

# Getting By & Getting Ahead: *The 2009 Illinois Self-Sufficiency Standard*

What Illinois families need to make ends meet and  
how to help them get there

Social IMPACT Research Center

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SOCIAL **IMPACT** RESEARCH CENTER  
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## ACKNOWLEDGEMENTS

The Social IMPACT Research Center's Illinois Self-Sufficiency Project and this report are based on the 2009 Illinois Self-Sufficiency Standard, which was prepared through the cooperative efforts of the Social IMPACT Research Center and the University of Washington, Center for Women's Welfare.

The Self-Sufficiency Standard was developed by Dr. Diana Pearce while she was the Director of the Women and Poverty Project at Wider Opportunities for Women (WOW). WOW established the national Family Economic Self-Sufficiency (FESS) Project in 1996. In partnership with the Ms. Foundation for Women, the Corporation for Enterprise Development, and the National Economic Development and Law Center, WOW designed the FESS Project to put tools and resources in the hands of state-level policymakers, business leaders, advocates, and service providers to help move low-income, working families forward on the path to economic self-sufficiency.

Through a partnership between WOW and the Center for Women's Welfare at the University of Washington, the Self-Sufficiency Standard has now been calculated in 37 states, New York City, and the District of Columbia. Over 2,500 community- and state-based organizations and agencies, representing a broad range of sectors, are connected through the FESS Project network. In twelve years, the FESS Project has revolutionized the way policies and programs for low-income workers are structured and what it means to be in need in the United States. For more information about the FESS Project, visit [www.wowonline.org/ourprograms/fess](http://www.wowonline.org/ourprograms/fess)

The Self-Sufficiency Standard for Illinois 2009

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## REPORT INFORMATION

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**This report and other related resources can be downloaded from [www.ilselvesufficiency.org](http://www.ilselvesufficiency.org)**

# Executive summary

In these uncertain times, important questions arise...

- What are the economic challenges facing Illinois families today?
- How are Illinois families faring and meeting their basic needs?
- How much income is needed to ensure Illinois families can reach self-sufficiency?
- What strategies can be implemented to help Illinois families both get by and get ahead?

This report utilizes the 2009 Illinois Self-Sufficiency Standard to help answer these questions. The Self-Sufficiency Standard calculates a very basic, modest budget that helps us better understand the cost of living in each Illinois county for a variety of different family types—from single adults all the way up to two adults with children of various ages and dependent adults in the household. It illustrates how much income families need to make ends meet, with no public or private assistance.

The Self-Sufficiency Standard is a useful and valuable tool...

- The Self-Sufficiency Standard illustrates that many more families in Illinois are falling short of economic stability than the traditional measure of hardship—the federal poverty line—suggests.
- The Self-Sufficiency Standard helps us think more broadly about a spectrum of solutions to economic security, from helping families escape poverty to crafting opportunities for families to build assets.
- The Standard can be used to show that even for a family living right at self-sufficiency, financial security is precarious illustrating the importance of having savings to fall back on in hard times and to get ahead in the future.
- It allows us to see how critically important income supports are in bridging the gap between the low wages many jobs pay and what it actually takes to meet basic needs.
- The Standard provides useful benchmarks on wage levels for leaders seeking to strengthen their communities by attracting new businesses with jobs that pay family-supporting wages.
- It offers a yardstick for income adequacy progress for those looking to move up the career ladder through education and training.

In Illinois it takes an annual income of \$49,030 for a single parent with a preschooler and a school-age child to meet their basic needs without assistance. An estimated **1 million Illinois households** (non-senior headed) fall below the Self-Sufficiency Standard, with **652,000 households** falling between the poverty line and the Self-Sufficiency Standard.

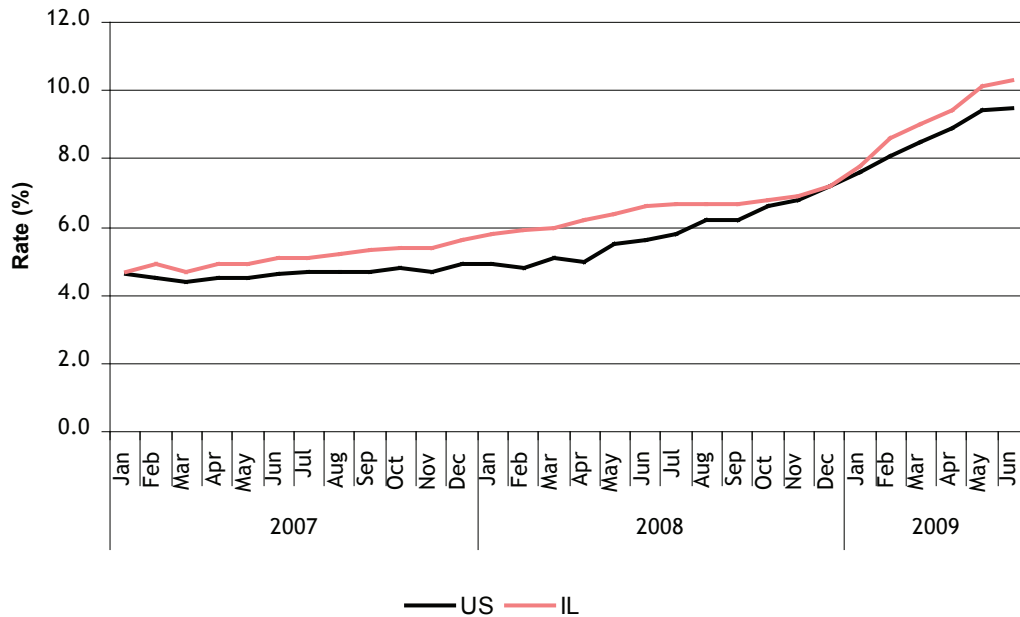
This report illustrates that the struggles facing many Illinois families did not begin with the current economic crisis. Over the last few decades wages have stagnated and incomes have declined, while the cost of basic goods has skyrocketed. Consequently, Illinoisans are under tremendous pressure to provide for their families - they have fewer resources available to pay for more.

The report concludes by discussing strategies to help families get by and get ahead and also discusses how advocates, business leaders, policymakers, and service providers can use the Standard as they educate, advocate, and plan in their communities.

# Fewer jobs, lower wages

The struggles facing many Illinois families today did not begin with the current economic crisis. Economic security has been steadily eroding throughout the last few decades. Not only are more people than ever before without jobs, but over the long term the economy has shifted leaving fewer good-paying, family-supporting job opportunities available in the first place.

**Unemployment Rate, 2007-2009**



Social IMPACT Research Center's analysis of U.S. Bureau of Labor Statistics, Local Area Unemployment Statistics. Seasonally adjusted.

In 1990, 20.4% of Illinois workers were employed in high-paying manufacturing jobs. By 2008, only 13.1% were employed in manufacturing. In contrast, lower-paying service-providing jobs in education and health, leisure and hospitality, and other services have grown, employing 30.9% of the state workforce in 2008, up from 25.3% in 1990.

(Center for Tax and Budget Accountability, & Northern Illinois University. (2007). *The state of working Illinois*. Chicago & DeKalb, IL: Author.)

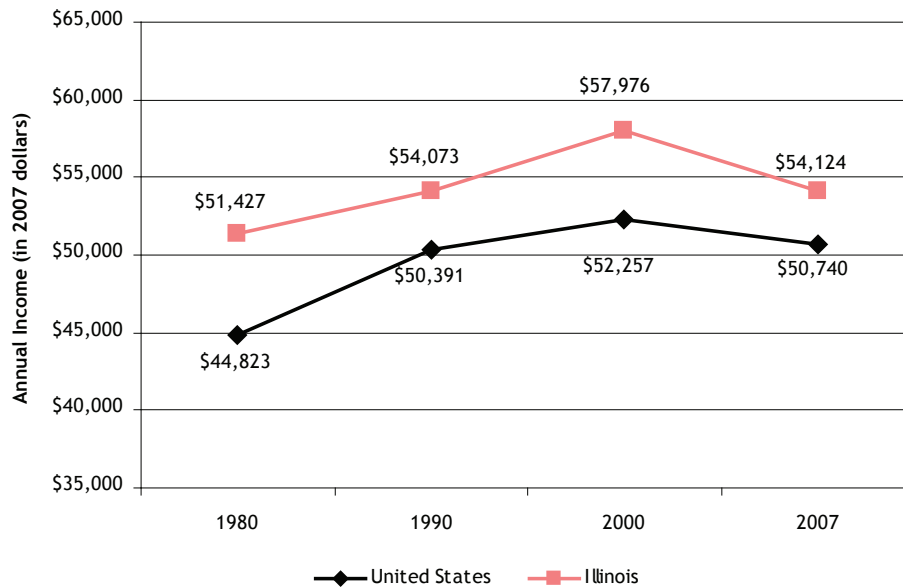
Recessions do have a disproportionate impact on lower-income families because they cause rising unemployment, a reduction in work hours, and the stagnation of family incomes—all of which have the greatest impact on those with the least income. But for many in our state, their own personal recession began long ago when the factory packed up and left town, when their work hours were cut, or when their benefits were lost.

And so, many Illinois families have learned this paradoxical lesson in the last few decades: holding a job – even a full-time, year-round job – is no longer a guarantee that you'll be able to make ends meet or even escape poverty - over 90,000 Illinoisans working full-time, year-round still fall below the poverty line. (Social IMPACT Research Center's analysis of the 2007 American Community Survey.)

# Making less money when basic goods cost more

These new economic realities have led to stagnating and declining incomes while the costs of many basic goods have skyrocketed over the last few decades. Illinois household median income in 2007 is about the same as it was in 1990. Consequently, Illinoisans are under tremendous pressure to provide for their families – they have fewer resources available to cover their basic needs.

**Annual Median Household Income, 1980-2007**



Social IMPACT Research Center's analysis of U.S. Census Bureau, 1980, 1990, and 2000 Decennial Census and 2007 American Community Survey. All years in 2007 dollars.

Since 1980, only workers with a BA or higher have seen a median hourly wage increase. In contrast, wages have fallen nearly 29% for workers with less than a high school diploma, nearly 9% for those with a high school diploma, and over 4% for those with some college or an Associates degree.

**Median Hourly Wages by Educational Attainment in Illinois**

Year	Workers with Less than a High School Diploma	Workers with a High School Diploma or Equivalent	Workers with Some College or Associates Degree	Workers with a BA or Higher
1980	\$13.11	\$14.25	\$14.59	\$20.12
1990	\$10.22	\$14.24	\$14.73	\$22.02
2000	\$9.58	\$13.03	\$14.48	\$23.72
2006	\$9.34	\$13.00	\$13.95	\$23.07

Center for Tax and Budget Accountability, & Northern Illinois University. (2007). *The state of working Illinois*. Chicago & DeKalb, IL: Author. All years in 2006 dollars.

Additionally, state budget cuts are threatening to further erode an already fragile safety net – leaving families even more vulnerable. Illinoisans are falling through the cracks and into poverty, compromising the stability of whole communities, counties, and the state.

# How families are faring in a changing economy

One way to assess the impact of the changing economy on families is through analyzing poverty trends. Today's poverty rates are as high as they were nearly 20 years ago, with over 1 in every 9 - or 1.5 million - Illinoisans experiencing poverty. Severe economic deprivation is shockingly widespread: over 680,000 Illinoisans experience extreme poverty, with incomes below half the poverty line, (Social IMPACT Research Center's analysis of the 1990 and 2000 Decennial Census and 2007 American Community Survey) and on average, families in the United States fall \$9,102 below the poverty line. (U.S. Census Bureau, 2009 Current Population Survey, Annual Social and Economic Supplement.)

The traditional way the United States has measured and tracked hardship—with the federal poverty measure—has become an incomplete and outdated way of measuring economic security and stability, one that now measures deprivation rather than income adequacy.

Efforts targeted at helping families escape poverty or eradicating poverty as measured by the federal poverty measure are vitally important. However, it is abundantly clear that just because someone is not officially poor does not mean they have a standard of living that allows them to fully participate in American life.

In order to truly understand how Illinois families are faring, we need a more comprehensive indicator than the federal poverty measure. The Self-Sufficiency Standard is just that, showing us what it actually takes for families to make ends meet without public or private assistance by using the real costs of basic needs at the local level.

## What is the Self-Sufficiency Standard?

The Self-Sufficiency Standard is a tool that:

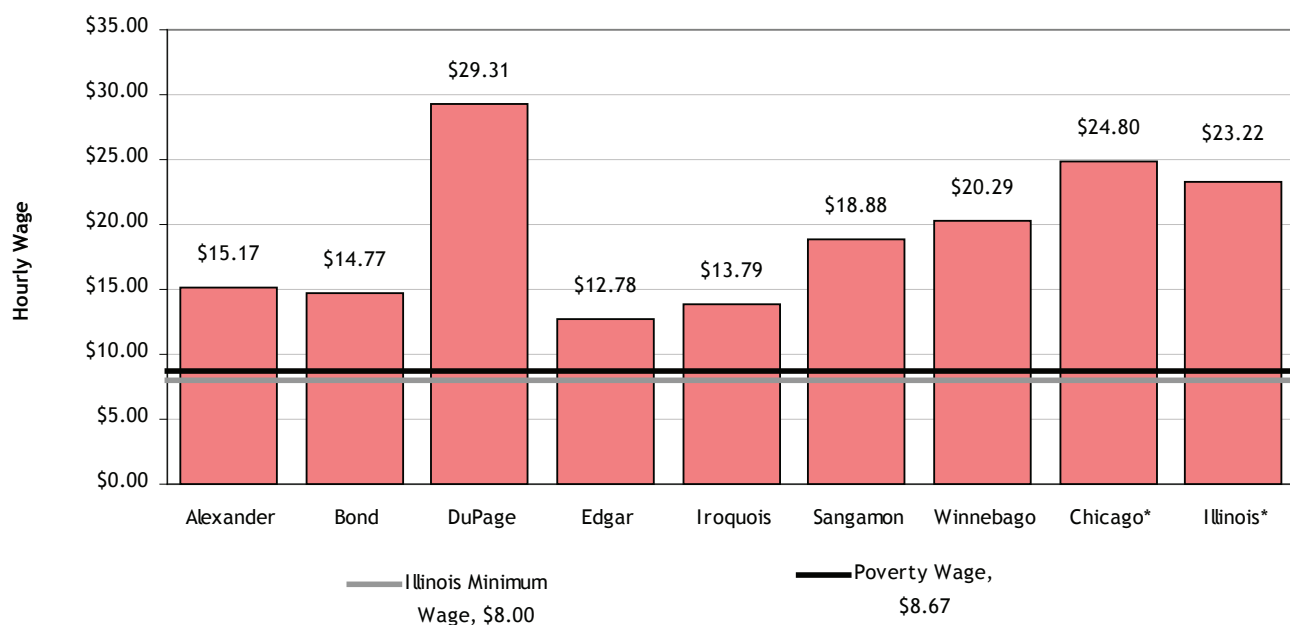
- employs real costs for basic needs, including housing, food, transportation, health care, household and personal care items, and taxes.
- calculates a no-frills budget, not accounting for savings, the monthly cost of debt, or an emergency that would draw on financial resources.
- is geographically and family composition specific; in Illinois, the Standard has been calculated for 152 different family types in 108 different geographic regions, mostly at the county level.

# What it takes to make ends meet in Illinois

The Standard reveals that in Illinois in 2009, it takes an annual income of \$49,030 for a single parent with a preschooler and a school-age child to make ends meet without assistance. The Self-Sufficiency Standard for this 3-person family is \$30,720 higher than the federal poverty line for the same family size, illustrating how out of touch the federal poverty measure has become. An estimated **1 million Illinois households** (non-senior headed) fall below the Self-Sufficiency Standard, with **652,000 households** falling between the poverty line and the Self-Sufficiency Standard for their family size.

In stark contrast to the Self-Sufficiency Wage for most family types anywhere in the state, Illinois' minimum wage of \$8.00 an hour falls far short. Even in Edgar County, with the lowest Self-Sufficiency Wage in Illinois, a family of three would have to earn nearly 60% more than the minimum wage to pay for their basic needs.

**Self-Sufficiency Wage 2009, Select Areas in Illinois**  
Based on a family of 3 with a parent, a preschooler, and a school-age child



Center for Women's Welfare at the University of Washington, Wider Opportunities for Women, and the Social IMPACT Research Center. (2009). The Illinois Self-Sufficiency Standard 2009 data files. On file with author. \*Chicago and Illinois figures calculated by the Social IMPACT Research Center using Self-Sufficiency Standard data.

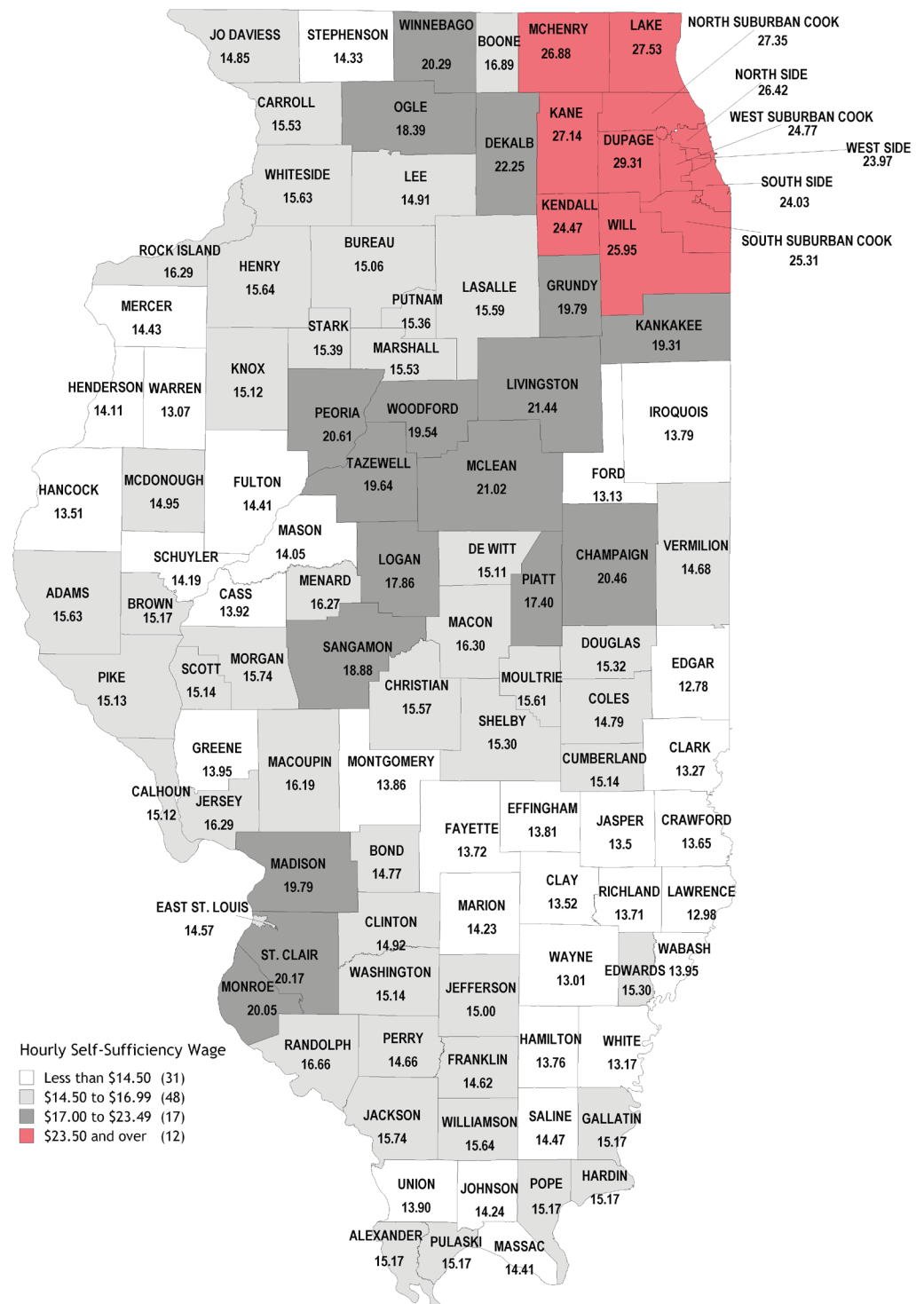
# Across the state, need differs

The Self-Sufficiency Standard is geographically specific, calculating real costs at each local level.

In Illinois the Self-Sufficiency Standard is calculated for each county in the state as well as for East St. Louis, 3 regions in Chicago (North, West, and South Sides) and 3 regions in Suburban Cook County (North, West, and South Suburban Cook).

The income needed for families to achieve self-sufficiency varies considerably throughout the state. Not surprisingly, the cost of meeting basic needs is higher in major metropolitan areas. A single parent with a preschooler and a school-age child living in DuPage County has an hourly Self-Sufficiency Wage of \$29.31—\$61,910 annually—the highest in the state. In contrast, Edgar County has the lowest Self-Sufficiency Wage in the state; the same family would need an hourly wage of \$12.78—\$26,986 annually—to get by there.

**Self-Sufficiency Wage by Geography, 2009**  
For a family of 3, with a parent, a preschooler, and school-age child





# How families spend their budget

Families have a variety of basic needs that they must attend to. The Self-Sufficiency Standard looks at real costs at the local level for each of the following budget items to determine how much families can expect to spend:

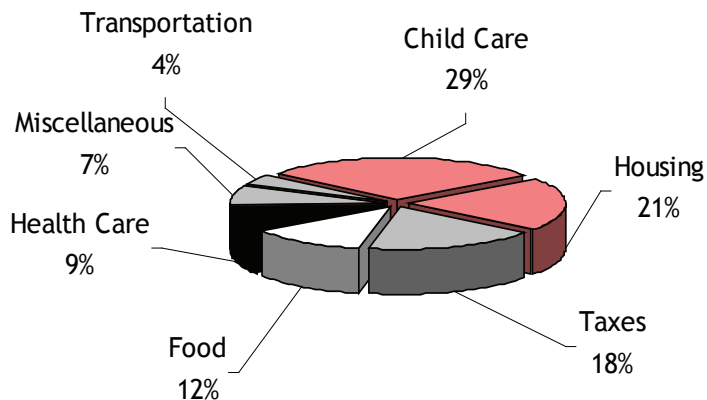
Housing  
Child care  
Food  
Health care

Transportation  
Taxes  
Miscellaneous (clothing, household items, diapers, telephone service, and so on)

*See page 13 for an explanation of the data sources used to calculate each cost.*

As the chart below illustrates, a single parent with a preschooler and a school-age child in Illinois will spend half their monthly income on just two budget items: child care and housing.

**Basic Needs by Percent of Income Needed, Illinois**  
Based on a family of 3 with a parent, a preschooler, and a school-age child



*Families right at self-sufficiency may be making ends meet, but cannot afford to...*

- ...save for their children's college education
- ...make payments toward debt
- ...make a security deposit on a new apartment
- ...rent a movie
- ...buy a birthday present

What other expenses do you have that are not included?

# Families' needs vary by household composition

In addition to varying by geography, the Self-Sufficiency Standard varies by family composition, sensitive to how costs vary with different combinations of adults and children of different ages.

As the below examples illustrate, the costs associated with children of different ages greatly affects families' budgets. Families with young children have much higher child care costs than families with older children. As family size grows, housing, health care, and food costs also grow.

## Variation in Self-Sufficiency Standard for Multiple Family Types in Illinois, 2009

Monthly Costs	Adult	Adult + infant	Adult + preschooler + school-age	2 Adults + preschooler+ school-age + teenager
Housing	\$788	\$908	\$908	\$1,126
Child Care	\$0	\$661	\$1,278	\$1,278
Food	\$238	\$352	\$538	\$901
Transportation	\$173	\$177	\$177	\$341
Health Care	\$154	\$381	\$401	\$505
Miscellaneous	\$135	\$248	\$330	\$415
Taxes	\$316	\$567	\$783	\$878
Earned Income Tax Credit (-)	\$0	-\$34	-\$27	-\$14
Child Care Tax Credit (-)	\$0	-\$59	-\$102	-\$99
Child Tax Credit (-)	\$0	-\$83	-\$167	-\$250
Making Work Pay Tax Credit (-)	-\$33	-\$33	-\$33	-\$67
<b>Self-Sufficiency Wage</b>				
Hourly	\$10.06	\$17.53	\$23.22	\$14.25
				per adult
Monthly	\$1,770	\$3,085	\$4,087	\$5,015
Annual	\$21,247	\$37,059	\$49,030	\$60,188

Note: These Illinois-level estimates of Self-Sufficiency are the Social IMPACT Research Center's calculations derived from the 2009 Illinois Self-Sufficiency Standard, which is calculated at the county or sub-county level.

Budgets like these are available for every county in Illinois, as well as for Chicago and East St. Louis, and for a variety of family types. Visit [www.ilselfsufficiency.org](http://www.ilselfsufficiency.org) for local fact sheets or [www.ilcalculator.org](http://www.ilcalculator.org) to use an interactive calculator.

# Policies to help families get by and get ahead...

Economic security relies on a combination of earnings, supports, and assets. In light of a shifting economy that has left many families struggling over the course of the last few decades, policymakers must consider ways to ensure that Illinoisans are able to support their families during hard times and then set them on the path toward self-sufficiency, with the ultimate goal of creating opportunities for families to build wealth to get ahead in the future. Doing so will create strong, stable, and secure families and communities across Illinois.

## **Bolster the path toward self-sufficiency through employment.**

Illinois workers face three sets of challenges in securing good jobs that set them on the path to self-sufficiency. First, both short- and long-term economic shifts have led to a less stable job market and fewer job openings. Second, these shifts have led to an increase in low-wage jobs. Finally, many workers have education and skills deficits as well as other barriers to employment that leave them ill-equipped to advance up the career ladder into better-paying jobs.

Strategies for bolstering the path toward self-sufficiency in Illinois require attention in two areas: on the one hand, we must build a skilled workforce. On the other, we must ensure that there are good, quality job opportunities available and that there are natural linkages between workforce development, education, and training opportunities, and jobs:

- Ensure that programs for the hardest to employ—those with the greatest barriers to securing work—are implemented and funded to scale. These programs include the key workforce education and training programs of Transitional Jobs, Job Training and Economic Development grants, and the Employment Opportunity Grant program.
- Blend adult basic skills education and English language services with postsecondary education and training, including more emphasis on advisory services, college success courses, peer support, and other student support.
- Provide career pathways to explicitly prepare people for the next level of education and employment.
- Ensure that flexible, need-based financial aid is available to adult learners in a variety of educational/training arrangements (e.g., part-time students who work).
- Seek ways to strengthen the alignment between workforce development and economic development. Create and support regional, sector-based partnerships among businesses, educational agencies, and workforce organizations to ensure that education and training reflect what is valued in the labor market and help lead to family-supporting careers.
- Develop income support strategies such as stipends, scholarships, or needs-related payments that support adult learners while they participate in training or education programs.
- Attract and support quality jobs that allow workers to support their families through fair wages, paid time off, and benefits such as health insurance and retirement savings to promote financially stable families and communities.

*Visit [www.ilselfsufficiency.org](http://www.ilselfsufficiency.org) for full policy briefs on workforce development, income supports, asset building, and measuring poverty (coming Fall 2009).*

## ...Policies to help families get by and get ahead

### **Ensure that Illinoisans are able to support their families in hard times and also bridge the gap between low wages and self-sufficiency.**

For many families living at or slightly above the Self-Sufficiency Standard, the sudden loss of some or all of their income means they are immediately drowning with bills they cannot pay and basic needs they can no longer meet. For other families, a Self-Sufficiency Wage is difficult or impossible to attain due either to having a disability that limits or prohibits work or having a job that simply pays low wages. Income supports, such as food stamps, child care assistance, or a housing subsidy, play a vital role in bridging the gap between a layoff and the next job opportunity or between low wages and what it takes to actually make ends meet.

Strategies for strengthening Illinois' income supports system include:

- Create a service delivery system that offers multiple points of entry and access to reach all families in need, including effective use of technology and expanded relationships with local community-based organizations for education and enrollment assistance.
- Streamline and simplify existing policies by expanding local office business hours, providing language assistance, increasing or eliminating asset limits, and eliminating duplicative documentation and verification requirements.
- Increase benefit levels to reflect actual costs for goods and services, and address the gap between existing wages and the cost of basic needs.
- Adjust eligibility levels to allow families to increase wages without losing vital supports until income achieves a level of wage adequacy.

### **Create opportunities for Illinois families to build savings and accrue assets so they not only get by, but get ahead.**

The Self-Sufficiency Standard illustrates a bare-bones budget that only allows for families to meet their basic needs. For a family living right at self-sufficiency, economic stability is precarious; just one seemingly minor incident - a car breaking down, a tooth needing to be pulled - can set a family on a downward spiral of tardy payments, late fees, ruined credit, and eventually even larger consequences like eviction. In order to be truly economically stable, families must build a financial cushion to fall back on for emergency expenses and to help them move toward economic prosperity.

Low-income families need the support of public policies that promote asset building so that all Illinoisans may participate in and benefit from our economy:

- Create asset-building opportunities for families and communities through the expansion of matched-savings programs, financial education incentives, and children's savings accounts for all born in Illinois
- Protect consumers from financial products that erode financial stability and ensure they are fully informed by further regulating predatory lending (payday loans and longer-term installment loans), limiting credit card marketing to college students, clarifying risky aspects of mortgages, and creating transparency in the mortgage lending process.
- Promote the development of financial products - like no-fee savings accounts - that will give low-income individuals the opportunity to participate in mainstream financial services and acquire the skills necessary to build assets for the future.

# Using the Standard in Your Work

The Self-Sufficiency Standard is a useful tool for advocates, business leaders, policymakers, and service providers trying to help move families from crisis to stability and on to success.

## Education

The Self-Sufficiency Standard can be used as an education tool to help the public, as well as targeted constituents (board members, funders, donors, and so on), better understand what it takes to make the transition from economic crisis to stability. The Standard shows the importance of benefits such as employer-provided health insurance coverage and income supports and shows how these components work together to help families make ends meet.

## Client Planning

The Standard can be used by case managers, job coaches, financial literacy specialists, and others to identify “adequate income” for families throughout Illinois. It is a useful tool to benchmark client progress as they move toward economic stability. It can also be used as a counseling tool in training and workforce development programs, to help individuals make choices about jobs and occupations based on the wage needed to meet their basic needs. Additionally, the Standard can be used to illustrate how families use their gross income to understand where the money goes and to help individuals assess potential eligibility for income supports that will help bridge the gap between falling behind and getting by.

## Advocacy and Community Planning

The Standard is a powerful advocacy tool to educate policymakers and influence legislation around labor and wages and has significant implications for the restructuring of eligibility criteria for income supports. Human service providers can consider implementing the Standard as eligibility criteria for services. It is also a valuable economic development tool to inform efforts to bring new jobs to Illinois communities. The Standard can be used to shift the focus of economic development efforts toward job quality and the importance of job training programs.

# Resources for Illinois

The Social IMPACT Research Center (IMPACT) is putting resources at your fingertips to help you use the Standard as you educate, advocate, and plan in your community:

## Website

Learn more about the Illinois Self-Sufficiency Project, how the Standard is calculated, and how it can be used by visiting [www.ilselfsufficiency.org](http://www.ilselfsufficiency.org).

## Online Calculator

Access a new online calculator that allows users to compare their monthly budget to the Self-Sufficiency Standard to see how their current wages stack up and to help families determine potential eligibility for certain income supports programs. *Coming Fall 2009.*

## Local Fact Sheets

Use the clickable Illinois map at [www.ilselfsufficiency.org](http://www.ilselfsufficiency.org) to download fact sheets for each county.

## Policy Briefs

Read policy briefs to learn more about how the Self-Sufficiency Standard can be used to support income supports policy change, influence workforce development efforts, support the case for asset building, and provide lessons related to how we measure poverty. *Coming Fall 2009 and Winter 2010.*

## Jobs and Wage Information

Access job information such as average wages, level of education needed, and job outlook for a sample of occupations. Also, find information on training and education opportunities to equip workers with needed skills. *Coming Fall 2009 and Winter 2010.*

## Self-Sufficiency Standard Toolkit

Explore a toolkit that includes presentations tailored to different audiences and potential users of the Standard, talking points on the Standard, and much more. *Coming Fall 2009.*

## Presentations

Want us to come out and present the Self-Sufficiency Standard to your organization? Contact Amy Terpstra at [research@heartlandalliance.org](mailto:research@heartlandalliance.org)

# How the Self-Sufficiency Standard is calculated

## Data used in the Self-Sufficiency Standard are ...

- collected and calculated using standardized or equivalent methodology nationwide
- obtained from scholarly or credible sources
- updated annually
- geographically- and/or age-specific, as appropriate

Budget Item	Data Source
Housing	Fiscal Year 2009 Fair Market Rents from the U.S. Department of Housing and Urban Development at the 40th percentile, varied for within-metro variation with rent ratios derived from the U.S. Census Bureau's 2005-2007 American Community Survey or the 2000 Census.
Child care	Fiscal Year 2008 Market Rate Survey of Licensed Child Care Programs in Illinois conducted by the Department of Human and Community Development at the University of Illinois at Urbana-Champaign for the Illinois Department of Human Services.
Food	U.S. Department of Agriculture Low-Cost Food Plan, varied for within-state differences by using the ACCRA Cost of Living Index published by the Council for Community and Economic Research.
Transportation	Public transit costs assumed in Cook County and East St. Louis, and for remainder private transportation assumed with costs components derived from the American Automobile Association, the National Association of Insurance Commissioners 2005-2006 State Averages Expenditures and Premiums for Personal Automobile Insurance, and the 2007 Consumer Expenditure Survey.
Health care	Assumes employer-sponsored health insurance coverage using the 2006 Medical Expenditure Panel Survey and Blue Cross Blue Shield average premiums.
Miscellaneous	Set at 10 percent of other costs, and accounts for other essential items including clothing, shoes, paper products, diapers, over the counter medication, cleaning products, household items, personal hygiene items, and telephone service.
Taxes	Includes federal and state income tax, payroll taxes, and state and local taxes.
Earned Income Tax Credit (EITC)	Includes both federal and state (set at 5% of the federal) EITC. The EITC is a refundable tax credit, meaning working adults may receive the credit whether or not they owe any federal taxes, designed to offset the loss of income from payroll taxes owed by low-income working families.
Child Care Tax Credit (CCTC)	The CCTC is a federal credit that allows working parents to deduct a percentage of their child care costs from the federal income taxes they owe. It is not refundable.
Child Tax Credit (CTC)	The CTC is a refundable tax credit that provides parents with a \$1,000 deduction for each child under 17 years old or 15% of earned income over \$3,000, whichever is less.
Making Work Pay Tax Credit	The 2009 American Recovery and Reinvestment Act included this refundable federal tax credit up to \$400 per year for single adults and \$800 per year for married couples making under certain income limits.

Summaries drawn from the *Methodology Appendix: The Self-Sufficiency Standard for Illinois 2009*. Visit [www.ilselfsufficiency.org](http://www.ilselfsufficiency.org) to read more.

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Social IMPACT Research Center (IMPACT) provides dynamic analysis on today's most pressing social issues and solutions to inform and equip those working toward a just global society. Specifically, IMPACT conducts research to increase the depth of understanding and profile of social issues and solutions; develops recommendations and action steps; communicates findings using the media, briefings, and web strategies to influence a broad base of decision makers; and impacts social policy and program decisions to improve the quality of life for poor and low-income individuals.



The Social IMPACT Research Center is a program of  
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