

2018 Community Needs Assessment



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Executive Summary

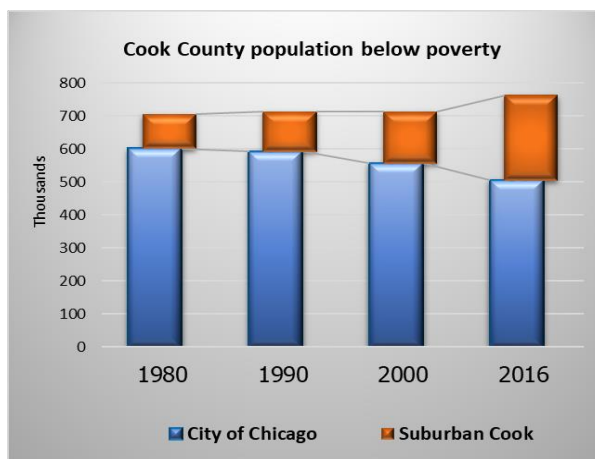
The Comprehensive Community Needs Assessment incorporates information collected by CEDA over the past three years, including surveys gathered in 2018 from more than 2,300 customers and other residents of low-income communities and 470 community and agency stakeholders. During 2018, community forums were held in all three of CEDA's suburban regions with 112 total participants. Together with one-on-one interviews, they provided important qualitative data directly from CEDA's constituents. The most current available demographic and poverty data was collected from many expert sources to provide the most accurate and complete picture possible regarding the causes and conditions of poverty in Suburban Cook County.

To conduct this comprehensive community needs assessment, CEDA formed a workgroup of 12 staff members representing front-line staff and managers from each of the program areas, as well as Information and Planning Unit and the Executive team. The workgroup met twice a month from October 2017, until June, 2018 to organize the many tasks associated with the needs assessment. The analysis of the data and the determination of key findings was done as a collaborative effort of the workgroup, with additional input from members of the board's Program Planning and Evaluation committee.

Key Findings

Condition of Suburban Cook County

The suburbs are growing poorer. CEDA's assessment of the condition of Suburban Cook County shows that, although the latest census estimates reflect a drop in poverty level across the county, the state, and the nation, poverty in Suburban Cook County dropped less than the nation, or Cook County as a whole.



Since 2000, the number of low-income people (living below 125 percent of the federal poverty level) in Suburban Cook County has swelled by an alarming 77 percent. Latest census estimates show that there are more than 376,000 suburbanites with low incomes. Additionally, the suburbs are growing older. In 2000, residents ages 65 and older made up 12.9 percent of the suburban population. Now (based on 2016 Census estimates) they make up 14.5 percent of the population.

Disparities exist between suburban regions and communities. As demonstrated in many studies and assessments of Suburban Cook County, enormous disparities exist across the county. Long-established patterns of racial and economic segregation persist. The South suburbs have lower median income and far greater concentrations of African Americans. Near West suburbs have concentrated Hispanic populations and modest income, relative to the Northern and Northwest suburbs. Concentrated poverty

in Suburban Cook corresponds to other disparities in quality of education, access to jobs, and health outcomes.

Suburbs are under-resourced for addressing poverty. Suburbs are a twentieth century invention. Most of suburbia sprang up after World War II, providing quiet homogenous communities of single-family homes for city workers. Richer populations fled the cities leaving the poor and minorities to the urban centers. By the 1960, poverty was seen concentrated in urban neighborhoods. Public and charitable resources for fighting poverty in turn focused on addressing urban issues. Now in the 21st Century the landscape is very different, but the resources in Cook County have been slow to adjust. Many programs and services are offered only in Chicago. Others countywide programs are distributed in the city (which still has a higher overall poverty rate than the suburbs) in a higher rate than the proportion of poverty. This means that suburban residents with low incomes are receiving a smaller portion of programs and services.

Complicating the coordination of services is the fact that Suburban Cook County is comprised of 134 municipalities (in whole or in part) and 30 different townships. Amongst and across all of these local units of government are 145 school districts. County government resources are structured primarily to support enormous court, detention, and health systems. Impactful levels of support that would provide a unifying force in the human service delivery arena have been increasingly difficult for the county government to secure. Going forward, creative collaborative efforts will be necessary to address the disparities.

Housing is becoming less and less affordable. National and county data tells the story of rising rents colliding with stagnant wages to create growing housing insecurity among Suburban Cook County residents living on low incomes. Housing subsidies assist only a third of all eligible households. De Paul University Institute for Housing Studies estimated that it will take an additional 64,525 affordable housing units to fill the gap between the supply and the demand of affordable housing in Suburban Cook County.¹ Ninety-one percent of suburban renters with annual incomes below \$35,000 are “rent burdened”, meaning their housing costs are more than 30 percent of their income. Sixty-one percent of this group are paying more than half their household income on housing.

Median gross rent (the average monthly cost of rent and utilities) rose 12 percent in Suburban Cook County from 2010 to 2016. However, the average weekly wage in Suburban Cook County only rose 8 percent in the same timeframe. The 8 percent wage increase (not adjusted for inflation) mostly went to higher-wage workers and not to the bottom fifth as discussed below. On the other hand, the rent increases have been across the board.

Without sufficient housing assistance programs for Suburban Cook, families with low incomes are extremely vulnerable. About the only sources of relief of high housing costs is the utility assistance programs operated by CEDA. In community survey responses gathered from more than 2300 residents, *help paying utility bills* ranked among the top needs.

¹ *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

Stagnant wages and poor quality jobs are making it hard to escape poverty. Economic studies conducted over recent years show that wage stagnation is a concern across the US economy. The largest area of job growth has been in low-wage labor. There is also evidence that contracted work, or the “gig economy,” is expanding more than are full-time, permanent jobs with benefits. “Inflation-adjusted wages for the average worker have risen only by 3 percent since 1970 – and have actually declined for the bottom fifth,” Vox Media reported of a Brookings Institute study.²

To attain living wage employment, post-secondary education is becoming more and more necessary. At the same time, the cost of that education is escalating, pricing those with modest incomes out of the opportunity for higher earnings.

What is learned from survey results

CEDA analyzed the survey responses to quantify the data and determine what needs or issues are of priority to our target population. Two Top Ten lists are provided below. The first is a list of highest priority needs based on the portion of respondents selecting that response as a percentage of all who provided any answer under that topic. Tabulating in this manner allows consideration of topics, such as childcare and parenting, in which only part of the population were surveyed.

Top Ten Priorities by Percentage

- | | | |
|-----|---|--------------|
| 1. | Help paying utility bills | 50.9 percent |
| 2. | Help building my credit | 49.1 percent |
| 3. | Setting goals and planning for my family | 48.9 percent |
| 4. | Budgeting and managing money | 45.3 percent |
| 5. | Help paying for car insurance | 40.8 percent |
| 6. | Affordable health insurance | 40.6 percent |
| 7. | Finding a job that will support my family | 39.5 percent |
| 8. | Affordable dental insurance | 39.1 percent |
| 9. | How to stretch my food dollar | 38.7 percent |
| 10. | Help paying for car repairs | 37.6 percent |

The second is a list of highest priority needs based on the total number of respondents who selected the response. As noted above, topics about childcare and parenting were only answered by respondents with minor children in the household therefore to number counts in these areas are much smaller and do not calculate into the top ten.

Top Ten Priorities by Count

- | | | |
|----|---|-----|
| 1. | Help building my credit | 910 |
| 2. | Help paying utility bills | 871 |
| 3. | Budgeting and managing money | 839 |
| 4. | Finding a job that will support my family | 812 |

² Suresh Naidu, Eric Posner, and Glen Weyl. “More and more companies have monopoly power over workers’ wages”. Vox Media. <https://www.vox.com/the-big-idea/2018/4/6/17204808/wages-employers-workers-monopsony-growth-stagnation-inequality>.

5. Finding affordable housing that fits my family's needs 743
6. How to stretch my food dollar 727
7. Knowing what jobs are available 687
8. Help paying for car insurance 683
9. Affordable health insurance 665
10. Tie Help paying rent payments or rent deposits 657
- Getting financial assistance to complete my education 657

The lists above help CEDA to understand the priority of the *family-level needs* of our customers and target population. The organization's leadership will explore how CEDA may create or expand programs, or may support existing community resources to address some or all of these priority needs.

Stakeholder surveys provided additional perspective regarding the needs of CEDA's target population. They identified the top needs of elderly residents as 1) **financial assistance**, 2) **home repairs**, and 3) **energy/utility costs**. They report that youth need 1) **after-school supervision** and 2) **mentoring**.

In surveying agency employees, providers of public and private services, educators, business and other stakeholders, the following category of needs were identified for helping families and individuals achieve or maintain self-sufficiency (*family-level needs*). The list below is the six responses that were cited by more than 70 percent of respondents. They appear in the order of count, from highest to lowest.

1. Employment
2. Child Care
3. Housing
4. Utility costs
5. Job training
6. Financial Literacy

Stakeholders additionally provided their assessment of whether there are existing resources to address these issues. Priority ranking and assessment of resources varied a bit between regions. CEDA leadership is evaluating which are the higher priority areas of need that have the lower concentration of available resources. This information will allow for more efficient use of resources and help the agency avoid duplication of services. Among the priority needs on this list for which respondents see the fewest existing resources are **housing** and **financial literacy**. The stakeholders assessed **utility costs** to have a high level of existing resources, but CEDA understands that these observed resources consist primarily of LIHEAP and other utility assistance that CEDA administers in Cook County.

What is learned from community forum discussions

From the community residents and service providers attending the community forums, CEDA heard many comments and opinions about the state of family-level and community-level needs in Suburban Cook County. One topic that echoed in all of the focus group discussions that occurred in these forums was the desire and need for **information about available services and resources** for suburbanites with low incomes. In many instances, forum participants were surprised to learn of one or another CEDA program of which they were unaware. Service providers were excited to share information about the programs

they offered, and bemoaned a general lack of any network or process for staying informed of resources for their constituents. As a whole, CEDA heard that community members want a system or systems for sharing and disseminating information about human services. As a *family-level* need, CEDA is currently addressing the need for information about resources through its Family Case Management program. However, because of the intensive investment of staff time per participant, the program is extremely limited in the number of residents it can reach. A *community-level* strategy to develop new networking and outreach systems for the whole community could have greater results in addressing this identified need.

Besides **information about available services and resources**, other *community-level* needs were raised either in the forum discussions, or in responses to narrative questions in the surveys. CEDA research revealed that residents feel their communities also need:

- **More job opportunities with higher wages.**
- **More affordable housing**
- **Job training services**
- **Better access to quality education**
- **Better transportation services**
- **Programs and mentoring for youth**
- **Improved availability of mental health services**
- **Services to mitigate benefits “cliffs”** (assistance ending abruptly if income rises above eligibility threshold)

Most of the *family-level* needs that emerged at the community forums were the same as the needs that were identified by survey respondents. They are reflected in the “Top Ten Priorities” lists above.

2018 Comprehensive Community Needs Assessment

Overview of Suburban Cook County

Located in the Northeast section of the state, Cook County is the most populous county in the state of Illinois, and the nation's second most populous county, with more than 5 million residents. Suburban Cook County is CEDA's designated planning and services area for addressing needs of low-income people. Suburban Cook County is defined as the entire Cook County except for the City of Chicago. Suburban Cook creates a three-quarter ring around Chicago, to the south, to the west and to the north of the city. There are 30 townships in Suburban Cook County with 134 municipalities located, partially or wholly within its borders. 2,468,353 people or forty-eight percent of Cook County population, reside in Suburban Cook County.³

Suburban Cook County is densely populated and urban throughout its geography. There is great diversity of social and economic conditions within the county.

The Community and Economic Development Association of Cook County (CEDA) is the designated community action agency for Suburban Cook County. CEDA divides the service area into three regions delineated by the townships within each Region. A map of the regions is shown on page 10. A listing of the townships and municipalities can be found on page 11.

THREE REGIONS

CEDA is the designated community action agency for Suburban Cook County, defined as all of Cook County, Illinois, except for the City of Chicago.

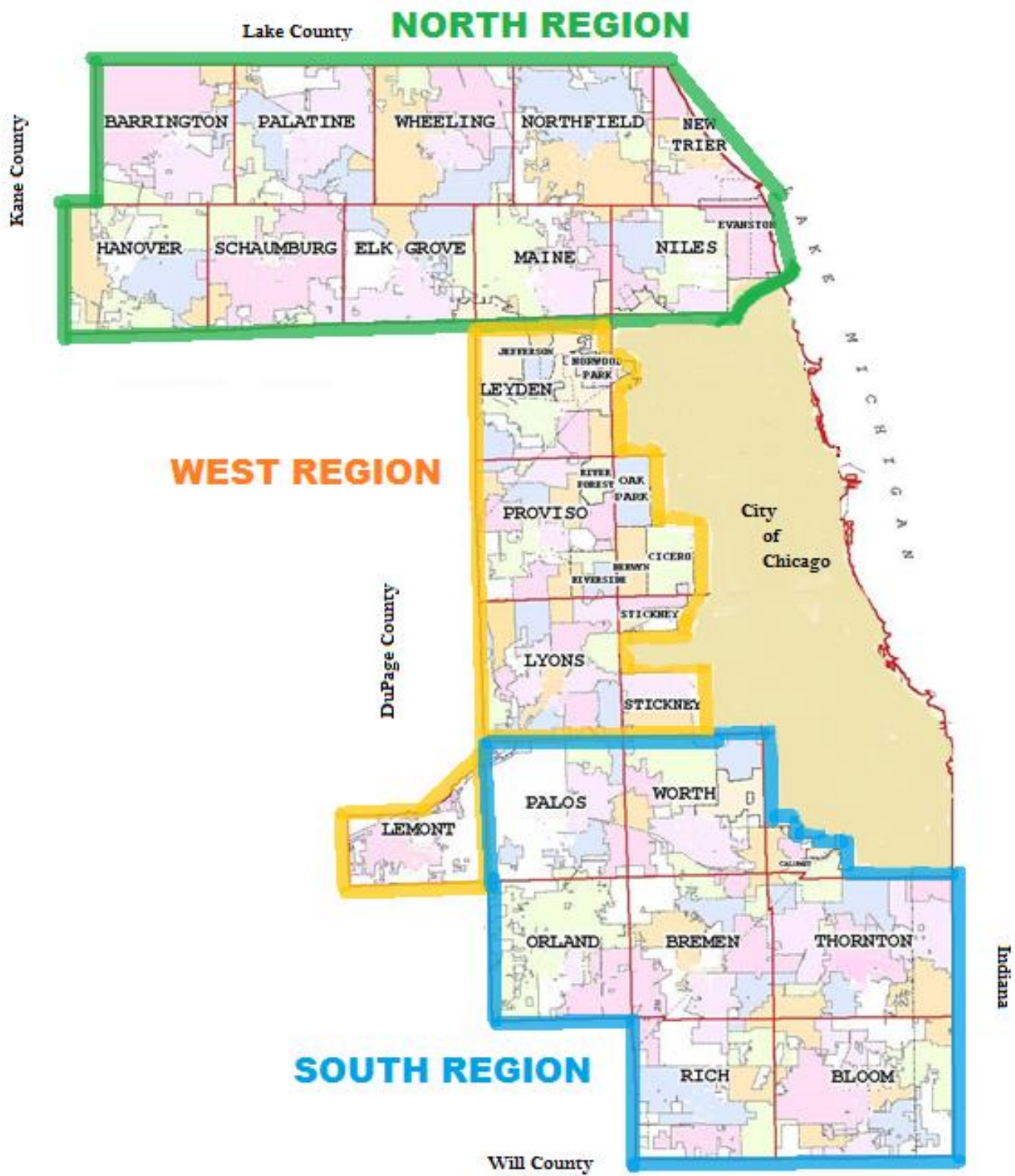
CEDA conceptualizes the planning and service area of Suburban Cook County into Three Regions: North, South, and West. These regions correspond to commonly recognized areas. Planning agencies including CMAP and Cook County Department of Planning and Economic Development, organize data and define characteristics and trends in the county along similar regional delineations.

CEDA Regions are based on Townships boundaries. The following pages contains a map and a list of the townships and municipalities comprising each CEDA region

When presenting census data for Suburban Cook County in this report, we built our aggregated units from data of individual townships. Our aggregate data therefore, may deviate somewhat from other aggregate data provided by the US Census.

³ US Census, 2016 American Community Survey 1-Year Estimates

CEDA REGIONS IN SUBURBAN COOK COUNTY



This report divides Suburban Cook County into three regions based on Townships. When presenting census data for Suburban Cook County in the report, we built our aggregated units from data for individual townships. Our aggregate data therefore, may deviate somewhat from other aggregate data provided by the US Census. (*See Appendix 1 for Regional Lists of Village Populations & Poverty Rates)

North Region

New Trier Township
Northfield Township
Barrington Township
Schaumburg Township
Wheeling Township
Elk Grove Township
Hanover Township
Palatine Township
Maine Township
Niles Township
Evanston Township

Towns & Villages (all or part) *

Arlington Heights	Glenview	Northfield
Barrington Hills	Golf	Palatine
Barrington	Hanover Park	Park Ridge
Bartlett	Harwood Heights	Prospect Heights
Buffalo Grove	Hoffman Estates	Rolling Meadows
Deer Park	Inverness	Roselle
Deerfield	Kenilworth	Schaumburg
Des Plaines	Lincolnwood	Skokie
Elgin	Morton Grove	South Barrington
Elk Grove Village	Mount Prospect	Streamwood
Evanston	Niles	Wheeling
Franklin Park	Norridge	Wilmette
Glencoe	Northbrook	Winnetka

West Region

Berwyn Township
Cicero Township
Lemont Township
Leyden Township
Lyons Township
Norwood Park Township
Oak Park Township
Proviso Township
River Forest Township
Riverside Township
Stickney Township

Towns & Villages (all or part)*

Bedford Park	Forest View	Northlake
Bellwood	Hillside	Oak Brook
Berkeley	Hinsdale	Oak Park
Berwyn	Hodgkins	River Forest
Bridgeview	Indian Head Park	River Grove
Broadview	Justice	Riverside
Brookfield	La Grange	Rosemont
Burbank	La Grange Park	Schiller Park
Burr Ridge	Lemont	Stickney
Cicero	Lyons	Stone Park
Countryside	Maywood	Summit
East Dundee	McCook	Westchester
Elmwood Park	Melrose Park	Western Springs
Forest Park	North Riverside	Willow Spring

South Region

Bloom Township
Bremen Township
Calumet Township
Orland Township
Palos Township
Rich Township
Thornton Township
Worth Township

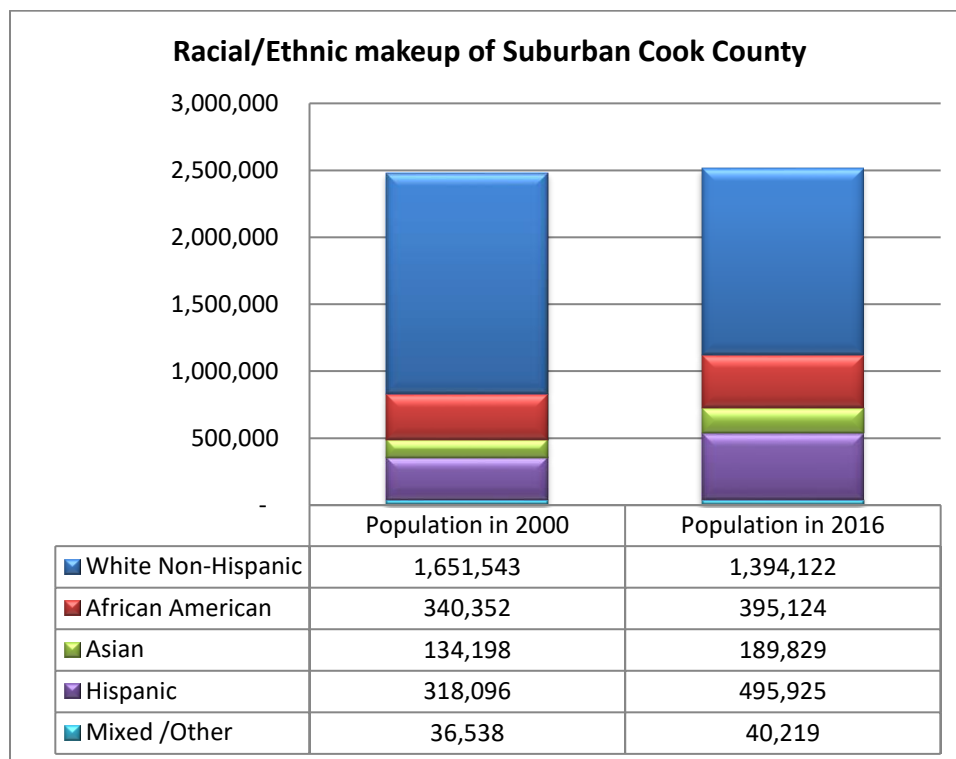
Towns & Villages (all or part)*

Alsip	Hazel Crest	Palos Park
Blue Island	Hickory Hills	Park Forest
Burnham	Hometown	Phoenix
Calumet City	Homewood	Posen
Calumet Park	Lansing	Richton Park
Chicago Heights	Lynwood	Riverdale
Chicago Ridge	Markham	Robbins
Country Club Hills	Matteson	Sauk Village
Crestwood	Merrionette Park	South Chicago Heights
Dixmoor	Midlothian	South Holland
Dolton	Oak Forest	Steger
East Hazel Crest	Oak Lawn	Thornton
Evergreen Park	Olympia Fields	Tinley Park
Flossmoor	Orland Hills	University Park
Ford Heights	Orland Park	Worth
Glenwood	Palos Heights	
Harvey	Palos Hills	

Increasingly Diverse Population

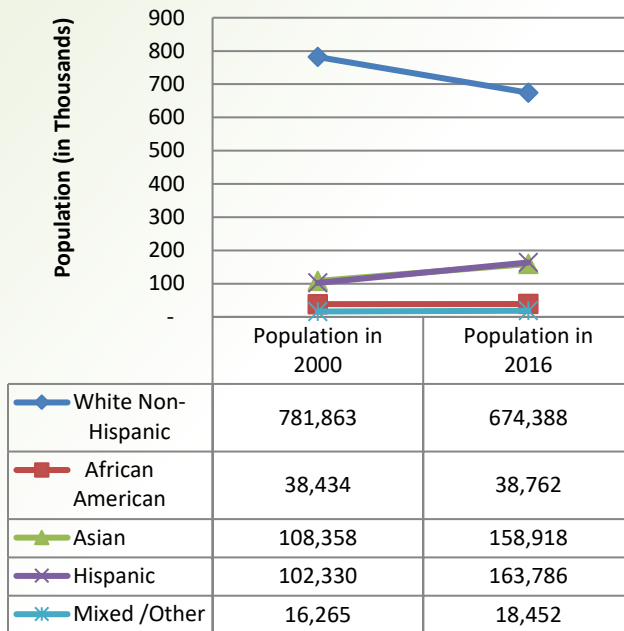
Since the beginning of the millennium, Suburban Cook population has grown only slightly, by 0.2 percent. However, there has been a significant increase in racial and ethnic diversity over the same period. Particularly large increases were seen in Asian and Hispanic demographic groups. Between 2000 and 2016, the Asian population of Suburban Cook grew by about 55,000 members, for a 41 percent increase. The Hispanic population surged by 59 percent, with 187,000 more Hispanics now in Suburban Cook than 15 years ago. The Black or African American population increased by 62,000 more for an 18 percent increase, while the white population shrank by 299,000 residents, an 18 percent decline.

During the one year between 2015 and 2016 (the most recent year for which US Census estimate data is available), there were 42,000 fewer white suburban residents. The black suburban population grew by 7,300 and the Hispanic population by 9,000 in that year. Data from 2015 to 2016 shows a slowing in the growth of Asian suburbanites, with their number shrinking by about 500 in 2016.

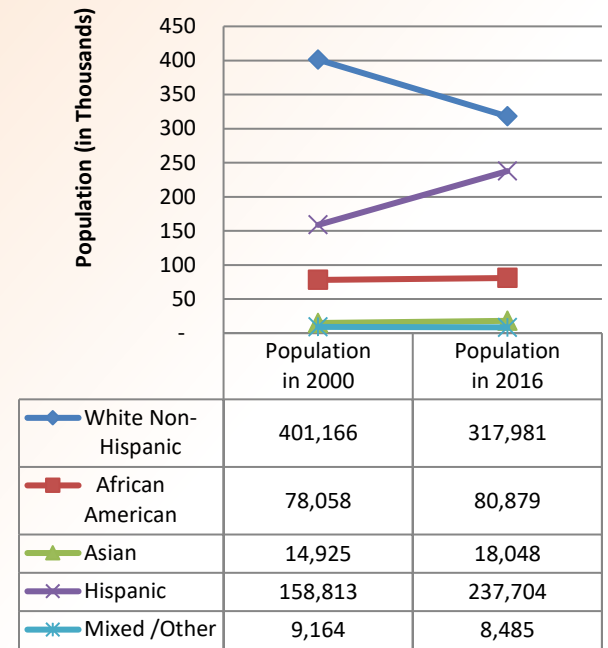


Source: US Census. 2016 American Community Survey 1-Year Estimates and 2000 Demographic Profile Summary.

Change in racial makeup in North Region 2000 to 2016



Change in racial makeup in West Region 2000 to 2016

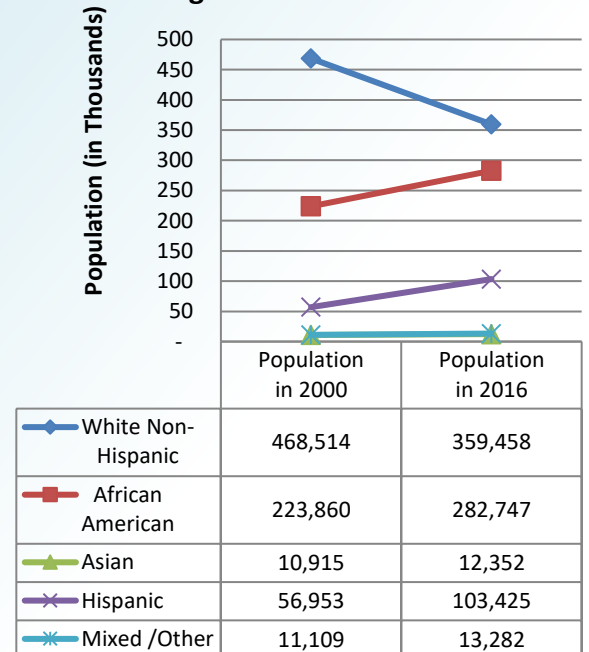


A regional comparison that is provided in the charts and tables on this page reveals that, despite the increasingly diverse population of suburban Cook County, there are still very specific regional profiles that endure as a result of the racial and economic segregation that is entrenched in the culture and practices of the area.

The West region, which had the highest percentage of Hispanic residents at the start of the millennium, has experienced the greatest increase in that group. The number of Hispanics living in the West region increased by nearly 79,000.

A similar story can be seen in the data about the South region and African American residents. 26 percent more African Americans are living in the South and Southwest Suburbs now while their numbers barely changed in the North or West regions since the year 2000.

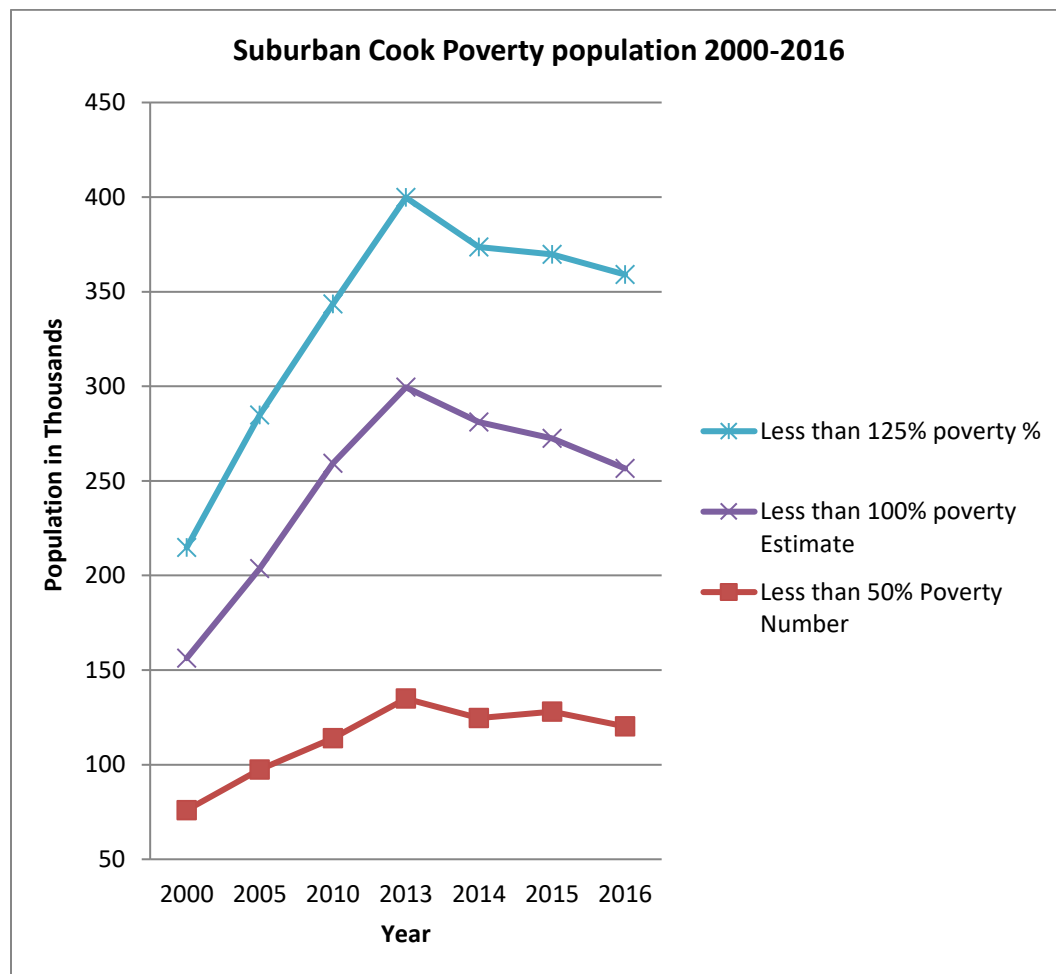
Change in racial makeup in South Region 2000 to 2016



Growing Suburban Poverty

Not only is Suburban Cook County becoming more racially diverse, it is also growing poorer. Suburban Cook County has an overall poverty rate of 10.4 percent. It is estimated that 256,609 suburban residents live below the Federal Poverty Guideline⁴ in 2016. There was a slight decrease of 0.6 percent in poverty rate from the previous year, but the easing was less in the suburbs than in Cook County as a whole, which had a 1.2 percent drop in poverty rate.

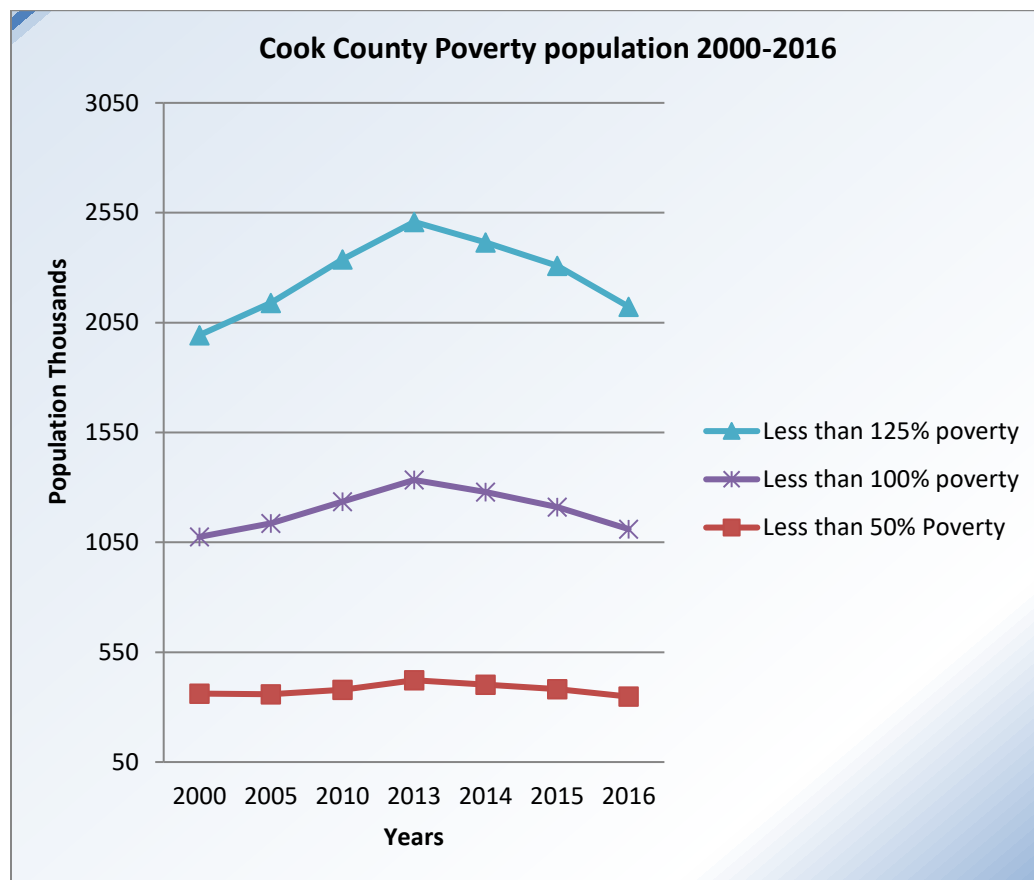
The chart below shows how the number of residents at various levels of poverty in suburban Cook grew steadily between 2000 and 2013. The trend to greater suburban poverty was well established prior to the 2007 recession, which served to greatly exacerbate the problem. Poverty rates have been declining since 2013 when economic recovery efforts appeared to begin yielding results. It must be recognized that the number of economically vulnerable people in Suburban Cook County remains well above pre-recession levels.



Source U.S. Census American Community Survey 1-year estimates, 2000, 2005, 2010, 2013, 2014, 2015, and 2016.

⁴ CEDA analysis of US Census 2016 American Community Survey 1-year estimates.

By contrast, the County as a whole is seeing poverty levels declining to pre-recession levels or below. While poverty rates in the City of Chicago continue to be significantly higher than those in the suburbs, the past decade demonstrates that poverty is steadily moving out of the city and into the suburban areas.



In 2000, suburban Cook residents accounted for just 22 percent of all county residents below the poverty threshold. By 2016, that share has reached 34 percent. This is a significant change in the distribution of need between the city of Chicago and the rest of the county. Unfortunately, the distribution of resources has not kept pace with this shift in where poverty is located.

Other evidence of trends in poverty is seen in State Board of Education Free and Reduced Lunch Eligibility records. In 2001, in all Suburban Cook schools, 30.9 percent of students were eligible for free or reduced lunch. By 2013, that number had shot up to 55.4 percent of Suburban school students. Despite the census data showing declines in poverty levels since 2013, the suburban Cook County students qualifying for free and reduced lunch make up 62 percent of the student body in 2018.⁵

⁵ Illinois Board of Education, *Free Lunch FY18-Eligibility*. Spreadsheet downloaded from State Board of Education website.

This document will examine the numbers and characteristics of those living below 125 percent of the Federal Poverty Guideline since this is the population defined as eligible for services funded by the Community Services Block Grant. According to the latest US Census estimates 359,029 people living in Suburban Cook County are below this income threshold.⁶ This report refers to the portion of the population with incomes at or below 125 percent of Federal Poverty Guideline as “low-income”.

	Total Pop 2000	# Below 125% Pov. in 2000	Low- Income % 2000	Total Pop 2016	# Below 125% Pov in 2016	Low Income % 2016	Change in number of Low- Income 2000-16	% Change in Number of Low- income residents
NORTH	1,031,199	62,962	6%	1,056,119	115,110	11%	56,756	90%
SOUTH	760,565	82,194	11%	768,555	147,547	19%	63,699	77%
WEST	654,357	69,603	11%	658,119	113,816	17%	45,087	65%
TOTAL	2,446,121	214,759	9%	2,482,793	376,473	15%	165,542	77%

The number and percent of low-income people has increased dramatically in each of CEDA’s three Regions between 2000 and 2016⁷. During those 15 years when the North Region gained around 25,000 in total population, the number of low-income suburbanites in the North swelled by almost 57,000. In the South Region, total population showed modest growth of 8,000 but low-income number increased more than 63,000. And in the West Region, there were 45,000 more low-income people between 2000 and 2016, while the total population grew by less than 4,000. (See Appendix 2 for table of change in low-income population 2000-2016 by Township).

Poverty is no longer confined to the city center, but has become a real and growing part of the suburban landscape. Policy makers need to be aware of this trend and adapt policy accordingly so that resources are distributed where they are needed. Nowhere in Illinois is the understanding of this trend more critical than in Cook County. As shown in the chart above, in the past decade Suburban Cook County went from having one quarter of the county’s low-income residents to have one third. This is an enormous shift in the burden of providing services and supports. Government funding formulas that distribute resources by poverty demographics generally lag behind the reality of the population changes by a few years.

⁶ CEDA analysis of US Census data ACS 1-year estimates.

⁷ CEDA analysis of US Census data QT-P34: Poverty Status in 1999 of Individuals: 2000 and S1703: Selected Characteristics Of People At Specified Levels Of Poverty In The Past 12 Months ACS 2012-2016 5-year estimates.

SUBURBAN COOK COUNTY	TOTAL	Less than 100% of the poverty level		Less than 125% of the poverty level	
2016 Census estimates		Est. Number	Rate	Est. Number	Rate
POPULATION	2,468,353	256,609	10.4%	359,029	14.5%
Male	1,200,091	112,260	9.4%	158,506	13.2%
Female	1,268,262	145,101	11.4%	198,845	15.7%
AGE					
Under 18 years	583,158	83,509	14.3%	116,966	20.1%
18 to 64 years	1,511,156	140,706	9.3%	187,231	12.4%
65 years and over	374,039	34,880	9.3%	52,800	14.1%
RACE AND HISPANIC ORIGIN					
White alone, not Hispanic or Latino	1,303,716	89,619	6.9%	125,236	9.6%
Black or African American	413,322	65,047	15.7%	86,475	20.9%
Hispanic or Latino	512,767	83,072	16.2%	119,711	23.3%
Asian	196,931	15,295	7.8%	22,167	11.3%
American Indian and Alaska Native	5,915	993	16.8%	1,206	20.4%
Other or Mixed race	35,702	2,585	11.2%	4,234	15.5%
LIVING ARRANGEMENT					
Single Female Household	413,366	84,784	20.5%	111,218	26.9%
EDUCATIONAL ATTAINMENT of POPULATION OVER AGE 25					
Less than high school graduate	184,021	32,938	17.9%	49,342	26.8%
High school or equivalent	404,670	47,517	11.7%	64,396	15.9%
Some college or associate's degree	473,824	40,883	8.6%	59,218	12.5%
Bachelor's degree or higher	627,047	26,753	4.3%	36,159	5.8%
DISABILITY STATUS					
With any disability	248,686	40,271	16.2%	55,573	22.3%
WORK STATUS of POPULATION AGE 16 to 64					
Worked full-time, year-round	821,133	16,516	2.0%	30,933	3.8%
Worked less than full-time, yr-round	401,593	49,031	12.2%	64,867	16.2%
Did not work	357,382	85,923	24.0%	107,310	30.0%

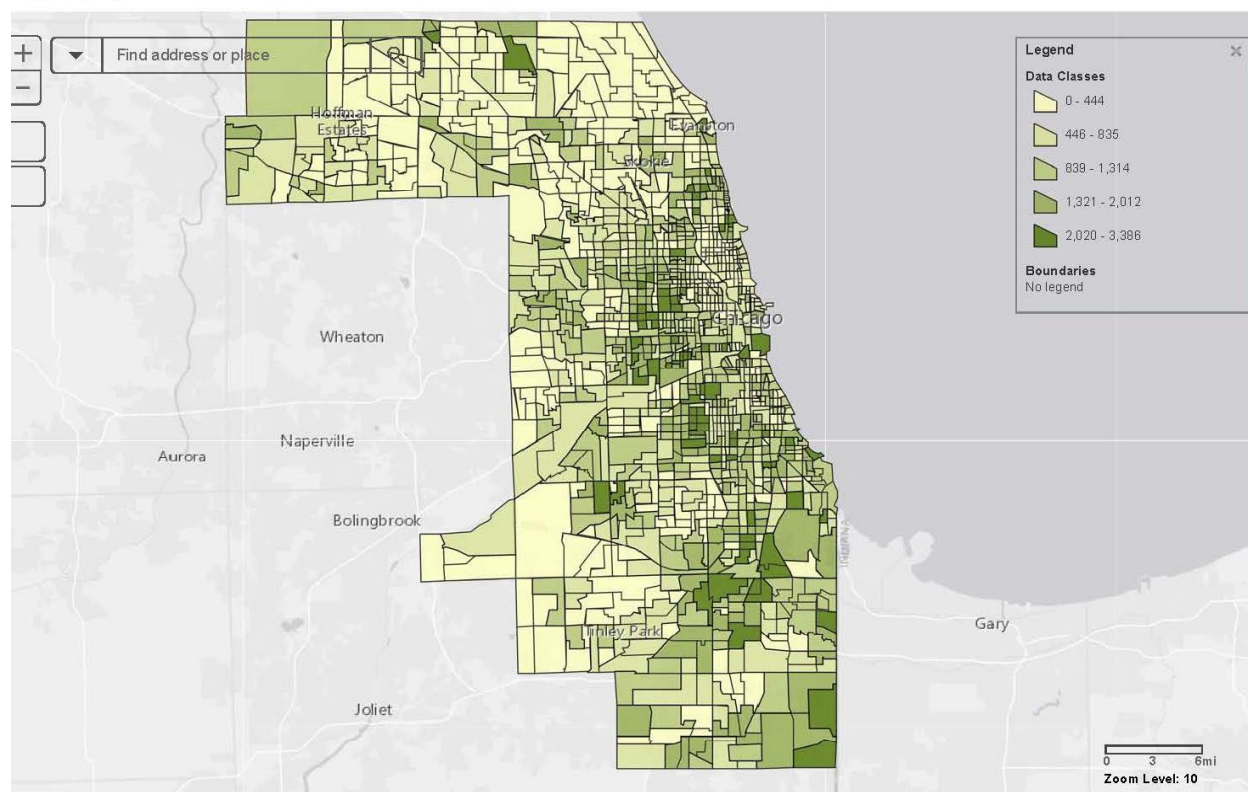
Although the census data shows the growth in suburban poverty; while researchers and academics point out this “new” phenomenon, public perception and policy have yet to catch up to the reality of suburban poverty. Within CEDA’s service area there are some suburbs that have not recognized their own changing

environment. At community forums, CEDA heard from residents who feel their municipal government denies it has low-income residents. The elected officials in these previously affluent suburbs appear to not want to sully their reputation as an attractive village by acknowledging that there are poor people living there. As a result, low-income residents are more isolated from services and benefits that may help them regain self-sufficiency.

The needs and complex challenges of poverty in the suburbs have not attracted the same level of attention as those in the City of Chicago. Charitable organizations are almost all located in and focused on Chicago's urban challenges. The major media outlets are also focused on the city and demonstrate little interest and limited understanding of the suburban issues. CEDA must continue to champion the needs of Cook County's low-income suburban residents so that Suburban needs are not eclipsed from public awareness by the spotlight of attention constantly shined on the city neighborhoods.

S1701 | POVERTY STATUS IN THE PAST 12 MONTHS
2012-2016 American Community Survey 5-Year Estimates

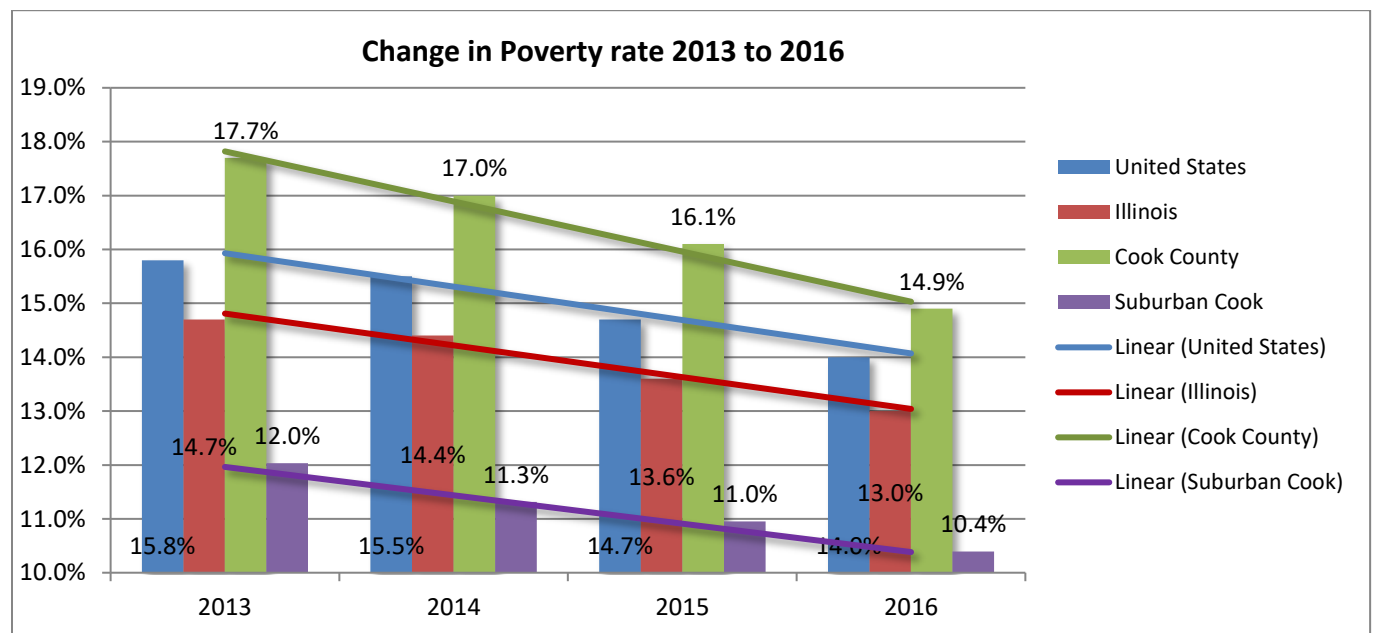
Thematic Map of Total; Estimate; ALL INDIVIDUALS WITH INCOME BELOW THE FOLLOWING POVERTY RATIOS - 125 percent of poverty level
Geography: by Census Tract



Poverty characteristics of Suburban Cook County

As noted above, the poverty rate in Suburban Cook County has been declining slightly each year since 2013. This decline mirrors the national and statewide rate of change, but is less than the drop in poverty levels in Cook County as a whole. This indicates that the suburbs of Cook County are growing poorer, in relationship to the City of Chicago.

And the move by households above the poverty threshold is not necessarily a large move. While the number of low-income (at or below 125 percent of poverty) dropped by 40,752 between 2013 and 2016, the number of modest income suburbanites, at or below 200 percent of poverty, grew by almost 12,000.



The face of poverty in Suburban Cook County reflects poverty across the rest of America: It is disproportionately a face of color, female, or a child.

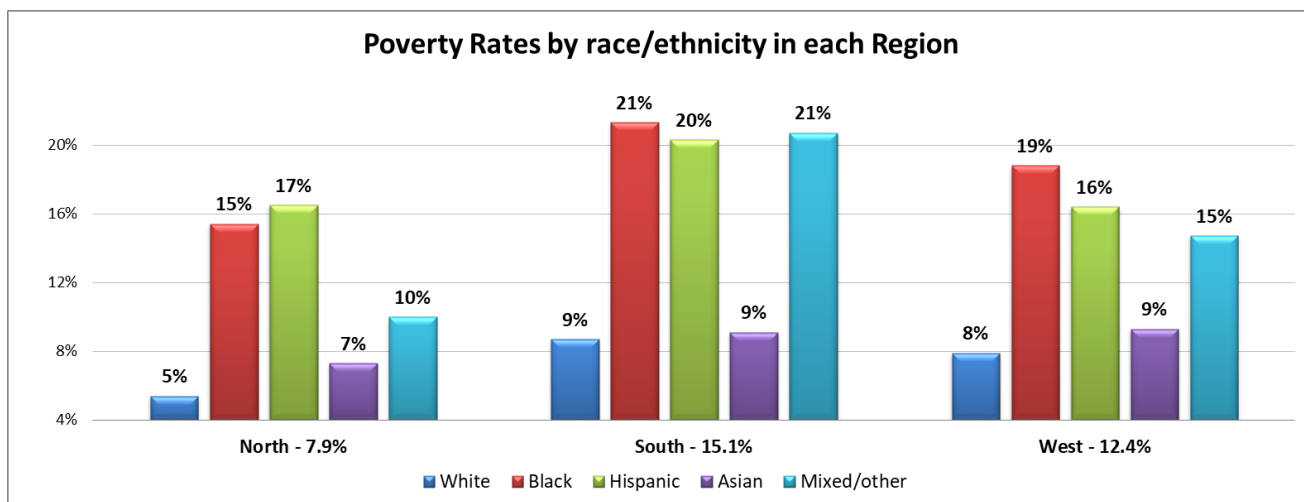
14.5 percent of the population of Suburban Cook County is below 125 percent of the Federal Poverty Guideline according to analysis of 2016 US Census estimates. This is down from 16.1 percent in 2014. Those with incomes at or below 125 percent of the poverty are the individuals and families that are eligible for services under Community Services Block Grant funding. For the sake of this document, we will refer to this sector of the population as “Low-Income.” The total number of low-income people in Suburban Cook is approximately 360,000 of which 117,000 are children under 18 years of age. This is one out of every 5 suburban children.

While the “low-income” rate is 14.5 percent overall in Cook County suburbs, among those in single female households the rate is 26.9 percent. By contrast, those living in married-couple families have a “low-income” rate of 8.7 percent. If you live in a Suburban Cook household headed by a single female, you are more than three times more likely to be low-income than your counterparts living in a married-couple family.

African American or Hispanic residents in Suburban Cook are more than twice as likely to be “low-income” than a White suburban resident. The low-income rate among white residents is 9.6 percent versus 20.9 percent for African Americans and 23.3 percent for Hispanics.

Economic vulnerability is not evenly distributed across the geography of Cook County. The South region has the highest levels of poverty while the North region has the lowest. The poverty rate by race/ethnicity

varies in the different regions. In all regions, white suburbanites enjoy the lowest poverty rate of any race; significantly lower than African Americans or Hispanics.

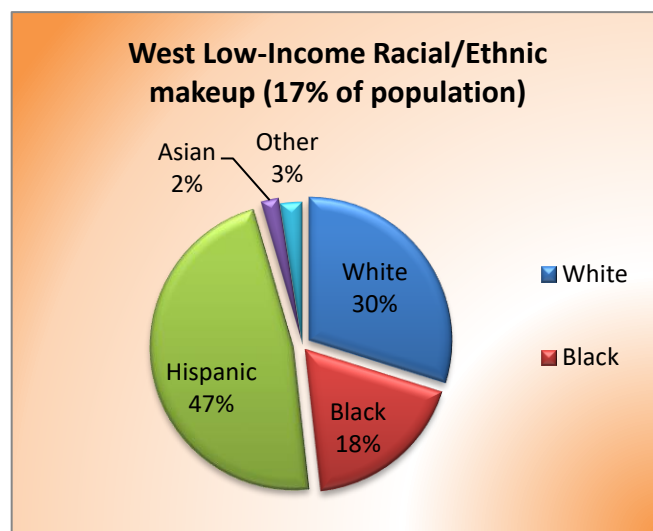
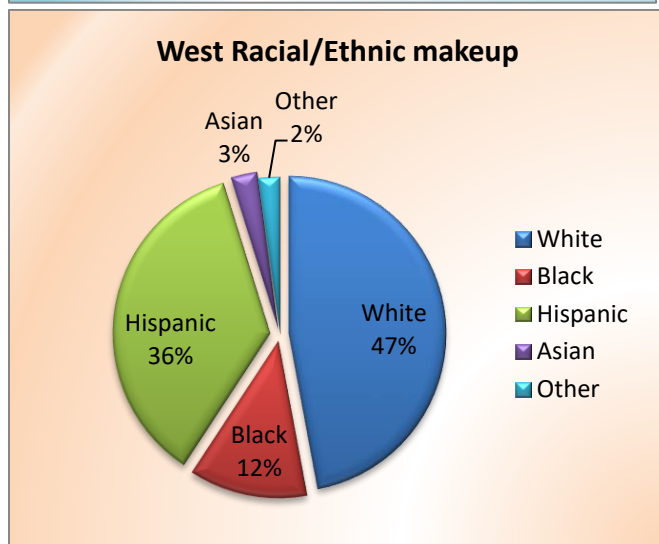
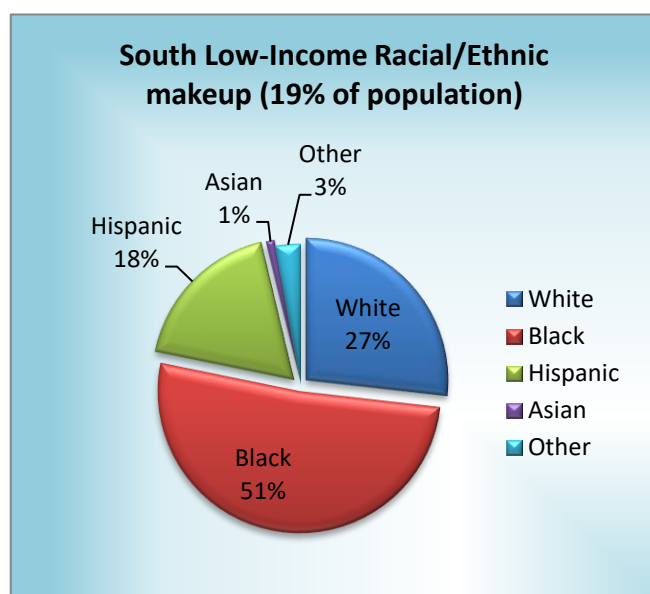
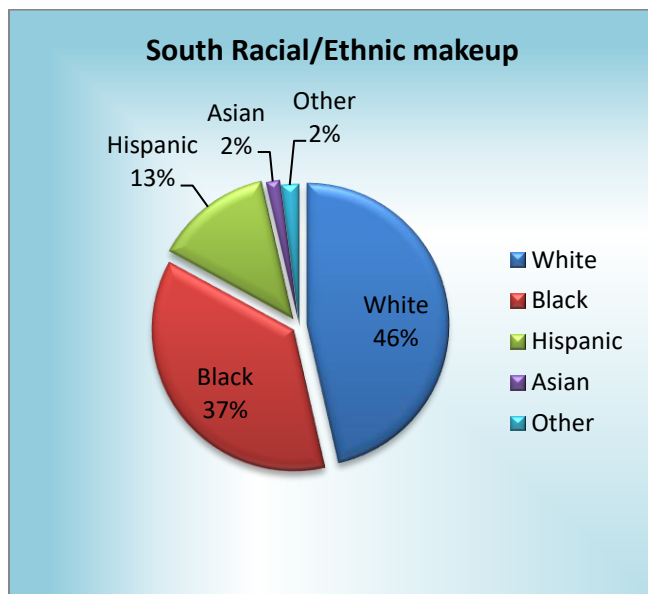
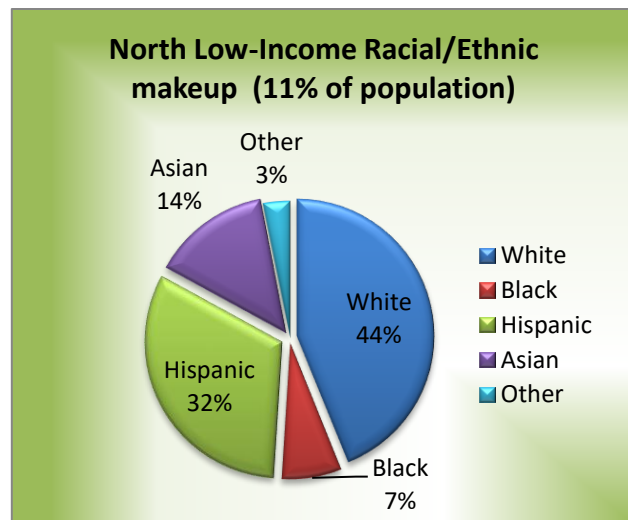
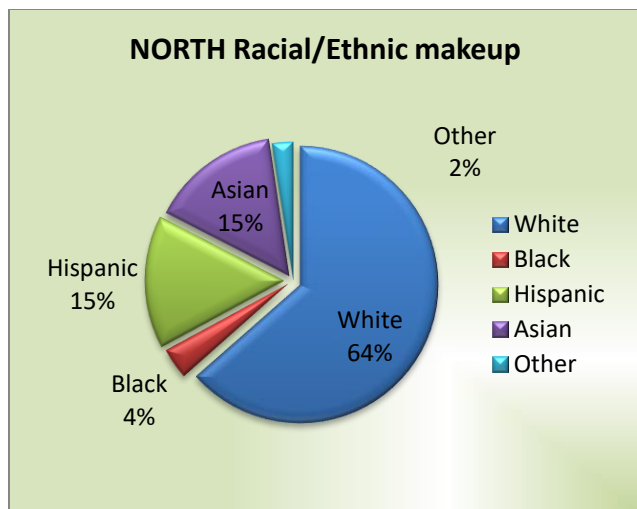


Poverty in Suburban Cook County is not uniformly distributed. Poverty is clustered in communities that lack resources. Communities of the highest poverty rates often have high concentration of minorities. Generally they are without quality schools, without first-class health care systems, without high-paying jobs. What these communities frequently have in abundance is unemployment, crime, blight, and according to community leaders, government corruption.

Corresponding with state and national trends which have been well documented over generations, the likelihood of being low-income is greater for Suburban Cook residents of a racial or ethnic minority. All non-white racial and ethnic groups in Suburban Cook County show a higher percent of low-income. However, the latest data seem to indicate that the racial disparity in low-income groups is shrinking slightly. Two years ago, 9.3 percent of the White non-Hispanic population was low income compared to 9.6 percent now. In the same time period, low-income rate among Hispanics declined from 24.4 percent to 23.3 percent. Asian suburbanites had a similar reduction from 12.4 percent to 11.3 percent low-income. The African American low-income rate declined significantly in the past two years, from 25.6 percent to 20.9 percent.

While the past two years show very minor leveling of the racial and ethnic differences, the disparity persists, as evidenced in the graphs below. The graphs show the difference in racial/ethnic composition between the general population and the poverty population of each Suburban Cook region.⁸ In each region it is apparent that the low-income sector of the population contains a far greater share of minorities.

⁸ Charts are based on CEDA analysis of US Census 2012-2016 American Community Survey 5-year estimates



The likelihood of being low-income is greater for Suburban Cook residents who live in a household headed by a single female. This finding again follows well-documented pattern across the nation. 27 percent of all single female households are low-income in Suburban Cook County. That is contrast to married couple households where less than 9 percent are low-income.

Among Suburban Cook County residents with low incomes, 76 percent are living in family households. 37.6 percent are in married-couple households; 31 percent are in households with single female head of household.⁹

It is widely recognized that lack of high school education statistically reduces lifetime earning potential and therefore is linked to poverty. This fact is evident also in Cook County data. The likelihood of being low-income is greater for Suburban Cook residents who lack education. Of all adults with less than a high school education, 27 percent are low-income. For those who are high school graduates, the low-income rate drops to 16 percent. And for those with a bachelor's or higher degree, less than 6 percent are low-income.¹⁰ These rates of low-income by education level are unchanged from our previous analysis two years ago.

Among Suburban Cook County adults with low incomes, over 25 years of age: 49,342, or 24 percent have Less than High School; 64,396 or 31 percent have High School or equivalent; 59,218 or 28 percent have Some College or Associate's Degree; and 36,159 or 17 percent have Bachelor's Degree or Higher.¹¹ It is evident from these figures that education alone does not protect one from being low-income since 45 percent of the low-income residents in Suburban Cook have had at least some college. The most common educational attainment level among Suburban Cook's residents with low incomes is high school graduate.

The likelihood of being low-income is greater for Suburban Cook residents who are children. 20 percent of all children under age 18 in Suburban Cook County are low-income, compared to 12 percent of working-age adults (those 18 to 64 years of age) and 14.1 percent of those aged 65 and over. In the last two years' data, the child poverty rate is down from 22 percent to 20 percent. This mirrors the declining poverty rates since 2013 that are discussed above.

Contradicting these shrinking poverty rates is the fact that the rate of poverty and low-income among people over 65 years old is increasing in Suburban Cook County. Seniors and disabled were the only sectors of the population that experienced increases in poverty rate of more than 1 percentage point. 22.3 percent of disabled residents of Suburban Cook County have low incomes.

Among Suburban Cook County residents with low incomes: 117,000 or 33 percent are under 18 years of age; 187,200 or 52 percent are between 18 and 64 years of age; and 52,800 or 15 percent are age 65 and over. Of Suburban residents with low incomes of all age groups, 15 percent have some type of disability.¹²

⁹ Based on CEDA analysis of US Census 2016 American Community Survey 1-Year Estimates

¹⁰ *ibid*

¹¹ *ibid*

¹² *ibid*

This marks a significant increase in the number of disabled and elderly in the county. While the population of Suburban Cook County dropped by more than 18,000 between 2015 and 2016, the number of residents over age 65 grew by almost 11,000. The number of disabled persons grew by about 3,000.

The tables below show poverty by age group in each of the suburban townships. The formatting of the tables displays the highest poverty rates in red and the lowest poverty rates in green.

NORTH REGION Townships	Poverty Rate by Age Group			
	Under 5 years	Under 18 yrs	18 to 64 years	65 yrs and over
Barrington	0.00%	9.00%	4.90%	6.90%
New Trier	1.00%	2.20%	3.10%	5.30%
Northfield	4.30%	4.90%	4.50%	4.40%
Evanston	6.60%	10.20%	16.40%	6.20%
Wheeling	8.20%	9.10%	5.70%	7.30%
Schaumburg	9.10%	6.90%	5.10%	5.70%
Niles	9.30%	13.50%	8.70%	8.80%
Elk Grove	13.20%	12.10%	6.70%	6.90%
Palatine	13.70%	13.00%	7.60%	6.10%
Maine	16.40%	14.30%	8.30%	7.80%
Hanover	17.40%	14.80%	7.20%	6.40%

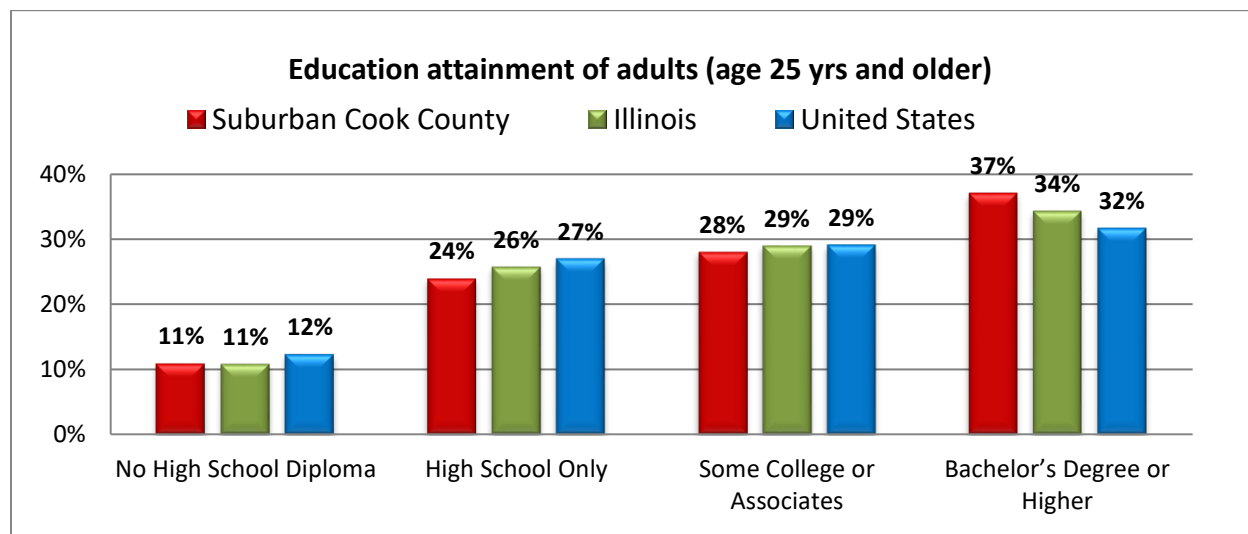
SOUTH REGION Townships	Poverty Rate by Age Group			
	Under 5 years	Under 18 yrs	18 to 64 years	65 yrs and over
Orland	10.60%	8.70%	5.00%	4.70%
Rich	14.50%	18.90%	12.00%	10.60%
Palos	21.80%	22.10%	10.80%	5.80%
Worth	22.20%	17.90%	10.90%	7.70%
Bremen	22.30%	22.70%	12.00%	9.90%
Calumet	23.20%	32.30%	18.60%	11.60%
Bloom	33.30%	29.70%	19.10%	11.20%
Thornton	37.70%	32.80%	19.80%	12.30%

WEST REGION Townships	Poverty Rate by Age Group			
	Under 5 years	Under 18 yrs	18 to 64 years	65 yrs and over
River Forest	1.40%	2.90%	6.20%	2.30%
Lemont	7.40%	5.40%	3.40%	8.00%
Oak Park	8.30%	6.30%	9.20%	8.70%
Norwood Park	9.20%	10.10%	7.90%	10.40%
Riverside	11.80%	8.40%	8.50%	1.90%
Stickney	12.30%	13.90%	9.50%	8.40%
Lyons	13.00%	13.10%	9.60%	7.10%
Berwyn	17.60%	21.70%	11.50%	9.50%
Leyden	19.90%	16.00%	10.30%	8.20%
Proviso	20.60%	19.70%	11.80%	10.20%
Cicero	34.80%	32.20%	17.70%	13.70%

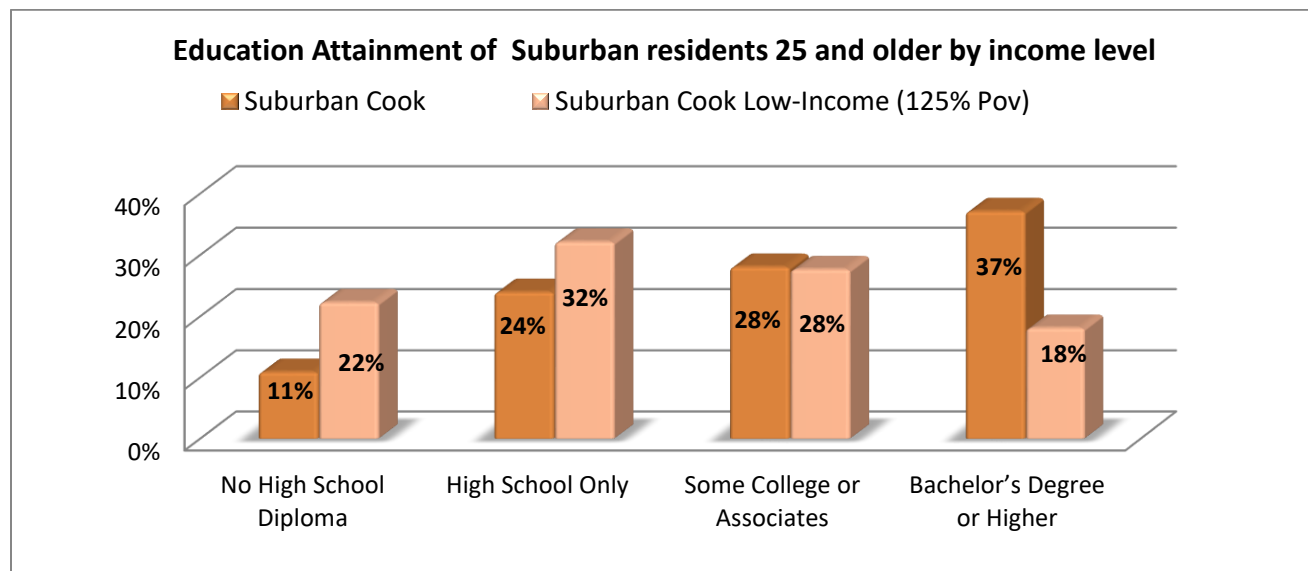
Source: CEDA analysis of US Census 2012-2016 American Community Survey 5-Year Estimates

While the adults in Suburban Cook County as a whole have a higher level of educational attainment level than the state or national averages, the population with low incomes is significantly less educated.

The chart below compares the general population of Suburban Cook County to those of the State of Illinois and the United States in total. Suburban Cook has a college degree rate of 37 percent, compared to 34 percent statewide, and 32 percent nationally.



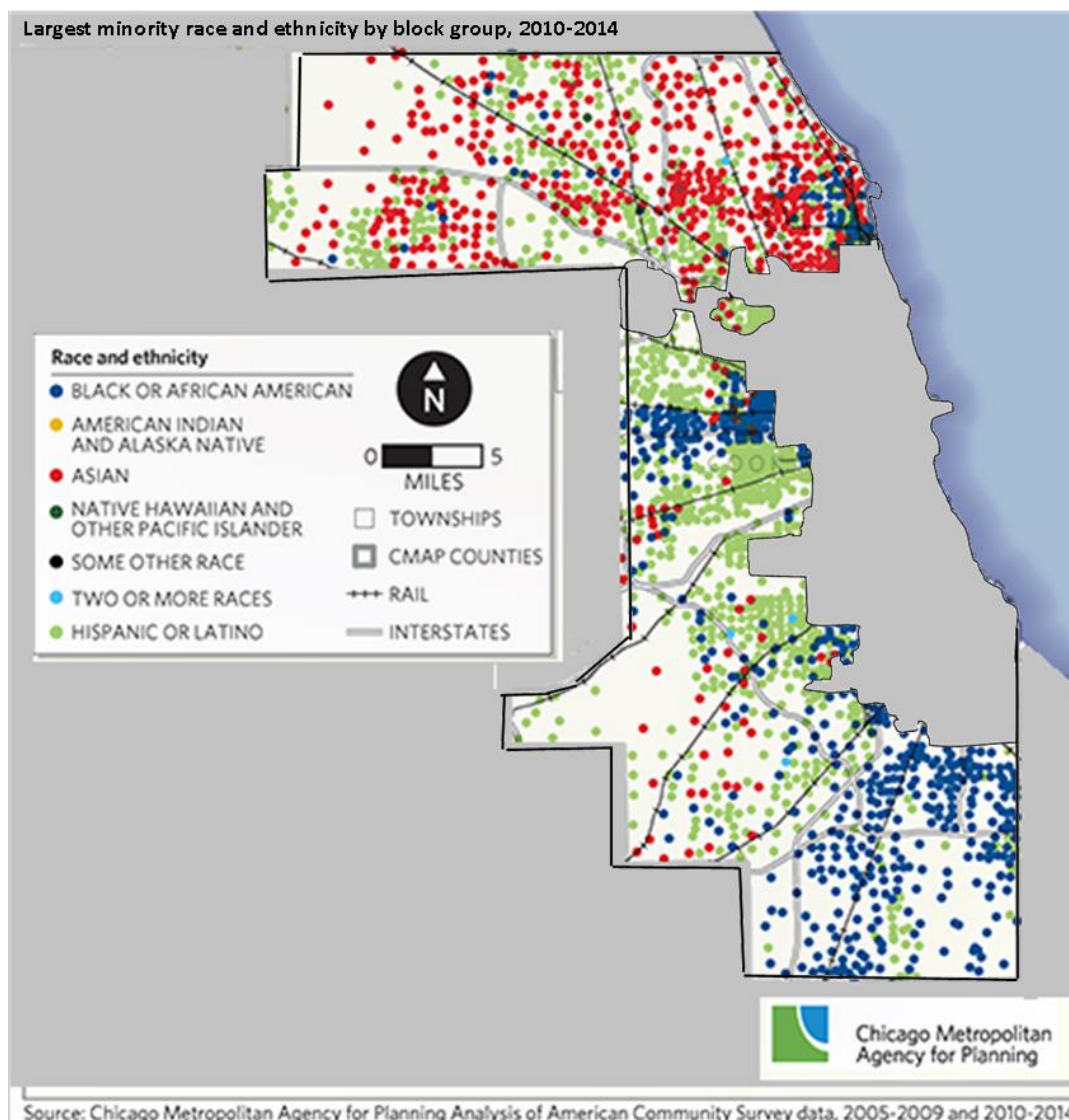
A greater variance is observed when comparing educational attainment based on economic differences rather than geographic differences. The low-income sector of Suburban Cook (those at or below 125% of federal poverty guideline) displays a much lower level of educational attainment. This sector is twice as likely to be high school dropouts. They are a third more apt to stop their education after high school. Residents with low incomes have obtained a college degree at half the rate of the population as a whole.



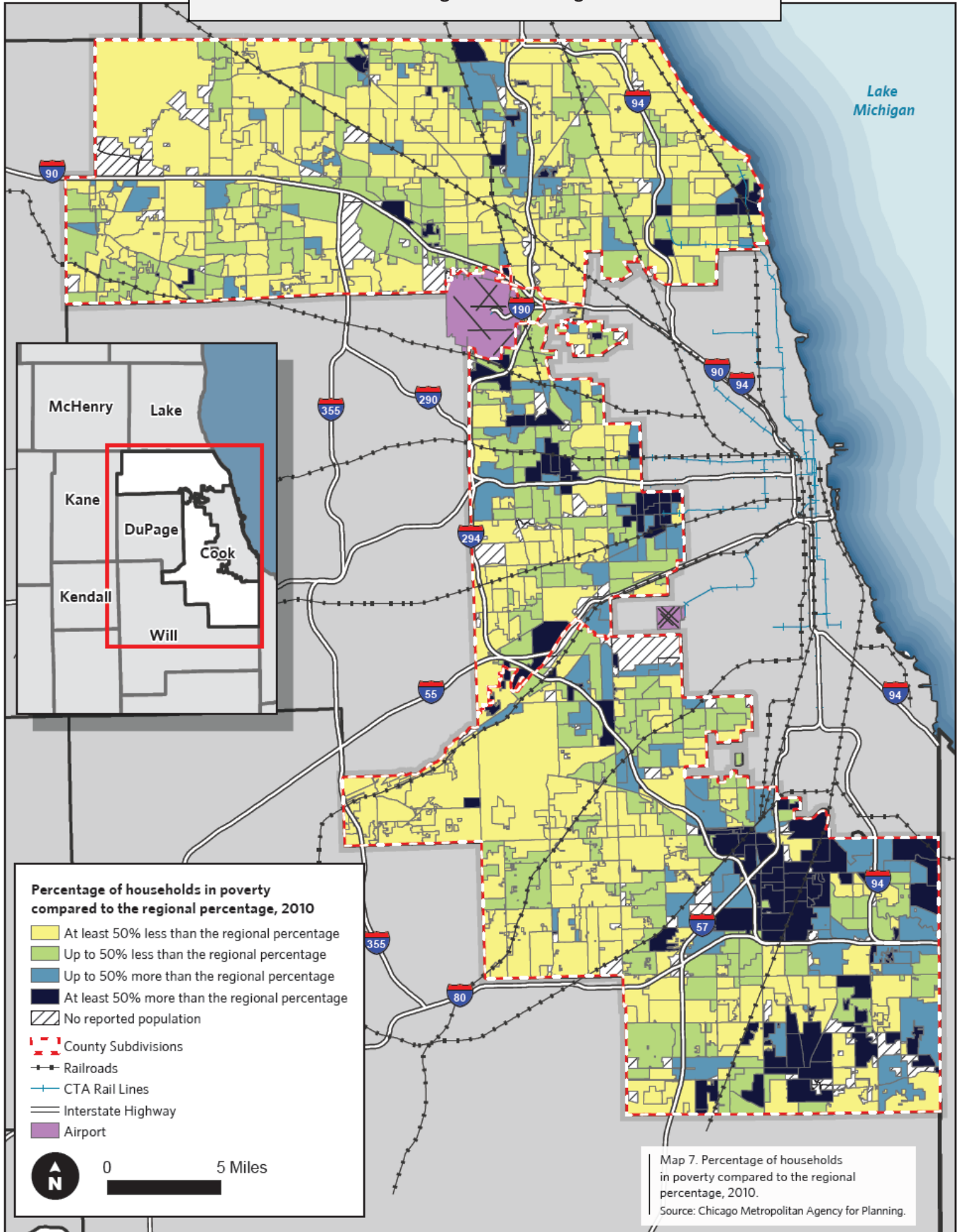
The low-income population is not evenly distributed across Suburban Cook County. The county has long-standing racial, ethnic, and economic divides which result in high concentrations of low-income communities, primarily minority communities, in the south and west suburbs. North and southwest suburban areas are predominately higher-income, majority white areas. The maps on the following pages

show that geographic concentrations of minority residents coincide with geographic concentrations of poverty.

Despite the diversity of the total population of Cook County, historic patterns of economic and racial segregation created and continue to reinforce highly homogenous communities. The concentrations of Latinos living in the West suburbs and African Americans who live in the South and some western suburbs reveal that Cook County remains highly segregated. Racial and ethnic segregation closely track to economic segregation. The various communities and regions of Cook County contain very disparate economic opportunities. The disparity between different suburban areas in the quality of public facilities, resources, infrastructure, health, and education is astounding.



Percentage of Suburban Cook Households in Poverty Compared To the Regional Percentage

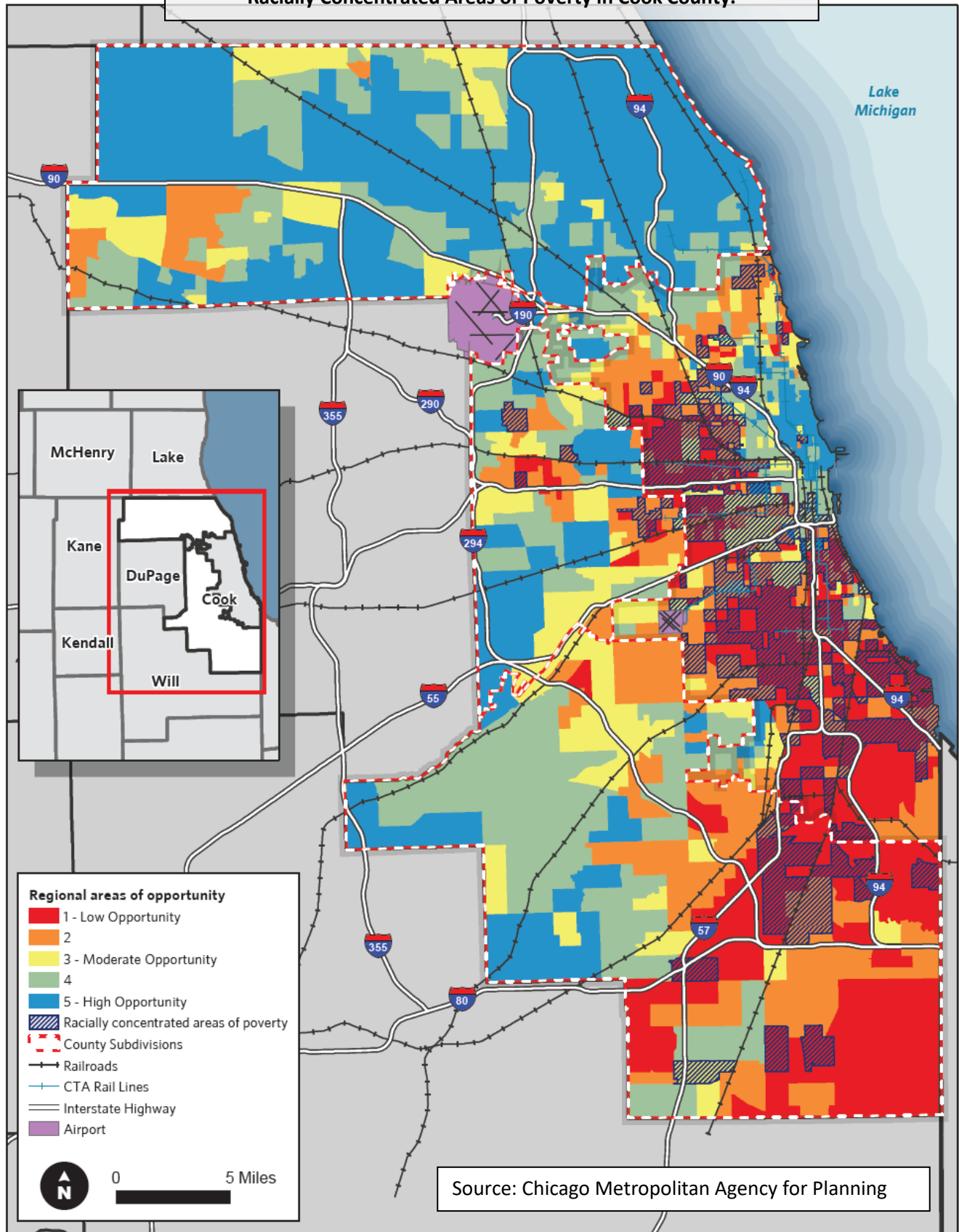


As verified by a number of demographic measures, the Chicago region is one of the most racially segregated regions in the nation. Segregation in the Chicago region has created numerous deterrents to economic development and quality of life. Among these impediments to well-being are the lack of investment in areas of concentrated poverty, the isolation of regional assets that are within areas of concentrated poverty, and an overall diminished capacity for economic growth. Within the CMAP report, opportunity areas are generally defined as places in the region with stable housing, low crime, good schools, easy access to jobs, and many amenities — in other words, features that contribute to a high quality of life. The report finds that these opportunity areas very rarely include communities that are primarily African American or Hispanic.

The CMAP analysis of areas of opportunity, mapped in the figure on the following page, is based on HUD's Housing Stability Index, School Proficiency Index, Job Access Index, and Transit Access Index, as well as median home values, post-high school degree attainment, unemployment rate, poverty rate, mean travel time to work, and property values. The map below shows how High Opportunity areas fall primarily in the North and Southwest suburbs. These are areas of Suburban Cook County that also tend to have a lower percentage of minority residents and a higher median household income than the county average.

The map shows that the South suburbs have an overall low opportunity index. The largest spatial areas with racially concentrated areas of poverty are in the south suburbs. By contrast, the West suburbs have far more moderate and high opportunity communities interspersed with low opportunity communities. This close physical proximity of high opportunity communities and low opportunity communities provides greater possibility for moving and sharing between these communities. Even the racially concentrated areas of poverty in the West suburbs usually lie within a few miles of high opportunity areas.

**CMAP Identified Opportunity Areas and
Racially Concentrated Areas of Poverty in Cook County.**



Cook County's historic division of racial, ethnic, and economic groups means that CEDA's three Regions will each be addressing different types of low-income residents.

Region	NORTH	SOUTH	WEST
Number of residents below 125% of poverty	115,110	147,547	113,816
DEMOGRAPHIC PROFILE OF LOW-INCOME POPULATION BY REGION			
Under 18 years	31%	36%	35%
18 to 64 years	56%	55%	55%
65 years and over	13%	9%	9%
White non-Hispanic	44%	27%	30%
Black or African American	7%	52%	19%
Asian	14%	1%	2%
Hispanic	32%	18%	48%
Other	2%	2%	1%
In married-couple family	45%	30%	34%
In Single Female head of household	23%	40%	38%
Less than high school	22%	21%	30%
High school graduate	27%	35%	33%
Some college or associate's degree	24%	33%	24%
Bachelor's degree or higher	27%	11%	13%
Disabled	15%	14%	13%
Worked full-time, year-round	11%	11%	10%
Worked less than full-time, year-round	28%	30%	32%
Did not work	61%	59%	58%

Source: CEDA analysis of US Census data 2012-2016 ACS 5-yr estimates

The typical resident with a low income in the North Region will be white (44 percent) and from a married-couple household (45 percent). They likely would have some education beyond high school (51 percent). The low-income population of the North Region is older than in the other regions, with 13 percent over age 65. The South Region statistics show the typical person with a low income is African American (50 percent) from a single-female headed household (40 percent). They are more likely to be a child than in the other regions, with 36 percent being under 18 years old. In the West Region, the resident with a low income is most commonly of Hispanic or Latino ethnicity (48 percent). They are far more likely than in other regions to have less than high school level education (30 percent).

The overall education attainment levels of the North Region residents results in a low-income population that defies the national norms. A person with a low income in the North Cook suburbs is more likely to have a Bachelor's degree (27 percent) than to be a high school dropout (22 percent).

The West Region is generally considered to have large immigrant population. Cook County's west suburbs are home to high concentrations of Hispanic (primarily Mexican) immigrants. Cicero, the largest of the western suburbs, has an 87 percent Hispanic population and nearly 40 percent with limited English. There are high numbers of Spanish-speaking households in the whole West Region with limited English proficiency.

But recent population trends have nudged the West Region out of top place for immigrants in Suburban Cook County. 28 percent North region residents are foreign born compared to 23 percent of the West region population. Of the 301,446 foreign born residents in the North region, 43 percent come from Asian countries; 29 percent from European countries; 25 percent from Latin America; and 2 percent from Africa.

The 151,748 foreign born residents in West region make up 23 percent of the population. Most (59 percent) are from Latin America; 28 percent from European countries; and 11 percent from Asia. The South region has much smaller immigrant population than the North or West, with only 11 percent of the population foreign born. Of these 82,000 residents, 40 percent are from Latin America; 28 percent from Europe; 23 percent from Asia, and 8 percent from African countries.

Housing in Suburban Cook County

There is an insufficient supply of affordable housing in the County.

The Housing Authority of Cook County serves most of the suburbs with federally funded subsidized housing programs. HACC owns 2,100 public housing units and 13,000 slots for Housing Choice Voucher Program. With the ability to house more than 15,000 households, Housing Authority of Cook County is a large-scale housing authority. However, this only scratches the surface of about 200,000 households with low incomes in Suburban Cook County. The vast majority of people with low incomes will never have the benefit of subsidized housing. Some have been on housing wait lists for years. Most households with low incomes have to find affordable housing on the open market, but in Suburban Cook County, that is a nearly impossible dream.

Homelessness is a persistent issue in Suburban Cook. In recent years there have been increased counts of school children in Suburban Cook County. By the end of 2013, the Chicago Tribune reports that well over 5,000 suburban students were classified as homeless or doubled-up.¹³ The Alliance to End Homelessness in Suburban Cook County Point in Time Count from January 28, 2015 showed that Suburban Cook County providers were housing 2,025 homeless persons in transitional housing, shelter, or permanent supportive housing.¹⁴

Rent Burden

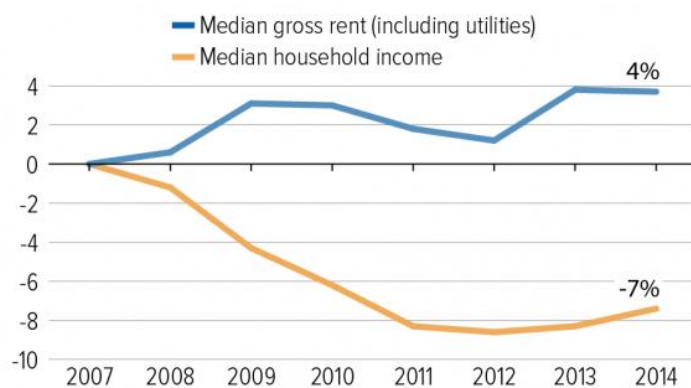
Although low-cost housing options are available in some communities, rent growth has outpaced wage growth by nearly double in the past five years. This means that many low- and moderate-income households who face stagnant or declining incomes are paying much more than they can afford for housing. The chart below by the Center on Budget and Policy Priorities graphically demonstrates this persistent gap between rent and income:

¹³ Chicago Tribune (2013, November 7) *Homelessness a Growing Challenge in Illinois School*.

¹⁴ Alliance to End Homelessness. Point in Time Summary <http://www.suburbancook.org/counts>

Household Incomes Have Not Kept Pace With Rental Costs

Percent change since 2007, adjusted for inflation



Source: CBPP analysis of Census Bureau American Community Survey.

CENTER ON BUDGET AND POLICY PRIORITIES | CBPP.ORG

The US Department of Housing and Urban Development (HUD) considers any household spending more than 30 percent of their income on housing costs to be “Rent Burdened”; a bad situation to be in. More than 125,000 Suburban Cook households are rent burdened. That is 48 percent of renter of all income levels and 72 percent of households earning under \$50,000 a year.¹⁵

The strongest housing markets are in northern and southwestern Cook County while the weakest markets are in the west and south. The strength of these markets also translates into high costs. Median gross rent¹⁶ in the Northern Region is \$1189, compared to \$945 in the West Region. The South Region, including the stronger Southwestern markets, has a median rent of \$965. (See Figure Below)

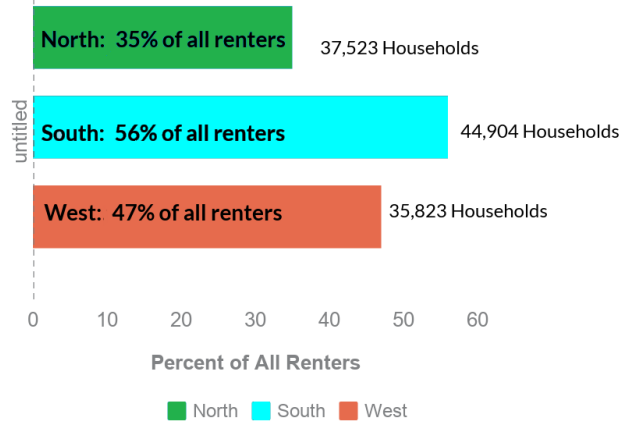
¹⁵ CEDA analysis of US Census 2012-2016 American Community Survey 5-year estimates (Table B25074)

¹⁶ US Census defines Gross Rent as “the contract rent plus the estimated average monthly cost of utilities (electricity, gas, and water and sewer) and fuels (oil, coal, kerosene, wood, etc.) if these are paid by the renter (or paid for the renter by someone else).”

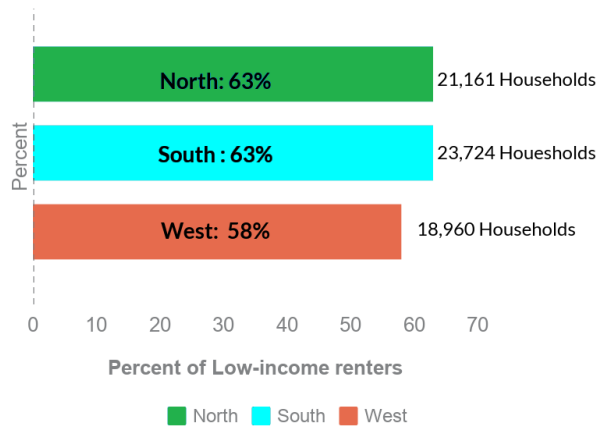
Average Rent & Utilities for any size unit



Renters with income below \$35k



Low-income renters who pay more than Half of Income on housing



Source: CEDA analysis of US Census 2012-2016 American Community Survey 5-Year Estimates

Spending more than 50 percent of income for housing, “Severely Rent Burdened”, is a desperate situation to be in. Yet it is one endured by tens of thousands of suburban families. Among Suburban Cook renters of all income levels, 26 percent pay more than half of their income for rent.¹⁷ The lower the household’s income, the more critical this situation is. The lower the income bracket, the higher the rate of Rent Burdened and Severely Rent Burdened households. Of renters with less than \$35,000 annual income, 91 percent spend more than 30 percent of their income on housing. 61 percent of these households need 50 percent or more of their income for housing.

When low income people have to pay more than half of what they can bring in every month just trying to keep a roof over their head, little is left for all other needs. They cannot afford healthy food. They cannot afford prescriptions and good health care. They cannot afford educational enhancements for their

¹⁷ CEDA analysis of US Census 2012-2016 American Community Survey 5-year estimates

children. They cannot afford the cost of furthering their own education and training. They cannot afford computers, internet, reliable cell phone service, all basic needs for functioning in our digital society. They cannot afford to keep the family car safe and dependable. The list goes on and on.

Of all suburban renter households with incomes under \$35,000 a year, 61 percent pay more than half of their income on housing.

Eviction

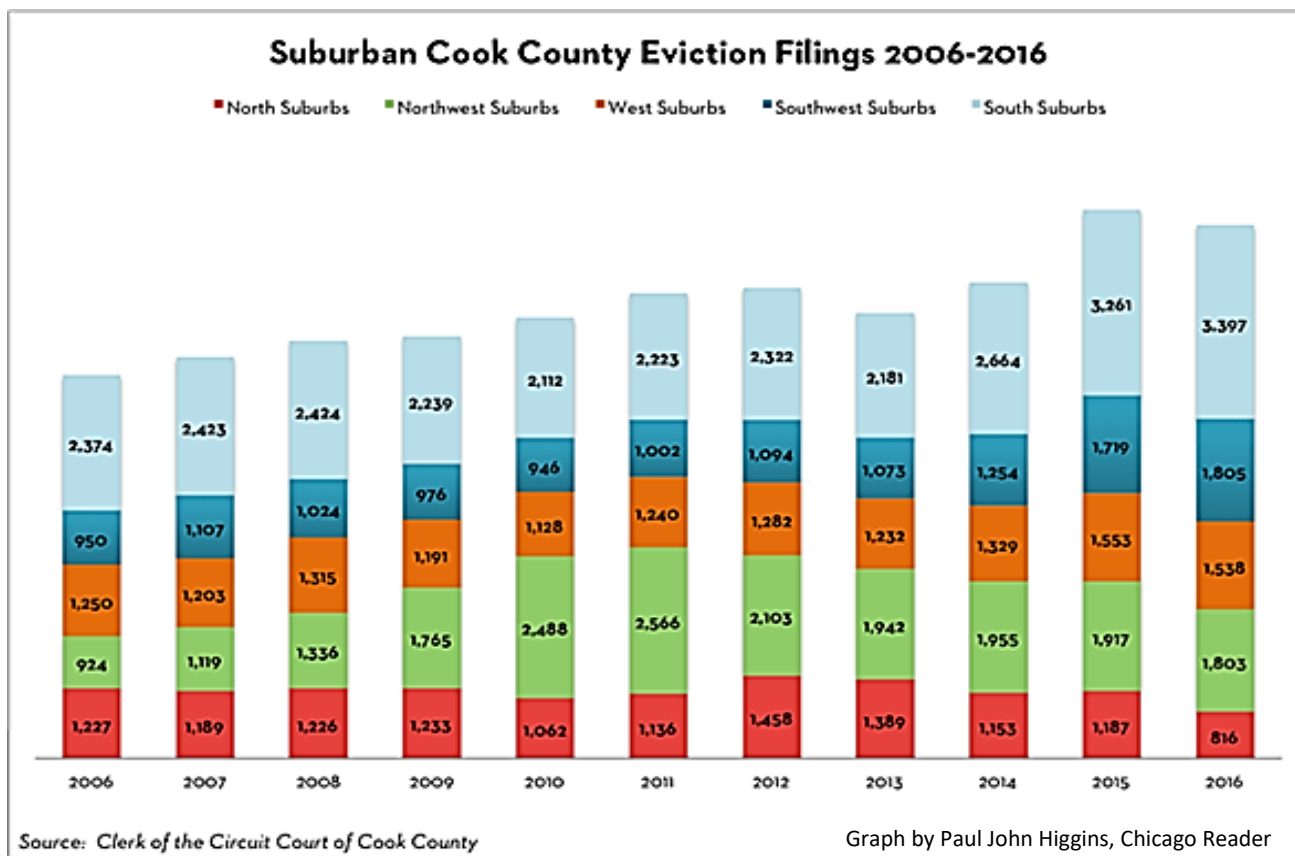
Unaffordable housing leads to housing instability. The fragile finances described above can lead to missed rent payments which can lead to eviction.

Local anti-nuisance ordinances also contribute to evictions. Such 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. However, in practice they create greater housing instability for people with low incomes, women, and minorities. Women and persons of color, especially women of color, are far more likely to be cited under these ordinances.¹⁸ Commonly residents do not know they can be evicted for simply dialing 911 more than other residents do.

The Legal Aid Foundation reports an increase in evictions among suburbanites with low incomes.¹⁹ The number of suburban eviction court filings increased 58 percent from 2006 to 2015. (see figure below).

¹⁸ Interview with Anne Houtaling, Executive Director of Hope Fair Housing Center, June 23, 2017.

¹⁹ Interview with Legal Aid Foundation staff members Richard Wheelock, Adela Carlin, and Kari Beyer, May 4, 2017.



The fallout from an eviction or forced move is catastrophic for families. As Matthew Desmond’s 2016 book *Evicted* powerfully documented, “Families lose not only their home, school, and neighborhood but also their possessions: furniture, clothes, books. It takes a good amount of money and time to establish a home. Eviction can erase all that.”²⁰

Workers who experience an eviction are 15 percent more likely to be laid off. Eviction corresponds to higher rates of depression, lasting even for years afterward. Renters who are forced to move often end up relocating to substandard housing and worse neighborhoods. “Eviction does not simply drop poor families into a dark valley, a trying yet relatively brief detour on life’s journey. It fundamentally redirects their way, casting them onto a different, and much more difficult path. Eviction is a cause, not just a condition, of poverty,” Desmond concluded.²¹

In two out of three eviction cases in Suburban Cook, the landlord wins and the renter loses.²² One reason for these outcomes is that renters do not understand the eviction court process like the landlords do.

²⁰ Matthew Desmond, *Evicted: Poverty and Profit in the American City* (New York, NY: Penguin Random House, 2016) page 296.

²¹ Ibid, page 298-299.

²² 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>

They do not understand their rights. They cannot afford a lawyer. In 95 percent of eviction cases, the renter does not have any legal representation.

Scarcity of Housing Assistance

Only a fraction of the suburbs' subsidized-housing population is living in traditional public housing. The vast majority use Housing Choice Vouchers that pay all or part of the rent for them to live in privately owned apartments, townhouses or single-family homes. Others live in apartment complexes that have HUD project-based vouchers assigned to them.

About 19,600 subsidized-housing units are in suburban Cook County, including the 15,000 operated by Housing Authority of Cook County (HACC). Coinciding with the demolition of CHA high-rise housing projects in the early part of the millennium, there was an increase in the number of Housing Choice Voucher holders in some the Cook County suburbs.

Hundreds of thousands of people in Suburban Cook are eligible for housing assistance. Depending on household size, that eligibility corresponds to 132 percent of poverty up to 244 percent of the poverty guideline. The 2016 census estimates show 376,473 suburbanites below 125 percent of poverty. It is likely that over half a million people could qualify for housing assistance. Obviously, the housing subsidies provided from housing authorities and other subsidized properties developed with Low Income Tax Increment Financing are meeting only a small portion of the need. Nationally it is estimated that two-thirds of low-income renters receive no federal housing assistance.²³

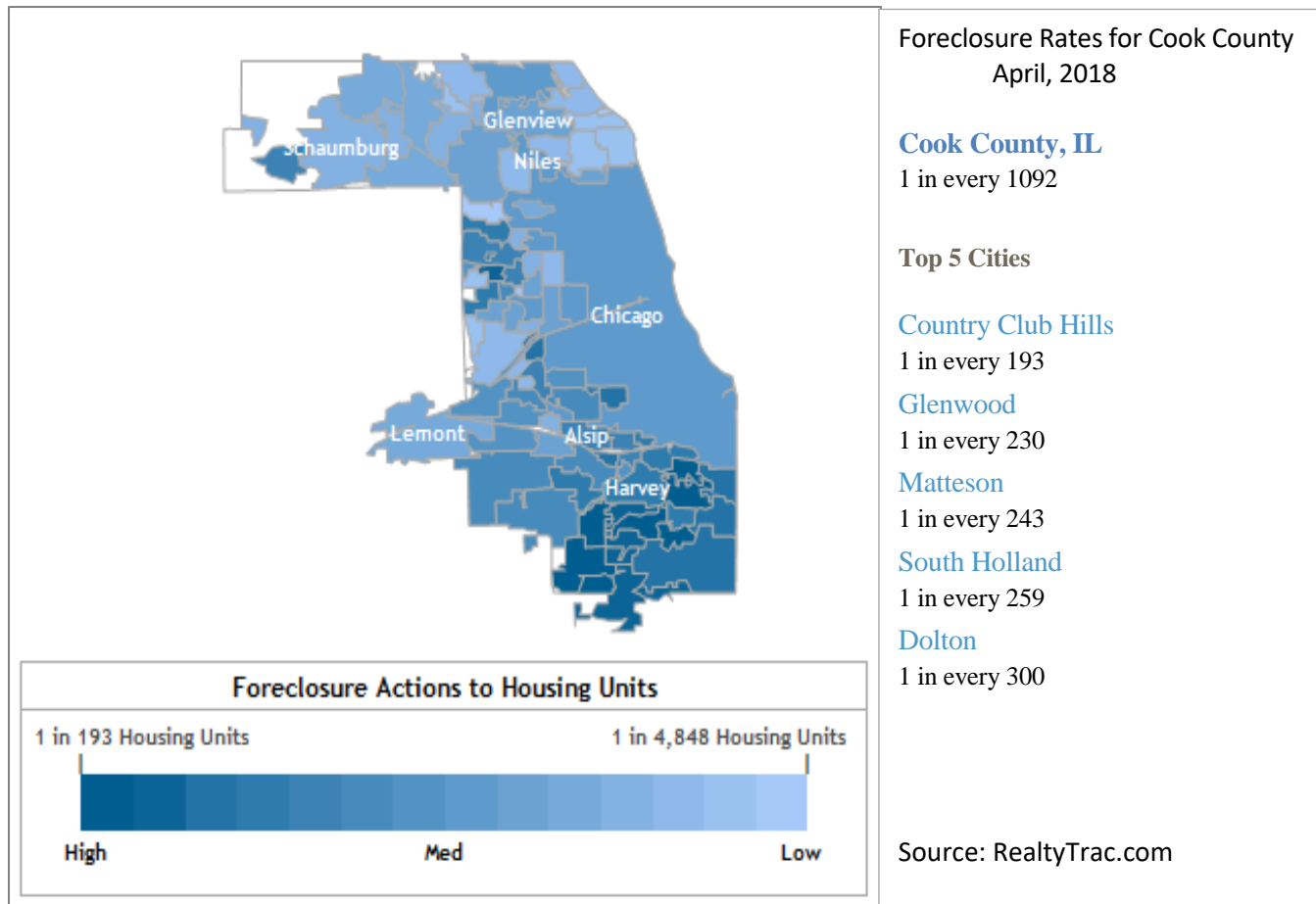
The last time that the Housing Authority of Cook County opened their waitlist for the Housing Choice Voucher Program was in 2001. It resulted in a wait list of some 70,000 families! More than 6,000 families remain on the list in 2018. The bulk of the 64,000 applicants who came off the list never received assistance from the agency. HACC removed them from the waitlist when, as the years passed, applicants could not be contacted, or no longer qualified for assistance. Since the agency is only able to house about 800 families from the waitlist each year, it may be another 7 years before those needing assistance are able to apply for Housing Choice Vouchers in Suburban Cook County.

Foreclosures

The South suburbs continue to see the highest foreclosure rates in Cook County. Current data reported by RealtyTrac show Southland villages with foreclosure rates nearly six times the county average. Home abandonment and foreclosures have devastated communities and continue to do so. This is acutely apparent in Harvey. Focus group attendees last year described how their block in Harvey has changed over time. Once the peaceful, stable block where families were raised, now 5 of the 17 homes are vacant and abandoned. Most of the homes that are occupied have new residents, often tenants rather than owners. 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. Harvey does not appear among the Top 5 Cities listed below for April 2018. This is because there is very little of the city left. Much of it was devastated earlier

²³ Matthew Desmond, *Evicted: Poverty and Profit in the American City* (New York, NY: Penguin Random House, 2016) page 303.

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.



Property Taxes

Exacerbating the challenges for homeowners in low-value communities is the effect of property taxes. CEDA heard this concern from 2017 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 Heights²⁴ 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.”

²⁴ The case of Ford Heights is discussed more in the Education section of this document which shows the elementary school district in that village has one of the largest per-pupil spending in the county.

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 residents with low incomes.

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 2015.²⁵ “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. Channel 5 NBC news published a tally of nearly 48,000 residential properties by their location across 124 suburbs or city wards.²⁶ 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 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 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.

Retired and widowed homeowners have been particularly hard-hit by soaring property taxes. The South suburbs are not the only area where homeowners with low incomes struggle. Even in affluent Northwest suburbs, older people are encountering an inability to remain in their homes due to the escalating cost of housing and property taxes.

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

²⁵Alliance to End Homelessness. Point in Time Summary <http://www.suburbancook.org/counts>

²⁶Kim, 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>

to mediate Reverse Mortgage issues, so reverse mortgage customers do not have as many options when facing foreclosure as standard borrowers.²⁷

Employment in Suburban Cook County

CEDA needs surveys and community forums results demonstrate that there is insufficient availability of living-wage jobs. More than 800 of the respondents to CEDA's Community Needs Assessment Survey²⁸ indicated a need for "Finding a permanent full-time job that will support me or my family." This was the third most frequently selected need in these surveys. Across Suburban Cook County, community forums and listening sessions attended by residents with low incomes echoed the need for jobs. However, the tone of concern was slightly different from what CEDA heard in the past couple years. This year, the concern was more likely to be stated as needing "good paying jobs"

Wages

There are many reasons for this shift in focus to "good paying jobs". The number of available jobs has been increasing as the recovery continues from the 2007 recession. However, the growth in jobs has been in low-paying occupations. Fewer new jobs are full-time, permanent, and providing benefits. Nationally and locally people are seeing more low-wage jobs with fluctuating schedules that stop short of qualifying them as full-time employees. This trend allows employers to avoid providing benefits for workers. Besides under-scheduling and flex-scheduling, there is also a growth in contract jobs, like ride-share drivers. People may be working 50 or 60 hours a week, but lack the stability and benefits that were far more common in the American workforce a decade or two ago. Throughout the US economy wages are stagnant.

Wages in all sectors are not keeping pace with inflation. This is a well-documented fact widely reported in research and media publications. That wages are stagnant is also understood at a personal level by most members of the nation's labor force earning a paycheck. American workers feel the pressure as they try to maintain a standard of living when costs, especially housing costs, keep rising and earnings do not. Those pressures are exponentially greater for families with lower incomes.

Suburban Cook is not immune from these national trends. They are quite apparent at the local level. Wage stagnation persists in Cook County, despite the County Board passing a 2016 ordinance raising the minimum wage to \$13 by 2020. The majority of local municipalities opted out of the ordinance, voting not to comply with the hike in wages for lowest-paid workers. Similarly, in 2017 the State of Illinois legislature passed a bill to raise the minimum wage to \$15 an hour over the next five years. However, the bill was vetoed by the governor. The Illinois minimum wage has been at \$8.25 an hour since 2011.

²⁷ Interview with Legal Aid Foundation Richard Wheelock, Director of Advocacy, Adela Carlin, Director of Community Engagement Unit, and Kari Beyer, Senior Attorney.

²⁸ See *Surveying Our Community* section of this document for a summary of all response data.

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

[illegible]

²⁹Illinois Department of Employment Security, *Where Workers Work* November 2016. <http://www.ides.illinois.gov/Imi/Where%20Workers%20Work/2016.pdf>

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 percent³⁰ are in the Southwest suburbs; and 13 percent in the South suburbs.³¹

The Chicago Metropolitan Agency for Planning (CMAP) recently conducted an assessment of housing inequities in and around Cook County which found region-wide trends in housing affordability, poverty, and race that create negative economic consequences. The report detailed the mismatch between the location of jobs and the location of affordable housing. Emerging suburban job centers are mostly in the collar counties and do not have public transit access. This creates a barrier for workers in low-income communities trying to access entry-level jobs.³²

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.

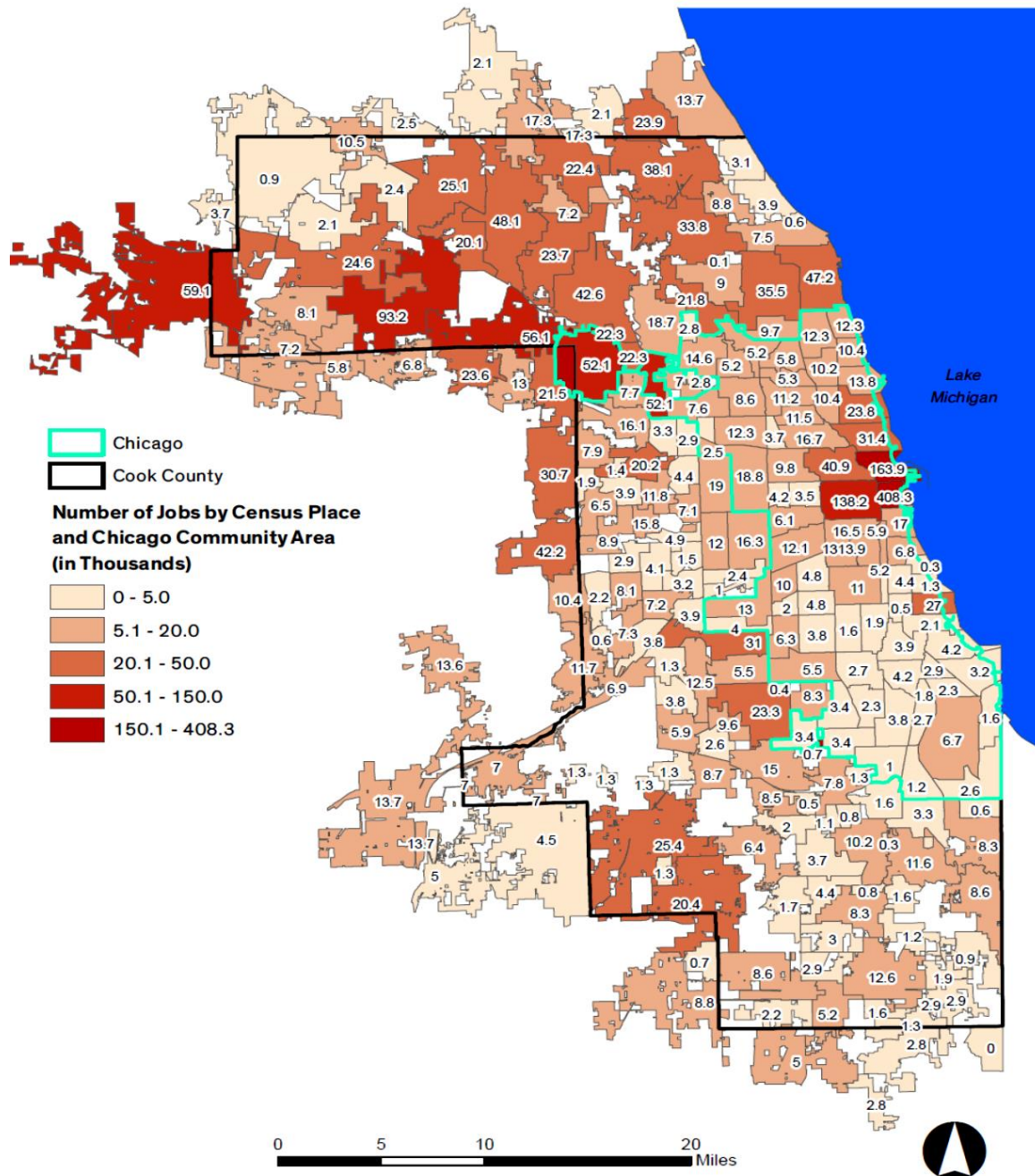
³⁰ This includes 1.7% of suburban jobs which are located in areas IDES terms “Cook Unclassified”. IDES identification of these “unclassified” areas shows they lie predominately to the southwest.

³¹ Illinois Department of Employment Security, *Where Workers Work November 2016*.

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

³² Breyman, Davis, Fron. *Fair Housing and Equity Assessment: Metropolitan Chicago*. November 2013. Chicago Metropolitan Agency for Planning and Chicago Area Fair Housing Alliance.

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



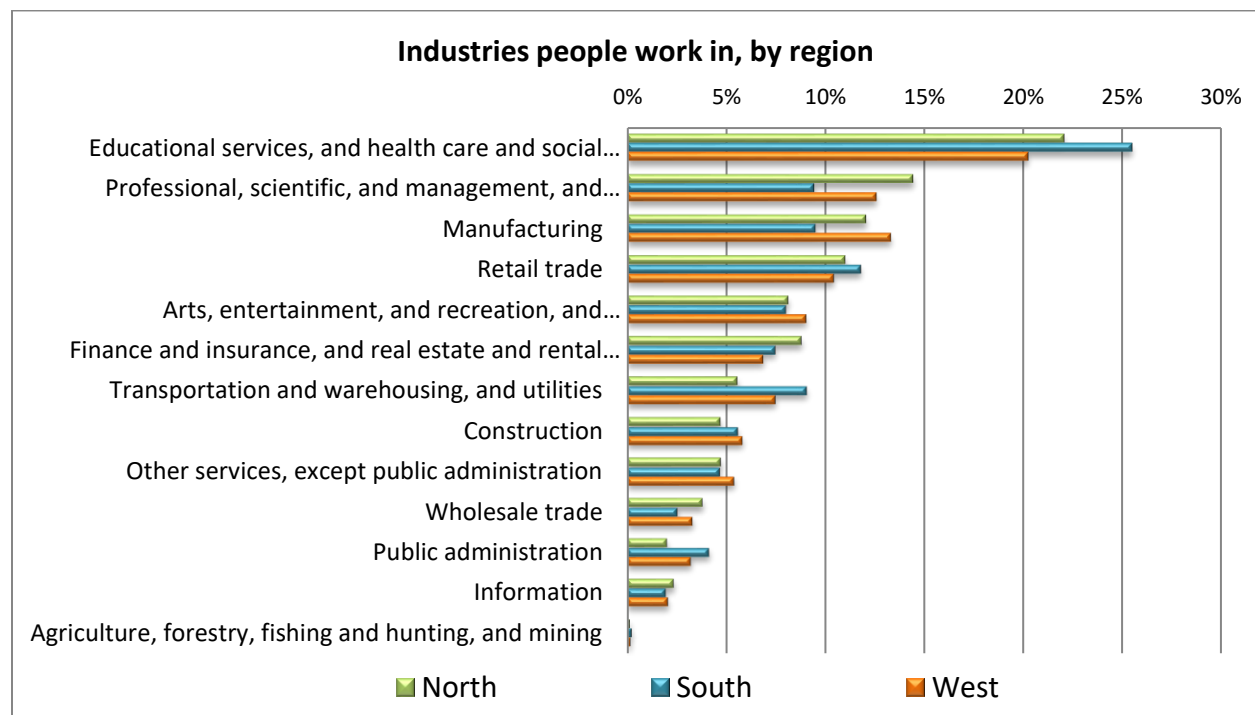
Map Created by Great Cities Institute, University of Illinois at Chicago
Data Source: 2014 Longitudinal Employer-Household Dynamics (LEHD), U.S. Census Bureau.

What industries dominate?

When understanding the employment situation of Suburban Cook, one must be aware that many, if not most suburban residents work in the city center. Many others travel to jobs in collar counties, including northwest Indiana. In addition to knowing what jobs are located in Suburban Cook, it is valuable to examine what industries employ suburban residents, wherever those jobs may be located.

Nearly a quarter of suburban residents are employed in Educational services, healthcare and social assistance. This sector far outpaces all others. The table below shows how suburban workforce is distributed across various industries. The chart that follows provides a visual comparison of regional workforces.³³

Industries where suburban residents work and percent of workforce employed	ALL SUBURBAN COOK	North Region	South Region	West Region
Educational services, and health care and social assistance	23%	22%	26%	20%
Professional, scientific, and management, and administrative and waste management services	13%	14%	9%	13%
Manufacturing	12%	12%	10%	13%
Retail trade	11%	11%	12%	10%
Arts, entertainment, and recreation, and accommodation and food services	8%	8%	8%	9%
Finance and insurance, and real estate and rental and leasing	8%	9%	7%	7%
Transportation and warehousing, and utilities	7%	6%	9%	7%
Construction	5%	5%	6%	6%
Other services, except public administration	5%	5%	5%	5%
Wholesale trade	3%	4%	3%	3%
Public administration	3%	2%	4%	3%
Information	2%	2%	2%	2%
Agriculture, forestry, fishing and hunting, and mining	0%	0%	0%	0%



³³ CEDA analysis of US Census, 2012-2016 American Community Survey 5-Year Estimates

In Suburban Cook County, the top private sector employers are in Health Care and Social Assistance. This sector accounts for 16 percent of all jobs located in suburban Cook. Next largest sector is Retail Trade, which provides 14 percent of jobs in the suburbs. Manufacturing sector comes in third with a respectable 11 percent of suburban jobs³⁴.

An Emerging Threat: Retail Apocalypse

Retail trade is suburban Cook's second largest employment sector. 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. Business reporters call it the "retail apocalypse." News reports, anecdotal data and observation show that the poorer suburban 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.

Who in Suburban Cook is most threatened by this future? South Suburban Cook appears to be the most vulnerable. Of the five geographic areas of suburban Cook as defined by IDES, the South Suburban area had the highest percentage of its 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, as well as tax base of these businesses' communities, and the other economic activity in surrounding businesses in these commercial areas, such as restaurants, personal services, and entertainment.

Unemployment

Cook County unemployment stood at 4.4 percent in March 2018.³⁵ This marked a 0.4 percent decline in the jobless rate from 4.8 percent in March 2017. This is consistent with lower unemployment rates in Illinois and the country as a whole in the past 12 months. Suburban Cook unemployment dropped from 4.3 percent in April 2017 to 4.2 percent in March 2018.

Unemployment figures are fluid. They are taken as a snapshot in time to measure the economic health of a community, a region, or an industry. However within Suburban Cook County are communities with alarmingly high unemployment rates that never seem to fall within the regional average.

The cities with the highest unemployment rate are Harvey with a 9.9 percent annual average; Dolton with annual average of 8.7 percent; Maywood averaging 8.2 percent; and Chicago Heights at 7.9 percent annual average. All four of these municipal areas remain among the top unemployment areas every year. In March 2018, two other municipal areas were added to Suburban Cook's unemployment hot-spots: the Cook County portion of Elgin (7.4 percent unemployment) and the Cook County portion of Hanover Park (6.5 percent unemployment).

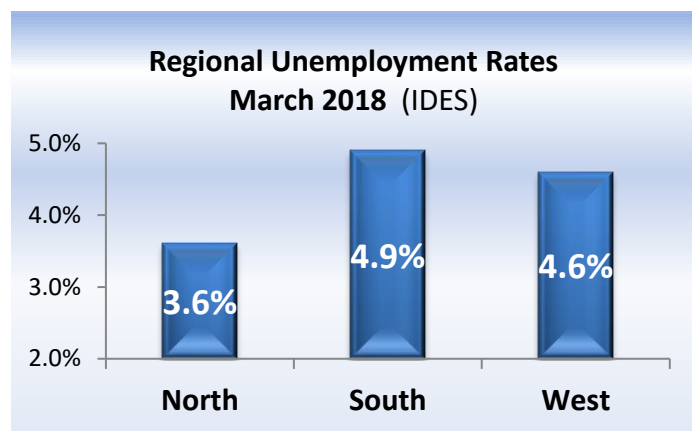
³⁴ Illinois Department of Employment Security, *Where Workers Work* November 2016.
<http://www.ides.illinois.gov/lmi/Where%20Workers%20Work/2016.pdf>

³⁵ *Monthly Unemployment Rate Report Not Seasonally Adjusted, March, 2018* Illinois Department of Employment Security. www.ides.illinois.gov.

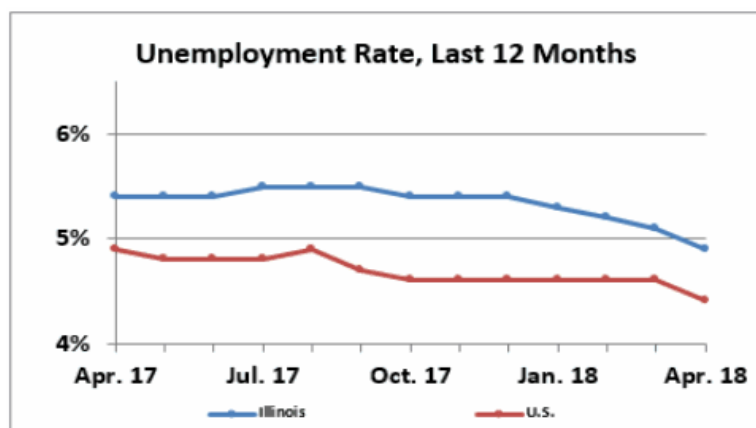
Lower unemployment rates are found in municipal areas of the North, Northwest, and Southwest suburbs. Higher unemployment rates are found in the South and West suburbs. The unemployment data continues to paint the picture of Suburban Cook County's economic strong spots and weak spots.

US Census data indicates a marked difference in unemployment rates in the three regions. American Community Survey 2012-2016 5-year estimates show North Region residents had a very low unemployment rate of 3.7 percent. The West Region averaged 5.5 percent. The South Region measured a very high unemployment rate at 7.8 percent.

The most recent monthly report from the Illinois Department of Employment Security bears out those regional differences, but to a much smaller degree, as can be seen in the figure below.



The statewide Illinois employment picture is weaker than that of Cook County, as illustrated by the table below.



	Apr. 18	Mar. 18	Apr. 17	3 Mo. Avg
IL	4.4%	4.6%	4.9%	4.6%
U.S.	3.9%	4.1%	4.4%	4.0%

Source: Illinois Department of Employment Security website:
http://www.ides.illinois.gov/LMI/Pages/LocalArea_Unemployment_Statistics.aspx

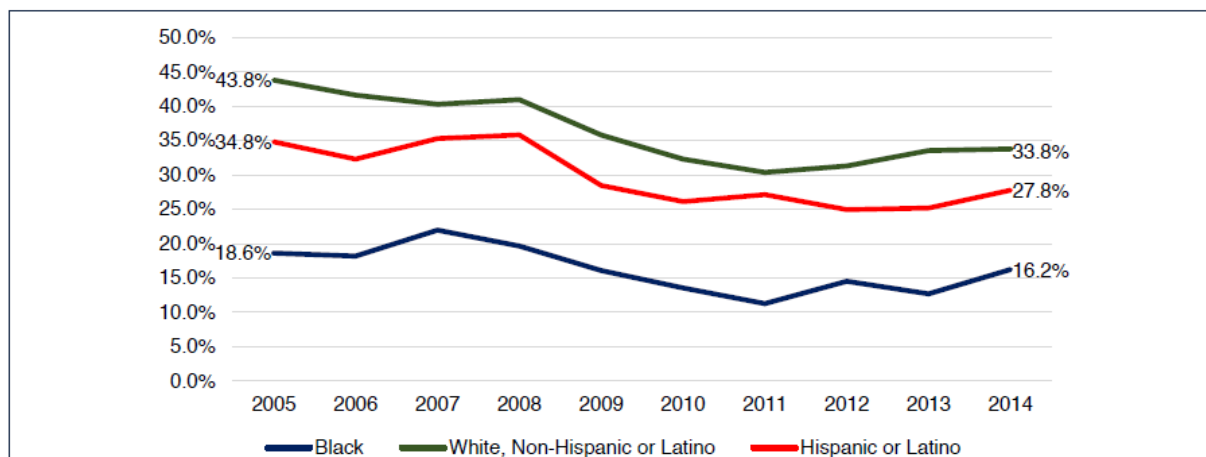
Youth Employment

Jobs for young people are in short supply throughout Cook County, according to the data gathered by CEDA. Jobs for Youth were a stated need in the Forums, even in Hoffman Estates. CEDA's stakeholder survey responses identified *Finding Employment* as the top need for young people ages 12 to 17. In all community forums, small group conversations around the problems of low-income communities either touched on or focused on youth. There is a sense of aimlessness in the youth of distressed communities. Lack of employment is the primary contributor to a growing number of idle youth. Adults in the community describe them as "kids hanging out." They unsettle adult residents, especially the older adults. They contribute to a feeling of being unsafe and feeling threatened. There is also evidence that the lack of employment contributes to higher rates of crime, drug use, and violence.

A 2016 report by UIC Great Cities Institute provided data for Chicago, Illinois and the US. Although no similar analysis could be found for Suburban Cook County, it is understood that the problem and needs of youth in distressed communities do not stop at the city limits.

"Two years ago, we listened intently, as young people shared their stories [before a panel of elected and appointed officials]. Clear in our memories is the statement of a young woman who said, "My friend would be alive today if he had had a job." Several others made similar comments, making connections between employment and other conditions they are facing in their schools and neighborhoods. Teens and young adults stated they want to work; they value work experience, including summer employment.³⁶

Since 2005, employment has declined for 16 to 19 year olds. Employment rates for Black youth are far lower than Hispanic youth, which is lower than for White youth.

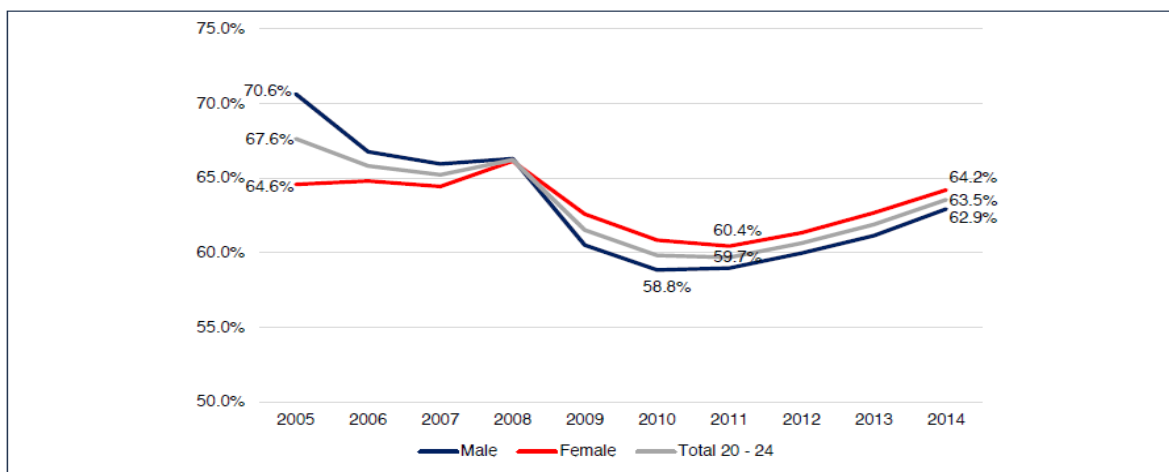


Employment-Population Ratios by Race/Ethnicity for 16-19 Year Olds in Illinois, 2005-2014

Source: 2005-2014 American Community Survey (ACS), U.S. Census Bureau.

A national trend is revealed among 20 to 24 year olds where males have had less success in employment than have females in recent years. This is a significant change from 2005 when 70.6 percent of males age 20 to 24 were employed. In 2014, only 62.9 percent of 20 to 24 year old males were employed.

³⁶ *Lost: The Crisis Of Jobless and Out Of School Teens and Young Adults In Chicago, Illinois and the U.S.*, Cordova, T; Wilson, M; and Morsey, J. , January 2016, Great Cities Institute University of Illinois at Chicago.



Employment-Population Ratio of 20 to 24 Year Olds by Gender in the U.S., 2005-2014

Source: 2005 - 2014 American Community Survey (ACS), U.S. Census Bureau.

Health in Suburban Cook County

Only 10.3 percent of suburban Cook County residents are without health insurance, according to 2016 census data.³⁷ This marks a 1.8 percent decline from 14.1 percent uninsured two years earlier.

The Affordable Health Care Act had a huge impact in improving the health insurance coverage of Cook County residents with low incomes. Many now have their health care needs covered by the expanded Medicaid program called CountyCare, which was rolled out with the first phases of Obamacare. CEDA observed that most residents served by CEDA's core programs also qualify for CountyCare. However, since Medicaid for adults requires having citizenship for five or more years with legal resident status, CEDA has seen the largest gap in health care coverage among its immigrant communities, and particularly among its undocumented immigrant clientele.

Cook County Health Systems has been working to enroll eligible residents in CountyCare since it was established in January 2013. Awareness and acceptance of the program has been spreading in Suburban Cook low-income communities. It is CEDA's observation that the number and percent of uninsured low-income residents is declining.

CEDA field staff observe, however, that young adults served by the agency, especially those in their twenties, are frequently without health insurance. This is despite being eligible for CountyCare based on their residency and income. This is new information and may suggest an opportunity for CEDA to collaborate with the county health systems to target outreach and education to young adults with low incomes.

After eliminating adult dental care from Medicaid-covered services in 2011, Illinois restored it in July 2014. Restoring dental care for adults under Medicaid greatly reduced, but did not eliminate the need for stopgap dental care assistance from other sources. The available benefits under Medicaid still do not

³⁷ US Census 2012-2016 American Community Survey 5-Year Estimates.

cover all dental procedures for adults with low incomes. In addition, seniors and disabled residents, who rely on Medicare as their primary or sole health insurance, still do not have any dental benefits under that coverage. CEDA finds there to be a sizable population of seniors and disabled in suburban Cook who have occasional need of costly dental care with no source of assistance other than CSBG-funded programs. Staff and managers at the Suburban Primary Health Care Council, administrator of Access to Care, told CEDA that they encounter many unmet requests for assistance with dental treatment.

New Framework for Addressing Public Health

A new trend emerged last year in the public health arena of Cook County. Community health needs assessments adopted a focus on *health equity*. Providers and community partners began looking not only at the current demographics and health outcomes within their service area, but are carefully examining the *social determinants of health*.³⁸

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.

Hospitals, health departments, and community organizations partnered in creating the Health Impact Collaborative of Cook County, made up of 26 hospitals, seven health departments and 100 community organizations, facilitated by the Illinois Public Health Institute. The Collaborative conducted three

³⁸ 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 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>

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, 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.”³⁹

Existing Disparities in Health Outcomes

The findings of all four of the Community Health Needs Assessments referenced above serve to illuminate the regional disparities in Cook County. They mirrored the findings of CEDA’s recent Community Needs Assessments regarding the poverty and racial make-up of Suburban Cook: growing diversity; growing poverty; geographic segregation by income and race that cause or exacerbate disparities in health outcomes in suburban Cook County.

Cancer is the leading cause of death in Suburban Cook County, but there are significant disparities between different sections of the county, often relatable to racial and economic differences. The south district shows 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 percent higher than that of Whites. The mortality rate for breast cancer is 40 percent lower in the North region than in the South.⁴⁰

Coronary heart disease is the second leading cause of death, but the mortality rate has dropped with improved care. In addition, 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. However, African American suburbanites are more than 12 times and Hispanics almost 3 times more likely to be victim of homicide

³⁹ 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.

⁴⁰ Ibid, page 34.

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 among Whites.

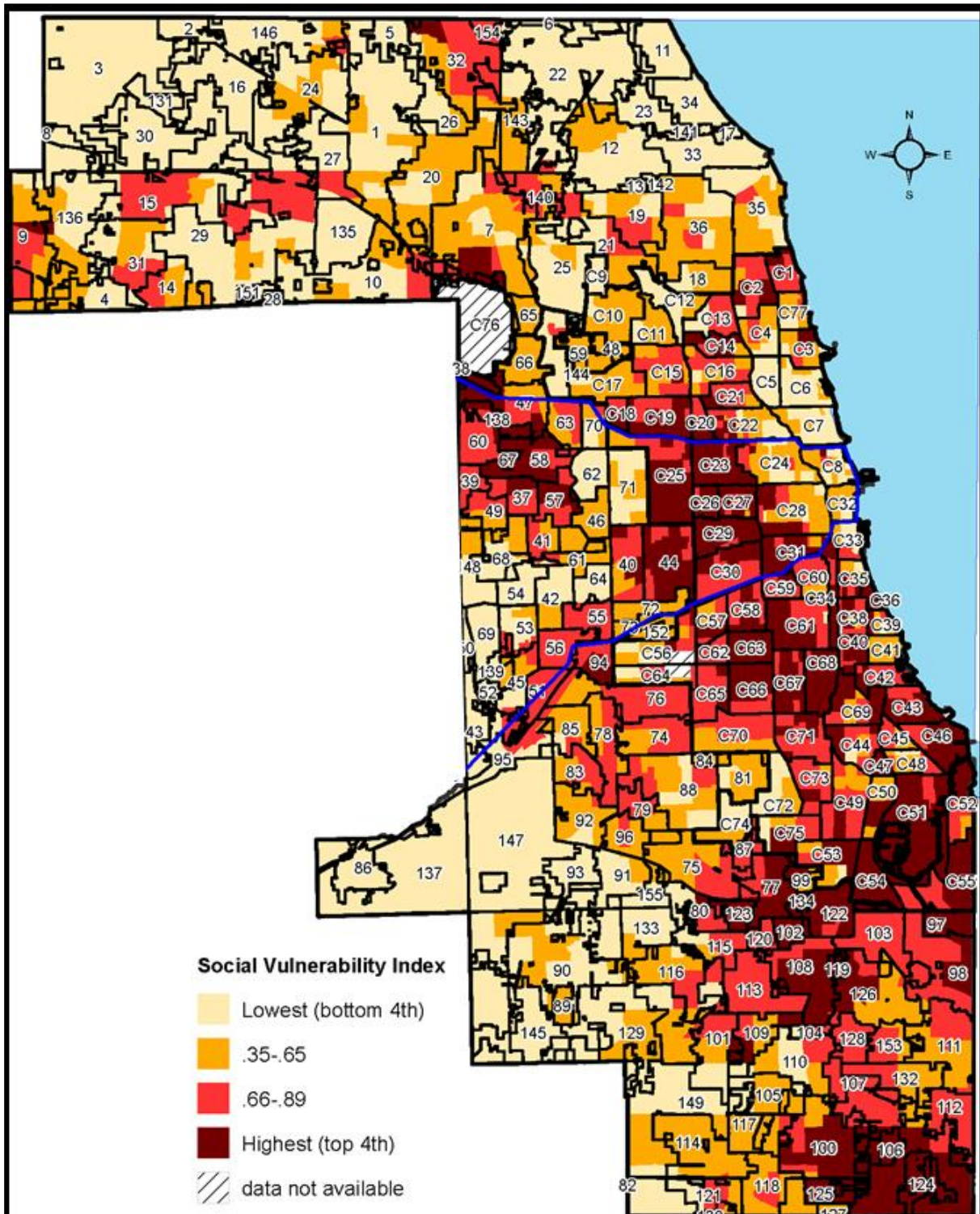
There is also disparity in the insured rates of Cook County racial/ethnic groups. In 2015, only 8 percent of Whites and 7 percent of Asians were uninsured, compared to 12 percent uninsured among both African American and Hispanic residents.

The geographic distribution of risk and opportunity across Cook County is displayed in the maps of Social Vulnerability⁴¹ and Childhood Opportunity⁴² 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*.

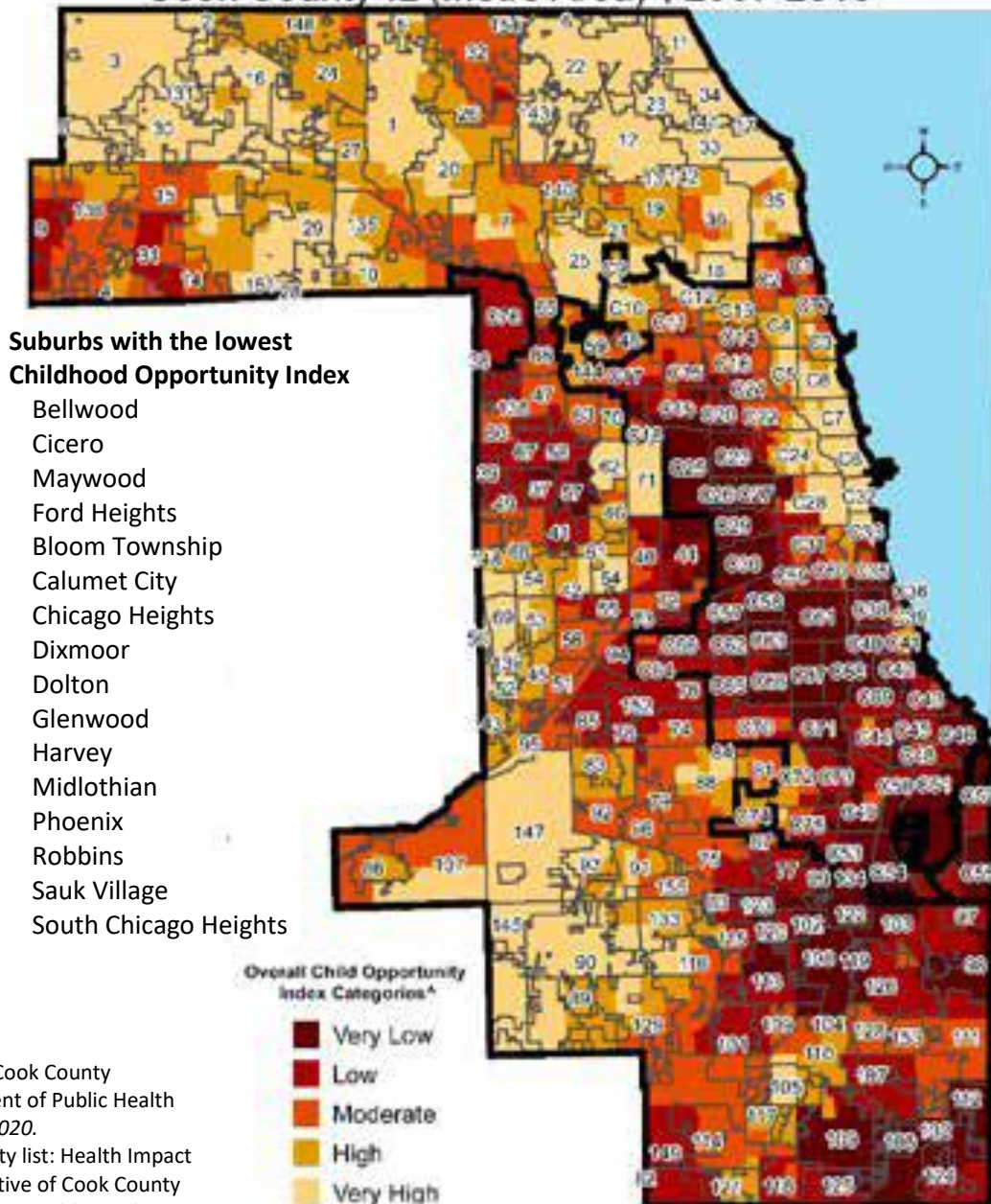
⁴¹ Social Vulnerability Index, calculated by Center for Disease Control, measures demographic and socioeconomic factors that affect the resilience of communities to deal with a disaster.

⁴² 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.

Social Vulnerability Index by Census Tract 2010



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*:

Of the 207 Federally Qualified Health Centers currently in Cook County, 155 are located in the City of Chicago. The remaining 52, or 25 percent, are located in Suburban Cook County.⁴³ This is a sizable increase from the 19 Federally Qualified Health Centers registered in the suburbs two years ago. Despite

⁴³ CEDA analysis of data published by the federal Health Resources & Services Administration, Data Warehouse site <https://findahealthcenter.hrsa.gov/>

this increase, the distribution of these important health resources is still weighted toward the City of Chicago, leaving Suburban Cook potentially underserved. Suburban Cook County is home to roughly 33 percent of the County's households with low incomes, but it contains only 25 percent of the county's number of Federally Qualified Health Centers which constitute the typical community health center.

It is likely that this imbalance contributes to the problems with access to healthcare that the suburbs experience. CEDA received comments from residents at Community Forums saying they cannot find health or dental providers who accept Medicaid. When Medicaid enrollees are able to find providers, those providers are often located in other communities. Residents with low incomes who are seeking medical or dental care cannot get to their offices because of inadequate public transportation available in the suburbs.

Mental and Behavior Health Concerns

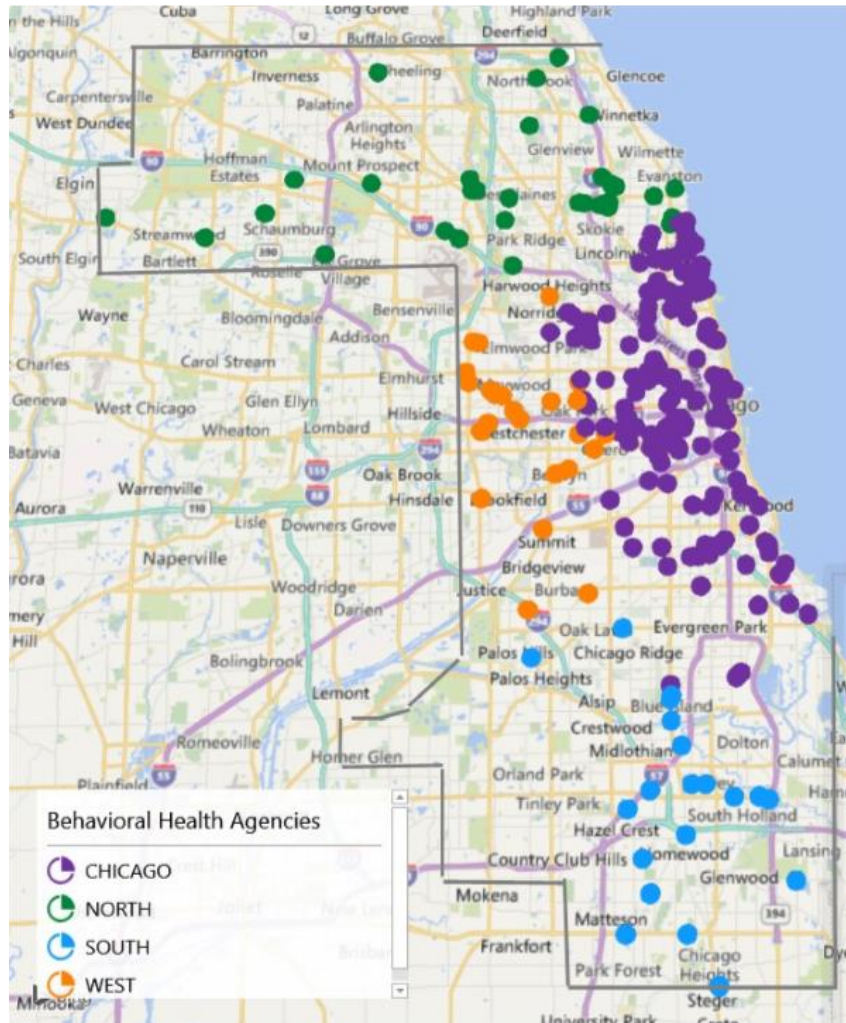
A substantial body of research connects the stress of living in poverty to depression and anxiety disorders. The rate of mental illness in adults is highest among people living in poverty ⁴⁴

Recent Health Impact studies in all regions of Cook County showed that mental health and substance abuse were two of the most discussed issues in brainstorming sessions with community leaders and public health system leaders. Their findings noted "current community mental health and substance use issues are the result of long-standing inadequate funding that has been exacerbated by recent cuts to social services, healthcare, and public health."⁴⁵

CEDA identified 247 physical locations of behavioral health agencies in Cook County who accept Medicaid patients. Two-thirds of these are located in the City of Chicago. The remaining third (82 locations) in Suburban Cook include 33 agencies in CEDA's North region, 23 agencies in the South region, and 26 agencies in the West Region.

⁴⁴ McSilver Institute for Poverty Policy and Research ▪ New York University Silver School of Social Work, http://mcsilver.nyu.edu/sites/default/files/reports/Mental_Health_and_Poverty_one-sheet.pdf

⁴⁵ Health Impact Collaborative of Cook County, *Community Health Needs Assessment North Region*, June 2016. Page 61.



Source: CEDA analysis of CountyCare provider data at <https://countycare.valence.care/Router.jsp?component=Main&source=Logon&action=ProviderDirectory>

In 2017, CEDA learned of barriers to accessing behavioral health services from interviews with several key informants. At that time, the state budget crises were still being resolved. Many services providers had been forced to reduce services because of the budget issues.

The situation appears to have improved in 2018. CEDA is hearing fewer complaints about problems with delays in getting treatment. However, mental health and substance abuse remain problems for the communities and families with low incomes in suburban Cook County. Frontline staff report there is still an average 3-month wait for their customers to get an initial counseling appointment at a behavioral health agency.

Nutrition

Food insecurity affects 12.6 percent of Cook County households, or 659,900 people according to research published by *Feeding America*.⁴⁶ Approximately 244,200 of them are in suburban Cook County.⁴⁷

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 is shown 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.⁴⁸

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."⁴⁹

Survey responses and community forum comments informed CEDA of a growing number of communities without access to full-service supermarkets.

The South suburbs have the least access to full-service supermarkets per person⁵⁰, and a high density of corner stores with few that carry more than 10 produce items or healthy food options⁵¹. This, 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).⁵²

⁴⁶Feeding America, Map the Meal Gap. Retrieved from <http://map.feedingamerica.org/county/2016/overall/illinois/county/cook>

⁴⁷ Based on CEDA analysis of US Census, 2012-2016 American Community Survey 5-Year Estimates. Cook County population at or below 185 percent to of poverty resides 63% in the City of Chicago and 37% in suburban Cook.

⁴⁸ 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

⁴⁹Cook 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.

⁵⁰ 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.

⁵¹ 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

⁵²Greater Chicago Food Depository and Cook County Government, *Cook County Food Access Plan 2015*.

New research⁵³ indicates that the nutritional deficiencies in low-income communities are not as strongly linked to access to grocery stores as generally thought. The wealthy tend to eat more healthful foods than the poor. Higher-income households consume more of the very healthy food groups: fiber, protein, fruit, and vegetables. They also consume less of two of the four unhealthy food groups, saturated fat and sugar. Consumption of sodium and cholesterol is basically the same for high-income and lower-income households.

However, having full grocery stores that are easily accessible is not enough to improve the nutrition of low-income households. The study shows that the entry of new supermarkets into food deserts has little impact on the eating habits of households with low incomes. Overall, improving neighborhood access to better grocery stores is responsible for just 5 percent of the difference in the nutritional choices of both high-income and low-income people. The biggest difference in what people eat comes not from where they live, but from the fundamental differences in income level and in education and nutritional knowledge.

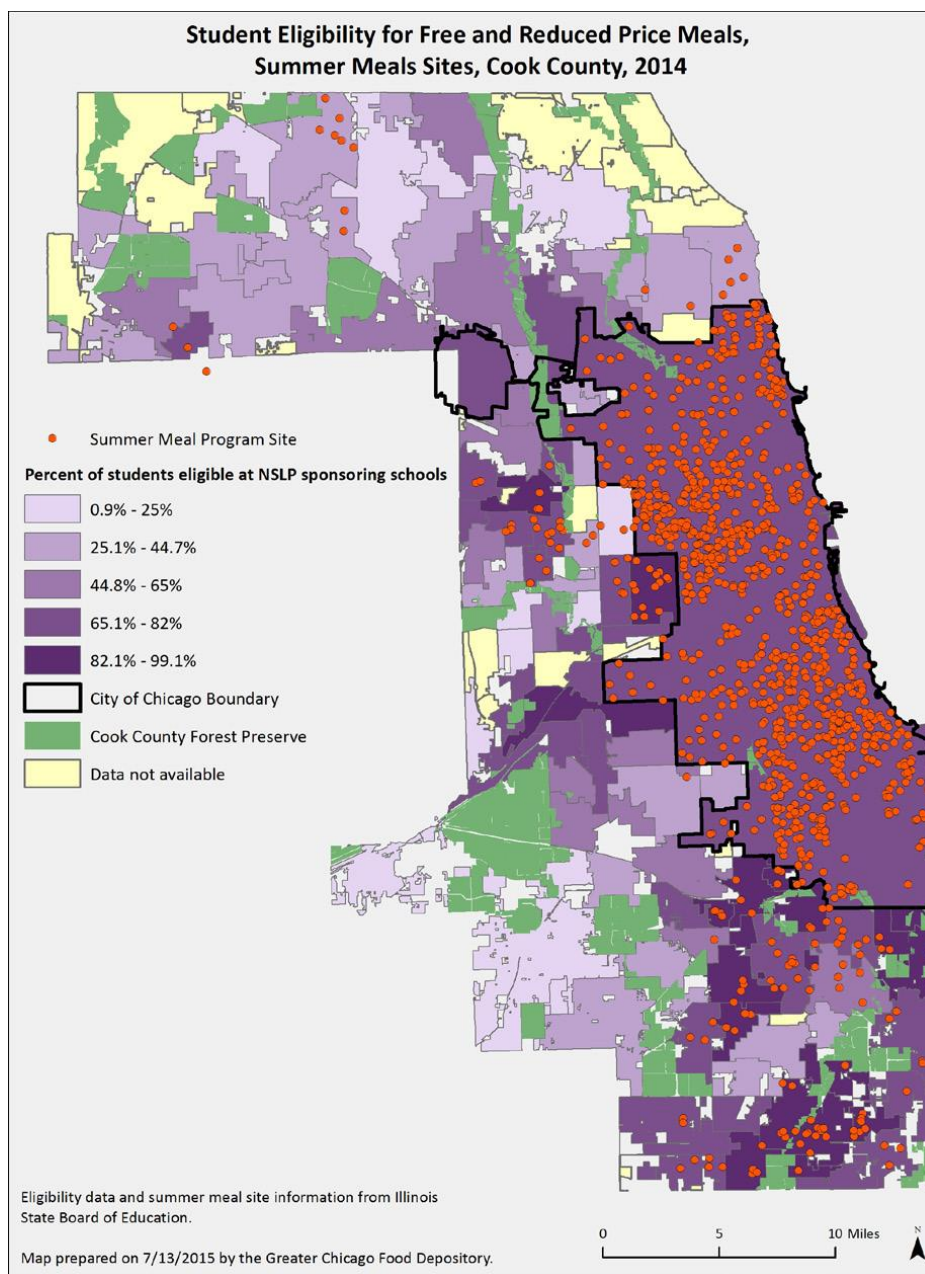
Better nutrition education could shape people's eating habits and in turn impact their health. This research validates the importance of efforts such as CEDA's nutrition workshops. The workshops conducted in collaboration with the University of Illinois Extension, provide information about healthy eating for low-income households. Families with low incomes also need financial supports to act on improved nutritional knowledge. Fresh produce and other healthy food choices may be unaffordable to low-income shoppers. CEDA's combats this barrier by efforts to enhancing access to fresh produce at food pantries that serve low-income suburbanites.

While many local government and nonprofit hunger-relief organizations are active across Cook County, the suburbs remain underserved. "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."⁵⁴

Data published by Greater Chicago Food Depository and Cook County President's Office in 2014 exposed one example of the gaps between needs and programmatic response in Suburban Cook. The data showed a striking imbalance in the availability of summer meal programs for suburban schoolchildren as compared to schoolchildren 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.

⁵³ Allcott, Diamond, Dubé, *The Geography of Poverty and Nutrition: Food Deserts and Food Choices Across the United States*, National Bureau of Economic Research working paper, January 2018.

⁵⁴ Greater Chicago Food Depository and Cook County Government, *Cook County Food Access Plan 2015*.



Food insecurity continues to be a need in Suburban Cook County with nearly a quarter million individuals identified as food-insecure. With persistent service gaps in the suburbs, it is important for CEDA to continue to efforts to combat nutritional inequities.

Conclusion

The CEDA has an opportunity to broaden its impact on poverty in Suburban Cook County by collaborating with the Health Care Network. A new focus on social determinants by the public health sector means new attention and potentially new resources focused on the causes and conditions of poverty. Building stronger collaborations with hospitals and health systems could allow greater leveraging of resources and

influence to combat poverty. CEDA's involvement in these collaborations addressing health and nutrition will help ensure that resources are better coordinated in Suburban Cook County.

Education in Suburban Cook County

The population of Suburban Cook County has a higher educational achievement level than that of Illinois or the nation. Nearly 37 percent of the adult population has attained a bachelor's degree or higher. Even among the sector of Suburban Cook, which has much less education than the general population (as discussed in the *Poverty Characteristics* section previously in this document) 46 percent have attained coursework or degrees beyond high school.

As CEDA collected input for this assessment from the low-income residents and stakeholders, it was evident that lack of education is widely considered the biggest barrier to good employment and long-range economic stability. 69 percent of stakeholders responding to CEDA's community needs survey named "lack of education" in response to the question *Why do you believe people have problems getting of keeping a full-time living wage job?* This rate of response is significantly higher than the next most common responses of Needing Child Care (60 percent) and Transportation (58 percent).

To understand what the educational challenges might be for the low-income families and communities of Suburban Cook County it was useful to examine the performance of the public school system.

Existing Disparities in Suburban School Districts

Approximately 774,500 students attend public schools in Cook County. Of those, 51 percent are enrolled under one school district, the Chicago Public Schools. The other 49 percent, or 376,700 students, are enrolled in 146 different suburban school districts. The 146 public school districts in Suburban Cook County include 28 High School Districts and 117 Elementary or Consolidated School Districts.

The quality of public education in Suburban Cook County varies greatly and has strong regional delineations. Analysis of data from the Illinois Report Card database⁵⁵ reveals how the variance in school achievement, which years of national data has statistically associated with minority and low-income students, aligns with the racially segregated population distribution in Suburban Cook County. The data also reveals some alarming divergence in school spending.

Elementary schools

Overall, elementary school districts in Suburban Cook County outperform the state averages, but it is the North Region schools that are raising the whole pack above the waterline. The state average for percent of students "Ready for next grade level" (meeting or exceeding PARCC assessment standard ⁵⁶) is 33

⁵⁵ Illinois State Board of Education *Illinois Report Card 2016-2017*. <https://www.illinoisreportcard.com>

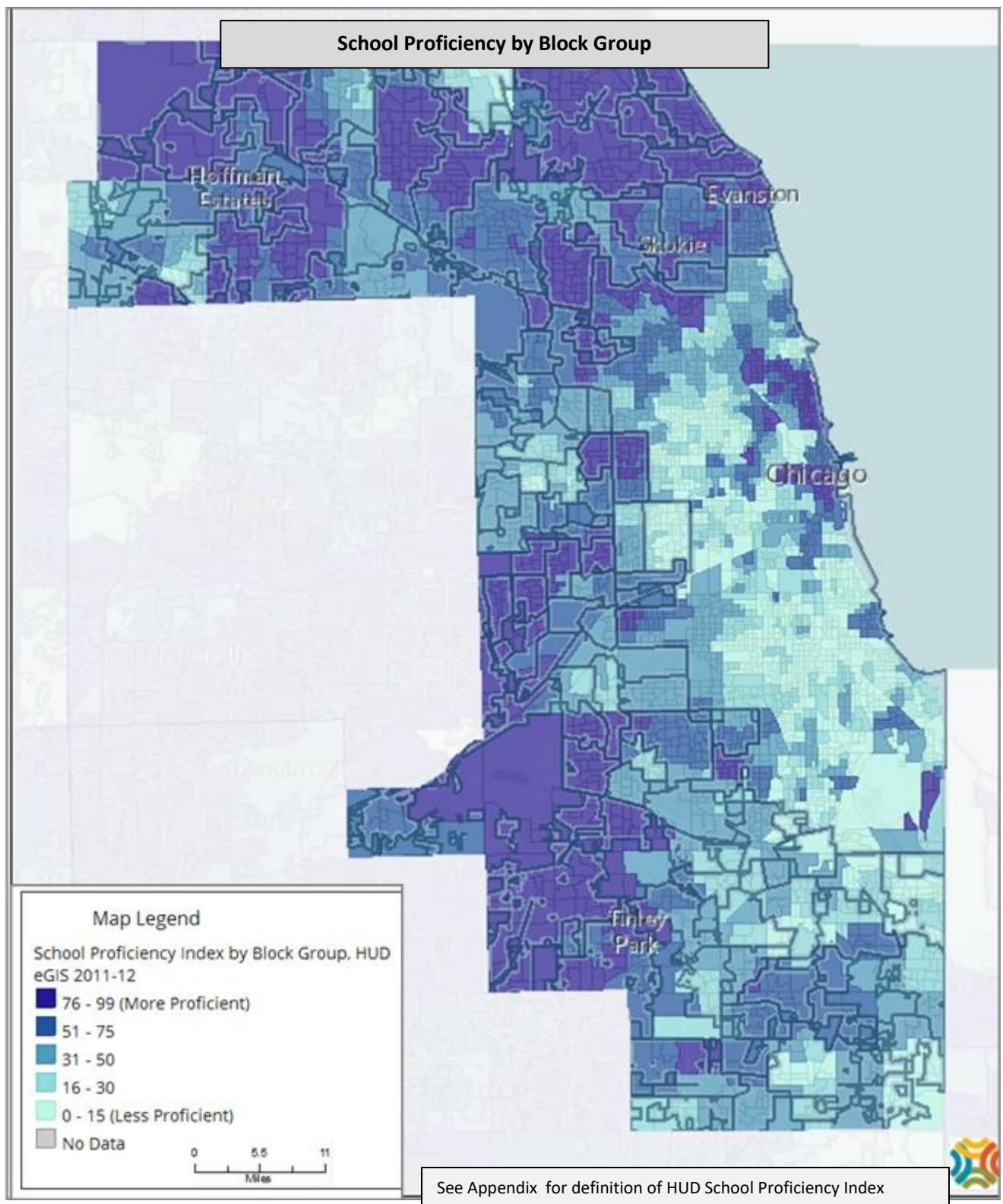
⁵⁶ PARCC: The Partnership for Assessment of Readiness for College and Careers (PARCC) is a group of states working together to develop a set of assessments that measure whether students are on track to be successful in college and their careers.

percent. Elementary school performance can be assessed by the percent ready for the next grade level. Illinois defines this as a student who meets or exceeds expectations using the

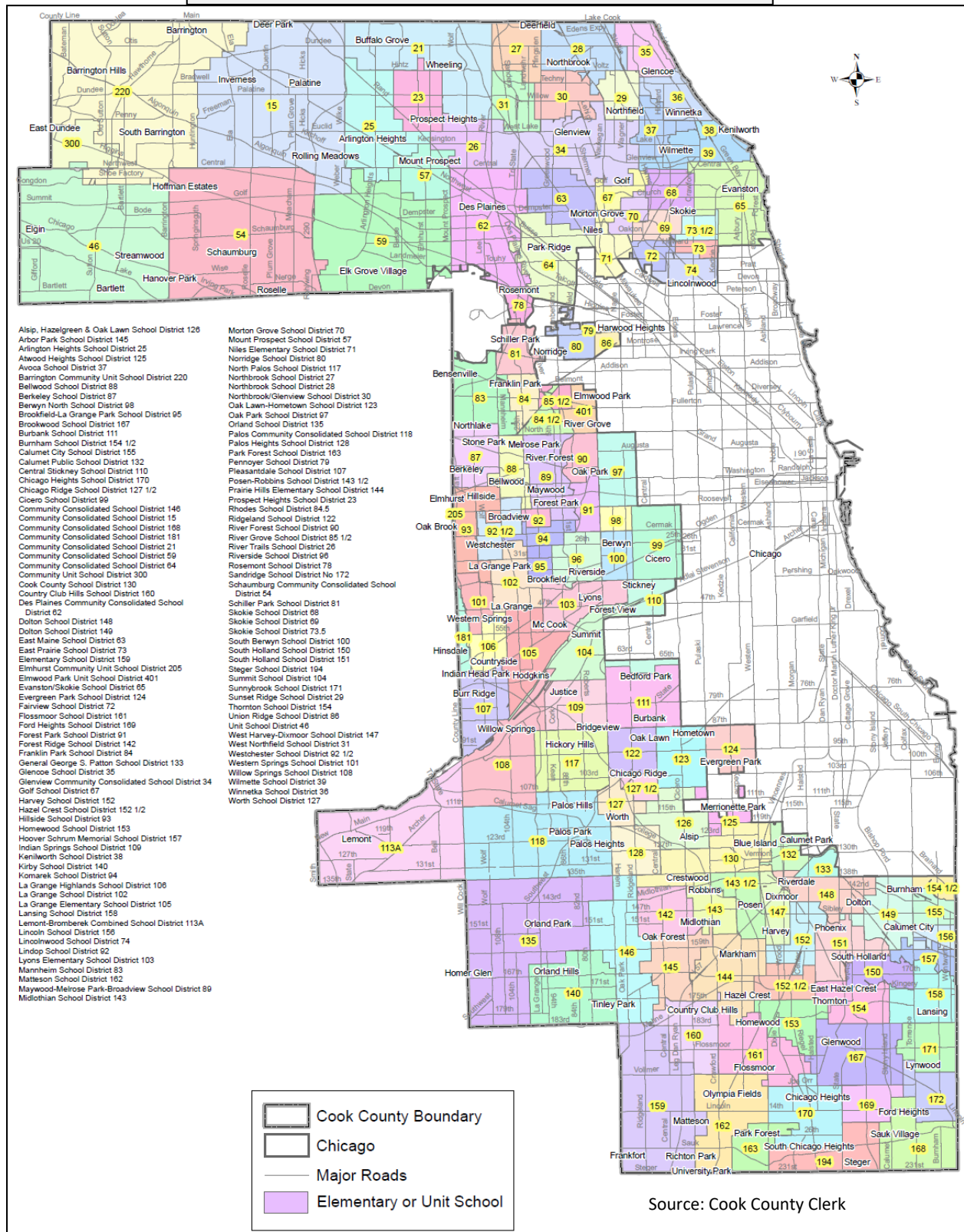
In the North region, 51 percent of the aggregated elementary students – enrolled in 32 different districts – is ready for next grade level; 36 percent are low-income students; 48 percent are minorities; and 20 percent are limited-English, which is double the statewide average.

Only 26 percent of South Region elementary students are considered ready for the next grade level. This figure is well below the county and state averages, and almost half of the North Region results. Overall, 65 percent of South Region grade school students are low-income and 67 percent are minority students. There are 46 different elementary districts in the South Region. Twenty of them serve a totally (95 to 100 percent) minority student body. Fourteen districts have enrollments with more than 90 percent low-income. A handful of South Region elementary school districts have English learners making up more than 20 percent of their enrollment. Most of these are located in suburbs with larger Hispanic populations and in the Palos Hills school district, which has a large immigrant population from Arab and Middle Eastern countries. Four of the districts have less than 10 percent of their students demonstrating ready for next grade level. These lowest-performing districts are in Sauk Village, Ford Heights, Dolton, and Riverdale.

Elementary school districts in the West Region demonstrate a wide range of performance and a diversity of characteristic that the more homogeneous North and South Regions do not display. The 35 elementary districts of the West Region average 30 percent of students ready for next grade level, below the state and county averages. Achievement of individual districts runs the gamut from 11 percent in Bellwood and Cicero – communities with more low-income and more minority students – to 68, 69, and 74 percent in La Grange, River Forest, and Western Spring respectively. It is not surprising, based on known statistical indicators, that the districts with the best educational results are located in the most affluent communities (those with the smallest percentage of low-income students) in the Region. Two maps of Cook County follow: 1) the map of school proficiency and 2) the map of all school districts. They provide a geographic picture of educational attainment by districts within the regions of Suburban Cook County.



Suburban Elementary School Districts Cook County, IL



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 success⁵⁷ of a district corresponds very closely to the affluence of its students.⁵⁸ 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”.⁵⁹ 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 3.

⁵⁷ 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>

⁵⁸ 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.

⁵⁹ CEDA analysis of district summary data in the online *Illinois Report Card*, 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**

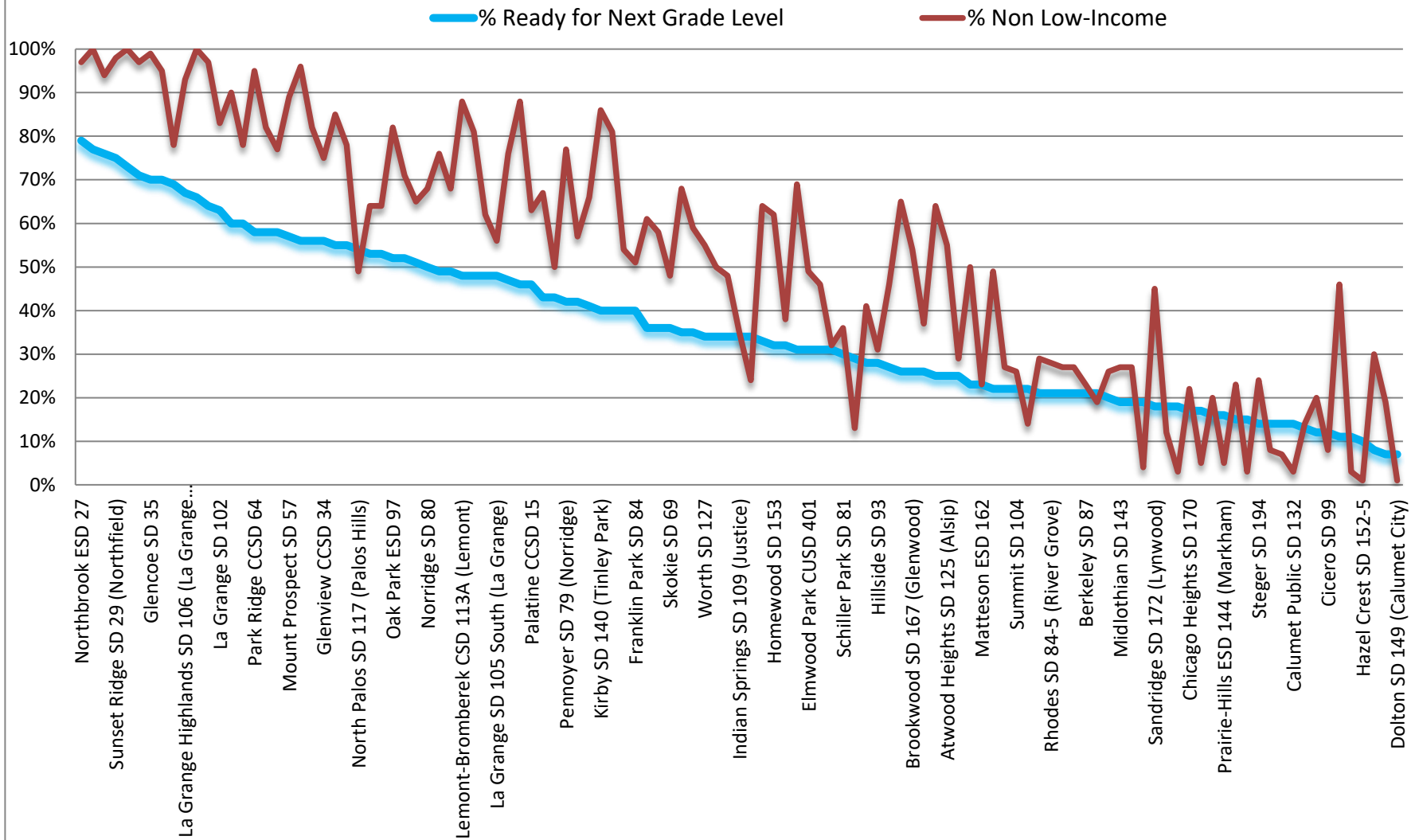
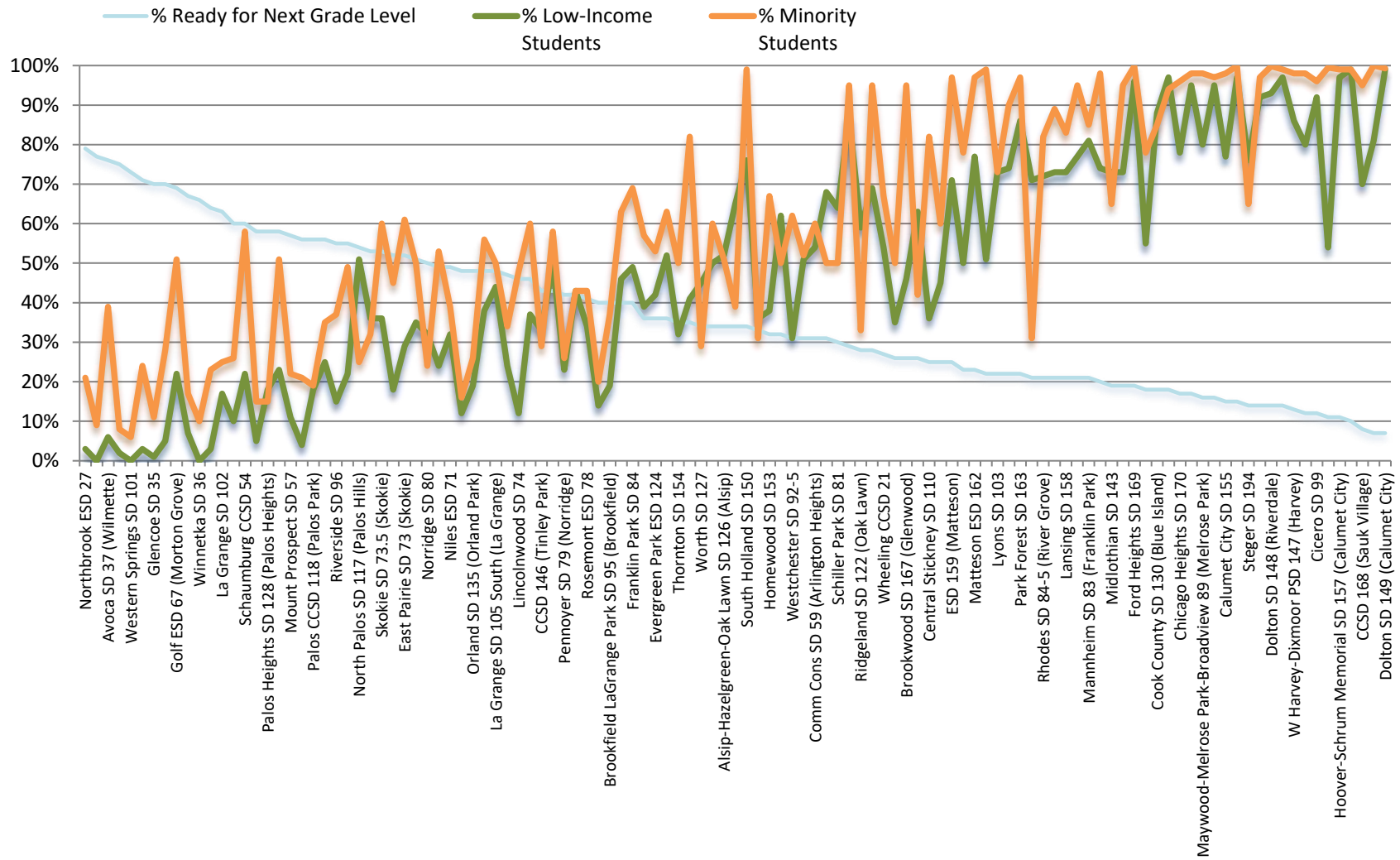


Figure Edu 2. Correlation of Percent of Low-Income to Percent Minority Students
Suburban Cook County Elementary School Districts



High School Districts

The disparity of Suburban education continues through the high schools. High school performance can be assessed by the graduation rate and by the percent “ready for college coursework.” Illinois defines a student who achieved a combined score of at least 21 on the ACT as being ready for college coursework.

The tables below list key data points for all high school districts in Suburban Cook County. The school districts are grouped according to the CEDA Region in which they are located. For school districts whose name does not identify the location of the district, we have added the name of the village where the district office is located. All data in these tables comes from the Illinois Board of Education School Report Card interactive website. Appendix 4 contains a table that includes data by each high school within the school districts listed below.

To aid readers in visually interpreting the data presented in these tables, the “Ready for College” column of the tables has been formatted in color gradients from green (best) to red (worst). The gradients cover the full range of numbers for all of the Suburban Cook High School Districts.

North Region High School Districts	Enrollment	Low-Income	Limited English	Minority	Graduation Rate	Ready for College
Evanston HSD 202	3,329	41%	4%	56%	92%	61%
New Trier Twp HSD 203 (Northfield)	4,006	3%	1%	16%	98%	98%
Maine Township HSD 207 (Park Ridge)	6,352	28%	6%	42%	92%	57%
Township HSD 211 (Palatine)	11,874	35%	5%	52%	94%	61%
Township HSD 214	11,978	24%	6%	44%	93%	66%
Niles Twp CHSD 219 (Skokie)	4,587	32%	6%	57%	92%	62%
Northfield Twp HSD 225 (Glenview)	5,072	14%	2%	31%	97%	85%
North Region Totals	47,198	27%	5%	44%	94%	68%

South Region High School Districts	Enrollment	Low-Income	Limited English	Minority	Graduation Rate	Ready for College
Thornton Twp HSD 205 (South Holland)	5,227	88%	6%	99%	76%	13%
Bloom Twp HSD 206 (Chicago Heights)	3,067	81%	9%	90%	76%	26%
Thornton Fractional Twp HSD 215 (Calumet City)	2,368	74%	4%	93%	94%	18%
CHSD 218 (Oak Lawn)	5,262	100%	5%	66%	87%	28%
Rich Twp HSD 227 (Matteson)	3,057	80%	3%	97%	85%	20%
Bremen CHSD 228 (Midlothian)	5,106	40%	3%	68%	88%	31%
Oak Lawn CHSD 229	1,744	39%	5%	35%	91%	38%
Cons HSD 230 (Orland Park)	7,530	19%	4%	23%	93%	58%
Evergreen Park CHSD 231	868	23%	1%	53%	89%	46%
Homewood-Flossmoor CHSD 233 (Flossmoor)	2,760	23%	0.30%	82%	96%	46%
South Region Totals	36,989	58%	4%	68%	87%	33%

West Region High School Districts	Enrollment	Low-Income	Limited English	Minority	Graduation Rate	Ready for College
Oak Park-River Forest SD 200	3,301	19%	0.40%	46%	95%	70%
JS Morton HSD 201 (Cicero)	8,190	89%	14%	95%	78%	27%
Lyons Twp HSD 204 La Grange	3,998	14%	2%	27%	93%	71%
Riverside-Brookfield SD 208 (Riverside)	1,620	20%	3%	45%	95%	63%
Proviso Twp HSD 209 (Forest Park)	4,428	42%	10%	97%	75%	30%
Lemont Twp HSD 210	1,367	13%	2%	18%	93%	67%
Leyden CHSD 212 (Franklin Park)	3,321	55%	8%	71%	88%	34%
Argo CHSD 217 (Summit)	1,856	42%	8%	62%	86%	31%
Reavis HSD 220 (Burbank)	1,800	50%	10%	35%	90%	31%
Ridgewood CHSD 232 (Norridge)	847	33%	7%	30%	93%	48%
West Region Totals	30,728	47%	8%	65%	86%	46%
Suburban Cook County Totals	114,915	42%	5%	57%	89%	51%
State Totals		50%	11%	51%	87%	51%

With this green-to-red color formatting it is clearly visible that there is a concentration of higher achieving high schools in the north and northwest suburbs. All eight of the high school districts in the North Region have Ready for College rates well above the county average. Of all students in public high schools in the North Region of Suburban Cook County, 68 percent are finishing high school ready for college level coursework, compared to 51 percent of all Illinois being students ready for college upon leaving high school. The graduation rate in the North Region is 94 percent, 7 points higher than the state average. An impressive 98 percent of students completing a New Trier Township High School experience are ready for college.

The region's top performing New Trier Township High School is located in one of the most affluent school districts in the country, where the median household income is \$147,750, more than 2½ times the state median household income. It is also among the nation's most educated townships: 83 percent of adults in New Trier Township have at least a Bachelor's degree and 45 percent have postgraduate degrees. The students feeding into this top-performing high school are entering with enormous socioeconomic advantage.

Upon examining other data in the table, one can see that the North Region has the lowest rates among the three Regions in two of the three statistical barriers to educational success: low incomes, racial minorities, and limited-English speakers. The North Region students are 27 percent low-income, much lower than the state average.

Through decades of research, education professionals have learned that the strongest predictor of school success is income level. It is not coincidental that the most affluent district, where only 3 percent of students are low-income, achieves the best outcomes in the county.

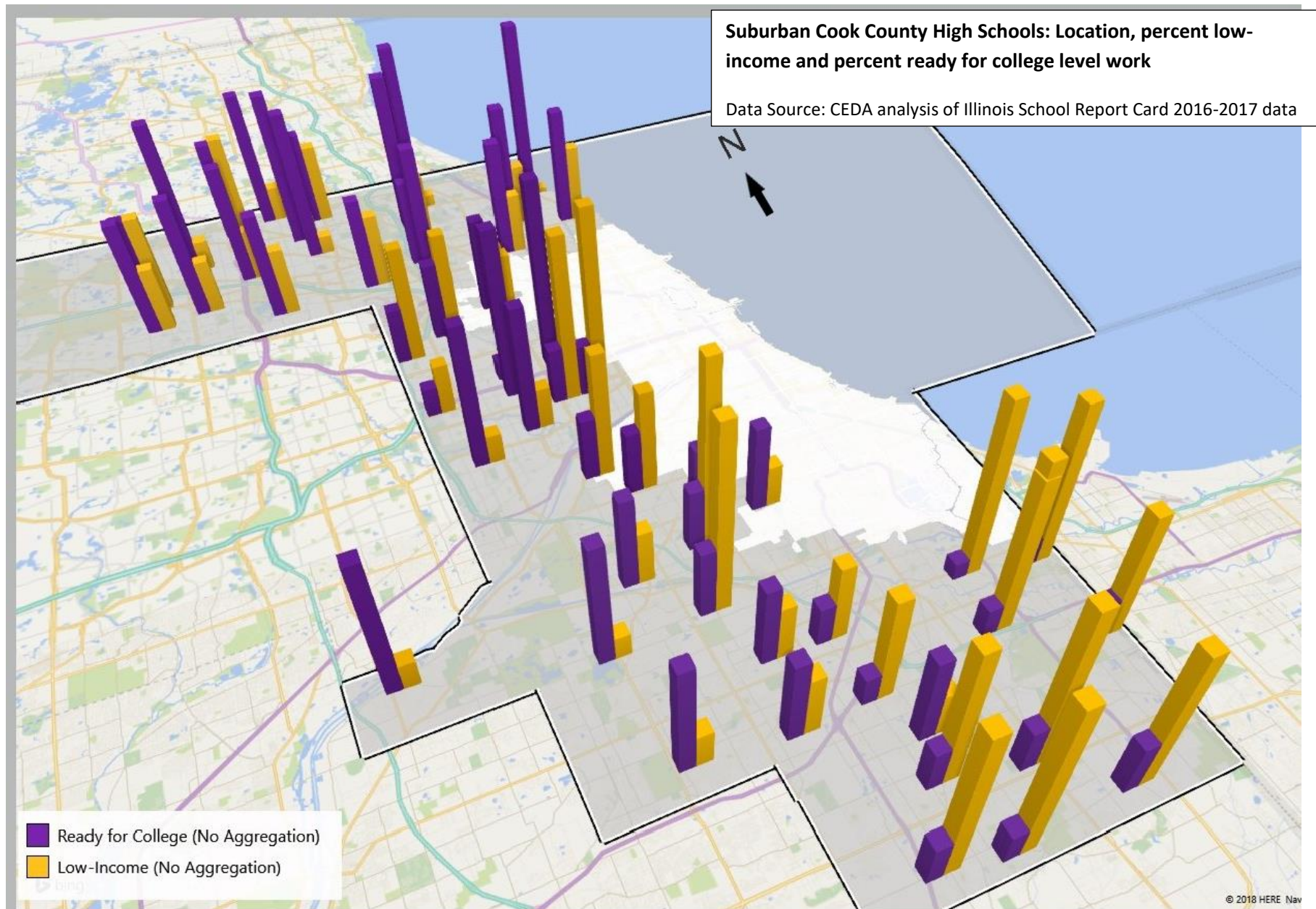
Conversely, the table clearly reveals the concentration of underperforming high school districts in the South Region. Of the 10 High School Districts in the South Region, only one meets or exceeds the state average of 51 percent ready for college. Region-wide, 58 percent of the enrollment is low-income. The minority students make up 68 percentage of the school enrollment. Only one of the ten districts meets or exceeds the state college-readiness average of 51 percent.

The West Region contains a wider variety of under and over performers, relative to county and state averages, among its 10 school districts. In the West Region, 55 percent of the enrollment is low-income, with district rates that vary from 16 percent in Lemont Township HS to 94 percent Cicero's JS Morton schools. The graduation rate is 84 percent in the West Region. However, district rates vary significantly, from 94 percent in Oak Park-River Forest District 200, and Riverside-Brookfield District 208 and Lemont Township District 94 to a dismal 66 percent at JS Morton District. The percentage of high-school graduates ready for college is 41 percent with significant variation among school districts. The performance of West Region school systems as pertains to the ultimate goal of graduating students ready for college ranges from a low of 27 percent in JS Morton District 201 to a high of 71 percent in Lyons Township.

It is apparent that West region high schools vary greatly by community. Some Western suburbs have high schools that are performing well above state averages for graduation and preparing their graduates for college level work while other suburbs do not. Particularly the Cicero community (JS Morton) and Proviso Township community are not getting the educational results needed to change the trajectory of poverty in those communities.

The figure on the following page is a mapping of the high school data for low-income students and the percent of student ready for college level work to the physical location of each school. It provides a very telling picture. Two facts are readily apparent in examining the figure on the following page. First is the geographic location of low-income student bodies (those with tall yellow columns). They cluster in the south suburbs and in the near west suburbs. Secondly, the dominance of the north suburbs for containing schools with rates of ready-for-college students (those with tall purple columns.)

Overall, it appears that the low-income student rate is inversely proportional to the ready-for-college rate. When comparing the different schools, the purple (ready-for-college) column goes up as the yellow (low-income) column goes down. This apparent relationship is consistent with findings from a body of education research. The strongest predictor of educational success is the income level of the parents.



Our analysis shows that South Suburban and some West Suburban school districts continue to struggle to meet the educational needs of the community. Economically deprived students enter schools with many disadvantages. Funded primarily by local property taxes in districts of weak economies, the schools in these communities are under-resourced. Efforts to assist communities and leaders to work for school improvement for low-income neighborhoods could have a major impact benefiting these suburbs.

The negative impact of a multitude of small school districts

The 146 public school districts in Suburban Cook County include 28 High School Districts and 117 Elementary or Consolidated School Districts. Suburban Cook County school districts range in enrollment size from 203 students (Burnham) to 14,552 (Schaumburg). There are 12 school districts in Cook County with fewer than 500 enrolled students. Thirty-one of these districts operate only one school.

The multitude of small school districts creates an enormous amount of redundancy and inefficiency in Suburban Cook system of public education. Each of the 146 suburban school districts has its own elected school board, its own superintendent and central office staff, as well as the authority to levy taxes on business and homeowners in the district.

Quality schools require adequate resources. Funding used to replicate administrative services in each district reduces the money available for instruction and student services. According to the Better Government Association, the national average for school administrative costs is 1.5 percent of school budgets, but in Suburban Cook County, administrative cost make up 3.5 percent of budgets.⁶⁰ Consolidation of districts could reduce overall administrative costs across the county. If suburban districts reduced administrative cost percentage to 2.2 percent (the admin cost rate of Chicago Public Schools), the savings to suburban taxpayers would be around \$65.5 million annually. Consolidation could also level the disparities in resources between school districts.

The mechanisms for funding education not only perpetuate the socioeconomic disparities in the county, it may likely compound it. Spending per student is generally highest in the more affluent communities. Suburbs with fewer resources generally spend less per student. With reductions in federal and state support to public education, the local share of school funding is increasing. Revenue from local property taxes makes up more than 60 percent of school budgets. In the strong housing markets of the North, Northwest and Southwest suburbs, property owners may be more willing to absorb the tax burden. But elsewhere in the county, notably in some of the South suburbs, property tax increases are leading to abandonment of properties and departure of businesses. When properties are vacated, the base of taxable properties shrinks and the share of taxes falling on the remaining businesses and homeowners increases. This drives up property taxes bills more. This scenario has been a toxic spiral to many communities. Since local school taxes make up the lion's share of suburban property tax bills, the waste

⁶⁰ "Andy Shaw: Super-sized superintendent salaries in the suburbs" The State Journal-Register, June 1, 2014. <http://www.sj-r.com/article/20140601/OPINION/140609993>

and inefficiency of having dozens and dozens of small school districts may well be bring catastrophic results.

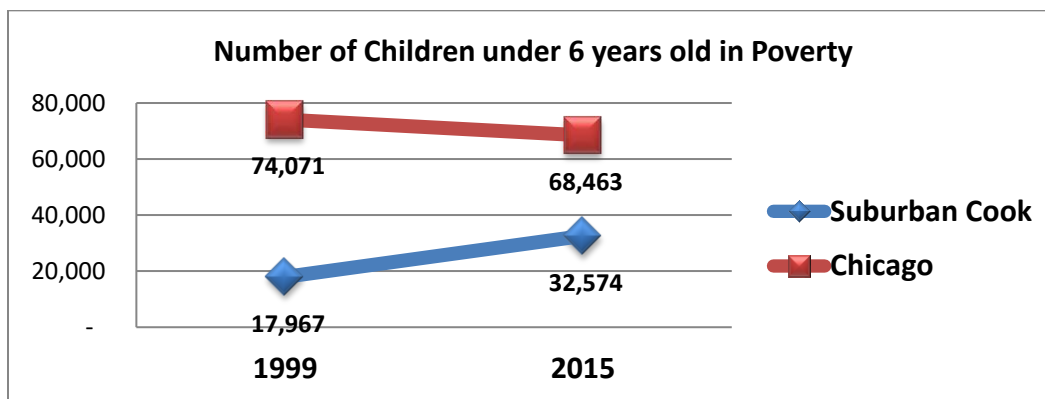
Across the county, CEDA increasingly hears from community residents struggling with higher property taxes. The message comes from front-line staff doing family case management; it is reported by CEDA housing counselors; our stakeholder report the problem; and it echoed through all the community forums held by CEDA. Efforts to inform residents about how school districts structure and governance effects their property tax bills may have positive results. A thoughtful public awareness campaign may increase the involvement of residents with low incomes in their communities. This would support community action's national goals.

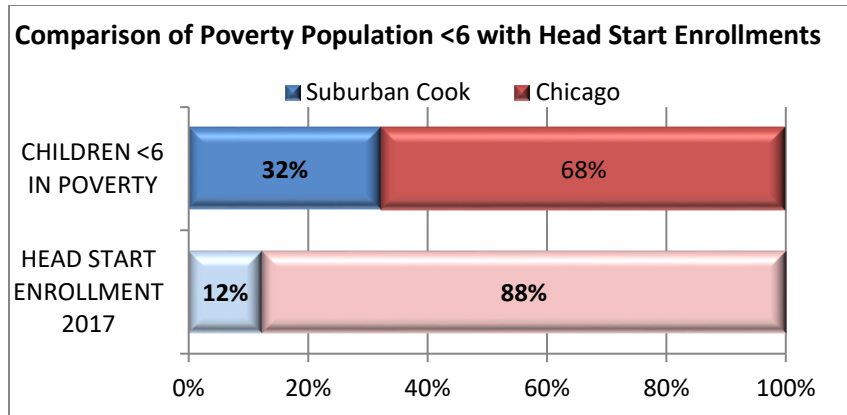
Early Childhood Education

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 families with low incomes 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.

The funded Head Start and Early Head Start slots in Cook County fall disproportionately within the City 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 18 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 Cook County Head Start enrollments were in the City of Chicago. Suburban Cook children accounted for a mere 12 percent of enrollments.

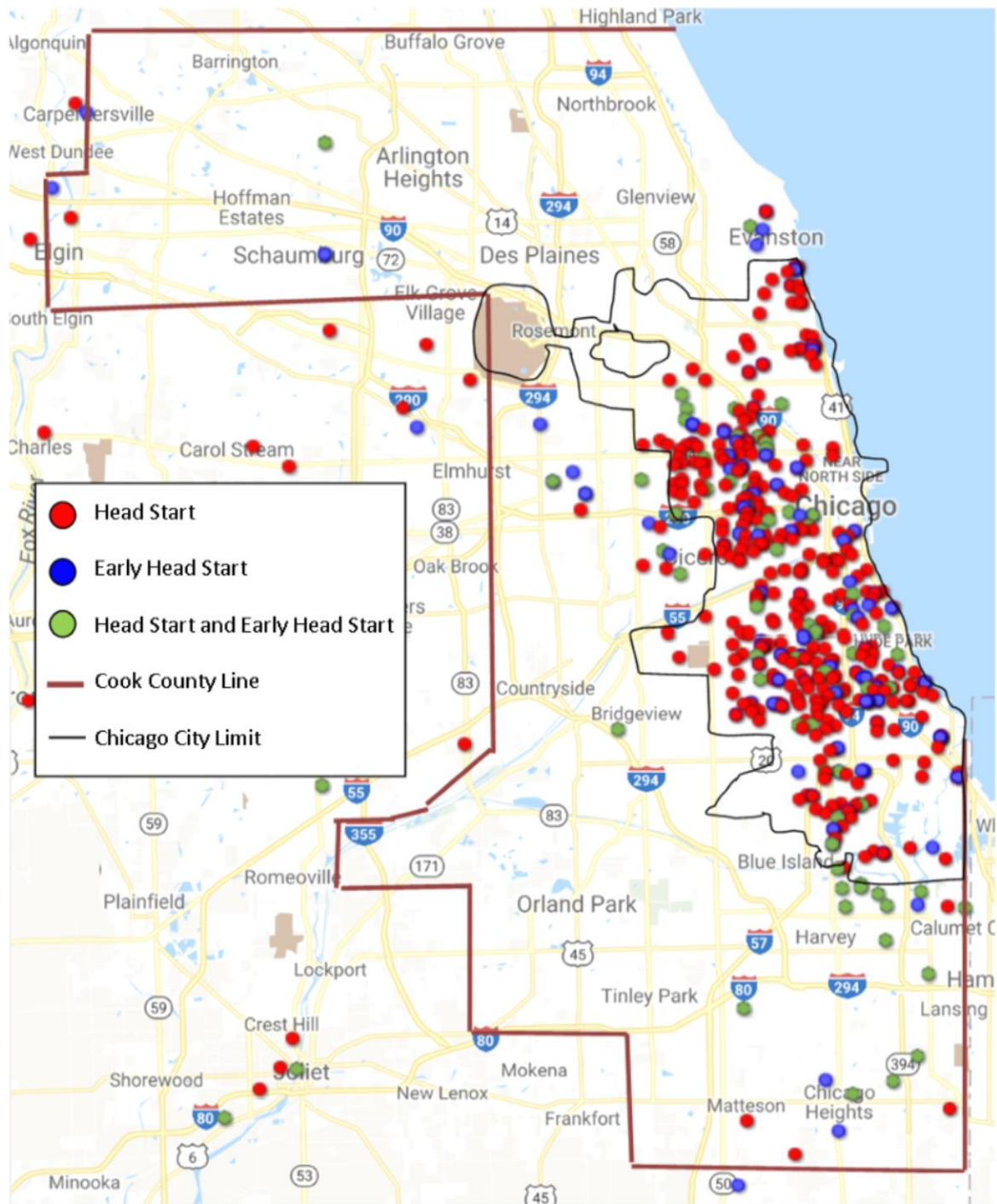
Between 1999 and 2015, the number of Suburban Cook County children under 6 years old living in poverty nearly doubled, growing from 17,967 at the close of the millennium to 32,574 in 2015. Suburban children need an equitable share of the available child development resources for low-income communities.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





In order for parents with low incomes to be able to take advantage of Head Start 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.

Head Start and Early Head Start Center Locations Cook County 2017



US Department of Health and Human Services Head Start Center Locator
<https://eclkc.ohs.acf.hhs.gov/center-locator> retrieved July 25, 2017

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. Research shows that 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.⁶¹

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 challenged by high concentrations of poverty and low educational achievement.

Crime in Suburban Cook County

CEDA found a continued level of concern about crime among its low-income customer and community members this year. CEDA analyzed 1289 open-ended responses in the Community Needs Assessment surveys gathered from customers and community members. When asked "What is the ONE thing you would like to see improved in your neighborhood?" the most often cited topic was "safety". Responses related to "safety" or "crime" or "violence" made up nearly 10 percent of all responses. This is a decline in crime-focused responses to the same question posed in 2016. At that time, responses that cited either *safety and security* or *guns and violence* accounted for nearly a quarter of all responses.

The crime situation appears to be improving in Suburban Cook. Between 2013 and 2016, violent crime incidences have declined slightly (see Appendix 5 for FBI crime statistics by municipality). Fifteen villages had violent crime rates in 2016 that were higher than the state average. Twelve of these were South

⁶¹ 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>

suburbs. The remaining three are west suburbs. The highest rates of violent crime in 2016 were found in the suburbs of Harvey, Riverdale, Phoenix, Robbins, and Maywood.

Most of suburban Cook (the other 89 villages for which data was available) show violent crime rates below the state average. The data for this report was gathered from crime statistics published by FBI's Uniform Crime Reporting system.

The reporting of national crime data can lag by up to two years. Field staff in CEDA's North region report stories of recent surges in violent crime in some communities.

Child Care in Suburban Cook County

Childcare in Cook County is very expensive. Childcare costs have a tendency to rise faster than the cost of inflation. The younger the child, the more care they need, and therefore the more their childcare will cost. Illinois Action for Children estimates that childcare for an infant will cost a Cook County family over \$13,500 for a year, more than a year's costs to attend a state university⁶².

Illinois' Child Care Assistance Program provides enormous financial assistance for families with low incomes. Eligible working parents will pay about seven percent of their income with the state voucher covering the rest. The value of the benefit varies by income, household size, and the number of children receiving childcare. Child Care Assistance Program could be contributing \$600 to \$700 a month to the household budget.

Among the biggest barriers that low-income Cook County residents encounter with childcare are:

- Underemployment. Only families employed more than 30 hours a week can qualify for Illinois Child Care Assistance Program.
- Non-traditional work hours. There is a shortage of qualified childcare centers or home providers to serve the needs of workers on evening or weekend shifts. There is an acute shortage of providers offering overnight childcare.
- The benefits "cliff effect." When a household increases their income above the threshold for Illinois Child Care Assistance Program eligibility, they no longer qualify for any assistance with their childcare expenses. It would not be unusual for a modest raise to push a working family out of the program.

"I am very scared of losing that benefit," a working single mom told CEDA. "It would mean having to pay an extra \$600 to \$700 a month in daycare. I wouldn't be able afford that. It's sure not worth the extra \$20 in my paycheck!"

As discussed previously, Suburban Cook is an economic environment of low wages, varying work schedules, and higher rates of part-time employment. Combine that with the high cost of childcare and

⁶² *Report on Child Care in Cook County 2018*, Illinois Action for Children.

the result is many parents cannot afford to go to work since most of their check would go to childcare costs.

Transportation in Suburban Cook County

History of 20th Century America teaches us that suburbs and automobiles grew up together. The family car is what enabled workers to move away from city factories and offices. We still nurture a vision of 1950's and 60's suburbia rich in images of drive-through restaurants and drive-in movies.

For the most part, life in the suburbs still requires having a car. Yet automobile ownership is expensive. There are costs at every turn: purchase, registration, insurance, maintenance, and fuel. An automobile is a costly asset that starts losing value the moment it is acquired. Car ownership is not easy for low-income households, but it is still a necessity when living most places in Suburban Cook County. Not many communities in the suburbs have adequate public transit.

Transit deserts

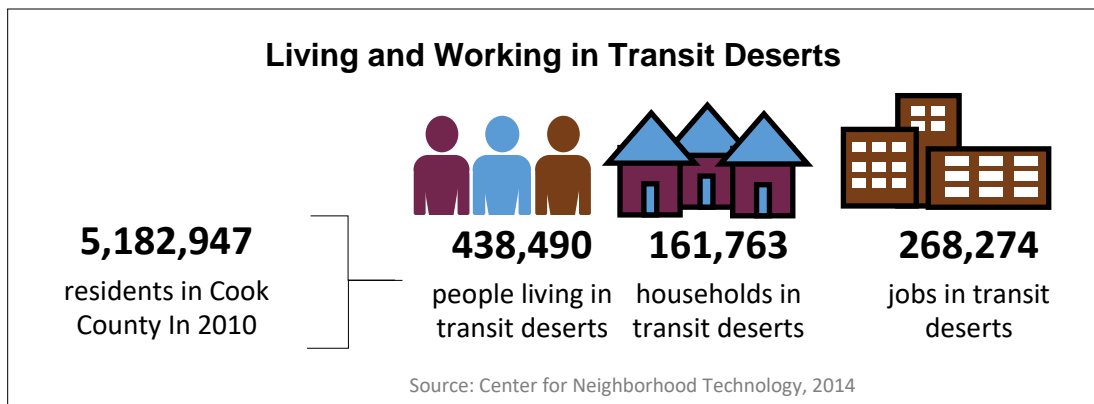
Cook County's transit system was envisioned as a hub and spokes. It was created to move workers into and out of the city center of Chicago's Loop, which was the predominant business hub. Transit spokes run out from the hub primarily as CTA and Metra train lines. Bus service provided by Pace provides some interconnection between suburbs. But trips on Pace are generally very slow (due to numerous stops) and are far-between (due to limited scheduling)

Transit infrastructure in Cook County, as in the rest of the country, has not kept up with the changes in our economic and social landscape. This was the topic of a 2014 report by the Center for Neighborhood Technology. "Over the last 60 years, a combination of relatively cheap fuel and massive investment in highways literally drove people and jobs further and further from the center, and away from the benefits of transit."⁶³

Now there are many jobs in parts of the county, or in collar counties, that are not accessible by affordable transportation. This limits the economic opportunities of suburban workers with low incomes. There are many thousands of low-income households located in the suburbs where schools, stores, and critical services are not walkable. Nor are they accessible by the frequent service bus routes found in the density neighborhoods of the city. They live in a transit desert.

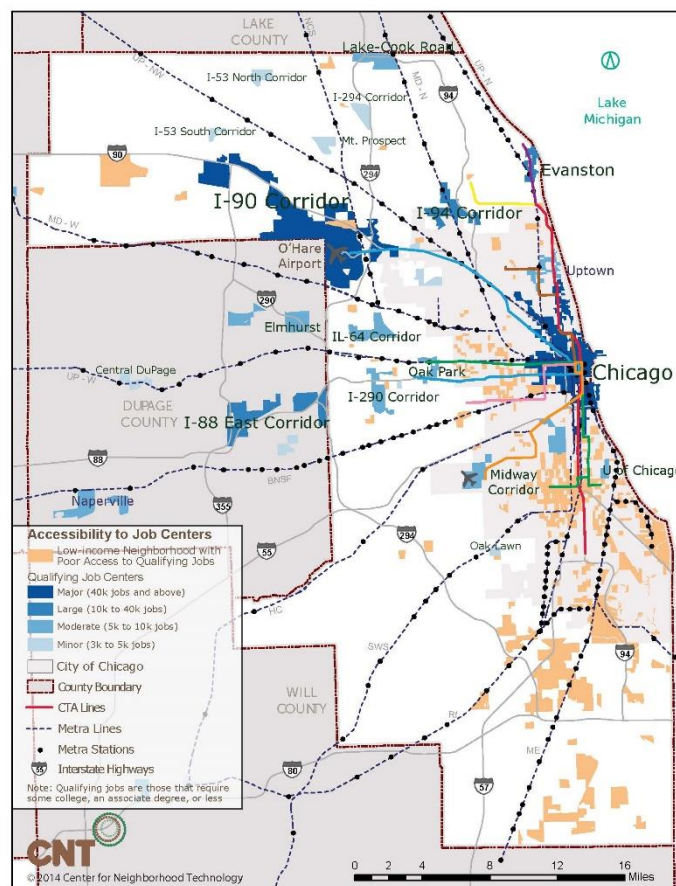
The region's hub-and-spoke system leaves many transit deserts between the lines that radiate from downtown. Approximately 438,500 Cook County residents live in transit deserts, roughly a tenth of the entire population.

⁶³ *Transit Deserts in Cook County*, CNT, July 10, 2014



The jobs-transit mismatch particularly hampers low-income workers. Four of the five employment hubs in Cook County are in transit deserts. When workers need their own car to get to a job the transportation costs can become prohibitive. Transportation is already an average household's second largest expense behind housing. Spending money on a car (a depreciating asset), fuel and upkeep to get to entry-level jobs is yet another reason why Suburban Cook low-wage workers struggle for financial stability.

In suburban Cook County, there just are not any transit options between low-income communities and many of the job opportunities, as shown by the map below.



Source: *Transit Deserts in Cook County*, Center for Neighborhood Technology, 2014

The emergence of the ride share industry (Uber, Lyft, etc.) provides a new option for people without access to cars, but it is a rather expensive option. Ride share services are not affordable to families with low incomes for regular day-to-day transportation needs, nor even for occasional needs.

It will likely be decades before any visions of major expansion to the public transit framework in Cook County is realized. In the meantime, suburbanites must continue to rely on personal vehicles.

Suburban Cook families with low incomes are extremely vulnerable to transportation crisis. Recent increase in fuel costs create new financial burdens. Low-income households generally cannot afford newer vehicles. The cars that they can afford to buy are older and in poorer mechanical shape. Regular maintenance is generally beyond their financial ability. When their car breaks down, a low-wage worker may be unable to get to work since transit networks in the suburbs are so inferior to those in the city. The lost income, and possibly lost employment, will further destabilize the family's precarious financial situation.

Surveying our Community⁶⁴

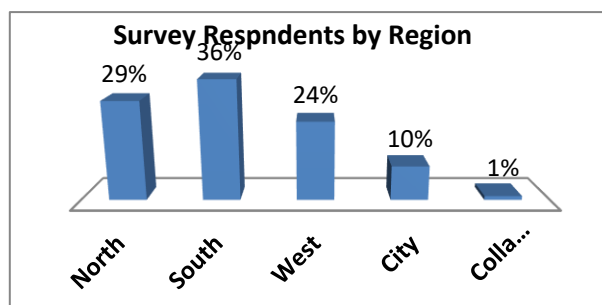
Responses from Customers and other Residents of Low-income Communities

CEDA gathered 2,357 surveys from customers and from other members of low-income communities CEDA serves. Paper survey tools were created and printed in English, Spanish, Arabic, and Polish. These were distributed at CEDA service locations and contracted intake sites. Staff also distributed surveys at community meetings and outreach events. CEDA used online survey instrument in Survey Monkey. Responses were solicited via a link on CEDA's website and links posted on other partner websites such as the City of Evanston website and Cook County Government website. Links to the online survey were sent out via email to customers and to partner service providers for distribution to their constituents.

Geographic Regions

The Community Needs survey gathered the zip codes of respondents. Using zip code information, the survey responses were identified as North Region, South Region, West Region, or City of Chicago. Those from Outside Cook County were identified as from Collar Counties.

North Region	691	29%
South Region	835	36%
West Region	551	24%
City of Chicago	240	10%
Collar Counties	27	1%
TOTAL	2,317	100%
No zip code provided	40	

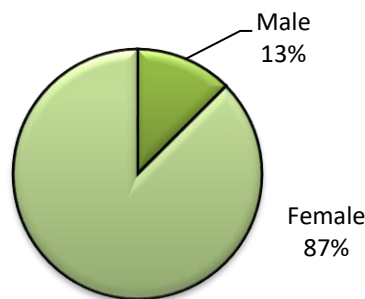


⁶⁴ Appendix 6 contains copies of the Survey Instruments for Residents and Stakeholders.

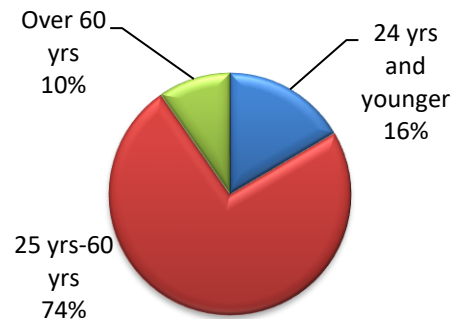
Demographics

It is worth noting that a large portion of our Resident Survey respondents were participants in our WIC program, with much smaller proportion coming from our LIHEAP applicants, and other outreach efforts of service providers. Because the customer respondents are not gathered from diverse sources, the survey responses will be presented apart from data gathered from other sources and studies. These responses are nonetheless valuable as the experiences of families that are in our target outreach population.

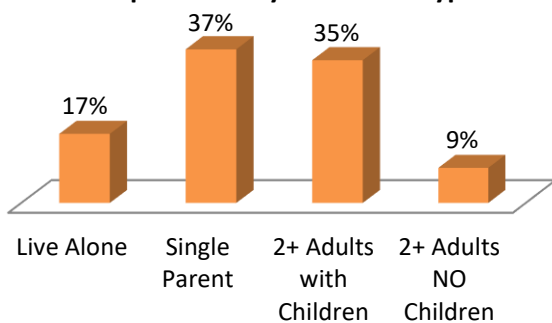
Survey respondents by gender



Survey respondents by age



Respondents by household type



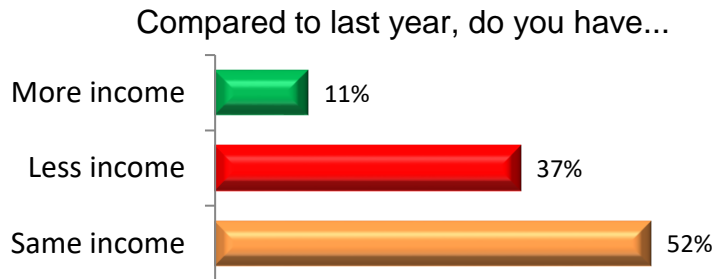
Household Type of Survey Respondents

Live Alone	396	17%
Single Parent	877	37%
2 or more Adults with Children	815	35%
2 or more Adults NO Children	201	9%
Unidentified	68	

Income of Respondents

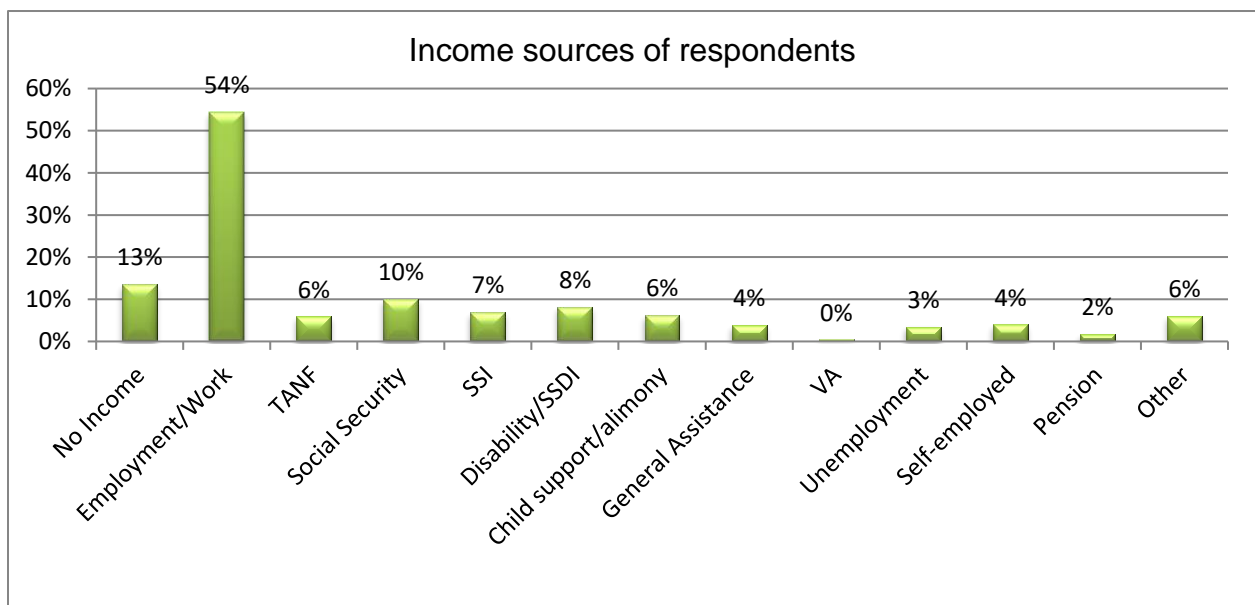
The survey did not capture income levels of the respondents, only the income source and directional change in household income from the previous year. Since surveys were collected from CEDA income-eligible customers, from customers of other organizations serving disadvantaged populations, and from other residents of disinvested communities, the responses are representative of the low-income population that CEDA serves.

2,085 of the 2,357 survey responders, or 88 percent, reported their income sources. The majority, 52 percent, reported no change in income over the past year. 37 percent report a decrease in the income. 11 percent indicated that their household income had increased. This is up from previous survey results. In 2016 responses, only 7 percent reported that their incomes increased in the previous 12 months.



This large percentage of households reporting same or reduced income is reflective of ongoing stagnant wages and an economic recovery in which job growth is mainly limited to low wage positions.

A table and graph of the respondent income sources appears below. More than half of those reporting (54 percent) had employment income in the household. Many respondents reported more than one income source in the household. Respondents frequently provided supplemental information that the Employment Income was only part time. Approximately 22 percent of all households with Employment Income also reported an additional income source.



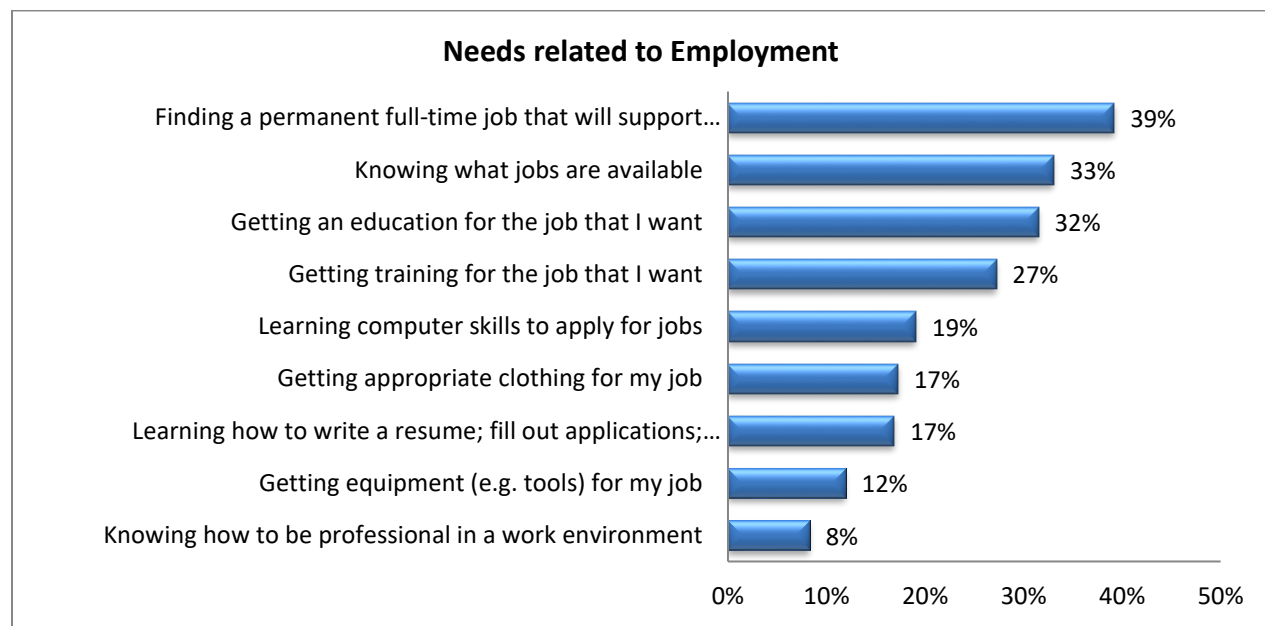
Income Sources					
No Income	281	13%	Child support/alimony	130	6%
Employment/Work	1,133	54%	General Assistance	81	4%
TANF	122	6%	VA	9	0%
Social Security	210	10%	Unemployment	71	3%
SSI	143	7%	Self-employed	83	4%
Disability/SSDI	172	8%	Pension	36	2%

Multiple choice question responses

EMPLOYMENT

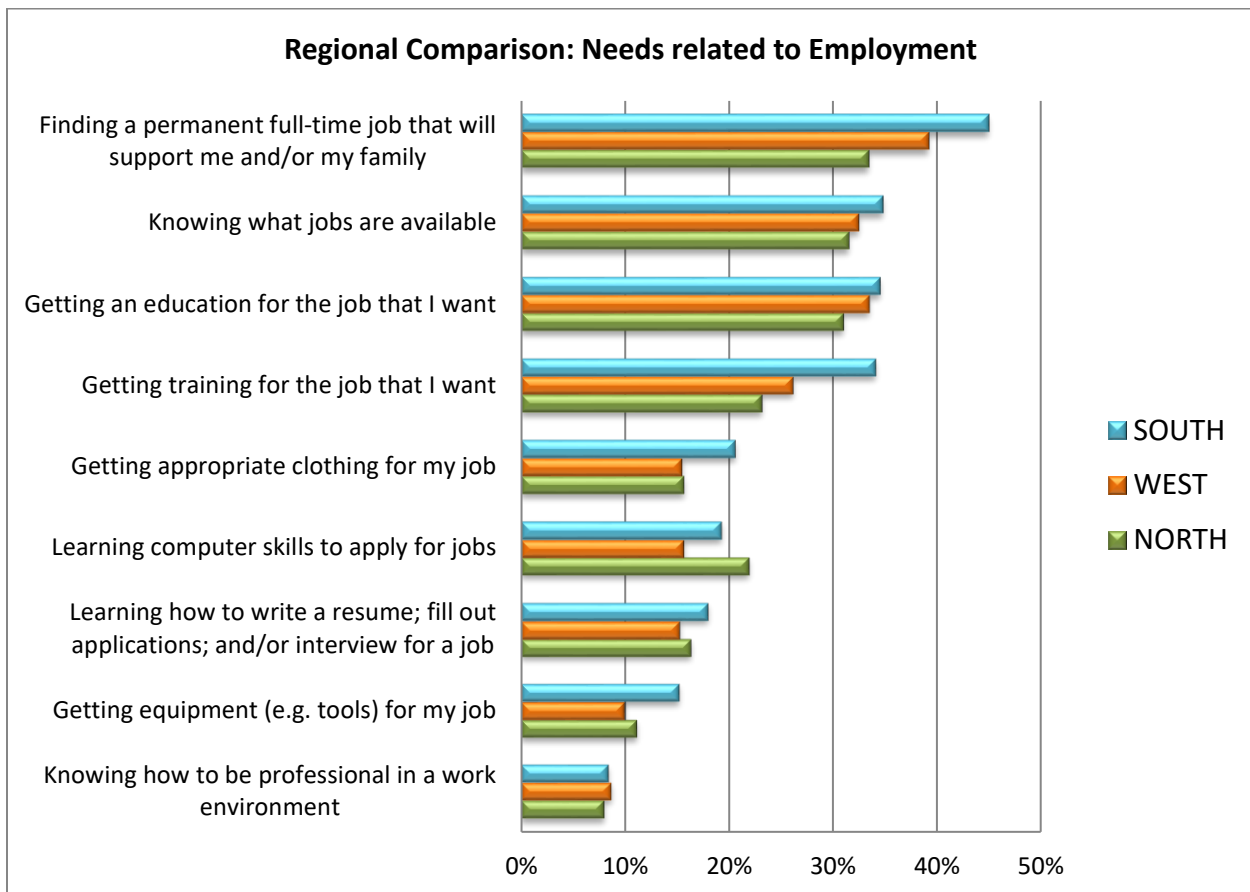
Of the 2,357 community members completing CEDA's Needs assessment survey, 2,074 identified answers to the question *Which employment needs could you use help with?* The most frequently selected choice was *Finding a permanent full-time job that will support me and/or my family*. This response may reference the need for any employment, the need for employment with more regular hours, the need for a single full-time job in lieu of multiple part-time jobs, and/or the need for employment with better wages. The graphs and tables below show the tallied responses. Note that each respondent was able to select multiple needs. Therefore the total counts in the tally exceed the 2,074 total respondents who provided answers. Percentages are calculated by the number of surveys that cited a particular need, divided by the total number of surveys that provided a response to the question.

The second most common response of *knowing what jobs are available* may reflect a consequence of the many varied ways that job openings are now advertised, mostly on electronic platforms such as a business' own website, social media, and any number of job listing websites. If someone has limited access to internet services, which is common for residents with low incomes, or limited comfort level with technology, as is common with older workers and workers with less education, the process of searching and applying for a position may be overwhelming or impossible.

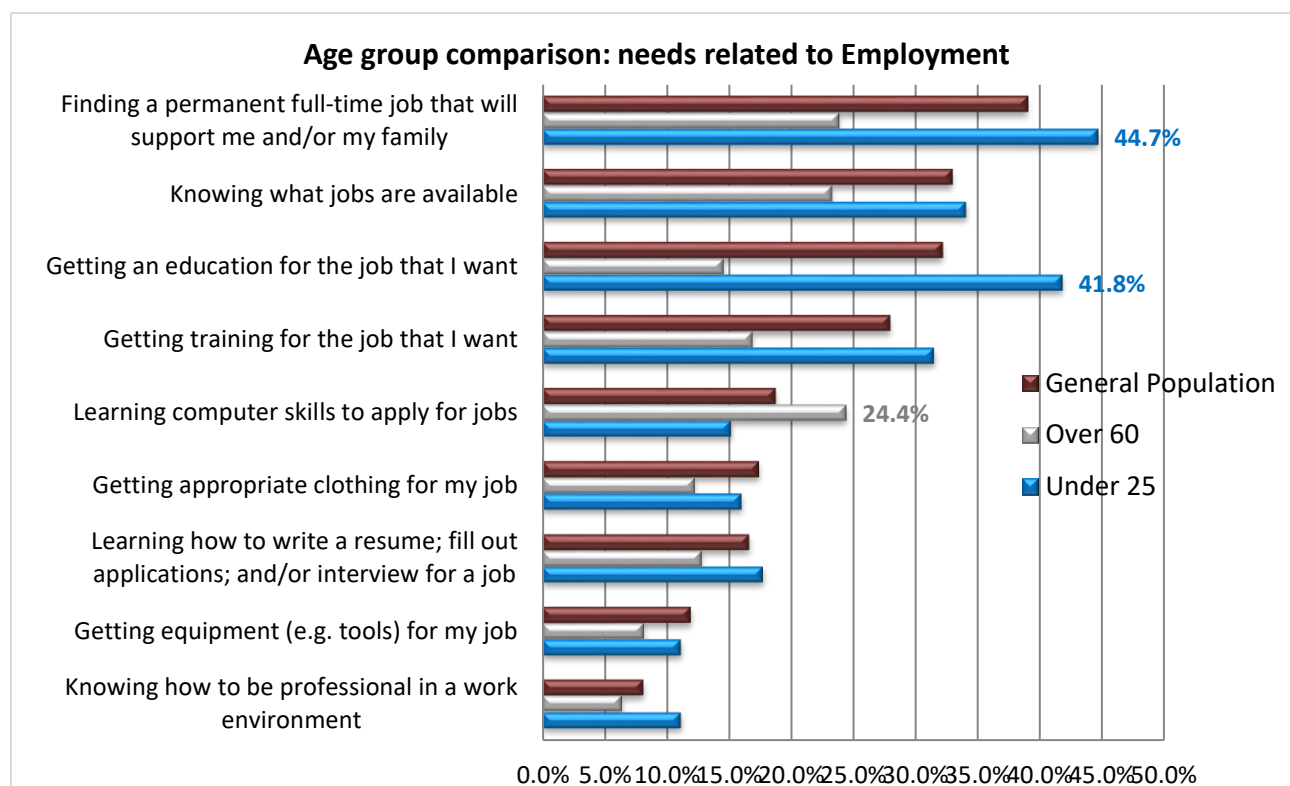


EMPLOYMENT NEEDS	2,074 answered	286 skipped
Finding a permanent full-time job that will support me and/or my family	813	39%
Knowing what jobs are available	686	33%
Getting an education for the job that I want	654	32%
Getting training for the job that I want	565	27%
Learning computer skills to apply for jobs	396	19%
Getting appropriate clothing for my job	358	17%
Learning how to write a resume; fill out applications; and/or interview	350	17%
Getting equipment (e.g. tools) for my job	248	12%
Knowing how to be professional in a work environment	172	8%

Responses related to employment were also analyzed for variance by suburban region: North, West and South. Demographic data from US census and other sources show significant variance by region in race, ethnicity, education level, and economic opportunities. Regional analysis of survey responses examines whether these variances affect the help needed by residents to achieve and maintain sufficient employment.



CEDA analyzed responses by age group. It is important to consider the differences in circumstances and priorities that people experience at different phases of life to be able to understand generational differences across the low-income population. We isolated data from two distinct age groups. The first group is respondents age 60 and older, referred to as “older adults”. The second group is respondents under age 25, referred to as “younger respondents”. Throughout this section, responses of these two groups are compared against the responses of the entire sample, respondents of all ages, called the “general population”. The general population data includes the responses from members of the two pullout age groups to which it is compared.



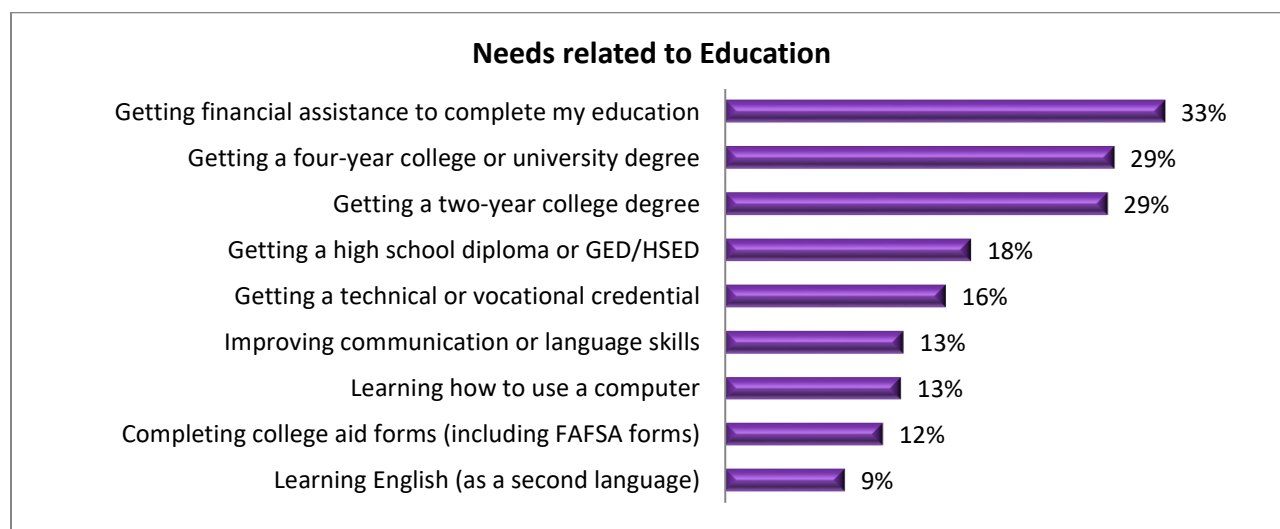
We see from the graph above that people under 25 years of age show a significantly greater need for help finding a permanent full-time job to support themselves and their families. This group also shows a significantly higher level of desire for more education for the purpose of better employment. The salary a person earns in the early years of their career is known to impact their lifetime earnings. Helping a young person maximize their earning potential in their twenties could give them an economic boost that lasts a lifetime.

We also see from the graph above that, of the age groups, those over 60 have the greatest desire to learn computer skills to apply for a job. This result corresponds to some of the data collected in CEDA’s community forums. Multiple older adult participants of the community forums commented that they would like to have better computer skills to apply for jobs. A proficiency and comfort using technology is required even for many entry-level positions in today’s employment market. Those who have not had the

exposure, training, and/or access to technology are often at a great disadvantage, possibly even unable to complete the application process. Seniors may also have a greater learning curve for today's rapidly changing technology.

EDUCATION:

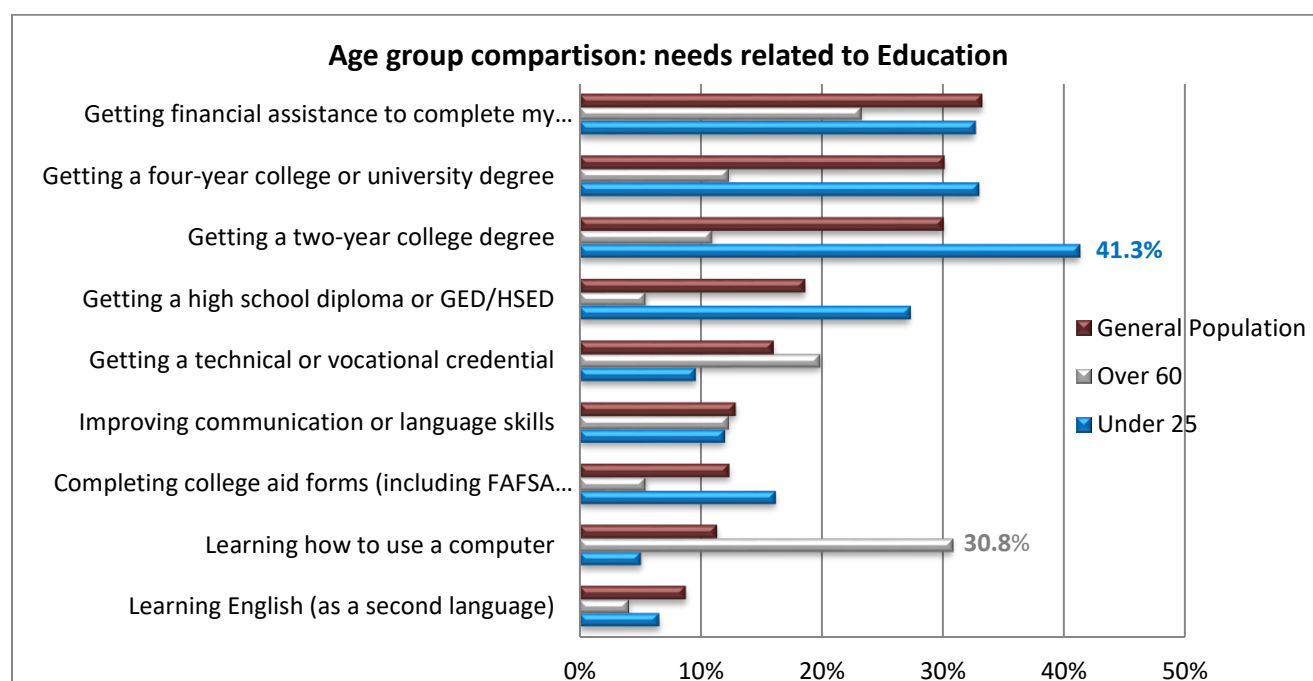
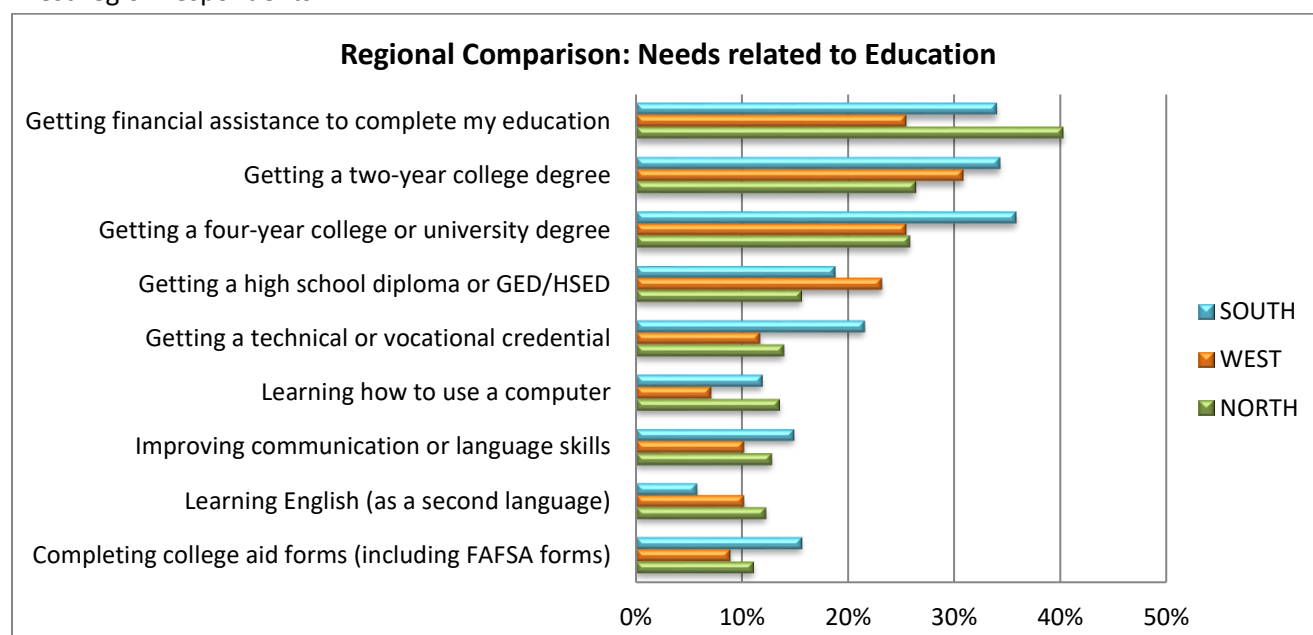
2,005 surveys, or 85 percent, provided responses to the question “Which education needs could you or a family member use help with?” The most cited need was for *getting financial assistance to complete my education*. A tabulation and ranking of all responses appears below. Note that each respondent was able to select multiple needs. Therefore, the total counts in the tally exceed the 2,005 total respondents who provided answers. Percentages are calculated by the number of surveys that cited a particular need, divided by the total number of surveys that provided a response to the question.



EDUCATION NEEDS	2,005 answered	355 skipped
Getting financial assistance to complete my education	658	33%
Getting a four-year college or university degree	582	29%
Getting a two-year college degree	572	29%
Getting a high school diploma or GED/HSED	368	18%
Getting a technical or vocational credential	330	16%
Improving communication or language skills	267	13%
Learning how to use a computer	263	13%
Completing college aid forms (including FAFSA forms)	236	12%
Learning English (as a second language)	179	9%

In the category of Education, CEDA once again performed analysis of the data by region, and by age groups. The area of need most cited by North region respondents was *getting financial assistance to complete by education*. This was cited by 40 percent North region respondents, compared to only 34 percent of South region and 25 percent of West region respondents. The South region's most cited need

was for obtaining a *four-year college degree*. This was indicated by 36 percent of South respondents; a much higher rate than 26 percent rate from both the West and North regions. The West region's most frequently cited need was for obtaining a two-year college degree. This was indicated by 34 percent of West region respondents.



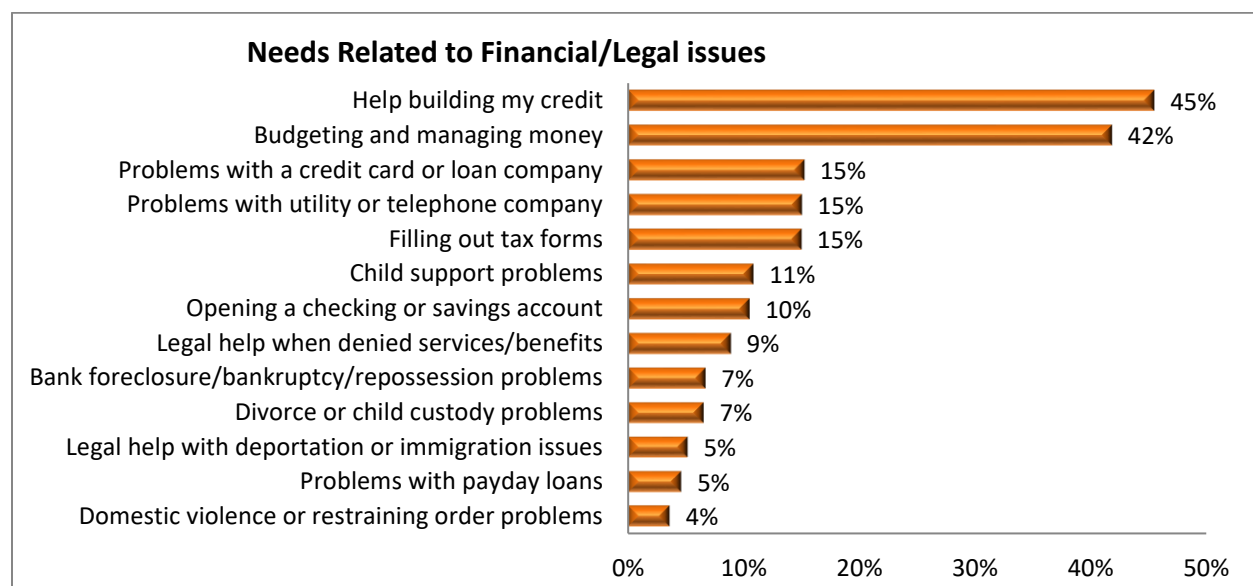
Analysis of age groups by educational needs reveals many of variances that might be expected. Older adults show much less need or interest in pursuing college degrees. As in the Employment-related data discussed above, the Education responses show that the most frequently cited education needs of older adults is for *learning how to use a computer*. Nearly 31 percent of older adults cited this need, compared

to only 11 percent among all respondents, and only 5 percent of younger (under 25 years of age) respondents. Proficiency with computers, technology, and the internet is not only a necessity for many jobs, but also helps people navigate everyday life—from checking your bank account balance, to paying bills, to researching assistance opportunities, local government services, community activity calendars, finding phone numbers, and countless other daily needs.

It can be observed from the graph above that *getting a two-year degree* was the most commonly cited need among respondents under 25 years old. The surprise in this result is that younger respondents favored the two-year degree over the four-year degree by such a wide margin, 41 percent to 33 percent. By contrast, the total pool of all responses cited two-year and four-year degrees as equally desired by 30%. CEDA is unable to explain this large variance by younger respondents.

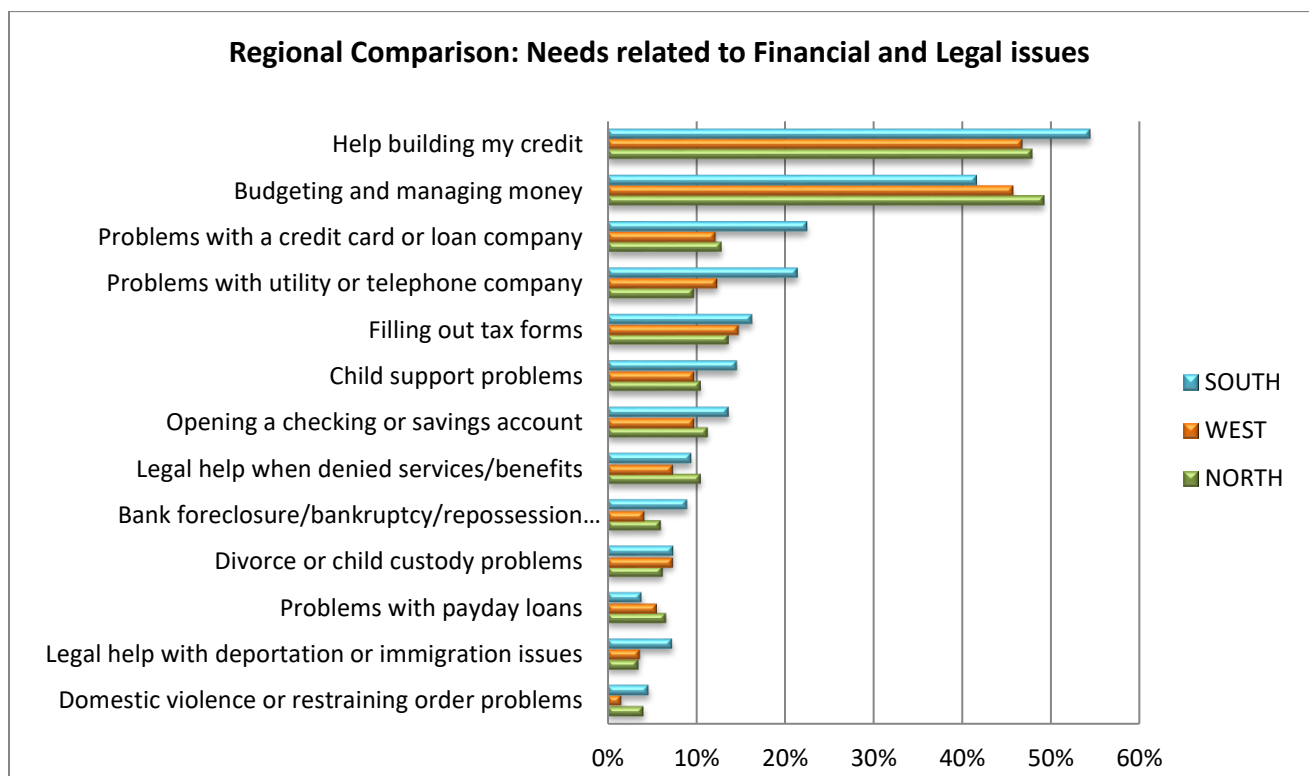
FINANCIAL AND LEGAL ISSUES:

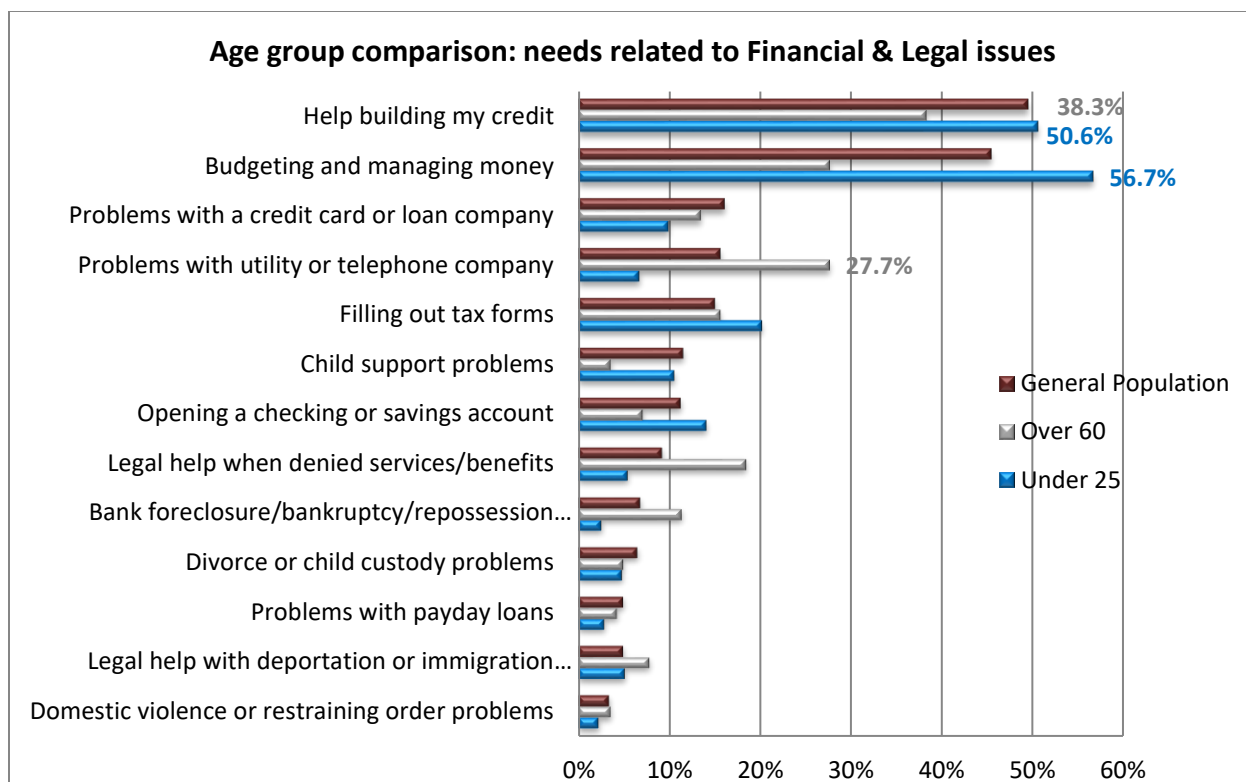
2,007 surveys, or 85 percent, provided responses to the question: “Which financial and/or legal needs could you or your family use help with?” The need for *Budgeting and managing money*, which scored highest in the surveys conducted in 2016, took second place to the newly included *Help building my credit*. Respondents selected these two items at such a higher rate than any other financial or legal concern that they stand out dramatically in the graph below. Both answers received more than 40 percent response rate. All other answers were selected by only 15 percent or less. A tabulation and ranking of all responses appears below. Note that each respondent was able to select multiple needs. Therefore, the total counts in the tally exceed the 2,007 total respondents who provided answers. Percentages are calculated by the number of surveys that cited a particular need, divided by the total number of surveys that provided a response to the question.



FINANCIAL & LEGAL NEEDS	2,007 answered	353 skipped
Help building my credit	913	45%
Budgeting and managing money	839	42%
Problems with a credit card or loan company	305	15%
Problems with utility or telephone company	301	15%
Filling out tax forms	300	15%
Child support problems	217	11%
Opening a checking or savings account	210	10%
Legal help when denied services/benefits	178	9%
Bank foreclosure/bankruptcy/repossession problems	134	7%
Divorce or child custody problems	131	7%
Legal help with deportation or immigration issues	103	5%
Problems with payday loans	92	5%
Domestic violence or restraining order problems	72	4%

Regional analysis of these results shows minimal variance by region. Only in two items does there appear to be any variance of statistical significance. Regarding 1) *problems and credit card or loan company* and 2) *problems with utility or telephone company*, South region respondents were far more likely to show a need than were their counterparts from the North or West regions.



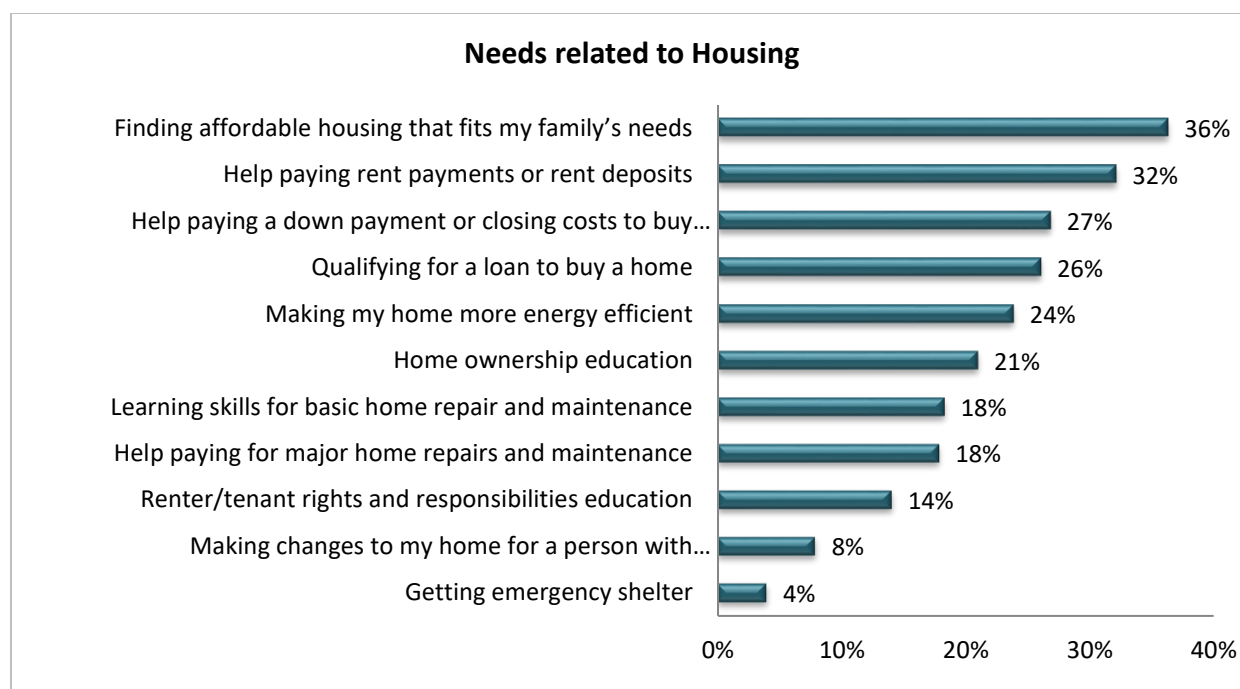


When examining the data related to financial and legal issues by age group, we find that the top two needs of older adults (age 60 and older) are *help building my credit* (38 percent) and *problems with utility company* (28 percent). By contrast, the younger group (under 25 years of age) overwhelmingly sought help with *budgeting and managing money* (57 percent). *Help building my credit* followed in a close second place with 51 percent of the respondent under 25 years old citing it as a need. Money management and budgeting, as well as the building of credit, are topics that were in the past often part of curriculum of home economics classes in many high schools. Often those classes are cut from schools when budgets are tight, and are not offered. If a young adult has grown up in a family with low income, they may not be able to get that education from their parents.

HOUSING:

87 percent or 2,045 of respondents provided answers to the question “Which housing needs could you or your family use help with?” The top need was *finding affordable housing that fits my family’s needs*.

The graph and table below show tabulation and ranking of all Housing needs responses. Note that each respondent was able to select multiple needs. Therefore, the total counts in the tally exceed the 2,045 total respondents who provided answers. Percentages are calculated by the number of surveys that cited a particular need, divided by the total number of surveys that provided a response to the question.



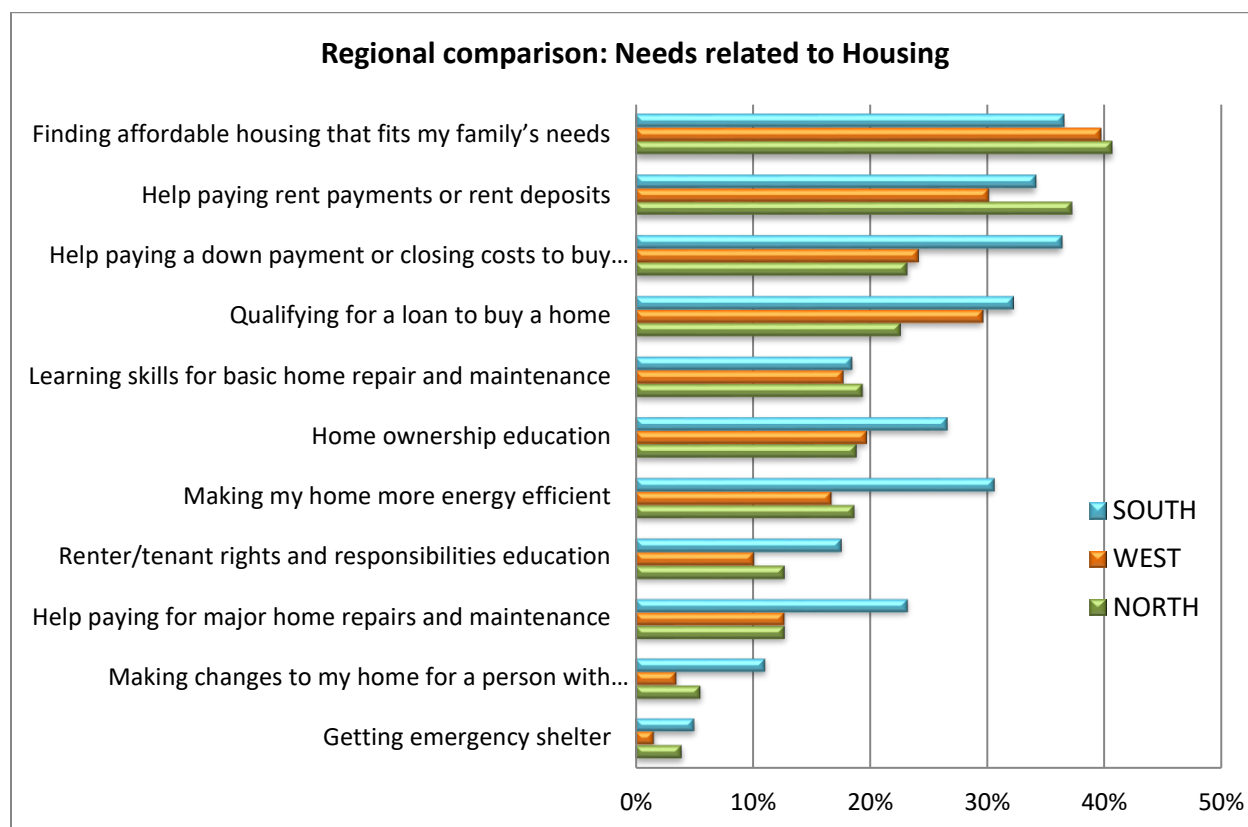
HOUSING	2,045 answered	315 skipped
Finding affordable housing that fits my family's needs	743	36%
Help paying rent payments or rent deposits	657	32%
Help paying a down payment or closing costs to buy a home	549	27%
Qualifying for a loan to buy a home	533	26%
Making my home more energy efficient	488	24%
Home ownership education	429	21%
Learning skills for basic home repair and maintenance	374	18%
Help paying for major home repairs and maintenance	365	18%
Renter/tenant rights and responsibilities education	287	14%
Making changes to my home for a person with disabilities	161	8%

Regional analysis of the data related to housing needs shows some divergent results. The South region responses would point to a higher likelihood of homeownership than do the responses from the North or the West regions. The survey did not ask respondents if they were renters or owners, so homeownership can only be drawn from inference.

South region respondents sought *help with down payment and closing costs* at a rate of 36 percent compared to 24 and 23 percent in the West and North regions respectively. 31 percent of South region responses cited *making my home more energy efficient*. This was almost double the rates from the West and North regions. Similarly, almost twice the percent of South region respondents need *help paying for major home repairs and maintenance* (23 percent in the South versus 13 percent in both the West and North). It is worth noting that issues related to Property Upkeep came up in the open-ended question of unmet needs they see in their neighborhood. When struggling to meet needs of food, shelter, health, and

childcare, the time and money needed to keep up one's property may not be as immediate a concern. As a result, the property may deteriorate as the need for upkeep compounds and/or worsens.

If there are more low-income homeowners among survey respondents from the South suburbs than from other areas of the county, it is consistent with Cook County housing data, which shows that home prices in Suburban Cook County are lowest in the South region.



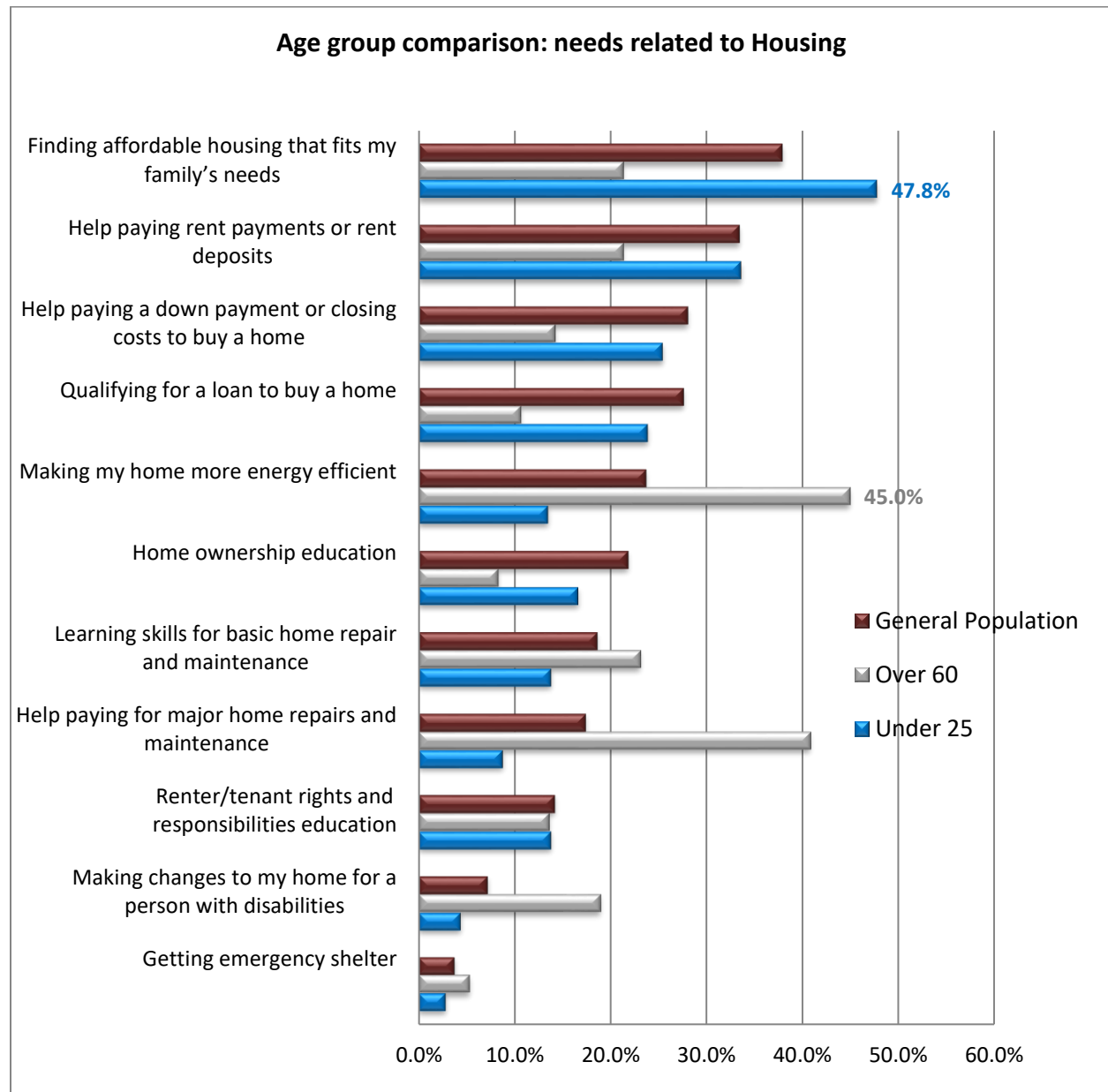
Age group comparisons show significant difference in housing priorities for different age groups. The data clearly shows that older adult respondents (age 60 and older) need help *making my home more energy efficient*. With 45 percent of respondents indicating this need, it is the highest housing priority among low-income seniors who were surveyed. These results reinforce the validity of national and state policies regarding prioritization of Weatherization Assistance Program resources. The program guidelines award priority to seniors and disabled households.

A close second need for older adults, cited by 41 percent of respondents, is the need for *help paying for major home repairs and maintenance*. By contrast, less than 9 percent of younger (under age 25) respondents cited that need.

The top concern of the younger age group (under age 25) is *finding affordable housing*. With 48 percent indicating this need, it was far above the second tier need of *help paying rent or deposits* (34 percent).

As with the analysis of housing needs by region, since the survey did not ask whether the respondent rents or owns, we can only infer that, of our respondents, the seniors were much more likely to be

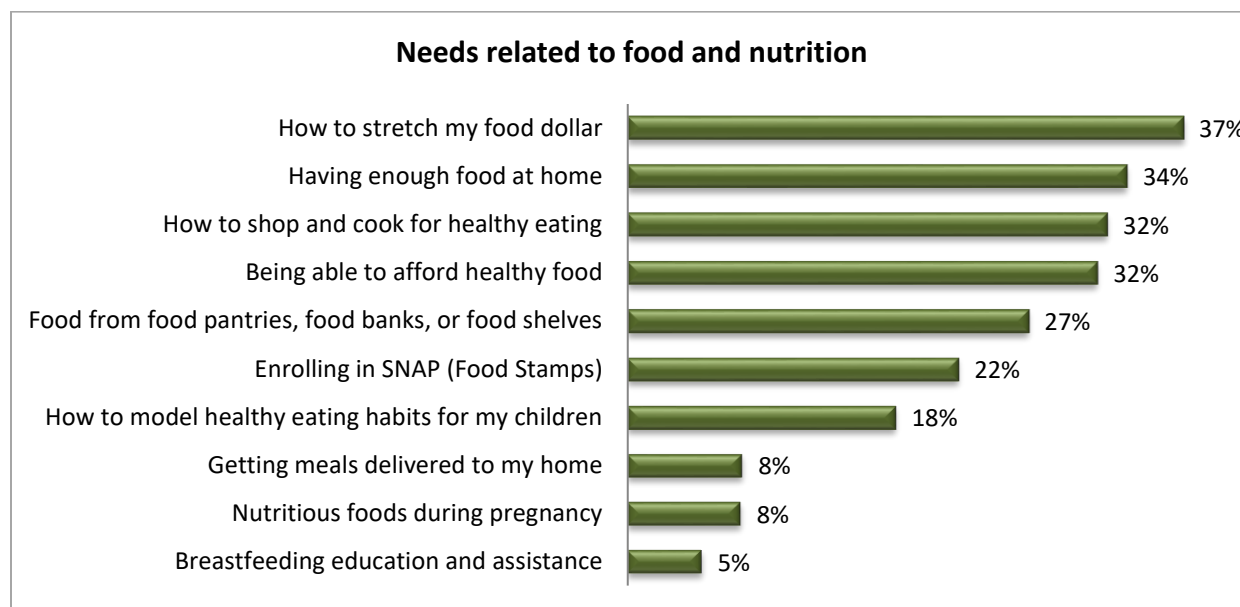
homeowners than those under age 25. This is consistent with nationwide trends of younger adults having to wait longer than previous generations to buy homes due to poor economic conditions. That likelihood that the younger age group are no homeowners is reflected by the need for *help with down payments or closing costs to buying a home* as the third highest concern (25 percent) for respondents under age 25, closely followed by *qualifying for a home loan* (24 percent).



FOOD AND NUTRITION:

1,952 respondents, or 83 percent of surveys, provided answers to the question “Which food and nutrition needs could you or your family use help with?” The most cited need is *how to stretch my food dollar*.

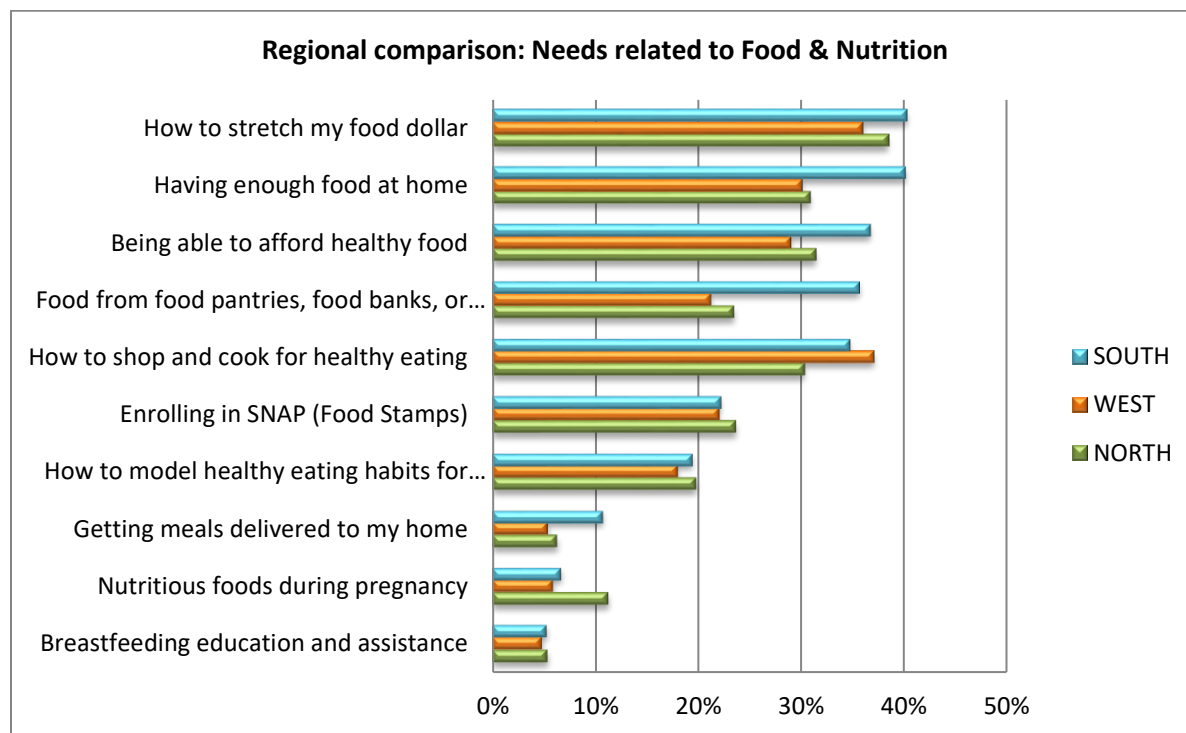
The graph and table below show counts and rankings of all survey results regarding nutrition. Each respondent was able to select multiple needs. Therefore, the total counts in the tally exceed the 1,952 total respondents who provided answers. Percentages are calculated by the number of surveys that cited a particular need, divided by the total number of surveys that provided a response to the question.



NUTRITION	1,952 answered	408 skipped
How to stretch my food dollar	729	37%
Having enough food at home	654	34%
How to shop and cook for healthy eating	628	32%
Being able to afford healthy food	615	32%
Food from food pantries, food banks, or food shelves	525	27%
Enrolling in SNAP (Food Stamps)	433	22%
How to model healthy eating habits for my children	351	18%
Getting meals delivered to my home	150	8%
Nutritious foods during pregnancy	148	8%
Breastfeeding education and assistance	97	5%

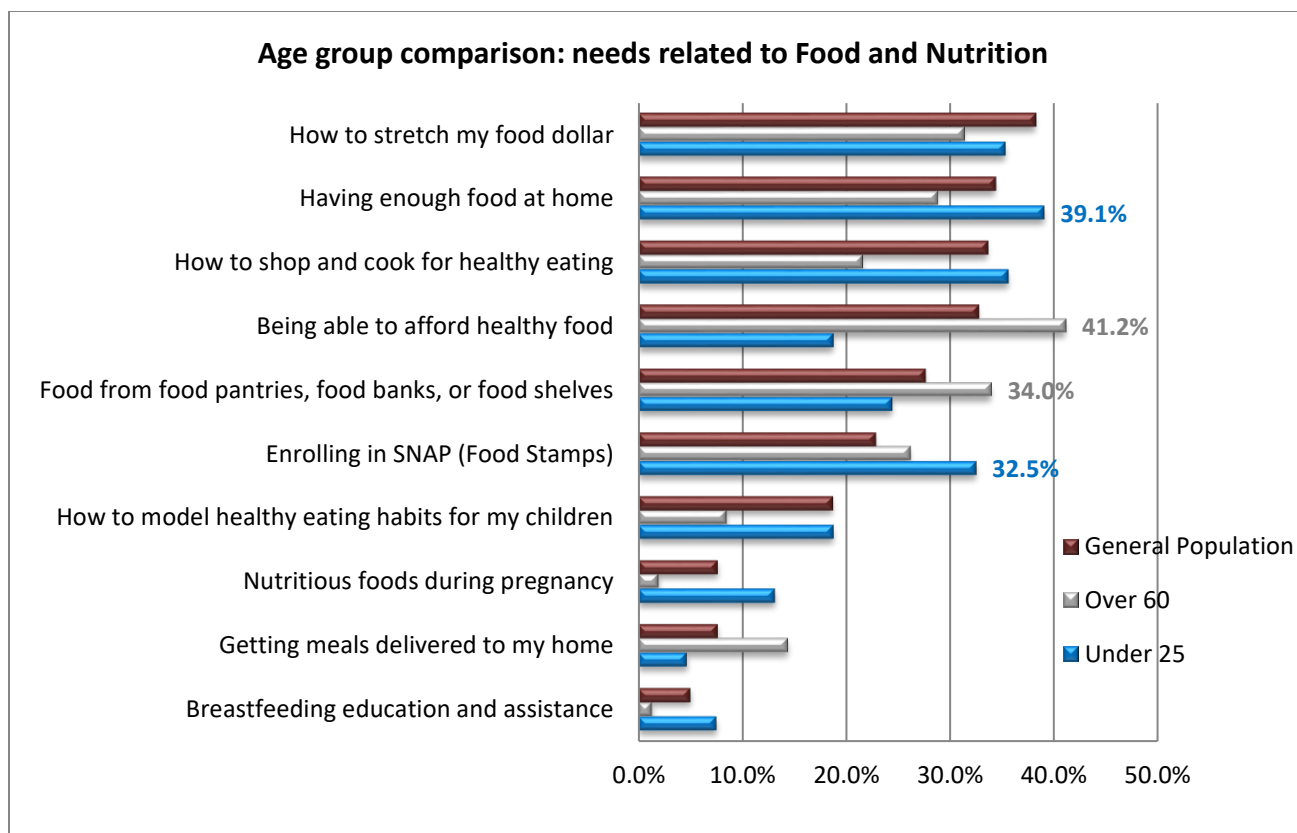
Regional analysis of the data regarding food and nutrition needs indicates that the South region may be experiencing more food insecurity than the other two Suburban Cook regions. *Having enough food at home* was a concern of 40 percent of South respondents, compared to approximately 30 percent of

respondents from the North or the West region. South region surveys cited the need of *food from food pantries* 36 percent, whereas this choice appears in less than 24 percent of North and West region responses.



Age group analysis of the data reveals food insecurity among the older population coupled with concerns about staying healthy. Respondents age 60 and older expressed a greater need for *being able to afford healthy food*. 41 percent of older adults indicated that need, compared to 33 of the whole sample, and only 19 percent of younger respondents (under age 25). Older adults were also more apt to seek *food from food pantries*. Our other research has shown that seniors with low incomes frequently qualify for only \$16 in monthly SNAP benefit and they often struggle to afford food.

The comparison data reveals that younger respondents were concerned most with *having enough food at home* and secondly with *enrolling in SNAP*, the Supplemental Nutrition Assistance Program (formerly known as food stamps).

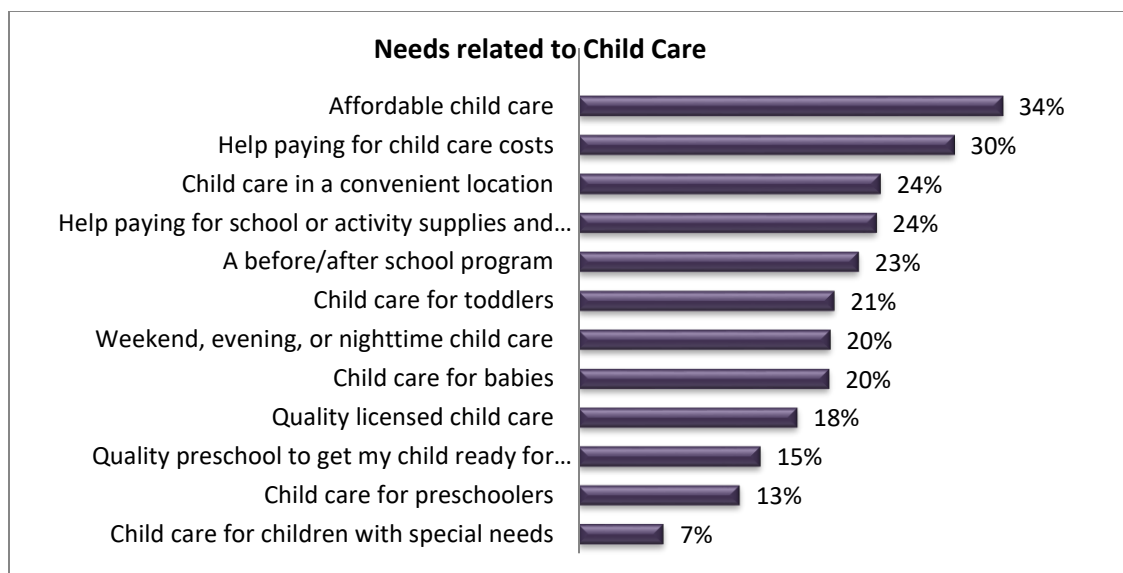


CHILD CARE AND CHILD DEVELOPMENT:

1,504 or 67% of respondents reported having someone under 18 years of age in the home. Not all respondents with children in the home answered the Childcare or Parenting questions. Percentages are reported of those who did provide an answer to the question.

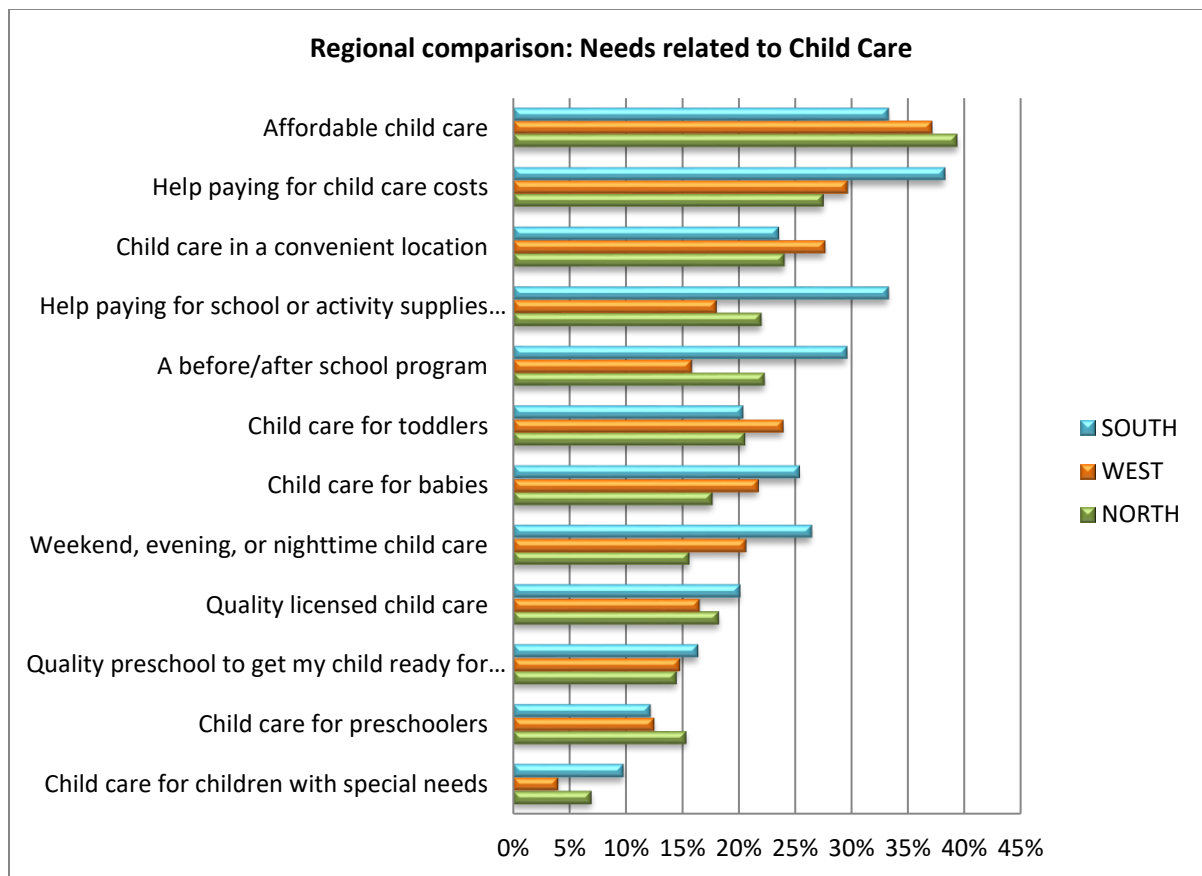
1,207 people, or 51 percent of all respondents, provided answers to the question *“If you have children (under the age of 18) living with you, which child care and/or child development needs could you or your family use help with?”* Most frequently cited was *affordable child care*. Other common needs included *Help paying for child care*, *Child care in convenient location*, and *Help paying for school supplies, fees, and activities*. These responses reinforce our understanding that the challenges of these local families are mostly related to their financial limitations.

The graph and table below show counts and rankings of all survey results regarding child care and development. Each respondent was able to select multiple needs. Therefore, the total counts in the tally exceed the 1,207 total respondents who provided answers. Percentages are calculated by the number of surveys that cited a particular need, divided by the total number of surveys that provided a response to the question.



CHILDCARE	1,207 answered	1153 skipped
Affordable child care	413	34%
Help paying for child care costs	366	30%
Child care in a convenient location	294	24%
Help paying for school or activity supplies and fees	290	24%
A before/after school program	273	23%
Child care for toddlers	249	21%
Weekend, evening, or nighttime child care	245	20%
Child care for babies	244	20%
Quality licensed child care	213	18%
Quality preschool to get my child ready for kindergarten	177	15%
Child care for preschoolers	157	13%
Child care for children with special needs	83	7%

Regional analysis displayed in the chart below shows that there may be more need and/or fewer resources available in the South region. On the whole, responses across all regions were similar. The South respondents seem to feel a higher degree of household financial need. Responses from that region were more apt to identify needing help to *pay for child care costs* and to *pay for fees and supplies for school and activities*. A greater need for *before/afterschool programs* was identified from South region answers than from the North or West region responses.

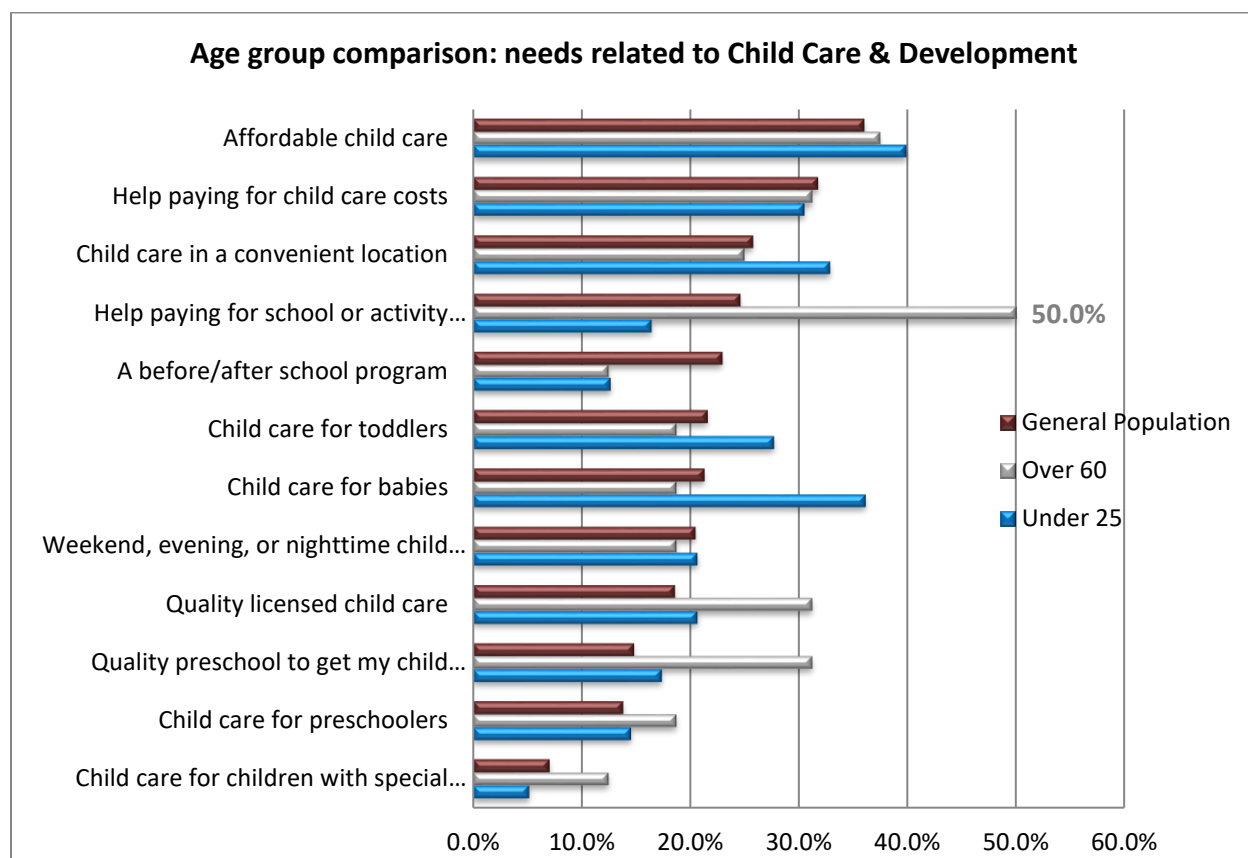


Age group analysis reveals an overwhelming need for *help paying for school and activity fees and supplies* among older adults (age 60 and older) who have children in the home. This response level points to a particular financial vulnerability that affects grandparents raising their grandchildren, especially when the parent is not in the household.

Census data shows that 15,577 suburban Cook grandparents are taking care of grandchildren that live with them. Nearly of quarter of them are doing it without the parent of the grandchild(ren) present. The table below shows that the South suburban region has the greatest instance of this circumstance. As demonstrated elsewhere in this document, the South region also has the highest number and percent in the suburbs of residents with low incomes.

2016	Grandparent responsible for grandchildren under 18 years:	% of all Grandparents living with their grandchildren	Grandparent head of household with no parent of grandchildren present:	% of all Grandparents living with their grandchildren
North	3952	18.5%	729	3.4%
South	6993	35.2%	2030	10.2%
West	4632	25.1%	918	5.0%
SUBURBAN COOK	15577	26.1%	3677	6.2%

CEDA analysis of US Census ACS 2012-2016 5-yr estimate

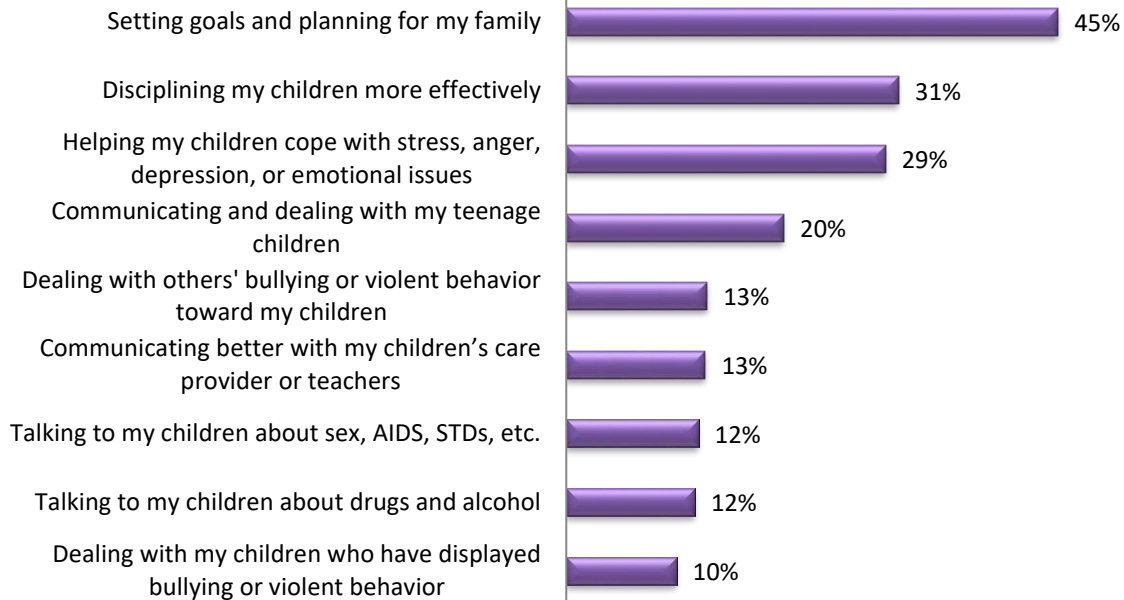


PARENTING AND FAMILY SUPPORT:

48 percent of all respondents provided answers to the question *"If you have children (under the age of 18) living with you, which parenting and/or family support needs could you or your family use help with?"* The most cited need was *learning how to set goals and plan for my family*.

The graph and table below show counts and rankings of all survey results regarding parenting and family support. Each respondent was able to select multiple needs. Therefore, the total counts in the tally exceed the 1,134 total respondents who provided answers. Percentages are calculated by the number of surveys that cited a particular need, divided by the total number of surveys that provided a response to the question.

Needs Related to Parenting and Family Supports



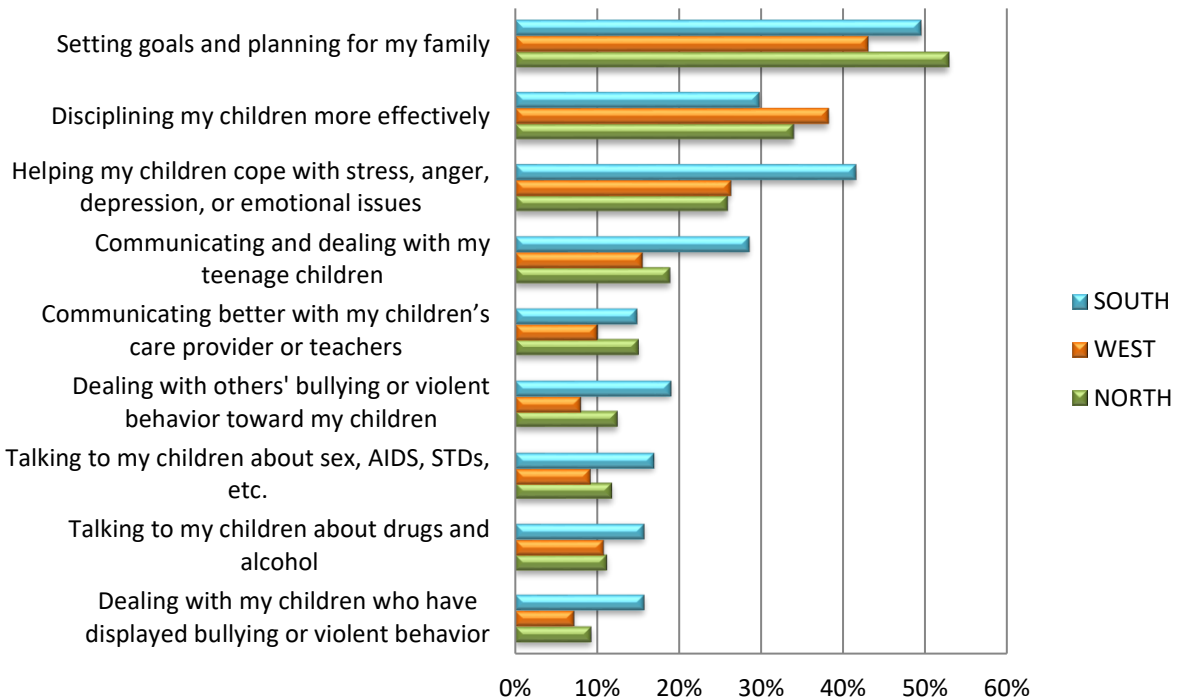
PARENTING & FAMILY SUPPORTS	1,134 answered	1226 skipped
Setting goals and planning for my family	513	45%
Disciplining my children more effectively	347	31%
Helping my children cope with stress, anger, depression, or emotional issues	333	29%
Communicating and dealing with my teenage children	227	20%
Dealing with others' bullying or violent behavior toward my children	147	13%
Communicating better with my children's care provider or teachers	145	13%
Talking to my children about sex, AIDS, STDs, etc.	138	12%
Talking to my children about drugs and alcohol	134	12%
Dealing with my children who have displayed bullying or violent behavior	115	10%

Regional analysis of the data related to parenting and family support shows similar response rates, with South region respondents giving slightly higher rate of citing almost all need topics.

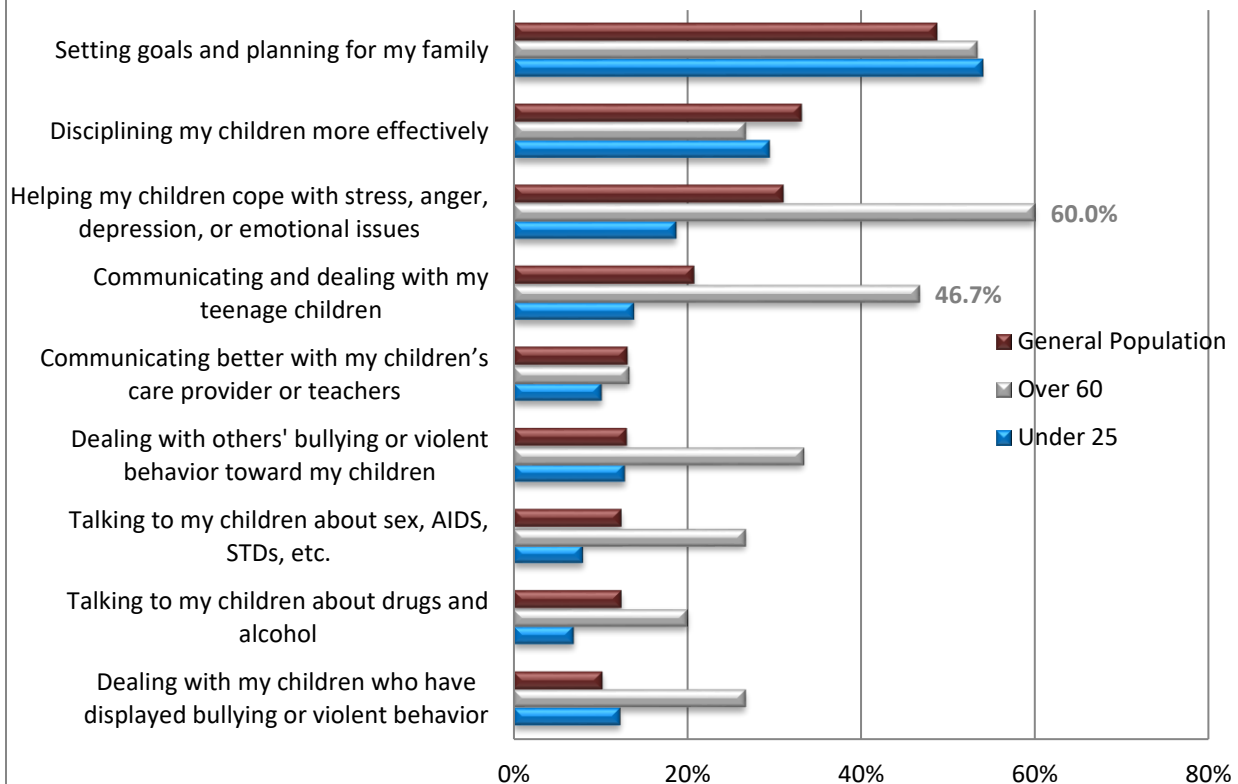
The age group analysis reveals a much great percentage of older adults (age 60 and older) seeking help with complex parenting functions such as 1) helping a child cope with stress, anger, or depression or 2) communicating and dealing with teenage children.

In recent years, there has been a sizable amount of research conducted on the impact of the stress, trauma, and distraction of poverty on the well-being and learning abilities of children from families with low incomes. Especially when the parents may have grown up in similar impoverished conditions, there may be a generational trend of trauma and lack of healthy coping strategies for the stress, anger, and depression that accompanies the instability of poverty.

Regional comparison: needs related to Parenting & Family Support



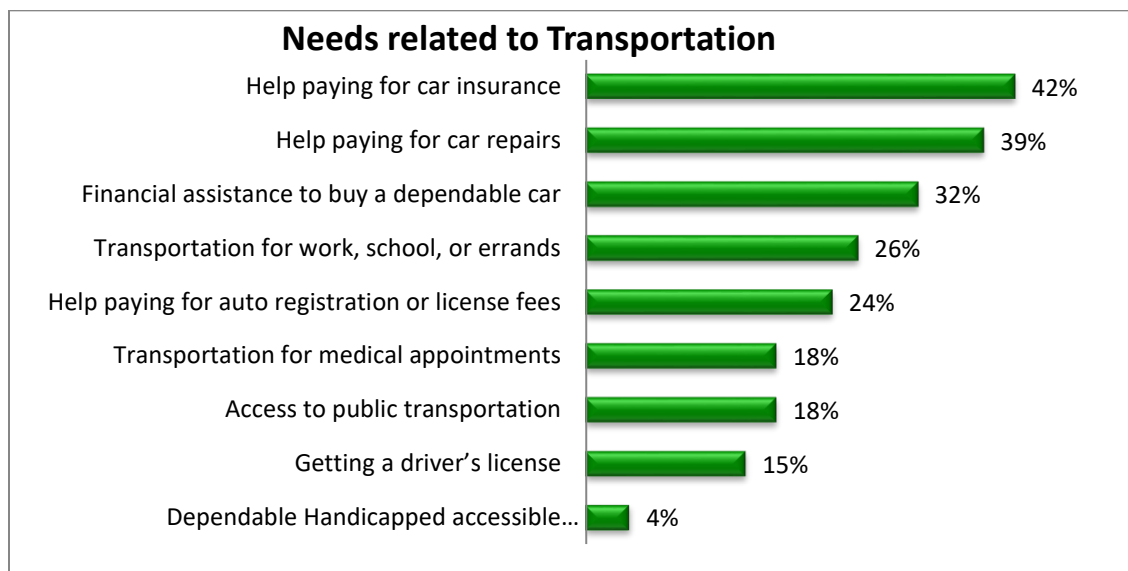
Age group comparison: needs related to Parenting & family support



TRANSPORTATION:

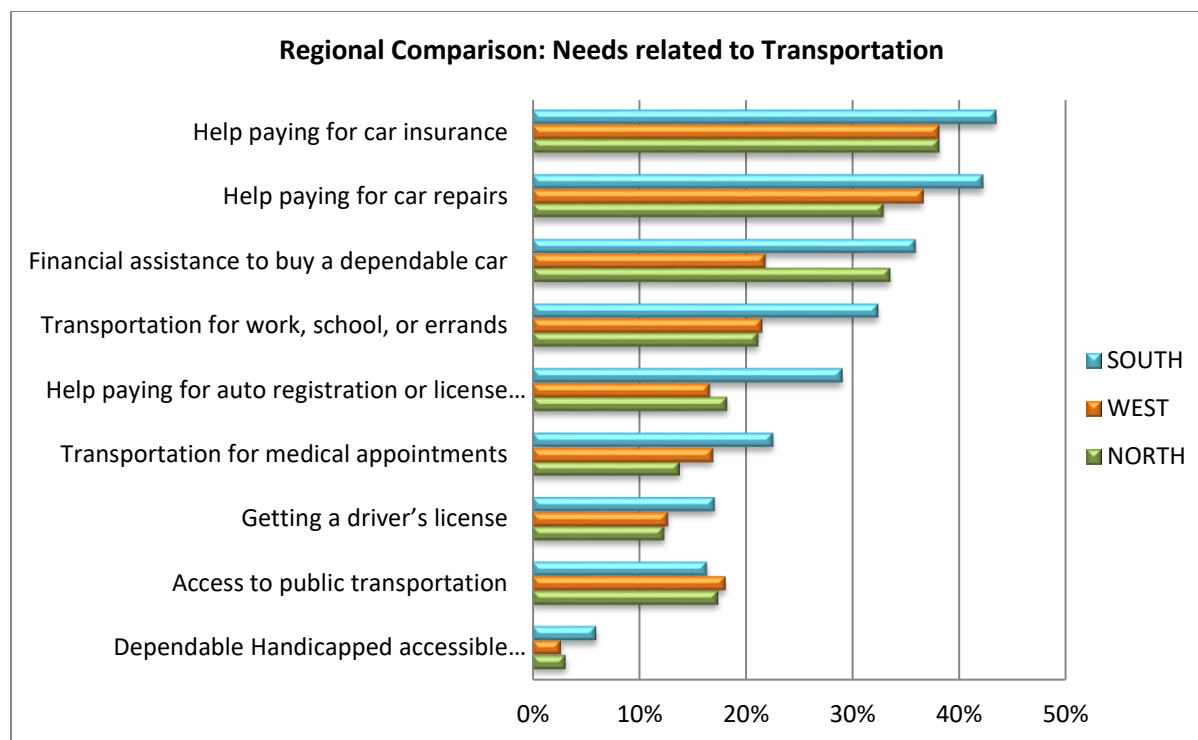
1,646 surveys, 70 percent of all collected, provided answers to the question “Which transportation needs could you or your family use help with?” The top two responses were *Help paying for car insurance* and *Help paying for car repairs*.

The graph and table below show counts and rankings of all survey results regarding transportation needs. Each respondent was able to select multiple needs. The total counts in the tally exceed the 1,646 total respondents who provided answers. Percentages are calculated by the number of surveys that cited a particular need, divided by the total number of surveys that provided a response to the question.

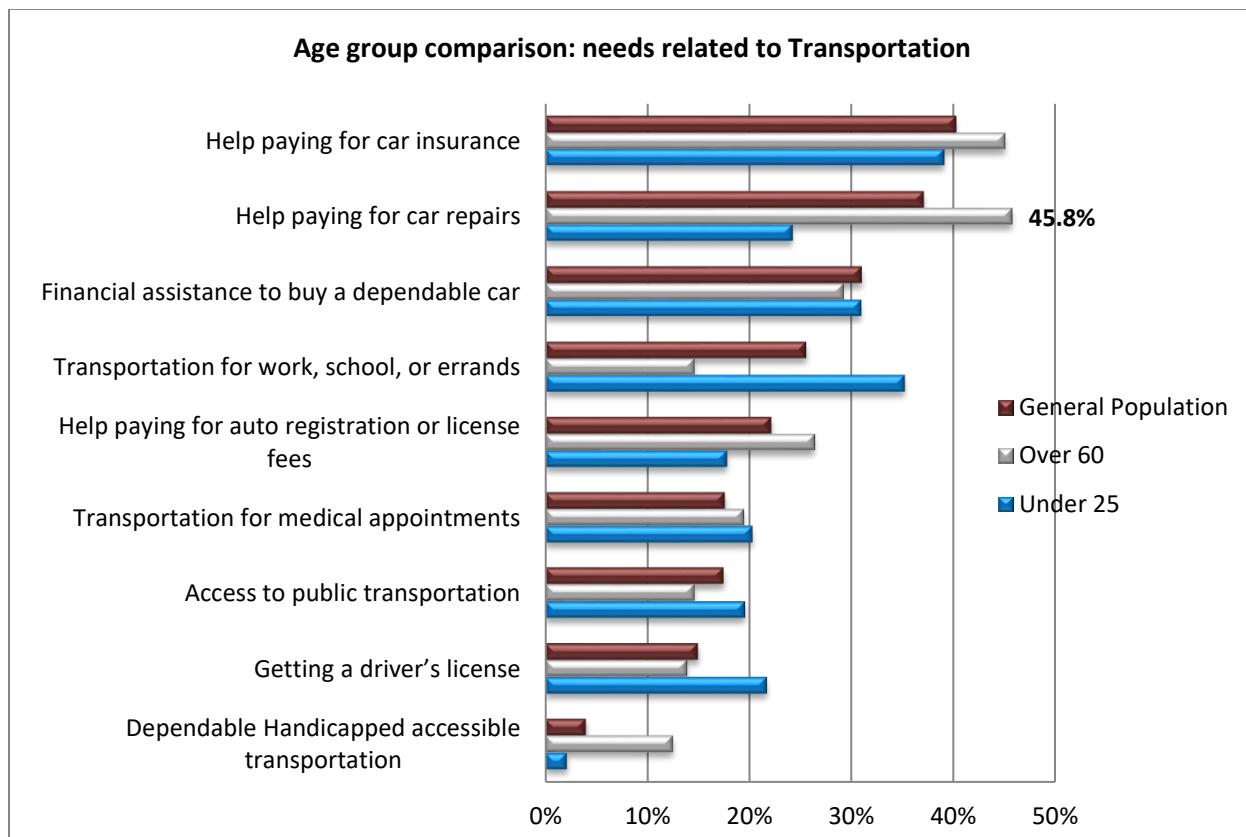


TRANSPORTATION	1,646 answered	567 skipped
Help paying for car insurance	685	42%
Help paying for car repairs	635	39%
Financial assistance to buy a dependable car	530	32%
Transportation for work, school, or errands	434	26%
Help paying for auto registration or license fees	393	24%
Access to public transportation	304	18%
Transportation for medical appointments	304	18%
Getting a driver's license	255	15%
Dependable Handicapped accessible transportation	70	4%

Regional analysis of the data related to transportation needs reveals that West region has a lower frequency of seeking *financial assistance to buy a dependable car* or *help paying for registration or licensing fees* than do either the South or North regions. This data is consistent with other information regarding access to public transit in the near west suburbs being far superior to suburban areas further from the city center.



Age group comparison shows few significant variances. Older adults (age 60 and older) were more likely to respond to needing *help paying for car repairs*. Only among the older age group did *car repairs* surpass *help paying for car insurance*. This may be a result of insurance pricing that provide low rates and discounts for many older drivers. Younger respondents (under age 25) were more likely to cite a need for *transportation for work, school, or errands*. This is consistent with comments made at CEDA's community forums. Transportation was an oft-mentioned barrier for work and education goals.

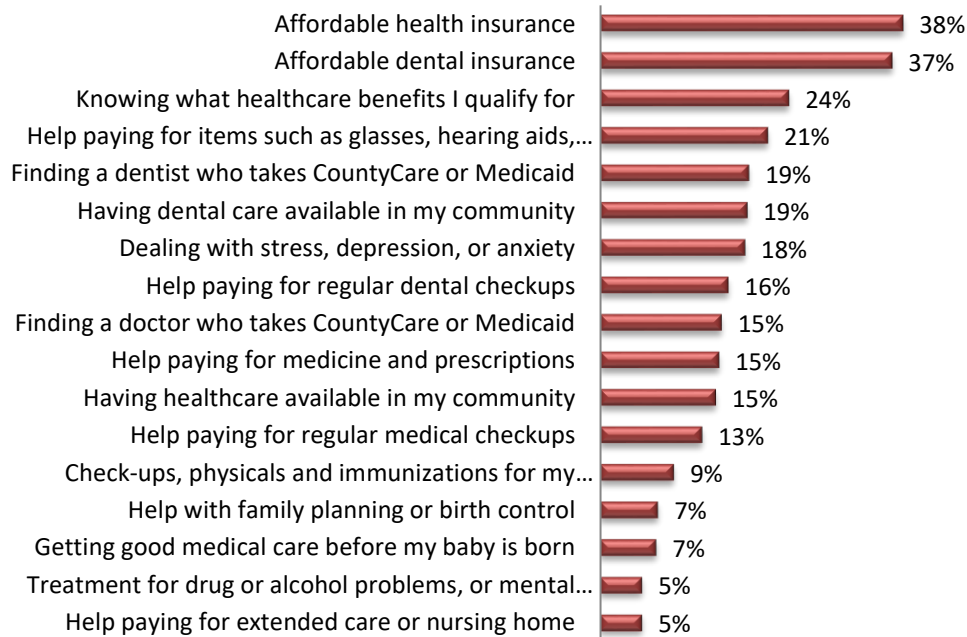


HEALTH:

1,732, or 73 percent of respondents, provided answers to the question “Which health needs could you or a family member use help with?” The top two responses, which were cited significantly more than the other choices, were *having affordable health insurance* and *having affordable dental insurance*.

The graph and table below provide tabulation and ranking of all responses received regarding health and healthcare needs. Each respondent was able to select multiple needs. The total counts in the tally exceed the 1,732 total respondents who provided answers. Percentages are calculated by the number of surveys that cited a particular need, divided by the total number of surveys that provided a response to the question.

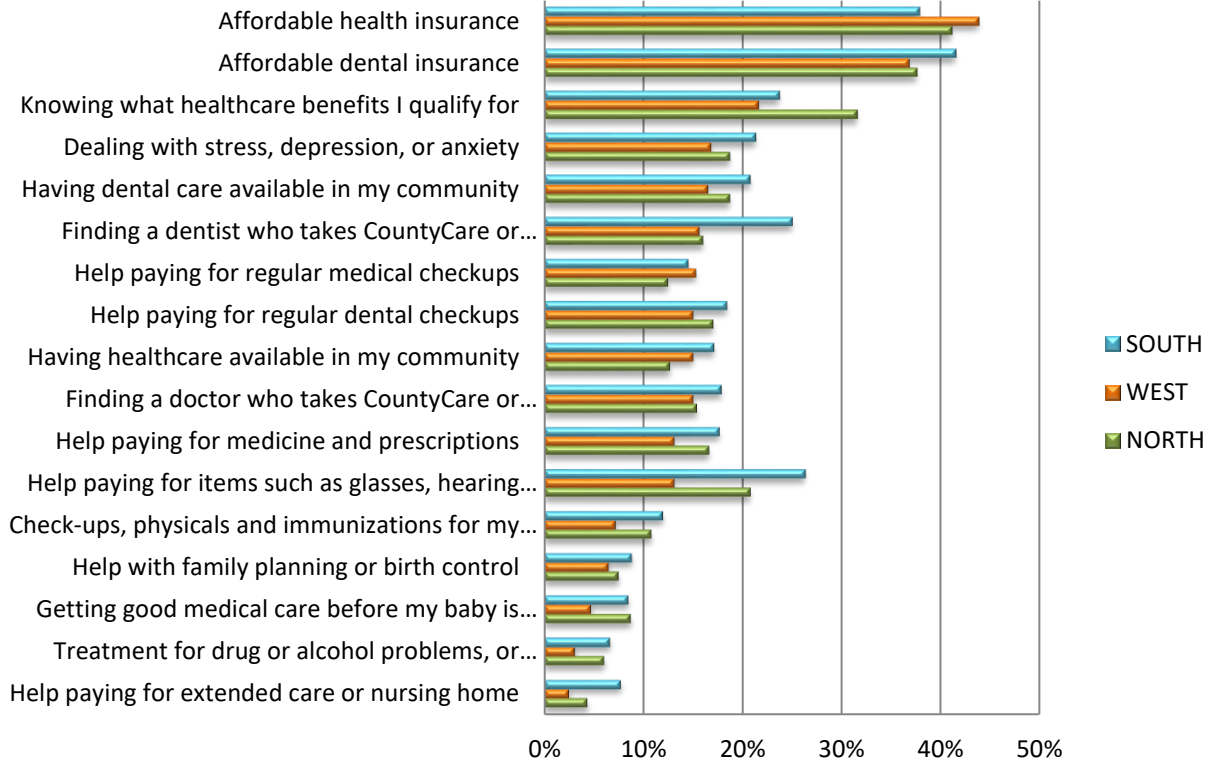
Needs related to Health



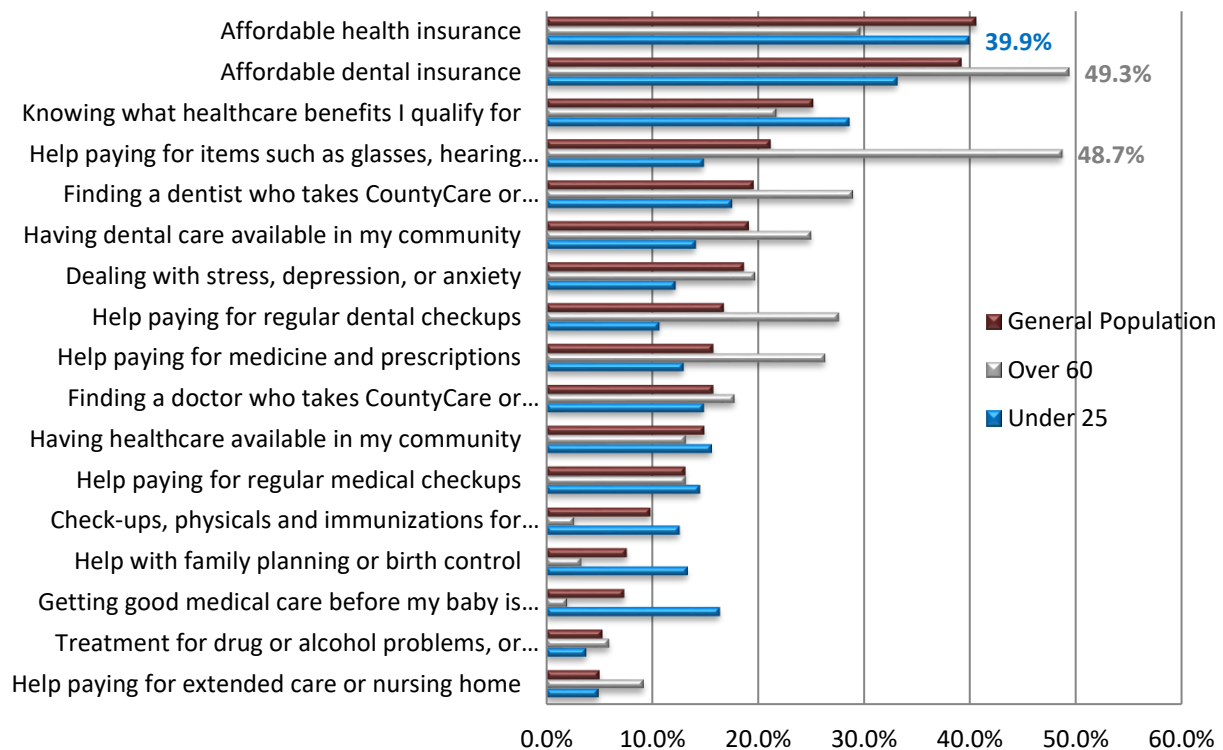
HEALTH	1430 answered	744 skipped
Affordable health insurance	666	38%
Affordable dental insurance	642	37%
Knowing what healthcare benefits I qualify for	415	24%
Help paying for items such as glasses, hearing aids, wheelchairs, etc.	280	22%
Finding a dentist who takes CountyCare or Medicaid	327	19%
Having dental care available in my community	323	19%
Dealing with stress, depression, or anxiety	318	18%
Help paying for regular dental checkups	282	16%
Finding a doctor who takes CountyCare or Medicaid	267	15%
Help paying for medicine and prescriptions	261	15%
Having healthcare available in my community	254	15%
Help paying for regular medical checkups	224	13%
Check-ups, physicals and immunizations for my children	162	9%
Help with family planning or birth control	127	7%
Getting good medical care before my baby is born	123	7%
Treatment for drug or alcohol problems, or mental health problems	92	5%
Help paying for extended care or nursing home	92	5%

Regional analysis of the data related to health needs reveals a few variances. The West region respondents were most apt to seek *affordable health insurance* than those in South or North regions. This is consistent with census data from 2016 American Community Survey 5-year estimates. The West region with 12.7 percent of residents being uninsured, has the highest uninsured rate of the three regions. North region uninsured rate is 8.8 percent and South region has 10.1 percent uninsured rate.

Regional comparison: Needs related to Health

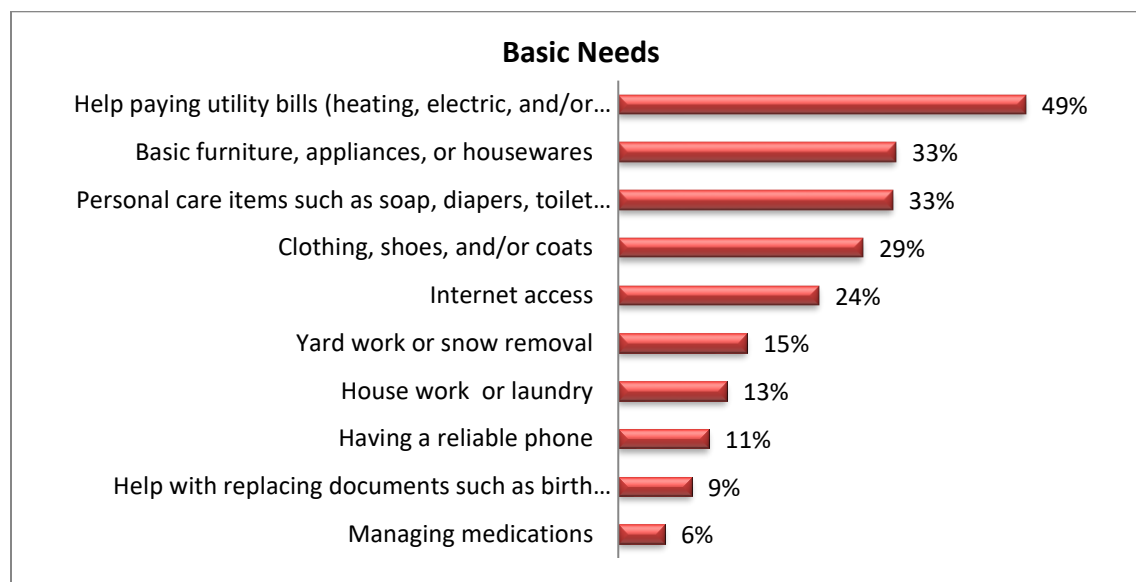


Age group comparison: needs related to Health



BASIC NEEDS:

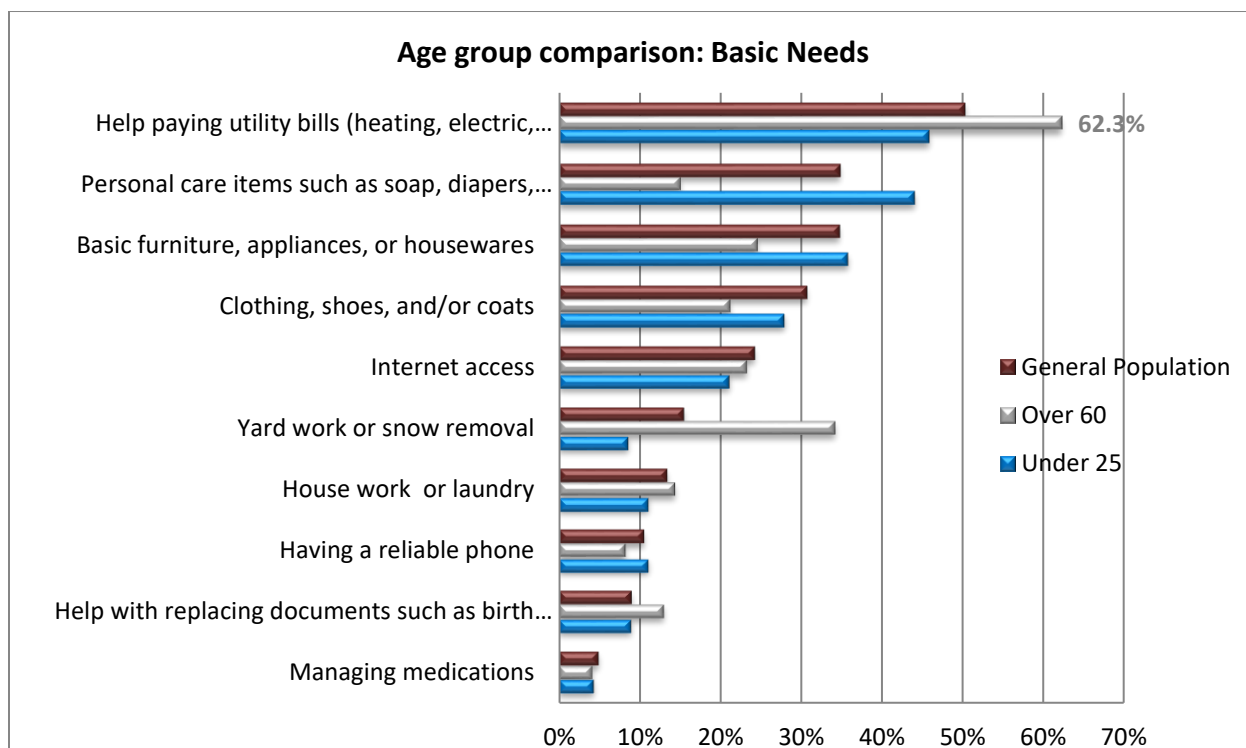
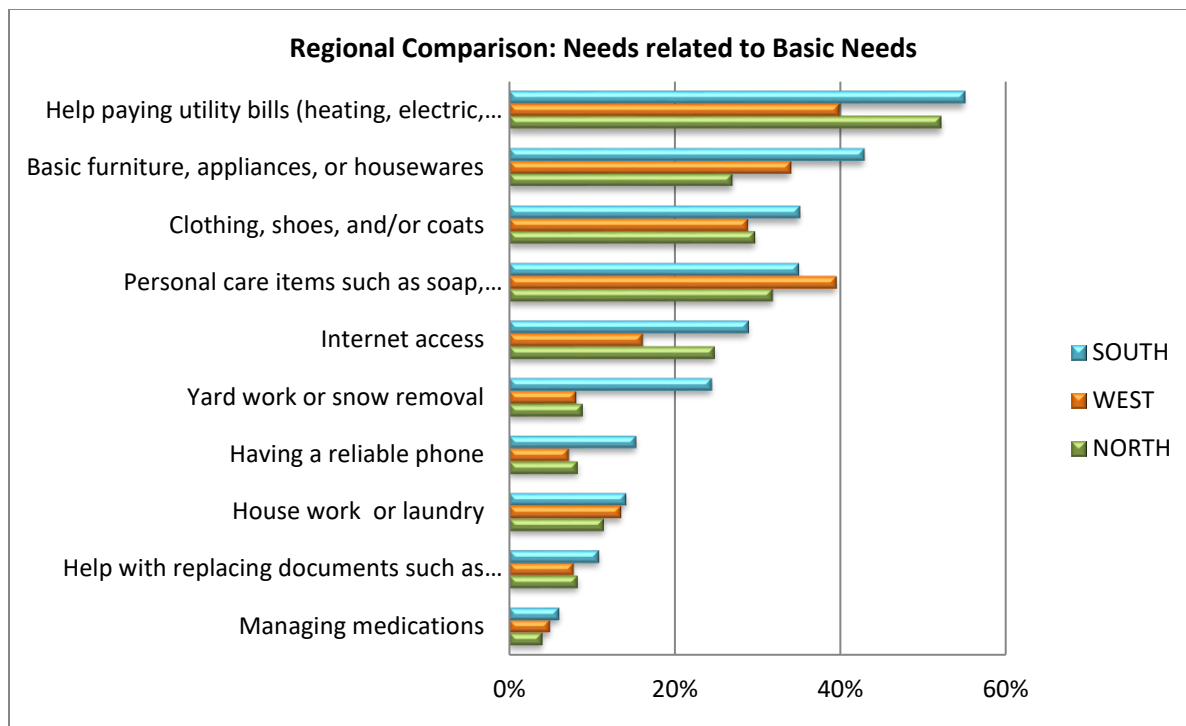
1,805 surveys, or 77 percent of respondents, provided answers to the question “Which basic needs could you or your family use help with? (select all that apply)” The top answer, selected significantly more than others, was *Getting financial assistance with utility bills*. All results from surveys regarding help with Basic Needs are graphed and tabulated below, ranked by most frequently cited.



BASIC NEEDS	1,805 answered	555 skipped
Help paying utility bills (heating, electric, and/or water)	876	49%
Basic furniture, appliances, or housewares	597	33%
Personal care items such as soap, diapers, toilet paper, etc.	590	33%
Clothing, shoes, and/or coats	526	29%
Internet access	431	24%
Yard work or snow removal	277	15%
House work or laundry	233	13%
Having a reliable phone	195	11%
Help with replacing documents such as birth certificate, Social Security card, or ID	158	9%
Managing medications	100	6%

The dominance of the need for utility assistance relates to the outsized inflation of housing costs discussed previously in this document. The total costs of providing a home include utilities. Since low-income suburban Cook residents are generally unable to get relief in rents, utility assistance is one of their only methods of reducing their rent burden.

As noted in the opening of this resident survey data section, a disproportional sample came from CEDA WIC customers. This may account for a sizable number of responses that cite a need for personal care items that include diapers. Field staff report that parents with low incomes struggle to pay for diapers for their infants and toddlers.

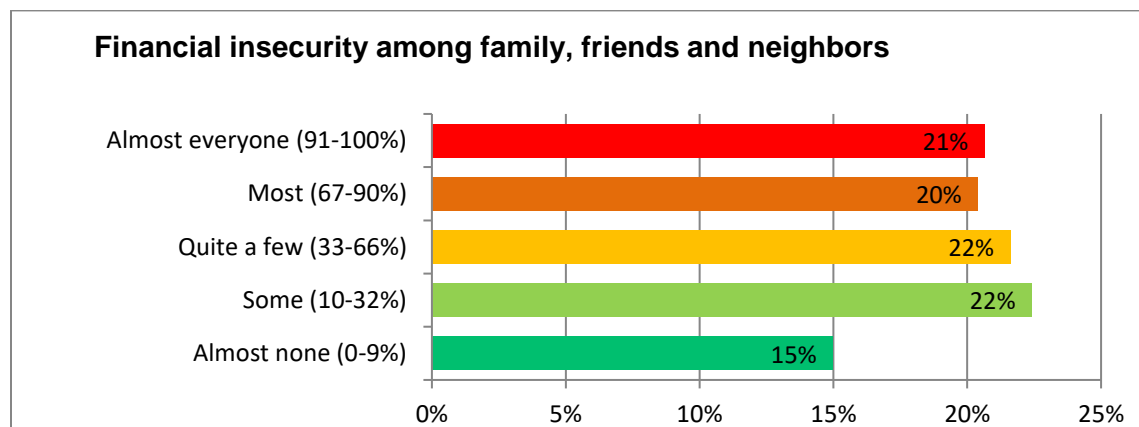


Age group analysis of the basic needs responses reveal that older adults most keenly feel the need for help paying utility bills. They are also far more likely to seek help with yard work or snow removal, a greater need for homeowners who, among residents with low incomes, are more likely to be older. Both of these results are factors of the physical frailty of aging. We understand that the elderly may no longer

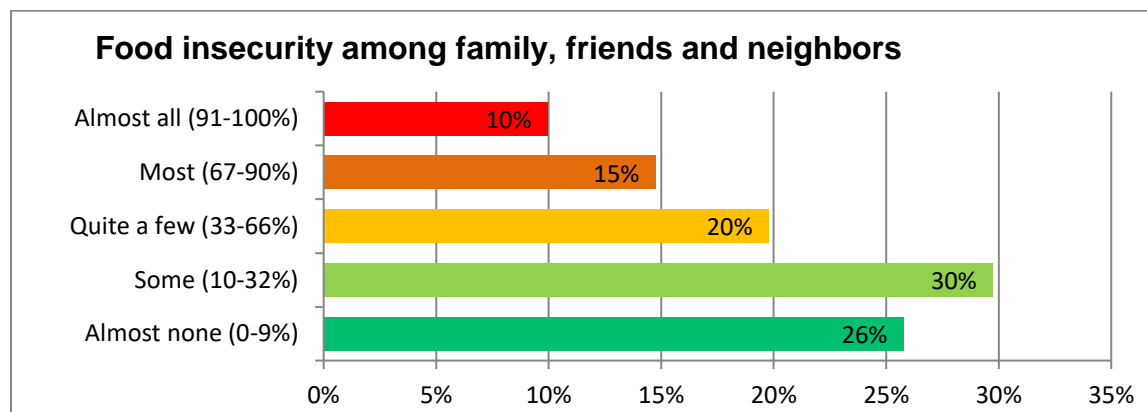
be able to do work as strenuous yard work and snow removal. It is just as valid, but perhaps not as commonly understood, that the elderly may no longer be physically able to withstand poorly heated living space in cold weather, or un-air-conditioned living space in hot weather.

FINANCIAL AND FOOD INSECURITY

1,993 responses received to the question: *When you think about your adult family, friends, and neighbors, how many of them might say something like "My money runs out before the end of the month!" or "Where am I going to find the money to pay for that??"*



1,987 responses received to the question: *"When you think about your adult friends and neighbors, how many of them may have difficulties finding or buying enough quality food to provide at least three meals per day?"*



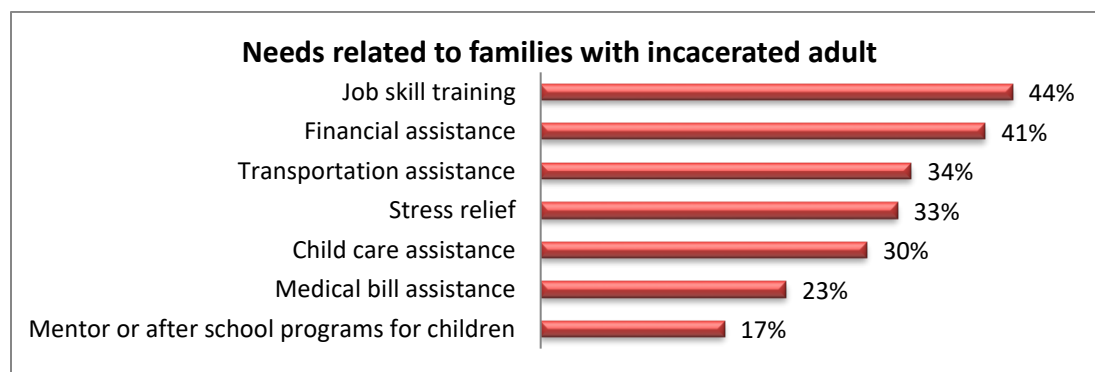
The results above visually show a far greater level of financial insecurity compared to food insecurity. Only 25% of respondents believe most (>66%) of their circle to have difficulty getting enough food for three meals a day. Whereas 41% of respondents believe most (>66%) of their circle do not have enough money to meet their monthly needs

The responses provide a strong indication that, while food insecurity persists, the residents of low-income communities are more likely to face some financial crisis that is not related to food. The existence of SNAP program, local food pantries, and emergency food services appear to reduce food insecurity. However,

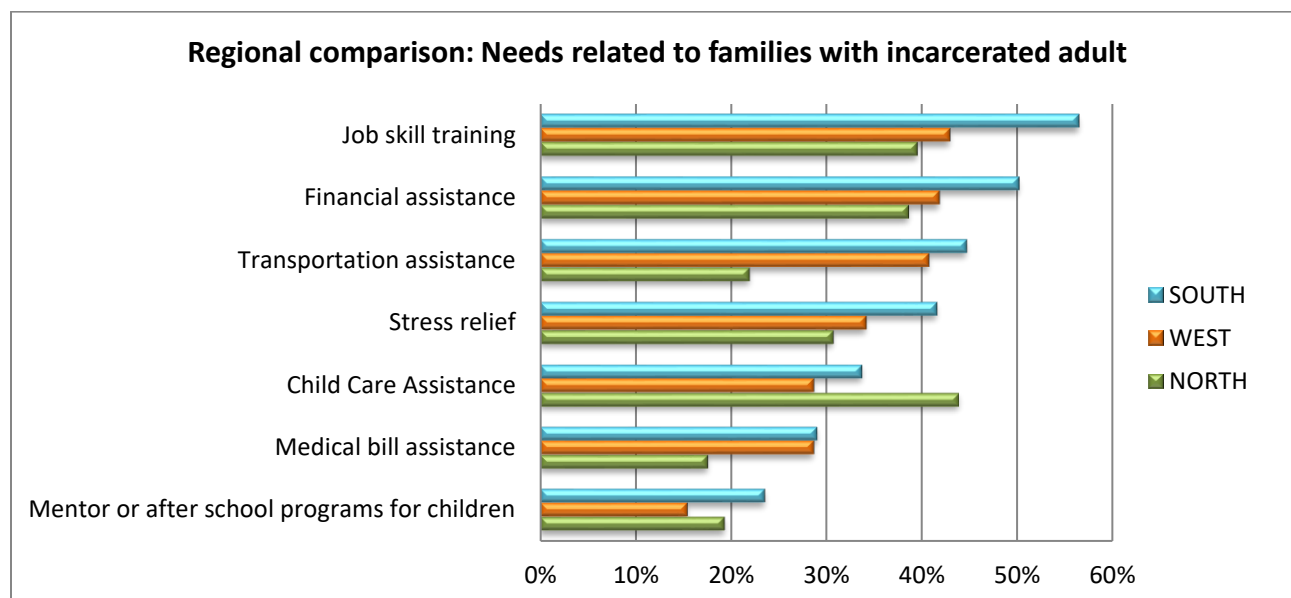
other safety-net programs are not seen to be able to meet household financial emergencies (utility disconnection, eviction, etc.)

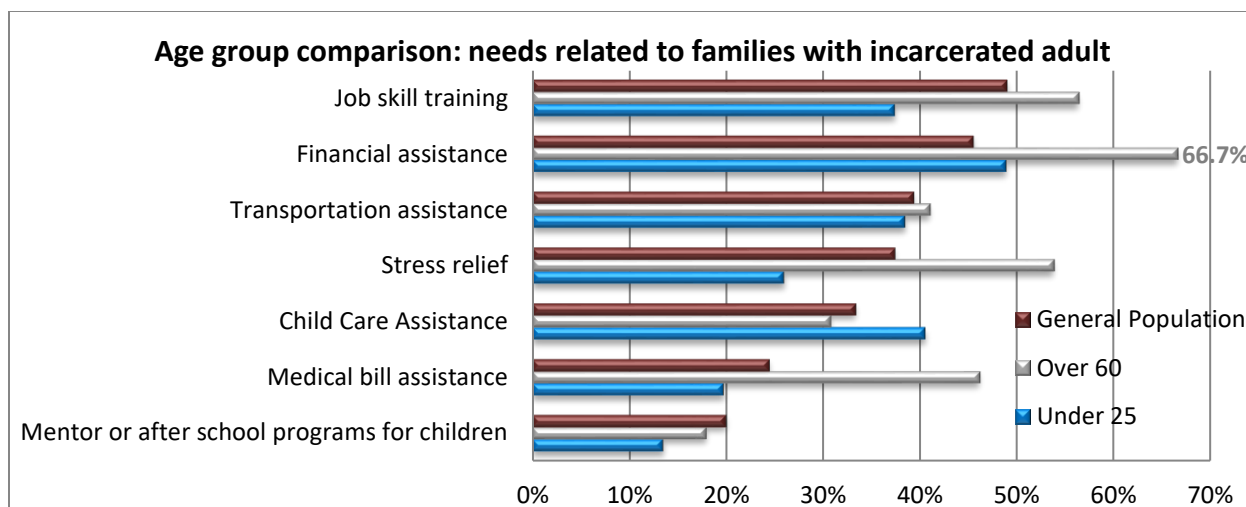
CONCERNS OF FAMILIES WITH AN INCARCERATED ADULT

516, or 22% of respondents, provided input regarding the question “If you know anyone with an incarcerated adult in their family, do they ever talk about particular concerns that could be addressed through the following?” Financial Assistance and Job Skills Training were the most frequently cited needs for these families. The graph below reflects the percentage of only those that answered this question.



Supports for Families with Incarcerated adult	628 Answered	1722 Skipped
Job skill training	275	44%
Financial assistance	259	41%
Transportation assistance	216	34%
Stress relief	208	33%
Child care assistance	190	30%
Medical bill assistance	143	23%
Mentor or after school programs for children	107	17%





UNMET NEEDS:

Keyword Assignment analysis			
Energy	58	12%	
Rent	41	9%	
Housing	33	7%	
Food	29	6%	
Repairs	28	6%	
Bills	27	6%	
Dental	27	6%	
Auto repair	25	5%	
Transportation	24	5%	
Employment	23	5%	
SNAP	22	5%	
Insurance	16	3%	
Cash	13	3%	
Medical	12	3%	
Clothing	10	2%	
Taxes	10	2%	
Finances	9	2%	
Phone	9	2%	
Service accessibility	9	2%	
Childcare	8	2%	
Furnace	7	1%	
Car note	6	1%	
Furniture	6	1%	
Mental health	6	1%	

Word Search analysis			
Bills	73	15%	
Rent	56	12%	
Food	43	9%	
Housing	34	7%	
Energy or Utilities	32	7%	
Transportation	22	5%	
Insurance	20	4%	
Dental	20	4%	
Job	19	4%	
Car Repair	15	3%	
School	13	3%	
Money	13	3%	
Employment	12	3%	
SNAP	11	2%	
Taxes	11	2%	
Homeless	9	2%	
Clothes	9	2%	
Furnace	7	1%	
Roof	5	1%	
Home Repair	5	1%	
Childcare	5	1%	
Weatherization	4	1%	
Snow Removal	4	1%	
Mortgage	4	1%	

1,788, or 82 percent of those surveyed, answered the question “Are there any problems or needs that you or your family faced within the last 12 months that you were unable to get help with? If YES, please list those problems or needs.” 74 percent of those who answered indicated *No unmet needs*. The other 470 respondents, or 26 percent of those answering, indicated their household had experienced unmet need in the prior year. Many reflected multiple unmet needs. The open text answer field yielded a variety of

responses. These were analyzed for common phrases and topics. The most frequently cited are listed and tabulated here. Percentages are calculated based on a total of 470 responses which identified and unmet need.

POSITIVE FEATURES OF COMMUNITIES

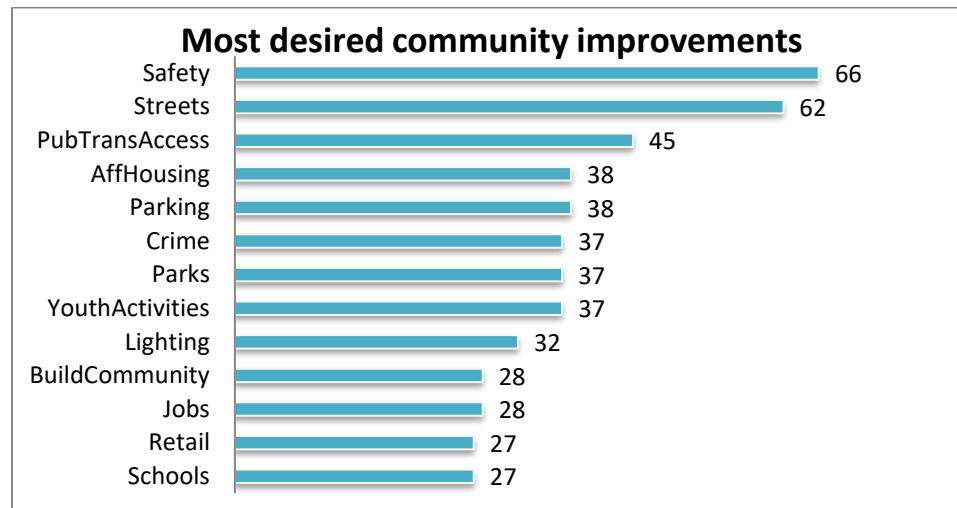
CEDA surveys received 1,476 responses regarding what residents like most about their communities. Using a Keyword assignment for each of the responses, we tallied the following as the most common answers.

	Like About Neighborhood	Count	%
1.	Quiet	344	24%
2.	Safe	238	17%
3.	Shops	94	7%
4.	Peaceful	85	6%
5.	Neighbors	81	6%
6.	Public transportation	75	5%
7.	Nice people	75	5%
8.	Parks	67	5%
9.	School	65	5%
10.	Friendly	64	4%
11.	Good schools	62	4%
12.	Community	54	4%
13.	Clean	50	3%
14.	Nothing	48	3%
15.	Convenient	42	3%
16.	Location	38	3%
17.	Kid-friendly	33	2%
18.	Good area	28	2%
19.	Library	28	2%
20.	Services available	26	2%
21.	Grocery	25	2%
22.	Walkable	25	2%
23.	Diverse	23	2%
24.	Everything	22	2%
25.	Family-friendly	22	2%
26.	Restaurants	18	1%
27.	Nice	17	1%
28.	Police	15	1%

Further analysis showed some areas of regional divergence in responses. South Region respondents were more likely to value their community for being *Quiet*. (25 percent of South responses versus 16 percent in North and 21 percent in the West Regions) North Region responses liked the *Safety* of their community (25 percent of North respondents versus 11 percent in the South and 14 percent in the West).

DESIRED COMMUNITY IMPROVEMENT:

1,289, or 55 percent of respondents, provided answers to the open-format question: “What is one thing you would like to see improved in your neighborhood?” Using a Keyword assignment for each of the responses, we tallied the following as the most common answers. The most frequently occurring words, phrases and topics are tabulated below. Many responses contained multiple topics.



One thing would like to see improved in community	1,289 answered	
Safety	66	5%
Streets	62	5%
Public Transportation Access	45	3%
Affordable Housing	38	3%
Parking	38	3%
Crime	37	3%
Parks	37	3%
Youth Activities	37	3%
Lighting	32	2%
Build Community	28	2%
Jobs	28	2%
Retail	27	2%
Schools	27	2%
Money	26	2%
Neighborhood Upkeep	24	2%
Gangs	23	2%
Property Upkeep	23	2%
Vacant Properties	23	2%
Clean	22	2%
Grocery	22	2%
More Police	22	2%
Violence	17	1%
Service Accessibility	16	1%
Sidewalks	15	1%

Analysis of regional data again showed some divergence. South Regional residents appear to be overall least satisfied with the conditions of their communities. The South respondents answering that there was *nothing* they would like to see improved in their community made up only 5 percent of answers, versus 9 percent in both the North and the West regions. South suburbanites more frequently cited lack of *activities* for the community, families, and young people. *Activities* were a desired improvement for 5 percent of South respondents versus only 1 percent each of North and West region respondents.

West region respondents expressed a higher level of concern over *Safety, Security, and Crime*. One or more of these topics was cited in 10 percent of West regional answers, compared to 6 percent in both the North and South Region.

North Region respondents have greater wish of *Transportation* improvements (5 percent) than the South (3 percent) or West (1 percent) region respondents.

GREATEST WORRIES

975 Surveys provided text answers to the question: *What kinds of problems in your family or neighborhood worry you the most?* These responses revealed a variety of issues affecting the quality of community and personal life for CEDA's target population. With few exceptions, all the responses were about one or more of 43 different subjects.

The analysis identified whether the respondent was referring to worries about the community and general living conditions, or whether they were referring to their personal circumstances. The descriptions in the table below reflect that distinction as either a Community worry, or a Personal worry. Often the topic tally contains both type of worries. If most of the comments tallied for a topic seem to reference the specific situation of the respondent, "Personal worry" is listed first in the description with "Also Community worry..." If the bulk of the comments are of a general nature or seem to reference the community as a whole, "Community worry" is listed first in the description with "Also Personal worry..."

The comments contain a blend of worries about personal situation and worries about problems in the community as a whole.

topic	Count	Description
Financial	185	Personal worry about paying bills, making ends meet, buying clothes, etc. (Note: Specific worries about food, housing, utilities, property taxes, are tallied separately.)
Crime	147	Community worry about crime in general
Safety	93	Community worry about feeling safe. Also Personal worry about being safe
Housing	83	Personal worry about affording rent or mortgage costs
Food	78	Personal worry about affording food. Also Community worry about hunger
Violence	60	Community worry about violence and violent crime
Job	50	Personal worry about finding jobs or job security. Also Community worry about job opportunities
Drugs	38	Community worry about the drug dealing and drug use

Guns	38	Community worry about shootings or guns
Upkeep	37	Community worry about physical conditions. Includes abandoned buildings, streets, lighting, parks, litter, and rats.
Gangs	29	Community worry about gang activity
Property crimes	29	Community worry about break-ins, burglaries, etc. Also Personal worry as some responses mentioned incidents of being victims.
Health	26	Personal worry about own or family health issues.
Utilities	23	Personal worry about being able to afford gas, electric or water bills
Mental health	22	Personal worry about depression and stress. Also Community worry about untreated mental illness
Taxes	20	Personal worries about paying property taxes
Schools	18	Community worry about school quality. Also Personal worry about child's school experience
Transportation	18	Community worry about access to transportation or transit Also Personal worry about transporting children to and from activities.
Youth Activities	18	Community worry about lack of activities, mentoring, jobs, guidance for youth
Kids	17	Personal worry about meeting current needs of children
Cost of living	14	Personal and Community worry about rising costs in general
Homeless	14	Community worry about levels of homelessness
Healthcare	13	Personal worry about accessing healthcare, insurance, cost of medications, etc.
Parenting	13	Personal worry about their own parenting. Also Community worry about poorly-parented youth and children
Auto	12	Personal worries specifically about cars: being able to buy, repair, insure, etc.
Food desert	11	Personal worry about having grocery stores nearby
Eldercare	9	Personal worry about caring for aging parents Also Community worry about needs of senior citizens
Bullying	8	Community worry about bullying
Over-policing	8	Community worry about police brutality, racial profiling, aggressing traffic, parking ticketing
Substance abuse	8	Personal and Community worries about drug addiction, alcohol abuse
Wage	8	Personal worry about jobs that don't pay enough to live on
Home repairs	7	Personal worry about being able to make needed home repairs or accessibility improvements
Others	7	Community worry about general unmet needs of others in the Community
Alone	6	Personal worries about being physically alone, emotionally isolated, or lacking any of support from family or friends
Childcare	6	Personal worry about having childcare
Money Management	5	Personal worries about debt, credit repair, managing finances better
Economic development	4	Community worry about need for more stores or businesses
Training	4	Personal and Community worries about getting, accessing job training
Future of kids	3	Personal worry about their children long-term future
Immigration	3	Personal worry about deportation or residency of self or family
Next Generation	3	Community worry about the ability of future generations to thrive
Adult kids	2	Personal worry about dysfunction of adult child still in the home
Domestic violence	2	Personal worry about a domestic violence situation

Below are samples more detailed responses to the question. They provide first-person statement of the challenges of living on a low income in Suburban Cook County.

What kinds of problems in your family or neighborhood worry you the most?

Paying the bills to keep their home and property. When you are no longer working and don't have financial savings it is very difficult to maintain and keep up with home repairs. Things break or stop working and the means to replace them are not as easy as when you had steady income from a job.

The constant cutbacks in hours at our jobs; the inability to find a better job despite our educational background; and the inability to find the right resources to help our children with their special needs close enough to home or within our price range.

It is hard to break the poverty cycle. Working hard just isn't enough anymore. I worry that young people, especially young black men, give up before even trying because there are very few opportunities for them and incredible hurdles to overcome. Poor people should get a lot more support than they currently do.

Lack of finance to buy simple things like food and household. I have a four year old I would like to see eat more and I would like to be able to give him variety. I work 35 to 40 hours a week I should be able to provide for my family. I'm not putting the time in at home that I would like to and I'm still struggling.

Not enough money to pay bills vs eating. Not getting enough work hours, or in finding employment at all...or not being able to find employment that pays enough to live on. We also worry about having to live in buildings owned by horrible landlords who charge high rents, but don't provide safe or sanitary conditions in their buildings.

Paying bills, buying food, clothes, shoes, toiletries, gas, car, repairs, medicine, eyeglasses, dental care, jobs, homelessness, depression drug addiction. No resources in the community for jobs or skill training, employment agencies, food stores, department, stores, youth center

Homelessness. Hopelessness. Hunger. Unemployment. Misunderstanding of people with disabilities.

Responses from Internal and External Stakeholders Surveys

Respondents

Surveys were gathered from 179 staff and board of CEDA, and from 264 external stakeholders. CEDA used online survey capture instrument of Survey Monkey. Responses were solicited via CEDA's website and email. Paper surveys were also collected in community meetings.

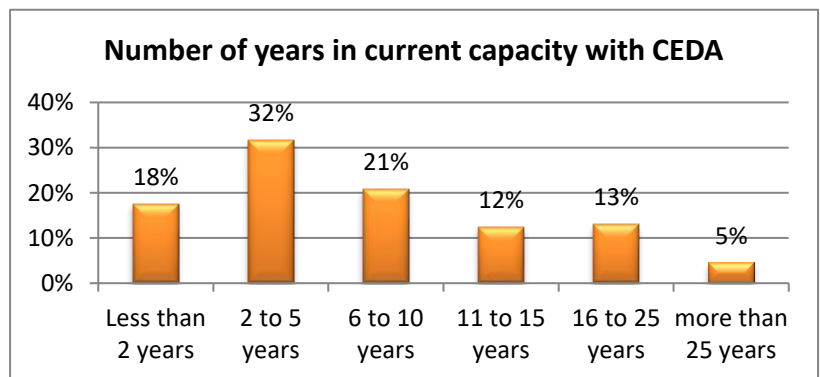
The tables below provide description of the respondents by regional representation, role and years of service in the organization, and stakeholder sector representation.

REGION REPRESENTED	Number	%
North/Northwest Suburbs	87	20%
South/Far South Suburbs	91	21%
West/Southwest Suburbs	45	10%
Chicago	108	24%
All of Cook County	109	25%
Not in Cook County	1	0%

Internal Stakeholders: agency personnel

Role in agency	Number	%
staff member	175	98%
board member	4	2%
volunteer	0	0%

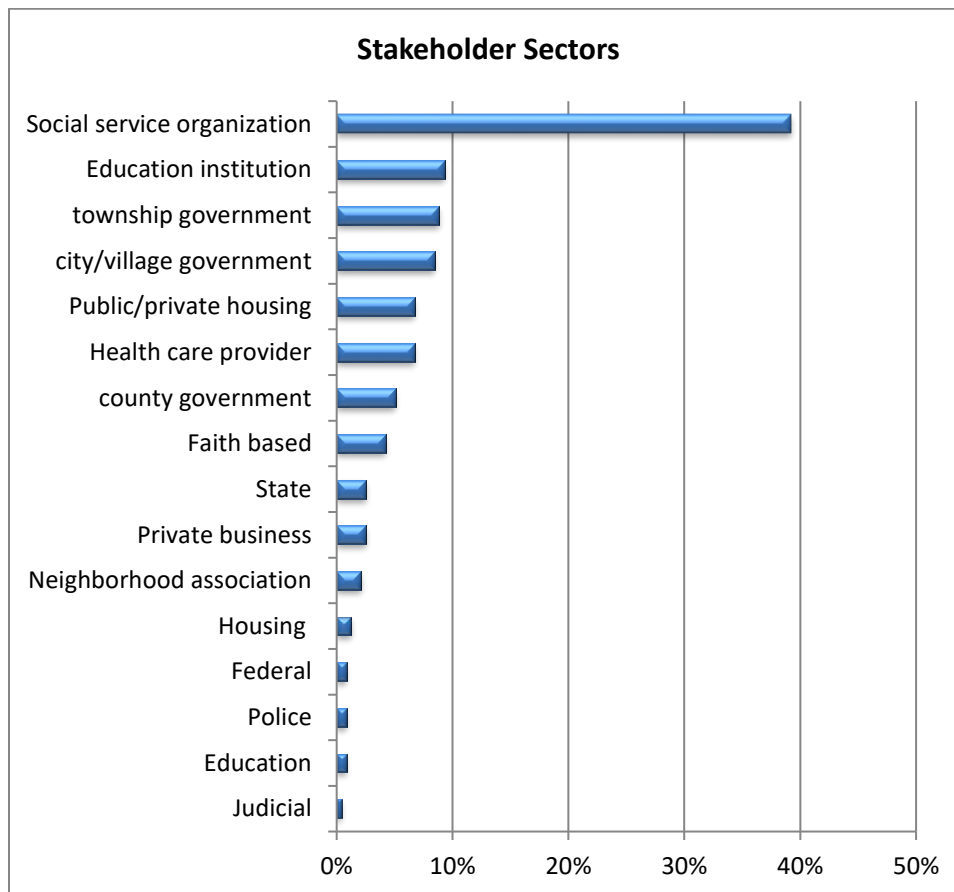
Years served in that capacity	Number	%
Less than 2 years	31	18%
2 to 5 years	56	32%
6 to 10 years	37	21%
11 to 15 years	22	12%
16 to 25 years	23	13%
more than 25 years	8	5%



External Stakeholders

STAKEHOLDER SECTOR	Number	%
Social service organization	93	40%
Education institution	22	10%
Township government	21	9%
City/village government	20	9%
Health care provider	16	7%
Public/private housing	16	7%
County government	12	5%
Faith based	10	4%

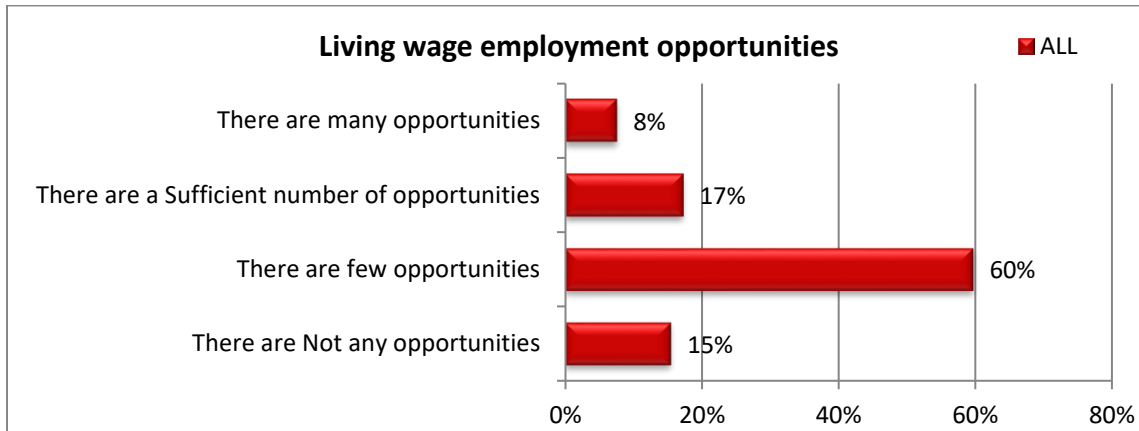
STAKEHOLDER SECTOR	Number	%
Private business	6	3%
Other: State government	6	3%
Neighborhood association	5	2%
Other: Housing advocate/organization	3	1%
Police	2	1%
Other: Federal government	2	1%
Other: Education advocate/organization	2	1%
Judicial	1	0%



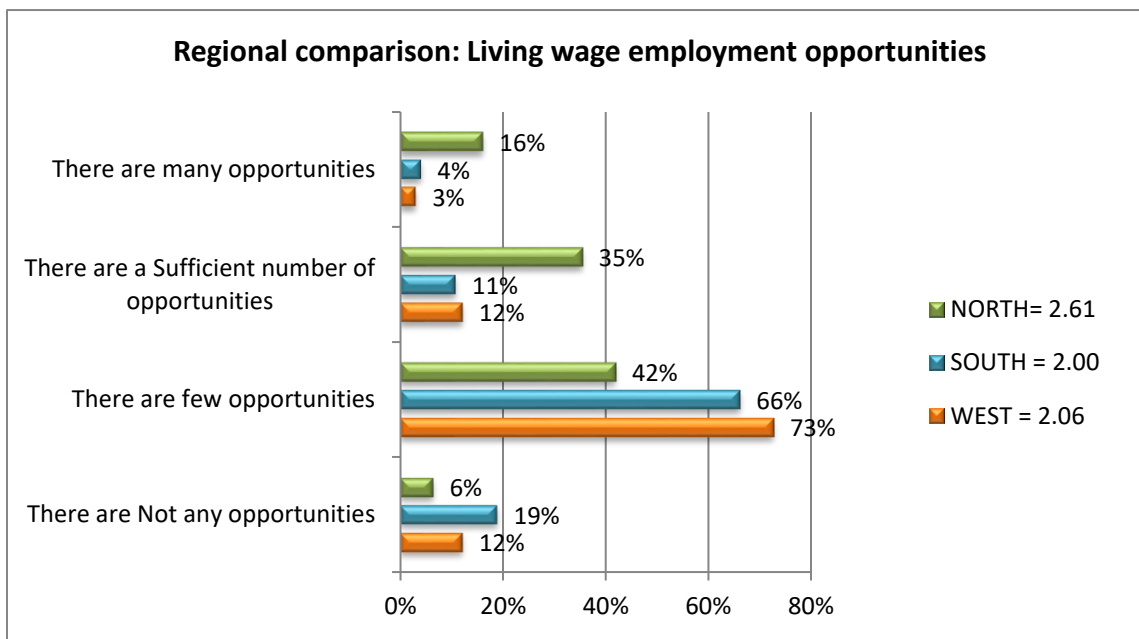
Multiple Choice question responses

Availability of Living wage employments

Just over half of the respondents believe that their communities offer a sufficient number of living wage job opportunities



Below is a Regional comparison graph for Living wage employment opportunities. The legend contains the weighted average of all responses from each region. The graph clearly shows that the North Region respondents have a more favorable outlook for employment opportunities in their community. This is consistent with economic data and Bureau of Labor Statistics data about the communities of Suburban Cook County.

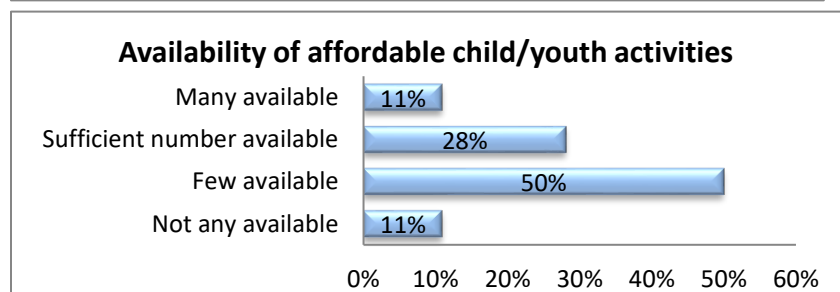
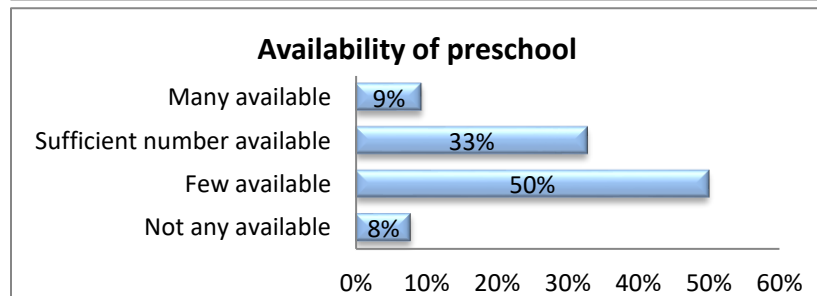
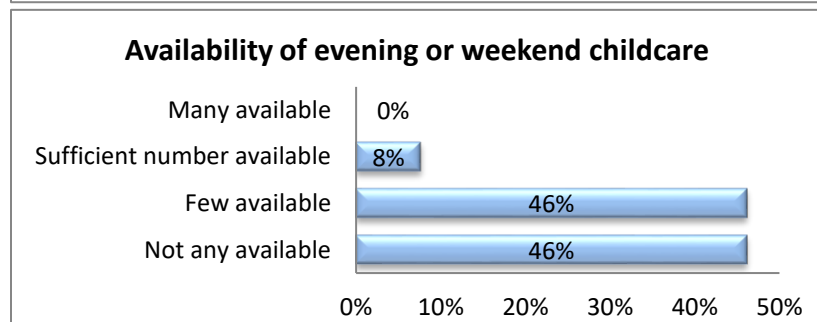
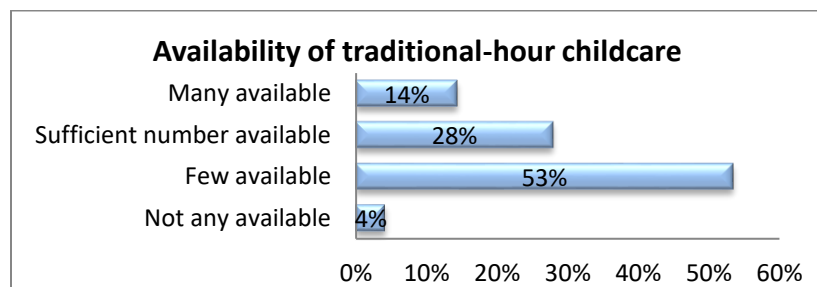


It must be remembered throughout this section analyzing stakeholder opinions that nearly half of survey responses were collected from internal or external stakeholder who do not identify to one of the three CEDA regions in suburban Cook County. Of the 464 surveys, 108 came from stakeholders concentrating within the city of Chicago and 109 came from stakeholders indicating that they serve all of Cook County,

and one not serving Cook County. These 218 responses are not included in any of the regional analyses that appear in this section.

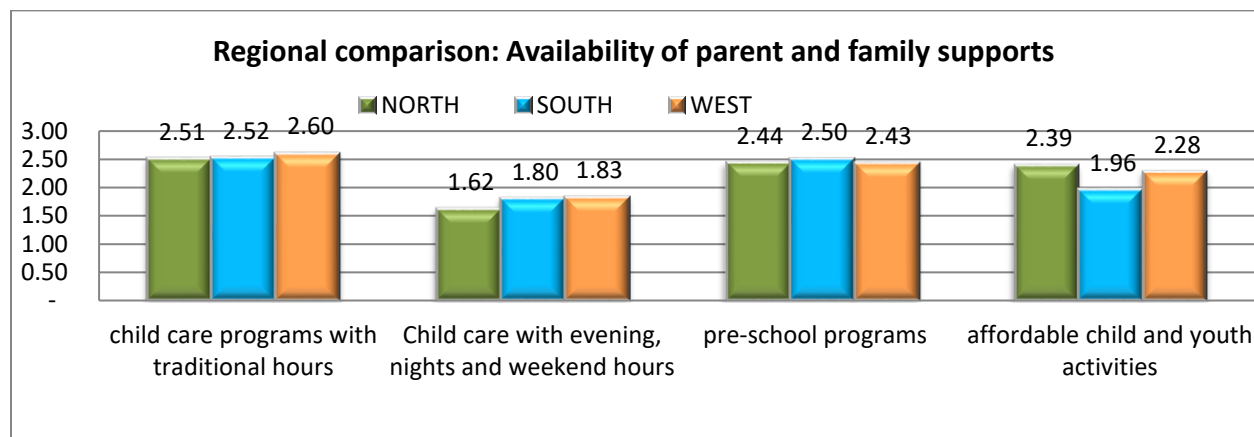
Availability of parent and family supports

When asked to assess their communities for resources related to childcare and youth activities, survey respondents generally find availability to be lacking. The deficiency is particularly acute in the area of daycare for nontraditional hours. Only 8 percent believe that there is sufficient availability of evening and weekend childcare. With the prominence of low-wage work with nontraditional scheduling which is discussed in the employment section of this document, the stakeholders' assessment highlights the precarious situation of low-wage workers in balancing family and work responsibilities.



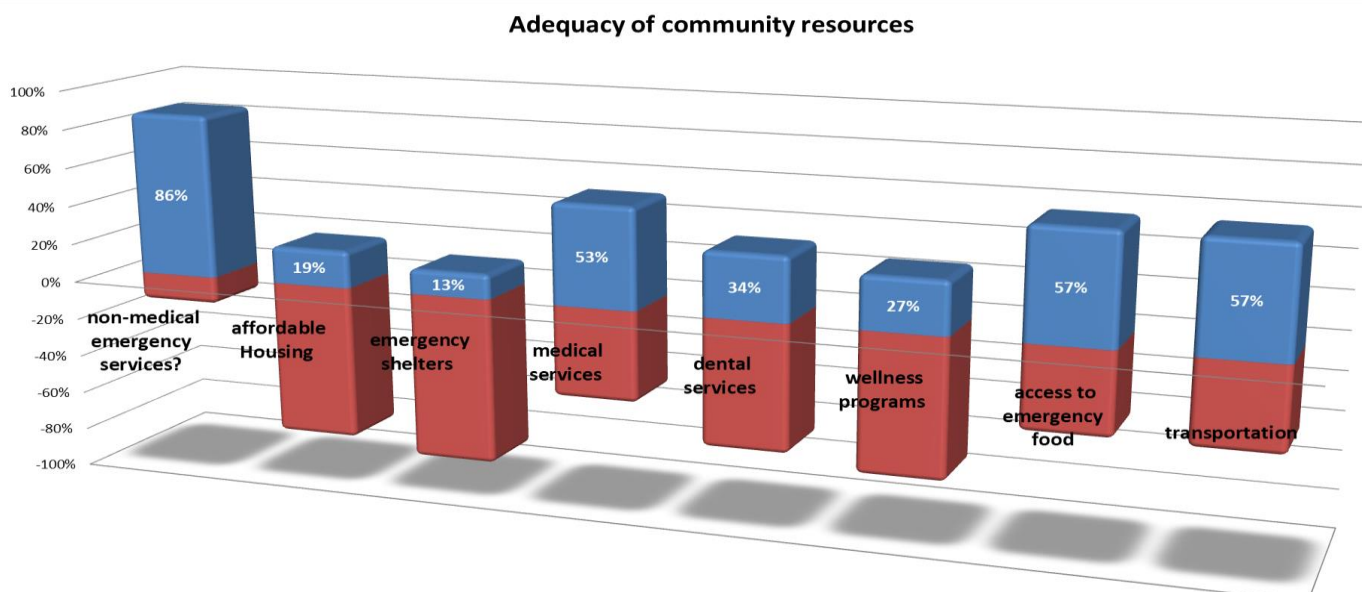
The table below provides a comparison of responses by region. Responses are given as an aggregated numeric value based on these values: Many available= 4; Sufficient number available = 3; few available = 2; Not any available = 1.

Regional comparison chart below indicates that respondents from all regions share a similar perspective regarding availability of childcare and affordable afterschool programs in their communities. The only significant variation is found in the data about *Affordable children and youth activities*. The South region stakeholders indicate a less favorable opinion of this resource than that of either of the other two regions.

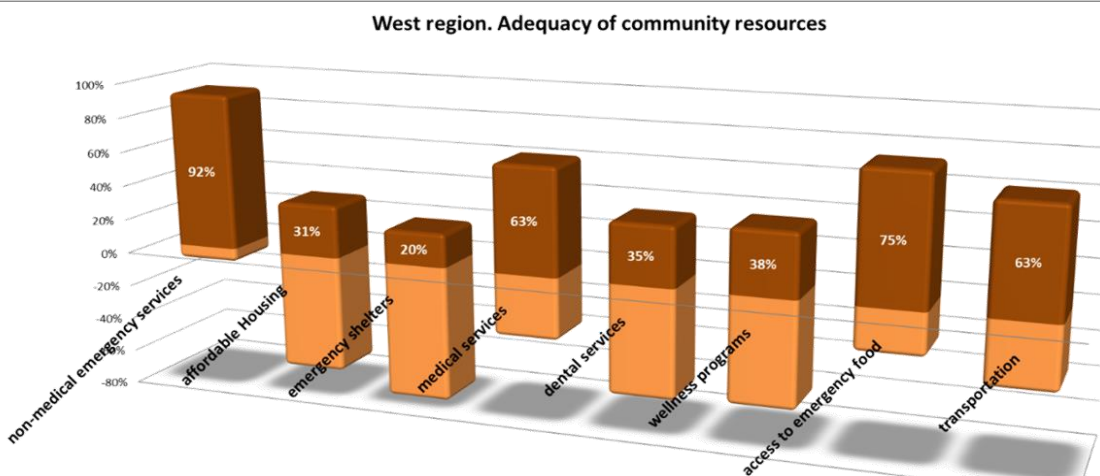
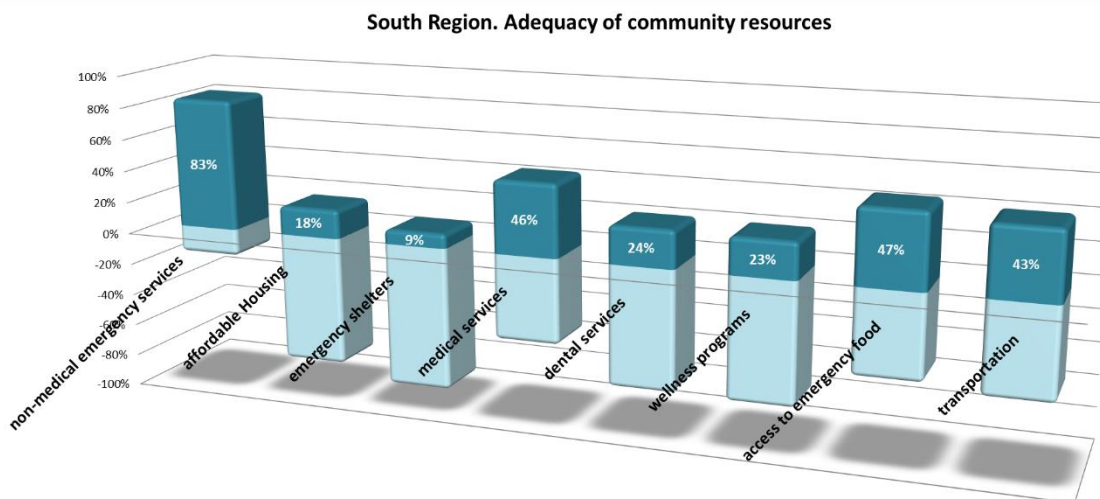
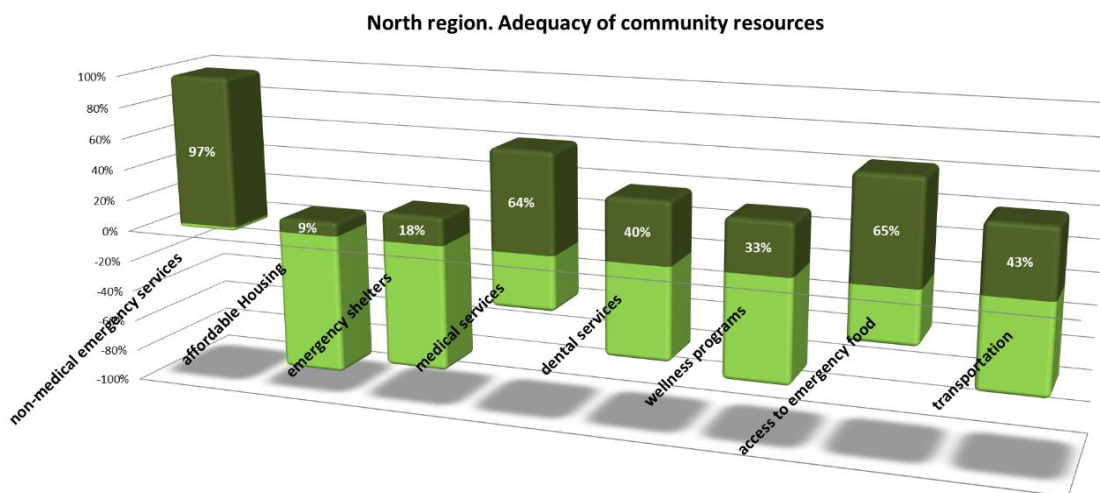


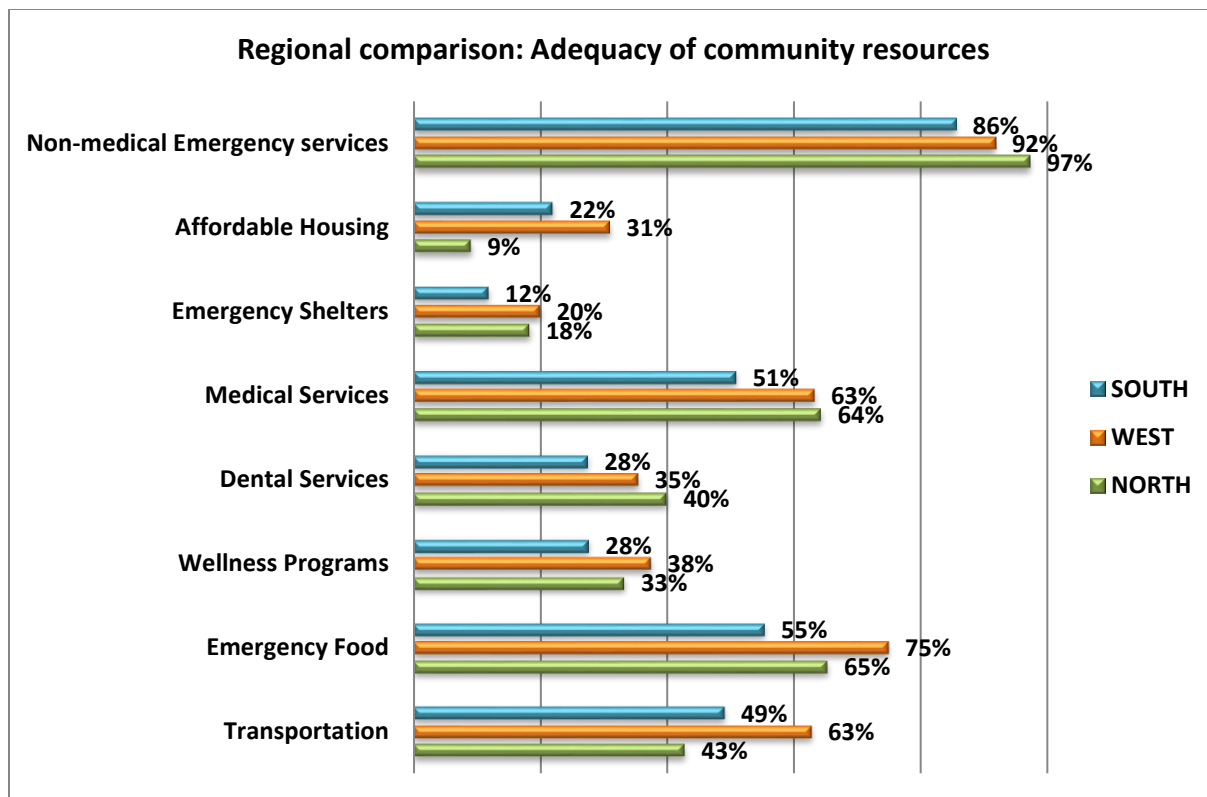
Other Community Resources

Respondents were asked to respond Yes or No if the community has adequate levels of the following services and resources: non-medical emergency services (police, fire, etc); affordable housing; emergency shelters; medical services, dental services, wellness programs; access to emergency food, and transportation. On average, more than 20 percent of respondents were unsure. The charts and graphs below show the data from the responses who provided a yes or no answer.



The following page contains a visual representation of the regional responses. They are quite parallel in their view of adequacy of the various services and amenities. However, each regional group had a slightly differing assessment of each of the services and amenities. North region respondents, for example, rate affordable housing as grossly inadequate. On the other hand, West region respondents observed adequate access to healthy food more commonly than other region respondents.



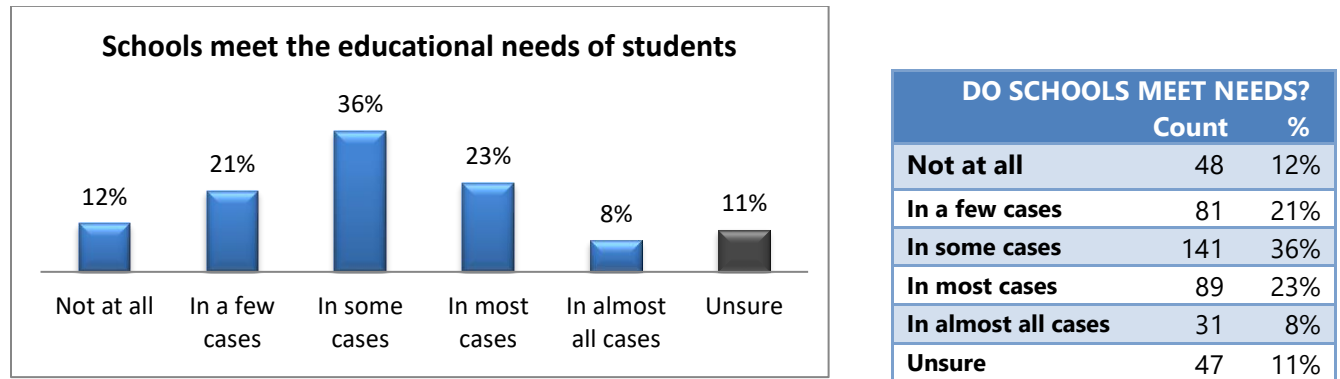


Regional comparison data is valuable because it reflects the perspectives of respondents who serve or work in specific regions of suburban Cook County, and are therefore more apt to be familiar with the resources and deficiencies of those particular communities. Using the graph to assess a regional overview of all resources, it becomes apparent that the South suburbs score lowest in almost all of the categories. Only in the area of affordable housing and transportation does the North region score the lowest. This corresponds with other quantitative and qualitative data about North suburban housing costs and about the dearth of public transit options in the North region, particularly in the northwest suburbs.

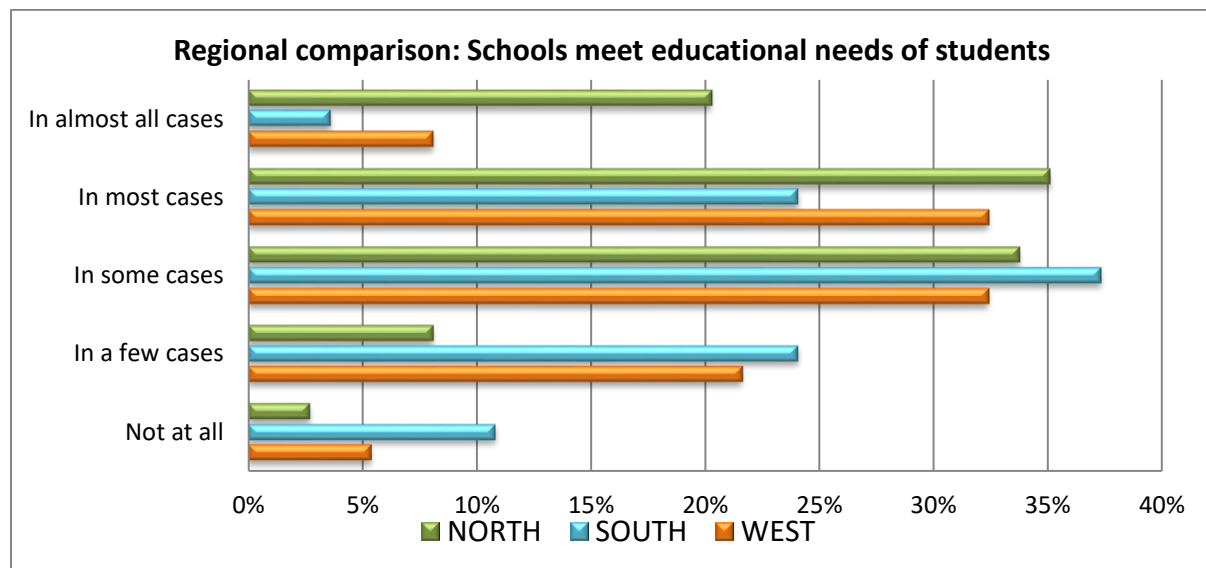
Consistent in all regions is a strong assessment of non-medical emergency services and adequate access to emergency food. Also consistent in all three regions is the weakness of resources for affordable housing and emergency shelters.

Quality of Schools

437 of the stakeholders provided opinion regarding the quality of schools in the communities they serve. They answered on a 4-tier Likert scale to the question *Do you believe the schools in the community meet the educational needs of the children they serve?* Eleven percent of answers responded *unsure*. The percentages shown in the table and charts below are based on the total not including *unsure* responses.



CEDA examined how these responses might vary by region. We found a significant difference in responses by region when assessing effectiveness of schools. This topic had the greatest regional variance of any topic examined by the needs assessment survey instrument.



The South region responses show the least favorable opinion of community schools. Only 28 percent of South region respondents gave good reviews to their community schools, that schools meet the needs of students in most cases. A sizable sample, 35 percent, of South region respondents gave their schools a bad grade. They said that south suburban schools are meeting the educational needs of students only in a few cases or not at all.

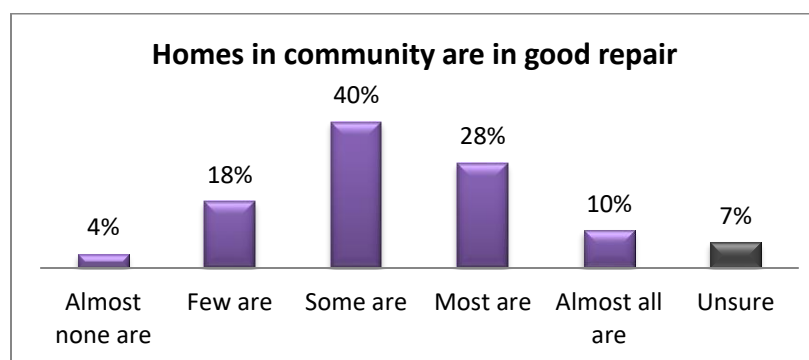
By contrast, the majority, 55 percent, of North region respondents gave good reviews to schools in their communities. Only 11 percent of North responses graded their schools poorly for meeting education needs in few or no cases.

Among West region surveys, opinions were generally favorable, but not to the extent of North region responses. Good marks came from 41 percent who feel that west suburban schools meet the educational needs of students in most or all cases. Yet 27 percent rated the schools poorly for meeting those needs on in a few cases or not at all.

The assessment provided at a regional level seems appropriate to the data examined in the section of this document that discusses existing educational disparities in suburban Cook County.

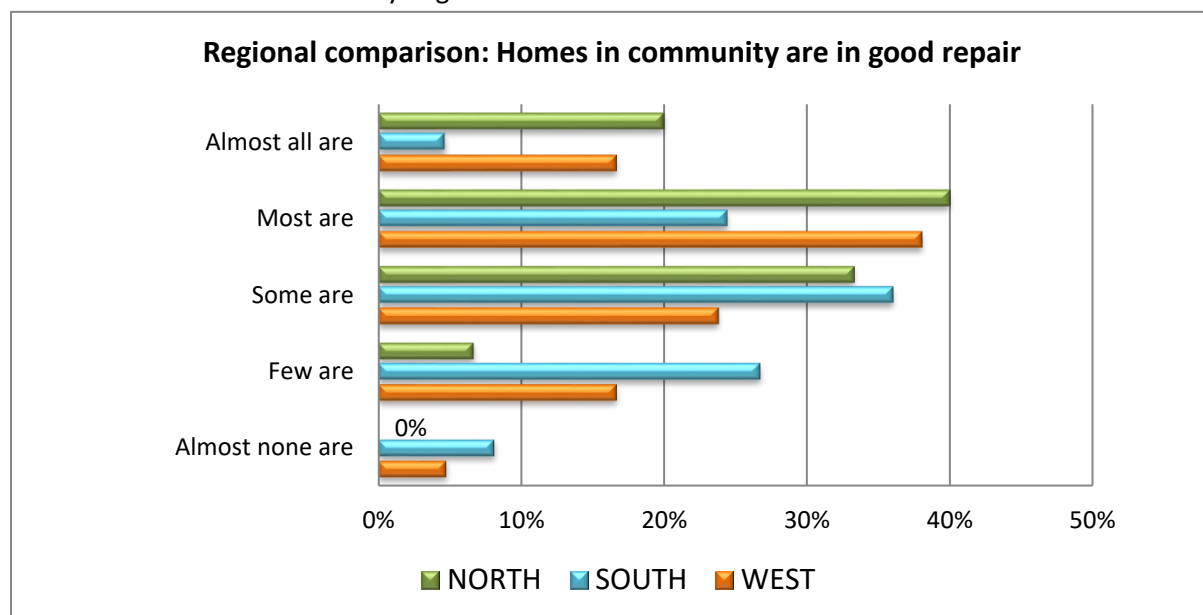
Condition of Homes

435 Stakeholders provided their opinion regarding the quality of housing stock in the communities that they serve. They answered on a 4-tier Likert scale to the question *Are the homes in the community in good repair?* Seven percent of answers responded *unsure*. The percentages shown in the table and charts below are based on the total not including *unsure* responses.



HOMES IN GOOD REPAIR?		
	Count	%
Almost none are	15	4%
Few are	73	18%
Some are	161	40%
Most are	115	28%
Almost all are	41	10%
Unsure	30	7%

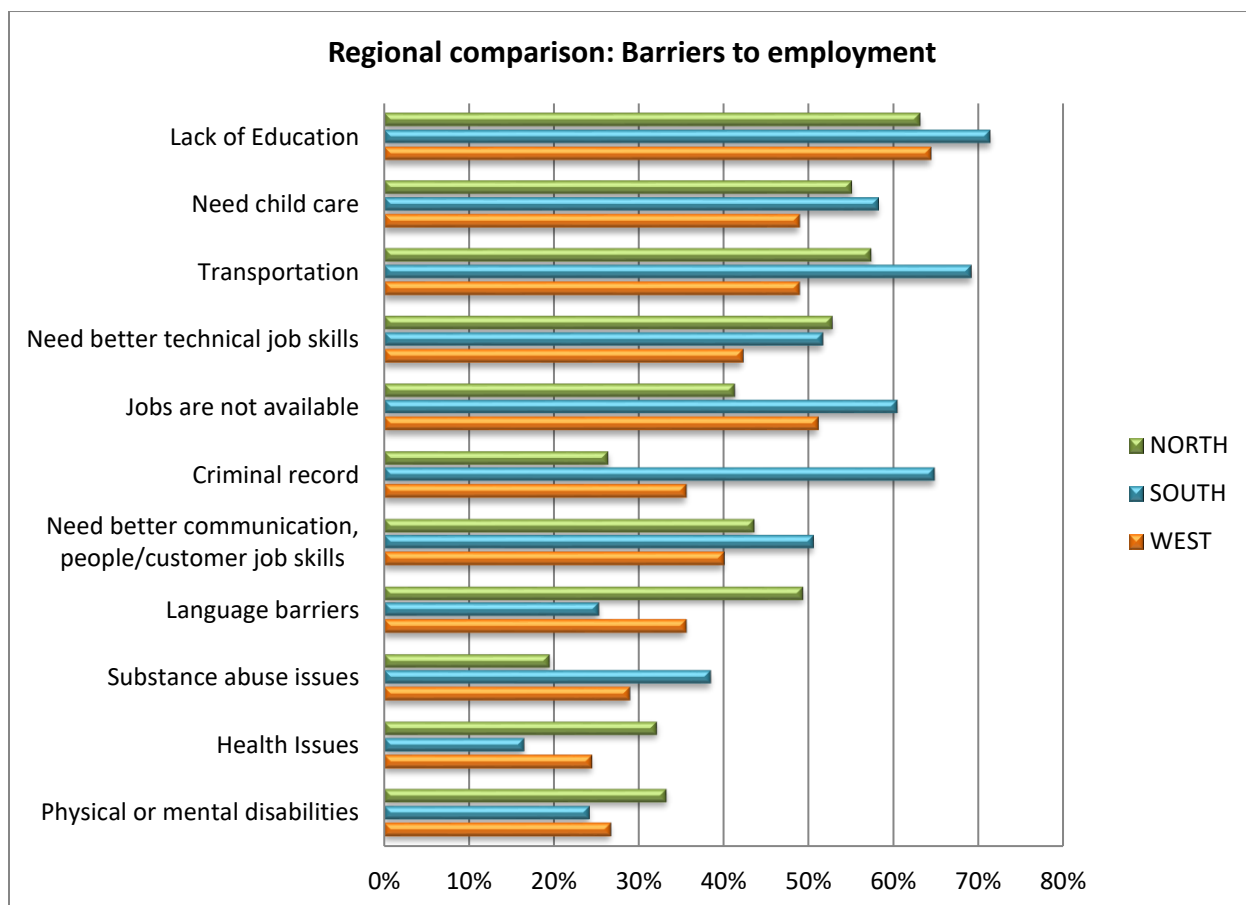
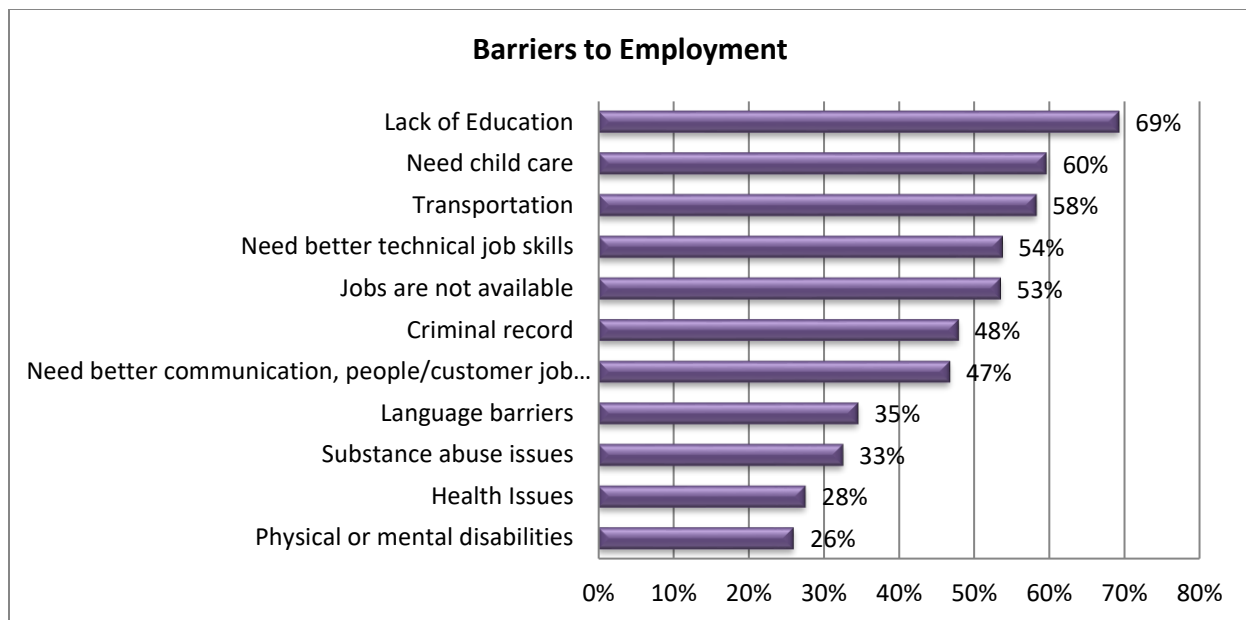
Region-level analysis of the responses to this topic clearly show that North region stakeholders observe homes in considerably better condition than do South region stakeholders. West region stakeholders' observations fall somewhere in between. These observations coincide with the other data and observations gathered by CEDA. North and northwest suburbs contain newer housing stock and have a more affluent population than the other regions. The South suburbs have older housing stock and many areas that have been hard-hit by blight and abandonment.



Barriers to Employment

443 responses were collected to the question *Why do you believe people have problems getting or keeping a full-time living wage job?* Multiple responses were allowed so the total numbers in the table below are far in excess of the number of respondents received. The average survey indicated more than five (5) distinct issues that can impede stable employment for workers in low-income communities.

<i>Why can't people Get/Keep living-wage jobs?</i>			(The top response in each region is shown in RED)		
Identified Barrier	ALL	%	NORTH	SOUTH	WEST
Lack of Education	307	69%	63%	71%	64%
Need child care	264	60%	55%	58%	49%
Transportation	258	58%	57%	69%	49%
Need better technical job skills	238	54%	53%	52%	42%
Jobs are not available	237	53%	41%	60%	51%
Criminal record	212	48%	26%	65%	36%
Need better communication, people/customer job skills	207	47%	44%	51%	40%
Language barriers	153	35%	49%	25%	36%
Substance abuse issues	144	33%	20%	38%	29%
Health Issues	122	28%	32%	16%	24%
Physical or mental disabilities	115	26%	33%	24%	27%
Other	42	9%	9%	5%	11%



The Regional comparison of barriers to employment reveals some significant differences in various sections of suburban Cook County. Among the South region respondents, the issue of *criminal record* for

jobseekers appears to be far more significant than in either of the other two regions. The North region responses were far more likely to cite *language barriers* than were the South or West regions.

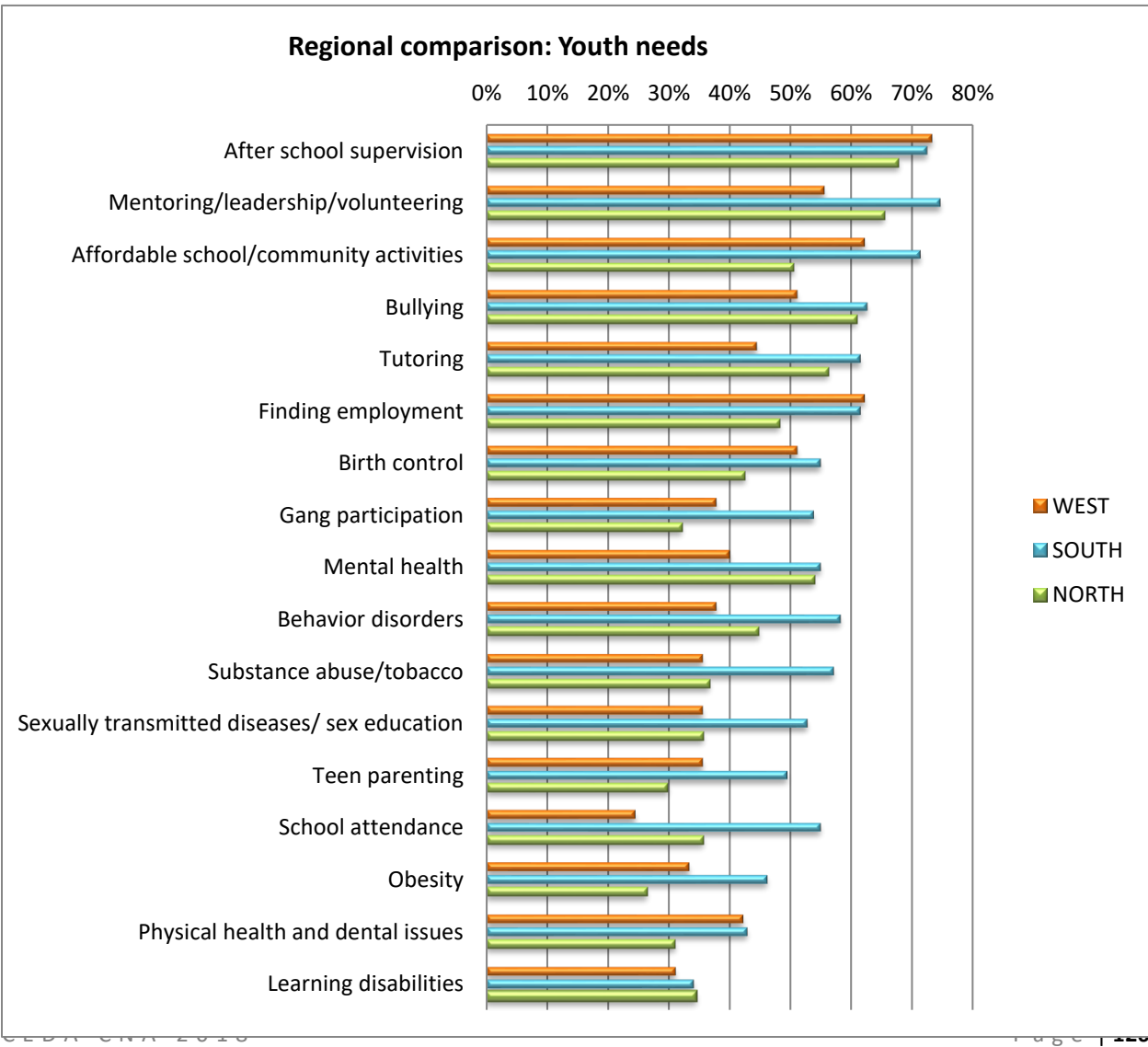
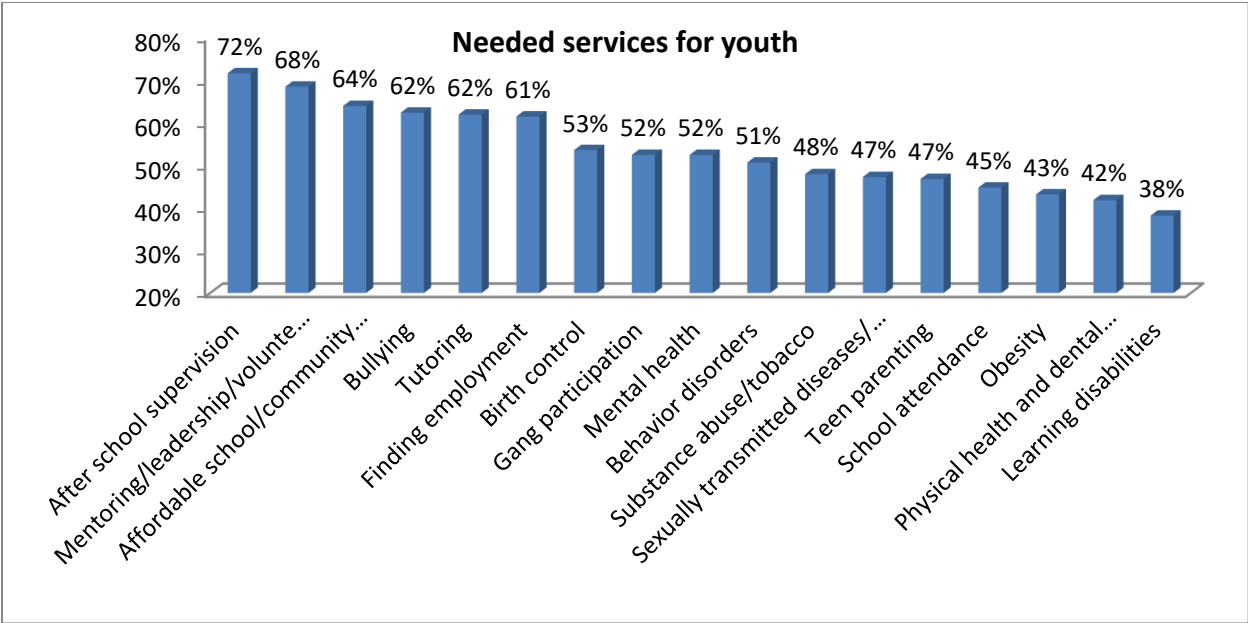
Lack of available jobs shows up more in the South region, consistent with other economic and labor data. It is interesting that while nearly half of the South respondents rated existing transportation services as adequate in the community, almost 70 percent said people have difficulty finding and keeping living-wage jobs due to transportation.

It must be remembered throughout this section, analyzing internal or external stakeholder opinions, that nearly half of survey responses were collected from stakeholder who do not identify to one of the three CEDA regions in suburban Cook County. Of the 464 surveys, 108 came from stakeholders concentrating within the city of Chicago and 109 came from stakeholders indicating that they serve all of Cook County, and one not serving Cook County. These 218 responses are not included in any of the regional analyses that appear in this section.

Youth Needs

433 responses were collected to the question *In which area do you believe community Youth (ages 12 to 17) need information, education, guidance and/or assistance?* Multiple responses were allowed so the total numbers in the table below are far in excess of the number of respondents received. The average survey indicated more than nine (9) distinct issues for which teenaged youth in low-income communities need information, guidance or assistance.

Needs of Youth	(The top response in each region is shown in RED)				
	TOTAL		NORTH	SOUTH	WEST
After school supervision	317	72%	68%	73%	73%
Mentoring/leadership/volunteering	303	68%	66%	75%	56%
Affordable school/community activities	283	64%	51%	71%	62%
Bullying	276	62%	61%	63%	51%
Tutoring	274	62%	56%	62%	44%
Finding employment	272	61%	48%	62%	62%
Birth control	237	53%	43%	55%	51%
Gang participation	232	52%	32%	54%	38%
Mental health	232	52%	54%	55%	40%
Behavior disorders	224	51%	45%	58%	38%
Substance abuse/tobacco	212	48%	37%	57%	36%
Sexually transmitted diseases/ sex education	209	47%	36%	53%	36%
Teen parenting	207	47%	30%	49%	36%
School attendance	198	45%	36%	55%	24%
Obesity	191	43%	26%	46%	33%
Physical health and dental issues	185	42%	31%	43%	42%
Learning disabilities	169	38%	34%	34%	31%

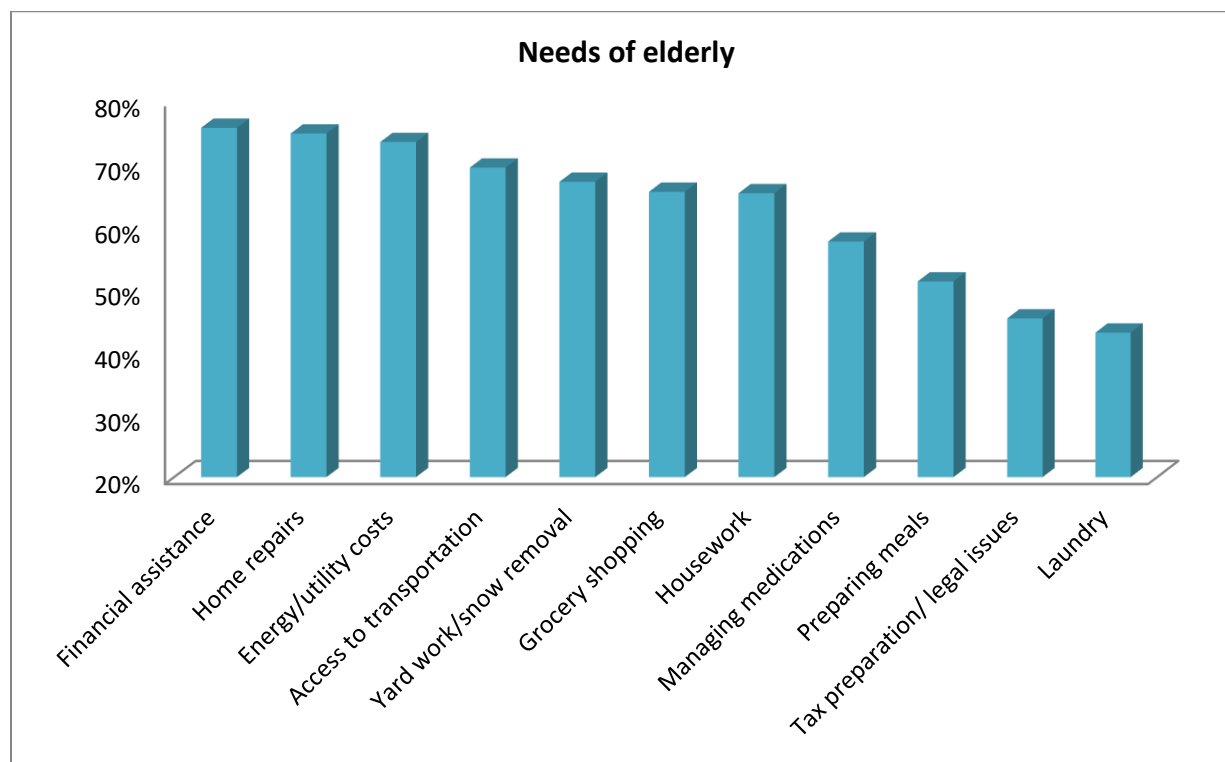


In the chart above, regional analysis of stakeholder-identified youth needs, it is clearly visible how South region stakeholders identified significantly higher levels of needs than did their counterparts in the other two regions. Thirteen of the seventeen choices were needs identified by more than half of the South region respondents. The top area of need, with 75 percent of responses, was for *mentoring, and leadership coaching*. At community forums in all three regions, CEDA heard many comments interested in life-skills development for young people. These comments were most frequent in the South region forum. These results validate the importance of CEDA's pilot Life-Skills youth program which recently completed its first session in Thornton Fractional High School District.

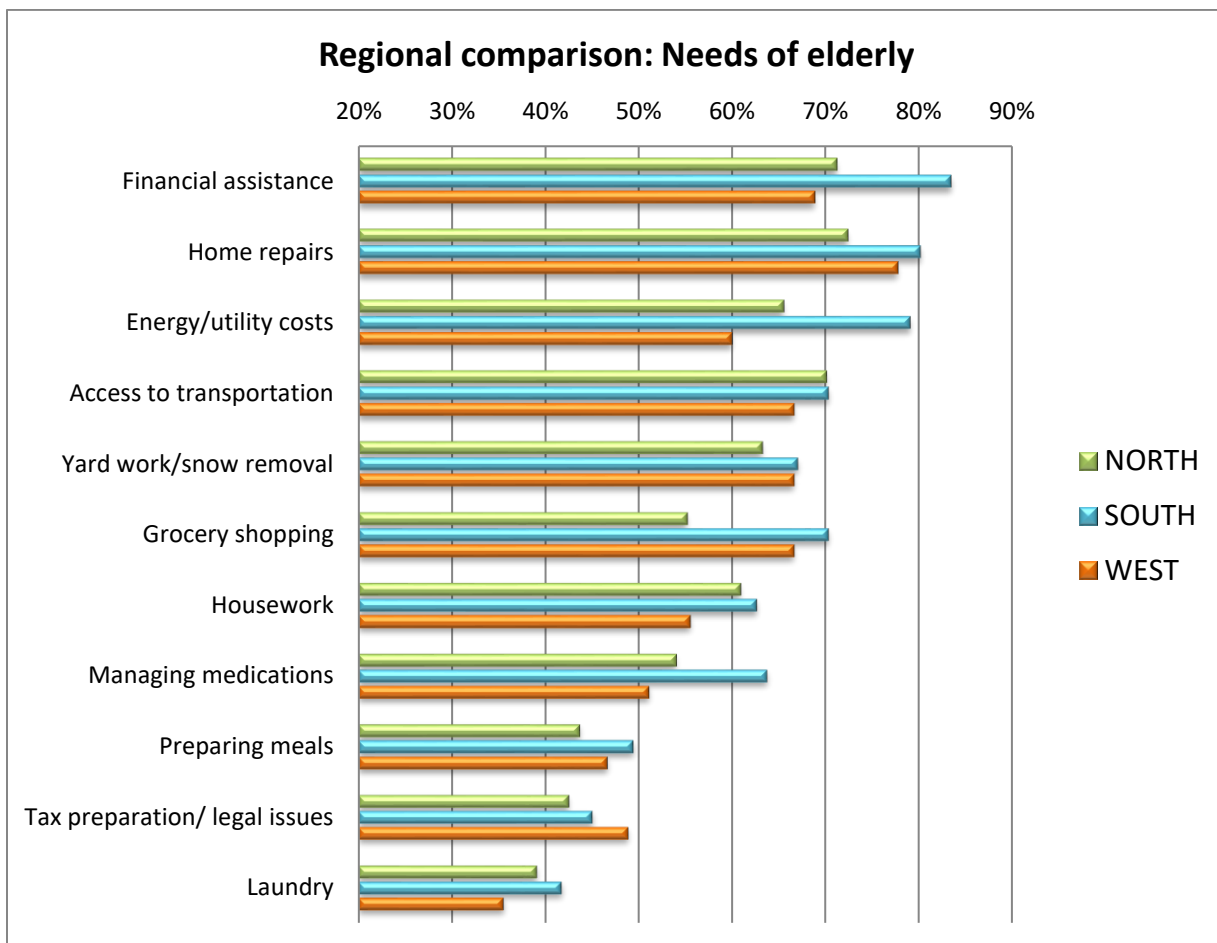
Other high-frequency needs, (identified by more than 70 percent of a region's respondents) were *after-school supervision* (West Region and South Region) and *affordable school or community activities* (South Region).

Needs of the elderly

Internal and external stakeholders provided 432 responses regarding *Which of the following areas do you believe elderly (seniors) in your community need assistance with in order to remain in their home?* Multiple responses were allowed so the total numbers in the table below are far in excess of the number of respondents received. The average survey indicated approximately seven (7) distinct issues with which the elderly in low-income communities need assistance in order to maintain successful independent living.



Needs of Elderly	count	%	NORTH	SOUTH	WEST
Financial assistance	335	76%	71%	84%	69%
Home repairs	331	75%	72%	80%	78%
Energy/utility costs	325	73%	66%	79%	60%
Access to transportation	307	69%	70%	70%	67%
Yard work/snow removal	297	67%	63%	67%	67%
Grocery shopping	290	65%	55%	70%	67%
Housework	289	65%	61%	63%	56%
Managing medications	255	58%	54%	64%	51%
Preparing meals	227	51%	44%	49%	47%
Tax preparation/ legal issues	201	45%	43%	45%	49%
Laundry	191	43%	39%	42%	36%



In all regions, the top two concerns stakeholders identified for elderly residents were *financial assistance* and *home repairs*. The need for *utility assistance* and *access to transportation* were also common to all three regions as cited needs.

Greatest Challenges for low-income families

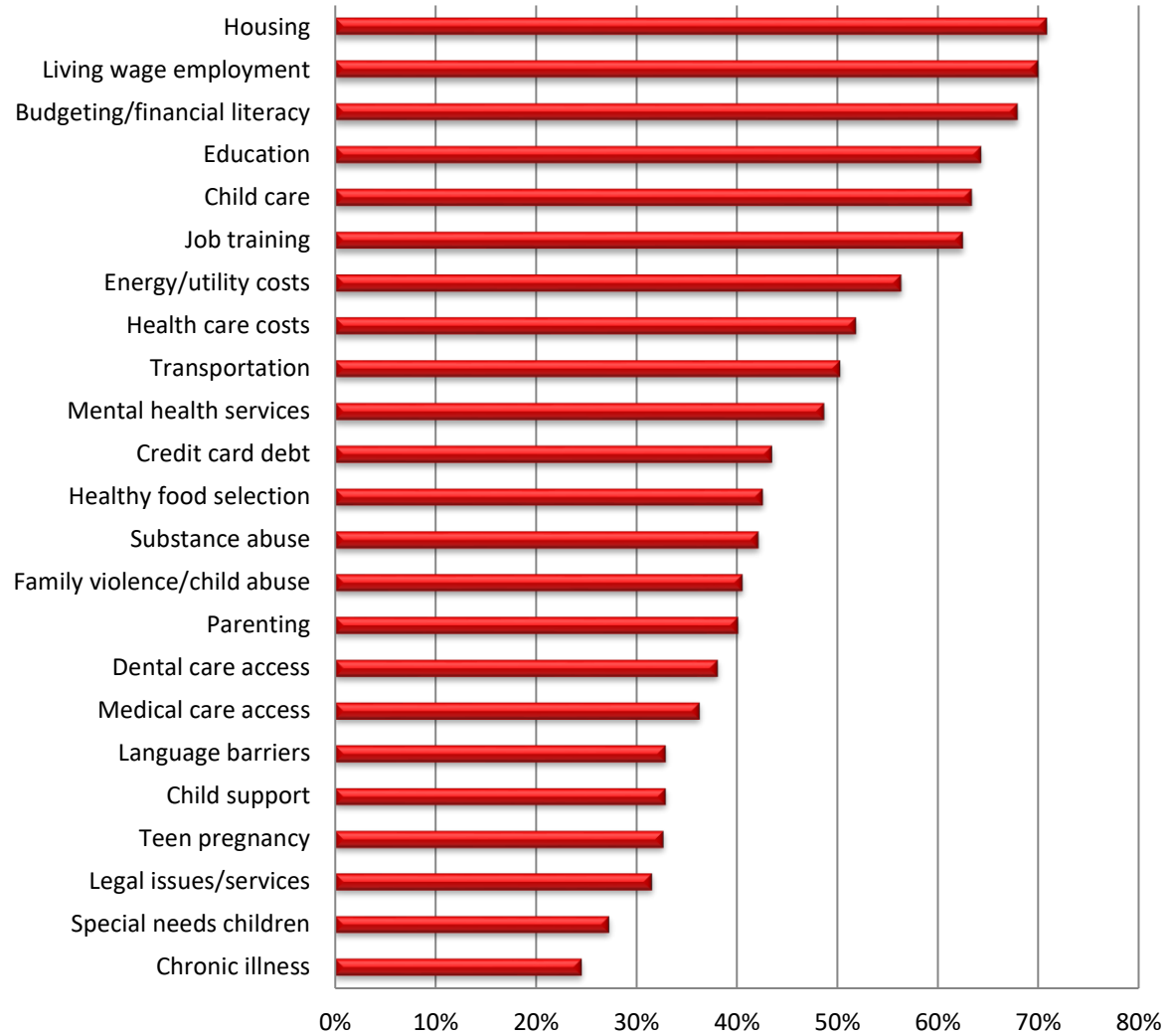
437 responses were collected to the question *Which of the following issues do you believe are the greatest challenges that low-income families and individuals are currently facing?* Multiple responses were allowed so the total numbers in the table below are far in excess of the number of respondents received. Given a list of 23 areas of concern, the average survey identified eleven (11) distinct issues as rising to the level of greatest challenge being faced by families and individuals in low-income communities. The top response in each region is shown in red in the table below.

Housing was the top challenge cited by the survey pool as a whole. It was also the top challenge reported by stakeholders from the North and the South regions. Yet it was only the fourth highest challenge as described by West region respondents. For that group of stakeholders, *budgeting and financial literacy* was seen as the primary challenge faced by families with low incomes.

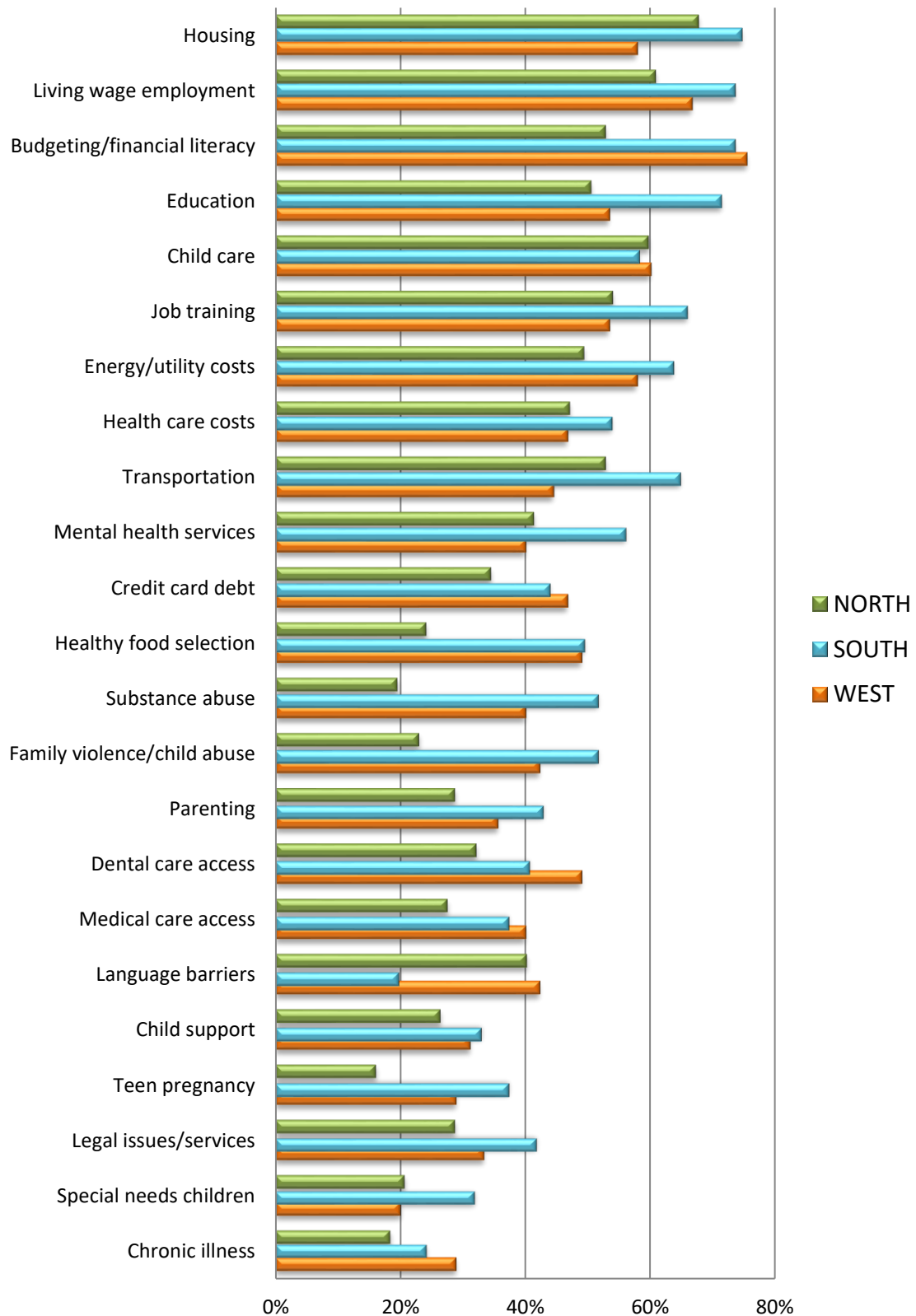
Consistent in all regions as well as from the entire sample of stakeholders, the second highest priority challenge for families with low incomes is having *living wage employment*. Elsewhere in this document, we examine in depth the data about unaffordable housing and stagnant wages, which affect Suburban Cook County residents. The data in those sections substantiates the observations of CEDA stakeholders reflected in the survey results.

ISSUE	TOTAL		NORTH	SOUTH	WEST
Housing	314	72%	68%	75%	58%
Living wage employment	310	71%	61%	74%	67%
Budgeting/financial literacy	301	69%	53%	74%	76%
Education	285	65%	51%	71%	53%
Child care	281	64%	60%	58%	60%
Job training	277	63%	54%	66%	53%
Energy/utility costs	250	57%	49%	64%	58%
Health care costs	230	53%	47%	54%	47%
Transportation	223	51%	53%	65%	44%
Mental health services	216	49%	41%	56%	40%
Credit card debt	193	44%	34%	44%	47%
Healthy food selection	189	43%	24%	49%	49%
Substance abuse	187	43%	20%	52%	40%
Family violence/child abuse	180	41%	23%	52%	42%
Parenting	178	41%	29%	43%	36%
Dental care access	169	39%	32%	41%	49%
Medical care access	161	37%	28%	37%	40%
Child support	146	33%	26%	33%	31%
Language barriers	146	33%	40%	20%	42%
Teen pregnancy	145	33%	16%	37%	29%
Legal issues/services	140	32%	29%	42%	33%
Special needs children	121	28%	21%	32%	20%
Chronic illness	109	25%	18%	24%	29%

Greatest challenges that low-income families and individuals are currently facing



Regional comparison: Greatest challenges



Assessing priority needs and the resources already in place to address these needs

CEDA's surveys queried our internal stakeholder and external stakeholders *Which of the following areas do you believe low-income families and individuals need assistance with in order to achieve or maintain self-sufficiency? AND for those you select, indicate "Are there existing resources in the community to address this issue?"* A total of 420 responses were gathered.

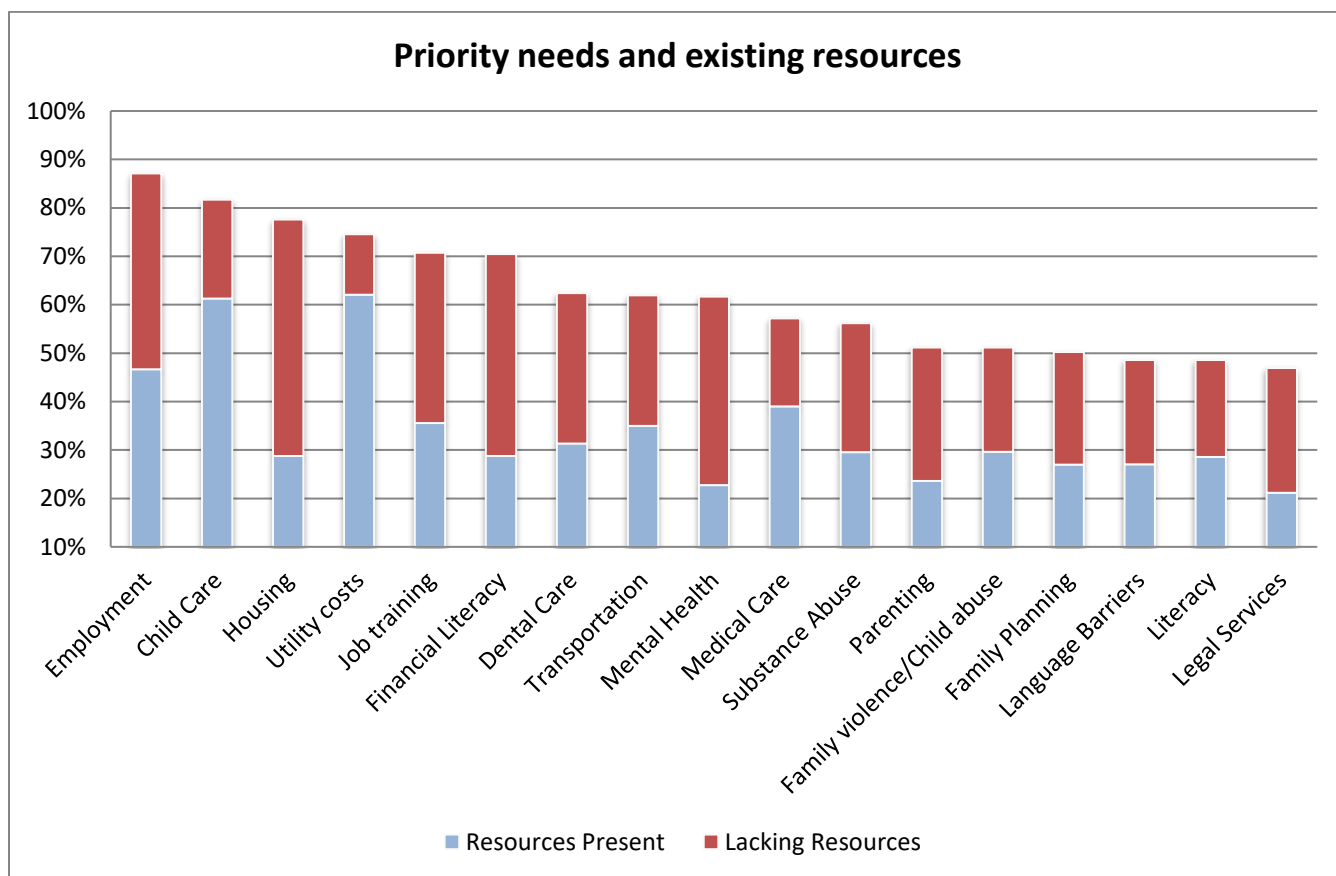
ALL 420	Need			Existing resources		
NEED	Count	% identifying this need	# evaluating resources	"Yes"	"No"	Unsure
Employment	366	87%	313	41%	35%	24%
Child Care	343	82%	312	57%	19%	24%
Housing	326	78%	279	29%	49%	23%
Utility costs	313	75%	276	72%	14%	13%
Job training	297	71%	259	35%	34%	31%
Financial Literacy	296	70%	265	27%	39%	34%
Dental Care	262	62%	255	35%	34%	31%
Transportation	260	62%	245	44%	34%	21%
Mental Health	259	62%	239	26%	44%	30%
Medical Care	240	57%	216	54%	25%	21%
Substance Abuse	236	56%	219	37%	34%	29%
Parenting	215	51%	209	28%	33%	39%
Family violence/Child abuse	215	51%	212	36%	26%	37%
Family Planning	211	50%	207	32%	28%	41%
Language Barriers	204	49%	203	34%	27%	39%
Literacy	204	49%	203	36%	25%	39%
Legal Services	197	47%	194	31%	38%	31%

Formatting of the table shows in red 1) the categories deemed to be the greatest need and 2) the categories deemed to have the least resources already existing to address the need.

This data gives CEDA one of the clearest summaries of what our stakeholders view as the priority family-level needs and those arenas that presently lack resources to address those needs.

The bar charts below contain bar graphs that compare the needs and the perceived resources. For these charts, only the responses that indicated "Yes" or "No" to the question of existing resources are charted. The "Unsure" responses are not reflected here. Respondents indicated a high rate of "unsure" about some resources, which could result in a high margin of error in the resource data.

In these charts, the overall height of each bar reflects the percent of respondents who identified each item as a need for achieving or maintaining self-sufficiency. The height of the lower portion of each bar ("Resources Present") reflects the percentage of those respondents who believe that resources already exist to address the need. The total height of each bar in combination with size of the top portion of the bar ("Lacking resources") then provides a visual image for how respondents view the unmet needs.



A similar bar graph for each region also appears below.

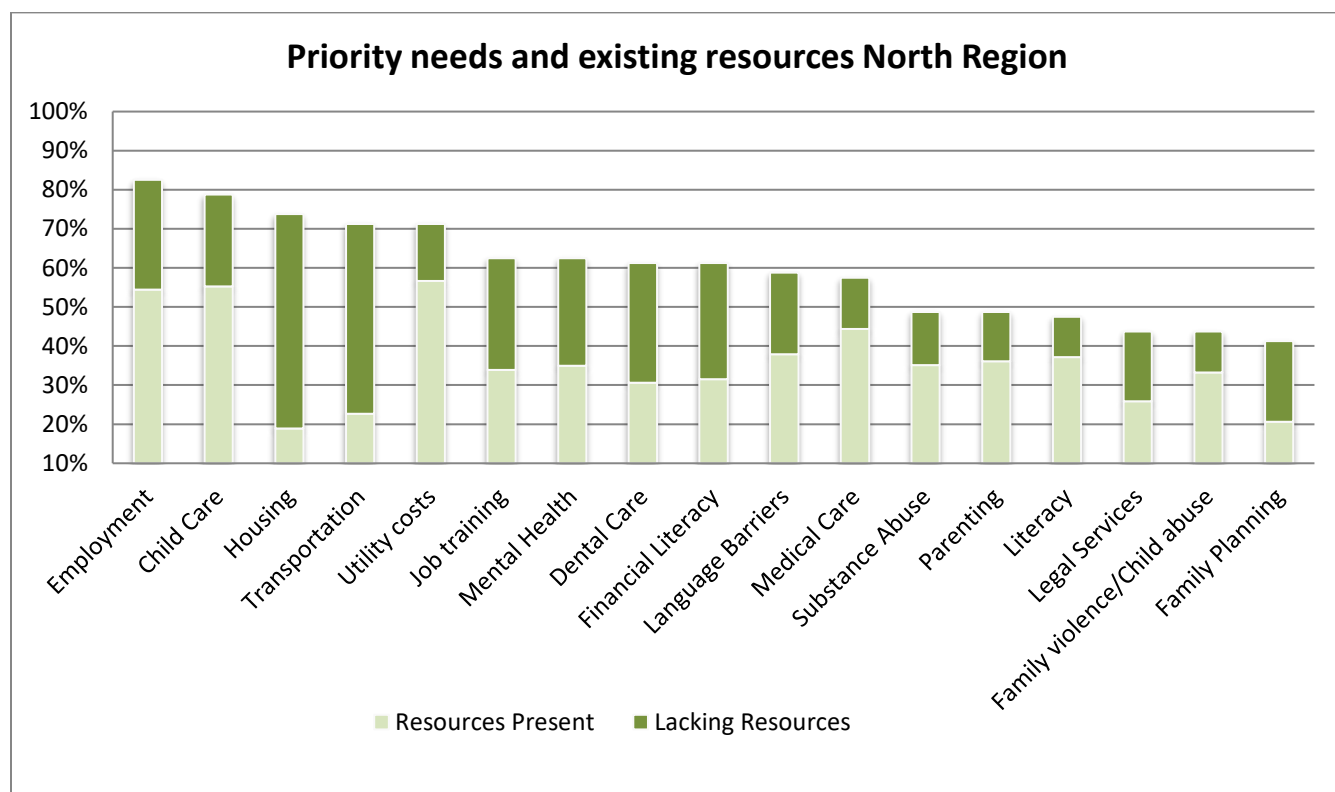
Employment, childcare, and utility costs were in the top five priorities in all regions. In the North Region, **housing** and **transportation** were the other top priorities. In the South Region, it was **housing** and **financial literacy**. In the West Region, **dental care** and **medical care** rounded out the top five priorities.

We must also consider the existing resources that stakeholders observe in the communities to address these priority needs. About half of the respondent felt that there are existing resources to help people with low incomes attain **employment**. Certainly, the Workforce Innovation and Opportunity Act (WIOA) funds many job training programs in Suburban Cook County. CEDA works in concert with the WIOA board through formal memorandum of understanding that reduces duplication and services and enhances service integration.

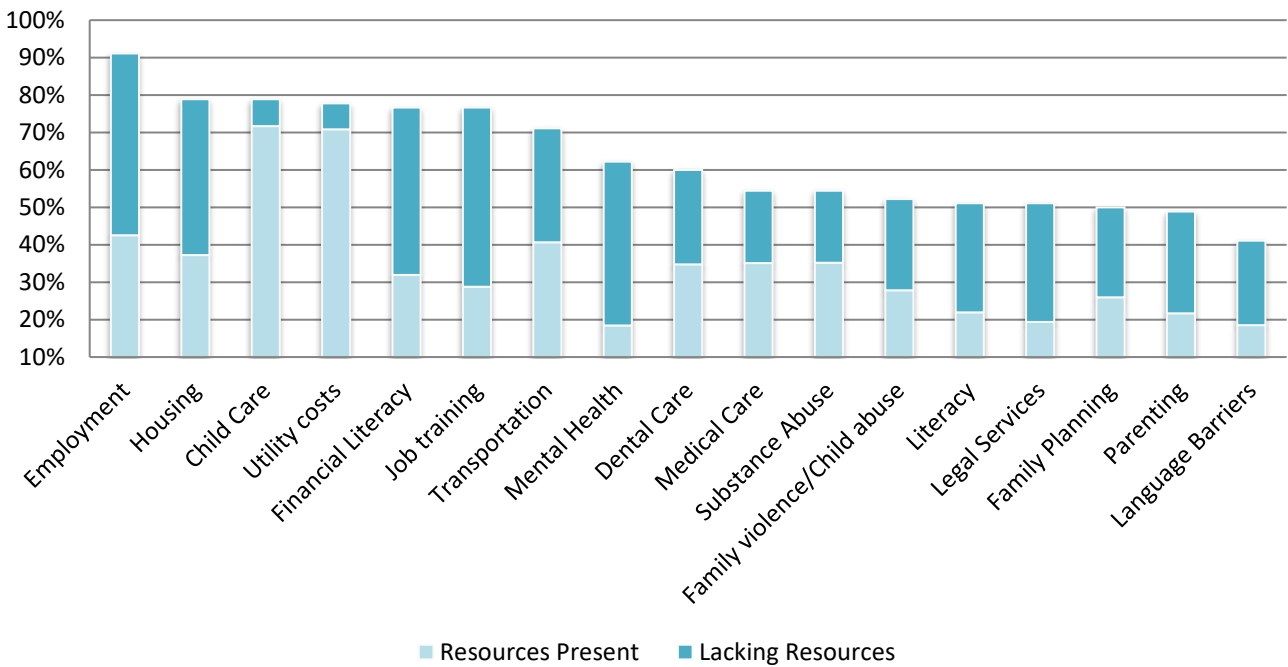
Likewise, the majority of respondents see existing resources for **childcare** in the community. Illinois' Child Care Assistance Program can greatly subsidize the cost of professional childcare for low-wage workers. Barriers to accessing these services do exist, particularly in finding childcare providers for evening and weekend hours. The cliff effect discussed in the Childcare section of this document can deter a family's movement toward self-sufficiency.

Most respondents (over 70 percent) stated that there are existing resources to help with **utility costs**. The bulk of these resources come through the LIHEAP programs and the utility company discount programs that CEDA administers. Without CEDA’s work delivering these programs in suburban Cook County, this high priority need for families with low incomes would be largely unmet.

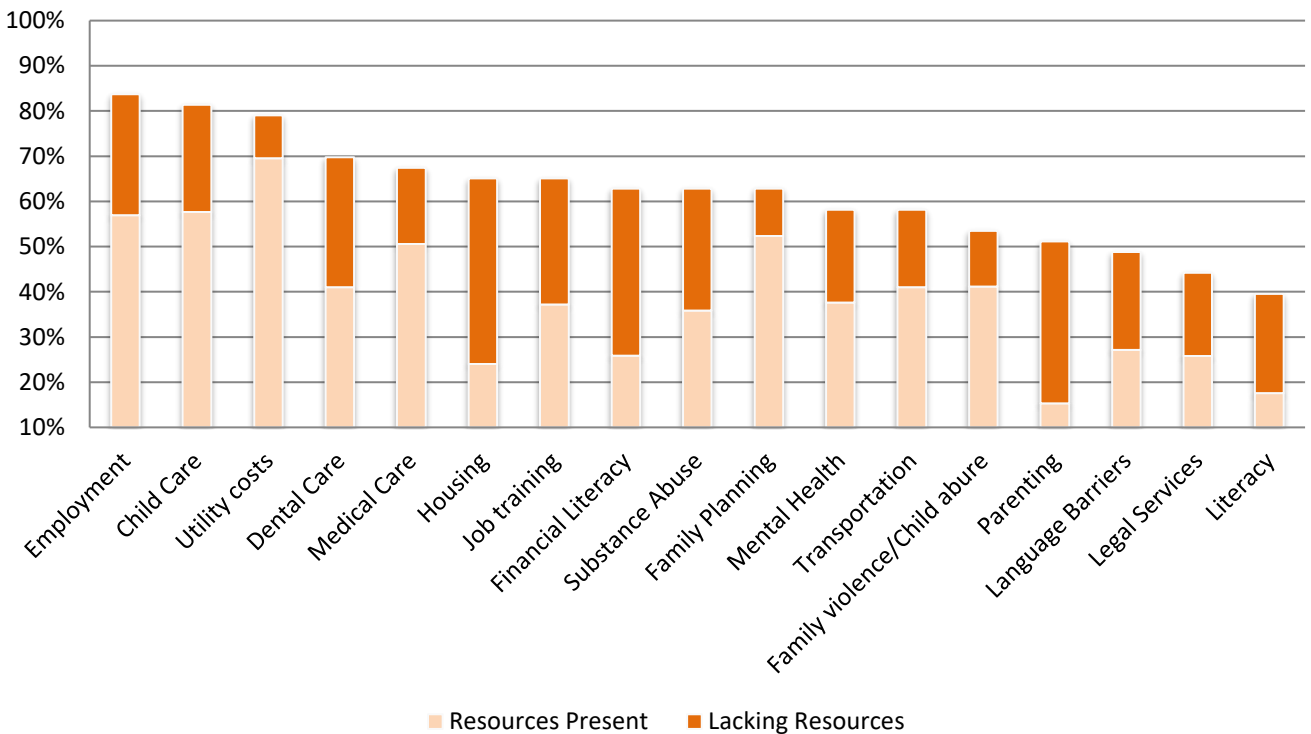
In the view of stakeholders, the areas of priority need with few existing resources include **housing**, **transportation**, and **financial literacy**.



Priority needs and existing resources South Region



Priority needs and existing resources West Region



Narrative question responses

Poverty theory

CEDA gathered 345 text responses to the question *What do you believe causes poverty?* Each answer was unique, but there were also many common themes. The responses were read and assigned keywords to allow the responses to be tallied. Most responses acknowledged that the condition of poverty might have any number of causes. Consequently, a response may be associated to several keywords.

Causes of Poverty	count	%
Lack of education	141	41%
Lack of jobs, unemployment	88	26%
Low wages or lack of living-wage jobs	56	16%
High cost of living and debt	47	14%
Economic system/ social system	43	12%
Health or mental health issue/ lack of healthcare access	37	11%
Lack job skills; job training	33	10%
Lack of opportunities	32	9%
Lack knowledge to find and utilize resources; lack life skills	32	9%
Culture (of poverty) including multi-generational	31	9%
Lack of resources	29	8%
Lack of financial literacy, money management, discipline	26	8%
Lack housing access	22	6%
Communities are under-resourced; poor local leadership	22	6%
Systemic inequities/ racism	22	6%
Substance abuse	21	6%
Lack of support (from family or community)	21	6%
Language or documentation barriers	15	4%
Lack transportation	14	4%
Lack affordable childcare	13	4%
Lack of ambition or motivation to become self-sufficient	12	3%
Poor functioning families	10	3%
High crime/criminal background	9	3%
Too many to describe	7	2%
Teen pregnancy	7	2%
Illiteracy/ numeracy	5	1%
Poor parenting skills	4	1%
Bad decisions, poor choices	3	1%
System is enabling people to remain in poverty	2	1%
Gentrification	2	1%

Desired community improvement initiative

314 respondents provided distinct answers to the question *What community improvement initiative would you like your community to address?* Some of the responses were broad and generalized while others were detailed and specific. The responses were read and assigned keywords to allow the responses to be tallied. A response may be associated to more than one keyword.

Community Improvement Initiative	Count	%
Housing	77	25%
Jobs	46	15%
Job Training	39	12%
Education	29	9%
Infrastructure and home repair	29	9%
Combat crime and violence	24	8%
Life coach/Mentor	22	7%
Transportation	21	7%
Mental health	20	6%
Food insecurity	18	6%
Youth programs	17	5%
Afterschool activities, daycare	12	4%
Homelessness	12	4%
Health care	11	4%
Substance abuse services	10	3%
Child care	9	3%
Financial skill building, saving, etc.	9	3%
Economic development. More business/ jobs	8	3%
Senior housing supports	8	3%
Parenting skills	7	2%
Career Technical Education (and STEM)	6	2%
Network, share information, integrate resources	5	2%
Recreational facilities	4	1%
Reintegration services	4	1%
Sex education; sexual health services	4	1%
Living wage jobs	3	1%
Community activities	2	1%
Safety net programs	2	1%
Services for disabled	2	1%
Address language barriers	1	0%
Dental care access	1	0%
Gentrification	1	0%
Single mothers	1	0%
Teachers	1	0%
Teen pregnancy	1	0%

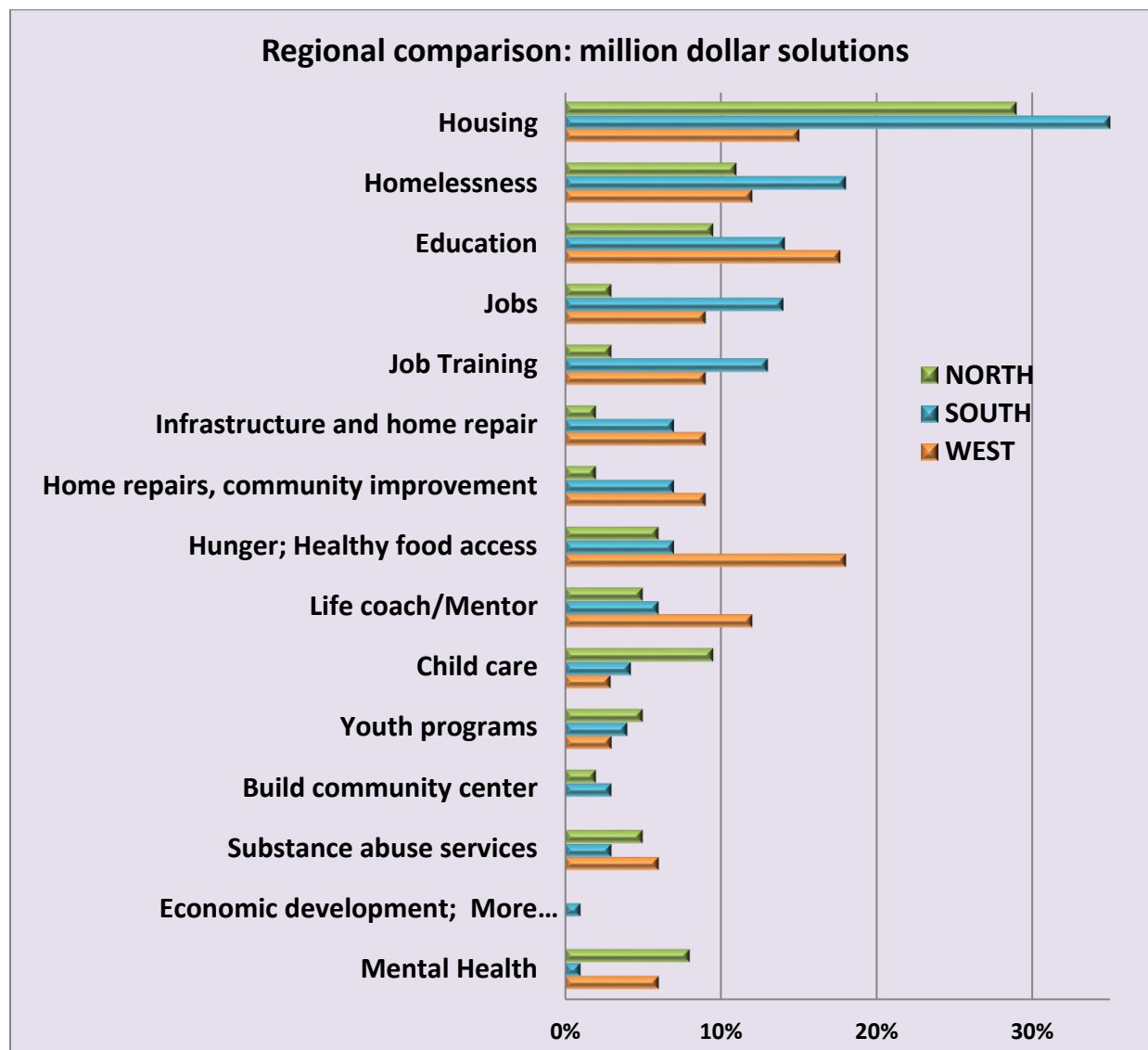
Million dollar solution

Internal and external stakeholders who completed a survey were invited to daydream about fixing their community. Asked *If you had a million dollars to solve a community issue, what would you solve?*, 337 provided a response. As in the question above, some of the responses were broad and generalized while others were detailed and specific. The responses were read and assigned keywords to allow the responses to be tallied. A response may be associated to more than one keyword.

Million Dollar Solution	Count	%	Million Dollar Solution (cont.)	Count	%
Housing	77	23%	Network, share information, integrate resources	5	1%
Education	43	13%	Technical/ career education	5	1%
Homelessness	39	12%	Community gardens	4	1%
Job training	36	11%	Living wage jobs	4	1%
Health food access; hunger	33	10%	Reintegration services	4	1%
Jobs	29	9%	Sex ed; reproductive health	4	1%
Life coach/mentor	23	7%	Teen pregnancy	4	1%
Substance abuse services	20	6%	Assess resources for to plan	3	1%
Home repairs, community improvement	19	6%	Domestic violence/abuse	3	1%
Infrastructure and home repair	19	6%	Services for developmentally disabled	3	1%
Mental health	19	6%	Substance abuse	3	1%
Youth programs	19	6%	Immigration issues	2	1%
Child care	18	5%	Intergenerational program	2	1%
Build community center	11	3%	Job readiness training	2	1%
Economic development. More business/ jobs	11	3%	Literacy, adult basic ed	2	1%
Health care	9	3%	Childhood obesity	1	0%
Transportation	9	3%	Childhood poverty	1	0%
Violence	9	3%	Community cooperatives	1	0%
Poverty	8	2%	Internet access and computers	1	0%
Macro; systems structure	7	2%	Library	1	0%
Safety; safe outdoor areas	7	2%	Parenting & supports	1	0%
Financial skill building, saving,	6	2%	Parenting skills	1	0%
Afterschool programs	5	1%	Police dept.	1	0%
Grocery stores	5	1%			

Additionally, we did a regional comparison of the types of community solutions suggested by CEDA stakeholders. The chart below, with the top 15 topics, provides some interesting visuals for comparison. However due to the small sample size of the number of responses received, it is not prudent to arrive at any definitive conclusions about regional priorities based only on the data reflected in the chart below.

Despite the caution given above, it is interesting to see how *housing*-related projects dominated the ideas of stakeholders from both the North and South regions. It is also interesting that projects related to *hunger or food access* appear to more predominant in the West responses.



Partnerships to accomplish changes

As a final question of stakeholders about working for solutions and improvements in low-income communities, the survey asked *What partnerships would be needed to accomplish these initiatives or solutions?* 255 open-ended responses were gathered. The responses were read and assigned keywords to allow the responses to be tallied. A response may be associated to more than one keyword.

Types of Partnerships needed	Count	%
Local units of government	61	24%
Business	54	21%
Community agencies	52	20%
Education	44	17%
State government (to partner or fund projects)	35	14%
Schools	34	13%
Healthcare providers, systems	28	11%
Finance/ capital	27	11%
Federal government (partner or fund)	26	10%
Churches	26	10%
Parents, community members	25	10%
Housing programs	23	9%
Community leaders	17	7%
Social service organizations	16	6%
Government (unspecified)	13	5%
Police and judicial	11	4%
County government	10	4%
Job training, employment	10	4%
Development organization, company	10	4%
Multi-sector collaboration	9	4%
United Way, National Assoc./Foundations	6	2%
Unions	4	2%
Volunteers	2	1%
Public agencies (unspecified)	2	1%
Foundations	2	1%
Marketing/ public education	1	0%
News media	1	0%
Change in law or policy	1	0%
Park district	1	0%
Legal	1	0%

The responses provided regarding partnerships reinforce the multidimensional nature of anti-poverty efforts. All of the initiatives suggested by survey respondents require working collaboratively across multiple sectors of society. Building these relationships for collaborative work takes time and energy. Building relationships into shared purpose takes skill and vision. Building a shared purpose into action for change takes effective leadership and management. In order to advance any of the community level priorities identified in this document, will require appropriate staff capacity for coalition building.

Listening in Community in Forums

Three community forums were conducted, one in each of the geographic regions. At each of these forums, attendees were randomly grouped at tables of approximately 6-10 participants. At each of these tables, two CEDA staff led a small group discussion with one as a discussion leader and the other a recorder. The questions posed to all groups were the same:

1. **What supports are needed for families to become financially stable?**
2. **What community changes need to be made to reduce poverty?**
3. **Who makes a difference in your community?**

All discussion facilitators were trained to engage all of the participants and encourage open and honest conversations. The results were lively and revealing. After exploring the three topics in their small group, each table had a representative share highlights of their discussion with the whole assembly.

WEST REGION COMMUNITY FORUM

CEDA convened a community forum at Proviso Township facilities 4565 Harrison in Hillside, Illinois on February 27, 2018 between noon and 1:30 pm. The West region forum had 23 local participants representing service providers and community members. Eighteen CEDA staff assisted with the event.

Support Families Need to Become Financially Stable

There were three topics that came up in all the groups—affordable housing, budgeting and financial literacy education, and youth programs. Affordable housing was especially an important topic in relation to seniors, whose fixed income reduced their choices of where they can afford to live. A number of subjects surrounding budgeting and financial literacy were suggested, including education about loans and loan repayment and credit counseling. This education should preferably begin in high school and could be tied into youth jobs and internships. Families need to work together to create financial goals and teach their youth how to prioritize what they spend their money on, while saving for larger cost items. Mentoring programs for both youth and families can help both young adults and parents see different possibilities than what they know and help give the skills or strategies and follow-up needed to attain those goals. Participants have observe a need for job readiness training to prepare workers for better-paying jobs and building entrepreneurs. They also noted a need for job opportunities for the formerly incarcerated. Other family support needs that were brought up included affordable child care, food pantries, homelessness assistance, life skills education, opportunities for mental health counseling, and English as a second language classes for immigrants.

Changes Needed to the Community to Reduce Poverty

West region forum participants called for better paying jobs and more jobs in their communities. They cited how low-wage working parents have to work so many hours that they do not have the energy to help their children. They also want better schools and quality education for everyone. They cited significant difference in the quality and resources of schools in different communities. There is not any

mechanism for sharing useful information of assistance or help available for those in need. Immigrants face discrimination and racial profiling and do not feel their elected officials represent them.

A running theme through the groups of the West Forum was how communities could improve in a number of ways if their residents came together more to network and build their communities. A stronger network of community residents could hold politicians accountable, spread the word about job openings and assistance opportunities, and build trust within the community that can encourage people to connect with their neighbors and allow their children to be outside and learn autonomy. Community beautification along with community gardens could also help build a sense of personal investment among residents. A few groups noted that the existing programs in the community needed to change their focus to not just providing crisis assistance, but helping the working poor thrive, with a greater focus on a case management model. There was an observation that there are few banks in the communities, but a large number of payday loan and currency exchange places, resulting in a lack of options for being able to access basic banking services without expensive fees or opportunities for savings accounts.

Who Makes a Difference in the Community

A number of specific assistance programs were named, that provide help to families and individuals in need. Once again, there was much focus on the impact of individuals being active in their community. One participant noted being inspired by seniors (“grannies”) who they have observe being active speakers at rallies and organizing for causes - - not because they had family members that were affected, but because they simply had the time in their retirement and were moved to make a difference. Churches were identified as being agents of community involvement, although there was disappointment that membership has gone down. Parents, school officials, and teachers who take active interest in the lives of children and youth were said to make a great impact on the lives of children. A handful of businesses were named as corporate sponsors to community initiatives, but disappointment was expressed that there are not a greater number of local businesses contributing back to better the neighborhoods that support them.

SOUTH REGION FORUM SUMMARY

On March 6, 2018 CEDA held a community forum in collaboration with Thornton Township, 14326 S Halsted in Riverdale, Illinois. The meeting was scheduled from 6:00 pm to 7:30 pm. Forty-seven community residents or service providers, and fourteen CEDA staff members were present.

There were seven focus group table discussions that took place at Thornton Township. Though the discussions were conducted separately, there were issues and concerns that were common across all the tables. They are summarized below with the top concerns and/or needs of the community.

Support Families Need to Become Financially Stable

Each group felt that both jobs and education were necessary. There should be opportunities to acquire more training and job skills, specifically more apprenticeships, trade, and technical training should be offered. There was a mutual feeling that programs such as financial training and money management were also important. Affordable housing came up among some of the groups. The consensus was that

programs for the youth are needed. Most agreed that summer jobs and other programs would allow the youth to “stay busy”, thus eliminating the possibility of getting into trouble. Participants noted that childcare is necessary to enable parents to work and/or go to school and lack of affordable childcare is a problem for many. They also cited transportation barriers, as bus service in these suburbs is sparse. While it did not come up in every focus group, the need to address substance abuse and mental health is necessary and it must be addressed at some level to assist the families in becoming financially stable.

Changes Needed to the Community to Reduce Poverty

Of all topics, more job opportunities was the most commonly discussed among the groups in the South regional forum. Specifically, the focus group members felt a need for more higher paying jobs. Groups also said they wanted improved quality of schools, better transportation services, and more subsidized housing. Several of the focus group tables felt that their communities need economic development and businesses that are more engaged with the community. The focus groups noted that there is no system for knowing what services and resources are available for residents with low incomes. This is a problem both for the community members and for service providers.

Who Makes a Difference in the Community

Interestingly enough, every focus group agreed that every member of the community has the potential to make a difference and needed to be involved in this area to empower positive change in the community. The feeling that the church should take more of an active role was clear. This also included the police, fire department, community centers, park districts, teachers, Board of Education, community leaders, and every level of government (alderman, governor, mayor) should be engaged to help bring changes to the community to reduce poverty. Each group agreed that every politician and business owner should strive to make a positive difference in the community and that residents must demand accountability from their elected officials. Although each person in the community should make a difference, the need was to have more programs such as CEDA since a number of the locations have closed and there remains a lack of knowledge about CEDA and what they offer. A number of services are far from the communities and not accessible by public transportation. Some of the essential services making a difference in the community include dental facilities, senior centers, food pantries, health care clinics, libraries, subsidized housing, and after school programs. Each group recognized that in some way it starts with each individual in the community taking a stand and becoming actively involved in the process to bring positive changes to the community.

NORTH REGION COMMUNITY FORUM

The North region community forum took place between 5:00 pm and 6:30 pm on March 12, 2018 at Maine East High School, 2601 W. Dempster, Park Ridge, Illinois. Forty-two residents and providers, and thirteen CEDA staff were present. Six breakout groups discussed the three topics and reconvened to share their conversation highlights with the whole group.

Support Families Need to Become Financially Stable

Affordable housing was the most identified problem by the groups, saying that many residents are being priced out of their communities by increased housing prices and property taxes. It was noted that new housing developments have been focused in condos, unaffordable to many community members, and rental costs are rising due to the reduced supply of rental properties. Additionally, there are long waitlists for subsidized housing, and qualifying can be a challenge, especially if you do not already live in the community you are applying to. Childcare challenges were also a common theme, with concerns of affordability and a need for non-traditional hours, as well as a need for more afterschool and summer youth programs. Job training needs were often cited, including vocational training and computer literacy, although it was noted by one group that the training for skills is not sufficient to find a job that has a living wage, is stable and long term. The challenges of transportation came up frequently, especially that the suburban Pace bus system runs infrequently and has insufficient coverage, impacting workers' ability to access jobs and for seniors to get around. A number of opportunities for seniors were noted, including needs for jobs, volunteer opportunities, activities, and intergenerational programming.

Changes Needed to the Community to Reduce Poverty

The groups identified a number of systemic problems that were affecting their communities. Working families who are struggling often face challenges for making just a little too much income to qualify for a number of benefits, including food stamps, Section 8 housing assistance, and childcare assistance. They can face a choice of getting paid a little more or losing a great deal of assistance, so would benefit from a graduated reduction of benefits rather than a hard end of eligibility at the income maximum. Participants familiar with immigrant communities noted that non-English speakers were hesitant to access services, often relying on a single agency that may serve their particular immigrant community. Other community services may not be culturally sensitive or able to communicate, resulting in barriers to their accessing services. These participants encouraged more intentional partnerships between service providers and immigrant communities to facilitate increased participation by immigrants. Improved partnerships and sharing information about available resources also came up as a general concern, due to many community members, and even service providers, expressing a lack of knowledge about what assistance opportunities were available within their communities. A number of our groups voiced a need for residents to take a more active role in the community, being more aware and sensitive to the poverty around them, building accountability and responsibility for their communities, rather than expecting politicians to solve everything. They see many families and individuals are currently isolated and the community could benefit from more people coming together to build their communities, ideally facilitated with community organizers.

Who Makes a Difference in the Community

Almost all participants were able to identify at least one or two service providers that were making an impact in their community. CEDA was often cited, though there was a call to improve visibility in the community. Townships came up a couple times, but it was noted that the services each township provides can vary widely. Along with a number of programs addressing homelessness, there are a number of churches that network to provide a rotating offering of a meal and a place to stay for the homeless. A number of resources for the mentally ill were named. Elected officials were recognized as making a

difference *if* they are listening to the needs of *all* their community members—some stated that elected officials often don't seem to notice or represent their constituents in need. Volunteers and those who take an active role in building relationships and growing community, often in small ways and without recognition, are role models that all community residents should emulate to improve our neighborhoods.

Conclusion

Through the community forums, CEDA was able to gain input from a diverse and sizable sample of residents and stakeholders from communities all across Suburban Cook County. While representing a variety of perspectives they provided many common insights and experiences. All three regions expressed the need for additional affordable housing in their communities. In every region, workers are in jobs that pay too little to escape poverty. Families have challenges with childcare and transportation in all regions. Also common to all regions was a need for financial literacy skills that can help people with low incomes budget and manage their money better.

All regions see a need for job training or job readiness training as a way to help families toward financial stability. Solutions for increasing the job skills of low-wage workers was envisioned in several different forms. There was the concept of traditional workforce training programs offered under WIOA funding, for which residents cautioned that the training needs to lead to actual employment opportunities in permanent full-time living-wage jobs. There was also interest expressed in greater access to vocational training programs in high-schools and community colleges. From one discussion table came a call out for employers to provide more training in the workplace so that entry-level workers might advance through job promotions.

Concerns about community youth was common to all regions. They noted a lack of (affordable) activities to engage young people during out-of-school hours. They were also concerned about young people having adult guidance in the form of mentoring and other life-skills instruction. Many discussion groups saw a need for more summer jobs for teens, and more opportunities to explore and develop job skills to enhance lifelong earnings.

There was a strong message from all three regions of the need for community building activities to help empower low-income residents and improve the quality of their communities. There was also a desire expressed in all three forums to have better sharing of information about what assistance and services are available. This information sharing was desired by both the residents (consumers) and the stakeholders (providers) who attended the forums.

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APPENDIXES

Appendix 1- Population and Poverty by Municipality

Regional Municipalities Sorted by Poverty Rate (highest to lowest)

NORTH REGION MUNICIPALITY	POPULATION	POVERTY RATE (100% FPG)	NUMBER BELOW POVERTY
Hanover Park *	13,221	15.9	2,102
Elgin*	21,629	15.2	3,277
Evanston	75,282	13.9	10,464
Wheeling	37,886	12.4	4,698
Skokie	65,056	11.7	7,612
Niles	29,939	11.4	3,413
Prospect Heights	16,344	11.2	1,831
Rolling Meadows	23,646	10.6	2,506
Norridge	14,713	10.3	1,515
Palatine	69,015	9.7	6,694
Barrington	10,830	8.3	899
Barrington Hills	3,653	8.0	292
Des Plaines	58,802	7.3	4,293
Morton Grove	23,424	6.8	1,593
Schaumburg	74,560	6.5	4,846
Elk Grove Village	33,288	6.1	2,031
Hoffman Estates	52,271	5.4	2,823
Lincolnwood	12,653	5.0	633
Roselle *	12,651	4.9	621
Arlington Heights	75,577	4.7	3,552
Streamwood	40,746	4.6	1,874
Northfield	5,332	4.4	235
Mount Prospect	54,589	4.3	2,347
Park Ridge	37,511	4.0	1,500
Buffalo Grove *	9,967	3.9	387
Glenview	45,400	3.7	1,680
Northbrook	33,396	3.7	1,236
Bartlett	17,484	3.5	605
Glencoe	8,824	3.2	282
South Barrington	4,811	3.1	149
Wilmette	27,345	3.0	820
Winnetka	12,366	2.0	247
Golf	490	1.8	9
Kenilworth	2,648	1.6	42
Inverness	7,516	0.1	8

* Multi-county Municipality. The data in this table is calculated from only census tracts within Cook County.

Source: US Census 2010-2015 ACS, 5-year

SOUTH REGION MUNICIPALITY	POPULATION	POVERTY RATE (100% FPG)	NUMBER BELOW POVERTY
Ford Heights	2,777	45.2	1,255
Dixmoor	3,635	40.3	1,465
Phoenix	2,143	36.4	780
Harvey	25,225	35.0	8,829
East Hazel Crest	1,652	30.4	502
Robbins	5,221	30.1	1,572
Markham	12,625	29.8	3,762
Chicago Heights	30,410	29.0	8,819
Burnham	4,225	26.4	1,115
Riverdale	13,278	25.3	3,359
Dolton	23,262	24.5	5,699
Sauk Village	10,545	22.9	2,415
Calumet City	37,197	22.0	8,183
Blue Island	23,453	21.8	5,113
University Park *	600	21.5	129
Chicago Ridge	14,410	20.5	2,954
Steger	9,569	20.5	1,962
Park Forest	22,490	20.1	4,520
South Chicago Heights	4,164	19.1	795
Lynwood	9,260	18.8	1,741
Hazel Crest	14,102	18.6	2,623
Calumet Park	8,189	17.9	1,466
Country Club Hills	16,752	17.2	2,881
Posen	5,934	16.1	955
Richton Park	13,718	14.6	2,003
Thornton	2,826	13.6	384
Worth	10,827	13.4	1,451
Lansing	28,486	12.9	3,675
Midlothian	14,901	11.9	1,773
Glenwood	9,040	11.7	1,058
Palos Hills	17,584	11.2	1,969
Alsip	19,385	11.0	2,132
Matteson	19,097	10.8	2,062

* Multi-county Municipality. The data in this table is calculated from only census tracts within Cook County.

Source: US Census 2010-2015 ACS, 5-year

SOUTH REGION MUNICIPALITY	POPULATION	POVERTY RATE (100% FPG)	NUMBER BELOW POVERTY
Orland Hills	7,252	10.2	740
Oak Lawn	56,969	10.1	5,754
South Holland	22,123	8.9	1969
Evergreen Park	19,924	8.2	1634
Crestwood	11,006	7.9	869
Merrionette Park	1,748	7.8	136
Tinley Park	57,099	7.3	4,168
Homewood	19,642	7.1	1,395
Oak Forest	28,104	5.8	1,630
Burr Ridge	5,280	5.7	301
Hometown	4,358	5.4	235
Orland Park	57,802	5.3	3,064
Olympia Fields	5,022	3.6	181
Palos Heights	12,572	3.3	415
Flossmoor	9,339	2.7	252
Palos Park	4,919	2.3	113

* Multi-county Municipality. The data in this table is calculated from only census tracts within Cook County.

Source: US Census 2010-2015 ACS, 5-year

West Region Municipalities (Sorted by Poverty Rate, highest to lowest)

WEST REGION MUNICIPALITY	POPULATION	POVERTY RATE (100% FPG)	NUMBER BELOW POVERTY
Rosemont	4,043	25.8	1,043
Stone Park	4,959	23.3	1,155
Cicero	84,423	22.0	18,573
Bridgeview	16,550	21.5	3,558
Maywood	24,148	21.2	5,119
Summit	11,367	18.0	2,046
Hickory Hills	14,117	15.9	2,245
Melrose Park	25,514	15.9	4,057
Countryside	5,974	15.6	932
Berwyn	56,762	15.5	8,798
Justice	13,001	15.1	1,963
Hillside	8,192	14.7	1,204
River Grove	10,268	14.4	1,479
Lyons	10,667	13.0	1,387
Bellwood	19,149	12.8	2,451
Northlake	12,368	12.7	1,571
Bedford Park	604	12.4	75
Burbank	29,097	11.9	3,463
Hodgkins	2,185	11.4	249
Franklin Park	18,389	11.2	2,060
Broadview	7,956	10.7	851
North Riverside	6,940	10.1	701
Harwood Heights	8,656	9.8	848
Schiller Park	11,842	9.7	1,149
Stickney	6,810	9.7	661
Brookfield	19,022	9.6	1,826
Forest Park	14,202	9.1	1,292
Elmwood Park	24,960	8.0	1,997
McCook	212	7.1	15
La Grange Park	13,624	6.9	940
Willow Springs	5,692	6.9	393
La Grange	15,675	6.8	1,066

* Multi-county Municipality. The data in this table is calculated from only census tracts within Cook County.

Source: US Census 2010-2015 ACS, 5-year

WEST REGION MUNICIPALITY	POPULATION	POVERTY RATE (100% FPG)	NUMBER BELOW POVERTY
Westchester	16,786	6.7	1,125
Oak Park	51,988	6.1	3,171
Berkeley	5,219	5.6	292
Indian Head Park	3,837	4.8	184
River Forest	11,211	4.2	471
Riverside	8,915	3.9	348
Lemont	16,376	3.5	573
Forest View	774	2.7	21
Western Springs	13,066	1.2	157

* Multi-county Municipality. The data in this table is calculated from only census tracts within Cook County.

Source: US Census 2010-2015 ACS, 5-year

Appendix 2 – Change in low-income population 2000-2016

Appendix 2 - Change in Low-Income Population by Township: 2000 to 2016

Source: US Census 2012-2016 ACS 5-Year Estimate

Region	Township	Total Pop 2000	# Below 125% Pov in 2000	Low-Income % 2000	Total Pop 2016	# Below 125% Pov in 2016	Low Income % 2016	Change in number of Low-Income 2000-16	% Change in Number of L-I residents
North	Barrington	14,013	519	4%	15,732	1,114	7.1%	595	115%
North	Elk Grove	94,510	6675	7%	92,934	11,164	12.0%	4,489	67%
North	Evanston	68,020	9206	14%	68,487	10,822	15.8%	1,616	18%
North	Hanover	82,867	5401	7%	100,166	13,554	13.5%	8,153	151%
North	Maine	133,486	8514	6%	134,538	17,187	12.8%	8,673	102%
North	New Trier	56,572	1385	2%	56,019	2,155	3.8%	770	56%
North	Niles	100,541	6866	7%	104,754	14,908	14.2%	8,042	117%
North	Northfield	81,342	3074	4%	85,484	4,902	5.7%	1,828	59%
North	Palatine	111,923	7025	6%	113,175	12,729	11.2%	5,704	81%
North	Schaumburg	133,135	6486	5%	131,193	10,889	8.3%	4,403	68%
North	Wheeling	154,790	7811	5%	153,637	15,686	10.2%	7,875	101%
South	Bloom	92,781	13568	15%	90,042	23,061	26%	9,493	70%
South	Bremen	107,831	11065	10%	109,946	19,927	18%	8,862	80%
South	Calumet	22,177	4651	21%	20,788	5,409	26%	758	16%
South	Orland	90,269	3308	4%	98,862	7,544	8%	4,236	128%
South	Palos	52,798	3046	6%	54,243	8,361	15%	5,315	174%
South	Rich	66,386	4961	7%	76,575	13,174	17%	8,213	166%
South	Thornton	178,324	27886	16%	167,513	46,130	28%	18,244	65%
South	Worth	149,999	13709	9%	150,586	23,941	16%	10,232	75%
West	Berwyn	53,667	5853	11%	56,197	10,668	19%	4,815	82%
West	Cicero	84,971	18676	22%	83,107	26,065	31%	7,389	40%
West	Lemont	17,620	675	4%	21,301	1,351	6%	676	100%
West	Leyden	93,928	9067	10%	92,287	15,451	17%	6,384	70%
West	Lyons	107,893	9241	9%	111,189	15,555	14%	6,314	68%
West	Norwood Park	25,709	1363	5%	25,990	3,004	12%	1,641	120%
West	Oak Park	52,230	3682	7%	51,523	5,596	11%	1,914	52%
West	Proviso	153,983	16515	11%	150,259	27,309	18%	10,794	65%
West	River Forest	10,749	373	3%	10,303	754	7%	381	102%
West	Riverside	15,146	765	5%	15,372	1,596	10%	831	109%
West	Stickney	38,461	3393	9%	40,591	6,467	16%	3,074	91%

Appendix 3 – Elementary School District Data

Appendix 3 - Elementary school district data

Conditional formatting in this table shows school district results (percent ready for next grade level) highest = green to lowest = red.

Educational challenges (percent of low-income students and financial resources) from least challenge = green to greatest challenge = red.

Based on educational research, family income ties to school results, the smaller the percent of low-income students in the district, the lower the challenge, and the greener the coloring of the table cell.

Lack of financial resources is a challenge to districts in reaching their educational goals. The chart contains data regarding the entire available funding (operational spending per pupil) and the portion of the funding directly used for educating the students (instructional spending per pupil). The greater the available funds, the lower the challenge, and the greener the coloring of the table cell.

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	\$13,013
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 3 – Elementary School District Data

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 City)	852	2	97%	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 3 Elementary School Districts data

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	84%	29%	99.50%	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 Highlands)	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 (Melrose Park)	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 4 - High School data

2016-2017 SUBURBAN COOK PUBLIC HIGH SCHOOL DATA

North Region	Enrollment	# of Schools	Low-Income	Limited English	Minority	Graduation Rate	Ready for College
Evanston HSD 202	3,329	1	41%	4%	56%	92%	61%
Evanston Township HS	3,285		41%	4%	56%	93%	61%
New Trier Twp HSD 203 (Northfield)	4,006	2	3%	1%	16%	98%	98%
New Trier Township HS - (Grade 9)	1,037		3%	1%	19%	N/A	N/A
New Trier Township HS (Grades 10-12)	2,960		3%	0.30%	15%	98%	94%
Maine Township HSD 207 (Park Ridge)	6,352	3	28%	6%	42%	92%	57%
Maine East HS - Park Ridge	1,854		46%	12%	63%	91%	45%
Maine South HS - Park Ridge	2,401		8%	1%	16%	94%	75%
Maine West HS - Des Plaines	1,995		38%	6%	55%	91%	48%
Township HSD 211 (Palatine)	11,874	5	35%	5%	52%	94%	61%
J B Conant HS - Hoffman Estates	2,313		27%	4%	49%	95%	62%
Hoffman Estates HS - Hoffman Estates	1,855		50%	5%	66%	98%	50%
Palatine HS	2,626		54%	9%	59%	90%	52%
Schaumburg HS	2,147		33%	4%	48%	96%	58%
WM Fremd HS- Palatine	2,687		15%	2%	40%	97%	79%
Township HSD 214	11,978	6	24%	6%	44%	93%	66%
John Hersey HS -Arlington Heights	1,895		12%	2%	28%	94%	80%
Buffalo Grove HS	1,968		18%	5%	41%	95%	70%
Elk Grove HS	1,918		35%	8%	57%	95%	54%
Prospect Heights HS	2,152		9%	0.30%	24%	98%	77%
Rolling Meadows HS	1,925		26%	7%	47%	94%	61%
Wheeling HS	1,726		41%	11%	71%	95%	49%
Niles Twp CHSD 219 (Skokie)	4,587	2	32%	6%	57%	92%	62%
Niles North HS – Skokie	2,030		32%	6%	60%	92%	65%
Niles West HS - Skokie	2,486		32%	6%	55%	96%	61%
Northfield Twp HSD 225 (Glenview)	5,072	2	14%	2%	31%	97%	85%
Glenbrook North HS – Northbrook	2,010		6%	1%	23%	98%	89%
Glenbrook South HS- Glenview	2,972		20%	3%	36%	97%	82%
North Region Totals	47,198	21	27%	5%	44%	94%	68%

South Region	Enrollment	# of Schools	Low-Income	Limited English	Minority	Graduation Rate	Ready for College
Thornton Twp HSD 205 (South Holland)	5,227	3	88%	6%	99%	76%	13%
Thornridge HS- Dolton	1,208		93%	2%	99%	69%	9%
Thornton Township HS- Harvey	1,848		90%	10%	100%	85%	14%
Thornwood HS - South Holland	1,796		82%	7%	97%	81%	15%
Bloom Twp HSD 206 (Chicago Heights)	3,067	3	81%	9%	90%	76%	26%
Bloom HS - Chicago Heights	1,654		86%	13%	96%	78%	23%
Bloom Trail HS- Chicago Heights	1,295		75%	5%	82%	76%	27%
Thornton Fractional Tsp HSD 215 (Calumet City)	2,368	2	74%	4%	93%	94%	18%
TF North - Calumet City	1,358		85%	6%	98%	93%	14%
TF South – Lansing	1,740		66%	2%	88%	96%	21%
CHSD 218 (Oak Lawn)	5,262	3	100%	5%	66%	87%	28%
AB Shepard HS	1,723		100%	4%	51%	93%	36%
DD Eisenhower HS	1,792		100%	6%	92%	81%	16%
HL Richards HS	1,575		99%	5%	54%	93%	33%
Rich Twp HSD 227 (Matteson)	3,057	3	80%	3%	97%	85%	20%
Rich Central HS	1,046		75%	2%	98%	90%	22%
Rich East HS	999		85%	2%	97%	82%	16%
Rich South HS	960		82%	4%	97%	86%	22%
Bremen CHSD 228 (Midlothian)	5,106	4	40%	3%	68%	88%	31%
Bremen HS- Midlothian	1,425		41%	5%	80%	89%	21%
Hillcrest HS - Country Club Hills	1,110		56%	1%	99%	77%	15%
Oak Forest HS	1,324		29%	4%	39%	93%	42%
Tinley Part HS	1,100		32%	1%	53%	95%	44%
Oak Lawn CHSD 229	1,744	1	39%	5%	35%	91%	38%
Oak Lawn Comm HS	1,744		39%	5%	35%	91%	38%

Appendix 4 - High School data: Suburban Districts and Individual Schools

South Region (continued)	Enrollment	# of Schools	Low-Income	Limited English	Minority	Graduation Rate	Ready for College
Cons HSD 230 (Orland Park)	7,530	3	19%	4%	23%	93%	58%
Amos Alonzo Stagg HS - Palos Hills	2,286		28%	7%	25%	94%	49%
Carl Sandburg HS - Orland Park	3,001		12%	3%	23%	94%	65%
Victor J Andrew HS - Orland Hills	2,137		18%	2%	22%	94%	59%
Evergreen Park CHSD 231	868	1	23%	1%	53%	89%	46%
Evergreen Park HS	855		22%	1%	53%	91%	46%
Homewood-Flossmoor CHSD 233 (Flossmoor)	2,760	1	23%	0.30%	82%	96%	46%
Homewood-Flossmoor HS	2,723		23%	0.00%	81%	97%	46%
South Region Totals	36,989	19	58%	4%	68%	87%	33%

West Region	Enrollment	# of Schools	Low-Income	Limited English	Minority	Graduation Rate	Ready for College
Oak Park-River Forest SD 200	3,301	1	19%	0.40%	46%	95%	93%
Oak Park & River Forest HS	3,294		19%	0.40%	46%	95%	93%
JS Morton HSD 201 (Cicero)	8,190		89%	14%	95%	78%	27%
J Sterling Morton East HS – Cicero	3,456		92%	16%	99%	79%	26%
Sterling Morton West HS – Berwyn	3,518		83%	9%	90%	77%	28%
Lyons Twp HSD 204 La Grange	3,998	1	14%	2%	27%	93%	71%
Lyons Township HS - La Grange	3,980		14%	2%	27%	94%	71%
Riverside-Brookfield SD 208 (Riverside)	1,620	1	20%	3%	45%	95%	63%
Riverside-Brookfield Twp HS – Riverside	1,619		20%	3%	45%	95%	63%
Proviso Twp HSD 209 (Forest Park)	4,428	3	42%	10%	97%	75%	30%
Proviso East HS – Maywood	1,622		63%	13%	98%	64%	10%
Proviso Math and Science Academy - Forest Park	742		39%	0.30%	95%	100%	84%
Proviso West HS – Hillside	1,850		25%	12%	97%	81%	14%
Lemont Twp HSD 210	1,367	1	13%	2%	18%	93%	67%
Lemont Twp HS – Lemont	1,367		13%	2%	18%	93%	67%
Leyden CHSD 212 (Franklin Park)	3,321	2	55%	8%	71%	88%	34%
East Leyden HS - Franklin Park	1,781		53%	12%	60%	88%	39%
West Leyden HS – Northlake	1,513		58%	4%	85%	88%	28%
Argo CHSD 217 (Summit)	1,856	1	42%	8%	62%	86%	31%
Argo Community HS – Summit	1,831		62%	38%	62%	87%	31%
Reavis HSD 220 (Burbank)	1,800	1	50%	10%	35%	90%	31%
Reavis HS – Burbank	1,779		50%	9%	35%	91%	31%
Ridgewood CHSD 232 (Norridge)	847	1	33%	7%	30%	93%	48%
Ridgewood Community HS – Norridge	846		32%	7%	30%	93%	48%
West Region Totals	30,728	31	47%	8%	65%	86%	46%
Suburban Cook County Totals	114,915	71	42%	5%	57%	89%	51%
State Totals			50%	11%	51%	87%	51%

Data Source: 2017 Illinois District Report Card

Appendix 5 - Violent crime rates by city 2013 to 2016

Region	City	2013 Population	2013 Violent Crime	2013 Violent Crime Rate (per 1,000)	2016 Population	2016 Violent Crime	2016 Violent Crime Rate (per 1,000)	Change in Violent Crime Rate
South	Alsip	19,461	42	2.16	19,357	19	0.98	-54.5%
North	Arlington Heights	75,978	42	0.55	76,077	58	0.76	37.9%
North	Barrington	10,356	2	0.19	10,357	3	0.29	50.0%
North	Bartlett	41,733	18	0.43	41,600	32	0.77	78.3%
West	Bellwood	19,155	132	6.89	19,353	103	5.32	-22.8%
West	Berkeley	5,237	13	2.48	5,201	10	1.92	-22.5%
West	Berwyn	56,838	117	2.06	56,305	170	3.02	46.7%
South	Blue Island	23,846	108	4.53	23,637	115	4.87	7.4%
West	Bridgeview	16,541	30	1.81	16,397	48	2.93	61.4%
West	Broadview	7,971	32	4.01	7,914	26	3.29	-18.2%
West	Brookfield	19,050	17	0.89	18,935	15	0.79	-11.2%
North	Buffalo Grove	41,774	8	0.19	41,511	13	0.31	63.5%
West	Burbank	29,183	78	2.67	29,165	70	2.40	-10.2%
South	Burnham	4,239	16	3.77	4,209	12	2.85	-24.5%
West	Burr Ridge	10,737	2	0.19	10,863	2	0.18	-1.2%
South	Calumet City	37,281	192	5.15	37,022	211	5.70	10.7%
South	Chicago Heights	30,456	199	6.53	30,273	175	5.78	-11.5%
South	Chicago Ridge	14,463	22	1.52	14,383	29	2.02	32.6%
West	Cicero	84,204	346	4.11	83,807	264	3.15	-23.3%
South	Country Club Hills	16,954	44	2.60	16,844	74	4.39	69.3%
West	Countryside	5,982	4	0.67	6,015	7	1.16	74.0%
North	Deerfield	18,283	2	0.11	19,176	5	0.26	138.4%
North	Des Plaines	58,975	56	0.95	58,726	45	0.77	-19.3%
South	Dixmoor	3,651	20	5.48	3,414	20	5.86	6.9%
South	Dolton	23,309	166	7.12	23,113	116	5.02	-29.5%
West	East Dundee	2,889	1	0.35	3,273	1	0.31	-11.7%
South	East Hazel Crest	1,557	3	1.93	1,545	4	2.59	34.4%
North	Elgin	110,454	236	2.14	112,886	236	2.09	-2.2%
North	Elk Grove Village	33,414	25	0.75	33,255	25	0.75	0.5%
West	Elmwood Park	24,998	29	1.16	24,829	42	1.69	45.8%
North	Evanston	75,709	189	2.50	75,716	130	1.72	-31.2%
South	Evergreen Park	19,951	28	1.40	19,836	41	2.07	47.3%
South	Flossmoor	9,526	15	1.57	9,479	15	1.58	0.5%
West	Forest Park	14,233	42	2.95	14,113	46	3.26	10.5%
North	Franklin Park	18,417	21	1.14	18,306	27	1.47	29.4%
North	Glenview	45,125	22	0.49	48,008	41	0.85	75.2%
South	Glenwood	9,060	13	1.43	8,996	13	1.45	0.7%
North	Hanover Park	38,499	37	0.96	38,402	39	1.02	5.7%
South	Harvey	25,408	407	16.02	25,361	299	11.79	-26.4%
West	Harwood Heights	8,675	12	1.38	8,690	11	1.27	-8.5%
South	Hazel Crest	14,208	56	3.94	14,119	61	4.32	9.6%
South	Hickory Hills	14,172	10	0.71	14,134	17	1.20	70.5%
West	Hinsdale	17,222	2	0.12	17,790	5	0.28	142.0%
West	Hodgkins	1,896	5	2.64	1,862	7	3.76	42.6%
North	Hoffman Estates	52,422	55	1.05	52,177	55	1.05	0.5%
South	Hometown	4,366	6	1.37	4,340	5	1.15	-16.2%
South	Homewood	19,445	45	2.31	19,379	38	1.96	-15.3%
West	Justice	13,055	10	0.77	13,044	16	1.23	60.1%
West	La Grange	15,718	15	0.95	15,754	14	0.89	-6.9%
West	La Grange Park	13,650	1	0.07	13,612	3	0.22	200.8%
South	Lansing	28,520	109	3.82	28,347	113	3.99	4.3%
West	Lemont	16,460	13	0.79	16,927	6	0.35	-55.1%
North	Lincolnwood	12,675	10	0.79	12,655	20	1.58	100.3%

Region	City	2013 Population	2013 Violent Crime	2013 Violent Crime Rate (per 1,000)	2016 Population	2016 Violent Crime	2016 Violent Crime Rate (per 1,000)	Change in Violent Crime Rate
West	Lyons	10,781	15	1.39	10,719	13	1.21	-12.8%
South	Matteson	19,188	73	3.80	19,226	71	3.69	-2.9%
West	Maywood	24,184	207	8.56	23,994	165	6.88	-19.7%
West	Melrose Park	25,559	43	1.68	25,369	51	2.01	19.5%
South	Midlothian	14,918	40	2.68	14,850	37	2.49	-7.1%
North	Morton Grove	23,516	31	1.32	23,478	11	0.47	-64.5%
North	Mount Prospect	54,600	21	0.38	54,839	26	0.47	23.3%
North	Niles	30,008	35	1.17	29,886	29	0.97	-16.8%
North	Norridge	14,676	19	1.29	14,629	13	0.89	-31.4%
West	North Riverside	6,698	22	3.28	6,663	15	2.25	-31.5%
North	Northbrook	33,567	8	0.24	33,746	11	0.33	36.8%
West	Northlake	12,382	10	0.81	12,308	16	1.30	61.0%
West	Oak Brook	8,022	4	0.50	8,130	10	1.23	146.7%
South	Oak Forest	28,211	37	1.31	28,088	42	1.50	14.0%
South	Oak Lawn	57,083	81	1.42	56,791	79	1.39	-2.0%
West	Oak Park	52,051	126	2.42	52,365	108	2.06	-14.8%
South	Olympia Fields	5,046	3	0.59	5,031	4	0.80	33.7%
South	Orland Park	57,578	17	0.30	59,009	25	0.42	43.5%
North	Palatine	69,317	33	0.48	69,447	37	0.53	11.9%
South	Palos Heights	12,611	6	0.48	12,549	2	0.16	-66.5%
South	Palos Hills	17,646	13	0.74	17,578	16	0.91	23.6%
South	Park Forest	22,052	94	4.26	21,947	75	3.42	-19.8%
North	Park Ridge	37,788	15	0.40	37,805	12	0.32	-20.0%
South	Phoenix	1,976	10	5.06	1,956	14	7.16	41.4%
South	Posen	6,028	17	2.82	5,992	14	2.34	-17.2%
North	Prospect Heights	16,399	27	1.65	16,410	19	1.16	-29.7%
South	Richton Park	13,768	42	3.05	13,702	58	4.23	38.8%
West	River Forest	11,229	15	1.34	11,203	17	1.52	13.6%
West	River Grove	10,287	5	0.49	10,216	11	1.08	121.5%
South	Riverdale	13,625	183	13.43	13,640	156	11.44	-14.8%
West	Riverside	8,908	15	1.68	8,826	13	1.47	-12.5%
South	Robbins	5,438	39	7.17	5,216	37	7.09	-1.1%
North	Rolling Meadows	24,283	23	0.95	24,205	16	0.66	-30.2%
North	Roselle	23,047	10	0.43	23,037	18	0.78	80.1%
West	Rosemont	4,238	15	3.54	4,206	25	5.94	67.9%
South	Sauk Village	10,574	72	6.81	10,489	54	5.15	-24.4%
North	Schaumburg	74,940	71	0.95	74,774	74	0.99	4.5%
West	Schiller Park	11,876	9	0.76	11,807	19	1.61	112.3%
North	Skokie	65,155	157	2.41	64,819	158	2.44	1.2%
South	South Chicago Heights	4,162	12	2.88	4,137	19	4.59	59.3%
South	South Holland	22,178	55	2.48	22,042	83	3.77	51.8%
South	Steger	9,595	32	3.34	9,502	20	2.10	-36.9%
West	Stickney	6,826	8	1.17	6,785	6	0.88	-24.5%
North	Streamwood	40,340	41	1.02	40,451	50	1.24	21.6%
West	Summit	11,579	40	3.45	11,457	38	3.32	-4.0%
South	Thornton	2,347	1	0.43	2,513	3	1.19	180.2%
South	Tinley Park	57,270	46	0.80	57,213	48	0.84	4.5%
West	Westchester	16,812	14	0.83	16,729	23	1.37	65.1%
North	Wheeling	38,027	38	1.00	38,158	47	1.23	23.3%
West	Willow Springs	5,711	4	0.70	5,701	3	0.53	-24.9%
North	Winnetka	12,425	7	0.56	12,526	5	0.40	-29.1%
South	Worth	10,859	8	0.74	10,781	24	2.23	202.2%
	State of Illinois			4.03			4.36	8.2%

North Region	1,191,902	1,259	1.06	1,197,062	1,255	1.05	-0.7%
South Region	712,026	2,382	3.35	710,040	2,258	3.18	-4.9%
West Region	610,837	1,453	2.38	610,327	1,399	2.29	-3.6%
Total	2,514,765	5,094	2.03	2,517,429	4,912	1.95	-3.6%



**ILLINOIS COMMUNITY ACTION AGENCIES
Community Resident Needs Assessment**



**Illinois Department of
Commerce &
Economic Opportunity**
Community Services
Block Grant

CEDA, along with all other community action agencies in Illinois, is conducting a study of the needs individuals and families may be experiencing in their lives. Results from the study will be considered by the community action agencies for planning, developing, and delivering agency programs, services, and activities.

INSTRUCTIONS: Please answer each question by checking the appropriate box (or boxes) or providing a written response. After completing the survey, please return it where you received it.

All surveys will be kept confidential. Thank you for participating.

1. **What is your household's zip code?** _____
2. **What is your age?** _____
3. **Gender?** ☐ Male ☐ Female ☐ Other
4. **Household Type?** ☐ Live Alone ☐ Single Parent ☐ 2+ Adults with Children ☐ 2+ Adults NO Children
5. **EMPLOYMENT: Which employment needs could you use help with? (select all that apply)**
 - ☐ Getting training for the job that I want
 - ☐ Getting an education for the job that I want
 - ☐ Finding a permanent full-time job that will support me and/or my family
 - ☐ Knowing what jobs are available
 - ☐ Learning how to write a resume; fill out applications; and/or interview for a job
 - ☐ Knowing how to be professional in a work environment
 - ☐ Learning computer skills to apply for jobs
 - ☐ Getting appropriate clothing for my job
 - ☐ Getting equipment (e.g. tools) for my job
 - ☐ Other/comment _____
6. **EDUCATION: Which education needs could you or a family member use help with? (select all that apply)**
 - ☐ Getting a high school diploma or GED/HSED
 - ☐ Getting a two-year college degree
 - ☐ Getting a four-year college or university degree
 - ☐ Getting a technical or vocational credential
 - ☐ Learning how to use a computer
 - ☐ Improving communication or language skills
 - ☐ Learning English (as a second language)
 - ☐ Getting financial assistance to complete my education
 - ☐ Completing college aid forms (including FAFSA forms)
 - ☐ Other/comment _____
7. **FINANCIAL AND LEGAL ISSUES: Which financial and/or legal needs could you or your family use help with? (select all that apply)**
 - ☐ Budgeting and managing money
 - ☐ Opening a checking or savings account
 - ☐ Filling out tax forms
 - ☐ Help building my credit
 - ☐ Problems with a credit card or loan company
 - ☐ Problems with utility or phone company
 - ☐ Solving problems with payday loans
 - ☐ Bank foreclosure/bankruptcy/repossession problems
 - ☐ Divorce or child custody problems
 - ☐ Child support problems
 - ☐ Domestic violence or restraining order problems
 - ☐ Legal help with deportation or immigration issues
 - ☐ Legal help when denied services/benefits
 - ☐ Other/comment _____

8. **HOUSING: Which housing needs could you or your family use help with?** *(select all that apply)*

- ☐ Finding affordable housing that fits my family's needs
- ☐ Help paying a down payment or closing costs to buy a home
- ☐ Qualifying for a loan to buy a home
- ☐ Home ownership education
- ☐ Renter/tenant rights and responsibilities education
- ☐ Learning skills for basic home repair and maintenance
- ☐ Help paying rent payments or rent deposits
- ☐ Help paying for major home repairs and maintenance
- ☐ Making my home more energy efficient
- ☐ Making changes to my home for a person with disabilities
- ☐ Getting emergency shelter
- ☐ Other/comment _____

9. **FOOD AND NUTRITION: Which food and nutrition needs could you or your family use help with?** *(select all that apply)*

- ☐ Food from food pantries, food banks, or food shelves
- ☐ Having enough food at home
- ☐ How to shop and cook for healthy eating
- ☐ How to stretch my food dollar
- ☐ Being able to afford healthy food
- ☐ Getting meals delivered to my home
- ☐ Enrolling in SNAP (food stamps)
- ☐ How to model healthy eating for my children
- ☐ Nutritious foods during pregnancy
- ☐ Breastfeeding education and assistance
- ☐ Other/comment _____

10. **Do you have children (under the age of 18) living with you?** ☐ YES ☐ NO *(If NO, skip questions 11 and 12)*

11. **CHILD CARE AND CHILD DEVELOPMENT: If you have children (under the age of 18) living with you, which child care and/or child development needs could you or your family use help with?** *(select all that apply)*

- ☐ Child care in a convenient location
- ☐ Quality licensed child care
- ☐ Affordable child care
- ☐ Child care for babies
- ☐ Child care for toddlers
- ☐ Child care for preschoolers
- ☐ Child care for children with special needs
- ☐ Weekend, evening or nighttime child care
- ☐ Quality preschool to get my child ready for Kindergarten
- ☐ A before/after school program
- ☐ Help paying for child care costs
- ☐ Help paying for school or activity supplies and fees
- ☐ Other/comment _____

12. **PARENTING AND FAMILY SUPPORT: If you have children (under the age of 18) living with you, which parenting and/or family support needs could you or your family use help with?** *(select all that apply)*

- ☐ Disciplining my children more effectively
- ☐ Communicating and dealing with my teenage children
- ☐ Dealing with my children who have displayed bullying or violent behavior
- ☐ Dealing with others bullying or violent behavior toward my children
- ☐ Talking to my children about drugs and alcohol
- ☐ Talking to my children about sex, AIDS, STDs, etc.
- ☐ Helping my children cope with stress, anger, depression, or emotional issues
- ☐ Setting goals and planning for my family
- ☐ Communicating better with my children's care provider or teachers
- ☐ Other/comment _____

13. **TRANSPORTATION: Which transportation needs could you or your family use help with?** *(select all that apply)*

- ☐ Access to public transportation
- ☐ Transportation for work, school, or errands
- ☐ Transportation for medical appointments
- ☐ Financial assistance to buy a dependable car
- ☐ Help paying for car repairs
- ☐ Help paying for auto insurance
- ☐ Help paying for auto registration or license fees
- ☐ Getting a driver's license
- ☐ Dependable Handicapped accessible transportation
- ☐ Other/comment _____

14. **HEALTH: Which health needs could you or a family member use help with?** *(select all that apply)*

- ☐ Affordable health insurance
- ☐ Affordable dental insurance
- ☐ Having health care available in my community
- ☐ Having dental care available in my community
- ☐ Knowing what healthcare benefits I qualify for
- ☐ Finding a doctor who takes CountyCare or Medicaid
- ☐ Finding a dentist who takes CountyCare or Medicaid
- ☐ Help paying for regular medical checkups
- ☐ Help paying for regular dental checkups
- ☐ Help paying for medicine and prescriptions
- ☐ Help paying for items such as glasses, hearing aids, wheelchairs, etc.
- ☐ Help paying for extended care or nursing home
- ☐ Help with family planning or birth control
- ☐ Good medical care before my baby is born
- ☐ Check-ups and physicals and immunizations for my children
- ☐ Treatment for a drug or alcohol problem or mental health problem
- ☐ Dealing with stress, depression, anxiety
- ☐ Other/comment _____

15. **BASIC NEEDS: Which basic needs could you or your family use help with?** *(select all that apply)*

- ☐ Basic furniture, appliances, or house wares
- ☐ Personal care items such as diapers, soap, toilet paper, etc.
- ☐ Clothing, shoes and coats
- ☐ Yard work or snow removal
- ☐ House work or laundry
- ☐ Managing medications
- ☐ Having a reliable phone
- ☐ Internet access
- ☐ Help paying utility bills (heating, electric, and/or water)
- ☐ Help with replacing documents such as birth certificate, Social Security card, or ID
- ☐ Other/comment _____

16. **Are there any problems or needs that you or your family faced within the past year that you could not get help with?**

- ☐ YES ☐ NO If YES, please list those problems or needs:

17. **How do you find out about various programs and opportunities for assistance?**

18. **What are your sources of Household income?** *(select all that apply)*

- ☐ No income ☐ Employment/Work ☐ TANF ☐ Social Security ☐ SSI ☐ Disability/SSDI
☐ Child support/alimony ☐ General Assistance ☐ VA ☐ Unemployment ☐ Self-employed ☐ Pension
☐ Other _____

19. **Compared to last year, do you now have** ☐ More Income ☐ Less Income ☐ the Same Income

20. **What things about your neighborhood do you REALLY LIKE?**

21. **What is the ONE thing you would like to see IMPROVED in your neighborhood?**

22. **If you know family with a member who is currently incarcerated, do you think they need help with... ?** *(select all that apply)*

- ☐ Transportation assistance ☐ Child care assistance ☐ Job skills training ☐ Medical bill assistance
☐ Mentor or after school programs for children ☐ Financial assistance ☐ Stress relief
☐ Don't know any ☐ Other _____

23. **If you know someone who is re-entering society after incarceration, do you think they need help with... ?** *(select all that apply)*

- ☐ Finding job opportunities ☐ Finding affordable housing ☐ Qualifying for benefits ☐ Financial assistance
☐ Drug/alcohol program ☐ Job skills training ☐ Counseling or Mental health ☐ Don't know any

24. **When you think about your adult family, friends and neighbors, how many of them might say something like "My money always runs out before the end of the month!" or "Where am I going to find money to pay for that??"**
(Select one)

- ☐ Almost none (0 to 9%) ☐ Some (10-32%) ☐ Quite a few (33-66%) ☐ Most (67- 90%) ☐ Almost everyone (90- 100%)

25. **When you think about your family, friends and neighbors, how many of them may have difficulties finding or buying enough quality food to provide at least three meals per day?** Select one:

- ☐ Almost none (0 to 9%) ☐ Some (10-32%) ☐ Quite a few (33-66%) ☐ Most (67- 90%) ☐ Almost everyone (90- 100%)

26. **What kinds of problems, in your family or neighborhood, worry you the most?**

27. **If given the opportunity, would you be willing to serve on a local board or committee that represents and makes decisions for families with low-incomes?** ☐ YES ☐ NO ☐ Unsure

28. **If YES, please provide your name, phone number, and email address:**

FIRST NAME: _____ LAST NAME: _____

PHONE NUMBER (999-999-9999): _____ RECEIVE TEXT MESSAGES? ☐ YES ☐ NO

EMAIL ADDRESS: _____

29. **CEDA CUSTOMERS. Did your household receive any services from CEDA in the past year?** ☐ YES ☐ NO

If you answered "YES" Please continue to # 30

If you answer "NO", you have finished! Thank you for completing this survey!

CEDA CUSTOMERS

30. Which services did you receive? (Select all that apply)

- | | | |
|--|--|---|
| <input type="checkbox"/> Auto repair assistance | <input type="checkbox"/> Family case management | <input type="checkbox"/> Utility assistance |
| <input type="checkbox"/> Breastfeeding education/support | <input type="checkbox"/> Housing counseling | <input type="checkbox"/> Weatherization |
| <input type="checkbox"/> Dental or vision assistance | <input type="checkbox"/> Rent assistance | <input type="checkbox"/> WIC |
| <input type="checkbox"/> Emergency furnace | <input type="checkbox"/> Scholarship (for school or trade) | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Employment services | <input type="checkbox"/> Veteran's housing | |

31. How did you learn about CEDA? (Select all that apply)

- | | | | |
|--|--|---|--|
| <input type="checkbox"/> Family or friend | <input type="checkbox"/> I'm a current or former CEDA customer | <input type="checkbox"/> Healthcare provider | <input type="checkbox"/> A government agency |
| <input type="checkbox"/> Other social service agency | <input type="checkbox"/> Brochure or flyer | <input type="checkbox"/> Websites/Internet | <input type="checkbox"/> Newspaper |
| <input type="checkbox"/> A mailing | <input type="checkbox"/> Television or Radio | <input type="checkbox"/> Social media (Facebook, Twitter, etc.) | <input type="checkbox"/> Local Church |
| <input type="checkbox"/> Other _____ | | | |

32. What time of day would you prefer to come to one of our offices for assistance? Select one:

- ☐ Weekday hours of 8:30 am – 5:00 pm
- ☐ Weekday evening hours from 5:00 pm - 7:00 pm
- ☐ Saturday hours from 9:00 am - 12:00 pm
- ☐ I am not able to come to any of your locations

Circle the number from 1 to 5 to indicate if you agree or disagree with the following statements:

	<u>Strongly Agree</u>	<u>Agree</u>	<u>Neutral</u>	<u>Disagree</u>	<u>Strongly Disagree</u>
33. The agency location/office was convenient, accessible and welcoming.	5	4	3	2	1
34. I was helped in a timely manner.	5	4	3	2	1
35. I was treated with respect.	5	4	3	2	1
36. The staff was friendly and helpful.	5	4	3	2	1
37. I got the information and/or services I needed.	5	4	3	2	1
38. I was informed about other CEDA services or community services.	5	4	3	2	1
39. The services I received made a significant difference for me.	5	4	3	2	1
40. I would recommend CEDA to family and friends.	5	4	3	2	1

41. What is one thing you would change about the services you received from CEDA?

***** THANK YOU FOR YOUR PARTICIPATION *****

STAKEHOLDER SURVEY



ILLINOIS COMMUNITY ACTION AGENCIES Needs Assessment Survey (Community Stakeholders)



Illinois Department of
Commerce &
Economic Opportunity
Community Services
Block Grant

CEDA, along with all other Illinois Community Action Agencies, are conducting a study of the needs of low-income people. Results from the study will be considered by Illinois's community action agencies for planning, developing, and delivering agency activities, services, and initiatives.

INSTRUCTIONS: Please answer each question by checking the appropriate box or boxes. If a question does not apply to you, please leave it blank.

"Community" is defined as the neighborhood and/or city in which your customers/constituents live.

1. What county do you do business in? _____
2. What subsection of Cook County do you primarily do business in?
☐ North/Northwest Suburbs ☐ West/Southwest Suburbs ☐ South/Far South suburbs ☐ Chicago ☐ Not in Cook Co.
3. What community stakeholder group do you belong to? select the one that best describes your group:

<input type="checkbox"/> County government	<input type="checkbox"/> Health care provider	<input type="checkbox"/> Police
<input type="checkbox"/> City government	<input type="checkbox"/> Faith based	<input type="checkbox"/> Judicial
<input type="checkbox"/> Township government	<input type="checkbox"/> Service organization	<input type="checkbox"/> Private business
<input type="checkbox"/> Board of Supervisors	<input type="checkbox"/> Public/private housing	<input type="checkbox"/> Other _____
<input type="checkbox"/> Educational institution	<input type="checkbox"/> Neighborhood association	
4. Are there full-time living wage (\$15 per hour or higher) employment opportunities available in your community?
☐ There are not any opportunities ☐ There are few opportunities
☐ There are a sufficient number of opportunities ☐ There are many opportunities ☐ unsure
5. Why do you believe people have problems getting or keeping a full-time living wage job? select all that apply:

<input type="checkbox"/> jobs are not available	<input type="checkbox"/> physical or mental disabilities	<input type="checkbox"/> need better communication, people/customer job skills	
<input type="checkbox"/> language barriers	<input type="checkbox"/> need better technical job skills	<input type="checkbox"/> health issues	<input type="checkbox"/> criminal record
<input type="checkbox"/> lack of education	<input type="checkbox"/> transportation	<input type="checkbox"/> substance abuse issues	<input type="checkbox"/> need child care
<input type="checkbox"/> other _____			
6. Are child care programs with traditional hours (during the day, Monday through Friday) for low-income families available in your community?

<input type="checkbox"/> There are <u>not any</u> available	<input type="checkbox"/> There are <u>few</u> available	<input type="checkbox"/> There are a <u>sufficient</u> number available
<input type="checkbox"/> There are <u>many</u> available	<input type="checkbox"/> unsure	
7. Are child care programs with non-traditional hours (evenings, nights, and weekends) for low-income families available in your community?

<input type="checkbox"/> There are <u>not any</u> available	<input type="checkbox"/> There are <u>few</u> available	<input type="checkbox"/> There are a <u>sufficient</u> number available
<input type="checkbox"/> There are <u>many</u> available	<input type="checkbox"/> unsure	
8. Are pre-school programs (including Head Start programs) for low-income families available in your community?

<input type="checkbox"/> There are <u>not any</u> available	<input type="checkbox"/> There are <u>few</u> available	<input type="checkbox"/> There are a <u>sufficient</u> number available
<input type="checkbox"/> There are <u>many</u> available	<input type="checkbox"/> unsure	
9. Are affordable child and youth (ages 5 to 17) activities or after school programs available in your community?

<input type="checkbox"/> There are <u>not any</u> available	<input type="checkbox"/> There are <u>few</u> available	<input type="checkbox"/> There are a <u>sufficient</u> number available
<input type="checkbox"/> There are <u>many</u> available	<input type="checkbox"/> unsure	

10. In your community, in which areas do you believe youth (ages 12 to 17) need information, education, guidance, and/or assistance? select all that apply:
- | | | | |
|---|---|--|---|
| <input type="checkbox"/> after school supervision | <input type="checkbox"/> school attendance | <input type="checkbox"/> birth control | <input type="checkbox"/> affordable school/community activities |
| <input type="checkbox"/> learning disabilities | <input type="checkbox"/> behavior disorders | <input type="checkbox"/> tutoring | <input type="checkbox"/> mentoring/leadership/volunteering |
| <input type="checkbox"/> finding employment | <input type="checkbox"/> gang participation | <input type="checkbox"/> obesity | <input type="checkbox"/> sexually transmitted diseases |
| <input type="checkbox"/> substance abuse/tobacco | <input type="checkbox"/> teen parenting | <input type="checkbox"/> mental health | <input type="checkbox"/> physical health and dental issues |
| <input type="checkbox"/> other _____ | | | |
11. Do you believe the schools in your community meet the educational needs of the children they serve?
- ☐ Not at all ☐ In a few cases ☐ In some cases ☐ In most cases ☐ in almost all cases ☐ unsure
12. Are there adequate levels of non-medical emergency services (fire and safety, disaster, etc.) available in your community?
- ☐ YES ☐ NO ☐ unsure
13. Are there a sufficient number of emergency shelters available in your community? ☐ YES ☐ NO ☐ unsure
14. Are there adequate levels of medical services available for low-income people in your community? ☐ YES ☐ NO ☐ unsure
15. Are there adequate levels of dental services available for low-income people in your community? ☐ YES ☐ NO ☐ unsure
16. Are there adequate levels of wellness (nutrition, exercise, etc.) programs available for low-income people in your community?
- ☐ YES ☐ NO ☐ unsure
17. Are there adequate levels of public transportation options (cabs, taxis, buses, trolleys, etc.) available in your community?
- ☐ YES ☐ NO ☐ unsure
18. Are the homes in your community in good repair?
- ☐ Almost none are ☐ Few are ☐ Some are ☐ Most are ☐ Almost all are ☐ unsure
19. Which of the following issues do you believe are the greatest challenges low-income families and individuals are currently facing? select all that apply:
- | | | | | |
|--|---|--|---|--|
| <input type="checkbox"/> education | <input type="checkbox"/> child care | <input type="checkbox"/> living wage employment | <input type="checkbox"/> mental health services | <input type="checkbox"/> child support |
| <input type="checkbox"/> job training | <input type="checkbox"/> teen pregnancy | <input type="checkbox"/> family/child abuse | <input type="checkbox"/> medical care access | <input type="checkbox"/> other: _____ |
| <input type="checkbox"/> housing | <input type="checkbox"/> substance abuse | <input type="checkbox"/> language barriers | <input type="checkbox"/> dental care access | _____ |
| <input type="checkbox"/> budgeting | <input type="checkbox"/> transportation | <input type="checkbox"/> healthy food selection | <input type="checkbox"/> health care costs | |
| <input type="checkbox"/> parenting | <input type="checkbox"/> family violence | <input type="checkbox"/> special needs children | <input type="checkbox"/> credit card debt | |
| <input type="checkbox"/> chronic illness | <input type="checkbox"/> energy/utility costs | <input type="checkbox"/> financial literacy/planning | <input type="checkbox"/> legal issues/services | |
20. Which of the following areas do you believe low-income families and individuals need assistance with in order to achieve or maintain self-sufficiency? select all that apply:
- | | | | |
|---------------------------------------|--|--|---|
| <input type="checkbox"/> employment | <input type="checkbox"/> mental health | <input type="checkbox"/> substance abuse treatment | <input type="checkbox"/> medical care |
| <input type="checkbox"/> job training | <input type="checkbox"/> literacy | <input type="checkbox"/> financial literacy/planning | <input type="checkbox"/> family/child abuse |
| <input type="checkbox"/> housing | <input type="checkbox"/> transportation | <input type="checkbox"/> energy/utility costs | <input type="checkbox"/> language barriers |
| <input type="checkbox"/> child care | <input type="checkbox"/> legal issues/services | <input type="checkbox"/> family planning | <input type="checkbox"/> other: _____ |
21. Which of the following areas do you believe the elderly (seniors) in your community need assistance with in order to remain in their home? select all that apply:
- | | | | |
|---|---|---|---|
| <input type="checkbox"/> housework | <input type="checkbox"/> yard work/snow removal | <input type="checkbox"/> home repairs | <input type="checkbox"/> energy/utility costs |
| <input type="checkbox"/> managing medications | <input type="checkbox"/> grocery shopping | <input type="checkbox"/> preparing meals | <input type="checkbox"/> laundry |
| <input type="checkbox"/> financial assistance | <input type="checkbox"/> tax preparation/legal issues | <input type="checkbox"/> access to transportation | <input type="checkbox"/> none apply |

22. Of the following, which of these do you believe low-income families and individuals need information, education, guidance, and/or assistance:

- | | | | |
|---|------------------------------|-----------------------------|---------------------------------|
| checking and savings accounts..... | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> unsure |
| credit card debt..... | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> unsure |
| credit repair..... | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> unsure |
| payday loans..... | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> unsure |
| car <u>title</u> loans (not a car purchase loan)..... | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> unsure |
| budgeting or money management issues | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> unsure |
| filing tax returns (Earned Income Tax Credit) | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> unsure |
| obtaining loans | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> unsure |
| property tax exemptions..... | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> unsure |
| rent reimbursement claims..... | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> unsure |
| home energy/utility cost issues | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> unsure |
| landlord/tenant issues | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> unsure |

On a scale of 1 to 5 (1=poor/poorly, 3=fine/adequate, and 5=excellent), please rate the following:

23. How would you rate your relationship with the community action agency in your community?

- ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ no relationship

24. How well is the community action agency in your community meeting the needs of low-income families and individuals? ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ unsure

25. What do you believe causes poverty? _____

26. What community improvement initiative would you like your community to address? _____

27. If you had \$1,000,000 to solve a community issue, what would you solve? _____

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STAKEHOLDER SURVEY



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☐ There are not any opportunities ☐ There are few opportunities
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5. Why do you believe people have problems getting or keeping a full-time living wage job? select all that apply:

<input type="checkbox"/> jobs are not available	<input type="checkbox"/> physical or mental disabilities	<input type="checkbox"/> need better communication, people/customer job skills	
<input type="checkbox"/> language barriers	<input type="checkbox"/> need better technical job skills	<input type="checkbox"/> health issues	<input type="checkbox"/> criminal record
<input type="checkbox"/> lack of education	<input type="checkbox"/> transportation	<input type="checkbox"/> substance abuse issues	<input type="checkbox"/> need child care
<input type="checkbox"/> other _____			
6. Are child care programs with traditional hours (during the day, Monday through Friday) for low-income families available in your community?

<input type="checkbox"/> There are <u>not any</u> available	<input type="checkbox"/> There are <u>few</u> available	<input type="checkbox"/> There are a <u>sufficient</u> number available
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7. Are child care programs with non-traditional hours (evenings, nights, and weekends) for low-income families available in your community?

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10. In your community, in which areas do you believe youth (ages 12 to 17) need information, education, guidance, and/or assistance? select all that apply:
- | | | | |
|---|---|--|---|
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| <input type="checkbox"/> learning disabilities | <input type="checkbox"/> behavior disorders | <input type="checkbox"/> tutoring | <input type="checkbox"/> mentoring/leadership/volunteering |
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11. Do you believe the schools in your community meet the educational needs of the children they serve?
- ☐ Not at all ☐ In a few cases ☐ In some cases ☐ In most cases ☐ in almost all cases ☐ unsure
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19. Which of the following issues do you believe are the greatest challenges low-income families and individuals are currently facing? select all that apply:
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|--|---|--|---|--|
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| <input type="checkbox"/> job training | <input type="checkbox"/> teen pregnancy | <input type="checkbox"/> family/child abuse | <input type="checkbox"/> medical care access | <input type="checkbox"/> other: _____ |
| <input type="checkbox"/> housing | <input type="checkbox"/> substance abuse | <input type="checkbox"/> language barriers | <input type="checkbox"/> dental care access | _____ |
| <input type="checkbox"/> budgeting | <input type="checkbox"/> transportation | <input type="checkbox"/> healthy food selection | <input type="checkbox"/> health care costs | |
| <input type="checkbox"/> parenting | <input type="checkbox"/> family violence | <input type="checkbox"/> special needs children | <input type="checkbox"/> credit card debt | |
| <input type="checkbox"/> chronic illness | <input type="checkbox"/> energy/utility costs | <input type="checkbox"/> financial literacy/planning | <input type="checkbox"/> legal issues/services | |
20. Which of the following areas do you believe low-income families and individuals need assistance with in order to achieve or maintain self-sufficiency? select all that apply:
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|---------------------------------------|--|--|---|
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| <input type="checkbox"/> job training | <input type="checkbox"/> literacy | <input type="checkbox"/> financial literacy/planning | <input type="checkbox"/> family/child abuse |
| <input type="checkbox"/> housing | <input type="checkbox"/> transportation | <input type="checkbox"/> energy/utility costs | <input type="checkbox"/> language barriers |
| <input type="checkbox"/> child care | <input type="checkbox"/> legal issues/services | <input type="checkbox"/> family planning | <input type="checkbox"/> other: _____ |
21. Which of the following areas do you believe the elderly (seniors) in your community need assistance with in order to remain in their home? select all that apply:
- | | | | |
|---|---|---|---|
| <input type="checkbox"/> housework | <input type="checkbox"/> yard work/snow removal | <input type="checkbox"/> home repairs | <input type="checkbox"/> energy/utility costs |
| <input type="checkbox"/> managing medications | <input type="checkbox"/> grocery shopping | <input type="checkbox"/> preparing meals | <input type="checkbox"/> laundry |
| <input type="checkbox"/> financial assistance | <input type="checkbox"/> tax preparation/legal issues | <input type="checkbox"/> access to transportation | <input type="checkbox"/> none apply |

22. Of the following, which of these do you believe low-income families and individuals need information, education, guidance, and/or assistance:

- | | | | |
|---|------------------------------|-----------------------------|---------------------------------|
| checking and savings accounts..... | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> unsure |
| credit card debt..... | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> unsure |
| credit repair..... | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> unsure |
| payday loans..... | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> unsure |
| car <u>title</u> loans (not a car purchase loan)..... | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> unsure |
| budgeting or money management issues | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> unsure |
| filing tax returns (Earned Income Tax Credit) | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> unsure |
| obtaining loans | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> unsure |
| property tax exemptions..... | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> unsure |
| rent reimbursement claims..... | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> unsure |
| home energy/utility cost issues | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> unsure |
| landlord/tenant issues | <input type="checkbox"/> YES | <input type="checkbox"/> NO | <input type="checkbox"/> unsure |

On a scale of 1 to 5 (1=poor/poorly, 3=fine/adequate, and 5=excellent), please rate the following:

23. How would you rate your relationship with the community action agency in your community?

- ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ no relationship

24. How well is the community action agency in your community meeting the needs of low-income families and individuals? ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ unsure

25. What do you believe causes poverty? _____

26. What community improvement initiative would you like your community to address? _____

27. If you had \$1,000,000 to solve a community issue, what would you solve? _____

*** **THANK YOU FOR YOUR PARTICIPATION** ***