

Executive Summary

As 2023 came to a close, the number of evictions in Cook County reached levels not seen since before the COVID-19 pandemic, when moratoriums and related housing subsidies were deployed. With evictions rising, the Cook County Sheriff's Office reinforced its efforts to minimize the resulting negative impacts through a dedicated social service team and community service partners.

The Sheriff's Office is legally required to enforce eviction orders entered by the Circuit Court of Cook County. Recognizing the significant, unmet need for housing assistance in Cook County, the Office has created a nationally recognized model through the Sheriff's Assistance for Evictions program (SAFE) to deliver diverse clients a full spectrum of social services and reduce the harm of housing loss. SAFE's "All Clients" strategy helps to meet the needs of both residents and housing providers by facilitating impactful social services for the tenant that also reduce disruption to the leaser through the safe transfer of property required by the court.

SAFE is housed in the Sheriff's Community Resource Center (CRC), a virtual and in-person supportive services initiative that connects individuals in need to resources in their communities. The Team is led by a licensed clinical social worker and comprised of subject matter experts who support tenants through social service provision and linkages, including mediation with the property owner, attending court appearances, advocacy with governmental offices, and connections to emergency medical services, both before and during the eviction process. As such, SAFE has the capacity to provide social service connections to the general population, with a specific focus on targeted supports to vulnerable individuals who are especially high risk, including the elderly, mentally ill, physically disabled, those with serious medical conditions, and families with young children.

This annual report describes SAFE's supportive approach throughout the evictions process while reviewing local eviction data in the broader national context.



Recent local and national trends show an increase in evictions as pandemic-related housing support ended. They also illustrate disparities in the populations that experience evictions. The figure and table below provide an overview of evictions ordered by the Court to be enforced by the Sheriff's Office during the last five years. (*Not all ordered evictions result in an enforced eviction*).

For 2023, the Office was ordered to enforce 11,988 evictions, nearly 13% less than the total for 2019. During the pandemic, average monthly eviction orders reached a low of 226, but they climbed back to nearly 1,000 in 2023. Both March and August of 2023 surpassed 2019's average monthly orders.



Eviction Orders (January 1, 2019 – December 31, 2023)

Year	Eviction Orders	Average Monthly Orders
2019	13,761	1,147
2020	3,105	259
2021	2,714	226
2022	8,882	740
2023	11,988	999

Importantly, both national and local data show that evictions do not impact every neighborhood or race equally. Black renters face a disproportionate share of evictions, and the eviction filing rate for adults with children was more than double the risk seen by adults living without children. ¹² In Cook County, roughly half of all evictions occur in majority-Black ZIP codes, yet less than a quarter of the county's population is Black. ³⁴ As described in detail below, SAFE aims to respond to these inequities; the program serves neighborhoods with high percentages of Black residents, and often supports families with children.

¹ WBEZ – Cook County evictions reach their highest monthly total in more than four years; https://www.wbez.org/stories/cook-county-evictions-back-to-pre-pandemic-levels/3e34bc0c-10b9-4e77-93be-4811ff6e541d

² Eviction Lab – Who is Evicted in America: https://evictionlab.org/who-is-evicted-in-america/

³ WBEZ – Cook County evictions reach their highest monthly total in more than four years: https://www.wbez.org/stories/cook-county-evictions-back-to-pre-pandemic-levels/3e34bc0c-10b9-4e77-93be-4811ff6e541d

⁴ United States Census Bureau – QuickFacts: Cook County, Illinois: https://www.census.gov/quickfacts/fact/table/cookcountyillinois/PST045222

SAFE's Social Service Model

SAFE integrates into the Court's legal and social service processes with the goal of helping individuals transfer to a new, safe location if an eviction is unavoidable. When this is possible, Sheriff deputies avoid having to enter a unit, housing providers often receive the unit sooner and in better condition, and tenants experience less trauma and disruption.

One of the most significant challenges to providing help is adequately identifying individuals in need early in the eviction process. To allow for enough time to secure assistance and new housing, ideally the SAFE team will know well before a scheduled eviction if vulnerable individuals may be involved. To this end, SAFE applies a multi-front approach to recognize vulnerable tenants and provide services as soon as possible. SAFE works to identify these tenants proactively through multiple channels. When deputies serve a filed eviction case at the property, they include contact information for SAFE and other social service agencies for the tenants. Then for cases in which a judge orders an eviction, housing providers are required to fill out a Sheriff's disclosure form indicating if vulnerable tenants are present (*e.g. elderly, mentally ill, medical conditions, children, etc.*). SAFE advocates follow up with outreach to all properties in which a vulnerable tenant is disclosed. The Office also sends a notification letter to the property that includes SAFE contact information. Tenants often reach out to SAFE directly thanks to this notification. Additionally, the SAFE team receives referrals from external agencies, and is available to the public via direct phone and email contacts.

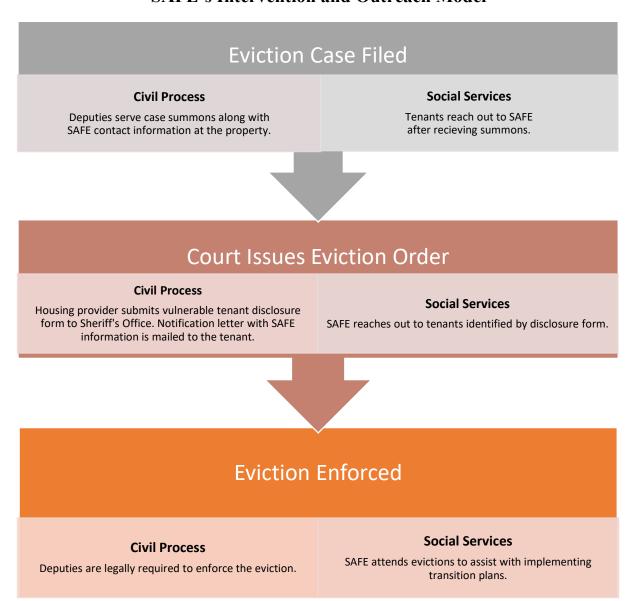
Once a vulnerable tenant is identified, the SAFE team makes continuous outreach to the individual, via mail, phone, and in-person home visits, to offer extensive and specialized services, such as medical care, nursing home placement, and/or shelter information, as well as linkages to other social services. Home visits are conducted by a SAFE Social Services Specialist and afford the Team a wealth of knowledge about the situation to plan the most appropriate and compassionate relocation with the resident. Home visits are key to building rapport, which improves the partnership between the resident and the SAFE team.

If alternative housing cannot be secured in advance, a SAFE advocate is present during enforcement to offer supportive services, help contact family or friends for transitioning or engage emergency medical or mental health supports if warranted. It is important to understand that the evictions enforcement process often occurs after months of litigation in which tenants were notified of the coming evictions, and SAFE has offered vulnerable tenants multiple relocation options.

SAFE must clear (*close*) each case before an eviction can be enforced. Cases can be cleared for a variety of reasons, such as refusal of services, change in resident situation, and/or the provision of services on scene. Post-eviction, SAFE remains a resource for housing providers and tenants seeking additional services.

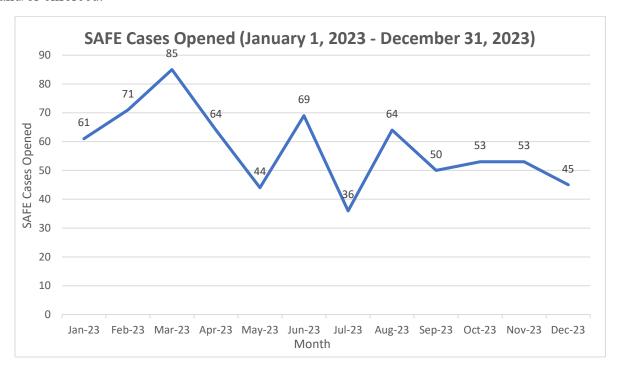
The chart below outlines the SAFE model of intervention and the outreach strategy executed by SAFE and the Sheriff's Civil Process Unit. Please note that this diagram only shows the portion of the evictions process that involve both Civil Process and SAFE, not cases that Civil Process handles alone (*no vulnerable tenants are identified*). Additionally, the chart just shows the process for realized evictions in which the tenant accepts SAFE services, not those that have been diverted. Diversions may still occur between steps, and referrals to SAFE can be made at any time. For example, after a referral to SAFE is made, an advocate may help an elderly tenant enter a nursing facility and avoid the enforcement of an eviction.

SAFE's Intervention and Outreach Model



SAFE Data Summary

In 2023, SAFE opened 695 cases regarding vulnerable tenants facing eviction. The graph below shows the cases opened by SAFE from January 1, 2023 to December 31, 2023. Please note, SAFE data and the eviction order data in the executive summary differ, in large part because SAFE cases come through referrals in which a tenant is identified as vulnerable. Additionally, the date that a case is opened with SAFE may differ from the date an eviction order is received and/or enforced.



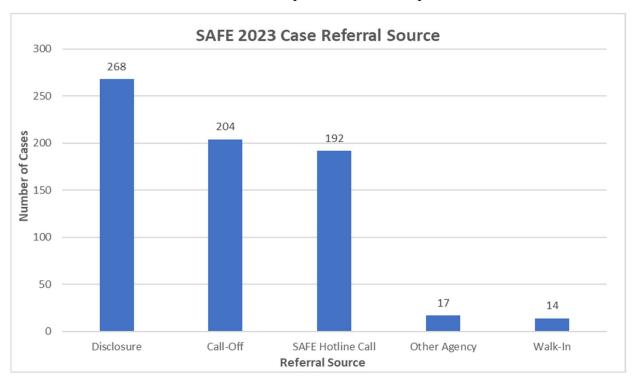
Every Case Has Unique Needs

In the summer of 2023, a SAFE advocate accompanied Civil Process deputies to enforce an eviction regarding Jarred, a tenant in Chicago's Chatham neighborhood. They knocked on his door and received no response, but a neighbor came out and told them that Jarred was hospitalized three weeks ago. They entered the unit to confirm Jarred's absence. Once inside, the advocate knew something wasn't right when she found fresh food in the refrigerator. She asked the neighbor about the food, and he told her that Jarred's girlfriend, Georgia, had been living there during his hospitalization.

The advocate then went to check on Jarred at the center where he was receiving treatment, only to find out that he had been discharged. The hospital staff referred the advocate to a rehabilitation center, who then sent her to a nursing facility, where she finally located Jarred. In speaking to the nursing facility staff, she learned that Georgia wanted to take Jarred to the bank to withdraw funds. The advocate recognized signs of financial abuse and worked with the nursing facility to ensure that Georgia could not remove Jarred from the facility and reported the case to investigators.

SAFE Referrals

SAFE receives referrals from a range of sources. The following graph shows the referral sources for cases that SAFE opened in 2023. As seen below, a "Disclosure" indicates that the plaintiff's paperwork cites a vulnerable tenant in the unit and the case is brought to SAFE. A "Call-Off" refers to a situation in which deputies attempt to enforce an eviction and discover a vulnerable tenant, such as someone with mental illness, no place to go, no transportation, etc., so they postpone the enforcement temporarily and refer the case to SAFE. A "SAFE Hotline Call" includes calls in which either the plaintiff or defendant call the SAFE hotline for assistance. "Other Agency" counts referrals from another organization. Finally, a "Walk-In" is someone who comes to the Sheriff's Office in person and SAFE opens a case for them.



Addressing the Needs of Tenant and Housing Provider

Mike, the property owner of a multi-unit building, filed to evict a tenant for nonpayment of rent. Like most housing providers, Mike counts on rental income to maintain his property.

When Civil Process deputies arrived to enforce the eviction, they recognized that the tenant required mental health services. Since it was evident that the tenant was dealing with mental health issues, Civil Process deputies temporarily delayed the eviction and contacted the SAFE team. In turn, a SAFE advocate was able to quickly assess the tenant's needs and then independently discuss with Mike other options for the tenant.

This mediation, led by a SAFE advocate, allowed the tenant an additional week to leave the unit, which gave the SAFE team time to connect the tenant to mental health treatment and facilitate the safe transfer of property to the housing provider.

SAFE Clients

The table below shows that of the cases SAFE opened in 2023, the program provided services to 341 seniors and 513 children. Of these clients, 252 had a physical disability, and 130 had a mental illness. Please note that the below categories are not mutually exclusive because SAFE's cases are based on households and clients may fit into multiple categories. For example, each SAFE case may include more than one client (e.g., a household with two adults counts as one case but two adults), and each client may be counted in multiple categories (e.g., a physically disabled child is included in both the "physically disabled" and "child" categories).

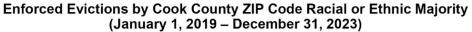
SAFE Clients

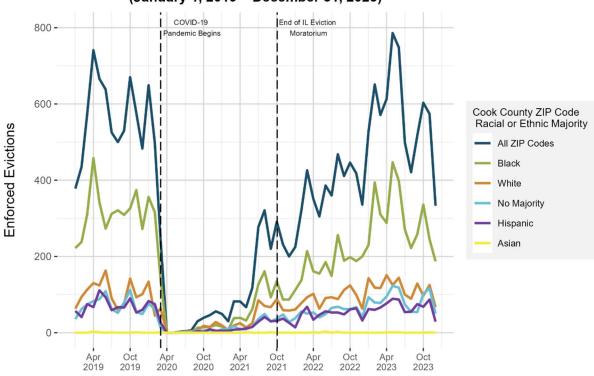
Client Category	Total
Number of Adults	948
Children	513
Families with Children	247
Senior	341
Physically Disabled	252
Mentally Ill	130



SAFE and Racial Disparities

Research shows racial disparities in the evictions ordered in Cook County. Approximately half of all evictions in Cook County occur in ZIP codes that have a majority Black population, yet less than a quarter of the county's population is Black.⁵ Since the end of the moratorium in October of 2021, 50 percent of evictions were in majority-Black ZIP codes, 22 percent were in majority-white ZIP codes, 15 percent were in ZIP codes with no racial majority and 13 percent were in majority-Hispanic ZIP codes. The below graph illustrates enforced evictions by Cook County ZIP code racial or ethnic majority over the last five years.





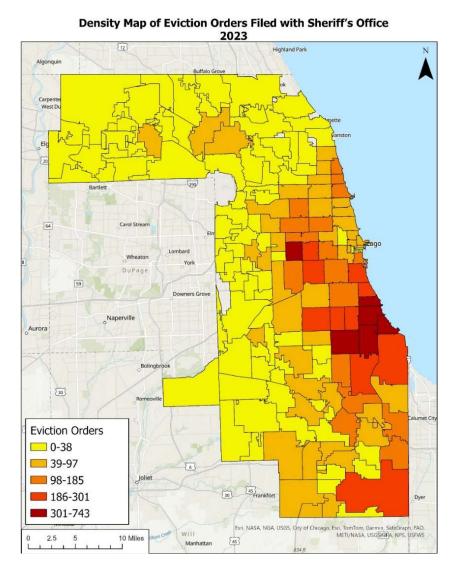
Everyone Who Needs Help is a Client

SAFE cases include ALL members of the household.

In one instance, Gabby was the subject of an eviction order and SAFE helped her receive inpatient emergency mental health treatment. But she was unable to find a place for her cat, Socks, and had to leave him behind in her former unit. Due to their previously established rapport on Gabby's case, the property owner contacted SAFE, and met the advocate at the unit to retrieve Socks. The advocate was able to deliver Socks to a no-kill shelter and visit Gabby in the hospital to let her know that Socks was safe.

⁵ United States Census Bureau – QuickFacts: Cook County, Illinois: https://www.census.gov/quickfacts/fact/table/cookcountyillinois/PST045222

As seen in the map below, Chicago's South Side, West Side, and south suburban Cook County experience elevated eviction order filings.



SAFE's location data demonstrates the program's activity in these communities. The below table shows the top five ZIP codes where SAFE closed cases from January 1, 2022 to December 31, 2023.

Top Five SAFE ZIP Code/Neighborhood by Cases Closed

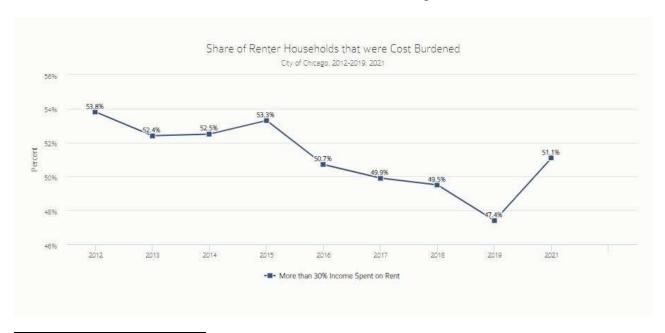
ZIP Code/Neighborhood	Count
60620 (Auburn Gresham)	102
60637 (West Woodlawn)	100
60649 (South Shore)	99
60628 (West Roseland)	90
60623 (Lawndale)	85

Evictions in Context: Local Trends

The racial disparities described above are part of a host of socioeconomic factors exhibited in eviction data. One prominent trend is that as pandemic-related housing support ended, wages were not keeping up with the rising cost of rent. To that point, according to a WBEZ analysis of Zillow rental data⁶, from January 2021, when rents reached their lowest point since the beginning of the pandemic, to May 2023, the average rent in Cook County rose by 25 percent. In comparison, average rent increased by 6 percent during the same amount of time prior to the pandemic, from October 2017 to March 2020. Raises to the minimum wage do not compensate for the increase in rent; in Chicago and Cook County, the minimum wage rose by 10 percent and 3 percent, respectively, from January 2021 to May 2023.

An analysis by the Institute for Housing Studies at DePaul University⁹ shows that the gap between rent prices and wage increases is reflected in the increased cost burden experienced by Chicago renter households. During the early pandemic period, nearly all renter households in Chicago saw increased cost burdens, though it was not evenly distributed across income levels. For the lowest-income renters, 89 percent of households were cost-burdened (*paying at least 30 percent of their income towards rent*), with many of these renters considered severely cost-burdened (*paying more than half of their income towards rent*) in 2021. Between 2019 and 2021, the share of very low-income renters that were severely cost-burdened increased from 67 percent to 75 percent.

The Institute for Housing Studies at DePaul University published the figure below, which illustrates the share of cost burdened renter households in Chicago from 2012 to 2021.



⁶ WBEZ – Cook County evictions reach their highest monthly total in more than four years: https://www.wbez.org/stories/cook-county-evictions-back-to-pre-pandemic-levels/3e34bc0c-10b9-4e77-93be-4811ff6e541d

8 Ibid

⁷ Ibid

⁹ Institute for Housing Studies at DePaul University – 2023 State of Rental Housing in the City of Chicago: https://www.housingstudies.org/releases/2023-state-rental-housing-city-chicago/

Evictions in Context: Housing Providers

Though most available eviction data focuses on tenants, not housing providers, studies show that small scale housing providers contribute to Chicago's affordable housing stock, wealth building opportunities for families, and neighborhood well-being. ¹⁰ In this way, the Office's duty under the law to enforce court-ordered evictions can help protect property investments that meaningfully support housing providers, especially those in middle- and low-income neighborhoods.

In Chicago, small scale housing providers own a large amount of the city's unsubsidized affordable housing, often referred to as "naturally occurring affordable housing," and tend to employ flexible and accommodating rental property management processes. 11 These small-scale housing providers often own two- and four-unit buildings, which, more than any other type of rental housing in Chicago, are the most likely to offer lower-cost rents and are family-sized units. They also make up a substantial portion of the housing supply in Chicago's minority communities, particularly Hispanic neighborhoods. 12 Further, small scale housing providers may occupy their building while renting out the remaining units, which provides affordable homeownership and creates a pathway for families to increase their economic security and pass down generational wealth. 13 According to The Chicago Community Trust, in Chicago, 77 percent of white households own homes, compared to 55 percent of Hispanic households and 40 percent of Black households.14

For many small-scale housing providers, property-related expenses consume more than half of their property income. 15 These housing providers often rely on their rental properties to pay mortgages, utility bills, property taxes, maintenance costs, and other expenses tied to the property. 16 Without rental income to offset these expenses, low- to moderate- income housing providers may struggle to maintain the residences on which both their families and tenants depend.17

A housing provider's ability to remove tenants who fail to pay rent may not only matter to the housing provider as it can impact the neighborhood at large. According to the U.S. Department of Health and Human Services, the quality of a house's neighborhood is shaped in part by how well individual homes are maintained, and widespread residential deterioration in a neighborhood can negatively affect both physical and mental health, as well as crime, violence, and pollution. 18 As such, housing providers' access to the legal eviction process can contribute not only to their individual income streams, but to the quality of the neighborhood as well.

¹⁰ The Institute for Housing Studies at DePaul University - Patterns of Lost 2 to 4 Unit Buildings in Chicago https://housingstudies.org/releases/patterns-lost-2-4-unit-buildings-chicago/

¹¹ The American Bar Foundation - The Impact of COVID-19 on Small Rental Property Management: Insights from a Chicago Case Study: https://www.americanbarfoundation.org/resources/theimpact-of-covid-19-on-small-rental-property-management-insights-from-a-chicago-case-study/

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¹³ Bid
14 The Chicago Community Trust – Advancing Equity: What is the Homeownership Gap?: https://www.cct.org/stories/advancing-equity-what-is-the-homeownershipgap#::-tex=In%20Chicago%2C%2077%20percent%20ft.gap%20in%20the%20Chicago%20region.

15 Brookings – An Eviction Moratorium Without Rental Assistance Hurts Smaller Landlords, Too: https://www.brookings.edu/articles/an-eviction-moratorium-without-rental-assistance-hurts-

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¹⁶ Ibid

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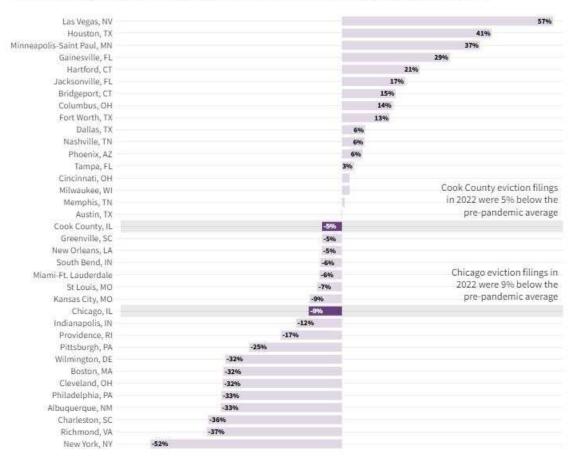
18 U.S. Department of Health and Human Services — Quality of Housing: https://health.gov/healthypeople/priority-areas/social-determinants-health/literature-summaries/quality-housing

Evictions in Context: National Trends

Like in Cook County, as pandemic-related housing support ends, evictions are increasing across the U.S., with a particular impact on low-income and underserved groups.

The figure below shows the percent change in eviction filings in 2022 relative to pre-pandemic averages in major U.S. cities. Cook County lands in the middle, with 5 percent fewer eviction filings in 2022 than the county's average of annual filings from 2016 to 2019.





Source: WBEZ analysis of Princeton University's Eviction Lab data, Office of the Chief Judge, Cook County Circuit Court **Note:** Eviction Lab does not track Chicago or Cook County filing data. Historical pre-pandemic filings are an average of several baseline year filing numbers (e.g., 2016-2019).

Visualization: Amy Qin/WBEZ.

Eviction often reflects the chronic economic precarity of renters, not an acute financial event. Like in Cook County, people across the country with low incomes and/or those from underserved groups experience elevated evictions. ¹⁹ Prior to the pandemic, in 2017, more than half of low-income tenants in the U.S. were considered rent burdened, and more than three-quarters of evictions in 2017 were for nonpayment of rent. ²⁰²¹ Rising rents in the U.S. have far outpaced increases in renters' wages, with median rent rising 13 percent in the past two decades and median income rising less than 0.5 percent. ²² The graph below shows the percentage of renter households with rent burdens by income in 2017.

Estimated Percentage of Renter Households with Rent Burdens by Income in 2017

Percentage of renter households 100 11% 17% 90 17% 80 46% 70 No rent burden - rent costs are at or below 81% 46% 60 30 percent of household income 94% 50 Moderate rent burden - rent costs are more than 30 and up to 50 percent of household 40 72% income 45% 30 Severe rent burden - rent costs exceed 50 37% 20 percent of household income 18% 10 **Extremely Very low** Moderate Higher Low low income income income income income

Source: GAO analysis of American Community Survey data from the Department of Housing and Urban Development. | GAO-20-427

Although the demographics of evicted tenants vary somewhat across the U.S., Black and Hispanic women and families with children are at especially high risk of eviction. While approximately 20 percent of renters are Black, almost 33 percent of eviction filings are against Black renters. He risk for eviction is 2 percent higher for women than men, and the eviction filing rate against Black women is nearly twice the filing rate against White women (6 percent versus 3 percent). Property of eviction filing rate against Plack women is nearly twice the filing rate against White women (6 percent versus 3 percent).

¹⁹ U.S. Government Accountability Office – As More Households Rent, the Poorest Face Affordability and Housing Quality Challenges: https://www.gao.gov/assets/gao-20-427.pdf

²⁰ Îbid

²¹ Health Affairs – Eviction And Health: A Vicious Cycle Exacerbated By A Pandemic: https://www.healthaffairs.org/do/10.1377/hpb20210315.747908/

²² Ibid

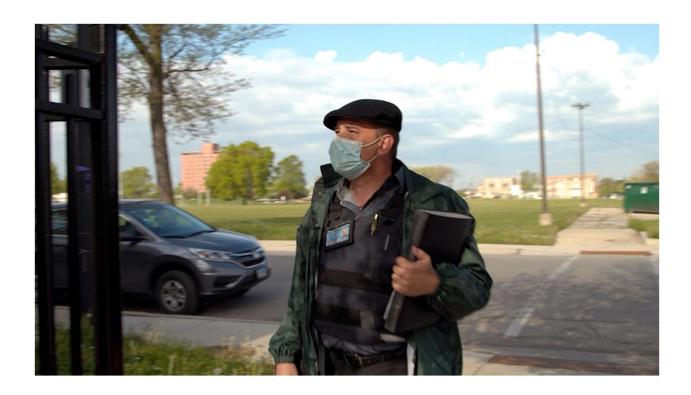
²³ Ibid

²⁴ Ibid

²⁵ Ibid

Conclusion

In summary, evictions pose complex and evolving issues for tenants and housing providers in Cook County and across the U.S. The Sheriff's Office's innovative SAFE model provides tenants and housing providers with a full scope of supportive services to both divert evictions and reduce the harm of housing loss while protecting property investments that can sustain much-needed affordable housing options. In this way, SAFE's individualized and holistic supportive services offer resources to everyone involved in the evictions process and contribute to the County's collective well-being.



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