



PROPERTY TAX COLLECTION RATES IN COOK COUNTY: TRENDS, DISPARITIES, AND FISCAL IMPLICATIONS



THE CIVIC FEDERATION

Authored by Roland Calia

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Table of Contents

EXECUTIVE SUMMARY	2
THE COOK COUNTY PROPERTY TAX COLLECTION PROCESS	3
TRENDS AND CHALLENGES IN PROPERTY TAX COLLECTIONS.....	4
COOK COUNTY AGGREGATE PROPERTY TAX COLLECTION RATES.....	6
Property Tax Collections by Major Class	8
Property Tax Collections by Assessment District.....	9
Property Tax Collections within the City of Chicago	10
Property Tax Collection in Selected Cook County Municipalities	12
CONCLUSION	13

EXECUTIVE SUMMARY

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:** 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.

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.

THE COOK COUNTY PROPERTY TAX COLLECTION PROCESS

Property taxes are the primary revenue source for local governments in Illinois, especially for funding schools, pensions, and general operations.¹ For example, approximately 64% of total Illinois school district funding comes from local sources that are primarily property taxes.²

Individual tax bills in Cook County are ultimately determined based on how much government entities receive in property tax revenue (the tax extension) and how that amount is divided among taxpayers. After the Cook County Assessor determines the value of property, the Cook County Clerk determines the tax rates.³

The Cook County Treasurer's Office is then responsible for billing property taxpayers, collecting property taxes, and remitting proceeds to the nearly 500 local taxing bodies located in the County. If a property owner does not pay the tax liability in full by the due date printed on the tax bill, the County adds an interest penalty of 0.75% per month (9% per year) to the tax liability.⁴

Property tax bills that have not been paid within 13 months of the second installment bill due date are offered at the Cook County Treasurer's **annual tax sale**.⁵ Property taxes that have been delinquent for three or more years in a 20-year period (and not sold at an annual tax sale) can be offered for purchase at a **scavenger sale**. However, Cook County has no plans to offer future scavenger sales. Instead, the County will hold the lien, or the legal claim, on properties that are not sold at the annual tax sale.⁶ More detailed information about tax sales can be found on the Cook County Treasurer's website.⁷

Property taxes are collected by the Treasurer in Illinois and Cook County *in arrears*.⁸ This means that property tax bills issued reflect assessments from the previous year. For example, the property tax bills actually paid in 2024 are based on assessments made in "tax year" 2023. The reason for this system is that during the Great Depression of the 1930s, taxpayers struggled to pay their bills on time, so taxing officials delayed collections for one year to provide some relief. That system has continued to this day.

¹ For more information about the Cook County property tax extension process, see Civic Federation. [The Cook County Property Tax Extension Process: A Primer](#), August 6, 2025.

² Illinois State Board of Education. [Illinois Report Card 2023-2024](#).

³ Cook County Assessor. [The Cook County Property Tax System](#).

⁴ [35 ILCS 200/21-25](#) and Cook County Treasurer. [Interest penalties slashed from 18% to 9% for homeowners who are late paying property tax bills](#), February 8, 2024.

⁵ The tax sale originally scheduled for August 2025 has been delayed until March, as the Cook County Treasurer's Office [pursues legislation](#) to alter how the tax sale is conducted.

⁶ Information provided by the Cook County Treasurer's Office, August 14, 2025.

⁷ Cook County Treasurer. [Tax and Scavenger Sales](#).

⁸ Cook County Treasurer. [Why We Pay Property Taxes in Arrears](#), April 4, 2025.

TRENDS AND CHALLENGES IN PROPERTY TAX COLLECTIONS

The property tax collection rate – the amount of property taxes actually collected versus the amount originally billed each year – is an important indicator of a government’s fiscal health. High collection rates indicate stability, while persistent or increasing trends over time of tax payment delinquency (i.e., failure to pay) can be a sign of underlying economic or administrative issues. Maintaining a strong property tax collection rate, typically above 95%, is crucial for maintaining community services and financial health. Simply put, when fewer property taxes are collected, governments have fewer resources to fund essential services.

An October 2024 report from the Cook County Treasurer’s Office, “Collection Rates Take a Hit in 2024,”⁹ highlights a troubling trend: the County’s overall property tax collection rate has declined for three consecutive years, from 96.4% in tax year 2021 to 95.1% in tax year 2023. ***The rates reported are one month after bills are due.*** Tax collection rates do increase slightly after this time, particularly around the time of tax sales.¹⁰ While these aggregate rates are relatively high and meet the best practice threshold, the trend is negative and is concerning if it continues. The 1.3 percentage point increase in delinquencies might seem negligible, **but it represents nearly \$1 billion in taxes that went uncollected in tax year 2023.**

Additionally, the aggregate countywide property tax collection rate masks significant underlying disparities. The most severe challenges are in **South Cook County**, where many economically distressed suburbs report very low tax collection rates. In tax year 2023:

- **Ford Heights**, a village 25 miles south of downtown Chicago, had the lowest collection rate at just **31.4%**.
- Other South Cook County municipalities, such as **Robbins, Harvey, Phoenix, Riverdale, and Dolton**, also had collection rates below 80%.
- The **average for the South Suburbs** was **92.0%**, the lowest of the three Cook County assessment districts.
- In comparison, the **North Suburbs averaged 96.9%** and **Chicago averaged 95.5%**.
- Within the City of Chicago, collection rates also vary: the central business district collected 96.8%, while South Chicago collected just 87.9%.

The data shows a strong link between lower median household income and higher property tax delinquency. The low property tax collection rates in South Cook suburbs threaten the fiscal viability of local governments and public services in the region. These trends also highlight deep structural issues that will require targeted and statewide policy responses to achieve fiscal equity and community stability. Uncollected property taxes leave governments unable to fully and equitably provide basic public services that would otherwise be paid for with that revenue,

⁹ Cook County Treasurer. [Collection Rates Take a Hit in 2024](#).

¹⁰ Information provided by Cook County Treasurer’s Office, August 14, 2025.

further widening the gap between affluent and historically under-resourced communities in Cook County.

There are several systemic factors that can contribute to low collection rates over time:

1. High Property Tax Burden

- The Illinois property tax burden is high compared to other states. The [Tax Foundation](#) found that in 2023, effective tax rates, or Illinois property taxes paid as a percentage of the value of owner-occupied housing, were 1.8%, the highest in the nation.
- Effective tax rates in many economically distressed communities in Cook County are particularly high¹¹. For example, in tax year 2022, Harvey's rates were 4.7% for residential property and 17.4% for commercial property. Chicago Heights' effective rates were 3.2% and 12.1%, respectively.
- Residential property taxes are especially high in communities with few business properties, as the tax burden falls disproportionately on homeowners.

2. Property Tax Regressivity

- Property taxes are taxes on property values and are not linked to the taxpayers' income.
- Property value increases and the consequent tax increases may rise much faster than a property owner's income, and thus can negatively impact their ability to pay. This is particularly present in areas where values are growing rapidly.
- The above situation disproportionately impacts lower-income property owners who may face unaffordable tax bills. For example, the residential property tax collection rate in the economically distressed South Cook County suburbs, many of which have high tax rates, was 88.4% compared to 95.5% for the entire County.¹² In other words, almost 12% of property owners did not, or could not, pay their property taxes.

3. 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, the Cook County Board of Review, the state Property Tax Appeal Board, or in court.
- However, the appeals process is complex and burdensome for the average property owner to navigate. Ultimately, this favors individuals or corporations who have knowledge of the system or can afford legal help.¹³

¹¹ Civic Federation. [Estimated Effective Property Tax Rates 2013-2022](#), October 1, 2024.

¹² Cook County Treasurer. [Cook County Collection Rates 2022-2023](#), September 20, 2024.

¹³ For more information on how the appeal process leads to inequities in the appeals system, see: Cook County Treasurer's Office: [A Broken Property Tax Appeals System](#), May 2025.

COOK COUNTY AGGREGATE PROPERTY TAX COLLECTION RATES

Between tax year 2010 and tax year 2023, aggregate collections for all Cook County local government property taxes have averaged 95.8%. Tax collections dipped from 96.5% to 95.7% between tax years 2019 and 2020 due to the impact of the COVID-19 pandemic, before recovering to 96.4% in tax year 2021. Since tax year 2021, collection rates have declined, falling from 96.4% in tax year 2021 to 95.1% in tax year 2023. In terms of dollars, this means that all of the taxing bodies in Cook County billed taxpayers \$18.3 billion in tax year 2023, but only collected \$17.4 billion, a difference of \$898.9 million.

It is important to note that the total amount of aggregate Cook County property tax collections has steadily increased over time, rising from \$11.1 billion in tax year 2010 to \$17.4 billion in tax year 2023, a 56.4% increase. This is due primarily to government levy increases.

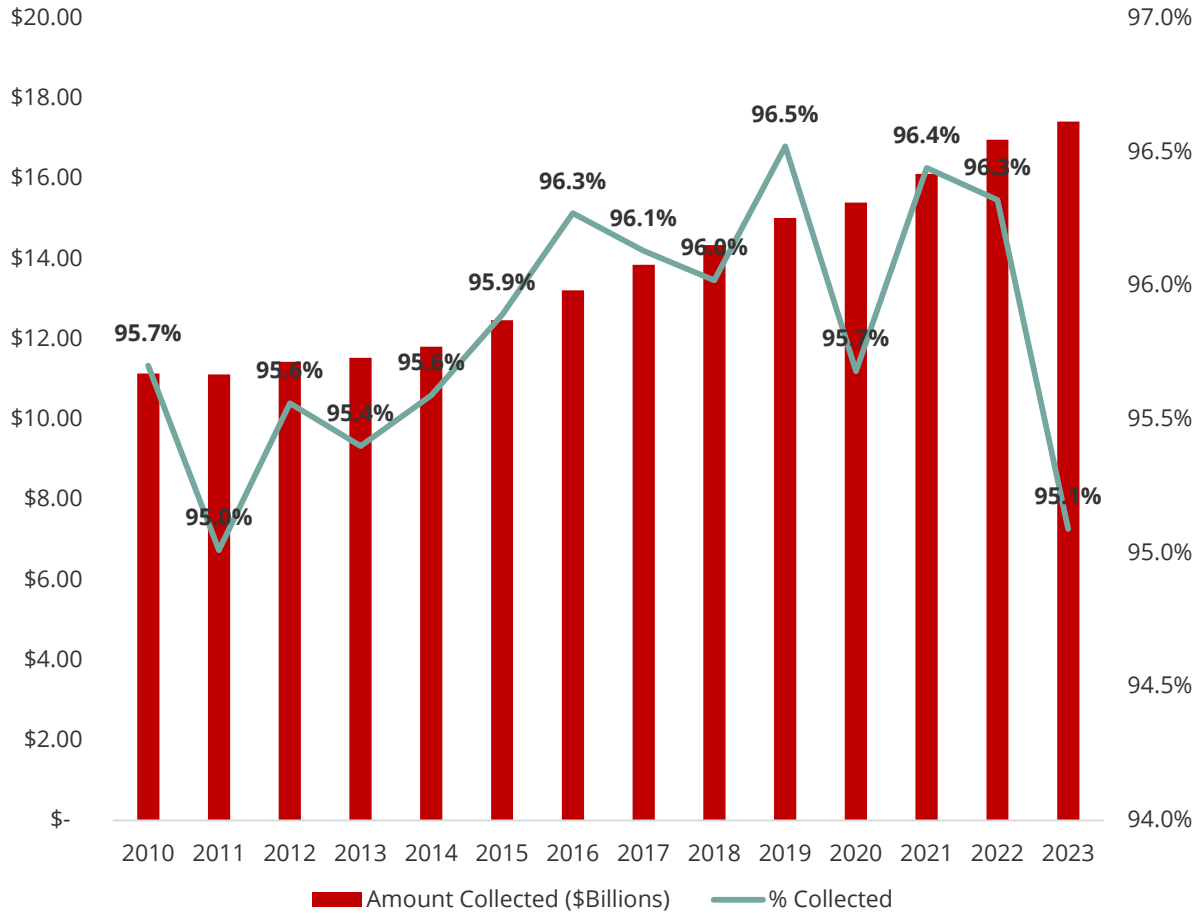
The Cook County Treasurer's Office notes that there are likely several contributing factors to the increased delinquency rate in tax year 2023:¹⁴

- Economic factors such as inflation and declines in the commercial office and retail sectors.
- The growth of the median residential bill in the south and southwest suburbs by a record 19.9%.¹⁵
- Delays in issuing the final annual tax bills, which resulted in the shortest gap in 40 years between the final bills for tax years 2022 and 2023.

¹⁴ Cook County Treasurer. [Collection Rates Take a Hit in 2024](#).

¹⁵ Cook County Treasurer. [2023 Tax Year Bill Analysis](#).

Cook County Property Tax Collections: Tax Years 2010 to 2023

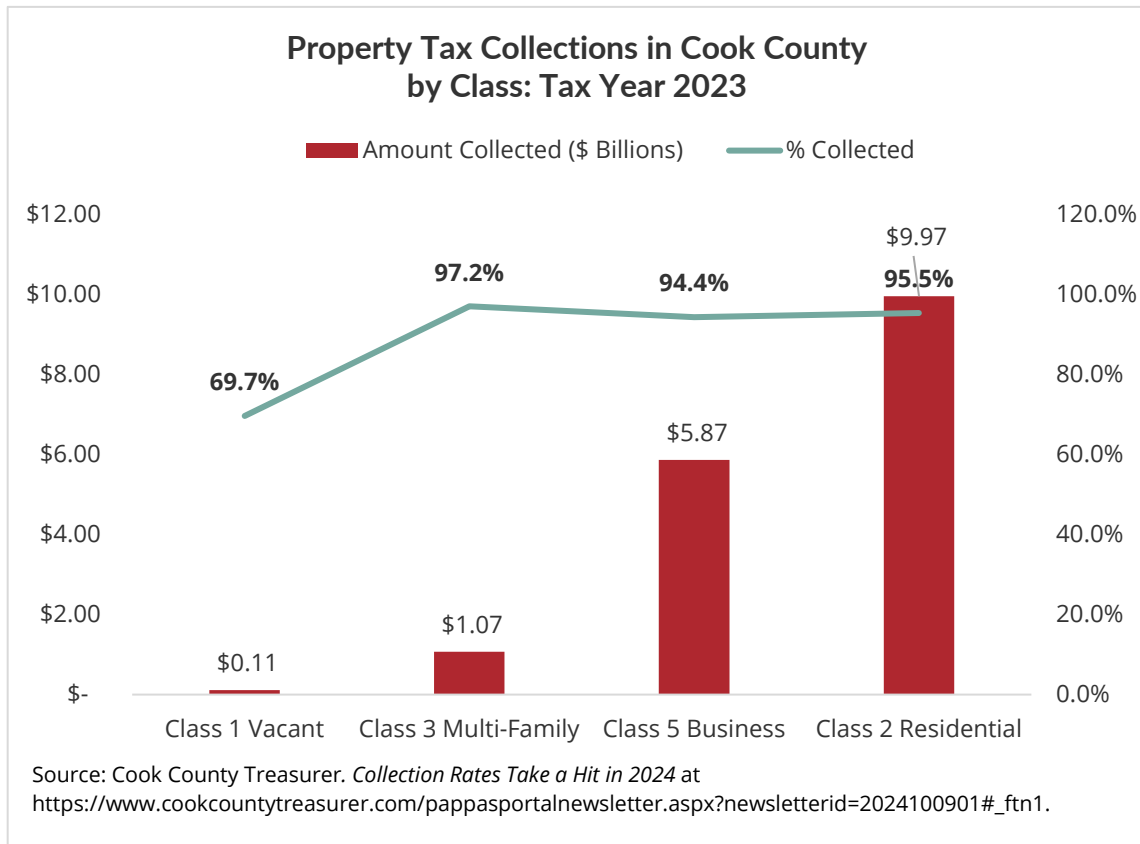


Source: Cook County Treasurer. *Collection Rates Take a Hit in 2024* at https://www.cookcountytreasurer.com/pappasportalnewsletter.aspx?newsletterid=2024100901#_ftn1

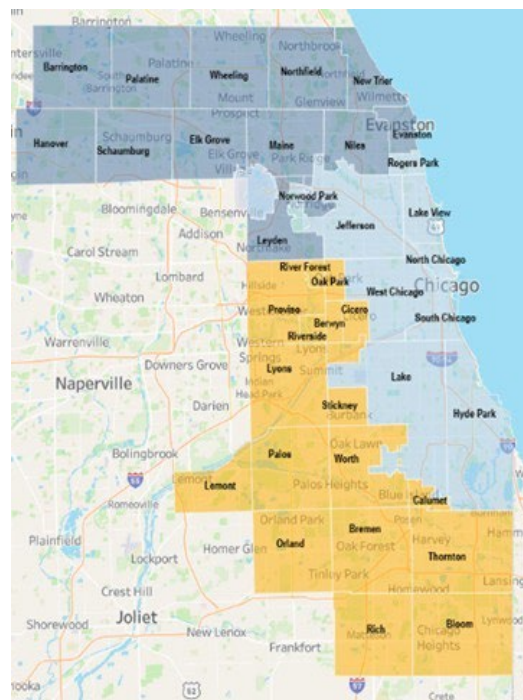
While aggregate Cook County property tax collection rates are high, there are wide variations in collection rates among various property classes and taxing jurisdictions. These variations reflect different economic conditions and, consequently, differing property values in these areas.

Property Tax Collections by Major Class

There were variable collection rates for different assessment classes of property. In tax year 2023, Class 3 Multi-Family and Class 2 Residential property tax collection rates were above 95%. However, Class 5 commercial and industrial (business) tax collections dipped slightly below the 95% threshold at 94.4%, while Class 1 vacant land collections were only 69.7%.



Cook County is divided into three districts for property tax assessment purposes: the City of Chicago, the northern suburbs, and the south suburbs. Property is assessed in each district on a rotating basis every three years by the Cook County Assessor. The assessments determine the value of property for taxation purposes. Collection rates varied in tax year 2023 from a high of 96.9% out of \$5.6 billion billed in the more affluent north suburbs to a low of 92.0% out of \$4.4 billion billed in the historically economically disadvantaged south suburbs. In Chicago, the 95.5% collection rate was from a total billed amount of \$8.3 billion. The dollar amount of property taxes collected was highest in Chicago, at \$7.9 billion. It was the lowest in the south suburbs, at \$4.0 billion. \$5.4 billion was collected in the north suburbs.

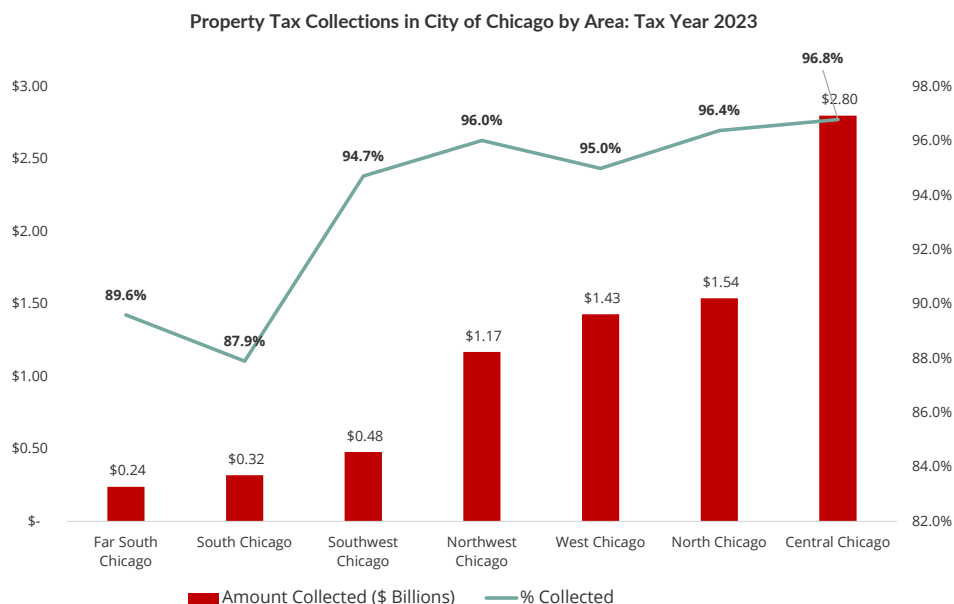


Category	2023 Amount Collected (\$Billions)	% Collected
Chicago	\$7.97	95.5%
North Suburbs	\$5.43	96.9%
South Suburbs	\$4.02	92.0%
Cook County Total	\$17.42	95.1%

9

Property Tax Collections within the City of Chicago

The chart below shows the amount and percentage of property taxes collected in different areas of the City of Chicago. The areas correspond to the City's planning regions, which are shown in the map to the right.¹⁶



Central Chicago, which includes the central business district, collected \$2.8 billion in property taxes, with a 96.8% collection rate, the highest collection rate in the city. The lowest collection rate was in economically distressed South Chicago, which collected 87.9% of the taxes billed, far

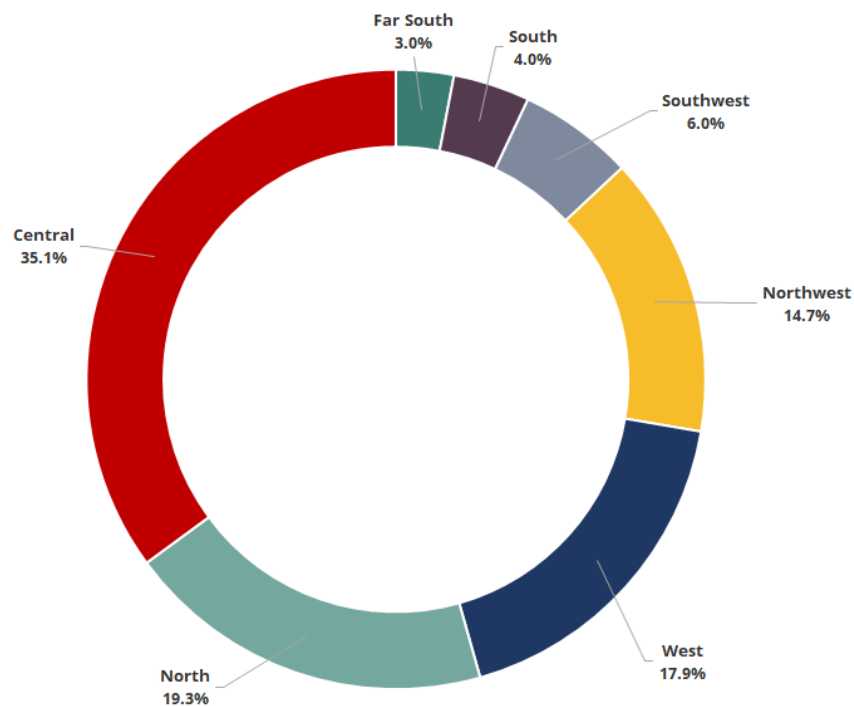
¹⁶ City of Chicago. We Will Chicago: [A Framework for the City's Future](#). February 2023, p. 8.

below the 95% threshold considered optimal. The other two areas with collection rates below 95% were:

- Far South Chicago, which collected approximately \$240 million in taxes with an 89.6% collection rate.
- Southwest Chicago, which collected nearly \$320 million in taxes with a 94.7% collection rate.

The next chart, illustrating the percentage of total property taxes collected in different areas of Chicago in tax year 2023, shows the stark differences in economic conditions between the above areas. These disparities are based primarily on wide differences in property values. Collections in the three southside planning areas totaled just 13% of all property taxes. In contrast, collections in the central area, which correspond to the city's central business district and surrounding areas, constituted 35.1% of all property tax revenues. This area has the largest concentration of higher-value commercial properties.

City of Chicago Tax Year 2023 Property Tax Collections by Area



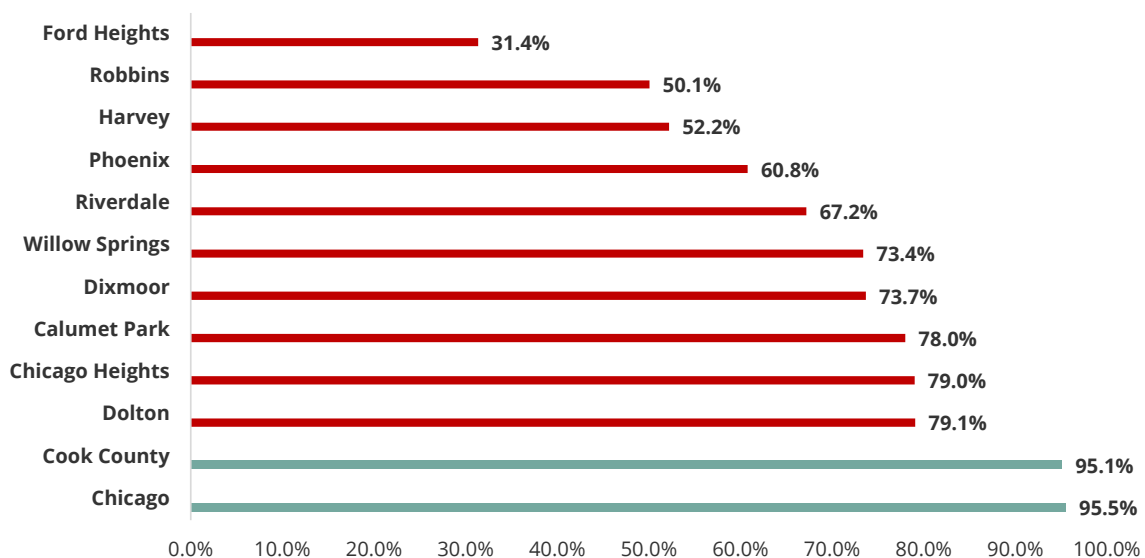
Source: Cook County Treasurer. *Collection Rates Take a Hit in 2024* at https://www.cookcountytreasurer.com/pappasportalnewsletter.aspx?newsletterid=2024100901#_ftn1

Property Tax Collection in Selected Cook County Municipalities

The ten Cook County municipalities with the lowest property tax collection rates are shown below. 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%.

Cook County Municipalities with the Lowest Property Tax Collection Rates: Tax Year 2023

Compared to Aggregate Cook County and City of Chicago Collection Rates

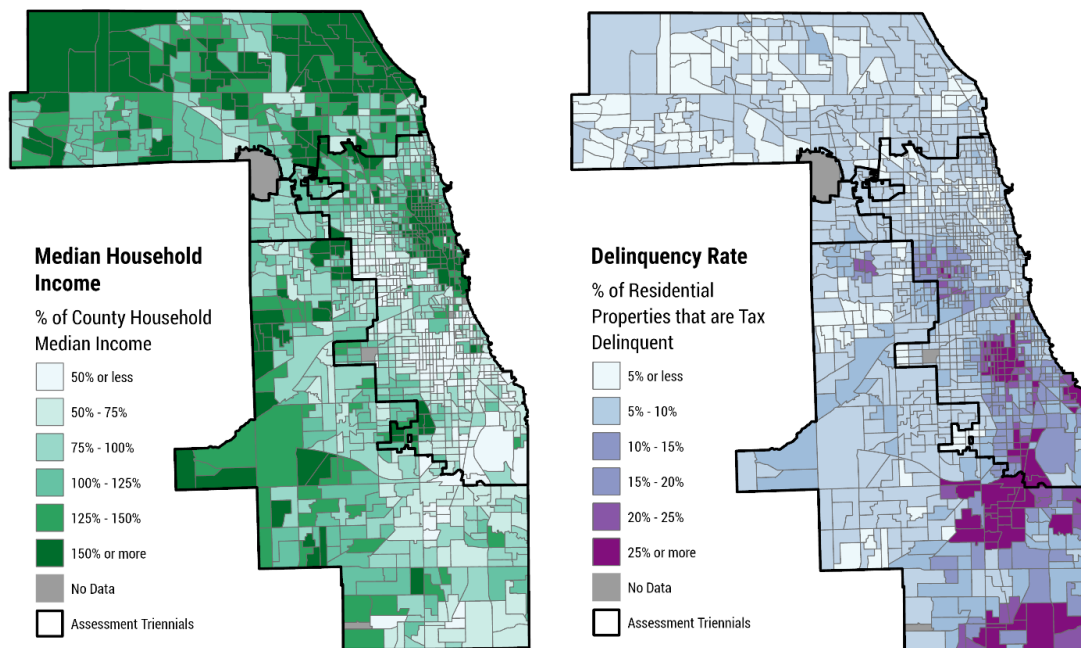


Source: Cook County Treasurer. Collection Rates Take a Hit in 2024

https://www.cookcountytreasurer.com/pappasportalnewsletter.aspx?newsletterid=2024100901#_ftn1

The following charts, published in the Cook County Treasurer's report, "Collection Rates Take a Hit in 2024," show that there is a relationship between levels of tax delinquency and median household income in Cook County.¹⁷ 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).

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



CONCLUSION

As noted above, the data show a strong link between lower median household income and higher property tax delinquency. Low property tax collection rates in South Cook suburbs pose a major challenge for local governments that rely heavily on property taxes to provide basic public services. Similarly, other local governments that depend on the same property tax base, such as school or park districts, also face negative financial impacts when collections fall short.

Continued low tax collection rates reveal a serious structural problem for Illinois in funding local government public services. Overreliance on high property taxes, particularly by school districts, has created deep inequities in the level and quality of public services that different communities can provide. Addressing these ongoing problems will require a comprehensive statewide examination of how public services are funded, with the goal of reducing Illinois' historic reliance on property taxation.

¹⁷ Cook County Treasurer. [Collection Rates Take a Hit in 2024](#).