

Poverty and Housing in the Northwest Suburbs

Prepared by

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Summary

The following data brief utilizes newly-released data from the 2000 Census to document key indicators of poverty and financial stress among residents of municipalities making up the northwest suburbs of the Chicago area. These 31 places make up the primary service area of the Northwest Philanthropic Trust, a non-profit philanthropy operating in the region. The analysis does not include persons who live in unincorporated areas within this region.

While the northwest suburbs include some of the most affluent places in the Chicago region, it is important to recognize that significant numbers of people in the region live in poverty or are rent burdened, which is to say that they pay 30 percent or more of their gross income in rent. Because low income persons who live in the region are, for the most part, spread across a region of over 750,000 people, they may be overlooked. The 2000 Census reports income from 1999 and was, therefore, taken at the height of the economic boom of the 1990s. Numbers of financially stressed persons is surely higher now.

Poverty

The 2000 Census reported that 35,150 persons in the northwest suburbs lived below the federal poverty line.

Seven municipalities had at least 2,000 persons living in poverty:

Elgin	7,414
Palatine	3,100
Des Plaines	2,646
Mount Prospect	2,614
Hanover Park	2,329
Schaumburg	2,209
Hoffman Estates	2,204

Across the region, five percent of children live in poverty. Municipalities with at least 500 children in poverty include:

Elgin	3,180
Palatine	894
Hanover Park	890
Hoffman Estates	814
Mount Prospect	802
Schaumburg	536
Wheeling	528

One of the principal causes of poverty for children is single parent households where the parent makes only low income. These types of households account for nearly half of the children living in poverty in the northwest suburbs.

Approximately one third of the poor in the northwest suburbs are persons over 65.

Housing

Approximately 75 percent of housing in the northwest suburbs is owner occupied, with the balance rented. Municipalities with the most rental housing are Wheeling (33.5%), Palatine (30.8%), and Schaumburg (30.6%).

While compared to Chicago, or the south Cook suburbs, the northwest suburbs have few families in poverty, the high cost of rental housing detracts from the purchasing power of a low wage. Housing markets in the region are extremely tight, forcing workers to pay a premium to live near where they work. Across the northwest suburbs, 32.3 percent of renters pay more than 30 percent of their income for rent and may be considered “rent burdened.” Among municipalities with at least 1,000 rental units, places with the highest incidence of rent burden are Hanover Park (38.6%), Streamwood (38.5%), Vernon Hills (38.1%), Elk Grove Village (36.5%), and Des Plaines (35.2%).

The region has significant numbers of poor who are rent burdened.

- Of the 4,534 units regionwide whose renters make \$10,000 or less in income, 80.7% are rent burdened.
- Of the 7,824 units regionwide whose renters make between \$10,000 and \$19,999, 81.7% are rent burdened.
- Of the 14,564 units regionwide whose renters make between \$20,000 and \$34,999, 66.7% are rent burdened.

With a vacancy rate across the northwest suburbs of less than five percent, available rental units are rented almost immediately upon their coming on the market, contributing to the rent burden on low income families.

Data Tables

Table 1: Northwest Suburban Residents Living in Poverty

	Total Population	Total Below Poverty Level 1999	Percent Below Poverty
Arlington Heights	76,098	1,878	2.5%
Barrington	10,018	307	3.1%
Barrington Hills	4,162	131	3.1%
Bartlett	36,840	687	1.9%
Buffalo Grove	42,591	960	2.3%
Deer Park	3,227	20	0.6%
Des Plaines	58,695	2,646	4.6%
East Dundee	2,893	140	4.8%
Elgin	93,895	7,414	8.1%
Elk Grove Village	34,758	684	2.0%
Hanover Park	38,366	2,329	6.1%
Hawthorn Woods	6,412	119	1.9%
Hoffman Estates	50,352	2,204	4.4%
Inverness	6,374	94	1.5%
Lake Zurich	18,144	450	2.5%
Lincolnshire	6,181	95	1.6%
Long Grove	6,621	163	2.6%
Mount Prospect	56,706	2,614	4.6%
Palatine	65,156	3,100	4.8%
Prospect Heights	17,541	756	4.3%
Riverwoods	3,772	117	3.2%
Rolling Meadows	24,618	1,249	5.1%
Roselle	23,280	463	2.0%
Schaumburg	74,511	2,209	3.0%
Sleepy Hollow	3,633	66	1.8%
South Barrington	3,729	97	2.6%
South Elgin	15,673	458	3.0%
Streamwood	36,732	1,093	3.0%
Vernon Hills	20,606	604	2.9%
West Dundee	5,377	200	3.7%
Wheeling	34,411	1,803	5.3%
Total	881,372	35,150	4.0%

Table 2: Northwest Suburban Children Living in Poverty

	Total Children*	Children in Families Below Poverty Line	Percent of Children in Poverty
Arlington Heights	17,498	374	2.1%
Barrington	2,976	117	3.9%
Barrington Hills	1,074	42	3.9%
Bartlett	11,762	178	1.5%
Buffalo Grove	12,092	337	2.8%
Deer Park	1,047	0	0.0%
Des Plaines	12,748	638	5.0%
East Dundee	595	39	6.6%
Elgin	26,680	3,180	11.9%
Elk Grove Village	8,577	138	1.6%
Hanover Park	11,791	890	7.5%
Hawthorn Woods	2,289	33	1.4%
Hoffman Estates	14,180	814	5.7%
Inverness	1,512	6	0.4%
Lake Zurich	6,221	189	3.0%
Lincolnshire	1,660	18	1.1%
Long Grove	1,995	61	3.1%
Mount Prospect	12,799	802	6.3%
Palatine	15,833	894	5.6%
Prospect Heights	4,212	221	5.2%
Riverwoods	1,130	49	4.3%
Rolling Meadows	6,027	447	7.4%
Roselle	5,979	37	0.6%
Schaumburg	16,093	536	3.3%
Sleepy Hollow	1,100	18	1.6%
South Barrington	1,027	46	4.5%
South Elgin	4,549	166	3.6%
Streamwood	10,163	353	3.5%
Vernon Hills	6,036	187	3.1%
West Dundee	1,423	26	1.8%
Wheeling	8,020	528	6.6%
Total	229,088	11,364	5.0%

* For which poverty could be determined

Table 3: Children in Single Parent Homes in Northwest Suburbs

	Total Related Children Under 18	Total Children living with Male Householder Only in Poverty	Percent of Children Living with Male Householder Only In Poverty	Total Children Living with Female Householder Only in Poverty	Percent of Children Living with Female Householder Only in Poverty
Arlington Heights	17,479	19	0.1%	64	0.4%
Barrington	2,970	51	1.7%	48	1.6%
Barrington Hills	1,074	0	0.0%	16	1.5%
Bartlett	11,761	0	0.0%	85	0.7%
Buffalo Grove	12,072	0	0.0%	146	1.2%
Deer Park	1,047	0	0.0%	0	0.0%
Des Plaines	12,723	35	0.3%	379	3.0%
East Dundee	595	5	0.8%	0	0.0%
Elgin	26,544	270	1.0%	1,495	5.6%
Elk Grove Village	8,541	4	0.0%	31	0.4%
Hanover Park	11,753	8	0.1%	451	3.8%
Hawthorn Woods	2,289	14	0.6%	0	0.0%
Hoffman Estates	14,172	19	0.1%	391	2.8%
Inverness	1,512	0	0.0%	6	0.4%
Lake Zurich	6,210	0	0.0%	126	2.0%
Lincolnshire	1,660	0	0.0%	11	0.7%
Long Grove	1,995	0	0.0%	8	0.4%
Mount Prospect	12,771	19	0.1%	235	1.8%
Palatine	15,748	105	0.7%	281	1.8%
Prospect Heights	4,197	6	0.1%	66	1.6%
Riverwoods	1,126	0	0.0%	0	0.0%
Rolling Meadows	6,023	36	0.6%	137	2.3%
Roselle	5,979	7	0.1%	6	0.1%
Schaumburg	16,016	0	0.0%	294	1.8%
Sleepy Hollow	1,095	2	0.2%	11	1.0%
South Barrington	1,027	0	0.0%	17	1.7%
South Elgin	4,549	9	0.2%	77	1.7%
Streamwood	10,139	0	0.0%	171	1.7%
Vernon Hills	6,014	10	0.2%	90	1.5%
West Dundee	1,417	9	0.6%	0	0.0%
Wheeling	7,989	12	0.2%	151	1.9%
Total	228,487	640	0.3%	4,793	2.1%

Table 4: Seniors in Poverty in the Northwest Suburbs

	Total Persons 65 and Over	Persons 65 and Over Below Poverty Line	Percent of 65 and Over in Poverty
Arlington Heights	11,220	340	3.0%
Barrington	1,375	52	3.8%
Barrington Hills	497	0	0.0%
Bartlett	2,081	94	4.5%
Buffalo Grove	3,638	79	2.2%
Deer Park	159	0	0.0%
Des Plaines	9,455	456	4.8%
East Dundee	424	34	8.0%
Elgin	7,698	364	4.7%
Elk Grove Village	3,979	247	6.2%
Hanover Park	1,522	51	3.4%
Hawthorn Woods	255	13	5.1%
Hoffman Estates	3,094	87	2.8%
Inverness	798	14	1.8%
Lake Zurich	842	50	5.9%
Lincolnshire	871	6	0.7%
Long Grove	277	0	0.0%
Mount Prospect	8,416	315	3.7%
Palatine	5,626	289	5.1%
Prospect Heights	2,010	29	1.4%
Riverwoods	363	0	0.0%
Rolling Meadows	2,558	73	2.9%
Roselle	1,726	112	6.5%
Schaumburg	6,581	295	4.5%
Sleepy Hollow	271	13	4.8%
South Barrington	186	1	0.5%
South Elgin	731	17	2.3%
Streamwood	2,046	90	4.4%
Vernon Hills	1,195	81	6.8%
West Dundee	395	38	9.6%
Wheeling	3,265	259	7.9%
Total	83,554	3,499	4.2%

Table 5: Percent of Occupied Housing Units Rented and Owned in the Northwest Suburbs

	Occupied Housing Units	Percent Rented	Percent Owned
Arlington Heights	30,732	23.3%	76.7%
Barrington	3,718	21.7%	78.3%
Barrington Hills	1,388	5.3%	84.7%
Bartlett	12,157	6.5%	83.5%
Buffalo Grove	15,601	12.9%	87.1%
Deer Park	1,008	2.1%	97.9%
Des Plaines	22,474	20.3%	79.7%
East Dundee	1,229	14.7%	85.3%
Elgin	31,540	29.7%	70.3%
Elk Grove Village	13,226	23.4%	76.6%
Hanover Park	11,155	18.0%	82.0%
Hawthorn Woods	1,897	2.2%	97.8%
Hoffman Estates	17,192	23.7%	76.3%
Inverness	2,215	1.8%	98.2%
Lake Zurich	5,713	8.8%	91.2%
Lincolnshire	2,179	2.9%	97.1%
Long Grove	1,890	3.0%	97.0%
Mount Prospect	21,718	28.7%	71.3%
Palatine	25,553	30.8%	69.2%
Prospect Heights	6,428	27.0%	73.0%
Riverwoods	1,195	2.9%	97.1%
Rolling Meadows	8,833	23.2%	76.8%
Roselle	8,428	18.7%	81.3%
Schaumburg	31,747	30.6%	69.4%
Sleepy Hollow	1,202	9.9%	90.1%
South Barrington	1,149	1.3%	98.7%
South Elgin	5,417	11.1%	88.9%
Streamwood	12,155	10.5%	89.5%
Vernon Hills	7,701	20.2%	79.8%
West Dundee	2,097	29.5%	60.5%
Wheeling	13,267	33.5%	66.5%
Total	322,204	22.6%	78.4%

Table 6: Percent of Occupied Rental Units by Percent of Income Renter Pays

	Percent of Renters Paying					
	Total Occupied Rental Units*	Percent Rent Burdened (Over 30% of Income for Rent)	30% to 34.9% of Income for Rent	35% to 39.9% of Income for Rent	40% to 49.9% of Income for Rent	50% or Higher of Income for Rent
Arlington Heights	7,167	33.3%	7.2%	4.8%	6.6%	14.7%
Barrington	807	32.1%	4.7%	4.6%	5.2%	17.6%
Barrington Hills	46	54.3%	21.7%	0.0%	0.0%	32.6%
Bartlett	790	35.1%	8.0%	4.3%	9.6%	13.2%
Buffalo Grove	2,005	31.2%	6.9%	6.9%	5.1%	12.3%
Deer Park	21	14.3%	14.3%	0.0%	0.0%	0.0%
Des Plaines	4,567	35.2%	7.0%	4.1%	6.1%	18.0%
East Dundee	181	27.1%	0.0%	0.0%	6.1%	21.0%
Elgin	9,365	31.7%	7.4%	5.1%	6.2%	13.0%
Elk Grove Village	3,090	36.5%	9.4%	5.3%	6.7%	15.1%
Hanover Park	2,007	38.6%	12.5%	4.9%	8.4%	12.8%
Hawthorn Woods	41	31.7%	0.0%	0.0%	31.7%	0.0%
Hoffman Estates	4,069	33.3%	8.3%	4.2%	7.7%	13.1%
Inverness	39	38.5%	15.4%	23.1%	0.0%	0.0%
Lake Zurich	503	22.9%	4.6%	1.6%	6.2%	10.5%
Lincolnshire	63	12.6%	0.0%	0.0%	6.3%	6.3%
Long Grove	52	0.0%	0.0%	0.0%	0.0%	0.0%
Mount Prospect	6,227	28.0%	5.5%	4.8%	5.9%	11.8%
Palatine	7,845	32.8%	7.6%	6.0%	5.2%	14.0%
Prospect Heights	1,728	31.5%	5.6%	4.9%	4.7%	16.3%
Riverwoods	35	0.0%	0.0%	0.0%	0.0%	0.0%
Rolling Meadows	2,047	31.6%	8.5%	5.8%	3.1%	14.2%
Roselle	1,580	27.6%	4.2%	3.9%	6.3%	13.2%
Schaumburg	9,728	29.3%	6.2%	4.8%	4.8%	13.5%
Sleepy Hollow	119	34.5%	3.4%	0.0%	7.6%	23.5%
South Barrington	11	0.0%	0.0%	0.0%	0.0%	0.0%
South Elgin	603	22.3%	3.5%	3.2%	4.8%	10.8%
Streamwood	1,263	38.5%	10.6%	6.3%	6.6%	15.0%
Vernon Hills	1,552	38.1%	6.1%	3.4%	6.0%	22.6%
West Dundee	618	45.8%	13.3%	12.3%	6.3%	13.9%
Wheeling	4,446	33.8%	8.4%	5.4%	4.9%	15.1%
Total	72,615	32.3%	7.2%	5.0%	5.9%	14.2%

* For which rental amount is determined

Table 7: Percent of Renters with Income \$10,000 or less paying over 30% or more of income in rent

	Total Units Income \$10,000 or Less	Total Units Income \$10,000 or Less Paying Over 30% of Income in Rent	Percent of Renters with Income \$10,000 or Less Paying Over 30% of Income in Rent
Arlington Heights	438	322	73.5%
Barrington	60	49	81.7%
Barrington Hills	0	0	
Bartlett	48	48	100.0%
Buffalo Grove	73	67	91.8%
Deer Park	0	0	
Des Plaines	342	279	81.6%
East Dundee	12	12	100.0%
Elgin	821	665	81.0%
Elk Grove Village	165	165	100.0%
Hanover Park	133	133	100.0%
Hawthorn Woods	0	0	
Hoffman Estates	135	122	90.4%
Inverness	0	0	
Lake Zurich	8	8	100.0%
Lincolnshire	0	0	
Long Grove	0	0	
Mount Prospect	366	265	72.4%
Palatine	462	326	70.6%
Prospect Heights	106	106	100.0%
Riverwoods	0	0	
Rolling Meadows	101	101	100.0%
Roselle	89	71	79.8%
Schaumburg	493	392	79.5%
Sleepy Hollow	19	19	100.0%
South Barrington	0	0	
South Elgin	35	35	100.0%
Streamwood	20	20	100.0%
Vernon Hills	132	104	78.8%
West Dundee	60	55	91.7%
Wheeling	416	297	71.4%
Total	4,534	3,661	80.7%

Table 8: Percent of Renters with Income \$10,000 to \$19,999 paying 30% or more of income in rent

	Total Units Income \$10,000 to \$19,999	Total Units Income \$10,000 to \$19,999 Paying Over 30% of Income in Rent	Percent of Total Units Income \$10,000 to \$19,999 Paying Over 30% of Income in Rent
Arlington Heights	740	516	69.7%
Barrington	113	57	50.4%
Barrington Hills	6	6	100.0%
Bartlett	92	87	94.6%
Buffalo Grove	126	117	92.9%
Deer Park	0	0	
Des Plaines	681	580	85.2%
East Dundee	42	37	88.1%
Elgin	1,433	1,079	75.3%
Elk Grove Village	368	368	100.0%
Hanover Park	173	152	87.9%
Hawthorn Woods	0	0	
Hoffman Estates	393	349	88.8%
Inverness	0	0	
Lake Zurich	47	35	74.5%
Lincolnshire	5	0	0.0%
Long Grove	5	0	0.0%
Mount Prospect	735	541	73.6%
Palatine	821	677	82.5%
Prospect Heights	196	188	95.9%
Riverwoods	0	0	
Rolling Meadows	142	142	100.0%
Roselle	125	109	87.2%
Schaumburg	716	575	80.3%
Sleepy Hollow	5	5	100.0%
South Barrington	4	0	0.0%
South Elgin	44	44	100.0%
Streamwood	90	77	85.6%
Vernon Hills	203	184	90.6%
West Dundee	72	72	100.0%
Wheeling	447	399	89.3%
Total	7,824	6,396	81.7%

Table 9: Percent of Renters with Income \$20,000 to \$34,999 paying 30% or more of income in rent

	Total with Income \$20,000 to \$34,999	Total Units Income \$20,000 to \$34,999 Paying Over 30% of Income in Rent	Percent of Total Units Income \$20,000 to \$34,999 Paying Over 30% of Income in Rent
Arlington Heights	1,350	1,008	74.7%
Barrington	188	123	65.4%
Barrington Hills	20	9	45.0%
Bartlett	181	101	55.8%
Buffalo Grove	310	236	76.1%
Deer Park	3	3	100.0%
Des Plaines	1,000	593	59.3%
East Dundee	16	0	0.0%
Elgin	2,377	1,035	43.5%
Elk Grove Village	667	454	68.1%
Hanover Park	475	358	75.4%
Hawthorn Woods	0	0	
Hoffman Estates	886	647	73.0%
Inverness	6	0	0.0%
Lake Zurich	73	25	34.2%
Lincolnshire	11	4	36.4%
Long Grove	17	0	
Mount Prospect	1,238	781	63.1%
Palatine	1,536	1,210	78.8%
Prospect Heights	445	220	49.4%
Riverwoods	6	0	0.0%
Rolling Meadows	364	291	79.9%
Roselle	327	99	60.9%
Schaumburg	1,448	1,176	81.2%
Sleepy Hollow	17	17	100.0%
South Barrington	0	0	
South Elgin	68	49	72.1%
Streamwood	200	183	91.5%
Vernon Hills	283	190	67.1%
West Dundee	215	145	67.4%
Wheeling	837	651	77.8%
Total	14,564	9,708	66.7%

Table 10: Percent of Renters with Income \$35,000 to \$49,999 paying 30% or more of income in rent

	Total Units Income \$35,000 to \$49,999	Total Units Income \$35,000 to \$49,999 Paying Over 30% of Income in Rent	Percent of Total Units Income \$35,000 to \$49,999 Paying Over 30% of Income in Rent
Arlington Heights	1,451	381	26.3%
Barrington	131	17	13.0%
Barrington Hills	10	10	100.0%
Bartlett	112	21	18.8%
Buffalo Grove	289	138	47.8%
Deer Park	0	0	
Des Plaines	923	111	12.0%
East Dundee	50	0	0.0%
Elgin	2,037	124	6.1%
Elk Grove Village	624	96	15.4%
Hanover Park	388	88	22.7%
Hawthorn Woods	8	0	
Hoffman Estates	759	155	20.4%
Inverness	0	0	
Lake Zurich	135	30	22.2%
Lincolnshire	9	0	0.0%
Long Grove	0	0	
Mount Prospect	1,362	140	10.3%
Palatine	1,497	318	21.2%
Prospect Heights	336	29	8.6%
Riverwoods	0	0	
Rolling Meadows	443	86	19.4%
Roselle	370	39	10.5%
Schaumburg	1,922	636	33.1%
Sleepy Hollow	42	0	0.0%
South Barrington	0	0	
South Elgin	169	6	3.6%
Streamwood	256	152	59.4%
Vernon Hills	316	58	18.4%
West Dundee	114	11	9.6%
Wheeling	838	139	16.6%
Total	14,591	2,785	19.1%

Table 11: Vacancy Rate of Rental Units at Time of Census

	Percent of Rental Units Vacant to Rent	Rental Units Vacant to Rent	Rental Units Occupied
Arlington Heights	5.6%	422	7,167
Barrington	7.2%	63	807
Barrington Hills	9.9%	8	73
Bartlett	9.3%	82	796
Buffalo Grove	4.3%	90	2,005
Deer Park	0.0%	0	21
Des Plaines	3.9%	187	4,567
East Dundee	0.0%	0	181
Elgin	5.7%	562	9,373
Elk Grove Village	4.3%	139	3,090
Hanover Park	3.6%	76	2,007
Hawthorn Woods	0.0%	0	41
Hoffman Estates	4.2%	180	4,072
Inverness	20.4%	10	39
Lake Zurich	3.1%	16	503
Lincolnshire	0.0%	0	63
Long Grove	0.0%	0	56
Mount Prospect	2.3%	150	6,235
Palatine	5.2%	430	7,867
Prospect Heights	5.0%	92	1,737
Riverwoods	0.0%	0	35
Rolling Meadows	6.9%	152	2,047
Roselle	2.2%	35	1,580
Schaumburg	6.9%	717	9,728
Sleepy Hollow	8.5%	11	119
South Barrington	0.0%	0	15
South Elgin	0.0%	0	603
Streamwood	2.1%	28	1,279
Vernon Hills	3.5%	56	1,552
West Dundee	0.6%	4	618
Wheeling	4.5%	209	4,446
Total	4.9%	3,719	72,722