

Leading Indicators of Housing Instability in Chicago: December 2021 Update

BACKGROUND: ABOUT THE DASHBOARD

Throughout the COVID-19 pandemic, policymakers in Chicago have been trying to understand how to best design supports and target resources to bolster housing stability, but local housing data is often limited and out of date. The [Chicago Housing Stability Dashboard](#) is a tool from the Inclusive Economy Lab that fills in the gaps by constructing a set of key leading indicators of housing instability across our city, combining administrative, commercial, and survey data.¹ This update describes key findings from the dashboard as of December 2021.

QUARTERLY UPDATE: EXECUTIVE SUMMARY

Despite fears of a steep uptick in evictions after moratoria expired in early October, **eviction filing levels** remain low compared to pre-pandemic years. The number of cases filed for service with the Cook County Sheriff's Office in November 2021 was 71 percent lower than the rate during the same month of 2019. Nevertheless, filings over the last three months showed a 38 percent increase since the summer.²

Many Chicago households' **financial stability** improved during the pandemic, with a 15 percent decrease in the share of consumers with credit scores considered "subprime" by credit bureaus. But the most recent data indicates that this trend may be changing, showing a slight rise in credit card delinquencies across the South and West sides since last quarter.

The data also shows that many Chicagoans continue to struggle to meet monthly rent obligations. Renters, particularly those who are behind on rent, are reporting very high levels of worry about eviction. In early October, one out of six Chicago-area renter households remained **behind on rent**, a rate similar to that of one year earlier. Among a self-identified higher-risk group of Chicagoans who applied for housing assistance from the City early in the pandemic, the rate was much higher: half of applicants were behind on rent in late November.

There are **clear racial and ethnic disparities** in housing instability risk. Black and Hispanic renter households in the Chicago area are twice as likely to report being behind on housing payments or having low confidence in their ability to pay next month's rent when compared to white households. And a new analysis of demographic data from the city's Homelessness Prevention Call Center, which saw call volume double during the pandemic, shows that 75 percent of pandemic-era callers identify as Black.

The ZIP code containing **South Shore and parts of Woodlawn (60649)** has seen the highest level of evictions filed for service with the sheriff's office in the last three months, with one eviction filing for every 1,000 households. This ZIP code has also seen the highest call volume to the Homelessness Prevention Call Center in the last three months, with more than 10 calls for every 1,000 households.

Finally, many of those who applied for assistance from the City early in the pandemic self-report experiencing either **informal eviction** (eight percent) or eviction threats from their landlord (15 percent) since the start of the pandemic. One out of ten applicants also report currently living **doubled up** in someone else's home.

¹ The dashboard currently draws from the following data sources: Homelessness Prevention Call Center records in partnership with All Chicago, eviction case filings in partnership with the Cook County Sheriff's Office, foreclosure case filings in partnership with the DePaul Institute for Housing Studies, the U.S. Census Household Pulse survey, the Voices of Chicago survey of housing assistance applicants in partnership with the Chicago Department of Housing, and consumer credit data from TransUnion ®.

² Analysis compares total filings in the city of Chicago during the most recent three-month period for which data is available (September through November 2021) to the prior three-month period (June through August 2021).

KEY TAKEAWAYS AT-A-GLANCE, DECEMBER 2021

<p><i>Who is at-risk of missing rent payments?</i></p>	<ul style="list-style-type: none"> As of early October 2021, 29 percent of Chicago metro area renter households self-reported low levels of confidence in paying future rent, about the same share as one year earlier.³ Hispanic and Black renter households self-report more uncertainty about paying rent than white renter households: 51 percent of Hispanic households and 43 percent of Black households have low confidence in paying rent next month, compared to 10 percent of white households.⁴ Consumer credit data, which can provide clues on households' financial stability, indicates Chicago consumers' credit scores and delinquency rates have both improved during the pandemic; the share of consumers in the city with "subprime" credit has declined by 15 percent. Still, recent data indicates a change in the trend, with a slight increase in credit card delinquencies since last quarter across the South and West sides.
<p><i>Who is already behind on rent?</i></p>	<ul style="list-style-type: none"> As of early October 2021, one out of six Chicago metro area renters are reporting being behind on payments, about the same level as one year earlier. Homeowners continue to fare better than renters, with only 11 percent behind on payments. Hispanic and Black renter households continue to be more likely than white renter households to be behind on payments. In the most recent data, 27 percent of Hispanic renters, 25 percent of Black renters, and four percent of white renters were behind. Housing assistance applicants are more likely to be behind on rent than the general population: 51 percent of housing assistance applicants have some amount of rental debt.⁵
<p><i>How far behind are those with rental debt?</i></p>	<ul style="list-style-type: none"> In October, callers to the Homelessness Prevention Call Center (HPCC)⁶ requested a median amount of about \$1,800. In November, housing assistance applicants who were behind on rent reported a median debt of about \$2,200. In both cases, a subset of the group had much higher amounts of debt.

³ All references to "Chicago area" or "metro area" refer to U.S. Census Household Pulse Survey data. The most recent survey data available at the time of writing was from September 29 through October 11, 2021. For exact survey questions and more details about the Household Pulse Survey, please visit the [dashboard online](#) or the [U.S. Census website](#).

⁴ Publicly released Household Pulse data files include one variable on ethnicity, which indicates whether a respondent is of Hispanic, Latino or Spanish origin, and one variable on race, which has four options: Asian alone, Black alone, white alone, any other race alone, or races in combination. In this document, "Hispanic" refers to respondents who identified as Hispanic of any race, "Black" refers to respondents who self-identified as "Black alone" and not of Hispanic origin, and "white" refers to respondents who identified as "white alone" and not of Hispanic origin. Because not all groups have a sample size allowing us to confidently track survey results over time, we chose to highlight estimates for Black, Hispanic, and white households here.

⁵ All references to "housing assistance applicants" in this memo refer to Voices of Chicago survey data. The most recent survey data available at the time of writing was from November 27 through December 3, 2021. For exact survey questions and more details about the Voices of Chicago survey of housing assistance applicants, please visit the [dashboard online](#).

⁶ Any Chicagoan at risk of homelessness can call the HPCC, which serves as a central hub for the city's rental assistance programs.

<p><i>Who is reaching out for assistance?</i></p>	<ul style="list-style-type: none"> • Calls to the Homelessness Prevention Call Center continue to be elevated, with nearly twice as many calls in October 2021 as there were during the same month in 2019. Compared with all Chicago-area renters, callers during the pandemic have been disproportionately Black (75 percent) and female (69 percent), and nearly half of callers have dependents living in their household (45 percent). • Some callers who are eligible to be referred to funding continue to be turned away from the call center due to limited funding or insufficient personnel to process requests, though the share of eligible callers turned away has improved since the summer. 35 percent of eligible callers were turned away in October, a decline from July when 82 percent were turned away. • South Shore and Woodlawn (60649) saw the highest number of calls per household in the early fall. Englewood (60621) and Austin (60644) also saw a high density of calls.
<p><i>Who is experiencing informal eviction or doubling up?</i></p>	<ul style="list-style-type: none"> • Since the start of the pandemic, eight percent of housing assistance applicants, and 19 percent of applicants who paid less than full rent in November, have faced informal eviction in the form of a forced move, lockout, or paid move. • Landlord threats are also relatively common: 15 percent of housing assistance applicants have experienced a landlord threat since the start of the pandemic. • Nine percent of housing assistance applicants are reporting living doubled up as a temporary guest in someone else's home.
<p><i>Who is experiencing formal eviction?</i></p>	<ul style="list-style-type: none"> • Eviction cases are rising, but still far below pre-pandemic rates. Although filings over the last three months showed a 38 percent increase since the summer, the number of eviction cases in Chicago sent to the Cook County Sheriff's Office for service in November was 71 percent lower than during the same month of 2019.⁷ • South Shore has had the highest level of eviction filings in the last three months: one eviction per 1,000 households. • Renters are still reporting high levels of worry about eviction. Of renters in the Chicago area who are behind on payments, two out of five say that eviction is "very" or "somewhat" likely for their household in the next two months. And regardless of rent payment status, the majority of housing assistance applicants (69 percent) report some level of worry about eviction.

⁷ Analysis includes all eviction cases within the city of Chicago that were filed for service with the Cook County Sheriff's Office. "Filing for service" with the sheriff's office is a legally required step for landlords pursuing an eviction in Cook County to inform a tenant that their landlord is filing a legal case to remove them from their home. There may be a delay between when a landlord files a case with the court and when they file for service.

LEARN MORE

To learn more about the Chicago Housing Stability Dashboard, please contact Emma Boczek at eboczek@uchicago.edu. To learn more about the work of the University of Chicago Inclusive Economy Lab, please visit inclusiveeconomy.uchicago.edu.