



CHICAGO NEIGHBORHOOD INITIATIVES

COMMUNITY BENEFITS & ECONOMIC IMPACT STUDY



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Chicago Neighborhood Initiatives

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Executive Summary

Purpose of Report

Chicago Neighborhood Initiatives (CNI) is a non-profit community development organization that revitalizes underserved and distressed urban neighborhoods in Chicago. CNI implements place-based comprehensive economic development strategies to drive economic activity and revitalize Chicago communities.

CNI retained Anderson Economic Group, LLC (AEG) to complete an economic impact of the non-profit group's contributions to the communities they have served. The purpose of this report is to convey the economic and community impact of CNI's comprehensive approach to redevelopment.

Overview of Approach

Our approach focused on assessing both the economic and community impacts of CNI's investments in the Pullman community as well as the broader far south side of Chicago.

The following steps were undertaken as part of our analysis:

1. Conducted a market visit to assess the extent of CNI's investments and identify key geographic areas.
2. Compiled data and information related to CNI's investments and contributions in the study area.
3. Relied on our decades of work conveying economic impacts of economic development projects in Chicago and other communities.
4. Analyzed the economic impact of CNI by assessing contributions to the economy via employment, output, and earnings.
5. Analyzed population, socioeconomic, housing, employment, and occupation data for 2010 through 2023 to assess the community benefits derived as a result of CNI initiatives.
6. Analyzed community benefits generated through CNI's development initiatives.

Overview of Findings

Using the information available to us and the methodology described above, we concluded the following:

FINDING 1. *Through the implementation of a place- and asset-based comprehensive economic development strategy, CNI has been instrumental in revitalizing Chicago's distressed communities, particularly Pullman.*

CNI's comprehensive economic development strategies have had a significant impact on revitalizing distressed neighborhoods. By transforming these areas into viable communities, CNI facilitates direct and indirect spending in the Chicago metro area that would otherwise not have occurred. This spending supports new jobs and economic activity that enhances residents' quality of life.

CNI has been involved in over 20 real estate projects in Pullman and beyond, totaling over 1.7 million square feet of commercial, industrial, housing, and recreational space. CNI's significant investments created an economic hub in Pullman Park that attracted additional investments and jobs in the community, including from national companies. CNI's comprehensive economic development improved housing; brought employers, retailers, and jobs; and improved recreational amenities for the Pullman community. These developments provide extensive opportunities to improve quality of life in the community.

For an overview of CNI's broad community and economic development strategies in Pullman and other Chicago area communities, see "CNI Overview" on page 8.



FINDING 2. *Over 15 years, the net new economic impact of CNI's investments is estimated to be nearly \$1.5 billion. 47% of this total—over \$693 million—has stayed in Pullman.*

The estimated economic impact of CNI's investments in the far south side of Chicago is \$1,462,042,496. This amount includes direct output and earnings from the development of CNI's projects, as well as the indirect impacts that occur when these dollars recirculate within the economy. CNI invests heavily in the Pullman neighborhood. An estimated \$693,104,438, or 47% of these investments, has stayed within Pullman.

For information on the total economic impact see "Economic Impact" on page 13.

FINDING 3. *CNI's investments have brought quality job access into the community. Over 7,800 jobs are supported in the far south side of Chicago, with 59% of these jobs in Pullman. The resulting earnings from these jobs is estimated to be over \$600 million in the far south side, of which 51% stays in Pullman.*

CNI created an estimated 7,806 jobs by bringing manufacturing, industrial, warehousing, retail, restaurant, medical, and other employers into the community. Approximately 59%, or 4,571 of these jobs, were created in the Pullman neighborhood. These diverse jobs require a range of skills and education. They would not exist if not for CNI's continued project investments in the community.

For more information on CNI's impact on access to jobs, see "Economic Impact" on page 13 and "Access to Jobs" on page 18.

FINDING 4. *CNI's development efforts have helped reverse the decline of Pullman, and have improved Pullman's community vitality and economic well-being.*

Pullman has benefited from CNI's decades-long investment in the community. Pullman's population decline has slowed in recent years, while median household incomes increased 48% between 2010 and 2023. This rate of growth is much faster than the city overall. Similarly, the number of people below the poverty line declined 21% in Pullman between 2012 in 2023, and the community had a lower share of residents below the poverty line than other far south side communities. See Table 1 on page 4 for these trends.

Pullman's unemployment rate has declined 7.8 percentage points, from 21.0% in 2010 to 13.2% in 2023. This is much faster than the city's overall unemployment rate decline. Further, between 2010 and 2023, new employers have increased Pullman's share of residents with management, business, science, arts, transportation, and production occupations in Pullman. See Table 2 on page 4 for these trends.

TABLE 1. Demographic and Income Trends for Pullman, the Far South Side, and Chicago, 2010-2023

	Pullman	Far South	Chicago
Population 2010	7,723	93,845	2,703,466
Population 2023	6,741	75,447	2,707,648
<i>Population Pct. Chg. 2010-2023</i>	-12.7%	-19.6%	0.2%
Median Household Income 2010	\$37,947	\$38,014	\$46,877
Median Household Income 2023	\$56,317	\$49,347	\$75,134
<i>Income Pct. Chg. 2010-2023</i>	48.4%	29.8%	60.3%
<i>Population Below Poverty Level Pct. Chg. 2010-2023</i>	-21.1%	-23.5%	-23.9%
<i>Source: U.S. Census Bureau American Community Survey Five-Year Estimates</i> <i>Analysis: Anderson Economic Group, LLC</i>			

TABLE 2. Employment & Education Attainment Trends, Pullman, the Far South Side, & Chicago, 2010-2023

	Pullman	Far South Side	Chicago
Unemployment rate 2010	21.0%	18.2%	11.1%
Unemployment rate 2023	13.2%	18.5%	7.9%
<i>Unemployment rate percentage point change. 2010-2023</i>	-7.8	0.2	-3.2
Share of employment in management, business, science, and arts occupations in 2010	29.0%	23.9%	36.3%
Share of employment in management, business, science, and arts occupations in 2023	31.5%	28.9%	48.1%
Share of employment in production, transportation, and material moving occupations in 2010	18.0%	16.0%	13.8%
Share of employment in production, transportation, and material moving occupations in 2023	20.7%	18.1%	12.1%
<i>Residents with bachelor's degree or higher, percent change, 2010-2023</i>	87.4%	29.0%	45.7%
<i>Residents with graduate or professional degree or higher, percent change, 2010-2023</i>	134.3%	38.3%	54.7%
<i>Source: U.S. Census Bureau American Community Survey Five-Year Estimates</i> <i>Analysis: Anderson Economic Group, LLC</i>			

Pullman's number of educated adults increased between 2010 and 2023. Residents with a bachelor's degree and higher increased by 87%, while the number of residents with graduate and professional degrees increased by 134% between 2010 and 2023. See Table 2 above.

CNI’s housing development resulted in a 4.3% overall increase in housing units between 2010 and 2023. From 2010 to 2023, the median housing value grew faster in Pullman than in Chicago overall, increasing by 27.0%. See Table 3 below.

TABLE 3. Housing Trends, Pullman, the Far South Side, and Chicago, 2010-2023

	Pullman	Far South Side	Chicago
Housing Units 2010	3,595	37,582	1,197,741
Housing Units 2023	3,749	35,539	1,268,199
<i>Housing Unit Percent Change, 2010-2023</i>	4.3%	-5.4%	5.9%
Median Housing Value 2010	\$139,037	\$141,688	\$269,200
Median Housing Value 2023	\$176,586	\$155,292	\$315,200
<i>Median Housing Value Percent Change, 2010-2023</i>	27.0%	9.6%	17.1%
<i>Source: U.S. Census Bureau American Community Survey Five-Year Estimates Analysis: Anderson Economic Group, LLC</i>			

For a detailed discussion of CNI’s impacts on Pullman’s well-being, see “Community Benefits” on page 16.

FINDING 5. *CNI’s work brought broad short- and long-term benefits and opportunities to Pullman and beyond. This was accomplished through access to jobs, affordable housing, consumer goods and services, capital, positive youth recreational activities, and wealth-building opportunities for community residents.*

Access to homeownership and affordable rental housing. CNI has supported housing renovation and new housing construction in Pullman. Their efforts to improve dilapidated and vacant housing in the neighborhood resulted in almost 300 new single- and multi-family affordable housing units in Pullman. CNI has supported additional housing developments across Chicago’s south and west sides.

Access to fresh foods and other retail amenities. CNI brought access to fresh foods and retail opportunities to a food desert. Pullman Park is home to a Super Walmart that provides fresh foods and grocery items at affordable prices. Clothing stores, restaurants, and other retail offerings are also new to the area, along with a pharmacy and an urgent care facility that serves Pullman and surrounding communities. Many of the CNI developments support improved community well-being, including better access to public health.

In addition to their Pullman-related efforts, CNI also financed several healthcare-related facilities in the Lawndale neighborhood, another struggling and impoverished community on the city’s west side. Broad access to fresh foods, quality jobs, and affordable housing all support health improvements for the community’s residents.

Access to capital for small businesses. Supporting the next generation of business owners is critical to improving economic prosperity and resilience. CNI provides financial resources to entrepreneurs across the city and beyond. It has lent or granted more than \$19 million to 1,699 small businesses at below-market rates. The vast majority of these Greenwood Archer Capital (GAC) loans were made to black-owned businesses (82%), followed by Hispanic (7%) and white (7%) business owners. Almost 50% were made to women-owned businesses. In total, more than 1,383 jobs were either created (657) or retained (726).

Access to recreation. CNI supported the creation of recreational facilities to support health-related goals in the community. Pullman Community Center's sports and recreational activities were utilized by over 140,000 adult and youth visitors in 2023. The center provides a safe space for community members of all ages to access recreational options and classroom space.

For more information on CNI's community impacts, see "Community Benefits" on page 16.



**About Anderson
Economic Group**

Anderson Economic Group is a highly-regarded research and consulting firm that was founded in 1996. The firm is headquartered in East Lansing, Michigan, and has an additional office in Chicago, Illinois.

Anderson Economic Group is one of the premier economic consulting companies in public policy and economic analysis. The experts at AEG have conducted nationally-recognized economic and fiscal impact studies for private, public, and non-profit clients across the United States. Some examples include: the impact of the Obama Presidential Library, an annual benchmarking study for Michigan's University Research Corridor, national sporting events, and many others.

Work by Anderson Economic Group has been utilized in legislative hearings, legal proceedings, and public debates, as well as for major planning exercises and executive strategy discussions. For more information, please see "Appendix B. About Anderson Economic Group" on page B-1, or visit AndersonEconomicGroup.com.

**Chicago
Neighborhood
Initiatives (CNI)**

CNI Overview

CNI's mission is to strengthen Chicago's low-to-moderate-income neighborhoods by collaborating with community stakeholders to develop new economic opportunities. CNI seeks to revitalize neighborhoods by developing high impact projects, providing financial resources to entrepreneurs, and sustaining long-term community partnerships.¹

Place-Based and Asset-Based Economic Development Strategies

CNI revitalizes underserved and distressed communities such as Pullman, Bronzeville, and Englewood by leveraging community strengths to drive economic activity and community development.² CNI follows an asset-based perspective that focuses and builds on a community's assets, including available land, housing stock, organizational strength, and engaged residents.³

Comprehensive Approach to Redevelopment

Since the beginning, CNI has followed a comprehensive approach to redevelopment that considers housing, jobs and business development, and amenities such as schools, parks, health care, recreational facilities, restaurants, and more. These factors are interconnected, and are equally important to the development of sustainable communities.

Community-Driven Development

CNI has shown a strong commitment to community-driven development. Their strategies and vision reflect the needs of the community as well as the support of the community and its stakeholders. Early on, CNI engaged with Pullman stakeholders in more than 80 meetings that resulted in a community development strategy. CNI continues to implement that strategy to this day through priorities that include:

1. Attracting businesses, jobs, and services;
2. Investment in housing;
3. Strengthening civic and educational institutions; and
4. Building on the Pullman neighborhood's history as a cornerstone of the labor and civil rights movements.⁴

1. CNI website, <https://www.cnigroup.org/>, "CNI. Development with Impact" power-point presentation.
2. CNI website, <https://www.cnigroup.org/>.
3. CNI, "Pullman. A Design for Community Development and Impact."
4. Ibid.

FIGURE 1. Pullman Park

Source: CNI

Pullman Park

CNI started to redevelop the Pullman community in 2010. Pullman, located on the south side of Chicago, was struggling with poverty, unemployment, disinvestment, and abandoned industrial and residential buildings.

CNI is the master developer of Pullman Park, a 180-acre mixed-use site at 111th Street and I-94. It represents the redevelopment of the long-abandoned Ryerson Steel site into a multi-tenanted retail and industrial hub. Opened in 2014, Pullman Park is anchored by a Super Walmart and other retailers such as Ross Dress for Less, Advocate Urgent Care Clinic, and Planet Fitness. Later, several industrial and warehousing companies established operations at the site. In 2014, Method Home Products opened its first-ever U.S. production facility in Pullman Park, and New York-based Gotham Greens built the nation's largest commercial rooftop greenhouse atop the Method facility. In 2019, Gotham Greens opened a free-standing, state-of-the-art greenhouse and distribution center on the site. In 2018, Whole Foods built a 150,000-square foot Midwest Distribution Center immediately to the west of Pullman Park. This was followed by Amazon's first Chicago Distribution Center, a 40-acre facility. In 2021, Method, now a subsidiary of SC Johnson, added a new distribution center. See Figure 1, "Pullman Park," on page 9 for these developments.

Additional restaurants and retail users have also been attracted to the area. Adjacent to Pullman Park, the 111th St. Gateway Retail Center is home to the city's first Blue Cross Blue Shield of Illinois "Blue Door"

facility, and restaurants such as Potbelly, Lexington Betty Smokehouse, and Culver's. See again Figure 1 on page 9.

Housing Development

CNI supports housing renovation as well as new housing construction in the community. CNI worked to expand homeownership and affordable rental housing options in Pullman and beyond. These efforts included:

- A partnership with the City of Chicago and the State of Illinois to renovate more than 40 homes for sale in Pullman.
- A partnership with Artspace and Pullman Arts to create Pullman Artspace Lofts, a development offering 38 affordable live/work units for artists, along with exhibition space.⁵

FIGURE 2. Housing in Pullman



Source: CNI

Recreation Facilities

CNI and its partners provided the financing for the Pullman Community Center. Operated by Roseland Youth Center, Pullman Community Center opened in 2018 as a 135,000-square-foot facility with eight multi-

5. CNI, "Pullman. A Design for Community Development and Impact."

purpose indoor courts and fields for basketball, soccer, and baseball as well as spaces for after-school tutoring and community gatherings.⁶

Beyond Pullman

In addition to its work in Pullman, CNI works with partners in communities throughout the Chicago area.⁷

Far South Side. In partnership with community leaders and organizations, CNI is working on similar strategies in communities around Pullman, including the Far South Collaborative, which includes 13 communities. Among these are Roseland, Altgeld Gardens, Calumet Heights, Cottage Grove Heights, Fernwood, Golden Gates, London Towne, Morgan Park, Pullman, Roseland Heights, Rosemoor, Washington Heights, and West Pullman.

Roseland. CNI is working on several developments in Roseland, such as:

- Roseland Medical District, a mixed-use medical campus.
- 115th Street and Michigan Avenue, a transit-oriented development building on the Chicago Transit Authority's extension of the Red Line. CNI is also building a new station at this location.
- Kensington Park, a housing renovation project where CNI and their subsidiary, Greenwood Archer Capital (GAC), administer Chicago Rebuild 2.0.

Bronzeville. CNI has also invested in the redevelopment of Bronzeville. CNI is part of GRIT, the development entity working on the redevelopment of the former Michael Reese Hospital and Medical Center. CNI, together with its partners, is working on Bronzeville Lakefront, a live/work community anchored by a biomedical research facility, with housing, retail, and office space, and open spaces.

North Lawndale and Austin. CNI supported the creation and expansion of a "medical corridor" along Ogden Boulevard. This includes a medical center, a senior center, and a farm. It also works with community partners to build homes for sale on 1,000 vacant lots in North Lawndale and nearby communities. In North Austin, CNI worked on the development of the North Austin Community Center.

Using New Market Tax Credits, CNI developed the University of Chicago Hospital Trauma Center; Ray and Joan Kroc Salvation Army Center in West Pullman; the Roseland Community Hospital; Noble Charter School Network; the Lawndale Christian Health and Fitness Center and Medical Corridor; the WINGS Metro Domestic Violence Shelter; and the Pullman Whole Foods Midwest Distribution Center.

Small Business Lending

CNI provides financial resources to entrepreneurs across the city and beyond. The CNI subsidiary GAC operates as its small business lending arm. Greenwood Archer Capital is a nonprofit 501(c)3 Community

6. CNI, "Pullman. A Design for Community Development and Impact."

7. CNI, "Pullman. A Design for Community Development and Impact." "CNI. Development with Impact," powerpoint presentation.

Development Financial Institution (CDFI) founded in 2012 to provide small business loans and grants that support entrepreneurs and nonprofits throughout the metropolitan Chicago area and adjacent suburbs in Cook, Lake, and Will Counties. GAC has lent or granted more than \$19 million to 1,699 small businesses at belowmarket rates.⁸

GAC's loans are funded by community partners that include Associated Bank, Byline Bank, Capital One, Citi, Fifth Third Bank, JPMorgan Chase, PNC Bank, U.S. Bank, Wintrust, Wells Fargo, PayPal, Chicago Community Trust, Food Land Opportunity, Robert P. McCormick Foundation, and The Builders Initiative.⁹

Accolades

The impact of CNI's efforts to revitalize the Pullman community has been recognized through awards from many organizations, including:

- The John Baird Award for Stewardship in Historic Preservation in 2015 for the restoration of Pullman's historic row homes.
- The Chicago Community Trust Award for Outstanding Community Strategy in 2015.
- The Burnham Award for Excellence in Planning from the Metropolitan Planning Council in 2016.
- The Neighborhood Housing Services of Chicago's Gale Cincotta Community Impact Award in 2019.
- The Chicago Innovation Neighborhood Award in 2019.
- The 2020 Developer of the Year Award from the *Illinois Real Estate Journal*.
- The 2021 Richard H. Driehaus Foundation Preservation Award from Landmarks Illinois for Pullman Artspace Lofts.
- The Multifamily and Affordable Housing Development Awards in 2021 from the *Illinois Real Estate Journal* for Pullman Artspace Lofts



8. CNI website, <https://www.cnigroup.org/about/>.

9. CNI website, <https://www.cnigroup.org/neighborhood-lending/>.

Economic Impact

CNI plays a vital role in driving economic growth on the far south side of Chicago, significantly contributing to output, earnings, and employment in the region. The far south is comprised of Chicago's Pullman, Roseland, West Pullman, and Riverdale neighborhoods.

Net Economic Impact Defined

The net new economic impact generated by CNI investments is the total amount of new activity generated, either directly or indirectly, by the development of the Pullman, Roseland, West Pullman, and Riverdale neighborhoods on the far south side of Chicago. While the investments created a significant economic impact over the entire far south side between 2010 and 2025, it is important to consider the impact in Pullman alone, as this is where most of the investment occurred.

The most meaningful way to display the economic impact in Pullman, and in the far south side as a whole, is to analyze net new economic impact in the form of output (spending by business), earnings (additional dollars in households), and net new employment.

Output—Output is the additional business spending that would not have occurred in the absence of CNI investments. The direct dollars that CNI invested in the Pullman, Roseland, and West Pullman neighborhoods are then spent and re-spent in the economy, creating additional indirect activity.

Earnings—Earnings represent the payroll and benefits investments made by CNI to run and maintain its business. These have a direct impact on the households of the Illinois residents they employ. Again, those dollars are spent and re-spent throughout the Illinois economy. This analysis carefully considers the power of those dollars and the additional economic activity they generate.

Employment—Employment includes the additional jobs that are supported directly and indirectly by the Chicago Neighborhood Initiatives. Indirect employment is also supported by businesses that formed in the far south side that would not have otherwise occurred if not for CNI's investments.

Total Economic Impact

Over 15 years, CNI invested nearly \$713 million in developing infrastructural projects on the far south side of Chicago. These projects have generated direct and indirect impacts in the area.

Today, the total economic impact of CNI's investment is estimated to be nearly \$1.5 billion, with 47% of this (over \$693 million) staying in the Pullman neighborhood. The direct impact is estimated to be nearly \$551 million, while the indirect impact is estimated to be over \$911 million.

See Table 4 on page 14 for a detailed breakdown of the total economic impact on the far south side.

TABLE 4. Total Economic Impact in Chicago’s Far South Side

Category	Direct	Indirect	Total
Output	\$294,091,227	\$566,106,807	\$860,198,034
Earnings	\$256,661,434	\$345,183,027	\$601,844,462
Total	\$550,752,661	\$911,289,834	\$1,462,042,496
Source: AEG analysis of data provided by Chicago Neighborhood Initiatives. All figures have been adjusted to reflect 2024 dollar value.			

Total Employment

The development and subsequent operation of new businesses supports employment for those directly employed by these businesses, as well as employment that is indirectly created or supported by this economic activity. CNI’s investments support a total of 7,806 employees. Of these, an estimated 1,628 are directly employed due to CNI, generating earnings of nearly \$257 million.

These employees are engaged in occupations such as manufacturing, industrial, warehousing, retail, restaurant, and medical services.

The direct jobs generate money that is spent and re-spent in the economy, which in turn generates indirect jobs. An estimated 6,178 indirect jobs would not exist if not for CNI’s investments in the community. These indirect jobs add more than \$345 million to the economy in earnings.

All of these jobs are in desirable, skilled occupations that attract a diverse set of qualified individuals. Moreover, these jobs are in line with community needs and cater to area residents.

See Table 5 for a breakdown of direct and indirect jobs created on the far south side, and the earnings generated as a result of these jobs.

TABLE 5. Employment on Far South Side of Chicago

Category	Jobs	Earnings
Direct	1,628	\$256,661,434
Indirect	6,178	\$345,183,027
Total	7,806	\$601,844,462
Source: AEG analysis of data provided by Chicago Neighborhood Initiatives. All figures have been adjusted to reflect 2024 dollar value.		

Economic Impact in Pullman

Of the \$713 million investment in the area, nearly \$476 million, or 67%, went to the Pullman neighborhood. This investment resulted in an economic impact of over \$693 million.

The total direct impact is estimated to be nearly \$273 million, while the total indirect impact is estimated to be over \$420 million.

See Table 6 below for a breakdown of the total economic impact in the Pullman neighborhood.

TABLE 6. Economic Impact in Pullman

Category	Direct	Indirect	Total
Output	\$130,807,690	\$256,067,347	\$386,875,037
Earnings	\$141,807,428	\$164,421,973	\$306,229,401
Total	\$272,615,118	\$420,489,320	\$693,104,438
<i>Source: AEG analysis of data provided by Chicago Neighborhood Initiatives. All figures have been adjusted to reflect 2024 dollar value.</i>			

Employment in Pullman

CNI's investments support 4,571 employees in Pullman. Of these, 1,548 are employed directly and generate earnings of nearly \$142 million.

As the money re-circulates in the economy, an additional 3,023 jobs are created. These indirect jobs add around \$164 million in indirect earnings that would not exist in the absence of CNI's investments.

See Table 7 for a breakdown of the direct and indirect jobs created in Pullman and the earnings they generate.

TABLE 7. Employment in Pullman

Category	Jobs	Earnings
Direct	1,548	\$141,807,428
Indirect	3,023	\$164,421,973
Total	4,571	\$306,229,401
<i>Source: AEG analysis of data provided by Chicago Neighborhood Initiatives. All figures have been adjusted to reflect 2024 dollar value.</i>		

Community Benefits

CNI’s work has brought broad benefits to the community, including improving the community’s vitality and economic well-being. CNI’s comprehensive approach to redevelopment has resulted in demographic, socioeconomic, employment, and housing-related short- and long-term economic benefits. It has also created opportunities for the low-income residents of Pullman and adjacent neighborhoods.

Economic Prosperity

CNI works to help stabilize and revitalize some of Chicago’s most economically distressed communities, including Pullman. They have financed and developed projects that brought manufacturing and industrial facilities, retail centers, community recreation facilities, and affordable housing opportunities to the community. These projects have increased the availability of quality jobs and consumer goods, and have provided positive youth development activities and wealth-building opportunities for neighborhood residents.

Population

Overall, Pullman experienced much less population decline than other far south side neighborhoods (Riverdale, Roseland, and West Pullman) between 2010 and 2023. From 2010 to 2019, the population of the far south side’s neighborhoods declined by 14.3%. Within the Pullman community, the population declined at a slower rate. From 2019 to 2023, the population of Pullman declined by only 1.4% while the far south side overall saw a decline of 6.1%. During 2010 to 2023, the Chicago population remained stable. See these trends in Table 8, “Population, 2010-2023,” on page 16.

TABLE 8. Population, 2010-2023

Area	2010	2019	2023	Pct. Chg. 10-19	Pct. Chg. 19-23	Pct. Chg. 10-23
Pullman	7,723	6,840	6,741	-11.4%	-1.4%	-12.7%
Far South Side	93,845	80,389	75,447	-14.3%	-6.1%	-19.6%
City of Chicago	2,703,466	2,709,534	2,707,648	0.2%	-0.1%	0.2%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates
Analysis: Anderson Economic Group

Median Household Income

In 2010, Pullman households had a lower median household income than other far south side neighborhoods. However, from 2010 to 2019, the median household income in Pullman increased twice as fast to become higher than the area overall in 2019. From 2019 to 2023, median household income in Pullman increased faster than it did in other far south side

neighborhoods, and faster than it did in the city overall. While income in these neighborhoods is lower on average than the city as a whole, income growth is notable in Pullman and the other far south side neighborhoods. See these trends in Table 9, “Median Household Income, 2010-2023,” on page 17.

TABLE 9. Median Household Income, 2010-2023

Area	2010	2019	2023	Pct. Chg. 10-19	Pct. Chg. 19-23	Pct. Chg. 10-23
Pullman	\$37,947	\$41,496	\$56,317	9.4%	35.7%	48.4%
Far South Side	\$38,014	\$39,595	\$49,347	4.2%	24.6%	29.8%
City of Chicago	\$46,877	\$58,247	\$75,134	24.3%	29.0%	60.3%
Source: U.S. Census Bureau American Community Survey 5-Year Estimates Analysis: Anderson Economic Group						

Household Poverty

In Pullman, the number of people living below the poverty level fell by 21.1% from 2012 to 2023. In the far south side and the city overall, the number of people living below the poverty line fell slightly faster, at just under 24%. See these trends in Table 10, “Population Below Poverty Level, 2012-2023,” on page 17.

The share of population living below the poverty level was higher in the far south side neighborhoods than in Chicago. However, Pullman had a lower share of population in poverty than the other neighborhoods. From 2012 to 2019, the share of population below the poverty level declined in Pullman faster than in the far south side or the city. From 2019 to 2023, this share of the population grew slightly in Pullman and remained constant in the other far south side neighborhoods. See these trends in Table 11, “Share of Population Below Poverty Level, 2012-2023,” on page 18.

TABLE 10. Population Below Poverty Level, 2012-2023

Area	2012	2019	2023	Pct. Chg. 12-19	Pct. Chg. 19-23	Pct. Chg. 12-23
Pullman	1,824	1,295	1,439	-29.0%	11.1%	-21.1%
Far South Side	25,338	20,391	19,380	-19.5%	-5.0%	-23.5%
City of Chicago	587,807	488,217	447,143	-16.9%	-8.4%	-23.9%
Note: Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. The ACS five-year estimates on this topic go back only to 2012, so we do not have comparisons for 2010. Source: U.S. Census Bureau American Community Survey Five-Year Estimates Analysis: Anderson Economic Group LLC						

TABLE 11. Share of Population Below Poverty Level, 2012-2023

Area	2012	2019	2023	Pct. Point Chg. 12-19	Pct. Point Chg. 19-23	Pct. Point Chg. 12-23
Pullman	25.2%	19.0%	21.4%	-6.1%	2.4%	-3.8%
Far South Side	28.4%	25.6%	25.9%	-2.9%	0.4%	-2.5%
City of Chicago	22.1%	18.4%	16.8%	-3.7%	-1.6%	-5.3%

Note: Census Bureau uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty. The ACS 5-year estimates go back only to 2012, so we do not have comparisons for 2010.
Source: U.S. Census Bureau American Community Survey 5-Year Estimates
Analysis: Anderson Economic Group LLC

Access to Jobs

One of CNI's goals has been to bring quality job opportunities to historically disinvested neighborhoods. Through their projects, CNI brought many types of employers to the Pullman area, including manufacturing, industrial, retail and restaurant, as well as health care-related projects. Many of these employers did not operate in the community previously, and they provided opportunities for jobs that were not available before. These include those listed in Table 12 below.

TABLE 12. Employers by Type

Type of Employer	Example in Market
Retailers	Super Walmart
	Ross for Less
	Dollar Tree
	Beauty Trendz
Manufacturers	Method
Distribution Centers	WholeFoods Distribution Center
	Amazon Distribution Center
	SC Johnson Distribution Center
Restaurants	Potbelly's
	Culver's
	WingShop
	Lexington Betty Smokehouse
Other	Gotham Greens Greenhouse
	Urgent Care
	Planet Fitness
<i>Source: CNI, AEG research</i>	

These employers hire for a variety of occupations and skill sets, and they offer a range of wages and compensation. Many of the available jobs are accessible to people with only a high school education. Several of these employers also offer on-the-job training and opportunities for advancement within the company.

The companies operating in Pullman have recruited from Pullman and the surrounding low-income communities. For instance, Gotham Greens hired 75% of its employees from the low-income ZIP codes surrounding its site. Both Gotham Greens and Method Soap have worked to hire at-risk youth.

Table 13 below includes a list of typical occupations and the annual mean wage for the Chicago metro area for these types of employers.

TABLE 13. Occupations with Annual Mean Wage, Chicago Metro Area

Occupation	Annual Mean Wage
Purchasing Managers	\$152,040
Facilities Managers	\$112,360
General Operations Managers	\$142,650
Industrial Production Managers	\$130,840
Transportation, Storage, and Distribution Managers	\$124,570
Nurse Practitioners	\$131,580
Registered Nurses	\$94,580
Sales and Related Workers	\$50,200
Office and Administrative Support Occupations	\$52,440
Bookkeeping, Accounting, and Auditing Clerks	\$53,560
Production Occupations	\$50,710
Shipping, Receiving, and Inventory Clerks	\$47,750
Farmworkers, Crop, Nursery, and Greenhouse	\$46,310
Cooks, Restaurant	\$33,170
Cooks, Short Order	\$38,810
Cooks, Fast Food	\$39,010
Fast Food and Counter Workers	\$33,390
Waiters and Waitresses	\$34,870
Retail Salespersons	\$38,840
Cashiers	\$33,970
<i>Note: Data for Chicago-Naperville-Elgin, IL-IN metropolitan statistical area, May 2024. Source: U.S. Bureau of Labor Statistics, Occupational Employment and Wage Statistics Analysis: Anderson Economic Group LLC</i>	

Unemployment

The unemployment rate was higher in Pullman and the other far south side neighborhoods than it was in Chicago from 2010 to 2023. In 2010, Pullman had a higher unemployment rate than the other neighborhoods in the area. However, from 2010 to 2019, unemployment in Pullman decreased by nearly six percent, while it increased slightly in the far south side overall. By 2019, the unemployment rate was lower in Pullman than in it was in the far south side. From 2019 to 2023, unemployment in Pullman decreased faster than in the far south side neighborhoods and the city as a whole. While unemployment in Pullman is still higher than the city, it is steadily improving. Unemployment in the far south side has remained constant, higher than the city's rate. See these trends in Table 14 below.

TABLE 14. Unemployment Rate, 2010-2023

Area	2010	2019	2023	Pct. Point Chg. 10-19	Pct. Point Chg. 19-23	Pct. Point Chg. 10-23
Pullman	21.0%	15.2%	13.2%	-5.8%	-2.0%	-7.8%
Far South	18.2%	19.8%	18.5%	1.6%	-1.4%	0.2%
City of Chicago	11.1%	8.1%	7.9%	-3.1%	-0.1%	-3.2%

*Source: U.S. Census Bureau American Community Survey 5-Year Estimates
Analysis: Anderson Economic Group LLC*

Occupations

From 2010 to 2023, the composition of occupations has shifted in Pullman. The share of management, business, science, and arts occupations has increased. Production, transportation, and material moving occupations have also increased. These changes indicate that residents in Pullman are employed by businesses that have been established in the community since 2010, including Method, Gotham Green, and the large distribution centers operated by Amazon, Whole Foods, and SC Johnson. In addition, CNI's developments brought construction jobs, many of which were well-paying and offered prevailing wages.

See Table 15, "Employment by Occupation, Pullman Community, 2010-2023," on page 21.

TABLE 15. Employment by Occupation, Pullman Community, 2010-2023

Area	2010	2019	2023	Pct. Point Chg. 10-19	Pct. Point Chg. 19-23	Pct. Point Chg. 10-23
Management, business, science, & arts occupations	29.0%	23.0%	31.5%	-6.0%	8.6%	2.6%
Service occupations	16.2%	28.8%	24.1%	12.6%	-4.7%	7.9%
Sales and office occupations	32.0%	26.4%	20.0%	-5.6%	-6.4%	-12.0%
Natural resources, construction, and maintenance occupations	4.8%	6.5%	3.6%	1.7%	-2.9%	-1.2%
Production, transportation, and materials moving occupations	18.0%	15.3%	20.7%	-2.7%	5.4%	2.8%
Source: U.S. Census Bureau American Community Survey 5-Year Estimates Analysis: Anderson Economic Group LLC						

Educational Attainment

From 2010 to 2023, educational attainment increased throughout Chicago, including in the far south side and Pullman. The share of adults with at least a high school diploma grew in Pullman, the far south side, and the city overall. Pullman consistently had a higher share of adults with at least a high school diploma than the far south side and the city. In Pullman, residents with a bachelor's degree and higher increased by 87%, while the number of residents with graduate and professional degrees increased by 134% between 2010 and 2023.

In 2010, the far south side and Pullman had lower rates than the city for adults who obtained at least a bachelor's degree. From 2010 to 2023, the share of adults with at least a bachelor's degree increased faster in Pullman than in the far south side and in the city as a whole. During this time, the share of adults with a graduate or professional degree increased nearly three times faster in Pullman than in the city.

See Table 16, "Educational Attainment, Adults 25+, 2010-2023," on page 22 and Table 17, "Educational Attainment by Share of Adult Population, 2010-2023," on page 22.

TABLE 16. Educational Attainment, Adults 25+, 2010-2023

Area	2010	2019	2023	Pct. Chg. 10-19	Pct. Chg. 19-23	Pct. Chg. 10-23
Pullman						
High School or Higher	4,263	4,462	4,447	4.7%	-0.3%	4.3%
Bachelor's or Higher	875	1,279	1,640	46.2%	28.2%	87.4%
Grad/Prof. Degree	321	449	752	39.9%	67.5%	134.3%
Far South						
High School or Higher	46,690	45,000	44,560	-3.6%	-1.0%	-4.6%
Bachelor's or Higher	8,518	9,882	10,985	16.0%	11.2%	29.0%
Grad/Prof. Degree	3,041	3,643	4,207	19.8%	15.5%	38.3%
City of Chicago						
High School or Higher	1,403,834	1,596,094	1,662,204	13.7%	4.1%	18.4%
Bachelor's or Higher	569,313	740,240	829,458	30.0%	12.1%	45.7%
Grad/Prof. Degree	228,079	304,281	352,932	33.4%	16.0%	54.7%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates
 Analysis: Anderson Economic Group LLC

TABLE 17. Educational Attainment by Share of Adult Population, 2010-2023

Area	2010	2019	2023	Pct. Point Chg. 10-19	Pct. Point Chg. 19-23	Pct. Point Chg. 10-23
Pullman						
High School or Higher	84.4%	89.7%	90.3%	5.3%	0.6%	5.9%
Bachelor's or Higher	17.3%	25.7%	33.3%	8.4%	7.6%	16.0%
Grad/Prof. Degree	6.4%	9.0%	15.3%	2.7%	6.2%	8.9%
Far South						
High School or Higher	80.7%	85.7%	87.9%	5.0%	2.2%	7.2%
Bachelor's or Higher	14.7%	18.8%	21.7%	4.1%	2.8%	6.9%
Grad/Prof. Degree	5.3%	6.9%	8.3%	1.7%	1.4%	3.0%
City of Chicago						
High School or Higher	79.4%	85.1%	86.8%	5.7%	1.7%	7.4%
Bachelor's or Higher	32.2%	39.5%	43.3%	7.3%	3.8%	11.1%
Grad/Prof. Degree	12.9%	16.2%	18.4%	3.3%	2.2%	5.5%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates
 Analysis: Anderson Economic Group LLC

Access to Housing

CNI supported housing renovation as well as new housing construction in the Pullman neighborhood. Affordable housing provided opportunities for both existing residents as well as new residents hoping to find residences close to their places of work. Home ownership enables individual and community wealth creation. CNI’s efforts to improve dilapidated and vacant housing in the neighborhood resulted in:

- 50 houses sold and 210 apartments renovated,
- 38 live-work artist spaces at Pullman Artspace Lofts,
- 40 homes undergoing renovation for first-time homebuyers, and
- A \$30 million investment from Mercy Housing for the renovation of Pullman Wheelworks.

Housing Units

From 2010 to 2019, the number of housing units in Pullman stayed about the same. The number of housing units declined in the far south side, and grew slightly in the city overall. From 2019 to 2023, the number of housing units in Pullman increased, while the number of housing units stayed steady in the far south side and increased in the city.

From 2010 to 2023, Pullman experienced a 4.3% increase in housing units. See these trends in Table 18 below.

TABLE 18. Housing Units, 2010-2023

Area	2010	2019	2023	Pct. Chg. 10-19	Pct. Chg. 19-23	Pct. Chg. 10-23
Pullman	3,595	3,570	3,749	-0.7%	5.0%	4.3%
Far South Side	37,582	35,737	35,539	-4.9%	-0.6%	-5.4%
City of Chicago	1,197,741	1,214,450	1,268,199	1.4%	4.4%	5.9%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates
Analysis: Anderson Economic Group

Housing Occupancy

In 2023, 14.1% of all housing units in Pullman were vacant and almost 86% were occupied. The Pullman vacancy rate is lower than that of the far south side (17.1%) and higher than the city (9.6%). From 2010 to 2023, vacancy increased slightly in Pullman and the far south side, but declined in the city. See these trends in Table 19, “Housing Occupancy, 2010-2023,” on page 24.

TABLE 19. Housing Occupancy, 2010-2023

Area	2010	2019	2023	Pct. Point Chg. 10-19	Pct. Point Chg. 19-23	Pct. Point Chg. 10-23
Pullman						
Occupied	87.8%	88.2%	85.9%	0.3%	-2.3%	-1.9%
Vacant	12.2%	11.8%	14.1%	-0.3%	2.3%	1.9%
Far South Side						
Occupied	83.6%	80.9%	82.9%	-2.7%	1.9%	-0.8%
Vacant	16.4%	19.1%	17.1%	2.7%	-1.9%	0.8%
City of Chicago						
Occupied	86.2%	87.8%	90.4%	1.6%	2.6%	4.2%
Vacant	13.8%	12.2%	9.6%	-1.6%	-2.6%	-4.2%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates
Analysis: Anderson Economic Group LLC

Housing Tenure

The share of owner-occupied housing is slightly lower in Pullman than in far south side, and higher than in the city. In 2023, 49.1% of occupied housing units in Pullman were owner-occupied, compared with 51.0% in the far south side and 45.5% in the city. In Pullman, the rate of owner-occupied housing stayed about the same from 2010 to 2023 while it declined in the far south side. See these trends in Table 20, “Housing Tenure, 2010-2023,” on page 24.

TABLE 20. Housing Tenure, 2010-2023

Area	2010	2019	2023	Pct. Point Chg. 10-19	Pct. Point Chg. 19-23	Pct. Point Chg. 10-23
Pullman						
Owner-Occupied	48.8%	43.5%	49.1%	-5.3%	5.6%	0.3%
Rent-Occupied	51.2%	56.5%	50.9%	5.3%	-5.6%	-0.3%
Far South Side						
Owner-Occupied	57.3%	51.2%	51.0%	-6.1%	-0.2%	-6.3%
Rent-Occupied	42.7%	48.8%	49.0%	6.1%	0.2%	6.3%
City of Chicago						
Owner-Occupied	47.8%	45.0%	45.5%	-2.8%	0.6%	-2.3%
Rent-Occupied	52.2%	55.0%	54.5%	2.8%	-0.6%	2.3%

Source: U.S. Census Bureau American Community Survey 5-Year Estimates
Analysis: Anderson Economic Group LLC

Housing Values

In 2023, the median housing value for Pullman housing units was \$176,586. This is higher than in the far south side (\$155,292) and much lower than the city (\$315,200).

From 2010 to 2019, the median housing value declined faster in the far south side (-13.5%), than in Pullman (-8.6%) and the city (-4.2%). From 2019 to 2023, median housing values increased faster in Pullman and the far south side than they did in Chicago overall.

From 2010 to 2023, median housing value grew faster in Pullman than in Chicago, increasing by 27.0%. See these trends in Table 21 below.

TABLE 21. Median Housing Value, 2010-2023

Area	2010	2019	2023	Pct. Chg. 10-19	Pct. Chg. 19-23	Pct. Chg. 10-23
Pullman	\$139,037	\$127,075	\$176,586	-8.6%	39.0%	27.0%
Far South Side	\$141,688	\$122,504	\$155,292	-13.5%	26.8%	9.6%
City of Chicago	\$269,200	\$258,000	\$315,200	-4.2%	22.2%	17.1%

*Note: Median housing value for Pullman and Far South areas calculated by AEG using census tract level data for the relevant area.
Source: U.S. Census Bureau American Community Survey 5-Year Estimates
Analysis: Anderson Economic Group LLC*

Gross Rent

In 2023, the median gross rent for Pullman rental housing units was \$1,107. This is about the same as the far south side (\$1,116) and lower than the city (\$1,380).

From 2010 to 2019, the median gross rent grew by almost 11% in Pullman, faster than the far south side (5.7%) and slower than the city (25.6%). From 2019 to 2023, median gross rent grew by similar rates in Pullman, the far south side, and Chicago overall. See these trends in Table 22, "Median Gross Rent, 2010-2023," on page 25.

TABLE 22. Median Gross Rent, 2010-2023

Area	2010	2019	2023	Pct. Chg. 10-19	Pct. Chg. 19-23	Pct. Chg. 10-23
Pullman	\$817	\$906	\$1,107	10.8%	22.2%	35.4%
Far South Side	\$856	\$904	\$1,116	5.7%	23.4%	30.4%
City of Chicago	\$885	\$1,112	\$1,380	25.6%	24.1%	55.9%

*Note: Median gross rent for Pullman and Far South areas calculated by AEG using census tract level data for the relevant area.
Source: U.S. Census Bureau American Community Survey 5-Year Estimates
Analysis: Anderson Economic Group LLC*

Access to Fresh Foods and Retail

Before the opening of a Super Walmart in the fall of 2013, Pullman was a food desert where residents struggled with limited access to quality and convenient fresh food. The grocery store brought not just jobs but also access to fresh goods and grocery items at affordable prices. The Walmart offers full service grocery and pharmacy services. CNI's efforts to improve the community's access to fresh food also included financially supporting a grocery store in a food desert in Bronzeville.

CNI-spearheaded developments also include over 100,000 square feet of retail space and at least five restaurants to date: Culvers, Potbelly's, Wingstop, Lexington Betty's Smokehouse, and Chick-fil-A. These developments house clothing stores, restaurants, and other retail offerings. CNI continues to focus on the development of additional restaurant and retail offerings at Pullman Gateway, which will be redeveloped into a retail and restaurant hub and continue to expand amenities in the community.

Access to Health Facilities

Many of CNI's developments aim to improve the community's well-being, including improving access to public health. Through their investments, CNI brought a Walmart pharmacy and an urgent care facility to serve Pullman and the surrounding neighborhoods. In addition to their Pullman-related efforts, CNI also financed several healthcare-related facilities in the Lawndale neighborhood on the west side, another of the city's struggling and impoverished communities. Broad access to fresh foods, quality jobs, and affordable housing all support health improvements for a community's residents.

Access to Recreation

CNI also spearheaded the creation of recreational facilities to support health goals in the community. In 2018, the Pullman Community Center opened its doors with 135,000 square feet and three full-sized indoor multi-sport fields, making it one of the largest in the region. It is a popular facility, with over 140,000 adult and youth visitors accessing sports and other recreational activities in 2023. The center provides a safe space for community members of all ages to utilize recreational options and classroom space. Further, in 2020, the Amateur Athletic Union and Chicago Sports Alliance made the center its Midwest headquarters. They host year-round sporting tournaments, leagues, clinics, and other programs.

Access to Capital for Entrepreneurs

CNI provides financial resources to entrepreneurs across the city and beyond. Supporting the next generation of business owners is critical to improving economic prosperity and resilience; however, access to startup capital for entrepreneurs is challenging in general, and especially for minority-owned businesses. Access to capital is critical for small business success. Without adequate financing, most entrepreneurs cannot start new businesses or grow their existing companies.

Wide Geographic Reach. We analyzed data for 298 Greenwood Archer Capital (GAC) loans as provided by CNI. Most were provided to communities across the City of Chicago. Some were provided to businesses based in suburbs in Illinois and Indiana.

Broad Industry Support. CNI supported entrepreneurs in a variety of industries, including construction, food/beverages, professional services, and other services. See Table 23 below. The vast majority of these loans were made to black-owned businesses (82%), followed by Hispanic-owned (7%) and white-owned (7%). Almost 50% of these loans were made to women-owned businesses. In total, more than 1,383 jobs were either created (657) or retained (726).

TABLE 23. Greenwood Archer Capital Loans by Type of Industry

Industry Type	Number of Loans	Share of Total
Other Services	73	24%
Food/Beverages	68	23%
Construction	47	16%
Retail	41	14%
Professional Service	35	12%
Transportation	34	11%
Total	298	100%
Source: CNI Analysis: Anderson Economic Group LLC		

Appendix A. Methodology

Methodology Description

Following is a discussion of the methodology used in the economic impact analysis of the Chicago Neighborhood Initiatives.

Market Visit

A market visit was conducted at the start of the project to better understand and be able to assess the extent of CNI's investments, the area of study and the community impacts summarized in the report. The following insights informed the report:

- Identified key geographic boundaries.
- Observed past and ongoing investments by CNI.
- Collected qualitative impressions of community development efforts.

Economic Impact Analysis

The analysis of CNI's net economic impact in the Pullman neighborhood and on the far south side of Chicago as a whole, utilized investments made in the study area provided by CNI. All investments were adjusted to reflect 2024 dollar value.

Two distinct types of impacts were evaluated, direct and indirect. Direct impacts are those economic impacts caused directly by CNI's investments in the region. These include construction costs and employees hired and paid as a direct result of the investment. Indirect impacts occur as money spent by CNI recirculates throughout the economy.

Direct Impact of Investments

To assess the direct economic impact of CNI's investments in Pullman and in the far south side of Chicago, the authors analyzed developments costs provided by the client to calculate direct output, direct earnings, and direct employment as a result of CNI capturing all investments from 2010-2025. The direct economic impact was adjusted for substitution to determine net new spending within the region.

Indirect Impact of Investments

To assess the indirect economic impact of CNI in the study area, the authors assigned spending provided by the client to RIMS Type II multipliers.

Output, earnings and employment multipliers were then applied to the total direct impact after substitution to calculate indirect output, indirect earnings and indirect employment. This determined the total indirect economic impact in the region.

Economic Impact Multipliers

This study used the BEA RIMS Type II multipliers for Illinois. The Type II multipliers are defined by changes in household purchases that must exclude the spending of workers who already both live and work in the region.

Within the Type II category, this study used total multipliers industry aggregations for Illinois.

Community Benefits

To observe impacts of CNI's investments on Pullman and the far south side communities, we first identified census tracts that comprise the far south side communities. We collected data from the U.S. Census Bureau on population, income, poverty, employment, housing, and educational attainment for specific census tracts and for the City of Chicago overall. We examined the data to see trends from 2010 through 2023, and noted differences between Pullman and the far south side communities and the city overall.

Appendix B. About Anderson Economic Group

The Firm

Founded in 1996, Anderson Economic Group is one of the premier economic consulting companies in public policy and economic analysis, with offices in East Lansing, Michigan, and Chicago, Illinois. The experts at AEG have conducted nationally-recognized economic and fiscal impact studies for private, public, and non-profit clients across the United States. Work by Anderson Economic Group has been utilized in legislative hearings, legal proceedings, and public debates, as well as major planning exercises and executive strategy discussions.

Past clients of Anderson Economic Group include:

- **Governments:** The government of Canada; the states of Michigan, Kentucky, North Carolina, and Wisconsin; the cities of Detroit, Cincinnati, Trenton (NJ), and Sandusky (OH); counties such as Oakland (MI), St. Clair (MI), and Collier (FL); and authorities such as the Detroit-Wayne County Port Authority.
- **Businesses:** (*Automotive*): Manufacturers including General Motors, Ford Motor Company, American Honda Motor Co.; dealers and dealership groups representing Toyota, Cadillac, Honda, Chrysler, Chevrolet, Mercedes-Benz, Ford, Audi, Kia, Genesis, and other brands. (*Financial, Sports, & Retail*): ITC Holdings Corp., First Merit Bank, Bank of America Merrill Lynch, Meijer, Inc., and Relevant Sports. (*Food & Beverage*): National Wine & Spirits, Nestle, Labatt USA, InBev USA. (*Franchise*): US franchisees of Anheuser-Busch, Molson, Coors, Miller, Harley-Davidson, Suzuki, Avis, and others.
- **Nonprofit organizations:** healthcare and insurance companies, such as Sinai Chicago, higher education institutions including Michigan State University, University of Chicago, Wayne State University, and University of Michigan; trade associations such as the Michigan Manufacturers Association, Service Employees International Union, Automation Alley, Project Management Institute, and Business Leaders for Michigan; and convention and visitor bureaus of several major cities.

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