3rd Annual IGOV Assembly
2015 Distribution of Oak Park Property Taxes

- D97 - Elementary Schools: 36%
- D200 - OPRF: 24%
- Village: 15%
- Library: 6%
- Parks: 5%
- Water Reclamation: 3%
- Township: 3%
- Triton College: 3%
- County & Other: 5%
- County & Other: 5%
- Village: 15%

2015 Distribution of Oak Park Property Taxes
Oak Park Elementary School District 97

Review of Operations
District 97 Revenues

Top Drivers
1. Legislative Changes
2. Referendum (2017?)
3. CPI

2016 Budgeted Revenues - Operating Funds

- General State Aid: 11.4%
- Other State: 7.2%
- Federal: 6.0%
- Other Local: 6.7%
- Property Taxes: 68.7%

Revenues (in Millions)

- Operating Funds
- Non-Operating Funds


Values: $0, $10, $20, $30, $40, $50, $60, $70, $80, $90
District 97 Expenses

Top Drivers
1. Enrollment
2. CPI (Contracts)
3. Pension Shift

2016 Budgeted Expenditures - Operating Funds

- Salaries 63.9%
- Benefits 13.4%
- Purchased Services 12.2%
- Supplies And Materials 5.4%
- Capital Outlay 1.5%
- Other Objects 3.6%

Expenditures (in Millions)

- Operating Funds
- Non-Operating Funds

District 97 Fund Balance

Top Drivers
1. Legislative Changes
2. Referendum (2017?)
3. Enrollment

Revenues, Expenditures and Fund Balance (in Millions)

- Revenues
- Expenditures
- Fund Balances
- Fund Balance Percentage

Operating Funds
District 97 Organizational Challenges

- Equity and Excellence in Education
- Changing Times
- Legislative Changes
- Enrollment and Capacity
Early Childhood

- **Brief History**
  - Formed as 501(c)(3) in 2002
  - All six jurisdictions contribute annually
  - 2008 – Strategic Planning Effort
  - 2013 IGA - increased funding

- **Major Activities**
  - Promoting Cohesive System for:
    - Developmental screening, referral, and follow-up
    - Outreach to find & engage families with greatest need
  - Home Visiting Program (Easter Seals)
  - Database to measure impact (Chapin Hall)
  - Professional Development
  - Local Resource for Early Childhood
    - Printed resource directory and rich website
    - Parenting information and support to all families

**FY 2016 Budget - $1,481,423**

- District 97: $488,367 (33%)
- Village of Oak Park: $338,100 (23%)
- District 200: $425,756 (29%)
- Other+: $203,690 (13%)

Significant state, federal, and local funds are leveraged by the Collaboration’s work, but are not in their budget.

*“Grants and Donations” includes funds from individuals, foundations, corporations, organizations, events, and fees
+ “Other” includes funds from the Township, Park District, Library, and Illinois Department of Public Health, and carry-over grants and interest income.
OPRFHS

Review of Operations
OPRFHS Revenues

Top 3 Drivers
1. Operating levy reduction
2. Debt service levy abatement
3. Senate Bill 16

2016 Budgeted Revenues - Operating Funds

- Property Taxes: 79.9%
- Other Local: 10.5%
- Federal: 3.5%
- Other State: 4.1%
- General State Aid: 2.1%

Revenue (in Millions)
- Operating Funds
- Non-Operating Funds
OPRFHS Expenses

Top 3 Drivers
1. Salaries, benefits, and enrollment
2. Strategic Plan implementation
3. Technology initiatives

2016 Budgeted Expenditures - Operating Funds

- Salaries: 57.6%
- Benefits: 14.6%
- Purchased Services: 10.5%
- Supplies And Materials: 6.2%
- Capital Outlay: 3.3%
- Other Objects: 7.8%

Expenditures (in Millions)

Operating Funds
Non-Operating Funds


$0 $10 $20 $30 $40 $50 $60 $70 $80 $90

Operating Funds
Non-Operating Funds
OPRFHS Fund Balance*

Top 3 Drivers

1. Phasing down to 100% in 3 years and 40% in 7 years
2. Operating levy reduction and debt service levy abatement
3. Swimming pool and long-term facilities investment

* Operating Funds only
Intergovernmental Cooperation

• Articulation with Districts 90 and 97
OPRFHS Organizational Challenges

• Pilot Project Implementation
• Equity – School Climate and Culture
• Pool Project
• Long Term Facilities Plan
• Cost Containment Policies and Practices
• Strategic and Financial - Enhanced Use of Data
Village of Oak Park

Review of Operations
Revenues

Top Drivers
1. Property Taxes
2. User Fees
3. Home Rule Taxes

2014 Actuals - All Funds

- Property Taxes: 49%
- User Fees: 5%
- Sales Taxes: 10%
- Intergov.: 7%
- Other Taxes: 19%
- Grants and All Other: 10%

Graph showing revenue trends from 2013 to 2019.
Revenues

Top Drivers
1. Property Taxes
2. Home Rule Taxes
3. State Income Taxes

2014 Actual - General Fund

- Property Taxes 40%
- InterGov. 12%
- Other Taxes 17%
- Sales Taxes 9%
- User Fees 3%
- All Other 19%

Graph showing trends from 2013 to 2019 with projected data for 2015 and 2016.
Expenses – by expense category

Top Drivers
1. Wages/Benefits
2. Contractual Services
3. Debt Service

2014 Actuals - All Funds

- Wages 28%
- Benefits 23%
- Capital 8%
- Contractual 17%
- Debt Service 10%
- Materials & Supplies 3%
- Other 11%

$150,000,000
$130,000,000
$110,000,000
$90,000,000
$70,000,000
$50,000,000


chart showing expenses by category with corresponding percentages and actual amounts for 2014.
Expenses – by program

Top Drivers
1. Police + Fire
2. Public Works
3. Administration

2014 Actuals - General Fund

- Public Safety: 63%
- Highways & Streets: 14%
- Development: 10%
- General Gov.: 11%
- Health: 2%

Top Drivers
1. Police + Fire
2. Public Works
3. Administration
Revenues & Expenses — general fund
Fund Balance – general fund

[Graph showing the fund balance over time, with the parking advance and fund balance (unrsvd) as described in the image.]
Conditions Impacting Village Government

• The Village delivers a diverse array of essential public services such as:
  o Drinking Water Distribution System
  o Sanitary Sewer System
  o Refuse Collection
  o 245 lane miles of Public Streets & 606 Alley segments
  o 911 system • Police • Fire • Advance Life Support (ALS) emergency medical services

• 55% of Village employees work in our 24/7/365 operations. These public safety operations never closed regardless of weather or holiday. The remaining 45% of the Village workforce is subject to mobilization for a catastrophic incident (whether natural disaster or manmade) & we strive to have 100% of our workforce NIMS trained as required by FEMA for village employees.

• 29% of the Village property tax levy supports the pension funds for police officers and firefighters. Police/Fire pension benefits are established by State Statute and paid by local property taxes. Also noteworthy, Police Officers and Firefighters are entitled to Interest Arbitration by State Law (which prohibits their right to strike).

• Who pays property taxes in Oak Park has changed over time:
  o 69% residential in 1990
  o 75% residential in 2000
  o 88% residential in 2010
Example of Intergovernmental Cooperation

- West Suburban Consolidated Dispatch Center (WSCDC) established in 1999 between Oak Park and River Forest
- Elmwood Park Joins Center in 2004
- Park Ridge Joins Center in 2014
  - Oak Park – police and fire dispatch
    - 41% of calls or approx 40,000 calls/year
  - River Forest – police and fire dispatch
    - 12% of calls or approx 12,000 calls/year
  - Elmwood Park – police and fire dispatch
    - 16% of calls or approx 15,500 calls/year
  - Park Ridge – police dispatch
    - 30% of calls or approx 28,000 calls/year
- Takes nearly 100,000 calls for 911 service each year or an average of 260 calls per day
- Day-to-day operations managed by an Executive Director who reports to a Board of Directors comprised of Oak Park Village Manager, River Forest Village Administrator, Elmwood Park Village Manager and Park Ridge City Manager. Operations Committee comprised of respective Police & Fire Chiefs also provide advice to the Center and its Board of Directors
Oak Park Township
Oak Park Township

• “...the moral test of a government is how that government treats those who are in the dawn of life, the children; those that are in the twilight of life, the elderly; those that are in the shadow of life, the sick, the needy and the handicapped.”

  – Hubert H. Humphrey
Mission Statement

• Oak Park Township assists residents by providing a variety of governmental services and resources, with a special emphasis on advocacy and partnerships in human services that benefit at-risk youth and senior citizens as well as mentally ill and financially struggling community members.
Oak Park Township

- Budget and fund balance figures presented are for the Town Fund, providing for General Government functions, including Senior and Youth Services, Administration, Assessor and Clerk.
- The Township has two other funds:
  - Community Mental Health (CMH) Fund
    - Funds grants by the Community Mental Health Board to local mental and behavioral health agencies
    - FY15: $1.59 million expenditures and $1.45 million fund balance
  - General Assistance (GA) Fund
    - Funds financial assistance for unemployed residents in need
    - FY15: $547 thousand expenditures and $285 thousand fund balance
Township Revenues*

Top Three Drivers
1. Property Taxes
2. Intergovernmental
3. Charges for Services

*FY10 - FY15 = Actuals, FY16 = Budget, FY17 – FY20 Estimated
Township Expenditures*

2015 Actuals

- Personnel: 53.87%
- Fringe Benefits: 17.10%
- Operating Costs & Services: 22.71%
- Contracts & Programs: 6.18%
- Capital Outlay: 0.15%

Top Three Drivers
1. Personnel
2. Operating Costs and Services
3. Fringe Benefits

*FY10 - FY15 = Actuals, FY16 = Budget, FY17 – FY20 Estimated
Township Fund Balance*

*FY10 - FY15 = Actuals, FY16 = Budget, FY17 - FY20 Estimated
Amount Above Fund Balance line is percentage of expenditures
Spend down in Fund Balance FY11 to FY13 due to purchase and rehab of Senior Services building
Oak Park Township
Youth Interventionist Program

• Developed in 1996 by the Gang and Drug Task Force in response to violent, gang-related incidents the year before
• Relies on funding and social capital from 11 taxing bodies in Oak Park and River Forest
• Provides intensive case management for 50-60 youth a year
• Delivers presentations, training, consulting and group work to police, schools, park districts, libraries, and others
Interventionist Team

• **Supervisor Bert Patania**
  • 18 years with the Township
  • Master of Science in Education
  • Certified Alcohol and Drug Counselor

• **Interventionist Rob Simmons**
  • 10 years with the Township
  • Masters of Social Work and Public Policy
  • Works nationally and internationally on child literacy

• **Interventionist Melissa Potrawski**
  • 6 years with the Township
  • Master of Arts in Counseling Psychology
  • Licensed Professional Counselor
Intensive Case Management Model

Within this model, the Youth Interventionists deploy strategies and tactics that the research base identifies as best practices.
2015 Interventionist Cases

- 55 Registered Clients
- 11 Closed
- 14 Opened
- 5 Graduated HS
- 6 Graduated 8th grade
- 2 Dropouts*

*1 Dropout is currently enrolled at Triton and is scheduled to take the GED this month.
## 2015-16 Program Budget

<table>
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<tr>
<th>TOTAL BUDGET</th>
<th>100%</th>
<th>$</th>
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<td>67,530</td>
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<td>Village of Oak Park</td>
<td>24%</td>
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<tr>
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<td>11%</td>
<td>30,951</td>
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<tr>
<td>Park District OP</td>
<td>5%</td>
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<tr>
<td>OP Public Library</td>
<td>5%</td>
<td>14,069</td>
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<tr>
<td>OPRF HS D200</td>
<td>14%</td>
<td>39,393</td>
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<tr>
<td>River Forest Township</td>
<td>5.5%</td>
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<tr>
<td>Village of River Forest</td>
<td>5.5%</td>
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<td>RF Park District</td>
<td>1.5%</td>
<td>4,221</td>
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<tr>
<td>RF Public Library</td>
<td>1.5%</td>
<td>4,221</td>
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</table>
Park District of Oak Park

Review of Operations
PDOP’s Revenues

Top Drivers
1. Property Taxes
2. User Fees
3. Grant Funds

2015 Estimated

- **Taxes**, 52.95%
- **Fees/Charges**, 39.86%
- **Intergovernmental**, 2.72%
- **Misc Income, Donations**, 3.27%

$5,000,000.00
$10,000,000.00
$15,000,000.00
$20,000,000.00
$25,000,000.00

PDOP’s Expenses

Top Drivers
1. Wages/Benefits
2. Ongoing Maintenance
3. Utilities Expense

2015 Estimated

- Wages, 41.90%
- Benefits, 12.17%
- Contractual Services, 17.78%
- Materials and Supplies, 5.08%
- Debt Service, 15.63%
- Misc Expense, 2.63%
- Utilities, 4.80%

Graph showing the increase in expenses from 2011 to projected 2020.
PDOP’s Fund Balance*

- Amount under fund balance line is percentage
PDOP’s Partnership
West Suburban Special Recreation Association (WSSRA)

• WSSRA provides recreational opportunities for residents of Oak Park with physical impairments, mental disability, or any other type of disability

• Participants can take programs directly with WSSRA or be included in PDOP programs

• PDOP 1 of 11 members of WSSRA

• PDOP share is 26% or $429,561 in 2016. Largest member organization

Library Revenues

2015 Actuals

- Property taxes, 94.1%
- State funds, 2.0%
- Misc. income, 1.9%
- Fees and charges, 2.0%

Top Drivers
1. Property taxes
2. Fee environment
3. Alternative sources income

Actual / Projected
Revenues in millions

- 2011: $8,000,000
- 2012: $8,500,000
- 2013: $9,000,000
- 2014: $9,500,000
- 2015: $10,000,000
- 2016: $10,500,000
- 2017: $11,000,000
- 2018: $11,500,000
- 2019: $12,000,000
- 2020: $12,500,000

2011
2012
2013
2014
2015
2016
2017
2018
2019
Library Expenses

2015 Actuals

- Wages, 34.58%
- Debt services, 28.4%
- Benefits, 13.29%
- Library materials (books, etc.), 8.6%
- Facilities, materials, supplies, 7.33%
- Misc. expenses, 4.9%
- Capital, 2.9%
- Misc. expenses, 7.33%

Top Drivers
1. Wages and benefits
2. Debt services
3. Technology
4. Facility upkeep

Actual / Projected
Expenses in millions

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Graph showing expenses from 2011 to 2020.
Library Fund Balance

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<tr>
<th>Year</th>
<th>Revenues</th>
<th>Expenses</th>
<th>Fund Balance</th>
<th>Fund Balance Percentage</th>
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<tr>
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<td>$2,000,000</td>
<td>$1,000,000</td>
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<td>2012</td>
<td>$4,000,000</td>
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<td>2013</td>
<td>$6,000,000</td>
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<td>2014</td>
<td>$8,000,000</td>
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<td>$10,000,000</td>
<td>$5,000,000</td>
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<td>250%</td>
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<td>2016</td>
<td>$12,000,000</td>
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<td>2017</td>
<td>$14,000,000</td>
<td>$7,000,000</td>
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<td>350%</td>
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<td>2018</td>
<td>$16,000,000</td>
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<td>400%</td>
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<td>2019</td>
<td>$18,000,000</td>
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<td>2020</td>
<td>$20,000,000</td>
<td>$10,000,000</td>
<td>$10,000,000</td>
<td>500%</td>
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</table>
Oak Park Public Library’s 5 Organizational Challenges

• Reduce the library’s portion of the Village’s tax levy while maintaining adequate resources for services and capital needs.

• Identify alternative sources of library revenue.

• Implement accountable and standardized assessment methods for continuous improvement of services.

• Provide an exceptional library experience for a diverse community of patrons.

• Partner strategically with other agencies to achieve the initiatives and outcomes important to Oak Park.
IGOV Debt Presentation
Why Talk about Debt as a Community

- Debt decisions can impact taxes for decades
- Most debt is outside of Tax Caps (PTELL)
- One jurisdiction’s decision can adversely impact another jurisdiction’s options and cost.
- “Uneven” combined payments cause confusing and undesirable fluctuations in total tax bills.
Definitions and Details are Important

- **Type and Purpose**
  - Referendum, Debt Service Extension Base (DSEB), General Obligation, Alternate Revenue Bonds (aka Double Barreled Bonds)

- **Limits**
  - Total Debt Limit, DSEB Limits, Market Limits, Referendum Limits

- **Other Terms**
  - Principal, Interest, Payment Schedule, Maturity
  - Callable, Abatement, Defeased, Backloaded
What Debt Level is Best?

• Too much debt and for long periods of time can tie the hands of boards for decades.

• Too little investment in capacity and infrastructure can cause safety, operational, or quality of life issues that grow over time.

• Population and economic projections are a factor in decisions.

• Timing important - interest rates fluctuate greatly
Scheduled Property Tax Debt Payments
Other (Non-Property Tax) Debt

• **District 200** – Approximately $3.5M aggregate principal and interest will be paid from fund balances during calendar 2016 through 2017, and the corresponding property taxes abated.

• **Park District** – Issued three double barreled alternate revenue (rental, passes, etc.) bonds for a total of $30M between 2011 and 2013, effectively one 20 year bond with annual payments of approximately $2M per year.*

• **Village of Oak Park** – Approximately $38M of payments over the next 25 are likely to be abated from other sources of revenue such as user fees from parking, water and sewer.

* In order to save the community money on interest expenses, at the time of issuance the Park District pledged future revenues with the backing of additional taxes if necessary to pay for future debt payments. The Park District has made these payments every year without levying the additional taxes, and has no intentions of levying those taxes in the future.
Future Bond Issues

• The **Library** and **Township** have no current plans to issue debt.

• The **Park District** has hired a consultant to investigate the feasibility of a Community Recreation Center, but it is premature to speculate if a bond issue would or would not be necessary.

• **Village of Oak Park** has presented plans to issue another $28.5M in debt over the next four years, including $6M street improvements, $6M alley improvements, $10.5M for Vantage Oak Park (Lake and Forest) and $6M for Oak Park Station (Colt Site). It is likely that these will be General Obligation Bonds and some portion of the levy will be abated.
Future Bond Issues – continued

• **District 97** is completing its mandatory 10-year life safety inspection of all eight of its elementary buildings, as well as reviewing enrollment projections. Bonds will likely be issued to fund life safety, enrollment, and modernization projects.

• **District 200** voted on 1/19/2016 to abandon its intention to sell $17.5M bonds for the pool. Bonds to fund a pool project are still very possible, but only after a public engagement or referendum process still to be determined. However, like D97, D200 will likely issue bonds to fund life safety, enrollment, and modernization projects.
Statutory Debt Limits

• Elementary and High School districts have a debt limit of 6.9% of EAV.
  • District 97 about $95M
  • D200 about $130M
• The Park District and Township have a debt limit of 2.875% - about $40M
• Library has no independent bonding capacity
• As a home rule unit of government, the Village does not have a statutory debt limit.
The Debt Service Extension Base (DSEB) was established by the Property Tax Cap Extension Limitation Law (tax caps). The amount of debt service allowed is based on 1994 levy year and was amended about five years ago to allow CPI increases to those amounts. The amounts allowed are:

- District 97 – Approximately $3.2M per year
- District 200 – Approximately $2.7M per year
- Park District – Approximately $0.25M per year
- Township – No debt in 1994 and therefore no DSEB capacity
- Library – has no independent bonding authority.
- Village – is home rule and is not subject to PTELL (tax caps).
Difficulties Comparing Debt Levels

- Total Debt Principal – no time component
  - Per capita (or per student) - no ability to pay
  - per EAV - no indication of how many it serves
- Annual Debt Service (Principal and Interest)
  - Annual payments can fluctuate significantly
- Assets and Infrastructure need to considered
- Non-Property tax revenues need to be considered.
- Bond ratings are about the likelihood of repayment and consider a multitude of factors.
- What is appropriate for a comparison group?
Questions and Next Steps

• How much debt do we actually have?

• What measures should be used to compare debt?

• Understanding the nature of the debt situation, is there value in collaborating further on debt?

• Has the current level of indebtedness caused gentrification or priced people out of the market?
Overview

1. Introduction
2. Population
3. Age
4. Race
5. Ethnicity
6. Income
7. Rent vs. Own
8. Foreclosure Filings
9. Affordable Units per Household by Income
## General Population Characteristics, 2013

<table>
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<th></th>
<th>Community</th>
<th>Cook County**</th>
<th>CMAP Region</th>
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<tr>
<td>Total Population</td>
<td>51,902</td>
<td>5,212,372</td>
<td>8,459,768</td>
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<tr>
<td>Total Households</td>
<td>21,623</td>
<td>1,933,335</td>
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<tr>
<td>Average Household Size</td>
<td>2.4</td>
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<td>2.7</td>
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<td>Population Change, 2000-10</td>
<td>-1.2%</td>
<td>-3.4%</td>
<td>3.5%</td>
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<tr>
<td>Median Age*</td>
<td>38.7</td>
<td>35.5</td>
<td>36.0</td>
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*Note that all Regional Medians were calculated based on Grouped Frequency Distributions.

**For municipalities located in more than one county, data provided is for the county containing the largest portion of the municipality.
Age

Oak Park Population By Age

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<td>Age 65+</td>
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</tr>
<tr>
<td>Age 25-64</td>
<td>28,607</td>
<td>27,438</td>
<td>30,421</td>
<td>31,289</td>
<td>30,617</td>
</tr>
<tr>
<td>Age 20-24</td>
<td>4,728</td>
<td>4,793</td>
<td>3,520</td>
<td>2,649</td>
<td>2,325</td>
</tr>
<tr>
<td>Age 5-19</td>
<td>14,924</td>
<td>11,492</td>
<td>9,644</td>
<td>9,943</td>
<td>10,052</td>
</tr>
<tr>
<td>Age &lt;5</td>
<td>4,072</td>
<td>3,410</td>
<td>3,880</td>
<td>3,636</td>
<td>3,349</td>
</tr>
</tbody>
</table>

## AGE COHORTS, 2013

<table>
<thead>
<tr>
<th>Age Cohort</th>
<th>Community Count</th>
<th>Community Percent</th>
<th>Cook County Count</th>
<th>Cook County Percent</th>
<th>CMAP Region Count</th>
<th>CMAP Region Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>19 and under</td>
<td>13,537</td>
<td>26.1</td>
<td>1,358,061</td>
<td>26.1</td>
<td>2,318,426</td>
<td>27.4</td>
</tr>
<tr>
<td>20 to 34</td>
<td>9,775</td>
<td>18.8</td>
<td>1,210,405</td>
<td>23.2</td>
<td>1,797,403</td>
<td>21.2</td>
</tr>
<tr>
<td>35 to 49</td>
<td>12,130</td>
<td>23.4</td>
<td>1,061,471</td>
<td>20.4</td>
<td>1,786,910</td>
<td>21.1</td>
</tr>
<tr>
<td>50 to 64</td>
<td>10,849</td>
<td>20.9</td>
<td>946,155</td>
<td>18.2</td>
<td>1,571,064</td>
<td>18.6</td>
</tr>
<tr>
<td>65 to 79</td>
<td>4,053</td>
<td>7.8</td>
<td>450,925</td>
<td>8.7</td>
<td>709,759</td>
<td>8.4</td>
</tr>
<tr>
<td>80 and Older</td>
<td>1,558</td>
<td>3.0</td>
<td>185,355</td>
<td>3.6</td>
<td>276,206</td>
<td>3.3</td>
</tr>
</tbody>
</table>

Source: 2013 American Community Survey five-year estimates. Universe: Total population.
Race

Oak Park Population by Race

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Two or More Races</td>
<td>61,777</td>
<td>47,158</td>
<td>41,313</td>
<td>36,124</td>
<td>35,121</td>
</tr>
<tr>
<td>Asian and Pacific Islander and Other Race (single race)</td>
<td>580</td>
<td>1,339</td>
<td>2,458</td>
<td>3,051</td>
<td>3,569</td>
</tr>
<tr>
<td>American Indian and Alaska Native (single race)</td>
<td>22</td>
<td>75</td>
<td>73</td>
<td>81</td>
<td>93</td>
</tr>
<tr>
<td>Black or African American (single race)</td>
<td>132</td>
<td>5,942</td>
<td>9,804</td>
<td>11,788</td>
<td>11,233</td>
</tr>
</tbody>
</table>

Ethnicity

Oak Park Population: Hispanic or Latino

## Race and Ethnicity

### Race and Ethnicity, 2013

<table>
<thead>
<tr>
<th>Race</th>
<th>Community Count</th>
<th>Community Percent</th>
<th>Cook County Count</th>
<th>Cook County Percent</th>
<th>CMAP Region Count</th>
<th>CMAP Region Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>33,585</td>
<td>64.7</td>
<td>2,275,759</td>
<td>43.7</td>
<td>4,475,512</td>
<td>52.9</td>
</tr>
<tr>
<td>Hispanic or Latino*</td>
<td>3,220</td>
<td>6.2</td>
<td>1,262,156</td>
<td>24.2</td>
<td>1,850,343</td>
<td>21.9</td>
</tr>
<tr>
<td>Black</td>
<td>10,792</td>
<td>20.8</td>
<td>1,256,346</td>
<td>24.1</td>
<td>1,453,894</td>
<td>17.2</td>
</tr>
<tr>
<td>Asian</td>
<td>2,587</td>
<td>5.0</td>
<td>333,415</td>
<td>6.4</td>
<td>533,554</td>
<td>6.3</td>
</tr>
<tr>
<td>Other</td>
<td>1,718</td>
<td>3.3</td>
<td>84,696</td>
<td>1.6</td>
<td>146,465</td>
<td>1.7</td>
</tr>
</tbody>
</table>

Source: 2013 American Community Survey, five-year estimates. Universe: Total population. *Includes Hispanic or Latino residents of any race.
Income

Oak Park Median Household Income (2012 dollars)

1980: $65,150
1990: $74,901
2000: $81,561
2008-2012*: $75,118

## Income

### Household Income, 2013

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Community Count</th>
<th>Community Percent</th>
<th>Cook County Count</th>
<th>Cook County Percent</th>
<th>CMAP Region Count</th>
<th>CMAP Region Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $25,000</td>
<td>3,309</td>
<td>15.3</td>
<td>461,313</td>
<td>23.9</td>
<td>606,898</td>
<td>19.9</td>
</tr>
<tr>
<td>$25,000 to $49,999</td>
<td>3,731</td>
<td>17.3</td>
<td>434,906</td>
<td>22.5</td>
<td>641,798</td>
<td>21.0</td>
</tr>
<tr>
<td>$50,000 to $74,999</td>
<td>3,351</td>
<td>15.5</td>
<td>332,109</td>
<td>17.2</td>
<td>528,326</td>
<td>17.3</td>
</tr>
<tr>
<td>$75,000 to $99,999</td>
<td>2,599</td>
<td>12.0</td>
<td>232,994</td>
<td>12.1</td>
<td>397,228</td>
<td>13.0</td>
</tr>
<tr>
<td>$100,000 to $149,999</td>
<td>3,599</td>
<td>16.6</td>
<td>253,214</td>
<td>13.1</td>
<td>465,926</td>
<td>15.3</td>
</tr>
<tr>
<td>$150,000 and Over</td>
<td>5,034</td>
<td>23.3</td>
<td>218,799</td>
<td>11.3</td>
<td>410,196</td>
<td>13.4</td>
</tr>
</tbody>
</table>

**Median Income**

<table>
<thead>
<tr>
<th>Community Median Income</th>
<th>Cook County Median Income</th>
<th>CMAP Region Median Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>$78,802</td>
<td>$54,548</td>
<td>$62,447</td>
</tr>
</tbody>
</table>

*Source: 2013 American Community Survey five-year estimates.*

*Universe: Total households.*
Rent vs. Own

Oak Park Occupied Housing Unit Count: Rent vs. Own

<table>
<thead>
<tr>
<th>Year</th>
<th>Renter Occupied</th>
<th>Owner Occupied</th>
</tr>
</thead>
<tbody>
<tr>
<td>1970</td>
<td>12,058</td>
<td>10,562</td>
</tr>
<tr>
<td>1980</td>
<td>11,179</td>
<td>11,332</td>
</tr>
<tr>
<td>1990</td>
<td>10,523</td>
<td>12,084</td>
</tr>
<tr>
<td>2000</td>
<td>10,093</td>
<td>12,986</td>
</tr>
<tr>
<td>2010</td>
<td>9,006</td>
<td>13,664</td>
</tr>
</tbody>
</table>

# Rent vs. Own

## Housing and Tenure, 2013

<table>
<thead>
<tr>
<th></th>
<th>Community</th>
<th></th>
<th>Cook County</th>
<th></th>
<th>CMAP Region</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Count</td>
<td>Percent</td>
<td>Count</td>
<td>Percent</td>
<td>Count</td>
<td>Percent</td>
</tr>
<tr>
<td><strong>Occupied Housing Units</strong></td>
<td>21,623</td>
<td>90.1</td>
<td>1,933,335</td>
<td>88.8</td>
<td>3,050,372</td>
<td>90.5</td>
</tr>
<tr>
<td>Owner-Occupied</td>
<td>13,380</td>
<td>61.9</td>
<td>1,127,937</td>
<td>58.3</td>
<td>1,995,385</td>
<td>65.4</td>
</tr>
<tr>
<td>Renter-Occupied</td>
<td>8,243</td>
<td>38.1</td>
<td>805,398</td>
<td>41.7</td>
<td>1,054,987</td>
<td>34.6</td>
</tr>
<tr>
<td><strong>Vacant Housing Units</strong></td>
<td>2,378</td>
<td>9.9</td>
<td>242,931</td>
<td>11.2</td>
<td>319,069</td>
<td>9.5</td>
</tr>
</tbody>
</table>

Source: 2013 American Community Survey five-year estimates. Universe: Total housing units.
Foreclosure Filings

Filing Trends by Property Type (Totals for Selected Geographies)

<table>
<thead>
<tr>
<th>Property Type</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Condo</td>
<td>60</td>
<td>81</td>
<td>125</td>
<td>131</td>
<td>121</td>
<td>91</td>
<td>56</td>
</tr>
<tr>
<td>Multi Family</td>
<td>23</td>
<td>19</td>
<td>27</td>
<td>15</td>
<td>17</td>
<td>11</td>
<td>4</td>
</tr>
<tr>
<td>Single Family</td>
<td>113</td>
<td>115</td>
<td>148</td>
<td>151</td>
<td>149</td>
<td>88</td>
<td>50</td>
</tr>
<tr>
<td>Grand Total</td>
<td>196</td>
<td>215</td>
<td>300</td>
<td>297</td>
<td>287</td>
<td>190</td>
<td>110</td>
</tr>
</tbody>
</table>

Source: Record Information Services
Updated: February 2015
Affordable Units per Household by Income

Affordable Renter-Occupied Units/Renter Household by Income in Oak Park

Source: CMAP and VOP analysis of 2010-2014 American Community Survey
Affordable Units per Household by Income

Affordable Owner-Occupied Units/Owner Household by Income in Oak Park

Source: CMAP and VOP analysis of 2010-2014 American Community Survey