



Report: The Affordability Crisis in Illinois’ Tenth Congressional District

**How President Trump and Congressional Republicans Are Driving Up Costs
for Illinois Families**

Prepared by the Office of Congressman Brad Schneider (IL-10)

Executive Summary

Americans are paying more for almost everything. The cost of household essentials such as groceries, gas and utility bills, health care, housing, summer vacation, and even school supplies have continued to increase nationwide over the past 20 months, including for families in Illinois' Tenth District, with childcare increasingly out of reach for many families, forcing parents to leave the workforce. The bottom line is that, despite President Trump's promise to lower prices on day one, his actions and policies have done just the opposite.

The following report outlines increased costs Illinois residents are facing. Rep. Schneider has spent the month of August meeting with health care providers, childcare experts, small business owners, and constituents from across the District to hear directly from them about the obstacles they are facing and how he can work in Congress to put forward commonsense solutions to grant families the relief they need.

By the Numbers

Illinois Families Are Paying More

- Illinois families are paying **an average of \$3,800 more for basic goods and services.**¹
- Housing costs, such as rent and mortgage, have **increased by \$906** for the average family in Illinois.
- Gas prices have soared since the start of Trump's Iran War. In total, people across IL-10 have **spent \$120 million more** on gas since the beginning of the war, with **households in IL-10 spending \$456 per family**

¹ [IL - Google Drive](#)

Families in Illinois' 10th Congressional District See Rising Costs Everywhere

Higher Grocery bills

- Americans paid **\$310 more for groceries** in President Trump's first year than in 2024, and grocery prices are now more than **4% higher** overall than when Trump took office.
- The average **price of ground beef in the U.S. in July was \$6.88/lb**, up more than 10% from last year.²

Higher Electricity Bills

- Families in Illinois **paid \$210 more for electricity in 2025** under President Trump than they did in 2024. And, in just the first six months of 2026, they are **expected to spend an estimated \$162 more** for electricity than they did in the first half of 2024.

Lack of Affordable Childcare

- In Illinois, there is a **37% gap** between supply of childcare and need.³
- Illinois families pay **\$19,601 annually for center-based care** and **\$11,717 annually for home-based care**.
- Lack of access to affordable childcare costs Illinois' economy **\$4.9 billion a year in lost earnings and productivity**.

Back to School

- The prices of school supplies from notebooks to crayons have **surged nearly 8%**, costing families nearly \$175 this year.⁴ Packing school lunch will cost families more than \$3,800 this year, **up nearly \$400 from last year** or 10.9%.

² [Average Retail Food and Energy Prices, U.S. and Midwest Region : Mid-Atlantic Information Office : U.S. Bureau of Labor Statistics](#)

³ [FFYF 2026 IL.pdf](#)

⁴ [As Students Head Back to School, Families Face 11% Price Hikes](#)

Illinois Residents Are Losing Health Care Access

- **More than 17,000 IL-10 residents are expected to lose Medicaid coverage** due to Republican cuts.⁵
- **Another 7,600 IL-10 residents are expected to lose access to care** due to the expiration of the Affordable Care Act tax credits.
- **Nearly 3 million residents are enrolled in Illinois Medicaid.** 36% of those enrolled are children.⁶
- In Illinois, Medicaid covers some of our most vulnerable, including **40% of births, 69% of nursing home residents, and 40% of working-age adults with disabilities.**
- Nationwide, thanks to cuts from Republicans' Big Ugly Bill, **approximately 8 million Americans have already lost healthcare coverage** through either Medicaid or the Affordable Care Act.⁷

⁵ [jec-district-level-impacts-of-health-care-cuts.pdf](#)

⁶ [medicaidStateFactSheet.knit](#)

⁷ [UPDATE: Over Eight Million Americans Have Now Lost Coverage In the Year Following Trump-GOP Health Care Cuts — Protect Our Care](#)

Shrinking Access to Food Assistance

- Nationwide, **more than 1.5 children have lost access** to SNAP, leaving many to go hungry.⁸
- Between the enactment of Republicans' Big Ugly Bill in July 2025 and April 2026, **SNAP participation nationwide has dropped by more than 4.5 million people or 11%.**
- In Illinois, there has been a **12.4% decline in SNAP participation**, meaning more than 234,000 fewer participants.

Growing Financial Stress

As household costs increase and the job market continues to weaken, the cushion many families had to weather financial uncertainty is now depleted. Data from United States Bankruptcy Courts shows an increase in bankruptcy filings for Illinois families.⁹

⁸ [SNAP Tracker: People Are Losing Food Assistance as the Harmful 2025 Republican Reconciliation Law Is Implemented | Center on Budget and Policy Priorities](#)

⁹ [Personal Bankruptcies Are at Their Highest Levels in Years Under President Trump | House Budget Committee Democrats](#)

Cost of Living Trends Nationwide

Across the country:

- American families are **paying approximately \$3,500 more for basic living expenses** because of inflation under President Trump.¹⁰
- Trump's **tariff policies are projected to cost the average family \$1,745** during their first year.
- **More than 8 million Americans have already lost health coverage** under the Affordable Care Act, Medicaid, or CHIP.
- More than **4 million Americans have already lost SNAP** benefits.
- Nearly **\$1 trillion will be cut** from Medicaid.
- Roughly **15 million Americans are ultimately expected to lose health insurance** once all Republican health care provisions take effect.

Conclusion

From grocery bills to childcare and healthcare to housing, President Trump's policies like tariffs and cuts to Medicaid are raising costs and squeezing Illinois families. Every American deserves a fair shot and to be able to not only afford basics, but also get ahead — comfortably saving for retirement, a family vacation, or their children's education. Through his work in Congress, Rep. Schneider is working to lower costs and make the American Dream possible for more hardworking families.

¹⁰ [The Trump-Republican Cost of Living Crisis | House Budget Committee Democrats](#)
Congressman Brad Schneider