

CHAPTER OUTLINE

- I. Chapter Focus

- II. Findings
 - A. Development History
 - B. Urban Form
 - C. Demographic Characteristics
 - 1. Total Population
 - 2. Population Trends
 - 3. Population Distribution
 - 4. Household Characteristics
 - 5. Age Distribution
 - 6. Income
 - 7. Employment Data

- III. Goals and Objectives

- IV. Implementation Statement

I. CHAPTER FOCUS

In order for a community to chart a future course it must have an understanding of where it has been. Therefore, this Chapter examines the history of St. Charles' development, the evolution of its urban form, and its demographic characteristics.

The development history section describes how the community developed and what fueled its growth. Reviewing historical economic and employment conditions also reveals the character and living conditions of the early residents.

In analyzing St. Charles' urban form we gain an understanding of how the physical arrangement of the community developed and changed over time. We learn which areas grew first, and where the infrastructure is oldest. We may begin to see an outline of the practical limits to future growth.

Demographic studies are the most basic element of any comprehensive plan. A community must know the characteristics and size of its present and future population before it can chart local land use goals and objectives. Population characteristics and trends determine the level of need for public services such as public safety, utilities, schools and parks, so an in-depth understanding is fundamental.

II. FINDINGS

A. Development History

In 1833, the treaty between the United States Government and the Sac and Fox Indians at the end of the Blackhawk war opened the Fox River Valley for settlement. In the autumn of 1833 Evan Shelby and William Franklin, from Indiana, laid claim to a tract of land high on the east river bluff, where Fourth and State Avenues intersect. In the spring of the following year, they became St. Charles' first settlers.

The area offered everything necessary to sustain the early settlers. It had a sufficient water supply and fertile soils for the cultivation of crops. It also had the essential resources for building materials: extensive gravel deposits along the Fox River, clay suitable for making bricks, a timber supply and limestone. In 1836, the Fox River supplied the energy for a saw mill, a carding mill and a grist mill. With the addition of the first general store at East Main Street and First Avenue later that year, it was apparent that St. Charles' economic development had begun. The settlement started by Shelby and Franklin was named the Village of Charleston. In 1839 the town changed its name to St. Charles in deference to another Illinois town that had also been named "Charleston".

St. Charles was one of the main roads between Chicago and the Mississippi River. This route, located approximately where Route 64 is today, had been one of the major Indian trails. Travel on these roads could be difficult and unreliable; when the weather was wet, wagons and stagecoaches would bog down in the mud. In spite of the difficulties, people and goods did move along these routes. By 1841, seven hotels were thriving from the many travelers that passed through St. Charles. Some of these travelers were attracted to St. Charles and the Fox River Valley, and settled there.

Railroads brought the opportunity for more reliable, year-round travel. However, in 1848 the citizens of St. Charles reportedly refused an offer by the Galena and Chicago Union Railroad to build a new rail line through their town. The line was extended to Elgin in the north and to Batavia and Aurora in the south. St. Charles was served by a branch railroad of the Galena and Chicago Union via Turner Junction (West Chicago). Three trains a day operated between West Chicago and Chicago in 1851, and two of these had connections with St. Charles. Service was terminated in 1860, however, so the branch line had little impact on St. Charles' economy.

The town may have had a conservative view toward growth. For example, it reportedly refused to provide financial assistance to a watch manufacturer seeking to locate in the Fox Valley. The manufacturer located in Elgin and became the famous Elgin Watch Company. These kinds of events may have slowed the development of St. Charles. In addition, a cholera epidemic in 1852, floods, and the Civil War all had an adverse effect

on the growth and economic development of St. Charles in the 1850's and 1860's. During this same period, Chicago was establishing its primacy as a railroad center, livestock processor, manufacturing center, and distributor of consumer goods to the midwest. In 1871, General Farnsworth and O. M. Butler helped to secure a railroad connection with the Chicago and Northwestern line (successor to the Galena and Chicago Union) that went through Geneva. It was not until 1886, however, that a through rail line was extended through St. Charles by the Chicago Great Western Railroad. These connections, along with improved water facilities, encouraged the economic growth of St. Charles.

The dairy business was a very important industry in St. Charles. In 1872, there were two creameries, one on each side of the river. They made butter and cheeses for farmers in the region.

By the turn of the century, St. Charles had established an independent economic base. Large manufacturers such as Moline Malleable Iron, Cable Piano Company and Glenn Manufacturing offered employment to hundreds of residents. Gas mains were installed in 1901. Water mains followed in 1903, and sewers were installed in 1912. Interurban Railroad service linked St. Charles with Elgin, Aurora, Chicago, and other towns in the region.

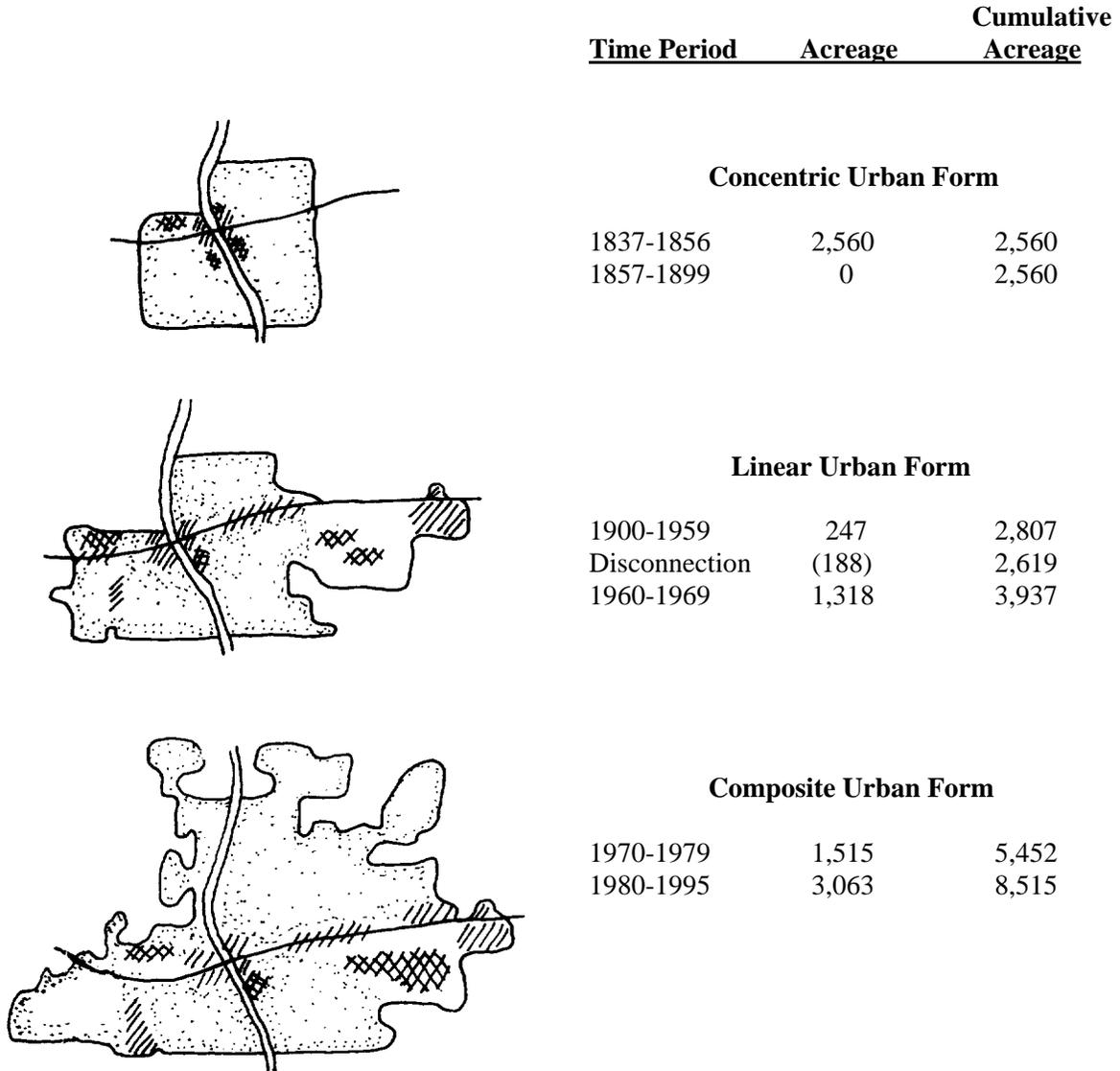
After 1910, the City's population grew very little until after the Great Depression. This may indicate that industrial growth was fairly small as well. Population growth and industrial development increased in the 1950's and 1960's. Three industrial developments added greatly to the potential for continued economic growth: The Delnor Industrial Park (1960), the St. Charles Industrial Park (1964), and the Central Manufacturing District (1968).

The Fox River has been an integral factor in the economic development of St. Charles, providing the energy for early industries. Other factors such as rail service, interstate freeways and large urban markets nearby also have caused the economy of St. Charles to grow.

B. Urban Form

As St. Charles' population and land area increased over time, its urban form also changed. (See Figure 1-1 and Map 1). The shape and other characteristics of its urban form have evolved over time in response to community needs, market forces, and infrastructure development.

**FIGURE 1-1
ST. CHARLES URBAN FORM**



From its settlement in 1837 to 1856 St. Charles was a small cluster village. In 1856, the community made a bold move and annexed four square miles. For approximately the next 100 years, little annexation activity took place as the original four square mile area was built up. Development formed a typical concentric pattern. Industrial and commercial uses located in the core of the City and residential uses formed the outer ring. Beyond were the farms and remnant open spaces.

This concentric pattern remained up to the 1950's. That decade saw some significant annexation activity, including residential land to the west and southeast and some industrial land to the east (Delnor Industrial Park). Although small in acreage, these annexations gave the first hints of change in City form for St. Charles.

The 1960's produced a second type of urban form. This decade included annexation of additional industrial land and Pheasant Run on the east side, and some commercial development on the west side. Shifting the industrial focus from the center of town changed the dynamics of downtown and opened the door to larger scale industrial development. The acreage annexed in the 1960's was more than one-third of the City's land area at that time. Commercial annexation to the west also changed the dynamics of downtown and completed the change in urban form. The City's major arterial, Main Street, began to function as the primary physical feature that influenced the shape of the City's growth. Because this primary feature was a linear road, St. Charles form was essentially linear.

In the 1970's, St. Charles was "discovered" as a quality place to live and raise a family. Annexations in the 70's were primarily residential, with Fox Chase setting a new standard for the City.

After rebounding from a recession, the 1980's saw large scale residential development following the Fox Chase pattern. The latter part of the 1980's started to see some large scale commercial development. This growth caused another change in urban form. Annexations extended the City boundaries to the north, east, and west, well beyond the linear pattern along Main Street. Fingers of growth extended between and beyond previously developed areas. St. Charles was now a composite City, consisting of several nodes of activity. Due to the variety and interrelationships of land uses, composite communities are often subject to land use conflicts and traffic congestion.

St. Charles is now reaching the physical limits of its growth. Those limits are largely governed by neighboring municipal boundaries, physical terrain and utility capacities. Municipal boundaries and physical terrain are fixed. Utility capacities, being expandable, have a cause and effect relationship with growth. This relationship is evident in the residential annexations of the 1980's. The lack of municipal utility services had restricted the potential for residential development. Utilities were not financially feasible except with higher density development or higher home values. Because high densities

were not compatible, the area remained vacant until land costs rose. The quality residential development of recent years is a result of increased community desirability (market demand), which drove up home values and in turn made water and sewer utilities feasible. Utility availability and market demand are the two largest factors influencing urban form in St. Charles today.

As St. Charles has grown and changed over the years, it has experienced a subtle blending with the metropolitan region. While St. Charles remains an independent City, it is more a part of the metropolitan area today than ever before. More residents work outside St. Charles, and more St. Charles industries are part of the larger metropolitan and global industrial networks. Changes in the regional and national trends in retailing have caused much of the growth of retail shopping as an expanding component of land use.

C. Demographic Characteristics

1. Population Growth

Population refers to the number of people residing within a defined area. The number increases or decreases over time, depending upon births, deaths, in-migration and out-migration. In 1900, St. Charles had a population of 2,675. Ninety-four years later, that population had grown to 25,282. Over the years, St. Charles' rate of growth has varied. It is influenced by national and regional trends (see Table 1-1) and by population movement within the region. As indicated in Table 1-2, today's population growth is part of a trend that began in the 1950's.

	<u>St. Charles</u>	<u>Kane County</u>	<u>NIPC Region</u>	<u>Illinois.</u>	<u>U.S.</u>
1940-1950	14.0 %	15.5%	13.3%	10.3%	14.3%
1950-1960	38.0	38.4	20.1	15.7	18.4
1960-1970	40.0	20.6	12.2	10.2	13.5
1970-1980	35.0	10.9	1.8	2.8	11.5
1980-1990	29.0	14.0	2.2	0.02	9.8
1940-1990	285.3%	143.8%	58.9%	44.7%	178.2%

**TABLE 1-2
ST. CHARLES' POPULATION GROWTH BY DECADE**

<u>Year</u>	<u>Population</u>	<u>Increase per Decade</u>	<u>Average Annual Population Increase</u>
1900	2,675	-	-
1910	4,046	51%	137
1920	4,099	1%	5
1930	5,377	1%	128
1940	5,870	9%	49
1950	6,709	14%	84
1960	9,269	38%	256
1970	12,945	40%	368
1980	17,492	35%	455
1990	22,501	29%	501

Population continued to increase between 1985 and 1994, as shown in Table 1-3. A strong economy and the “discovery” of the quality life in St. Charles spurred this growth. St. Charles’ growth has also been part of the regional migration away from Chicago and the inner suburbs toward the outer suburbs.

**TABLE 1-3
ST. CHARLES' POPULATION GROWTH SINCE 1985**

<u>Year</u>	<u>Population</u>	<u>Estimated Annual Increase</u>	<u>Number</u>
1985	18,266	--	--
1986	--	5.8%	1,059
1987	20,383	5.5%	1,058
1988	--	3.8%	770
1989	21,922	3.4%	769
1990	22,501	2.6%	579
1991	--	3.0%	673
1992	23,847	3.0%	673
1993	--	3.0%	718
1994	25,282	2.9%	717

2. Population Trends

In 1991 the Northeastern Illinois Planning Commission issued population projections for 2010 for the metropolitan region and its communities. The projection for St. Charles was 35,547. Although the location of future population growth has shifted slightly within the City’s planning area, that overall projection is still valid. An analysis of the 2015 Future Land Use Map in Chapter 13 shows that if property is developed in accordance with this Comprehensive Plan, the 35,547 mark should be quite accurate.

The method used to project the 2010 population for St. Charles was twofold: The “cohort survival” method, where birth and death rates are applied to each age segment of the population, and an analysis of probable migration based on a quarter section by quarter section review of existing and future land use patterns. Population projections should be constantly reexamined and can be greatly influenced by unforeseen circumstances (such as annexations by other municipalities of areas that were planned to be part of St. Charles).

A simple straight line projection shows an annual population growth of 641 persons from 1994 to 2010 would yield the predicted 2010 population of 35,547. The pattern will most likely be that growth will continue at the rate of between 600 and 1,000 people per year for five to ten years, and then will level off somewhat. This increase of 10,265 persons represents the upper limits of St. Charles’ growth. Once this upper population limit is reached and developable land becomes scarce, growth will cease and population may even decline slightly as neighborhoods mature. Table 1-4 compares St. Charles’ projected growth to that of the Townships, Kane County and the NIPC Region.

	City of St. Charles	St. Charles Township (excl. City)	Campton Township	Kane County	NIPC Region
1990	22,501	10,611	9,473	317,471	7,261,176
2010	35,547	20,921	18,450	469,426	8,328,000
# Increase	13,046	10,310	8,977	151,955	1,066,824
% Increase	53.3%	97.2%	94.8%	47.9%	14.7%

Source: 1990 Census, Northeastern Illinois Planning Commission 1991 and Interim 1994 Forecasts

Because of the simple fact that there is more vacant land in the unincorporated areas west of St. Charles as compared to the City, these areas carry a greater potential for long-term growth. Coordinating planning efforts with Kane County and other governmental entities will be essential to controlling this growth.

3. Population Distribution

St. Charles generally has a higher population density toward its older center and a lower density toward its edges, reflecting the historic trend toward more spread-out suburban development. Three trends which influence population distribution are evident:

- 1) The areas developed before 1950 were built out at densities that would support walking and transit use.
- 2) The City is nearing the physical limits of its growth.
- 3) There is a strong market demand for homes with rural amenities and urban services.

Table 1-5 shows actual and projected population distribution, by quadrant.

TABLE 1-5			
POPULATION DISTRIBUTION			
NUMBER AND PERCENT BY QUADRANT			
<u>N/W</u>		<u>N/E</u>	
1980: 1,135 (6.5%)		1980: 2,595 (14.8%)	
1990: 2,559 (11.4%)		1990: 4,501 (20.0%)	
1994: 2,816 (11.1%)		1994: 6,555 (25.9%)	
2010: 5,387 (15.1%)		2010: 9,509 (26.8%)	
<u>CITY</u>			
1980: 17,492			
1990: 22,282			
2010: 35,547			
<u>S/W</u>		<u>S/E</u>	
1980: 7,748 (44.3%)		1980: 6,018 (34.4%)	
1990: 7,954 (35.3%)		1990: 7,487 (33.3%)	
1994: 8,577 (33.9%)		1994: 7,334 (29.0%)	
2010: 12,547 (35.3%)		2010: 8,104 (22.7%)	

4. Household Characteristics

The total number of households in St. Charles reached 8,955 in 1994, an increase of 46.0% since 1980. During this same period, the City’s population increased by 44.7%; therefore, the number of households has grown slightly faster than the population. In 1990 St. Charles had 6,083 family households consisting of related persons and 2,050 non-family households consisting of either a group of unrelated persons or one person. Average family size was 3.23, while the average household size was 2.74. 82.6% of non-family households in 1990 consisted of one person. St. Charles’ household size is expected to continue to decline into the next century and then stabilize.

1960	3.29
1970	3.14
1980	2.81
1990	2.74
2010 (projected)	2.63

5. Age Distribution

The age distribution of a community determines what kinds of services, such as schools and medical care, will be most needed. Table 1-7 charts the age distribution patterns for St. Charles from 1970. In general, the age profile for St. Charles reflects national trends.

Age Group	1970		1980		1990	
	Population	Percent	Population	Percent	Population	Percent
0-4	1115	9	1400	8	1701	8
5-18	3747	29	4186	24	5009	22
19-29	2041	16	3157	18	3264	15
30-44	2366	18	4006	23	6282	28
45-64	2560	20	3202	18	4125	18
65+	1083	8	1536	9	2120	9
TOTAL	12912		17487		22501	

The 30 to 44 age group was the only age group to increase as a proportion of the total population. Although its numbers increased as a result of growth, the 5 to 18 age group decreased as a percentage of the total population. This is somewhat surprising in view of St. Charles' quality school system and predominant single family housing. It reflects, however, the national trend of lower birth rates and the maturing of the "baby boom" generation. The effect of the "baby boom" is also reflected in St. Charles' median age. From 1970 to 1990 the median age increased by 5.9 years.

<u>1970</u>	<u>1977</u>	<u>1980</u>	<u>1985</u>	<u>1990</u>
27.5	28.7	29.8	31.9	33.4

6. Income

Income data provide an indication of a community's purchasing power and form the basis for local economic projections. Three measures are generally used to describe income characteristics:

1. Median household income: The median income of all households, including family and non family households. (The median is at the point which has an equal number of households above it as below it.)
2. Median family income: The median income of family households only; a family consists of two or more persons related by blood, marriage or adoption.
3. Per capita income: The average, or mean income per each individual person.

St. Charles' income increased at a higher rate than the average for Kane County. This is consistent with the trend toward large, expensive homes.

	<u>1979</u>	<u>1989</u>	<u>% Change</u>
St. Charles Per Capita	\$ 9,539	\$20,794	+ 118%
St. Charles Median Household	24,457	46,655	+ 91%
St. Charles Median Family	24,510	55,544	+ 127%
Kane County Per Capita	8,467	15,890	+ 88%

7. Employment Data

In 1987, 15,502 persons were employed in the City of St. Charles. This represents an increase of 76% from 1980. During the same period, the number of persons employed in Kane County rose only 12%. The City's share of total employment in Kane County also increased. In 1987, 12% of the persons employed in Kane County worked in St. Charles as compared to 8% in 1980. In 1987, there were 879 places of employment in St. Charles, which represents 12% of the firms in Kane County.

By 2010, as many as 19,789 persons are expected to be employed in St. Charles. This represents a 22% increase from 1987 and holds steady at 12% of the persons employed in Kane County.

Table 1-10 presents where St. Charles residents are employed.

TABLE 1-10 PLACE OF WORK OF ST. CHARLES RESIDENTS		
<u>Worked In</u>		
St. Charles	4,182	35%
Elsewhere in Kane County	3,014	25%
Outside Kane County	4,698	39%
Outside IL	90	00.1%

The 1990 census indicates that the mean average commuting time for St. Charles residents was 23 minutes, an increase from 21 minutes in 1980. 9% of residents reported a travel time of 60 minutes or more, while 71% reported a time of under 30 minutes. 23% reported a commute time of under 10 minutes.

Table 1-11 shows the occupations of St. Charles' residents. The Census Bureau changed the categories for occupations in 1990, so a comparison to 1970 or 1980 occupations is not possible.

**TABLE 1-11
EMPLOYMENT BY OCCUPATION
1990**

	<u>Workers</u>	<u>% of Labor Force</u>
Managerial & professional specialty occupations:		
Executive, administrative & managerial	2,248	18.4
Professional Specialty	2,190	18.0
Technical, sales & administrative support:		
Technicians & related support	495	4.1
Sales	1,946	16.0
Administrative support, including clerical	1,867	15.3
Service occupations:		
Private household	18	0.1
Protective service	143	1.2
Service, except household & protective	899	7.4
Farming, forestry, & fishing occupations	48	0.4
Precision Production, craft & repair occupations	1,209	9.9
Operators, fabricators, & laborers:		
Machine operators, assemblers & inspectors	513	4.2
Transportation & material moving occupations	253	2.1
Handlers, equipment cleaners, helpers & laborers	371	3.0
TOTAL	12,200	100%

III. GOALS AND OBJECTIVES

- A. Through wise land use practices, maintain and enhance the economic well being of St. Charles.**
1. Encourage only new development or redevelopment that is compatible with existing or proposed neighboring uses.
 2. Support a diversified local economy with multiple zoning classifications and encourage mixed use projects.
- B. Annex property in a logical manner, assuring the availability of City services and community balance.**
1. No areas should be annexed to St. Charles that are not serviceable by municipal utility service.
 2. Annex areas through the use of annexation agreements.
 3. Renew or establish municipal boundary agreements with neighboring communities based upon accepted land use principles and efficient municipal service areas.
- C. Adequately control and provide for a population increase of 6,900 and 2600 additional dwelling units expected to be reached between 1995 and 2015.**
1. Projects under review by the City should be considered in light of community balance and municipal services.

IV. IMPLEMENTATION STATEMENT

The Community Profile Chapter functions as a cornerstone to the Comprehensive Plan; it presents an understanding of who this plan is about. The demographic trends demonstrate how interconnected the community is to the region. During the past several decades these demographic trends have brought significant changes in the social make-up of the City's population and will continue to do so.

Population issues lie just beneath the surface of nearly all the issues and concerns that dominate public discussions, such as housing, transportation, taxes and even the community image.

With the underlying goal being to pursue a balanced community and to improve the quality of life for its residents, the City must begin now to understand and to accommodate these population changes. Imaginative and creative approaches on the part of residents, the business community and government will be required to achieve this goal.

