

# **FULL-TIME INCOMES IN ILLINOIS**

## **How Are You Doing This Tax Season?**



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## INTRODUCTION

It is tax season once again. How did you do in 2016?

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 6.0 [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 full-time workers in Illinois. The average Illinois worker employed for at least 35 hours each week earns \$57,072 in wage and salary income, while the median full-time worker earns \$42,155 annually. One-quarter of all full-time workers take home less than \$25,029 in annual earnings, while one-quarter earn \$70,000 or more. The top 10 percent of full-time workers in Illinois earn \$104,806 or more. The top 1 percent in Illinois take home *at least* \$420,496 per year, 10.0 times as much as the median worker in the state.

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

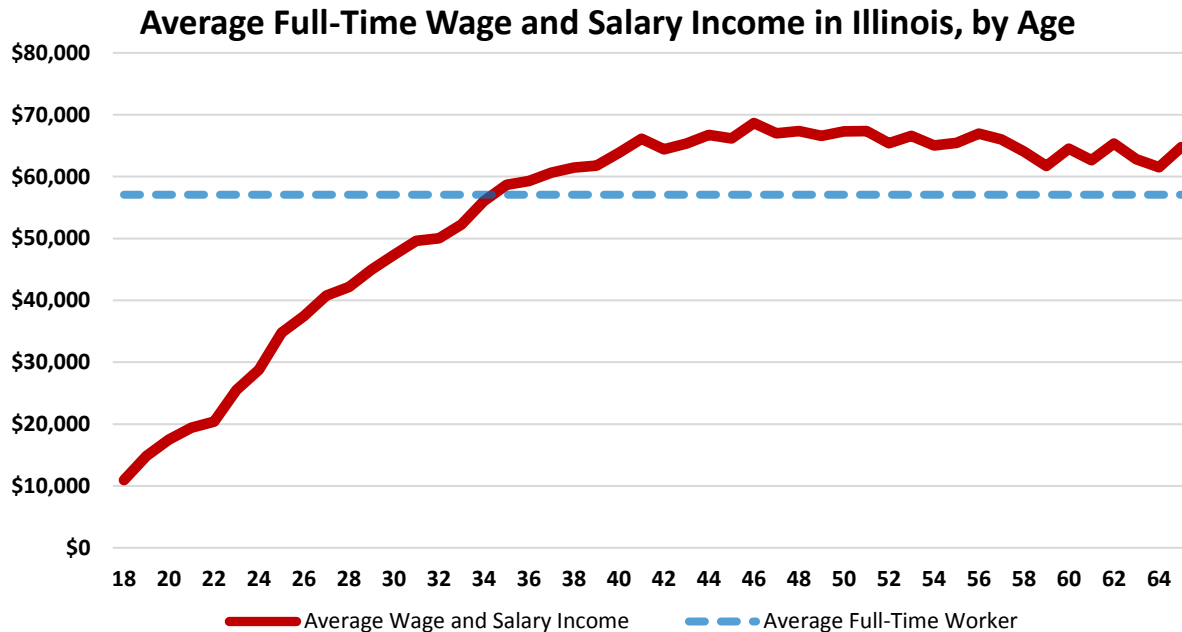
If	Income	Then	Pct.	Illinois Group
If your annual wage and salary income is...	\$13,700	then you earn more than...	10%	of all full-time workers
If your annual wage and salary income is...	\$25,029	then you earn more than...	25%	of all full-time workers
<b>If your annual wage and salary income is...</b>	<b>\$42,155</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...	\$70,000	then you earn more than...	75%	of all full-time workers
If your annual wage and salary income is...	\$104,806	then you earn more than...	90%	of all full-time workers
If your annual wage and salary income is...	\$420,496	then you earn more than...	99%	of all full-time workers
If your annual wage and salary income is...	\$57,072	then you earn more than...	--	the average full-time worker

Source(s): 2015 American Community Survey (5-Year Estimates) by the U.S. Census Bureau. The data include 226,732 observations of workers who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 4,730,722 persons employed full time.

## 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 \$57,072 per year. Starting at age 22, 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. Average annual earnings exceed the statewide average beginning at age 35 (with an average annual income of \$58,655). Finally, the average full-time income is over \$60,000 annually for all cohorts 37 years old or older across the state of Illinois.

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



Source(s): 2015 American Community Survey (5-Year Estimates) by the U.S. Census Bureau. The data include 226,732 observations of workers who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 4,730,722 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 1.4 million millennials work 35 hours or more every week in Illinois. However, the average wage and salary income is just \$22,572 for the state’s youngest workers and \$45,712 for the average millennial aged 25-34. By contrast, average incomes exceed \$62,000 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	\$57,072	4,730,722
Age 16-24	\$22,575	340,552
Age 25-34	\$45,712	1,131,761
Age 35-44	\$62,878	1,114,684
Age 45-54	\$66,741	1,180,761
Age 55-64	\$64,417	808,689
Age 65+	\$62,110	154,275

Source(s): 2015 American Community Survey (5-Year Estimates) by the U.S. Census Bureau. The data include 226,732 observations of workers who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 4,730,722 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...	\$5,088	then you earn more than...	10%	of full-time workers aged 16-24
If your annual wage and salary income is...	\$12,000	then you earn more than...	25%	of full-time workers aged 16-24
<b>If your annual wage and salary income is...</b>	<b>\$20,000</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...	\$30,000	then you earn more than...	75%	of full-time workers aged 16-24
If your annual wage and salary income is...	\$42,155	then you earn more than...	90%	of full-time workers aged 16-24
If your annual wage and salary income is...	\$73,262	then you earn more than...	99%	of full-time workers aged 16-24

Source(s): 2015 American Community Survey (5-Year Estimates) by the U.S. Census Bureau. The data include 14,433 observations of workers aged 16-24 that usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 340,552 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...	\$15,017	then you earn more than...	10%	of full-time workers aged 25-34
If your annual wage and salary income is...	\$24,421	then you earn more than...	25%	of full-time workers aged 25-34
<b>If your annual wage and salary income is...</b>	<b>\$38,044</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...	\$57,963	then you earn more than...	75%	of full-time workers aged 25-34
If your annual wage and salary income is...	\$81,403	then you earn more than...	90%	of full-time workers aged 25-34
If your annual wage and salary income is...	\$178,068	then you earn more than...	99%	of full-time workers aged 25-34

Source(s): 2015 American Community Survey (5-Year Estimates) by the U.S. Census Bureau. The data include 48,415 observations of workers aged 25-34 that usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 1,131,761 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...	\$16,230	then you earn more than...	10%	of full-time workers aged 35-44
If your annual wage and salary income is...	\$28,905	then you earn more than...	25%	of full-time workers aged 35-44
<b>If your annual wage and salary income is...</b>	<b>\$48,519</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...	\$76,315	then you earn more than...	75%	of full-time workers aged 35-44
If your annual wage and salary income is...	\$113,964	then you earn more than...	90%	of full-time workers aged 35-44
If your annual wage and salary income is...	\$420,496	then you earn more than...	99%	of full-time workers aged 35-44

Source(s): 2015 American Community Survey (5-Year Estimates) by the U.S. Census Bureau. The data include 50,290 observations of workers aged 35-44 that usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 1,114,584 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...	\$16,517	then you earn more than...	10%	of full-time workers aged 45-54
If your annual wage and salary income is...	\$30,035	then you earn more than...	25%	of full-time workers aged 45-54
<b>If your annual wage and salary income is...</b>	<b>\$50,058</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...	\$80,094	then you earn more than...	75%	of full-time workers aged 45-54
If your annual wage and salary income is...	\$122,104	then you earn more than...	90%	of full-time workers aged 45-54
If your annual wage and salary income is...	\$456,524	then you earn more than...	99%	of full-time workers aged 45-54

Source(s): 2015 American Community Survey (5-Year Estimates) by the U.S. Census Bureau. The data include 59,813 observations of workers aged 45-54 that usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 1,180,761 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...	\$15,263	then you earn more than...	10%	of full-time workers aged 55-64
If your annual wage and salary income is...	\$29,318	then you earn more than...	25%	of full-time workers aged 55-64
<b>If your annual wage and salary income is...</b>	<b>\$49,532</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...	\$77,987	then you earn more than...	75%	of full-time workers aged 55-64
If your annual wage and salary income is...	\$118,716	then you earn more than...	90%	of full-time workers aged 55-64
If your annual wage and salary income is...	\$456,524	then you earn more than...	99%	of full-time workers aged 55-64

Source(s): 2015 American Community Survey (5-Year Estimates) by the U.S. Census Bureau. The data include 44,817 observations of workers aged 55-64 that usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 808,689 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...	\$3,003	then you earn more than...	10%	of full-time workers aged 65 or older
If your annual wage and salary income is...	\$21,925	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>\$40,701</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...	\$71,227	then you earn more than...	75%	of full-time workers aged 65 or older
If your annual wage and salary income is...	\$121,196	then you earn more than...	90%	of full-time workers aged 65 or older
If your annual wage and salary income is...	\$483,328	then you earn more than...	99%	of full-time workers aged 65 or older

Source(s): 2015 American Community Survey (5-Year Estimates) by the U.S. Census Bureau. The data include 8,964 observations of workers aged 65 or older that usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 154,275 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 (\$62,927) and the average Asian worker (\$67,399) employed full time earn above \$60,000 annually, full-time African Americans (\$45,208) and full-time Latinos and Latinas (\$36,373) earn far less. Similarly, men (\$64,210) earn significantly more on average than women (\$47,698). 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>\$57,072</b>	<b>4,730,722</b>
White	\$62,927	3,173,856
African American	\$45,208	501,646
Latino or Latina	\$36,373	735,732
Asian	\$67,399	264,960
All Other Races	\$55,122	56,285
Male	\$64,210	2,685,733
Female	\$47,698	2,044,989

Source(s): 2015 American Community Survey (5-Year Estimates) by the U.S. Census Bureau. The data include 226,732 observations of workers who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 4,730,722 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...	\$15,017	then you earn more than...	10%	of full-time white workers
If your annual wage and salary income is...	\$28,905	then you earn more than...	25%	of full-time white workers
<b>If your annual wage and salary income is...</b>	<b>\$48,000</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...	\$75,359	then you earn more than...	75%	of full-time white workers
If your annual wage and salary income is...	\$115,000	then you earn more than...	90%	of full-time white workers
If your annual wage and salary income is...	\$420,496	then you earn more than...	99%	of full-time white workers

Source(s): 2015 American Community Survey (5-Year Estimates) by the U.S. Census Bureau. The data include 170,104 observations of white (non-Latino) workers who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 3,173,856 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...	\$12,078	then you earn more than...	10%	of full-time African-American workers
If your annual wage and salary income is...	\$22,131	then you earn more than...	25%	of full-time African-American workers
<b>If your annual wage and salary income is...</b>	<b>\$36,631</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...	\$57,963	then you earn more than...	75%	of full-time African-American workers
If your annual wage and salary income is...	\$82,585	then you earn more than...	90%	of full-time African-American workers
If your annual wage and salary income is...	\$186,214	then you earn more than...	99%	of full-time African-American workers

Source(s): 2015 American Community Survey (5-Year Estimates) by the U.S. Census Bureau. The data include 18,011 observations of African-American workers who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 501,646 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...	\$11,665	then you earn more than...	10%	of full-time Latino/a workers
If your annual wage and salary income is...	\$18,722	then you earn more than...	25%	of full-time Latino/a workers
<b>If your annual wage and salary income is...</b>	<b>\$28,491</b>	<b>then you earn more than...</b>	<b>50%</b>	<b>of full-time Latino/a workers</b>
If your annual wage and salary income is...	\$45,000	then you earn more than...	75%	of full-time Latino/a workers
If your annual wage and salary income is...	\$68,000	then you earn more than...	90%	of full-time Latino/a workers
If your annual wage and salary income is...	\$150,000	then you earn more than...	99%	of full-time Latino/a workers

Source(s): 2015 American Community Survey (5-Year Estimates) by the U.S. Census Bureau. The data include 25,487 observations of Latino and Latina workers who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 735,732 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...	\$14,754	then you earn more than...	10%	of full-time Asian workers
If your annual wage and salary income is...	\$27,031	then you earn more than...	25%	of full-time Asian workers
<b>If your annual wage and salary income is...</b>	<b>\$51,894</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...	\$85,000	then you earn more than...	75%	of full-time Asian workers
If your annual wage and salary income is...	\$125,000	then you earn more than...	90%	of full-time Asian workers
If your annual wage and salary income is...	\$456,524	then you earn more than...	99%	of full-time Asian workers

Source(s): 2015 American Community Survey (5-Year Estimates) by the U.S. Census Bureau. The data include 10,736 observations of Asian workers who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 264,960 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...	\$12,000	then you earn more than...	10%	of full-time workers of other races
If your annual wage and salary income is...	\$24,028	then you earn more than...	25%	of full-time workers of other races
<b>If your annual wage and salary income is...</b>	<b>\$41,293</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...	\$67,448	then you earn more than...	75%	of full-time workers of other races
If your annual wage and salary income is...	\$100,000	then you earn more than...	90%	of full-time workers of other races
If your annual wage and salary income is...	\$420,496	then you earn more than...	99%	of full-time workers of other races

Source(s): 2015 American Community Survey (5-Year Estimates) by the U.S. Census Bureau. The data include 2,474 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: 56,285 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...	\$13,700	then you earn more than...	10%	of full-time male workers
If your annual wage and salary income is...	\$26,768	then you earn more than...	25%	of full-time male workers
<b>If your annual wage and salary income is...</b>	<b>\$47,487</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...	\$78,000	then you earn more than...	75%	of full-time male workers
If your annual wage and salary income is...	\$120,000	then you earn more than...	90%	of full-time male workers
If your annual wage and salary income is...	\$456,524	then you earn more than...	99%	of full-time male workers

Source(s): 2015 American Community Survey (5-Year Estimates) by the U.S. Census Bureau. The data include 127,500 observations of male workers who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 2,685,733 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...	\$13,616	then you earn more than...	10%	of full-time female workers
If your annual wage and salary income is...	\$23,185	then you earn more than...	25%	of full-time female workers
<b>If your annual wage and salary income is...</b>	<b>\$38,000</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...	\$60,000	then you earn more than...	75%	of full-time female workers
If your annual wage and salary income is...	\$87,747	then you earn more than...	90%	of full-time female workers
If your annual wage and salary income is...	\$203,507	then you earn more than...	99%	of full-time female workers

Source(s): 2015 American Community Survey (5-Year Estimates) by the U.S. Census Bureau. The data include 99,232 observations of female workers who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 2,044,989 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 \$37,675. By contrast, full-time workers who have a bachelor's degree take home \$70,868 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 \$132,101 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>\$57,072</b>	<b>4,730,722</b>
Less than a High School Degree	\$27,406	269,747
High School Degree or GED	\$37,675	1,064,933
Some College, But No Degree	\$44,227	1,025,587
Associate's Degree	\$48,209	410,012
Bachelor's Degree	\$70,868	1,172,034
Master's Degree	\$89,523	508,875
Doctorate/Professional Degree	\$132,101	196,560

Source(s): 2015 American Community Survey (5-Year Estimates) by the U.S. Census Bureau. The data include 226,732 observations of workers who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 4,730,722 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...	\$7,428	then you earn more than...	10%	of full-time workers without high school
If your annual wage and salary income is...	\$15,808	then you earn more than...	25%	of full-time workers without high school
<b>If your annual wage and salary income is...</b>	<b>\$23,403</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...	\$35,000	then you earn more than...	75%	of full-time workers without high school
If your annual wage and salary income is...	\$50,000	then you earn more than...	90%	of full-time workers without high school
If your annual wage and salary income is...	\$96,005	then you earn more than...	99%	of full-time workers without high school

Source(s): 2015 American Community Survey (5-Year Estimates) by the U.S. Census Bureau. The data include 9,940 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: 340,552 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...	\$10,323	then you earn more than...	10%	of full-time workers with high school degree
If your annual wage and salary income is...	\$20,024	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>\$31,616</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...	\$49,859	then you earn more than...	75%	of full-time workers with high school degree
If your annual wage and salary income is...	\$70,000	then you earn more than...	90%	of full-time workers with high school degree
If your annual wage and salary income is...	\$130,150	then you earn more than...	99%	of full-time workers with high school degree

Source(s): 2015 American Community Survey (5-Year Estimates) by the U.S. Census Bureau. The data include 52,223 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: 1,064,933 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...	\$12,014	then you earn more than...	10%	of full-time workers with some college
If your annual wage and salary income is...	\$23,026	then you earn more than...	25%	of full-time workers with some college
<b>If your annual wage and salary income is...</b>	<b>\$36,886</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...	\$56,982	then you earn more than...	75%	of full-time workers with some college
If your annual wage and salary income is...	\$81,403	then you earn more than...	90%	of full-time workers with some college
If your annual wage and salary income is...	\$158,081	then you earn more than...	99%	of full-time workers with some college

Source(s): 2015 American Community Survey (5-Year Estimates) by the U.S. Census Bureau. The data include 49,622 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: 1,025,587 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...	\$15,263	then you earn more than...	10%	of full-time workers with associate's degree
If your annual wage and salary income is...	\$26,347	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>\$41,602</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...	\$62,000	then you earn more than...	75%	of full-time workers with associate's degree
If your annual wage and salary income is...	\$85,000	then you earn more than...	90%	of full-time workers with associate's degree
If your annual wage and salary income is...	\$157,027	then you earn more than...	99%	of full-time workers with associate's degree

Source(s): 2015 American Community Survey (5-Year Estimates) by the U.S. Census Bureau. The data include 21,218 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: 410,012 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...	\$20,000	then you earn more than...	10%	of full-time workers with bachelor's degree
If your annual wage and salary income is...	\$35,614	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>\$55,964</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...	\$86,099	then you earn more than...	75%	of full-time workers with bachelor's degree
If your annual wage and salary income is...	\$126,000	then you earn more than...	90%	of full-time workers with bachelor's degree
If your annual wage and salary income is...	\$456,524	then you earn more than...	99%	of full-time workers with bachelor's degree

Source(s): 2015 American Community Survey (5-Year Estimates) by the U.S. Census Bureau. The data include 55,045 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: 1,172,034 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...	\$29,937	then you earn more than...	10%	of full-time workers with master's degree
If your annual wage and salary income is...	\$48,478	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>\$71,227</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...	\$103,000	then you earn more than...	75%	of full-time workers with master's degree
If your annual wage and salary income is...	\$153,815	then you earn more than...	90%	of full-time workers with master's degree
If your annual wage and salary income is...	\$483,328	then you earn more than...	99%	of full-time workers with master's degree

Source(s): 2015 American Community Survey (5-Year Estimates) by the U.S. Census Bureau. The data include 24,879 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: 508,875 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...	\$24,000	then you earn more than...	10%	of full-time workers with doctorate degree
If your annual wage and salary income is...	\$52,912	then you earn more than...	25%	of full-time workers with doctorate degree
<b>If your annual wage and salary income is...</b>	<b>\$92,908</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...	\$160,000	then you earn more than...	75%	of full-time workers with doctorate degree
If your annual wage and salary income is...	\$416,023	then you earn more than...	90%	of full-time workers with doctorate degree
If your annual wage and salary income is...	\$505,000	then you earn more than...	99%	of full-time workers with doctorate degree

Source(s): 2015 American Community Survey (5-Year Estimates) by the U.S. Census Bureau. The data include 9,755 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: 196,560 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 (\$185,351), legal positions (\$130,130), management jobs (\$92,977), and financial careers (\$85,133). 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>\$57,072</b>	<b>4,730,722</b>	<b>Middle</b>
<u>Occupation</u>			
Chief Executives and Legislators	\$185,351	33,717	Upper
Legal	\$130,130	62,308	Upper
Management in Business, Science, and Arts	\$92,977	558,861	Upper
Financial Specialists	\$85,133	138,849	Upper
Healthcare Practitioners and Technical	\$81,560	259,164	Upper-Middle
Computer and Mathematical	\$81,092	160,484	Upper-Middle
Architecture and Engineering	\$78,568	93,019	Upper-Middle
Business Operations Specialists	\$74,779	152,188	Upper-Middle
Life, Physical, and Social Science	\$65,976	38,284	Upper-Middle
Sales and Related	\$63,292	448,563	Middle
Protective Service	\$61,544	109,698	Middle
Arts, Design, Entertainment, Sports, and Media	\$53,762	75,983	Middle
Education, Training, and Library	\$53,009	279,990	Middle
Extraction and Mining	\$52,095	3,978	Middle
Installation, Maintenance, and Repair	\$47,502	153,367	Middle
Community and Social Services	\$47,038	77,683	Middle
Construction	\$46,674	211,391	Middle
Office and Administrative Support	\$40,475	628,244	Lower-Middle
Production	\$39,072	320,609	Lower-Middle
Transportation and Material Moving	\$38,232	338,878	Lower-Middle
Farming, Fishing, and Forestry	\$31,474	14,589	Lower-Middle
Healthcare Support	\$29,162	91,721	Lower
Building and Grounds Cleaning and Maintenance	\$27,416	157,073	Lower
Food Preparation and Serving	\$23,953	162,704	Lower
Personal Care and Service	\$22,086	116,369	Lower
<u>Sector</u>			
Federal Government	\$62,569	114,651	Middle
State Government	\$57,006	183,804	Middle
Local Government	\$57,483	340,142	Middle
Private Sector	\$58,147	3,342,810	Middle
Nonprofit Organization	\$57,550	392,546	Middle

Source(s): 2015 American Community Survey (5-Year Estimates) by the U.S. Census Bureau. The data include 226,732 observations of workers who usually work 35 or more hours per week. Estimates are weighted to match the population. Estimated: 4,730,722 persons employed full time.

Occupations in Illinois that pay full-time workers a middle-class income of between \$45,000 and \$65,000 on average include: sales jobs, protective service careers such as police officers and firefighters, arts and entertainment jobs, education and training careers, extraction positions, installation and repair occupations, community and social service positions, and blue-collar construction careers. 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 \$39,072 per year in Illinois (Figure 26).

For Illinois workers employed 35 hour or more every week, there is no significant difference by sector of employment. Average annual wage and salary incomes are between \$57,000 and \$58,200 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 \$62,569 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 on average (Figure 26).

## BONUS: 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 \$240,676 and the median home value is \$180,000. “Middle-class” homes are valued at between \$115,000 and \$290,000 in the state. The top 1 percent of homes owned by full-time workers in Illinois are valued at \$1,100,000 or more.

These assessments, however, mask significant differences across age cohorts, educational attainment groups, and racial groups. For example, the average value and median value for homes owned by full-time white workers (\$250,320 and \$190,000, respectively) is much higher than the equivalent estimates for homes owned by full-time African-American workers (\$168,247 and \$140,000, respectively) and by full-time Latino or Latina workers (\$189,993 and \$160,000, 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>\$70,000</b>	<b>\$115,000</b>	<b>\$180,000</b>	<b>\$290,000</b>	<b>\$440,000</b>	<b>\$1,100,000</b>	<b>\$240,676</b>
Age 25-34	\$65,000	\$100,000	\$165,000	\$250,000	\$375,000	\$900,000	\$207,949
Age 35-44	\$70,000	\$120,000	\$189,000	\$299,000	\$440,000	\$1,130,000	\$244,142
Age 45-54	\$70,000	\$120,000	\$195,000	\$300,000	\$475,000	\$1,300,000	\$255,724
Age 55-64	\$70,000	\$120,000	\$190,000	\$300,000	\$450,000	\$1,200,000	\$250,365
Age 65+	\$60,000	\$100,000	\$187,000	\$300,000	\$500,000	\$2,182,000	\$261,593
Less than a High School Degree	\$50,000	\$86,000	\$148,000	\$215,000	\$310,000	\$790,000	\$177,105
High School Degree or GED	\$50,000	\$89,000	\$150,000	\$220,000	\$300,000	\$750,000	\$176,870
Some College, But No Degree	\$60,000	\$100,000	\$160,000	\$250,000	\$350,000	\$800,000	\$194,958
Associate’s Degree	\$65,000	\$100,000	\$160,000	\$250,000	\$350,000	\$750,000	\$196,071
Bachelor’s Degree	\$96,000	\$150,000	\$230,000	\$350,000	\$500,000	\$2,134,000	\$294,201
Master’s Degree	\$110,000	\$170,000	\$260,000	\$400,000	\$600,000	\$2,182,000	\$336,775
Doctorate/Professional Degree	\$145,000	\$218,000	\$350,000	\$550,000	\$900,000	\$2,437,000	\$477,580
White	\$70,000	\$119,000	\$190,000	\$300,000	\$450,000	\$1,200,000	\$250,320
African-American	\$50,000	\$90,000	\$140,000	\$200,000	\$300,000	\$840,000	\$168,247
Latino or Latina	\$70,000	\$104,000	\$160,000	\$230,000	\$303,000	\$780,000	\$189,993
Asian	\$120,000	\$180,000	\$260,000	\$400,000	\$550,000	\$2,182,000	\$331,410
All Other Races	\$60,000	\$100,000	\$180,000	\$300,000	\$430,000	\$2,134,000	\$244,678

Source(s): 2015 American Community Survey (5-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?