

The Segregation of Opportunities

The Structure of Advantage and Disadvantage in the Chicago Region

A Report of the
Leadership Council
for Metropolitan Open Communities

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EXECUTIVE SUMMARY

Where one lives says a lot about the kinds of life opportunities that one can access. A simple notion, really, but one with powerful implications. This is why fair housing, housing options free of discrimination, is of such fundamental importance. Unfortunately, despite progress, the Chicago regional housing market continues to skew access to opportunities for different groups, due to overt discrimination and to the poor distribution of housing opportunities in community areas across the region.

This report presents findings of a comprehensive review of race, housing, and opportunity in the Chicago metropolitan area. The report, and the research behind it, works towards two objectives. The first is to analyze a variety of data and document the correlation between race, income, and access to different types of opportunities at the community level. The Leadership Council has throughout its history conducted research in this vein and so is able with this report to update what we know to be the case from the experience of our staff and our work in the region; namely, that stark racial and economic disparities exist in terms of access to opportunities in our region (See maps in Appendix A. Map 1 is the composite opportunity map). In addition, the report is intended to offer prescriptives for how we address these disparities through policy reform, community change, and other strategies. In this regard, the report is to serve as a vehicle for advocates and decision-makers working today to shape the Chicago region of tomorrow.

Among principal findings of our research:

- Households with limited incomes have very few housing options in parts of the region with the greatest opportunities: 87% of the housing affordable to households earning \$25,525/year is in “low opportunity communities” (The methodology for creating opportunity groupings is contained in Appendix B). Less than 4% of the housing in high opportunity areas is affordable to households with limited incomes;
- Black and Hispanic households are located almost entirely in “low opportunity” communities: 94% of Black residents and 83% of Hispanic residents live in these communities. By contrast, just 3% and 4% of households in “high opportunity communities” are Black or Hispanic respectively;
- The “highest opportunity” communities had 34 times as many jobs created within a 10 mile radius between 1995 and 2000 as the “lowest opportunity” communities. The “lowest opportunity” communities also have a tax capacity of only \$871/household as compared to \$2,813 for the “highest opportunity” communities; and,

- Comparisons across a variety of quality of life issues, ranging from crime to asthma, the amount of recreational space, and civic participation, find similar disparities.

This research confirms what researcher John Powell wrote in a 2001 report created for the Leadership Council: “Whites and people of color are not only moving in different geographical directions [in the Chicago region], they are experiencing different levels of access to and benefits from important opportunities such as public education, employment, and wealth accumulation.”

Based on our research, and our belief that communities in the Chicago region should be open, inclusive, and characterized by racial, economic, and social diversity, we recommend:

- Enactment of state legislation and adoption of state policies to moderate fiscal disparities at the local level (school funding reform would be one example) and to address the jobs:housing mismatch by more effectively linking access to jobs with the location of affordable housing;
- Greater investment in minority and diverse communities and the adoption of property tax and zoning policies that reduce displacement of lower income households from gentrifying areas;
- Adoption of uniform building codes that protect health and safety, while also allowing for the development of affordable housing, increasing accessibility for disabled persons, and respecting the fair housing rights of occupants;
- Consistent and active use of “affirmative” marketing and counseling by the real estate industry, as well as public entities involved with housing, to ensure that racial and other groups underrepresented in particular communities are encouraged to explore housing opportunities in those communities;
- Aggressive, adequately funded fair housing enforcement programs, as well as the adoption of local fair housing policies and establishment of effective and active human relations programs; and,
- Adoption of policies and establishment of governance structures that provide for more effective and integrated land use, transportation, economic development, and housing planning and investment by the State and other entities.

Background

The Leadership Council for Metropolitan Open Communities was established in 1966 as the result of a campaign for open housing led by Dr. Martin Luther King, Jr. The mission of the Leadership Council is to promote inclusive, diverse and equitable communities in the Chicago region. Over its 39-year history, the Leadership Council has worked diligently throughout the Chicago region to: enforce fair housing laws; assist minority families, including low income families, locate better housing and economic opportunities; press for public and private housing market policies and practices that better ensure equal access to affordable housing opportunities, especially in areas of economic opportunity; support sustainable community development; and promote diverse communities. The Council has focused its energies on institutional, structural change and recognized housing, where one lives, as a crucial point of access to other economic and life opportunities.

Despite modest progress, as identified in reports by Harvard University, jointly released by the Leadership Council in 2002², residential racial discrimination and segregation continue to undermine equality of opportunity for people of color, limit positive race relations, and skew development patterns in the Chicago metropolitan area, contributing to regional sprawl and uneven development. In previous reports, the Leadership Council has documented the factors that continue to account for the region's high degree of segregation, including **continuing discrimination** (in the 15-25% range according to a recent HUD study³), **housing choices skewed by the region's history of discrimination and segregation**⁴, **income** (though, according to research by David Rusk, only 13% of the distribution of African Americans in suburban municipalities is explained by income⁵), and **the lack of affordable housing in many of the most economically viable sections of the Chicago region**⁶.

In 2001, the Leadership Council commissioned John Powell, now executive director of the Kirwan Institute on Race and Ethnicity, to prepare a study analyzing the role of housing and other structural factors in the Chicago region as it relates to access to opportunities. Based on a review of the 2000 Census and other data, the report, titled "Envisioning Racially Just, Opportunity-Based Housing for the Chicago Region," found that, "Whites and people of color are not only moving in different geographical directions, they are experiencing different levels of access to and benefits from important opportunities such as public education, employment, and wealth accumulation."⁷ According to the report, "The operative divide is no longer city versus suburb; it is one of access to opportunity versus isolation from opportunity."⁸

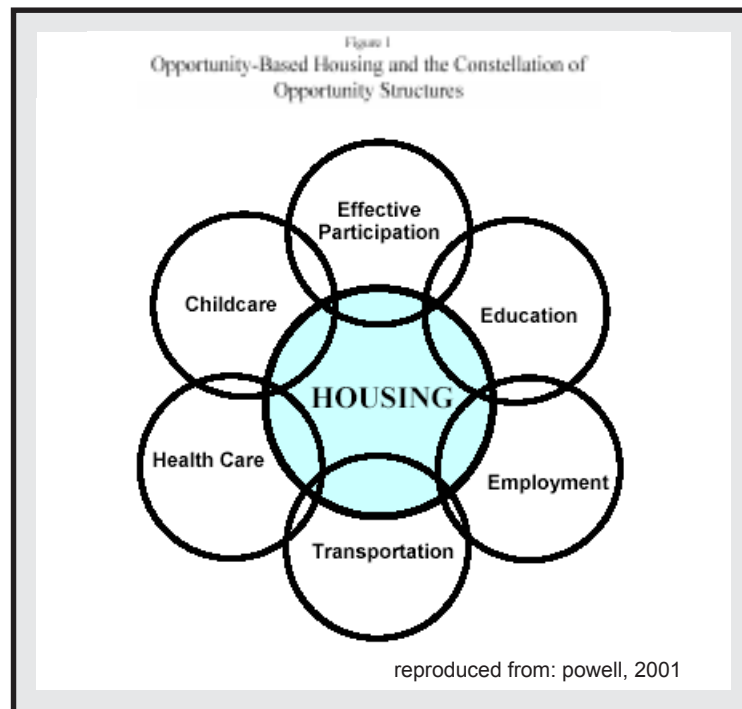
At the same time, the business and civic sectors have identified racial segregation as one of the major impediments to regional progress⁹. Recently, it was reported that, in a

global economy, "...regions that foster community, workforce, and institutional diversity create a competitive advantage that is attractive to business investors..."¹⁰ Moreover, a leading business group has reinforced the idea that "...where we live determines how and to what degree we are connected to the rest of society...where our children attend school - and often the quality of that school...and...our range of employment opportunities..."¹¹

The powell report, the focus of a major community forum sponsored by the Leadership Council in 2001 presented the concept of **"Opportunity-Based Housing (OBH)," a model that suggested that "the creation and preservation of affordable housing must be deliberately connected to high performing schools, sustaining employment, necessary transportation infrastructure, childcare, and institutions that facilitate civic and political activity."** (See figure 1.) This concept and support affirmed the Leadership Council's work and perspective in the area of fair housing. Simply stated, this means "...a) pursuing housing policies that create the potential for low-income people to live near existing opportunities and b) pursuing policies in housing and other areas that tie opportunity creation in other areas, such as employment and transportation, to existing and potential affordable housing."

Based on feedback from the powell report that proposed conducting a regional analysis of barriers to opportunity-based housing and policy initiatives related to inclusionary housing at the state and local levels, which the Leadership Council and its allies have taken up, the Leadership Council concluded that the development of an

"Opportunity" Index would be useful. The Index would measure the level of opportunities available in area communities, understood in a regional context, and the extent to which they were accessible to people across the socio-economic spectrum, by race and income. The intention was to "operationalize" the idea of OBH and develop an Index to **serve as an analytical tool for identifying barriers to opportunity and as an**



organizing and advocacy tool for people concerned about equity at the community, regional, and state levels. The project would also identify and advance equitable solutions.

Methodology

Based on our own experience at the Leadership Council, direction provided by the powell report, the work of and informal interactions with a number of community and civic groups, and a fairly extensive literature review, a set of factors were identified to be measured at a community level, compared to region-wide averages, and then correlated with population diversity - racial and economic - and the presence of affordable housing, housing affordable to households at 30%, 50%, and 80% of Area Median Income (AMI). The point of the exercise would be to assess the extent to which opportunities were equally available to various racial and economic groups.

The literature review discovered a number of indicator projects that identified and measured quality of life benchmarks at the community level, many with an “asset-based” orientation, but no indicator projects that assessed access to opportunities from an equity - equal opportunity - perspective. The basic opportunity factors that were identified for inclusion in the project were: proximity and availability of jobs; quality of schools; access to various modes of transportation; community health or quality of life; and tax capacity and public services.

The Leadership Council initially contracted with Ameregis, a consulting firm based in Minneapolis headed by Myron Orfield, because of their experience in conducting regional equity and mapping projects, to partner on the project. Ameregis drafted the original research methodology, which was circulated for peer review¹². The feedback from this review was positive, and a number of its recommendations were incorporated into the methodology. Then, a group of community stakeholders was convened to obtain their feedback as to the project’s efficacy and utility. Here again, the feedback was encouraging.

Given the timeline for concluding the first phase - the pilot phase of the research - as well as resource constraints, the project was initially limited to Cook County and only the basic factors of jobs, schools, and tax base/public services. This initial report was published in the fall of 2003.

Beginning in 2004, the Leadership Council obtained services - including in-kind financial support for completing the project - from the Kirwan Institute on Race and Ethnicity and the Institute on Race and Poverty. Staff of these institutes worked with the Leadership Council to identify the additional opportunity factors and sub-variables, to obtain the

relevant data sets to be used in the index, and to analyze, organize, and present the findings. This final report incorporates the factors of transportation - combined with jobs - and quality of life factors and extends the study to the rest of the Chicago region. An outline of the principal variables and sub-variables are listed in Figure 2 (See Appendix B for a further explanation of these variables).

After much consideration as to how to categorize communities - in terms of opportunities offered - it was decided to simply average the variable scores and place communities into five equal sets (quintiles), with a score of 5 being the “highest opportunity” and a score of 1 being “lowest opportunity”. One shortcoming of the project, at this juncture, is that the City of Chicago is interpreted as a whole. The study doesn’t account for differences within Chicago community areas, which are significant, because of how some of the data is compiled and made available.

Figure 2: Variables in the analysis

Fiscal

- Combined property and sales tax capacity per household 2001
- Change in tax capacity 1993-2001
- Percentage of population school age
- Percentage of population over 65
- Day care slots
- Median year built - housing units

Transportation/Jobs

- Mean travel time to work
- Proportion of population near transit
- Transportation efficiency index
- Jobs within 10 miles
- Change in Jobs within 10 miles, 1995-2000
- Jobs within Municipality/household

Quality of Life

- Low birth rate percentage
- Cases of asthma/hypertension per capita
- Voter participation rate
- Polluted sites/capita
- Park land/capita
- Housing value change, 1990-2000
- Violent crimes/capita 2002
- Non-violent crimes/capita 2002

Schools

- Average ACT score
- Graduation rate
- Limited English Proficiency (LEP) rate
- Mobility rate
- Truancy rate

Summary of Findings

The methods and data used in “Calculating the Opportunity Index” can be found in Appendix B. The “Opportunity Index” showing each community in the region can be found in Appendix C. (For a complete set of tables and the underlying data, see www.lcmoc.org). They include the data used in the analysis, show the characteristics of each municipality organized into five opportunity groups, identify the distribution of affordable housing, provide racial breakdowns and poverty distributions, and summarize a number of opportunity factors by opportunity category). **The results show a highly uneven distribution of opportunity across the Chicago region (See Map 1) .**

Table 2 shows that **61 percent of all households in the region live in municipalities in the two low-opportunity groups.**¹³ Fully 37 percent of suburban households are in these groups.

Table 2: Characteristics of Opportunity Groups

Group	Number of Municipalities	% of Households	% of Suburban Households
1	54	11	18
2	53	50	19
3	53	10	16
4	53	17	28
5	54	12	20

The results also show that **households with limited incomes have very few housing options in the parts of the region with the greatest opportunities**

(Table 3a; Map 6). **The vast majority of affordable housing is in the two low-opportunity groups – 87 percent of housing affordable to households at 30% and 50% of the region-wide (area) median income and 78 percent of housing affordable at 80% of the median are in these groups.**¹⁴ As indicated in Table 3b, less

Table 3a: % of Region's Affordable Housing By Opportunity Groups

Group	Households at 30% AMI	Households at 50% AMI	Households at 80% AMI
1	15	15	16
2	72	72	62
3	4	4	7
4	6	5	10
5	4	3	5

AMI- Area Median Income, \$51,046 in 2000

Table 3b: % of Housing Affordable to

Group	Households at 30% AMI	Households at 50% AMI	Households at 80% AMI
1	8	31	74
2	8	31	63
3	2	10	36
4	2	7	30
5	2	6	21

AMI- Area Median Income, \$51,046 in 2000

than 4 percent of housing in the two high-opportunity categories is affordable to households at 30% or less of the median.

The skewed distribution of affordable housing is reflected in the distribution of people in poverty across the opportunity groups (Table 4; Map 7). **Poverty rates are three to four times greater in the two low-opportunity groups. 86% of people below the poverty line live in communities in the low-opportunity categories,** a situation that makes it very difficult

for low-income households to improve their circumstances. Even when Chicago is excluded from the analysis, the data show that 58% of the suburban region's poor population reside in low-opportunity communities, communities that lack the fiscal capacity to support services and access to employment opportunities needed by these populations.

Opportunity is also highly skewed across racial groups. Black and Hispanic households in the region are located almost entirely in the low-opportunity groups – 94 percent of black residents and 83 percent of Hispanic residents compared to 44 percent of white residents (Table 5a; Maps 8,9, and 10). Just 3% of the households in the highest opportunity group are black and only 4% are Hispanic, while 84% are white. By contrast, each of the two lowest opportunity groups are at least 30% black and 22% Hispanic (Table 5b). To provide some perspective, 58% of the region's population is white, 19% is black, and 17% is Hispanic.

Group	% of Regional Poverty Population	Excluding Chicago	
		Percentage of Population in Poverty	Percentage of Poverty Population
1	12	12	38
2	74	6	20
3	4	5	14
4	6	4	18
5	3	3	11

Group	% White	% Black	% Hispanic
1	8	20	14
2	36	74	69
3	14	1	7
4	24	3	7
5	18	2	3

Group	% White Population	% Black Population	% Hispanic Population
1	39	35	22
2	39	30	25
3	79	2	14
4	80	3	7
5	84	3	4

And finally, opportunities can be seen to be highly skewed when the various opportunity categories are analyzed.

Job Access

When it comes to job access (Table 6a; Map 3), the “highest opportunity” category of communities as compared to the “lowest opportunity” category has 1.7 times as many jobs within 10 miles (438,678 as compared to 256,038); had an increase of 34 times as many jobs between 1995 and 2000 (36,348 as compared to 1,075); and has 3.75 times as many jobs per household within the municipality (2.06 as compared to .55).

Reinforcing this finding, recent research by The Brookings Institution¹⁵ finds that metropolitan areas with high job sprawl

(decentralization of jobs), spatial mismatch between particular population groups and jobs, and high degrees of racial segregation – all characteristic of the Chicago region – negatively impact employment opportunities for Blacks and to a somewhat lesser degree Latinos.

Future research would do well to take a look at mismatches in types of employment in the labor market, comparing the occupation mix in high job growth areas to the types of workers unemployed in low opportunity areas, to better understand the likely disparity to be found here.

Table 6a: Transportation/Job Variables by Opportunity Groups

Group	Jobs within 10 miles (2000)	Change in Jobs within 10 miles (1995-2000)	Jobs within Municipality Per HH (2000)
1	256,038	1,075	0.55
2	284,357	20,690	1.12
3	250,156	18,889	1.87
4	373,128	36,855	0.81
5	438,678	36,348	2.06

Transportation Issues

On the transportation variable (Map 3), in terms of opportunity, this research didn’t identify great disparities. Commute times didn’t vary a lot, from an average of 29.5 minutes in the “highest opportunity” places to 31.5 minutes in the “lowest opportunity” areas. “Closer in” communities tended to have better access to jobs concentrated in the Chicago Loop, and the “lower opportunity” areas tended to have better transit access than the “higher opportunity” areas. However, research has shown a correlation between sprawl and higher transportation costs. One can argue that high transportation costs and lengthy commute times, while distributed across all groups, have a disproportionately regressive impact on lower income households. Research on this topic suggests that trends in regional investment patterns have “failed to respond to, or

actually worsened, disinvestment by drawing industry and households to outlying areas served by new roads.”¹⁶

Greater transit investment (relative to highway expenditures), transit-oriented development, transit service to facilitate travel from suburb to suburb, and better coordination between existing transit systems and between transportation and land use planning have been put forward as solutions. Additional recommendations as they relate to transportation and regional equity are included later in this report.

Fiscal Disparities

When it comes to fiscal variables (Table 6b; Map 2), the capacity of different communities varies widely, and this is most significant because it directly affects the ability of communities to provide quality services, including good schools. Communities with poor fiscal health, represented in this study by a high tax burden relative to the local tax base, are ill-equipped to fund themselves out of their dilemma. Our analysis shows the “lowest opportunity” category of communities has a tax capacity of \$871 per household, as compared to \$2,813 for the “highest opportunity” communities; over 3 times as great. Moreover, the growth in tax capacity varies widely. Between 1993 and 2001, the tax capacity for the “highest opportunity” communities grew by 50%, as compared to 28% for the “lowest opportunity” communities. The gap, which was already pronounced in 1993, has widened over the subsequent decade.

Group	Tax Capacity per HH (2001)	% Growth in Tax Capacity per HH (1993-2001)
1	871	28
2	1,378	39
3	2,418	37
4	1,618	49
5	2,813	50

The tax capacity measure used in the analysis reveals the extreme degree of municipal inequality that exists in the Chicago region. This measure – combined property and sales tax capacity per household – can show the amount of revenue each jurisdiction would generate if it assessed regional average tax rates for each tax. For example, the ratios between two places in the top 95th percentile – Oak Brook Terrace and Rosemont, which are both in the “highest opportunity” group – and a place in the lowest 5th percentile – Phoenix, which is in the “lowest opportunity” group – are 30 to 1 and 24 to 1, respectively. This means that, if these communities assessed the same tax rates, Oak Brook Terrace would generate 30 times more tax revenue for local public services than Phoenix and Rosemont would generate 24 times more. This is a tremendous disparity given the fact that in the State of Illinois, most basic services, including police and fire protection, streets and roads, sanitation, and public education, are provided and funded

entirely or primarily from locally generated revenues. The fact is, many of the municipalities in the lower opportunity areas have tax rates considerably higher than those in the higher opportunity areas, which means that residents living in lower opportunity areas, who have lower property values and incomes, are proportionately paying much more for lesser services.

A more equitable process for generating funds and distributing costs and benefits beyond local boundaries, either at the regional or state level, would mitigate against these outcomes. For some perspective, the equivalent ratios for the Minneapolis-St. Paul and Portland, Oregon metropolitan areas were just 3.9 to 1 and 3.4 to 1, respectively, in the late 1990's.¹⁷ Both areas operate under a regional government framework where tax benefits and costs are more equitably distributed. In the case of Minnesota, state tax policies mitigate gross fiscal disparities that are not addressed by local or regional policies.

Quality of Life

In terms of quality of life factors (Map 4), there are significant disparities between communities in the lowest and highest categories. Cases of hypertension and asthma, two indicators of residents' health and likely health service needs, occur in the lowest opportunity communities at a rate more than 3 times the rate in the highest opportunity communities (2.6-0.8 per 1,000 residents). These are the same areas that lack the local tax capacity to provide for public health services, and where residents are more likely to be lower income and thus have fewer resources to invest in health care.

Table 6c: Park Land, Day Care Slots by Opportunity Groups

Group	Acres of Park Land*	Day Care Slots Per Children Aged 0-17*
1	15	120
2	23	90
3	21	130
4	23	260
5	100	190
*per 1,000 persons		

Violent crimes are recorded in the lowest opportunity communities at rates more than 7 times the rate in the highest opportunity communities (7.7-1.0 per 1,000 residents). The disparities regarding non-violent crimes are less startling, though still sizeable. In the highest opportunity communities, non-violent crimes occur at rates slightly less than half the rates in the lowest opportunity communities (28-44 per 1,000 residents).

As Table 6c shows, residents in high opportunity communities also enjoy greater opportunities in terms of access to park land and the number of day care slots, amenities that are important for supporting healthy families and parental involvement in

the workforce. High opportunity communities also display far higher levels of civic engagement, at least as measured by voting rates, which are 70.4% in the highest opportunity communities, compared to 29.5% in the lowest opportunity communities. This suggests that residents of higher opportunity communities are in fact “more empowered” and influential.

Disparities in housing appreciation rates (Table 6d) are also significant. In the “lowest opportunity” communities where the median house value was \$109,009, the **housing appreciation rate** between 1990 and 2000 was 37.2%. By comparison, the “highest opportunity” communities had a median home value of \$358,426 and the appreciation rate was 81.3%. This is especially important when we understand that for most people home equity represents a primary vehicle for **wealth creation**, which in turn can fund education, business investments, or retirement savings. To live in an area with low appreciation rates compromises wealth creation. Again, given the racial and economic segregation in the region, it is clear that minority families residing in lower income communities characterized by low levels of opportunity can anticipate a far lower net benefit from homeownership, which is already lower for minorities than for whites, than their peers located in communities with greater levels of opportunity.

Table 6d: Housing Appreciation by Opportunity Groups

Group	% Housing Value Change 1990-2000
1	37.2
2	51.1
3	51.7
4	62.5
5	81.3

Schools

And finally, on the matter of schools (Map 5), which are centrally relevant to a host of issues, from the choices made by families about where to live to the future direction for the region’s economy, the data also show significant gaps between “lowest opportunity” and “highest opportunity” communities. Illinois has one of the most inequitable education

Table 6e: School Variables by Opportunity Groups

Group	Average ACT Score	Graduation Rate	% LEP	Mobility Rate	Truancy Rate
1	18.3	80.7	6.4	22.5	9.4
2	20.6	85.7	7.0	16.0	2.6
3	21.5	89.8	5.3	12.0	1.3
4	22.4	91.7	3.9	9.0	1.2
5	23.6	94.3	2.8	6.7	0.9

funding systems in the country, with per pupil spending ranging from more than \$18,000 to less than \$5,000. The state ranks 49th in the nation in the amount of school funding provided by the state.¹⁸ In the “lowest opportunity” category of communities, as

compared to those in the “highest opportunity” category (Table 6e), average ACT scores are lower (18.3 versus 23.6); graduation rates are much less (80.7% versus 94.3), mobility rates are much higher (22.5% versus 6.7%), as are truancy rates (9.4% versus 0.9%). The gap in Limited English Proficient student percentages (6.4 compared to 2.8) is also an issue, given the additional resources that are required for working with multilingual student populations. Clearly, a student in a school in a low opportunity community is not only less likely to graduate or perform at a high academic level when compared to a peer in a high opportunity community, but that student is far more likely to experience significant distractions due to higher mobility rates, which may contribute to or be compounded by gross differences in truancy and graduation. When considered in concert with these areas’ relatively lower levels of job opportunities, wealth and housing appreciation disparities, and higher incidence of health problems, one cannot help but pause to contemplate the inequality we are fostering among the next generation of young people and the implications that this will have for years to come.

Comparing Particular Communities

Reviewing the features of individual communities, to assess their opportunity structures in relation to their racial and economic diversity and the presence of affordable housing, is also revealing. By way of example, we have selected five communities, one from each community type or cluster of communities: Maywood, University Park, Rolling Meadows, Naperville, and Winnetka.

Maywood, located in the near west suburbs, is identified as one of 54 “lowest opportunity” places. On standard measures, it has above par access and proximity to jobs and transportation but below average tax capacity, schools, and quality of life. It has a population that is 82% African American, 11% Latino, and 5% White; a poverty rate of 13%; 27% of its housing is affordable to households at 50% of Area Median Income (AMI; 50% of AMI for the Chicago region in 2000 was \$25,523); and 38% of its housing units are rental. Between 1990 and 2000 housing values, an important measure of wealth creation, appreciated by 39%. The violent crime rate in 2002 was 14 per 1,000 residents.

University Park, a far south suburb, is identified as one of 53 “low opportunity” communities. On standard measures, it has below average access/proximity to jobs and transportation, above average tax capacity, and below average schools and quality of life. University Park’s population is 84% African American, 8% White, and 4% Latino. It has a poverty rate of 9%; 40% of its housing is affordable to households at 50% of AMI; and 42% of its housing units are rental. Housing values between 1990 and 2000 appreciated by 31%. The violent crime rate in 2002 was 2.3/1,000 residents.

Rolling Meadows, a northwest suburban community, is identified as one of 53 “moderate opportunity” places. On standard measures, it has somewhat better than average access to jobs and transportation, a below par tax capacity, below average schools, and above average quality of life. Its population is 71% White, 19% Latino, 7% Asian, and 3% African American. It has a poverty rate of 5%; 7% of its housing is affordable to households at 50% of AMI; and 24% of its housing units are rental. Between 1990 and 2000 housing values appreciated by 59%. The violent crime rate in 2002 was 1.5 per 1,000 residents.

Naperville, a west suburban community located in DuPage County, is identified as one of 53 “high opportunity” communities. On standard measures, it has below average access/proximity to transportation and jobs (largely because of limited public transportation options), an average tax capacity, high performing schools, and a significantly above average quality of life. Naperville’s population is 83% White, 10% Asian, 3% Latino, and 3% Black. It has a poverty rate of 2%. Only 4% of its housing is affordable to households at 50% of AMI. 21% of its housing units are rental. Between 1990 and 2000 housing values appreciated by 73%. The violent crime rate in 2002 was .7 per 1,000 residents.

Winnetka, a north shore community, is identified as one of 54 “highest opportunity” communities. On standard measures, it has above average fiscal capacity and access/proximity to jobs and transportation, high performing schools, and a significantly above average quality of life. Winnetka’s population is 95% White, 2% Asian, 1% Latino, and 0% African American. It has a poverty rate of 1% and only 1% of its housing is affordable to households at 50% of AMI. 10% of its housing units are rental. Between 1990 and 2000 housing values appreciated by 96%. The violent crime rate in 2002 was .3 per 1,000 residents.

Conclusion

This project, which correlates the distribution of population by race and income and the location of affordable housing in the Chicago region with the location of opportunities, including resources for public services and amenities, schools, jobs and transportation options, **reveals stark racial and economic disparities**. In fact, these disparities have interrelated and compounding effects, positive or negative.

A careful review of the findings and consideration of the causes can only conclude that these disparities result primarily not from individual choice or poor planning on the part of those living in low opportunity places, or from the operation of “the market,” but **from policy and structural factors, including governance, tax, land use and zoning**,

investment, housing, and other public and private market policies that effectively discriminate. This, indeed, is the look of unfair housing today.

For a society that prides itself on equal opportunity, the current distribution of resources and access to opportunities resulting from inequitable policies is shameful. As Chicago's Archbishop Cardinal Francis George recently observed, "The face of racism looks different today than it did thirty years ago. Overt racism is easily condemned, but the sin is often with us in more subtle forms. Spatial racism refers to patterns of metropolitan development in which some affluent whites create racially and economically segregated suburbs or gentrified areas of cities, leaving the poor - mainly African Americans, Hispanics and some newly arrived immigrants - isolated in deteriorating areas of the cities and older suburbs."¹⁹

At the same time, just as we recognize that the patterns of inequality result from conscious choices on the part of individual decision-makers, so too can the unravelling of inequality also be a decision affirmed by choice. For reasons of morality and equality, and to support more balanced and sustainable patterns of regional and community development, the Leadership Council has compiled a list of steps that leaders and decision makers in the State of Illinois and at the regional and local level should undertake to affect important reforms. These reforms do more than treat the symptoms of inequality. They attack the very structures of advantage and disadvantage in the region and in the State illustrated in this report.

Recommendations

1) Enact federal, state, and local policies that support parity and equity

Enact state policies and programs to address the jobs:housing mismatch and exclusionary zoning.

State incentives and resource targeting and joint planning between entities such as the Illinois Housing Development Authority, Department of Commerce and Economic Opportunity, and the Illinois Department of Transportation, as recommended in "Building for Success: Illinois' Comprehensive Housing Plan" released in February 2005, potentially represent a good beginning.

In addition, the Affordable Housing Planning and Appeals Act, enacted in 2003, which requires communities deficient in affordable housing to prepare and activate plans to develop affordable housing, provides a good initial framework for addressing this imbalance. And, the Housing Opportunity Area Tax Incentive Act, a property tax

abatement program for landlords renting to Housing Choice Voucher tenants in low poverty areas, a provision also enacted in 2003, is another good example that is expanding access to rental apartments in high opportunity areas for low-income families, at relatively low cost.

However, it's not enough to develop affordable housing in areas of economic opportunity. Given the region's history of housing discrimination and segregation, affirmative marketing must be an integral part of such initiatives. This means working with the housing industry and others to encourage minorities and others to make housing decisions that increase community diversity and counter segregation.

Reform the system of funding primary and secondary education and other essential services, to provide a greater degree of equity.

As it stands, school funding in Illinois is grossly disparate, with children of color and from lower income families provided inferior educational opportunities. As this report illustrates, communities with high tax burdens can never be expected to close the funding gap, nor the achievement gap that is so closely associated with funding expended per pupil. Proposals associated with the current A+ Illinois campaign and SB750, introduced in 2004 and again this year, would help address this problem.

Enact state legislation and state policies to moderate disparities in municipal fiscal capacity.

One example: A regional tax increment financing-type structure that would create a housing-jobs fund in the Chicago region. The TIF would be funded by taxing a portion of new industrial and commercial growth in areas that are deficient in affordable housing. Funds generated would be used to support the development of affordable housing in these areas or to support economic development in parts of the region that are rich in housing, but lagging in jobs, transportation, or other opportunities.

A more comprehensive form of tax-base sharing along the lines of what Minnesota enacted several years ago would better serve the purpose of fiscal parity.

Establish more effective regional planning and governance structures to address land use issues, including housing, economic development, and transportation factors, to provide for more balanced and equitable patterns of growth and development.

The current discussion associated with the Regional Transportation Plan, involving the Northeastern Illinois Planning Commission (NIPC) and Chicago Area Transportation Study (CATS), concerning more integrated planning, is a step in the right direction.

Adopt local zoning and land use policies that support a mix of housing types, by level of affordability.

The Metropolitan Mayors Caucus offers examples and direction on such initiatives.

Implement policies, including tax and inclusionary zoning policies, to support the ability of lower income households to remain in gentrifying areas.

The Chicago Homeowners Assistance Program (CHAP) and the current effort to enact an affordable housing set-aside ordinance in Chicago are good examples.

Adopt housing codes that protect health and safety, do not restrict the development of affordable housing, provide for accessibility for disabled persons, allow for a reasonable number of housing occupants, and do not discriminate by definition or enforcement.

Invest in minority and diverse communities and support incentives and programs directed toward that end, including vigorous support for the Community Reinvestment Act, which is currently being undermined.

2) Implement affirmative fair housing provisions

Utilize affirmative marketing and counseling in private and public housing, to maximize housing choices for all home seekers, and implement the affirmative fair housing requirements associated with federal and state grants and programs (i.e. CDBG funding, low income housing tax credit allocations, and public housing administration).

Affirmative marketing approaches, consistent with federal policy, call for targeted outreach efforts to those racial groups that are otherwise underrepresented in particular markets.

Adopt and advance racial diversity and mixed income as “smart growth” principles, as a way to support sensible, fair, and sustainable development.

3) Enforce and strengthen fair housing laws

Support aggressive, well funded fair housing enforcement programs, by public and private agencies.

Illinois’ various fair housing, lending, and homeowners insurance protections, including those administered by the Illinois Department of Human Rights, Office of Banks and Real Estate, and Department of Insurance should be vigorously enforced.

Amend the Illinois Human Rights Act to add source of income - including housing choice vouchers - as a protected factor from discrimination.

Voucher households are frequently denied opportunities to apply for housing and to compete with other housing applicants in a fair market. As currently proposed, a source of income amendment would ensure that low income households can compete for housing options in high opportunity areas without infringing the rights of housing providers.

Enact fair housing ordinances and create human relations commissions at the municipal and county level.

Active local human relations commissions indicate that people, regardless of race or other factors, are welcome, and provide opportunities for dialog and problem solving as communities change demographically. This should be coupled with affirmative municipal employment programs, sensitivity training, and efforts to ensure against discriminatory profiling.²⁰

Endnotes

¹ John Lukehart, Leadership Council Senior Associate directed this project and wrote the narrative. Tom Luce, Research Director at the Institute on Race and Poverty, with support from Jason Reece, Research Associate at the Kirwan Institute on Race and Ethnicity, did the principal work in developing the Index methodology and collecting, analyzing and summarizing the findings. Together these two research institutes provided the principal funding that made this project possible, along with grant support from the Field Foundation. Earlier support from The Woods Fund and the Fannie Mae Foundation assisted in the development and pilot testing of the Index model.

² Stuart, Guy, "Integration or Resegregation: Metropolitan Chicago at the Turn of the New Century," Harvard University, May 2002 and McArdle, Nancy, "Race, Place, and Opportunity: Racial Change and Segregation in the Chicago Metropolitan Area: 1990-2000," Harvard University, May 2002.

³ HUD study, "Discrimination in Metropolitan Housing Markets," November 2002.

⁴ Leachman, Mike; Nyden, Phil; Peterman, Bill; and Coleman, Darnell, "Black, white and shades of brown: Fair Housing and Economic Opportunity in the Chicago Region," a report commissioned by the Leadership Council, February 1998.

⁵ Rusk, David, "Segregation and Sprawl: The Region's Principal Challenges," a speech delivered at the Leadership Council's 1999 luncheon.

⁶ Leachman, Mike; Nyden, Phil; Peterman, Bill; and Coleman, Darnell, "Black, white and shades of brown: Fair Housing and Economic Opportunity in the Chicago Region," a report commissioned by the Leadership Council, February 1998.

- ⁷ powell, john, "Envisioning Racially Just and Opportunity-Based Housing for the Chicago Region," a report for the Leadership Council, June 2001, p. 1.
- ⁸ ibid
- ⁹ Johnson, Elmer, "Chicago Metropolis 2020: The Chicago Plan for the 21st Century," a report commissioned by the Commercial Club, 2001, p. 10.
- ¹⁰ Chicago Metropolis 2020, "The 2002 Metropolis Index"
- ¹¹ Chicago Metropolis 2020, "The Metropolis Housing Index: Housing as Opportunity," p. 3.
- ¹² Reviewers included: john powell, Kirwan Institute; representatives from The Urban Institute and Policylink; and Dan Immergluck, formerly with The Woodstock Institute, now at Grand Valley State University.
- ¹³ "Total households" includes only households in incorporated parts of the region. The unincorporated portions of the region were not classified because data for all variables were not available.
- ¹⁴ Area median household income for the Chicago region was \$51,046 in 2000 or \$4,254 per month. Monthly housing costs supportable at 30% of the median (\$1,276 per month) are \$383 – 30 percent of \$1,276. The corresponding monthly housing costs at 50 and 80 percent are \$638 and \$1,021. These values represent the rental cost affordability cut-offs for each income level. Housing value cut-offs were computed with a mortgage calculator available at www.homepath.com and assumed a local property tax of .247% of market value per month – the region-wide average. All affordability calculations include both rental and owner occupied housing units and use the housing value and rental data from the 2000 Census.
- ¹⁵ Stoll, Michael A., "Job Sprawl and the Spatial Mismatch between Blacks and Jobs," a report by The Brookings Institution, February 2005.
- ¹⁶ "Changing Directions: Transportation Choices for 2030," published by the Center for Neighborhood Technology, 2002.
- ¹⁷ See Myron Orfield, *American Metropolitcs*, Brookings Institution: Washington D.C. 2002, Table 3-3, page 56.
- ¹⁸ Center for Tax and Budget Accountability.
- ¹⁹ George, Cardinal Francis, "Dwell in My Love - a Pastoral Letter on Racism," April 4, 2001.
- ²⁰ Breymaier, Rob and White, Brian, "Empty Promises: Fair Housing Ordinances in Metropolitan Chicago Suburbs," Leadership Council for Metropolitan Open Communities, January 2005.

List of Maps

The maps included in this report illustrate opportunities in the Chicago region. Map 1 shows the Opportunity Index for the Chicago region as indicated by composite scores on the measures used in this study. Subsequent maps illustrate community areas based on different variables used in this study.

Map 1: Presence of opportunities by municipality.

Map 2: Fiscal capacity by municipality.

Map 3: Access to jobs and transportation by municipality.

Map 4: Quality of life by municipality.

Map 5: Quality of schools by municipality.

Map 6: Affordable housing (at 50% AMI) by municipality.

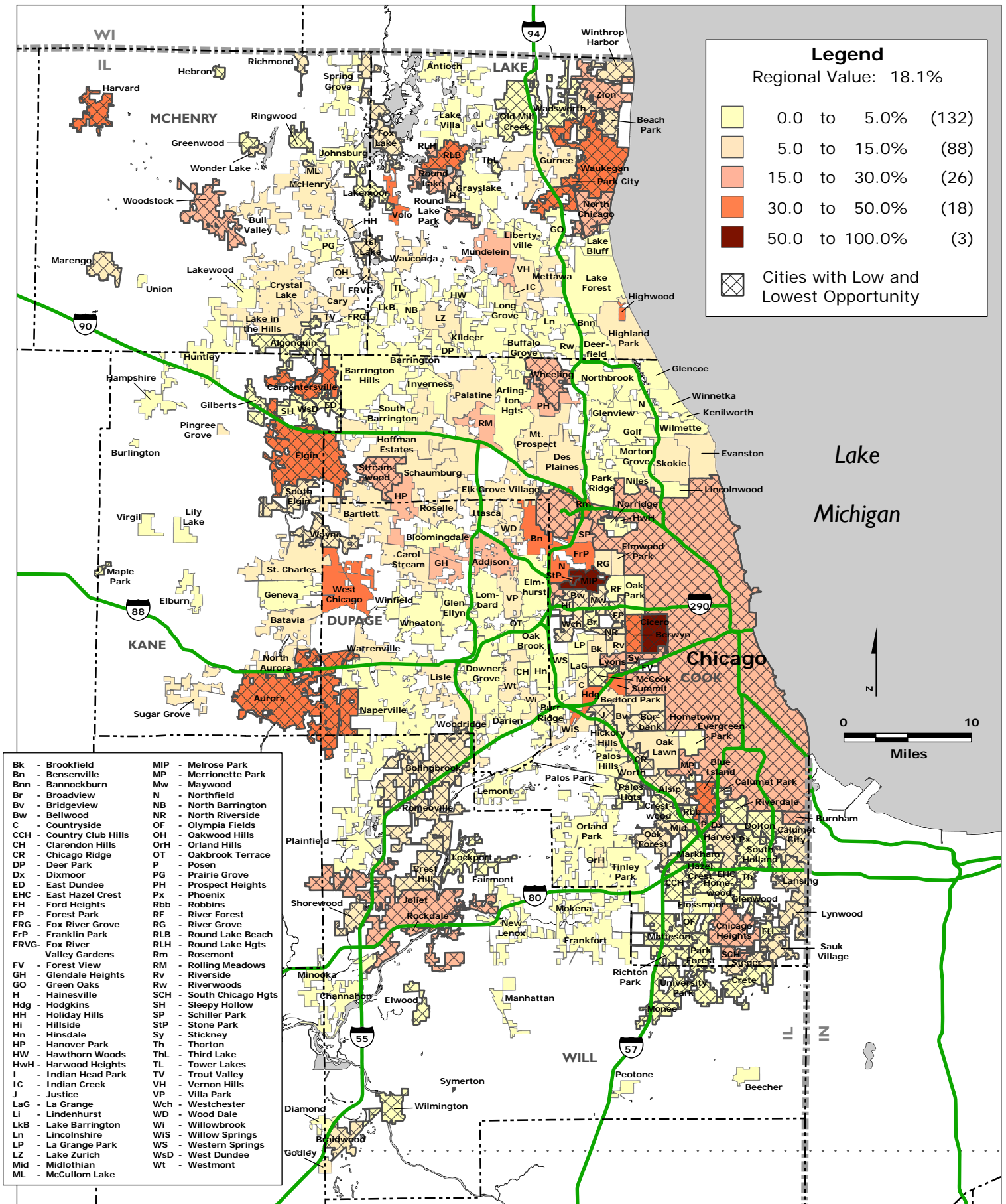
Map 7: Poverty rates by municipality.

Map 8: African American Population by Municipality, 2000, with Low and Lowest Opportunity Communities Identified.

Map 9: Hispanic Population by Municipality, 2000, with Low and Lowest Opportunity Communities Identified.

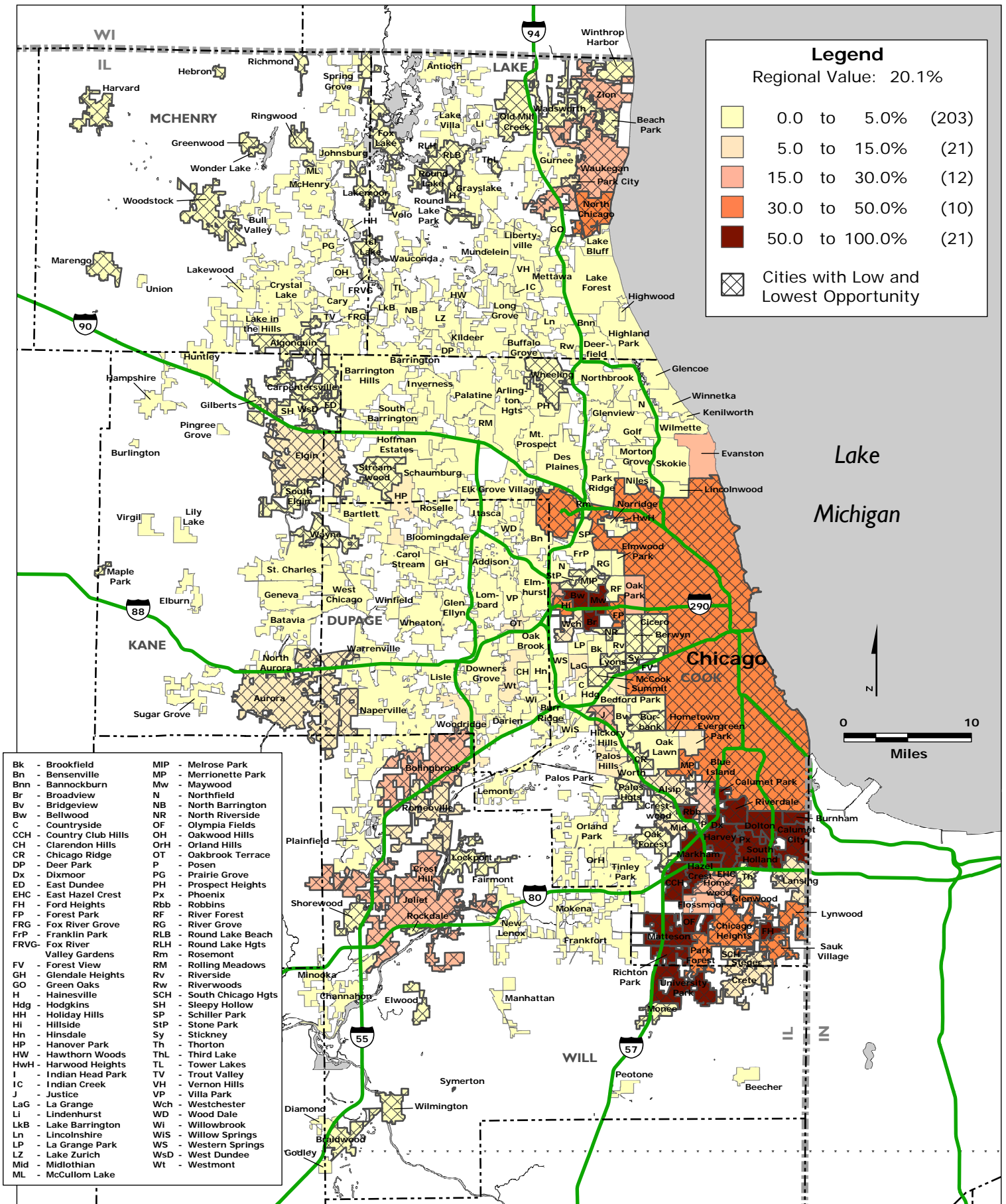
Map 10: Non-Hispanic White Population by Municipality, 2000, with High and Highest Opportunity Communities Identified.

Map 9: Hispanic Population by Municipality, 2000, with Low and Lowest Opportunity Communities Identified.



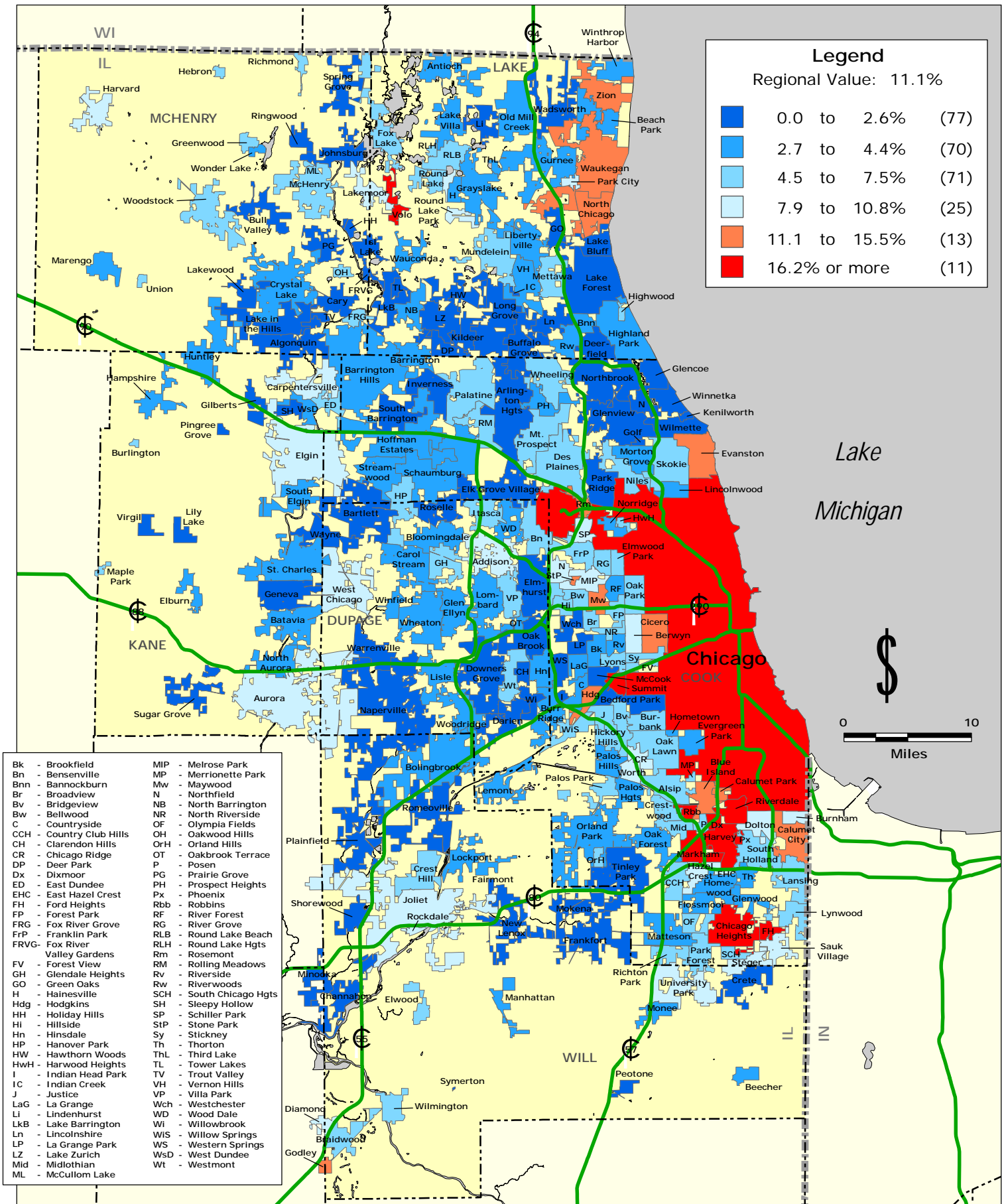
Data Sources: U.S. Census Bureau; Northeast Illinois Planning Commission; U.S. Environmental Protection Agency; Illinois State Police, Uniform Crime Report; Illinois Department of Education, Illinois Department of Public Health; County Assessors for Cook, DuPage, Kane, Lake, McHenry and Will Counties.

Map 8: African American Population by Municipality, 2000, with Low and Lowest Opportunity Communities Identified.

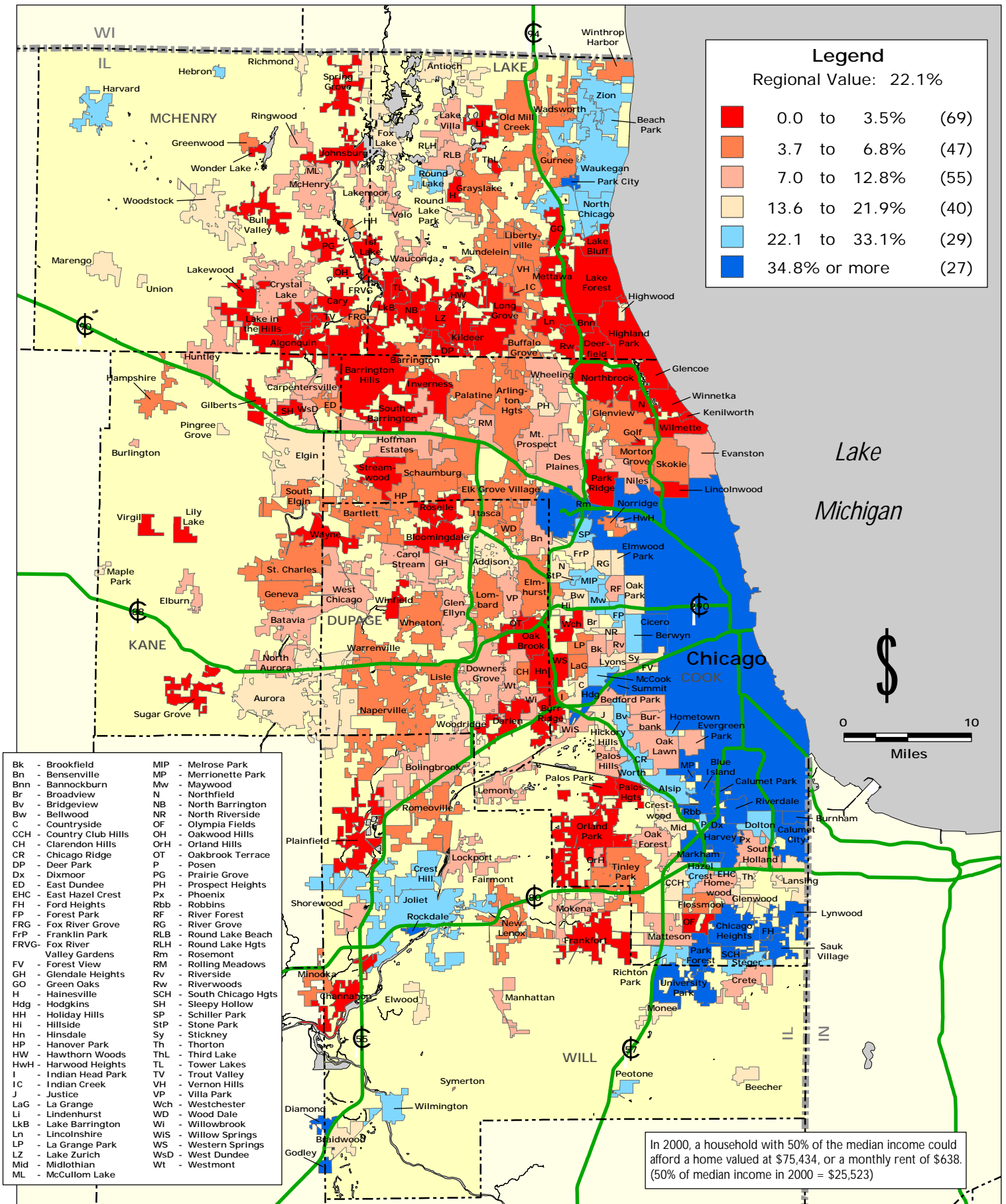


Data Sources: U.S. Census Bureau; Northeast Illinois Planning Commission; U.S. Environmental Protection Agency; Illinois State Police, Uniform Crime Report; Illinois Department of Education, Illinois Department of Public Health; County Assessors for Cook, DuPage, Kane, Lake, McHenry and Will Counties.

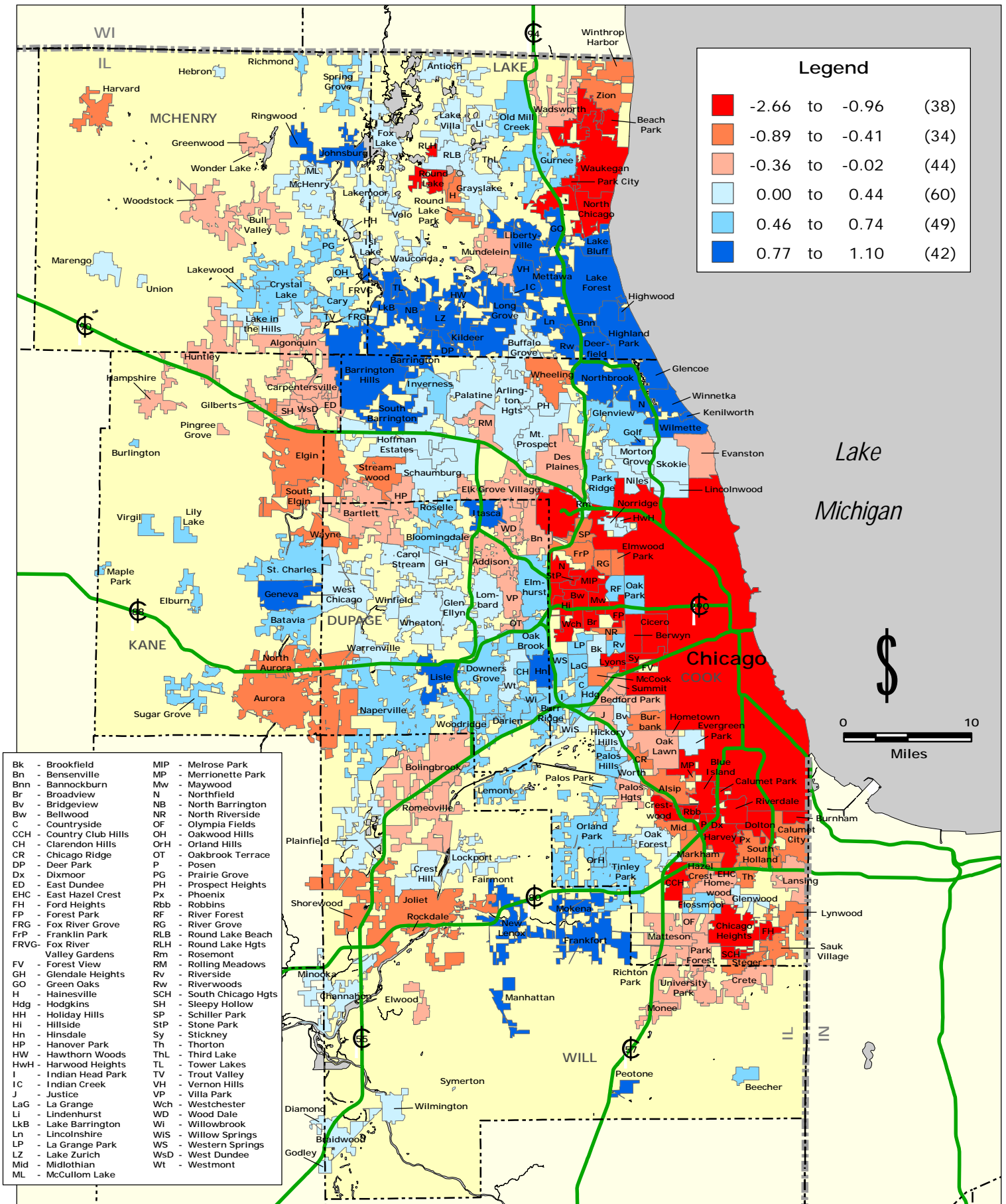
Map 7: Poverty Rates by Municipality.

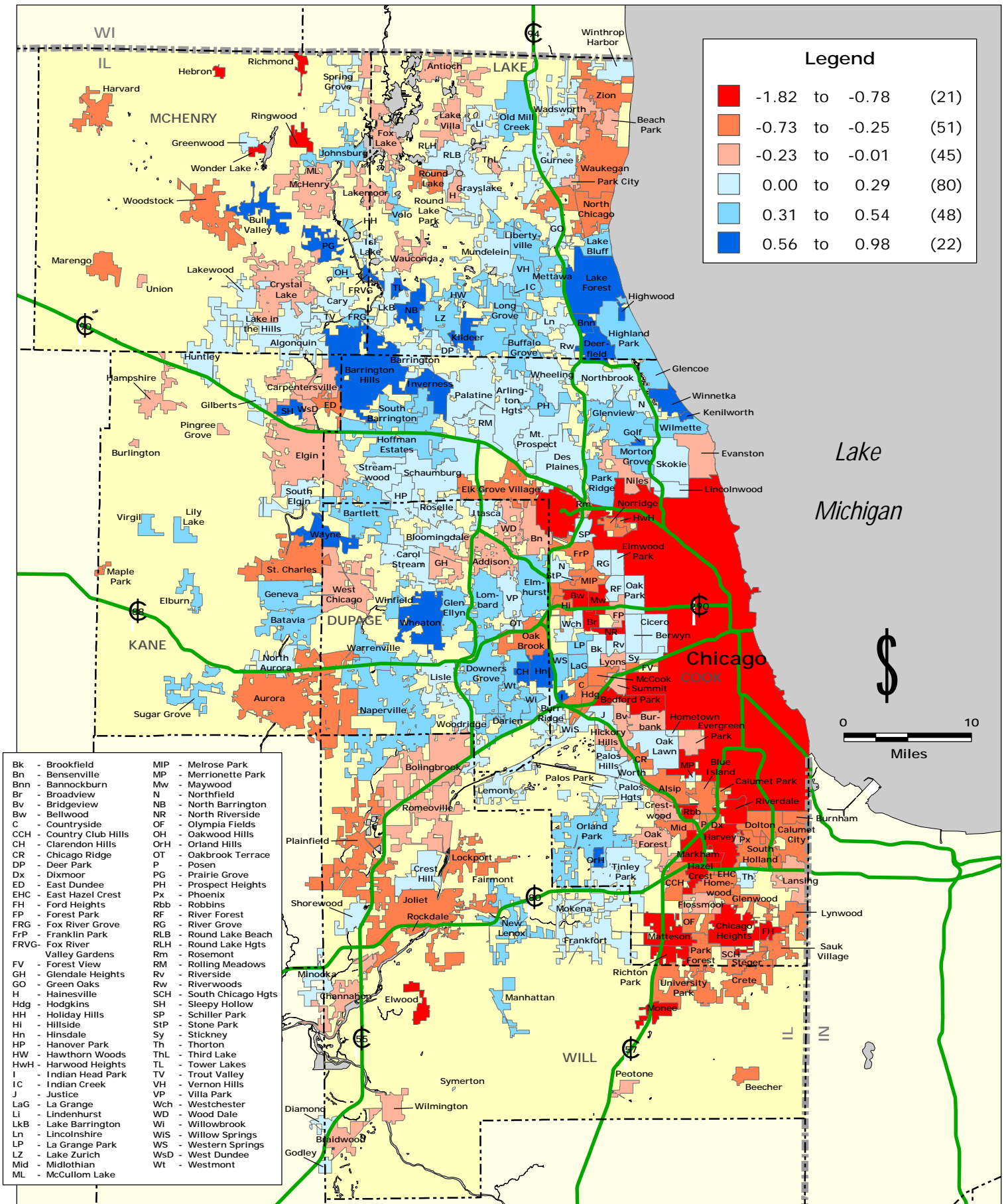


Map 6: Affordable housing (at 50% AMI) by Municipality, 2000

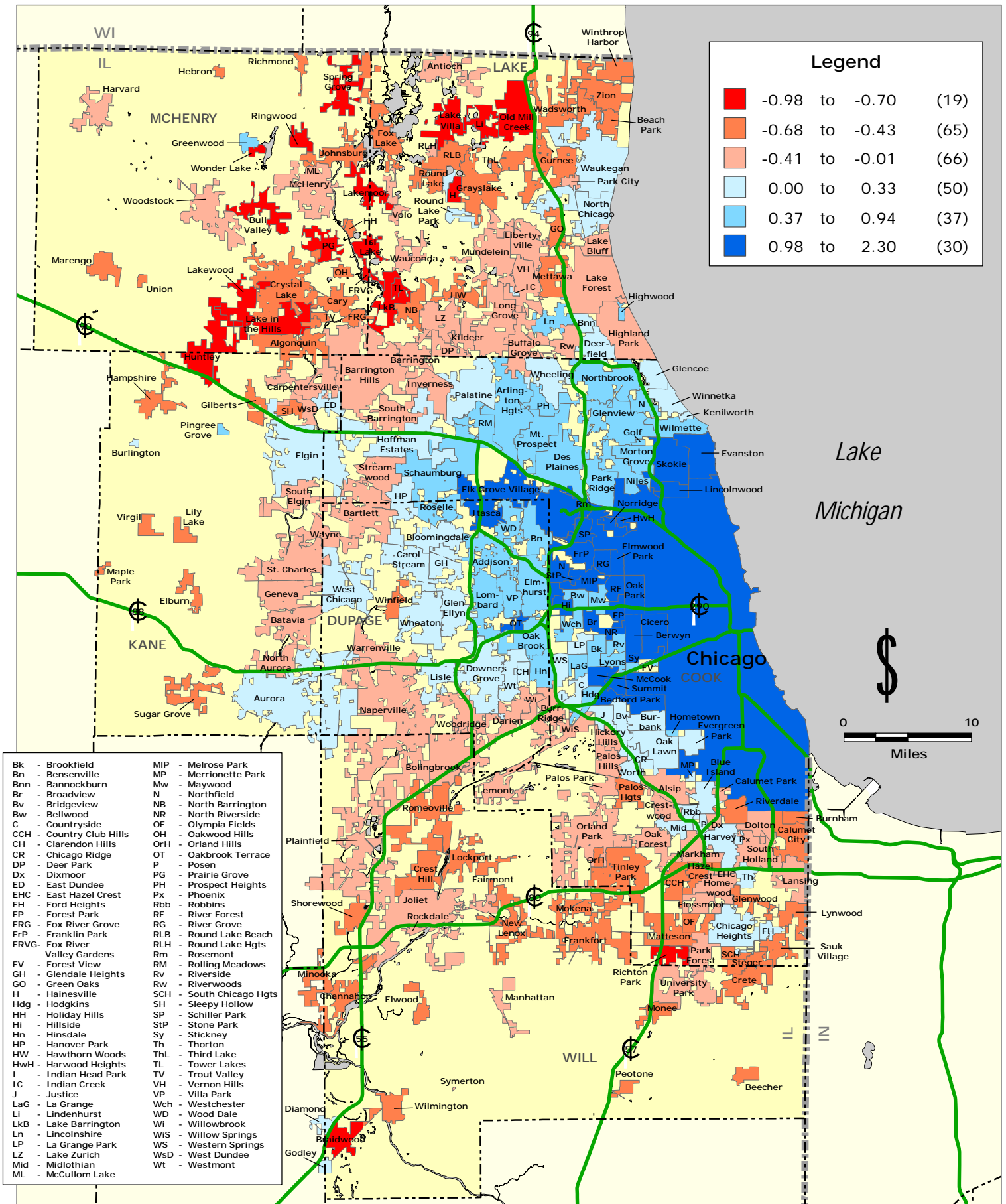


Map 5: Quality of Schools by Municipality

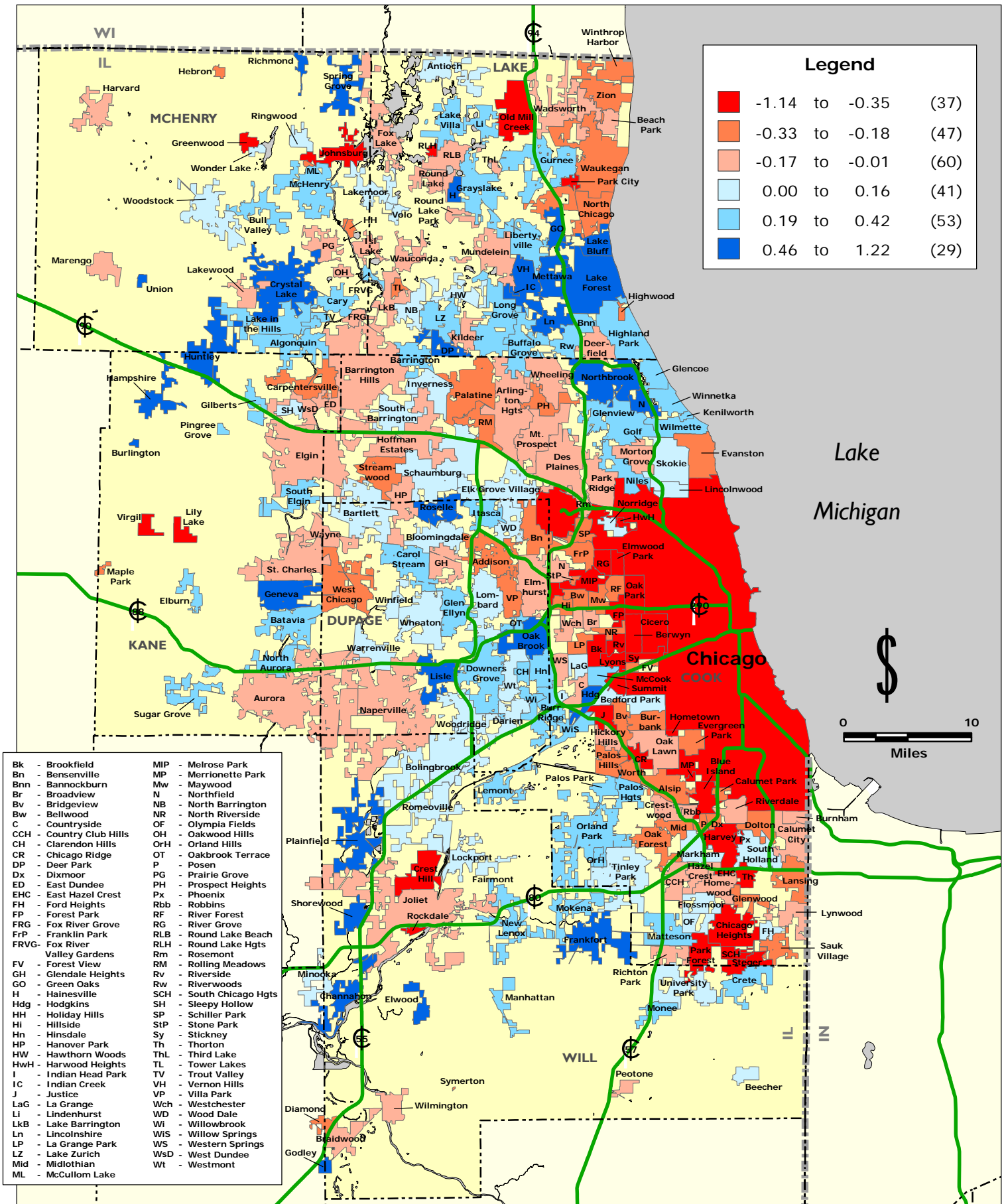




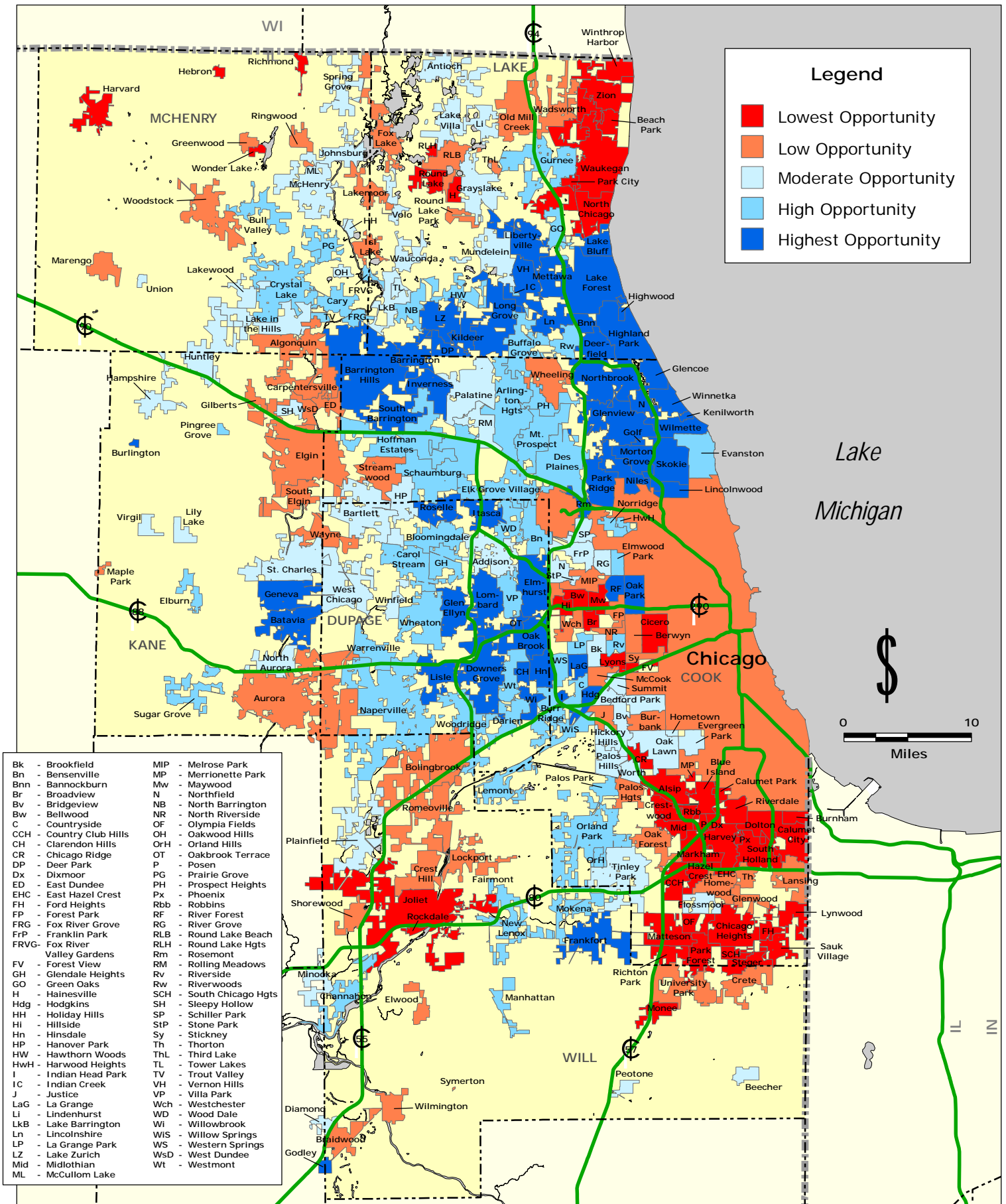
Map 3: Access to Jobs and Transportation by Municipality



Map 2: Fiscal Capacity by Municipality

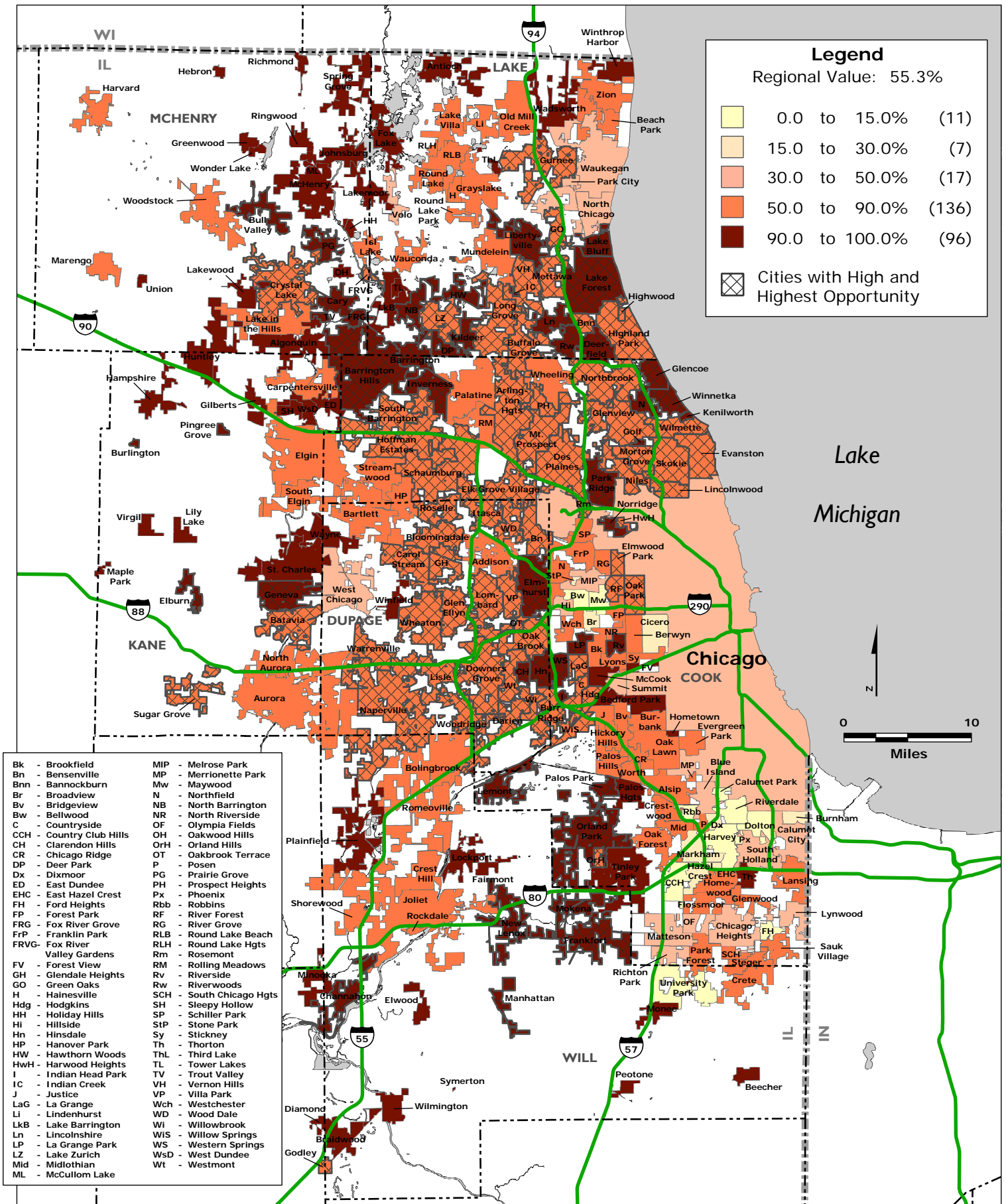


Map 1: Presence of opportunities by municipality.



Data Sources: U.S. Census Bureau; Northeast Illinois Planning Commission; U.S. Environmental Protection Agency; Illinois State Police, Uniform Crime Report; Illinois Department of Education, Illinois Department of Public Health; County Assessors for Cook, DuPage, Kane, Lake, McHenry and Will Counties.

Map 10: Non-Hispanic White Population by Municipality, 2000, with High and Highest Opportunity Communities Identified.



There are three primary issues in defining and calculating the Opportunity Index:

1. Selecting the variables used to measure opportunities;
2. Expressing the “scores” for individual variables (jobs within the municipality, jobs within a given radius...); and,
3. Combining the scores for individual variables to get summary measures for each of the four dimensions (transportation/jobs, education, quality of life, and municipal services) and combining the four dimensions to get an overall index.

1. Variables Used to Measure Opportunity Along Primary Dimensions

Dimension	Sub-category	Variable	Source
Trans./Jobs	Proximity	Jobs per Household within the Municipality	IDES
	Proximity	Jobs within 10 mile radius	IDES
	Proximity	Residents 'average commute time	Census
	Growth	Job growth within 10 mile radius	IDES
	Access	Transportation efficiency index	CNT
	Access	% of Population within ¼ mile of public transit	Census, PACE
Education	Quality/Outcomes	Graduation rate	ISBE
	Quality/Outcomes	Average ACT scores	ISBE
	Quality/Outcomes	Mobility rate	ISBE
	Diversity	Limited English rate	ISBE
	Quality/Outcomes	Truancy rate	ISBE
Quality of Life	Safety	Violent crime rate	ISP, FBI
	Safety	Non-violent crime rate	ISP, FBI
	Environment	Asthma/hypertension incidence	IHCCCC
	Environment	Low birth rate percentage	IL DPH
	Environment	Polluted sites per capita	US EPA
	Environment	Park land per capita	IAPD
	Political	Voter participation rate	IL Board of Elections
	General	Housing value appreciation	MLSNI, Census
Municipal Services	Capacity	Combined property and sales tax capacity per household, 2001	County govts
	Capacity	Change in tax capacity per Household, 1993-2001	County govts
	Needs/costs	School age population	Census
	Needs/costs	Population over 65	Census
	Needs/costs	Average age of housing stock	Census
	General	Day care slots	INCCRRA

Agency Acronyms

Census – U.S. Census of Population and Housing
CNT- Center for Neighborhood Technology (Chicago)
FBI – Federal Bureau of Investigation
IAPD- Illinois Association of Park Districts
IDES – Illinois Department of Employment Security
IHCCCC- Illinois Health Care Cost Containment Council
IL DPH – Illinois Department of Public Health
INCCRRA- IL Network of Child Care Resource and Referral Agencies
ISBE – Illinois State Board of Education
ISP- Illinois State Police
MLSNI- Multiple Listing Service of Northern Illinois
PACE – Suburban bus division of Chicago's Regional Transportation Authority.
US EPA – U.S. Environmental Protection Agency

2. Standardization: expressing the scores for individual variables

Standardized measures of the scores for individual variables are needed to ensure that scaling issues do not determine how much weight a variable receives when the individual scores are aggregated to get the overall opportunity index (or indexes for separate dimensions). For instance, a measure of jobs per resident worker might average about 1 with almost all of the observations in a range from 0 to 2. Average commute times, on the other hand, might average 20 minutes with a range from 15 to 40 minutes. If non-standardized measures were used, commute time would get about 20 times the weight that jobs per resident worker received when the two were combined in some way.

Standardized values or Z-scores were used in the analysis. A Z-score expresses the value for a particular variable in a given place as the number of standard deviations from the regional mean for that variable. (The standard deviation is a measure of the typical variation in a set of numbers.) Z-scores will typically vary from -3 to +3 with about two-thirds of the values between -1 and +1 and about 95 percent of the values between -2 and +2. By scaling all values by the mean and the standard deviation, the Z-score generates a measure that always has a mean of 0 and a standard deviation of 1 (thereby eliminating scale effects).

3. Combining scores into summary measures

There were two steps to determine the overall opportunity category for each municipality. First the scores for each of the individual variables had to be combined to get scores for each of the four overall dimensions and, second, these four scores were combined to get an overall opportunity score for each municipality. Once the scores for each of the individual variables have been calculated, they must be added together in some way to get partial scores for specific dimensions (transportation/ jobs, quality of life, education and municipal services). For the purposes of this work simple averages were used. Thus the score for education for a particular place is the average of the Z-scores for five variables used in that dimension. This means that each variable is given equal weight within each of the overall dimensions.

Simple averages were also used to combine the four scores for the broad dimensions into a single score for each municipality. The municipalities were then divided into five equally-sized groups (quintiles) based on the overall average scores.

Appendix C: Opportunity Index for Chicago Area Communities

Place	County	Opp. Group	Avg. Z Score for Six Fiscal Variables	Avg. Z Score for Six Trans/ Jobs Variables	Avg. Z Score for Eight Quality of Life Variables	Avg. Z Score for Five Education Variables	Overall Score
Alsip	Cook	1	-0.28	-0.16	-0.37	-0.64	-0.36
Beach Park	Lake	1	-0.03	-0.47	-0.19	-1.44	-0.53
Bellwood	Cook	1	-0.31	0.93	-0.78	-1.02	-0.30
Blue Island	Cook	1	-0.41	0.31	-0.45	-2.12	-0.67
Broadview	Cook	1	-0.08	1.08	-1.48	-1.13	-0.40
Burnham	Cook	1	-0.03	-0.66	-0.55	-1.04	-0.57
Calumet	Cook	1	-0.14	-0.45	-0.70	-0.50	-0.45
Calumet Park	Cook	1	-0.25	-0.35	-0.64	-1.13	-0.59
Chicago Heights	Cook	1	-0.40	0.00	-1.43	-1.41	-0.81
Chicago Ridge	Cook	1	-0.35	0.03	-0.27	-0.66	-0.31
Cicero town	Cook	1	-0.57	1.29	0.06	-2.66	-0.47
Country Club Hills	Cook	1	-0.05	-0.60	-0.73	-1.06	-0.61
Crestwood	Cook	1	-0.09	-0.24	-0.07	-0.96	-0.34
Dixmoor	Cook	1	-0.31	-0.33	-0.29	-1.76	-0.67
Dolton	Cook	1	-0.20	-0.41	-0.69	-1.22	-0.63
East Hazel Crest	Cook	1	-0.63	-0.22	-0.51	-1.12	-0.62
Ford Heights	Cook	1	0.02	0.12	-1.20	-1.18	-0.56
Forest View	Cook	1	-0.29	0.74	-0.39	-1.30	-0.31
Hainesville	Lake	1	0.49	-0.70	-0.04	-0.86	-0.28
Harvard	McH	1	-0.13	-0.16	-0.36	-0.56	-0.30
Harvey	Cook	1	-0.36	0.28	-1.82	-1.73	-0.91
Hazel Crest	Cook	1	-0.01	-0.47	-0.86	-0.85	-0.55
Hebron	McH	1	-0.27	-0.60	-0.81	0.31	-0.34
Hillside	Cook	1	-0.25	0.98	-0.57	-1.29	-0.28
Joliet	Will	1	-0.06	-0.36	-0.26	-0.75	-0.36
Lynwood	Cook	1	-0.06	-0.65	-0.41	-0.64	-0.44
Lyons	Cook	1	-0.49	0.56	-0.20	-1.01	-0.29
Markham	Cook	1	0.08	-0.35	-1.43	-0.89	-0.65
Matteson	Cook	1	0.20	-0.46	-1.19	-0.24	-0.42
Maywood	Cook	1	-0.31	0.87	-1.22	-1.20	-0.47
Merrionette Park	Cook	1	-0.45	0.11	0.02	-0.87	-0.30
Midlothian	Cook	1	-0.19	0.00	-0.56	-0.83	-0.40
Monee	Will	1	0.28	-0.54	-0.84	-0.07	-0.29
North Chicago	Lake	1	-0.30	0.23	-0.72	-1.68	-0.62
Olympia Fields	Cook	1	0.01	-0.56	-0.64	-0.35	-0.38
Park	Lake	1	-0.57	-0.40	-0.03	-1.30	-0.58
Park Forest	Cook	1	-0.51	-0.40	-0.67	-0.27	-0.46
Phoenix	Cook	1	-0.48	0.05	-0.20	-1.09	-0.43
Posen	Cook	1	-0.24	0.17	-0.35	-1.19	-0.40

Appendix C: Opportunity Index for Chicago Area Communities

Place	County	Opp. Group	Avg. Z Score for Six Fiscal Variables	Avg. Z Score for Six Trans/ Jobs Variables	Avg. Z Score for Eight Quality of Life Variables	Avg. Z Score for Five Education Variables	Overall Score
Richmond	McH	1	0.60	-0.56	-1.72	0.50	-0.29
Richton Park	Cook	1	-0.05	-0.73	-0.81	-0.32	-0.48
Riverdale	Cook	1	-0.17	-0.43	-1.49	-1.23	-0.83
Robbins	Cook	1	-0.13	0.33	-1.61	-1.46	-0.72
Rockdale	Will	1	-0.37	-0.35	-0.58	-0.75	-0.51
Round Lake Heights	Lake	1	-0.49	-0.37	0.08	-1.01	-0.45
Round Lake	Lake	1	-0.17	-0.56	-0.70	-1.01	-0.61
Sauk	Cook	1	-0.21	-0.62	-0.32	-0.70	-0.46
South Chicago Heights	Cook	1	-0.42	-0.56	-0.12	-1.13	-0.56
South Holland	Cook	1	0.01	-0.27	-0.48	-0.76	-0.38
Steger	Will	1	-0.58	-0.54	-0.26	-0.54	-0.48
Waukegan	Lake	1	-0.29	0.08	-0.26	-1.80	-0.57
Winthrop Harbor	Lake	1	-0.21	-0.59	0.14	-0.63	-0.32
Wonder Lake	McH	1	0.13	-0.82	-0.87	-0.25	-0.45
Zion	Lake	1	-0.33	-0.43	-0.51	-0.63	-0.47
Algonquin	McH	2	0.36	-0.66	0.09	-0.03	-0.06
Aurora	Kane	2	-0.10	0.07	-0.25	-0.41	-0.18
Berkeley	Cook	2	-0.50	1.03	-0.26	-1.13	-0.22
Berwyn	Cook	2	-0.72	1.21	0.12	-1.20	-0.15
Bolingbrook	Will	2	0.13	-0.30	-0.05	-0.07	-0.07
Braidwood	Will	2	-0.02	-0.81	-0.23	0.31	-0.19
Burbank	Cook	2	-0.29	0.24	-0.07	-0.48	-0.15
Carpentersville	Kane	2	-0.18	-0.14	-0.23	-0.03	-0.14
Chicago	Cook	2	-0.42	2.10	-0.79	-1.46	-0.14
Crest Hill	Will	2	-0.64	-0.47	0.21	0.37	-0.13
Crete	Will	2	0.28	-0.61	-0.34	-0.07	-0.19
East Dundee	Kane	2	-0.02	0.24	-0.56	-0.03	-0.09
Elgin	Kane	2	-0.14	0.01	-0.10	-0.85	-0.27
Elwood	Will	2	0.71	-0.67	-0.81	-0.07	-0.21
Forest Park	Cook	2	-0.71	1.29	-0.18	-1.12	-0.18
Fox Lake	Lake	2	-0.04	-0.66	-0.06	0.23	-0.13
Gilberts	Kane	2	0.23	-0.49	0.01	-0.03	-0.07
Glenwood	Cook	2	-0.25	-0.44	-0.26	0.00	-0.24
Greenwood	McH	2	-0.61	0.37	0.21	-0.25	-0.07
Homewood	Cook	2	-0.07	-0.26	-0.45	-0.32	-0.28
Island Lake	McH	2	-0.06	-0.89	0.15	0.42	-0.10
Justice	Cook	2	-0.36	0.00	0.15	-0.08	-0.07
Lakemoor	Lake	2	0.10	-0.80	-0.20	0.16	-0.18
Lansing	Cook	2	-0.19	-0.40	-0.23	-0.27	-0.27

Appendix C: Opportunity Index for Chicago Area Communities

Place	County	Opp. Group	Avg. Z Score for Six Fiscal Variables	Avg. Z Score for Six Trans/ Jobs Variables	Avg. Z Score for Eight Quality of Life Variables	Avg. Z Score for Five Education Variables	Overall Score
Lockport	Will	2	0.09	-0.47	-0.25	0.36	-0.07
Maple Park	Kane	2	-0.23	-0.50	-0.62	0.70	-0.16
Marengo	McH	2	-0.03	-0.44	-0.27	0.31	-0.11
McCook	Cook	2	0.20	1.11	-0.67	-0.89	-0.06
McCullom Lake	McH	2	-0.33	-0.64	0.45	0.20	-0.08
Melrose Park	Cook	2	-0.50	1.48	-0.37	-1.41	-0.20
North Riverside	Cook	2	-0.22	1.09	-0.78	-0.77	-0.17
Oak Forest	Cook	2	-0.25	-0.32	-0.19	0.29	-0.12
Old Mill Creek	Lake	2	-1.14	-0.81	0.52	0.54	-0.22
Palos Heights	Cook	2	0.24	-0.47	0.12	-0.30	-0.10
Ringwood	McH	2	0.10	-0.74	-1.10	0.78	-0.24
Romeoville	Will	2	0.05	-0.47	-0.11	-0.07	-0.15
Round Lake Beach	Lake	2	-0.14	-0.63	0.07	0.39	-0.08
Round Lake Park	Lake	2	-0.01	0.11	0.28	-0.76	-0.10
Shorewood	Will	2	0.52	-0.65	0.19	-0.75	-0.18
South Elgin	Kane	2	0.28	-0.29	0.29	-0.50	-0.06
Stickney	Cook	2	-0.37	1.00	0.21	-1.56	-0.18
Streamwood	Cook	2	-0.29	-0.04	0.21	-0.72	-0.21
Symerton	Will	2	-0.30	-0.25	0.28	0.04	-0.06
Third Lake	Lake	2	-0.11	-0.47	-0.08	0.39	-0.07
Thornton	Cook	2	-0.49	0.06	0.02	-0.48	-0.22
University Park	Will	2	0.07	-0.05	-0.49	-0.07	-0.13
Wadsworth	Lake	2	-0.03	-0.55	0.20	-0.26	-0.16
Wayne	DuP	2	-0.06	-0.41	0.59	-0.87	-0.19
West Dundee	Kane	2	-0.16	-0.31	-0.20	-0.03	-0.17
Westchester	Cook	2	-0.17	0.85	0.10	-1.01	-0.06
Wheeling	Cook	2	-0.15	0.31	0.11	-0.58	-0.08
Wilmington	Will	2	-0.17	-0.68	-0.05	0.04	-0.22
Woodstock	McH	2	0.00	-0.28	-0.35	-0.25	-0.22
Addison	DuP	3	-0.23	0.73	-0.14	-0.03	0.08
Antioch	Lake	3	0.05	-0.29	-0.13	0.41	0.01
Bartlett	DuP	3	0.00	-0.27	0.52	-0.09	0.04
Bedford Park	Cook	3	0.01	1.02	-1.22	-0.02	-0.05
Beecher	Will	3	0.01	-0.64	-0.29	0.70	-0.05
Bridgeview	Cook	3	-0.18	0.19	-0.11	0.18	0.02
Brookfield	Cook	3	-0.56	0.40	0.11	0.29	0.06
Diamond	Cook	3	-0.26	0.22	0.11	0.03	0.02
Evergreen Park	Cook	3	-0.30	0.33	-0.18	0.19	0.01
Flossmoor	Cook	3	0.16	-0.34	-0.15	0.63	0.08

Appendix C: Opportunity Index for Chicago Area Communities

Place	County	Opp. Group	Avg. Z Score for Six Fiscal Variables	Avg. Z Score for Six Trans/ Jobs Variables	Avg. Z Score for Eight Quality of Life Variables	Avg. Z Score for Five Education Variables	Overall Score
Franklin Park	Cook	3	-0.27	1.14	-0.37	-0.44	0.01
Grayslake	Lake	3	0.22	-0.62	0.24	0.39	0.06
Hampshire	Kane	3	1.22	-0.64	-0.19	-0.03	0.09
Hanover Park	Cook	3	-0.14	0.15	0.26	-0.16	0.03
Hickory Hills	Cook	3	-0.12	-0.07	-0.03	0.33	0.03
Holiday Hills	McH	3	-0.26	-0.43	0.38	0.21	-0.02
Hometown	Cook	3	-0.60	0.59	0.26	-0.11	0.04
Huntley	McH	3	0.90	-0.71	0.16	-0.13	0.05
Johnsburg	McH	3	-0.46	-0.62	0.35	0.78	0.01
Lake Barrington	Lake	3	-0.06	-0.86	0.23	0.81	0.03
Lake in the Hills	McH	3	0.42	-0.78	0.24	0.11	0.00
Lake Villa	Lake	3	0.20	-0.71	-0.03	0.41	-0.03
Lakewood	McH	3	-0.10	-0.81	0.04	0.67	-0.05
Lily Lake	Kane	3	-0.46	-0.67	0.43	0.74	0.01
Lindenhurst	Lake	3	0.19	-0.82	0.26	0.41	0.01
McHenry	McH	3	0.40	-0.36	-0.13	0.20	0.02
Minooka	DuP	3	0.14	-0.65	0.27	0.09	-0.04
Mundelein	Lake	3	-0.01	-0.08	0.20	-0.05	0.02
North Aurora	Kane	3	0.36	-0.04	0.08	-0.57	-0.04
Northlake	Cook	3	-0.05	1.06	0.14	-1.29	-0.04
Oak Lawn	Cook	3	-0.07	0.07	0.14	-0.36	-0.05
Oakwood Hills	McH	3	-0.14	-0.62	0.48	0.67	0.10
Palatine	Cook	3	-0.22	0.15	0.26	0.09	0.07
Palos Hills	Cook	3	-0.18	-0.20	0.23	0.46	0.07
Peotone	Will	3	-0.03	-0.54	-0.05	0.87	0.06
Plainfield	Will	3	0.60	-0.32	-0.37	0.36	0.07
River Grove	Cook	3	-0.45	1.03	0.03	-0.51	0.03
Rolling Meadows	Cook	3	-0.30	0.79	0.09	-0.19	0.09
Schiller Park	Cook	3	-0.30	1.16	0.02	-0.82	0.02
Sleepy Hollow	Kane	3	0.07	-0.50	0.70	-0.03	0.06
Spring Grove	McH	3	0.47	-0.98	0.05	0.50	0.01
St. Charles	DuP	3	-0.02	-0.06	-0.25	0.72	0.10
Stone Park	Cook	3	-0.18	1.64	-0.28	-1.33	-0.04
Summit	Cook	3	-0.35	1.10	-0.21	-0.35	0.05
Tinley Park	Cook	3	0.16	-0.46	0.09	0.47	0.07
Tower Lakes	Lake	3	-0.28	-0.84	0.63	0.81	0.08
Union	McH	3	0.50	-0.56	-0.06	0.31	0.05
Virgil	Kane	3	-0.55	-0.58	0.34	0.70	-0.02
Volo	Lake	3	0.08	-0.25	0.31	0.25	0.10

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Place	County	Opp. Group	Avg. Z Score for Six Fiscal Variables	Avg. Z Score for Six Trans/ Jobs Variables	Avg. Z Score for Eight Quality of Life Variables	Avg. Z Score for Five Education Variables	Overall Score
Wauconda	Lake	3	-0.15	-0.36	-0.01	0.42	-0.03
West Chicago	DuP	3	-0.18	0.07	-0.05	0.12	-0.01
Winfield	DuP	3	0.14	-0.53	0.54	0.27	0.10
Worth	Cook	3	-0.22	0.00	0.11	0.02	-0.02
Arlington Heights	Cook	4	-0.06	0.64	0.22	0.22	0.26
Bensenville	DuP	4	-0.22	0.92	-0.12	-0.14	0.11
Bloomington	DuP	4	0.00	0.30	0.14	0.51	0.24
Buffalo Grove	Lake	4	0.25	-0.08	0.43	0.43	0.26
Bull Valley	McH	4	0.41	-0.73	0.92	-0.14	0.12
Burr Ridge	DuP	4	0.41	-0.14	0.28	0.53	0.27
Carol Stream	DuP	4	0.35	0.03	0.09	0.44	0.23
Cary	McH	4	0.40	-0.51	0.13	0.67	0.17
Channahon	Will	4	0.96	-0.55	-0.05	0.09	0.11
Countryside	Cook	4	-0.01	0.20	-0.31	0.55	0.11
Crystal Lake	McH	4	0.54	-0.45	-0.17	0.67	0.15
Darien	DuP	4	0.05	-0.17	0.48	0.63	0.25
Des Plaines	Cook	4	-0.10	0.94	0.09	-0.24	0.17
Elburn	Kane	4	0.30	-0.64	0.34	0.70	0.18
Elk Grove	Cook	4	0.05	1.04	-0.32	-0.14	0.16
Elmwood Park	Cook	4	-0.37	1.53	0.03	-0.46	0.18
Evanston	Cook	4	-0.28	1.08	-0.16	-0.05	0.15
Fox River Grove	McH	4	-0.09	-0.49	0.49	0.67	0.15
Fox River Valley Gardens	Cook	4	0.25	-0.92	0.58	0.89	0.20
Glendale Heights	DuP	4	-0.13	0.20	-0.03	0.44	0.12
Green Oaks	Lake	4	0.49	-0.45	0.12	0.82	0.25
Gurnee	Lake	4	0.37	-0.44	0.01	0.54	0.12
Harwood Heights	Cook	4	-0.36	1.36	-0.34	0.06	0.18
Hawthorn Woods	Lake	4	0.00	-0.59	0.45	0.92	0.20
Hoffman Estates	Cook	4	-0.07	0.10	0.41	0.14	0.15
Indian Creek	Lake	4	0.47	0.03	0.50	0.08	0.27
La Grange Park	Cook	4	-0.32	0.31	0.36	0.49	0.21
Lemont	Cook	4	0.40	-0.26	0.17	0.54	0.21
Manhattan	Will	4	0.24	-0.41	0.33	0.85	0.25
Mokena	Will	4	0.27	-0.51	0.16	0.88	0.20
Mount Prospect	Cook	4	-0.15	0.59	0.17	0.00	0.15
Naperville	DuP	4	-0.01	-0.13	0.45	0.70	0.25
New Lenox	Will	4	0.36	-0.59	0.42	0.88	0.27
Norridge	Cook	4	0.10	1.13	-0.32	0.19	0.27
North Barrington	Lake	4	0.12	-0.59	0.56	0.81	0.23

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Place	County	Opp. Group	Avg. Z Score for Six Fiscal Variables	Avg. Z Score for Six Trans/ Jobs Variables	Avg. Z Score for Eight Quality of Life Variables	Avg. Z Score for Five Education Variables	Overall Score
Orland Hills	Cook	4	0.32	-0.59	0.57	0.57	0.22
Orland Park	Cook	4	0.19	-0.39	0.31	0.49	0.15
Palos Park	Cook	4	0.33	-0.30	0.20	0.61	0.21
Pingree Grove	Kane	4	0.29	0.61	-0.15	-0.03	0.18
Prairie Grove	McH	4	-0.05	-0.72	0.76	0.67	0.17
Prospect Heights	Cook	4	-0.26	0.88	0.42	0.10	0.28
Riverside	Cook	4	-0.69	0.92	0.12	0.52	0.22
Riverwoods	Lake	4	0.21	-0.12	0.18	0.78	0.26
Schaumburg	Cook	4	0.08	0.47	0.05	0.24	0.21
Sugar Grove	Kane	4	0.33	-0.60	0.37	0.70	0.20
Villa Park	DuP	4	-0.29	0.63	0.13	-0.03	0.11
Warrenville	DuP	4	0.05	-0.07	0.34	0.33	0.16
Western Springs	Cook	4	-0.10	0.13	0.51	0.61	0.29
Westmont	DuP	4	0.14	0.18	0.40	0.44	0.29
Wheaton	DuP	4	0.04	0.05	0.58	0.33	0.25
Willow Springs	Cook	4	0.37	-0.16	0.03	0.44	0.17
Wood Dale	DuP	4	0.04	0.85	-0.08	-0.14	0.17
Woodridge	DuP	4	0.08	-0.02	0.08	0.61	0.19
Bannockburn	Lake	5	0.29	0.00	0.83	0.78	0.47
Barrington Hills	Cook	5	-0.06	-0.01	0.70	0.87	0.37
Barrington	Cook	5	0.37	-0.03	0.21	0.98	0.38
Batavia	DuP	5	0.30	-0.17	0.52	0.61	0.31
Burlington	Kane	5	0.48	0.24	-0.04	0.74	0.35
Clarendon Hills	DuP	5	0.23	0.15	0.82	0.64	0.46
Deer Park	Lake	5	0.46	-0.24	0.26	0.84	0.33
Deerfield	Cook	5	-0.06	0.14	0.64	1.08	0.45
Downers Grove	DuP	5	0.22	0.31	0.34	0.61	0.37
Elmhurst	DuP	5	-0.01	0.76	0.53	0.48	0.44
Frankfort	Will	5	0.78	-0.53	0.25	0.88	0.35
Geneva	Kane	5	0.54	-0.12	0.48	0.79	0.43
Glen Ellyn	DuP	5	0.26	0.08	0.50	0.44	0.32
Glencoe	Cook	5	0.31	0.00	0.53	0.99	0.46
Glenview	Cook	5	0.22	0.37	0.44	0.48	0.38
Godley	Will	5	0.58	0.05	0.26	0.31	0.30
Golf	Cook	5	-0.16	0.77	0.98	0.79	0.60
Highland Park	Lake	5	0.27	-0.08	0.49	0.78	0.36
Highwood	Lake	5	-0.22	0.43	0.83	0.78	0.46
Hinsdale	DuP	5	0.28	0.39	0.92	1.10	0.67
Hodgkins	Cook	5	0.75	0.70	-0.37	0.48	0.39

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Place	County	Opp. Group	Avg. Z Score for Six Fiscal Variables	Avg. Z Score for Six Trans/ Jobs Variables	Avg. Z Score for Eight Quality of Life Variables	Avg. Z Score for Five Education Variables	Overall Score
Indian Head Park	Cook	5	0.12	0.25	0.62	0.57	0.39
Inverness	Cook	5	0.13	-0.04	0.70	0.48	0.32
Itasca	DuP	5	0.26	1.22	0.16	0.78	0.61
Kenilworth	Cook	5	0.28	0.15	0.75	0.93	0.53
Kildeer	Lake	5	-0.04	-0.38	0.78	0.92	0.32
La Grange	Cook	5	0.00	0.72	0.40	0.55	0.42
Lake Bluff	Lake	5	0.66	-0.40	0.42	1.02	0.43
Lake Forest	Lake	5	0.62	-0.12	0.56	1.02	0.52
Lake Zurich	Lake	5	0.28	-0.28	0.43	0.88	0.33
Libertyville	Lake	5	0.34	-0.03	0.47	0.82	0.40
Lincolnshire	Lake	5	0.80	0.45	0.20	0.92	0.59
Lincolnwood	Cook	5	0.11	1.23	0.05	0.22	0.40
Lisle	DuP	5	0.52	0.23	0.23	0.77	0.44
Lombard	DuP	5	0.15	0.41	0.33	0.29	0.30
Long Grove	Lake	5	0.39	-0.24	0.42	0.92	0.37
Mettawa	Lake	5	0.91	-0.63	0.34	0.89	0.38
Morton Grove	Cook	5	-0.02	0.63	0.39	0.34	0.33
Niles	Cook	5	0.27	0.89	-0.03	0.13	0.32
Northbrook	Cook	5	0.59	0.40	0.27	1.01	0.57
Northfield	Cook	5	0.52	0.50	0.25	0.90	0.54
Oak Brook	DuP	5	0.98	0.87	-0.29	0.70	0.56
Oak Park	Cook	5	-0.59	1.55	0.25	0.57	0.44
Oakbrook Terrace	DuP	5	0.41	1.18	0.21	-0.03	0.44
Park Ridge	Cook	5	-0.01	0.81	0.44	0.48	0.43
River Forest	Cook	5	-0.23	1.29	0.20	0.66	0.48
Roselle	DuP	5	0.60	0.45	0.28	0.52	0.46
Rosemont	Cook	5	-0.05	2.30	-0.19	0.04	0.53
Skokie	Cook	5	0.04	1.03	0.23	0.15	0.36
South Barrington	Cook	5	0.16	-0.19	0.52	0.86	0.34
Vernon Hills	Lake	5	0.54	-0.06	0.48	0.82	0.45
Willowbrook	DuP	5	0.36	-0.30	0.51	0.70	0.32
Wilmette	Cook	5	0.22	0.45	0.52	1.02	0.55
Winnetka	Cook	5	0.24	0.23	0.70	1.01	0.55

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