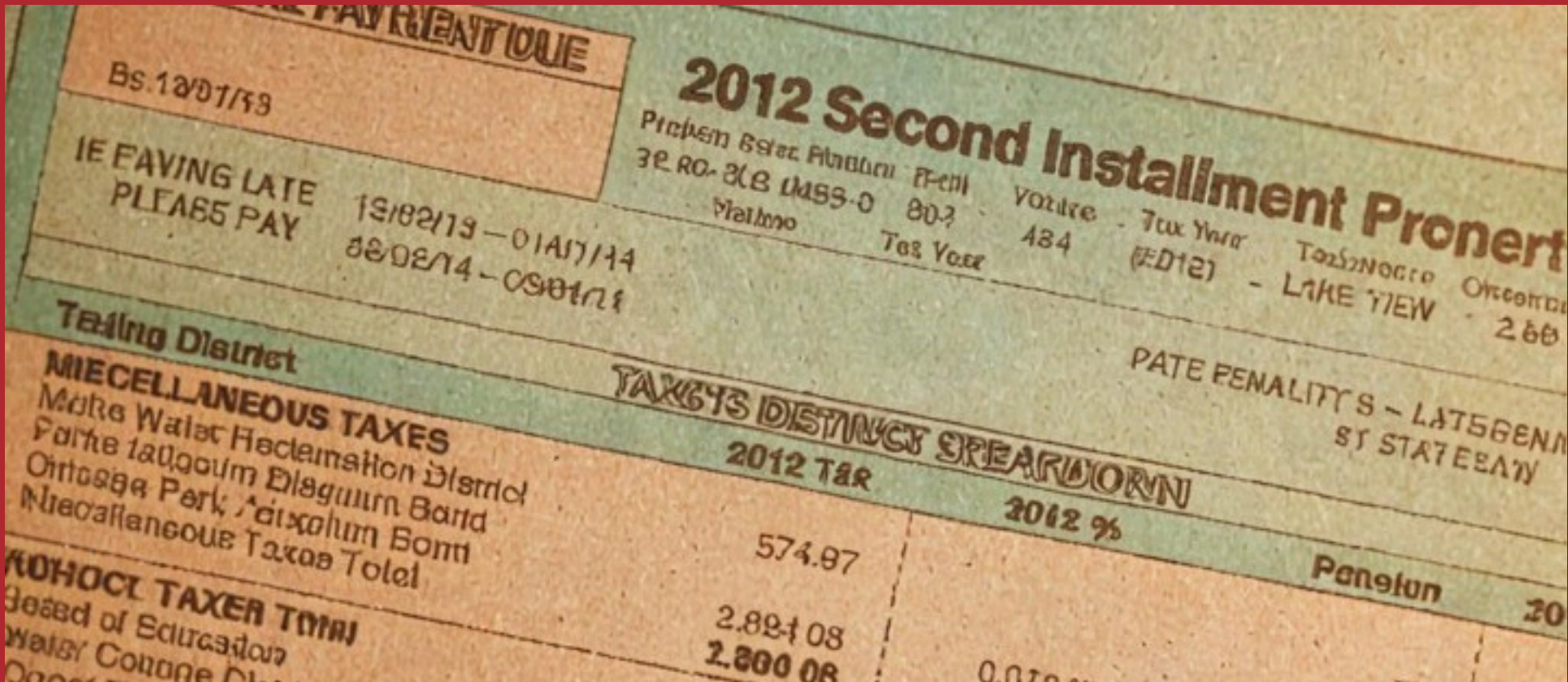


CIVIC FEDERATION REPORT



August 25, 2025

Property Tax Collection Rates in Cook County: Trends, Disparities, and Fiscal Implications





About the Report

- Property taxes are the primary revenue source for Illinois local governments, funding schools, pensions, and essential services.
- Maintaining strong property tax collection rates — typically above 95% — is critical for community stability and fiscal health.
- This analysis of Cook County property tax collections reveals warning signs:
 - **Countywide Decline**
 - **Regional Disparities**
 - **Equity Concerns**
 - **Systemic Pressures**
- These findings underscore deep structural inequities in Illinois' reliance on property taxes to fund local services. Without intervention, declining collection rates and widening disparities will continue to undermine the fiscal health of governments in Cook County, particularly those serving historically under-resourced communities.



Warning Signs for Cook County Property Tax Collections

Countywide Decline

Collection rates have fallen for three straight years, from 96.4% in 2021 to 95.1% in 2023.

Nearly \$1 billion in billed property taxes went uncollected in 2023.

Regional Disparities

South Cook suburbs face the most severe challenges.

In 2023, Ford Heights collected just 31.4% of billed taxes, while several other communities collected less than 80%. By comparison, the North Suburbs averaged 96.9% and Chicago 95.5%

Equity Concerns

Areas with lower median household incomes have significantly higher delinquency rates, threatening the ability of local governments and school districts in those communities to provide essential services.

Systemic Pressures

High effective tax rates, the regressive nature of property taxation, and a complex appeals process contribute to long-term collection challenges.





Systemic Factors Contributing to Low Collection Rates Over Time

High Property Tax Burden

- Illinois' property tax burden is high compared to other states
- Effective tax rates in many economically distressed communities in Cook County are particularly high
- Residential property taxes are especially high in communities with few business properties, as the tax burden falls disproportionately on homeowners

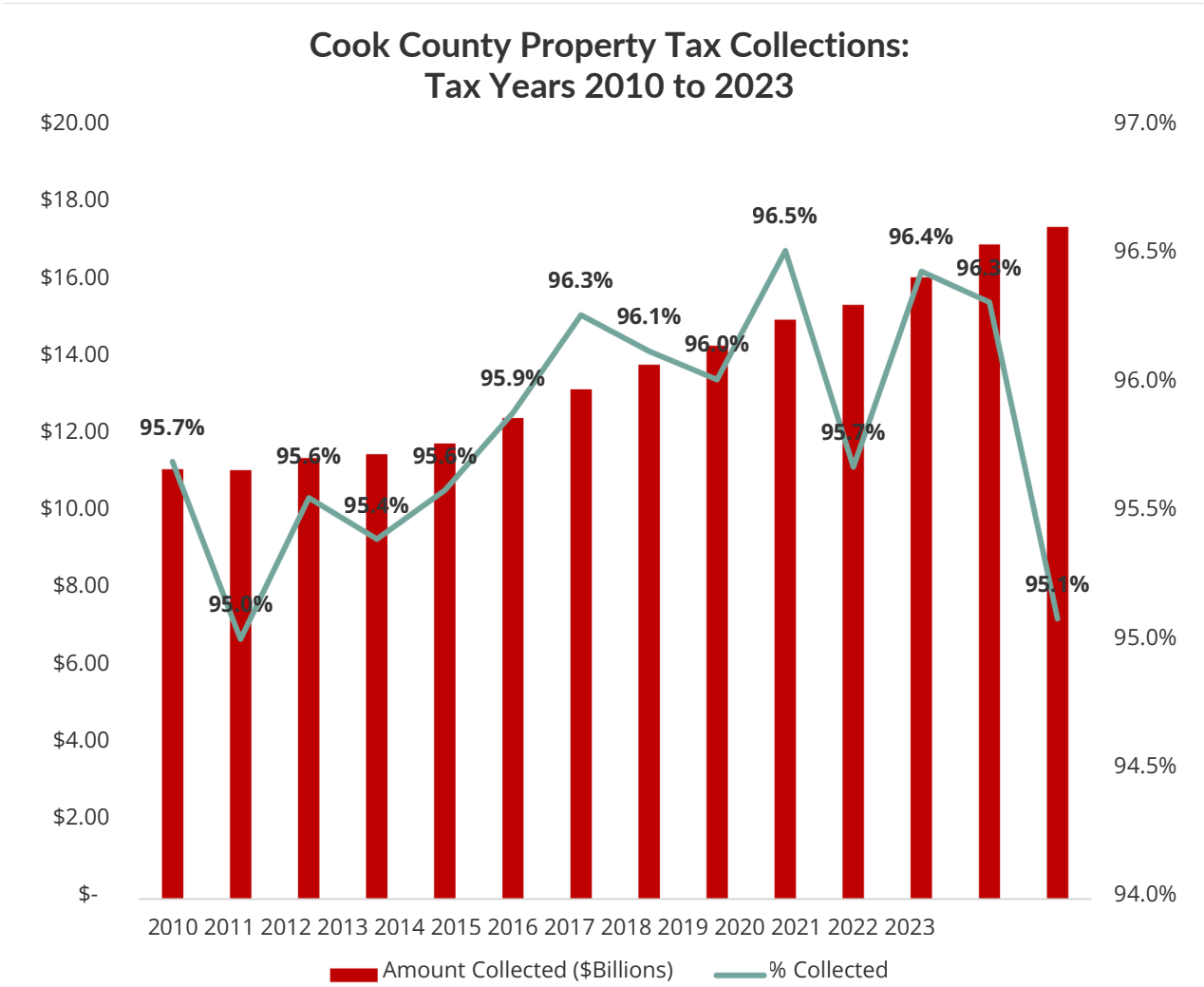
Property Tax Regressivity

- Property taxes are taxes on property values and are not linked to the taxpayers' income
- Property value increases and consequent tax increases may rise much faster than a property owner's income, and thus can negatively impact their ability to pay (particularly in areas where values are growing rapidly)
- This disproportionately impacts lower-income property owners who may face unaffordable tax bills

Complexity and Potential Regressivity of the Property Tax Appeals Process

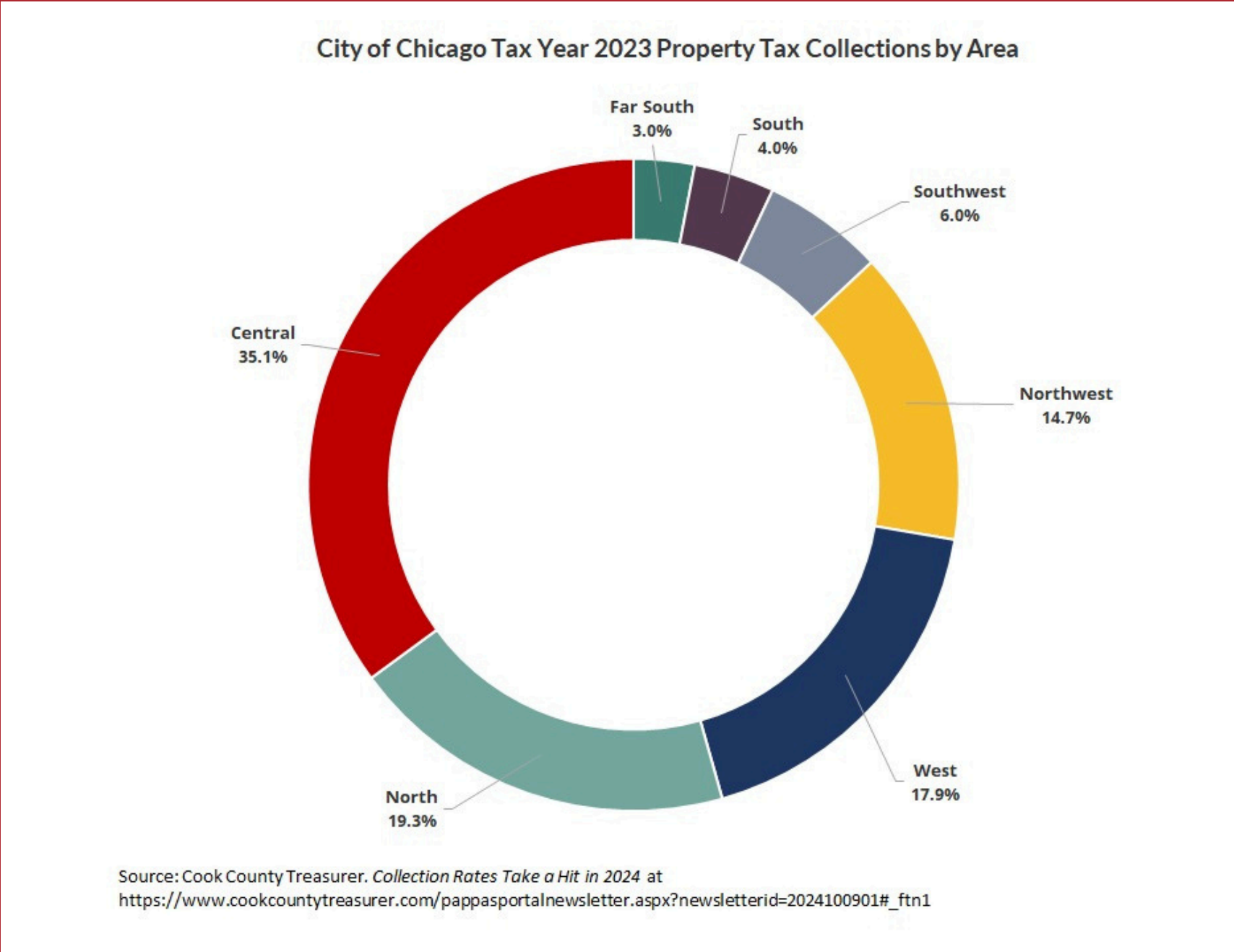
- Property owners have the right to appeal property assessments that estimate the market value of their property to the County Assessor's Office, Cook County Board of Review, state Property Tax Appeal Board, or in court
- Appeals process is complex and burdensome for the average property owner to navigate, favoring those with knowledge of the system





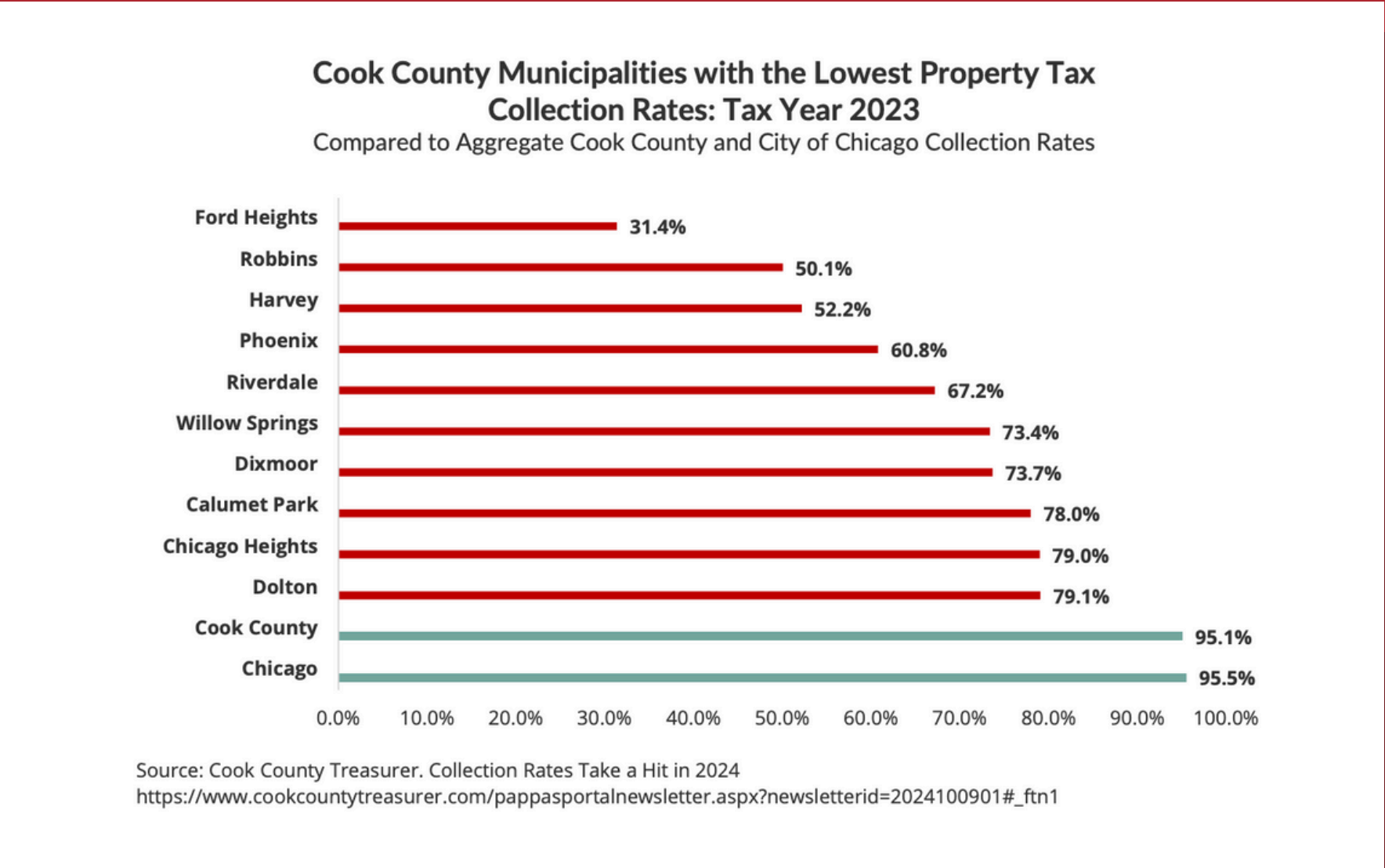
While aggregate Cook County property tax collection rates are high, there are wide variations in collection rates among various property classes and taxing jurisdictions. These variations reflect different economic conditions and, consequently, differing property values in these areas.





This chart illustrates the percentage of total property taxes collected in different areas of Chicago in tax year 2023, showing the stark differences in economic conditions between the above areas. These disparities are based primarily on wide differences in property values.





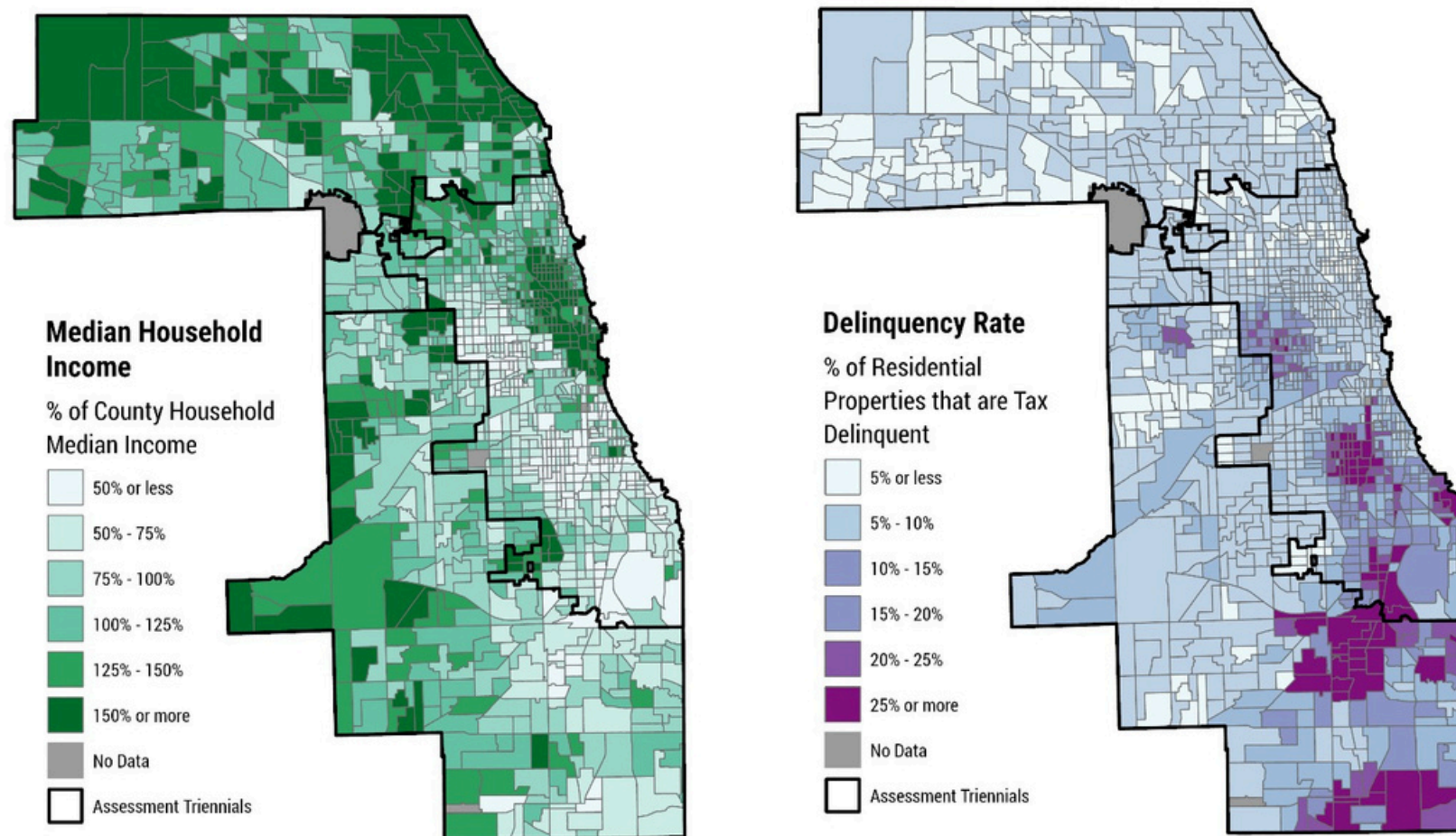
The ten Cook County municipalities with the lowest property tax collection rates are shown above. They are all located in the economically distressed southern part of the County.

The collection rates range from a low of 31.4% in Ford Heights to 79.1% in Dolton. These low rates contrast with the City of Chicago’s 95.5% collection rate and the Cook County aggregate rate of 95.1%.





**Figure 2: Median Household Income and Residential Tax Delinquency in Cook County
Tax Year 2023**



There is a relationship between levels of tax delinquency and median household income in Cook County.

The areas with lower median household income (white and light green areas on the left) largely correspond to the areas with the highest rates of property tax delinquency (dark purple areas on the right).



Want to learn more?



Read the full report at CivicFed.org

