

**PODER**

POLICY DEVELOPMENT & RESEARCH

# LATINOS IN THE SUBURBS

CHALLENGES & OPPORTUNITIES

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The Latino Policy Forum, the Metropolitan Planning Council, and the Great Cities Institute at the University of Illinois Chicago take full responsibility for the report's content and any errors it may contain.

**Dear Reader,**

The focus of this report is Latinos living in the suburbs. More than 50% of the Illinois Latino population lives in the municipalities and counties surrounding Chicago. The report sheds light on their challenges and opportunities; how they are doing in relation to the non-Latino population; what areas and issues need the attention of and actions by leaders in the public, private, and philanthropic sectors to ensure that the opportunities afforded to those living in the suburbs equitably accrue to Latino families who call this area home.

In this report, you will find a suburban Latino story filled with positive gains and significant challenges.

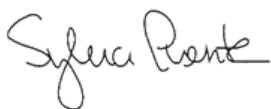
You will discover that the socioeconomic conditions of Latinos in the metro region are best described as paradoxical. The data in this report show that the overall socioeconomic well-being of Latinos in these communities has improved between 2010 and 2020. Still, it also dramatically highlights that the socioeconomic vitality contributed by Latinos has yet to be fully reflected in their lives. For example, there has been a significant increase in the number and percentage of Latino households earning more than \$75,000 annually. At the same time, Latinos have the lowest per capita income among racial and ethnic groups. There has been a dramatic increase in the number and percentage of Latinos in the suburbs earning at least a Bachelor's degree. However, the non-Latino population in the suburbs is still three times more likely to have a Bachelor's degree. Latinos are the drivers of homeownership, but among racial and ethnic groups, they have the largest percentage of workers earning less than \$15 per hour.

This report introduces data on income, demographic dispersion, and educational levels, among other themes, but also stories of life in the suburbs, and for example, how small acts make Latinos and their families feel welcome, part of the community, and committed to contributing to the social and economic life of the suburbs in which they live.

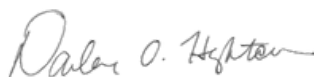
Our three organizations understand the importance of knowing the Latino suburban story and that those who can enhance opportunities and lessen challenges must lead. And one way to lead, as suggested by the report, is through a concerted effort at the regional, county, and municipal levels to prioritize and grapple with the central challenges highlighted here and then develop and implement policies designed to address the challenges and inequities Latinos face in the suburbs. After all, the socioeconomic success of the Latino population is a necessary condition for the socioeconomic success of the State of Illinois, the City of Chicago, the suburbs, and each of us.

We look forward to hearing your ideas and feedback; we welcome the chance to talk and work with a wide array of organizations, community leaders, and community members to ensure that equity in opportunities for suburban Latinos is fully realized.

In partnership,



**Sylvia Puente**  
President & CEO  
The Latino Policy Forum



**Darlene O. Hightower**  
President & CEO  
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## Executive Summary

This report provides a multi-faceted analysis of Latinos living in the Chicago suburbs. It examines their general opportunities and hardships, how they fare, and the gaps in opportunities and hardships compared to their non-Latino counterparts.<sup>1</sup>

The Latino population in the seven-county Chicago metropolitan area has more than doubled since 1990. In addition, the Latino population growth between 2010 and 2020 exceeded the non-Latino population growth in each of the seven counties within the Chicago metro region.

Some 1.2 million Latinos, or more than 50% of Latinos living in Illinois, live in the suburbs of the seven counties in the Chicago metro region. Between 1990 and 2000, the Chicago metro region's Latino population grew by approximately 570,000, with the suburbs experiencing a growth of more than 360,000 in Latino population, while Chicago's Latino population grew by just over 200,000. That diverging population trend continues today. For example, between 2010 and 2020, about 84% of the Latino population growth in the Chicago metro region happened in the suburbs, and only about 16% occurred within the city of Chicago.


It is, therefore, imperative that we fully understand where Latinos live, what challenges and barriers they confront, and what opportunities are available to them.

A few key trends emerge when looking at Latino population change from 2010 to 2020. First, most municipalities in the Chicago region saw an increase in Latino population, while only 18 experienced a net loss. For example, Aurora, the second-largest city in Illinois with a historically significant Latino population center, had a net loss of 6,828 Latinos, representing the most significant loss of any municipality in the region. While West Chicago saw a 555-person decline in its Latino population and Highwood a 476-person decline, the other 15 municipalities saw Latino population declines of fewer than 300.

While the Latino population in the past decade grew in most municipalities throughout the suburbs, the degree to which the Latino population grew in different parts of the suburbs tells a much more complex and nuanced story. For instance, Latino population growth in municipalities with lower percentages of Latinos far outpaced growth in municipalities with higher percentages of Latinos.

In recent decades, the Latino population in the Chicago suburbs and exurbs has grown faster than anywhere else in Illinois. As Latinos continue moving into areas more geographically disconnected from the city and longstanding suburban Latino population centers close to the city, questions about the challenges and opportunities in different parts of the Chicago region are more apparent.

<sup>1</sup> Defined as the municipalities within the counties of Cook, DuPage, Kane, Kendall, Lake, McHenry, and Will.



Are Latinos moving to places of high opportunity, or are they moving into areas where they face greater hardship? For example, are Latinos in Melrose Park and Berwyn – older, inner-ring suburbs – presented with different challenges and opportunities than Latinos in the farther-flung exurbs of Woodstock and Plano?

The findings in this report accentuate the paradoxical tensions between the significant contributions Latinos make to the macro-level socioeconomic growth and stability of the Chicago metro region - including their high rates of consumer buying power, labor force participation, and homeownership - and more specific challenges they face, including being the racial/ethnic group with the lowest per capita income and having the largest percentage of workers earning less than \$15 per hour.

While 47% of Latino households in the suburbs earn more than \$75,000, they are twice as likely to live in poverty as are non-Latinos. And the per capita incomes of Whites, in suburban counties such as Lake and Kane, for example, are more than twice those of Latinos. Even with a 4% increase between 2010 and 2020 in the number of suburban Latinos who have earned at least a Bachelor's degree, non-Latinos in the suburbs are still three times more likely than Latinos to have a higher educational degree. Finally, as of 2021, about 60% of Latinos in the suburbs own their home, compared to 76% of non-Latinos. However, Latinos in the suburbs were six times more likely than non-Latinos to live in overcrowded conditions.

The analysis in this report strongly suggests several policy directions. However, our focus here has been to tell the untold complex Latino suburban story, not to delineate its policy implications. This story underscores the need for the development and implementation of policies designed to address the challenges and inequities Latinos face in the suburbs, which will require a concerted effort at the regional, county, and municipal levels to prioritize and grapple with the central challenges highlighted in this report. And all of this will require coordinated efforts between the region's public, philanthropic, and private sectors. This report provides a broad overview of both the overall and the more specific challenges and opportunities facing Latinos in the Chicago suburbs.

The socioeconomic improvements being made by suburban Latinos cannot be ignored, but the challenges they face should not be understated. The data in this report show that the socioeconomic well-being of Latinos in the suburbs has improved between 2010 and 2020, but it also dramatically highlights that the socioeconomic vitality contributed by Latinos has yet to be fully reflected in the lives of many Latinos.

Addressing problems of equity for Latinos necessitates urgent attention to the issues and data presented in this report. A successful response to these problems requires that those responding understand the complexities and nuances of the suburban Latino story and ensure that they inform policy development and implementation.

## Resumen ejecutivo

Este informe ofrece un análisis multifacético de los latinos que viven en los suburbios de Chicago. Examina sus oportunidades y dificultades generales, cómo les va y las diferencias de oportunidades y dificultades en comparación con sus homólogos no latinos.<sup>1</sup>

La población latina en los siete condados del área metropolitana de Chicago se ha más que duplicado desde 1990. Además, el crecimiento de esta población entre 2010 y 2020 superó el de la población no latina en cada uno de dichos condados.

Alrededor de 1.2 millones de latinos, o más del 50% de los que viven en Illinois, viven en esta área. Entre 1990 y 2000, la población latina de la región metropolitana de Chicago creció en aproximadamente 570,000 personas; los suburbios experimentaron un crecimiento de más de 360,000 latinos, mientras que la población latina de Chicago lo hizo en poco más de 200,000 personas. Esa tendencia divergente de la población continúa en la actualidad. Por ejemplo, entre 2010 y 2020, alrededor del 84% del crecimiento de la población latina en la región metropolitana de Chicago se produjo en los suburbios, y sólo alrededor del 16% se produjo dentro de la ciudad de Chicago.


Por lo tanto, es imperativo que comprendamos plenamente dónde viven los latinos, a qué retos y barreras se enfrentan y de qué oportunidades disponen.

Al observar el cambio de la población latina de 2010 a 2020, surgen algunas tendencias clave. En primer lugar, la mayoría de los municipios de la región de Chicago experimentaron un aumento de la población latina, mientras que sólo 18 observaron una pérdida neta. Por ejemplo, Aurora, la segunda ciudad más grande de Illinois con un centro de población latina históricamente significativo, tuvo una pérdida neta de 6,828 latinos, lo que representa la pérdida más significativa de cualquier municipio de la región. Cabe señalar, sin embargo, que la pérdida de población en Aurora se concentró en un solo tramo censal. Mientras que en West Chicago la población latina disminuyó en 555 personas y en Highwood en 476, en los otros 15 municipios la población latina disminuyó en menos de 300 personas.

Mientras que la población latina en la última década creció en la mayoría de los municipios de los suburbios, el grado de crecimiento en diferentes partes de los suburbios cuenta una historia mucho más compleja y matizada. Por ejemplo, el incremento de la población latina en municipios con porcentajes más bajos de latinos superó con creces el crecimiento en municipios con porcentajes más altos.

En las últimas décadas, la población latina de los suburbios y exurbios de Chicago ha crecido más rápidamente que en cualquier otro lugar de Illinois. A medida que los latinos siguen trasladándose a zonas más desconectadas geográficamente de la ciudad y de los antiguos núcleos de población latina suburbana cercanos a la ciudad, se hacen más evidentes las preguntas sobre los retos y las oportunidades en las distintas partes de la región de Chicago.

<sup>1</sup> Defined as the municipalities within the counties of Cook, DuPage, Kane, Kendall, Lake, McHenry, and Will.



¿Se están trasladando los latinos a lugares con grandes oportunidades, o se están trasladando a zonas donde se enfrentan a mayores dificultades? Por ejemplo, ¿se enfrentan los latinos de Melrose Park y Berwyn, los suburbios más antiguos del centro de la ciudad, a distintos retos y oportunidades que los latinos de los suburbios más alejados de Woodstock y Plano?

Los hallazgos de este informe acentúan las tensiones paradójicas entre las importantes contribuciones de los latinos al crecimiento y la estabilidad socioeconómica a nivel macro de la región metropolitana de Chicago -incluidas las altas tasas de poder adquisitivo de los consumidores, participación en la población activa y propiedad de la vivienda- y los retos más específicos a los que se enfrentan, como ser el grupo racial/étnico con la renta per cápita más baja y tener el mayor porcentaje de trabajadores que ganan menos de 15 dólares por hora.

Aunque el 47% de los hogares latinos de los suburbios ganan más de 75,000 dólares, tienen el doble de probabilidades de vivir en la pobreza que los no latinos. Y los ingresos per cápita de los blancos, en condados suburbanos como Lake y Kane, por ejemplo, son más del doble que los de los latinos. Incluso con un aumento del 4% entre 2010 y 2020 en el número de latinos suburbanos que han obtenido al menos una licenciatura, los no latinos siguen teniendo tres veces más probabilidades de tener un título educativo superior. Por último, en 2021, alrededor del 60% de los latinos de los suburbios serán propietarios de su vivienda, frente al 76% de los no latinos. Sin embargo, los latinos de los suburbios tenían seis veces más probabilidades que los no latinos de vivir en condiciones de hacinamiento.

El análisis de este informe sugiere potenciales políticas públicas. Sin embargo, nos hemos centrado en contar la compleja y desconocida historia de los suburbios latinos, no en delinear sus implicaciones políticas. Esta historia subraya la necesidad de desarrollar e implementar políticas diseñadas para abordar los retos y desigualdades a los que se enfrentan los latinos en los suburbios, lo que requerirá un esfuerzo concertado a nivel regional, de condado y municipal para priorizar y abordar los retos centrales destacados en este informe. Y todo ello requerirá esfuerzos coordinados entre los sectores público, filantrópico y privado de la región. Este informe ofrece una visión general de los retos y oportunidades, tanto generales como más específicos, a los que se enfrentan los latinos en los suburbios de Chicago.

No se pueden ignorar las mejoras socioeconómicas que están logrando los latinos de los suburbios, pero tampoco se deben subestimar los retos a los que se enfrentan. Los datos de este informe muestran que su bienestar socioeconómico ha mejorado entre 2010 y 2020, pero también pone de manifiesto de forma dramática que la vitalidad socioeconómica que han aportado aún no se ha reflejado plenamente en la vida de muchos de ellos.

Abordar los problemas de equidad para los latinos requiere una atención urgente a los problemas y datos presentados en este informe. Una respuesta adecuada a estos problemas requiere comprender las complejidades y matices de la historia de los latinos suburbanos y que éstos se tengan en cuenta en el desarrollo y la implementación de políticas públicas.

## Introduction

A typical image of the suburbs is historically one of predominantly White populations, open spaces, large homes, good schools, and plentiful opportunities. While that stereotype may have been largely accurate during the post-war White flight era, over the last several decades, suburbs have grown more diverse. Many racial and ethnic groups are now more likely to live in the suburbs than in a major city. In the Chicago region, Latino suburban growth continues to outpace that of the city. But the suburbs are in no relevant respect homogenous, and as suburban Latino populations continue to grow and shift, there is much to learn about the challenges and opportunities they face.

Latinos<sup>1</sup> comprise a significant and essential component of the state's economy and social fabric. Are Latinos in the suburbs and elsewhere being afforded opportunities appropriate to their social and economic importance? The suburbs are becoming more diverse, but it is unclear whether racial and ethnic diversity translates to equity or better opportunities.

At the very least, the suburbs present a paradox. For example, while there may be more affordable housing options across the region's suburbs, those often come with rising transportation costs and commute times.

The lack of public transportation in the suburbs was a theme echoed by many in community conversations. One Latina's statement captured the challenge of public transportation options in the suburbs: "We don't have 24/7 public transportation like in Chicago. A lot of us don't have any other way to travel. If we need to go someplace, at an hour where there is no transportation available, we have to wait 30 or 50 minutes to catch public transportation."

**"We don't have 24/7 public transportation like in Chicago. A lot of us don't have any other way to travel. If we need to go someplace... we have to wait 30 or 50 minutes to catch public transportation."**

In recent decades, the Latino population in the Chicago suburbs and exurbs has grown faster than anywhere else in Illinois. It is, therefore, imperative that we fully understand where Latinos live, what challenges and barriers they confront, and what opportunities are available to them.

**"I think there are more Latinos [moving to the suburbs]. It was not like that before..."**

When asked about Latinos moving to the suburbs, one Latina who has lived in the suburbs all her life commented: "I think there are more Latinos. It was not like that before. I have lived here all my life, and I would see more white people, and now, if you turn around... Mexicans, you turn the other way...Mexicans. The majority speak Spanish, English, and even some speak just English or just Spanish."

<sup>1</sup> We recognize that the Latino population is not monolithic and that there are important racial and ethnic differences among those identifying as Latino. While those differences are important and deserve study, examining them is beyond the scope of this report.

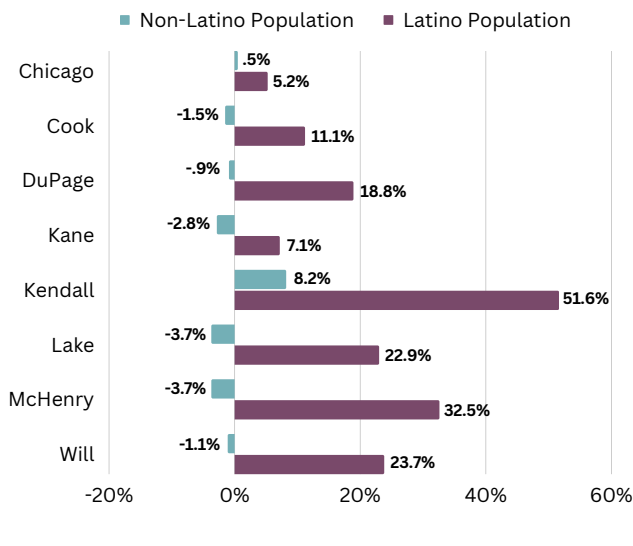


The Latino population grew in every county and in the City of Chicago, while the non-Latino population barely increased or actually went down in all but one county (i.e., Kendall County).

Affordability, especially in housing and jobs, is a significant consideration for what Latinos move to the suburbs for and why they stay.

**Figure 1**

**Percent Changes in the Non-Latino Population and Latino Population 2010 to 2020, Chicago and the 7 Chicago Metro Counties**



Source: US Census, 2020

One woman noted: “I live in a mobile home. I moved here for the affordability, I rent, I do not own a home. Here is more economical.”

Another noted: “In Chicago... you get paid less to work.”

But it was also noted that while the suburbs can be more affordable than the city, there are tradeoffs and challenges given the low salaries that many suburban Latinos earn: “So you have to weigh, okay, I would like to have this, but I'm not going to be able to afford it, because we go back to the same thing, sometimes the salaries are very low for us, and we cannot afford a suburb with a better school. But yes, it is more affordable here to live in the suburbs. That's the main point, the economy.”

The story of Latinos in the suburbs shows many positive economic gains for Latinos, but the trends are largely slower than desired. As a result of this less-than-optimal state of affairs, longstanding gaps between the Latino and non-Latino populations have been slow to close.

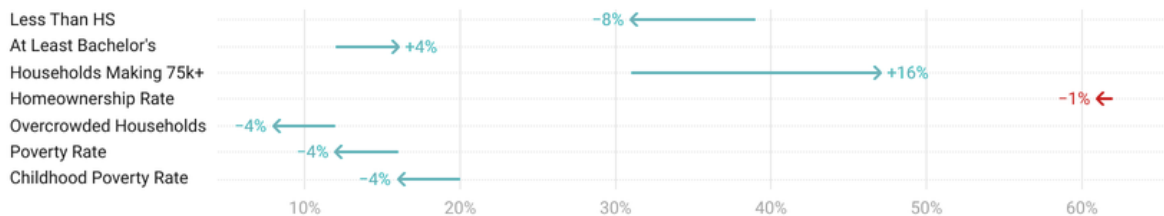
In addition, the suburban Latino story vividly lays out the paradoxical situation of Latinos in general. On the one hand, they are significant drivers of labor force participation, homeownership rates, and population growth — all of which support the Chicago region’s economy. Additionally, Latino consumer spending power is growing faster than that of Whites. Latinos are key contributors to the increase in the number and percent of households earning more than \$75,000 annually and to the rise of the number and percentage of residents with at least a Bachelor’s degree. On the other hand, among racial/ethnic groups, Latinos have the lowest per capita income, the lowest rates of completing at least a four-year degree, the highest percentage of workers earning less than \$15 per hour, and the lowest rates of health insurance coverage.

As Figure 2 shows, things improved for suburban Latino households in the last decade by several measures, but Figure 3 shows that there are still significant gaps between Latinos and non-Latinos. This paradoxical situation places Latinos at the center of macro-level economic and social growth and strength; but at the same time, the economic vitality contributed by Latinos has yet to be fully reflected in the lives of many Latinos.

The sentiments of contributing but not having what others have and of not being acknowledged are captured by the statement one Latino made when talking about the opportunities and challenges in the suburbs. He noted: “And we are the hardest working group in the U.S. - Latinos. During the pandemic, who lifted up this country? Latinos. And we are forgotten. We are the ones that uplift this country. We go to work...[a]nd we are forgotten.”

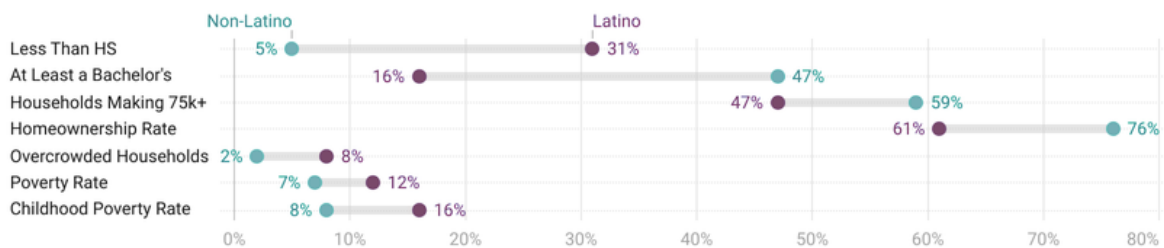
### Figure 2. Suburban Latinos Made Progress on Several Measures in the Last Decade

Education, Income, Homeownership, and Poverty all Improved



Source: ACS 2007-2011, ACS 2017-2021 5-Year Estimates • Created with Datawrapper

### Figure 3. Gaps Between Suburban Latinos and Non-Latinos Still Persistent in 2021



Source: ACS 2007-2011; 2017-2021 5-Year Estimates • Created with Datawrapper

The picture painted by these data, as demonstrated throughout this report, depicts Latinos as doing more with less. Imagine, then, the scale of their contributions if true equity were realized.

This report provides a multi-faceted analysis of Latinos living in the Chicago suburbs.<sup>2</sup> It examines their general opportunities and hardships, how they fare, and the gaps in opportunities and hardships compared to their non-Latino counterparts.

<sup>2</sup> Defined as the municipalities within the counties of Cook, DuPage, Kane, Kendall, Lake, McHenry, and Will.

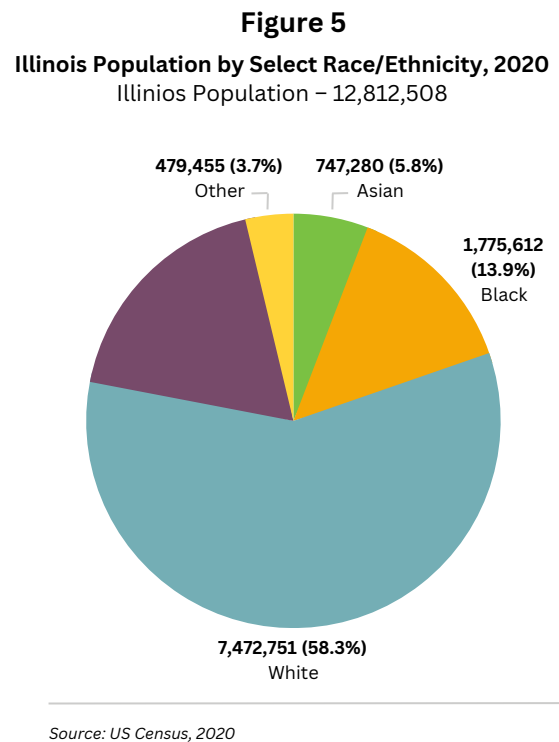
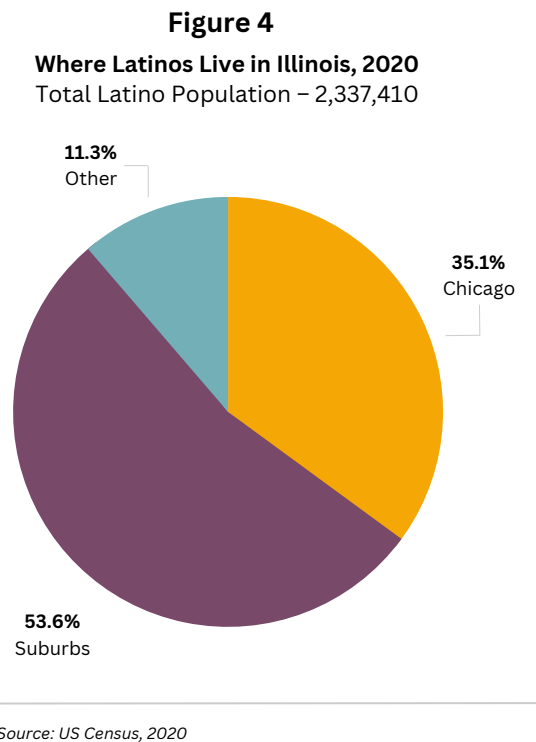
## Why Focus on Latinos?

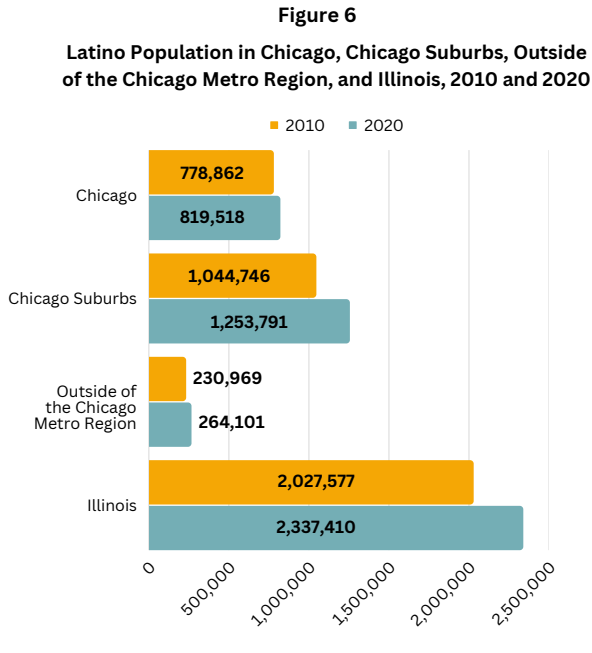
The following quote from President Biden succinctly sums up why such a focus is warranted:

**"I understand that the success and prosperity of Latino Americans is indispensable to the success and prosperity of the United States and of all Americans. It's that simple. Latinos make incredible contributions to the economic health of our nation ...That means if we invest in Latinos, we're making one of the smartest possible investments with the greatest possible returns for our nation for a long, long, time to come."**

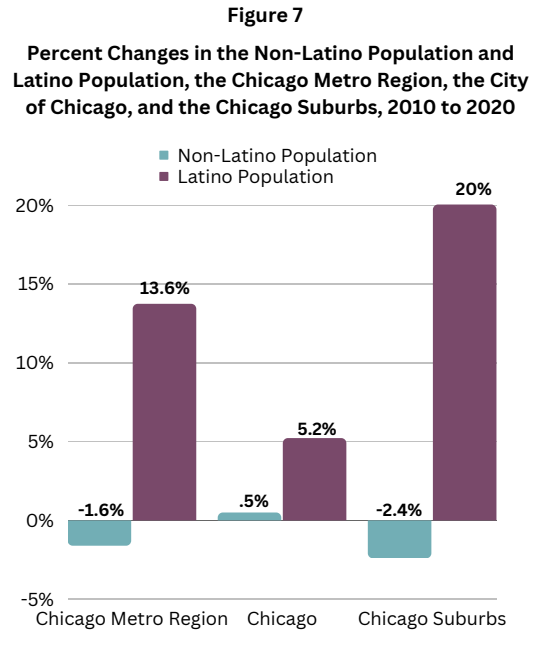
## Latinos are Drivers of Growth

Latinos have historically been a significant driver of population growth in Illinois and the Chicago region. Figures 4 through 7 provide a snapshot of the Latino population and its comparative size and growth in the state of Illinois, the city of Chicago, the metro Chicago region, and the counties where Chicago suburbs are located. Without Latino population growth, Illinois and the Chicago region would be in much worse fiscal shape. Latinos bring tax revenue, jobs, and economic and cultural growth to the places they call home.





Source: US Census, 2020



Source: US Census, 2010 and 2020

The Latino population growth rate between 2010 and 2020 in the Chicago suburbs, the city of Chicago, and the Chicago metro region far outpaced that of the non-Latino population. In addition, the Latino population growth between 2010 and 2020 exceeded the non-Latino population growth in each of the seven counties within the Chicago metro region.

The Latino population in the seven-county Chicago metropolitan area has more than doubled since 1990. Some 1.2 million Latinos, or more than 50% of Latinos living in Illinois, live in the suburbs of the seven counties in the Chicago metro region

However, the explosive growth rate of the late 20th century has slowed slightly over the last two decades. Between 2010 and 2020, the Latino population in the seven-county region grew by 14% (from 1,823,609 to 2,073,309), representing the slowest decadal growth since 1990. .

Although growth rates for Latinos in Chicago and its surrounding suburbs somewhat slowed between 2010 and 2020, suburban growth outpaced that of the city. Latinos currently encompass 22% of the region's seven-county total suburban population, compared to 30% of the city of Chicago's population. In numeric terms, the Latino population in the suburbs is more than 1.2 million, closing in on twice the number of Latinos living in Chicago.

From 2010 to 2020, the fastest rates of Latino population growth were in the outlying and comparatively sparsely populated McHenry and Kendall counties, with both counties seeing their Latino population increase by about 10,000. That represents a 33% increase in McHenry's Latino population and a 52% increase in Kendall's.

Finally, it is projected that by 2040 the Latino population in Illinois will number 3.5 million or 30% of Illinois' total population.

### Latino Growth Drives Other Economic Indicators

Latino growth is critical to the region's economy, as Latino workers have the highest labor force participation rate (70%) among racial/ethnic groups in Illinois. For the seven-county Chicago metro region, the White labor force participation rate is six percentage points lower than that of Latinos. When looking at the labor force participation rates within the "collar counties" (i.e., DuPage, Lake, Kane, Kendall, and Will counties), White labor force participation rates are anywhere from 16 to 22 percent lower than those of Latinos.

In 2019, Latinos in Illinois had a combined spending power of \$68 billion; between 2021 and 2026, the projected growth of Latino buying power in the state is 50% greater than that of Whites.

According to one Latina, Latinos being paid a good salary means they spend more money, making the economy stronger and thereby benefitting everyone. She said, "I care if you pay me \$40 an hour, and we all will live well, and the economy will be better. Because the flow of money will go from the bottom up. If I earn \$20 an hour, I will buy something, but if I earn \$40 an hour, I will buy two things and will provide for the economy, and the businessmen will get paid somehow. I will be a frequent client because I have more money flow."

"I care if you pay me \$40 an hour, and we all will live well, and the economy will be better. Because the flow of money will go from the bottom up."

**It is projected that by 2040 the Latino population in Illinois will number 3.5 million or 30% of Illinois' total population.**

In Illinois, Latinos account for most of the growth in homeownership. The significance of Latino population growth and the economic contributions they make to Illinois, coupled with the fact that more than half of Illinois' Latino population is found within the Chicago suburbs, justify a focused analysis of the social and economic circumstances of Latinos living in suburban Chicago.

## A Deeper Look at Latinos in Suburban Municipalities

Historically, both the Latino population and significant Latino population growth were primarily concentrated within the city of Chicago. But Latino suburbanization is a phenomenon that has been around for a while.

**“I just think that here there is a lot of opportunity to grow whether it is jobwise or school-wise.”**

Why are Latinos in the suburbs? One Latina provided a concise answer that summed up what many others said across community conversations: “I just think that here there is a lot of opportunity to grow whether it is jobwise or school-wise.”

Some suburbs, such as Elgin, Joliet, Aurora, and Waukegan, have had significant Latino populations since the early 20th century:

“Joliet, Aurora, Elgin, and Waukegan...have always been traditional entry points for Hispanics moving into the state.”

“My dad was a Santa Fe railroad laborer in 1925. My folks worked their way here from Texas to Joliet...” said Joe Belman, acting director of the Spanish Center, a social service agency in Joliet.


In the 1960s, it was not unusual for Latinos to find suburban life attractive. And for some, their children have adopted that commitment to suburban life, and today they are leaders in those suburban communities.

“It's beautiful out here. It's {a} community that's together,” said Jose Chavez. Chavez and his wife remember purchasing their home near his sister in Romeoville in the 1960s with no down payment. “I looked around the neighborhood. I knew some of the people because we used to come over on the weekends. But they were all friendly,” Chavez said...“Today, multiple family members are homeowners in Romeoville, including their son, who sits on the village board.”

The lives of Latinos in the suburbs are filled with significant opportunities and challenges that reflect the tensions and paradoxes discussed in this report.

One Latino pointed out, “I think we are missing communication; we do not know what organizations are out there...And sometimes, because we do not have the information, we do not know there is help, and that's why we struggle.”

**“I think we are missing communication; we do not know what organizations are out there...And sometimes, because we do not have the information, we do not know there is help, and that's why we struggle.”**



The themes of feeling that they belong, having a community, and being heard or listened to by government officials in the suburbs were echoed by most participants in community conversations; these all contributed to being satisfied and happy in the suburbs. They noted:

“You find people here who speak your language, they understand you, and they help you without you having to ask for it. I was lucky to land in this suburb... When I got here, [my neighbor] gave me support; he showed me where to buy things, where it was most cheap. All the information that a Latino needs is given to you. They speak Spanish; we have the same needs. We work the same. And that is what is satisfying about living in the suburbs. In the suburbs, you’ll find Latinos. Around Chicago, in all the suburbs, you will find a Latino who speaks your language.”

“The churches have the Virgin of Guadalupe. In some form, they see how many of Latinos there are and are getting to know our culture. I remember a time when there were no masses available in Spanish. So, I see now that the churches - even the Italian ones - are also, in one way or another, acclimating to the Latino culture.”

“You know which grocery stores have the type of foods you need depending on what you cook. You go to grocery stores, and you know, they’re going to have the stuff you need. That’s why I like the suburbs.”

“Even in the banks, there are a lot of services; now they help more. Before, they did not help because they did not speak Spanish. And now they translate well.”

“...living in the suburbs...it’s like the government, organizations, any government office like they pay more attention to you. In Chicago, they don’t give you attention...”

Yet, we also heard many accounts of Latinos feeling as if they were not being heard, as well as stories of challenges Latinos confront in the suburbs.

One Latina noted, “I do not feel safe; there is little safety...in schools, in the streets, I feel like they do not listen to Latinos.”

At the same time, a Latino told us, “I’ve been struggling for almost a month looking for a job. And the only thing I was able to get was a fast-food job. There will always be a job in fast food, and that is where I am now?”

While we did hear several stories of improved services for Latinos in the suburbs as compared to what was available in the city, an exception was that many, although not all, thought that healthcare services were lacking. One Latina summed up what several people told us: “I feel there is little medical attention available to us. When you have a serious illness, they send you to Chicago, where there are government hospitals. We should have hospitals close by...And to drive to Chicago, that is expensive.”

## Trends

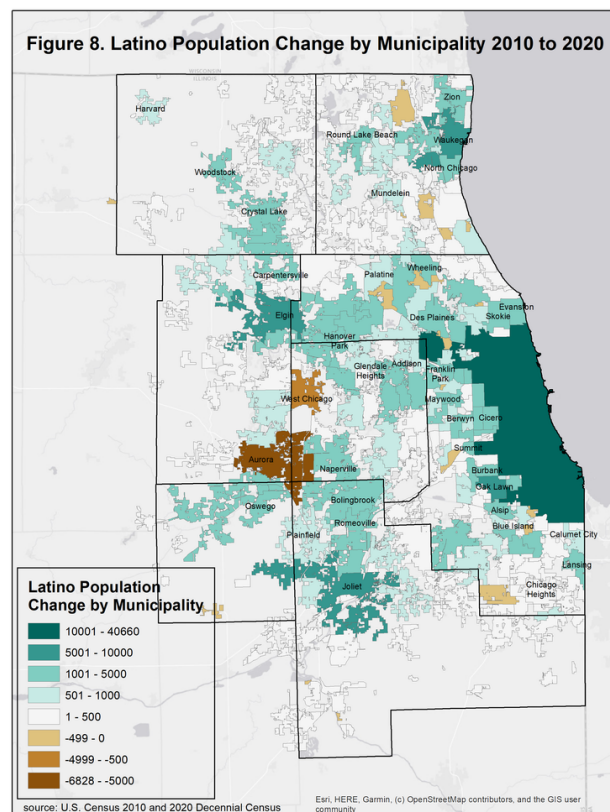
### Historical Trends

Latino suburban growth began to accelerate rapidly in the 1980s. Specifically, since the 1980s, the growth rate of the Latino population in the suburbs has been faster than in the city, gaining significant traction in the 1990s with a dramatic acceleration in growth between 1990 and 2000, when 64% of the Latino population growth within the metro Chicago region happened in the suburbs.

Between 1990 and 2000, the Chicago metro region's Latino population grew by approximately 570,000, with the suburbs experiencing a growth of more than 360,000 in Latino population, while Chicago's Latino population grew by just over 200,000. That diverging population trend continues today. For example, between 2010 and 2020, about 84% of the Latino population growth in the Chicago metro region happened in the suburbs, and only about 16% occurred within the city of Chicago.

### Recent Trends

A few key trends emerge when looking at Latino population change from 2010 to 2020 (see Figure 8). First, most municipalities in the Chicago region saw an increase in Latino population, while only 18 experienced a net loss. For example, Aurora, the second-largest city in Illinois with a historically significant Latino population center, had a net loss of 6,828 Latinos, representing the most significant loss of any municipality in the region. While West Chicago saw a 555-person decline in its Latino population and Highwood a 476-person decline, the other 15 municipalities saw Latino population declines of fewer than 300.



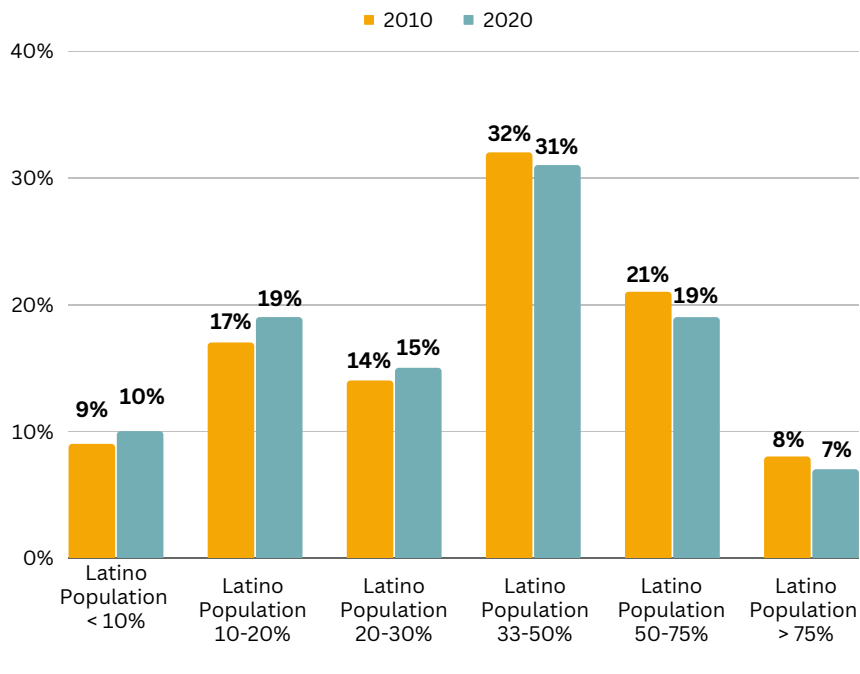


## The Dispersal of Latinos Across the Suburbs

Latinos are found across all the suburbs. One Latina put it: "...what is satisfying about living in the suburbs you'll find Latinos...in all the suburbs.

Chart 1

Latinos in the Suburbs, 2010 and 2020



Source: Steven Manson, Jonathan Schroeder, David Van Riper, Tracy Kugler, and Steven Ruggles IPUMS National Historical Geographic Information System: Version 17.0 2017-2021 American Community Survey: 5-Year Estimates Minneapolis, MN: IPUMS. 2022. <http://doi.org/10.18128/D050.V17.0>

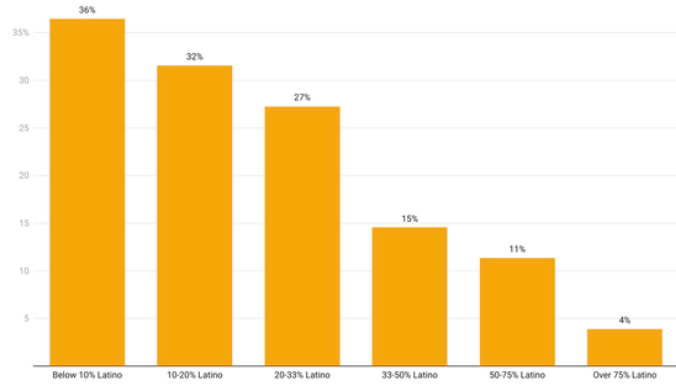
**Between 2010 and 2020, about 84% of the Latino population growth in the Chicago metro region happened in the suburbs, and only about 16% occurred within the city of Chicago.**

While the Latino population in the past decade grew in most municipalities throughout the suburbs, the degree to which the Latino population grew in different parts of the suburbs tells a much more complex and nuanced story.

For instance, Latino population growth in municipalities with lower percentages of Latinos far outpaced growth in municipalities with higher percentages of Latinos. As Figure 9 shows, between 2010 and 2020, those municipalities where Latinos made up less than a third of the total population saw population increases of two-to-three times the rate of total population increases in municipalities where Latinos are more than a third of the population. In other words, those municipalities with lower percentages of Latinos saw greater Latino growth rates between 2010 and 2020 than those municipalities with higher percentages of Latinos in their total population.

However, it should be noted that in terms of net Latino population change, we are still seeing substantial Latino population growth in municipalities with high shares of Latino population. As Figure 10 shows, municipalities with Latino populations within the 33 to 50% range of the total population saw similar net population increases to the municipalities where Latinos are between 10 to 20% of the total population. These two categories accounted for half of the total suburban Latino population growth in the past decade.

**Figure 9. Municipalities with Lower Shares of Latino Population Saw Greatest Latino Growth Rates 2010-2020**

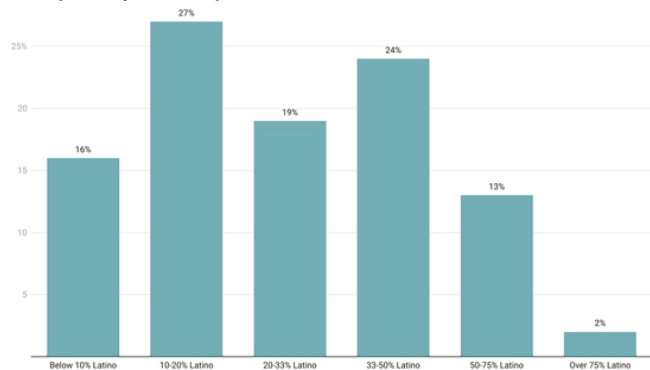


Source: Decennial Census 2010, 2020 • Created with Datawrapper

*Between 2010 and 2020, the Latino population grew by 36% in municipalities that had less than 10% Latino population.*

**Municipalities with lower percentages of Latinos saw greater population increases between 2010 and 2020 than those municipalities with higher percentages of Latinos in their total population**

**Figure 10. Share of Total Latino Population Change 2010-2020 Across Suburban Municipalities by Latino Composition**



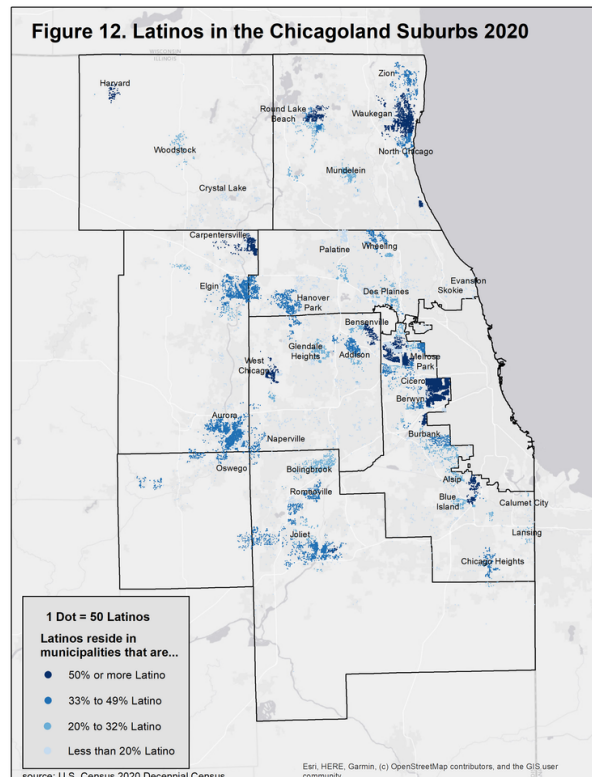
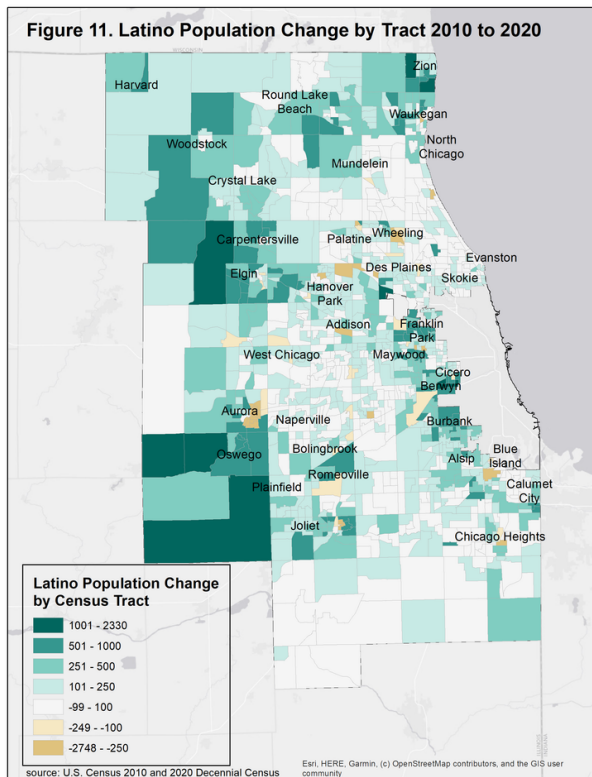
Source: Decennial Census 2010, 2020 • Created with Datawrapper

*Between 2010 and 2020, 16% of Latino population growth occurred in municipalities that had less than 10% Latino population.*

Figure 11 is a visualization of this trend, showing that much of the last decade's growth in the Latino population in the suburbs is best understood as a pattern of change in the exurbs and the suburbs surrounding Chicago.

As Latinos continue moving into areas more geographically disconnected from the city and longstanding suburban Latino population centers close to the city, questions about the challenges and opportunities in different parts of the Chicago region are more apparent. Are Latinos moving to places of high opportunity, or are they moving into areas where they face greater hardship? For example, are Latinos in Melrose Park and Berwyn – older, inner-ring suburbs – presented with different challenges and opportunities than Latinos in the farther-flung exurbs of Woodstock and Plano? These are some of the questions we aim to answer in the subsequent sections of this report.

One thing is clear: the dispersal of Latinos throughout the Chicago Metro region is one of the more fascinating stories surrounding Latino population growth in the past decade. Latinos have formed micro-communities in all seven counties of the Chicago region. Figure 12 presents a visual overview of the density and locale of the 2020 Latino population within the seven-county suburban area of Chicago. The darker the dots in the map, the higher the proportion of the Latino population within a municipality.



## Latinos and Hardship

A closer examination of the municipalities where the Latino population is growing tells a complex and nuanced story of challenges and opportunities. The municipal differences in poverty rates, for example, are a window into the complex microeconomic story of Latinos. It also further pushes us to stress that the story of Latinos in the suburbs is not monolithic and that there are significant differences between what is occurring at the aggregate level and the micro level. The story varies by whether the Latino lens is wide-angled, focusing on large populations or geographic areas, or whether the Latino lens focuses on smaller population clusters and geographical regions.

### The Hardship Index

To examine trends across suburban areas in the Chicago Metro region, we employed a Hardship Index developed by the Great Cities Institute (GCI) at the University of Illinois Chicago.<sup>3</sup> The index<sup>4</sup> assesses the relative degree of hardship experienced by populations within each municipality based on numerous socioeconomic factors. It should be noted that this methodology was only applied to suburban incorporated areas or municipalities in the seven-county region. The 2020 census identifies 37,640 Latinos as living in unincorporated areas of the Chicago suburbs; they are not part of this analysis.<sup>5</sup>

We categorized all incorporated municipalities of the Chicago metro suburbs into five different levels of hardship based on each suburb's percentile ranking. The top 20% scoring suburbs were categorized as very high-hardship suburbs, while the bottom 20% were categorized as very low-hardship suburbs (see Table 1).

**Table 1. Hardship Category Definition**

Percentile Rank	Hardship Category
Above the 80th Percentile	Very High Hardship
60th - 80th Percentile	High Hardship
40th - 60th Percentile	Moderate Hardship
20th - 40th Percentile	Low Hardship
Below the 20th Percentile	Very Low Hardship

Created with Datawrapper

<sup>3</sup> See Appendix 1 for a description of the general methodology used to create this report as well as the methodology of the present application GCI Hardship Index.

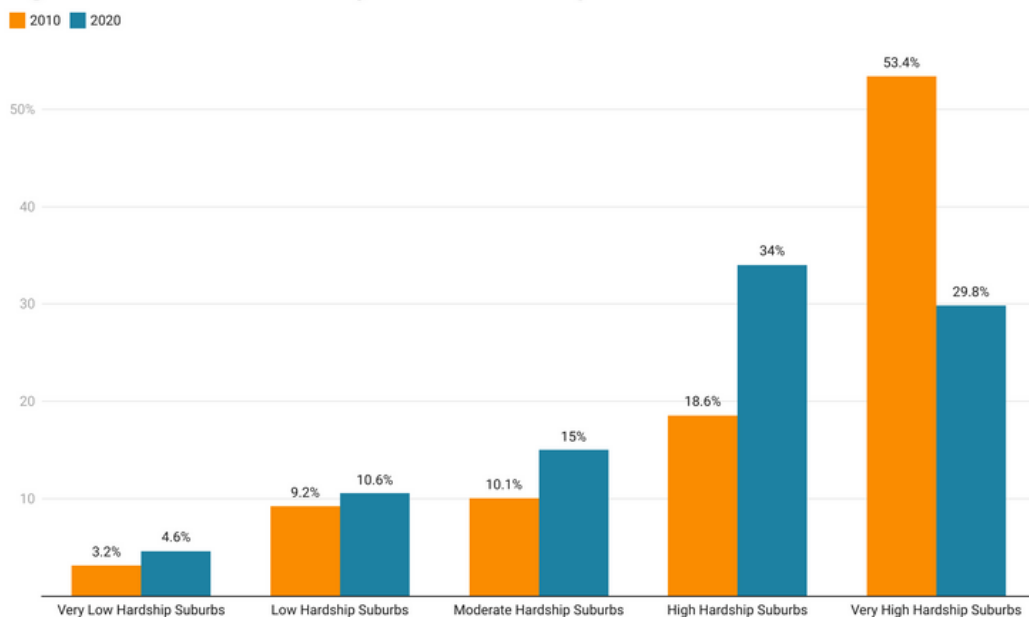
<sup>4</sup> The variables include: Unemployment (over the age of 16); Education (over 25 years of age without a high school diploma); Per capita income level; Poverty (households below poverty level); Crowded housing (housing units with more than one person per room); Dependency (population under 18 years or over 64 years of age).

<sup>5</sup> While outside of the scope of this report, we recognize that more research is needed to understand the experiences of the growing Latino population in the unincorporated areas of the region.

As shown in Figure 13<sup>6</sup>, between 2010 and 2020, the suburban Latino population grew in four of the five hardship categories. The only suburbs that saw a decline in the Latino population are very high-hardship suburbs. The number of Latinos living in very high-hardship suburbs decreased by over 180,000. In 2010, more than 53% of Latinos lived in very high-hardship suburbs. That percentage declined to just under 30% in 2020. We should still point out that most of the decline in Latinos living in very high-hardship suburbs shifted toward the next highest hardship category. The percentage of Latinos living in either high or very-high-hardship suburbs decreased from 72% in 2010 to 64% in 2020. On the flip side, the percentage of Latinos living in low-moderate hardship suburbs increased from 22.5% in 2010 to 30% in 2020. The takeaway here is that Latinos generally have seen some movement away from the highest-hardship suburbs and some movement toward low-to-moderate hardship suburbs.

As Figure 13 shows, in 2020 in comparison to 2010, there were fewer Latinos living in very high-hardship municipalities, yet in 2020 more than six out of every 10 Latinos lived in a high or very-high-hardship municipality.

**Figure 13. Percent of Latinos by Suburban Hardship Level**



Source: Population Data: Decennial Census 2010, 2020; Economic Hardship uses ACS 2006-2010; 2017-2021 5-Year Estimates • Created with Datawrapper

**In 2020, more than six out of every 10 Latinos lived in a high or very-high-hardship municipality.**

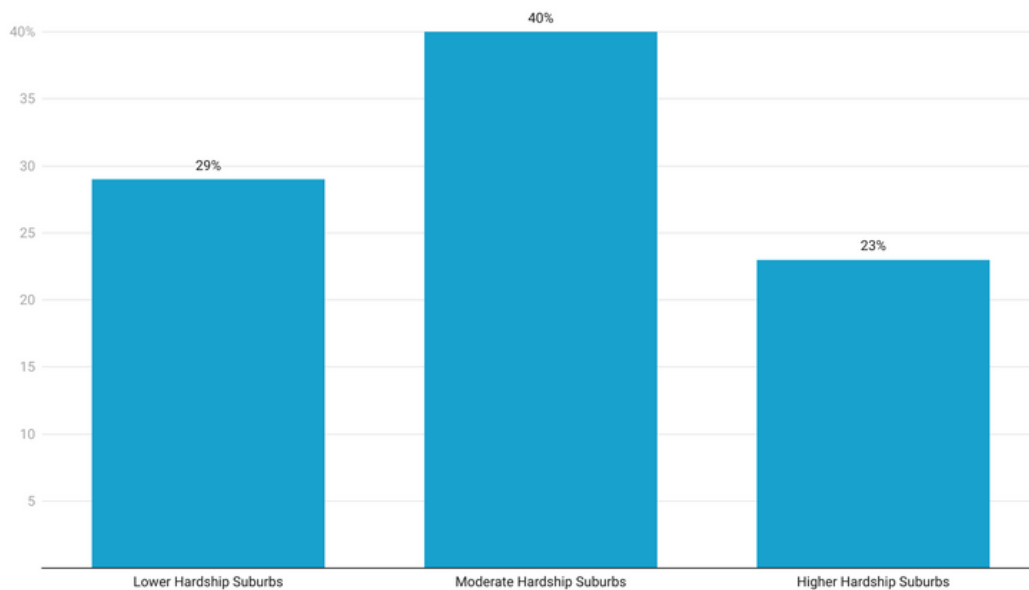
<sup>6</sup> These percentages do not add up to 100 due to the exclusion of Latinos living in unincorporated areas of the Chicago metro suburbs.

Even though there is positive news regarding very high hardship, Latinos are much more likely to live in higher-hardship suburbs such as Waukegan, Burbank, Cicero, and Elmwood Park than lower-hardship suburbs such as Naperville or Lisbon. However, this does not take away from our overall findings that Latinos currently are less concentrated in the very-highest-hardship suburbs than in the prior decade. Moreover, the Latino population is growing in the lowest-hardship suburbs. Currently, more than 190,000 Latinos are living in either low or very-low-hardship suburbs; this represents a 47% increase from 2010, when there were under 130,000 Latinos living in such suburbs.

### Population Growth in Relation to Suburban Hardship

Another way to understand where the Latino population has been increasing in relation to hardship is to look at how much of the total Latino population growth in the suburbs went to higher-hardship suburbs (High + Very High Hardship), moderate hardship suburbs, and lower hardship suburbs (Low + Very Low Hardship). As Figure 14 shows, higher-hardship suburbs accounted for 23% of the total Latino population growth in the past decade; moderate hardship suburbs accounted for 40% of Latino population growth; and lower-hardship suburbs for 29%.

**Figure 14. Percent of Total Latino Population Growth by Hardship Level of Suburbs, 2010-2020**



Source: Population data: 2010; 2020 Decennial Census; Economic Hardship data: 2006-2010; 2017-2021 ACS 5-year Estimates - Created with Datawrapper

Despite the decrease in the concentration of Latinos in some of the highest-hardship suburbs, nearly a third of all suburban Latinos still live in very high-hardship suburbs. Table 2 is a list of 10 of the 65 municipalities with very high hardship scores. In these ten municipalities, we find 20% of the suburban Latino population.

**Table 2. "Very High" Hardship Suburbs with Latino Populations**

Municipality	Total Latinos
Cicero	75,890
Waukegan	53,103
Carpentersville	21,371
Melrose Park	18,519
Hanover Park	15,561
West Chicago	13,282
Blue Island	11,720
Burbank	11,650
North Chicago	11,147
Chicago Heights	10,714

Source: Population Data: 2020 Decennial Census; Economic Hardship Data: 2017-2021 ACS 5-year estimates • Created with Datawrapper

Combined, these broader trends in Latino population change and hardship tell a nuanced story. On the one hand, large numbers and percentages of Latinos continue to live or move into higher-hardship suburbs, such as Melrose Park, Waukegan, and Burbank. On the other hand, there has been some improvement in the past decade. More than half of suburban Latinos lived in the top 20% of very high-hardship suburbs in 2010. Currently, less than a third of Latinos live in these very high-hardship suburbs. It is not apparent whether the growth of the Latino population in lower-hardship suburbs is due to the actual movement of Latinos toward these suburbs or if socioeconomic conditions in Latino-heavy communities have significantly improved. It may be a combination of both. Hardships and challenges remain entrenched for Latinos in the suburbs, but current trends paint a brighter picture. As Latino population growth in lower-hardship suburbs continues to outpace growth in higher-hardship suburbs, we may inch closer to a more integrated and equitable Chicago suburban region.

## Latinos and Opportunity

Housing affordability, especially homeownership, is a major reason why Latinos live in the suburbs, but securing an affordable home is not always an easy process. As one Latina homeowner noted: “For me, the challenge was when I had to find a house, it took a lot to buy a house... because it was difficult to get a loan. And the houses didn’t stay long on the market - and we were shown houses in different areas. A lot of competition.”

Another Latina who had an easier time securing a home in the suburbs said, “[We] were looking to buy a house, and here we found one. And we move here.” However, she went on to aptly emphasize: “I always say that it is not ours until we make the final payment.”

We found a significant correlation between the presence of a substantial suburban Latino population and the availability of affordable rental housing stock for families.<sup>89</sup> Seventy-one percent of suburban Latinos live in areas where more than 20% of the rental housing stock is affordable to families with children.

Although many Latinos may live in suburban areas with more affordable rental options, Latino population growth over the last decade was less correlated with areas with affordable rentals. In fact, it is the areas with the least affordable rental options that are seeing the fastest rate of suburban Latino population growth. Latino population growth in areas where less than 20% of the rental housing stock is affordable to families with children nearly doubled Latino population growth in areas where more than 20% of the rental housing stock is affordable to families with children. Between 2010 and 2020, these least affordable areas accounted for 36% of total Latino population growth. This shows a potential downside of Latino dispersal across the region.


“For me, the challenge was when I had to find a house, it took a lot to buy a house... because it was difficult to get a loan. And the houses didn’t stay long on the market...”

“[We] were looking to buy a house, and here we found one. And we move here... I always say that it is not ours until we make the final payment”

<sup>8</sup>Defined as the percent of three-bedroom apartments affordable at 80% of the area median income.

<sup>9</sup>Total Latino Population in 2020 is correlated with share of affordable rentals  $r=.357$ ,  $p<.001$ ; Percent Latino population is significantly correlated with share of affordable rentals  $r=.433$ ,  $p<.001$ .





Turning specifically to homeownership, we again find challenges and opportunities. Latinos are more likely to live in areas with lower median home values. According to recent census data, 75% of Latinos reside in census tracts with median home values lower than the region's area median home value of \$255,800. The data underscore the fact that many Latinos may have greater difficulty accumulating generational wealth through homeownership. However, like trends around rental affordability, we are also seeing much faster Latino population growth in some of the areas with the highest median home values (e.g., Naperville and Gurnee). Latino population growth in areas with median home values of over \$255,800 (top 50%) was nearly double that of the Latino population growth in areas with median home values lower than \$255,800 (bottom 50%). Between 2010 and 2020, these higher home-value areas accounted for 34% of the total Latino population growth.

The story is also mixed regarding job density and commute times. Although more than two-thirds of the suburban Latino population resides in areas with high job density, and commute times are variable, we find the Latino population slightly increasing in areas with lower job density (e.g., Montgomery, Beach Park, and Lake in the Hills) and in those suburbs with longer commute times (e.g., Round Lake, New Lenox, and Chicago Ridge).

These trends all point to the trade-offs of Latino dispersal across suburban areas. Access to affordable housing provides one of the most salient opportunities for Latinos in the suburbs. However, housing costs are only one piece of a larger affordability puzzle. As the Latino population continues to increase in suburbs with higher housing costs, less job density, and longer commute times, the story will likely continue to be one where trade-offs are made between home affordability, commute time, and job access. And without significant income gains, these trade-offs will be even more noticeable in the future.

## How are Latinos Doing Compared to Non-Latinos?

The data paint a picture of Latinos contributing to the economic and social growth of the communities in which they live. However, micro-level data indicate that often Latinos personally are not faring as well as their non-Latino counterparts.

The story of Latinos in the suburbs is situated in an ever-changing constellation of access, opportunities, challenges, and hardships. One informative way to analyze the socioeconomic well-being of Latinos across the Chicago Metro region is to examine the gaps between Latinos and non-Latinos, which are persistent across many different indicators. Data indicate that Latinos made progress between 2010 and 2020 in closing gaps with non-Latinos, but much more progress is needed in order to close them. This is especially true when looking at per-capita income gaps between

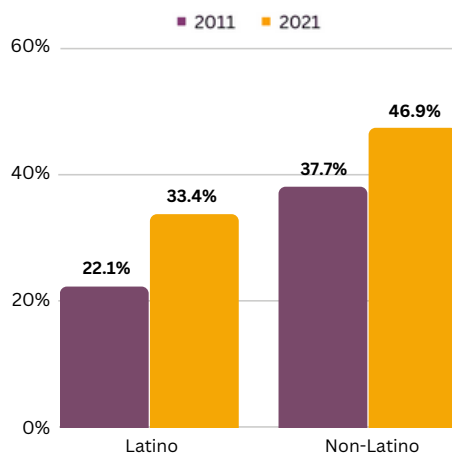
### Income

Income is perhaps the most critical indicator of socioeconomic well-being. Over the last decade, gains in Latino household income are evident. Access to better-paying jobs in the suburbs is something that Latinos frequently mentioned in community conversations.

Latino household incomes must be understood in contrast to the household incomes of non-Latinos. Figures 15 and 16 show that in the City of Chicago and the suburbs between 2011 and 2021, there was an increase in the percentage of Latino households earning more than \$75,000 per year, which is slightly above the median household income for the Chicago region.

Figure 15

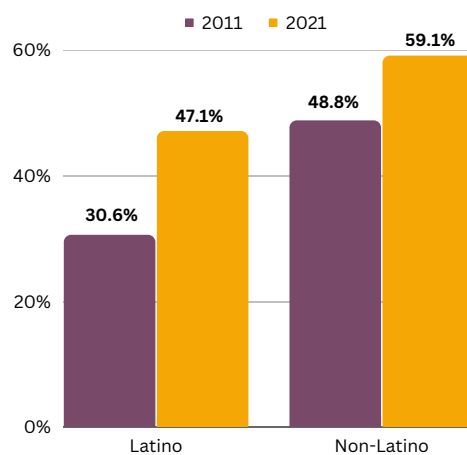
Percent of Latino and Non-Latino Households in Chicago with an Annual Earned Household Income Greater than \$75,000, 2007-2011 & 2017-2021



Source: Steven Manson, Jonathan Schroeder, David Van Riper, Tracy Kugler, and Steven Ruggles IPUMS National Historical Geographic Information System: Version 17.0 2017-2021 American Community Survey: 5-Year Estimates Minneapolis, MN: IPUMS. 2022. <http://doi.org/10.18128/D050.V17.0>

Figure 16

Percent of Latino and Non-Latino Households in Chicago Suburbs with an Annual Earned Household Income Greater than \$75,000, 2007-2011 & 2017-2021



Source: Steven Manson, Jonathan Schroeder, David Van Riper, Tracy Kugler, and Steven Ruggles IPUMS National Historical Geographic Information System: Version 17.0 2017-2021 American Community Survey: 5-Year Estimates Minneapolis, MN: IPUMS. 2022. <http://doi.org/10.18128/D050.V17.0>

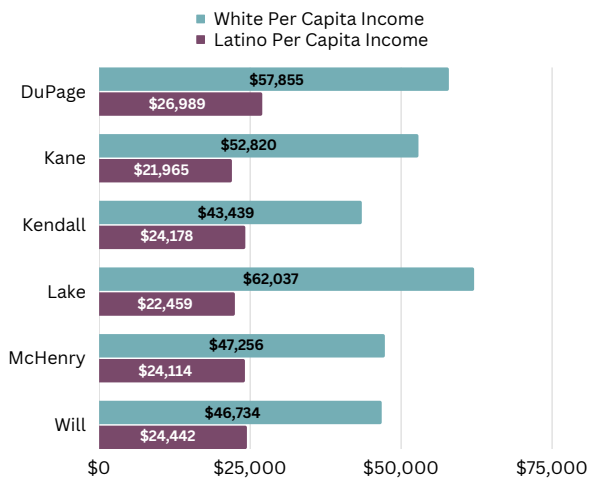
The gap between Latino and non-Latino households earning more than \$75,000 still exists in Chicago and its suburbs; however, Latinos made more progress in closing this gap in the suburbs. A comparison of the difference between the percent of Latino households earning more than \$75,000 annually against non-Latino households shows that in both the city and the suburbs, the percentage of Latino households at that level is about 22% lower than non-Latino households.

The household income gap trends are both troubling and encouraging for Latinos. In the City of Chicago, about 38% of Latino households earned more than \$75,000 annually in 2021, up from 22% in 2011. In the suburbs, about 47% of Latino households in 2021 earned more than \$75,000 annually, up from 31% in 2011. The relatively high percentage of suburban Latino families earning more than \$75,000 annually points to their enhanced income opportunities and underscores the progress they are making in closing the gap with non-Latinos.

**In the City of Chicago, about 38% of Latino households earned more than \$75,000 annually in 2021, up from 22% in 2011. In the suburbs, about 47% of Latino households in 2021 earned more than \$75,000 annually, up from 31% in 2011**

**Figure 17**


**Per-Capita Income White and Latino Populations, Select Suburban Counties, 2017-2021**



Source: Source: Steven Manson, Jonathan Schroeder, David Van Riper, Tracy Kugler, and Steven Ruggles IPUMS National Historical Geographic Information System: Version 17.0 2017-2021 American Community Survey: 5-Year Estimates Minneapolis, MN: IPUMS. 2022. <http://doi.org/10.18128/D050.V17.0>

However, the story is not as positive when the income differences are examined at a more personal or micro level, in particular, per capita income.

Latino per capita income and household incomes are the lowest among racial and ethnic groups. This warrants further investigation since we do not know the extent to which Latino household income is driven by those households having more income earners in the labor force or those in the labor force working more than one job. Both scenarios would lead to Latino household incomes more closely resembling Whites but also masking the glaringly low per capita income of Latinos.



While a portion of Latino households are seeing an upward trend in their overall income, an essential aspect of the challenges facing Latinos is lost if per capita income is not fully considered. One of the most significant hardships facing Latinos is masked and therefore marginalized in policy and research agendas by primarily focusing on household income as opposed to per capita income.

An example of the economic stresses that many Latinos face is captured by the following statement from a middle-aged Latina living in the suburbs: “We have to work to live paycheck-to-paycheck, and paycheck-to-paycheck it goes. I’ve heard from people from my family that when they go to the stores, you hear, ‘Ah, I don’t have enough for this, or how am I going to afford this?’...We live paycheck-to-paycheck. If we don’t work, we can’t pay, and we lose what we have.”

**"We have to work to live paycheck-to-paycheck... I've heard from people from my family that when they go to the stores, you hear, 'Ah, I don't have enough for this, or how am I going to afford this?'"**

When comparing Latino per capita income against White per capita income, the extent of the gap, and therefore hardships facing Latinos, becomes more apparent. For example, Figure 17 above shows that the per capita income gaps are greatest in Lake, and Kane counties, where White per capita income is more than twice that of Latinos. In the city of Chicago, the per capita income of Whites is nearly three times greater than Latinos.

Overall, when comparing the per capita incomes of Latinos with that of Whites, we find Latinos in the suburbs doing better than Latinos in the city, but in both instances, the gaps in relation to Whites are large.

The following statement reflects that for many Latinos in the suburbs, working in no way guarantees economic stability: “I have noticed that incomes are not going up, and people are no longer saying, ‘if you work, you can pay the rent, you can pay for the basics.’ And there are a lot of people that can’t. Like me, if I am behind on bills, and usually I don’t like to delay them, but there is no stability.”

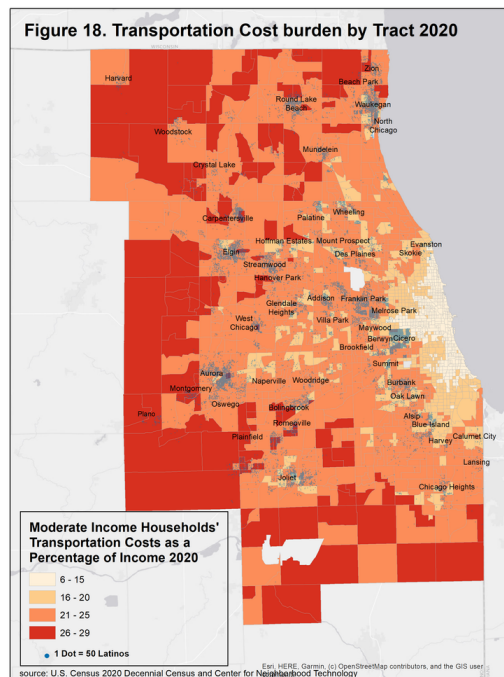
Without greater access to livable wages and higher-paying jobs, Latino income gaps are likely to create increasing difficulty for their long-term economic stability and wealth accumulation. That Latinos are dispersing across the region more so than in the past is a positive trend, but it also means that access to affordable housing in the future could be challenging. Additionally, for Latinos moving to exurbs, there is a further challenge of high transportation costs, which can be more than 30% for moderate-income households, as Figure 18 indicates.

## Poverty

An analysis of childhood poverty rates also produces a mixed story. Between 2011 and 2021, childhood poverty rates for Latinos decreased across the entire Chicago metro region.

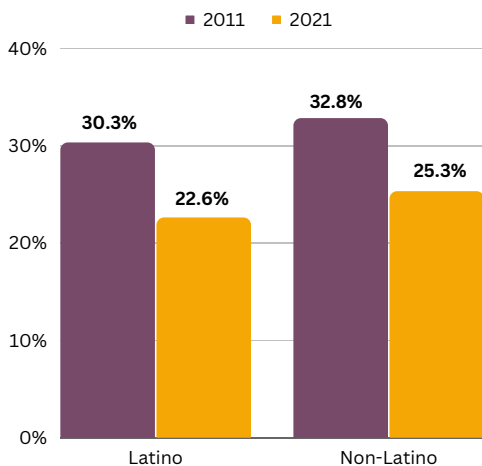
As shown in Figures 19 and 20, in 2021 the Latino childhood poverty rate in the City of Chicago was about 23%, while for Latino children in the suburbs, it was about 16%. However, between 2011 and 2021, the percentage of Latino children living in poverty decreased faster in the city than in the suburbs.

Although in both 2011 and 2021, the percentage of Latino children in Chicago who lived in poverty was slightly less than non-Latino children, when compared to Latino children in the suburbs, Latino children in Chicago experience more poverty.



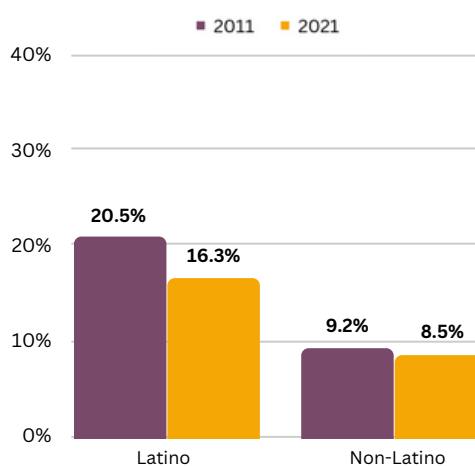
Turning to a comparison of Latino and non-Latino children in the suburbs, we find that the 2011 to 2021 decline in poverty rates for Latino children was far greater than for non-Latino children. However, despite an approximate 4% decline in poverty rates for Latino children in the suburbs, in 2021, they were still about twice as likely to live in poverty as non-Latino suburban children.

**Figure 19**  
Percent of Latino and Non-Latino Children in Chicago Living in Poverty, 2007-2011 & 2017-2021



Source: Steven Manson, Jonathan Schroeder, David Van Riper, Tracy Kugler, and Steven Ruggles IPUMS National Historical Geographic Information System: Version 17.0 2017-2021 American Community Survey: 5-Year Estimates Minneapolis, MN: IPUMS. 2022. <http://doi.org/10.18128/D050.V17.0>

**Figure 20**  
Percent of Latino and Non-Latino Children in Chicago Suburbs Living in Poverty, 2007-2011 & 2017-2021



Source: Steven Manson, Jonathan Schroeder, David Van Riper, Tracy Kugler, and Steven Ruggles IPUMS National Historical Geographic Information System: Version 17.0 2017-2021 American Community Survey: 5-Year Estimates Minneapolis, MN: IPUMS. 2022. <http://doi.org/10.18128/D050.V17.0>

The overall poverty rate gap is more nuanced and somewhat more positive for Latinos in the city compared to the suburbs. Between 2011 and 2021, gaps in the rates among Latinos and non-Latinos narrowed significantly. In 2021, the gap was wider between Latinos and non-Latinos in the suburbs than in the city. And in 2021, the Latino poverty rate in Chicago, at about 16%, was slightly lower than the non-Latino rate of about 17%.

## Homeownership

According to Janneke Ratcliffe, vice president of the Urban Institute’s Housing Finance Policy Center,

“Latino households are poised to drive the share of net new homeownership {throughout} the United States through at least 2040.”

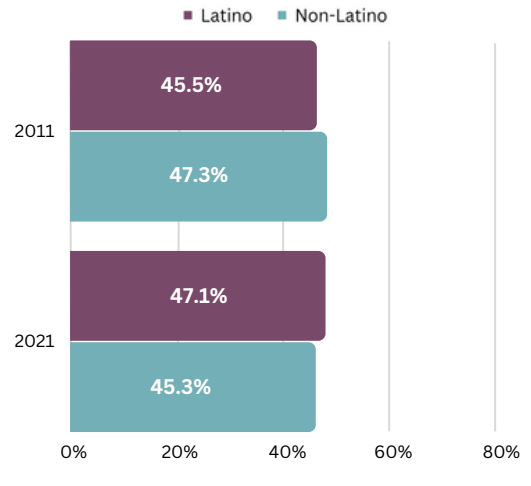
Turning to homeownership, we find that in 2019 Latino homeownership rates in many suburbs were greater than 50 percent.

Between 2011 and 2021, the homeownership rates for Latinos in the City of Chicago grew overall, so that currently, the Latino homeownership rate is higher than that of non-Latinos.

At the same time, in the suburbs, the gap between the rate of Latino and non-Latino homeownership marginally narrowed. Latinos and non-Latinos experienced a slight decrease in the homeownership rate between 2011 and 2021. The decline was about 1% for Latinos and 3% for non-Latinos.

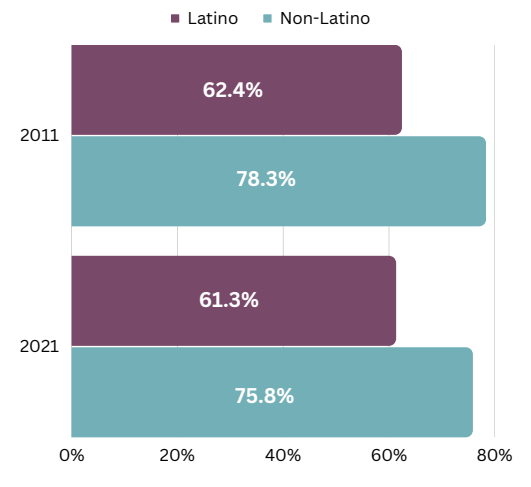
## Latinos In The Suburbs

**Figure 21**  
Percent of Homeownership for Latinos and Non-Latinos in Chicago, 2007-2011 & 2017-2021



Source: Steven Manson, Jonathan Schroeder, David Van Riper, Tracy Kugler, and Steven Ruggles IPUMS National Historical Geographic Information System: Version 17.0 2017-2021 American Community Survey: 5-Year Estimates Minneapolis, MN: IPUMS. 2022. <http://doi.org/10.18128/D050.V17.0>

**Figure 22**  
Percent of Homeownership for Latinos and Non-Latinos in the Suburbs of Chicago, 2007-2011 and 2017-2021



Source: Steven Manson, Jonathan Schroeder, David Van Riper, Tracy Kugler, and Steven Ruggles IPUMS National Historical Geographic Information System: Version 17.0 2017-2021 American Community Survey: 5-Year Estimates Minneapolis, MN: IPUMS. 2022. <http://doi.org/10.18128/D050.V17.0>

Homeownership for Latinos in the suburbs is trending somewhat positively. Still, the Latino housing cost burden, both for homeowners and renters, is often found to be greater in the same geographic locale than for Whites. For example, in DuPage County, there is a 17% divergence between Latino and White renters who are housing-cost-burdened. For homeowners, that divergence between Latinos and Whites is about 9%.

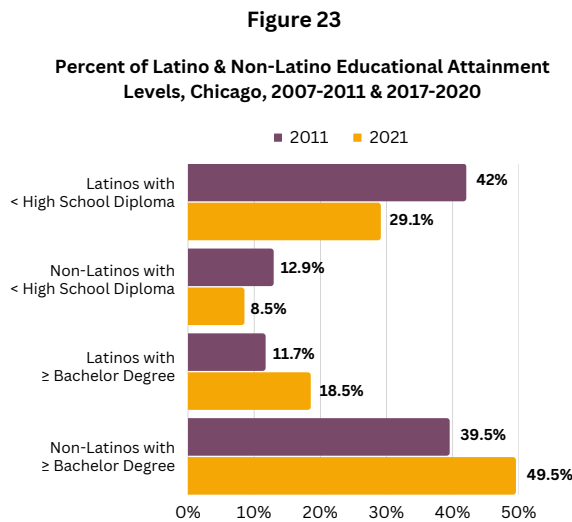
More fully understanding the housing situation many Latinos face requires an analysis of overcrowding. In the suburbs, between 2011 and 2021, there was a nearly 4% decrease in Latinos living in overcrowded conditions and a less than one percent increase in non-Latinos in the same situation. However, as of 2021, Latinos in the suburbs were six times more likely than non-Latinos to live in overcrowded conditions.

When talking about the cost of housing, one Latina noted that the way many Latino families are managing household costs is to have multiple families living together: “I have seen everything go up in the last year. The rent and everything. And I see in the houses, to help pay them, there are multiple people, not just one family. There could be two or three families. Because everything is going up.”

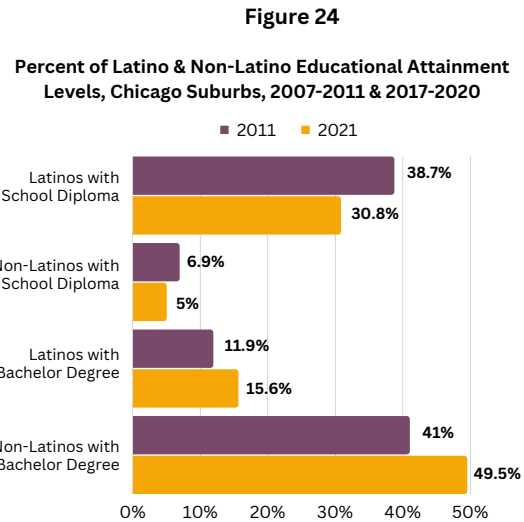
To adequately address the housing challenges of Latinos, it is imperative that in addition to the cost of owning or renting, housing cost burden and overcrowding be fully integrated into any analysis or policy initiatives aimed at ensuring equity in access to affordable housing.

## Education

As with the other indicators of economic and social status, the educational attainment story for Latinos is mixed.



Source: Steven Manson, Jonathan Schroeder, David Van Riper, Tracy Kugler, and Steven Ruggles IPUMS National Historical Geographic Information System; Version 17.0 2017-2021 American Community Survey; 5-Year Estimates Minneapolis, MN: IPUMS. 2022. <http://doi.org/10.18128/D050.V17.0>



Source: Steven Manson, Jonathan Schroeder, David Van Riper, Tracy Kugler, and Steven Ruggles IPUMS National Historical Geographic Information System; Version 17.0 2017-2021 American Community Survey; 5-Year Estimates Minneapolis, MN: IPUMS. 2022. <http://doi.org/10.18128/D050.V17.0>

In 2019, 41% of workers in Illinois earned less than \$15 per hour, and among racial/ethnic groups, Latinos had the most significant percentage (61%) of workers earning less than \$15 per hour. In the suburbs, between 2011 and 2021, the percentage of Latinos with less than a high school diploma decreased by nearly 8%. Given the projected\_lifetime earnings of those with and without a high school diploma, this increase in the number of Latinos earning a high school diploma indicates the likelihood of more robust lifetime earnings for a greater segment of the Latino population than ever before.

And while this improvement in educational attainment for Latinos is evident, so too is the considerable gap between Latinos and non-Latinos. As of 2020, non-Latinos in the suburbs were about six times more likely than Latinos to have a high school diploma.

When asked about the schools, Latinos in the community conversations were generally positive. One mother noted: “I am grateful that we moved here because my son is in bilingual classes because where we were before, they spoke only English. Here he has the opportunity to learn both languages - English and Spanish.”

When the data on higher educational attainment – acquisition of at least a Bachelor’s degree – are analyzed, we find that between 2011 and 2021, despite an increase in both the percentage and number of Latinos in the City of Chicago and the suburbs earning at least a Bachelor’s degree, the gap between Latinos and non-Latinos grew in the City of Chicago and its suburbs. This is because the rate of increase in the percentage of Latinos acquiring a Bachelor’s degree or higher was lower than it was for non-Latinos; specifically, the rate of increase for non-Latinos was 1.5 times that for Latinos.

“I’ve seen my peers going off to college and achieving their bachelors now. I know that it is possible, I’ve seen how hard they worked in school.”

In 2011, non-Latinos in the suburbs were nearly 3.5 times more likely than Latinos in the suburbs to have a four-year degree. However, even with impressive gains by Latinos, in 2021 non-Latinos in the suburbs were still almost three times more likely than Latinos in the suburbs to have at least a four-year degree.

**In 2019, 41% of workers in Illinois earned less than \$15 per hour, and among racial/ethnic groups, Latinos had the most significant percentage (61%) of workers earning less than \$15 per hour**

In short, while the Latino trends in educational attainment are positive, their educational attainment rates continue to lag behind those of non-Latinos.

When talking about school, a young Latina noted: “I’ve seen my peers going off to college and achieving their bachelors now. I know that it is possible, I’ve seen how hard they worked in school.”



In sum, all these indicators, separately or combined, tell a story of Latino gains. And those gains are important and reflect the perspective that many Latinos are finding greater economic opportunities in Chicago's suburbs. However, the data show that there are still significant gaps between Latinos and non-Latinos despite the progress made in closing them.

The gaps underscore the need to ensure that the overall socioeconomic contributions made by Latinos translate into socioeconomic strength and stability for individual Latinos and their families. In particular, the confluence of higher-paying jobs, affordable housing, and transportation access are key areas where policies could play a strong role in supporting the future economic success of Latinos.

### **Health Care, Health Status, COVID: Inequities and Considerations That Require Further Analysis**

One Latina told us about being ill and not being able to get needed care until the state was able to give her insurance coverage. "I was sick for many years, and they couldn't operate on me because I did not have insurance. [I was finally able to get] insurance from the state, and then they could operate. Thank God, I am healthy because of that opportunity."

"I was sick for many years, and they couldn't operate on me because I did not have insurance. [I was finally able to get] insurance from the state... Thank God..."

Although this report is centered primarily on current socioeconomic trends, it is important to note that the link between access to health care, health status, and economic security is [well documented](#). Thus in assessing the socioeconomic status of Latinos, special consideration must be given to the significant barriers to health care that present serious [challenges](#) for many Latinos.

A distinctive challenge facing Latinos is language access. One participant in a community conversation noted: "...before there were not many Hispanic nurses that could help us when we were sick. And now, there is a lot of help with translation from the Hispanic nurses."

When their health insurance coverage is examined, we find that recently Latinos in the Chicago metro region saw a significant gain in the percentage of people with health insurance. However, when comparing those rates within and among the seven counties, Latinos are three to six times more likely to be uninsured than Whites.

COVID caused a dramatic [decrease in life expectancy](#) among Latinos. However, as [data](#) from the City of Chicago indicate, the significant loss of life expectancy among Latinos -- which is the highest among racial/ethnic groups -- began long before COVID. And the data on the acute loss of life expectancy among Latinos in Chicago, coupled with the national trend of diminished life expectancy among Latinos, is reason enough to assume that similar trends and outcomes are found among Latinos living in the suburbs. Moreover, the drop in life expectancy produces a myriad of social, familial, and economic consequences and challenges that cannot be ignored.



The Latina maternal mortality rate is another health outcome that has not received the attention warranted by the data. According to the [Centers for Disease Control and Prevention](#):

- Between 2018 and 2021, there was an 89% increase in overall maternal mortality, with Whites and Blacks seeing 79% and 70% increases, respectively. However, Latinas experienced a staggering 137% increase in maternal mortality - the largest increase among racial/ethnic groups.
- Between 2020 and 2021, there was a 53.8% increase in the maternal mortality rate for Latinas.

This disturbing increase in the Latina maternal mortality rate is another harbinger of economic, social, familial, and personal consequences that will reverberate throughout society.

The shockingly high drop in life expectancy among Latinos overall, in combination with the dramatic increase in maternal mortality among Latinas, are indicators of inequity, lack of health insurance, lack of access to care, financial and employment precarity, language and other structural barriers, and a [lack of trust](#) in the health care system. All these data underscore the continuing structural inequities and challenges that Latinos face no matter where they live.



## Toward Policy Solutions


Addressing problems of equity for Latinos necessitates urgent attention to the issues and data presented in this report. A successful response to these problems requires that those responding understand the complexities and nuances of the suburban Latino story and ensure that they inform policy development and implementation.

The analysis in this report strongly suggests several policy directions. However, our focus here has been to tell the untold complex Latino suburban story, not to delineate its policy implications. This story underscores the need for the development and implementation of policies designed to address the challenges and inequities Latinos face in the suburbs, which will require a concerted effort at the regional, county, and municipal levels to prioritize and grapple with the central challenges highlighted in this report. And all of this will require coordinated efforts between the region's public, philanthropic, and private sectors. This report has provided a broad overview of both the overall and the more specific challenges and opportunities facing Latinos in the Chicago suburbs.

The findings in this report accentuate the paradoxical tensions between the significant contributions Latinos make to the macro-level socioeconomic growth and stability of the Chicago metro region - including their high rates of consumer buying power, labor force participation, and homeownership - and more specific challenges they face, including being the racial/ethnic group with the lowest per capita income and having the largest percentage of workers earning less than \$15 per hour.

While 47% of Latino households in the suburbs earn more than \$75,000, they are twice as likely to live in poverty as are non-Latinos. And the per capita incomes of Whites, in suburban counties such as Lake and Kane, for example, are more than twice those of Latinos. Even with a 4% increase between 2010 and 2020 in the number of suburban Latinos who have earned at least a Bachelor's degree, non-Latinos in the suburbs are still three times more likely than Latinos to have a higher educational degree. Finally, as of 2021, about 60% of Latinos in the suburbs own their home, compared to 76% of non-Latinos. However, Latinos in the suburbs were six times more likely than non-Latinos to live in overcrowded conditions.

The socioeconomic improvements being made by suburban Latinos cannot be ignored, but the challenges they face should not be understated. We, therefore, reiterate that the data in this report show that the socioeconomic well-being of Latinos in the suburbs has improved between 2010 and 2020, but it also dramatically highlights that the socioeconomic vitality contributed by Latinos has yet to be fully reflected in the lives of many Latinos.



The analysis in this report dictates further in-depth examinations of specific challenges, barriers, and unique conditions facing Latinos in the suburbs. While it provides a foundation of data on the socioeconomic status of Latinos, it does not address other important aspects (e.g., immigration status) that shape these conditions. Further exploration integrating these aspects is needed to develop cohesive policy recommendations that can accelerate improvements for Latinos within the Chicago metro region, especially the suburbs.

Such improvements, while enhancing and stabilizing the socioeconomic status of Latinos, also ensure greater socioeconomic growth and stability for all within the Chicago metro region and in the rest of the state of Illinois.

**Advancing Latinos advances  
our shared future.**

# Appendix I

## Methodology

### Background Work

The analysis for this project is grounded in an extensive literature review in sociology, public policy, political science, and urban studies. In addition, a wide range of local, state, and national reports provided background information that helped shape this project. Governmental entities (e.g., The State of Illinois), think tanks (The Pew Foundation, The Brookings Institution), university research institutes (e.g., The Urban Labs at the University of Chicago), or foundations (e.g., The Chicago Community Trust) published these reports. In addition, the issues and concerns highlighted in this report are grounded in knowledge gathered through the policy and advocacy work of the Latino Policy Forum, the research and policy work of the Metropolitan Planning Council, and the research and policy work conducted by the Great Cities Institute at the University of Illinois at Chicago.

### Quantitative Data

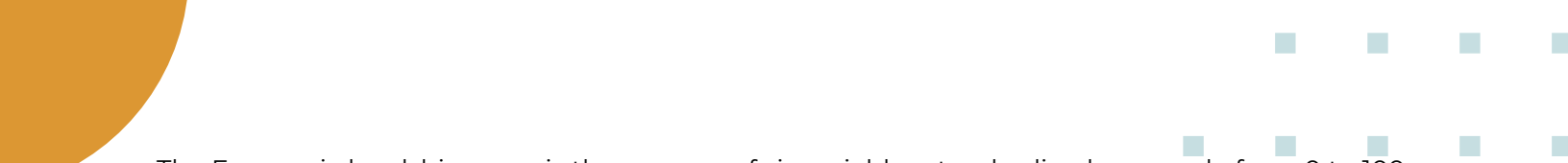
To conduct this analysis, we used a variety of publicly available quantitative data sets, including the US Census from 1990 to 2020, the [American Community Survey](#), [IPUMS USA](#), and [the Harvard Joint Center for Housing Studies](#).

### Qualitative Data

In addition to the quantitative analysis, we conducted community conversations with over 30 Latinos in the suburbs. Those conversations were guided interactions conducted in English and Spanish, notes were taken in English and Spanish, and bi-lingual analysts translated. The quotes and notes were then coded following the best practices for [analyzing qualitative data](#).

### The Hardship and Index

The goal of the hardship index is to examine the conditions of economic hardship between geographic areas. Economic hardship is the difficulty resulting from insufficient financial resources available to families. The economic hardship index utilizes multiple indicators to provide a more comprehensive view of economic hardship than single indicators. Higher hardship index scores indicate worse economic conditions. The Economic Hardship Index compiled by the Great Cities Institute is based on the Intercity Hardship Index by Richard P. Nathan and Charles F. Adams, Jr in "Understanding Urban Hardship," *Political Science Quarterly* 91 (Spring 1976): 47-62.



The Economic hardship score is the average of six variables standardized on a scale from 0 to 100. The six variables include:

- Unemployment (the civilian unemployment rate for individuals over 16 years old).
- Education (individuals over age 25 years old without a high school diploma).
- Per capita income level.
- Poverty (households with income below the federal poverty level in the past 12 months).
- Crowded housing (housing units with more than one person per room).
- Dependency (population under age 18 or over age 64).

All variables were obtained from the U.S Census Bureau's American Community Survey from the 2017-2021 five-year estimates.