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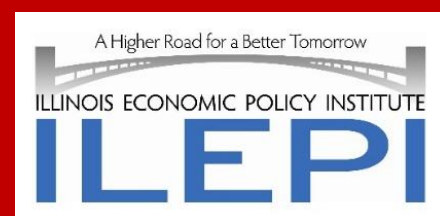
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# FULL-TIME INCOMES IN ILLINOIS

## How Are You Doing This Tax Season?

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# 2017



## INTRODUCTION

It is tax season once again. How did you do in 2017?

This Illinois Economic Policy Institute (ILEPI) Economic Commentary provides the latest data on full-time workers in Illinois' labor market, allowing residents to see how they compare. Individuals who report that they usually work 35 hours or more each week are classified as full-time in this analysis. All data come from the *American Community Survey*, which is conducted annually by the U.S. Census Bureau.<sup>1</sup>

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<sup>1</sup> Data source: Steven Ruggles, Katie Genadek, Ronald Goeken, Josiah Grover, and Matthew Sobek. Integrated Public Use Microdata Series: Version 7.0 [dataset]. Minneapolis: University of Minnesota, 2017. Available at: <https://usa.ipums.org/usa/>.

## WHERE DOES YOUR INCOME PUT YOU IN ILLINOIS?

Figure 1 presents the distribution of annual wage and salary income for all full-time workers in Illinois. The average Illinois worker employed for at least 35 hours each week earns \$62,370 in wage and salary income, while the median full-time worker earns \$45,000 annually. One-quarter of all full-time workers take home less than \$28,000 annually, while one-quarter earn \$75,000 or more. The top 10 percent of full-time workers in Illinois earn \$113,000 or more. The top 1 percent in Illinois take home *at least* \$502,000 per year, 11 times as much as the median worker in the state.<sup>2</sup>

**FIGURE 1: DISTRIBUTION OF ANNUAL INCOME IN ILLINOIS, WORKERS EMPLOYED 35+ HOURS PER WEEK**

If	Income	Then	Pct.	Illinois Group
If your annual wage and salary income is...	\$18,000	then you earn more than...	10%	of all full-time workers
If your annual wage and salary income is...	\$28,000	then you earn more than...	25%	of all full-time workers
<b>If your annual wage and salary income is...</b>	<b>\$45,000</b>	<b>then you earn more than...</b>	<b>50%</b>	<b>of all full-time workers</b>
If your annual wage and salary income is...	\$75,000	then you earn more than...	75%	of all full-time workers
If your annual wage and salary income is...	\$113,000	then you earn more than...	90%	of all full-time workers
If your annual wage and salary income is...	\$502,000	then you earn more than...	99%	of all full-time workers
If your annual wage and salary income is...	\$62,370	then you earn more than...	--	the average full-time worker

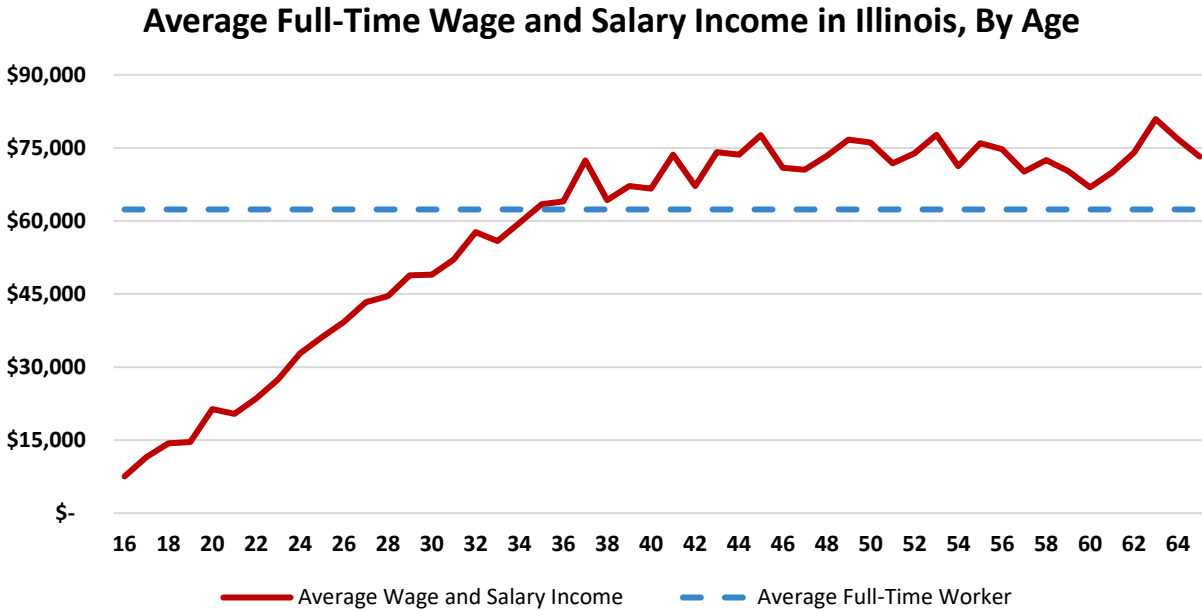
Source(s): 2016 American Community Survey (1-Year Estimates) by the U.S. Census Bureau. The data include 45,298 observations of workers who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 4,717,514 persons employed full time.

<sup>2</sup> Note: Income results in the *American Community Survey* are “top-coded” at \$502,000, meaning that the Census assigns a value of \$502,000 for any income at \$502,000 or above. The Census does this so that the public cannot identify specific (wealthy) individuals in a given state or community. However, it does result in lower reported incomes of the top 1 percent than their actual levels.

## FULL-TIME INCOME BY AGE COHORT

Figure 2 illustrates the average income of full-time workers in Illinois by age compared to the statewide average of \$62,370 per year. Starting at age 20, the average wage and salary income of full-time Illinois workers is \$20,000 or more per year for every age cohort. Then, commencing at age 27, the average income is \$40,000 or more for all older age groups. Finally, the average full-time income is over \$60,000 annually for all cohorts 35 years old or older across the state of Illinois; average annual earnings exceed the statewide mean beginning at age 35 (with an average annual income of \$63,415).

**FIGURE 2: AVERAGE ANNUAL INCOME IN ILLINOIS BY AGE, WORKERS EMPLOYED 35+ HOURS PER WEEK**



Source(s): 2016 American Community Survey (1-Year Estimates) by the U.S. Census Bureau. The data include 45,298 observations of workers who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 4,717,514 persons employed full time.

Figure 3 reports average wage and salary income levels for six aggregate age groups. Millennial workers, who fall in both the “age 16-24” and “age 25-34” classifications, are the largest cohort of full-time workers in Illinois; over 1.5 million millennials work 35 hours or more every week in Illinois. However, the average wage and salary income is just \$25,280 for the state’s youngest workers and \$48,680 for the average millennial aged 25-34. By contrast, average incomes exceed \$68,000 for all older cohorts.

**FIGURE 3: AVERAGE ANNUAL INCOME IN ILLINOIS BY AGE, WORKERS EMPLOYED 35+ HOURS PER WEEK**

Full-Time Workers	Average Wage and Salary Income	Estimated Workers
All Workers	\$62,370	4,717,514
Age 16-24	\$25,280	366,107
Age 25-34	\$48,680	1,155,679
Age 35-44	\$68,585	1,106,916
Age 45-54	\$74,003	1,111,797
Age 55-64	\$72,782	812,080
Age 65+	\$69,239	164,935

Source(s): 2016 American Community Survey (1-Year Estimates) by the U.S. Census Bureau. The data include 45,298 observations of workers who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 4,717,514 persons employed full time.

Figures 4 through 9 expand upon the analysis by showing the wage and salary income distribution for full-time workers for each age cohort. If you work 35 hours or more per week in Illinois, look for your age group and see how you compare!

### If You Are 16 to 24 Years Old

**FIGURE 4: DISTRIBUTION OF ANNUAL INCOME IN ILLINOIS, WORKERS AGED 16-24 AND EMPLOYED 35+ HOURS PER WEEK**

If	Income	Then	Pct.	Illinois Group
If your annual wage and salary income is...	\$6,800	then you earn more than...	10%	of full-time workers aged 16-24
If your annual wage and salary income is...	\$14,000	then you earn more than...	25%	of full-time workers aged 16-24
<b>If your annual wage and salary income is...</b>	<b>\$21,000</b>	<b>then you earn more than...</b>	<b>50%</b>	<b>of full-time workers aged 16-24</b>
If your annual wage and salary income is...	\$31,200	then you earn more than...	75%	of full-time workers aged 16-24
If your annual wage and salary income is...	\$48,000	then you earn more than...	90%	of full-time workers aged 16-24
If your annual wage and salary income is...	\$82,000	then you earn more than...	99%	of full-time workers aged 16-24

Source(s): 2016 American Community Survey (1-Year Estimates) by the U.S. Census Bureau. The data include 3,004 observations of workers aged 16-24 that usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 366,107 employed persons.

### If You Are 25 to 34 Years Old

**FIGURE 5: DISTRIBUTION OF ANNUAL INCOME IN ILLINOIS, WORKERS AGED 25-34 AND EMPLOYED 35+ HOURS PER WEEK**

If	Income	Then	Pct.	Illinois Group
If your annual wage and salary income is...	\$18,000	then you earn more than...	10%	of full-time workers aged 25-34
If your annual wage and salary income is...	\$26,000	then you earn more than...	25%	of full-time workers aged 25-34
<b>If your annual wage and salary income is...</b>	<b>\$40,000</b>	<b>then you earn more than...</b>	<b>50%</b>	<b>of full-time workers aged 25-34</b>
If your annual wage and salary income is...	\$60,000	then you earn more than...	75%	of full-time workers aged 25-34
If your annual wage and salary income is...	\$87,000	then you earn more than...	90%	of full-time workers aged 25-34
If your annual wage and salary income is...	\$180,000	then you earn more than...	99%	of full-time workers aged 25-34

Source(s): 2016 American Community Survey (1-Year Estimates) by the U.S. Census Bureau. The data include 10,143 observations of workers aged 25-34 that usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 1,155,679 employed persons.

### If You Are 35 to 44 Years Old

**FIGURE 6: DISTRIBUTION OF ANNUAL INCOME IN ILLINOIS, WORKERS AGED 35-44 AND EMPLOYED 35+ HOURS PER WEEK**

If	Income	Then	Pct.	Illinois Group
If your annual wage and salary income is...	\$20,000	then you earn more than...	10%	of full-time workers aged 35-44
If your annual wage and salary income is...	\$30,400	then you earn more than...	25%	of full-time workers aged 35-44
<b>If your annual wage and salary income is...</b>	<b>\$50,000</b>	<b>then you earn more than...</b>	<b>50%</b>	<b>of full-time workers aged 35-44</b>
If your annual wage and salary income is...	\$80,000	then you earn more than...	75%	of full-time workers aged 35-44
If your annual wage and salary income is...	\$120,000	then you earn more than...	90%	of full-time workers aged 35-44
If your annual wage and salary income is...	\$502,000	then you earn more than...	99%	of full-time workers aged 35-44

Source(s): 2016 American Community Survey (1-Year Estimates) by the U.S. Census Bureau. The data include 10,110 observations of workers aged 35-44 that usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 1,106,916 employed persons.

## If You Are 45 to 54 Years Old

**FIGURE 7: DISTRIBUTION OF ANNUAL INCOME IN ILLINOIS, WORKERS AGED 45-54 AND EMPLOYED 35+ HOURS PER WEEK**

If	Income	Then	Pct.	Illinois Group
If your annual wage and salary income is...	\$20,900	then you earn more than...	10%	of full-time workers aged 45-54
If your annual wage and salary income is...	\$33,000	then you earn more than...	25%	of full-time workers aged 45-54
<b>If your annual wage and salary income is...</b>	<b>\$54,000</b>	<b>then you earn more than...</b>	<b>50%</b>	<b>of full-time workers aged 45-54</b>
If your annual wage and salary income is...	\$87,000	then you earn more than...	75%	of full-time workers aged 45-54
If your annual wage and salary income is...	\$132,000	then you earn more than...	90%	of full-time workers aged 45-54
If your annual wage and salary income is...	\$502,000	then you earn more than...	99%	of full-time workers aged 45-54

Source(s): 2016 American Community Survey (1-Year Estimates) by the U.S. Census Bureau. The data include 11,011 observations of workers aged 55-64 that usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 1,111,797 employed persons.

## If You Are 55 to 64 Years Old

**FIGURE 8: DISTRIBUTION OF ANNUAL INCOME IN ILLINOIS, WORKERS AGED 55-64 AND EMPLOYED 35+ HOURS PER WEEK**

If	Income	Then	Pct.	Illinois Group
If your annual wage and salary income is...	\$21,500	then you earn more than...	10%	of full-time workers aged 55-64
If your annual wage and salary income is...	\$32,800	then you earn more than...	25%	of full-time workers aged 55-64
<b>If your annual wage and salary income is...</b>	<b>\$53,000</b>	<b>then you earn more than...</b>	<b>50%</b>	<b>of full-time workers aged 55-64</b>
If your annual wage and salary income is...	\$85,000	then you earn more than...	75%	of full-time workers aged 55-64
If your annual wage and salary income is...	\$128,000	then you earn more than...	90%	of full-time workers aged 55-64
If your annual wage and salary income is...	\$502,000	then you earn more than...	99%	of full-time workers aged 55-64

Source(s): 2016 American Community Survey (1-Year Estimates) by the U.S. Census Bureau. The data include 9,083 observations of workers aged 55-64 that usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 812,080 employed persons.

## If You Are 65 Years Old or Older

**FIGURE 9: DISTRIBUTION OF ANNUAL INCOME IN ILLINOIS, WORKERS AGED 65+ AND EMPLOYED 35+ HOURS PER WEEK**

If	Income	Then	Pct.	Illinois Group
If your annual wage and salary income is...	\$15,100	then you earn more than...	10%	of full-time workers aged 65 or older
If your annual wage and salary income is...	\$30,000	then you earn more than...	25%	of full-time workers aged 65 or older
<b>If your annual wage and salary income is...</b>	<b>\$47,000</b>	<b>then you earn more than...</b>	<b>50%</b>	<b>of full-time workers aged 65 or older</b>
If your annual wage and salary income is...	\$80,000	then you earn more than...	75%	of full-time workers aged 65 or older
If your annual wage and salary income is...	\$132,000	then you earn more than...	90%	of full-time workers aged 65 or older
If your annual wage and salary income is...	\$502,000	then you earn more than...	99%	of full-time workers aged 65 or older

Source(s): 2016 American Community Survey (1-Year Estimates) by the U.S. Census Bureau. The data include 1,947 observations of workers aged 65 or older that usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 164,935 employed persons.

## FULL-TIME INCOME BY RACIAL IDENTIFICATION AND GENDER IDENTIFICATION

Figure 10 breaks down the average annual wages and salaries of full-time Illinois workers by race and gender. The data reveal significant income inequality across the state. For example, while the average white worker (\$69,541) and the average Asian worker (\$77,809) employed full time earn above \$65,000 annually, full-time African Americans (\$47,804) and full-time Latinos and Latinas (\$39,799) earn far less. Similarly, men (\$70,585) earn significantly more on average than women (\$51,927). Note, however, that these estimates do not account for many other factors that influence wage and salary income, such as educational attainment or occupation.

**FIGURE 10: AVERAGE ANNUAL INCOME IN ILLINOIS BY RACE AND GENDER, WORKERS EMPLOYED 35+ HOURS PER WEEK**

Full-Time Workers	Average Wage and Salary Income	Estimated Workers
<b>All Workers</b>	<b>\$62,370</b>	<b>4,717,514</b>
White	\$69,541	3,068,172
African American	\$47,804	532,129
Latino or Latina	\$39,799	786,824
Asian	\$77,809	269,978
All Other Races	\$51,453	60,411
Male	\$70,585	2,640,540
Female	\$51,927	2,076,974

Source(s): 2016 American Community Survey (1-Year Estimates) by the U.S. Census Bureau. The data include 45,298 observations of workers who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 4,717,514 persons employed full time.

Figures 11 through 17 dig deeper into the wage and salary income distribution for full-time workers for each demographic group. See how you compare, but also reflect on the vast inequality that still persists across *and* within demographic groups in Illinois.

### If You Are White, Non-Latino

**FIGURE 11: DISTRIBUTION OF ANNUAL INCOME IN ILLINOIS, WHITE WORKERS EMPLOYED 35+ HOURS PER WEEK**

If	Income	Then	Pct.	Illinois Group
If your annual wage and salary income is...	\$20,000	then you earn more than...	10%	of full-time white workers
If your annual wage and salary income is...	\$32,000	then you earn more than...	25%	of full-time white workers
<b>If your annual wage and salary income is...</b>	<b>\$50,000</b>	<b>then you earn more than...</b>	<b>50%</b>	<b>of full-time white workers</b>
If your annual wage and salary income is...	\$80,000	then you earn more than...	75%	of full-time white workers
If your annual wage and salary income is...	\$125,000	then you earn more than...	90%	of full-time white workers
If your annual wage and salary income is...	\$502,000	then you earn more than...	99%	of full-time white workers

Source(s): 2016 American Community Survey (1-Year Estimates) by the U.S. Census Bureau. The data include 33,247 observations of white (non-Latino) workers who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 3,068,172 employed persons.

## If You Are African American, Non-Latino

**FIGURE 12: DISTRIBUTION OF ANNUAL INCOME IN ILLINOIS, AFRICAN-AMERICAN WORKERS EMPLOYED 35+ HOURS PER WEEK**

If	Income	Then	Pct.	Illinois Group
If your annual wage and salary income is...	\$15,000	then you earn more than...	10%	of full-time African American workers
If your annual wage and salary income is...	\$23,000	then you earn more than...	25%	of full-time African American workers
<b>If your annual wage and salary income is...</b>	<b>\$37,200</b>	<b>then you earn more than...</b>	<b>50%</b>	<b>of full-time African American workers</b>
If your annual wage and salary income is...	\$59,000	then you earn more than...	75%	of full-time African American workers
If your annual wage and salary income is...	\$88,000	then you earn more than...	90%	of full-time African American workers
If your annual wage and salary income is...	\$210,000	then you earn more than...	99%	of full-time African American workers

Source(s): 2016 American Community Survey (1-Year Estimates) by the U.S. Census Bureau. The data include 3,640 observations of African American workers who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 532,129 employed persons.

## If You Are Latino or Latina

**FIGURE 13: DISTRIBUTION OF ANNUAL INCOME IN ILLINOIS, LATINO AND LATINA WORKERS EMPLOYED 35+ HOURS PER WEEK**

If	Income	Then	Pct.	Illinois Group
If your annual wage and salary income is...	\$14,700	then you earn more than...	10%	of full-time Latinx workers
If your annual wage and salary income is...	\$20,800	then you earn more than...	25%	of full-time Latinx workers
<b>If your annual wage and salary income is...</b>	<b>\$30,000</b>	<b>then you earn more than...</b>	<b>50%</b>	<b>of full-time Latinx workers</b>
If your annual wage and salary income is...	\$50,000	then you earn more than...	75%	of full-time Latinx workers
If your annual wage and salary income is...	\$72,000	then you earn more than...	90%	of full-time Latinx workers
If your annual wage and salary income is...	\$150,000	then you earn more than...	99%	of full-time Latinx workers

Source(s): 2016 American Community Survey (1-Year Estimates) by the U.S. Census Bureau. The data include 5,545 observations of Latino and Latina workers who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 786,824 employed persons.

## If You Are Asian or Pacific Islander

**FIGURE 14: DISTRIBUTION OF ANNUAL INCOME IN ILLINOIS, ASIAN WORKERS EMPLOYED 35+ HOURS PER WEEK**

If	Income	Then	Pct.	Illinois Group
If your annual wage and salary income is...	\$20,000	then you earn more than...	10%	of full-time Asian workers
If your annual wage and salary income is...	\$35,000	then you earn more than...	25%	of full-time Asian workers
<b>If your annual wage and salary income is...</b>	<b>\$60,000</b>	<b>then you earn more than...</b>	<b>50%</b>	<b>of full-time Asian workers</b>
If your annual wage and salary income is...	\$97,000	then you earn more than...	75%	of full-time Asian workers
If your annual wage and salary income is...	\$140,000	then you earn more than...	90%	of full-time Asian workers
If your annual wage and salary income is...	\$502,000	then you earn more than...	99%	of full-time Asian workers

Source(s): 2016 American Community Survey (1-Year Estimates) by the U.S. Census Bureau. The data include 2,320 observations of Asian workers who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 269,978 employed persons.

## If You Identify With Any Other Race or Ethnicity

**FIGURE 15: DISTRIBUTION OF ANNUAL INCOME IN ILLINOIS, WORKERS OF ALL OTHER RACES EMPLOYED 35+ HOURS PER WEEK**

If	Income	Then	Pct.	Illinois Group
If your annual wage and salary income is...	\$16,000	then you earn more than...	10%	of full-time workers of other races
If your annual wage and salary income is...	\$25,000	then you earn more than...	25%	of full-time workers of other races
<b>If your annual wage and salary income is...</b>	<b>\$40,000</b>	<b>then you earn more than...</b>	<b>50%</b>	<b>of full-time workers of other races</b>
If your annual wage and salary income is...	\$64,000	then you earn more than...	75%	of full-time workers of other races
If your annual wage and salary income is...	\$95,000	then you earn more than...	90%	of full-time workers of other races
If your annual wage and salary income is...	\$235,000	then you earn more than...	99%	of full-time workers of other races

Source(s): 2016 American Community Survey (1-Year Estimates) by the U.S. Census Bureau. The data include 546 observations of workers of all other racial identities who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 60,411 employed persons.

## If You Identify As Male

**FIGURE 16: DISTRIBUTION OF ANNUAL INCOME IN ILLINOIS, MALE WORKERS EMPLOYED 35+ HOURS PER WEEK**

If	Income	Then	Pct.	Illinois Group
If your annual wage and salary income is...	\$20,000	then you earn more than...	10%	of full-time male workers
If your annual wage and salary income is...	\$30,000	then you earn more than...	25%	of full-time male workers
<b>If your annual wage and salary income is...</b>	<b>\$50,000</b>	<b>then you earn more than...</b>	<b>50%</b>	<b>of full-time male workers</b>
If your annual wage and salary income is...	\$83,000	then you earn more than...	75%	of full-time male workers
If your annual wage and salary income is...	\$126,000	then you earn more than...	90%	of full-time male workers
If your annual wage and salary income is...	\$502,000	then you earn more than...	99%	of full-time male workers

Source(s): 2016 American Community Survey (1-Year Estimates) by the U.S. Census Bureau. The data include 25,143 observations of male workers who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 2,640,540 employed persons.

## If You Identify As Female

**FIGURE 17: DISTRIBUTION OF ANNUAL INCOME IN ILLINOIS, FEMALE WORKERS EMPLOYED 35+ HOURS PER WEEK**

If	Income	Then	Pct.	Illinois Group
If your annual wage and salary income is...	\$16,000	then you earn more than...	10%	of full-time female workers
If your annual wage and salary income is...	\$25,000	then you earn more than...	25%	of full-time female workers
<b>If your annual wage and salary income is...</b>	<b>\$40,000</b>	<b>then you earn more than...</b>	<b>50%</b>	<b>of full-time female workers</b>
If your annual wage and salary income is...	\$64,000	then you earn more than...	75%	of full-time female workers
If your annual wage and salary income is...	\$95,000	then you earn more than...	90%	of full-time female workers
If your annual wage and salary income is...	\$235,000	then you earn more than...	99%	of full-time female workers

Source(s): 2016 American Community Survey (1-Year Estimates) by the U.S. Census Bureau. The data include 20,155 observations of female workers who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 2,076,974 employed persons.

## FULL-TIME INCOME BY LEVEL OF EDUCATIONAL ATTAINMENT

Figure 18 investigates the average annual wages and salaries of full-time Illinois workers by educational attainment. As expected, the average annual income of full-time workers increases with higher levels of educational attainment. Full-time workers with only a high school degree or GED earn an average annual income of \$41,423. By contrast, full-time workers who have a bachelor's degree take home \$76,692 per year on average. Those with doctorate or professional degrees—such as professors, lawyers, and doctors—who work 35 hours or more each week earn \$146,561 on average across Illinois.

**FIGURE 18: AVERAGE ANNUAL INCOME IN ILLINOIS BY EDUCATION, WORKERS EMPLOYED 35+ HOURS PER WEEK**

Full-Time Workers	Average Wage and Salary Income	Estimated Workers
<b>All Workers</b>	<b>\$62,370</b>	<b>4,717,514</b>
Less than a High School Degree	\$31,934	319,908
High School Degree or GED	\$41,423	1,035,264
Some College, But No Degree	\$47,787	1,015,533
Associate's Degree	\$52,220	408,629
Bachelor's Degree	\$76,692	1,210,292
Master's Degree	\$93,407	531,175
Doctorate/Professional Degree	\$146,561	196,713

Source(s): 2016 American Community Survey (1-Year Estimates) by the U.S. Census Bureau. The data include 45,298 observations of workers who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 4,717,514 persons employed full time.

Figures 19 through 25 report the wage and salary income distribution for full-time workers for each level of educational attainment. Because education is vitally important to personal economic success, these tables may be better comparisons than age cohorts or demographic groups for many of you.

### If You Have Less Than a High School Degree or Equivalent

**FIGURE 19: DISTRIBUTION OF ANNUAL INCOME IN ILLINOIS, WORKERS WITHOUT HIGH SCHOOL, EMPLOYED 35+ HOURS**

If	Income	Then	Pct.	Illinois Group
If your annual wage and salary income is...	\$12,000	then you earn more than...	10%	of full-time workers without high school
If your annual wage and salary income is...	\$18,000	then you earn more than...	25%	of full-time workers without high school
<b>If your annual wage and salary income is...</b>	<b>\$26,000</b>	<b>then you earn more than...</b>	<b>50%</b>	<b>of full-time workers without high school</b>
If your annual wage and salary income is...	\$38,000	then you earn more than...	75%	of full-time workers without high school
If your annual wage and salary income is...	\$58,000	then you earn more than...	90%	of full-time workers without high school
If your annual wage and salary income is...	\$115,000	then you earn more than...	99%	of full-time workers without high school

Source(s): 2016 American Community Survey (1-Year Estimates) by the U.S. Census Bureau. The data include 2,567 observations of workers without a high school degree who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 319,908 employed persons.

## If You Have Only a High School Degree or Equivalent

**FIGURE 20: DISTRIBUTION OF ANNUAL INCOME IN ILLINOIS, WORKERS WITH HIGH SCHOOL DEGREES, EMPLOYED 35+ HOURS**

If	Income	Then	Pct.	Illinois Group
If your annual wage and salary income is...	\$15,000	then you earn more than...	10%	of full-time workers with high school degree
If your annual wage and salary income is...	\$22,000	then you earn more than...	25%	of full-time workers with high school degree
<b>If your annual wage and salary income is...</b>	<b>\$34,000</b>	<b>then you earn more than...</b>	<b>50%</b>	<b>of full-time workers with high school degree</b>
If your annual wage and salary income is...	\$50,000	then you earn more than...	75%	of full-time workers with high school degree
If your annual wage and salary income is...	\$75,000	then you earn more than...	90%	of full-time workers with high school degree
If your annual wage and salary income is...	\$150,000	then you earn more than...	99%	of full-time workers with high school degree

Source(s): 2016 American Community Survey (1-Year Estimates) by the U.S. Census Bureau. The data include 9,933 observations of workers with only a high school degree who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 1,035,264 employed persons.

## If You Have Some College but No Degree (Including Current College Students)

**FIGURE 21: DISTRIBUTION OF ANNUAL INCOME IN ILLINOIS, WORKERS WITH SOME COLLEGE, EMPLOYED 35+ HOURS**

If	Income	Then	Pct.	Illinois Group
If your annual wage and salary income is...	\$16,000	then you earn more than...	10%	of full-time workers with some college
If your annual wage and salary income is...	\$25,000	then you earn more than...	25%	of full-time workers with some college
<b>If your annual wage and salary income is...</b>	<b>\$40,000</b>	<b>then you earn more than...</b>	<b>50%</b>	<b>of full-time workers with some college</b>
If your annual wage and salary income is...	\$60,000	then you earn more than...	75%	of full-time workers with some college
If your annual wage and salary income is...	\$85,000	then you earn more than...	90%	of full-time workers with some college
If your annual wage and salary income is...	\$190,000	then you earn more than...	99%	of full-time workers with some college

Source(s): 2016 American Community Survey (1-Year Estimates) by the U.S. Census Bureau. The data include 9,639 observations of workers with some college (no degree) who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 1,015,533 employed persons.

## If You Have an Associate's Degree

**FIGURE 22: DISTRIBUTION OF ANNUAL INCOME IN ILLINOIS, WORKERS WITH ASSOCIATE'S DEGREES, EMPLOYED 35+ HOURS**

If	Income	Then	Pct.	Illinois Group
If your annual wage and salary income is...	\$20,000	then you earn more than...	10%	of full-time workers with associate's degree
If your annual wage and salary income is...	\$30,000	then you earn more than...	25%	of full-time workers with associate's degree
<b>If your annual wage and salary income is...</b>	<b>\$45,000</b>	<b>then you earn more than...</b>	<b>50%</b>	<b>of full-time workers with associate's degree</b>
If your annual wage and salary income is...	\$65,000	then you earn more than...	75%	of full-time workers with associate's degree
If your annual wage and salary income is...	\$90,000	then you earn more than...	90%	of full-time workers with associate's degree
If your annual wage and salary income is...	\$180,000	then you earn more than...	99%	of full-time workers with associate's degree

Source(s): 2016 American Community Survey (1-Year Estimates) by the U.S. Census Bureau. The data include 4,239 observations of workers with an associate's degree who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 408,629 employed persons.

## If You Have Only a Bachelor's Degree

**FIGURE 23: DISTRIBUTION OF ANNUAL INCOME IN ILLINOIS, WORKERS WITH BACHELOR'S DEGREES, EMPLOYED 35+ HOURS**

If	Income	Then	Pct.	Illinois Group
If your annual wage and salary income is...	\$24,600	then you earn more than...	10%	of full-time workers with bachelor's degree
If your annual wage and salary income is...	\$40,000	then you earn more than...	25%	of full-time workers with bachelor's degree
<b>If your annual wage and salary income is...</b>	<b>\$60,000</b>	<b>then you earn more than...</b>	<b>50%</b>	<b>of full-time workers with bachelor's degree</b>
If your annual wage and salary income is...	\$92,000	then you earn more than...	75%	of full-time workers with bachelor's degree
If your annual wage and salary income is...	\$135,000	then you earn more than...	90%	of full-time workers with bachelor's degree
If your annual wage and salary income is...	\$502,000	then you earn more than...	99%	of full-time workers with bachelor's degree

Source(s): 2016 American Community Survey (1-Year Estimates) by the U.S. Census Bureau. The data include 11,673 observations of workers with only a bachelor's degree who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 1,210,292 employed persons.

## If You Have a Master's Degree

**FIGURE 24: DISTRIBUTION OF ANNUAL INCOME IN ILLINOIS, WORKERS WITH MASTER'S DEGREES, EMPLOYED 35+ HOURS**

If	Income	Then	Pct.	Illinois Group
If your annual wage and salary income is...	\$32,000	then you earn more than...	10%	of full-time workers with master's degree
If your annual wage and salary income is...	\$50,000	then you earn more than...	25%	of full-time workers with master's degree
<b>If your annual wage and salary income is...</b>	<b>\$72,000</b>	<b>then you earn more than...</b>	<b>50%</b>	<b>of full-time workers with master's degree</b>
If your annual wage and salary income is...	\$105,000	then you earn more than...	75%	of full-time workers with master's degree
If your annual wage and salary income is...	\$160,000	then you earn more than...	90%	of full-time workers with master's degree
If your annual wage and salary income is...	\$502,000	then you earn more than...	99%	of full-time workers with master's degree

Source(s): 2016 American Community Survey (1-Year Estimates) by the U.S. Census Bureau. The data include 5,269 observations of workers with a master's degree who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 531,175 employed persons.

## If You Have a Doctorate or Professional Degree

**FIGURE 25: DISTRIBUTION OF ANNUAL INCOME IN ILLINOIS, WORKERS WITH DOCTORATE DEGREES, EMPLOYED 35+ HOURS**

If	Income	Then	Pct.	Illinois Group
If your annual wage and salary income is...	\$38,000	then you earn more than...	10%	of full-time workers with doctorate degree
If your annual wage and salary income is...	\$61,000	then you earn more than...	25%	of full-time workers with doctorate degree
<b>If your annual wage and salary income is...</b>	<b>\$100,000</b>	<b>then you earn more than...</b>	<b>50%</b>	<b>of full-time workers with doctorate degree</b>
If your annual wage and salary income is...	\$170,000	then you earn more than...	75%	of full-time workers with doctorate degree
If your annual wage and salary income is...	\$502,000	then you earn more than...	90%	of full-time workers with doctorate degree
If your annual wage and salary income is...	\$502,000	then you earn more than...	99%	of full-time workers with doctorate degree

Source(s): 2016 American Community Survey (1-Year Estimates) by the U.S. Census Bureau. The data include 1,978 observations of workers with a doctorate or professional degree who usually work 35 or more hours per week. Estimates weighted to match the population. Estimated: 196,7130 employed persons.

## FULL-TIME INCOME BY OCCUPATION AND SECTOR OF EMPLOYMENT

Finally, Figure 26 presents the average wage and salary income for full-time workers in Illinois based on occupation and sector of employment. The occupations are sorted from highest average annual income to lowest. Illinois' upper class mainly consists of individuals employed full-time in chief executive and legislative occupations (\$179,706), legal positions (\$143,002), financial careers (\$95,490), and management jobs (\$94,656). The upper-middle class generally includes individuals in the science, technology, engineering, and math (STEM) fields.

**FIGURE 26: AVERAGE ANNUAL INCOME IN ILLINOIS BY OCCUPATION AND SECTOR, WORKERS EMPLOYED 35+ HOURS PER WEEK**

Full-Time Workers	Average Wage and Salary Income	Estimated Workers	Typical "Class"
<b>All Workers</b>	<b>\$62,370</b>	<b>4,717,514</b>	<b>Middle</b>
<u>Occupation</u>			
Chief Executives and Legislators	\$179,706	44,283	Upper
Legal	\$143,002	55,106	Upper
Financial Specialists	\$95,490	133,017	Upper
Management in Business, Science, and Arts	\$94,656	522,696	Upper
Computer and Mathematical	\$89,117	176,533	Upper-Middle
Healthcare Practitioners and Technical	\$88,351	274,037	Upper-Middle
Business Operations Specialists	\$82,482	161,236	Upper-Middle
Architecture and Engineering	\$76,705	97,608	Upper-Middle
Life, Physical, and Social Science	\$70,035	42,366	Middle
Sales and Related	\$67,750	440,018	Middle
Protective Service	\$64,573	113,876	Middle
Extraction and Mining	\$64,363	3,161	Middle
Arts, Design, Entertainment, Sports, and Media	\$59,392	69,733	Middle
Construction	\$53,954	177,136	Middle
Education, Training, and Library	\$53,711	273,832	Middle
Installation, Maintenance, and Repair	\$53,630	142,345	Middle
Community and Social Services	\$47,803	89,931	Middle
Office and Administrative Support	\$43,173	630,375	Lower-Middle
Production	\$43,564	307,746	Lower-Middle
Transportation and Material Moving	\$42,154	352,712	Lower-Middle
Healthcare Support	\$32,945	86,401	Lower-Middle
Farming, Fishing, and Forestry	\$31,478	15,390	Lower
Building and Grounds Cleaning and Maintenance	\$30,577	151,288	Lower
Personal Care and Service	\$28,694	92,706	Lower
Food Preparation and Serving	\$26,143	165,31	Lower
<u>Sector</u>			
Federal Government	\$64,702	108,368	Middle
State Government	\$59,626	170,911	Middle
Local Government	\$60,304	337,164	Middle
Private Sector	\$61,342	3,467,832	Middle
Nonprofit Organization	\$62,145	428,101	Middle

Source(s): 2016 American Community Survey (1-Year Estimates) by the U.S. Census Bureau. The data include 45,298 observations of workers who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 4,717,514 persons employed full time.

Occupations in Illinois that pay full-time workers a solidly middle-class income of between \$45,000 and \$75,000 on average include sales jobs, police officers and firefighters, blue-collar construction careers, teachers, and social workers. On the other hand, working-class occupations paying less than \$45,000 per year on average for full-time workers range from food service jobs such as bartenders and cooks to transportation and material moving jobs such as truckers to office support workers. Although historically viewed as strong middle-class opportunities, the average full-time income for production workers– such as machinists, welders, and assemblers– is only \$43,564 per year in Illinois (Figure 26).

For Illinois workers employed 35 hours or more every week, there is no significant difference by sector of employment. Average annual wage and salary incomes are between \$59,626 and \$62,145 for workers employed in the private sector, state government, local government, and nonprofit organizations. While the mean salary for full-time federal government employees in Illinois is \$64,702 per year, the vast majority of these employees work in the Chicago metropolitan area and have relatively higher levels of educational attainment than their counterparts in the private sector, which contribute to the marginally higher earnings (Figure 26).

## HOME VALUES OF FULL-TIME WORKERS IN ILLINOIS

Figure 27 is an extra table displaying the distribution of home values in Illinois. The data are *only* the values of owned homes in which at least one resident is employed for 35 hours or more each week. Thus, Figure 27 is not an evaluation of all homes in Illinois, just those owned by households with one or more full-time workers.

The average home owned by a full-time worker in Illinois is valued at \$261,351 and the median home value is \$200,000. “Middle-class” homes are valued at between \$125,000 and \$300,000 in the state. The top 1 percent of homes owned by full-time workers in Illinois are valued at \$1,200,000 or more.

These assessments, however, mask significant differences across age cohorts, educational attainment groups, and racial groups. For example, the average value and median values for homes owned by full-time white workers (\$271,681 and \$200,000, respectively) are much higher than the equivalent estimates for homes owned by full-time African-American workers (\$189,488 and \$150,000, respectively) and by full-time Latino or Latina workers (\$199,559 and \$170,000, respectively). Similarly, home values are much higher for owners who work full-time and have at least a bachelor’s degree than their counterparts with lower levels of educational attainment. These estimates indirectly expose wealth inequities across Illinois.

If you work full-time and own a home in Illinois, find the groups that best match your age, racial identification, and level of educational attainment to see how you compare with your (socially-constructed) peers.

**FIGURE 27: DISTRIBUTION OF HOME VALUES IN ILLINOIS, HOMES OWNED BY WORKERS EMPLOYED 35+ HOURS PER WEEK**

Homes Owned by Full-Time Workers	Bottom 10%	Bottom 25%	Median (50%)	Top 25%	Top 10%	Top 1%	Average (Mean)
<b>All Workers</b>	<b>\$75,000</b>	<b>\$125,000</b>	<b>\$200,000</b>	<b>\$300,000</b>	<b>\$475,000</b>	<b>\$1,200,000</b>	<b>\$261,351</b>
Age 25-34	\$75,000	\$115,000	\$179,000	\$275,000	\$400,000	\$890,000	\$219,693
Age 35-44	\$75,000	\$125,000	\$200,000	\$309,000	\$500,000	\$1,200,000	\$267,566
Age 45-54	\$75,000	\$130,000	\$206,000	\$325,000	\$500,000	\$2,487,000	\$278,020
Age 55-64	\$75,000	\$125,000	\$200,000	\$325,000	\$480,000	\$1,240,000	\$268,248
Age 65+	\$75,000	\$125,000	\$200,000	\$350,000	\$550,000	\$2,487,000	\$288,516
Less than a High School Degree	\$45,000	\$85,000	\$150,000	\$200,000	\$300,000	\$857,000	\$172,943
High School Degree or GED	\$50,000	\$90,000	\$150,000	\$230,000	\$325,000	\$700,000	\$181,622
Some College, But No Degree	\$65,000	\$100,000	\$170,000	\$250,000	\$350,000	\$850,000	\$205,454
Associate’s Degree	\$71,000	\$110,000	\$175,000	\$250,000	\$350,000	\$750,000	\$205,291
Bachelor’s Degree	\$100,000	\$160,000	\$250,000	\$370,000	\$550,000	\$2,487,000	\$314,469
Master’s Degree	\$120,000	\$180,000	\$280,000	\$425,000	\$650,000	\$2,487,000	\$360,191
Doctorate/Professional Degree	\$150,000	\$250,000	\$375,000	\$600,000	\$850,000	\$2,487,000	\$500,234
White	\$75,000	\$125,000	\$200,000	\$325,000	\$500,000	\$1,250,000	\$271,681
African-American	\$55,000	\$95,000	\$150,000	\$210,000	\$330,000	\$900,000	\$189,488
Latino or Latina	\$75,000	\$120,000	\$170,000	\$245,000	\$350,000	\$720,000	\$199,559
Asian	\$145,000	\$200,000	\$300,000	\$430,000	\$650,000	\$2,487,000	\$365,164
All Other Races	\$65,000	\$115,000	\$200,000	\$320,000	\$500,000	\$1,100,000	\$265,254

Source(s): 2016 American Community Survey (1-Year Estimates) by the U.S. Census Bureau.

## CONCLUSION

These data are intended to allow you as an Illinois worker to see how you stack up against your counterparts working full-time across the state. Economists and policymakers have long understood that your age, demographic characteristics, level of educational attainment, and occupation are all strong predictors of personal economic success. Now you can see how you are doing in Illinois compared to full-time workers like you.

So, how are you doing?