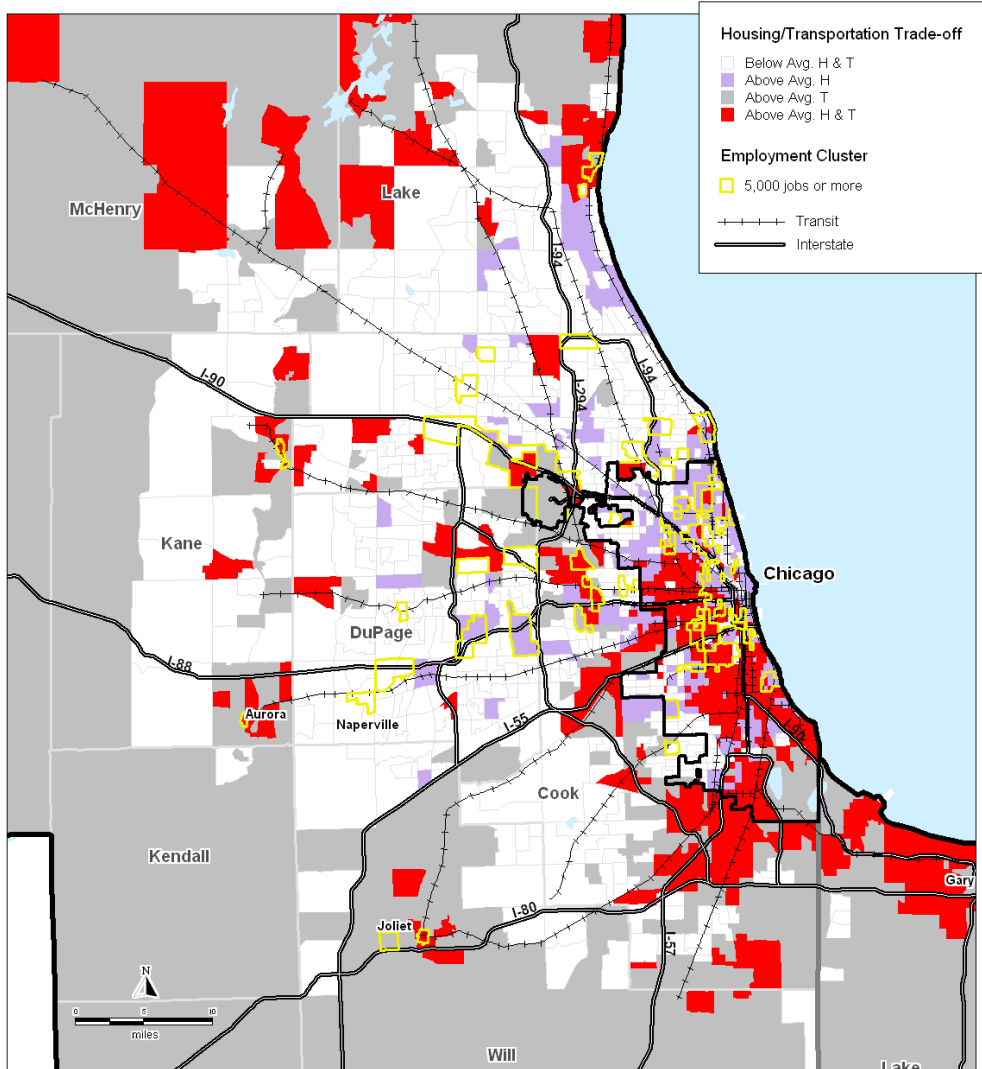


Chicago, IL CMSA

Profile: Chicago, IL CMSA	
Combined Housing and Transportation Category:	Medium H, Medium T
Housing Market:	Lukewarm Sprawling Market
Households earning 30-50% HAMFI with Severe Burden:	16%
Affordable Housing Shortage:	Medium
Transportation: % Non-Auto Commute, Rail Transit System Size, 2003 Congestion:	15%, Extensive Rail System
Jobs-Housing: % of Pop. living near an Employment Center (EC), % of Jobs in ECs:	30%, 34%

Chicago: Average Household Expenditures on Housing and Transportation as a Percentage of Average Tract Income, 2000



Source: Income and housing costs from 2000 Census of Population and Housing, Summary File 3 and PUMS 5%, P76 and P97. Retrieved 2006, from <http://www.census.gov>: <http://factfinder.census.gov/servlet/BasicFactsServlet>. PUMS 5% from PDQ Software, from <http://www.pdq.com>. Transportation costs based on 2000 data from a variety of national public sources and modeled by Center for Neighborhood Technology. Cities over 100,000 persons labeled.

Metro Summary

Housing / Transportation Costs by Income

Of the four types of neighborhoods, Below Average Housing & Transportation cost neighborhoods have the greatest share of households in the region, 38% (Fig. 2). Households earning \$50,000 or more are the majority of households in these neighborhoods, at 69%. These households pay 24% to 41% of their income for housing and transportation (Fig. 1).

Above Average Housing & Transportation cost neighborhoods have the second greatest share of households in the region, 23% (Fig. 2). Households earning less than \$50,000 annually are the majority of households in these neighborhoods, at 60%. These households pay 44% to 109% of their income for housing and transportation (Fig. 1).

Fig. 1: H+T Costs by Income by Neighborhood Type

Chicago	Below Avg H&T (1)			Above Avg H (2)			Above Avg T (4)			Above Avg H&T (3)			Wt. Avg of Quads		
Income Category	% H	% T	% H&T	% H	% T	% H&T	% H	% T	% H&T	% H	% T	% H&T	% H	% T	% H&T
\$0-<\$20,000	63%	54%	116%	62%	40%	102%	54%	63%	118%	59%	51%	109%	59%	51%	110%
\$20,000 - <\$35,000	35%	33%	68%	32%	23%	55%	30%	39%	69%	29%	31%	60%	31%	31%	63%
\$35,000 - <\$50,000	27%	24%	52%	24%	17%	40%	23%	28%	52%	22%	23%	44%	24%	23%	48%
\$50,000 - <\$75,000	23%	18%	41%	19%	13%	32%	19%	21%	40%	18%	17%	35%	20%	18%	38%
\$75,000 - <\$100,000	19%	14%	33%	16%	10%	26%	16%	16%	32%	15%	13%	28%	18%	14%	31%
\$100,000 - <\$250,000	15%	9%	24%	13%	6%	20%	13%	11%	23%	11%	9%	20%	14%	9%	23%
TOTAL	25%	15%	40%	31%	15%	46%	25%	22%	47%	33%	23%	57%	28%	18%	46%

Fig. 2: Distribution of Households by Income by Neighborhood Type

Chicago	Below Avg H&T Quad 1			Above Avg H Quad 2			Above Avg T Quad 4			Above Avg H&T Quad 3			TOTAL REGION	
Income Category	# of HHS	% of HHS in Region	% in Region	# of HHS	% of HHS in Region	% in Region	# of HHS	% of HHS in Region	% in Region	# of HHS	% of HHS in Region	% in Region	# of HHS	% in Region
\$0-<\$20,000	78,756	3%	3%	117,969	23%	4%	83,848	15%	3%	179,121	27%	6%	459,694	16%
\$20,000 - <\$35,000	114,515	11%	4%	102,462	20%	4%	107,002	19%	4%	121,699	19%	4%	445,678	16%
\$35,000 - <\$50,000	132,300	13%	5%	89,315	17%	3%	112,630	20%	4%	92,924	14%	3%	427,169	15%
\$50,000 - <\$75,000	230,001	22%	8%	95,813	19%	3%	169,924	30%	6%	96,434	15%	3%	592,172	21%
\$75,000 - <\$100,000	179,176	17%	6%	47,407	9%	2%	98,296	17%	4%	44,055	7%	2%	368,934	13%
\$100,000 - <\$250,000	317,468	30%	11%	61,165	12%	2%	83,672	15%	3%	33,413	5%	1%	495,718	18%
ALL INCOMES	1,052,216	100%	38%	514,131	100%	18%	567,646	100%	20%	655,372	100%	23%	2,789,365	100%

Relationship of Affordability to Accessibility

Chicago largely mirrors the findings for all metropolitan areas; housing units decline with distance to employment centers and local concentrations of affordable housing are associated with declining transportation and housing costs. Chicago is an exception, along with Washington D.C., in that housing unit density is not significantly associated with housing costs. (Adjusted R-Square: Housing Model, .5992, Transportation Model, .8696)

Commuting Characteristics

Households living in Above Average Housing neighborhoods have the shortest commute in time by transit (42.8 minutes) and in distance by transit (6.8 miles) or auto (8.5 miles). Households living in Above Average Transportation neighborhoods have the shortest commute in time by auto (27.7 minutes) but the longest commute in distance by auto (11.1 miles) and the longest commute in distance by transit (21.9 miles). Above Average Housing neighborhoods have the greatest share of transit, 26%.

Chicago

Commuter Characteristics	Below Avg H&T	Above Avg H	Above Avg H & T	Above Avg T	All
All Commuters	1,484,188	673,367	654,153	878,592	3,690,300
% Transit	10%	26%	15%	4%	12%
Time all	31.4	34.3	34.2	29.2	31.9
Distance all	10.3	8.1	9.3	11.5	10.0
Speed All	19.1	14.7	17.2	22.3	18.7
Transit Commuters					
Time Transit	54.0	42.8	54.5	66.0	50.8
Distance Transit	15.5	6.8	9.2	21.9	11.3
Speed Transit	16.4	9.7	11.0	20.1	13.0
Auto Commuters					
Time Car	28.8	31.4	30.5	27.7	29.2
Distance Car	9.7	8.5	9.3	11.1	9.8
Speed Car	19.4	16.4	18.4	22.4	19.5

Household Expenditures by Income and Proximity to Employment Chicago, IL CMSA

Expenditures by Income	Central City EC	Other ECs	Outside an EC
\$0-<\$20,000			
% Income on Housing	63%	61%	61%
% Income on Transport.	40%	50%	57%
% Income on H+T	102%	111%	118%
\$20,000 - <\$35,000			
% Income on Housing	31%	32%	32%
% Income on Transport.	21%	29%	34%
% Income on H+T	52%	62%	66%
\$35,000 - <\$50,000			
% Income on Housing	23%	24%	24%
% Income on Transport.	14%	21%	25%
% Income on H+T	37%	45%	49%
\$50,000 - <\$75,000			
% Income on Housing	19%	20%	20%
% Income on Transport.	11%	15%	18%
% Income on H+T	29%	35%	37%
\$75,000 - <\$100,000			
% Income on Housing	16%	16%	16%
% Income on Transport.	7%	11%	13%
% Income on H+T	23%	27%	29%
\$100,000 - <\$250,000			
% Income on Housing	13%	12%	12%
% Income on Transport.	5%	7%	9%
% Income on H+T	18%	20%	21%
Average of All Incomes			
% Income on Housing	31%	28%	29%
% Income on Transport.	15%	18%	20%
% Income on H+T	47%	46%	49%
Owner Median Income	\$68,165	\$60,756	\$59,622
Renter Median Income	\$34,112	\$34,466	\$33,564
Median Income	\$42,978	\$50,615	\$51,356