

CHICAGO Nearly half of Chicago renters spen...



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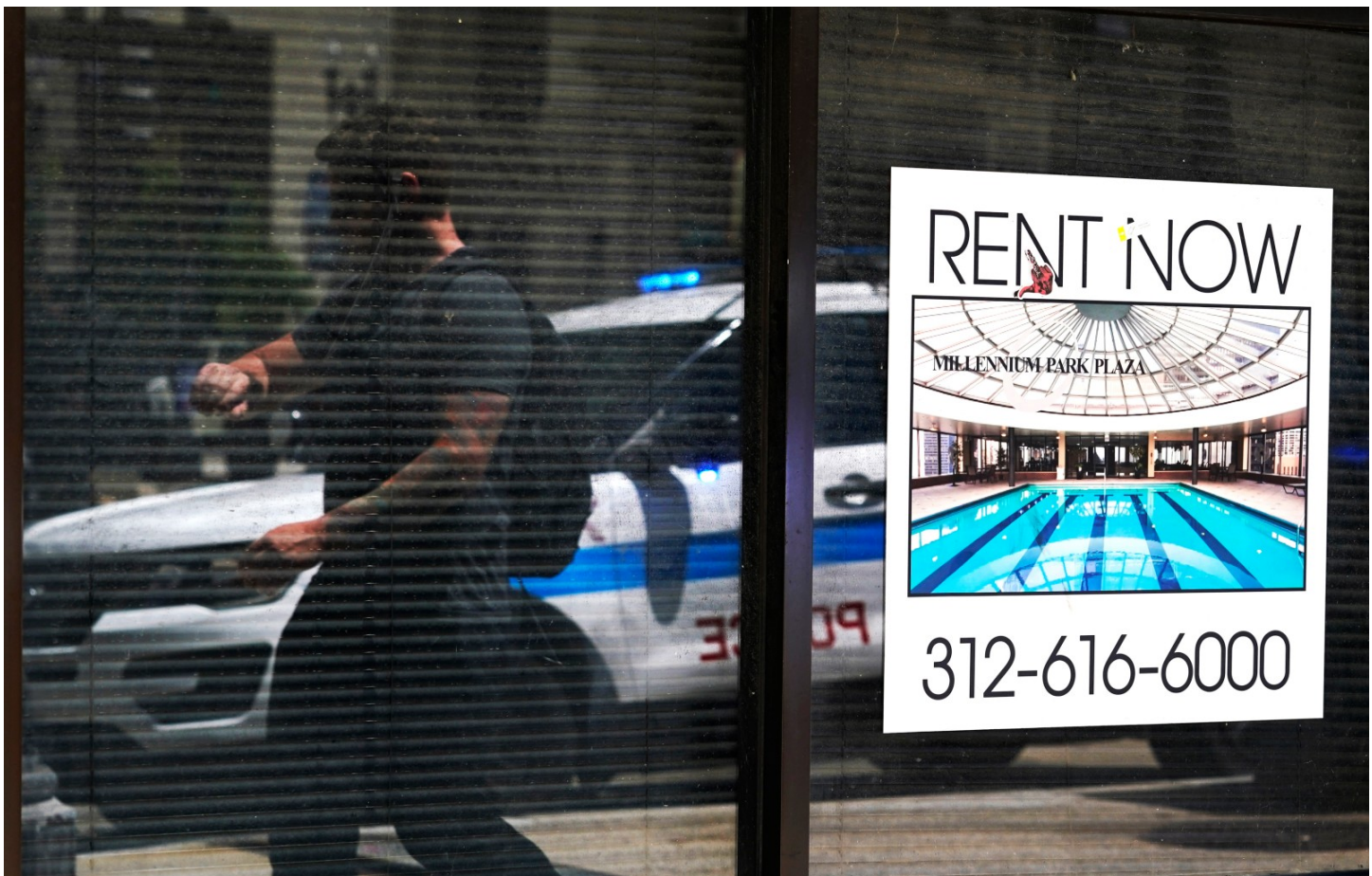
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Nearly half of Chicago renters spend too much for rent and utilities

Chicago mirrors a nationwide trend where more renters are spending at least 30% of their income on rent and utilities.

By [Alden Loury](#)

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WBEZ analysis shows nearly half of Chicago renters in 2022 spent more than 30% of their income for rent and utilities, a percentage that experts say is too high to accommodate spending for other basic necessities like food, clothing, health care and transportation. Nam Y. Huh / Associated Press

In this 2022 file photo, an information sign about rent is seen as a pedestrian walks past in downtown Chicago. A WBEZ analysis shows nearly half of Chicago renters in 2022 spent more than 30% of their income for rent and utilities, a percentage that experts say is too high to accommodate spending for other basic necessities like food, clothing, health care and transportation. Nam Y. Huh / Associated Press

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An increasing percentage of Chicago renters have been spending too much for rent and utilities, mirroring a national trend that leaves households with a tight budget for other necessities.

Affordable housing advocates say spending more than 30% of household income for rent and utilities leaves little room for other basic necessities and can force households to spend less on food, clothing, transportation and health care.

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In addition, by living paycheck to paycheck and being unable to build any savings, these households are at risk of incurring debt and even facing eviction. Renter households spending above that 30% of household income threshold are considered cost-burdened.

Yet, in 2022 nearly 47% of Chicago renters — an estimated 600,000 people — lived in households spending more than 30% of household income for rent and utilities, according to a WBEZ analysis of census estimates.



were cost-burdened, the lowest citywide figure since at least 2006. However, that percentage increased in both 2021 and 2022, reaching its highest citywide figure since 2016.



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The increase is part of a nationwide trend highlighted last month in [a report](#) by the Joint Center for Housing Studies of Harvard University. The study documented a record number of 22.4 million cost-burdened renter households across the country in 2022 — representing half of all U.S. renters. Among the reasons researchers offered were rising rents, a shrinking supply of affordable housing stock and a shift in new construction toward luxury dwellings.

WBEZ mirrored the Harvard study to provide a closer look at what happened in Chicago between 2006 to 2022.

WBEZ analyzed census microdata prepared by iPUMS USA and the University of Minnesota. The microdata provide information about individuals and households drawn from representative samples of data from the American Community Survey, which is conducted each year by the U.S. Census Bureau. WBEZ's analysis captured income and renter status for Chicago households as well as demographic information for individuals in renter households.

The following charts highlight key findings from the analysis. The figures reflect weighted estimates and do not represent actual population counts.

The percentage of cost-burdened renters grew during the pandemic

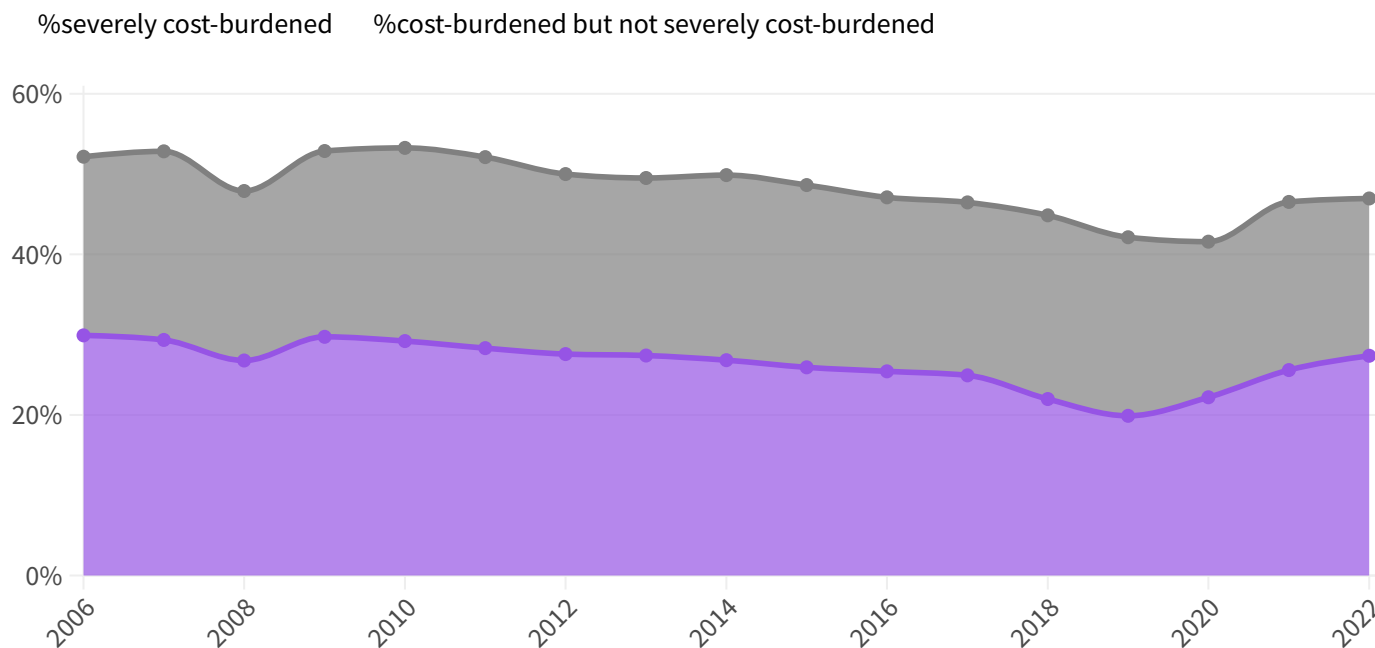
In 2010, as the nation was beginning to rebound from the Great Recession, about



2020. However, it increased sharply in 2021, and it rose slightly again in 2022.

The share of Chicago renters who are cost-burdened has risen in recent years

From 2010 to 2020, the percentage of cost-burdened renters steadily declined, but it increased in 2021 and again in 2022. The percentage of severely cost-burdened renters increased each year from 2019 to 2022.



Source: IPUMS USA, University of Minnesota

Note: Renters are cost-burdened if the cost of rent and utilities exceeds 30% of household income. Renters are severely cost-burdened if those costs exceed 50% of household income.

Visualization: Alden Lousy/WBEZ

 A Flourish chart



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Meanwhile, a subset of cost-burdened Chicago renters also increased sharply during the pandemic — renters considered severely cost-burdened. These are individuals living in renter households spending more than 50% of household income for rent and utilities — households at even greater risk of eviction in the event of rising rent or unexpected expenses. The percentage of severely cost-burdened renters climbed from 19.9% in 2019 to 27.4% in 2022, according to the WBEZ analysis.

Close to three out of every five cost-burdened renters were severely cost-burdened

In a report issued last summer, highlighting data from 2012 to 2021, the Institute for Housing Studies at DePaul University identified the rising percentages of cost-burdened and severely cost-burdened Chicago households.

The institute cited substantial declines in the city's affordable housing stock — particularly the loss of two- to four-unit buildings, which researchers called “the backbone of Chicago's unsubsidized affordable housing supply” — as a primary cause. The institute also noted the construction of larger multifamily properties didn't provide a remedy since those properties were much less likely to be affordable.

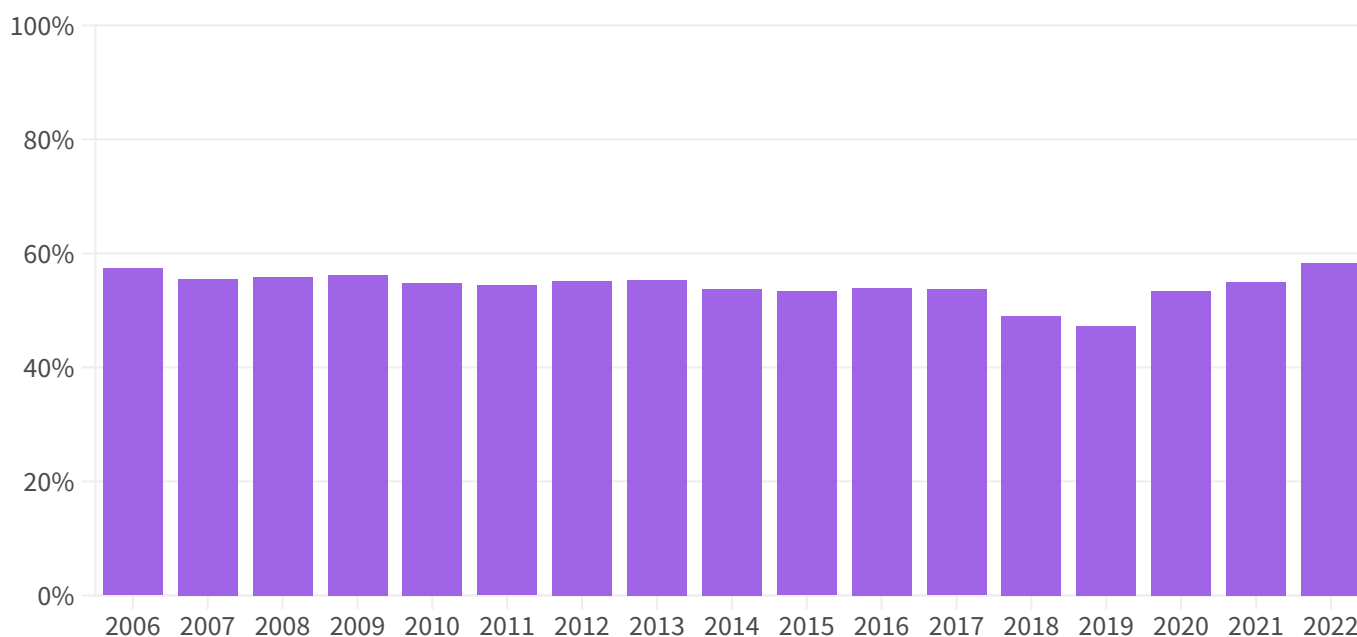


severely cost-burdened — the highest level in any year since at least 2006, the WBEZ analysis showed. As recently as 2019, fewer than half of cost-burdened renters were severely cost-burdened.

Most cost-burdened Chicago renters are severely cost-burdened

In all but two years from 2006 to 2022, a majority of cost-burdened Chicago renters were severely cost-burdened. In 2022, more than 58% of cost-burdened Chicagoans were severely cost-burdened, the highest level during that span.

% of cost-burdened renters who were severely cost-burdened



Source: IPUMS USA, University of Minnesota

Note: Renters are cost-burdened if the cost of rent and utilities exceeds 30% of household income. Renters are severely cost-burdened if those costs exceed 50% of household income.

Visualization: Alden Lory/WBEZ

 A Flourish chart

Parts of the city's South and West sides had the highest rates of cost-burdened renters

While some renters in all parts of the city were spending more than 30% of household income for rent and utilities, in some communities most renters were



Individual community areas were not identified in the data analyzed by WBEZ. Instead, collections of communities — ranging from two to eight in number — were grouped together as geographies in the data.

In 2022, more than 63% of renters were cost-burdened in the West Side grouping of the Austin, East Garfield Park, North Lawndale and West Garfield Park community areas, the highest share in the city. The next highest mark — nearly 62% of renters — was found in the South Side cluster of the Avalon Park, Burnside, Calumet Heights, Chatham, Pullman, Riverdale, Roseland and West Pullman communities.

Meanwhile, the lowest percentage of cost-burdened renters, at 26%, was found in the Southwest Side grouping of the Archer Heights, Ashburn, Clearing, Garfield Ridge, West Elsdon and West Lawn communities.



Cost-burdened status varies widely among parts of Chicago

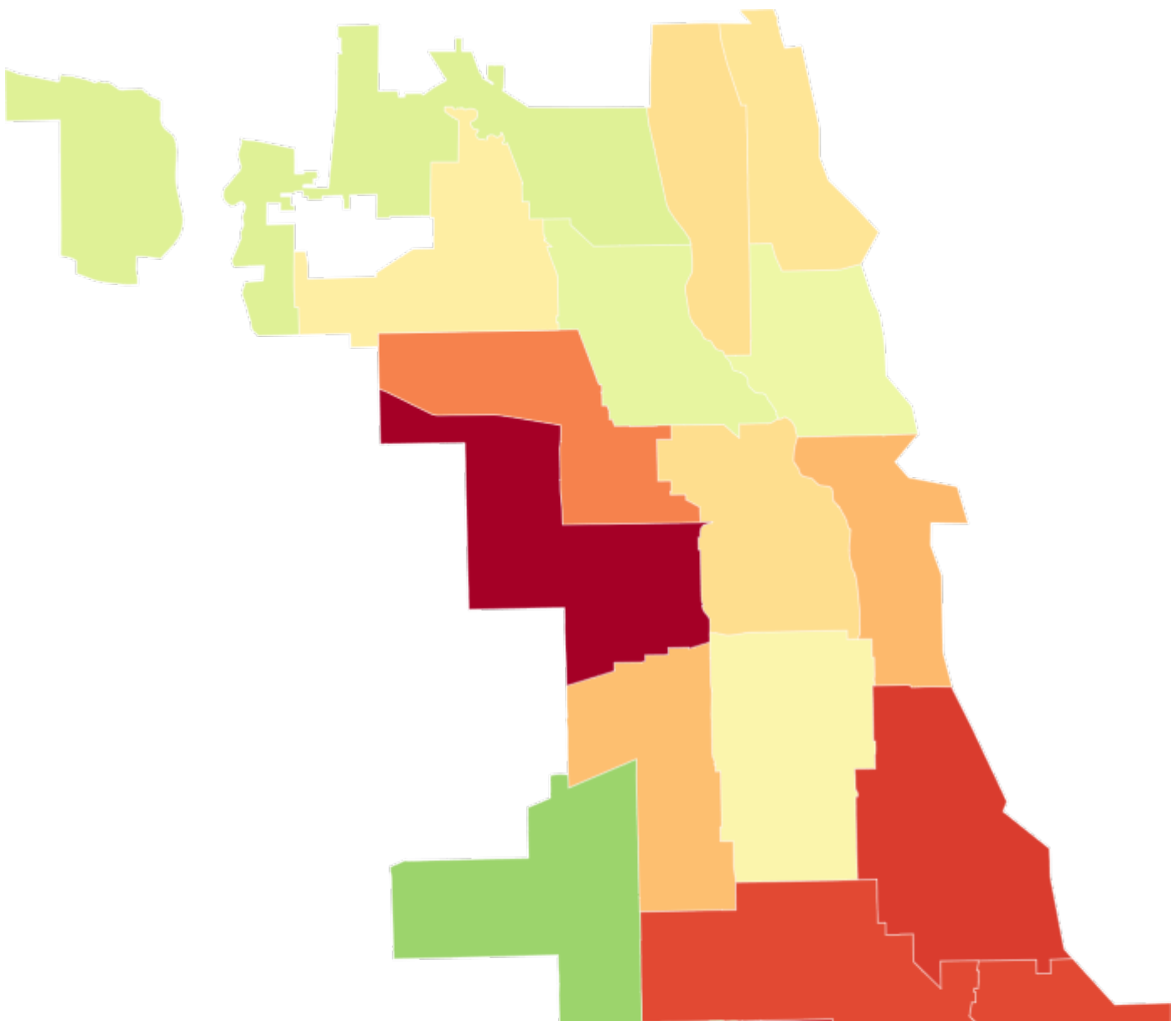
In 2022, fewer than one third of renters were cost-burdened in parts of the city's Northwest and Southwest sides, while nearly two-thirds were in parts of the South and West sides. Similar gaps existed for the percentages of renters who were severely cost-burdened.

Use the drop down menu to switch between maps showing the percentage of renters who were cost-burdened in 2022 and the percentage of renters who were severely cost-burdened in 2022.

%cost-burdened



11.63% 37.48% 63.32%





Source: [IPUMS USA](#), University of Minnesota

Note: Renters are cost-burdened if the cost of rent and utilities exceeds 30% of household income. Renters are severely cost-burdened if those costs exceed 50% of household income.

Visualization: Alden Lory/WBEZ

 A Flourish map

Two-thirds of low-income renters were severely cost-burdened

Being cost-burdened has been the norm for the vast majority of low-income renters in Chicago through the years, the WBEZ analysis showed.

In 2022, a whopping 88% of Chicago renters living in households earning less than \$35,000 — about half the citywide median of roughly \$70,400 — were cost-burdened. More than 68% of renters in those households were severely cost-burdened, spending more than half their household income for rent and utilities.

Those percentages shrink dramatically at higher levels of household income. Cost-burdened and severely cost-burdened renters were rare among households earning more than the citywide median.



Lower-income households were disproportionately cost-burdened in 2022

Among renter households in Chicago, about seven out of every eight households earning less than half the citywide median were cost-burdened, and more than two thirds were severely cost-burdened.

Rent-burdened and severely rent-burdened status by household income in 2022

%cost-burdened %severely cost-burdened



Sources: [IPUMS USA](#), [University of Minnesota](#)

Note: Renters are cost-burdened if the cost of rent and utilities exceeds 30% of household income. Renters are severely cost-burdened if those costs exceed 50% of household income.

Visualization: Alden Lory/WBEZ

 A Flourish chart

Most of the youngest and oldest renters were cost-burdened

A majority of Chicago's children living as renters — more than 57% — were in cost-burdened households in 2022. At 58% and 56%, respectively, the same was true among Chicagoans between the ages of 18 and 24 and those ages 65 and older.

In fact, a majority of each of those age groups have lived in cost-burdened renter households each year since 2006, according to the WBEZ analysis. However,



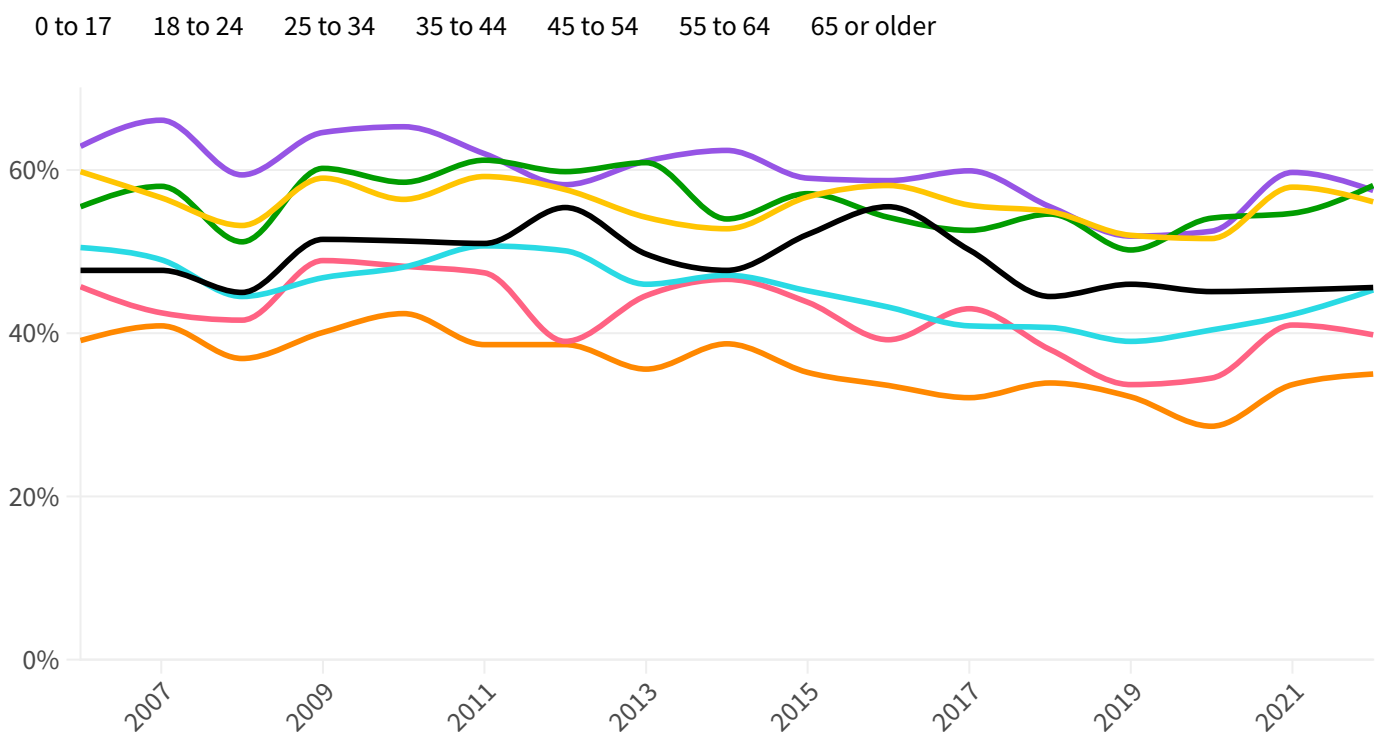
shows.

Chicago renters between the ages of 25 and 34 have posted the lowest cost-burdened percentages each year since 2006. In 2022, that figure was 35% for 25- to 34-year olds.

Most children, young adults and seniors have been cost-burdened

Each year from 2006 to 2022, a majority of Chicagoans, above the age of 64 and below the age of 25, were cost-burdened.

Percentage of Chicago renters, by age group, who were cost-burdened from 2006 to 2022



Source: IPUMS USA, University of Minnesota

Note: Renters are cost-burdened if the cost of rent and utilities exceeds 30% of household income.

Visualization: Alden Loury/WBEZ

 A Flourish chart

Alden Loury is the data projects editor for WBEZ. Follow him at [@AldenLoury](https://twitter.com/AldenLoury).

