

## Findings

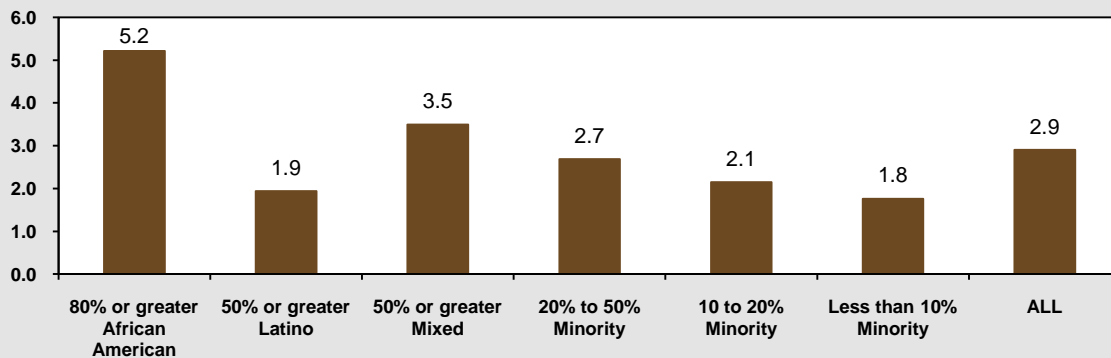
**In recent years, personal bankruptcy activity in Cook County increased dramatically.** Between 2008 and 2010, non-business bankruptcy activity increased by 59.2 percent in Cook County. The largest increases in bankruptcy activity were observed in Latino and predominately white communities. Over this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

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

|                                 | 2006          | 2007          | 2008          | 2009          | 2010          | Change<br>2006-2010 | Change<br>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%               |
| <b>Total</b>                    | <b>14,609</b> | <b>14,964</b> | <b>21,967</b> | <b>30,856</b> | <b>34,973</b> | <b>139.4%</b>       | <b>59.2%</b>        |

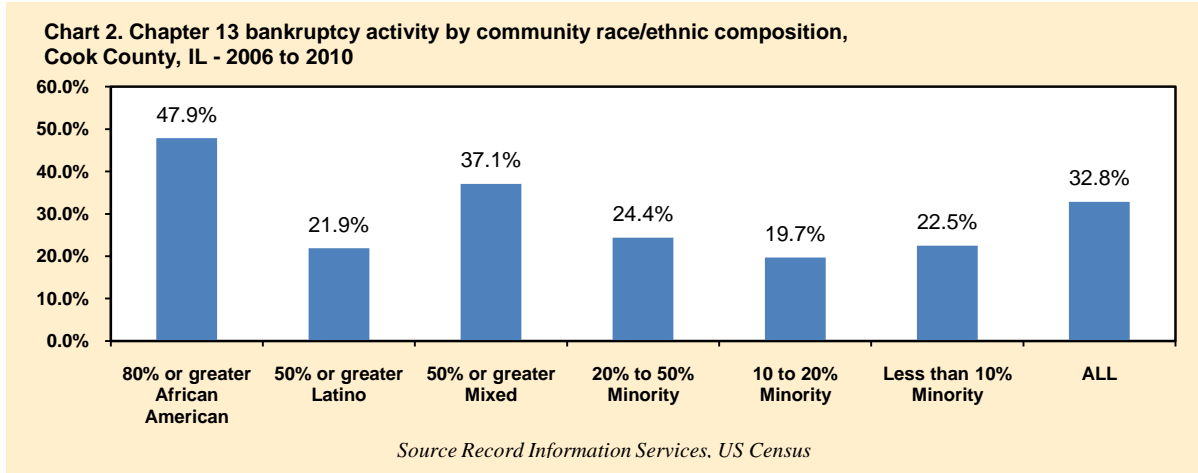
**In Cook County, personal bankruptcy activity is highly concentrated in African American communities.** Between 2006 and 2010, 5.2 bankruptcy cases were filed per 100 individuals over the age of 18 in predominately African American communities. This rate is considerably higher than the 2.9 bankruptcy 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.

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

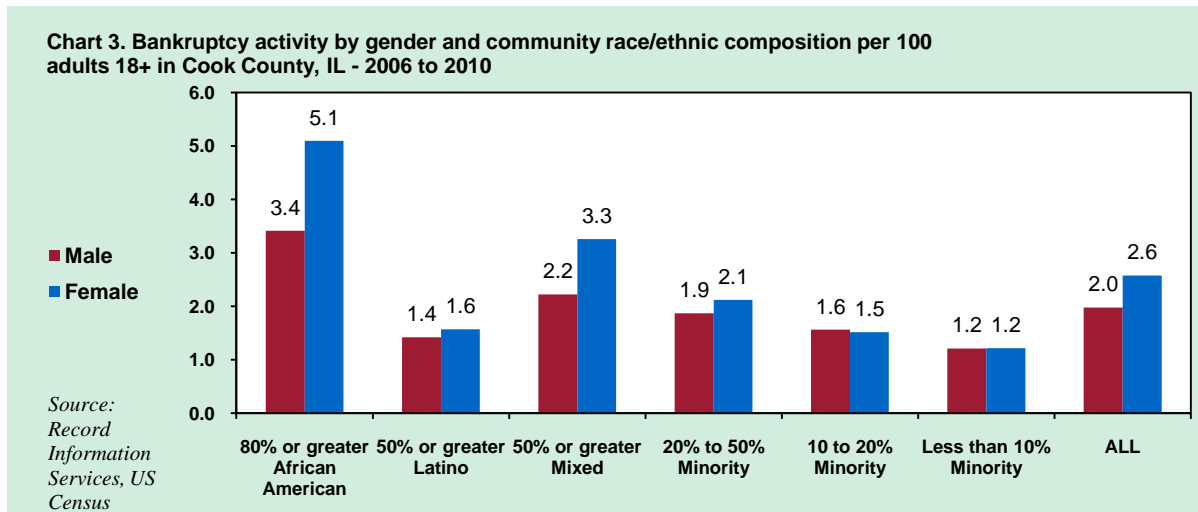


Source: Record Information Services, US Census

**Bankruptcy filers in African American communities are more likely to choose Chapter 13 bankruptcy.** 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.



## For more information

Please contact Geoff Smith at [gsmith@woodstockinst.org](mailto:gsmith@woodstockinst.org) or 312-368-0310.