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- Alphawood Foundation
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- Harris Bank
- Harris Family Foundation
- JPMorgan Chase
- Local Initiatives Support Corporation
- McMaster-Carr Supply Company
- Northern Trust
- Seabury Foundation
- The Boeing Company
- The Driehaus Foundation
- The MacArthur Foundation
- The Polk Brothers Foundation
- The Private Bank
- U.S. Bank
- Wells Fargo

Chicago Rehab Network (CRN) is a citywide coalition of neighborhood and community-based development organizations. Founded in 1977 by community groups seeking to pool expertise and share information, the Chicago Rehab Network advances the interest of the community development field through public policy, advocacy, technical assistance, research, and communications.

Over the years CRN members have created tens of thousands of affordable housing units and made visible impact on some of Chicago’s most disinvested communities, while preserving affordable housing in its most rapidly gentrifying ones. For more information about CRN, please visit www.chicagorehab.org.

Cover: Rosa Parks Apartments, Bickerdike Redevelopment Corporation (Photo by Bickerdike Redevelopment Corporation)
City Snapshot: Pritzker Pavilion Millennium Park (Photo by CRN)
Analysis: Casa Morelos, The Resurrection Project (Photo by CRN)
Let’s start a conversation.

Who can afford to live in my community?
Who lives in my community?
What is affordable in my neighborhood?
What can I do to advocate for my neighbors and my community?

In neighborhoods across the City, the impact of the recession is being felt in homes and families. And in a matter of months, the City of Chicago will be faced with new leadership. How can you, as a concerned resident, advocate for your community during this change?

Get the Facts

Two-thirds of Chicago households earn less than $75,000 a year.
It is a fact that many families in Chicago continue to struggle to make ends meet. In this toolkit, you will find the most recent data on housing, income, and populations in the City of Chicago and its many community areas. It is designed to help organizations, residents, and regular people to understand the needs of their communities using data from the U.S. Census Bureau's 2009 American Community Survey. The goal is to complete a picture of your community using data to support your own experiences and concerns about what is happening in your community.

Over the next few months, CRN will be releasing a series of data sets that will become part of a complete toolkit towards Building Our Future Chicago. In the first toolkit release you will find the following data and information:

1. An Overview and Snapshot of the City of Chicago Housing and Economic Data
2. City Snapshots: Key Data Trends on Chicago’s Community Areas, including:
   ○ Housing Value and Price Over Time
   ○ Housing Costs and Median Household Incomes
   ○ Population and Race
3. Summary and Analysis of Key Trends

Subsequent data releases will include, but will not be limited to, the following:

1. Housing Cost Burden
2. Housing Units
3. Foreclosures
4. Federally Assisted Housing
**AT-A-GLANCE: City of Chicago**

A Picture of Chicago Housing and Income Data from the 2009 American Community Survey

### HOUSEHOLD INCOME

**$45,734**

Chicago Median Household Income in 2009

*At-a-glance: Since the beginning of the decade, Chicago household incomes have declined by 8 percent.*

### UNEMPLOYMENT

**13.1%**

Unemployment Rate

*At-a-glance: Nearly 195,600 Chicagoans are out of work—over 60,000 more than the previous year.*

### FAIR MARKET RENT

**$1,004**

HUD Fair Market Rent for a 2-bedroom unit in Chicago

**$20.92**

Hourly wage needed to afford HUD Fair market rent for a 2-bedroom unit

*At-a-glance: A household must earn at least $20.92 per hour, or $43,500 assuming a 40-hour work week, year-round, in order to afford a two-bedroom unit at the Fair Market Rent. To afford the same apartment, a minimum wage worker would have to work at least 101 hours a week.*

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1.07 million
Total Households in Chicago in 2009

2.7 million
Total Population in Chicago in 2009

RENTERS

570,270
Renter Households in Chicago in 2009

At-a-glance: At the height of the housing bubble, the number of rental households dropped by a 14 percent—or 85,000—at its lowest in 2007 following a shift in favor of homeownership in housing policy. After the housing market collapsed, the demand for rental housing has been increasing. In 2009, there were over 570,000 renters in Chicago, up 7 percent from the previous year but still 5 percent below 2000 numbers.

HOMEOWNERS

502,615
Owner Households in Chicago in 2009

At-a-glance: Homeownership jumped to its peak in 2007 with a 10 percent increase in owner households from the beginning of the decade. But by the following year, there were nearly 20,000 fewer owner households in Chicago. In 2009, homeownership seems to be on the rise again with the addition of more than 10,000 owner households from the previous year.
HOME VALUE

$261,600
Median Home Value in 2009

▼ 11.5%
Percent decrease in Median Home Value since the peak of the housing bubble

HOME PRICE

$208,648
Median Home Price in 2009

▼ 22.5%
Percent decrease in Median Home Price since the peak of the housing bubble

All dollar amounts adjusted to 2009 dollars

At-a-glance: Home values and prices have been declining as a result of the recession. But even as this trend continues, monthly housing costs for renters and homeowners remain high or continue to increase. For homeowners, plummeting home values and prices while monthly costs increase reveals that many homeowners likely owe more on their homes than they are worth.
**HOUSING COST BURDEN - RENTERS**

54.6%
Percent of Renters who are housing cost burdened*

*At-a-glance: 293,976 renter households pay more than one-third of their income on housing

<table>
<thead>
<tr>
<th>Year</th>
<th>% of Cost Burdened Renters</th>
</tr>
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<tbody>
<tr>
<td>2000</td>
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<tr>
<td>2006</td>
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<td>2007</td>
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<tr>
<td>2008</td>
<td>51.9%</td>
</tr>
<tr>
<td>2009</td>
<td>54.6%</td>
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</tbody>
</table>

**HOUSING COST BURDEN - OWNERS**

48.3%
Percent of Mortgaged Owners who are housing cost burdened*

*At-a-glance: 178,207 owners with mortgages pay more than one-third of their income on housing

<table>
<thead>
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</tr>
</thead>
<tbody>
<tr>
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<tr>
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<td>2008</td>
<td>50.3%</td>
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<tr>
<td>2009</td>
<td>48.3%</td>
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</tbody>
</table>

*Spending more than one-third of their income on housing

**HOUSING STRESS AND DEMAND**

23,250
Newly Filed Foreclosures in 2009

11,709
Completed Foreclosures in 2009

21.6%
Poverty Rate in 2009

250,000
Number of applications received by CHA for only 40,000 available spots in the Family Housing Wait List which opened in the summer of 2010 for the first time in a decade.

**Summary:** The data shows that homeowners, renters, and families across income levels will continue to endure the effects of the economic recession for many years to come. Next year, the City of Chicago faces new leadership. It is even more important now to strengthen the role of affordable housing as a key economic driver and to educate our decision-makers that housing is foundational for healthy and stable communities.