

Cumberland County

Population: 11,096 People
 Well-Being Index Score: 4 out of 8 Possible Points
 List Status: Watch List

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Well-Being Index

	County Value	IL Value	County Change	IL Change
High School Graduation Rate, 2011-2012 academic year ¹	86.3%	82.3%	0.1% pts 2010-2011	-1.5% pts 2010-2011
Teen Births (live births per 1,000 women ages 15-19), 2009 ²	50.1	36.1	13.7 pts 2008	2 pts 2008
Unemployment Rate, Sep 2012 ³	8.2%	8.1%	-1.8% pts Sep 2011	-1.7% pts Sep 2011
Poverty Rate, 2011 ⁴	12.4%	14.9%	0.8% pts 2010	1.1% pts 2010

Poverty & Income

	County Value	IL Value	County Change	IL Change
Number of People in Poverty, 2011 ⁴	1,357	1,871,484	7.9% 2010	8.0% 2010
Child Poverty Rate, 2011 ⁴	19.1%	21.3%	1.4% pts 2010	1.9% pts 2010
Median Household Income, 2011 ⁵	\$47,145	\$53,271	5.2% 2010	-2.5% 2010
Bankruptcies per 1,000 People, 2011 ⁶	2.79	5.50	-0.54 pts 2010	0.57 pts 2010
Self-Sufficiency Wage for a One-Parent Family with a Preschooler and School-age Child, 2011 ⁷	\$33,729	\$51,731	—	—
Average Amount Poor Families' Income Falls Below the Poverty Line (i.e., mean income deficit), 2007-2011 ⁸	\$7,104	\$9,132	—	—

Employment

	County Value	IL Value	County Change	IL Change
Unemployment Rate, Sep 2012 ³	8.2%	8.1%	-1.8% pts Sep 2011	-1.7% pts Sep 2011
Rank by Unemployment Rate (1=highest, 102=lowest), Sep 2012 ³	46	—	—	—
Number of Unemployed Individuals, Sep 2012 ³	427	536,288	-20.9% Sep 2011	-17.0% Sep 2011
Initial Unemployment Insurance Claims, 2011 ⁹	1,278	722,739	4.8% 2010	-12.1% 2010
Average Quarterly Net Job Flow, 3rd Qtr 2010 to 3rd Qtr 2011 ¹⁰	-24	33,574	—	—

Education

	County Value	IL Value	County Change	IL Change
High School Graduation Rate for Low-Income Students, 2011-2012 academic year ¹	73.5%	72.8%	-6.5% pts 2010-2011	-2.3% pts 2010-2011
Funded Head Start Enrollment, 2011 fiscal year ¹¹	74	36,908	76.2% 2010	-1.5% 2010

Percent Meeting or Exceeding Standards on the ISAT, 2011-2012 academic year ¹²	85.1%	82.5%	-1.2% pts 2010-2011	0.1% pts 2010-2011
Average ACT Composite Score, 2011-2012 academic year ¹³	20.8	20.2	0.6 pts 2010-2011	0.1 pts 2010-2011

Housing

	County Value	IL Value	County Change	IL Change
Renters as a Percent of Total Households, 2007-2011 ⁸	18.8%	31.3%	—	—
Percent Severely Rent-Burdened Households, 2007-2011 ⁸	7.3%	25.1%	—	—
Fair Market Rent (FMR) for 2-Bedroom Apartment, 2012 ¹⁴	\$584	\$873	—	—
Estimate of Mean Renter Hourly Wage, 2012 ¹⁴	\$8.84	\$13.95	—	—
Monthly Rent Affordable at Mean Renter Wage, 2012 ¹⁴	\$460	\$726	—	—
Wage Needed to Afford 2-Bedroom Apartment at FMR, 2012 ¹⁴	\$11.23	\$16.78	—	—
2-Bedroom Housing Wage as a Percent of IL Minimum Wage, 2012 ¹⁴	136%	203%	—	—
Work Hours per Week at IL Minimum Wage to Afford 2-Bedroom at FMR, 2012 ¹⁴	54	81	—	—

Health & Nutrition

	County Value	IL Value	County Change	IL Change
Share of Families Receiving SNAP that have 1 or more Workers in Family, 2007-2011 ⁸	84.4%	78.3%	—	—
Health Uninsured Rate, Non-Seniors, 2010 ¹⁵	13.7%	15.6%	0.9% pts 2009	0.6% pts 2009
Percentage of Babies Born Low Birth Weight, 2009 ¹⁶	—	8.4%	—	—
Percent of Children Eligible for Free or Reduced-Price School Lunch, 2011-2012 academic year ¹⁷	39.1%	53.6%	0.4% pts 2010-2011	1.9% pts 2010-2011
Food Insecurity Rate, 2010 ¹⁸	13.3%	15.0%	-1.1% pts 2009	0.3% pts 2009
Child Food Insecurity Rate, 2010 ¹⁹	22.9%	22.2%	-3.5% pts 2009	-1.1% pts 2009

Assets

	County Value	IL Value	County Change	IL Change
Average Debt per Tradeline, Jun 2012 ²⁰	\$6,450	\$12,602	1.3% Jun 2011	-6.1% Jun 2011
Percent of Consumers with Credit Scores Below 620, Jun 2012 ²¹	18.9%	22.5%	—	—
Homeownership Rate, 2007-2011 ⁸	81.2%	68.7%	—	—

There are a number of different data sources available for poverty estimates. The timeliest source available for estimates for all Illinois counties is the Small Area Income and Poverty Estimates Program, which is used here. For more information on the various sources of poverty estimates used for this project and how they differ, see the [FAQs page](#).

At the time of release, all data were the most timely and accurate available.

Data Sources

- 1 Illinois State Board of Education's 2011-2012 and 2010-2011 School Report Card Data, by County. On file with author.
- 2 Social IMPACT Research Center's analysis of the U.S. Census Bureau's 2008 and 2009 Population Estimates and Illinois Department of Public Health, Illinois Teen Births by County 2008-2009. Available at <http://www.idph.state.il.us/health/teen/teen0809.htm>
- 3 Illinois Department of Employment Security's Local Area Unemployment Statistics (LAUS). Available at <http://lmi.ides.state.il.us/laus/lausmenu.htm> (not seasonally adjusted)
- 4 The U.S. Census Bureau's 2010 and 2011 Small Area Income and Poverty Estimates. Available at <http://www.census.gov/did/www/saipe/>
- 5 The U.S. Census Bureau's 2010 and 2011 Small Area Income and Poverty Estimates. Available at <http://www.census.gov/did/www/saipe/> (2010 data updated to 2011 dollars with the Consumer Price Index)
- 6 FDIC's Regional Economic Conditions, Personal Bankruptcy Filing Rate (per 1,000 population) Illinois. Available at http://www2.fdic.gov/recon/ovrpt.asp?CPT_CODE=NBR&ST_CODE=17&RPT_TYPE=Tables
- 7 Social IMPACT Research Center & Center for Women's Welfare, University of Washington School of Social Work's 2009 Illinois Self-Sufficiency Standard. Available at <http://www.heartlandalliance.org/research/research-illinois-self-sufficiency-standard/> (updated to 2011 dollars with the Consumer Price Index)
- 8 Social IMPACT Research Center's analysis of the U.S. Census Bureau's 2007-2011 American Community Survey 5-Year Estimates Program. Available at <http://factfinder2.census.gov/>
- 9 Illinois Department of Employment Security's Unemployment Insurance (UI) Program Data. Available at <http://www.ides.illinois.gov/page.aspx?item=917>
- 10 Social IMPACT Research Center's analysis of Illinois Department of Employment Security's Local Employment Dynamics, LEHD State of Illinois County Reports - Quarterly Workforce Indicators. Available at <http://www.ides.illinois.gov/page.aspx?item=919>
- 11 Illinois Early Childhood Asset Map's Search the IECAM Data Collection. Available at <http://iecam.crc.uiuc.edu/cgi-bin/iecam/search.asp>
- 12 Social IMPACT Research Center's analysis of Illinois State Board of Education's 2011-2012 and 2010-2011 ISAT/PSAE/ACT Performance Results. Available at http://www.isbe.net/assessment/report_card.htm
- 13 Social IMPACT Research Center's analysis of Illinois State Board of Education's 2011-2012 and 2010-2011 ISAT/PSAE/ACT Performance Results. Available at http://www.isbe.net/assessment/report_card.htm (ACT scores are calculated out of possible 36 points)
- 14 National Low Income Housing Coalition's Out of Reach 2012. Available at <http://nlihc.org/oor/2012>
- 15 The U.S. Census Bureau's 2010 and 2009 Small Area Health Insurance Estimates. Available at <http://www.census.gov/did/www/sahie/>
- 16 Social IMPACT Research Center's analysis of Illinois Department of Public Health's Birth Characteristics by Resident County 2009. Available at http://www.idph.state.il.us/health/bdmd/birthchar_09.htm
- 17 Social IMPACT Research Center's analysis of Illinois State Board of Education's Free and Reduced Price Meal Eligibility Data. Available at http://isbe.net/nutrition/htmls/eligibility_listings.htm
- 18 Feeding America's Map the Meal Gap 2012: Food Insecurity Estimates at the County Level, by Gundersen, C., Waxman, E., Engelhard, E., Del Vecchio, T., Satoh, A., & Lopez-Betanzos, A. Available at <http://feedingamerica.org/hunger-in-america/hunger-studies/map-the-meal-gap.aspx>
- 19 Feeding America's Map the Meal Gap 2012: Child Food Insecurity Estimates at the County Level, by Gundersen, C., Waxman, E., Engelhard, E., Del Vecchio, T., Satoh, A., & Lopez-Betanzos, A. Available at <http://feedingamerica.org/hunger-in-america/hunger-studies/map-the-meal-gap.aspx>
- 20 Social IMPACT Research Center's analysis of aggregate data provided by a large national credit bureau for a snapshot of credit and debt by region, dated June 2012 and June 2011. No individual or customer data were provided.
- 21 Social IMPACT Research Center's analysis of aggregate data provided by a large national credit bureau for a snapshot of credit and debt by region, dated June 2012. No individual or customer data were provided.

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