

Illinois • County Reports 2022

ALICE IN KENDALL COUNTY

ALICE is an acronym for **A**sset **L**imited, **I**ncome **C**onstrained, **E**mloyed – households that earn more than the Federal Poverty Level, but less than the basic cost of living for the county. While conditions have improved for some households, many continue to struggle, especially as wages fail to keep pace with the rising cost of household essentials (housing, child care, food, transportation, health care, and a basic smartphone plan). Households below the ALICE Threshold – ALICE households plus those in poverty – can't afford the essentials.

2022 Point-in-Time-Data

Population: 137,254 **Number of Households:** 43,878

Median Household Income: \$101,447 (state average: \$76,708)

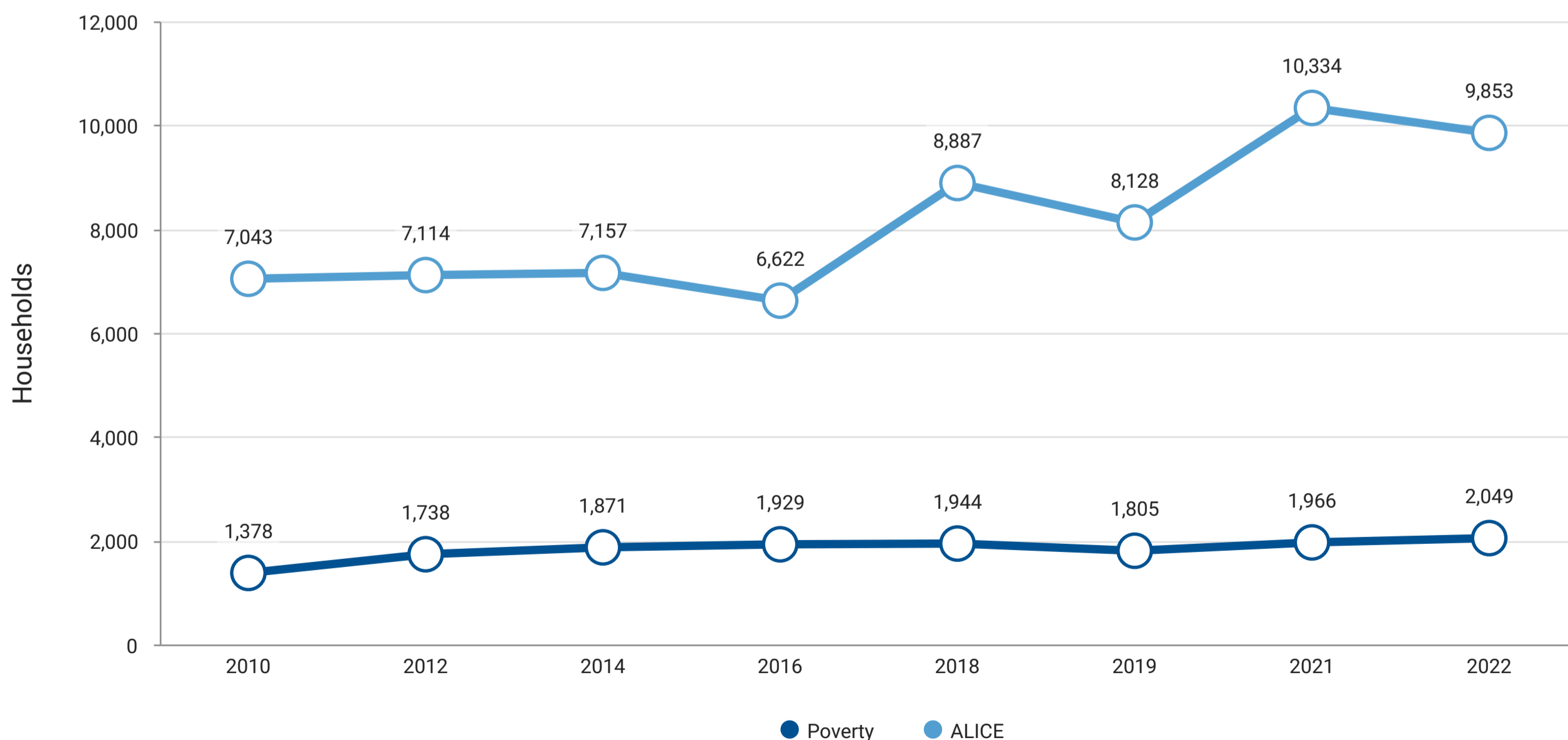
Labor Force Participation Rate: 70% (state average: 65%)

ALICE Households: 22% (state average 24%) **Households in Poverty:** 5% (state average 12%)

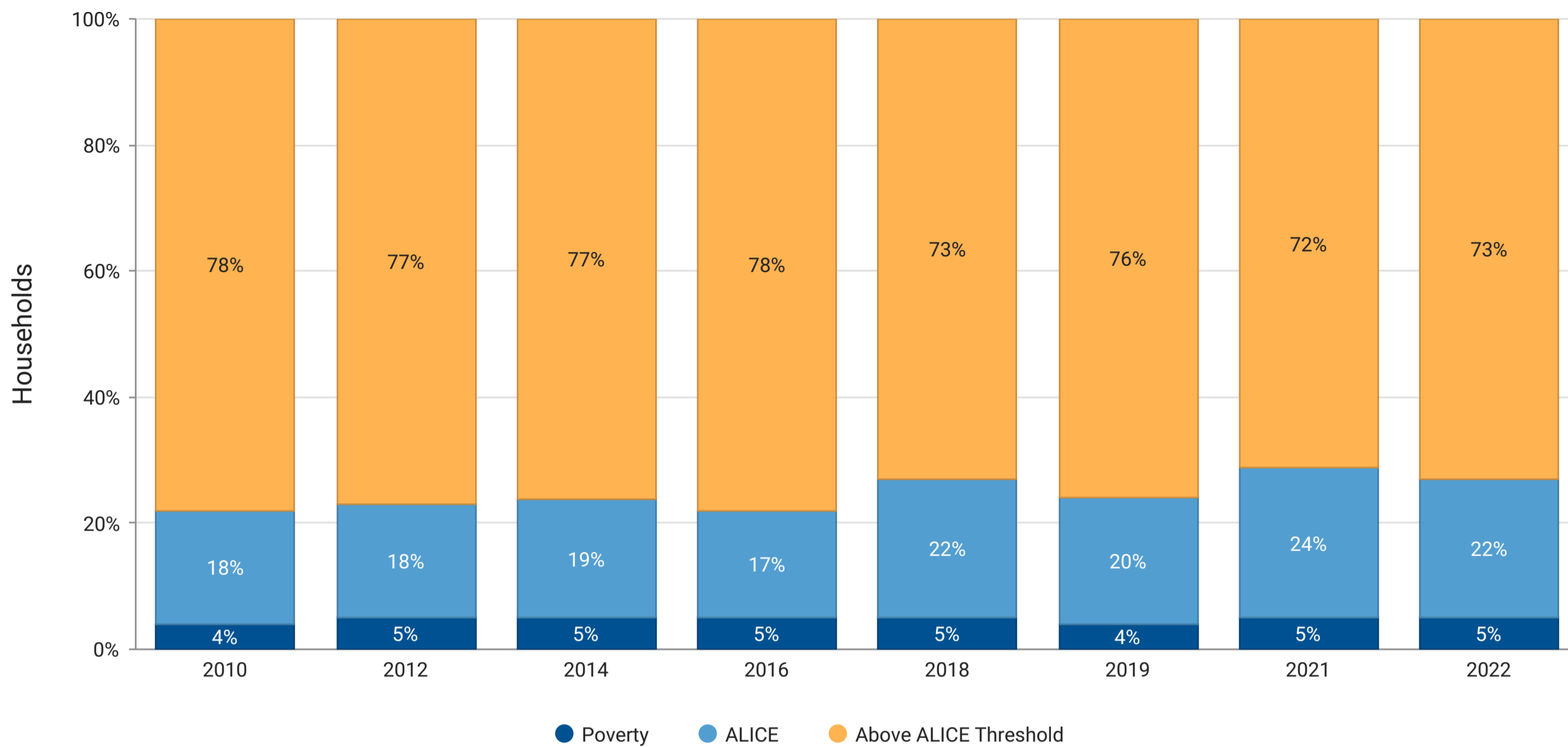
Financial Hardship Has Changed Over Time in Kendall County

As circumstances change, households may find themselves below or above the ALICE Threshold at different times. In 2019, 0 households in Kendall County were below the ALICE Threshold; by 2021 that number had changed to 0.

Number of Households



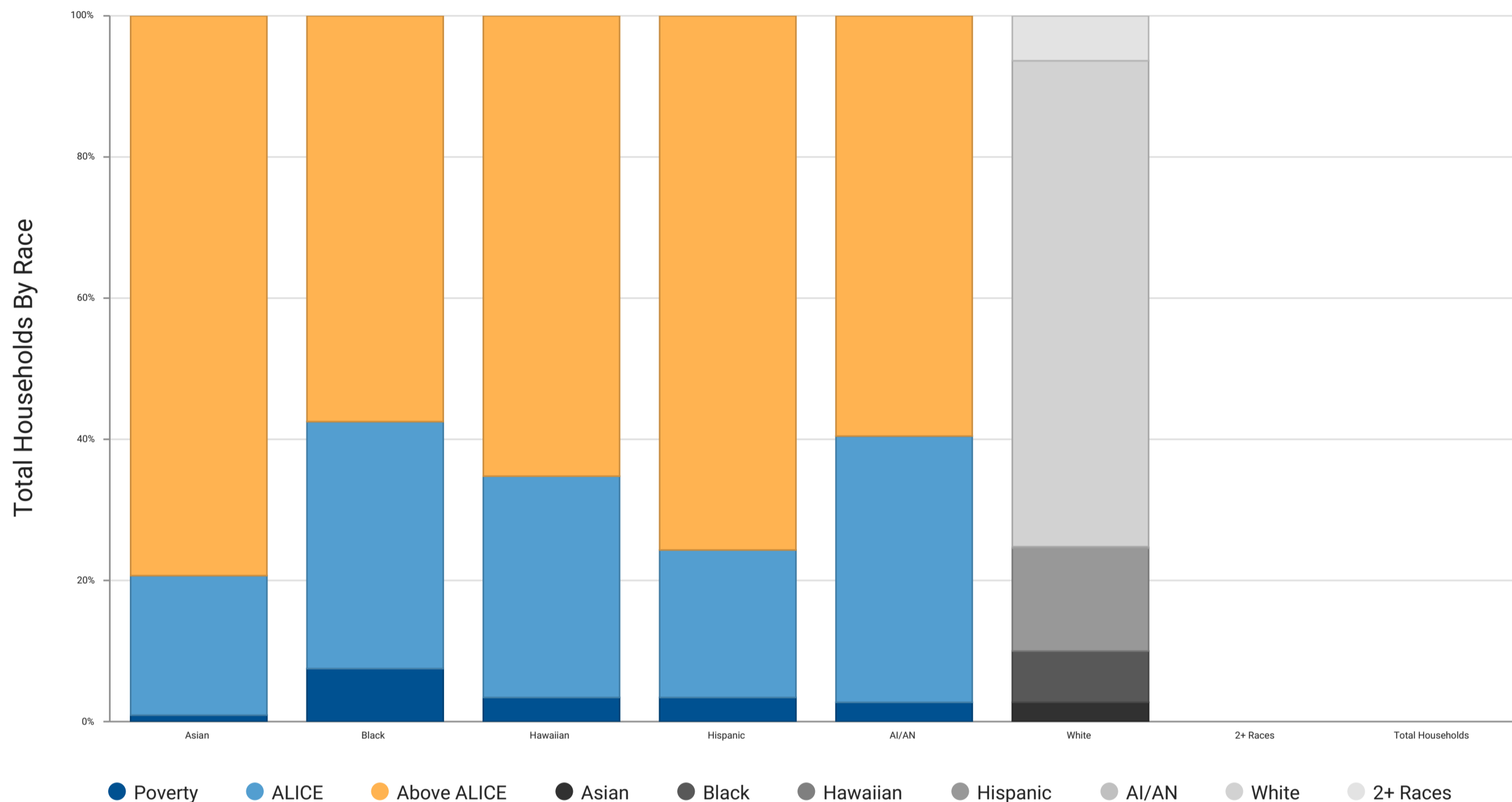
Percentage of Households



Financial Hardship is Not Equally Distributed

By total number, groups with the largest population of households below the ALICE Threshold tend to also be in the largest demographic groups. However, when looking at the proportion of each group that is below the ALICE Threshold, it is clear that some groups are more likely to be ALICE than others.

Households by Race/Ethnicity, Kendall County, Illinois, 2022



There were also differences in financial hardship by household type and age of householder.

Group	% Below ALICE Threshold
Single or Cohabiting (no children)	25%
Married (with children)	12%
Single-Female-Headed (with children)	69%
Single-Male-Headed (with children)	56%

Group	% Below ALICE Threshold
Under 25	37%
25 to 44 Years	26%
45 to 64 Years	22%
65 Years and Over	40%



The Cost of Basics Outpaces Wages

The Household Survival Budget reflects the minimum cost to live and work in the current economy and includes housing, child care, food, transportation, health care, technology, and taxes. It does not include savings for emergencies or future goals like college or retirement. In 2022, household costs in every County in Illinois were well above the Federal Poverty Level of \$13,590 for a single adult and \$27,750 for a family of four.

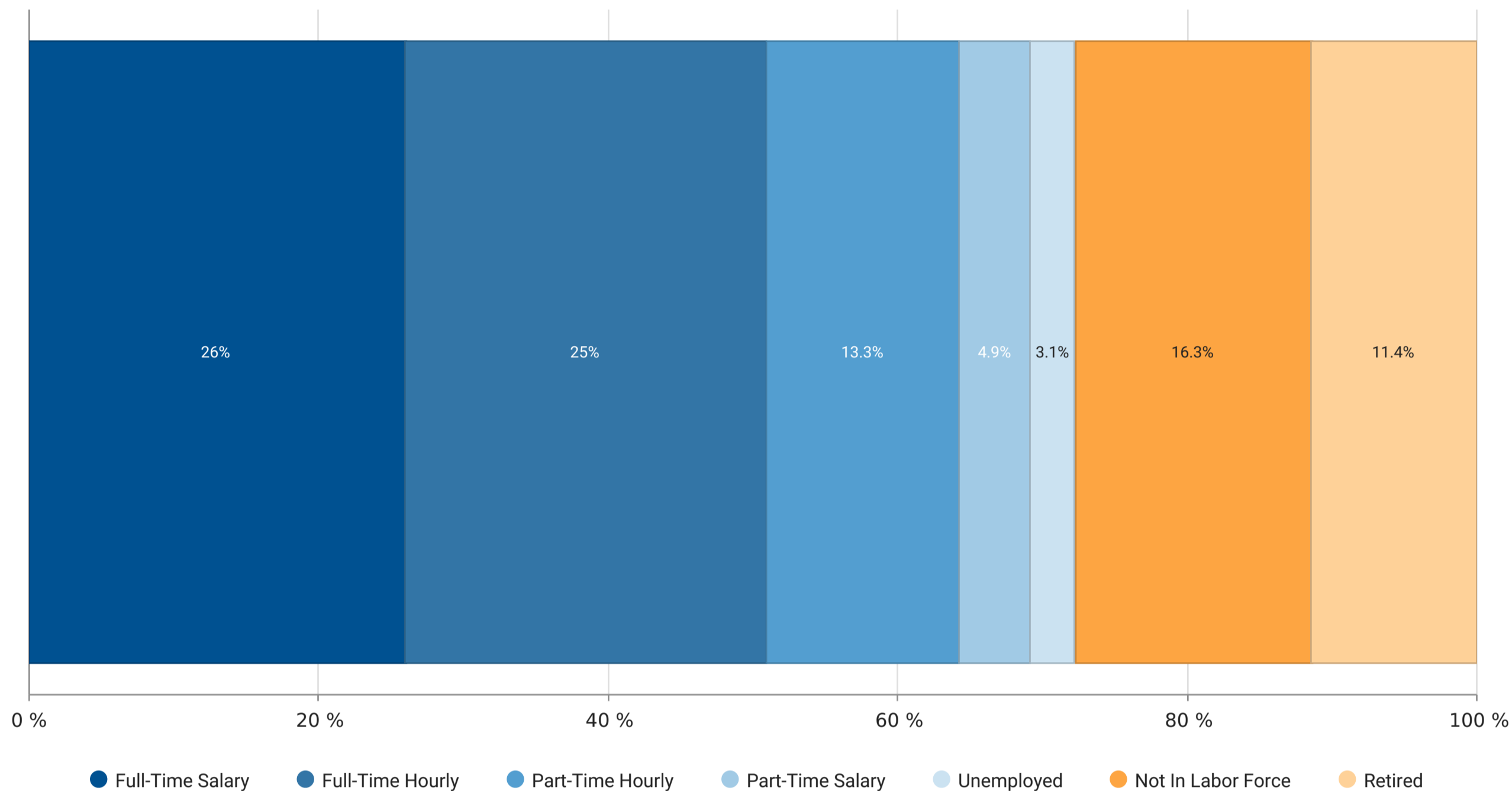
Monthly Costs and Credits	Single Adult	One Adult, One Child	One Adult, One In Child Care	Two Adults	Two Adults Two Children	Two Adults, Two In Child Care	Single Adult 65+	Two Adults 65+
Housing - Rent	\$825	\$738	\$738	\$738	\$993	\$993	\$825	\$738
Housing - Utilities	\$163	\$258	\$258	\$258	\$310	\$310	\$163	\$258
Child Care	\$0	\$320	\$854	\$0	\$641	\$1,792	\$0	\$0
Food	\$439	\$745	\$668	\$805	\$1,354	\$1,196	\$405	\$743
Transportation	\$406	\$540	\$540	\$647	\$1,057	\$1,057	\$342	\$518
Health Care	\$188	\$432	\$432	\$432	\$640	\$640	\$576	\$1,153
Technology	\$86	\$86	\$86	\$116	\$116	\$116	\$86	\$116
Miscellaneous	\$211	\$312	\$358	\$300	\$511	\$610	\$240	\$353
Tax Payments	\$428	\$801	\$925	\$535	\$1,099	\$1,367	\$507	\$812
Tax Credits	\$0	(\$217)	(\$217)	\$0	(\$433)	(\$433)	\$0	\$0
Monthly Total	\$2,746	\$4,015	\$4,642	\$3,831	\$6,288	\$7,648	\$3,144	\$4,691
ANNUAL TOTAL	\$32,952	\$48,180	\$55,704	\$45,972	\$75,456	\$91,776	\$37,728	\$56,292
Hourly Wage	\$16.48	\$24.09	\$27.85	\$22.99	\$37.73	\$45.89	\$18.86	\$28.15



The Labor Landscape is Challenging for ALICE Workers

A small portion of adults (16 years and older) in Kendall County were unemployed and a large number were working in 2022. However, a substantial portion of both full and part-time workers are paid by the hour; these workers are more likely to have fluctuations in income and less likely to receive benefits.

Labor Status, Population 16 and Over, Kendall County, Illinois, 2022



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By securing racial and economic equity for ALICE we can improve life for all.

