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# Rural and Urban Disparities in Housing Affordability and Population Trends in Illinois

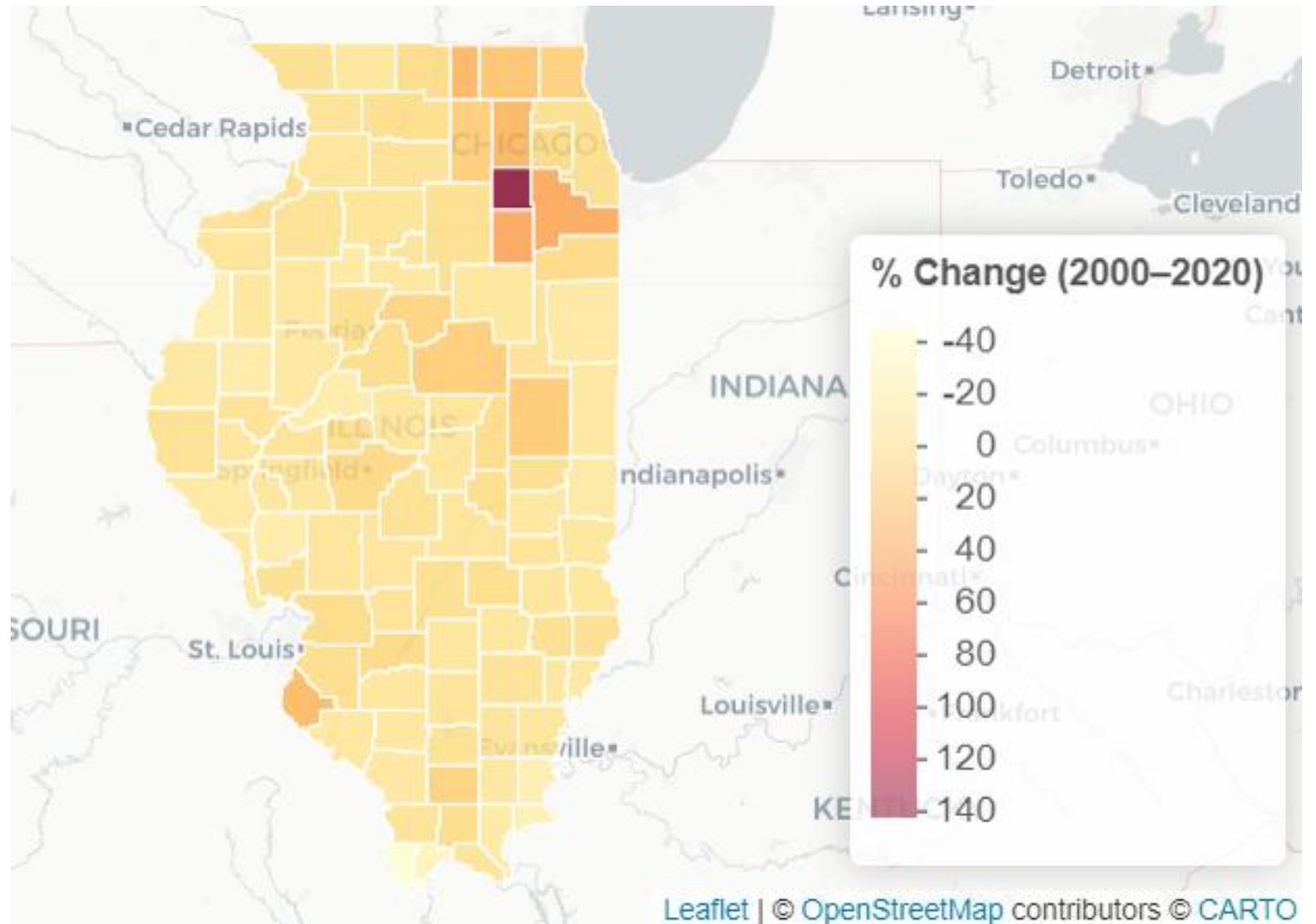
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# What's Happening Across Illinois

- “Illinois has 102 counties—yet their futures are diverging.”
- “Some counties are growing fast, others are shrinking and aging.”
- “Rural counties like Gallatin and Alexander had the fastest decline per 1,000 residents.”



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# What Are We Asking?

- How has population changed in rural vs. urban counties?
- How does housing affordability relate to this change?
- Are economic pressures (like unemployment) driving these patterns?

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# How We Studied It

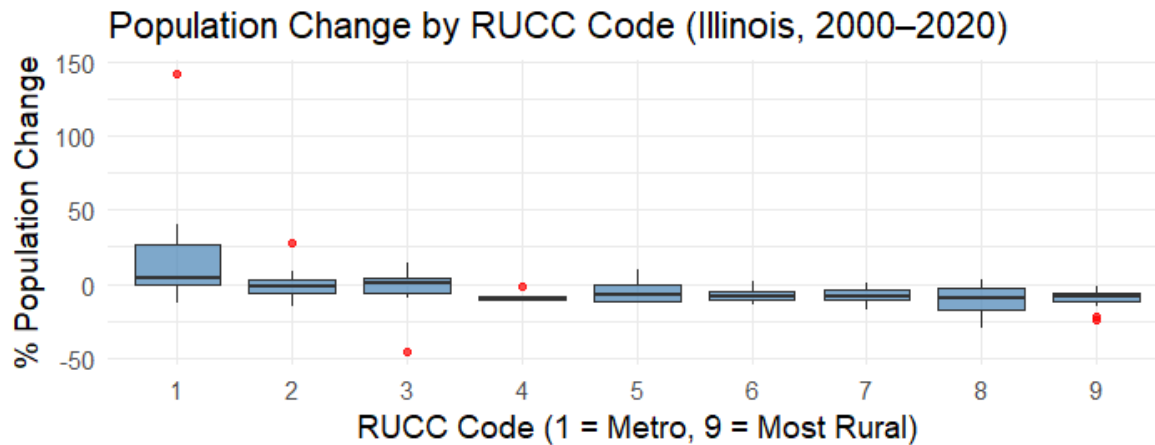
- Data: U.S. Census (2000–2020), ACS 2020 5-Year Estimates
- Tools: R, TidyCensus, Leaflet, ggplot2
- Metrics:
  - Population Change (%)
  - Affordability Ratio = Home Value / Household Income
  - RUCC metro/nonmetro codes
  - Unemployment Rate (%)

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# What We Already Knew

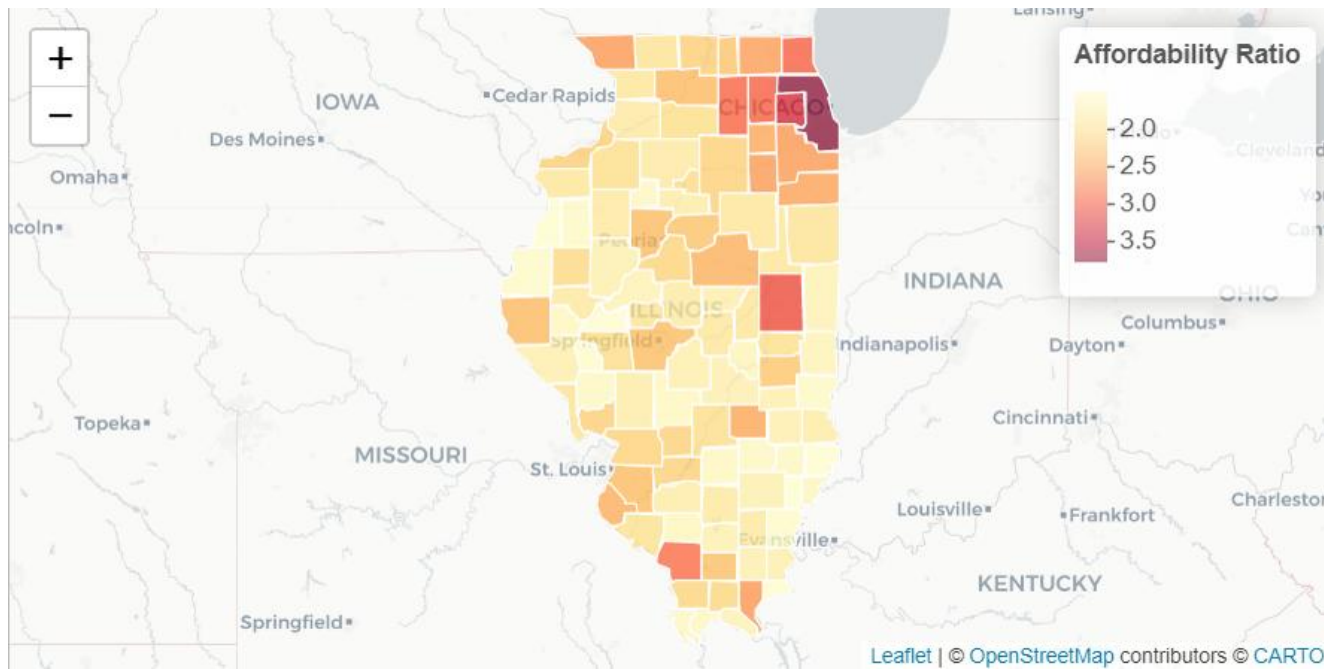
- Rural counties nationwide face depopulation and aging.
- "Population decline is the most constant trend affecting rural Illinois"  
(*Governor's Rural Affairs Council, 2022*)
- Affordable housing  $\neq$  accessible housing.
- "49% of rural renters are cost-burdened"  
(*Housing Assistance Council, 2023*)
- RUCC codes provide standard rural-urban definitions.
- "Only 3 of 62 non-metro Illinois counties grew since 2000 (Gov. Rural Affairs Council, 2022)"
- "Rural youth aged 18–24 are  $\sim 70,000\times$  more likely to move than adults aged 50+ (IIRA, 2021)"
- "Rural counties build few new homes due to low returns and high farmland value (U of I FarmDoc, 2024)"

# Rurality and Decline: RUCC Code Comparison



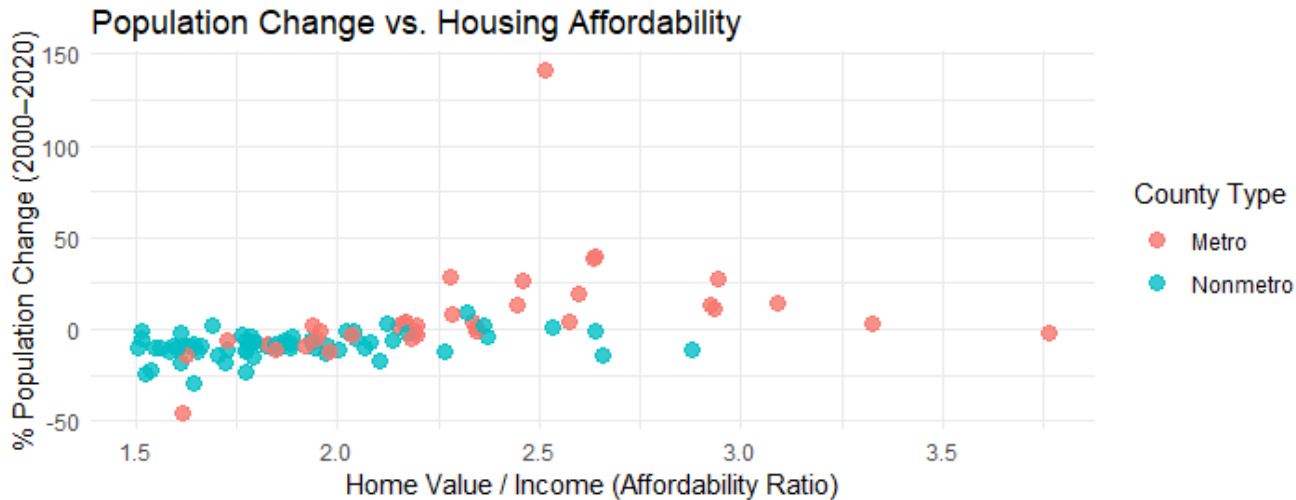
- Population loss increases steadily with rurality
- Metro counties (RUCC 1–3) show more growth or stability
- Very rural counties (RUCC 7–9) consistently decline

# Where is Housing Least Affordable?



- “Affordable housing gap in metro Chicago: 120,000 units (*City of Chicago DOH, 2020*)”
- Metro counties like **Cook, DuPage, Lake** have highest affordability ratios
- **Rural counties may appear affordable, but low incomes distort the picture**
- **Illinois lacks ~294,000 affordable rental units statewide (*NLIHC, 2023*)**
- **Chicago alone has a 120,000-unit affordable housing gap (*City DOH, 2020*)**
- Many rural counties suffer from **old housing stock** and **low turnover** (*White, U of I, 2024*)
- **Housing cost burden affects nearly half of rural renters (*HAC, 2023*)**

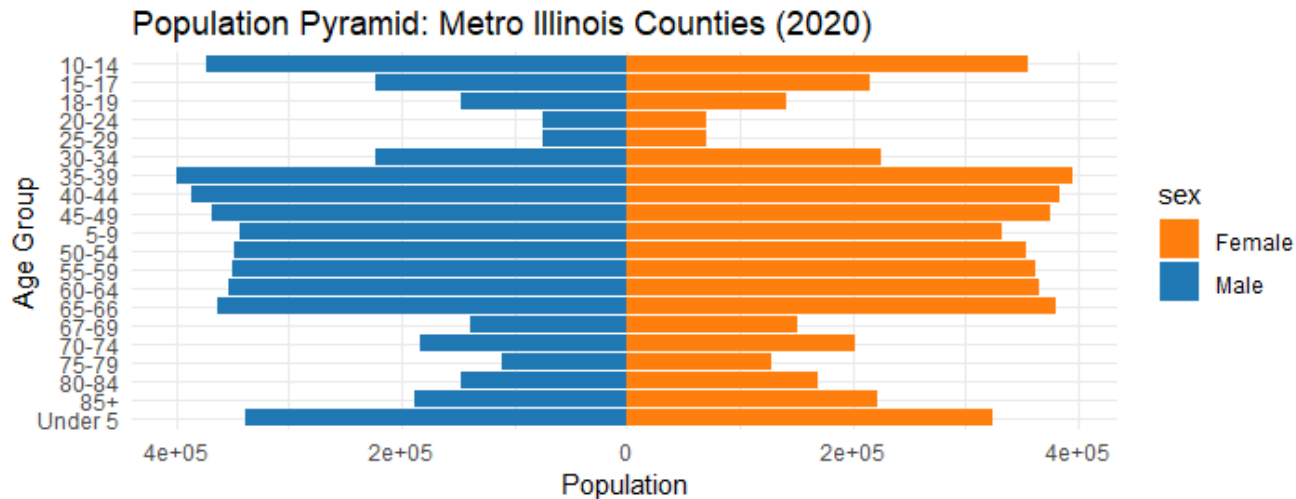
# Do High Housing Costs Push People Out?



- Metro areas retain a **larger working-age population (20–44)**
- **Rural counties skew older**, with fewer young adults remaining
- **Youth outmigration** is a major factor in rural population loss (IIRA, 2021; USDA ERS, 2010)
- Urban areas offer **education, jobs, and housing diversity** (Cromartie et al., USDA)
- **Aging populations in rural areas** strain local services and housing supply

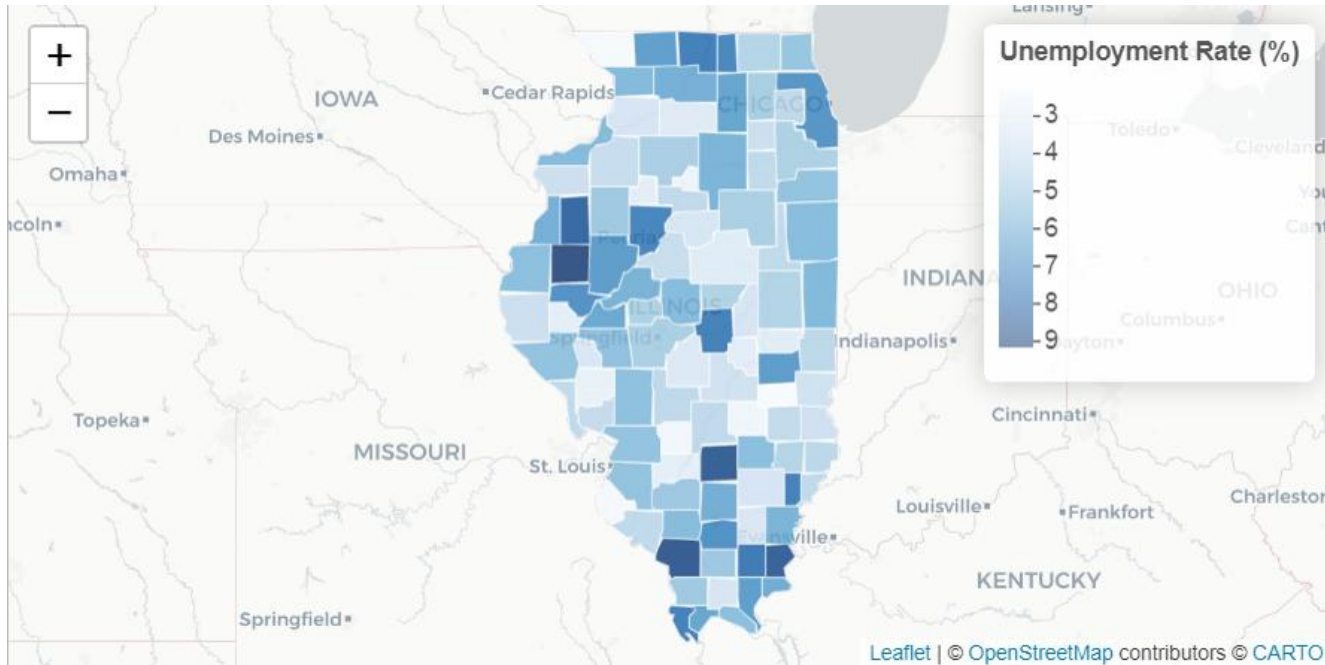


# Metro Areas Have Younger Populations



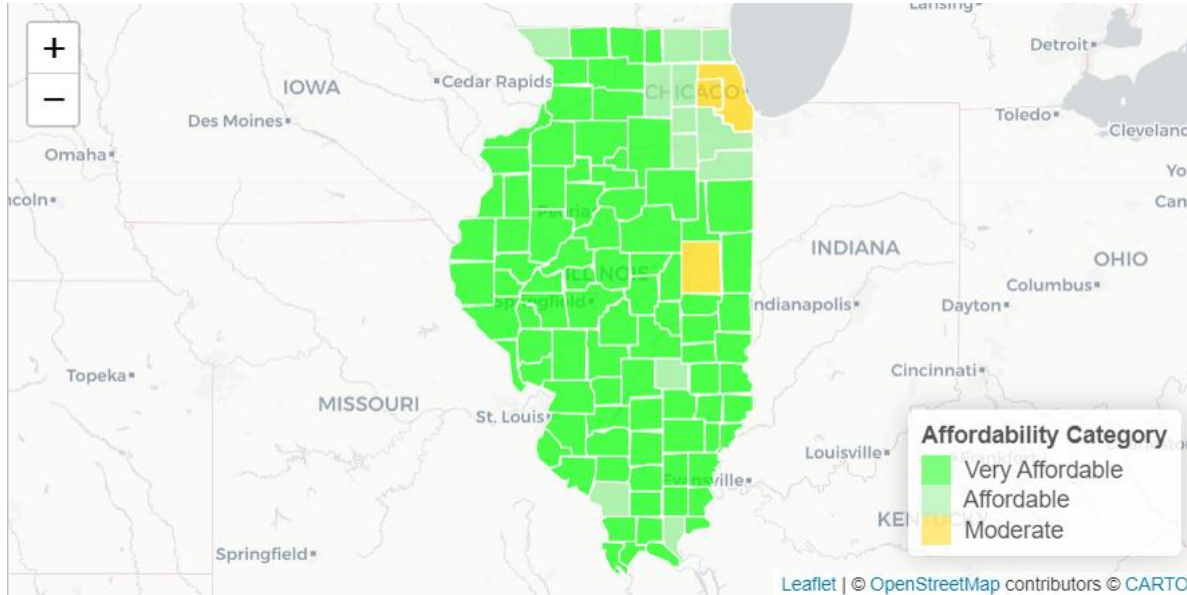
- Metro counties have **strong working-age presence**, especially 25–44
- **Rural areas lose young adults**, leading to accelerated aging
- Youth outmigration contributes to **population and labor force decline**
- **Urban areas attract** younger populations via jobs and education access

# Where Are Jobs Scarce?



- Highest unemployment rates are concentrated in Southern and Western Illinois
- These counties often align with RUCC 7–9 (nonmetro/rural)
- Job scarcity contributes to outmigration and housing decline
- Persistent unemployment correlates with population loss and poverty

# Categorizing Housing Affordability



- Most counties fall in the **“Affordable”** to **“Moderate”** range
- **Metro counties** (Cook, DuPage, Lake) show **high stress levels**
- **Rural counties appear affordable** but struggle with **low incomes and limited housing supply**
- **Affordability ≠ Accessibility** — especially where housing options are aging or scarce

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# Conclusion

- Metro counties are growing but becoming less affordable.
- Most rural counties are affordable but declining and aging.
- No single factor explains these trends — it's affordability, opportunity, and demographics combined.

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# Data Sources

- **U.S. Census Bureau**
  - Decennial Census (2000, 2010, 2020)
  - American Community Survey (ACS) 5-Year Estimates (2020)
- **USDA Economic Research Service**
  - 2013 Rural-Urban Continuum Codes (RUCC)
- **Housing Assistance Council**
  - Rural housing affordability and cost-burden reports (2023)
- **Illinois Department of Employment Security**
  - Local Area Unemployment Statistics (LAUS)
- **Illinois Institute for Rural Affairs (IIRA)**
  - Youth migration patterns and rural demographic trends
- **City of Chicago Department of Housing**
  - Affordable housing gap report (2020)