BLACK, WHITE AND SHADES OF BROWN

FAIR HOUSING AND ECONOMIC OPPORTUNITY IN THE CHICAGO REGION

By

Darnell Coleman, Chicago State University
Mike Leachman, Loyola University Chicago
Phil Nyden, Loyola University Chicago
Bill Peterman, Chicago State University

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Questions or comments may be directed to the following individuals:

Mr. Darnell Coleman
Research Assistant
Department of Sociology
Northwestern University
1810 Chicago Avenue
Evanston, IL 60201
(847) 491-5415 - Sociology department
(312) 787-7345 - Direct line

Dr. Phil Nyden
Professor of Sociology and Anthropology
Director, Center for Urban Research and Learning
Loyola University Chicago
820 North Michigan Avenue
Chicago, Illinois 60611
(312) 915-7761
pnyden@luc.edu

Mr. Mike Leachman
Research Assistant
Center for Urban Research and Learning
Loyola University Chicago
820 North Michigan Avenue
Chicago, Illinois 60611
(312) 915-7528
mleachm@luc.edu

Dr. Bill Peterman
Professor of Geography
Director, Neighborhood Assistance Center
Williams Science Center
Chicago State University
95th Street at King Drive
Chicago, IL 60628-1598
(773) 995-2176; w-peterman@csu.edu

Mr. John Lukehart
Vice President
Leadership Council for Metropolitan Open Communities
111 West Jackson, 12th Floor
Chicago IL 60604
(312) 341-5678
jlukehart@lcmoc.org

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Executive Summary

In May 1997, the Leadership Council for Metropolitan Open Communities, commissioned us to write a report answering the questions, "What is the state of fair housing in the Chicago region today, especially as related to race and ethnicity? What are its implications for economic opportunity and development?" In answering these questions, we sought the input of fifty-seven regional leaders, all of whom are currently working on issues pertinent to our research concerns. We also conducted a detailed quantitative analysis of the changing distribution of minorities throughout the region over the last 20 years, and of the relationships between this distribution and economic opportunities.

Over the past ten years, we have seen gains in efforts to provide fair housing and increased access of all racial and ethnic groups to jobs and economic opportunity. The Fair Housing Amendments Act of 1988 has strengthened the legal foundation for enforcement of local fair housing efforts. Organizations such as the Leadership Council, local governments, and other private fair housing advocacy agencies have used the new legislation as a tool to confront housing discrimination. The success of the Gautreaux program - providing low-income minority families access to economic opportunities in predominantly white, middle-income communities - has been notable. Realtors are also more sensitive to fair housing laws and generally have taken more care to avoid the blatantly discriminatory practices that characterized this industry in the past. And lenders, spurred by the Community Reinvestment Act, are more visible in minority and low-income communities. Our data shows that more Black and Latino families have moved into suburban communities that had previously excluded them. All of these factors appear consistent with national polls that document increased racial and ethnic tolerance at many levels of American society.

Despite these gains, communities in the Chicago metropolitan area are still heavily segregated by race and ethnicity. African-American and Hispanic families are underrepresented in an overwhelming number of Chicago-area municipalities. This underrepresentation, moreover, is not due solely to income differences between minorities and whites. We predicted what the racial make-ups of 117 regional municipalities would be if only income (and not race or ethnicity) mattered. The distribution of racial groups that we would expect if only income affected housing choices is dramatically different from the actual situation (see pp. 17-20). We conclude that race and ethnicity (and not just social class) remain major factors in steering minority families away from some communities and toward others. Whether this is a function of continued discriminatory practices by real estate providers, a general social environment

hostile to minorities, zoning that discourages the construction of moderate-income housing, or decisions by minority families not to expose themselves to the incivilities of racism and ethnocentrism in certain traditionally exclusionary communities, the bottom line of the balance sheets reads, "discrimination."

Our work suggests further that while African-Americans, Hispanics, and Asians are more widely distributed across the region, these groups are also becoming more concentrated (see pp. 14-16). In 1980, there were only nine (of 172) municipalities in the region whose percentage of African-Americans was similar to the percentage we predicted given the economic profile of these communities. By 1990, only four of these nine municipalities still enjoyed a percentage of African-Americans close to what we predicted. Similarly, Hispanic percentages were close to those expected in only seventeen communities in 1980; by 1990, the number had dropped to ten. Asian households were distributed in a more predicted fashion, but the number of municipalities in which Asian percentages were near the predicted value decreased by 40% from 1980 to 1990 (see pp. 20-21).

Although the word "suburb" has been synonymous with "opportunity" through much of post-World War II America, now African-American, Latino, and some Asian families are finding that increasingly the new suburban world is one characterized by divergent opportunities and different standards of living. The forces that have made Chicago one of the most segregated cities in the country are also at work in the suburbs. The consequence of this system of exclusion is not merely discrimination; it is a systematic process that denies a large segment of our metropolitan area access to economic opportunity. The communities that have excluded minority families tend to be the same communities that are experiencing job growth and significant housing appreciation. Our analysis shows that the communities where most African-American and Latino families have settled are more likely to be experiencing either no employment growth or employment decline (see pp. 33-36). In many cases this stagnation or decline is a condition that predates an influx of minority residents. Housing values in these communities have generally not shown the higher appreciation levels experienced in communities with lower minority populations. Related to employment patterns and housing appreciation rate differences are tax base differences. Communities with higher minority populations generally have lower per capita tax bases than predominantly white communities (see pp. 36-38). This affects the ability to fund schools, parks, and other local services that affect the quality of life for area residents.

There are two worlds in the Chicago metropolitan area. In one, hard work leads to jobs with a rewarding career ladder, and disciplined savings leads to a down payment on appreciating housing. In the other, hard work may be short-circuited by job instability, and disciplined savings may lead to housing which does not appreciate significantly and does little to protect the family's major investment. These are also two worlds that have distinctly different racial faces.

The remedy to counter continued segregation and denial of access to economic opportunity is in part in the hands of local government officials. However, there has been a failure of regional leadership in this area. Confronting racism and ethnocentrism is not a popular activity among local leaders. Rather than recognizing the insidious effects of continuing and historic discrimination, some political leaders may conveniently agree with the focus group participant who contended that widespread integration has not occurred because "people like to live with their own kind." Thirty years of research on housing and employment discrimination seriously questions this premature announcement of integration's death. Integration and/or equal housing opportunity programs have been hindered not by individual desires, but by persistent patterns of discrimination.

There is also a mind-set among many local political leaders that mere avoidance of discriminatory practices is sufficient. Many regional leaders act quickly to address acts of blatant racism occurring within their municipal boundaries, but fail to recognize how the social, economic, and political environment of their community is unwelcoming and even inhospitable to minority families. Although this strategy may keep municipalities out of court, maintaining an environment of exclusion serves to perpetuate segregation and discrimination in the region.

Furthermore, continued segregation constrains the region's economy by not allowing the area's businesses to develop and take full advantage of the metropolitan area's workforce. Excluding segments of the region's population from economic opportunities means an underdeveloped consumer base as well. Business leaders interviewed for this report emphasized the need to have an accessible diverse workforce to serve the diverse needs of business. Exclusionary housing practices - for example, zoning out multi-family rental housing that could provide homes to moderate-income workers - is not merely a "minority problem"; it is a business problem. Business leaders supported more proactive business strategies that would actively promote more diverse housing opportunities in growth areas of the region.

As the Chicago metropolitan area (like the United States as a whole) is witnessing a changing social landscape with increased racial and ethnic diversity, we need to look at policies that will produce positive relations among all members of our society. We also need to adopt policies that can provide hope and opportunity for all residents of our cities and suburbs. We need to build on the gains and improvement of the past decades at the same time as we address practices and policies that continue to block access to opportunity for all. In this context, we make the following recommendations:

- Continue and increase support for fair housing activities and fair housing organizations.

- Increase litigation activity as appropriate.

- Increase access by all individuals and families to areas of job growth in the both the city and suburbs.

- Enhance federal, state, and local government incentives to the private sector to provide affordable housing in both a) redeveloping city neighborhoods and b) suburbs where expanding jobs are emerging.

- Include ample provision for mixed-income housing in each county's Uniform Development Ordinance.

- Modify the tax structure and lending policies to increase emphasis on encouraging housing as wealth production for lower-income groups.

- Expand support for government programs aimed at increasing housing opportunities for all racial, ethnic, and economic groups.

- De-concentrate public housing.

- In order to meet the challenges of welfare reform, place added emphasis on increasing opportunities for low-income minorities.

- Encourage more regional planning by city and suburban entities.

- Consider development needs throughout all parts of the metropolitan area and support balanced regional growth.

- Suburban communities need to more aggressively market their communities to increase diversity.

- Increase efforts at affirmative marketing.

- Business needs to recognize its central role in creating equal economic opportunity for all residents of the region.

- Through community dialogs, promote a greater understanding among all citizens of the different experiences that different racial and ethnic groups have in day-to-day activities in the same communities.

- Recognize the need for fair housing agencies to reach out to new immigrant groups who are contributing to America's growing "minority" population.

- Identify new and more equitable means of funding public schools.

- Develop a coordinated and augmented fair housing auditing program for home purchase, renting, home mortgage lending, and homeowners insurance.

- Increase cooperation between existing fair housing agencies (and affordable housing and community development groups) in the metropolitan area.

OVERVIEW OF THE PROJECT

This project was commissioned by the Leadership Council for Metropolitan Open Communities in May 1997. The question guiding our research was, "What is the state of fair housing in the Chicago metropolitan region today?" First, we should address a basic issue. Over the course of our work on this report, several people asked us what we meant by "fair housing." It is an interesting finding in itself that many people in the region, including community leaders, are confused about what the term means. In the section below, we explain what we meant by "fair" housing and attempt to disentangle it from "affordable" housing.

What is "fair" housing?

We have understood fair housing as equivalent to "equal housing opportunity." Hence, a "fair" housing market would be one in which no consumer was more burdened in making housing choices than any other consumer. Racial discrimination is an obvious sort of burden that may make housing options unequal amongst consumers.

Yet, we have taken care to emphasize that ongoing discrimination is not the only factor keeping housing markets in America from being "fair," for the discriminations of the past remain with us in legacies of unequal distributions of wealth and prestige. People of color are burdened by a past which stripped (and a present which, to a lesser degree, continues to strip) their fathers, mothers, and grandparents of opportunities for broad prestige or exceptional financial gain. Race and class, though not identical, are forever intertwined.

Maneuvers by predominantly white municipalities to exclude less expensive housing in an effort to "maintain property values" can be seen as an extension of this process. White people alive today are not responsible for the actions of their forebears, but they are largely responsible for maintaining the inequalities that exist today as a result of the past. "Fair" housing thus cannot be achieved simply by ending contemporary discrimination, although to do so would be a powerful achievement. Minority housing consumers are burdened not just by today's prejudices, but by yesterday's more brutal racial exclusions. Their class positions have been dealt to them over the course of a card game reaching far back into America's past, a game that is still rigged in many respects. In this light, the provision and wide distribution of housing affordable to lower income minorities can be seen as essential to the creation of a truly "fair" housing market.

Methods

In this section, we briefly describe the methods we employed to determine the state of fair housing in the Chicago area today. In early strategy meetings, we determined to ask knowledgeable people around the region how they would answer our research question. Myriad people in the region have struggled mightily with issues of fair housing, making Chicago a focal point of national attention. Drawing on the knowledge and experiences of these regional leaders, we concluded, would be the surest path to insight.

As such, we arranged both focus group and individual interviews with leaders in a variety of fields. Fifty-seven regional leaders involved in fair housing from several different angles participated in a total of eight focus groups and twelve individual interviews conducted between June and September 1997. Focus groups were arranged by profession (so that, for example, real estate professionals met as a group), and consisted of between three and thirteen participants. In most focus groups, from four to six leaders were involved. All participants were selected because (a) they had been long-time, active leaders in fair housing work (or, they were simply leaders in communities where fair housing is an important issue), and (b) together, they represented all geographic areas within the region. We aimed for a truly regional report, not one weighted on concerns within the City of Chicago or on particular suburban clusters. Indeed, we succeeded in drawing on leaders from throughout the metro area.

The focus groups brought in leaders working within the following types of organizations: fair housing advocacy groups, lending institutions, foundations, for-profit real estate sales organizations, low-income organizing groups, major corporations, religious congregations, and low-income housing developers. In addition, individual interviews allowed us to access the perspectives and knowledge of both elected officials and representatives of key regional government bodies. The interview guide we employed included here as Exhibit 1 in Appendix C. A list of the individuals we interviewed is included as Exhibit 2 in Appendix C.

While the interviewing process described above was being conducted, a second research team analyzed census data to determine just how equal housing opportunity is in the region and to consider the trajectory of recent trends. Their concluding analyses are incorporated into the report, with the specific methods used in each case reported in the text and supported by maps and tables.

I. AMERICA'S NEW RACIAL LANDSCAPE

Nearly thirty years have passed since 1968 when, in the wake of Dr. Martin Luther King's assassination, Congress passed the Fair Housing Act, finally outlawing discrimination in housing. In the intervening years, fair housing organizations in the Chicago area have won some remarkable victories, leading the nation toward equal opportunity housing with aggressive campaigns and model programs. No region in the country can equal the Chicago area's array of effective and innovative fair housing advocacy organizations. The Leadership Council for Metropolitan Open Communities, formed in 1966, is the oldest and largest of the many local groups; it plays a leadership role both nationally and regionally. In addition, a number of other fair housing organizations (including the Oak Park Housing Center, the Hope Fair Housing Center, the Interfaith Housing Center of the Northern Suburbs, and the South Suburban Housing Center) maintain capable and creative programs. The Chicago Area Fair Housing Alliance (CAFHA), formed in 1985, convenes a total of 23 local organizations, including a number of governmental units advocating fair housing.[1]

Despite the hard work of fair housing advocates, all of us who live here know that our region is blatantly segregated by race. Drive from Lake Forest to North Chicago, from Englewood to Gage Park, from Carpentersville to Barrington Hills, from Harvey to Crete, or from Oak Brook to West Chicago and you'll cross the boundaries, notice the change. Fair housing advocates notice too, and so they can't rest on their laurels. As one advocate said:

> *" We can all point to a lot of accomplishments. We can all point to families that were able to get the unit that they would not have been able to get, the home or the apartment. . . . But the bottom line is we're still operating in one of the most segregated areas in the country, racially, and I guess it's difficult to feel good about accomplishments when you see what still needs to be done."*

Whether one focuses on accomplishments or remaining challenges, one thing is clear: the state of fair housing in the Chicago region today is dramatically different from what it was in 1968. Not only has effective fair housing advocacy improved the tools with which racial discrimination may be fought, but racial dynamics in the country as a whole are reconfigured. Three changes in particular have shaped the new environment in which fair housing advocates in the Chicago region and across the country operate. Changes in white racial attitudes, the influx of immigrants of color, and the increased

[1] Although CAFHA is helpful in coordinating the activities of the various groups, there is some competition between organizations, most noticeably between agencies claiming jurisdiction over the same areas. Some of the results of this competition are unfortunate. For instance, although many fair housing advocacy groups in the region conduct audits (tests of Realtors, landlords, and lenders designed to uncover discrimination), there is no central depository of completed audit data.

complication of race with class have altered the playing field. Recognizing the importance of these changes is vital to understanding the state of fair housing in the region today.

A. Changes in white attitudes

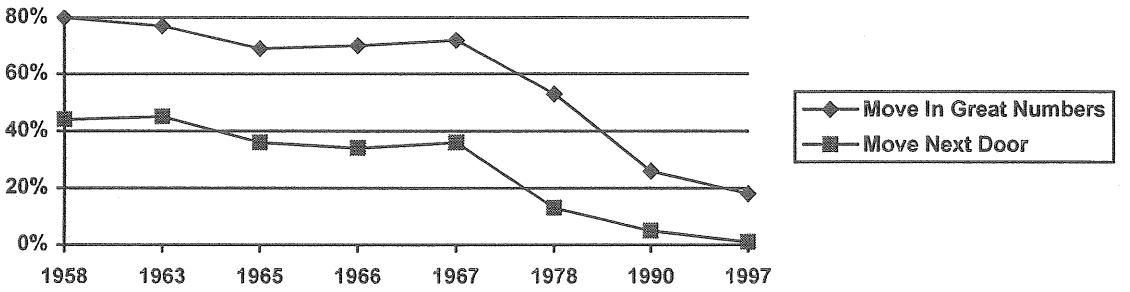
Although there are ample examples of continuing discrimination in many areas of American society, over the past three decades there have been profound changes in racial attitudes. According to a 1997 Gallup Poll, 61 percent of all whites in the United States and 83 percent of all Blacks stated that they would "rather live in a neighborhood with both black and white families." When whites were asked if they would move out if Blacks "moved into the neighborhood in great numbers," only 18 percent admitted they would move. This represents a precipitous drop from 1967 when 72 percent of whites polled said that they would move (see Figure 1, below)[2].

In comparing racial attitudes over the past 40 years, Gallup found significant increases in racial tolerance among whites towards Blacks. As stated in Gallup's report (p. 4):

> *"Whites express tolerant racial views across a variety of measures, and a majority of whites indicate a preference for living, working and sending their children to school in a mixed racial environment. . . . Almost no whites would object to voting for a black for President, and six out of ten now approve of interracial marriage. The over time changes in a number of these attitudes have been profound. There has thus been a significant decline in the past several decades in the number of whites who express overtly prejudicial sentiments."*

Figure 1

% Whites who would move if Blacks moved Next Door/Into Neighborhood in Great Numbers



[2] The Gallup Organization, "The Gallup Poll Social Audit on Black/White Relations in the United States," Executive Summary. Final Revised Version, June 10, 1997. Princeton, NJ: Gallup Organization, p. 18.

Data collected annually by the Metro Chicago Information Center (MCIC) support the Gallup findings and suggests that most Chicagoans, at least in principle, are not opposed to residential integration. The 1996 MCIC Metro Survey Report[3] indicates that 58% of the survey respondents from the 6 county Chicago region favored integration, while only 3% favored separation. Whites were only slightly less supportive of integration (56%) than Blacks (60%), and nearly two-thirds (64%) of Latino respondents favored integration. Among white respondents, 46% reported feeling comfortable when dealing with African Americans, while 51% of African Americans reported feeling comfortable when dealing with whites. Only 30% of white respondents stated that they hardly ever or never tried to find interracial social opportunities. Even if one assumes that some white families may not abide by their statements to pollsters, both the Gallup Poll and the local MCIC survey suggest that there have been dramatic and impressive relative changes in white racial attitudes.

The findings of the Gallup Poll and the MCIC survey should not, however, be seen as announcements of the end of discrimination. While the majority of whites today disavow ugly expressions of racial superiority or hatred, many still discriminate in more subtle ways (see Section V, Part A for more detail on how this occurs in the housing market. See also Massey and Denton 1993). In addition, most whites have yet to recognize the myriad ways in which racial dynamics (both today and in the past) privilege their lives and impinge upon people of color. Whites, by virtue of their whiteness and their isolation from minority concerns, cannot (or do not) often imagine the burden of stereotype and the effects of past and present racism on contemporary minority opportunities and psyches. African Americans, drawing on experiences in which they are presumed guilty, incapable, and irresponsible, tend to be skeptical of white expressions of color blindness.[4] Thus, a divergence of perception separates white and Black Americans from one another, complicating interracial coalitions and limiting the possibilities for fair housing. If whites are content with only disavowing blatantly racist beliefs, they dismiss even the possibility that more subtle forms of discrimination continue to restrict the housing choices of people of color.

As such, while changes over the last thirty years in white racial prejudice have been profound, they threaten to halt any further advance by providing a plateau on which white America can stop and claim to have reached the mountain top. Further advances toward equal housing opportunity thus require an educated white public that recognizes more clearly how it benefits from the past and from its exemption from systemic racial discrimination, so that it may hear the experiences of minorities with sustained humility.

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[3] Metro Chicago Information Center, "1996 Metro Survey Report" Chicago, Illinois.

[4] The burden of daily instances of discrimination experienced by African Americans are documented by Joe Feagin and Melvin Sikes in their book, *Living with Racism: The Black Middle-Class Experience* (Boston: Beacon Press, 1994).

B. Race relations becomes multi-dimensional: The impact of immigrants of color

During the civil rights movement of the 1960s - nationally and in Chicago - the major focus was on relations between African Americans and whites. While Anglo-Latino relations were beginning to receive attention, many people automatically translated "race relations" into black and white relations. Today, there is increased awareness of the multi-dimensional character of race and ethnic relations. This changing racial and ethnic landscape is particularly apparent in larger U.S. cities such as Chicago. A recent analysis of U.S. demographic trends predicts that "by the middle of the 21st century, today's minorities will comprise nearly one-half of all Americans" (O'Hare 1992, p. 2).

After being nearly stable during the 1980s and early 1990s, the population of metropolitan Chicago is expected to grow between now and 2020. According to population projections made by the Northeastern Illinois Planning Commission (NIPC), 75% of population growth will be among minority residents, with most of that being among Latinos. Since our data show increasing suburban populations of all minority groups, we can expect to see increasing percentages of minority populations, especially Latinos, in most suburban municipalities.

Although it is important to understand the growth of all minority racial and ethnic groups, it is equally important to understand continued anti-Black discrimination patterns. The additional racial and ethnic fault lines that have come into better focus over the past few decades have made race relations and racial politics more complex. Sometimes, they have provided an excuse to divert attention from persistent anti-Black discrimination. Continued anti-Black racism must not be ignored. Racism and ethnocentrism are the tools used to protect the historical privileges of America's white, Anglo population. Addressing the long-standing racism against people of African heritage is critical in addressing all anti-minority discrimination.

C. The increasing complication of race with class

Racial and ethnic segregation have historically limited minority access to institutions and places that provide opportunity to move ahead economically. Limited access to quality schools, job-rich communities, appreciating housing markets, and safe neighborhoods have all negatively affected what social scientists refer to as "opportunity structures." In his book, *Poverty and Place: Ghettos, Barrios, and the American City* (1997), political scientist Paul Jargowsky establishes that segregated communities have been an underlying element contributing to persistent poverty in the U.S. Jargowsky (p. 29) explains:

> *"Between 1970 and 1990, neighborhood poverty in U.S. metropolitan areas, considered collectively, grew along virtually every dimension.*

Ghettos, barrios, and other slum neighborhoods expanded in physical size, number of residents, number of poor residents, and the proportion of the metropolitan population living within them. The proportion of African Americans living in ghetto neighborhoods increased, despite a slight decrease in that group's poverty rate. Poor persons, whether white, black, or Hispanic, became increasingly concentrated in high-poverty areas and more isolated from the rest of society."

In the Chicago metropolitan area, the number of high-poverty census tracts (tracts where the poverty rate exceeds 40 percent) increased from 48 to 136 in the 1970s and from 136 to 148 in the 1980s (Jargowsky 1997, p. 48). In 1990, a whopping 328,223 Blacks, along with 43,732 Hispanics and 24,245 whites, lived in these high-poverty areas (Jargowsky 1997, p. 235).

Although almost half of the poor in the U.S. are white, many minority groups - notably African-Americans, Latinos, Native Americans and some Asian ethnic groups - have higher poverty rates than the white population. In her 1997 book, *It Takes a Nation: A New Agenda for Fighting Poverty*, economist Rebecca Blank reports that "a comparison between the poor and non-poor shows a disproportionate level of poverty among people of color in the United States: they compose 52 percent of the poor and only 22 percent of the non-poor" (p. 15). William Julius Wilson (1987) speaks to the limited opportunities available to low-income, inner-city, minority residents that undermines motivation and cuts off children and adults from resources needed to move ahead:

"If ghetto underclass minorities have limited aspirations, a hedonic orientation toward life, or lack of plans for the future, such outlooks ultimately are the result of restricted opportunities and feelings of resignation originating from bitter personal experiences and a bleak future. Thus the inner-city social dislocations emphasized in this study . . . should be analyzed not as cultural aberrations but as symptoms of racial-class inequality. It follows, therefore, that changes in the economic and social situations of the ghetto underclass will lead to changes in cultural norms and behavior patterns." (p. 158-59)

It is this isolation of the poor in places of concentrated poverty that contributes to an increased trend toward class divergence in the U.S. today. Simply put, the rich are getting richer, and the poor are getting poorer. According to a September 1997 Census report cited in *The New York Times*,[5] "since 1983 the wealthiest fifth of the American population has experienced increases in income, while the remaining 80 percent have seen stagnation and even some decline." Between 1976 and 1996 the proportion of the total U.S. household income earned by the bottom 20 percent of the population dropped

[5] "Money Income in the United States: 1996" and "Poverty in the United States: 1996"(cited in New York Times 1997).

from 4.4 percent to 3.7 percent. The earnings of the middle 60 percent also dropped - from 52 percent to 47 percent. Over the same period, the proportion of the total U.S. income earned by the top 20 percent increased from 43 to 49 percent (*Chicago Tribune* 1997b).

As the figures above make clear, the middle 60 percent of American income earners - affected by factory closures, corporate downsizing, and the substitution of full-time with part-time employment over the past two decades - are currently facing a shaky financial and employment picture. But, given current policy trends, the lowest income households face the bleakest financial future. According to a 1997 study by the Harvard University Joint Center for Housing Studies, recent and scheduled cuts in both welfare benefits and federal housing assistance will further exacerbate the deepening poverty of America's low-income citizens. According to William Agpar, the Center's Director, "There are definitely going to be a lot of people having a hard time paying rent as a result of changes in welfare (*Chicago Tribune* 1997a)." Reporting on implications of the study for Chicago and noting that there is a shortage of housing within lower rent ranges in the city, *Chicago Tribune* reporter J. Linn Allen states that:

> *"(A)lthough the economy is thriving and homeownership is near an all-time high, a crisis may be looming for lower-income renters squeezed by government cutbacks. Local housing experts agree with the gloomy assessment and say the problem may come to a head in Chicago even sooner than in the rest of the country"* (Chicago Tribune 1997a).

As problematic as the growing divergence of income is in the overall population, it is even more pronounced within the African-American population. In analyzing income differences between the wealthiest and poorest fifths of the black population between 1947 and 1992, Jennifer Hochschild (1995) found four patterns:

> 1) Rich Blacks have always held a larger share of their race's family income than rich whites.
> 2) Poor Blacks have always held a smaller share of their race's income than have poor whites.
> 3) The disparities within both races are increasing.
> 4) The income disparity among Blacks is increasing at a faster rate [than the disparity among whites]. In 1967, the poorest fifth of the Black population accounted for 4.7 percent of all Black income; by 1992 they accounted for only 3.0 percent. In contrast, the richest fifth of Blacks received 44.6 percent of Black family income in 1967 and 48.8 percent in 1992 (Hochschild 1995, p. 48).

It is apparent that upper income groups within the African-American population have benefited from opportunities over the past few decades. However, at lower-income levels, a potent interaction of racial and economic discrimination has fostered an African-

American underclass concentrated in low-income ghettos and increasingly isolated - geographically, socially, and economically - from the American mainstream. The process has also further distanced the poorest African-Americans from the opportunity structures that could help turn the situation around.

The inter-relationship between race and class is also apparent among Hispanic- and Asian- heritage households. Despite recent improvements in median earnings, Hispanic families still lag behind white, Anglo families. Within the Hispanic community, there are wide differences in access to opportunity. Recent immigrants are not finding the same open doors that immigrants found 20 and 30 years ago. Similarly, income differences among Asian ethnic groups are often broad. While more established Chinese, Japanese, and Korean families are approaching white family income levels, newer immigrant groups, such as Vietnamese, Cambodian, Thai, have extremely high poverty rates.

II. Fair Housing Victories and Improvements

Over the past thirty years, as America's racial landscape has been changing, fair housing advocates have been fighting to improve the tools with which they fight discrimination. Their success has helped build coalitions with bankers, real estate professionals, and others that would have been unthinkable in 1968. Their work nationally has brought in judgments and settlements totaling over $50 million since 1990 to people who challenged discrimination. As the result of past success, fair housing advocates in the Chicago region encounter their work with more resources and more friends in the housing industry. Without losing sight of the enormous remaining challenges, in this section we recall some of the most important victories and improvements.

A. The Fair Housing Amendments Act of 1988

The original, enabling legislation establishing our country's commitment to fair housing was, as mentioned earlier, the Fair Housing Act of 1968. This act barred discrimination in renting, selling, and advertising. Important court cases in subsequent years referenced the act to prohibit real estate agents from "steering" clients and from attempting to "panic peddle" homes in racially changing neighborhoods. Changes in the law since 1968 have expanded the types of discrimination covered (to include, for example, discrimination against families with children and people with disabilities).

The capacity of the federal government to enforce the provisions of the Fair Housing Act, at any rate, was hamstrung from the beginning for three major reasons: (1) federal agencies were not allowed to pursue cases on behalf of citizens whose rights had been violated; (2) the law allowed federal agencies to take no immediate action, only to mediate discussion between the parties involved; and (3) even in cases of blatant discrimination, the case could only be referred to the Justice Department, which could choose whether or not to litigate the case. Individuals could pursue the case in civil court, but punitive damages were limited to $1000 (Massey and Denton 1993, p. 196-198).

For twenty years after passage of the act, fair housing law was thus weak and ineffectively administered. Much of what was accomplished in enforcing the act and improving the climate for fair housing was due to the action of private fair housing organizations acting as "private attorneys general." Not only did these fair housing groups have to fight against discriminatory landlords and real estate agents, they often had to fight with the federal government to get them to seriously consider enforcing the law.

Finally, in 1988, Congress passed the Fair Housing Amendments Act, which dramatically improved the environment for fair housing enforcement and litigation. The

act allowed the federal government to investigate and litigate cases on behalf of victims. It also established more severe fines and removed the cap on punitive damages. Finally, cases were streamlined by providing for an administrative law judge to hear complaints, and federal authorities were required to pursue legitimate cases under strict time lines (Massey and Denton 1993, p. 210).

The Fair Housing Amendments of 1988 also extended coverage to families with children and people with disabilities. This has provided fair housing advocates with both new allies and another way to approach discrimination, especially since there is often a nexus between family size and race. That is, discrimination against minority families can no longer be hidden by using the excuse of not renting to families with children as a surrogate for racial discrimination.

"When the cap went off damages in '88, it made a huge difference," explained one Chicago-area fair housing advocate. "That was the turning point." Indeed, after the amendment act was passed, awards in housing discrimination skyrocketed. From 1990 to 1995, fair housing groups in Illinois recovered more than $3,700,000 in damages for victims of discrimination (Brown, et al 1997, p. 17-18). The threat of damaging litigation appears to have encouraged at least some developers in the region to avoid continuing discriminatory practices. "In the last few years," a real estate agent told us, "racial discrimination by large, established developers in the western suburbs has practically disappeared." Fair housing advocacy groups are less optimistic, since they know that audits demonstrate continuing discrimination throughout the region. Nevertheless, most agree that the law now burdens developers and Realtors more heavily.

In addition, because the Department of Housing and Urban Development now has more enforcement powers, and because the Department of Justice has now become more aggressive, fair housing organizations in the Chicago region can now successfully pursue cases considered unwinnable in years past. A Waukegan law ostensibly aimed at relieving "overcrowded" units (but focused on evicting Hispanic families)[6] and an Addison program purportedly designed for economic development purposes (but used to demolish the Hispanic part of town) were favorably settled through the litigating partnership of federal agencies and local fair housing organizations.[7] Such cases deter municipalities across the country from implementing similarly discriminatory programs and help create a more fair housing market.

B. The Gautreaux case

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[6] U.S. v. City of Waukegan no. 96-CV-04996 (N.D. Ill. 5-20-97 (Consent order approved)).

[7] Hispanics United v. Village of Addison, brought by the Leadership Council for Metropolitan Open Communities in 1994 involving the municipality's attempted use of an economic redevelopment tool known as a TIF (Tax Increment Financing), which if left unchallenged and carried out would have resulted in the demolition of several apartment buildings and the displacement of a significant portion of the community's Latino population. The case was joined by the Justice Department in 1995 and settled in 1997.

In 1976, the Chicago Housing Authority settled its case with tenants who contended that the authority's placement of public housing contributed mightily to the residential segregation of African-Americans.[8] The settlement required that the CHA provide rental Section 8 certificates and scattered site units to 7,100 black families living in segregated public housing in the City of Chicago. These families continue to be placed in predominantly white communities in the region by the Leadership Council for Metropolitan Open Communities, which administrates the program. The strong demand for the program is indicated by the 10,000 - 15,000 calls that the Leadership Council received each year during its telephone registration process for the 2,000 slots annually available. Evaluation of the program found that compared to participating families who moved to city neighborhoods, those who moved to suburban communities had higher levels of adult employment; in addition, their children did better in school and were more likely to attend college (Rosenbaum 1995). The success of the Gautreaux program (which technically ended in 1997 because the goals of the original consent degree had been met, but will continue placing families through September 1998) provided a model for HUD's nationwide Moving to Opportunity Program, established by Congress in 1994, the settlement of several discrimination lawsuits, and Housing Choice Partners, funded by the Housing Authority of Cook County. The Gautreaux program appears especially successful compared to other HUD-funded Section 8 programs. Two recent studies show that most Section 8 renters moving from inner-city Chicago neighborhoods are relocating to areas where minorities and poverty are already heavily concentrated (Wright and Zelalem 1997, Fischer 1993). Hence, the Section 8 program appears to be reinforcing the continued segregation of minorities in the region.

While African-American plaintiffs have sued the CHA and HUD to discourage the concentration of public housing, other minorities have fought to increase their access to public housing units. In 1994, a metropolitan organization called Latinos United filed suit, arguing that the CHA discriminated against eligible Latinos by providing the overwhelming majority of units to African-Americans. The resulting settlement, formally announced in June 1996, allows Latinos much more access to area public housing.

C. Community reinvestment/fair lending

The Community Reinvestment Act (CRA), passed by Congress in 1977, requires banks to lend in low- and moderate-income neighborhoods within their service area. The act, subsequently supported by a series of court cases, has been invoked across the country to force discriminating banks to distribute their resources more equitably (Squires 1992). As a result, lending institutions became much more active with regard to fair housing issues than they ever had been. Today, lender interest in fair and affordable

[8] This settlement grew out of a lawsuit filed against the CHA and HUD in 1966. The U.S. Supreme Court ruled in favor of the plaintiffs in 1976. This was run as a model program by HUD until 1981 when it was renewed through a consent degree (Yinger 1995, p. 152-53).

housing often extends beyond a concern to avoid litigation or complaints to regulators. The CRA not only continues to provide essential leverage for fair and affordable housing advocates, but many lenders have found that low- and moderate-income communities represent profitable opportunities to tap markets they once ignored.

Partly as a result, Chicago-area banks have developed new programs aimed at low-income and minority customers. A wide variety of attractive loan programs for home buyers and rental housing developers are now available on the Chicago market. The region's major banks are tapping low- and moderate-income markets by creating new lending products, partnering with non-profit development organizations, and opening branches in disinvested neighborhoods. As a result, lenders today are much more visible in lower income neighborhoods than they were at the beginning of the decade. "That is where I can see the change, getting out into the community," says an affordable housing officer at a local bank. "The lenders are out there now."

In addition, major lenders in the region helped create the Mortgage Credit Access Partnership program, a planning process through which lenders are developing more effective tools to reach and serve low-income and minority customers. Partly because the past several years have seen heady economic growth, lenders have been willing to employ flexible standards. While economic downturn may threaten some of these programs, banks now have some experience providing successful loans in communities they used to consider too risky. Some of the prejudices associated with discrimination in lending have been challenged as a result. Indeed, according to a U.S. Treasury Dept. report, mortgage lending to minority customers in the Chicago area in 1995 was up 41.3% from 1993 (Brown, et al 1997, p. 33). While minority and racially changing communities continue to fight disinvestment, the Community Reinvestment Act seems to have had a dramatic impact. As one bank representative declared:

> *"I am not big on government doing everything, but I think this is one area in which I have seen a change in banking. You can't legislate morality and you can't legislate a change in attitude. . . [but] having had ten years of results, even the most cynical of [bankers] have seen that this is on balance a good thing."*

On the other hand, the CRA doesn't necessarily affect individual discrimination experienced by African-American and Latino housing consumers, and national and regional studies continue to show substantial racial discrimination in lending.[9] The most current national data includes a Federal Financial Institutions Examination Council report issued in August 1997, which finds that denial rates for conventional loans among various racial and ethnic groups continue to vary. For 1996, a total 50.2% of Native American, 48.8% of Black, 34.4% of Hispanic, 24.1% of white, and 13.8% of Asian applicants were denied loans. Within the Chicago area, recent audits of 38 regional banks

[9] See Bradford 1991; Dedman 1988; Munnell et al 1992; Smith and Cloud 1993.

conducted by the Leadership Council for Metropolitan Open Communities indicated that nineteen of the banks were failing to provide equal treatment to customers by race.

The increasing use of "credit scoring" by area lenders is also a serious concern among fair housing advocates. Credit scoring is a purportedly "objective" method designed to predict who is likely to default on a mortgage loan and has become a major determining factor in the making of mortgage loans. Anecdotal and other limited evidence suggests that the various weights and factors that comprise the score may disproportionately burden minority loan applicants.

D. Real estate industry more attuned

Licensed real estate agents now receive training on fair housing law as a required part of their certification. According to one local expert, agents who worked with fair housing organizations were considered pariahs as late as the first half of the 1980s. But within the last 10 years, especially since the Fair Housing Amendments Act made discrimination costly, Realtors in particular have begun working more closely with advocates. Staff at fair housing organizations routinely help train agents in the region today. Unfortunately less progress has been made with getting other actors involved in real estate - including property managers, builders, appraisers, and insurers - to be aware and supportive of fair housing goals.

Despite the expansion of training programs, many Realtors understand fair housing in a very shallow way - as simply the absence of discrimination. As a result, they do not work affirmatively to expand the choices being considered by their clients. When home seekers describe the kind of home they want, Realtors often know that homes in several different communities would fit their clients' requirements. If the client only mentions one of those communities, some Realtors will not provide information on the other communities, (perhaps ostensibly) for fear of "steering." Fair housing trainers such as Eve Lee contend that Realtors who handle their clients in this way are not being responsible. As Lee states:

". . . if you understand that the buyer wants a house in this price range, he wants to be not more than ten minutes from the school, and whatever other three conditions that might exist, and [the Realtor] - not the buyer - has the knowledge that beyond the three areas they asked . . . for there are other places where the parameters can be met, including [an] integrating neighborhood, [the Realtor has] the responsibility just as a professional . . . to tell them that there are . . . other areas that [they] might want to look at. That is what we call expanding the buyer's options. These Realtors who are bringing this up . . . are saying they are not going to do that because somebody has put fear into them the wrong way and that they are lazy. They are just going to show you what the buyer asked for."

E. Existence of stable diverse communities

Although generally seen as the exception and not the rule, there are city and suburban communities that have sustained racial and ethnic diversity over two decades or more. Suburban communities such as Evanston, Oak Park, Park Forest, Matteson, and Skokie, have worked hard over past decades to produce an environment and a local government structure that sustains diversity. In the City of Chicago, communities such as Rogers Park, Edgewater, Uptown, Beverly, and Hyde Park have also worked to maintain their diversity. A recent HUD-funded study of urban neighborhoods in nine U.S. provides recommendations of how these now exceptional diverse communities can become the norm in American cities (Nyden et al 1997; Nyden, Maly, Lukehart 1997).[10] The City of Chicago community areas and metropolitan area suburbs among these stable diverse communities should be held up as successes and examples of what is possible.

[10] Other studies have addressed similar issues in both suburban and urban communities (for example, see Saltman 1990, Goodwin 1979).

III. EQUAL HOUSING OPPORTUNITY IN THE CHICAGO REGION

Given the impressive fair housing victories described in the previous section, one might expect to find a trend of improvements in equal housing opportunity in the Chicago region. We turn now to an examination of pertinent data, to consider whether minority housing choices are expanding.

Maps 1, 2, and 3 (in Appendix A) show the distribution of African-American, Hispanic, and Asian & Pacific Islander populations as a percentage of the total population in Chicago and its suburbs based on 1990 census figures. Despite areas of concentration, especially for African-Americans and Hispanics, minorities are to be found throughout the metropolitan area and in concentrations of greater than 5% in many suburban municipalities. From these maps alone, one recognizes that housing choices for minorities are no longer strictly limited to the central city, and racial diversity is no longer just a central city issue. By 2002, according to a recent *Chicago Reporter* article (1997b, p. 6), Latinos will exceed five percent of the population in 122 suburbs, and Asians will make up at least five percent of the population in 58 suburbs. Also by 2002, more than 131,000 African-Americans will have moved into suburban Cook County since the 1990 census (p. 4).

We analyzed census data from 1980 and 1990 to more precisely assess changes in minority housing opportunities. In so doing, we determined that opportunities for African-Americans and Latinos to live in racially diverse and predominantly white communities improved modestly between 1980 and 1990. We looked at 117 municipalities in the region, including the city of Chicago itself, for which census data were readily available for both 1980 and 1990 and found that in 87 (74%) of the municipalities there had been increases in the percentage of African-American households, in 100 (85%) municipalities there had been increases in the percentage of Hispanic households, and in 88 (75%) there had been increases in the percentage of Asian households.

African-American households:

Table One (in Appendix B) shows that, in general, African-Americans increased their representation throughout the Chicago metropolitan area. Of the 117 municipalities studied for both 1980 and 1990, the number with no African-American households dropped from 23 in 1980 to only 11 in 1990 and the number of municipalities with greater than 1% African-American households increased from 46 in 1980 to 70 in 1990.

However, the number of communities where African-American households already accounted for 30% or more of all households doubled from 6 to 12 and the greatest percentage increases in African-American households occurred in those

municipalities where African-American households already constituted a high percentage of all households. In 11 of the 21 municipalities for which the increase in African-American households exceeded 5 percentage points, African-American households made up 30% or more of the total households in 1980. Twelve of the 21 municipalities are located in Chicago's south suburbs.

Hispanic households:

Table Two (in Appendix B) shows that every one of the 117 municipalities studied had at least one Hispanic household in both 1980 and 1990. The number of municipalities with greater than 1% Hispanic households increased from 93 in 1980 to 112 in 1990. Like black households, there were significant increases in Hispanic households in those municipalities in which Hispanics already constituted a sizable percentage of all households. In 1980 there were no municipalities with more than 15% Hispanic households. In 1990 there were 6. The percentage of Hispanic households actually decreased in 10 communities, but in 9 of these the decreases were less than 1%. In Bellwood, where the percentage of Hispanic households decreased by 3.3 percentage points, the percentage of African-American households increased from 49.7% in 1980 to 66.7% in 1990.

Asian households:

Despite recent immigration trends, Asian households still make up a small percentage of the total households in the metropolitan Chicago region (about 2% of the total). Yet, in 1980 all but 1 of the 117 municipalities studied had at least 1 Asian household. In many municipalities there were increases in the percentage of Asian households between 1980 and 1990. The number of municipalities with from 1% to 4.9% Asian households increased by 6 between 1980 and 1990 and the number of places with from 5% to 29.9% Asian households increased by 10.

Even though the overall percentages of Asian households are small, there is some evidence that Asians are becoming more concentrated. The number of municipalities with no Asian households went from 1 in 1980 to 4 in 1990. The number of municipalities where Asians made up more than 4% of the total households in 1980 increased from 6 to 24 between 1980 and 1990, and in 1990, 3 municipalities had concentrations of Asian households in excess of 10% of the total population (see Table Three in Appendix B). The percentage of Asian households actually decreased in 24 municipalities between 1980 and 1990, although the decreases were small. In 9 of the 24 communities with Asian household decreases, African-American households made up a significant percentage of the total.

Taken as a whole, Maps 1, 2, and 3 and Tables One, Two, and Three show that all minority groups became somewhat more dispersed during the 1980s. Many more municipalities had minority households, but in many municipalities the percentage of minority households was quite small. A somewhat disturbing counter trend is that the growth of minority households, especially black and Hispanic households, was greatest in those municipalities where the percentages already were high. Thus, while it appears that minorities had more housing opportunities, it also appears that the typical minority household is still moving to an area of high minority concentration and that resegregation is still an active process in many municipalities.

IV. IS IT RACE, OR CLASS?

Does race matter any more? Unlike in previous decades, African-Americans, Hispanics, and Asians now appear free to move practically wherever they are able. Indeed, many Americans believe that racial segregation is no longer caused by discrimination or prejudice, but simply by class differences between racial groups. One northwest suburban mayor contends that income restrictions, much more than the threat of racism, preclude minorities from moving into affluent suburbs in large numbers. "I'd say that prejudice has really declined, and it's really a matter of income today," the mayor concluded. A business leader agreed, pointing to the tremendous gains economically that certain ethnic groups and minority groups have made to the point where they are now solidly middle class . . . ; they are well accepted neighbors in [predominantly white, Anglo middle-income] communities. I live on the North Shore, and it's literally not an issue if the behavior and the value system and the economics are in sync, which they tend to be.

Perhaps race is no longer a significant factor in determining where people live. Perhaps income disparities account for the Chicago region's racial segregation. To consider these possibilities, we borrowed a methodological approach developed by Harvard economist John Kain (1984), who studied African-American suburbanization in metropolitan Chicago for both 1970 and 1980. Kain predicted the theoretical number of African-American households that would live in a municipality if household income were the only determinant of residential location. He did this by first identifying the percentage of African-American households in each census income category in the entire metropolitan area, then the number of households in each municipality within each income category. Next, for each municipality he allocated the appropriate percentage of African-American households in each income category to get a "predicted" number of African-American households that would be expected to reside in the municipality based solely on household income. By summing over all income categories he arrived at a total number of "predicted" African-American households for each municipality. Kain's "predicted" numbers or percentages gave him a benchmark by which the actual numbers or percentages of African-American households could be compared and contrasted.

We used Kain's methodology to predict the number of African-American, Hispanic and Asian households expected to reside in Chicago area municipalities for 1980 and 1990 if income were the only determinant of residential location. We thus duplicated Kain's study for African-American households in 1980 and extended it, by predicting the number of African-American households for 1990 and Hispanic and Asian households for both 1980 and 1990. Our computations, which are fully presented in Tables 4 - 10 in Appendix B (see also Maps 4 - 6 in Appendix A), were then used to see how different the actual population distributions are from those that would result in a society in which race is an irrelevant feature. By looking at the computations for both

1980 and 1990, we can determine whether housing choice in the Chicago area is dependent solely upon household income.

Computations of predicted racial and ethnic composition were made for 1980 and 1990 for the 117 municipalities, including Chicago, for which the U.S. Census published aggregated demographic data in 1980 as well as 1990. The results are presented in Appendices B, Tables 8 and 9. Computations for an additional 151 municipalities for which only 1990 aggregated census data are available are presented in Appendix B, Table 10.

FINDING: *After adjusting for income, black and Hispanic households are under represented in an overwhelming number of Chicago area municipalities.*

Comparison of predicted with actual numbers of minority households show that the number of African-American and Hispanic households expected to reside in most municipalities (the predicted value) differs markedly from the actual number. That is, in most municipalities African-American and Hispanic households are significantly under-represented. In only a few municipalities is there a close match between the predicted and actual numbers. In another small number of municipalities African-Americans and/or Hispanics are significantly over-represented. The patterns of Asian households are similar, although not nearly as pronounced.

The number of municipalities in which the actual percentage of either African-American and Hispanic households (or both African-American and Hispanic households) was greater than the predicted percentage was higher in 1990 than in 1980. This suggests that the process of resegregation is continuing. Growth in the percentage of minority households tended to be the greatest in those suburbs that already have sizable minority populations.

African-American households:

For computations using 1980 population and income data, African-American household percentages were predicted to vary between 10.8% of the total in Winnetka to 20.1% of the total in Harvey. Out of the total of 117 municipalities for which computations were made, in only 9 were the actual percentages of African-American households within 5 percentage points of the predicted percentages. Actual African-American household percentages were more than 5 percentage points below the predicted values in 102 of the 117 municipalities and were more than 5 percentage point above the predicted values in 6 municipalities.

In general, the gap between actual and predicted African-American household percentages was less in 1990 than it was in 1980. In 1990 the predicted percentages for African-American households varied from 8.5% of the total in Wheeling and Winnetka to

22.6% of the total in Harvey. Actual African-American household percentages were within 5 percentage points of the predicted values in 12 communities, up from 9 in 1980. Actual African-American households were more than 5 percentage points below predicted values in 92 communities, down from 102 in 1980, but were more than 5 percentage points above predicted values in 13 municipalities, up from 6 in 1980 (see Table Four in Appendix B).

Hispanic households:

Hispanic households made up a smaller percentage of the region's households than African-American households did in both 1980 and 1990, and there were only minor changes in the predicted distributions based on household income over the decade. Predicted household percentages ranged from 4.0% in Winnetka to 8.9% in Harvey for 1980 and from 4.1% in Wheeling and Winnetka to 8.9% in Harvey in 1990.

Like African-Americans, Hispanic households make up a small percentage of the actual households in most municipalities and thus the predicted value in these municipalities is much higher than the actual value. In 1980, 93 municipalities and in 1990, 88 municipalities had actual household percentages more than 2 percentage points below the predicted percentages. Seventeen municipalities in 1980 had actual percentages within two percentage points of their predicted value. This number dropped to only 10 in 1990. In seven municipalities in 1980, actual household percentages exceeded the predicted percentages by more than 5 percentage points, and this number increased to 19 in 1990 (see Table Five in Appendix B).

Asian households:

The number of Asian households in metropolitan Chicago grew significantly between 1980 and 1990. There is some indication that as the Asian population increased, Asian households have become somewhat more geographically concentrated. The comparison between predicted and actual household percentages for Asians is shown in Table Six at the back of this report.

Since the total number of Asian households remains small, it is difficult to interpret the values in Table Six (Appendix B). Predicted household percentages for 1980 data ranged from only 1.7% to 2.1% of the total percentage of households in any of the 117 municipalities. For 1990, indicative of the growth in Asian population, the predicted percentages increased to from 2.6% to 3.1% of the total households.

Still, actual Asian household percentages were more than 1 percentage point below the predicted value in 44 municipalities 1980 and in 60 municipalities in 1990. There was a close fit of within 1 percentage point between predicted and actual percentages in 55 municipalities in 1980, but the number of "close fit" municipalities

dropped to 33 in 1990. And in 18 municipalities in 1980 and in 24 in 1990, actual Asian households exceeded the predicted value by more than 1 percentage point.

FINDING: *Despite gains towards increasing diversity in some municipalities, there were also trends in others towards increasing segregation, especially among black populations.*

It is sometimes argued that neighborhood racial diversity occurs only during the time of transition from a predominantly white population to a predominantly minority population. In the computations we made there is evidence that could be used to support this argument. Several of the municipalities exhibiting a close match between the actual percentage of minority households and the percentage that would be expected to reside in the municipality based upon household incomes in either 1980 or 1990, also experienced rapid growth of minority household populations between 1980 and 1990. The discussion of changes in the next three paragraphs and summarized in Table Seven (Appendix B), focuses on African-American household populations only, but similar changes are observable in Hispanic household populations.

In 1980, there were 9 municipalities for which the actual percentage of African-American households was within 5 percentage points of the predicted percentage. By 1990, only 4 of these municipalities - Evanston, Joliet, Waukegan, and Zion - still had actual household percentages within 5 percentage points of their predicted percentages. Four of the other 5 municipalities - Chicago Heights, Country Club Hills, Hazel Crest and Matteson - had experienced considerable increases in the number of African-American households, so that their actual African-American household percentages in 1990 were in excess of 5 percentage points more than the predicted percentages. The remaining municipality, Summit, had lost African-American households and now had a percentage that was less than 5% of its predicted value. The decrease in African-American households in Summit, however, was offset by a significant increase in the number of Hispanic households.

In 1990, 8 municipalities - Bolingbrook, Calumet City, Forest Park, Justice, Oak Park, Park Forest, Sauk Village, and South Holland - joined the group of municipalities for which the actual percentage of African-American households was within 5 percentage points of their predicted percentage. The average change in the percentage of African-American households in these 8 municipalities for the decade was 10.4 percentage points. Should the 1980 - 1990 rate of percentage change in these 8 municipalities continue throughout the 1990s, none of them will still have an actual population of African-American households within 5 percentage points of their predicted value in the year 2000.

There were an additional 3 municipalities - Dolton, Glenwood, and Riverdale - for which racial change in the 1980s was so rapid that they went from having actual African-American household percentages of more than 5 percentage points below their predicted values to more than 5 percentage points above their predicted values.

In 1980, there were only 6 municipalities for which the actual percentage of African-American households was greater than the predicted value by more than 5 percentage points. The number increased to 13 in 1990. Should the growth of African-American households in the municipalities studied continue in the 1990s as it did in the 1980s, we should expect there to be 21 municipalities for which the actual African-American households exceeds the predicted values by over 5 percentage points. Although there is no evidence to suggest that the growth in the percentage of African-American households in these municipalities will continue indefinitely, the trend to approach and then exceed the predicted percentage is suggestive of a process that is leading towards the resegregation of at least some of these municipalities from overwhelmingly white to predominantly African-American.

V. WHY ARE PEOPLE STILL SEGREGATED BY RACE?

It should be evident from the preceding analysis that income differences do not solely account for the way in which housing is distributed along racial lines in the Chicago metropolitan region. But if it isn't income differences, then what is it? How do we account for our racial segregation, so obvious to those of us who live here?

We contend that three factors, intertwining in complicated ways, most significantly determine the shape of racial distributions in the region's housing. These three factors, discussed in more detail below, are: (A) Continuing discrimination; (B) A lack of rental and affordable housing in certain markets; and (C) Differences in the concerns, perspectives, and wealth-holdings typically affecting white and minority investment choices.

A. Continuing discrimination

Although fair housing advocacy is now more sophisticated than ever, the strategies used to discriminate against minorities are also more subtle and highly developed. Of course, blatant racism is a persistent feature of life in the Chicago region; we all hear its hysterical blabbering on a regular basis, at least on the news if not in personal encounters. Recent, well-publicized events include the beating of an African-American teenager by white youths in Bridgeport and the white supremacist symbols left on an elementary school playground in Mt. Greenwood. In 1996, 175 hate crimes were reported in the City of Chicago and 107 in the suburbs (*Chicago Reporter* 1997a, p. 1, 6). Many more incidents may go unreported by victims, or may not be recorded as "hate crimes" by local police.

Despite the prevalence of these sorts of ugly events, expressions of blatant racism have declined dramatically over the last thirty years (see Section I for details). Racial relationships today are consistently described as "more subtle." To some degree, whites (especially more affluent whites) may simply be discriminating in more sophisticated ways. Perhaps, as a minister from the North Shore contended, "The Southwest Side is what I call Jim Crow. In Glencoe, they have James Crow."

Some support for this contention is provided by the Interfaith Housing Center of the Northern Suburbs, an advocacy organization which conducted fair housing audits in the North Shore between 1995 and 1997. African-American and white testers, seeking both purchase and rental property, combined to complete a total of eighty tests. Indications of discrimination were found in 36% of the tests; an additional 27.5% of the tests were inconclusive or incomplete. According to Interfaith, the evidence of discrimination was both subtle and obvious. Higher incomes do not appear to shield African-Americans from prejudice in the housing market. Indeed, national studies have

shown that middle-class African-Americans experience discrimination rates as high as lower-income African-Americans (Struyk, et al 1991, cited in Brown, et al 1997, p. 29).

Across the region, housing discrimination has been reduced through strong fair housing advocacy, but steering minorities away from housing purchases and apartment rentals still regularly occurs. Real estate testing conducted by the Leadership Council for Metropolitan Open Communities between 1992 and 1997 indicated that minorities experienced differences in treatment 24 - 40% of the time (for an average of 32.5% of the time).[11] A more broad study completed in 1991 estimated that African-American and Hispanic homeseekers in the Chicago region faced discrimination 40-45% of the time (Turner, et al 1991).

Moreover, some municipalities adopt policies that further restrict minority housing opportunities. Recently settled court cases filed to contest discriminatory municipal ordinances in Addison and Waukegan, for example, were mentioned earlier (see page 9). These veiled racial strategies are intended to strengthen the barriers separating people of color from predominantly white communities and the opportunities they offer.

Continuing discrimination exacerbates the lingering effects of America's racist past. Because African-Americans were severely restricted from social advancement for centuries, until legal changes within the last generation finally opened some paths to mainstream success, they have not accumulated the same amount of wealth as whites. Although the incomes of middle-class African-Americans have increased relative to white incomes since the Civil Rights Movement, middle-class African-Americans still only possess fifteen cents for every dollar of wealth held by middle-class whites (Oliver and Shapiro 1997, p. 7). Sixty-one percent of all African-American households have no savings or financial assets (Oliver and Shapiro 1997, p. 7). Persistent and continuing discrimination, such as that evidenced earlier in this section, weighs heavily on African-American financial efforts to make up for lost time.

B. Lack of rental and affordable housing

We have documented continued discriminatory practices on the basis of race and ethnicity above; discrimination on the basis of economic means also reinforces racial and ethnic segregation in the Chicago metropolitan area. Because a higher proportion of African-American and Latinos are lower-income than the white population, economic barriers are at the same time racial barriers.

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[11] The Leadership Council conducted 1484 "matched tests" (Black-white or Hispanic-white) in Chicago and the suburbs (especially in the southwest, near west, and northwest suburbs and the northwest and southwest sides of the city) over the five-year period.

Changes in the federal tax laws, a state tax law structure that is highly dependent upon property taxes, local land costs, and the economy in general have not favored continued investment in lower or moderately priced market rate rental housing, not to mention housing affordable to the poorest Americans. Mary Ellen Tamasey, the Executive Director of the Lake County Affordable Housing Commission, cautions:

> *"One of the major problems that we face out here right now is the fact that the cost of land is so expensive. [This]... drives up the cost of housing [and] that prevents many families of lower income or even moderate income from affording homes out here where the average cost is $194,000 for a single family home. We also find that municipalities are not zoning enough land for multi-family housing. Unfortunately, the multi-family housing that is being built is more in the luxury range - the $1,000 and $1,200 a month rent for a two bedroom apartment. That is what we are finding more and more now because the developer . . . had to pay so much more for his land because there is less land available that is affordable. Those are the biggest challenges to making housing more available for lower and more moderate income buyers."*

A significant force driving suburbs to discourage low to moderate priced multiple family units is the likelihood that such units will be occupied by younger families with children. While these suburbs may not be specifically anti-child, the housing mix and impact it has on a municipality's tax base is an issue. Policies that allow or encourage multiple family dwellings increase the cost of public education. Because public education is primarily supported by local property taxes, such policies produce a higher "cost to income ratio" than do policies that encourage higher-end housing which typically is not occupied by young families with children.[12] The development ideology underlying such concerns, pervasive in many suburban communities, seeks to maximize income (tax base) and minimize costs. Attracting expanding businesses and higher-income homeowners is the prize in this activity. The social needs of a broad range of the population, including young families, minority households, single-parent households, and low-wage workers seeking jobs in the expanding suburban market, are left unmet by communities so overly concerned with "growth."

Donna Thomas, the Executive Director of the Northwest Housing Partnership, emphasizes the connection between these policies and the shortage of affordable and lower-price range housing in the suburbs. She points out that in many suburbs even local civil servants and full-time employed blue-collar workers are finding it difficult to find housing in their price range. "[Y]ou can't be a fireman; you can't be a policeman; you can't be a teacher; you can't be a nurse; you can't be a secretary; you can't do any of

[12] Carried to its logical conclusion, development along these lines could lead to an economic balkanization of education costs, with wealthy communities maintaining strong tax bases but no schools and other communities (even predominantly moderate-income communities) sustaining higher numbers of children with fewer local resources.

these entry-skills in manufacturing plants and live [in the northwest suburbs]," Thomas contends. Since the communities with the least affordable housing tend to be high job growth areas (see our analysis, Section VI), this sort of problem may only be getting worse.

Moreover, as the "middle-income" baby boomers currently living in these areas move into retirement age and have pension-based fixed incomes (only 20-30 years from now), their housing options will be limited if more affordable housing is not created soon. As Thomas adds, ". . . if you get to 65 and you're on social security and you've been living in the suburbs for 20-30 years, but you don't want to take care of your house anymore because of high taxes, and your income is really limited, where do you go? What housing options do you have?"

With civic leaders expressing this concern over even moderately-priced, market-rate housing (rental and owner-occupied), it is very clear that affordable housing options for low-income families attempting to move closer to new suburban jobs are even more limited (see Brown, et al 1997).

Available affordable housing units in the metropolitan area have declined dramatically in recent years, according to local advocates including John Donahue of the Chicago Coalition for the Homeless, John Bouman of the Poverty Law Project, Molly Bourgearel of the Jewish Council on Urban Affairs, and Roberta Buchanan of the Howard Area Community Center. Gentrification has raised prices in many city neighborhoods, and the number of demolitions city-wide has increased dramatically in recent years. Meanwhile, many suburban municipalities remain as opposed to affordable housing as ever. The latest estimate establishes a 113,000 unit gap in housing units for low-income renters in the metropolitan area. According to Jennifer Daskal at the Center for Budget and Policy Priorities in Washington D.C., the center's tabulations of the 1995 American Housing Survey show that 255,000 low-income renters in the Chicago region are competing for 142,000 low-rent units.

In a sharp criticism of government and private developer practices that fail to build affordable housing units before destroying old units, John Donahue states, "We live in a society that builds new stadiums for the Chicago Bulls and the White Sox before tearing down the old ones, but doesn't build new housing for people whose homes they are destroying."

Opponents to mixed income developments or new affordable housing developments argue that their communities have become "saturated" with affordable housing. Similar to the popular, but inaccurate, concept that a statistical "tipping point" exists where an integrated neighborhood rapidly moves into an all-minority community, "saturation" has similar implications. In this case, the perception is that if there is "too much" affordable housing the economic health of the community will suffer. Just as fears of a tipping point are the product of a society which sees few integrated

communities in a sea of segregated communities, fears of saturation have thrived in a society that has seen few mixed-income communities in a country consisting of economically segregated communities.

Affordable housing advocates argue that the "saturation" debate is just a rhetorical tool to sidestep the needs of the low-income community or even to displace existing low-income residents. In the rapidly gentrifying South Loop, some single-room occupancy units were preserved after groups such as the Chicago Coalition for the Homeless brought considerable political pressure to bear on local officials. Both developers and City representatives argued that retaining more low-income housing would have over-saturated the community, making it unattractive to middle-income renters and buyers. At the same time, local government policies are not adequately addressing the "over-saturation" which has long existed in the city's low-income communities. Even the Section 8 program, which provides rental certificates theoretically usable throughout the metropolitan region, seems to be resulting in the resegregation of low-income, minority residents in areas of high poverty and minority concentration (see Wright and Zelalem 1997, Fischer 1993).

As most suburban communities fail to provide housing opportunities so that low-wage workers can locate close to the expanding job market, we are seeing a new configuration of the suburbs. Older, declining suburban communities are becoming the de facto low-income bedroom communities for the wealthier, growing communities. For example, as jobs grow in northwest Cook County (the "Golden Corridor"), older communities like Elgin are increasingly housing the low-income minorities who supply a lower-wage workforce to the new office parks, such as Sears' Hoffman Estates complex. Similarly, low-wage workers who find jobs in rapidly growing plants and offices in Lake County, Illinois are increasingly concentrated in Zion and Waukegan. Limited housing opportunities in the majority of suburbs located in growth areas are creating a new form of racial and economic segregation. The central city's poor neighborhoods are merely relocating to older suburbs which are showing signs of economic distress similar to that seen in the City of Chicago's low-income communities.

In some ways, low-income families are even more economically and politically isolated in these poor suburban communities. Unlike the city where political battles take place within a single municipal jurisdiction, suburban communities are experiencing economic segregation community by community, making challenges more difficult. Municipal boundaries become legal and political justifications for an affluent community's turning its back on nearby low-income communities. Without efforts to moderate inequities from state and federal levels, these trends may be producing an

economic and racial segregation even more severe and hard to counteract than the segregation we have seen in Chicago and other U.S. cities for the past century.[13]

C. White and minority investment decisions

When people make decisions about where to live, they often ask themselves a variety of questions: What place would make me feel most at home? Which place will bring me the best return on my investment? Which place will be the best for my kids? All sorts of considerations besides just the quality of a particular housing unit enter into the decision.

The factors that home buyers and renters typically consider are dramatically shaped by race and ethnicity. The terrain of housing market choices looks different to whites than it does to people of color. Minorities, for example, must worry about confronting racism when considering moving to "white" neighborhoods. Despite some signs that white racial prejudice has decreased, many minorities do not believe it has decreased enough. As the village president of one of Chicago's southern suburbs argues, "African Americans continue to live in clusters because they don't want to face white prejudice. Nobody wants to be the first to enter white enclaves." In this view, blacks are moving to the south suburbs because it is an area that has already been opened up to them. They do not have to battle to bring about change and there are supportive social networks in these communities. As Feagin and Sikes find in their book, *Living with Racism: The Black Middle-Class Experience* (1994), "To black families, home represents one of the few anchors available to them in an often hostile white-dominated world. Home is for African-Americans the one place that is theirs to control and that can give them refuge from racial maltreatment in the outside world" (p. 224). The institutional structures surviving from centuries of segregation, too, provide additional support structures attractive to African Americans. Black churches and civic associations are primarily available only in areas where African-Americans are already living in large numbers.

There is also a political dimension to the housing choices typically made by African-Americans. While we have no data to determine how many African-Americans choose segregated communities as a strategy for sustaining African-American political power, focus group members identified this as an issue. One developer who has also been an advocate of fair housing initiatives observes, "Many Blacks have not wanted to disperse themselves. Either from the point of view of social isolation or the notion that they will somehow be left less powerful if they are dispersed . . . where they can't make a

[13] On top of the economic segregation is the fact that certain services that low-income families rely more heavily upon--for example public transportation, subsidized day-care, and other social services--are not only harder to find in the suburbs, but are often more expensive when provided because of the decentralization required in the larger suburban region. See NIPC Findings, November 1996. "Talking About The Region's Future"

difference on things that matter to them." Similar political choices face Latino and Asian communities.

When people of color choose to live in segregated neighborhoods (whether out of fear of white prejudice, in order to stay close to social supports, or in an effort to maintain a political power base), they pay a price. The value and appreciation of homes in segregated minority neighborhoods is generally less than those in heavily white areas. In addition, as we will discuss in detail in Section VI, segregated minority communities in Chicago are economically unhealthy compared to many "white" parts of the region, so that jobs and business investment opportunities are lacking.

Jennifer Hochschild (1995, p. 42) found that in 1990 houses owned nationwide by African-Americans were worth approximately half the value of houses owned by whites. Her indicators suggested, moreover, that the value of African-American-owned houses are declining, while that of white-owned houses are increasing. African-Americans, burdened with an unavoidable choice between "house as financial investment" and "house as social investment," pay a significant price no matter what they decide to do. African-Americans moving into predominantly Black neighborhoods gain social supports and bolster one form of political power base, but they are more likely (though not destined) to earn a relatively low return on their investment. African-Americans moving to heavily white areas find more options to improve their likely financial gain, but isolate themselves socially in a potentially hostile and stereotyping terrain.

Whites, on the other hand, confront the housing market from a very different perspective. They do not have to choose between "house" and "home." In a wide variety of communities throughout the region, they can find both. Because job growth (and other indicators of economic strength) and housing values are high in so many overwhelmingly white communities, whites don't need to racially isolate themselves to invest most productively in financial terms. The only sorts of "social" concerns that whites typically consider - good schools, proximity to employment, safe neighborhoods - generally do not conflict with their financial goals.

Whites may weigh questions of "house as financial investment" and "house as social investment" in ways that add some complexity to their options. Some whites, for example, do choose to invest in racially diverse communities even when the financial returns they could earn elsewhere might be higher. These whites believe that they accrue other sorts of "return" at least as valuable as financial profit. But, for whites, considering such options is not mandatory.

In making such choices, moreover, only a minuscule number of whites invest in heavily minority neighborhoods distant from the paths of gentrification. While respectable financial return may be available in affluent minority communities such as Pill Hill, few whites make the choice to move there. The investment decisions of most

whites sustain white economic and social advantages by keeping demand high in white enclaves and low in minority communities.

Individual home buyers and renters in the Chicago region have significant power to choose where they are going to live. Income restrictions and continuing discrimination are not so unutterably powerful that individual households have no power to choose. And the fact is that a very large number of Chicago-area residents choose to live in communities whose residents' racial identities match their own. Some regional leaders, recognizing this fact, use it to claim that nobody wanted integration in the first place. One white business leader argued:

> *"I think people would rather live with their own kind. I don't care it they're Black, white, or Hispanic. I think if you really want to attract different types of communities, we have to let them live in communities of like type. We just can't do the old-fashioned integration business where there's one Black, one white, and one Hispanic. It doesn't work. . . . I think if we try to mix them all up, it's not going to work. I hope we don't make the mistake and try to force old-fashioned integration."*

In light of this privately spoken explanation for the continuation of segregated communities, we must strongly caution that while people of color often decide to buy or rent in segregated minority communities this should not be seen as representing a widespread African-American or Latino desire to live in separate communities. Quite to the contrary, even where there is self-selection and an attraction to substantial African-American or Latino communities, this is a function of the discomfort that many minority group members either have felt or believe they will feel if they move into a predominantly-white, Anglo community. It is a result of the continued perception and experience of discriminatory behavior. The freedom we have - to choose where we want to live - is unequally distributed. If most of the best schools, the lowest crime rates, the highest property value appreciation, and the most prestige were delivered to people living in African-American neighborhoods, we wonder how many whites would want to "live with their own kind."

Our examination of the issues discussed in this section raises questions for future research. Are African-Americans aware that they are making a choice between "house as financial investment" and "house as social investment?" Or, is this a result of partial information or misinformation on housing options coming from friends, advertising, and Realtors? Moreover, how can we influence more whites to make socially progressive housing investments?

VI. THE EFFECT OF LIMITED MINORITY ACCESS TO HOUSING UPON ECONOMIC OPPORTUNITY

The region's racial segregation, maintained by the factors we described in the previous section, has serious consequences, especially (but not solely) for people of color. We turn first to the direct economic impact of affordable housing shortages in areas of high job growth.

Access to affordable housing - particularly housing in mixed-income communities - can open up doors to jobs and a better standard of living. In *Closed Doors, Opportunities Lost: The Continuing Costs of Housing Discrimination*, John Yinger (1995, p. 136) states, "events in the housing market, including housing discrimination and residential segregation, are linked to outcomes for public schools, to outcomes in the labor market, and to racial and ethnic prejudice" (see also Galster 1992 and Darden, Duleep, and Galster 1992). It follows that provision of affordable housing in areas where children can attend good schools and parents can find steady employment at or above living wage levels, represents a significant solution to the concentration of poverty. It is this logic that led one of our interviewees to declare that "affordable housing is the Civil Rights Movement of the 1990s."

In his 1997 book, *When Work Disappears: The World of the New Urban Poor*, William Julius Wilson echoes the need to seek policies that recognize the connection between joblessness, limited opportunities and a long history of racism and segregation, writing that a new national policy is needed that:

> *"promotes the idea that Americans have common interests and concerns that cross racial and class boundaries - such as unemployment and job security, declining real wages, escalating medical and housing costs, the scarcity of quality child care programs, the sharp decline in the quality of public education, and the toll of crime and drug trafficking in all neighborhoods."* (p. xxi-xxii)

Needless to say, left unaddressed, cutbacks in income associated with "welfare reform," along with possible cuts in housing subsidies, will exacerbate inequalities.

A. Affordable housing and economic opportunity in the Chicago region

During the last few decades there has been a significant shift in the location of jobs from the city of Chicago to its suburban communities. The lack of affordable rental units and affordable homes for purchase in many suburbs makes it difficult for workers residing in Chicago to find housing near these job locations. Since minorities are

presently concentrated in Chicago, this means that the suburban housing opportunities for many minorities who may wish to relocate into the suburbs are limited.

A recent United Way of Chicago report, *Assessing Chicago's Human Needs: Community Development* (1995), points out the critical nature of job shifts in the Chicago metropolitan region. According to the report, industrial employment declined significantly in the Chicago region over the last twenty years, but nearly all of the decline occurred within Chicago itself. The number of suburban industrial jobs declined only slightly. Although service jobs have replaced many of the lost industrial jobs, service job growth has been greater in the suburbs than in the city. Central city industrial job loss, coupled with only modest service job growth, has resulted in a massive shift in overall employment out of the city. During the 1980s, the city of Chicago lost some 91,000 jobs while the region as a whole gained 424,000 jobs. The areas of most rapid job growth were DuPage County, northwest Cook County, and southern Lake County, Illinois (Brown, et al 1997, p. 37).

The pattern of job shifts that we see in the Chicago metropolitan area is consistent with that found in many other metropolitan areas. Referred to as "spatial mismatch," metropolitan areas are finding that jobs - particularly lower-wage and lower-skilled jobs - are developing further away from neighborhoods where the largest number of potential job seekers live (Ellwood 1986, Kain 1968; 1992, Kasarda 1989). As Paul Jargowsky (1997, p. 105) explains, the spatial mismatch hypothesis "argues that job growth has centered on the urban periphery, which limits employment possibilities for inner-city residents in several ways. . . . [For example,] long commutes discourage people from working by lowering their effective wage after they account for transportation costs." Of course, the lack of available affordable housing in these job growth areas is another factor limiting new employment opportunities for low-income, minority, inner-city residents.

Maps 7 and 8 (in Appendix A) show the distribution of affordable rental units and affordable owner occupied housing units by quartiles for the metropolitan Chicago region in 1990. Affordability in this instance is defined as any rental or owner occupied unit with a rent or value less than 80% of the metropolitan median. The quartiles depict the percentages of total units that are affordable. A complete listing of the total number of rental and owner occupied units in each municipality and the number and percentage of units in each municipality that are affordable for 1990 is presented in Table 11 (see Appendix B).

Maps 7 and 8 suggest that the availability of both affordable rental and affordable owner units is lowest in the western, northwestern, and northern suburbs and highest (outside of Chicago) in the southern and near southwestern suburbs. Nine municipalities:

Barrington Hills
Old Mill Creek
Olympia Fields

Wayne
Winnetka
Glencoe
Long Grove
Kenilworth
Bannockburn

do not have a single affordable owner-occupied home. And four municipalities:

Barrington Hills
Old Mill Creek
Olympia Fields
Wayne

do not have a single affordable rental unit. In exactly half (81) of the 162 municipalities for which affordability computations were made, affordable owner homes make up less than 10% of the total. Affordable rental units are somewhat more evenly distributed throughout the metropolitan area.

Lower cost affordable homes are 75% or more of the owner housing in 14 communities:

Dolton
Chicago Heights
Park Forest
Calumet Park
Posen
Joliet
Ford Heights
University Park
Burnham
Markham
Robbins
Pheonix
Harvey
Sauk Village

All but one of the municipalities listed above (Joliet) is a southern suburb.

Affordable rental units constitute over 75% of the rental housing in five municipalities:

Ford Heights
Cicero
Summit
Hodgkins

Elwood

Looking at the total distribution of owner homes shows a disparate pattern with most municipalities having few affordable homes and a small number having many affordable homes. Affordable units constitute less than a third of the housing in 78% of the municipalities and more than a third of the housing in 12% of the municipalities. Affordable rental units make up less than a third of all rental units in 62% of the municipalities and more than a third of the rental units in 9% of the municipalities.

The data above suggest an inverse relationship between affordable housing and economic opportunity. Municipalities with small numbers of affordable housing units appear to be the municipalities with the region's strongest economies and most dramatic local job growth. To test this, we compared the location of affordable units to employment, specifically addressing the question as to whether affordable housing is available in areas of job growth.

Data on job growth in each of the 117 municipalities that were studied with regard to racial change were compiled from a map of employment changes between 1980-1990. The map was originally produced by Myron Orfield (1996). For the map, Orfield used estimates of job gains and losses prepared by the Northeastern Illinois Planning Commission (NIPC).

A majority of the 117 municipalities, 88 or 75%, experienced job growth between 1980 and 1990. For 9 municipalities growth was quite modest, less than 600 jobs. Twenty five municipalities experienced increases in the number of jobs ranging from 60 to 2,699. In the remaining 54, there was a significant net increase of 2,700 or more jobs. In only 23 of the 117 municipalities (20% of the total), there was either no job growth or a net employment loss. The city of Chicago, of course, was one of these 23. Employment change for 6 municipalities could not be determined.

According to the U.S. census, there were 228,560 affordable owner occupied homes and 484,205 affordable rental units in the Chicago metropolitan area in 1990. The city/suburban split for affordable owner occupied homes was about equal with 51% of the affordable units in the city and 49% in the suburbs. The distribution of affordable rental units was less equal. Of the total, 77% of the affordable rental units were in the city, while only 23% were in the suburbs.

If we look at how these affordable units are distributed with respect to job growth, we find that 38% of the affordable suburban owner occupied homes and 44% of the suburban affordable rental units are located in the 22 suburban municipalities which experienced a net loss of jobs between 1980 and 1990. Only 29% of the affordable suburban owner occupied homes and 23% of the suburban affordable rental units are in the 54 suburban municipalities where job growth was the highest (a gain of more than 2,700 jobs between 1980 and 1990). Considering all affordable units, both owner

occupied and rental, only 32,325 affordable homes (20% of the total number of affordable homes in the region) and 25,819 affordable rental units (6% of the total number of affordable rental units in the region) are located in municipalities were job growth was the highest.

B. Job growth and minority economic opportunity

Although the lack of affordable housing in high job growth areas has a limiting effect on economic opportunities for minorities, this by itself does not fully explain why there are a lack of minority households in the high job growth municipalities.

Finding: *The majority of municipalities that experienced either a decrease in jobs or no job growth between 1980 and 1990 were either racially mixed or predominantly minority.*

In 1990, African-American households constituted 10% or more of the total number of households in 12 of the 23 municipalities (52%) where there had been either a net job loss or no net job gain between 1980 and 1990. Hispanic households constituted 10% or more of the total households in 9 of these municipalities (39% of the total). Of the 23 municipalities, 17 (74%) had an African-American household population, an Hispanic household population, or both an African-American and an Hispanic household population greater than 10% of the total households. Since African-Americans make up 10% or more of the total household populations in only 28 of the 117 communities studied (23%) and Hispanics make up 10% or more of the total household populations in only 16 communities (14% of the total), clearly, municipalities with sizable African-American and/or Hispanic populations are highly over-represented among municipalities that experienced either job losses or no job gains.

Of the 6 municipalities that experienced job losses or no job gains, but did not have a high percentage of African-American or Hispanic households, one of them (Lincolnwood) had an Asian household population that exceeded 10% of its total.

Finding: *African-American and Hispanic households are most likely to live in municipalities that had job losses or no job gains between 1980 and 1990. White households are most likely to live in municipalities that experienced job gains. Asian households also live in municipalities with job losses or no job gains, but are more likely to live in municipalities with job gains than African-American and Hispanic households.*

Our analysis finds that, in 1990, 86% of all African-American households and 77% of all Hispanic households were living in municipalities (including the city of Chicago) that experienced job losses or had no job gains between 1980 and 1990. This can be contrasted with white households, of which only 36% of the total lived in job loss or no job gain municipalities. Based on the previously discussed predicted profiles, which yield the number of minority households that would be expected to reside in a

municipality if household income were the sole determinant of household location (see pages 17-19), we would expect to have found 65% of all Chicago-area African-American households, 61% of all Chicago-area Hispanic households, and 55% of all Chicago area white households in municipalities with job losses or no job gains. Thus, the actual percentage of African-American households in job loss or no job gain municipalities exceeds the predicted value by 26 percentage points, the actual percentage of Hispanic households exceeds the predicted value by 16 percentage points, and the actual percentage of white households is 16 percentage points below the predicted value. The actual percentage of Asian households was found to be close to the predicted value. Of all Asian households, 52% were living in municipalities with job losses or no job gains. The predicted value was only slightly higher - 56%.

Finding: *Even when we exclude the city of Chicago from our analysis, African-Americans and Hispanics are found to be over-represented in municipalities with job losses or no job gains. Excluding Chicago, Asians are underrepresented in municipalities with job losses or no job gains.*

In 1990, 39% of all suburban African-American households lived in municipalities that had experienced either job losses or no job gains between 1980 and 1990. Thirty-one percent of all suburban Hispanic households lived in municipalities that had experienced either job losses or no job gains. The predicted percentages of African-American and Hispanic households, based solely on household income, were 24% for African-American households and 22% for Hispanic households. Thus, both African-American and Hispanic households were overrepresented in job loss or no job gain municipalities.

In 1990, 12% of suburban white households and 10% of Asian households were found in job loss or no job gain suburbs. The predicted percentages for white and Asian households in job loss or no job gain communities is 20% for white households and 19% for Asian households. Thus, both white and Asian households are underrepresented in job loss or no job gain suburbs.

Finding: *In communities where job growth between 1980 and 1990 was the highest, African-Americans and Hispanics are highly underrepresented.*

In 1990, only 5% of all suburban African-American households and 9 percent of all suburban Hispanic households lived in the 54 communities that had experienced job increases of 2,700 or more between 1980 and 1990. The predicted percentages expected to reside in these 54 high job growth municipalities are 19% for suburban African-American households and 21% for suburban Hispanic households. Thus even when only suburban households are considered, African-American and Hispanic households are highly underrepresented in high job growth municipalities. Asian households, however,

are only slightly underrepresented. In 1990, 21% of all suburban Asian households lived in high job gain suburbs. The predicted percentage was 25%.

Finding: *Although the percentages of African-American and Hispanic households are increasing in many municipalities where there are job gains, African-American and Hispanic households making suburban moves are still more likely to end up in a job loss or no job gain community than would be expected based on income.*

Twenty three of the 117 municipalities studied experienced increases in African-American households of 5 percentage points or more between 1980 and 1990. Of these, 15 (65%) were municipalities that had experienced job growth. Thus, some blacks clearly are moving into municipalities where jobs are increasing. However, 75 % of all suburban municipalities experienced job gains. Thus, African-Americans were less likely to have moved to a job gain municipality than would have been expected. Ten of the 11 municipalities that in 1990 had no African-American households experienced job gains.

Hispanics were even less likely to have moved to municipalities with job gains. Twenty-nine suburban municipalities experienced a growth of Hispanics households of 2 percentage points or more between 1980 and 1990. In only 17 (58%) of these 29 suburbs, was there job growth.

Asians were found to be moving to job gain municipalities at a much higher rate than African-Americans and Hispanics. All but 3 of the 18 municipalities where Asian households increased by 2 percentage points or more experienced job gains.

C. Minority households and community viability (tax base)

In Illinois, as in many states, municipalities rely heavily on property taxes to support schools and to deliver local services. Thus, municipalities with a high tax base per household are more likely to be able to provide good schools and good services and/or have moderate tax rates. Tax base per household can therefore be used as at least one measure of community viability. The higher the tax base, the more viable the community.

We looked at distributions of and trends in minority households with respect to municipal tax base. We used the tax base by place for the year 1983 as reported by Myron Orfield (1996). His data source were municipal taxation reports of the County Clerks offices of Cook, DuPage, Kane, Lake, McHenry and Will Counties.

Finding: *Black and Hispanic households are over-represented in municipalities where the tax base per household is low, and are under-represented in municipalities where the tax base per household is high. This holds even when Chicago is excluded from the analysis and only suburban municipalities are considered.*

African-American households:

Of the 117 municipalities studied, 27 fell into the lowest category of tax base per household, less than $80,000. In 1990, black households made up a greater percentage of these municipalities than would be expected, based on household income profiles. Black households are also over-represented in the municipalities that fall into the next highest tax base per household category, $80,000 to $121,006. In the two highest tax base per household categories, $121,007 to $184,999 (38 municipalities) and above $185,000 (24 municipalities) black households made up a smaller percentage of the population than predicted based on income profiles.

Removing the city of Chicago from the analysis, we find that in 1990 only 0.5% of suburban black households lived in the highest tax base per household category. The predicted percentage of black households in this tax base category, is 7%.

In 1990, there were 28 municipalities where black households constituted 10% or more of all households. Twenty four of these 28 municipalities fall into the two lowest tax base per household categories, 18 with a tax base per household of less than $80,000, and 6 with a tax base per household of between $80,001 and $121,007.

Hispanic households:

Hispanics fare slightly better than blacks but nonetheless are over-represented in areas with low tax base per household and under-represented in areas with high tax base per household. For the lowest tax base category, less than $80,000 per household, the predicted and actual percentages of Hispanic households are about the same. The actual percentage of Hispanic households is higher than the predicted percentage in the next highest category, $80,001 to 121,007, and is the case whether or not Chicago is included in the analysis. Only 3% of all suburban Hispanic households live in municipalities in the highest tax base per household category. The predicted percentage for this category is 8%. Nineteen of the 32 municipalities where Hispanic households made up 5% or more of all households in 1990 fall into the two lowest tax base categories. Nine are municipalities with a tax base per household of less than $80,000 and 10 are municipalities with a tax base per household between $80,001 and $121,007.

Asian Households:

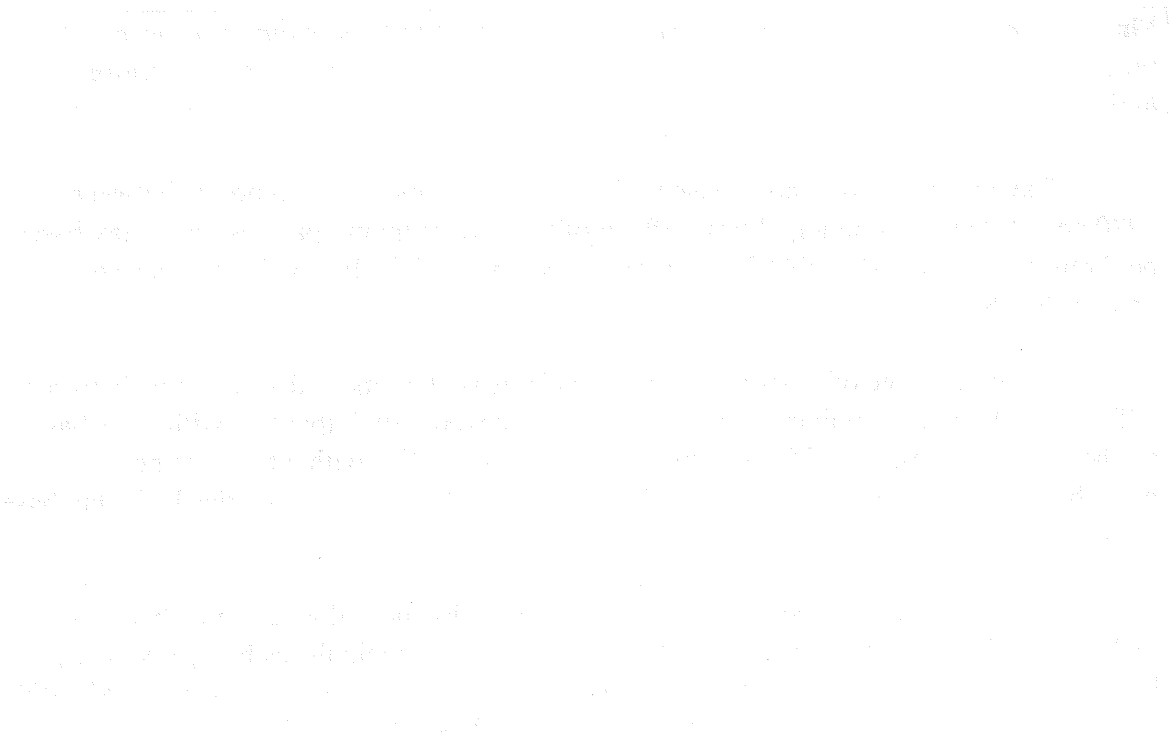
Asian households are slightly under-represented in low tax base per household municipalities and slightly over-represented in high tax base per household municipalities. Only 1 out of 38 municipalities where, in 1990, Asian households made up 3% or more of all households, had a tax base per household of less than $80,000. Thirteen municipalities with more than 3% Asian households had tax base per household in excess of $185,000.

Finding: *More black and Hispanic households are moving to municipalities where the tax base per household is low than to municipalities where the tax base per household is high. Asian households tend to be moving to high tax base per household municipalities.*

The percentage of black households increased by more than 5 points between 1980 and 1990 in 23 municipalities. Fifteen of these were municipalities with a tax bases per household of less than $80,000 and only 1 was a municipality with a tax base of greater than $185,000.

The percentage of Hispanic households increased by more than 2 points between 1980 and 1990 in 29 municipalities. Seven of these were municipalities with a tax base per household of less than $80,000 and 9 were municipalities with a tax base per household between $80,001 and $121,006. Only 3 of the 29 municipalities had a tax base per household of $185,00 or more.

The percentage of Asian households increased by more than 2 points between 1980 and 1990 in 18 municipalities. Only one of these municipalities had a tax base per household of less than $85,000 and only 2 had a tax base per household between $85,001 and $121,006. Seven were municipalities with a tax base per household of $121,007 to $184,999. Eight of the 18 had a tax base per household exceeding $185,000.



VII. CONTINUED SEGREGATION AND BUSINESS DISADVANTAGE

In the previous section, we described some of the serious economic impacts that racial segregation has on minorities in the Chicago region. But the economic future of all Chicago residents is limited by the remaining barriers to fair housing choice. Today, Chicago competes against other regions all over the globe to sustain and improve its economic standing. If companies determine that locating in the Chicago region will provide them a competitive edge, they will locate here. If not, they will find a more attractive region. The costs of doing business in a region lacking a fair housing market are substantial. First, companies in a segregated market are burdened with significant workforce problems. Most noticeably, low wage workers are hard to find in areas where the fastest growing companies are located and locating. Because minorities are more heavily represented among low wage earners, the lack of affordable housing (combined with the other factors mentioned in this report) severely restricts their ability to locate near many companies who need them as employees. From the business' point of view, the health of the company suffers because full access to all qualified workers is denied.

In addition, because the region as a whole is so segregated, companies seeking workers able to operate effectively in an increasingly diverse and global marketplace are hamstrung to do so. Employees raised and living in heavily segregated communities have little experience with which to draw on in dealing with a culturally and racially diverse clientele. Compared to other, less segregated regions, Chicago-area workers may be less capable of operating in the business world of the future.

A. Workforce needs: How do you find low wage workers?

Largely because affordable housing is available in scant quantities in many suburban locations of high job growth, low wage workers are hard to find. Suburban companies are increasingly aware of this issue and how it connects to affordable housing problems. Few companies and municipalities, though, have taken any initiatives to address the problem. With the decentralization of businesses in the metropolitan area, leaders recognize the increased strain between the locational pressures of being close to the airport, roads, and middle-income communities (for their professional and managerial staff), and on the other hand being near a supply of lower-wage workers needed in both production facilities and administrative office sites. As one business leader queried, "Now you have a problem, because you have this low end, but you also need this airport, this highway, and this upper and middle income level. Where are you going to get these people?"

Business leaders fear that "reverse commuting" - leaving the city each morning for suburban jobs - may increasingly take on a racial pattern if more suburban housing

opportunities are not provided to lower-income workers. One business leader interviewed provided a direct illustration of this problem:

> *"We just opened a center in Schiller Park with 150 customer service phone representatives. . . . It's about 30 percent minority, so there's a whole slew of people driving up from the South Side."*

The costs and inefficiencies of commutes from central city neighborhoods to job sites dispersed in a large, sprawling suburban area may mount for businesses and their workers. Increased costs of public transportation investment, new roads, worker commuting times, and congestion can be counteracted by providing more appropriately-priced housing near the new jobs in the suburbs.

B. How do you find employees able to function in a new and more diverse global economy?

Business leaders we interviewed underscored the need for a workforce comfortable working with people of different races, and different social and cultural backgrounds. In the increasingly global economy, an understanding of the different backgrounds and needs of customers, clients, and international business associates is seen as a valuable employee skill. As one business leader explains:

> *"When a prospective employee comes into a job interview with us, is he going to be an outgoing person who is comfortable sitting next to an African American, or talking over dinner with an Asian American, or when our Kuwaiti friends are over, can he mix well? That's what we look for. . . . In the business of relationship building and money management, you need to do this."*

C. Is business able and willing to address the "housing to job mismatch?"

Despite the logic of providing more housing closer to new jobs, business leaders appear conflicted over how to address the "housing to job mismatch" or even if it is their role to push for change. On the one hand, a focus group participant commented that "if a company in the area doesn't have anywhere to put their workers, then they're all moaning and groaning 'cause they have to commute. I think the company is going to have to put some pressure on the city to supply some place where its workers can live." Another leader suggested that business follow the "indirect" route of letting groups such as the Metropolitan Planning Council, the Commercial Club, or the Leadership Council for Metropolitan Open Communities work to address the job and housing mismatch. As he describes this perspective, the typical business leader says, "Let them [the civic groups] fight the battle. It's a little safer. It's a little more corporate, letting someone else fight your battle for you. . . . We believe in it generally, . . . [but] unless it affects our ability to hire workers in Libertyville, we're not going to step in and do something about it."

Fair housing has not been a long-term corporate issue. As one leader honestly states:

> *"When you put your finger on it, it's not particularly high on anyone's agenda. We're all set to have a nice life, make money, die and that's that. I don't think anyone you talk with in this group would put it [fair housing] at the top of their agenda, so we don't work particularly hard at it." If business leaders are apathetic, fair and affordable housing will be hard sells. On the other hand, the demands of a rapidly globalizing market - with all its national, racial, and ethnic diversity - may move business people in a more conscientious direction."*

Business is not the only sector faced with changes and questions about finding more effective ways to respond to a changing environment and provide more opportunities to minorities. Government leaders are also in a key position to address pressing inequities within their own communities and between communities in the metropolitan area.

VIII. THE FAILURE OF POLITICAL LEADERS TO ADDRESS ISSUES OF RACIAL AND ETHNIC DIVERSITY

Despite changes in white racial attitudes - a greater tolerance of diversity and more willingness to live in integrated communities - political leaders have been hesitant to venture into public discussions about integration, diversity, and proactive efforts toward fair housing. At the national level, many leaders have worked to undermine the achievements of the Civil Rights Movement; meanwhile, other leaders have been less than forceful in their support for integration over the past two decades.[14]

This failure of leadership has different dimensions in city and suburb. In Chicago's suburbs, the political rhetoric is that racism is over, "old-fashioned integration" has not worked, and we best follow "color-blind" policies. Most Americans agree that we all should be "color-blind." Sadly, this rhetoric is often employed to dismiss claims of continuing discrimination and to ignore the potent, lingering affects of the brutal and long-standing racial hierarchy of our not-too-distant past. Because a few minorities are established in positions of power, the "color-blind" rhetoric is employed to support the withdrawal of race-based practices that help level the playing field for the bulk of people of color still struggling towards full acceptance in America.

In the City of Chicago, race-based and ethnic-based constituencies have long been at the heart of politics. Segregation has produced racially homogeneous neighborhoods and single-race or single-ethnicity wards or districts. This in turn has produced a long tradition of race-based politics. While this can take the form of a Latino or African-American alderman speaking out against discrimination and supporting the interests of his or her community, it also interferes with the development of any dialogue aimed at building more heterogeneous communities. Of course, the history of exclusion of minorities from many white, Anglo neighborhoods - with the support or complicity of elected officials - has also undermined efforts to produce more stable diverse neighborhoods.

In underlining the need for serious regional policy discussions about race, ethnicity, and segregation - particularly between city and suburb as well as between suburbs, one foundation leader stated that it would increase Mayor Daley's "standing in the region" if he were to more actively address race and ethnic issues. Specifically if he were to challenge a common suburban assumption that city/suburb cooperation means

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[14] New York Times columnist Tom Wicker's 1996 book, Tragic Failure: Racial Integration in America, makes a detailed argument that for the last two decades that neither presidents nor Congress have demonstrated the willingness to initiate positive changes in promoting civil rights. Outside pressure in some areas has resulted in stronger federal legislation in fair housing, but generally gains of the magnitude of the 1960s have not been seen.

that the City of Chicago provides a holding tank for minorities and low-income individuals so that certain suburbs can maintain their exclusivity. Addressing this message would both enhance his reputation in Chicago and "send the message that it is everybody's responsibility" to provide housing and opportunity for all segments of our population.

It has been argued by some African-American and Latino leaders that the opening up of currently segregated suburban and city communities and the promotion of integrated communities will undermine the political clout of minority communities. Fair housing leaders take strong exception to this view. Single-race communities are seen as marginalizing African-American, Latino, and other minority voices in the long run. As the political balance of power shifts to the suburbs, it is coalition-building between racial and ethnic groups that is increasingly the avenue to political influence. As a DuPage County fair housing leader argues:

> *When people are segregated, it's a lot easier to discriminate against them - discriminate on the basis of health care, loans, really every aspect of life. Frankly, it's probably a lot cheaper to live in white segregated areas than it is to live in Black segregated areas because of the cost of insurance, the cost of groceries, the cost of automobile insurance - all the ways you can be hurt by discriminatory practices - they are generally only possible when you're segregated.*

This advice notwithstanding, taking a regional perspective in addressing racial, ethnic, and economic discrimination is considered a novel, if not threatening, idea to many politicians. An elected city official may not see it in his or her best interests to facilitate minority or low-income family moves to suburban communities. Linking inner-city residents to suburban jobs versus developing new jobs in the city may divide suburban and city political leaders. A councilperson representing an affluent, all-white suburban community may not want to recognize that her community's exclusionary zoning and development practices are related to the limited business and job opportunities in the city and may not want to recognize her community's responsibility to open up her community and/or bear part of the burden of affordable housing, job development, and schooling in other areas of the region.

We do not have the golden key to open the door to more cooperation within the region. We do not have any easy solution to how political leaders can protect and represent the interests of particular racial or ethnic groups without also tacitly supporting continued policies that bolster racial or ethnic segregation. We do know that the exclusionary trends of segregated white suburban communities and the emergence of segregated walled urban developments threaten to balkanize our metropolitan area. If we are to avoid a metropolitan area of race-, ethnicity-, or class-based semi-autonomous neighborhood "states" either envious or fearful that another "state" will invade its territory and take its valued resources, solutions need to be found. If we are to truly

provide fair housing for all Chicago area residents, we need to recognize that the federal civil rights legislation of past decades is only the beginning. The hard part is working out the details in our local communities as we move into a substantially more diverse 21st century.

IX. Conclusions and Recommendations

Over the past ten years, we have seen gains in efforts to provide fair housing and increased access of all racial and ethnic groups to jobs and economic opportunity. The Fair Housing Amendments Act of 1988 has strengthened the legal foundation for enforcement of local fair housing efforts. Organizations such as the Leadership Council, local governments, and other private fair housing advocacy agencies have used the new legislation as a tool to confront housing discrimination. The success of the Gautreaux program - providing low-income minority families access to economic opportunities in predominantly white, middle-income communities - has been notable. Realtors are also more sensitive to fair housing laws and generally have taken more care to avoid the blatantly discriminatory practices that characterized this industry in the past. And lenders, spurred by the Community Reinvestment Act, are more visible in minority and low-income communities. Our data shows that more Black and Latino families have moved into suburban communities that had previously excluded them. All of these factors appear consistent with national polls that document increased racial and ethnic tolerance at many levels of American society.

Despite these gains, communities in the Chicago metropolitan area are still heavily segregated by race and ethnicity. African-American and Hispanic families are underrepresented in an overwhelming number of Chicago-area municipalities. This underrepresentation, moreover, is not due solely to income differences between minorities and whites. We predicted what the racial make-ups of 117 regional municipalities would be if only income (and not race or ethnicity) mattered. The distribution of racial groups that we would expect if only income affected housing choices is dramatically different from the actual situation (see pp. 17-20). We conclude that race and ethnicity (and not just social class) remain major factors in steering minority families away from some communities and toward others. Whether this is a function of continued Realtor discriminatory practices, a general social environment hostile to minorities, zoning that discourages the construction of moderate-income housing, or decisions by minority families not to expose themselves to the incivilities of racism and ethnocentrism in certain traditionally exclusionary communities, the bottom line of the balance sheets reads, "discrimination."

Our work suggests further that while African-Americans, Hispanics, and Asians are more widely distributed across the region, these groups are also becoming more concentrated (see pp. 14-16). In 1980, there were only nine (of 172) municipalities in the region whose percentage of African-Americans was similar to the percentage we predicted given the economic profile of these communities. By 1990, only four of these nine municipalities still enjoyed a percentage of African-Americans close to what we predicted. Similarly, Hispanic percentages were close to those expected in only seventeen communities in 1980; by 1990, the number had dropped to ten. Asian

households were distributed in a more predicted fashion, but the number of municipalities in which Asian percentages were near the predicted value decreased by 40% from 1980 to 1990 (see pp. 20-21).

Although the word "suburb" has been synonymous with "opportunity" through much of post-World War II America, now African-American, Latino, and some Asian families are finding that increasingly the new suburban world is one characterized by divergent opportunities and different standards of living. The forces that have made Chicago one of the most segregated cities in the country are also at work in the suburbs. The consequence of this system of exclusion is not merely discrimination; it is a systematic process that denies a large segment of our metropolitan area access to economic opportunity. The communities that have excluded minority families tend to be the same communities that are experiencing job growth and significant housing appreciation. Our analysis shows that the communities where most African-American and Latino families have settled are more likely to be experiencing either no employment growth or employment decline (see pp. 33-36). In many cases this stagnation or decline is a condition that predates an influx of minority residents. Housing values in these communities have generally not shown the higher appreciation levels experienced in communities with lower minority populations. Related to employment patterns and housing appreciation rate differences are tax base differences. Communities with higher minority populations generally have lower per capita tax bases than predominantly white communities (see pp. 36-38). This affects the ability to fund schools, parks, and other local services that affect the quality of life for area residents.

There are two worlds in the Chicago metropolitan area. In one, hard work leads to jobs with a rewarding career ladder, and disciplined savings leads to a down payment on appreciating housing. In the other, hard work may be short-circuited by job instability, and disciplined savings may lead to housing which does not appreciate significantly and does little to protect the family's major investment. These are also two worlds that have distinctly different racial faces.

The remedy to counter continued segregation and denial of access to economic opportunity is in part in the hands of local government officials. However, there has been a failure of regional leadership in this area. Confronting racism and ethnocentrism is not a popular activity among local leaders. Rather than recognizing the insidious effects of continuing and historic discrimination, some political leaders may conveniently agree with the focus group participant who contended that widespread integration has not occurred because "people like to live with their own kind." Thirty years of research on housing and employment discrimination seriously questions this premature announcement of integration's death. Integration and/or equal housing opportunity programs have been hindered not by individual desires, but by persistent patterns of discrimination.

There is also a mind-set among many local political leaders that mere avoidance of discriminatory practices is sufficient. Many regional leaders act quickly to address acts of blatant racism occurring within their municipal boundaries, but fail to recognize how the social, economic, and political environment of their community is unwelcoming and even inhospitable to minority families. Although this strategy may keep municipalities out of court, maintaining an environment of exclusion serves to perpetuate segregation and discrimination in the region.

Furthermore, continued segregation constrains the region's economy by not allowing the area's businesses to develop and take full advantage of the metropolitan area's workforce. Excluding segments of the region's population from economic opportunities means an underdeveloped consumer base as well. Business leaders interviewed for this report emphasized the need to have an accessible diverse workforce to serve the diverse needs of business. Exclusionary housing practices - for example, zoning out multi-family rental housing that could provide homes to moderate-income workers - is not merely a "minority problem"; it is a business problem. Business leaders supported more proactive business strategies that would actively promote more diverse housing opportunities in growth areas of the region.

As the Chicago metropolitan area (like the United States as a whole) is witnessing a changing social landscape with increased racial and ethnic diversity, we need to look at policies that will produce positive relations among all members of our society. We also need to adopt policies that can provide hope and opportunity for all residents of our cities and suburbs. We need to build on the gains and improvement of the past decades at the same time as we address practices and policies that continue to block access to opportunity for all. In this context, we make the following recommendations:

1) **Continue and increase support for fair housing activities and fair housing organizations.**

This study has shown that while minorities have made some gains in equal housing opportunity in the last 20 to 30 years, these gains fall far short of a goal of a metropolitan area in which housing is available throughout that is affordable. Since private fair housing agencies have been the leaders in promoting fair housing, the efforts of fair housing agencies must be strengthened. More governmental and foundation dollars should be targeted to fair housing activities.

2) **Increase litigation activity as appropriate.**

Studies continue to show that some Realtors, housing managers, and mortgage lenders continue to discriminate against minority households. Given the delicate nature of the dynamics of the housing market, it takes only a few individuals or firms to act in a discriminatory fashion to limit minority access to a community or to initiate the process of resegregation. In addition to taking legal action against private sector discriminators,

attention needs to be given to the role that local governments play through land use controls in helping to ensure a continuing pattern of housing segregation.

3) **Increase access by all individuals and families to areas of job growth in both the city and suburbs.**

a) **Develop more affordable housing:**

Clearly there is a lack of affordable housing close to job growth areas. Federal, state, and county agencies should work to encourage or require local municipalities to include low and moderate income units when new housing developments are planned. Since minority households have, on average, lower incomes, such developments, when marketed "affirmatively," will represent opportunities for low-income, minority families to improve the quality of their lives. Land on the edge of active suburban development should be reserved for mixed-income housing only. Just as some cities have produced green-belt zones, so can governments produce areas in which only mixed-income development is allowed. Where large tracts of land become available in densely populated older suburbs (e.g. the Glenview Naval Air Base and Ft. Sheridan), there should by provisions made for low and moderate income housing in any new developments. In City of Chicago neighborhoods that are threatened by reinvestment leading to gentrification, government agencies need to support the work of community development corporations committed to providing affordable housing opportunities. In addition, new policy development should focus on ways of limiting the displacement of lower income people from gentrifying areas. As an example, county ordinances might allow lower income people whose property taxes have increased excessively to defer some increment of their taxes until they sell their home.

Without providing for a variety of housing opportunities in new and redeveloping communities, we will produce a new level of racial, ethnic, and economic segregation by creating a scattering of low-income, minority suburbs amidst affluent white suburbs. In the city, we will continue to create segregated, gentrified communities and walled middle-income developments without providing opportunities to the existing low-income, minority population.

b) **Improve regional transportation systems so that city job seekers can get access to jobs in suburban growth areas.**

While this is not a long-term solution to the lack of affordable housing closer to the source of growing jobs, it is critical that existing transportation systems linking inner-city communities to suburban jobs be maintained at the same time as new transportation links be established. The lack of transportation is one way in which housing segregation is reinforced; low-income, minority families are not only segregated into certain inner-city neighborhoods and some low-income suburbs, but transportation links between these communities and areas of job opportunities are poor or non-existent.

c) **Elected officials need to become proactive and not reactive in supporting mixed-income developments.**

Many of the "successes" in achieving mixed-income components in new developments have not been the result of leadership from elected officials. Rather, they have come after protracted battles between political leaders and low-income and fair housing advocates. More cooperation by elected officials with these groups at the early planning stages of these projects would be a better utilization of both community and government resources.

4) **Enhance federal, state, and local government incentives to the private sector to provide affordable housing in both a) redeveloping city neighborhoods and b) suburbs where expanding jobs are emerging.**

Government agencies and private developers need to explore ways in which the for-profit market can provide more affordable housing. This should not be used as an excuse for further cutting available government funding for affordable housing, but rather a way of augmenting government efforts and encouraging the private sector to bear part of the responsibility for housing low-income families.

5) **Include ample provision for mixed-income housing in each county's Uniform Development Ordinance.**

Each county in the Chicago metropolitan region has a Uniform Development Ordinance (UDO) containing each county's zoning and development ordinances. UDO's cover unincorporated county land and may be employed as recommendations to municipalities. As such, they provide an important tool for encouraging the construction and maintenance of affordable housing. All regional UDO's should include provisions designed to overcome barriers to the development of affordable housing and create incentives to increase the affordable housing supply. The Lake County UDO, now under review, should incorporate such language.

6) **Modify the tax structure and lending policies to increase emphasis on encouraging housing as wealth production for lower-income groups.**

For example, a variety of changes in federal, state, and local tax policies could move the region close to these goals:

a) **Cap the federal mortgage interest deduction.**

For example, a cap could be set at 125 percent of value of mortgage needed to purchase a region's median priced home, using the additional tax revenue produced to support government subsidized housing programs. This would take away existing large

government subsidies for high-income families and help lower-income families working toward self-sufficiency.

b) Provide tax breaks for low-income renters who have moved to higher income areas seeking employment opportunities.

This is the individual version of government subsidies to private developers providing lower rent developments in higher rent areas. These project subsidies should continue and not be supplanted by this individual tax break.

c) Provide financial support (for example, lower-interest mortgages) for people to make affirmative moves.

7) Expand support for government programs aimed at increasing housing opportunities for all racial, ethnic, and economic groups.

HUD and other PHA programs should be expanded to capitalize on the success of the Gautreaux program. We need to short-circuit the process of recycling of the poor--tearing down affordable housing in one neighborhood and moving the poor to new racially segregated and concentrated poverty neighborhoods. This existing recycling process wastes money and human resources just moving people without expanding opportunities.

8) De-concentrate public housing.

As the Gautreaux decree substantiated, public housing in the metropolitan region has long been concentrated in African-American neighborhoods in the City of Chicago. Even today, very few publicly subsidized units are available in suburban areas of high job growth. According to recent studies mentioned in this report (Wright 1997, Fischer 1993), the Section 8 program appears to be continuing to resegregate low-income minorities in areas already containing a high number of poor and minority residents. The concentration of public housing isolates low-income minorities from promising job and educational opportunities, and from the mainstream culture.

While regional leaders should work aggressively to deconcentrate public housing, such efforts should take clear account of the dearth of affordable housing units available to tenants displaced from existing public housing units. Demolishing dilapidated public housing in the City of Chicago should not occur without first assuring that very specific accommodations are available for the families displaced.

9) **In order to meet the challenges of welfare reform, place added emphasis on increasing opportunities for low-income minorities.**

The interaction of racial/ethnic discrimination and limited opportunity in low-income communities has been devastating to communities, families, and individuals. The isolation of low-income minority families from the rest of society and its resources has been growing in recent years. Cutbacks in income included in the new welfare "reform" legislation and a decline in federal housing subsidies are likely to exacerbate these inequalities. Community development, job development, housing programs, and changes in public education all need to address these significant needs.

10) **Encourage more regional planning by city and suburban entities.**

The growth of the suburbs and the multiplication of local governments has made enforcement of fair housing laws more difficult and has also made coordination of affordable housing initiatives, improvements in regional transportation, and more equitable sharing of education costs (to name a few issues) more difficult. Past and present Realtor steering is not the only reason for segregation of low income and minority families into certain communities; zoning laws, limited transportation, and housing codes also have effectively steered many low-income and minority families away from some suburbs that are experiencing job growth. Political boundaries, whether they be city versus suburb or suburb versus suburb, are becoming increasingly problematic in meeting the needs of the low-income minority population. Boundaries are functioning more to justify the way in which some municipalities turn their backs on others. More rational planning to house a diverse work force for successful business growth needs to take place.

11) **Consider development needs throughout all parts of the metropolitan area and support balanced regional growth.**

We have documented the fact that a significant proportion of minority families have moved from economically stressed urban communities, to less stressed suburban communities. However, many of these suburban communities are already experiencing a) job stagnation or decline and b) low housing appreciation levels. Recognizing that this suburban pattern represents continuing forms of exclusion of whole communities from economic opportunity, special attention needs to be paid to providing development incentives to grow economic activity, including access to jobs, in these areas.

12) **Suburban communities need to more aggressively market their communities to increase diversity.**

As our data unequivocally demonstrate, the vast majority of the region's suburban communities are still racially segregated. Excuses provided in defense of this continued segregation--for example that "minorities want to live with their own kind" or that there

"just isn't housing in their price range"--have no basis in fact. Suburban communities need to demonstrate their commitment to open housing and opportunity for all residents of the region by actively marketing their communities to all racial, ethnic, and economic groups.

13) Increase efforts at affirmative marketing.

There is a need to overcome the narrow interpretation of fair housing guidelines by some Realtors who have personally interpreted laws and regulations as prohibiting a) active marketing of racially/ethnically diverse and majority black communities to whites and b) encouraging black home seekers to consider purchases in majority white communities. More information should be made available, making clear to all Realtors that such affirmative marketing is not only legal, but healthy for the future of all communities in the metropolitan area.

14) Business needs to recognize its central role in creating equal economic opportunity for all residents of the region.

Business decisions related to the location of a new facility, the expansion of an existing facility, or the contraction or shutdown of a facility all have a profound affect on the economic health of the region and access to economic opportunity by area residents. In assuring access to equal economic opportunity to all residents in the region--regardless or race, ethnicity, and economic status--businesses must become more aware of housing options in the surrounding community. If a mix of housing opportunities does not exist within a reasonable distance to the workplace, business should be a proactive advocate or partner in developing such housing opportunities.

It is not sufficient to point to government as the agent responsible for providing such housing. Business has both the political and financial wherewithal to insure that appropriate housing opportunities are available within a reasonable distance from the place or work. This will guarantee job access to a broader segment of the region. Strong employment opportunities and greater economic opportunities are good business. They provide a committed workforce and a strong consumer base.

15) Through community dialogs, promote a greater understanding among all citizens of the different experiences that different racial and ethnic groups have in day-to-day activities in the same communities.

Although there have been many inter-racial and inter-ethnic dialogs in numerous communities over the past few decades, there is a continued need to understand the fundamentally different experiences that different racial groups have as they move through their daily routines. Subtle forms of discrimination as well as more blatant forms of discrimination shape the perspectives and actions of African-Americans, Latinos, and Asian citizens. We cannot pretend that these incivilities do not exist; more importantly,

non-minority citizens need to recognize the impact of these practices and understand how destructive these can be to individuals--adults and children--as well as to families, neighborhoods and entire communities.

16) **Recognize the need for fair housing agencies to reach out to new immigrant groups who are contributing to America's growing "minority" population.**

Fair housing organizations have traditionally dealt with discrimination against Black households and more recently against Hispanic households. Today the Chicago area is rapidly becoming a multi-cultural mosaic of ethnic and racial groups. Fair housing organizations need to be sensitive to the changing demographics of the region and to address the housing needs of new immigrant groups, to better understand the new tensions between different racial and ethnic groups, and to educate new immigrant groups with respect to their fair housing rights.

17) **Identify new and more equitable means of funding public schools.**

If equal opportunity is to be provided to all children in our society, equal levels of funding need to be provided to all communities; the burden of funding needs to be proportionately distributed towards those communities most able to pay. If zoning away multiple family dwellings and affordable housing is a routine practice, the limited access to opportunity which we now see will only continue to worsen.

Schools in Illinois are funded through property taxes. This system means that rental housing generally does not pay enough taxes to cover municipality-school costs. Indeed, any housing that brings more children into the school system is generally resisted by suburban governments that see any tax revenue benefits of such housing being counteracted by increased schooling and other service costs. This is true with market rental housing and is even more true with subsidized rental housing.

If education continues to be primarily financed by local tax revenues and suburban municipalities increasingly pursue policies to attract wealthier residents and revenue-producing businesses, we may be headed to more pronounced segregation and income disparities in the metropolitan area. The new Illinois school financing reform law did start to address some of the community and education inequities. Continued vigilance in providing equal access to quality education is critical in addressing the need to guarantee all members of the region equal access to economic opportunity.

18) **Develop a coordinated and augmented fair housing auditing program for home purchase, renting, home mortgage lending, and homeowners insurance.**

To correct the geographical imbalances in housing opportunities for minority populations, a region-wide effort is needed to ensure that fair housing is practiced in all

parts of the metropolitan area. Fair housing agencies should work together in developing a region-wide auditing program and should also work with local governments, Realtors, and community and corporate leaders to see that the audit findings are utilized in ways that improve fair housing opportunities throughout the metropolitan area.

19) **Increase cooperation between existing fair housing agencies (and affordable housing and community development groups) in the metropolitan area.**

In the course of our study it became apparent that there is some level of competition and jurisdictional disputes between the various organizations and government agencies that work on fair housing issues. Given the fact that existing private and public monies supporting fair housing work are woefully inadequate, these organizations and agencies cannot afford to compete among themselves. The losers of this competition will be the very home seekers that all agencies desire to help. While it is beyond the scope of this report to suggest specific solutions in this area, we encourage all groups to work toward a more mutually beneficial coordinated set of relationships.

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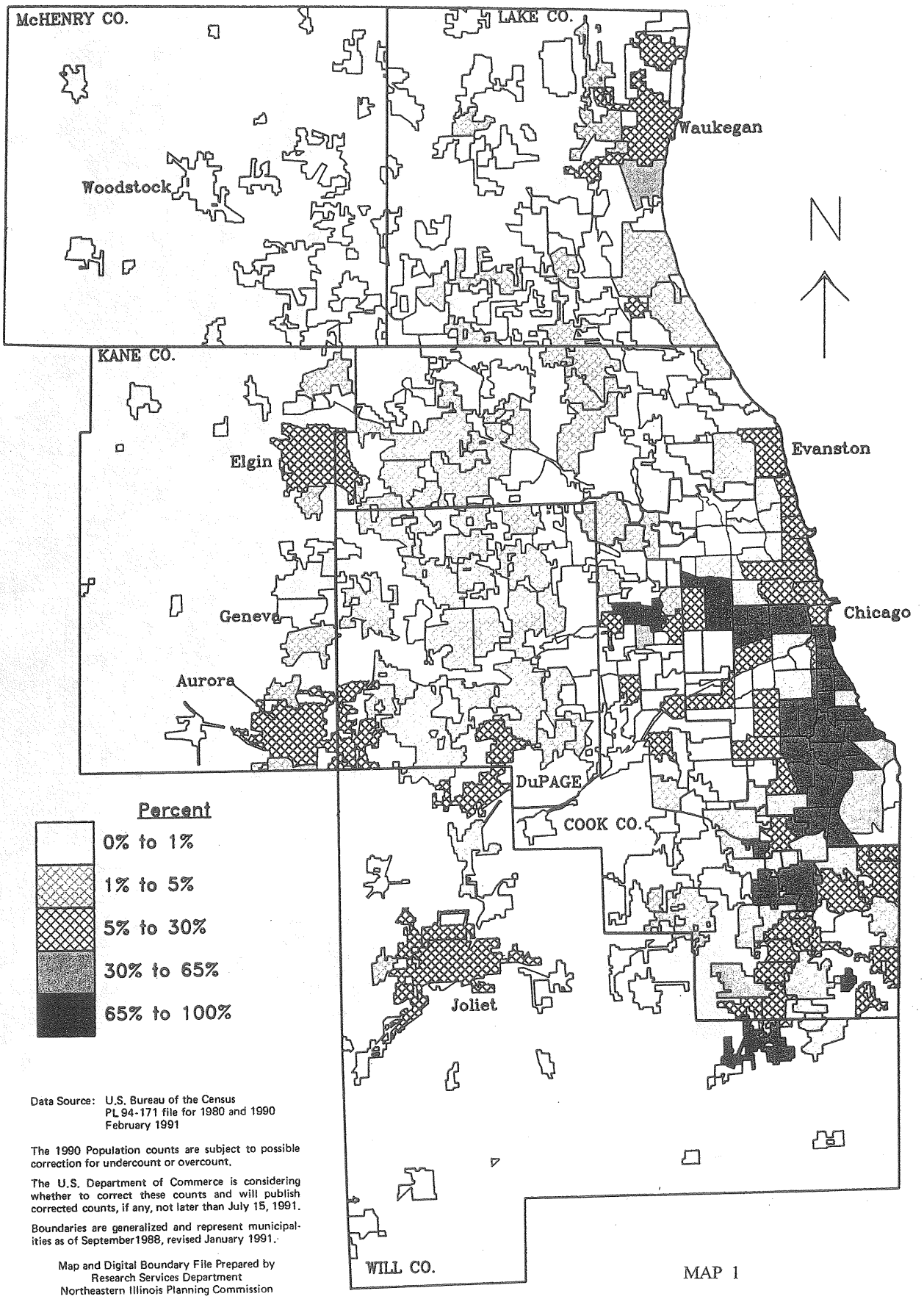
APPENDIX A

Maps

BLACK POPULATION AS A PERCENTAGE OF TOTAL POPULATION

by Suburban Municipality and Chicago Community Area

1990



Data Source: U.S. Bureau of the Census
PL 94-171 file for 1980 and 1990
February 1991

The 1990 Population counts are subject to possible correction for undercount or overcount.

The U.S. Department of Commerce is considering whether to correct these counts and will publish corrected counts, if any, not later than July 15, 1991.

Boundaries are generalized and represent municipalities as of September1988, revised January 1991.

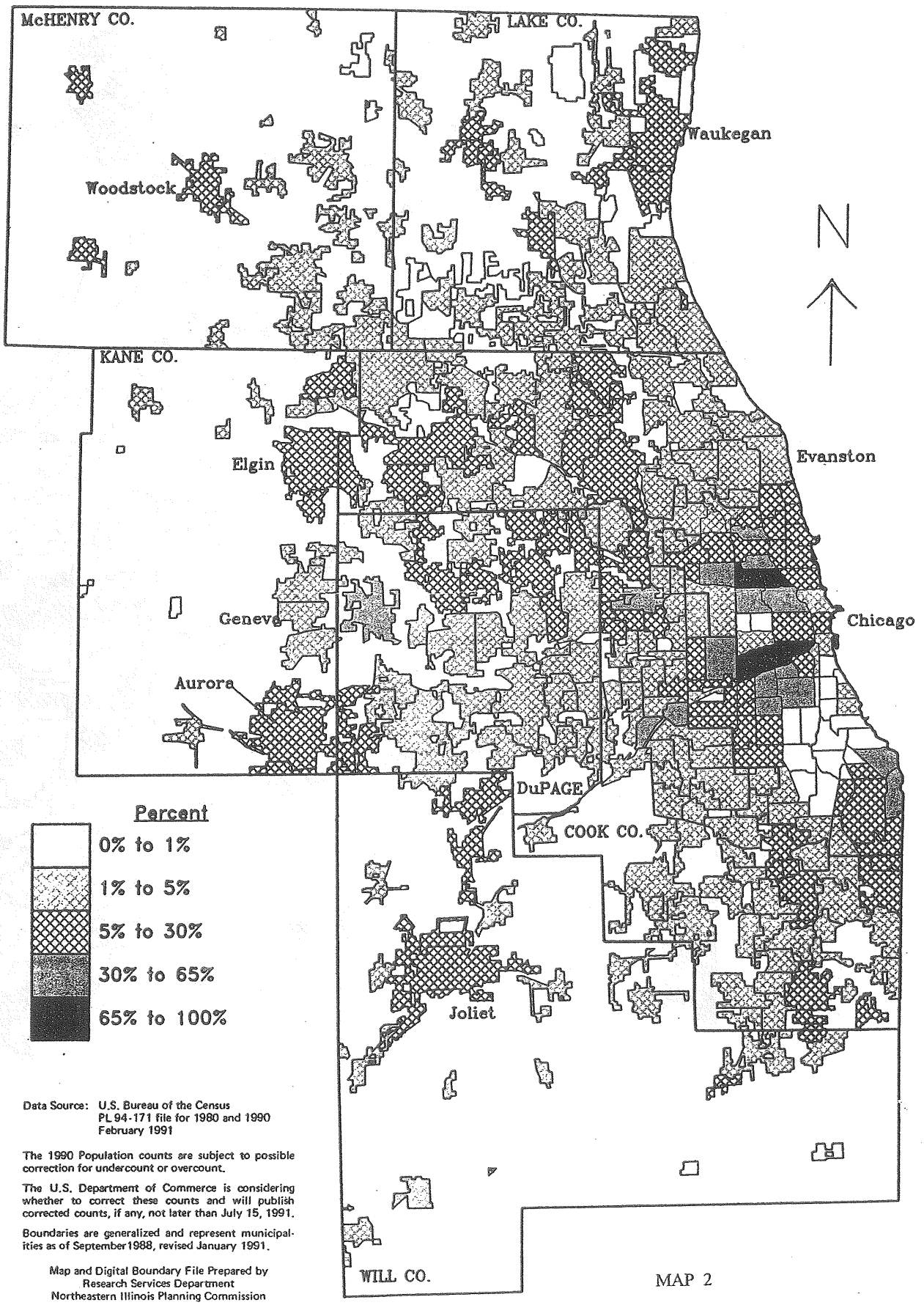
Map and Digital Boundary File Prepared by
Research Services Department
Northeastern Illinois Planning Commission

MAP 1

HISPANIC POPULATION AS A PERCENTAGE OF TOTAL POPULATION

by Suburban Municipality and Chicago Community Area

1990



Data Source: U.S. Bureau of the Census
PL 94-171 file for 1980 and 1990
February 1991

The 1990 Population counts are subject to possible correction for undercount or overcount.

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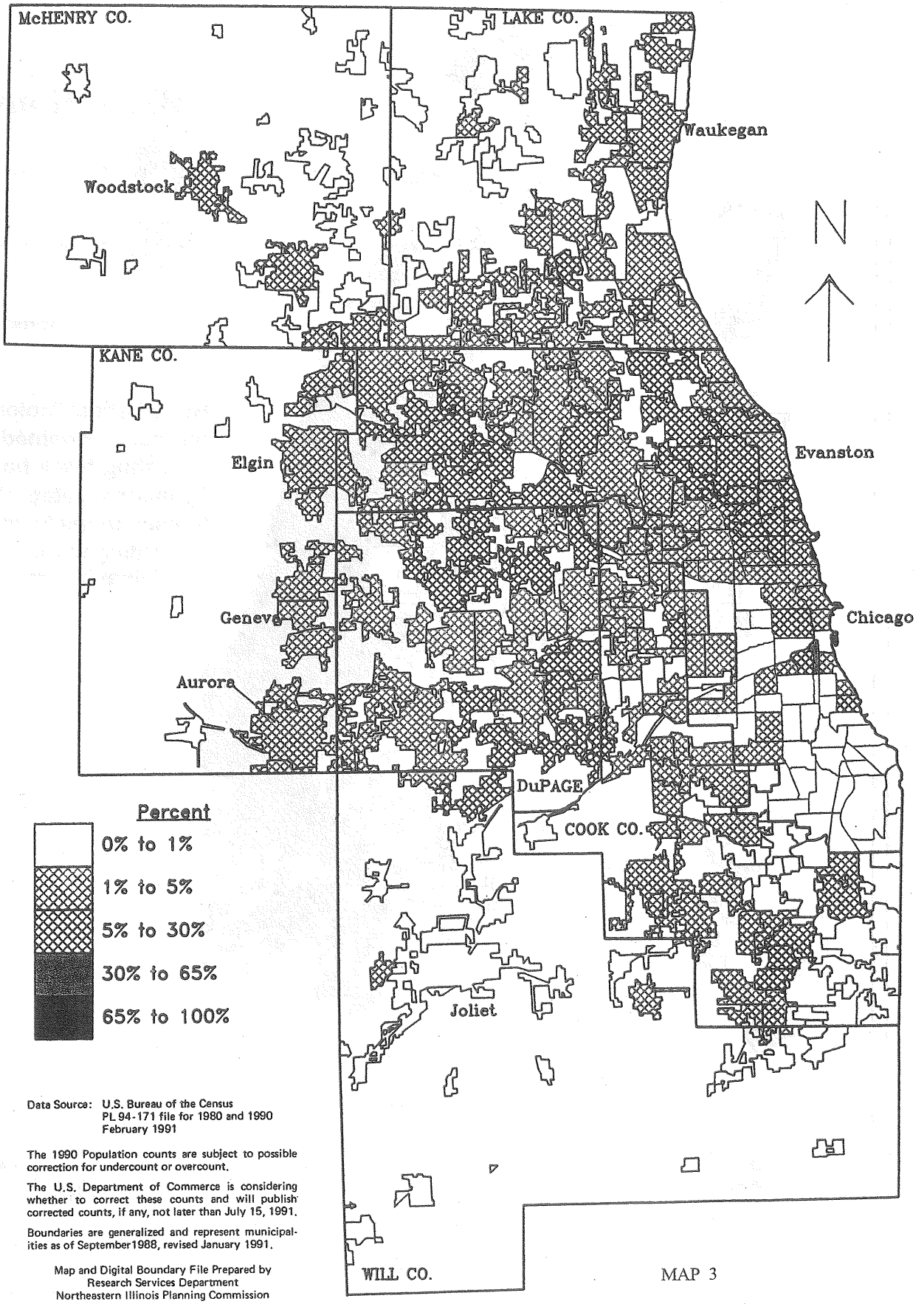
Boundaries are generalized and represent municipalities as of September 1988, revised January 1991.

Map and Digital Boundary File Prepared by
Research Services Department
Northeastern Illinois Planning Commission

MAP 2

ASIAN & PACIFIC ISLANDER POPULATION AS A PERCENTAGE OF TOTAL POPULATION by Suburban Municipality and Chicago Community Area

1990



Data Source: U.S. Bureau of the Census
PL 94-171 file for 1980 and 1990
February 1991

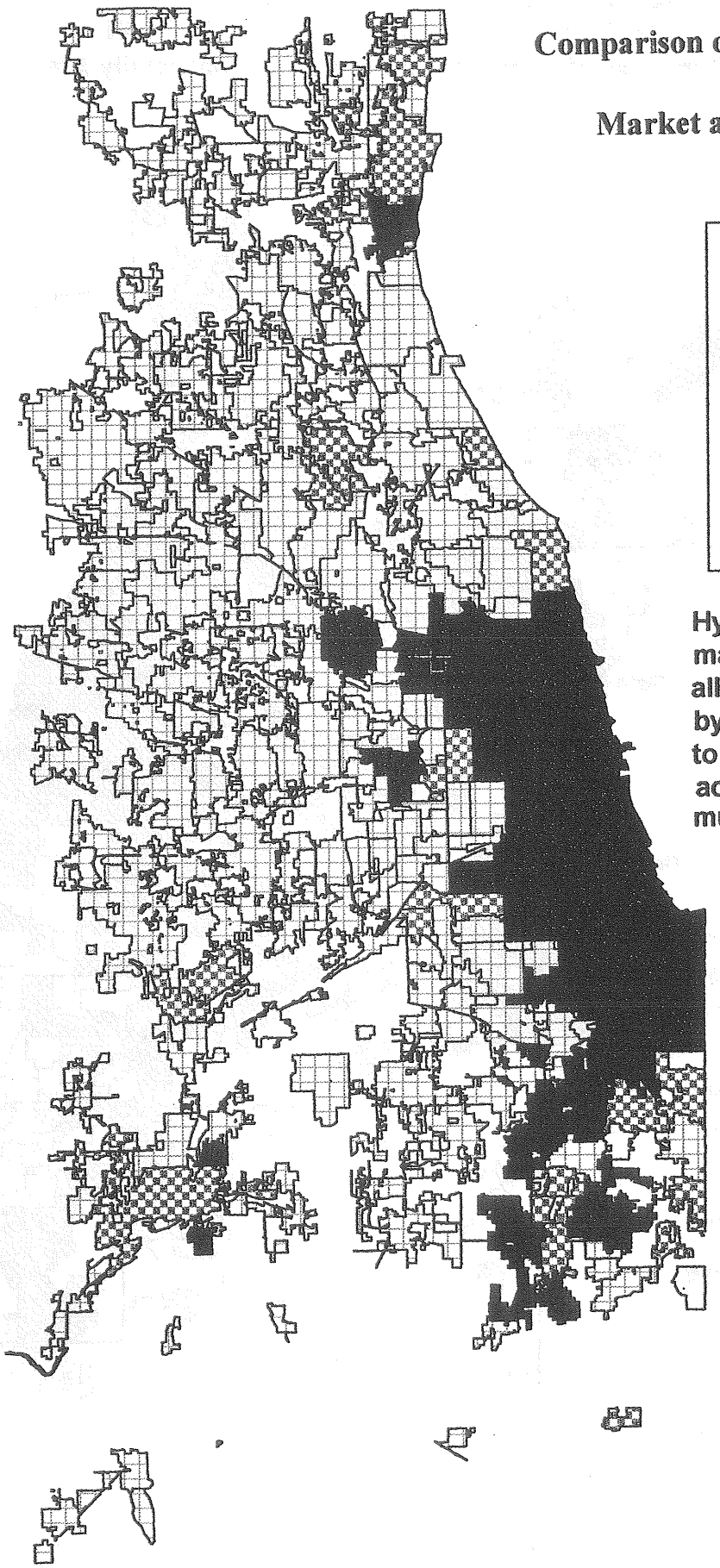
The 1990 Population counts are subject to possible correction for undercount or overcount.

The U.S. Department of Commerce is considering whether to correct these counts and will publish corrected counts, if any, not later than July 15, 1991.

Boundaries are generalized and represent municipalities as of September1988, revised January 1991.

Map and Digital Boundary File Prepared by
Research Services Department
Northeastern Illinois Planning Commission

MAP 3



Comparison of Actual to "Color Blind"

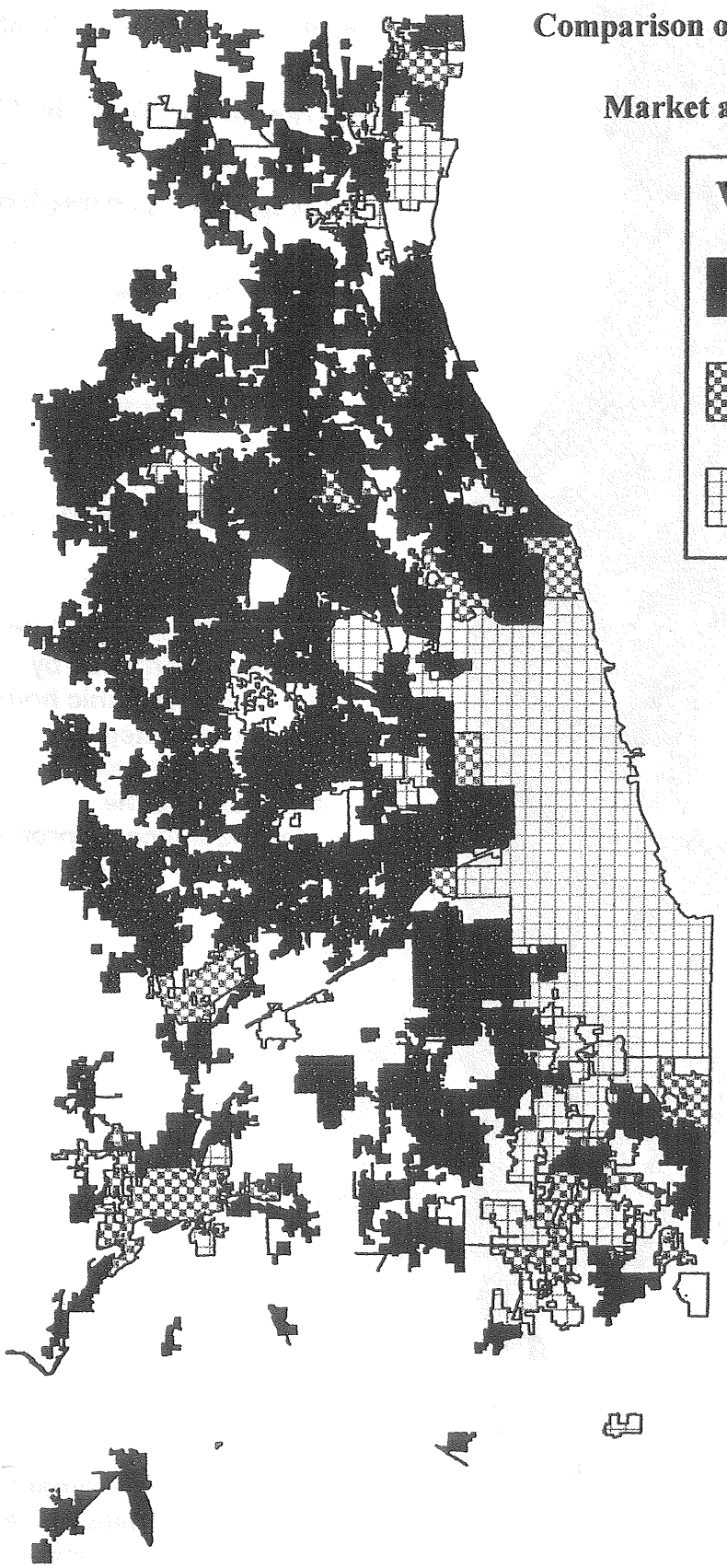
Market at the Municipal Level

Black Households

- Overrepresented by 5+ pct. pts.
- Within 5 pct. pts.
- Underrepresented by 5+ pct. pts

Hypothetical "color blind" market determined by allocating black households by income categories to each municipality according to the municipal income profile

Source: 1990 U.S. Census Data
Map: Chicago State University
Neighborhood Assistance Center



Comparison of Actual to "Color Blind"

Market at the municipal level

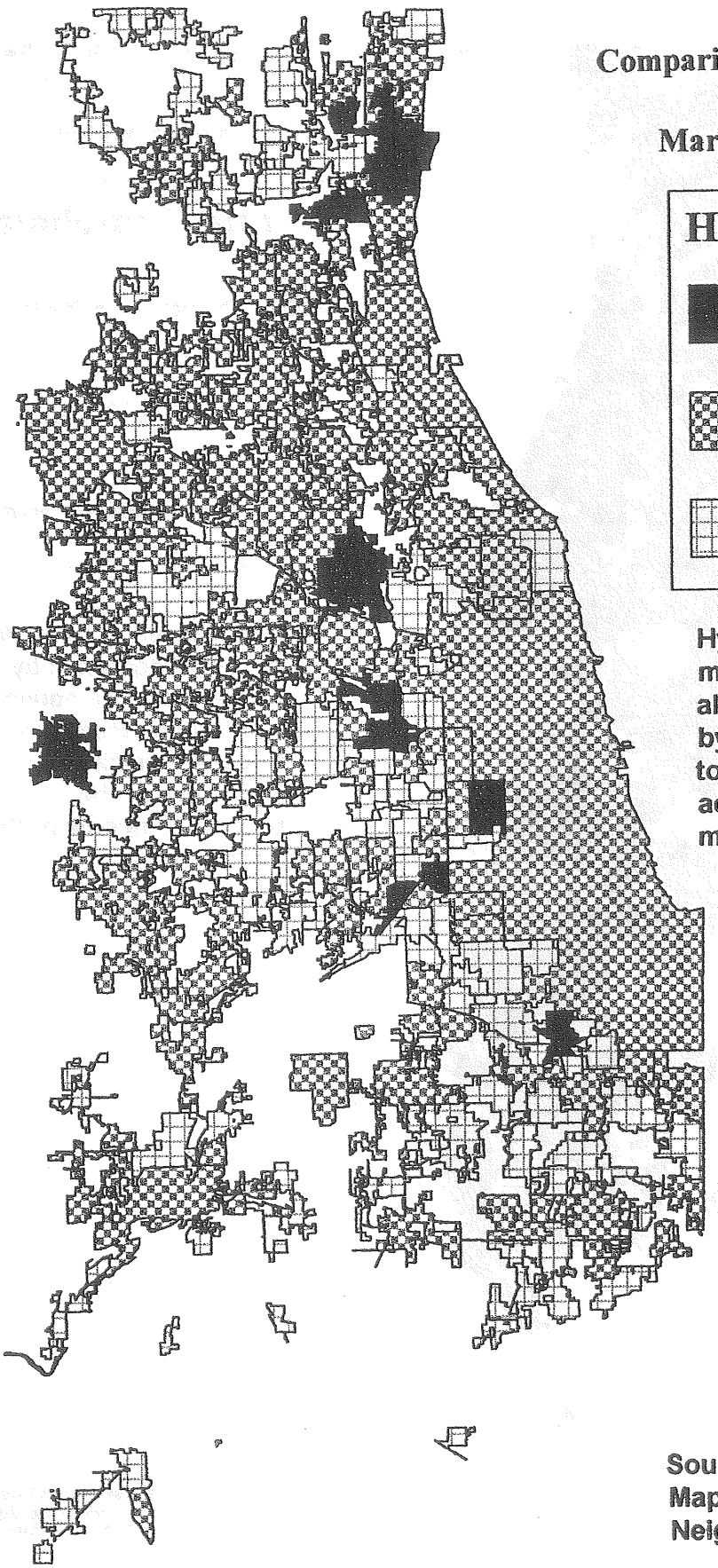
White Households

- Overrepresented by 5+ pct.pts
- Within 5% points
- Underrepresented by 5+ pct. pts.

Hypothetical "color blind" market determined by allocating white households by income categories to each municipality according to the municipal income profile

Source: 1990 U.S. Census Data
Map: Chicago State University
Neighborhood Assistance Center

MAP 5



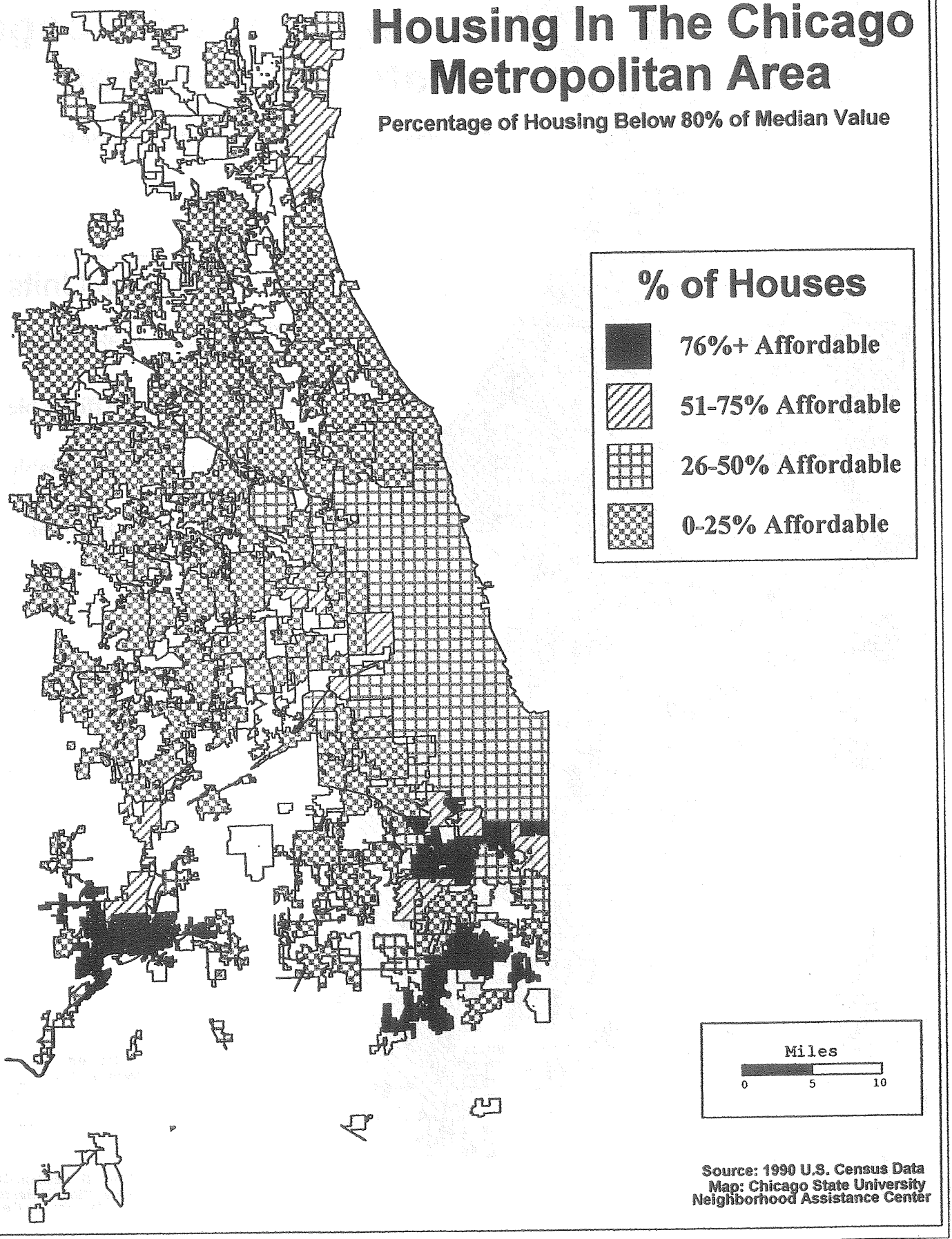
Comparison of Actual to "Color Blind" Market at the Municipal Level

Hispanic Households

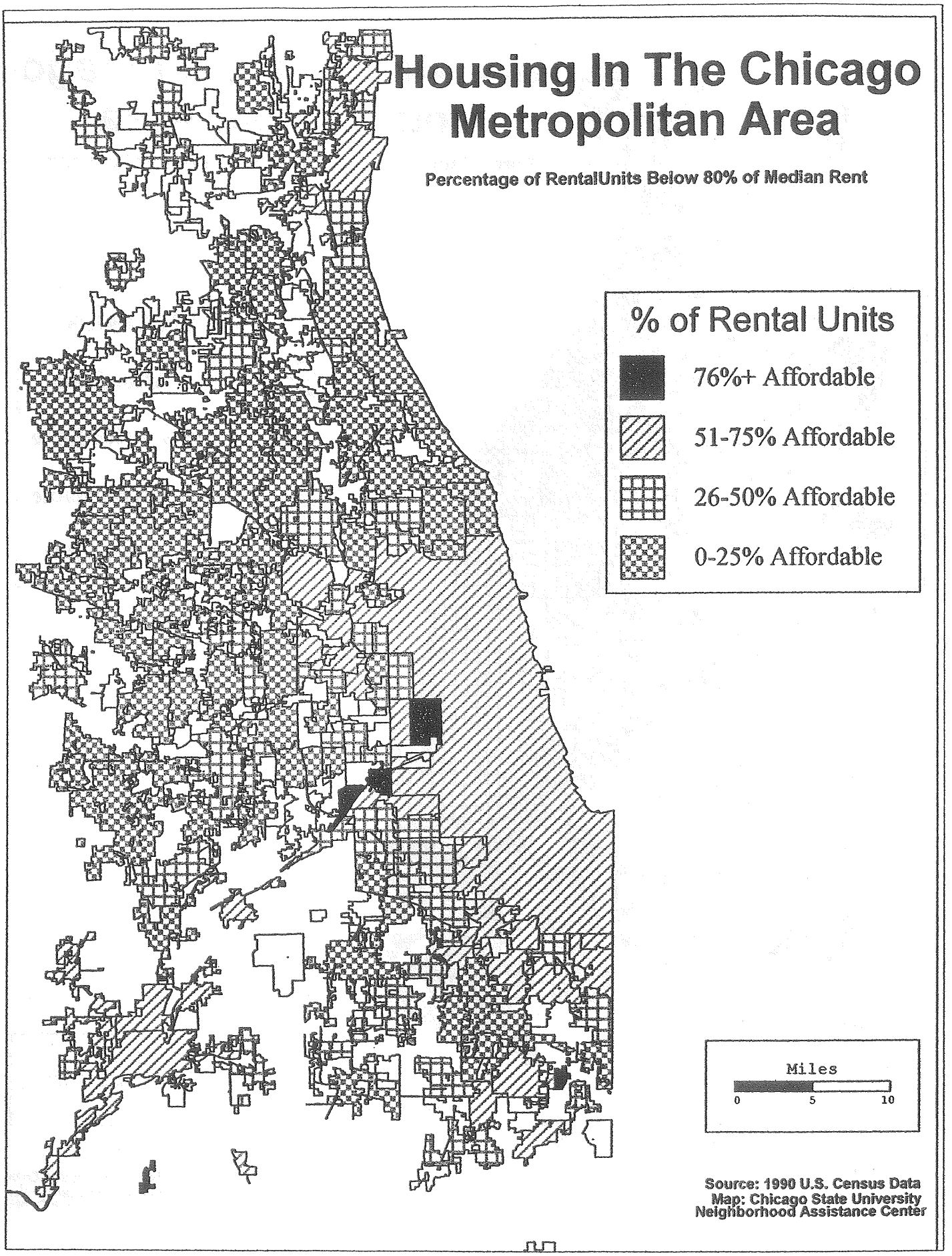
- Overrepresented by 5+ pct. pts.
- Within 5 pct. pts.
- Underrepresented by 5+ pct. pts.

Hypothetical "color blind" market determined by allocating Hispanic households by income categories to each municipality according to the municipal income profile

Source: 1990 U.S. Census Date
Map: Chicago State University
Neighborhood Assistance Center


Housing In The Chicago Metropolitan Area
Percentage of Housing Below 80% of Median Value
% of Houses
76%+ Affordable
51-75% Affordable
26-50% Affordable
0-25% Affordable
Miles
0
5
10
Source: 1990 U.S. Census Data
Map: Chicago State University
Neighborhood Assistance Center

MAP 7


Housing In The Chicago Metropolitan Area
Percentage of RentalUnits Below 80% of Median Rent
% of Rental Units
76%+ Affordable
51-75% Affordable
26-50% Affordable
0-25% Affordable
Miles
0
5
10
Source: 1990 U.S. Census Data
Map: Chicago State University
Neighborhood Assistance Center

MAP 8

APPENDIX B

Tables

TABLE ONE
BLACK HOUSEHOLDS
1980-1990

Number of Municipalities With						
	No Black	0.1-0.9% Black	1-4.9% Black	5-29.9% Black	30-64.9% Black	65-100% Black
	Households	Households	Households	Households	Housholds	Households
1980	23	48	22	18	4	2
1990	11	36	38	20	8	4
Change	-12	-12	16	2	4	2

TABLE TWO
HISPANIC HOUSEHOLDS
1980-1990

Number of Municipalities With						
	No Hispanic Households	0.1-0.9% Hispanic Households	1-4.9% Hispanic Households	5-29.9% Hispanic Households	30-64.9% Hispanic Households	65-100% Hispanic Households
1980	0	24	70	23	0	0
1990	0	5	79	33	0	0
Change	0	-19	9	10	0	0

TABLE THREE
ASIAN HOUSEHOLDS
1980-1990

Number of Municipalities With						
	No Asian Households	0.1-0.9% Asian Households	1-4.9% Asian Households	5-29.9% Asian Households	30-64.9% Asian Households	65-100% Asian Households
1980	1	48	65	3	0	0
1990	4	29	71	13	0	0
Change	3	-19	6	10	0	0

TABLE FOUR
COMPARISON OF ACTUAL VS. PREDICTED BLACK HOUSEHOLDS
1980-1990

Number of Municipalities With Black Households			
	More Than Five	Within Five	More Than Five
	Percentage Points	Percentage Points	Percentage Points
	Below The	Of The	Above The
	Predicted Value	Predicted Value	Predicted Value
1980	102	9	6
1990	92	12	13
Change	-10	3	7

TABLE FIVE
COMPARISON OF ACTUAL VS. PREDICTED HISPANIC HOUSEHOLDS
1980-1990

Number of Municipalities With Hispanic Households			
	More Than Two Percentage Points Below The Predicted Value	Within Two Percentage Points Of The Predicted Value	More Than Two Percentage Points Above The Predicted Value
1980	93	17	7
1990	88	10	19
Change	-5	-7	12

TABLE SIX
COMPARISON OF ACTUAL VS. PREDICTED ASIAN HOUSEHOLDS
1980-1990

Number of Municipalities With Asian Households			
	More Than One Percentage Points Below The Predicted Value	Within One Percentage Points Of The Predicted Value	More Than One Percentage Points Above The Predicted Value
1980	44	55	18
1990	60	33	24
Change	16	-22	6

Table Seven
Actual Vs. Predicted Black Households
1980 and 1990

	% Black Households in 1980	% Black Households in 1990	% Change 1980-1990
Municipalities Where the Actual number of Black Households Was Within 5 Percentage Points Of the Predicted Value in Both 1980 and 1990			
Evanston	18.2	19.3	1.1
Joliet	16.8	17.1	0.3
Waukegan	15.9	18.4	2.5
Zion	14.6	19.4	4.8
Municipalities Where the Actual Number of Black Households Was Within 5 Percentage Points Of the Predicted Value in 1980, But Not in 1990			
Chicago Heights	24.3	30.8	6.5
Country Club Hills	11.5	54.2	42.7
Hazel Crest	10.3	45.6	35.3
Matteson	11.1	40.7	29.6
Summit	16.2	13.6	-2.6
Municipalities Where the Actual Number of Black Households Was Within 5 Percentage Points Of the Predicted Value in 1990, But Not in 1980			
Bolingbrook	6.9	14.5	7.6
Calumet City	6.9	24.1	17.2
Forest Park	4.5	14.5	10.0
Justice	11.4	15.7	4.3
Oak Park	10.8	18.2	7.4
Park Forest	10.6	19.8	9.2
Sauk Village	1.3	16.4	15.1
South Holland	0.3	10.8	10.5
Municipalities Where the Actual Percentage of Black Households Was More Than 5 Percentage Points Below the Predicted Value in 1980 and More Than 5 Percentage Points Above the Predicted Value in 1990			
Dolton	2.2	33.0	30.8
Glenwood	8.0	21.9	13.9
Riverdale	0.1	34.5	34.4

Table 8
Actual Households vs. "Color Blind" Market Comparison, 1980

1980 Predicted vs Actual Households (by race)										
Community	*Total HH*	*Pred. Blk HH*	*Act. Blk HH*	*Difference*	*Pred. His HH*	*Act. His HH*	*Difference*	*Pred. Asi HH*	*Act. Asi HH*	*Difference*
Alsip	6055	16.0%	0.6%	-15.4%	6.0%	2.3%	-3.7%	1.9%	0.5%	-1.4%
Addison	9488	15.3%	0.8%	-14.5%	5.8%	4.6%	-1.2%	1.9%	2.9%	1.0%
Arlington Heights	22218	13.6%	0.4%	-13.2%	5.2%	1.2%	-4.0%	2.0%	1.4%	-0.6%
Aurora	27761	17.9%	8.9%	-9.0%	6.3%	12.5%	6.2%	1.8%	0.4%	-1.4%
Bartlett	4234	14.1%	0.6%	-13.5%	5.5%	2.1%	-3.4%	1.9%	3.4%	1.5%
Batavia	4381	16.3%	4.7%	-11.6%	6.0%	2.8%	-3.2%	1.8%	0.0%	-1.8%
Bellwood	6357	16.5%	49.7%	33.2%	6.0%	4.5%	-1.5%	1.8%	1.4%	-0.4%
Bensenville	5795	15.8%	0.2%	-15.6%	6.0%	5.0%	-1.0%	1.9%	2.8%	0.9%
Berwyn	19751	19.0%	0.0%	-19.0%	6.5%	1.9%	-4.6%	1.7%	0.6%	-1.1%
Bloomingdale	3912	13.7%	1.4%	-12.3%	5.3%	1.8%	-3.5%	2.0%	3.0%	1.0%
Blue Island	8618	19.7%	4.1%	-15.6%	6.7%	9.7%	3.0%	1.7%	0.4%	-1.3%
Bolingbrook	10919	14.3%	6.9%	-7.4%	5.6%	3.5%	-2.1%	1.9%	3.3%	1.4%
Bridegeview	4592	17.0%	0.0%	-17.0%	6.2%	3.0%	-3.2%	1.8%	0.9%	-0.9%
Brookfield	7302	16.4%	0.0%	-16.4%	6.1%	1.4%	-4.7%	1.8%	0.4%	-1.4%
Buffalo Grove	7064	13.1%	0.5%	-12.6%	5.1%	0.9%	-4.2%	2.0%	2.0%	0.0%
Burbank	8493	15.5%	0.0%	-15.5%	5.8%	1.9%	-3.9%	1.9%	0.5%	-1.4%
Calumet City	15605	17.1%	6.9%	-10.2%	6.1%	3.3%	-2.8%	1.8%	0.7%	-1.1%
Carol Stream	5877	17.4%	4.0%	-13.4%	6.3%	2.7%	-3.6%	1.8%	2.0%	0.2%
Carpentersville	6912	16.4%	0.4%	-16.0%	6.1%	7.4%	1.3%	1.8%	0.4%	-1.4%
Chicago	1094044	19.3%	34.9%	15.6%	6.7%	10.4%	3.7%	1.7%	2.2%	0.5%
Chicago Heights	12057	19.3%	24.3%	5.0%	6.5%	8.2%	1.7%	1.7%	0.4%	-1.3%
Chicago Ridge	5018	17.7%	0.1%	-17.6%	6.4%	2.0%	-4.4%	1.8%	0.5%	-1.3%
Cicero	24111	19.8%	0.0%	-19.8%	6.7%	5.8%	-0.9%	1.7%	0.7%	-1.0%
Country Club Hills	4200	13.7%	11.5%	-2.2%	5.4%	1.5%	-3.9%	2.0%	2.4%	0.4%
Crestwood	3796	16.3%	2.3%	-14.0%	6.2%	2.2%	-4.0%	1.8%	0.8%	-1.0%
Crystal Lake	6206	15.5%	0.1%	-15.4%	5.7%	0.6%	-5.1%	1.9%	0.8%	-1.1%
Darien	4468	12.8%	0.0%	-12.8%	5.0%	1.0%	-4.0%	2.0%	5.5%	3.5%
Deerfield	5344	11.3%	0.2%	-11.1%	4.3%	0.7%	-3.6%	2.1%	0.4%	-1.7%
Des Plaines	18786	15.3%	0.1%	-15.2%	5.7%	2.6%	-3.1%	1.9%	2.2%	0.3%
Dolton	8224	15.4%	2.2%	-13.2%	5.7%	2.3%	-3.4%	1.9%	0.9%	-1.0%
Downers Grove	15327	14.5%	0.7%	-13.8%	5.4%	1.2%	-4.2%	1.9%	2.3%	0.4%
Elgin	23703	18.0%	5.3%	-12.7%	6.4%	6.5%	0.1%	1.8%	0.9%	-0.9%
Elk Grove	9306	13.9%	0.8%	-13.1%	5.4%	1.8%	-3.6%	2.0%	4.1%	2.1%
Elmhurst	14752	14.1%	0.3%	-13.8%	5.4%	1.3%	-4.1%	1.9%	1.7%	-0.2%
Elmwood Park	9407	17.3%	0.0%	-17.3%	6.1%	1.8%	-4.3%	1.8%	0.6%	-1.2%
Evanston	28008	16.7%	18.2%	1.5%	6.0%	1.5%	-4.5%	1.8%	2.1%	0.3%
Evergreen Park	7626	16.2%	0.0%	-16.2%	5.8%	1.0%	-4.8%	1.9%	0.2%	-1.7%
Forest Park	7651	19.0%	4.5%	-14.5%	6.7%	2.4%	-4.3%	1.7%	4.6%	2.9%
Franklin Park	6078	16.6%	0.0%	-16.6%	6.0%	6.4%	0.4%	1.8%	1.4%	-0.4%
Glendale Heights	7470	14.7%	1.5%	-13.2%	5.8%	2.9%	-2.9%	1.9%	6.6%	4.7%
Glen Ellyn	8494	14.2%	1.0%	-13.2%	5.3%	0.9%	-4.4%	2.0%	1.6%	-0.4%
Glenview	10703	12.5%	0.7%	-11.8%	4.8%	1.0%	-3.8%	2.0%	2.0%	0.0%
Glenwood	3389	13.7%	8.0%	-5.7%	5.3%	1.7%	-3.6%	2.0%	0.8%	-1.2%
Hanover Park	8733	14.4%	1.1%	-13.3%	5.7%	5.5%	-0.2%	1.9%	4.5%	2.6%
Harvey	10984	20.1%	60.0%	39.9%	6.6%	3.5%	-3.1%	1.7%	0.1%	-1.6%
Hazel Crest	4458	14.5%	10.3%	-4.2%	5.6%	1.9%	-3.7%	1.9%	1.2%	-0.7%
Hickory Hills	4465	15.4%	0.0%	-15.4%	5.7%	1.9%	-3.8%	1.9%	0.5%	-1.4%
Highland Park	10219	12.1%	1.7%	-10.4%	4.5%	2.1%	-2.4%	2.1%	0.6%	-1.5%
Hinsdale	5749	12.5%	0.4%	-12.1%	4.7%	0.9%	-3.8%	2.0%	2.0%	0.0%
Hoffman Estates	12217	13.9%	1.1%	-12.8%	5.4%	2.5%	-2.9%	2.0%	3.6%	1.6%
Homewood	7135	14.6%	1.3%	-13.3%	5.5%	0.1%	-5.4%	1.9%	0.4%	-1.5%
Joliet	27208	19.2%	16.8%	-2.4%	6.4%	5.6%	-0.8%	1.7%	0.5%	-1.2%
Justice	3844	16.6%	11.4%	-5.2%	6.3%	2.2%	-4.1%	1.8%	0.9%	-0.9%
La Grange	5486	14.9%	6.2%	-8.7%	5.4%	0.5%	-4.9%	1.9%	0.7%	-1.2%
La Grange Park	5157	15.3%	0.3%	-15.0%	5.7%	0.6%	-5.1%	1.9%	0.4%	-1.5%
Lake Forest	4790	11.7%	0.6%	-11.1%	4.2%	0.6%	-3.6%	2.1%	1.7%	-0.4%
Lansing	10403	15.8%	1.6%	-14.2%	5.9%	1.4%	-4.5%	1.9%	0.1%	-1.8%
Libertyville	5381	13.9%	0.5%	-13.4%	5.0%	1.1%	-3.9%	2.0%	1.7%	-0.3%

Table 8
Actual Households vs. "Color Blind" Market Comparison, 1980

Lincolnwood	4142		11.8%	0.1%	-11.7%		4.5%	2.0%	-2.5%		2.1%	4.9%	2.8%
Lisle	5095		14.3%	4.1%	-10.2%		5.6%	0.8%	-4.8%		1.9%	2.3%	0.4%
Lombard	12972		14.8%	0.5%	-14.3%		5.7%	1.0%	-4.7%		1.9%	1.6%	-0.3%
Markham	4014		16.6%	65.8%	49.2%		6.0%	1.6%	-4.4%		1.8%	0.2%	-1.6%
Matteson	3204		14.5%	11.1%	-3.4%		5.5%	2.5%	-3.0%		1.9%	2.3%	0.4%
Maywood	8453		18.8%	70.6%	51.8%		6.4%	4.9%	-1.5%		1.8%	0.4%	-1.4%
McHenry	3923		17.0%	0.0%	-17.0%		6.3%	0.5%	-5.8%		1.8%	0.8%	-1.0%
Melrose Park	7954		18.8%	0.2%	-18.6%		6.5%	11.8%	5.3%		1.8%	1.1%	-0.7%
Midlothian	4538		16.8%	0.2%	-16.6%		6.1%	1.5%	-4.6%		1.8%	0.4%	-1.4%
Morton Grove	8004		13.5%	0.0%	-13.5%		5.2%	1.0%	-4.2%		2.0%	3.7%	1.7%
Mount Prospect	18876		14.6%	0.7%	-13.9%		5.5%	2.0%	-3.5%		1.9%	2.6%	0.7%
Mundelein	5514		15.4%	0.1%	-15.3%		5.8%	5.1%	-0.7%		1.9%	1.4%	-0.5%
Naperville	13018		12.5%	0.4%	-12.1%		4.8%	0.4%	-4.4%		2.0%	2.5%	0.5%
Niles	10209		15.5%	0.1%	-15.4%		5.7%	1.0%	-4.7%		1.9%	2.3%	0.4%
Norridge	5692		15.5%	0.0%	-15.5%		5.8%	0.8%	-5.0%		1.9%	0.7%	-1.2%
Northbrook	9527		11.2%	0.1%	-11.1%		4.3%	1.1%	-3.2%		2.1%	2.5%	0.4%
North Chicago	7087		19.4%	36.9%	17.5%		6.8%	4.2%	-2.6%		1.7%	2.4%	0.7%
Northlake	4288		16.7%	0.0%	-16.7%		6.1%	6.7%	0.6%		1.8%	1.4%	-0.4%
Oak Forest	7666		14.6%	0.1%	-14.5%		5.6%	1.1%	-4.5%		1.9%	0.9%	-1.0%
Oak Lawn	20732		15.9%	0.0%	-15.9%		5.8%	0.9%	-4.9%		1.9%	0.7%	-1.2%
Oak Park	22480		17.3%	10.8%	-6.5%		6.2%	1.9%	-4.3%		1.8%	1.8%	0.0%
Orland Park	6964		13.3%	0.0%	-13.3%		5.1%	0.9%	-4.2%		2.0%	2.2%	0.2%
Palatine	10617		13.7%	0.4%	-13.3%		5.2%	1.6%	-3.6%		2.0%	1.3%	-0.7%
Palos Heights	3285		12.3%	0.0%	-12.3%		4.7%	0.4%	-4.3%		2.0%	2.0%	0.0%
Palos Hills	5609		14.5%	1.9%	-12.6%		5.6%	1.9%	-3.7%		1.9%	1.3%	-0.6%
Park Forest	9004		16.2%	10.6%	-5.6%		6.0%	1.5%	-4.5%		1.9%	1.2%	-0.7%
Park Ridge	13215		13.5%	0.0%	-13.5%		5.1%	0.6%	-4.5%		2.0%	1.1%	-0.9%
Prospect Heights	4667		15.7%	2.1%	-13.6%		6.0%	3.6%	-2.4%		1.9%	2.1%	0.2%
Riverdale	5593		17.7%	0.1%	-17.6%		6.4%	1.6%	-4.8%		1.8%	0.6%	-1.2%
River Forest	4029		13.8%	0.3%	-13.5%		5.1%	0.9%	-4.2%		2.0%	1.8%	-0.2%
River Grove	4246		17.8%	0.0%	-17.8%		6.4%	1.0%	-5.4%		1.8%	0.7%	-1.1%
Rolling Meadows	6916		14.7%	0.6%	-14.1%		5.7%	5.9%	0.2%		1.9%	2.4%	0.5%
Romeoville	3805		14.5%	0.8%	-13.7%		5.7%	7.3%	1.6%		1.9%	0.4%	-1.5%
Roselle	5897		14.4%	0.3%	-14.1%		5.4%	1.9%	-3.5%		2.0%	2.9%	0.9%
Round Lake Beach	3582		16.6%	0.0%	-16.6%		6.2%	6.2%	0.0%		1.8%	0.5%	-1.3%
Sauk Village	2864		15.2%	1.3%	-13.9%		5.9%	6.4%	0.5%		1.9%	1.2%	-0.7%
Schaumburg	19528		14.6%	1.4%	-13.2%		5.7%	1.6%	-4.1%		1.9%	2.5%	0.6%
Schiller Park	4264		16.7%	0.6%	-16.1%		6.1%	5.2%	-0.9%		1.8%	1.7%	-0.1%
Skokie	22477		14.5%	0.5%	-14.0%		5.4%	2.2%	-3.2%		1.9%	5.5%	3.6%
South Holland	7568		13.5%	0.3%	-13.2%		5.2%	1.2%	-4.0%		2.0%	1.6%	-0.4%
St. Charles	6120		15.7%	0.2%	-15.5%		5.8%	2.1%	-3.7%		1.9%	0.5%	-1.4%
Streamwood	6372		13.9%	0.5%	-13.4%		5.6%	4.1%	-1.5%		1.9%	2.4%	0.5%
Summit	3581		19.5%	16.2%	-3.3%		6.5%	13.8%	7.3%		1.7%	0.8%	-0.9%
Tinley Park	8240		15.6%	0.4%	-15.2%		5.8%	1.5%	-4.3%		1.9%	0.9%	-1.0%
Villa Park	7822		15.6%	0.5%	-15.1%		5.8%	1.8%	-4.0%		1.9%	1.6%	-0.3%
Waukegan	24059		18.5%	15.9%	-2.6%		6.4%	9.8%	3.4%		1.8%	1.7%	-0.1%
Westchester	6185		14.0%	0.1%	-13.9%		5.4%	0.5%	-4.9%		2.0%	0.9%	-1.1%
West Chicago	4081		16.7%	1.7%	-15.0%		6.3%	11.0%	4.7%		1.8%	1.3%	-0.5%
Westmont	6632		16.1%	2.1%	-14.0%		6.1%	2.0%	-4.1%		1.9%	3.3%	1.4%
Western Springs	4308		12.0%	0.0%	-12.0%		4.7%	0.2%	-4.5%		2.1%	0.2%	-1.9%
Wheaton	14304		14.0%	2.2%	-11.8%		5.4%	0.8%	-4.6%		2.0%	1.6%	-0.4%
Wheeling	9054		15.7%	0.9%	-14.8%		6.0%	3.5%	-2.5%		1.9%	1.3%	-0.6%
Wilmette	9767		12.5%	0.4%	-12.1%		4.5%	0.5%	-4.0%		2.0%	1.9%	-0.1%
Winnetka	4238		10.8%	0.0%	-10.8%		4.0%	0.8%	-3.2%		2.1%	1.6%	-0.5%
Wood Dale	3687		13.9%	0.2%	-13.7%		5.4%	3.2%	-2.2%		1.9%	1.7%	-0.2%
Woodridge	7670		14.6%	0.1%	-14.5%		5.7%	2.2%	-3.5%		1.9%	2.9%	1.0%
Woodstock	4458		18.3%	0.2%	-18.1%		6.5%	2.6%	-3.9%		1.8%	0.2%	-1.6%
Worth	4272		17.2%	0.0%	-17.2%		6.1%	0.4%	-5.7%		1.8%	0.3%	-1.5%
Zion	5628		17.9%	14.6%	-3.3%		6.4%	3.8%	-2.6%		1.8%	0.8%	-1.0%

Table 9
Actual Households v. "Color Blind" Market Comparison, 1990

1990 Predicted vs Actual Households (by race)										
Community	*Total HH*	*Pred. Blk HH*	*Act. Blk HH*	*Difference*	*Pred. His HH*	*Act. His HH*	*Difference*	*Pred. Asl HH*	*Act. Asl HH*	*Difference*
Alsip	6723	17.0%	7.0%	-10.0%	8.2%	2.4%	-5.8%	2.7%	1.5%	-1.2%
Addison	10671	15.6%	1.5%	-14.1%	7.6%	10.0%	2.4%	2.8%	4.6%	1.8%
Arlington Heights	28715	13.6%	0.7%	-12.9%	6.6%	1.7%	-4.9%	2.9%	2.9%	0.0%
Aurora	33662	17.9%	9.9%	-8.0%	8.2%	15.4%	7.2%	2.7%	1.0%	-1.7%
Bartlett	6359	13.2%	1.7%	-11.5%	6.6%	1.9%	-4.7%	2.9%	2.7%	-0.2%
Batavia	6227	15.3%	3.2%	-12.1%	7.3%	2.0%	-5.3%	2.8%	1.1%	-1.7%
Bellwood	6285	16.3%	66.7%	50.4%	7.9%	1.2%	-6.7%	2.8%	3.5%	0.7%
Bensenville	6610	16.5%	1.0%	-15.5%	8.0%	12.8%	4.8%	2.7%	4.8%	2.1%
Berwyn	19110	18.5%	0.1%	-18.4%	8.4%	5.1%	-3.3%	2.7%	1.7%	-1.0%
Bloomingdale	5919	13.0%	1.0%	-12.0%	6.5%	1.8%	-4.7%	2.9%	3.2%	0.3%
Blue Island	7898	19.2%	12.9%	-6.3%	8.8%	22.5%	13.7%	2.6%	0.1%	-2.5%
Bolingbrook	12346	14.6%	14.5%	-0.1%	7.2%	5.1%	-2.1%	2.9%	4.1%	1.2%
Bridgeview	5265	17.9%	0.0%	-17.9%	8.3%	2.4%	-5.9%	2.7%	0.9%	-1.8%
Brookfield	7488	16.6%	0.0%	-16.6%	8.0%	1.6%	-6.4%	2.8%	0.9%	-1.9%
Buffalo Grove	13370	12.3%	1.2%	-11.1%	6.2%	1.5%	-4.7%	3.0%	3.3%	0.3%
Burbank	9118	16.7%	0.0%	-16.7%	8.0%	3.4%	-4.6%	2.7%	0.8%	-1.9%
Calumet City	15533	19.4%	24.1%	4.7%	8.6%	3.9%	-4.7%	2.6%	0.4%	-2.2%
Carol Stream	11270	15.0%	3.3%	-11.7%	7.4%	3.9%	-3.5%	2.8%	4.3%	1.5%
Carpentersville	6899	17.2%	3.8%	-13.4%	8.1%	11.6%	3.5%	2.8%	1.1%	-1.7%
Chicago	1020191	21.3%	35.1%	13.8%	8.6%	13.3%	4.7%	2.7%	3.3%	0.6%
Chicago Heights	10896	20.8%	30.8%	10.0%	8.6%	10.8%	2.2%	2.7%	0.2%	-2.5%
Chicago Ridge	5325	17.9%	0.4%	-17.5%	8.4%	2.3%	-6.1%	2.7%	0.3%	-2.4%
Cicero	22915	20.4%	0.1%	-20.3%	8.8%	24.2%	15.4%	2.6%	1.3%	-1.3%
Country Club Hills	4816	14.8%	54.2%	39.4%	7.3%	1.5%	-5.8%	2.9%	1.8%	-1.1%
Crestwood	4073	17.3%	2.7%	-14.6%	8.3%	2.6%	-5.7%	2.7%	0.5%	-2.2%
Crystal Lake	8639	14.7%	0.2%	-14.5%	7.2%	2.2%	-5.0%	2.9%	0.6%	-2.3%
Darien	6455	13.3%	0.8%	-12.5%	6.5%	1.3%	-5.2%	2.9%	6.1%	3.2%
Deerfield	5893	10.7%	0.3%	-10.4%	5.2%	1.1%	-4.1%	3.1%	1.4%	-1.7%
Des Plaines	20022	15.2%	0.1%	-15.1%	7.5%	22.1%	14.6%	2.8%	3.7%	0.9%
Dolton	8354	16.9%	33.0%	16.1%	8.1%	3.6%	-4.5%	2.8%	1.0%	-1.8%
Downers Grove	17683	14.4%	1.6%	-12.8%	6.9%	1.7%	-5.2%	2.9%	3.4%	0.5%
Elgin	26662	17.5%	5.9%	-11.6%	8.1%	11.6%	3.5%	2.7%	2.4%	-0.3%
Elk Grove	11911	14.1%	0.8%	-13.3%	6.9%	2.5%	-4.4%	2.9%	5.4%	2.5%
Elmhurst	15108	13.8%	0.4%	-13.4%	6.8%	1.2%	-5.6%	2.9%	2.0%	-0.9%
Elmwood Park	9386	19.7%	0.1%	-19.6%	8.7%	3.2%	-5.5%	2.6%	0.6%	-2.0%
Evanston	27955	16.3%	19.3%	3.0%	7.3%	2.3%	-5.0%	2.8%	3.6%	0.8%
Evergreen Park	7560	16.4%	0.1%	-16.3%	7.8%	1.2%	-6.6%	2.7%	0.8%	-1.9%
Forest Park	7495	18.9%	14.5%	-4.4%	8.7%	3.0%	-5.7%	2.7%	5.4%	2.7%
Franklin Park	6590	17.3%	0.3%	-17.0%	8.1%	13.7%	5.6%	2.7%	0.8%	-1.9%
Glendale Heights	9609	15.0%	3.1%	-11.9%	7.5%	4.8%	-2.7%	2.8%	8.8%	6.0%
Glen Ellyn	9392	13.5%	1.3%	-12.2%	6.5%	2.0%	-4.5%	2.9%	2.2%	-0.7%
Glenview	13485	12.1%	0.5%	-11.6%	5.9%	1.6%	-4.3%	3.0%	5.2%	2.2%
Glenwood	3221	15.3%	21.9%	6.6%	7.3%	1.7%	-5.6%	2.9%	1.1%	-1.8%
Hanover Park	10018	14.1%	3.4%	-10.7%	7.4%	7.1%	-0.3%	2.9%	5.7%	2.8%
Harvey	9110	22.6%	76.4%	53.8%	8.9%	4.7%	-4.2%	2.6%	0.2%	-2.4%
Hazel Crest	4431	16.5%	45.6%	29.1%	7.8%	2.6%	-5.2%	2.8%	1.1%	-1.7%
Hickory Hills	4644	15.9%	0.0%	-15.9%	7.6%	2.5%	-5.1%	2.8%	1.0%	-1.8%
Highland Park	11045	11.1%	1.5%	-9.6%	5.3%	2.4%	-2.9%	3.1%	1.9%	-1.2%
Hinsdale	5897	11.3%	0.8%	-10.5%	5.5%	0.9%	-4.6%	3.0%	3.1%	0.1%
Hoffman Estates	15974	13.4%	0.3%	-13.1%	6.8%	4.6%	-2.2%	2.9%	6.5%	3.6%
Homewood	7405	14.4%	4.7%	-9.7%	7.0%	1.1%	-5.9%	2.9%	0.9%	-2.0%
Joliet	26878	19.7%	17.1%	-2.6%	8.4%	7.7%	-0.7%	2.7%	0.8%	-1.9%
Justice	4238	17.2%	15.7%	-1.5%	8.3%	3.2%	-5.1%	2.7%	1.3%	-1.4%
La Grange	5485	13.8%	5.6%	-8.2%	6.6%	1.8%	-4.8%	2.9%	0.6%	-2.3%
La Grange Park	5168	15.1%	0.5%	-14.6%	7.2%	0.7%	-6.5%	2.8%	1.0%	-1.8%
Lake Forest	5863	9.8%	1.1%	-8.7%	4.6%	1.0%	-3.6%	3.1%	1.5%	-1.6%
Lansing	10859	16.4%	3.9%	-12.5%	8.0%	2.0%	-6.0%	2.7%	0.2%	-2.5%
Libertyville	6602	12.2%	0.4%	-11.8%	5.9%	2.5%	-3.4%	3.0%	2.7%	-0.3%

Table 9
Actual Households v. "Color Blind" Market Comparison, 1990

Lincolnwood	4049	12.5%	0.3%	-12.2%	6.0%	2.8%	-3.2%	3.0%	10.9%	7.9%
Lisle	7850	13.6%	3.1%	-10.5%	6.8%	1.9%	-4.9%	2.9%	4.3%	1.4%
Lombard	14919	15.0%	1.6%	-13.4%	7.4%	1.9%	-5.5%	2.8%	3.0%	0.2%
Markham	3898	19.1%	73.0%	53.9%	8.3%	1.2%	-7.1%	2.7%	0.0%	-2.7%
Matteson	3626	14.2%	40.7%	26.5%	6.9%	2.8%	-4.1%	2.9%	1.5%	-1.4%
Maywood	8145	19.4%	81.4%	62.0%	8.2%	4.9%	-3.3%	2.7%	0.6%	-2.1%
McHenry	5923	17.0%	0.0%	-17.0%	7.7%	1.3%	-6.4%	2.7%	0.2%	-2.5%
Melrose Park	7516	18.6%	0.5%	-18.1%	8.2%	21.3%	13.1%	2.7%	1.8%	-0.9%
Midlothian	4940	16.5%	2.4%	-14.1%	7.7%	3.0%	-4.7%	2.8%	0.5%	-2.3%
Morton Grove	8122	14.2%	0.0%	-14.2%	6.7%	2.1%	-4.6%	2.9%	10.4%	7.5%
Mount Prospect	20243	14.5%	1.0%	-13.5%	6.8%	4.3%	-2.5%	2.9%	5.0%	2.1%
Mundelein	7104	14.3%	1.2%	-13.1%	7.0%	9.4%	2.4%	2.9%	2.7%	-0.2%
Naperville	29259	11.7%	1.9%	-9.8%	5.7%	1.3%	-4.4%	3.0%	4.0%	1.0%
Niles	10800	16.3%	0.3%	-16.0%	7.5%	2.0%	-5.5%	2.8%	4.5%	1.7%
Norridge	5549	16.9%	0.0%	-16.9%	7.8%	1.0%	-6.8%	2.7%	0.9%	-1.8%
Northbrook	11419	10.6%	0.1%	-10.5%	5.0%	1.0%	-4.0%	3.1%	4.6%	1.5%
North Chicago	7118	20.9%	43.4%	22.5%	8.8%	8.5%	-0.3%	2.6%	2.0%	-0.6%
Northlake	4246	17.3%	2.0%	-15.3%	8.0%	12.6%	4.6%	2.7%	3.4%	0.7%
Oak Forest	8807	15.0%	0.6%	-14.4%	7.3%	1.9%	-5.4%	2.8%	1.2%	-1.6%
Oak Lawn	21494	16.5%	0.0%	-16.5%	7.6%	1.5%	-6.1%	2.8%	0.9%	-1.9%
Oak Park	22651	15.6%	18.2%	2.6%	7.2%	2.8%	-4.4%	2.8%	2.4%	-0.4%
Orland Park	12013	13.4%	0.2%	-13.2%	6.5%	1.6%	-4.9%	2.9%	2.5%	-0.4%
Palatine	15127	14.0%	0.8%	-13.2%	6.7%	2.0%	-4.7%	2.9%	2.3%	-0.6%
Palos Heights	3970	12.3%	0.3%	-12.0%	5.9%	1.4%	-4.5%	3.0%	2.3%	-0.7%
Palos Hills	6758	14.9%	2.5%	-12.4%	7.3%	2.4%	-4.9%	2.8%	1.1%	-1.7%
Park Forest	9047	18.2%	19.8%	1.6%	8.4%	2.3%	-6.1%	3.0%	0.9%	-2.1%
Park Ridge	13406	12.9%	0.1%	-12.8%	6.2%	1.1%	-5.1%	2.9%	1.4%	-1.5%
Prospect Heights	6059	14.6%	2.0%	-12.6%	7.2%	9.4%	2.2%	2.8%	3.5%	0.7%
Riverdale	5251	19.7%	34.5%	14.8%	8.4%	1.9%	-6.5%	2.7%	0.0%	-2.7%
River Forest	4067	12.0%	1.5%	-10.5%	5.6%	2.4%	-3.2%	3.0%	1.8%	-1.2%
River Grove	4295	18.2%	0.0%	-18.2%	8.3%	3.1%	-5.2%	2.7%	1.0%	-1.7%
Rolling Meadows	8279	14.2%	2.0%	-12.2%	6.9%	7.3%	0.4%	2.9%	3.0%	0.1%
Romeoville	3906	15.1%	0.7%	-14.4%	7.5%	9.1%	1.6%	2.8%	1.3%	-1.5%
Roselle	7154	13.5%	1.7%	-11.8%	6.6%	1.9%	-4.7%	2.9%	4.2%	1.3%
Round Lake Beach	4907	17.3%	0.7%	-16.6%	7.9%	9.0%	1.1%	2.7%	0.7%	-2.0%
Sauk Village	2864	16.7%	16.4%	-0.3%	7.8%	6.3%	-1.5%	2.8%	0.8%	-2.0%
Schaumburg	27542	14.2%	2.3%	-11.9%	6.9%	1.9%	-5.0%	2.9%	5.0%	2.1%
Schiller Park	4139	17.3%	1.2%	-16.1%	8.1%	9.7%	1.6%	2.7%	3.1%	0.4%
Skokie	22747	15.2%	1.9%	-13.3%	7.1%	2.7%	-4.4%	2.8%	10.0%	7.2%
South Holland	7476	14.5%	10.8%	-3.7%	7.0%	2.0%	-5.0%	2.9%	1.3%	-1.6%
St. Charles	8162	14.3%	0.3%	-14.0%	6.8%	1.7%	-5.1%	2.9%	0.3%	-2.6%
Streamwood	9946	13.6%	1.7%	-11.9%	6.8%	5.7%	-1.1%	2.9%	3.0%	0.1%
Summit	3324	20.1%	13.6%	-6.5%	8.6%	21.1%	12.5%	2.6%	1.5%	-1.1%
Tinley Park	12551	15.6%	0.2%	-15.4%	7.3%	1.5%	-5.8%	2.8%	0.9%	-1.9%
Villa Park	8015	15.5%	1.3%	-14.2%	7.4%	4.6%	-2.8%	2.8%	2.8%	0.0%
Waukegan	24597	18.7%	18.4%	-0.3%	8.2%	15.2%	7.0%	2.7%	2.3%	-0.4%
Westchester	6816	14.5%	0.2%	-14.3%	7.0%	0.7%	-6.3%	2.9%	2.0%	-0.9%
West Chicago	4701	16.4%	1.7%	-14.7%	7.7%	19.3%	11.6%	2.8%	1.3%	-1.5%
Westmont	8877	16.7%	3.3%	-13.4%	7.6%	2.6%	-5.0%	2.8%	6.3%	3.5%
Western Springs	4239	10.6%	0.1%	-10.5%	5.2%	0.6%	-4.6%	3.1%	1.1%	-2.0%
Wheaton	17849	13.4%	2.0%	-11.4%	6.3%	1.8%	-4.5%	2.9%	2.6%	-0.3%
Wheeling	12495	8.5%	1.5%	−7.0%	4.1%	7.8%	3.7%	3.2%	2.8%	-0.4%
Wilmette	9711	10.8%	0.2%	-10.6%	5.1%	1.1%	-4.0%	3.1%	4.9%	1.8%
Winnetka	4346	8.5%	0.0%	-8.5%	4.1%	0.3%	-3.8%	3.2%	1.7%	-1.5%
Wood Dale	4575	14.9%	0.0%	-14.9%	7.2%	5.0%	-2.2%	2.8%	2.1%	-0.7%
Woodridge	9705	14.6%	6.0%	-8.6%	7.1%	3.3%	-3.8%	2.9%	4.9%	2.0%
Woodstock	5411	18.3%	0.3%	-18.0%	8.2%	6.3%	-1.9%	2.7%	1.5%	-1.2%
Worth	4401	17.7%	0.2%	-17.5%	7.9%	2.2%	-5.7%	2.7%	0.0%	-2.7%
Zion	8625	19.3%	19.4%	0.1%	8.3%	4.0%	-4.3%	2.7%	0.7%	-2.0%

Table 10
Actual Households vs. "Color Blind" Market Comparison, 1990
(151 communities for which only 1990 data are readily available)

Predicted vs Actual Households (1990)															
Community	Total HH 1990	Pred Blk	Act Blk	Difference	Pred His	Actual His	Difference	Pred Asi	Actual Asi	Difference	Pred Whi	Act Whi	Difference
Algonquin	3901	12.6%	0.2%	-12.4%	6.4%	1.2%	-5.2%	3.0%	0.8%	-2.2%	81.0%	98.4%	17.4%
Antioch	2217	17.2%	0.0%	-17.2%	8.0%	1.9%	-6.1%	2.7%	0.4%	-2.3%	75.5%	98.0%	22.5%
Bannockburn	293	15.6%	5.8%	-9.8%	6.4%	0.7%	-5.7%	0.3%	15.0%	14.7%	77.9%	79.2%	1.3%
Barrington	3489	12.2%	0.1%	-12.1%	5.7%	0.7%	-5.0%	3.0%	1.1%	-1.9%	81.7%	98.6%	16.9%
Barrington Hills	1375	8.4%	0.0%	-8.4%	4.0%	0.5%	-3.5%	3.2%	4.5%	1.3%	86.5%	95.5%	9.0%
Beach Park	3291	15.8%	2.3%	-13.5%	7.5%	4.0%	-3.5%	2.8%	0.8%	-2.0%	77.2%	94.1%	16.9%
Beecher	1275		0.0%	0.0%		0.2%	0.2%		0.0%	0.0%		99.8%	99.8%
Berkeley	1910	15.6%	4.9%	-10.7%	7.6%	4.3%	-3.3%	2.8%	3.5%	0.7%	77.4%	89.8%	12.4%
Braidwood	1221	18.9%	0.0%	-18.9%	8.5%	0.7%	-7.8%	2.7%	0.0%	-2.7%	73.6%	98.0%	24.4%
Broadview	3345	17.2%	45.7%	28.5%	8.2%	2.2%	-6.0%	2.7%	1.2%	-1.5%	75.5%	52.1%	-23.4%
Bull Valley	196	13.2%	0.0%	-13.2%	5.8%	1.0%	-4.8%	3.0%	1.5%	-1.5%	80.7%	98.5%	17.8%
Burlington	144	16.1%	0.0%	-16.1%	7.9%	0.0%	-7.9%	2.8%	0.0%	-2.8%	76.6%	100.0%	23.4%
Burr Ridge	2389	9.4%	0.5%	-8.9%	4.6%	1.9%	-2.7%	3.1%	5.7%	2.6%	85.2%	93.6%	8.4%
Cary	3362	13.6%	0.3%	-13.3%	6.7%	1.6%	-5.1%	2.9%	0.4%	-2.5%	79.9%	98.1%	18.2%
Channahan	1293	14.3%	0.6%	-13.7%	7.1%	1.2%	-5.9%	2.9%	0.0%	-2.9%	79.0%	98.9%	19.9%
Channel	639	16.9%	0.0%	-16.9%	8.0%	0.0%	-8.0%	2.7%	0.0%	-2.7%	75.9%	99.2%	23.3%
Clarendon Hills	2747	12.9%	0.3%	-12.6%	6.3%	1.4%	-4.9%	2.9%	1.3%	-1.6%	80.8%	98.1%	17.3%
Countryside	2505	15.9%	1.2%	-14.7%	7.8%	3.8%	-4.0%	2.8%	0.0%	-2.8%	77.0%	98.3%	21.3%
Crest Hill	3436	18.1%	7.0%	-11.1%	8.7%	2.9%	-5.8%	2.6%	0.6%	-2.0%	74.3%	91.4%	17.1%
Crete	2407	14.7%	3.4%	-11.3%	7.2%	1.7%	-5.5%	2.9%	0.3%	-2.6%	78.6%	95.9%	17.3%
Crystal Lawn	1032	14.9%	0.0%	-14.9%	7.5%	3.5%	-4.0%	2.8%	0.0%	-2.8%	78.1%	98.6%	20.5%
Deer Park	913	8.2%	0.4%	-7.8%	4.0%	0.0%	-4.0%	3.2%	2.1%	-1.1%	86.7%	97.5%	10.8%
Diamond	416	17.4%	0.0%	-17.4%	8.1%	1.2%	-6.9%	2.7%	0.0%	-2.7%	75.4%	99.5%	24.1%
Dixmoor	1414	23.2%	42.5%	19.3%	8.9%	3.4%	-5.5%	2.5%	0.0%	-2.5%	69.1%	54.8%	-14.3%
East Dundee	1013	14.9%	0.0%	-14.9%	7.2%	2.7%	-4.5%	2.9%	1.6%	-1.3%	78.2%	97.7%	19.5%
East Hazel Crest	569	16.9%	22.3%	5.4%	8.3%	7.0%	-1.3%	2.7%	1.1%	-1.6%	75.6%	73.6%	-2.0%
Elburn	472	15.5%	0.6%	-14.9%	7.8%	0.4%	-7.4%	2.8%	0.0%	-2.8%	77.3%	98.3%	21.0%
Elwood	350	17.8%	0.0%	-17.8%	8.3%	0.9%	-7.4%	2.7%	0.0%	-2.7%	74.8%	100.0%	25.2%
Fairmont CDP	866	23.0%	53.7%	30.7%	9.0%	4.2%	-4.8%	2.6%	0.3%	-2.3%	69.2%	43.3%	-25.9%
Flossmoor	2976	11.0%	8.1%	-2.9%	5.1%	0.0%	-5.1%	3.1%	4.1%	1.0%	83.2%	87.7%	4.5%
Ford Heights	1002	27.9%	98.2%	70.3%	9.3%	1.5%	-7.8%	2.6%	0.0%	-2.6%	64.0%	0.9%	-63.1%
Fox Lake	3219	18.2%	0.0%	-18.2%	8.4%	1.1%	-7.3%	2.7%	0.4%	-2.3%	74.3%	98.8%	24.5%
Fox River Grove	1339	14.6%	0.0%	-14.6%	7.0%	1.2%	-5.8%	2.9%	0.0%	-2.9%	78.7%	99.6%	20.9%
Fox River Valley	234	14.7%	0.0%	-14.7%	7.2%	0.9%	-6.3%	2.9%	0.0%	-2.9%	78.5%	100.0%	21.5%
Frankfort	2216	11.9%	0.0%	-11.9%	5.9%	1.6%	-4.3%	3.0%	1.0%	-2.0%	82.0%	98.8%	16.8%
Gages Lake	2813	14.0%	0.6%	-13.4%	7.0%	0.6%	-6.4%	2.9%	1.2%	-1.7%	79.3%	97.6%	18.3%
Geneva	4567	13.5%	0.2%	-13.3%	6.7%	0.4%	-6.3%	2.9%	0.8%	-2.1%	79.9%	98.7%	18.8%
Glenbard South	1375	11.4%	1.9%	-9.5%	5.8%	1.2%	-4.6%	3.0%	1.8%	-1.2%	82.5%	101.2%	18.7%
Glencoe	3085	8.3%	3.5%	-4.8%	4.0%	0.4%	-3.6%	3.2%	1.9%	-1.3%	86.5%	94.6%	8.1%
Godley	100	20.6%	0.0%	-20.6%	9.2%	2.0%	-7.2%	2.6%	0.0%	-2.6%	71.4%	100.0%	28.6%
Golf	150	8.5%	0.0%	-8.5%	4.2%	0.0%	-4.2%	3.2%	2.0%	-1.2%	86.2%	98.0%	11.8%
Gooding Grove	3936	12.1%	0.2%	-11.9%	6.1%	1.2%	-4.9%	3.0%	1.0%	-2.0%	81.7%	98.3%	16.6%
Grandwood Park	799	14.4%	2.1%	-12.3%	7.2%	0.9%	-6.3%	2.9%	1.8%	-1.1%	78.7%	95.1%	16.4%
Grayslake	2861	15.5%	0.0%	-15.5%	7.4%	1.8%	-5.6%	2.8%	0.5%	-2.3%	77.6%	98.8%	21.2%
Green Oaks	652	9.8%	0.3%	-9.5%	4.8%	0.0%	-4.8%	3.1%	3.8%	0.7%	84.6%	95.9%	11.3%

Table 10
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Gurnee		5338	14.2%	3.4%	-10.8%	6.9%	1.9%	-5.0%	2.9%	3.0%	0.1%	79.2%	92.5%	13.3%
Hainesville		37	18.6%	0.0%	-18.6%	8.6%	0.0%	-8.6%	2.7%	0.0%	-2.7%	73.8%	100.0%	26.2%
Hampshire		649	16.5%	0.0%	-16.5%	7.9%	1.7%	-6.2%	2.8%	0.5%	-2.3%	76.3%	98.6%	22.3%
Harvard		2125	18.2%	0.0%	-18.2%	8.6%	7.4%	-1.2%	2.7%	0.3%	-2.4%	74.2%	93.3%	19.1%
Harwood Heights		3315	18.2%	0.0%	-18.2%	8.4%	1.8%	-6.6%	2.7%	3.0%	0.3%	74.4%	96.1%	21.7%
Hawthorn Woods		1291	9.0%	0.8%	-8.2%	4.4%	1.1%	-3.3%	3.2%	1.5%	-1.7%	85.7%	97.8%	12.1%
Hebron		296	17.7%	1.4%	-16.3%	8.6%	1.0%	-7.6%	2.6%	0.0%	-2.6%	74.8%	97.6%	22.8%
Hillside		2973	15.9%	5.8%	-10.1%	7.8%	3.1%	-4.7%	2.8%	4.1%	1.3%	77.0%	88.2%	11.2%
Hodgkins		814	21.0%	0.2%	-20.8%	9.1%	14.7%	5.6%	2.5%	0.7%	-1.8%	71.2%	85.7%	14.5%
Holiday Hills		279	14.3%	0.0%	-14.3%	7.1%	1.4%	-5.7%	2.9%	0.0%	-2.9%	78.9%	99.3%	20.4%
Homewood		7405	14.4%	4.7%	-9.7%	7.0%	1.1%	-5.9%	2.9%	0.8%	-2.1%	78.9%	94.0%	15.1%
Huntley		918	15.5%	0.0%	-15.5%	7.7%	1.4%	-6.3%	2.8%	0.2%	-2.6%	77.4%	99.6%	22.2%
Indian Creek		79	14.8%	0.0%	-14.8%	7.0%	0.0%	-7.0%	2.9%	2.5%	-0.4%	78.5%	97.5%	19.0%
Indian Head		1491	14.0%	0.0%	-14.0%	7.0%	1.2%	-5.8%	2.9%	0.5%	-2.4%	79.2%	99.5%	20.3%
Ingalls		1245	19.3%	0.6%	-18.7%	8.9%	4.3%	-4.6%	2.6%	0.0%	-2.6%	73.0%	96.4%	23.4%
Inverness		2087	7.5%	0.8%	-6.7%	3.7%	0.9%	-2.8%	3.2%	3.9%	0.7%	87.6%	40.2%	-47.4%
Island Lake		1579	15.4%	0.8%	-14.6%	7.8%	3.1%	-4.7%	2.8%	0.0%	-2.8%	77.4%	98.2%	20.8%
Itasca		2453	14.3%	1.6%	-12.7%	7.1%	4.2%	-2.9%	2.9%	2.9%	0.0%	79.0%	94.1%	15.1%
Kenilworth		833	7.1%	0.0%	-7.1%	3.4%	0.6%	-2.8%	3.3%	2.9%	-0.4%	88.1%	97.1%	9.0%
Kildeer		695	7.6%	0.0%	-7.6%	3.7%	0.9%	-2.8%	3.2%	1.3%	-1.9%	87.4%	98.4%	11.0%
Lake Barrington		1580	9.1%	0.3%	-8.8%	4.4%	1.3%	-3.1%	3.2%	1.0%	-2.2%	85.6%	98.7%	13.1%
Lake Bluff		2011	10.3%	0.3%	-10.0%	4.8%	0.2%	-4.6%	3.1%	1.1%	-2.0%	84.1%	98.6%	14.5%
Lake Catherine		529	16.4%	0.0%	-16.4%	7.9%	0.0%	-7.9%	2.8%	0.0%	-2.8%	76.4%	100.0%	23.6%
Lake Forest		5863	9.8%	1.1%	-8.7%	4.6%	1.0%	-3.6%	3.1%	1.5%	-1.6%	84.8%	96.7%	11.9%
Lake in the Hills		1874	13.4%	0.0%	-13.4%	7.0%	0.6%	-6.4%	2.9%	0.0%	-2.9%	79.9%	100.0%	20.1%
Lake Villa		1022	16.8%	0.6%	-16.2%	7.6%	1.4%	-6.2%	2.8%	0.2%	-2.6%	76.2%	98.6%	22.4%
Lake Zurich		4822	12.1%	0.9%	-11.2%	6.0%	2.1%	-3.9%	3.0%	1.6%	-1.4%	81.8%	96.7%	14.9%
Lakemoor		478	15.4%	0.0%	-15.4%	7.9%	4.2%	-3.7%	2.8%	0.0%	-2.8%	77.4%	98.1%	20.7%
Lakewood		512	10.0%	0.0%	-10.0%	5.1%	1.0%	-4.1%	3.1%	0.4%	-2.7%	84.4%	99.6%	15.2%
Lincolnshire		1669	8.2%	0.4%	-7.8%	4.1%	1.0%	-3.1%	3.2%	1.8%	-1.4%	86.6%	97.7%	11.1%
Lindenhurst		2514	12.8%	0.4%	-12.4%	6.6%	2.7%	-3.9%	2.9%	0.4%	-2.5%	80.7%	98.6%	17.9%
Lockport		3551	17.0%	0.3%	-16.7%	8.2%	2.2%	-6.0%	2.7%	0.0%	-2.7%	75.7%	81.6%	5.9%
Long Grove		1312	8.0%	1.1%	-6.9%	3.8%	0.7%	-3.1%	3.2%	2.0%	-1.2%	86.9%	96.9%	10.0%
Long Lake		973	18.0%	0.0%	-18.0%	8.2%	3.4%	-4.8%	2.7%	0.0%	-2.7%	74.7%	96.6%	21.9%
Lynwood		2213	16.4%	14.8%	-1.6%	8.0%	3.7%	-4.3%	2.8%	0.7%	-2.1%	76.3%	83.5%	7.2%
Lyons		3921	17.6%	0.0%	-17.6%	8.4%	3.8%	-4.6%	2.7%	0.5%	-2.2%	74.9%	98.3%	23.4%
Manhattan		734	16.3%	0.0%	-16.3%	8.1%	1.2%	-6.9%	2.7%	0.0%	-2.7%	76.4%	99.3%	22.9%
Maple Park		241	17.0%	0.0%	-17.0%	8.3%	0.0%	-8.3%	2.7%	0.0%	-2.7%	75.6%	100.0%	24.4%
Marengo		1806	18.0%	0.8%	-17.2%	8.4%	4.9%	-3.5%	2.7%	0.0%	-2.7%	74.6%	98.1%	23.5%
McCook		109	19.0%	0.0%	-19.0%	8.0%	0.0%	-8.0%	2.8%	0.0%	-2.8%	73.7%	100.0%	26.3%
McCullom		345	18.4%	0.0%	-18.4%	8.4%	3.8%	-4.6%	2.7%	0.0%	-2.7%	74.1%	97.7%	23.6%
Medinah		873	11.5%	0.0%	-11.5%	5.9%	0.0%	-5.9%	3.0%	3.8%	0.8%	82.4%	96.2%	13.8%
Mettawa		114	9.4%	0.0%	-9.4%	4.9%	0.0%	-4.9%	3.1%	1.8%	-1.3%	85.0%	98.2%	13.2%
Minooka		796	13.3%	0.0%	-13.3%	6.8%	0.5%	-6.3%	2.9%	0.0%	-2.9%	80.1%	99.5%	19.4%
Mokena		2077	15.7%	0.0%	-15.7%	7.7%	1.3%	-6.4%	2.8%	0.0%	-2.8%	77.2%	99.1%	21.9%
Monee		406	18.3%	0.0%	-18.3%	8.7%	0.5%	-8.2%	2.7%	0.0%	-2.7%	74.1%	99.5%	25.4%
Montgomery		1632	16.1%	2.1%	-14.0%	7.8%	3.7%	-4.1%	2.8%	1.2%	-1.6%	76.8%	94.7%	17.9%
New Lenox		3339	15.8%	0.0%	-15.8%	7.6%	1.0%	-6.6%	2.8%	0.2%	-2.6%	77.2%	99.8%	22.6%
North Aurora		2217	16.3%	2.4%	-13.9%	7.9%	3.1%	-4.8%	2.8%	1.7%	-1.1%	76.5%	94.8%	18.3%

Table 10
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North Barrington		605		8.2%	0.7%	-7.5%		3.9%	1.5%	-2.4%		3.2%	0.3%	-2.9%		86.7%	99.0%	12.3%
North Riverside		2803		17.2%	0.0%	-17.2%		8.2%	0.6%	-7.6%		2.7%	2.0%	-0.7%		75.4%	98.1%	22.7%
Oak Brook Terrace		792		14.7%	0.6%	-14.1%		7.3%	2.3%	-5.0%		2.8%	5.6%	2.8%		78.4%	93.6%	15.2%
Oakwood		595		20.1%	0.0%	-20.1%		8.9%	0.0%	-8.9%		2.6%	0.0%	-2.6%		72.2%	99.3%	27.1%
Old Mill Creek		30		10.9%	0.0%	-10.9%		5.6%	0.0%	-5.6%		3.1%	0.0%	-3.1%		83.2%	100.0%	16.8%
Olympia Fields		1378		9.3%	13.0%	3.7%		4.6%	2.0%	-2.6%		3.2%	5.1%	1.9%		85.3%	81.2%	-4.1%
Orland Hills		1707		15.9%	3.5%	-12.4%		7.7%	0.0%	-7.7%		2.8%	1.3%	-1.5%		77.0%	92.6%	15.6%
Palos Park		1389		11.1%	0.0%	-11.1%		5.5%	1.0%	-4.5%		3.1%	3.0%	-0.1%		83.0%	96.7%	13.7%
Park City		1960		19.4%	6.3%	-13.1%		9.1%	11.4%	2.3%		2.6%	4.1%	1.5%		72.7%	83.0%	10.3%
Peotone		1066		16.2%	0.0%	-16.2%		8.1%	0.0%	-8.1%		2.7%	0.0%	-2.7%		76.6%	100.0%	23.4%
Pheonix		665		23.2%	94.4%	71.2%		9.3%	2.7%	-6.6%		2.6%	0.0%	-2.6%		68.7%	4.2%	-64.5%
Pingree		61		17.0%	0.0%	-17.0%		7.7%	3.3%	-4.4%		2.7%	0.0%	-2.7%		76.0%	100.0%	24.0%
Pistakee		1293		15.7%	0.0%	-15.7%		7.6%	0.0%	-7.6%		2.8%	0.0%	-2.8%		77.3%	98.6%	21.3%
Plainfield		1650		16.1%	0.0%	-16.1%		7.6%	1.3%	-6.3%		2.8%	0.4%	-2.4%		76.9%	99.1%	22.2%
Posen		1505		18.4%	1.3%	-17.1%		8.5%	5.1%	-3.4%		2.6%	1.1%	-1.5%		74.1%	94.8%	20.7%
Prarie Grove		222		12.7%	0.0%	-12.7%		6.0%	0.0%	-6.0%		3.0%	0.9%	-2.1%		81.1%	99.1%	18.0%
Preston Heights		951		17.8%	39.6%	21.8%		8.1%	2.5%	-5.6%		2.7%	0.0%	-2.7%		74.9%	58.7%	-16.2%
Richmond		409		17.4%	0.5%	-16.9%		8.2%	0.5%	-7.7%		2.7%	0.0%	-2.7%		75.2%	99.5%	24.3%
Richton Park		3861		16.5%	23.5%	7.0%		7.9%	1.7%	-6.2%		2.8%	1.2%	-1.6%		76.3%	74.3%	-2.0%
River Forest		4067		12.0%	1.5%	-10.5%		5.7%	2.4%	-3.3%		3.0%	1.8%	-1.2%		82.0%	96.0%	14.0%
Riverside		3543		13.3%	0.0%	-13.3%		6.5%	1.9%	-4.6%		2.9%	0.6%	-2.3%		80.3%	99.1%	18.8%
Riverwoods		889		6.4%	0.0%	-6.4%		3.3%	0.0%	-3.3%		3.3%	2.5%	-0.8%		88.9%	97.5%	8.6%
Robbins		2125		25.8%	100.0%	74.2%		9.2%	0.0%	-9.2%		2.6%	0.0%	-2.6%		66.2%	0.0%	-66.2%
Rockdale		711		19.6%	0.6%	-19.0%		8.8%	9.8%	1.0%		2.6%	0.0%	-2.6%		72.7%	93.8%	21.1%
Round Lake		1325		18.2%	0.0%	-18.2%		8.5%	5.4%	-3.1%		2.7%	0.8%	-1.9%		74.3%	97.1%	22.8%
Round Lake Heights		358		17.7%	0.0%	-17.7%		8.5%	7.3%	-1.2%		2.7%	0.6%	-2.1%		74.9%	93.6%	18.7%
Round Lake Park		1304		17.9%	0.0%	-17.9%		8.5%	10.0%	1.5%		2.7%	0.0%	-2.7%		74.6%	96.5%	21.9%
Shorewood		2009		13.4%	1.4%	-12.0%		6.6%	2.0%	-4.6%		2.9%	1.1%	-1.8%		80.1%	96.8%	16.7%
Sleepy Hollow		1029		11.3%	0.0%	-11.3%		5.4%	1.5%	-3.9%		3.1%	1.4%	-1.7%		82.9%	98.6%	15.7%
South Barrington		815		7.1%	1.0%	-6.1%		3.4%	0.6%	-2.8%		3.3%	4.9%	1.6%		88.1%	94.1%	6.0%
South Chicago Heights		1434		19.4%	2.0%	-17.4%		8.8%	11.9%	3.1%		2.6%	0.0%	-2.6%		72.9%	93.4%	20.5%
South Elgin		2488		15.3%	2.0%	-13.3%		7.8%	5.4%	-2.4%		2.8%	1.8%	-1.0%		77.6%	93.8%	16.2%
Spring Grove		325		13.1%	0.0%	-13.1%		6.7%	0.6%	-6.1%		2.9%	0.0%	-2.9%		80.4%	98.8%	18.4%
Steger		3338		19.1%	3.0%	-16.1%		8.8%	4.8%	-4.0%		2.6%	0.7%	-1.9%		73.3%	93.7%	20.4%
Stickney		2169		17.9%	0.0%	-17.9%		8.3%	1.1%	-7.2%		2.7%	1.1%	-1.6%		74.7%	98.9%	24.2%
Stone Park		1261		17.6%	0.0%	-17.6%		8.4%	48.1%	39.7%		2.7%	2.1%	-0.6%		75.0%	67.2%	-7.8%
Sugar Grove		678		13.6%	0.4%	-13.2%		6.8%	1.5%	-5.3%		2.9%	0.0%	-2.9%		79.8%	97.8%	18.0%
Sunnyside		458		13.6%	0.0%	-13.6%		6.9%	0.4%	-6.5%		2.9%	0.0%	-2.9%		79.7%	100.0%	20.3%
Symerton		37		16.7%	0.0%	-16.7%		8.6%	0.0%	-8.6%		2.7%	0.0%	-2.7%		75.8%	100.0%	24.2%
Third Lake		407		11.5%	0.5%	-11.0%		5.7%	0.0%	-5.7%		3.0%	1.2%	-1.8%		82.6%	98.3%	15.7%
Tower Lake		428		7.8%	0.0%	-7.8%		4.0%	1.6%	-2.4%		3.2%	0.0%	-3.2%		87.1%	99.5%	12.4%
Union		200		16.9%	0.0%	-16.9%		8.4%	3.5%	-4.9%		2.7%	0.0%	-2.7%		75.6%	100.0%	24.4%
University Park		2056		18.0%	71.9%	53.9%		8.2%	1.5%	-6.7%		2.7%	0.6%	-2.1%		74.7%	26.6%	-48.1%
Vernon Hills		5883		14.0%	1.8%	-12.2%		6.9%	2.3%	-4.6%		2.9%	4.5%	1.6%		79.4%	90.9%	11.5%
Wadsworth		583		12.4%	0.0%	-12.4%		6.0%	1.2%	-4.8%		3.0%	0.7%	-2.3%		81.5%	98.8%	17.3%
Warrenville		4038		13.4%	0.5%	-12.9%		6.9%	1.8%	-5.1%		2.9%	3.2%	0.3%		80.0%	95.9%	15.9%
Wauconda		2432		16.2%	0.0%	-16.2%		8.0%	2.3%	-5.7%		2.7%	0.7%	-2.0%		76.6%	97.9%	21.3%
West Dundee		1462		16.1%	0.5%	-15.6%		7.5%	0.4%	-7.1%		2.8%	0.7%	-2.1%		76.9%	98.8%	21.9%
Willow Springs		1631		14.2%	0.0%	-14.2%		7.0%	0.7%	-6.3%		2.9%	1.2%	-1.7%		79.1%	97.6%	18.5%

Table 10
Actual Households vs. "Color Blind" Market Comparison, 1990
(151 communities for which only 1990 data are readily available)

Willowbrook		3853	12.9%	1.0%	-11.9%	6.6%	1.1%	-5.5%	2.9%	5.4%	2.5%	80.7%	93.1%	12.4%
Willowbrook CDP		567	11.2%	6.3%	-4.9%	5.4%	2.1%	-3.3%	3.1%	0.0%	-3.1%	82.9%	93.7%	10.8%
Wilmington		1773	18.2%	0.0%	-18.2%	8.4%	0.0%	-8.4%	2.7%	1.0%	-1.7%	74.4%	98.6%	24.2%
Winfield		2403	11.9%	0.0%	-11.9%	6.1%	2.0%	-4.1%	3.0%	2.0%	-1.0%	81.9%	97.8%	15.9%
Winthrop Harbor		2009	15.2%	0.0%	-15.2%	7.3%	1.8%	-5.5%	2.9%	1.5%	-1.4%	78.0%	97.8%	19.8%
Wonder Lake		325	14.9%	0.0%	-14.9%	7.6%	0.3%	-7.3%	2.8%	0.0%	-2.8%	78.1%	99.7%	21.6%
Wonder Lake CDP		2334	17.3%	0.0%	-17.3%	8.4%	2.7%	-5.7%	2.7%	0.9%	-1.8%	75.2%	97.7%	22.5%
York Center		1857	15.3%	2.7%	-12.6%	7.3%	3.4%	-3.9%	2.8%	4.2%	1.4%	77.9%	91.7%	13.8%

Table 11
Affordble Housing
by Municipality
1990

Municipality	Number Owner Occupied Homes	Number Affordable Homes	% Affordable Homes		Number Rental Units	Number Affordable Rental Units	% Affordable Rental Units
Addison	5941	188	3.2%		3915	1248	31.9%
Alsip	3538	618	17.5%		2525	1006	39.8%
Antioch	1192	237	19.9%		997	363	36.4%
Arlington Heights	18010	301	1.7%		7881	793	10.1%
Aurora	14878	8050	54.1%		11455	6381	55.7%
Bannockburn	160	0	0.0%		123	41	33.3%
Barrington Hills	1028	0	0.0%		35	0	0.0%
Bartlett	1470	307	20.9%		685	171	25.0%
Batavia	3840	282	7.3%		1899	748	39.4%
Beach Park	2226	575	25.8%		362	117	32.3%
Bedford Park	190	49	25.8%		17	10	58.8%
Bellwood	4412	2351	53.3%		1364	464	34.0%
Bensenville	3138	339	10.8%		2867	484	16.9%
Berkeley	1575	194	12.3%		264	70	26.5%
Berwyn	8923	2027	22.7%		7348	4842	65.9%
Bloomingdale	4003	157	3.9%		1338	104	7.8%
Blue Island	3095	2318	74.9%		3720	2688	72.3%
Bolingbrook	9050	1906	21.1%		2535	1045	41.2%
Bridgeview	2801	551	19.7%		1189	606	51.0%
Brookfield	5109	640	12.5%		1858	573	30.8%
Buffalo Grove	5770	22	0.4%		1028	10	1.0%
Burbank	7039	1698	24.1%		1561	699	44.8%
Burnham	751	675	89.9%		370	261	70.5%
Calumet City	7525	5600	74.4%		5784	3509	60.7%
Calumet Park	1764	1412	80.0%		954	550	57.7%
Carol Stream	6753	112	1.7%		3954	622	15.7%
Carpentersville	4785	1979	41.4%		1929	655	34.0%
Cary	2785	159	5.7%		421	64	15.2%
Channahon	1084	324	29.9%		174	102	58.6%
Chicago	245957	117078	47.6%		598637	371355	62.0%
Chicago Heights	6153	4773	77.6%		4070	2896	71.2%
Chicago Ridge	1903	464	24.4%		2872	1164	40.5%
Cicero	7138	3784	53.0%		10795	8319	77.1%
Country Club Hills	4055	2238	55.2%		453	56	12.4%
Crest Hill	1788	1260	70.5%		1434	936	65.3%
Crestwood	1834	351	19.1%		1134	347	30.6%
Crete	1803	370	20.5%		275	164	59.6%
Crystal Lake	5603	365	6.5%		2246	448	19.9%
Darien	4538	138	3.0%		1298	71	5.5%
Deerfield	4981	45	0.9%		626	108	17.3%
Des Plaines	13244	649	4.9%		4037	1040	25.8%
Dolton	6375	4855	76.2%		1352	553	40.9%
Downers Grove	11761	362	3.1%		3789	1341	35.4%
Elgin	3258	312	9.6%		1528	374	24.5%

Table 11
Affordble Housing
by Municipality
1990

Elkgrove Village	8063	184	2.3%		2811	335	11.9%
Elmhurst	11586	409	3.5%		2478	530	21.4%
Elmwood Park	4483	383	8.5%		3388	1507	44.5%
Elwood	204	136	66.7%		92	80	87.0%
Evanston	9342	685	7.3%		13651	3012	22.1%
Evergreen Park	6199	1717	27.7%		1060	602	56.8%
Flossmoor	2493	79	3.2%		124	10	8.1%
Ford Heights	414	350	84.5%		580	443	76.4%
Forest Park	1418	309	21.8%		4328	1996	46.1%
Forest View	252	23	9.1%		19	10	52.6%
Fox Lake	1725	734	42.6%		1242	560	45.1%
Frankfort	1787	62	3.5%		269	66	24.5%
Franklin Park	4515	691	15.3%		1736	1204	69.4%
Geneva	3337	103	3.1%		843	233	27.6%
Glen Ellyn	5836	143	2.5%		2569	584	22.7%
Glencoe	2558	0	0.0%		268	62	23.1%
Glendale Heights	5944	431	7.3%		2917	254	8.7%
Glenview	9542	99	1.0%		1959	343	17.5%
Glenwood	2380	860	36.1%		395	76	19.2%
Gurnee	3421	371	10.8%		1470	258	17.6%
Hanover Park	3943	467	11.8%		1343	270	20.1%
Harvey	4481	4245	94.7%		3771	2230	59.1%
Harwood Heights	1688	166	9.8%		1332	370	27.8%
Hazel Crest	3168	2149	67.8%		837	209	25.0%
Hickory Hills	2909	230	7.9%		1409	653	46.3%
Highland Park	7945	82	1.0%		2133	473	22.2%
Hinsdale	3784	24	0.6%		980	169	17.2%
Hodgkins	106	48	45.3%		295	232	78.6%
Hoffman Estates	10656	566	5.3%		4149	326	7.9%
Homewood	5506	1116	20.3%		1049	187	17.8%
Itasca	1494	38	2.5%		795	43	5.4%
Joliet	11704	9836	84.0%		9812	7161	73.0%
Justice	1532	401	26.2%		2219	598	26.9%
Kenilworth	722	0	0.0%		55	15	27.3%
La Grange	3694	139	3.8%		1208	243	20.1%
La Grange Park	3502	200	5.7%		1353	356	26.3%
Lake Bluff	1661	7	0.4%		213	62	29.1%
Lake Forest	4313	15	0.3%		853	147	17.2%
Lake Villa	524	75	14.3%		462	123	26.6%
Lake Zurich	4232	100	2.4%		403	52	12.9%
Lakemore	283	120	42.4%		51	34	66.7%
Lansing	7143	3388	47.4%		2935	1319	44.9%
Lemont	1938	275	14.2%		546	379	69.4%
Libertyville	4731	125	2.6%		1385	315	22.7%
Lincolnwood	3494	86	2.5%		188	15	8.0%
Lisle	3657	127	3.5%		3655	229	6.3%
Lockport	2321	800	34.5%		1012	603	59.6%
Lombard	9213	588	6.4%		4046	711	17.6%
Long Grove	1158	0	0.0%		62	16	25.8%

Table 11
Affordbie Housing
by Municipality
1990

Lynwood	1031	158	15.3%		315	61	19.4%
Lyons	2030	417	20.5%		1531	733	47.9%
Manhattan	485	161	33.2%		203	128	63.1%
Markham	3240	3001	92.6%		444	94	21.2%
Matteson	2809	907	32.3%		683	217	31.8%
Maywood	3935	593	15.1%		1475	654	44.3%
McHenry	3935	593	15.1%		1475	654	44.3%
Melrose Park	2753	529	19.2%		3399	2256	66.4%
Midlothian	3504	1722	49.1%		1088	631	58.0%
Mokeena	1318	203	15.4%		588	195	33.2%
Monooka	436	113	25.9%		142	67	47.2%
Morton Grove	6609	192	2.9%		628	192	30.6%
Mount Prospect	12173	305	2.5%		6272	752	12.0%
Mundelien	4836	307	6.3%		1890	232	12.3%
Naperville	16686	232	1.4%		6886	758	11.0%
New Lenox	2428	333	13.7%		561	217	38.7%
Niles	6919	284	4.1%		2618	759	29.0%
Norridge	4202	297	7.1%		865	141	16.3%
North Chicago	1728	1288	74.5%		4741	1858	39.2%
North Lake	2799	478	17.1%		1096	796	72.6%
Northbrook	8675	110	1.3%		1058	37	3.5%
Oak Brook	2389	12	0.5%		123	19	15.4%
Oak Forest	8714	206	2.4%		1945	713	36.7%
Oak Lawn	13646	1900	13.9%		3876	1364	35.2%
Oak Park	8977	466	5.2%		10507	3883	37.0%
Old Mill Creek	6	0	0.0%		5	0	0.0%
Olympia Fields	1347	0	0.0%		14	0	0.0%
Orland Park	8714	206	2.4%		1821	178	9.8%
Palatine	8742	261	3.0%		4662	484	10.4%
Palos Heights	3107	115	3.7%		115	17	14.8%
Palos Hills	3691	270	7.3%		1525	325	21.3%
Park Forest	5238	4192	80.0%		2156	1250	58.0%
Park Ridge	10159	233	2.3%		1744	266	15.3%
Phoenix	438	407	92.9%		194	123	63.4%
Plainfield	1079	110	10.2%		479	250	52.2%
Posen	1036	863	83.3%		405	238	58.8%
River Forest	2436	17	0.7%		718	130	18.1%
River Grove	1821	269	14.8%		1809	794	43.9%
Riverdale	2808	1857	66.1%		2280	1191	52.2%
Robbins	1099	1020	92.8%		889	633	71.2%
Rolling Meadows	4774	124	2.6%		2368	90	3.8%
Romeoville	3432	1833	53.4%		335	25	7.5%
Roselle	4397	135	3.1%		1142	37	3.2%
Round Lake Beach	3698	1940	52.5%		1070	443	41.4%
Saint Charles	5310	196	3.7%		2441	550	22.5%
Sauk Village	2190	2104	96.1%		591	157	26.6%
Schaumburg	14703	539	3.7%		9608	325	3.4%
Schiller Park	1906	234	12.3%		1959	887	45.3%
Shorewood	1599	195	12.2%		104	38	36.5%

Table 11
Affordble Housing
by Municipality
1990

Skokie	13822	502	3.6%		5606	702	12.5%
South Elgin	1775	568	32.0%		503	163	32.4%
South Holland	6766	1813	26.8%		394	198	50.3%
Spring Grove	236	22	9.3%		63	22	34.9%
Streamwood	8117	707	8.7%		1322	47	3.6%
Summit	1206	682	56.6%		1606	1254	78.1%
Sunnyside	413	41	9.9%		25	4	16.0%
Tinley Park	8501	693	8.2%		2639	722	27.4%
University Park	985	839	85.2%		959	413	43.1%
Vernon Hills	3050	259	8.5%		1832	111	6.1%
Villa Park	5880	504	8.6%		1834	542	29.6%
Warrenville	2922	210	7.2%		624	16	2.6%
Wauconda	1447	141	9.7%		587	172	29.3%
Waukegan	11606	6493	55.9%		11387	5872	51.6%
Wayne	250	0	0.0%		1	0	0.0%
West Chicago	2381	389	16.3%		2051	549	26.8%
West Dundee	832	53	6.4%		528	175	33.1%
Westchester	5875	221	3.8%		503	54	10.7%
Western Springs	3774	40	1.1%		282	5	1.8%
Westmont	3786	296	7.8%		4332	1107	25.6%
Wheaton	11654	393	3.4%		4520	914	20.2%
Wheeling	5728	401	7.0%		4413	343	7.8%
Willow Springs	1155	125	10.8%		250	105	42.0%
Wilmette	7272	60	0.8%		1356	181	13.3%
Winnetka	3407	0	0.0%		524	55	10.5%
Winthrop Harbor	1535	460	30.0%		390	161	41.3%
Woodale	3039	207	6.8%		771	166	21.5%
Woodridge	5064	246	4.9%		3378	751	22.2%
Worth	2206	318	14.4%		1460	668	45.8%
Zion	3189	2117	66.4%		2946	1515	51.4%

APPENDIX C

Exhibits

Exhibit 1: Interview guide

Exhibit 2: List of interviewees

Exhibit 1: Interview Guide

INTERVIEW GUIDE

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This interview guide is designed for use in focus groups and individual interviews connected with a study entitled, "The State of Fair Housing in the Chicago Metropolitan Area," conducted for the Leadership Council for Metropolitan Open Communities in the summer of 1997 by a team of researchers led by Phil Nyden of Loyola University Chicago and Bill Peterman of Chicago State University.

The purpose of the study is to document the present state of fair housing in Chicago and its suburbs, looking at the progress made over the past 20 years, as well as the continuing patterns of racial and ethnic discrimination and other remaining impediments to fair housing. Researchers are also interested in revealing the consequences and implications broad housing trends have for individual homeseekers and the region as a whole.

This guide is planned to be used in 10-15 interviews, several of which will be conducted as focus groups. The guide may be used for both focus groups and for individual interviews. Focus group interviews should last about an hour and a half. Individual interviews should take a take about one hour. Please follow time guidelines.

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Date _____ Location_____

Time started _____

Time ended _____

Interviewer _____ In person? _____

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Information regarding respondents

Name Organization Phone

LIST OF QUESTIONS

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Overview *(TOP PRIORITY: 35 minutes maximum for focus groups, 25 minutes maximum for individual interviews)*
[Interviewer: These questions are to be asked of all respondents. Please require respondents to clarify their arguments carefully and to explain any points that seem unclear to you. Even though this section is top priority, keep a close eye on your time.]

Q1. What are the major barriers to equal housing opportunity in the Chicago region today? in the city? in the "inner ring" suburbs? in the outer ring suburbs?

Q2. Do you see fair housing as an essential element of community and regional development? Why?

Q3. Do you see fair housing as an essential element to improving economic opportunities for minorities? Why?

Q4. How has the environment for equal housing opportunity in the Chicago region changed in the last 20 years?

Q5. Is racial and economic diversity an appropriate goal?

Q6. What factor or factors have improved the environment for fair housing in recent years?

Q7. In what ways, if any, have government policies (federal, state, or local) changed over the last 20 years to impede or improve the environment for fair housing?

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Group- and individual-specific questions *(THIRD PRIORITY: 15 minutes maximum for focus groups, 10 minutes maximum for individual interviews)*
[Interviewers: Determine which group is appropriate and ask only that series of questions. Because the questions are focused for particular groups, they should elicit some substantially detailed answers. Probe where appropriate. Keep track of the time. This section is short, so keep moving along through the interview.]

Fair Housing Advocates

Q8. Please concisely describe the major accomplishments of fair housing advocates in the last 20 years?

Q9. How might fair housing advocacy work in the Chicago region improve to better meet the current challenges?

Lenders

Q10. In what ways, if any, have lender policies and practices changed over the last 20 years to either impede or improve the environment for equal housing opportunity in the region?

Q11. In what ways, if any, do lender policies work against minorities or minority (and racially diverse) communities today?

Q12. What major initiatives in lending would most advance fair housing?

Real estate providers

Q9. In what ways, if any, have real estate policies and practices changed over the last 20 years to either impede or improve the environment for equal housing opportunity in the region?

Q10. In what ways, if any, do Realtor, developer, and/or management company practices work against minorities and minority (or racially diverse) communities today?

Q11. What major initiatives in real estate policies and practices would most advance fair housing?

Civic and community leaders and groups

Q12. Please describe how you or your organization is doing work which improves the environment for equal housing opportunity in the Chicago region.

Elected/appointed officials

Q13. Do you see elected officials as supportive or resistant to fair housing? Please explain.

Q14. How does the organization of politics and political power in the Chicago region affect fair housing issues?

Q15. What are the major problems and obstacles confronting elected and appointed officials who seek to improve the environment for fair housing in the Chicago region?

Business leaders

Q16. How do current residential patterns of racial and/or economic groups in the Chicago area affect the region's economic health? [Probe: Specifically, how do these patterns affect the workforce available to your business(es).]

Q17. How might businesses improve the environment for equal housing opportunity in the Chicago region?

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Effects of key changes *(FOURTH AND LAST PRIORITY: 20 minutes maximum for focus groups, 15 minutes maximum for individuals)*

[Interviewer: These questions require respondents to think about how major changes in the Chicago region have affected the environment for open housing. Some of these issues may have already been substantially addressed in previous discussion, allowing you to skip questions when appropriate. You may well not get to all questions in the time allotted. That's OK. Getting in the last section of questions is more important, so leave enough time for the last questions below.]

Concentrated poverty

Q18. What relationships do you see between race, class, housing opportunities, and economic opportunities?

Economic and political changes

Q19. How have economic changes in the Chicago region affected the environment for equal housing opportunity over the last 20 years? [Probe: Many people say that the region's economic inequalities have grown more substantial over the last two decades. How has fair housing been a factor in this development?]

Q20. How has the increased political power of the suburbs (relative to the city) affected the environment for equal housing opportunity?

Growth of the black middle-class

Q21. How has the growth of a black middle-class involved fair housing?

Increasing racial/ethnic diversity of region

Q22. How has the growth of the Latino population in the Chicago region involved fair housing? [Probe: positives and negatives]. More generally, how has the increasing racial and ethnic diversity of the region involved fair housing?

Changes in racial ideologies

Q23. Do you think most whites today talk about race or express racism in different ways than whites did twenty years ago? If so, how have these changes affected the environment for open housing in the region? [Probe: How does class affect how whites relate to race?]

Q24. Do you think there have been any changes in the way African Americans generally perceive themselves, whites, or integration in the last twenty years? If so, how have these changes affected the environment for fair housing in the region?

Q25. Do you think there have been any changes in the way people of various racial and ethnic identities relate to one another in the last 20 years? If so, how have these changes affected the environment for fair housing in the region?

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Looking to the future *(SECOND PRIORITY: 20 minutes maximum for focus groups, 10 minutes for individual interviews)*]

Q26. What are the prospects for achieving equal housing opportunity and sustaining diverse communities in the Chicago region over the next 20 years?

Q27. In summary, what policy initiatives and/or organizing efforts would you recommend for improving the fair housing environment in the region?

Q28. Are there any issues we haven't covered which you feel we should?

Exhibit 2: List of interviewees

	Interview type & title	Individuals who attended
Fair Housing	Focus group: Chicago Area Fair Housing Alliance (CAFHA)	Julia Goode, CAFHA John Petruszak, South Suburban Housing Center Robin Kelly, Village of Matteson Cathy Walbridge, Village of Matteson David Janke, Village of South Holland Daniel Thomas, Access Living Nina Vinik, Chgo Lawyers Cmte Civil Rts Under the Law Mark McArdle, CLCC Stacie Young, Housing Coalition of the Southern Suburbs Barbara Moore, Village of Park Forest Gail Schechter, Interfaith Hsg Center of Northern Suburbs Bernie Kleina, HOPE Fair Housing Center
Lenders	Focus group: Lenders	George Wright, Citibank Federal Savings Bank Jannis Parker, Bank Of America Ed Williams, Harris Bank Helen Mirza, Chicago Federal Reserve Tom Fitzgibbons, Avondale Federal Savings Bank
Community Groups	Focus group: Low-income housing developers	Paul Roldan, Hispanic Housing Development Corp. Sylvia Ruffin, Urban League Development Corp. Glen Toppin, Neighborhood Housing Services
	Focus group: Low-income advocates	Roberta Buchanan, Howard Area Community Center Molly Bourgearel, Jewish Council on Urban Affairs John Bowman, Poverty Law Project John Donahue, Chicago Coalition for the Homeless
	Individual in-person interview	Doug Dobmeyer, Illinois Issues

Community Groups	Individual in-person interview	Donna Thomas, Northwest Housing Partnership
	Individual in-person interview	Mary Ellen Tamasey, Lake County Afford. Hsg. Comm.
	Individual in-person interview	Dru Bergman, DuPage Homeownership Center
Business	Focus group: Business leaders	Marshall Field, Marshall Fields Jacques Gordon, LaSalle Partners Joanne Twomey, USG Corporation
Religious	Focus group: Religious leaders	Jim Lund, Archdiocese of Chicago Fr. Pat Lions, Queen of Martyrs, Evergreen Park Rev. Thomas Higginbothan, Quinn Chapel, Chicago Rev. Don Harwell, St. Paul AME Church, Glencoe Bob Hutchins, Presbyteri of Chicago John McIlwain, 1st Congregational Church, Berwyn.
Real Estate	Focus group: Real estate agents & developers	George Patt, South/Southwest Association of Realtors Jim Raymond, Home Builders Association of Realtors Lillian Parsons, RELCON Cathy Macionni, RELCON John Gasa, Baird & Warner
	Individual in-person interview	Eve Lee, Lake County Association of Realtors
Foundations	Focus group: Foundations	Susan Motley, MacArthur Foundation Susan Lloyd, MacArthur Foundation Rebecca Riley, MacArthur Foundation Greg Ratliff, MacArthur Foundation Nikki Stein, Polk Bros Foundation Umni Song, Joyce Foundation Jean Rudd, Woods Fund of Chicago
Government	Individual in-person interview	Phil Peters, Northern Illinois Planning Commission
	Individual in-person interview	Bill Pluta, Illinois Housing Development Authority
	Individual in-person interview	Clarence Wood, Commissioner, Chicago Commission on Human Relations
	Individual telephone interview	Linzey Jones, Village President, Olympia Fields

Government	Individual telephone interview	Barbara Furlong, Village President, Oak Park
	Individual telephone interview	David A. Janke, Fair Hsg Administrator, South Holland
	Individual telephone interview	Arlene Mulder, Mayor, Arlington Heights

Summary: We completed 8 focus group interviews and 11 individual interviews. A total of 56 regional leaders have been involved.