

HOUSEHOLDS AND FAMILIES

Population change is a good first indicator of city health. But data on the types of households that are contributing to change can provide far more nuanced clues about whether a city is attractive to all kinds of people—or just some kinds.

For instance, a city may have lost population overall during the 1990s but gained households, hinting that the city may have lost families with children even as it attracted singles. In this fashion, the household composition of a city can provide leaders critical intelligence as to the kinds of housing and services they need to provide. Such data may also prove invaluable in helping cities frame strategies to lure wider mixes of families through proactive housing and amenities strategies.

Along the way, household data from Census 2000 tell a fascinating story. Census 2000 called into question popular notions of who constitutes the “typical” U.S. household.

One of the more widely announced findings was that the traditional “nuclear” family—married parents with children under 18—comprised less than a quarter of all households in the U.S. (23.5 percent) in 2000. While the nuclear family has been on the decline for several decades, it was notable that in 2000, people living alone represented a larger share of households (26 percent) than “married with children” families. The changing makeup of U.S. households reflects a confluence of trends, including the aging of Baby Boomers into their “empty-nest” years, and

an increase in the typical age of first marriage (now 27 for men, 25 for women). U.S. households remain highly mobile, though, with almost half changing residences between 1995 and 2000.

In both cities and suburbs, “nonfamilies”—people living alone or with non-relatives—were the dominant household type in 2000. This aggregate statistic, however, belies interesting trends in large metro areas that counter assumptions about who lives in cities and suburbs. In cities throughout the Southwest and West, “married with children” families were on the upswing in the 1990s. In contrast, suburbs in the slower-growing Northeast and Midwest experienced the bulk of their household growth in nonfamilies and single-parent families. Still, across all metro areas, all types of households were more likely to be located in suburbs than in cities.

In this section we compare the types of households that live in Chicago to those living in other large cities, and look at changes in households in the city and its suburbs over the 1990s. We also probe whether Chicago’s households are more or less mobile than those in other cities.

Households in Chicago are generally larger than those in most U.S. cities

Average household size, 1990–2000: Living Cities and 100 largest cities

| Rank | Living Cities | 1990 | 2000 | Peer Cities | Rank | 2000 |
|-----------|--------------------------|-------------|-------------|-------------------------|-----------|-------------|
| 1 | Newark, NJ | 2.91 | 2.85 | Virginia Beach, VA | 22 | 2.70 |
| 2 | Los Angeles, CA | 2.80 | 2.83 | Mesa, AZ | 23 | 2.68 |
| 3 | Phoenix, AZ | 2.62 | 2.79 | Glendale, CA | 24 | 2.67 |
| 4 | Detroit, MI | 2.71 | 2.77 | Houston, TX | 25 | 2.67 |
| 5 | San Antonio, TX | 2.80 | 2.77 | Jersey City, NJ | 26 | 2.67 |
| 6 | Chicago, IL | 2.67 | 2.67 | Chicago, IL | 27 | 2.67 |
| 7 | Miami, FL | 2.70 | 2.61 | Fort Worth, TX | 28 | 2.67 |
| 8 | Oakland, CA | 2.52 | 2.60 | Anchorage, AK | 29 | 2.66 |
| 9 | New York, NY | 2.54 | 2.59 | Las Vegas, NV | 30 | 2.66 |
| 10 | Dallas, TX | 2.46 | 2.58 | Arlington, TX | 31 | 2.65 |
| 11 | Philadelphia, PA | 2.56 | 2.48 | Miami, FL | 32 | 2.61 |
| 12 | Cleveland, OH | 2.48 | 2.44 | 100-City Average | | 2.56 |
| 13 | Baltimore, MD | 2.59 | 2.42 | | | |
| 14 | Indianapolis, IN | 2.46 | 2.39 | | | |
| 15 | Kansas City, MO | 2.40 | 2.35 | | | |
| 16 | Minneapolis-St. Paul, MN | 2.26 | 2.33 | | | |
| 17 | Boston, MA | 2.37 | 2.31 | | | |
| 18 | Atlanta, GA | 2.40 | 2.30 | | | |
| 19 | Columbus, OH | 2.38 | 2.30 | | | |
| 20 | Portland, OR | 2.27 | 2.30 | | | |
| 21 | Denver, CO | 2.17 | 2.27 | | | |
| 22 | Washington, DC | 2.26 | 2.16 | | | |
| 23 | Seattle, WA | 2.09 | 2.08 | | | |
| | All Living Cities | 2.50 | 2.49 | | | |
| | Nation | 2.63 | 2.59 | | | |

Chicago has more “married with children” families than most Living Cities

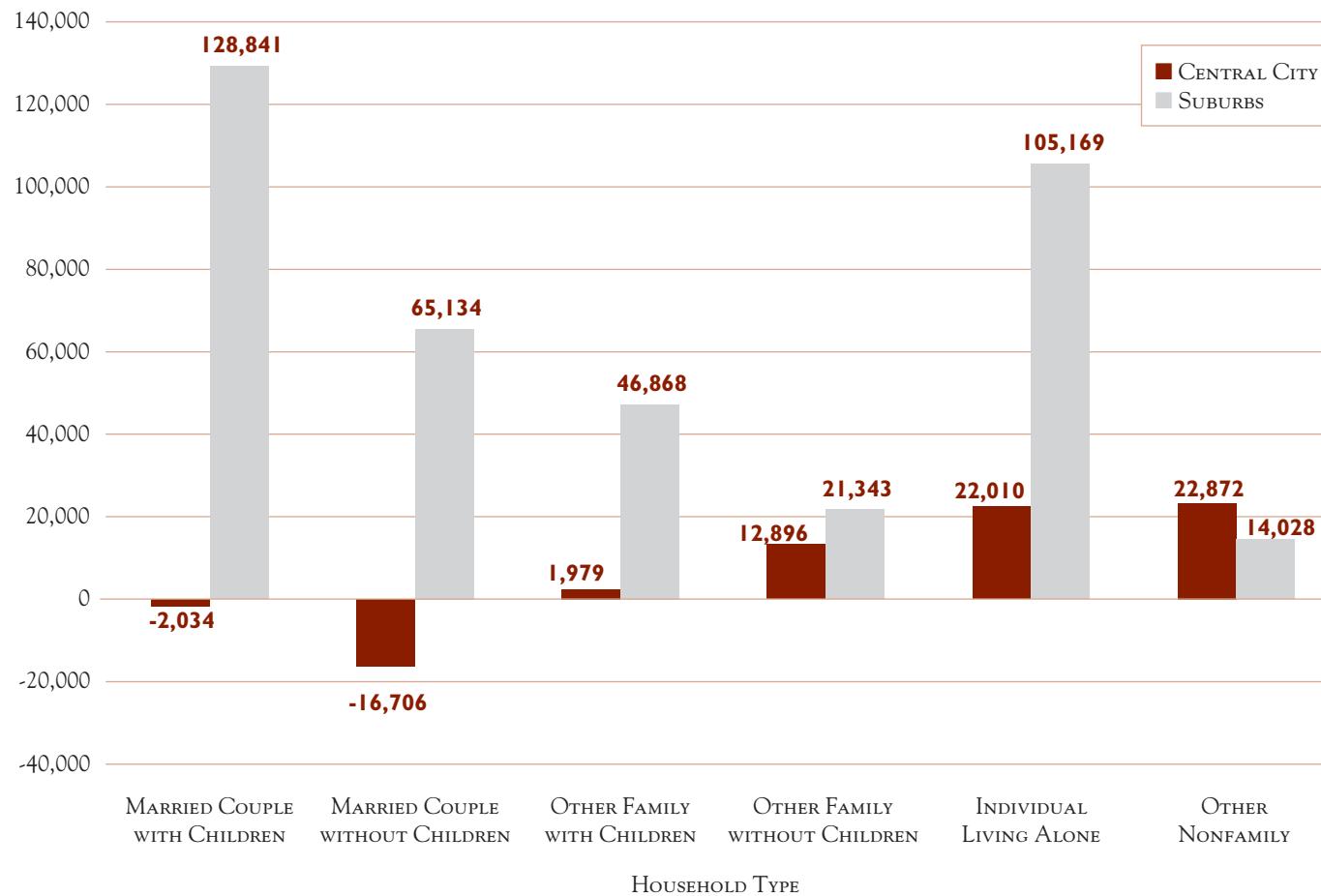
Share of households by household type*, 2000: Living Cities

| Rank | Living Cities | Married Couple with Children | Married Couple without Children | Other Family with Children | Other Family without Children | Individual Living Alone | Nonfamily |
|--------------------------|--------------------------|------------------------------|---------------------------------|----------------------------|-------------------------------|-------------------------|-------------|
| 1 | Phoenix, AZ | 24.3% | 22.6% | 11.4% | 7.6% | 25.4% | 8.6% |
| 2 | San Antonio, TX | 24.1% | 24.0% | 11.8% | 9.4% | 25.1% | 5.7% |
| 3 | Los Angeles, CA | 22.6% | 19.3% | 10.9% | 9.8% | 28.5% | 8.9% |
| 4 | Dallas, TX | 19.4% | 19.4% | 10.9% | 9.4% | 32.9% | 8.0% |
| 5 | Indianapolis, IN | 18.0% | 22.6% | 11.9% | 7.8% | 32.0% | 7.8% |
| 6 | New York, NY | 17.6% | 19.6% | 12.1% | 12.0% | 31.9% | 6.8% |
| 7 | Chicago, IL | 16.9% | 18.2% | 12.0% | 12.5% | 32.6% | 7.9% |
| 8 | Columbus, OH | 16.5% | 19.5% | 11.5% | 7.3% | 34.1% | 11.0% |
| 9 | Oakland, CA | 16.5% | 17.6% | 12.1% | 11.1% | 32.5% | 10.3% |
| 10 | Kansas City, MO | 16.2% | 21.8% | 11.9% | 8.4% | 34.1% | 7.6% |
| 11 | Portland, OR | 16.2% | 21.9% | 8.3% | 6.5% | 34.6% | 12.5% |
| 12 | Newark, NJ | 15.1% | 15.9% | 20.1% | 16.7% | 26.6% | 5.5% |
| 13 | Denver, CO | 15.0% | 19.7% | 8.2% | 6.9% | 39.3% | 10.8% |
| 14 | Minneapolis-St. Paul, MN | 14.9% | 17.0% | 10.4% | 6.9% | 38.5% | 12.3% |
| 15 | Miami, FL | 14.7% | 21.9% | 11.6% | 13.9% | 30.4% | 7.5% |
| 16 | Philadelphia, PA | 13.5% | 18.5% | 14.1% | 13.6% | 33.8% | 6.5% |
| 17 | Seattle, WA | 12.5% | 20.2% | 5.4% | 5.7% | 40.8% | 15.3% |
| 18 | Detroit, MI | 12.5% | 14.1% | 21.4% | 16.9% | 29.7% | 5.4% |
| 19 | Cleveland, OH | 12.2% | 16.3% | 17.8% | 12.5% | 35.2% | 6.0% |
| 20 | Boston, MA | 11.8% | 15.7% | 10.9% | 9.7% | 37.1% | 14.8% |
| 21 | Baltimore, MD | 10.0% | 16.7% | 15.5% | 14.9% | 34.9% | 8.0% |
| 22 | Atlanta, GA | 9.2% | 15.3% | 13.2% | 11.7% | 38.5% | 12.1% |
| 23 | Washington, DC | 8.4% | 14.5% | 11.4% | 11.7% | 43.8% | 10.2% |
| All Living Cities | | 17.2% | 19.2% | 12.1% | 10.9% | 32.4% | 8.3% |
| Nation | | 24.3% | 28.2% | 9.1% | 6.9% | 25.8% | 5.8% |

*Children include sons and daughters of householders under 18 years of age. Other families include two or more related individuals who are not married and living together. Other nonfamilies include householders living with nonrelatives.

Married couples, as well as people living alone, were more likely to locate in Chicago's suburbs during the 1990s than in the city

Change in households by household type, 1990–2000: Chicago metro area



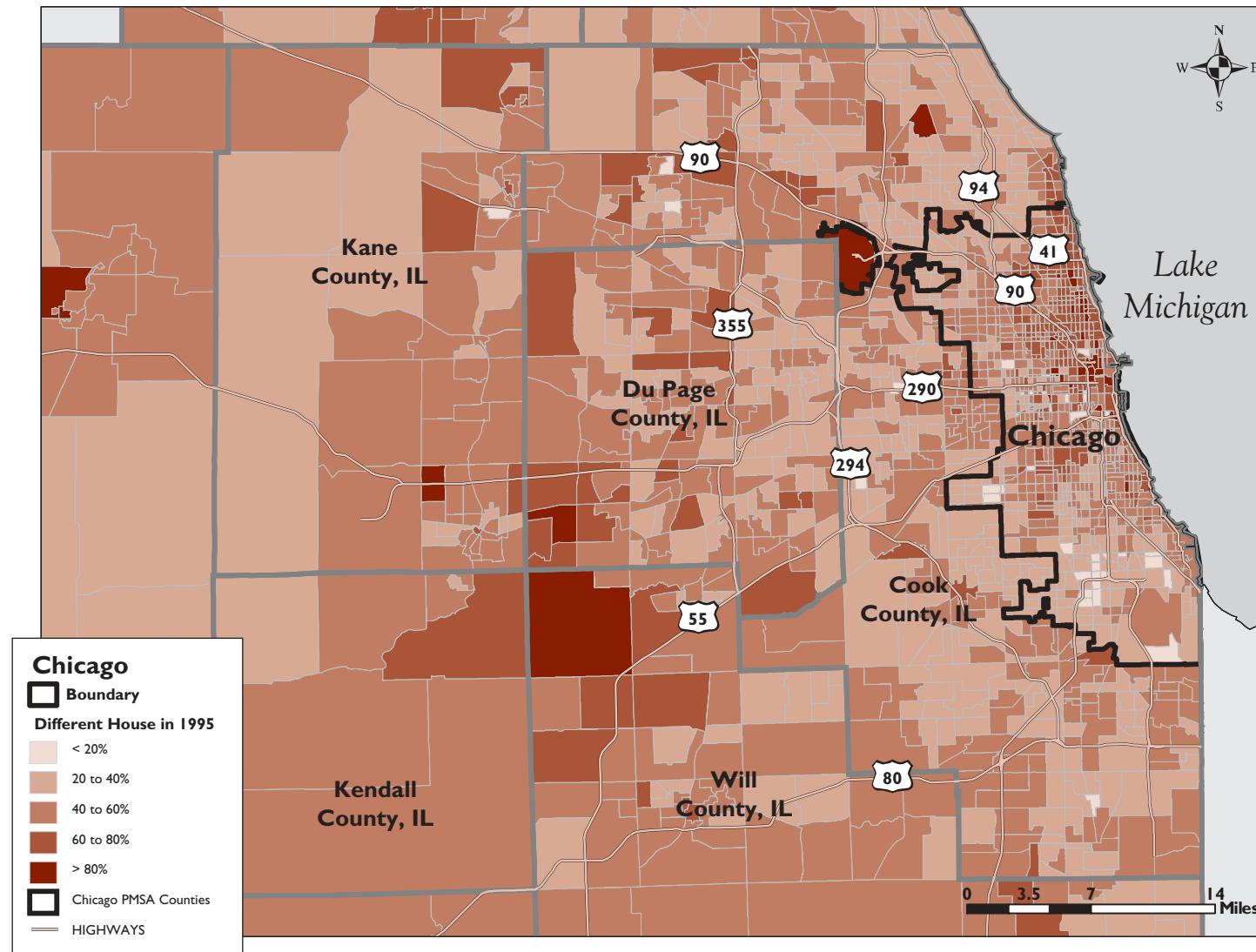
Chicago has more long-term residents than most other Living Cities

Share of population residing in a different city five years ago, 2000: Living Cities

| Rank | Living Cities | Population 5 Years Old or Greater | Living in Different City in 1995 | Percent |
|------|--------------------------|-----------------------------------|----------------------------------|--------------|
| 1 | Denver, CO | 517,349 | 170,753 | 33.0% |
| 2 | Minneapolis-St. Paul, MN | 623,413 | 203,604 | 32.7% |
| 3 | Seattle, WA | 537,538 | 166,743 | 31.0% |
| 4 | Columbus, OH | 659,006 | 200,450 | 30.4% |
| 5 | Phoenix, AZ | 1,207,309 | 365,635 | 30.3% |
| 6 | Boston, MA | 557,376 | 168,765 | 30.3% |
| 7 | Atlanta, GA | 389,992 | 117,748 | 30.2% |
| 8 | Dallas, TX | 1,089,650 | 306,880 | 28.2% |
| 9 | Portland, OR | 497,056 | 136,752 | 27.5% |
| 10 | Oakland, CA | 371,551 | 100,095 | 26.9% |
| 11 | Washington, DC | 539,658 | 143,428 | 26.6% |
| 12 | Kansas City, MO | 409,894 | 104,347 | 25.5% |
| 13 | Newark, NJ | 252,719 | 59,851 | 23.7% |
| 14 | Miami, FL | 341,205 | 73,087 | 21.4% |
| 15 | Los Angeles, CA | 3,412,889 | 719,906 | 21.1% |
| 16 | Indianapolis, IN | 724,716 | 142,493 | 19.7% |
| 17 | San Antonio, TX | 1,052,750 | 197,515 | 18.8% |
| 18 | Cleveland, OH | 439,641 | 70,789 | 16.1% |
| 19 | Chicago, IL | 2,678,981 | 426,002 | 15.9% |
| 20 | Baltimore, MD | 609,345 | 89,707 | 14.7% |
| 21 | New York, NY | 7,475,602 | 970,613 | 13.0% |
| 22 | Philadelphia, PA | 1,419,977 | 181,443 | 12.8% |
| 23 | Detroit, MI | 875,384 | 90,504 | 10.3% |
| | All Living Cities | 26,683,001 | 5,207,110 | 19.5% |
| | Nation | 262,375,152 | 88,601,277 | 33.8% |

Household turnover in Chicago's downtown and northside neighborhoods, as well as in a few far western suburbs, was very high

Share of individuals living in a different house five years ago, 2000: Chicago metro area



EDUCATION

Education data are also critical, because it is well understood that education levels strongly influence individuals,’ regions,’ and the nation’s economic success.

For cities, our nation’s long-run transition from a manufacturing-dominated economy to a service-oriented “knowledge” economy means that centers with a critical mass of educated workers gain competitive advantage. In this sense, cities whose populations have high levels of educational attainment are well-positioned to attract jobs, grow their tax bases, and provide a high-quality environment for their residents. By the same token, cities that lack educated workers may need to consider how they can provide a more attractive environment for such workers, as well as how they can boost their current residents’ educational attainment.

As the economic returns to education increased over the last several decades, the educational attainment of the overall U.S. population also increased. In 2000, roughly 84 percent of all persons aged 25-and-over held a high school diploma, and 24 percent held at least a bachelor’s degree. In 1970, by comparison, only 55 percent of adults had finished high school, and only 11 percent had a four-year college degree. Overall, the percentage of adults with at least a bachelor’s degree increased in 94 of the 100 largest cities over the 1990s.

At the same time, though, there remain large disparities by place, and by race/ethnicity, in educational attainment. Among the 100 largest cities, the percentage of the adult population with at least a bachelor’s degree ranged from a high of 53 percent in Plano, TX (in the Dallas-Ft. Worth metro area), all the way down to 9 percent in Newark, NJ. Some cities like Charlotte and San Diego have rates of higher education that exceed those in their suburbs. Other cities like Hartford, Philadelphia, and Milwaukee lag far behind their own suburbs, and may have difficulty competing for jobs and workers even within their own regions. Race-based differences are also embedded within these place-based differences: Forty-four percent of Asian adults and 27 percent for non-Hispanic white adults have college degrees, but only 14 percent and 10 percent of black and Latino adults do, respectively.

The following indicators provide a snapshot of educational attainment and enrollment among Chicago’s working-age population, highlighting differences by race, ethnicity, and age.

Chicago's educational attainment rose in the 1990s, but slightly lags the average for the 100 largest cities

Share of population age 25 and over by educational attainment*, 2000: Living Cities and 100 largest cities

| Rank | Living Cities | Bachelor's Degree | | High School Diploma | | Peer Cities | Rank | Bachelor's Degree 2000 |
|------|--------------------------|-------------------|-------|---------------------|-------|------------------|------|------------------------|
| | | 1990 | 2000 | 1990 | 2000 | | | |
| 1 | Seattle, WA | 37.9% | 47.2% | 86.4% | 89.5% | Lubbock, TX | 43 | 26.6% |
| 2 | Washington, DC | 33.3% | 39.1% | 73.1% | 77.8% | Pittsburgh, PA | 44 | 26.2% |
| 3 | Boston, MA | 30.0% | 35.6% | 75.7% | 78.9% | New Orleans, LA | 45 | 25.8% |
| 4 | Minneapolis-St. Paul, MN | 28.7% | 35.2% | 82.0% | 84.5% | Kansas City, MO | 46 | 25.7% |
| 5 | Atlanta, GA | 26.6% | 34.6% | 69.9% | 76.9% | Los Angeles, CA | 47 | 25.5% |
| 6 | Denver, CO | 29.0% | 34.5% | 79.2% | 78.9% | Chicago, IL | 48 | 25.5% |
| 7 | Portland, OR | 25.9% | 32.6% | 82.9% | 85.7% | Tampa, FL | 49 | 25.4% |
| 8 | Oakland, CA | 27.2% | 30.9% | 74.4% | 73.9% | Indianapolis, IN | 50 | 25.4% |
| 9 | Columbus, OH | 24.6% | 29.0% | 78.7% | 83.8% | Spokane, WA | 51 | 25.4% |
| 10 | Dallas, TX | 27.1% | 27.7% | 73.5% | 70.4% | Wichita, KS | 52 | 25.3% |
| 11 | New York, NY | 23.0% | 27.4% | 68.3% | 72.3% | Mobile, AL | 53 | 24.9% |
| 12 | Kansas City, MO | 22.0% | 25.7% | 78.8% | 82.5% | 100-City Average | | 26.3% |
| 13 | Los Angeles, CA | 23.0% | 25.5% | 67.0% | 66.6% | | | |
| 14 | Chicago, IL | 19.5% | 25.5% | 66.0% | 71.8% | | | |
| 15 | Indianapolis, IN | 21.7% | 25.4% | 76.4% | 81.3% | | | |
| 16 | Phoenix, AZ | 19.9% | 22.7% | 78.7% | 76.6% | | | |
| 17 | San Antonio, TX | 17.8% | 21.6% | 69.1% | 75.1% | | | |
| 18 | Baltimore, MD | 15.5% | 19.1% | 60.7% | 68.4% | | | |
| 19 | Philadelphia, PA | 15.2% | 17.9% | 64.3% | 71.2% | | | |
| 20 | Miami, FL | 12.8% | 16.2% | 47.6% | 52.7% | | | |
| 21 | Cleveland, OH | 8.1% | 11.4% | 58.8% | 69.0% | | | |
| 22 | Detroit, MI | 9.6% | 11.0% | 62.1% | 69.6% | | | |
| 23 | Newark, NJ | 8.5% | 9.0% | 51.2% | 57.9% | | | |
| | All Living Cities | 21.9% | 26.2% | 69.4% | 73.2% | | | |
| | Nation | 20.3% | 24.4% | 75.2% | 80.4% | | | |

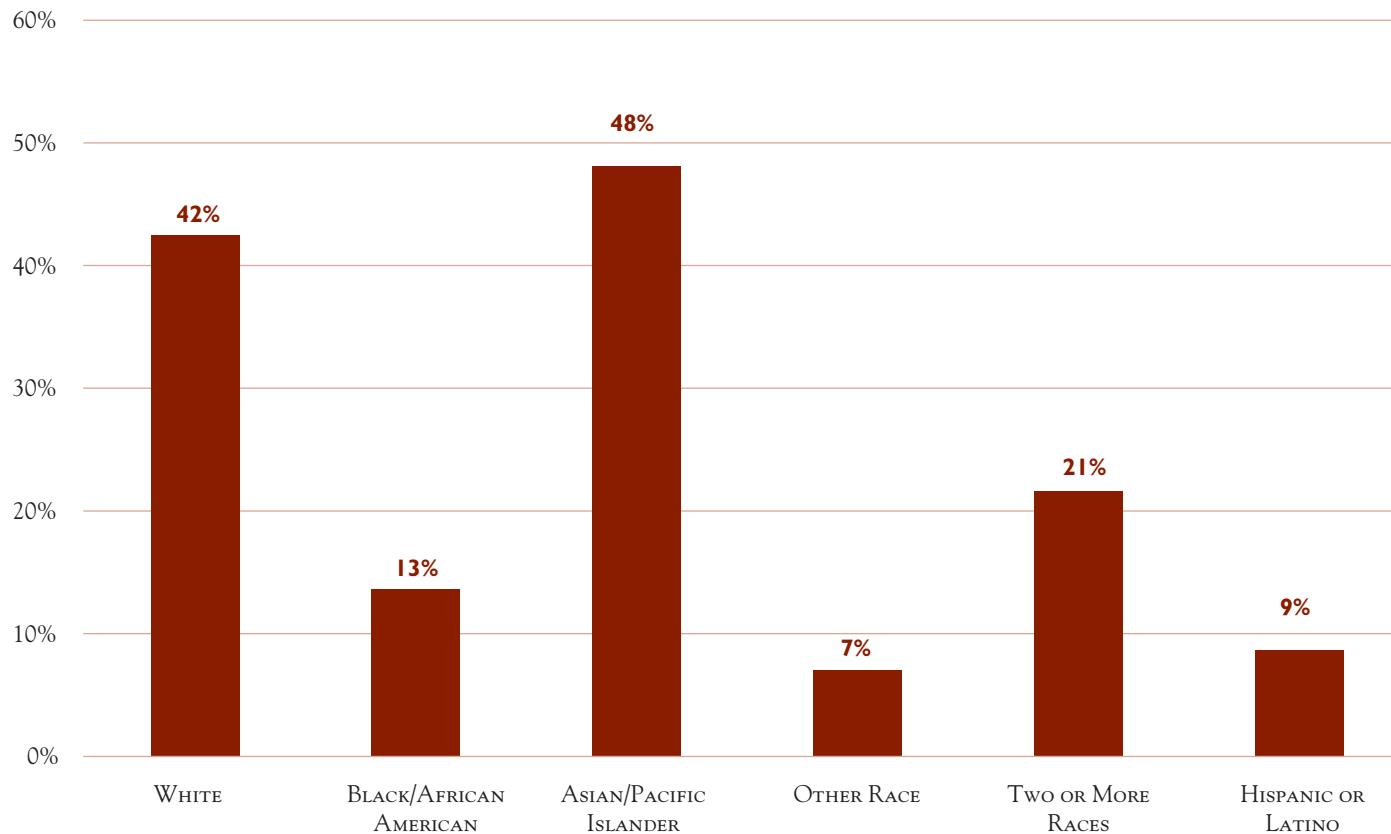
* Figures reflect share of population with at least named level of attainment.

Chicago's university student population is comparable in size to the average among the 23 Living Cities
Share of population age 15 and over enrolled in a college/university, 2000: Living Cities

| Rank | Living Cities | Population 15 or Older | Population 15 or Older Enrolled at University | Percent |
|--------------------------|--------------------------|------------------------|---|-------------|
| 1 | Boston, MA | 490,749 | 85,847 | 17.5% |
| 2 | Columbus, OH | 563,755 | 76,580 | 13.6% |
| 3 | Seattle, WA | 489,677 | 65,399 | 13.4% |
| 4 | Minneapolis-St. Paul, MN | 532,038 | 69,101 | 13.0% |
| 5 | Washington, DC | 474,417 | 107,190 | 12.5% |
| 6 | Atlanta, GA | 337,572 | 35,436 | 10.5% |
| 7 | Los Angeles, CA | 2,853,991 | 287,532 | 10.1% |
| 8 | Oakland, CA | 314,479 | 31,244 | 9.9% |
| 9 | Philadelphia, PA | 1,194,967 | 115,671 | 9.7% |
| 10 | Portland, OR | 435,445 | 41,429 | 9.5% |
| 11 | Baltimore, MD | 515,550 | 48,736 | 9.5% |
| 12 | New York, NY | 6,376,852 | 593,664 | 9.3% |
| 13 | Chicago, IL | 2,253,912 | 209,810 | 9.3% |
| 14 | San Antonio, TX | 870,155 | 74,407 | 8.6% |
| 15 | Denver, CO | 451,498 | 38,309 | 8.5% |
| 16 | Kansas City, MO | 346,961 | 26,433 | 7.6% |
| 17 | Phoenix, AZ | 994,728 | 73,315 | 7.4% |
| 18 | Newark, NJ | 209,388 | 15,312 | 7.3% |
| 19 | Detroit, MI | 698,253 | 48,926 | 7.0% |
| 20 | Miami, FL | 297,081 | 20,704 | 7.0% |
| 21 | Indianapolis, IN | 612,692 | 42,498 | 6.9% |
| 22 | Cleveland, OH | 361,237 | 23,468 | 6.5% |
| 23 | Dallas, TX | 919,625 | 56,366 | 6.1% |
| All Living Cities | | 22,595,022 | 2,187,377 | 9.7% |
| Nation | | 221,148,671 | 17,483,243 | 7.9% |

Chicago's blacks and Hispanics have significantly lower levels of college degree attainment than their white and Asian counterparts

Share of population age 25 and over with at least a bachelor's degree by race/ethnicity, 2000: Chicago



WORK

A city's social and economic fortunes turn, in large part, on the ability of its residents to succeed in the labor force.

If residents are not able to find work, or have no connection to the labor market at all, a city may need to promote better access to job networks and job opportunities—wherever they exist—for groups or neighborhoods left behind. Understanding more about the employed population is equally crucial. For that reason, understanding the kinds of jobs in which its residents work can help a city tailor education, economic development, and career development strategies that enhance economic security for working families.

The latter half of the 1990s featured exceptionally strong job creation and economic growth in the U.S. At the time of Census 2000, the nation's unemployment rate stood at a near-record low 3.9 percent, and over 67 percent of the adult population was in the labor force. Between January 1995 and April 2000, the economy generated nearly 16 million new jobs, or 246,000 per month. Historically disadvantaged groups particularly benefited from this growth—the unemployment rate for black females in April 2000 was just 7 percent.

With the 2001 recession and its aftereffects, however, the employment situation today is much bleaker than in April 2000. The annual unemployment rate in 2003 is likely to top 6 percent. In some parts of the nation,

particularly the West Coast, it may well exceed 7 percent. Overall, the economy has shed nearly 1 million jobs since Census 2000 was conducted.

Amidst the recent downturn, cities and metro areas have fared quite differently from one another. Those places with job markets that rely heavily on highly affected sectors like technology have suffered. The unemployment rate in Oakland shot up from 4.5 percent in April 2000 to 10 percent in November 2002. Employment in cities with stronger retail sectors, such as Phoenix and Indianapolis, has not dipped as much. Over the longer-term, though, nearly every large city has been part of a broader trend away from manufacturing employment towards business and personal services. Overall, almost half of the residents in the 100 largest cities in 2000 worked in services-related industries.

This section examines the employment and labor force situation in Chicago compared to other cities, including the mix of industries in which its residents are employed.¹

¹ Unemployment data presented here are derived from Bureau of Labor Statistics data for December 2002; other data are derived from the Census 2000 long form.

About six in ten working-age Chicago adults are in the labor force, slightly below the averages for the nation and the 100 largest cities

Labor force participation rate, 2000: Living Cities and 100 largest cities

| Rank | Living Cities | Population | In Labor Force | Labor Force Participation Rate | Labor Force Participation Rate |
|------|--------------------------|--------------------|--------------------|--------------------------------|--------------------------------|
| | | 16 and Over | | | |
| 1 | Columbus, OH | 555,471 | 394,564 | 71.0% | |
| 2 | Minneapolis-St. Paul, MN | 523,787 | 371,018 | 70.8% | |
| 3 | Seattle, WA | 485,170 | 339,956 | 70.1% | |
| 4 | Indianapolis, IN | 602,600 | 415,761 | 69.0% | |
| 5 | Portland, OR | 429,528 | 295,601 | 68.8% | |
| 6 | Denver, CO | 445,977 | 301,714 | 67.7% | |
| 7 | Kansas City, MO | 340,707 | 226,579 | 66.5% | |
| 8 | Phoenix, AZ | 976,578 | 648,496 | 66.4% | |
| 9 | Dallas, TX | 904,860 | 588,623 | 65.1% | |
| 10 | Atlanta, GA | 333,209 | 213,257 | 64.0% | |
| 11 | Boston, MA | 484,995 | 308,395 | 63.6% | |
| 12 | Washington, DC | 469,041 | 298,225 | 63.6% | |
| 13 | San Antonio, TX | 852,647 | 534,558 | 62.7% | |
| 14 | Oakland, CA | 309,498 | 190,725 | 61.6% | |
| 15 | Chicago, IL | 2,215,574 | 1,358,054 | 61.3% | |
| 16 | Los Angeles, CA | 2,809,852 | 1,690,316 | 60.2% | |
| 17 | New York, NY | 6,279,431 | 3,626,865 | 57.8% | |
| 18 | Cleveland, OH | 354,854 | 203,545 | 57.4% | |
| 19 | Baltimore, MD | 507,534 | 287,159 | 56.6% | |
| 20 | Detroit, MI | 683,613 | 384,897 | 56.3% | |
| 21 | Philadelphia, PA | 1,174,798 | 656,935 | 55.9% | |
| 22 | Newark, NJ | 205,511 | 108,275 | 52.7% | |
| 23 | Miami, FL | 292,822 | 147,356 | 50.3% | |
| | All Living Cities | 22,238,057 | 13,590,874 | 61.1% | |
| | Nation | 217,168,077 | 138,820,935 | 63.9% | |
| | Peer Cities | Rank | | | |
| | Baton Rouge, LA | 70 | 61.8% | | |
| | Tucson, AZ | 71 | 61.7% | | |
| | Long Beach, CA | 72 | 61.7% | | |
| | Oakland, CA | 73 | 61.6% | | |
| | Jersey City, NJ | 74 | 61.5% | | |
| | Chicago, IL | 75 | 61.3% | | |
| | Shreveport, LA | 76 | 60.8% | | |
| | Louisville, KY | 77 | 60.8% | | |
| | Honolulu, HI | 78 | 60.7% | | |
| | St. Louis, MO | 79 | 60.5% | | |
| | Los Angeles, CA | 80 | 60.2% | | |
| | 100-City Average | | 63.0% | | |

Chicago has the eighth-highest unemployment rate among the 23 Living Cities

Unemployment rate*, 2002: Living Cities and 100 largest cities

| Rank | Living Cities | Unemployment Rate |
|--------------------------|--------------------------|-------------------|
| 1 | Cleveland, OH | 12.1% |
| 2 | Newark, NJ | 11.6% |
| 3 | Detroit, MI | 11.5% |
| 4 | Miami, FL | 10.7% |
| 5 | Oakland, CA | 10.1% |
| 6 | Portland, OR | 8.6% |
| 7 | Dallas, TX | 8.5% |
| 8 | Chicago, IL | 8.0% |
| 9 | Baltimore, MD | 8.0% |
| 10 | Atlanta, GA | 7.8% |
| 11 | New York, NY | 7.7% |
| 12 | Los Angeles, CA | 7.5% |
| 13 | Philadelphia, PA | 7.5% |
| 14 | Seattle, WA | 7.4% |
| 15 | Denver, CO | 6.5% |
| 16 | Washington, DC | 6.4% |
| 17 | Kansas City, MO | 6.1% |
| 18 | Phoenix, AZ | 5.8% |
| 19 | San Antonio, TX | 5.5% |
| 20 | Boston, MA | 5.3% |
| 21 | Indianapolis, IN | 5.3% |
| 22 | Columbus, OH | 5.1% |
| 23 | Minneapolis-St. Paul, MN | 4.7% |
| All Living Cities | | 7.3% |
| Nation | | 5.7% |

| Peer Cities | Rank | Unemployment Rate |
|-------------------------|-----------|-------------------|
| Portland, OR | 15 | 8.6% |
| Dallas, TX | 16 | 8.5% |
| Bakersfield, CA | 17 | 8.3% |
| Tacoma, WA | 18 | 8.3% |
| El Paso, TX | 19 | 8.1% |
| Chicago, IL | 20 | 8.0% |
| Baltimore, MD | 21 | 8.0% |
| Toledo, OH | 22 | 7.9% |
| Atlanta, GA | 23 | 7.8% |
| Fort Worth, TX | 24 | 7.8% |
| Hialeah, FL | 25 | 7.7% |
| 100-City Average | | 5.4% |

*Annual unemployment for 2002 compiled from the Bureau of Labor Statistics Local Area Unemployment Survey.

More than one in five children in Chicago live in a family with no working parents

Share of children living in families with no parents in labor force, 2000: Living Cities

| Rank | Living Cities | Children Living in Families | Children Living in Families with No Parents in Labor Force | Percent |
|------|--------------------------|-----------------------------|--|--------------|
| 1 | Newark, NJ | 66,391 | 18,588 | 28.0% |
| 2 | Miami, FL | 70,620 | 19,171 | 27.1% |
| 3 | Washington, DC | 99,374 | 24,408 | 24.6% |
| 4 | Atlanta, GA | 81,609 | 19,922 | 24.4% |
| 5 | Detroit, MI | 261,080 | 63,293 | 24.2% |
| 6 | Oakland, CA | 89,842 | 21,161 | 23.6% |
| 7 | New York, NY | 1,767,267 | 407,401 | 23.1% |
| 8 | Cleveland, OH | 122,939 | 28,233 | 23.0% |
| 9 | Boston, MA | 106,516 | 24,252 | 22.8% |
| 10 | Baltimore, MD | 137,315 | 31,259 | 22.8% |
| 11 | Los Angeles, CA | 896,816 | 200,387 | 22.3% |
| 12 | Philadelphia, PA | 343,503 | 75,384 | 21.9% |
| 13 | Chicago, IL | 675,233 | 146,055 | 21.6% |
| 14 | Dallas, TX | 284,869 | 54,358 | 19.1% |
| 15 | Denver, CO | 110,483 | 19,212 | 17.4% |
| 16 | Minneapolis-St. Paul, MN | 150,072 | 25,699 | 17.1% |
| 17 | San Antonio, TX | 305,519 | 47,243 | 15.5% |
| 18 | Phoenix, AZ | 350,141 | 53,471 | 15.3% |
| 19 | Kansas City, MO | 103,352 | 14,581 | 14.1% |
| 20 | Columbus, OH | 160,779 | 19,261 | 12.0% |
| 21 | Indianapolis, IN | 186,615 | 20,247 | 10.8% |
| 22 | Portland, OR | 103,278 | 9,723 | 9.4% |
| 23 | Seattle, WA | 81,322 | 7,522 | 9.2% |
| | All Living Cities | 6,554,935 | 1,350,831 | 20.6% |
| | Nation | 67,882,626 | 7,096,231 | 10.5% |

Manufacturing employs a larger share of Chicago residents than it does in most other Living Cities

Share of workers by major industries, 2000: Living Cities

| Rank | Living Cities | Educational, Health, and Social Services | Wholesale and Retail | Trade | Manufacturing | Professional, Scientific, and Management Services | Arts, Entertainment, Recreation, Accommodation, and Food Services | Other Industries |
|-------------------|--------------------------|--|-------------------------|-------|---------------|---|--|---------------------|
| | | Arts, Entertainment, Recreation, Accommodation, and Food Services | | | | | | |
| 1 | Boston, MA | 26.8% | 10.5% | 6.1% | 14.9% | 9.2% | 32.6% | |
| 2 | Baltimore, MD | 26.8% | 11.6% | 7.8% | 10.2% | 8.3% | 35.3% | |
| 3 | Philadelphia, PA | 26.0% | 13.4% | 8.8% | 10.5% | 8.1% | 33.2% | |
| 4 | Minneapolis-St. Paul, MN | 23.4% | 12.9% | 11.6% | 12.9% | 10.0% | 29.1% | |
| 5 | New York, NY | 23.4% | 12.1% | 6.6% | 11.9% | 8.3% | 37.6% | |
| 6 | Seattle, WA | 21.6% | 14.3% | 8.3% | 16.1% | 9.9% | 29.7% | |
| 7 | Oakland, CA | 21.3% | 12.7% | 8.9% | 15.0% | 8.1% | 33.9% | |
| 8 | San Antonio, TX | 21.3% | 16.0% | 6.9% | 9.9% | 10.2% | 35.7% | |
| 9 | Cleveland, OH | 20.9% | 13.1% | 18.2% | 8.5% | 9.0% | 30.2% | |
| 10 | Detroit, MI | 20.9% | 11.9% | 18.8% | 9.0% | 8.7% | 30.8% | |
| 11 | Newark, NJ | 20.1% | 13.4% | 12.9% | 8.9% | 6.9% | 37.8% | |
| 12 | Portland, OR | 19.7% | 16.1% | 12.5% | 12.0% | 9.4% | 30.3% | |
| 13 | Columbus, OH | 19.3% | 17.1% | 8.9% | 10.8% | 9.1% | 34.7% | |
| 14 | Chicago, IL | 19.0% | 12.0% | 13.1% | 13.6% | 8.5% | 33.8% | |
| 15 | Indianapolis, IN | 18.5% | 16.3% | 13.5% | 9.5% | 8.6% | 33.5% | |
| 16 | Kansas City, MO | 18.3% | 14.6% | 10.1% | 10.8% | 9.4% | 36.8% | |
| 17 | Washington, DC | 18.0% | 6.9% | 1.5% | 18.8% | 9.1% | 45.7% | |
| 18 | Los Angeles, CA | 17.3% | 14.3% | 13.2% | 12.9% | 9.6% | 32.6% | |
| 19 | Atlanta, GA | 16.8% | 12.7% | 7.7% | 17.2% | 10.4% | 35.3% | |
| 20 | Denver, CO | 16.7% | 13.3% | 6.5% | 14.3% | 10.0% | 39.2% | |
| 21 | Miami, FL | 15.0% | 16.4% | 7.4% | 11.8% | 12.0% | 37.4% | |
| 22 | Phoenix, AZ | 15.0% | 15.2% | 10.5% | 12.5% | 9.6% | 37.2% | |
| 23 | Dallas, TX | 14.0% | 15.3% | 10.5% | 14.5% | 8.8% | 36.8% | |
| All Living Cities | | 20.5% | 13.3% | 9.7% | 12.4% | 9.0% | 35.1% | |
| Nation | | 19.9% | 15.3% | 14.1% | 9.3% | 9.2% | 32.1% | |

COMMUTING

Any worker knows commuting patterns determine much of a city's efficiency, social texture, and quality of life. In this sense, where a city's residents work matters nearly as much to a city's health as what those residents do for a living—hence the data provided in the next few pages.

A high proportion of people who both live and work in the city can signal an economically strong metropolitan core, an active and vibrant downtown, and an accessible job network for inner-city workers. By contrast, a metropolitan area in which only a fraction of residents work in the city may point to a weakened core, long commutes, low demand for city living and retail development, diminished revenues, and a less economically competitive region overall.

Over the last several decades, metropolitan economies have undergone significant decentralization. In the 1950s, roughly 70 percent of metropolitan jobs were located in central cities. By 1990, only 45 percent were. This extensive decentralization of employment accompanied dispersal of the population. Census 2000 revealed that only 38 percent of metropolitan area residents live inside central cities, down from 57 percent in 1950. Indeed, decentralization has occurred to such an extent that more than one-third of metro area residents now work more than 10 miles from the city center, and almost half of all commutes take place between a suburban home and a suburban job.

Among metropolitan areas, however, significant variations in the location of jobs set regions apart. Some Northeastern and Western metros, including New York, Boston, San Francisco, and Portland, are still characterized by a relatively high quantity of employment in the regional core. In others, such as Detroit, St. Louis, and Tampa-St. Petersburg, less than 10 percent of regional jobs are located within 3 miles of downtown. The degree of population and job dispersal in a metro, not surprisingly, tracks the usage of cars for commuting—about 85 percent of Detroit area residents drive alone to work, versus 57 percent of San Francisco area residents. In metros where inner-city minorities lack access to automobiles and a far-reaching transit system, they may be cut off from an increasingly suburbanized employment market.

This section provides information on commuting patterns and trends in the Chicago region and—by extension—a look at decentralization in the regional labor market, and the economic strength of the urban core.

A majority of commutes in metropolitan Chicago begin and end in the suburbs

Share of commutes by origin and destination, 2000: Living Cities metro areas

| Rank | Living Cities | Central City to Central City | Central City to Suburb | Suburb to Central City | Suburb to Suburb | Outside MSA* |
|------|--------------------------|---------------------------------|---------------------------|---------------------------|---------------------|--------------|
| 1 | New York, NY | 77.5% | 1.4% | 4.7% | 8.9% | 7.5% |
| 2 | San Antonio, TX | 63.4% | 7.3% | 15.6% | 9.9% | 3.7% |
| 3 | Phoenix, AZ | 57.3% | 8.4% | 18.4% | 14.5% | 1.4% |
| 4 | Indianapolis, IN | 42.1% | 8.5% | 22.1% | 23.8% | 3.5% |
| 5 | Columbus, OH | 35.9% | 14.8% | 23.0% | 22.7% | 3.7% |
| 6 | Los Angeles, CA | 29.5% | 14.3% | 16.1% | 32.8% | 7.3% |
| 7 | Dallas, TX | 28.1% | 9.7% | 21.3% | 34.6% | 6.3% |
| 8 | Portland, OR | 26.7% | 8.2% | 20.9% | 41.3% | 2.8% |
| 9 | Chicago, IL | 25.8% | 11.1% | 13.9% | 47.6% | 1.6% |
| 10 | Kansas City, MO | 25.3% | 12.1% | 22.2% | 37.9% | 2.4% |
| 11 | Seattle, WA | 25.0% | 7.8% | 23.6% | 40.3% | 3.3% |
| 12 | Philadelphia, PA | 19.0% | 5.9% | 9.9% | 57.4% | 7.8% |
| 13 | Boston, MA | 17.0% | 6.3% | 20.3% | 47.0% | 9.3% |
| 14 | Denver, CO | 16.1% | 8.3% | 20.8% | 49.1% | 5.8% |
| 15 | Baltimore, MD | 13.4% | 7.4% | 15.3% | 51.2% | 12.7% |
| 16 | Minneapolis—St. Paul, MN | 12.9% | 8.4% | 16.4% | 60.1% | 2.2% |
| 17 | Cleveland, OH | 12.5% | 9.1% | 18.3% | 55.4% | 4.7% |
| 18 | Oakland, CA | 12.0% | 5.4% | 8.9% | 48.7% | 25.1% |
| 19 | Washington, DC | 11.7% | 4.1% | 20.9% | 59.1% | 4.2% |
| 20 | Detroit, MI | 10.4% | 9.0% | 12.1% | 63.8% | 4.6% |
| 21 | Miami, FL | 9.8% | 7.6% | 20.4% | 53.8% | 8.4% |
| 22 | Atlanta, GA | 5.2% | 3.4% | 15.2% | 73.4% | 2.8% |
| 23 | Newark, NJ | 3.9% | 3.2% | 5.9% | 56.8% | 30.2% |
| | All Living Cities | 27.3% | 7.8% | 15.5% | 43.0% | 6.4% |

*Outside MSA includes workers from anywhere in the metro area traveling to work outside the metro area.

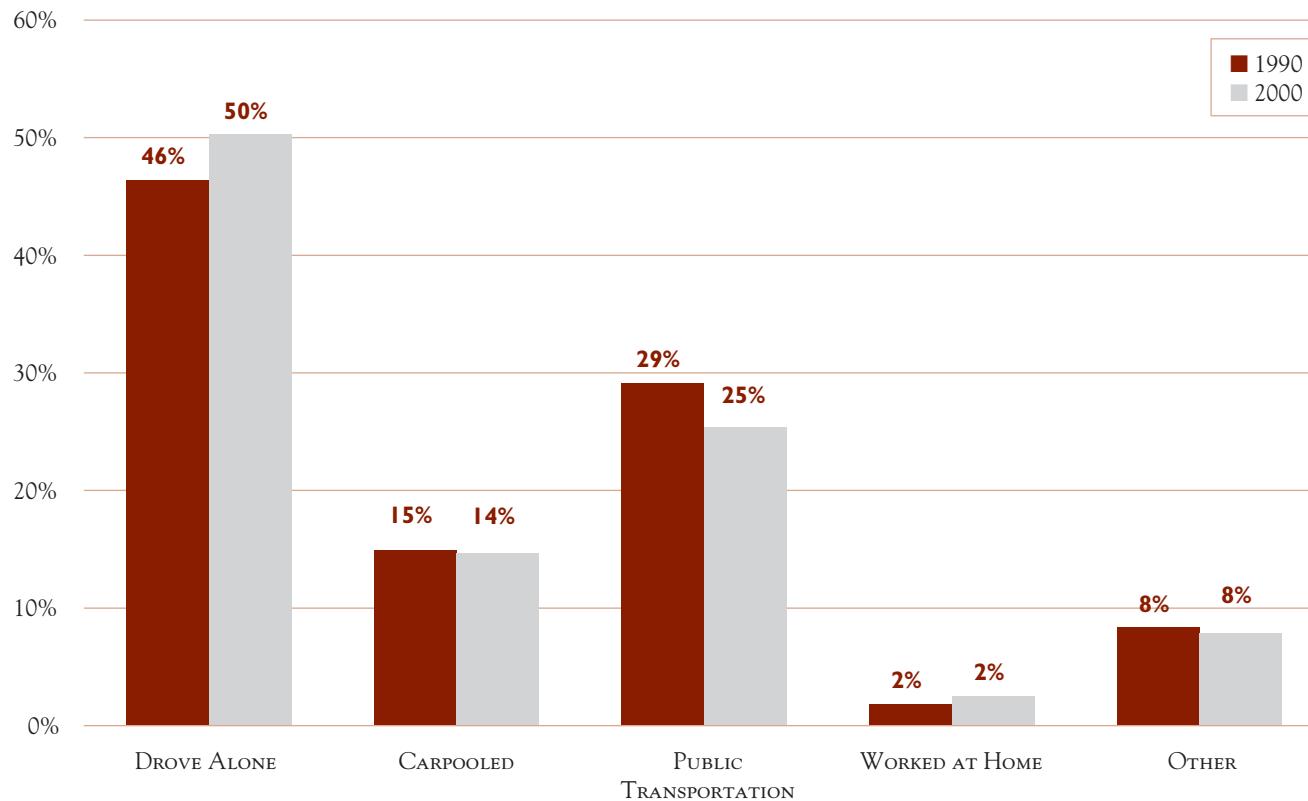
A significant majority of Chicago's residents work within the city

Share of workers employed within city, 2000: Living Cities and 100 largest cities

| Rank | Living Cities | Total Working Population | Working Within City | Percent | Peer Cities | Rank | Percent |
|------|--------------------------|--------------------------|---------------------|--------------|-------------------------|------|--------------|
| | | | | | | | Wk in CC |
| 1 | New York, NY | 3,192,070 | 2,922,206 | 91.5% | Baton Rouge, LA | 36 | 73.9% |
| 2 | San Antonio, TX | 491,435 | 428,926 | 87.3% | Portland, OR | 37 | 73.9% |
| 3 | Indianapolis, IN | 385,208 | 315,658 | 81.9% | Seattle, WA | 38 | 73.8% |
| 4 | Philadelphia, PA | 569,761 | 429,608 | 75.4% | Washington, DC | 39 | 73.0% |
| 5 | Portland, OR | 270,996 | 200,158 | 73.9% | Spokane, WA | 40 | 71.9% |
| 6 | Seattle, WA | 316,493 | 233,600 | 73.8% | Chicago, IL | 41 | 70.6% |
| 7 | Washington, DC | 260,884 | 190,566 | 73.0% | Phoenix, AZ | 42 | 69.3% |
| 8 | Chicago, IL | 1,192,139 | 841,329 | 70.6% | Columbus, OH | 43 | 69.2% |
| 9 | Phoenix, AZ | 599,592 | 415,384 | 69.3% | Pittsburgh, PA | 44 | 69.1% |
| 10 | Columbus, OH | 367,387 | 254,193 | 69.2% | Des Moines, IA | 45 | 67.2% |
| 11 | Boston, MA | 278,463 | 184,954 | 66.4% | Tampa, FL | 46 | 67.0% |
| 12 | Dallas, TX | 537,006 | 350,745 | 65.3% | 100-City Average | | 70.4% |
| 13 | Kansas City, MO | 208,554 | 132,666 | 63.6% | | | |
| 14 | Denver, CO | 278,715 | 176,750 | 63.4% | | | |
| 15 | Los Angeles, CA | 1,494,895 | 943,489 | 63.1% | | | |
| 16 | Baltimore, MD | 249,373 | 154,463 | 61.9% | | | |
| 17 | Atlanta, GA | 178,970 | 106,145 | 59.3% | | | |
| 18 | Cleveland, OH | 175,727 | 98,292 | 55.9% | | | |
| 19 | Minneapolis-St. Paul, MN | 343,018 | 170,803 | 49.8% | | | |
| 20 | Detroit, MI | 319,449 | 154,933 | 48.5% | | | |
| 21 | Miami, FL | 126,539 | 57,408 | 45.4% | | | |
| 22 | Newark, NJ | 87,720 | 36,319 | 41.4% | | | |
| 23 | Oakland, CA | 170,503 | 67,089 | 39.3% | | | |
| | All Living Cities | 12,094,897 | 8,865,684 | 73.3% | | | |

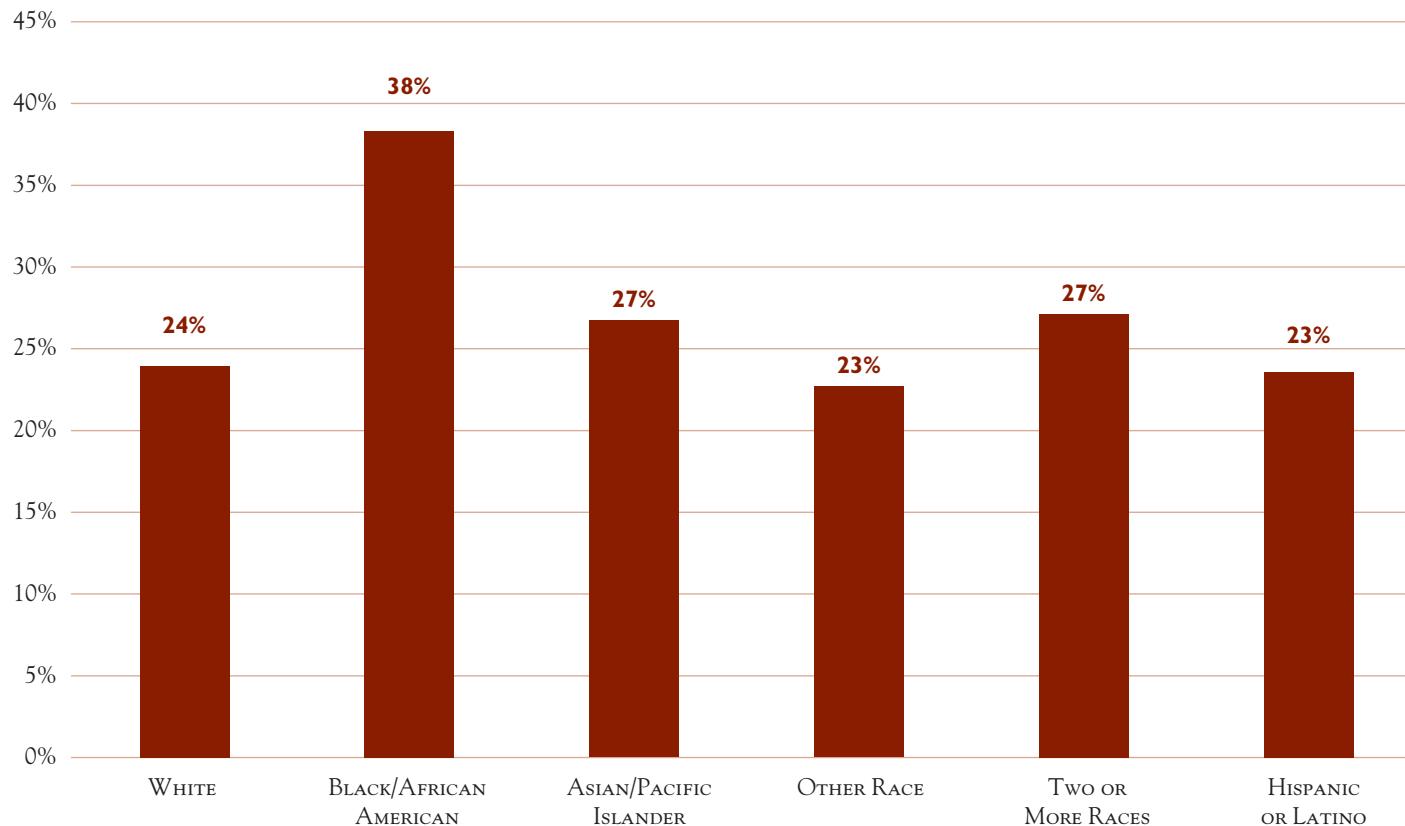
More Chicago commuters are driving alone or working at home, while fewer are carpooling or using public transportation

Share of workers by transportation mode, 1990–2000: Chicago



A significant share of Chicago's black households do not have access to an automobile at home

Share of households without a vehicle by race/ethnicity, 2000: Chicago



INCOME AND POVERTY

Household incomes also matter vitally.

Income and poverty levels reflect the ability of residents to provide for themselves and their families, their capacity to support neighborhood businesses, and their prospects for building assets for the future. A city that is able to attract and retain a mix of household incomes may be well-positioned to offer high-quality public services that meet the demands of its residents and workers. High levels of poverty—especially concentrated poverty—among residents, on the other hand, may constrain the city's ability to provide good schools, safe streets, and affordable neighborhoods of choice for families at all income levels.

Overall, the 1990s were a fairly good decade for incomes in the U.S., but less progress was made than might be expected based on the strength of the economy throughout the period.² Real median household income rose by 4 percent, from \$40,382 in 1990 (adjusted for inflation) to nearly \$42,000 in 2000. By contrast, real household income rose 6.5 percent in the 1980s.

The U.S. poverty rate fell modestly during the 1990s, from 13.1 percent to 12.4 percent. Child poverty dropped somewhat faster, although one in six children still lived below the poverty line in 2000. Notably, the number of people living in neighborhoods of concentrated poverty dropped dramatically in the 1990s. Despite these mostly positive trends, the level of central city and suburban poverty across the nation's largest metropolitan areas remained relatively unchanged in the 1990s.

Although these aggregate trends revealed only modest changes, cities contrasted sharply on poverty and income in the 1990s. In particular, some regions of the country fared far better than others. The Midwest and Southwest, in particular, saw incomes rise and poverty fall over the 10-year period. The Northeast and Southern California, by contrast, performed less well. Amid these regional differences, moreover, there persisted stubborn gaps between racial/ethnic groups in economic outcomes. Black and Latino median household incomes lagged non-Hispanic white median household income by 54 percent and 35 percent, respectively.

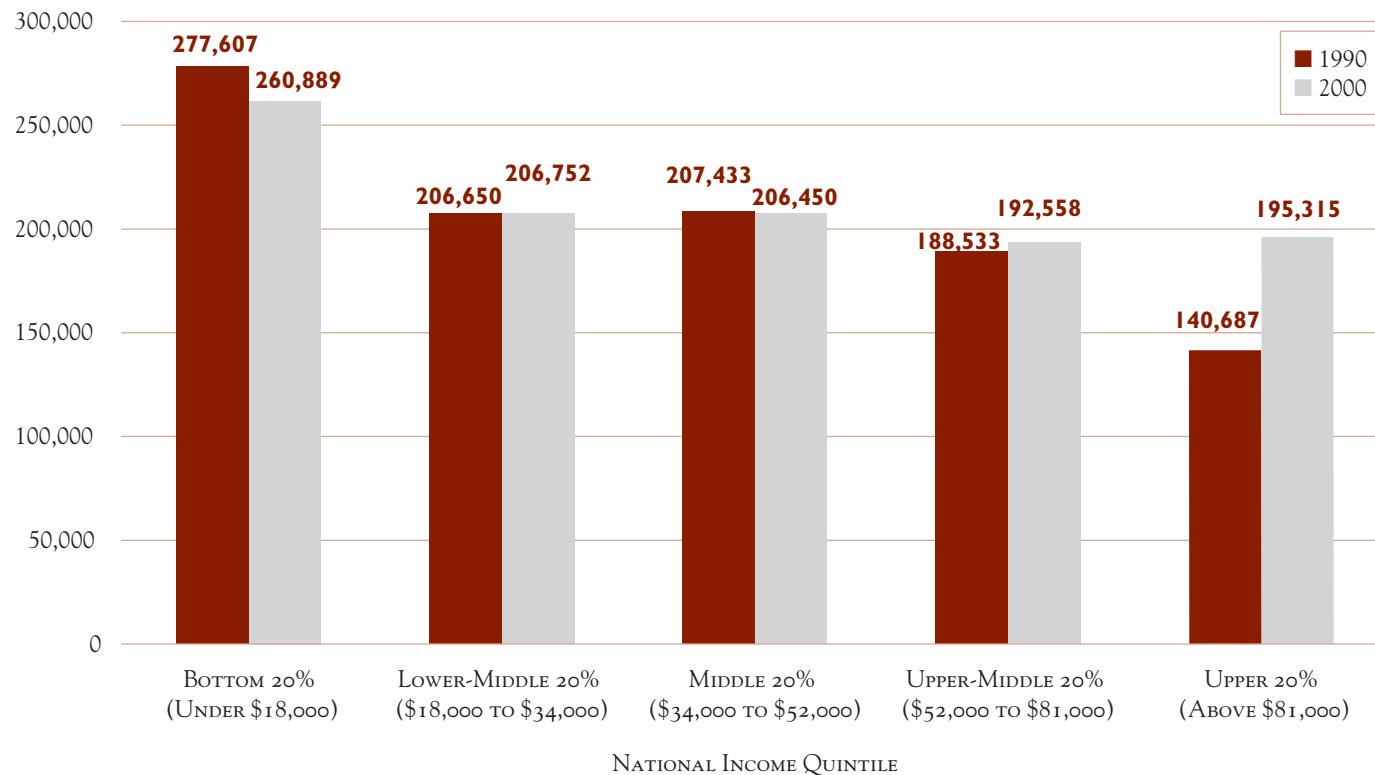
Compared to other indicators, income and poverty are especially sensitive to the timing of the decennial census. Both the 1990 and 2000 censuses were conducted near the peak of U.S. business cycles. There is little question that the nation's recent economic downturn has produced shifts in the trends and conditions outlined in this section. Still, this analysis of income and poverty changes in Chicago and its neighborhoods sheds light on how the city fared in a relatively strong economy, and establishes a baseline for its residents' economic progress in the current decade.

The following pages track income and poverty trends in Chicago.

² For purposes of associating them with their corresponding decennial censuses, we refer to "1990" and "2000" incomes and poverty rates throughout this section, though the annual income figures on which they are based are for the 1989 and 1999 calendar years.

The number of upper-income households grew markedly in Chicago during the 1990s; the number of middle-income households remained the same

Households by national income quintile*, 1990–2000: Chicago



* Roughly 20 percent of all U.S. households fell into each of these income brackets in 2000. Incomes in 1990 are adjusted for inflation.

Median household income grew solidly in Chicago during the 1990s

Median household income, 1990–2000*: Living Cities and 100 largest cities

| Rank | Living Cities | 1990 | 2000 | Change |
|------|--------------------------|-----------------|-----------------|-------------|
| 1 | Detroit, MI | \$25,181 | \$29,526 | 17.3% |
| 2 | Denver, CO | \$33,731 | \$39,500 | 17.1% |
| 3 | Portland, OR | \$34,384 | \$40,146 | 16.8% |
| 4 | Atlanta, GA | \$29,927 | \$34,770 | 16.2% |
| 5 | Seattle, WA | \$39,437 | \$45,736 | 16.0% |
| 6 | San Antonio, TX | \$31,686 | \$36,214 | 14.3% |
| 7 | Oakland, CA | \$36,403 | \$40,055 | 10.0% |
| 8 | Chicago, IL | \$35,337 | \$38,625 | 9.3% |
| 9 | Cleveland, OH | \$23,945 | \$25,928 | 8.3% |
| 10 | Minneapolis-St. Paul, MN | \$35,555 | \$38,424 | 8.1% |
| 11 | Columbus, OH | \$35,807 | \$37,897 | 5.8% |
| 12 | Phoenix, AZ | \$39,354 | \$41,207 | 4.7% |
| 13 | Kansas City, MO | \$35,890 | \$37,198 | 3.6% |
| 14 | Miami, FL | \$22,739 | \$23,483 | 3.3% |
| 15 | Indianapolis, IN | \$38,971 | \$40,051 | 2.8% |
| 16 | Dallas, TX | \$36,933 | \$37,628 | 1.9% |
| 17 | Boston, MA | \$39,205 | \$39,629 | 1.1% |
| 18 | Washington, DC | \$41,283 | \$40,127 | -2.8% |
| 19 | New York, NY | \$40,069 | \$38,293 | -4.4% |
| 20 | Baltimore, MD | \$32,306 | \$30,078 | -6.9% |
| 21 | Philadelphia, PA | \$33,055 | \$30,746 | -7.0% |
| 22 | Newark, NJ | \$29,088 | \$26,913 | -7.5% |
| 23 | Los Angeles, CA | \$41,549 | \$36,687 | -11.7% |
| | Nation | \$40,382 | \$41,994 | 4.0% |

* in 1999 dollars

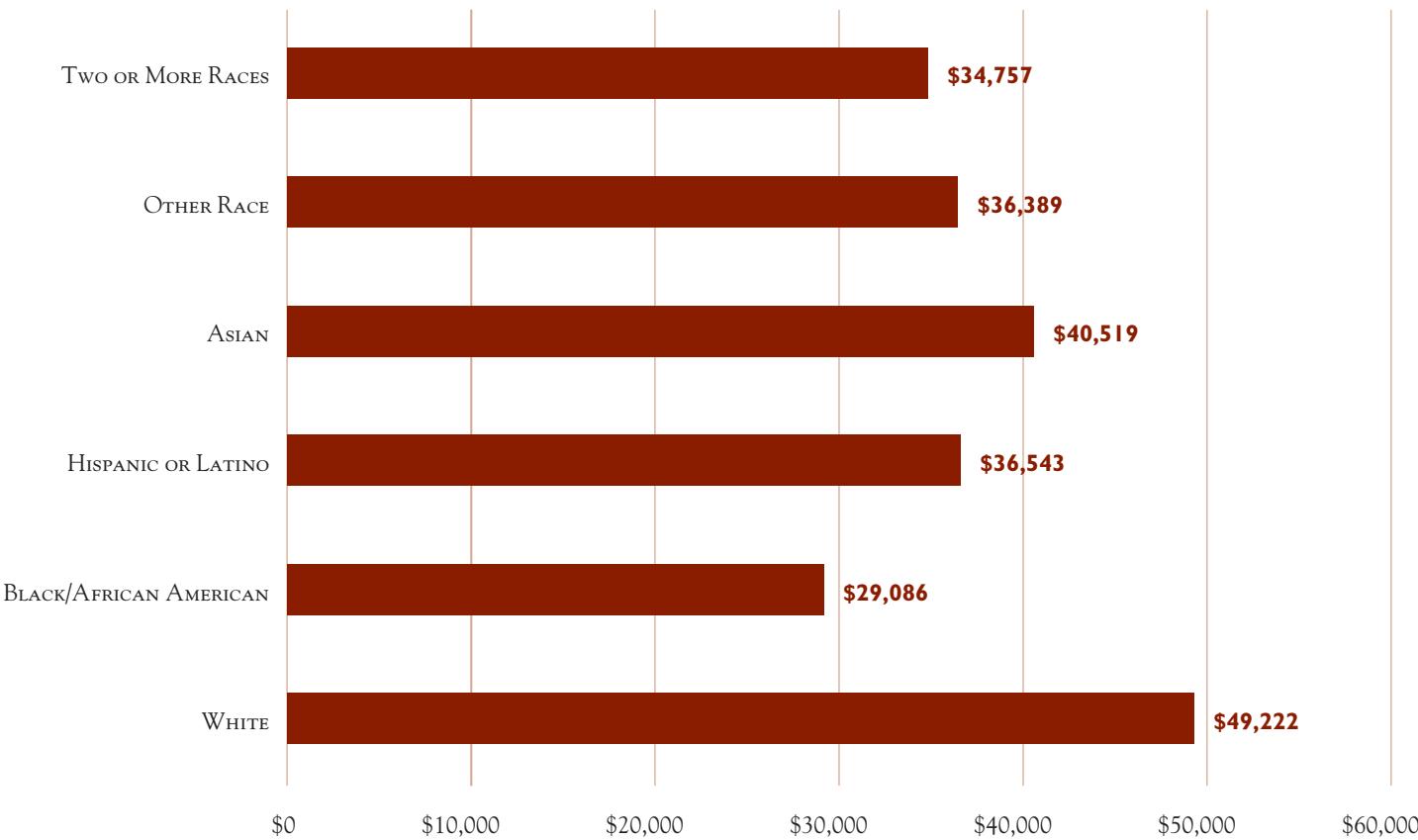
The table on the left is ranked by the change in median household income among the 23 Living Cities from 1990 to 2000.

The table on the right is ranked by median household income among the 100 largest cities in 2000.

| Peer Cities | Rank | 2000 |
|------------------------|-----------|-----------------|
| Greensboro, NC | 40 | \$39,661 |
| Boston, MA | 41 | \$39,629 |
| Denver, CO | 42 | \$39,500 |
| Nashville-Davidson, TN | 43 | \$39,232 |
| St. Paul, MN | 44 | \$38,774 |
| Chicago, IL | 45 | \$38,625 |
| Des Moines, IA | 46 | \$38,408 |
| New York, NY | 47 | \$38,293 |
| Albuquerque, NM | 48 | \$38,272 |
| Minneapolis, MN | 49 | \$37,974 |
| Columbus, OH | 50 | \$37,897 |

Household incomes of Chicago's Hispanics/Latinos are keeping pace with citywide averages, but black households lag significantly

Median household income by race/ethnicity, 2000: Chicago



Poverty rates declined rapidly for children in Chicago during the 1990s

Overall poverty rate and poverty rate by age, 1990–2000: Living Cities

| Rank | Living Cities | Poverty Rate | | Child Poverty Rate | | Elderly Poverty Rate | |
|--------------------------|--------------------------|--------------|--------------|--------------------|--------------|----------------------|--------------|
| | | 1990 | 2000 | 1990 | 2000 | 1990 | 2000 |
| 1 | Miami, FL | 31.2% | 28.5% | 44.1% | 38.5% | 32.2% | 29.3% |
| 2 | Newark, NJ | 26.3% | 28.4% | 37.6% | 36.9% | 25.6% | 24.1% |
| 3 | Cleveland, OH | 28.7% | 26.3% | 43.0% | 38.0% | 19.2% | 16.8% |
| 4 | Detroit, MI | 32.4% | 26.1% | 46.6% | 34.8% | 20.1% | 18.6% |
| 5 | Atlanta, GA | 27.3% | 24.4% | 42.9% | 39.3% | 25.1% | 20.7% |
| 6 | Baltimore, MD | 21.9% | 22.9% | 32.5% | 31.0% | 19.3% | 18.0% |
| 7 | Philadelphia, PA | 20.3% | 22.9% | 30.3% | 31.6% | 16.3% | 16.9% |
| 8 | Los Angeles, CA | 18.9% | 22.1% | 27.8% | 30.7% | 10.5% | 12.6% |
| 9 | New York, NY | 19.3% | 21.2% | 30.1% | 30.3% | 16.5% | 17.8% |
| 10 | Washington, DC | 16.9% | 20.2% | 25.5% | 31.7% | 17.2% | 16.4% |
| 11 | Chicago, IL | 21.6% | 19.6% | 33.9% | 28.5% | 15.9% | 15.5% |
| 12 | Boston, MA | 18.7% | 19.5% | 28.3% | 25.9% | 15.3% | 18.2% |
| 13 | Oakland, CA | 18.8% | 19.4% | 30.3% | 28.2% | 11.0% | 13.1% |
| 14 | Dallas, TX | 18.0% | 17.8% | 27.3% | 25.5% | 14.6% | 13.1% |
| 15 | San Antonio, TX | 22.6% | 17.3% | 32.5% | 24.6% | 19.1% | 13.5% |
| 16 | Minneapolis-St. Paul, MN | 17.8% | 16.4% | 28.8% | 24.4% | 10.9% | 10.3% |
| 17 | Phoenix, AZ | 14.2% | 15.8% | 20.4% | 21.5% | 11.3% | 10.3% |
| 18 | Columbus, OH | 17.2% | 14.8% | 24.4% | 19.0% | 13.0% | 10.9% |
| 19 | Kansas City, MO | 15.3% | 14.3% | 22.8% | 20.6% | 14.6% | 10.5% |
| 20 | Denver, CO | 17.1% | 14.3% | 27.4% | 20.8% | 12.7% | 9.7% |
| 21 | Portland, OR | 14.5% | 13.1% | 19.0% | 16.6% | 11.6% | 10.4% |
| 22 | Indianapolis, IN | 12.5% | 11.9% | 18.9% | 16.7% | 11.7% | 8.1% |
| 23 | Seattle, WA | 12.4% | 11.8% | 16.2% | 14.5% | 9.0% | 10.2% |
| All Living Cities | | 19.9% | 20.0% | 30.3% | 28.3% | 15.6% | 15.5% |
| Nation | | 13.1% | 12.4% | 18.3% | 16.6% | 12.8% | 9.9% |

Chicago has higher black poverty and lower Hispanic and Asian poverty than other Living Cities

Poverty rate by race/ethnicity, 2000: Living Cities

| Rank | Living Cities | White | Black/ African American | Asian/ Pacific Islander | Hispanic or Latino | Other Race | Two or More Races |
|--------------------------|--------------------------|--------------|----------------------------|----------------------------|-----------------------|--------------|----------------------|
| 1 | Miami, FL | 13.9% | 41.4% | 24.4% | 26.7% | 30.8% | 32.9% |
| 2 | Cleveland, OH | 15.6% | 33.8% | 26.0% | 32.6% | 31.4% | 27.4% |
| 3 | Atlanta, GA | 7.5% | 33.0% | 20.1% | 24.5% | 23.7% | 28.3% |
| 4 | Newark, NJ | 15.8% | 31.6% | 28.7% | 29.4% | 30.4% | 27.8% |
| 5 | Minneapolis-St. Paul, MN | 8.6% | 31.5% | 32.5% | 22.5% | 24.5% | 27.9% |
| 6 | Chicago, IL | 8.2% | 29.4% | 18.0% | 20.0% | 21.0% | 19.1% |
| 7 | Philadelphia, PA | 12.7% | 28.5% | 29.8% | 42.2% | 44.9% | 28.9% |
| 8 | Los Angeles, CA | 10.1% | 28.0% | 16.9% | 29.6% | 30.8% | 24.5% |
| 9 | Baltimore, MD | 13.3% | 27.3% | 30.3% | 21.7% | 27.4% | 23.3% |
| 10 | Detroit, MI | 22.2% | 26.4% | 26.2% | 27.8% | 29.1% | 31.7% |
| 11 | Portland, OR | 10.6% | 25.9% | 13.2% | 24.1% | 25.3% | 20.0% |
| 12 | New York, NY | 11.5% | 25.7% | 19.6% | 30.8% | 32.4% | 26.1% |
| 13 | Washington, DC | 8.0% | 25.5% | 22.8% | 20.5% | 20.3% | 18.6% |
| 14 | Oakland, CA | 7.7% | 24.9% | 22.0% | 21.7% | 20.4% | 19.2% |
| 15 | Kansas City, MO | 7.8% | 24.6% | 17.1% | 21.3% | 21.5% | 17.9% |
| 16 | Dallas, TX | 6.6% | 24.1% | 13.9% | 24.3% | 24.9% | 20.2% |
| 17 | Phoenix, AZ | 7.5% | 24.1% | 12.1% | 28.1% | 27.9% | 21.5% |
| 18 | Columbus, OH | 10.8% | 23.4% | 18.7% | 18.7% | 21.1% | 25.6% |
| 19 | Seattle, WA | 8.2% | 23.0% | 16.2% | 21.6% | 23.4% | 18.9% |
| 20 | Boston, MA | 13.1% | 22.6% | 30.0% | 30.5% | 29.9% | 22.7% |
| 21 | San Antonio, TX | 7.1% | 21.7% | 11.4% | 22.4% | 24.7% | 18.0% |
| 22 | Indianapolis, IN | 7.9% | 20.7% | 12.6% | 20.1% | 20.5% | 16.3% |
| 23 | Denver, CO | 7.8% | 19.4% | 17.1% | 22.5% | 23.2% | 19.4% |
| All Living Cities | | 10.0% | 27.0% | 19.6% | 27.5% | 28.9% | 24.1% |
| Nation | | 8.1% | 24.9% | 12.6% | 22.6% | 24.4% | 18.2% |

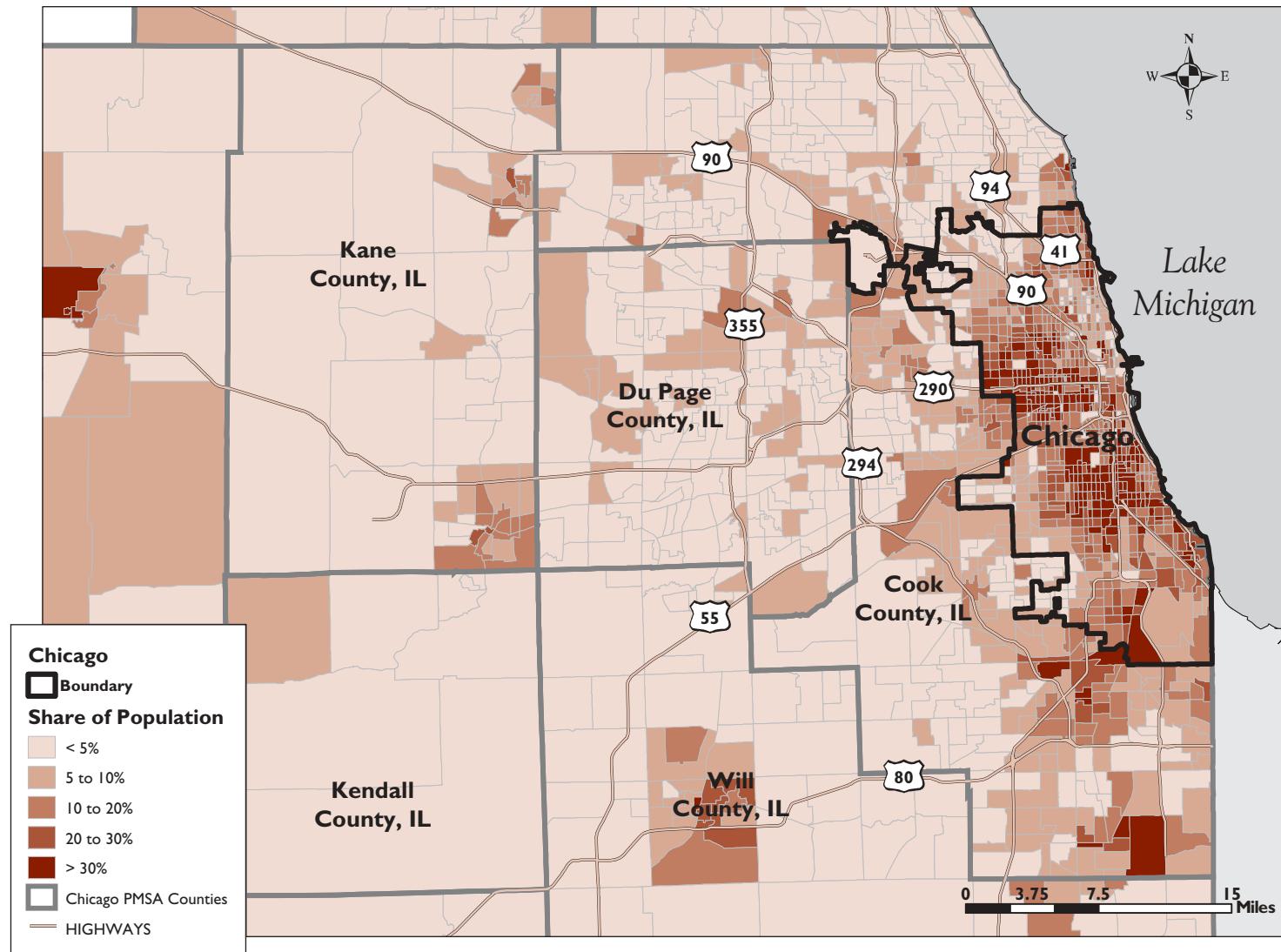
One-third of Chicago's families with children live below or near the poverty line

Share of families with children under 150% of poverty, 2000: Living Cities

| Rank | Living Cities | Total Families with Children | Families with Children under 150% Poverty | Percent |
|-------------------|--------------------------|------------------------------|---|---------|
| 1 | Miami, FL | 42,313 | 21,490 | 50.8% |
| 2 | Cleveland, OH | 66,879 | 31,952 | 47.8% |
| 3 | Atlanta, GA | 46,907 | 21,335 | 45.5% |
| 4 | Newark, NJ | 39,322 | 17,880 | 45.5% |
| 5 | Detroit, MI | 139,719 | 59,082 | 42.3% |
| 6 | Los Angeles, CA | 483,324 | 196,841 | 40.7% |
| 7 | Baltimore, MD | 84,303 | 33,296 | 39.5% |
| 8 | Philadelphia, PA | 197,093 | 74,931 | 38.0% |
| 9 | New York, NY | 1,035,122 | 380,575 | 36.8% |
| 10 | Dallas, TX | 157,812 | 57,615 | 36.5% |
| 11 | Oakland, CA | 50,662 | 17,918 | 35.4% |
| 12 | Chicago, IL | 366,051 | 129,090 | 35.3% |
| 13 | Washington, DC | 62,222 | 21,874 | 35.2% |
| 14 | Boston, MA | 62,093 | 20,862 | 33.6% |
| 15 | San Antonio, TX | 166,164 | 55,570 | 33.4% |
| 16 | Minneapolis-St. Paul, MN | 71,548 | 23,660 | 33.1% |
| 17 | Phoenix, AZ | 184,723 | 53,790 | 29.1% |
| 18 | Denver, CO | 62,895 | 17,919 | 28.5% |
| 19 | Kansas City, MO | 58,398 | 15,852 | 27.1% |
| 20 | Columbus, OH | 93,227 | 24,064 | 25.8% |
| 21 | Indianapolis, IN | 106,399 | 25,189 | 23.7% |
| 22 | Portland, OR | 60,235 | 13,442 | 22.3% |
| 23 | Seattle, WA | 51,807 | 9,021 | 17.4% |
| All Living Cities | | 3,689,218 | 1,323,248 | 35.9% |
| Nation | | 35,234,403 | 10,334,441 | 29.3% |

Neighborhoods of high poverty are concentrated in Chicago, southern Cook County, and the region's older cities

Share of persons living in poverty, 2000: Chicago metro area



Housing

Housing has always played an important role in defining the health of this nation and its cities, with construction figures and home prices measuring the strength of the economy and homeownership rates and rent burdens indicating the wealth of households.

Housing, whether owned or rented, remains the largest expenditure most families make. In particular, residential homeownership is a good indicator as to whether families can acquire assets and leverage them for other expenditures that build family and community wealth, such as a college education, small business capitalization, or home repair/improvement. Family and community well-being can be threatened, however, if housing costs become too high for residents to bear. Housing cost burdens may point to a need for the preservation and construction of affordable housing. At the same time, such burdens may also imply a need to raise residents' incomes so that they are able to afford quality housing. In either situation, cities and neighborhoods can play an active role in linking housing supply and demand.

The 1990s was an especially good decade for homeownership in the U.S., including for groups with historically low homeownership rates. Between 1990 and 2000, the share of U.S. households that owned their own home increased by two percentage points, to 66.2 percent. Blacks and Latinos made even more significant strides, although fewer than half of households in each group were homeowners in 2000, compared to 72 percent of non-Hispanic whites. A building boom helped to fuel the overall increase in homeownership. Nearly 11 million new single-family homes were constructed over the decade, versus 8.7 million in the 1980s (when Baby

Boomers still made up a significant share of renters). Homeownership rates rose in 75 of the 100 largest cities, but overall growth lagged the nationwide trend. A related trend playing out in cities is the aging of the homeowner population—in many city neighborhoods, over half of all homeowners are aged 65 and older.

On the rental side, median rents nationwide rose by 4.9 percent over the decade, and slightly faster overall in central cities (5.6 percent). In part, this faster growth in city rents reflects very rapid run-ups in rents in a number of big cities in the late 1990s—especially “tech” centers like San Francisco, Seattle, Austin, New York, and Denver. By 2000, nearly one in three city renters paid more than 35 percent of household income in rent. In many cities, the problem is not limited to poor renters alone; moderate-income workers increasingly face high costs to provide decent housing for themselves and their families.

This final set of charts, graphs, and maps presents indicators of the state of housing in Chicago and other large cities, including homeownership rates, attributes of the housing stock, and rental market price trends in the 1990s. Housing trends bear watching in every city.

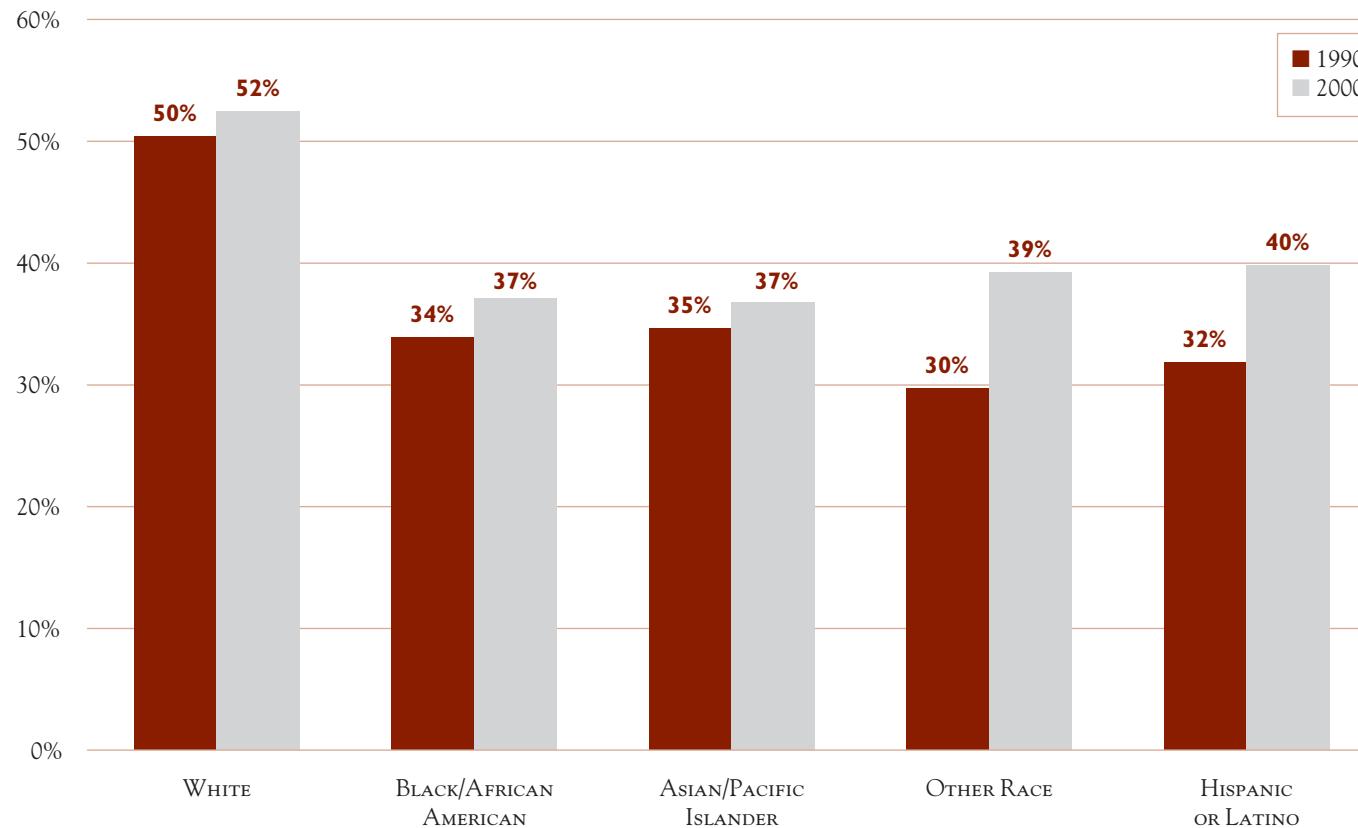
Chicago's homeownership rate increased in the 1990s, but ranks low among the 100 largest cities

Homeownership rate, 1990–2000: Living Cities and 100 largest cities

| Rank | Living Cities | 1990 | 2000 | Peer Cities | Rank | 2000 |
|-----------|--------------------------|--------------|--------------|-------------------------|-----------|--------------|
| 1 | Phoenix, AZ | 59.2% | 60.7% | Richmond, VA | 77 | 46.1% |
| 2 | Philadelphia, PA | 62.0% | 59.3% | Houston, TX | 78 | 45.8% |
| 3 | Indianapolis, IN | 56.7% | 58.7% | Norfolk, VA | 79 | 45.6% |
| 4 | San Antonio, TX | 54.0% | 58.1% | Milwaukee, WI | 80 | 45.3% |
| 5 | Kansas City, MO | 56.9% | 57.7% | Austin, TX | 81 | 44.9% |
| 6 | Portland, OR | 53.0% | 55.8% | Chicago, IL | 82 | 43.8% |
| 7 | Detroit, MI | 52.9% | 54.9% | Atlanta, GA | 83 | 43.7% |
| 8 | Minneapolis-St. Paul, MN | 51.4% | 52.8% | Buffalo, NY | 84 | 43.5% |
| 9 | Denver, CO | 49.2% | 52.5% | Dallas, TX | 85 | 43.2% |
| 10 | Baltimore, MD | 48.6% | 50.3% | Yonkers, NY | 86 | 43.2% |
| 11 | Columbus, OH | 46.6% | 49.1% | Oakland, CA | 87 | 41.4% |
| 12 | Cleveland, OH | 47.9% | 48.5% | 100-City Average | | 52.8% |
| 13 | Seattle, WA | 48.9% | 48.4% | | | |
| 14 | Chicago, IL | 41.5% | 43.8% | | | |
| 15 | Atlanta, GA | 43.1% | 43.7% | | | |
| 16 | Dallas, TX | 44.1% | 43.2% | | | |
| 17 | Oakland, CA | 41.7% | 41.4% | | | |
| 18 | Washington, DC | 38.9% | 40.8% | | | |
| 19 | Los Angeles, CA | 39.4% | 38.6% | | | |
| 20 | Miami, FL | 33.1% | 34.9% | | | |
| 21 | Boston, MA | 30.9% | 32.2% | | | |
| 22 | New York, NY | 28.7% | 30.2% | | | |
| 23 | Newark, NJ | 23.1% | 23.8% | | | |
| | All Living Cities | 45.7% | 46.9% | | | |
| | Nation | 64.2% | 66.2% | | | |

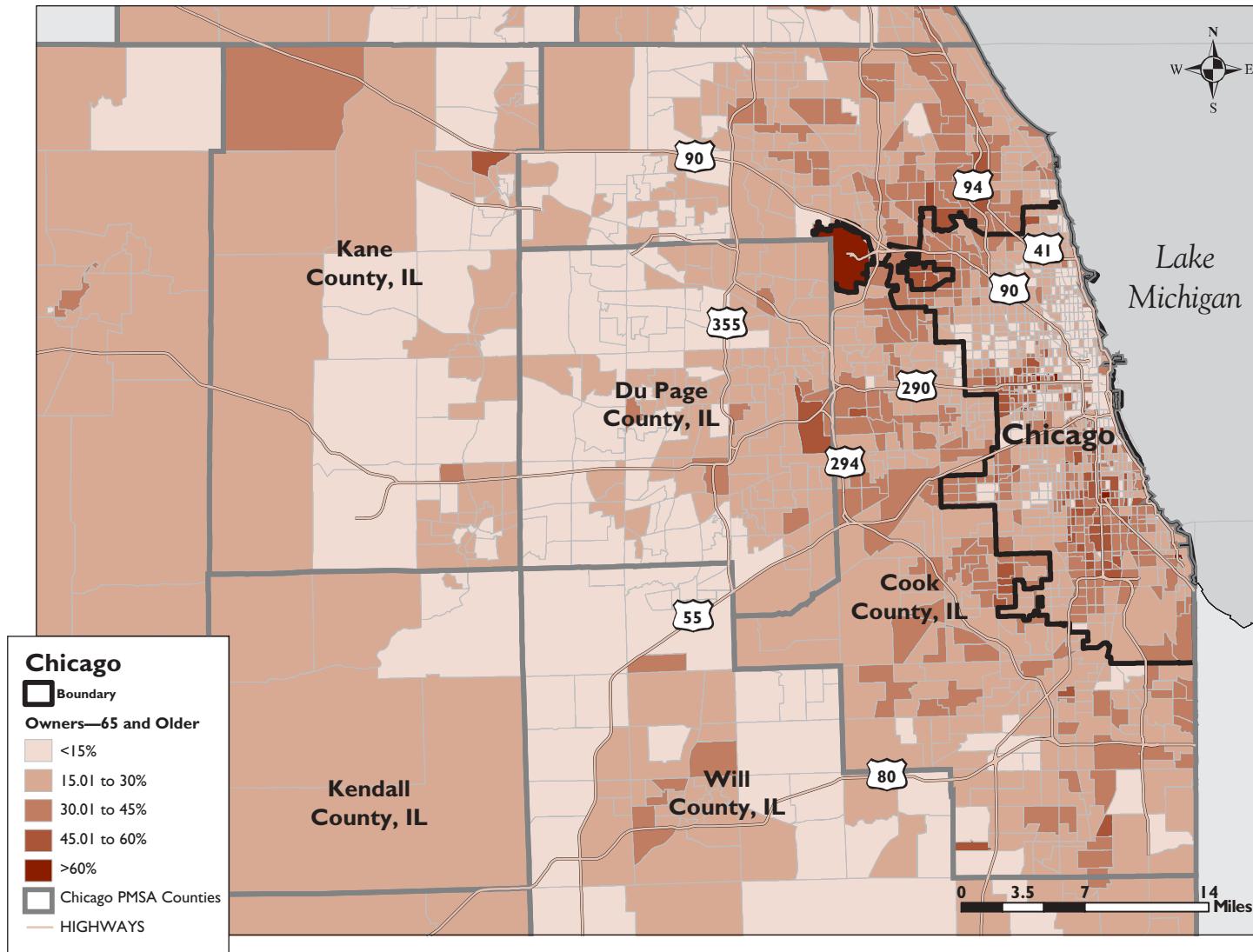
Chicago's minority families, especially Hispanics/Latinos, made gains in homeownership during the 1990s

Homeownership rate by race/ethnicity, 1990 and 2000: Chicago



The elderly represent a significant share of homeowners in the inner suburbs and in Chicago's southside neighborhoods

Share of homeowners 65 and older, 2000: Chicago metro area



Chicago typifies the 23 Living Cities in its mix of multifamily and single-family housing

Share of housing units in multifamily structures*, 2000: Living Cities

| Rank | Living Cities | Total Housing Units | Multifamily Housing Units | Percent |
|--------------------------|--------------------------|---------------------|---------------------------|--------------|
| 1 | New York, NY | 3,200,912 | 1,945,829 | 60.8% |
| 2 | Washington, DC | 274,845 | 135,111 | 49.2% |
| 3 | Miami, FL | 148,554 | 65,919 | 44.4% |
| 4 | Los Angeles, CA | 1,337,668 | 586,956 | 43.9% |
| 5 | Dallas, TX | 484,053 | 207,215 | 42.8% |
| 6 | Boston, MA | 251,935 | 107,316 | 42.6% |
| 7 | Atlanta, GA | 186,998 | 76,674 | 41.0% |
| 8 | Seattle, WA | 270,536 | 108,486 | 40.1% |
| 9 | Newark, NJ | 100,141 | 39,990 | 39.9% |
| 10 | Chicago, IL | 1,152,871 | 456,700 | 39.6% |
| 11 | Denver, CO | 251,435 | 94,535 | 37.6% |
| 12 | Minneapolis-St. Paul, MN | 284,337 | 97,265 | 34.2% |
| 13 | Oakland, CA | 157,505 | 50,008 | 31.8% |
| 14 | Columbus, OH | 327,429 | 95,179 | 29.1% |
| 15 | Phoenix, AZ | 495,793 | 132,292 | 26.7% |
| 16 | Portland, OR | 237,269 | 61,878 | 26.1% |
| 17 | Kansas City, MO | 202,273 | 48,570 | 24.0% |
| 18 | Indianapolis, IN | 352,748 | 83,205 | 23.6% |
| 19 | San Antonio, TX | 433,108 | 98,841 | 22.8% |
| 20 | Baltimore, MD | 300,477 | 61,122 | 20.3% |
| 21 | Cleveland, OH | 215,844 | 41,877 | 19.4% |
| 22 | Philadelphia, PA | 661,958 | 110,285 | 16.7% |
| 23 | Detroit, MI | 375,096 | 58,961 | 15.7% |
| All Living Cities | | 11,703,785 | 4,764,214 | 40.7% |
| Nation | | 115,904,641 | 20,059,763 | 17.3% |

* Multifamily structures include those with five or more housing units.

Rents in Chicago are about average among the Living Cities and grew moderately in the 1990s
 Percent change in median gross rent, 1990–2000*: Living Cities

| Rank | Living Cities | 1990 | 2000 | Change |
|-----------|--------------------------|--------------|--------------|-------------|
| 1 | Denver, CO | \$509 | \$631 | 24.1% |
| 2 | Portland, OR | \$523 | \$622 | 18.9% |
| 3 | Seattle, WA | \$610 | \$721 | 18.2% |
| 4 | San Antonio, TX | \$486 | \$549 | 12.9% |
| 5 | Dallas, TX | \$561 | \$623 | 11.0% |
| 6 | Cleveland, OH | \$424 | \$465 | 9.6% |
| 7 | Atlanta, GA | \$556 | \$606 | 9.0% |
| 8 | New York, NY | \$653 | \$705 | 7.9% |
| 9 | Minneapolis-St. Paul, MN | \$529 | \$565 | 6.9% |
| 10 | Phoenix, AZ | \$582 | \$622 | 6.8% |
| 11 | Columbus, OH | \$556 | \$586 | 5.4% |
| 12 | Chicago, IL | \$586 | \$616 | 5.1% |
| 13 | Indianapolis, IN | \$540 | \$567 | 5.0% |
| 14 | Kansas City, MO | \$532 | \$548 | 3.0% |
| 15 | Miami, FL | \$532 | \$535 | 0.5% |
| 16 | Newark, NJ | \$586 | \$586 | -0.1% |
| 17 | Detroit, MI | \$490 | \$486 | -0.8% |
| 18 | Oakland, CA | \$709 | \$696 | -1.8% |
| 19 | Washington, DC | \$631 | \$618 | -2.1% |
| 20 | Boston, MA | \$823 | \$803 | -2.5% |
| 21 | Philadelphia, PA | \$596 | \$569 | -4.5% |
| 22 | Baltimore, MD | \$544 | \$498 | -8.5% |
| 23 | Los Angeles, CA | \$791 | \$672 | -15.0% |
| | Nation | \$589 | \$602 | 2.2% |

*in 2000 dollars

About four in ten Chicago renters face housing cost burdens

Share of renters paying at least 30 percent of income on rent, 2000: Living Cities

| Rank | Living Cities | Total Renters | Paying 30% | Percent | Total Renters | Paying 30% | Percent |
|-------------------|--------------------------|---------------|----------------------|---------|---|----------------------|---------|
| | | | or More of Income | | with Income from \$20,000 to \$35,000 | or More of Income | |
| 1 | Miami, FL | 87,281 | 42,551 | 48.8% | 19,128 | 6,683 | 34.9% |
| 2 | Los Angeles, CA | 782,164 | 353,270 | 45.2% | 187,723 | 92,366 | 49.2% |
| 3 | Philadelphia, PA | 240,027 | 102,078 | 42.5% | 52,568 | 18,442 | 35.1% |
| 4 | Oakland, CA | 88,216 | 37,268 | 42.2% | 19,779 | 10,137 | 51.3% |
| 5 | Newark, NJ | 69,515 | 28,922 | 41.6% | 14,066 | 5,828 | 41.4% |
| 6 | Portland, OR | 98,886 | 40,869 | 41.3% | 27,002 | 11,033 | 40.9% |
| 7 | Cleveland, OH | 97,825 | 39,807 | 40.7% | 23,017 | 4,601 | 20.0% |
| 8 | New York, NY | 2,108,538 | 857,349 | 40.7% | 407,429 | 210,103 | 51.6% |
| 9 | Boston, MA | 162,118 | 65,187 | 40.2% | 31,018 | 19,004 | 61.3% |
| 10 | Atlanta, GA | 94,577 | 37,994 | 40.2% | 20,653 | 8,935 | 43.3% |
| 11 | Detroit, MI | 150,814 | 60,536 | 40.1% | 34,413 | 8,051 | 23.4% |
| 12 | Baltimore, MD | 127,593 | 51,092 | 40.0% | 28,740 | 7,215 | 25.1% |
| 13 | Seattle, WA | 133,305 | 52,677 | 39.5% | 32,950 | 17,332 | 52.6% |
| 14 | Phoenix, AZ | 182,952 | 72,031 | 39.4% | 50,950 | 20,187 | 39.6% |
| 15 | Denver, CO | 113,448 | 43,788 | 38.6% | 29,504 | 12,308 | 41.7% |
| 16 | Minneapolis-St. Paul, MN | 129,503 | 49,382 | 38.1% | 35,130 | 11,497 | 32.7% |
| 17 | Chicago, IL | 596,060 | 225,765 | 37.9% | 132,066 | 51,130 | 38.7% |
| 18 | Columbus, OH | 153,328 | 55,588 | 36.3% | 41,634 | 13,361 | 32.1% |
| 19 | San Antonio, TX | 169,696 | 60,522 | 35.7% | 45,821 | 12,720 | 27.8% |
| 20 | Indianapolis, IN | 132,052 | 46,821 | 35.5% | 36,715 | 10,458 | 28.5% |
| 21 | Washington, DC | 146,863 | 51,657 | 35.2% | 33,292 | 11,772 | 35.4% |
| 22 | Dallas, TX | 256,084 | 88,848 | 34.7% | 69,740 | 25,520 | 36.6% |
| 23 | Kansas City, MO | 77,527 | 26,364 | 34.0% | 21,326 | 5,592 | 26.2% |
| All Living Cities | | 6,198,372 | 2,490,366 | 40.2% | 1,394,664 | 594,275 | 42.6% |
| Nation | | 35,199,502 | 12,969,286 | 36.8% | 8,621,577 | 3,101,800 | 36.0% |

ABOUT LIVING CITIES

Living Cities: The National Community Development Initiative is a partnership of leading foundations, financial institutions, nonprofit organizations, and the federal government that is committed to improving the vitality of cities and urban communities. Living Cities funds the work of community development corporations in 23 cities and uses the lessons of that work to engage in national research and policy development. The consortium includes the following members:

AXA Financial
 Bank of America
 The Annie E. Casey Foundation
 J.P. Morgan Chase & Company
 Deutsche Bank
 Fannie Mae Foundation
 Robert Wood Johnson Foundation
 W. K. Kellogg Foundation
 John S. and James L. Knight Foundation
 John D. and Catherine T. MacArthur Foundation
 The McKnight Foundation
 Metropolitan Life Insurance Company
 The Office of Community Services of the U.S. Department of Health & Human Services
 Prudential Financial
 The Rockefeller Foundation
 Surdna Foundation
 U. S. Department of Housing & Urban Development

Visit Living Cities on the web at www.livingcities.org

ABOUT THE BROOKINGS INSTITUTION CENTER ON URBAN AND METROPOLITAN POLICY

Redefining the challenges facing metropolitan America and promoting innovative solutions to help communities grow in more inclusive, competitive, and sustainable ways.

The Brookings Institution Center on Urban and Metropolitan Policy was launched in December 1996 with an initial seed grant from the Fannie Mae Foundation. Today, the urban center at Brookings is the only national organization of its kind, matching rigorous research with policy analysis and strategic communication on the full range of interconnected issues that local, county, and state leaders face daily in their work.

For more information on the Brookings Center on Urban and Metropolitan Policy, please visit our website at www.brookings.edu/urban.

ABOUT THE LIVING CITIES CENSUS SERIES

Census 2000 provides a unique opportunity to define the shape of urban and metropolitan policy for the coming decade. With support from *Living Cities: The National Community Development Initiative*, the Brookings Institution Center on Urban and Metropolitan Policy has launched the *Living Cities Census Series*, a major three-year effort to describe how urban and suburban America has changed in the last two decades. As a part of this Census 2000 effort, Brookings is conducting comparative analyses of the major social, economic, and demographic trends for the 100 largest U.S. metropolitan areas, as well as a special effort to provide census information and analysis in a manner that is tailored to the cities involved in the Living Cities initiative.

Living Cities databooks are now available for all 23 Living Cities:

| | | |
|--------------|----------------------|---|
| Atlanta | Kansas City | San Antonio |
| Baltimore | Los Angeles | Seattle |
| Boston | Miami | Washington, DC |
| Chicago | Minneapolis/St. Paul | |
| Cleveland | New York | |
| Columbus | Newark | |
| Dallas | Oakland | |
| Denver | Philadelphia | |
| Detroit | Phoenix | |
| Indianapolis | Portland | |
| | | Additional information on these databooks and the rest of the Living Cities Census Series can be found at: www.brookings.edu/urban/census |





55 West 125th Street • New York, New York 10027

Tel: 212-663-2078 • Fax: 212-662-1369

www.livingcities.org



THE BROOKINGS INSTITUTION

1775 Massachusetts Avenue, NW • Washington D.C. 20036-2188

Tel: 202-797-6000 • Fax: 202-797-6004

www.brookings.edu



CENTER ON URBAN AND METROPOLITAN POLICY

DIRECT: 202-797-6139 • FAX/DIRECT: 202-797-2965

www.brookings.edu/urban