GROWTH FOR ALL



Growth for All:
A Vision for Shared Prosperity Across the Chicago Region

Civic Committee and Commercial Club of Chicago
2026

Acknowledgements

The Civic Committee of the Commercial Club of Chicago would like to thank those involved in the production of this report.

First and foremost, we would like to thank the members of the Strategic Planning Working Group who dedicated their time and expertise to every stage of the plan and report. Their passion for Chicago and Growth for All shaped the plan and was instrumental in supporting its execution: Debra Cafaro, Robert Ford, Austan Goolsbee, Kunal Kapoor, Tom Kilroy, Steve Koch, Craig Martin, Jim Reynolds, Andrea Saenz, Karen Sauder, Jennifer Scanlon, and Tom Wilson. Steve Koch read several successive drafts and provided detailed, incisive comments that greatly improved the final product.

We are grateful to McKinsey & Company for pro bono support in the critical early stages of research, data analysis, and drafting.

We also appreciate the many Commercial Club Members who participated in roundtables and provided invaluable feedback.

Subject matter experts from the following institutions generously shared their time and insights in interviews: Brookings Institution, The Chicago Community Trust, City Colleges of Chicago, JobsOhio, Northwestern University, University of Chicago, University of Illinois-Chicago, and Urban Institute.

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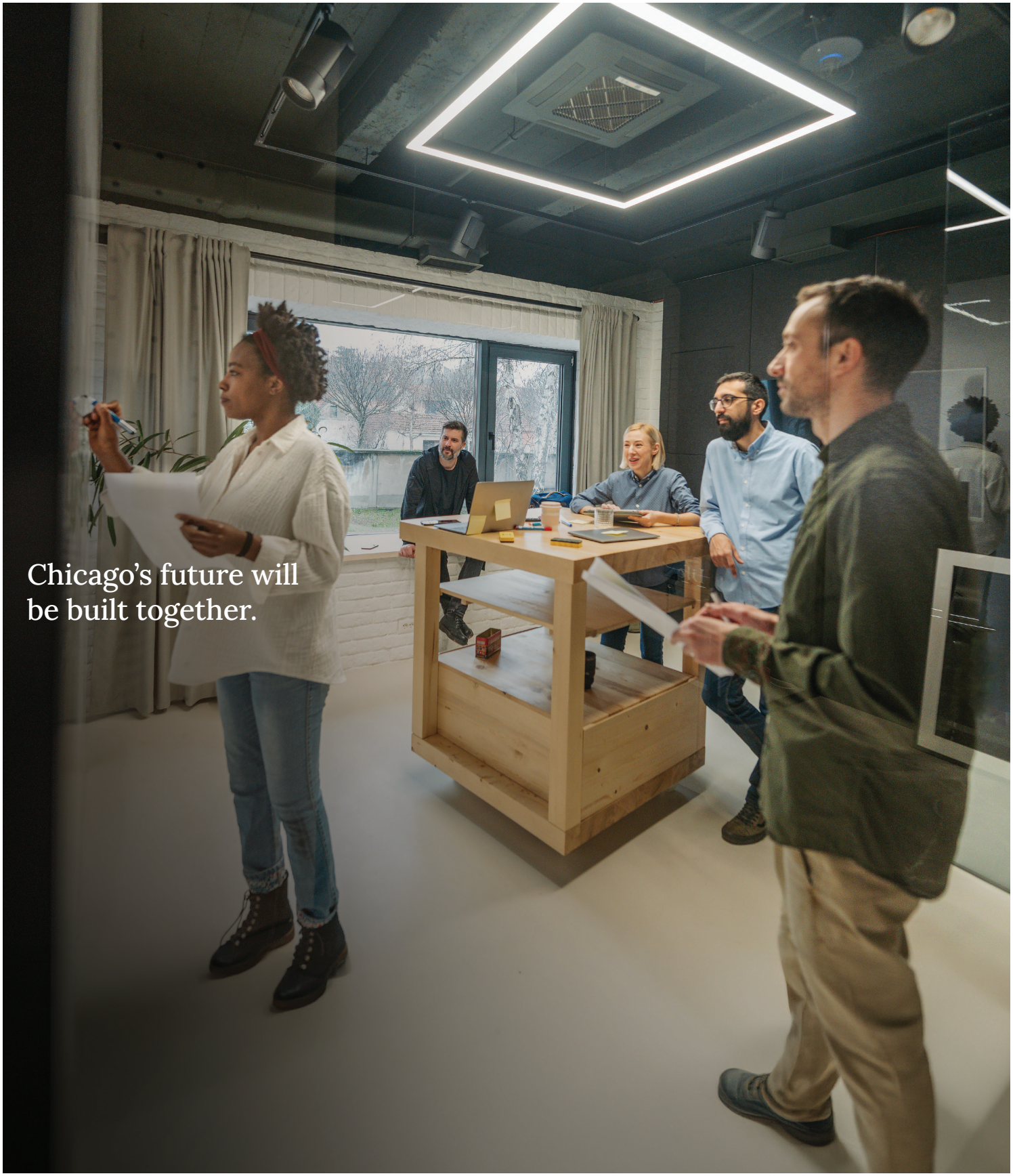
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Chicago’s future will
be built together.


Growth is a choice.
So is who benefits.
This has always been a city of reinvention and we can choose to chart a new course.
Toward more opportunity.
More innovation. More vibrancy.



The kind of growth we need is watered at our economic roots and in our region's civic soil.


In neighborhoods.
In boardrooms.
In jobs.
In the trust we build between people and institutions.
w Washington St
ONE WAY
WASHINGTON STRE



Chicago has what it takes.

Sturdy infrastructure. Job-ready talent. Resilience. Natural and cultural assets. The spirit to act.



This is not only a challenge of concrete and steel.

It is a challenge of systems, of collective action, of ingenuity, of people.

And it cannot be solved with quick wins or symbolic gestures.



It will take deep, long-term commitment.

To build a city where your zip code does not determine your potential.

Where families feel safe.

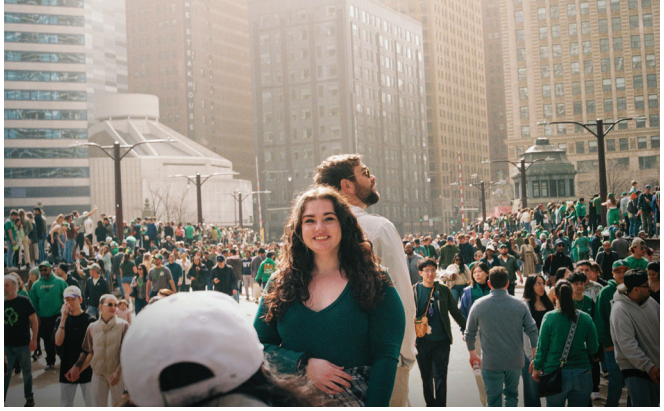
Where companies invest.

Where every resident has what they need to live, work, and do business.

And every community can thrive.


The question is not
whether we can grow.
The question is how
we choose to grow.

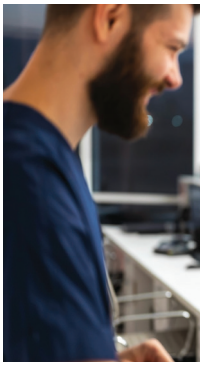




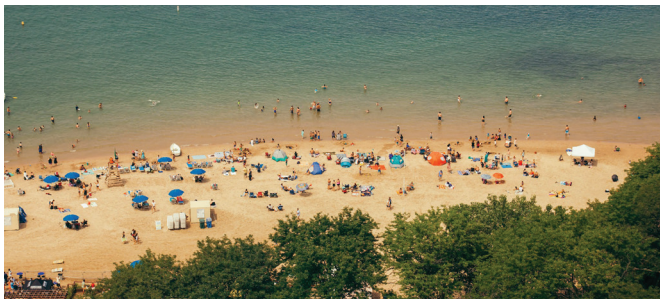
















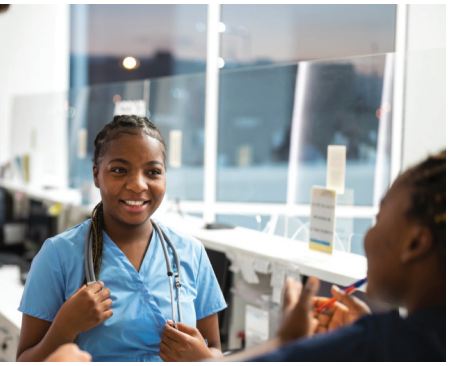












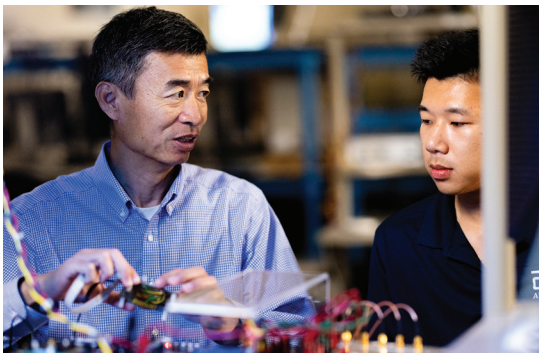






And what you
choose to do next.







To our fellow Chicagoans,

On behalf of the Civic Committee and the Commercial Club of Chicago, we are pleased to share ✶Growth for All: A Strategic Framework for Shared Prosperity Across the Chicago Region. In the tradition of the 1909 Burnham Plan and Metropolis 2020, this is our generation's contribution to a future vision for Chicago—one that builds on extraordinary assets and charts a course toward stronger civic ambition, greater vitality, and opportunity that reaches everyone.

Chicago's singular mix of people, central location, stable climate, economic breadth, cultural and academic depth, robust physical infrastructure, and miles of lakefront green space, among other strengths, sets it apart in the United States and around the world. Generations of Chicagoans have built, shaped, and sharpened the elements that define a world-class city—and those assets remain a powerful foundation for what comes next.

But our region cannot rely on its strengths alone. Chicago faces serious challenges, including a cycle of budget shortfalls, underinvestment in public services, and unacceptable levels of violence in some neighborhoods. The majority of the City's property tax revenues are deployed to cover historical liabilities, such as pension obligations, and contractual commitments will only deepen that strain in the years ahead. As the tax base shrinks, pressure on essential services falls hardest on the residents who remain—especially in disinvested and depopulated communities facing higher violence.

The antidote is growth. Growth is what turns our liabilities into opportunity and shared prosperity. Since 2010, Chicago's population and economic growth has lagged behind peer regions. The region must grow—not only to generate the resources needed to address fiscal challenges, but also to invest in the assets that make Chicago strong today and in the future.

Growth on its own terms can create challenges, including rising costs, inequality, strained infrastructure, and uneven investment. What we are advocating for is different: growth for all Chicagoans. It does not valorize economic production at all costs, nor is it indifferent to how the gains from growth are distributed. It seeks prosperity felt broadly and tangible pathways toward security, wealth, and economic mobility in every neighborhood.

This vision is measurable, self-reinforcing, and achievable. First, we should ✶Supercharge Economic Competitiveness by creating the conditions for businesses of all kinds to succeed and scale with confidence on a solid fiscal foundation.

Second, we must ✶Become a Talent Magnet by making Chicago and the region a place that develops existing talent and welcomes new professionals looking to put down roots—a place that rewards innovators, entrepreneurs, and skilled workers with world-class educational institutions, investment capital, good jobs, strong networks, and genuine opportunity. Third, we should ✶Lead the Way with Livability by ensuring safe and bustling streets; high-performing schools; vibrant culture; affordable housing; effective and responsive government; and accessible, efficient ways for people and goods to get where they need to go.

If the city, region, and state can align behind these three imperatives, it can trigger a virtuous cycle of growth that benefits all Chicagoans. By boosting our productivity and adding more jobs, we can increase our economic output and revive our peak population. More people with growing incomes will help grow our tax base and investment in local businesses. With a larger tax base, we can support public services that help reduce poverty and give young people the resources and access they need to reach higher than their parents' generation. With more positive generational outcomes, we can build a stronger future workforce to contribute to that economic output, and so on. It's only through committing to growth that Chicago can—and will—set this virtuous cycle into motion and cement our position as the nation's leading place to live, work, and do business.

Please join us in realizing the promise of Growth for All.
We know we can get there. But it will take all of us.

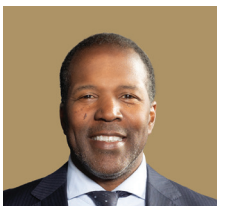
Sincerely,



Michael O'Grady,
Chair



D.G. Macpherson,
Vice Chair



Derek R. B. Douglas,
President

About the Civic Committee and Commercial Club







Since its founding in 1877, the Commercial Club of Chicago—a Member-based group representing the region's top business and civic leaders—and our affiliated organizations have worked to translate our Members' influence and commitment to collaboration into lasting civic impact.

Throughout our history, the Commercial Club has led and contributed to city-shaping efforts like the reversal of the Chicago River, Burnham's Plan of Chicago, public school and pension reform, and the Chicago Metropolis 2020 report, among many others. The Civic Committee was born of that history in 1983 as the Club's action arm. Today, the Civic Committee—made up of more than 100 chief executive officers and senior executives of the region's largest private employers—drives the Commercial Club's storied legacy and wide-reaching policy and programmatic efforts forward, buttressed by and operating in concert with the Club, which endures as a forum for critical cross-sector connection, policy engagement, and collective action for a broader group of leaders.

With CEO-led steering committees and expert staff support, our organizations advance initiatives addressing the most critical issues facing Chicago, including public safety, business opportunity, transportation and infrastructure, and state and local finance. Members develop and elevate evidence-based ideas and bring together Chicago's most senior business, government, and civic decision-makers to build cross-sector consensus around shared priorities; shape public discourse; and back data-driven initiatives with capital, capacity, and hands-on execution.

Over time, we have incubated and launched affiliate organizations that currently run independent reform work across policy domains vitally important to Chicago's future: the Civic Consulting Alliance (CCA) to build management capabilities in local government, Kids First Chicago (K1C) for education, and P33 for technology.

For additional details on our operating model, our affiliates, and our organization chart, see Appendix A.

Roadmap to the Strategic Framework









The Civic Committee and Commercial Club's Strategic Planning Working Group—comprising senior executives from the business and philanthropic community—convened regularly to shape a bold, actionable vision for inclusive economic growth in the Chicago region. This group brought together deep professional expertise, rigorous data analysis conducted by our pro bono partner McKinsey & Company, and insights from policy area experts (Urban Institute, Brookings Institution, economist Edward Glaeser, and others) to identify where the Civic Committee and Commercial Club could have the greatest impact.

The working group began with a broad landscape of 27 evidence-based economic drivers drawn from academic literature, practitioner experience, and peer city comparisons. Through a structured prioritization process, these were distilled into nine high-impact drivers of growth that align with the organization's unique capabilities and civic mandate.

Our strategic framework distills what we think Chicago needs to thrive over the next 20 years and how the Civic Committee and Commercial Club can contribute to Chicago's continued success. In everything we do, we are committed to rigorous and empirically grounded analysis. This commitment runs through the report just as much as our bias for action—to make Growth for All Chicagoans possible.

Executive Summary



The Great American Global City

This report is about the future of the Chicago* region, a vast and varied landscape that some 9.4 million people call home. Ours is a region rooted in reinvention, where economic might, cultural vitality, and collaborative civic purpose meet. It is "Nature's Metropolis": an industrial hub for the nation built on top of an exceptional bounty of natural resources. Residents know Chicago as the "city of neighborhoods" for the distinct and enduring local character of its many communities and enclaves, or the "City of the Big Shoulders" for the time-tested grit and ingenuity of its people.

Our economy is one of the nation's most diversified, with nearly $895 billion in gross metropolitan product, 30 Fortune 500 headquarters, and a central position in North America's transportation network anchored by O'Hare International Airport and extensive freight and transit systems. The region's talent base is equally strong: More than 3.2 million residents hold an Associate's degree or higher, and more than 40 four-year colleges and universities help generate a steady flow of students, immigrants, and young professionals. The city's cultural life is shaped by more than 80 museums as well as globally recognized arts institutions, renowned restaurants and storefront comedy clubs, iconic sports franchises, and a colorful tapestry of local traditions and identities. In 2025, we welcomed nearly 57 million visitors, generating $21.5 billion in tourism-related economic impact and supporting more than 135,000 jobs. And unlike many peer cities, Chicago still offers a meaningful measure of affordability thanks to lower housing costs, office rents, and utilities than coastal metros, alongside world-class public amenities, storied architecture, and sprawling lakefront access.

These are not small strengths. They are the raw materials of a globally competitive, deeply livable, opportunity-rich region that's within reach of its full potential if we choose to claim it.

*Throughout this report, unless we specifically mention the city of Chicago itself, when we say "Chicago," we are referring to the Chicago-Naperville-Elgin, IL-IN Metropolitan Statistical Area (MSA), a region that ripples outward from the city proper and includes nine Illinois counties and four in Northwest Indiana. While our data and economic impact span the full MSA, our policy work primarily focuses on the city of Chicago; the six Illinois collar counties of Cook, DuPage, Kane, Lake, Will, and McHenry where our tax base and Member companies are located; and the State of Illinois.

Chicago's Growth Problem

For all its assets, Chicago is punching below its weight. The region's real gross metropolitan product (GMP) has seen a compound annual growth rate (CAGR) of just 1.5% since 2010—just over half the 2.9% average for peer regions. Population growth has also lagged sharply. The region's population has been flat since 2010, compared with 1.1% CAGR average for peers. The Chicago region is trailing in other important measures as well, including real GMP per worker, median household income, and poverty (see Table below). Together, these trends point to a region that is not generating the economic or demographic momentum its assets should support.

	Growth of Real GMP	Growth in Population	Productivity (Growth in Real GMP per Employed Worker)	Growth in Household Median Income	Change in Percentage of Families Living Below the Poverty Line	Change in Poor Family Household Income Between 1978 and 1992 Birth Cohorts
	CAGR, 2010-2023	CAGR, 2010-2024	CAGR, 2010-2023	CAGR, 2010-2023	2010-2024	
Chicago Metro Area	**1.5%**	**0.0%**	**1.2%**	**2.9%**	**-1.0pp**	**-4.2%**
National Average	2.4%	0.7%	1.4%	3.2%	-1.3pp	-4.0%
Average of 15 Largest Metro Areas	2.9%	1.1%	1.6%	3.3%	-1.2pp	-4.9%
Chicago Rank Among 15 Largest Metro Areas	**14**	**15**	**11**	**12**	**8**	**8**

The 15 largest Metropolitan Statistical Areas (MSAs) in the United States are: Atlanta, Boston, Chicago, Dallas, Detroit, Houston, Los Angeles, Miami, New York City, Philadelphia, Phoenix, Riverside, San Francisco, Seattle, and Washington, DC MSAs. MSAs are geographic areas defined by the U.S. Census Bureau based on interconnected economic activity in the region around a major population center.

Data sources: U.S. Census Bureau (population, employed workers, household income, and family poverty); St. Louis Federal Reserve (GMP)

Opportunity Insights (change in poor family household income)

Stalled growth has prevented us from reaching our full potential and has introduced serious liabilities, including a cycle of budget shortfalls, strained public services, and persistent violence in underpopulated neighborhoods. Moreover, the cumulative effect of past policy decisions has made it harder for the city to manage its debt burden and invest in improvements that enhance quality of life and lay the foundation for future growth. Our growth challenge cannot be solved by city action alone; an effective partnership with the State of Illinois shapes the fiscal, infrastructure, and regulatory conditions that determine whether the region can compete.

Chicago and the region must begin to grow again. Growth allows cities to deliver on their promises with the resources to improve public services, modernize infrastructure, and invest in people and places. It also creates the fiscal capacity and private-sector confidence needed to support safer neighborhoods, stronger schools, affordable housing, better transportation, stronger cultural assets, and a higher quality of life.

We recognize that growth alone is not enough and can create challenges—rising housing costs, crowded schools, and added strain on infrastructure among them.

But a city that does not grow faces a smaller and less desirable set of options in every policy domain. If we believe Chicago can grow, we can prepare now to meet those challenges.

In mapping a course for growth, Chicago faces a pivotal combination of tailwinds and headwinds. Its economic diversity, research institutions, and talent base position the region to benefit from AI and automation, which have the potential to raise productivity and accelerate innovation for places prepared to adapt to and adopt them at scale. Chicago also holds long-term advantages many peers do not, including abundant freshwater; strong transportation connectivity; and the potential for reliable, cost-effective energy—assets that will matter more as climate pressures, industrial demand, and compute-intensive sectors reshape investment. But those strengths will not translate automatically into growth. Persistent inequality, uneven access to safety and opportunity, and barriers to upward mobility continue to limit participation and confidence in the region's economy.

Taken together, those crosscurrents make clear that the region must choose a model of growth that is more dynamic, more sustainable, and more broadly shared across neighborhoods and communities.

We call that model ✶ Growth for All.

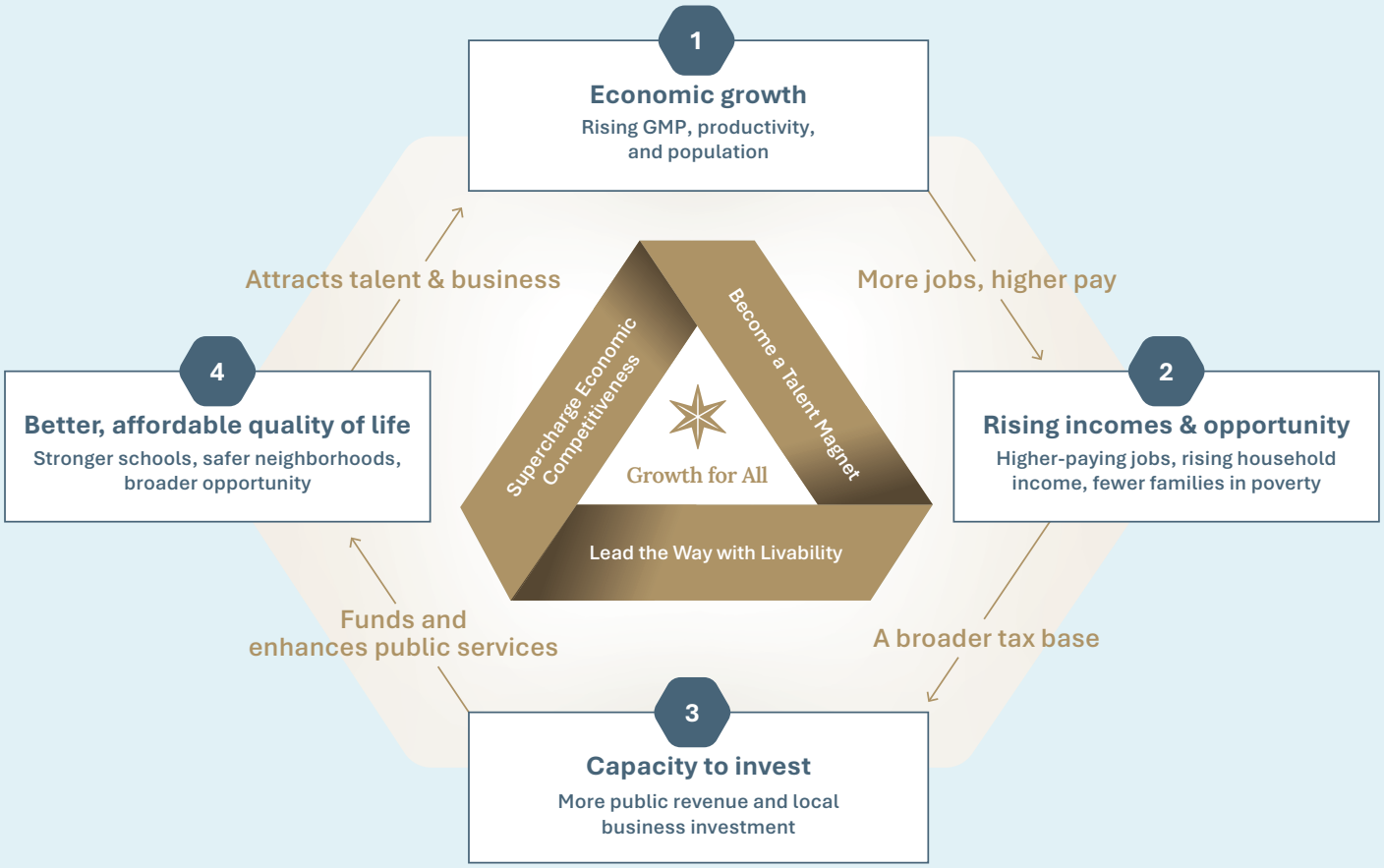


The Growth for All Cycle

Chicago will only reach its full potential if we kickstart a virtuous cycle of growth by Supercharging Economic Competitiveness, Becoming a Talent Magnet, and Leading the Way with Livability. These are not separate agendas, but mutually reinforcing conditions for long-run regional success.

Pursued together, our three imperatives and the growth cycle they catalyze don't just add up; they compound and feed off one another. A competitive tax and permitting climate, for instance, brings and keeps employers here. Employers being here keeps jobs here. Keeping jobs here keeps incomes rising, and rising incomes allow the city to invest in the schools and safety that bring and keep employers here. This is what Growth for All means in practice: Not growth for its own sake, but growth that expands Chicago's capacity to deliver security, mobility, prosperity, and civic vitality more broadly than it does today.

Our three imperatives unambiguously point to the nine priority areas that most demand our focus: business competitiveness, talent, public safety, transportation, education, housing, healthcare, energy, and culture. Chicago enters this moment with formidable advantages, but a mixed record across the drivers of growth that we've identified as mattering most for our region's future. Many of these areas are influenced as much by state policy as by local action, making city–state coordination essential to durable progress.


1
Economic growth
Rising GMP, productivity, and population
More jobs, higher pay
2
Rising incomes & opportunity
Higher-paying jobs, rising household income, fewer families in poverty
A broader tax base
3
Capacity to invest
More public revenue and local business investment
Funds and enhances public services
4
Better, affordable quality of life
Stronger schools, safer neighborhoods, broader opportunity
Attracts talent & business
Supercharge Economic Competitiveness
Become a Talent Magnet
Lead the Way with Livability
Growth for All

The Civic Committee and Commercial Club's Role

The Civic Committee and Commercial Club's strategic framework distills what Chicago must do to grow over the next 20 years—and how the Civic Committee and Commercial Club can help advance that work.

In the tradition of urban architect and Commercial Club Member Daniel Burnham's 1909 plan, it is a vision for the region, not merely for one organization. But no institution can deliver this agenda alone. Chicago's distinctive strength is its capacity to bring public, private, and civic leaders who would rarely sit in the same room together around challenges no single sector can solve alone. At its best, that One Table approach builds trust, sharpens shared priorities, and enables coordinated action. It also clarifies where the Civic Committee and Commercial Club are best positioned to lead directly—and where we can help support the work of others across the nine priorities that follow.



For more than a century, the Civic Committee and Commercial Club have worked with partners across the region to shape Chicago's future from the intersection of business and civic leadership. That vantage point gives us unusual reach—and unusual responsibility. We can bring together decision-makers, data, and public will to tackle policy challenges, using the right levers of change for the moment and the problem at hand.

Five Core Levers of Change:		
Ideas	Advance evidence-based policy by bridging public and private priorities.	
Convening Power	Unite the region's senior leaders to build consensus and opportunity.	
Voice	Elevate and shape public priorities through trusted business leadership.	
Activation	Turn ideas into action through hands-on Member leadership.	
Investment	Deploy Member capital and expertise to drive Growth for All.	

Priorities That We Will Lead

Business Competitiveness



Chicago remains one of the nation's broadest-based metropolitan economies, but fiscal instability, regulatory friction, and debt and public pension burdens weaken confidence and constrain investment. To respond, we will focus on the following actions:

Advance data-driven pension, debt, and budget policies to improve the State and City's credit ratings and restore long-term confidence

Identify and advocate for regulatory reform, policy, and processes that reduce barriers and friction for business growth

Expand the Chicago Business Opportunity Initiative to help high-potential companies reach new markets and major buyers and scale Chicago-based firms

Bring together and work alongside universities, corporate anchors, and government to align research, translational infrastructure, and talent pipelines with industry demand and accelerate commercialization

Talent



The region continues to draw students, immigrants, and young professionals, but it does not retain enough of that talent—especially in STEM and innovation-intensive sectors. It must also invest in the development of young people born and raised in the city and region. Our agenda in talent is to help close those gaps through the following actions:

Mobilize Members to hire from Chicago's South and West sides through apprenticeships, direct hiring, third-party provider hiring, and locating jobs in communities

Convene employers and education partners to align expectations, improve retention, and expand advancement opportunities, including internships and apprenticeships that strengthen early- and mid-career pathways

Strengthen incubators, accelerators, and mentorship networks that connect founders to capital, customers, and experienced operators

Public Safety



Chicago has seen reduced violence in recent years, but violent crime remains too high and too concentrated, and trust in public institutions remains too low. Our work in public safety will focus on sustaining progress while addressing those persistent barriers through the following actions:

Mobilize private and philanthropic capital to sustain and scale evidence-based CVI programs in the neighborhoods most affected by violence

Partner with law enforcement, prosecutors, and research institutions to advance data-driven systems reform that improves performance while rebuilding community trust

Invest in community and economic development to stimulate more pedestrian traffic and economic activity on key commercial corridors on Chicago's South and West sides

Transportation



Chicago is one of the most connected cities in the country, but too many residents still lack reliable access to jobs and opportunity. We will help advance a transportation agenda that strengthens regional connectivity while improving access through the following actions:

Strengthen Chicago's role as a dominant force in aviation

Advance Chicago's position as North America's premier freight rail hub by shaping the next chapter of freight modernization

Modernize Illinois' surface transportation program for the future

Advance the vision of excellent transit with an integrated transit system included in the new Northern Illinois Transit Authority (NITA) Act

Priorities That We Will Support

In the five priority areas that follow, progress will depend on strong partnership with other leaders and institutions and looking to their expertise to determine the most effective next steps. In the near term, our role will be to support that work where we can add the most value: convening leaders, aligning business voices, bringing rigor to complex challenges, and helping mobilize support for action.

Education



The region has strong universities and high-performing suburban districts, but educational outcomes remain deeply uneven across city neighborhoods. To build a stronger education pipeline, the region needs:

- Accessible and affordable full-day early childhood education
- Consistently high-quality K–12 education options across neighborhoods
- Stronger alignment between public secondary and postsecondary education, job training programs, and labor market needs
- Clear pathways from education to postsecondary credentials and good jobs
- Accountability systems that prioritize student outcomes and family voice in school governance

Housing



Chicago's relative affordability is a real advantage, but neighborhood disinvestment, vacancy, and weak alignment between housing and opportunity limit its impact. To make housing a stronger driver of growth, the region needs:

- Increased housing supply, particularly in high-opportunity, transit-served areas
- Modernized land use and zoning policies that enable growth
- Strategies to preserve affordability and prevent displacement
- Stable, mixed-income neighborhoods that support long-term investment

Healthcare



The city has major medical and research institutions, but neighborhood disparities in health outcomes continue to weaken mobility, stability, and quality of life. To strengthen health as a foundation for growth, the region needs:

Reliable and affordable access to healthcare services that support workforce stability

An effective healthcare workforce training and development ecosystem

A safety net system that provides access to coordinated primary, chronic, and acute care, in the most effective and efficient way

Energy



Chicago has strong infrastructure and research assets, but it has not yet captured enough of the industrial and commercialization upside of the energy transition. To better position the region for that opportunity, it needs:

Reliable and cost-effective energy infrastructure

Policy clarity and regulatory coordination across jurisdictions

Alignment between energy systems and industrial growth strategies

A balanced approach to affordability, resilience, and sustainability

Investment in and strategic application of innovative energy technologies

Culture



Chicago's cultural assets are world-class and economically significant, but the creative economy remains undercapitalized, and its benefits do not extend broadly enough across neighborhoods. To make culture a broader driver of growth and neighborhood vitality, the region needs:

Stable funding models that strengthen the full cultural ecosystem, ensuring smaller and neighborhood-based organizations can sustainably compete for resources

A broader and intentional economic strategy that positions culture as a core driver of growth, treating cultural investment as essential to job creation and competitiveness

Greater investment in artists and early-stage creative talent to sustain the regional pipeline

Innovation to reimagine public spaces, including underused parks, corridors, buildings, and other shared spaces, for cultural activation

What We Can Achieve

To create more Growth for All and gauge progress along the way, we have set ambitious 10-year targets for each of the core metrics for the city and the region. Achieving these targets will require sustained partnership between the city, the state, and regional stakeholders.

3%

Annual GMP growth of at least 3%

3M+ / 10M+

Population of Chicago above 3 million and population of the MSA above 10 million



3%

Annual GMP per employed worker growth of 3%

↑ Peer Avg

Median annual income above the peer average

+ Positive

Move intergenerational mobility from negative to positive



↓ Avg

Reduce proportion of households living in poverty by a quarter

A CALL TO ACTION

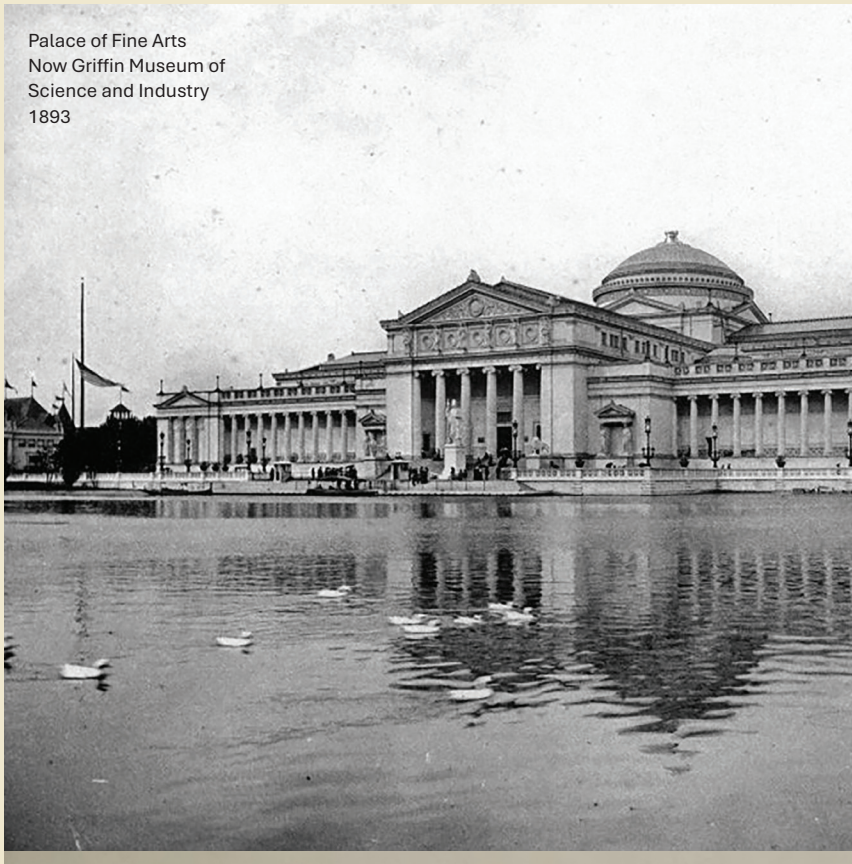
Growth would mean neighborhoods alive with local shops and firms that are hiring. It would mean trains commuters can count on, because revenues would keep up with operating costs; new homes that meet the needs of families and people starting their careers; and a tax base strengthened by more people choosing to build their lives here. Growth would mean the best minds from across the Great Lakes and beyond coming, staying, investing, and leading here. It would mean our young people have a real chance to climb higher than the generation before them. It would mean fortifying a gateway that connects our neighbors to the world and claiming our place at the forefront of the next era of American innovation.

Our future will depend on whether Chicago can unite around growth as an urgent economic need and a shared civic responsibility. We cannot assume our assets alone will carry us forward, nor can we accept a future in which lagging growth continues to constrain public investment, opportunity, and confidence. What this moment requires is a collective commitment to growth that reaches more people and places.

The Civic Committee and Commercial Club's strategic framework is intended as both a case for action and a vision for where we go next. The framework outlines Chicago's assets, growth challenge, and the growth imperatives that should guide the region's next chapter. It assesses where Chicago stands today across the nine priority areas that matter most. And it maps out the agenda ahead—what the region needs in each area, where the Civic Committee and Commercial Club will lead, where we will support, and how we can work alongside our fellow Chicagoans to help translate priorities into lasting impact.

Chicago's future is ours to create. If we don't join forces and step up, who will? We have the rich soil at the ready; the task now is to plant the seeds and thoughtfully tend to the branches of a stronger tomorrow. We must cultivate Growth for All together.

Historical Context



Palace of Fine Arts
Now Griffin Museum of
Science and Industry
1893

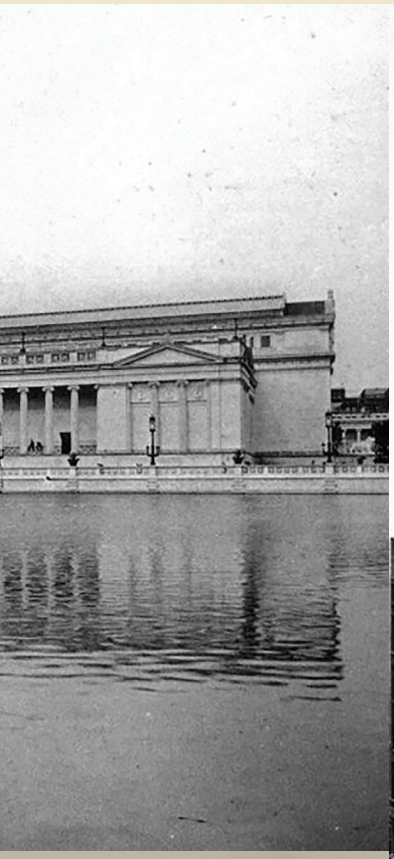
The 1909 Burnham Plan, the Commercial Club's first report on urban planning, directly influenced the course of Chicago planning for decades. Chicagoans still benefit from many of the forward-looking investments proposed in the plan, including the preservation of the lakefront, the construction of what is now Navy Pier, the broadening of Michigan Avenue, and many others. The plan took shape when Chicago was already "the Metropolis of the Middle West." The planners' intention was to accelerate the city's by-then considerable advantages and take control of the powerful forces of modernization and growth that were well underway. They sought to "bring order out of the chaos incident to rapid growth."

Burnham and his fellow planners were right to see their moment as pivotal. Chicago rebuilt rapidly after the Great Fire of 1871, and it did so with the advantage of knowing that its population was large and would continue to grow. It was in this period of innovation and opportunity that the first modern skyscraper rose at the corner of Adams and LaSalle (directly across the street from where the Civic Committee and Commercial Club's office now stands). Its weight was supported with an internal iron and steel frame, a relatively new technology that revolutionized urban planning. Elevators, another recent innovation, made taller buildings feasible at the same time. The city made these decisive advances possible by densely concentrating talent, ideas, and resources. Not long afterward, Burnham and his collaborators channeled the rapid, post-fire expansion into a deliberate and systematic vision in which the city's economic activity would thrive in a cultivated ecosystem of broad boulevards, organized transportation systems, public parks, and the preserved natural splendor of the lakefront.



Burnham Plan Concept
1909

The Civic Committee's 1999 "Metropolis 2020" report carries complementary lessons from a different moment in history. Lead author and Commercial Club Member Elmer Johnson understood the impact that an overreliance on cars had for accelerating urban sprawl. He saw the promise and the peril in Chicago's position at the turn of the 21st century, and, like Burnham, the importance of channeling existing economic energy into a shared civic project.





Home Insurance Building
First modern skyscraper
1885



Reversing the Chicago River
1900





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