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RESEARCH REPORT

# What Portion of Illinois Residents Eligible for Safety Net Benefits Receive Those Benefits?

**Estimates by Program, Population Subgroups, and Counties**

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*January 2023*



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# Executive Summary

Many Illinois households are eligible for safety net benefits that can help to improve their economic well-being. However, many of those eligible for benefits do not receive them. Program changes and new outreach strategies could help safety net programs reach more families and children, but designing the best interventions requires knowing more about who receives and does not receive assistance. Further, answering that question at the national level isn't sufficient, because every state has a unique set of policies and implementation approaches, as well as a different starting point in terms of the portions of eligible families currently receiving various benefits.

This analysis provides a snapshot of safety net eligibility and program participation rates in Illinois, combining estimates of the numbers of people eligible for benefits in Illinois with actual data on benefit recipients. We provide eligibility and participation rate estimates for seven programs—Temporary Assistance for Needy Families (TANF), Supplemental Security Income (SSI), the Supplemental Nutrition Assistance Program (SNAP), the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), Public and Subsidized Housing, the Child Care and Development Fund (CCDF), and the Low Income Home Energy Assistance Program (LIHEAP)—and we provide eligibility data for an additional program, the Earned Income Tax Credit (EITC). The analysis rests on detailed estimates of program eligibility produced by the Urban Institute's ATTIS (Analysis of Transfers, Taxes, and Income Security) microsimulation model.

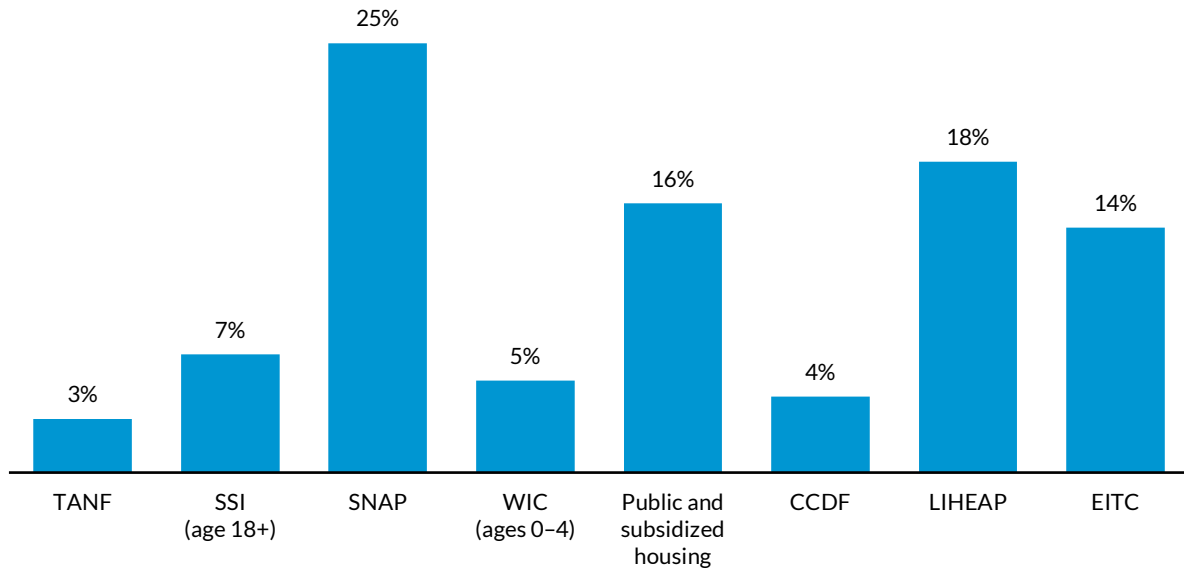
## Eligibility Rates

Substantial portions of Illinois households could benefit from various safety net benefits. In 2018, 25 percent of Illinois households included at least one person eligible for SNAP benefits, 18 percent were eligible for energy assistance, 16 percent were eligible for public or subsidized housing, and 14 percent included a tax unit eligible for the EITC (figure ES.1).

The other four programs are focused on particular population subgroups, meaning their potential reach is smaller. SSI provides benefits to people with low incomes who are either 65 and older or who have a disability; in 2018, 7 percent of Illinois households included at least one adult eligible for SSI. TANF, WIC, and CCDF are all focused on families with children. Among households with children in 2018, 10 percent were eligible for cash aid from TANF, 18 percent included an infant or young child eligible for nutrition help from WIC, and 15 percent included a child eligible for subsidized child care through the Illinois program funded primarily by the CCDF block grant (figure ES.2).

FIGURE ES.1

Illinois Households Eligible for Safety Net Benefits, by Program, 2018



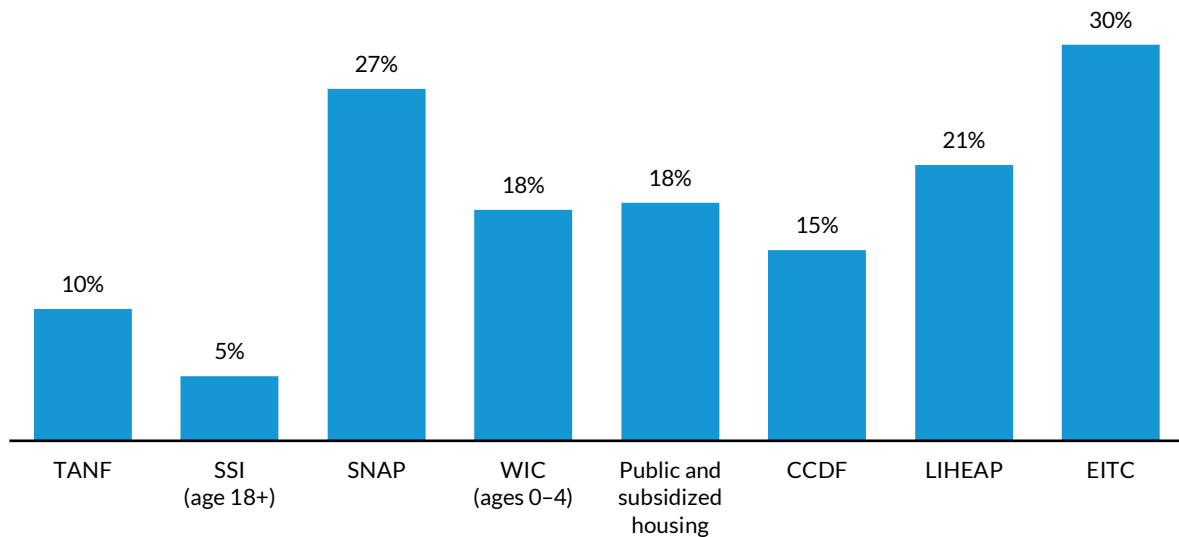
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**Source:** Urban Institute, using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to the 2018 American Community Survey.

**Notes:** TANF = Temporary Assistance for Needy Families; SSI = Supplemental Security Income; SNAP = Supplemental Nutrition Assistance Program; WIC = Special Supplemental Nutrition Program for Women, Infants, and Children; CCDF = Child Care and Development Fund; LIHEAP = Low Income Home Energy Assistance Program; EITC = Earned Income Tax Credit. A household is considered eligible if it includes any people eligible for the benefit. Estimates do not include people in nursing homes, homeless shelters, or other group quarters. TANF estimates include households whose cash aid would be paid solely with state funds. SSI estimates do not include households with people only eligible for Aid to the Aged Blind and Disabled. SSI estimates include households with at least one eligible person ages 18 or older, and WIC estimates include households with at least one eligible infant or child. SNAP estimates include broad-based categorical eligibility. Public and subsidized housing estimates use an upper eligibility limit of 80 percent of area median income. Estimates for LIHEAP and EITC are annual; estimates for other programs are monthly averages.

FIGURE ES.2

Illinois Households with Children Eligible for Safety Net Benefits, by Program, 2018



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**Source:** Urban Institute, using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to the 2018 American Community Survey.

**Notes:** SNAP estimates include broad-based categorical eligibility. Public and subsidized housing estimates use an upper eligibility limit of 80 percent of area median income. Estimates for LIHEAP and EITC are annual; estimates for other programs are monthly averages. TANF = Temporary Assistance for Needy Families; SSI = Supplemental Security Income; SNAP = Supplemental Nutrition Assistance Program; WIC = Special Supplemental Nutrition Program for Women, Infants, and Children; CCDF = Child Care and Development Fund; LIHEAP = Low Income Home Energy Assistance Program; EITC = Earned Income Tax Credit. A household is considered eligible if it includes any people eligible for the benefit. Estimates do not include people in nursing homes, homeless shelters, or other group quarters. TANF estimates include households whose cash aid would be paid solely with state funds. SSI estimates do not include households with people only eligible for Aid to the Aged Blind and Disabled. SSI estimates include households with at least one eligible person ages 18 or older, and WIC estimates include households with at least one eligible infant or child.



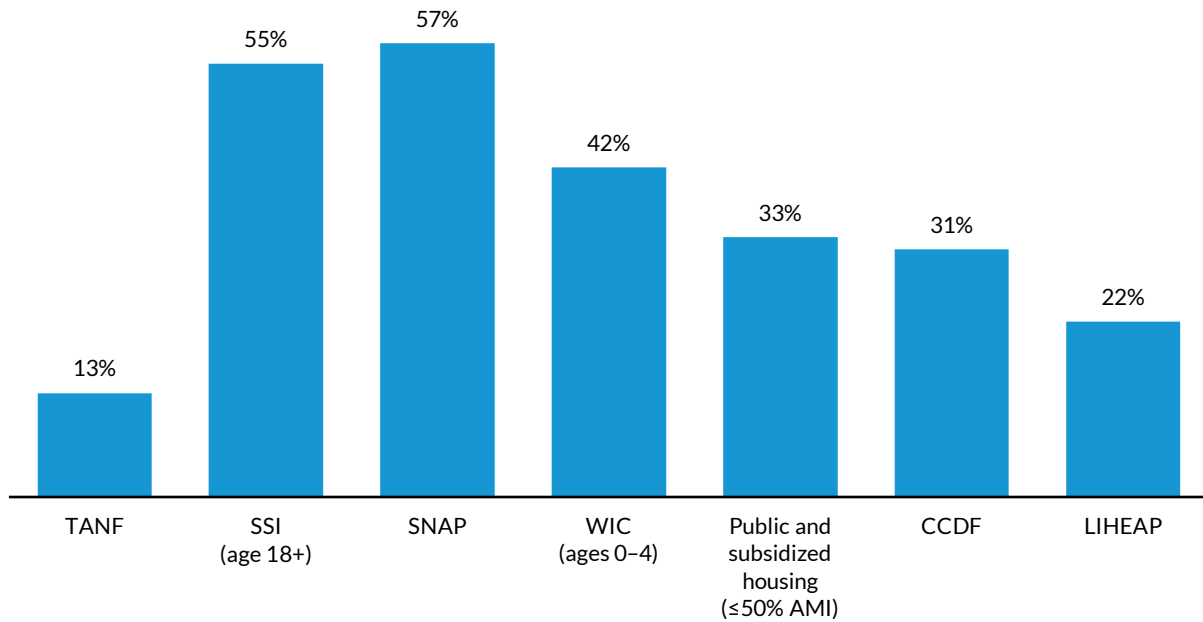
## Participation Rates

Although many Illinois households are eligible for various benefits, substantially fewer actually receive those benefits. Programs with limited funding may not be able to serve all eligible families who want to enroll. Even if programs are able to serve all eligible applicants, eligible families may not receive benefits for many different reasons, which might include not being aware of the program, not realizing they are eligible, not knowing how to apply or having difficulty applying (e.g., due to challenges with transportation to a required office visit), being deterred by program requirements, choosing not to apply because of stigma, or feeling they do not need the benefit.

Statewide participation rates in Illinois vary widely across the seven analyzed programs. The program with the highest participation rate is SNAP. Using the most expansive definition of eligibility for SNAP, the participation rate is 57 percent, which is more than 4 times as high as the estimated 13 percent rate for the TANF program (figure ES.3).<sup>1</sup> Participation rates are higher for programs that are either entitlements (SNAP and SSI) or intentionally fully funded (WIC), and lower for programs funded by block grants or that have limited funding (TANF, CCDF, public and subsidized housing, and LIHEAP).

FIGURE ES.3

Eligible Illinois Individuals or Families Participating in the Safety Net, by Program, 2018



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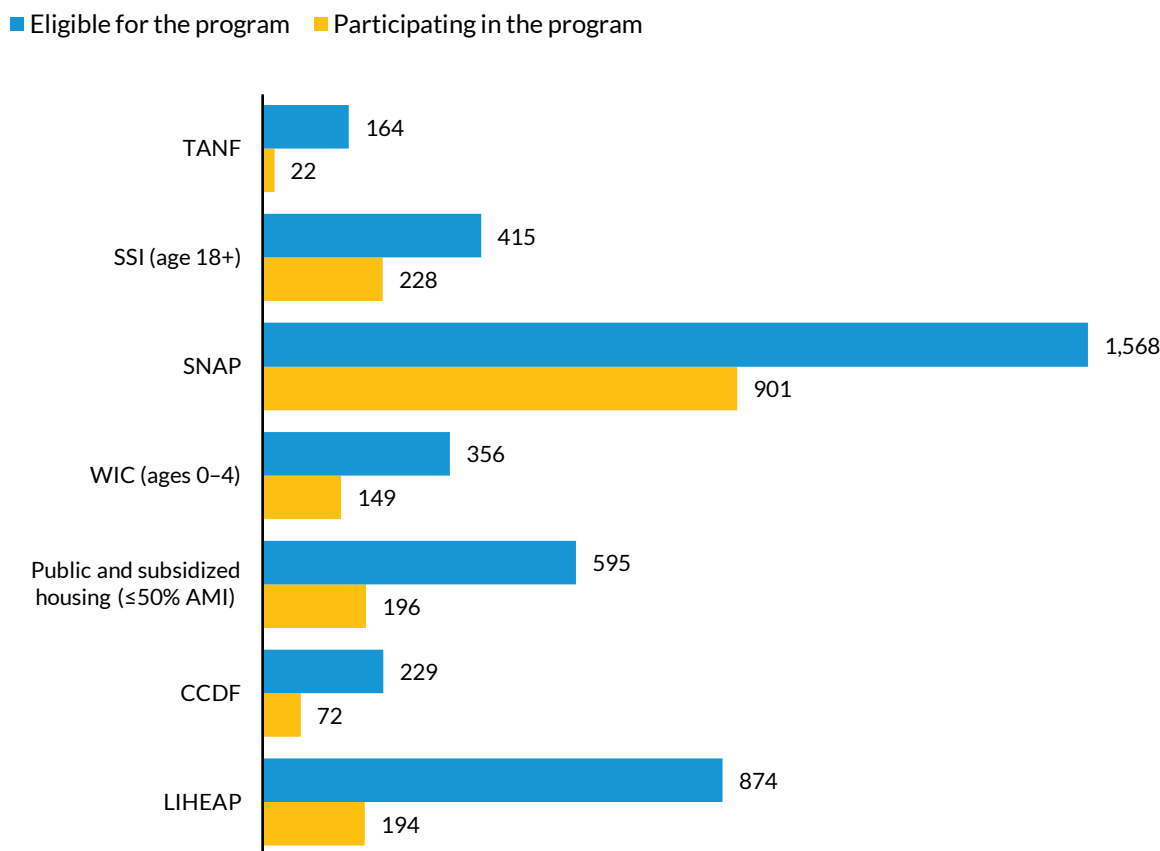
**Sources:** Eligibility estimates are from the Urban Institute, using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to the 2018 American Community Survey. Numbers of participants obtained from publicly available program administrative data; see appendix A for sources.

**Notes:** TANF = Temporary Assistance for Needy Families; SSI = Supplemental Security Income; SNAP = Supplemental Nutrition Assistance Program; WIC = Special Supplemental Nutrition Program for Women, Infants, and Children; CCDF = Child Care and Development Fund; LIHEAP = Low Income Home Energy Assistance Program. Percentages are computed as the number of assistance units participating in a program divided by the number estimated to be eligible for the program. For WIC, the assistance unit is a person; for SSI, it is a person or couple; for TANF and CCDF, it is parents or guardians and their children; for SNAP, it may be the entire household or a subset of the household; for public and subsidized housing and for LIHEAP, the assistance unit is the entire household. TANF estimates include families whose cash aid would be paid solely with state funds. SSI estimates do not include people only eligible for Aid to the Aged Blind and Disabled. SSI estimates include people age 18 or older, and WIC estimates include infants and children. SNAP estimates include broad-based categorical eligibility. Public and subsidized housing participation rate estimates use an upper eligibility limit of 50 percent of area median income. Estimates for LIHEAP are annual; estimates for other programs are monthly averages.

Although SNAP has the highest participation rate among the programs analyzed, at 57 percent of eligible assistance units, it also has one of the highest numbers of eligible nonparticipants (figure ES.4). In an average month in 2018, more than 600,000 assistance units in Illinois were eligible for SNAP but did not receive the benefit.

FIGURE ES.4

**Illinois Individuals and Families Eligible for and Participating in the Safety Net, by Program, 2018**  
Thousands



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**Sources:** Eligibility estimates from the Urban Institute, using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to the 2018 American Community Survey. Numbers of participants obtained from publicly available program administrative data; see appendix A for sources.

**Notes:** TANF = Temporary Assistance for Needy Families; SSI = Supplemental Security Income; SNAP = Supplemental Nutrition Assistance Program; WIC = Special Supplemental Nutrition Program for Women, Infants, and Children; CCDF = Child Care and Development Fund; LIHEAP = Low Income Home Energy Assistance Program. The chart shows numbers of assistance units eligible for a program and receiving benefits from the program. For WIC, the assistance unit is a person; for SSI, it is a person or couple; for TANF and CCDF, it is parents or guardians and their children; for SNAP, it may be the entire household or a subset of the household; for public and subsidized housing and for LIHEAP, the assistance unit is the entire household. TANF estimates include families whose cash aid would be paid solely with state funds. SSI estimates do not include people only eligible for Aid to the Aged Blind and Disabled. SSI estimates include people ages 18 or older, and WIC estimates include infants and children. SNAP estimates include broad-based categorical eligibility. Public and subsidized housing estimates use an upper eligibility limit of 80 percent of area median income. Estimates for LIHEAP are annual; estimates for other programs are monthly averages.

# Variation in Participation Rates by Program, Geography, and Household Characteristics

The data suggest the following about other variations in program participation rates in Illinois:

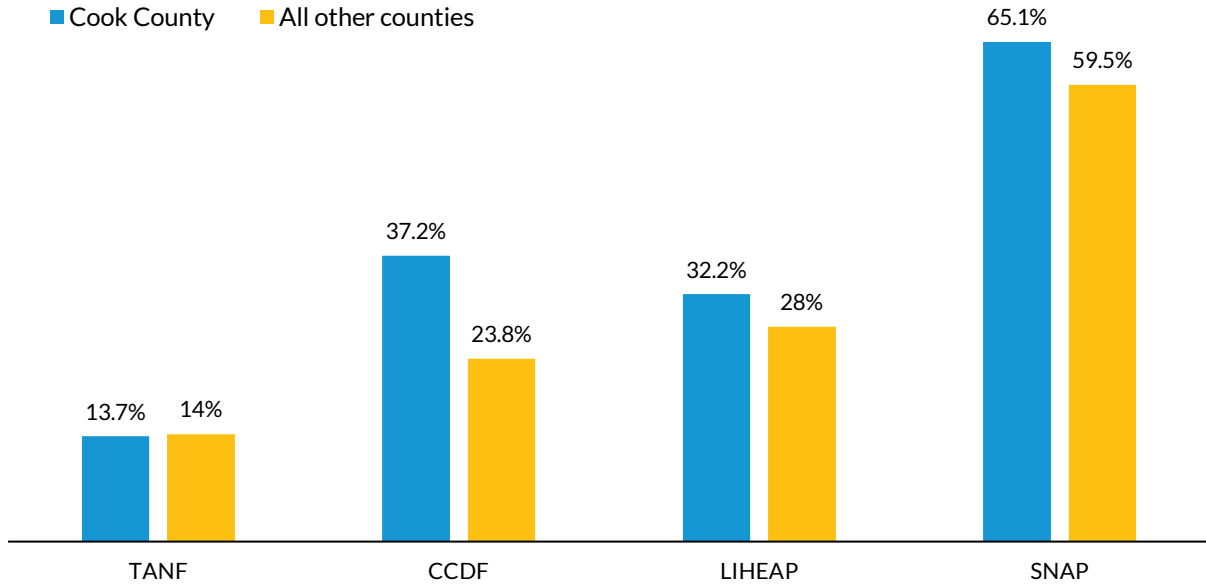
- Participation rates vary within programs by the characteristics of the eligible assistance units. Three characteristics that seem associated with higher participation rates across more than one program include having lower income (rather than being at the upper end of the program's income eligibility range); having a unit member with a disability; and, in the case of families with children, having just one parent or guardian (rather than two parents).
- The patterns of participation rates by race and ethnicity appear to vary across programs. For example, Hispanic people are more likely than non-Hispanic people to participate in WIC but less likely to participate in public or subsidized housing, CCDF, or LIHEAP.<sup>2</sup>
- Households that own their homes are less likely than households renting their homes to receive LIHEAP.

For four programs—CCDF, LIHEAP, SNAP, and TANF—we compared the participation rate for Cook County, which includes Chicago, with the rate in the rest of the state combined. Key observations include the following:

- Three of those four programs—CCDF, LIHEAP, and SNAP—show somewhat higher participation rates in Cook County than in the rest of the state (figure ES.5). The difference is largest—13 percentage points—for CCDF; the apparent difference in the participation rate may be related to the availability of child care. In the fourth program—TANF—the participation rate is about the same in both areas of the state.
- For LIHEAP, the relationship between participation rates in Cook County and in the rest of the state varies by household characteristics. LIHEAP-eligible households with young children were about equally likely to receive LIHEAP in both parts of the state, while LIHEAP-eligible households with a person 60 or older or a person with a disability were substantially more likely to receive LIHEAP in Cook County than in the rest of the state (figure ES.6). Also, in Cook County, LIHEAP-eligible households with young children were less likely to receive the benefit than LIHEAP-eligible households with a member age 60 or older or with a disability.

FIGURE ES.5

Participation Rates in Cook County versus All Other Illinois Counties, by Safety Net Program, 2019



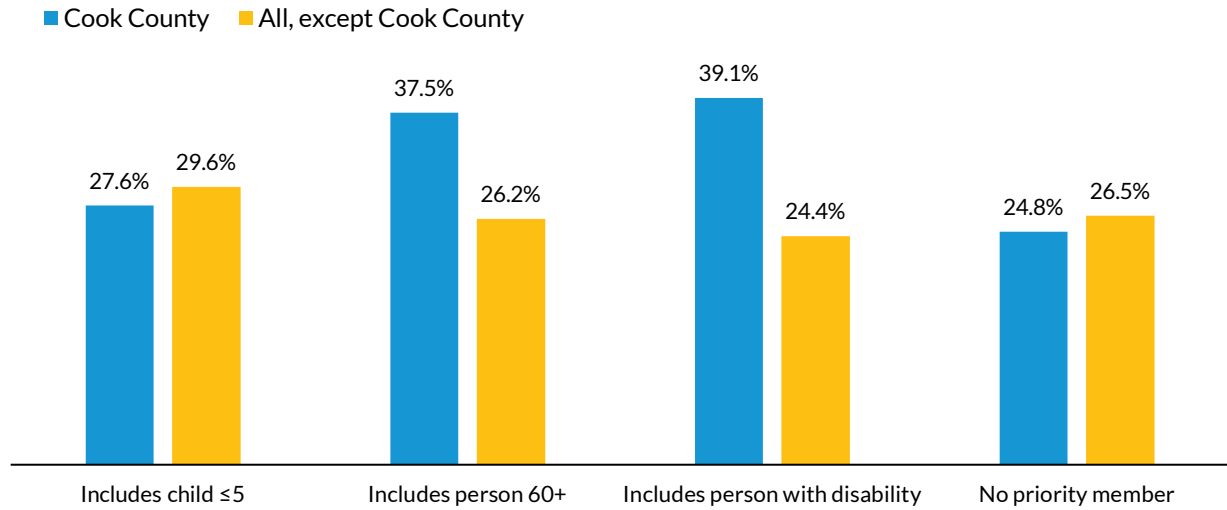
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**Sources:** Eligibility estimates are produced by the Urban Institute using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to five-year American Community Survey data (2015 through 2019), reweighted to represent 2019. Numbers of participants obtained from Illinois Department of Human Services administrative data; see appendix A for sources.

**Notes:** TANF = Temporary Assistance for Needy Families; CCDF = Child Care and Development Fund; LIHEAP = Low Income Home Energy Assistance Program; SNAP = Supplemental Nutrition Assistance Program. Percentages are computed as the number of assistance units participating in a program divided by the number estimated to be eligible for the program. For TANF and CCDF, the assistance unit includes parents or guardians and their children; for SNAP, it may be the entire household or a subset of the household; for LIHEAP, the assistance unit is the entire household. TANF estimates include families whose cash aid would be paid solely with state funds. Estimates for LIHEAP are annual; estimates for other programs are monthly averages.

FIGURE ES.6

LIHEAP Participation Rates in Cook County versus All Other Illinois Counties, by Demographic Characteristics of the Household, 2019



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**Sources:** Eligibility estimates are produced by the Urban Institute using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to five-year American Community Survey data (2015 through 2019), reweighted to represent 2019. Numbers of participants obtained from Illinois Department of Human Services administrative data; see appendix A for sources.

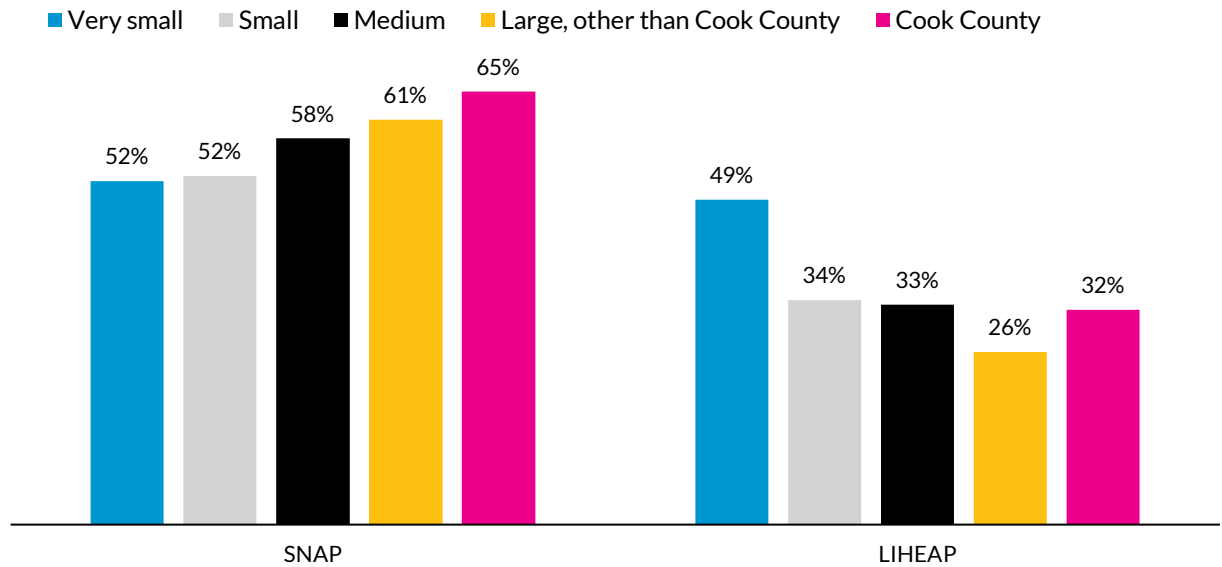
**Notes:** LIHEAP = Low Income Home Energy Assistance Program. The participation rate is the percentage of eligible households participating in the program (participating households divided by eligible households). The demographic groups are overlapping.

Examining the participation rates by county population for two different programs shows that there is not a consistent relationship between participation rates and county size:

- For LIHEAP, counties with the smallest populations appear to have the highest participation rates (figure ES.7).

FIGURE ES.7

Participation Rates in Illinois for County Size Groups, SNAP and LIHEAP, 2019



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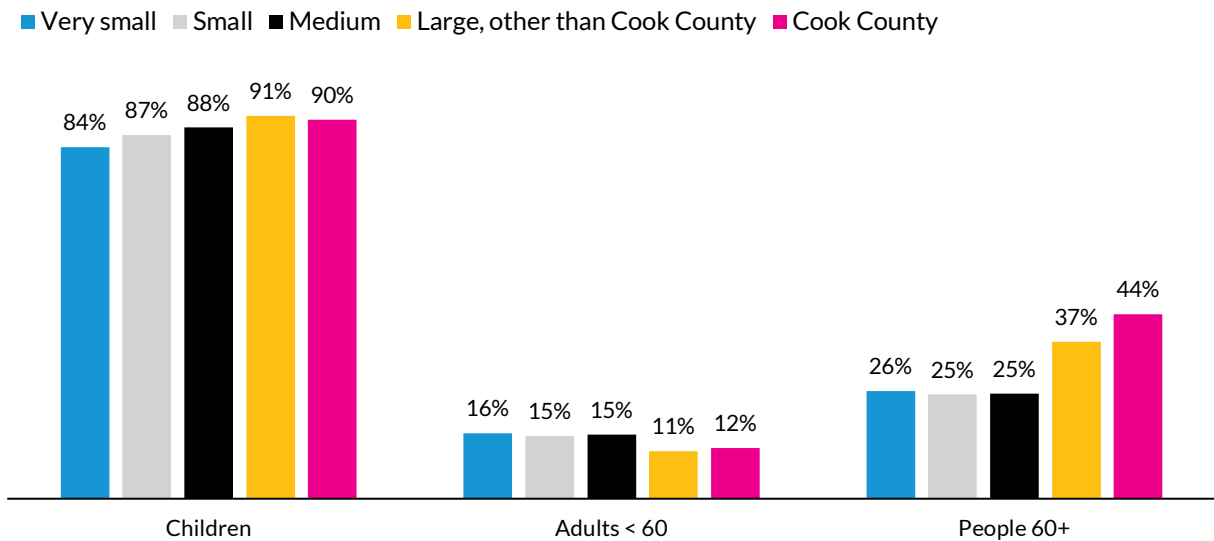
**Sources:** Eligibility estimates are produced by the Urban Institute using the ATTIS (Analysis of Transfers, Taxes, and Income Security) model applied to five-year American Community Survey data (2015 through 2019), reweighted to represent 2019. Numbers of participants obtained from Illinois Department of Human Services administrative data; see appendix A for sources.

**Notes:** LIHEAP = Low Income Home Energy Assistance Program; SNAP = Supplemental Nutrition Assistance Program. Percentages are computed as the number of assistance units participating in a program divided by the number estimated to be eligible for the program. For SNAP, the assistance unit may be the entire household or a subset of the household; for LIHEAP, the assistance unit is the entire household. All counties except Cook are combined into population size groups and rates are computed across all households in all counties in that group: very small = less than 10,000; small = 10,000 to less than 25,000; medium = 25,000 to less than 50,000; large = 50,000 or more. Estimates for LIHEAP are annual; estimates for SNAP are monthly averages.

- For SNAP, on average participation rates seem to be higher in counties with larger populations (figure ES.7), but with varying results for people of different ages. Among eligible people ages 60 and older, participation rates were substantially higher in larger counties compared with smaller counties (figure ES.8). For children, SNAP participation rates were somewhat higher in large counties, but children’s SNAP participation rates were generally high across the state. Among adults younger than age 60, participation rates were slightly lower in the large counties than in smaller counties.

FIGURE ES.8

SNAP Participation Rates in Illinois for by County Size Groups, by Age Group, 2019



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**Sources:** Eligibility estimates are produced by the Urban Institute using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to five-year American Community Survey data (2015 through 2019), reweighted to represent 2019. Numbers of participants obtained from Illinois Department of Human Services administrative data; see appendix A.

**Notes:** SNAP = Supplemental Nutrition Assistance Program. The participation rate is the percentage of eligible people participating in the program (individuals receiving SNAP divided by people eligible to receive SNAP). All counties except Cook are combined into population size groups and rates are computed across all households in all counties in that group: very small = less than 10,000; small = 10,000 to less than 25,000; medium = 25,000 to less than 50,000; large = 50,000 or more.

Percentages are computed as the number of assistance units participating in a program divided by the number estimated to be eligible for the program. For SNAP, the assistance unit may be the entire household or a subset of the household. All counties except Cook are combined into population size groups and rates are computed across all households in all counties in that group: very small = less than 10,000; small = 10,000 to less than 25,000; medium = 25,000 to less than 50,000; large = 50,000 or more. Estimates are monthly averages.



## Discussion and Limitations

The analyses in this report have been limited to some extent by the available data. For example, variations in SNAP participation rates by race and ethnicity cannot be shown because such information is missing from a substantial portion of the program’s administrative data records. Improvements in data collection would help us better understand who is participating and allow more refinements in future analyses.

The analyses included here identify some variations in program participation rates but cannot explain the reasons for those differences. Variations across places or population subgroups could be due to variations in whether people are aware of benefit programs or aware that they may be eligible, differences in what is required to apply for a program, and many other factors. Focused research, including discussions with program participants, eligible nonparticipants, and program administrators could help determine why some subgroups of program-eligible individuals are more likely to receive a benefit than others, or why participation rates appear higher in one part of the state than another. That understanding could then inform outreach efforts or other approaches to increase participation rates.

The programs that comprise the social safety net can help improve families’ economic circumstances—but only if they receive the benefits for which they are eligible.



# Introduction

In Illinois and across the country, many families with low incomes are eligible for a range of public benefits that, taken together, could substantially increase families' economic stability, opportunity, and well-being. However, not all families eligible for assistance are able to or choose to access it. Program changes and new outreach strategies could help safety net programs reach more families and children but program officials, to design the best interventions, need to know more about who receives and does not receive assistance. Further, studying how to optimize take-up at the national level is not sufficient, because every state has unique policies and implementation approaches, as well as different portions of eligible families currently receiving various benefits.

Currently, no single resource analyzes eligibility and participation across major safety net programs in Illinois in a comprehensive and comparable way. For some programs, information about participation rates is not publicly available from any source. Across the programs for which information is available, analysis of participation rates may vary in methods and focus dates, complicating our ability to understand how benefit take-up varies.

This analysis provides a snapshot of safety net eligibility and program participation rates in Illinois, combining estimates of the numbers of people eligible for benefits in Illinois with actual data on benefit recipients, and using data for both 2018 and 2019.

We first provide information on eligibility across the major safety net programs for the state as a whole and for individuals and households with different characteristics, using the same characteristics across all the programs to show the extent to which households with different characteristics are eligible for various programs. The eligibility analysis covers eight programs:

- Temporary Assistance for Needy Families (TANF)
- Supplemental Security Income (SSI)
- Supplemental Nutrition Assistance Program (SNAP, sometimes called “food stamps”)
- Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)
- Public and subsidized housing
- Child care subsidies funded by the Child Care and Development Fund (CCDF)
- Low Income Home Energy Assistance Program (LIHEAP)
- Earned income tax credit (EITC)

Then, we combine the information on people and families *eligible* for benefits with information on people and families *receiving* benefits to calculate participation rates for seven of these programs (all except the EITC). At the state level, we estimate each program’s overall participation rate and the participation rates among eligible people or families with different characteristics. The specific characteristics used to analyze participation vary based on what information is included in the caseload data, but for many programs we can evaluate these program participation rates by age, race and ethnicity, income levels, employment, citizenship status, or family structure. For four programs—TANF, SNAP, CCDF, and LIHEAP—we also examine participation rates for counties.

The eligibility estimates are produced by the Urban Institute’s Analysis of Transfers, Taxes, and Income Security (ATTIS) microsimulation model. This allows us to compare results for the different programs, knowing that the findings are based on the same data and approach.

Two key observations emerged related to the likelihood that Illinois residents are eligible for various programs (regardless of whether they receive those benefits):

- Across the eight programs included in this analysis, SNAP has the largest potential reach; 25 percent of Illinois households (1.2 million) were eligible for SNAP in the average month of 2018. The program with the smallest potential reach is TANF, with 3 percent of Illinois households (151,000) eligible for TANF cash aid in the average month of 2018.
- Households with younger children (birth through age 5) are more likely to be eligible for benefits than families with older children. For example, among families with very young children in 2018, 31 percent were eligible for SNAP and 25 percent were eligible for LIHEAP, compared with eligibility rates of 24 percent and 18 percent, respectively, for households with only older children.

Several key observations emerged related to state-level program participation rates in Illinois:

- Participation rates among eligible assistance units in each program in 2018 ranged from 13 percent in TANF to 57 percent in SNAP.
- Although SNAP has the highest participation rate among the programs analyzed, it also has one of the highest numbers of eligible *nonparticipants*. In the average month of 2018, more than 600,000 assistance units in Illinois were eligible for SNAP but did not receive the benefit.
- The three programs that appear to have the highest 2018 participation rates, SNAP (57 percent), SSI (55 percent), and the portion of WIC for infants and children (42 percent), are federally funded programs that operate as entitlements. SNAP and SSI are explicitly

entitlements, and the federal government funds WIC with the intention of providing enough support for all eligible applicants.

- Participation rates vary within programs by various characteristics of eligible assistance units. Three characteristics that seem associated with higher participation rates across more than one program include having lower income (rather than being at the upper end of the program's income eligibility range); having just one parent or guardian (rather than two parents); and having a unit member with a disability.
- The patterns of participation rates by race and ethnicity appear to vary across programs. For example, Hispanic individuals are more likely than non-Hispanic people to participate in WIC but less likely to participate in public or subsidized housing, CCDF, or LIHEAP.
- In LIHEAP, households that own their homes are less likely than other eligible households to receive the benefit.

Key observations related to county-level participation rates in Illinois included the following:

- For all four of the programs for which substate participation rates were computed, there was substantial variation across counties.
- For TANF, participation rates in different areas of the state varied from below 10 percent to over 30 percent. However, the overall participation rate in 2019 was approximately the same (14 percent) in both Cook County and the balance of the state.
- County-level SNAP participation rates in 2019 appeared to range from below 50 percent to more than 70 percent. The participation rate in Cook County (65 percent) was slightly higher than in the rest of the counties combined (60 percent). In general, participation rates were higher in counties with larger populations; however, that pattern was most pronounced for eligible people ages 60 and older; for children, participation rates were somewhat higher in large counties, but children's SNAP participation rates were generally high across the state.
- For LIHEAP, the Cook County participation rate in 2019 (32 percent) was slightly higher than for the rest of the state combined (28 percent). However, LIHEAP-eligible households with young children were about equally likely to receive LIHEAP in both parts of the state, while eligible households with a person 60 or older or a person with a disability were substantially more likely to receive LIHEAP in Cook County compared with the rest of the state. Also, in Cook County, eligible households with young children were less likely to receive LIHEAP than eligible households with a member ages 60 or older or with a disability.

- For the CCDF program, the rate of participation is substantially higher in Cook County (where 37 percent of eligible children appear to have received subsidies in 2019) than in the balance of the state (with an overall 2019 participation rate of 24 percent).

The remainder of this paper is divided into the following sections: an overview of the federal programs analyzed, including some existing estimates of participation rates; discussion of the methods used in the analysis; estimates of the numbers of people and households *eligible* for safety net programs in Illinois; estimates of state-level program *participation rates* among those eligible for the programs, in total and by various characteristics; and estimates of county-level participation rates.

# The Social Safety Net

The US social safety net includes multiple programs providing varied benefits. In this analysis, we provide estimates for eight key programs: TANF, SSI, SNAP, WIC, public and subsidized housing, CCDF, LIHEAP, and the EITC. Each program is means tested, meaning that it is available only to those with income below specified levels. However, each program focuses on different populations (which may overlap across programs) and uses different eligibility criteria (table 1).

**TABLE 1**  
**US Social Safety Net Programs in the Analysis of Participation in Illinois**

| Program   | Population served   | Benefits provided   | Income eligibility limit in Illinois, 2018 <sup>a</sup>  |
|---|---|---|--|
| Temporary Assistance for Needy Families (TANF)                                | Families with children; parents must be in approved work or work-related activities unless exempted | Cash and noncash (child care, transportation, etc.) assistance                                      | Net income at application below \$432 for a 3-person family (varies by family size); gross earnings up to 50 percent of the federal poverty guideline (FPG); higher income limits for recipients |
| Supplemental Security Income (SSI)  | People age 65 or older or with a severe disability  | Cash assistance   | In 2018, income limit at 74 percent of FPG for individuals and 82 percent for couples  |
| Supplemental Nutrition Assistance Program (SNAP)                              | All individuals or families are potentially eligible (but some rules vary by characteristics)       | Resources to buy food   | Gross income at or below 165 percent of FPG, or up to 200 percent of FPG if the household includes someone age 60 or older or someone with a disability <sup>b</sup>                             |
| Special Supplemental Nutrition Program for Women, Infants, and Children (WIC) | Children birth through age 4; women who are pregnant, breastfeeding, or postpartum                  | Resources to purchase specific food items, nutrition education, referrals for other social services | At or below 185 percent of FPG or receiving SNAP, Medicaid, or TANF  |
| Public and subsidized housing   | Mainly households that include children, seniors, or individuals with disabilities                  | Assistance paying for housing   | At initial application, income generally must be at or below 50 percent of the area's median income <sup>c</sup>   |

| Program  | Population served   | Benefits provided  | Income eligibility limit in Illinois, 2018 <sup>a</sup>  |
|--|---|--|--|
| Child Care and Development Fund (CCDF)             | Families with children under age 13; families with children under age 18 with special needs; in both, parents are working or in approved activities | Assistance paying for child care   | 185 percent of FPG at initial application; 85 percent of state median income for ongoing eligibility   |
| Low Income Home Energy Assistance Program (LIHEAP) | Any household is potentially eligible   | Assistance paying for heating and weatherization   | At or below 150 percent of FPG for heating assistance  |
| Earned income tax credit (EITC)                    | Tax units with income from employment   | Refundable tax credits in the federal income tax system and Illinois state income tax system | For a childless individual, income up to \$15,270; for a tax filer with children, income limit from \$40,320 to \$54,884 depending on marital status and number of children <sup>d</sup> |

**Sources:** Sarah Minton and Linda Giannarelli, “Five Things You May Not Know about the US Social Safety Net” (Washington, DC: Urban Institute, 2019); “Earned Income and Earned Income Tax Credit (EITC) Tables,” Internal Revenue Service, <https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/earned-income-and-earned-income-tax-credit-eitc-tables>; CCDF Policies Database,” Urban Institute, <https://ccdf.urban.org>; “Welfare Rules Database,” Urban Institute, <https://wrdb.urban.org/>.

<sup>a</sup> This information applies to Illinois; for several programs, eligibility limits vary across states either because of explicit policy choices or because the limit is expressed in terms of state median income, which varies across states. Within Illinois, programs may vary in the types of income counted as part of gross income as well as in the types of income partly or fully disregarded to arrive at net income. This column describes only income limits; several programs also include limits on the value of countable assets. In 2018, the federal poverty guideline (FPG) for a 3-person family was \$1,732 per month.

<sup>b</sup> Households with a member age 60 or older or a member with a disability are eligible for SNAP above 200 percent of FPG if they have net income (after disregards) below 100 percent of FPG and pass the asset test.

<sup>c</sup> Households already enrolled may continue receiving housing assistance up to income levels equal to 80 percent of area median income. Under some circumstances, some households may *initially* be eligible for housing assistance with income between 50 and 80 percent of area median income.

<sup>d</sup> These are the limits established for the federal EITC for tax returns covering tax year 2018. The Illinois EITC pays a percentage of the federal credit, meaning that implicitly, the eligibility policies are the same as the eligibility policies for the federal EITC.

In terms of target population, SNAP has the broadest reach among these programs, potentially serving any person with low income who is a citizen or who meets immigration-related criteria (although adults without disabilities who live in households with no children may face time limits on assistance). In contrast, WIC has a narrow target population: infants and their mothers, children younger than age 5, and pregnant women.

Income eligibility limits also vary substantially. As an example, a single mother with two children could have earned no more than \$866 per month (or \$10,392 per year) to start receiving cash aid from



Illinois' TANF program in 2018, but she could have been eligible for Illinois' CCDF program in 2018 with earnings of \$3,204 per month (or \$38,448 per year).<sup>3</sup>

Because of differences in target populations and eligibility criteria, and also because of differences in program participation rates, the programs vary widely in the numbers of people and households receiving benefits. For example, in an average month of 2018, 900,000 families (technically, "assistance units") received SNAP benefits in Illinois, while 72,000 received CCDF benefits.

Research at the national level shows the wide variation in program participation rates. A recent national-level analysis of program participation rates produced by researchers at the US Department of Health and Human Services includes all the programs analyzed in this report and finds rates ranging from 15 percent for CCDF to 63 percent for SNAP (Macartney and Ghertner, 2021). The Food and Nutrition Service (FNS) reports a 2018 SNAP program participation rate of 82 percent; this estimate is higher because it is focused on those eligible through standard national SNAP eligibility policies, not counting those eligible through broad-based categorical eligibility (FNS 2021b).<sup>4</sup> Another analysis conducted for FNS estimates the WIC program participation rate in 2018 at 57 percent, across all subgroups (women, infants, and children) eligible for benefits (FNS 2021a).

Within a program, participation rates appear to vary across the states and for different subgroups of eligible people. As an example of state variation, the FNS WIC analysis found that the portion of WIC-eligible people in Illinois who received benefits was 48 percent, which was lower than the 57 percent national average. As an example of variation by demographic characteristics, people ages 65 and older eligible for SSI generally appear less likely to receive the aid than people younger than age 65 (who are eligible for SSI on the basis of a severe disability) (US Department of Health and Human Services, 2021). For any particular program and state, participation rates could also vary across different areas of a state because of differences in population characteristics and potentially also because of differences in program administration.

# Methods

This analysis provides a state-level snapshot of safety net program participation across Illinois, as well as substate analysis for selected programs. We provide estimates of program eligibility in Illinois for all eight programs described in table 1 and participation rate estimates for all programs except the EITC.<sup>5</sup> The analyses use the numbers of people and families receiving benefits from the various programs in Illinois combined with estimates of the numbers of people and families eligible for those benefits. The eligibility estimates are derived from American Community Survey data, using one-year data for state-level analysis and five-year data for county-level analysis. Here, we summarize three aspects of our methods: our definition of program participation rates, the data on the number and characteristics of program participants, and the methods used to estimate eligibility.

## Participation Rate Definition

The participation rate is defined for this analysis as the percentage of people or families who *participate* in the program among those who are *eligible* for the program. It is calculated by dividing the number of participating “assistance units” by the number of eligible assistance units. The assistance unit varies across programs. For example, LIHEAP operates on a household basis, but in the WIC program, only specific people in a household may be eligible.

The *numerators* for the participation rate calculations are the numbers of people or families who participate in the various programs according to program administrative data. However, there is no administrative data source for obtaining the *denominators* for the calculations, that is, the numbers of people or families *eligible* for a program. The numbers eligible for various programs must be estimated by applying the eligibility rules for each program to survey data that reflect the characteristics and income of the population.

Other research projects may use the term “participation rate” in different ways, such as to mean the number of people or families receiving a benefit as a percentage of the entire population or as a percentage of all families with low incomes. Those types of calculations produce lower rates than when the denominator of the calculation is only those eligible for the program. Further, some analyses of participation rates are based entirely on survey data, using as the numerator the number of people who report a particular benefit in the survey. Because most benefits are underreported in surveys, this can result in a lower participation rate than when the numerator equals the caseload according to administrative data.

## Data on Program Participants

In our analysis, the actual number of people or assistance units participating in each program is taken directly from administrative data. For the state-level analysis, focused on 2018, we collected Illinois caseload data for each program from readily available federal and state sources. The level of demographic details available varied for each program, allowing for more detailed participation rate estimates for some programs than for others. The county-level analysis incorporates information obtained from state agencies through records requests, covering program participation in 2019. Appendix A provides more information on the sources of Illinois caseload information.

## Methods and Concepts for Estimating Program Eligibility

The eligibility estimates used for this analysis were produced using the Urban Institute's ATTIS microsimulation model. Microsimulation models apply policy and program rules at individual and household levels to help answer detailed policy questions related to program eligibility, enrollment, and benefits. For each program and each family included in the survey data, the model's computer code goes through the same steps that a caseworker would follow to determine whether that family is eligible for a benefit. The eligibility modeling is detailed, capturing both national-level and state-level policies to the greatest extent possible given the information available in the survey data.

The household and individual data source underlying the ATTIS model is the American Community Survey (ACS), a large annual survey conducted by the Census Bureau.<sup>6</sup> For this analysis, we used two types of ACS data for Illinois. For the state-level analysis, we used the ACS data collected in 2018. For the county-level analysis, we applied the model to the Illinois households in the five-year ACS data covering 2015 through 2019; this provided a larger sample size and allowed county-level estimates. We modified the weighting in the five-year data based on the size and characteristics of the Illinois population in 2019, and we used the eligibility data generated from the five-year data in conjunction with county-level caseload data for 2019.

The ACS is much larger than other Census Bureau surveys, which means that it can support more state-level analysis than most other surveys. The public-use version of a single year of ACS data includes interviews with approximately 50,000 households in Illinois, which is slightly over 1 in 100 of all Illinois households.<sup>7</sup> Each person is assigned a "sampling weight" by the Census Bureau, indicating how many Illinois residents that person represents. When tabulated using the sampling weights, the ACS provides a reliable picture of the Illinois population. The five-year data files include around five times as many

households; about 250,000 Illinois households provide data that is included in the five-year file used for the county-level analysis.

The ACS includes substantial information on family relationships, work activity, and sources and amounts of income, providing a strong foundation for determining whether the sampled households are eligible for each safety net program. However, some key information is missing from the survey. Before using a year of ACS data for ATTIS modeling, Urban Institute researchers augment the data in various ways, including:

- allocating survey-reported earnings across the months of the year based on the number of weeks a person reported working (to allow assessment of monthly program eligibility)
- imputing whether each noncitizen is a lawful permanent resident, refugee or asylee, temporary resident, or unauthorized immigrant (as those distinctions are important for determining eligibility for benefit programs)
- imputing whether a parent's unmarried partner is also the second parent of one or more of the children (as parentage affects whether the unmarried partner is considered in determining the family's eligibility for TANF or CCDF)
- estimating what portion of a person's survey-reported "other" income is unemployment compensation, and adjusting for underreporting of unemployment compensation
- estimating what portion of a person's survey-reported "other" income is child support, as some benefit programs treat child support differently from other types of income

The version of the ACS data we use, from the University of Minnesota's Integrated Public Use Microdata (IPUMS) project, also includes highly validated imputations of some detailed household relationships not collected in the survey.

After the data adjustments, we use ATTIS to determine eligibility for each key program in the safety net, one by one. Because the programs interact, the simulation of each program includes identifying not only who is eligible for that program, but also each program's caseload. That *simulated* caseload information can then be used to assess eligibility for subsequent programs. For example, whether someone is eligible for SNAP depends in part on how much of the applicant's gross income is disregarded because their rent is a high portion of their income, and that "excess shelter expense" is likely to be higher for households that do not receive a housing subsidy; therefore, we identify a caseload of households in public or subsidized housing prior to estimating SNAP eligibility. However, in

this analysis, this simulated caseload data is used *only* to improve the eligibility estimates for other programs; it is not used to compute the participation rates.

One caveat regarding our estimates is that they do not include people living in either institutions or other group quarters (e.g., a nursing home, homeless shelter, or residential treatment facility). Although the ACS surveys people in group quarters and some may be eligible for some benefits, we are not able to assess eligibility for those individuals because the public-use ACS does not provide information on the type of group quarters. Thus, our estimates are restricted to people living in households.

Our eligibility estimates are as comprehensive as possible but do miss some aspects of some programs. The specific coverage of each of the eligibility estimates is as follows:

- TANF: We include anyone who appears eligible for *cash benefits* through Illinois' TANF program, regardless of whether their benefits would be funded by monies considered as "TANF" for federal reporting purposes or if their benefits would be solely state funded. We do not identify eligibility for noncash benefits, even if they are paid with TANF funds. The modeling of eligibility for TANF cash aid is detailed; however, the model does not capture the eligibility of pregnant women with no other children due to data limitations.
- SSI: The eligibility estimates count people ages 18 and older living in households (not in institutions or other group quarters) who appear to be eligible for federally funded SSI. Children may also be eligible for SSI, but assessment of their eligibility using survey data is challenging. Also, people eligible solely for Illinois' supplemental Aid to the Aged, Blind, and Disabled benefits are excluded from this analysis because of a lack of information on the overlap between receipt of SSI and Aid to the Aged, Blind, and Disabled and the characteristics of the individuals receiving only Aid to the Aged, Blind, and Disabled.
- SNAP: The eligibility estimates count people and households that appear eligible for SNAP benefits in a particular month, *including* those who would be eligible under broad-based categorical eligibility (BBCE) policies.
- WIC: The ATTIS model identifies WIC eligibility for infants and children. However, ATTIS is not able to identify women eligible for WIC during pregnancy, because the ACS data do not identify pregnant women.<sup>8</sup> Also, for postpartum women, the duration of WIC eligibility depends in part on breastfeeding status, which is not observed in the ACS data. Therefore, the estimates focus on eligible infants and children, and on households that include eligible infants and children.

- Public and subsidized housing: We estimate eligibility for public housing and the Housing Choice Voucher program funded by the US Department of Housing and Urban Development. Our estimates do not include homeownership assistance programs or other state or federally funded programs. We model total eligibility using the maximum income limit of 80 percent of area median income (AMI), which could overstate eligibility to some extent.<sup>9</sup> (When estimating participation rates, we consider both this broad group and the narrower group with income within 50 percent of AMI.) Also, although most housing assistance is provided to households that include a child, a person age 60 or older, or a person with a disability, the eligibility estimates are not restricted to households that include people with those characteristics.
- CCDF: We estimate eligibility for subsidies under the Illinois Child Care Assistance Program, which is funded in part by the federal CCDF block grant.
- LIHEAP: We estimate whether a household would be eligible for heating assistance; we do not include eligibility for weatherization assistance.
- EITC: We estimate whether a tax unit's annual income and earnings would qualify the unit to receive the EITC when they file their tax return early in the following year. The estimates include eligibility for EITC for childless workers as well as the EITC for tax units with children.

We tabulate eligibility estimates in three different ways: the number of *people* eligible for benefits, the number of *households* with at least one eligible person, and the number of eligible "*assistance units*". The definition of assistance units varies across programs. The assistance unit for LIHEAP and for public and subsidized housing is the entire household, WIC serves specific people, and the assistance unit for SSI is either an individual person who meets the age or disability criteria or a married couple in which both spouses meet the criteria. The assistance units for TANF and CCDF generally include the parents (or guardian) and the assisted children. SNAP assistance units may include an entire household or just a portion of the household depending on various factors, and the unit for EITC is the tax unit, including the person or couple filing taxes and any dependents. Because of that variation, we tabulate eligibility in terms of *households* or *people* to compare eligibility rates across programs, and we tabulate eligibility in terms of *assistance units* to compare with caseload data.

Another aspect of counting eligibility is the time concept. For most programs, the estimates refer to the "average month" of the year; this concept is often used in administrative data for programs that generally operate on a monthly basis. To compute average monthly eligibility numbers for a program or subgroup, we sum the number eligible in January, the number eligible in February, and so on, and average the 12 figures; because of income fluctuations through the year, the average monthly number

of recipients is lower than the number eligible at any point in a year. For two programs—LIHEAP and EITC—the model determines eligibility on an annual basis, and the results show those annual figures.

Estimating county-level eligibility required further assumptions. Although the ACS identifies numerous counties individually, some counties do not have sufficient population to meet the Census Bureau’s standards for individual identification. We used data from the Missouri Census Data Center’s Geographic Correspondence Engine (GEOCORR) regarding the relationship between county populations and the areas identified by the ACS to estimate county-level eligibility data.<sup>10</sup> This process leads to greater uncertainty in the case of the county-level estimates than with the statewide estimates.

Finally, even in the case of the statewide estimates, all eligibility figures are estimates and could deviate from the true numbers to some extent because they are based on a *sample* of the Illinois population rather than on information about the entire population. Because the eligibility data are estimates, the participation rates could also deviate somewhat from the true figures.

# Eligibility for Safety Net Programs in Illinois in 2018

Before people can *participate* in a program, they first have to be *eligible* for the program. We therefore start by examining the extent to which people and households in Illinois are eligible for safety net programs, and we examine the characteristics of the eligible people and families. People count as eligible for a program if they are included in the assistance unit for that program; the assistance unit may be an individual person, the entire household, or some portion of a household, depending on the program. Households are counted as eligible if any person in the household is eligible.

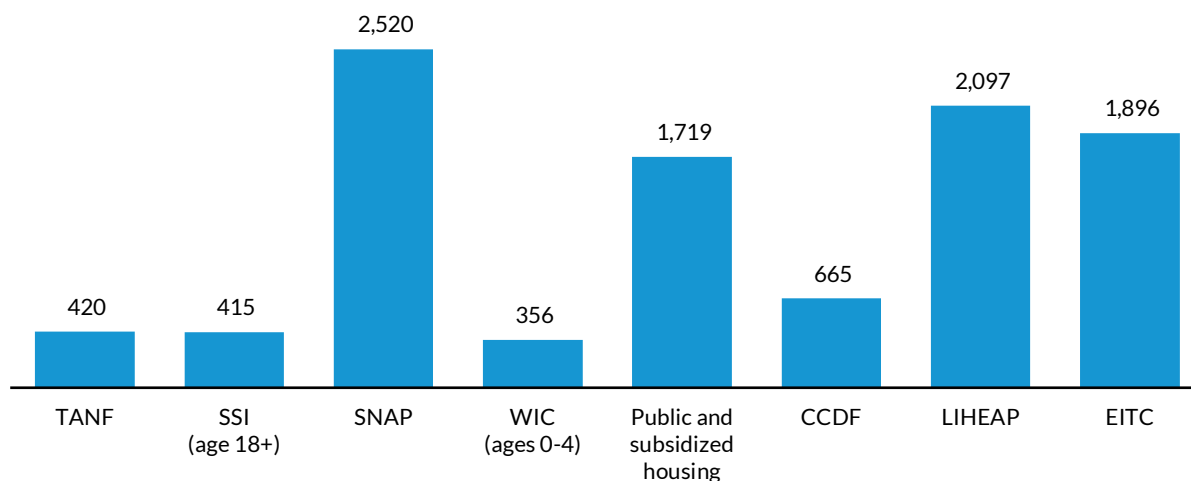


# Total Numbers of Eligible People and Households

FIGURE 1

## Illinois Residents Eligible for Safety Net Benefits, by Program, 2018

Thousands



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**Source:** Urban Institute, using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to the 2018 American Community Survey.

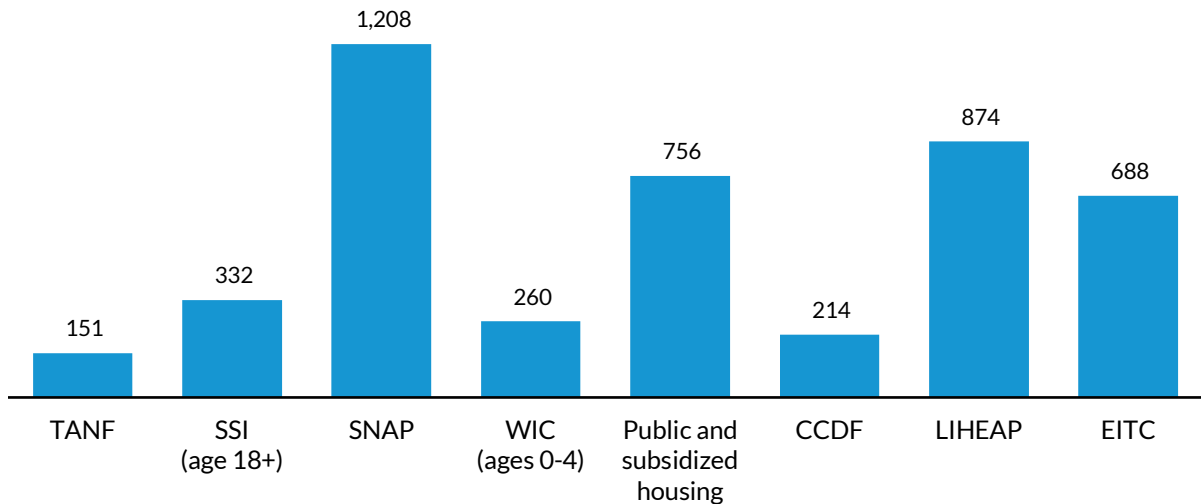
**Notes:** TANF = Temporary Assistance for Needy Families; SSI = Supplemental Security Income; SNAP = Supplemental Nutrition Assistance Program; WIC = Special Supplemental Nutrition Program for Women, Infants, and Children; CCDF = Child Care and Development Fund; LIHEAP = Low Income Home Energy Assistance Program; EITC = Earned Income Tax Credit. Estimates do not include people in nursing homes, homeless shelters, or other group quarters. TANF estimates include people whose cash aid would be paid solely with state funds. SSI estimates do not include people only eligible for Aid to the Aged Blind and Disabled. SSI estimates include only eligible people ages 18 and older, and WIC estimates include only eligible infants and children. Public and subsidized housing estimates use an upper eligibility limit of 80 percent of area median income. Estimates for LIHEAP and EITC are annual; estimates for other programs are monthly averages.

In 2018, according to the Census Bureau, there were 4.9 million households in Illinois, with 12.4 million people living in those households.<sup>11</sup> Across the eight programs included in this analysis, the number of people eligible for benefits ranged from 356,000 infants and children eligible for WIC to 2.5 million people eligible for SNAP (figure 1). (Note that the estimated number of people eligible for WIC would be higher if eligible women were included.) The number of households with at least one person eligible for benefits ranged from 151,000 for TANF to 1.2 million for SNAP (figure 2).

FIGURE 2

Illinois Households Eligible for Safety Net Benefits, by Program, 2018

Thousands



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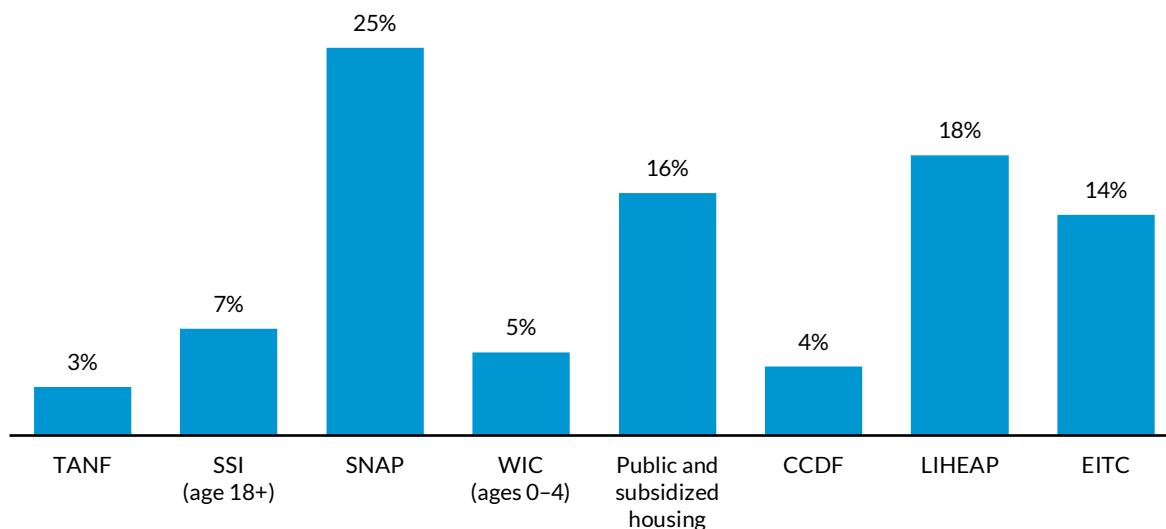
**Source:** Urban Institute, using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to the 2018 American Community Survey.

**Notes:** TANF = Temporary Assistance for Needy Families; SSI = Supplemental Security Income; SNAP = Supplemental Nutrition Assistance Program; WIC = Special Supplemental Nutrition Program for Women, Infants, and Children; CCDF = Child Care and Development Fund; LIHEAP = Low Income Home Energy Assistance Program; EITC = Earned Income Tax Credit. A household is considered eligible if it includes any people eligible for the benefit. Estimates do not include people in nursing homes, homeless shelters, or other group quarters. TANF estimates include households whose cash aid would be paid solely with state funds. SSI estimates do not include households with people only eligible for Aid to the Aged Blind and Disabled. SSI estimates include households with at least one eligible person ages 18 or older, and WIC estimates include households with at least one eligible infant or child. Public and subsidized housing estimates use an upper eligibility limit of 80 percent of area median income. Estimates for LIHEAP and EITC are annual; estimates for other programs are monthly averages.

Programs that serve all demographic groups (i.e., do not only serve families with children, seniors, or individuals with disabilities) have the largest potentially eligible population. For example, individuals across all demographic groups can be eligible for SNAP and LIHEAP if they meet the financial eligibility criteria and are not disqualified because of immigration-related criteria. SNAP and LIHEAP also have higher income limits for eligibility than many other programs. As a result, SNAP and LIHEAP have the largest numbers of eligible people (2.5 million and 2.1 million, respectively) and eligible households (1.2 million and 874,000, respectively). We estimate that in 2018, 25 percent of all Illinois households included at least one person eligible for SNAP in the average month of the year, and 18 percent of households appear to have been eligible for heating assistance in fall 2018 (figure 3).

FIGURE 3

Illinois Households Eligible for Safety Net Benefits, by Program, 2018



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**Source:** Urban Institute, using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to the 2018 American Community Survey.

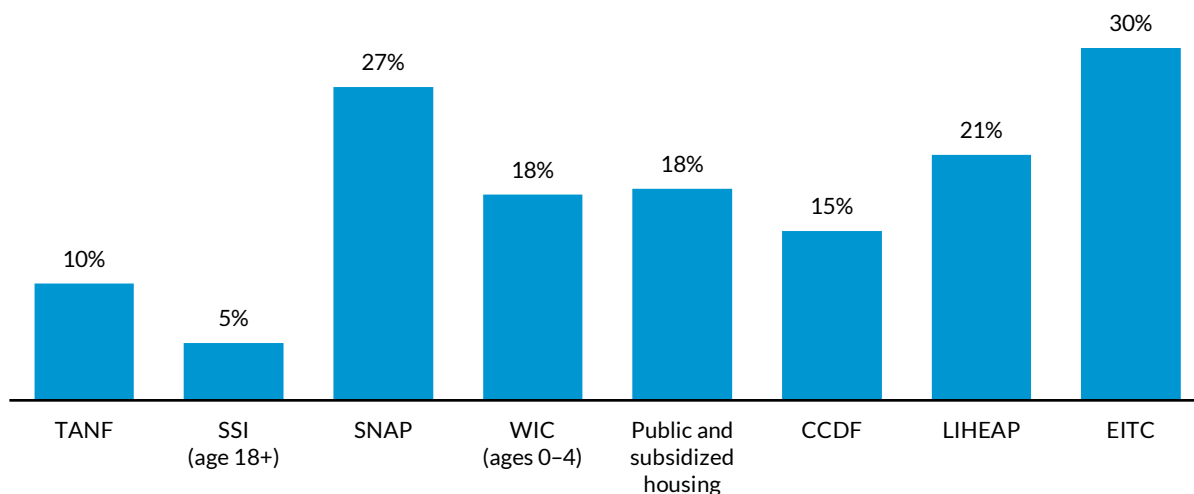
**Notes:** TANF = Temporary Assistance for Needy Families; SSI = Supplemental Security Income; SNAP = Supplemental Nutrition Assistance Program; WIC = Special Supplemental Nutrition Program for Women, Infants, and Children; CCDF = Child Care and Development Fund; LIHEAP = Low Income Home Energy Assistance Program; EITC = Earned Income Tax Credit. A household is considered eligible if it includes any people eligible for the benefit. Estimates do not include people in nursing homes, homeless shelters, or other group quarters. TANF estimates include households whose cash aid would be paid solely with state funds. SSI estimates do not include households with people only eligible for Aid to the Aged Blind and Disabled. SSI estimates include households with at least one eligible person ages 18 or older, and WIC estimates include households with at least one eligible infant or child. Public and subsidized housing estimates use an upper eligibility limit of 80 percent of area median income. Estimates for LIHEAP and EITC are annual; estimates for other programs are monthly averages.

The two programs with the next-highest household eligibility rates are public and subsidized housing (16 percent of Illinois households are eligible) and the federal EITC (14 percent of Illinois households include a tax unit that is eligible). (Note that our estimates of eligibility for the EITC include eligibility for the much-smaller EITC amounts available to childless individuals and couples as well as eligibility for the larger tax credits available to tax units with children.)

In contrast, the rate of eligibility is lower for programs that serve only people or families with certain characteristics. In the case of SSI—which serves very low-income individuals who are age 65 or older or who have a severe disability—7 percent of Illinois households appear to include a person eligible for the program.<sup>12</sup>

FIGURE 4

Illinois Households with Children Eligible for Safety Net Benefits, by Program, 2018



URBAN INSTITUTE

**Source:** Urban Institute, using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to the 2018 American Community Survey.

**Notes:** CCDF = Child Care and Development Fund; LIHEAP = Low Income Home Energy Assistance Program; SSI = Supplemental Security Income; SNAP = Supplemental Nutrition Assistance Program; TANF = Temporary Assistance for Needy Families; WIC = Special Supplemental Nutrition Program for Women, Infants, and Children. TANF estimates include households whose cash aid would be paid solely with state funds. SSI estimates do not include households with people only eligible for Aid to the Aged Blind and Disabled. SSI estimates include households with at least one eligible person ages 18 or older, and WIC estimates include households with at least one eligible infant or child. Public and subsidized housing estimates use an upper eligibility limit of 80 percent of area median income. Estimates for LIHEAP and EITC are annual; estimates for other programs are monthly averages.

The three remaining programs in the eligibility analysis—TANF, WIC, and CCDF—serve only families with children. Overall, about 3 percent of Illinois households included people eligible for TANF in the average month of 2018, 4 percent included children eligible for CCDF-funded child care subsidies, and 5 percent had infants or young children eligible for WIC. Among the subset of households with children, however, the eligibility rates are higher: 10 percent of Illinois households with children are eligible for TANF, 18 percent include infants or young children eligible for WIC, and 15 percent include children eligible for CCDF-funded child care subsidies (figure 4).

## Characteristics of Each Program’s Eligible Population

The programs differ not only in terms of the *number* of people and households who are eligible for the benefit, but also in terms of their characteristics. We count the people in Illinois who are eligible for these programs by their race and ethnicity, age group, and citizenship status, and for children we also examine the presence of parents (table 2). We count the Illinois households eligible for benefits by a measure of poverty status, the race and ethnicity of the household head, the annual employment status of household members, household size, number of children and age of youngest child, presence of a person with a disability or a person age 65 or older, and the citizenship and immigration status of the household members (table 3). The poverty measure used in table 3 is a household’s annual cash income before any SSI or TANF, relative to the federal poverty threshold.<sup>13</sup>

Some notable points regarding the population eligible for each program are as follows:

- **TANF:** There were 420,000 individuals in 151,000 households eligible for TANF in Illinois in the average month of 2018. About equal numbers of eligible people were Black non-Hispanic (141,000) and white non-Hispanic (148,000), with a somewhat lower number of eligible Hispanic people (100,000). Among the 284,000 children eligible for TANF, the majority (181,000) lived with one parent, while 45,000 lived with two parents and 58,000 lived with a nonparent guardian. There were 54,000 very young children (younger than age 3) eligible for TANF. Among the 151,000 households eligible for TANF in the average month of the year, 62,000 had annual cash income (without SSI or TANF) under half the federal poverty threshold, and 23,000 had income from 50 to 100 percent of the threshold. Households with higher annual incomes could be eligible because they have lower income part of the year or because the income of a nonparent guardian may not be counted in assessing a child’s eligibility.
- **SSI:** There were 415,000 individuals age 18 and older in 332,000 households eligible for SSI in Illinois in the average month of 2018. (Children may also be eligible for SSI, but children’s SSI eligibility is not included in this analysis.) About half of the SSI-eligible adults were white non-Hispanic (207,000). About 43 percent (180,000) were ages 65 and older, while the remainder were younger than age 65 and eligible solely because of disability. More than half of SSI-eligible households (197,000) had annual income (before any SSI or TANF) below the federal poverty threshold. About half of the 332,000 households with SSI eligibility (163,000) did not include anyone connected to the labor force; however, 103,000 included a person working the full year and full time (defined, respectively, as 50 weeks or more and 35 hours or more per week). Also, 72,000 of these households included at least one child.

- **SNAP:** There were 2.5 million individuals in 1.2 million households eligible for SNAP in Illinois in the average month of 2018 (including those eligible only through BBCE rules). White non-Hispanic people were the largest group (1.2 million) of eligible individuals; 633,000 Black non-Hispanic people, 545,000 Hispanic people, and 93,000 Asian people were also eligible for SNAP. Individuals of all ages were eligible, including 781,000 children, of whom 132,000 were very young (younger than age 3). Most eligible people were citizens, but 90,000 noncitizens were eligible. Over one-third (464,000) of eligible households had individuals age 65 and older. Among the households eligible in the average month of the year, 522,000 had annual income (before SSI or TANF) below the federal poverty thresholds, and an additional 535,000 had income from one to two times the thresholds; households with higher income could have been eligible because of income fluctuations or because only a subset of household members formed the SNAP assistance unit.
- **WIC:** There were 356,000 infants and young children in 260,000 households eligible for WIC in the average month of 2018. Among the eligible infants and children, 170,000 lived with two parents, 165,000 lived with one parent, and 21,000 lived with nonparent guardians. About equal numbers of eligible infants and children were Hispanic (121,000) and white non-Hispanic (120,000); there were also 85,000 eligible infants and children who were Black non-Hispanic, and 10,000 who were Asian. Among the 260,000 households with at least one WIC-eligible infant or child, 177,000 included at least one full-year full-time worker, and 67,000 included a part-year or part-time worker; only 11,000 of the WIC-eligible households did not include anyone in the labor force.
- **Public and subsidized housing:** There were 1.7 million individuals in 756,000 households eligible for public or subsidized housing in Illinois in the average month of 2018. Among the eligible households, 303,000 were headed by a white non-Hispanic person, 270,000 by a Black non-Hispanic person, 143,000 by a Hispanic person, and 25,000 by an Asian person. The eligible households included 267,000 with a child younger than age 18 and 172,000 with an individual age 65 or older. About 43 percent (322,000) of eligible households had annual income (before SSI or TANF) below the applicable federal poverty thresholds. (These estimates use the program's maximum income limit of 80 percent of AMI. Using 50 percent of AMI, which is the limit for initial eligibility, 596,000 households are eligible, and a larger percentage of that group would have below-poverty income.)
- **CCDF:** There were 665,000 people in 214,000 households eligible for CCDF in Illinois in the average month of 2018. (We count as eligible both the children who could receive subsidized

child care and their parents or guardians.) The children eligible for CCDF included 92,000 younger than age 3 and 88,000 ages 3 to 5, as well as older children (younger than age 13 or teenagers with special needs). Among the eligible children, 87,000 lived with two parents and 292,000 lived with one parent, while 14,000 lived with nonparent caretakers. Among the 214,000 households with CCDF eligibility in the average month of the year, slightly more than half (111,000) had annual income (without SSI or TANF) between one and two times the federal poverty thresholds, with the remainder having below-poverty income (64,000) or income above two times the threshold (39,000). Slightly more than one-third of the households with CCDF eligibility were headed by a white non-Hispanic person (77,000), with most of the remaining eligible households headed by a Hispanic person (65,000) or Black non-Hispanic person (63,000). More than two-thirds of the eligible households (152,000) included at least one full-year full-time worker.

- **LIHEAP:** There were 2.1 million individuals in 874,000 households eligible for LIHEAP in Illinois in fall 2018. About six in ten (542,000) eligible households had annual income (without SSI or TANF) below the federal poverty thresholds. Fewer than one-quarter (201,000) of the eligible households had a member employed full-year and full-time, while 384,000 did not include anyone either working or looking for work during the year.
- **EITC:** There were 1.9 million individuals in 688,000 households eligible for the EITC in Illinois on the basis of their 2018 earnings. Among the people who could benefit from the federal EITC (counting the head of the eligible tax unit, the spouse if the head is married, and the dependent children) 805,000 were white non-Hispanic, 447,000 were Black non-Hispanic, and 495,000 were Hispanic. Among the households with any EITC eligibility, 219,000 included a child age 5 or young, and an additional 225,000 included an older child, while 244,000 did not include any children.

## Incidence of Eligibility by Household Characteristics

Another way of examining the eligibility data is to consider the *portions* of different groups of households eligible for each program (table 4):

- **Income:** Because these are means-tested programs, eligibility is closely tied to income. Households with annual cash income (before SSI or TANF) less than the federal poverty thresholds are much more likely than other households to be eligible for these programs. For example, about 90 percent of households with income below the applicable poverty threshold

are eligible for SNAP, compared with 70 percent of households with income from one to two times the thresholds, and only 4 percent of those with annual income more than two times the poverty thresholds.

- **Race and ethnicity:** Households headed by a person who is Hispanic or who is Black and non-Hispanic are more likely than households headed by a white non-Hispanic person to be eligible for each of the eight programs, due to higher poverty rates among Hispanic and Black families. For example, 34 percent of households headed by a Black non-Hispanic person and 24 percent of households headed by a Hispanic person were eligible for LIHEAP, compared with 14 percent of households headed by a white non-Hispanic person.
- **Annual employment status of household members:** Households with at least one person working the full year and full time (defined as 35 hours or more per week) are much less likely to be eligible for benefits than households with only a part-year or part-time worker. Also, for programs not tied to work effort, households with no employment but with someone looking for work are generally more likely than those with earners to be eligible for benefits. For example, 9 percent of households with a full-year full-time worker are eligible for public or subsidized housing, compared with 27 percent of households with a part-year or part-time worker and 50 percent of households with no earners but someone looking for work. Households without any person in the labor force (a group including many retired individuals and couples) also have relatively high eligibility rates.
- **Household size:** For all programs, the largest households—those with six or more members—are more likely to be eligible for benefits than households with two to five members. For both LIHEAP and public and subsidized housing, however, one-person households are the most likely to be eligible. For example, 27 percent of one-person households are eligible for LIHEAP, compared with 18 percent of Illinois households overall.
- **Disability:** Households that include an adult with a disability are more likely than other households to be eligible for benefit programs. That is true not only for SSI (which can be received only by people who have a disability or are age 65 or older) but also for other programs, likely because of lower incomes.
- **Presence of people ages 65 or older:** Households that include a person 65 or older are about as likely to be eligible for SNAP (33 percent) as households with children younger than age 6 (31 percent).



- **Presence of younger children:** Households with children younger than age 6 are more likely to be eligible for benefits from SNAP, LIHEAP, and public or subsidized housing than households with only children ages 6 and older. However, households with very young children (ages 0 to 2) are about as likely as families whose youngest child is age 3 to 5 to be eligible for benefits. (WIC is an exception because it serves only children through age 4.)
- **Number of children present:** For all programs, households with four or more children are more likely than households with one to three children to be eligible. For example, the percentage of households eligible for CCDF increases from 12 percent for those with one child to 23 percent for those with four or more children.
- **Citizenship and immigration status:** Households that include at least one noncitizen are more likely than households that include only citizens to include children eligible for WIC; and households that include an unauthorized noncitizen are more likely than households including only citizens or legally present noncitizens to be eligible for SNAP. (Note that unauthorized noncitizens are not themselves eligible for SNAP, but they may live with people who are eligible.)

TABLE 2

## Eligibility for Social Safety Net Programs Among Individuals in Illinois, 2018

Thousands

|   | TANF | SSI<br>(age 18 and older) | SNAP  | WIC<br>(ages 0–4) | Public and<br>subsidized housing | CCDF | LIHEAP | EITC  |
|---|------|---------------------------|-------|-------------------|----------------------------------|------|--------|-------|
| Total                                   | 420  | 415                       | 2,520 | 356               | 1,719                            | 665  | 2,097  | 1,896 |
| Race/ethnicity                          |      |                           |       |                   |                                  |      |        |       |
| Non-Hispanic, white                     | 148  | 207                       | 1,174 | 120               | 548                              | 211  | 897    | 805   |
| Non-Hispanic, Black                     | 141  | 119                       | 633   | 85                | 595                              | 195  | 534    | 447   |
| Non-Hispanic, Asian                     | 10   | 26                        | 93    | 10                | 58                               | 16   | 95     | 84    |
| Non-Hispanic, other                     | 22   | 8                         | 74    | 20                | 50                               | 27   | 57     | 65    |
| Hispanic                                | 100  | 56                        | 545   | 121               | 468                              | 217  | 514    | 495   |
| Age                                     |      |                           |       |                   |                                  |      |        |       |
| 0–17                                    | 284  | 0                         | 781   | 356               | 550                              | 393  | 682    | 835   |
| 18–24                                   | 30   | 29                        | 201   | 0                 | 193                              | 36   | 226    | 134   |
| 25–34                                   | 45   | 43                        | 281   | 0                 | 270                              | 121  | 248    | 344   |
| 35–44                                   | 38   | 36                        | 232   | 0                 | 202                              | 91   | 233    | 269   |
| 45–54                                   | 18   | 51                        | 187   | 0                 | 149                              | 19   | 168    | 164   |
| 55–64                                   | 5    | 76                        | 299   | 0                 | 164                              | 4    | 211    | 128   |
| 65–74                                   | 1    | 98                        | 264   | 0                 | 106                              | 0    | 164    | 20    |
| 75+                                     | 0    | 82                        | 276   | 0                 | 84                               | 0    | 164    | 2     |
| Age range for children                  |      |                           |       |                   |                                  |      |        |       |
| 0–2                                     | 54   | 0                         | 132   | 212               | 103                              | 92   | 115    | 153   |
| 3–5                                     | 52   | 0                         | 139   | 144               | 91                               | 88   | 118    | 139   |
| 6–11                                    | 94   | 0                         | 267   | 0                 | 186                              | 177  | 236    | 279   |
| 12–17                                   | 84   | 0                         | 243   | 0                 | 170                              | 36   | 213    | 264   |
| Presence of parents (for children only) |      |                           |       |                   |                                  |      |        |       |
| 2                                       | 45   | 0                         | 303   | 170               | 183                              | 87   | 272    | 332   |
| 1                                       | 181  | 0                         | 433   | 165               | 336                              | 292  | 370    | 477   |
| 0                                       | 58   | 0                         | 44    | 21                | 31                               | 14   | 40     | 26    |

|                           | TANF | SSI<br>(age 18 and older) | SNAP  | WIC<br>(ages 0–4) | Public and<br>subsidized housing | CCDF | LIHEAP | EITC  |
|---------------------------|------|---------------------------|-------|-------------------|----------------------------------|------|--------|-------|
| Citizenship status        |      |                           |       |                   |                                  |      |        |       |
| Citizen                   | 411  | 396                       | 2,429 | 351               | 1,562                            | 617  | 1,919  | 1,807 |
| Lawful permanent resident | 8    | 16                        | 77    | 3                 | 77                               | 18   | 86     | 78    |
| Refugee/asylee            | 1    | 3                         | 13    | 0                 | 6                                | 2    | 11     | 10    |
| Temporary                 | NA   | NA                        | NA    | 1                 | 4                                | 1    | 5      | NA    |
| Unauthorized              | NA   | NA                        | NA    | 1                 | 69                               | 27   | 76     | 1     |

**Source:** Urban Institute, using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to the 2018 American Community Survey.

**Notes:** TANF = Temporary Assistance for Needy Families; SSI = Supplemental Security Income; SNAP = Supplemental Nutrition Assistance Program; WIC = Special Supplemental Nutrition Program for Women, Infants, and Children; CCDF = Child Care and Development Fund; LIHEAP = Low Income Home Energy Assistance Program; EITC = Earned Income Tax Credit; NA = not applicable. Estimates do not include people in nursing homes, homeless shelters, or other group quarters. For most programs, estimates apply to eligibility in the average month of the year; for LIHEAP and EITC, a single eligibility assessment is made for the year. This table counts only people considered to be beneficiaries. The WIC and SSI estimates count the qualifying individuals only; the TANF and CCDF estimates count the parents (or guardians) and qualifying children; the SNAP estimates count people assumed to be in the assistance unit; the LIHEAP and public and subsidized housing estimates count all people in the household; the EITC estimates count the taxpayer, spouse, and dependents. TANF estimates include people whose cash aid would be paid solely with state funds. SSI estimates do not include people only eligible for Aid to the Aged Blind and Disabled. SSI estimates include eligible people ages 18 or older, and WIC estimates include eligible infants and children. Public and subsidized housing estimates use an upper eligibility limit of 80 percent of area median income.

**TABLE 3**  
**Eligibility for Social Safety Net Programs Among Households in Illinois, 2018**

*Thousands*

|  | TANF | SSI<br>(age 18 and older) | SNAP  | WIC<br>(ages 0–4) | Public and<br>subsidized housing | CCDF | LIHEAP | EITC |
|--|------|---------------------------|-------|-------------------|----------------------------------|------|--------|------|
| Total                                      | 151  | 332                       | 1,208 | 260               | 756                              | 214  | 874    | 688  |
| Annual poverty status, without SSI or TANF |      |                           |       |                   |                                  |      |        |      |
| <50%                                       | 62   | 130                       | 261   | 33                | 164                              | 17   | 279    | 70   |
| 50 to <100%                                | 23   | 67                        | 261   | 48                | 158                              | 47   | 263    | 125  |
| 100 to <200%                               | 32   | 53                        | 535   | 112               | 293                              | 111  | 332    | 276  |
| >200%                                      | 34   | 82                        | 151   | 67                | 140                              | 39   | 1      | 216  |

|   | TANF | SSI<br>(age 18 and older) | SNAP | WIC<br>(ages 0-4) | Public and<br>subsidized housing | CCDF | LIHEAP | EITC |
|---|------|---------------------------|------|-------------------|----------------------------------|------|--------|------|
| Race/ethnicity of head of household                                 |      |                           |      |                   |                                  |      |        |      |
| Non-Hispanic, White   | 62   | 174                       | 664  | 102               | 303                              | 77   | 453    | 340  |
| Non-Hispanic, Black   | 49   | 93                        | 279  | 55                | 270                              | 63   | 226    | 163  |
| Non-Hispanic, Asian   | 4    | 18                        | 43   | 8                 | 25                               | 5    | 36     | 31   |
| Non-Hispanic, Other   | 4    | 5                         | 23   | 7                 | 16                               | 4    | 18     | 14   |
| Hispanic  | 32   | 42                        | 199  | 87                | 143                              | 65   | 142    | 141  |
| Annual employment status of household members                       |      |                           |      |                   |                                  |      |        |      |
| At least one person working full time, full year                    | 60   | 103                       | 352  | 177               | 287                              | 152  | 201    | 432  |
| No full-time, full-year worker, but a part-time or part-year worker | 56   | 55                        | 315  | 67                | 207                              | 61   | 256    | 256  |
| No employment, but someone looking for work                         | 9    | 11                        | 33   | 4                 | 22                               | 0    | 33     | 0    |
| No labor force connection   | 26   | 163                       | 507  | 11                | 241                              | 1    | 384    | 0    |
| Household size  |      |                           |      |                   |                                  |      |        |      |
| 1   | NA   | 112                       | 494  | NA                | 356                              | NA   | 385    | 70   |
| 2   | 21   | 87                        | 303  | 20                | 155                              | 26   | 189    | 145  |
| 3   | 42   | 52                        | 148  | 66                | 109                              | 60   | 117    | 178  |
| 4   | 36   | 33                        | 123  | 72                | 71                               | 58   | 89     | 153  |
| 5   | 26   | 24                        | 74   | 50                | 37                               | 37   | 53     | 80   |
| 6+  | 26   | 25                        | 67   | 53                | 27                               | 33   | 42     | 63   |
| Presence of an individual age 18+ with a disability                 |      |                           |      |                   |                                  |      |        |      |
| Yes   | 38   | 192                       | 225  | 30                | 135                              | 19   | 171    | 88   |
| No  | 112  | 140                       | 983  | 230               | 621                              | 195  | 703    | 600  |
| Presence of different age groups                                    |      |                           |      |                   |                                  |      |        |      |
| Young children (0-5)  | 75   | 27                        | 200  | 260               | 138                              | 129  | 162    | 219  |
| Older children (6-17)   | 73   | 45                        | 195  | 0                 | 129                              | 85   | 148    | 225  |
| Seniors (65+)   | 26   | 178                       | 464  | 13                | 172                              | 13   | 278    | 81   |

|   | TANF | SSI<br>(age 18 and older) | SNAP | WIC<br>(ages 0–4) | Public and<br>subsidized housing | CCDF | LIHEAP | EITC |
|---|------|---------------------------|------|-------------------|----------------------------------|------|--------|------|
| Number of children  |      |                           |      |                   |                                  |      |        |      |
| None  | 3    | 260                       | 813  | NA                | 489                              | NA   | 565    | 244  |
| 1   | 64   | 34                        | 156  | 79                | 113                              | 71   | 111    | 188  |
| 2   | 45   | 20                        | 127  | 87                | 88                               | 80   | 102    | 156  |
| 3   | 24   | 12                        | 69   | 53                | 41                               | 43   | 58     | 68   |
| 4+  | 14   | 7                         | 43   | 40                | 25                               | 21   | 37     | 32   |
| Age of youngest child                                       |      |                           |      |                   |                                  |      |        |      |
| 0–2   | 45   | 14                        | 118  | 177               | 87                               | 76   | 97     | 135  |
| 3–5   | 29   | 13                        | 82   | 83                | 52                               | 54   | 65     | 84   |
| 6–12  | 44   | 24                        | 121  | NA                | 81                               | 83   | 96     | 141  |
| 13–17   | 30   | 22                        | 74   | NA                | 48                               | 1    | 52     | 84   |
| Citizenship and immigration status of members               |      |                           |      |                   |                                  |      |        |      |
| All household members are native citizens                   | 118  | 266                       | 961  | 172               | 614                              | 156  | 701    | 526  |
| All are citizens, at least one is naturalized               | 12   | 41                        | 102  | 18                | 48                               | 16   | 69     | 71   |
| At least one unauthorized noncitizen                        | 10   | 4                         | 69   | 34                | 38                               | 24   | 42     | 13   |
| At least one legally present noncitizen (none unauthorized) | 11   | 22                        | 76   | 35                | 56                               | 18   | 62     | 78   |

**Source:** Urban Institute, using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to the 2018 American Community Survey.

**Notes:** TANF = Temporary Assistance for Needy Families; SSI = Supplemental Security Income; SNAP = Supplemental Nutrition Assistance Program; WIC = Special Supplemental Nutrition Program for Women, Infants, and Children; CCDF = Child Care and Development Fund; LIHEAP = Low Income Home Energy Assistance Program; EITC = Earned Income Tax Credit; NA = not applicable. A household is considered eligible if it includes any people eligible for the benefit. For most programs, estimates apply to eligibility in the average month of the year; for LIHEAP and EITC, a single eligibility assessment is made for the year. TANF estimates include households whose cash aid would be paid solely with state funds. SSI estimates do not include households with people only eligible for Aid to the Aged Blind and Disabled. SSI estimates include households with at least one eligible person ages 18 or older, and WIC estimates include households with at least one eligible infant or child. Public and subsidized housing estimates use an upper eligibility limit of 80 percent of area median income.

TABLE 4

## Portion of Illinois Households Eligible for Social Safety Net Programs, 2018

|   | Total<br>households<br>1,000s | TANF | SSI<br>(ages 18 and older) | SNAP | WIC<br>(ages 0–4)<br>Percent | Public and<br>subsidized housing | CCDF | LIHEAP | EITC |
|---|-------------------------------|------|----------------------------|------|------------------------------|----------------------------------|------|--------|------|
| <b>Total</b>  | 4,865                         | 3    | 7                          | 25   | 5                            | 16                               | 4    | 18     | 14   |
| Annual poverty status, without<br>SSI or TANF                             |                               |      |                            |      |                              |                                  |      |        |      |
| <50%  | 296                           | 21   | 44                         | 88   | 11                           | 55                               | 6    | 94     | 24   |
| 50 to <100%   | 277                           | 8    | 24                         | 94   | 17                           | 57                               | 17   | 95     | 45   |
| 100 to <200%  | 764                           | 4    | 7                          | 70   | 15                           | 38                               | 15   | 43     | 36   |
| >200%   | 3,527                         | 1    | 2                          | 4    | 2                            | 4                                | 1    | 0      | 6    |
| Race/ethnicity of head of<br>household                                    |                               |      |                            |      |                              |                                  |      |        |      |
| Non-Hispanic, White   | 3,281                         | 2    | 5                          | 20   | 3                            | 9                                | 2    | 14     | 10   |
| Non-Hispanic, Black   | 665                           | 7    | 14                         | 42   | 8                            | 41                               | 9    | 34     | 25   |
| Non-Hispanic, Asian   | 247                           | 2    | 7                          | 17   | 3                            | 10                               | 2    | 15     | 13   |
| Non-Hispanic, Other   | 77                            | 5    | 6                          | 30   | 9                            | 21                               | 5    | 23     | 18   |
| Hispanic  | 594                           | 5    | 7                          | 34   | 15                           | 24                               | 11   | 24     | 24   |
| Annual employment status of<br>household members                          |                               |      |                            |      |                              |                                  |      |        |      |
| At least one person working<br>full time, full year                       | 3,055                         | 2    | 3                          | 12   | 6                            | 9                                | 5    | 7      | 14   |
| No full-time, full-year<br>worker, but a part-time or<br>part-year worker | 756                           | 7    | 7                          | 42   | 9                            | 27                               | 8    | 34     | 34   |
| No employment, but<br>someone looking for work                            | 44                            | 20   | 25                         | 75   | 9                            | 50                               | 0    | 75     | 0    |
| No labor force connection   | 1,010                         | 3    | 16                         | 50   | 1                            | 24                               | 0    | 38     | 0    |
| Household size  |                               |      |                            |      |                              |                                  |      |        |      |
| 1   | 1,439                         | 0    | 8                          | 34   | 0                            | 25                               | 0    | 27     | 5    |
| 2   | 1,606                         | 1    | 5                          | 19   | 1                            | 10                               | 2    | 12     | 9    |
| 3   | 735                           | 6    | 7                          | 20   | 9                            | 15                               | 8    | 16     | 24   |
| 4   | 628                           | 6    | 5                          | 20   | 11                           | 11                               | 9    | 14     | 24   |
| 5   | 285                           | 9    | 8                          | 26   | 18                           | 13                               | 13   | 19     | 28   |
| 6+  | 172                           | 15   | 15                         | 39   | 31                           | 16                               | 19   | 24     | 37   |

|   | Total<br>households<br>1,000s | TANF | SSI<br>(ages 18 and older) | SNAP | WIC<br>(ages 0-4)<br>Percent | Public and<br>subsidized housing | CCDF | LIHEAP | EITC |
|---|-------------------------------|------|----------------------------|------|------------------------------|----------------------------------|------|--------|------|
| Presence of an individual age 18+ with a disability         |                               |      |                            |      |                              |                                  |      |        |      |
| Yes   | 400                           | 10   | 52                         | 56   | 8                            | 34                               | 5    | 43     | 22   |
| No  | 4,465                         | 3    | 3                          | 22   | 5                            | 14                               | 4    | 16     | 13   |
| Presence of different age groups                            |                               |      |                            |      |                              |                                  |      |        |      |
| Young children (0-5)  | 636                           | 12   | 4                          | 31   | 41                           | 22                               | 20   | 25     | 34   |
| Older children (6-17)                                       | 829                           | 9    | 5                          | 24   | 0                            | 16                               | 10   | 18     | 27   |
| Seniors (65+)   | 1,409                         | 2    | 13                         | 33   | 1                            | 12                               | 1    | 20     | 6    |
| Number of children  |                               |      |                            |      |                              |                                  |      |        |      |
| None  | 3,399                         | 0    | 8                          | 24   | 0                            | 14                               | 0    | 17     | 7    |
| 1   | 615                           | 10   | 6                          | 25   | 13                           | 18                               | 12   | 18     | 31   |
| 2   | 542                           | 8    | 4                          | 23   | 16                           | 16                               | 15   | 19     | 29   |
| 3   | 215                           | 11   | 6                          | 32   | 25                           | 19                               | 20   | 27     | 32   |
| 4+  | 93                            | 15   | 8                          | 46   | 43                           | 27                               | 23   | 40     | 34   |
| Age of youngest child                                       |                               |      |                            |      |                              |                                  |      |        |      |
| 0-2   | 380                           | 12   | 4                          | 31   | 47                           | 23                               | 20   | 26     | 36   |
| 3-5   | 256                           | 11   | 5                          | 32   | 32                           | 20                               | 21   | 25     | 33   |
| 6-12  | 491                           | 9    | 5                          | 25   | 0                            | 16                               | 17   | 20     | 29   |
| 13-17   | 338                           | 9    | 7                          | 22   | 0                            | 14                               | 0    | 15     | 25   |
| Citizenship and immigration status of members               |                               |      |                            |      |                              |                                  |      |        |      |
| All household members are native citizens                   | 3,897                         | 3    | 7                          | 25   | 4                            | 16                               | 4    | 18     | 13   |
| All are citizens, at least one is naturalized               | 457                           | 3    | 9                          | 22   | 4                            | 11                               | 4    | 15     | 16   |
| At least one unauthorized noncitizen                        | 216                           | 5    | 2                          | 32   | 16                           | 18                               | 11   | 19     | 6    |
| At least one legally present noncitizen (none unauthorized) | 295                           | 4    | 7                          | 26   | 12                           | 19                               | 6    | 21     | 26   |

**Source:** Urban Institute, using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to the 2018 American Community Survey.

**Notes:** TANF = Temporary Assistance for Needy Families; SSI = Supplemental Security Income; SNAP = Supplemental Nutrition Assistance Program; WIC = Special Supplemental Nutrition Program for Women, Infants, and Children; CCDF = Child Care and Development Fund; LIHEAP = Low Income Home Energy Assistance Program; EITC = Earned Income Tax Credit. A household is considered eligible if it includes any people eligible for the benefit. For most programs, estimates apply to eligibility in the average month of the year; for LIHEAP and EITC, a single eligibility assessment is made for the year, and those who appear eligible are counted as eligible for each month. TANF estimates include households whose cash aid would be paid solely with state funds. SSI estimates do not include households with people only eligible for Aid to the Aged Blind and Disabled. SSI estimates include households with at least one eligible person ages 18 or older, and WIC estimates include households with at least one eligible infant or child. Public and subsidized housing estimates use an upper eligibility limit of 80 percent of area median income.

# Program Participation Rates in Illinois in 2018, Overall and for Subgroups

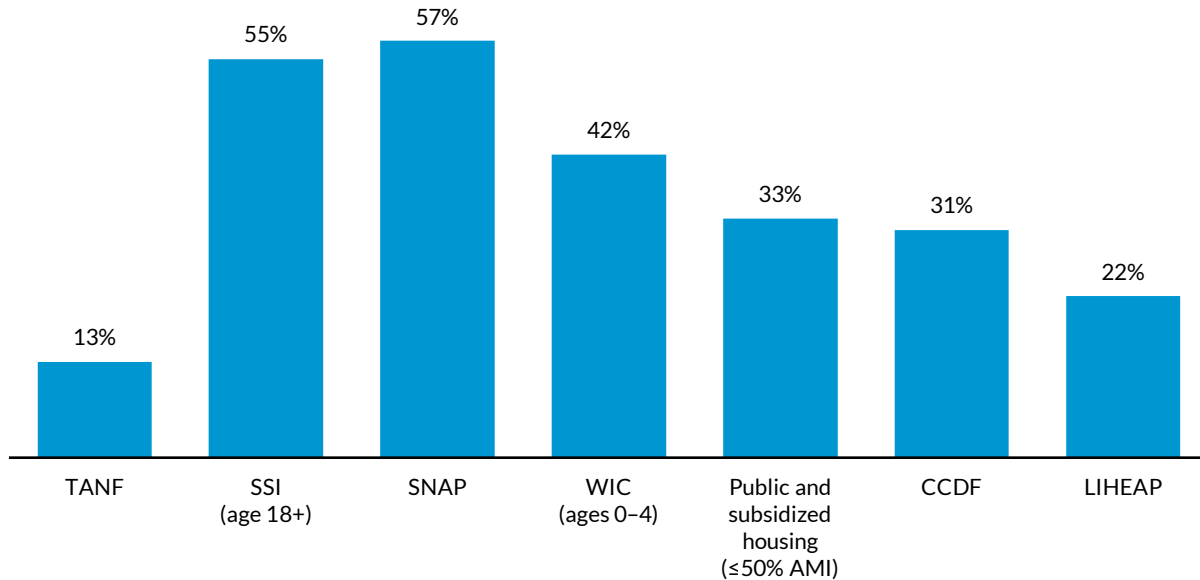
For seven programs—TANF, SSI, SNAP, WIC, public and subsidized housing, CCDF, and LIHEAP—we compared the estimated 2018 eligibility data with statewide data on actual participation in each program to compute program participation rates.<sup>14</sup> Specifically, the program participation rate is defined here as the number in the caseload divided by the number eligible. These calculations use the concept of the “assistance unit,” which varies across the programs. For example, the assistance unit for public and subsidized housing is the entire household, while the assistance unit for TANF includes the children plus their parents or guardians. Where possible, we compute the participation rate by demographic group to help us better understand variations in participation rates among different groups of participants. (Because agencies release different types of data for different programs, available caseload characteristics vary across the programs.)

Among eligible assistance units in each program in Illinois, the 2018 participation rate ranges from 13 percent in TANF to 57 percent in SNAP (figure 5). Participation rates likely vary across programs for several reasons. One important factor is funding. SSI and SNAP are federally funded entitlements, and the federal government also strives to fully fund WIC; these three programs have the highest participation rates of the seven examined, between 42 and 57 percent. In contrast, for three other programs—public and subsidized housing, CCDF, and LIHEAP—eligible families who apply for benefits may not be able to receive benefits if funding is insufficient; these programs have participation rates between 22 and 33 percent. The program with the lowest participation rate is TANF, at 13 percent. TANF is not an entitlement, although no evidence has shown that eligible families who apply for benefits are denied aid solely because of lack of funding. However, TANF requires adult recipients to be engaged in work-related activities and to meet other requirements such as complying with child support enforcement activities. TANF also imposes a lifetime time limit that may induce some eligible families to forgo benefits in order to conserve months of aid until later.



FIGURE 5

Eligible Illinois Individuals or Families Participating in Safety Net, by Program, 2018



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**Source:** Eligibility estimates are from the Urban Institute, using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to the 2018 American Community Survey. Numbers of participants obtained from publicly available program administrative data; see appendix A for sources.

**Notes:** CCDF = Child Care and Development Fund; EITC = earned income tax credit; LIHEAP = Low Income Home Energy Assistance Program; SNAP = Supplemental Nutrition Assistance Program; SSI = Supplemental Security Income; TANF = Temporary Assistance for Needy Families; WIC = Special Supplemental Nutrition Program for Women, Infants, and Children. Percentages are computed as the number of assistance units participating in a program divided by the number estimated to be eligible for the program. For WIC, the assistance unit is a person; for SSI, it is a person or couple; for TANF and CCDF, it is parents or guardians and their children; for SNAP, it may be the entire household or a subset of the household; for public and subsidized housing and for LIHEAP, the assistance unit is the entire household. TANF estimates include families whose cash aid would be paid solely with state funds. SSI estimates do not include people only eligible for Aid to the Aged Blind and Disabled. SSI estimates include people ages 18 or older, and WIC estimates include infants and children. Public and subsidized housing estimates use an upper eligibility limit of 80 percent of area median income. Estimates for LIHEAP and EITC are annual; estimates for other programs are monthly averages.

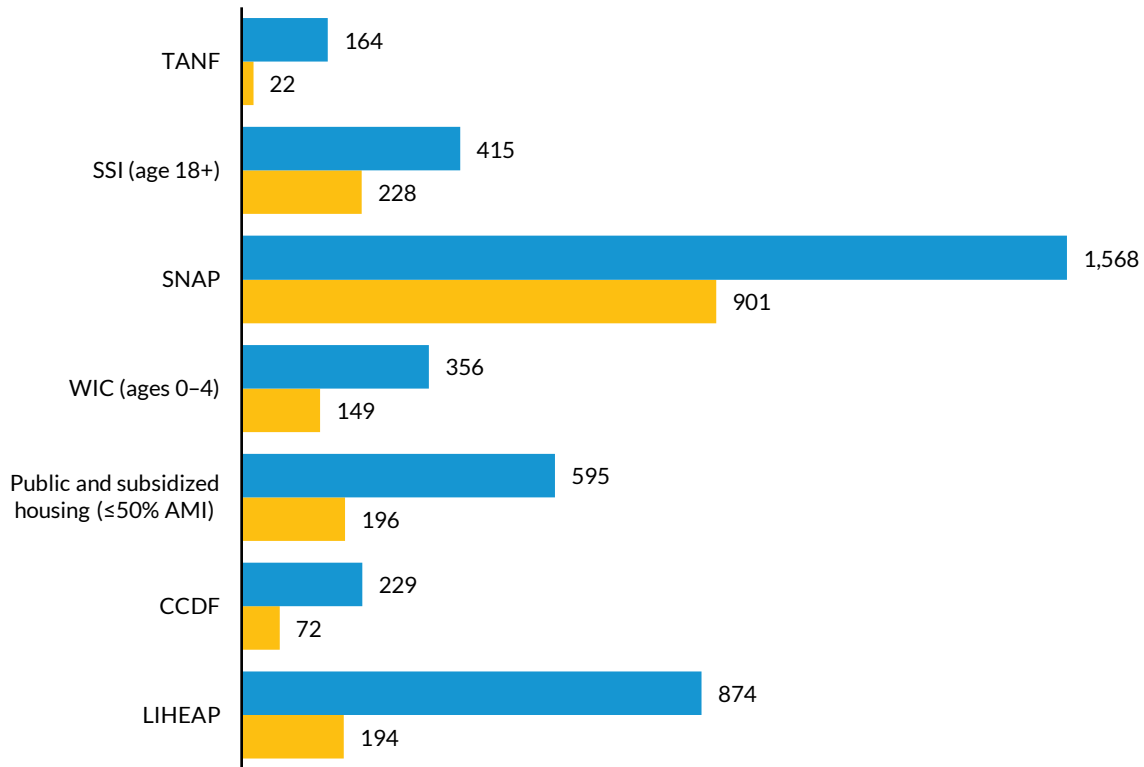
The participation rates show that some programs, such as SNAP, reach a larger portion of eligible assistance units than others. However, for programs with large eligible populations, a significant number of families still might not receive benefits for which they are eligible. For example, while SNAP has the highest participation rate among these programs at 57 percent, it also has one of the highest numbers of eligible nonparticipants of all the programs (of the 1.6 million eligible assistance units, 901,000 receive assistance and 667,000 do not) (figure 6). LIHEAP has an even larger estimated number of eligible nonparticipating households in Illinois in 2018, at 680,000.

FIGURE 6

Illinois Individuals and Families Eligible for and Participating in Safety Net, by Program, 2018

Thousands

■ Eligible for the program ■ Participating in the program



URBAN INSTITUTE

**Source:** Eligibility estimates from the Urban Institute, using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to the 2018 American Community Survey. Numbers of participants obtained from publicly available program administrative data; see appendix A for sources.

**Notes:** CCDF = Child Care and Development Fund; EITC = earned income tax credit; LIHEAP = Low Income Home Energy Assistance Program; SNAP = Supplemental Nutrition Assistance Program; SSI = Supplemental Security Income; TANF = Temporary Assistance for Needy Families; WIC = Special Supplemental Nutrition Program for Women, Infants, and Children. The chart shows numbers of assistance units eligible for a program and receiving benefits from the program. For WIC, the assistance unit is a person; for SSI, it is a person or couple; for TANF and CCDF, it is parents or guardians and their children; for SNAP, it may be the entire household or a subset of the household; for public and subsidized housing and for LIHEAP, the assistance unit is the entire household.

Within programs, we also see participation rates vary across groups of families. For each program, we examine participation rates for those characteristics that could be obtained from the available caseload data. Caseload data do not collect some important characteristics, and sometimes too much information is missing regarding key characteristics. (For example, the SNAP administrative data collect information on race and ethnicity, but the information is missing for too many Illinois recipients to use it

for this analysis.) We also compare our estimates with available published estimates for Illinois. Following the program-by-program discussions, we assess the extent to which any patterns can be observed in the participation rates by various characteristics, and we compare our estimates with national-level estimates.

## TANF

Among the assistance units eligible for TANF cash aid in Illinois in the average month of 2018—including those whose benefits would be funded by money administratively considered “TANF” as well as those whose benefits would be solely state funded—analysis suggests that 13.2 percent received the benefit (table 5). This is the lowest estimated participation rate among the programs examined.

**TABLE 5**  
**Average Monthly Statewide Participation in TANF in Illinois by Assistance Units, 2018**

|  | Eligible <sup>a</sup> | Participating <sup>a</sup> | Participation Rate <sup>b</sup> |
|--|-----------------------|----------------------------|---------------------------------|
|  | 1,000s                |                            | Percent                         |
| <b>Total</b>   | 164                   | 22                         | 13.2%                           |
| By Presence of Earnings                                |                       |                            |                                 |
| Earnings   | 53                    | 5                          | 10.0%                           |
| No Earnings  | 111                   | 16                         | 14.7%                           |
| By Number of adults, parents, or guardians in the Unit |                       |                            |                                 |
| Two parents in the unit                                | 17                    | 1                          | 7.3%                            |
| One parent or guardian in the unit                     | 94                    | 11                         | 11.9%                           |
| No parents or guardians in the unit                    | 52                    | 9                          | 17.4%                           |
| By Reason a unit is "child-only"                       |                       |                            |                                 |
| No parent in the household                             | 31                    | 5                          | 16.4%                           |
| Parent receives SSI                                    | 13                    | 3                          | 24.5%                           |
| Parent excluded for immigration status                 | 8                     | 1                          | 9.5%                            |

**Sources:** Eligibility estimates are produced by the Urban Institute; using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to the 2018 American Community Survey. Numbers of participants obtained from the Illinois Department of Human Services TANF Reports and Data (see appendix A).

**Note:** TANF = Temporary Assistance for Needy Families; SSI = Supplemental Security Income.

<sup>a</sup> Counts of eligible and participating units include units whose benefits are funded, or would be funded, through solely state funding not administratively considered to be TANF.

<sup>b</sup> Percentage of eligible assistance units participating in the program (number participating divided by number eligible).

Information on the characteristics of the TANF caseload (including the solely state-funded portion) allows us to examine the participation rate by presence of earnings, family structure, and, for units in

which the only eligible individuals are children, the reason for that “child-only” status.<sup>15</sup> The TANF participation rate appears to be higher for units without earnings in a particular month (14.7 percent) than for units with earnings (10.0 percent), perhaps because units with earnings are eligible for lower benefits. Child-only units in which the parent receives SSI have a higher participation rate (24.5 percent) than units that include adults or that are child-only for another reason. Units with two parents in the unit have the lowest participation rate, at 7.3 percent (table 5).

## SSI

In the SSI program (table 6), we estimate that 54.9 percent of Illinois adults eligible for federally funded benefits in the average month of 2018 received benefits. (This analysis does not include Illinois’ Aid to the Aged, Blind, and Disabled program, and does not include people living in institutions.) The federal portion of SSI is an entitlement; applicants found to be eligible are never denied benefits on the basis of funding.

The available data on the Illinois SSI caseload allow us to compute participation rates by age and by citizenship status. Adults age 65 or older had a much lower participation rate (37.0 percent) than younger adults (64.2 percent for adults 18 to 49 and 74.4 percent for adults 50 to 64). The participation rate appears similar for noncitizens and citizens.

**TABLE 6**  
**Average Monthly Statewide Participation in SSI in Illinois by Adults, 2018**

|                         | Eligible <sup>a</sup> | Participating <sup>a</sup> | Participation Rate <sup>b</sup> |
|-------------------------|-----------------------|----------------------------|---------------------------------|
|                         | 1,000s                |                            | Percent                         |
| Total                   | 415                   | 228                        | 54.9                            |
| Age group of individual |                       |                            |                                 |
| 18–64                   | 235                   | 161                        | 68.7                            |
| 18–49                   | 132                   | 85                         | 64.2                            |
| 50–64                   | 103                   | 77                         | 74.4                            |
| 65+                     | 180                   | 67                         | 37.0                            |
| Citizenship status      |                       |                            |                                 |
| Citizen                 | 396                   | 217                        | 54.7                            |
| Noncitizen              | 19                    | 11                         | 59.7                            |

**Sources:** Eligibility estimates are produced by the Urban Institute; using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to the 2018 American Community Survey. Participation data obtained from the SSI Annual Statistical Report, 2018 (see appendix A).

**Note:** SSI = Supplemental Security Income.

<sup>a</sup> The eligibility and caseload figures include only adults eligible for federally funded SSI, not those eligible solely for the state’s Aid to the Aged Blind and Disabled program. Also, the participation data exclude the portion of SSI recipients living in institutions, as the eligibility estimates apply only to the household population.

<sup>b</sup> Percentage of eligible assistance units participating in the program (number participating divided by number eligible).

## SNAP

We estimate that 57.4 percent of the assistance units eligible for SNAP in Illinois in the average month of 2018 received those benefits (table 7). This estimated rate is a great deal lower than what the Food and Nutrition Service (FNS) reports for Illinois—which is that virtually all of the SNAP-eligible people in Illinois receive the benefit (FNS, 2021b). The primary reason for the difference is that the FNS analysis includes only those assistance units eligible through standard national-level eligibility policies, which limit eligibility to units with gross income at or below 130 percent of the federal poverty guidelines and require households to pass an assets test.<sup>16</sup> Instead, our estimates include eligibility through BBCE rules. Illinois uses BBCE to waive the federal asset test and raise the gross income limit from 130 percent to 165 percent of the federal poverty guidelines.<sup>17</sup> Households eligible for SNAP under BBCE rules but not under federal rules tend to have more income than other SNAP recipients. The share of eligible households that choose to participate in SNAP falls as income rises, and so participation estimates that include people made eligible through BBCE are substantially lower than participation rates that include only people eligible under standard federal rules.

By combining our eligibility estimates with detailed tabulations of Illinois SNAP recipients from available administrative data, we consider variations in participation rates by several demographic characteristics. Eligible assistance units with no earnings had a higher participation rate (67.7 percent) than units with earnings (41.7 percent). Units including a person with a disability or a child were more likely to participate (92.0 percent and 81.3 percent, respectively), than those with a person age 60 or older (40.4 percent) or without any child, senior citizen, or person with a disability (46.6 percent). Among eligible assistance units with children, the data suggest virtually universal participation for those with very young children (younger than 3). SNAP-eligible assistance units with a noncitizen appear to have a participation rate of 66.2 percent, somewhat above the estimated rate of 60.0 percent for units consisting entirely of native-born citizens; eligible assistance units that include naturalized citizens appear less likely to participate than either the native citizen or the noncitizen groups.

TABLE 7

## Average Monthly Statewide Participation in SNAP in Illinois by Assistance Units, 2018

|   | Eligible <sup>a</sup> | Participating <sup>a</sup> | Participation Rate <sup>b</sup> |
|---|-----------------------|----------------------------|---------------------------------|
|   | 1,000s                |                            | Percent                         |
| <b>Total</b>                                  | 1,568                 | 901                        | 57.4                            |
| Presence of earnings                          |                       |                            |                                 |
| Earnings                                      | 618                   | 258                        | 41.7                            |
| No earnings                                   | 951                   | 644                        | 67.7                            |
| Household composition<br>(overlapping groups) |                       |                            |                                 |
| Member age 60+                                | 625                   | 252                        | 40.4                            |
| Member with a disability                      | 160                   | 147                        | 92.0                            |
| Child member                                  | 425                   | 345                        | 81.3                            |
| No 60+, disabled, or child<br>member          | 426                   | 199                        | 46.6                            |
| Age of youngest child                         |                       |                            |                                 |
| 0–2   | 126                   | 128                        | 101.6 <sup>c</sup>              |
| 3–5   | 90                    | 60                         | 66.8                            |
| 6–12  | 111                   | 104                        | 93.8                            |
| 13+   | 97                    | 53                         | 54.3                            |
| Citizenship status of head and<br>spouse      |                       |                            |                                 |
| At least one noncitizen                       | 164                   | 108                        | 66.2                            |
| No noncitizen, at least<br>one naturalized    | 156                   | 43                         | 27.9                            |
| Native citizens                               | 1,249                 | 750                        | 60.0                            |

**Sources:** Eligibility estimates are produced by the Urban Institute; using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to the 2018 American Community Survey. Participation data obtained from Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2018 (see appendix A).

**Note:** SNAP = Supplemental Nutrition Assistance Program.

<sup>a</sup> The eligibility and caseload figures include assistance units that are eligible through Illinois' broad-based categorical eligibility policies.

<sup>b</sup> The participation rate is the percentage of eligible assistance units participating in the program (number participating divided by number eligible).

<sup>c</sup> The eligibility estimate for this subgroup is slightly lower than the actual caseload. All of the eligibility estimates could deviate somewhat from the true figures because they are based on a sample rather than the full population.

## WIC

According to our estimates, 41.8 percent of Illinois infants and children eligible for WIC in the average month of 2018 participated in the program (table 8). In the published FNS WIC eligibility estimates for Illinois, the Illinois WIC participation rate estimate for infants and children combined is similar to the rate estimated by this analysis, at 44.8 percent.<sup>18</sup>

TABLE 8

## Average Monthly Statewide Participation in WIC in Illinois by Infants and Children, 2018

|   | Eligible | Participating | Participation Rate <sup>a</sup> |
|---|----------|---------------|---------------------------------|
|   | 1,000s   |               | Percent                         |
| <b>Total</b>                                  | 356      | 149           | 41.8                            |
| Race <sup>b</sup>                             |          |               |                                 |
| White   | 192      | 98            | 51.2                            |
| Black   | 90       | 40            | 44.8                            |
| Asian American,<br>Hawaiian, Pacific Islander | 11       | 6             | 52.0                            |
| Ethnicity                                     |          |               |                                 |
| Hispanic                                      | 121      | 58            | 47.9                            |
| Non-Hispanic                                  | 235      | 91            | 38.6                            |
| Age   |          |               |                                 |
| Infant  | 68       | 56            | 81.9                            |
| 1   | 69       | 33            | 48.5                            |
| 2   | 75       | 25            | 32.8                            |
| 3   | 75       | 21            | 27.9                            |
| 4   | 69       | 14            | 20.2                            |

**Sources:** Eligibility estimates are produced by the Urban Institute using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to the 2018 American Community Survey. Participation data obtained from the FNS website (see appendix A).

**Note:** WIC = Special Supplemental Nutrition Program for Women, Infants, and Children.

<sup>a</sup> The participation rate is the percentage of eligible assistance units participating in the program (number participating divided by number eligible).

<sup>b</sup> The table does not show the numbers of children who are reported as identifying as multiple races or as a race other than white, Black, Asian American, Hawaiian, or Pacific Islander, due to likely differences between the administrative and survey data in methods for identifying individuals with multiple races.

The available information on the characteristics of infants and children with WIC in Illinois allows us to examine WIC participation rates by race, ethnicity, and age. When race is considered (separate from ethnicity), infants and children who are Black appear to have a somewhat lower participation rate (44.8 percent) than those who are white or Asian American, Hawaiian, or Pacific Islander (about 51 to 52 percent). Considering ethnicity, Hispanic infants and children have a higher participation rate (47.9 percent) than non-Hispanic eligible infants and children (38.6 percent). Infants have a much higher rate of participation, at 81.9 percent, than children ages 1 and older, and the participation rates for children decline with age; the lowest participation rate is for four-year-olds, at 20.2 percent.

## Public and Subsidized Housing

Among households that appear eligible for public or subsidized housing and that have income at or below 50 percent of AMI—which is the usual income limit for *initial* enrollment—the estimated participation rate is 32.9 percent (table 9). However, households already living in public housing or receiving a subsidy may generally retain the benefit with income up to 80 percent of AMI. Using the higher eligibility limit, the participation rate in public and subsidized housing in Illinois is 27.3 percent.

Either of these rates is substantially lower than the participation rate observed for SNAP, SSI, or WIC. Housing assistance is not fully funded by the federal government, and public units and vouchers can only be distributed to the extent that they are available.

Detailed information is available on the characteristics of public and subsidized housing recipients, allowing us to tabulate participation rates separately for several characteristics. Households with monthly income no higher than 30 percent of AMI have a much higher participation rate (45.4 percent) than those with income from 31 to 50 percent of AMI (15.1 percent). The substantially higher participation rate among the lowest-income group is consistent with the federal requirement that a public housing authority provide at least three-quarters of new vouchers during a year to households with incomes at or below 30 percent of AMI.<sup>19</sup> (The very low participation rate shown for households with income from 50 to 80 percent of AMI is likely attributable to the model currently overestimating eligibility in this group.<sup>20</sup>) Considering the results by racial and ethnic groups, households headed by a person who is Black and non-Hispanic have the highest participation rate, at 48.2 percent. Eligible households headed by a person who is Hispanic have the lowest participation rate, at 8.7 percent. Households whose primary source of income is something other than earnings (such as TANF) or with no income have a higher participation rate than those with income primarily from earnings. Households with a head or spouse who has a disability and is not a senior citizen have a higher participation rate (42.4 percent) than households that include a senior citizen (37.0 percent) or households that include a child (27.1 percent).



TABLE 9

### Average Monthly Statewide Participation in Public and Subsidized Housing in Illinois by Households, 2018

|  | Eligible | Participating | Participation Rate <sup>a</sup> |
|--|----------|---------------|---------------------------------|
|  | 1,000s   |               | Percent                         |
| Income ≤ 50% AMI <sup>b</sup>                                  | 595      | 196           | 32.9                            |
| Total including ≥ 50% AMI <sup>c</sup>                         | 756      | 206           | 27.3                            |
| % AMI  |          |               |                                 |
| ≤30  | 350      | 159           | 45.4                            |
| 31–50  | 246      | 37            | 15.1                            |
| 51–80  | 161      | 10            | 6.4                             |
| Race/ethnicity of unit head                                    |          |               |                                 |
| Non-Hispanic, white  | 303      | 60            | 19.8                            |
| Non-Hispanic, Black  | 270      | 130           | 48.2                            |
| Non-Hispanic, other  | 41       | 4             | 10.0                            |
| Hispanic   | 143      | 12            | 8.7                             |
| Primary source of income                                       |          |               |                                 |
| Earnings   | 454      | 56            | 12.3                            |
| TANF, other public assistance                                  | 7        | 4             | 57.6                            |
| Other income   | 263      | 132           | 50.3                            |
| No income  | 32       | 14            | 44.6                            |
| Household composition (overlapping categories, not exhaustive) |          |               |                                 |
| Head or spouse is senior citizen                               | 201      | 74            | 37.0                            |
| Head or spouse is not senior citizen and has disability        | 93       | 40            | 42.4                            |
| Household contains children                                    | 267      | 72            | 27.1                            |
| Female head with children                                      | 194      | 68            | 35.1                            |
| Number of bedrooms   |          |               |                                 |
| 0–1  | 247      | 95            | 38.4                            |
| 2  | 289      | 56            | 19.3                            |
| 3+   | 221      | 56            | 25.2                            |

**Sources:** Eligibility estimates are produced by the Urban Institute using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to the 2018 American Community Survey. Participation data obtained from the “Summary of All HUD Programs” figures from the “Picture of Subsidized Households” website for the baseline year (see appendix A).

**Notes:** AMI = area median income; TANF = Temporary Assistance for Needy Families.

<sup>a</sup> The participation rate is the percentage of eligible assistance units participating in the program (number participating divided by number eligible).

<sup>b</sup> Households must generally have income at or below 50 percent of AMI to be initially eligible for public or subsidized housing.

<sup>c</sup> Households living in public and subsidized housing may continue to receive help if income increases up to 80 percent of AMI. The eligibility figures in this table include households with income below 80 percent of AMI if their required rental payment would be less than the fair market rent, regardless of current enrollment status.

# CCDF

In 2018, 31.4 percent of the assistance units eligible for CCDF in Illinois and 32.2 percent of the eligible children participated in the program (table 10).

**TABLE 10**  
Average Monthly Statewide Participation in CCDF in Illinois by Assistance Units and Children, 2018

|   | Eligible | Participating <sup>a</sup> | Participation Rate <sup>b</sup> |
|---|----------|----------------------------|---------------------------------|
|   | 1,000s   |                            | Percent                         |
| Total assistance units                  | 229      | 72                         | 31.4                            |
| Total children                          | 392      | 126                        | 32.2                            |
| Race/ethnicity of children <sup>c</sup> |          |                            |                                 |
| Non-Hispanic, Black                     | 120      | 67                         | 55.9                            |
| Non-Hispanic, white                     | 114      | 17                         | 14.8                            |
| Non-Hispanic, other                     | 28       | 7                          | 25.2                            |
| Hispanic                                | 131      | 35                         | 27.1                            |
| Presence of earnings                    |          |                            |                                 |
| Earnings                                | 215      | 69                         | 32.2                            |
| No earnings                             | 14       | 3                          | 18.8                            |
| Monthly income <sup>d</sup>             |          |                            |                                 |
| \$0–\$833                               | 31       | 14                         | 43.2                            |
| \$834–\$1,250                           | 23       | 10                         | 44.3                            |
| \$1,251–\$1,667                         | 30       | 14                         | 45.6                            |
| \$1,668–\$2,083                         | 33       | 14                         | 42.4                            |
| \$2,084+                                | 111      | 20                         | 18.1                            |
| Age of youngest child                   |          |                            |                                 |
| 0–2                                     | 83       | 30                         | 36.3                            |
| 3–5                                     | 56       | 27                         | 48.2                            |
| 6–12                                    | 88       | 14                         | 16.0                            |
| 13+                                     | 2        | 1                          | 30.2                            |
| Family structure <sup>e</sup>           |          |                            |                                 |
| Two adults                              | 44       | 4                          | 9.1                             |
| One adult                               | 184      | 68                         | 36.7                            |

**Sources:** Eligibility estimates are produced by the Urban Institute using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to the 2018 American Community Survey. Participation data obtained from the Illinois Annual Child Care Report FY2019 and CCDF administrative data (see appendix A).

<sup>a</sup> The number of participants includes all families and children served by Illinois' child care subsidy program, which is funded by a combination of CCDF funds and other funds. The total number of participants is the midpoint of the average number of monthly children and families served in state fiscal years 2018 2019 found in the Illinois Child Care Report. Federal fiscal year 2017 administrative data submitted to the federal Office of Child Care were used to determine the distribution of participants within the demographic subgroups.

<sup>b</sup> The participation rate is the percentage of eligible assistance units participating in the program (number participating divided by number eligible).

<sup>c</sup> Eligibility and participation by race/ethnicity shown for children, not assistance units. In the federal fiscal year 2017 CCDF administrative data, 15 percent of the children have unknown race and ethnicity. For this tabulation, we assume that they are distributed the same as the children whose race and ethnicity were reported.

<sup>d</sup> The income shown here is the monthly cash income of the people included in the assistance unit. If the income is constant over the year, the first four income ranges correspond to annual incomes of up to \$10,000, \$15,000, \$20,000, and \$25,000, with the last range corresponding to annual income of \$25,000 or more.

<sup>e</sup> One-adult families include families with one parent in the household or one unmarried nonparent caretaker.

Like housing assistance and LIHEAP, the CCDF program is not an entitlement; the combination of federal funds and required state funds is not necessarily sufficient to provide assistance for all eligible applicants. Many states, including Illinois, augment CCDF funds with other funds.

Data on the characteristics of Illinois' CCDF recipients are sufficient to tabulate participation rates by income and by several demographic characteristics. Across racial and ethnic groups, children who are Black and non-Hispanic have the highest participation rate (55.9 percent), while children who are white and non-Hispanic have the lowest participation rate (14.8 percent). Assistance units with earnings have a higher participation rate (32.2 percent) than those without earnings (18.8 percent). Considering children by age group, the highest participation rate (48.2 percent) is estimated for units whose youngest child is age 3 through 5; the estimated rate is lower (36.3 percent) for units whose youngest child is younger than age 3, and much lower (16.0 percent) for units whose youngest child is age 6 through 12. One-adult families have a much higher participation rate (36.7 percent) than two-adult families (9.1 percent). Considering income levels, eligible units with monthly income less than \$2,084 per month (\$25,000 per year if income is constant), have a participation rate of about 44 percent, with little variation depending on lower or higher income within that range. The combined group of eligible units with higher incomes, however, appears to participate at the much lower rate of 18.1 percent.

## LIHEAP

The participation rate for LIHEAP in 2018 is 22.2 percent (table 11). Like housing benefits, and CCDF, LIHEAP benefits are not an entitlement, meaning that the amount of funding is not guaranteed to be sufficient for all eligible applicants.

Households eligible for LIHEAP with annual income below 100 percent of federal poverty guidelines have a higher participation rate (about 27 percent in 2018) than those with higher incomes. The estimated participation rate is slightly higher for households that include a child younger than age 6 (27 percent) than for households with a person age 60 or older or with a disability (about 24 percent). The data also suggest that the participation rate may be somewhat higher among households qualifying as having more than one vulnerability, although that rate cannot be directly observed.<sup>21</sup>

TABLE 11

## Average Monthly Statewide Participation in LIHEAP in Illinois by Households, 2018 and 2019

|   | Eligible | Participating | Participation Rate <sup>a</sup> |
|---|----------|---------------|---------------------------------|
|   | 1,000s   |               | Percent                         |
| <b>Total (2018)</b>                                       | 874      | 194           | 22.2                            |
| Annual income relative to poverty guidelines <sup>b</sup> |          |               |                                 |
| <75%  | 330      | 88            | 26.6                            |
| 75 to <100%   | 177      | 48            | 27.2                            |
| 100 to <125%  | 182      | 34            | 18.6                            |
| 125 to <150%  | 185      | 24            | 13.2                            |
| Presence of vulnerable members                            |          |               |                                 |
| 0   | 144      | 38            | 26.4                            |
| 1+ <sup>c</sup>   | 730      | 156           | 21.4                            |
| Someone age 60+   | 362      | 85            | 23.5                            |
| Someone with a disability                                 | 278      | 66            | 23.8                            |
| Someone ≤ age 5   | 162      | 43            | 26.6                            |
| <b>Total (2019)</b>                                       | 806      | 249           | 30.9                            |
| Housing tenure <sup>d</sup>                               |          |               |                                 |
| Owner   | 314      | 68            | 21.7                            |
| Unsubsidized rent   | 303      | 108           | 35.6                            |
| Public or subsidized housing                              | 173      | 70            | 40.4                            |
| Race and ethnicity  |          |               |                                 |
| Asian non-Hispanic  | 32       | 10            | 30.1                            |
| Black non-Hispanic  | 223      | 111           | 49.5                            |
| Hispanic  | 131      | 27            | 20.5                            |
| White non-Hispanic  | 407      | 97            | 23.9                            |

**Sources:** Eligibility estimates are produced by the Urban Institute; using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to the 2018 American Community Survey (ACS) and to five-year ACS data (2015 through 2019) reweighted to represent 2019. Participation data obtained from administrative data sources (see appendix A).

**Note:** LIHEAP = Low Income Home Energy Assistance Program.

<sup>a</sup> The participation rate is the percentage of eligible assistance units participating in the program (number participating divided by number eligible).

<sup>b</sup> Income is the annual income of the household; it is compared with the federal poverty guideline for the household's size.

<sup>c</sup> The subgroups of households with vulnerable members are overlapping.

<sup>d</sup> The classification excludes households living rent-free in homes they do not own.

For LIHEAP, unlike for the other programs, we were able to obtain more information on caseload characteristics for 2019 than for 2018. Therefore, table 11 also shows statewide LIHEAP data for 2019. Overall, the LIHEAP participation rate in Illinois appears to have been 31 percent in 2019, up from 22 percent in 2018 (presumably attributable to increased program expenditures). Information on the caseload characteristics in 2019 suggests that relative levels of participation by income and by the presence of a vulnerable member were similar in 2019 and 2018. However, the additional information available for 2019 also shows variation by housing situation and by race and ethnicity. LIHEAP-eligible homeowners appear to be less likely to participate than renters (owners have a 22 percent participation

rate in 2019), and renters in public and subsidized housing are somewhat more likely to participate (40 percent) than unsubsidized renters (36 percent).

LIHEAP participation rates in 2019 appear to vary widely by race and ethnicity. LIHEAP-eligible households headed by someone who is Black and non-Hispanic have the highest participation rate in 2019 (50 percent), and Hispanic households have the lowest rate (21 percent). The 2019 participation rates for white non-Hispanic households (24 percent) and Asian non-Hispanic households (30 percent) are between the two extremes. LIHEAP participation rates may vary by race and ethnicity because of other factors that vary in tandem. For example, if Black non-Hispanic eligible households have lower incomes on average than other eligible households, that situation could lead to higher participation rates, all else equal. (We cannot say with certainty if this is the case, because we do not have information on the other demographic characteristics of LIHEAP-eligible households within racial/ethnic groups.)

## Variations across Programs in 2018 Participation Rates, by Characteristics

To the extent that we have information on the same characteristic for multiple programs, we can examine whether the relationship between that characteristic and program participation rates appears consistent. We see the following:

- **Presence of earnings:** In TANF, SNAP, and public and subsidized housing—three programs that serve units both with and without earnings—eligible Illinois units with earnings have a lower participation rate. For example, in SNAP, 42 percent of units with earnings participate compared with 68 percent of units without earnings. In CCDF, eligible units with earnings are more likely to participate than those without, but almost all CCDF-eligible units without earnings are students—a much narrower subgroup than the nonearners eligible for the other programs.
- **One-adult versus two-adult families:** In both the TANF and CCDF programs, eligible Illinois units with only one parent or guardian are more likely to participate than eligible units with two parents. In CCDF, for example, 9 percent of eligible two-parent families participate compared with 37 percent of eligible one-adult families.
- **Senior citizen status versus disability status:** In the SSI program in Illinois, people ages 65 and older are less likely to receive benefits (37 percent) than eligible adults younger than age 65 with a disability (69 percent). In SNAP, eligible households with a member who is a senior

citizen have a much lower participation rate (40 percent) than those with a member with a disability (92 percent). In public and subsidized housing, the participation rate for households with a head or spouse ages 65 or older (37 percent) is lower than for eligible households with a head or spouse who is not a senior citizen and has a disability (42 percent), but the difference between the rates for the two groups is not as large as is the case in the SSI and SNAP programs.

- **Presence of a young child:** In the SNAP program in Illinois, units with children younger than age 3 participate at a much higher rate than units with only older children. In the WIC program, infants have the highest participation rate, and the rate declines with each year of age. In the CCDF program, however, the age group of eligible children most likely to participate is preschoolers.
- **Race:** Black non-Hispanic people in Illinois have a substantially higher participation rate than white non-Hispanic people in the public and subsidized housing program and in CCDF. However, in the WIC program, when considering only race and not ethnicity, Black infants and children have a lower participation rate than white infants and children.
- **Ethnicity:** Hispanic infants and children have a higher WIC participation rate than non-Hispanic infants and children. However, Hispanic people have a lower participation rate than non-Hispanic people in public and subsidized housing and in CCDF.
- **Citizenship status:** In SSI and SNAP, eligible noncitizens appear slightly more likely than eligible citizens to receive benefits.
- **Income level:** In all three programs for which gradations of income can be observed in the readily available caseload data for Illinois—public and subsidized housing, CCDF, and LIHEAP—eligible units with higher incomes are less likely to participate than units with lower incomes.

## Illinois Participation Rates Compared with National Rates

For six of the analyzed programs, the Illinois participation rates for 2018 can be compared with a set of national-level participation rates for 2018 estimated with a very similar microsimulation methodology (table 12). Macartney and Ghertner (2021) analyzed participation rates that were produced using the TRIM3 microsimulation model. TRIM3, like ATTIS, is housed at the Urban Institute, but TRIM3 uses a different data source—the Current Population Survey’s Annual Social and Economic Supplement—which has more-detailed income data than the ACS, but a smaller sample size.<sup>22</sup> Also,

Macartney and Ghertner analyzed person-level participation rates rather than rates for assistance units. Nevertheless, the methods are sufficiently similar to allow comparison.

**TABLE 12**  
**Estimated Illinois Participation Rates Compared with Published National Estimates, by Program, 2018**

|               | Illinois estimate from this analysis<br>(% eligible assistance units) | National estimate, US DHHS<br>(% eligible people) |
|---------------|---|---|
| TANF          | 13  | 28  |
| SSI (age 18+) | 55  | 59  |
| SNAP          | 57  | 63  |
| WIC (age 0-4) | 42  | 53  |
| CCDF          | 31  | 15  |
| LIHEAP        | 22  | 20  |

**Sources:** Illinois estimates produced by the Urban Institute; using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to the 2018 American Community Survey (ACS). National estimates from Macartney and Ghertner (2021), using data from the TRIM3 microsimulation model.

**Notes:** TANF estimates include people and units whose cash aid would be paid solely with state funds. SSI estimates do not include people only eligible for Aid to the Aged Blind and Disabled. SSI estimates include only people ages 18 or older, and WIC estimates only infants and children. SNAP estimates include those eligible through broad-based categorical eligibility. Estimates for LIHEAP are annual; estimates for other programs are monthly averages. CCDF = Child Care and Development Fund; EITC = earned income tax credit; LIHEAP = Low Income Home Energy Assistance Program; SNAP = Supplemental Nutrition Assistance Program; SSI = Supplemental Security Income; TANF = Temporary Assistance for Needy Families; WIC = Special Supplemental Nutrition Program for Women, Infants, and Children.

The comparison of the two sets of estimates shows mixed results. For one of the six programs—CCDF—the Illinois participation rate estimated in this analysis is twice as high as the national estimate (31 percent compared with 15 percent) which is likely related to the fact that Illinois augments the federal funds with state funds. For two other programs—TANF and WIC—the Illinois rate appears to be lower. In the case of TANF, the estimated national rate of 28 percent is more than twice as high as the estimated Illinois rate; however, TANF participation rates must be considered in the context of states’ eligibility limits, and Illinois’ eligibility limits are higher than in many other states. In the case of WIC, the estimated rate in Illinois (42 percent) is 11 percentage points lower than the national estimate (53 percent). For the remaining three programs—SSI, SNAP, and LIHEAP—the estimated Illinois participation rate is within six percentage points of the published national-level estimate.

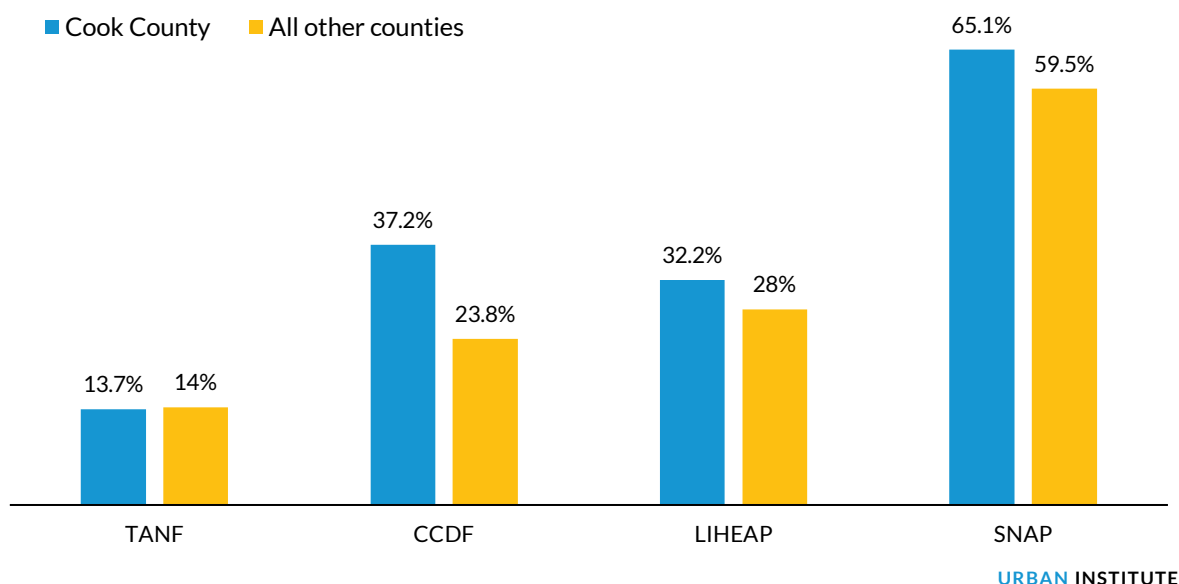
# County-Level Participation Rates

For four programs—TANF, SNAP, CCDF, and LIHEAP—we obtained information on caseloads at the county level and compared that information to county-level eligibility estimates to compare program participation rates. This county-level analysis focuses on 2019—the most recent pre-pandemic year. With the available data, we compare differences in participation rates between Cook County and other Illinois counties, we examine the range of variation across all counties, and for two programs—LIHEAP and SNAP—we compute participation rates for selected subgroups within counties.

## Cook County Compared with All Other Counties

For three of the four programs included in the county-level analysis—CCDF, LIHEAP, and SNAP—the participation rate appears higher in Cook County than in all other counties combined (figure 7).

**FIGURE 7**  
**Participation Rates in Cook County versus All Other Illinois Counties, by Safety Net Program, 2019**



**Sources:** Eligibility estimates are produced by the Urban Institute using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to five-year American Community Survey data (2015 through 2019), reweighted to represent 2019. Numbers of participants obtained from Illinois Department of Human Services administrative data; see appendix A for sources.

**Notes:** TANF = Temporary Assistance for Needy Families; CCDF = Child Care and Development Fund; LIHEAP = Low Income Home Energy Assistance Program; SNAP = Supplemental Nutrition Assistance Program. Percentages are computed as the number of assistance units participating in a program divided by the number estimated to be eligible for the program. For TANF and CCDF, the assistance unit includes parents or guardians and their children; for SNAP, it may be the entire household or a subset of the household; for LIHEAP, the assistance unit is the entire household. TANF estimates include families whose cash aid would be paid solely with state funds. Estimates for LIHEAP are annual; estimates for other programs are monthly averages.



The difference in participation rates is largest for the CCDF program, with an estimated 2019 participation rate of 37 percent for Cook County compared with 24 percent for all other counties combined. For LIHEAP and for SNAP, the estimated participation rate in Cook County is 4 to 6 percentage points higher than in the remainder of the state combined. For TANF, the 2019 participation rate is approximately 14 percent both in Cook County and in the remainder of the state combined.

## County-Level Participation Rates across the State

For three programs—TANF, SNAP, and LIHEAP—we estimated program participation rates in counties or groups of counties. However, because many counties are not identified individually in the ACS, *the county-specific estimates are subject to much greater uncertainty than the state-level estimates or the estimates comparing participation rates in Cook County with all other counties.* For that reason, we show results in ranges rather than showing specific county-level rates for all counties.

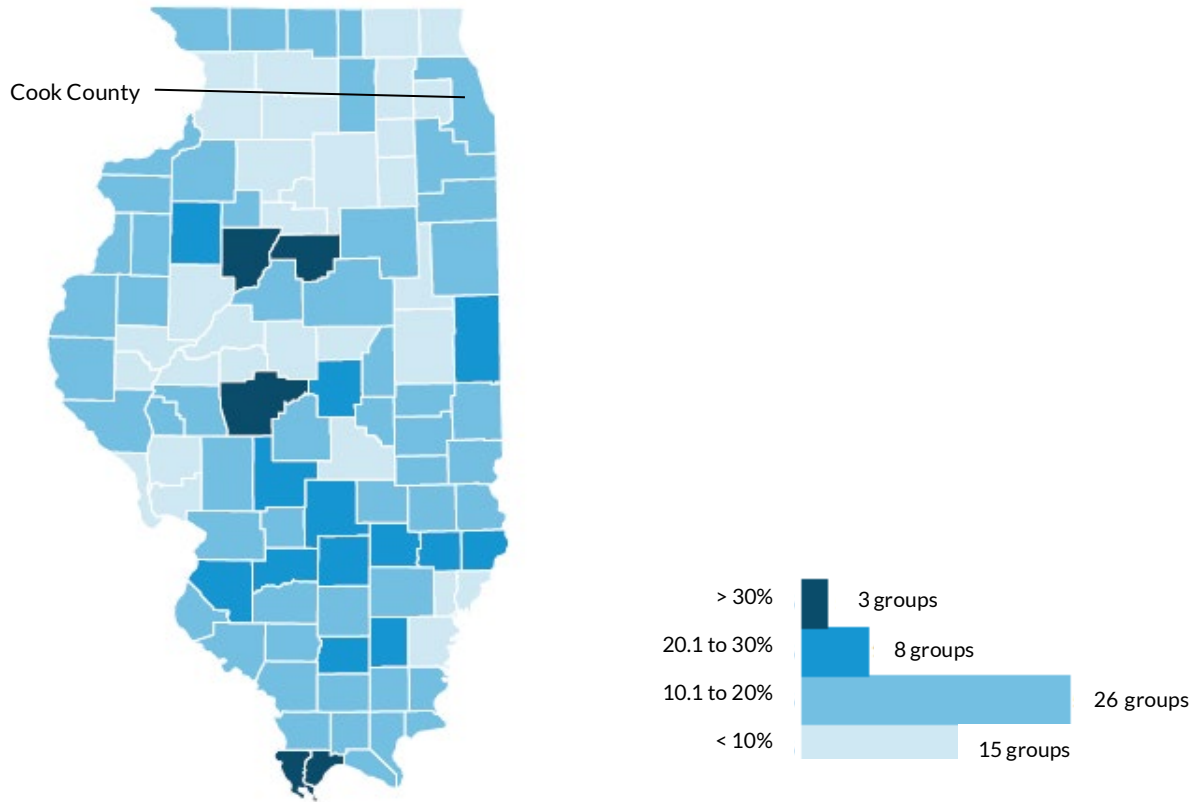
For TANF, the available caseload data provide the number of participants associated with each of 69 social service offices; Cook County has multiple offices, but many of the 102 counties in Illinois do not have a social services office. To compute participation rates, counties without their own office were combined with the county with the nearest office, and the participation rate was computed by comparing the caseload associated with a county's office(s) with the eligibility estimate for the combined group of counties, resulting in 52 estimated rates across the state. The TANF participation rate appears to be less than 10 percent in 15 county groups (including 31 counties); 3 county groups (including 5 counties) appear to have a TANF participation rate higher than 30 percent (figure 8).

For SNAP and LIHEAP, we obtained data providing caseloads by county of residence, and tabulated rates for all except the fifteen smallest counties. As with TANF, there was wide variation in the rates. In the SNAP program, the estimated participation rate ranged from at or below 50 percent in 26 counties to greater than 70 percent in 19 counties (figure 9). In the LIHEAP program, the estimated rate ranged from at or below 20 percent in 12 counties to greater than 40 percent in 25 counties (figure 10).

Participation rates could vary across the state for multiple reasons. One possible reason is differences in a characteristic that is itself related to the likelihood of participation. (For example, if an area has more renters than homeowners, that could at least partly explain a higher LIHEAP participation rate.) To the extent that areas of the state might vary in office procedures, that could also contribute to differences. In some cases, areas of the state show clusters of low or high participation

rates for a particular program. However, the pattern varies across the programs; some areas appear to have a high participation rate for one program but not others.

**FIGURE 8**  
**TANF Participation Rates in Counties or County Groups in Illinois, 2019**

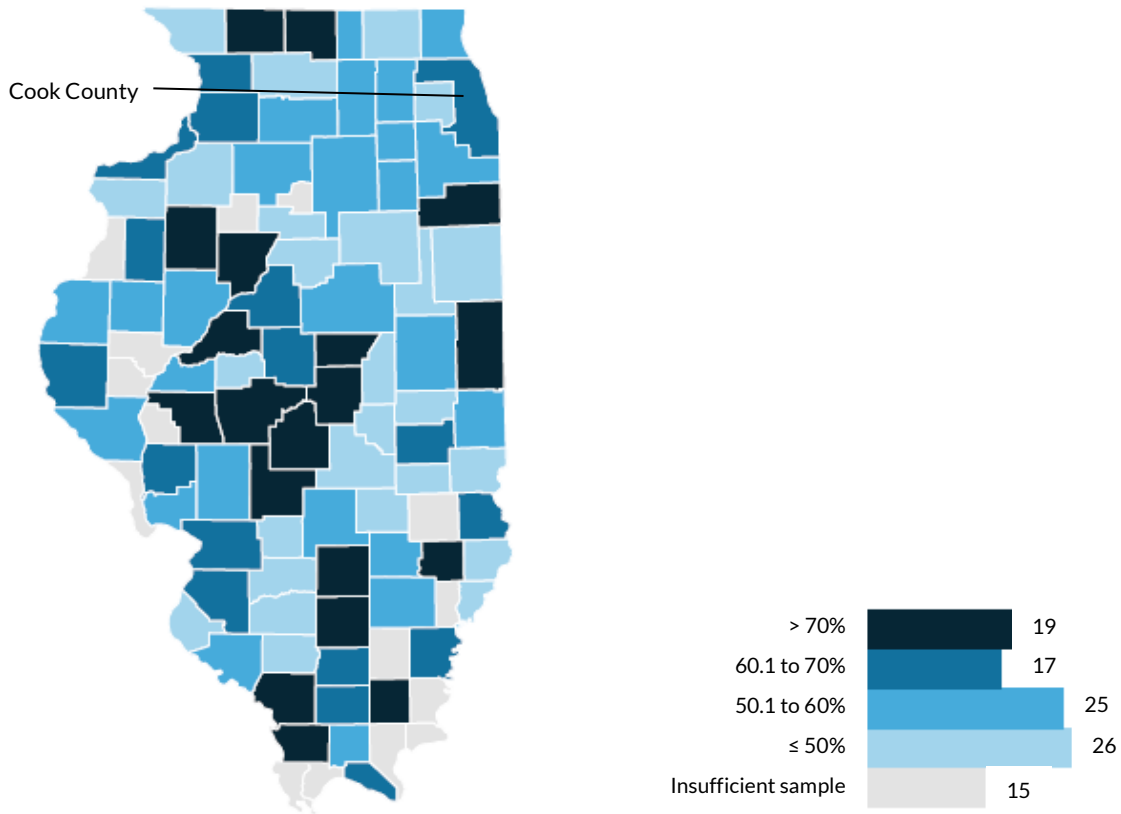


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**Sources:** Eligibility estimates are produced by the Urban Institute using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to five-year American Community Survey data (2015 through 2019) reweighted to represent 2019. Participation data are provided by the Illinois Department of Human Services and apply to the office where benefits were obtained.

**Notes:** Caseload figures include units whose benefits are solely state funded. The participation rate is the percentage of eligible assistance units participating in the program (participating units divided by eligible units). Counties without their own office were combined with the county with the nearest office, and the participation rate was computed for the combined counties, producing 52 separate participation rates. Variations in rates within a county group are not captured. **County-level rates for counties other than Cook County are subject to substantial uncertainty due to data limitations.**

**FIGURE 9**  
**County-Level SNAP Participation Rates in Illinois, 2019**



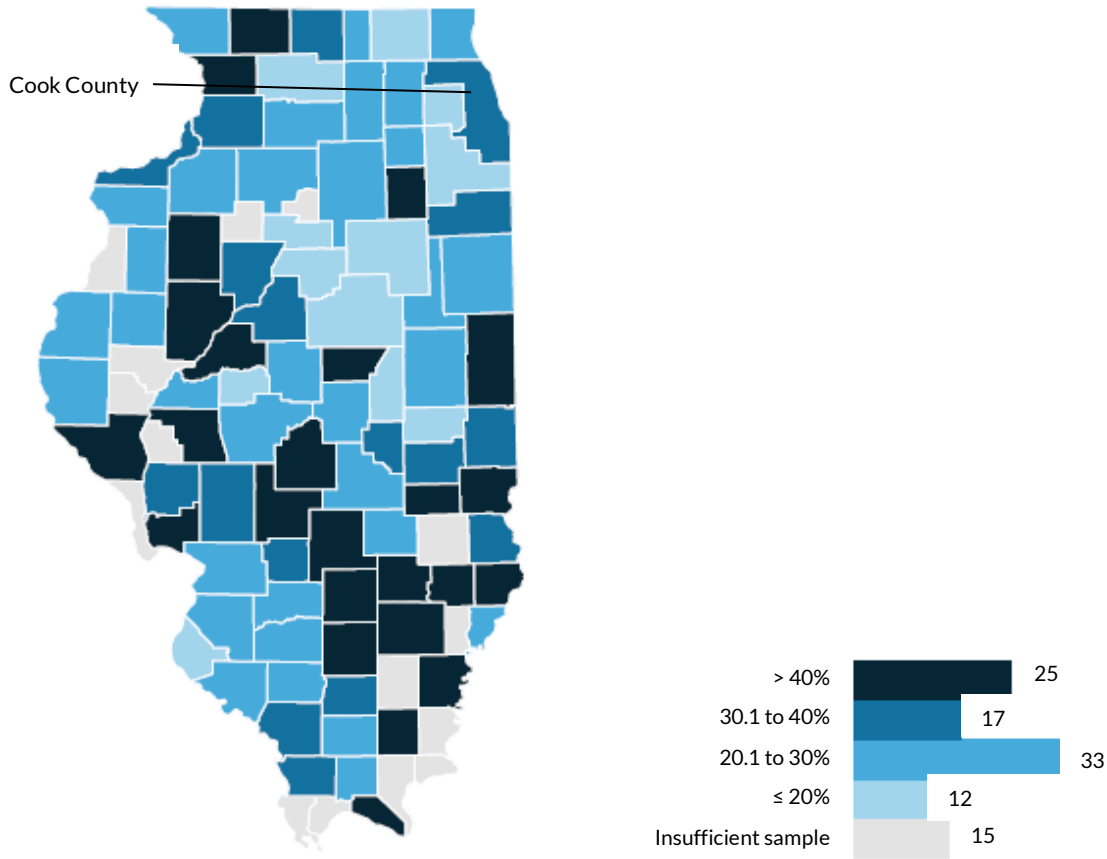
URBAN INSTITUTE

**Sources:** Eligibility estimates are produced by the Urban Institute using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to five-year American Community Survey data (2015 through 2019), reweighted to represent 2019. Participation data were obtained from the Illinois Department of Human Services through a records request, providing information on assisted units by their county of residence.

**Notes:** The participation rate is the percentage of eligible assistance units participating in the program (participating units divided by eligible units). Rates are not shown for 15 counties with insufficient population to support reliable estimates. **County-level rates for counties other than Cook County are subject to substantial uncertainty due to data limitations.**

FIGURE 10

County-Level LIHEAP Participation Rates in Illinois, 2019



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**Sources:** Eligibility estimates are produced by the Urban Institute using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to five-year American Community Survey data (2015 through 2019) reweighted to represent 2019. Participation data were obtained from the Illinois Department of Human Services through a records request, providing information on assisted households by their county of residence.

**Notes:** The participation rate is the percentage of eligible assistance units participating in the program (participating households divided by eligible households). Rates are not shown for 15 counties with insufficient sample to support reliable estimates.

**County-level rates for counties other than Cook County are subject to substantial uncertainty due to data limitations.**

## Participation Rates by County Population

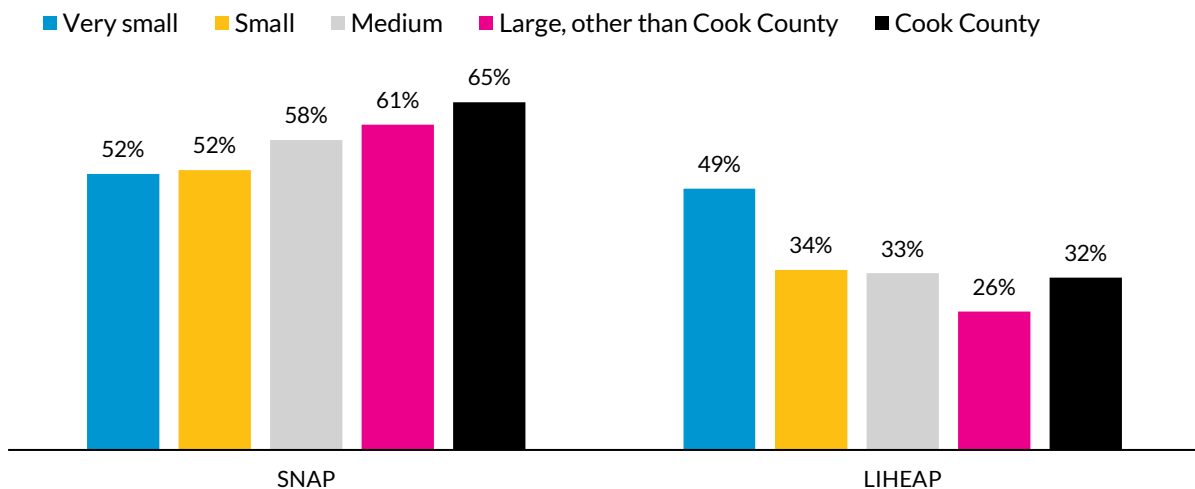
One factor that appears related to participation rates is county population level, although the relationship differs by program. To consider rates by county size, we combined counties other than Cook County into four size ranges— very small (population less than 10,000), small (from 10,000 to less than 25,000), medium (from 25,000 to less than 50,000), and large (50,000 or more)— and computed

participation rates across all the eligible units in each group. For comparison, Cook County has a population of over 5 million people.

For LIHEAP, the participation rate appears to be highest among the eligible households in the least populous counties, at 49 percent (figure 11). The LIHEAP participation rate is estimated to be lower, at 33 or 34 percent, across all of the small and medium counties, and 26 percent in the larger counties other than Cook; the rate in Cook is similar to the rate in the small and medium counties, at 32 percent.

In the case of SNAP, the pattern is reversed. The SNAP participation rate increases from 52 percent when computed across all eligible households in very small and small counties to 58 percent for the medium counties and 61 percent for the larger counties; as reported earlier, the rate is 65 percent in Cook County (figure 11).

**FIGURE 11**  
**Participation Rates in Illinois for County Size Groups, SNAP and LIHEAP, 2019**



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**Sources:** Eligibility estimates are produced by the Urban Institute using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to five-year American Community Survey data (2015 through 2019) reweighted to represent 2019. Participation data were obtained from the Illinois Department of Human Services through records requests, providing information on assisted households by their county of residence.

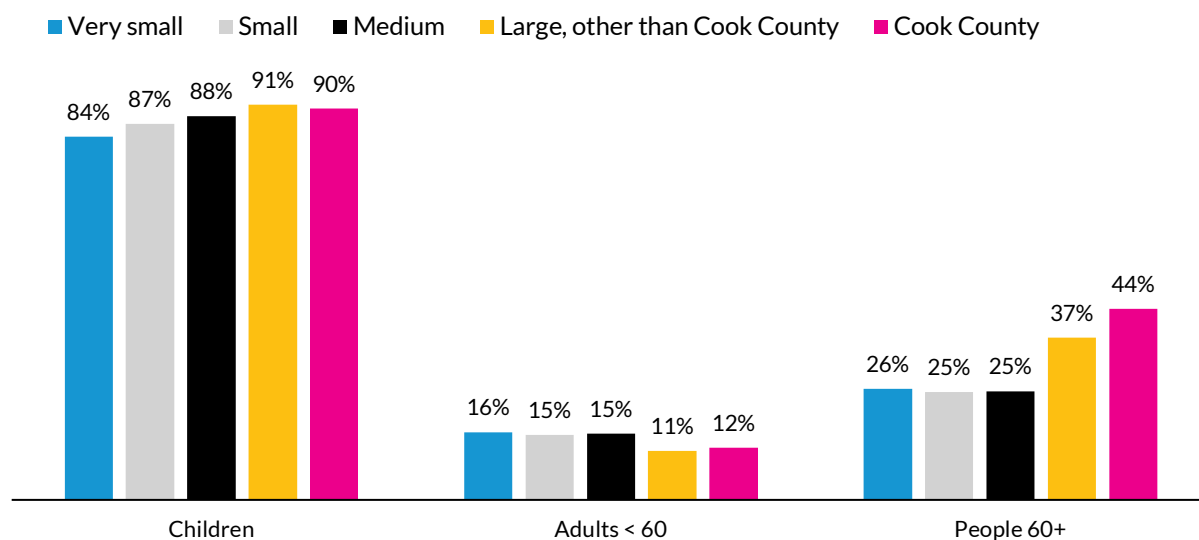
**Notes:** The participation rate is the percentage of eligible assistance units participating in the program (participating households divided by eligible households). All counties except Cook are combined into population size groups and rates are computed across all households in all counties in that group: very small = less than 10,000; small = from 10,000 to less than 25,000; medium = from 25,000 to less than 50,000; large = 50,000 or more. SNAP = Supplemental Nutrition Assistance Program; LIHEAP = Low Income Home Energy Assistance Program.

## Participation Rates for Subgroups within Counties

Data obtained on the SNAP and LIHEAP caseloads allow us to look somewhat deeper at participation rates for eligible individuals or households with selected demographic characteristics within groups of counties. The data show that for SNAP, the pattern of higher SNAP participation rates in more-populous counties holds true for some groups of SNAP-eligible individuals but not all (figure 12).

FIGURE 12

### SNAP Participation Rates in Illinois for County Size Groups, by Age Group, 2019



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**Sources:** Eligibility estimates are produced by the Urban Institute using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to five-year American Community Survey data (2015 through 2019) reweighted to represent 2019. Participation data were obtained from the Illinois Department of Human Services through records requests, providing information on assisted households and individuals by their county of residence.

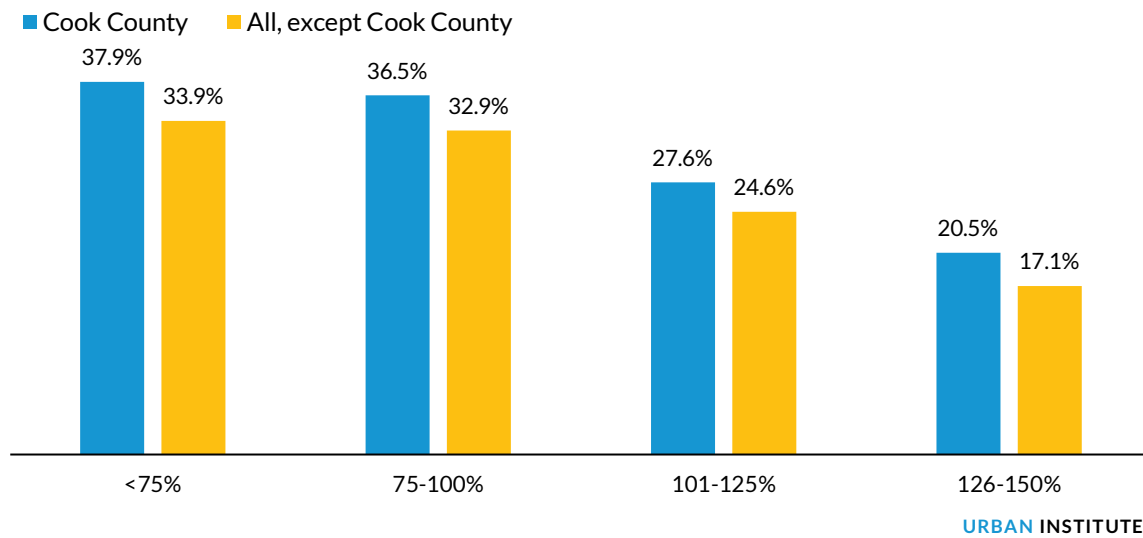
**Notes:** SNAP = Supplemental Nutrition Assistance Program. The participation rate is the percentage of eligible assistance units participating in the program (participating households divided by eligible households). All counties except Cook are combined into population size groups and rates are computed across all households in all counties in that group: very small = population less than 10,000; small = population from 10,000 to less than 25,000; medium = population from 25,000 to less than 50,000; large = population of 50,000 or more.

For children eligible for SNAP, the participation rates are over 80 percent in all county size groups, although the children's participation rate appears to be lowest in the very small counties (84 percent) and highest in the large counties (90 percent in Cook and 91 percent in other large counties). The difference between participation rates in large counties compared with others is more pronounced for people ages 60 and older. Among people eligible for SNAP in that age range, the participation rate rises from 25 to 26 percent in very small, small, and medium counties to 37 percent in large counties other than Cook and 44 percent in Cook County. For adults younger than 60, however, there is no evidence of

higher participation rates in larger counties. In fact, the computed rates are slightly higher in the very small, small, and medium counties (15 to 16 percent) than in the larger counties (11 percent) and Cook County (12 percent).

For LIHEAP, the data allow us to examine whether key characteristics—income level and the presence of particularly vulnerable household members—have similar relationships with participation rates in Cook County (where the 2019 LIHEAP participation rate appears to be about 32 percent) compared with all other counties (with a LIHEAP participation rate of about 28 percent).

**FIGURE 13**  
**LIHEAP Participation Rates in Cook County versus All Other Illinois Counties, by Poverty Level, 2019**



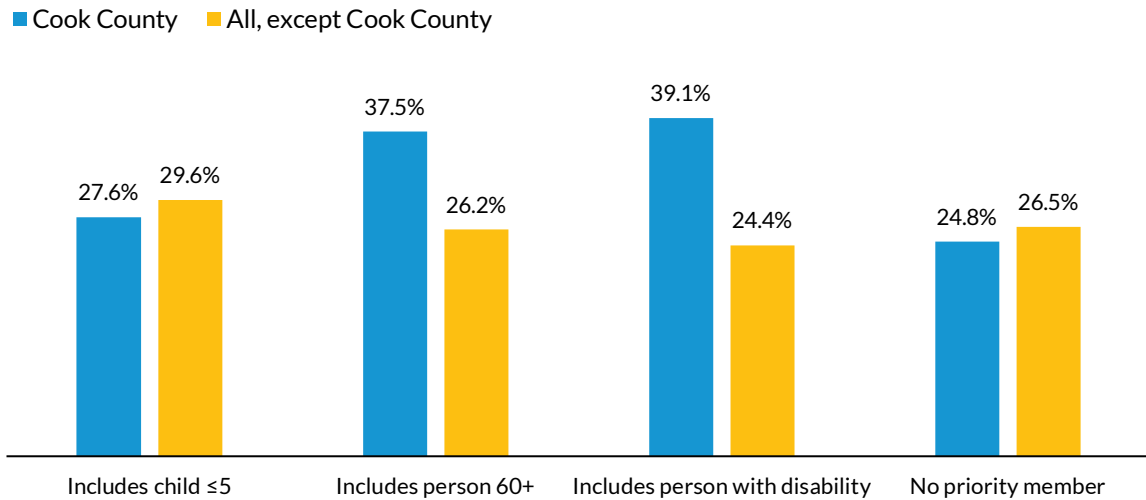
**Sources:** Eligibility estimates are produced by the Urban Institute using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to five-year American Community Survey data (2015 through 2019) reweighted to represent 2019. Participation data were obtained from the Illinois Department of Human Services through a records request.

**Notes:** LIHEAP = Low Income Home Energy Assistance Program. The participation rate is the percentage of eligible assistance units participating in the program (participating households divided by eligible households). The poverty level is the household’s annual income relative to the federal poverty guideline.

In both parts of the state, the likelihood that a LIHEAP-eligible household receives benefits from the program is highest for households with incomes below the federal poverty guideline for their household’s size, is lower for households with income from 100 to 125 percent of the poverty guideline, and lowest among the eligible households with income over 125 percent of the guideline (figure 13). The gap between the Cook County rate and the rate for the rest of the state is approximately the same for all of the income groups, at 3 to 4 percentage points.

However, the two major parts of the state show greater differences in the participation rates for households that include a person age 60 or older and households that include a person with a disability (figure 14).

**FIGURE 14**  
**LIHEAP Participation Rates in Cook County versus All Other Illinois Counties, by Demographic Characteristics of Household Members, 2019**



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**Sources:** Eligibility estimates are produced by the Urban Institute using the ATTIS model (Analysis of Transfers, Taxes, and Income Security) applied to five-year American Community Survey data (2015 through 2019), reweighted to represent 2019. Participation data were obtained from the Illinois Department of Human Services through a records request.

**Notes:** LIHEAP = Low Income Home Energy Assistance Program. The participation rate is the percentage of eligible assistance units participating in the program (participating households divided by eligible households). The demographic groups are overlapping.

Both of those subgroups of eligible households are substantially more likely to receive LIHEAP in Cook County than in the rest of the state considered as a whole. The participation rate for households with a person 60 or older is 38 percent in Cook County and 26 percent in the rest of the state combined. The participation rate for households that include a person with a disability is 39 percent in Cook County and 24 percent in the rest of the state combined. In contrast, for households with a young child and households that do not include any member with one of these vulnerabilities, the measured participation rates are slightly lower in Cook County than in the remainder of the state. Thus, the somewhat higher overall LIHEAP participation rates in Cook County appear related to higher participation rates for households that include a member age 60 or older, a member with a disability, or both.



# Summary

This analysis shows that participation rates across safety net programs in Illinois vary widely, ranging from 13 percent in TANF to 57 percent in SNAP in 2018. The three programs with the highest 2018 participation rates—SNAP, SSI (55 percent), and WIC (42 percent for infants and children)—are all federally funded programs that are either explicitly entitlements (SNAP and SSI) or funded with the intention of serving all eligible applicants (WIC). TANF’s low participation rate may be associated at least in part with the requirements placed on recipients and the program’s time limit, as well as other possible factors. LIHEAP, CCDF, and public and subsidized housing, with 2018 participation rates of 22 percent, 31 percent, and 33 percent, respectively, are all non-entitlement programs, with funding that may be insufficient for all eligible applicants. The 2019 participation rates for these programs generally seem similar to the 2018 rates, with one exception: the LIHEAP participation rate in Illinois appears higher in 2019, at 31 percent.

Within programs, participation rates across subgroups of the eligible population vary significantly. In a few cases, we observe that having lower income (rather than being at the upper end of the program’s income eligibility range) is associated with higher participation rates. For families with children, having just one parent or guardian (rather than two parents) in the household is also associated with higher participation rates. In the case of programs serving older individuals and people with disabilities, units that include a member with a disability appear to have higher participation rates than units with someone who is a senior citizen. For some characteristics, the results are not consistent. For example, Hispanic individuals are more likely to participate in WIC but less likely to participate in public or subsidized housing, CCDF, or LIHEAP when they are eligible for those programs.

County-level analysis for four of the programs shows that for SNAP, CCDF, and LIHEAP, participation rates appear higher in Cook County than in the rest of the state combined. However, for TANF, the overall participation rate for all other counties is about the same as the Cook County rate. Participation rates also vary widely across counties outside of Cook County, with different counties having high or low rates for different programs. For LIHEAP, low-population counties appear to have the highest participation rates whereas for SNAP, higher participation rates are associated with larger populations.

The methods used for this analysis can compute the participation rates but not explain the reasons behind those rates. However, differences observed in this analysis could suggest areas for more in-depth analysis, to try to uncover reasons for the differences in observed participation rates across programs, across demographic groups, and across counties.

# Appendix A. Caseload Data Sources

The caseload data used to estimate program participation rates were obtained from various sources.

## 2018 Caseload Data Sources

The following data sources were used for each program’s caseload information for 2018.

### TEMPORARY ASSISTANCE FOR NEEDY FAMILIES (TANF)

- Aggregate caseload data obtained from the Illinois Department of Human Services TANF Reports and Data, available at <https://www.dhs.state.il.us/page.aspx?item=56061>.
- Distribution of Illinois child-only units by reason for child-only status from *Characteristics and Financial Circumstances of TANF Families, Fiscal Year 2018*, <https://www.acf.hhs.gov/ofa/data/characteristics-and-financial-circumstances-tanf-recipients-fiscal-year-2018>.

### SUPPLEMENTAL SECURITY INCOME (SSI)

- Aggregate caseload data and distributions of SSI recipients by broad age group and by citizenship status obtained from the Social Security Administration, Office of Retirement and Disability Policy, Office of Research, Evaluation, and Statistics, *SSI Annual Statistical Report, 2018*, SSA Publication No. 13-11827, [https://www.ssa.gov/policy/docs/statcomps/ssi\\_asr/2018/ssi\\_asr18.pdf](https://www.ssa.gov/policy/docs/statcomps/ssi_asr/2018/ssi_asr18.pdf). We reduce the total caseload by a small percentage assumed to be institutionalized, on the basis of data from the same source.
- Distribution of adult recipients by ages 18–49 versus 50–64 from an unpublished tabulation provided by Social Security Administration staff.

### SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

- Aggregate caseload data and distributions by characteristics obtained from Department of Agriculture, Food and Nutrition Service, Office of Policy Support, *Characteristics of Supplemental Nutrition Assistance Program Households: Fiscal Year 2018*, by Kathryn Cronquist, <https://www.mathematica.org/publications/characteristics-of-supplemental-nutrition-assistance-program-households-fiscal-year-2018>.

## SPECIAL SUPPLEMENTAL NUTRITION PROGRAM FOR WOMEN, INFANTS, AND CHILDREN (WIC)

- Aggregate caseload data obtained from WIC in the average month of 2018 are from Department of Agriculture, Food and Nutrition Service, *National and State-Level Estimates of WIC Eligibility and WIC Program Reach in 2018*, <https://www.fns.usda.gov/wic/national-and-state-level-estimates-wic-eligibility-and-wic-program-reach-2018-updated>.
- Distributions of infants and children by exact age is from Department of Agriculture, Food and Nutrition Service, *WIC Participant and Program Characteristics 2018*, <https://www.fns.usda.gov/wic/wic-participant-and-program-characteristics-2018>.
- Distributions of infants and children by race and ethnicity is from tables published by the Food and Nutrition Service—Composition of Racial Participant Enrollment, and Composition of Ethnic Participant Enrollment, as of April 2018, <https://www.fns.usda.gov/resource/wic-racial-ethnic-group-enrollment-data-2018>.

## PUBLIC AND SUBSIDIZED HOUSING

- Aggregate caseload data obtained from the “Summary of All HUD Programs” figures from the “Picture of Subsidized Households” website for the baseline year, available from <https://www.huduser.gov/portal/datasets/assthsg.html>.

## CHILD CARE AND DEVELOPMENT FUND (CCDF)

- Aggregate caseload data obtained from the *Illinois Annual Child Care Report FY2019*, available at <https://www.dhs.state.il.us/Page.aspx?item=125713>.
- Distributions by characteristics obtained from the federal fiscal year 2017 CCDF administrative data and applied to the aggregate amounts obtained from the *Illinois Annual Child Care Report*. CCDF administrative data available from Department of Health and Human Services, Administration for Children and Families, Office of Child Care. Child Care and Development Fund Administrative Data, Federal Fiscal Year 2017, <https://doi.org/10.3886/ICPSR37627.v1>.

## LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

- Aggregate caseload data and distributions by characteristics obtained from the LIHEAP Performance Measurement Website: <https://liheappm.acf.hhs.gov>.

## 2019 Caseload Data Sources

The following data sources were used for county-level caseload information for 2019.

### TEMPORARY ASSISTANCE FOR NEEDY FAMILIES (TANF)

- TANF cases by county office were obtained from publicly available information on the website of the Illinois Department of Human Services, <https://www.dhs.state.il.us>, page titled “TANF Cases and Persons—Year 2019”. The information provided monthly counts by office of service; we computed average monthly numbers. Some counties do not include an office. We compared the caseload for a given office with the eligible units in the county where the office was located plus any other counties without offices whose residents were directed to that office by the state’s “office locator” webpage.

### SUPPLEMENTAL NUTRITION ASSISTANCE PROGRAM (SNAP)

- We obtained county-level caseload data through a records request to the Department of Human Services.

### CHILD CARE AND DEVELOPMENT FUND (CCDF)

- We obtained county-level caseload data through a records request to the Department of Human Services.

### LOW INCOME HOME ENERGY ASSISTANCE PROGRAM (LIHEAP)

- We obtained county-level caseload data through a records request to the Department of Human Services.

# Notes

- <sup>1</sup> In this report, we include eligibility for SNAP through a state policy termed “broad based categorical eligibility” (BBCE). Although the standard SNAP income limit requires gross income to be no higher than 130 percent of the applicable poverty guideline, BBCE allows households to be eligible at higher income levels if they receive some benefit (not necessarily a cash benefit) funded with dollars from the TANF program. The SNAP eligibility estimates published by the Food and Nutrition Service (2021b) consider participation only among households meeting the standard eligibility criteria, and find a SNAP participation rate close to 100 percent in Illinois.
- <sup>2</sup> We use the term “Hispanic” throughout this report, as this is the primary terminology used by the US Census Bureau in the American Community Survey, which provides the household-level data for this analysis. Survey respondents are asked to report race and ethnicity, including whether or not they identify as being of “Hispanic, Latino, or Spanish origin.”
- <sup>3</sup> We provide figures for 2018 because that is the year for which we examined the largest number of programs.
- <sup>4</sup> Under “broad based categorical eligibility” (BBCE) policies, states may allow households to be eligible for SNAP at income levels higher than the standard SNAP income levels (gross income no higher than 130 percent of federal poverty guidelines) if they receive some benefit funded with dollars from the TANF program.
- <sup>5</sup> Analyses of survey data consistently find fewer families with children who appear eligible for the EITC than the number of tax units who receive EITC benefits based on having children. The reasons may be attributed to a combination of administrative complexity (e.g., the fact that the parent claiming the EITC may not be the parent with whom a child lives at the time of a survey), real-world noncompliance not captured in the model, and issues related to survey responses and weighting. For further discussion, see Wheaton and Shantz (2016).
- <sup>6</sup> The ACS data used in ATTIS are from the IPUMS USA Database: Steven Ruggles, Sarah Flood, Ronald Goeken, Josiah Grover, Erin Meyer, Jose Pacas, and Matthew Sobek, “IPUMS USA: Version 10.0” (Minneapolis, MN: IPUMS, 2020).
- <sup>7</sup> For more information on ACS sample sizes, see US Census Bureau, “Sample Size,” <https://www.census.gov/acs/www/methodology/sample-size-and-data-quality/sample-size/>. Note that the public-use ACS data include approximately half of all households surveyed.
- <sup>8</sup> The ACS asks women if they have given birth in the last 12 months, but not if they are currently pregnant.
- <sup>9</sup> Our model counts as eligible any household meeting other criteria with income at or below 80 percent AMI, as long as the household would owe a rental payment less than the fair market rent. This may overstate eligibility, because participating households with income above 50 percent of the federal poverty level are typically eligible only because they began participating when their incomes were at or below 50 percent AMI.
- <sup>10</sup> For a discussion of the general approach, see Minton, Giannarelli, Taylor, Dwyer, and Dehry (2020).
- <sup>11</sup> The weighted counts of households and people in the 2018 ACS data for Illinois households do not include people living in institutional or noninstitutional group quarters (such as nursing homes, prisons, or homeless shelters), and those individuals are also excluded from our eligibility estimates.
- <sup>12</sup> SSI serves children with disabilities as well as adults with disabilities. However, our analysis focuses only on adults eligible for and receiving SSI, due to data limitations.
- <sup>13</sup> This federal poverty *thresholds* are the income levels used for the federal government’s annual assessment of poverty status; in contrast, the federal poverty *guidelines* are used for program administration purposes. Also, the federal poverty thresholds vary by the balance of adults vs. children in a family, while the poverty guidelines vary by total number of people in the family. Although poverty is typically assessed using a *family* concept (related people living together), for this tabulation, table 3 considers the entire household (all people living in the

same dwelling unit). We count the household's cash income before means-tested cash benefits relative to the threshold applicable to the size and composition of the entire household.

- <sup>14</sup> We do not compute participation rates for the EITC, because survey-based eligibility estimates are unable to find as many tax units eligible for the EITC on the basis of having children as the numbers who obtain the credit. Also, for one program—LIHEAP—we include some statewide data for 2019 as well as 2018 because the source used for 2019 data included additional information on statewide caseload characteristics.
- <sup>15</sup> Administrative data available through the federal government provide substantial information about the characteristics of cases administratively considered “TANF.” However, there is little publicly released information on demographic characteristics of the Illinois solely state-funded caseload, which limited the degree to which we could examine participation rates by subgroup in this analysis.
- <sup>16</sup> The FNS estimates also differ from our estimates because of some differences in data and methodology. For more information on the methodology Mathematica Policy Research used to produce the FNS estimates, see Cunyngnam (2021).
- <sup>17</sup> The increase in the gross income limit does not affect households with a member age 60 or above or with a disability, as these households are not subject to the gross income test. Under the BBCE policy in Illinois, households with a member age 60 or above or with a disability that have gross income above 200 percent of the federal poverty guideline for their family size must pass the assets test.
- <sup>18</sup> See FNS (2021a) for the published WIC participation rates estimates by state and by type of participant. The methodology FNS used to estimate eligibility for the WIC participation rate involved Current Population Survey data as well as ACS data, and used different approaches to compensate for data limitations (Gray, Mathieu, Johnson, and Giannarelli 2021).
- <sup>19</sup> See, for example, “Housing Choice Voucher Fact Sheet,” Department of Housing and Urban Development, [https://www.hud.gov/topics/housing\\_choice\\_voucher\\_program\\_section\\_8#hcv04](https://www.hud.gov/topics/housing_choice_voucher_program_section_8#hcv04),
- <sup>20</sup> The eligibility estimate shown for households from 50 to 80 percent of AMI does not control for households in that income range generally being eligible only if they began receiving housing aid when their income was at or below 50 percent of AMI.
- <sup>21</sup> The program's administrative data report the numbers of households with each type of vulnerability, but do not report the numbers with multiple types of vulnerabilities. However, the fact that the participation rate for households with any vulnerable member (21.4 percent) is lower than the rates for households with each type of vulnerability (24 to 27 percent) suggests that households with multiple vulnerabilities (who would fall into more than one of the subgroups) have a higher participation rate than households with only one vulnerability.
- <sup>22</sup> Urban Institute staff produced the TRIM3 participation rate estimates for the Macartney and Ghertner analysis.

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