



**Round 1 Fact and Information Booklet**  
December 30, 2021

Since the onset of COVID-19 pandemic, many Illinois households have been directly or indirectly affected by the economic fallout leading many to struggle to pay their monthly rent. Illinois stands proud as a model of government helping its people as it has been a national leader in its response to the COVID-19 pandemic, overseeing some of the largest rental assistance programs in the country. Since 2020, the Illinois Housing Development Authority (IHDA) has delivered \$815 million in emergency rental assistance to nearly 110,100 renter households, giving impacted residents the time and support they needed to overcome financial pressures they were experiencing due to COVID-19 pandemic. Employment rates were improving at the start of 2021 as the state continued to make progress under the Restore Illinois reopening plan.<sup>i</sup> However, they remained above pre-pandemic levels in the new year, and thousands of Illinois households still reported not being caught up on their rent payments.<sup>ii</sup> More support was needed to help families stay in their homes as the state and economy continued to recover from the pandemic.

The purpose of this report is to describe IHDA's administration of the Illinois Rental Payment Program (ILRPP) utilizing funds provided by the federal Consolidated Appropriations Act of 2021 (P.L. 116-260) and American Rescue Act of 2021. **Launched in May 2021, ILRPP provided a lifeline for renters and landlords who continued to experience financial hardships related to the COVID-19 Pandemic. Supported by more than \$584 million in federal funding, ILRPP was one of the first statewide programs in the country to fully disburse 100 percent of available funds. This funding assisted 63,964 low-and extremely low-income Illinois renters to stay safe at home and avoid eviction during the pandemic.**

### **Illinois Rental Payment Program Overview**

In December 2020, congress passed the federal Consolidated Appropriations Act of 2021 (P.L. 116-260). This legislation included \$900 billion in stimulus relief for the COVID-19 pandemic, with \$25 billion allocated for state and local government rental assistance programs. Illinois was allocated over \$834 million to be divided between the State of Illinois and units of local government (ULGs) with populations of greater than 200,000 residents. The formula resulted in 11 allocations to units of local government and one to the State of Illinois.

The Illinois General Assembly provided additional guidance to advance funding to the most vulnerable residents of the State and increased protections for those facing eviction through the passage of House Bill 2877, the COVID-19 Federal Emergency Rental Assistance Program Act. The State of Illinois used this tranche of money to create what would become known as the Illinois Rental Payment Program or ILRPP.

For an application to be reviewed for approval, both the landlord and the tenant were required to complete their section and submit the required documentation to determine eligibility. For tenants who completed their portion of the application, but the landlord was either unresponsive or unwilling to complete their portion, a pathway was created for tenants to receive assistance. The first application round was from May 17 through June 7, 2021, and

applications were required to be initiated by landlords. The second, tenant-led, round was from June 28 through July 18, 2021.

Through the two application windows, IHDA received 101,694 completed applications from both renters and landlords in all 102 counties throughout Illinois. Applicants requested a total of over a billion dollars in assistance, highlighting the dire need for emergency rental assistance and on par with various studies showing help was needed to prevent tenant evictions and keep families in their homes.

After thoroughly reviewing all completed applications, IHDA approved 63,964 applications totaling \$584 million in aid to renters and landlords experiencing financial hardship due to the COVID-19 pandemic. Approved applicants averaged 2.5 people per household, which translated to 156,912 individuals receiving help while they regained financial solvency.

<b>2021 Illinois Rental Payment Program Round 1 Results</b>	
Total Applications Received	<b>101,694</b>
Total Applications Approved	<b>63,964</b>
Total Applications Denied	<b>37,730</b>

After an application was completed by both parties, reviewed internally at IHDA, and approved for payment, a check was sent from IHDA to the landlord to ensure all missed payments were properly accounted for and no eviction would be pursued for non-payment. From the 63,964 approved applications, 37,396 unique landlords received vital payments to help them pay their mortgage and other costs. 59 percent of ILRPP funds went to different landlords, illustrating the impact COVID-19 has had on smaller property owners across Illinois.

**Average Assistance**

Per the program rules, payments could cover missed rent payments as far back as June 2020 and prepay rent through August 2021, or until the \$25,000 was exhausted, whichever came first. Of the \$584 million allocated through ILRPP, 70 percent (or \$410 million) went to rental arrears and the remaining 30 percent (\$174 million) was applied to prepayments.

<b>ILRPP Averages</b>	
Average Payment to Landlord	<b>\$9,134</b>
Average Rental Arrearage	<b>9 months</b>

**Cured Applications**

The most common issue that delayed the processing of ILRPP applications was receiving federally required documentation. Of the 101,694 applications submitted, 58,159 were missing documents required by the federal government to approve funding. These applications went

through a “cure” process in which IHDA worked closely with both tenants and landlords, sending nearly 88,900 email communications requesting missing information and documents necessary to approve their grant. A total of 34,251 applications completed the cure process and of those 26,195 were approved for funding. IHDA made payments totaling \$244.5 million, or 41.9 percent of all disbursed funds, to renter households who successfully remedied their incomplete applications. Other top reasons for denials included applicants who attested they were still current on their rent or had not lost income due to COVID-19.

<b>2021 ILRPP Cured Application Data</b>	
Incomplete Applications Received	<b>58,159</b>
Applications Cured/Completed	<b>34,251</b>
Cured Applications Approved	<b>26,195</b>
Funds Disbursed through the Cure Process	<b>\$244.5 million</b>

**Lessons Learned and Key Changes**

Building on the successful administration of the Emergency Rental Assistance Program in 2020, IHDA implemented several key lessons and changes to make the 2021 Illinois Rental Payment Program more accessible, efficient, and impactful. After consulting with various stakeholders, elected officials, and other housing partners after the closure of the 2020 program, IHDA found the most important changes were to improve the user experience, provide flexibility to help tenants with unresponsive landlords, and improved transparency throughout the application review process.

**Changes to the 2021 Rental Payment Program**

- A written lease was not required to apply.
- Landlords could initiate the joint application on behalf of their tenants.
- Tenants could receive ILRPP assistance directly should they have unresponsive or uncooperative landlords.
- Grant payments were determined based on exact tenant need instead of a flat grant amount.
- Maximum grant award was \$25,000, up from \$5,000 in 2020.
- Total award could cover 12 months of arrearage and 3 months of future rent payments.
- Income eligibility was adjusted for family size.
- Tenants and landlords were able to track their application status on the ILRPP application website.

**Addressing Disparities by Race and Ethnicity**

While the pandemic created widespread financial hardship across Illinois, it was households with the lowest incomes, and disproportionately people of color, who were hardest hit by the

health and economic impacts of the COVID-19 pandemic, including job losses, wage reductions, and increased levels of housing insecurity. By the end of 2020, Black and Latino households were more than twice as likely to report being behind on housing payments than white households.<sup>iii</sup> For this reason, the Illinois Rental Payment Program marketing plan centered on racial equity with focused outreach to BIPOC and immigrant communities. Partnerships with tenant and landlord groups, community organizations and others informed program design and outreach to ensure historically underserved communities received their fair share of support.

**Households Assisted by Race**

Of the households served by the Illinois Rental Payment Program, 62.9 percent identified as American Indian, Asian, Black, Native Hawaiian or Pacific Islander. Another 2.1 percent of approvals served tenant households who identified as two or more races. Households identifying as African American were the largest share of approved applicants at 59.9 percent and received the largest share of funds. Approximately 40 percent of ILRPP payouts were made to landlords who identified as American Indian, Asian, Black, Pacific Islander, or two or more races.

<b>Tenant Race</b>		
American Indian	<b>318</b>	0.50%
Asian	<b>1,507</b>	2.36%
Black	<b>38,328</b>	59.92%
Pacific Islander	<b>109</b>	0.17%
White	<b>15,697</b>	24.54%
Biracial	<b>1,319</b>	2.06%
N/A	<b>6,686</b>	10.45%
	<b>63,964</b>	100.00%

<b>Landlord Race</b>		
American Indian	<b>106</b>	0.17%
Asian	<b>2,581</b>	4.04%
Black	<b>20,509</b>	32.06%
Pacific Islander	<b>51</b>	0.08%
White	<b>15,230</b>	23.81%
Biracial	<b>2,369</b>	3.70%
Other Race	<b>617</b>	0.96%
Not Collected	<b>857</b>	1.34%
N/A	<b>21,644</b>	33.84%
	<b>63,964</b>	100.00%

**Households Assisted by Ethnicity**

Tenants who identified as Hispanic/Latinx accounted for 13.2 percent of approved applications and funding disbursed under ILRPP, compared to 11.7 percent of renter households assisted in 2020. Among landlords, 9.2 percent of approved ILRPP payments were made to those who identified as Hispanic/Latinx.

<b>Tenant Ethnicity</b>		
Hispanic or Latinx	<b>8,472</b>	13.24%
Non-Hispanic/ Latinx	<b>49,772</b>	77.81%
Declined to Answer	<b>5,720</b>	8.94%
	<b>63,964</b>	100.00%

<b>Landlord Ethnicity</b>		
Hispanic or Latinx	<b>5,896</b>	9.22%
Non-Hispanic/ Latinx	<b>36,033</b>	56.33%
Declined to Answer	<b>21,156</b>	33.07%
Not Collected	<b>879</b>	1.37%
	<b>63,964</b>	100.00%

**Prioritizing Households with the Greatest Needs**

While the funding available for ILRPP was more than twice the amount allocated in 2020, demand for assistance still outpaced the supply. Given that those in low paying jobs were more likely to have been laid off or experienced wage or hour cuts due to the pandemic than workers in higher paying jobs, the U. S. Department of Treasury required the rental programs to prioritize assistance grants to lower-income households with the greatest risk of housing instability or homelessness.<sup>iv</sup>

**Households Assisted by Income**

To be eligible for ILRPP, tenant households could not earn more than 80 percent of the area median income adjusted for household size. However, per federal guidelines, IHDA prioritized assistance to vulnerable residents at or below 50 percent Area Median Income, adjusted for household size, and those who experienced unemployment for 90 days or greater. Of the 63,964 tenant households served with ILRPP funds, 23.1 percent were very low-income (earning between 31 percent and 50 percent of the area median income), and 64.4 percent were extremely low-income (earning less than 30 percent of the area median income).

<b>Income of Approved Applicants</b>	
<30% AMI	<b>41,163</b>
31-50% AMI	<b>14,765</b>
50-80% AMI	<b>8,036</b>
	<b>63,964</b>

**Households Assisted by Hardship**

IHDA further targeted residents with greater risk of housing instability by prioritizing households in which a member has been unemployed for 90 days or more. Of all households served in 2021, 31,702 households qualified for unemployment benefits for at least the 90 days prior to the date of their application.

<b>Unemployed Approved Applications</b>	
>90 days	<b>3,831</b>
<90 days	<b>31,702</b>
	<b>35,533</b>

**Distribution of Assistance Received per Household**

New to the 2021 Illinois Rental Payment Program were grant amounts determined based on the specific needs of the tenant, a change from the flat grant amount provided in 2020. The program allowed for a maximum of \$25,000 in assistance to cover no more than 15 months of payments (12 months of arrearage and three months of forward payments). However, the typical household served needed \$9,133 in assistance to cover an average of nine months of rent arrears and future payments combined. Most households served required payments of \$15,000 or less to become current on their payments, with only 14.3 percent of applicants receiving higher grant amounts.

<b>Amount Received per Household</b>	
<\$5,000	<b>17,228</b>
\$5,001 – \$10,000	<b>25,261</b>
\$10,001 – \$15,000	<b>12,297</b>
\$15,001 – \$20,000	<b>4,748</b>
\$20,001 – \$25,000	<b>4,430</b>
	<b>63,964</b>

**Characteristics of Approved Households**

Of the 63,964 households served with ILRPP funds, 61.3 percent were headed by women, compared to 35.5 percent of households headed by men. The average household size for assisted households was 2.5 people, down from 2.7 per household in 2020.

<b>Gender of Approved Applicants</b>		
Female	<b>39,254</b>	61.37%
Male	<b>22,695</b>	35.48%
Other/ No Response	<b>2,015</b>	3.15%
	<b>63,964</b>	100.00%

<b>Household Members per Approved Application</b>		
1	<b>23,016</b>	35.98%
2	<b>14,792</b>	23.13%
3	<b>11,920</b>	18.64%
4	<b>7,821</b>	12.23%
5	<b>3,973</b>	6.21%
6	<b>1,568</b>	2.45%
7	<b>585</b>	0.91%
8+	<b>289</b>	0.45%
	<b>63,964</b>	100.00%

**Assistance provided to households in Non-Entitlement Communities**

While ILRPP was available to tenant households in each of Illinois’ 102 counties, deliberate efforts were made to ensure funding went to non-entitlement areas of Illinois, or areas that did not receive funds directly from the Consolidated Appropriations Act of 2021 and the American Rescue Plan Act. In addition to the state of Illinois, 11 other local jurisdictions received funding directly from the federal government to administer emergency rental programs including Champaign County, the City of Chicago, Cook County, DuPage County, Kane County, Lake County, McHenry County, Madison County, St. Clair County, Will County, and Winnebago County.

At the close of the first round of ILRPP, 17.5 percent of approved applications and \$68.9 million, or 11.8 percent of all program funds, were disbursed to households in non-entitlement areas. For context, approximately 23 percent of renter households in Illinois live in non-entitlement areas.<sup>v</sup> To ensure households eligible for multiple rental assistance programs did not receive funds from two separate grantors, IHDA worked with the other administrators to prevent a duplication of benefits, so this vital assistance touched as many vulnerable households as able.



Households Assisted in Non-Entitlement Areas				
Area	Approved Applications	Percentage of Apps	Approved Funding	Percentage of Funds
Households in Non-Entitlement Areas	<b>11,185</b>	17.49%	<b>\$69 million</b>	12%
Households in Entitlement Areas	<b>52,779</b>	82.51%	<b>\$515 million</b>	88%
	<b>63,964</b>	100.00%	<b>\$584 million</b>	100%

### County Partnerships

The Consolidated Appropriations Act of 2021 divided the \$834 million in emergency rental assistance allocated to Illinois and 11 separate units of local government (ULGs) with over 200,000 residents. Beginning in early January, IHDA, as the state of Illinois representative, reached out to the 11 other ULGs to gauge partnership interest to administer ILRPP. IHDA had a proven track record having designed and executed the successful 2020 Emergency Rental Assistance program, which ultimately provided more than \$230 million in aid to over 46,100 renters and landlords. In the end, four counties –DuPage, Kane, St. Clair, and Will– opted to partner with IHDA and provided their allocation of more than \$65 million to IHDA to administer ILRPP in their counties.

2021 Illinois Rental Payment Program - County Partners				
County	Approved Apps	\$\$ Disbursed	ERA \$ to IHDA	Balance
DuPage	2,512	\$24,580,337	\$24,665,360	(\$85,023)
Kane	1,476	\$14,214,213	\$14,228,641	(\$14,428)
St. Clair	2,218	\$13,062,323	\$7,778,858	\$5,283,465
Will	2,505	\$26,233,984	\$18,460,327	\$7,773,657
<b>Total</b>	<b>8,711</b>	<b>\$78,090,857</b>	<b>\$65,133,186</b>	<b>\$12,957,671</b>

2020 Emergency Rental Assistance Program - County Numbers		
County	Approved Apps	\$\$ Disbursed
DuPage	1,526	\$7,630,000
Kane	1,007	\$5,035,000
St. Clair	1,065	\$5,325,000
Will	1,545	\$7,725,000
<b>Total</b>	<b>5,143</b>	<b>\$25,715,000</b>

As shown above, IHDA’s partnership with the four counties showed a significant return on their investment with nearly \$13 million more going to their counties than they put into the program. Two of the counties nearly broke even while the other two far surpassed what they

were allocated from Treasury, highlighting how many of their renters and landlords were still reeling from the pandemic.

In lieu of the burden of developing and implementing a standalone program, the four counties were able to focus on marketing and outreach to ensure their residents were well informed regarding the available assistance to renters and landlords. Additionally, the cost savings from partnering with IHDA ensured more of their constituents would be assisted.

### **Community Engagement**

The Illinois Rental Payment Program required promotion, outreach, and marketing to various communities throughout the state. IHDA and the Illinois Department of Human Services utilized a public relations agency to serve as the marketing arm to assist in the general advertising of ILRPP. Those marketing efforts included paid media, social media and creating marketing material to reach eligible applicants. Our agencies promoted eviction awareness and related support services and programs via a prolonged, multilayered marketing and public relations campaign that ran from April 2021 through December 2021. This campaign – promoted in both English and Spanish – included calls-to-action on television, radio, digital, streaming (both radio and digital), print, out of home (outdoor advertising), and community partnerships with influential faith leaders. This campaign was particularly focused to reach Black, Latinx and immigrant communities throughout Illinois that have been hardest hit by the COVID-19 pandemic.

IHDA also internally developed a digital package which consisted of flyers in 8 different languages along with social media posts and frequently asked questions to help the public understand ILRPP. As successful as those efforts were in communication and outreach, IHDA developed an additional multimodal strategy to reach communities of color, low-income households, disproportionately impacted areas, undocumented and Latinx populations. The strategy entailed the following:

- **Grass Roots**
  - Grocery Stores: IHDA connected with over 60 groceries in the state which served immigrant, diverse, and Latinx communities. These grocery stores provide additional services such as western union and bill payment for their customers.
  - Bakeries: Additionally, we partnered with ethnic serving bakeries by providing them with materials for posting and distribution.
  - Churches: Lastly, we partnered with over 30 churches by presenting and sharing the material for their parishioners.
  
- **Focused Partnerships**
  - Community Agencies: IHDA partnered with over 70 community and HUD certified counseling agencies to assist with the intake and outreach of ILRPP. 80% of the Housing Stability Servicers, agencies, serve Spanish speaking services and

aid Limited English proficiency populations. They also cover 102 counties with 28 languages spoken including American Sign Language.

- Latinx Consulates: IHDA presented to the coalition of Latinx consulates which included Guatemalan, Colombian, Ecuadorian, and Mexican consulates. A digital marketing package was shared for distribution in addition to the presentation.
  - Mexican Consulate: A unique partnership was formed in their pilot program 'Consulate on Wheels'. The Consulate on Wheels program brought their services to different communities outside of Chicagoland area to ensure services are conducted during the pandemic. These in-person events were attended by IHDA and saw over 500 attendees in three different locations.
- Virtual Events
    - IHDA presented webinars and trainings to different groups which included landlords, housing advocates, legal aids, community agencies, elected officials, and other government agencies. The virtual events consisted of:
      - How to Apply Trainings: Over 100 webinars that provided a step-by-step training on how to apply for ILRPP, what documentation is needed, and how to navigate through the application process.
      - Facebook Live Events: Over 30 Facebook live events with state, local, and elected officials to discuss the program present the training and live Q&A sessions.
      - This combination of virtual events managed to reach over 100,000 views statewide.
  - Intergovernmental Partnerships
    - IHDA partnered with other government agencies such as the city of Chicago, various counties, and sister state agencies to share best practices and coordinate as much as possible to avoid public confusion.

### **Unresponsive Landlords**

If a tenant applied for help through ILRPP, but their landlord elected not to respond, tenants were still eligible to receive assistance. In these cases, IHDA made payments directly to the tenant. IHDA wanted to create a pathway for these households to receive aid and avoid eviction as they were making a clear attempt to seek help.

After the tenant-led application portal closed, IHDA made two attempts (in addition to the automatically generated requests) to landlords that did not complete or finish their portion of the application. The goal was to encourage them to participate and complete their section of the application so they could receive payment for missed rent to make their tenant whole.

If the landlord was still unresponsive to the communications from IHDA, the tenant was then potentially eligible for a direct payment. In this process, the tenant received a separate communication outlining the next steps, which included attending a brief (one hour) rental counseling session. The rental counseling was provided by the Housing Stability Service providers to educate the applicants on their options and provide additional counseling services regarding tenant rights. Upon completion, the tenant was provided a *Rental Counseling Certificate of Completion*.

In total, there were 12,690 tenant-led applications where the landlord did not complete their section of the application. 1,160 tenants completed the session and uploaded their supporting documentation and were approved for funding. In total, more than \$10 million in ILRPP funds were paid directly to tenants due to lack of participation from their landlords.

### **Conclusion**

Throughout ILRPP, IHDA approved 63,964 applications providing more than \$584 million in vital emergency rental assistance to vulnerable very low-income renters experiencing financial pandemic-related hardships.

Since 2020, IHDA has provided over \$815 million in emergency rental assistance to help keep nearly 110,100 Illinois residents safely housed.

IHDA is not done yet, with additional emergency rental assistance funds from the American Rescue Plan Act and a \$200 million request for reallocated funds from the Consolidated Appropriations Act of 2021, more help for Illinois renters is currently or will be available in the future.

Future announcements and program updates will be posted online at [illinoishousinghelp.org](https://illinoishousinghelp.org).

**Appendix A – ILRPP Data by County**

<b>County</b>	<b>Household Assisted</b>	<b>Assistance Received</b>	<b>Percentage</b>
Adams	252	\$1,334,045	0.23%
Alexander	9	\$49,816	0.01%
Bond	35	\$164,481	0.03%
Boone	99	\$771,372	0.13%
Brown	3	\$15,650	0.00%
Bureau	54	\$360,232	0.06%
Calhoun	0	\$0	0.00%
Carroll	16	\$117,525	0.02%
Cass	28	\$145,385	0.02%
Champaign	752	\$3,810,653	0.65%
Christian	70	\$355,937	0.06%
Clark	15	\$74,512	0.01%
Clay	20	\$104,659	0.02%
Clinton	45	\$241,571	0.04%
Coles	206	\$987,164	0.17%
Cook	40,658	\$413,601,638	70.80%
Crawford	19	\$129,714	0.02%
Cumberland	9	\$22,963	0.00%
Dekalb	532	\$3,386,191	0.58%
Dewitt	38	\$221,805	0.04%
Douglas	29	\$174,023	0.03%
DuPage	2,511	\$24,243,615	4.15%
Edgar	21	\$127,478	0.02%
Edwards	0	\$0	0.00%
Effingham	51	\$299,758	0.05%
Fayette	29	\$178,570	0.03%
Ford	24	\$132,763	0.02%
Franklin	76	\$459,257	0.08%
Fulton	70	\$402,318	0.07%
Gallatin	3	\$16,623	0.00%
Greene	7	\$38,680	0.01%
Grundy	87	\$705,339	0.12%
Hamilton	4	\$18,395	0.00%
Hancock	18	\$103,720	0.02%
Hardin	0	\$0	0.00%
Henderson	5	\$50,050	0.01%
Henry	49	\$260,033	0.04%
Iroquois	33	\$242,482	0.04%

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Jackson	351	\$1,650,027	0.28%
Jasper	12	\$53,235	0.01%
Jefferson	89	\$511,316	0.09%
Jersey	21	\$119,549	0.02%
Jo Daviess	18	\$101,490	0.02%
Johnson	7	\$54,325	0.01%
Kane	1,268	\$11,977,273	2.05%
Kankakee	594	\$4,150,948	0.71%
Kendall	301	\$3,301,373	0.57%
Knox	150	\$811,408	0.14%
La Salle	241	\$1,837,614	0.31%
Lake	916	\$9,076,452	1.55%
Lawrence	16	\$125,438	0.02%
Lee	83	\$502,374	0.09%
Livingston	66	\$360,402	0.06%
Logan	107	\$558,439	0.10%
Macon	786	\$5,163,521	0.88%
Macoupin	70	\$401,717	0.07%
Madison	754	\$4,386,668	0.75%
Marion	144	\$891,543	0.15%
Marshall	7	\$35,880	0.01%
Mason	11	\$47,235	0.01%
Massac	13	\$121,900	0.02%
McDonough	109	\$470,172	0.08%
McHenry	175	\$1,837,441	0.31%
McLean	720	\$3,846,663	0.66%
Menard	17	\$80,165	0.01%
Mercer	7	\$30,700	0.01%
Monroe	27	\$198,035	0.03%
Montgomery	33	\$206,332	0.04%
Morgan	84	\$503,379	0.09%
Moultrie	30	\$211,500	0.04%
Ogle	119	\$641,592	0.11%
Peoria	1,454	\$9,019,071	1.54%
Perry	12	\$87,936	0.02%
Piatt	20	\$103,580	0.02%
Pike	17	\$93,821	0.02%
Pope	3	\$15,500	0.00%
Pulaski	3	\$10,768	0.00%
Putnam	7	\$38,370	0.01%
Randolph	58	\$309,131	0.05%

Richland	33	\$215,417	0.04%
Rock Island	583	\$3,370,538	0.58%
St. Clair	2,128	\$13,062,323	2.24%
Saline	58	\$346,746	0.06%
Sangamon	1,135	\$7,303,836	1.25%
Schuyler	8	\$40,100	0.01%
Scott	1	\$3,299	0.00%
Shelby	20	\$152,453	0.03%
Stark	3	\$8,475	0.00%
Stephenson	267	\$1,346,480	0.23%
Tazewell	415	\$2,614,749	0.45%
Union	23	\$140,235	0.02%
Vermilion	348	\$1,979,487	0.34%
Wabash	22	\$145,800	0.02%
Warren	37	\$185,684	0.03%
Washington	14	\$93,447	0.02%
Wayne	8	\$31,945	0.01%
White	8	\$27,888	0.00%
Whiteside	142	\$826,746	0.14%
Will	2,505	\$26,233,984	4.49%
Williamson	263	\$1,557,341	0.27%
Winnebago	1,112	\$7,035,705	1.20%
Woodford	34	\$207,781	0.04%
<b>Grand Total</b>	<b>63,964</b>	<b>\$584,223,159</b>	<b>100.00%</b>

<sup>i</sup> Illinois Department of Employment Security: Illinois & Chicago Metropolitan Area Unemployment Rates, Seasonally Adjusted Monthly Data

<sup>ii</sup> Center on Budget and Policy Priorities: Tracking the COVID-19 Economy's Effects on Food, Housing, and Employment Hardships

<sup>iii</sup> Consumer Financial Protection Bureau: Housing insecurity and the COVID-19 pandemic

<sup>iv</sup> Gallup: The Unequal Distribution of Economic Damage from COVID-19

<sup>v</sup> United States Census Bureau American Community Survey 2019 Five-Year Estimates: Table B25003