

# Housing and Population Patterns for Six North Shore Communities



**Interfaith Housing Center of the Northern Suburbs**

*A not-for-profit membership-based organization,  
established in 1972 to promote open and affordable  
housing and build diverse communities in the Northern  
suburbs of Chicago, Illinois.*



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October 2002

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## EXECUTIVE SUMMARY

The six communities examined in this study represent a portion of the most affluent communities in Chicago's North Shore area. In terms of income, 3 of the communities are in the top 6 of 222 suburban municipalities, and all 6 are in the top 25. High-end single- family homes are valued on an average of 6 times the Chicago area value. Thirty-eight percent of the residents have at least a bachelor's degree while another thirty-seven percent have at least a graduate degree. Chicago's percentages in each category are 15.5 and 10 respectively.

This affluence is almost completely white. Only 1.0 percent of the residents are African American and 6.6 are Latino. Chicago's black and Latino populations are 37 and 26 percents respectively. Suburban Cook County's percentages are 26 and 20 respectively. Except for Glencoe (2%) and Highland Park (1.8%), none of the six communities has more than a one percent black population. This percentage remains consistent with the data presented thirty years ago. In 1972, of the six community areas, Glencoe (5.1%) and Highland Park (1.8%) had the highest percentages of African American residents.

Each of the six suburbs contains a measurable number of poor persons, some more than others. A family of four is said to be living in poverty if their annual income falls at or below \$17,960. In total, 414 families and 128 female-headed households within the six communities are poor. The numbers are not evenly distributed amongst the six areas. Highland Park has four times the number of

poor families and/or persons than do the other five areas. On the whole, Whites (1886) Latinos (491), and the elderly (420) are the poorest groups.

Many of the 9,051 teachers, school staff workers, municipal employees and retail clerks who work in the area and provide it with essential services are priced out of the area's housing market. The combined total of school, municipal, and retail employees in the six communities generates a sizeable number of family heads earning between \$20,000 and \$60,000 per year. Although these groups qualify for low to moderate income housing as defined by Federal housing programs, the availability of affordable housing units in these areas are scarce.

## INTRODUCTION

At the request of the Interfaith Housing Center of the Northern Suburbs, a graduate student enrolled at the University of Illinois at Chicago (UIC) undertook an updated examination of the population and housing settings of 16 select North Shore suburbs, six of which are discussed in this report<sup>1</sup>.

The six communities represent a great concentration of affluence along Chicago's north shore. Based on the ranking of median family income among the 222 suburban communities with at least 2,500 residents, the six areas are:

	<u>2002</u>	<u>1972</u> <sup>2</sup>
Glencoe	1 <sup>st</sup>	3 <sup>rd</sup>
Kenilworth	2 <sup>nd</sup>	1 <sup>st</sup>
Winnetka	3 <sup>rd</sup>	4 <sup>th</sup>
Wilmette	20 <sup>th</sup>	13 <sup>th</sup>
Highland Park <sup>3</sup>	24 <sup>th</sup>	14 <sup>th</sup>
Northfield	25 <sup>th</sup>	11 <sup>th</sup>

Most homeowners residing in the six north shore communities pay between \$500,000 and \$999,999 for their homes. In comparison, most homeowners residing in the City of Chicago pay \$100,000 to \$150,000 for their homes.

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<sup>1</sup>An earlier study of the six community areas was conducted in 1972. Since that time, ten more North Shore communities have become a part of the Interfaith Housing Center's focus area. In depth comparisons and updates are provided for the previous six communities while information for the latter ten is listed in tables, which may be found at the end of this report.

<sup>2</sup> These findings were based on a 1972 ranking of 187 suburban municipalities with a population of 2,500 or more.

<sup>3</sup> The U.S. Census data for both Highland Park and Highwood are incorrect. Census gatherers accidentally counted a 1,500-unit apartment building located in Highwood as belonging to Highland Park. Thus, the information provided in this report in reference to both Highland Park and Highwood is based on the incorrect findings of the 2000 U.S. Census. It is unknown as to when the Census Bureau will update its data in reference to these two community areas.

Basic Population Facts

According to the 2000 U.S. Census, these six North Shore communities have a population of 88,080 people who live in 32,832 housing units - 4 percent of the suburban Cook County population. One third of the area’s population lives in Highland Park, close to another third lives in Wilmette, with Winnetka, Glencoe, Northfield and Kenilworth in that size-order accounting for the rest of the population. These and the data in the following paragraphs are presented, by individual community, in Table 1.

**TABLE 1. Basic Population Facts: Six Select Communities**

	Total Population	Total Housing Units	Under 19	Over 19	Black	Latino	In Poverty <sup>1</sup>
Glencoe	8,762	3,213	2,869	5,893	2.0	1.2	18.9
Highland Park	31,365	11,934	8,949	22,416	1.8	8.9	17.2
Kenilworth	2,494	815	913	1,581	0.2	1.4	1.1
Northfield	5,389	2,241	1,470	3,919	0.5	1.7	9.2
Wilmette	27,651	10,319	8,630	19,021	0.6	2.1	7.2
Winnetka	12,419	4,310	4,486	7,933	0.2	1.3	8.1
All Study Area	88,080	32,832	27317	60763	1.0	6.6	10.3
Chicago	2,896,016	1,152,871	844,298	2,051,718	36.8	26.0	36.2
Cook County	5,376,741	2,096,121	1,543,473	3,833,268	26.1	19.9	49.3

<sup>1</sup>denotes combined percentages of families, female-headed households (no husband present) and individuals.

**Source:** U.S. Census Bureau 2000, Profile of General Demographic Characteristics

**Table 1 Old. Basic Population Facts: Six Select Communities**

	Total Population	Total Housing Units	Under 18	Over 64	Black	In Poverty
Glencoe	10,542	3,065	36.7	8.4	5.1	2.6
Highland Park	32,263	9,391	38.1	7.0	1.8	3.3
Kenilworth	2,980	898	34.6	10.1	0.9	4.8
Northfield	5,010	1,492	38.1	6.1	0.3	3.1
Wilmette	32,134	9,583	37.4	9.6	0.3	3.3
Winnetka	14,131	4,242	37.4	9.9	0.8	2.1
All Study Area	97,060	28,671	37.8	8.4	1.4	2.2
Chicago Area	6,978,947	2,294,848	34.5	8.8	17.6	9.3
Suburban Cook County	2,125,412	646,120	35.8	7.5	3.8	4.7

**Source:** U.S. Census Population and Housing, 1970

Children and teens under 19 years of age comprise 31 percent of the area's population. Slightly more than 16 percent of the population is persons ages 65 and over. These distributions do not differ significantly across each of the six suburbs. Kenilworth has the highest proportion of youth and the lowest proportion of aged. Northfield has the highest proportion of aged and the lowest proportion of youth. In 1972, the proportion for each of these two communities was the opposite. Hence, it can be assumed that the older residents died and the younger residents aged.

There is a sharp difference among the six communities in terms of the presence of African Americans, Latinos and poor people. For the six communities as a whole, about 1.0 percent of the population is black and 6.6 percent is Latino, compared to 26 and 20 percents for suburban Cook County and 37 and 26 percents for Chicago. There is also a wide difference by individual community. Of the six communities, Glencoe and Highland Park are the only two where African Americans comprise more than one percent of the

area's total population. The percentages in Kenilworth and Winnetka (one fifth of one percent) are barely measurable. In respect to Latinos, Highland Park has four times the number of Latinos at 8.9 percent, than the other five North Shore neighborhoods.

The average poverty rate for the six North Shore communities is ten percent, compared to 36 percent in Chicago and 49 in Cook County. For the six neighborhoods, the majority of poor residents are found in Glencoe and Highland Park. Female-headed households comprise the bulk of each area's poor population.

*Comparative Analysis:* In comparing the study area's population characteristics from 1972 to 2002, the most striking differences are along racial and poverty lines. Latinos were not included in the 1972 study. Today, however, Latinos comprise 16 percent of the entire study area's population with the bulk of this group residing in Highland Park<sup>4</sup>. In 1972, African Americans comprised 1.4 percent of the area's total population, with Glencoe reporting the greatest percentage of Black residents with 5.1 percent. Today, African Americans comprise 5.3 percent of the study area's total population, a nearly 4 percent increase. Glencoe still has the highest percentage of African Americans, but at a smaller rate. The percentage of African Americans living in Glencoe fell from 5 to 2 percent. Poverty increased in the entire study area from 2 to 10 percent. In 1972, Kenilworth reported the highest percentage of poverty at 4.8 percent followed by Highland Park at 3.3 percent. Today, Glencoe has the highest percentage of poverty at 18.9 percent followed by Highland Park at 17.2 percent.

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<sup>4</sup> Recall, however, that the Census data for Highland Park is not 100 percent accurate due to the Census Bureau attributing a 1,500-unit complex to Highland Park that actually sits in Highwood.



## Socioeconomic Indicators

Median family income for the six communities ranges from \$200,000+ in Glencoe, Kenilworth and Winnetka to \$114,279 in Northfield. The median is a statistic that divides a distribution exactly in half. Thus, half the families in Glencoe, Kenilworth and Winnetka earn more than \$200,000+ per year; and in Northfield, half earn more than \$114,279. The half below the median is still quite affluent. It should be noted that the median family income for the City of Chicago is \$42,724. This income data are presented in Table 2.

**TABLE 2. Select Socio-Economic Indicators**

	Median Family Income	Rank	Median Home Value	Own Car	Graduate or Professional Degree	Employed
Glencoe	\$200,000+	1	\$667,000	98.1	40.2	59.2
Highland Park	\$117,235	24	\$380,000	96.0	28.5	66.2
Kenilworth	\$200,000+	2	\$972,000	99.5	49.3	56.5
Northfield	\$114,279	25	\$411,200	98.5	28.0	56.9
Wilmette	\$122,515	20	\$441,600	95.5	38.5	62.1
Winnetka	\$200,000+	3	\$756,500	98.2	44.1	60.2
Chicago	\$42,724	214	\$132,400	71.2	10.0	55.1

**Source:** U.S. Census Bureau 2000, Profile of General Demographic Characteristics

**Table 2 Old. Select Socioeconomic Indicators**

	Family Income	Rank	Value of Homes	Autos per H.H.	H.H. with air cond.	Median Education
Glencoe	\$29,565	3	\$50,000+	1.71	75.5%	16.4
Highland Park	\$20,749	14	\$46,100+	1.57	68.4%	15.4
Kenilworth	\$34,573	1	\$50,000+	1.74	67.0%	16.2
Northfield	\$21,268	11	\$48,400+	1.72	70.3%	14.6
Wilmette	\$21,809	13	\$46,500	1.55	71.4%	16.2
Winnetka	\$28,782	4	\$50,000	1.58	59.1%	16.6
Chicago Area	\$11,931	-	\$24,300	1.06	43.7%	12.2

**Source:** U.S. Census of Population and Housing, 1970

In three of the six communities, the median value of single-family homes is well above \$500,000, compared to a Chicago area median value of \$132,400. Highland Park's median value for single-family homes of \$380,000 is the lowest of the six communities. However, the \$380,000 value is more than two times greater than Chicago's median home value. Close to 98 percent of households in the six North Shore communities own a car compared to 71 percent of Chicago area households. In addition, more than half of the households in the six communities own two cars compared to one-fifth of Chicago's households.

According to the 2000 U.S. Census, 55 percent of Chicago area residents are employed compared to an average 60 percent of the residents living in the six North Shore areas. Highland Park and Wilmette have the largest percentages of employed persons, 66% and 62% respectively, of all six communities. In addition, the majority of North Shore residents and Chicagoans are employed in professional and sales occupations. However, an average of 63 percent of North Shore residents are professional employees compared to 34 percent of Chicagoans.

**TABLE 3. Occupations: Employed Civilian Population**

	Glencoe	Highland Park	Kenilworth	Northfield	Wilmette	Winnetka
Type of Employment:						
Mgmt/Professional	68.6	55.6	71.1	51.8	66.8	69.1
Service	4.4	10.4	4.5	8.5	4.5	4.4
Sales/Office	23.5	27.3	23.4	31.3	24.6	24.1
Construction	2.2	3.2	0.7	3.6	1.8	1.5
Production	1.3	3.5	0.3	4.9	2.1	0.8

Source: U.S. Census Bureau 2000, Profile of General Demographic Characteristics

Educational attainment may explain the higher socioeconomic status of residents living in the six suburban communities. Thirty-eight percent of the suburban residents have at least a bachelor’s degree compared to 15.5 percent of Chicagoans. Another 37 percent have at least a graduate degree compared to 10 percent of Chicagoans. Thus, the trend toward higher educational attainment is more prevalent in these North Shore communities than in the City of Chicago.

**Comparative Analysis:** Median family income, median home value and higher education are the most striking characteristics when comparing the study area’s socioeconomic indicators from both 1972 to 2002. Glencoe, Kenilworth and Winnetka are the three most affluent North Shore community areas with median family incomes exceeding \$200,000 annually. In the last thirty years, salaries in these communities have increased seven-fold. Oddly enough, Glencoe having the largest median family income also has the highest percentage of poverty amongst all 6 areas. Income is definitely correlated to home value as these three areas provide the most expensive housing of the entire study area. On average, median family home values for the three neighborhoods have increased 16-fold in the last thirty years from \$50,000+ to \$798,500. In 1972, most of the residents residing in these six communities had a college

degree. Today, more than a third has graduate or professional degrees. Thus, the six communities have grown more affluent and more educated.

## The Measurement of Poverty

The Census Bureau uses a set of income “thresholds”, which vary by family size and composition, to determine poverty. If a family’s total income is less than the family’s threshold, the family and everyone in it are considered poor. The poverty thresholds are the same nationwide and are updated annually for inflation; the Consumer Price Index is used to determine inflation. The Bureau’s poverty definition counts income before taxes and does not include capital gains or non-cash benefits, i.e. Medicaid, public housing and food stamps). Poverty is not defined for people living in military barracks, institutional group quarters, or for unrelated persons under the age of 15 such as foster children. Hence, these groups are neither considered poor or non-poor.

The official poverty measure should be viewed as a statistical yardstick<sup>5</sup> and not as a complete description of what people and families need to survive. The original definition of poverty used by the Census Bureau to determine poverty was based upon two concepts. The first was the economy food plan developed by the U.S. Department of Agriculture based upon its 1995 Household Food Consumption Survey. The Department found that families of three or more people spent approximately one-third of their after-tax income on food. The annual price changes of the items in the economy food plan are used to update the poverty thresholds.

The second concept is an assumption that the total needs of a low-income family can be measured by multiplying the cost of this diet by a factor of 3.0 -- on the evidence that low-income families typically spend one-third of their income on food. Using this calculation, the United States Social Security Administration prepared a complex table of "threshold" for individuals and families of

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<sup>5</sup> Poverty statistics are based on a definition developed by Mollie Orshansky of the Social Security Administration (SSA) in 1964 and revised in 1969 and 1981 by interagency committees.

various sizes. A current version of these thresholds is presented at the end of this report. According to this data, to date, the poverty threshold for a family of four is \$17,960. A family in this category earning less than \$17,960 a year is designated as "in poverty."

**TABLE 4. Measure of Poverty in Select Communities**

A. Percent

	Percent in Poverty of...		
	Families	Unrelated Individuals	Female Headed Household
Glencoe	1.6	7.9	15.0
Highland Park	2.3	11.4	11.1
Kenilworth	0	24.1	0
Northfield	1.2	5.7	6.4
Wilmette	1.3	10.4	3.6
Winnetka	0.8	12.4	5.9
Chicago	16.6	24.1	31.3

B. Number

	Number in Poverty of...		
	Families	Unrelated Individuals	Female Headed Household
Glencoe	41	54	21
Highland Park	209	399	62
Kenilworth	0	28	0
Northfield	19	42	9
Wilmette	102	287	22
Winnetka	43	109	14
All Study Area	414	919	128

**Source:** U.S. Census Bureau 2000, Profile of General Demographic Characteristics

**Table 4 Old. Census Measure of Poverty in Select Communities**

A. Percent

	Percent in Poverty			
	Families	Unrelated Individuals	Persons	Households
Glencoe	1.9	18.2	2.6	3.0
Highland Park	2.1	22.0	3.3	3.9
Kenilworth	2.9	32.6	4.8	NA
Northfield	3.7	16.3	3.1	NA
Wilmette	2.3	24.7	3.3	3.8
Winnetka	1.4	19.4	2.1	4.0
Chicago Area	6.8	27.9	9.3	10.5

B. Number

	Number in Poverty			
	Families	Unrelated Individual	Persons	Households
Glencoe	50	108	275	89
Highland Park	168	413	1,041	340
Kenilworth	23	45	143	0
Northfield	49	34	156	0
Wilmette	189	445	1,054	328
Winnetka	48	191	302	160
All Six	527	1,236	2,971	1,020

**Source:** U.S. Census of Population, 1970

Table 4 details each of the six North Shore community’s poverty status in three categories: families, unrelated individuals and female-headed households. The Census defines a “family” as a group of two or more people, one of them being the householder, related by birth, adoption or marriage that live together. “Unrelated individuals” refers to unrelated persons living together in the same home. A “female-headed household” consists of all the people living in a housing unit without the presence of a male spouse. A woman living alone in a housing unit, or a group of unrelated people sharing a housing unit, such as partners or roomers, under the direction of a female is also counted as a female-headed household.

**TABLE 5. Select Traits of the Number of Persons and Families in Poverty**

	Glencoe	Highland Park	Kenilworth	Northfield	Wilmette	Winnetka
Persons in poverty						
who are:						
Children under 18 <sup>1</sup>	56	164	0	18	86	28
Black	0	17	0	0	10	22
Latino	20	438	0	0	29	4
Over 65	10	144	5	10	209	42
Female Headed HH	21	62	0	9	22	14

<sup>1</sup>denotes children in families and female-headed households.

**Source:** U.S. Census Bureau 2000, Profile of General Demographic Characteristics



**Table 5 Old. Select Traits of persons and families in poverty**

	Glencoe	Highland Park	Wilmette	Winnetka
Persons in poverty				
Who are:				
children under 18	27%	30%	25%	9%
Black	30%	14%		
Over 65	16%	22%	30%	42%
Families in poverty				
Which have female				
Heads	42%	33%	24%	40%

**Source:** U.S. Census of Population, 1970

When examining Table 5, it should be noted that “income” includes earnings; unemployment compensation; workers' compensation; Social Security; supplemental security income (SSI); public assistance; veterans' payments; survivor benefits; disability benefits; pension or retirement income; interest; dividends; rents, royalties, and estates and trusts; educational assistance; alimony; child support; foster child payments; military family allotments; and income received from foreign government pensions.

Table 5 illustrates the substantially low level of poverty in the six communities in comparison to the Chicago area. In total, 414 families and 128 female-headed households within the six communities are poor. Highland Park has the largest number of poor individuals in all three categories; the community has four times the number of poor families and/or persons than do the other five areas. Kenilworth is the only community absent of poor families and female-headed households. This community also mirrors Chicago in the percentage (24.1) of unrelated individuals living in poverty. On the whole, Whites (1886) Latinos (491), and the elderly (420) are the poorest groups. None of the six communities exceed Chicago's poverty measurements in either category.

*Comparative Analysis:* The six community areas have grown more affluent over the last thirty years. There is not much to note in terms of poverty besides the fact that the area's poverty rate has increased from 2 percent in 1972 to 10 percent in 2002. To date, Northfield and Kenilworth have more poor families than thirty years ago. Overall, the elderly have slightly become poorer and African Americans residing in the study area are more affluent than they were in 1972.

## Housing Needs of Local Employees

Matching employment against available housing is one way to evaluate an area's housing. Local industry plays a relatively small role and is difficult to measure in the case of the six study communities. Education, municipal government, and retail trade, are the four employment categories highlighted in this report. All four are necessary services to any community and, especially with regard to the first three; there is a strong argument that opportunities for housing should be close to the communities served.

**Table 6. Estimate of Low and Moderate Income Families  
Employed in Select Fields 1997<sup>1</sup>, 1998<sup>2</sup> & 2001<sup>3</sup>**

Type of Employment	Employees <sup>4</sup>	Salary <sup>5</sup>
School teachers	1,497	\$57,352
School support personnel	502	\$49,386
Municipal employees	843	\$47,352
Retail employees	6,209	\$20,048
Total	9,051	

**Source:** Employment data for municipal employees working in Kenilworth and Northfield is from the 1997 U.S. Census of Governments. Employment data for teachers and school support staff is also from the 1997 Census of Governments. Employment data for municipal employees working in Glencoe is from the 1998 U.S. Census of Governments. Employment data for municipal employees working in Highland Park, Wilmette and Winnetka is from the 2001 U.S. Census of Governments. Employee data is representative of full-time employees only. The March average full-time pay (multiplied by 12) is used to calculate the municipal employee's, teachers and school support staff's salaries for each community area. The final recorded amount is the average of the salaries paid in each of the six communities. The salary information for retail employees is derived from the "Where Workers Work" section of the Illinois Department of Employment Security's (IDES) website.

**Table 6 Old. Estimate of low and moderate income families employed in selected support activities**

Type of Employment	Total	Low Income	Middle Income
School teachers	1609	0	0
School support staff	678	0	270
Municipal employees	611	0	275
Retail employees	5636	116	353
	8534	116	898

**Source:** 1967 Census of Governments and Retail

An estimation of this study's general findings is reported in Table 6. There are roughly 1,497 teachers<sup>6</sup>, 843 local government employees, and 6,209 retail employees<sup>7</sup> employed in the study area. These employment counts are very good approximations based upon official statistics and upon the 1997 Census of Government. The detail of the estimating procedure is described in the footnotes to Table 6.

Estimating the income levels of these categories of employment is a more difficult matter. Since the U.S. Census' population and housing demographics measure people's income at the place where they reside, not at the place where they work, the income and poverty statistics for the six communities provide no real definitive information about the income distribution of workers in the study communities. Table 6 lists the number of people employed in four employment categories along with their respective average or mean salaries, as noted.

<sup>6</sup> Kenilworth School Districts 55 and 724 are not included in this number. These two districts failed to respond to the 1997 U.S. Census of Government's survey.

<sup>7</sup> Glencoe and Kenilworth are not included in this average of retail employees working in the six-community study area.

The combined total of school, municipal, and retail employees in the six communities generates a sizeable number of family heads earning between \$20,000 and \$60,000 per year. Thus, these groups qualify for low to moderate income housing as defined by Federal housing programs. Since the cost of housing in the six communities is very high, it is very unlikely that many of the 6,209 retail employees in these communities can afford to live within them--even though their incomes are above the \$17,960 poverty threshold for a family of four. In addition, assuming the area's teachers and municipal employees are not single-heads of households and that their spouses earn more than they do, this group just meets the income criteria needed to live in any of the six North Shore community areas.

*Comparative Analysis:* Similar to 1972, many of the area's low to moderate-income employees are priced out of the housing market if they are unmarried, live alone or want to buy a home in one of the six communities. Renting would be the most feasible housing option for workers who meet the aforementioned criteria; however, the number of rental units within their price range, assuming they spend 30 percent of their income on housing, is scarce. The availability of affordable units is a bigger problem for retail employees.

The Housing Supply

In the absence of detailed-cross tabulations of single-family value and of gross rent by number of rooms, it is difficult to make a very precise comparison between need and cost of housing. However, the distribution of owner and renter units by value or rent increments is available and is shown in Table 7.

**Table 7. Housing Supply by Value and Contract Rent – Six Communities**

A. Value of owner occupied single-family units

	Glencoe		Highland Park		Kenilworth		Northfield		Wilmette		Winnetka	
Value	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than \$50,000	0	0	29	0.4	0	0	0	0	53	0.7	6	0.2
\$50,000 to \$99,999	18	0.7	48	0.6	0	0	24	1.4	80	1.0	11	0.3
\$100,000 to \$149,999	9	0.3	205	2.5	0	0	74	4.3	119	1.6	23	0.7
\$150,000 to \$199,999	62	2.4	517	6.2	0	0	65	3.8	189	2.5	59	1.7
\$200,000 to \$299,999	139	5.3	2,030	24.5	20	2.7	271	15.8	1,334	17.5	80	2.3
\$300,000 to \$499,999	600	23.1	2,809	33.9	96	13.2	571	33.4	2,774	36.4	597	17.5
\$500,000 to \$999,999	1,232	47.3	1,958	23.7	261	35.8	497	29.1	2,690	35.3	1,617	47.5
\$1,000,000 or more	543	20.9	679	8.2	353	48.4	208	12.2	381	5.0	1,014	29.8

## B. Value of renter occupied units

	Glencoe		Highland Park		Kenilworth		Northfield		Wilmette		Winnetka	
Gross Rent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Less than \$200	0	0	69	3.3	0	0	0	0	39	3	0	0
\$200 to \$299	0	0	27	1.3	0	0	0	0	53	4	0	0
\$300 to \$499	0	0	73	3.5	0	0	0	0	41	3.1	21	4.8
\$500 to \$749	40	16.4	411	19.9	3	8.6	10	6.5	68	5.2	78	18.0
\$750 to \$999	52	21.3	526	25.4	8	22.9	28	18.2	384	29.3	87	20.0
\$1,000 to \$1,499	79	32.4	435	21.0	8	22.9	30	19.5	224	17.1	90	20.7
\$1,500 or more	50	20.5	328	15.9	12	34.3	46	29.9	394	30.1	106	24.4
No cash rent	23	9.4	198	9.6	4	11.4	40	26.0	108	8.2	52	12.0

**Source:** U.S. Census Bureau 2000 Profile of General Demographic Characteristics

Only 14.3 percent of the owner occupied single-family homes in the area are valued at less than \$300,000 – a total of about 7,841 homes. Forty-five percent<sup>8</sup> of the apartment units rent for less than \$1,000 a month – a total of about 2,018 apartments; half of these units rent for \$750 to \$999 per month. The majority of these apartments renting for \$750 to \$999 are located in Highland Park and Winnetka. Certainly, some of the homes and apartments are quite small. Table 8 details the distribution of single-family homes and apartments by number of rooms for each of the six communities.

<sup>8</sup> This number does not include “no cash rent” apartments.

**Table 8. Housing Supply by Number of Rooms**

	1 Room	2 Rooms	3 Rooms	4 Rooms	5 Rooms	6 Rooms	7 Rooms	8 Rooms	9 Rooms or more
Glencoe	20	17	46	125	180	265	492	512	1,567
Highland Park	98	282	499	866	1,369	1,705	2,017	2,098	2,987
Kenilworth	0	3	4	4	20	48	113	115	508
Northfield	6	28	46	211	242	398	424	380	537
Wilmette	34	144	529	684	946	1,507	2,040	1,864	2,584
Winnetka	31	30	101	125	223	337	534	861	2,059

Source: U.S. Census Bureau 2000, Profile of General Demographic Characteristics

**Table 8 Old. Housing Supply by Number of Rooms, Four Communities**

Owner Occupied

	Frequency		Cumulative	
	Number	Percent	Number	Percent
Less than 5 room	698	3.3	698	3.3
5 rooms	1,855	8.9	2,553	12.2
6 rooms or more	18,429	87.8	20,982	100.0

Renter Occupied

	Frequency		Cumulative	
	Number	Percent	Number	Percent
1 room	176	3.8	176	3.8
2 room	280	6.0	456	9.8
3 room	743	16.0	1,199	25.8
4 room	1,018	21.9	2,217	47.7
5 room	1,045	22.5	3,262	70.2
6 + rooms	1,376	29.7	4,638	99.9

Source: U.S. Census of Housing, 1960

Note: Data for Northfield and Kenilworth were not published at this time.



Assuming value is directly tied to size, it can be assumed that a large percentage of single-family homes with less than five rooms account for most of the single-family homes valued below \$300,000. The same can be said for apartments with less than four rooms; these units presumably make up most of the apartments renting for less than \$1,000. The population and housing census data neither confirms nor discredits these assumptions because the distribution of single-family homes and apartments by number of rooms is not available.

*Comparative Analysis:* The available supply of housing in the six communities is less than the needs of the community's less affluent residents. An unmarried retail employee earning \$20,000 a year can only spend \$555 a month for rent, assuming only 30 percent of their income goes toward rent. Therefore, the employee cannot afford to buy a home in any of the six communities. Furthermore, the employee can only afford to live in Highland Park or Glencoe where 19% and 16% of their housing supply, respectively, is set aside for residents that are willing to pay \$500 to \$749 per month. Those working in the retail sector will have an even tougher time finding housing in these communities because they will be competing against people who can afford to pay up to \$749 per month.

An unmarried municipal employee earning \$47,000 a year can only spend \$1,305 a month for rent, assuming only 30 percent of their income goes toward rent. The civil servant can either rent or buy a home valued at or below \$117,500 – generally income multiplied by 2.5 equals the maximum amount a bank will provide for a mortgage loan. The employee has a greater chance in finding

a home in either Northfield or Highland Park where 4.3% and 2.5% of their housing stock, respectively, is affordable to this person's budget.

An unmarried schoolteacher earning \$57,000 a year can only spend \$1,583 a month for rent, assuming only 30 percent of their income goes toward rent. The teacher, like the municipal employee can either rent or buy a home. The teacher can only afford to buy a home valued at or below \$142,500. However, the teacher must compete with the municipal employee for a home because both of their annual incomes place them in the \$100,000 to \$149,999 home value bracket. All three of these scenarios assume the employees earn the average salaries attributed to their professional field and are willing to live in a neighboring North Shore community.

Again, similar to 1972, many of the area's low to moderate-income employees are priced out of the housing market if they are unmarried, live alone, or want to buy a home in one of the six communities. The situation worsens for the elderly, female-headed and Latino households.

## APPENDIX

**TABLE 1A. Basic Population Facts: Ten Additional Communities**

	Total Population	Total Housing Units	Over 19	Black	Latino	In Poverty <sup>1</sup>
Deerfield	18,420	6,518	12,549	0.3	1.7	10.9
Evanston	74,239	30,817	54,933	22.5	6.1	32.7
Glenview	41,847	15,853	30,392	1.6	4.1	10.3
Highwood	4,143	1,604	3,061	2.1	38.2	21.3
Lincolnwood	12,359	4,593	9,252	0.4	4.2	6.6
Morton Grove	22,451	8,305	17,317	0.6	4.4	8.6
Niles	30,068	12,256	24,465	0.5	5.0	14.2
Northbrook	33,435	12,492	24,378	0.6	1.8	6.8
Park Ridge	37,775	14,646	27,834	0.2	2.9	8.1
Skokie	63,348	23,702	47,361	4.5	5.7	19.6
Chicago	2,896,016	1,152,871	2,051,718	36.8	26.0	36.2
Cook County	5,376,741	2,096,121	3,833,268	26.1	19.9	49.3

<sup>1</sup>denotes percentage of families with related children under 18, families with female householder (no husband present) and individuals.

**Source:** U.S. Census Bureau 2000, Profile of General Demographic Characteristics

**TABLE 2A. Select Socio-Economic Indicators**

	Median Family Income	Rank	Own Car	Graduate or Professional Degree <sup>2</sup>	Employed
Deerfield	\$118,683	23	96.9	32.3	67.6
Evanston	\$78,886	73	84.7	33.2	62.8
Glenview	\$96,552	35	96.9	23.9	63.7
Highwood	\$53,000	188	86.8	11.3	65.5
Lincolnwood	\$83,687	55	91.7	21.0	56.4
Morton Grove	\$72,778	94	93.3	11.3	59.0
Niles	\$58,215	165	88.8	8.9	53.3
Northbrook	\$110,778	26	97.5	27.6	61.4
Park Ridge	\$87,795	48	94.8	18.3	61.9
Skokie	\$68,253	112	90.6	17.6	59.3
Chicago	\$42,724	214	71.2	10.0	55.1

**Source:** U.S. Census Bureau 2000, Profile of General Demographic Characteristics

<sup>2</sup>Evanston is the only North Shore community area in this sample where most of its residents have received a graduate or professional degree. In this regard, Evanston parallels the initial six community areas.

**TABLE 3A. Measure of Poverty in Select Communities**

A. Percent

	Percent in Poverty of...		
	Families	Unrelated Individuals <sup>3</sup>	Female Headed Household
Deerfield	1.3	4.7	8.0
Evanston	5.1	24.3	16.5
Glenview	1.4	8.3	6.9
Highwood	4.3	13.5	10.0
Lincolnwood	1.9	11.6	1.8
Morton Grove	1.9	7.7	4.0
Niles	3.2	13.4	5.6
Northbrook	1.2	11.6	3.3
Park Ridge	1.7	7.3	4.0
Skokie	4.2	14.1	10.0

<sup>3</sup> denotes unrelated individuals ages 15 and older

B. Number

	Number in Poverty of...		
	Families	Unrelated Individuals <sup>3</sup>	Female Headed Household
Deerfield	69	68	35
Evanston	823	4,742	513
Glenview	163	364	68
Highwood	40	127	19
Lincolnwood	67	138	6
Morton Grove	122	164	25
Niles	254	659	56
Northbrook	114	362	22
Park Ridge	174	323	44
Skokie	710	1,070	231

<sup>3</sup> denotes unrelated individuals ages 15 and older

**Source:** U.S. Census Bureau, 2000 Profile of General Demographic Characteristics

**TABLE 4A. Select Traits of the Number of Persons and Families in Poverty**

	D	E	G	H	L	MG	N	NB	PR	S
Persons in poverty										
who are:										
Children under 18 <sup>1</sup>	76	1,023	165	46	42	69	187	78	162	631
Black	0	2,216	48	54	0	21	9	40	14	354
Latino	12	637	121	214	8	38	277	8	95	108
Over 65	36	534	203	28	96	191	411	260	215	628
Female Headed HH	35	513	68	19	6	25	56	22	44	231

<sup>1</sup>denotes children in families and female-headed households.

**Source:** U.S. Census Bureau 2000, Profile of General Demographic Characteristics

**TABLE 5A. Occupations: Employed Civilian Population**

	D	E	G	H	L	MG	N	NB	PR	S
Type of Employment:										
Mgmt/Professional	59.5	60.7	53.6	28.7	51.1	39.2	31.3	57.7	50.3	46.3
Service	5.2	9.1	8.0	26.6	7.1	8.9	13.2	4.7	8.3	10.5
Sales/Office	29.2	22.3	28.1	26.2	30.3	34.9	32.4	31.6	29.5	29.1
Construction	2.1	2.8	4.0	9.6	4.1	6.2	8.2	2.6	5.2	4.3
Production	4.0	5.1	6.1	8.9	7.3	10.6	14.9	3.3	6.7	9.7

**Source:** U.S. Census Bureau 2000, Profile of General Demographic Characteristics



**Table 6A. Housing Supply by Value and Contract Rent – Ten Additional Communities**

A. Value of owner occupied single-family units

	Deerfield		Evanston		Glenview		Highwood		Lincolnwood	
Value	#	%	#	%	#	%	#	%	#	%
Less than \$50,000	10	0.2	26	0.3	67	0.6	0	0	28	0.8
\$50,000 to \$99,999	13	0.2	292	3.0	92	0.8	0	0	41	1.2
\$100,000 to \$149,999	62	1.2	1,078	11.2	272	2.5	35	7.5	123	3.5
\$150,000 to \$199,999	292	5.6	1,426	14.9	1,006	9.1	129	27.6	293	8.3
\$200,000 to \$299,999	1,649	31.3	2,152	22.4	3,227	29.1	179	38.2	1,417	40.2
\$300,000 to \$499,999	2,343	44.5	2,906	30.3	4,203	37.9	54	11.5	1,210	34.3
\$500,000 to \$999,999	866	16.5	1,520	15.8	1,987	17.9	56	12.0	391	11.1
\$1,000,000 or more	25	0.5	197	2.1	236	2.1	15	3.2	23	0.7

Morton Grove		Niles		Northbrook		Park Ridge		Skokie	
#	%	#	%	#	%	#	%	#	%
56	0.9	27	0.4	78	0.8	16	0.2	145	1.0
82	1.2	50	0.7	53	0.5	29	0.3	99	0.7
280	4.3	768	10.8	155	1.6	278	2.6	1,271	9.2
2,126	32.4	2,526	35.4	471	4.8	986	9.3	3,964	28.7
3,405	51.8	3,146	44.1	2,333	23.6	4,209	39.6	6,338	45.8
527	8.0	574	8.1	4,810	48.7	4,055	38.1	1,671	12.1
94	1.4	37	0.5	1,732	17.5	1,035	9.7	310	2.2
0	0	0	0	254	2.6	33	0.3	37	0.3

Source: U.S. Census Bureau, 2000 Profile of General Demographic Characteristics

B. Value of renter occupied units

	Deerfield		Evanston		Glenview		Highwood		Lincolnwood	
Gross Rent	#	%	#	%	#	%	#	%	#	%
Less than \$200	9	1.4	358	2.6	65	3.3	7	0.8	13	3.4
\$200 to \$299	0	0	207	1.5	34	1.7	17	1.9	0	0
\$300 to \$499	32	5.0	600	4.3	72	3.7	33	3.8	0	0
\$500 to \$749	72	11.3	3,451	24.6	356	18.2	313	35.9	41	10.6
\$750 to \$999	180	28.2	4,799	34.2	542	27.8	266	30.5	14	3.6
\$1,000 to \$1,499	116	18.2	3,071	21.9	250	12.8	145	16.6	86	22.2
\$1,500 or more	189	29.6	1,205	8.6	232	11.9	36	4.1	199	51.4
No cash rent	40	6.3	338	2.4	400	20.5	55	6.3	34	8.8

Morton Grove		Niles		Northbrook		Park Ridge		Skokie	
#	%	#	%	#	%	#	%	#	%
29	6.5	76	2.6	17	1.7	0	0	232	4.0
24	5.4	62	2.2	0	0	0	0	179	3.1
41	9.3	40	1.4	41	4.0	35	2.0	215	3.7
134	30.2	1,225	42.6	139	13.7	468	27.3	1,273	22.0
37	8.4	664	23.1	98	9.6	527	30.8	2,707	46.9
98	22.1	298	10.4	372	36.6	414	24.2	832	14.4
25	5.6	396	13.8	278	27.4	178	10.4	183	3.2
55	12.4	117	4.1	71	7.0	90	5.3	154	2.7

Source: U.S. Census Bureau, 2000 Profile of General Demographic Characteristics

**Table 7A. Housing Supply by Number of Rooms**

	<b>1 Room</b>	<b>2 Rooms</b>	<b>3 Rooms</b>	<b>4 Rooms</b>	<b>5 Rooms</b>	<b>6 Rooms</b>	<b>7 Rooms</b>	<b>8 Rooms</b>	<b>9 Rooms or more</b>
Deerfield	0	91	259	328	462	983	1,062	1,582	1,774
Evanston	1,720	1,669	3,162	5,786	5,988	4,742	2,862	2,093	2,795
Glenview	55	386	674	1,554	2,292	2,962	2,613	2,509	2,765
Highwood	49	70	240	268	375	216	141	110	120
Lincolnwood	33	58	226	181	690	1,152	1,049	681	523
Morton Grove	21	57	418	666	1,867	2,186	1,643	883	558
Niles	303	482	1,091	1,757	3,545	2,673	1,374	749	362
Northbrook	63	213	387	527	1,739	2,032	1,830	2,813	2,880
Park Ridge	205	311	574	1,007	2,617	3,140	2,807	2,299	1,659
Skokie	234	672	1911	3,259	5,250	5,186	3,476	2,319	1,380

**Source:** U.S. Census Bureau, 2000 Profile of General Demographic Characteristics

**Table 9. Poverty Thresholds in 2001 by Size of Family and Number of Related Children Under 18 Years (Dollars)**

Size of Family Unit	None	One	Two	Three	Four	Five	Six	Seven	Eight or more
One person (unrelated individual):									
Under 65 years	9,214								
65 years and over	8,494								
Two people:									
Householder under 65 years	11,859	12,207							
Householder 65 years and over	10,705	12,161							
Three people	13,853	14,255	14,269						
Four people	18,267	18,566	17,960	18,022					
Five people	22,029	22,349	21,665	21,135	20,812				
Six people	25,337	25,438	24,914	24,411	23,664	23,221			
Seven people	29,154	29,336	28,708	28,271	27,456	26,505	25,462		
Eight people	32,606	32,894	32,302	31,783	31,047	30,112	29,140	28,893	
Nine people or more	39,223	39,413	38,889	38,449	37,726	36,732	35,833	35,610	34,238

**Source:** U.S. Census Bureau 2001