

# Chicago Area Poverty, Income, and Housing Overview

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***Fall 2007***



## About this Paper

This paper was originally researched for the AIDS Foundation of Chicago for use in their Five-Year Chicago Area HIV/AIDS Housing Plan. Hence, the counties included here are reflective of the counties the AIDS Foundation requested be included in the analysis. Though traditionally included in discussions of the Chicago region, **Lake County is not included in this discussion of the Chicago area**. For the purposes of this paper, the Chicago area is comprised of eight counties:

Cook	DuPage	Kane	McHenry
DeKalb	Grundy	Kendall	Will

The area covers approximately 5,000 square miles. The region has an estimated population of 7,929,775 and encompasses urban, suburban, and rural communities.

### Data Source Notes

The following sections contain relevant data on the Chicago area. Every indicator and corresponding table contains data on every geography for which data are available.

Much of the data in the following sections are derived from the American Community Survey (ACS) which is able to provide annual, intercensal, detailed demographic, poverty, income, and housing indicator estimates for geographic areas with populations over 65,000. The only Chicago area county that does not meet the population threshold, and therefore does not have data available for it, is Grundy County. Additionally, on select indicators, Kendall County does not have a sufficient population size to warrant estimates.

When possible, Chicago numbers are presented in addition to the whole Cook County numbers, and Illinois data are provided for comparison.

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## Population Demographics

### Population Basics

Cook County is home to two thirds of the Chicago area population with nearly 5.3 million people, 2.8 million of whom live in Chicago (see Table 1). DuPage County is the second largest county in the Chicago area with 932,670 people. Grundy County is the smallest, with just under 46,000 people.

**Table 1: Population 1980 to 2006**

Geography	1980	1990	2000	2006
Cook	5,253,628	5,105,044	5,376,741	5,288,655
Chicago	n/a	2,783,660	2,896,016	2,833,321
DeKalb	74,628	77,932	88,969	100,139
DuPage	658,876	781,689	904,161	932,670
Grundy	30,582	32,337	37,535	45,828
Kane	278,405	317,741	404,119	493,735
Kendall	37,202	39,413	54,544	88,158
McHenry	147,897	183,241	260,077	312,373
Will	324,460	357,313	502,266	668,217
<b>Total in Counties</b>	<b>6,805,678</b>	<b>6,894,710</b>	<b>7,628,412</b>	<b>7,929,775</b>

Source: Population Division, U.S. Census Bureau. (2007, September). *Annual Estimates of the Population*. Retrieved September 26, 2007, from <http://www.census.gov/popest/estimates.php>

Despite having the most people, Cook County is not the fastest growing county in the region; population growth has largely been driven by the collar counties (see Table 2). In fact, Cook County has experienced very little population change since 1980. As a whole, the Chicago area has grown by 1,124,097 people – 16.5 percent since 1980. The populations in Kendall, McHenry, and Will Counties have all more than doubled since 1980.

**Table 2: Population Change, 1980 to 2006**

Geography	Change from 1980-2006		Change from 1990-2006		Change from 2000-2006	
	Number	Percent	Number	Percent	Number	Percent
Cook	35,027	0.7%	183,611	3.6%	-88,086	-1.6%
Chicago	n/a	n/a	49,661	1.8%	-62,695	-2.2%
DeKalb	25,511	34.2%	22,207	28.5%	11,170	12.6%
DuPage	273,794	41.6%	150,981	19.3%	28,509	3.2%
Grundy	15,246	49.9%	13,491	41.7%	8,293	22.1%
Kane	215,330	77.3%	175,994	55.4%	89,616	22.2%
Kendall	50,956	137.0%	48,745	123.7%	33,614	61.6%
McHenry	164,476	111.2%	129,132	70.5%	52,296	20.1%
Will	343,757	105.9%	310,904	87.0%	165,951	33.0%
<b>Total in Counties</b>	<b>1,124,097</b>	<b>16.5%</b>	<b>1,035,065</b>	<b>15.0%</b>	<b>301,363</b>	<b>4.0%</b>

Source: Population Division, U.S. Census Bureau. (2007, September). *Annual Estimates of the Population*. Retrieved September 26, 2007, from <http://www.census.gov/popest/estimates.php>

### Age

While there has been little change in the percent of the senior population age 65 and over, the population in each county is indeed aging (see Table 3). Children comprise a smaller share of the total population in 2006 than they did in 2000 and 1990, and working age adults now comprise a greater share in most Chicago area counties.

**Table 3: Percent of the Total Population by Age Group, 1990, 2000, 2006**

Geography	Year	Illinois	Cook	DeKalb	DuPage	Grundy	Kane	Kendall	McHenry	Will
Children (0-17)	1990	25.9%	25.3%	21.5%	26.5%	27.8%	29.9%	30.0%	29.2%	29.9%
	2000	26.1%	26.0%	23.1%	26.7%	26.6%	30.3%	29.5%	30.2%	30.0%
	2006	25.1%	25.7%	21.4%	25.5%	23.7%	29.0%	26.1%	26.9%	27.4%
Adults (18 to 64)	1990	61.6%	62.4%	68.3%	64.9%	59.4%	60.8%	61.3%	61.4%	61.5%
	2000	61.8%	62.3%	67.1%	63.4%	61.1%	61.3%	62.0%	61.8%	61.7%
	2006	63.0%	62.6%	69.2%	64.2%	65.5%	62.8%	66.6%	63.9%	64.6%
Seniors (65+)	1990	12.0%	11.7%	9.4%	10.4%	10.9%	8.1%	8.7%	9.2%	8.0%
	2000	12.1%	11.7%	9.8%	9.8%	12.3%	8.4%	8.5%	8.0%	8.3%
	2006	12.0%	11.7%	9.4%	10.4%	10.9%	8.1%	7.3%	9.2%	8.0%

Source: Population Division, U.S. Census Bureau. (2007, September). *Annual Estimates of the Population*. Retrieved September 26, 2007, from <http://www.census.gov/popest/estimates.php>

### Disability

862,018 people in the Chicago area have a disability. All counties in the Chicago area have a disability rate of 8.9 percent or higher.

**Table 4: Disability Status of Population Age 5 and Over, 2006**

Geography	Total	With a Disability	
		Number	Percent
Illinois	11,751,371	1,508,500	12.8%
Cook	4,851,067	631,766	13.0%
Chicago	2,510,735	357,289	14.2%
DeKalb	92,923	8,571	9.2%
DuPage	859,492	82,764	9.6%
Grundy	n/a	n/a	n/a
Kane	447,981	39,687	8.9%
Kendall	81,539	7,954	9.8%
McHenry	290,253	28,556	9.8%
Will	615,020	62,720	10.2%

Source: U.S. Census Bureau, 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

### Veterans

The Chicago area is home to 412,379 veterans (see Table 5). While the majority of veterans live in Cook County, DeKalb has the highest percentage of veterans to the adult population. No county in the Chicago area has a higher rate of veterans than the state as a whole.

**Table 5: Veterans, 2006**

Geography	Total Population 18 and over	Veterans	
		Number	Percent
Illinois	9,332,854	826,148	8.9%
Cook	3,861,232	269,283	7.0%
Chicago	2,027,160	117,133	5.8%
DeKalb	70,963	6,229	8.8%
DuPage	680,021	51,890	7.6%
Grundey	n/a	n/a	n/a
Kane	345,921	24,425	7.1%
Kendall	65,112	5,427	8.3%
McHenry	227,645	19,622	8.6%
Will	480,199	35,503	7.4%

Source: U.S. Census Bureau, 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

### Race & Ethnicity

The Chicago region has grown increasingly diverse since 2000 (see Table 6). From 2000 to 2006, the proportion of the population that is Non-Hispanic White declined from 57.2 percent to 54.2 percent, and the proportion that is Black declined from 20.1 percent to 19.5 percent. People who are Asian and Hispanic make up a larger share of the population than they did in 2000, with the share that is Asian growing from 4.8 percent of the population to 5.6 percent, and the share that is Hispanic growing from 17.4 percent to 20.2 percent of the population. Every county in the region experienced significant growth in the Hispanic population.

**Table 6: Percentages of Population by Race/Ethnicity 2000 and 2006**

		Illinois	Cook	DeKalb	DuPage	Grundey	Kane	Kendall	McHenry	Will	Total
Non-Hispanic White Alone	2000	68.2%	48.2%	85.4%	79.0%	94.7%	67.9%	89.4%	89.7%	77.6%	57.2%
	2006	65.3%	44.9%	82.1%	72.9%	89.4%	63.1%	78.2%	85.2%	70.7%	54.2%
Black Alone	2000	15.3%	26.5%	4.7%	3.1%	0.2%	6.0%	1.3%	0.6%	10.6%	20.1%
	2006	15.0%	26.3%	5.0%	4.4%	1.4%	5.5%	4.0%	1.0%	10.7%	19.5%
Asian Alone	2000	3.5%	5.0%	2.4%	8.0%	0.3%	1.9%	0.9%	1.5%	2.3%	4.8%
	2006	4.2%	5.6%	2.8%	9.9%	0.7%	3.0%	2.4%	2.6%	3.8%	5.6%
Hispanic	2000	12.3%	19.9%	6.6%	9.0%	4.1%	23.7%	7.5%	7.5%	8.7%	17.4%
	2006	14.7%	22.7%	9.0%	11.9%	7.5%	27.8%	14.4%	10.5%	13.8%	20.2%

Source: Population Division, U.S. Census Bureau. (2007, September). *Annual Estimates of the Population*. Retrieved September 26, 2007, from <http://www.census.gov/popest/estimates.php>

### Population Projections

Population projections for the Chicago area indicate that the region is expected to grow by nearly 20 percent by the year 2030 (see Table 7). DeKalb, Kane, McHenry, and Will Counties are all projected to have higher rates of population growth than the state of Illinois as a whole. Will County is projected

to be the fastest growing county, with a growth rate of 63.6 percent from 2006 to 2030. Cook, DuPage, Grundy, and Kendall are all projected to have lower rates of population growth than Illinois as a whole. In total, the region is projected to be home to over 1.57 million *more* people by 2030.

**Table 7: 2006 Population Estimates and 2010 to 2030 Population Projections**

County	2006 Population Estimate	2010 Population Projection	2015 Population Projection	2020 Population Projection	2025 Population Projection	2030 Population Projection	Projected Change 2006-2030	
Illinois	12,831,970	13,279,091	13,748,695	14,316,487	14,784,968	15,138,849	2,306,879	18.0%
Cook	5,288,655	5,472,429	5,562,950	5,707,832	5,835,948	5,990,243	701,588	13.3%
DeKalb	100,139	101,735	108,233	114,992	120,664	124,200	24,061	24.0%
DuPage	932,670	948,549	958,778	1,010,323	1,026,713	1,034,039	101,369	10.9%
Grundy	45,828	41,650	43,839	46,454	49,176	50,414	4,586	10.0%
Kane	493,735	516,914	572,277	630,563	668,645	679,403	185,668	37.6%
Kendall	88,158	68,588	73,748	78,694	83,471	85,060	-3,098	-3.5%
McHenry	312,373	337,034	377,315	407,931	434,286	443,398	131,025	41.9%
Will	668,217	706,639	808,846	907,625	999,824	1,093,207	424,990	63.6%
<b>Total</b>	<b>7,929,775</b>	<b>8,193,538</b>	<b>8,505,986</b>	<b>8,904,414</b>	<b>9,218,727</b>	<b>9,499,964</b>	<b>1,570,189</b>	<b>19.8%</b>

Source: Illinois Department of Commerce and Economic Opportunity. (2005). *Population Projections*.

Retrieved June 25, 2007, from [http://www.commerce.state.il.us/dceo/Bureaus/Facts\\_Figures/Population\\_Projections/](http://www.commerce.state.il.us/dceo/Bureaus/Facts_Figures/Population_Projections/)

## Poverty & Income

### The Federal Poverty Measure

Income poverty is defined by the federal government using food cost as a basis. Each year, a monetary threshold - commonly called the federal poverty line (FPL) - is set, and families as well as the individuals who comprise those families are considered poor if their family income falls below the threshold for their family size. In 2007, a family of four is considered poor if their gross annual income falls below \$20,650. Income poverty is also discussed in terms of percentage of the FPL. Extreme poverty is defined as half the poverty line, or 50% FPL; low-income is defined as twice the poverty line, or 200% FPL.

Over 956,000 people live in poverty in the Chicago area. Over 434,000 of them live in extreme poverty. An additional 1,145,000 individuals in the region live above the official poverty line but below twice the poverty line, meaning they have low incomes that often make it difficult to meet their basic needs.

**Table 8: Ratio of Income to Poverty, 2006**

Geography	Total	Under 50% FPL		Under 100% FPL		Under 200% FPL	
		Number	Percent	Number	Percent	Number	Percent
Illinois	12,516,453	685,970	5.5%	1,539,033	12.3%	3,467,594	27.7%

Cook	5,202,550	361,712	7.0%	796,848	15.3%	1,693,376	32.5%
Chicago	2,695,826	262,900	9.8%	571,313	21.2%	1,138,087	42.2%
DeKalb	92,000	7,358	8.0%	13,033	14.2%	24,156	26.3%
DuPage	916,441	17,956	2.0%	44,494	4.9%	121,195	13.2%
Grundy	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Kane	487,749	19,867	4.1%	40,498	8.3%	106,761	21.9%
Kendall	88,043	1,642	1.9%	4,759	5.4%	10,348	11.8%
McHenry	310,673	8,613	2.8%	18,034	5.8%	41,397	13.3%
Will	661,579	18,464	2.8%	38,694	5.8%	103,403	15.6%

Source: U.S. Census Bureau, 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

**Table 9: Ratio of Income to Poverty, 1999**

Geography	Total	Under 50% FPL		Under 100% FPL		Under 200% FPL	
		Number	Percent	Number	Percent	Number	Percent
Illinois	12,095,961	619,240	5.1%	1,291,958	10.7%	3,072,723	25.4%
Cook	5,285,159	361,862	6.8%	713,040	13.5%	1,558,780	29.5%
Chicago	2,839,038	285,860	10.1%	556,791	19.6%	1,127,692	39.7%
DeKalb	81,025	4,745	5.9%	9,203	11.4%	19,613	24.2%
DuPage	889,343	16,004	1.8%	32,163	3.6%	95,453	10.7%
Grundy	37,029	796	2.1%	1,786	4.8%	6,123	16.5%
Kane	397,285	11,696	2.9%	26,587	6.7%	75,181	18.9%
Kendall	54,251	576	1.1%	1,636	3.0%	5,535	10.2%
McHenry	258,211	4,276	1.7%	9,446	3.7%	30,806	11.9%
Will	491,997	11,804	2.4%	24,225	4.9%	66,919	13.6%

Source: U.S. Census Bureau, 2000 Decennial Census, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

Since 1999, poverty rates and the rates of people with low incomes have risen in each county of the Chicago area (see Tables 8 & 9). Additionally, median household incomes fell over the period of 1999 to 2006 (see Table 10). This indicates that families have less purchasing power than they did 7 years ago, which is particularly troublesome in light of the rising cost of many essentials such as housing and health care.

**Table 10: Median Household Income, 1999 and 2006**

Geography	1999	2006	Change from 1999 to 2006
Illinois	\$56,376	\$52,006	-\$4,370
Cook	\$55,568	\$50,691	-\$4,877
Chicago	\$46,738	\$43,223	-\$3,515
DeKalb	\$55,454	\$51,055	-\$4,399
DuPage	\$82,147	\$73,677	-\$8,470
Grundy	\$62,583	n/a	n/a



Kane	\$71,818	\$63,741	-\$8,077
Kendall	\$78,200	\$73,069	-\$5,131
McHenry	\$78,443	\$71,945	-\$6,498
Will	\$75,311	\$72,816	-\$2,495

Source: U.S. Census Bureau, 2000 Decennial Census & 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

Note: All amounts are in 2006 dollars

### Unemployment

2006 unemployment rates in the Chicago area are quite similar to their 2000 levels (see Table 11). With the exceptions of Cook and Grundy Counties, unemployment rates around the region were lower than the state rate of 4.5 percent.

**Table 11: Unemployment, 2000 and 2006**

Geography	2000		2006	
	Number	Percent	Number	Percent
Illinois	290,900	4.5%	297,600	4.5%
Cook	132,027	4.8%	123,623	4.7%
Chicago	75,578	5.5%	68,915	5.2%
DeKalb	1,849	3.6%	2,153	3.9%
DuPage	17,682	3.3%	17,959	3.4%
Grundy	1,108	5.3%	1,235	5.1%
Kane	9,536	4.3%	10,911	4.3%
Kendall	1,065	3.3%	1,828	4.0%
McHenry	5,430	3.6%	6,463	3.7%
Will	11,386	4.1%	14,703	4.3%

Source: Illinois Department of Employment Security, Local Area Unemployment Statistics. (n.d.). *Annual average data*. Retrieved September 26, 2007, from <http://lmi.ides.state.il.us/laus/lausmenu.htm>

### Disability

People with a disability are disproportionately represented among those in poverty (see Table 12). In many Chicago area counties, people with a disability are twice as likely to be poor as those without a disability.

**Table 12: Poverty Status by Disability Status for Noninstitutionalized Population Age 5 and Over, 2006**

Geography	With a Disability			With No Disability		
	Total	Number in Poverty	Percent in Poverty	Total	Number in Poverty	Percent in Poverty
Illinois	1,500,086	298,747	19.9%	10,127,876	1,071,105	10.6%
Cook	629,088	143,791	22.9%	4,188,205	565,437	13.5%
Chicago	355,427	105,083	29.6%	2,132,912	403,842	18.9%

DeKalb	8,182	1,129	13.8%	77,744	11,516	14.8%
DuPage	82,106	8,483	10.3%	771,624	30,434	3.9%
Grundy	n/a	n/a	n/a	n/a	n/a	n/a
Kane	39,687	5,732	14.4%	406,748	29,459	7.2%
Kendall	7,954	1,067	13.4%	73,576	3,093	4.2%
McHenry	28,436	2,837	10.0%	260,932	12,899	4.9%
Will	62,530	7,227	11.6%	550,537	27,295	5.0%

Source: U.S. Census Bureau, 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

People with a disability are less likely to work than those without a disability (see Table 13). In every Chicago area county, over half of people with a disability are not working compared to less than a quarter of those without a disability in most counties.

**Table 13: Employment Status by Disability Status for the Noninstitutionalized Population Ages 16 to 64, 2006**

Geography	Total	With a Disability	With a Disability, Not Working	No Disability	No Disability, Not Working
Illinois	8,341,109	823,851	61.8%	7,517,258	25.3%
Cook	3,439,770	350,022	65.1%	3,089,748	27.9%
Chicago	1,840,428	209,481	69.0%	1,630,947	29.6%
DeKalb	71,569	4,146	53.5%	67,423	24.8%
DuPage	622,112	41,687	52.5%	580,425	22.8%
Grundy	n/a	n/a	n/a	n/a	n/a
Kane	322,619	23,528	50.1%	299,091	23.8%
Kendall	61,108	4,030	59.8%	57,078	19.9%
McHenry	209,570	14,800	54.7%	194,770	21.9%
Will	449,789	37,806	52.2%	411,983	22.6%

Source: U.S. Census Bureau, 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

When people with a disability are able to work, they earn considerably less than their counterparts without a disability (see Table 14). The difference in earnings ranges from a low of \$9,742 in DuPage County to a high of \$16,323 in Kendall County. In DeKalb County, people with a disability earn only 51 cents for each dollar that people without a disability earn.

**Table 14: Median Earnings by Disability Status for Noninstitutionalized Population Age 16 and Over with Earnings, 2006**

Geography	With a Disability	With No Disability	Difference
Illinois	\$19,166	\$30,326	-\$11,160

Cook	\$21,088	\$31,247	-\$10,159
Chicago	\$20,114	\$28,476	-\$8,362
DeKalb	\$11,123	\$22,005	-\$10,882
DuPage	\$27,760	\$37,502	-\$9,742
Grundy	n/a	n/a	n/a
Kane	\$18,853	\$31,250	-\$12,397
Kendall	\$18,937	\$35,260	-\$16,323
McHenry	\$21,573	\$34,417	-\$12,844
Will	\$19,924	\$35,301	-\$15,377

Source: U.S. Census Bureau, 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

### Language

Nearly 829,000 households in the Chicago area speak a language other than English at home up from 743,000 households in 2000 (see Table 15). Cook, DuPage, and Kane Counties have a higher rate of households speaking another language at home than the state of Illinois as a whole.

**Table 15: Language Other than English Spoken at Home, 2000 and 2006**

Geography	2000			2006		
	Total Households	Total Households Speaking Language Other than English at Home Number	Percent	Total Households	Total Households Speaking Language Other than English at Home Number	Percent
Illinois	4,592,740	902,830	19.7%	4,724,252	1,007,238	21.3%
Cook	1,974,408	595,941	30.2%	1,932,197	619,676	32.1%
Chicago	1,061,964	361,684	34.1%	1,015,685	344,462	33.9%
DeKalb	31,669	3,807	12.0%	35,020	4,575	13.1%
DuPage	326,011	71,945	22.1%	336,658	95,515	28.4%
Grundy	14,300	1,102	7.7%	n/a	n/a	n/a
Kane	133,733	31,720	23.7%	161,812	43,096	26.6%
Kendall	18,789	2,278	12.1%	29,941	5,734	19.2%
McHenry	89,377	11,887	13.3%	106,751	18,084	16.9%
Will	167,602	24,630	14.7%	210,567	42,283	20.1%

Source: U.S. Census Bureau, 2000 Decennial Census & 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

As the proportion of households speaking another language at home grows, so too does the share of linguistically isolated households (see Table 16). Linguistic isolation refers to a household in which no member age 14 or older speaks only English or speaks both another language and English very well. When a household is linguistically isolated, they face a host of barriers, including difficulty in navigating the job and housing markets.

Notably, around 10 percent of all households in Cook and Kane Counties are linguistically isolated. In Kane County in particular, a very high percentage of households speaking another language at home are linguistically isolated.

**Table 16: Linguistic Isolation, 2000 and 2006**

Geography	2000				2006			
	Total Households	Percent of Total Households Linguistically Isolated	Households Speaking Language Other Than English at Home	Percent of Households Speaking Language Other than English at Home, Linguistically Isolated	Total Households	Percent of Total Households Linguistically Isolated	Households Speaking Language Other Than English at Home	Percent of Households Speaking Language Other than English at Home, Linguistically Isolated
Illinois	4,592,740	4.7%	902,830	24.0%	4,724,252	5.7%	1,007,238	26.6%
Cook	1,974,408	8.2%	595,941	27.2%	1,932,197	9.6%	619,676	29.8%
Chicago	1,061,964	10.2%	361,684	29.8%	1,015,685	10.9%	344,462	32.1%
DeKalb	31,669	2.0%	3,807	16.5%	35,020	3.0%	4,575	22.9%
DuPage	326,011	4.1%	71,945	18.8%	336,658	6.1%	95,515	21.5%
Grundy	14,300	0.9%	1,102	11.9%	n/a	n/a	n/a	n/a
Kane	133,733	7.1%	31,720	30.0%	161,812	10.7%	43,096	40.0%
Kendall	18,789	1.1%	2,278	9.2%	29,941	3.4%	5,734	17.8%
McHenry	89,377	2.3%	11,887	17.2%	106,751	2.9%	18,084	17.1%
Will	167,602	2.0%	24,630	13.7%	210,567	3.8%	42,283	19.2%

Source: U.S. Census Bureau, 2000 Decennial Census & 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

Note: A linguistically isolated household is one in which no member 14 years old and over (1) speaks only English or (2) speaks a non-English language and speaks English very well.

### *Receipt of Supplemental Security Income and Food Stamps*

Supplemental Security Income (SSI) is the main government program for people with disabilities who have little or no income to meet their basic needs. Tens of thousands of households in the Chicago area region receive SSI (see Table 17).

**Table 17: Supplemental Security Income for Households, 2006**

	Total Households	Households with Supplemental Security Income (SSI)	
		Number	Percent
Illinois	4,724,252	153,480	3.2%
Cook	1,932,197	79,004	4.1%
Chicago	1,015,685	55,499	5.5%
DeKalb	35,020	643	1.8%

DuPage	336,658	5,232	1.6%
Grundy	n/a	n/a	n/a
Kane	161,812	3,041	1.9%
Kendall	29,941	649	2.2%
McHenry	106,751	1,125	1.1%
Will	210,567	4,589	2.2%

Source: U.S. Census Bureau, 2000 Decennial Census & 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

SSI payments are quite low and in nearly all Chicago area counties, a single person relying solely on SSI would fall below the poverty line (see Table 18). Individuals and families relying on SSI as their only or main source of income often cannot afford market housing.

**Table 18: Average Annual Household Supplemental Security Income (SSI) Payment, 2006**

Geography	Average Annual Household SSI Payment
Illinois	\$7,803
Cook	\$7,744
Chicago	\$7,586
DeKalb	\$7,992
DuPage	\$9,033
Grundy	n/a
Kane	\$11,064
Kendall	\$11,778
McHenry	\$9,223
Will	\$8,651

Source: U.S. Census Bureau, 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.  
Note: All amounts are in 2006 dollars

1,031,277 individuals in the Chicago area receive Food Stamps. According to administrative data (see Table 19). Self reports indicate that 7.6 percent of all households in the region receive Food Stamps (American Community Survey, 2006). In Illinois, Food Stamp usage increased 57.1 percent from 2000 to 2006 (Illinois Department of Human Services, 2007).

**Table 19: Individuals Receiving Food Stamps, 2006**

Geography	Persons
Illinois	1,729,266
Cook	875,546
DeKalb	7,808

DuPage	39,934
Grundy	2,401
Kane	45,169
Kendall	4,282
McHenry	10,106
Will	46,031

Source: Illinois Department of Human Services, Bureau of Research & Analysis. (2007, June).  
*Count of persons receiving Food Stamps during calendar year 2006.* On file with author.

## Housing Characteristics

### Tenure

Most counties in the Chicago area have high rates of homeownership (see Table 20). Kendall County has the highest rate of ownership at 87.2 percent. Cook and DeKalb counties have homeownership rates that are below the state average of 69.9 percent. Families that rent are much more likely to be in poverty than families that own their own homes. In every Chicago area county, renter families are at least 5.5 times as likely to be poor as owner families (American Community Survey, 2006).

**Table 20: Housing Tenure, 2006**

Geography	Total Occupied Unites	Owner-Occupied	Renter-Occupied
Illinois	4,724,252	69.9%	30.1%
Cook	1,932,197	61.7%	38.3%
Chicago	1,015,685	49.3%	50.7%
DeKalb	35,020	63.5%	36.5%
DuPage	336,658	76.7%	23.3%
Grundy	n/a	n/a	n/a
Kane	161,812	77.7%	22.3%
Kendall	29,941	87.2%	12.8%
McHenry	106,751	84.1%	15.9%
Will	210,567	85.8%	14.2%

Source: U.S. Census Bureau, 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

### Rental Market

#### Fair Market Rent

Fair Market Rents (FMRs) are used to determine the eligibility of rental housing units for Section 8 Housing Assistance. For a more detailed explanation of their uses and how they are calculated, see <http://www.huduser.org/datasets/fmr/fmrover.doc>

An analysis of fair market rents reveals that rents rose by over 4 percent in the majority of Chicago area counties from 2000 to 2007 (see Table 21). The cost of rental housing in Grundy County rose by over 16.5 percent. Rising housing costs, coupled with stagnating or declining incomes and earnings, results in housing becoming more and more unaffordable.

**Table 21: Two-Bedroom, Fair Market Rent (FMR), 2000 and 2007**

Geography	2000	2007	Percent Change
Illinois	\$794	\$829	4.4%
Cook	\$894	\$935	4.6%
DeKalb	\$762	\$776	1.8%
DuPage	\$894	\$935	4.6%
Grundy	\$693	\$807	16.5%
Kane	\$894	\$935	4.6%
Kendall	\$894	\$911	4.6%
McHenry	\$894	\$935	4.6%
Will	\$894	\$935	4.4%

Source: National Low Income Housing Coalition. (2006 and 1999). *Out of reach 2006 and 2001*. Washington DC: Author, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

Note: All amounts are in 2007 dollars

Housing costs are considered affordable if they consume less than 30 percent of a household's income. Table 22 illustrates how much a worker would need to make per hour to be able to afford a two-bedroom apartment at the Fair Market Rent in their county. In the Chicago area, most workers need to earn nearly \$18 an hour to afford that apartment. A worker who gets paid Illinois' minimum wage of \$7.50 an hour would need to work 96 hours a week in most Chicago area counties to be able to afford a two-bedroom apartment at the Fair Market Rent.

**Table 22: Rent Affordability, 2006**

Geography	Fair Market Rent (FMR) for 2BR, 2007	Estimate of Mean Renter Hourly Wage, 2006	Monthly Rent Affordable at Mean Renter Wage, 2006	Wage Needed to Afford 2BR FMR, 2006	2BR Housing Wage as a Percent of IL Minimum Wage, 2006	Work Hours per Week at IL Min. Wage to Afford 2BR FMR, 2006
Illinois	\$829	\$13.24	\$689	\$15.95	213%	85
Cook	\$935	\$16.05	\$834	\$17.98	240%	96
DeKalb	\$776	\$8.58	\$446	\$14.92	199%	80
DuPage	\$935	\$14.62	\$760	\$17.98	240%	96
Grundy	\$807	\$13.82	\$719	\$15.52	207%	83
Kane	\$935	\$10.20	\$531	\$17.98	240%	96
Kendall	\$911	\$11.35	\$590	\$17.52	234%	93
McHenry	\$935	\$9.88	\$514	\$17.98	240%	96
Will	\$935	\$9.36	\$487	\$17.98	240%	96

Source: National Low Income Housing Coalition. (2006). *Out of reach 2006*. Washington DC: Author, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

### *Housing Cost Burden*

The opposite of affordable housing is housing cost burden. Households are cost burdened when they spend 30 percent or more of their income for housing. In every Chicago area geography for which data are available, the rate of cost-burdened, renter households has increased significantly. In four counties, Cook, DeKalb, Kane, and McHenry, over half of all renter households are paying too much of their income toward rent. This leaves less money for other essentials such as food, medication, and transportation.

**Table 23:** Renter Households Paying Over 30 Percent of their Income on Rent, 2000 and 2006

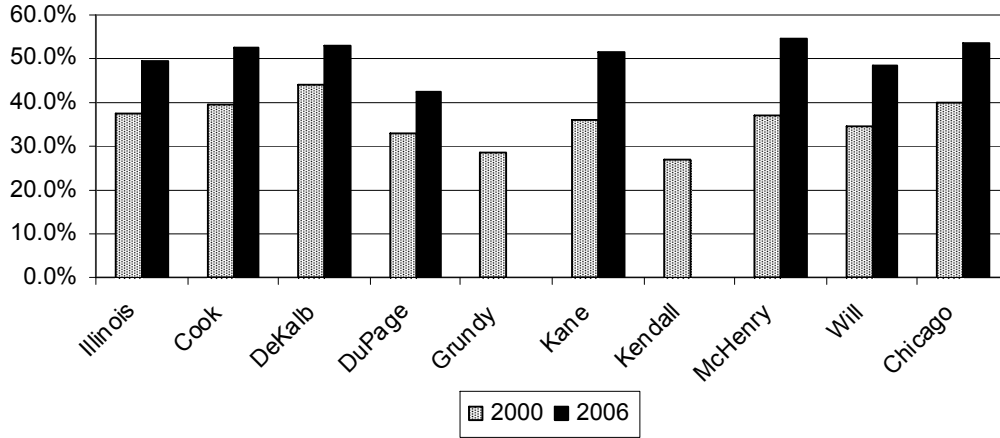
Geography	2000			2006		
	Total Renter Households	Households Paying Over 30% of Income on Rent		Total Renter Households	Households Paying Over 30% of Income on Rent	
		Number	Percent		Number	Percent
Illinois	1,393,383	525,115	37.7%	1,327,071	654,629	49.3%
Cook	785,823	308,441	39.3%	697,087	364,656	52.3%
Chicago	563,060	225,765	40.1%	484,904	258,745	53.4%
DeKalb	11,900	5,254	44.2%	12,356	6,562	53.1%
DuPage	74,084	24,613	33.2%	75,449	31,922	42.3%
Grundy	3,587	1,031	28.7%	n/a	n/a	n/a
Kane	30,477	10,955	35.9%	34,702	17,884	51.5%
Kendall	2,618	706	27.0%	n/a	n/a	n/a
McHenry	13,939	5,192	37.2%	16,243	8,817	54.3%
Will	26,268	9,024	34.4%	28,720	13,938	48.5%

Source: U.S. Census Bureau, 2000 Decennial Census & 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

Renter burden has grown in each Chicago area county from 2000 to 2006 (see Graph 1). In four of the six counties for which 2006 data are available, the rates of renter households experiencing cost burden has grown to over 50 percent. The other two counties, DuPage and Will, have also experienced significant increases on this measure and have rates between 40 and 50 percent.



**Graph 1: Percent of Renter Households Paying Over 30% of Income on Rent, 2000 and 2006**



Source: U.S. Census Bureau, 2000 Decennial Census & 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

**Vacancy**

Rental vacancy rates in the Chicago area range from a low of 5.4 percent in Kane County to a high of 12.9 percent in Kendall County. All Chicago area counties, with the exception of Kendall, have lower vacancy rates than the state.

**Table 24: Vacancy Rates, 2006**

Geography	Homeowner	Renter
Illinois	2.3%	8.7%
Cook	1.7%	6.9%
Chicago	3.7%	9.6%
DeKalb	2.9%	6.7%
DuPage	1.9%	6.7%
Grundy	n/a	n/a
Kane	1.5%	5.4%
Kendall	0.2%	12.9%
McHenry	1.7%	6.9%
Will	1.3%	8.4%

Source: U.S. Census Bureau, 2006 American Community Survey.

**Crowding**

Nearly 90,000 households in the Chicago area are crowded. A housing unit is considered crowded if there is more than 1 person per room. Renter households have much higher rates of crowding than

owner households. At 7.4 percent, Kane County has the highest crowding rate for renter households, while Cook County has the highest crowding rate for owner households at 2.2 percent.

**Table 25: Crowding by Tenure, 2006**

	Renter-Occupied		Owner-Occupied	
	Number Crowded	Percent Crowded	Number Crowded	Percent Crowded
Illinois	67,057	4.7%	46,432	1.4%
Cook	44,623	6.0%	26,213	2.2%
Chicago	31,331	6.1%	14,104	2.8%
DeKalb	525	4.1%	193	0.9%
DuPage	3,930	5.0%	3,363	1.3%
Grundy	n/a	n/a	n/a	n/a
Kane	2,659	7.4%	1,993	1.6%
Kendall	n/a	n/a	n/a	n/a
McHenry	977	5.7%	942	1.0%
Will	1,754	5.9%	2,449	1.4%

Source: U.S. Census Bureau, 2006 American Community Survey, calculation conducted by the Mid-America Institute on Poverty of Heartland Alliance.

## Homelessness

According to the United States Department of Housing and Urban Development (HUD), a homeless individual is:

- (1) an individual who lacks a fixed, regular, and adequate nighttime residence; and
- (2) an individual who has a primary nighttime residence that is—
  - (A) a supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
  - (B) an institution that provides a temporary residence for individuals intended to be institutionalized; or
  - (C) a public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

Source: Title 42, Chapter 119, Subchapter I, Subpart 11302,  
[http://www4.law.cornell.edu/uscode/html/uscode42/usc\\_sec\\_42\\_00011302----000-.html#FN-1](http://www4.law.cornell.edu/uscode/html/uscode42/usc_sec_42_00011302----000-.html#FN-1)

On January 25, 2007, between 7pm and 2am, the Point-In-Time Census of the Homeless took place nationwide. The count is mandated by HUD to take place every other year in January. The Point-In-Time count represents the number of people homeless on a cold winter night and does not represent the

number of people homeless during the course of a full year (Chicago Coalition for the Homeless, 2006). The count includes individuals that were found in city-funded emergency shelters and transitional housing (60 percent of the city's total shelter beds) or found unsheltered on the day of the count, and that fit HUD's definition of homelessness.

**Table 26: Point-In-Time Homeless Count, January 25, 2007**

Continuum	Homeless	Homeless w/ HIV/AIDS
Evanston	183	21
Suburban Cook	1,237	24
Chicago	5,979	197
DeKalb	130	0
DuPage	766	20
Central Illinois (includes Grundy and Kendall)	467	0
Kane	474	32
McHenry	253	2
Will	397	15

Source: Continua of Care. (2007). *SuperNoFA Exhibit 1*.

A total of 9,886 individuals in the Chicago area were counted as homeless in the 2007 Point-In-Time Homeless Count. This was a decrease of 12 percent from the 2005 count. Of those counted, 26 percent met the federal definition of chronic homelessness, an increase from 20 percent in 2005. Also, of those counted, approximately 3 percent of these individuals reported that they were living with HIV/AIDS.

In December 2006, the Chicago Coalition for the Homeless released a report estimating that during fiscal year 2006, 73,656 people were homeless in the City of Chicago. They also estimate that on a typical night, 21,078 people are homeless in Chicago, with only 22 percent being served by shelters. The Coalition's numbers not only include the number of individuals found in city-funded shelters and housing as shown in the Point-In-Time counts, but also those in the non-city funded shelters and housing, the number of homeless children reported by the Chicago Public Schools, and counts from surveying conducted by the Survey Research Laboratory of the University of Illinois at Chicago.

### *Doubled Up*

The HUD definition of homelessness does not include those families or individuals that are doubled up, meaning that they are living with relatives, friends, or others because of economic reasons. The National Alliance to End Homelessness (2007) estimates that if the doubled up category is added to the federal definition of homeless, an additional 126,900 people in the Chicago metropolitan region would be added to the estimates of people that are homeless on a given night.

## **Affordable Housing Shortage in the Chicago Area**

### *Illinois Housing Planning and Appeals Act*

The Illinois Housing Planning and Appeals Act, made law by the Illinois legislature in 2004, calls for municipalities with less than 10 percent affordable housing to adopt an affordable housing plan to increase the number of affordable units in their jurisdiction. A municipality can be exempt from the

Act if greater than 10 percent of all housing units are affordable based on the Act's calculations. A rental unit is deemed affordable if households with less than 60 percent of the median household income can afford it (meaning they are not spending more than 30 percent of their monthly income on housing costs). An ownership unit is deemed affordable if households with less than 80 percent of the median income can afford it.

A total of 30 municipalities in the Chicago area are required to adopt an affordable housing plan under the Act. Sixteen of these municipalities are in Cook County. Kendall, DeKalb and Grundy counties are the only counties that do not have a municipality that is affected by the Act. Under the Act, an affordable rent in the Chicago area is \$775, and an affordable ownership unit falls in the \$120,000s.

### *Condo Conversions*

Chicago's housing stock saw drastic change during the past decade and a half, with a decline in the number of rental apartment buildings and an increase in the number of condominium units. Between 1989 and 2004, Chicago's housing stock saw an increase of 102,408 condominium units, along with a decrease of 14,076 multi-unit rental apartment buildings (Davis & Merriman, April 2007). These buildings account for at least 44,637 and perhaps as many as 97,894 rental apartment units being lost during this 15-year time period. Condominium growth was most prevalent in the North Side lakefront communities, the West Loop, and the Near South Side.

### *Public Housing Authorities*

#### Chicago Housing Authority Plan for Transformation

In February 2000, HUD approved the Chicago Housing Authority's (CHA) Plan for Transformation. The Plan calls for the physical renewal of 25,000 units of public housing. These units will consist of family housing and senior housing. The Plan also calls for the development of mixed-income communities, consisting of a third of the units in a development reserved for public housing, a third reserved for affordable housing, and a third reserved for market rate housing. Approximately 10 CHA developments will be redeveloped into mixed-income communities. The remaining developments will be rehabilitated and will remain public housing sites.

During the rehabilitation and redevelopment of units, residents are given the choice of receiving a housing choice voucher to pay for housing in the private rental market, or to move to a unit in another public housing development. Throughout the timeframe of the Plan, CHA residents are able to receive supportive services from contracted social service agencies that will help them to become self-sufficient and remain lease-compliant with the CHA.

In 2007, the CHA announced that the Plan for Transformation's deadline is being pushed back 6 years to 2015. In the CHA's 2007 Annual Report introductory letter, CHA cited dwindling federal funds, increased construction and labor costs, and the increased involvement of public and private partners as reasons for pushing back the Plan's completion date (Sanchez, 2006). Now only two mixed-income developments will be finished before the original 2009 deadline. But more than 7,800 units of replacement public housing will be built by 2009, up from the 6,219 units reported in the 2006 Plan report.

### Public Housing Units

In addition to the CHA, there are thirteen other public housing authorities in the Chicago area. Since 2000, public housing authorities have witnessed continuing declines in funding levels for housing assistance programs. These funding declines, along with new rules that affect how public housing authorities operate and fund their programs, have resulted in long waiting lists for housing assistance.

In the Chicago area, there are far more households on waiting lists for public housing than there are existing public housing units. At the eight public housing authorities in the Chicago area that operate public housing units, there are 21,218 more households on the waiting lists than existing units (Mid-America Institute on Poverty of Heartland Alliance, 2007). A majority of the households on waiting lists are located in Chicago, where the waiting list for family housing has been closed since the Plan for Transformation began in 2000. The number of public housing units will decrease further as the Plan progresses since far fewer public housing units will be built to replace those that have been demolished. The Elgin Housing Authority saw the largest waiting list increase in the Chicago area.

**Table 27: Public Housing Availability in the Chicago Area**

Housing Authority	Total # of Public Housing Units	% Change	Public Housing Waiting List	% Change	Status	Year - Previous report	Year - Current report
Aurora	656	0.00%	395	17.91%	Closed	2003	2006
Chicago	28,016	-11.16%	42,281	-24.38%	Closed	2003	2005
Cook County	2,082	-4.32%	9,008	19.18%	Closed	2003	2006
DeKalb County	280	0.36%	337	-3.99%	Open	2003	2005
Elgin	255	0.00%	988	116.67%	Open	2003	2006
Joliet	1,131	2.91%	306	-61.22%	Open	2003	2006
McHenry County	23	0.00%	29	-27.50%	Open	2003	2006
Oak Park	198	0.00%	515	75.77%	Open	2003	2005

Source: Mid-America Institute on Poverty of Heartland Alliance. (2007). *Not even a place in line 2007: Public housing & housing choice voucher capacity and waiting lists in Illinois*. Chicago: Author.

### Housing Choice Vouchers

Housing choice vouchers provide direct rental assistance to renter households to enable them to find their own housing in the private housing market. The amount of the voucher is based on the rent and utility costs of the unit, the family's annual adjusted income, and a payment standard set by the local public housing authority based on the local Fair Market Rent.

Most of the public housing authorities in the Chicago area that offer housing choice vouchers have closed waiting lists (Mid-America Institute on Poverty of Heartland Alliance, 2007). The fact that so many housing choice voucher waiting lists are closed for long periods suggests that actual demand for voucher assistance is much higher than waiting list numbers indicate. It also shows that the turnover rate for vouchers is very low, with very few households on the waiting list actually receiving vouchers.

The Chicago Housing Authority had a huge increase in housing choice vouchers, but these vouchers are “conversion” vouchers used to compensate for the loss of public housing units as the Plan for Transformation progresses.

**Table 28: Housing Choice Voucher Availability in the Chicago Area**

Housing Authority	Total # of HCVs	% Change	HCV Waiting List	% Change	Status	Year – Previous report	Year – Current Report
Aurora	800	0.00%	520	-59.72%	Closed	2003	2006
Chicago	47,402	39.13%	9,752	-58.14%	Closed	2003	2005
Cicero	230	0.00%			Closed	2000	2006
Cook County	12,315	6.68%	9,008		Closed	2003	2006
DeKalb County	539	0.00%	834		Closed	2003	2005
DuPage County	2,571	1.34%	1,796	-53.89%	Open	2002	2005
Elgin	913	0.00%	1,710	263.83%	Closed	2003	2006
Joliet	1,039	0.00%	424	-37.92%	Open	2000	2005
Kendall	160	0.00%	51	-80.23%	Closed	2000	2005
Maywood	448	0.00%	230	-48.89%	Closed	2003	2006
McHenry County	947	9.23%	2,143	48.20%	Open	2003	2006
Oak Park	428	0.23%	785	-35.55%	Closed	2003	2005
Park Forest	177	0.00%	98	-56.83%	Closed	2000	2005

Source: Mid-America Institute on Poverty of Heartland Alliance. (2007). *Not even a place in line 2007: Public housing & housing choice voucher capacity and waiting lists in Illinois*. Chicago: Author.

### Other Subsidized Housing Programs

#### Project-Based Section 8

The project-based Section 8 program is a federally-funded program that makes rental units affordable to low-income families and individual by providing a mortgage and/or rental subsidy. The subsidy stays with the unit rather than with the individual or family. The federal government has not funded any new Section 8 projects in years, and current landlords are not required to stay in the program. With the high cost of housing, many landlords are exploring other more profitable options for their buildings.

In the Chicago area, 40,562 subsidized units, or 91.2 percent of all contracted units, are due to expire before 2010. A majority of these units are in Chicago, which stands to lose almost 90 percent of its subsidized units by 2010. The collar counties are at even greater risk than Cook County of losing most of their subsidized units. DeKalb, Kendall, and McHenry Counties are at risk of losing all of their subsidized units by 2010.

**Table 29: Project-Based Section 8 Availability in the Chicago Area, April 2005**

Area	Total Units	% Units to Expire by 2010
Illinois	73,893	89.88%
Cook	36,961	89.81%
Chicago	31,518	89.94%
DeKalb	940	100.00%
DuPage	2,760	99.57%
Grundy	0	0.00%
Kane	2,004	98.75%
Kendall	138	100.0%
McHenry	596	100.00%
Will	1,060	91.13%

Source: Chicago Rehab Network. (2005, April). *Factbook: Section 8, all years by Illinois county*. Retrieved November 20, 2007, from [http://www.chicagorehab.org/crn/factbook/new/data\\_update1.aspx](http://www.chicagorehab.org/crn/factbook/new/data_update1.aspx)

### Section 202

HUD's Section 202 Supportive Housing for the Elderly program provides housing assistance and supportive services for senior citizens. Funds from this program provide capital and operating dollars to nonprofit organizations to develop and operate senior housing. To qualify for a unit under this program, tenants must be at least 62 years of age and have income less than 50 percent of the area median income (AMI).

The federal government's FY 2008 proposed budget cut the Section 202 program by \$160 million. This lower proposed funding level would only provide approximately 2,700 units of senior housing in fiscal year 2008. The American Association for Homes and Supportive Services for the Aging (2006) estimates that 10,000 units of new senior housing is needed annually to keep up with increasing demand.

### Section 811

HUD's Section 811 Supportive Housing for Persons with Disabilities program provides funding to nonprofit organizations to develop and operate supportive housing for low-income individuals with disabilities, which include mental illness, physical disabilities, and developmental disabilities. To qualify for a unit under this program, the tenant must be 18 years of age or older, and have an income below 50 percent of the AMI.

The federal government's FY 2008 proposed budget cuts the Section 811 program by \$115 million, a 50 percent funding decrease.

### *Accessible Housing*

In 2006, it is estimated that the Chicago area (excluding Grundy County) had 40,244 accessible or adaptable units for individuals living with a disability (Illinois Assisted Housing Action Research Project, 2007). A majority of these units are located in Cook County, and a majority of these units are only adaptable units not accessible units. According to the Illinois Housing Development Authority (IHDA), adaptable units are housing units that can be modified so that they are accessible for a

disabled tenant. This is clearly not enough units to meet the demand for affordable and accessible housing that is needed by the 170,266 disabled individuals living in poverty in the Chicago area.

**Table 30: Estimated Number of Affordable Accessible/Adaptable Units, 2006**

County	IHDA Income Restricted Units	Estimated Accessible Units	Estimated Adaptable Units	Estimated Total Accessible or Adaptable Units
Cook	91,954	7,098	25,900	32,998
DeKalb	1,845	122	421	543
DuPage	5,675	401	1,866	2,267
Grundy	n/a	n/a	n/a	n/a
Kane	4,725	307	1,954	2,261
Kendall	420	58	154	212
McHenry	1,481	90	329	419
Will	4,489	244	1,300	1,544

Source: Illinois Assisted Housing Action Research Project. (2007, April). *Locating affordable and accessible housing for people with disabilities in Illinois*. Chicago: Author.

The Chicago Department of Housing reports an additional 1,999 units of adaptable or accessible housing in Chicago that do not receive IHDA funding (Illinois Assisted Housing Action Research Project, 2007). But there are inconsistencies between the two agencies when defining accessible units and adaptable units. It is also believed that some subsidized properties with accessible and adaptable units are not listed in IHDA's database, making it harder for people who need these units to find them.

## Emergency/Temporary Shelter

### *Emergency shelter*

Chicago's Ten-Year Plan to End Homelessness adopts a Housing First model. The Plan calls for a transition from a shelter-based system that provides temporary housing to a housing-based system that provides permanent housing. Under the Plan, a homeless family or individual will not be moved into a shelter when seeking housing, but will be moved into a permanent housing unit. The City's goal is to increase the number of interim and permanent housing units to facilitate the Housing First model, and decrease the number of emergency shelter beds as the permanent units come online. Chicago's homeless system inventory is currently made up of 52 percent permanent housing, 27 percent temporary shelter, and 21 percent interim housing (Mayor's Press Office, 2007, August 9).

Currently there are 2,943 emergency shelter beds in the Chicago area. Over a quarter of these beds are reserved for families. Almost two-thirds of the emergency shelter beds in the Chicago area are in the City of Chicago. However, Chicago has seen a decrease of 594 emergency shelter beds since 2005 (Chicago Department of Housing, 2006).

**Table 31: Emergency Shelter Beds in the Chicago Area, 2007**

Continuum	ES Beds – Individuals	ES Beds – Families
Evanston	8	24
Suburban Cook*	101	125
Chicago	1,510	413



DeKalb	24	0
DuPage	165	63
Grundy	0	0
Kane	240	85
Kendall	0	0
McHenry	12	15
Will	128	30

Source: Continua of Care. (2007). *SuperNoFA Exhibit 1*.

### *Transitional housing*

Transitional housing is affordable housing that is time-limited, meaning the family or individual can only live there for a certain period of time. During their stay in transitional housing, an individual or family can receive supportive services that will ready them to move into a permanent housing unit. In the Chicago area, there are 6,384 transitional housing beds, with two thirds of these beds being reserved for families. Cook County is the only county in the Chicago area with transitional housing targeted toward individuals living with HIV/AIDS.

**Table 32: Transitional Housing Beds in the Chicago Area, 2007**

Continuum	TH Beds – Individuals	TH Beds – Families	HIV Targeted
Evanston	36	37	0
Suburban Cook*	174	535	8
Chicago	1,353	3,026	146
DeKalb	2	39	0
DuPage	128	445	0
Grundy	0	0	0
Kane	59	87	0
Kendall	0	0	0
McHenry	85	67	0
Will	42	105	10

Source: Continua of Care. (2007). *SuperNoFA Exhibit 1*.

### *Permanent Supportive Housing*

Permanent supportive housing is affordable housing that is not time-limited and is linked with supportive case management services that enable residents to remain housed. Residents generally are required to pay no more than a third of their income for the housing. Supportive housing providers provide case management, which includes life skills training and linkages to other needed services such as physical and mental health services, substance abuse treatment and support, and employment services.

In 2006, there were 7,489 units of permanent supportive housing in the Chicago area. Most of these units are located in Chicago. Cook County is also home to permanent supportive housing projects targeted specifically toward individuals living with HIV/AIDS. Nine different providers in Cook County provide permanent supportive housing targeted to this population.

**Table 33: Permanent Supportive Housing (PSH) Beds in the Chicago Area, 2007**

Continuum	PSH Beds –	PSH Beds – Families	HIV-Targeted PSH
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Chicago Area Poverty, Income, and Housing Overview

	<b>Individuals</b>		<b>Beds</b>
Evanston	37	0	0
Suburban Cook*	88	93	32
Chicago	4,228	2,282	539
DeKalb	59	0	0
DuPage	83	170	0
Grundy	0	0	0
Kane	72	0	0
Kendall	0	0	0
McHenry	32	0	0
Will	183	162	0

Source: Continua of Care. (2007). *SuperNoFA Exhibit 1*.

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