

# AN ANALYSIS OF THE CONSUMER FINANCIAL PROTECTION BUREAU'S COMPLAINTS DATABASE - APPENDIX A: CHICAGO COMMUNITY PROFILES



By Terri Friedline and Ameya Pawar

## INTRODUCTION

The following profiles of Chicago communities offer insights into the use of financial products and interactions with private banks and lenders. This supplements a policy brief titled, "Can a Public Bank Redress the Private Banking Industry's Harms to Chicago's Residents? An Analysis of the Consumer Financial Protection Bureau's Complaints Database."

## COMMUNITY PROFILES

We provide several community profiles to show residents' unique experiences with financial products and services in neighborhoods across Chicago (see Table 1). These profiles are based on ZIP codes, which provide some information about communities' experiences, even while imperfectly representing the ways residents experience neighborhoods socially and geographically.<sup>12</sup> The profiles include Pilsen (60608), Irving Park (60618), Englewood (60621), Roseland (60628), Belmont Cragin (60639), and Edgewater (60640), which represent various areas of the city as well as neighborhoods that are racially and economically diverse and/or segregated. The city's population is 45% Black and 37% White, the poverty rate is 15.7%, and the unemployment rate is 10.7%. Twelve percent of the city's residents are disabled. Eighty-one percent of residents have broadband internet, and 89% have a computer in their homes.

### 60608—Pilsen

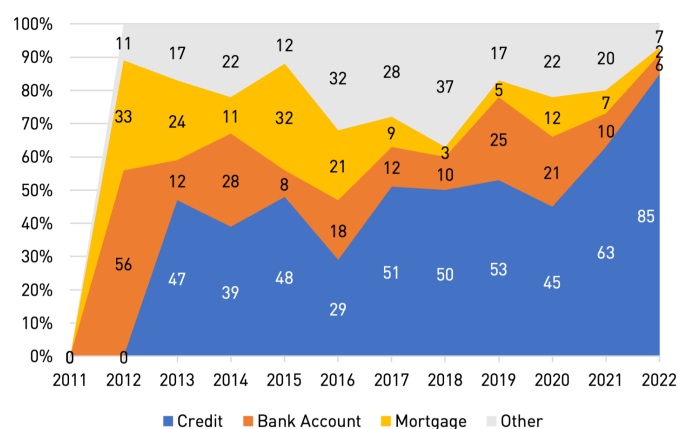
Pilsen is a neighborhood on Chicago's South Side. The neighborhood has a history of Polish, Irish, Italian, and Chinese residents. The current racial and ethnic composition of residents is 14% Asian and 41% White, with 47% of residents reporting Latino ethnicity. The percentage of Native residents (0.7%) is also higher than the city average. The poverty rate for Pilsen is lower than the city average at 13.7%, and rates of broadband internet (84%) and computer access (91%) are slightly higher when compared to the city. Pilsen residents report harms or problems with credit, bank accounts, and mortgages. The total annual number of complaints from Pilsen residents increased from nine in 2012 to 72 in 2021 (see Figure 6). Initially, complaints related to bank accounts and mortgages comprise a more equal share of complaints among the total complaints. For instance, in 2012, 56% of complaints have to do with bank accounts and 33% have to do with mortgages. However, over time, these numbers are eclipsed by credit-related complaints as the predominant reason residents contact the CFPB. Credit complaints rise from 0% in 2012 to 63% of total complaints in 2021.

## KEY FINDINGS FROM COMMUNITY PROFILES

- The patterns of Chicago residents' complaints differed depending on the communities where they lived. Patterns of complaints appeared to be shaped by racial and economic segregation.
- Residents' complaints related to bank accounts and mortgages persisted alongside complaints about credit in more affluent communities with greater shares of White residents, such as Pilsen, Irving Park, and Edgewater.
- The share of complaints related to credit quickly eclipsed complaints about all other types of financial products and services in racially and economically marginalized communities, such as Roseland and Englewood.
- Residents of Roseland submitted one of the highest rates of complaints of all communities in Chicago, and 75% of their 1,827 complaints were related to credit.

The short narrative summaries that Pilsen residents submitted with their complaints include statements such as, "I continue to try and resolve unauthorized inquires on my credit," and "I went with my mom to the bank where they advised [her] to get a credit card to build my credit. My mom, a first-generation immigrant...with little to no knowledge in finances, was convinced

**Figure 1: Pilsen 60608—Distribution of Average Percentage of Credit, Bank Account, Mortgage, and Other Complaints**



**Table 1: Community Profiles—Percentages of Population Demographics for Selected Chicago ZIP Codes**

	City Average	Pilsen 60608	Irving Park 60618	Englewood 60621	Roseland 60628	Belmont Cragin 60639	Edgewater 60640
<b>Race / Ethnicity</b>							
Asian	6	14	7	0.5	0.2	2	11
Chinese	2	11	0.5	0	0.1	0.5	2
Filipino	0.8	0.8	3	0.2	0	0.8	2
Indian	2	0.6	2	0.1	0.1	0	2
Japanese	0.1	0.3	0.3	0	0	0	0.5
Korean	0.4	0.7	0.5	0	0	0	0.7
Vietnamese	0.3	0.2	0.4	0	0	0.1	2
Other	0.7	0.9	0.7	0.2	0.1	0.1	3
Black	45	18	3	93	93	15	17
Latino	20	47	39	3	4	76	14
Mexican	15	41	25	2	3	51	9
Puerto Rican	3	2	6	0.7	0.6	15	2
Cuban	0.3	0.4	0.7	0.1	0.1	0.4	0.5
Other	2	3	8	0.4	0.1	10	3
Native <sup>a</sup>	0.3	0.7	0.2	0.4	0.1	0.7	0.6
Cherokee	< 0.01	0.1	0	0	0	0	0
Chippewa	0.01	0	0	0.1	0	0	0.2
Navajo	0	0	0	0	0	0	0
Sioux	0	0	0	0	0	0	0
Other	0.2	0.6	0.2	0.3	0.1	0.7	0.4
White	37	41	70	3	5	43	63
Poverty	15.7	13.4	7.6	38	18.7	13	13
Unemployment Rate	10.7	7.1	4.5	23.4	11.9	6.5	4.4
Disability	12	10	7	23	16	11	13
Bachelor's Degree	21	20	31	7	13	9	35
Same Residency	85	84	86	84	90	91	80
Broadband Internet	81	84	88	65	77	77	84
Computer in the Home	89	91	95	79	87	88	93
<b>CFPB Complaints <sup>b</sup></b>							
Total # of complaints	40,645	454	639	763	1,827	784	728
Total # of credit complaints	25,810	256	323	611	1,368	510	401
Total # of bank account complaints	3,831	65	76	38	114	60	82
Total # of mortgage complaints	3,378	44	98	34	134	75	56
Total # of other complaints	7,626	89	142	80	211	139	189

Notes. a We include Native populations among racial and ethnic groups given how race and ethnicity are classified by the U.S. Census Bureau; however, Native populations can be represented as sovereign nations and political groups. Moreover, the names for Native populations listed by the U.S. Census Bureau classifications may not accurately represent tribes' self-determined representation. b Total number of CFPB complaints are summed across all years.

*by the banker that this was the right thing to do for my credit. I believe that my mother and I were unfairly targeted because of my youth and her financial inexperience."*

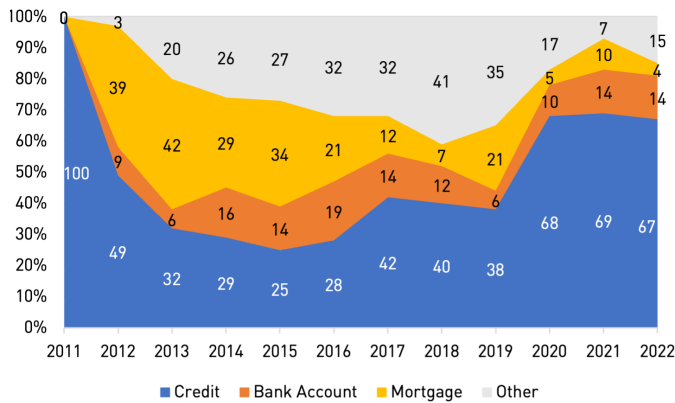
### 60618—Irving Park

The Irving Park neighborhood is on Chicago's Northwest Side and has comparatively easy access to shopping, restaurants, and public transit. The majority of Irving Park residents are White (70%), with 39% of residents reporting Latino ethnicity. At 7.6%, the neighborhood's poverty rate is notably lower than the city's average of 15.7%. Thirty-one percent of residents report

having a bachelor's degree. Most residents have broadband internet (88%) and a computer (95%) in the home.

The total annual number of complaints from Irving Park residents increased five-fold between 2012 and 2021, rising from 23 to 124, respectively. Irving Park residents submit complaints early and often related to credit and mortgages. In 2012, 49% of complaints have to do with credit and 39% of have to do with mortgages (see Figure 7). Unlike many other neighborhoods, the percentage of mortgage-related complaints remains sizable over time and eventually declines to the single digits in 2018. Mortgage-related complaints reach a high of 42%

**Figure 2: Irving Park 60618—Distribution of Average Percentage of Credit, Bank Account, Mortgage, and Other Complaints**



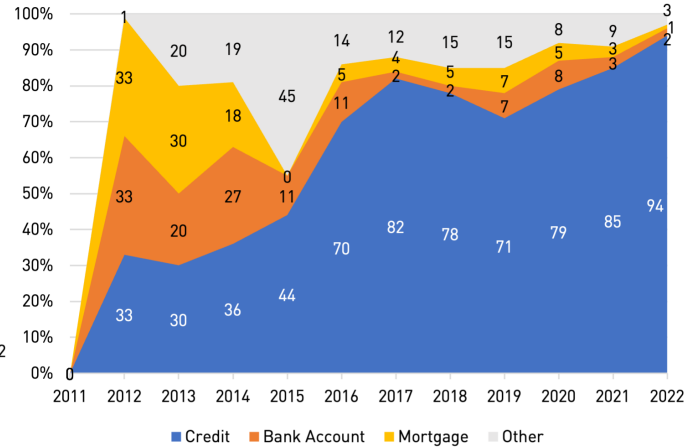
in 2013. Meanwhile, the percentage of credit complaints is persistent until rising to 68% as a share of overall complaints in 2020. Irving Park residents also submitted a noteworthy number of complaints about other financial products and services, including student loan, medical, and payday loan debt. For instance, in 2018, 41% of complaints were related to other financial products and services.

Irving Park residents submitted narrative statements with their complaints that included, “I am writing this letter because I am fighting to save my home. [The bank] and its attorneys have refused to offer me an affordable modification under [Home Affordable Modification Program] (HAMP), nor have they inquired as to my financial qualifications so that I may stay in my home with my family,” and “[M]y credit card was used for transactions that I did not initiate...A consumer should not have to be put through this and have this agony because a large corporation wants to protect themselves.”

### 60621—Englewood

Englewood is a historic neighborhood with a robust cultural life located on the South Side of Chicago.<sup>3</sup> At the same time, the neighborhood has experienced decades of divestment and exploitation. The poorest ZIP code in Chicago is part of the Englewood neighborhood, where 38% of residents have reported incomes at or below the federal poverty level. The ZIP code also has one of the highest percentages of Black residents, with 93% of residents identifying as Black. Twenty-three percent of Edgewood residents are disabled. Only 65% of residents report having broadband internet in the home. The total annual number of complaints from Englewood residents increased 25-fold between 2012 and 2021, rising from four to 99. This is the greatest rise in total number of complaints when compared to the other communities profiled. Complaints regarding credit make up a substantial portion of the total number of complaints, from 33% in 2012 to 85% in 2021 (see Figure 8). These numbers are consistently above the average for all Chicago ZIP codes and are much higher than

**Figure 3: Englewood 60621—Distribution of Average Percentage of Credit, Bank Account, Mortgage, and Other Complaints**



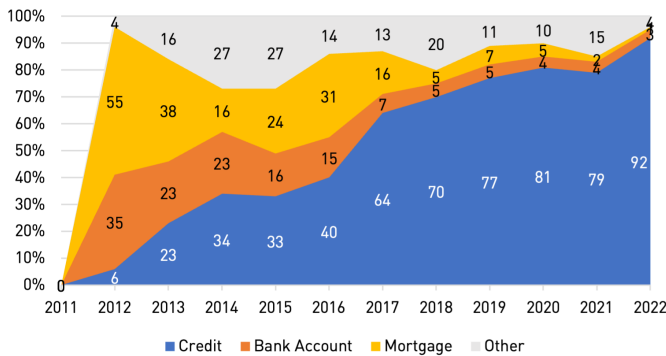
complaints from more affluent ZIP codes with predominantly White populations. This makes credit one of the most persistently pressing issues for Englewood residents, from the perspective of information available in the CFPB complaints database. Moreover, this is consistent with how private banks and lenders redline and deny low-cost credit to Englewood residents.

The narratives that Englewood residents submitted with their complaints illustrate their difficulties with credit and their attempts to wield the power of regulation to redress harms and problems. For instance, residents write, “Experian placed a fraud alert on my credit report without my expressed permission in violation of the following FCRA regulation: 605A,” “Hello, [the credit card company] has another bank they go through and the bank has been taking money [from] my account without my authorization,” “[The credit agency] has added a fraud alert to my credit report without my requesting it. This is a violation of FCRA regulations. I do not understand how they feel this helps after the damage is done,” and “In accordance with the fair credit with the fair Credit Reporting Act, [the credit reporting agency] has violated my rights 15 U.S.C 1681 section 602 A, [which] states I have the right to privacy.”

### 60628 — Roseland

The Roseland neighborhood is located on the far South Side of Chicago. It has comparatively easy access to shopping, restaurants, and public transit. The majority of Roseland residents are Black (93%), with 4% of residents reporting Latino ethnicity. The neighborhood’s poverty rate 18.7%, which is several percentage points higher than the city’s average of 15.7%. Thirteen percent of residents report having a bachelor’s degree and 16% report a disability. While lower than the city averages, most Roseland residents have broadband internet (77%) and a computer (87%) in the home.

**Figure 4: Roseland 60628—Distribution of Average Percentage of Credit, Bank Account, Mortgage, and Other Complaints**



The total number of complaints in the database from Roseland residents is 1,827, rising from 31 in 2012 to 340 in 2021. Credit complaints make up 75% of all Roseland residents' complaints and an increasing share of complaints over time (see Figure 9). In 2012, only 6% of complaints were related to credit compared to 79% in 2021. Though, complaints related to bank accounts and mortgages are noteworthy, particularly in the earlier years. Complaints about other issues like debt collection, student loans, and vehicle loans remain small yet persistent for residents of Roseland. In 2014, 27% of all complaints had to do with other financial products and services.<sup>4</sup>

Roseland residents submitted narratives about the harms and problems they experienced, writing, "Dear CFPB, I am writing you because I am fed up with [the bank] taking advantage of my funds... Due to me presently been laid off work I am just in tears about how they have been taking my money and getting rich unfairly at the sweat of the less fortunate in society. Please, please, investigate [the bank] and how they are cheating people out of there [sic] hard earned money," "I started the process of a short sale with [the bank] to avoid foreclosure. Being the co-borrower is [now] deceased, I no longer can afford the mortgage. I started the process...and submitted all required documents. As of...2019 the bank informed me and my attorney that they had the file and were missing a few documents which we submitted" and "I am writing to request correction of the error in my escrow account with [the lender]...This is unacceptable for a mortgage company to do this... and has cause me great stress and anxiety of paying more than what I supposed to be doing."

Roseland residents' problems with credit cards and credit reports were noteworthy. Many residents were concerned with their credit reports, including having difficulty with removing incorrect and outdated information from their records, writing, "I am a victim of identity theft/fraud. I have notified the collection agencies/original creditors several times that the accounts do not belong to me...I have provided my police reports, my FTC id theft affidavit signed and notarized along with my sworn statement regarding the fraudulent accounts. Documents have been submitted to all credit bureaus" and "I have a public record & Child

Support entry that was placed on my credit report and I have been trying for over 12 months to get this entry removed. I have spoken with numbers (of) representatives, supervisors, and managers in regards to the erroneous public record and I have yet to get it resolved."

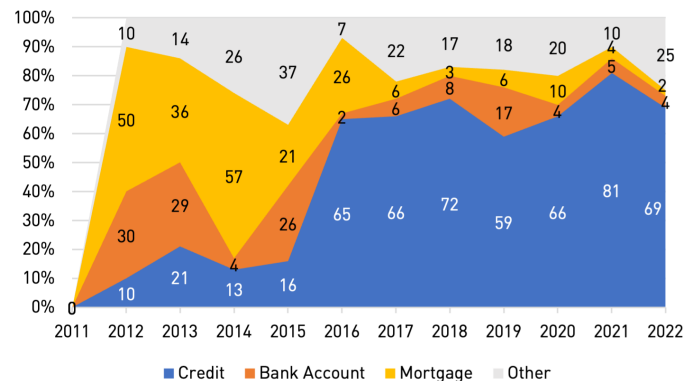
**60639 — Belmont Cragin**

The Belmont Cragin neighborhood is located on Chicago's Northwest Side. Historically, the neighborhood was known for its shopping and served as an enclave for Polish immigrants. Today, 76% of residents identify as Latino, the majority of whom are Mexican and Puerto Rican (see Table 1). The percentage of Native residents (0.7%) is also higher than the city average. The poverty rate (13%) and unemployment rate (6.5%) are both below city averages.

Belmont Cragin residents submitted complaints with increasing frequency between 2012 and 2021, with the total annual number rising from 10 to 151 over time (see Figure 10). In the early years of the CFPB complaints database, Belmont Cragin residents' complaints are fairly evenly distributed across credit, bank accounts, and mortgages. In 2012, each of these complaint categories comprise one-third of overall complaints. However, the reasons for Belmont Cragin residents' complaints shift in 2015, when 44% of complaints have to do with credit and 45% of complaints are related to other financial products and services like debt collection, medical debt, student loans, and vehicle loans. Only 11% of complaints in 2015 have to do with bank accounts. In the following years, credit-related harms and problems become the majority of complaints submitted by Belmont Cragin residents, rising to a high of 85% in 2021.

The narratives that Belmont Cragin residents submitted with their complaints, particularly in early years, indicate their problems with mortgages and other financial products and services. For instance, they write, "I am completely [in] shock of all the fraudulent claims [the lender] has come up [with] in order to deny my loan. I have provided the same income as the previous review and I was provided a trial payment and now that I was forced

**Figure 5: Belmont Cragin 60639—Distribution of Average Percentage of Credit, Bank Account, Mortgage, and Other Complaints**



*to re-applied (sic) in order to sa[v]e my home...My intentions are to keep my house please help me my home is severely under water. Thank you,” and “Someone else used my information to receive free medical services. I never had business with them.” Belmont Cragin residents’ complaint narratives also demonstrate the shifting focus on credit, writing, “There are inaccurate hard inquiries on my credit report...This situation is inhibiting me from moving forward with my credit as well as attempting to purchase a new home,” and “After analyzing my credit report, I discovered the following information, which makes me even more angry. I never gave your company the opportunity to report abusive actions against me under the Fair Debt Collection Practices Act (15 USC Section 1692). I was subjected to a breach of my privacy.”*

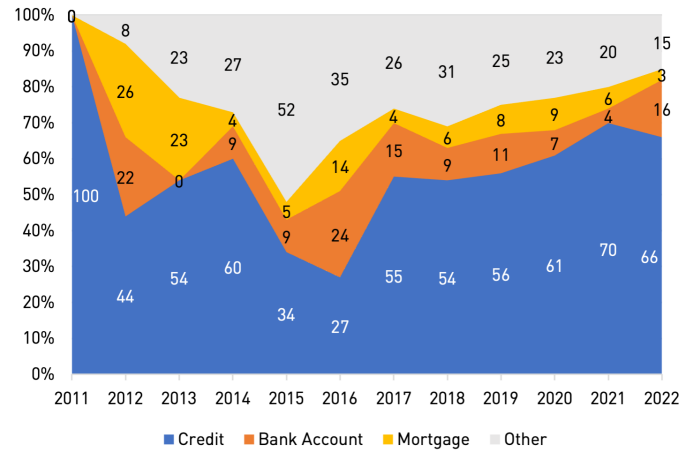
**60640—Edgewater**

Edgewater is a lakefront community located on Chicago’s North Side. Edgewater is known for its generational wealth visible in the historic mansions and beachfront properties, and the neighborhood is increasingly known for its growing lesbian, gay, bisexual, transgender, queer or questioning, intersex, and asexual (LGBTQIA+) community. One of Chicago’s ZIP codes with the lowest poverty level is 60640, which represents part of the Edgewater neighborhood. The poverty rate is 13%—over two percentage points below the city average—and 63% of residents are White. Most residents have broadband internet (84%) and a computer (93%) in the home.

The total number of complaints in the database from Edgewater residents is 728, rising from 27 in 2012 to 97 in 2021 (see Figure 11). Credit complaints make up over half of all complaints in several years (e.g., 56% in 2019 and 70% in 2021); though, complaints related to mortgages are noteworthy in earlier years and complaints related to bank accounts swell in the middle years. Complaints about other issues like debt collection, student loans, and vehicle loans remain persistent for residents of Edgewater. In 2015, over half of all complaints (52%) have to do with other financial products and services.

Edgewater residents submitted narrative statements with their complaints. They write, “I have recently had my identity stolen and used to fraudulently apply for unemployment benefits. I reported this to the Illinois Department of Employment Security, and they helped me with that issue. A few days later, I received a credit card in the mail...I have tried to call to close the account and get more information about how it was opened in my name, but I am routed through an on-hold system and unable to reach anyone there,” and “After reviewing my consumer credit report I discovered several fraudulent and inaccurate accounts.”

**Figure 6: Edgewater 60640—Distribution of Average % Credit, Bank Account, Mortgage, and Other Complaints**





Appendix Table 1: Total # of CFPB Complaints from Chicago per Zip Code, 2011-2022

ZIPCODE	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
60007	1	6	12	18	12	18	16	32	62	48	47	14
60018	0	2	11	8	7	17	13	5	13	12	27	39
60068	1	13	12	24	27	46	24	20	27	27	26	25
60106	0	5	10	9	2	7	9	18	19	16	32	234
60131	0	6	3	10	5	10	12	12	16	36	16	2
60176	0	4	5	2	2	9	2	3	4	3	7	12
60601	0	6	12	9	29	32	49	33	36	53	28	60
60602	0	4	5	4	5	5	4	2	2	2	6	4
60603	0	2	4	7	1	8	4	1	10	11	6	6
60604	0	1	3	7	14	6	6	6	11	80	40	15
60605	1	17	14	30	12	27	65	64	89	75	83	131
60606	0	6	9	9	10	14	4	6	4	5	8	9
60607	0	19	14	17	24	20	30	57	46	29	59	65
60608	0	9	17	18	25	28	69	30	59	33	72	94
60609	0	5	13	19	23	20	73	104	66	107	95	58
60610	0	11	20	25	25	35	48	72	51	85	88	95
60611	2	15	22	34	69	59	65	48	49	51	88	104
60612	0	10	11	39	40	15	49	56	100	131	138	116
60613	1	15	19	41	45	42	62	38	55	86	109	79
60614	0	19	22	26	48	39	87	55	41	80	55	56
60615	0	20	26	47	71	91	96	98	152	215	214	337
60616	0	15	21	25	51	147	149	137	75	155	198	335
60617	0	28	27	39	56	66	79	116	132	269	319	314
60618	2	23	33	38	44	43	50	73	42	95	124	72
60619	0	34	28	46	58	105	154	179	201	340	316	412
60620	1	17	34	45	42	104	146	341	204	354	396	349
60621	0	3	10	11	9	44	119	121	84	96	99	167
60622	0	12	24	43	32	38	44	55	38	50	91	129
60623	0	11	6	13	16	42	56	63	44	89	119	140
60624	0	9	3	13	15	22	79	40	63	105	177	168
60625	1	11	24	21	20	48	50	48	47	60	53	38
60626	0	16	22	38	44	44	51	71	112	131	114	96
60628	0	31	26	44	67	65	144	151	151	229	340	579
60629	0	26	26	26	130	80	96	199	86	146	145	257
60630	0	14	13	20	24	24	28	31	39	49	56	26
60631	0	10	8	16	17	12	23	10	20	21	21	33
60632	0	6	10	12	18	16	21	24	13	26	26	78
60633	0	4	9	2	6	22	10	5	9	20	14	30
60634	1	14	14	21	26	48	54	46	72	104	107	67
60636	0	6	24	20	24	24	78	218	88	138	174	177
60637	0	13	12	21	37	110	106	133	148	132	259	410
60638	0	6	11	16	11	18	24	25	24	21	73	26
60639	0	10	14	23	19	57	140	100	96	73	151	101
60640	3	27	26	70	64	63	78	67	66	75	97	92
60641	0	9	13	25	26	48	31	41	21	59	72	61
60642	0	3	7	16	16	13	26	11	14	52	26	28
60643	0	19	30	37	69	66	103	203	145	214	275	349
60644	0	17	17	19	18	75	87	54	90	162	227	197
60645	1	8	7	17	22	39	23	44	37	35	74	57
60646	0	5	5	17	13	18	11	24	15	33	34	20
60647	0	15	16	32	48	53	78	97	54	90	95	86
60649	0	21	39	30	32	86	81	97	113	213	235	195
60651	0	13	26	30	24	49	76	72	95	128	266	130
60652	0	19	23	18	19	49	27	157	56	133	136	117
60653	0	8	24	13	30	65	164	189	155	233	232	174
60654	0	10	12	14	19	22	43	18	26	37	26	27
60655	1	4	8	12	27	12	14	12	23	18	46	34
60656	0	7	12	11	11	7	15	19	18	25	28	48
60657	2	27	34	68	71	69	74	54	58	55	59	89
60659	0	10	3	29	20	38	30	29	74	49	46	63
60660	0	9	19	26	26	27	56	41	52	50	69	40
60661	1	3	7	6	5	19	38	13	14	24	36	29
60706	0	5	8	7	5	5	8	18	8	30	34	11
60707	1	14	14	30	17	16	26	36	63	162	125	101
60714	0	7	18	11	10	11	14	11	14	17	27	29
60804	1	8	21	18	24	25	30	78	24	35	40	34
60827	0	3	8	31	14	44	28	55	47	98	149	126
<b>TOTAL</b>	21	785	1060	1543	1892	2646	3649	4386	3982	5915	7070	7696
<b>AVERAGE</b>	0.313	11.716	15.821	23.030	28.239	39.493	54.463	65.463	59.433	88.284	105.522	114.866

Appendix Table 2: Percentage of CFPB Credit Complaints from Chicago per Zip Code, 2011-2022

ZIPCODE	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
60007	100	33.333	25	11.111	16.667	27.778	43.75	56.25	79.032	66.667	63.830	71.429
60018	0	50	18.182	50	14.286	23.529	23.077	0	30.769	41.667	37.037	82.051
60068	100	23.077	75	37.5	29.630	47.826	37.5	10	33.333	55.556	38.462	52
60106	0	20	0	11.111	100	57.143	44.444	38.889	47.368	56.25	90.625	98.718
60131	0	16.667	0	20	0	10	33.333	66.667	75	83.333	25	0
60176	0	25	60	0	0	33.333	50	66.667	0	33.333	71.429	75
60601	0	33.333	16.667	22.222	20.690	18.75	16.327	15.152	61.111	45.283	35.714	50
60602	0	0	40	0	0	20	0	0	0	50	50	25
60603	0	50	25	0	0	25	50	0	80	54.545	83.333	16.667
60604	0	0	33.333	14.286	28.571	66.667	33.333	50	63.636	32.5	30	46.667
60605	0	23.529	35.714	13.333	25	33.333	47.692	56.25	73.034	69.333	63.855	83.206
60606	0	33.333	44.444	22.222	10	35.714	25	0	25	40	50	11.111
60607	0	52.632	21.429	17.647	41.667	40	56.667	63.158	71.739	44.828	64.407	70.769
60608	0	0	47.059	38.889	48	28.571	50.725	50	52.542	45.455	62.5	85.106
60609	0	0	69.231	26.316	43.478	45	71.233	82.692	57.576	74.766	70.526	79.310
60610	0	45.455	30	40	28	45.714	41.667	41.667	62.745	63.529	63.636	82.105
60611	100	40	31.818	44.118	79.710	49.153	63.077	58.333	44.898	56.863	55.682	80.769
60612	0	20	9.091	30.769	37.5	46.667	63.265	64.286	73	70.992	71.014	88.793
60613	100	20	36.842	36.585	22.222	26.190	43.548	31.579	36.364	58.140	61.468	64.557
60614	0	31.579	27.273	26.923	25	28.205	63.218	56.364	39.024	63.75	45.455	73.214
60615	0	20	15.385	21.277	39.437	48.352	46.875	53.061	53.289	82.326	77.103	90.801
60616	0	26.667	71.429	32	37.255	78.231	69.128	70.803	60	73.548	78.283	92.239
60617	0	10.714	3.704	15.385	28.571	33.333	31.646	51.724	46.212	73.234	68.966	84.076
60618	100	39.130	42.424	28.947	25	27.907	42	39.726	38.095	68.421	68.548	66.667
60619	0	5.882	17.857	32.609	29.310	51.429	58.442	65.922	71.144	82.353	77.532	89.078
60620	100	11.765	8.824	11.111	33.333	33.654	45.890	75.953	68.627	87.571	78.788	74.499
60621	0	33.333	30	36.364	44.444	70.455	81.513	77.686	71.429	79.167	84.848	94.012
60622	0	16.667	33.333	37.209	43.75	26.316	45.455	40	42.105	58	64.835	79.070
60623	0	36.364	16.667	15.385	43.75	59.524	76.786	74.603	75	80.899	81.513	86.429
60624	0	22.222	0	30.769	53.333	27.273	58.228	60	74.603	73.333	74.576	88.690
60625	100	45.455	16.667	42.857	35	31.25	46	60.417	51.064	46.667	62.264	63.158
60626	0	37.5	27.273	23.684	43.182	25	45.098	57.746	63.393	67.176	70.175	77.083
60628	0	6.452	23.077	34.091	32.836	40	63.889	69.536	76.821	80.786	78.824	91.710
60629	0	26.923	23.077	34.615	87.692	61.25	55.208	83.920	68.605	65.753	67.586	85.992
60630	0	21.429	15.385	20	29.167	29.167	42.857	35.484	58.974	71.429	39.286	76.923
60631	0	50	12.5	43.75	29.412	25	21.739	60	65	14.286	71.429	90.909
60632	0	16.667	20	16.667	61.111	37.5	57.143	33.333	38.462	53.846	80.769	94.872
60633	0	50	66.667	0	33.333	54.545	80	20	44.444	55	64.286	93.333
60634	0	21.429	35.714	23.810	34.615	54.167	53.704	43.478	48.611	58.654	51.402	73.134
60636	0	0	4.167	5	45.833	45.833	67.949	87.156	80.682	85.507	81.034	92.090
60637	0	23.077	25	23.810	35.135	57.273	77.358	59.398	66.216	71.212	83.398	87.317
60638	0	16.667	0	31.25	36.364	27.778	29.167	44	37.5	66.667	86.301	50
60639	0	10	21.429	13.043	15.789	64.912	66.429	72	59.375	65.753	81.457	69.307
60640	100	44.444	53.846	60	34.375	26.984	55.128	53.731	56.061	61.333	70.103	66.304
60641	0	22.222	23.077	28	19.231	37.5	35.484	56.098	42.857	64.407	76.389	63.934
60642	0	0	28.571	43.75	37.5	30.769	57.692	72.727	50	71.154	46.154	67.857
60643	0	15.789	23.333	13.514	39.130	34.848	48.544	77.340	59.310	75.701	76.727	84.527
60644	0	23.529	5.882	5.263	16.667	57.333	67.816	57.407	58.889	79.630	81.498	86.294
60645	100	37.5	28.571	11.765	13.636	48.718	47.826	65.909	64.865	82.857	71.622	63.158
60646	0	20	40	41.176	23.077	44.444	72.727	45.833	53.333	48.485	67.647	60
60647	0	33.333	31.25	31.25	25	22.642	46.154	52.577	53.704	44.444	67.368	75.581
60649	0	14.286	23.077	43.333	18.75	53.488	50.617	46.392	64.602	86.854	83.830	84.615
60651	0	23.077	15.385	16.667	33.333	42.857	47.368	47.222	53.684	69.531	84.962	79.231
60652	0	10.526	17.391	16.667	26.316	59.184	25.926	84.076	58.929	73.684	69.118	80.342
60653	0	0	45.833	15.385	40	60	70.732	80.423	67.742	81.116	82.759	69.540
60654	0	30	33.333	28.571	31.579	4.545	79.070	38.889	50	45.946	42.308	62.963
60655	0	50	25	33.333	44.444	41.667	28.571	58.333	91.304	72.222	73.913	85.294
60656	0	14.286	25	27.273	45.455	42.857	40	36.842	44.444	68	64.286	79.167
60657	0	22.222	5.882	39.706	38.028	39.130	37.838	31.481	32.759	41.818	44.068	66.292
60659	0	40	0	58.621	25	44.737	53.333	20.690	63.514	61.224	52.174	80.952
60660	0	33.333	26.316	30.769	23.077	44.444	58.929	46.341	55.769	50	72.464	55
60661	0	0	28.571	16.667	60	47.368	63.158	7.692	50	45.833	63.889	68.966
60706	0	20	0	14.286	40	40	25	77.778	62.5	83.333	79.412	27.273
60707	0	0	14.286	30	17.647	25	38.462	38.889	74.603	64.198	88	80.198
60714	0	14.286	16.667	27.273	50	36.364	21.429	27.273	28.571	64.706	33.333	75.862
60804	100	0	19.048	27.778	12.5	40	43.333	60.256	33.333	71.429	62.5	88.235
60827	0	33.333	0	48.387	28.571	47.727	46.429	67.273	65.957	76.531	73.826	80.159
<b>TOTAL</b>	<b>1000</b>	<b>1568.447</b>	<b>1706.979</b>	<b>1746.097</b>	<b>2211.391</b>	<b>2691.330</b>	<b>3281.924</b>	<b>3395.374</b>	<b>3702.556</b>	<b>4252.814</b>	<b>4435.524</b>	<b>4859.608</b>
<b>AVERAGE</b>	<b>14.925</b>	<b>23.410</b>	<b>25.477</b>	<b>26.061</b>	<b>33.006</b>	<b>40.169</b>	<b>48.984</b>	<b>50.677</b>	<b>55.262</b>	<b>63.475</b>	<b>66.202</b>	<b>72.531</b>

Appendix Table 3: Percentage of CFPB Bank Account Complaints from Chicago per Zip Code, 2011-2022

ZIPCODE	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
60007	0	17	8	17	33	11	19	19	6	8	4	14
60018	0	0	18	0	0	0	23	20	38	25	11	5
60068	0	31	17	8	11	7	4	25	15	11	31	12
60106	0	20	20	0	0	14	0	6	5	19	3	1
60131	0	33	0	30	0	50	17	0	13	3	19	0
60176	0	0	0	50	0	33	50	33	50	0	14	0
60601	0	17	25	22	7	13	12	24	14	8	7	5
60602	0	0	40	0	20	40	25	0	50	50	0	25
60603	0	0	0	29	0	0	25	0	0	0	0	67
60604	0	0	33	29	21	0	0	17	18	48	53	27
60605	0	18	7	10	17	26	28	22	17	9	10	5
60606	0	0	11	0	30	7	25	17	0	0	13	22
60607	0	5	7	18	13	5	10	11	11	21	14	9
60608	0	56	12	28	8	18	12	10	25	21	10	6
60609	0	80	8	5	4	5	7	4	9	2	9	9
60610	0	27	20	16	28	31	17	40	14	14	13	13
60611	0	17	18	12	7	14	15	10	27	16	7	3
60612	0	20	18	13	25	0	8	11	4	10	8	2
60613	0	47	26	24	13	26	15	26	20	10	8	15
60614	0	47	9	12	23	21	9	9	12	19	16	7
60615	0	30	12	13	11	21	9	18	9	5	6	2
60616	0	27	10	24	8	8	9	12	5	8	4	2
60617	0	36	11	13	27	24	18	15	20	13	3	3
60618	0	9	6	16	14	19	14	12	6	10	14	44
60619	0	44	14	15	12	17	8	7	3	5	5	2
60620	0	24	15	24	10	21	16	3	2	5	4	7
60621	0	33	20	27	11	11	2	2	7	8	3	2
60622	0	25	0	5	9	37	14	11	21	14	16	2
60623	0	45	33	15	6	14	4	8	2	4	10	5
60624	0	33	0	23	7	27	5	8	8	8	7	1
60625	0	18	13	10	15	17	20	13	19	12	8	11
60626	0	19	5	16	13	20	6	7	11	11	9	9
60628	0	35	23	23	16	15	7	5	5	4	4	3
60629	0	19	15	8	2	5	3	1	8	16	13	3
60630	0	0	8	20	8	13	14	13	15	10	20	15
60631	0	0	13	13	24	17	22	0	15	24	14	3
60632	0	17	30	0	0	19	5	13	8	8	8	1
60633	0	0	11	0	33	18	0	40	22	5	7	0
60634	0	21	14	24	8	6	15	11	11	10	16	9
60636	0	83	33	15	8	8	9	1	9	4	7	3
60637	0	23	42	14	14	16	6	8	8	10	2	1
60638	0	17	9	6	9	17	21	12	4	0	4	12
60639	0	30	29	4	26	2	6	8	17	4	5	4
60640	0	22	0	9	9	24	15	9	11	7	4	16
60641	0	33	15	24	15	10	13	17	24	12	3	15
60642	0	67	29	19	0	15	12	0	7	6	15	11
60643	0	21	13	24	6	21	10	3	17	3	3	3
60644	0	29	35	37	17	20	3	11	8	4	4	3
60645	0	13	14	18	14	10	17	11	19	3	11	21
60646	0	40	40	6	62	28	9	25	20	3	9	15
60647	0	27	13	16	21	19	8	13	9	20	9	5
60649	0	33	28	20	22	16	16	10	4	5	3	4
60651	0	38	38	20	21	10	9	11	5	5	3	4
60652	0	21	9	0	11	8	4	1	9	2	6	5
60653	0	38	13	15	17	9	1	3	6	5	4	5
60654	0	30	0	7	21	36	7	6	8	27	12	22
60655	0	50	38	0	4	25	7	0	0	11	7	0
60656	0	0	0	27	0	14	33	11	17	20	14	6
60657	0	26	12	15	11	20	14	22	29	25	17	13
60659	0	20	0	17	15	13	13	21	12	6	15	8
60660	0	11	16	31	8	15	5	15	21	18	10	23
60661	0	0	0	17	0	16	11	31	21	8	22	14
60706	0	40	38	0	20	20	13	0	13	10	0	18
60707	0	14	43	17	12	13	8	8	5	6	2	7
60714	0	14	6	18	0	27	21	36	43	18	11	14
60804	0	13	14	11	13	4	7	4	21	6	5	6
60827	0	67	50	6	29	9	21	7	9	12	4	2
<b>TOTAL</b>	0	1690	1127	1025	899	1095	831	807	921	734	632	631
<b>AVERAGE</b>	0	25.224	16.821	15.299	13.418	16.343	12.403	12.045	13.746	10.955	9.433	9.418



Appendix Table 4: Percentage of CFPB Mortgage Complaints from Chicago per Zip Code, 2011-2022

ZIPCODE	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
60007	0	50	58	33	42	39	13	3	6	4	9	7
60018	0	50	55	13	43	35	15	20	8	8	7	0
60068	0	38	8	25	48	20	13	25	26	15	12	12
60106	0	60	20	22	0	14	22	6	11	0	3	1
60131	0	50	0	50	60	40	8	8	13	6	6	0
60176	0	75	20	50	0	0	0	0	25	33	0	8
60601	0	33	17	33	38	59	57	33	11	2	7	5
60602	0	100	20	75	80	40	75	50	50	0	0	0
60603	0	50	75	57	100	25	0	0	10	0	17	0
60604	0	0	0	14	7	0	0	17	0	0	0	0
60605	100	53	38	20	100	11	5	3	2	5	6	4
60606	0	67	33	44	10	21	0	33	25	40	13	33
60607	0	21	29	41	29	10	0	0	4	7	3	2
60608	0	33	24	11	32	21	9	3	5	12	7	2
60609	0	20	15	11	39	5	5	0	8	4	4	0
60610	0	18	35	12	16	9	6	1	4	6	6	0
60611	0	33	36	15	3	19	5	6	10	0	5	0
60612	0	30	55	10	20	13	4	2	6	5	7	1
60613	0	20	11	7	16	26	8	8	5	6	6	3
60614	0	21	45	27	15	5	7	5	12	3	16	4
60615	0	45	58	26	17	9	7	3	5	3	4	2
60616	0	33	14	4	27	4	1	1	7	3	3	1
60617	0	43	70	28	25	20	19	9	10	3	5	2
60618	0	39	42	29	34	21	12	7	21	5	10	4
60619	0	38	57	20	22	14	8	6	3	2	3	2
60620	0	59	65	11	19	13	5	4	3	1	1	2
60621	0	33	30	18	0	5	4	5	7	5	3	1
60622	0	42	42	42	16	13	9	9	16	8	5	2
60623	0	18	33	46	19	17	2	5	7	2	2	1
60624	0	44	67	23	20	9	3	3	3	4	2	1
60625	0	0	38	14	15	10	4	6	15	7	13	3
60626	0	19	50	18	11	11	6	4	3	3	2	2
60628	0	55	38	16	24	31	16	5	7	5	2	1
60629	0	50	42	15	6	10	2	3	6	2	3	2
60630	0	64	69	30	17	33	11	6	15	8	21	0
60631	0	30	50	19	41	58	17	30	0	10	0	3
60632	0	50	40	58	6	13	0	4	8	12	0	0
60633	0	50	11	100	17	23	0	0	0	5	0	0
60634	100	50	36	19	38	19	11	15	6	8	5	3
60636	0	17	42	40	13	21	4	0	5	1	2	1
60637	0	54	25	33	16	9	1	3	3	2	1	2
60638	0	67	36	50	18	33	13	16	4	24	1	12
60639	0	50	36	57	21	26	6	3	6	10	4	2
60640	0	26	23	4	5	14	4	6	8	9	6	3
60641	0	50	36	57	21	26	6	3	6	10	4	2
60642	0	26	23	4	5	14	4	6	8	9	6	3
60643	0	33	46	24	38	29	16	5	14	2	10	5
60644	0	33	43	25	13	8	8	9	14	6	12	7
60645	0	63	47	43	30	33	17	2	3	3	5	2
60646	0	41	41	16	33	5	5	7	10	2	1	2
60647	0	13	44	22	13	13	8	6	13	8	13	8
60649	0	38	41	10	9	9	5	4	5	1	2	3
60651	0	38	38	13	25	24	8	4	5	9	3	3
60652	0	47	65	44	37	22	11	4	5	5	4	0
60653	0	50	42	23	13	8	5	4	5	1	2	5
60654	0	40	17	7	26	45	7	11	8	3	8	0
60655	100	0	25	42	7	0	14	8	4	6	4	6
60656	0	57	67	27	0	0	7	0	0	0	7	4
60657	0	41	56	9	14	12	12	15	9	9	0	6
60659	0	40	100	7	20	3	13	14	3	2	0	3
60660	0	56	32	23	31	22	7	10	2	8	3	5
60661	100	0	29	67	0	5	5	8	7	13	8	0
60706	0	40	25	23	40	20	13	6	13	0	9	9
60707	100	79	43	10	29	25	8	11	8	5	3	1
60714	0	71	61	45	30	9	21	9	7	12	4	0
60804	0	88	62	39	42	44	17	6	25	6	13	6
60827	0	0	50	26	29	14	4	4	2	2	1	2
<b>TOTAL</b>	500	2742	2641	1896	1650	1238	638	532	585	420	354	216
<b>AVERAGE</b>	7.463	40.925	39.418	28.299	24.627	18.478	9.522	7.940	8.731	6.269	5.284	3.224

## ENDNOTES

- 1 ZIP codes are rough representations of communities and neighborhoods. ZIP code names or designations do not necessarily correspond with communities' colloquial names. For example, for ZIP code 60640, local Chicago residents may consider this part of the Uptown neighborhood instead of Edgewater. ZIP codes are designated by the U.S. Postal Service and do not measure or consider geography or population density. Their borders span geographic boundaries like census blocks and city and county boundaries. We use ZIP codes as rough proxies for Chicago communities despite these limitations, in order to examine some of the variations in CFPB complaints in the city of Chicago. Moreover, because of the limitations of ZIP codes, our findings likely *underestimate* the extent of disparities rather than overestimate them. Thus, our findings likely provide conservative estimates of the differences between Chicago communities. For a map of Chicago ZIP codes and community areas, please visit: <https://www.chicago.gov/content/dam/city/sites/covid/reports/2020-04-24/ChicagoCommunityAreaandZipcodeMap.pdf>
- 2 Sadler, R.C. (2016). How ZIP codes nearly masked the lead problem in Flint. *The Conversation*.
- 3 Moore, N. (2021). How a South Side Chicago neighborhood is trying to keep its Black residents. *Politico*.
- 4 Steiner, I. (2020). Englewood: A difficult history yet resilient future. *Storymaps*.