



KidCare Special Study

*A review of assets and income in
a sample of KidCare cases.*

November 2002

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INTRODUCTION

Due to legislative inquiries regarding the KidCare (Share, Premium and Rebate) program, the Illinois Department of Public Aid's Office (IDPA) of Inspector (OIG) agreed to conduct a special study of assets and income for participants in the KidCare program. The OIG collected this information as part of its regular KidCare Program Integrity reviews which were ongoing at that time.

This special study has identified assets and annual income for most of the 210 families which were randomly selected for review. The appendix itemizes information on each of the 210 families in the sample.

KidCare Overview

The Children's Health Insurance Program Act (CHIPA) House Bill 705 was signed in August of 1998. The State of Illinois implemented CHIPA as KidCare. The KidCare program was implemented in two phases during 1998.

Phase I, known as KidCare Assist, began on January 5, 1998 expanding the income standard to 133% of the Federal Poverty Level (FPL) for children eighteen and under. The income standard for pregnant women and infants born to Medicaid eligible pregnant women was also increased to 200% of the FPL. This program is Title XIX funding under Medicaid.

Phase II, known as KidCare Share and Premium, began on August 12, 1998 expanding medical coverage to children under eighteen whose household income was between 133% and 185% of the FPL. This program is Title XXI funding under CHIPA. A state-only program (KidCare Rebate) was also started offering families reimbursement for the premium cost of their children's private health insurance. For KidCare Rebate, the household income would have to be between 133% and 185% of the FPL.

Beginning on June 15, 1998, assets were no longer considered an eligibility factor for Temporary Assistance for Needy Families (TANF) Medical Assistance No Grant (MANG)¹, Refugee and Repatriate Assistance (RRA) MANG and Foster Care. KidCare adopted the same policy allowing the exemption of all assets when determining eligibility.

As of November 2002, 26,448 children were enrolled in KidCare Share, Premium and Rebate.

¹This program is now known as KidCare Assist (Medicaid).

REVIEW METHODOLOGY

For this study, thirty-five cases were selected each month with an enrollment or renewal action between April 2001 and September 2001 for a total of 210 cases. Each of the cases were either newly enrolled or their eligibility was just renewed between April 2001 and September 2001.

The Bureau of Medicaid Integrity (BMI) utilized various quality control procedures to complete the reviews including additional sources not available to staff who determine KidCare eligibility. The sources were:

- ▶ Desk file review
- ▶ Client interview
- ▶ Collateral contacts such as:
 - ▶ employers
 - ▶ financial and private institutions
 - ▶ other state or county government entities

- ▶ Electronic collateral contacts such as:
 - ▶ First American Real Estate Solutions (FARES)*
 - ▶ Automated Wage Verification System (AWVS)
 - ▶ Various Internet sites to locate clients
 - ▶ Choice Point*
 - ▶ Secretary of State*
 - ▶ Department of Professional Regulation

*These sources are not available to KidCare and DHS caseworkers.

Clients were not required to participate in this study. Therefore, BMI may not have been able to verify all information. To verify specific bank accounts, client consent was needed. When this was not provided, BMI may not have been able to verify existing accounts and balances.

ASSETS

Most medical programs exempt assets as an eligibility factor. These medical programs include Medicaid for families and children and KidCare for children only. Currently, Aid to the Aged, Blind and Disabled (AABD) is the only medical program that considers assets as an eligibility factor.² Exempt assets under the AABD program include: homestead property; one vehicle and an additional \$2000 assets for a household of one person and \$3000 for two persons.

BMI attempted to determine if KidCare families had significant assets. Assets examined in BMI's study include: homestead property, non-homestead property, vehicles, bank accounts, life insurance and any other assets held by KidCare households. Other assets include: real property, recreational vehicles and vehicles or equipment used for employment.

In the determination of the value of assets held by KidCare households, BMI allowed the exemption of the home the family lives in and one vehicle. The state Medicaid policy manual allows the exemption of the vehicle that is most beneficial to the client in the medical determination. No other asset exemptions were allowed in this study.

The following chart combines assets identified by BMI. The equity value of property, vehicles or other assets is unknown because the liability was not considered in this determination of value. Prior to June 15, 1998, equity values were used in determining eligibility in the TANF MANG (KidCare Assist) program and are currently used in the AABD program. If the equity value was considered, the asset values could be determined lower because of any liens owed. Similarly, if BMI was able to verify all assets from all sources, additional assets may have been discovered.

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Prior to June 15, 1998, TANF MANG (KidCare Assist) considered assets in the same manner as currently done in AABD.

ASSETS OF KIDCARE FAMILIES

| Number of Cases | Value of Assets Less Homestead Property and One Vehicle |
|------------------------|--|
| 163 | \$0 - \$3000 |
| 31 | \$3001 - \$10,000 |
| 6 | \$10,001 - \$20,000 |
| 3 | \$20,001 - \$30,000 |
| 2 | \$30,001 - \$40,000 |
| 1 | \$40,001 - \$50,000 |
| 1³ | \$50,001 - \$150,000 |
| 3 | \$150,001 - \$250,000 |
| 210 | |

³ For the four cases with assets of \$50,000 or more, the asset values consist primarily of real property and/or a small business. Assets used for purposes of self-employment are exempt under AABD policy.

INCOME

KidCare and all other Illinois Medicaid programs calculate eligibility based on income received during the month of application. Federal law prohibits Illinois from using annual income or averaging monthly income if doing so would result in a denial of eligibility. However, for purposes of this study, BMI used annual income. Annual income on tax forms is different than monthly income as required by federal policy. Income rules count different persons and income than Medicaid allows. Also, many families have fluctuating income that is different from month to month, therefore making the monthly average of annual income unrepresentative for any one month.

BMI, with the cooperation of the Illinois Department of Revenue (IDOR), obtained IL-1040's and W-2's for each of the cases. Of the 210 cases sampled, BMI obtained 2001 tax information for 158 cases, 2000 tax information for 24 cases and 28 cases were families that did not file taxes for either 2000 or 2001.⁴

A comparison of the annual gross income gathered from the 158 IL-1040s compared to the 185% of the annual Federal Poverty Level (FPL) for 2001 is shown on the following chart. No deductions were used in this study. The graph indicates 43 (27%) cases were over the annual FPL. See appendix for individual cases, their annual earning as reported on the IL-1040 and the household size (as determined by KidCare).

While this comparison is not consistent with KidCare eligibility determination process, it establishes a base line for comparison. KidCare computes countable monthly income by averaging earnings for one month and allowing deductions if applicable. Examples of deductions allowed include: \$90 income disregard for employment expenses, daycare and child support paid. This monthly amount is compared to the monthly FPL based on household size to determine eligibility.

⁴ Per IDPA policy staff, the state does not have the option to prohibit those who should file income taxes, and don't, from getting benefits.

ANNUAL INCOME COMPARED TO HOUSEHOLD SIZE

| Number of Persons in the Household | Number of Families in Each Annual Income Range (185% Of the Federal Poverty Level) | | | | | |
|------------------------------------|---|--------------------------------|------------------------------|------------------------------|-----------------------------|------------------------|
| | Family of Two (\$21,480) | Family of Three (\$27,060) | Family of Four (\$32,652) | Family of Five (\$38,244) | Family of Six (\$43,824) | \$44,000 - \$60,482 |
| 2 | 44 | 7 | 2 | 0 | 0 | 0 |
| 3 | 22 | 7 | 9 | 3 | 2 | 0 |
| 4 | 11 | 6 | 12 | 9 | 2 | 2 |
| 5 | 4 | 0 | 4 | 1 | 5 | 0 |
| 6 | 0 | 0 | 0 | 2 | 2 | 2 |

The 43 cases above the bolded grid line represent families with annual income in excess of the annualized FPL.

| | Property (Excluding Homestead) | Bank Accounts | Vehicle(s) (Excluding One Vehicle) | Life Insurance | Other Assets | Combined Assets (Sum of Columns 1-5) | Gross Income IL-1040 from 2001 | Household Size |
|----|--------------------------------------|------------------|--|----------------|-----------------|---|--------------------------------------|-------------------|
| 1 | \$0 | \$5 | \$1,925 | \$0 | \$0 | \$1,930 | \$15,820 | 2 |
| 2 | \$0 | \$10,238 | \$7,500 | \$0 | \$0 | \$17,738 | NA | 5 |
| 3 | \$0 | \$22,514 | \$0 | \$459 | \$0 | \$22,973 | \$23,670 | 2 |
| 4 | \$0 | \$2,610 | \$4,600 | \$0 | \$0 | \$7,210 | NA | 5 |
| 5 | \$0 | \$1,519 | \$1,670 | \$0 | \$0 | \$3,189 | \$20,364 | 3 |
| 6 | \$0 | \$445 | \$500 | \$0 | \$0 | \$945 | NA | 4 |
| 7 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | NA | 4 |
| 8 | \$238,000 | NF | \$0 | \$0 | \$0 | \$238,000 | NA | 4 |
| 9 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | NA | 4 |
| 10 | \$0 | NF | \$500 | \$0 | \$0 | \$500 | NA | 6 |
| 11 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$22,109 | 2 |
| 12 | \$0 | NA | \$2,013 | \$0 | \$0 | \$2,013 | \$8,419 | 5 |
| 13 | \$0 | NA | \$625 | \$0 | \$0 | \$625 | NA | 4 |
| 14 | \$0 | \$1,273 | \$2,525 | \$0 | \$0 | \$3,798 | NA | 3 |
| 15 | \$60,000 | NF | \$23,625 | \$0 | \$0 | \$83,625 | NA | 5 |
| 16 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$17,613 | 2 |
| 17 | \$0 | NF | \$0 | \$0 | NA | \$0 | \$10,474 | 2 |
| 18 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$20,091 | 2 |
| 19 | \$0 | NF | \$525 | \$0 | \$0 | \$525 | \$32,763 | 4 |
| 20 | \$0 | \$805 | \$2,650 | \$0 | \$0 | \$3,455 | \$43,663 | 6 |
| 21 | \$1,170 | \$0 | \$5,225 | \$0 | \$0 | \$6,395 | \$16,829 | 5 |
| 22 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | NA | 3 |
| 23 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$1,241 | 3 |
| 24 | \$0 | NF | \$1,000 | \$0 | \$425 | \$1,425 | NA | 3 |
| 25 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$21,231 | 2 |
| 26 | \$0 | NF | \$2,120 | \$0 | \$0 | \$2,120 | \$20,397 | 3 |
| 27 | \$0 | \$10 | \$0 | \$0 | \$0 | \$10 | \$24,764 | 3 |
| 28 | \$0 | NA | \$4,750 | \$0 | \$0 | \$4,750 | \$28,449 | 3 |
| 29 | \$0 | \$26 | \$2,250 | \$0 | \$0 | \$2,276 | \$17,012 | 5 |
| 30 | \$1,800 | \$3,458 | \$1,775 | \$0 | \$1,150 | \$8,183 | \$27,607 | 5 |
| 31 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$32,121 | 3 |
| 32 | \$0 | \$662 | \$1,625 | \$0 | \$0 | \$2,287 | \$36,115 | 4 |
| 33 | \$0 | NF | \$1,100 | \$0 | \$0 | \$1,100 | \$43,147 | 5 |
| 34 | \$0 | NA | \$1,010 | \$0 | \$0 | \$1,010 | \$39,570 | 5 |
| 35 | \$0 | \$2,556 | \$2,625 | \$0 | \$500 | \$5,681 | \$29,809 | 3 |
| 36 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$29,816 | 3 |
| 37 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$23,269 | 2 |
| 38 | \$0 | NA | \$0 | \$0 | \$0 | \$0 | \$19,167 | 2 |
| 39 | \$0 | NA | \$0 | \$0 | \$0 | \$0 | NA | 2 |
| 40 | \$0 | \$74 | \$0 | \$0 | \$0 | \$74 | \$22,609 | 4 |
| 41 | \$0 | \$1,059 | \$0 | \$0 | \$0 | \$1,059 | NA | 2 |
| 42 | \$0 | \$806 | \$7,450 | \$0 | \$0 | \$8,256 | \$43,760 | 4 |
| 43 | \$0 | \$465 | \$1,215 | \$0 | \$0 | \$1,680 | \$25,815 | 4 |
| 44 | \$0 | \$7,808 | \$5,800 | \$0 | \$0 | \$13,608 | \$33,729 | 3 |
| 45 | \$0 | \$7 | \$0 | \$0 | \$0 | \$7 | \$19,795 | 3 |
| 46 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$23,603 | 3 |

NA - information not available

NF - none found

APPENDIX (Continued)

| | Property (Excluding Homestead) | Bank Accounts | Vehicle(s) (Excluding One Vehicle) | Life Insurance | Other Assets | Combined Assets (Sum of Columns 1-5) | Gross Income IL-1040 from 2001 | Household Size |
|----|--------------------------------------|------------------|--|----------------|-----------------|---|--------------------------------------|-------------------|
| 47 | \$0 | \$4,739 | \$3,225 | \$0 | \$0 | \$7,964 | \$17,539 | 2 |
| 48 | \$0 | \$2,892 | \$0 | \$2,520 | \$0 | \$5,412 | NA | 2 |
| 49 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | NA | 2 |
| 50 | \$0 | \$92 | \$0 | \$0 | \$0 | \$92 | \$19,747 | 2 |
| 51 | \$0 | \$4,106 | \$0 | \$0 | \$0 | \$4,106 | \$18,458 | 3 |
| 52 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | NA | 3 |
| 53 | \$0 | \$1,619 | \$425 | \$0 | \$0 | \$2,044 | \$32,802 | 4 |
| 54 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | NA | 4 |
| 55 | \$0 | NA | \$0 | \$0 | \$0 | \$0 | \$17,984 | 4 |
| 56 | \$0 | \$73 | \$500 | \$0 | \$0 | \$573 | \$31,482 | 4 |
| 57 | \$0 | NA | \$0 | \$0 | \$0 | \$0 | NA | 4 |
| 58 | \$0 | \$570 | \$0 | \$0 | \$0 | \$570 | \$21,353 | 2 |
| 59 | \$0 | NA | \$1,975 | \$0 | NA | \$1,975 | \$39,338 | 5 |
| 60 | \$0 | NA | \$2,110 | \$0 | \$1,500 | \$3,610 | NA | 2 |
| 61 | \$0 | \$32 | \$0 | \$0 | \$0 | \$32 | \$8,522 | 2 |
| 62 | \$0 | \$733 | \$0 | \$0 | \$0 | \$733 | \$21,689 | 4 |
| 63 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$14,689 | 2 |
| 64 | \$0 | NA | \$7,325 | \$0 | \$0 | \$7,325 | \$36,194 | 4 |
| 65 | \$0 | NA | \$0 | \$0 | \$0 | \$0 | \$27,787 | 4 |
| 66 | \$0 | NA | \$0 | \$0 | \$0 | \$0 | \$29,663 | 4 |
| 67 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$17,721 | 2 |
| 68 | \$0 | NF | \$2,120 | \$0 | \$0 | \$2,120 | \$51,346 | 6 |
| 69 | \$0 | \$1,444 | \$0 | \$0 | \$0 | \$1,444 | NA | 2 |
| 70 | \$0 | \$211 | \$0 | \$0 | \$0 | \$211 | NA | 3 |
| 71 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$17,299 | 2 |
| 72 | \$0 | \$35,705 | \$1,820 | \$0 | \$1,000 | \$38,525 | \$27,309 | 4 |
| 73 | \$0 | NA | \$0 | \$0 | \$0 | \$0 | \$16,127 | 2 |
| 74 | \$0 | \$467 | \$0 | \$0 | \$0 | \$467 | \$16,535 | 2 |
| 75 | \$0 | \$874 | \$0 | \$0 | \$0 | \$874 | \$23,327 | 2 |
| 76 | \$0 | NA | \$3,500 | \$0 | \$0 | \$3,500 | NA | 4 |
| 77 | \$0 | \$19 | \$300 | \$0 | \$0 | \$319 | \$27,294 | 4 |
| 78 | \$0 | \$683 | \$0 | \$0 | \$0 | \$683 | NA | 4 |
| 79 | \$0 | \$1,828 | \$450 | \$0 | \$0 | \$2,278 | \$21,049 | 2 |
| 80 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$30,584 | 4 |
| 81 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | NA | 2 |
| 82 | \$0 | \$190 | \$0 | \$0 | \$0 | \$190 | \$15,190 | 2 |
| 83 | \$0 | \$30 | \$0 | \$0 | \$0 | \$30 | \$18,557 | 2 |
| 84 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$18,182 | 3 |
| 85 | \$0 | NF | \$10,500 | \$0 | \$0 | \$10,500 | \$52,089 | 4 |
| 86 | \$0 | \$1,227 | \$4,775 | \$0 | \$0 | \$6,002 | \$28,284 | 4 |
| 87 | \$0 | \$879 | \$255 | NA | \$0 | \$1,134 | \$24,466 | 4 |
| 88 | \$0 | NA | \$0 | \$0 | \$0 | \$0 | \$19,326 | 3 |
| 89 | \$0 | NF | \$1,875 | \$0 | \$0 | \$1,875 | \$31,052 | 4 |
| 90 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$22,870 | 2 |
| 91 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$25,542 | 4 |
| 92 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$18,695 | 2 |

NA - information not available

NF - none found

APPENDIX (Continued)

| | Property (Excluding Homestead) | Bank Accounts | Vehicle(s) (Excluding One Vehicle) | Life Insurance | Other Assets | Combined Assets (Sum of Columns 1-5) | Gross Income IL-1040 from 2001 | Household Size |
|-----|--------------------------------------|------------------|--|----------------|-----------------|---|--------------------------------------|-------------------|
| 93 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$23,925 | 3 |
| 94 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$29,718 | 2 |
| 95 | \$108,000 | \$43,000 | \$1,425 | NA | NA | \$152,425 | NA | 5 |
| 96 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$41,582 | 3 |
| 97 | \$0 | NF | \$1,025 | \$0 | \$0 | \$1,025 | \$40,333 | 5 |
| 98 | \$0 | \$301 | \$300 | \$0 | \$0 | \$601 | \$24,709 | 2 |
| 99 | \$0 | NF | \$10,000 | \$0 | \$0 | \$10,000 | \$16,703 | 4 |
| 100 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | NA | 4 |
| 101 | \$35,400 | NF | \$0 | \$0 | \$0 | \$35,400 | \$12,952 | 3 |
| 102 | \$0 | \$475 | \$0 | \$0 | \$0 | \$475 | \$37,104 | 3 |
| 103 | \$167,000 | NA | \$875 | \$0 | \$0 | \$167,875 | \$58,201 | 6 |
| 104 | \$0 | NF | \$2,875 | \$0 | \$0 | \$2,875 | \$37,176 | 4 |
| 105 | \$0 | \$3,027 | \$0 | \$0 | \$0 | \$3,027 | NA | 4 |
| 106 | \$0 | \$344 | \$2,325 | \$598 | \$0 | \$3,267 | \$4,801 | 3 |
| 107 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | NA | 3 |
| 108 | \$720 | NF | \$0 | \$0 | \$0 | \$720 | NA | 3 |
| 109 | \$0 | \$5,920 | \$0 | \$0 | \$0 | \$5,920 | \$28,734 | 3 |
| 110 | \$0 | NA | \$0 | \$0 | \$0 | \$0 | NA | 5 |
| 111 | \$0 | \$9,611 | \$0 | \$0 | \$0 | \$9,611 | \$58,071 | 4 |
| 112 | \$0 | \$2,389 | \$0 | \$0 | \$0 | \$2,389 | \$14,453 | 4 |
| 113 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$33,124 | 5 |
| 114 | \$0 | NA | \$0 | \$0 | \$0 | \$0 | \$42,694 | 4 |
| 115 | \$0 | NA | \$0 | \$0 | \$0 | \$0 | \$19,930 | 3 |
| 116 | \$0 | NA | \$0 | \$0 | \$0 | \$0 | \$23,757 | 3 |
| 117 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$40,342 | 5 |
| 118 | \$0 | \$5 | \$0 | \$0 | \$0 | \$5 | \$19,964 | 2 |
| 119 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | NA | 4 |
| 120 | \$0 | NF | \$0 | \$0 | \$25,600 | \$25,600 | NA | 4 |
| 121 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$18,615 | 2 |
| 122 | \$0 | \$369 | \$825 | \$0 | \$0 | \$1,194 | \$18,027 | 2 |
| 123 | NA | NF | \$8,000 | \$0 | \$0 | \$8,000 | \$36,866 | 6 |
| 124 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$15,538 | 2 |
| 125 | \$0 | \$51 | \$0 | \$0 | \$0 | \$51 | \$31,896 | 3 |
| 126 | \$0 | \$1,471 | \$0 | \$0 | \$0 | \$1,471 | NA | 2 |
| 127 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$21,161 | 2 |
| 128 | \$0 | NF | \$10,350 | \$0 | \$0 | \$10,350 | NA | 6 |
| 129 | \$0 | NF | \$5,350 | \$0 | \$0 | \$5,350 | \$16,444 | 4 |
| 130 | \$0 | NF | \$475 | \$0 | \$0 | \$475 | \$34,929 | 4 |
| 131 | \$0 | \$1,236 | \$0 | \$0 | \$0 | \$1,236 | \$20,534 | 2 |
| 132 | \$0 | \$1,556 | \$0 | \$0 | \$0 | \$1,556 | \$31,067 | 3 |
| 133 | \$0 | \$9,100 | \$775 | \$0 | \$0 | \$9,875 | \$40,522 | 6 |
| 134 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$23,536 | 4 |
| 135 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | NA | 3 |
| 136 | \$0 | NF | \$800 | \$0 | \$0 | \$800 | \$25,464 | 3 |
| 137 | \$0 | \$478 | \$0 | \$0 | \$0 | \$478 | \$21,165 | 3 |

NA - information not available

NF - none found

APPENDIX (Continued)

| | Property (Excluding Homestead) | Bank Accounts | Vehicle(s) (Excluding One Vehicle) | Life Insurance | Other Assets | Combined Assets (Sum of Columns 1-5) | Gross Income IL-1040 from 2001 | Household Size |
|-----|--------------------------------------|------------------|--|----------------|-----------------|---|--------------------------------------|-------------------|
| 138 | \$0 | \$293 | \$0 | \$0 | \$0 | \$293 | \$20,366 | 3 |
| 139 | \$0 | \$198 | \$0 | \$0 | \$0 | \$198 | \$17,300 | 2 |
| 140 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$1,517 | 4 |
| 141 | \$0 | NA | \$0 | \$0 | \$0 | \$0 | \$16,849 | 2 |
| 142 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$16,496 | 2 |
| 143 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$27,782 | 4 |
| 144 | \$0 | NF | \$4,100 | \$0 | \$0 | \$4,100 | NA | 5 |
| 145 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$16,711 | 2 |
| 146 | \$0 | NF | \$1,775 | \$0 | \$0 | \$1,775 | NA | 6 |
| 147 | \$0 | \$290 | \$1,375 | \$0 | \$0 | \$1,665 | \$31,200 | 4 |
| 148 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$25,032 | 2 |
| 149 | \$0 | \$39,078 | \$2,000 | \$0 | \$0 | \$41,078 | \$32,369 | 5 |
| 150 | \$0 | NA | \$0 | \$0 | \$0 | \$0 | \$8,822 | 5 |
| 151 | \$0 | \$431 | \$0 | \$0 | \$0 | \$431 | \$20,593 | 3 |
| 152 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$19,352 | 2 |
| 153 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$21,134 | 3 |
| 154 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | NA | 3 |
| 155 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | NA | 2 |
| 156 | \$0 | \$1,404 | \$3,435 | \$0 | \$0 | \$4,839 | \$22,202 | 3 |
| 157 | \$0 | NA | \$0 | \$0 | \$0 | \$0 | \$24,921 | 3 |
| 158 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | NA | 3 |
| 159 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$22,141 | 2 |
| 160 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$8,561 | 3 |
| 161 | \$0 | NA | \$0 | \$0 | \$0 | \$0 | \$7,263 | 2 |
| 162 | \$0 | \$262 | \$2,834 | \$0 | \$0 | \$3,096 | \$31,129 | 5 |
| 163 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | NA | 3 |
| 164 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$22,079 | 2 |
| 165 | \$0 | \$7,725 | \$0 | \$0 | \$0 | \$7,725 | \$28,244 | 3 |
| 166 | \$0 | \$0 | \$2,075 | \$0 | \$0 | \$2,075 | \$20,409 | 3 |
| 167 | \$0 | \$50 | \$0 | \$0 | \$0 | \$50 | NA | 5 |
| 168 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$21,177 | 2 |
| 169 | \$0 | NA | \$1,350 | \$0 | \$0 | \$1,350 | NA | 5 |
| 170 | \$0 | \$803 | \$0 | \$0 | \$0 | \$803 | \$21,100 | 2 |
| 171 | \$0 | NA | \$6,275 | \$0 | \$0 | \$6,275 | \$29,211 | 3 |
| 172 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$18,967 | 3 |
| 173 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$20,559 | 2 |
| 174 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$39,201 | 3 |
| 175 | \$0 | \$1,011 | \$0 | \$0 | \$0 | \$1,011 | \$17,403 | 2 |
| 176 | \$0 | \$333 | \$1,565 | \$0 | \$0 | \$1,898 | \$29,283 | 5 |
| 177 | \$0 | NF | \$2,225 | \$0 | \$0 | \$2,225 | \$34,492 | 4 |
| 178 | \$0 | \$15,057 | \$3,825 | \$4,816 | \$0 | \$23,698 | \$22,384 | 4 |
| 179 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$20,033 | 4 |
| 180 | \$0 | NF | \$2,400 | \$0 | \$0 | \$2,400 | \$22,112 | 4 |
| 181 | \$0 | NA | \$0 | \$0 | \$0 | \$0 | \$33,323 | 4 |
| 182 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$23,575 | 2 |

NA - information not available

NF - none found

APPENDIX (Continued)

| | Property (Excluding Homestead) | Bank Accounts | Vehicle(s) (Excluding One Vehicle) | Life Insurance | Other Assets | Combined Assets (Sum of Columns 1-5) | Gross Income IL-1040 from 2001 | Household Size |
|-----|--------------------------------------|------------------|--|----------------|-----------------|---|--------------------------------------|-------------------|
| 183 | \$0 | \$600 | \$0 | \$0 | \$0 | \$600 | \$30,437 | 4 |
| 184 | \$0 | NF | \$2,580 | \$0 | \$0 | \$2,580 | NA | 4 |
| 185 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$10,007 | 3 |
| 186 | \$0 | NF | \$300 | \$0 | \$0 | \$300 | \$34,440 | 4 |
| 187 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | NA | 3 |
| 188 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$20,689 | 4 |
| 189 | \$0 | \$241 | \$0 | \$0 | \$0 | \$241 | \$15,349 | 2 |
| 190 | \$0 | \$1,427 | \$0 | \$0 | \$0 | \$1,427 | \$19,310 | 2 |
| 191 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$18,158 | 2 |
| 192 | \$0 | NF | \$0 | \$0 | \$500 | \$500 | \$33,978 | 3 |
| 193 | \$0 | \$119 | \$0 | \$0 | \$0 | \$119 | \$18,511 | 2 |
| 194 | \$0 | \$393 | \$3,175 | \$0 | \$0 | \$3,568 | \$28,200 | 4 |
| 195 | \$0 | \$11,130 | \$0 | \$0 | \$0 | \$11,130 | \$20,363 | 4 |
| 196 | \$0 | NF | \$1,270 | \$0 | \$4,005 | \$5,275 | \$6,065 | 3 |
| 197 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$22,281 | 3 |
| 198 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | NA | 4 |
| 199 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$25,449 | 4 |
| 200 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | NA | 5 |
| 201 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$16,919 | 2 |
| 202 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | NA | 5 |
| 203 | \$0 | \$1,609 | \$0 | \$0 | \$0 | \$1,609 | \$37,334 | 6 |
| 204 | \$0 | \$12,889 | \$2,125 | \$0 | \$0 | \$15,014 | \$19,589 | 3 |
| 205 | \$0 | \$27 | \$100 | \$0 | \$0 | \$127 | \$19,604 | 2 |
| 206 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | \$27,772 | 2 |
| 207 | \$0 | NF | \$1,675 | \$0 | \$0 | \$1,675 | \$23,302 | 3 |
| 208 | \$0 | NF | \$0 | \$0 | \$0 | \$0 | NA | 4 |
| 209 | \$0 | \$1,329 | \$1,100 | \$0 | \$0 | \$2,429 | NA | 5 |
| 210 | \$0 | NF | \$575 | \$0 | \$0 | \$575 | NA | 4 |