

ILLINOIS COMMISSION ON THE ELIMINATION OF POVERTY

2018 ANNUAL REPORT



Acknowledgements Page

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LETTER FROM THE COMMISSIONERS

September 2018

Dear Members of the Illinois General Assembly,

We submit to you the 2018 Annual Report of the Illinois Commission on the Elimination of Poverty. As in past years, we provide an overview of the legislative progress our state has made toward efforts to cut poverty. The bills advanced this year strengthen the existing network of solutions in place to reduce poverty by striving to reduce food insecurity, increase opportunities for people with criminal records, expand mental health services for young adults, and make it easier to keep child care assistance through employment or income fluctuations. Despite the numerous legislative proposals introduced this year less than half of the bills introduced received the support required to advance.

It has been ten years since the formation of the Illinois Commission on the Elimination of Poverty. The initial plan released by the Commission has continued to serve as a guide for actions to reduce extreme poverty and to offer advice and comment on state matters that may impact the state's goal of ending poverty. Over the past decade there have been important successes and some giant leaps forward as well as some significant setbacks.

We have much work to do to ensure that people experiencing extreme poverty in Illinois are able to live with dignity and meet their most basic human needs. We need your help and are eager to work with you in the coming year to advance real bipartisan solutions. With a renewed focus and great effort we know we can make significant progress toward cutting extreme poverty in Illinois.

Sincerely,

Members of the Commission on the Elimination of Poverty

Please be advised – this Annual Report neither reflects nor represents the unified public policy viewpoints of the Office of the Governor and the Commission on the Elimination of Poverty.

Introduction

Each year, the Illinois Commission on the Elimination of Poverty (“the Commission”) identifies and monitors proposals introduced in the General Assembly that will reduce poverty. As a state we have taken many important steps to cut poverty over the years, but that progress has been extremely slow and coupled with major setbacks. Even with a budget in place, there remains significant work to be done in order to rebuild the state’s anti-poverty infrastructure and advance targeted solutions to cut extreme poverty.

Over 660,000 people in Illinois are still living in extreme poverty. Extreme poverty is defined as households living on an income below 50 percent of the federal poverty level. For a family of 3 that means surviving on less than \$9,758 per year.¹ In Illinois, 1,448,363 people live in poverty. For a family of 3 that means living on \$19,515 per year.² Whether living in extreme poverty, poverty, or just above the federal poverty level, families struggle to meet their basic needs including putting food on the table, keeping a roof over their head, and providing their children a chance at a bright future.

This year, the Commission identified forty bills introduced into the General Assembly that respond to the needs of Illinoisans experiencing poverty. This represents an increase from the number of bills introduced last year; however, less than half of the pieces of legislation ultimately passed out of both Houses and were signed into law.

This report summarizes each piece of legislation and the progress each bill made moving through the legislative process.

^{1,2} Weighted Average Federal Poverty Thresholds from Coalition on Human Needs, available here: <https://www.chn.org/wp-content/uploads/2018/09/First-Look-2017-Data-Final.pdf>

Measuring Progress

The estimates presented in this section come from the U.S. Census Bureau's Current Population Survey, Annual Social and Economic Supplement. While there are several valid sources of data on extreme poverty, this source allows for a more comprehensive picture, which provides a better benchmark for measuring Illinois's progress toward reducing poverty.

A SNAPSHOT OF EXTREME POVERTY³

2007-2008	2013-2014	2014-2015	2016-2017	2017-2018
607,247	750,457	711,488	671,370	662,628

A CLOSER LOOK AT EXTREME POVERTY IN ILLINOIS

Extreme Poverty by Race/Ethnicity

Extreme poverty disproportionately affects people and communities of color

Race/Ethnicity	2018 Current Situation	Percent*
White Non-Hispanic	256,630	39%
Black Non-Hispanic	215,907	33%
Hispanic	140,897	21%

³Data Source: Social IMPACT Research Center's analysis of the U.S. Census Bureau's Current Population Survey's Annual Social and Economic Supplement, Microdata. Based on Census Bureau recommendations on proper data use, these estimates are 2-year averages (2008 includes 2007 and 2008; 2013 includes 2012 and 2013) to help smooth out variation due to small sample size. For information on poverty in local Illinois communities, visit <http://www.ilpovertyreport.org>

* Percent represents the percentage of people who are extremely poor who are in the demographic group. Percentages do not add up to 100 because of other racial/ethnic groups not displayed here.

Extreme Poverty by Age

Children are more likely to live in extreme poverty than adults

Age	2018 Current Situation	Percent*
Children (0-17)	216,745	33%
Working Age (18-64)	378,781	57%
Seniors (65 and over)	67,102	10%

Extreme Poverty by Disability Status

Working-age Illinoisans with a work-limiting disability have much higher rates of extreme poverty than their non-disabled counterparts

Disability Status (Working Age)	2018 Current Situation	Percent*
With a Work-Limiting Disability	77,804	12%
No Work-Limiting Disability	400,814	60%

Extreme Poverty by Work Limitation

Over half of all Illinoisans in extreme poverty are children, seniors, or working-age people with a work limiting disability – people who cannot or are not expected to work

	2018 Current Situation
Unable or Not Expected to Work	112,340
As a % of Those in Extreme Poverty	17%

* Percent represents the percentage of people who are extremely poor who are in the demographic group.

Budget Overview

This spring, lawmakers and the Governor worked together to pass a bipartisan budget for FY19. The full budget restores some stability and predictability to the organizations that provide essential services for individuals and families experiencing poverty and the people of Illinois.

A full-year budget, however, does not signal an end to Illinois's budget woes. The budget included key provisions that will help individuals experiencing poverty: an increase in the TANF cash grant for families experiencing extreme poverty, a 2% increase in higher education, and similar levels of support for human service programs as in prior years. But the budget also shepherded reductions in human service operations, which may make it even harder for the Department of Human Services to provide timely support to people in need of public benefits and services. And the budget did not include funds to pay back bills, which continue to put pressure on providers throughout the state.

Illinois still has much work to do get its budget house in order.

Listening Sessions

Each year the Commission holds public hearings or listening sessions to hear directly from people experiencing poverty and to learn more about issues impacting communities throughout the state. This year the Commission held listening sessions in Chicago and Danville.

Chicago

Members of the Commission on the Elimination of Poverty sought to learn more about the challenges Illinoisans face before, during, and after their time in the criminal justice system. The following themes emerged:

Lack of Opportunities

People involved with the criminal justice system reported a lack of opportunities beginning at an early age. Providing a quality education, which must include opportunities for mentorship and engagement with non-academic activities such as arts or sports, is key in laying a positive foundation for youth. For those who are incarcerated, a lack of opportunities continues. GED, basic education, post-secondary education, and job training programs are often limited or completely unavailable meaning the time people spend incarcerated is not being used to prepare them for life once they return to their communities. People exiting prison and returning to communities often require programs and services to help secure stable employment, housing, health care, and other services that promote success, yet these types of supports are often unavailable.

Poverty, Crime, and Incarceration

Poverty intersects with involvement in the criminal justice system. High poverty neighborhoods have very few resources, and the choices and options available to residents are extremely limited. Living in poverty can create a feeling of hopelessness, especially when the future is uncertain and opportunity is limited. For individuals who were not living in poverty prior to involvement with the criminal justice system, a criminal record can push people into poverty as it serves as a barrier to securing employment, housing, and accessing other resources that lead to financial stability.

Importance of Behavioral Health Services

The closing of behavioral health facilities has removed a crucial support in preventing people with mental illness from ending up in the criminal justice system. Programs that used to exist in communities to support individuals struggling with substance use or other mental health concerns are no longer available. The lack of behavioral health support continues for people who are incarcerated and guards lack training for interacting with inmates who may have undiagnosed or untreated mental health concerns. The structure of the criminal justice system can also exacerbate mental health conditions for people who are incarcerated through practices such as placing inmates into isolation. This worsened state of mental health can carry over when people exit prison and the cycle of incarceration repeats as they return home to communities that lack behavioral health services.

When Does Your Wrong Stop?

Having a criminal record can impact the ability to secure a job, housing, and education opportunities for years after the conviction. While some progress has been made in this area through efforts such as increasing the ability to seal records, many people with a criminal record are unaware of their rights and opportunities, which means discrimination can continue. Even access to programs meant to provide reentry support may be limited for people with specific convictions. The consequence of a criminal record can impact every aspect of a person's life and last for years after the conviction.

Reentry Services, Accountability, and Collaboration

There simply are not enough comprehensive reentry services for people leaving institutions. Over 650,000 individuals return home each year, and they are often returning to communities that face high poverty rates and limited supports. If individuals lack a support network through friends and family, they often exit the system with little to no resources. The services that do exist often do not work together, for example one participant managed to secure a place in a 14 week job training program, but was only able to secure housing for 12 weeks at a halfway house. Many providers are unable to offer the full spectrum of services needed by people reentering communities with a criminal record, which places the burden on people to work with multiple organizations to try and meet their needs. Not all service providers are accountable to the people who use their services, and they are not providing the individualized services and supports critical for success.

Danville

Danville is a city in Illinois that has a poverty rate above the state average. Members of the Commission on the Elimination of Poverty sought to learn more about the challenges and opportunities in Danville relative to poverty. The following themes emerged from a discussion with area residents who have had experience with poverty:

Hunger and Food Insecurity Are Widespread

Participants described hunger and food insecurity as constant struggles for people living in poverty in Danville. SNAP is an important anti-hunger program but benefit amounts are too low and the emergency food system is not able to adequately meet the needs of community members struggling with hunger. The food banks and related programs that do exist in the community only serve particular populations, like people with disabilities or veterans, require significant documentation to receive food or are located in places that are inaccessible.

Negative Benefit Interactions and Benefits Cliffs

People receiving Supplemental Security Income (SSI) are not able to make ends meet. SSI is counted to determine SNAP eligibility, and participants noted that the result is that people receiving SSI often receive only \$15 or \$16 in food assistance. Benefit amounts are so low that people often don't have enough food to eat and cannot meet other very basic needs. The inconsistency of work and low wages causes constant fluctuations in benefit amounts and even as earnings grow people experience a drop in benefits that makes it extremely difficult to get ahead.

Need for Quality, Safe, Affordable Housing

There are numerous public housing and sliding scale affordable housing developments in Danville but quality and safety differ greatly. Residents expressed a growing concern about violence and community safety in and around public housing. Listening session participants raised concerns about the Danville Housing Authority's responsiveness to a variety of resident issues; an attendee reported that recent issues with bed bugs and roaches have taken months to resolve.

Lack of Shelters and Supports for People at Risk of Homelessness

Rent, utilities and sewer bills have all gone up in recent years in Danville putting people experiencing poverty at risk of homelessness. The programs and services available to families who are homeless are inadequate and don't come close to meeting the need. Shelters in the community are only available to particular

populations, for example one shelter in the community is a men's only shelter and another only serves women who are victims of domestic violence, making it difficult for people to find the support they need to get back on their feet.

Lack of Quality Jobs and Barriers to Employment

People face multiple and compounding barriers to employment. Many of the jobs that pay family-supporting wages have highly specific education and training requirements or credentials that can be costly to obtain. Job seekers face employer discrimination, particularly individuals who live in public housing. Many employers also rely on background checks and drug testing which disqualify many applicants before they even get a shot.

Poverty is a Significant Barrier to Higher Education

College access and success are particularly challenging for people experiencing poverty, for "non-traditional students" and for people who are the first in their family to attend college. Hunger, homelessness, and lack of transportation were all identified as additional barriers to college completion. Many students were unable to complete a certificate or a degree program due to the cost of tuition, books, and certification tests. For first generation college students, having a mentor or staff within the school who provides guidance and support and encouragement improves student success.

Parent Involvement & More Youth & Family Support Programs

The schools that participants described as the best elementary schools in Danville require parent involvement; it makes a huge difference in the learning environment and the quality of the education students receive. Attendees expressed that more parent involvement should be encouraged at all schools. Multiple people cited a lack of after-school activities and quality programming for youth & families. Most attendees agreed that if youth had more options available and parents were able to receive more support through parenting classes or workshops, it could make a huge difference for families experiencing poverty.

The Commission's Recommendations

In 2010, the Commission on the Elimination of Poverty created a comprehensive strategy for cutting extreme poverty. Relying on public input, relevant data, and research, the Commission developed a plan that offers a comprehensive approach to address the complex and multi-faceted nature of poverty. The recommendations contained within that plan relate to the following:

- Access to safe, decent, and affordable housing
- Access to adequate food and nutrition
- Access to affordable and quality health care
- Equal access to quality education and training
- Dependable and affordable transportation
- Access to quality and affordable child care
- Opportunities to engage in meaningful and sustainable work
- The availability of adequate income supports.

Per the Commission's statutory mandate, the recommendations are consistent with international human rights standards. The commissioners applied human rights principles and a solid understanding of those impacted by extreme poverty to guide the development of the plan.

The information that follows offers an overview of legislative action taken this year that aligned with the Poverty Commission's recommendations to cut extreme poverty.

Please note that while there is consensus among Commissioners about the recommendations above, and each of the following bills attempts to address some facet of this complex problem, individual members of the Commission may hold different opinions on the effectiveness of specific strategies listed in the following pages.

Agenda for Change – 2018 Summary

Adequate Income Supports



HB5135 & SB3115 – TANF Cash Grant Increase

Increases the cash grant amount for the Temporary Assistance for Needy Families (TANF) program to 50% of the Federal Poverty Line: **MAKING PROGRESS**



HB4826 – Diaper Bill

Creates a program to support families in extreme poverty with a monthly diaper allowance of \$30 for each child under the age of three: **LOSING GROUND**

Quality Education & Training



HB5122 – DCFS – Tuition & Fee Waivers

Makes post-secondary education tuition and fee waivers available to youth who are currently or were formerly under the care of the Department of Children and Family Services (DCFS): **MAKING PROGRESS**



HB5696 – Higher Education – Bridge Programs

Creates the Bridge Program for Underrepresented Students Act that allows public universities to create programs to increase retention and graduation rates: **MAKING PROGRESS**



HB3142 – Higher Education Ban the Box

Prohibits colleges and universities from asking or considering a person's criminal record during the admissions process: **LOSING GROUND**

Adequate Food & Nutrition



SB351 – College Student Hunger

Extends eligibility for SNAP to low-income adults pursuing a “Perkins Pathway” career and technical education certificate or degree program at a community college: **MAKING PROGRESS**



HB4568 – Healthy Local Food Incentives Program

Extends the Healthy Local Food Incentives Program, which doubles the purchasing power of SNAP benefits at farmer’s markets, beyond June 30, 2019: **MAKING PROGRESS**



SB2868 – Hunger Relief Tax Check-Off

Creates a Hunger Relief Fund tax checkoff on Illinois state income tax returns which allows a taxpayer to contribute to the Hunger Relief Fund: **MAKING PROGRESS**

Employment & Economic Security



HB4123 – Traffic Ticket Fine Waiver

Creates a traffic ticket fine waiver program for drivers who are unable to pay required costs or who have suspended driver's licenses resulting from minor traffic offenses: **LOSING GROUND**



HB5340 & SB2411 – License to Work Act

Prohibits driver’s license suspension for non-moving violations such as unpaid tickets, fines, or fees, or for other reasons unrelated to driving: **LOSING GROUND**



HB2771 – Healthy Work Place Act

Allows all employees to earn up to five paid sick days a year: **LOSING GROUND**



SB2999 – Wage Payment Expense

Requires an employer to reimburse an employee for costs incurred by the employee that are directly related to services performed for the employer: **MAKING PROGRESS**

**HB4324 – Wage Protection Act**

Provides victims of wage theft a tool where a lien is established on an employer's property for the amount of unpaid wages owed to an employee: **LOSING GROUND**

**HB4163 – Equal Pay Act – Wage History**

Prohibits an employer from incorporating a job applicant's wage or salary history into the hiring process: **STALLED**

**HB5046 – Fair Scheduling Act**

Requires employers to provide work schedules at least 72 hours before the start of the first shift and pay reporting pay if an employee's work shift is canceled or reduced within 72 hours of the scheduled start of the shift: **LOSING GROUND**

Quality & Affordable Childcare

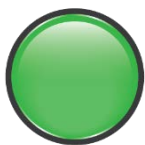
**HB5599 – Child Care Income Threshold**

Increases the income threshold for eligibility for the Child Care Assistance Program to 185% of the federal poverty level: **MAKING PROGRESS**

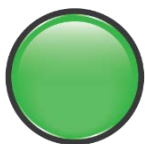
**HB4965 – Child Care Eligibility**

Extends the redetermination time frame for child care assistance from 6 months to 12 months: **MAKING PROGRESS**

Criminal Justice & Opportunity

**SB3108 – Trafficking Victims Protection Act**

Makes key improvements to existing legislation that allows trafficking survivors to seek financial compensation from their traffickers: **MAKING PROGRESS**

**HB5494 – Sealing Records – Trafficking Victims**

Eliminates the wait period prior to sealing of a criminal record for survivors of trafficking who have been criminalized for their own exploitation: **MAKING PROGRESS**

**HB5334 – Background Check Fairness Act**

Prevents employers from firing or refusing to hire a person because of a criminal history that is unrelated to the job: **LOSING GROUND**



HB5341 – Sealing Records – Financial Obligations

Makes clear that judges may not deny a petition to seal criminal records because a petitioner has outstanding legal financial obligations: **MAKING PROGRESS**



SB2600 – Incarceration Credit

Increases the monetary credit for every day of pretrial incarceration for a bailable offense from \$5 to \$30: **LOSING GROUND**



SB2590 – Fines-Fees-Assessments

Consolidates fees and assessments imposed on criminal defendants and creates a sliding scale fee and assessment waiver for indigent criminal defendants: **LOSING GROUND**



HB5308 – SAFE Zones

Creates Safe and Full Employment Zones to prioritize funding for communities experiencing economic destabilization and high rates of gun violence: **LOSING GROUND**

Financial Empowerment



SB2843 – Fair Lending Act

Provides consumers relief from title loans by instituting a 36% interest rate cap: **LOSING GROUND**



SB1246 – Protect Savings from Debt Collection

Protects ABLE accounts from debt collection attempts: **MAKING PROGRESS**



SB2433 – Check Cashing Fairness Act

Establishes fair check cashing rates, including lower rates for government and public assistance checks: **MAKING PROGRESS**



SB2439 – Career Preservation & Student Loan Repayment Act

Prohibits professional license revocation due to student debt: **MAKING PROGRESS**



HB5480, HB5483, HB5484, HB5485, HB5486, HB5487 – Debt Collection Reform Package

Strengthens protections for consumers in debt collection:

LOSING GROUND



HB5438 – Payday Loan Interest Rate Cap

Caps interest rates on payday loans at 36%: **LOSING GROUND**



HB4898 – Controlling Peoples Gas Bills

Limits the impact of infrastructure projects on families' gas bills: **LOSING**

GROUND

Healthcare



HB4165 – ACA Protections

Prohibits the State from applying for any federal waiver that would reduce or eliminate coverage required under Medicaid or the Affordable Care Act without first obtaining legislative approval: **LOSING GROUND**



HB4679 – Surprise Bills

Prohibits high cost 'surprise' medical insurance bills: **LOSING GROUND**



HB4696 – Prescription Drugs Tax

Exempts prescription drugs from applicable taxes: **LOSING GROUND**



HB4844 & SB3213 – Serious Mental Illness

Mandates private insurance companies cover treatment for intensive mental health services for youth and young adults: **LOSING GROUND**



SB2951 – Early Mental Health Act

Implements a Medicaid pilot program for intensive mental health services for youth and young adults: **MAKING PROGRESS**



HB4900 – Generic Drug Pricing Fairness Act

Gives the Attorney General the power to prohibit generic prescription drug price gouging: **LOSING GROUND**

**HB5104 – Medicaid Inmates No Copay**

Prohibits copays for medical services in Department of Corrections (DOC) facilities: **STALLED**

**HB5464 – Insurance Code – Mental Health**

Prohibits limitations on mental health services in private insurance plans: **LOSING GROUND**

**SB3023 – Substance Use Deflection Program**

Creates a framework for law enforcement agencies to implement deflection programs that facilitate substance use disorder treatment in lieu of arrest: **MAKING PROGRESS**

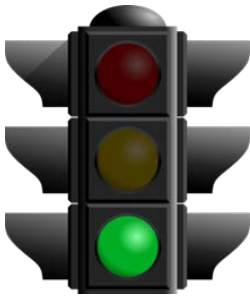
Progress towards the Commission's Recommendations

Adequate Income Supports

Many Illinoisans living in extreme poverty are not part of the workforce, because they are children, seniors, or people with disabilities. For those who do not currently have income from employment, it is crucial that income supports such as Temporary Assistance for Needy Families (TANF) or the Supplemental Nutrition Assistance Program (SNAP) have benefit levels that enable individuals and families to meet their basic needs.

HB5135 & SB3115 – TANF Cash Grant Increase

MAKING PROGRESS



BILL SUMMARY – SB3115 and HB135 increase the cash grant amount for the Temporary Assistance for Needy Families (TANF) program to 50% of the Federal Poverty Line (FPL). TANF is a program that provides cash assistance to children and their families but the current grant amount is set at 25% of the Federal Poverty Line, which is not nearly enough for families to successfully meet their basic needs.

2018 OUTCOME – SB3115 and HB5135 were introduced by Senator Mattie Hunter and Representative Mary Flowers respectively. Neither bill passed both houses. However, a grant increase up to 30% of FPL was included in the budget implementation bill HB3342 which was signed into law by Governor Rauner on June 4th, 2018 (Public Act [100-0587](#)).

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED –

Increase the availability of adequate income supports: The TANF program provides cash assistance to families with very limited or no other income. Any increase in income for families experiencing extreme poverty will help them better meet their basic needs.

HB4826 – Diaper Bill**LOSING GROUND**

BILL SUMMARY – HB4826 creates a program that supports Illinois families living in extreme poverty by providing a monthly diaper allowance. Families whose household income is at or below 50% of the federal poverty line could be eligible for a \$30 per month benefit for each child in the household 3 years old or younger. The child must also receive medical assistance under the Illinois Public Aid Code to be eligible.

2018 OUTCOME – HB4826 was introduced by Representative Melissa Conyears-Ervin and was referred to the Rules Committee. No further action was taken.

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED –

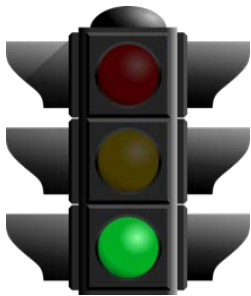
Increase the availability of adequate income supports: Ensuring that families are able to access an adequate supply of diapers improves child and maternal health and helps meet an essential need.

Quality Education & Training

Poverty is multi-faceted and complex, but access to quality education and training allows individuals to develop the skills they need in order to compete in today's job market. The bills in this section focus on ensuring that individuals who may experience barriers when pursuing post-secondary education are not prevented from pursuing the education needed to succeed in the workforce. This legislative session we saw progress on reducing barriers for students who have been under the care of the Department of Children and Family Services as well as creating a college support program for underrepresented students. However, the state failed to make progress on ensuring that individuals with a criminal record have equal access to post-secondary educational opportunities.

HB5122 – DCFS – Tuition & Fee Waivers

MAKING PROGRESS



BILL SUMMARY – HB5122 makes post-secondary education tuition and fee waivers available to youth for whom the Department of Children and Family Services has court-ordered legal responsibility, youth who aged out of care, or youth formerly under care who have been adopted or who are placed in private guardianship. The waivers are for individuals under the age of 26, and can cover tuition for the first 5 years the student is enrolled in an Illinois public university or community college. The bill also allows DCFS to provide students with a stipend to cover living expenses during the academic year.

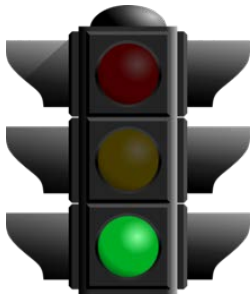
2018 OUTCOME – HB5122 was introduced by Representative Emanuel Chris Welch and sponsored by Senator Cristina Castro in the Senate. The bill passed both houses and was signed by Governor Rauner on August 23, 2018 (Public Act [100-1045](#)).

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED –

Increase equal access to quality education and training: Often the cost of college serves as a deterrent to post-secondary education, and this can be particularly true for young adults formerly in the care of DCFS. Many of these young adults are unable to cover the cost of higher education. This bill is meant to ensure funding is not a barrier for youth to attend a public university or community college in Illinois.

HB5696 – Higher Education – Bridge Programs

MAKING PROGRESS



BILL SUMMARY – HB5696 creates the Bridge Program for Underrepresented Students Act. The bill provides that each public university in Illinois may establish a Bridge Program for underrepresented students. Underrepresented students are students who are Black or African American, Hispanic or Latino, American Indian or Alaska Native, or Native Hawaiian or other Pacific Islander; from a county in Illinois that has low representation at a public university; or from a family whose household income is at or below the federal poverty guidelines. The Bridge Program will include counseling, tutoring, and skill development.

2018 OUTCOME – HB5696 was introduced by Representative Emanuel Chris Welch and sponsored by Senator Kimberly Lightford in the Senate. The bill passed both houses and was signed by Governor Rauner on August 24, 2018 (Public Act [100-1063](#)).

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED –

Increase equal access to quality education and training: The Bridge Program for Underrepresented Students Act would provide targeted support services with the goal of increasing first and second year retention rates for students.

HB3142 – Higher Education Ban the Box

LOSING GROUND



BILL SUMMARY – HB3142 creates the Criminal History in College Applications Act. The bill would “Ban the Box” or prohibit a public college from asking about or considering an applicant's criminal history information at any time during the admission decision-making process (unless it is required by federal or other state laws). The bill allows public colleges to ask about criminal history after the admission decision-making process in order to provide counseling or services, but prohibits them from rescinding an admissions offer based on that information.

2018 OUTCOME –HB3142 was introduced by Representative Barbara Wheeler and sponsored by Senator Pat McGuire in the Senate. The bill passed out of the Judiciary Committee in the Senate, but was re-referred to Assignments where no further action was taken.

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED –

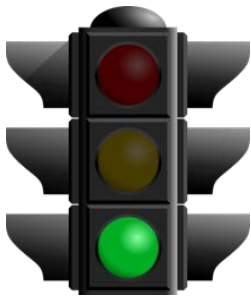
Increase equal access to quality education and training: Simply asking about a criminal record can be sufficient to discourage an individual from applying for college. Banning the Box would prevent colleges from discriminating against people who have a criminal record and would provide real opportunity to apply for and complete post-secondary education.

Adequate Food & Nutrition

There are 1.4 million Illinoisans who experience food insecurity⁴, which means they do not always have access to enough food for an active, healthy life. In order to meet their food needs many families rely on nutrition assistance programs. These programs include the Supplemental Nutrition Assistance Program (SNAP) that provides a monthly benefit that can be used to purchase food items at 9,500 authorized retailers in Illinois, the emergency food system that includes food pantries and soup kitchens, and the Healthy Local Food Incentives Program that increases access to fresh, healthy, and affordable foods.

SB351 – College Student Hunger

MAKING PROGRESS



BILL SUMMARY – SB351 extends SNAP eligibility for community college students participating in an educational program offered at a community college under the Carl D. Perkins Career and Technical Education Improvement Act. This bill is expected to expand SNAP eligibility to over 40,000 low-income, community college students.

2018 OUTCOME – SB351 was introduced by Senator Julie Morrison and sponsored by Representative Litesa Wallace in the House. The bill passed both houses and was signed into law by Governor Rauner on July 20th, 2018 (Public Act [100-0620](#)).

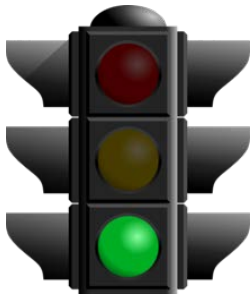
COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED –

Increase access to adequate food and nutrition: Hunger can be a major barrier to learning and academic success. Low-income students may be forced to forgo education opportunities if they are unable to meet other basic needs. Expanded SNAP eligibility helps students experiencing poverty have an equal opportunity to succeed.

⁴ <http://map.feedingamerica.org/county/2016/overall/illinois>

HB4568 – Healthy Local Food Incentives Program

MAKING PROGRESS



BILL SUMMARY – HB4568 extends the Healthy Local Food Incentives Program beyond June 30, 2019, when the program was originally scheduled to end. The Healthy Local Food Incentives Program works to increase access to fresh, healthy, and affordable foods by doubling the purchasing power of LINK cardholders at farmers markets in Illinois.

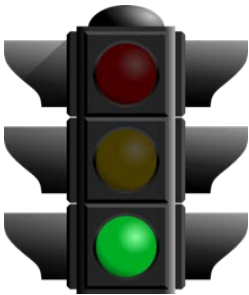
2018 OUTCOME – HB4568 was introduced by Representative Tim Butler and sponsored by Senator Don Harmon in the Senate. The bill passed both houses and was signed into law by Governor Rauner on July 27th, 2018 (Public Act [100-0636](#)).

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED –

Increase access to adequate food and nutrition: Many people experiencing poverty are struggling to make ends meet and provide adequate, nutritious food for themselves and their families. The Health Local Food Incentives Programs provides access to healthy, nutritious food for SNAP recipients and helps stretch food budgets further.

SB2868 – Hunger Relief Tax Check-Off

MAKING PROGRESS



BILL SUMMARY – SB2868 creates a check-off on the Illinois Individual Income Tax Form that allows individual income tax filers to donate all or a portion of their state tax refund to the Hunger Relief Fund. The Hunger Relief Fund supports Illinois food banks providing food for the 1.4 million Illinoisans struggling with hunger.

2018 OUTCOME – SB2868 was introduced by Senator Don Harmon and sponsored by Representative Elizabeth Hernandez in the House. The bill passed both houses and was signed into law by Governor Rauner on August 21, 2018 (Public Act [100-1014](#)).

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED –

Increase access to adequate food and nutrition: Many people experiencing poverty also experience food insecurity. Illinois' network of food banks provides food to the numerous food pantries, soup kitchens, and emergency shelters working to ensure that everyone has access to sufficient, nutritious food.

Employment & Economic Security

Many people living in poverty face significant barriers to securing and maintaining stable, quality jobs. These barriers include a lack of access to transportation, low wages, limited benefits, and shifting schedules, often resulting in reduced earnings and tenuous employment. The bills in this section recommend closing the pay gap and address problems that are not directly related to remuneration. The recommendations address problems that exist within the workforce, such as erratic scheduling or no sick leave which can make it difficult to maintain employment, especially for families who are also juggling caring for family members, education, or a second job.

HB4123 – Traffic Ticket Fine Waiver

LOSING GROUND



BILL SUMMARY – HB4123 creates a traffic ticket fine waiver program to help individuals who are in default, have a suspended driver's license, or are unable to pay the required fines, fees, costs, or court assessments resulting from a minor traffic offense. The program allows the defendant to convert the amount due into court-approved public community service or receive a partial obligation waiver.

2018 OUTCOME – HB4123 was introduced by Representative Flowers and referred to the Rules Committee. No further action was taken.

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED –

Increase opportunities for employment and economic security: For many low-income Illinoisans, paying traffic ticket fines and fees means less money to meet needs such as rent, food, or health care. HB4123 provides options to help people keep or regain their driver's license without diverting income away from other necessities.

HB5340 & SB2411 – License to Work Act

LOSING GROUND



BILL SUMMARY – HB5340 and SB2411 create the License to Work Act. The goal of this act is to limit driver's license suspensions for non-moving violations including unpaid tickets, fees, or fines. The Act also allows for the reinstatement of drivers' licenses to individuals who lost them for certain non-moving violations.

2018 OUTCOME – HB5340 was introduced by Representative Carol Ammons where it was referred to the Transportation: Vehicles & Safety Committee. No further action was taken. SB2411 was introduced by Senator Omar Aquino and sponsored by Representative Carol Ammons in the House. This bill passed the Senate and was assigned to the Transportation: Vehicles & Safety Committee in the House, and no further action was taken.

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED –

Increase opportunities for employment and economic security: The vast majority of Illinoisans drive to work and a license is required just to apply for many jobs. License suspension limits access to work and is not an appropriate consequence for reasons unrelated to driving or when drivers can't afford to pay tickets, fines, or fees.

HB2771 – Healthy Work Place Act

LOSING GROUND



BILL SUMMARY – HB2771 establishes minimum paid sick leave for most workers in Illinois. Employees are able to accrue a minimum of 5 paid sick days to be used during a 12-month period, starting from the date of hire. Paid sick days can be used to care for the employee’s own physical or mental illness, care for an employee’s family member who is suffering from a physical or mental illness, attend a medical appointment, care for a child whose school or place of care has been closed, or be off work due to domestic violence. Paid sick days will accrue at the rate of one hour of paid sick time for every 40 hours worked.

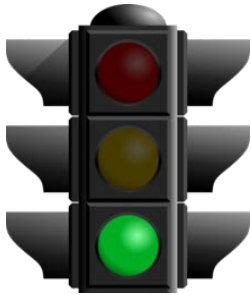
2018 OUTCOME – HB2771 was introduced by Representative Christian Mitchell and sponsored by Senator Toi Hutchinson in the Senate. The bill initially passed both houses, but was unable to pass a concurrence vote in the House, and no further action was taken.

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED –

Increase opportunities for employment and economic security: Workers often have to choose between going to work sick and risking their health or taking a day off work and risking their paycheck or even their job. The Healthy Work Place Act would ensure that all employees have the right to paid sick leave.

SB2999 – Wage Payment Expense

MAKING PROGRESS



BILL SUMMARY – SB2999 requires an employer to reimburse an employee for expenditures or losses. These costs must be directly related to services performed within the scope of employment. The employee has 30 calendar days to submit expenditures with supporting documentation, or a signed statement when supporting documentation is unavailable. Employers that have a written expense reimbursement policy are not liable for expenditures that exceed the specifications of their existing policy.

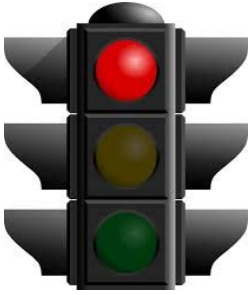
2018 OUTCOME – SB2999 was introduced by Senator Patricia Van Pelt and sponsored by Representative Melissa Conyears-Ervin in the House. The bill passed both houses and was signed by Governor Rauner on August 26, 2018 (Public Act [100-1094](#)).

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED –

Increase opportunities for employment and economic security: For many low wage workers, covering the costs related to work such as uniforms, cell phones, or other equipment can be a financial burden. SB2999 ensures that workers are fairly compensated for the costs associated with the work they provide.

HB4324 – Wage Protection Act

LOSING GROUND



BILL SUMMARY – HB4324 gives workers a tool to collect wages owed to them. This tool is a wage lien, which places a temporary claim on an employer’s property until the claim is processed. This means the employer is not able to sell or transfer the property to avoid paying wages owed to an employee. The bill also requires the Department of Labor to adjudicate claims within a 30 day period to enable workers to recover wages more quickly.

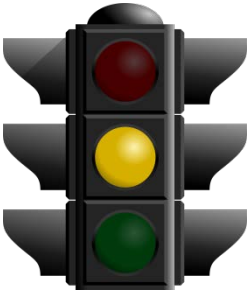
2018 OUTCOME – HB4324 was introduced by Representative Emanuel Chris Welch and sponsored by Senator Kimberly Lightford in the Senate. The bill initially passed both houses but was unable to pass a concurrence vote in the House, and no further action was taken.

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED –

Increase opportunities to engage in meaningful and sustainable work: Increasing penalties against employers for non-payment of wages would help ensure that employees get paid for work they perform and have recourse in the event that they do not.

HB4163 – Equal Pay Act – Wage History

STALLED



BILL SUMMARY – HB4163 prohibits an employer from:

- Screening job applicants based on their wage or salary history
- Requiring an applicant's prior wages satisfy a minimum or maximum criteria
- Requesting or requiring an applicant disclose prior wages or salary in order to be interviewed or considered for a job offer

The bill also prohibits an employer from seeking the salary or other compensation history of a job applicant from any current or former employers.

2018 OUTCOME – HB4163 was introduced by Representative Anna Moeller and sponsored by Senator Cristina Castro in the Senate. The bill passed both houses, and was amendatory vetoed by Governor Rauner.

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED –

Increase opportunities to engage in meaningful and sustainable work: Prohibiting employers from asking about salary history in the hiring process promotes equal pay for equal work regardless of gender or race.

HB5046 – Fair Scheduling Act

LOSING GROUND



BILL SUMMARY – HB5046 creates the Fair Scheduling Act. This Act requires employers to provide work schedules to employees at least 72 hours before the start of the first shift of the work schedule. The act also requires an employer to pay reporting pay if an employee’s work shift is canceled or reduced within 72 hours of the beginning of the shift. The bill authorizes monetary penalties and private actions for damages.

2018 OUTCOME – HB5046 was introduced by Representative Emanuel Chris Welch and it was assigned to the Labor & Commerce Committee. No further action was taken.

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED –

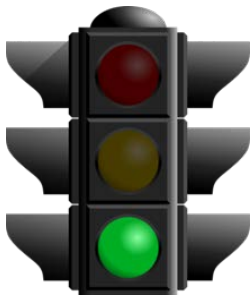
Increase opportunities to engage in meaningful and sustainable work: The uncertainty of work schedules makes it difficult for hourly workers to arrange for child care, doctors’ appointments, education, or a second job. Requiring employers to provide work schedules in advance gives workers a more predictable and dependable schedule which increases financial stability.

Quality & Affordable Child Care

In Illinois, the average annual cost of child care for an infant is \$12,964. That amount is slightly lower at \$9,567 per year by the time a child reaches 4 years old.⁵ In order to fully cover this cost, a minimum wage worker would need to work full time for 40 weeks.⁶ While child care assistance is available for some Illinoisans, many families whose incomes fall just above the poverty line find themselves trapped in a position where they must work to meet their basic needs but are unable to afford the cost of child care to make work possible. The bills in this section expand child care assistance to families whose income is low but above the poverty threshold and make it easier to maintain eligibility through fluctuations in earnings and employment status.

HB5599 – Child Care-Income Threshold

MAKING PROGRESS



BILL SUMMARY – HB5599 increases the eligibility threshold for families for the Child Care Assistance Program to 185% of the current federal poverty level.

2018 OUTCOME – HB5599 was introduced by Representative Melissa Conyears-Ervin and sponsored by Senator Kimberly Lightford in the Senate. The bill passed both houses and was signed into law by Governor Rauner on August 17th, 2018 (Public Act [100-0196](#)).

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED –

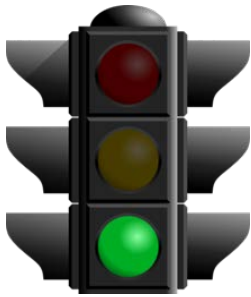
Increase access to quality and affordable child care: The Child Care Assistance Program allows low-income families experiencing poverty to access quality child care. Access to affordable child care is often essential for maintaining employment or pursuing education and training.

⁵ <https://www.epi.org/child-care-costs-in-the-united-states/#/IL>

⁶ Illinois minimum wage is \$8.25 per hour (\$8.25 x 40 hours x 40 weeks = \$13,200)

HB4965 – Child Care Eligibility

MAKING PROGRESS



BILL SUMMARY – HB4965 extends the redetermination time frame from 6 months to 12 months for the Child Care Assistance Program. The bill also states that during that 12 month period a family will remain eligible for assistance regardless of a change in income (as long as the income remains below 85% of the Illinois median income) or temporary change in the parents work status.

2018 OUTCOME – HB4965 was introduced by Representative Litesa Wallace and sponsored by Senator Toi Hutchinson in the Senate. The bill passed both houses and was signed into law by Governor Rauner on August 17th, 2018 (Public Act [100-0909](#)).

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED –

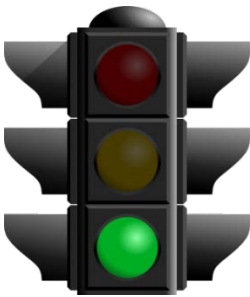
Increase access to quality and affordable child care: Expanding the redetermination time frame ensures that families who experience a brief period of higher income or unemployment will not lose child care assistance. It also reduces the financial and time burden incurred from reapplying, providing income and employment verifications, and waiting for approval.

Criminal Justice & Opportunity

Everyone deserves an equal opportunity for employment and housing including survivors of trafficking or people with a criminal record. All people are looking for the tools and support to improve their lives and meet their basic needs with dignity. For individuals involved in the criminal justice system, there are innumerable fines, fees, and restricted opportunities that make meeting their financial obligations and securing sufficient income often seem impossible. The recommendations in this section include strengthening protections for survivors of trafficking and ensuring that poverty does not prevent individuals from accessing vital resources such as record sealing.

SB3108 – Trafficking Victims Protection Act

MAKING PROGRESS



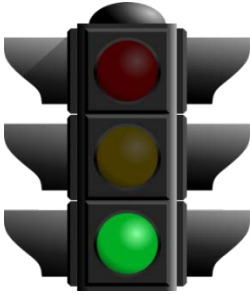
BILL SUMMARY – SB3108 creates the Trafficking Victims Protection Act. The bill amends the current law to allow individuals, family members, organizations that represent trafficking survivors, and government entities to bring a suit on behalf of survivors.

2018 OUTCOME – SB3108 was introduced by Senator Iris Martinez and sponsored by Representative Emanuel Chris Welch in the House. The bill passed both Houses and was signed into law by Governor Rauner on August 17, 2018 (Public Act [100-0939](#)).

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED – *Ensure that individuals have their basic needs met and the ability to focus on healing:* All survivors of trafficking should be able to secure relief under the law, and they should be able to access support from family or organizations to assist them through the often challenging legal process.

HB5494 – Sealing Records – Trafficking Victims

MAKING PROGRESS



BILL SUMMARY – HB5494 allows trafficking survivors to be able to petition for the immediate sealing of their criminal record after the completion of their sentence. This applies if their participation in the offense was a direct result of human trafficking.

2018 OUTCOME – HB5494 was introduced by Representative Ann Williams and sponsored by Senator Toi Hutchinson in the Senate. The bill passed both houses and was signed into law by Governor Rauner on August 3rd, 2018 (Public Act [100-0692](#)).

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED – *Ensure that individuals have their basic needs met and their dignity affirmed:* Allowing survivors of human trafficking to immediately seal convictions that were a direct result of human trafficking will allow survivors to rebuild their lives without a criminal record, which could serve as a barrier to jobs, housing, education and other opportunities.

HB5334 – Background Fairness Act

LOSING GROUND



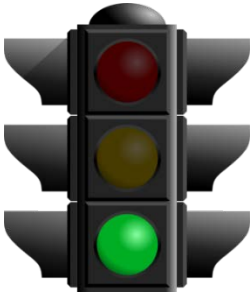
BILL SUMMARY – HB5334 creates the Employee Background Fairness Act. This act prevents employers from refusing to hire or firing an individual because of that person’s criminal history unless the individual’s convictions have a direct relationship to the specific employment sought. The act also allows for an individual who is discharged in violation of the Act to recover damages in the amount of \$2,000 or the actual damages, attorney fees, and additional relief as appropriate.

2018 OUTCOME – HB5334 was introduced by Representative Sonya Harper. The bill was referred to the Rules Committee and no further action was taken.

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED – *Use the state’s leadership to encourage and promote the hiring of individuals with criminal backgrounds:* Limiting the ability of employers to refuse to hire or fire individuals with a criminal record promotes more opportunities for employment and reduces discrimination based on criminal records.

HB5341 – Sealing Records – Financial Obligations

MAKING PROGRESS



BILL SUMMARY – HB5341 would prevent a judge from denying a petition to seal or expunge a record due to unpaid fines, fees, or outstanding financial obligations (excluding court ordered restitution to a victim). The bill does not eliminate or alter any debts owed.

2018 OUTCOME – HB5341 was introduced by Representative Jehan Gordon-Booth and sponsored by Senator Don Harmon in the Senate. The bill passed both houses and was signed into law by Governor Rauner on August 10th, 2018 (Public Act [100-0776](#)).

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED – *Expand access to opportunities for individuals with a criminal record:* Allowing records to be sealed or expunged even with outstanding fines or fees ensures that a limited income does not prevent someone with a criminal record from getting a job or securing housing.

SB2600 – Incarceration Credit

LOSING GROUND



BILL SUMMARY – SB2600 increases the credit received by an individual who is incarcerated on a bailable offense but does not post bail. The credit increases from \$5 per day to \$30 per day. In other words, a person would now be forgiven \$30 off any court imposed fines for every day of pretrial incarceration.

2018 OUTCOME – SB2600 was introduced by Senator Michael Hastings and assigned to Criminal Law. No further action was taken.

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED – *Ensure criminal justice system does not further penalize people with criminal records who are also experiencing poverty:* Increasing the incarceration credit individuals receive to pay off fines or fees helps individuals with limited financial resources meet their legal responsibilities at a time when they are unable to earn income.

SB2590 – Fines-Fees-Assessments

LOSING GROUND



BILL SUMMARY – SB2590 creates the Criminal and Traffic Assessment Act. The Act states that when a defendant is convicted, pleads guilty, or is placed on court supervision the court will order a single schedule of fees for the defendant to pay. The bill also creates a full or partial waiver for fees and assessments for defendants that are found to be indigent.

2018 OUTCOME – SB2590 was introduced by Senator John Mulroe and the bill was assigned to the Judiciary. No further action was taken.

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED – *Ensure criminal justice system does not further penalize people with criminal records who are also experiencing poverty:* Reducing the complexity of fines and fees owed by individuals in the criminal justice system and creating opportunities to reduce or eliminate those fees allows individuals with limited financial resources to focus on meeting their basic needs.

HB5308 – SAFE Zones

LOSING GROUND



BILL SUMMARY – HB5308 requires the Illinois Criminal Justice Information Authority to identify geographic areas to be designated as Safe and Full Employment Zones. The purpose of these zones is to protect communities from gun violence through targeted intervention programs and a prioritization of funding for these areas to increase economic development.

2018 OUTCOME – HB5308 was introduced by Representative Camille Lilly and sponsored by Senator Patricia Van Pelt in the Senate. The bill was amended in the Senate and sent back to the House for concurrence. No further action was taken.

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED – *Expand access to opportunities for individuals with a criminal record:* Ensuring that communities with high poverty or crime rates are prioritized for economic development and intervention programs creates better opportunities for all community members.

Financial Empowerment

Increasing income is crucial to lifting people out of poverty; however, steps must be taken to ensure that those funds are not lost due to predatory lending, unfair debt collection practices, or excessively high fines and fees. The bills in this section strive to ensure that people living in poverty are able to put their limited funds toward meeting their basic needs and that they are not caught in a debt spiral. The recommendations include capping interest rates, reforming check cashing rates, restructuring rules surrounding debt collection, and limiting utility fees.

SB2843 – Fair Lending Act

LOSING GROUND



BILL SUMMARY – SB2843 makes changes to the Consumer Installment Loan Act regarding title-loans. The bill would cap the annual percentage rate for a title-loan at 36%. The bill also sets the maximum loan terms for different amounts of financing, ranging from 12 to 30 months. Lenders are prohibited from charging borrowers finance charges, interest, or fees if the borrower defaults on the loan. Loans are eligible for refinancing only if the original principal has been reduced by at least 60%.

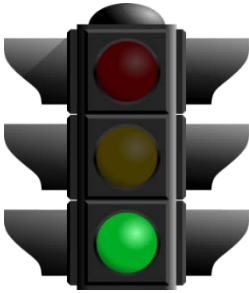
2018 OUTCOME – SB2843 was introduced by Senator Kimberly Lightford. The bill was assigned to Financial Institutions and no further action was taken.

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED – *Expand opportunities increase assets and savings:* The average title-loan interest rate is over 200%,⁷ which means a small loan can cost thousands of dollars to repay. Those who are unable to make payments lose ownership of their vehicle, which can impact employment stability, health care access, and the ability to complete tasks such as grocery shopping or getting to school.

⁷ <http://illinoisassetbuilding.org/wp-content/uploads/2016/03/No.Right.Turn.Title.Lending.Illinois.Woodstock.IABG.FINAL.pdf>

SB1246 – Protect Savings from Debt Collection

MAKING PROGRESS



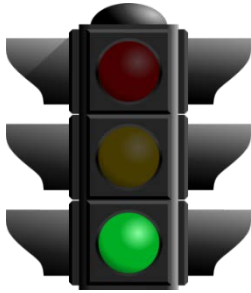
BILL SUMMARY – SB1246 protects the funds invested in ABLÉ accounts from attempts of debt collection. ABLÉ accounts are tax-advantaged savings accounts for individuals with disabilities.

2018 OUTCOME – SB1246 was introduced by Senator Scott Bennett and sponsored by Representative Kelly Burke in the House. The bill passed both houses and was signed into law by Governor Rauner on August 17th, 2018 (Public Act [100-0922](#)).

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED – *Expand opportunities to increase assets and savings:* Protecting funds saved in ABLÉ accounts helps individuals with disabilities build and maintain savings even in the event of other financial challenges.

SB2433 – Check Cashing Fairness Act

MAKING PROGRESS



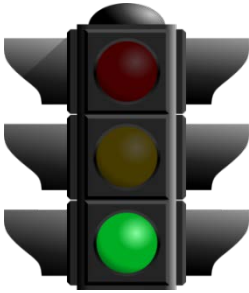
BILL SUMMARY – SB2433 establishes fair check cashing rates. When the Secretary of Financial and Professional Regulation determines the maximum rate that can be charged for check cashing or writing money orders by currency exchanges, they must now consider the impact on consumers and whether the rate will disproportionately impact anyone on the basis of any protected characteristic or category found in the Illinois Human Rights Act.

2018 OUTCOME – SB2433 was introduced by Senator Jacqueline Collins and sponsored by Representative La Shawn Ford in the House. The bill passed both houses and was signed into law by Governor Rauner on August 3, 2018 (Public Act [100-0704](#)).

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED – *Expand opportunities to increase assets and savings*: Individuals with limited financial resources are more likely to use alternative financial providers such as currency exchanges or other non-bank check cashing organizations. Reducing the fees charged for these services allows more money to remain in the pockets of people experiencing poverty.

SB2439 – Career Preservation & Student Loan Repayment Act

MAKING PROGRESS



BILL SUMMARY – SB2439 creates the Career Preservation and Student Loan Repayment Act. This act prevents a government agency or board from imposing a denial, refusal to renew, suspension, revocation, or other disciplinary action against a professional or occupational licensee for his or her delinquency, default, or other failure to make payments on an educational loan.

2018 OUTCOME – SB2439 was introduced by Senator Scott Bennett and sponsored by Representative Carol Ammons in the House. The bill passed both houses and was signed into law by Governor Rauner on August 14, 2018 (Public Act [100-0872](#)).

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED – *Expand opportunities to engage in meaningful work:* Limiting access to professional licenses for the inability to make student loan payments further restricts access to meaningful work and income.

HB5480, HB5483, HB5484, HB5485, HB5486, HB5487 – Debt Collection Reform Package
LOSING GROUND



BILL SUMMARY – Each of these bills makes changes to debt collection practices.

- HB5480 raises the value of personal property exempt from debt collection and prevents a financial institution from freezing access for a debtor's funds if they amount to \$4,000 or less.
- HB5483 decreases the timeframe to revive a judgment from a period of 20 years to 5 years and reduces the enforcement period for a judgment from 7 years to 5 years.
- HB5484 requires that a summons issued to collect a debt will also include a separate notice containing information about debtor rights.
- HB5485 changes the limits for the amount that can be garnished from an employee's disposable income.
- HB5486 increases the amount of a person's occupied residence exempt from debt collection from \$15,000 to \$150,000.
- HB5487 sets the interest rate at 2% for judgments of \$50,000 or less that do not include any compensation for bodily injury or death.

2018 OUTCOME – All of the bills were introduced by Representative Will Guzzardi. HB5480, HB5483, and HB5484 were assigned to the Civil Procedure Subcommittee and no further action was taken. HB5485, HB5486, and HB5487 were assigned to the Judiciary-Civil Committee and no further action was taken.

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED – *Expand opportunities to increase assets and savings:* Limiting the excessive financial burden found in many current debt collection practices allows individuals to successfully build and maintain assets.

HB5438 – Payday Loan Interest Rate Cap

LOSING GROUND



BILL SUMMARY – HB5438 would cap the interest on payday loans to an annual percentage rate of 36%.

2018 OUTCOME – HB5438 was introduced by Representative C.D. Davidsmeyer. The bill was assigned to the Consumer Protection Committee and no further action was taken.

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED – *Expand opportunities to increase assets and savings:* Payday loan interest rates can run as high as 300%,⁸ which can trap borrowers in a cycle of debt and lead to difficult financial choices. Capping interest rates would reduce the negative impact of payday loans on borrowers' financial wellbeing.

⁸ <http://illinoisassetbuilding.org/policy/consumer-protection/>

HB4898 – Controlling Peoples Gas Bills

LOSING GROUND



BILL SUMMARY – HB4898 amends the Public Utilities Act. The bill changes the regulations regarding the authorization of natural gas surcharges. Currently, natural gas utilities that serve more than 700,000 customers can charge customers a fee to help recover the costs associated with infrastructure improvements. The bill would require Northern Illinois utilities to serve over 1,000,000 customers in order to charge customers the fee.

2018 OUTCOME – HB4898 was introduced by Representative Will Guzzardi. The bill was assigned to the Public Utilities Committee and no further action was taken.

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED – *Expand opportunities to increase assets and savings:* Gas prices have increased for Chicago residents as a result of pipeline work being completed by Peoples Gas. While the work may be necessary, it has been unexpectedly expensive putting an increased burden on low-income Chicagoans whose gas bills are predicted to continue to increase. Ensuring utility costs remain affordable is crucial for people to successfully meet their basic needs and remain safe in the winter.

Healthcare

Access to affordable and quality healthcare is vital for people experiencing poverty. Poor health can make it difficult to keep a job, attend school, or provide care for one's family exacerbating poverty. Poverty can make it harder to pay for doctors' appointments or access and afford quality care. Quality care involves more than just seeing a physician, it includes receiving care in your community, having adequate physical and mental health supports, and not falling into debt as a result of medical care. The bills in this section focus on protecting health care coverage, expanding mental health services, and lowering health care costs. The recommendations from each bill are meant to help build and improve our health care system for people and families living in poverty.

HB4165 – ACA Protections

LOSING GROUND



BILL SUMMARY – HB4165 prevents the state from applying for any federal waiver that would reduce or eliminate any protection or coverage required under the Affordable Care Act (ACA). This includes protections for individuals with pre-existing conditions along with coverage for essential health benefits. In order for the state to apply for a restrictive Medicaid or ACA waiver it must have legislative approval from the General Assembly.

2018 OUTCOME – HB4165 was introduced by Representative Gregory Harris and sponsored by Senator David Koehler in the Senate. The bill passed both houses but was vetoed by Governor Rauner.

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED – *Protect, restore, and enhance access to quality health care, including mental health and social and emotional well-being:* Limiting the ability of the state to reduce health care protections ensures that Illinoisans will be able to continue to access crucial health care services.

HB4679 – Surprise Bills

LOSING GROUND



BILL SUMMARY – HB4679 prohibits high cost surprise medical insurance bills. A surprise bill is a bill received for health care services by an enrollee for covered services that were unknowingly provided by an out-of-network provider. In this case, the insurance provider can only require the enrollee to pay the expenses that would have been incurred if the services were provided by a network provider.

2018 OUTCOME – HB4679 was introduced by Representative Justin Slaughter. The bill was referred to the Rules Committee and no further action was taken.

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED – *Protect, restore, and enhance access to quality health care, including mental health and social and emotional well-being:* In the current system, individuals in a medical emergency may visit an in-network hospital and unknowingly be treated by an out-of-network doctor and find themselves forced to pay the much higher out-of-network rate. This bill prevents individuals from being penalized with exorbitant costs when accessing urgent medical care.

HB4696 – Prescription Drugs Tax

LOSING GROUND



BILL SUMMARY – HB4696 amends the tax code to make prescription drugs exempt from taxes.

2018 OUTCOME – HB4696 was introduced by Representative David Olsen. The bill was referred to the Rules Committee and no further action was taken.

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED – *Protect, restore, and enhance access to quality health care, including mental health and social and emotional well-being:* Eliminating taxes on prescription drugs reduces the overall cost people must pay to access health care benefits.

HB4844 & SB3213 – Serious Mental Illness

LOSING GROUND



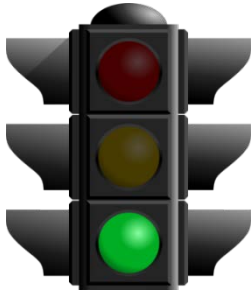
BILL SUMMARY – HB4844 and SB3213 require private insurance companies to cover treatment for serious mental health conditions. Coverage must include evidence-informed, community-based treatment approaches and does not require an identified disability or functional impairment in order to receive treatment. The goal of the bill is to increase early access to health care for mental health conditions.

2018 OUTCOME – HB4844 was introduced by Representative Deb Conroy and SB3213 was introduced by Senator Melinda Bush. HB4844 was assigned to the Insurance: Health & Life Committee and no further action was taken. SB3213 was assigned to the Insurance Committee and no further action was taken.

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED – *Protect, restore, and enhance access to quality health care, including mental health and social and emotional well-being:* The type of health care coverage you have, public or private, should not determine your access to mental health services. Expanding access to early intervention and community-based treatments for individuals experiencing a serious mental health condition can result in improved health outcomes.

SB2951 – Early Mental Health Act

MAKING PROGRESS



BILL SUMMARY – SB2951 creates the Early Mental Health and Addictions Treatment Act. This act requires Healthcare and Family Services to develop a pilot program that provides intensive mental health services for youth and young adults. The pilot is to include community-based outreach, peer services, family psycho-education, case management, and trauma-informed care. The bill requires the pilot programs be implemented across the state.

2018 OUTCOME – SB2951 was introduced by Senator Melinda Bush and sponsored by Representative Sara Feigenholtz in the House. The bill passed both houses and was signed by Governor Rauner on August 21, 2018 (Public Act [100-1016](#)).

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED – *Protect, restore, and enhance access to quality health care, including mental health and social and emotional well-being:* Over 75% of mental health conditions begin by the age of 24, but the majority of mental health services are targeted at adults. Ensuring youth have access to early treatment and community-based supports can improve health outcomes.

HB4900 – Generic Drug Pricing Fairness Act

LOSING GROUND



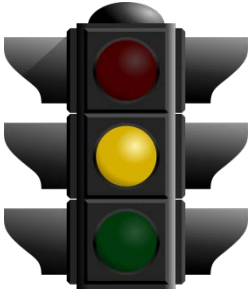
BILL SUMMARY – HB4900 creates the Illinois Generic Drug Pricing Fairness Act. This bill gives the Attorney General the power to prevent prescription drug manufacturers from engaging in price gouging for generic drugs.

2018 OUTCOME – HB4900 was introduced by Representative Will Guzzardi and sponsored by Senator Melinda Bush in the Senate. The bill passed the House and was referred to the Senate Subcommittee on Business Entities. No further action was taken on the bill.

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED – *Protect, restore, and enhance access to quality health care, including mental health and social and emotional well-being:* For people living on limited income, the high cost of prescription drugs can limit their ability to meet their health and other basic needs.

HB5104 – Medicaid Inmates No Copay

STALLED



BILL SUMMARY – HB5104 eliminates copayments for medical or dental services provided at a Department of Corrections Facility. Currently, inmates are required to pay a \$5 copay per visit for any non-emergency services.

2018 OUTCOME – HB5104 was introduced by Representative Carol Ammons and sponsored by Senator Elgie Sims Jr. in the House. The bill passed both houses and was sent to Governor Rauner. On August 21, 2018 Governor Rauner issued an amendatory veto to HB5104. He recommended that instead of eliminating the inmate copay it should be reduced from \$5 to \$3.90.

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED – *Protect, restore, and enhance access to quality health care, including mental health and social and emotional well-being:* People who are currently incarcerated have limited employment opportunities and charging a \$5 copay discourages access to important preventative medical services.

HB5464 – Insurance Code – Mental Health

LOSING GROUND



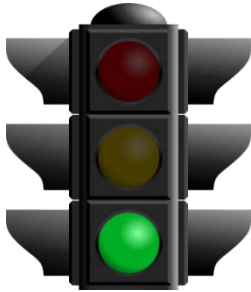
BILL SUMMARY – HB5464 requires private Illinois health insurance policies to provide unlimited benefits for both inpatient and outpatient treatment of mental, emotional, nervous, or substance use disorder or conditions at in-network facilities.

2018 OUTCOME – HB5464 was introduced by Representative Sara Feigenholtz and assigned to the Mental Health Committee. No further action was taken on the bill.

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED – *Protect, restore, and enhance access to quality health care, including mental health and social and emotional well-being:* For some individuals with a mental health condition, ongoing and regular medical visits are a critical part of improving or maintaining their health and should not be subject to arbitrary limits set by insurance providers.

SB3023 – Substance Use Deflection Program

MAKING PROGRESS



BILL SUMMARY – SB3023 creates the Community-Law Enforcement Partnership for Deflection and Substance Use Disorder Treatment Act. This bill creates a deflection program that offers pathways for substance use treatment other than traditional involvement in the criminal justice system. This program is to be a collaboration between law enforcement, behavioral health providers, and community organizations.

2018 OUTCOME – SB3023 was introduced by Senator Melinda Bush and sponsored by Representative Marcus Evans Jr. in the House. The bill passed both houses and was signed into law by Governor Rauner on August 22, 2018 (Public Act [100-1025](#)).

COMMISSION RECOMMENDATION THAT WOULD BE ADVANCED – *Protect, restore, and enhance access to quality health care, including mental health and social and emotional well-being:* Individuals who are struggling with substance use need to be connected with treatment options instead of being incarcerated. A deflection program will enable people to get the support needed to address their substance use without the harm imposed by involvement in the criminal justice system.

Looking Forward to 2019

For many Illinoisans, poverty is associated with a lack of positive choices and opportunities. It can mean having to decide whether to buy groceries for dinner, fill a prescription, pay the electric bill, or put gas in the car. These choices and opportunities can be further restricted for people who have been involved with the criminal justice system and are also living in poverty.

This year the Poverty Commission identified seven bills that are targeted at increasing opportunities and reducing harm for people who live at the intersection of poverty and the criminal justice system. Only three of these bills became law, and they each address a small portion of a much larger system that needs comprehensive reform. Far too many Illinoisans are being incarcerated. And moreover, once a person serves their time their criminal record stays with them and creates barriers to employment, education, and housing, in some cases for the rest of their life. As a state we must work to ensure that having a background does not prescribe a life of poverty and limited opportunity.

It is important that our solutions for poverty lead with hope, affirm dignity and human rights, and include all people. The Commission will continue to weigh in on policy proposals that will positively or negatively impact the State's progress toward the goal of reducing extreme poverty and seek greater opportunities to work with policymakers to inform solutions in the coming year. Meaningful action to end poverty requires strong leadership and collaboration among decision makers, community organizations, and those impacted by poverty.

Commission Membership

Co-chairs:

Ngozi Okorafor, Office of Governor Bruce Rauner

Evelyn Diaz, Heartland Alliance for Human Needs & Human Rights

Elected Officials:

Jacqueline Collins—State Senator

Mary Flowers—State Representative

Robyn Gabel—State Representative

Public Members:

Al Riddley

Michael B. Golden

Jim Hires—Eastern Illinois Food Bank

Andy Kulczycki—Community Service Center of Northern Champaign County

Gayle Nelson—Development Consultant and Leadership Coach

Wendy Pollack—Sargent Shriver National Center on Poverty Law

Maria Whelan—Illinois Action for Children

Victor Dickson—Safer Foundation

Ricardo Estrada—Metropolitan Family Services

Manuel Barbosa

Dalitso Sulamoyo—Illinois Association of Community Action Agencies

Tina Rounds—BEDS Plus Care, Inc.

Ex-Officio Members:

Nirav Shah—Illinois Department of Public Health

Juana Ballesteros—Illinois Department of Public Health

Marcus Hardy—Department of Corrections

Brian Colgan—Office of the Lieutenant Governor, State of Illinois

Vinni Hall—Illinois State Board of Education

John Egan—Department of Child and Family Services

Katharine Gricevich—Illinois Student Assistance Commission

Eric Zarnikow—Illinois Student Assistance Commission

James Dimas—Illinois Department of Human Services

Michael Dropka—Illinois Department of Commerce & Economic Opportunity

Jean Bohnhoff—Illinois Department on Aging

H. Alex Bautista—Illinois Department of Human Rights