



# The Housing Situation in Chicago

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# The Housing Situation in Chicago

As part of a comparative housing research project, the Spatial Development and Urban Policy (SPUR) research group collected data on the housing situation in six metropolises (Berlin, Chicago, London, Los Angeles, New York, and Paris). This data brief provides an overview of the housing situation in Chicago. It provides a general summary of the data and highlights some of the most interesting findings.

The survey data shows that 44.1% of respondents are concerned about involuntary housing relocation. Those concerns are mainly related to family reasons and housing affordability. We also found that homeowners and people living in social housing or cooperatives, tend to stay longer in their homes compared to people renting their accommodation through the private rental market.

All data and the codebook are free to use and available on the website of the ETH Research Collection: <https://doi.org/10.3929/ethz-b-000513683>

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## Introduction

Cities worldwide face a worsening housing crisis – supply shortages, speculations, and rising rents lead to housing insecurities for an increasing share of urban dwellers in many metropolises. The spread of COVID-19 has further worsened the situation for many urban residents and amplified their precarity.

In order to gain a better understanding of housing insecurities and the housing situation in global cities, we have launched a survey in early 2021 in six metropolises (Berlin, Chicago, London, Los Angeles, New York, and Paris). Here, we focus on the data from Chicago. This data brief thus reflects the answers of the 2,120 survey respondents in Chicago. Similar data briefs have been produced for other metropolises (for an overview, see <https://doi.org/10.3929/ethz-b-000514013>). All data is free to use and can be found on the website of the ETH Research Collection (Dataset: <https://doi.org/10.3929/ethz-b-000513683>)

## Housing Situation

Considering the type of tenure, the data indicates a high share of homeowners in Chicago (60.1%). The rest of the sample classify themselves either as renters (34.0%) or living in other housing arrangements (5.9%), including social housing and housing cooperatives. Across the sample, participants display relatively high satisfaction with their current housing situation. The results show that 63.4% are either satisfied or highly



The median housing expenses of the respondents in Chicago are between \$1,000-1,599 per month.

Figure 1: Housing expenses



The average household size is 3.2 people per household.

Figure 2: Household size

On average respondents have stayed in their current apartment for 17.7 years.

...indicate having experienced discrimination when they were looking for housing.

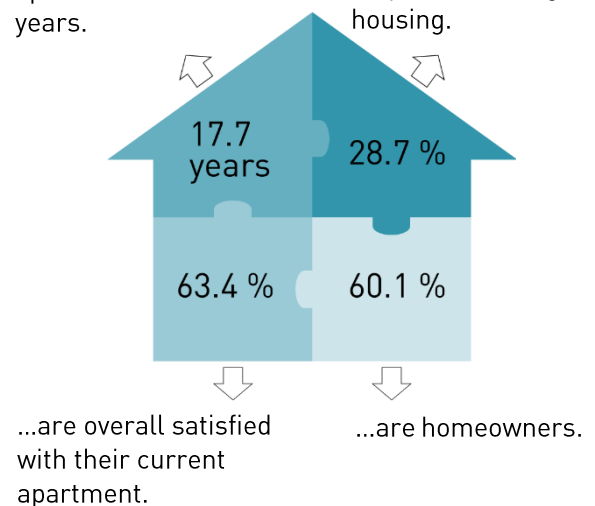


Figure 3: Housing situation

satisfied with their apartment. The level of satisfaction with the location of their residency was at 67.9%, and with their neighborhood at 66.9%. The lowest level of satisfaction is related to housing costs. Here, only 50.4% said that they were satisfied or very satisfied. Despite these high satisfaction levels, 28.7% of the survey respondents report having experienced some form of discrimination when looking for new housing.

### Length of stay

Fluctuation seems to be relatively low, as people have lived in their apartments and their residential districts for many years. 60.8% of the survey respondents said they have lived in their apartments for more than ten years. Length of stay in their residential district seems to be slightly longer, with 61.0% of our sample indicating they have lived in their residential district for more than ten years. Even though respondents tend to stay in their residential district for a long time, our data has spatial variance (Figure 4). For example, respondents living in Central Chicago have, on average, lived in this district for 20 years. In contrast, residents living in Far Southwest Side have been living there for 29 years on average.

We also see differences in the length of stay between different tenure types. While 71.4% of the homeowners have lived in their apartments for more than ten years, only 41.7% of the tenants renting their accommodation through the private rental market reported the same length of stay. 44.9% of the respondents who rent their accommodation through the private rental market indicate that they have lived in their apartments between one and five years. In comparison, 74.4% of the people living in social renting households and cooperatives indicated that they have lived in their apartments for more than ten years. Renters who rent through the private rental market thus appear to have higher mobility than homeowners, people who live in social housing, or cooperatives.

### Concern for involuntary relocation

44.1% of the respondents are concerned about being forced to involuntarily leave their current homes within the next five years (29.1% of the respondents indicate somewhat concerned, and 15.0% are very concerned). Reasons for being concerned are mainly due to family reasons and housing affordability. Of those who indicated being concerned, more than one-third (35.0%)

Figure 4: Average length of stay in respondents' residential district, N= 2120

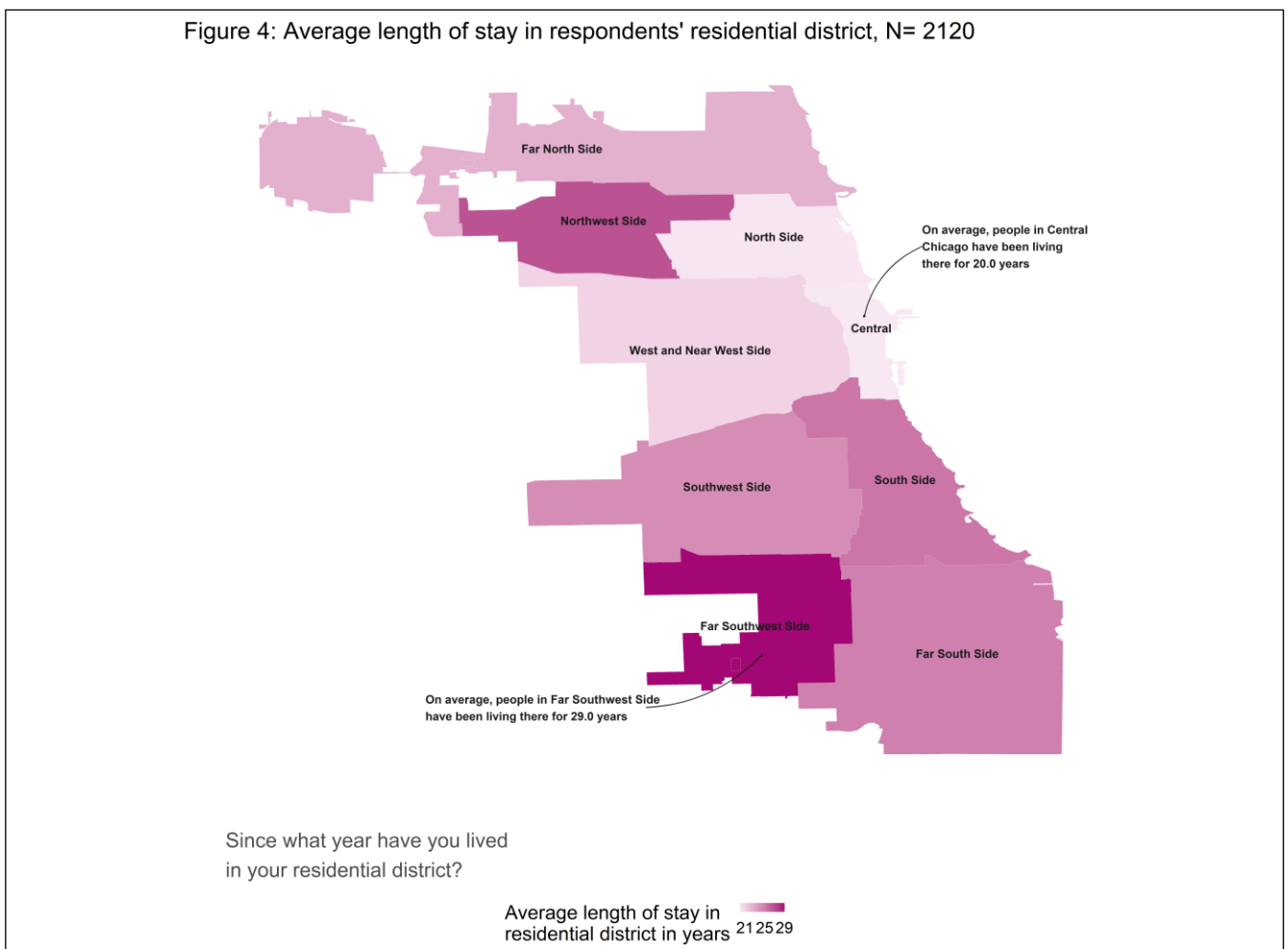
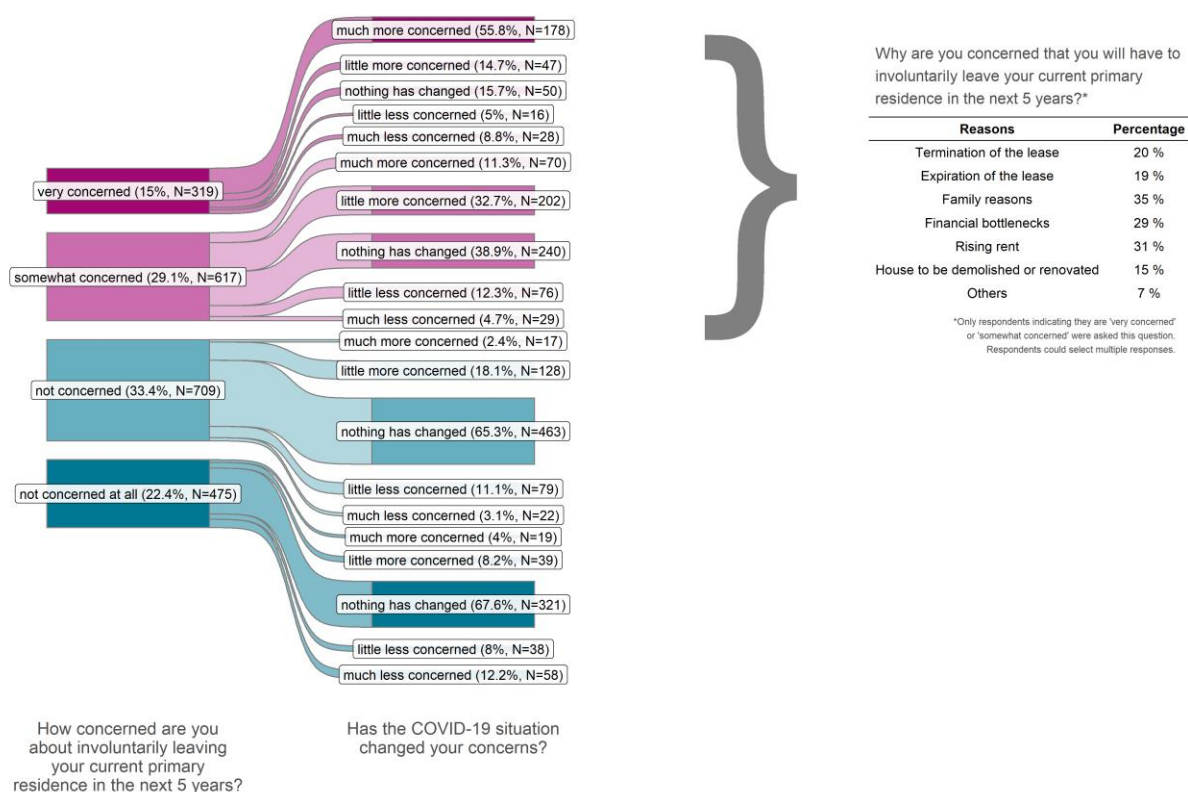


Figure 5: Housing concern and change due to COVID-19, N= 2120



stated family reasons and 31.0% mentioned rising rents as a reason for their concern. 29% indicated financial bottlenecks, and 20.0% of the concerned respondents also referred to the termination of the lease causing their concern. Other reasons are linked to house renovation and demolition or expiration of leases.

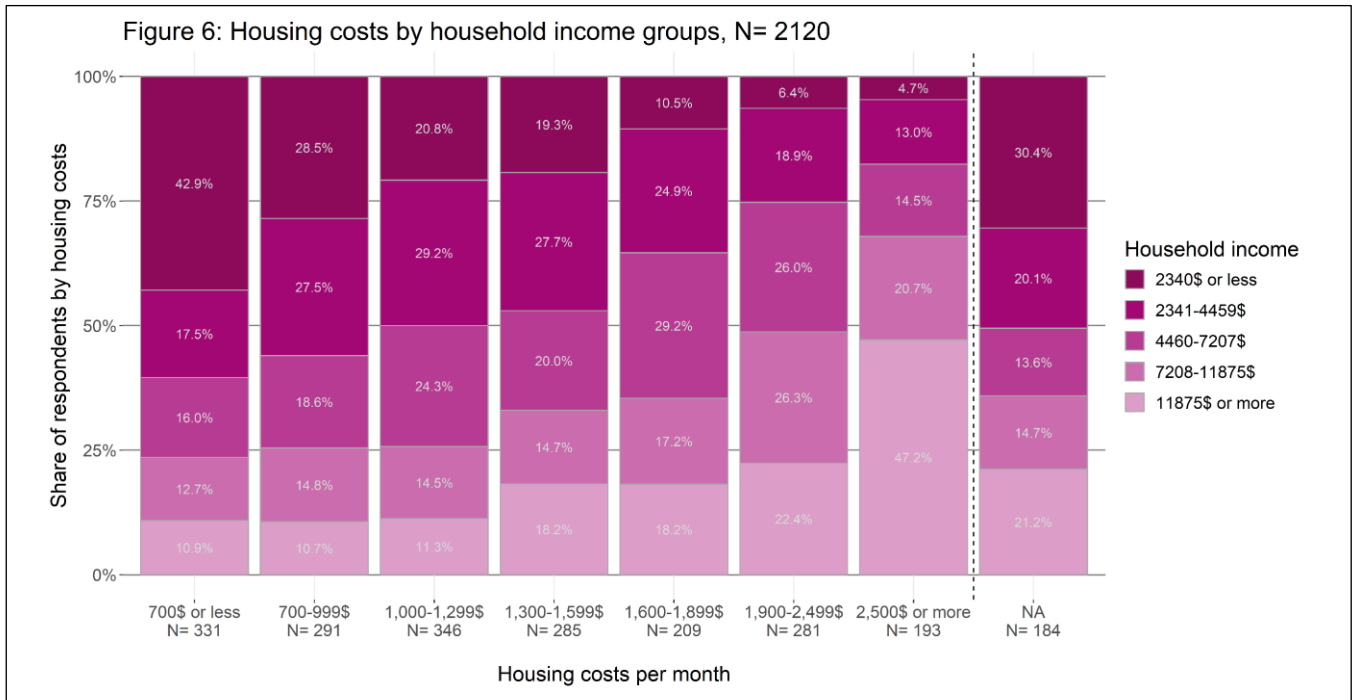
Our data also indicates that the COVID-19 pandemic has further amplified precarity for some respondents and has rendered them even more vulnerable. Of those who indicated being very concerned about involuntary relocation, 55.8% indicated that the COVID-19 situation has further increased their concerns. At the same time, those who do not feel concerned have a higher likelihood of not feeling differently because of COVID-19.

### Housing finances

Housing expenditures vary across different tenure types, rendering some residents vulnerable to increasing costs. We can see that homeowners predominantly belong to the three highest household income quintiles, whereas lower-income respondents have a higher probability of being non-homeowners. Lower-income groups thus have a lower probability of

homeownership. At the same time, non-homeownership leads to higher housing costs, as homeowners pay significantly less for housing than any other tenure type.

However, housing is not only an expense but also a source of income for some households. 25.0% of our sample indicated income from renting out (a) part(s) of their primary residence. Whereas 17.8% of the sample is renting out on short-term leases (less than a month at a time), 7.2% is receiving income through long-term sublets (more than a month at a time). Sublets of both types are mainly done through personal contacts (39.4%), real estate agencies (38.4%), and online portals (20.2%). Also, 21.5% of the respondents said they have at least one other official residence. Of those, 64.4% said that at least one of these additional residences are located within Los Angeles.



### Data information

The data of this housing situation brief on Chicago is derived from a survey conducted by the Spatial Development and Urban Policy research group in spring 2021.

Research project: [spur.ethz.ch/research/housing-situation](https://spur.ethz.ch/research/housing-situation)

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