Chicago Metropolitan Agency for Planning

433 West Van Buren Street
Suite 450
Chicago, IL 60607

312-454-0400
cmap.illinois.gov

REGIONAL ECONOMY COMMITTEE

AGENDA - FINAL

Thursday, April 23, 2026

9:30 AM

Hybrid Workshop - virtual or in-person

Cook County Conference Room
433 West Van Buren Street, Suite 450
Chicago, IL 60607

Members of the public who attend in-person can pre-register for a visitor's pass at info@cmap.illinois.gov until April 22, 2026 at 4:00 p.m. or should plan to arrive early to check-in with the building's information desk for access.

You can also join from your computer, tablet or smartphone.
https://us06web.zoom.us/j/89029132848?pwd=263mkbveFxrSi4EvkgrTQG9XHvtbYg.1

Meeting ID: 890 2913 2848
Passcode: 853992

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CMAP provides the opportunity for public comment. Individuals are encouraged to submit comment by email to info@cmap.illinois.gov at least 24 hours before the meeting. A record of all written public comments will be maintained and made publicly available.

The total cumulative time for public comment is limited to 15 minutes, unless determined otherwise by the Chair. Public comment is limited to three minutes per person unless the Chair designates a longer or shorter time period. Public comments will be invited in this order: Comments from in person attendees submitted ahead of time; comments from in-person attendees not previously submitted; comments from virtual attendees submitted ahead of time; and comments from virtual attendees not previously submitted.

To review CMAP's public participation policy, please visit https://www.cmap.illinois.gov/committees.

If you require a reasonable accommodation or language interpretation services to attend or join the meeting, please contact CMAP at least five days before the meeting by email (info@cmap.illinois.gov) or phone (312-454-0400).

1.0 Introductions

2.0 Member Announcements

3.0 CMAP Updates

3.01 Executive Team Updates

4.0 Items for Discussion

4.01 Comprehensive Climate Action Plan (CCAP) 26-097

PURPOSE & ACTION: CMAP staff will provide an overview of the recently released CCAP, including the planning process, emissions trends, modeled emissions scenarios and core strategies to reduce emissions.

ACTION REQUESTED: Information

Attachments: Update on the CCAP

4.02 State of the Region Report 26-098

PURPOSE & ACTION: CMAP Staff will provide an overview of the State of the Region report and facilitate a discussion on what the region must do together to thrive over the next 20 to 30 years.

ACTION REQUESTED: Discussion

Attachments: State of the Region Report.pdf
State of the Region Report

5.0 Committee Member Updates

6.0 Questions?

This is an opportunity for questions from members of the audience.

7.0 Next Meeting

The Annual Meeting of the Regional Economy Committee will occur on Thursday, June 25th, 2026 in-person at CMAP's offices at 9:30am.

8.0 Closing/Adjournment

Chicago Metropolitan Agency for Planning

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MEMORANDUM

To: CMAP Regional Economy Committee

From: CMAP staff

Date: April 16, 2026

Subject: Update on the Comprehensive Climate Action Plan for Greater Chicago

Action Requested: Discussion

Purpose

The project team will update the Regional Economy Committee on the recently published *Comprehensive Climate Action Plan (CCAP) for Greater Chicago*, funded by the U.S. Environmental Protection Agency's Climate Pollution Reduction Grant. The CCAP was created through a partnership between CMAP, the Metropolitan Mayors Caucus, and Northwestern Indiana Regional Planning Commission. It serves as the first regional framework to address all major greenhouse gas emissions across a 13-county area spanning Illinois, Indiana, and Wisconsin.[1]

The planning effort was a 15+ month process that kicked off in May 2024. The team engaged with a steering committee and four working groups to seek feedback through the plan development process. The CCAP was submitted to USEPA in advance of the December 2025 deadline and published in March 2026.

At the April meeting, staff will give an overview of the CCAP, identifying the plan's study area, its emissions profile, and the future policy scenarios outlined in the plan. Staff will also highlight the plan's core actions that are central to reducing the Greater Chicago region's emissions. For more details on the plan, visit **CMAP's climate action plan webpage**.

Below are key project milestones that occurred between May 2024 and December 2025 but will not be discussed at length during the April meeting. Following that are the plan's core actions.

Following the April meeting, the project team will be presenting the plan to other CMAP committees and stakeholders. The project team will also highlight key components of the plan in agency communications and is exploring how CMAP can best support plan implementation.

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1. Emissions profile

CMAP staff updated the 2020 Greenhouse Gas Inventory[2] for the 13-county planning area.[3] In 2020, the 13 counties produced approximately 152 million metric tons of carbon dioxide equivalent (MMT CO2e) of GHG emissions (Figure 1).

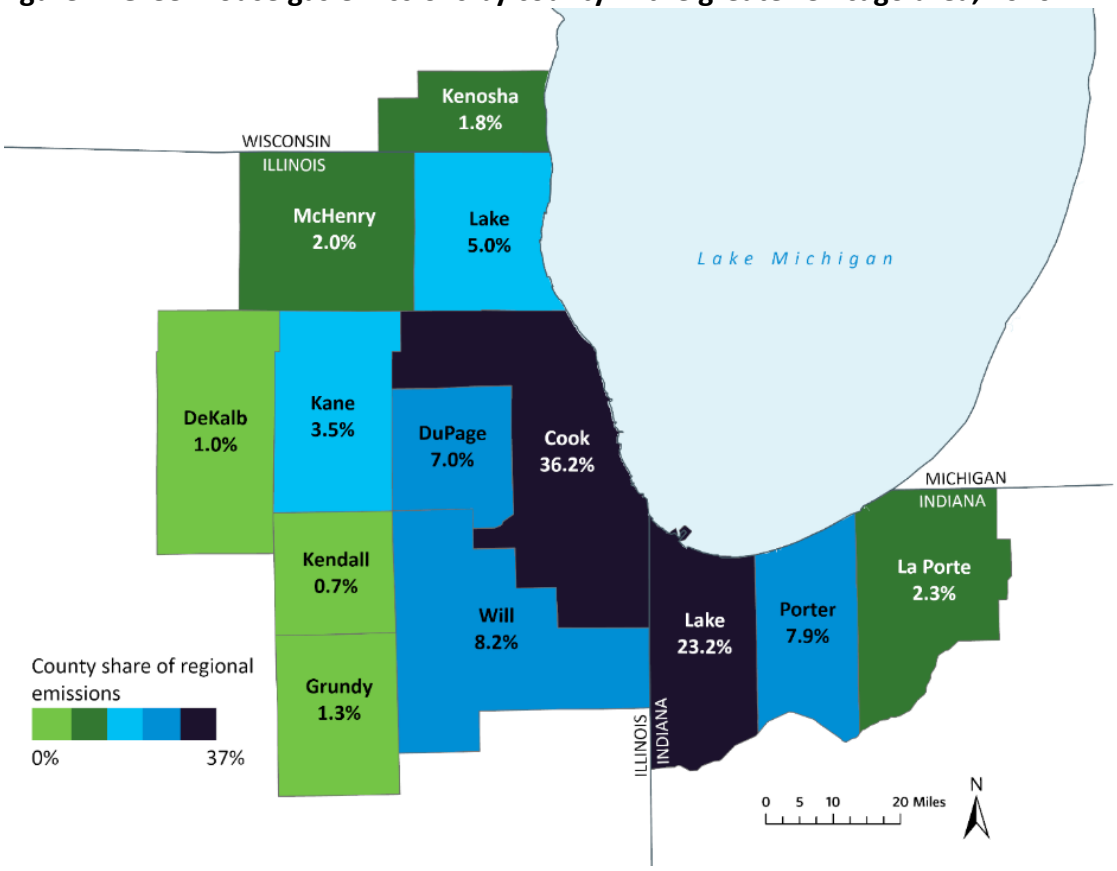
Most emissions come from three sectors:

- **Industry** (36%): reflecting the region's concentration of steelmaking, refining, and manufacturing.
- **Buildings** (35%): driven largely by fossil-fuel-based heating in homes, businesses, and institutions.
- **Transportation** (26%): primarily gasoline and diesel used for passenger and freight travel.

Smaller but important shares come from agriculture, waste, and water and wastewater systems, while trees and wetlands remove about 2 percent of total annual regional emissions through carbon sequestration.

Emissions vary significantly between counties. While Cook County produces the most total emissions, industrial counties in northwest Indiana have the highest emissions per person. This highlights how development patterns, transportation assets, and industry clusters shape the region's emissions landscape — and the need for strategies tailored to each county's unique profile. See the plan's *Chapter 2. GHG emissions and trends* for more information.

Figure 1. Greenhouse gas emissions by county in the greater Chicago area, 2020



Source: CMAP, 2025.

2. Economy-wide reduction targets

The CCAP Steering Committee confirmed the plan's target to reduce gross greenhouse gas emissions 48 percent by 2035 and 86 percent by 2050 relative to 2005 levels.[4] The plan uses economy-wide modeling to identify the reductions needed in each sector to achieve this regional target, recognizing that decarbonization potential varies across sectors (see Tables 1 and 2).

Table 1. Sector reduction targets for the 13-county region to achieve the plan's overall reduction targets

Sector	Emissions (MMT CO2e)				Reduction needed (from 2005)	
	2005	2020	2035	2050	2035	2050
Buildings	66.64	53.99	36.54	3.35	-45%	-95%
Transportation	56.05	39.57	21.77	4.89	-61%	-91%
Industry	65.15	55.95	39.36	15.14	-40%	-77%
Waste	1.54	0.96	0.66	0.70	-57%	-56%
Water and wastewater	-	1.70	1.10	0.57	-	-

Agriculture	2.13	2.14	1.56	1.56	-27%	-27%
Gross emissions	192.92	154.27	100.48	26.23	-48%	-86%

Note: 2005 water and wastewater emissions are included within the buildings and waste sectors due to limited data availability for these sources during that year.

Source: CMAP and E3, 2025.

Table 2. Emission offsets by natural carbon sequestration for the 13-county region

Sector	Emissions captured (MMT CO2e)				Increase in emissions offset	
	2005	2020	2035	2050	2035	2050
Natural carbon sequestration	3.57	2.74	4.15	6.25	16%	75%

Source: CMAP and E3, 2025.

3. Emissions modeling

The project team used E3's Pathways model to create the future GHG emissions scenarios. Pathways is an economy-wide energy and greenhouse gas emissions accounting model designed to help policymakers evaluate strategies for decarbonization. It is not an optimization model; instead, it compares user-defined scenarios to show the impacts of different climate and energy policy choices.

For each reduction strategy, the team specified key assumptions that influence energy demand, such as electric vehicle adoption or building heating needs. The Pathways model then estimates annual energy use and greenhouse gas emissions across all major sectors, including residential and commercial buildings, industry, and transportation, among others.

With the guidance and expertise of CAP sector-specific working groups for transportation, buildings, and industry, as well as community working group and CMAP's climate committee, the project team developed a series of emission reduction strategies to be included in the plan. These strategies were informed by recommendations from recent regional decarbonization efforts as well as national and state-level efforts and refined over the course of the project. For more information on this process, see the meeting materials with these groups on the project's webpage.

The project team then grouped GHG reduction strategies into three scenarios – the current policy scenario, the plan implementation scenario, and the state and local portion of the plan implementation scenario, as described in Section 1.4.[5]

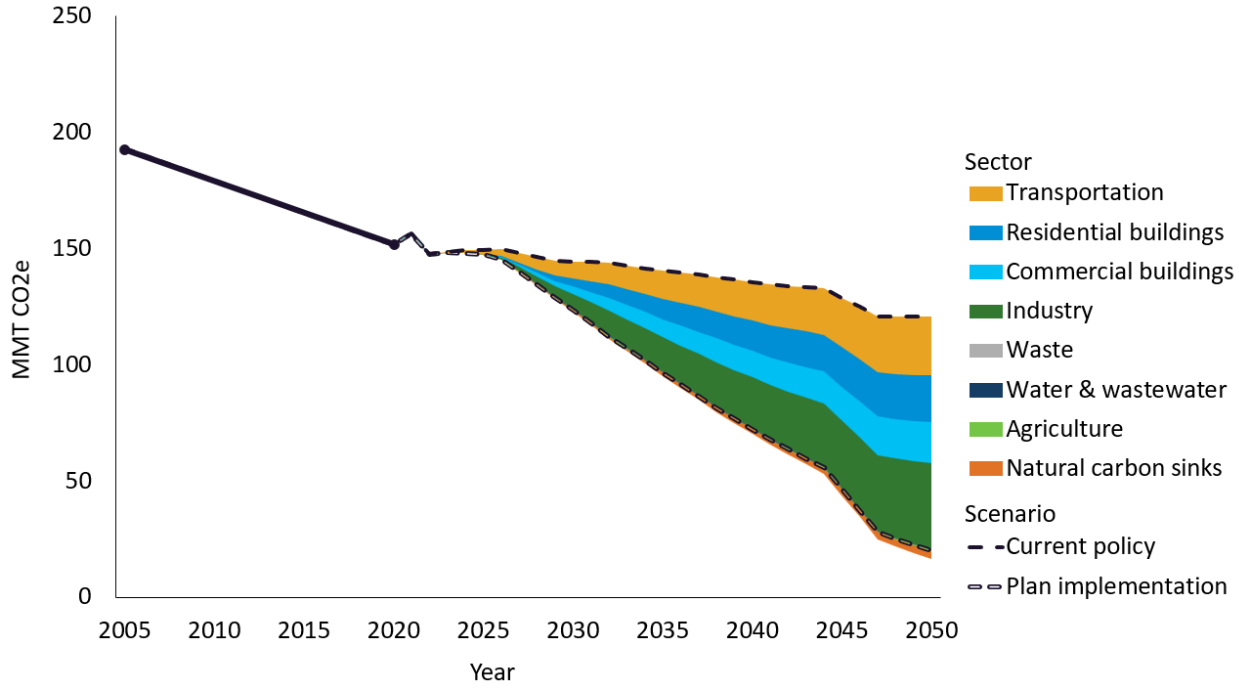
4. Future emissions scenarios

Three policy scenarios illustrate the range of emissions reductions achievable under different levels of policy ambition and coordination (Figures 2 and 3):

- **Current policy scenario:** Reflects existing federal and state policies — such as Illinois' Climate and Equitable Jobs Act (CEJA) — and represents a business-as-usual trajectory, reducing emissions 26 percent by 2035 and 36 percent by 2050.
- **Plan implementation scenario:** Demonstrates that the region can meet its economywide GHG reduction target through full adoption of 30+ modeled strategies across all major emissions sectors, reaching 48 percent by 2035 and 86 percent by 2050.
- **State and local scenario:** Highlights the extent of reductions achievable under the plan implementation scenario that do not require new federal action, achieving a 58 percent reduction by 2050.

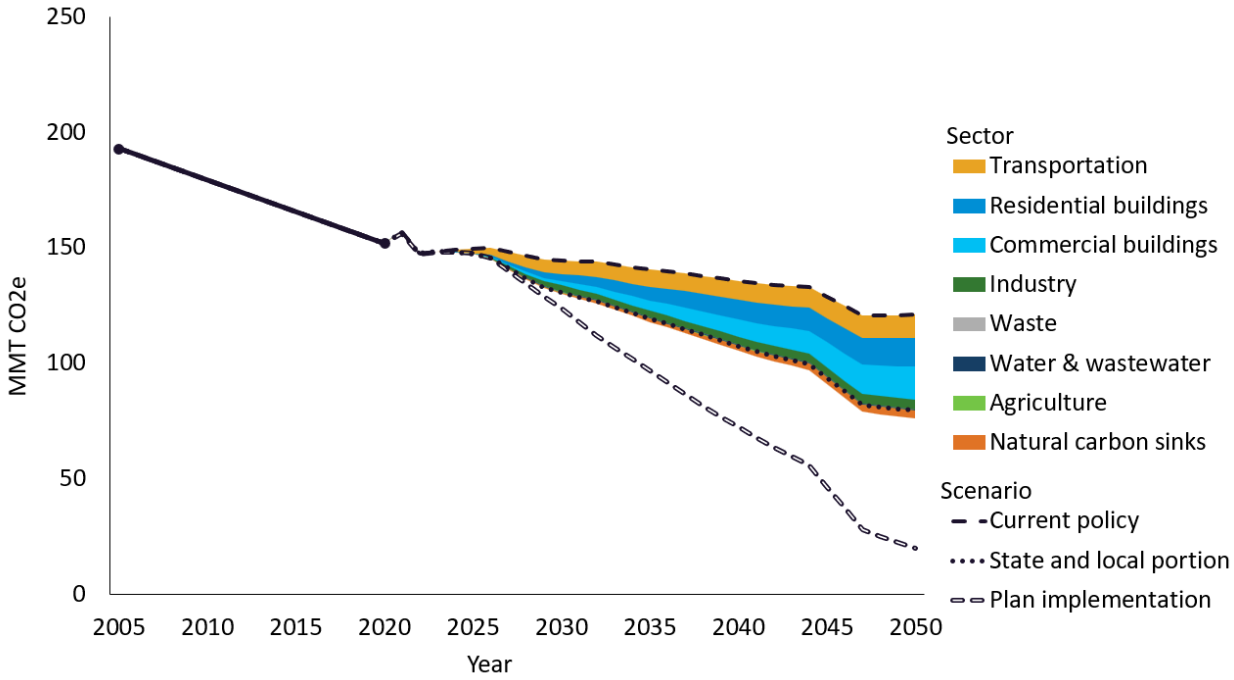
Together, these trajectories highlight both the urgency of acting now and the necessity of coordinating efforts across all scales of government. Deep emissions reductions are within reach but only if communities, states, and federal partners move forward together. See the plan's *Chapter 3 The path forward* for more information.

Figure 2. Plan implementation scenario emissions reductions by sector (2020-2050)



Source: CMAP and E3, 2025.
Note: Waste and agriculture emissions reductions are so small that colors do not appear in the chart.

Figure 3. State and local implementation scenario emissions reductions by sector (2020-2050)



Source: CMAP and E3, 2025.

5. Core actions from plan

The plan's roadmap for reducing emissions can be summed up in six core actions:

- **Clean and modernize the grid** to deliver 100 percent clean electricity and support electrification
- **Improve building efficiency** through weatherization and performance standards
- **Switch to clean heat** through buildings transitioned off natural gas
- **Reimagine mobility** through car trip reductions and expanded travel options.
- **Electrify vehicles** across passenger, freight, and fleet vehicles
- **Decarbonize industry** through efficiency, electrification, and clean fuels

In addition to these core sector strategies, the region must recover and reuse resources to cut emissions and strengthen resilience. At the same time, restoring and stewarding natural systems is essential to long-term climate stability.

[1] Given that the study area does not coincide with a single governmental jurisdiction, the plan will not be formally adopted and will instead serve as a framework to inform planning efforts at the MPO and local government levels as well as needed action from the federal and state levels.

[2] Pandemic-related changes in transportation and energy consumption make 2020 an anomalous year for some datasets, but it is still a viable year for this analysis. The inventory is built using modeled and reported data from

various time scales and geographies, which reduces the impacts of short-term fluctuations, such as those experienced in 2020. The inventory results are comparable to past efforts to study emissions in the region.

[3] In November 2024, the 2020 Greenhouse Gas Inventory was updated to incorporate state-specific eGRID emission factors for quantifying the GHG impacts of electricity consumption. These updated factors significantly impacted emissions in the residential, commercial, and industrial building subsectors. Illinois counties experienced a decrease in emissions due to a lower emissions factor, while Indiana and Wisconsin saw increased emissions due to a more carbon-intensive emissions factor.

[4] To meet the grant requirements, the plan needed to present emissions reductions relative to 2005 levels, requiring the development of a 2005 baseline inventory. CMAP used USEPA's State Inventory Tool to extract emissions data, for the three states included in this plan, and then applied county level shares from the plan inventory to estimate 2005 emissions for the greater Chicago area.

[5] Not all strategies included in the plan could be included in the modeling. See the plan's Appendix C for more details on the GHG reduction quantification methodology and Appendix D for the complete list of modeled strategies.

THE CENTURY PLAN

SOLVING FOR TOMORROW, TODAY

State of the Region

Where are we today and what do we need to plan for our shared future?

Chicago Metropolitan Agency for Planning

February 2026

State of the Region

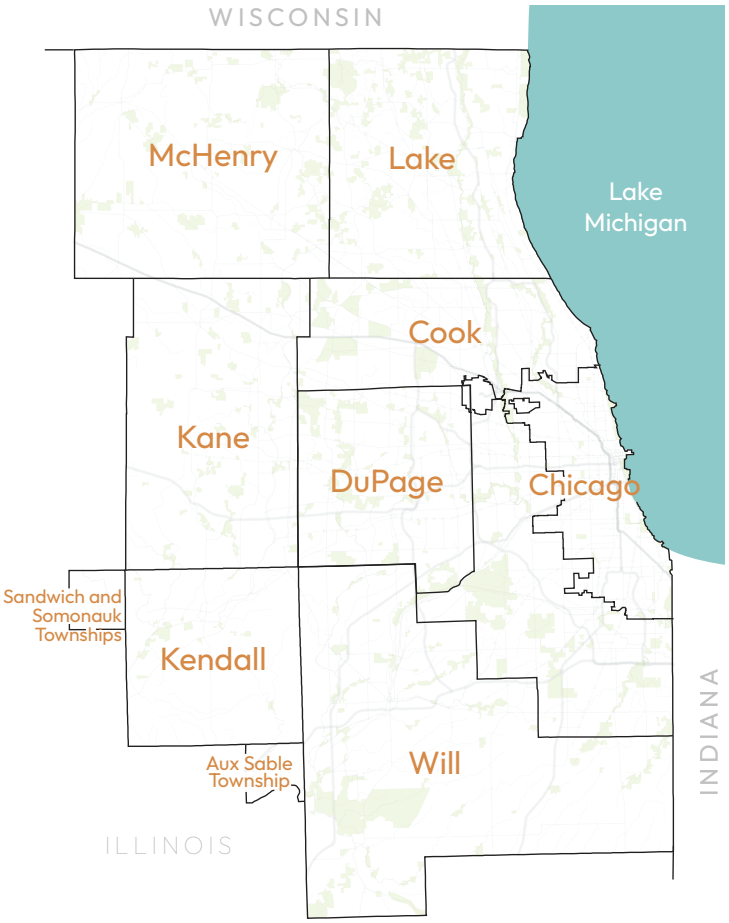
How has northeastern Illinois changed in recent years and what do we need to plan for our shared future?

These are the questions our region is grappling with as voices across government, civic spheres, business, and communities come together to create **The Century Plan** throughout 2026 and 2027.

The Century Plan is a long-term vision for a better, stronger future for northeastern Illinois.

As Daniel Burnham, co-author of the 1909 *Plan of Chicago*, said more than a century ago: "Make no little plans." On behalf of the region, the Chicago Metropolitan Agency for Planning (CMAP) is leading the development of The Century Plan — northeastern Illinois' next BIG plan — a shared overarching vision for our region to thrive decades into the future.

The plan will serve as our north star and define what we must do together, why it matters to the region, and provide policy guidance on how we get there. It is both a process and a playbook; CMAP will bring together decision-makers and action-takers to build consensus and secure bold commitments on a path for the next 20 to 30 years.



Join us on the journey.

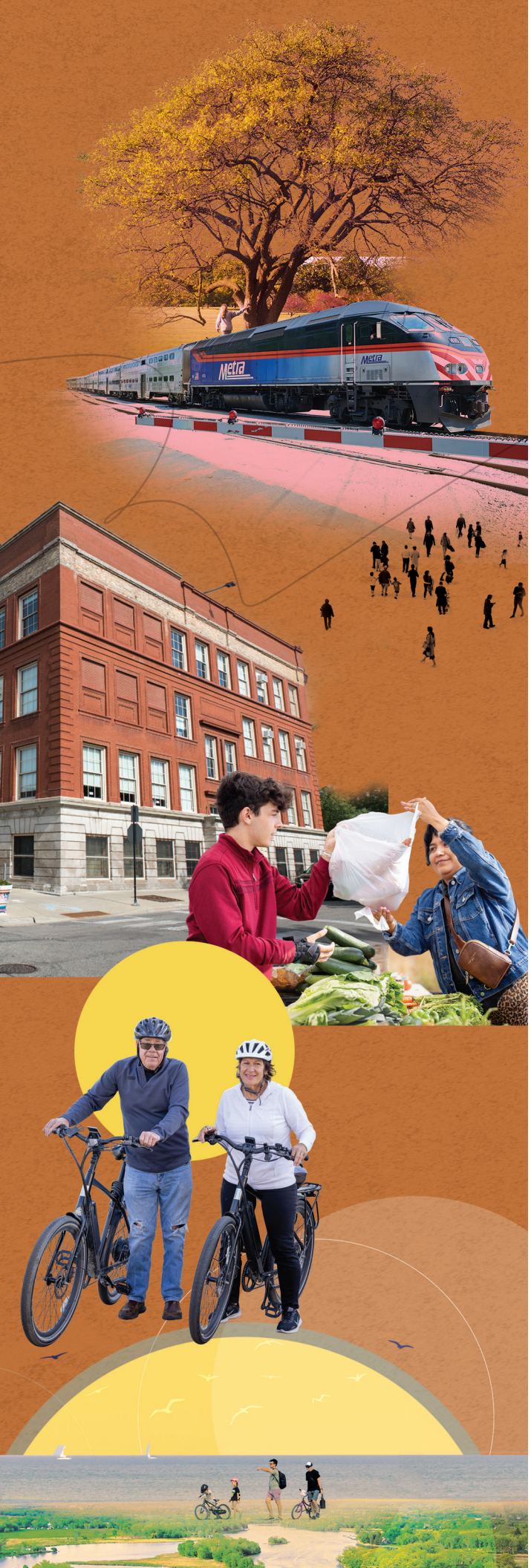
cmap.is/the-century-plan

So where do we start?

Let's start by understanding the landscape of issues that impact quality of life in northeastern Illinois. This State of the Region report examines trends in shared systems that impact people every day — things like:

- Transportation
- Jobs and the economy
- People
- Housing
- Cost of living
- Natural resources

The following sections surface major trends and serve as a foundation for conversations on what to prioritize in The Century Plan.



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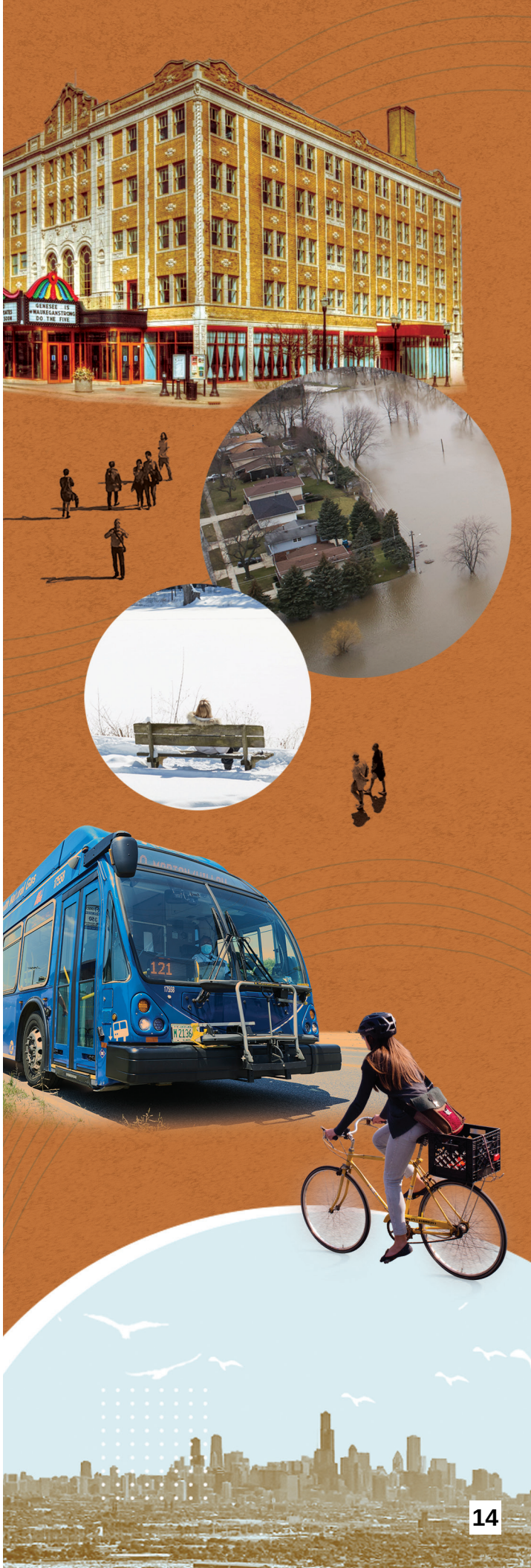
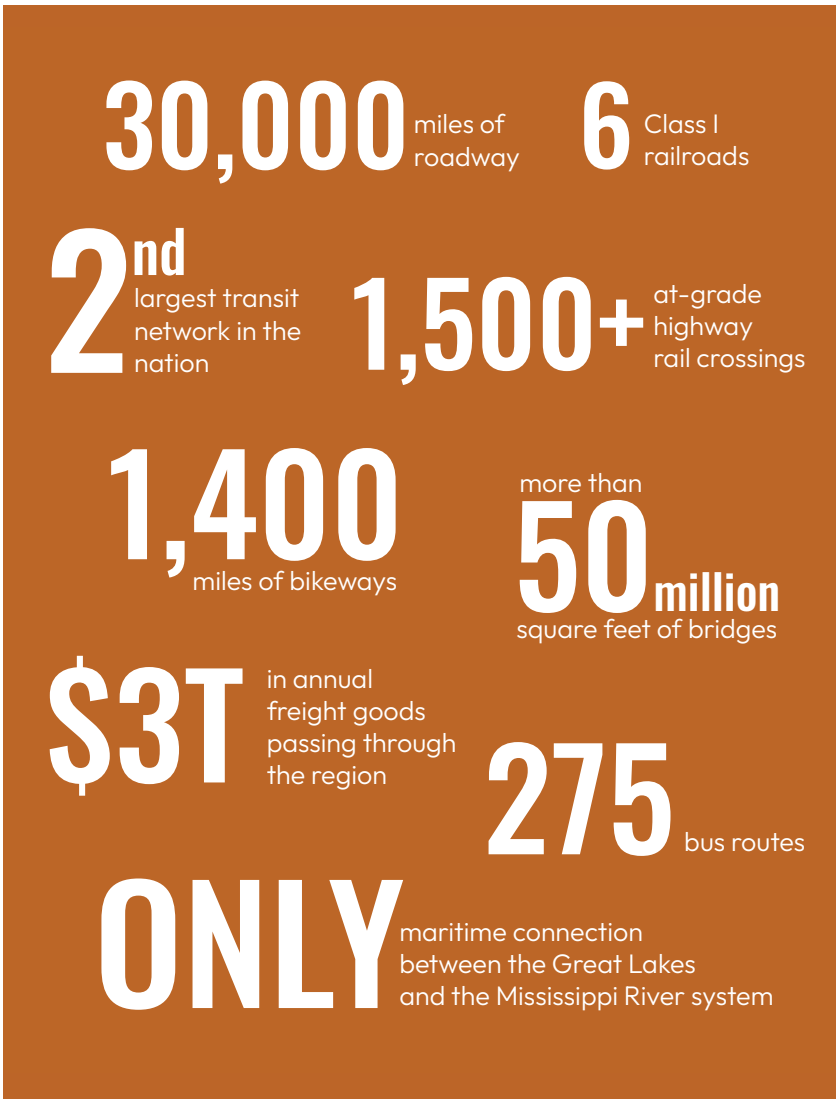


The systems we share

Regional systems impact — and are impacted by — the major trends shaping northeastern Illinois. Opportunities and tensions in the systems we share show up in our transportation networks, land use patterns, natural resources, and the regional economy. These systems do not create trends on their own, but they shape the context in which change occurs, influencing how communities experience growth or decline, and whether new forces lead to greater access and resilience or to rising costs, risks, and disparities.



Transportation systems shape how people and goods move

Northeastern Illinois stands out internationally as a transportation hub — facilitating connections for both people and economic goods. Robust infrastructure across aviation, rail, transit, roads, bridges, paths, and more enables millions of trips each day.

The quality of our travel matters. Despite having vast transportation assets, the system faces challenges in congestion, traffic safety, and managing our aging infrastructure. Together, these dynamics can snarl the safe, reliable performance of our transportation system and impair mobility options for both people and goods.

Northeastern Illinois' capacity to maintain its standing as a transportation leader will depend on the region's ability to address these challenges and enhance our strengths.

Natural systems shape resilience and risk

Northeastern Illinois has expansive natural resources that support ecosystems, agriculture, recreation, and climate resilience. Just over half of the region's 2.6 million acres are used as agricultural and natural lands, including 200,000 acres reserved for forest and conservation districts. In recent years, the region has converted tens of thousands of undeveloped acres into conservation areas and completed hundreds of miles of recreation trails.

Despite recent progress in conservation and sustainability, natural resources are under strain. Northeastern Illinois is a water-rich region that borders Lake Michigan and has a network of local rivers and waterways. But groundwater resources — long considered abundant — are being depleted from overuse. Our region is also feeling the effects of climate change. There are early signs of milder winters, more intense summer heatwaves, and greater flood risk, with current projections forecasting these conditions to worsen in the decades to come.

Land use shapes how and where growth happens

As of 2020, nearly half of the land in the region was considered developed, with levels varying at the county level — for example, 16 percent of Kendall County is developed compared to 73 percent of Cook and DuPage counties. Significant land use change is unlikely in areas where significant shares of land are already developed.

However, parts of the region with lower levels of development have the potential to undergo dramatic transformations, resulting in consequential implications for infrastructure costs, municipal revenues, transportation systems, and more. Looking ahead, shared development strategies can help guide land use decisions — so that development reflects population changes and contributes to collective regional benefits while balancing costs.

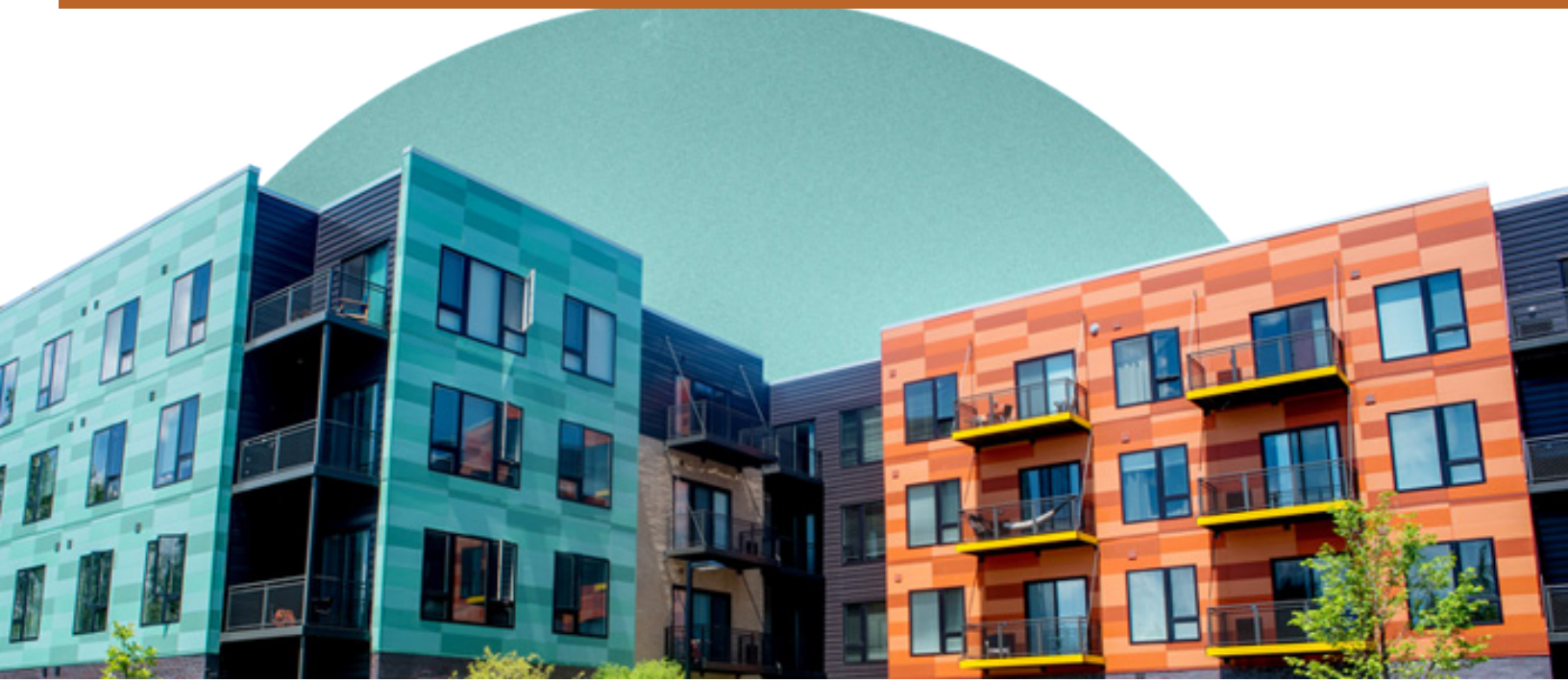
Regional economic performance shapes growth and inclusion

Northeastern Illinois' regional economy is expansive and diversified — standing out both nationally and globally. As of 2023, the region's economy had a gross regional product of $742 billion, surpassing the economies of 39 individual states. If northeastern Illinois was a country, it would rank among the top 25 largest economies in the world. This economic strength benefits communities throughout the region, providing job opportunities, supporting vibrant communities, and attracting new businesses.

But this position is not guaranteed. In recent decades, the global economy has shifted in significant ways — with some markets orienting more toward local services (rather than global exports) and technology innovation altering workforce needs. These international dynamics are felt regionally, where recent economic growth has lagged behind some of our metropolitan peers. To maintain our competitive edge, the region will need to make strategic investments in our local industries and workforce sectors.

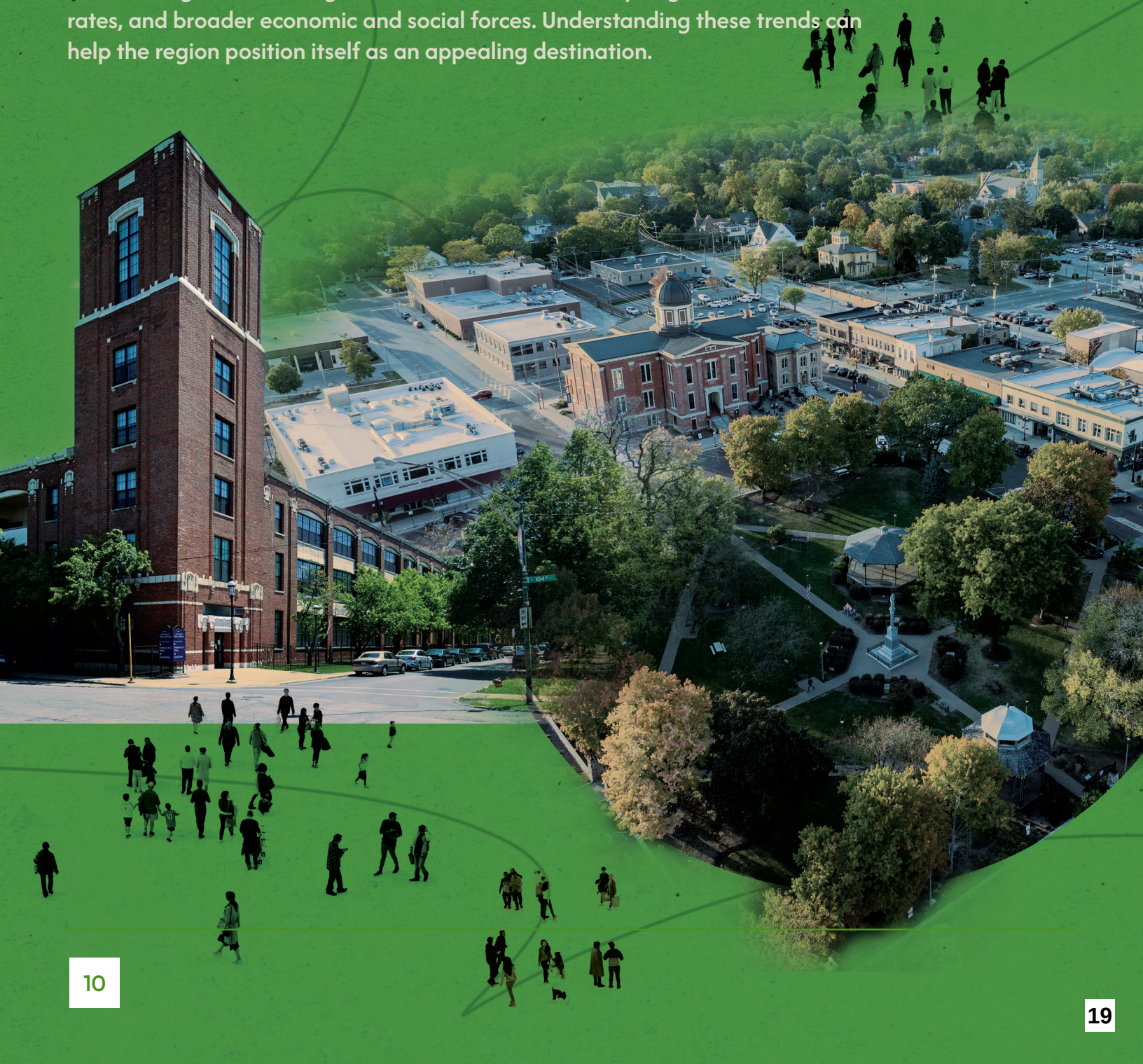
These systems — transportation, natural resources, land, and the economy — are the major forces that connect our region. Dive in deeper on these topics on the following pages.

A coordinated regional vision and bold leadership will allow our region to maximize the benefits of these assets and manage risks, so that the people who call northeastern Illinois home can thrive decades into the future. The Century Plan will be the region's north star in this effort, and we're just getting started.



How is northeastern Illinois' population changing?

The total number of people living in northeastern Illinois has remained relatively stable for more than a decade, hovering between 8.4 and 8.6 million from 2010 to 2023. But there are significant changes in who lives here, driven by migration, birth and death rates, and broader economic and social forces. Understanding these trends can help the region position itself as an appealing destination.



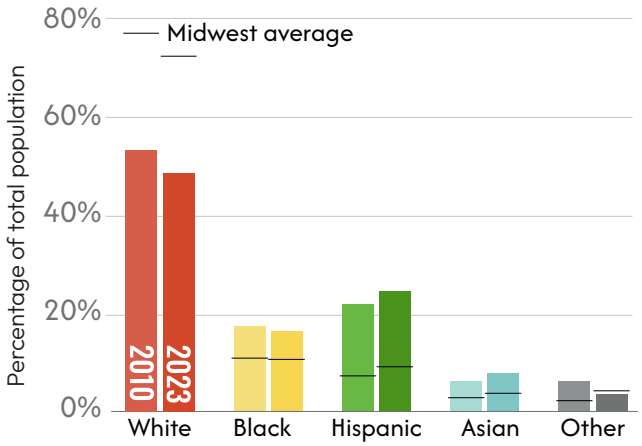
Northeastern Illinois is becoming more racially and ethnically diverse

Domestic and international migration to and from the region has shifted the racial and ethnic composition of our population — making us more diverse overall. Between 2010 and 2023, the regionwide white population decreased by 8 percent and the Black population decreased by 7 percent.

These trends differ from patterns seen across the broader Midwest, where the Black population grew modestly and the white population declined at a slower rate.

Over the same period, our region's Latino population grew by 14 percent and our Asian population increased by 26 percent, with international immigration playing a significant role. While communities near the region's urban core remain the most racially and ethnically diverse, nearly half of the growth in Latino and Asian residents occurred in communities farther from Chicago.

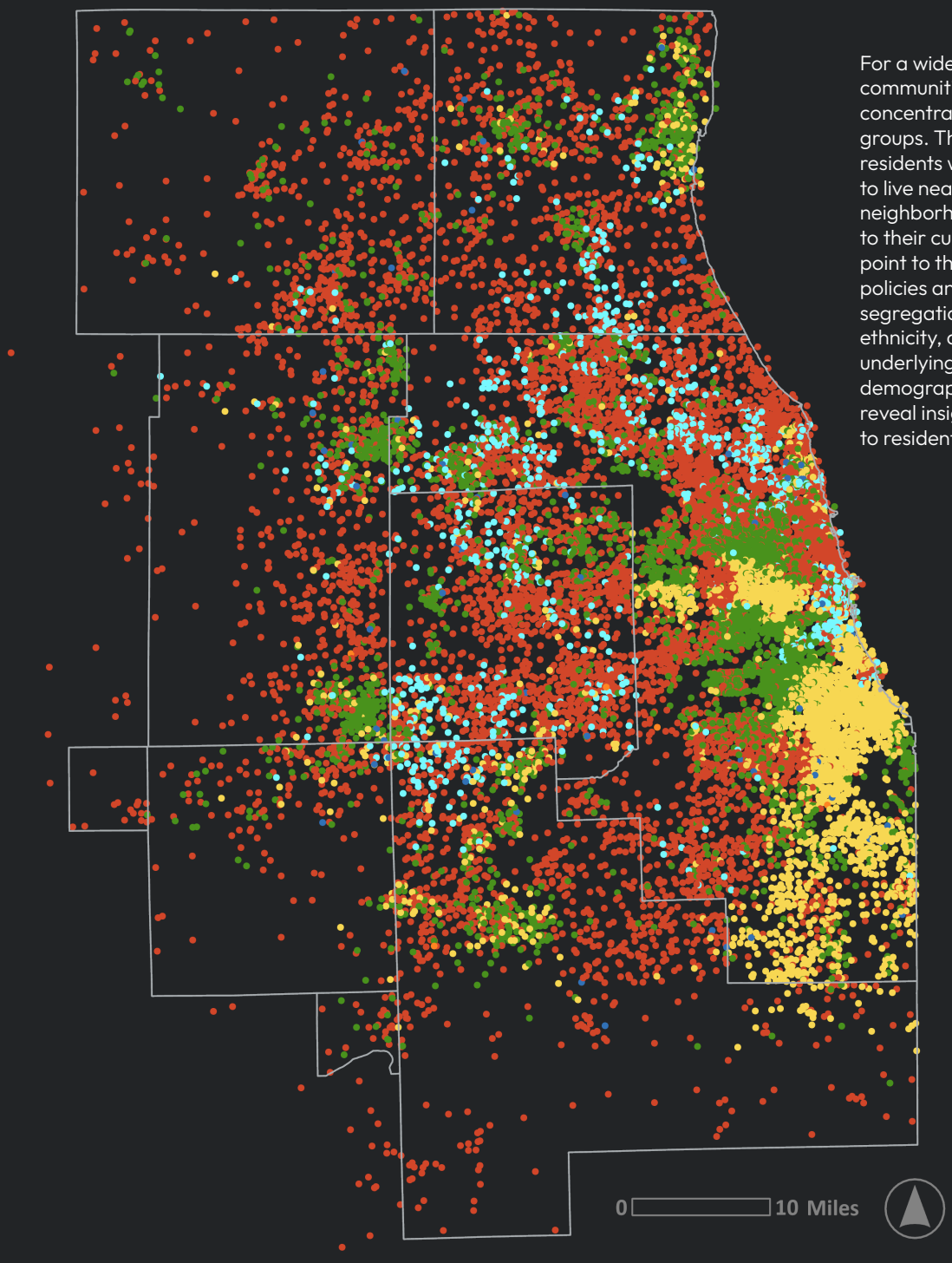
Our region is becoming more diverse and continues to be more diverse than the Midwest as a whole



Sources: American Community Survey 5-Year Estimates (2023), Decennial Census (2010), and SB Friedman.

Immigration from outside the U.S. has historically been a crucial factor for maintaining and growing northeastern Illinois' population. In 2023 and 2024, new arrivals to the region fully offset what would have otherwise been population loss due to domestic out-migration. Federal immigration policy and global migration patterns can be expected to influence this trend and have the potential to tip the region toward population decline.

Where people live: Some racial and ethnic groups are concentrated in different parts of the region



For a wide variety of reasons, many communities in northeastern Illinois have concentrations of distinct racial and ethnic groups. These dynamics can indicate that residents with shared identities are able to live near each other and foster vibrant neighborhoods that retain connections to their cultural backgrounds. They also point to the long-term effects of historic policies and practices that spurred the segregation of neighborhoods by race, ethnicity, and income. Understanding the underlying reasons behind where different demographic groups are located can reveal insights into potential improvements to residents' quality of life.

Sources: Esri, TomTom, Garmin, FAO GeoNetwork, National Oceanic and Atmospheric Administration, United States Geological Survey, OpenStreet Map contributions, and the GIS User Community

Migration in and out of the region is linked to economic opportunity

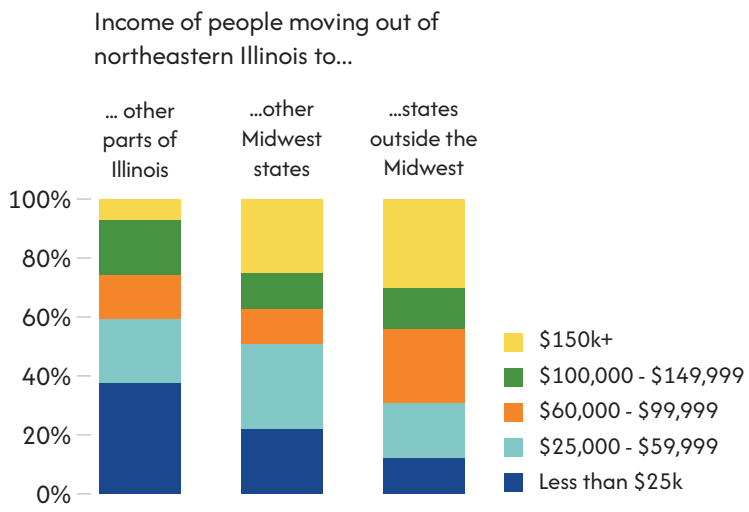
While population change is largely shaped by births and deaths, migration into and out of the region is a major driver of the shifts we see today. Between 2010 and 2023, roughly 110,000 more residents moved out of northeastern Illinois than moved in — contributing to a net total population loss of about 50,000 people.

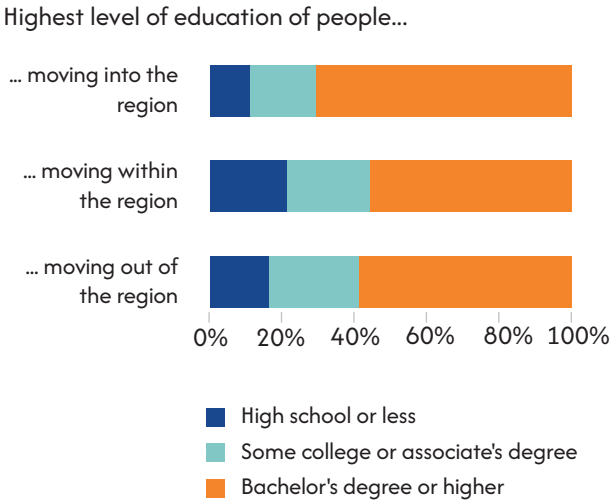
Lower-income households and those with less formal education are overrepresented among people leaving the region for other parts of Illinois or neighboring states. Although households earning less than $60,000 made up about 35 percent of the region's population, they accounted for 60 percent of moves to other parts of Illinois and 51 percent of moves to nearby Midwestern states like Wisconsin and Indiana in 2023. Similarly, more than two-thirds of households that left the region for other parts of Illinois during this period did not have a bachelor's degree.

Despite these departures, northeastern Illinois remains a strong draw for new arrivals, particularly those with greater economic mobility. In 2023, 71 percent of new arrivals had a bachelor's degree or higher, compared with 48 percent of current residents. Many of these new residents are attracted to the region's concentration of high-skilled jobs, high quality of life, and the amenities of a global city. They come not only from the Midwest but from across the country.

Together, these trends suggest that economic factors like rising housing costs and uneven access to good jobs contribute to migration to and from northeastern Illinois.

Economic opportunity informs relocation decisions





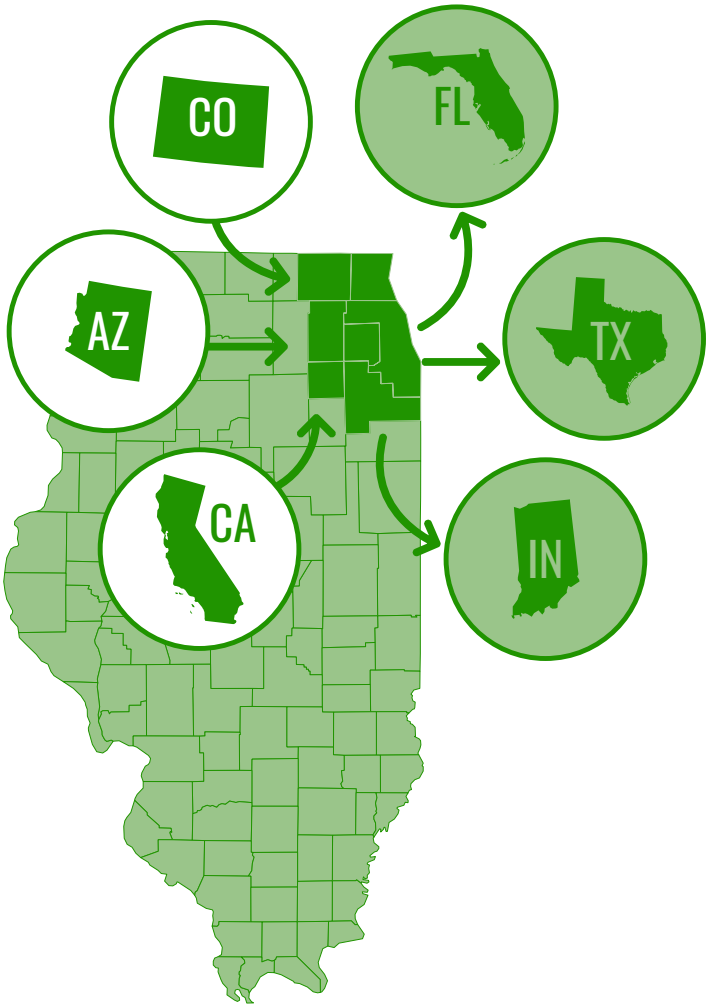
Sources: IPUMS USA: Version 16.0 [2023 1-Year ACS], SB Friedman.

Although households earning less than $60,000 make up about 35 percent of the region's population, they accounted for 60 percent of moves to other parts of Illinois.

More affluent households, often with higher levels of educational attainment, tend to move farther away when they leave the region. In 2023, 60 percent of all moves out of northeastern Illinois were to states outside of the Midwest — predominantly California, Florida, and Texas. Nearly half of these movers earned more than $100,000 a year, and two-thirds had a bachelor's degree or higher. These moves are likely shaped less by affordability pressures and more by professional opportunities, lifestyle preferences, and retirement decisions — reflecting nationwide trends of highly mobile workers and retirees.

Most people move to and from northeastern Illinois from other parts of the state

Outside of Illinois, the top states for net migration to the region are Colorado, Arizona, and California; and the top states people move to are Florida, Texas, and Indiana.



Sources: Esri, IRS Statistics of Income.

Section sources:
U.S. Census Bureau, American Community Survey (ACS) 5-year estimates (2023).
U.S. Census Bureau, Decennial Census (2010).
IPUMS USA: Version 16.0 (2023 1-Year ACS).

What does it take to live here?

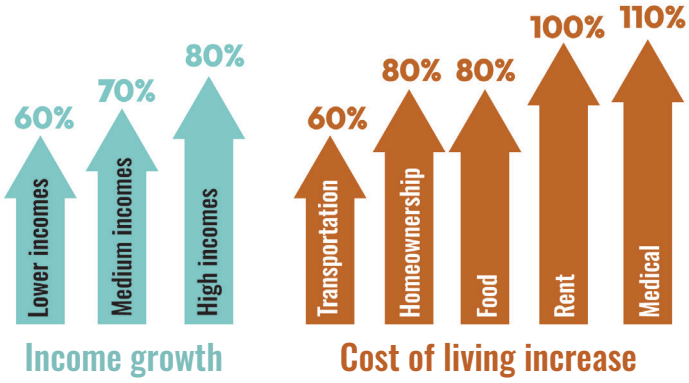
Recent local and national trends have made it harder for residents to make ends meet. Living wage jobs are hard to come by without at least a bachelor's degree, and the cost of housing, healthcare, and groceries have risen faster than incomes, especially for low- and middle-income residents. Without efforts to balance opportunities and costs, these dynamics can undercut the region's long-term prosperity and quality of life.

The rising cost of essentials is straining household budgets

From 2000 to 2023, median household income in northeastern Illinois grew by 72 percent while the average cost of living grew by 63 percent. However, this topline trend blurs disparities in who is feeling the strain, and how.

For households earning less than the regional median ($90,100 as of 2023) the cost of essentials has outpaced incomes. In particular, the cost of medical care in the region more than doubled between 2000 and 2023. Housing costs — the largest expense category for most households — have also risen sharply; rents increased by 96 percent and homeownership costs grew by 80 percent in the same period. Adding further pressure, food and groceries rose by 84 percent between 2000 and 2023.

Low and medium incomes have not grown enough to keep up with increases in cost of living necessities since 2000.



THE CENTURY PLAN

COST OF LIVING

Illustrative increase in average costs of essential goods compared to regional income growth, 2000 - 2023

	2000	2023	
MEDICAL	$3,000	$6,270	⇧109%
RENT	$8,000	$15,720	⇧96%
FOOD	$5,000	$9,190	⇧84%
TRANSPORTATION	$6,000	$9,550	⇧59%
Spending on select essentials	$22,000	$40,730	⇧85%

	2000	2023	
Median household income	$52,278	$90,116	⇧72%
Percent of income spent on select essentials	42%	45%	

	2000	2023	
Lowest quartile household income	$27,974	$44,760	⇧60%
Percent of income spent on select essentials	79%	91%	

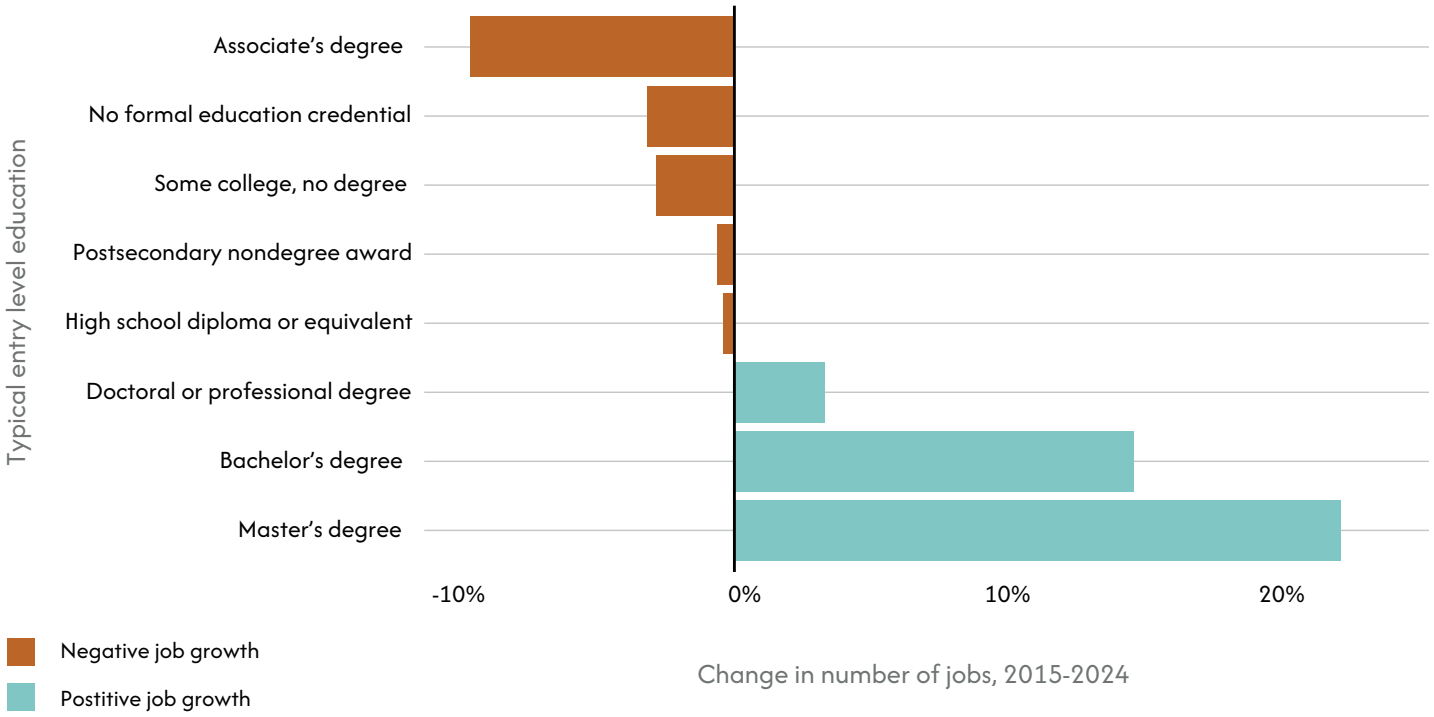
TAKEAWAY: Lower-income residents are struggling to make ends meet

Signature: _____

#TheCenturyPlan

Sources: Consumer Price Index, American Community Survey, and Bureau of Labor Statistics.

Recent job growth has been concentrated in fields that require high levels of formal education



Sources: CMAP, Lightcast, and Bureau of Labor Statistics (BLS).

It's all connected — *Learn more about how economic opportunity is linked to migration in and out of northeastern Illinois on page 14.*

Living wage jobs are hard to find, especially for residents without a bachelor's degree

Across northeastern Illinois, most jobs do not provide the wages required to build and maintain a stable life. For a single adult, only 35 percent of jobs provide a living wage. For two working parents with children, that share drops to 26 percent. And, for single parents, just one in ten jobs meets this threshold. As a result, many workers must patch together multiple jobs or go without essentials like food or medicine.

Most jobs that are available to residents without college degrees pay less than $20 per hour, and very few provide a wage sufficient for parents raising children — especially when there is only one working parent. Upwards of 75 percent of jobs that pay a living-wage in northeastern Illinois require at least a bachelor's degree, but only 44 percent of the region's working-age adults (25 and older) have this level of education. This leaves the majority of residents navigating a local job market that often falls short in meeting their basic needs.

What is a living wage?

A living wage is the amount that someone working full-time needs to earn to pay for essential expenses, like food, rent, and transportation. In northeastern Illinois, the living wage is approximately:

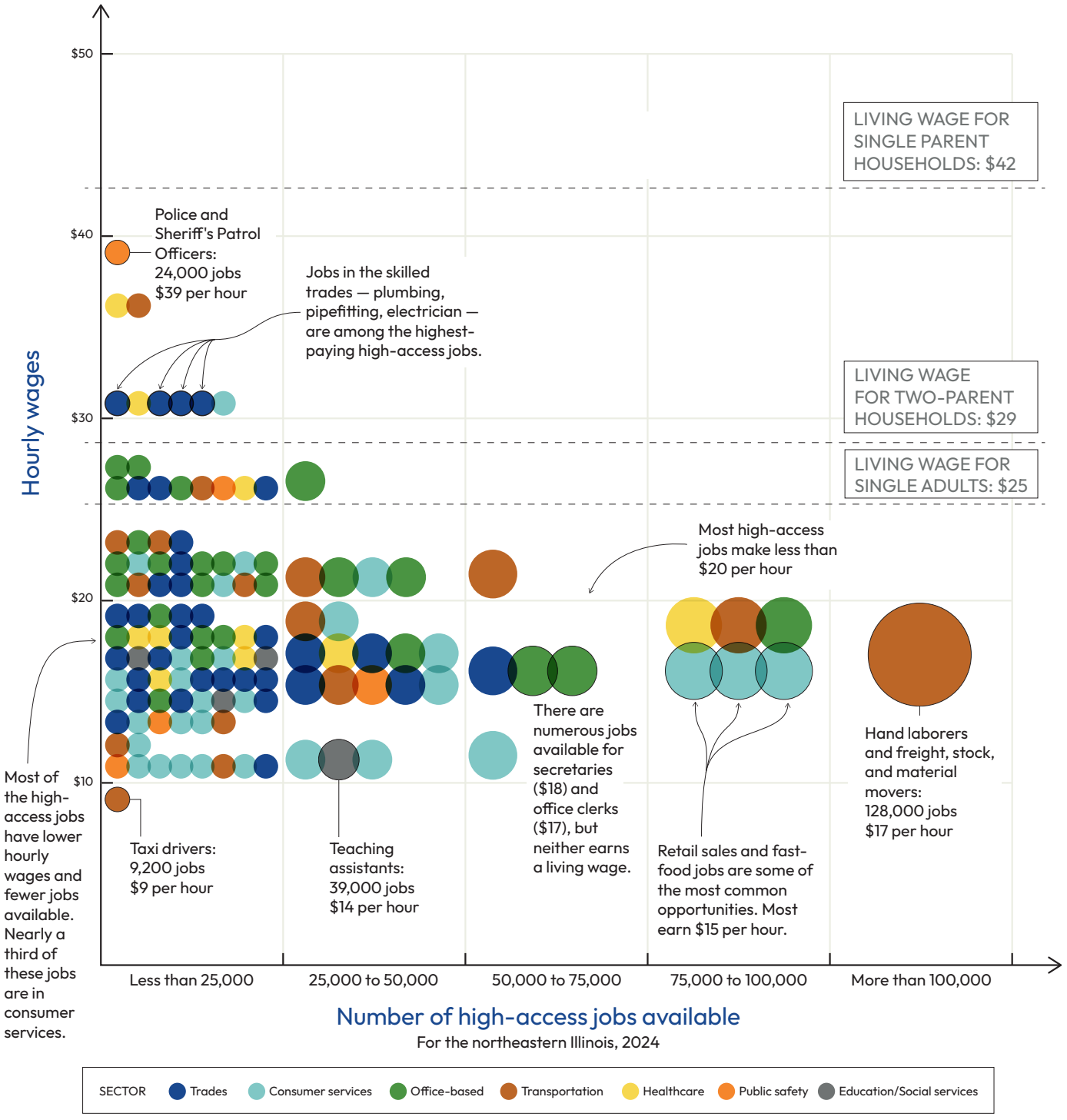
- $25 an hour or $52,000 annually for a single adult
- $29 per hour, or $61,000 annually for each adult in a household with two children and two adults, where both adults work
- $42 per hour, or $88,000 for a single-parent household with one child

The minimum hourly wage is $16.60 in Chicago and $15 in the rest of Illinois.

Upwards of 75 percent of jobs that pay a living-wage in northeastern Illinois require at least a bachelor's degree, but only 44 percent of the region's working-age adults (25 and older) have this level of education.

Most high-access jobs do not provide a living wage to individuals, let alone people supporting families

Jobs are considered "high-access" when they do not require a bachelor's degree or extensive experience



Source: Lightcast (2024), MIT Living Wage Calculator (2024).

Industries that supply high-paying, non-degree jobs support the region's middle class

Several sectors offer accessible living wages for single adults and households with two working parents. Some public sector jobs — such as police officers and transit operators — pay nearly $40 per hour on average. The skilled trades, including plumbers, pipefitters, and electricians, also offer well-paying work without requiring a bachelor's degree. As warehousing and logistics continue to expand in the region, managerial positions in transportation, storage, and distribution represent a growing source of high-access, high-quality jobs. Strategic investment in these sectors can help address the shortage of jobs that provide a living wage.

Lean more about job quality and access

What kind of opportunities exist to connect people in your community to good jobs? Are the jobs accessible to residents who do not have a college degree or extensive experience?

Insights are just a few clicks away: CMAP's Job Quality and Access Tool provides analysis on employment trends, industry clusters, the quality of jobs, and the level of education required.

Communities can use this tool to understand their local labor market, identify areas that need assistance, and develop plans to strengthen industries that support shared prosperity.

Visit cmap.is/jobqualitytool

Sources:
Bureau of Labor Statistics, Consumer Price Index for all Urban Consumers, all items and selected items for the Chicago-Naperville-Elgin, IL-IN-WI MSA, 2000-2023.
Lightcast, "Occupation Report (Detailed SOC codes)," 2010-2024, accessed April 2025.
MIT Living Wage Institute, Living Wage Calculator for Chicago-Naperville-Elgin MSA, accessed 2025, https://livingwage.mit.edu.
U.S. Census Bureau, ACS 1-Year Estimates, 2006-2019, 2021-2023.
U.S. Census Bureau, Decennial Census, 2000, 2010, 2020.
U.S. Census Bureau, Estimate of Median Household Income, retrieved from FRED, Federal Reserve Bank of St. Louis, https://fred.stlouisfed.org/series/MHIIL17031A052NCEN.

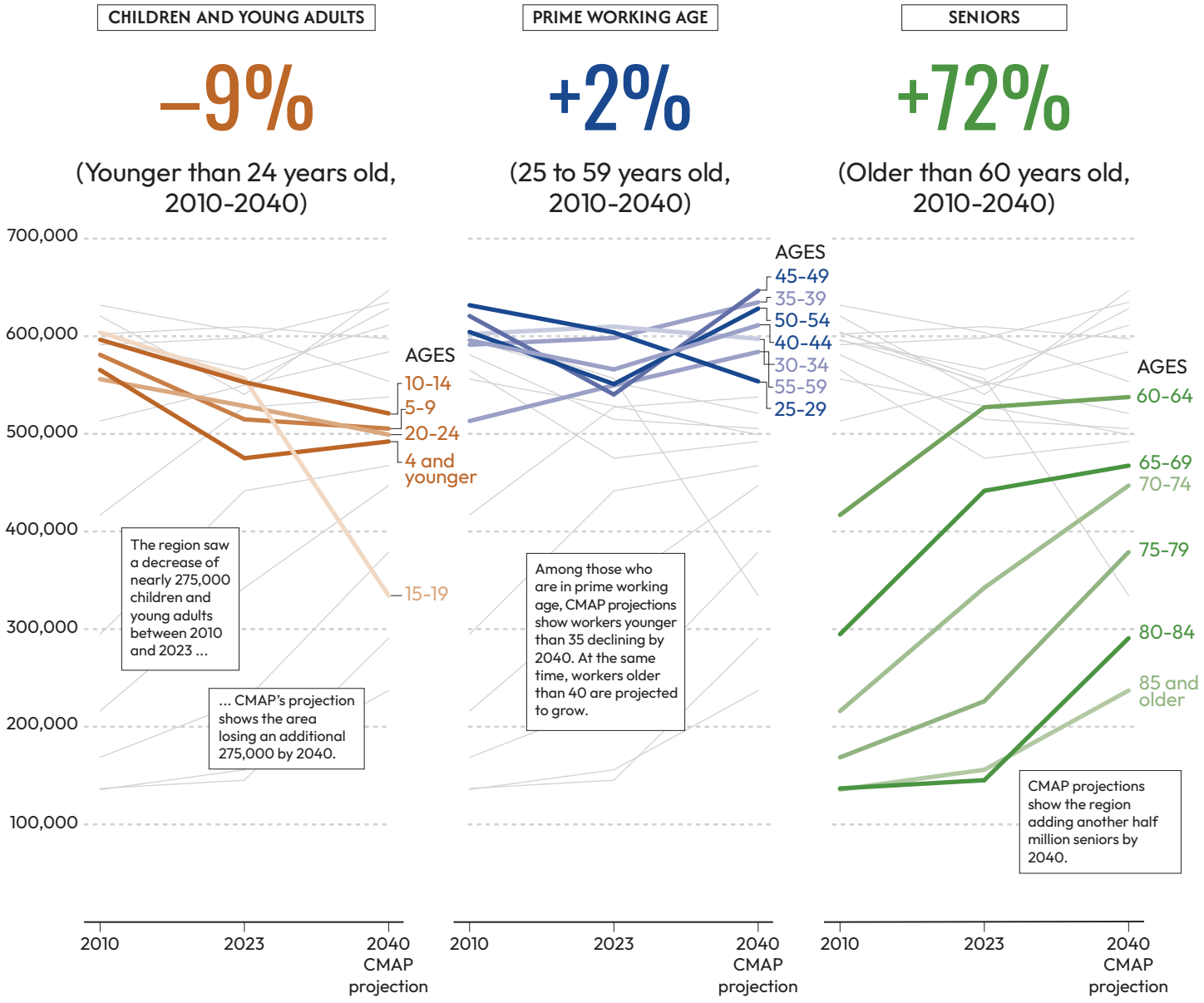
Can I thrive in the region at different stages of life?

Like the U.S. overall, northeastern Illinois' population is getting older as Baby Boomers live longer, healthier lives than previous generations and young people choose to have fewer children, later in life. Households that include children declined by more than 111,000 between 2010 and 2023, and more people are living alone or with non-family members. These trends will have significant implications for the types of infrastructure, services, and resources communities across the region will need to provide — and our ability to pay for them.

With fewer children, the region is aging rapidly

Between 2010 and 2023, seniors aged 65 and older grew from 11 to 15 percent of the regional population, marking an increase of some 360,000 seniors. During the same period, the share of residents under 18 declined from 34 to 31 percent — a total decrease of 275,000. Put together, these shifts have driven up the median age in northeastern Illinois from 36 years in 2010 to 39 in 2023. CMAP forecasts that these trends will continue as broader national and global trends play out locally.

An older population with fewer children is an enduring trend



Sources: Decennial Census (2010), ACS 5-Year Estimates, CMAP socioeconomic projections (2040).

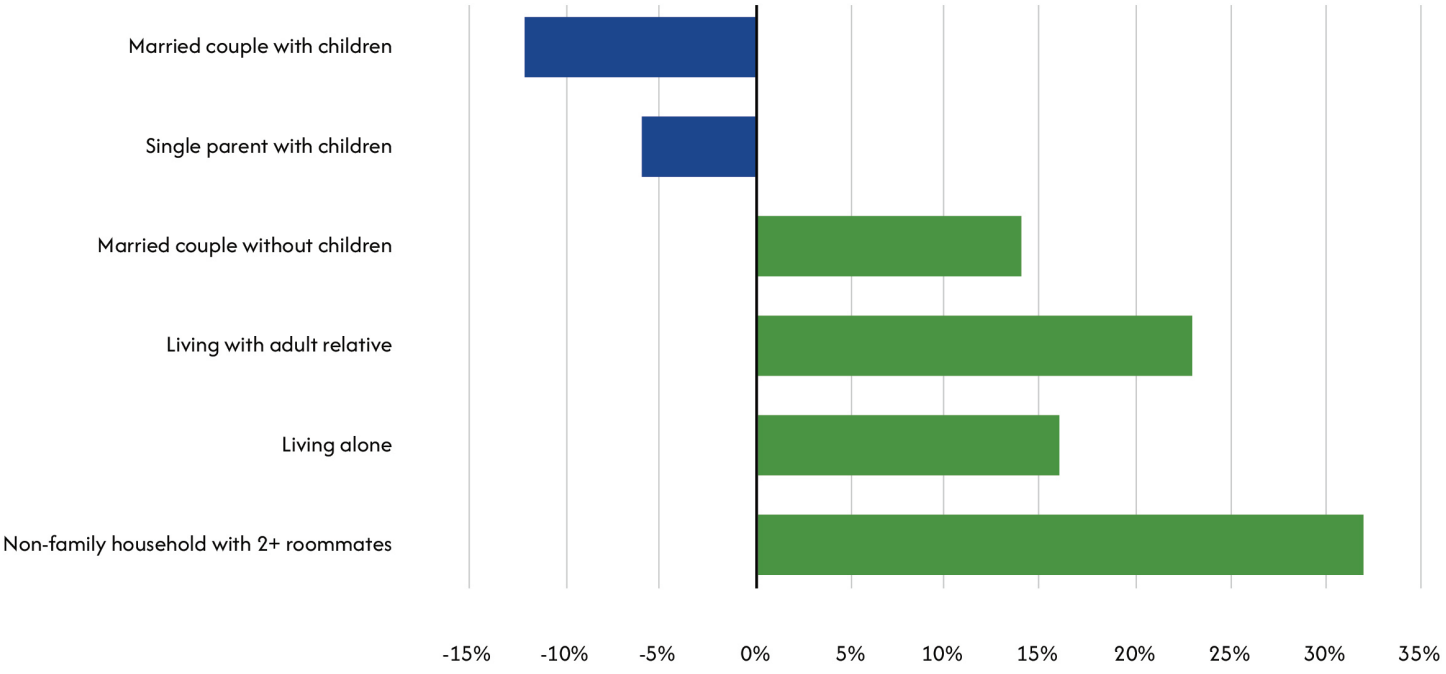
New households are less likely to have children

Despite a slight population loss of 50,000 people between 2010 and 2023, the region added nearly 240,000 additional households — meaning that fewer people are living in more households. The drivers of this change are complex and varied but can in part be attributed to people having fewer children or no children at all, a nationwide trend stemming from economic, social, and personal factors.

The household category that saw the most growth from 2010 to 2023 — an increase of 32 percent — was households with non-family members, like roommates and non-married couples. This likely reflects both changing cultural preferences and growing financial strain as some people opt to live together to share costs. Similarly, households with cohabiting adult relatives grew by 23 percent. This may be another instance of crowding or indicate that more residents are taking care of older family members when they become unable to live independently. Other notable increases include people opting to live alone and married couples without children. Regardless of the arrangement, regionwide growth in households is overwhelmingly taking place among those that do not include children.

New households in the region tend to not include children

Change in types of households, 2010 to 2023



Sources: U.S Census (2010) and ACS 5-Year Estimates (2019-2023).

Age composition varies across the region

The largest shares of seniors live in suburban Cook and DuPage counties, where they represent nearly 20 percent of countywide populations. There is also a significant concentration of working-age adults in Chicago near the region's densest job centers.

On the other hand, counties farther from Chicago have relatively higher percentages of children. For instance, 22 percent of Kendall County's population is under 15 years old — more than double its share in 2010 — and only 11 percent of its population is over 65.

The effects of these changes will be pervasive — affecting both local communities and regionwide systems. A higher proportion of aging residents will require unique mobility services, more assisted living facilities, and greater access to healthcare. Public revenues and the regional workforce will come under strain as the proportion of working-age adults shrinks and the tax base comprises more retirees. Fewer children will alter the demands on education systems and community amenities.

Proactively planning to accommodate these shifting needs can help the region minimize disruptions and foster prosperity.

Governments will need to adapt how they serve households that look different than they used to. This is likely to show up in shifting demands in housing size and configuration, educational resources, and accessibility considerations. Addressing the livability needs of the region's changing and varied households will be crucial to maintaining a high quality of life for all residents.

Sources:
Chicago Metropolitan Agency for Planning, GO TO 2040 update, 2040 population projections, 2014.
U.S. Census Bureau, ACS 5-Year Estimates (2010), ACS 5-Year Estimates (2023).
U.S. Census Bureau, Decennial Census (2010); ACS 5-Year Estimates (2023).

Will we have the water we need in the future?

Northeastern Illinois benefits from extraordinary freshwater resources, with Lake Michigan serving as one of the region's greatest assets. As climate change intensifies across the U.S., Lake Michigan will become even more valuable for the region's long-term resilience and economic competitiveness.

Yet, this future is not guaranteed. Communities are facing converging pressures: unsustainable groundwater supply, aging infrastructure, water quality challenges, and the growing effects of climate change. Sustaining our water supply for future generations will require coordinated regional planning.

20%

estimated water demand reduction needed by 2050 for northeastern Illinois to sustain groundwater aquifers

Local groundwater supplies are under stress

Even as regional water use declined by 17 percent from 2007 to 2018 — driven by improvements in conservation and efficiency — several areas use groundwater at unsustainably fast rates. Pumping beyond sustainable thresholds can deplete aquifers that take centuries to recharge, creating long-term risks for communities that rely on them. Communities that are projected to experience groundwater shortages are turning to alternative sources. Since 2017, five communities have transitioned from local aquifers to Lake Michigan and ten more plan to do so by 2035.

Without stronger conservation practices and clearer standards that link new withdrawals to long-term sustainability, more communities may face similar pressures to secure alternative supplies — further increasing regional demand on Lake Michigan and other sources with limited capacity.

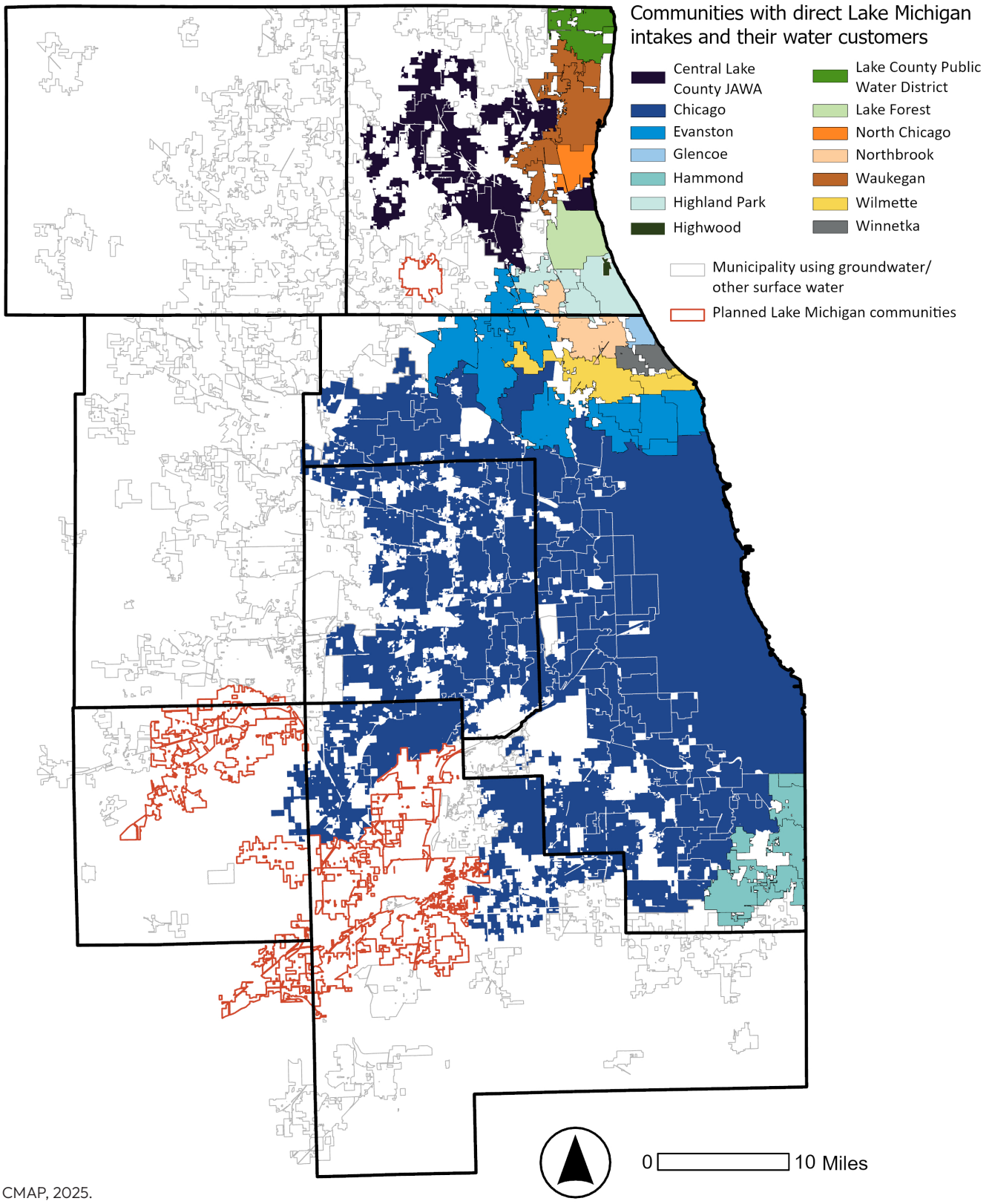
Compromised water quality threatens access to drinking water

Protecting water quality is essential to sustaining reliable drinking water. Yet both groundwater and surface water (i.e., from lakes and rivers) are vulnerable to contaminants from construction, road salt, agricultural runoff, and stormwater. Chloride from road salt, for example, has risen steadily in groundwater aquifers, rivers, and even Lake Michigan. Once in the water, chloride is difficult to remove and can affect how water tastes and make it more corrosive, which speeds up the deterioration of our (already old) water infrastructure.

For many communities — especially those with small water systems and fewer resources — these pressures translate to rising water treatment costs, more frequent maintenance, and higher risk of service disruptions.

Climate change compounds these challenges: warmer water temperatures encourage algae and bacteria growth, while more frequent and intense storms increase polluted runoff and storm sewer overflow events that degrade water quality.

The region's many separate distribution networks create water governance and coordination challenges



Source: CMAP, 2025.

The stewardship of Lake Michigan water is complex

Illinois' use of Lake Michigan water is tightly constrained. A U.S. Supreme Court consent decree limits how much water the state may divert outside the Great Lakes Basin, and through the Great Lakes Compact, Illinois collaborates with neighboring states and Canadian provinces to safeguard the region's shared freshwater resources.

Despite this stewardship framework, day-to-day governance of Lake Michigan water remains highly decentralized. The 172 municipalities that rely on lake water — often through layered wholesale arrangements — independently set rates and manage their infrastructure.

This leads to wide variation in oversight, pricing structures, and system conditions across the region, which have real consequences. Many communities, particularly those facing long-term disinvestment, struggle with significant water loss, aging water mains, and substantial lead service line replacement needs, often with limited capacity to address them. These constraints make it difficult to maintain reliable service, fulfill stewardship expectations under the Great Lakes Compact, or invest in resilient backups and interconnections that could reduce systemwide vulnerabilities.

Looking ahead, effective governance structures will be crucial for ensuring reliable access to drinking water — a critical aspect of the region's quality of life and potential for future growth.

Sources:
CMAP, "Regional Water Demand Forecast for Northeastern Illinois, 2020-2050," April 2024, accessed December 17, 2025, https://cmap.illinois.gov/wp-content/uploads/dlm_uploads/Regional-Water-Demand-Forecast-for-Northeastern-Illinois-2020-2050.pdf.
Illinois Department of Natural Resources Lake Michigan Allocation Program, LMO-2 Form Data, 2017, accessed 2024.
Illinois State Water Survey, Illinois Water Inventory Program, accessed 2024.
Illinois State Water Survey, "Tier 1 Water Supply Planning Groundwater Updates: Shallow Groundwater Assessments, Groundwater Supply, and Ongoing and Upcoming Work," November 2025, accessed December 17, 2025, https://www.nwpa.us/uploads/1/2/9/8/129889926/mannix_isws_nwpa_november_25_2025.pdf.

Can I find housing that meets my needs and budget?

Housing options that are diverse in their size, format, and cost enable residents to build long-term roots in the region and to remain in their communities as their lives and living arrangements change.

While the region has long offered a mix of housing options at relatively moderate costs, recent trends show that residents are increasingly struggling to find homes that meet their needs and budgets. The rising cost of essentials like transportation, food, education, and healthcare are making it harder for some households to afford or save for homeownership.

At the same time, new housing developments have favored the ends of the spectrum — large single-family homes and one-bedroom or studio apartments — leaving fewer "middle" options for working families.

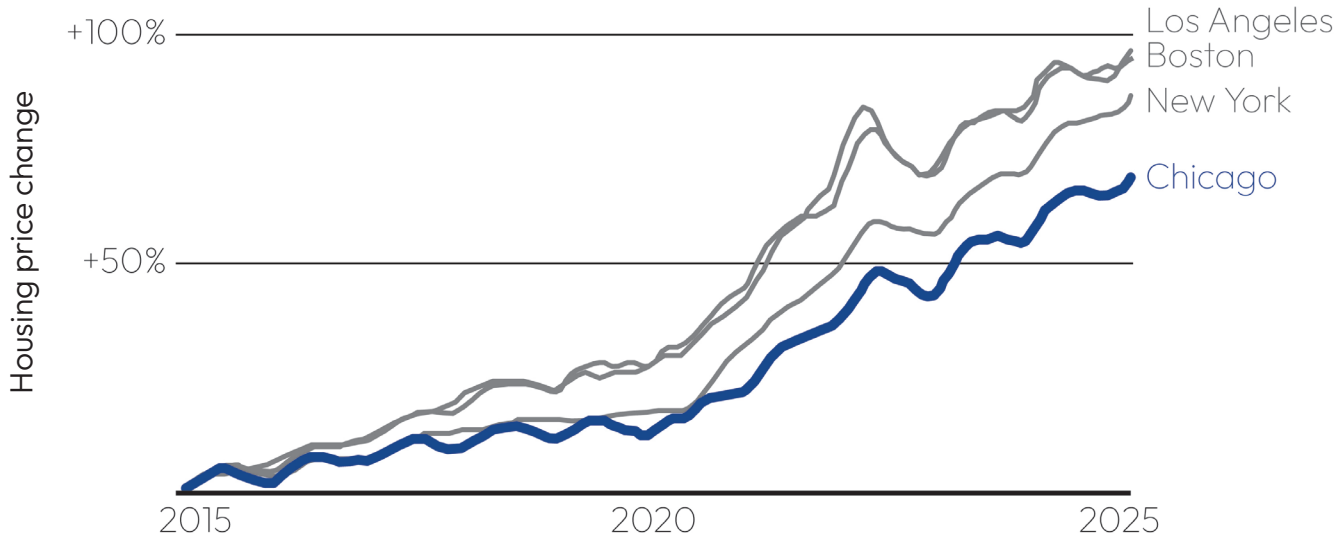
Northeastern Illinois needs more diverse and affordable housing options to continue being a welcoming home for current and prospective residents.

Compared to peer regions, homeownership is relatively attainable in northeastern Illinois

Two-thirds of the region's 3.3 million households own the home they live in, reflecting the relatively moderate cost of purchasing a home in northeastern Illinois compared to other large, historic metro areas. Home prices in northeastern Illinois have also grown more slowly than in some peer regions. According to the Case-Shiller Index, prices in the Chicago metro area increased by 68 percent from 2015 to 2025, growing at an average rate of 5.35 percent per year. This is substantially less than the national rate (95 percent) and less than peer regions such as Los Angeles, Boston, and New York.

Following the COVID-19 pandemic, some reporting suggests that home prices in the region have ramped up later and for longer than peer regions that saw their housing markets slow in 2025. Regardless, this relative affordability continues to make northeastern Illinois an appealing option for people seeking both attainable homeownership and the amenities of a major urban area.

Housing prices in the Chicago metro area have increased less than other large metro areas



Source: Case-Schiller Index, 2015-2025.

The Case-Schiller Index measures changes in U.S. real estate market values by tracking the selling prices of single-family homes. The Chicago index is calculated based on the counties in the CMAP region. The Los Angeles and Boston indices represent their respective metropolitan statistical areas, and the New York index is based on a customized area that includes select New York, New Jersey, and Connecticut counties that reflect local commute patterns.

Many homeowners in the region struggle to afford housing costs

Despite our region's relatively affordable home prices, one in four homeowners in northeastern Illinois — around 531,000 households — are considered cost burdened, meaning they spend more than 30 percent of their income on housing costs like mortgages, property taxes, home insurance, and utilities. This signals that many people cannot find housing that meets their needs — whether in terms of size, type, location, or condition — at prices they can afford. Housing cost burden rates are higher for homeowners with lower incomes; among households earning less than $75,000 per year, 60 percent are cost-burdened.

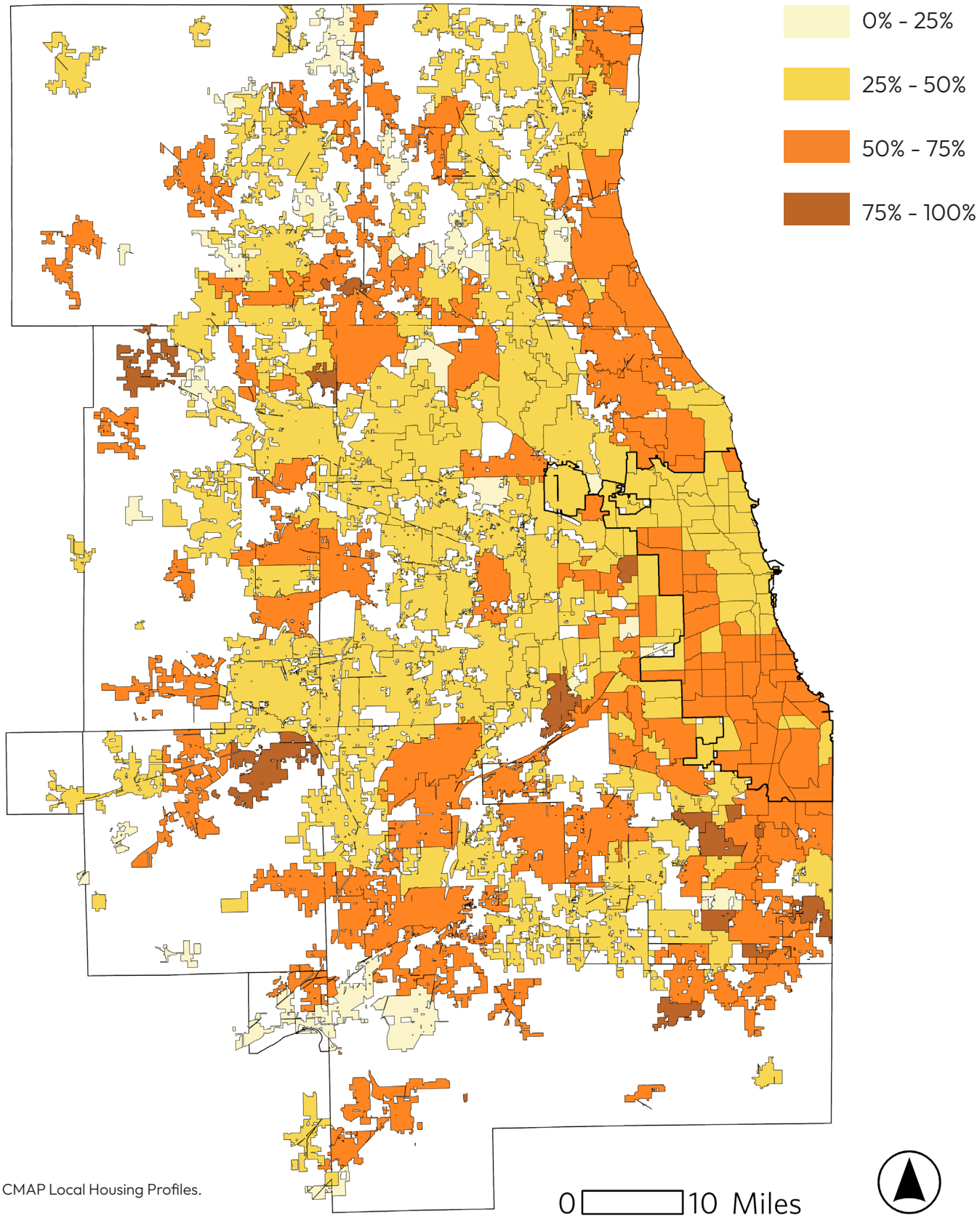
High rates of cost-burden among homeowners often result in elevated rates of home foreclosure. About 5 in 1,000 homeowners in the region filed for foreclosures in 2022. But some communities, particularly those on Chicago's south and west sides and in adjacent suburban Cook County, saw foreclosure rates three to four times higher. These patterns reflect current market pressures as well as the lasting effects of discriminatory practices like redlining and predatory lending that increased the cost and instability of homeownership for many residents, especially in predominantly Black communities.

High housing costs are a burden for many renters across the region

Renters face higher rates of housing cost burden than homeowners in nearly every part of the region. Approximately half (48 percent) of renters regionwide spent more than 30 percent of their household income on rent in 2023. An additional half of those renters are severely cost-burdened — spending more than 50 percent of their income on rent. In more than twenty communities, about three-quarters of renters are cost-burdened, highlighting areas with widespread financial strain among residents.

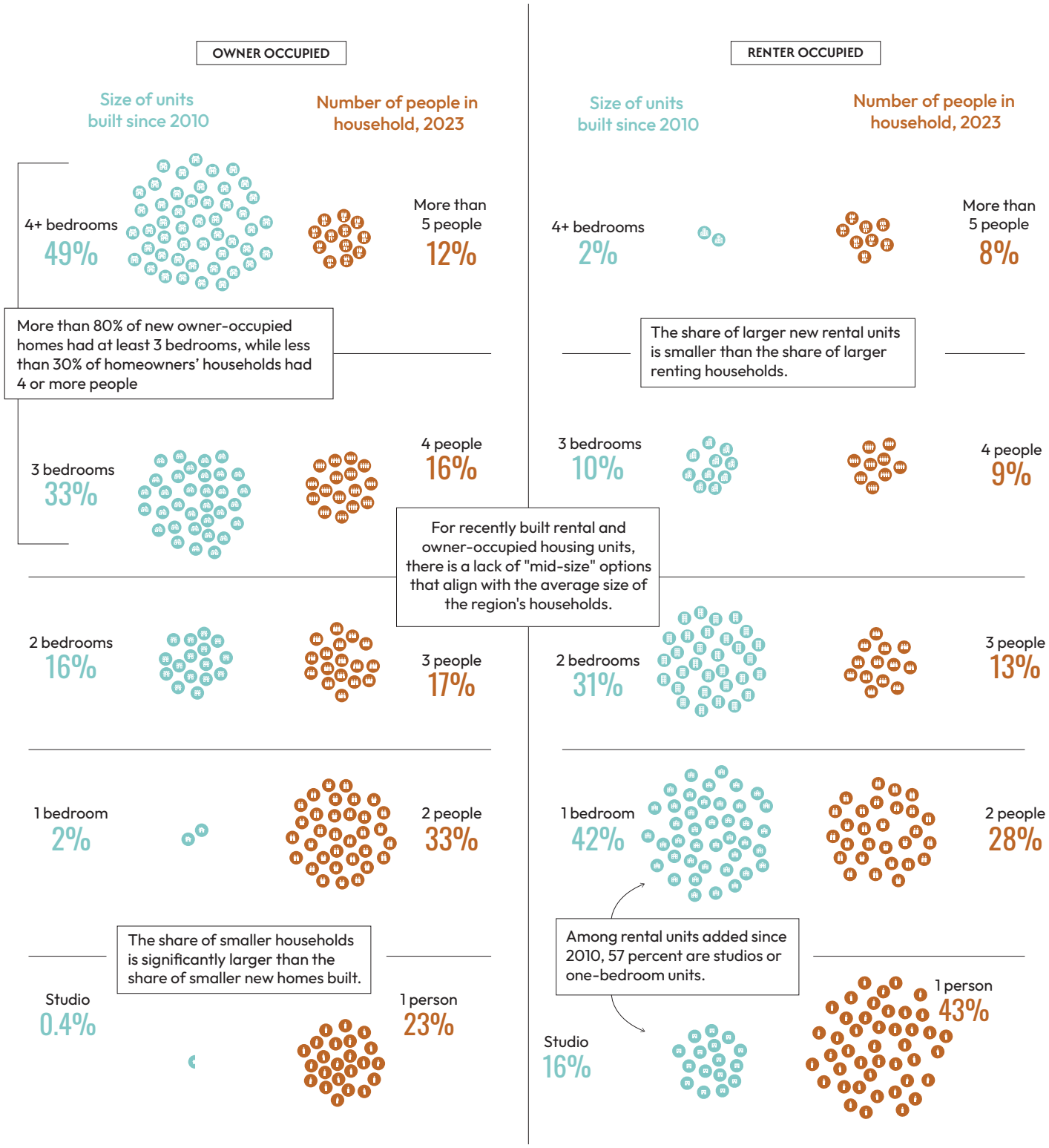
Share of renter households that are cost burdened

Cost burdened households spend more than 30% of income on housing costs



Source: CMAP Local Housing Profiles.

Newer housing development favors the ends of the spectrum — large single-family homes and one-bedroom or studio apartments — with few options in the middle



Sources: U.S. Census Bureau Building Permits Survey, ACS 5-Year Estimates, and ACS Public Use Microdata Sample (PUMS).

Mid-sized, affordable housing options are becoming less common

Most of the region's housing stock is composed of more than 2 million single-family houses — many of which have more bedrooms and larger lots (and higher prices) than smaller households are looking for. With an average household size of 2.7 people, many of the region's residents are seeking mid-size housing options — but are faced with a market incompatible with their needs.

Townhouses, smaller-format houses, and multifamily buildings with two to four units can meet households' needs at lower costs. But these medium-density housing options are becoming less common — contributing to the broader housing trend known as the "missing middle."

The region's two- to four-story mid-rise buildings have historically served as the backbone of the its naturally occurring affordable housing and are especially important for households with children. These options are dwindling as two- to four-flat buildings are demolished or converted into single-family homes, especially in areas where housing prices are growing rapidly.

This dynamic has been exacerbated by recent real estate activity, where new housing growth is primarily on opposite ends of the spectrum: small, compact renting options (studios and one-bedroom apartments) and spacious, multi-bedroom homes (4+ bedrooms) — as illustrated on the previous page.

It's all connected — *Learn more about how household sizes are decreasing on page 24.*

Sources:
CMAP, Job Quality and Access Tool, accessed December 15, 2025, https://cmap.illinois.gov/data/demographic-economic/job-quality-and-access-tool/.
CMAP, Key housing market trends in northeastern Illinois, January 19, 2022.
CMAP, Local Housing Profiles, accessed December 15, 2025, https://cmap.illinois.gov/data/land-use/local-housing-profiles/.
CMAP, What your community needs to know about accessory dwelling units, May 12, 2023.
S&P Dow Jones Indices LLC, S&P CoreLogic Case-Shiller Home Price Indices: National, Chicago, New York, Los Angeles, and Boston, March 2015 to March 2025, not seasonally adjusted, retrieved from FRED, accessed June 5, 2025, https://fred.stlouisfed.org/series/CSUSHPINSA.

How is climate change affecting us?

Climate change is already affecting people across northeastern Illinois. Although the region's location and access to freshwater offer some advantages, temperatures are rising, storms are becoming more severe, and vulnerable populations face growing risks to their health and safety. These impacts are projected to intensify, underscoring the need for action now to both prepare the region for our most significant climate challenges — flooding and extreme heat — and reduce the greenhouse gas emissions that drive them.

We can expect more days of extreme heat in the future

Temperatures across northeastern Illinois are rising, including both daytime highs and overnight lows. These warming trends are the result of greenhouse gas emissions caused by burning fossil fuels. Without significant emissions reductions, the number of days above 95 degrees is projected to increase from today's average of 2 days per year to roughly 45 days by 2100. More days of extreme heat — combined with higher nighttime humidity that traps and holds heat — pose serious health risks ranging from heat exhaustion to life-threatening heat stroke.

There will be more very hot days across northeastern Illinois, and the southern half of the region will likely see the greatest increases. Central and southwest parts of the region — including large portions of Cook, Kane, Kendall, and Will counties — are most vulnerable to the impacts of heat (see CMAP's heat vulnerability map on the next page).

Communities and people will feel the impacts of heat differently

Extreme heat does not affect all people equally. **Heat vulnerability** reflects the combination of exposure, sensitivity, and adaptability factors to estimate a person's or a community's capacity to manage extreme heat. Some examples include:

- **Exposure:** People living in dense urban areas with large areas of pavement and many rooftops have higher exposure because these surfaces trap heat. Tree canopies help reduce exposure.
- **Sensitivity:** Very young and very old residents are more sensitive to heat because their bodies must work harder to lower their internal temperature. Underlying health conditions like heart disease and diabetes also increase sensitivity.
- **Adaptability:** People with lower incomes face challenges finding relief from extreme heat because they have less resources to run air conditioning during a heat wave.

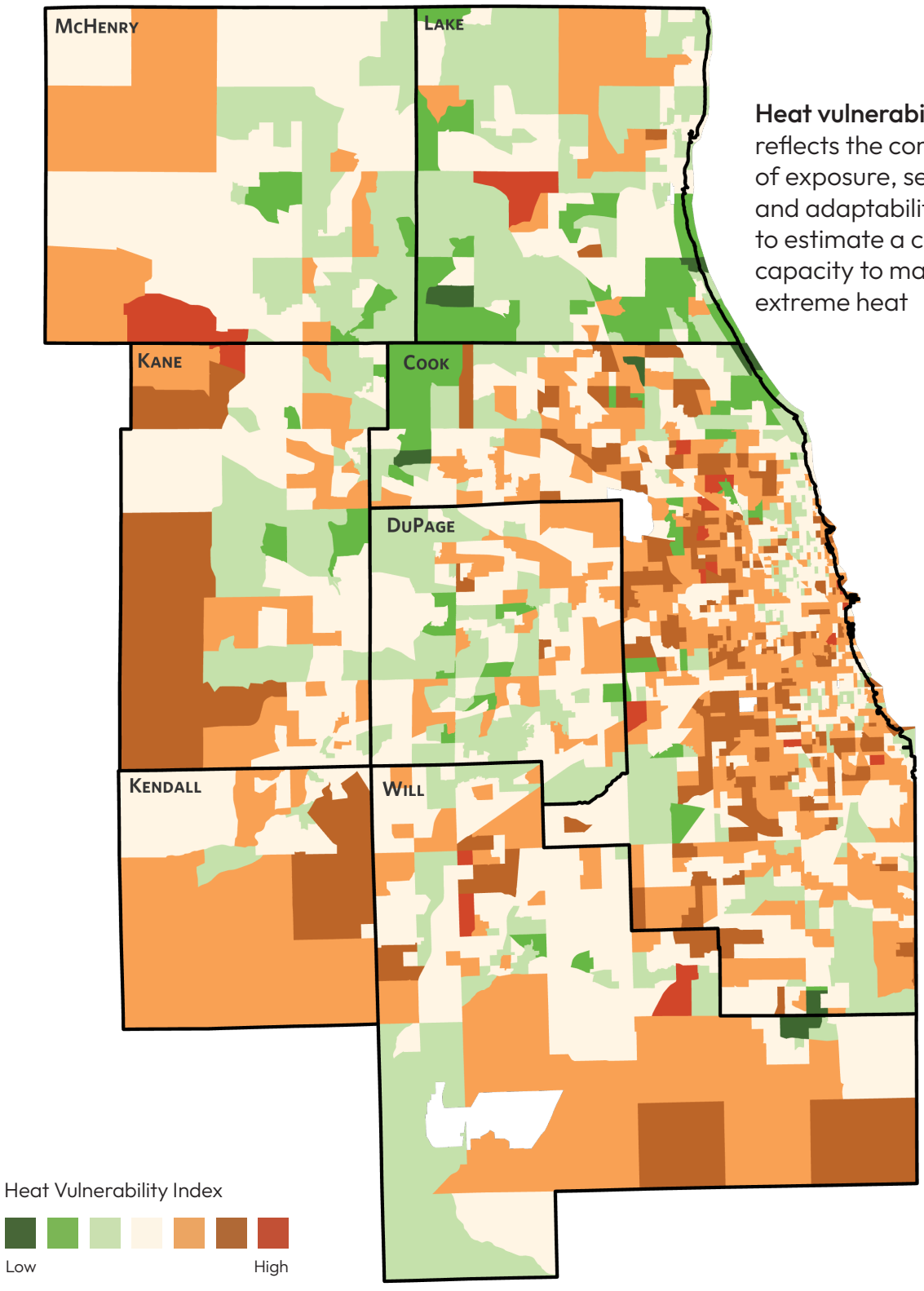
Public transit provides essential connections for residents and is crucial for a variety of regional goals, but unsheltered stops and stations, as well as long wait times, leave residents vulnerable to extreme heat. Cooling measures at these facilities will be crucial to protect residents' health and ensure they can continue relying on transit.

Are the region's transit stops and stations equipped for extreme heat?

Percentage of bus stops and train stations that have high or very high transit rider vulnerability during extreme heat:

Source: CMAP Transportation Resilience Improvement Plan vulnerability scores.

Some parts of the region are more vulnerable to the harms of extreme heat



Heat vulnerability reflects the combination of exposure, sensitivity, and adaptability factors to estimate a community's capacity to manage extreme heat

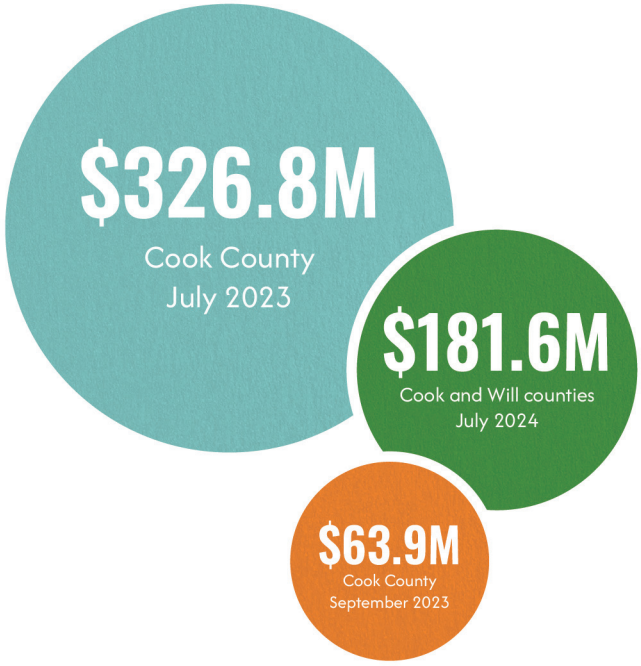
Sources: Esri, TomTom, Garmin, FAO, NOAA, USGS, © OpenStreetMap contributors, GIS User Community.

Recurring floods strain resources for residents and communities

As the atmosphere warms, it holds more moisture, which contributes to more intense and frequent storms. In just the past three years, the region has experienced three federally declared flooding disasters, with individual storms delivering up to eight inches of rain in less than 12 hours. Federal assistance for these events alone has exceeded $500 million, not including uninsured losses borne by residents and businesses. Rainfall intensity is expected to worsen, with maximum daily rainfall projected to increase by 8 percent by mid-century and 21 percent by the year 2100.

Flooding imposes substantial and uneven burdens on households, businesses, and local governments. Property damage, basement backups, and chronic moisture create ongoing financial strain and increase exposure to mold and related health risks. Flood-damaged roads, bridges, and public transit are costly to repair, and the high upfront costs of resilient infrastructure can be prohibitive for smaller or historically disinvested municipalities. While flood risks are concentrated in certain communities, their impacts extend across jurisdictions — affecting regional mobility, public health, and economic stability.

Recent federally declared flood-related disaster costs



Northeastern Illinois is susceptible to two kinds of flooding

The region faces two primary flood risks:

- **Riverine flooding:** when waterways overflow their banks
- **Urban flooding:** when heavy rainfall overwhelms local sewer systems — resulting in basement backups, street flooding, and water contamination

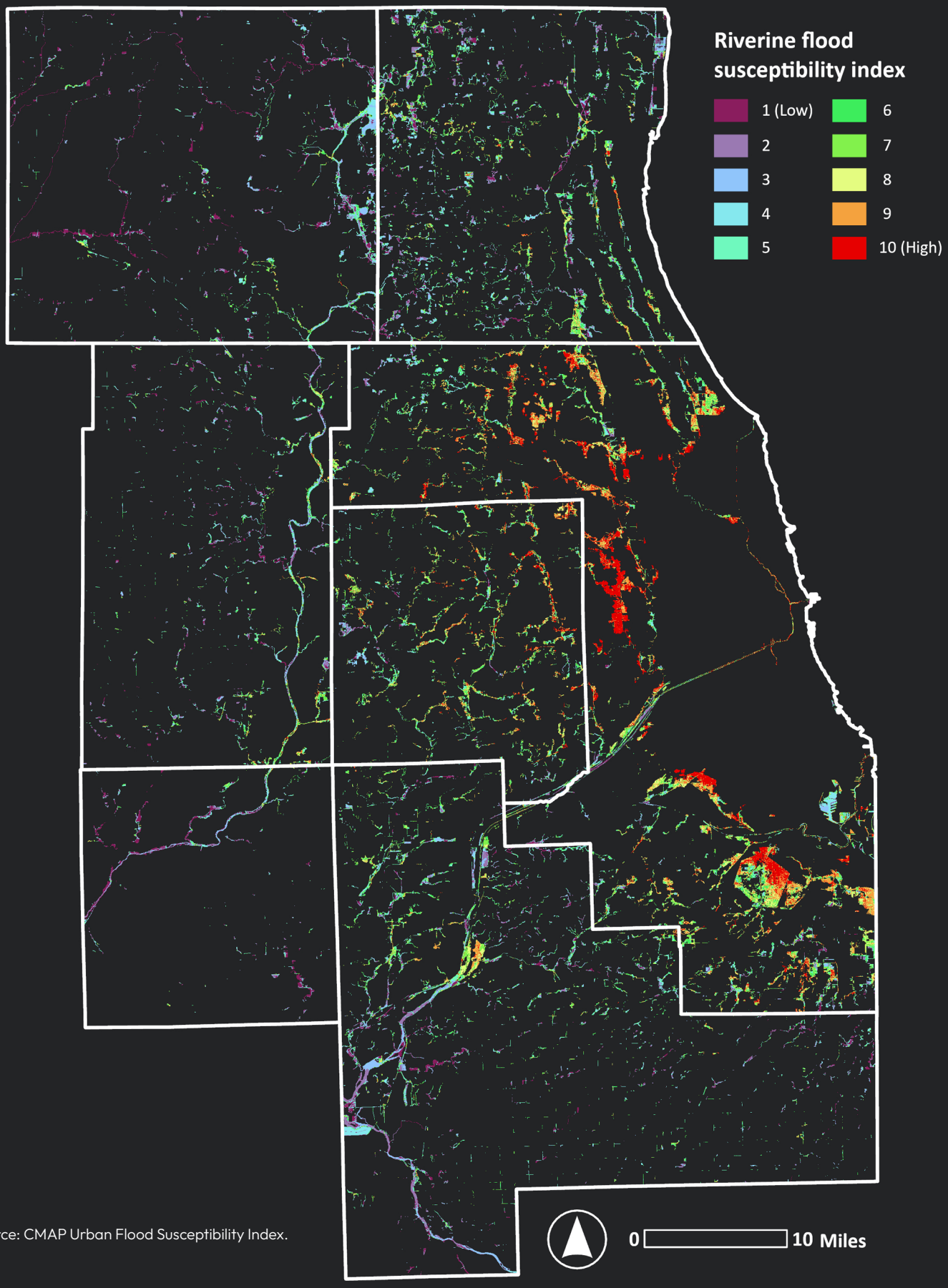
Urban flooding is widespread across the region but is most acute in Chicago and Cook County, where flood susceptibility is nearly twice that of other counties. Denser development patterns and combined sewer-stormwater systems that are unable to accommodate increasingly large downpours leave these areas especially vulnerable to flooding from intense storm events. Other urban centers across the region like Joliet, Aurora, Waukegan, and Elgin face similar risks.

By comparison, riverine flooding is more concentrated near the region's streams and waterways. While decades of investment has reduced riverine flooding, climate change is expanding the footprint of flood risk and the frequency of intense storms across the region. Communities along the tributaries of the Des Plaines River in east DuPage and west Cook counties, and along the Little Calumet River and tributaries of the Calumet-Saganashkee (Cal-Sag) Channel in south Cook County, are the most susceptible.

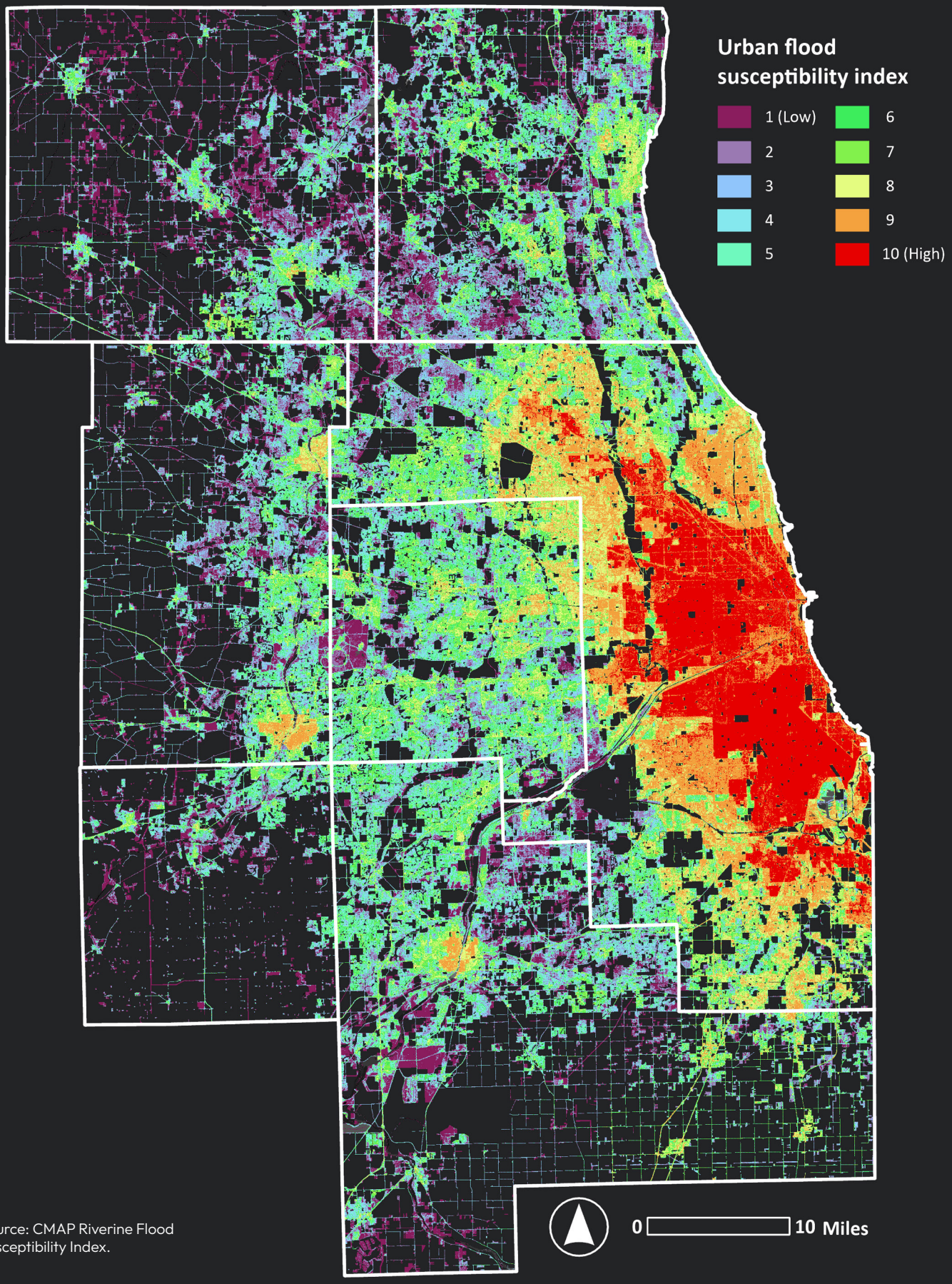
Given the region's flat topography and aging infrastructure, many communities must contend with both types of flooding, often at significant and recurring cost.

Flood susceptibility is determined by a variety of environmental, geographic, and infrastructure characteristics. Some examples include:

- **Environment**: Much of the region has poorly draining soils and/or hard surfaces like paved roads, parking lots, and rooftops that prevent water from soaking into the ground, leading to increased stormwater runoff.
- **Geographic**: The region has many streams and rivers with wide, flat floodplains, as well as low-lying areas outside of floodplains, where stormwater can accumulate and overflow into streets and yards.
- **Infrastructure**: Many areas throughout the region were built prior to regulations requiring stormwater infrastructure to capture nearby rainfall. These areas (and beyond) are also served by aging drainage systems that are undersized for the amount of rainfall the region now receives during intense storms.



Source: CMAP Urban Flood Susceptibility Index.



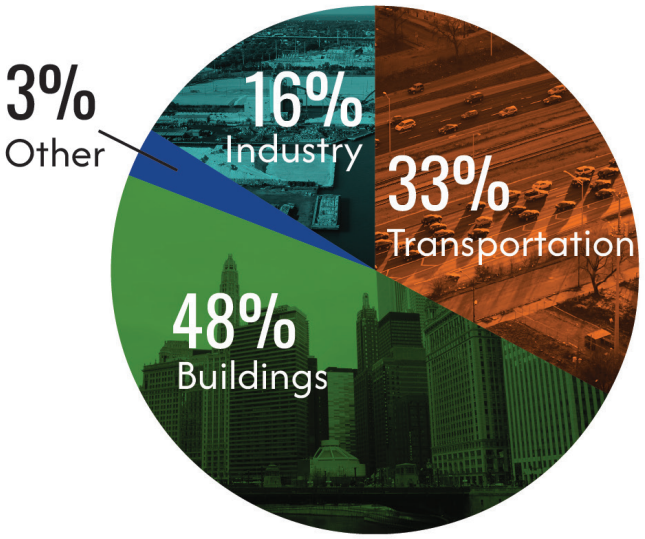
Source: CMAP Riverine Flood Susceptibility Index.

Reducing greenhouse gases is essential to limit the long-term impacts of climate change

The cause of increased flooding and extreme heat in northeastern Illinois is clear. Rising concentrations of greenhouse gases in the atmosphere trap heat and cause global temperatures to rise, fueling more extreme weather.

As a highly urbanized area with extensive industrial and transportation facilities, northeastern Illinois produces significant emissions. 97 percent of our region's total emissions come from how we power and heat our homes and businesses, combined with how we move around the region.

The region's emissions primarily come from buildings, transportation, and industry



Source: CMAP

Without ambitious, coordinated efforts to reduce greenhouse gas emissions, these climate risks will become more severe — driving higher temperatures, more frequent flooding, and greater strain on public infrastructure and community well-being. These emissions also cause harmful air pollution that increases the risks of asthma, cardiovascular disease, and even premature death in nearby communities.

Reducing emissions is the region's most powerful tool to limit climate impacts and safeguard residents' health and safety, even as we adapt to the changes already underway.

Sources:
CMAP, 2020 Greenhouse Gas Inventory, 2024, accessed December 12, 2025.
CMAP, Flood Susceptibility Indexes — Urban and Riverine, 2025, accessed December 12, 2025.
CMAP, Heat Vulnerability Index, 2025, accessed December 12, 2025.
CMAP, "Risk-based vulnerability assessment," 2024, accessed December 17, 2025, https://cmap.illinois.gov/wp-content/uploads/dlm_uploads/Risk-based-Vulnerability-Assessment.pdf.
Federal Emergency Management Agency (FEMA), OpenFEMA Dataset: Disaster Declarations Summaries – v2, 2025, accessed September 29, 2025, https://www.fema.gov/openfema-data-page/disaster-declarations-summaries-v2.

How can I get around?

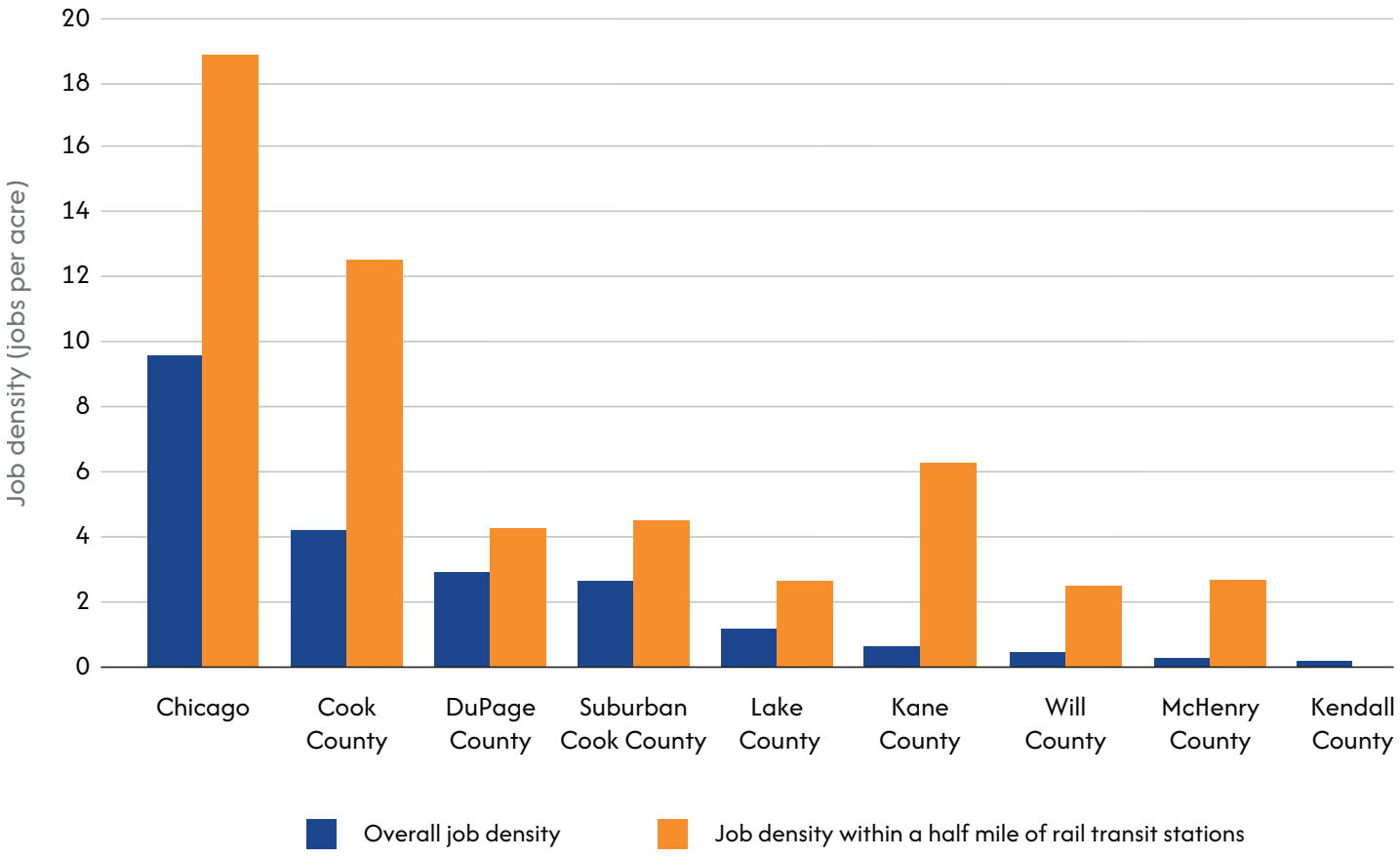
Northeastern Illinois' expansive transportation system connects people and moves goods through a complex network of roads, bridges, trains, buses, air, and water. The region is a significant national and international transportation hub — one of our many assets. Yet aging infrastructure and congestion create challenges for people traveling in the region and goods passing through. As the transportation system adapts to rapid local and global changes, the need for safe, reliable transportation options endures.

Transportation assets connect the region's workforce to economic opportunity

Northeastern Illinois' extensive public transit system is an asset to both employers and workers. One in three regional jobs is within a half-mile of a Chicago Transit Authority (CTA) or Metra rail station — an area covering only five percent of the region's land. This transit-oriented job density is highest in Chicago, where over 1.1 million jobs are accessible by rail transit. But the benefits of transit extend throughout the region: in every county with CTA or Metra rail service, the job density in areas near rail stations is as much as five times higher than the county overall.

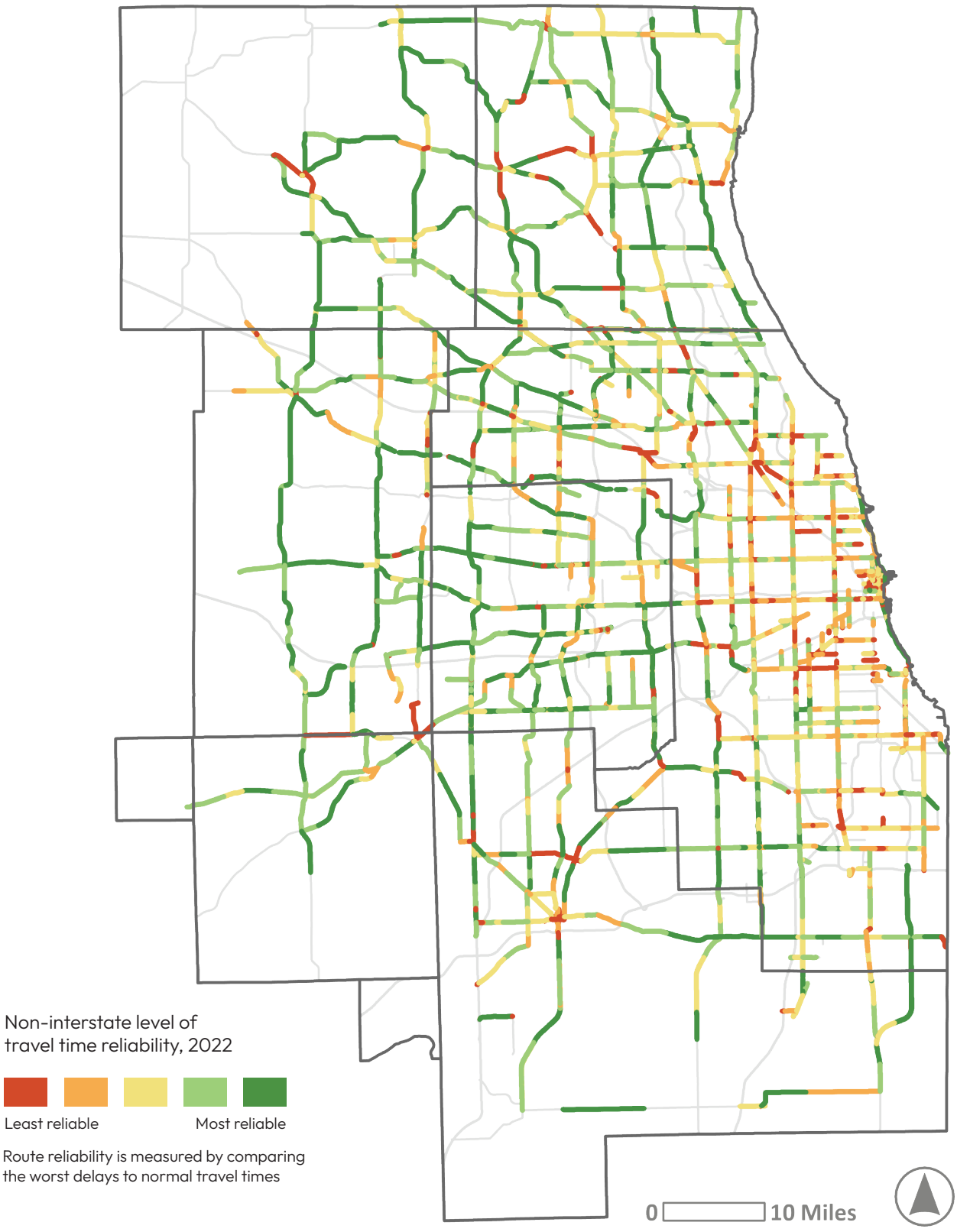
While Chicago and the surrounding suburbs benefit from a dense public transit network, residents in other parts of the region have few alternatives to driving. In 2024, approximately 80 percent of all trips in the region were taken in a car, with the typical household driving an average of nearly 14,000 miles per year and spending nearly $10,000 annually on vehicle costs. Without strong alternatives and coordinated development, our region's reliance on cars will persist — with implications for congestion, safety, climate resilience, and more.

Job density is highest near rail transit stations



Sources: U.S. Census Bureau, Longitudinal Employer-Household Dynamics (LEHD), 2022.

Some routes make your arrival time unreliable



Source: FHWA national performance management research dataset

Unpredictable congestion makes travel times unreliable for people and goods

Knowing with confidence how long a trip will take is crucial for drivers. While minor congestion is a feature of any transportation network, northeastern Illinois is seeing new patterns emerge in daily traffic. For example, afternoons have become more congested since the pandemic, with more people using increased work flexibility (an outcome of the COVID-19 pandemic) to travel during the period before the evening rush hour. Average speeds in the 2:00 to 6:00 p.m. window on key expressways are slower than pre-pandemic levels — an indicator that heavier traffic is causing more congestion — while overnight and morning speeds are up significantly.

Congestion also carries high costs for freight movement in the region. In 2023, the trucking industry transported 372 million tons of cargo — equal to nearly 1,700 Willis Towers — on truck routes that crisscross the larger 13-county Chicago metropolitan area. Freight traffic is heaviest near the region's major industrial hubs on the south and west sides of Chicago, around O'Hare International Airport, in south suburban Cook County, and in Will County. Yet truck bottlenecks — locations where trucks experience at least six hours of congestion per weekday — slow freight movement in every county in the region, with significant economic consequences. The Texas A&M Transportation Institute estimates that the region's freight congestion cost trucking companies $1.9 billion in lost time and wasted fuel in 2024. Addressing the complex, location-specific causes of unreliable travel times for both people and goods will require strong regional coordination.

The region's least reliable routes — measured by comparing the worst delays to normal travel times — are concentrated near the region's urban core, where dense residential areas, major job centers, and busy freight corridors all converge (see map on previous page). These delays carry steep daily costs for the approximately 70 percent of workers who commute to work by driving alone or carpooling. They also affect quality of life: unpredictable congestion increases harmful vehicle emissions, causes more driver stress, increases crash risk by leading to riskier maneuvers, and slows emergency response. These trends make it increasingly important for the region to improve multimodal transportation options.

Investing in our infrastructure will help the region make the most of our existing assets

Improving travel time reliability is not just about managing congestion — it also requires continued investment in the physical condition of transportation infrastructure. Many of the region's roads and bridges were built in the 1950s and 1960s, as the post-war automobile boom and the initial construction of the expressway system shifted people to the suburbs.

Today, many transportation assets are nearing the end of their useful life. The region's bridges have an average age of around 50 years, and only 25 percent of bridge deck area is rated in good condition, according to the National Bridge Inventory. The region's non-tolled expressways also require significant investment: approximately 70 percent of that system's infrastructure is more than 50 years old. In contrast, 90 percent of the tollway system — maintained by a stable and sufficient revenue source — has been constructed or rebuilt in the past 20 years.

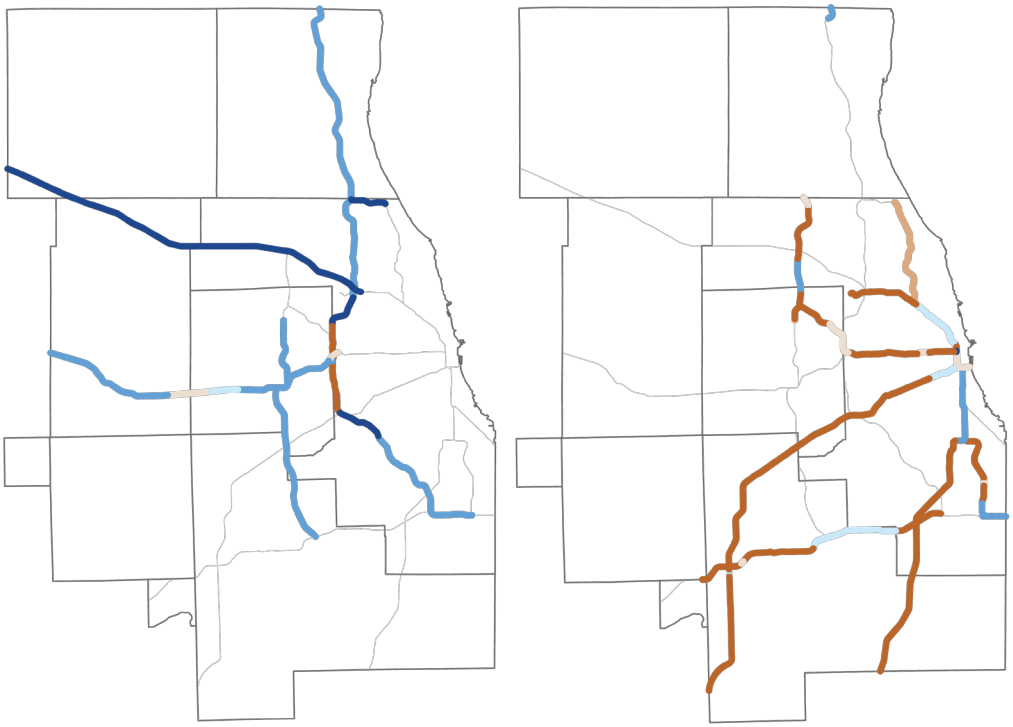
Deteriorating infrastructure puts people at risk. Aging roads, bridges, and transit assets contribute to traffic incidents that threaten safety and gridlock travelers. Targeted infrastructure investments can meaningfully address these challenges. For example, the I-290 Blue Line Corridor Program — a coordinated effort to reconstruct and modernize one of the country's most congested expressways — is projected to reduce vehicle crashes, generate $2.7 billion in economic savings with better travel times, and reduce slow zones on the CTA's Blue Line by 90 percent. This project is the latest in a long line of generational investments that built the transportation network we rely on today. Sustained commitment to maintaining and upgrading these assets will ensure that residents can continue to depend on the region's transportation system — across all modes of travel — for generations to come.

Approximately 70 percent of the region's expressway system's infrastructure is more than 50 years old. In contrast, 90 percent of the tollway system — maintained by a stable and sufficient revenue source — has been constructed or rebuilt in the past 20 years.

Significant portions of the regional transportation system are several decades old

Tolled and non-tolled interstates ages in northeastern Illinois

- <10 years
- 10-19 years
- 20-29 years
- 30-39 years
- 40-49 years
- 50+ years



Tolled interstate

Non-tolled interstate

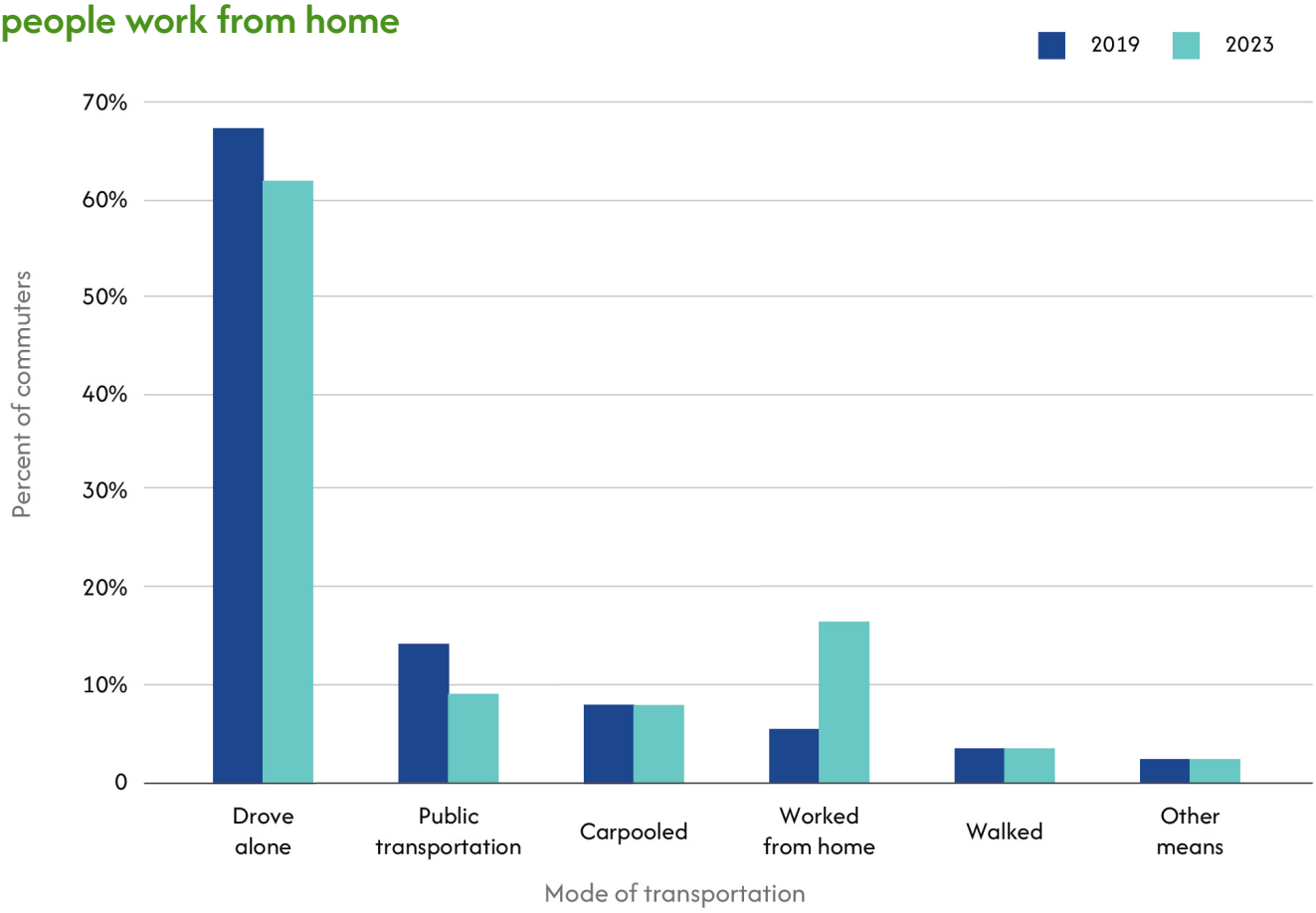
Sources: CMAP analysis of Illinois Department of Transportation and Illinois Tollway construction records, 2024.

The pandemic spurred long-lasting change in how and when we travel

The COVID-19 pandemic introduced more options for remote and hybrid work — a sudden yet enduring change that has reshaped how, when, and where residents rely on the regional transportation system. In 2019, more than half of the region's 4.5 million workers crossed county lines or traveled into and out of Chicago for work. By 2023, this cross-border movement dropped to less than 50 percent as the share of residents working from home tripled — an increase of nearly 500,000 remote workers.

Post-pandemic transit patterns reveal lasting shifts in when and why residents ride. On Metra, while trips during rush hour have recovered to only 52 percent of pre-pandemic ridership, while midday trips have recovered to over 80 percent — with some lines seeing higher off-peak ridership in 2024 compared to six years earlier. Similar travel patterns are seen on the CTA, where ridership recovery across all rail lines is strongest on weekends. These evolving post-pandemic travel trends highlight how riders are using transit for more diverse types of trips. Recognizing this change, transit agencies are working to align transit investments and schedules to better serve today's riders.

Fewer people are commuting by car and public transit as more people work from home



Source: ACS 5-year estimates (2023).

Want to dive deeper? Check out CMAP's Regional Transportation Plan to learn more about the future of transportation in northeastern Illinois.

cmap.is/RTP

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Will we remain a global economic center?

Sweden
$586B
24th highest global GDP

Northeastern Illinois
$742B

Massachusetts
$736B
12th highest state GDP

2023

Northeastern Illinois drives global markets, fueled by the ingenuity of its 4.5 million workers and the innovation of its exporting industries. Producing more than $740 billion in goods and services each year — two-thirds of Illinois' economy — the region economically outweighs entire countries and most U.S. states. But to maintain this position, the region needs to keep adapting. Competition from abroad, cost pressures at home, growing climate and supply chain risks, and accelerating shifts in technology — these forces are expected to challenge the region's steady growth. Yet, collaboration to grow the region's economy can provide broad prosperity and opportunity into the future.

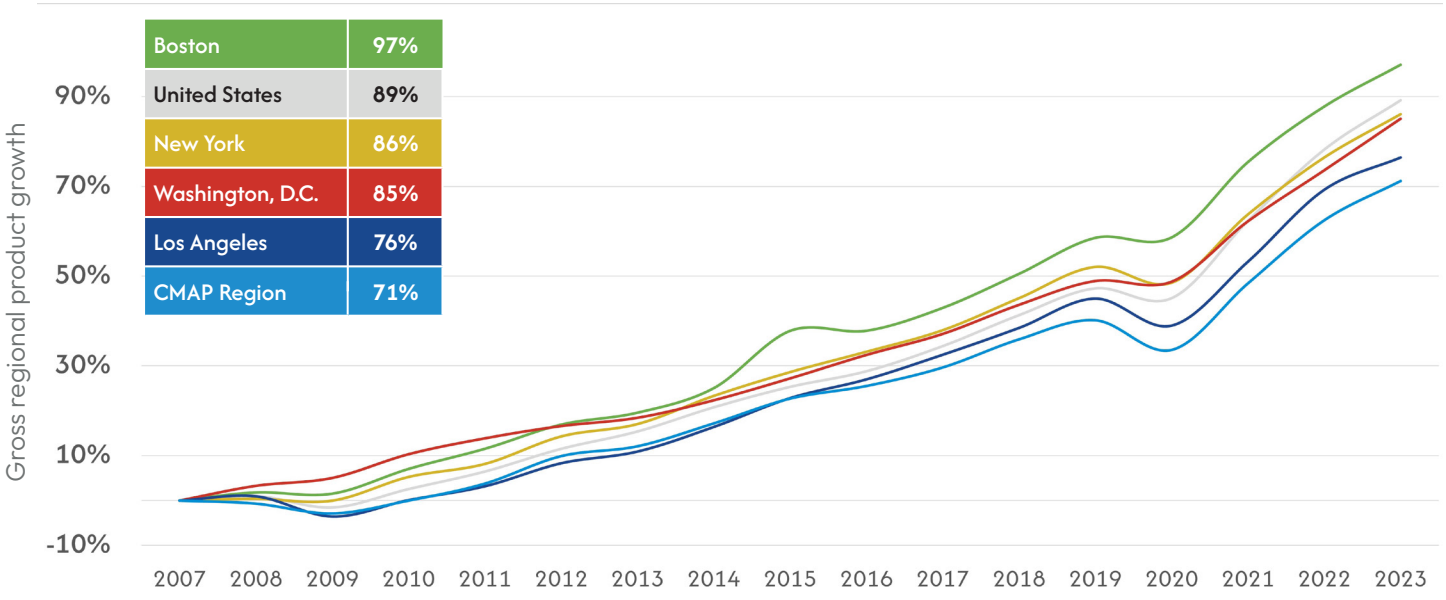
Despite slower economic growth, our regional economy remains diverse and resilient

Northeastern Illinois has significant assets that, if fully tapped, would allow it to outcompete peer regions economically. However, its recent performance has not lived up to this potential. Economic growth has lagged national averages over the past two decades amid both demographic and industry shifts.

This is partly because global market disruptions tend to cause more volatility in the Chicago region than among peers. The region's broad industry mix more closely reflects the overall U.S. economy than other large metros. No single industry accounts for more than 13 percent of total output. This diversity can reduce the risk of sector-specific downturns (like the outsized impact of automotive slumps in metro Detroit). But it can also slow recoveries during broader downturns, without one dominant sector to boost growth (like information technology in the San Francisco Bay area or finance and marketing in the New York region).

While the 2007-09 recession took a heavy toll on the entire U.S. economy, northeastern Illinois was particularly slow to recover. The region's total production recovered to pre-recession levels in 2014, nearly four years after the nation overall. With the onset of the COVID-19 pandemic, the region's economy contracted by 4.7 percent in 2020 — more than other major metros like New York, Los Angeles, Washington D.C., and Boston.

While the region's economy is growing, its peers — and the country as a whole — are growing faster



Source: Lightcast, 2007-2023.

Despite these setbacks, the region has recovered much of the lost ground. Many indicators show a renewed dynamism. For example:

- Northeastern Illinois now supports over 230,000 businesses, with annual applications for new business permits up 40 percent since 2019.
- Manufacturers are expanding their global reach, exporting $56.6 billion worth of goods in 2024, an inflation-adjusted 11.6 percent increase on pre-pandemic levels.
- Job recovery has also been strong. In 2024, labor force participation held steady at 67.4 percent, ahead of both the national average and peer regions.
- Although the region lost approximately 300,000 jobs during the pandemic, employment largely rebounded by late 2023 and has remained slightly above 2019 levels through mid-2025, with monthly unemployment rates hovering around five percent.

Economic growth is increasingly driven by local demand, not global markets

Economic sectors have not grown evenly over the past decade — continuing a long-running transition to a more service-dominated economy. Recent job growth has favored local industry clusters that serve the everyday needs of residents, rather than traded clusters that export goods or services to national and global markets. Between 2015 and 2023, the region gained only 625 traded cluster jobs. In contrast, the region added nearly 95,000 local cluster jobs — meaning that for every new job in a globally competitive sector, the region gained 150 jobs focused on local services. This pattern reflects a structural shift that is not unique to northeastern Illinois but has major implications for its broader competitiveness.

The vast majority of new jobs in the region since 2015 are in local industry clusters

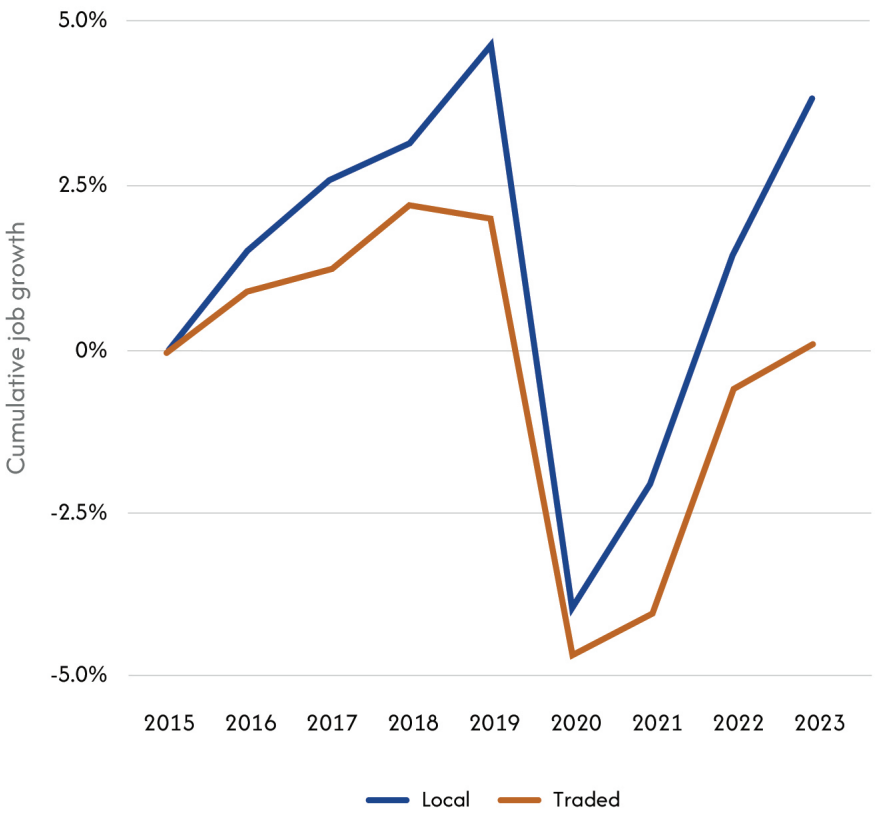
Sources: CMAP and Lightcast.

What is an industry cluster?

An industry cluster is a group of businesses that benefit from operating near each other — with deeper labor pools and better access to customers and suppliers, and shared knowledge. "Specialized clusters" have higher job concentrations in that region than the national average.

There are two types of industry clusters: traded and local. Traded clusters produce goods or services sold outside of the region, spurring regional economic growth. Local clusters support the everyday needs of residents and can generally be found in any region.

Compared to local clusters, traded clusters have struggled to rebound after recent economic disruptions



Source: Lightcast.

Traded clusters like food processing, metals manufacturing, life sciences, and financial services drive overall economic growth by attracting outside money to the region. In 2024, traded clusters represented just 40 percent of regional jobs but produced 56 percent of total economic output. Other sectors like healthcare, retail, and vehicle repair shops are vital to communities by supporting local jobs and quality of life but contribute less to new, top-line growth.

This shift away from export-oriented industries makes the region increasingly reliant on a smaller share of jobs and activity to maintain its economy. Even within traded sectors, the region's economic base has narrowed — biopharmaceuticals and food processing alone account for half of the total growth in manufacturing production since 2010.

The relative decline of traded clusters also affects the quality of regional jobs. While many local clusters are seeing new job growth, only a small share offer a living wage for workers without a college degree or many years of work experience. For example, local health services — a critical industry to support the region's general wellbeing and an aging population — added 65,000 jobs from 2010 to 2024. But the number of high-quality, high-access jobs like nurses, dental hygienists, and x-ray technologists actually declined. Instead, healthcare job gains are concentrated in occupations that do not pay a living wage such as home health aides, which added over 40,000 jobs at a median wage of $16.80 per hour. Proactive strategies to enhance the region's global competitiveness, maintain its industry base, and improve job quality can help to ensure future prosperity.

The region's freight system is a competitive advantage that offers opportunities for long-term growth

Northeastern Illinois is the nation's freight handler. In this era of global commerce, the region's geographic location and physical connectivity define its economy and drive job growth. These benefits show up as opportunities in the freight industry and as a strategic asset to manufacturing industries that move tens of billions of dollars in freight annually.

It's all connected — *Learn more about living wage jobs on pages 19-20.*

From 2015 to 2024, employment in transportation and logistics grew by 14 percent, adding more new jobs than any other traded cluster over the past decade. As a result, the region has a 50-percent higher concentration of workers employed in the transportation and logistics sector than the U.S. overall. Crucially, many of these openings are also accessible to workers without a college degree. For example, since 2010, the region added 5,500 high-access, living-wage jobs in distribution management — creating new opportunities for early career workers in warehousing, supply chain, and logistics.

The strength of our freight industry anchors other sectors that depend on the efficient movement of goods and people — access to air cargo, rail freight, waterways, and truck routes is a regional competitive advantage. These assets support a wide range of manufacturing industries that tend to be highly specialized in the region, meaning they support a higher share of jobs here than the national average. Despite the region's transportation assets, several manufacturing clusters like downstream chemicals and metalworking technology — which rely primarily on the region's truck network to move products — have seen job declines since 2010. To maintain the region's diverse manufacturing base, the region will need to pursue bold, coordinated strategies that invest in the structural assets and industries that will drive the next century of growth.

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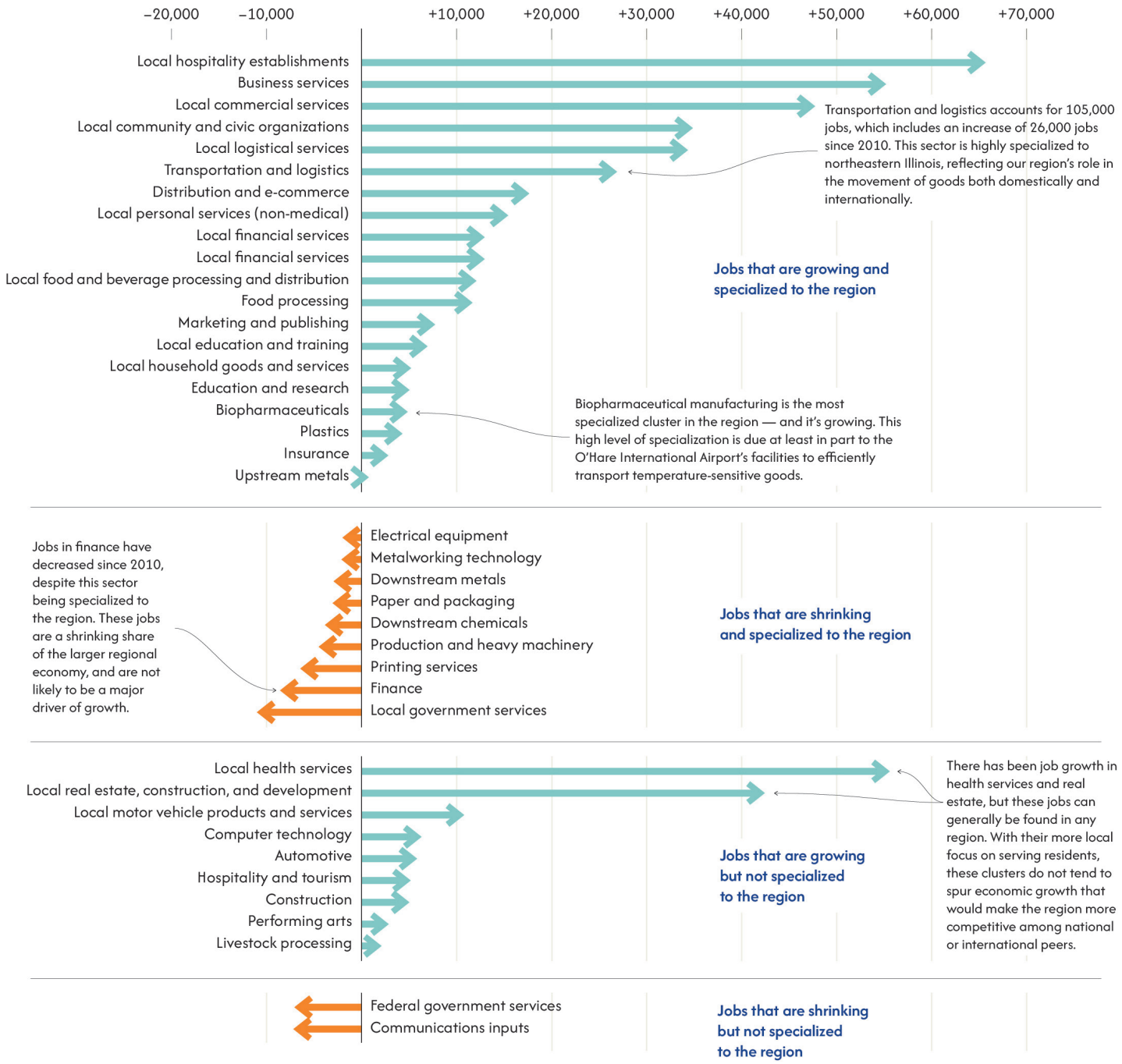
Specialized clusters support long-term economic growth

Change in number of jobs, 2010 - 2023



Source: Lightcast.

Solving for tomorrow, today

Throughout 2026 and 2027, CMAP is bringing together regional decision-makers and action-takers from government, civic, business, and community organizations to think big about the challenges and opportunities facing northeastern Illinois. Together, we'll set a path for systems that support transportation, the economy, and the environment — with priorities defined by the region, for the region.

As northeastern Illinois embarks on defining a shared vision for the future — The Century Plan — we need to understand where we've been, where we are today, and what the future may hold.

This State of the Region report helps start those conversations. What resonated with you? What was surprising? What could we to dive deeper into? The journey is just beginning, and we invite you to join the ride! Visit **cmap.is/the-century-plan** to learn more.

The Chicago Metropolitan Agency for Planning (CMAP) is the region's comprehensive planning organization. The agency and its partners developed and are now implementing ON TO 2050, a long-range plan to help the seven counties and 284 communities of northeastern Illinois implement strategies that address transportation, housing, economic development, open space, the environment, and other quality-of-life issues.

On behalf of the region, CMAP is leading the development of a new regional vision — The Century Plan. Voices across government, civic spheres, business, and communities are working together to prioritize what the region will need to thrive by midcentury. The Century Plan will serve as our "north star" and define what we must do together, why it matters to the region and provide policy guidance on how we get there. It is both a process and a playbook; CMAP will bring together decision-makers and action-takers to build consensus and secure bold commitments on a path for the next 20 to 30 years.

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THE CENTURY PLAN

Chicago Metropolitan Agency for Planning