

POLICY BRIEF

SEPTEMBER 3, 2021

Planning for an **aging population in northeastern Illinois**

KEY FINDINGS

The senior population in northeastern Illinois is growing, particularly in northern Cook County, western McHenry County, and southern Will County.

Areas of the region with populations that are aging most rapidly are not very walkable and lack complete sidewalk networks, presenting barriers to seniors unable to drive.

Understanding the region's senior population can help communities plan for the future and ensure quality of life for everyone.

➔ [Key actions can be found on page 12 of this brief](#)

Executive summary

Northeastern Illinois' senior population is growing, particularly in northern Cook, western McHenry, and southern Will counties, according to a new analysis by the Chicago Metropolitan Agency for Planning (CMAP).

The region's senior population is projected to increase by 880,000 people between 2015 and 2050. Aging introduces new considerations for the region, from the services that municipalities offer, to the types of housing residents want, to the transportation system required to meet the needs of an older population.

CMAP found that most areas in the region with aging populations are not walkable and have incomplete sidewalk networks. A walkable environment can help seniors maintain independence when driving is no longer an option.

To support communities as they prepare for a changing population, this policy brief examines where the region is aging, common characteristics of the senior population, and the walkability of areas with large or growing senior populations.

What areas of the region are aging fastest?

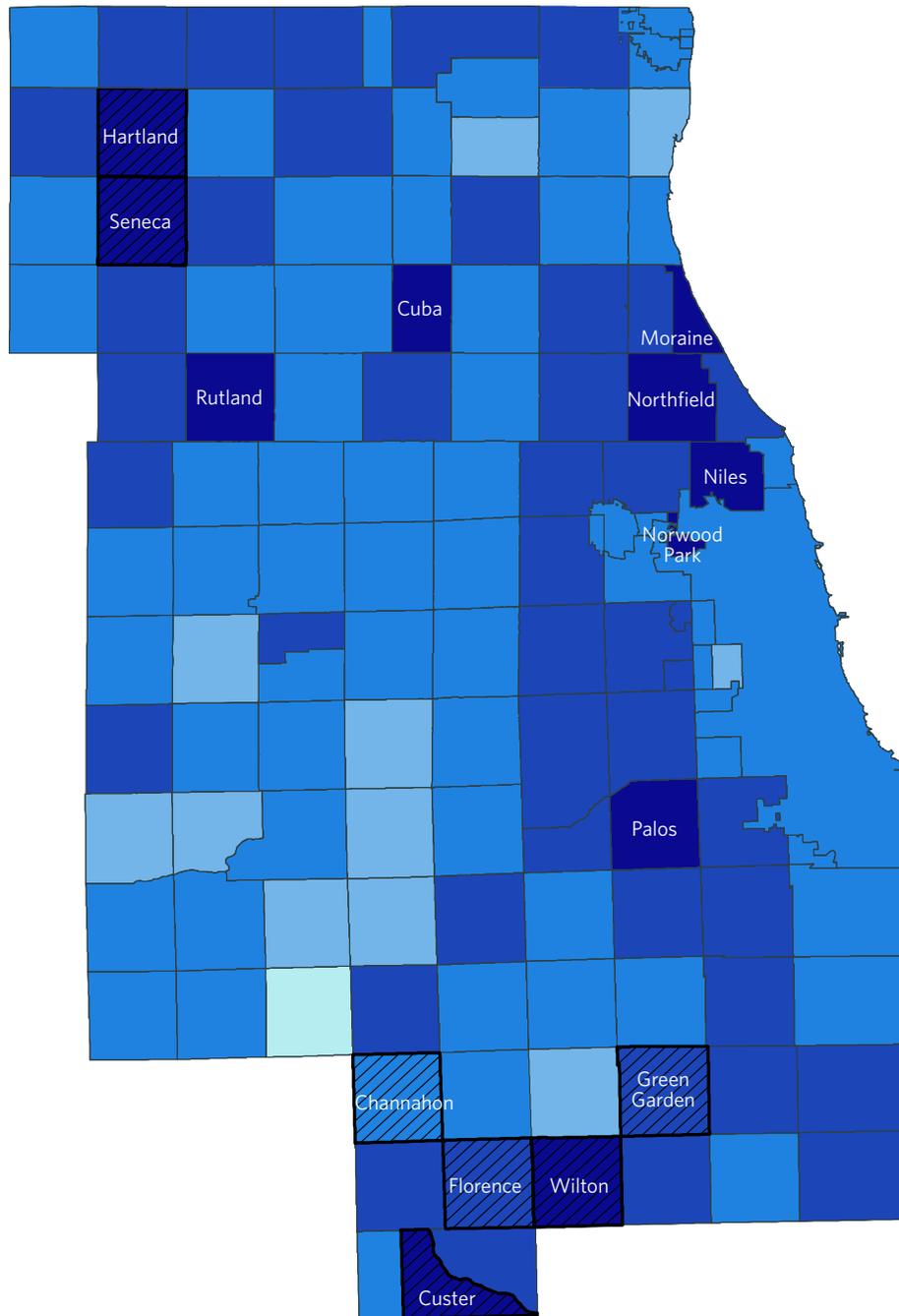
In 2018, about 13 percent of the region's population — more than 1 million people — were seniors age 65 and older. In some areas, the share is far higher. The townships with the highest proportion of seniors (greater than 20 percent of the total population) are located in northern Cook County, western McHenry County, and southern Will County.

Some townships are aging faster than others. Most of the fastest-aging townships are concentrated in the far west and southwest areas of the region. Between 2014 and 2018, seven townships in northeastern Illinois had a more than five percentage point increase in the share of their population over 65. Hartland and Seneca townships, located in McHenry County, had the largest percentage point increases.

In addition to seniors, older adults aged 55 to 64 make up about 12 percent of the region's total population. The majority of townships with the greatest share of older adults (more than 20 percent of the total population) are also located in the west and southwest areas of the region.

The region's senior population is projected to **increase by 880,000 people** between 2015 and 2050.

Senior population **growing fastest** in northern Cook, western McHenry, and southern Will counties



MAP

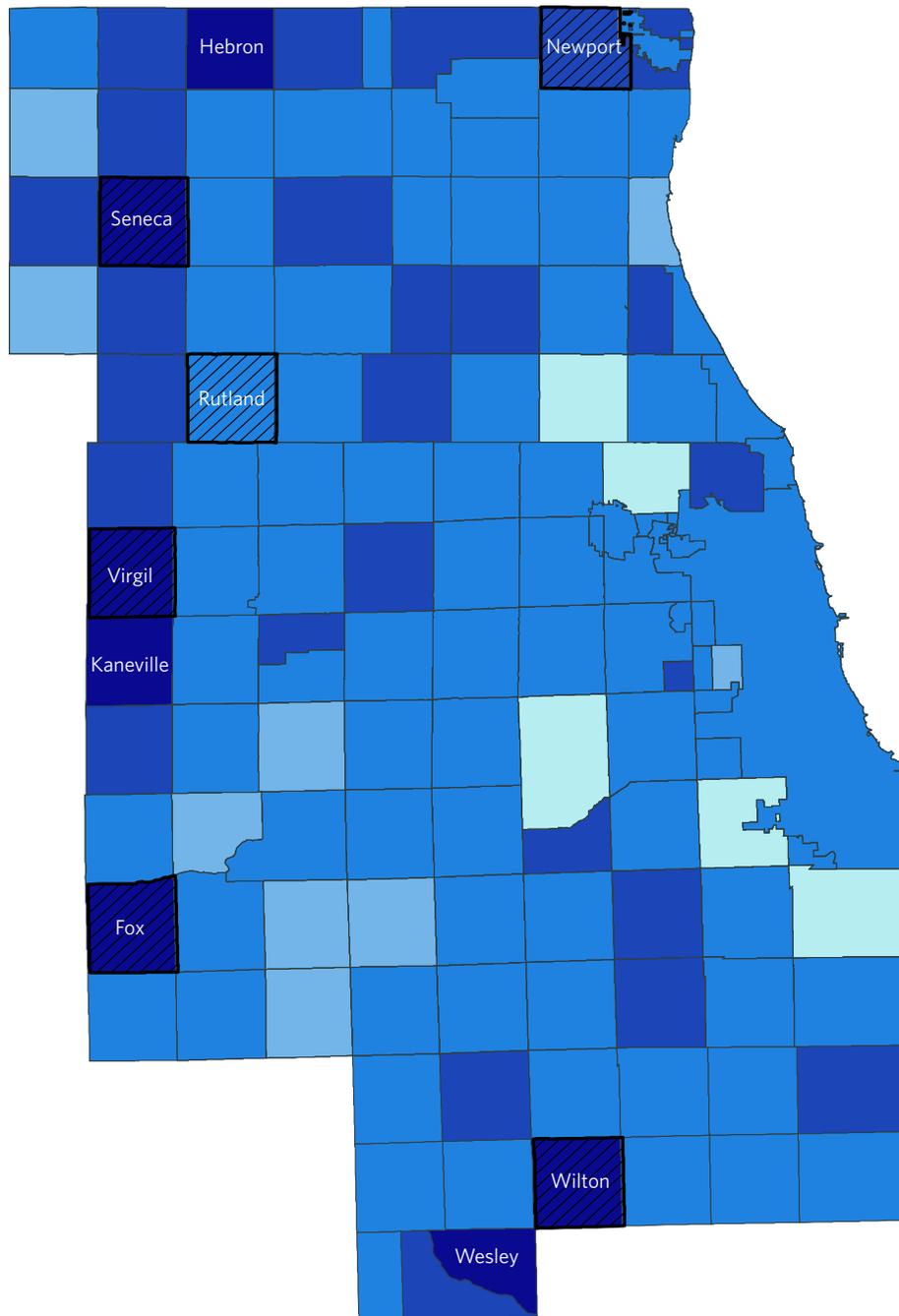
Share of population aged 65 and older, 2018

- 0 - 5%
- 5.1 - 10%
- 10.1 - 15%
- 15.1 - 20%
- 20.1 - 30%
- ☒ Townships with a > 5 percentage point increase in share of population aged 65+, between 2014-18

SOURCE

ACS 2014-2018, 5-year estimates

Older adult population growing in west and southwest areas of region



MAP
Share of population aged 55-64 years, 2018

- 0 - 5%
- 5.1 - 10%
- 10.1 - 15%
- 15.1 - 20%
- 20.1 - 30%
- ☒ Townships with a > 5 percentage point increase in share of population aged 55-64, between 2014-18

SOURCE
ACS 2014-2018, 5-year estimates

Key characteristics of the senior population

Understanding the region’s senior population can help communities plan for the needs of this growing group.

Race and ethnicity: Most seniors in northeastern Illinois (85 percent) are white; however, since 2014 the region’s senior population, like that of the general population, has diversified. Between 2014 and 2018, the region’s Asian senior population increased by almost a quarter percent, while the Hispanic senior population grew by 17 percent. This mirrors the increases among the Asian and Hispanic populations, which increased by 10 percent and 3 percent, respectively. The Black senior population increased by 10 percent, although the region’s overall Black population has [declined every year](#) since at least 2005.

Employment: A CMAP analysis of labor force participation rates showed that about 20 percent of seniors across the region are in the labor force. Overall, metropolitan Chicago’s [workforce is aging](#), and labor force participation among older adults (55 and older) is increasing. The median income for the region’s senior population is \$51,000, compared to \$70,444 for the population as a whole. The vast majority (89 percent) of the region’s seniors rely on social security income.

Housing: Most of the region’s seniors own their home (83 percent), while 17 percent rent. Seniors who rent are more likely to experience housing cost burden — or spend more than 30 percent of their household income on housing — compared to seniors who own. On average, senior households who rent also tend to be smaller than senior households who own (1.5 and 2 occupants, respectively).

Disability: About 32 percent of the region’s seniors have a disability, compared to 10 percent of the total population. The number of seniors with disabilities increased by 21,000 residents, or 6 percent, between 2014 and 2018. Comparatively, the number of all residents with disabilities in the region increased by 11,686 people, or 1.5 percent.

The most common type of disability among the region’s senior population is an ambulatory disability — serious difficulty walking or climbing stairs — followed by independent living difficulties. Between 2014 and 2018, the number of seniors with these types of disabilities increased by 6 percent and 2 percent, respectively. The largest increase in the number of seniors with disabilities occurred in the southwest areas of the region.

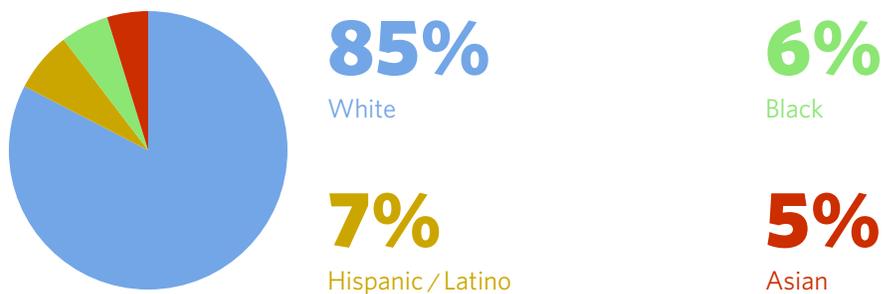
Housing characteristics of seniors 65 and older, 2018

	Housing type	Average household size	Experience housing cost burden
Owners	83%	2.0	34%
Renters	17%	1.5	60%

Source: ACS 2014–2018, 5-year estimates

Socioeconomic characteristics of seniors in northeastern Illinois

RACE AND ETHNICITY (AVERAGE)



SOURCES OF INCOME

89%
of seniors receive
social security

49%
of seniors receive
retirement income

41%
of seniors receive
employment earnings

7%
of seniors receive
**Supplemental
Nutrition Assistance
Program benefits**

DISABILITIES

32%
of senior population

VS.

10%
of total population

MEDIAN INCOME

\$51,000
senior population

VS.

\$70,444
total population

Source: ACS 2014-2018, 5-year estimates

Poor walkability in areas with aging populations

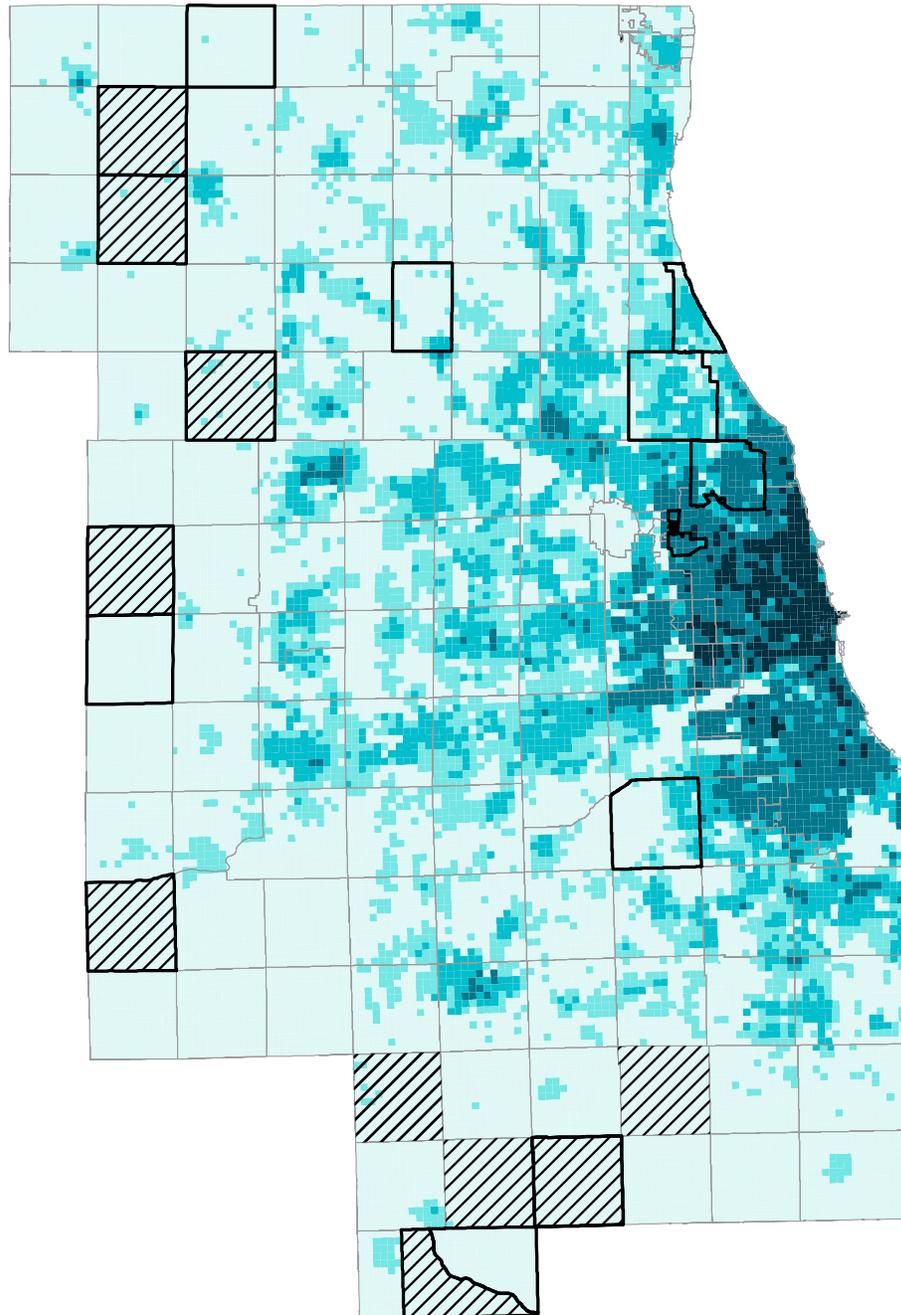
Areas of the region that are aging most rapidly are not very walkable. CMAP created a [walkability index](#), which evaluates walkability through a metric that combines population and employment densities, pedestrian infrastructure and safety, amenities and destinations within walking distance, and transit availability. According to the walkability index, most areas with large and growing senior and older adult populations have very low walkability.

Pedestrian infrastructure, such as sidewalks, plays an important role in making an area walkable. According to CMAP's [sidewalk inventory](#), most of the townships with the highest share of seniors have an incomplete sidewalk network. Only those located directly to the north of Chicago have a large share of streets with sidewalks on both sides. In addition, most of the townships with the fastest-growing senior and older adult populations do not have sidewalks, which creates challenges.

Seniors are particularly affected by poor walkability since many may reduce or stop driving as they get older. The rates of disability among people 65 and older are higher than the general population. A walkable environment can help seniors improve their quality of life and maintain their independence when driving is no longer an option. As the region's senior population grows, it will become even more important to create walkable environments that support physical health and exercise, and allow seniors to access nearby amenities, like parks and open space.

Most of the townships with the fastest-growing senior and older adult populations **do not have sidewalks**, which creates challenges.

Areas with large senior and older adult populations have **very low walkability**



MAP
Walkability in townships with aging populations

Walkability rating

- Very low
- Low
- Moderate
- High
- Very high

□ Townships with largest share of population 55-64 and 65+ (>20%)

▨ Townships with a > 5 percentage point increase in share of population aged 55-64 and 65+, between 2014-18

SOURCE

CMAA walkability index

Townships with the **highest share of seniors do not have sidewalks**

MAP

Sidewalk network in areas with aging populations

Sidewalk inventory

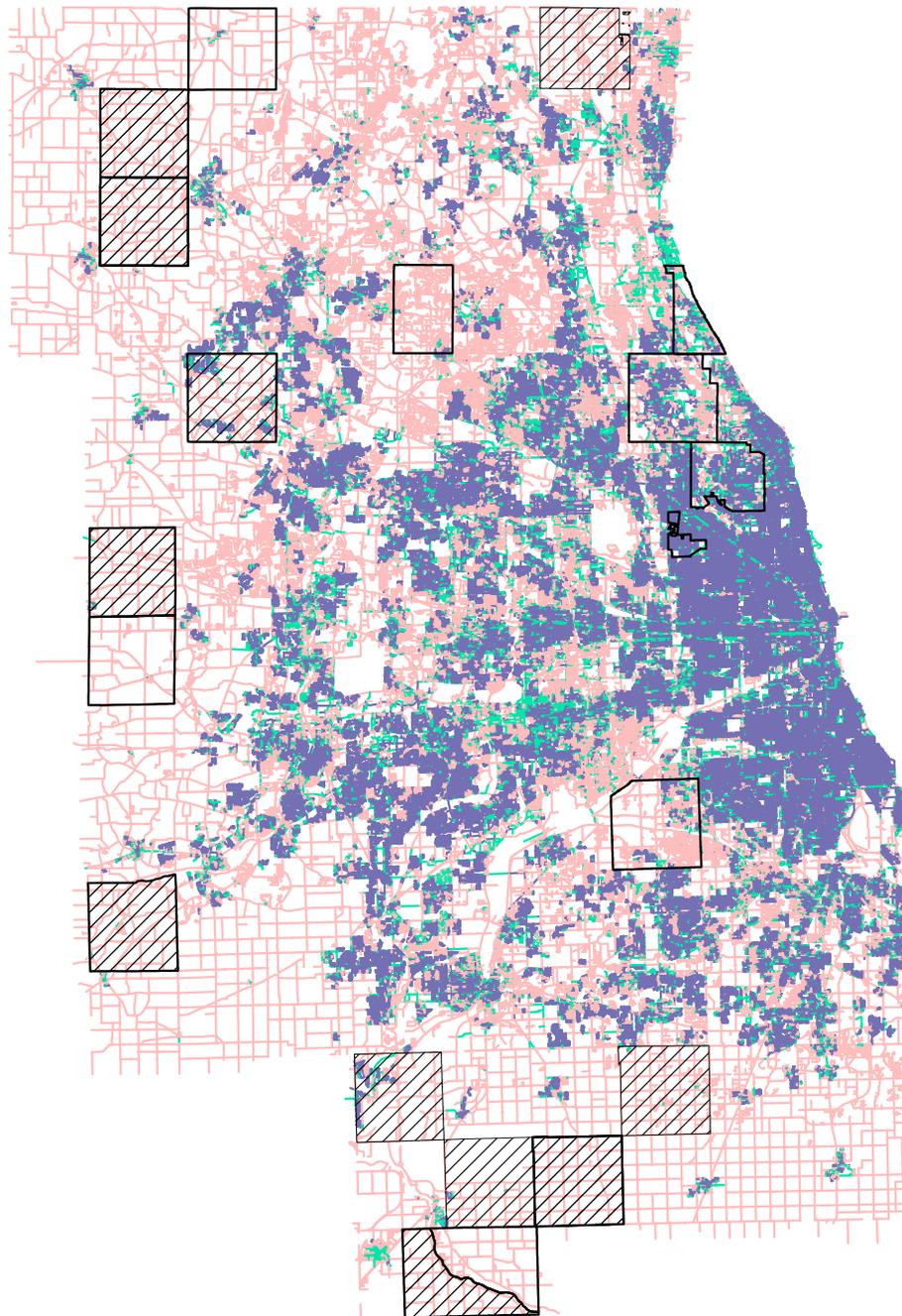
- No sidewalk
- Sidewalk on one side
- Sidewalk on both sides

▣ Townships with highest share of population 55-64 and 65+ (>20%)

▣ Townships with a >5 percentage point increase in share of population aged 55-64 and 65+, between 2014-18

SOURCE

CMAP sidewalk inventory



Low transit availability in areas with aging populations

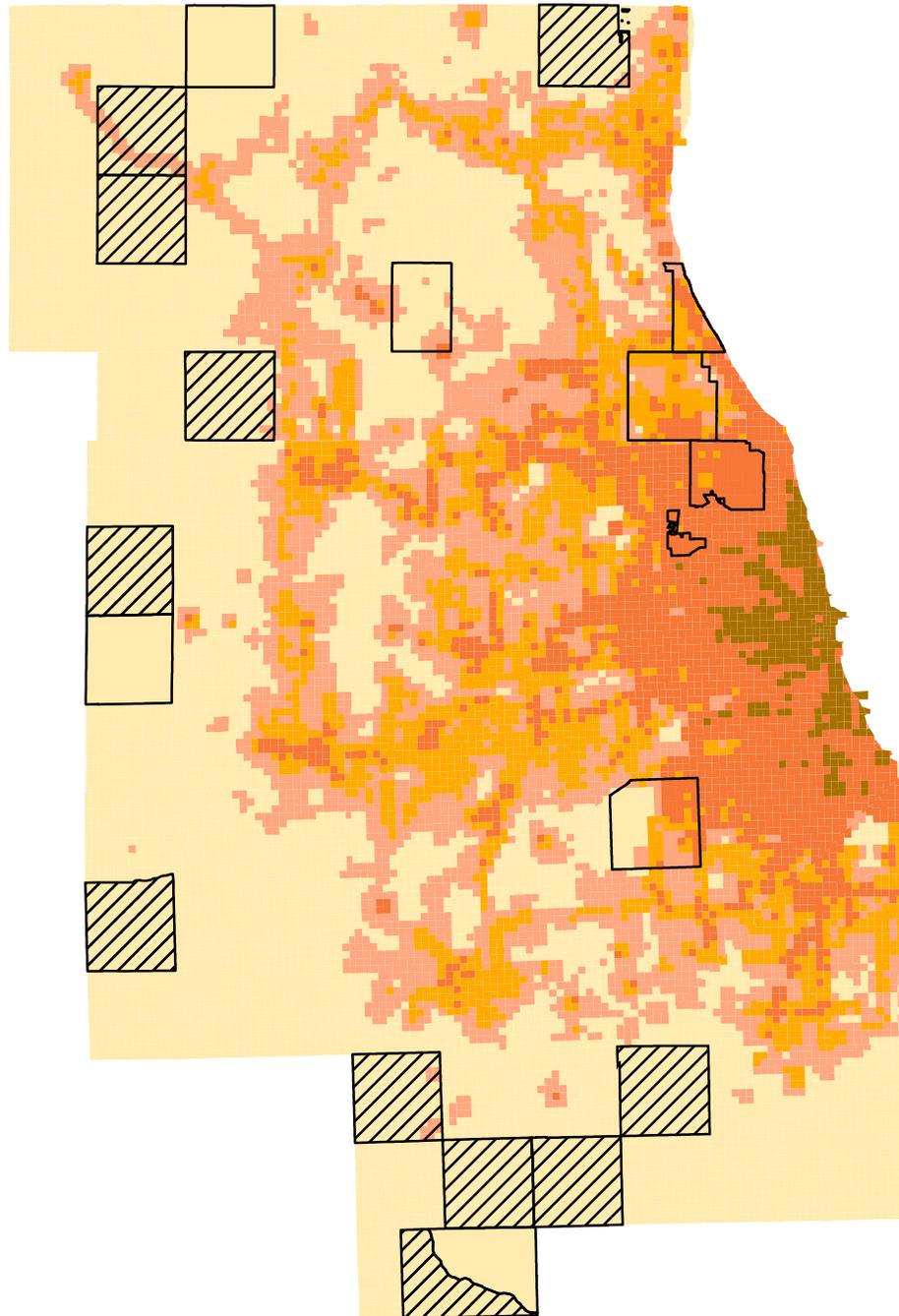
Most areas of the region with large and growing senior and older adult populations have low access to transit, according to CMAP's [transit availability index](#). The only areas with a large senior population that have moderate or moderately high access to transit are in north Cook County. Transit availability is especially low in the western and southern areas of the region, which are aging most rapidly.

Low access to transit creates mobility challenges for seniors, who are then dependent on driving. As the number of older adults and seniors continues to grow, improving transit in areas with low-transit availability — and providing good housing options in areas with higher-transit access — will become increasingly important.

Improving access to transit will become increasingly important as the number of older adults and seniors continues to grow.



Most areas with large senior and older adult populations have **low access to transit**



MAP

Transit access in townships with aging population

Transit access level

- Low
- Moderately low
- Moderate
- Moderately high
- High

Townships with largest share of population 55-64 and 65+ (>20%)

Townships with a >5 percentage point increase in share of population aged 55-64 and 65+, between 2014-18

SOURCE

CMAP transit availability index

Key actions

Communities across northeastern Illinois can take steps now to plan for an aging population:

➡ **Strengthen walkability in areas with aging populations.**

This may include improving sidewalk connectivity to make it easier for seniors to access nearby amenities and services.

➡ **Explore new ways to provide transit for seniors in areas with low transit access.**

This could include targeted, flexible, and/or on-demand services that improve mobility options and quality of life for seniors who no longer drive.

➡ **Increase affordable and accessible housing units for seniors.**

Addressing affordability challenges for the region's senior population can allow residents to age in place.

