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Urban League

# State of Black Chicago 2023

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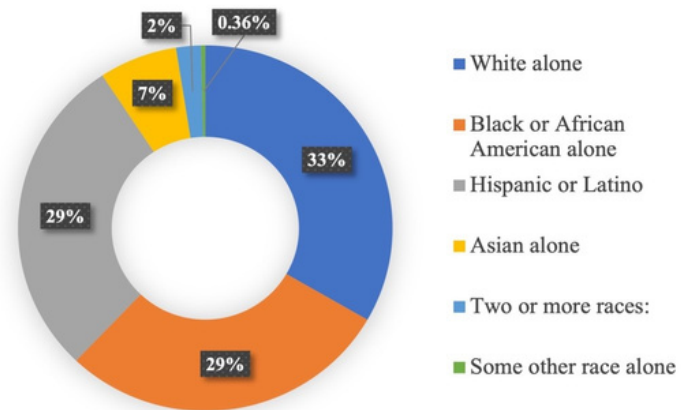
# State of Black Chicago 2023

## Introduction

The third largest city in the U.S., Chicago is home to approximately 2.7 million people. The city's population is evenly divided across white (33%), Latinx (29%) and Black residents (29%). The city possesses an international reputation for our spectacular skyline, beaches, as well as the variety of neighborhoods and festivals and events. The city was recently named Second Best City in the World [i] as well as the Best Big City in the U.S. for five consecutive years.[ii]

Yet, Chicago continues to be plagued by severe racial segregation and disparities. Local, national and international media constantly portray Chicago's Black neighborhoods as inundated with poverty and crime, as well as dilapidated and abandoned homes or buildings. Very rarely do these outlets or our governmental leaders acknowledge the historical and structural factors that established and continue to perpetuate these issues. Government used highways, industrial/commercial zones, and open land to create physical boundaries between these different communities.[iii] Simultaneously, racism in the housing market limited Black residents' options to the West and South sides of the city, and racism in employment reduced their access to higher-wage job opportunities with medical and retirement benefits[iv]. Racial capitalism left Black communities struggling to compete economically. These systematic factors created the conditions present in so many of Chicago's predominantly Black neighborhoods.

Racial Composition of Chicago (2020)

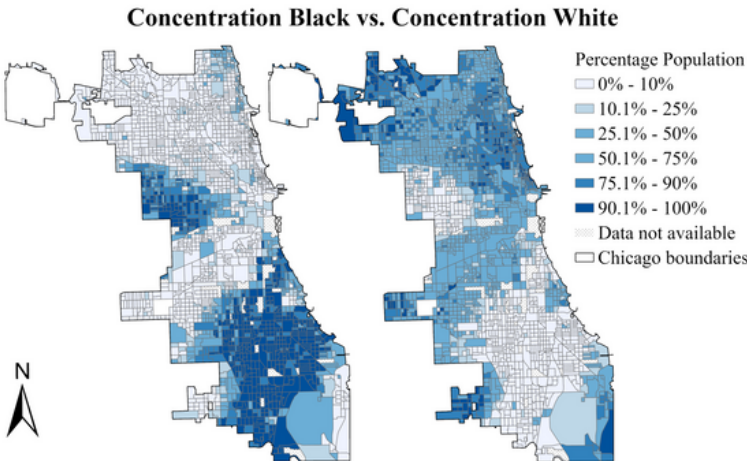


In 2020, the index of dissimilarity between Whites and Blacks in Chicago equaled 80.58 indicating that almost 80% of Black residents would need to be relocated for the two groups to be evenly distributed throughout the city thereby eliminating racial segregation. As shown in the maps below, there is a stark contrast in where Black and White Chicagoans live. It is the ultimate story of the 'Tale of Two Cities'.

A lot of White residents tend to exist in solid middle-class and wealthier neighborhoods with immediate access to the breadth of Chicago's amenities (e.g., well maintained historic homes, shopping, bars/nightlife, fitness facilities, creative/artistic studios, beautiful parks, etc). Conversely, many of Chicago's Black residents live in communities visibly suffering from economic distress and divestment. The abundance of social, economic, and political

resources present in predominantly white communities in comparison to the considerably lower levels of these resources in predominantly Black communities creates extremely different lived experiences for these groups in Chicago. These differences are reflected across various socioeconomic indicators. The diminished socioeconomic positioning of Black Chicagoans and other findings presented in this report suggest that many Black Chicagoans struggle to thrive in the city. The onset of COVID-19 exacerbated all of the issues facing Black Chicago.

Using the most recent data available, the purpose of this report is to examine the conditions in which Black Chicagoans are living. The separate and unequal neighborhoods that we see across Black and white Chicago was purposefully created and continues to be ingrained in our society. It is hugely problematic. Leaders often focus on distributing resources in fashion that addresses the outcomes of the disparities and not the causes. Stakeholders and policymakers must also work to create targeted policies and programs that directly address the root causes of the racial disparities so that coming generations of Black Chicago will not have to experience the same conditions. This is critical. We hope to highlight areas in which stakeholders can intervene and take accountability for harm done by highlighting various reparations to rectify past injustices that continue to negatively affect Black Chicagoans by creating systems focused on equity.



### Income

Racial disparities become especially noticeable when we examine differences in socioeconomic status. White Chicagoans appear to be the most successful group with the highest rates of household income, living in homes they own instead of renting, and completing higher education. Black Chicagoans, on the other hand, have the highest rate of poverty and unemployment as well as the lowest median household income. While Black residents' unemployment rate is 6% higher than White residents, it is 8% higher than Latinx residents. Twenty-eight percent of Black households live in poverty; whereas, 11% of White households, 17% of Latinx households, and 16% of Asian households endure similar economic challenges. The median household income for white families is \$82,294 which is \$46,329 more than the median income of Black households.

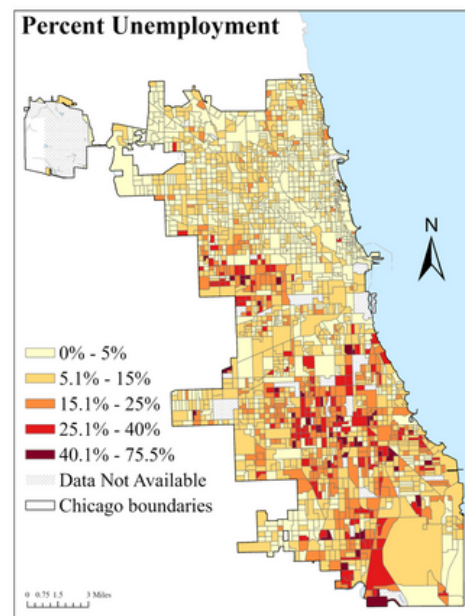
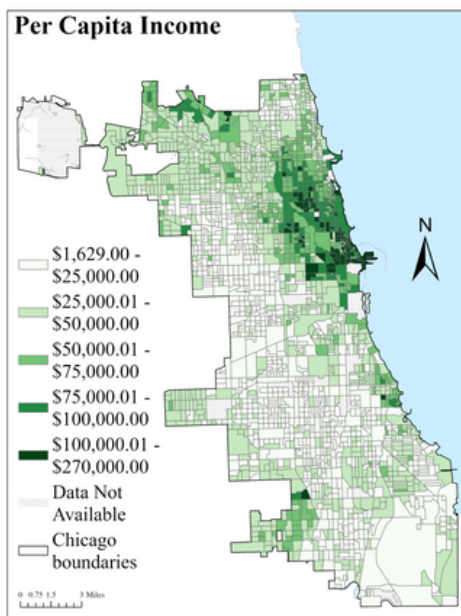
	Unemployment rate	Poverty rate	Median household income	Bachelor's degree or higher	Owner-occupied housing
White	9.82%	10.94%	\$82,294	53.34%	51.75%
Black	16.07%	28.26%	\$35,965	22.83%	34.49%
Latino	7.88%	16.69%	\$53,193	17.85%	46.32%
Asian	4.17%	15.82%	\$80,561	63.63%	47.22%

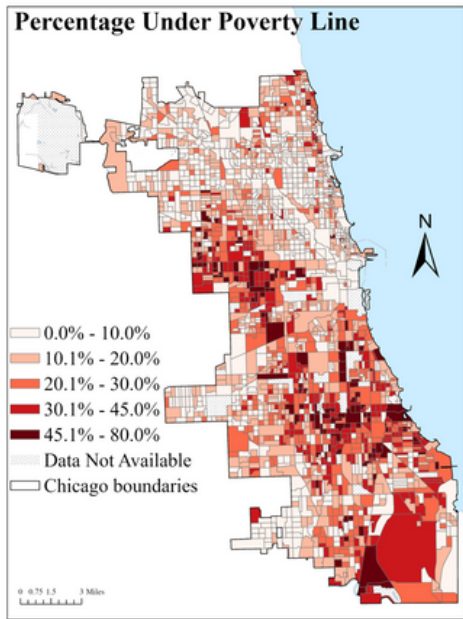
With these levels of unemployment, poverty, and income, it is no surprise that Black Chicagoans also display lower rates of completing higher education programs and residing in homes that they own. Both “opportunities” to build wealth involve substantial upfront investments (e.g. tuition, good credit, lesser debt to income ratios, etc.). The number of Black Chicagoans with a Bachelor’s degree or higher is 5% higher than Latinx Chicagoans but 30% less than that of our white neighbors and 40% less than Asian Chicagoans. Relatedly, Black folks also display a higher rate of relying on the rental market for housing, for which they spend a larger proportion of their income to secure. With lesser access to higher education and homebuying, many Black Chicagoans are effectively being excluded from higher-waged living and amenities.

The racial differences in income and unemployment are not as stark as the spatial differences. As shown in the following maps, the bulk of Chicago’s income can be found in the predominantly White

populated areas surrounding the Loop as well as the areas north of the Loop (e.g., Lincoln Park, Gold Coast, and Lakeview) and northwest of the city (e.g., Irving Park, Portage Park, Jefferson Park, Norwood Park, and Dunning). A large proportion of predominantly Black communities on the West and South sides exhibit a per capita income that is less than \$25,000 and unemployment rates higher than 25%. While lower per capita income and higher poverty rates can be found across the city, higher unemployment rates are overwhelmingly found in those spaces with large proportions of Black residents. The highest rates for residents with a college degree or higher education are found in communities furthest away from predominantly Black communities on the north and far North side.

The maps clearly indicate that higher socioeconomic individuals and families are concentrated in the Loop and North side of the city. This is concerning. In the same way that scholars showed that the concentration of poverty was perpetuating even deeper poverty,





the concentration of wealth in certain neighborhoods translates in the concentration of opportunities in these same neighborhoods. In other words, the rich will get richer, and the poor will get poorer. As we show throughout the rest of the report, the housing, education, health, and crime issues facing Black Chicagoans are largely the result of racial segregation that continues to shower wealthier and whiter neighborhoods with socioeconomic growth while Black communities scrounge for basic resources and services.[vii] The table indicates that economic distress in Chicago’s neighborhoods increases with the proportion of Black populations.

### Recommendations for Policies and Programs to Address Income Disparities

The City of Chicago must take larger steps to address these substantial racial disparities in socioeconomic status before they can begin to address the multitude of policy areas in which Black residents are underserved that we discuss in the report. To effectively uplift Black Chicagoans to an equal footing with their White neighbors, the City needs to adopt a more equitable approach that draws on a multitude of strategies that directly and indirectly support the financial position of vulnerable families.

Reparations that would directly and immediately aid in alleviating these massive disparities include

- direct cash payments as income to pull more residents out of poverty
- job opportunity programs that connect the unemployed with employment positions in government as well as private companies with governmental contracts or recipients of local government business incentives
- Investing in free higher education programs. For younger and older residents, this could entail free GED, SAT and ACT prep courses and tutoring, as well as tuition support for courses at the City Colleges or local trade school professional certification programs.
- Providing free and quality childcare for low-income, yet employed individuals, particularly during non-traditional working hours.

%Black Residents	Number of Block Groups (%)	Average			
		Median Income	Poverty Rate	Unemployment Rate	College Degree or higher
0% - 9.99%	1218 (53.80%)	\$45,735.18	10.88%	5.45%	44.96%
10% - 24.99%	190 (8.39%)	\$39,822.17	16.47%	6.50%	45.79%
25% - 49.99%	145 (6.40%)	\$32,963.66	19.17%	8.82%	38.60%
50% - 75%	118 (5.21%)	\$25,067.88	25.56%	12.90%	24.15%
75% - 89.99%	172 (7.60%)	\$23,077.65	29.07%	16.71%	19.71%
90%-100%	421 (18.60%)	\$22,032.02	27.30%	18.60%	19.43%

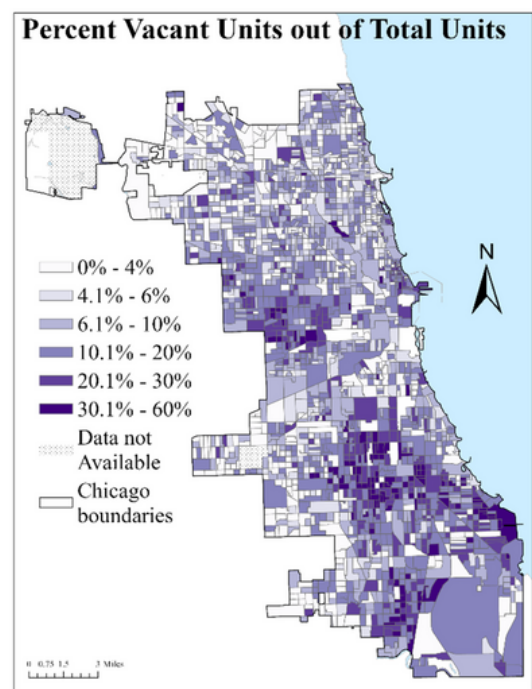
# Housing

Black Chicagoans searching for housing bear the costs of generations of systematic racism in the design and planning of the city as well as the housing market that existed since the Great Migration. White flight to the suburbs in the 1960s opened many neighborhoods on the South and West that previously excluded Black folks[viii]. They remain concentrated in these areas of the city that continue to suffer from the divestment and racist practices in determining the value of housing that occurred post-White flight.

## Vacancies

Presently, Black folks are primarily living in communities with high concentrations of vacant buildings. Clusters of block groups that have over 20% of vacant units appear scattered across the South Side, as well as the West Side. Clusters with 30-60% of vacant units appear strongly across the South Side in the Englewood area. Research shows a strong relationship between foreclosures, vacancies, and violent crime, most especially in low-income neighborhoods where properties remain vacant longer because investors are less likely to invest there.[ix] Black communities bear the brunt of the foreclosure crisis, with nearly 40% of all census tracts that experiencing foreclosure being predominantly Black.[x] Once the COVID moratorium on evictions and foreclosures was lifted along with housing subsidies, foreclosure and eviction rates immediately surpassed pre-pandemic levels. As the country faces increasing interest rates and inflation,

residents will experience more difficulty in securing housing. This is exacerbated by a shortage in housing stock, especially low-income and affordable housing. The high vacancy rate reduces that likelihood of property value appreciation thereby diminishing the benefits of homeownership in the area.[xi]



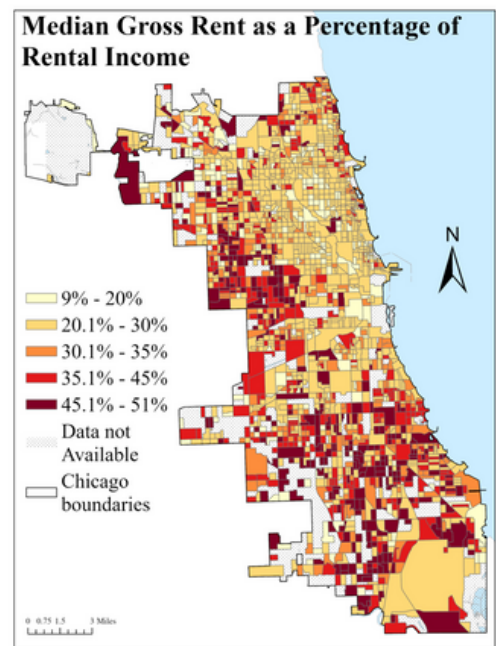
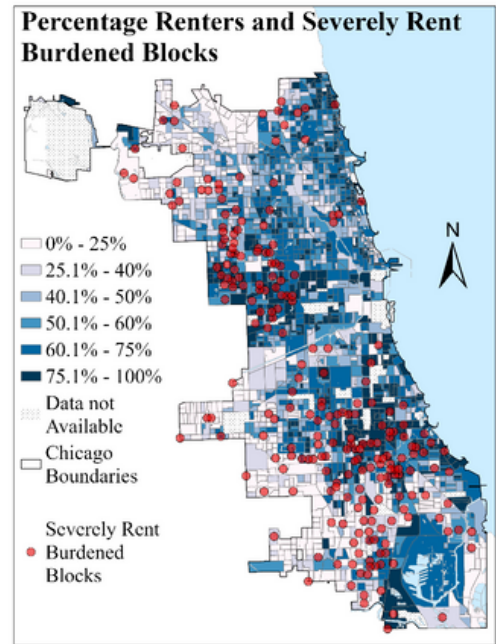
## Rent Burden

Since the 2008 housing crisis, increasing numbers of Chicagoans are becoming renters with an increase in renter-occupied households from 38% in 2007 to 43% in 2019.[xii] While rent is high across the city, Black residents are much more likely to be rent burdened (pay more than 30% of their income for housing) or severely rent burdened (pay more than 50% of their income to rent). [xiii] Areas that are rental burdened and severely rental burdened are concentrated on the South and

%Black Residents	% of Chicago's Block Groups	Average			
		Median Housing Value	%Renter-Occupied	Median Rent	Vacancy Rate
0% - 9.99%	(53.80%)	\$ 289,853	44.66%	\$1,308.00	8.21%
10% - 24.99%	(8.39%)	\$ 245,970	55.83%	\$1,244.00	8.25%
25% - 49.99%	(6.40%)	\$ 204,259	56.97%	\$ 117.00	11.03%
50% - 75%	(5.21%)	\$ 185,205	57.96%	\$1,004.00	14.08%
75% - 89.99%	(7.60%)	\$ 163,089	60.36%	\$ 970.00	16.77%
90%-100%	(18.60%)	\$ 141,423	57.31%	\$ 988.00	19.44%

West sides of the city. While people living near downtown and on the North side pay higher gross rents, they do not experience rent burden to the same extent as Black and Latinx Chicagoans. This implies a severe lack of affordable housing in these communities that have the least valued properties in the city. This is the result of divestment in Black communities.[xiv]

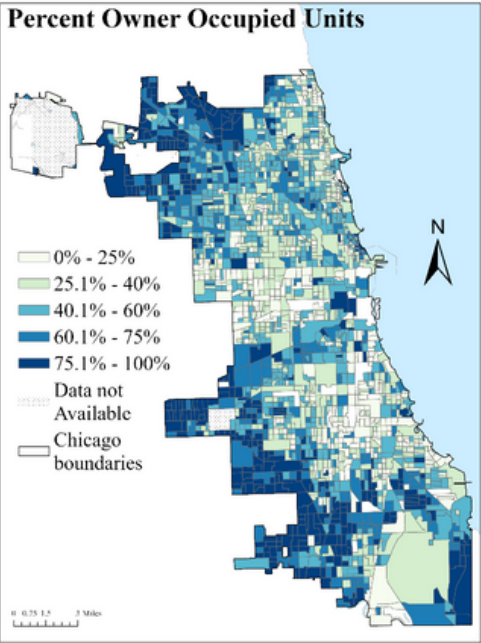
COVID more than likely increased the rent burden for many low-income families who fell victim to the shrinking economy.[xv] National and state eviction moratoriums have prevented a dramatic wave of evictions during the pandemic. However, the moratorium expired on October 3, 2021. There were 1,278 households evicted from Chicago homes in October 2021.[xvi] Programs like the Illinois Rental Payment Program provide emergency rental assistance to households below the area median income and with members who are unemployed, but these programs are stopgap measures in the wake of rising unemployment and rents and other forces that decrease housing affordability.[xvii] They are not enough to prevent the widespread housing issues facing Black Chicagoans.



### Homeownership

Homeownership is associated with wealth, economic stability, and generational social mobility.[xviii] Black Chicagoans are far less likely to live in homes that they own in comparison to White or other non-Black residents. Between 2010 and 2019, Black neighborhoods lost 13.6% of owner-occupied households.[xix] The following map

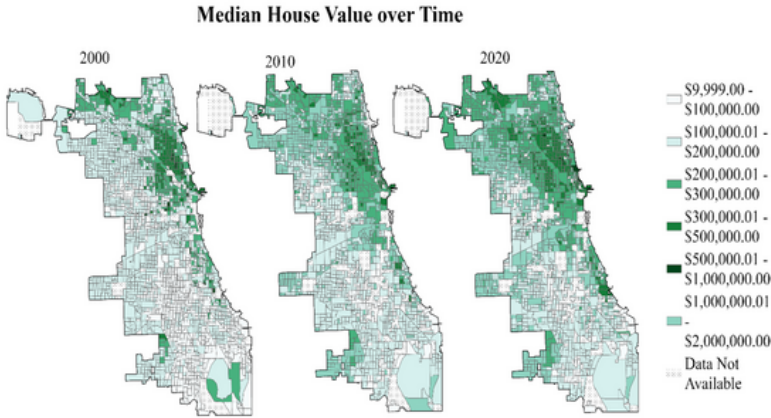
shows that owner-occupied housing is concentrated in the Northeast and far Southwest, which have larger White populations. However, the outer edges of the South side also have clusters of strong Black homeownership, suggesting a relatively stable Black middle-class in these areas. The lower levels of single-family housing stock present in the predominantly Black areas of the city create fewer opportunities for homeownership unless one is interested in investing in multi-family units.



Homeownership is considered a tool for building wealth. However, Black homeowners often find their properties being undervalued in comparison to their White neighbors and similar properties owned by White people in the city. Black Chicagoans are more likely to own homes in predominantly Black neighborhoods, which exhibit higher rates of foreclosure and vacancy. In the Chicago area, the racial gap in home values rose from \$50,000 in 1980 to more than \$324,000, suggesting a dramatic

increase in the effect of neighborhood racial composition in determining housing value.[xx] The median housing value for homes in communities with 90%-100% Black populations is \$140,000 less than the same value for homes in communities with 0%-10% Black residents.

The maps below show the change in median house value over time from 2000 to 2020. There is a narrow band of dark green on the North Side where properties were valued over \$300,000 travelling down the coast stopping near Hyde Park. The increasing housing values spread further West and South by 2010. In 2020, median housing values grew considerably, particularly in communities deeper into the West and South along the coast into Hyde Park. The Southwestern most parts of the city also saw an increase in median housing value in the predominantly white Mount Greenwood area. However, predominantly Black areas saw little or no appreciation, especially in spaces farther from the downtown. Housing values stop their steady increase near Garfield Park on the West side and Hyde Park on the South side. Both are predominantly Black neighborhoods adjacent to other





Black neighborhoods with even higher proportions of Black residents. In short, Black Chicagoans bear the triple burden of having been relegated to the least valued land and then having their property undervalued for being owned by Blacks and existing in a Black community.

Mortgage lending is another area where Black folks endured historical discrimination. The Civil Rights Fair Housing legislation

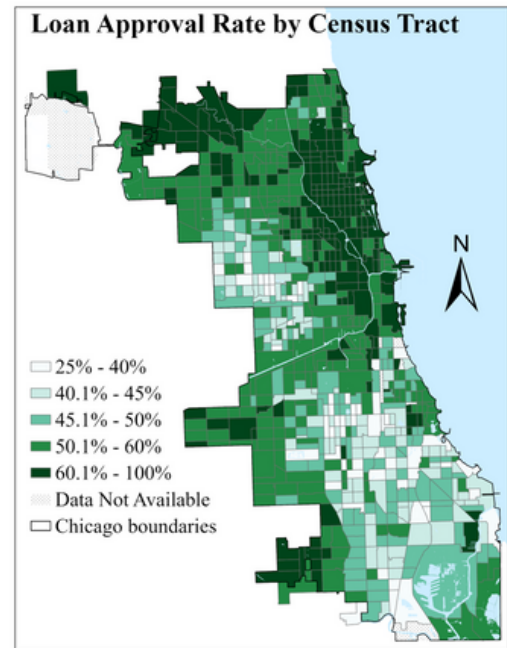
outlawed racial discrimination, but it lacked enforcement ability, and discrimination continued covertly. [xxi]

Since 1975, Home Mortgage Disclosure Act (HMDA) data has been collected with the aim of encouraging transparency from financial institutions and exposing discriminatory practices.[xxii] Data for Chicago in 2021 is shown in the following table.

	Black	White	Latino	Asian	Joint	Other	Race Not Available
Approved	51.26%	73.31%	61.82%	67.42%	71.34%	50.68%	58.05%
Denied	21.35%	8.07%	15.89%	10.07%	7.07%	21.02%	14.49%
Incomplete	27.39%	18.62%	22.29%	22.52%	21.59%	28.31%	27.46%
Conventional First Lien	57.86%	90.80%	70.69%	93.61%	90.69%	71.69%	80.72%
Conventional Subordinate Lien	5.20%	4.21%	5.69%	2.96%	3.63%	6.27%	4.46%
FHA First Lien	31.39%	3.39%	20.90%	2.81%	3.53%	16.10%	11.53%
FHA Subordinate Lien	0.04%	0.02%	0.22%	0.03%	0.03%	0.00%	0.02%
FSA RHS First Lien	0.02%	0.01%	0.00%	0.02%	0.00%	0.00%	0.05%
VA First Lien	5.49%	1.58%	2.50%	0.57%	2.11%	5.93%	3.22%
Home Purchase Loan	24.97%	39.35%	35.32%	36.03%	32.09%	32.88%	36.27%
Home Improvement Loan	3.77%	2.96%	3.39%	3.81%	0.96%	4.58%	2.76%
Other Purpose	3.00%	2.24%	2.09%	2.27%	1.29%	1.19%	2.12%
Not Applicable	0.04%	0.01%	0.03%	0.21%	0.07%	0.00%	0.02%
Refinancing	55.06%	41.60%	43.22%	37.00%	54.01%	40.34%	46.05%
Cash-out Refinancing	13.16%	13.84%	15.95%	20.68%	11.59%	21.02%	12.79%
Principle Residence	90.73%	89.70%	89.89%	65.00%	93.36%	80.00%	88.97%
Second Residence	2.31%	1.55%	1.68%	1.44%	1.98%	1.53%	2.07%
Investment Property	6.97%	8.75%	8.43%	33.56%	4.66%	18.47%	8.96%
<20%	13.67%	9.54%	10.61%	9.53%	13.08%	12.93%	10.23%
20-30%	23.54%	23.65%	21.87%	18.81%	29.26%	21.84%	22.23%
30-39%	27.14%	30.77%	29.34%	27.10%	29.35%	24.71%	28.53%
40-49%	23.37%	29.28%	27.66%	27.10%	24.31%	28.45%	28.35%
50-60%	4.99%	3.37%	5.75%	4.60%	2.67%	3.45%	5.37%
>60%	5.87%	2.26%	3.88%	3.14%	1.33%	8.33%	4.13%
Exempt	1.43%	1.12%	0.87%	9.72%	0.00%	0.29%	1.16%
Median Loan Amount	\$225,000	\$275,000	\$225,000	\$235,000	\$305,000	\$215,000	\$225,000

The table shows that a far smaller proportion of Black Chicagoans get approved for loans when compared to other racial groups, especially White borrowers. A far greater proportion of Black applicants had incomplete loans. Compared to other racial groups, a greater proportion of Black borrowers apply for FHA first lien loans that are meant to help low-income first-time home buyers. A higher proportion of Black borrowers get loans to refinance their homes. Black, Latino, and White borrowers are more likely to apply for owner-occupancy loans rather than investment properties which account for one-third of Asian borrowers' loans. Black borrowers are similar to other racial groups in distribution of debt-to-income ratio.

The following map shows the loan approval rate across the city by census tract. The map paints a stark story of purposeful disinvestment. The South and West sides of the city have large clusters of tracts where less than 40% of all loans were approved, while the North, Northwest, and Southwest portions of Chicago that dovetail predominantly white neighborhoods see over 60% of loans approved. This map suggests that anyone of any race trying to invest in predominantly Black spaces on the West and South Side of Chicago face clear barriers because the rate of loan approvals is exceptionally lower in these spaces. It also suggests that Black Chicagoans who have achieved income and class mobility face barriers in buying houses where they grew up, harming the stability and continuity of these historic neighborhoods.



Another pattern that is evident is clusters of investment around universities, specifically the blocks surrounding the University of Chicago and the University of Illinois at Chicago. Both universities have been a part of Urban Renewal efforts that saw the forcible removal of Black and low-income residents through the designation of their homes as blighted, which paved the way for development.[xxiii] In short, HMDA investment maps show the expansion of the downtown, eating away at Black neighborhoods, channeling investment into them only when neighborhoods are gentrifying. It seems that people seeking to get loans for homes from banks are unable to do so in certain neighborhoods, but other kinds of investment may be taking place, like institutional investor purchasing.[xxiv] Further research should be done on cash-based sales and their impact on black and poor communities.

An analysis of mortgage data (see following table) shows the likelihood of applicants from different racial groups being denied a mortgage loan. The following table shows the chances of loan approval and denial when purchasing a house with a conventional first lien mortgage for \$255,000 for a loan term of 360 with a debt-to-income ratio of 30-39% for owner occupancy.[xxv] All other factors held the same, Black applicants still face disproportionately higher odds of being denied (10%) in comparison to other groups, especially white Americans (2.8%). Even if a Black applicant has “done everything right” by applying as a couple with a good debt to income ratio, they pay a significant cost for being Black while borrowing.

Predicted Probability of Loan Denial:

White	Black	Latino	Asian	Joint	Other	Race Not Available
0.028	0.099	0.059	0.050	0.035	0.096	0.062

### An Analysis of Black Homeownership in Four Chicago Neighborhoods

This included two historically Black South side neighborhoods (Avalon Park and Calumet Heights), two historically Black South side neighborhoods that have experienced gentrification (Morgan Park and Woodlawn), and one predominantly White community (Uptown) on the North side along the Lake. All the neighborhoods are all economically “stable” communities with a varied mix of single-family and multi-unit housing built around the 1950s. They also include different, vibrant commercial corridors and spaces as well as parks and access to major streets, highways, and public transportation lines. All of neighborhoods are moderately diverse along residents’ income and a large majority of residents report feeling safe in these spaces. Description of the community areas are provided in the table below.

The purpose of this analysis was to determine whether Black Chicagoans are struggling to remain homeowners in their own communities 1) particularly in those spaces in which middle-class Black families have traditionally lived and 2) a White middle-class neighborhood.

Calumet Heights is in the southeast region of the city. Rectangular shaped, it is bordered by South Chicago Ave (which runs parallel to I-90) on the East with trees and an industrial parcel of land on the West with East 94th Street acting as the south border. Many drive over the area when traversing across the infamous Skyway Toll. The community is primarily

composed of Black residents (94%) with Latinos and Asians each constituting approximately 1% of the community’s total population. Single-family bungalow homes take up a substantial amount of space with 83% of units being occupied by the owners indicating high levels of commitment to the community by residents. The neighborhoods’ commercial activity being limited to the major streets including S. Stony Island, E. 87th St. The neighborhood includes several fast-food restaurants, a few restaurant/bars as well as beauty salons, barbershops, churches, and daycare centers. There is also a Citgo gas station and Family Dollar shopping center.

Woodlawn is similar shaped to Calumet Heights. It is approximately 8 miles south of Downtown. The Woodlawn community is enclosed by Lake

Shore Drive on the East and South Martin Luther King Drive on the West with East 60th Street and East 67th Street to the north and south. The southern portion of Jackson Park, specifically the golf course, lakes, and trails (not including the Museum of Science and Industry) constitute a considerably large portion of Woodlawn’s eastern space. This community is notable in that it is predominantly Black, but it is home to two major grocery stores (Jewel-Osco and Aldi) and a financial institution (Chase Bank), as well as several buildings associated with the University of Chicago, including its Law School and several residential buildings. The existence and expansion of the university has increased the diversity of the historically Black community with the proportion of Whites and Asian residents increasing consistently. Multi-unit buildings constitute the same proportion (75%) of housing

Community Area	Woodlawn	Uptown	Calumet Heights	Morgan Park	Chicago
Total population	23,055	54,219	12,340	21,109	2,669,347
%Black	82.7%	17.80%	94.10%	62.80%	29.20%
%White	7.8%	54.20%	1.1%*	30.00%	33.30%
%Latino	3.4%	14.60%	3.70%	4.3%*	28.80%
Neighborhood safety	63.50%	81.90%	86.40%	83.60	62.70%
Economic diversity	0.76	0.65	0.72	0.72	0.79
Median household Income	\$34,163	\$62,110	\$64,600	\$68,658	\$65,445
Median severe rent burden	34.14%	18.66%	36.84%	29.75%	23.01%
Types of housing					
Single-family	7.0%	2.80%	73.50%	77.50%	25.10%
Condos	16.8%	37.90%	0.20%	5.10%	19.50%
2-4 Units bldgs.	31.1%	5.60%	18.60%	7.80%	25.60%
5+ Units bldgs.	45.1%	53.70%	7.60%	9.60%	29.80%
Vacancy rate	20.09%	7.33%	12.98%	8.65%	11.21%
Median housing value	\$162,300	\$318,400	\$167,950	\$198,950	\$251,600
%Owner-occupied	24.10%	32.78%	83.18%	65.20%	45.02%
Sales per 100 parcels (2021)	7.7	9.5	4.0	5.1	6.8

as single-family homes in Calumet Heights with both exhibiting similar median housing values and percent of residents who are rent burdened. Woodlawn is the most economically distressed neighborhood examined. It possesses the highest vacancy rates of the neighborhoods. This suggests opportunity for future development, which could include more gentrification.

Morgan Park is also a historically Black neighborhood that has endured demographic shifts in the last decade leading to an increased presence of White residents and increases in household incomes and property values. At present, the area is approximately 63% Black and 30% White. This community is in the southern region of the city, but adjacent to the city's western border. Morgan Park is bordered by 107th on the North. At the South end, it is bordered by 119th to the West of the I-57 and 115th on the

East side of the highway. The neighborhood is situated by the popular Mt. Greenwood Cemetery on the West and S. Halsted St. on the East. Morgan Park is primarily residential with 70% of the housing units being single-family residents. Although there is a large shopping center, there are also many locally-owned and chain grocery and clothing stores as well as major fast food and dine-in restaurants throughout Morgan Park. The community also includes several parks and sports centers along with churches and gas stations.

Uptown was one of the very few predominantly White spaces with a similar median household income to the other neighborhoods examined. Unlike Morgan Park, Calumet Heights, and Woodlawn, Uptown is densely populated community on the North side of the city. Uptown is much smaller than the other neighborhoods in geographic size yet includes

	Woodlawn		Calumet Heights		Uptown		Morgan Park	
	Black	White	Black	White	Black	White	Black	White
Approved	70.18%	82.28%	69.34%	88.89%	84.40%	91.67%	66.67%	92.66%
Denied	29.82%	17.72%	30.66%	11.11%	15.60%	8.33%	33.33%	7.34%
<u>Loan Type</u>								
Purchase	22.86%	44.30%	20.44%	44.44%	24.77%	41.67%	25.93%	39.45%
Improvement	4.64%	3.80%	5.11%	5.56%	1.83%	3.01%	3.70%	0.00%
Refinance	58.39%	37.97%	59.49%	27.78%	57.80%	38.27%	53.70%	43.12%
Cash Out Refinance	9.82%	10.13%	11.68%	16.67%	10.09%	14.52%	12.96%	16.51%
Other	4.11%	3.80%	3.28%	5.56%	5.50%	2.53%	3.70%	0.92%
N/A	0.18%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<u>Residence type</u>								
Principal	91.96%	87.34%	89.42%	88.89%	93.58%	88.45%	85.19%	88.99%
Second	1.96%	2.53%	2.19%	5.56%	2.75%	1.55%	7.41%	1.83%
Investment Property	6.07%	10.13%	8.39%	5.56%	3.67%	10.01%	7.41%	9.17%
Median Loan Value	\$225,000	\$255,000	\$225,000	\$240,000	\$265,000	\$275,000	\$225,000	\$295,000

considerably more residents. The area is oddly shaped. It is enclosed by Foster Ave on the North and largely Irving Park Road on the South with North Ravenswood being the western limit. The other side of Uptown is bounded by Lake Michigan. As a result, the neighborhood includes the popular Montrose Beach. This community's local economy is very strong. Three major streets (Wilson Avenue, Sheridan Road, and Broadway Street) are bustling economic corridors including a wide variety of cultural and ethnic restaurants, coffee and internet cafes, as well as small and chain grocery/retail stores. Uptown is home to the infamous Black Ensemble Theater, Aragon Ballroom and other performance and entertainment venues. More than 80% of the housing units in this neighborhood are condos (38%) or 5+ unit buildings (54%).

Recent research shows strong evidence of racial disparities in every aspect of the housing market, particularly mortgage approvals. The table below shows that White mortgage applicants experience considerably higher approval ratings. Although Black applicants had similar debt to income ratios and lower median loan values, they were denied mortgage loans at a higher rate. Across all four areas, the average difference in approval rates was 16.23%. Interestingly, the racial difference in mortgage approval ratings was the lowest in the majority White Uptown neighborhood and highest in the predominantly Black Calumet Heights and even higher in the gentrifying neighborhood of Morgan Park.

Examination of loan type further

suggests White gentrification of historically Black neighborhoods. In all four communities, less than a quarter of Black applications sought financing for new primary residences. Instead, approximately 55% of Black applications purported to refinance existing home loans for their primary residence. This usually occurs when homeowners want to take advantage of lower interest rates reducing their housing costs. Many White applicants also took advantage of the reduced costs of mortgage loans post-COVID. However, approximately 40% of White applicants in each neighborhood were pursuing loans for new purchases in all neighborhoods.

Overall, Black applicants do experience a higher mortgage loan denial rate, particularly in those neighborhoods with larger proportions of Black residents. Given the higher rate of refinance loans amongst Black applicants, these findings suggests that many Black homeowners were not afforded the benefits of lower interest rates. As a result, they are probably paying higher interests for homes in their communities in comparison to their White neighbors. The higher rate of mortgage approvals for White applicants in the already gentrifying Morgan Park and Woodlawn indicate that the trend will continue. The large racial disparity in mortgage loans in Calumet Heights is disconcerting given that it is a long-standing predominantly Black community, yet White applicants appear to have a better chance of the new purchase and refinance loans being approved. However, the small racial disparity in mortgage loans in Uptown suggests that Black applicants may

benefit from requesting loans in predominantly White spaces in comparison to predominantly Black spaces, which supports the theory of racial capitalism. In other words, Black applicants in predominantly Black spaces may be considered a riskier investment, thus denied, than if they were financing property in community with a large white population.

Black Chicagoans are being locked out of mortgages in their own communities and stuck in the rental system, which overcharges them for lower-appraised and lower-quality housing stock in disinvested neighborhoods. Black homeowners experience a lower rate of mortgage and refinance loans preventing them from accessing lower housing costs. Both vicious cycles deplete Black Chicagoans income further, making them less capable of accumulating wealth. The City of Chicago needs to work harder to provide resources to Black mortgage applicants to help them navigate the procedures and criteria used when evaluating mortgage loans.

### Homelessness

It is no surprise that given housing pressures described above, many Black Chicagoans are homeless. A recent report by the Chicago Coalition for the Homeless counted 65,611 homeless, including people who are temporarily staying with others or couch surfing, a method that advocates say more accurately accounts for housing insecurity. [xxvi] This count is a 12.6% increase from 2019. The coalition reports that 55.8% of those experiencing homelessness are Black and 75.9% of those living in shelters or on the streets are Black.[xxvii]

Despite decades of oppression and forced removal, Black communities were strong and created world famous art, culture, and brilliant political leadership. These communities are under attack today as Black people are forced out of historic neighborhoods by disinvestment, rising rent and property taxes. Low quality housing, unaffordable housing and homelessness are symptoms of broken promises that must be redeemed through reparations. The lack of quality affordable housing and high foreclosure rate have been a significant factor in the recent “Black flight” from Chicago. [xxviii]

### Recommendations for Policies and Programs to Address Housing Disparities

- Proportionate monthly direct payments for housing assistance, where recipients can self-determine how they are spent. This could include payments for rent, mortgage, housing repair, and/or utilities. Rental assistance programs directly support housing stability and reduce homelessness, which improve outcomes for children. [xxix] Unlike present rental assistance programs, we propose payments for housing do not require proof of emergency, risk of eviction due to loss of income, or income eligibility.
- Free housing options for homeless Black Chicagoans
- Funding affordable housing programs and relocation stipends, giving Black residents the chance to live in quality housing in the neighborhoods where their families have existed for generations.
- Neighborhood Investment Programs in predominantly Black neighborhoods are also needed, alongside property tax reductions.
- Finally, an apology for redlining,

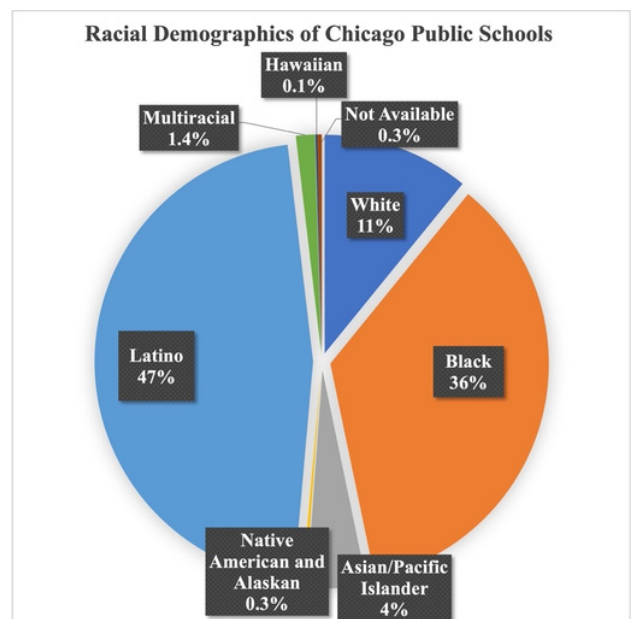
racially restrictive covenants, the demolition of predominantly black neighborhoods in the name of highway construction and urban renewal is long overdue.

## Education

A large proportion of children attend Chicago Public Schools (CPS) for their K-12 education. CPS is currently the third-largest public school district in the country, following New York City and Los Angeles. Historically, the combined effect of the historical reliance on “neighborhood” schools in conjunction with racism in the housing market, Black students were concentrated in a small set of schools with fewer resources than the public schools that their white counterparts attended. As the Black population increased to approximately 25% in the 1960s, “Chicago Superintendent Benjamin Willis use[d] portable buildings, commonly referred to as ‘Willis Wagons,’ to relieve overcrowding in African-American schools rather than enrolling the students in largely white schools nearby”. [xxx] It was not until 1980 when the federal government ordered CPS to desegregate. Still, the public school system remains highly segregated. Access to higher resourced schools (e.g. integrated magnet and selective-enrollment schools) is limited to a set of higher performing Black students with success in navigating the processes.

Of the 326,935 students enrolled in CPS in the 2020-21 school year, 36% of those students were Black while Latinos constituted 47% of students and White students accounted for 11% of CPS enrollees. Yet, 47% of all Chicago Public Schools have a

Black student population that makes up more than half of the student body. The student population was almost entirely (90% or greater) Black in 35% of Chicago’s public school. The pattern appears even when you examine elementary (K-8) and high schools separately. Schools are considered hypersegregated if they enroll 90% or more of students from one racial group.[xxxi] Many elementary schools (46%) reported Black students as being 0%-24% of their student body. There are also numerous predominantly Black elementary schools. 35% of Chicago’s public elementary schools educated a student body composed almost entirely of Black student (90% to 100%). Approximately 35% of Chicago public high schools have a student body where Black students either represented 0%-24% of the student body or 90% to 100%. In summary, most Black CPS students are severely or extremely isolated from other groups in their learning environments.



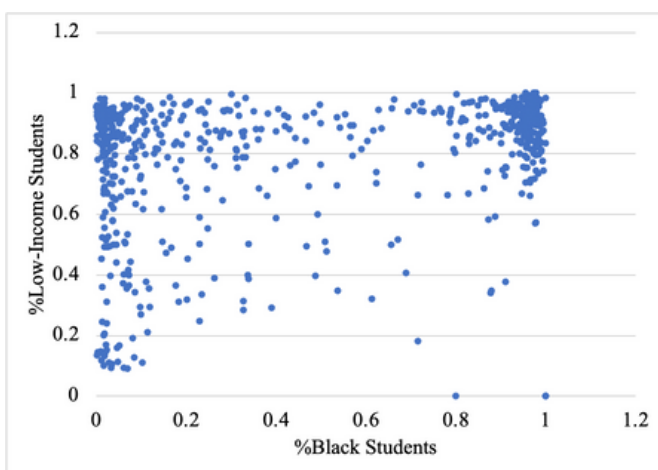
### Concentration of Poverty

Poverty is a serious issue for CPS. The percentage of students



categorized as low-income ranges from 10% to 99% in Chicago's public schools. On average, 78% of elementary students and 82% of high school students are considered low-income. Few schools (9.5%) report less than 40% of their student body is low-income. Poorer students are more than 60% of the student population at 85% of CPS schools. The poverty rate is higher than 90% in 56% of the schools. There is a considerably large Latinx population in most of the schools with higher rates of low-income students but lower rates of Black students. There are 269 schools with predominantly Black student populations (75% or higher). 93% of these schools have student populations in which more than 75% of the students were low-income.

In previous years, the concentration of poverty in predominantly Black schools presented an exhausting set of financial challenges for the institutions. CPS receives revenue from all levels of government, but the bulk of its funding comes from property taxes paid by homeowners.



Historically, schools received funding according to a formula that accounted for how much property tax revenue was collected from the

surrounding neighborhood. Naturally, this severely disadvantaged schools in low-income communities. In 2013, the city moved to a student-based budgeting system that allocated funds in a manner that provided the same amount of funding for every CPS student with some supplemental monies provided to the most-needy schools for poverty in the school.[xxxii] [xxxiii]This led to a stronger emphasis on student attendance as "dollars follow students".[xxxiv]

At first glance, equal payments per pupil appears progressive, but it does not adequately account for the severely high poverty levels in many of the schools. The policy emphasizes equality (same rate of spending per student) more so than equity (accounts for disparate conditions requiring more spending to address student needs). The city does offer grants for schools inundated with need, these funds do not compare to the fundraising abilities of schools with more well-off students. Many white and wealthier residents choose to send their children to specific public schools (e.g. selective enrollment or magnet) or opt for private education. Thus, the extra resources are concentrated in the schools with little to no need. The systematic racism and anti-Blackness that structured CPS is manifested in the K-12 public education system in Chicago by leaving many Black children to under-resourced schools that have great potential to place them at a disadvantage as they attempt to succeed in their future.

### Effects of COVID-19

While some measures of high school student performance

remained, many of the regularly collected metrics used to examine K-8 students' performance were unavailable (e.g., standardized testing scores) or are not appropriate for evaluating (e.g., attendance) during the time period examined (2020-2021) as a result of COVID and students learning remotely. In light of this, we call for Chicago Public Schools to conduct more research on the effects of COVID-19 on students' learning from the beginning of the pandemic onward.

### Graduation Rates and College Readiness

Very few of the CPS schools report a substantial proportion of white students. Of the 179 high schools in the dataset, 36 of the high schools have no white students. This group of students did not constitute more than 44% of any CPS high schools' population. Only 11 schools reported that white students were 20% to 44% of the population. On average, 94% of the freshman at these eleven schools were on track to graduate on time. This same set of schools averages an extremely low dropout rate of 3.6%. The average

graduation rate for these schools equals 91% with 70% attending college and 88% of the students remaining enrolled in college after their first year.[xxxv] The comparison between the college readiness, enrollment, and persistence (remained enrolled after their first year) of students at this set of schools with larger white student populations and predominantly Black schools is disheartening.

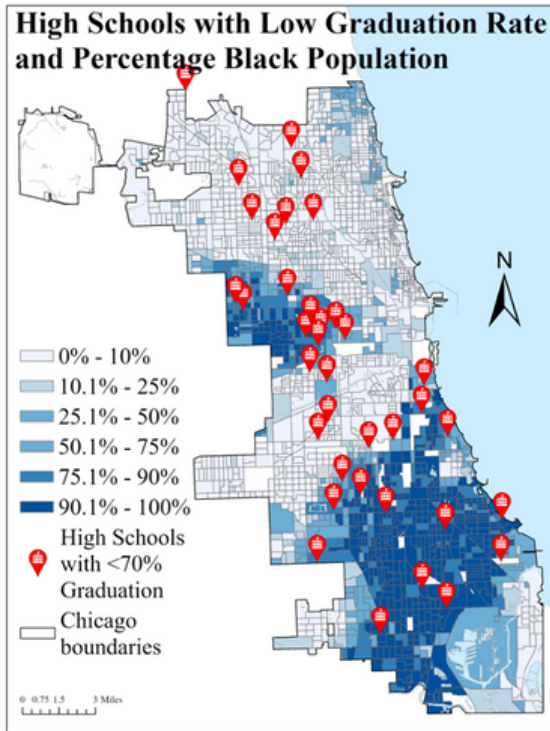
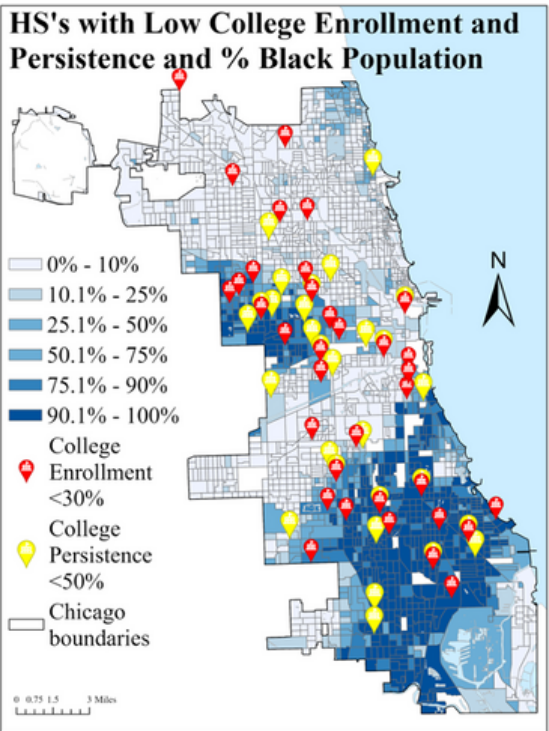
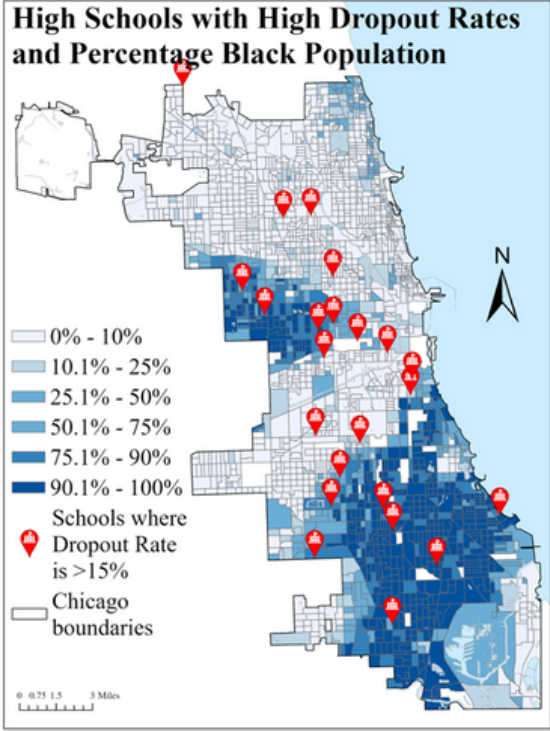
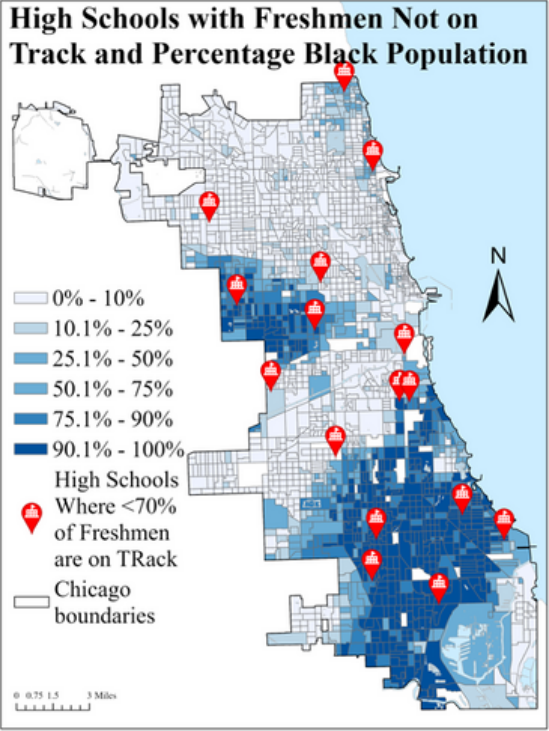
Schools where Black students were more than 75% of the student body reported a much higher average dropout rate of 10% and average graduation rate that was 14% lower than the schools with larger white student populations. The average percentage of freshman on track to graduate on time was 9% percent lower, the average percentage of students enrolled in college and continuing to their second year was 30% lower. These statistics are a phenomenon of the vast resource deficiency in schools. Unfortunately, Black children will suffer the consequences as many will be unprepared for college, not enrolling in a higher education

%Black Students	Number of Schools (%)	Average				
		Freshman on Track	Dropout Rate	Graduation Rate	College Enrollment	College Persistence
0% - 24.49%	63 (35.80%)	85.99%	6.57%	78.35%	59.00%	67.00%
25% - 49.49%	27 (15.34%)	79.18%	7.94%	79.01%	54.88%	65.36%
50% - 74.49%	15 (8.52%)	80.45%	8.16%	76.41%	40.67%	58.20%
75% - 89.49%	14 (7.95%)	85.94%	10.27%	77.38%	44.12%	63.76%
90% - 100%	57 (32.39%)	78.56%	10.59%	72.28%	42.73%	54.79%

program or completing it. As such, many Black CPS students will be less likely to secure high-paying employment and improve their socioeconomic status.

The long-term effects of COVID and the lockdown on the learning of students remain unknown. At the

beginning of the pandemic lockdown, it was evident CPS was not adequately prepared. There was no infrastructure for e-learning, which increased the responsibilities of teachers and parents/guardians alike. Many did not have the luxury of working from home, so the added pressure of balancing work

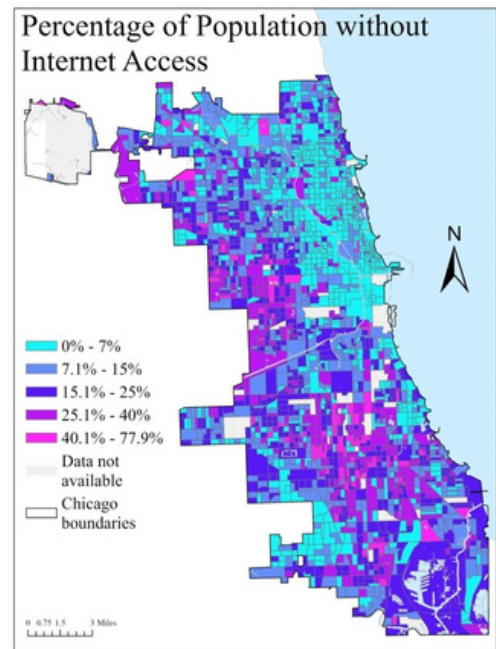


program or completing it. As such, many Black CPS students will be less likely to secure high-paying employment and improve their socioeconomic status.

The long-term effects of COVID and the lockdown on the learning of students remain unknown. At the while arranging childcare that could provide e-learning oversight, was daunting. For those who were able to work from home, the lack of preparation and support from CPS exasperated the already struggling pandemic system. Teachers and students were expected to perform at the same level as pre-pandemic. There were also legitimate concerns of how students with special education needs would be served when CPS has a history of violating federal special education laws.[xxxvi]

If the inadequate remote learning infrastructure were not enough, approximately one in five children live in a digital desert where they lack access to broadband internet. [xxxvii] The rising costs of internet and internet capable devices cause the strain on families who could not afford such services. These families were mainly residing on the South and West sides of the city. These disparities that Black families across the city experienced still do not fully capture the essence of the havoc the COVID-19 pandemic wreaked on Black students in CPS. A feasible solution would be city subsidies to support internet access in the most vulnerable communities. CPS discontinued collecting data and prohibited external data collection from taking place during the pandemic. This resulted in a lack of reporting on the impacts of student academic achievement as well as the trauma associated with the pandemic. This information is

critical. A serious concern is that unstable learning environment and the grief associated with the pandemic further affected our students' academic performance.



In 1966, the “Officer Friendly” program was created with the goal of teaching good citizenship. Twenty specially trained officers were stationed in 773 elementary schools in Chicago. Over the next 2 decades there was a significant increase of police officers in schools and by 1990, 209 school patrol units were stationed within CPS campuses. In 2008, CPS saw significant changes in relation to policing and security policies. Blue light cameras were allowed in 20 Chicago high schools and CPS and CPD signed their first IGA (Intergovernmental Agreement), which allowed full-time officers to be stationed in schools. While there are some proponents of police officers and school resource officers (SROs) in schools, there are others who are staunchly opposed to their presence. Research has shown their functionality is a large contributor

to the school to prison pipeline. More specifically, SROs' contact with Black students led to more involvement with the legal system than their counterparts across the country (Barnes et al., 2018). Many of Chicago's Black parents, students, and community activists have called for SROs to be removed from CPS because they feel that Black students are mistreated and overpoliced.

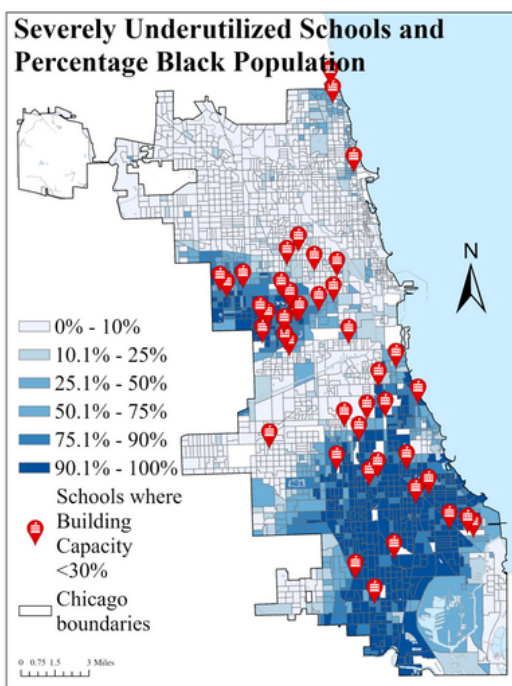
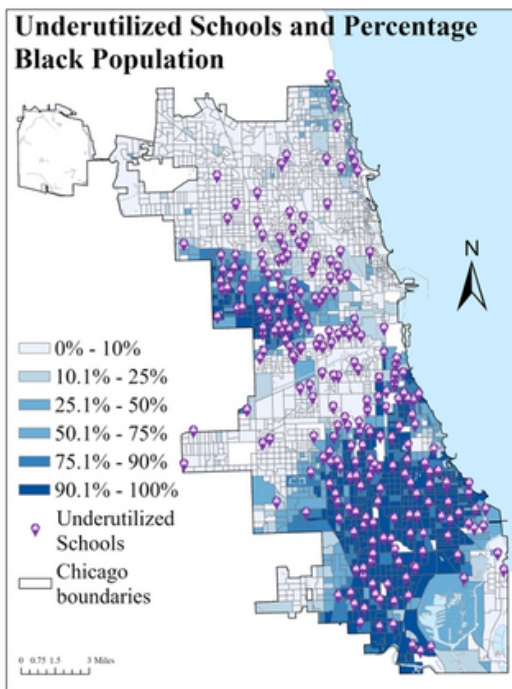
In 2020, 23% of high schools removed their SROs due to the lack of oversight and accountability for SROs as well as large allocation of funding towards the SRO program that could be allocated to other mental health resources (nurses, counselors, and social workers). The schools that voted for removal were given up to \$80k to use for alternate safety plans (which depended on the school's grade in a district wide equity index). For many other high schools, their Local School Councils (LSC) voted to retain the SROs despite hearing parents' reservations and arguments for their removal. These schools were overwhelmingly located in predominantly Black communities with higher rates of crime. The SRO is an expensive program that diverts funds from other resources, like more social-emotional support in school, especially as students struggle with the fallout of COVID.

In 2022, the Chicago Urban League initiated a program to provide an alternative to ease the often-antagonistic relationship between parents and students and the SROs. EmpowerYouthACTION promotes positive relationships between youth and law enforcement. Chicago Police Department District Youth Liaison Officers meet regularly with EmpowerYouthACTION Council

members at schools in their District under the guidance of school administration and a representative from the Chicago Urban League's Youth Services Center. The councils are comprised of middle to high school students who are elected by their peers and whose parents have consented to their participation. Initial topics of discussion include Know Your Rights, which helps students understand their rights when confronted by law enforcement. Moreover, the programs focus on ways to ensure these encounters have a peaceful outcome. The Chicago Police Department has supported this effort through its Office of Community Policing.

The City of Chicago has experienced a substantial decline in Black families and Black students in the last two decades. The intended de-concentration of poverty via the federal Hope VI program, which demolished public housing along with the dispersal of Section 8 housing vouchers, facilitated low-income families' ability to secure affordable housing in other communities. Many left their neighborhoods and schools to seek better opportunities. This left entire communities emptied. In 2013, then-Mayor Rahm Emanuel closed 49 schools to address the underutilization of several schools, arguing that it would be better able to concentrate opportunities in the remaining schools.[xxxviii] A recent report disclosed that 249 CPS traditional public schools are currently being underutilized with student enrollment below the 70% enrollment threshold used to measure efficient utilization[xxxix]. This is more than the 195 schools operating at an efficient level and

the 37 schools that are overcrowded. Of the underutilized schools, approximately 60% of them are operating at less than 50% of their capacity. 17% of CPS schools have an underutilization rate of 30% or below and a majority of these schools have a student body composed primarily by Black students (greater than 90%) or low-income students (greater than 90%).



The most underutilized schools are in predominantly Black and lower-income communities. While there is a current moratorium on CPS school closures until 2025, many of these schools could be slated for closure or integration in the future. This would mean longer commutes for many Black students and a greater strain on teachers, further impacting students as we saw after the mass closure of schools in 2013[xl]. Chicago's "History Hidden in Plain Sight" proves that it is only a matter of time before these closures are added to decades of racial policies that displace Black children (and families).[xli] (Ewing, 2018).

### Recommendations for Policies and Programs to Address Education Disparities

The issues affecting Black schoolchildren are complex and have considerable and long-lasting effects. It is important the city government take the necessary steps to account for the conditions of Black schools and its historical effect on the Black community. The racial segregation and high rates of poverty in Chicago Public Schools continues to perpetuate the inequities. We present several recommendations.

- The City reinstates desegregation policies in CPS schools that go beyond balancing the racial demographics of schools, which involve increasing students' commute and compelling them to attend school away from their communities. Instead, the focus should be on providing all CPS parents with the option to enroll their children in more racially diverse and well-resourced schools.

- Relatedly, CPS should focus on decreasing segregation in selective enrollment schools by increasing Black student enrollment. This necessitates providing parents with the information necessary to take advantage of these opportunities.
- CPS has adopted an equality-based financing formula (equal amount of funding per each student regardless of their neighborhood demographics) with an equity-based adjustment (supplemental financing to the most needy schools). We recommend increasing the dispersal of the equity allotment.
- Given that private schools siphon wealthier students with access to more fundraising and educational resources from the public school system, city government could increase the taxes or fees that it collects from these private educational institutions to better finance the equity allotment used to supplement Chicago's most vulnerable schools. This would improve individual schools' ability to address the specific needs of their student body.
- To improve student engagement and support their socioemotional development, CPS needs to improve its efforts to increase the presence of Black teachers, particularly those with understanding of the environments in which they teach.
- Along these lines, CPS needs to work to create more inclusive curriculums and programming relevant to the students' lives and lifestyles.
- Local government could expand the resources of the 81 public libraries so that they are equipped to offer after-school tutoring for students K-12.
- There needs to be a stronger focus on life after high school. Students need more support in the areas of college readiness (e.g. test preparation programs), support with identifying and applying to colleges as well as help when submitting financial aid information.
- It is also important to note that higher education is not the only trajectory towards a strong future. The City of Chicago and CPS must also invest in educating students about trade and certification programs and supporting their pursuits in these areas. This includes application and tuition waivers for CPS graduates or GED recipients.
- As Reparations for the creation of the school to prison pipeline, we recommend that SRO presence be eliminated from schools. With the money divested from SRO programs, schools could support more vital social and educational resources.
- Due to high rates of COVID and the resulting deaths and illnesses, Chicago Public Schools should reevaluate how it works to support children and families suffering from harsh realities. The first step would include increased funding for social workers and grief counselors in school.

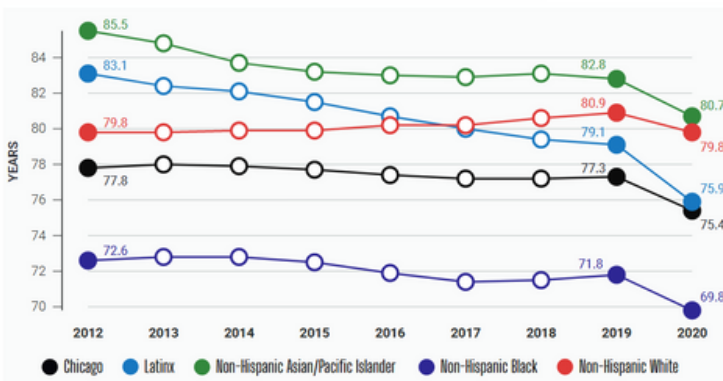
# Health and Environment

Recently, the Mayor’s Office delivered a press release in which they reported that Chicago endured “one of the sharpest single-year decreases in life expectancy on record, and the steepest declines were for Black and Latinx Chicagoans.”[xlii] The gap in life expectancy between White and Black Chicagoans increased from 8.8 to 10 years. The average life expectancy for Black Chicagoans is less than 70 years old! As shown in the chart provided by the Chicago Department of Health, Black Chicagoans continually lag behind the city and all other racial groups’ life expectancy rate. They argue that COVID played a considerable role, but chronic diseases within the Black community were the primary factors.[xliii]

higher rates of 13% and 17%. [xliiv] However, Black people did display a similar rate of health insurance coverage (92%) to White and Asian residents.

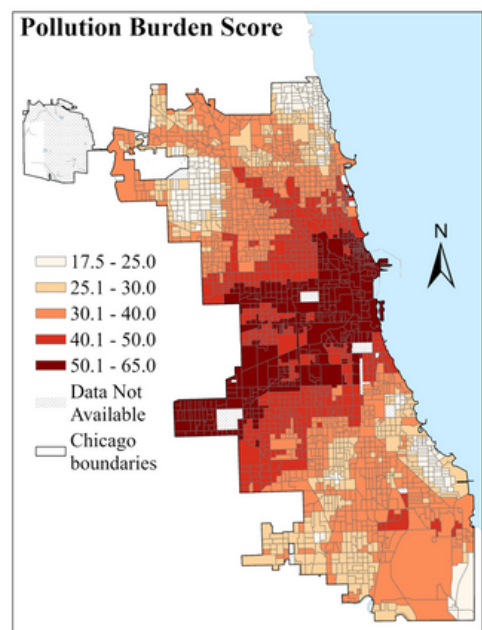
In assessing the health of Black Chicagoans, it must be understood that the lack of health is a consequence of historical systems of oppression that created significant barriers to healthcare. [xlv] There are numerous social, economic, and environmental determinants of health, including access to education, fresh and healthy food, economic stability, safe homes and neighborhoods as well as a responsive healthcare system. Anti-Blackness and social inequalities in these areas perpetuate severe racial inequalities in health.[xlvi]

**Life Expectancy in Chicago Declined During Pandemic’s First Year with Biggest Drops among Black, Latinx Chicagoans**



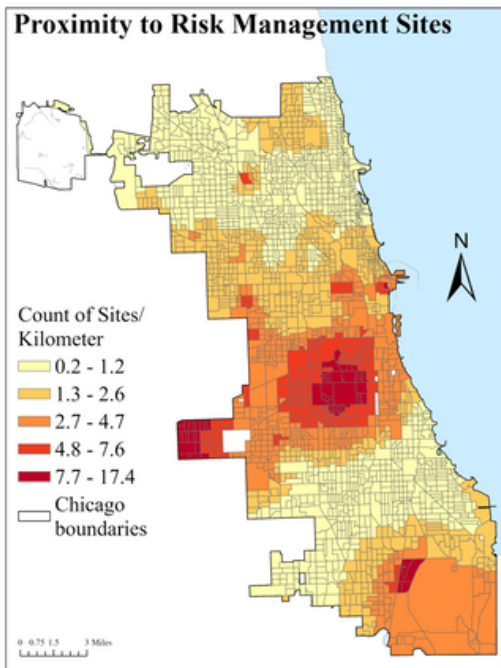
Systemic racism perpetuated longstanding trends of Black Chicagoans suffering from high rates of chronic diseases such as asthma, diabetes, HIV, heart disease, cancer, diabetes, low birth weight and other debilitating conditions. In 2020, the U.S. Census reported that Asians (7%) and Whites (9%) had fewer residents who identified as disabled whereas Black and Latinx residents had much

Chicago Department of Health explains the pollution burden score as a value representing the air pollution (“estimated concentrations of air pollutants including particulate matter, ozone, diesel particulate, air toxics, and





traffic proximity and volume”) and exposure to polluted sites to account for existing or potential contamination.[xlvi] As the map shows, the pollution burden is fairly high across the city. When examining those block groups predominantly populated by Black, White, or Latinxs, some interesting patterns appear. The statistics in the following table indicate that communities where more than 75% Black residents share similar pollution burden scores than those communities with more than 75% White residents. The latter group constitutes the largest proportion of residents in the downtown where pollution is severe due to high levels of car, bus, and train traffic. However, pollution is also significantly high in most predominantly Black communities on the West Side and slightly lower in these same neighborhoods on the south side. The burden is extremely high for the predominantly Latinx communities in the south and southwest areas of the city.



Although the pollution score is high in the predominantly white downtown, the air quality is lower

yet remains considerably high in Black and Latinx neighborhoods. The Chicago Department of Health states that these communities lie in “parts of the city bisected by major highways with high concentrations of industry [making] [them] overburdened, experiencing high levels of both pollution and vulnerability.”[xlviii] Chicago’s Black residents experience the heightened exposure to pollution due to structural racism and economic inequality that relegated them to certain spaces in the city on the south and west side. Super highways and major expressways dividing White residents from Black residents were created which increased the latter groups’ exposure to the ills of traffic congestion (e.g., highway pollution and car exhaust).

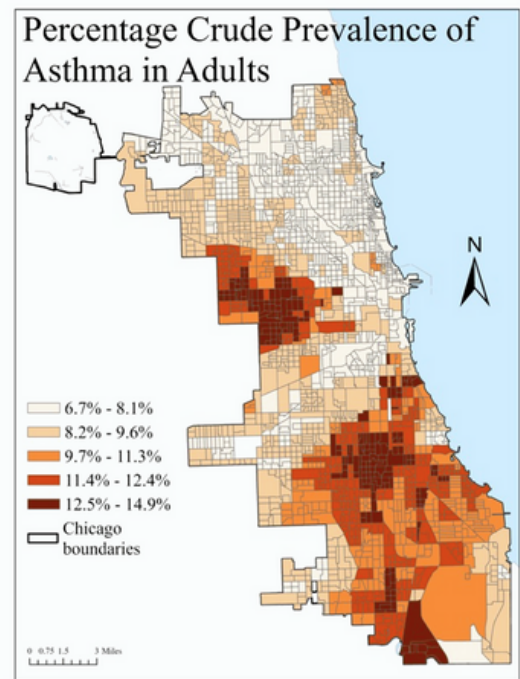
Racist zoning laws and real estate practices pushed Black folks to lesser valued land in areas in close proximity to “not amenities” or eyesores, including factories, highways, commercial/business centers, etc.[xlix] Current zoning laws promoting industry and manufacturing locating near these communities continue to preserve the conditions in ss. Many of these communities have long been considered a’ dumping grounds for industry or “sacrifice zones” where high pollutant companies continue to locate despite the area already exhibiting high pollution rates.[l] Concerns about Black Chicagoans and sacrifice zones are confirmed by the map showing that the proximity to risk management sites is higher in communities with larger Black and Latinx populations. Unsustainable industrial practices do great harm to the earth as well as the predominantly Black communities on the South and West sides. The problems are

exacerbated in the many Black “communities with low socioeconomic status and high rates of chronic health conditions [who] are especially vulnerable to air pollution”.<sup>[1]</sup> They are significantly affected by the negative byproducts of historically racist environmental practices.

The rates for the various illnesses related to air pollution (e.g. asthma, COPD, cardiovascular disease and cancer) are high in Black communities. While air pollution greatly affects Black neighborhoods, it was higher in Latinx communities. Yet, high rates of asthma are found largely in Black communities. In comparison to White and Latinx communities, the rate of asthma amongst Black adults was 5% higher in neighborhoods where the population was 75% Black or higher. Incidence of chronic obstructive pulmonary disease (COPD) and coronary heart disease is high across the city, but the highest rates are found on the south and west side. The presence of COPD and coronary heart disease in adults was twice as high in these communities as in

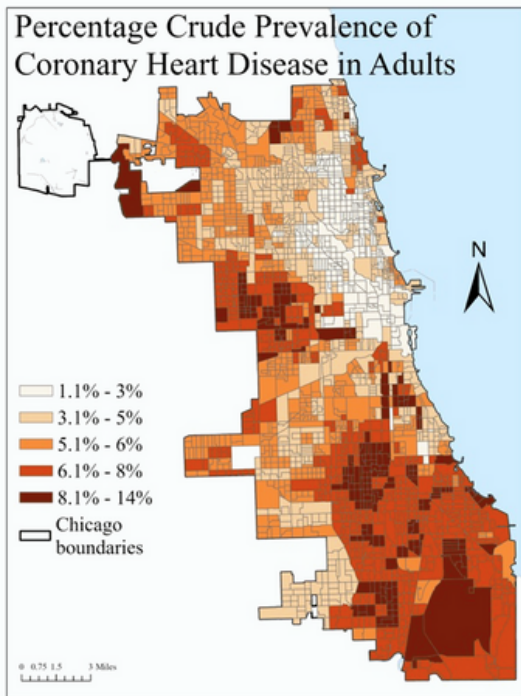
predominantly White communities and slightly higher than the rates in predominantly Latinx spaces.

Pollution has a larger effect on lower-income communities. Families in these neighborhoods generally reside in homes that offer shelter but are not safe in that they are contaminated with pollutants including toxic paint, mold, and



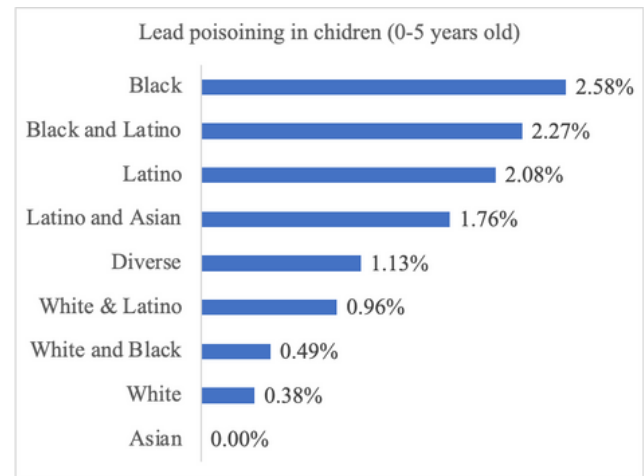
Greater than 75% of population	# of Block Groups	Pollution Burden Score	Air Quality Health Index	%Adults with Asthma	%Adults with COPD	%Adults with Coronary Heart Disease
White	276	37.89%	3.30%	7.77%	4.22%	3.78%
Black	584	34.63%	7.73%	11.98%	9.32%	7.49%
Latinx	248	43.24%	5.18%	8.57%	6.23%	5.36%

low-quality water. The inability to partake in expensive upkeep and renovations leaves many of Chicago's low-income Black residents, especially seniors, living in homes that contribute to the higher incidence of several illnesses in Chicago's Black community.



Environmental racism is the creation of disproportionate exposure to toxic and hazardous waste in racialized low-income communities through racist environmental policymaking and laws. [lii] Environmental racism and unsustainable environmental practices are a Black health crisis. The City of Chicago must focus on sustainable policy reform that works to protect communities, ecosystems and natural resources so that the health and livelihood of all, especially the most vulnerable, be maintained. Due to environmental racism, the effects of pollution, and relatedly climate change, are disproportionately felt across Black communities. Yet, there was no mention of racial disparities in the cities' most recent environmental sustainability plan. Black folks are a

substantial portion of the most vulnerable peoples in this city that is ranked as the 16th most polluted city.[liii]



The costs associated with environmental racism are high as it relates to the physical harm done to communities and the financial costs incurred from medical treatment for associated illnesses. Chronic health conditions leave one in three Black adults struggling with past due medical bills (CITE). Living in a less polluted home and environment is more attainable for higher income households. Essential protective measures (e.g. home renovations, air purifiers, water filters, face masks etc.) that are critical for preventing bodily damage and chronic conditions are an additional cost that many cannot afford. Chronic health conditions leave one in three Black adults struggling with past due medical bills (CITE). These disproportionate costs of environmental racism and its health impacts are a cause for reparations in themselves.

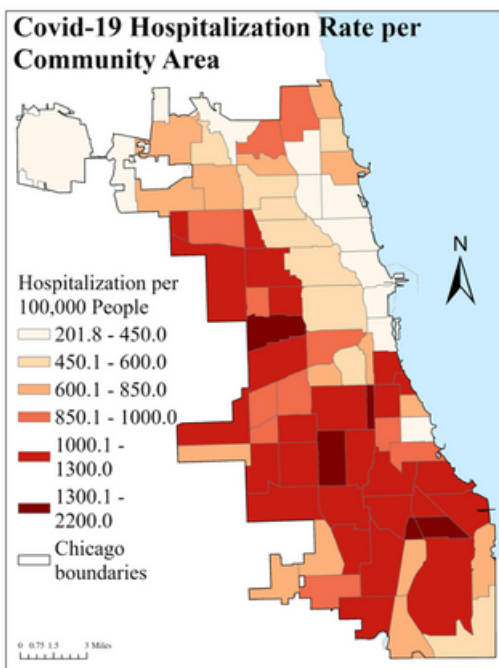
The prevalence of lung and heart related ailments in Black communities is particularly concerning given that they are related to more serious COVID

infections and death or exceptionally long recoveries. In these past few years, COVID-19, which causes a respiratory infection, created an immense public health crisis for Black Chicagoans. Black folks continue to be disproportionately hospitalized and killed by COVID in comparison to other groups and the city's overall averages. The illness has proven to be more devastating for Black communities who experienced high death rates resulting from pre-existing conditions, increased employment as essential workers, and increased presence in jails and prisons where infections rates are high. The Brookings Institute reported that across the nation "Black people are 1.1 times more likely than white people to contract COVID-19; 2.8 times more likely to be hospitalized with the virus; and two times more likely to die from it".<sup>[liv]</sup> There is little local individual-level COVID data available to help discern the extent to which Black Chicagoans were affected differently by COVID than members of other racial groups. The map shows, however, that the incidence of COVID-related hospitalizations was highest in neighborhoods located on the South and West Side.

Not only do Black Chicagoans have to contend with environmental racism inhibiting their health, but they also find themselves losing in the game of racial capitalism that effectively minimizes investment in predominantly Black communities. As such, many Black residents live in a food desert, which consists of a community where the poverty rate is greater than 20% and residents live more than a mile away from a large grocery store.<sup>[lv]</sup> As the maps show, large grocery stores are present in predominantly Black communities, but not nearly at the rate that they exist in predominantly white communities in the loop, north and northwest sides of the city. Several grocery stores have closed on the South and West Side since the beginning of COVID with some citing crime. However, "grocery store and pharmacy closures may have less to do with crime and more to do with rising property taxes."<sup>[lvi]</sup>

Many of Chicago's Black families reside in food deserts, which impact the quality of the food they consume, thus their health. As prices increase, the effects are intensified. Research finds that living in food deserts impacts one's physical health by increasing the likelihood of experiencing chronic illnesses like obesity, heart disease, high blood pressure, diabetes, and cancer as well as pregnancy morbidity<sup>[lvii][lviii]</sup>

Although we do not have recent data on Chicago's food deserts, analysis of data provided by the Chicago Health Atlas shows that the many of the conditions associated with food deserts occur at a higher rate in Chicago neighborhoods with more Black residents. Chicago has 77 neighborhoods that vary

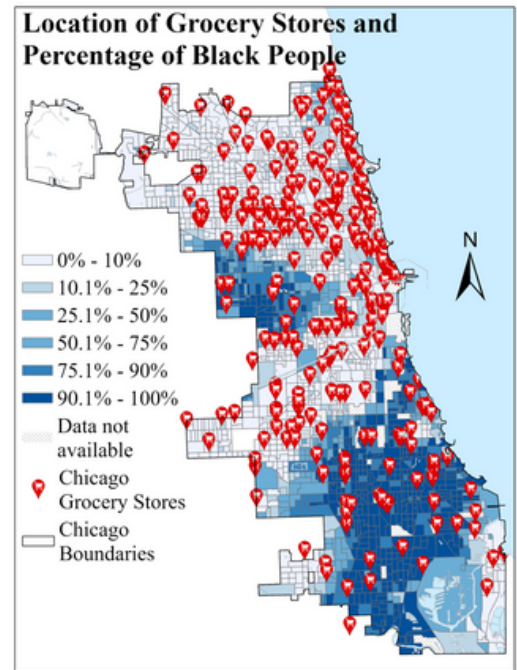


Majority group(s)	Neighborhoods	%Black residents with low food accessibility	Adult diabetes rate	Adult hyper-tension rate	Adult obesity rate
Black	Auburn Gresham, Austin, Avalon Park, Burnside, Calumet Heights, Chatham, Douglas, East Garfield Park, Englewood, Fuller Park, Grand Boulevard, Greater Grand Crossing, Kenwood, Morgan Park, North Lawndale, Oakland, Pullman, Riverdale, Roseland, South Chicago, South Deering, South Shore, Washington Heights, Washington Park, West Englewood, West Garfield Park, West Pullman, and Woodlawn	45.07%	16.66%	44.69%	45.53%
White	Edison Park, Forest Glen, Lake View, Lincoln Park, Lincoln Square, Mount Greenwood, Near North Side, North Center, Norwood Park, O'Hare, and West Town	26.64%	11.41%	24.72%	26.70%
Latino	Archer Heights, Belmont Cragin, Brighton Park, East Side, Gage Park, Hermosa, Lower West Side, New City, South Lawndale, West Elsdon, and West Lawn	16.27%	15.04%	28.42%	40.28%
White & Latino	Albany Park, Avondale, Clearing, Dunning, Garfield Ridge, Hedgewisch, Irving Park, Logan Square, Montclare, and Portage Park	21.76%	13.51%	31.18%	33.08%
Diverse	Bridgeport, Edgewater, Hyde Park, Jefferson Park, Look, Near South Side, Near West Side, North Park, Rogers Park, Uptown, and West Ridge	14.29%	9.64%	26.27%	23.47%
Black and Latino	Ashburn, Chicago Lawn, and Humboldt Park	39.30%	16.05%	35.83%	40.48%
White and Black	Beverly	43.62%	17.79%	35.63%	27.69%
Latino and Asian	McKinley Park	3.67%	16.50%	30.71%	22.05%
Asian	Armour Square	18.52%	12.77%	25.02%	12.15%

considerably in racial demographics. All the neighborhoods in which Black folks were a considerable proportion of the community exhibited the highest rates for low food accessibility, diabetes, hypertension and obesity.

Mental health problems also disproportionately affect the Black community due to various social factors. As a result, violence, mental health-related emergencies and suicide are major problems for Black Chicagoans. Unfortunately, many homeless people encounter the criminal justice system. Recently the City of Chicago has launched the Crisis Assistance and Response and Engagement Program (C.A.R.E) Program to address behavioral health emergencies and by providing rapid response behavioral health professionals to assist with 911 calls.[lix] Although 10% of 911 calls are for behavioral health crisis's, calling 911 in the past has been deadly to Black people with mental disabilities. This was the case for Stephan Watts, a Black autistic child who was shot dead by police in Calumet City when 911 was called. For this reason, we advocate for the reform of the C.A.R.E program to divert more resources to the provision of mental health practitioners, mobile crisis teams, and community-based 911 diversion programs. Law enforcement should not be the primary source of resolving issues involving many individuals experiencing a mental health episode.

Systemic racism in other areas (employment, housing, and education) of life make Black Chicagoan's more susceptible to many illnesses, including COVID-19, which further exacerbates these same issues. For example, medical debt is a serious problem for Black



Systemic racism in other areas (employment, housing, and education) of life make Black Chicagoan's more susceptible to many illnesses, including COVID-19, which further exacerbates these same issues. For example, medical debt is a serious problem for Black Chicagoans. We have shown that Black Chicagoans have the lowest earning levels of all racial groups in the city. Even with health insurance, often preventive medical care is avoided given its costs. As such, many wait until the situation is dire to seek attention, which often includes emergency room visits and more costly treatment[ix]. The medical debt incurred simply widens the racial wealth and reduces the chances of lower-income Black households from improving their socioeconomic status.[lxi]

**Recommendations for Policies and Programs to Address Health Disparities**

Nothing can make up for the structural violence that led to the declined health of Black

Chicagoans. We have identified several policies and programs that can aid in addressing the enormous health disparities found in our city.

- Although local government has not released an apology for COVID-related illnesses and fatalities, Cook County vowed to use a considerable portion of federal COVID relief funds to address COVID-related medical debt experienced by the county's poorest residents. This policy does not specifically target Black residents. However, many are eligible given "those who have a household income less than four times the federal poverty level". [Ixii] Little evidence could be found on the extent to which Black Chicagoans were aware of this program and benefited from the program.
- The city should eliminate COVID-related medical debt and provide funding to support chronic conditions resulting from "long COVID" in low-income Black communities.
- Sacrifice zones are a manifestation of racism and racial capitalism. There are no protections for the overwhelmingly Black and low-income neighbors to these high pollutant spaces. Local government must 1) assess the current and potential impact of industries and businesses near residential communities, 2) adopt more strict environmental regulations to protect the groups from environmental racism, and 3) re-evaluate zoning protocols. [Ixiii]
- Relatedly, the city should invest in either financing the relocation of the violators or residents living in high pollutant areas. Cities can use their power of eminent domain to facilitate a house

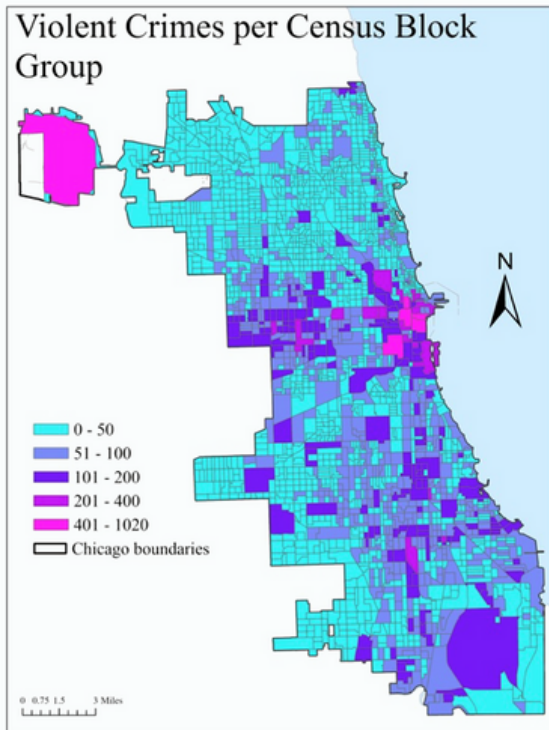
buyout and emergency relocation program for residents (homeowners and renters).[Ixiv]

- City government needs to invest in programs that distribute free air purifiers, water filters, masks and other environmental protection equipment to residents in immediate proximity to problematic spaces.
- To address food deserts, governmental leaders must identify socially responsible investors to finance grocery stores that provide low-cost, fresh, and healthy foods. Given their location in lower-income communities, they must be willing to sacrifice large financial returns for the exceptional social returns associated with filling this gap in the economy.

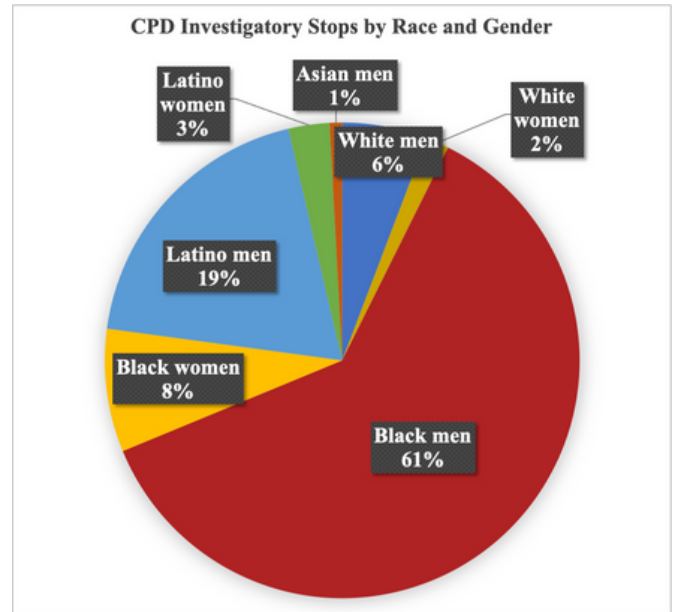
## Crime/Justice

While crime, particularly violent crime, occurs at a high rate in the downtown area where more white residents with higher incomes reside, a substantial portion of crime is reported in the predominantly Black communities on the West and South sides of the city. Crime in our communities is a manifestation of the structural barriers facing residents. With reduced opportunities to gain a quality education, thus skilled labor positions that offer a livable wage, many have few options for income, particularly our youth. The systems of racial inequality and structural barriers must be eliminated and tackled at the root. Reparations for the systems that manufactured crime is one approach to this through primary violence prevention. Primary violence

prevention focuses on stopping violent events from ever occurring by creating conditions where violence is unlikely to occur.



Analysis of Chicago Police Department’s investigatory stops data indicates that 1) these events occur more often in predominantly Black communities and 2) Black men and women are detained, increasing their likelihood for arrest, at a much higher rate than their counterparts of any other race. An investigatory stop “is not a voluntary contact” between the police and residents and may involve search or pat down.[ixv] These incidents involve “the temporary detention and questioning of a person in the vicinity where the person was stopped based on reasonable articulable suspicion that the person is committing, is about to commit, or has committed a criminal offense. The suspect may be detained only for the length of time necessary to confirm or dispel the suspicion of criminal activity”.[ixvi] Investigatory stops do not require a warrant.



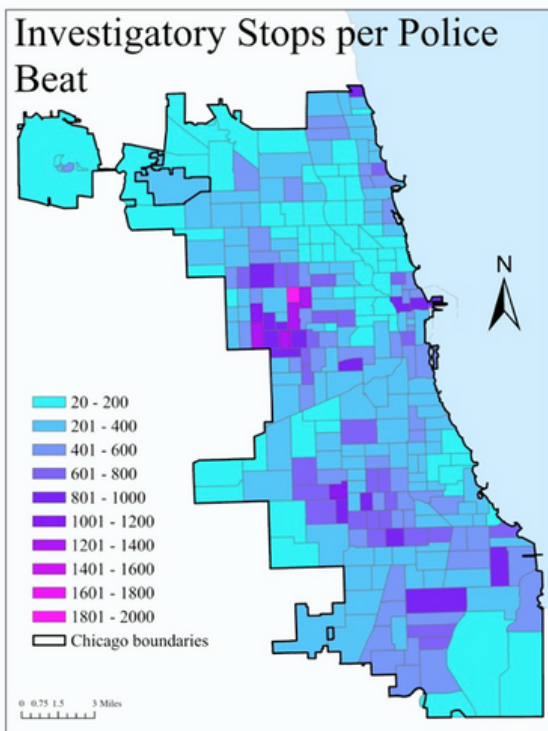
Between January 1, 2021 and June 30, 2022, CPD reported 106,950 investigatory stops. Black men accounted for 61% of all investigatory stops and 70% of all men stopped[[xvii]. Approximately 8% of all stops involved Black women who comprised 65% of women experiencing an investigatory stop. Black men displayed the highest incidence with Black women having the third highest rate behind Latino men (22%). While investigatory stops appear to be spread out across the city, further examination shows that Black folks are stopped primarily in predominantly Black and lower-income communities.

The extreme racial disparity in investigatory stops is even more noticeable when we account for the age of those stopped. Fifty-seven percent of the 6,236 minors detained identified as Black boys in comparison to Latino boys (25%), Black girls (8%) and White boys (4%). Far fewer Latino and White young boys and girls endure situations where police perceive them as a threat or criminal. For many, particularly our youth, an



arrest and criminal record can be an impenetrable barrier to the strong future and high-quality life they deserve.

The “reasonable articulable suspicion” needed for police to authorize an investigatory stop is subjective in nature. Research consistently shows that the prevalence of these stops, akin to stop-and-frisk, in Black communities is motivated largely by racial biases on behalf of the police that continue to perpetuate the over policing and imprisonment of Black people. Despite a low success rate for finding weapons through stop –and-frisk-style searches in Chicago, it remains a common practice. They have shown little effectiveness in stopping gun violence.



Measures of reasonable articulable suspicion are an ineffective at best and racist at worst. This policing tactic should be abolished, and the City of Chicago and the Chicago Police department should apologize for the disproportionate effect on

Black residents. These unconstitutional interactions with the police place Black people at a higher risk for violence and death at the hands of the police or imprisonment. 75% of Cook County Jail inmates are Black despite their much smaller presence in the county. These events can be traumatic in many ways.

If an individual is arrested and charged as a result of the investigatory stop, the likelihood of them being imprisoned is exceptionally high. Although there is no data on the extent to which investigatory stops correlate to arrests, analysis of the arrests data during the same time period presents similar patterns[<sup>lxviii</sup>]. Without access to substantial funds, most arrested individuals will be incapable of securing quality legal representation. Many of Black men and women arrested, charged, and or imprisoned will never fully recover from the financial costs associated with this experience. They must cover the costs of legal fees and fines on a limited income after losing employment for missing work or recent criminal charges, thus putting the lives of their families in jeopardy. In conjunction with racism in both the job and housing market, a criminal record can often impede someone from securing gainful employment and safe housing once their legal troubles end.

There are other financial costs to consider. High rates of crime, particularly violent crime, in Black communities further diminishes the lesser values of these properties as well as deter future investors. High rates of imprisonment in our communities also remove a large portion of potential earners from our communities, thus reducing

	under 18	18-25	26-35	36-44	45-59	60 and over
White men	3.85	3.56	4.85	8.94	9.97	11.85
White women	1.17	1.32	1.54	2.35	1.62	1.22
Black men	57.33	56.69	65.47	62	62.47	65.57
Black women	8.21	9.3	8.38	7.02	7.78	5.74
Latino Men	24.97	23.67	16.2	16.59	15.5	13.62
Latino women	3.21	4.23	2.39	1.81	1.18	0.71
Asian Men	0.9	0.85	0.81	0.88	0.89	0.87
Other men	0.14	0.2	0.2	0.31	0.38	0.19
Other women	0.22	0.18	0.16	0.1	0.2	0.17

the income present in our neighborhoods. This exacerbates the financial strain of many Black families in Chicago.

In recent years, the city has watched as its first Black woman State’s Attorney, Kim Foxx, pursued a more progressive prosecutorial strategy[lxix] . Once in office, she made great strides to implement alternative sentencing for low-level offenders, which was a major component of her criminal justice platform. In 2017, Mrs. Foxx announced that her department would not seek the detention of low-level nonviolent offenders before their trial. The Marshall Project finds that her office declined to pursue 5,000 cases across two years that her predecessor would have pursued. [lxx] These cases primarily included low-level shoplifting and drug offenses with many offenders receiving alternative treatment rather than imprisonment.

The ACLU states that “the pretrial incarceration caused by unaffordable bail is the single greatest driver of convictions and is responsible for the ballooning of our nation’s jail and prison populations[lxxi].

Given the socioeconomic status of so many Black families and the overrepresentation of Black folks in investigatory stops and arrests, many Black people who find themselves in the criminal legal system may forever stay there. On January 13, 2021, the Illinois General Assembly passed the SAFE-T Act which ends cash bail beginning in 2023. The decision to detain offenders will be based on three factors: the severity of the offense, risk for not appearing in court, and whether they present a threat to the community if released while their charges were pending. The rationale is that if governments “return[ed] people to their communities and provide[d] support”, most low-level offenders will complete their legal obligations with little disruption to their lives while they continue to provide for their families[lxxii]. This policy will expand on the efforts of Foxx’s office and aid in continuing to reduce incarceration rates largely by reducing pretrial detention.

## Recommendations for Policies and Programs to Address Crime Disparities

The previously mentioned reforms make great strides, but reducing pretrial detention is not the root of the problem. As long as the racial disparities in investigatory stops and arrests as well as police misconduct continue, Black folks will continue to be disproportionately victimized by Chicago's criminal justice system. We need more leaders willing to push for widespread reform.

- Decreased access to economic opportunities creates conditions which places many of our community members in direct contact with the police. Potential avenues for reparations can include youth employment programs and internships/apprenticeships with local businesses or direct payment for school attendance and performance.
- Primary violence prevention polices should be tailored to community needs. To determine the best primary violence prevention approach, we advocate for research and taskforces involving a wide variety of community participants.
- We also call for greater research and data collection on the correlation between investigatory stops, arrests, and sentencing to better understand the over-policing and mass incarceration of Black Chicagoans.
- The City of Chicago should also eliminate the requirement compelling job and housing applicants from disclosing misdemeanor criminal records.
- Strong forms of punishment are also needed to hold officers accountable of misbehavior. This

includes loss of income, suspensions and demotions for single offenses and termination for repeated abuses of power and harassing Black residents under the guise of "reasonable articulable suspicion."

- In regard to the latter point, a portion of CPD's budget should also be diverted to provide counseling to those individuals' whose lives were violently interrupted without real cause by Chicago Police.
- Despite being a product of systematic racism, the abundance of crime in our communities has left many families grieving and struggling with the aftermath of losing a loved on to violence or imprisonment. This implies that the trauma as well as the physical and mental health ramifications, associated with regular exposure to violence is concentrated in our communities. For this reason, we advocate for community health and trauma support programs for systems impacted people.

## Conclusion

In response to the vast difference in spaces and resources, thus opportunity, many of Chicago's Black residents of all incomes relocated in the last decade. In search of affordable and low-income housing, higher performing schools, and safer spaces (from community men, many Black families relocated to the suburbs while others tracked further. The city lost approximately 85,000 Black residents. In 2010, Black folks constituted 32% of Chicagoans and this decreased to 29% in 2020. In search of affordable and low-income housing, employment opportunities, higher performing schools, and safer spaces, many Black families moved to the suburbs while others moved to different states. As the Black population in Chicago declines, several serious issues emerge for the remaining Black residents.

The result has been tremendous. 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 economy. 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. Many public schools in predominantly Black communities are operating at levels seriously below capacity. While there is currently a moratorium on school closures, many worry about the future of schools in Black communities as well as the current conditions of these important institutions. 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.

Recently, the political effects became even more obvious as an intense battle ensued over the new ward map given the decreasing Black population in Chicago in relation to the growing Latino and Asian population in the city. It should be noted that these communities neighbor predominantly Black spaces. If these population trends continue, Black representation on City Council will dwindle. Politics is a numbers game. These groups are competing for the few resources that have been set aside for non-wealthy and non-white residents. The zero-sum game has become more competitive. With Black voter turnout being lower than most other racial groups, fewer Black voters could translate into less resources targeted towards addressing the historical and systemic racism affecting Black Chicagoans. Chicago's Black political and community leaders, churches, nonprofit organizations and other stakeholders must invest in strengthening Black political engagement and participation. We should also 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 highlighted various types of

reparations that should be considered when attempting to develop policies that directly address these perpetual disparities. There is a limited understanding of what form reparations should take. Not much research has been conducted on effective reparation strategies and tools. Although, Congress is presently reviewing a bill, H.R-40, which aims to study and develop reparation for Black Americans. California as well as St. Paul, Minnesota, and Detroit, Michigan recently created taskforces to draft reparations legislation. The local government in Evanston, one Chicago's notable suburbs, passed a resolution last year that provided reparations, specifically cash payments, to Black residents to account for the discriminatory housing practices used before 1970. The city council in Oak Park, another popular Chicago suburb, is currently considering a similar policy. In 2015, Chicago did provide reparations for those survivors of torture by former Police Commander Jon Burge. However, little discussion of reparations has occurred since.

Taking inspiration from current efforts in legislation while acknowledging its emergent undefined nature, our intention is to provide potential avenues for reparations. In doing this we hope to inspire policy makers, city leaders, community members and other stakeholders to begin considering these approaches to addressment. By consolidating data about Black Chicago and providing potential rallying causes for reparations our desire is to add to the growing collection of body research in support of the cause. We acknowledge the limitations of our scope and advocate for greater

support of community self-determination and innovative grassroots efforts to be centered in reparations efforts. In addition to this we also acknowledge that reparations are limited; that the damage of slavery and persistent systematic racism can never be undone, and efforts can never make up for it.

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