

## **APPENDIX**

Map of Community Route with Ward Boundaries

Various demographic and consumer data

New Starts summary

2030 Regional Transportation Plan Summary of Projects

Red Line Rehab summary

RTS overview of Red Line Expansion

TOD literature

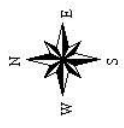
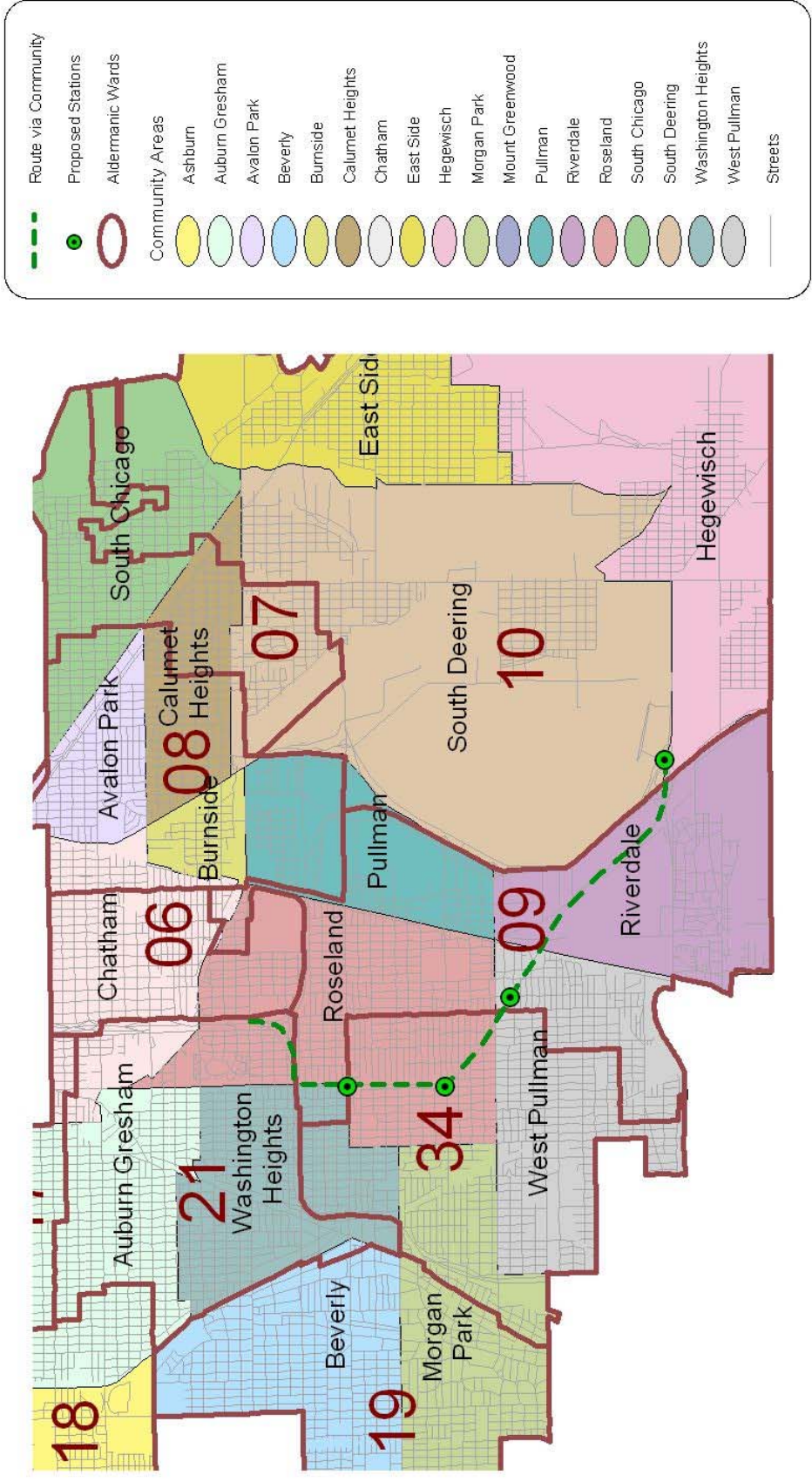
Using TIF for transit

Municipal Bonds 101

Orange Line overview

Gentrification Index paper from Voorhees Center Conference

# Community Route with Ward Boundaries



Roseland (2003)	
<b>2003 Population</b>	52,340
<b>Sex (2003)</b>	
Male	23,624 45.10%
Female	28,716 54.90%
<b>Age Distribution (2003)</b>	
	Total %
0-4	3,753 7.20%
5-9	4,224 8.10%
10-19	8,215 15.70%
20-29	5,969 11.40%
30-39	6,831 13.10%
40-49	7,115 13.60%
50-59	6,268 12.00%
60-64	2,959 5.70%
65+	7,006 13.40%
<b>Race Distribution (2003)</b>	
	Total %
White	333 0.60%
Black	51,352 98.10%
American Indian	65 0.10%
Asian	32 0.10%
Pacific Islander	5 0.00%
Other	108 0.20%
Multirace	445 0.90%
Hispanic	1,756 3.40%
<b>2003 Total Households</b>	
	Total %
Households	16,599
Families	12,329 74.30%
<b>2003 Household Income Distribution</b>	
	Total %
<\$10 K	1,962 11.80%
\$10-\$20K	1,841 11.10%
\$20-\$30K	2,021 12.20%
\$30-\$40K	2,159 13.00%
\$40-\$50K	1,908 11.50%
\$50-\$60K	1,560 9.40%
\$60-\$75K	1,715 10.30%
\$75-\$100K	1,811 10.90%
> \$100K	1,622 9.80%

2003 Household Net Worth	
	Total %
\$0 or Less	1,892 11.40%
\$1-\$5000	2,166 13.00%
\$5000-\$10000	1,098 6.60%
\$10000-\$25000	1,906 11.50%
\$25000-\$50000	2,077 12.50%
\$50000-\$100000	2,602 15.70%
\$100000-\$250000	3,046 18.40%
\$250000-\$500000	1,194 7.20%
\$500,000	618 3.70%
<b>2003 Labor Force Status</b>	
	Total %
Labor Force	39,210
Employed	18,523 47.20%
Unemployed	3,948 10.10%
In Armed Forces	0
Not in Labor Force	16,739
<b>2003 Total Number of Housing Units</b>	
	Total %
Total Dwellings	17,811
Owner-Occupied	10,528 63.40%
Renter-Occupied	6,071 36.60%
Occupied	16,599 93.20%
<b>2003 Education Attainment</b>	
	Total %
Population Age 25+	33,043
< Gr 9	1,737 5.30%
Gr 9-12	5,989 18.10%
High School	9,106 27.60%
Some College	9,198 27.80%
Assoc Degree	2,326 7.00%
Bach Degree	3,195 9.70%
Grad Degree	1,492 4.50%
<b>2003 Size of Household</b>	
	Total %
1 Person	3,642 21.90%
2 Person	4,297 25.90%
3 Person	3,130 18.90%
4 Person	2,320 14.00%
5 Person	1,418 8.50%
6+ Person	738 4.40%

Pullman (2003)		8,800
<b>2003 Population</b>		
<b>Sex (2003)</b>		
Male	3,985	45.30%
Female	4,815	54.70%
<b>Age Distribution (2003)</b>		
	<b>Total</b>	<b>%</b>
0-4	705	8.00%
5-9	699	7.90%
10-19	1,331	15.10%
20-29	1,082	12.30%
30-39	1,278	14.50%
40-49	1,078	12.30%
50-59	1,108	12.60%
60-64	468	5.30%
65+	1,051	11.90%
<b>Race Distribution (2003)</b>		
	<b>Total</b>	<b>%</b>
White	1,052	12.00%
Black	7,186	81.70%
American Indian	15	0.20%
Asian	21	0.20%
Pacific Islander	0	0.00%
Other	414	4.70%
Multirace	112	1.30%
Hispanic	1,001	11.40%
<b>2003 Total Households</b>		
	<b>Total</b>	<b>%</b>
Households	3,213	
Families	2,135	66.40%
<b>2003 Household Income Distribution</b>		
	<b>Total</b>	<b>%</b>
<\$10 K	452	14.10%
\$10-\$20K	493	15.30%
\$20-\$30K	466	14.50%
\$30-\$40K	426	13.30%
\$40-\$50K	304	9.50%
\$50-\$60K	283	8.80%
\$60-\$75K	324	10.10%
\$75-\$100K	260	8.10%
> \$100K	205	6.40%

2003 Household Net Worth		Total	%
\$0 or Less		403	12.50%
\$1-\$5000		464	14.40%
\$5000-\$10000		222	6.90%
\$10000-\$25000		371	11.50%
\$25000-\$50000		392	12.20%
\$50000-\$100000		485	15.10%
\$100000-\$250000		557	17.30%
\$250000-\$500000		211	6.60%
\$500,000		108	3.40%
<b>2003 Labor Force Status</b>			
	<b>Total</b>	<b>%</b>	
Labor Force		6,559	
Employed		3,186	48.60%
Unemployed		663	10.10%
In Armed Forces		0	
Not in Labor Force		2,710	
<b>2003 Total Number of Housing</b>			
	<b>Total</b>	<b>%</b>	
Total Dwellings		3,494	
Owner-Occupied Dwellings		1,618	50.40%
Renter-Occupied Dwellings		1,595	49.60%
Housing Units Occupied		3,213	92.00%
<b>2003 Education Attainment</b>			
Population Age 25+		5,540	
< Gr 9		376	6.80%
Gr 9-12		1,135	20.50%
High School		1,445	26.10%
Some College		1,509	27.20%
Assoc Degree		406	7.30%
Bach Degree		459	8.30%
Grad Degree		210	3.80%
<b>2003 Size of Household</b>			
1 Person		943	29.30%
2 Person		820	25.50%
3 Person		579	18.00%
4 Person		406	12.60%
5 Person		230	7.20%
6+ Person		124	3.90%

Riverdale (2003)		9,629	
<b>2003 Population</b>			
<b>Sex (2003)</b>			
<b>Male</b>	4,199	43.60%	
<b>Female</b>	5,430	56.40%	
<b>Age Distribution (2003)</b>			
<b>0-4</b>	1,160	12.00%	
<b>5-9</b>	1,336	13.90%	
<b>10-19</b>	2,117	22.00%	
<b>20-29</b>	1,355	14.10%	
<b>30-39</b>	1,290	13.40%	
<b>40-49</b>	927	9.60%	
<b>50-59</b>	623	6.50%	
<b>60-64</b>	273	2.80%	
<b>65+</b>	548	5.70%	
<b>Race Distribution (2003)</b>			
	<b>Total</b>		<b>%</b>
<b>White</b>	92	1.00%	
<b>Black</b>	9,319	96.80%	
<b>American Indian</b>	22	0.20%	
<b>Asian</b>	8	0.10%	
<b>Pacific Islander</b>	3	0.00%	
<b>Other</b>	115	1.20%	
<b>Multirace</b>	70	0.70%	
<b>Hispanic</b>	410	4.30%	
<b>2003 Total Households</b>			
	<b>Total</b>		<b>%</b>
<b>Households</b>	2,812		
<b>Families</b>	2,268	80.70%	
<b>2003 Household Income Distribution</b>			
	<b>Total</b>		<b>%</b>
<b>&lt;\$10 K</b>	1,033	36.70%	
<b>\$10-\$20K</b>	579	20.60%	
<b>\$20-\$30K</b>	343	12.20%	
<b>\$30-\$40K</b>	223	7.90%	
<b>\$40-\$50K</b>	205	7.30%	
<b>\$50-\$60K</b>	158	5.60%	
<b>\$60-\$75K</b>	108	3.80%	
<b>\$75-\$100K</b>	75	2.70%	
<b>&gt; \$100K</b>	88	3.10%	

2003 Household Net Worth		Total	%
<b>\$0 or Less</b>		483	17.20%
<b>\$1-\$5000</b>		524	18.60%
<b>\$5000-\$10000</b>		211	7.50%
<b>\$10000-\$25000</b>		324	11.50%
<b>\$25000-\$50000</b>		317	11.30%
<b>\$50000-\$100000</b>		373	13.30%
<b>\$100000-\$250000</b>		386	13.70%
<b>\$250000-\$500000</b>		132	4.70%
<b>\$500,000</b>		62	2.20%
<b>2003 Labor Force Status</b>			
	<b>Total</b>		<b>%</b>
<b>Labor Force</b>	5,725		
<b>Employed</b>	1,992	34.80%	
<b>Unemployed</b>	1,034	18.10%	
<b>In Armed Forces</b>	0		
<b>Not in Labor Force</b>	2,699		
<b>2003 Total Number of Housing</b>			
	<b>Total</b>		<b>%</b>
<b>Total Dwellings</b>	3,162		
<b>Owner-Occupied Dwellings</b>	376	13.40%	
<b>Renter-Occupied Dwellings</b>	2,436	86.60%	
<b>Housing Units Occupied</b>	2,812	88.90%	
<b>2003 Education Attainment</b>			
	<b>Total</b>		<b>%</b>
<b>Population Age 25+</b>	4,312		
<b>&lt; Gr 9</b>	303	7.00%	
<b>Gr 9-12</b>	1,313	30.40%	
<b>High School</b>	1,272	29.50%	
<b>Some College</b>	1,070	24.80%	
<b>Assoc Degree</b>	229	5.30%	
<b>Bach Degree</b>	119	2.80%	
<b>Grad Degree</b>	6	0.10%	
<b>2003 Size of Household</b>			
<b>1 Person</b>	476	16.90%	
<b>2 Person</b>	586	20.80%	
<b>3 Person</b>	581	20.70%	
<b>4 Person</b>	483	17.20%	
<b>5 Person</b>	338	12.00%	
<b>6+ Person</b>	164	5.80%	

West Pullmand (2003)		36,189
<b>2003 Population</b>		
<b>Sex (2003)</b>		
Male	16,783	46.40%
Female	19,406	53.60%
<b>Age Distribution (2003)</b>		
	<b>Total</b>	<b>%</b>
0-4	2,895	8.00%
5-9	3,192	8.80%
10-19	6,425	17.80%
20-29	4,521	12.50%
30-39	4,478	12.40%
40-49	4,817	13.30%
50-59	4,824	13.30%
60-64	1,774	4.90%
65+	3,263	9.00%
<b>Race Distribution (2003)</b>		
	<b>Total</b>	<b>%</b>
White	927	2.60%
Black	33,977	93.90%
American Indian	76	0.20%
Asian	20	0.10%
Pacific Islander	4	0.00%
Other	788	2.20%
Multirace	397	1.10%
Hispanic	2,592	7.20%
<b>2003 Total Households</b>		
	<b>Total</b>	<b>%</b>
Households	10,534	
Families	8,289	78.70%
<b>2003 Household Income Distribution</b>		
	<b>Total</b>	<b>%</b>
<\$10 K	1,489	14.10%
\$10-\$20K	999	9.50%
\$20-\$30K	1,173	11.10%
\$30-\$40K	1,168	11.10%
\$40-\$50K	1,258	11.90%
\$50-\$60K	985	9.40%
\$60-\$75K	1,020	9.70%
\$75-\$100K	1,207	11.50%
> \$100K	1,235	11.70%

2003 Household Net Worth		Total	%
\$0 or Less		1,207	11.50%
\$1-\$5000		1,352	12.80%
\$5000-\$10000		685	6.50%
\$10000-\$25000		1,206	11.40%
\$25000-\$50000		1,324	12.60%
\$50000-\$100000		1,655	15.70%
\$100000-\$250000		1,940	18.40%
\$250000-\$500000		760	7.20%
\$500,000		405	3.80%
<b>2003 Labor Force Status</b>			
	<b>Total</b>	<b>%</b>	
Labor Force		26,066	
Employed		12,732	48.80%
Unemployed		2,068	7.90%
In Armed Forces		0	
Not In Labor Force		11,266	
<b>2003 Total Number of Housing</b>			
	<b>Total</b>	<b>%</b>	
Total Dwellings		11,505	
Owner-Occupied Dwellings		7,290	69.20%
Renter-Occupied Dwellings		3,244	30.80%
Housing Units Occupied		10,534	91.60%
<b>2003 Education Attainment</b>			
	<b>Total</b>	<b>%</b>	
Population Age 25+		21,271	
< Gr 9		1,543	7.30%
Gr 9-12		4,724	22.20%
High School		5,204	24.50%
Some College		6,197	29.10%
Assoc Degree		1,355	6.40%
Bach Degree		1,526	7.20%
Grad Degree		722	3.40%
<b>2003 Size of Household</b>			
	<b>Total</b>	<b>%</b>	
1 Person		1,888	17.90%
2 Person		2,429	23.10%
3 Person		2,016	19.10%
4 Person		1,576	15.00%
5 Person		1,115	10.60%
6+ Person		647	6.10%

Morgan Park (2003)		24,876
<b>2003 Population</b>		
<b>Sex (2003)</b>		
Male	11,416	45.90%
Female	13,460	54.10%
<b>Age Distribution (2003)</b>		
	<b>Total</b>	<b>%</b>
0-4	1,656	6.70%
5-9	1,867	7.50%
10-19	3,830	15.40%
20-29	2,606	10.50%
30-39	3,432	13.80%
40-49	3,835	15.40%
50-59	2,894	11.60%
60-64	1,275	5.10%
65+	3,481	14.00%
<b>Race Distribution (2003)</b>		
	<b>Total</b>	<b>%</b>
White	7,652	30.80%
Black	16,688	67.10%
American Indian	16	0.10%
Asian	87	0.30%
Pacific Islander	4	0.00%
Other	153	0.60%
Multirace	276	1.10%
Hispanic	1,180	4.70%
<b>2003 Total Households</b>		
	<b>Total</b>	<b>%</b>
Households	8,424	
Families	6,025	71.50%
<b>2003 Household Income Distribution</b>		
	<b>Total</b>	<b>%</b>
<\$10 K	646	7.70%
\$10-\$20K	820	9.70%
\$20-\$30K	828	9.80%
\$30-\$40K	806	9.60%
\$40-\$50K	702	8.30%
\$50-\$60K	770	9.10%
\$60-\$75K	982	11.70%
\$75-\$100K	1,205	14.30%
> \$100K	1,665	19.80%

2003 Household Net Worth		Total	%
\$0 or Less		852	10.10%
\$1-\$5000		974	11.60%
\$5000-\$10000		523	6.20%
\$10000-\$25000		953	11.30%
\$25000-\$50000		1,078	12.80%
\$50000-\$100000		1,366	16.20%
\$100000-\$250000		1,640	19.50%
\$250000-\$500000		666	7.90%
\$500,000		372	4.40%
<b>2003 Labor Force Status</b>			
	<b>Total</b>		<b>%</b>
Labor Force	18,943		
Employed	10,743		56.70%
Unemployed	1,035		5.50%
In Armed Forces	0		
Not in Labor Force	7,165		
<b>2003 Total Number of Housing</b>			
	<b>Total</b>		<b>%</b>
Total Dwellings	8,901		
Owner-Occupied Dwellings	6,466		76.80%
Renter-Occupied Dwellings	1,958		23.20%
Housing Units Occupied	8,424		94.60%
<b>2003 Education Attainment</b>			
Population Age 25+	16,157		
< Gr 9	588		3.60%
Gr 9-12	1,953		12.10%
High School	3,353		20.80%
Some College	4,812		29.80%
Assoc Degree	1,130		7.00%
Bach Degree	2,907		18.00%
Grad Degree	1,414		8.80%
<b>2003 Size of Household</b>			
1 Person	2,072		24.60%
2 Person	2,216		26.30%
3 Person	1,482		17.60%
4 Person	1,241		14.70%
5 Person	740		8.80%
6+ Person	387		4.60%

Source: [www.chicagoprosector.com](http://www.chicagoprosector.com). 2005

## Consumer Expenditures (estimated), 2003

Consumer Expenditures & Retail Sales ROSELAND		
	\$ Per HH	Total \$000s
<b>Consumer Expenditures (2003)</b>		
Apparel	2,432	40,370
Education	750	12,441
Entertainment	2,207	36,640
Food and Beverages	7,023	116,575
Health Care	2,783	46,193
Household Furnishings and Equipment	1,661	27,577
Shelter	6,908	114,669
Household Operations	1,322	21,939
Miscellaneous Expenses	479	7,949
Personal Care	787	13,064
Reading	227	3,762
Tobacco	383	6,358
Transportation	8,878	147,367
Utilities	3,610	59,923
Gifts	1,275	21,172
Personal Insurance	459	7,615
Contributions	1,199	19,898
Households		17

Consumer Expenditures & Retail Sales PULLMAN		
	\$ Per HH	Total \$000s
<b>Consumer Expenditures (2003)</b>		
Apparel	2,099	6,744
Education	663	2,129
Entertainment	1,914	6,148
Food and Beverages	6,135	19,711
Health Care	2,430	7,809
Household Furnishings and Equipment	1,444	4,640
Shelter	6,133	19,706
Household Operations	1,150	3,694
Miscellaneous Expenses	420	1,351
Personal Care	668	2,146
Reading	199	639
Tobacco	335	1,078
Transportation	7,728	24,829
Utilities	3,088	9,921
Gifts	1,119	3,597
Personal Insurance	406	1,304
Contributions	1,037	3,331
Households		3

Source: [www.chicagoprosector.com](http://www.chicagoprosector.com), 2005

Consumer Expenditures & Retail Sales		RIVERDALE	
	\$ Per HH	Total \$000s	
<b>Consumer Expenditures (2003)</b>			
Apparel	1,565	4,401	
Education	499	1,402	
Entertainment	1,397	3,928	
Food and Beverages	4,507	12,673	
Health Care	1,788	5,028	
Household Furnishings and Equipment	1,042	2,931	
Shelter	4,329	12,173	
Household Operations	825	2,319	
Miscellaneous Expenses	307	862	
Personal Care	504	1,417	
Reading	144	406	
Tobacco	242	681	
Transportation	5,621	15,806	
Utilities	2,329	6,549	
Gifts	814	2,289	
Personal Insurance	291	818	
Contributions	732	2,058	
Households		3	

Consumer Expenditures & Retail Sales		WEST PULLMAN	
	\$ Per HH	Total \$000s	
<b>Consumer Expenditures (2003)</b>			
Apparel	2,539	26,742	
Education	780	8,215	
Entertainment	2,302	24,250	
Food and Beverages	7,339	77,310	
Health Care	2,890	30,443	
Household Furnishings and Equipment	1,731	18,232	
Shelter	7,186	75,697	
Household Operations	1,381	14,545	
Miscellaneous Expenses	497	5,231	
Personal Care	821	8,650	
Reading	235	2,479	
Tobacco	398	4,192	
Transportation	9,281	97,762	
Utilities	3,766	39,675	
Gifts	1,324	13,945	
Personal Insurance	479	5,050	
Contributions	1,243	13,093	
Households		11	

Consumer Expenditures & Retail Sales		MORGAN PARK
	\$ Per HH	Total \$000s
<b>Consumer Expenditures (2003)</b>		
Apparel	3,001	25,278
Education	931	7,840
Entertainment	2,783	23,447
Food and Beverages	8,813	74,239
Health Care	3,477	29,293
Household Furnishings and Equipment	2,115	17,819
Shelter	9,083	76,517
Household Operations	1,699	14,310
Miscellaneous Expenses	604	5,091
Personal Care	946	7,970
Reading	285	2,404
Tobacco	491	4,135
Transportation	11,176	94,148
Utilities	4,371	36,823
Gifts	1,615	13,604
Personal Insurance	593	4,996
Contributions	1,543	13,002
Households		8

Source: [www.chicagoprosector.com](http://www.chicagoprosector.com), 2005

## NEW STARTS (excerpt from Federal Transit Administration)

The **Federal Transit Administration's (FTA)** discretionary **New Starts** program is the Federal government's primary financial resource for supporting locally-planned, implemented, and operated transit "guideway" capital investments. From heavy to light rail, from commuter rail to bus rapid transit systems, the New Starts program has helped to make possible hundreds of new or extended transit fixed guideway systems across the country. These rail and bus investments, in turn, have improved the mobility of millions of Americans, have helped to reduce congestion and improve air quality in the areas they serve, and have fostered the development of viable, safer, and more livable communities.

**PROJECT DEVELOPMENT:** New Starts projects, like all transportation investments in metropolitan areas, must emerge from a regional, multi-modal transportation planning process that has three phases:

### Phase I – Alternatives Analysis

Local project sponsors are required to perform an alternatives analysis that evaluates the mode and alignment options in the community. This analysis informs local officials and community members on the benefits, costs and impacts of transportation options, so that the community can identify a preference. This phase is complete when local and regional decision makers select a locally preferred alternative, and it is adopted by the Metropolitan Planning Organization (MPO) into its long-range transportation plan.

### Phase II - Preliminary Engineering

During the preliminary engineering (PE) phase of project development, local project sponsors consider their design options to refine the locally preferred alternative and complete the National Environmental Policy Act (NEPA) process. Preliminary engineering hones the estimates of project costs, benefits, and impacts. In addition, during the PE phase of development, local sponsors finalize management plans, demonstrate their technical capabilities to develop the project, and commit local funding sources.

### Phase III- Final Design

Final design is the last phase of project development, and includes the preparation of final construction plans, detailed specifications, construction cost estimates and bid documents.

### Project Justification

- **Mobility Improvements**  
Measured by travel time benefits per project passenger mile, low-income households served and employment near stations
- **Environmental Benefits**  
Measured by change in regional pollutant emissions, change in regional energy consumption and EPA Air Quality Designation
- **Cost Effectiveness**  
Measured as the cost per hour of travel time saved
- **Operating Efficiencies**  
Measured by system operating cost per passenger mile
- **Transit Supportive Land Use & Future Patterns**  
Measured by existing land use, transit supportive plans and policies and performance, and impacts of policies
- **Other**  
Number of optional factors, including the projected economic impact of project.

## 2030 Regional Transportation Plan (RTP) Summary of Projects<sup>1</sup>

### STAR (Suburban Transit Access Route) LINE (Outer Circumferential Rail Corridor)

- Initial proposal is for new commuter rail transit between O'Hare and Joliet. Route is being evaluated in phases
- Inner and Outer Circumferential Rail Corridors Feasibility Study completed and published June 2005

### DUPAGE J LINE (Bus Rapid Transit)

- The proposed BRT is part of the DuPage Area Transit Plan, intended to provide a fully integrated multimodal and regionally coordinated transit system for DuPage County. This high speed corridor would serve as a connection between O'Hare, Woodfield Shopping area, Oak Brook, residential areas of Naperville and Aurora and to the proposed Outer Circumferential Service.

### MID-CITY TRANSITWAY

- Proposal is a 21-mile circumferential line that extends from Jefferson Park station on the CTA Blue Line south to Midway Airport and then southeast and east to the 87<sup>th</sup> Street CTA Red Line. All CTA lines except the yellow line would connect. Transit mode to be determined.

### ORANGE LINE EXTENSION

- Proposal involves extending the Orange Line from Midway Airport to a new terminal in the vicinity of the Ford City shopping center. Proposal is intended to complete the original Orange Line plan to provide improved access to downtown from the Far Southwest side and from the central city to the string employment corridor along South Cicero Avenue.

### SOUTHEAST TRANSIT CORRIDOR

- Feasibility study was completed in December 2004
- Proposed route is intended to provide access to downtown Chicago jobs opportunities and to complement local economic development efforts of communities in southeast Cook County

### CERMAK ROAD (BUS RAPID TRANSIT)

- Intended to provide Bus Rapid Transit service from Yorktown Center in Lombard to the CTA Blue Line at Cicero. The BRT would serve the Cicero/Berwyn commercial area, North Riverside Park Shopping Area, Westchester businesses, Oak Brook and Yorktown Mall.
- The route has undergone significant study.

### RED LINE EXTENSION

- The initial proposal is to extend the Red Line from 95<sup>th</sup> Street to 130<sup>th</sup> and the Bishop Ford Freeway. The proposal is intended to increase accessibility for residents of Chicago's far south side. The proposal is intended to relieve congestion, reduce travel times and improve access to jobs for lower-income residents.
- **NOTE: This route is currently under study. The RTS shows only one route even though three are being considered, including the Community Route.**

### BLUE LINE WEST EXTENSION

- The Blue Line Congress branch currently provides service between Chicago's CBD and Forest Park in central Cook County. The proposal include extending this branch of the line further west along or near I290 and I88. Proposal is intended to relieve congestion and establish new opportunities for transit-oriented development.
- Evaluated under the Cook-DuPage Corridor Study

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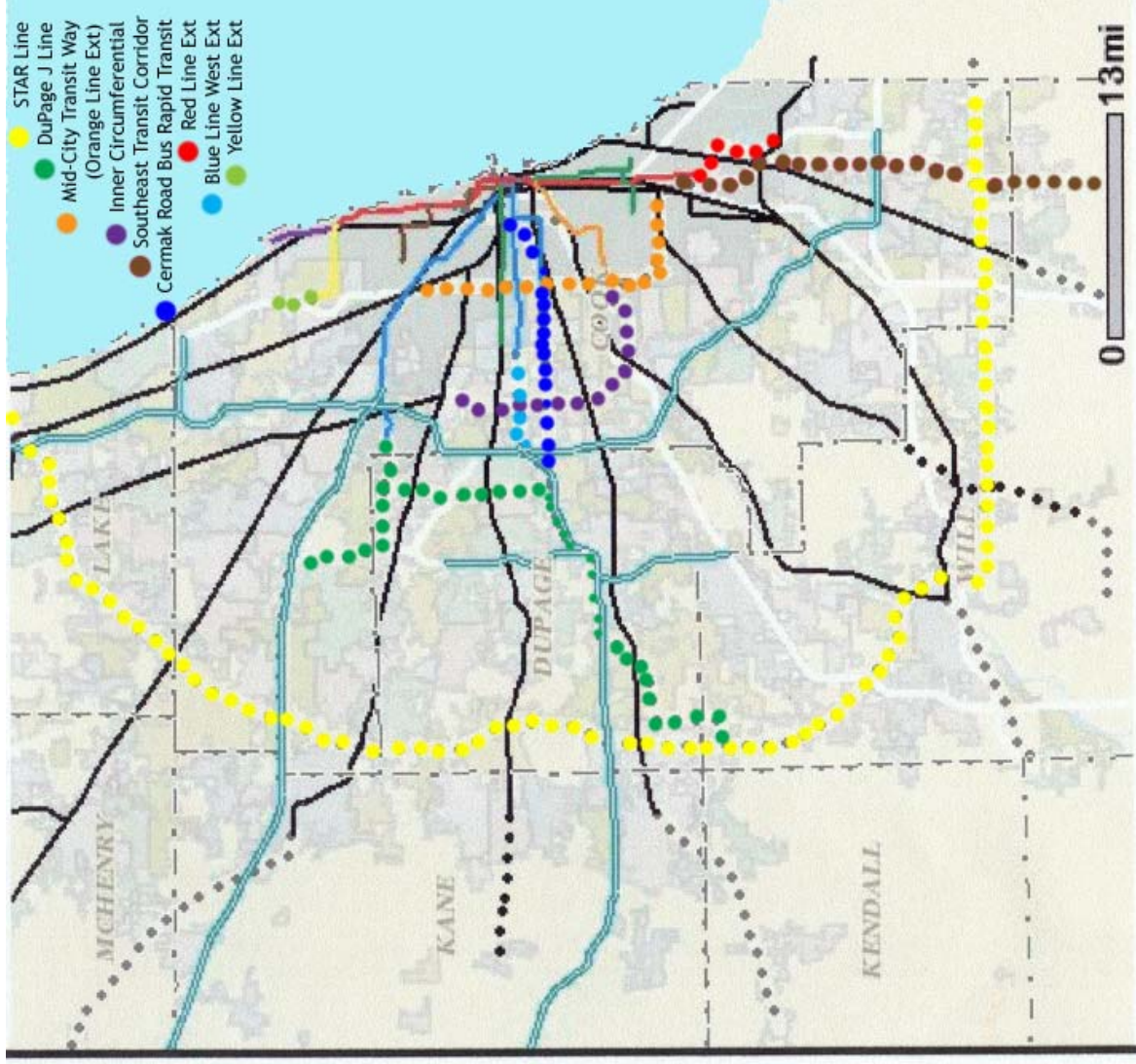
<sup>1</sup> Regional Transportation Asset Management System (RTAMS) <http://www.rtams.org/ui/homepage.asp>

## INNER CIRCUMFERENTIAL

- Initial proposal is for an airport to airport link via a new commuter rail line along the Indiana Harbor Belt Railroad (IHB) in western Cook County.
- Feasibility of this route studied in the Inner and Outer Circumferential Rail Corridors Feasibility Study completed and published June 2005

## YELLOW LINE EXTENSION

- Proposal intended to provide more direct neighborhood access to the Yellow Line and to establish new opportunities for transit-oriented development
- Extension also includes increasing the number of stations on the Yellow Line Skokie Swift Station Location Feasibility Study completed in September 2003
- Project planning and scoping are underway. Acquisition of consultant services is expected to begin in fall 2005.



## Red Line Rehab project: Overview

CTA's \$282.6 million Red Line Rehab project is a significant step in bringing more reliable and efficient rapid transit service to the South Side. The work includes power, signal and communication upgrades for more than nine miles of the Red Line from Cermak-Chinatown to 95th Street, as well as station renovations.

Improving power reliability and the delivery of that power are the most significant aspects of the project. Since the Dan Ryan branch of the Red Line opened for service in 1969, the CTA has put more trains into service and increased the frequency of service to keep up with customer demand. In 1969, the Red Line ran six-car trains with rush hour intervals at 5-7 minutes. Today, the Red Line runs eight-car trains with rush hour intervals at 3-5 minutes.

In addition, rail cars originally placed on the line over 30 years ago did not require as much power to operate as today's more modern rail cars. Improved customer amenities such as upgraded air conditioning systems require more power from the third rail to operate. Power components of the project include the construction of two new substations, upgrades to two other substations and the installation of new contact rail, which will result in increased power for the branch.

Seven stations along the line, Sox-35th to 87th, will receive upgrades that include new flooring, refurbished platform canopies, enhanced lighting, new Customer Assistance kiosks and improved signs. Eight escalators along the branch will be replaced and two new elevators will be installed, one each at 47th and 69th, making the stations newly accessible to customers with disabilities. This will bring to five the number of stations on this branch that are accessible.

There will also be enhancements to improve bus connectivity, such as curb cuts, canopies over station entrances and improved lighting on the approach to each station. Last year, as a preliminary phase, CTA rehabilitated bus bridges at 69th and 95th Streets and completed renovations to the stationhouse at Sox-35th.

When the entire Red Line rehab project is completed in winter 2006, the CTA will have rehabilitated bus bridges at 69th and 95th Streets, made upgrades at Sox-35th, improved signal, communications and power substation systems, and renovated seven Red Line stations.

From: Regional Transit Study

*Nathalie P. Voorhees Center for Neighborhood and Community Improvement*

## RED LINE EXTENSION

### Overview Proposed Mode: Rapid Transit

Project Type: Improvements to Existing System  
Investment Categories: Corridor

### Description

The Red Line is a historic rail facility serving most of Chicago's lakefront neighborhoods. The initial proposal is to extend the existing Red Line from the existing terminal at 95th Street to a new terminal at 130th Street and the Bishop Ford Freeway. The extension is proposed to increase accessibility for residents of Chicago's far south side and southern suburbs. It is also designed to relieve congestion, reduce travel time and improve access to jobs for lower-income residents. The proposal should also promote economic development on Chicago's south side and in suburban areas.

The project will provide direct access to CTA rail transit for commute and other trip needs, linking economically disadvantaged communities to jobs in Chicago's Central Area and the Lake Calumet industrial area.

The project will streamline bus-to-rail connections for 13 CTA bus routes and 6 Pace bus routes. A key component of the plan is an intermodal terminal and a major park-and-ride lot at 130th Street and the Bishop Ford Expressway. The terminal will provide connections with South Shore Line trains to Northern Indiana and Pace bus services to southeastern suburban areas.

The project will be a catalyst for the growth of employment in the far south of Chicago and nearby suburbs and, by providing an attractive alternative to auto travel, is expected to help manage congestion on the Bishop Ford and Dan Ryan Expressways. Reductions in auto use will reduce emissions and contribute toward meeting air quality standards. This proposal should be included in evaluations conducted for other plan recommendations in the southern Chicago and the south suburbs multimodal corridor.

The project is adjacent to Lake Calumet and associated preserves in eastern Cook County, with the largest and most dense population of threatened and endangered species communities in the region. The project is also adjacent to Beaubien Woods near South 130th Street.

From: Regional Transit Study

*Nathalie P. Voorhees Center for Neighborhood and Community Improvement*



## Transit-Oriented Development – Literature Review

**Transit-Oriented Development in Four Cities: Example Suburban Decatur.** Five minutes outside of downtown Atlanta on the East Line, its downtown was abandoned when a freeway took everyone away to bigger, newer regional attractions, and then it was leveled during station construction. But through perseverance, vision, the national Main Street program, and good TOD design guidelines and zoning, downtown Decatur has itself become a regional attraction, its town square lined with unusual shops, restaurants and music venues, including a band shell built over the station. A lesson to be learned from this example is, as a planner notes, “More important than density is creating walkable streets and community life proximate to the station so that people have a reason to be there -- because if they are there, they’ll use transit.” Secondly, it is apparent that the market is the impetus for development, and zoning codes, parking ratios and design standards are important tools in attracting development consistent with a city’s vision.

Ohland, Gloria. “Transit-Oriented Development in Four Cities.” For The Great American Station Foundation. Presented to the Partnership for Regional Livability, Chicago, Illinois. August 2001.

**Dallas DART:** Research has shown that the value of properties near transit stations increases at a rate higher than those not served by transit. In Dallas, it was found that the values of office and residential properties near DART stations increased 53 and 39 percent more, respectively, than comparable properties not located near DART between 1997 and 2001. These properties also enjoy increased stability in their property values (Ohland p.157).

Ohland, Gloria. “The Dallas Case Study: Mockingbird Station and Addison Circle.” In *The New Transit Town: Best Practices in Transit-Oriented Development*. Ed. H. Dittmar and G. Ohland. Washington, DC: Island Press, 2004.

**Atlanta MARTA:** Planners working on TOD in Seattle completed case studies of TODs around the nation and produced compelling conclusions. They noted that planners working on TOD at select Atlanta MARTA stations found that models of development had to be appropriate to the local character. A cookie-cutter approach was not appropriate for TOD. For example, Atlanta sought to replicate Toronto’s model of high-density, high-rise residential development at rail stations, but that model was slow to gain acceptance among local residents. Authors of the study caution planners to recognize that areas may not receive the development they expect. Therefore they advise that plans should be flexible enough to adapt to unanticipated changes in development patterns, types, and locations. The Lindbergh Center station, on the North Line north of the downtown business district, was targeted as a regional node for development. The Lindbergh Center was an old industrial area that was rezoned for high-density, mixed-use development. Planners projected growth in the location, but instead the expected development did not initially occur. Nevertheless, MARTA selected a developer, and the TOD project commenced. The area received a great boost when BellSouth moved one of its regional offices into the area in 2003, and growth has taken off from there.

City of Seattle Department of Transportation  
[http://www.cityofseattle.net/transportation/SAP/TOD\\_Case\\_Studies/Atlanta\\_Marta.pdf](http://www.cityofseattle.net/transportation/SAP/TOD_Case_Studies/Atlanta_Marta.pdf)

**San Francisco Third Street Light Rail:** The Third Street Light Rail project was instituted to bring transit service back to the Bayshore Corridor along the city's eastern side. The community grew in the early part of the 20<sup>th</sup> century with the help of streetcars, but faltered with the closing of the Naval Shipyard in 1974. Currently, the City, the San Francisco Municipal Railway (Muni), and the San Francisco Transportation Authority are in the process of re-establishing rail service between the corridor and downtown. The project will enhance transit connections and also generate economic opportunities and jobs for local residents and business owners. The community strongly supported preserving the density and character of existing single family residential areas, while maintaining existing residential densities along the commercial core. The first phase is scheduled to open in 2005, bringing the rail service south through the community. The Third Street Light Rail Project case study focuses on the revitalization of a neighborhood commercial core through transit-supportive strategies. The light rail line will pass through four empowerment zones and three existing redevelopment areas and three proposed redevelopment areas. The future looks good for the Bayshore Corridor: the eastern portion of the city represents the largest area of developable land, as most of the city is built-out and there is high demand for housing. About 65 percent of the City's job growth and over 50 percent of the residential growth are projected to be located in the light rail corridor, which greatly increases the project's viability.

<http://www.sfmuni.com/cms/msc/const/3rdover.htm>

[http://www.cityofseattle.net/transportation/SAP/TOD\\_Case\\_Studies/SanFrancisco\\_MUNI.pdf](http://www.cityofseattle.net/transportation/SAP/TOD_Case_Studies/SanFrancisco_MUNI.pdf)

**Silver Spring CBD:** Silver Spring, Maryland is an inner-ring suburb of Washington, DC. The area around the Metrorail transit station is characterized by office buildings, retail, and housing. The area suffered from a depleted retail sector, a relatively weak market for commercial development, lack of street life, and poor urban design. The Maryland-National Capital Park and Planning Commission prepared and implemented the Silver Spring CBD Sector Plan Update, which, now nearly completed, provides an example of commercial downtown revitalization coordinated with transit-oriented development. The updated plan changed the focus of the previous plan. Instead of making Silver Spring a regional center for comparison retail shopping, the plan recommended making the area a community-oriented downtown with housing, local-serving shops, and community facilities arranged along pedestrian-friendly streets. These uses and pedestrian facilities will be directly connected into the Silver Spring Metrorail intermodal station, to be completed by 2010. The area is experiencing a rebirth, with the opening of several restaurants and shops. The relocation of Discovery Channel headquarters into the Silver Spring CBD has fueled much of the revitalization.

City of Seattle Department of Transportation

[http://www.cityofseattle.net/transportation/ppmp\\_sap\\_todstudies.htm](http://www.cityofseattle.net/transportation/ppmp_sap_todstudies.htm)

## **FROM Neighborhood Capital Budget Group's website: "TIFs and...transit"**

### **Can TIFs be used to improve public transit?**

Yes, with some exceptions. TIF dollars can be used for public transit infrastructure, but not for operating expenses. State law prohibits the City from using TIF money to restore lost service hours (such as cuts to weekend and nighttime transit service), purchase new equipment, or to fund the salaries of transit employees, but there are still important transit improvements eligible for TIF funding. These eligible expenditures include:

New "L" stations, including land acquisition, building demolition, financing, legal, and planning costs. Transit-oriented development in and around public transportation stations. Bus shelters.

### **Why use TIF money for public transit?**

The underlying purpose of TIF is to revitalize commercial, industrial, or residential areas. Transit brings people into a community to live, work, and shop. Increased transit use, and the related pedestrian traffic in the neighborhood, also enhances safety by bringing more people into areas that previously were either abandoned lots or havens for crime. A strong public transit link can be a critical ingredient in the success of all three of those enterprises:

**Commercial Districts:** People won't spend money in a business area if it is difficult or impossible for them to get there. A strong public transit link — particularly if the station is designed to maximize interaction between the station and the surrounding business district — can provide a large infusion of new customers for both existing stores and new commercial developments.

**Industrial Corridors:** One of the biggest challenges that manufacturers and other industrial companies face is access to the workforce. Many companies chose to stay in Chicago because big cities provide good access to labor. But if an industrial park is isolated from the rest of the City because of poor transit connections, then one of Chicago's biggest advantages in attracting and retaining industry is lost. *If these companies move out of Chicago, they take good jobs with them.* The Kinzie Industrial Corridor on the City's West Side has been especially hard hit by a lack of access to train lines. The Chicago Transit Authority refused to add stops on the Lake Street branch of the Green Line between Ashland and California during the renovation and eliminated the Lake Street and Washington Blvd. Bus lines, leaving workers with few transit options for getting to their jobs.

**Residential Neighborhoods:** Easy access to public transit is essential to many Chicagoans for getting to work, shopping, seeking medical care, and taking their families to museums, parks, and other attractions. New or improved transit facilities improve the quality of life of existing residents and help bring new people to the neighborhood. Transit access may be especially important for the success of new TIF-funded subdivisions and housing developments which must attract large numbers of new residents in order to fill the available space.

### **What is Transit-Oriented Development?**

Transit-Oriented Development (TOD) is any project that seeks to use a site's proximity to public transportation as a key selling-point for bringing new investment to a neighborhood. The location, design, and mix of uses in a TOD project emphasize pedestrian-friendly environments and easy access to trains and busses. Transit-oriented development can bring jobs, retail development, social services, and transit ridership back into a community, and help to sustain a pattern of living, shopping, playing, and working in a neighborhood.

Well-designed TOD projects can be extremely effective because the new development and the transit line support each other. Enhanced transit facilities draw people to the neighborhood to live, work, and shop. This influx of new activity helps business and residential areas to thrive. This new life in the neighborhood in turn entices more people to use public transportation. The neighborhood benefits through an enhanced quality of life. The transit system benefits from additional, fare-paying riders.

TOD is not a new concept. In fact, it dates back to the turn of the century when much of Chicago's public transportation system was constructed. Newly constructed rail lines attracted dense housing development and business expansion. Many of Chicago's existing neighborhoods continue to thrive as communities anchored by good access to transit lines.

### **Have TIFs ever been used to fund public transit?**

Yes, though all of the TIF money spent on transit has been downtown. To fully understand the link between TIFs and transit, you need to know a little bit about how the public transportation system is funded. While the Chicago Transit Authority has the primary responsibility for trains and busses in the City, there is also significant City funding for public transportation infrastructure. Since 1990 (including projects slated for 2000 through 2004), the City of Chicago has allocated \$773 million for improvements to CTA and

Metra infrastructure. A large chunk of those dollars -- \$215 million (28 percent) -- has gone to station improvements downtown in the 42<sup>nd</sup> Ward. In Chicago's current (2000-2004) capital plan, 97 percent of the \$116.4 million City dollars allocated to public transit are going to projects downtown. These funds are included in the City's *Capital Improvement Program* - the five-year "wish list" detailing the City public works plans.

The City of Chicago CIP funded three public transportation projects with TIF revenue, all of which are located in the Loop. Those projects are:

Randolph/Washington Station (\$13,500,000)

Dearborn Subway — Lake/Wells (\$1,200,000)

Misc. Transit Projects — Central Loop (\$24,000,000)

While the City has chosen to limit its use of TIF dollars for public transportation projects to downtown, many TIFs have transit facilities in their boundaries that would be eligible for TIF dollars, especially if used in conjunction with a transit-oriented development plan for the community. The following list shows which TIFs have existing CTA or Metra stations within their boundaries. Of course, TIF dollars could also be used to construct a new station.

## **MUNICIPAL BONDS “101”** (excerpted from <http://publicbonds.org/index.htm>)

Municipal bonds are also known as *tax-exempt bonds*, because the interest paid to the investor is typically not subject either to federal income tax or to state and local taxation (though some states exempt only interest from in-state bonds).

### **HOW ARE BONDS SOLD?**

There are two main markets for bonds:

- primary market: bonds sold for the first time
- secondary market: the resale of bonds some time after their initial offering

When bonds are first offered (the usual term is *issued*), they are not sold directly to the public by the borrower (known as the *issuer*). Instead, they are brought to market by an *underwriter*, an intermediary (usually an investment bank or syndicate of investment banks) that brings together bond sellers and bond buyers. See below for more details on the underwriting process.

In the secondary market, bonds are generally not sold in exchanges like stocks. They are traded through a huge network of independent dealers. Buying and selling bonds is much less straightforward than trading shares of stock. Dealers vary in what type of bond they can provide, and pricing varies from dealer to dealer, since dealers set their own markup. Extensive price information is not readily available. Most municipal bonds trade infrequently; thus commission costs can be high.

Bonds have traditionally been sold in units of \$1,000 (the face value is known as the *par value*), though municipals today are typically sold in denominations of \$5,000.

Individuals who own bonds directly tend to be affluent investors, though a somewhat larger population invests through bond mutual funds. Until about two decades ago, bondholders were sent certificates containing coupons that had to be removed periodically and submitted to receive interest payments. Investors were known informally as *coupon clippers*. Today, interest payments are transmitted electronically to the bank account of the holder of record. The interest rate, however, is still frequently referred to as the bond's *coupon*.

Not all bonds have traditional coupons. There is a category of bonds known as *zero coupon*, which do not pay interest periodically; instead, the interest accumulates until the maturity date. There are also *variable-rate demand obligations*, which are long-term bonds with variable short-term interest rates (and a feature that allows the holder to redeem the securities at different intervals).

## **THE THREE-RING BOND CIRCUS** by Kevin Pranis

The process of putting together a bond deal is complicated and delicate. Investors choose from thousands of options when buying municipal bonds and most seek deals that involve something between little risk and no risk at all. Yet the projects financed by bonds are often massive, involving dozens of risk factors. The task of investment bankers and others who put together bond deals is to put together a package that not only eliminates or minimizes risk factors, but also minimizes the *appearance* of risk.

The task is made more difficult because bond issuers are in a “catch-22”: many key parties to a bond deal are unwilling to commit until all of the other pieces are in place. In many cases, for the deal to happen, all of the pieces must fall into place simultaneously – or at least appear to do so. As a result, some have compared a new development to a three-ring circus. It is the task of the investment banker to ensure that keep each ring in motion, and often to create the impression that each ring is in motion when inevitable delays arise.

Because many or all of the pieces are in motion up until the moment the bonds are sold, there is no fixed sequence of events leading to a bond issue. Instead, there is a long list of pieces that investment bankers try to assemble in a coherent package. Some pieces are required by law or by investors, others could strengthen the issue but are not necessary and some only become essential if pulled out in the light, like a thread that will unravel the shirt if not put back in place.

## CTA Orange Line

The CTA Orange Line, linking Midway Airport and the Chicago Loop, opened on October 31, 1993. The line was built for approximately \$500 million using abandoned railroad rights-of-ways, including those previously used by the Illinois Central Railroad, Santa Fe Railway and the Belt Railway of Chicago. Most of the stations are designed to be intermodal and encourage rail-bus transferring, with off-street bus terminals connected to them. Most stations, like Pulaski, are accompanied by large park-and-ride lots for commuters. The station houses are set far back from the street, catering more to the transferring bus passengers and park and ride users than to walk-in traffic. Station locations were chosen with respect to retail and economic activity, though the station is often not directly adjacent to the street life. In 2004, the Orange Line served 27,100 customers on an average weekday, more than 14,350 customers on Saturdays and just under 9,100 customers on Sundays (<http://www.chicago-l.org>)

A survey completed by the Market Research Department of the Chicago Transit Authority soon after the line opened described the new riders on the Orange Line.<sup>2</sup> Based on a March 1994 survey, it was found that trips made on the Orange Line were most likely for work (60.6%) or school (13.6%), with 3.4% strictly for airline travel. Another 6.4% were work-related trips, and 5.0% were social. Only 2.2% of trips were for shopping. At the time of the study, it was shown that the Orange Line had increased transit ridership overall in the area by 31.0%, increasing trips to work via transit from 16.4% to 21.5%. Of the new riders, only 15% of households reported have no cars, with 37% one-car households and 33% two-car households. Nearly a quarter (23.7%) of all riders formerly drove or got a ride to their destination. Sixty-five percent of all users formerly utilized the extensive bus service in the corridor. Eight percent of those surveyed had formerly used the CTA Red and Green lines to the east.

Although the ridership on the Orange line was 26,200 passengers on a typical weekday in November 1993, by October 1994 ridership levels had increased to 37,500 daily rides, which represents a 43% gain over its first month. The survey found that the most frequent mode of access to the Orange Line is bus at 41%, followed by walking (26%). Thirteen percent drove to the stations, and 11% were dropped off by another driver. The opening of the new line also had a positive impact on air quality, as it reduced the number of average weekday cold starts and average weekday automobile vehicle miles by 5,700 and 100,300 respectively, by October 1995.

The Orange Line was marketed through extensive use of media, such as radio, television, and newspapers. It was found that bus placards were most effective in raising awareness about the Orange Line. Advertisements were also put on billboards along the Stevenson Expressway. Another factor in attracting new riders were the availability of park & ride facilities, particularly at outlying stations, which must be large enough and convenient enough for attracting new riders.

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<sup>2</sup> LaBelle, Sarah, and Darwin Stuart. "Diverting Auto Users to Transit: Early Lesson from CTA's Orange Line." Market Research Department, Chicago Transit Authority, January 1995. <http://ntl.bts.gov/DOCS/cta.html>



**THINNING**



**FILLING**



**BOOMING**



**BURSTING**

# Interpreting Neighborhood Change in Chicago

**April 4, 2003**

**Nathalie P. Voorhees Center for  
Neighborhood and Community  
Improvement**

College of Urban Planning and Public Affairs  
Great Cities Institute  
University of Illinois at Chicago

## **GENTRIFICATION AND DECLINE IN CHICAGO: DEFINING NEIGHBORHOOD CHANGE WITH CENSUS DATA**

REMARKS: *Interpreting Neighborhood Change Conference (4-4-03)*

Nancy Hudspeth  
Nathalie P. Voorhees Center

While the causes of, consequences, and community resistance to neighborhood change are a fascinating story, the purpose of this paper is to present an index of neighborhood change that we developed at the Voorhees Center at the University of Illinois at Chicago, where we work with community organizations on a variety of neighborhood and housing issues. We have found this index to be a useful research tool both to identify neighborhood change and to communicate a large amount of data in a way that is easy to understand, easy to use, and helps us identify areas for further analysis.

### **DEFINITION**

Before using a term such as "gentrification" it is a good idea to give a definition. According to Neil Smith, "Gentrification is the process by which poor working class neighborhoods in the inner city are refurbished via an influx of private capital and middle-class housekeepers and realtors." (Smith, 1996) What is implied in the definition is that low-income people are displaced in the process, which is a major concern when looking at this issue. It is also important to put gentrification in context. While the dramatic redevelopment of some Chicago neighborhoods has received a great deal of attention by the public and in the media, we want to stress that gentrification is only part of the story. The vast majority of

Chicago's neighborhoods have not experienced gentrification or massive new development at any time during the past 30 years. In fact, 65 of Chicago's 77 Community Areas have experienced stability, stagnation and high poverty, or decline since 1970. In order to see Chicago's disparity and uneven development, it is necessary to look at the city as a whole.

### **BACKGROUND: WEST TOWN STUDY<sup>3</sup>**

This project originated several years ago in our work with the Bickerdike Redevelopment Corporation, a local non-profit community-based organization. Bickerdike builds affordable rental housing in a neighborhood called West Town, which is located just northwest of the downtown area and just west of wealthy lakefront neighborhoods such as the Gold Coast and Lincoln Park. What has happened in West Town is almost a "textbook case" of the gentrification process as described in the literature. West Town was a low-income Latino neighborhood in the 1960s and 70s. In the late 1970s, the neighborhood began to attract artists, middle and upper income professionals, and people interested in historic preservation. Most of these people were white, non-Latino. By the mid-1980s, real estate brokers and developers were actively speculating in West Town, showing the area to clients that couldn't afford the higher prices of nearby Lincoln Park. With the economic boom of the 1990s came massive real estate development including demolition and new construction, sharply escalating property values and rents, and conflict with Latino residents who were determined not to be pushed out. The Bickerdike CDC found itself in a "land war" with developers, who did not want affordable housing located anywhere near their luxury condominium projects. Around this time,

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<sup>3</sup> See *Gentrification in West Town: Contested Ground*. UIC Nathalie P. Voorhees Center.  
<http://www.uic.edu/cuppa/voorheesctr/Gentrification.pdf>

Bickerlike contacted the Voorhees Center to do a study of West Town. One of our tasks was to give them some useful and meaningful demographic data that would describe and help predict what was happening in their neighborhood. Unfortunately, one of our main sources of data, the U.S. Census, was 9 years out of date. In our efforts to make the 1990 data meaningful, we found that by combining data from a variety of demographic categories for each census tract, we could represent what we were seeing in the neighborhood through windshield surveys and building permit data, nine years later. When the 2000 Census data became available, we decided to use our index method to examine the entire city from the perspective of gentrification, for the period from 1970 to 2000.

### WHY AN INDEX?

As noted previously, we found that an index method could portray a large amount of data in a simple way, one that is easier to understand and to deconstruct, than a regression model. In working with our index, we found that it was a useful tool to identify changes, which is important because we want to be able to identify “at risk” neighborhoods in need of intervention before it is too late to do something about them. The index also highlights significant areas for further study and its simplicity allows us to easily deconstruct it and use specific indicators for in-depth analysis of different areas. It also enables us to see which factors are most strongly linked to either gentrification or decline, by looking at differences between neighborhoods. For instance, some of the key indicators we found after working with the index were race / ethnicity, percent of the population that is represented by children, education, and poverty rate. Some others, such as owner occupied housing and occupation, were not as clearly linked to either process.

### INDEX DEVELOPMENT

We developed our index first by conducting a review of the literature on gentrification, and assembled variables based on citations by multiple authors (see references). Using data that was in the census, the variables in the index include: Median family income, % Families below poverty, Median house value, % Owner-occupied housing, Race / Ethnicity (White, African American, Latino), % Children age 5-19 (school age children), % Elderly (age 65+) <sup>4</sup>, % Managers and professionals (of all workers), % Adults with college education, % Children enrolled in private schools, % Female-headed households with dependent children under age 18 <sup>5</sup>. At this time, we did not have available for 2000 the official median contract rent by community area, but will add this when it is calculated.

### METHOD FOR SCORING

Using the 1970, 1980, 1990 and 2000 Census data, we compared the data for these 13 factors in each community area to the same factors for the city as a whole. We used a simple “score card” approach. If a factor was positively associated with gentrification, and

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<sup>4</sup> In the West Town study, we looked at % population under 14 years of age. We initially looked at % population over 65 years of age, but did not see significant change in this group in West Town. However, this age group would also be included in the current study.

<sup>5</sup> In the West Town study, we saw a significant decrease in % Female headed households in gentrified areas, which corresponds to the fact that these households are in general much more likely to be poor than Male headed households. This may not be the case for all gentrified neighborhoods, however. Since “gentrifier” households are often composed of singles and households with 2 wage earners, it is possible that relatively affluent Female headed households could displace poorer ones, and there would be no significant change in the percentage of Female headed households even though these neighborhoods would be gentrified according to other criteria.

a community area had a higher value for this factor than the city as a whole, it received a score of +1. For instance, if there were a higher percentage of college-educated adults in the community area than in the city as a whole, the community area would have a score of +1 for that factor. If a factor were negatively associated with gentrification and the community area had a lower percentage for this factor than the city as a whole, the area would also receive a score of +1 for that factor; for instance, if the poverty rate were lower in this community area than the city as a whole. The maximum value a community area could receive would be +13 and the minimum value a community area could receive would be -13. There are some limitations to this method. It does not tell us how far above or below the city as a whole, a particular community area is for that factor. However, it does reveal patterns that are useful in comparing community areas to each other and to see trends over time.

The results of our scoring system can best be summarized by the series of maps in which the number of factors (out of a possible 13) were totaled for each community area for the years 1970, 1980, 1990 and 2000 [SEE MAPS: FACTORS 1970 THRU 2000]. The first point that these maps illustrate is that, given the fact that the lightest colors represent the areas with the highest number of factors, there are a lot more dark areas than light ones in 2000 as opposed to 1970. These maps also portray several trends. As we noted, they delineate the redevelopment of the Loop and surrounding neighborhoods, and the north side lakefront. However, the maps also call attention to significant economic decline on the south and southwest side of the city, the redevelopment of public housing and relocation of poor families, increasing polarization between the north and south sides, and significant shifts in race and ethnicity.

## **ANALYSIS: COMMUNITY AREA TYPOLOGY**

Based on the maps and scores for the community areas, we constructed a neighborhood "typology." The first division was to separate community areas that had changed from those that had not changed, because by definition, gentrification and decline are processes of change. We did not want to label as "gentrified" or "gentrifying" those stable upper income areas that had always been significantly above the city as a whole. We also did not want to identify as "declining," those lower-income areas that had always been significantly below the city as a whole. In our analysis we defined significant change as a change in + / - 4 points in the total "score" for a community area, over a period of 10 years. This is a fairly sensitive measure to compensate for the fact that the community area is a large area for analysis and changes in part, but not all, of the community area will tend to be "averaged out" over the whole area. A change of + or - 4 points during the 1990s corresponds to the changes we have observed in north-side lakefront communities which have experienced significant real estate development in that period. In addition, we wanted to compensate for the fact that census data is only available once every 10 years. Identifying relatively small changes between 1990 and 2000 enables us to target communities in need of intervention before the changes have already occurred and, essentially, policy-level intervention is too late. Finally, a change in 4 factors is large enough that a change in race and ethnicity only, does not indicate gentrification or decline. Using the definition of change as a change in the score of + or -4 in a period of 10 years, we identified 42 Community Areas as "change communities" and 35 Community Areas as "no change communities."

## **CHANGE TYPOLOGY**

We identified 4 types of community areas that did not change significantly in 30 years. Type 1 ("Stable Upper")

communities were those that have always been (since 1970) upper or upper middle-income areas and have been significantly above the city as a whole, with respect to the gentrification factors.<sup>6</sup> There are 9 community areas in this group. These areas are located on the far edges of the city, and with the exception of Edgewater, tend to be lower density areas of predominantly single-family homes with a “suburban” appearance. All but one of these areas were ranked in the top 11 out of 77 community areas for median family income in 1970, and the most affluent of the Type 1 communities—Forest Glen, Beverly, Edison Park, Norwood Park, and Mount Greenwood—were consistently ranked in the top 10 to 15 areas out of 77 for median family income. Six of the nine Type 1 areas (again, the most affluent) have been consistently 80% White (non-Latino) or more, throughout the 30 year period. The others have experienced some significant racial and ethnic change during this period; basically, the population has changed from 94-99% White in 1970, to 48-63% White in 2000. The community areas on the north side have a mix of Latinos and Asians making up the balance of the population, while African Americans represented 32% of the population in Beverly in 2000. However, despite significant racial and ethnic change, these areas have remained near the top of the city with respect to median house value, income, and other indicators of wealth.

Type 2 (“Stable Middle”) communities were those that showed stability but were less wealthy areas than Type 1. There are 13 community areas in this group, and most of these areas were originally “white ethnic,” working class neighborhoods. These areas have high homeownership rates of 70-80% and have seen a big increase in the Latino population and a decline in White population between 1970 and 2000. All but two Type 2 areas were

89% White or more in 1970<sup>7</sup>. However, in 2000, only two were close to this level. Irving Park and Archer Heights are now 43% Latino, Mont Clare is 39% and McKinley Park is 62%. As with Type 1 community areas, significant racial and ethnic change was not accompanied by equally significant economic decline as indicated by changes in house value, median income, or poverty rate. Middle class white homeowners moved away or died and were replaced by middle class Latino and African American homeowners.

The third basic group of “no change” communities is those that were low-income or poverty areas in 1970 and have changed little in 30 years. We further divided these communities into areas of Poverty (Type 3A) and Extreme Poverty (Type 3B). These areas are located on the west and south sides, and are primarily African American neighborhoods with a high poverty rate. Historically these areas have been the location of concentrated public housing projects. Of the extreme poverty community areas, all but one (West Englewood) have been 95% (or more) African American since 1970 and all were 94% to 98% African American in 2000. Some of these communities have experienced and continue to experience, massive redevelopment, as large public housing projects such as Robert Taylor Homes have been demolished and residents are being relocated. In other areas, such as Riverdale, public housing is home to nearly all the residents and there is no redevelopment occurring. The extreme poverty areas have the highest rates of families living below poverty, the lowest median family incomes, and the highest proportion of children age 5-19 of the population. Over 90% of the children in these community areas attend public schools and less than 10% of the adults have a college education.

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<sup>7</sup> The 2 that were not were south side Calumet Heights (45%) and southwest side Morgan Park (51%). Today Calumet Heights is 93% African American, and Morgan Park is 67% African American and 30% White.

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<sup>6</sup> “Stable” refers simply to a relatively small amount of change over time in the index and/or variables comprising the score.

## “CHANGE” COMMUNITY AREAS

**Gentrification areas:** Using the above criteria for change, we identified 12 community areas that showed significant, positive change with respect to gentrification. This group includes the Loop, Near South Side and Near West Side (just south and west of the Loop), 4 community areas on the north side lakefront (Near North Side, Lincoln Park, Lakeview, Uptown), and 5 community areas adjacent to the gentrifying north-side lakefront communities and Loop (Lincoln Square, North Center, Logan Square, West Town, Near West Side), and Kenwood on the south lakefront. The method also identified 2 outliers, Bridgeport and Armour Square, which both experienced change of +4 points between 1970 and 1980, but have been consistently at or below the overall level of the city for nearly all of the 13 factors since that time. We have called these “Positive Change, Not Gentrification” community areas. A key point to note is that the identification of change in itself, does not tell us how far along in the gentrification process these community areas are. Five of the 12 gentrification Community Areas have achieved a level of +11 or higher, in 2000. They may and probably will continue to increase in terms of wealth; however, the socioeconomic change they experience at this point will probably be relatively subtle. In general, the north lakefront community areas of Lakeview, Lincoln Square, and North Center might be considered more subtle cases of socioeconomic change than gentrification, since they have never been high-poverty areas and have always been majority white, non-Latino neighborhoods. However, the number of poor families in these community areas has decreased significantly during the past 10 years, which is an important criteria in the literature.

Five of the gentrification community areas—West Town, Logan Square, Uptown, Near South Side, Near West Side—are experiencing redevelopment and displacement as we write/speak. Although they have experienced drastic change, particularly during the 1990s, their overall scores for 2000 are still within the range of poverty or only slightly above the city as a whole: -5 for Logan Square, -3 for Near West Side, 0 for Near South Side, +3 for West Town and Uptown. This is partly because these areas have significant disparity within the community area that “averages out” to a mid or low level, and partly because these community areas would have been considered mild to extreme poverty areas only 10 years ago. For example, West Town’s score changed from -9 in 1990 to +3 in 2000, an increase of 12 points. The Near South Side increased from a -7 in 1990 to 0 in 2000. Changes this noticeable are likely to continue the upward trend. One example, the community area of Uptown (which experienced a change of +4 points in the 1990s) is currently the site of real estate speculation and development similar to what occurred in West Town. Median house values in Uptown have jumped from \$137,800 in 1990 to \$270,300 in 2000. “Gentrifier” community groups have actively marketed the Uptown neighborhood to developers and large corporations; in fact, at this time, construction is underway for a massive luxury condo development and a Borders bookstore at Montrose and Broadway.

**Decline areas:** Using our definition of change as a change in 4 points in 10 years, we identified 28 community areas that declined at some point in the 30-year period of our analysis. We divided the decline communities into 3 basic types: Type 5 Mild Decline (10 areas), Type 6 Moderate Decline (5 areas), and Type 7 Serious Decline (13 areas.) We defined mild decline as a change in -4 points during 10 years, with changes in other decades of less than 4 points. Moderate decline was defined as a decrease in 5 to 6 points during one

decade, with other decades changing less than 4 points. Serious decline was defined as 2 or more decades with declines of 4 points or more, during the 30-year period; or a decrease in one decade of more than 6 points.

When we consider the decline areas, several points are significant: (1) Most of the decline occurred between 1990 and 2000. Three of the five moderate decline areas decreased more than 4 points between 1990 and 2000. All but three of the serious decline areas (10 of 13) declined 4 points or more between 1990 and 2000. Seven out of 10 areas that showed mild decline, those that only had one "negative" decade, had their decline of 4 points during the decade 1990 to 2000. (2) Most of the decline has occurred in areas that, prior to 1990, would have been considered Type 1 or Type 2 areas, Stable upper or middle. A total of 15 community areas fit this description. A majority of these, 8 out of 15, had generally positive scores in the range of +1 to +5, but between 1990 and 2000 declined to scores of -1 to -9. A decrease from +1 to -3 during the 1990s was common, with 4 community areas (Hermosa, Washington Heights, East Side, and Brighton Park) all showing this pattern. Examining the data for these 4 community areas, there are no spectacular changes, however three of them (Hermosa, East Side and Brighton Park) have all seen a significant increase in the Latino population of families with children; median house values and incomes have stagnated with respect to the city as a whole. College educated adults and professionals have increased slightly, but not as much as in the city as a whole. The fourth of these community areas, Washington Heights, is 98% African American and the only area of exceptional decline that stands out in this community area, appears to be an increase in the elderly population. It is important to note that we do not consider racial and ethnic change in itself, to be negative change. Many of the upper stable and middle stable community areas have experienced significant "white flight" and still remain at the top of the city with respect to other

indicators of wealth. However, racial and ethnic minorities have historically been associated with disinvestment, so increased minority populations might still be considered an early warning assuming investors might react negatively despite efforts to reduce discrimination.

Also of interest are six community areas that showed significant decline, even though they remained in the upper or mid range, or declined from upper to middle. Southwest side communities Ashburn and West Lawn both declined from +7 to +1 during the 1990s. Both of them experienced a significant drop in the White non-Latino population during this time (from 83 and 88% in 1990 to 37 and 43% in 2000) in which White people were replaced by African Americans and Latinos. In 2000, West Lawn was roughly 43% White and 52% Latino; Ashburn was 37% White, 43% Black, and 17% Latino. Interestingly, both had median house values that were slightly above the city's total of \$78,000 in 1990 (\$78,200 in West Lawn and \$81,100 in Ashburn); however, median house value in both was significantly below the city's total of \$132,400 in 2000 (\$119,816 in West Lawn and \$116,625 in Ashburn). Homeownership in both neighborhoods was quite high throughout the decade, 82-3% in West Lawn and 91.1% in Ashburn. Is it a coincidence that Ashburn's median house values dropped more than West Lawn's, at the same time the population of African Americans in this area increased significantly?

A final point to note regarding the decline communities is that the vast majority of these areas (19 out of 28) are located on the south and southwest sides of the city, generally adjacent to the Type 3 Extreme Poverty areas. The two main explanations for the decline in these areas are the loss of manufacturing jobs in this area since the 1970s, and the ongoing redevelopment of public housing and relocation of residents. Most of the decline community areas on the north side are located just west of the gentrifying areas. It is impossible to prove but not

too far-fetched to surmise that the low-income residents who are moving out of areas such as West Town and Uptown, are moving into neighborhoods such as Rogers Park, Albany Park, Avondale, Hermosa, Belmont Cragin, Austin, and Humboldt Park. It is also not too difficult to imagine that if the north side real estate development process were more equitably distributed, the disparity between the north side and south side would be less evident.

## **DECONSTRUCTING THE INDEX**

As noted previously, one of the strengths of the index is that it enables us to identify areas of further study and calls attention to particular factors that we may want to study in more depth. Several key variables of interest to us are changes in race / ethnicity, location and distribution of poor families, location and distribution of college-educated adults, and the demographic profile of age (% of population that consists of school age children and % of population that consists of elderly). These individual factors have been analyzed to show the spatial distribution and correlation with the gentrification index/factors (see maps).

A key point in any discussion of gentrification is the displacement of low-income families. Some critics argue that this is a key requirement to differentiate gentrification per se from other types of urban redevelopment (for example see Bourne, 1993) These authors insist that conversion of abandoned manufacturing districts into luxury residential lofts is not gentrification because no low-income families are displaced in the process. For this reason we wanted to analyze the poverty rate and distribution of low income families in more detail. Between 1990 and 2000, the overall percentage of families below poverty declined by 9.3% for the city as a whole. Reviewing the percent change between 1990 and 2000 for all community areas

and noting any that declined by more than 9.3% is revealing, because it either identifies those community areas that we labeled “gentrification community areas” or those that have been experiencing redevelopment of public housing and relocation of poor families. For this reason we can’t call decline in families below poverty necessarily an indicator of gentrification, but it is significant in areas that are not public housing sites. Another way to look at this is to compare the change in total number of families, versus the change in number of families below poverty, by community area. For the period 1990 to 2000, 8 of the 12 gentrification community areas showed a decline in the number of poor families that was either greater than the total number of families lost, or occurred at the same time that the total number of families increased; indicating that poor families were being replaced by non-poor families in these areas (see Table 1).

**Table 1. Change in number of poor families in gentrifying neighborhoods**

	<b>1990-2000 total change # families</b>	<b>1990-2000 total change # poverty families</b>	<b>Remarks:</b>
3. Uptown	-751	-933	Gained non-poor families +182
4. Lincoln Square	-865	-312	Population decrease
5. North Center	-925	-308	Population decrease
6. Lakeview	-954	-416	Family households decrease
7. Lincoln Park	+425	-165	Gained non-poor families +590
8. Near N. Side	2,303	-210	Gained non-poor families +2,513
22. Logan Square	-988	-1,304	Gained non-poor families +316
24. West Town	-1,180	-3,268	Gained non-poor families +2,088
28. Near W. Side	-449	-2,238	Gained non-poor families +1,789
32. Loop	805	-29	Gained non-poor families +834
33. Near S. Side	640	71	Gained poor (pop. increase)
39. Kenwood	-82	-186	Gained non-poor families +104

## CONCLUSION

Although much work remains to be done, our index of neighborhood change has helped us illustrate significant changes in the city draw some conclusions about gentrifying and declining neighborhoods. Common features of the gentrification community areas include: (1.) Geographical location: convenient access to downtown and lakefront; (2.) Significant increases in median house value, median family income, % college educated adults. Gentrification is negatively associated with the population of school age children.

Factors that are not always clearly linked: (1) race-ethnicity and (2) homeownership. Typically the gentrification areas had low or very low owner occupancy, prior to the redevelopment process, but this was not always the case. In areas where there was very low homeownership, the rate did increase but generally only to the 25-40% range in 2000, and while increases have occurred, the overall rate is still much lower than in many community areas with homeownership rates of 80%. Also, many of the decline areas also have high owner occupancy. Homes in these areas have not appreciated in value at a rate even close to the gentrifying areas; and their owners have not benefited from the economic boom. Owner occupancy appears to be linked to the original housing stock of the neighborhood; and is not clearly linked to socioeconomic change.

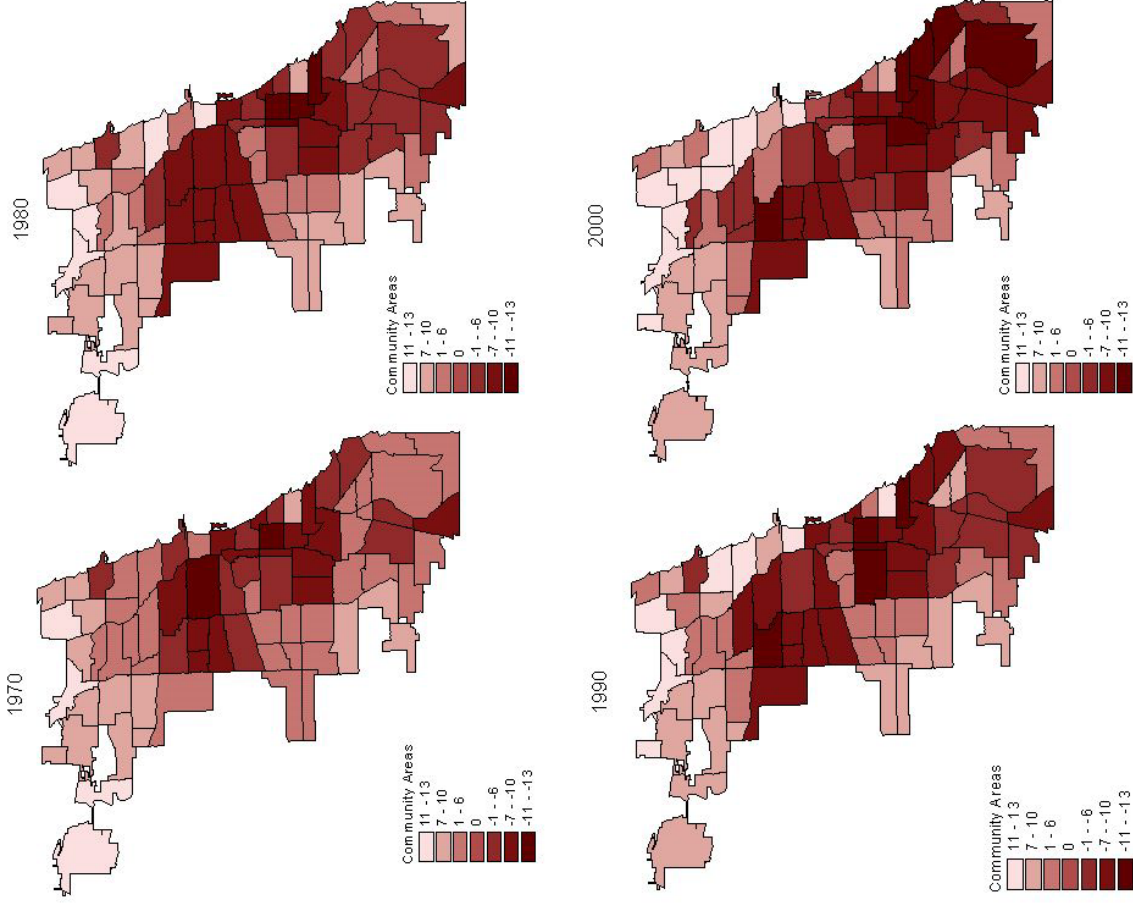
Our index has shown potential for future analysis and study. The next step is to look at the data at the census tract level, and to overlay the index values with other data including real estate prices, building permit data, mortgage data. When the PUMS data becomes available later this year, it will enable us to analyze the distribution and origins of recent wealthy homebuyers in community areas. The index also highlights some areas for case studies.

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# Neighborhood Types Based on Change in Index Score 1970-2000

## Gentrification Index 7 Classes



### Indicators of Gentrification

- Median family income (+)
- % families below poverty (-)
- Median house value (+)
- % owner-occupied housing (+)
- % White (+)
- % African American (-)
- % Latino Population (-)
- % children age 5-19 (-)
- % 65 years or older (-)
- % professionals & managers (+)
- % adults w/college degree (+)
- % children in private schools (+)
- % female-headed households w/children (-)

+ / - indicates relationship to gentrification (e.g., a decrease (-) in children is associated with gentrification)