
Bridging the Gap II:
Examining Trends and
Patterns of Personal
Bankruptcy in Cook County's
Communities of Color



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About the Authors

Geoff Smith, Senior Vice President – Mr. Smith has researched a wide range of housing and community development topics, including mortgage lending policy, housing market trends, small business finance, financial institution regulation, access to banking services, and general community reinvestment policy. He has authored and co-authored numerous Woodstock publications and co-authored research published in journals including *Housing Policy Debate* and *Urban Affairs Review*; testified on predatory lending issues and community reinvestment policy at hearings held by the U.S. House Financial Services Committee, the Federal Reserve Board, the State of Illinois Department of Financial and Professional Regulation, and the Chicago City Council and has been quoted in *USA Today*, the *Wall Street Journal*, the *Chicago Tribune* and other media outlets. Geoff received a B.A. in Geography from the University of Illinois at Urbana-Champaign and an M.S. in Geography from the University of Wisconsin-Madison.

Sarah Duda, Senior Research and Project Associate – As the Senior Research and Project Associate at Woodstock Institute, Ms. Duda contributes to research, written analysis, and technical assistance on various issues concerning housing policy and access to fairly priced financial products and services. Reports she has co-authored have been used by community stakeholders and cited by the media and by agencies such the City of Chicago Department of Community Development, the Office of the Illinois Attorney General, the Federal Reserve Bank of San Francisco and by members of the Illinois General Assembly. Sarah received a B.A. from Antioch College in Yellow Springs, Ohio, and a Master in Urban Planning and Policy from the University of Illinois at Chicago.

About the *Bridging the Gap* Series

Bridging the Gap is a series of reports focused on raising awareness of gaps in wealth and economic opportunity between the Chicago region's communities of color and white communities and informing policy solutions to help close those gaps. The wealth gap between African American and Latino and white communities has been well documented, and there are concerns that the effects of the ongoing foreclosure and economic crisis will further widen this chasm. The following report examines recent trends and geographic patterns of personal bankruptcy filings in Cook County and considers the implications for the region's communities of color.

Bridging the Gap II: *Examining Trends and Patterns of Personal Bankruptcy in Cook County's Communities of Color*

Executive Summary

The following report looks at changes in levels of personal bankruptcy filings in Cook County from 2006 to 2010. It examines patterns of bankruptcy based on the racial and ethnic composition of the community where the person lived when filing bankruptcy, the chapter under which the bankruptcy petition was filed, and the gender of the individual filing bankruptcy.

The report found that:

In recent years, personal bankruptcy activity in Cook County increased dramatically. Between 2008 and 2010, non-business bankruptcy activity increased by 59.2 percent in Cook County. The largest increases in bankruptcy activity were observed in Latino and predominately white communities. Over this same period, the number of bankruptcy filings in predominately African American communities increased by 27.3 percent.

In Cook County, personal bankruptcy activity is highly concentrated in African American communities. Between 2006 and 2010, 5.2 bankruptcy cases were filed per 100 individuals over the age of 18 in predominately African American communities. This rate is considerably higher than the 2.9 bankruptcy cases per 100 adults observed in Cook County, generally and significantly higher than the rate observed in predominately white communities. White communities had 1.8 bankruptcy filings per 100 individuals over the age of 18.

Bankruptcy filers in African American communities are more likely to choose Chapter 13 bankruptcy. Of all non-business bankruptcy cases filed in Cook County during this period, 32.8 percent were filed under Chapter 13. In predominately African American communities, however, nearly half of all cases were filed under Chapter 13. In contrast, filing under Chapter 13 was the choice in less than a quarter of the cases filed in predominately white communities between 2006 and 2010.

Women make up a larger share of individual bankruptcy filers, and a dramatically larger share in African American communities than men do. Between 2006 and 2010 in Cook County, 2.6 per 100 adult women filed for bankruptcy compared to 2 filers per 100 adult men. The density of filers among women is highest in predominately African American communities, where from 2006 to 2010 5.1 per 100 adult women filed compared to 3.4 per 100 adult men. The filing rate was 1.2 per 100 adult women and 1.2 per 100 adult men in predominately white communities.

These findings raise concerns that bankruptcy filers in African American communities may not be getting the best outcomes and economic benefits from the bankruptcy process or, worse, that high usage of Chapter 13 bankruptcy may be setting already debt-burdened households further behind. The bankruptcy process should be reviewed to ensure that there are no structural characteristics within the bankruptcy code that may be responsible for these disparities.

From a community development perspective, high concentrations of personal bankruptcies within demographic groups or communities are an indicator of heavy debt burdens and economic distress within those communities. Such an indicator points to possible vulnerability to predatory debt reduction schemes, rescue scams, and financial products. Support for targeted financial planning, debt management and credit building, and legal resources for individuals in debt-burdened communities of color is vital for educating consumers and preventing non-advantageous bankruptcy filings. Additionally, regulation to protect economically vulnerable individuals from potentially abusive financial products and practices is critical.

Introduction

Personal bankruptcy has become increasingly common in the United States. In 2010, there were over 1.5 million consumer bankruptcy filings in the U.S.¹ This was an increase of over nine percent from 2009, and the highest level on record for a year since bankruptcy reform occurred in 2005.² This rising level of personal bankruptcy is likely tied to a number of factors including: the continued weak economy, high levels of personal debt, rising medical costs, and high foreclosure rates. While filing bankruptcy often helps individuals and families who are deep in debt relieve some of that burden, the success of a bankruptcy filing is not guaranteed, and filing can have short- and long-term implications for the economic opportunity of the individual filing and for communities or demographic groups with high concentrations of bankruptcy activity.

The following analysis looks at changes in levels of personal bankruptcy filings in Cook County from 2006 to 2010.³ It examines patterns of bankruptcy based on the racial and ethnic composition of the community where the person lived when filing bankruptcy, the chapter under which the bankruptcy petition was filed, and the gender of the individual filing bankruptcy. The analysis concludes with a discussion of what these patterns mean for Cook County's communities of color.

Context

Personal bankruptcy is a tool used by individuals with unmanageable debts that allows them to substantially reduce those debt burdens. The key causes of bankruptcy are numerous, but typically are attributed to economic distress tied to events such as job loss, health trouble, unexpected expenses, or excessive debt accumulation.⁴ The recent recession caused a dramatic spike in personal bankruptcy filings; from 2008 to 2010, bankruptcy filings increased nationwide by 43.1 percent.⁵ During this same period in Illinois, personal bankruptcy filings increased by 47.5 percent.⁶

Bankruptcy can have positive effects on the lives of filers. It is intended to provide a mechanism through which individuals with overwhelming levels of personal debt are able to reduce that burden. By relieving this burden, bankruptcy, in theory, allows individuals to have a fresh start and redirect income previously tied up in debt repayment towards other essential costs such as utilities, rent, food, or even savings. While a bankruptcy is noted on a credit report for ten years, the immediate effect of a discharged bankruptcy can be a marked improvement in an individual's credit score. Typically, this improvement is a result of an individual-in-bankruptcy's credit score already being low due to a history of late repayment, so a reduction in the amount of debt owed can actually have a positive effect on credit score.⁷

While one of the goals of bankruptcy is to give individuals a fresh start, the type of bankruptcy a filer pursues has implications for the level of relief that that person can expect. Under bankruptcy law, individuals have the ability to file under different chapters of the bankruptcy code. These chapters dictate the way in which the bankruptcy will proceed and the type of relief an individual will receive. The chapters most commonly used in personal bankruptcy

¹ Mann, Ronald. "2010 Year - End Bankruptcy Filings Report." 4 Jan 2011.

² The 2005 bankruptcy filing number is likely highly inflated by the rush of individuals filing bankruptcy prior to the implementation of bankruptcy reform, which made filing for bankruptcy more difficult.

³ We chose this time period because it coincides with the foreclosure and economic crisis.

⁴ Lindblad, Mark R. *et al.* "Coping with Adversity: Personal Bankruptcy among Lower-Income Homeowners." Center for Community Capital, Chapel Hill, NC. January, 2011 <http://www.ccc.unc.edu/documents/CopingWAdversity.1.2011.pdf>.

⁵ We chose to compare 2008 to 2010 because bankruptcy numbers from 2006 and 2007 are likely artificially low due to the rush of filers who filed bankruptcy in 2005 prior to the enactment of bankruptcy reform and the subsequent lack of eligible filers in 2006 and 2007. 2008 was the first "normal" year to allow for a reasonable comparison with 2010.

⁶ American Bankruptcy Institute. "Quarterly Total Filings by State (2006-2010)." 28 Apr 2011.

⁷ Todorova, Aleksandra. "Declaring Bankruptcy Can Improve Your Credit Score - Personal Finance - Debt - SmartMoney.com." 27 Apr 2011. Web. April 27, 2011.

filings are Chapter 7 and Chapter 13.⁸ In Chapter 7, an individual's non-exempt assets are liquidated and most unsecured debts are discharged. In Chapter 13, an individual develops a repayment plan which restructures a filer's debt for repayment over a three- to five-year period. After the payment plan is successfully completed, the remaining qualified debts are discharged.

On its face, Chapter 7 would appear preferable for most filers because it is a relatively quick process that discharges most unsecured debt. However, bankruptcy filers may have reasons for choosing Chapter 13 over Chapter 7 and, in some cases, individuals may not qualify for a Chapter 7 bankruptcy. Changes to the bankruptcy code enacted in 2005 created provisions for income and means testing, which has made it more difficult for individuals to qualify for a Chapter 7 bankruptcy. In Illinois, for example, this means a two-person household with an annual income greater than \$60,073 must pass a means test to show that they are unable to pay their debt with their income.⁹ If the debtors fail the means test, they often are put into Chapter 13 bankruptcy. Additionally, individuals who have successfully discharged debt through a Chapter 7 bankruptcy are restricted from filing another Chapter 7 bankruptcy for eight years.

There are also circumstances where an individual who qualifies for a Chapter 7 bankruptcy may still choose Chapter 13, however, such as cases where an individual is trying to save his or her home from foreclosure. While mortgage debt secured by an individual's primary residence cannot be restructured under either Chapters 7 or 13 bankruptcy, Chapter 13 allows for past due mortgage balances to be repaid as part of a larger debt restructuring repayment plan. Another reason some might choose Chapter 13 over Chapter 7 is tied to how legal fees are paid under each chapter. While overall legal fees typically are higher for a Chapter 13 bankruptcy, they can be paid in installments over the course of the three- to five-year debt restructuring plan. Because debts are discharged at the end of a Chapter 7 bankruptcy, bankruptcy attorneys require payment of Chapter 7 fees upfront. Therefore, individuals without the funds necessary to pay an attorney at the beginning of the bankruptcy process may be forced to choose Chapter 13. Individuals also may choose Chapter 13 over Chapter 7 bankruptcy out of a feeling of personal responsibility to repay creditors.¹⁰

Recent research has shown that substantial disparities in the usage of Chapter 7 versus Chapter 13 bankruptcy exist along racial lines. A recent analysis illustrated that, after controlling for factors likely to determine bankruptcy chapter choice such as home ownership, whether a pending foreclosure was the reason for filing bankruptcy, annual income, assets, debts, and other financial and socioeconomic factors, African Americans were more than twice as likely to file for Chapter 13 bankruptcy as similarly situated filers of other racial groups. While the research does not give conclusive reasons as to why these disparities exist, the authors' findings are consistent with the possibility that African American bankruptcy filers are being discriminatorily steered into higher-cost Chapter 13 bankruptcies.¹¹ Filers might be steered into Chapter 13 bankruptcies for a number of reasons. As mentioned previously, attorney's fees are higher for Chapter 13 compared to Chapter 7 bankruptcies. The median fee for a Chapter 7 bankruptcy is \$1,000 while the median fee for a Chapter 13 bankruptcy is \$2,500.¹² In part, the higher Chapter 13 fees likely are due to the greater complexity of filing a Chapter 13 bankruptcy. However, research indicates that some law firms have developed specialization and efficiencies in dealing with Chapter 13 cases that make these cases more profitable, and such firms are more likely to refer clients to Chapter 13 even if this choice may not be most advantageous to the client. This same research found that a filer's geographic proximity to a firm, and that firm's particular chapter specialization, is predictive of a filer's chapter choice.¹³

Steering clients into Chapter 13 filings may preclude filers from achieving the best outcomes from the bankruptcy process and fail to improve their economic situations. As described earlier, Chapter 13 filers must repay their debts through a three- to five-year repayment plan, whereas debts are immediately discharged under Chapter 7. If there are

⁸ Consumers can also choose to file under Chapter 11, although this is fairly rare.

⁹ This income and means test applies to bankruptcies filed on or after March 15, 2011. "Census Bureau Median Family Income By Family Size." 27 Apr 2011. Web. 27 Apr 2011.

¹⁰ Cohen, Dov and Robert M. Lawless. "Less Forgiven: Race and Chapter 13". In Katherine Porter, ed., *Broke: How Debt Bankrupts the Middle Class*. Stanford University Press, Forthcoming 2011.

¹¹ *Ibid.* The authors' findings cannot rule out the possibility that African Americans chose Chapter 13 bankruptcy voluntarily.

¹² *Ibid.*

¹³ Lefgan, Lars, Frank L. McIntyre, and Michelle Miller. 2010. "Chapter 7 or Chapter 13: Are Client or Lawyer Interests Paramount?," *The B.E. Journal of Economic Analysis & Policy*: Vol. 10 Issue I, Article 82. <http://millerm.business.rutgers.edu/chapterchoice.pdf>.

other, less costly options available to a filer, participation in a Chapter 13 repayment plan may divert critical income that could otherwise be used to stabilize or improve the filer's economic situation. In addition, a high percentage of individuals in a Chapter 13 payment plan fail to complete the plans, meaning they achieve no long-term debt relief.¹⁴ Research has raised concerns about possible racial bias in the outcomes of Chapter 13 bankruptcy cases. African Americans petitioning for Chapter 13 bankruptcy are 21 percent more likely than white debtors to have their case dismissed by a judge.¹⁵

While bankruptcy is a clear indicator of individual economic distress, patterns of bankruptcy filings can also reveal the economic strains and vulnerabilities facing demographic groups or communities. Research has shown that women are much more likely to file bankruptcy than men, indicating significant financial challenges facing female-headed households, particularly single mothers.¹⁶ Additionally, a high geographic concentration of individuals in bankruptcy is an indicator of a community with heavy debt burdens. Beyond the financial distress illustrated by these burdens, these geographic patterns may illustrate broader vulnerability to financial scams and predatory financial products and more significant challenges to achieving community-level economic stability.

The following analysis uses court data on bankruptcy filings to examine recent trends and geographic patterns of personal bankruptcy filings in Cook County.

Data

This analysis uses data from the federal bankruptcy courts in Cook County provided by Record Information Services, a data vendor specializing in public records. The data analyzed were electronic records of individual consumer bankruptcy filings. Each record included information on the name of the individual filing bankruptcy (and any co-filers), the filer's address, the chapter of bankruptcy under which the petition was filed, and the filing date. Each case was geocoded to the address of the debtor. Additionally, the first name of each filer was matched to a list that identified the likely gender of the filer, and, in the event that the name was not on the list, the name was researched. There were 16,923 unique names identified in the bankruptcy filings, and 12.2 percent could not be identified by gender. Duplicate bankruptcy filings for individuals within a given year based on filer name and address were not included in the final dataset.

Findings

In recent years, personal bankruptcy activity in Cook County increased dramatically.

Between 2006 and 2010, non-business bankruptcy activity increased by 139.4 percent in Cook County. Based on community demographics, all types of communities in the County experienced growth in bankruptcy filings during this period. Table 1 shows that the most rapid growth in bankruptcy activity occurred in Latino communities and in communities where less than 10 percent of the population is minority. Between 2006 and 2010, filings increased 252 percent and 246.8 percent in these communities, respectively. Over this same period, the number of bankruptcy filings in predominately African American communities increased by 73.1 percent.

¹⁴ Dickerson, A. Mechele. 2006. "Race Matters in Bankruptcy Reform". The Missouri Law Review: Vol. 71 Issue 4 Lefgren, McIntyre and Miller, Article 82.

¹⁵ Agarwal, Sumit, Chomsisengphet, Souphala, McMenamin, Robert and Skiba, Paige Marta. 2010. "Dismissal with Prejudice? Race and Politics in Personal Bankruptcy". Vanderbilt Law and Economics Research Paper No. 10-08. Available at SSRN: <http://ssrn.com/abstract=1548473>.

¹⁶ See Warren, Elizabeth. 2002. "What is a Women's Issue?; Bankruptcy, Commercial Law, and Other Gender Neutral Topics." Harvard Women's Law Journal, Vol . 25, Spring.

Table 1 shows similar trends between 2008 and 2010. The largest increases in bankruptcy activity were observed in Latino and predominately white communities.¹⁷ While rates of increase were smallest in African American communities, Table 1 also shows that African American communities have had the highest volume of non-business bankruptcy filings each year since 2005, peaking at 8,951 filings in 2010. In 2010, bankruptcy filings in predominately African American communities accounted for over 25 percent of all bankruptcy filings in Cook County.

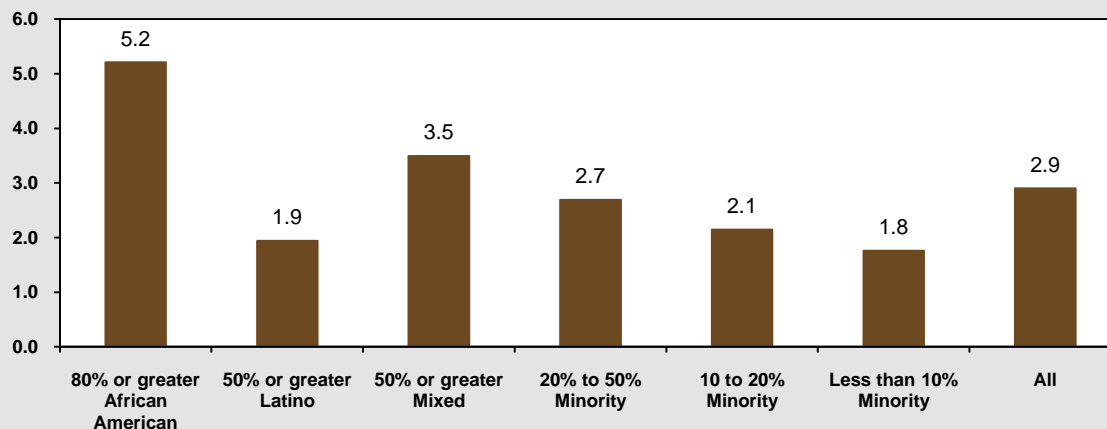
Table 1. Trends in bankruptcy activity by community race/ethnic composition. Cook County, IL - 2006 to 2010

	2006	2007	2008	2009	2010	Change 2006-2010	Change 2008-2010
80% or greater African American	5,171	5,164	7,029	8,541	8,951	73.1%	27.3%
50% or greater Latino	1,049	1,188	1,842	2,855	3,693	252.0%	100.5%
50% or greater Mixed	3,000	3,046	4,266	5,842	6,366	112.2%	49.2%
20% to 50% Minority	3,107	3,135	4,931	7,326	8,583	176.2%	74.1%
10 to 20% Minority	1,613	1,669	2,634	4,272	5,060	213.7%	92.1%
Less than 10% Minority	669	762	1,265	2,020	2,320	246.8%	83.4%
All	14,609	14,964	21,967	30,856	34,973	139.4%	59.2%

In Cook County, personal bankruptcy activity is highly concentrated in African American communities. Despite slower growth in bankruptcy activity between 2006 and 2010 in highly African American communities compared to other communities, bankruptcy activity continues to be significantly concentrated in African American neighborhoods in Cook County. Chart 1 shows that in Cook County between 2006 and 2010, 5.2 bankruptcy cases were filed per 100 individuals over the age of 18 in predominately African American communities. This rate is considerably higher than the 2.9 bankruptcy cases per 100 adults observed in Cook County, generally, and significantly higher than the rate observed in predominately white communities. White communities had 1.8 bankruptcy filings per 100 individuals over the age of 18.

¹⁷ As mentioned previously, the surge in bankruptcy activity in 2005 likely contributed to subsequently lower numbers in 2006 and large percentage increases between 2006 and 2010.

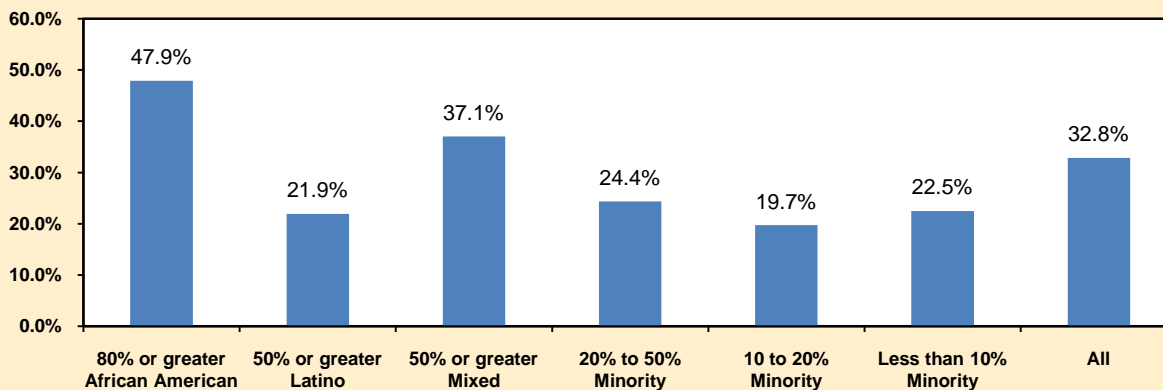
Chart 1. Bankruptcy activity by community race/ethnic composition per 100 adults 18+. Cook County, IL - 2006 to 2010



Source: Record Information Services, US Census

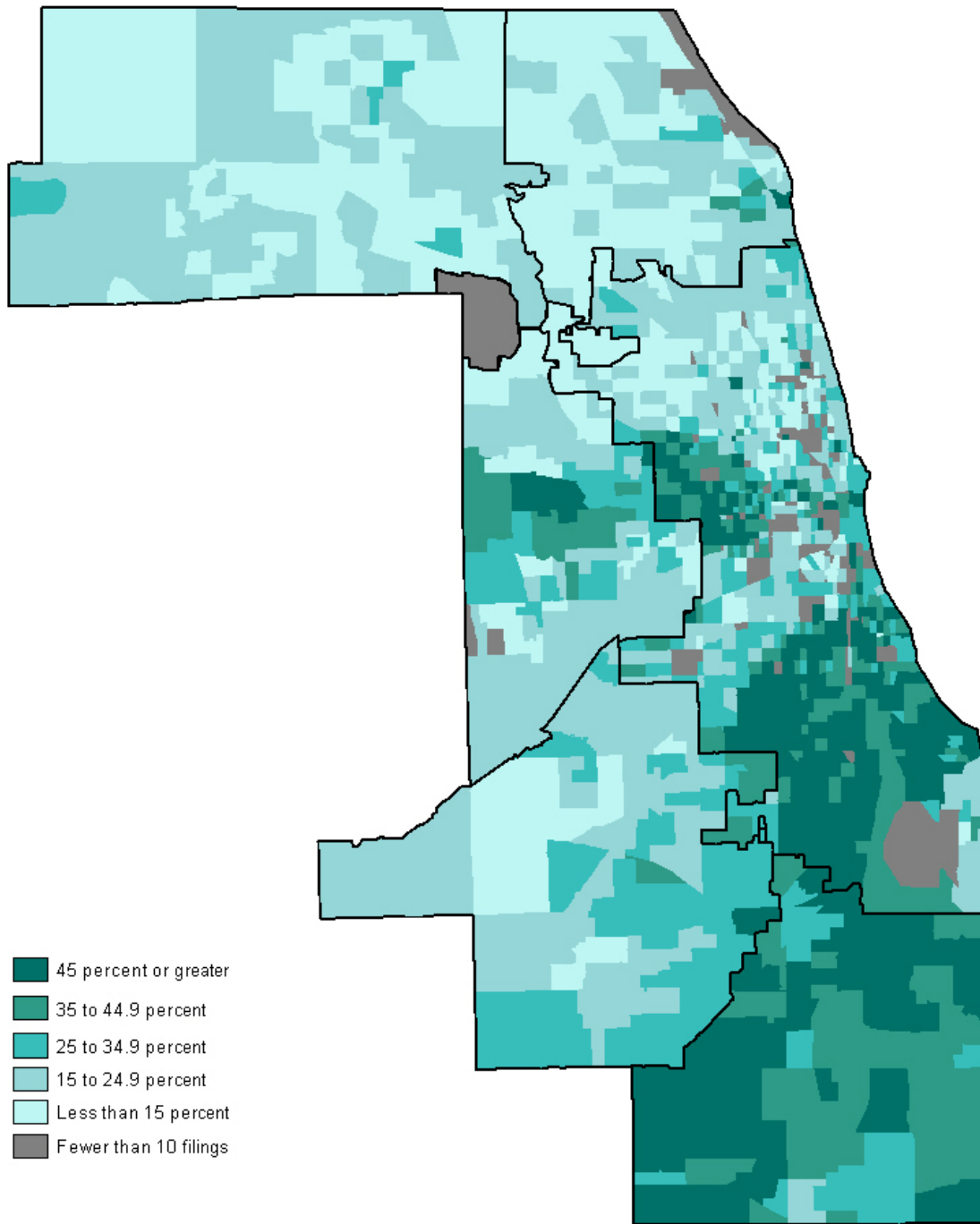
Bankruptcy filers in African American communities are more likely to choose Chapter 13 bankruptcy. Although filing bankruptcy under Chapter 13 is in many ways less advantageous than filing under Chapter 7, debtors in highly African American communities in Cook County largely file in this way. Chart 2 shows bankruptcy chapter choice by race and ethnic composition of census tracts between 2006 and 2010. Of all non-business bankruptcy cases filed in Cook County during this period, 32.8 percent were filed under Chapter 13. In predominately African American communities, however, nearly half of all cases were filed under Chapter 13. In contrast, filing under Chapter 13 was the choice in less than a quarter of the cases filed in predominately white communities between 2006 and 2010. Figure 1 maps these patterns across Cook County and shows that the share of Chapter 13 cases is highest in predominately African American communities on the south and west sides of Chicago, in southern Cook County, and in communities of color throughout the County.

Chart 2. Chapter 13 bankruptcy activity by community race/ethnic composition. Cook County, IL - 2006 to 2010

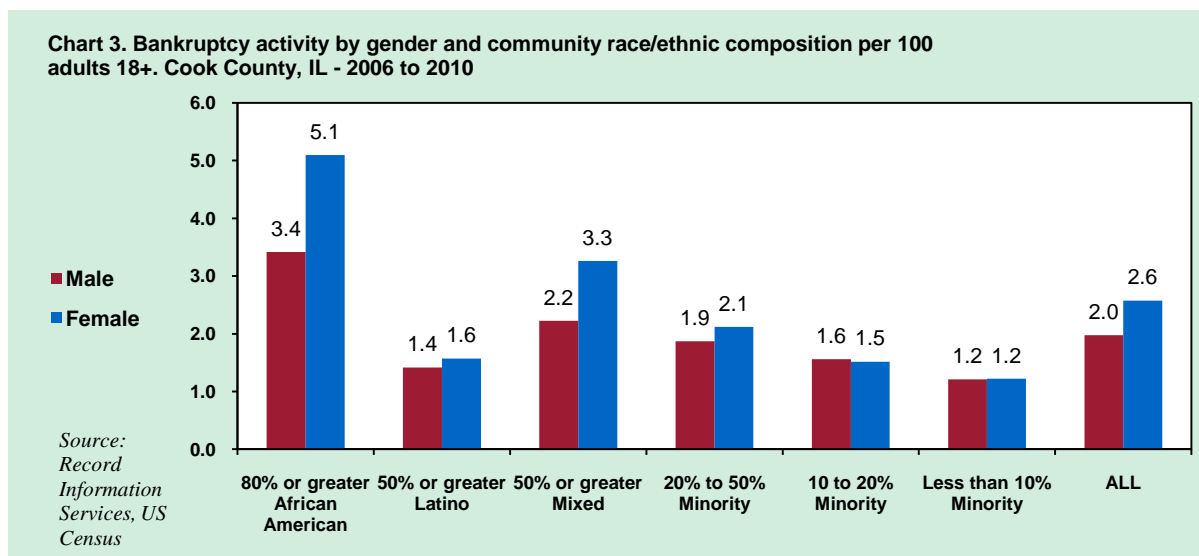


Source Record Information Services, US Census

Figure 1. Share of Chapter 13 Bankruptcy Filings, Cook County 2006-2010



Women make up a larger share of individual bankruptcy filers, and a dramatically larger share in African American communities than men do. Chart 3 illustrates that women solo filers in Cook County's communities of color comprise a disproportionate share of bankruptcy filers both within highly African American communities and across the County. Between 2006 and 2010 in Cook County, 2.6 per 100 adult women filed for bankruptcy compared to 2 filers per 100 adult men. Women file at greater rates than men file in predominately African American, Latino, and mixed minority communities in Cook County, but women file at smaller rates than, or as often as, men file in majority white communities. The density of filers among women is highest in predominately African American communities, where from 2006 to 2010 5.1 per 100 adult women filed compared to 3.4 per 100 adult men. The filing rate was 1.2 per 100 adult women and 1.2 per 100 adult men in predominately white communities.



As Table 2 shows, 45.9 percent of all bankruptcy cases in Cook County between 2006 and 2010 were filed by women-headed households, compared to 31.8 percent filed by male-headed households. While women filed more often than men generally, cases filed by women in highly African American communities accounted for a disproportionate share of total filings across Cook County. Of all bankruptcy filings in Cook County in this period, 16.7 percent were filed by women in predominately African American communities.

Table 2. Distribution of bankruptcy filings by gender and community race/ethnic composition. Cook County, IL - 2006 to 2010

	Female	Male	Joint	Both/Unknown
80% or greater African American	16.7%	8.3%	2.6%	2.2%
50% or greater Latino	3.6%	3.4%	1.6%	0.4%
50% or greater Mixed	9.1%	6.0%	2.8%	1.3%
20% to 50% Minority	9.4%	7.7%	4.6%	1.3%
10 to 20% Minority	4.8%	4.5%	3.0%	0.6%
Less than 10% Minority	2.2%	1.9%	1.6%	0.3%
Total	45.9%	31.8%	16.2%	6.1%

Discussion

The above analysis shows that bankruptcy filings in Cook County are disproportionately concentrated in communities of color, particularly African American communities, and that filers in African American communities are far more likely to choose Chapter 13 bankruptcy than Chapter 7. Additionally, within communities of color, women make up a disproportionate share of total filers, and within Cook County, women in African American communities account for the largest share of bankruptcy filings.

These findings raise concerns that bankruptcy filers in African American communities may not be getting the best outcomes and economic benefits from the bankruptcy process or, worse, that high usage of Chapter 13 bankruptcy may be setting already debt-burdened households further behind. The bankruptcy process should be reviewed to ensure that there are no structural characteristics within the bankruptcy code that may be responsible for these disparities.

From a community development perspective, high concentrations of personal bankruptcies within demographic groups or communities are an indicator of heavy debt burdens and economic distress within those communities. Such an indicator points to possible vulnerability to predatory debt reduction schemes, rescue scams, and financial products. Support for targeted financial planning, debt management and credit building, and legal resources for individuals in debt-burdened communities of color is vital for educating consumers and preventing non-advantageous bankruptcy filings. Additionally, regulation to protect economically vulnerable individuals from potentially abusive financial products and practices is critical.

Appendix I - Bankruptcies by Chicago Community Area

CA#	Community Area	Bankruptcies #	Chapter 13	Female Filers	Bankruptcies per 100	
			(%)	(%)	Females	Males
1	Rogers Park	1,013	28.7	44.3	1.9	1.6
2	West Ridge	1,082	19.7	36.9	1.4	1.5
3	Uptown	901	21.0	39.1	1.4	1.5
4	Lincoln Square	611	14.9	38.8	1.3	1.3
5	North Center	316	16.8	44.6	1.0	0.9
6	Lakeview	847	20.3	34.7	0.7	1.0
7	Lincoln Park	407	19.2	45.5	0.6	0.6
8	Near North Side	877	26.2	47.0	1.2	1.1
9	Edison Park	122	12.3	33.6	0.8	0.9
10	Norwood Park	615	21.0	35.3	1.3	1.6
11	Jefferson Park	521	18.4	37.0	1.8	2.0
12	Forest Glen	218	17.4	29.8	0.9	1.1
13	North Park	253	16.6	31.2	1.0	1.6
14	Albany Park	645	16.4	35.7	1.2	1.2
15	Portage Park	1,363	13.4	39.1	2.0	2.0
16	Irving Park	963	17.9	37.0	1.6	1.7
17	Dunning	952	15.0	37.2	2.0	2.1
18	Montclare	347	16.7	40.9	2.8	2.3
19	Belmont Cragin	1,374	17.9	38.1	1.9	1.8
20	Hermosa	437	19.5	41.4	2.0	1.8
21	Avondale	601	20.6	36.9	1.4	1.5
22	Logan Square	1,010	19.6	42.6	1.5	1.3
23	Humboldt Park	1,273	37.4	49.7	2.9	2.1
24	West Town	1,013	19.6	43.0	1.4	1.2
25	Austin	3,893	45.6	57.0	5.0	3.0
26	West Garfield	581	49.4	55.2	3.8	3.0
27	East Garfield	659	41.6	58.7	5.1	2.7
28	Near West Side	996	33.2	50.8	2.7	2.0
29	North Lawndale	1,026	47.8	59.1	4.0	2.5
30	South Lawndale	557	26.9	38.2	0.9	0.6
31	Lower West Side	348	18.4	37.1	1.0	0.9
32	Loop	354	33.3	50.6	2.4	1.7
33	Near South Side	296	29.4	52.7	3.9	3.3
34	Armour Square	127	14.2	52.0	1.3	0.9
35	Douglas	569	39.2	61.7	3.2	1.9
36	Oakland	201	30.8	61.7	5.4	3.9
37	Fuller Park	94	45.7	56.4	4.1	2.4
38	Grand Boulevard	851	41.8	60.0	4.8	3.0
39	Kenwood	500	45.2	57.8	3.5	2.3
40	Washington Park	360	45.3	58.6	4.0	2.9
41	Hyde Park	315	34.6	48.3	1.1	0.9
42	Woodlawn	797	43.2	60.4	4.5	2.7
43	South Shore	2,156	43.5	58.2	4.8	3.4
44	Chatham	1,436	46.4	57.0	4.9	3.5
45	Avalon Park	492	54.7	51.2	5.2	4.2
46	South Chicago	988	48.9	54.3	3.7	2.7

Appendix I - Bankruptcies by Chicago Community Area (con't)

CA#	Community Area	Bankruptcies #	Chapter 13	Female Filers	Bankruptcies per 100	
			(%)	(%)	Females	Males
47	Burnside	118	44.9	52.5	5.0	3.2
48	Calumet Heights	672	51.3	51.9	4.9	4.2
49	Roseland	2,129	51.6	54.3	5.4	3.9
50	Pullman	352	41.5	58.5	5.6	3.4
51	South Deering	552	44.9	56.7	4.7	2.9
52	East Side	393	26.5	36.9	1.7	1.7
53	West Pullman	1,475	53.8	53.2	5.7	3.8
54	Riverdale	139	38.1	68.3	2.8	1.4
55	Hegewisch	148	26.4	37.8	1.4	1.5
56	Garfield Ridge	667	27.9	37.9	1.7	1.6
57	Archer Heights	193	21.2	37.3	1.5	1.7
58	Brighton Park	453	19.4	36.9	1.2	1.2
59	McKinley Park	210	25.7	44.3	1.7	1.3
60	Bridgeport	454	19.6	43.2	1.5	1.3
61	New City	665	38.3	43.0	1.8	1.4
62	West Elsdon	228	22.8	32.9	1.2	1.6
63	Gage Park	480	27.5	36.0	1.4	1.4
64	Clearing	529	27.2	37.4	2.2	2.3
65	West Lawn	575	24.5	38.3	2.0	2.0
66	Chicago Lawn	1,607	47.0	52.6	4.0	2.6
67	West Englewood	1,237	51.0	56.6	4.2	2.8
68	Englewood	960	47.6	54.6	3.5	2.7
69	Greater Grand Crossing	1,224	43.4	57.7	4.5	3.0
70	Ashburn	1,592	49.2	48.8	5.2	3.6
71	Auburn Gresham	2,339	49.1	56.3	5.8	3.7
72	Beverly	510	46.5	45.1	2.7	2.4
73	Washington Height	1,398	51.6	58.2	6.4	3.7
74	Mount Greenwood	246	31.7	37.4	1.3	1.2
75	Morgan Park	828	50.4	56.3	4.5	2.9
76	O'Hare	360	13.9	31.1	2.2	3.6
77	Edgewater	941	20.9	37.3	1.3	1.7
	Chicago (total)	59,031	35.9	48.7	2.6	1.9

Appendix II - Bankruptcies by Cook County census place					
Census Place	Bankruptcies #	Chapter 13	Female Filers	Bankruptcies per 100	
		(%)	(%)	Females	Males
Alsip	642	29	46	3.87	2.87
Arlington Heights*	955	15	36	n/a	n/a
Barrington Hills*	10	10	20	n/a	n/a
Barrington*	55	11	35	n/a	n/a
Bartlett*	224	19	37	n/a	n/a
Bedford Park	13	31	38	2.11	2.87
Bellwood	1,073	48	51	7.07	4.37
Berkeley	166	36	44	3.60	2.40
Berwyn	1,330	20	41	2.61	2.36
Blue Island	770	38	53	4.79	2.77
Bridgeview	355	17	33	1.96	2.55
Broadview	447	43	53	6.89	4.10
Brookfield	350	22	41	1.83	1.69
Buffalo Grove*	247	13	34	n/a	n/a
Burbank	541	18	35	1.78	1.62
Burnham	166	40	49	5.15	4.06
Burr Ridge*	25	20	32	n/a	n/a
Calumet City	2,125	48	54	7.38	4.71
Calumet Park	458	48	55	7.66	4.25
Chicago	59,031	36	49	2.57	1.91
Chicago Heights	892	41	49	3.69	2.52
Chicago Ridge	416	19	45	3.31	2.57
Cicero	1,243	21	37	1.68	1.60
Country Club Hills	1,085	49	49	8.63	6.33
Countryside	132	14	36	1.88	2.41
Crestwood	276	27	50	2.82	1.90
Des Plaines	1,054	17	35	1.53	1.73
Dixmoor	132	36	52	4.69	2.87
Dolton	1,579	53	54	8.78	5.63
East Hazel Crest	60	50	42	3.88	3.10
Elgin*	321	26	40	n/a	n/a
Elk Grove Village*	674	13	35	n/a	n/a
Elmwood Park	644	14	38	2.29	2.40
Evanston	866	27	50	1.37	0.91
Evergreen Park	491	39	43	2.61	2.15
Flossmoor	259	45	46	3.36	2.55
Ford Heights	94	33	60	5.04	2.56
Forest Park	523	34	54	4.17	2.65
Forest View	15	33	40	1.93	1.31
Franklin Park	403	16	36	1.99	1.98
Glencoe	38	8	34	0.41	0.64
Glenview	415	11	32	0.80	0.92
Glenwood	438	52	49	5.83	4.22
Golf	1	0	0	0.00	0.65
Hanover Park*	405	22	33	n/a	n/a
Harvey	940	45	52	4.65	3.20

Appendix II - Bankruptcies by Cook County census place					
Census Place	Bankruptcies #	Chapter 13	Female Filers	Bankruptcies per 100	
		(%)	(%)	Females	Males
Harwood Heights	196	9	36	1.93	2.33
Hazel Crest	829	54	56	8.00	4.16
Hickory Hills	295	21	39	2.10	2.01
Hillside	310	42	49	4.66	2.72
Hinsdale*	8	25	13	n/a	n/a
Hodgkins	55	13	44	3.31	2.44
Hoffman Estates*	982	16	35	n/a	n/a
Hometown	167	32	40	3.49	3.43
Homewood	572	37	46	3.32	2.19
Indian Head Park	37	14	43	0.90	1.04
Inverness	30	10	20	0.24	0.48
Justice	407	28	44	3.99	3.05
Kenilworth	3	33	67	0.23	0.00
La Grange Park	168	18	46	1.36	0.83
La Grange	148	24	41	1.01	0.94
Lansing	1,141	39	43	4.24	3.39
Lemont*	160	19	33	n/a	n/a
Lincolnwood	158	15	28	0.86	1.21
Lynwood	481	42	48	8.36	4.72
Lyons	310	19	34	2.64	3.05
Markham	672	49	51	7.21	4.64
Matteson*	899	49	47	n/a	n/a
Maywood	994	48	54	5.27	3.23
McCook	8	13	50	3.60	3.96
Melrose Park	478	14	44	2.46	1.91
Merrionette Park	70	39	53	4.42	2.35
Midlothian	458	28	37	3.15	2.60
Morton Grove	395	14	31	1.29	1.58
Mount Prospect	790	14	38	1.36	1.30
Niles	556	12	34	1.38	1.63
Norridge	268	9	34	1.39	1.75
North Riverside	115	24	43	1.62	1.49
Northbrook	256	11	28	0.54	0.76
Northfield	41	17	37	0.69	0.44
Northlake	317	20	36	2.50	2.74
Oak Forest	655	29	34	2.14	1.94
Oak Lawn	1,155	24	42	2.09	1.70
Oak Park	969	34	50	2.20	1.69
Olympia Fields	197	50	47	4.79	3.32
Orland Hills	182	27	34	2.65	2.30
Orland Park*	713	21	35	n/a	n/a
Palatine	1,073	15	39	1.68	1.52
Palos Heights	122	23	34	0.85	0.89
Palos Hills	380	20	40	1.98	2.08
Palos Park	44	23	36	0.84	0.91
Park Forest*	1,022	41	51	n/a	n/a

Appendix II - Bankruptcies by Cook County census place (con't)					
Census Place	Bankruptcies #	Chapter 13	Female Filers	Bankruptcies per 100	
		(%)	(%)	Females	Males
Park Ridge	356	11	37	0.86	0.87
Phoenix	86	47	51	5.06	3.83
Posen	168	35	42	4.07	2.92
Prospect Heights	293	10	39	1.80	1.45
Richton Park	868	46	51	8.89	5.36
River Forest	98	23	50	1.02	0.96
River Grove	336	17	39	2.98	2.91
Riverdale	821	52	56	8.52	5.67
Riverside	113	28	39	1.22	1.29
Robbins	189	42	60	4.59	2.47
Rolling Meadows	446	16	34	1.66	1.62
Roselle*	63	16	33	n/a	n/a
Rosemont	66	18	39	1.72	1.43
Sauk Village*	549	43	48	n/a	n/a
Schaumburg*	1,549	16	37	n/a	n/a
Schiller Park	343	13	34	2.58	2.87
Skokie	1,109	14	36	1.53	1.60
South Barrington	27	15	19	0.38	0.84
South Chicago Heights	109	35	50	3.41	1.79
South Holland	1,132	52	47	5.88	4.21
Steger*	144	35	42	n/a	n/a
Stickney	151	21	35	2.19	2.28
Stone Park	49	10	29	0.90	0.96
Streamwood	1,093	20	33	2.72	2.38
Summit	204	24	38	2.10	1.99
Thornton	76	32	38	2.75	2.25
Tinley Park*	877	25	38	n/a	n/a
University Park*	3	33	33	n/a	n/a
Westchester	389	30	41	2.12	1.78
Western Springs	48	15	42	0.44	0.32
Wheeling*	769	14	34	n/a	n/a
Willow Springs	86	19	33	1.44	1.70
Wilmette	133	21	35	0.45	0.45
Winnetka	29	24	31	0.21	0.29
Worth	296	23	38	2.59	2.59

* Portions of this census place lie outside Cook County

Appendix III - Bankruptcies by Cook County region					
Region	Bankruptcies #	Chapter 13	Female Filers	Bankruptcies per 100	
		(%)	(%)	Females	Males
North Cook	5,144	15.3	37.2	1.1	1.1
Northwest Cook	11,610	16.1	35.7	1.7	1.6
West Cook	12,720	26.8	43.2	2.5	2.1
Southwest Cook	9,781	25.7	40.0	2.2	1.9
South Cook	19,083	46.1	50.3	6.1	4.0
Chicago	59,031	35.9	48.7	2.6	1.9
Cook County (total)	117,369	32.8	45.9	2.0	2.6