Executive Summary

Since 1916, the Chicago Urban League has worked to advance equity for Black families and communities. We pursue this mission in part by providing direct services that help people find jobs, secure affordable housing, enhance their educational experiences, and grow their businesses. We also provide research, landscape analyses and pragmatic, evidence-based recommendations for issues that disproportionately affect Chicago’s Black residents. The Chicago Urban League periodically publishes the State of Black Chicago to monitor the conditions of Black Chicagoans. This year, Loyola University’s Institute for Racial Justice joined the effort. The 2023 State of Black Chicago report centers on both organizations’ commitment to an equity-focused agenda using data to depict the inequities faced by Black Chicagoans and inform discussions on more effective and efficient policies and programs to improve the circumstances.

Drawing on a plethora of data sources (including the U.S. Census American Community Survey, Chicago Public Schools, the Chicago Health Atlas, the Department of Public Health, and the Chicago Police Department), we provide an in-depth analysis that helps us to better understand how systematic racism and capitalism work in conjunction with social, economic, environmental, and political factors to negatively affect the lives of Black Chicagoans in comparison to White Chicagoans. Along with numerous statistics, maps are included in the report to help readers visualize how race interacts with geographic space to create unequal communities with Black neighborhoods lacking many of the basic amenities present in other communities in the city. This is despite Black folks representing a large proportion of Chicago’s population.

- 27 of Chicago’s 77 neighborhoods are predominantly Black.
- Black-White residential segregation is staggering. 80% of Black Chicagoans would need to be relocated to evenly distribute the groups throughout the city.
- Black residents make up at least 75% of the population in 28% of the 2,328 U.S. census block groups (includes 600 to 3,000 people) in Chicago. They account for more than 90% of the population in 21% of the city’s block groups.
Income and Employment

There are staggering disparities between Black and White Chicagoans across various socioeconomic indicators. In block groups where at least 75% of the population was Black:

- The median household income ranged from $3,225 to $79,460. Only 4.8% of these block groups presented median household incomes above $40,000.
- Up to 78% of the residents live below the poverty level. The poverty rate is higher than 30% in approximately 40% of these predominantly Black communities.
- The unemployment rate was as high as 72%. Only 31% of these specific neighborhoods displayed unemployment rates below 10%.
- The average percentage of residents with a Bachelor's degree or some higher level of educational attainment equaled 20%.

Housing

The cost of housing (median gross rent and median housing value) is substantially lower predominantly Black areas (90% or more) in comparison to those neighborhoods where 10% or less of the residents are Black.

- Yet, the residents of Black communities suffer tremendously from severe rent burden (paying more than half of their income to rental costs). 58% of percent of severely rent-burdened block groups had populations that were at least 75% Black or more. The median percent of income spent in these communities equaled 37%.
- Relatedly, 56% of Chicago’s homeless population are Black.
- The U.S. Census reports a vacancy rate of 11.61% in the city. In those Chicago block groups where less than 10% of the population identifies as Black, the average vacancy rate was 8.21%. However, the average vacancy rate equaled 19.44% for those communities where more than 90% of the population was Black.
- Investors of all racial backgrounds face barriers when investing in housing located in the Black communities on the West and South sides. Only 25%-40% of mortgage loan applications are approved. Wealthier communities with higher proportions of white residents consistently display mortgage application approval.
Housing cont'd

- We analyzed the chances of mortgage application loan denial across racial groups for an owner-occupied, conventional mortgage of $255,000 for a loan term of 360 months with the applicants having a debt-to-income ratio of 30-39%. When all other factors held the same, Black applicants still faced disproportionately high odds of getting denied (10%) compared to other groups, especially white Americans (2.8%).

Median gross rent

- $1,191 Chicago
- $1,308 less than 10% Black population
- $988 more than 90% Black population

Median housing value

- $267,000 Chicago
- $289,853 less than 10% Black population
- $141,423 more than 90% Black population

Education

Most Black Chicago Public Schools students are isolated from other racial and income groups in their learning environments that are overwhelmingly located in areas with lower income levels.

Many previously available datasets were not available due to COVID. As such, the analysis did not investigate the conditions of and student performance in K-12 public schools. We did, however, examination of various measures of college preparedness In CPS high schools.

We compared the 57 schools where Black students were 90% of more of the student body to the 11 CPS schools with the highest percentages of White students (20-44%). In the predominantly Black schools:

- The percentage of freshman on track to graduate is 24% lower
- The dropout rate is 7% higher and the graduation rate is approximately 20% less.
- The proportion of graduates enrolled in college and remaining in college after their first year is 30% lower.
Health and Environment

The gap in life expectancy between Black and White Chicagoans is increasing and currently equals 10 years. The average life expectancy for Black Chicagoans is less than 70 years old!

- Although Black Chicagoans suffer from illness and mortality at a higher rate, 92% of Black residents possess some form of health insurance.
- Hypertension and obesity are twice as high in Black neighborhoods (45%).
- Lead poisoning in children under the age of five was highest in neighborhoods that were predominantly Black (2.58%) or a combination of Black and Latinx (2.27%). This rate was extremely low (0.38%) in White neighborhoods.
- On average, 45% of residents in the 27 Black Chicago neighborhoods (out of 77) have low food accessibility whereas 27% of residents living in the 11 White Chicago neighborhoods.

- Pollution is high across the city. Yet, Black residents are disproportionately impacted. Pollution related ailments have a higher incidence in predominantly Black block groups (584) in comparison to the 276 predominantly White block groups.

Education cont'd
Crime

- Chicago Police Department reported 106,950 investigatory stops (involuntary contact with police) between January 1, 2021 and June 30, 2022. Black men and women were disproportionately represented.
- 6,236 minors were detained during ISRs. Black boys and girls accounted for 57% and 8% of these incidents in comparison to Latino boys (22%) and White boys (4%).
- Black boys and men constituted 62% of ISRs.

Conclusion

Analysis of this data shows that the story of Chicago remains a “tale of two cities.” As one of the most segregated cities in America, the life experiences of Black Chicagoans vary considerably from that of White Chicagoans. In response to the vast difference in spaces, resources, and opportunity, many of Chicago's Black residents, regardless of incomes, have relocated in the last decade in search of affordable and low-income housing, higher performing schools, and safer spaces.

As the Black population shrinks, several serious issues emerge for the remaining Black residents:

- A mass exodus of people from our communities directly reduces the number of residents, students, earners and consumers in the local economies.
- Increased supply of unoccupied housing in our communities, particularly lower-valued homes in closer vicinity to the downtown and universities make our spaces attractive for gentrification. Black residents have an increased likelihood of falling victim to the resulting increased housing costs and being “pushed out” of their neighborhoods.
- Many public schools in predominantly Black communities are operating at levels seriously below capacity creating potential for future closures.
- Local businesses experience reduced revenues, which limits their ability to hire as well as operate. This leads to closures, thus empty businesses, which further reduces incomes and property values in the areas.
Politics is a numbers game and if these population trends continue, Black representation in city government, particularly City Council, will dwindle. With Latinx and Asian populations growing in the city, racial politics has become more intense. These groups, along with Black Chicagoans, are competing for the few resources that have been set aside for non-wealthy and non-white residents. With Black voter turnout being lower than most other racial groups, fewer Black residents, thus voters, could translate into fewer resources targeted toward addressing the historical and systemic racism affecting Black Chicagoans. Political and community leaders, churches, nonprofit organizations and other stakeholders must invest in strengthening Black political engagement and participation. We must invest in community-based initiatives focused on mobilizing voters, registering them to vote, and helping to transport them to their polling locations. We must also help Black residents strengthen their voices in areas of direct politics like public meetings for city council, school board and other governmental entities.

Throughout the report, we also highlight areas in which local government can intervene and take accountability for historical harm done to Black Chicago. The city must seriously consider adopting various types of reparations to rectify past injustices that continue to negatively affect and uplift the community in a manner that aids them in the pursuit of a higher quality of life in their city.