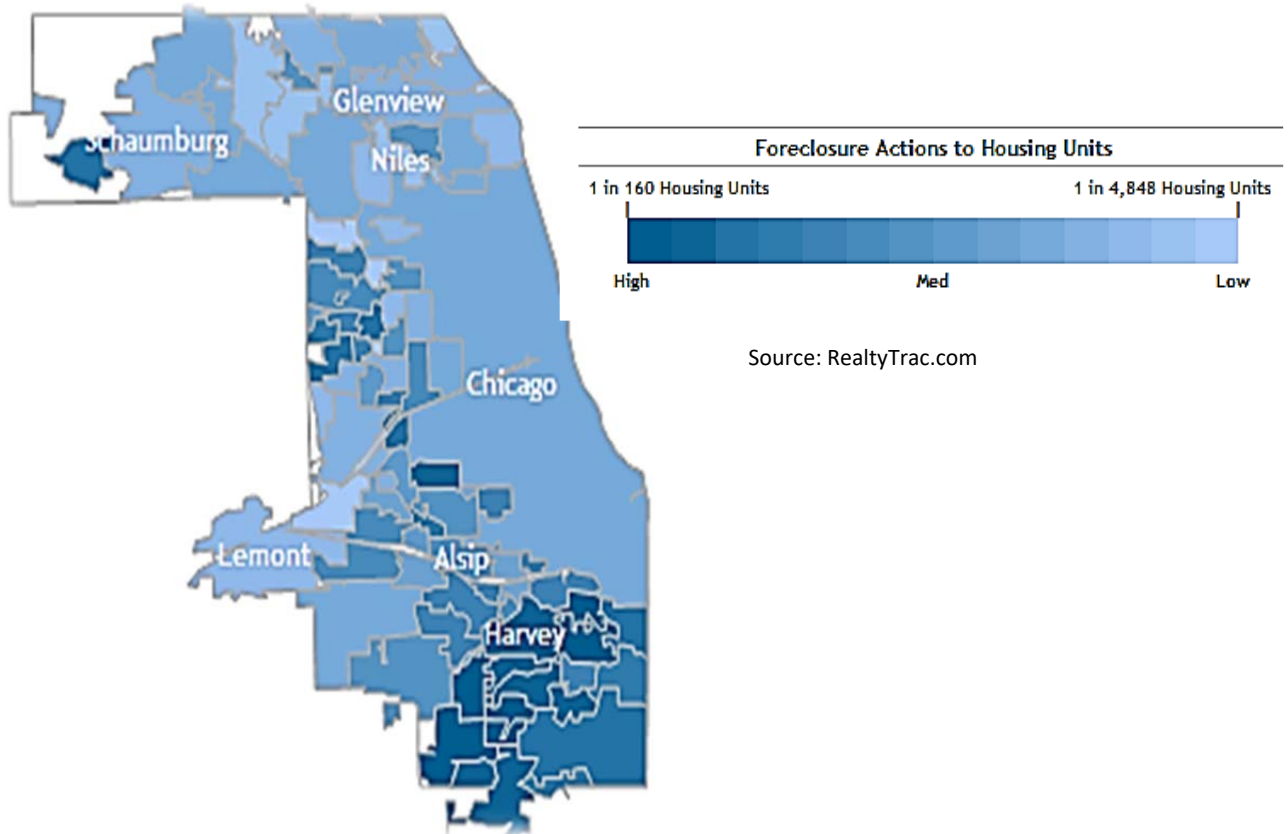
Figure 2: Foreclosure Rate Comparison: County, State, US



COOK COUNTY FORECLOSURE RATES - MAY 2017

COOK COUNTY	1 in every 948
TOP 5 CITIES	
Country Club Hills	1 in every 160
Olympia Fields	1 in every 207
Dolton	1 in every 237
South Holland	1 in every 251
Matteson	1 in every 295

Focus group attendees spoke of their block in Harvey where 5 of the 17 homes are vacant and abandoned. If the empty properties are under management of a lending company, the company is not maintaining the yard or building, residents said. These abandoned properties quickly attract unsavory elements into the neighborhood, residents said.



Property Taxes

Exacerbating the challenges for homeowners in low-value communities is the effect of property taxes. CEDA heard this concern from focus groups in several areas of Cook County and older residents seem to be particularly challenged.

The office of the Cook County Clerk explains the dilemma when it released the 2016 tax rate report June 13, 2017. “Due to the lower property value base in the Southern Suburbs, property owners typically see higher tax rates than those in the City or the Northern Suburbs which have a larger taxable value base. Taxing districts such as schools and municipalities still must provide services which are funded by property taxes regardless of this difference in value. As a result, tax rates tend to be significantly higher in the more depressed areas of the County. For example the highest tax rate in Cook County is found in the Village of Ford Heights where property owners pay a tax that is nearly 40% of their taxable value, compared to property owners in the City of Chicago or the Northern Suburbs where the tax bill in some cases is approximately 7% of taxable value.”

Various public officials continue to call for property tax reform. The County Clerk argues that “property taxes are inherently regressive and disproportionately impact people in poorer regions. The overreliance on this mechanism of funding local government compounds existing inequities.” Regressive taxes and inequities in local funding are both conditions with negative consequences for low-income residents.

The combination of mortgage debt and property tax burden is causing people to abandon properties in depressed communities. The number of properties being auctioned for tax delinquency in 2017 was so great that three separate auction dates were scheduled. According to a report by the Sun Times, the county treasurer organized the auction of almost \$212 million worth of taxes that went unpaid in 2015.² “There are three tax sales this year, and that’s unprecedented,” stated a tax examiner in the Cook County Clerk’s office. The Sun Times report stated that more than 66,000 residential, commercial and vacant properties were in peril.

Predictably, the bulk of them are located in more impoverished areas of the county. Chanele 5 NBC news published a tally of nearly 48,000 residential properties by their location across 124 suburbs or city wards.³ A single suburb, Harvey, was home to more than 10 percent of these tax delinquent properties. The staggering count of 4,823 Harvey properties slated for tax sale was more than double the next largest number of 2,376 in Chicago’s 16th Ward which contains the infamously distressed communities such as Englewood and Chicago Lawn. Rounding out the top five suburbs in the delinquent tax tally were Robbins (1,603), Calumet City (1,331), Markham (1,303) and Dolton (888). All of these are South suburbs.

It is important for CEDA to understand this issue as it can have catastrophic effect not only on the families and individual property owners, but on the greater community and region. Without the ability to collect taxes, municipalities, school districts, and other agencies cannot receive the revenue needed to provide basic services. If the property owner is unable or unwilling to catch up on the taxes, the house could pass to an investor who bought the taxes on speculation and has no interest in the community where the property is located. If no one values the property enough to bid on the tax sale, it may well

²Three Auctions of unpaid taxes being held this year in Cook Co, Chicago Sun Times, February 4, 2017.

<http://chicago.suntimes.com/politics/three-auctions-of-unpaid-taxes-being-held-this-year-in-cook-co/>

³Kim, Katie. 'Due or Die': Thousands of Homes at Risk in Cook County Tax Auction. NBC Chicago, March 15, 2017.

<http://www.nbcchicago.com/investigations/Thousands-of-Homes-at-Risk-in-Cook-County-Tax-Sale-Auction-416262543.html>

end up vacant and abandoned, contributing to blight and crime in the larger community. This scenario also removes the property from the tax roll, making everyone else's share of the bills higher. Suburbs that cannot provide services to residents and that are blighted with vacant and abandoned properties cannot attract business and investment. Many communities in South Cook County have fallen victim to this spiral of economic collapse.

The South suburbs are not the only area where low-income homeowners struggle. CEDA heard from multiple stakeholders across the county that rising property taxes and utility expenses are forcing people, especially the elderly, from their homes.⁴

Another threat to the housing stability of seniors in Cook County is closely linked to property tax woes - an increase in reverse mortgage foreclosures. Attorneys from Legal Aid Foundation say that property tax delinquency has contributed to a rise in reverse mortgage foreclosures in suburban Cook County. Because of contracts written by predatory and unscrupulous lenders, senior homeowners can lose their reverse-mortgaged home for as little as \$1500 in delinquency. Foreclosure mediation programs are not designed to mediate Reverse Mortgage issues, so reverse mortgage customer do not have as many options when facing foreclosure as standard borrowers.⁵

Rent Affordability

Stakeholders conveyed that the lack of affordable housing in Suburban Cook County is among the top challenges among their constituents. Focus group participants expressed worries about being able to pay their rent. More than half of the focus group participants know someone who has been homeless in the past two years. In most of these situations, families and individuals have moved in with family or friends for at least a month. But this also includes people who stayed in motels, shelters, or their vehicles because they could not afford an apartment.

The Institute for Housing Studies at DePaul University reports that more and more people are renting rather than owning homes. As demand for rental units has increased, so has the cost. At the same time, wages remain stagnant. This has led to a persistent and growing "affordability gap." Affordability Gap is the difference between the demand for affordable rental housing by lower-income households and the supply of units that would be affordable (costing no more than 30 percent of their income).

Latest data from Institute for Housing Studies shows the Suburban Cook County affordability gap at 64,525 units.⁶ The South Region has an affordability gap of more than 21,000 units. The West Region affordability gap is more than 16,000 units. The North Region gap is nearly 27,000 units.

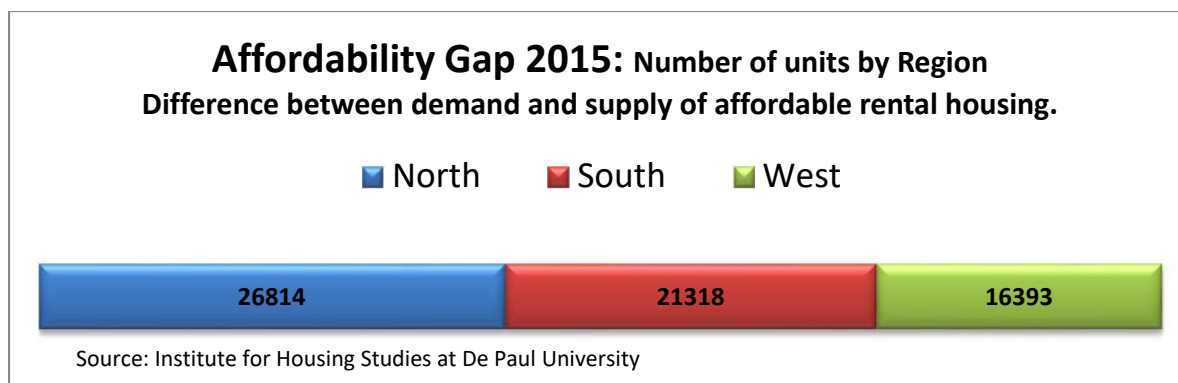
⁴ Karen Baker of Northwest Community Hospital in Arlington Heights: "Older people are encountering an inability to remain in their homes due to the escalating cost of housing and property taxes."

Mary Ann Levar, District Director for Congressman Mike Quigley 5th District: "Taxes and utility costs going up. People living on \$700 or \$800 a month cannot sustain."

⁵ Interview with Legal Aid Foundation Richard Wheelock, Director of Advocacy, Adela Carlin, Director of Community Engagement Unit, and Kari Beyer, Senior Attorney.

⁶ State of Rental Housing Data Appendix Institute for Housing Studies at De Paul University, Chicago.

https://housingstudies.org/media/filter_public/2-17/05/10/ihs_state_of_rental_2017_data_appendix.xlsx



The study further reveals that the affordability gap continues to be highest in areas with high concentrations of low-income households.

The persistence of the affordability gap means many Cook County households remain *rent burdened* (paying 30 percent or more of their income towards housing). Levels of rent burdened households have consistently been highest for renters with the lower incomes. About 90 percent of low-income households are rent burdened. Among low-income renters, 61 percent are paying more than half their income for housing expenses. The circumstance of needing 50 percent or more of household income to cover housing expenses is termed *severely rent burdened*.

The National Low Income Housing Coalition recently released *Out of Reach 2017: The high cost of housing*, a report on rental affordability. The report shows a national affordable housing crisis that “is systemic and is reaching almost epidemic proportions. Rents are soaring in every state and community at that same time when most Americans haven’t seen enough of an increase in their paychecks.”⁸

In Cook County, the fair market rent for a 2-bedroom home or apartment averages \$1,232 per month. Someone working for the state minimum wage of \$8.25 would have to work 115 hours a week for this rent to be affordable (30 percent or less of income). The National Low Income Housing Coalition data calculates that it would require nearly 3 fulltime minimum wage jobs to have a 2-bedroom apartment in Cook County and not be rent burdened. Of course household with lower income are paying a much larger portion of their income on rent. “More than 20 million renter households live in housing poverty, meaning they cannot afford to meet their other basic needs like food, transportation, medical care, and other goods and services after they pay for their housing.”⁹

⁷ Affordability Gap is the difference between the *demand* for affordable rental housing by lower-income households and the *supply* of units that would be affordable (costing no more than 30 percent of their income).

⁸ *Out of Reach 2017: The High Cost of Housing*, National Low Income Housing Coalition, Washington DC.

http://nlihc.org/sites/default/files/oor/OOR_2017.pdf

⁹ Ibid.

Where a family can afford to live in Cook County determines what opportunities they will have for employment, education, health care, safety, or social/cultural wellbeing. Historic and persistent economic segregation is a reality in Cook County

The 2017 Affordable Rental Unit Survey conducted by Illinois Housing Development Authority confirms the scarcity of rental units that would be affordable to very low-income families in Cook County, and more acutely in the suburbs.¹⁰

Over the past thirty years, most affordable housing has been constructed through Low Income Housing Tax Credit projects. These affordable housing developments are very rarely located in opportunity areas.¹¹ Instead, the housing for the poor is continually located in communities with already high concentrations of poverty. Fair housing advocates are working with Illinois Housing Development Authority to reverse this trend and encourage creation of affordable housing in communities with lower poverty levels, more access to employment, and less existing affordable housing.

In a recent initiative, the Housing Authority of Cook County (HACC) is focusing on a push to encourage and support Housing Choice Voucher Program (formerly Section 8) voucher recipients to locate in opportunity areas. This initiative includes paying security deposits and/or moving expenses for voucher-holders moving into a unit in an opportunity area. This push by the Housing Authority has yielded strong results. There are currently 2705 Housing Choice Voucher holders living in opportunity areas. This represents just over 19 percent of all suburban housing voucher participants. The Housing Authority intends to continue providing extra assistance so that low-income families will be able to relocate to communities with more resources, better access to jobs and transportation, and better opportunities for a future of financial stability.

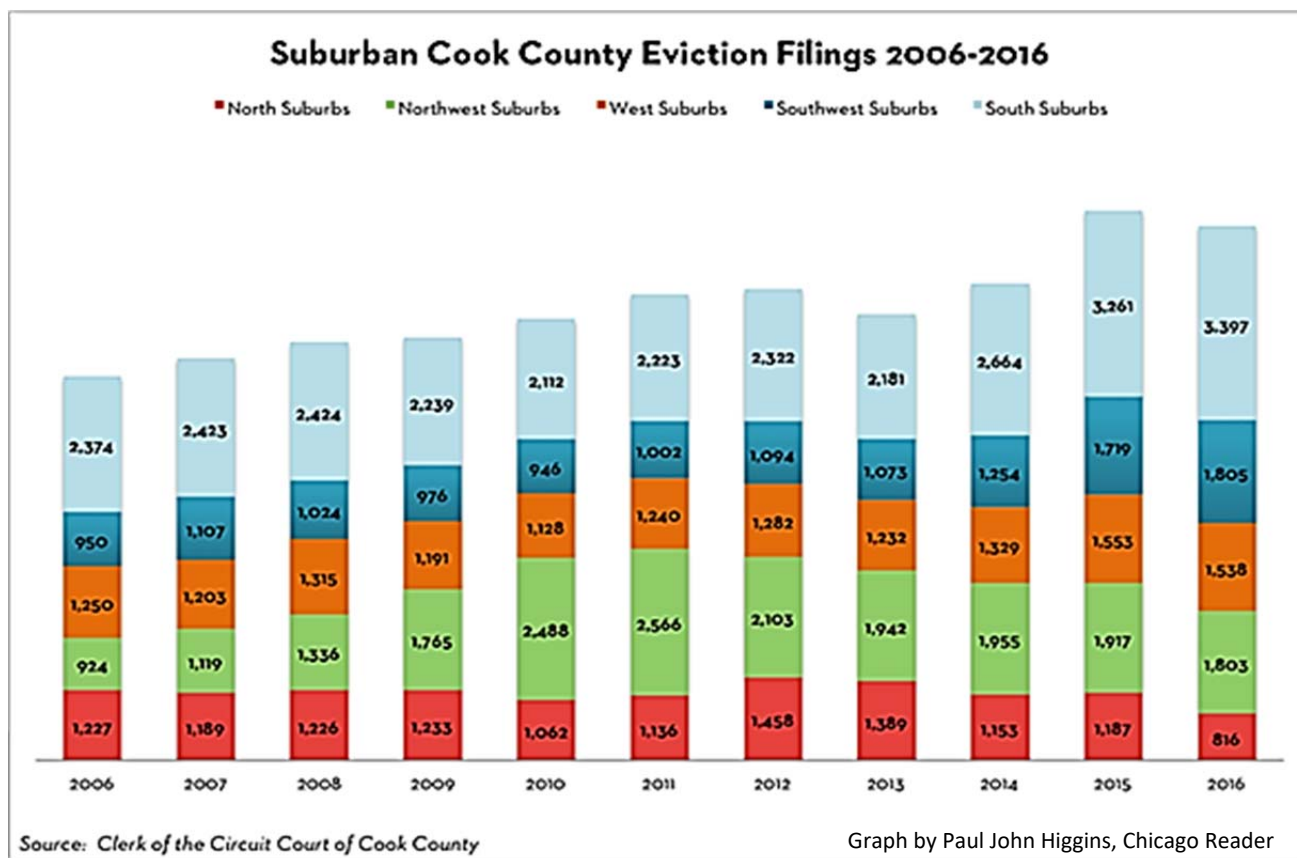
Evictions

In an interview with CEDA, key staff from the Legal Aid Foundation pointed out they are seeing an increase in evictions among low-income suburbanites. Figure 3 below shows the number of suburban eviction court filings increased 58 percent from 2006 to 2015. Of the 9,359 eviction cases from 2016, landlords would win 2 out of 3 times, according to a Chicago Reader article published in March, 2017.¹² In 95 percent of cases, the tenant does not have any legal representation.

¹⁰ Illinois Housing Development Authority, *Winter 2017 affordable Rental Unit Survey (based on 2011-2015 American Community Survey 5-Year Estimates)*. Retrieved from <https://www.ihda.org/wp-content/uploads/2016/02/Winter-2017-Affordable-Rental-Unit-Survey.xlsx>

¹¹ As defined by Illinois Housing Development Authority, Opportunity Areas are communities with low poverty, high access to jobs and low concentrations of existing affordable rental housing.

¹² Dukmasova, Maya, *Landlords are almost twice as likely to prevail in Cook County eviction court*, Chicago Reader, March 30, 2017. <https://www.chicagoreader.com/Bleader/archives/2017/03/30/landlords-are-almost-twice-as-likely-to-prevail-in-cook-county-eviction-court>



David Luna, Executive Director of Open Communities in Wilmette, said that evictions are a problem for low-income tenants in the Northshore area especially because they have no access to legal services. There are no legal aid resources in the area and there is a serious lack of short-term financial assistance.¹³

Discriminatory local ordinances are cause for some evictions, according to Anne Houghtaling of Hope Fair Housing Center whose service area includes the west suburbs. She said that many jurisdictions pass “crime-free” or “anti-nuisance” ordinances. These ordinances require landlords to get rid of tenants if they call the police or paramedics too much. On their face these ordinances are intended to keep the community safe and protect public resources from abuse. But in reality, a woman who is experiencing domestic violence and contacts police can end up evicted because of anti-nuisance ordinances.

“There are huge disparities in enforcement of these ordinances. Women and persons of color, especially women of color, are far more likely to be cited under these ordinances,” Houghtaling said.¹⁴ The enforcement of these ordinances is negotiated between the municipality and the landlord with

¹³ Interview with staff from Open Communities: David Luna, Executive Director. Neda Nozari, Director of Fair Housing, and Ted Smukler, Senior Organizer.

¹⁴ Interview with Anne Houtaling, Executive Director of Hope Fair Housing Center.

jurisdictions pressing landlord to remove “nuisance” tenants. Tenants are left out of the conversation. Commonly they do not know they can get evicted for simply dialing 911 more than other residents.

The Other Housing- Related Costs

It is not only the cost of rent, or property taxes and insurance that threatens stable housing. Calculation of housing costs also must include the price of utilities. Focus Groups and stakeholders resoundingly stated the importance of CEDA’s utility assistance programs for helping low-income households.

More this year than previously CEDA focus group participants spoke of water bill worries. It seemed a more frequent situation that people were, or knew someone who was, living without running water in the home. Harvey and its five downstream communities seemed most susceptible to this problem, but residents in other communities were likewise challenged by water bills that suddenly skyrocketed during recent few years.

Homeowners and tenants who were unable to pay their bill and keep their water on try to hide that fact from their landlord and the city. If officials learn they are living without water, the property will be deemed uninhabitable and the occupants will be put out.

Conclusion

Housing stability is the first step to family and community stability. Without stable housing children are transferred between schools, disrupting their educational progress. Without stable housing the unemployed struggle to connect with employers because they lack dependable ways to be contacted. Without stable housing workers cannot maintain the routines needed for success. Without stable housing families are disconnected from their old neighbors, dissolving support systems. Without stable housing communities are shaken and weakened by loss of engaged residents who used to look out for one another.

Households with low incomes are predominately renters. In the past 3 years, 72 percent of CEDA’s customers were renters. Another 8 percent were homeless or fragilely housed.¹⁵ The quantitative and narrative data show that there are just not enough affordable rental units anywhere in the county. With rents rising and wages remaining stagnant, the problem continues to worsen and achieving long-term solutions will take time.

Focus groups and stakeholders recommended some family-level remedies, including assistance with water bills, rent, and security deposit costs. There appears to be opportunity for CEDA to enhance the results of family-level interventions by formalizing partnerships with other service providers. By joining in or forming collaborations, CEDA could contribute to more holistic and coordinated “wrap-around” services that will allow families to gain lasting stability. There is also opportunity for CEDA to increase its impact at the community level by engaging more proactively in advocacy for expansion of affordable housing.

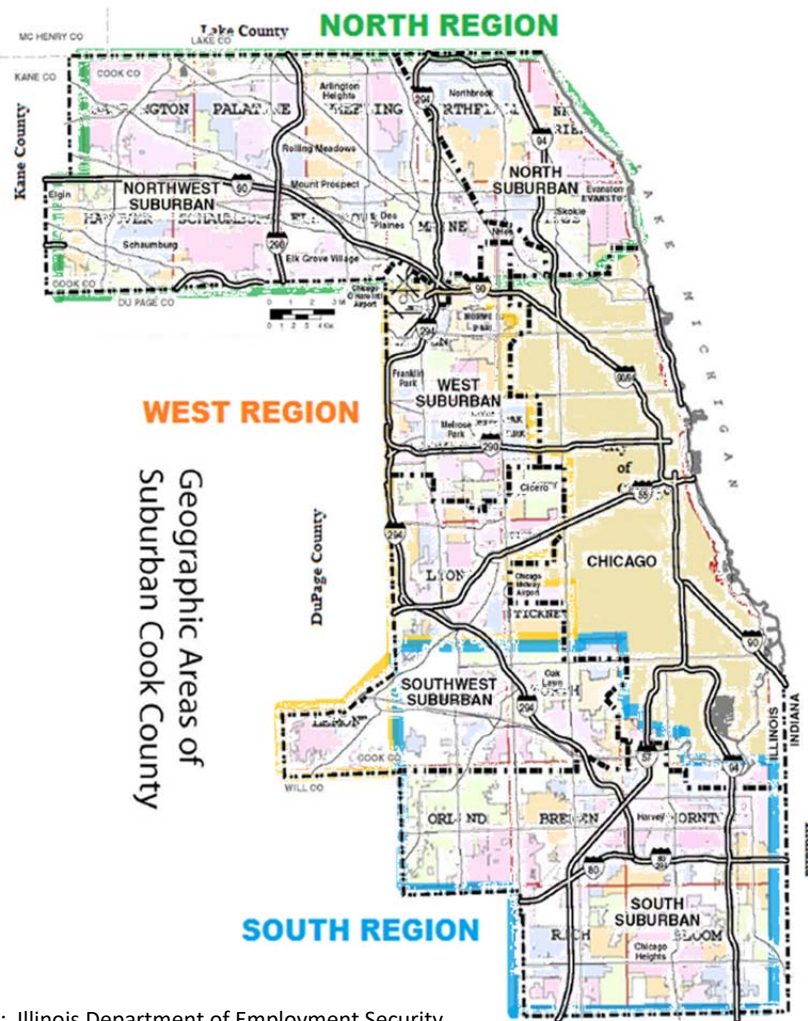
¹⁵ Base on demographic “Section G” report produced by STARS data system for CSBG program participants between June 2014 and December 2016. See appendix 2 for full report.

Employment

Overview

We will examine the Employment picture of suburban Cook County using regional definitions of the Illinois Department of Employment Security.

IDES Map of Geographic Areas for reporting Employment figures for Suburban Cook County Superimposed with CEDA Regional Map



Source: Illinois Department of Employment Security

CEDA's North Region is the same geography as the two IDES areas of North Suburbs and Northwest Suburbs. CEDA's West Region contains most of what IDES defines as both the West Suburbs and Southwest Suburbs. CEDA's South Region is IDES are South Suburbs plus some of IDES Southwest

Suburbs. The difference is that of IDES Southwest Suburbs, Palos Township and Worth Township are drawn into CEDA's South Region, while the balance of the area is drawn into CEDA's West Region.

Illinois Department of Employment Security data from March 2016 reported more than 2.2 million private sector jobs in Cook County. Of these, 52 percent are in the City of Chicago and 48 percent are elsewhere in the county. When examined for the distribution between being within the City of Chicago, and being in Suburban Cook, this distribution jobs in Cook County matches almost exactly the population distribution.¹⁶

However, the location of the Suburban jobs by region is very much out of alignment with the population. The Northwest Suburban portion of the county has 2 to 3 times the jobs found in each of the other four suburban portions. Of the 1,070,000 jobs in the suburbs, 39 percent are located in the Northwest Suburbs; 18 percent are in the North suburbs; 11 percent are in the West suburbs; 19 percent¹⁷ are in the Southwest suburbs; and 13 percent in the South suburbs.¹⁸

The weakness of employment opportunities in the South Suburbs and the Near West Suburbs is evident in the map on the following page produced by Great Cities Institute of University of Illinois at Chicago.

¹⁶Illinois Department of Employment Security, *Where Workers Work* November 2016.

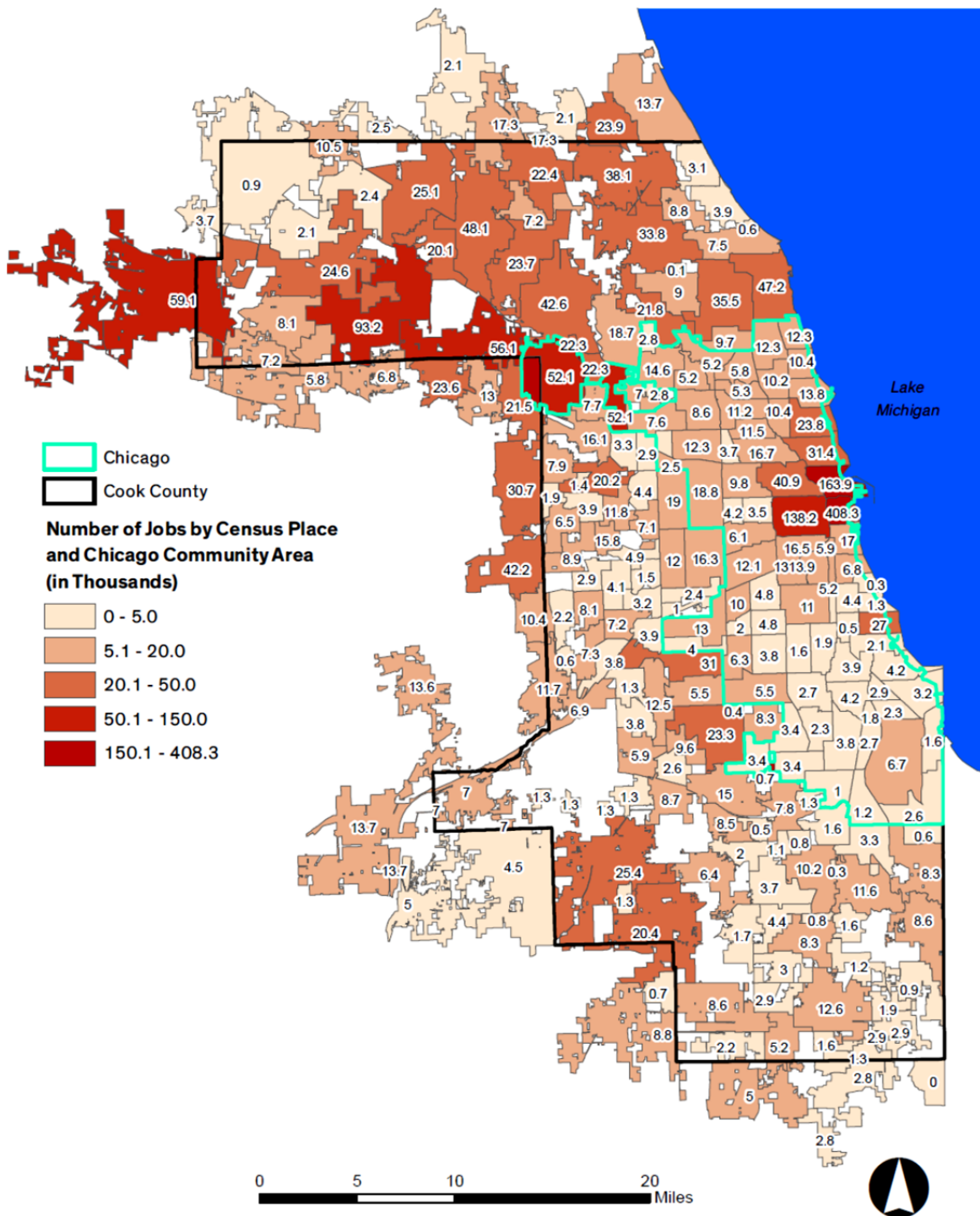
<http://www.ides.illinois.gov/lmi/Where%20Workers%20Work/2016.pdf>

¹⁷ This includes 1.7% of suburban jobs which are located in areas IDES terms "Cook Unclassified". IDES identification of these "unclassified" areas shows they lie predominately to the southwest .

¹⁸ Illinois Department of Employment Security, *Where Workers Work* November 2016.

<http://www.ides.illinois.gov/lmi/Where%20Workers%20Work/2016.pdf>

Map 10: Number of Jobs in Cook County by Census Place and Chicago Community Area, 2014



Map Created by Great Cities Institute, University of Illinois at Chicago
Data Source: 2014 Longitudinal Employer-Household Dynamics (LEHD). U.S. Census Bureau.

What industries dominate?

The largest employers in the Chicagoland are governments and healthcare.

Crain's Chicago Business reported in January 2017: "Together, the 25 largest employers in the Chicago area count approximately 356,933 full-time employees working in Cook County and its six surrounding counties. Of that total, 43 percent work for local, state or federal government, 25 percent work in a hospital system or university and the remaining 32 percent work at various companies."

Of the 25 largest companies, ranked based on the number of full-time local employees in 2016, "The largest remains the U.S. government, reporting 42,663 full-time local employees, a 0.5 percent decrease from 2015. Chicago Public Schools, the City of Chicago, Cook County, and Advocate Health Care round out the top five."¹⁹

In Suburban Cook County, the top employment is Health Care and Social Assistance, comprising 16 percent of all jobs; followed by Retail Trade, at 14 percent; and Manufacturing 11 percent²⁰.

An Emerging Threat

The heavy dependence on retail as the second largest employment sector could expose suburban Cook to future woes. Current economic trends show that the retail industry is in a sharp decline. Stores are being closed across the country. News reports, anecdotal data and observation indicate that the poorer communities have already seen a rapid and catastrophic exodus of retail businesses. In the south suburbs, once-thriving shopping malls are now vacant or razed. Many large national retailers are suffering enormous losses every quarter. "Retailers are going bankrupt at a record pace" read a Bloomberg headline of April 24, 2017. "In a little over three months, 14 chains have announced they will seek court protection, according to an analysis by S&P Global Market Intelligence, almost surpassing all of 2016."²¹

Who in Suburban Cook is most threatened by this trend? Of the five geographic areas of suburban Cook as defined by Illinois Department of Employment Security, the South Suburban area had the highest percentage of its 2016 jobs in the retail industry. A full 19 percent of South Suburban private sector jobs are in Retail Trade jobs. This is significantly higher than the 11 percent county average. If retail continues to decline as economists predict, the South Suburban workforce will be particularly hard-hit.

Unemployment

The unemployment picture for Suburban Cook County appeared optimistic when measured in the spring of 2017, compared to the year before. Not seasonally adjusted unemployment rates were down

¹⁹ Chicago's largest employers by the numbers, Sabrina Gasula, January 14, 2017

<http://www.chicagobusiness.com/article/20170114/ISSUE01/170119906/chicagos-largest-employers-by-the-numbers> accessed 6/2/17

²⁰ Illinois Department of Employment Security, *Where Workers Work November 2016*.

<http://www.ides.illinois.gov/lmi/Where%20Workers%20Work/2016.pdf>

²¹ Kim Bhasin, *Retailers Are Going Bankrupt at a Record Pace*, Bloomberg, April 24, 2017. Retrieved from <https://www.bloomberg.com/news/articles/2017-04-24/retailers-are-going-bankrupt-at-a-record-pace>

significantly from 2016. April 2017 average unemployment for suburban Cook County was 4.3 percent, compared to 6.1 percent the prior year. Every one of the 36 statistical cities in Suburban Cook had an improved employment outlook from the previous year. Between April 2016 and April 2017, unemployment rates declined anywhere from 1.0 percent to 3.9 percent in the suburbs of Cook County. Unemployment for the whole of Cook County was 4.4 percent, down from 6.3 percent.²²

The top five municipal areas with the highest unemployment in April 2017 were Harvey, Dolton, Calumet City, Maywood, and Chicago Heights. The same areas had the highest unemployment rates in the county in 2016 as well. On the positive side, of all Cook County municipalities, these five municipal areas had the biggest drop in unemployment during the year. Harvey, the suburb that has the highest unemployment rate, saw a nearly 4 percentage decline in that unemployment rate over the past year. In April 2016 Harvey had 11.7 percent unemployment. A year later, that number had dropped to 7.8 percent.

Despite the drop in unemployment, residents and stakeholders across the county tell CEDA that jobs are still a serious need for low-income suburbanites. Some community advocates indicated that, while the number of available jobs seems to be increasing, the job growth is occurring primarily in low-wage industries. Other providers told CEDA that employers are telling them they have open positions, but the low-income participants that are referred for the jobs never work out. The jobseekers frequently need improved soft skills (communication, teamwork, dependability) as well as improved technical skills, in order to fit with the available positions.

Providers working with young, first-time workers find it particularly challenging to get them qualified for living-wage employment. “They have literacy barriers. They have trouble showing up for appointments, even though they really want to do well,” Delrice Adams told CEDA. Adams oversees an employment program for 18 to 26 year-olds and other community-based services at Vision of Restoration in Maywood. In addition to traditional assistance with resume writing and preparing for interviews, the program staff has found they are more successful when they carefully work with the young participants to manage expectations. Staff does considerable counseling with young job-seekers about the type of employment that their skills will enable them to secure. Working with other Workforce Investment Opportunity Act (WIOA) partners, the program connects participants to suitable job-skills training.²³

Other groups of hard-to-place workers that CEDA conversed with are older workers (age 55 plus) and ex-offenders of all ages. Although many employment training, placement, and support programs in Cook County are funded by WIOA and Illinois Department of Commerce and Economic Opportunity, there are still many unemployed workers who have been unable to find or sustain employment.

²² Illinois Department of Employment Security. *Unemployment Rates for the State, Metro Areas, Counties and Cities – Not Seasonally Adjusted*. April 2017.

<http://www.ides.illinois.gov/LMI/Local%20Area%20Unemployment%20Statistics%20LAUS/CurrentMonthlyUnemploymentRates/CITY.PDF> Retrieved June 2, 2017.

²³ Interview with Delrice Adams, Program Director, Vision of Restoration, Inc. in Maywood.

Youth Employment

“Large numbers in Cook County of 16 to 24 year olds are Out of School and Out of Work with No High School Diploma,” states a recent update report from Great Cities Institute at University of Illinois, Chicago.²⁴ In Cook County, 16 to 19 year olds and 20 to 24 year olds that were out of school and out of work and did not have a high school diploma amounts to 21,518 (6,551 16-to-19 year olds and 14,967 20 to 24 year).²⁵

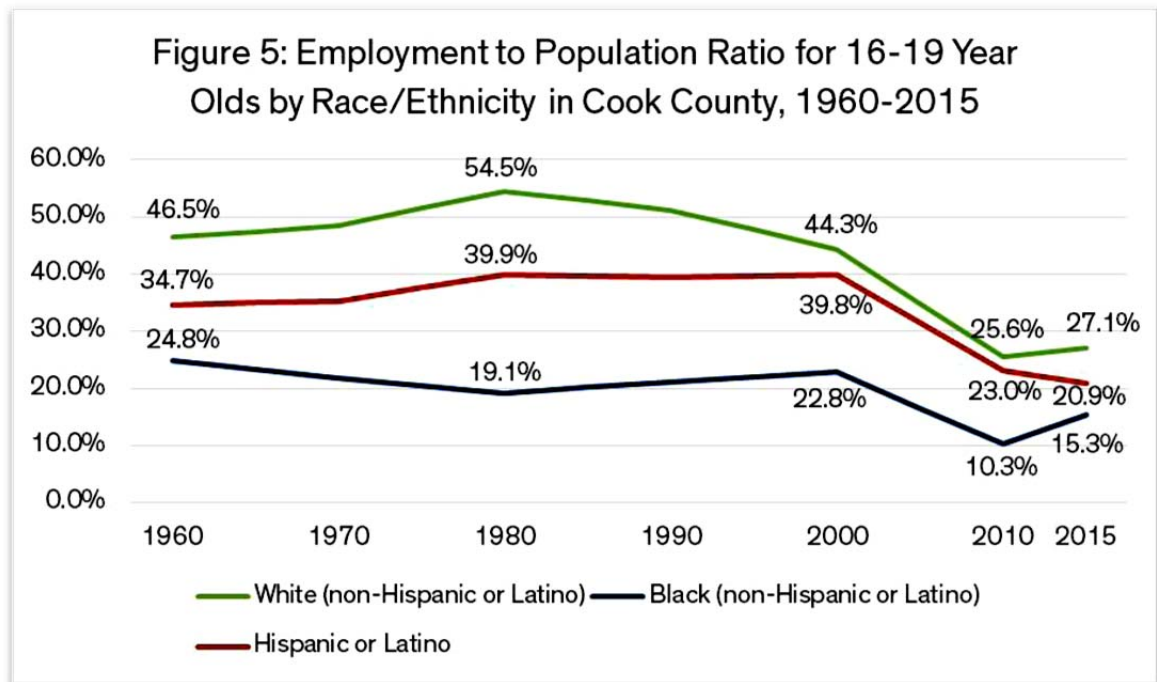
Estimated Number of 16 to 24 year olds Out of School and Out of Work Population without a High School Diploma by Race/Ethnicity in Suburban Cook County, 2015 ²⁶		
	Number	Racial/Ethnic distribution
White non-Hispanic	1707	25%
Black	1961	28%
Hispanic or Latino	2830	41%
Total population (including all other groups)	6895	

The latest Great Cities study found that the City of Chicago and the County as a whole have remarkably similar Out of School and Out of Work rates. While there is some variation between groups at various points in time, since 1960, out of school and out of work rates in Chicago and Cook County follow similar trend lines. Joblessness is chronic and concentrated for Black and Latino youth. However, conditions were made worse by the recession in both Chicago and Cook County. None of these racial/ethnic groups has returned to pre-recession employment levels. Whites and blacks have showed some upward movements, but employment levels of Latinos continue to drop.

²⁴ Cordova, Teresa and Wilson, Matthew, *The High Cost for Out of School and Jobless Youth in Chicago and Cook County*, June 12, 2017, Great Cities Institute, University of Illinois at Chicago.

²⁵ US Census American Community Survey 2009-2015 5-year estimates.

²⁶ Author's analysis of data table from *The High Cost for Out of School and Jobless Youth in Chicago and Cook County*, June 12, 2017, Great Cities Institute, University of Illinois at Chicago. Page 8.



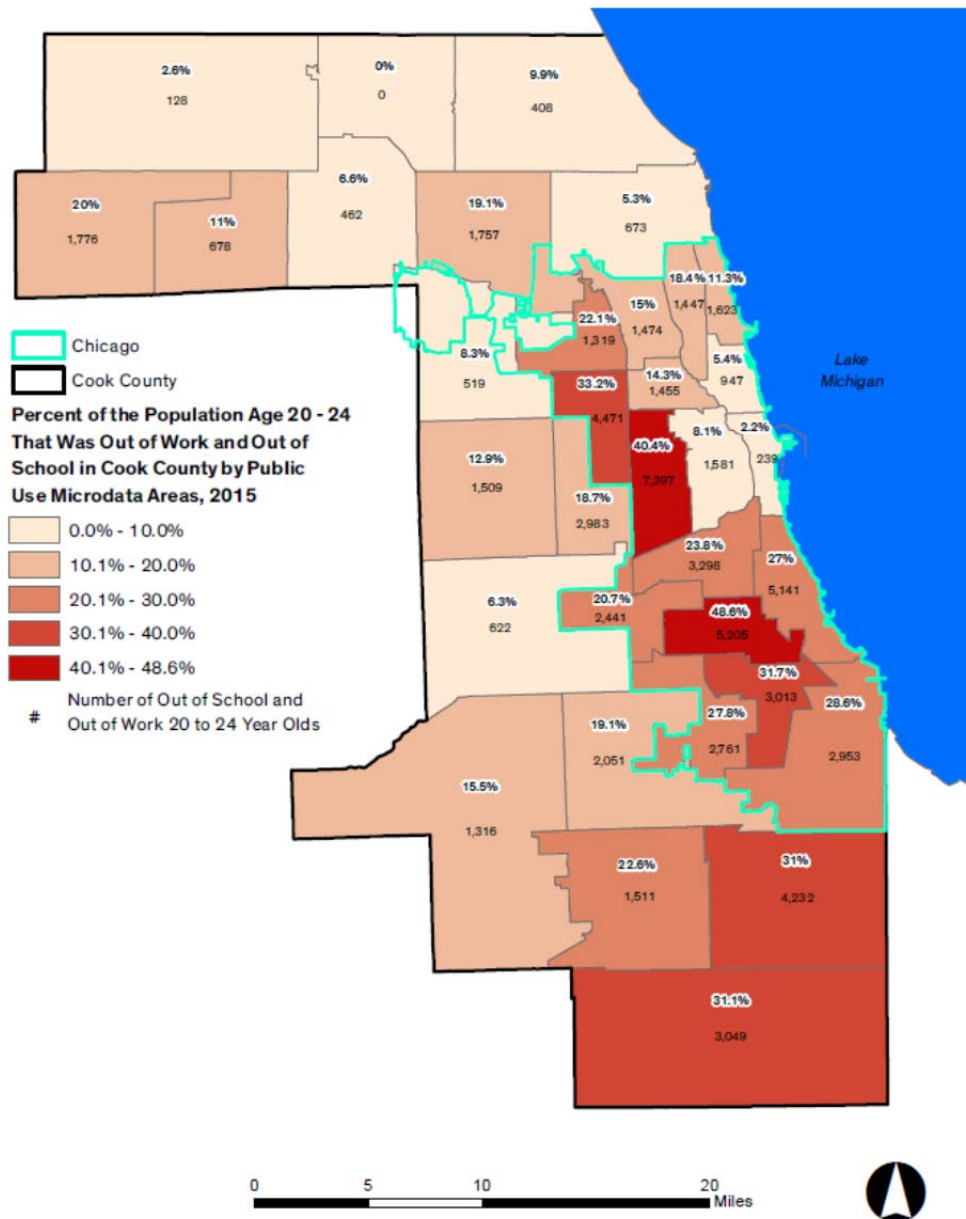
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Geographic Information System (GIS) mapping done by researchers at UIC showed that the issues of out of school and out of work rates and jobless rates are concentrated in sections of Cook County “most notably in areas within Chicago with high concentrations of Blacks and Latinos and in the area of Cook County just south of the City of Chicago south to the county boarder,” or roughly the area of Thornton, Bloom, and Rich Townships.²⁸

²⁷ Great Cities Institute, University of Illinois at Chicago, *The High Cost for Out of School and Jobless Youth in Chicago and Cook County*, June 12, 2017. Data Source: 1960, 1970, 1980, 1990 and 2000 Decennial Censuses and 2010 and 2015 American Community Survey, public use files. Tabulations by Great Cities Institute, University of Illinois at Chicago.

²⁸ Great Cities Institute, University of Illinois at Chicago, *The High Cost for Out of School and Jobless Youth in Chicago and Cook County*, June 12, 2017

Map 7: Out of School and Out of Work Rate and Number for 20 to 24 Year Olds by PUMA in Cook County



Map Created by Great Cities Institute, University of Illinois at Chicago
 Data Source: 2015 American Community Survey, public use files. Tabulations by Great Cities Institute, University of Illinois at Chicago.

Wages

In October of 2016, the Cook County Board of Commissioners passed ordinances, effective July 1, 2017, to increase minimum wage and require employers to provide paid sick leave for full-time workers. Both of these are seen positive steps for the low-wage workers who make up most of CEDA's eligible population. Under the wage ordinance, minimum wage in the county goes up to \$10.00 per hour, higher than the Illinois state minimum wage of \$8.25.

The county minimum is still below the \$11.00 per hour minimum wage that takes effect in Chicago on July 1 (up from 2016 level of \$10.50 per hour in Chicago) under a City ordinance passed in 2014. The County ordinance would have suburban minimum wages mirroring the Chicago minimum wage as both increase annually up to \$13.00 and adjusting for increases in the Consumer Price Index (CPI) thereafter. (See the chart below for wages for non-tipped employees)

Minimum Wage for Non-Tipped Employees		
Effective Date	Chicago	County
2014 (City ordinance passed)	\$8.25	\$8.25
July 1, 2015	\$10.00	\$8.25
July 1, 2016	\$10.50	\$8.25
October, 2016 (County ordinance passed)		\$8.25
July 1, 2017	\$11.00	\$10.00
July 1, 2018	\$12.00	\$11.00
July 1, 2019	\$13.00	\$12.00
July 1, 2020	Increases with CPI*	\$13.00
July 1, 2021		Increases with CPI*

However, every municipality in Cook County is able to opt out of the ordinance with a vote of its city or village council. A week prior to the effective date, 74 of the county's 135 suburbs had opted out of the county's minimum wage ordinance. In those villages, employers will not need to pay wages above the Illinois State minimum wage of \$8.25. The "border communities" are most keenly concerned due to the higher labor costs that their business would face compared to competitors across the county line.

The State of Illinois legislature passed a bill to raise the minimum wage to \$15 an hour over the next five years. The bill was sent to the governor on June 26, 2017. But the governor has publicly voiced his opposition to the measure. He has 60 days to sign it or veto it. If he does nothing, the bill will become law. The Illinois minimum wage has been at \$8.25 an hour since 2011. Raising the state minimum wage has the potential for far wider reaching impact than the City or County ordinances. The possible benefits and detriments of the bill have been widely debated. Low-income communities and advocates strongly support it as a way to help low-wage worker attain greater financial stability. Employers and business, especially restaurant and hospitality industry which depend heavily on a large, low-wage workforce, have criticized the bill and argue that it will hurt business and end up costing jobs.

Conclusion

According to the focus groups and key informants that contributed to this Community Needs Assessment update, employment continues to be a very high-priority need for low-income residents of Cook County. Despite lower unemployment rates across all County areas, members of the community struggle to find and maintain regular employment.

Some specific subgroups of unemployed were identified as needing additional help in finding and/or maintaining work. These groups were

1. Younger unskilled workers (ages 16 to 24 without a high school diploma)

2. Older workers (average 55) and
3. Ex-offenders (those re-entering the workforce after a period of incarceration).

These populations face greater challenges to finding employment than does the general population.

CEDA is aware of program resources from National Able that assist older workers. There are also several employment or training programs for youth in the county. However, CEDA believes that unmet needs remain for the youth population. Our focus groups and key informants continue to be concerned about resources and services for youth. A new CEDA initiative has begun researching these programs and needs. In coordination with community existing resources, CEDA will explore opportunities to improve employment services for youth.

According to the CEDA focus groups and key informant interviews, the community needs jobs that pay enough to live on. Many low-income households have employment, but those jobs do not provide enough income, either due to insufficient hours, or insufficient wage, or a combination of both. As evidence, 85 percent of the households served by CEDA CSBG programs in the past three years had employment income. Yet all were still extremely low income (below 125% of poverty).

There appears to be an opportunity for CEDA to improve the circumstances of our target population by backing policy changes that would increase wages and working in coalitions which support such policies.

Health

New Framework for Addressing Public Health

A new trend has emerged this year in the public health arena of Cook County. Community health needs assessments have adopted a focus on *health equity*. Providers and community partners are looking not only at the current demographics and health outcomes within their service area, but are carefully examining the *social determinants of health*.²⁹

²⁹ The US Center for Disease Control defines social determinants of health as “economic and social conditions that influence the health of people and communities. These conditions are shaped by the amount of money, power, and resources that people have, all of which are influenced by policy choices. Social determinants of health affect factors that are related to health outcomes. Factors related to health outcomes include:

- How a person develops during the first few years of life (early childhood development)
- How much education a person obtains
- Being able to get and keep a job
- What kind of work a person does
- Having food or being able to get food (food security)
- Having access to health services and the quality of those services
- Housing status
- How much money a person earns
- Discrimination and social support”

The current theory of public health, supported by a large body of scientific study, holds that biology (genes, age, gender, etc.) and health behavior (smoking, alcohol and drug use, exercise, etc) combined only account about 25 percent of the population health. “Social determinants of health represent the remaining three categories of social

CEDA views this development as an opportunity to forge new partnerships and coalitions in Suburban Cook County to address some of the societal and policy issues that contribute to poverty. Health systems generally enjoy more recognition and resources than do anti-poverty organizations. Focusing public conversation and resources toward social determinants of health will elevate awareness of disparities caused by poverty. As these disparities begin to be recognized as a public health matter, the motivation to correct them will increase.

Recently hospitals, health departments, and community organizations partnered in creating the Health Impact Collaborative of Cook County. The Health Impact Collaborative is made up of 26 hospitals, seven health departments and 100 community organizations, facilitated by the Illinois Public Health Institute. The Health Impact Collaborative of Cook County conducted three Community Health Needs Assessments in Cook County published in June, 2016, for the South Region, North Region, and Central Region. The assessments summarized the health needs and issues facing the communities of Chicago and Cook County and created implementation plans for how to address those community health issues. Additionally, the Cook County Department of Public Health conducted its own Community Health Needs Assessment which was published in December 2016 under the title “*WePlan 2020*”. All of these assessments were conducted using a framework of *health equity* and prioritizing *social determinants of health*.

The importance of using a health equity framework is described by Cook County Department of Public Health in the *WePlan 2020* Introduction. “The existence of high levels of social inequalities between groups with privilege and power and those without, results in inequities in health status between those groups at the population level. The consequences of these inequities are disparities in health outcomes including life expectancy, infant mortality, chronic diseases, injury (including violence) and behavioral health.”³⁰

The findings of all four of the Community Health Needs Assessments referenced above point out the regional disparities in Cook County and mirror the findings of CEDA’s recent Comprehensive Community Needs Assessment and annual updates of 2015 and 2016 regarding the poverty and racial make-up of Suburban Cook:

“There has been a significant net increase in the overall number of vulnerable populations, including children living in poverty, in Suburban Cook County.

- From 2000 to 2009-2013, the number of people living in poverty in Suburban Cook County increased by 71% (from 156,249 to 267,274 persons).

environment, physical environment/total ecology, and health services/medical care. These social determinants of health also interact with and influence individual behaviors as well.” Social determinants of health make up three-fourths of the factors determining the health of a population. From that perspective, health institutions are increasingly moving to a position that the best chance for improving health is addressing social determinants.

Source: CDC website “NCHHSTP Social Determinants of Health: Frequently Asked Questions”.

<https://www.cdc.gov/nchhstp/socialdeterminants/faq.html>

³⁰ Cook County Department of Public Health (2016), *WePlan2020*, Suburban Cook County Community Health Assessment and Community. Health Improvement Plan (unpublished document), Oak Forest, IL. Page 14.

- Poverty rates ranged from over 16% in the south district to 6% in the North district.
- The number of children living in poverty in Suburban Cook County more than doubled from 2000 to 2009-2013.
- 1 of every 4 children in the south district lives in poverty compared to 1 out of 10 children in the North district.
- Although there was very little population growth in Suburban Cook County, the racial/ ethnic composition changed drastically. The total minority population increased by over 30%, while the non-Hispanic White population decreased by 14%.
- The Hispanic population in Suburban Cook County grew by 46%, the highest rate of growth for racial/ethnic populations in the region. African-American populations grew by 17%. According to the 2010 Census, the Hispanic population exceeded the African American population in Suburban Cook County for the first time.³¹

Existing Disparities in Health Outcomes

Cancer is the leading cause of death in Suburban Cook County, but there are significant disparities, with the south district having the highest cancer mortality rate. Disparity is particularly acute for colorectal cancer. The age-adjusted mortality rate for colorectal cancer for African Americans was nearly 70% higher than that of Whites. The mortality rate for breast cancer is 40 percent lower in the north region than in the South.³²

Coronary heart disease is the second leading cause of death, but the mortality rate has dropped with improved care. Also the mortality rate of strokes (the third leading cause of death) has decreased in the south district.

African Americans are more than twice as likely to die from diabetes-related causes as their White counterparts in Suburban Cook.

The suicide rate among Whites is more than double that of African Americans. But African American suburbanites are more than 12 times and Hispanics almost 3 times more likely to be victim of homicide than White suburbanites. The homicide rate in the southern suburbs was more than twice that of the average rate for Suburban Cook County.

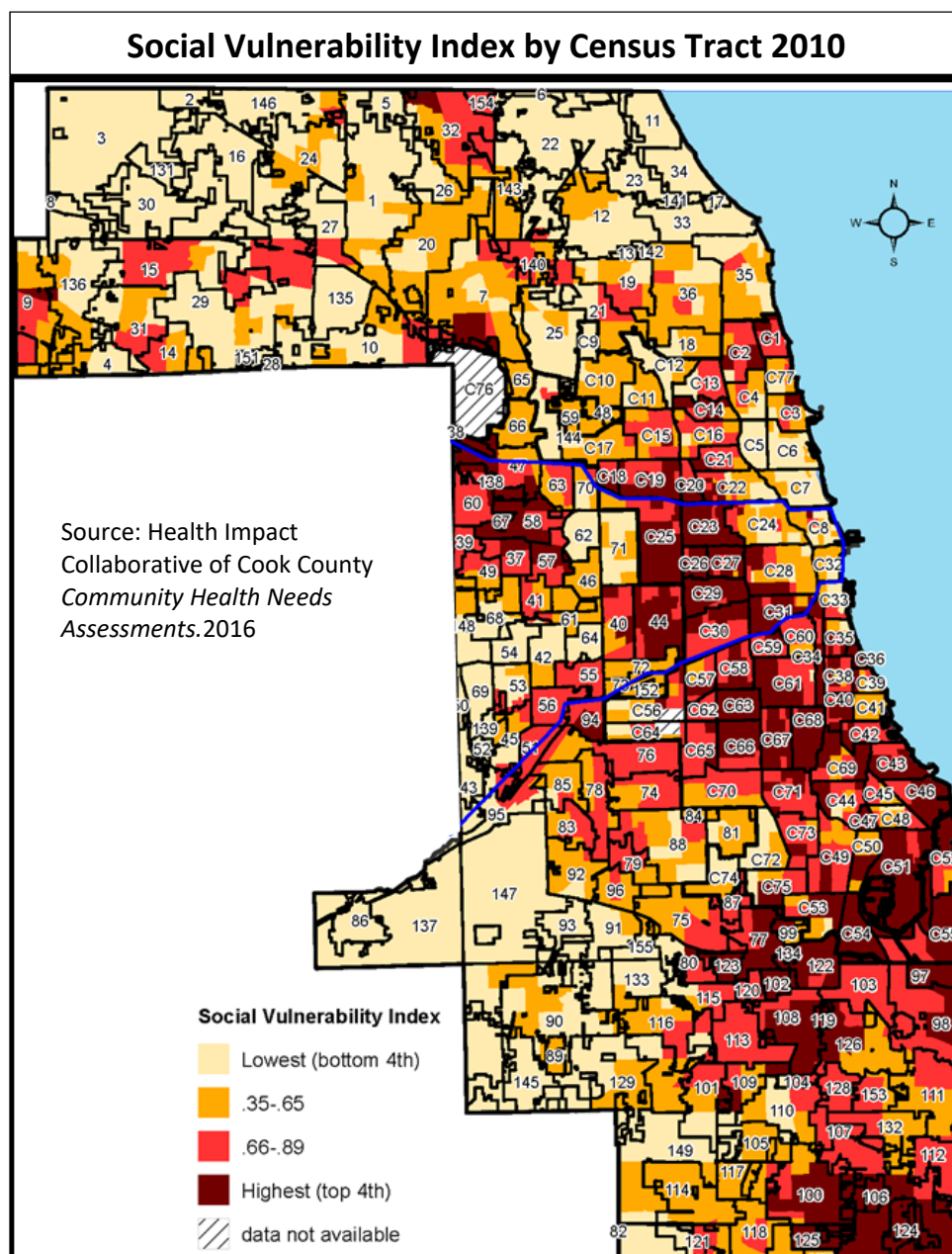
Teen birth rates are decreasing in Suburban Cook County for all race and ethnic groups except Asians. Infant mortality is 4 times higher among African Americans than Whites.

There is also disparity in the insured rates of Cook County racial/ethnic groups. In 2015, only 8 percent of Whites and 7 percent of Asians were uninsured, compared to 12 percent uninsured among both African American and Hispanic residents.

³¹ Ibid, page 34.

³² Ibid, page 34.

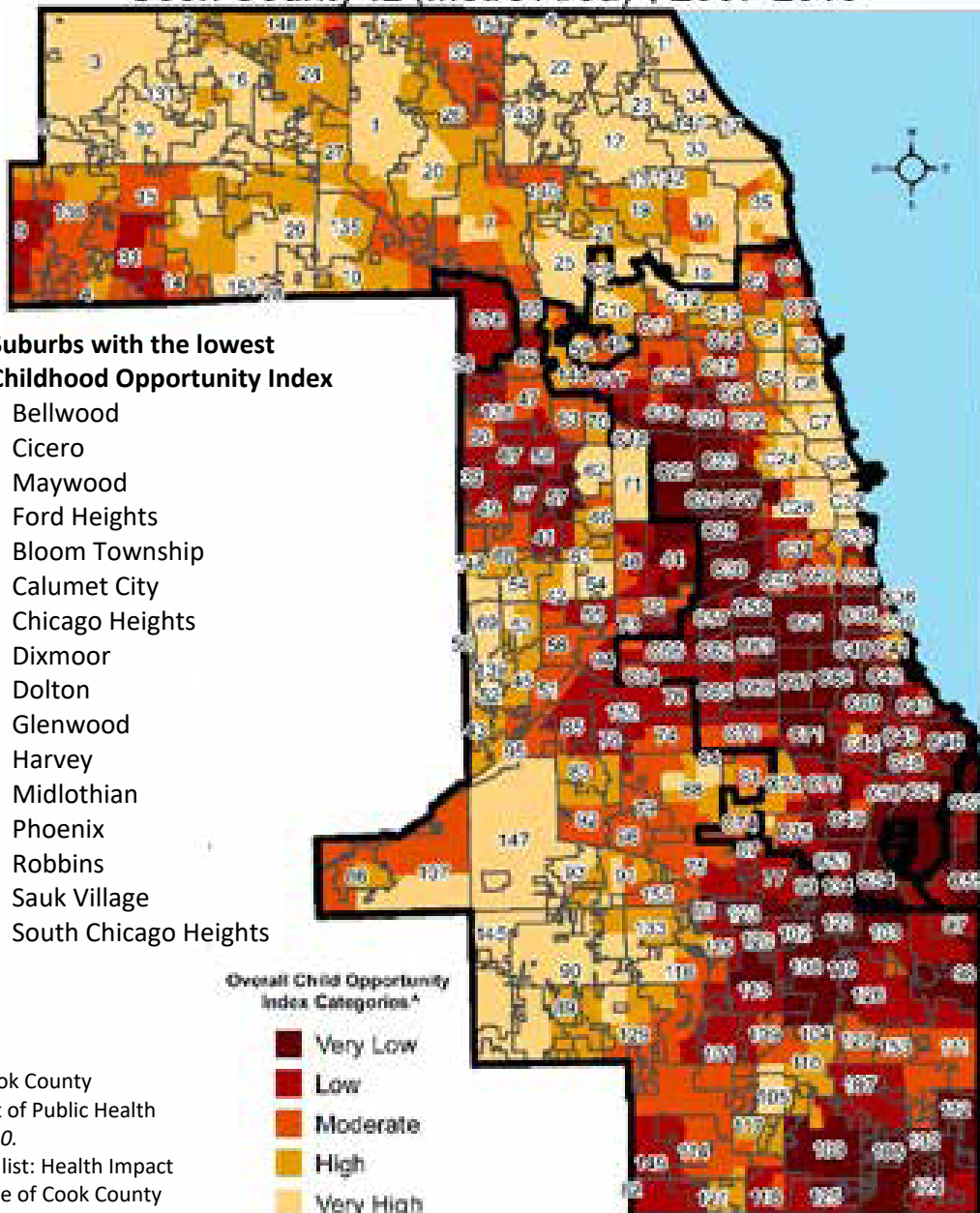
The geographic distribution of risk and opportunity across Cook County is displayed in the maps of Social Vulnerability³³ and Childhood Opportunity³⁴ by census tract on the following pages, reprinted here from the Health Impact Collaborative of Cook County Community Health Needs Assessments 2016 and *WePlan 2020*.



³³ Social Vulnerability Index, calculated by Center for Disease Control, measures demographic and socioeconomic factors that affect the resilience of communities to deal with a disaster.

³⁴ The Child Opportunity Index is a measure of relative opportunity across all neighborhoods (e.g., census tracts) in a metropolitan area. The index is calculated based on indicators in three opportunity domains: Educational Opportunity, Health and Environmental Opportunity, and Social and Economic Opportunity.

Childhood Opportunity Index by Census Tract Cook County-IL (Metro Area)*. 2007-2013**



Sources:

Graphic: Cook County
Department of Public Health
WePlan 2020.

Community list: Health Impact
Collaborative of Cook County
*Community Health Needs
Assessments*:

Recent Developments

The health improvement agenda laid out by the *WePlan 2020* process identifies areas where the County and its partners will apply their efforts and resources in the coming years. It is important for CEDA to be aware of these in order to coordinate and avoid duplication of strategies and services.

Three priority health conditions were prioritized, with goals set for each:

Health Equity GOAL: Reduce structural racism, a root cause of health inequities, and advocate for pro-equity policies on economic development, the built environment, transportation, income and wage disparities.

Chronic Disease GOAL: Reduce inequities and the burden of chronic disease by cultivating environments, healthcare systems and a culture that promote health.

Behavioral Health GOAL: Support and enhance the mental health and well-being of all Suburban Cook County residents.

The plan goes on to lay out specific strategies that will be applied to advance the goals. Measureable indicators and objectives were identified for each of the strategies.

Health Equity

Outcome objective 1: By 2020, reduce disparity in life expectancy by 10%.

- Impact Objective 1: By 2018, reduce by 5% the percentage of households whose housing costs are 35% or more of household income.
- Impact Objective 2: By 2018, reduce the unemployment rate by at least 10%.
- Impact Objective 3: By 2018, reduce the percentage of persons age 25 or older with less than a high school education by 10%.

Chronic Disease

Outcome Objective 1: By 2020, reduce the obesity prevalence by 10%.

- Impact Objective 1: By 2018, decrease the percentage of adults who report consuming less than five fruit and vegetable servings by 5%.
- Impact Objective 2: By 2018, increase the percentage of students who were physically active for at least 60 minutes per day by 10%.

Behavioral Health

Outcome Objective 1: By 2020, reduce hospitalizations due to behavioral health disorders by 10%.

- Impact Objective 1: By 2018, reduce the number of days in the past 30 days that adults reported their mental health as not good by 10%.

The Affordable Care Act dramatically reduced the number of uninsured people in Cook County. Most of CEDA's target population now qualifies for CountyCare if they do not have private insurance. But with other disparities as identified above, CEDA's vision and dental programs are still needed to fill gaps in coverage. Service providers and residents alike have expressed that low-income families need these services.

Conclusion

CEDA has an opportunity to broaden its impact on poverty in Suburban Cook County by partnering with the Health Care Network. A new focus on social determinants by the public health sector means a new focus on the cause and conditions of poverty. Building stronger collaborations with hospitals and health systems could allow greater leveraging of resources and influence to combat poverty.

Crosswalk of Challenges in Addressing Health Equities and Addressing the Causes and Conditions of Poverty

The quotes below about difficulties of addressing social determinants are taken from the *WePlan 2020* by Cook County Department of Public Health. They resonate with the same challenges of anti-poverty work.

“First, public health practice has tended to focus on risk factors and behaviors despite the growing evidence that inequalities in income, wealth, power, and status are the root causes of health inequities. Tackling the root causes in the social structure requires changing use of resources, and most importantly transforming the accepted wisdom about where health and wellbeing comes from and what creates it.”

Parallel: Antipoverty practice and policy in America has similarly tended to *focus on behaviors*. Increasingly, public assistance is tied to work requirements with punitive intentions. Most poverty-fighting efforts are specific programs of assistance or remedial training/education, ignoring the evidence of societal *inequalities* that create and sustain the condition and prevalence of poverty. For antipoverty efforts to be successful it will require *transforming the accepted wisdom* about where economic stability and sustainability come from and what creates it.

“Second, most existing evidence on the effectiveness of interventions focuses on behavioral risk factors, and clinical interventions.”

Parallel: Most existing evaluation of antipoverty programs focuses on short-term crisis remediation; on the number of clients served and total funds distributed.

“Third, there is disagreement and a wide range of readiness among local public health practitioners about how to apply the social determinants of health approach recommended by Healthy People 2020 and outlined by the WHO [World Health Organization].”

Parallel: Certainly there is disagreement as to how to combat poverty. But what about readiness to apply a recommended approach? In this regard, public health is ahead of the antipoverty sector, due principally to its far superior data and science and the unifying voice of the World Health Organization. Antipoverty efforts lack one entity of similar esteem. There is not an evidence-based framework for combating poverty that has been proffered by a widely recognized authority.

“Fourth, the media tends to present health as a matter of lifestyle, individual behavior.”

Parallel: Similarly, poverty is viewed by many as a consequence of personal decisions, ignoring the socioeconomic environment and systems that allow poverty to continue.

This analysis reinforces the shared mission of CEDA and the public health network. From it we see that health equity work *is* antipoverty work. The success of one will be propelled by the efforts of the other. CEDA has the opportunity to contribute its 50 years of experience working with these issues. As CEDA

helps the public health partners in their health agenda, it will be leveraging the public health network as a powerful force to address the causes and conditions of poverty.

Nutrition

Food Insecurity

Food insecurity impacts 12.6 percent of Cook County households, or 661,630 people.³⁵ Approximately 232,000 of them are in suburban Cook County.³⁶

Food insecurity, defined by USDA as a household-level economic and social condition of limited or uncertain access to adequate food, is associated with a variety of health and behavioral problems. A wide body of health and education research makes this connection. Food insecurity effects child health and development. In fact, food insecurity has been documented to damage children's brain development before they ever enter a classroom and leave them cognitively and physically behind their food-secure peers. Older adults are especially vulnerable. If living with food insecurity, a senior citizen will have much greater chance (between 40 and 53 percent) of heart attack, asthma, or congestive heart failure.³⁷

Service Gaps

The latest Community Health Needs Assessment by the public health department described deficiencies in Suburban Cook County's food access. "Many community environments do not support equitable access to and availability of high quality, nutritious and affordable food, tobacco-free environments and quality health care, as well as opportunities or safe places for physical activity. Several low-income, predominantly African-American, communities in [Suburban Cook County] are low food access areas, where high-calorie, high-fat foods are more readily available." ³⁸

From focus group participants, CEDA became aware of a growing number of communities without access to full-service supermarkets.

The South suburbs have the least access to full-service chain supermarkets per person³⁹, and a high density of corner stores with few that carry more than 10 produce items or healthy food options⁴⁰. This,

³⁵Feeding America, Map the Meal Gap. Retrieved from <http://map.feedingamerica.org/county/2015/overall/illinois/county/cook>

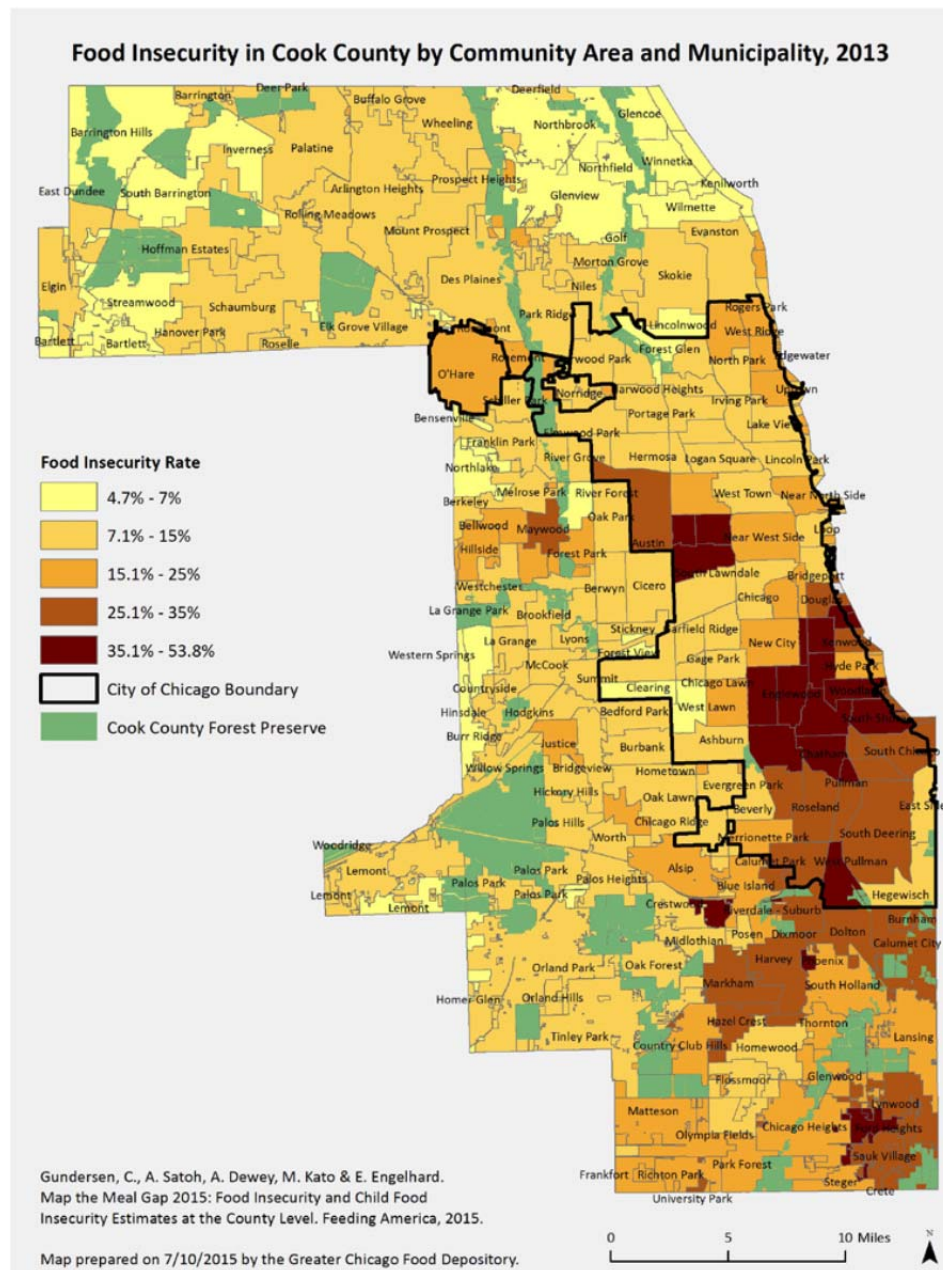
³⁶ Based on author's analysis of Cook County population at or below 150 percent to of poverty, this population resides 65% in the City of Chicago and 35% in suburban Cook.

³⁷ Greater Chicago Food Depository and Cook County Government, *Cook County Food Access Plan 2015*. Retrieved from www.chicagosfoodbank.org/wp-content/uploads/2016/10/Cook_County_Food_Access_Plan.pdf

³⁸Cook County Department of Public Health (2016), *WePlan2020*. Suburban Cook County Community Health Assessment and Community Health Improvement Plan (unpublished document), Oak Forest, IL. Page 58.

³⁹ Block, D. R., Bisegerwa, J., Bowen, K., Lowe, B., Owens, J., Sager, N., & Ssepuuya, F. (2012). Food access in suburban Cook County. Chicago, IL: Chicago State University Neighborhood Assistance Center Cook County Health and Hospitals System, Cook County Department of Public Health.

combined with high concentrations of poverty, makes food insecurity particularly a concern in the south region of Suburban Cook. Communities such as Ford Heights, Robbins, Phoenix, Harvey, and Riverdale have food insecurity rates (33 to 50 percent) that are more than double the statewide rate (13.6 percent).⁴¹



⁴⁰ Block, D. R., Odoms-Young, A., Zenk, S., Chavez, N., Owens, J., Adamczyk, K., . . . Lowe, B. (2014). An assessment of corner stores in suburban Cook County, Illinois. Chicago: Cook County Department of Public Health. Retrieved from www.cookcountyhhs.org/wpcontent/uploads/2013/12/Item-VIIA-Corner-Store-Report-10-31-14.pdf

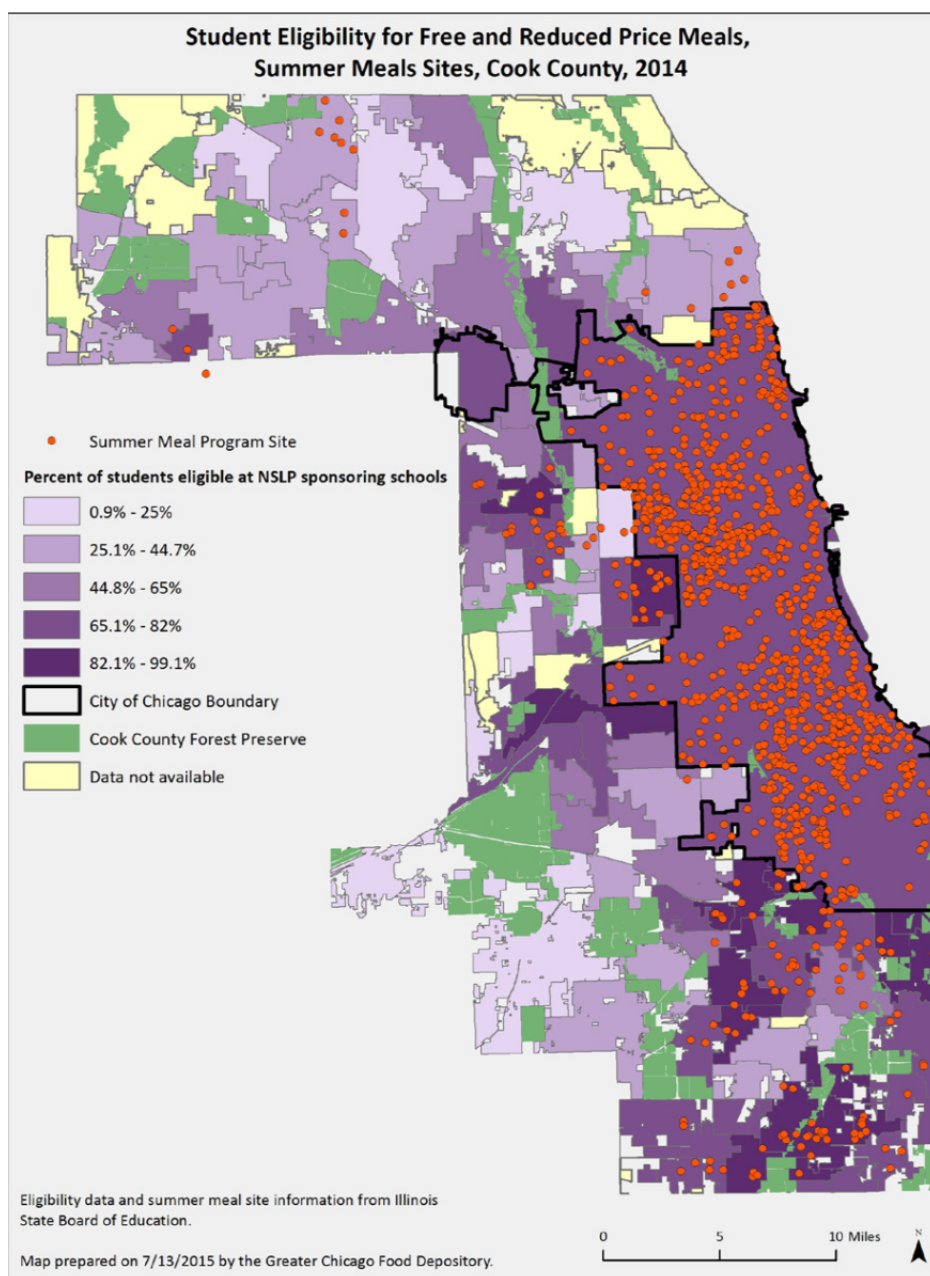
⁴¹ Greater Chicago Food Depository and Cook County Government, *Cook County Food Access Plan 2015*.

A recent report from a Cook County government and non-profit collaboration revealed that there are resources working against hunger in the county, but Suburban Cook is underserved.

*“Many additional local government and direct nonprofit hunger-relief organizations are active across the county as well, including Catholic Charities, AgeOptions, Chicago’s Department of Family Support Services, many suburban townships, and more. **The majority of social services infrastructure tends to be focused in the central city** where it was historically needed, however, **resulting in gaps between need and programmatic responses in the suburbs.**”⁴² [emphasis added].*

One example of the gaps between needs and programmatic response in suburban Cook is seen in the availability of summer meal programs for suburban school children as compared to school children in the City of Chicago. Only 165 Summer Food Service Programs were open for 175,000 qualified students in the suburbs whereas in the City of Chicago, there were 1004 sites for the 349,000 eligible students. Chicago’s low-income families had one program per 347 children. Suburban Cook had one program per 1,061 children.

⁴² Greater Chicago Food Depository and Cook County Government, *Cook County Food Access Plan 2015*.



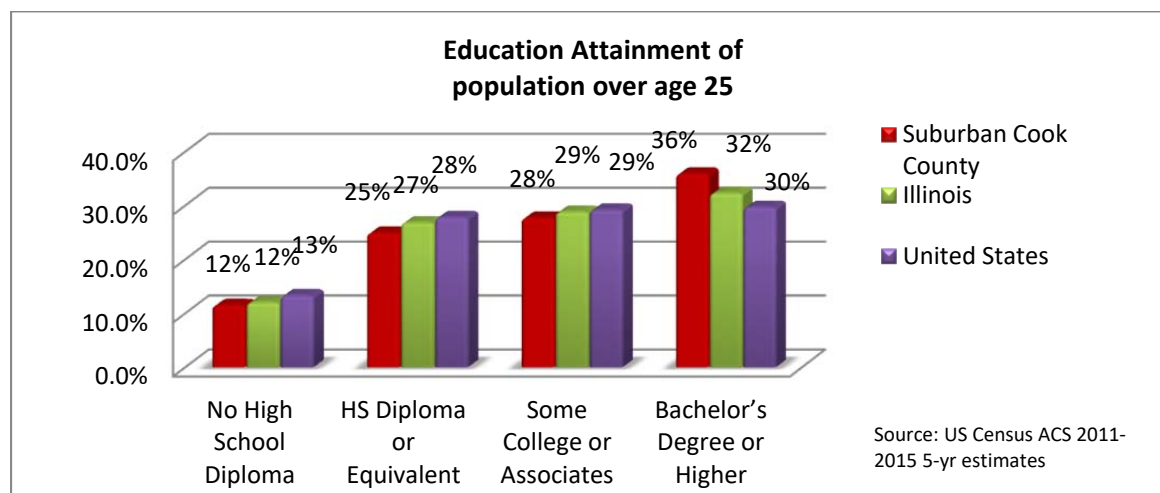
Conclusion

Food insecurity continues to be a need in the Suburban Cook County with over 200,000 individuals identifies as food-insecure. With persistent service gaps in the suburbs, it is important for CEDA to continue to efforts to combat food deserts (communities without access to full-service supermarkets). There appears to be an opportunity for CEDA to broaden its impact by taking a more active role in existing collaborations addressing food access. In addition to the Cook County Food Access Task Force formed in 2015, there are new opportunities to build collaboration with hospitals and health providers. CEDA's involvement in these collaborations will help ensure that resources are better coordinated in Suburban Cook County.

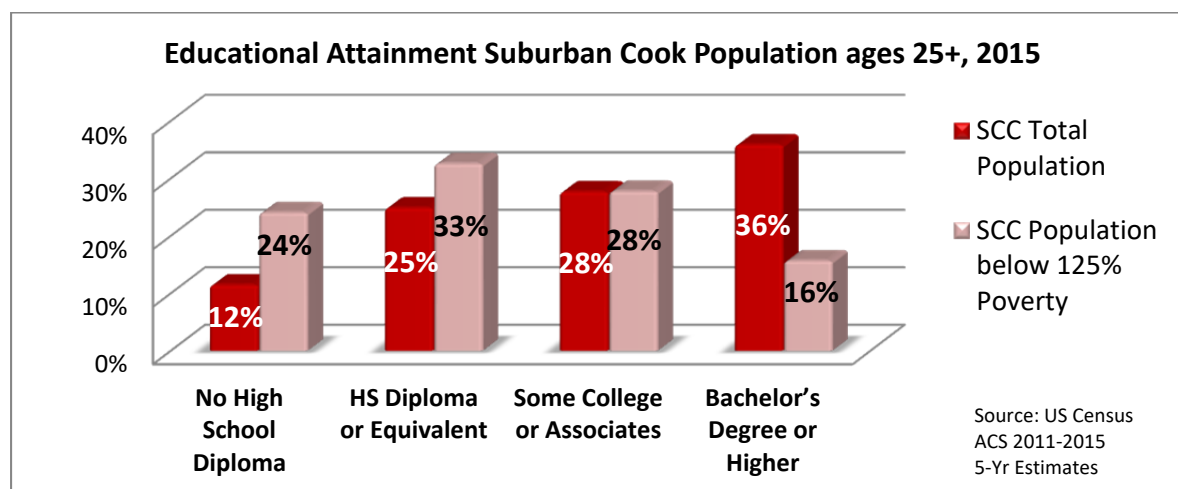
Education

Overview of adult educational attainment

Suburban Cook County has a higher attainment of education than does the whole County, State, or Nation. Less than 12 percent are without at least a high school diploma or equivalent. A full 36 percent of the adult population of suburban Cook has completed a 4-year college degree or higher. That is double the US average of 18 percent.



However, the educational attainment level is very different at the lower end of the economic spectrum. The population with incomes below 125 percent of the federal poverty guideline has a lower educational attainment than the population as a whole.



Those who had no high school diploma comprise a far greater share of the low-income population than their share of the general population. Those with a high school diploma and no college are overrepresented to a lesser degree. Those with some college but no degree make up the same portion of both the general population and the low-income population. Those with a bachelor's degree or

higher comprise a much smaller share of the low-income population than that of the general population. In Suburban Cook, people with low incomes (at or below 125 percent of the Federal Poverty Guideline) are twice as prone to not have completed high school. Among the public at large, an adult is 225% more likely than low-income adults to have a college degree. The same pattern can be found for low-income people across Illinois and the United States.

Existing Disparities in Suburban School Districts

Examining the data coming out of the 140 school districts in Suburban Cook County reveals the disparities between communities of concentrated poverty and concentrated wealth. School district statistics also show the correlation between wealth and race in Suburban Cook County.

Getting access to quality public education depends on where you live in suburban Cook County. Following the pattern of racial and economic housing segregation in the county, the student bodies of these districts vary greatly in terms of racial composition and household income level.

There are 140 school districts in the county and nearly 600 schools. Students from 542 schools in 115 different elementary districts will feed into 60 high schools operated by 28 separate high school districts.

The educational success⁴³ of a district corresponds very closely to the affluence of its students.⁴⁴ Suburban elementary school districts in 2016 had ranged from having 7 percent of enrolled students, to 79 percent of enrolled students “Ready for Next Level”.⁴⁵ The graph below (Figure EDU1) demonstrates the overall relationship between higher achievement in “Ready for Next Level” and in the percent of non-low-income students. As a rule, higher achieving school districts have a smaller proportion of low-income students. The evidence indicates that the quality of education students receive depends on how much money their family has.

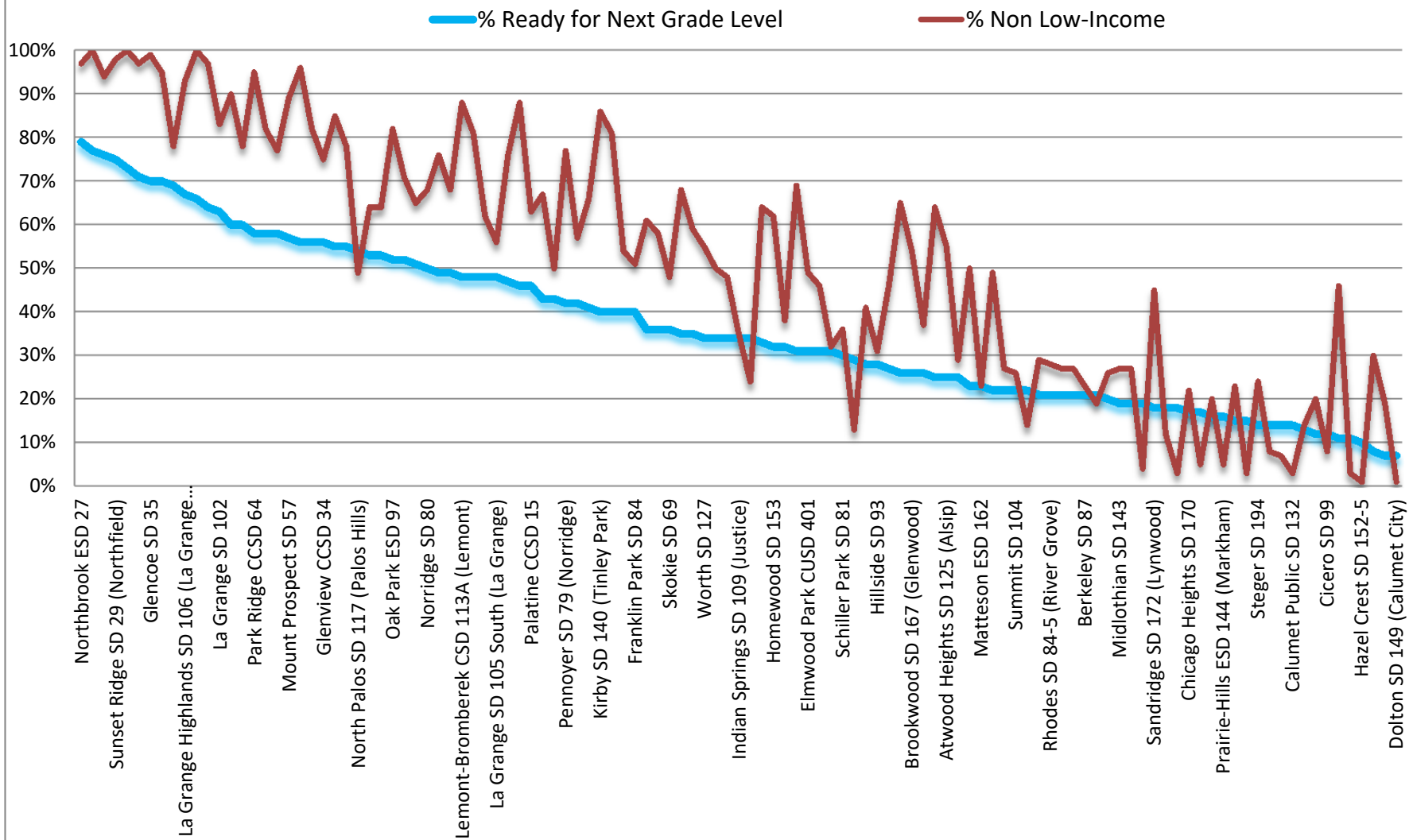
The evidence further seems to indicate that how much money families have corresponds to their race. Figure EDU2 graphs the percent of low-income students and the percent of minority students in each district. The data in the graphs is reported at a district level, not by individual school. The complete 2015-2016 data for Suburban Cook elementary and consolidated school districts can be found in the table in Appendix 1.

⁴³ This report measures success for elementary school districts by the district’s percent of students “ready of next grade level” per the PARCC performance assessments reported by Illinois Board of Education in the “Illinois Report Card” database. <https://www.illinoisreportcard.com>

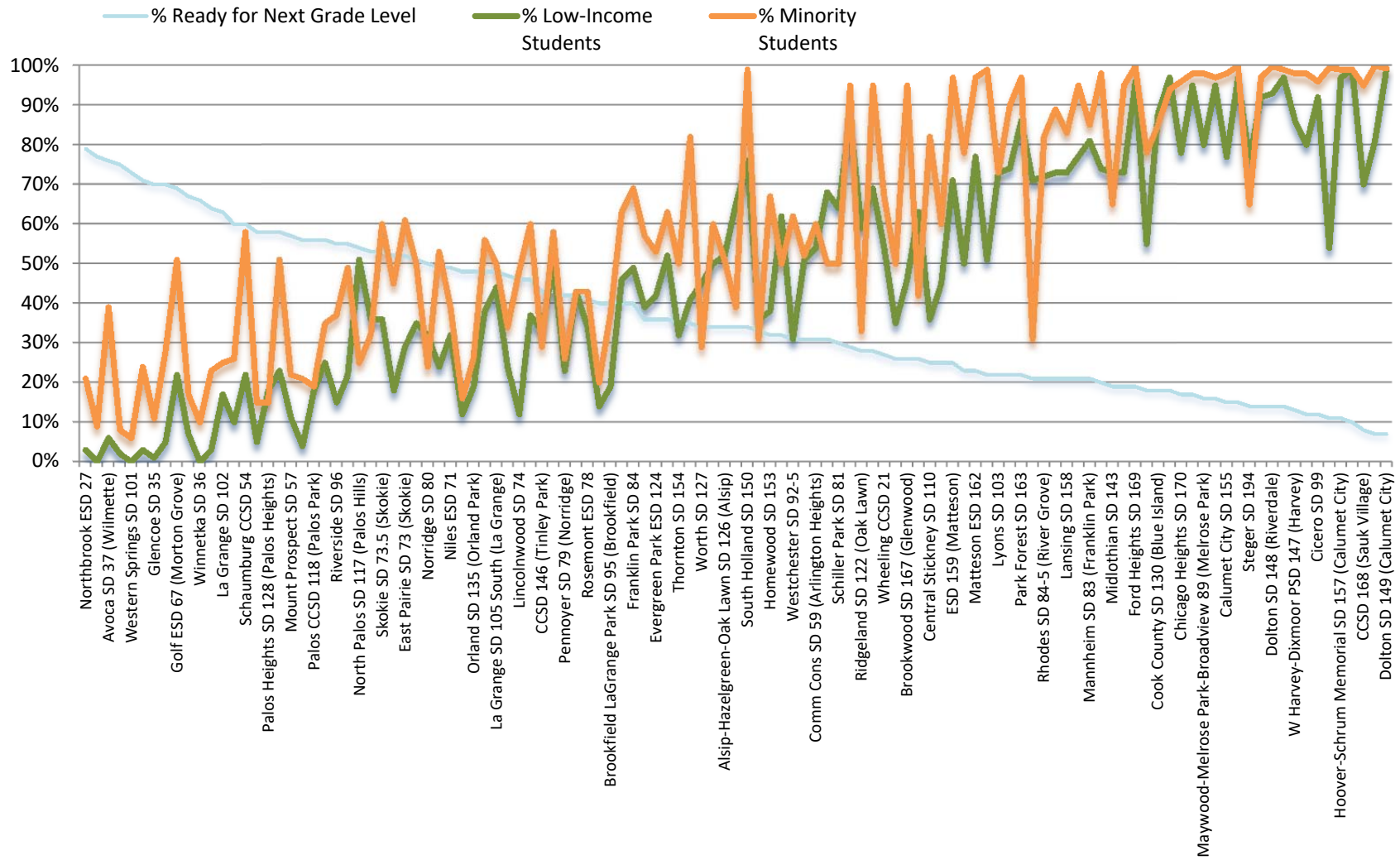
⁴⁴ This report is measures relative poverty level of the student body by the district’s percent of Low Income Students report in the “Illinois Report Card” site. Low Income students are defined by Illinois Board of Education as students who are eligible to receive free or reduced-price lunches, live in substitute care, or whose families receive public aid.

⁴⁵ Author’s analysis of district summary data posted by Illinois State Board of Education. <https://www.illinoisreportcard.com>

**Figure Edu 1: Correlation between “Ready for Next Level” and Income Level
Suburban Cook County Elementary School Districts**



**Figure Edu 2. Correlation of Percent Low-Income to Percent Minority Students
Suburban Cook County Elementary School Districts**



The disparity of Suburban education continues through the high schools. Educational success for high school districts can be evaluated and compared using the metrics of the percent of students determined to have attained “College Readiness”. College readiness results in high school districts range from a low of 12 percent (Thornton Township High School District 205) to a high of 92 percent (New Trier Township High School District 203). The statewide average College Readiness in Illinois is 46 percent.

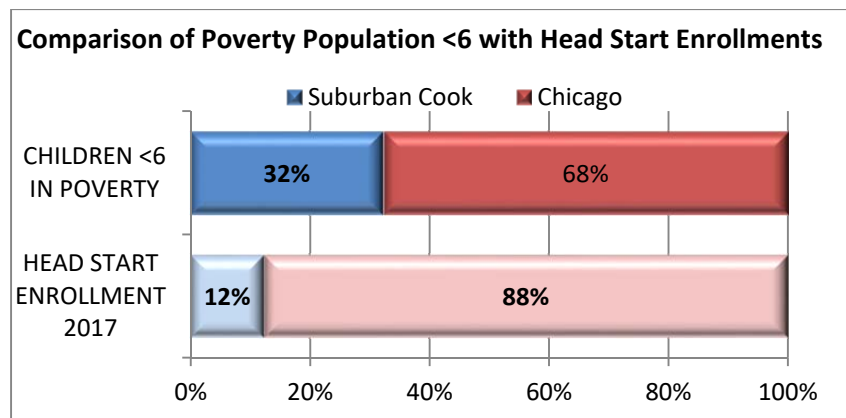
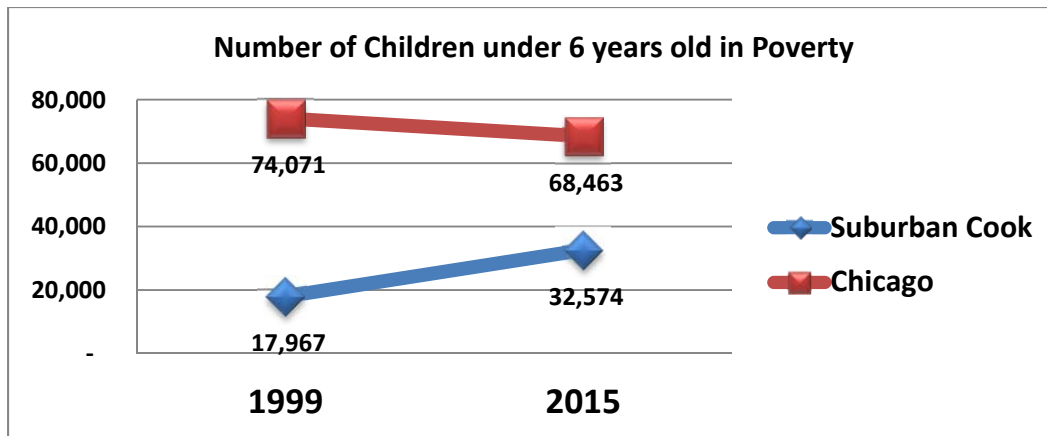
As presented in CEDA’s Community Needs Assessment update report from 2016, high-achieving districts are found primarily in the North Region. Low-performing districts cluster in the South Region. The West Region contains districts achieving various levels of success. The regional average of college readiness in the North is 68 percent with results by school district ranging from 57 percent to 92 percent. By contrast, the regional average college readiness of the South is 30 percent, less than half the rate of the North Region. High school districts in the South have results ranging from 12 percent to 55 percent of students college-ready. The West Region, with a college readiness average of 49 percent, has a college readiness range among its high school districts from a low of 17 percent to a high of 69 percent of student.

Early Childhood Education

Head Start programs are the recognized national resource for helping disadvantaged children to be prepared for kindergarten. Evidence shows that Head Start helps young children from low-income families prepare to succeed in school through local programs. Head Start and Early Head Start programs promote children's development through services that support early learning, health, and family well-being.

It is observed that the funded Head Start and Early Head Start slots in Cook County fall disproportionately within the Chicago of Chicago. Based on decennial census data from 2000, 80 percent of Cook County’s eligible children lived in Chicago. However, the distribution of eligible children has shifted dramatically in the past 17 years. The latest US Census estimates show that Chicago now accounts for less than 68 percent of the county’s eligible children. In 2017, 88 percent of the nearly 18,000 Head Start enrollments in Cook County were in the City of Chicago. Suburban Cook children accounted for 12 percent of enrollments.

Between 1999 and 2015, the number of Suburban Cook County children under 6 years old living in poverty nearly doubled, growing from 17,967 at the close of the millennium to 32,574 in 2015. Suburban children need an equitable share of the available child development resources for low-income communities. It is vital that the federal funding formulas are kept current to reflect the changing landscape of poverty in Cook County.



For low-income parents to take advantage of the programs, the centers need to be accessible. Yet Head Start sites are sparsely distributed in the suburbs. There are many high-poverty suburbs without a Head Start Center. These under-served communities include Robbins, Dixmoor, Midlothian, Crestwood, and many others. The map on the follow page shows the large geographic gaps in suburban head Start Centers.

Legend:

- Head Start
- Early Head Start
- Head Start and Early Head Start
- Cook County Line
- Chicago City Limit

The map shows a high concentration of Head Start and Early Head Start programs in the Chicago city limit, particularly in the North Side and South Side areas. Programs are also distributed throughout Cook County, with a notable presence in the western and southern parts of the county. The map includes labels for various cities and towns, as well as major highways.

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Current initiatives

A collective impact initiative in Evanston is making strides to address inequity in our community by pulling together our community's resources to ensure that each of our children has the opportunity to achieve their potential." Evanston Cradle to Career is a collaborative effort of 40 partner organizations that became a funded Neighborhood Network of United Way in 2015. Partners include the City of Evanston, Districts 65 and 202, McGaw YMCA, the YWCA, the Evanston Community Foundation, Northwestern University, Evanston Hospital and many others.

Cradle to Careers Evanston has been able to increase reading activities in community summer programs. They arrived at consensus for a definition and matrixes for measuring of "kindergarten-ready." This is being shared to all Evanston area preschool providers. Plans for improving data gathering regarding preschool background of the enrolling kindergartener will enable allow tracking of successful early childhood programs and sharing of best practices to all preschool providers.⁴⁶

Conclusion

It is widely accepted that *improving education is a strategy for fighting poverty*. It should also be recognized that *fighting poverty is a strategy for improving education*. The research shows that the child's poverty status is the strongest predictor of academic success.

Child poverty in America, and particularly in Suburban Cook County, continues to grow. As long as poverty remains high, schools will struggle to succeed. "Today, low-income students are four and a half times more likely to drop out of high school, and even those who are academically proficient are far less likely to complete college. The gap in SAT scores between wealthy and poor students has grown by 42% in the last two decades."⁴⁷

The CEDA strategy of providing college scholarships and supporting certification training for low-income students remains sound. Recent program improvements connect Skill Training applications to job counselor first and carefully examine if the certifications CEDA is supporting will be for jobs with likelihood to continue paying a living wage. There may be additional opportunities to improve the results: Scholarship recipients could be connected to financial counselors early on so they are prepared to manage any college debt they incur.

CEDA has opportunity to improve its impact in the community by participating in existing efforts, and helping organize new initiatives, to close the achievement gap between poor and affluent students. The evidence-based strategies adopted by the Cradle to Careers initiative in Evanston are a model which may be replicated in other communities in Suburban Cook County which are challenges by high concentrations of poverty and low educational achievement.

⁴⁶ From interview the author conducted with Sheila Merry, Executive Director of Cradle to Careen, Evanston. May 31, 2017

⁴⁷ Birdsong, Kristina; Scientific Learning January 26, 2016, "10 Facts About How Poverty Impacts Education". <http://www.scilearn.com/blog/ten-facts-about-how-poverty-impacts-education>

Transportation

Access to public transportation is a mixed bag in Cook County. Within the city of Chicago and the closer suburbs, bus and rail service is generally dependable and plentiful. And although riders complain of the frequent fare increases, public transportation remains much cheaper than owning and operating a personal vehicle. But once you venture into the further suburbs, transit service dwindles quickly. Some businesses and residences are miles from a bus stop. The buses run at infrequent intervals and limited routes. Later in the evening and during the night there is no service in many areas of the county.

Focus groups attendees tell CEDA of trips to health providers or social service agencies in other suburbs that can take two to four hours on a series of buses. Key informants told CEDA that transportation is constant and sizable challenge for their clientele.

“Transportation is always a problem in the suburbs.”

– Jennifer Hill, Executive Director of Alliance to End Homeless in Suburban Cook County

“One client in Lansing called us the morning of her court date that she could not make her appearance because she did not have the \$25 she needed for an Uber to get to South Holland.”

– Kari Beyer, Senior Attorney with Legal Aid Foundation

“Transportation is a huge challenge.”

- Marcia McMahon, Regional Chief Professional Officer for the United Way North-Northwest

“The problem [transportation] never goes away. It’s been the same since I started in 1997.”

- Maya Hardy, Chief Professional Officer for United Way’s South-Southwest

“What can help these communities? Good schools; some kind of economic engine; access to transportation routes...”

- Robyn Wheeler Grange, District Director for Congressman Bobbie Rush.

Lack of transportation options adds to the chaos of raising a family in poverty. Not only is it very difficult for the household to juggle available resources to get from here to there, but it also puts a burden on service providers. More than a third of the time, when CEDA WIC customers miss an appointment it is because of transportation.⁴⁸ Those un-kept appointments translate into lost productivity for agency staff.

⁴⁸ Results from 5,650 responses to WIC participant surveys collected in 2017:

5. If you had to miss appointments, what was the main reason why? (mark all that apply)

a. Childcare problems	1060	19%
b. Conflict with work or school schedule	2280	40%
c. Scheduled appointments don't work for me	520	9%
d. Transportation problems	1970	35%
e. Other (please specify)	614	11%

CEDA staff has witnessed firsthand why transportation is a major consideration for families accessing services. A family arrived at the Harvey WIC clinic for a scheduled appointment. “The 3-year-old boy came through the door carrying his own car seat, while mom toted the diaper bag and the baby in an infant car carrier. You could tell he was practiced at this.” Staff learned from the customer that ride-share would not pick them up without car seats, which the ride-share company does not provide. Passengers have to provide their own.⁴⁹

After the appointment, the family walked to the grocery store with their vouchers. Then they walked back to the clinic, the preschooler still toting his car seat on his head. Why not get picked up at the grocery store? The mom explained that they charge more to pick you up at a different location from where they drop you off. Regardless of the extra effort, they trekked back to the WIC clinic in order to save a couple dollars.

Witnessing or hearing told these day-to-day struggles of getting around Suburban Cook County without a car drives home the extraordinary accommodations that low-income families must make to get around in Suburban Cook County. The problem is exacerbated by loss of full-service grocery stores from low-income suburbs. Participating WIC mothers must travel further to find stores that carry a variety of nutritious food items covered by their vouchers. In many cases, they have young infants who could be exposed to health risks on public transit.

Interviews with hospital social workers informed CEDA of additional transportation needs in the county. Advocate South Suburban Hospital in Hazel Crest identified that many patients have problems with transportation for aftercare. Their health outcomes are threatened by being unable to get to follow-up doctor appointments. Dialysis treatments which may be scheduled early in the morning or late in the day can leave patients stranded for transportation because medical transport companies only operate during limited hours, according to a social worker Northwest Community Hospital in Arlington Heights. Low-income patients often do not have the money or support network to overcome these challenges.

Conclusion

There are very few sources of transportation help for low-income suburban residents. Social service agencies may give out bus passes, but usually just for clients to get back and forth for their appointments. CEDA’s auto repair program is helping those who do own vehicles to keep their cars drivable. This has proved very beneficial for hundreds of families.

There are opportunities for CEDA to have greater impact assisting with transportation challenges. Exploring ride-share subsidies or other creative solutions may prove valuable in improving access to support services, health care, and other resources.

⁴⁹ Interview with Margaret Saunders, Program Director for CEDA WIC

Summary and Key Findings

The updated assessment of CEDA's service community does not show significant change in the priority needs identified from last year's assessment. These include Housing, Jobs, Education and Training, Access to Healthy Food, Transportation, and Affordable Health/Dental Care. New information reveals several opportunities for CEDA to expand its impact through involvement in collaborative efforts in Suburban Cook County, and through new initiatives. The data also show that CEDA's current programs continue to be important for addressing unmet needs.

Rental prices are putting increased pressure on low-income families, making it more difficult to find and maintain affordable housing. There appear to be opportunities for CEDA to design additional direct support programs. There are also existing housing coalitions working on housing issues. Their results could be improved with CEDA's deeper involvement and support.

Although the unemployment rate has dropped in the past year, many people continue to need employment programs for job readiness, training, placement, and follow-up support. CEDA's employment program continues to be a needed service. There appears to be need for additional services for the reentry population (formerly incarcerated) and for disengaged youth.

Exciting new opportunities are arising for CEDA to enter new collaborations with hospitals and health systems in Cook County. A new focus on social determinants by health providers logically would prompt the creation of partnerships with social service providers and anti-poverty organizations. CEDA could greatly expand its impact through such collaborations. Despite expanded Medicaid and other elements of the Affordable Care Act which have helped the low-income population, access to health and dental care is documented to be an ongoing problem in disadvantaged communities. CEDA's vision and dental assistance programs should continue to help address this problem.

Limited food access continues to affect the lives of a 232,000 suburban residents. Several low-income communities have lost major grocery stores in the past couple years, further weakening access to healthy foods. CEDA's family nutrition program, which contracts with the food depository to send fresh produce to food pantries, continues to address an important need. Updated community information shows a potential for CEDA to broaden its impact by taking a more active role in existing collaborations addressing food access.

Educational disparities that exist in the public schools of Suburban Cook have been discussed in CEDA's prior Community Needs Assessments. CEDA's scholarship program continues to be an important response to the achievement and opportunity differences between low-income communities and more affluent communities. There are opportunities for CEDA to assist in collective impact initiatives that will address the education gap between low-income and middle-class students.

The updated assessment revealed additional transportation barriers in suburban Cook, as well as an opportunity for CEDA to address those barriers. CEDA's auto repair program helps hundreds of households. However, for the thousands of households without cars, a different solution is needed. Stakeholders, especially health providers, describe a need to helping with ride-share service costs. This may be an opportunity to CEDA to expand the success of its transportation supports.

In 2017 CEDA updated the Community Needs Assessment for suburban Cook County by focusing on qualitative data provided by Key Information Interviews and Focus Groups of low-income residents. using interviews with 42 key informant representing Congressional offices, Townships offices, United Way, other private nonprofits, health providers, housing and education advocates, and agency staff. See Appendix 3 for a list of interviewees.



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Appendix 1

Suburban Cook County Public Elementary/Middle School Districts				Report from Illinois Report Card 2015-2016				
Illinois State Board of Education https://www.illinoisreportcard.com/								
North Region	Total Enrollment	# of Schools	% Low-Income Students	% Limited-English Proficient Students	% Minority Students	% Ready for Next Grade Level	Instructional Spending per Pupil	Operational Spending per Pupil
Arlington Heights SD 25	5,393	9	3%	9%	23%	64%	\$7,734	\$12,610
Avoca SD 37 (Wilmette)	728	2	6%	10%	39%	76%	\$10,291	\$19,576
Comm Consolidated SD 59 (Arlington Heights)	6,902	14	54%	35%	60%	31%	\$8,115	\$13,898
Comm Consolidated SD 62 (Des Plaines)	4,810	11	50%	32%	58%	43%	\$10,140	\$16,578
East Maine SD 63 (Des Plaines)	3,565	7	50%	36%	65%	34%	\$7,498	\$12,443
East Pairie SD 73 (Skokie)	521	1	29%	22%	61%	52%	\$8,697	\$13,749
Evanston SD 65	7,805	15	38%	12%	56%	48%	\$8,519	\$14,150
Fairview SD 72 (Skokie)	701	1	23%	11%	51%	58%	\$9,523	\$16,142
Glencoe SD 35	1,215	3	1%	2%	11%	70%	\$10,184	\$17,472
Glenview CCSD 34	4,869	8	25%	15%	35%	56%	\$8,193	\$1,313
Golf ESD 67 (Morton Grove)	655	2	22%	9%	51%	69%	\$7,673	\$13,243
Kenilworth SD 38	485	1	0%	1%	9%	77%	\$12,987	\$21,703
Lincolnwood SD 74	1,236	3	12%	17%	48%	46%	\$10,540	\$16,966
Morton Grove SD 70	898	1	22%	22%	49%	55%	\$8,862	\$13,628
Mount Prospect SD 57	2,229	4	11%	7%	22%	57%	\$6,115	\$10,663
Niles ESD 71	537	1	32%	11%	39%	49%	\$9,851	\$15,807
Northbrook ESD 27	1,297	3	3%	6%	21%	79%	\$12,841	\$20,615
Northbrook SD 28	1,765	4	4%	8%	21%	56%	\$13,447	\$20,051
Palatine CCSD 15	12,655	19	37%	23%	60%	46%	\$7,617	\$12,536
Park Ridge CCSD 64	4,537	8	5%	6%	15%	58%	\$9,898	\$15,613
Prospect Heights SD 23	1,587	4	24%	24%	34%	47%	\$7,637	\$13,291
River Trails SD 26 (Mount Prospect)	1,484	3	35%	20%	50%	51%	\$10,004	\$16,536
Rosemont ESD 78	256	1	34%	11%	43%	41%	\$11,185	\$16,810
Schaumburg CCSD 54	14,552	27	22%	22%	58%	60%	\$8,887	\$13,417
Skokie SD 68	1,832	4	46%	17%	63%	40%	\$9,336	\$15,358
Skokie SD 69	1,690	3	52%	23%	63%	36%	\$6,759	\$12,181
Skokie SD 73.5 (Skokie)	1,076	3	36%	18%	60%	53%	\$8,460	\$13,050
Sunset Ridge SD 29 (Northfield)	477	2	2%	4%	8%	75%	\$16,494	\$24,485
West Northfield SD 31 (Northbrook)	893	2	24%	23%	53%	49%	\$9,502	\$15,752
Wheeling CCSD 21	6,736	12	54%	39%	67%	27%	\$9,689	\$16,571
Wilmette SD 39	3,740	6	3%	3%	24%	71%	\$8,886	\$14,804
Winnetka SD 36	1,763	5	0%	1%	10%	66%	\$11,715	\$20,578
North Region Totals	98,889	189	29%	20%	48%	51%	\$8,857	\$13,875

Appendix 1

South Region	Total Enrollment	# of Schools	% Low-Income Students	% Limited-English Proficient Students	% Minority Students	% Ready for Next Grade Level	Instructional Spending per Pupil	Operational Spending per Pupil
Alsip-Hazelgreen-Oak Lawn SD 126 (Alsip)	1,583	5	52%	12%	51%	34%	\$7,044	\$11,699
Arbor Park SD 145 (Oak Forest)	1,421	4	35%	14%	50%	26%	\$5,379	\$10,739
Atwood Heights SD 125 (Alsip)	735	3	45%	6%	60%	25%	\$5,980	\$10,467
Burnham SD 154-5	218	1	97%	19%	94%	18%	\$7,213	\$12,005
Calumet City SD 155	1,158	3	77%	14%	98%	15%	\$6,272	\$13,364
CCSD 130 (Blue Island)	3,735	10	88%	24%	85%	18%	\$6,870	\$12,075
CCSD 146 (Tinley Park)	2,454	5	33%	10%	29%	43%	\$9,119	\$15,092
CCSD 168 (Sauk Village)	1,513	3	70%	3%	95%	8%	\$6,057	\$12,693
Chicago Heights SD 170	3,231	9	78%	27%	96%	17%	\$8,236	\$13,970
Chicago Ridge SD 127-5	1,432	3	71%	27%	31%	21%	\$6,681	\$10,313
Country Club Hills SD 160	1,199	3	74%	2%	98%	20%	\$6,131	\$12,575
Dolton SD 148 (Riverdale)	2,193	9	93%	2%	99.80%	14%	\$7,326	\$14,839
Dolton SD 149 (Calumet City)	2,867	8	99%	3%	99.30%	7%	\$6,743	\$14,260
ESD 159 (Matteson)	1,875	8	71%	5%	97%	25%	\$8,130	\$15,958
Evergreen Park ESD 124	1,792	5	42%	8%	53%	36%	\$7,878	\$14,186
Flossmoor SD 161	2,321	5	41%	5%	82%	35%	\$7,162	\$12,751
Ford Heights SD 169	449	2	96%	0%	100%	19%	\$6,714	\$27,125
Forest Ridge SD 142 (Oak Forest)	1,621	4	36%	6%	31%	33%	\$4,453	\$8,565
Gen George Patton SD 133 (Riverdale)	307	1	81%	1%	100%	7%	\$5,528	\$14,378
Harvey SD 152	2,249	7	97%	12%	99.90%	15%	\$4,702	\$11,782
Hazel Crest SD 152-5	1,018	5	99%	1%	99%	10%	\$5,863	\$13,105
Homewood SD 153	1,919	4	38%	3%	67%	32%	\$6,680	\$12,182
Hoover-Schrum Memorial SD 157 (Calumet Cit	852	2	7%	11%	99%	11%	\$6,054	\$12,262
Kirby SD 140 (Tinley Park)	3,601	7	14%	3%	20%	40%	\$7,547	\$11,640
Lansing SD 158	2,506	4	73%	3%	83%	21%	\$5,493	\$10,015
Lincoln ESD 156 (Lansing)	1,030	1	95%	16%	98%	17%	\$5,612	\$10,022
Matteson ESD 162	2,799	7	77%	1%	97%	23%	\$6,264	\$13,657
Midlothian SD 143	1,859	4	73%	3%	65%	19%	\$5,646	\$9,768
North Palos SD 117 (Palos Hills)	3,301	5	51%	31%	25%	54%	\$7,158	\$11,661
Oak Lawn-Hometown SD 123 (Oak Lawn)	3,208	6	43%	11%	43%	42%	\$6,995	\$11,410
Orland SD 135 (Orland Park)	4,958	10	19%	10%	26%	48%	\$8,871	\$15,945
Palos CCSD 118 (Palos Park)	1,951	3	18%	8%	19%	56%	\$7,560	\$13,159
Palos Heights SD 128 (Palos Heights)	736	4	18%	5%	15%	58%	\$6,994	\$11,402
Park Forest SD 163	1,977	5	86%	0%	97%	22%	\$6,126	\$12,368
Posen-Robbins ESD 143-5 (Posen)	1,716	6	92%	25%	97%	14%	\$4,675	\$9,189
Prairie-Hills ESD 144 (Markham)	2,563	7	95%	4%	97%	16%	\$5,652	\$12,151
Ridgeland SD 122 (Oak Lawn)	2,345	5	59%	29%	33%	28%	\$6,061	\$12,012
Sandridge SD 172 (Lynwood)	354	1	55%	10%	78%	18%	\$4,754	\$10,350
South Holland SD 150	945	3	76%	1%	99%	34%	\$5,280	\$10,381
South Holland SD 151	1,564	4	80%	20%	98%	12%	\$5,947	\$12,247
Steger SD 194	1,445	4	76%	9%	65%	14%	\$6,180	\$10,712
Sunnybrook SD 171 (Lansing)	1,023	2	73%	11%	95%	19%	\$5,478	\$11,426
Thornton SD 154	214	1	32%	14%	50%	35%	\$8,987	\$14,016
W Harvey-Dixmoor PSD 147 (Harvey)	1,252	4	86%	23%	98%	13%	\$6,332	\$12,949
Worth SD 127	1,166	3	45%	21%	29%	34%	\$5,438	\$10,314
South Region Totals	80,655	205	61%	11%	68%	27%	\$6,705	\$12,534

Appendix 1

West Region	Total Enrollment	# of Schools	% Low-Income Students	% Limited-English Proficient Students	% Minority Students	% Ready for Next Grade Level	Instructional Spending per Pupil	Operational Spending per Pupil
Bellwood SD 88	2,500	5	54%	29%	99.5%	11%	\$4,623	\$10,103
Berkeley SD 87	2,783	6	77%	32%	95%	21%	\$5,276	\$10,489
Berwyn North SD 98	3,251	4	87%	27%	95%	29%	\$7,949	\$11,934
Berwyn South SD 100	3,936	8	73%	25%	89%	21%	\$6,222	\$10,717
Brookfield LaGrange Park SD 95 (Brookfield)	1,178	2	19%	3%	37%	40%	\$6,076	\$10,152
Burbank SD 111	3,447	8	62%	36%	50%	32%	\$6,616	\$9,286
Central Stickney SD 110	432	1	36%	39%	82%	25%	\$6,586	\$11,193
Cicero SD 99	12,470	15	92%	52%	96%	12%	\$5,556	\$10,084
Forest Park SD 91	779	5	50%	7%	78%	23%	\$13,298	\$21,713
Franklin Park SD 84	1,323	4	49%	27%	69%	40%	\$7,819	\$12,953
Hillside SD 93	508	1	69%	19%	95%	28%	\$6,320	\$12,235
Indian Springs SD 109 (Justice)	2,988	5	65%	25%	39%	34%	\$4,928	\$10,301
Komarek SD 94 (North Riverside)	547	1	39%	13%	57%	36%	\$7,922	\$12,449
La Grange Highlands SD 106 (La Grange Highla	815	2	7%	5%	17%	67%	\$9,639	\$14,216
La Grange SD 102	3,113	6	17%	5%	25%	63%	\$7,616	\$12,095
La Grange SD 105 South (La Grange)	1,467	5	44%	18%	95%	48%	\$9,087	\$15,702
Lemont-Bromberek CSD 113A (Lemont)	2,151	3	12%	7%	16%	48%	\$5,559	\$10,803
Lindop SD 92 (Broadview)	418	1	51%	6%	99%	22%	\$6,715	\$11,884
Lyons SD 103	2,458	6	73%	21%	73%	22%	\$7,612	\$11,599
Mannheim SD 83 (Franklin Park)	2,742	4	81%	33%	85%	21%	\$8,988	\$12,394
Maywood-Melrose Park-Broadview 89 (Melro s	5,157	9	80%	27%	98%	16%	\$5,310	\$9,415
Norridge SD 80	1,132	2	32%	12%	24%	50%	\$6,474	\$10,145
Oak Park ESD 97	5,972	10	18%	2%	45%	52%	\$8,161	\$13,924
Pennoyer SD 79 (Norridge)	614	1	23%	17%	26%	42%	\$5,438	\$9,921
Pleasantdale SD 107 (Burr Ridge)	855	2	10%	8%	26%	60%	\$9,033	\$14,758
Rhodes SD 84-5 (River Grove)	704	1	72%	35%	82%	21%	\$9,462	\$15,401
River Forest SD 90	1,370	3	5%	2%	28%	70%	\$9,466	\$15,321
River Grove SD 85-5	697	1	68%	24%	50%	31%	\$4,961	\$10,111
Riverside SD 96	1,681	5	15%	5%	37%	55%	\$8,692	\$13,058
Schiller Park SD 81	1,465	3	64%	26%	50%	30%	\$5,985	\$11,357
Summit SD 104	1,873	5	74%	39%	90%	22%	\$6,824	\$14,337
Union Ridge SD 86 (Harwood Heights)	661	1	36%	33%	32%	53%	\$7,501	\$11,612
Westchester SD 92-5	1,157	3	31%	11%	62%	31%	\$6,302	\$11,089
Western Springs SD 101	1,424	4	0%	0%	6%	73%	\$6,023	\$10,602
Willow Springs SD 108	388	1	63%	9%	42%	26%	\$6,230	\$11,741
West Region Totals	74,456	143	57%	25%	68%	32%	\$6,738	\$11,513
Suburban Cook Totals	254,000	537	48%	19%	60%	38%	\$7,553	\$12,756
STATE AVERAGE	1,434,983	unavailable	50%	11%	51%	33%	\$7,712	\$12,821

Appendix 2

Section G Program Participant Characteristics			Grant Number:	All, 10-231021 Mod	1/1/2014 to 12/31/2016
1. Name of Agency Reporting Community and Economic Development Association of Cook County, Inc.					
3. Total unduplicated number of persons about whom one or more characteristics were obtained:					
				3823	
4. Total unduplicated number of persons about whom no characteristics were obtained:					
				1837554	
5. Total unduplicated number of families about whom one or more characteristics were obtained:					
				1990	
6. Total unduplicated number of families about whom no characteristics were obtained:					
7. Gender			Number of Persons*		
a. Male			1450	37.9%	
b. Female			2373	62.1%	
TOTAL*			3823		
8. Age			Number of Persons*		
a. 0 - 5			331		
b. 6 - 11			426	11.1%	
c. 12 - 17			457	12.0%	
d. 18 - 23			329	8.6%	
e. 24 - 44			913	23.9%	
f. 45 - 54			516	13.5%	
g. 55 - 69			681	17.8%	
h. 70 +			170	4.4%	
TOTAL*			3823		
9. Ethnicity / Race			Number of Persons*		
I. Ethnicity					
a. Hispanic, Latino or Spanish Origin			823	21.5%	
b. Not Hispanic, Latino, or Spanish Origin			3000	78.5%	
TOTAL*			3823		
II. Race					
a. White			744	19.5%	
b. Black or African American			2193	57.4%	
c. American Indian and Alaska Native			13	0.3%	
d. Asian			98	2.6%	
e. Native Hawaiian and Other Pacific Islander			0	0.0%	
f. Other			675	17.7%	
g. Multi-Race (any two or more of the above)			100	2.6%	
TOTAL*			3823		
10. Education Levels of Adults # (# For Adults 24 Years Or Older Only)			Number of Persons**		
a. 0 - 8 grade			96	4.6%	
b. 9-12 / Non-Graduate			238	11.3%	
c. High School Graduate / GED			653	31.0%	
d. 12+ Some Post Secondary			664	31.5%	
e. 2 or 4 years College Graduate			455	21.6%	
TOTAL**			2106		
11. Other Characteristics			Number of Persons*		
			Yes	No	TOTAL*
a. Health Insurance	81%		3080	743	3823
b. Disabled	17%		636	3187	3823
12. Family Type			Number of Families***		
a. Single Parent Female			607	30.5%	
b. Single Parent Male			24	1.2%	
c. Two Parent Household			167	8.4%	
d. Single Person			900	45.2%	
e. Two Adults NO children			164	8.2%	
f. Other			128	6.4%	
TOTAL***			1990		
13. Family Size			Number of Families***		
a. One			901	45.3%	
b. Two			402	20.2%	
c. Three			291	14.6%	
d. Four			190	9.5%	
e. Five			114	5.7%	
f. Six			56	2.8%	
g. Seven			24	1.2%	
h. Eight or more			12	0.6%	
TOTAL***			1990		
14. Source of Family Income			Number of Families		
a. Unduplicated # Families Reporting One or More Sources of Income			1761	88.5%	
b. Unduplicated # Families Reporting Zero Income			229	11.5%	
TOTAL Unduplicated # Families Reporting One or More Sources of Income or Zero Income.***			1990		
Below please report the total # of families identifying the applicable sources of income					
c. TANF			53	2.7%	
d. SSI			286	14.4%	
e. Social Security			306	15.4%	
f. Pension			33	1.7%	
g. General Assistance			39	2.0%	
h. Unemployment Insurance			166	8.3%	
i. Employment + Other Source			892	44.8%	
j. Employment Only			814	40.9%	
k. Other			506	25.4%	
15. Level of Family Income (% Of HHS Guideline)			Number of Families***		
a. Up to 50%			618	31.1%	
b. 51% to 75%			407	20.5%	
c. 76% to 100%			503	25.3%	
d. 101% to 125%			448	22.5%	
e. 126% to 150%			13	0.7%	
f. 151% to 175%			1	0.1%	
g. 176% to 200%			0	0.0%	
h. 201% and over			0	0.0%	
TOTAL***			1990		
16. Housing			Number of Families***		
a. Own			383	19.2%	
b. Rent			1433	72.0%	
c. Homeless			68	3.4%	
d. Other			106	5.3%	
TOTAL***			1990		
* The sum of this category should not exceed the value of Item 3					
** The sum of this category should not exceed the value of Items 8 e-h					
*** The sum of this category should not exceed the value of Item 5					

Appendix 3

-Key Informant Interviews

Amy Tittlebach, Field Coordinator for CEDA WIC coordinator (North)

Anne Houghtaling, Executive Director for Hope Fair Housing Center (West)

Anthony Christmas, Assistant Manager for the Thornton Township Food Assistance Center (South)

Audra Wilson, Deputy Chief of Staff for US Representative Robin Kelly, 2nd Congressional District (South)

Barbara Hyshaw, Program Director for CEDA Housing (countywide)

Betty Bogg, Executive Director of Connections for the Homeless, Inc. (North)

Connie (last name withheld), Social Worker for Advocate South Suburban Hospital (South)

Delrice Adams, Program Director at Vision of Restoration (West)

Erin Nold, Breastfeeding Support Coordinator for CEDA WIC (Countywide)

Evelyn Rivera-Swint, Outreach Coordinator for CEDA (Countywide)

Imelda Salazar, Organizer for Southwest Organizing Project (West)

Jaime Arteaga, Manager, Community Engagement for United Way of Metro Chicago

Jennifer Hill, Executive Director for Alliance to End Homelessness in Suburban Cook County (countywide)

Karen Baker, Director of Community Services for Northwest Community Hospital (North)

Legal Aid Foundation -group interview (countywide)

Richard Wheelock, Director of Advocacy

Adela Carlin, Director of Community Engagement Unit

Kari Beyer, Senior Attorney and Leader s Suburban Clients Task Force

Leatha Scott, Housing Counselor for CEDA (countywide)

Leslie Combs, Chief of Staff for US Representative Jan Schakowsky, 9th Congressional District (North)

Marcia McMahon, Regional Chief Professional Officer for the United Way North-Northwest Regional Office (North)

Margaret Saunders, Program Director for CEDA WIC (countywide)

Mary Ann Levar, District Director for US Representative Mike Quigley, 5th Congressional District (West)
and Rossetta Sexton, Community and Senior Coordinator.

Mary Jo Imperato, Director of Welfare Services for Hanover Township (North)

Mary Scampini, Administrative coordinator for St. James Hospital Social Services (South)

Maya Hardy, Chief Professional Officer for United Way's South-Southwest Suburban Regional Office (South)

Michele Chase, Field Coordinator for CEDA WIC (South and West)

Michelle Ward, Field Coordinator for CEDA WIC (South)

Open Communities – Group interview (North)

David Luna, Executive Director

Neda Nozari, Director of Fair Housing

Ted Smukler, Senior Organizer

Rie Uchiyama, Field Coordinator for CEDA WIC (North)

Roberto Montejano, Regional Manager for CEDA FSACE (West)

Robyn Wheeler Grange, District Director for US Representative Bobbie Rush, 1st Congressional District (South)

Sharon Zima, Social Worker for Northwest Community Hospital (North)

Shaunta McGee, Regional Manager for CEDA FSACE (South)

Sheila Merry, Executive Director for Cradle to Career Evanston (North)

Sonia Diaz, Regional Manager for CEDA FSACE (North)

YWCA Evanston Northshore – Group interview (North)

Karen Singer, Executive Director

Kristen White, Chief Operating Officer

Sandy Williams, Domestic Violence Residential and Community Services

Eileen Heineman, Director of Racial Justice and Community Engagement

Fabiola Alfonso, Economic Empowerment Manager

Appendix 4 Focus Group Summaries

Mount Prospect Focus Groups June 7, 2017**Topic: Why do people have trouble becoming financially stable?**

They come from homes with financial instability.

Never had role models

They lack drive and motivation. They just get comfortable with their situation

They don't think they can achieve. Lack education and financial literacy.

They don't have access to education because of their family situation and the neighborhoods they grow up in. That's why school and community are so important.

Some people fear success because of the sacrifices needed to maintain success

Topic: What is the number one reason people are poor?

The condition of the communities can be very disheartening.

Families lack access, or even knowledge of assistance that is available.

Don't have exposure to different type of life. Example: Chicago kids who never have left their neighborhoods.

Topic: What is the one thing that would most help people who are struggling financially?

Financial literacy

Place to live- Affordable housing. Having some kind of help to search for affordable housing.

Need more senior housing

Ability to live in a different kind of community, one with more resources.

Topic: What has gotten worse for struggling families lately (past year or two)? What has gotten better?

Immigration status. More fear, more anxiety. Can't get certain benefits if not citizens – utility help.

Retail stores closing. Lost jobs.

Topic: What could CEDA do better to eliminate poverty in Cook County?

Better outreach to let people know what help they can get

Work with schools to get information the parents about programs

Networking

Partnership with other groups (like Alexian Brothers Behavioral Health) so people know about CEDA services.

Social media as way to reach young people

Financial literacy programs in schools like “Money Store”

Child care

Summer camp for kids

Provide scholarships 2 semesters a year.

Community Focus Group – Thornton Township
Called by: Jane Hopkins and Shaunta

McGee Agenda Item: Why do people have trouble becoming financially

stable? **Results/Discussion:**

- ✓ Businesses Closing
- ✓ Lack of job availability and consistency/Downsizing
- ✓ Taxes and insurance
- ✓ Ageism
- ✓ Process to receiving aide
- ✓ Poor money management

Agenda Item: What is one thing that you/your community needs help with the most?

Results:/Discussion:

- ✓ Therapy/Counseling
- ✓ Rising property taxes
- ✓ Community initiated housing reconstruction to avoid abandonment
- ✓ Gun removal
- ✓ Citizen engagement
- ✓ Skills training

Agenda Items: What is the impact of abandoned houses?

Results/Discussion:

- ✓ Drug activity
- ✓ Loitering

Agenda Item: Is violence a major issue for youth?

Results/Discussion:

- ✓ The educational system needs a fundamental change from the bottom up to promote self-sufficiency and opportunities

Agenda Time: What has changed over the past few years?

Results/Discussion:

- ✓ More people struggle with water bill payments due to a lack of public funding
- ✓ Inability to coexist even when income requires this living arrangement
- ✓ Banks not accepting partial payments

- ✓ Lack of effort/ loitering
- ✓ Inherited homes have become too much for modern incomes

Agenda Item: Is transportation an issue?

Results/Discussion:

- ✓ Public transportation is expensive

Agenda Item: What kind of programs would you like to see for youth?

Results/Discussion:

- ✓ Youth lack support and guidance
- ✓ After-school programs

Action Items:

- ✓ Create jobs for those over 50
- ✓ Initiate self-employment programs
- ✓ On-the-job training
- ✓ Provide counseling services
- ✓ Resume building/ job readiness

One-on-one and small group interviews of Food Pantry Customers in Harvey Illinois. 8/9/2017

Resident 1

Opportunities. Training. Jobs

"There is no culture without agriculture"

Desire to work and raise one's own food is absent from Harvey in particular. Born in segregated Greenville. Toil in the soil is God's work. Everyone grew their own food.

Have been out of work several years. I approached and township supervisor Zuccarrelli and his assistant to start an urban agriculture program but without success.

Important issues: are cleaning up the neighborhood and addressing the issues of gangs and drugs.

Resident 2

(Causes of poverty)Jobs for youth and young adults. They don't have someone to direct them.

Needs: Weatherization, Christmas baskets in the community instead of in another town. (They haven't done Christmas baskets in years the last time they were distributed in South Holland.)

CEDA should have an open house to show what CEDA has to offer and that's it is here for the community needs.

A lot of young girls 1011 to 13 years old need to get guidance there should be a youth program to build self-esteem before the end up getting pregnant. Existing use programs are mostly just sports. We need to have somebody there who cares for the young people.

Community needs: seniors want to feel safe. They need to fear that somebody is talking for them. They get afraid and they get silent and isolated.

CEDA needs to Connect with the community. CEDA has gotten to be a place that is isolated from the community.

Resident 3

(Causes of poverty) health problems cause economic crisis. Has been sick and in the hospital with kidney problems. Has not had any income without her job and she is too sick to work

Needs: water bills are the immediate need. She will be shut off in two weeks only needs \$137 but doesn't have it.

What will help? biggest need is for more resources. Help for single parents. Utility bills and water bill help is needed. Also programs for kids during out of school time-- programs such as sports and recreation.

Community? Concerned about violence for the children. Need emergency resources need to prevent homelessness.

Residents 4 & 5

Number one. Lack of city input. No response from the city to services needed. The block is changed over the years. No one will cut the grass there's no help in keeping the street clean and the alleys clean.

There is a lot of speeding and there's no crossing guard. It is very dangerous. There is no enforcement of laws or ordinances. Watching Harvey deteriorate.

Safety and city services are the main needs.

Problems with the water bills have gone from \$88 a month to \$630 a month.

City should have special trash collection days

Abandoned house has grass growing so high it over the opening to the front door. There at eight or nine empty houses on the block and only seven houses are occupied they've been vacant some of them for 5 to 6 years others for 9 to 10 years. What we would like: quiet again. Cleaned up the neighborhood

Traffic enforcement. No school zone signs and school zone enforcement. Crossing guards. Would love to see businesses in stores return to the community all this is gone Walgreens is gone. City Council just argue and fight there are no versa care of the young people just don't care.

Resident 6

Number one: the biggest problem is criminal background jobseekers think that they can't get employed because they have a criminal history that's just not accurate. There are cleaning services that are hiring. The township is placed 200 people in the past two years -successful placements.

The other problem is education. People don't have a high school or GED can I get a decent job.

Also we need jobs in the community need them to come in instead of going out once someone has a job everything else falls into place. More the companies are relocating out-of-state where they can get tax

breaks. How much is suffering huge tax breaks. They're getting in big chain businesses like Krispy Kreme Walmart and movie theater.

Transportation is a problem a lot of people don't have a car and don't have CTA passes for CTA the township only has RTA passes.

Resident 7

My problem is housing. I'm a single father I was denied a job at the township because I have children. He believes this is unfair. Number one they are changing too many rules that are stopping people from working. I need an opportunity to work. Need affordable housing. People need education and more food. Number three jobs in Harvey. Dealing with the vacant homes. Harvey is going down.

Residents 8 & 9

Financial problems caused by illness. There are not enough jobs. There are not enough jobs that pay benefits. It's hard to get re-employed.

People need training. Residency requirements and age limit of being over 55 is discrimination in hiring. Violence is happening every day happens everywhere. Violence affects everybody either directly or indirectly. Need to use jobs and summer jobs. Need infrastructure improvement so we're systems streets need to get them in good shape.

Would like it if CEDA could give more help on the bills.

Residents 10 & 11

The problem is minimum-wage just can't live on minimum wage. Property taxes are too high. They are through the roof. Roads are in terrible shape. They need to extend unemployment benefits past six months. Caregiver support should be able to pay for spells caregiver. Benefits cut off if you have even the littlest bit of assets. Husbands 401K is preventing needed assistance. This is a health related because husband has M ass. Also downsizing of the employer left Cynthia with little income. I need to increase minimum-wage. Need to address teen pregnancy.