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COVID crisis makes 28 percent of Cook households vulnerable to housing loss

Nearly 570,000 of the county's households have at least one income earner in an occupation that has been affected by the stay-home order, according to DePaul's Institute of Housing Studies.

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Nearly 570,000 **Cook County** households may be vulnerable to losing their housing because of COVID-19 income cuts, a new study says.

An estimated 296,000 homeowner households have at least one income earner in an occupation that has been affected by the stay-home order, according to **data out today** from the Institute for Housing Studies at **DePaul University**. A **late April report** from the institute found that about 273,000 renting households are similarly vulnerable.

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Combined, the 569,000 are about 28 percent of **all the households in Cook County**.

Using census data on occupations, the institute tallied households with, for example, “cooks, cashiers, janitors, construction workers: people who were most vulnerable to the initial round of layoffs because they can’t do their job remotely,” said Geoff Smith, the institute’s executive director. Smith acknowledged that some people in these jobs are classified as essential workers and as a result may have suffered no income loss.

The report does not predict that all these people will lose their housing but “shows us where the problem areas may be if this crisis goes on” and financial support for the unemployed sparked by the crisis expires, Smith said.

The Chicago area is **at risk of a new round of foreclosures** because of the high proportion of homeowners here who owe much more on their mortgage than their home is worth.

For homeowners, the largest proportion of households vulnerable because of income loss is in the Gage Park and West Lawn

area of the city, according to [this clickable map](#) provided by the institute. Losing their home is a risk for nearly 52 percent of homeowners in that PUMA (a public use microdata area as defined by the U.S. Census).

In suburban Cook County, the highest proportion of vulnerable homeowners is 44.4 percent in the Calumet City and Harvey microdata area.

Despite the high level of vulnerability in Gage Park and West Lawn, the majority of vulnerable homeownership households are in suburbs, while the majority of vulnerable renters are in the city. This tracks with the region's housing profile, Smith said. Homeownership predominates in the suburbs, and rentership is more common in city neighborhoods, particularly on the South and West sides.

The highest concentration of risk for renters is in Englewood and Greater Grand Crossing. The institute's [clickable map](#) from April shows that 65 percent of renters there are vulnerable to losing their housing because of job loss or reduced income.

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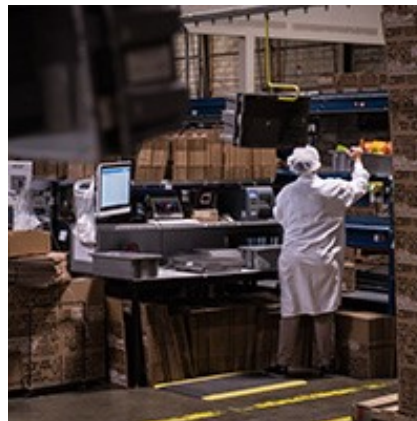
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