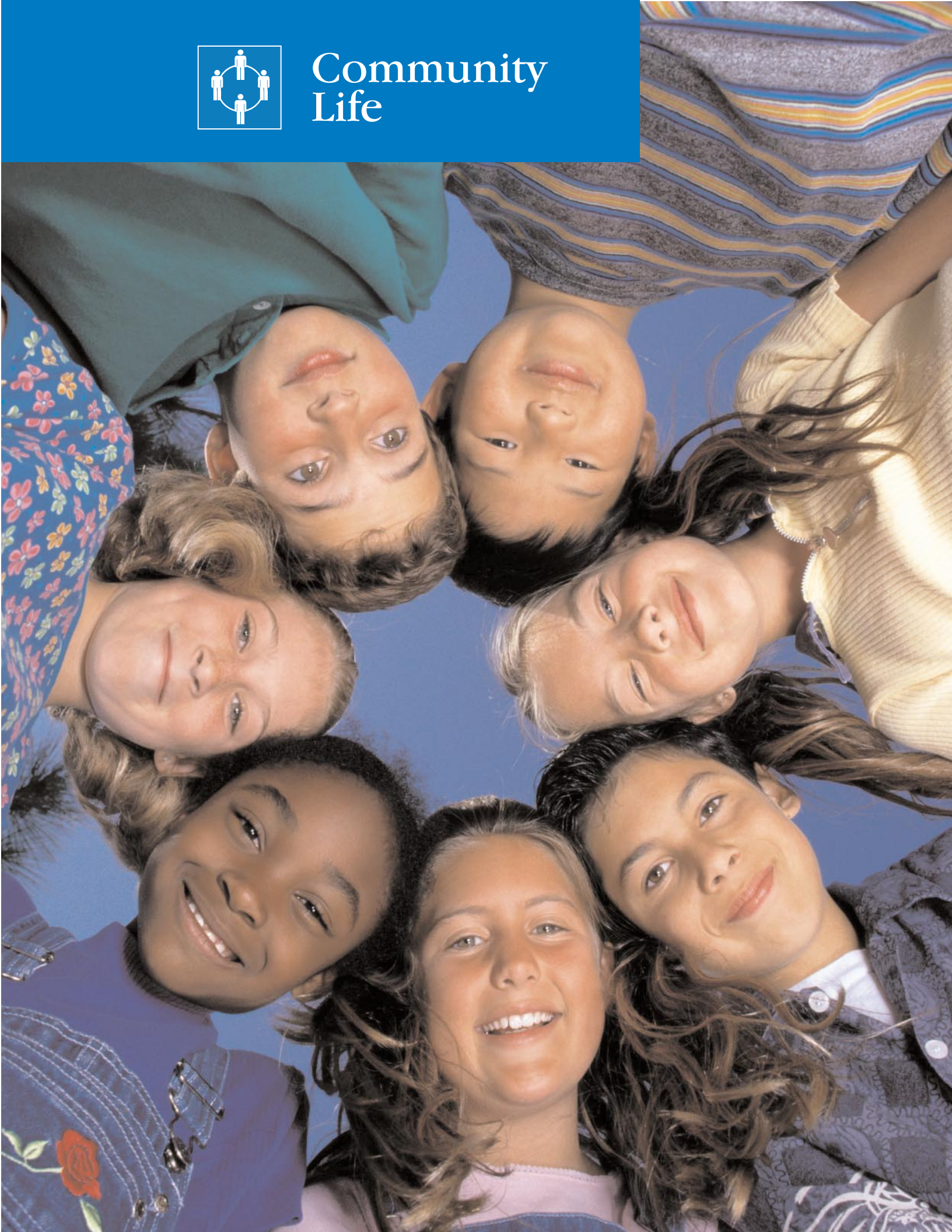




Community
Life





COMMUNITY LIFE

The Chicago region has become more ethnically diverse since 1990 and has made modest progress in integrating its residents. However, its African-American and Latino populations are among the nation's most segregated when compared to the 10 largest metropolitan areas.

The region's crime rate continued a decade-long drop, but it remains higher than the national rate.

The percentage of people without health insurance dropped between 1996 and 1999, resulting in 370,000 fewer people covered in the 13-county region. The region's infant mortality rate rose for the second consecutive year.

COMMUNITY LIFE

SHARED PROSPERITY

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- Household Income Distribution
 - Median- and Lower-Income Households Begin to Lose Ground
- Children in Poverty
 - Child Poverty On the Rise
- Concentration by Race
 - Region's Segregation is Among the Highest of Major Metropolitan Areas
 - Geographic Distribution of Region's Ethnic Groups
- Tax Capacity by Municipality
 - Inequities in Municipalities Ability to Pay for Public Services

SAFE NEIGHBORHOODS

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- Violent and Property Crime Rates
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 - Property Crime Rates Continue to Drop

HEALTHY PEOPLE

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- Health Insurance
 - Small Gain in Health Insurance Coverage Does Not Make Up Two-Year Drop
- Infant Mortality
 - Infant Mortality
- Child Immunization
 - Share of Pre-Kindergarten Students Immunized Remains Steady
- Stroke Rates
 - Region's Stroke Rates Rise

SHARED PROSPERITY



GOAL:

All people and places will benefit from the region's prosperity.



INDICATOR 6-1. HOUSEHOLD INCOME DISTRIBUTION

Why Is This Important?

Income distribution is a measure of equity because it reveals how the region's prosperity is shared among its members. A region's quality of life is determined not by averages, but by examining how a region creates opportunities for everyone to share in its prosperity, both in good times and bad.

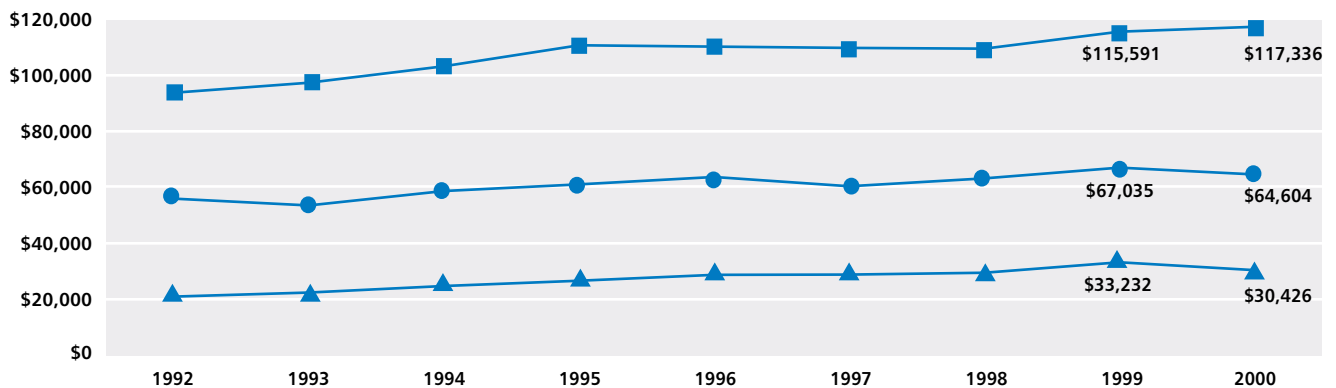
How Is the Chicago Region Performing?

The income gap between high- and low-income households in the region increased 11% between 1999 and 2000, the first rise in seven years. For every dollar earned by a low-income household (20th percentile) in the Chicago region during 2000, a high-income household (80th percentile) earned \$3.86. Nationally, this ratio was \$1 to \$3.75.

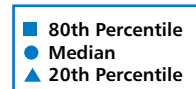
Annual income for high-income households rose 1.5%, half the rate posted annually between 1992 and 1999. For median- and low-income households, their annual incomes fell 3.6% and 8.4% respectively.

Annual income for low-income households in the Chicago region was increasing an average of 6.8% per year between 1992 and 1999, 3.3 times faster than the national rate of 2.1%. Income levels for the highest income group of households grew at an annual average rate of 3%, also outpacing the national rate.

MEDIAN- AND LOWER-INCOME HOUSEHOLDS BEGIN TO LOSE GROUND



Total household income adjusted to equivalent income for a family of four in year 2000 dollars.
Source: Current Population Survey



**INDICATOR 6-2.
CHILDREN IN POVERTY**

Why Is This Important?

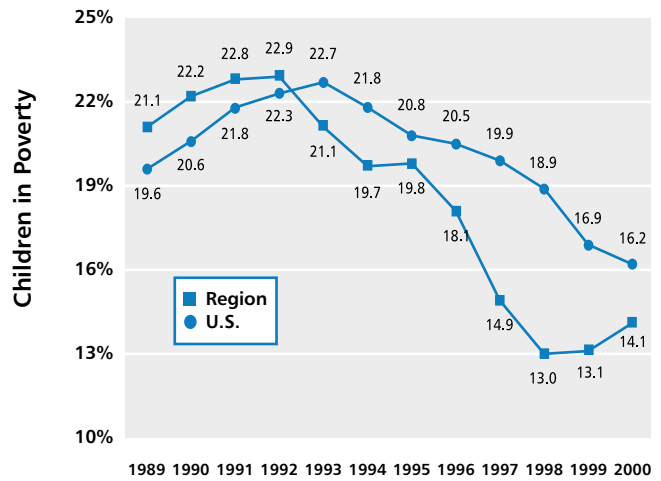
The share of our region’s children who live in poverty measures quality of life for our most vulnerable population. It is a measure of our region’s commitment to prepare a new generation to contribute to, and benefit from, the region’s growth and prosperity.

How Is the Chicago Region Performing?

Nearly one in seven children aged 18 and under in the Chicago region lived below the federal poverty level in 2000. This is the first significant rise in five years and may indicate that the recent national economic downturn began to affect low-income families in our region earlier than in the rest of the country.

The region’s rate of child poverty for 2000, however, was lower than the decade’s highpoint of 22.9% in 1992. It also remained below the national rate for the eighth consecutive year.

CHILD POVERTY ON THE RISE



Percent of children under age 18 in poverty. Region percents are three-year rolling averages. Source: Illinois Poverty Summit based on the Current Population Survey

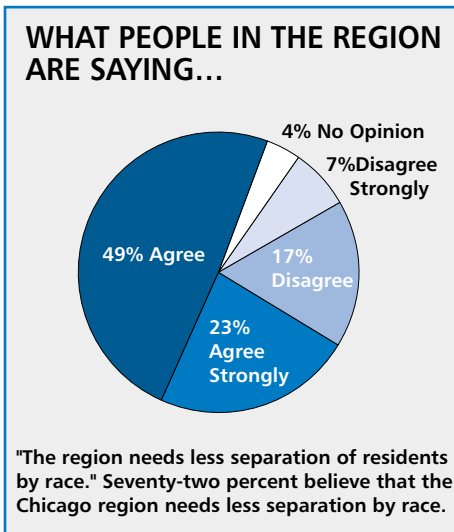
**INDICATOR 6-3.
CONCENTRATION BY RACE**

Why Is This Important?

In 2000, two out of five persons (43%) living in the Chicago region were non-white. Between 1990 and 2000, the region’s Latino population increased from 12% to 17% while the Asian population increased from 3% to 5%. During this time, the region’s African-American population remained constant at 19%.

Measuring the segregation of races is an important measure of a region’s diversity. Historically, the Chicago region has been one of the most racially segregated regions in the United States. But in a global economy, regions that foster

community, workforce, and institutional diversity create a competitive advantage that is attractive to business investors that seek climates of openness and tolerance.



How Is the Chicago Region Performing?

When comparing the overall segregation of the Chicago region’s African-American population to the 10 largest metropolitan areas, Chicago ranks third highest in segregation. Among those largest metropolitan areas, only the Detroit and New York areas had a higher segregation index among African-Americans. In the case of

Latinos, the Chicago region was also third worst behind New York and Los Angeles.

Thirty-seven percent of the region’s residents still live in census tracts that are more than 80% white, despite a



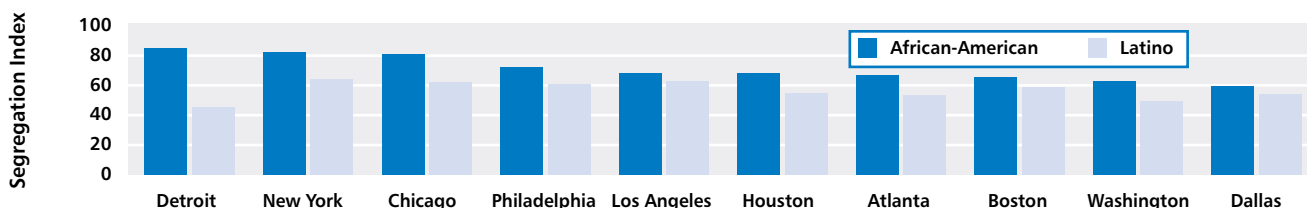
17% decrease since 1990. In 2000, 58% of whites lived in areas where they were at least 80% of the population.

Many Latinos and African-Americans continue to live in census tracts with a concentrated non-white population. In 2000, nearly six out of 10 (61%) African-Americans lived in areas where they were at least 80% of the population, down slightly from 1990. Nineteen percent of the region's Latinos lived in areas

where they were at least 80% of the population, up slightly from 15% in 1990.

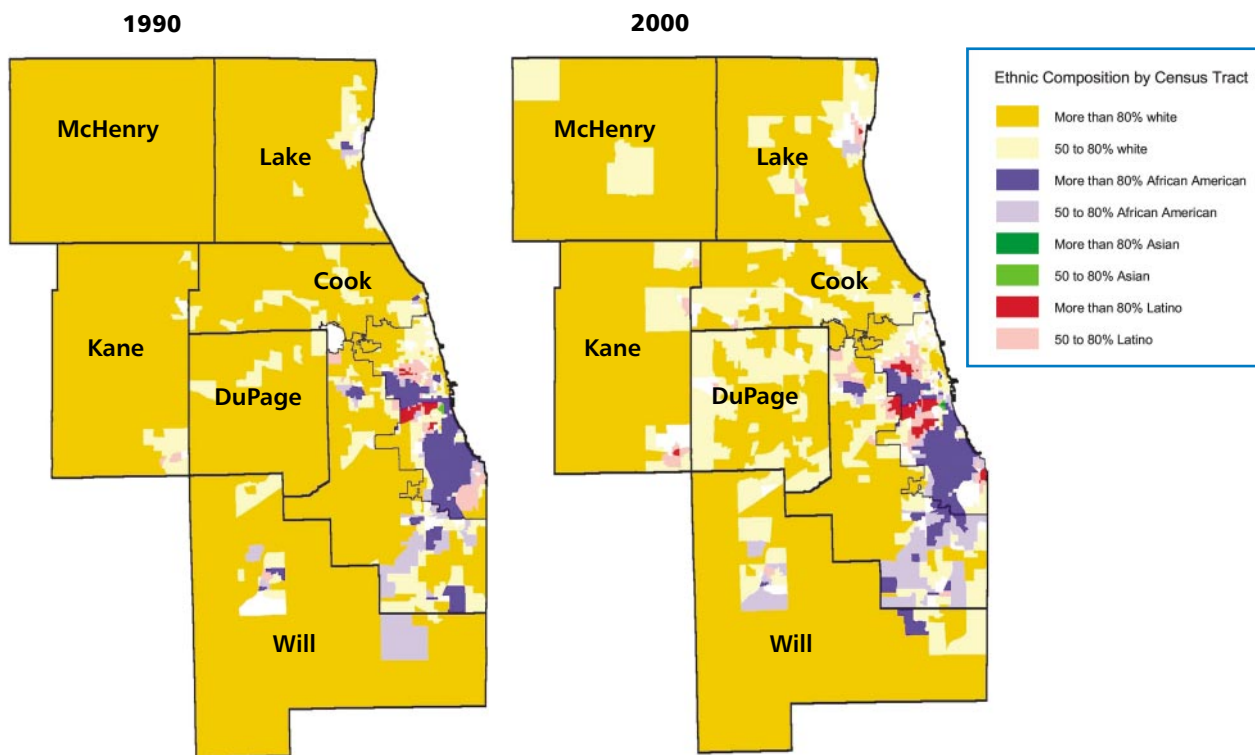
Only 9% of the region's residents live in very diverse census tracts in which there is no majority ethnic group. This represents an increase from 5% in 1990. These very diverse census tracts are located principally in Chicago, with a significant number in suburban Cook and Lake counties as well.

REGION'S SEGREGATION IS AMONG THE HIGHEST OF MAJOR METROPOLITAN AREAS



Year 2000 PMSA Dissimilarity Index by census tract using an index comparing African American and Latino population to white population, where an index value of 100 is totally segregated and a value of 0 signifies equal distribution throughout the region. Source: Lewis Mumford Center, SUNY-Albany based on U.S. Census 2000.

GEOGRAPHIC DISTRIBUTION OF REGION'S ETHNIC GROUPS



NOTE: The "80 to 50%" category refers to census tracts that have more than 50% and not more than 80% of the specific group. Areas that are unmapped (white on the map) have no ethnic group with more than 50% of the area's total population. The white, African-American and Asian population refers to the non-Hispanic portion of the population of each group. Latino population is the total Hispanic population. For year 2000 population, only the "one-race" portion of the racial or ethnic population group was used to determine the ethnic composition. Sources: The 1990 and 2000 decennial census, U.S. Census Bureau.

INDICATOR 6-4.
TAX CAPACITY BY MUNICIPALITY

Why Is This Important?

Tax capacity measures the amount of revenue a municipality could raise if it taxed each household at the regional average property and sales tax rate.

Tax capacity by municipality is a measure of equity because it indicates whether communities in the Chicago region have a sufficient revenue base to fund basic public services like education, public safety, and recreation. Communities with healthy commercial and residential tax bases have more flexibility because they can afford not only to supply demanded services, but also to spread property and sales tax burdens more evenly than those with limited tax bases.

It is also a quality of life indicator because communities with limited options for raising money may be limited in the quantity and quality of basic services provided to residents.

How Is the Chicago Region Performing?

The average tax capacity per household in the Chicago region was \$747 in 1998. However, this average masks a geographically uneven distribution of capacity across the region.

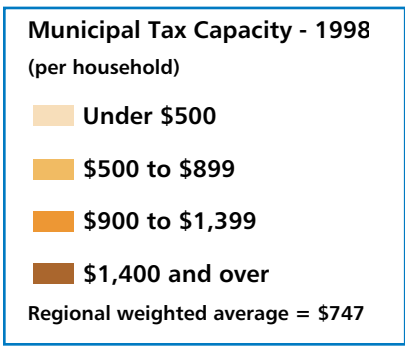
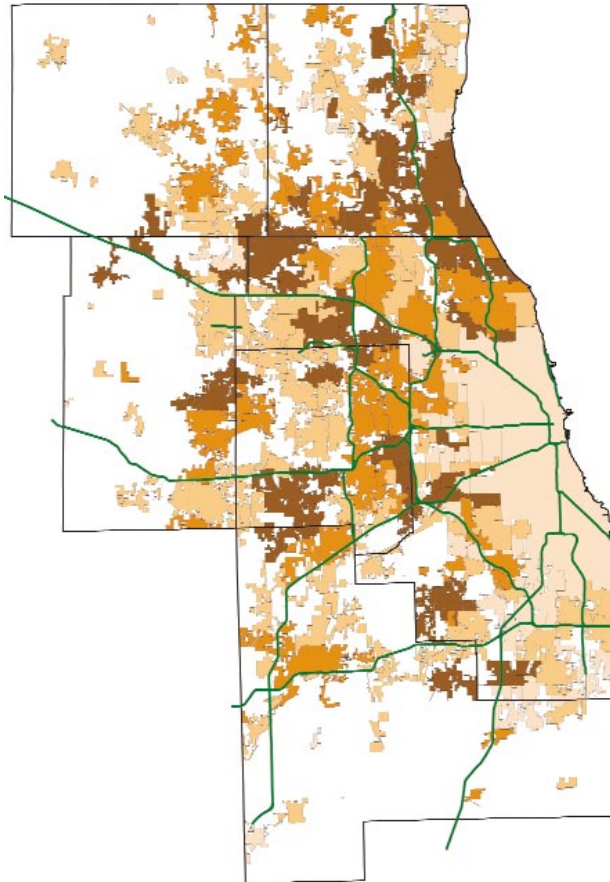
The municipal tax capacity in Cook County communities located to the west and south of the City is lower than the municipal tax capacity in communities in northwest Cook County, DuPage County, and southern Lake County.

Robbins had the least tax capacity per household in the region (\$107), and its property value base per household was only \$28,535 compared to the regional median of \$149,799. Ford Heights (\$118) and Dixmoor (\$212) also faced low tax capacity per household.

Oak Brook (\$6,954), Oak Brook Terrace (\$3,645), and Barrington Hills (\$3,453) had the highest tax capacity per household in 1998. Among municipalities with at

least 10,000 households, Naperville (\$400,877) and Elk Grove (\$376,510) recorded the highest property value per household.

INEQUITIES IN MUNICIPALITIES ABILITY TO PAY FOR PUBLIC SERVICES



Municipal Tax Capacity is per number of households and is the sum of the local property tax base (equalized assessed value minus exemptions) by the regional mean municipal property tax rate and the local sales tax base by the average municipal sales tax rate.

Source: Metropolitan Area Research Corporation based on data from Illinois Department of Revenue and local county clerk offices.

SAFE NEIGHBORHOODS



GOAL:

People will feel safe in their homes, workplaces, schools, and neighborhoods, regardless of the income levels in that community.



INDICATOR 7-1. VIOLENT AND PROPERTY CRIME RATES

Why Is This Important?

The amount and the perception of crime in the Chicago region are important factors that affect our individual and shared quality of life. Crime and fear of crime undercut our sense of community, generate significant economic costs, and hurt our ability to prosper.

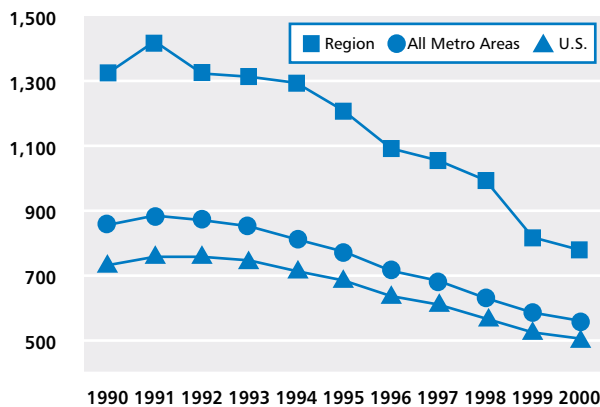
How Is the Chicago Region Performing?

The region's violent crime rate was 54% higher than the national rate, the narrowest gap recorded during the 1990s. Nevertheless, the Chicago region has made some progress with violent crime falling to 779 reported incidents per 100,000 residents in 2000, a 5% decline from 1999. This continued a decade-long decline, but at a much slower pace than the 18% drop between 1998 and 1999.

In 2000, Cook County recorded its ninth consecutive year with a decline in its violent crime rate although it leads the region with 1,059 crimes per 100,000 residents. Between 1998 and 2000, the violent crime rate fell by 22% in Cook County, 17% in Will County, and 15% in Lake County. Alternatively, it rose slightly in DuPage, Kane, and McHenry counties. McHenry County had the lowest armed robbery rate in the region.

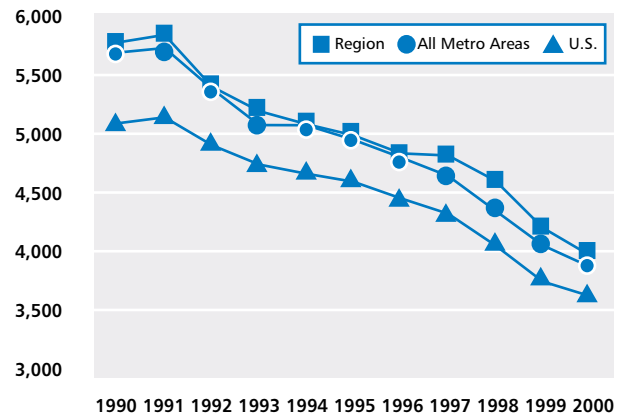
Property crime in the region continued its decade-long decline, dropping to 3,964 reported incidents per 100,000 residents in 2000, a nearly 6% drop since 1999. The national rate dropped by only 3.3%. However, the number of property crimes per 100,000 residents committed in the Chicago region was still about 10% higher than the national figure. Property crime fell in 2000 for all counties in the region except Kane County.

VIOLENT CRIME RATES CONTINUE TO DROP



Reported violent crimes per 100,000 residents for the region, all metropolitan areas (MSAs) and the United States.
Sources: Illinois State Police and the Federal Bureau of Investigation

PROPERTY CRIME RATES CONTINUE TO DROP



Reported property crimes per 100,000 residents for the region, all metropolitan areas (MSAs) and the United States.
Sources: Illinois State Police and the Federal Bureau of Investigation

HEALTHY PEOPLE



GOAL:

Residents at all income levels will have access to high quality and affordable health care that focuses on wellness and prevention.

INDICATOR 8-1. HEALTH INSURANCE

Why Is This Important?

Access to health care through insurance is one measure of whether people are able to remain healthy in order to work, participate in community life, or attend school.

How Is the Chicago Region Performing?

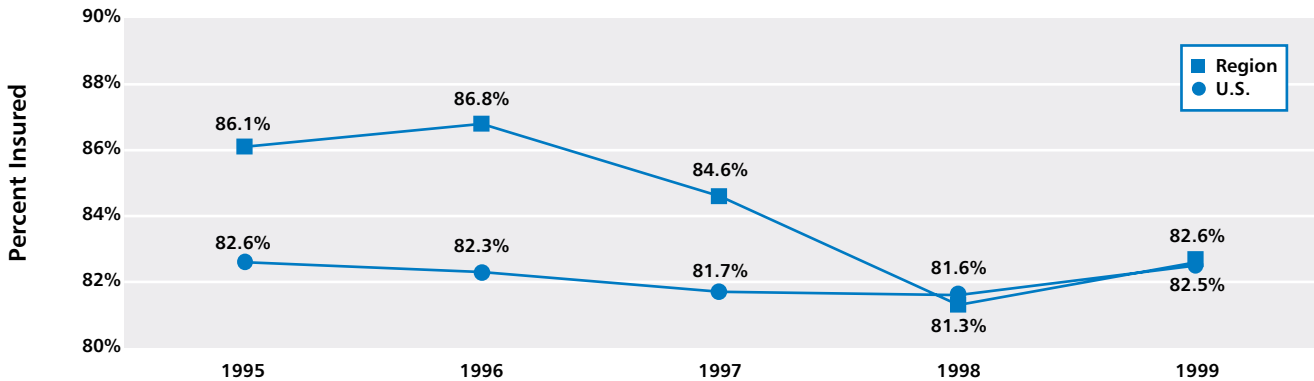
In 1999, 82.6% of the region's adult population under the age of 65 had health insurance, up slightly from 1998.

This one-year improvement raised the region's insured rate near the national rate, but still left an estimated 1.4 million people in the 13-county Chicago region uninsured. There are now 370,000 fewer people insured in the region than there were in 1996.

The share of persons with employer-based health insurance rose to 71.4% in 1999 from 68.8% in 1998.

The percentage of residents under 65 that depend on public health insurance dropped to 9.4% in 1999, the lowest level in five years. The share of persons purchasing their own health insurance fell to 4.2% in 1999, also a five-year low.

SMALL GAIN IN HEALTH INSURANCE COVERAGE DOES NOT MAKE UP TWO-YEAR DROP



Percentage of persons under age 65 in region and the United States with health insurance.
Source: Employee Benefit Research Institute based on the Current Population Survey

INDICATOR 8-2. INFANT MORTALITY

Why Is This Important?

Infant mortality rates are an indicator of health care quality and access to health care services. There is a correlation between lower mortality rates and pre-natal care, parental education, access to medical technology, and access to insurance.

How Is the Chicago Region Performing?

The infant mortality rate for the Chicago region rose to 8.8 per 1,000 live births in 1999, up for the second straight year. The region's rate was 22% higher than the national rate of 7.2, but it was still 21% lower than the decade's high mark of 11.2 in 1990.

Cook County had the highest rate of infant mortality with an average of 10 deaths per 1,000 births in the first year of life. African-Americans had the highest

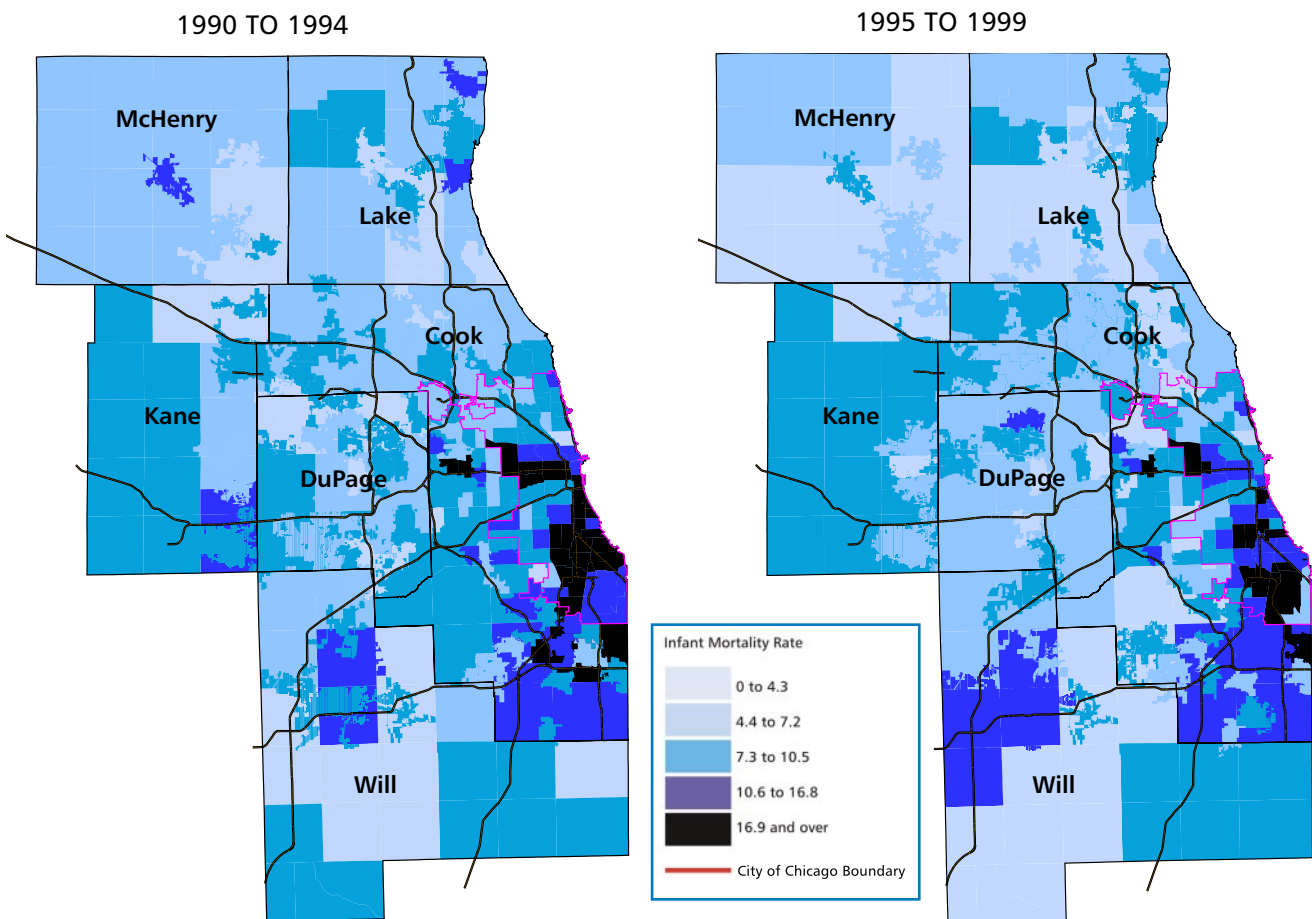
rate, 17.5 deaths per 1,000 live births, followed by Latinos (7.1), whites (5.9), and Asian Americans (5.4). Among Latinos and African-Americans, the rate climbed for the second straight year while it fell slightly for whites.

Between the first (1990-1994) and second (1995-1999) halves of the decade, infant mortality rates rose in parts of northwest Cook County, central DuPage County, eastern Kane County, and west-central Will County. Conversely, rates fell in most of Lake and McHenry counties and the City of Chicago.

African-Americans in Kane County experienced the highest infant mortality rate (20.6 per 1,000 births) during the second half of the 1990s, while DuPage County had the lowest rate (11.6). Lake County reported the lowest rates for both whites (4.7) and Latinos (5.4) during this same period while Will County recorded the highest rates, 6.5 and 7.5 per 1,000 births, respectively.



INFANT MORTALITY



**INDICATOR 8-3.
CHILD IMMUNIZATION**

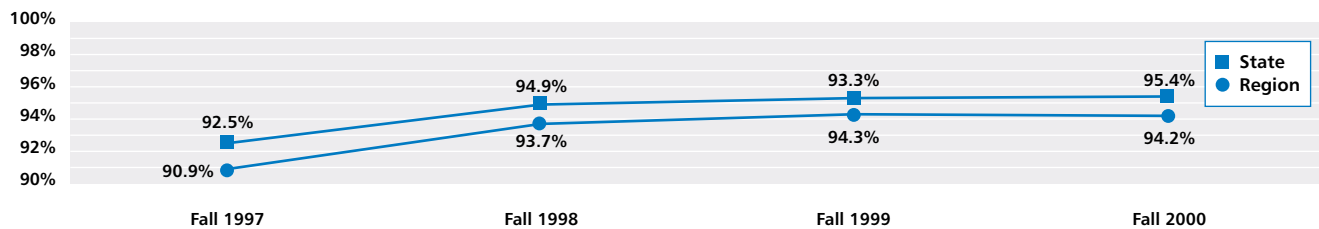
Why Is This Important?

The share of children immunized against preventable diseases measures access to opportunity and the quality of health care. Timely childhood immunization helps improve long-term health and lower medical costs. Poor health generally correlates with poverty, poor access to preventive health care and education.

How Is the Chicago Region Performing?

In 2000, 94% of the region's three- and four-year olds were immunized against the flu virus (Hib), a shot required before a child can enroll in an early childhood education program or most childcare centers. This regional immunization rate was virtually unchanged from the previous year. In Cook County, the share of immunized children was 92.5% while the share in the remaining five collar counties was 97.1%.

SHARE OF PRE-KINDERGARTEN STUDENTS IMMUNIZED REMAINS STEADY



Share of Pre-K At-Risk Program students and four-year olds in child-care immunized for Hib flu virus. Weighted regional average and weighted state average.

Source: Illinois State Board of Education

**INDICATOR 8-4
STROKE RATES**

Why Is This Important?

Stroke rate is a measure of the health and wellness of people living in the Chicago region.

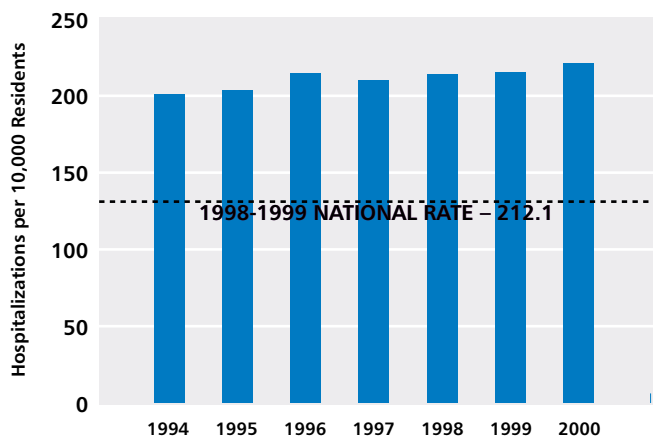
Preventable diseases like stroke and heart disease demand a partnership between the health care system and patients. The rate of occurrence is reduced when risk factors like high blood pressure, high blood cholesterol, tobacco use, irregular check-ups, and limited physical exercise are addressed. Patients also need access to preventive drugs and health education programs. If the partnership is working, then the region's stroke rate should drop.

How Is the Chicago Region Performing?

The rate of hospitalization for stroke increased 2.8% among all persons over age 65 in the Chicago region to 221 hospitalizations per 10,000 persons between 1999 and 2000. The Chicago region's rate for 1999 was nearly 8% higher than the national rate of 205 per 10,000 persons.

The stroke hospitalization rate in Cook County, where 72% of the region's over 65 year old population lives, was 217 per 10,000 persons. Will County recorded the highest rate at 255 per 10,000 persons in 2000, while Kane County recorded the lowest rate at 201 per 10,000 persons.

REGION'S STROKE RATES RISE



Hospitalizations of persons 65 and over where stroke is the primary diagnosis per 10,000 residents 65 and older.

Sources: Illinois Department of Public Health (1994-1997); Illinois Health Care Cost Containment Council (1998-2000)