

Chicago Urban League Research and Policy Center June, 2019

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# The State of Black Chicago – 2019 Report Table of Contents

INTRODUCTION	2
EDUCATION  PROGRAM AND POLICY REFLECTIONS  STATE OF BLACK CHICAGO 2019 - KEY INDICATORS AND STATISTICS	3
EMPLOYMENT AND ENTREPRENEURSHIP PROGRAM AND POLICY REFLECTIONS STATE OF BLACK CHICAGO 2019 - KEY INDICATORS AND STATISTICS	11 14
HOUSING AND INCOME  PROGRAM AND POLICY REFLECTIONS  STATE OF BLACK CHICAGO 2019 - KEY INDICATORS AND STATISTICS	20 22
HEALTH AND JUSTICE  PROGRAM AND POLICY REFLECTIONS  STATE OF BLACK CHICAGO 2019 - KEY INDICATORS AND STATISTICS	30 32
LEADERSHIP  PROGRAM AND POLICY REFLECTIONS  STATE OF BLACK CHICAGO 2019 - KEY INDICATORS AND STATISTICS	44 46
CIVIC ENGAGEMENT  PROGRAM AND POLICY REFLECTIONS  STATE OF BLACK CHICAGO 2019 - KEY INDICATORS AND STATISTICS	48 50

# INTRODUCTION TO THE STATE OF BLACK CHICAGO 2019

The Chicago Urban League holds a unique position within the nonprofit landscape of Chicago. Created in 1916, the League developed its advocacy and direct service work in response to, and alongside, one of the largest and most significant social restructurings and population resettlements of the 20<sup>th</sup> Century: The Great Migration. From the very beginning, the League knew it needed to work at multiple levels if there was any hope of sustainable, equitable advancement for African Americans. League staff needed to provide programs and services to address families' immediate need for safe housing, good jobs and a quality education for their children. Staff also needed to help change policies and practices that systemically impacted the African American people and communities it served. Both efforts have formed the basis of our work for well over a century.

To remain an organization that is a relevant, vital source of support for African American families and communities, the League routinely examines the economic, environmental, political and social factors that impact the life experiences of African Americans residing in Chicago. We've been examining new ways to define this work, and over the upcoming year, we'll be sharing more information on what we are terming the "social determinants of opportunity." In particular, we will explain how the landscape of opportunity for African Americans is hampered by the intersection of structural racism, money and power, and how these factors lead to longstanding inequities in education, employment, housing, health and wealth, to name a few. We will also explain how the need to address immediate crises and deficits exists concurrently with the need for longer term policy solutions. This requires an integrated policy and programs approach that empowers clients and communities in the short-term so that they build the resources and capacity to challenge inequitable systems in the long-term.

It is in recognition of our longstanding commitment to both policy and programs approaches that we are pleased to present our State of Black Chicago 2019 findings. You will read comments from our **Programs** teams, who will share with you their *lessons learned and what is needed to truly address the root causes and barriers to opportunities for their clients*. You will also read comments from our **Research and Policy** team, who will share with you their *equity-focused policy agenda and the local and statewide legislation* currently supported by the League. We will round out this section with data from local organizations, national surveys and research reports to provide a broader, more comprehensive picture of African Americans in Chicago.

Before we examine some of the issue-specific areas in which we work, below are a few key statistics about African Americans in Chicago<sup>1</sup>:

- African Americans are 31% of Chicago's population<sup>2</sup>
- 27 of Chicago's 77 community areas are predominantly African American<sup>3</sup>
- The median household income for the 27 predominantly African American community areas ranges from a low of \$14,287 in Riverdale to a high of \$48,161 in Calumet Heights. Most African American community areas have household median incomes of \$24,000 to \$30,000.

<sup>&</sup>lt;sup>1</sup> American Community Survey, 5-Year Estimates (2017)

<sup>&</sup>lt;sup>2</sup> Total Population: 2,722,586; 31% African American, 29% Latinx, 33% White (NH), 6% Asian

<sup>&</sup>lt;sup>3</sup> We've defined predominantly African American as a community area that is 65% or greater African American residents

<sup>&</sup>lt;sup>4</sup> Chicago Median Income = \$52,497. Comparatively, the Lincoln Park community area has a \$95,416 median household income.

# **EDUCATION**

#### PROGRAM AND POLICY REFLECTIONS

#### Jimi Orange, Director

**Center for Student Development: The State of Black Education** 

The Chicago Urban League's Center for Student Development offers programs and services to help middle school, high school and college students compete in an increasingly global economy. In 2018, the center served 377 students through college-readiness and access, international travel, STEM and arts-focused programming.

In recent years, Chicago has succeeded at increasing high school graduation rates for students across the city. But praise for those citywide improvements can overshadow issues that still leave many Black students—especially Black boys—unprepared for college.

For one, while more Black students are getting diplomas, they are leaving high school with weaker skills in math, writing and reading than their White and Latinx peers. This shows up in significantly lower average SAT scores. For instance, the average score for Black girls is 897, compared to 953 and 1135 for Latinx and White girls, respectively. The average score for Black boys is even lower at 873.

Among Black students who make it to college, many do not finish or do not come back to Chicago. Of Chicago residents who are 25 years or older, just 12.6% of African Americans have undergraduate degrees, compared to more than 37% of white residents.

The Center for Student Development helps send an average of 40 students off to college each year, and we continue to support them as they matriculate. In 2019, 100% of our active high school seniors were accepted into a college or university. While our students largely achieve their academic targets, we also see some of these bright, talented young people fail to finish college because they were under-prepared either academically, financially or emotionally.

Addressing these three areas will require:

- More resources for all Chicago classrooms. A major difference between high-performing schools and lower-performing ones is resources. From elementary to high school, many of our city's classrooms are significantly underfunded and under-resourced, which limits access to critical learning tools like computers and even textbooks. Properly preparing students to contribute to the city's future workforce will require more resources from local and state government as well as corporations.
- More financial assistance for college students and their families. College is expensive, and scholarships and financial aid often do not cover a student's true full expenses. We've also seen young adults in our Center for Student Development run out of money to pay for college because they are trying to help their families out of dire straits back home.
- Socioemotional support for students. Some students find college coursework significantly more
  challenging than what they've been exposed to, and some have never had to take care of
  themselves away from home. When such issues arise, many first-generation college students
  have no obvious place to turn for support or advice. Students need more colleges to offer formal
  programs to help guide them, as well as mentors who are either peers or successful college
  graduates.

# Kathie Kane-Willis, Director of Policy and Advocacy Research & Policy Center: What We Are Working on at a Systems Level to Address Root Causes of Educational Inequity

In the past year, the Research and Policy Center (RPC) was excited to work on a variety of issues related to education, particularly higher education reform. This work included, primarily, support for three pieces of legislation, outlined below.

First, the Retention of Illinois Students and Equity (RISE) Act aims to make it easier for prospective students to obtain financial assistance by limiting caps on Monetary Assistance Program (MAP) grants, and ensuring that students who are otherwise ineligible for federal assistance can receive state aid. The RISE Act passed both houses, and we eagerly await the governor's signature.

Next, the Mental Health Early Action on Campus Act intends to address gaps in mental health services available on college campuses. The bill requires institutions of higher learning to host annual orientations on mental health issues, offer online screening and assessment tools, offer staff training, and develop peer mental health programs. The Mental Health Early Action on Campus Act has passed the House, and is currently in the Senate.

Finally, the RPC is excited to support a joint senate resolution directing the Illinois Community College Board and Illinois Board of Higher Education to study how Illinois can maximize the number of students completing certificate, 2-year and 4-year programs. Thankfully, the Senate Higher Education Committee unanimously recommended the adoption of this resolution.

In addition to these bills, the RPC supports crucial increases in education funding, including a \$450 million appropriation for FY20 K-12 funding and a \$500 million appropriation for MAP grant program funding.

The RPC has had the pleasure of working on these issues alongside coalitions like Real Learning for Real Life and the CHER Higher Ed Policy Roundtable, as well as valued partners like Advance Illinois, Kids First Chicago, the Partnership for College Completion, the Young Invincibles and Women Employed.

#### STATE OF BLACK CHICAGO 2019 - KEY INDICATORS AND STATISTICS

A student's high school experience and exposure to programs and services is the foundation for the college and career pathways they will pursue following graduation. African American students have worked hard to close achievement and experience gaps in recent years, but there is still much work to be done at the district and systems level. We need to ensure that these students have full access to quality educational opportunities, and the supports they need to graduate.

#### Freshman On-Track Indicator<sup>5</sup>

Citywide, the Freshman On-Track indicator has improved over time, from 69% in 2011 to 89.4% in 2018. However, there are important school-specific differences. Of the 17 high schools that had freshman ontrack scores below 80%:

- 7 of 17 were predominantly African American schools<sup>6</sup>
- 3 of 17 schools had large African American student populations

# Earning Early College and Career Credentials<sup>7</sup>

When we examine the differences in completion of dual credit, dual enrollment or CTE courses, as well as students earning AP and IB exam credits, among the three largest student groups (African American, Latinx, White), we see that students have been increasingly taking advantage of these opportunities, but African American students, and male students in particular, lag behind on this indicator.

Student Group	2014 ECCC	2018 ECCC
African American Females	20.7%	37.2%
African American Males	20.2%	26.1%
Latino Females	37.3%	58%
Latino Males	31.3%	45.5%
White Females	56.5%	73.2%
White Males	50.1%	62.7%
ALL STUDENTS	31.2%	46.6%

<sup>&</sup>lt;sup>5</sup> Per CPS, a first-time ninth grader is considered "On-Track" if they accumulated at least 5 course credits during their first year of high school, failed no more than 0.5 course credits in a core course (English, Math, Social Studies or Science) and did not leave the school as a dropout. Source: CPS School Data - Metrics – Freshmen On-Track Data (https://cps.edu/SchoolData/Pages/SchoolData.aspx)

<sup>&</sup>lt;sup>6</sup> 92% or greater African American students

<sup>&</sup>lt;sup>7</sup> Source: CPS School Data - Metrics - ECCC Data (https://cps.edu/SchoolData/Pages/SchoolData.aspx)

#### College Readiness Benchmark<sup>8</sup>

CPS uses scores on the PSAT9 and PSAT10 and the SAT to determine college readiness, with the 11<sup>th</sup> Grade SAT score serving as the primary college entrance examination criteria. African American students, both female and male, lag significantly behind their peers in both the percentage meeting college readiness benchmarks and their average scores on the SAT. For example, there is a 231 point gap between the average SAT scores of African American and White female students.

Student Group	% Meeting	Average
	CR Benchmark	SAT Composite Score
African American Females	29.5%	897
African American Males	23.1%	873
Latino Females	44.5%	953
Latino Males	40%	948
White Females	78.2%	1135
White Males	73.3%	1128
ALL STUDENTS	41.3%	951

# High School Drop Out9

CPS has experienced a considerable decrease in high school dropout rates across the city. These percentages vary across high schools, and this data can be found on the CPS data page. For African American students, the dropout rate has also fallen considerably, but we are still concerned that nearly 2 of 10 African American female students and 3 out of 10 African American male students will not complete high school.

Student Group	2011	2018
African American Females	36.9%	18.5%
African American Males	52.3%	30.8%
Latino Females	30%	12%
Latino Males	42%	18.8%
White Females	27.6%	7.8%
White Males	36%	14.8%
ALL STUDENTS	39.8%	18.7%

<sup>&</sup>lt;sup>8</sup> CR Benchmark = The percentage of students taking the Spring PSAT or SAT assessment who scored at or above the grade-appropriate combined college readiness benchmark. The test vendor College Board has set grade-level College Readiness Benchmarks for each subject as an indication that a student has a 75 percent chance of earning at least a C in a first-semester, credit-bearing college course of the same subject. The composite College Readiness Benchmark for each grade is the sum of the two subject benchmarks. Students must achieve a composite score equal to or above the combined benchmark to be included in this attainment percentage. Source: CPS School Data –Assessment Reports - PSAT 9, PSAT 10 and SAT Data (https://cps.edu/SchoolData/Pages/SchoolData.aspx)

<sup>&</sup>lt;sup>9</sup> Source: CPS School Data - Metrics - Cohort Dropout and Graduation Rates (https://cps.edu/SchoolData/Pages/SchoolData.aspx)

#### High School Graduation<sup>10</sup>

CPS has experienced a considerable increase in high school graduation rates across the city. Again, these percentages vary across high schools, and this data can be found on the CPS data page. For African American students, the graduation rate has again raised considerably, showing impressively positive gains for African American female students in a relatively short amount of time. Yet, we still remain concerned that nearly 7 out of 20 African American male students will not complete high school.

Student Group	2011	2018
African American Females	60.4%	79.1%
African American Males	43.2%	64.7%
Latino Females	67.3%	85.8%
Latino Males	54%	77.3%
White Females	71%	90.2%
White Males	61.3%	82.1%
ALL STUDENTS	56.9%	78.2%

#### College Enrollment and Persistence<sup>11</sup>

CPS collects data on college enrollment and persistence for each of its high schools in the district. While we cannot examine racial and ethnic differences from a citywide dataset, we can look at a report from 2017 that examines these differences. With the exception of Latinx students, rates of college enrollment among graduates are fairly similar. Where we see a large difference between the different student groups is in enrollment in selective or very selective colleges – students of color are much less likely to attend these institutions.

Student Group	% Enrolled in any	% Enrolled
	4-Year College	In Selective College
African American Females	70.5%	17%
African American Males	68.5%	14.5%
Latino Females	59.6%	22.8%
Latino Males	54.5%	20.1%%
White Females	81.6%	52.9%
White Males	71.0%	43.6%
ALL STUDENTS	65.4%	23.9%

<sup>&</sup>lt;sup>10</sup> Source: CPS School Data - Metrics - Cohort Dropout and Graduation Rates (https://cps.edu/SchoolData/Pages/SchoolData.aspx)

<sup>&</sup>lt;sup>11</sup> College Enrollment = The number of students who graduated between October 1st and September 30th of the indicated graduating year that enrolled in college in the Fall of the following school year. Starting from the Class of 2017, this number also includes students who enrolled in college for the first time in the Spring of the following school year. Source: CPS School Data - Metrics – College Enrollment and Persistence (https://cps.edu/SchoolData/Pages/SchoolData.aspx)

<sup>&</sup>lt;sup>12</sup> Source: https://cps.edu/Performance/Documents/Datafiles/SY17 College Enrollment.pdf

We can also review school-level data to report on college enrollment and persistence among 20 high schools serving a predominantly African American student body. While there may be students of other racial or ethnic groups attending these schools, the institutions used in this review had African American student populations ranging from 92% to 98.7%. Findings are as follows:

- College Enrollment = The percentage of high school students enrolling in college from these schools ranged from 33% to 86%, with a median enrollment percentage of 57.9% for these schools.
- College Persistence = The percentage of high school students persisting in college from these schools ranged from 14% to 83%, with a median persistence percentage of 53% for these schools.

# Field of Bachelor's Degree for First Major (Population 25+)14

We wanted to have a better understanding of the educational background of Chicago adults that have completed their Bachelor's degree. We took a preliminary look at the educational fields from which these degrees were awarded. This data represents field of Bachelor's degrees for students aged 25 years old and older that reside in Chicago. Most adults over the past decade have focused their studies on science, engineering and business degrees, with minimal variation between racial groups.

Population Group – African Americans	2010	2017
Science & Engineering and Related Fields	37.0%	37.5%
Business	21.6%	23.3%
Education	15.1%	13.5%
Arts, Humanities, Social Sciences, Others	26.2%	25.7%

Population Group – Latinx	2010	2017
Science & Engineering and Related Fields	38.1%	40.0%
Business	24.0%	22.5%
Education	11.5%	10.5%
Arts, Humanities, Social Sciences, Others	26.4%	26.9%

Population Group – White	2010	2017
Science & Engineering and Related Fields	38.0%	39.3%
Business	21.0%	20.9%
Education	8.1%	7.25%
Arts, Humanities, Social Sciences, Others	32.8%	32.5%

<sup>&</sup>lt;sup>13</sup> College Persistence = The number of students in the indicated graduating class that enrolled in college stayed enrolled until the Fall semester following their enrollment. Source: CPS School Data - Metrics – College Enrollment and Persistence (https://cps.edu/SchoolData/Pages/SchoolData.aspx)

<sup>&</sup>lt;sup>14</sup> Source: American Community Survey 5-Year Estimates (2017); American Community Survey 1-Year Estimates (2010)

# Educational Attainment (Population 25+)15

Finally, we wanted a more complete picture of the rates of educational attainment among Chicago adults aged 25 and older. Higher educational attainment is associated with greater income and better career advancement, so it is an important indicator of lifetime earning potential. We have seen an increase in educational attainment across the city among adults and all racial groups. Among African Americans, there was a modest increase in the number of high school and college graduates, but there still remains a significant Black/White gap for adults with a Bachelor's (12.6% vs. 37.1%) and advanced-level graduate degrees (8.5% vs. 25.5%).

Population Group – African Americans	2010	2017
Less than 9th Grade	4.7%	3.2%
9th-12th Grade, No Diploma	15.0%	11.3%
High School Graduate	24.1%	25.4%
GED	3.9%	3.9%
Some College, No Degree	28.0%	27.7%
Associate's Degree	6.5%	7.5%
Bachelor's Degree	11.3%	12.6%
Graduate or Professional Degree	6.5%	8.5%
% High School Graduate	80.3%	84.1%
% Bachelor's Degree or Higher	17.8%	20.2%

Population Group – Latinx	2010	2017
Less than 9th Grade	26.5%	20.7%
9th-12th Grade, No Diploma	14.7%	12.9%
High School Graduate	24.1%	25.7%
GED	4.1%	3.9%
Some College, No Degree	14.1%	15.3%
Associate's Degree	4.9%	5.4%
Bachelor's Degree	8.0%	10.9%
Graduate or Professional Degree	3.6%	5.1%
% High School Graduate	58.8%	65%
% Bachelor's Degree or Higher	11.6%	14.9%

<sup>15</sup> Source: American Community Survey 5-Year Estimates (2017); American Community Survey 1-Year Estimates (2010)

Population Group – White	2010	2017
Less than 9th Grade	2.7%	2%
9th-12th Grade, No Diploma	4.2%	2.5%
High School Graduate	16.3%	13.6%
GED	1.7%	1.6%
Some College, No Degree	14.7%	13.6%
Associate's Degree	4.6%	4%
Bachelor's Degree	32.8%	37.1%
Graduate or Professional Degree	23.0%	25.5%
% High School Graduate	93.1%	94.9%
% Bachelor's Degree or Higher	55.8%	61.2%

# EMPLOYMENT AND ENTREPRENEURSHIP

#### PROGRAM AND POLICY REFLECTIONS

#### **Andrew Wells, Director**

**Workforce Development Center: The State of Black Employment** 

The Chicago Urban League's Workforce Development Center provides job training and placement services to nearly 2,000 Chicago-area residents each year. In 2018, more than 1,200 adults and youth secured employment after our training and an additional 796 received jobs through League-hosted hiring events with area employers.

By now, it's an old story. While unemployment across the nation and here in Chicago is near historic lows, the Black unemployment rate continues to be roughly twice that of the general population. But here's what might be news to some: While unemployment is about 3.7% citywide, in some predominately Black neighborhoods on the South and West sides, it tops 30% and higher.

This startling difference perpetuates the notion of two Chicagos—one filled with opportunities, affluence and amenities for some residents and the other marked by scarcity, limited options and a dearth of resources for the less fortunate.

Each week, hundreds of job seekers walk through our doors looking for an opening to join that other Chicago. They face multiple barriers to employment, including lack of transportation or child care. However, the most common obstacle we see is limited education—and not just in core skills like math, which we address with tutoring. The majority of our clients simply are unaware of, and unprepared for, changing trends in the labor market.

To seriously tackle this lack of knowledge, two things are required:

- Exposure to emerging careers. Three of the fastest growing areas for jobs are technology, clean energy, and healthcare and many opportunities in those fields do not require a college degree. Since April 2018, the Workforce Development Center has trained and certified 35 Chicago residents for solar energy jobs. Many of our clients tell us they had no idea these jobs existed before they saw our flyer. They didn't learn about them in school, and they don't see them in their communities. To prepare the workforce of tomorrow, businesses must partner with schools and community organizations to increase exposure to emerging careers. Elementary school students should be as familiar with smart grid engineers as they are with bus drivers.
- Increased commitment from employers. We train more than 1,000 people for jobs annually, and we reach out to dozens of companies that we know are hiring. Many Chicago employers have been strong partners, but too often we encounter companies that tout a commitment to diversity but politely decline to consider our clients. The tech sector is particularly challenging. The startling inequity in employment for Chicago's Black residents will not change without serious commitment and effort from employers.

#### Jason Johnson, Director

#### The Center for Entrepreneurship and Innovation: The State of Black Entrepreneurship

The Chicago Urban League's Center for Entrepreneurship & Innovation provides coaching and support to more than 500 entrepreneurs each year, including 60 in our nextStartUp program. In 2018, those entrepreneurs launched 39 new businesses and created 101 jobs.

Chicago has a thriving and growing ecosystem for entrepreneurs. However, as it exists today, that ecosystem does not serve Black entrepreneurs well.

This is especially true for tech. Obstacles that are common to all entrepreneurs—lack of access to capital, space and mentors—are compounded for African Americans. Black entrepreneurs typically cannot turn to family members to help fund their ventures, nor to classmates and friends to source experienced tech talent.

There is also a wide gap between "I have an idea" and actually connecting to the resources needed to make that idea a reality. Despite some efforts at diversity, the city's biggest and best known tech accelerators and incubators have relatively few African-American members.

Even with these and other challenges, Black entrepreneurs in all fields are getting their startups off the ground. Since 2014, Center for Entrepreneurship and Innovation clients have launched 128 businesses and have created 703 jobs. But there is significant opportunity for more.

Two things are needed most for a more diverse entrepreneurship ecosystem:

- Greater access to mentors and other sources of knowledge. Entrepreneurs often fail because of
  what they don't know. Whether it is spending too much on product development that fails to
  pan out or skipping a critical step like concept testing, a major mistake can sometimes be
  insurmountable. Knowledgeable mentors can help entrepreneurs avoid fatal errors.
- More partners and resources to drive economic development. Currently tech is more of a
  workforce development opportunity for African American communities than an economic
  development opportunity. While many Black entrepreneurs dream of building enterprises that
  will contribute to economic development in their communities, those who develop successful
  technologies typically sell their ideas to tech giants. That may be a win for the company and the
  entrepreneur, but it does not create an economic boon for struggling communities.
   Corporations that are willing to partner with local entrepreneurs to develop their ideas into local
  enterprises could help spark economic development that would strengthen neighborhoods and
  ultimately benefit the entire city.

# Kathie Kane-Willis, Director of Policy and Advocacy Research & Policy Center: What We Are Working on at a Systems Level to Address Root Causes of Employment and Entrepreneurial Inequity

The RPC's recent work on jobs and income is centered primarily around legislation at the state level. This includes advocating to combat unfair ticketing practices that plague African American families.

We are proud members of the Transit Table Coalition, whose primary push this year was to end driver's license suspensions for non-moving violations. The coalition's bill, the License to Work Act, would end this practice that endangers people's livelihoods over the nonpayment of parking tickets. The License to Work Act has support in Springfield, but has yet to pass. Still, we remain optimistic and will continue to fight for this important piece of legislation.

We have also been examining ways in which apprenticeships can be used as a model for developing needed skills and experiences for youth entering the employment market. We are supporting legislation introduced by the Young Invincibles, entitled the Apprenticeship Study Act. This will require the Illinois Department of Commerce and Economic Opportunity to conduct a study on the development and expansion of apprenticeship programs in the state, including recommendations to the Governor and General Assembly for the development and implementation of these expansion plans.

This upcoming year, we will also provide support to U.S. Senator Dick Durbin and U.S. Representative Robin Kelly's Creating Pathways for Youth Act and HERO for at Risk Youth Act. The Creating Pathways legislation would create federal grant programs that would provide funds to local governments and nonprofit organizations to create or expand summer and year-round employment opportunities. The HERO legislation would expand the capacity of the Work Opportunity Tax Credit to address youth unemployment by doubling the amount of the credit for employers and expanding the program to include year-round employment.

#### STATE OF BLACK CHICAGO 2019 - KEY INDICATORS AND STATISTICS

For employees, stable employment in jobs with career growth and advancement opportunities is critical to building household income and economic security. For entrepreneurs, the development and expansion of a successful business venture is critical to building household and community wealth. African Americans are increasingly entering new employment and entrepreneurial markets, such as technology, finance and science, but there are still significant opportunity gaps that must be addressed to reduce the inequitable distribution of these jobs among Chicago residents.

#### Labor Force Participation<sup>16</sup>

We wanted to have a better understanding of the employment status of Chicago workers – who was eligible to work, who was employed and who was unemployed. Note that there can be considerable community area differences for rates of employment and unemployment in Chicago. On the south side, for example, residents living in Englewood and West Englewood have unemployment rates of 35.3% and 33.6% respectively. Citywide, unemployment dropped and employment increased as labor force participation increased for all population groups. What remains a significant concern, however, is the double-digit unemployment rate experienced by African American workers—nearly four times the rate of whites, and twice as high as Latinx individuals. There are several factors that can lead to higher unemployment rates among African American adults and youth, including the higher likelihood of criminal justice system interactions and the collateral consequences of incarceration, residential and economic segregation that tends to keep African Americans concentrated in communities with few jobs, less resources schools and less vibrant communities, and lack of access to robust employment markets in high growth tech, financial and business industries.

Population Group – African Americans	2010	2017
Labor Force Participation	55.1%	56.9%
Employment Ratio	41.4%	45.5%
Unemployment Ratio	25%	20.2%

Population Group – Latinx	2010	2017
Labor Force Participation	67.8%	67.6%
Employment Ratio	57.7%	61.3%
Unemployment Ratio	15%	9.3%

Population Group – White	2010	2017
Labor Force Participation	73.1%	73.2%
Employment Ratio	66.7%	69.9%
Unemployment Ratio	8.8%	4.5%

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<sup>&</sup>lt;sup>16</sup> Labor force participation is measured for the noninstitutionalized, civilian population aged 16 years and older. Source: American Community Survey 5-Year Estimates (2017); American Community Survey 1-Year Estimates (2010)

<sup>&</sup>lt;sup>17</sup> Source: https://www.cmap.illinois.gov/documents/10180/126764/ Combined AllCCAs.pdf/

#### Labor Force Participation among Out of School Youth and Young Adults<sup>18</sup>

Early work experiences are essential to the development of future careers. These first jobs help young people gain skills, develop a resume and work experience and build a solid reputation through references and networking. Research from the Great Cities Institute at University of Illinois at Chicago has shown that youth of color are often excluded from the Chicago job market, lacking access to jobs during the critical years of their early work life development. What is most troubling in these findings is not just that unemployment is higher among African American teens and young adults when compared to other youth—six times higher compared to Whites and more than twice as high as Latinx youth—but also that nearly 4 out of 10 out of school African Americans are unemployed.

Population Group	Ages 16-19	Ages 20-24
African American Youth	8.1%	37.4%
Latinx Youth	6.1%	18.2%
White Youth	4.6%	5.7%

#### Occupation by Race<sup>20</sup>

We wanted a clearer understanding of the types of jobs worked by Chicago residents, particularly in key occupational categories. There are significant differences in compensation and employment outlook among the different occupations, which has an impact on lifelong earnings and career growth potential.

Over the past two decades, Chicago has been working to gain recognition as a global city, and to solidify its reputation as a national financial, business and technology hub. Representation in high growth occupations and industries is vitally important to ensure that African Americans are included in this development, yet an examination of workers within these two main occupations (Management, Business and Finance; Computers, Engineering and Science) shows that African American employment lags considerably behind White employment (15.5% vs. 60.4% and 10.8% vs. 57.7% respectively.

Occupational Category <sup>21</sup>	% of Workers	% of	% of
	that are African	Workers that	Workers that
	American	are Latinx	are White
Management, Business and Finance (N= 230,805)	15.5%	13.3%	60.4%
Computers, Engineering and Science (N=76,096)	10.8%	13.9%	57.7%
Education, Legal, Community Service, Arts, Media (N=177,447)	17.7%	16.1%	57.9%
Healthcare Practitioners (N=70,468)	17.6%	11.2%	49.4%
Services (N=265,585)	31.7%	33.9%	26.5%
Sales and Office (N=293,226)	26.8%	27.4%	38.9%
Natural Resources, Construction and Maintenance (N=75,119)	11.2%	56.9%	29.1%
Production, Transportation and Materials (N=163,794)	28.7%	48.4%	17%

<sup>&</sup>lt;sup>18</sup> Source: https://greatcities.uic.edu/wp-content/uploads/2019/05/OutofSchoolOutofWorkData\_May2019.pdf

<sup>&</sup>lt;sup>19</sup> Source: https://greatcities.uic.edu/wp-content/uploads/2017/01/Abandoned-in-their-Neighborhoods.pdf

<sup>&</sup>lt;sup>20</sup> Source: American Community Survey 5-Year Estimates (2017)

<sup>&</sup>lt;sup>21</sup> For this set of data, the population is noninstitutionalized, civilian workers aged 16 and older (N= 1,352,540).

# African American Occupational Representation<sup>22</sup>

We can further examine the types of jobs held by African Americans living in Chicago to better understand their occupational landscape and representation within key occupations. For this set of data, the population is noninstitutionalized, civilian African American workers aged 16 and older (N= 305,853). African Americans overwhelmingly work in service and office jobs, and are significantly underrepresented in computer and engineering (2.7%,) business and finance jobs (11.7%).

Occupational Category	# African American	% African American
	Workers in	Workers in
	Occupation	Occupation
Management, Business and Finance	35,653	11.7%
Management occupations	22,233	
Business and financial operations occupations	13,420	
Computers, Engineering and Science	8,178	2.7%
Computer and mathematical occupations	5,294	
Architecture and engineering occupations	1,648	
Life, physical, and social science occupations	1,236	
Education, Legal, Community Service, Arts, Media	31,322	10.2%
Community and social service occupations	8,898	
Legal occupations	3,383	
Education, training, and library occupations	14,935	
Arts, design, entertainment, sports, and media occupations	4,106	
Healthcare Practitioners	12,411	4.1%
Health diagnosing/treating practitioners	7,248	
Health technologists and technicians	5,163	
Service	84,172	27.5%
Healthcare support occupations	14,504	
Firefighting and prevention/other protective service workers	13,283	
Law enforcement workers	3,903	
Food preparation and serving related occupations	15,061	
Building and grounds cleaning and maintenance occupations	13,917	
Personal care and service occupations	23,504	
Sales and Office	78,683	25.7%
Sales and related occupations	29,885	
Office and administrative support occupations	48,798	
Natural Resources, Construction and Maintenance	8,437	2.8%
Farming, fishing, and forestry occupations	34	
Construction and extraction occupations	4,875	
Installation, maintenance, and repair occupations	3,528	
Production, Transportation and Materials	46,997	15.4%
Production occupations	12,471	
Transportation occupations	22,052	
Material moving occupations	12,474	11.7%

<sup>&</sup>lt;sup>22</sup> Source: American Community Survey 5-Year Estimates (2017)

# **Employment Earnings for Full-Time Workers**<sup>23</sup>

We wanted to examine the difference in employment earnings for full-time workers who had worked for the preceding 12 months to determine if there were racial or ethnic differences in earnings. Since African Americans are less likely to work higher paying jobs in science, technology, business management and finance, we wanted to test our assumption that their earnings would be lower than the earnings of other groups. Findings indicate that African Americans, though faring better than their Latinx counterparts, earn significantly less income in their employment than White workers. Approximately 6 out of 10 African American workers earn less than \$50,000 per year for their full-time work. Only 16% of African American workers earn \$75,000 or more per year as a result of their full-time employment<sup>24</sup>.

Earning Groupings	% African American	% Latinx	% White
Earned \$4,999 or less (n=2,035)	0.4%	0.1%	0.1%
Earned \$5,000 - \$14,999 (n=39,591)	6.8%	5.8%	1.9%
Earned \$15,000 - \$24,999 (n=123,465)	16.5%	25.1%	5.2%
Earned \$25,000 - \$34,999 (n=140,198)	18.9%	23.3%	9%
Earned \$35,000 - \$49,999 (n=163,433)	21%	19.4%	15.7%
Earned \$50,000 - \$74,999 (n=202,643)	20.3%	16.4%	25.8%
Earned \$75,000 - \$99,999 (n=107,516)	9%	5.6%	16.3%
Earned \$100,000+ (n=147,090)	7.2%	4.3%	25.9%
Percent Earning \$50,000 or more per year	36.5%	26.2%	67.9%
Percent Earning \$75,000 or more per year	16.2%	9.8%	42.2%
Percent Earning \$100,000 or more per year	7.2%	4.3%	25.9%

<sup>&</sup>lt;sup>23</sup> Source: American Community Survey 5-Year Estimates (2017)

<sup>&</sup>lt;sup>24</sup> For this set of data, the population is noninstitutionalized, civilian workers aged 16 and older that were employed full-time in the preceding 12 months (N= 926,032).

#### Median Employment Earnings by Race and Gender for all Workers<sup>25</sup>

Examining median employment earnings by race and gender gives a clearer understanding of the income earned by full-time and part-time workers in Chicago. From the chart below, it is clear to see that there are significant racial and ethnic differences that exist for different workers regardless of gender. White women made over \$20,000 —or nearly 50%-more in earnings than their African American counterparts, and White men made over \$32,000 or 75% more than their African American counterparts. This may in part be due to differences in occupations discussed above. Of note in this data is the difference in the gender earnings gap for White women, which is considerably higher when compared to the gender earnings gap for African American and Latinx women. Again, this may in part be due to differences in occupation, with White men having greater representation in leadership and management roles in science, technology, business and finance<sup>26</sup>.

Population Group	African American	Latinx	White
	Median Income	Median Income	Median Income
Female Workers: Full-Time	\$37,913	\$31,293	\$60,241
Female Workers: Part-Time/Other	\$10,466	\$10,914	\$15,320
Male Workers: Full-Time	\$41,175	\$33,000	\$73,162
Male Workers: Part-Time/Other	\$10,589	\$13,691	\$18,651

#### Class of Worker<sup>27</sup>

In addition to the occupations held by working Chicagoans, we examined the types of organizations they worked for, which included being self-employed (either for an incorporated or non-incorporated personal business venture). African Americans reported the least self-employment when compared to other workers, but it was not the dominant worker type for any of the racial or ethnic groups. Most people are employed for wages and salaries by for-profit entities. Of note is the fact that African Americans have double or more the percentage of other groups in their representation in government jobs. Also note the low rate of self-employment, which is nearly half that of Whites.

Worker Group	% of African American Workers (n=290,670)	% of Latinx Workers (n=344,504)	% of White Workers (n=532,611)
Employee: For-profit entity	63.3%	79.5%	66.9%
Employee: Nonprofit entity	11.2%	6.5%	12.7%
Employee: Government entity	20.0%	8.1%	10.9%
Self-Employed	5.1%	5.7%	9.5%

<sup>&</sup>lt;sup>25</sup> Source: American Community Survey 5-Year Estimates (2017)

<sup>&</sup>lt;sup>26</sup> For this set of data, the population is noninstitutionalized, civilian workers aged 16 and older that were employed full-time in the preceding 12 months (N= unknown).

<sup>&</sup>lt;sup>27</sup> Source: American Community Survey 5-Year Estimates (2015)

#### Entrepreneurship Profile – Illinois<sup>28</sup>

It is difficult to find Chicago-specific data on small businesses and entrepreneurs, especially after the Kauffman Foundation discontinued its KIES microdata database (which included information for the Naperville-Chicago-Joliet Metropolitan Statistical Area). However, we can share general findings for the state of Illinois, with the hope that more local information and data will be made available for future updates.

One factor to consider is the size and scale of a firm. Businesses that are able to employ workers contribute not only to the owner's wealth, but create opportunities in the community for other workers. For this set of data, the population is Latinx, non-Latinx White and non-Latinx African American firms that had payroll at any time during 2016 (N= 244,176). The chart below highlights the significant racial gap in the number of firms with paid employees, and the number of employees hired by small business owners. African American firms are the least likely to employ staff, and also have smaller sales receipts than their peer firms. Although the Annual Survey of Entrepreneurs dataset did not provide actual receipt dollars, it did show that African American firms generate less revenue (under \$5 billion) than Latinx and White firms (\$5 billion and greater).

<b>Business Characteristics</b>	African American Firms	Latinx Firms	White Firms
Number of Firms with Paid Employees	4,421	14,696	185,801
Sales Receipts	\$1 billion to less than \$5 billion	\$5 billion or more	\$5 billion or more
Number of Paid Employees	35,988	85,905	2,185,491
Annual Payroll	\$1,117,223	\$2,685,186	\$96,608,528

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<sup>&</sup>lt;sup>28</sup> Source: Annual Survey of Entrepreneurs (2016). Data are based on Census administrative records, and the estimates of business ownership by gender, ethnicity, race, and veteran status are from the 2016 Annual Survey of Entrepreneurs.

# HOUSING AND INCOME

#### PROGRAM AND POLICY REFLECTIONS

# Margaret Wooten, Vice President and Director Housing and Financial Empowerment Center: The State of Black Homeownership and Wealth

The Chicago Urban League's Housing and Financial Empowerment Center (HFEC) supports community-based investment and growth by facilitating homeownership and wealth building. As a HUD-approved housing counseling agency, HFEC provides low- to moderate-income residents with professional housing counseling assistance.

In 2017, fewer than 35% of Black Chicagoans were homeowners, compared to more than 52% of Whites. Let that sink in.

Even if the statistics don't surprise you, it's worth noting that they underscore a decades-long reality in Chicago: Racial disparities limit opportunities for homeownership and wealth building for Black residents.

Here what's needed to help address the disparities:

- Legislation that protects low-income borrowers. Many federal measures that were put in place to protect borrowers after the 2008 financial crisis have been weakened or eliminated since early 2017. Even the Community Reinvestment Act has been watered down. While we've gotten beyond massive filings for foreclosures, people are still struggling. We need state and federal lawmakers to enact legislation that makes homeownership more accessible while protecting people from unfair or harmful lending practices.
- More "truly affordable" affordable housing across the city. The city is facing a shortage in affordable housing. When new units become available, Black residents are frequently priced out. In 2017, the median annual household income for the city's Black residents was barely above \$31,000. (The federal poverty level was \$24,600.) Inability to pay monthly rents or mortgages that easily exceed 30% of household income restricts many Black Chicagoans to certain neighborhoods and perpetuates racial segregation in our city.
- Financial education. Learning about finances needs to begin at the middle-school level. HFEC counsels nearly 4,000 people each year on how to manage credit, lower their debt, and increase their credit scores. Many people—including college graduates—have limited knowledge about basic concepts, such as the difference between gross income and net income. There is also a common misconception that estate planning is only for the wealthy. This lack of knowledge is a literal emergency in Black communities and limits the ability to build generational wealth.

# Kathie Kane-Willis, Director of Policy and Advocacy Research & Policy Center: What We Are Working on at a Systems Level to Address Root Causes of Poverty and Affordable Housing

Together with groups like Housing Action Illinois, the Metropolitan Tenants Organization, and Lawyers' Committee for Better Housing, we have worked to make housing affordable and accessible for all Illinoisans, with a special focus on issues affecting black Chicagoans. On the state level, the RPC lent support to HB2299, spearheaded by Representative Delia Ramirez (D, Chicago 4). This bill would, among other measures, remove access to eviction filings that do not result in an eviction order, helping to protect tenants throughout the state. We are disappointed to see that this bill has stopped moving forward this year, but look forward to redoubling our efforts next year.

At the local level, the RPC backed the Just Housing Amendment to the Cook County Human Rights Ordinance, which reduces barriers to housing for people with criminal records. This amendment's passage was an exciting win for us in the housing arena. Also locally, the RPC opposed passage of the City of Chicago's 5-Year Housing plan, along with coalition members of the Chicago Housing Justice League. The plan did not meet our concerns regarding affordability, but passed anyway. We remain dedicated fighting for more just and equitable housing in our city.

The RPC has also spent much of the past year working with organizations like the Heartland Alliance, Woodstock Institute, and Shriver Center to curb unfair lending in Illinois. Together with these groups, we advocated for the Fair Lending Act, which would cap interest rates on car title loans at 36%, like 28 other states have done. Today, interest rates on these loans are as high as 300%, locking people into perilous financial situations. Unfortunately, we've faced significant opposition on this issue, and our bill is dead this year. However, the coming year presents a new opportunity to pass this legislation and give Illinoisans the financial protection they need and deserve.

Finally, at the local level, the RPC has been part of the City Clerk's Office's Fines, Fees and Access Collaborative. This group reviews Chicago's fines, fees, and collection practices. Many city collection practices unfairly harm Chicago's poorest communities, African American and other communities of color in particular. We are excited to be a part of this effort make our city's revenue generation more fair, equitable, and just.

#### STATE OF BLACK CHICAGO 2019 - KEY INDICATORS AND STATISTICS

The foundation on which family and household stability rests is shelter and income. Individuals and families need an income sufficient to afford the expenses of daily living, and they must not be overly burdened by fines, fees or financial obligations that chip away at this income. Individuals and families also need safe, quality affordable housing, and when interested and able, must be provided with opportunities for home ownership to begin building wealth. While many African Americans in Chicago have seen their economic status improve in recent decades, far too many families are still trapped in a cycle of poverty and economic inequity.

#### Household Income Ranges<sup>29</sup>

To gain an understanding of the income available to households in Chicago, we examined both the ranges of household incomes by race. A household is comprised of all people who occupy a household regardless of their relationship (can be 1 person or multiple people), since we know there are variations in household composition (married or partnered families, single parents, multigenerational families, roommates, etc.). Examining African American households, we find that low-income households are much higher than other groups in the lowest income categories – approximately 4 out of 10 African American households have incomes below \$25,000. This contrasts with White households, where approximately 4 in 10 White households have incomes \$100,000 and above<sup>30</sup>.

Income Groupings	% African American	% Latinx	% White
Less than \$10,000	18.3%	6.8%	5.9%
\$10,000 to \$14,999	9.2%	5.2%	3.2%
\$15,000 to \$19,999	8.5%	6.1%	3.4%
\$20,000 to \$24,999	7%	6.8%	3.4%
\$25,000 to \$29,999	5.8%	6.4%	3.2%
\$30,000 to \$34,999	5.1%	6.3%	3.3%
\$35,000 to \$39,999	4.7%	6.1%	3.2%
\$40,000 to \$44,999	4.6%	5.6%	3.4%
\$45,000 to \$49,999	3.5%	4.7%	2.9%
\$50,000 to \$59,999	6.4%	8.4%	6.6%
\$60,000 to \$74,999	7.5%	10.2%	9%
\$75,000 to \$99,999	8.3%	11.2%	12.8%
\$100,000 to \$124,999	4.8%	6.9%	10.2%
\$125,000 to \$149,999	2.4%	3.8%	7.2%
\$150,000 to \$199,999	2.4%	3.5%	9.2%
\$200,000 or more	1.6%	1.9%	13.2%

22

<sup>&</sup>lt;sup>29</sup> We are using household income for this indicator vs. family income. A household consists of all people who occupy a housing unit regardless of relationship. A household may consist of a person living alone or multiple unrelated individuals or families living together. The drawback to using family income measures is that they disregard persons living in nonfamily households, who tend to be disproportionately young or old. Source: American Community Survey 5-Year Estimates (2017)

<sup>&</sup>lt;sup>30</sup> For this set of data, the population is Chicago households with incomes for the preceding 12 months (N= 1,031,489).

Another way to look at the household income data is to examine the percentage of households that are included in broader income bands. Represented this way, it is easier to see that almost 70% of African American households have incomes that were \$30,000 in the preceding 12 months, but only 30% of White households had similar incomes during this same time period. Or put another way, African American households are more than twice as likely to have incomes of \$30,000 or less compared to Whites.

Income Groupings	% African American	% Latinx	% White
% Households with Income Less than \$10,000	18.3%	6.8%	5.9%
% Households with Income \$30,000 or Less	48.8%	31.4%	19.0%
% Household with Income \$50,000 or Less	66.6%	54.1%	31.8%
% Households with Income \$75,000 or More	19.9%	27.4%	52.6%
% Households with Income \$100,00 or More	11.2%	16.2%	39.8%
% Households with Income \$200,000 or More	1.6%	1.9%	13.2%

#### Household Median Incomes<sup>31</sup>

We also examined the median household income by race and within predominantly African American community areas. The median household income for the City of Chicago is \$52,497. African American households brought in less than half income of White households, representing a nearly \$50,000 difference in median income between the two household types.

Population Group	Median Income
African American Households	\$31,056
Latinx Households	\$45,555
White Households	\$79,425

Households in predominantly African American community areas (65% or greater residents identifying as African American) have a wide range of median household incomes, from a low of \$14,287 in

<sup>&</sup>lt;sup>31</sup> Source: American Community Survey 5-Year Estimates (2017)

Riverdale to a high of \$48,161 in Calumet Heights. Of note is the fact that none of the community area median incomes exceeds the Chicago median household income of \$52,497 (or \$50,434 at the time of this 2016 data).<sup>32</sup> The data below is ranked from lowest to highest median household income.

Chicago Community Area	% African	Median
	American	Household Income
Riverdale	93.8%	\$14,287
Englewood	94.9%	\$20,112
Fuller Park	88.5%	\$22,456
West Garfield Park	95.5%	\$22,698
Washington Park	94.4%	\$23,742
East Garfield Park	89.7%	\$24,000
North Lawndale	87.8%	\$24,003
Burnside	99.1%	\$24,426
Woodlawn	84.1%	\$24,603
South Shore	93.2%	\$25,260
West Englewood	91.7%	\$27,223
Greater Grand Crossing	96.4%	\$27,723
Oakland	91.9%	\$28,231
South Chicago	75.5%	\$28,824
Douglas	70.3%	\$29,398
Grand Boulevard	93%	\$29,687
Auburn Gresham	96.7%	\$29,821
Austin	81.6%	\$31,920
Chatham	96.3%	\$32,348
South Deering	65.4%	\$34,078
West Pullman	92.6%	\$35,410
Roseland	96.4%	\$37,067
Pullman	82.7%	\$37,165
Avalon Park	97.7%	\$37,671
Kenwood	68.5%	\$41,414
Washington Heights	96%	\$44,491
Calumet Heights	94.4%	\$48,161

<sup>&</sup>lt;sup>32</sup> Source: 2016 Community Area Data from CMAP: https://www.cmap.illinois.gov/documents/10180/126764/ Combined AllCCAs.pdf/

#### Poverty Status<sup>33</sup>

Poverty is not distributed equally across racial and ethnic groups in Chicago, and African American households are significantly more likely than their White counterparts to live in low-income households. For a family of 4 in 2017, this would be equivalent to living on \$24,600 annually, or \$2,050 a month. About one-third of African Americans earn \$24,600 annually as compared to less than 10% of Whites. Just 5% of Whites are extremely low income, while more than 16% of African Americans earn 50% of the Federal Poverty level, existing on just \$12,300 for a family of four.

Poverty Level Groupings	% African American (n=811,483)	% Latinx (n=780,943)	% White (n=868,095)
Less than 50% FPL	16.2%	7.5%	5.2%
Less than 100% FPL	32.0%	21.5%	9.7%
Less than 125% FPL	39.6%	29.4%	12.2%

#### The Impact of Fines, Fees and Debt on Households

Recent research from COFI Power-PAC<sup>34</sup>, ProPublica<sup>35</sup> and the Woodstock Institute<sup>36</sup> has identified the additional financial burdens that undermine economic stability in low income households, particularly low income households with African American or Latinx individuals and families. Fines, fees, tickets and unpaid debts reduce the funds available for household to cover their daily and monthly costs of living.

- From the COFI" Stopping the Debt Spiral" report: Families with incomes under \$15,000 reported that the following debts negatively impacted their available income: past-due utility bills, past-due hospital bills, past-due other bills, car loans, credit cards and past-due tickets.
- From ProPublica's "Driven into Debt" reporting: Low income and African American community areas and neighborhoods are disproportionately impacted by tickets and penalties for the following: no city sticker, street cleaning violations, expired or missing license plates, parking in a no standing/no parking zone, as well as bicycling violations. For example, the penalty for not having a city sticker increased to \$200, which could rise to almost \$500 with added penalties and collection fees.<sup>37</sup>
- From Woodstock Institute's "The Debt Spiral: How Chicago's Vehicle Ticketing Practices Unfairly Burden Low-Income and Minority Communities" report: Drivers living in to and moderate income neighborhoods and neighborhoods with a larger number of minority residents were 40% more likely to be issued tickets. Further, these tickets were more likely to remain unpaid, and residents' licenses were more likely to be suspended for failure to pay.

<sup>&</sup>lt;sup>33</sup> The federal poverty level (FPL) is used to determine eligibility for programs and services. In 2017, the 100% FPL for a family of 4 was \$24,600. This means that a family of 4 meets the federal definition of poverty if they bring in this amount of income or less. 150% FPL for a family of 4 was \$36,900. Source: American Community Survey 5-Year Estimates (2017)

<sup>&</sup>lt;sup>34</sup> Source: http://www.cofionline.org/COFI/wp-content/uploads/2018/01/COFI-STOP-Report.pdf

<sup>35</sup> Source: https://www.propublica.org/series/driven-into-debt

 $<sup>^{36} \,</sup> Source: \, https://woodstockinst.org/wp-content/uploads/2018/06/The-Debt-Spiral-How-Chicagos-Vehicle-Ticketing-Practices-Unfairly-Burden-Low-Income-and-Minority-Communities-June-2018.pdf$ 

<sup>&</sup>lt;sup>37</sup> Source: https://www.propublica.org/article/chicago-vehicle-sticker-law-ticket-price-hike-black-drivers-debt

#### Housing Tenure in Occupied Units<sup>38</sup>

We wanted to examine differences in homeownership and renting among different racial and ethnic groups in Chicago. As of 2017, 1,291,720 Chicagoans were homeowners (48.5%) and 1,371,799 Chicagoans were renters (51.5%). African Americans are considerably more likely to be renters in Chicago, unlike their Latinx and White counterparts that more closely mirror citywide trends.

Type of Unit	% African American	% Latinx	% White
Owner-Occupied (Homeowner)	34.3%	44.1%	52.6%
Rental- Occupied (Renter)	65.7%	55.9%	47.5%

# Housing Mortgage Applications and Refinancing<sup>39</sup>

For those African American residents that did wish to become homeowners, or wished to move or refinance their homes, we wanted to better understand their financial competitiveness in the financial marketplace. Following the lending crisis of the late 2000s, African American mortgage applicants had a difficult time securing mortgages before and in the wake of the housing bust and the foreclosure crisis. <sup>40</sup> In 2017, there were 105,180 loans originated in Chicago, with an average loan amount of nearly \$283,000. <sup>41</sup> This was up from 59,487 loans originated in 2009. There were significant racial and ethnic differences in loan origination rates – of the approximately 105,000 loans originated in 2017, just over 8,000 loans were to African American applicants and the denial rate was higher than one in four. Fewer refinanced loans were originated during this period, but the pattern remained similar for African Americans. Of the 64,727 refinance loans originated in 2017, less than 5,000 were to African American applicants and the denial rate was nearly 50%.

Mortgage Applications	# African American	# Latinx	# White
Loan Originations	8,176	15,589	77,373
Loan Denial	2,432	2,982	8,506

Refinance Applications	# African American	# Latinx	# White
Loan Originations	4,157	6,522	47,294
Loan Denial	3,805	3,936	15,343

<sup>&</sup>lt;sup>38</sup> Source: American Community Survey 5-Year Estimates (2017)

<sup>&</sup>lt;sup>39</sup> Source: <a href="https://woodstockinst.org/data-portal/mortgage-lending/">https://woodstockinst.org/data-portal/mortgage-lending/</a>; <a href="https://woodstockinst.org/">https://woodstockinst.org/</a> <a href="https:

<sup>&</sup>lt;sup>40</sup> Source: https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6084476/

<sup>&</sup>lt;sup>41</sup> Source: https://woodstockinst.org/data-portal/mortgage-lending/

#### Housing Cost Burden<sup>42</sup>

Rents across the Chicago vary considerably, ranging from \$700 to \$1000 a month for a 1-bedroom in many South Side and West Side neighborhoods. While these rents may seem affordable compared to downtown or North Side rental prices, many households in these areas have lower incomes compared to more affluent areas of the city. In predominantly African American communities, this results in households spending more than 35% of their income on housing costs. Citywide, 42% of renters are housing cost burdened. African Americans are considerably more likely to rent than own homes in Chicago, so this citywide average is likely impacted by this. In more than 6 primarily African American community areas, at least half of households were rent burdened. Englewood had the highest percentage of rent-burdened households (56%) while Oakland had the lowest, yet one-third of households in Oakland were still rent-burdened. The data is presented from most to least rent-burdened African American community areas.

Chicago Community Area	% Of Rent-Burdened
	Households
Englewood	56.0%
West Garfield Park	55.2%
North Lawndale	53.3%
South Shore	52.6%
East Garfield Park	51.7%
Burnside	50.2%
Austin	49.2%
Washington Park	48.9%
Greater Grand Crossing	47.8%
Woodlawn	47.3%
Fuller Park	46.6%
Chatham	46.3%
W. Englewood	45.2%
Auburn Gresham	45.2%
South Chicago	44.4%
Avalon Park	43.3%
Roseland	42.7%
Riverdale	42.0%
West Pullman	40.7%
Douglas	40.0%
Grand Boulevard	39.9%
Pullman	39.0%
Kenwood	37.6%
South Deering	37.4%
Washington Heights	36.9%
Calumet Heights	35.2%
Oakland	33.1%

<sup>&</sup>lt;sup>42</sup> Source: Chicago Health Atlas Data Portal - Severe Housing Cost Burden: https://chicagohealthatlas.org/indicators/severe-housing-cost-burden

<sup>&</sup>lt;sup>43</sup> Source: https://www.zumper.com/blog/2018/06/mapping-chicago-neighborhood-rent-prices-summer-2018/

# Foreclosure Filings<sup>44</sup>

Renters are not the only Chicago residents that have faced significant housing cost burdens in recent years. During the height of the foreclosure crisis, African American neighborhoods were disproportionately impacted by foreclosures. <sup>45</sup> Further, the recovery from the housing bust and foreclosure crisis is still ongoing in many African American community areas.

In 2008, there were 21,921 total foreclosure filings in Chicago, of which 42% (9,216) were in these predominantly African American community areas. While the number of Chicago filings decreased to 5,449 in 2018, African American community areas actually comprise a greater percentage of foreclosure filings (2,838 filings; 52.1% of all filings).

Chicago Community Area	2008	2008 % of All	2018	2018 % of All
	# Filings	Chicago Filings	# Filings	Chicago Filings
Auburn Gresham	602	2.7%	248	4.6%
Austin	1090	5.0%	327	6.0%
Avalon Park	138	0.6%	78	1.4%
Burnside	65	0.3%	7	0.1%
Calumet Heights	161	0.7%	109	2.0%
Chatham	319	1.5%	154	2.8%
Douglas	84	0.4%	24	0.4%
East Garfield Park	281	1.3%	52	1.0%
Englewood	655	3.0%	115	2.1%
Fuller Park	49	0.2%	7	0.1%
Grand Boulevard	397	1.8%	70	1.3%
Greater Grand Crossing	434	2.0%	167	3.1%
Kenwood	132	0.6%	31	0.6%
North Lawndale	415	1.9%	111	2.0%
Oakland	28	0.1%	13	0.2%
Pullman	92	0.4%	47	0.9%
Riverdale	28	0.1%	7	0.1%
Roseland	619	2.8%	273	5.0%
South Chicago	432	2.0%	137	2.5%
South Deering	175	0.8%	61	1.1%
South Shore	500	2.3%	149	2.7%
Washington Heights	341	1.6%	185	3.4%
Washington Park	189	0.9%	31	0.6%
West Englewood	740	3.4%	136	2.5%
West Garfield Park	231	1.1%	47	0.9%
West Pullman	586	2.7%	163	3.0%
Woodlawn	433	2.0%	89	1.6%

<sup>&</sup>lt;sup>44</sup> Source: <a href="https://www.housingstudies.org/data-portal/browse/?indicator=total-foreclosure-activity&area=chicago-community-areas&property\_type=0&view\_as=view-table">https://www.housingstudies.org/data-portal/browse/?indicator=total-foreclosure-activity&area=chicago-community-areas&property\_type=0&view\_as=view-table</a>

<sup>&</sup>lt;sup>45</sup> Source: https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4193596/

#### Foreclosure Auctions<sup>46</sup>

Foreclosure auctions happen when a homeowner or property owner defaults on their loan and the mortgage lender tries to recoup as much of the outstanding mortgage debt possible on the sale of the house. As with foreclosure filings, these were at their peak during the housing bust and foreclosure crisis and fell in subsequent years.

In 2008, there were 8,612 total foreclosure auctions in Chicago, of which 53% (4,532) were in these predominantly African American community areas. Again, the number of auctions decreased over time to 2,882 in 2018, and again, African American community areas actually comprise a greater percentage of foreclosure auctions (1,673 filings; 58% of all filings).

Chicago Community Area	2008	2008 % of All	2018	2018 % of All
	# Auctions	Chicago Auctions	# Auctions	<b>Chicago Auctions</b>
Auburn Gresham	252	2.9%	165	5.7%
Austin	523	6.1%	171	5.9%
Avalon Park	55	0.6%	44	1.5%
Burnside	32	0.4%	12	0.4%
Calumet Heights	72	0.8%	31	1.1%
Chatham	137	1.6%	85	2.9%
Douglas	47	0.5%	9	0.3%
East Garfield Park	131	1.5%	37	1.3%
Englewood	335	3.9%	91	3.2%
Fuller Park	32	0.4%	4	0.1%
Grand Boulevard	137	1.6%	29	1.0%
Greater Grand Crossing	220	2.6%	79	2.7%
Kenwood	48	0.6%	22	0.8%
North Lawndale	207	2.4%	50	1.7%
Oakland	8	0.1%	7	0.2%
Pullman	29	0.3%	27	0.9%
Riverdale	9	0.1%	4	0.1%
Roseland	332	3.9%	156	5.4%
South Chicago	216	2.5%	70	2.4%
South Deering	73	0.8%	29	1.0%
South Shore	288	3.3%	85	2.9%
Washington Heights	161	1.9%	127	4.4%
Washington Park	86	1.0%	19	0.7%
West Englewood	432	5.0%	122	4.2%
West Garfield Park	160	1.9%	39	1.4%
West Pullman	289	3.4%	112	3.9%
Woodlawn	221	2.6%	47	1.6%

<sup>&</sup>lt;sup>46</sup> Source: <a href="https://www.housingstudies.org/data-portal/browse/?indicator=total-auctions&area=chicago-community-areas&property">https://www.housingstudies.org/data-portal/browse/?indicator=total-auctions&area=chicago-community-areas&property</a> type=0&view as=view-table

# **HEALTH AND JUSTICE**

#### PROGRAM AND POLICY REFLECTIONS

#### **Angela Hamilton, Senior Director**

**Human Capital Center: The State of Black Youth Development** 

The Chicago Urban League's Human Capital Center serves youth ages 13-18 through programs that reduce involvement with the criminal justice system, decrease school absences and improve academic performance and socioemotional development. In 2018, the center served 827 youth.

According to available research, Black students in Chicago are more likely than White or Latinx students to get into fights at school or to skip school because of safety concerns. To some, these issues serve as no more than proof to support our city's reputation for violence, particularly on the South and West sides.

Working directly with students in these communities, however, one thing becomes clear: Violence is a symptom of the lack of resources available to our youth.

Simply put, there is limited structural support for families in certain parts of Chicago. Neighborhoods that have long suffered from disinvestment and poverty, increasingly also have limited access to mental health care, medical care, and true employment training. Youth who are experiencing trauma from violence and over-policing become numb, and their social cues are off. What's worse, they find they are frequently criticized by better-resourced, healthy, normal, functioning people for displaying the symptoms of trauma.

All of these things seriously affect young people's ability to become self-sufficient and improve their quality of life. Community-based organizations like the Chicago Urban League can help fill the gap, but they cannot do it all.

#### What's needed:

- More resources. Some of the social resources that were available to struggling communities in
  the 1990s dwindled in the 2000s and are now virtually non-existent. For instance, the city's
  public schools no longer have social workers, and the elimination of arts and trade programs in
  many schools has taken away important outlets for many students. Schools need more
  resources to support students dealing with various forms of trauma.
- Long-term approaches. Common approaches, such as hiring more police officers, aim to be
  quick fixes for curbing violence. Our youth are acting out in response to issues that have shaped
  their lives over 10 to 15 years. Our solutions to issues of violence must take a similarly long-term
  view.

# Kathie Kane-Willis, Director of Policy and Advocacy Research & Policy Center: What We Are Working on at a Systems Level to Address Root Causes of Criminalization, Violence and Trauma

During this state legislative session, the RPC played a critical role in advocating for state public safety and public health initiatives. These issues account for much of our recent work. At the local level, we also continue our work as part of a coalition working on the Chicago Police Department Consent Decree.

One of the RPC's biggest projects in the past year involved making possession of small amounts of drugs a misdemeanor, rather than a felony. Felony charges for minor possession offenses often do more harm than good, and unfairly, disproportionately impact the African American communities we serve. The RPC took the lead in crafting a white paper on this issue, and though our bill is dead in the current session, we are eager to continue working with partners like the Illinois Justice Project and American Civil Liberties Union of Illinois to push this issue forward in the future.

The RPC also advocated for legislation that protects the rights of criminal justice involved children. We supported, for example, the passage of a Bill of Rights for Children of Incarcerated Parents. This bill would require recognition of the rights children have in maintaining relationships with their incarcerated parents. The bill passed the House unanimously, and is awaiting a Senate vote with strong bipartisan support. The RPC also supported the Children's Best Interest Act, which provides that defendants can be released from custody if their pre-trial detention would harm children in their custody. Thankfully, this bill has also passed the House and has good support leading up to its Senate vote.

In general, the RPC has strongly opposed legislation that increases penalties, sentencing, and barriers for people with criminal backgrounds as such initiatives disproportionately harm the communities and families we serve. We also want to expand legal and social services for low income and vulnerable Illinoisans through the Access to Justice Act, currently up for consideration with the Illinois General Assembly.

The RPC has forged strong partnerships with criminal justice and public health advocates around these important issues. Key partners include: Heartland Alliance, Illinois Justice Project, ACLU of Illinois, Cook County Justice Advisory Council, Cook County President's Office, Community Renewal Society, Shriver Center, Cook County Public Defender, Clergy for a New Drug Policy, Cabrini Green Legal Aid, TASC, Inc., the Safer Foundation and Westside Justice Center.

#### STATE OF BLACK CHICAGO 2019 - KEY INDICATORS AND STATISTICS

Health, poverty and criminal justice are often intertwined in a diverse, urban city like Chicago. The criminalization of substance use, mental health and disabilities has led to mass incarceration in communities and enhanced penalties and zero tolerance policies in the schools. This, coupled with experiences of crime and violence in the community, require a commitment to trauma informed policies and programs that recognize the harms many African American individuals and communities have faced as a result of these systems. Too many African American youth and adults continue to be impacted by economic, environmental and social factors that reduce their quality of life and make it more difficult to become productive, thriving residents of Chicago.

#### Investigatory Stops in Chicago<sup>47</sup>

Investigatory stops are instances in which a police officer temporarily detains and questions a person on the street or in a public place if they have reasonable suspicion that a crime has been committed or will be committed by this person. These stops are important to monitor because they represent the beginning of an interaction with the police that may culminate in an arrest. It is also important to track instances in which the stop is "not justified," meaning that the officer did not have probable cause to temporarily detain the person.

Analysis from the ACLU Illinois have reviewed these stops and noted the following observations from the existing data on investigatory stops data:<sup>48</sup>

- Although the number of stops has decreased, the racial disproportionality of these contacts has remained stable;
- Over 1/3 of all people who were stopped were frisked for weapons, and 73% of those frisked were African American;
- Of those African Americans that were frisked for a weapon, only 2% of those frisked actually had a weapon on them during the interaction (in general, weapons are found on a person in only 2.5% of stops.
- Stops were more likely to be found "nonjustified" for African Americans that were stopped when compared to Whites that were stopped.

<sup>48</sup> Source: https://www.aclu-il.org/en/publications/march-2017-stop-frisk-report

<sup>&</sup>lt;sup>47</sup> Source: Since 2016, there has been an agreement in place to ensure that The Chicago Police Department complies with the protections against unreasonable search and seizures. These data are being tracked as part of this agreement. https://www.aclu-il.org/sites/default/files/appendix-b-analysis-of-cpd-post-stop-outcomes-during-investigatory-stops.pdf

For this set of data, the population is all stops from Jan 1- June 30, 2016 across 22 CPD districts (N= 54,116). African Americans comprise 70.9% of all stops during this period, followed by 21.4% for Latinx people and only 7.8% for White people. As the table below shows, there is significant disproportionate contact between African Americans and the police in these types of stops in nearly all districts and across the city. Districts that contain all or mostly predominantly African American community areas are highlighted in yellow.<sup>49</sup>

Police Districts	% Stops that are African American People	% Stops that are Latinx People	% Stops that are White People
District 1 (n=825)	77.6%	7.2%	15.3%
District 2 (n=2,296)	97.4%	1.0%	1.6%
District 3 (n=3,074)	98.5%	0.4%	1.1%
District 4 (n=3,587)	80.8%	16.8%	2.4%
District 5 (n=1,919)	97.3%	1.4%	1.3%
District 6 (n=4,807)	97.3%	1.2%	1.5%
District 7 (n=4,807)	97.6%	1.1%	1.2%
District 8 (n=3,500)	44.3%	46.2%	9.5%
District 9 (n=4,295)	36.6%	54.6%	8.8%
District 10 (n=3,983)	67.4%	29.9%	2.8%
District 11 (n=5,767)	88.7%	5.4%	5.9%
District 12 (n=2,313)	45.0%	43.9%	11.1%
District 14 (n=901)	24.9%	61.2%	14.0%
District 15 (n=3,186)	95.2%	2.7%	2.1%
District 16 (n=1,294)	25.5%	27.2%	47.3%
District 17 (n=1,121)	16.1%	56.8%	27.0%
District 18 (n=939)	75.1%	11.6%	13.3%
District 19 (n=1,278)	56.1%	22.1%	21.8%
District 20 (n=810)	35.6%	42.3%	22.1%
District 22 (n=1,210)	92.6%	2.1%	5.4%
District 24 (n=2,024)	53.4%	27.8%	18.8%
District 25 (n=2,503)	37.5%	53.0%	9.5%

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<sup>&</sup>lt;sup>49</sup> D2: Douglas, Oakland, Fuller park, Grand Boulevard, Kenwood, Washington Park; D3: Woodlawn, Greater Grand Crossing; D4: South Shore, Avalon Park, South Chicago, Burnside, Calumet Heights, South Deering; D5: Roseland, Pullman, West Pullman, Riverdale; D6: Chatham, Auburn Gresham; D7: Englewood, West Englewood; D11: East Garfield Park, West Garfield Park; D15: Austin. Note: D1 is the Loop; D18 is Lincoln Park and the Near North Side – these areas a lot of property and person crimes. D22: contains Washington Heights, but Beverly and Morgan Park are not predominantly African American communities. Source: http://home.chicagopolice.org/wp-content/uploads/2014/11/communitymap\_nov2016.pdf

# Arrests in Chicago<sup>50</sup>

For this set of data, the population is all 2017 arrests across 22 CPD districts (N= 82,563). As with the investigatory stops data, African Americans are overrepresented in police contact, comprising 74% of all arrests during this period. The 8 districts that are predominantly African American (highlighted in yellow) understandably have the greatest number of African American arrests, but there are an additional 6 districts where more than half of the arrests were of African Americans.

Police Districts	% Arrests that are African American People	% Arrests that are Latinx People	% Arrests that are White People
District 1 (n=3,200)	73.4%	10.7%	14.4%
District 2 (n=2,857)	94.2%	2.8%	2.5%
District 3 (n=3,577)	97.3%	1.6%	1.0%
District 4 (n=4,413)	84.6%	12.3%	2.9%
District 5 (n=4,836)	96.0%	1.9%	1.8%
District 6 (n=5,867)	97.9%	0.8%	1.1%
District 7 (n=5,604)	96.6%	2.0%	1.3%
District 8 (n=3,960)	48.7%	38.8%	11.8%
District 9 (n=3,955)	42.3%	48.6%	7.8%
District 10 (n=5,842)	67.9%	28.5%	3.3%
District 11 (n=10,966)	88.7%	6.8%	4.2%
District 12 (n=2,439)	60.4%	26.9%	11.9%
District 14 (n=1,690)	33.3%	47.4%	18.2%
District 15 (n=4,832)	93.2%	4.6%	2.1%
District 16 (n=2,109)	21.2%	33.4%	42.1%
District 17 (n=1,316)	16.9%	49.8%	28.3%
District 18 (n=2,898)	68.1%	10.4%	19.3%
District 19 (n=2,437)	48.3%	20.7%	28.1%
District 20 (n=1,094)	42.9%	23.7%	28.2%
District 22 (n=2,096)	93.3%	1.8%	235.6%
District 24 (n=877)	55.6%	21.1%	18.5%
District 25 (n=4,848)	39.6%	50.9%	9.0%

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 $<sup>^{50}\,</sup>Source:\,https://home.chicagopolice.org/wp-content/uploads/2019/03/Chicago-Police-Department-Annual-Report-2017.pdf$ 

# Cook County Jail Profile - Pretrial Detention and Jail Census<sup>51</sup>

As with investigatory stops and arrests, African Americans are overrepresented in the Cook County Jail population. They comprise approximately 74% of both the pretrial detainees (xxx) and then all detainees that are considered "behind the wall" in jail custody. This includes all detainees who are physically housed under the Sheriff's custody in any of the female and male divisions/dorms, residential treatment units, Cermak and any court-ordered programming within jail custody.

Population Group	With Money Bond (n=4,033)	With No Bond (n=2,176)
African Americans in Pretrial Detention	73.1%	74%
Latinxs in Pretrial Detention	17.0%	16.7%
Whites in Pretrial Detention	9.2%	8.6%

Population Group	With Money Bond (n=7,927)
African Americans in Jail	73.7%
Latinxs in Pretrial Detention	15.6%
Whites in Pretrial Detention	9.9%

<sup>&</sup>lt;sup>51</sup> Source: Population Snapshots from Cook County Jail – Pretrial Detention: https://chicagodatacollaborative.org/; Jail Population Data: Cook County Sherriff: <a href="https://www.cookcountysheriff.org/data/">https://www.cookcountysheriff.org/data/</a>

# Neighborhood Perception of Safety and Belonging<sup>52</sup>

Below are the scores given for "feelings of neighborhood safety" and "feelings of community belonging" for 26 predominantly African American community areas of Chicago.<sup>53</sup> These data were drawn from the Chicago Health Atlas, for the years 2015 – 2017. Compared with the city of Chicago as a whole, residents of these communities generally feel that their neighborhoods are less safe, and feel a lower sense of community belonging.

Community Area	Feelings of	Feelings of
	Neighborhood Safety	Community Belonging
Washington Park	43.10%	50.90%
North Lawndale	47.90%	51.40%
West Garfield Park	49.30%	49.90%
Englewood	50.50%	50.70%
West Englewood	52.80%	50.10%
Auburn Gresham	53.70%	59.60%
Austin	54.90%	57.40%
Greater Grand Crossing	56.80%	60%
South Shore	57.90%	46.90%
Avalon Park	58%	54.90%
Oakland	59.40%	56.10%
West Pullman	61.50%	64.20%
South Chicago	62.40%	51.10%
South Deering	63.40%	65.90%
Woodlawn	65.80%	51.90%
Chatham	65.80%	55.30%
Roseland	65.80%	62.30%
East Garfield Park	67.10%	63%
Washington Heights	68.30%	60.80%
Grand Boulevard	72.20%	57%
Fuller Park	83.70%	40.50%
Kenwood	84.20%	73.20%
Douglas	89.40%	63.90%
Pullman	89.40%	70.70%
Riverdale	89.40%	70.70%
Calumet Heights	92.90%	88.10%
Chicago	78.10%	61.90%

<sup>&</sup>lt;sup>52</sup> Source: Chicago Health Atlas – Community Areas: https://www.chicagohealthatlas.org/community-areas

<sup>&</sup>lt;sup>53</sup> Data not available for the Burnside community area.

#### School Discipline Data - Misconducts<sup>54</sup>

CPS tracks citywide misconduct reporting for all students according to different levels of misconduct. A group 1-2 minor misconduct would be leaving class without permission, for example. A group 3-4 moderate misconduct would be fighting on the school campus. A group 5-6 major misconduct would be gang activity on the school campus. For the most recent completed school year (2017-18), students of color were significantly overrepresented in misconduct reports. Minor misconducts were by far the most common misconduct report, and Latinx students were most likely to receive a minor misconduct violation. This changes for higher level misconducts. African American students comprised over 60% of the students receiving a group 3-4 moderate misconduct report. This disparity also holds for the most serious misconduct events – nearly 60% of African American students received a group 5-6 major misconduct report.

Student Group	Group 1-2 Minor (N=52,480)	Group 3-4 Moderate (N= 35,337)	Group 5-6 Major (N= 7,326)
African American Females	15.3%	20.4%	20.8%
African American Males	25.4%	41%	37.8%
Latino Females	19.8%	21.7%	25.9%
Latino Males	31.6%	20.4%	20.8%
White Females	1.5%	1.1%	1%
White Males	4%	4.6%	3.2%

#### School Discipline Data - Police Notifications<sup>55</sup>

Some CPS misconduct violations resulted in a police notification. CPS School administrators contact the Chicago Police Department (CPD) in two situations: (1) to seek assistance with an emergency situation, or (2) to notify law enforcement of a criminal act.<sup>56</sup> Per policy, when a student engages in illegal activity, it may be necessary for school staff to report the act to CPD. In this situation, school officials contact CPD to report violations of the law. School officials must not contact CPD merely to request removal of a disruptive student from the school in a non-emergency situation.<sup>57</sup> African American students comprised nearly 55% of the students that were involved in a police notification for emergencies or misconduct.

Student Group	Police Notifications (N=1,921)
African American Females	24.3%
African American Males	37.7%
Latino Females	21.5%
Latino Males	24.2%
White Females	0%
White Males	2.6%

<sup>&</sup>lt;sup>54</sup> Source: CPS School Data - Metrics – Suspensions and Expulsions (https://cps.edu/SchoolData/Pages/SchoolData.aspx)

<sup>55</sup> Ibid

<sup>&</sup>lt;sup>56</sup> CPS Policy Manual: https://policy.cps.edu/download.aspx?ID=263

<sup>&</sup>lt;sup>57</sup> Ibid.

#### School Discipline Data - Suspensions<sup>58</sup>

CPS also tracks suspension data, including out-of-school and in-school percentages for all students citywide. Again, African American students comprise the majority of students receiving both out-of-school and in-school suspensions. African American students comprised 65% of students receiving an out-of school suspension, and nearly 55% of students receiving in-school suspensions.

Student Group	Out of School Suspension (N=8,892)	In-School Suspension (N= 11,639)
African American Females	25.9%	21.6%
African American Males	40%	32.9%
Latino Females	9%	13.1%
Latino Males	1938%	21.6%
White Females	0.9%	0.8%
White Males	2.7%	3.5%

#### Youth Safety and Violence – Feeling Safe at School/Commuting to School<sup>59</sup>

Below are the percentages of students who reported not going to school because they felt unsafe at school or on their way to or from school (on at least 1 day during the 30 days before the survey). These data were collected by the Centers for Disease Control's Youth Risk Behavior Surveillance System (YBRSS). Overall, African American students avoided school due to safety concerns more than students of any other race. A particularly high percentage of male African American students reported missing school for feeling unsafe.

Population Grouping	Total	Male	Female
African American Youth (n=545)	11.8%	15.4%	8.1%
Latinx Youth (n=905)	9.5%	9.9%	8.7%
White Youth (n=109)	5.6%	*	6%

<sup>\*</sup> YRBSS does not calculate a subgroup percentage when there are less than 100 students in a subgroup.

## Youth Safety and Violence – Fighting in School<sup>60</sup>

Violence manifests in ways other than homicide as well, to be sure. Below are the percentages of students who, according to YBRSS data, were in a physical fight one or more times during the 12 months before the survey. African American students most frequently reported getting into physical fights in the past year.

Population Grouping	Total	Male	Female
African American Youth (n=518)	32.1%	31.9%	32.5%
Latinx Youth (n=886)	20.1%	26.4%	14.2%
White Youth (n=186)	24.5%	*	15%

<sup>\*</sup> YRBSS does not calculate a subgroup percentage when there are less than 100 students in a subgroup.

<sup>&</sup>lt;sup>58</sup> Source: CPS School Data - Metrics – Suspensions and Expulsions (https://cps.edu/SchoolData/Pages/SchoolData.aspx)

<sup>59</sup> Ihid

<sup>&</sup>lt;sup>60</sup> Source: Chicago Public Schools – Responses to Youth Risk Behavior Surveillance System: https://cps.edu/OSHW/Documents/2017 ChicagoYRBS SummaryTables.pdf

### Youth Safety and Violence - Carrying a Gun<sup>61</sup>

Chicago students surveyed by the YBRSS were also asked whether they had carried a gun (other than for hunting or sport) on at least 1 day during the 12 months before the survey. People who perceive their communities as unsafe sometimes carry a firearm for protection, and this held true in the survey's results, shown below. African American students reported carrying a gun to feel safe more than students of any other race. In general, male students were more likely to carry a gun than female students

Population Grouping	Total	Male	Female
African American Youth (n=546)	9.1%	14.2%	3.8%
Latinx Youth (n=905)	6.1%	9.8%	2.3%
White Youth (n=189)	3.9%	*	1.3%

<sup>\*</sup> YRBSS does not calculate a subgroup percentage when there are less than 100 students in a subgroup.

<sup>&</sup>lt;sup>61</sup> Source: Chicago Public Schools – Responses to Youth Risk Behavior Surveillance System: https://cps.edu/OSHW/Documents/2017 ChicagoYRBS SummaryTables.pdf

#### General Health<sup>62</sup>

Many African American Chicagoans experience worse health outcomes for a variety of conditions than Chicagoans of other races. The table below shows two health measurements for the 27 predominantly African American community areas of Chicago, obtained via the Chicago Health Atlas. In addition to life expectancy, the table includes what percentage of residents considered their overall health status excellent, very good, or good. About half of these communities considered their overall health status better than did the city of Chicago as a whole, and about half considered their health worse. All community areas but one had lower life expectancies than the city of Chicago as a whole; in some of the poorest neighborhoods, life expectancy dipped below 70 years.

Community Area	Life Expectancy	Overall Health Status
		(Excellent, Very Good or Good)
Grand Boulevard	72 years	85.2%
Washington Heights	72 years	85.2%
Chatham	73 years	85.1%
North Lawndale	68 years	84.3%
Kenwood	77 years	83.8%
South Chicago	73 years	83.3%
South Deering	74 years	83.3%
Auburn Gresham	72 years	82.9%
Pullman	71 years	82.4%
Douglas	74 years	82.1%
South Shore	71 years	82%
Burnside	68 years	81.8%
Riverdale	69 years	81.8%
West Pullman	70 years	81.4%
Woodlawn	74 years	79.5%
Greater Grand Crossing	69 years	79.1%
Calumet Heights	73 years	78.1%
East Garfield Park	67 years	77.2%
West Englewood	69 years	77%
Englewood	70 years	74.5%
Austin	70 years	71.9%
Roseland	70 years	71.9%
Avalon Park	72 years	67.9%
West Garfield Park	68 years	67.7%
Fuller Park	65 years	67.6%
Washington Park	69 years	64.9%
Oakland	70 years	N/A
Chicago	77 Years	81%

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 $<sup>^{62} \,</sup> Source: \, Chicago \, \, Health \, \, Atlas \, - \, \, Community \, Areas: \, \underline{https://www.chicagohealthatlas.org/community-areas}$ 

### Violent Crime<sup>63</sup>

Below are 27 predominantly African American community areas of Chicago, ranked by homicides per 100,000 over the years 2013-2017, via the Chicago Health Atlas. Also presented are firearm-related homicides per 100,000. All but one of these communities had a higher homicide rate in these years than did the city as a whole. The same is true for firearm-related homicides in particular. African American communities in Chicago continue to suffer from violent crime related to disinvestment and insufficient socioeconomic supports.

Community Area	Firearm-Related Homicides	Homicides
West Englewood	61.9 per 100,000 population	72 per 100,000 population
West Garfield Park	62.3 per 100,000 population	69 per 100,000 population
East Garfield Park	56.7 per 100,000 population	67.8 per 100,000 population
Washington Park	52.2 per 100,000 population	63.7 per 100,000 population
Greater Grand Crossing	52.7 per 100,000 population	58.5 per 100,000 population
Englewood	52.6 per 100,000 population	58.2 per 100,000 population
North Lawndale	52.5 per 100,000 population	58 per 100,000 population
Roseland	51.2 per 100,000 population	57.6 per 100,000 population
Burnside	49.7 per 100,000 population	56.9 per 100,000 population
Austin	47.7 per 100,000 population	55.1 per 100,000 population
Riverdale	46 per 100,000 population	53.3 per 100,000 population
Fuller Park	52.2 per 100,000 population	52.2 per 100,000 population
South Chicago	46.9 per 100,000 population	52 per 100,000 population
Auburn Gresham	47.4 per 100,000 population	51.1 per 100,000 population
South Shore	43.2 per 100,000 population	49 per 100,000 population
West Pullman	41.8 per 100,000 population	48.6 per 100,000 population
Chatham	41.8 per 100,000 population	48.1 per 100,000 population
Avalon Park	39.4 per 100,000 population	44 per 100,000 population
Woodlawn	40 per 100,000 population	41.7 per 100,000 population
Grand Boulevard	33.4 per 100,000 population	39.6 per 100,000 population
Washington Heights	31.9 per 100,000 population	39.2 per 100,000 population
South Deering	32.1 per 100,000 population	36.2 per 100,000 population
Oakland	32.5 per 100,000 population	35.8 per 100,000 population
Calumet Heights	31 per 100,000 population	31 per 100,000 population
Pullman	20.4 per 100,000 population	27.9 per 100,000 population
Douglas	19.4 per 100,000 population	21.5 per 100,000 population
Kenwood	14.2 per 100,000 population	15.9 per 100,000 population
Chicago	18.9 per 100,000 population	21 per 100,000 population

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<sup>&</sup>lt;sup>63</sup> Source: Chicago Health Atlas – Community Areas: <a href="https://www.chicagohealthatlas.org/community-areas">https://www.chicagohealthatlas.org/community-areas</a>

# Drug Use and Overdose<sup>64</sup>

As the opioid crisis continues, its effects are felt in African American communities throughout Chicago. Below are 25 predominantly African American community areas, ranked by opioid-related death rate. These data were obtained via the Chicago Health Atlas, and cover deaths during 2017. Most of these communities fared worse than the city of Chicago as a whole. The death rate was especially high in West Side communities like North Lawndale, Austin, and East and West Garfield Park.

Community Area	Opioid-Related Deaths		
North Lawndale	93.2 per 100,000 population		
East Garfield Park	79.2 per 100,000 population		
Fuller Park	73.6 per 100,000 population		
West Garfield Park	64.8 per 100,000 population		
Austin	64.6 per 100,000 population		
Riverdale	63.5 per 100,000 population		
Oakland	51 per 100,000 population		
Roseland	48.1 per 100,000 population		
Greater Grand Crossing	45.6 per 100,000 population		
Pullman	44.7 per 100,000 population		
South Chicago	40.3 per 100,000 population		
West Pullman	38.5 per 100,000 population		
Douglas	37.3 per 100,000 population		
Englewood	34.9 per 100,000 population		
South Shore	34.8 per 100,000 population		
Auburn Gresham	32.6 per 100,000 population		
Washington Heights	31.7 per 100,000 population		
Washington Park	29 per 100,000 population		
South Deering	26.9 per 100,000 population		
Grand Boulevard	26.4 per 100,000 population		
Chatham	25.6 per 100,000 population		
West Englewood	24.6 per 100,000 population		
Woodlawn	21.6 per 100,000 population		
Avalon Park	16.7 per 100,000 population		
Kenwood	15.6 per 100,000 population		
Chicago	23.4 per 100,000 population		

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 $<sup>^{64} \</sup> Source: Chicago \ Health \ Atlas-Community \ Areas: \underline{https://www.chicagohealthatlas.org/community-areas}$ 

#### Suicide in African American Community Areas<sup>65</sup>

The below table shows suicide death rates for 22 predominantly African American community areas in Chicago, for the years 2013 – 2017. The data were gathered from the Chicago Health Atlas. In general, these communities had lower suicide death rates than Chicago as a whole, but there are some notable exceptions on the south side of the city.

Community Area	Suicide
Douglas	14.1 per 100,000 population
Calumet Heights	8.4 per 100,000 population
Greater Grand Crossing	8.3 per 100,000 population
Chatham	8.2 per 100,000 population
Roseland	7.8 per 100,000 population
West Garfield Park	7.6 per 100,000 population
Kenwood	7.4 per 100,000 population
South Deering	7.2 per 100,000 population
Auburn Gresham	6.4 per 100,000 population
South Shore	6.2 per 100,000 population
Washington Heights	5.9 per 100,000 population
Avalon Park	5.6 per 100,000 population
Englewood	4.8 per 100,000 population
North Lawndale	4.8 per 100,000 population
Woodlawn	4.5 per 100,000 population
South Chicago	4.1 per 100,000 population
Austin	4 per 100,000 population
West Pullman	3.9 per 100,000 population
Pullman	3.3 per 100,000 population
East Garfield Park	3.1 per 100,000 population
West Englewood	3.1 per 100,000 population
Grand Boulevard	1.8 per 100,000 population
Chicago	7.9 per 100,000 population

#### **Youth Suicide**<sup>66</sup>

Suicide constitutes an important behavioral health issue in many communities. The table below shows the percentage of students who attempted suicide at least once in the past year, according to YBRSS surveys. African American students were most likely to have attempted suicide compared to students of other races, and female students were more likely than male students to have attempted suicide.

Population Grouping	Total	Male	Female
African American Youth (n=516)	13.0%	9.7%	16.2%
Latinx Youth (n=868)	12.5%	10.1%	14.6%
White Youth (n=186)	8.0%	*	*

<sup>\*</sup> YRBSS does not calculate a subgroup percentage when there are less than 100 students in a subgroup.

<sup>&</sup>lt;sup>65</sup> Source: Chicago Health Atlas – Community Areas: https://www.chicagohealthatlas.org/community-areas

<sup>&</sup>lt;sup>66</sup> Source: Chicago Public Schools – Responses to Youth Risk Behavior Surveillance System: https://cps.edu/OSHW/Documents/2017 ChicagoYRBS SummaryTables.pdf

#### **LEADERSHIP**

#### PROGRAM AND POLICY REFLECTIONS

# Mavis Laing, Executive Director IMPACT Leadership Development Program: The State of Black Leadership

IMPACT is an intensive, nine-month program that helps emerging African-American leaders advance in their careers while also building a more diverse leadership pipeline across Chicago.

African American representation in C-suites in Chicago has remained essentially flat since 2014. A common "explanation" heard from hiring managers is that there are not enough qualified Black professionals to fill important leadership roles. Truth be told, some of these leaders simply aren't looking hard enough. Nonetheless, it is necessary to be intentional about building a bench of emerging Black professionals who are ready to take on substantial leadership roles in Chicago's business and civic arenas.

The Chicago Urban League launched the IMPACT Leadership Development program in 2014 to build a pipeline of well-prepared, confident leaders to fill executive positions in the nonprofit, public and forprofit sectors and on their boards. In partnership with the University of Chicago Booth School of Business, we provide emerging African American leaders with the tools and skills necessary to thrive in increasingly responsible roles. IMPACT's robust curriculum comprises six distinct program elements: (1) leadership modules; (2) historical and political perspective modules; (3) current issue modules; (4) individual leadership assessments; (5) the "Lessons in Leadership" speaker series; (6) one-on-one mentorship.

Post-program data indicates that our Fellows gain confidence, expanded networks and enhanced self-awareness through their participation. We have graduated 170 Fellows and scores of them are getting promotions, joining boards and receiving professional accolades. Still, many talented professionals sit waiting in the wings.

To help cultivate this potential, retain talent, and even increase profitability, organizations need to:

- Expand their line of sight and hire more diverse leaders. When board or C-suite roles open, look beyond the people you know to fill them. Make diversity a serious part of your search process.
- Embrace processes that reward truly inclusive practices. To be effective, a commitment to equitable access to leadership opportunities must come from the top. Hiring managers must know that inclusiveness is being measured and that it matters.

# Kathie Kane-Willis, Director of Policy and Advocacy Research & Policy Center: What We Are Working on at a Systems Level to Address Root Causes of Unequal Leadership Representation

The RPC works closely with our leadership team to support legislation that will increase representation on corporate boards and in C-Suites and leadership roles statewide and throughout the city. This work primarily focused on a Corporate Board Diversity bill being championed by State Representative Chris Welch (HB3394). This bill seeks to increase board diversity and inclusion in Illinois by requiring any publicly held domestic or foreign corporation whose principal executive offices, according to the corporation's SEC 10-K form, are located in Illinois to have a minimum of one female director, one African American director and one Latinx director on its board of directors. We've joined in partnership with the Illinois Black Chamber of Commerce, the Business Development Council, YWCA Metropolitan Chicago, the Illinois Business Immigration Coalition and other organizations to support this effort.

#### STATE OF BLACK CHICAGO 2019 - KEY INDICATORS AND STATISTICS

Board and leadership diversity is important across sectors, from for-profit to the nonprofit and government organizations. Consumer and business markets, service populations and communities are very diverse, so an organization's leadership and board must reflect this diversity. Diverse leadership and boards tap into a broad and comprehensive spectrum of skills and experiences. Differences in ages, gender, race and ethnicity, sexual orientation, lived experiences and family and individual socioeconomic statuses give people different lenses through which they view issues, problems and remedies. Organizations benefit from diversity, as they become the recipient of a more robust set of recommendations that can lead to innovative thinking and solutions.

Challenges to increasing board and leadership diversity must be understood if we are to place the data below in the proper context. According to Chicago United, approximately 14% of Chicago board members could be identified as "minority" in 2018, compared to 83% "non-minority." Further, approximately 10% of C-Suite leadership could be identified as "minority" in 2018, compared to 85% "non-minority."<sup>68</sup> Detailed tables below break down this information further, but it is important to note the reasons why board and leadership diversity lag if we are to develop solutions to this problem:

- Directors and shareholders may fail to understand the gravity of the problem, or how little it has changed over the past decade. Though progress has been made - particularly with gender diversity – it has been slow, and is even slower with racial, socioeconomic and age diversity.
- Directors and shareholders may not understand or fail to see the value in corporate diversity unless it is clearly outlined how it will positively impact the bottom line. Many shareholders are not swayed by claims of positive PR or it being the right thing to do. The pre-work of building a diverse board rests on the organization's ability to articulate the actual "hows and whys" of diversity as a good business decision for that particular business.
- Directors and shareholders may believe there is a dearth of qualified candidates for board positions, but corporate and leadership researchers and experts call this a persistent myth. Rather, it is due to the disconnect between sitting board members and qualified candidates waiting in the wings. Often when a board seat opens up, current board members are asked to offer up names, and they leverage their own networks and contacts. Current board members have no opportunities to meet rising talent and vice versa.

<sup>&</sup>lt;sup>67</sup> Source: <a href="https://www.chicago-united.org/page/CorporateLeadership">https://www.chicago-united.org/page/CorporateLeadership</a>

<sup>68</sup> Source: Ibid.

African Americans are considerably underrepresented on corporate boards, a trend that had continued through much of the 2010s. In fact, little has changed from 2012 to 2018. These percentages mirror what is seen nationally for corporate board seats: in 2018, 486 African Americans held the 5,670 available board seats at Fortune 500 companies (8.6%)<sup>69</sup>

Population Group <sup>70</sup>	2012	2014	2016	2018
	(n=600)	(n=519)	(n=526)	(n=525)
African American Board Members	6%	6%	8%	8%
Latinx Board Members	3%	3%	3%	4%
White Board Members	84%	85%	83%	83%

African Americans are also significantly underrepresented in the C-Suite. In fact, as the table shows below, the percentages are slightly worse for African American executive leadership representation. Again, little has changed from 2012 to 2018 - African Americans were approximately 5% of executive leaders in Chicago in 2012, dropping to approximately 4% in 2018.

Population Group <sup>71</sup>	2012	2014	2016	2018
	(n=474)	(n=543)	(n=517)	(n=589)
African American Executives	5%	4%	5%	6%
Latinx Executives	3%	4%	3%	5%
White Executives	68%	74%	77%	77%

<sup>&</sup>lt;sup>69</sup> Source: Missing Pieces report: The 2018 board diversity census of women and minorities on Fortune 100 and 500 boards. (Deloitte, 2019)

<sup>&</sup>lt;sup>70</sup> Source: https://www.chicago-united.org/page/CorporateLeadership

<sup>&</sup>lt;sup>71</sup> Ibid.

### CIVIC ENGAGEMENT

#### **PROGRAM AND POLICY REFLECTIONS**

Stephanie Schmitz Bechteler, Vice President and Executive Director Research and Policy Center: Census 2020 as a Tool for Civic Engagement

Many people view the U.S. Census as just another form to fill out. We view it as civic engagement.

The decennial Census is the means by which the United States gathers information about its residents – information that will be used to determine not only how we provide federal dollars to each state for needed programs, but also how we assign a representative share of political seats to the U.S. Congress.

It is also the information used by states to draw their legislative districts. The boundaries can and do shift every 10 years as a result of the U.S. Census. In this way, it is very much tied to democracy. Every person represented on a completed Census survey is a person counted for democratic representation, which can impact policies and programs dedicated to addressing the needs of the state.

That is why the Chicago Urban League will be:

- Placing a priority on increasing Black participation in the Census here in Chicago
- Partnering with other Urban League affiliates in Illinois to increase participation statewide
- Conducting trainings and educational sessions and outreach to clients and community members
- Encouraging other nonprofits, agencies and businesses to help get the word out and increase the number of people counted in the 2020 Census

We consider it our civic engagement duty to do so, as does the National Urban League and state affiliates in Aurora, Peoria and Springfield. We hope you do, too.

# Kathie Kane-Willis, Director of Policy and Advocacy Research & Policy Center: What We Are Working on at a Systems Level to Address Root Causes of Justice and Representation

The RPC remains intensely committed to the preservation of democracy and justice. Throughout 2018, the RPC has been actively involved in state, county, and local legislation designed to target the injustice of racial discrimination and prepare communities for the 2020 Census.

The RPC continues to emphasize the political, financial, and social implications of the upcoming census – serving as a major advocate for vulnerable communities that stand to lose the most due to an undercount. With the importance of census readiness looming larger every passing day, the RPC has spearheaded work with state elected officials to propose \$33 million in appropriations focused on Hardto-Count (HTC) communities – those communities most commonly undercounted in census data on the basis of certain population features including race, ethnicity, income, language, housing, and immigration status.

Due to our tireless 2020 Census efforts, the Chicago Urban League maintains a position on the State Complete Count Commission, and the Chicago and Cook County Complete Count Committees. Census data determines the allocation of invaluable public resources and political representation. Our tenacity in working to secure these benefits has earned the RPC, on behalf of the League, funding from state agencies and philanthropic organizations to launch a year-long project designed to increase community capacity to accurately count Hard-to-Count populations.

In addition to our Census work, we have worked on other pieces of legislation that preserve democracy and promote justice and civic engagement. With support from Senator Kimberly Lightford and Representative Camille Lilly, the RPC helped advocate for bills like the Racial Impact Note Act (SB1485). This bill would prohibit racial discrimination and harassment by state officers and employees and require an impact analysis for any legislation likely to have a disparate impact on people of color. The Racial Impact Note passed the Senate, and is making its way through the House.

#### STATE OF BLACK CHICAGO 2019 - KEY INDICATORS AND STATISTICS

On May 7, 2019, the Chicago Urban League released an issue brief on the 2020 Census entitled, "Money and Power: The Economic and Political Impact of the 2020 Census on Illinois." You can find the report on the Chicago Urban League website, and we encourage you to review it for more additional information. We will provide highlights of the text and data here.

From "Money and Power: The Economic and Political Impact of the 2020 Census on Illinois":

To the average person, the census may seem inconsequential, simply a form to fill out once a decade. But that form plays a major role in shaping the day to day lives of people all around the country. Through the census, the federal government keeps track of the US population, and allocates funding based on that data. The census also determines political representation. So although many people may view the census as "just another form," what it really represents is *money and power*.

Black Americans are the most undercounted racial group in the United States and have the least knowledge of the census compared to other groups and often distrust the federal government. Additionally, Black Americans are over-represented in other hard-to-count subgroups: children aged 0-5, renters, precariously housed, and low-income status. Black poverty plays a role within many of these groups, and likely exacerbates the possibility of an undercount. About 2.1% of the Black American population nationwide is undercounted, and more than 10% of Black Men aged 30-49 are undercounted.<sup>72</sup>

Forty percent of African Americans in Illinois live in Hard to Count Tracts, which amounts to approximately 820,000 residents.<sup>73</sup> This is a significant percentage of the population that stands to be undercounted based on previous census participation rates. Illinois ranks sixth among all states by number of African Americans living in HTC tracts.

Place	AA Total	#AA in HTC Tracts	% AA in HTC Tracts
New York	3,344,602	2,223,383	66.5%
Texas	3,390,604	1,179,455	34.8%
Florida	3,401,179	1,051,690	30.9%
California	2,710,216	1,025,100	37.8%
Georgia	3,212,824	1,024,076	31.9%
Illinois	1,972,360	819,560	41.6%
Louisiana	1,528,695	740,277	48.4%
New Jersey	1,314,132	670,018	51.0%
Pennsylvania	1,561,343	669,746	42.9%
Ohio	1,585,347	639,248	40.3%

<sup>73</sup> "TABLE 1a: States Ranked by Number of African Americans (Race Alone or in Combination\*) Living in Hard-to-Count (HTC) Census Tracts\*\*," 1.

<sup>&</sup>lt;sup>72</sup> Newsroom Archive, US Census Bureau, "Census Bureau Releases Estimates of Undercount and Overcount in the 2010 Census," May 22, 2010.

In Chicago alone, 500,000 African Americans reside in HTC tracts, ranking second among all cities.<sup>74</sup>

Place	AA Population	#AA in HTC Tracts	%AA in HTC Tracts
New York City	2,194,096	1,597,657	72.8%
Chicago	878,304	585,458	66.7%
Philadelphia	691,427	465,741	67.4%
Detroit	562,887	335,423	59.6%
Memphis	413,971	260,425	62.9%
Houston	499,678	208,166	41.7%
New Orleans	227,363	195,079	85.8%
Dallas	320,987	188,933	58.9%
Los Angeles	393,076	185,035	47.1%
Milwaukee	249,340	178,490	71.6%

Within Illinois, five counties are more than 20% Black: Alexander, Pulaski, St. Clair, Cook, and Lawrence.<sup>75</sup>

	% African
County	American
Alexander	34%
Pulaski	32%
St. Clair	30%
Cook	24%
Lawrence	20%
Peoria	17%
Brown	16%
Kankakee	15%
Macon	15%
Jackson	14%

<sup>&</sup>lt;sup>74</sup> The Leadership Conference Education Fund, "TABLE 2a: 100 Largest Places Ranked by Number of African Americans (Race Alone or in Combination\*) Living in Hard-to-Count (HTC) Census Tracts\*\*."  $^{75}$  Enwemeka, et al., "Hard to Count 2020."