THE METROPOLIS HOUSING INDEX: HOUSING AS OPPORTUNITY

CHICAGO METROPOLIS 2020
CHICAGO METROPOLIS 2020

Chicago Metropolis 2020 is a business-backed civic organization created in 1999 by The Commercial Club of Chicago to promote healthy regional growth.

Chicago Metropolis 2020’s unifying vision is that the region’s 272 municipalities (and some 1,200 units of local government) must make the kinds of informed choices that will make the region attractive and economically competitive 10, 50, and 100 years from now. Our Metropolis Index is an important tool for making those informed choices. The Index enables us to assess our regional health and identify policies that will strengthen our economic competitiveness and quality of life.

The decision to focus the Metropolis Index on housing is significant in two respects. First, it underscores our belief that housing is far more than a place to live. A home is also a gateway to opportunity – the most important connection to jobs, schools, transit, and community. If we are to provide access to economic opportunity for more Chicago area families, then we must provide a broader range of housing choices throughout the region.

Second, this Metropolis Index reinforces our belief that housing, like so many other issues, must be tackled regionally. It is an economic imperative: Workers must have housing choices reasonably close to job centers if our economy is to remain robust.

A regional housing strategy is also our only hope of avoiding regional gridlock as the six-county area adds some 800,000 new jobs, nearly two million new residents, and a million new cars. Many of our traffic problems are caused by the growing disconnect between where our region is adding jobs and where those workers can afford to live. The best, and cheapest, tool for managing traffic congestion in the long run is creating shorter commutes for more workers.

We are pleased to release the Metropolis Housing Index.

Donald Lubin George A. Ranney, Jr.
Chairman President & CEO
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A home in the Chicago region is a ticket to opportunity, and some tickets are better than others.
A home is more than four walls and a roof. In the Chicago region, as in most other places in our country, where we live determines how and to what degree we are connected to the rest of society.

Where we live determines where our children attend school – and often the quality of that school.

Where we live determines our range of employment opportunities, or, at a minimum, the length of the commute necessary to find such opportunities.

Where we live determines how much we pay in taxes, the likelihood we will be the victim of a violent crime, and even the race and income of most of our neighbors.
Rapidly rising property values are a double-edged sword: Those who own property watch the value of their investments swell; those who do not own homes find it increasingly expensive to rent or buy into the market.

Housing is inextricably linked with a myriad of public policy issues that transcend simply having a place to live. For example, a home is often a family’s single largest investment. Thus, it is both a source of shelter and an important tool for preserving and accumulating wealth.

Choosing a home would appear to be a personal decision shaped largely by market forces. In reality, government exerts a heavy hand in determining where people live or don’t live. One of the most significant constraints on the supply of housing is local regulation. In Northeastern Illinois, nearly every community imposes restrictions on what can or cannot be built on private land. Thus, the pattern of housing that we observe – the location, type, and price of new units constructed – might be very different from what would be built if there were no such local zoning regulations.

For example, if a municipality uses its local zoning authority to exclude rental apartments, multi-unit buildings, or even single family homes on small lots, then the effect will be to preclude housing that is affordable for less affluent segments of the region’s population. And because race and ethnicity remain highly correlated with income, local land use policies that make no explicit mention of race or income can have a profound effect on the race and income of the people who move in.

Indeed, housing policy can be a tool for shaping the character of a community, for excluding undesirable residents – or for doing both at the same time. While it is no longer legal for a neighborhood or community to explicitly exclude families based on race, ethnicity, or income, it is quite easy to do so with policies that appear more benign but have the same practical effect.
Housing is even related to more prosaic problems like traffic congestion. If much of the affordable housing in our region is located far from where the new jobs are being created, then the resulting long commutes will clog roads and require expensive new investments in transportation infrastructure. Private decisions — where a business chooses to locate and where its workers can afford to live — have enormous public consequences.

Of course, traffic congestion and long commutes are related to air quality. The more we drive and the longer we sit idle in traffic, the more auto emissions we release into the atmosphere. One striking statistic in this year’s Index is that while our state’s population grew 9% between 1990 and 2000, the number of vehicle miles of travel grew 23%.1 Many of those trips were between work and home.

A three-bedroom, 1,800 square foot home in Harvey is not the same as a three-bedroom, 1,800 square foot home in Kenilworth. We can paint them the same color and even furnish them identically, but they will never be the same. Indeed, we could physically move a building from Kenilworth to Harvey, at which point it would become a different home — because housing is not just about the structure.

All of which brings us back to the most powerful theme to emerge from this Index: housing is at the core of how our region grows and functions. Housing is about having a place to live — and also about education, taxes, the environment, traffic congestion, government regulation, public safety, and nearly everything else that we care about.

1Sources: The 2000 U.S. Census and the Illinois Department of Transportation
It is important to note that population growth is only one piece of the regional development pattern. The Chicago region is expanding physically because there are more people living in the six-county area, but also because new development has become significantly less dense.
The population of the six-county area – Cook, DuPage, Kane, Lake, McHenry, and Will – grew by 11% in the 1990s, though that growth was by no means uniform. Chicago and Cook County reversed decades of population loss with modest gains while the collar counties experienced far more rapid growth in both population and development.

While Chicago remains the core of the region, robust suburban growth has reduced the City’s share of the regional population from 48% in 1970 to 36% in 2000.
It is important to note that population growth is only one piece of the regional development pattern. The Chicago region is expanding physically because there are more people living in the six-county area, but also because new development has become significantly less dense.

To state the obvious, 10 houses on one-acre lots take up roughly four times as much space as 10 houses on one-quarter acre lots, which in turn have a significantly larger footprint than a 10-unit apartment building.

Between 1990 and 2000, the amount of open space in the Chicago region consumed by residential development grew by 21% – or nearly twice the rate of population growth.
CHAPTER ONE: WHERE WE LIVE

1.2 POPULATION NUMBERS BY COUNTY, 1970–2000
Source: Northeastern Illinois Planning Commission

<table>
<thead>
<tr>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Chicago</td>
<td>3,369,357</td>
<td>3,005,072</td>
<td>2,783,726</td>
<td>2,896,016</td>
<td>-14%</td>
</tr>
<tr>
<td>Cook</td>
<td>5,493,529</td>
<td>5,253,655</td>
<td>5,105,067</td>
<td>5,376,741</td>
<td>-2%</td>
</tr>
<tr>
<td>DuPage</td>
<td>492,181</td>
<td>658,835</td>
<td>781,666</td>
<td>904,161</td>
<td>84%</td>
</tr>
<tr>
<td>Kane</td>
<td>251,005</td>
<td>278,405</td>
<td>317,471</td>
<td>404,119</td>
<td>61%</td>
</tr>
<tr>
<td>Lake</td>
<td>382,638</td>
<td>440,372</td>
<td>516,418</td>
<td>644,356</td>
<td>68%</td>
</tr>
<tr>
<td>McHenry</td>
<td>111,555</td>
<td>147,897</td>
<td>183,241</td>
<td>260,077</td>
<td>133%</td>
</tr>
<tr>
<td>Will</td>
<td>247,825</td>
<td>324,460</td>
<td>357,313</td>
<td>502,266</td>
<td>103%</td>
</tr>
<tr>
<td>6 County</td>
<td>6,978,733</td>
<td>7,103,624</td>
<td>7,261,176</td>
<td>8,091,720</td>
<td>16%</td>
</tr>
</tbody>
</table>

1.3 NEW HOUSEHOLD CONSTRUCTION BY COUNTY

NEW UNITS PER SQUARE QUARTER MILE
The residents of the Chicago region are more likely to be homeowners than not. However, the rental market is an important component of regional housing. In every county, rental units make up a significant portion of the housing stock, ranging from 17% in McHenry to 42% in Cook.

Overall, Cook County is home to a disproportionate share of rental housing relative to its population; Cook has 81% of all rental units in the region but only 67% of the region’s population.

**SIGNIFICANT TREND** Cook County remains the core of the Chicago region. Cook is home to almost two thirds of the residents in the six-county region and the vast majority of African-Americans and Latinos.
1.5 Housing Units by County, 2000
Source: U.S. Census, 2000

1.6 Breakdown of Population & Rental Units by County, 2000
Source: U.S. Census, 2000

<table>
<thead>
<tr>
<th></th>
<th>% of Total Rentals</th>
<th>% of Total Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cook</td>
<td>81%</td>
<td>66%</td>
</tr>
<tr>
<td>DuPage</td>
<td>7%</td>
<td>11%</td>
</tr>
<tr>
<td>Kane</td>
<td>3%</td>
<td>5%</td>
</tr>
<tr>
<td>Lake</td>
<td>5%</td>
<td>8%</td>
</tr>
<tr>
<td>McHenry</td>
<td>1%</td>
<td>3%</td>
</tr>
<tr>
<td>Will</td>
<td>3%</td>
<td>6%</td>
</tr>
</tbody>
</table>

Significant Trend: Cook County is home to a disproportionate share of the region's rental housing.
One striking development—or, more accurately, lack of development—between 1990 and 2000 was the dearth of new rental units. Over that decade, the number of rental units in the region grew 0.7% compared to 14.9% growth in the number of owner-occupied units. The lack of new rental units is not de facto evidence of a rental housing shortage. It could, for example, reflect a change in housing preferences or perhaps even new opportunities for ownership as low interest rates make housing payments appear more manageable.

1.7 CHANGE IN TOTAL HOUSING UNIT COMPOSITION BY COUNTY, 1990–2000

Rental Supply
The Chicago region has added far fewer rental units than other metropolitan areas over the past 30 years.
However, a strong case can be made that the region is not meeting the need for rental housing: The Chicago region has added far fewer rental units than other metropolitan areas over the past 30 years; the vacancy rate for the region was 6% in 2000 compared to 9% in 1990; and overcrowding – defined by the Census as more than one person per room – increased in five out of six counties and for the region as a whole.

**SIGNIFICANT TREND** Falling vacancy rates and increased overcrowding over the past decade suggest a tightening of the market for rental units.

1U.S. Census defines overcrowded as more than one person per room in a dwelling.
Development patterns in the Chicago region are the result of millions and millions of private decisions. When individuals and families choose homes, they seek safety, comfort, community, good schools, proximity to work, and other amenities—all within the constraint of what they can reasonably afford.

But that is only part of the story. Governments—federal, state, and local—have a profound effect on where and how individuals choose to live. Transportation investments—a highway built or not built—often determine the subsequent pattern of land use. Environmental regulations can encourage some kinds of development and discourage others. The most direct government control over how we live, however, is exerted at the local level, where officials have extraordinary power to enact zoning regulations that determine what kinds of homes can or cannot be built in any given community or neighborhood.

The point is that the region’s housing patterns do not simply reflect the market at work; they reflect market forces reacting to incentives and disincentives created by policymakers. Different government policies would lead to different regional housing patterns.

All told, a snapshot of where and how we live in 2004 is appreciably different from how the region’s residents lived in 1970 or 1990. These trends should inform the debate over how we would like the region to look in 2010 or 2030.
1.10 Change in Housing Unit Density by County 1970–2000

Six-County Metropolitan Chicago Area

**Significant Trend** The most significant growth in new housing has been on the periphery of the region. The most significant disinvestment – areas in which the net housing stock has actually decreased – has been on Chicago's South Side and elsewhere in southern Cook County.
The American Dream: Nearly 62% of Chicago area residents own their own homes, on par with the national average of 66% and slightly higher than metropolitan areas like Los Angeles, New York, and Boston.
For most Americans, a home is the most important asset they will ever own. It simultaneously provides shelter and a source of wealth accumulation. At a minimum, a mortgage is a form of forced savings, month after month, year after year.

The accumulated equity in our homes is an important financial buffer that can be borrowed against or cashed out to pay for major life expenses. At the same time, rising property values create additional wealth for some homeowners as the value of their asset grows.
Over the past decade, residents of the Chicago region have shared in this version of the “American dream.”

The Chicago region’s home ownership grew substantially in the 1990s, from 58% to 62%. It should be noted that home ownership rates increased fastest over the course of the decade for Latinos (24.5%) and African-Americans (12%).
2.2 Change in Home Ownership Rates for Selected Metro Areas, 1990 & 2001

Source: U.S. Census 1990 & U.S. Census 2001 Supplemental Summary

2.3 Change in Home Ownership by Race & Ethnicity for Selected Metro Areas, 1990–2000

Source: U.S. Census 1990 & 2000

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Chicago</th>
<th>Boston</th>
<th>Los Angeles</th>
<th>New York</th>
<th>Washington, D.C.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Whites</td>
<td>9%</td>
<td>11%</td>
<td>-6%</td>
<td>2%</td>
<td>10%</td>
</tr>
<tr>
<td>African-Americans</td>
<td>25%</td>
<td>42%</td>
<td>9%</td>
<td>29%</td>
<td>48%</td>
</tr>
<tr>
<td>Latinos</td>
<td>105%</td>
<td>87%</td>
<td>56%</td>
<td>57%</td>
<td>102%</td>
</tr>
<tr>
<td>Asians</td>
<td>77%</td>
<td>97%</td>
<td>42%</td>
<td>81%</td>
<td>73%</td>
</tr>
</tbody>
</table>

**Significant Trend** Home ownership among African-Americans and Latinos is far lower than for Whites but higher than in most other metropolitan areas and growing at significant rates.
Over the same period, those Chicago residents who owned homes saw their property values increase at a striking rate. Adjusted for inflation, the median home price in the Chicago region grew 37% between 1990 and 2001 – significantly faster than in other metropolitan regions, albeit from a lower base. Rising home values go straight to the bottom line of the families who own them.

**SIGNIFICANT TREND** Median property values increased faster in the Chicago area than in almost every other major metropolitan area, albeit from a lower base. Similarly, the median rent in the Chicago area increased faster than in most other metropolitan areas.
However, individuals and families who do not own property do not share in this growing wealth; indeed, it takes money out of their pockets as rising property values drive up rents. Adjusted for inflation, the median rent in the Chicago metropolitan area increased by 28% between 1990 and 2001, significantly faster than in other metropolitan areas.

**SIGNIFICANT TREND** Home prices increased dramatically during the 1990's making a house or condominium an excellent investment for those who had already bought into the market but less affordable for those who have not.
Curiously, the fraction of households spending more than 35% of their income on rent did not increase significantly in the 1990s, nor is it out of line with other regions.

For individuals and families who do not own homes, rising property values are no different than rising food or medical costs: Paying rent takes a bigger bite out of the family budget. At the same time – and less obvious – high rents can affect individuals and families.
by making it more difficult for them to save the money necessary to make a down payment on a house or condominium. Thus, there is a double adverse impact: Families are able to save less towards the purchase of an asset that is getting increasingly expensive. Indeed, home prices in all six counties of the Chicago region increased faster than median income in those counties during the 1990s.

Most Americans no longer stash their savings under the mattress (if they ever did). Instead, the bulk of our savings is likely to consist of the value of the home built around that mattress. For those individuals and families who had bought into this version of the American dream by the early 90s, the subsequent decade likely saw their figurative stash under the mattress swell.

But for those renters who aspire to own a home, the rising property values of the 1990s cut the opposite direction. Their goal of homeownership likely became more elusive.

**SIGNIFICANT TREND** Median housing prices in the six-county region increased significantly faster than median household income.

**MEDIAN HOME VALUES & HOUSEHOLD INCOME BY COUNTY, 2001**

<table>
<thead>
<tr>
<th></th>
<th>Cook</th>
<th>DuPage</th>
<th>Kane</th>
<th>Lake</th>
<th>McHenry</th>
<th>Will</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median Home Value</td>
<td>$166,228</td>
<td>$210,973</td>
<td>$171,358</td>
<td>$212,955</td>
<td>$177,908</td>
<td>$163,015</td>
</tr>
<tr>
<td>Median Household Income</td>
<td>$45,000</td>
<td>$70,916</td>
<td>$61,054</td>
<td>$69,230</td>
<td>$65,936</td>
<td>$62,508</td>
</tr>
</tbody>
</table>

**ELUSIVE AMERICAN DREAM**

For individuals and families who do not own homes, rising property values are no different than rising food or medical costs: Paying rent takes a bigger bite out of the family budget.
The interaction between where our region’s residents work and where they live – and how easily they can travel between the two – is a crucial determinant of quality of life in the Chicago metropolitan area.
The Chicago region is an economic powerhouse, employing nearly 4.5 million people and producing output comparable to the gross domestic product of Switzerland or Taiwan. Yet the nature of employment in the Chicago area, and the way these jobs are distributed throughout the region, has been evolving for decades.¹

The interaction between where our region’s residents work and where they live — and how easily they can travel between the two — is a crucial determinant of quality of life in the Chicago metropolitan area. During the 1990s, the cost of commuting, both in terms of time and money, increased for residents throughout the region.

¹Source: Northeastern Illinois Planning Commission, 2000 and Info USA, 2002
SIGNIFICANT TREND The region is not adding new housing where it is adding new jobs. The communities that added the most jobs between 1990 and 2000 added only a fraction as much housing.
In 1970, the vast majority of the region’s jobs were in Cook County; more than half were in Chicago. Since then, employment in the region has become far more diffuse.

**TIME AND MONEY**

*During the 1990’s the cost of commuting, both in terms of time and money, increased for residents throughout the region.*
Between 1990 and 2000, the most rapid job growth was in the collar counties: DuPage (22%), Kane (42%), Lake (55%), McHenry (60%), and Will (70%). Meanwhile, job growth was two percent in Cook County and three percent in Chicago, albeit from a much higher base.

It is important to remember that Cook County, and Chicago in particular, are still at the heart of the region’s economic engine.

**SIGNIFICANT TREND** Employment throughout the region is more diffuse than it was in 1970. However, the bulk of the region’s jobs are still in Cook County. In 2001, Cook had more jobs than the other five counties combined.
### 3.4 Employment by County, 1970–2030

Source: Northeastern Illinois Planning Commission

<table>
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<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Cook</td>
<td>2,700,300</td>
<td>2,510,050</td>
<td>2,776,033</td>
<td>2,841,941</td>
<td>3,318,234</td>
</tr>
<tr>
<td>Chicago</td>
<td>1,864,000</td>
<td>1,448,650</td>
<td>1,482,381</td>
<td>1,522,635</td>
<td>1,763,365</td>
</tr>
<tr>
<td>Suburban Cook</td>
<td>836,300</td>
<td>1,061,400</td>
<td>1,293,652</td>
<td>1,319,306</td>
<td>1,554,869</td>
</tr>
<tr>
<td>DuPage</td>
<td>146,400</td>
<td>276,375</td>
<td>530,322</td>
<td>646,610</td>
<td>830,394</td>
</tr>
<tr>
<td>Kane</td>
<td>103,300</td>
<td>117,100</td>
<td>145,205</td>
<td>206,107</td>
<td>342,684</td>
</tr>
<tr>
<td>Lake</td>
<td>116,400</td>
<td>151,300</td>
<td>228,606</td>
<td>354,114</td>
<td>461,487</td>
</tr>
<tr>
<td>McHenry</td>
<td>36,300</td>
<td>43,850</td>
<td>65,526</td>
<td>105,118</td>
<td>167,765</td>
</tr>
<tr>
<td>Will</td>
<td>82,500</td>
<td>85,575</td>
<td>99,393</td>
<td>169,317</td>
<td>443,370</td>
</tr>
<tr>
<td>6 County</td>
<td>3,185,200</td>
<td>3,184,250</td>
<td>3,845,085</td>
<td>4,323,207</td>
<td>5,563,934</td>
</tr>
</tbody>
</table>

Roughly two-thirds of the region’s jobs are in Cook County and more than a third are in Chicago. Projections by the Northeastern Illinois Planning Commission show that even by 2030, the majority of the region’s jobs will be in Cook. Thus, rapid job growth in the collar counties is by no means synonymous with a “hollowing out” of the center.

**Economic Core**

Rapid job growth in the collar counties is by no means synonymous with a “hollowing out” of the center.
The average resident of the Chicago region spent more time getting to work (and home again) in 2000 than in 1990. Average journey to work times climbed in the 1990s for all six counties. The number of residents making long trips between home and work has grown significantly, particularly in the collar counties. For example, between 1980 and 2000, the number of commutes over 60 minutes climbed 34% in DuPage, 126% in Kane, 81% in Lake, 161% in McHenry, and 203% in Will. Residents of some suburban Chicago communities now have among the longest average commute times in the country.

Housing trends from 1990 to the present suggest that the region’s traffic issues are not merely transportation problems.

This crucial connection between local land use patterns and regional traffic congestion argues for a regional planning process that takes both into consideration.
Low-density residential developments put several unique strains on our transportation infrastructure.

First, they often lack sufficient density to support any kind of efficient public transit service.

Second, they are often designed in ways – such as separating residential development from retail development – that leave residents dependent on the automobile for even the most basic errands.

And last, since new housing developments are often built just beyond the last new housing developments, low-density land use patterns put new homeowners further and further away from the region’s major job centers.

**SIGNIFICANT TREND** The median commute in all six counties climbed between 1990 and 2000. Similarly, the number of individuals with commutes over 30 minutes has been climbing in all six counties since 1980. The spatial disconnect between where jobs and housing are being created is a logical explanation for longer commutes.
Many of the region’s job centers added thousands of jobs between 1990 and 2000 while adding virtually no new housing.
Four explanations for growing commute times and related congestion:

1. New housing is not being constructed near new jobs. Many of the region’s job centers added thousands of jobs between 1990 and 2000 while adding virtually no new housing. For example, Schaumburg added more than 40,000 jobs while issuing only 2,339 single family housing permits and 966 multifamily housing permits.

2. Much of the new housing that is being built near job centers is not likely to be affordable to the workers taking those jobs. In Naperville, for example, a high proportion of new single family homes are affordable only to workers with a household income over $80,000 while a high proportion of jobs created in Naperville in the 1990s paid $30,000 or less.

**SIGNIFICANT TREND** The housing that is being built in the region’s major employment centers is not affordable for workers taking the jobs that are being created in those areas.
3. The region’s transportation infrastructure, especially the commuter rail system, was designed to move residents from the suburbs to the city in the morning and home again at night. It is less well suited for the reverse commute and trips between suburbs, which are the fastest-growing categories of work trips.

4. Transit use as a percentage of all work trips has been flat or falling in all six counties for two decades.
Since Illinois depends more heavily on local property taxes to fund public education than most states, school spending is highly correlated with community wealth.
Where we live determines where our children go to school. In Illinois, an address is also a license to attend specific public schools, and, for that reason alone, some addresses are better than others.

Since Illinois depends more heavily on local property taxes to fund public education than most states, school spending is highly correlated with community wealth. Those communities with a high property tax base can afford to spend more on their schools than cities and towns with less property wealth. As a result, the resources available to fund public schools in the Chicago region vary enormously both within and across counties. In Cook County, for example, the range of spending per student at the high school level ranges from $7,500 to over $16,000. In Lake County, the range of spending per elementary school student stretches from $5,800 per student to over $18,000.
Where we live says a lot about how much we learn. A map of student achievement in the Chicago region demonstrates stark disparities in outcomes.

In many northern suburbs, for example, at least 80% of students are meeting or exceeding Illinois State Board of Education (ISBE) standards. Meanwhile, in Chicago and much of southern Cook County, fewer than 60% of students are meeting ISBE standards. The fate of these “low-performing” students is crucial to the future of the region for the simple reason that they account for such a high proportion of our youth. Chicago has 27% of the region’s students – more than all the students in Kane, Lake, McHenry, and Will Counties combined.

**Significant Trend** A striking proportion of students, particularly students in Chicago, are not meeting state achievement standards.
The relationship between median family income and school achievement is complex. Wealthy communities are likely to spend more on their schools, yet school spending is only one of many inputs that affect school outcomes. The data are clear on one point: the communities with the lowest levels of student achievement are likely to have the least resources to address those deficiencies.

**SIGNIFICANT TREND** The majority of the region’s students attend school in **Cook County. Chicago has 27% of the region’s students** — more than all the students in Kane, Lake, McHenry, and Will Counties combined.
At the same time, there is a significant relationship between housing and education that works in the opposite direction: How much a community spends on education may determine who can live there. The large local cost of education (relative to other states) creates an incentive for local municipalities to use their zoning authority in ways that expand the tax base while putting minimal new fiscal strains on the schools. Thus, commercial development is preferable to residential development and big houses are preferable to smaller houses or apartments (because the latter generate less property tax revenue relative to the schooling costs of the families who live in them).

While it is common knowledge that many residents of the region have chosen a home based on the schools it entitles them to attend, the reality of local zoning is that many communities have effectively chosen the residents who attend their schools. The regional land use implications of these incentives are difficult to quantify but significant nonetheless. The region is not likely to have sufficient affordable housing if each individual municipality has a fiscal incentive to avoid new affordable development.

In general, the racial and ethnic composition of our region’s schools does not reflect the racial and ethnic composition of our region’s population. For example,

**SIGNIFICANT TREND** There are enormous disparities in school funding in the Chicago region, both within and across counties.

### 4.3 DISPARITIES IN EDUCATION FUNDING BY COUNTY PER PUPIL

Source: Illinois State Board of Education, 2002

<table>
<thead>
<tr>
<th></th>
<th>Elementary</th>
<th>Secondary</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Cook</td>
<td>DuPage</td>
</tr>
<tr>
<td>Maximum</td>
<td>13,431</td>
<td>14,378</td>
</tr>
<tr>
<td>Minimum</td>
<td>4,881</td>
<td>6,610</td>
</tr>
<tr>
<td>Range</td>
<td>8,550</td>
<td>7,768</td>
</tr>
<tr>
<td>Median</td>
<td>7,844</td>
<td>7,612</td>
</tr>
<tr>
<td>Mean</td>
<td>8,227</td>
<td>8,096</td>
</tr>
<tr>
<td>% Regional Median</td>
<td>103%</td>
<td>100%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Cook</th>
<th>DuPage</th>
<th>Kane</th>
<th>Lake</th>
<th>McHenry</th>
<th>Will</th>
<th>Region</th>
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<tbody>
<tr>
<td>Maximum</td>
<td>16,284</td>
<td>13,681</td>
<td>8,411</td>
<td>17,636</td>
<td>10,025</td>
<td>11,566</td>
<td>17,636</td>
</tr>
<tr>
<td>Minimum</td>
<td>7,530</td>
<td>7,137</td>
<td>6,507</td>
<td>6,689</td>
<td>6,227</td>
<td>5,726</td>
<td>5,726</td>
</tr>
<tr>
<td>Range</td>
<td>8,754</td>
<td>6,544</td>
<td>1,904</td>
<td>10,947</td>
<td>3,798</td>
<td>5,840</td>
<td>11,910</td>
</tr>
<tr>
<td>Median</td>
<td>12,194</td>
<td>10,550</td>
<td>7,662</td>
<td>9,454</td>
<td>7,376</td>
<td>6,903</td>
<td>8,558</td>
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<tr>
<td>Mean</td>
<td>12,198</td>
<td>10,166</td>
<td>7,459</td>
<td>10,206</td>
<td>7,597</td>
<td>7,883</td>
<td>9,252</td>
</tr>
<tr>
<td>% Regional Median</td>
<td>142%</td>
<td>123%</td>
<td>90%</td>
<td>110%</td>
<td>86%</td>
<td>81%</td>
<td>100%</td>
</tr>
</tbody>
</table>
the average African-American student in the region attends a school that is 72% African-American while the average White student attends a school that is 6% African-American. A Latino student will, on average, attend a school that is 48% Latino, even though Latinos make up only 22% of the region’s students. Racial and ethnic segregation in our schools is obviously a reflection of racial and ethnic segregation in our neighborhoods and communities.

The notion that we can somehow treat education and housing as separate issues is illusionary. As long as where we live determines both where we go to school and the level of resources available to that school, then the two will be inextricably linked.

**SIGNIFICANT TREND** Illinois ranks 49th out of 50 states and the District of Columbia in the share of state spending on education.
In 1990, 12% of the region’s population was Latino; by 2000, the region’s Latino population had grown to 17%.
The region is changing – not just where and how we live, but who we are. All six counties in the Chicago region have grown more diverse, primarily because of growth in the Latino population. In 1990, 12% of the region’s population was Latino; by 2000, the region’s Latino population had grown to 17%.
SIGNIFICANT TREND Latinos represent the bulk of the population growth in the region between 1990 and 2000 as well as the largest share of the projected population growth. Latino population growth is occurring throughout the six-county region. One result is that Spanish is spoken as the primary language in a significant number of households in all six counties.
Some of the most significant Latino population growth occurred in the collar counties. Over the last two decades, for example, the Latino population grew from 3% to 9% in DuPage County; from 5% to 14% in Lake County; and from 9% to 24% in Kane County.

By 2000, one in five households in Kane County spoke Spanish as the primary language. For the region as a whole, 13% of households speak primarily Spanish.
5.3 Latino Population by County, 1980 & 2000

Population (per square mile)

- More than 400
- 100–400
- 25–100
- 0–25

Speaking Spanish
For the region as a whole, 13% of households speak primarily Spanish.
chapter five: housing and regional diversity

5.4 ASIAN POPULATION BY COUNTY, 1980 & 2000

SIGNIFICANT TREND All six counties are growing more diverse. The region's Asian and Latino populations are diffused more broadly throughout the region than they were in 1980.
SIGNIFICANT TREND The region’s African-American population remains relatively concentrated in southern Cook County, including the southern suburbs.
5.6 CHANGE IN WHITE POPULATION 1980–2000
Source: U.S. Census, 1980 & 1990
Cook County remains home to a high proportion of the region’s people of color. Over three quarters of the region’s Latino residents and 90% of the region’s African-American residents live in Cook County. Indeed, the region’s African-American population remains relatively concentrated in Chicago and the south suburbs.

Looking forward, Latino population growth is the region’s most salient population trend. The Northeastern Illinois Planning Commission projects that by 2030 a third of the region’s residents will be Latino; the fraction of the region’s residents who are African-American will stay roughly constant at 18% while the proportion of residents who are White will fall from 63% to just under half.
The future health of the Chicago region will depend on our ability to provide housing for a growing and increasingly diverse population. That is not merely a matter of more bricks and mortar; it will require building homes that are a gateway to opportunity for the people who live in them.
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## 1990 Demographic Breakdown by County

Source: U.S. Census, 1990

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<thead>
<tr>
<th></th>
<th>Cook</th>
<th>DuPage</th>
<th>Kane</th>
<th>Lake</th>
<th>McHenry</th>
<th>Will</th>
<th>Total</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Latino</td>
<td>694,194</td>
<td>34,567</td>
<td>43,535</td>
<td>38,570</td>
<td>6,066</td>
<td>19,973</td>
<td>836,905</td>
<td>12%</td>
</tr>
<tr>
<td>White</td>
<td>2,915,634</td>
<td>691,833</td>
<td>250,551</td>
<td>430,566</td>
<td>175,299</td>
<td>294,103</td>
<td>4,757,986</td>
<td>66%</td>
</tr>
<tr>
<td>African-American</td>
<td>1,301,196</td>
<td>15,119</td>
<td>18,353</td>
<td>33,736</td>
<td>287</td>
<td>37,752</td>
<td>1,406,443</td>
<td>19.4%</td>
</tr>
<tr>
<td>Native American</td>
<td>7,743</td>
<td>844</td>
<td>497</td>
<td>1,009</td>
<td>281</td>
<td>617</td>
<td>10,991</td>
<td>0.2%</td>
</tr>
<tr>
<td>Asian</td>
<td>181,285</td>
<td>38,931</td>
<td>4,227</td>
<td>12,135</td>
<td>1,246</td>
<td>4,608</td>
<td>242,432</td>
<td>3%</td>
</tr>
<tr>
<td>Other</td>
<td>5,015</td>
<td>372</td>
<td>308</td>
<td>402</td>
<td>62</td>
<td>260</td>
<td>6,419</td>
<td>0.1%</td>
</tr>
<tr>
<td>Total Population</td>
<td>5,105,067</td>
<td>781,666</td>
<td>317,471</td>
<td>516,418</td>
<td>183,241</td>
<td>357,313</td>
<td>7,261,176</td>
<td>100%</td>
</tr>
</tbody>
</table>

## 2000 Demographic Breakdown by County

Source: U.S. Census, 2000

<table>
<thead>
<tr>
<th></th>
<th>Cook</th>
<th>DuPage</th>
<th>Kane</th>
<th>Lake</th>
<th>McHenry</th>
<th>Will</th>
<th>Total</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Latino</td>
<td>1,071,740</td>
<td>81,366</td>
<td>95,924</td>
<td>92,716</td>
<td>19,602</td>
<td>43,768</td>
<td>1,405,116</td>
<td>17%</td>
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<tr>
<td>White</td>
<td>2,558,709</td>
<td>711,966</td>
<td>273,390</td>
<td>472,968</td>
<td>233,026</td>
<td>388,523</td>
<td>4,638,582</td>
<td>57%</td>
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<tr>
<td>African-American</td>
<td>1,390,448</td>
<td>26,977</td>
<td>22,477</td>
<td>43,580</td>
<td>1,379</td>
<td>51,980</td>
<td>1,536,841</td>
<td>19%</td>
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<tr>
<td>Native American</td>
<td>6,754</td>
<td>912</td>
<td>536</td>
<td>1,048</td>
<td>352</td>
<td>672</td>
<td>10,274</td>
<td>0%</td>
</tr>
<tr>
<td>Asian</td>
<td>257,843</td>
<td>70,908</td>
<td>7,142</td>
<td>24,866</td>
<td>3,734</td>
<td>11,021</td>
<td>375,514</td>
<td>5%</td>
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<tr>
<td>Other</td>
<td>91,247</td>
<td>12,032</td>
<td>4,650</td>
<td>9,178</td>
<td>1,984</td>
<td>6,302</td>
<td>125,393</td>
<td>2%</td>
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<tr>
<td>Total Population</td>
<td>5,376,741</td>
<td>904,161</td>
<td>404,119</td>
<td>644,356</td>
<td>260,077</td>
<td>502,266</td>
<td>8,091,720</td>
<td>100%</td>
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</tbody>
</table>
### POPULATION CHANGE BY RACE & ETHNICITY BY COUNTY, 1990 - 2000

Source: U.S. Census, 1990 - 2000

![Population Change Graph](image)

### OCCUPIED HOUSING UNITS BY COUNTY, 1990 & 2000


<table>
<thead>
<tr>
<th></th>
<th>Cook</th>
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<th>Kane</th>
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<th>McHenry</th>
<th>Will</th>
<th>Total</th>
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<tbody>
<tr>
<td>90 Housing Units</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Owner Occupied</td>
<td>1,042,793</td>
<td>207,931</td>
<td>74,523</td>
<td>129,026</td>
<td>50,289</td>
<td>90,488</td>
<td>1,595,050</td>
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<tr>
<td>Renter Occupied</td>
<td>836,695</td>
<td>71,413</td>
<td>32,653</td>
<td>44,940</td>
<td>12,651</td>
<td>26,445</td>
<td>1,024,797</td>
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<tr>
<td>Total Occupied</td>
<td>1,879,488</td>
<td>279,344</td>
<td>107,176</td>
<td>173,966</td>
<td>62,940</td>
<td>116,933</td>
<td>2,619,847</td>
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<tr>
<td>00 Housing Units</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Owner Occupied</td>
<td>1,142,743</td>
<td>248,771</td>
<td>101,727</td>
<td>168,293</td>
<td>74,324</td>
<td>139,411</td>
<td>1,875,269</td>
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<tr>
<td>Renter Occupied</td>
<td>831,438</td>
<td>76,830</td>
<td>32,174</td>
<td>48,004</td>
<td>15,079</td>
<td>28,131</td>
<td>1,031,656</td>
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<tr>
<td>Total Occupied</td>
<td>1,974,181</td>
<td>325,601</td>
<td>133,901</td>
<td>216,297</td>
<td>89,403</td>
<td>167,542</td>
<td>2,906,925</td>
</tr>
<tr>
<td>Change in Owner Occupied</td>
<td>99,950</td>
<td>40,840</td>
<td>27,204</td>
<td>39,267</td>
<td>24,035</td>
<td>48,923</td>
<td>280,219</td>
</tr>
<tr>
<td>Change in Renter Occupied</td>
<td>-5,257</td>
<td>5,417</td>
<td>-479</td>
<td>3,064</td>
<td>2,428</td>
<td>1,686</td>
<td>6,859</td>
</tr>
<tr>
<td>Change in Total Occupied</td>
<td>94,693</td>
<td>46,257</td>
<td>26,725</td>
<td>42,331</td>
<td>26,463</td>
<td>50,609</td>
<td>287,078</td>
</tr>
<tr>
<td>% Change Owner Occupied</td>
<td>8.7%</td>
<td>16.4%</td>
<td>26.7%</td>
<td>23.3%</td>
<td>32.3%</td>
<td>35.1%</td>
<td>14.9%</td>
</tr>
<tr>
<td>% Change Renter Occupied</td>
<td>-0.6%</td>
<td>7.1%</td>
<td>-1.5%</td>
<td>6.4%</td>
<td>16.1%</td>
<td>6.0%</td>
<td>0.7%</td>
</tr>
<tr>
<td>% Change Total Occupied</td>
<td>4.8%</td>
<td>14.2%</td>
<td>20.0%</td>
<td>19.6%</td>
<td>29.6%</td>
<td>30.2%</td>
<td>9.9%</td>
</tr>
</tbody>
</table>
**Housing Composition by County, 2001**
Source: U.S. Census Supplemental Survey, 2001

**Population & Rental Units by County, 2000**
Source: U.S. Census, 2000
CHANGE IN RENTAL UNITS IN SELECTED METRO AREAS, 1970-2000

MEDIAN HOME VALUES IN SELECTED METRO AREAS, 1990 & 2001
Source: U.S. Census 1990 & 2001 Supplemental Survey

APPENDIX
Note: 1990 numbers adjusted for inflation
**MEDIAN HOME VALUES & MEDIAN HOUSEHOLD INCOME IN SELECTED METRO AREAS, 1990–2000**


![Bar chart showing % change in home value and median income for Chicago, Boston, Los Angeles, New York, and Washington D.C.](chart1.png)

Note: 1990 numbers adjusted for inflation

**MEDIAN HOME VALUES & MEDIAN HOUSEHOLD INCOME BY COUNTY, 2001**

U.S. Census, 2001 Supplemental Survey

![Bar chart showing median home values and household income for Cook, DuPage, Kane, Lake, McHenry, and Will counties](chart2.png)

Note: 1990 numbers adjusted for inflation
**Change in Homes Values Relative to Income Growth by County, 1990–2001**


![Bar chart showing change in homes values relative to income growth by county.](image)

**Home Ownership Rates in Selected Metro Areas, 2000**

Source: U.S. Census, 2001 Supplemental Survey

![Bar chart showing home ownership rates in selected metro areas.](image)
HOME OWNERSHIP RATES AMONG AFRICAN-AMERICANS & LATINOS IN SELECTED METRO AREAS, 2000
Source: U.S. Census, 2000

PERCENTAGE CHANGE IN HOME OWNERSHIP BY SELECTED METRO AREA, 1990–2000
HOME OWNERSHIP RATES BY COUNTY, 2000
Source: U.S. Census, 2000

CHICAGO | DuPAGE | KANE | LAKE | McHENRY | WILL
---|---|---|---|---|---
58% | 76% | 76% | 78% | 83% | 83%

CHANGE IN MEDIAN RENT BY SELECTED METRO AREA, 1990–2000

Note: 1990 numbers adjusted for inflation

CHICAGO | BOSTON | LOS ANGELES | NEW YORK | WASHINGTON D.C.
---|---|---|---|---
28% | 7% | 25% | 16% | 24%
**MEDIAN RENT BY COUNTY, 1990 & 2001**

![Bar chart showing median rent by county for 1990 and 2001.](image)

Note: 1990 numbers adjusted for inflation

**CHANGE IN MEDIAN RENT BY COUNTY, 1990–2001**

![Bar chart showing change in median rent by county from 1990 to 2001.](image)

Note: 1990 numbers adjusted for inflation
HOUSEHOLDS SPENDING MORE THAN 35% OF INCOME ON RENT BY COUNTY, 1990 & 2000

HOUSEHOLDS SPENDING MORE THAN 35% OF INCOME ON MORTGAGE PAYMENTS BY COUNTY, 1990 & 2000
HOUSEHOLDS SPENDING MORE THAN 35% OF INCOME ON MORTGAGE IN SELECTED METRO AREAS, 1990 & 2000

HOUSEHOLD SPENDING DISTRIBUTION
1990 | 2000
---|---
CHICAGO | 12% | 17% | 17% | 16% | 23% | 25% | 21% | 22% | 15% | 15%
BOSTON | 17% | 16% | 23% | 29% | 21% | 22% | 19% | 19% | 19% | 19%
LOS ANGELES | 12% | 17% | 17% | 16% | 23% | 25% | 21% | 22% | 15% | 15%
NEW YORK | 12% | 17% | 17% | 16% | 23% | 25% | 21% | 22% | 15% | 15%
WASHINGTON D.C. | 12% | 17% | 17% | 16% | 23% | 25% | 21% | 22% | 15% | 15%

HOUSING NEEDED TO ACCOMMODATE CURRENT EMPLOYMENT

HOUSING NEEDED DISTRIBUTION
1990 | 2000
---|---
OAK BROOK | 12 | 29,057
ELK GROVE VILLAGE | 1,068 | 20,305
SCHAUMBURG | 1,151 | 16,238
ITASCA | 228 | 14,008
DES PLAINES | -40 | 10,704
AFFORDABILITY OF NEW HOMES FOR NEW WORKERS IN OAK BROOK

AFFORDABILITY OF NEW HOMES FOR NEW WORKERS IN SCHAUMBURG
SCHOOL TEST SCORES BY COUNTY, 2000–2001

% STUDENTS THAT MEET OR EXCEED ISBE STANDARDS

- Blue: 0–60%
- Light Green: 60–70%
- Orange: 70–80%
- Medium Green: 80–100%

APPENDIX
EXPOSURE RATES FOR REGIONAL PUBLIC SCHOOL STUDENTS


Note: An exposure rate is defined as the average racial and ethnic composition of schools attended by members of a given racial or ethnic group. The disparities in exposure rates demonstrate that the racial and ethnic composition of every school does not match the racial and ethnic composition of the region’s population as a whole.
POPULATION GROWTH & LATINO ETHNICITY, 1980–2000
Source: U.S. Census, 1980–2000

PERCENTAGE OF HOUSEHOLDS IN WHICH SPANISH IS SPOKEN AS THE PRIMARY LANGUAGE By COUNTY, 1990 & 2000
CHANGE IN LATINO DENSITY BY COUNTY, 1990–2000


PERSONS (PER SQUARE MILE)
- A LOSS OF MORE THAN 100
-100 TO 0
-10 TO 10
10 TO 50
50 TO 100
A GAIN OF MORE THAN 100

COUNTY
CITY OF CHICAGO
EXPRESSWAYS
SELECTED COMMUNITIES WITH SIGNIFICANT LATINO POPULATIONS, 2000
Source: U.S. Census 2000

LEGEND
- MUNICIPALITIES
- CITY OF CHICAGO
- COUNTIES
ACKNOWLEDGEMENTS

Lead support for the development of the Metropolis Housing Index has been generously provided by the Fannie Mae Foundation.

Additional support for our housing program has been provided by The Commercial Club of Chicago and its Civic Committee, the Chicago Community Trust, the Grand Victoria Foundation, the John D. and Catherine T. MacArthur Foundation, the McCormick Tribune Foundation and the Pittway Corporation Charitable Foundation.

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Accenture  KPMG, LLP
Aon Foundation  LaSalle Bank
Anonymous  Marsh, Inc.
Arie and Ida Crown Memorial  McDonald's Corporation
Bank of America  Elizabeth Morse Genius Charitable Trust
Francis Beidler Foundation  Navigant Consulting, Inc.
BP Americas Inc.  Northern Trust Company
Chicago Title and Trust Company Foundation  Peoples Energy Corporation
Deloitte & Touche LLP  PricewaterhouseCoopers LLP
Ernst & Young LLP  Tellabs Foundation
Field Foundation of Illinois, Inc.  The Joyce Foundation
The Ford Foundation  Tribune Company
Gaylord and Dorothy Donnelley Foundation  UBS
Harris Bank  William Blair & Company
Illinois Tool Works  Woods Fund of Chicago

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