

Tracking Local Leading Indicators of Housing Instability: Chicago Housing Stability Dashboard Quarterly Update, August 2021

BACKGROUND: ABOUT THE DASHBOARD

Eighteen months into the COVID-19 pandemic, following the passage of pandemic relief programs like stimulus payments and expanded unemployment insurance, there has been an unprecedented drop in rates of poverty and material hardship at the national level (DeParle 2021, Cooney & Schaefer 2021). At the same time, an estimated half of renters lost income during the pandemic. Researchers, policymakers, and advocates have raised the alarm about a possible catastrophic surge of evictions after moratoria are allowed to expire (Airgood-Obrycki et al. 2021, Batko & Rogin 2021, Thrush et al. 2021). While moratoria have kept case filings historically low for over a year, recent estimates imply as many as 39 percent of Cook County renters are concerned about getting evicted in the next six months (Civis Analytics, 2021).

Meanwhile, policymakers in Chicago have been trying to understand how to best design supports and target resources to prevent evictions and housing instability, but local housing data is often limited and out of date.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 quarterly update describes key findings from the dashboard as of August 2021.

QUARTERLY UPDATE: EXECUTIVE SUMMARY

Reviewing recent data trends, the [Chicago Housing Stability Dashboard](#) shows that the pandemic affected households in very different ways. Many Chicago households' **financial stability improved** since early in the pandemic—about nine out of ten Chicago-area households are now caught up on housing payments.

Nevertheless, it is clear that many Chicagoans continue to **face serious barriers to staying stably housed**. 23 percent of renter households in the Chicago metro area self-reported low levels of confidence in their ability to pay next month's rent in June 2021, and 43 percent of those behind on rent were somewhat or very worried about facing eviction in the next two months. There are **clear racial and ethnic disparities** in households at-risk of missing payments: both Black and Hispanic renter households consistently self-report being behind on housing payments and having low confidence in their ability to pay next month's rent at more than double the rate of white households.

Among a self-identified higher-risk group of **Chicagoans who applied for housing assistance** from the Department of Housing early in the pandemic, the majority (55 percent) were behind on rent to some extent in July 2021. Many of these applicants self-report experiencing either **informal eviction** (7 percent) or eviction threats from their landlord (12 percent) since the start of the pandemic. Many also report currently living **doubled up** in someone else's home (6 percent).

¹ The dashboard currently draws from the following data sources: Homelessness Prevention Call Center records in partnership with All Chicago, eviction case filings, 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.

KEY TAKEAWAYS AT-A-GLANCE, AUGUST 2021

<p><i>Who is worried about missing rent?</i></p>	<ul style="list-style-type: none"> • As of June 2021, nearly one in four Chicago metro area renter households (23 percent) self-report low levels of confidence in paying future rent.² • Black and Hispanic renter households self-report more uncertainty about paying rent than white renter households: 34 percent of Black households and 29 percent of Hispanic households have low confidence in paying rent next month, compared to 11 percent of white households.³ • An even higher share of those who have already applied for rent help are worried: 30 to 45 percent of housing assistance applicants consistently self-report being at risk of missing future rent payments, according to our texting survey of applicants to the Department of Housing’s spring 2020 housing assistance grant program.⁴
<p><i>Who is already behind on rent?</i></p>	<ul style="list-style-type: none"> • Twelve percent of Chicago area renter households are still behind on rent, although many fewer households are behind than last year’s peak of 26 percent. • Black and Hispanic renter households are more likely than white renter households to be behind on payments. 21 percent of Black renters, 14 percent of Hispanic renters, and 7 percent of white renters are behind. • Housing assistance applicants are more likely to be behind on rent than the general population: 55 percent of housing assistance applicants have some amount of rental debt.
<p><i>How far behind are those with rental debt?</i></p>	<ul style="list-style-type: none"> • Among tenants who have reached out for help with rent, rental debt most frequently falls between \$1,000 and \$3,500, but there is wide variation in the amounts tenants owe. • In July, housing assistance applicants who were behind on rent reported a median debt of about \$2,800, while in May, callers to the Homelessness Prevention Call Center (HPCC) requested a median assistance amount of about \$1,800.⁵

² 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 June 23, 2021. For exact survey questions and more details about the Household Pulse Survey, please visit the [dashboard](#) or the [U.S. Census website](#).

³ 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.

⁴ 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 July 10, 2021. For exact survey questions and more details about the Voices of Chicago survey of housing assistance applicants, please visit the [dashboard](#).

⁵ 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 have reached two to three times pre-pandemic levels. • South Shore and Woodlawn (60649), followed by Englewood (60621), West Garfield Park, East Garfield Park, Humboldt Park (60624) and Austin (60644), saw the highest number of calls per household in the spring.
<p><i>Who has experienced informal eviction?</i></p>	<ul style="list-style-type: none"> • One in fifteen housing assistance applicants, and one in seven of those who paid less than full rent in June, have faced informal eviction since the start of the pandemic in the form of a forced move, lockout, or paid move. • Landlord threats are also relatively common: about one in eight housing assistance applicants have experienced a landlord threat since the start of the pandemic. • Housing assistance applicants self-report high levels of worry about eviction. 40 to 50 percent of housing assistance applicants are “very” or “somewhat” worried about eviction within the next two months.
<p><i>Who is living doubled up?</i></p>	<ul style="list-style-type: none"> • Between 5 and 15 percent of housing assistance applicants consistently report living doubled up as a temporary guest in someone else’s home.

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.

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