



Accessible Public Transit Hubs in Chicago:

KEY FINDINGS

Which places and people have access to transit in Chicago, and how are the areas nearest to transit changing over time?
How does zoning shape development near transit and transit access?

An analysis from Urban Institute researcher Yonah Freemark showed that although most Chicago residents (95%) live within a 5-minute walk or wheel from a bus line, only about 15% of residents live within the same distance of 'L' train stations. Freemark also found that over time, areas near transit have seen stable overall population numbers—but these areas have gotten more expensive and seen a decline in Black population.

Chicago's zoning policies limit the number of people who can live near transit by restricting what can be built to largely low-density housing, despite actual neighborhoods near the 'L' having a higher share of mixed uses and high-density housing than zoning allows. Our research shows that higher density zoning near transit is linked to greater racial diversity that matches the racial makeup of the city.

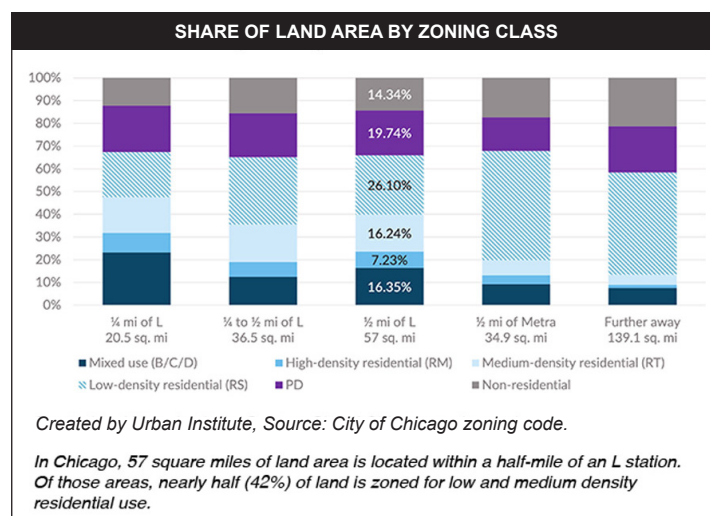
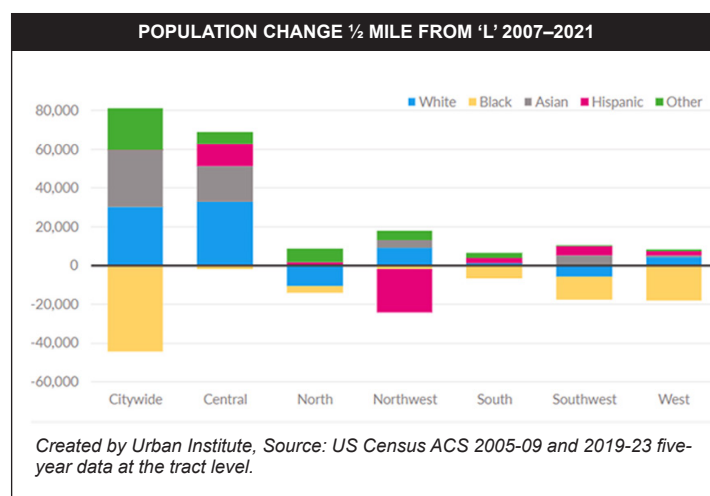
Key data takeaways from our research

➤ **Most Chicago residents (95%) live within a quarter mile of a CTA bus line, but only about 15% of residents live within a quarter mile of 'L' train stations. About 45% of Chicagoans live within a quarter mile of CTA's frequent bus network.** At a quarter mile distance, most pedestrians can walk or wheel to access transit within 5 minutes.

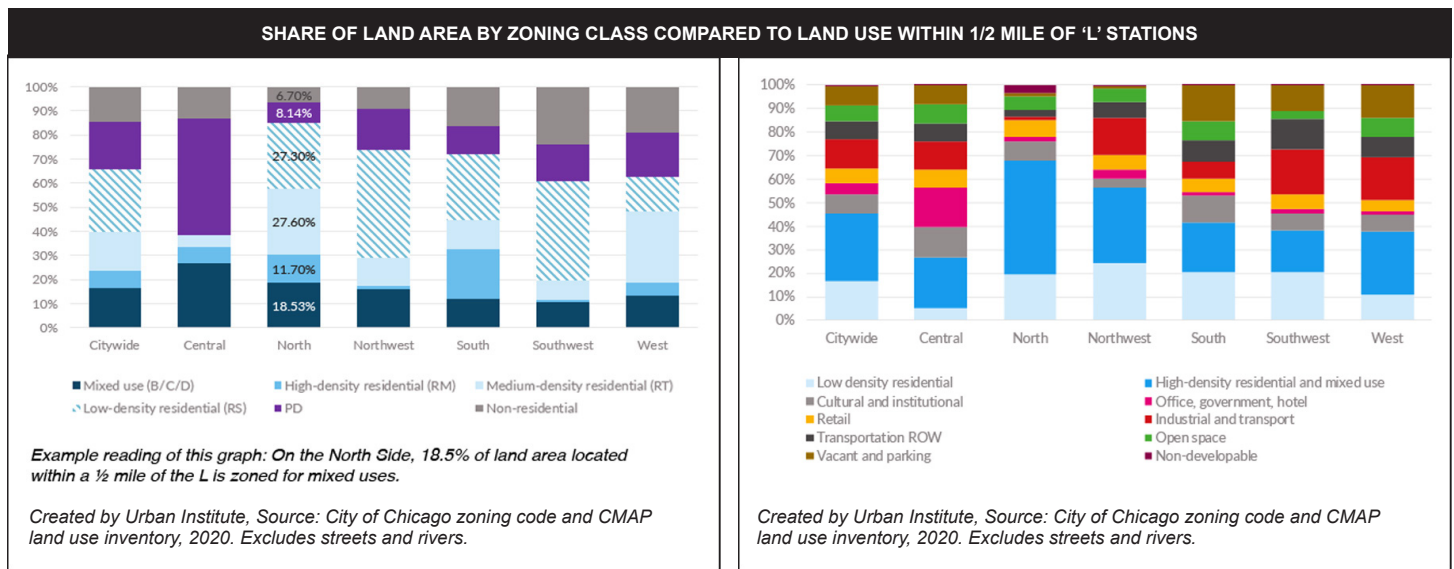
➤ **Areas within a half mile of train stations, especially the 'L,' retained more population than areas further away from 2005 to 2023, but population change varied by geography and racial and ethnic group.** Neighborhoods in central Chicago, where much of the city's transit converges, saw the most population growth near the 'L' and elsewhere. The southwest saw the greatest population loss near the 'L'. The population of Black Chicagoans near the 'L' declined citywide, and the number of Latinx residents decreased on the northwest side near transit, but remained across other parts of the city.

➤ **Changes in the cost of rent and household incomes tended to grow more quickly near 'L' and Metra stations than elsewhere.** Rents increased most dramatically near the 'L' in central and northwest areas.

➤ **Low-density residential zoning predominates, even near transit.** Mixed use zoning (business, commercial, and downtown zoning districts) and high-density residential zoning is a small share of zoning citywide, and make up just 16% and 7% of land within half a mile of 'L' stations, respectively. Low-density residential zoning predominates citywide—making up 41% of the city's land area—and is also the most common zoning type near 'L' stations, making up 26% of land within half a mile of transit stations. Low-density residential provides the least room to house people compared to denser housing types, and tends to be the most expensive type of housing.



➤ **Zoning near transit stations is more restrictive than existing land uses in the same areas, meaning there is a mismatch between what zoning allows and the neighborhoods residents actually inhabit.** For example, on the north side, 27% of land is zoned for low density residential, but less than 20% of land is actually used for low density residential, and high density residential and mixed uses are actually the most common land use types.



➤ **High density zoning near transit is correlated with higher levels of racial diversity.** On average, higher-density zoning near transit is more common in areas with racial diversity composition that matches the city.

Why does this data matter? Why should I care about these findings?

Transit is essential to Chicagoans—it connects us to each other, jobs, recreation, and important services. The Chicago Transit Authority [provides more than one million rides on a typical weekday](#). This transit service reduces traffic congestion for everyone, minimizes air pollution compared to car travel, and relieves household costs. Owning a car is increasingly expensive, with new cars costing an average of \$50,000, and the annual cost of car payments, gas, insurance, and fees can cost households thousands every year. [One in four Chicago households forgo the expense of owning a car altogether, and nearly half rely on just one car](#), relying on transit for much of their travel. Transit also attracts jobs ([98% of Chicago's jobs are within a half mile of transit](#)) and provides economic value to the region, [returning \\$13 for every \\$1 invested in transit in economic activity and travel and time savings](#). But by limiting what can be built near transit to largely low-density residential uses, **Chicago's zoning policies restrict how many people have access to transit, how many businesses can locate near transit, and what services are within reach for transit users.** With the expanded investment recently passed in the [Northern Illinois Transit Authority \(NITA\) Act](#), transit in our region will receive \$1.5 billion in additional operating funding every year, and provisions in the law eliminate parking minimums and enable joint development, which will bolster transit-oriented development. Chicago's zoning and land use policies need to ride on the tailwind of this historic investment and make it easier to build spaces for more people near our world-class transit system.

Zoning and Land Use Assessment initiative and research

This research is part of a collaborative initiative led by Metropolitan Planning Council (MPC) and the Urban Institute that evaluates Chicago's zoning and land use to understand whether they contribute to equitable, sustainable, and healthy outcomes for communities and residents. The goal is to understand zoning's impact to collectively make changes to create a vibrant and thriving Chicago.

For more information about this project and additional information about this research visit metroplanning.org/projects/zoning-land-use-assessment