

# **Evaluation of the Cook County Early Resolution Program January 1 to August 31, 2022**

Prepared for: The Pew Charitable Trusts and  
the Chicago Bar Foundation

December 1, 2022

## Table of Contents

Section I – Executive Summary .....	3
ERP Eviction Cases – Defendant/Tenant .....	6
ERP Eviction Cases – Plaintiff/Landlord .....	8
ERP Eviction Cases – Mediation .....	10
ERP Consumer Debt Cases .....	11
ERP – Virtual Hearings/Court Experience .....	13
Section II - Opportunities for Continued Evaluation .....	14
Considerations for Continued Implementation of the Program .....	14
Stout’s Continued Partnership with CBF .....	16
Section III - Project Overview .....	17
Introduction to the Early Resolution Program [ERP] .....	17
Scope of Work .....	20
Section IV- Data Strategy Development .....	21
Section V - Evaluation Findings .....	24
ERP Eviction Clients .....	25
Consumer Debt Clients .....	55
Court Metrics .....	72
Appendix A – Stout Profile and Qualifications .....	73
Appendix B – Interview Questions .....	76
Appendix C – Tableau Visuals .....	77

## Section I – Executive Summary

Stout was engaged to assess the impact and effectiveness of the **Early Resolution Program for the Municipal Department** (the “ERP” or the “Program”) instituted by the Circuit Court of Cook County, Illinois. Stout’s evaluation of the ERP consisted of: 1) utilizing a phased, collaborative approach to develop a list of data elements to be collected by the ERP Providers; 2) collecting and aggregating client data from ERP Providers on a monthly basis; 3) assisting the CBF in preparing its monthly reporting to Cook County; 4) developing a data visualization platform that could be accessed by various stakeholders; and 5) assessing impact and effectiveness of the ERP.

The ERP is designed and intended to connect self-represented litigants in eviction and consumer debt court with the resources and support necessary based on their specific circumstances to assist them in reaching an early and effective resolution to their case. Further, the ERP was developed in an effort to realize certain indirect benefits such as reducing the use of court resources used by reducing the number of hearings/trials as well as to improve stability for low-income residents of Cook County, which, in turn, can result in fiscal savings across the county. As part of Stout’s work, we sought to understand whether and to what extent the ERP was achieving this intended objective and whether additional data collection could help further inform such an assessment.

When ERP clients required full representation by a lawyer, and such capacity was available in the legal aid provider community, clients would be referred out of the ERP program so they could receive the full representation services. Clients that remained in the ERP program after completing the intake process received brief services or limited representation (often in the form of settlement or negotiation assistance). Attorneys at legal aid organizations providing services to the ERP clients would complete an interview with the client to assess the nature of their circumstances and evaluate the information or assistance necessary for the client to achieve their goals. These attorneys would then provide the information or support necessary (other than full representation, for which a referral would be made) to the client with direction or instruction regarding how to use such information to achieve their goals. ERP clients could, and often did, stay in contact with the attorney assisting them if their circumstances changed or if issues arose that appeared to prevent them from achieving their goals.

However, in most instances, clients remaining in the ERP program would not continue contact with the attorney assisting them through the final resolution of the matter (nor was such contact expected in most instances). While the attorneys assisting the ERP clients worked to provide the appropriate and necessary services and information for the client to achieve their goals and were available on an ongoing basis to assist if the client’s circumstances changed, the ERP clients were not required to communicate back to their attorneys regarding the final

resolution of their cases. Because of this, without additional client follow-up or interaction, the final resolution of the matter, and whether the ERP clients' goals were actually achieved, was often not known. This is a common challenge among legal aid programs providing brief services or limited representation. It has often been a challenge to collect information about the outcome of cases after this service delivery model.

As an initial step toward better understanding the impact of the Program, the ERP providers incorporated questions in the client intake and interview process, as well as input from the staff attorneys assisting ERP clients, intended to better understand the client circumstances, their goals, and their confidence in achieving their goals after the ERP service delivery. Confidence, however, is not equivalent to competence or the ability to actually achieve those goals, particularly in circumstances involving significant differences in power, knowledge, experience, expertise and resources between parties involved in complex systems or proceedings, such as the U.S. civil legal system. While confidence can indicate a willingness to engage in the process, it may not indicate that a person has the knowledge, skills, experience or expertise necessary to actually complete the tasks that are expected or that may (expectedly or unexpectedly arise through the process). Stout appreciates that a client's perception about their ability to achieve their goals without further assistance is limited by the client's awareness about the complexity of the tasks they will be required to complete, the ways in which various complications could arise, and the other options (legal or otherwise) that the client may need to consider.

That said, Stout understands that one role of the attorneys providing advice and limited representation to ERP clients is to inform them of relevant factors they may need to consider in assessing the complexities of achieving their goals. While a client may not achieve the same breadth and depth of understanding that their attorney has, we believe that the client's perception and confidence in their ability to achieve their goals and their reflections on the value of the services they received are important and valuable initial indicators of Program performance, particularly in the absence of other information. It is also important to appreciate that a wide variety of circumstances or crises may arise for ERP clients after the ERP service delivery.

As detailed further below, as the ERP continues, and as Stout's evaluation continues, there are opportunities to take further steps to evaluate the Program's success in helping ERP clients achieve their goals by enhancing data collection regarding the how their cases were resolved and whether their goals were achieved.

Through the course of evaluation efforts to date we have also experienced several other limiting factors.

- **Access to court records.** As discussed further below, we are currently working with the Courts to secure access to certain court records, but do not presently have such information. This information would enable us to better understand the proportion of all eviction and consumer debt cases in Cook County that the ERP Program is serving and where geographically there may be opportunities to improve outreach strategies to achieve higher rates of engagement in the court process and connection to the ERP Program. This data would also assist in understanding and analyzing the indicated case disposition, which may provide valuable context regarding the resolution of the case. We are hopeful to include this information in additional analyses and/or reporting in the coming year.
- **Access to CARPLS and CCR records.** As discussed further below, the data utilized for our evaluation does not include data from the Coordinated Advice & Referral Program for Legal Services (“CARPLS”), as this data was not available to Stout at the time of this report. Our report includes data from the Center for Conflict Resolution (“CCR”); however, we are still in the process of implementing a monthly process by which we will receive updated information. The CARPLS data, when available, will consist of information for: 1) ERP clients that called into the CARPLS hotline and received brief services and 2) ERP clients that were referred to CARPLS through the court system. The CCR data will consist of information for ERP clients that were referred to mediation services. When the complete CARPLS and CCR data becomes regularly available, we are hoping to integrate that information into our current dataset and incorporate it into our ongoing analysis and evaluation of the ERP.
- **Program Capacity Constraints.** Through the course of the Summer and Fall of 2022 the number of eviction and consumer debt cases increased in Cook County, creating increased demand for ERP services. However, the program was only able to modestly increase the number of staff attorneys available to assist ERP clients during this period as part of an ongoing effort to right size the ERP resources to the volume of ERP clients in need of assistance. As such, over time, there were increasing delays between when clients accessed the ERP Program and when they were able to meet with a lawyer from one of the ERP legal aid partners. This delay increased the number of ERP clients that could not be contacted when a lawyer was available or did not participate when an appointment was scheduled. For those who were able to meet with a lawyer, the options for effective case resolution may have changed relative to when the client first entered the Program. This capacity constraint also limited the frequency by which ERP clients could be assisted with more intensive services, such as assistance with negotiations and settlement discussions (which, as described below, appear to have contributed to a

greater likelihood of assisting ERP clients in being confident they can achieve their goals). This evolving capacity constraint is important context when interpreting the Program results described below. Stout understands that the CBF has secured the funding necessary to expand the capacity of the Program to more promptly connect with ERP clients and the legal aid partners are in the process of hiring and onboarding more ERP staff.

### ERP Eviction Cases – Defendant/Tenant

Provided below are key findings of our evaluation related to ERP services provided to eviction client defendants:

- ERP clients could receive multiple levels of service and for purposes on the following analysis, we identified the highest level of service received. Of the ERP eviction client defendants that had a reported Level of Service, 67.76% received legal consultation/advice services, 1.55% received legal consultation/advice and document preparation services, 25.45% received legal consultation/advice and settlement negotiations, 0.20% received representation-limited scope appearance filed services, 2.11% received representation-referred for extended representation services, and 2.95% received other services.
  - Of the ERP eviction client defendants that received legal consultation/advice only services and those that responded to the corresponding question, 69.91% felt confident in achieving their goal(s) based on the services and information provided through the Program.<sup>1</sup>
  - Of the ERP eviction client defendants that received legal consultation/advice and settlement negotiations and those that responded to the corresponding question, 90.30% felt confident in achieving their goal(s) based on the services and information provided though the Program.<sup>2</sup>
- 64.65% of ERP eviction client defendants who responded to the corresponding question identified as female. 34.81% of ERP eviction client defendants who responded to the corresponding question identified as male.

---

<sup>1</sup> From January 2022 through August 2022, 1,446 ERP eviction client defendants received these services, of which 658 ERP eviction client defendants responded to the confidence question, of which 460 ERP eviction client defendants responded yes.

<sup>2</sup> From January 2022 through August 2022, 1,443 ERP eviction client defendants received these services, of which 299 ERP eviction client defendants responded to the confidence question, of which 270 ERP eviction client defendants responded yes.

- The recently released Round 2 Fact and Information Report (dated November 14, 2022)<sup>5</sup> for the Illinois Rental Payment Program (IRPP) offers several valuable points of comparison between the persons served by that program relative to the eviction defendant clients of the ERP Program.
- The IRPP reported the following gender distribution for approved applicants: 68.00% female, 30.00% male, 2.27% gender non-binary, gender non-conforming, or declined to answer.
- 67.80% of ERP eviction client defendants served by the Program identified as Black/African American, followed by 13.25% Hispanic/Latino.
  - The IRPP reported the following “Tenant Race” distribution for those who responded: 69.41% Black, 25.65% White, other categories 4.94%.
  - The IRPP reported the following “Tenant Ethnicity”: 11.39% Hispanic or Latinx, 82.09% Non-Hispanic or Latinx, 6.52% declined to answer.
- 37.64% of ERP eviction client defendants reported one occupant in the household, whereas 62.36% of ERP eviction client defendants reported more than one occupant in the household.
  - The IRPP reported that 76.20% of approved applicants had only one household member. This may indicate that the single households in Cook County may be less likely to experience eviction or may be less likely to respond to an eviction notice when they receive one.
- The Program assisted ERP eviction clients with particularly low household incomes in gaining access to the information that allowed the client to be confident in achieving their goal(s).
  - 90.18% of the ERP eviction client defendants who felt confident in obtaining their goal based on the services and information provided through the Program and responded to the household income question reported a household income less than \$50,000.

---

<sup>5</sup> [https://www.ihda.org/wp-content/uploads/2022/11/ILRPP2\\_Fact-Book\\_IHDA\\_final.pdf](https://www.ihda.org/wp-content/uploads/2022/11/ILRPP2_Fact-Book_IHDA_final.pdf) - “The purpose of this report is to describe IHDA’s administration of the Illinois Rental Payment Program 2 (ILRPP2) utilizing funds provided by the federal American Rescue Act of 2021 (P.L. 117-2). Launched in December 2021, ILRPP2 provided a lifeline for renters and landlords who continued to experience financial hardships related to the COVID-19 pandemic.”

- The IRPP reported that 92.00% of approved applicants had an income of 50% of Area Median Income (AMI) or less.
- Of those ERP eviction client defendants who reported being confident and had a household income less than \$50,000, 42.09% reported having at least one household occupant under the age of 18.
- The Program frequently provided assistance in circumstances where ERP clients expected to experience added stress/health concerns and / or unsheltered homelessness if they were unable to achieve their goal(s).
  - 69.62% of ERP eviction client defendants who felt confident in obtaining their goal, and responded to the corresponding question, indicated that the potential perceived repercussions of not achieving the stated goal included added stress/health concerns (53.80%) and/or unsheltered homelessness (33.54%).
- 82.53% of ERP eviction client defendants who responded to the corresponding question had a better-than-expected court experience.
- 85.84% of ERP eviction client defendants who responded to the corresponding question indicated that they were comfortable participating in a virtual hearing.
- 42.00% of ERP eviction client defendants who were *not* comfortable with a virtual hearing did *not* feel confident in obtaining their stated goal(s), as compared to 10.18% of ERP eviction client defendants who *were* comfortable with a virtual hearing but still did *not* feel confident in obtaining their state goal(s). These may be indicators that when ERP eviction client defendants struggle with technology access or proficiency, they are less likely to be comfortable with the activities necessary to achieve their goals and may be an indicator of a tenant’s ability and capacity to navigate complex circumstances.
- 67.86% of ERP eviction client defendants who settled their case, indicated at the beginning of their work with an ERP attorney that the repercussions of not achieving the represented goal included unsheltered homelessness (29.76%) or added stress/health concerns (47.62%).

### ERP Eviction Cases – Plaintiff/Landlord

Provided below are key findings of our evaluation related to ERP services provided to ERP eviction client plaintiffs:

- ERP clients could receive multiple levels of service and for purposes on the following analysis, we identified the highest level of service received. Of the ERP eviction client plaintiffs that had a reported Level of Service, 84.95% received legal consultation/advice



services, 1.61% received legal consultation/advice and document preparation services, 6.45% received legal consultation/advice and settlement negotiations, 1.08% received representation-referred for extended representation services, and 5.91% received other services.

- Of the ERP eviction client plaintiffs that received legal consultation/advice only services and those that responded to the corresponding question, 80.95% felt confident in achieving their goal(s) based on the services and information provided through the Program.<sup>4</sup>
- Of the ERP eviction client plaintiffs that received legal consultation/advice and settlement negotiations and those that responded to the corresponding question, 66.67% felt confident in achieving their goal(s) based on the services and information provided through the Program.<sup>5</sup>
- 51.73% of ERP eviction client plaintiffs who responded to the corresponding question identified as male. 48.27% of ERP eviction client plaintiffs who responded to the corresponding question identified as female.
- 45.57% of ERP eviction client plaintiffs served by the Program identified as Black/African American, followed by 32.07% Hispanic/Latino.
  - The IRPP reported the following “Landlord Race” distribution for those who responded: 49.86% White, 40.67% Black, other categories 9.47%.
  - The IRPP reported the following “Landlord Ethnicity”: 7.62% Hispanic or Latinx, 58.83% Non-Hispanic or Latinx, 33.55% declined to answer.
- 33.27% of ERP eviction client plaintiffs reported one occupant in the household, whereas 66.73% of ERP eviction client plaintiffs reported more than one occupant in the household.
- 75.12% of ERP eviction client plaintiffs who responded to the corresponding question reported that the rental income from the property at issue was not a primary source of income.

---

<sup>4</sup> From January 2022 through August 2022, 316 ERP eviction client plaintiffs received these services, of which only 21 ERP eviction client plaintiffs responded to the confidence question, of which 17 ERP eviction client plaintiffs responded yes.

<sup>5</sup> From January 2022 through August 2022, 24 ERP eviction client plaintiffs received these services, of which only 3 ERP eviction client plaintiffs responded to the confidence question, of which 2 ERP eviction client plaintiffs responded yes.

- 46.67% of ERP eviction client plaintiffs who responded to the corresponding question reported household income less than \$50,000, while only 20.43% reported household income greater than \$100,000.
- 71.17% of ERP eviction client plaintiffs who responded to the corresponding question reported that they were willing to accept a discount to the amount of back rent owed.<sup>6</sup> Of these cases with a reported amount of back rent owed, the average back rent owed was \$6,912.30.
- 73.33% of ERP eviction client plaintiffs who responded to the corresponding question felt confident in obtaining their goal based on the services and information provided through the Program.
- 49.60% of ERP eviction client plaintiffs who settled their case indicated at the beginning of their work with an ERP attorney that the repercussions of not achieving the represented goal included risk of losing their own home (8.00%), needing to move into the rental unit (5.60%), and/or unable to meet own personal expenses (40.80%).
- 80.27% of ERP eviction client plaintiffs reported that “unpaid rent” / “non-payment of rent” was the grounds alleged in the eviction complaint.
  - This percentage is significantly less than that of the cases opened on behalf of ERP eviction client defendants, that being 90.79%.

### ERP Eviction Cases – Mediation

CCR provided summary level data indicating the following<sup>7</sup>:

- 516 ERP eviction cases were opened for mediation services, of which 237 ERP eviction cases were mediated.
  - It is important to note that the mediation process is voluntary and both parties must agree to participate in mediation. For those ERP eviction cases that did not result in mediation services being provided, 79% of the ERP eviction cases were the result of the Plaintiff refusing to participate in mediation even though the Defendant was willing to participate.

---

<sup>6</sup> ERP eviction landlords’ responses on accepting a discount may have varied due to the timing of the CDC moratorium and the distribution of Emergency Rental Assistance (“ERA”) funds.

<sup>7</sup> Data includes ERP eviction cases opened between January 1, 2022 and August 31, 2022.

- Of the 237 ERP eviction cases that were mediated, 132 ERP eviction cases (or 55.70%) resulted in a settlement while the remaining 105 ERP eviction cases (or 44.30%) ended mediation without an agreement in place.
  - Of those that resulted in a settlement, 78% resulted in a move out plan while 22% resulted in an agreement for the tenant to make payment and stay in the home.

## ERP Consumer Debt Cases

Provided below are key findings of our evaluation related to ERP services provided to ERP consumer debt clients:

- ERP clients could receive multiple levels of service and for purposes of the following analysis, we identified the highest level of service received. Of the ERP consumer debt clients that had a reported Level of Service, 43.40% received legal consultation/advice services, 14.51% received legal consultation/advice and document preparation services, 34.25% received legal consultation/advice and settlement negotiations, 0.15% received representation-limited scope appearance filed services, 1.74% received representation-referred for extended representation services, and 5.95% received other services.
  - Of the ERP consumer debt clients that received legal consultation/advice only services and those that responded to the corresponding question, 44.07% felt confident in achieving their goal(s) based on the services and information provided through the Program.<sup>8</sup>
  - Of the ERP consumer debt clients that received legal consultation/advice and settlement negotiations and those that responded to the corresponding question, 63.08% felt confident in achieving their goal(s) based on the services and information provided though the Program.<sup>9</sup>
- 60.11% of ERP consumer debt clients who responded to the corresponding question identified as female. 39.80% of ERP consumer debt clients who responded to the corresponding question identified as male.

---

<sup>8</sup> From January 2022 through August 2022, 299 ERP consumer debt clients received these services, of which 177 ERP consumer debt clients responded to the confidence question, of which 78 ERP consumer debt clients responded yes.

<sup>9</sup> From January 2022 through August 2022, 236 ERP consumer debt clients received these services, of which 214 ERP consumer debt clients responded to the confidence question, of which 135 ERP consumer debt clients responded yes.

- 48.13% of ERP consumer debt clients served by the Program identify as Black/African American, followed by 21.74% Hispanic/Latino.
- 80.34% of ERP consumer debt clients reported household income less than \$50,000, as compared to 83.56% of all ERP eviction cases reporting a household income less than \$50,000.
- 55.24% of ERP consumer debt client defendants who responded to the corresponding question felt confident in obtaining their goal(s) based on the services and information provided through the Program. An additional 2.80% indicated that their confidence in achieving their goal was dependent on filing for bankruptcy.
  - As described above confidence in the ability to achieve goals may be an indicator of willingness to continue to engage in the process but is not necessarily an indicator of competence or ability to achieve their goals. The ERP attorneys were available to continue to work with ERP clients if their circumstances changed and they were having difficulty achieving their goals with the information provided, but the Program has not yet collected data on whether the ERP clients were actually able to achieve their goals.
- The Program has been effective in assisting ERP consumer debt clients with minimal household income in gaining access to the information that allowed the client to be confident in achieving the client's stated goal.
  - 74.36% of the ERP consumer debt client defendants, who felt confident in obtaining their goal based on the services and information provided through the Program, and responded to the household income question, reported a household income less than \$50,000.
  - Of those ERP consumer debt client defendants who reported being confident and had a household income less than \$50,000, 36.21% reported having at least one household occupant under the age of 18.
- As compared to ERP eviction client defendants, the ERP consumer debt client defendants generally reported a higher household income, were less likely to identify as Black/African American or Hispanic/Latino, were less likely to identify as a woman, and were generally older.
- The Program's ability to provide brief services that result in ERP consumer debt client defendants feeling confident in achieving their represented goal has limited the impact of added stress/health concerns.

- 43.20% of the ERP consumer debt client defendants who felt confident in obtaining their goal indicated that the repercussions of not achieving their stated goal(s) included added stress/health concerns.
- 32.14% of the ERP consumer debt client defendants who felt confident in obtaining their goal indicated that the repercussions of not achieving their stated goal(s) would result in their inability to pay bills.
- 84.63% of ERP consumer debt client defendants who responded to the corresponding question had a better-than-expected court experience.
- 88.89% of ERP consumer debt client defendants who responded to the corresponding question indicated that they were comfortable participating in a virtual hearing.

### ERP – Virtual Hearings/Court Experience

Provided below are key findings of our evaluation related to ERP services provided to ERP eviction and consumer debt clients as it relates to their virtual hearing/court experience:

- 86.69% of ERP eviction clients (plaintiffs and defendants) who responded to the corresponding question reported being comfortable in a virtual hearing.
- 76.17% of ERP eviction clients (plaintiffs and defendants) who responded to the corresponding question reported having a better-than-expected court experience.
- 89.01% of ERP consumer debt clients who responded to the corresponding question reported being comfortable participating in a virtual hearing.
- 95.99% of ERP consumer debt clients who responded to the corresponding question reported having a better-than-expected court experience.

# Section II - Opportunities for Continued Evaluation

## Considerations for Continued Implementation of the Program

Provided below are considerations and recommendations for the CBF and ERP providers as they work to continue implementing the Program:

- **Continued commitment to data quality:** The CBF and ERP providers were instrumental in the development of the expanded data collection that enables the reporting of the metrics throughout this evaluation. These organizations and their staff have made a tremendous commitment to collect this data. We are hopeful that the ERP providers will maintain this commitment in the year ahead and work to monitor and iteratively improve the quality of data being collected. In addition, there are opportunities to review certain data fields that are currently open text fields with narrative responses to develop structured responses that can facilitate additional analyses.
- **Conduct client follow-up to collect data elements related to whether client goals were achieved:** While the attorneys assisting ERP clients worked to provide the appropriate and necessary services and information intended to enable the client to achieve their goals and were available on an ongoing basis to assist if the client's circumstances changed, the ERP clients were not required to communicate back to their attorneys regarding the final resolution of their case. We believe that client follow-up to collect data elements, such as whether client goals were achieved and the final disposition of the case, would add significant value to assessing the impact and effectiveness of the Program. This data could be collected using automated surveys (sent via text or email) and/or follow-up calls. Final case disposition could also be tracked and analyzed using the court data when it becomes available. The significant proportion of ERP clients indicating a better-than-expected court experience may lend itself to higher response rates for client follow-up efforts.
- **Evaluate client barriers related to virtual proceedings and work collaboratively with the courts to develop resources and assistance to overcome these barriers:** Of the ERP clients that responded to the corresponding question, 86.69% of the ERP eviction clients and 89.01% of ERP consumer debt clients indicated that they were comfortable participating in a virtual hearing. While the vast majority of ERP clients were comfortable participating in a virtual hearing, there are still ERP clients that do not feel comfortable, indicating that barriers exist for some ERP clients. We recommend a collaborative approach with the courts to develop resources and assistance to overcome

these barriers (further detailed below). An important consideration to the understanding of these barriers, and the solutions to overcome them, will be an acknowledgement of the value of everyone's time including the time required of court users (including wait time, travel time, delays, etc.), the time of the ERP providers, and the court.

- **Strengthen staffing capacity:** We recommend the CBF and ERP providers collaboratively work to understand the sustainable capacity necessary to promptly provide services to ERP clients and seek adequate funding for the Program capacity.
- **Evaluate landlord and tenant barriers to accessing and accepting rental assistance:** Seeking rental assistance is one of the most common goals of ERP clients involved in eviction proceedings involving non-payment. We recommend that an evaluation of the barriers preventing landlords and tenants from accessing and accepting rental assistance be performed to better understand: 1) why are landlords or tenants unable to access rental assistance; and 2) the circumstances or case characteristics where landlords are more likely to reject rental assistance.
- **Continued commitment to court-based intake:** The awareness metrics presented later in this report suggest that it can be very challenging to raise awareness for these types of programs in the community. The courts should be commended for the use of a court-based model that can ensure as many court users are connected to resources and assistance as possible. While community-based outreach should be emphasized, a court-based intake and referral model is essential to ensure court users are able to connect to the relevant resources (e.g., legal aid, rental assistance, and mediation) provided through the Program. As illustrated later in this report, there were differing rates of awareness about the ERP program between eviction client plaintiffs and eviction client defendants. A program centered on court-based intake can mitigate the inequities in rates of awareness and, thus, limit inequities related to accessing the Program.
- **Conduct additional analyses of CARPLS Hotline data and Portal data, including mediation data:** We recommend that additional analyses and visualization be built for data from the CARPLS hotline and ERP Portal, including data regarding the mediations completed for ERP clients. Such data creates the opportunity for significant supplemental analyses that will further inform the evaluation of the Program. For example, this will allow us to merge final case disposition with the data collected by the legal aid providers in the Program to better understand the outcome of cases that used mediation.
- **Collect information about the reasons why ERP clients indicate they are having a better-than-expected court experience:** For the ERP clients indicating a better-than-expected court experience, we recommend asking ERP clients what contributed to this perception. This simple addition will provide valuable information to the courts about

what they are doing well and what seems to impact the perception of a better-than-expected court experience.

- **Integrate with the Right to Counsel (“RTC”) Pilot Program:** The RTC Pilot Program will provide legal representation, through several legal services organizations, at no cost to eligible low-income tenants at risk of or subject to eviction or lockout in Chicago.<sup>10</sup> There is a unique opportunity in Chicago to integrate data from the ERP Program with data from the RTC Pilot Program, especially if ERP Program staffing can be strengthened. It will be critical to take a comprehensive approach that carefully integrates the two data sets both operationally and with respect to data collection and analysis.

### Stout’s Continued Partnership with CBF

Stout will continue to collaborate with ERP Providers and CBF to seek feedback from tenants and landlords to assess the impact of the Program. Stout is also working with the CBF on the Right to Counsel (RTC) initiative, which will provide a unique opportunity to aggregate data from the Program with the RTC initiative to better assess the characteristics of cases that are best handled with brief services and limited representation versus full representation. Stout plans to continue its partnership with the CBF to collect the data for the Program (including CARPLS and the courts) and integrate that data with the RTC initiative.

---

<sup>10</sup> [https://www.chicago.gov/city/en/depts/doh/provdrs/renters/news/2022/april/the-chicago-department-of-housing-announces-right-to-counsel-pil.html#:~:text=The%20Right%20to%20Counsel%20\(RTC,eviction%20or%20lockout%20in%20Chicago.](https://www.chicago.gov/city/en/depts/doh/provdrs/renters/news/2022/april/the-chicago-department-of-housing-announces-right-to-counsel-pil.html#:~:text=The%20Right%20to%20Counsel%20(RTC,eviction%20or%20lockout%20in%20Chicago.)



# Section III - Project Overview

## [Introduction to the Early Resolution Program \(ERP\)](#)

### ERP Summary

The Circuit Court of Cook County, Illinois, instituted the ERP on November 23, 2020, which is a pilot program provided through Cook County Legal Aid for Housing and Debt (CCLAHD). The ERP seeks to offer free legal aid and other supportive services to Cook County Residents facing eviction and unresolved consumer debt issues.

The ERP was developed largely in response to the likelihood that many eviction and consumer debt actions would arise because of the COVID-19 pandemic and its effect on Cook County's economy. While creating the ERP, the Circuit Court of Cook County, Illinois, worked collaboratively with bar associations, representatives from legal aid and the government, and community partners to develop the program. The collaborative approach taken by the court enabled multiple stakeholders to have open and innovative conversations that were instrumental in designing the program.

The ERP offers free limited legal assistance<sup>11</sup>, mediation, and community support resources, such as rental assistance, and thereby increase the likelihood of an early agreement or resolution in these cases. The ERP was developed with the intention to help any unrepresented party to an eviction or consumer debt case including:

- A renter who is under threat of eviction
- A landlord seeking to evict a renter
- A debtor who is being sued for unpaid debt
- A creditor suing for uncollected debt<sup>12</sup>

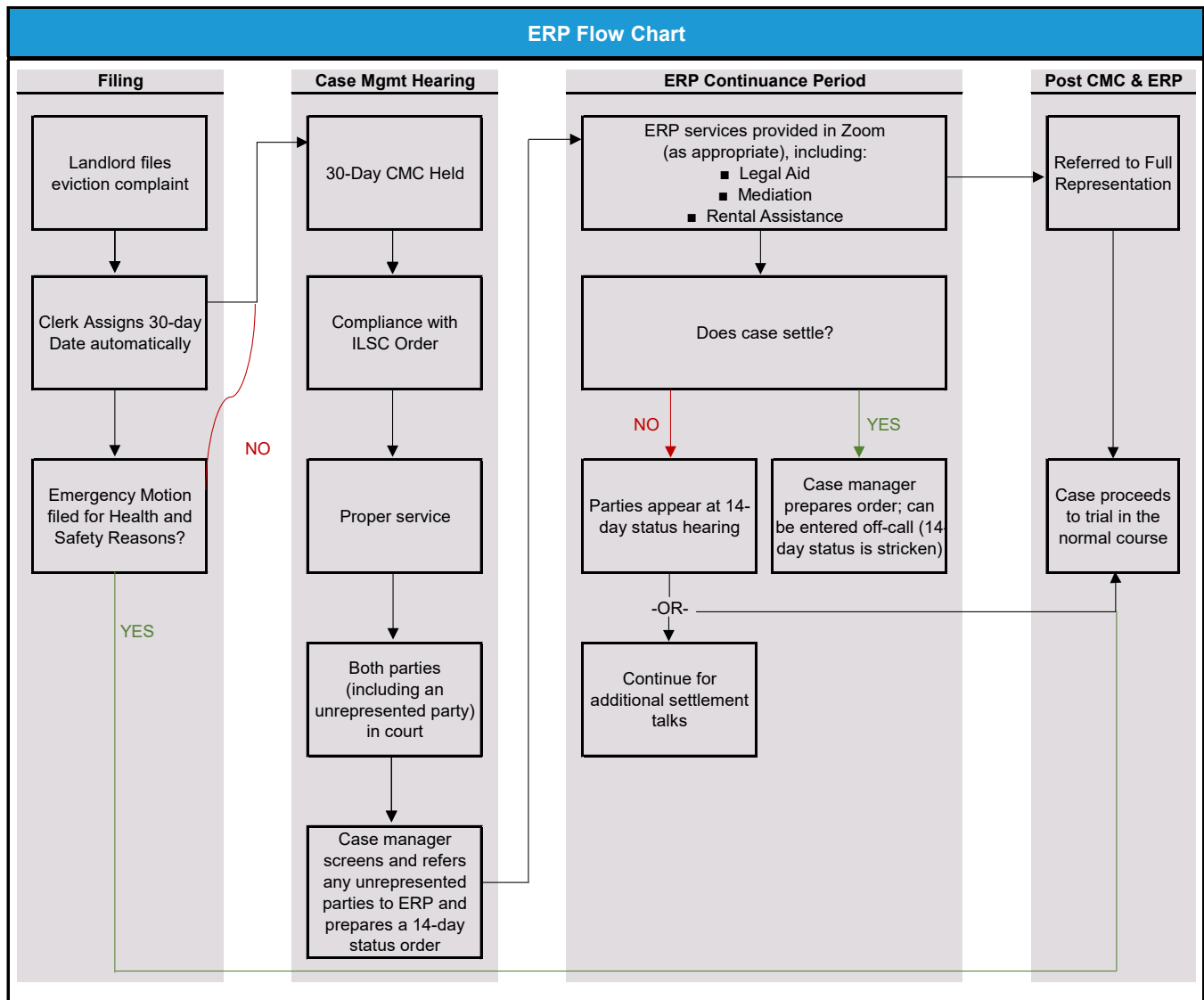
As shown in **Figure 1**, the ERP was developed to provide for a 14-day continuance period, providing the parties the opportunity to negotiate and potentially settle the case without using further court-based resources.

---

<sup>11</sup> The ERP Providers offer brief services, advice and legal information, settlement negotiation services, and mediation services to clients, and can refer ERP clients to full legal representation when appropriate.

<sup>12</sup> [https://www.cookcountyil.gov/sites/g/files/ywwepo161/files/early\\_resolution\\_program\\_flyer.pdf](https://www.cookcountyil.gov/sites/g/files/ywwepo161/files/early_resolution_program_flyer.pdf)

Figure 1<sup>13</sup>



The analysis and metrics contained in this report are a representation of the ERP clients that were referred into the Program *and* connected with a legal aid provider. If a client was able to settle their case through rental assistance or mediation services, without the intervention of a legal aid provider, that individual would not be included in the analysis and metrics contained within this report. It is also important to note that the case manager and/or legal aid provider have the ability to refer more complex cases for full representation, when deemed necessary.

<sup>13</sup> If the case does not settle or if the characteristics of the case are too complex for brief services, the ERP Provider and/or case manager can refer the client to full representation if appropriate.

## ERP and Associated Legal Services Organizations

The ERP brings together a number of legal aid organizations (collectively referred to as “legal aid” or “ERP Providers”) to offer assistance to litigants in these cases, as detailed below:

- **Coordinated Advice & Referral Program for Legal Services (CARPLS):** CARPLS offers free legal aid to Cook County, through both a hotline as well as several court help desks. CARPLS’ involvement in the ERP includes providing brief legal advice, assistance with document preparation, and help with negotiating settlements to ERP clients. CARPLS also operates the CCLAHD hotline that provides brief advice and referrals to ERP, and a general legal aid hotline that refers clients to the legal aid programs best suited for them.
- **Center for Conflict Resolution (CCR):** CCR works with individuals, communities, courts, and other institutions to resolve legal conflict through mediation services. CCR handles case management for the ERP, and provides the case managers in Zoom court. CCR also provides mediation when ERP clients are referred to them by the Court, CARPLS, or by other legal aid providers.
- The below legal aid ERP partners all provide free legal advice, brief services, assistance with document preparation, and help with settlement negotiation to ERP clients as appropriate.
  - **Center for Disability and Elder Law (“CDEL”):** CDEL provides free legal aid services within Cook County to low-income seniors and people with disabilities, focusing on issues such as financial/housing stability, estate planning, divorce, and adult guardianship.
  - **Chicago Volunteer Legal Services (“CVLS”):** CVLS provides free legal aid to low-income residents of Cook County, aiding with cases that can include adoption, divorce, foreclosure, landlord disputes, immigration, wills, and more.
  - **Greater Chicago Legal Clinic (“GCLC”):** GCLC offers a variety of programs and services to meet the legal needs of underserved individuals and families in Greater Chicago, including services related to divorce, domestic violence, and other family issues as well as economic and housing stability.
  - **Legal Aid Society (“LAS”):** LAS provides legal representation and assistance related to domestic violence, family law, consumer and housing issues, elder abuse and financial exploitation, human trafficking, and victims of crime. Specifically related to housing, LAS represents clients who are facing eviction from buildings with subsidized rents and from privately-owned buildings.

- **Law Center for Better Housing** (“LCBH”)<sup>14</sup>: LCBH provides free legal assistance for renters to help them solve serious housing issues such as eviction, dangerous living conditions, and housing discrimination.
- **Legal Aid Chicago**: Legal Aid Chicago provides free civil legal services to people living in poverty in Cook County in areas as varied as eviction and foreclosure defense, protecting survivors of domestic violence, sexual assault, and human trafficking, public benefits, employment and wage claims, records relief, education and family law, bankruptcy and consumer fraud, and protections for seniors and persons with disabilities.

While the ERP is available for evictions, consumer debt, tax deed, and foreclosure cases, as discussed later in this report, our analysis will focus on data collected related to only the evictions and consumer debt cases.

### Scope of Work

The Pew Charitable Trusts (Pew) engaged The Chicago Bar Foundation (“CBF”) to independently evaluate the ERP. The Chicago Bar Foundation retained Stout to conduct the evaluation. Stout’s evaluation of the ERP consisted of: 1) utilizing a phased, collaborative approach to develop a list of data elements to be collected by the ERP Providers; 2) collecting and aggregating client data from the ERP Providers on a monthly basis; 3) assisting the CBF in preparing its monthly reporting to Cook County; 4) developing a data reporting/presentation system that could be accessed by various stakeholders; and 5) assessing the impact and effectiveness of the ERP.

---

<sup>14</sup> Previously known as Lawyer’s Committee for Better Housing.

## Section IV- Data Strategy Development

To understand who was accessing the ERP, the circumstances each client was facing, the goals each client had, and the ability of the ERP to provide effective assistance through brief services, Stout needed assistance from the ERP Providers to collect a wide variety of consistent data elements in a structured format. However, many legal aid organizations do not collect extensive client information in structured data fields, let alone consistent data across multiple legal aid organizations. Because the ERP is supported by multiple legal aid organizations, it was important to develop a consistent list of interview questions/data elements for all ERP Providers to use when interviewing their clients and recording case information.

While developing the list of interview questions/data elements, we needed to balance the various information that could be collected, with the practical realities of the time it takes to collect such information, particularly in the context of brief services. We also understood that data collection and the evaluation of that data is going to have limitations. In particular, the ERP Providers could only collect so much information with the limited duration and client interaction of the brief services. The ERP clients were not required to provide answers to every question, and the data collected is not always a perfect indicator of impact or effectiveness. These limitations are especially true in the context of brief services where the ERP Provider does not always have the opportunity to talk to the client at or after the resolution of the case (and post-service surveys were not implemented during our data collection). However, the limitations of the data collection and the data itself does not render the data meaningless but requires context and appreciation for the limitations and interpretation.

Creating a comprehensive dataset to evaluate the ERP required Stout to collaborate with Pew, CBF, and the ERP Providers. See **Appendix B** and **Appendix C** for a comprehensive list of the eviction and consumer debt interview questions posed to ERP clients, when possible.<sup>15</sup> Our process to facilitate cross-organization data collection and presentation included the following:

- **Initial Meetings to Share the Concept and Promise of Extensive Structured Data Collection:** We had several meetings and discussions with CBF and Pew regarding the development of data elements for ERP Providers to collect, collecting the data from the ERP Providers monthly, structuring and analyzing the data, and developing a data visualization platform analyzing certain metrics, trends and characteristics of the Program.
- **Evaluating Challenges and Opportunities:** As part of these meetings and discussions, it was important to acknowledge the potential challenges of extensive data collection.

---

<sup>15</sup> All questions posed to ERP clients were optional given ERP clients may have experienced trauma, felt uncomfortable answering, and so forth.

We understood that coordination and collaboration among the ERP Providers would be required to develop consensus as to the questions being asked and data elements being collected as well as obtaining that collected data in a consistent format from all ERP Providers. The process of developing that consistency would include an iterative discussion and review with the ERP Providers, including providing the ERP Providers with extracts of data that seemed inconsistent or incomplete. We also understood that it would be possible to have different ERP Providers and even different staff within an ERP Provider that interpreted a question or data element differently than others. To overcome that challenge, we held various meetings with the ERP Providers to discuss the questions/data elements to ensure a consistent interpretation of the questions/data elements.

- **Gathering List of Interview Questions Already Being Asked by ERP Providers:** We requested a list of questions/data elements that were already being collected by the ERP Providers. We built a matrix to identify similar questions/data elements being collected by the ERP Providers.
- **Developed an extensive list of supplemental interview questions:** Based on our understanding of the questions/data elements already being collected by the ERP Providers, we developed an extensive list of potential questions/data elements that could be beneficial in assessing the successes and challenges of the ERP.
- **Gathered feedback on supplemental questions from CBF and Pew:** This preliminary list of questions/data elements was provided to CBF and Pew for an initial review. We held various meetings and discussions with CBF and Pew to gather feedback and recommendations related to the preliminary list of questions/data elements. We revised and refined this list based on their feedback and recommendations.
- **Shared the interview questions with the ERP Providers (including CARPLS and CCR) to gather additional feedback:** After revising and refining the preliminary list of data elements, we provided the list to the ERP Providers. We then held various meetings and discussions with CBF, Pew, and the ERP Providers to gather additional feedback and recommendations. One of the primary concerns expressed by the ERP Providers was the quantity of additional questions/data elements, particularly given the nature of providing brief services with limited time to interact with the client. Based on the feedback and recommendations from the ERP Providers, we revised and refined the list of questions/data elements. The revised and refined list was shared with CBF, Pew, and the ERP Providers and was approved by all parties.

- **CBF worked with Legal Server<sup>16</sup> to develop a module and monthly reporting that could be utilized by the ERP Providers:** After reaching consensus on the questions/data elements, CBF worked with Legal Server to develop a module that would be accessible to the ERP Providers through each of the organization’s Legal Server application. Additionally, we worked with Legal Server to develop a monthly report that would allow the ERP Providers to download the relevant data elements on a cumulative basis (dating back to January 1, 2022) each month.
- **ERP Providers implemented the Legal Server module and began submitting monthly reports to Stout in February 2022 (which included data from January 2022):** After the Legal Server module and monthly reporting templates were implemented, we worked with the ERP Providers to provide access to Stout’s secure file transfer site, which we use to securely store the monthly reports submitted by the ERP Providers. We provided the ERP Providers with a manual that explained how to set up their ShareFile account and upload the relevant monthly reports. The ERP Providers began submitting the monthly reports in February, which contained January case data.

---

<sup>16</sup> Legal Server is a leader in technology solutions for those who provide legal assistance to low income and vulnerable populations.

## Section V - Evaluation Findings

As previously discussed, we received monthly reports from the ERP Providers that contained the data for the questions/data elements asked of the ERP clients or recorded by the attorneys working with those clients. We assembled the individual reports from the ERP Providers into a single, structured data set (one for ERP eviction cases and another for ERP consumer debt cases) for purposes of our analysis.

Because of differences in the data collected by the ERP Providers (e.g., using different terms, such as “male” versus “man”), certain data was normalized using reference tables. Examples of the data fields that required normalization include the following: gender, race/ethnicity, language preference, intake date, level of service, and outcome/resolution.

Stout’s process of structuring the data also included calculating certain metrics based on the data provided. For example, the data included a reference to the “number of people 18 and over” as well as the “number of people under 18.” To determine “household size,” Stout added the number reported in the 18 and over data point to the number reported in the under 18 data point.

Additionally, Stout structured several data elements, including household income and location, into “categories” for reporting and analysis purposes. For example, Stout created a reference table based on zip code to determine if the ERP participant was in Cook County, Suburban Cook County, or Outside Cook County.

Certain limitations were encountered by ERP Providers in collecting all data elements, such as the willingness of a program participant to answer specific questions (no questions were required), the training provided to staff attorneys at each organization, or the addition of new data elements over time.

The analysis and findings discussed below are based on the data submissions provided by the ERP Providers, which consisted of data for cases opened between January 1, 2022 and August 31, 2022.<sup>17</sup> The data set for evictions consisted of 3,106 ERP cases, while the data set for consumer debt consisted of 1,078 ERP cases.

The data utilized for our evaluation does not include data from CARPLS or CCR, or row level data from CCR, as these were not available to Stout at the time of this report.<sup>18</sup> The CARPLS

---

<sup>17</sup> This timeframe includes months in which the distribution of ERA funds and COVID-19 rates fluctuated. ERP evictions and consumer debt clients’ responses may vary due to such timing.

<sup>18</sup> We received a summary of data from CCR regarding number of mediated cases and resolutions, which was included in the Executive Summary of this report.



data, when available, will consist of information for: 1) ERP clients that called into the CARPLS hotline and received brief services and 2) ERP clients that were referred to CARPLS through the court system. The row level CCR data, when available, will consist of information for ERP clients that were referred to mediation services. When the CARPLS and row level CCR data becomes available, we are hopeful to integrate that information into our current dataset and incorporate into our ongoing analysis and evaluation of the ERP.

It is important to note that all questions asked of the ERP clients were optional and did not require a response. Given the trauma and crisis often being experienced by the Program clients, there are multiple reasons why certain questions/data elements would not have been collected by the ERP Providers, why certain questions/data elements may not have been asked by the ERP Providers, and why ERP clients may not have felt comfortable answering certain questions. Accordingly, when analyzing a specific data element (e.g., race/ethnicity), we only analyzed and/or counted the cases for which that data element was provided by the ERP client. For example, 79 of the cases in the evictions data set did not provide a “race/ethnicity,” and, thus, our analysis of the ERP eviction clients by race/ethnicity is based on a population of 3,027, as compared to the overall population of 3,106.

## ERP Eviction Clients

As discussed above the data set for ERP clients involved in the eviction process included cases opened between January 1, 2022 and August 31, 2022 and consisted of 3,106 ERP cases. Our analysis of the client and case characteristics for that population are as follows.

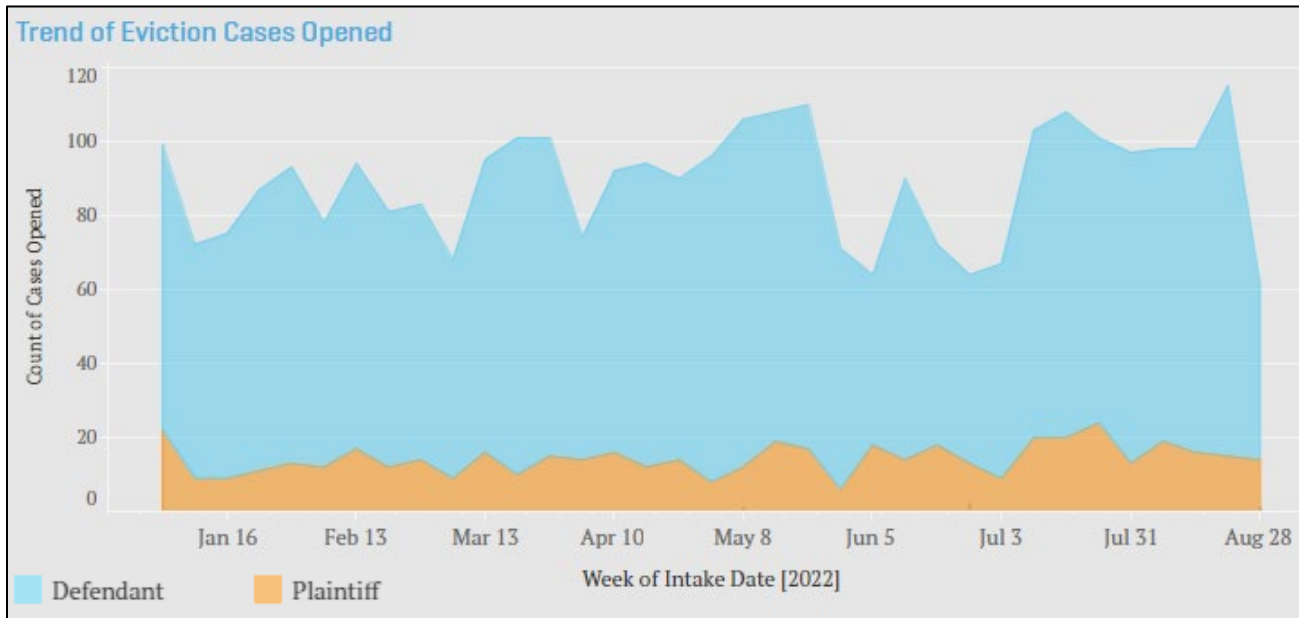
### **Program Overview**

As shown in **Figure 2**, the number of ERP eviction cases opened on behalf of ERP eviction client defendants (i.e., tenants) fluctuated from month-to-month, but was consistently higher than the number of ERP eviction cases opened on behalf of ERP eviction client plaintiffs (i.e., landlords).<sup>19</sup> Additionally, the ERP eviction cases opened on behalf of ERP eviction client plaintiffs remained steady from month-to-month generally ranging from 5 to 20.

---

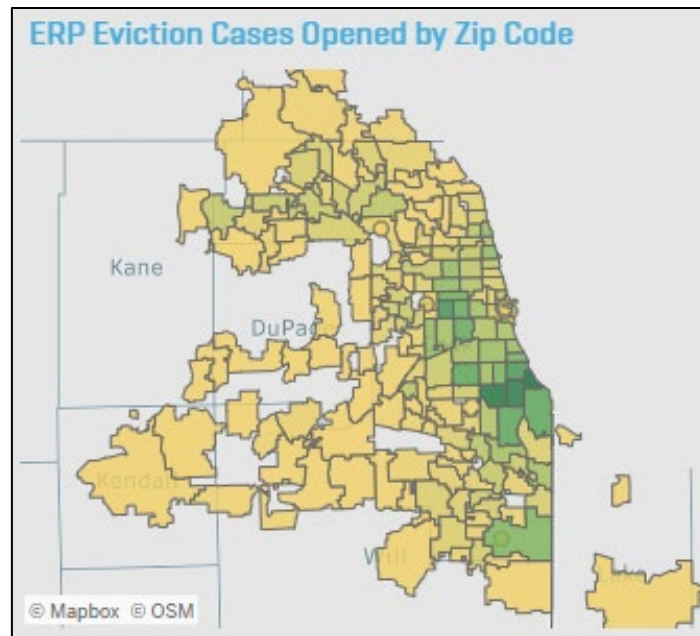
<sup>19</sup> The data submitted by the ERP Providers included five ERP eviction cases with conflicting data. Two of the ERP eviction cases listed the landlord as the “defendant” and three of the ERP eviction cases listed the tenant as the “plaintiff.” We used the “defendant” and “plaintiff” identification as reported by the ERP Providers for our analysis.

ERP Eviction Figure 2



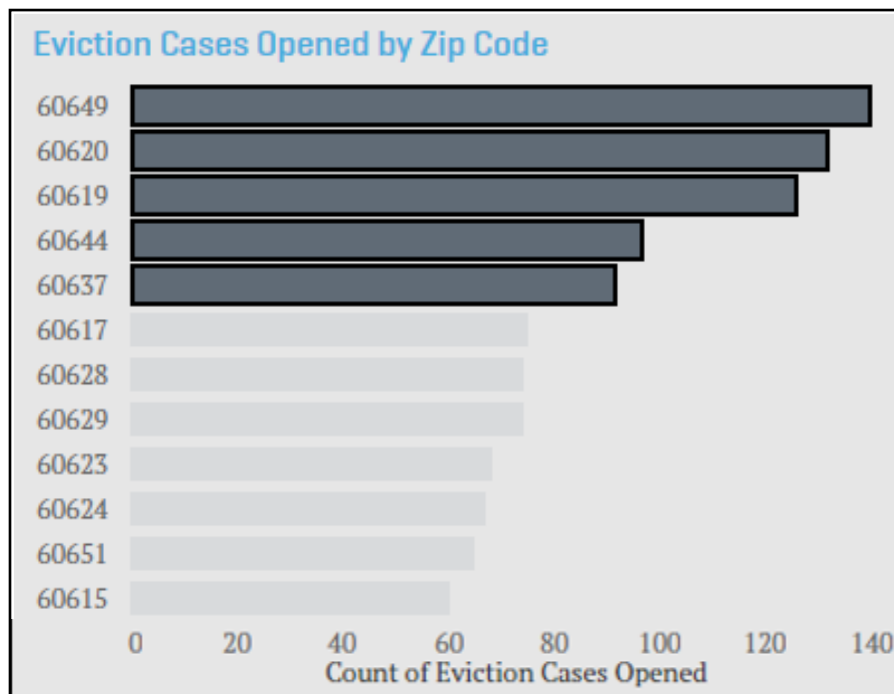
The majority of ERP eviction clients were living in rental homes in and around the south side of the City of Chicago, which is shown by the dark green shades on the map in **Figure 3**. Aggregating the data by zip code allowed us to gain an understanding of where ERP clients are located in Cook County and from which area residents were accessing the Program most. As a note, the ERP evictions data did not contain personal identifiable information such as name or address.

ERP Eviction Figure 3



As shown in **Figure 4**, there were more than 90 ERP eviction cases opened in each of five different zip codes, totaling 582 ERP eviction cases (approximately 18.74%). Four of the top five zip codes represent neighborhoods on the south side of Cook County, including Jackson Park Highlands (60649), Auburn/Gresham (60620), Chatham (60619), and West Woodlawn (60637).

ERP Eviction Figure 4<sup>20</sup>



While there are varying levels of household incomes associated with the ERP eviction cases opened in these five zip codes, household income of less than \$25,000 was most frequently reported. As shown in **Figure 5**, 373 ERP eviction cases (approximately 64.64%) have a household income of less than \$25,000.

<sup>20</sup> The figure illustrates the data points with the most responses. There are other responses that are not shown in the figure.

**ERP Eviction Figure 5**

ERP Eviction Clients Household Incomes Associated with Top Five Zip Codes		
Income Range	No. of Cases	% of Total Cases
Less than \$25,000	373	64.64%
\$25,000 to \$34,999	89	15.42%
\$35,000 to \$49,999	61	10.57%
\$50,000 to \$74,999	28	4.85%
Prefer not to answer	14	2.43%
\$75,000 to \$99,999	10	1.73%
More than \$100,000	2	0.35%
<b>Total Cases</b>	<b>577</b>	<b>100.00%</b>

### ERP Client Characteristics

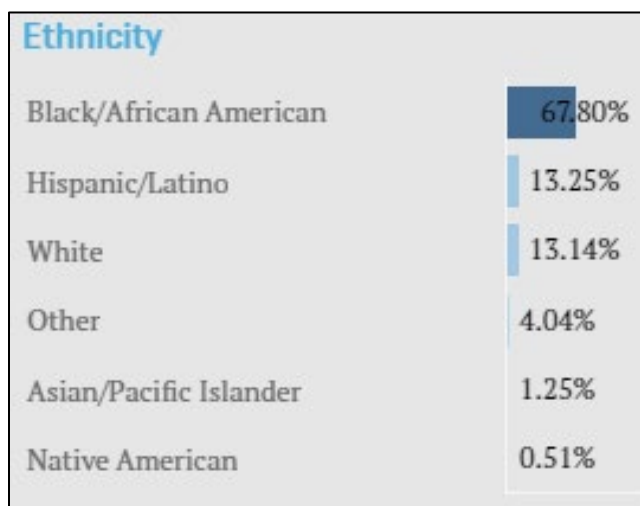
Approximately 84.01% of ERP eviction clients were defendants (tenants).

**Figure 6** represents the distribution of the ERP eviction client defendants based on race/ethnicity. Approximately 67.80% of the ERP eviction client defendants served by the Program identified as Black/African American, followed by 13.25% Hispanic/Latino.<sup>21</sup> According to the 2020 Cook County census data, the three largest distributions of race/ethnicity in Cook County identify as 40.40% White, 26.20% Hispanic/Latino, and 22.50% Black/African American.<sup>22</sup>

<sup>21</sup> Of the ERP eviction client defendants that reported a race/ethnicity of Hispanic/Latino and provided a response to language preference, 10.80% indicated a language preference other than English.

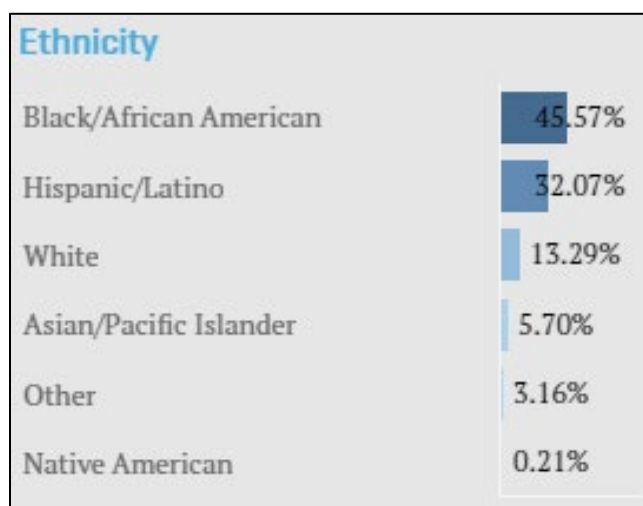
<sup>22</sup> <https://maps.cookcountyil.gov/cook2020/>

**ERP Eviction Client Defendant Figure 6**



**Figure 7** represents the distribution of the ERP eviction client plaintiffs based on race/ethnicity. Approximately 45.57% of the ERP eviction client plaintiffs served by the Program identified as Black/African American, followed by 32.07% Hispanic/Latino.

**ERP Eviction Client Plaintiff Figure 7**

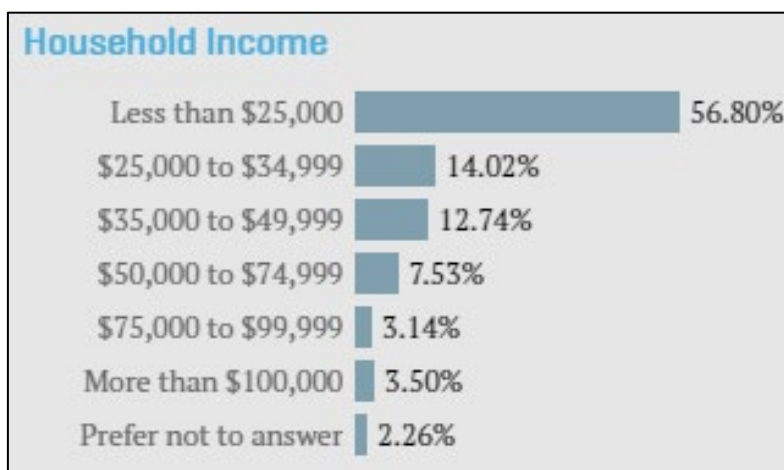


As shown in **Figure 8**, irrespective of zip code, 91.09% of the ERP eviction clients' household income was less than \$75,000. Approximately 95.21% of ERP eviction client defendants' household income was less than \$75,000, whereas 68.18% of ERP eviction client plaintiffs' household income was less than \$75,000.

Household income of less than \$25,000 and \$50,000 was reported by 1,734 ERP eviction clients (approximately 56.80%), and by 2,551 ERP eviction clients (approximately 83.56%), respectively.

Of the ERP eviction clients with less than \$50,000 of household income, the number of occupants in the household between one to two occupants and between three to five occupants were reported in 1,599 ERP eviction cases (approximately 62.68%) and 841 ERP eviction cases (approximately 32.97%), respectively. Further, households with one occupant reported household income less than \$25,000 in 740 ERP eviction cases (approximately 65.89%), whereas households with more than one occupant reported household income less than \$25,000 in 994 ERP eviction cases (approximately 51.50%).

**ERP Eviction Figure 8**

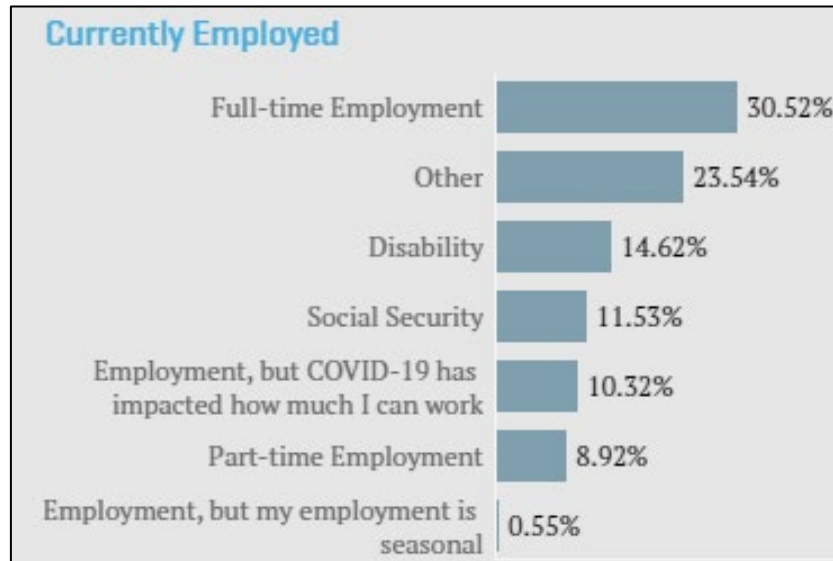


ERP eviction clients were asked about their current employment status at the time of receiving services from the ERP Provider. ERP eviction client defendants reported full-time employment in 503 ERP eviction defendant cases (approximately 30.52%), “Other”<sup>23</sup> in 388 ERP eviction defendant cases (approximately 23.54%), and Social Security or Disability in 431 ERP eviction defendant cases (approximately 26.15%).

Further, households with one occupant reported full-time employment in 152 ERP eviction defendant cases (approximately 23.42%), whereas households with more than one occupant reported full-time employment in 351 ERP eviction defendant cases (approximately 35.14%).

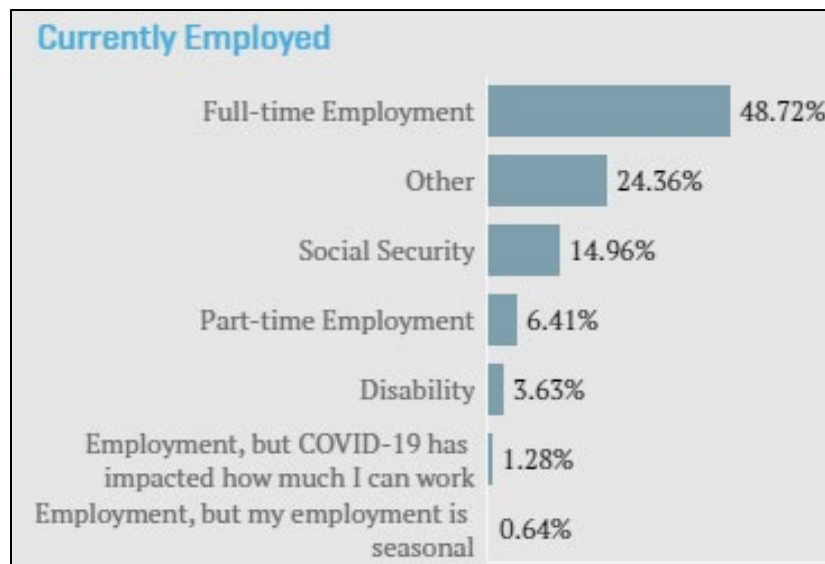
<sup>23</sup> Examples of “Other” employment may involve sources of income not traditionally considered “employment” such as unemployment benefits, child support, etc.

**ERP Eviction Client Defendant Figure 9**



ERP eviction client plaintiffs reported full-time employment in 228 ERP eviction client plaintiff cases (approximately 48.72%), “Other” in 114 ERP eviction cases (approximately 24.36%), and Social Security in 70 ERP eviction cases (approximately 14.96%). Further, households with one occupant reported full-time employment in 57 ERP eviction plaintiff cases (approximately 37.01%), whereas households with more than one occupant reported full-time employment in 171 ERP eviction plaintiff cases (approximately 54.46%).

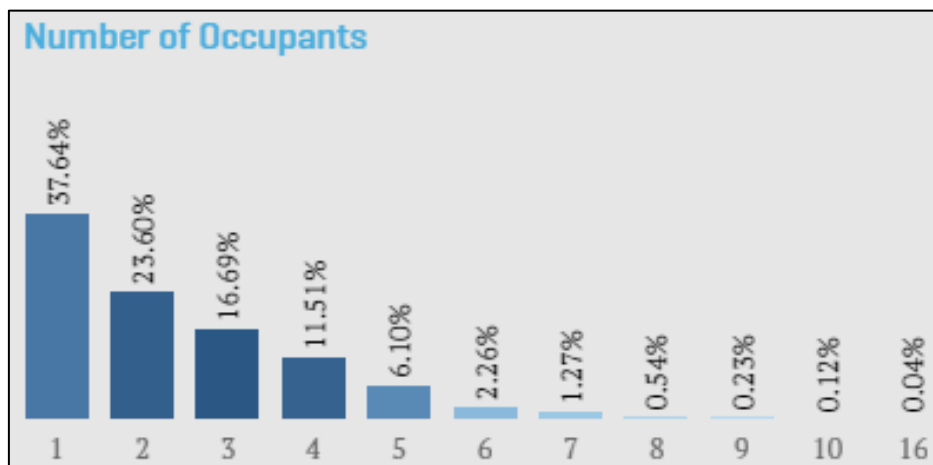
**ERP Eviction Client Plaintiff Figure 10**



As shown in **Figure 11**, 2,490 ERP eviction cases opened on behalf of ERP eviction client defendants (approximately 95.54%) are associated with households with one to five occupants.

The ERP eviction client defendants reported only one individual occupying the rental property in 981 ERP eviction client defendant cases (approximately 37.64%).

**ERP Eviction Client Defendant Figure 11**



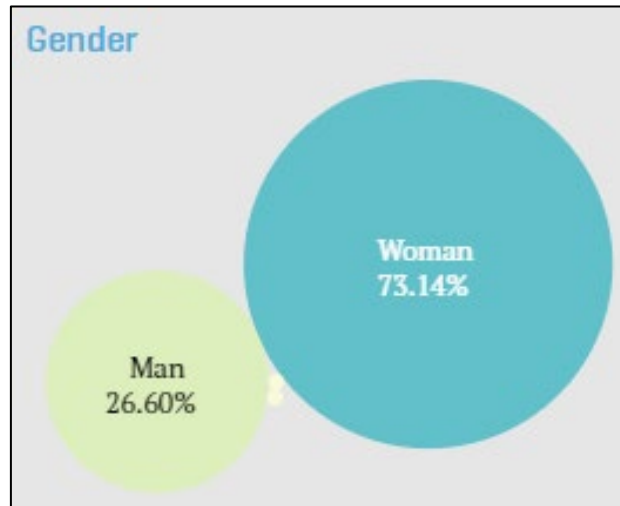
Of the 981 ERP eviction cases with one individual occupying the rental property, there is a relatively even distribution between ERP defendant clients who identified as a woman versus a man. In 492 ERP eviction cases (approximately 50.15%), women were the sole renter, whereas in 475 ERP eviction cases (approximately 48.42%) men were the sole renter.

When looking at households with two to five individuals, the distribution of those identifying as a man versus a woman remains evenly distributed for ERP eviction client plaintiffs. For households with two to five individuals, the ERP eviction client plaintiff identified as a woman in 149 ERP eviction cases (approximately 49.17%), and as a man in 153 ERP eviction cases (approximately 50.50%).

Conversely, the distribution between ERP eviction clients identifying as a woman versus a man with households with two to five individuals is less evenly distributed for ERP eviction client defendants. As shown in **Figure 12**, for households with two to five individuals, the ERP eviction client defendant identified as a woman in 1,100 ERP eviction cases (approximately 73.14%) and as a man in 400 ERP eviction cases (approximately 26.60%).

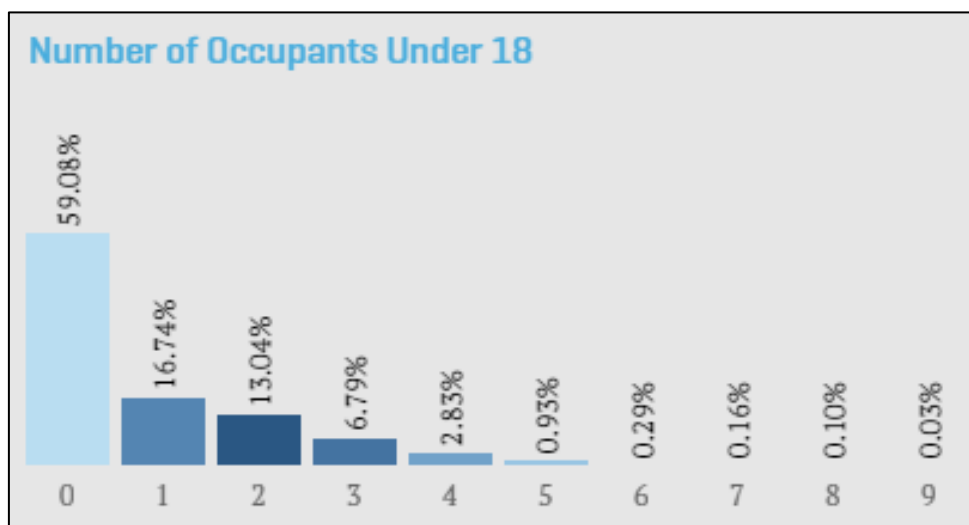


ERP Eviction Client Defendant Figure 12<sup>24</sup>



In addition to the number of household occupants, ERP eviction clients were asked how many individuals in the household were under the age of 18. As shown in **Figure 13**, households did not have occupants under the age of 18 in 1,835 ERP eviction cases (approximately 59.08%), whereas 1,271 ERP eviction cases (approximately 40.91%) had between one and nine occupants under the age of 18. ERP eviction client defendants reported zero occupants under the age of 18 in 1,485 ERP eviction cases (approximately 56.98%) and between one to nine occupants under the age of 18 in 1,121 ERP eviction cases (approximately 43.02%).

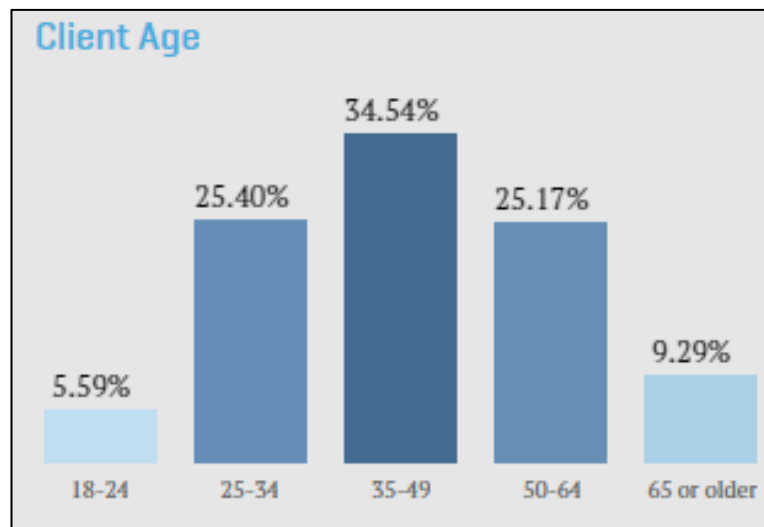
ERP Eviction Figure 13



<sup>24</sup> The smaller bubbles represent approximately 0.27% of ERP eviction cases, which had an ERP client who identified as Transgender or Non-Binary.

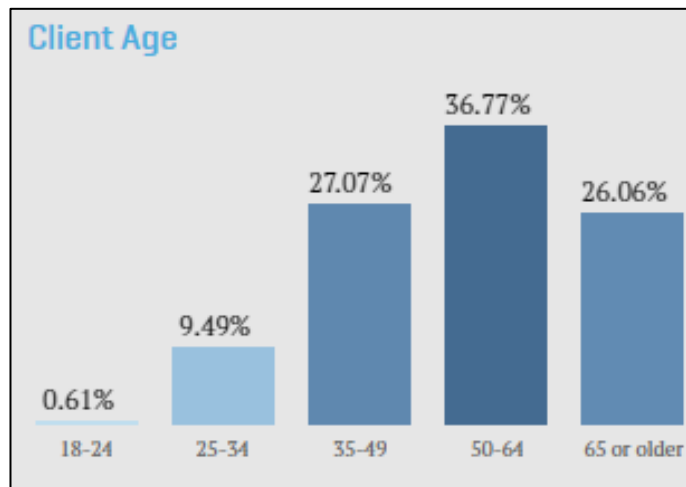
As reflected in **Figure 14**, 896 ERP eviction client defendants (approximately 34.54%) were individuals between the ages of 35 and 49 years old, the age range with the highest ERP eviction client defendant population. Conversely, 145 ERP eviction client defendants (approximately 5.59%) were individuals between the ages of 18 and 24 years old, the age range with the lowest ERP eviction client population. The distribution of ages from **Figure 14** below align to the top five zip codes with the largest amount of ERP eviction defendant cases, that being 60649, 60620, 60619, 60644, and 60637. These five zip codes have 175 ERP eviction client defendants (approximately 33.21%) between the ages of 35 and 49 years old as the largest age range and 30 ERP eviction client defendants (approximately 5.69%) between the ages of 18 and 24 years old as the smallest age range.

**ERP Eviction Defendant Figure 14**



As reflected in **Figure 15**, 182 ERP eviction client plaintiffs (approximately 36.77%) were individuals between the ages of 50 and 64 years old, the age range with the highest ERP eviction client plaintiff population. Conversely, three ERP eviction client plaintiffs (approximately 0.61%) were individuals between the ages of 18 and 24 years old, the age range with the lowest ERP eviction client plaintiff population. As demonstrated in the comparison between Figure 14 and Figure 15, there appears to be a significant age difference between ERP eviction client defendants (younger) and plaintiffs (older).

ERP Eviction Plaintiff Figure 15



ERP eviction clients were asked their preferred language. In 2,441 ERP eviction defendant cases (approximately 98.03%), ERP eviction client defendants indicated “English” as their preferred language. In 92 ERP eviction plaintiff cases (approximately 51.40%), ERP eviction client plaintiffs indicated “Spanish” as their preferred language and “English” in 75 ERP eviction cases (approximately 41.90%).

### Defendant Characteristics

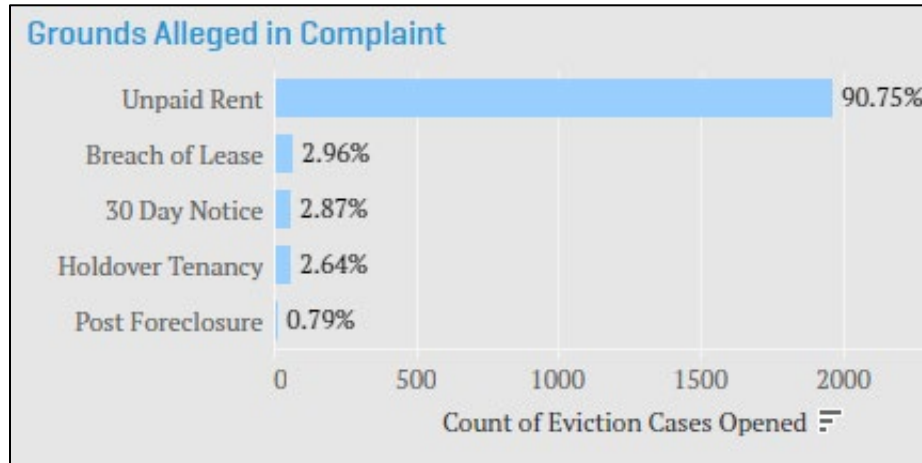
As previously mentioned, most of the ERP clients served by the Program were ERP eviction client defendants (tenants). Between January 2022 and August 2022, 2,606 ERP eviction cases (approximately 84.01%) were opened on behalf of ERP eviction client defendants.

ERP Eviction Defendant Figure 16



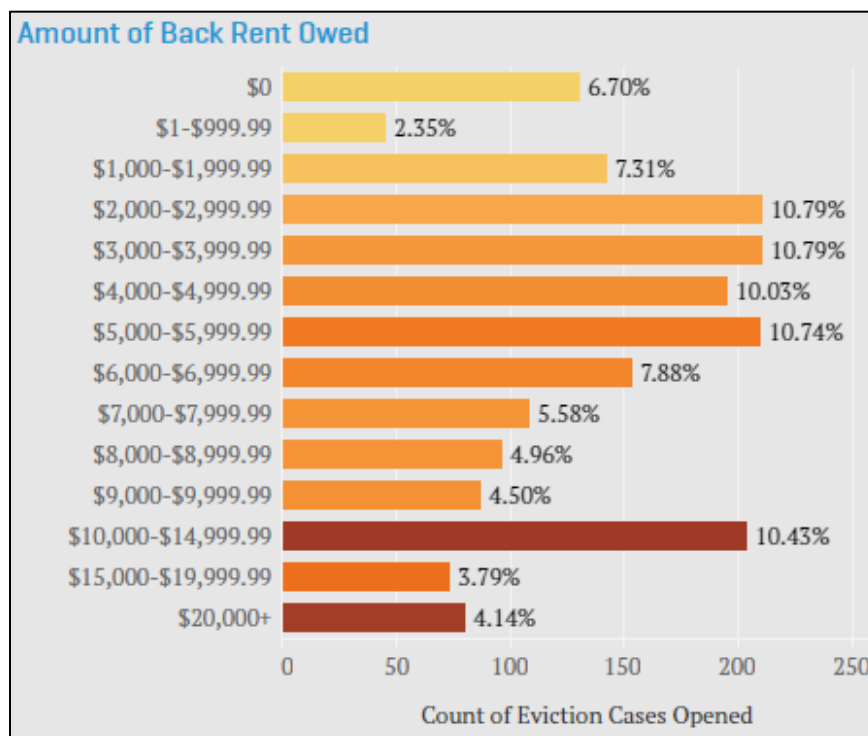
As shown in **Figure 17** below, the grounds alleged in the complaint in 1,962 ERP eviction cases opened on behalf of defendants (approximately 90.75%) was unpaid rent.

**ERP Eviction Defendant Figure 17**



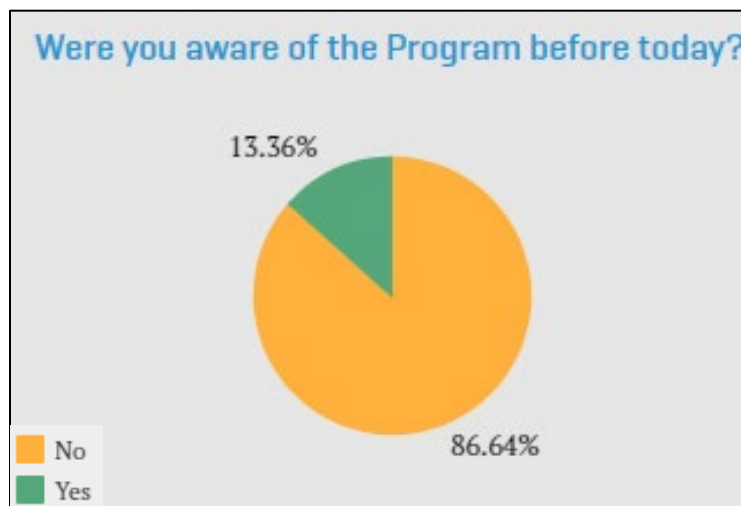
In 828 ERP eviction cases opened on behalf of defendants (approximately 42.35%), defendants owed back rent between \$2,000.00 and \$5,999.99. There were a few outliers that reported back rent in excess of \$20,000 (potentially arising over the course of the COVID-19 pandemic). As shown in **Figure 18** below, the color of bar darkens as the amount of back rent owed increases.

**ERP Eviction Defendant Figure @18**



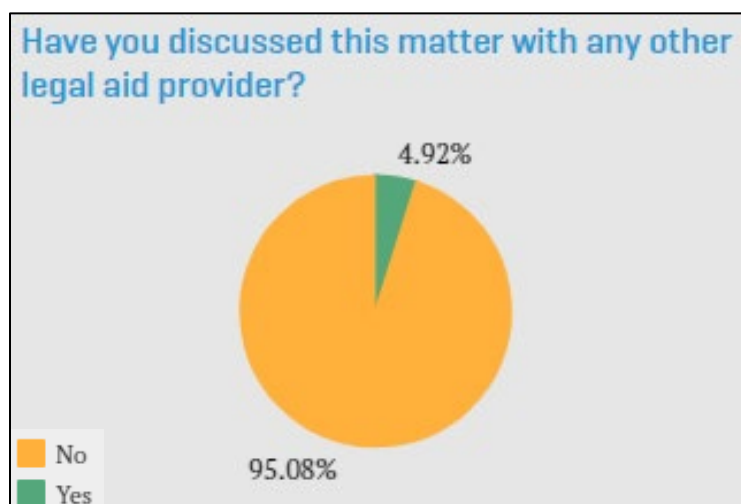
ERP clients were also asked questions pertaining to their prior knowledge about the Program and whether the client had communications with more than one ERP Provider. Of the available responses, 86.64% of ERP eviction case defendants were not aware of the ERP Program prior to their interaction with the ERP Provider, as represented in orange in **Figure 19**. Conversely, 13.36% of ERP eviction defendants were aware of the ERP Program prior to interaction with the ERP Provider, as represented in green. Less than thirty ERP eviction clients accessed the program more than once.

**ERP Eviction Defendant Figure 19**



Of the available responses, 95.08% of ERP eviction client defendants did not speak with more than one ERP Provider, as represented in orange in **Figure 20**. Conversely, 4.92% of ERP eviction client defendants reported that they had spoken with more than one ERP provider, as represented in green.

**ERP Eviction Defendant Figure 20**

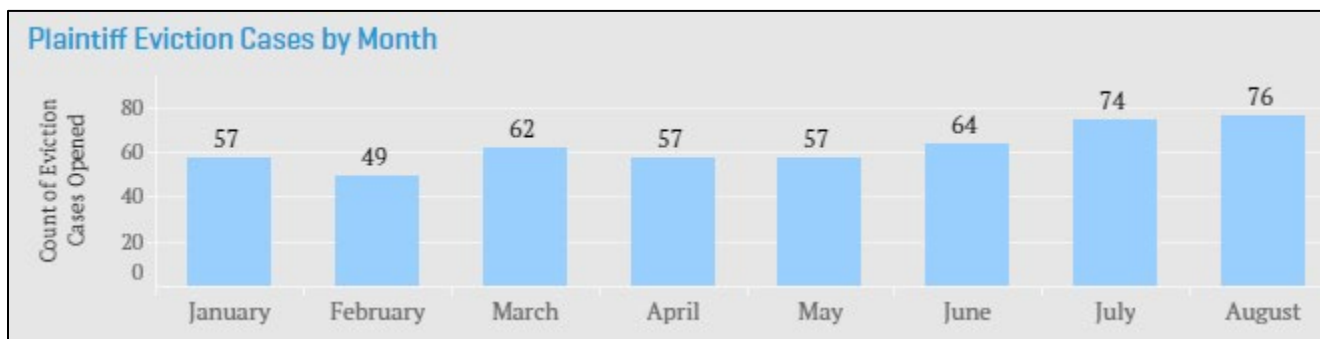


## Plaintiff Characteristics

As previously mentioned, a greater number of ERP eviction cases were opened on behalf of ERP eviction client defendants than ERP eviction client plaintiffs. Between January 2022 and August 2022, 496 ERP eviction cases (approximately 15.99%) were opened on behalf of ERP eviction client plaintiffs.

ERP eviction cases opened on behalf on ERP eviction client plaintiffs remained relatively consistent each month. August 2022 had the greatest number of ERP eviction cases open on behalf of ERP eviction client plaintiffs with 76 ERP eviction cases (approximately 15.32%), whereas February 2022 had the fewest ERP eviction cases opened on behalf of ERP eviction client plaintiffs with 49 ERP eviction cases (approximately 9.88%).

**ERP Eviction Plaintiff Figure 21**

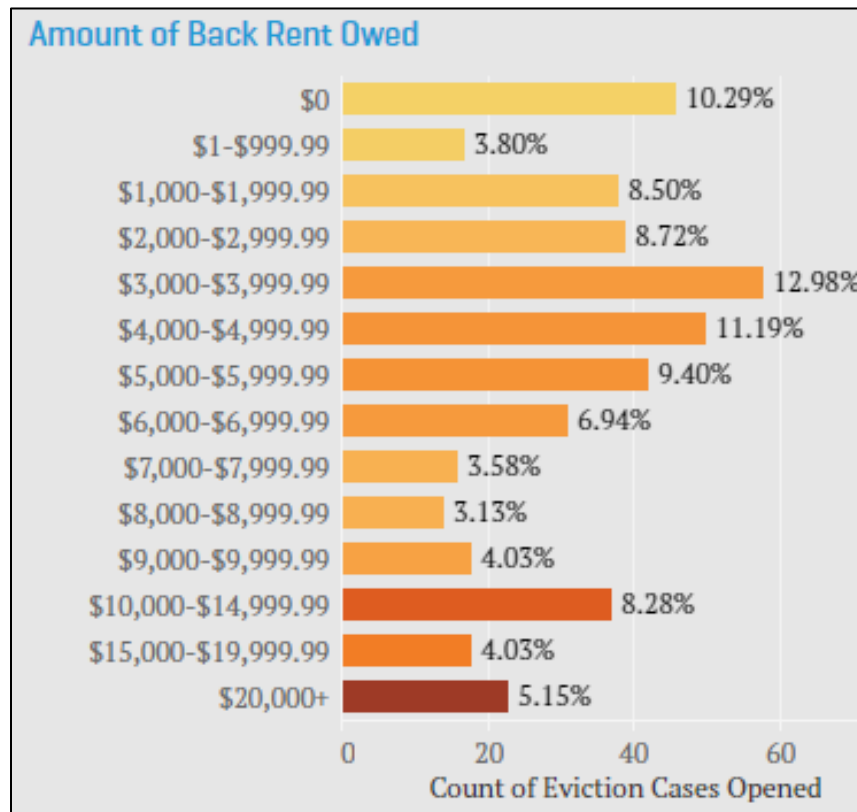


In 358 ERP eviction cases opened on behalf of ERP eviction client plaintiffs (approximately 80.27%) the grounds alleged was “unpaid rent” / “non payment of rent”. This percentage is significantly less than that of the cases opened on behalf of ERP eviction client defendants, that being 90.79%. The remaining 39.11% of ERP eviction client plaintiff cases were primarily for causes of action related to the termination of tenancy. In a small percentage of ERP eviction cases, ERP eviction client plaintiffs alleged lease violations by the tenant

In 189 ERP eviction cases opened on behalf of ERP eviction client plaintiffs (approximately 42.29%), the amount of back rent owed was between \$2,000.00 and \$5,999.99.<sup>25</sup>

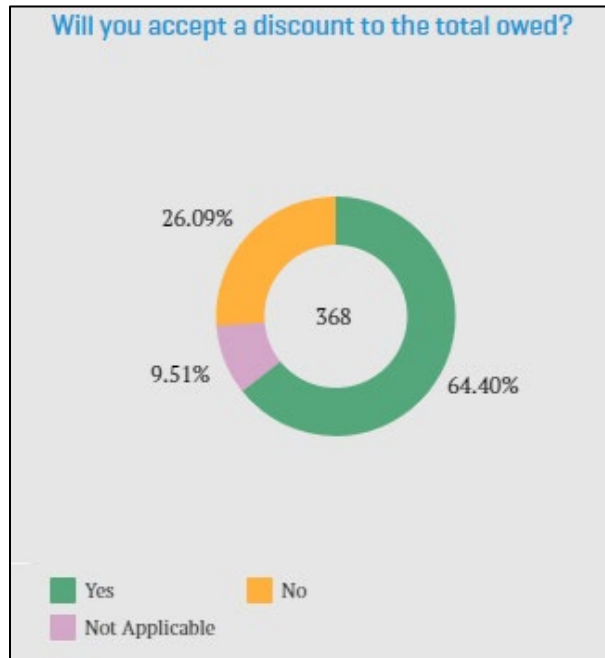
<sup>25</sup> Represents all cases filed by landlords irrespective of the grounds alleged in the complaint.

ERP Eviction Plaintiff Figure 22



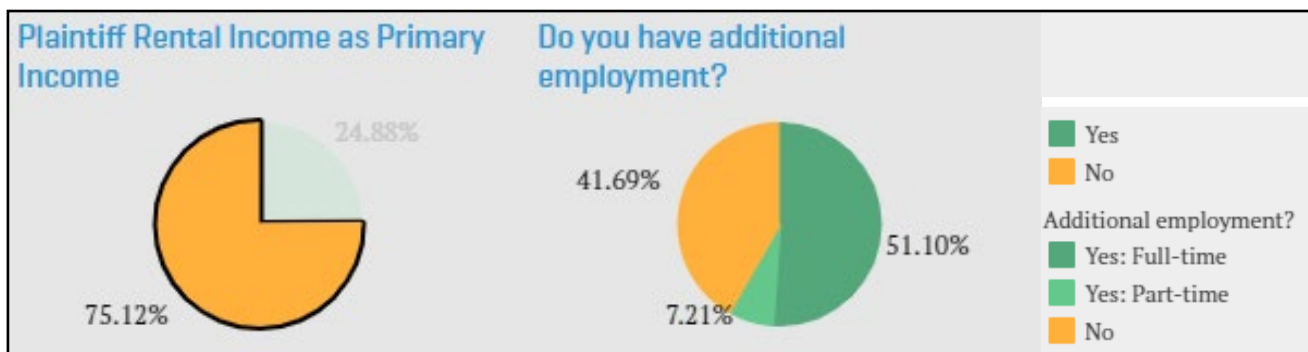
ERP eviction client plaintiffs were asked additional questions pertaining to rent, which were not asked of the ERP eviction client defendants. For example, ERP eviction client plaintiffs were asked if they would be willing to accept a discount on the total amount of rent owed by the ERP eviction client defendant. It does not appear that the amount of back rent owed correlates with a greater likelihood of the landlord accepting a discount. We expect that there are a number of factors influencing a landlord’s decision or willingness to accept a discount. As reflected in **Figure 23**, ERP eviction client plaintiffs responded “yes” as to being willing to accept a discount in 237 ERP eviction cases (approximately 64.40%), whereas ERP eviction client plaintiffs responded “no” as to being willing to accept a discount in 96 ERP eviction cases (approximately 26.09%).

ERP Eviction Plaintiff Figure 23



ERP eviction client plaintiffs were also asked if their primary source of income was from the rental income derived from the rental property and if they had additional employment. As reflected in **Figure 24**, ERP eviction client plaintiffs responded “no” to rental income being their primary source of income in 320 ERP eviction cases (approximately 75.12%). Of the ERP eviction client plaintiffs who reported that rental income was not their primary source of income, 133 ERP eviction client plaintiffs (approximately 41.69%) responded that they did not have additional employment and 64 ERP eviction client plaintiffs (approximately 24.52%) responded they would not accept a discount on the total owed by the ERP eviction client defendant.

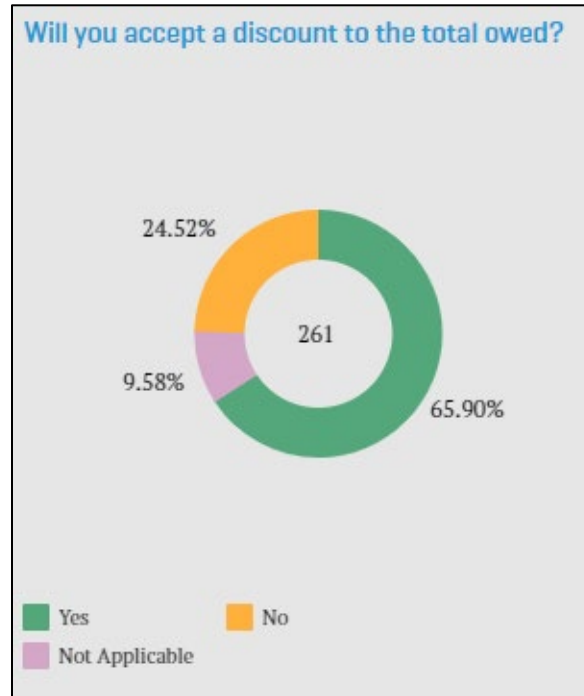
ERP Eviction Plaintiff Figure 24





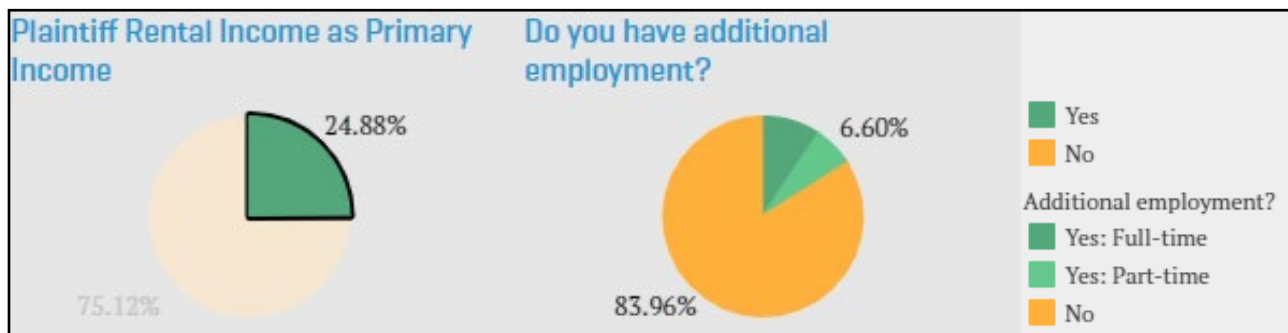
For ERP eviction client plaintiffs whose primary income is not from rental income, the willingness to accept a discount on rent owed was slightly higher at 65.90%.

**ERP Eviction Plaintiff Figure 25**



Further, ERP eviction client plaintiffs responded “yes” to rental income being their primary source of income in 106 ERP eviction cases (approximately 24.88%). Of the 106 ERP eviction client plaintiffs, 89 ERP eviction cases (approximately 83.96%) responded that they did not have additional employment and 29 ERP eviction client plaintiffs (approximately 32.22%) responded they would not accept a discount on the total owed by the ERP eviction client defendant.

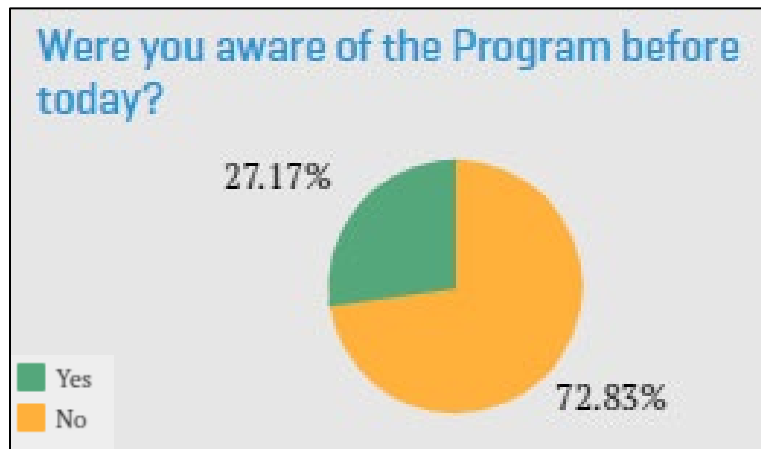
**ERP Eviction Plaintiff Figure 26**



Like ERP eviction client defendants, ERP eviction client plaintiffs were asked about their prior knowledge about the ERP and communications with more than one ERP Provider. In 268 closed ERP eviction cases (approximately 72.83%), ERP eviction client plaintiffs were not aware of the

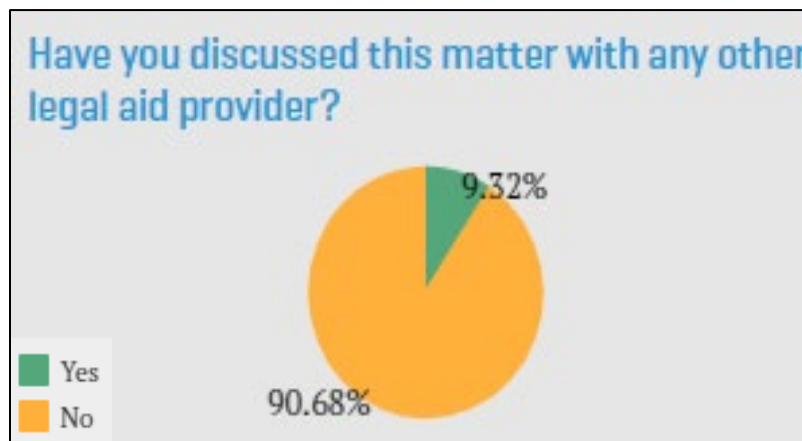
program prior to their interaction with the ERP Provider, as represented in orange in **Figure 27**.<sup>26</sup> Conversely, ERP eviction client plaintiffs were previously aware of the ERP Program in 100 closed ERP eviction cases (approximately 27.17%), as represented in green.

ERP Eviction Plaintiff Figure 27



In 331 closed ERP eviction cases (approximately 90.68%), ERP eviction client plaintiffs did not speak with more than one ERP Provider, as represented in orange in **Figure 28**. Conversely, in 34 closed ERP eviction cases (approximately 9.32%), ERP eviction client plaintiffs spoke with more than one ERP provider, as represented in green.

ERP Eviction Plaintiff Figure 28



## Rental Assistance

Rental assistance is offered to both landlords and tenants in Cook County who are experiencing financial hardships paying rent, utilities, and/or other household-related expenses.

<sup>26</sup> Cases are indicated as closed by the case disposition field.

Landlord/tenants are eligible for rental assistance if in a court-eviction proceeding, the household is behind on rent payments or at risk of experiences homelessness or housing instability, and the household income is below the Area Median Income.<sup>27</sup>

Figures 29 and 30 represent the amount of back rent owed to landlords by zip code. Zip code 60649 had the largest amount of back rented owed to ERP eviction client landlords with a total of \$670,991 from 139 ERP eviction cases. As one would expect, the zip codes with more ERP clients also had more total back rent owed - the three zip codes with the largest amount of back rent owed were also the three zip codes with the most ERP eviction clients that had a party to the suit located in one of those zip codes.

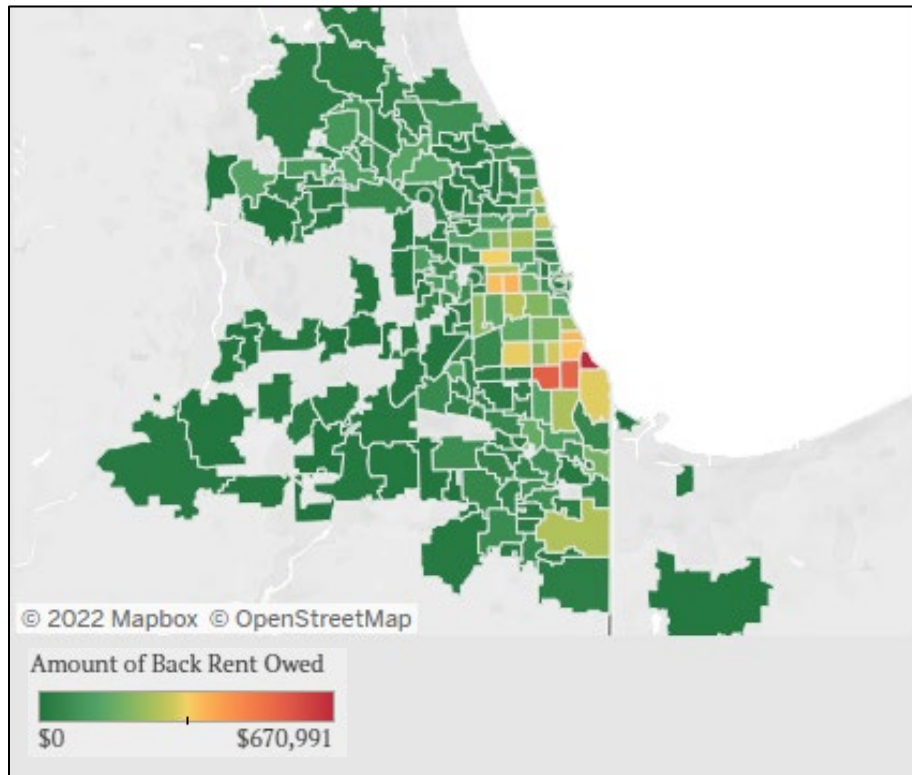
ERP Eviction Figure 29<sup>28</sup>

ERP Eviction Clients Total Amount of Back Rent Owed by Zip Code			
Zip Code	Number of Cases	Amount of Back Rent Owed	Avg. Amt of Back Rent Owed
60649	139	\$ 670,991	\$ 4,827
60620	131	\$ 556,435	\$ 4,248
60619	125	\$ 538,419	\$ 4,307
60624	67	\$ 375,963	\$ 5,611
60615	60	\$ 371,932	\$ 6,199
60644	96	\$ 359,691	\$ 3,747
60637	91	\$ 351,258	\$ 3,860
60639	48	\$ 334,798	\$ 6,975
60629	74	\$ 325,240	\$ 4,395
60617	75	\$ 319,786	\$ 4,264

<sup>27</sup> <https://www.dhs.state.il.us/page.aspx?item=134895>

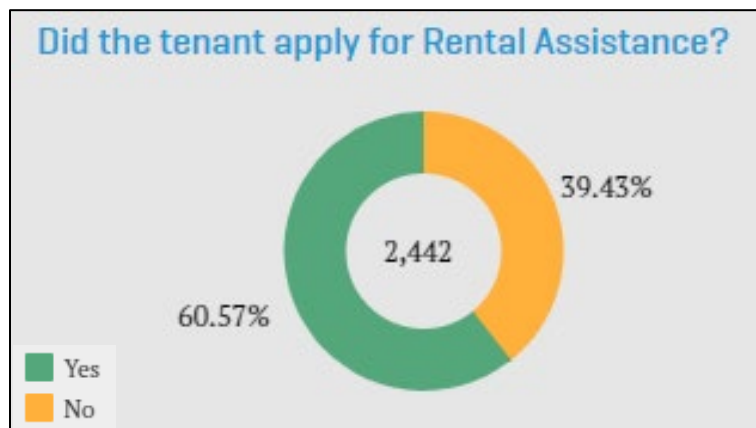
<sup>28</sup> The figure illustrates the data points with the most responses. There are other responses that are not shown in the figure.

ERP Eviction Figure 30



**Figure 31** represents the number of ERP eviction cases in which the ERP eviction client applied for rental assistance.<sup>29</sup> Of the 2,442 ERP eviction cases in which a response was received, the tenant applied for rental assistance in 1,479 ERP eviction cases (approximately 60.57%) and did not apply for rental assistance in 963 ERP eviction cases (approximately 39.43%).

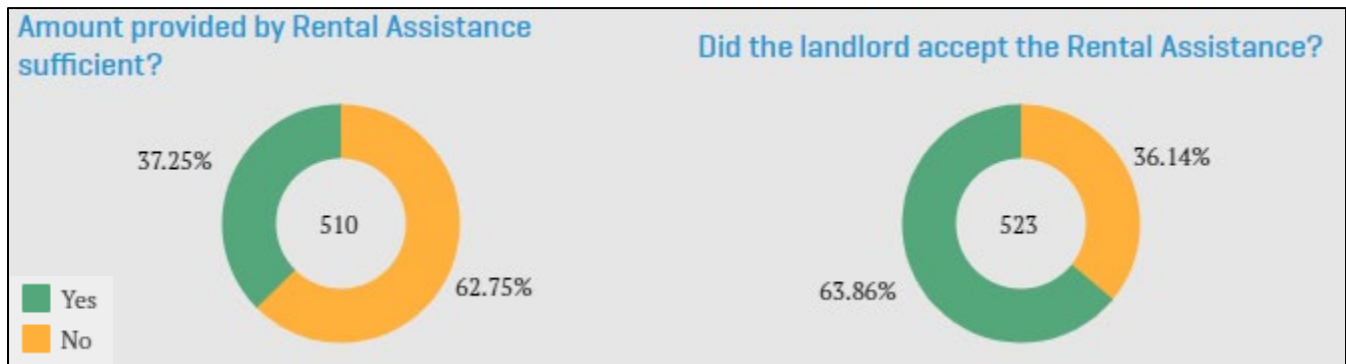
ERP Eviction Figure 31



<sup>29</sup> Represents responses from both ERP eviction plaintiffs and defendants. Presumably, the responses from the ERP eviction plaintiffs relate to whether the tenant had applied for rental assistance.

For those tenants that applied for rental assistance, the amount provided by rental assistance was not sufficient in 320 ERP eviction cases (approximately 62.75%) and was not accepted by the landlord in 189 ERP eviction cases (approximately 36.14%). Of the 189 ERP eviction cases where the landlord would not accept rental assistance, 163 of those were ERP eviction client plaintiffs and 26 were ERP eviction client defendants. Conversely, of the cases in which the tenant applied for rental assistance, the amount provided by rental assistance was sufficient in 190 ERP eviction cases (approximately 37.25%) and was accepted by the landlord in 334 cases (approximately 63.86%).

**ERP Eviction Figure 32**



**Figure 33** below represents zip codes with the largest amount back-rent owed for tenants who applied for rental assistance. Using zip code 60649 as an example, ERP eviction clients applied for rental assistance in 87 out of the 139 ERP eviction cases, representing \$504,644 of the \$670,991 total back rent owed. Of the ERP eviction clients who applied for rental assistance, the ERP eviction client indicated that the rental assistance provided was sufficient in 14 of the 87 ERP eviction cases, covering only \$68,414 of the total back rent owed in this zip code as shown in **Figure 34**.

**ERP Eviction Figure 33<sup>30</sup>**

Total dollar amount and average of back rent owed by zip code for ERP eviction clients that applied for rental assistance, sorted by zip with the largest amount of back rent owed to the zip code with the lowest amount of back rent owed. Using zip code 60649 as an example, ERP eviction clients applied for rental assistance in 87 out of the 139 ERP eviction cases, representing \$504,644 of the \$670,991 total back rent owed.

<sup>30</sup> The figure illustrates the data points with the most responses. There are other responses that are not shown in the figure.

ERP Eviction Clients Total Amount of Back Rent Owed by Zip Code for Tenants who Applied for Rental Assistance			
Zip Code	Number of Cases	Amount of Back Rent Owed	Avg. Amt of Back Rent Owed
60649	87	\$ 504,644	\$ 5,801
60620	74	\$ 336,031	\$ 4,541
60619	58	\$ 300,964	\$ 5,189
60615	31	\$ 252,576	\$ 8,148
60626	26	\$ 223,756	\$ 8,606
60637	45	\$ 211,351	\$ 4,697
60640	21	\$ 210,031	\$ 10,001
60644	49	\$ 208,383	\$ 4,253
60629	37	\$ 207,791	\$ 5,616
60628	36	\$ 205,440	\$ 5,707

**ERP Eviction Figure 34<sup>31</sup>**

ERP Eviction Clients Total Amount of Back Rent Owed by Zip Code for Tenants who Applied for Rental Assistance and Reported the Rental Assistance Provided was Sufficient			
Zip Code	Number of Cases	Amount of Back Rent Owed	Avg. Amt of Back Rent Owed
60649	14	\$ 68,414	\$ 4,887
60628	6	\$ 43,800	\$ 7,300
60620	7	\$ 36,895	\$ 5,271
60651	7	\$ 35,580	\$ 5,083
60615	2	\$ 35,161	\$ 17,581
60621	5	\$ 33,100	\$ 6,620
60614	3	\$ 29,435	\$ 9,812
60640	2	\$ 27,846	\$ 13,923
60417	1	\$ 25,000	\$ 25,000
60641	3	\$ 24,950	\$ 8,317

<sup>31</sup> The figure illustrates the data points with the most responses. There are other responses that are not shown in the figure.

## Client Goals

ERP clients were asked about their goal(s) for the resolution of the case they were involved in. ERP clients were able to choose more than one intended goal and as such, **Figure 35** can reflect the same case more than once if more than one goal was selected. For example, if an ERP eviction client defendant chose securing rental assistance and staying in the unit as their intended goals, that case would be counted once in the “secure rental assistance” and once in the “stay in unit” categories.

Securing rental assistance was the most common goal of ERP eviction client defendants, consisting of 1,185 ERP eviction cases (approximately 47.72%) and staying in the unit was the second most common goal in 1,030 ERP eviction cases (approximately 41.48%). Other goal options include leaving the rental unit, recovering security deposit, securing additional time to move, mitigating damages and the amount owed, and so forth. ERP eviction client plaintiffs chose regaining possession of the rental unit in order to re-rent the unit to a different tenant as the most common goal, which consisted of 247 ERP eviction cases. Other goal options include receiving a full or partial money judgement for amounts owed, reestablishing communication/relationship with tenant, allowing the tenant to cure defect, and so forth.

ERP eviction clients were also asked whether they were confident or not that they would be able to, or were able to, effectively achieve their goals based on the services provided under the ERP Program. This interview question has significance because, as previously mentioned, the services provided by the ERP Providers was limited to forms of brief services or limited representation and as such, it was often not feasible to connect with the ERP client to understand what the final resolution of the case was. For this reason, the ERP Providers would seek to gather information from the ERP clients at the conclusion of the service delivery to attempt to assess the value of the services provided and the impact of the Program.

**Figure 35@** reflects ERP eviction clients’ confidence that they would be able to, or were able to, or would not be able to, or were not able to, effectively achieve their goals based on the ERP Program services. In 788 ERP eviction cases (approximately 75.99%), the ERP client answered “yes” that they had confidence they would be able to, or were able to, effectively achieve their goals based on the ERP Program services. Conversely, in 155 ERP eviction cases (approximately 14.95%), the ERP client answered “no” they would not be able to, or were not able to, effectively achieve their goals based on the ERP Program services. Of the aforementioned 155 ERP eviction cases, ERP eviction clients received Advice Only in 116 of those ERP eviction cases.

As described above confidence in the ability to achieve goals may be an indicator of willingness to continue to engage in the process but is not necessarily an indicator of competence or ability to achieve their goals. The ERP attorneys were available to continue to work with clients if their circumstances changed and they were having difficulty achieving their goals with the



information provided, but the Program has not yet collected data on whether the clients were actually able to achieve their goals.

ERP Eviction Figure 35



As shown in **Figure 36** below, ERP clients responded “no” when asked if they would have been able to achieve their goals without the ERP Program in 664 ERP eviction cases (approximately 75.80%). Conversely, ERP clients responded “yes” when asked if they believe they would have been able to achieve their goals without the ERP Program in 212 ERP eviction cases (approximately 24.20%).

ERP Eviction Figure 36





## Client Circumstances Potentially Avoided

ERP eviction clients were asked about what they expected to happen if their goals could not be achieved through the services rendered by the ERP Provider. ERP eviction clients were able to select more than one option. As shown in **Figure 37**, added stress or health concerns was the most frequent expectation for ERP eviction client defendant representing 788 ERP eviction client defendant cases (approximately 41.04%). The second and third most frequent expectation for ERP eviction client defendants was unsheltered homelessness in 402 ERP eviction client defendant cases (approximately 20.94%) and moving in with friends or family in 198 ERP eviction client defendant cases (approximately 10.31%), respectively.

As shown in **Figure 38**, being unable to meet personal expenses was the most frequent expectation for ERP eviction client plaintiffs representing 192 ERP eviction client plaintiff cases (approximately 30.00%). The second most frequent expectation for ERP eviction client plaintiffs was the continuation of physical damages done to the property by tenants in 121 ERP eviction client plaintiff cases (approximately 18.91%). The third most frequent outcome for ERP eviction client plaintiffs was “Other” representing 91 ERP eviction client plaintiff cases (approximately 14.22%), which includes the landlord having difficulty selling the rental unit or access to the unit being denied.

**ERP Eviction Defendant Figure 37**

ERP Eviction Client Defendants		
If you are unable to achieve that goal(s), what would happen?		
	No. of Cases	% of Total
Added stress or health concerns	788	41.04%
Unsheltered Homelessness	402	20.94%
Move in with friends or family	198	10.31%
Disruption to Child Education	132	6.88%
Secure other private rental housing in Cook County	115	5.99%
Other (please specify)	113	5.89%
Loss of job	69	3.59%
Secure public housing in Cook County	64	3.33%
Move outside of Cook County	39	2.03%
<b>Total</b>	<b>1,920</b>	<b>100.00%</b>

### ERP Eviction Plaintiff Figure 38

ERP Eviction Client Plaintiffs		
If you are unable to achieve that goal(s), what would happen?		
	No. of Cases	% of Total
Unable to meet my own personal expenses	192	30.00%
Tenant will continue to cause physical damage to property	121	18.91%
Other (please specify)	91	14.22%
At risk of losing the rental property to foreclosure/tax sale	61	9.53%
Tenant will continue to threaten me	61	9.53%
Tenant will continue to threaten other Tenants	48	7.50%
At risk of losing my own home to foreclosure	39	6.09%
Homeless	25	3.91%
Added stress or health concerns	1	0.16%
Move in with friends or family	1	0.16%
<b>Total</b>	<b>640</b>	<b>100.00%</b>

Figure 39 reflects the ERP eviction client defendants' responses when being asked if they had a place to stay in the event of an eviction. ERP eviction client defendants reported they would not have a place to stay if evicted from the rental unit in 417 ERP eviction cases (approximately 48.66%).

### ERP Eviction Client Defendant Figure 39<sup>32</sup>



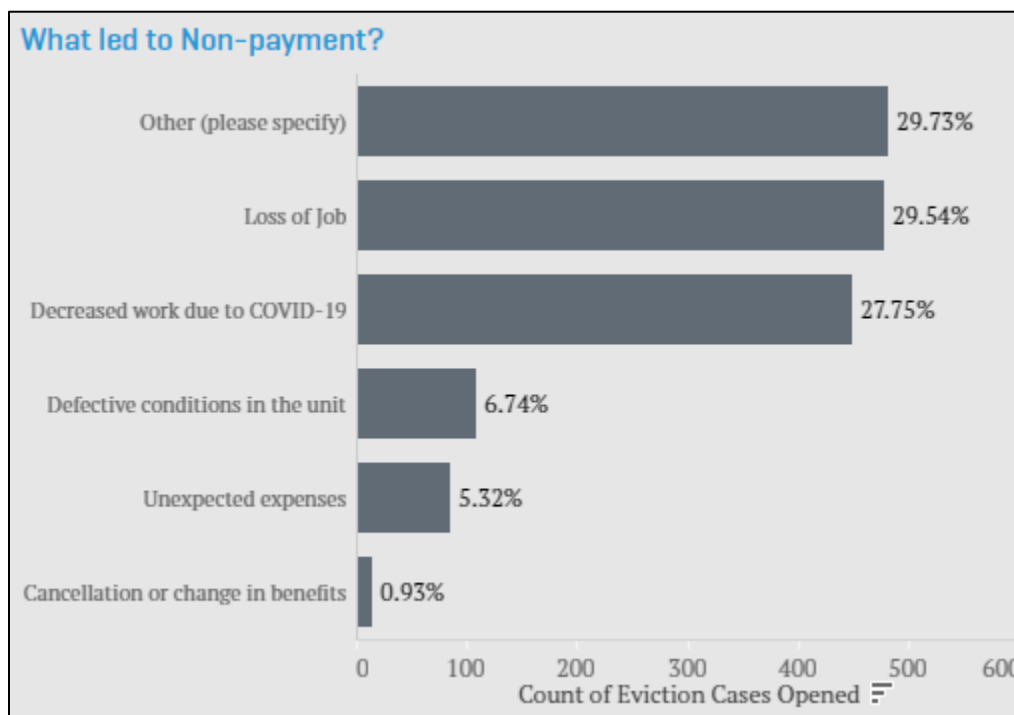
<sup>32</sup> The figure illustrates the data points with the most responses. There are other responses that are not shown in the figure.

## ERP Eviction Client Defendant Rental Affordability

As previously mentioned, 1,962 ERP eviction cases opened on behalf of ERP eviction client defendants had unpaid rent as the alleged grounds in eviction complaint. ERP eviction client defendants with past due rent were asked about the events leading up to non-payment and the ability to pay past due rent.

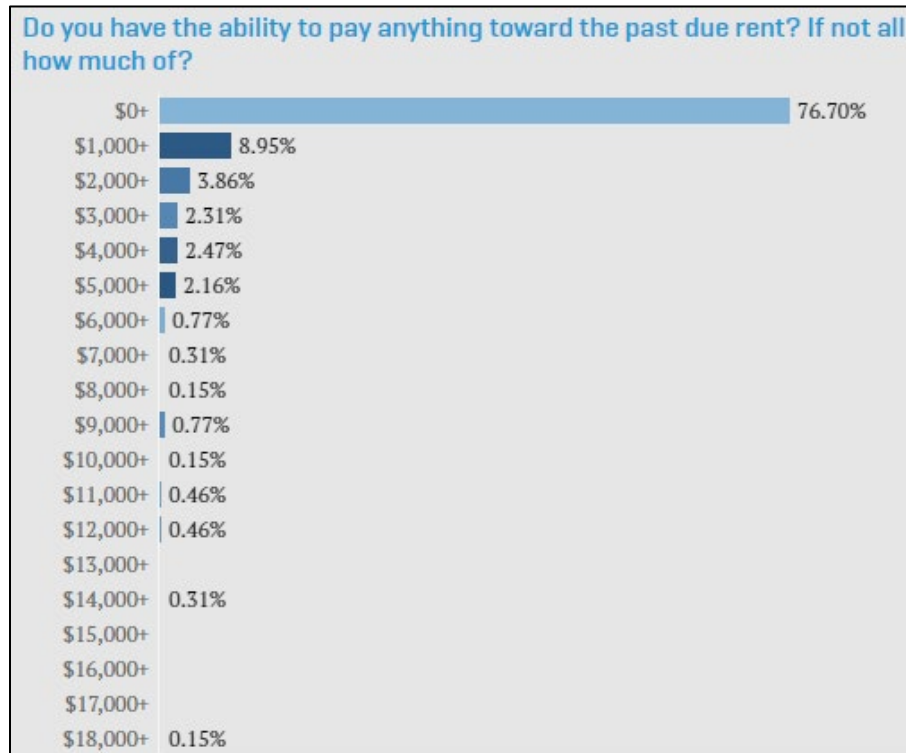
**Figure 40** illustrates the most common reasons for ERP eviction client defendants’ non-payment. “Other”, a free-form text option, was most frequently used in 481 ERP eviction cases (approximately 29.73%). Examples of answers provided as free-form text include, but are not limited to, injuries, illnesses, or medical conditions of the ERP eviction client or family member, and increases in monthly rent without proper notice. Other reasons pertain to the impacts of the COVID-19 pandemic, specifically on those at lower income levels and blue collared jobs who were not able to work remotely.

**ERP Eviction Client Defendant Figure 40**



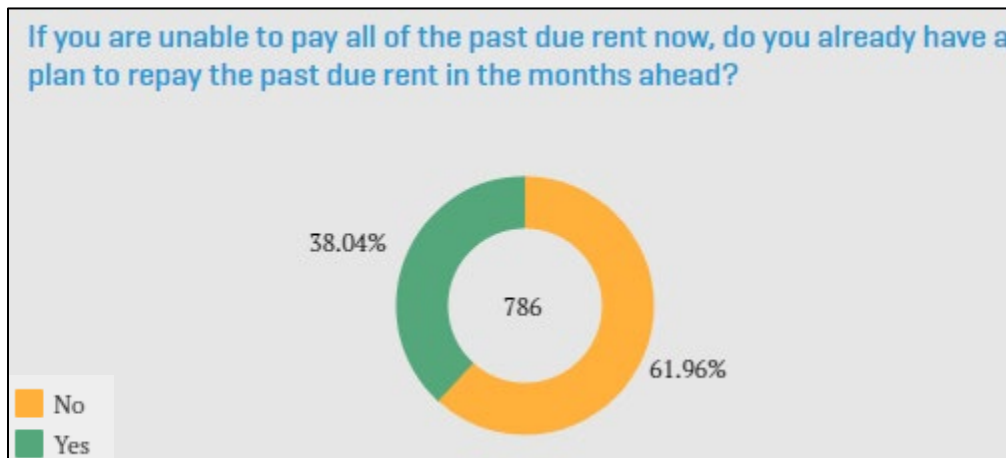
**Figure 41** represents the amount of back rent a tenant indicated they can pay. In 497 ERP eviction cases (approximately 76.70%) tenants reported they had the ability to pay less than \$1,000 of past due rent.

ERP Eviction Client Defendant Figure 41<sup>33</sup>



In 487 ERP eviction cases (approximately 62.00%), ERP eviction client defendants responded “no” to having a repayment plan for past due rent and responded “yes” to having a repayment plan in 299 ERP eviction cases (approximately 38.04%).

ERP Eviction Client Defendant Figure 42

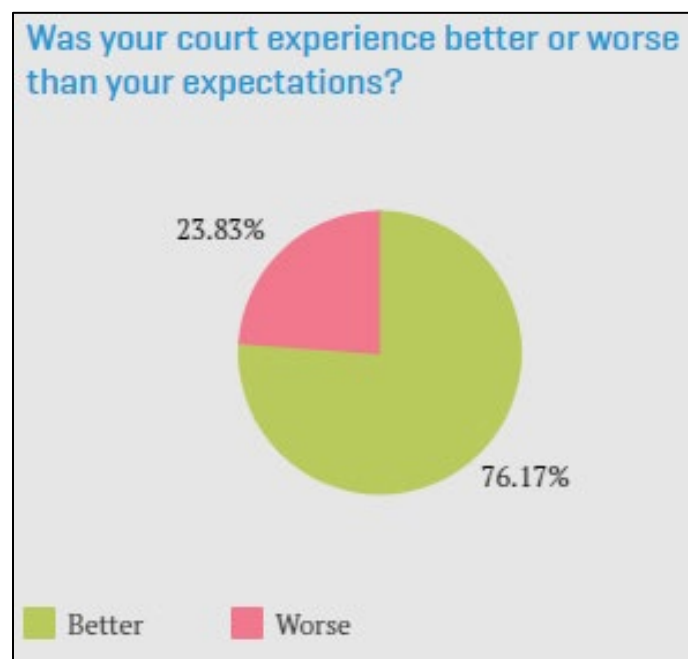


<sup>33</sup> There were data entries that appeared to be outliers, such as the ability to pay back rent of \$14,000+ and \$18,000+.

## Remote Proceedings and Court Experience

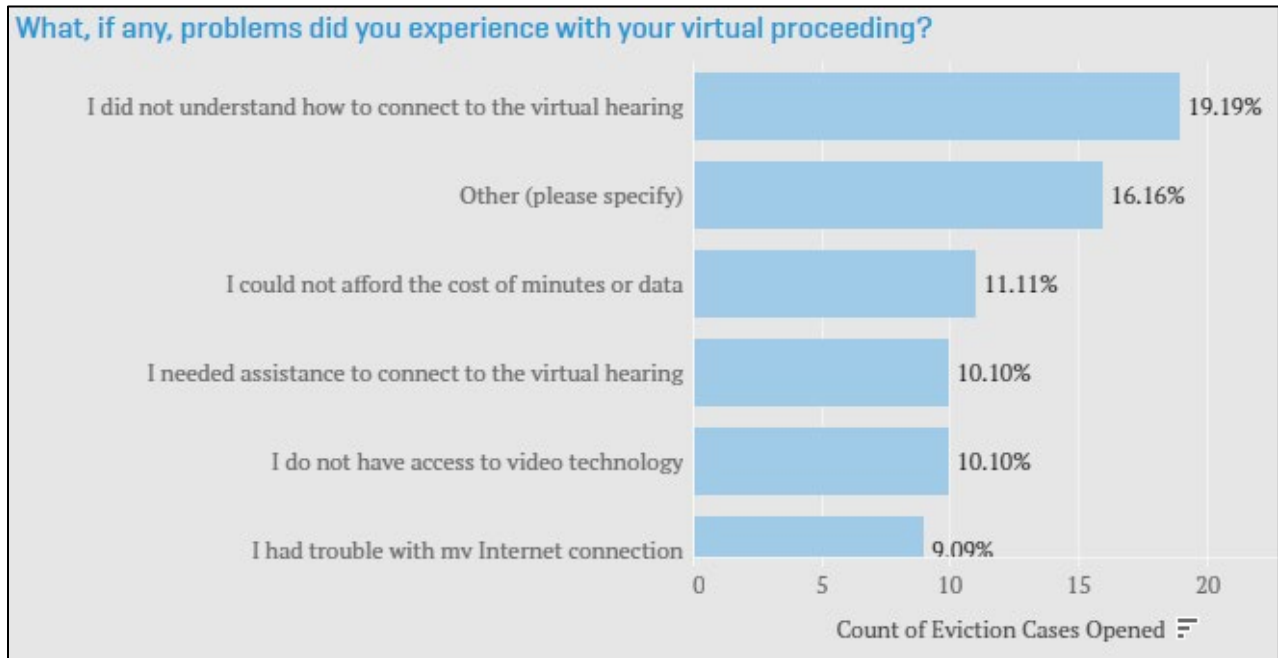
ERP clients were asked about their experience with remote proceedings, including perceptions of the court experience, issues encountered during the proceedings, and suggested improvements. As shown in **Figure 43**, ERP eviction clients responded that their court experience was better than expected in 914 ERP eviction cases (approximately 76.17%), whereas ERP eviction clients had a worse experience than expected in 286 cases (approximately 23.83%). ERP eviction client defendants reported their court experience was better than expected in 770 ERP eviction cases (approximately 82.53%), whereas ERP eviction client plaintiffs reported their court experience was better than expected in 143 ERP eviction cases (approximately 53.76%).

ERP Eviction Figure 43

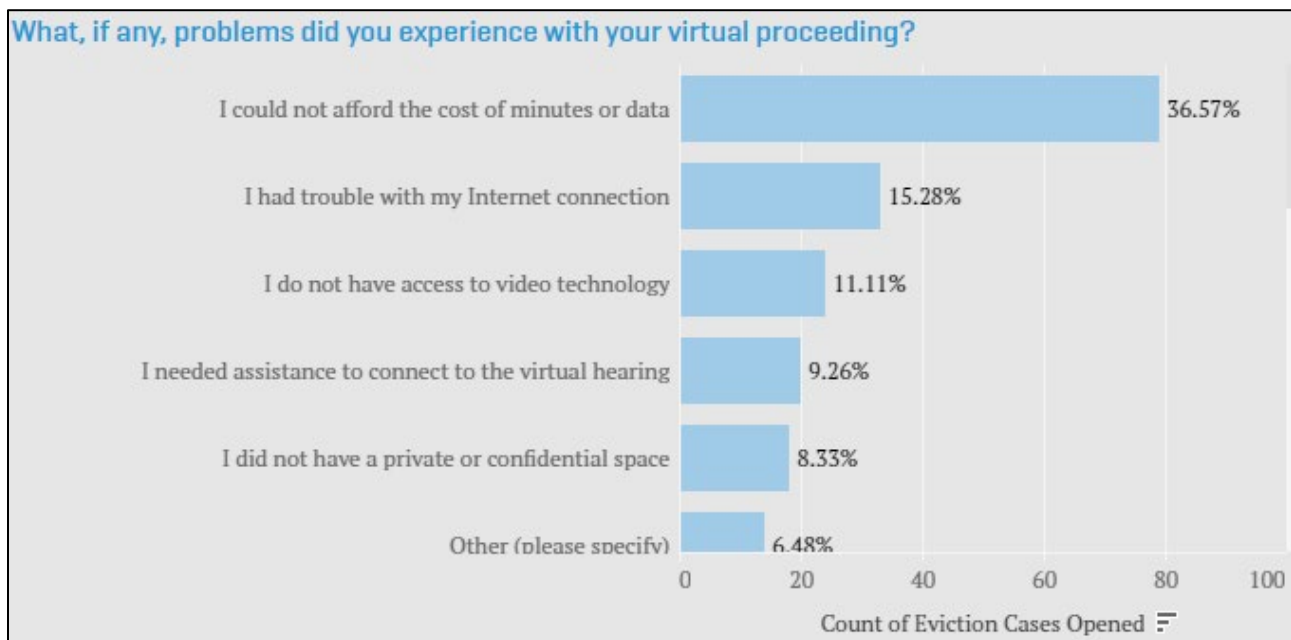


For those who responded that their court experience was worse than expected, the most widely reported issues related to connecting to the virtual hearing, which occurred in 19 ERP eviction cases (approximately 19.19%), as shown in **Figure 44**, and shorter wait times could have improved their experience in 61 ERP eviction cases (approximately 48.41%). For those who responded that their court experience was better than expected, the most widely reported issue related to the cost of minutes/data, which occurred in 79 ERP eviction cases (approximately 36.57%), as shown in **Figure 45**, and shorter wait times could have improved their experience in 58 ERP eviction cases (approximately 30.69%).

ERP Eviction Figure 44<sup>34</sup>



ERP Eviction Figure 45<sup>35</sup>



<sup>34</sup> The figure illustrates the data points with the most responses. There are other responses that are not shown in the figure.

<sup>35</sup> The figure illustrates the data points with the most responses. There are other responses that are not shown in the figure.

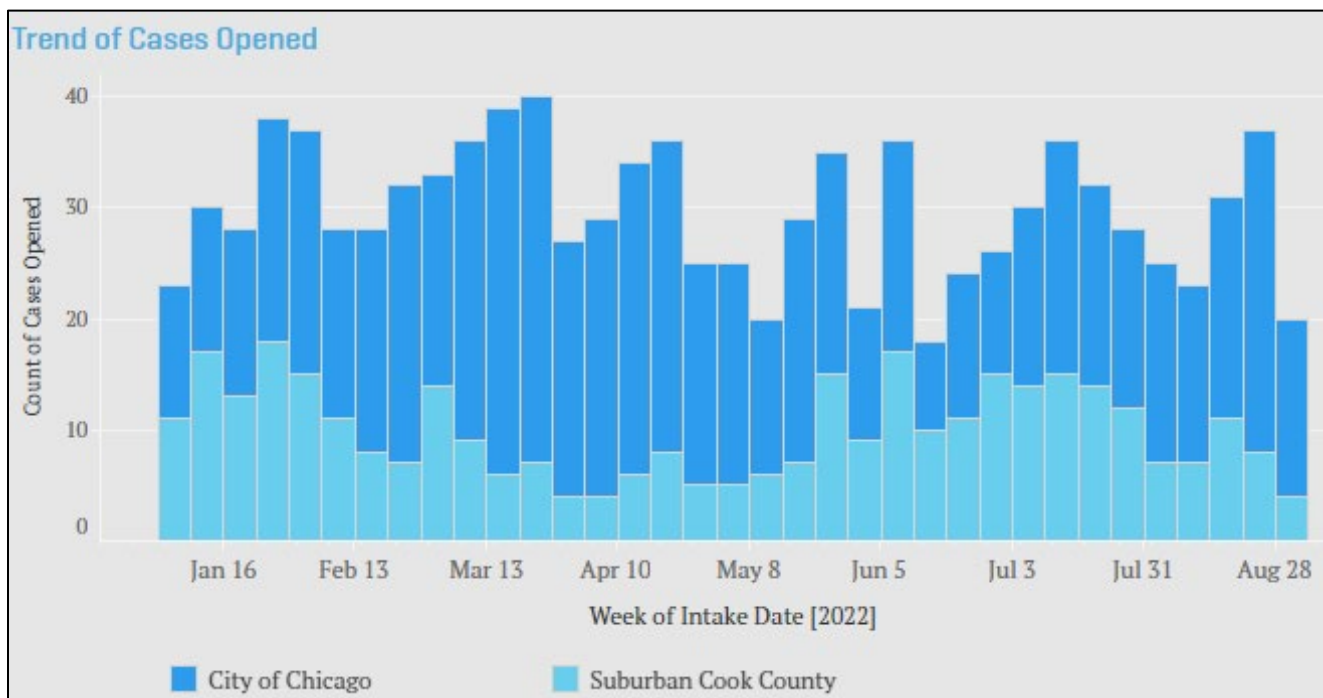
## Consumer Debt Clients

As discussed above, the data set for ERP clients involved in the consumer debt process included cases opened between January 1, 2022 and August 31, 2022 and consisted of 1,078 ERP consumer debt cases. Of the 1,078 consumer debt cases, 1,065 ERP consumer debt cases (approximately 99.16%) were opened on behalf of ERP consumer debt client defendants, whereas nine ERP consumer debt cases (approximately 0.84%) were opened on behalf of ERP consumer debt client plaintiffs. As such our analysis of the client and case characteristics are for all ERP consumer debt clients and not separated by defendant (i.e., debtors) and plaintiff (i.e., creditors) such as the evictions data.<sup>36</sup>

### Program Overview

As shown in Figure 46, the number of ERP consumer debt cases opened fluctuated from week-to-week for cases opened in City of Chicago compared to Suburban Cook County, but the number of cases opened in the City of Chicago was consistently higher than the number of cases opened in Suburban Cook County.

ERP Consumer Debt Figure 46

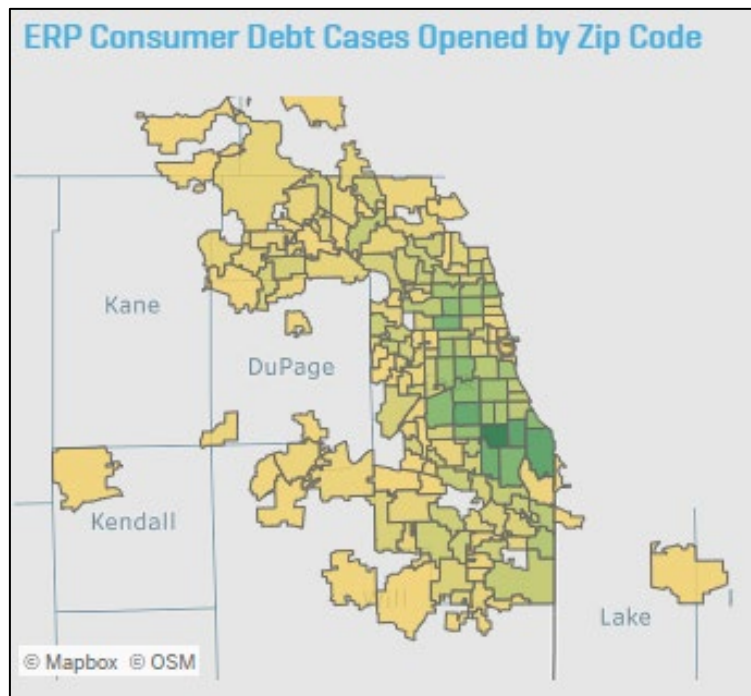


<sup>36</sup> The data submitted by the ERP Providers included seven ERP consumer debt cases with conflicting data. Five of those cases listed the creditor as the “defendant” and two of the cases listed the debtor as the “plaintiff.” We used the “defendant” and “plaintiff” identification as reported by the ERP Providers for our analysis.



The majority of the ERP consumer debt clients were living in and around the south side of the City of Chicago, shown by the dark green shades on the map in **Figure 47**. Aggregating the data by zip code allowed us to gain an understanding of where ERP clients are located in Cook County and which area is using the Program the most. As a note, the ERP consumer debt data did not contain personal identifiable information such as name or address.

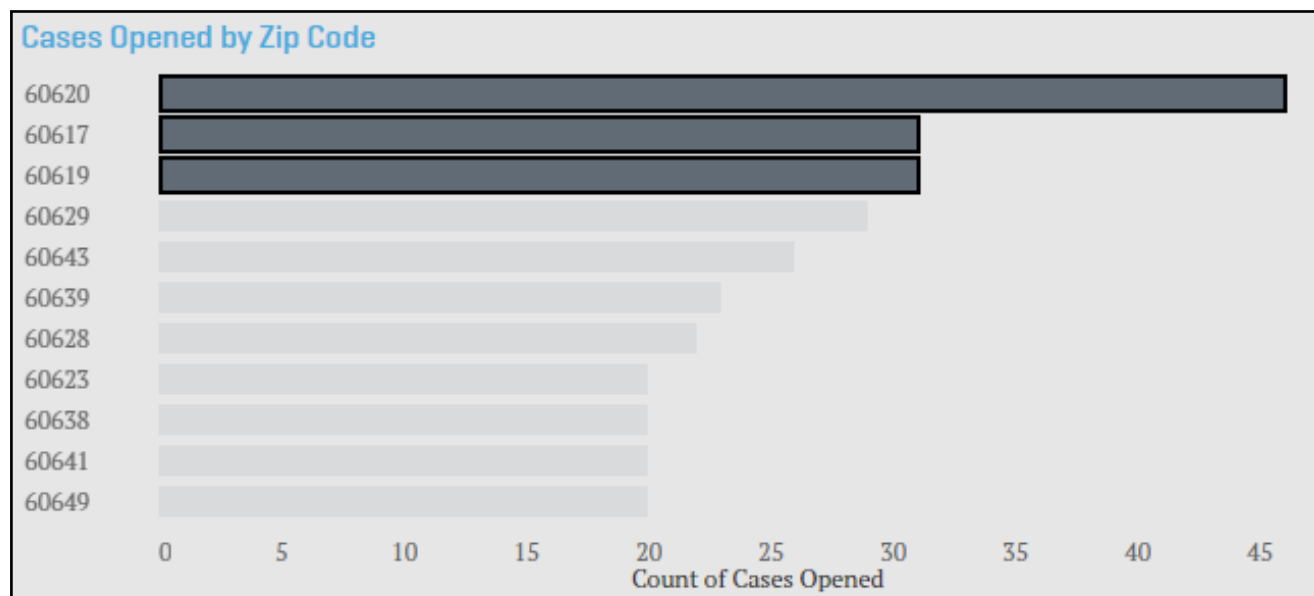
**ERP Consumer Debt Figure 47**



As shown in **Figure 48**, there were more than 30 ERP consumer debt cases opened in each of three different zip codes, totaling 108 ERP consumer debt cases (approximately 10.02%). These three codes represent neighborhoods on the south side of Cook County, including Auburn/Gresham (60620), Chatham (60619), and South Chicago (60617).



ERP Consumer Debt Figure 48<sup>37</sup>



While there are varying levels of household incomes associated with the ERP consumer debt cases opened in these three zip codes, the majority of the ERP consumer debt cases had a household income of less than \$25,000. As shown in **Figure 49**, 51 ERP consumer debt cases<sup>38</sup> (approximately 49.04%) opened in these three zip codes, have a household income of less than \$25,000. As way of comparison, ERP eviction clients had income of less than \$25,000 in these three zip codes in 208 ERP eviction cases (approximately 63.80%). As such, it appears the distribution of income is slightly higher in ERP consumer debt cases than ERP eviction cases.

<sup>37</sup> The figure illustrates the data points with the most responses. There are other responses that are not shown in the figure.

<sup>38</sup> Four ERP consumer debt cases opened in one of these three zip codes did not provide annual household income.

**ERP Consumer Debt Figure 49**

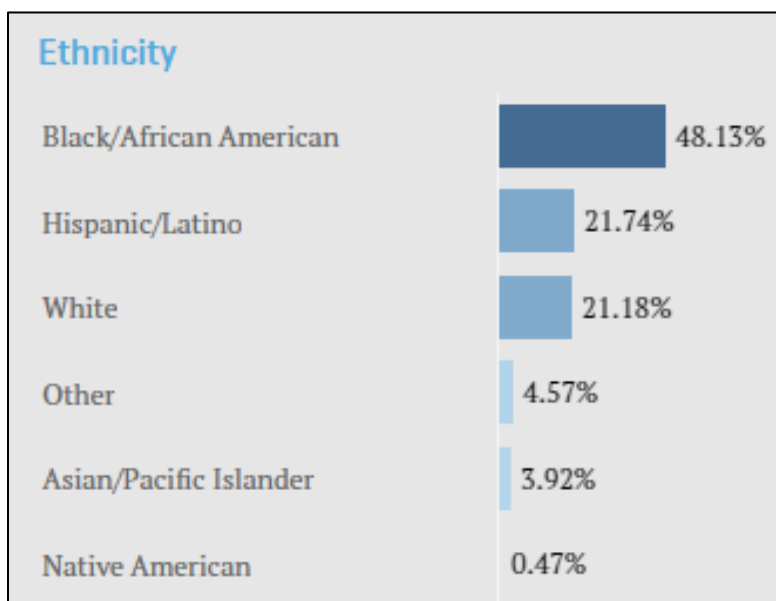
ERP Consumer Debt Clients Household Incomes Associated with Top Three Zip Codes		
Income Range	No. of Cases	% of Total Cases
Less than \$25,000	51	49.04%
\$35,000 to \$49,999	21	20.19%
\$25,000 to \$34,999	19	18.27%
\$50,000 to \$74,999	7	6.73%
\$75,000 to \$99,999	4	3.85%
More than \$100,000	1	0.96%
Prefer not to answer	1	0.96%
<b>Total Cases</b>	<b>104</b>	<b>100.00%</b>

### ERP Client Characteristics

**Figure 50** represents the distribution of the ERP consumer debt clients based on race/ethnicity. Approximately 48.13% of the ERP consumer debt clients served by the Program identified as Black/African American, followed by 21.74% Hispanic/Latino.<sup>39</sup> As previously mentioned and by way of comparison, 67.80% of the ERP eviction client defendants served by the Program identified as Black/African American, followed by 13.25% Hispanic/Latino.

<sup>39</sup> Of the ERP consumer debt clients that reported a race/ethnicity of Hispanic/Latino and provided a response to language preference, 14.22% indicated a language preference other than English.

ERP Consumer Debt Client Figure 50<sup>40</sup>

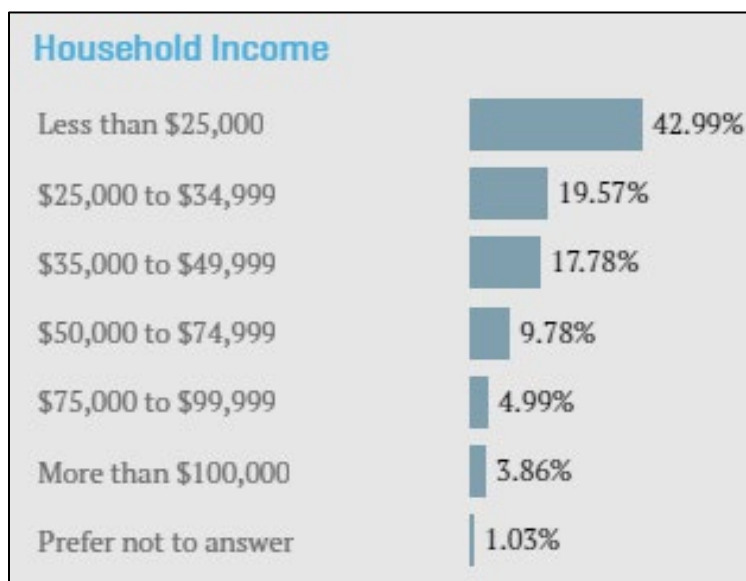


As shown in **Figure 51**, irrespective of zip code, ERP consumer debt clients reported household income less than \$25,000 in 457 ERP consumer debt cases (approximately 42.99%) and less than \$50,000 in 854 ERP consumer debt cases (approximately 80.34%).

Households with income of less than \$50,000 reported households of one to two occupants in 535 ERP consumer debt cases (approximately 62.72%). Conversely, households with income of less than \$50,000 reported households of three to five occupants in 283 ERP consumer debt cases (approximately 33.18%). Which is similar to the households with income of less than \$50,000 in ERP eviction cases. Households with income of less than \$50,000 reported households of one to two occupants in 1,599 ERP eviction cases (approximately 62.68%) and households with three to five occupants in 841 ERP eviction cases (approximately 32.97%). Further, households with one occupant reported household income less than \$25,000 in 247 ERP consumer debt cases (approximately 59.66%), whereas households with more than one occupant reported household income less than \$25,000 in 209 ERP consumer debt cases (approximately 32.25%).

<sup>40</sup> The figure illustrates the data points with the most responses. There are other responses that are not shown in the figure.

ERP Consumer Debt Figure 51

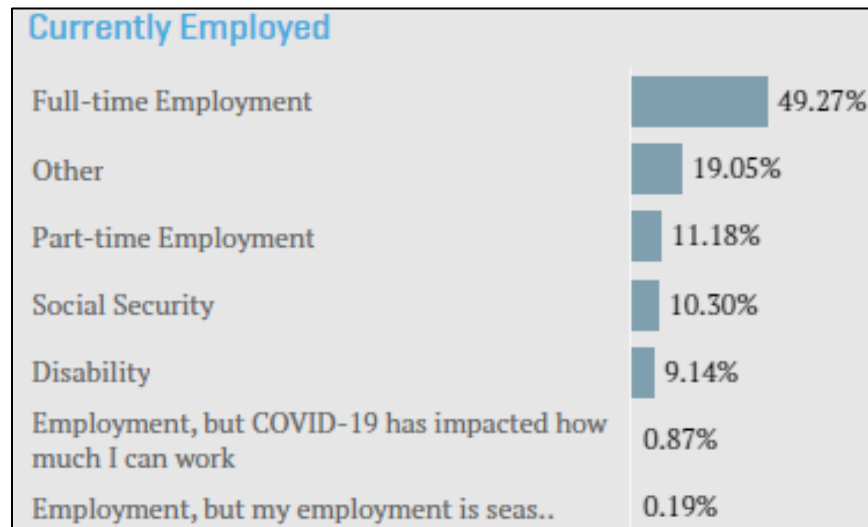


ERP consumer debt clients were asked about their current employment status at the time of receiving services from the ERP Provider. As shown in **Figure 52**, ERP consumer debt clients reported full-time employment in 507 ERP consumer debt cases (approximately 49.27%), “Other”<sup>41</sup> in 196 ERP consumer debt cases (approximately 19.05%), and part-time employment in 115 ERP consumer debt cases (approximately 11.18%). As previously mentioned, 34.51% of ERP eviction clients reported full-time employment.

Further, households with one occupant reported full-time employment in 151 ERP consumer debt cases (approximately 37.38%), whereas households with more than one occupant reported full-time employment in 356 ERP consumer debt cases (approximately 57.05%).

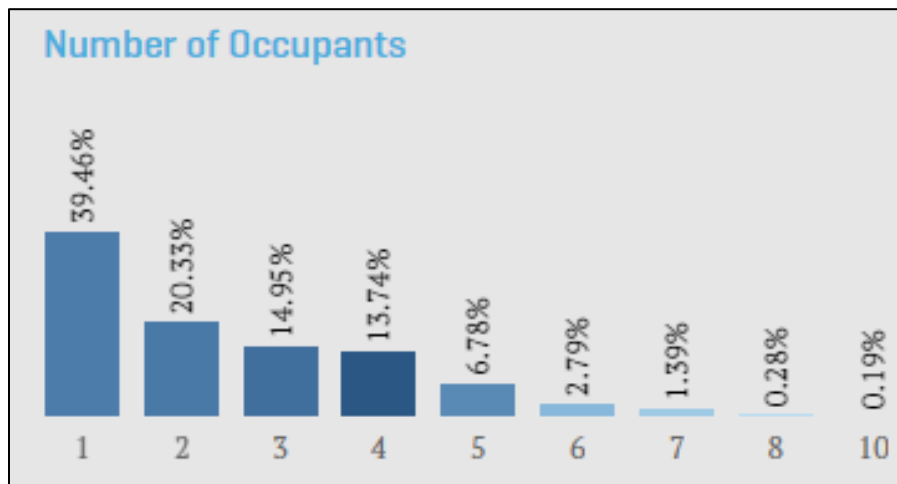
<sup>41</sup> Examples of “Other” include unemployment, child support, and so forth.

ERP Consumer Debt Figure 52



As shown in **Figure 53**, 1,026 ERP consumer debt cases opened on behalf of ERP consumer debt clients (approximately 95.26%) are associated with households with one to five occupants. The ERP consumer debt client reported only one individual occupying the rental property in 425 ERP consumer debt cases (approximately 39.46%).

ERP Consumer Debt Figure 53



Of the 425 ERP consumer debt cases with one occupant, 253 ERP consumer debt clients (approximately 59.53%) clients identified as a woman and 171 ERP consumer debt clients (approximately 40.24%) identified as a man.<sup>42</sup>

<sup>42</sup> The remaining ERP consumer debt clients identified as non-binary.

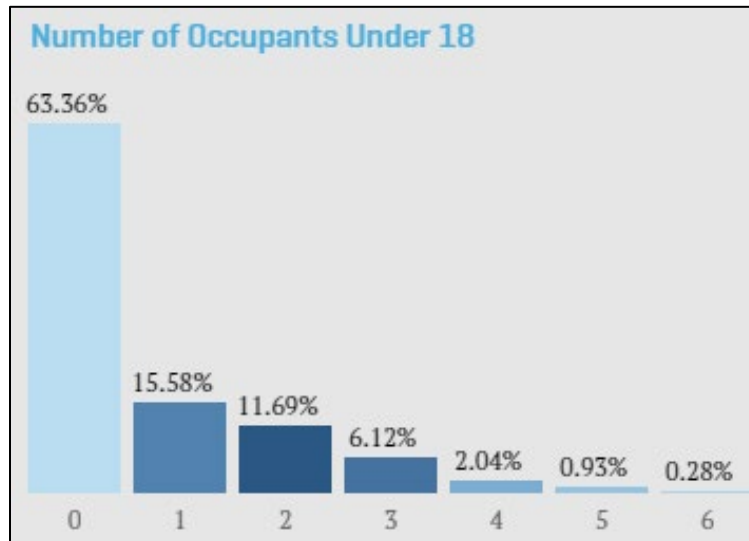
When looking at households with two to five individuals, the distribution between cases opened on behalf of a woman versus a man becomes further disproportionate with 372 ERP consumer debt cases opened on behalf of women (approximately 61.90%) and 229 ERP consumer debt cases opened on behalf of men (approximately 38.10%). The disproportionate distribution also held true in ERP eviction cases, where the ERP eviction client defendant identified as a woman in 1,100 ERP eviction cases (approximately 73.14%) and as a man in 400 ERP eviction cases (approximately 26.60%) in cases with households of two to five individuals.

**ERP Consumer Debt Figure 54**



In addition to the number of household occupants, ERP consumer debt clients were asked how many individuals in the household were under the age of 18. As shown in **Figure 55**, 683 ERP consumer debt cases (approximately 63.36%) did not have children in the household, whereas 395 ERP consumer debt cases (approximately @36.64%) had between one and six occupants under the age of 18. As previously mentioned, 1,835 ERP eviction cases (approximately 59.08%) reported no occupants under the age of 18, whereas 1,271 ERP eviction cases (approximately 40.91%) reported between one and nine occupants under the age of 18

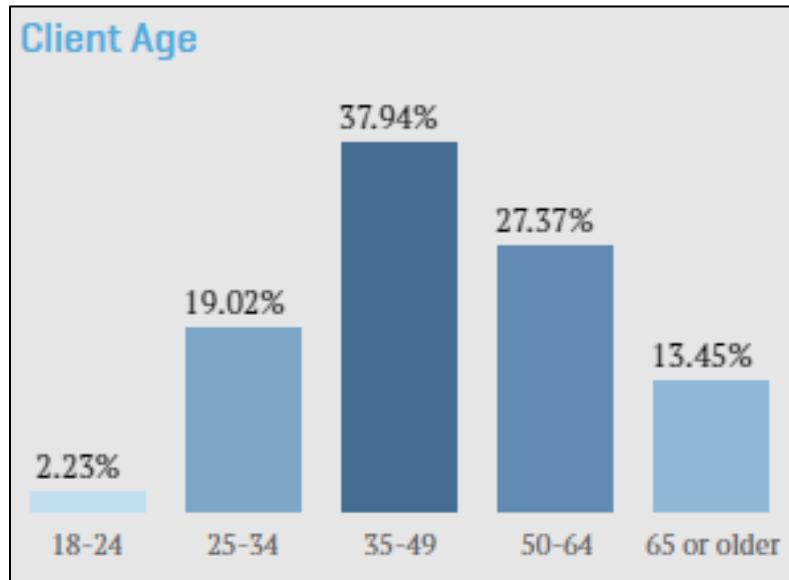
ERP Consumer Debt Figure 55



As reflected in **Figure 56**, 409 ERP consumer debt clients (approximately 37.94%) were individuals between the ages of 35 and 49 years old, the age range with the highest ERP consumer debt client population. Conversely, 24 ERP consumer debt clients (approximately 2.23%) were individuals between the ages of 18 and 24 years old, the age range with the lowest ERP consumer debt client population. These distributions are similar to the age range distributions in ERP eviction cases. The age range of 35 to 49 years had the highest ERP eviction population in 1,031 ERP eviction case (approximately 33.34%) and the age range of 18 to 24 years old had the lowest ERP eviction population in 148 ERP eviction cases (approximately 4.79%).

A similar distribution of age was observed in the ERP eviction client defendants, which illustrates that there appears to be a particular concentration of middle-aged persons in both ERP consumer debt clients and ERP eviction client defendants.

ERP Consumer Debt Figure 56



ERP consumer debt clients were asked their preferred language. In 1,014 ERP consumer debt cases (approximately 95.48%), ERP consumer debt clients indicated “English” as their preferred language. In 34 ERP consumer debt cases (approximately 3.20%), ERP consumer debt clients indicated “Spanish” as their preferred language.

### General

As shown in **Figure 57** below, ERP consumer debt clients owed a total amount of debt between \$1,000.00 and \$4,999.99 in @555 ERP consumer debt cases (approximately 55.50%). There were a few outliers that reported debt in excess of \$14,999.99 (potentially arising over the course of the COVID-19 pandemic).



ERP Consumer Debt Figure 57

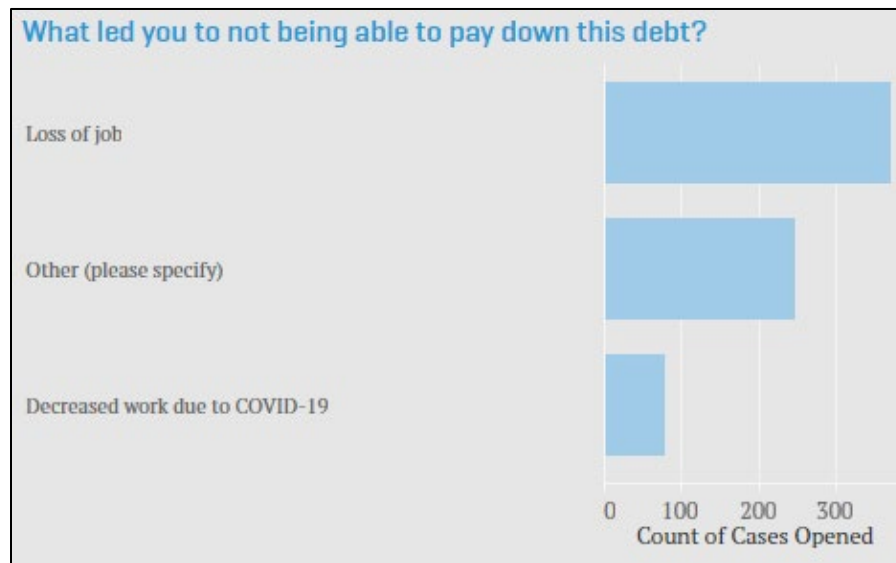
ERP Consumer Debt Clients What is the Amount of Debt Owed?				
Amount of Debt Owed	Amount of Debt Owed		Average Amount Able to Pay Towards Debt	
	No. of Cases	% of Total	All Responses	Responses Greater than \$0
\$1-\$999.99	51	5.17%	\$ 732	\$ 1,012
\$1,000-\$1,999.99	189	19.15%	\$ 316	\$ 452
\$2,000-\$2,999.99	179	18.14%	\$ 287	\$ 469
\$3,000-\$3,999.99	98	9.93%	\$ 526	\$ 772
\$4,000-\$4,999.99	89	9.02%	\$ 446	\$ 714
\$5,000-\$5,999.99	65	6.59%	\$ 545	\$ 989
\$6,000-\$6,999.99	48	4.86%	\$ 278	\$ 460
\$7,000-\$7,999.99	34	3.44%	\$ 456	\$ 940
\$8,000-\$8,999.99	35	3.55%	\$ 208	\$ 429
\$9,000-\$9,999.99	17	1.72%	\$ 44	\$ 125
\$10,000-\$14,999.99	110	11.14%	\$ 730	\$ 1,406
\$15,000-\$19,999.99	31	3.14%	\$ 675	\$ 1,890
\$20,000+	41	4.15%	\$ 750	\$ 1,541
<b>Total</b>	<b>987</b>	<b>100.00%</b>		

It is important to note that the ERP Program is unlikely to serve clients that experience a wage garnishment due to ineffective or inappropriate service of process for consumer debt cases. In such cases, the defendant would not typically appear at the court hearing, as they would be unaware of the consumer debt case. When the consumer learns of the judgment, often through a wage garnishment, they may seek legal assistance, but the client would not enter the ERP Program. Rather, if legal services are provided, it would be through other funding sources and processes.

ERP clients were asked what led to them not being able to pay down their debt. As reflected in **Figure 58**, ERP consumer debt clients reported the loss of their job as the most frequent reason for not being able to pay down their debt in 372 ERP consumer debt cases. “Other”, a free-form text, was reported in 247 ERP consumer debt cases with reasons including, but not limited to,

the ERP consumer debt client experiencing family issues, medical expenses, disability and so forth.

ERP Consumer Debt Figure 58<sup>43</sup>



ERP clients were also asked questions pertaining to their prior knowledge about the ERP Program and whether the client had communications with more than one ERP Provider.<sup>44</sup> Of the available responses, 93.64% of ERP consumer debt clients were not aware of the ERP Program prior to their interaction with the ERP Provider, as represented in orange in **Figure 59**. Conversely, 6.36% of ERP consumer debt clients were aware of the ERP Program prior to interaction with the ERP Provider, as represented in green.

<sup>43</sup> The figure illustrates the data points with the most responses. There are other responses that are not shown in the figure.

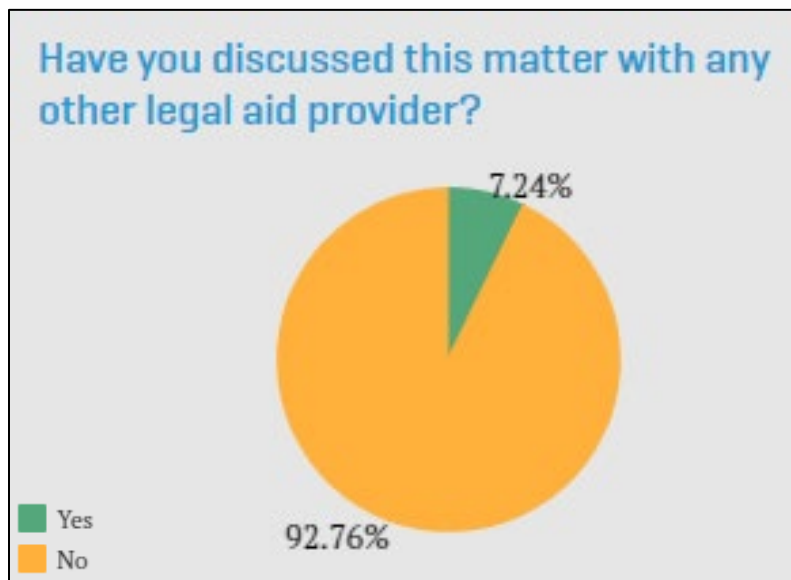
<sup>44</sup> ERP clients may have accessed the Program more than once for more than one issue, but this was exceedingly rare during the period analyzed.

ERP Consumer Debt Figure 59



Of the available responses, 92.76% of ERP consumer debt clients did not speak with more than one ERP Provider, as represented in orange in **Figure 60**. Conversely, 7.24% of ERP consumer debt clients reported that they had spoken with more than one ERP provider, as represented in green.

ERP Consumer Debt Figure 60



### Client Goals

ERP consumer debt clients were asked what their goals were for resolving the matter. As shown in **Figure 61** below, negotiating a payment plan was most frequently reported in 359 ERP

consumer debt cases (approximately 74.33%). “Other”, a free-form text, was the second most common goal of ERP consumer debt clients, consisting of 15.94% of ERP consumer debt cases. Some examples of “Other” include the ERP consumer debt client filing for bankruptcy, obtaining a hardship dismissal and so forth.

Eliminating all debt was the third was the most common goal of ERP consumer debt clients, consisting of @5.80% ERP consumer debt cases.

**ERP Consumer Debt Figure 61**

ERP Consumer Debt Clients What is your goal(s) for resolving this matter?		
Goal(s)	No. of Cases	% of Total
Negotiate a payment plan	359	74.33%
Other (please specify)	77	15.94%
Eliminate debt all together	28	5.80%
Negotiate a reduced one-time payment	17	3.52%
Eliminate debt all together; Negotiate a payment plan; Negotiate a reduced one-time payment; Other (please specify)	1	0.21%
Negotiate a payment plan; Negotiate a reduced one-time payment	1	0.21%
<b>Total</b>	<b>483</b>	<b>100.00%</b>

Of the 29 ERP consumer debt clients that indicated a goal of eliminating the debt all together, only one of those clients reported their income as “social security” or “disability.”

**Figure 62** reflects ERP consumer debt clients’ confidence that they would be able to, or were able to, or would not be able to, or were not able to, effectively achieve their goals based on the ERP Program services. In 237 ERP consumer debt cases (approximately 55.12%), the ERP client answered “yes” that they had confidence they would be able to, or were able, to effectively achieve their goals based on the ERP Program services. Conversely, in 152 ERP consumer debt cases (approximately 35.35%), the ERP client answered “no” that they did not have confidence would be able to, or were not able to, effectively achieve their goals based on the ERP Program services.

ERP Consumer Debt Figure 62



Further, of the 152 ERP consumer debt cases in which the ERP client responded “no” that they did not have confidence they could, or did, effectively achieve their goals with the services provided under the ERP Program, household income less than \$50,000 was reported in 120 ERP consumer debt cases (approximately 78.95%).

As shown in **Figure 63** below, ERP clients responded “no” when asked if they would have been able to achieve their goals without the ERP Program in @325 ERP consumer debt cases (approximately 85.53%). Conversely, ERP clients responded “yes” when asked if they believe they would have been able to achieve their goals without the ERP Program in 55 ERP consumer debt cases (approximately 14.47%).

ERP Consumer Debt Figure 63

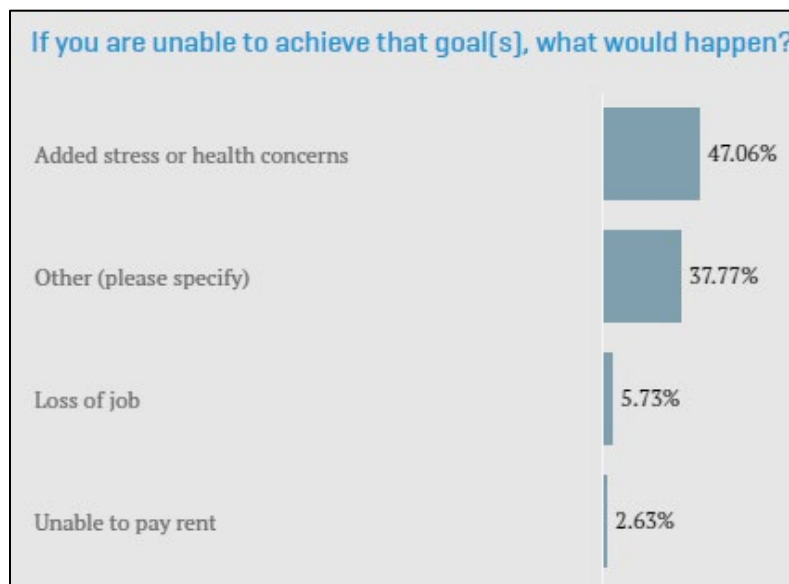


### Client Circumstances Avoided

ERP clients were asked about what they expected to happen if their goals could not be achieved through the services rendered by the ERP Provider. ERP clients were able to select more than

one option. As shown in **Figure 64**, added stress or health concerns was the most frequent expectation, representing 304 ERP consumer debt cases (approximately 47.06%). Added stress or health concerns was a significant potential impact for ERP eviction defendant clients as well, which indicates that simply having to engage in the civil justice process and seeking legal assistance can create additional stress or health concerns. The second most frequent outcome was “Other” representing 244 ERP consumer debt cases (approximately 37.77%), which includes the ERP consumer debt client being unable to pay bills, bankruptcy, and so forth.

**ERP Consumer Debt Figure 64<sup>45</sup>**



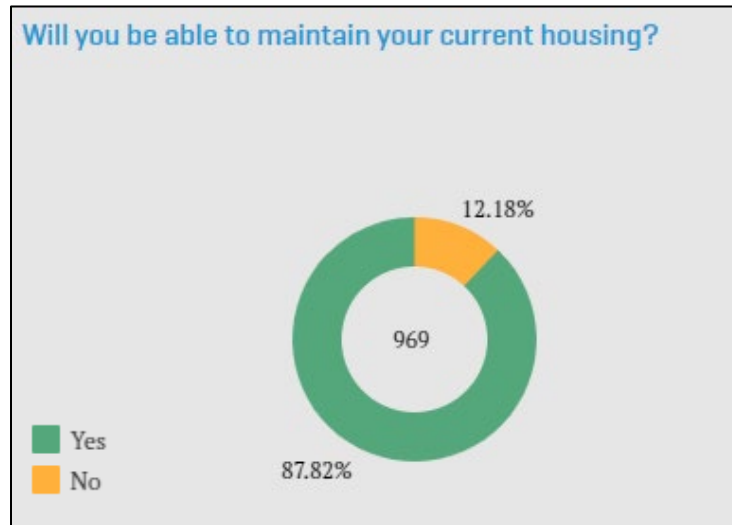
Of the consumer debt clients that reported “bankruptcy” as a repercussion of being unable to achieve their stated goal, the average amount of debt owed was \$7,729.52, which was approximately 26.84% higher than the overall average of the amount owed for consumer debt clients.<sup>46</sup>

**Figure 65** reflects ERP consumer debt clients’ responses when being asked if they would be able to maintain their current housing. In 851 ERP consumer debt cases (approximately 87.82%), ERP consumer debt clients responded “yes” they would be able to maintain their current housing, whereas ERP consumer debt clients responded “no” in 118 ERP consumer debt cases (approximately 12.18%) that they would be able to maintain their current housing.

<sup>45</sup> The figure illustrates the data points with the most responses. There are other responses that are not shown in the figure.

<sup>46</sup> While there were 48 ERP consumer debt clients that reported “bankruptcy” as a repercussion of being unable to achieve their stated goal, we excluded four of those ERP consumer debt clients from the analysis as they had a reported debt owed of \$0.

ERP Consumer Debt Figure 65



### Remote Proceedings and Court Experience

ERP consumer debt clients were asked about their experience with remote proceedings, their court experience, issues encountered during the proceedings, and suggested improvements.

As shown in **Figure 66**, ERP consumer debt clients responded that their court experience was better than expected in 503 ERP consumer debt cases (approximately 95.99%), whereas ERP consumer debt clients had a worse experience than expected in 21 ERP consumer debt cases (approximately 4.01%).

ERP Consumer Debt Figure 66



## Court Metrics

As part of the initial planning related to Stout’s assessment of the Program, we anticipated receiving data from the courts for various purposes, including, but not limited to:

- Analyzing the overall outcome of ERP cases that had an outcome/resolution of “Closed Before Resolution” and/or “Trial,” which consisted of approximately 75.27% of ERP eviction cases and of approximately 75.13% of ERP consumer debt cases with a reported outcome/resolution.<sup>47</sup>
- Analyzing the impact that the Program had on the court system. For example, we intended to use the court data to assess whether the Program reduced the number of hearings on the docket, allowed court resources to be dedicated elsewhere, etc.

Stout was unable to collect court data that would allow the analysis and assessment described above because Illinois enacted a Statewide Bill that expanded “sealing of eviction court records for cases filed before and during the coronavirus pandemic and [prohibited] tenant screening companies from reporting sealed eviction records.” Accordingly, we are currently working with a representative from the Circuit Court of Cook County to identify information that may be available for our evaluation of the Program.

---

<sup>47</sup> It is expected that the vast majority of cases had an outcome/resolution of “Closed Before Resolution” and/or “Trial” as the ERP Providers were simply providing brief services to the ERP clients.



# Appendix A – Stout Profile and Qualifications

Stout Risius Ross, LLC (Stout) is a global investment bank and advisory firm specializing in corporate finance, valuation, financial disputes, and investigations. In addition to these services, Stout’s professionals have expertise in strategy consulting involving a variety of socioeconomic issues, including issues of or related to access to justice and the needs of low-income individuals and communities.

Under the direction of Neil Steinkamp, who leads Stout’s Transformative Change Consulting practice, Stout is a recognized leader in the civil legal aid community and offers the following services:

- Economic impact assessments and policy research for civil legal aid initiatives
- Strategy consulting and action plan development for issues relating to access to justice
- Non-profit budget development, review, and recommendations
- Cost-benefit and impact analyses for non-profit initiatives and activities
- Data-driven program evaluation and implementation
- Dispute consulting and damages analyses for low-income individuals.

Neil Steinkamp is a Managing Director at Stout and a well-recognized expert and consultant on a range of strategic, corporate, and financial issues for businesses, non-profit organizations and community leaders and their advisors. Neil has extensive experience in the development of strategic plans, impact analyses, data evaluation, and organizational change. His work often includes assessments of data reporting, data collection processes, the interpretation or understanding of structured and unstructured data, the review of documents and databases, the development of iterative process improvement strategies, the creation of data monitoring platforms to facilitate sustained incremental change toward a particular outcome and creating collaborative environments. Mr. Steinkamp also has premier experiencing with housing related issues, including eviction. He has authored numerous economic impact studies on providing low-income tenants with attorneys in eviction proceedings, one of which assisted in the passing of New York City’s historic right to counsel law. Mr. Steinkamp also currently serves as the court-appointed Independent Data Analyst in *Baez v. New York City Housing Authority* overseeing NYCHA’s compliance with the timely remediation of mold and leak work orders.

Neil has served as a consultant to the New York Permanent Commission on Access to Justice (the Permanent Commission) for the last 6 years. The Permanent Commission is chaired by Helaine Barnett and its membership is comprised of New York Legal Aid organizations, law

firms, members of the judiciary and other stakeholders. In his consulting capacity, Neil has worked with the Permanent Commission to develop strategies and recommendations to improve access to justice across the state. Most recently, Neil has worked with the Permanent Commission to launch an innovative survey of court users and to develop recommendations to address the digital divide that arises with the use of virtual or remote court proceedings.<sup>48</sup> Neil also provides remarks at Chief Judge Janet DiFiore’s annual hearing on the impact of civil legal aid in New York. His remarks have often discussed the economic impact of civil legal aid in New York, as well as other strategies and recommendations developed by the Permanent Commission.

In mid-2020, Stout developed innovative analyses of tenant household instability caused by the COVID-19 pandemic, the estimated rental debt owed, and estimates of how that instability could result in an unprecedented number of eviction filings in states throughout the country. Stout’s research and analyses have been cited in local and national publications, including, but not limited to, The New York Times, The Washington Post, CNBC, Reuters, Forbes, Politico, and Bloomberg, and was referenced in the Centers for Disease Control and Prevention September 4, 2020 Order enacting a nationwide eviction moratorium. Stout also maintains an [Eviction Right to Counsel Resource Center](#) which includes Stout’s eviction cost-benefit analyses as well as a compilation of resources related to the eviction process, housing instability, racial bias, the impacts and economic costs of eviction, and draft and enacted legislation. In September 2020, Stout published a report for the National Council of State Housing Agencies (NCSHA) estimating of current and expected rental shortfall and potential evictions in the United States at that time.

Stout has been engaged by more than 50 non-profit organizations serving low-income communities across the United States. These engagements often included program or public policy evaluations, return on investment analyses, and strategic action planning. Neil is currently serving as the evaluator of Cleveland’s Right to Counsel, Milwaukee’s Right to Counsel, and Connecticut’s Right to Counsel. Stout has conducted eviction right to counsel fiscal return on investment analyses and independent expert reports for advocates, coalitions, bar associations or government agencies in New York City, Philadelphia, Los Angeles, Baltimore, Delaware, and Detroit. Following the release of Stout’s reports in New York City, Philadelphia, and Baltimore, eviction right to counsel legislation was enacted. Stout has also prepared return on investment and other analyses for Los Angeles, Newark, Pennsylvania, and New York (outside New York City). In these engagements, Stout worked closely with funders/potential funders, legal aid organizations, landlords, academics studying housing and

---

<sup>48</sup> “Report to the Chief Judge of the State of New York.” Permanent Commission on Access to Justice. November 2021. <http://ww2.nycourts.gov/accesstojusticecommission/annual.shtml>

---

eviction, government agencies and the continuum of care, non-profits serving low-income residents, and impacted residents.

In September 2020, Stout was engaged as the 3-year evaluator of Cleveland’s Eviction Right to Counsel (RTC-C). Stout has continued collaborating with United Way of Greater Cleveland (UWGC) and the Legal Aid Society of Cleveland (Cleveland Legal Aid) during the second year of the evaluation through: regular data-oriented meetings with Cleveland Legal Aid, bi-weekly evaluation meetings with UWGC and Cleveland Legal Aid, quarterly meetings with the Advisory Committee, and periodic meetings with Cleveland Legal Aid staff attorneys directly serving clients. The information gathered from and shared during these meetings has informed Stout’s evaluation, the development of a library of analyses and dashboards, a methodology for preliminarily estimating the fiscal impacts of RTC-C, and recommendations for continued refinement and enhancement of RTC-C in 2022.

Over the past year, Stout has developed more than 100 analyses (with thousands of variations through filters and selections) in its data visualization platform used by Cleveland Legal Aid, UWGC, and Stout to monitor key performance metrics, identify opportunities for refinement and further research, and evaluate the impact of RTC-C. The data visualization platform, in combination with qualitative feedback from landlord attorneys and Cleveland Legal Aid attorneys, has enabled an iterative evaluation – one that is completed in parallel to implementation rather than subsequent to implementation. The iterative evaluation process has resulted in many new and unique insights including, but not limited to: circumstances renter households are experiencing leading up to eviction, the goals that clients have for their cases, the impacts of rental assistance, the intersections of race and gender with eviction, sub-standard housing conditions (defective conditions) that RTC-C clients experience, landlord experiences with RTC-C, and communication strategies. While this iterative evaluation technique has enabled significant progress over the past year, it has also identified opportunities for continued improvement.

# Appendix B – Interview Questions

**Cook County ERP  
ERP Eviction Interview Questions  
Appendix B**

1	Organization
2	Matter/Case ID#
3	CCLAHD Eviction or Consumer Debt
4	Date Opened
5	Date Closed
6	Intake Date
7	CCLAHD Closing Date
8	Case Disposition
9	Disabled
10	Gender
11	CCLAHD Race/Ethnicity
12	CCLAHD Language Preference
13	CCLAHD Language Preference Other
14	CCLAHD Employment Status
15	CCLAHD Household Income
16	Number of People 18 and Over
17	Number of People under 18
18	City
19	Zip Code
20	CCLAHD Were you aware of the Program before today?
21	CCLAHD - If yes, how did you learn about it?
22	CCLAHD Have you discussed this matter with any other legal aid provider?
23	CCLAHD Which legal aid provider?
24	CCLAHD Plaintiff or Defendant
25	CCLAHD Eviction - Landlord / Tenant
26	CCLAHD Eviction - What is your goal(s) for resolving this matter?
27	CCLAHD Other Goal
28	CCLAHD Eviction - If you are unable to achieve that goal(s), what would happen?
29	CCLAHD Other Alternative
30	CCLAHD Eviction - If no, how much time do you believe you need in order to find other safe, stable and affordable housing?
31	CCLAHD Eviction Case Background Defendants - What is the amount of back rent owed
32	CCLAHD Eviction Case Background Defendants - How long have you been in your current home?
33	CCLAHD Eviction Case Background Defendants - Have you already vacated the property?
34	CCLAHD Eviction Case Background Defendants - Is the contract oral or written?
35	CCLAHD Eviction Case Background Defendants - What is the tenancy term?
36	CCLAHD Eviction Case Background Defendants - What is the tenancy term if Other?
37	CCLAHD Eviction Case Background Defendants - What is your current monthly rent?
38	CCLAHD Eviction Case Background Defendants - What are the grounds alleged in the eviction complaint?
39	CCLAHD Eviction Case Background Defendants - Are you aware that there is some rental assistance available?
40	CCLAHD Eviction Case Background Defendants - Did the tenant apply for rent assistance?
41	CCLAHD Eviction Case Background Defendants - Was the tenant approved?
42	CCLAHD Eviction Case Background Defendants - If yes, was the amount provided sufficient?
43	CCLAHD Eviction Case Background Defendants - Did the landlord accept the rental assistance
44	CCLAHD Eviction Case Background Defendants - Do you have some place where you could stay?
45	CCLAHD Eviction Case Background Defendants - Other Place to Stay?
46	CCLAHD Eviction Case Background Defendants - What lead to you not being able to pay rent?
47	CCLAHD Eviction Case Background Defendants - Other reasons to not able to pay rent?
48	CCLAHD Eviction Case Background Defendants - Do you have the ability to pay anything toward the past due rent? If not all how much of?
49	CCLAHD Eviction Case Background Defendants - If you are unable to pay all of the past due rent now, do you already have a plan to repay the past due rent in the months ahead?
50	CCLAHD Eviction Case Background Defendants - If you are willing to enter into a new one-year lease at this property, are you confident that you will also be able to pay the rent going forward?
51	CCLAHD Eviction Case Background Plaintiffs - What are the grounds alleged in the eviction complaint?
52	CCLAHD Eviction Case Background Plaintiffs - What is the amount of back rent owed?
53	CCLAHD Eviction Case Background Plaintiffs - Do you wish for the tenant to stay in your rental unit?
54	CCLAHD Eviction Case Background Plaintiffs - What is the total amount owed?
55	CCLAHD Eviction Case Background Plaintiffs - Are you willing to accept a discount to that amount?
56	CCLAHD Eviction Case Background Plaintiffs - If no, how much time are you willing to provide the tenant to relocate?
57	CCLAHD Eviction Case Background Plaintiffs - How long has the tenant been in the current home?
58	CCLAHD Eviction Case Background Plaintiffs - Has the tenant already vacated the property?
59	CCLAHD Eviction Case Background Plaintiffs - Is the contract with the tenant oral or written?

**Cook County ERP  
ERP Eviction Interview Questions  
Appendix B**

60	CCLAHD Eviction Case Background Plaintiffs - What is the tenancy term?
61	CCLAHD Eviction Case Background Plaintiffs - What is the tenancy term if Other?
62	CCLAHD Eviction Case Background Plaintiffs - What is the current monthly rent?
63	CCLAHD Eviction Case Background Plaintiffs - Are you aware that there is some rental assistance available?
64	CCLAHD Eviction Case Background Plaintiffs - Did the tenant apply for rent assistance?
65	CCLAHD Eviction Case Background Plaintiffs - Was the tenant approved?
66	CCLAHD Eviction Case Background Plaintiffs - If yes, was the amount provided sufficient?
67	CCLAHD Eviction Case Background Plaintiffs - Will you accept the rental assistance?
68	CCLAHD Eviction Case Background Plaintiffs - Have you used the ERP for other eviction cases?
69	CCLAHD Eviction Case Background Plaintiffs - Is rental income from property ownership your primary source of income?
70	CCLAHD Eviction Case Background Plaintiffs - Do you have additional employment?
71	CCLAHD Eviction Case Background Plaintiffs - How many rental units do you own in Cook County?
72	CCLAHD Eviction Case Background Plaintiffs - How many rental units do you own outside Cook County?
73	CCLAHD - Do you have technology to participate in a virtual hearing?
74	CCLAHD - What, if any, problems did you experience with your virtual proceeding?
75	CCLAHD - Other problems with virtual proceeding
76	CCLAHD - Are you comfortable participating in a virtual hearing?
77	CCLAHD - Was your court experience better or worse than your expectations?
78	CCLAHD - What could have been done to improve your court experience?
79	CCLAHD Level of Service
80	CCLAHD - Outcome/Resolution
81	CCLAHD - Based on our services provided, are you confident that you will be able to (or were able to) effectively achieve your goal?
82	CCLAHD - Other confident thoughts
83	CCLAHD - Without our services provided, what would you have done in response to this matter?
84	CCLAHD - Do you believe you would have been able to achieve your goal without our services?
85	Current Age
86	Age at Intake
87	CCLAHD - Based on my experience with the program, I think the court system so far has been:
88	CCLAHD - Regardless of the outcome, how satisfied are you with your overall experience with the services you were provided?
89	CCLAHD - Case referred for extended representation - meets ERP extended representation criteria.
90	Veteran

**Cook County ERP  
ERP Consumer Debt Interview Questions  
Appendix B**

1	Organization
2	Matter/Case ID#
3	CCLAHD Eviction or Consumer Debt
4	Date Opened
5	Date Closed
6	Intake Date
7	CCLAHD Closing Date
8	Case Disposition
9	Disabled
10	Gender
11	CCLAHD Race/Ethnicity
12	CCLAHD Language Preference
13	CCLAHD Language Preference Other
14	CCLAHD Employment Status
15	CCLAHD Household Income
16	Number of People 18 and Over
17	Number of People under 18
18	City
19	Zip Code
20	CCLAHD Were you aware of the Program before today?
21	CCLAHD - If yes, how did you learn about it?
22	CCLAHD Have you discussed this matter with any other legal aid provider?
23	CCLAHD Which legal aid provider?
24	CCLAHD Plaintiff or Defendant
25	CCLAHD Consumer Debt - Debtor or Creditor
26	CCLAHD Consumer Debt - What is your goal(s) for resolving this matter?
27	CCLAHD Other Goal
28	CCLAHD Consumer Debt - If you are unable to achieve that goal(s), what would happen?
29	CCLAHD Other Alternative
30	CCLAHD Consumer Debt Defendant - What is the amount of debt owed?
31	CCLAHD Consumer Debt - Will you be able to maintain your current housing?
32	CCLAHD Consumer Debt - What is the current monthly payment on the debt?
33	CCLAHD Consumer Debt - Do you have the ability to pay anything toward the past due debt? If not all, how much of?
34	CCLAHD Consumer Debt - Do you have a plan if you can catch up with the debt?
35	CCLAHD Consumer Debt - What lead to you not be able to pay down this debt?
36	CCLAHD Consumer Debt - Other cause to not be able to pay down this debt?
37	CCLAHD Consumer Debt Plaintiff - What is the amount of debt owed?
38	CCLAHD Consumer Debt - What is the total amount owed?
39	CCLAHD Consumer Debt - Are you willing to accept a discount to that amount?
40	CCLAHD Consumer Debt - What is the current monthly payment on the debt?
41	CCLAHD - Do you have technology to participate in a virtual hearing?
42	CCLAHD - What, if any, problems did you experience with your virtual proceeding?
43	CCLAHD - Other problems with virtual proceeding
44	CCLAHD - Are you comfortable participating in a virtual hearing?
45	CCLAHD - Was your court experience better or worse than your expectations?
46	CCLAHD - What could have been done to improve your court experience?
47	CCLAHD Level of Service
48	CCLAHD - Outcome/Resolution
49	CCLAHD - Based on our services provided, are you confident that you will be able to (or were able to) effectively achieve your goal?
50	CCLAHD - Other confident thoughts
51	CCLAHD - Without our services provided, what would you have done in response to this matter?
52	CCLAHD - Do you believe you would have been able to achieve your goal without our services?
53	Current Age
54	Age at Intake
55	CCLAHD - Based on my experience with the program, I think the court system so far has been:
56	CCLAHD - Regardless of the outcome, how satisfied are you with your overall experience with the services you were provided?
57	CCLAHD - Case referred for extended representation - meets ERP extended representation criteria.
58	Veteran

# Appendix C – Tableau Visuals



# Chicago Early Resolution Program

## Eviction Data Analysis

# OF ORGANIZATIONS

6



# OF CLIENTS

3,106



FROM

1/3/2022

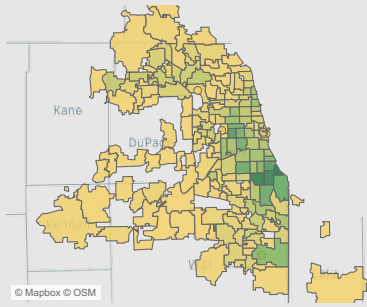
TO

8/31/2022

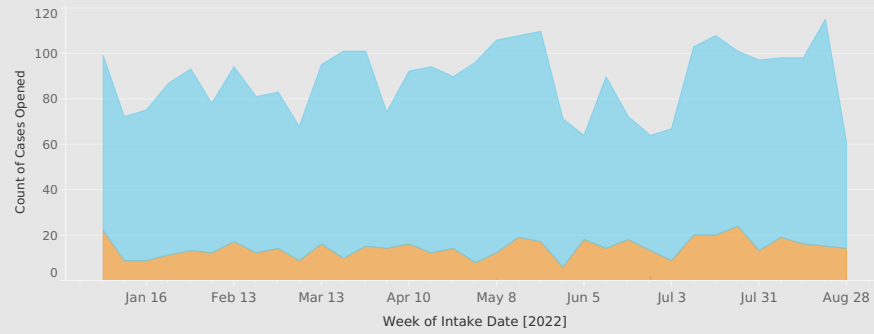


# Chicago Early Resolution Program Eviction Data Overview

ERP Eviction Cases Opened by Zip Code

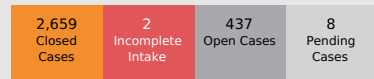


Trend of Eviction Cases Opened

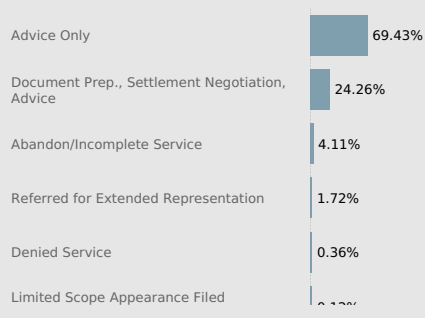


- Organization  
All Programs
- Plaintiff or Defenda..  
All
- Household Income  
All
- Race/Ethnicity  
All
- Gender  
All
- Number of Children  
All
- All Programs

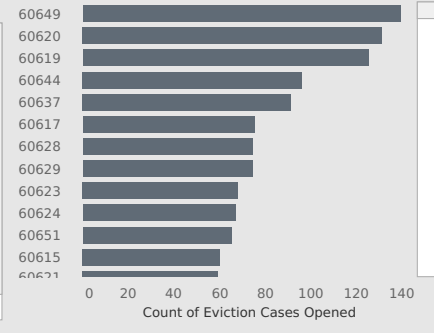
Case Status



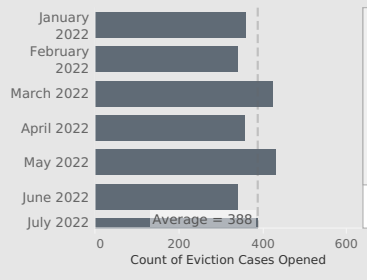
Eviction Filing by Level of Services



Eviction Cases Opened by Zip Code



Eviction Cases Opened by Month

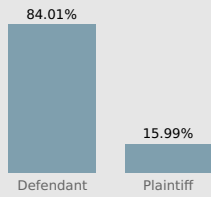


# Chicago Early Resolution Program Eviction Data

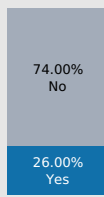
## Client Characteristics

All blank, nulls, and "not specified" data fields are excluded from this metrics.

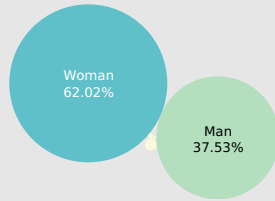
### Defendant v. Plaintiff



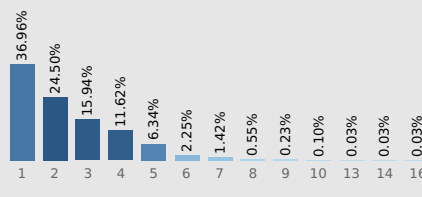
### Disability



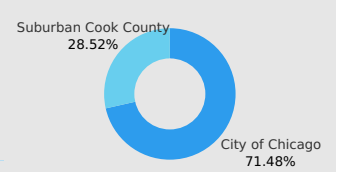
### Gender



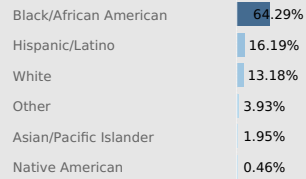
### Number of Occupants



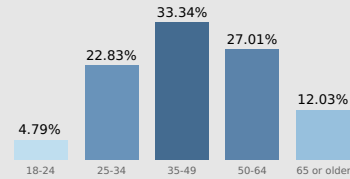
### Residence



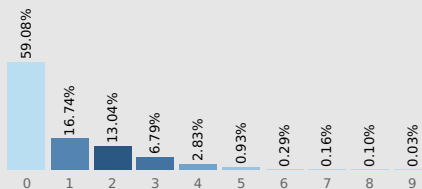
### Ethnicity



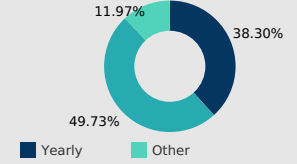
### Client Age



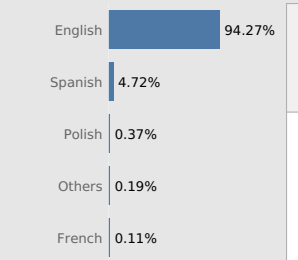
### Number of Occupants Under 18



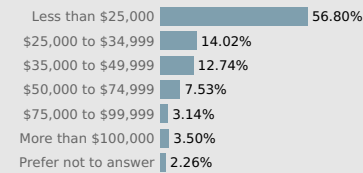
### Tenancy Type



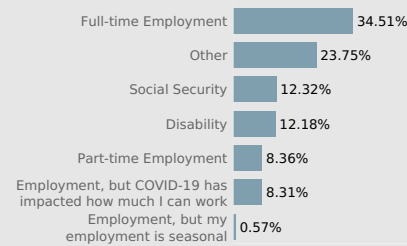
### Language



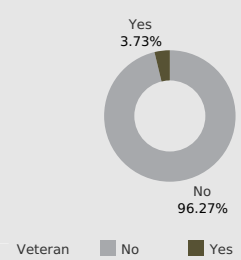
### Household Income



### Currently Employed



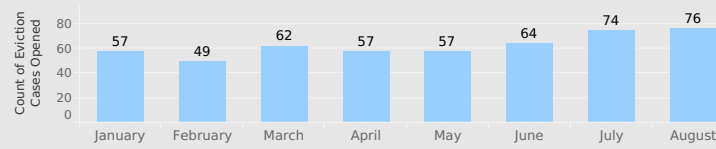
### Veteran



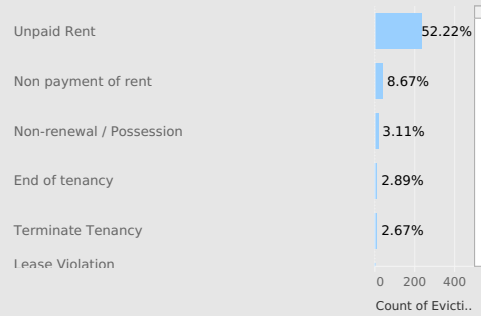
# Chicago Early Resolution Program Eviction Data

## General - Plaintiff

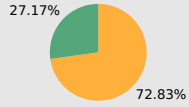
Plaintiff Eviction Cases by Month



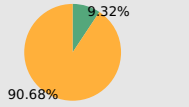
Grounds Alleged in Complaint



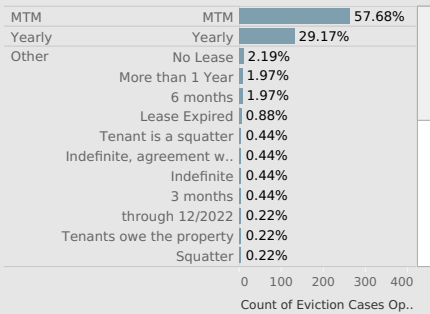
Were you aware of the Program before today?



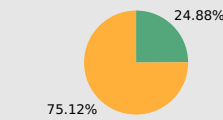
Have you discussed this matter with any other legal aid provider?



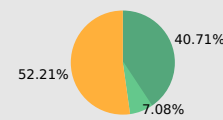
What is the tenancy term?



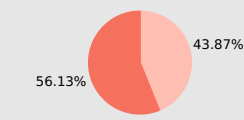
Plaintiff Rental Income as Primary Income



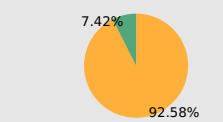
Do you have additional employment?



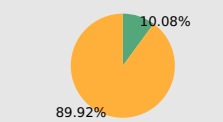
Is the contract with the tenant oral or written?



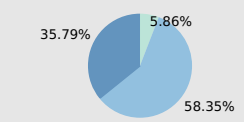
Do you wish for the tenant to stay in your rental unit?



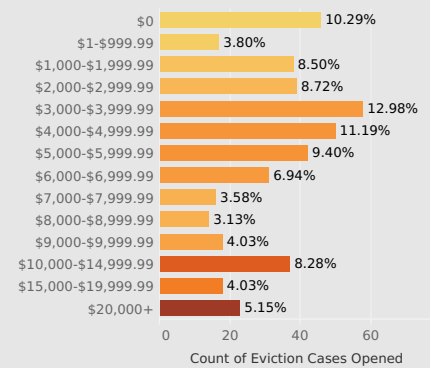
Has the tenant already vacated the property?



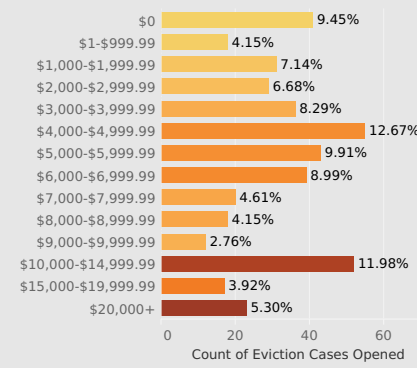
Length of Tenant Stay in the Property



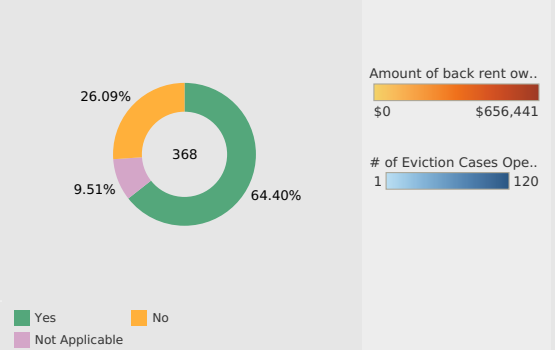
Amount of Back Rent Owed



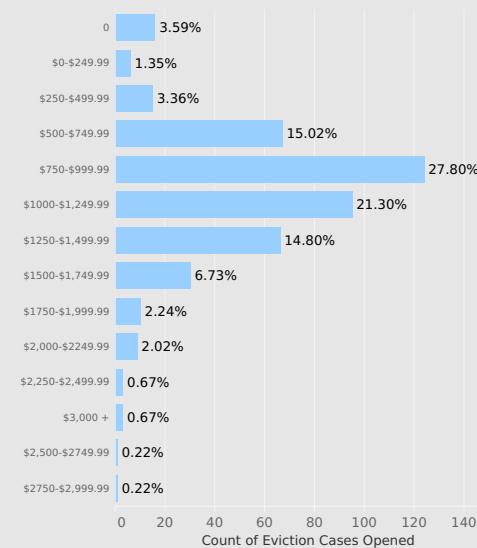
Total Amount of Owed



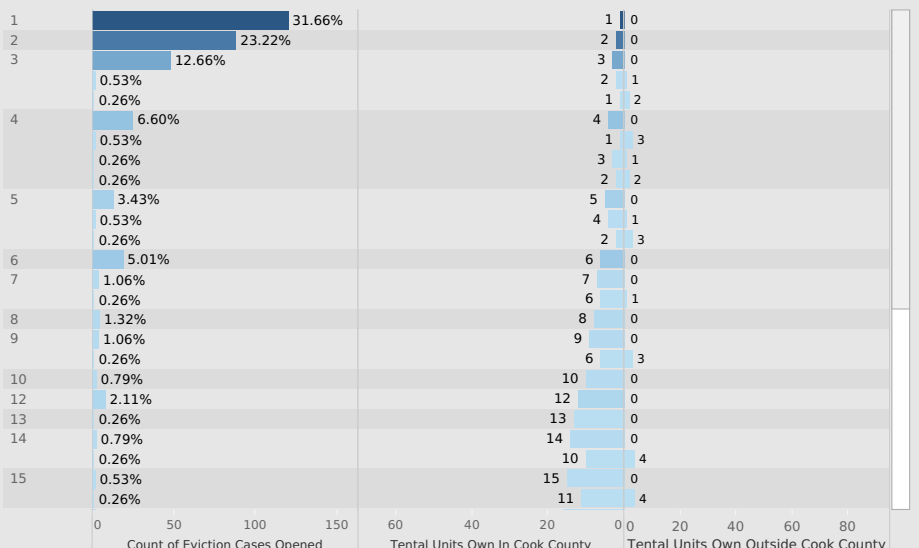
Will you accept a discount to the total owed?



Plaintiff - Current Monthly Rent



Plaintiffs - Total Rental Units Own



Organization  
All Programs

Household Income  
All

Race/Ethnicity  
All

Gender  
All

Number of Children  
All

Level of Services  
All

Additional employment?  
Yes: Full-time  
Yes: Part-time  
No

Lease oral or written?  
Oral  
Written

Length of stay in Property  
0 to 6 months  
6 months to 3 years  
3+ years

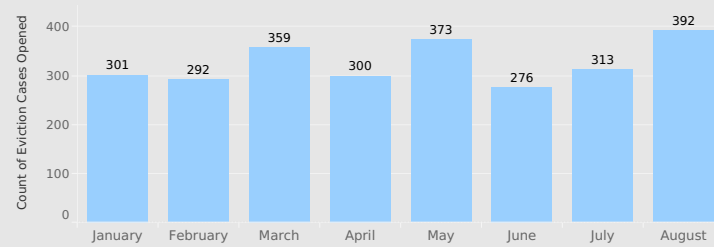
Amount of back rent ow...  
\$0 to \$656,441

# of Eviction Cases Op...  
1 to 120

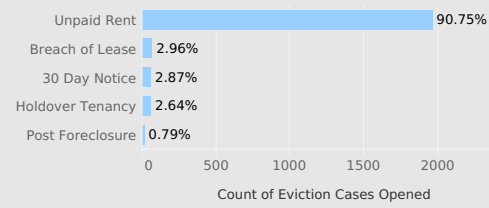
# Chicago Early Resolution Program Eviction Data

## General - Defendant

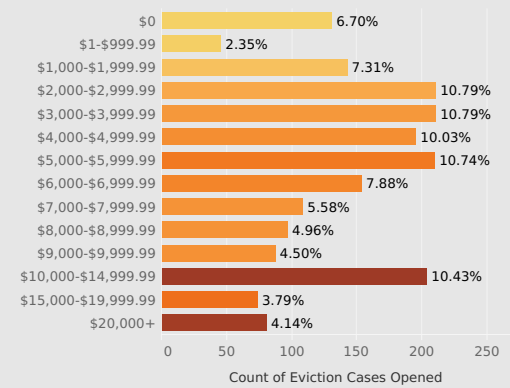
Defendant Eviction Cases by Month



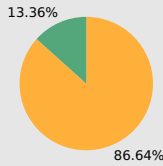
Grounds Alleged in Complaint



Amount of Back Rent Owed



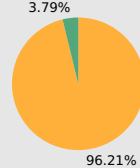
Were you aware of the Program before today?



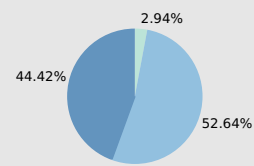
Have you discussed this matter with any other legal aid provider?



Defendant - Have you already vacated the property?



Length of Stay in the Property



Organization  
All Programs

Household Income  
All

Race/Ethnicity  
All

Gender  
All

Number of Children  
All

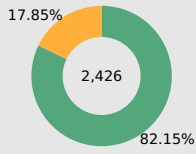
Level of Services  
All

Amount of back rent ow..  
\$0 \$2,439,028

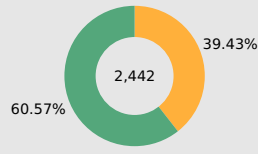
# Chicago Early Resolution Program Eviction Data

## Rental Assistance

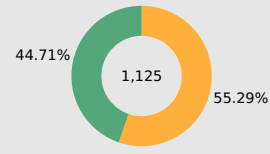
Are you aware of Rental Assistance Available?



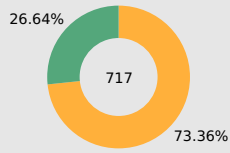
Did the tenant apply for Rental Assistance?



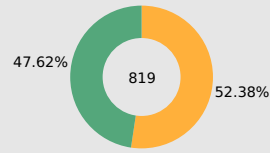
Was the Tenant Approved for Rental Assistance?



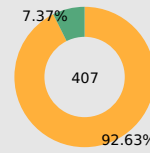
Amount provided by Rental Assistance sufficient?



Did the landlord accept the Rental Assistance?

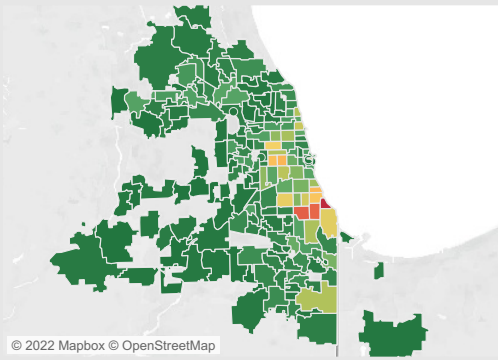
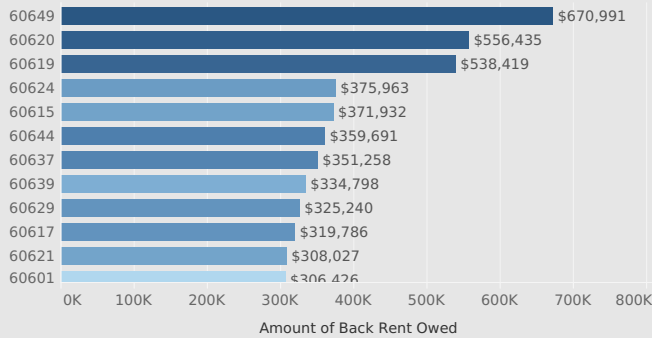


Plaintiffs - Have you used the ERP for other eviction cases?



Total amount of back rent owed by Zip Code

Hover over to highlight



© 2022 Mapbox © OpenStreetMap

Organization  
All Programs

Plaintiff or Defendant  
All

Household Income  
All

Race/Ethnicity  
All

Gender  
All

Number of Children  
All

Level of Services  
All

Amount of Back rent Ow..  
All

Client Goal  
All

# of Eviction Cases Ope..  
1 139

Amount of Back Rent O..  
\$0 \$670,991

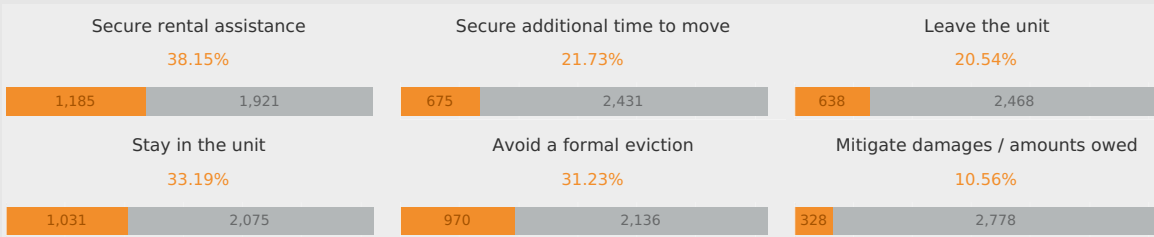
Legend:  
Green: Yes  
Orange: No

# Chicago Early Resolution Program Eviction Data

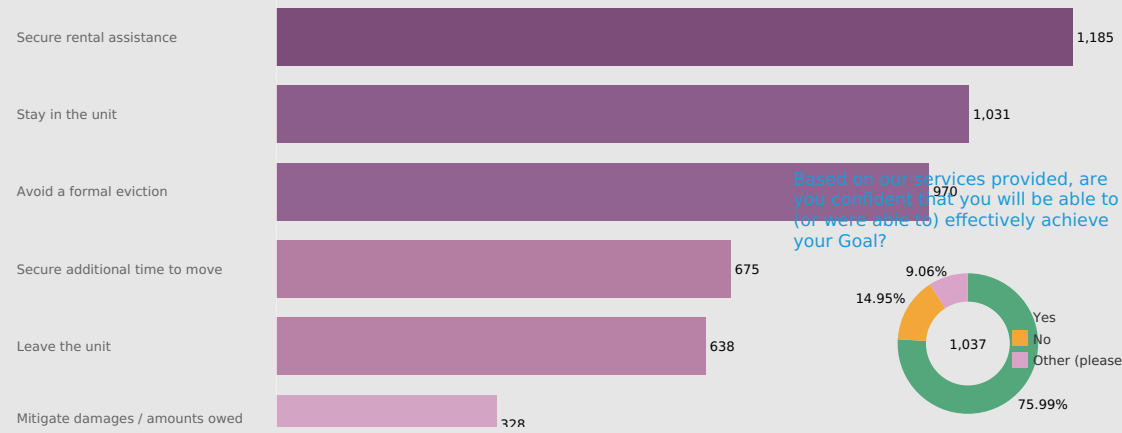
## Client Goals

All blank data fields are excluded from this analysis.

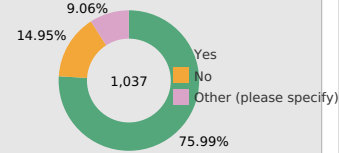
### Top 6 Client Goals



### Presence of Each Goal



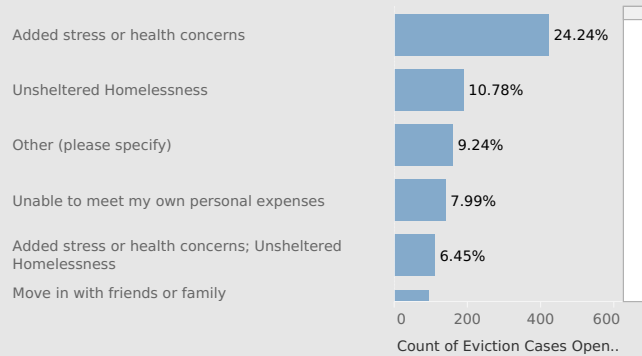
Based on our services provided, are you confident that you will be able to (or were able to) effectively achieve your Goal?



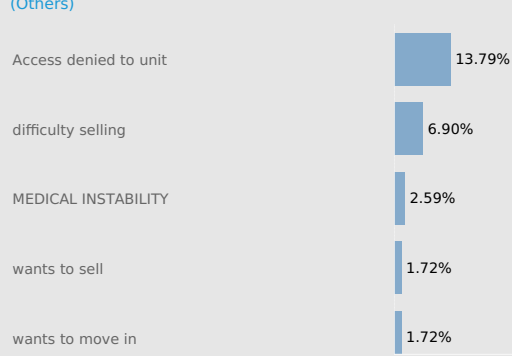
- Intake Date  
All values
- Organization  
All Programs
- Level of Services  
All
- Case Status  
All
- CCLAHD Race/Ethnicity  
All
- Gender  
All
- CCLAHD Household Income  
All
- Amount of Back rent Owed Buck..  
All
- Language Preference  
All
- Applied for Rental Assistance  
All
- Approved for Rental Assistance?  
All
- Comfortable with a virtual hearin..  
All
- CCLAHD Plaintiff or Defendant  
All

# Chicago Early Resolution Program Eviction Data Outcomes

If you are unable to achieve that goal(s), what would happen?

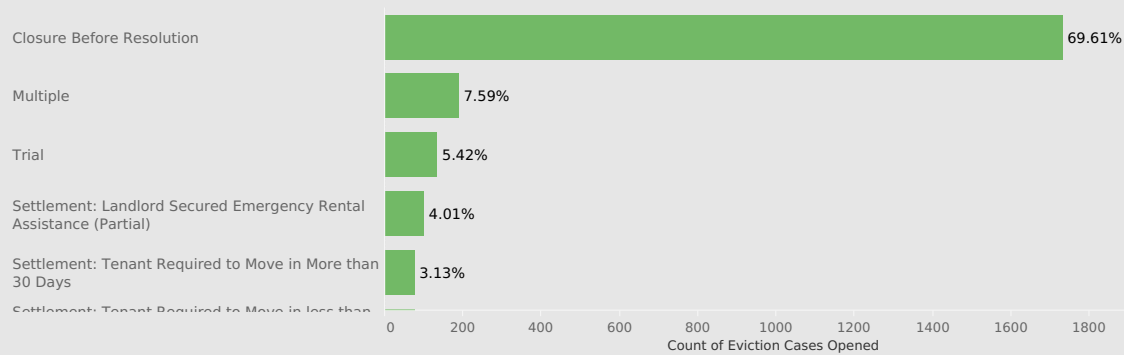


If you are unable to achieve that goal(s), what would happen? (Others)

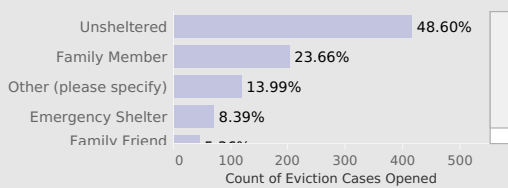


- Organization All Programs
- CCLAHD Plaintiff or Defendant All
- CCLAHD Household Income All
- CCLAHD Race/Ethnicity All
- Gender All
- Level of Services All
- Language Preference All
- Approved for Rental Assistan.. All
- Applied for Rental Assistance All
- Comfortable with virtual hear.. All
- Amount of Back rent Owed All
- Number of People under 18 All

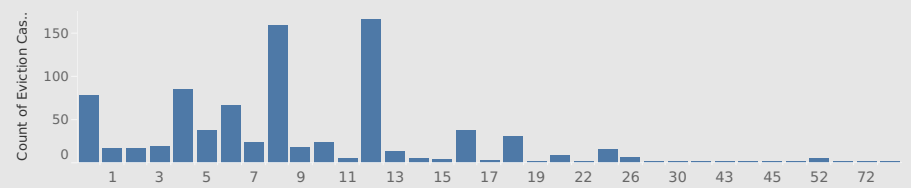
## Outcome/Resolution



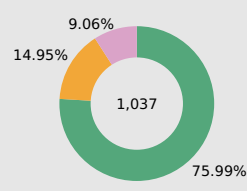
Defendants - Do you have some place where you could stay?



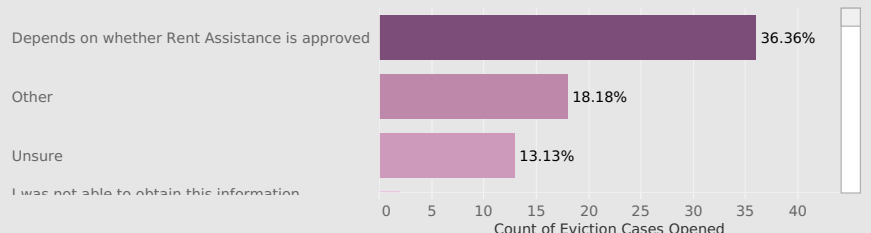
If no, how much time do you believe you need in order to find other safe, stable and affordable housing?



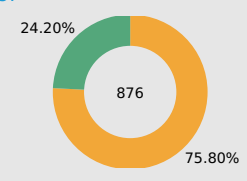
Based on our services provided, are you confident that you will be able to (or were able to) effectively achieve your Goal?



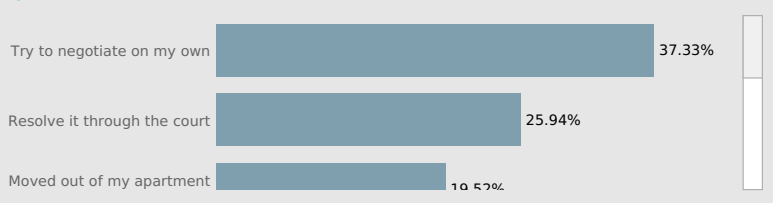
## Other Responses



Do you believe you would have been able to achieve your goal without our services?



Without our services provided, what would you have done in response to this matter?

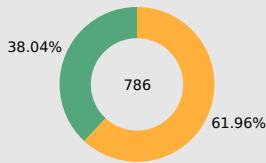




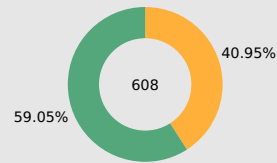
# Chicago Early Resolution Program Eviction Data

## Defendant Rental Affordability

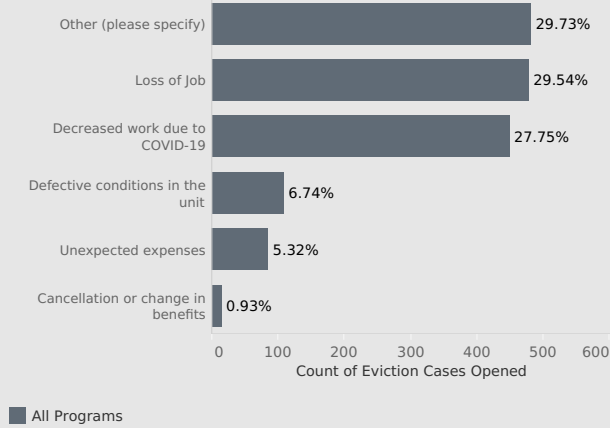
If you are unable to pay all of the past due rent now, do you already have a plan to repay the past due rent in the months ahead?



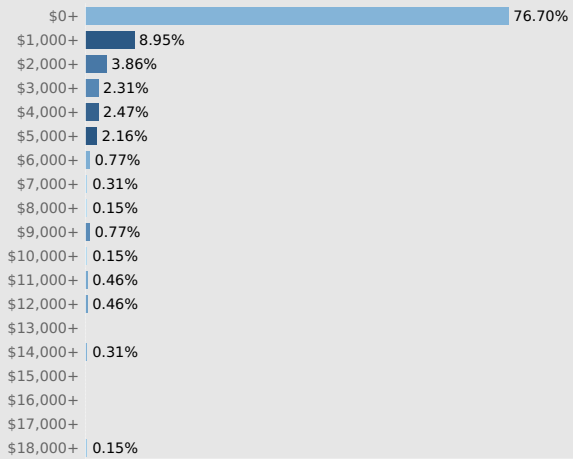
If you are willing to enter into a new one-year lease at this property, are you confident that you will also be able to pay the rent going forward?



### What led to Non-payment?



### Do you have the ability to pay anything toward the past due rent? If not all how much of?



Organization  
All Programs

Household Income  
All

Race/Ethnicity  
All

Gender  
All

Number of Children  
All

Level of Services  
All

No  
Yes

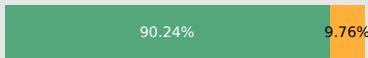
Amount of rent  
\$8,300 \$72,055

# Chicago Early Resolution Program Eviction Data

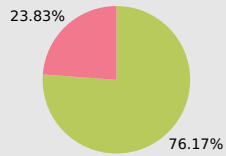
## Remote Proceedings and Procedural Justice

This analysis only applies to closed cases.

Do you have technology to participate in a virtual hearing?

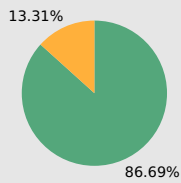


Was your court experience better or worse than your expectations?



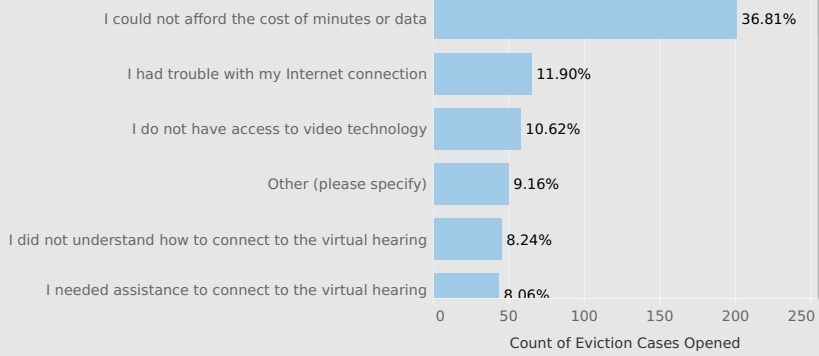
■ Better ■ Worse

Are you comfortable participating in a virtual hearing?

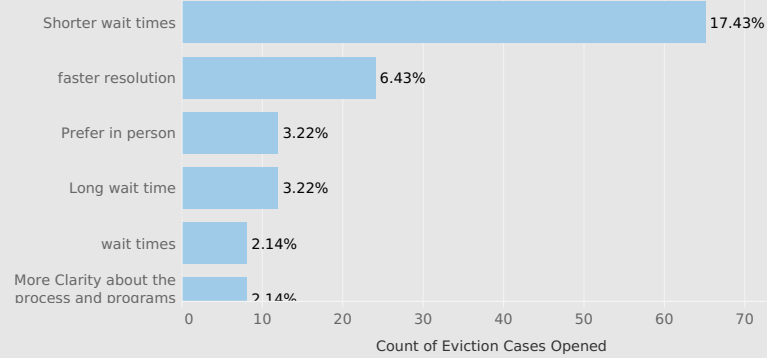


■ Yes ■ No

What, if any, problems did you experience with your virtual proceeding?



What could have been done to improve your court experience?



- Organization  
All Programs
- Plaintiff or Defendant  
All
- Household Income  
All
- Race/Ethnicity  
All
- Gender  
All
- Number of Children  
All
- Level of Services  
All
- Disability  
All

# Chicago Early Resolution Program

## Consumer Debt Data Analysis

# OF ORGANIZATIONS

4



# OF CLIENTS

1,078



FROM

1/3/2022

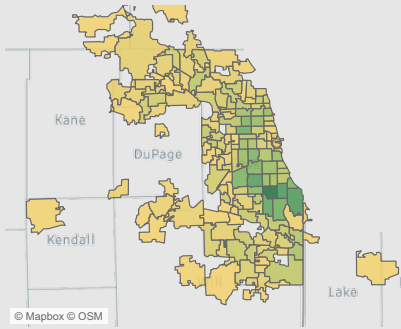
TO

8/31/2022

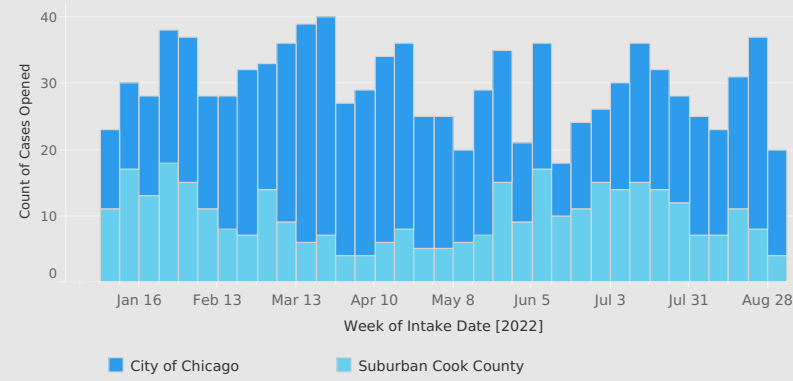


# Chicago Early Resolution Program Consumer Debt Data Overview

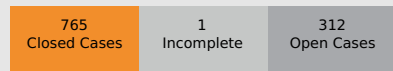
## ERP Consumer Debt Cases Opened by Zip Code



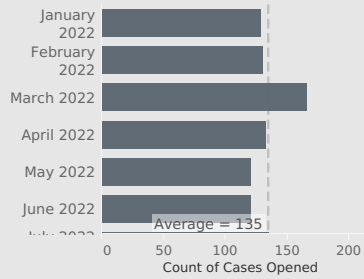
## Trend of Cases Opened



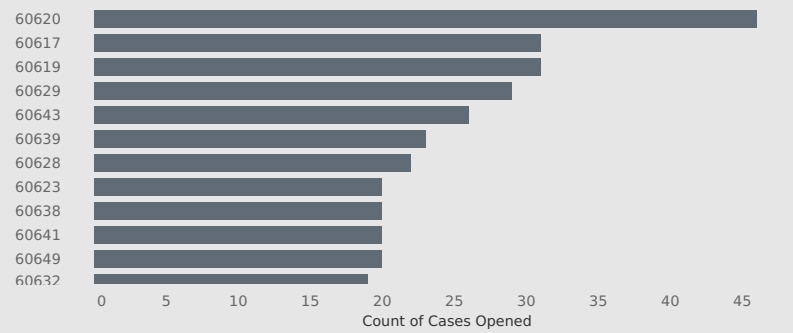
## Case Status



## Cases Opened by Month



## Cases Opened by Zip Code



- Organization  
All Programs
- Plaintiff or Defendant  
All
- Household Size  
All
- Employment Status  
All
- Race/Ethnicity  
All
- Gender  
All
- Number of Children  
All

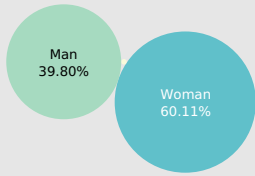
Organization: All Programs

# Chicago Early Resolution Program Consumer Debt Data

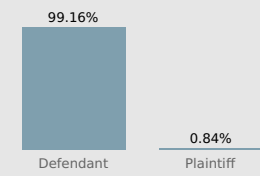
## Client Characteristics

All blank, nulls, and "not specified" data fields are excluded from this metrics.

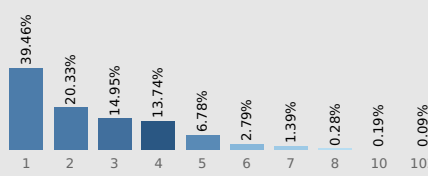
### Gender



### Defendant v. Plaintiff



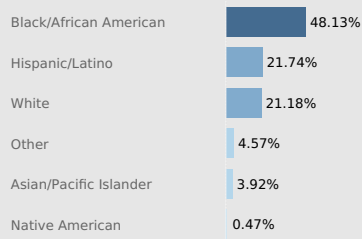
### Number of Occupants



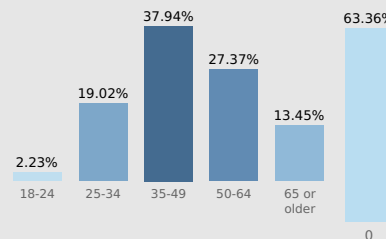
Intake Date  
All values

Organization  
All Programs

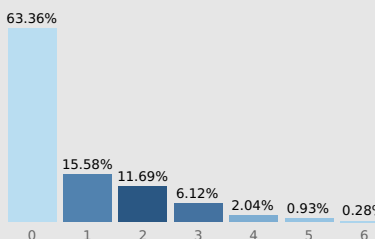
### Ethnicity



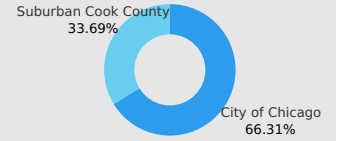
### Client Age



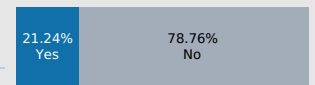
### Number of Occupants Under 18



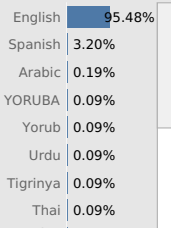
### Residence



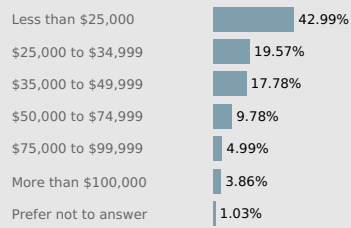
### Disability



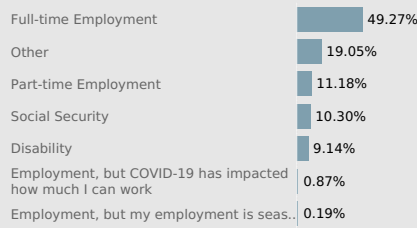
### Language



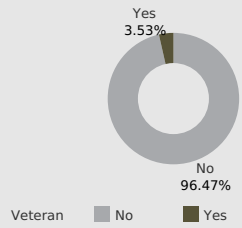
### Household Income



### Currently Employed

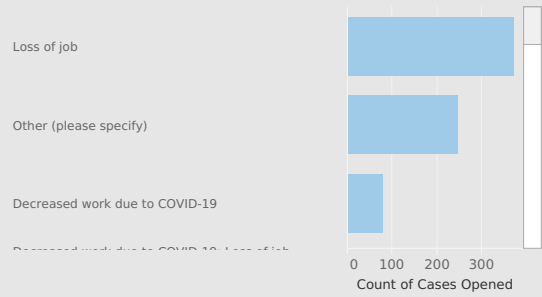


### Veteran

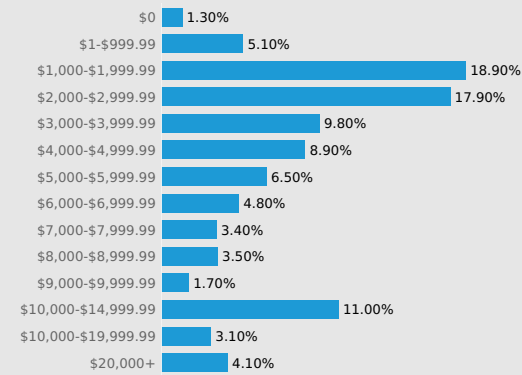


# Chicago Early Resolution Program Consumer Debt Data General

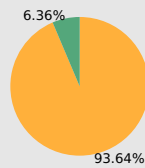
## What led you to not being able to pay down this debt?



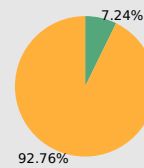
## What is the Amount of Debt Owed



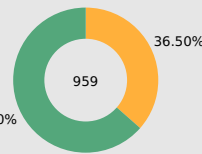
## Were you aware of the Program before today?



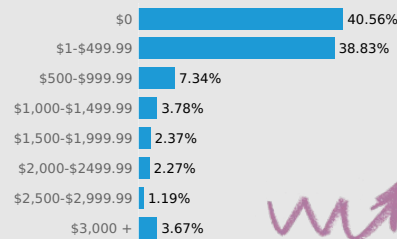
## Have you discussed this matter with any other legal aid provider?



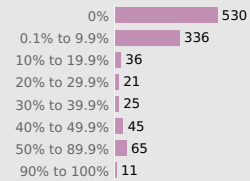
## Do you have a plan if you can catch up with the debt?



## Do you have the ability to pay anything toward the past due debt? If not all, how much of?



## Amount of able to pay as % of the amount that owed



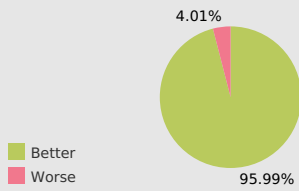
- Organization: All Programs
- Plaintiff or Defendant: All
- Debtor or Creditor: All
- Household Income: All
- Race/Ethnicity: All
- Gender: All
- Number of Children: All
- Level of Services: All
- Client Goals: All
- Comfortable with virtual hear...: All
- Language Preference: All



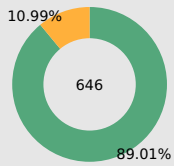
# Chicago Early Resolution Program Consumer Debt Data

## Remote Proceedings and Procedural Justice

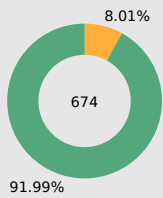
Was your court experience better or worse than your expectations?



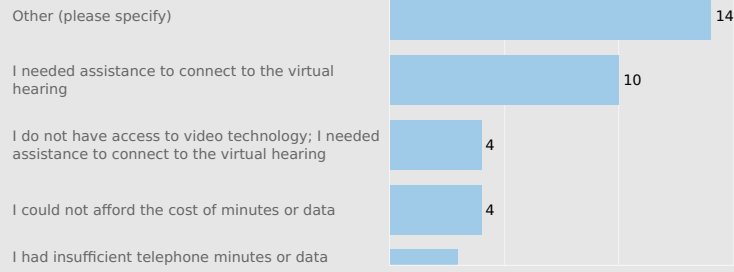
Are you comfortable participating in a virtual hearing?



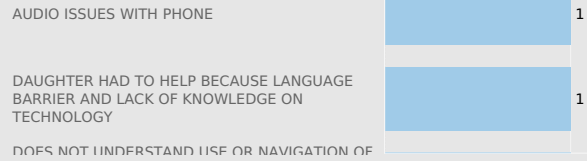
Do you have technology to participate in a virtual hearing?



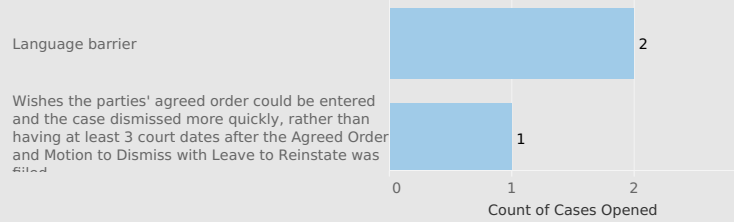
What, if any, problems did you experience with your virtual proceeding?



Other problems with virtual proceeding



What could have been done to improve your court experience?



- Organization  
All Programs
- Plaintiff or Defendant  
All
- Debtor or Creditor  
All
- Household Income  
All
- Race/Ethnicity  
All
- Gender  
All
- Number of Children  
All
- Level of Services  
All
- Client Goals  
All

Yes  
No

Count of Cases Opened

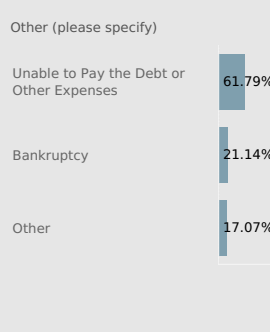
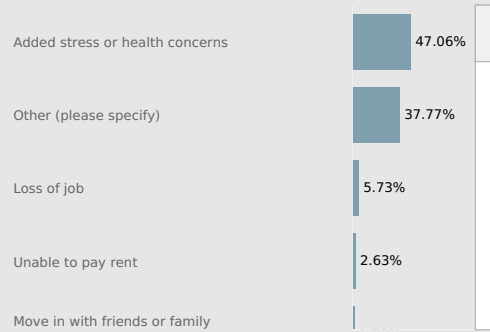
# Chicago Early Resolution Program Consumer Debt Data Goals/Outcomes

This analysis only applies to closed cases.

## What is your goal(s) for resolving this matter?

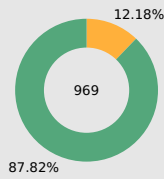


## If you are unable to achieve that goal(s), what would happen?

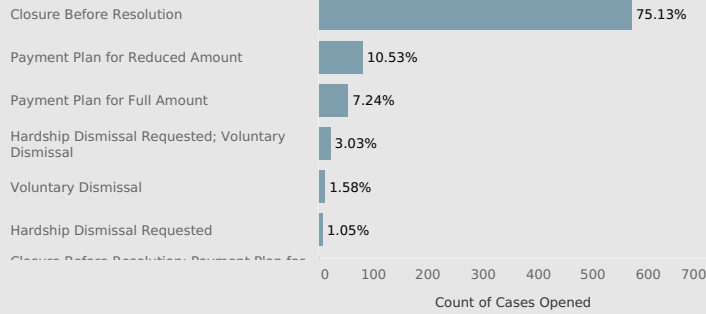


- Organization All Programs
- Debtor or Creditor All
- CCLAHD Household Income All
- CCLAHD Race/Ethnicity All
- Gender All
- Number of People under 18 All
- Level of Services All
- Comfortable virtual hearing? All
- Language Preference All

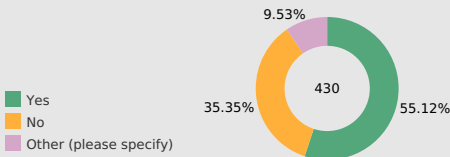
## Will you be able to maintain your current housing?



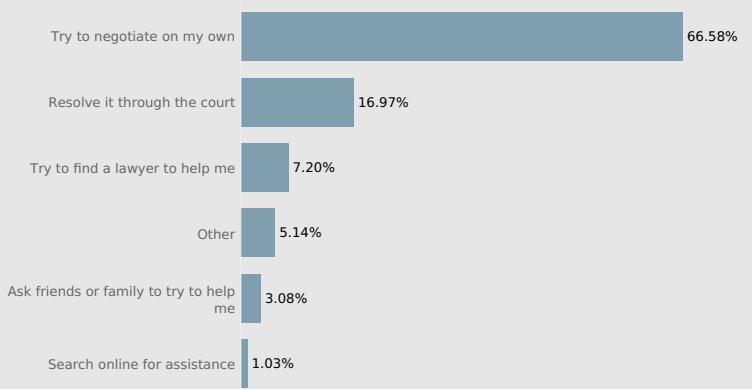
## Outcome/Resolution



## Based on our services provided, are you confident that you will be able to (or were able to) effectively achieve your goals?



## Without our services provided, what would you have done in response to this matter?



## Do you believe you would have been able to achieve your goal without our services?

