

Chicago Rehab Network Releases Housing Market

Analysis by County: In Illinois, 1 out of 2 renters and

1 out of 3 owners cannot afford their housing.



Housing Fact Book Resources

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A new report, [Illinois Housing by the Numbers](#), outlines changes in housing and quality of life indicators in all 102 Illinois counties between 2000 and 2010. The report finds that housing insecurity has increased in the majority of counties for both renters (92 out of 102 counties) and owners (98 out of 102 counties). Households struggling with housing insecurity experience consequences in all dimensions of financial well-being, including paying for health care and prescriptions, meeting debt obligations, saving for retirement and purchasing healthy food. They are also more likely to move frequently, more vulnerable to homelessness, and less likely to make some consumer purchases that stimulate the local economy.

Illinois Housing by the Numbers is [available online](#) and features subject matter testimony delivered before the Illinois House Committee on Economic Development and Housing in May 2015.

A collage of images related to housing and a map of Illinois showing housing insecurity data. The collage includes: a man on a phone, a woman holding a sign that says "I Can Afford", a group of people working on a construction site, a house with a porch, a modern apartment building, a large multi-story apartment complex, a house with a porch, a house with a porch, a man in a hard hat, and a house with a porch. The map of Illinois is titled "OWNERS WITH HOUSING INSECURITY, 2010" and shows the percentage of owners with housing insecurity by county. A legend indicates the following categories: 17% - 20%, 21% - 24%, 25% - 29%, and 30% - 43%. The map shows that the majority of counties are in the 25% - 29% and 30% - 43% categories. Text on the right of the map reads: "Today 1 out of 2 out of 3 owners their housing in" and "ILLINOIS HOUSING BY THE NUMBERS". Below the map, it says: "This new report outlines changes indicators in all 102 Illinois counties. It is available online and features testimony delivered before the House Committee on Economic Development and Housing in May 2015. Access the report online and find www.chicagorehab.org". At the bottom right, it says "Chicago Rehab Network • 140 S. Dearborn".

[Find out facts about your County](#)

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This research was produced in partnership with [the Nathalie P. Voorhees Center for Neighborhood and Community Improvement at UIC](#) through the generous

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Illinois Housing By the Numbers Executive Summary: Testimony delivered before the Illinois House Committee on Economic Development and Housing, May 20, 2015

Dear Illinois Legislators,

In communities across Illinois—from Champaign to Alton, Chicago to Cairo—the dire need for housing that is affordable is shaping the geography of opportunity. When families are not secure in their housing, communities suffer: children don't do as well in school, family members experience health setbacks, local businesses lose out on consumer spending, and governments are deprived of tax revenue. To reverse these liabilities and extend the reach of prosperity in Illinois, we must make the provision of affordable apartments and homes for purchase a policy and resource allocation priority.

To help you understand the magnitude of this issue, the Chicago Rehab Network has prepared Affordable Housing Fact Sheets for all 102 counties in Illinois. This research is part of the third edition of our Affordable Housing Fact Book, an ongoing effort to provide baseline information about communities across Illinois to inform legislators, advocates, and other stakeholders about housing needs and to bring affordable housing to the forefront of public discourse.

While the roots of the Affordable Housing Fact Book are in Chicago, we expanded the second edition of the Fact Book statewide in 2003, and are pleased to do so again with the third edition today. This edition of the Fact Book adds even more demographic and quality of life indicators in an effort to propel a conversation grounded in fact about serious existing and growing needs in our communities.

As I'm sure you know, the situation on the ground today in Illinois is stark. Although Illinois grew moderately from 2000 to 2010, we continued to lose our share of the national population—part of a troubling long-term trend. While much of this population shift is a consequence of larger economic changes in the Midwest and the nation, some still should be attributed to issues of opportunity and quality of life, which have everything to do with community affordability and stability.

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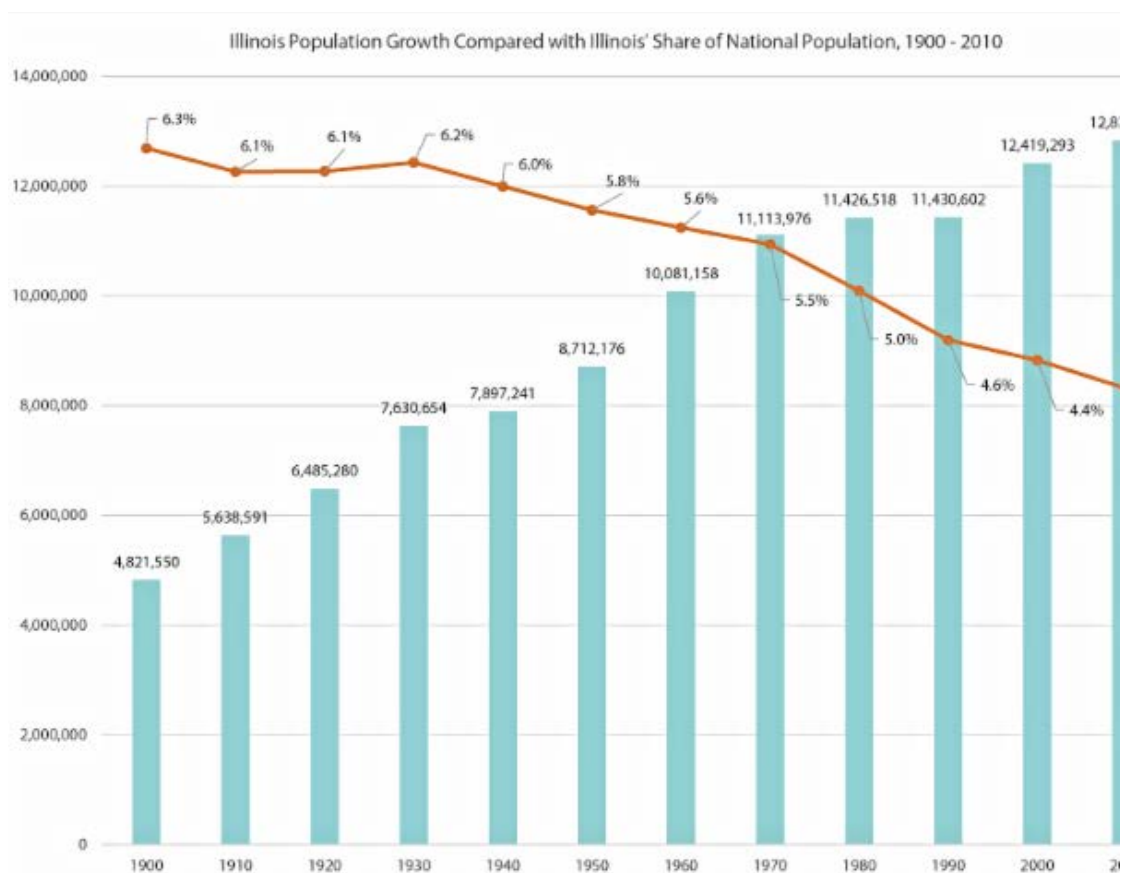
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This Fact Book explores changes in Illinois counties from 2000 to 2010, delving into some comparative analysis to show the depth and breadth of the challenges in front of us today. Major findings include:

- In a state where today the income of the top 1% is thirty times that of the bottom 99% (#8 in the nation for income inequality)¹, 76 out of 102 Illinois counties lost median household income between 2000 and 2010. This means that there has been a substantial increase in Illinoisans living on less.
- Despite stagnant or declining incomes for many families and individuals, median rents and mortgages rose for the vast majority of Illinoisans. In 92 out of 102 counties, median rent increased. Statewide, median rent grew over \$200 per month. Median mortgages grew even more, increasing in 100 out of 102 Illinois counties. Statewide, the median mortgage increased by over \$500 per month.
- Flat incomes combined with rising housing costs have contributed to a dramatic increase in housing insecurity for both owners and renters across Illinois. When housing costs are greater than 30% of available income, those families are said to be "cost burdened" or experiencing "housing insecurity". Households struggling with housing insecurity experience consequences in all dimensions of financial well-being, including paying for health care and prescriptions, meeting debt obligations, saving for retirement, and purchasing healthy food. They are also more likely to move frequently, more vulnerable to homelessness, and less likely to make some consumer purchases that stimulate the local economy. From 2000 to 2010, housing insecurity increased in the majority of counties for both renters (92 out of 102 counties) and owners (98 out of 102 counties).

- Steep increases in housing insecurity across the board have brought statewide rates to record levels: 1 out of 2 renters and 1 out of 3 owners in Illinois cannot afford their housing.

Now is the time to act. Housing that is affordable is the foundation for educational and employment success, community stability and regional competitiveness. With your leadership, we can advance housing policies that help build a more sustainable, prosperous, and equitable Illinois.

Sincerely,



Executive Director
Chicago Rehab Network

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