



Change Study

Chicago Recovery Task Force (RTF)

April – June 2020



Scope of the Chicago Change Study

The Change Study provides a framework to inform thinking on potential interventions to assist recovery, and will continue to be updated and expanded through the Recovery Task Force work to include input from stakeholders as well as community voices through efforts like the Racial Equity Rapid Response Team, 1Chi4All, and other community engagements

The scope of the Change Study includes

A fact base to help illustrate the pre-COVID-19 economic and social situation in Chicago

A high level view on how the COVID-19 crisis is impacting Chicago across various economic and social dimensions

A high level view on the City's largest challenges and implications to consider during recovery

The scope of the Change Study does not include

Recommendations for how Chicago should respond to the COVID crisis

Solutions to challenges presented by the COVID crisis

Representations of the views of Chicago government officials



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Executive Summary

Economic data normally lags economic activity; but some of the economic impacts of the crisis are already quantifiable. The impact is broad – touching families, workers, businesses, and governments – and racialized, with minority residents and businesses hit the hardest

- Overall City & region GDP will decline – some sectors will be hit harder, like leisure, hospitality, and retail
- Small businesses are particularly vulnerable; the average Chicago small business only has 16 days of cash operating buffer
- At an aggregate level, almost 1 in 3 jobs are considered vulnerable in the Chicago area. The impacted jobs are more likely to be hourly, lower wage, and held by minority groups than the non-impacted jobs. This places additional pressure on already high unemployment rates for these groups, particularly compared to peer cities
- The impact was sudden for some workers. Cumulative IL state unemployment insurance filings surpassed 600K in April, with a peak of ~200K initial applications the week ending April 4th
- Other markers of economic activity also show the impact of the crisis (CTA rail ridership down ~85%+; ORD traffic is down ~90%)

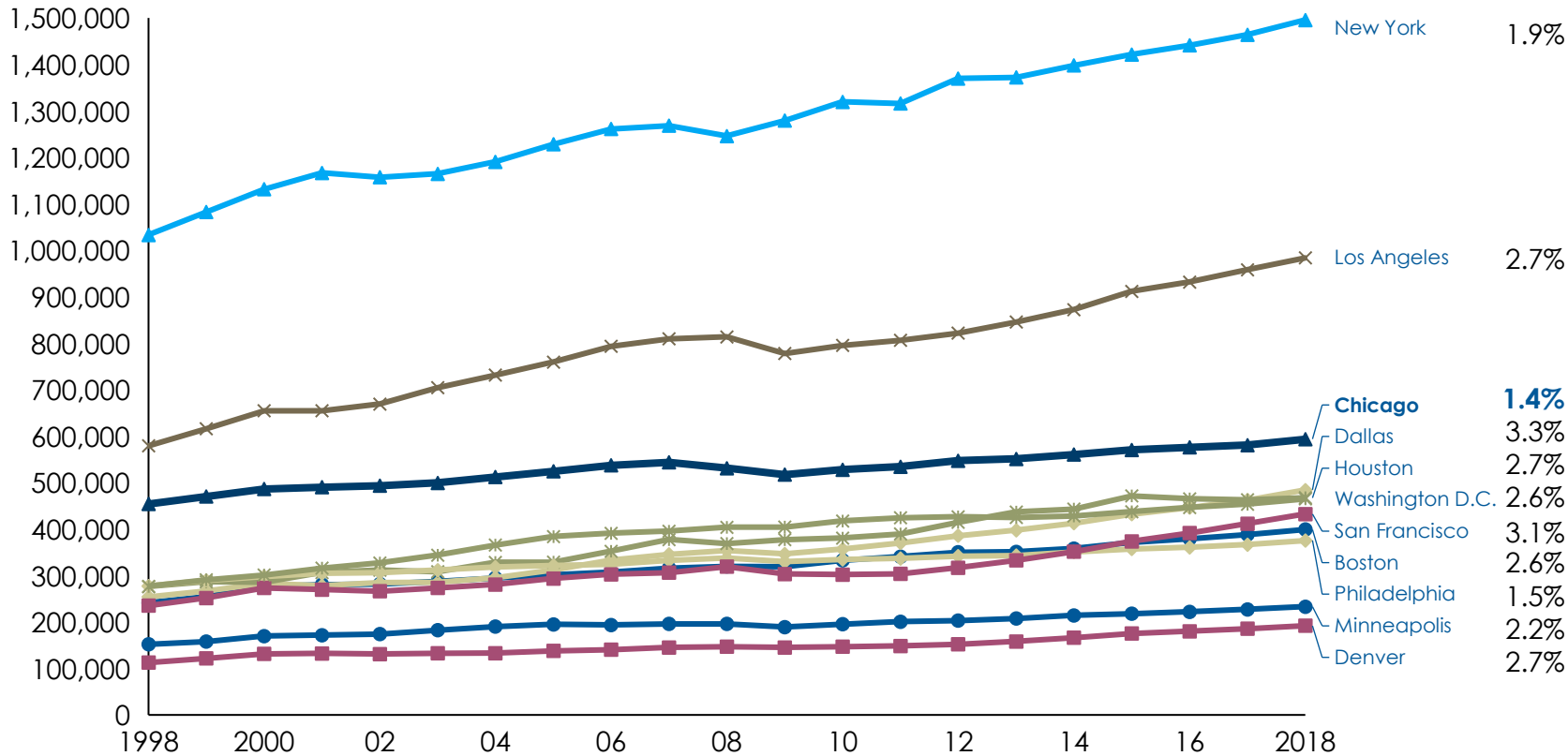
The entire city is affected by COVID, but structural pre-COVID economic and social factors – grounded in Chicago's racialized geography – are driving where and how impacts are being experienced across healthcare, food security, housing, education, and mental health.

- COVID has had a disproportionate impact on minority groups (e.g., 51% of COVID-19 deaths have been Black residents), in a continuation of the inequality observed in life expectancy by neighborhood and race in Chicago
- The crisis is putting pressure on families struggling to afford food and housing: 83,000 Chicagoans applied for the COVID-19 Housing Assistance Grant within the first five days of the program launch and the GCFD expects “tens of thousands, if not more”, people who need food aid for the first time
- Chicago has gaps in educational attainment localized in West and South side neighborhoods, and these gaps could widen due to a rapid switch to online learning; 1 in 5 students lack broadband access and this inequity is concentrated in Hispanic and Black communities
- The crisis is having a direct effect on the mental health of residents, including health care workers, those already suffering from mental illness, the elderly, and the general population
- While overall crime is down during stay at home, there has been an increase in intimate-partner violence

★ Before COVID-19: Chicago's absolute GDP was high relative to other peer cities, but with lowest growth rate among peer set cities

MSA-level GDP, 1998-2018

% indicates CAGR 1998-2018

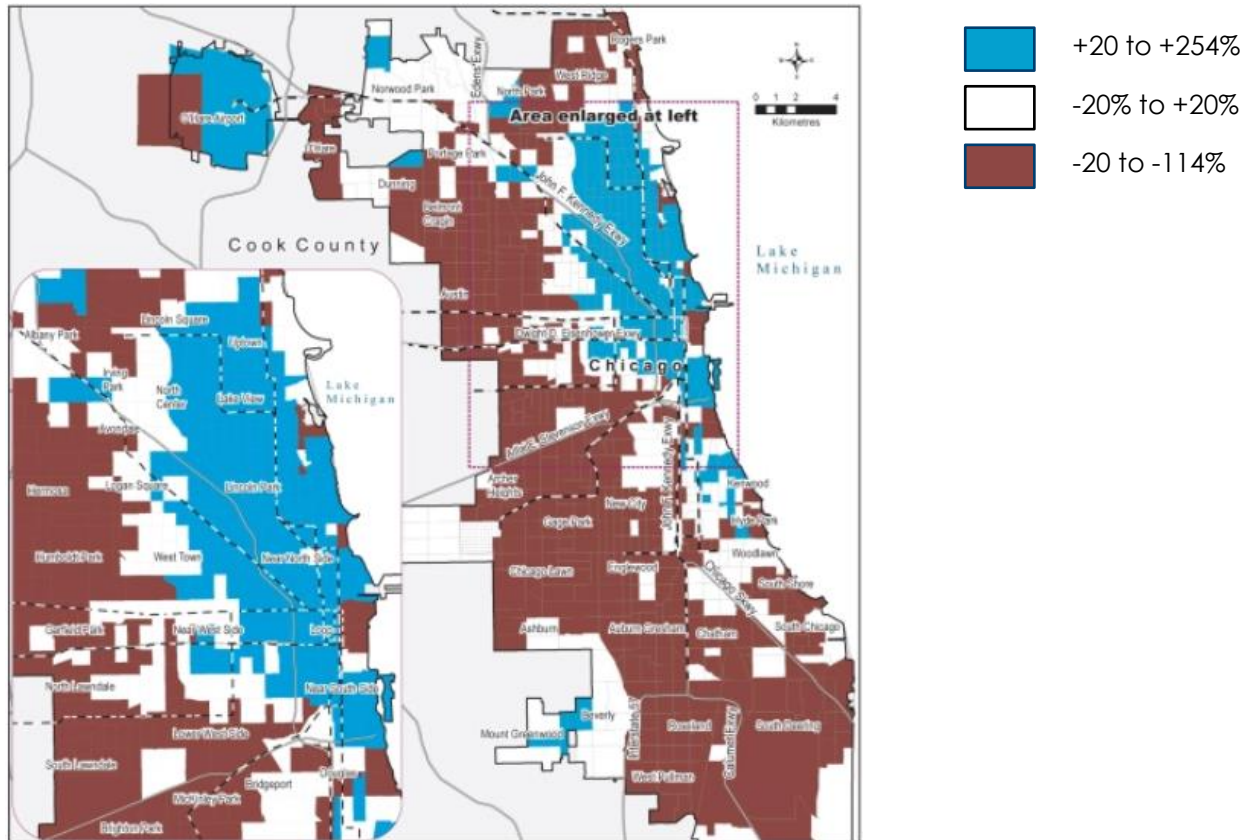


- **San Francisco:** Between 2008 and 2018, **IT accounted for the biggest growth in GDP contribution**
- **Houston:** After shrinking between 1998 and 2008, **mining experienced a rebound between 2008 and 2018;** wholesale trade also grew between 2008 and 2018
- **Dallas:** **Modest growth occurred across many industries** including: finance/insurance, construction, utilities, federal government, transportation/warehousing and IT
- **Denver:** **Professional services, IT and wholesale trade** exhibited the greatest growth in Denver between 1998 and 2018

1. Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area
Source: Moody's Analytics

Inequality in Chicago has grown for decades; incomes declined for most residents while incomes in high-income areas rose

Neighborhood Income Change, City of Chicago 1970-2010¹



- **53% of census tracts in Chicago have experienced income decline** greater than 20%, compared to the region average
- **The proportion of City census tracts considered very-low income increased** from 17% in 1970 to 46% of Chicago in 2010²
- **Very-high income tracts grew from 3% to 15% of the City** in the same time period, with high-income residents increasingly concentrated on the North side³

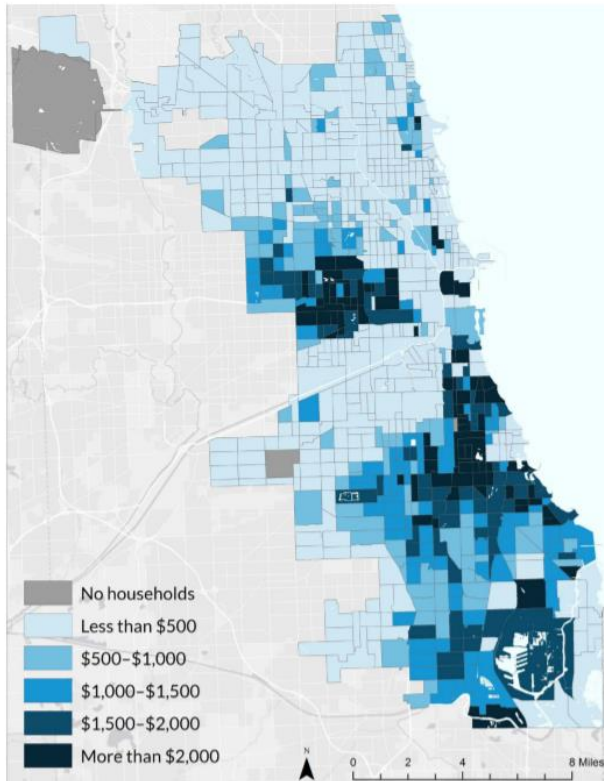
1. Change in census tract average individual income, for persons age 15 and older, compared to the Chicago MSA average, 2010 vs 1970
 2. Very-low income tracts defined as those with individual incomes averaging 60% or less of the regional average
 3. Very-high income tracts defined as those with individual incomes averaging over 140% of regional average

Source: 1970-2000 Decennial Census, 2008-2012 Five-Year American Community Survey, Voorhees Center UIC, Cities Centre University of Toronto

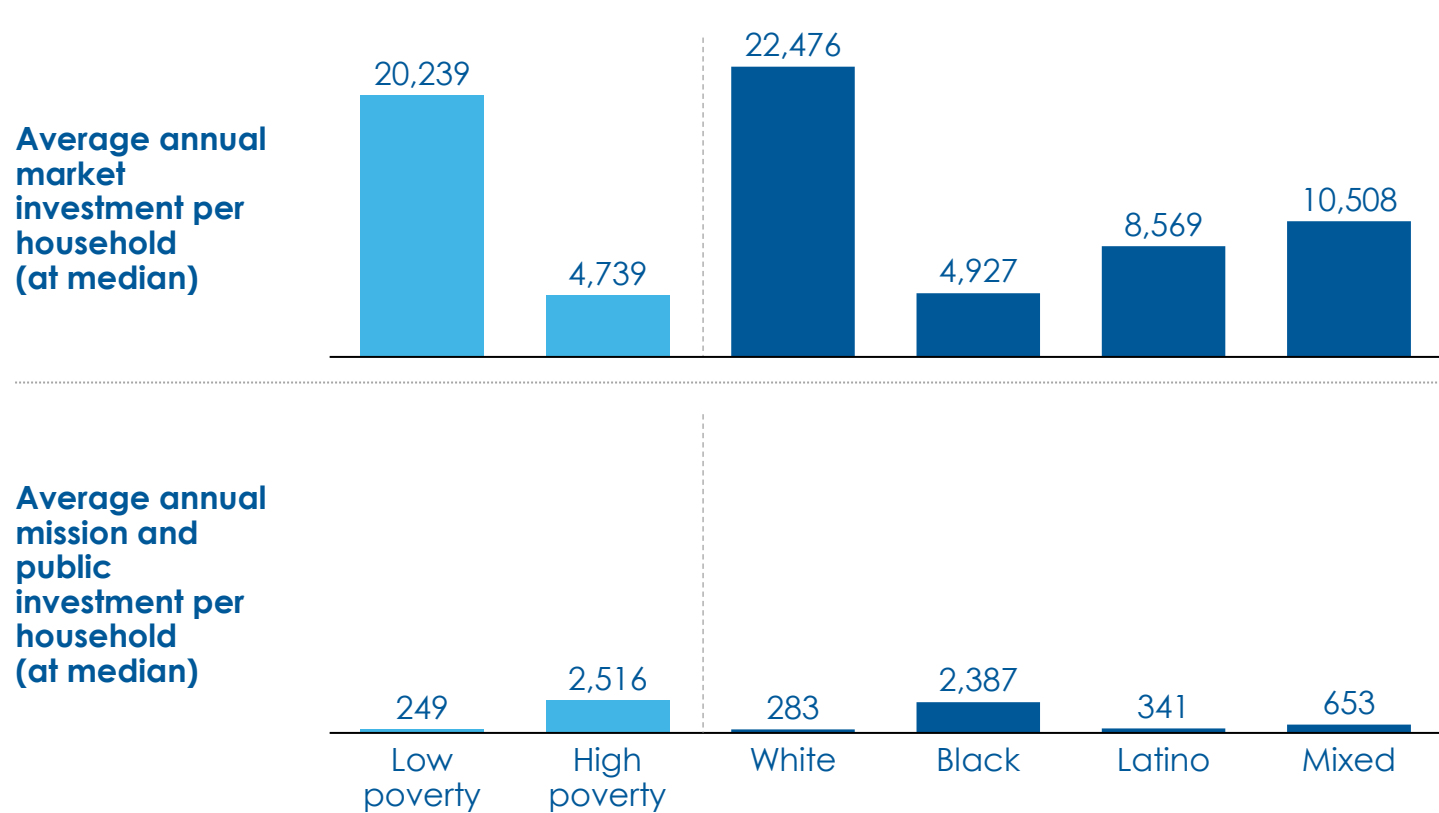
Historically, despite federal investment, high poverty areas see significantly lower net investment than low poverty areas

Federal investment dollars flow to high poverty areas of Chicago...

Average Annual Federal Investment per Household, 2011-17



...however, the flow of public and mission-driven investment is not sufficient to make up disparities in market investment, 2017, \$

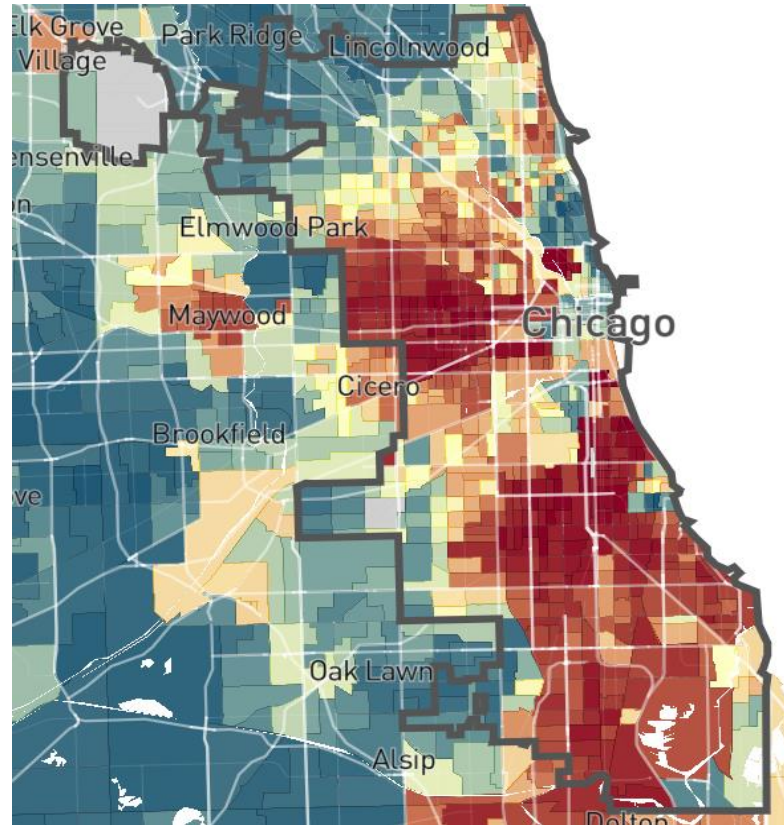
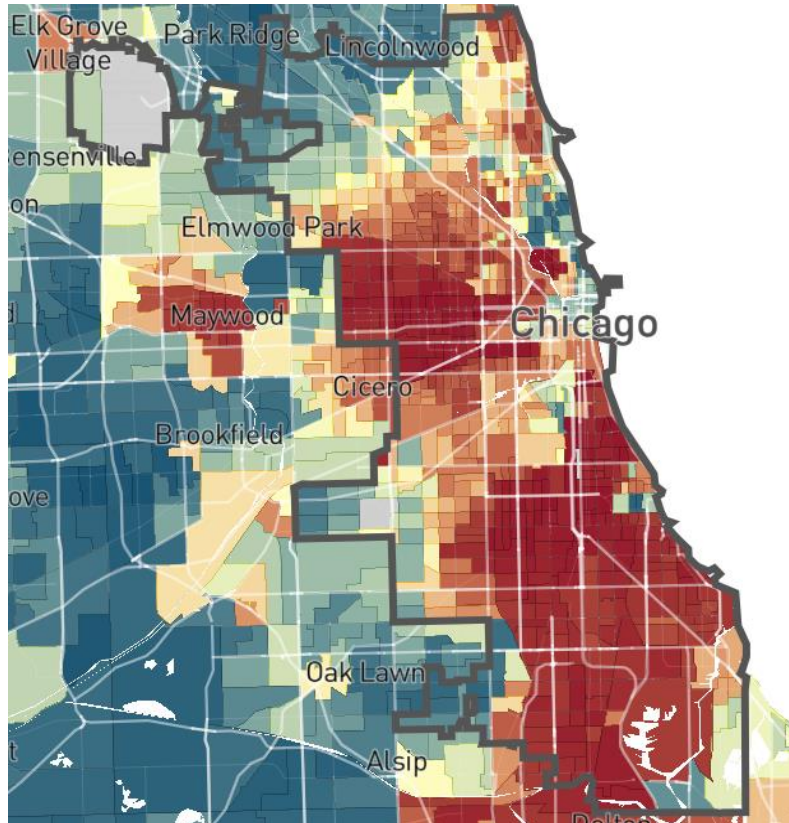
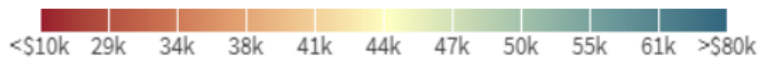


Source: CoreLogic, Community Reinvestment Act, Home Mortgage Disclosure Act, Record Information Services, Small Business Administration, and US Census Bureau, American Community Survey (2012-16), CDFI Fund, Community Development Block Grants, Low Income Housing Tax Credit, the HUD HOME program, HUD operating subsidies to public and assisted multifamily housing, HUD Choice Neighborhoods awards, Opportunity Finance Network, US Department of Education Promise Neighborhoods awards, and US Census Bureau, American Community Survey (2012-16)

★ Children who grow up in South and West side Chicago earn less than \$34K on average as adults

Adulthood income based on neighborhood they grew up in, annual household income

Adulthood employment rate based on neighborhood where they grew up, % employed



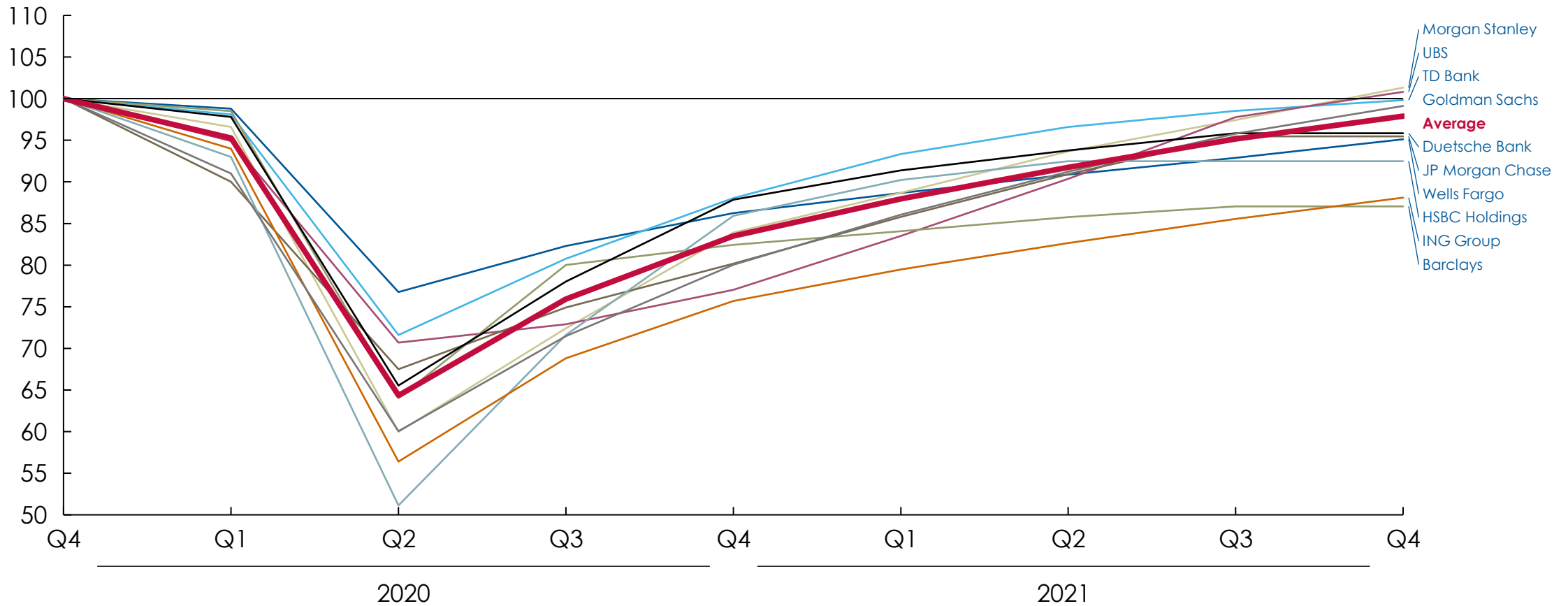
- Children growing up in **South and West side neighborhoods of Chicago are on average earn under \$34K** as adults and have an employment rate of under 75%
- Childhood **neighborhood is a predictor of adult income and employment**

Source: Opportunity Atlas using Census Data for City of Chicago (2010)

As a result of COVID-19, the United States will experience deep negative growth in 2020 depending on recovery trajectory

Real GDP Growth – COVID-19 Crisis

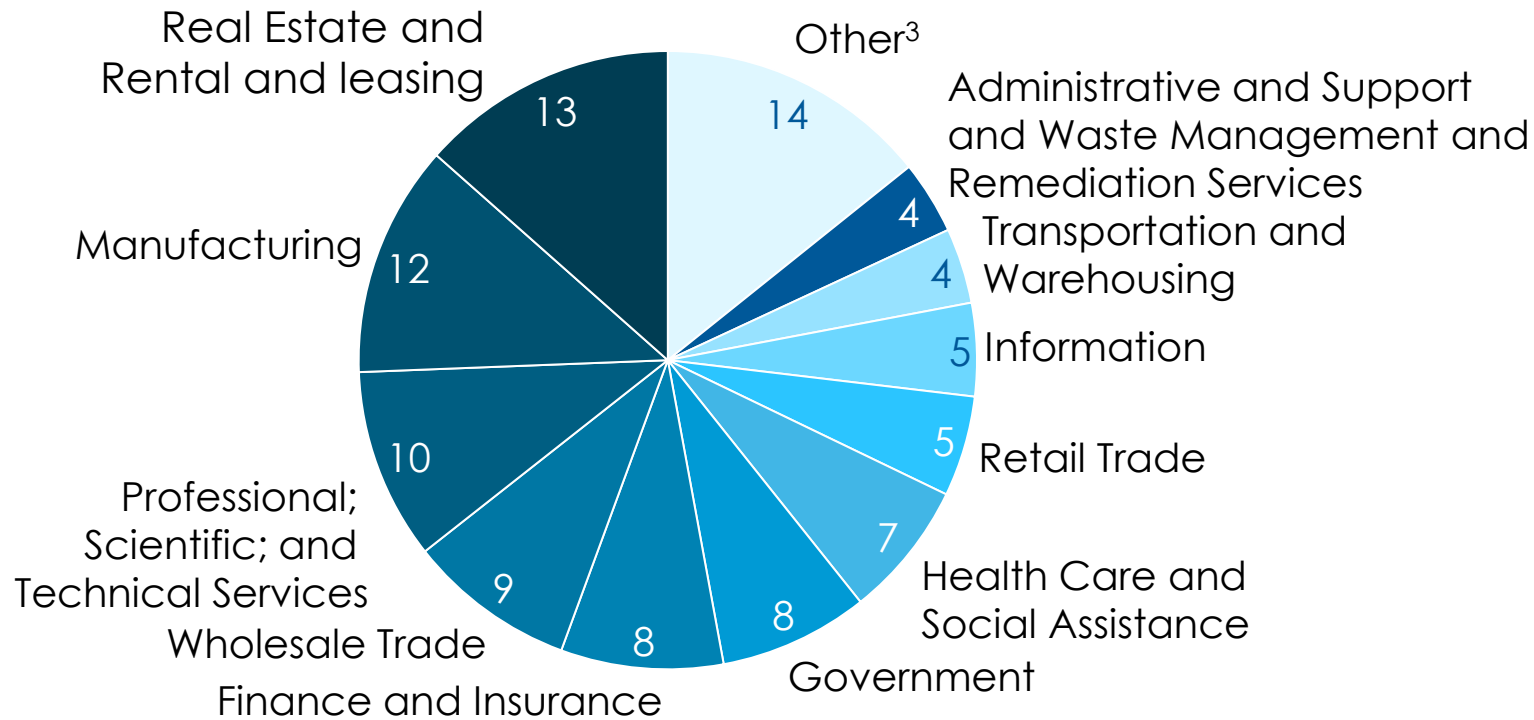
Indexed, 2019 Q4=100



Source: Center of Municipal Finance and City of Chicago CFO Forum; Bank forecasts from Bloomberg, Wells Fargo

Chicago's economic diversity is an advantage in this crisis, but significant parts of the economy are highly affected

Chicago MSA, Real GDP by industry², % 2018



Certain peer set cities have **higher industry concentration⁴**:

- LA: real estate, **19%**
- SF: information (IT), **18%**
- Boston: professional services, **16%**
- Washington: professional services, **19%**; federal government **18%**
- Houston: mining, **19%**
- New York: real estate, **16%**

1. Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area

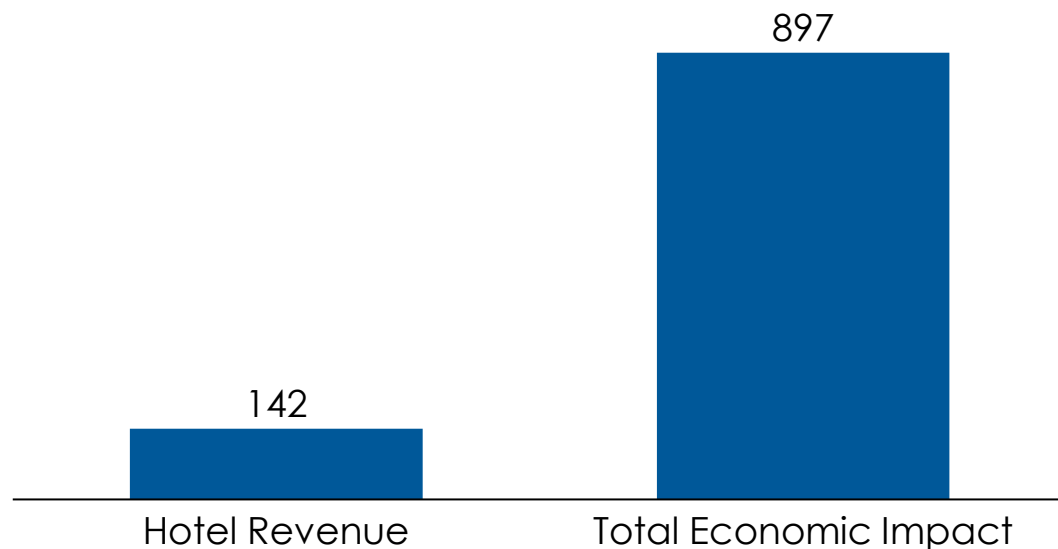
2. Industries at 2-Digit NAICS

3. Includes Construction, Accommodation and Food Services, Management of Companies and Enterprises, Other Services [except Public Administration], Educational Services, Arts; Entertainment; and Recreation, Utilities, Farms, Mining; Quarrying; and Oil and Gas Extraction, Fishing; hunting; etc.

4. Higher concentration is considered more than 14% of GDP

★ Canceled large McCormick place events show the importance of tourism and hospitality to Chicago's economy

Estimated economic impact from 60 canceled Chicago events as of April 20, \$ millions¹



\$964,000: the estimated lost revenue to Choose Chicago from 60 canceled events¹

Examples of summer events and festivals planned in Chicago that have or may be canceled (not exhaustive)

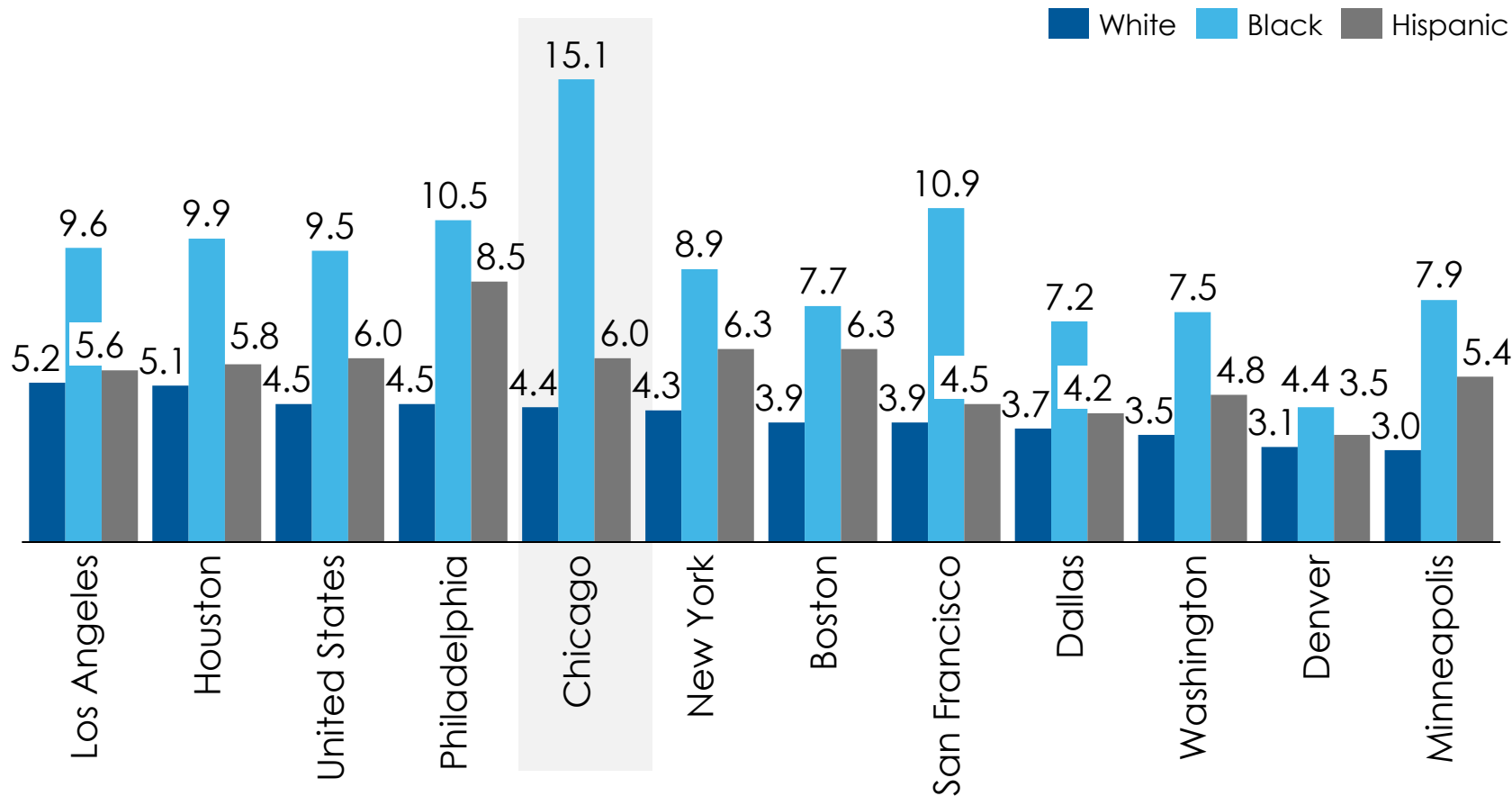
- Lollapalooza
- Pitchfork Music Festival
- Chicago Gospel Music Festival
- Taste of Chicago
- Grant Park Music Festival
- Chicago Air & Water Show
- Chicago Jazz Festival

~\$690 million: total 2019 state taxes generated from visitor spending in Chicago¹

1. Choose Chicago report for City of Chicago (May 4th, 2020)
 Source: Crain's Chicago Business, Choose Chicago, Chicago Tribune

Pre-COVID Chicago stacks up poorly on economic inclusion metrics by race: Chicago Black unemployment rate is 2x larger than other groups

MSA-level, Unemployment rate by race/ethnicity, % 2017

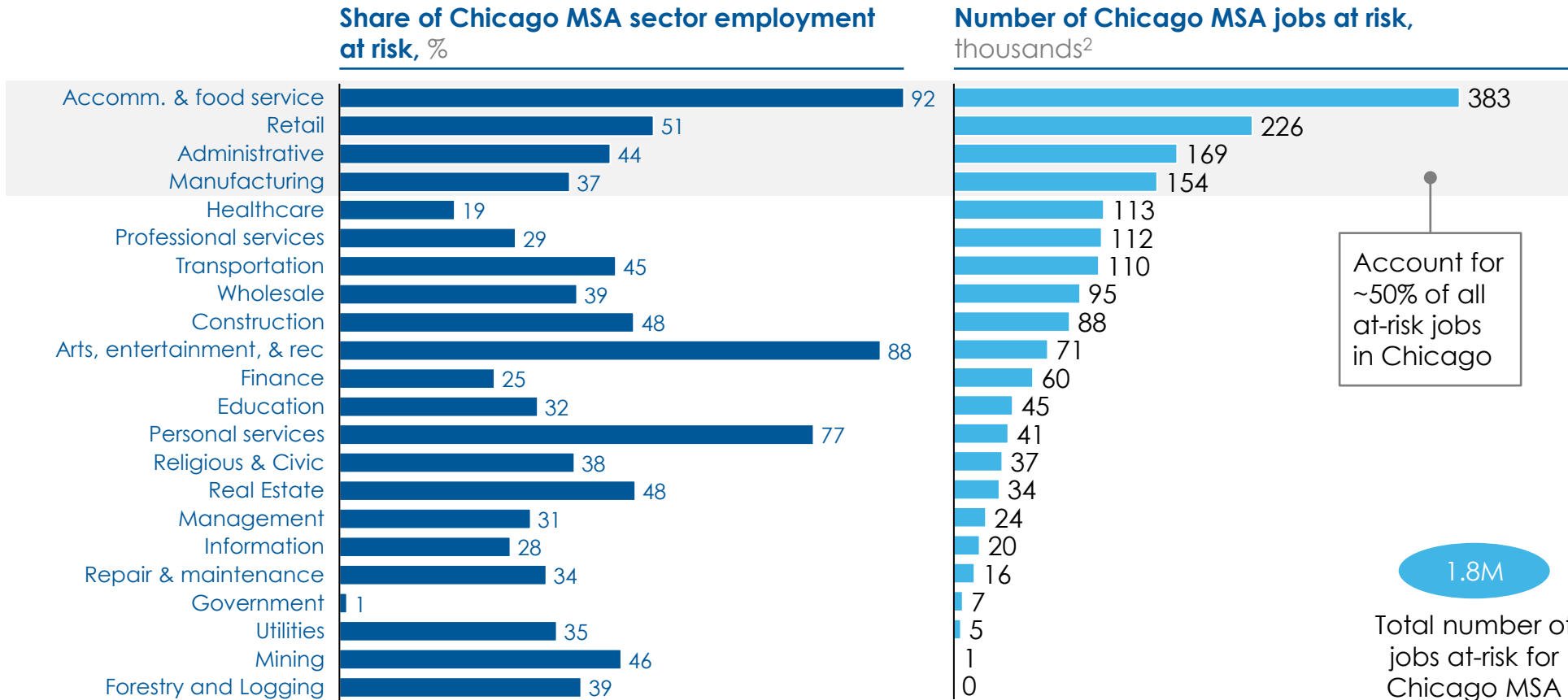


- Unemployment amongst Chicago's African American population is more than 2X that of the White and Hispanic populations; nearly 50% more than the African American population in any peer city
- Unemployment amongst Chicago's Hispanic population is at the national average, but higher than 7 out of 10 peer cities

1. Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area
Source: US Census Bureau



~1 in 3 jobs in Chicago MSA is at risk, with accommodation & food service, retail, admin, and manufacturing jobs a majority of those at risk



Account for ~50% of all at-risk jobs in Chicago

1.8M

Total number of jobs at-risk for Chicago MSA

Key observations

- ~38% of jobs in the Chicago MSA are at risk from COVID
- Accom & Food Service, Retail, Administrative & Waste Mgmt., and Manufacturing account for ~50% of the jobs at-risk resulting from the COVID pandemic
- Industries with the lowest wages and the lowest educational requirements are being hit hardest

¹ Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area

² Estimated based on total City of Chicago employment from IDES Where Workers Work 2019

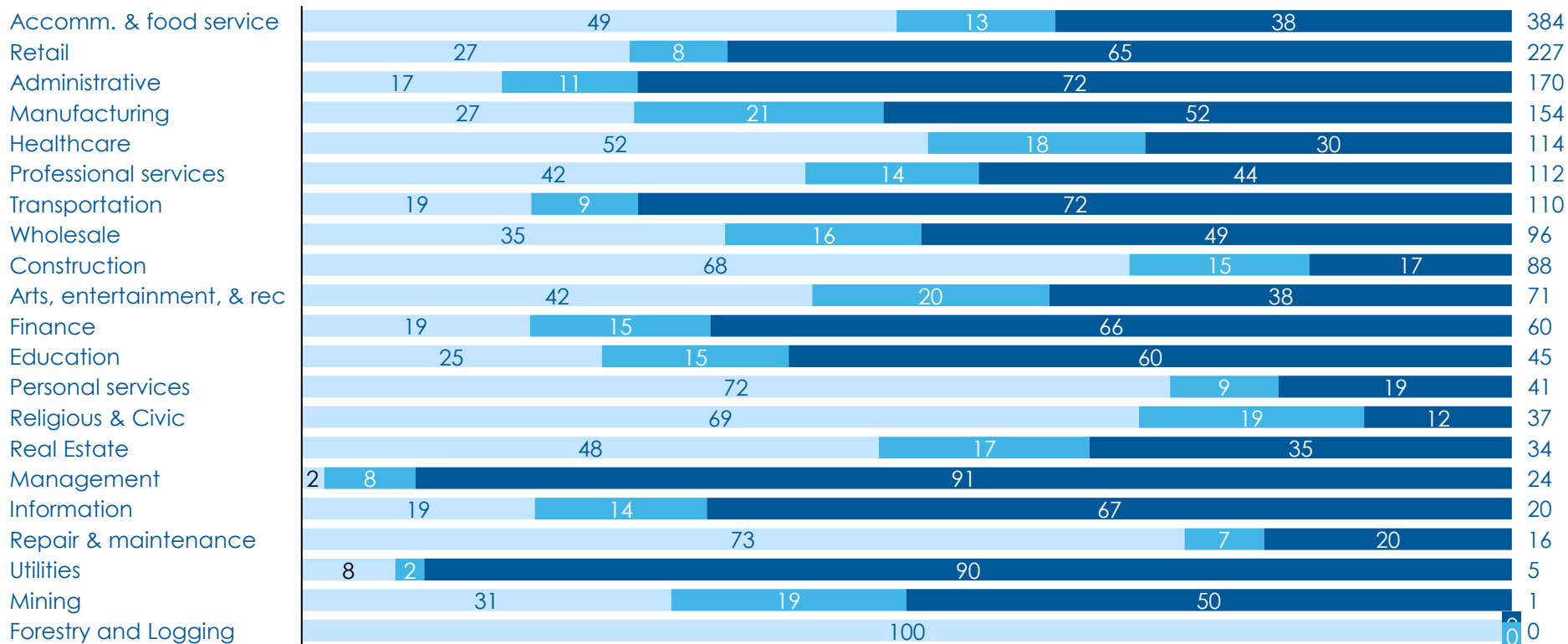
Note: Analysis determines jobs at risk as related to social distancing policies and their immediate knock-on economic consequences – assumes level of social distancing (defined by shelter-in-place policy) based on state policies

Source: LaborCUBE, BLS OES, Moody's, MGI analysis, IDES Where Workers Work 2019

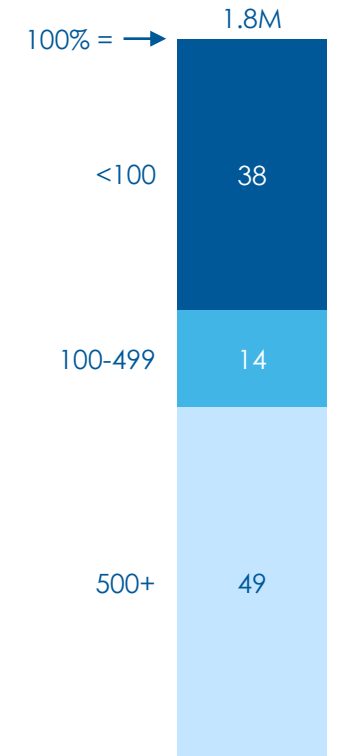
More than a third of vulnerable private-sector jobs are in small firms with fewer than 100 workers

Vulnerable private sector jobs by industry and company size, %, '000¹

<100 100-499 500+



Total vulnerable private sector jobs, %

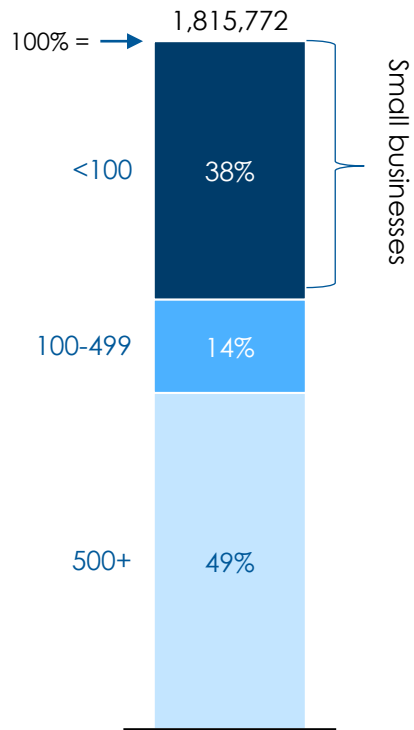


1. Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area

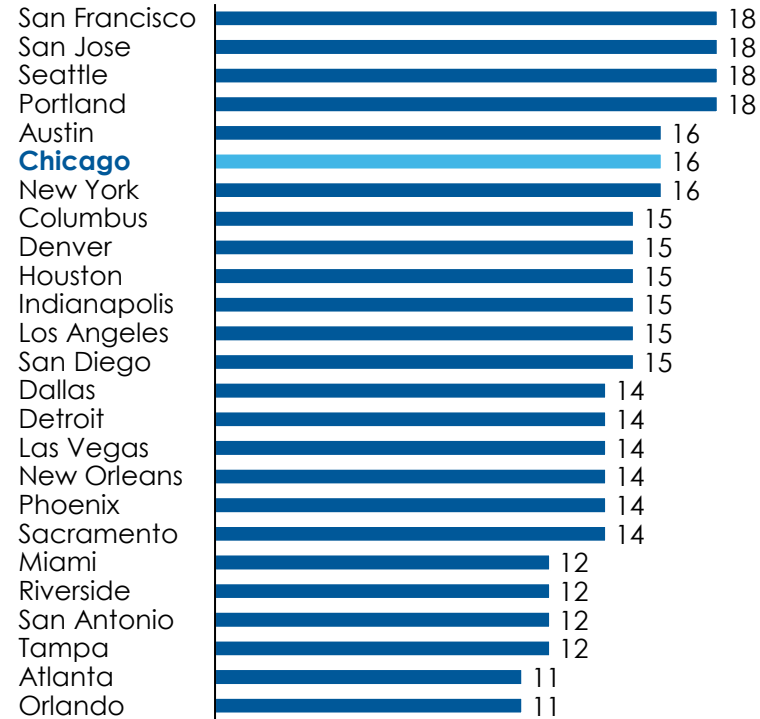
Source: LaborCUBE, BLS Occupational Employment Statistics, Moody's Analytics, McKinsey Global Institute analysis

Small businesses are particularly vulnerable; the average Chicago small business only has a 16 day buffer of operating cash

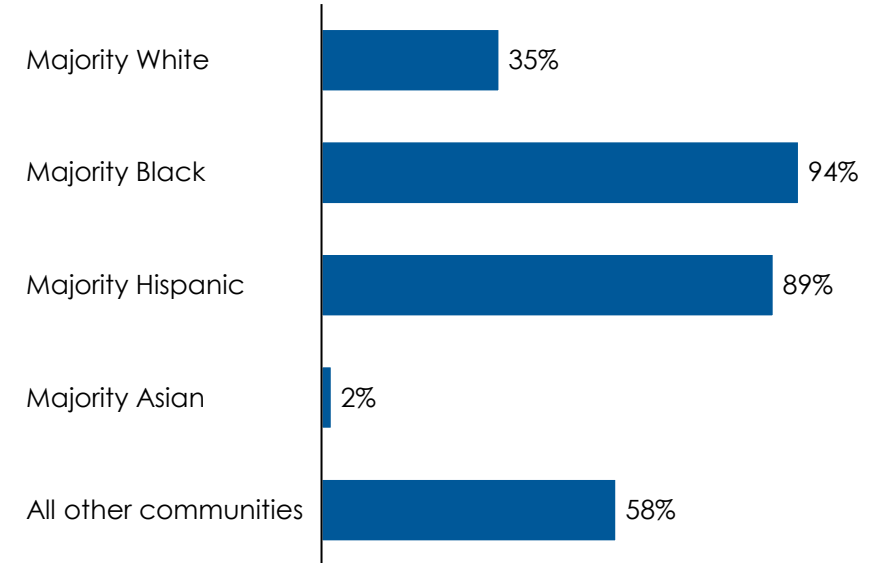
Total private sector jobs impacted¹ (%)



Median cash buffer days for small businesses across 25 metro areas²



Share of communities where majority of businesses have <14 cash buffer days by racial composition of community^{2,3}



Nationally, clear discrepancies in business liquidity exist between majority-white communities and majority minority communities

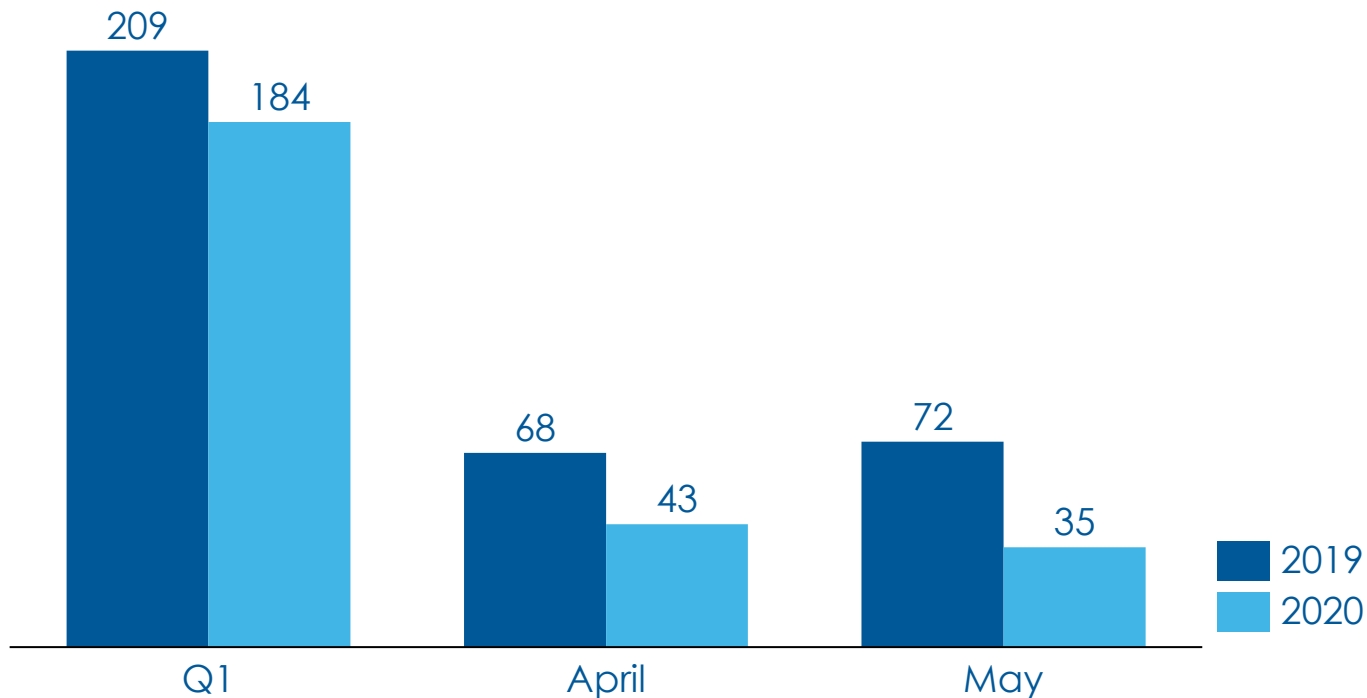
1. MGI estimate for Chicago MSA (4/27/2020)
 2. JP Morgan Institute for Chicago MSA (2019)
 3. National assessment by business zipcode

Note: Cash buffer days defined as the number of days of typical outflows a business could pay out of its cash balance in the event of a disruption to inflows

Source: JP Morgan Chase Institute, LaborCUBE; BLS OES, Moody's Analytics, MGI

Chicago-area businesses have not yet experienced an increase in bankruptcy, but experts expect more filings

Count of commercial bankruptcy filings in Illinois Northern District



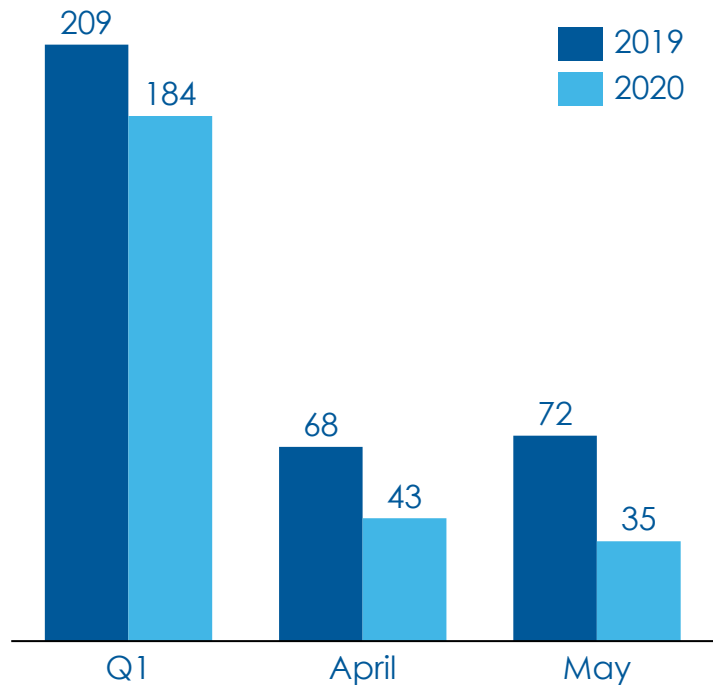
- Nationally, **total commercial bankruptcy filings for Q1 2020 increased 4%** from the same period last year¹
- Bankruptcy filings have not yet risen in the Chicago area, however when announcing Q1 results the head of the American Bankruptcy Institute said **“The first quarter filings represent a calm before the storm of the financial distress caused by the COVID-19 pandemic”**
- **The Federal CARES Act reduced barriers for small and medium businesses to file for Chapter 11** by raising the debt ceiling for eligibility under the Small Business Reorganization Act²

1. American Bankruptcy Institute (4/6/2020)

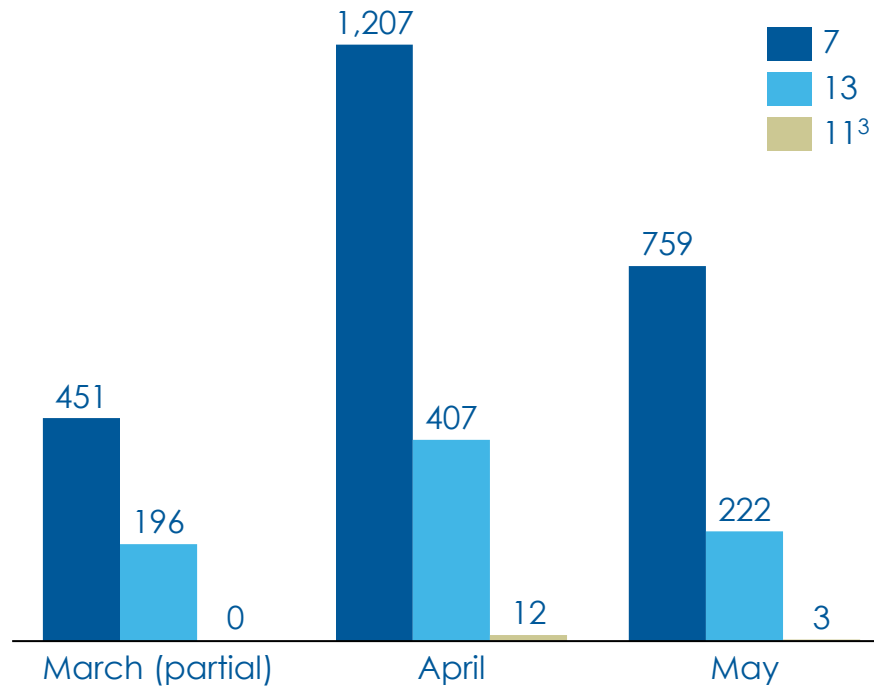
2. The National Law Review (3/31/2020)

Businesses have not yet experienced an increase in bankruptcy and consumer filings have declined, but experts expect more filings

Count of commercial bankruptcy filings in Illinois Northern District, YoY comparison



Count of bankruptcy filings in Illinois Northern District (Eastern Division) by Chapter, March 22-May 30, 2020



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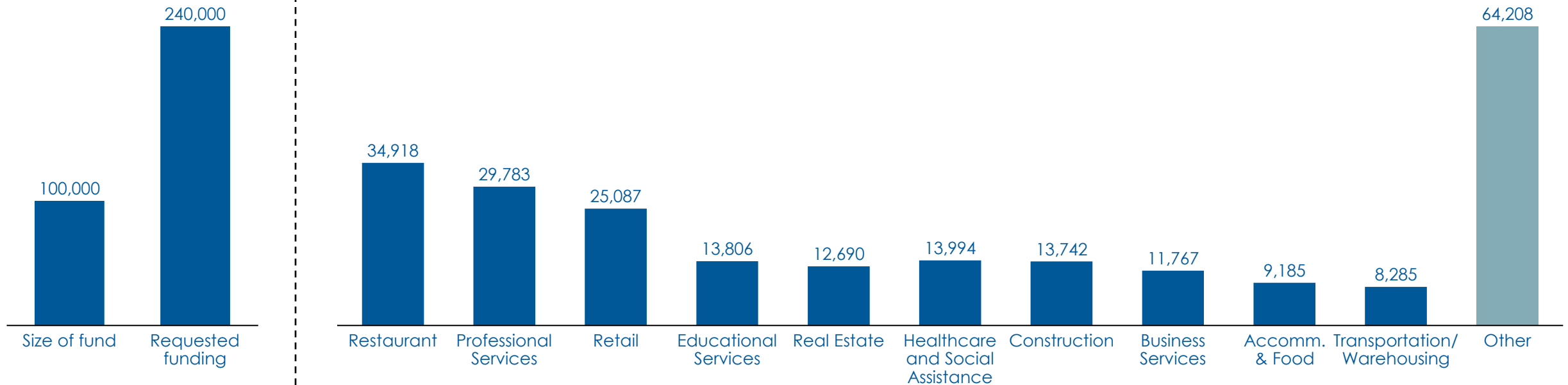
1. American Bankruptcy Institute (4/6/2020)
 2. The National Law Review (3/31/2020)
 3. One Chapter 15 filing from April is also included in the total

The \$100M Chicago Small Business Resiliency Fund was quickly oversubscribed (~\$240M in loans requested in 18 days) (1/2)

Total funding, thousand \$



Dollar amount of loans requested by industry (>200 applications), thousand \$



- The CSBRF was initially funded for \$100M in loans but received qualified applications for ~\$240M in loan volume in 18 days
- The professional services industry grouping includes legal, accounting, architectural and a range of other service businesses with most employees likely in office and administrative support occupations

1. Combination of industries with fewer than 200 applications per industry (e.g., Mining, Utilities, Waste Management etc.) and applications designated "Other" in original data set for which more granular breakdown not available; will update pending information from City

Note: Chart only includes industries that had more than 200 applications over the period covered, for detail on additional industries see appendix

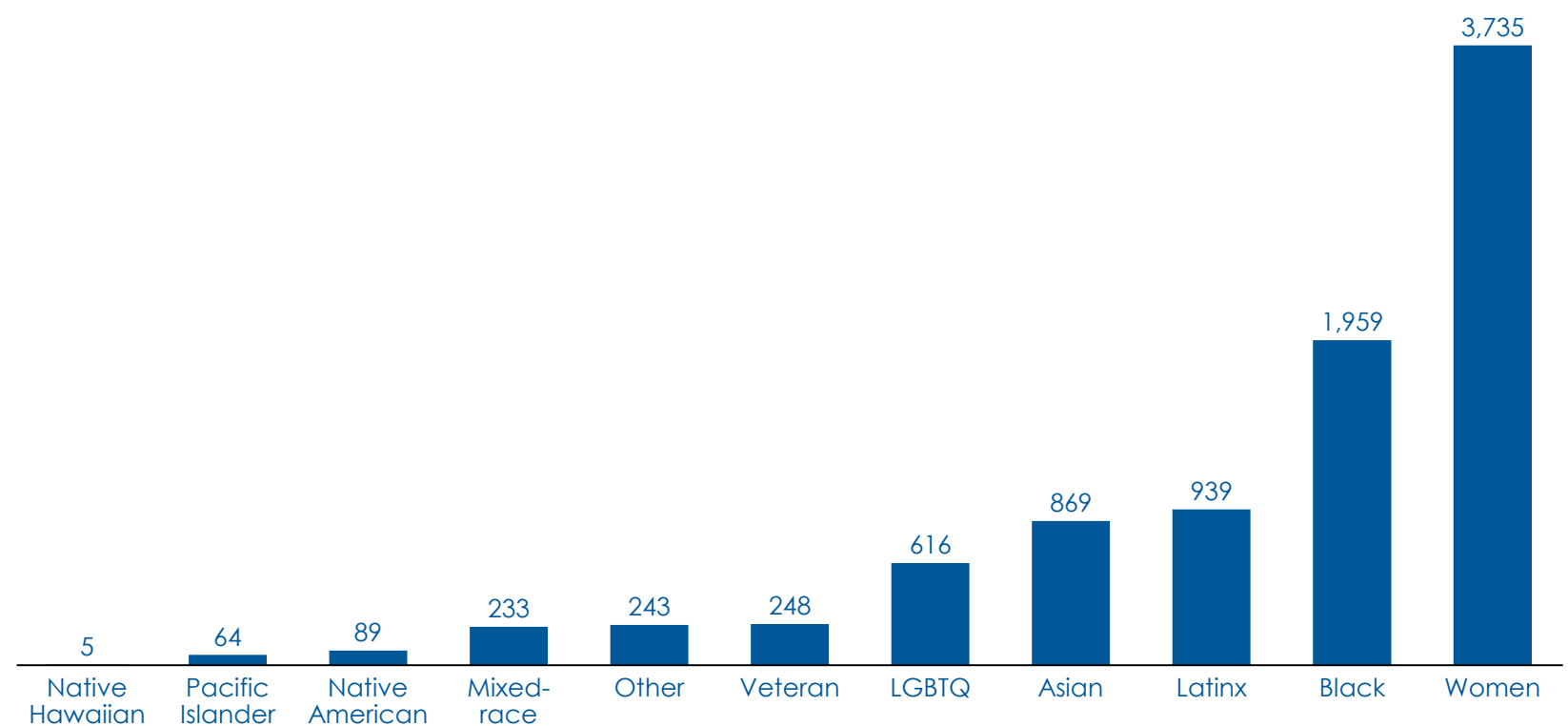
Source: CSBRF Application data (3/31/2020 - 4/17/2020)

The Fund immediately received thousands of applications from a wide spectrum of businesses (2/2)

Number of qualified applications



Number of applications by self-identified ownership background¹



1. Sum of applications by diverse ownership may exceed total number of applications due to overlapping self-identification with multiple groups

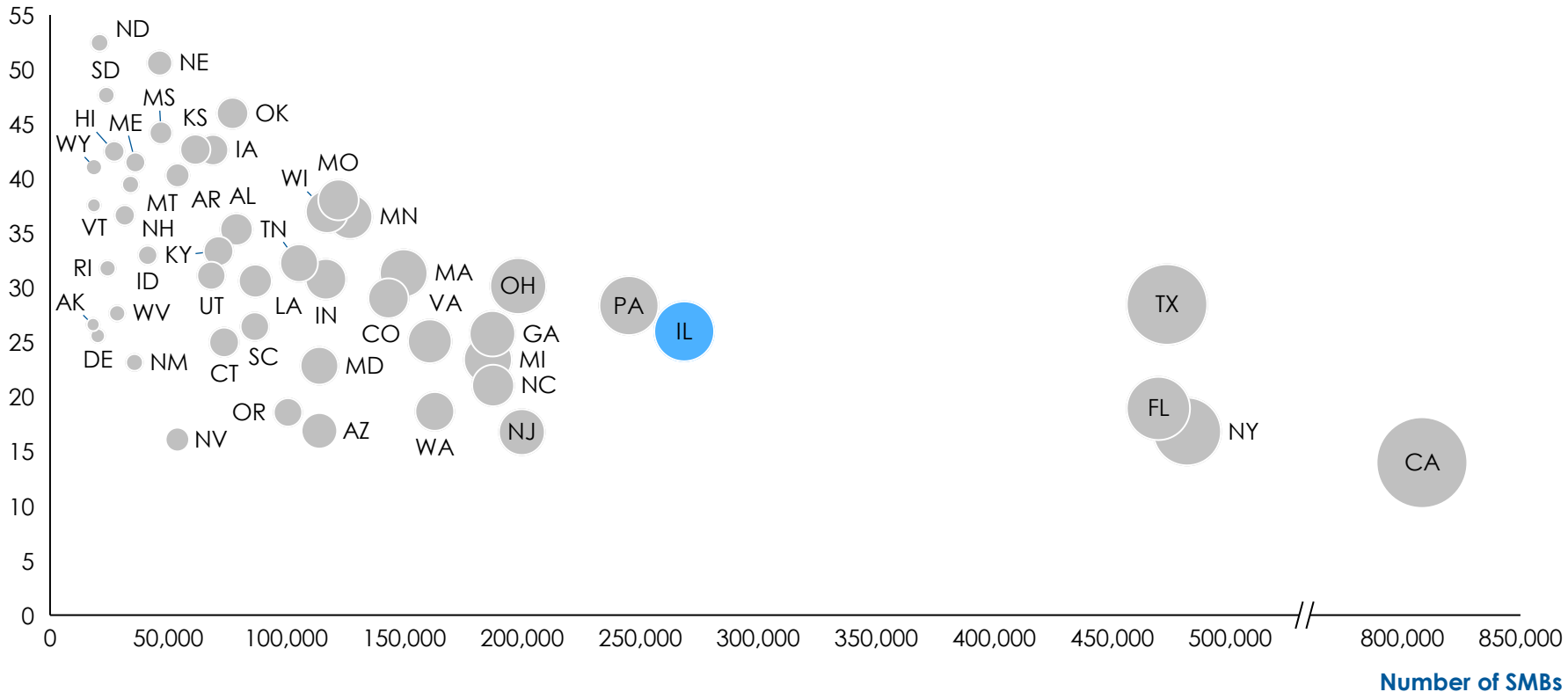
Source: CSBRF Application data (3/31/2020 - 4/17/2020)

Small businesses also received federal PPP aid but many Illinois businesses were not able to access loans in the first round

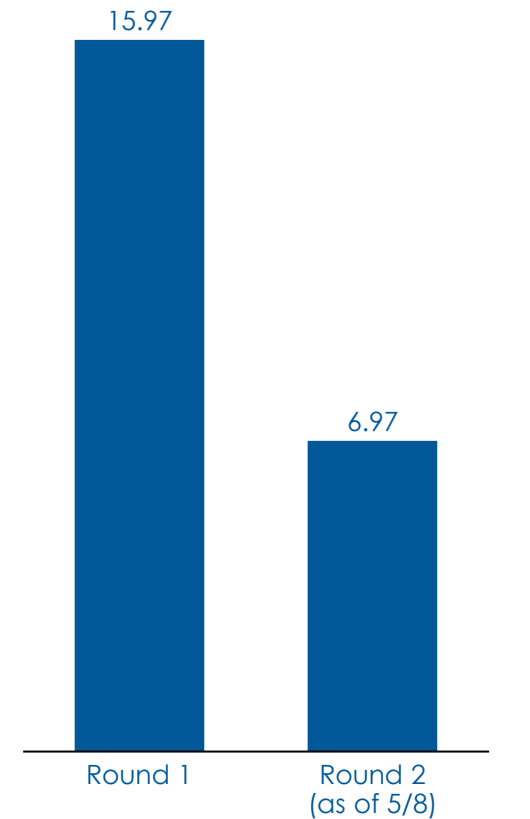
Approved first round PPP loans by state, loans per 100 SMBs¹

● Total approved loan value

Approved loans for every 100 SMBs in the state



Illinois approved PPP loans, \$B²

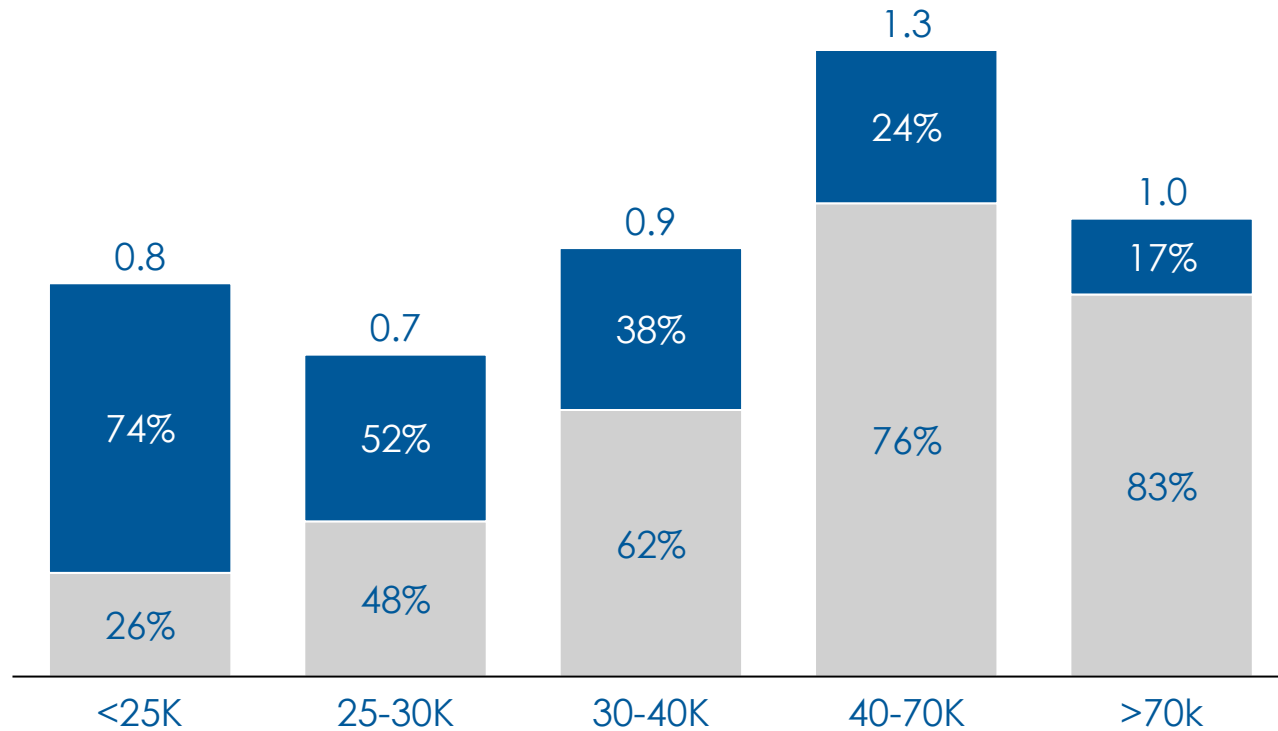


1. SBA PPP update as of April 16, 2020
 2. SBA PPP report for April 27 - May 8, 2020

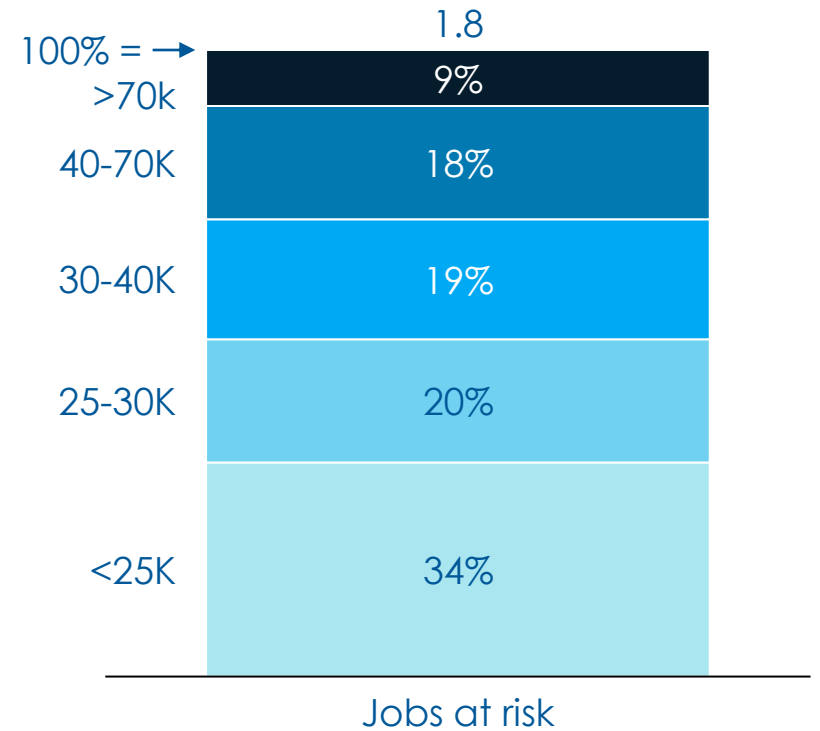
★ Low income workers are disproportionately affected; 73% of jobs-at-risk are workers earning under \$40K a year

■ Jobs vulnerable ■ Jobs stable

Level of job vulnerability, by income band (M)



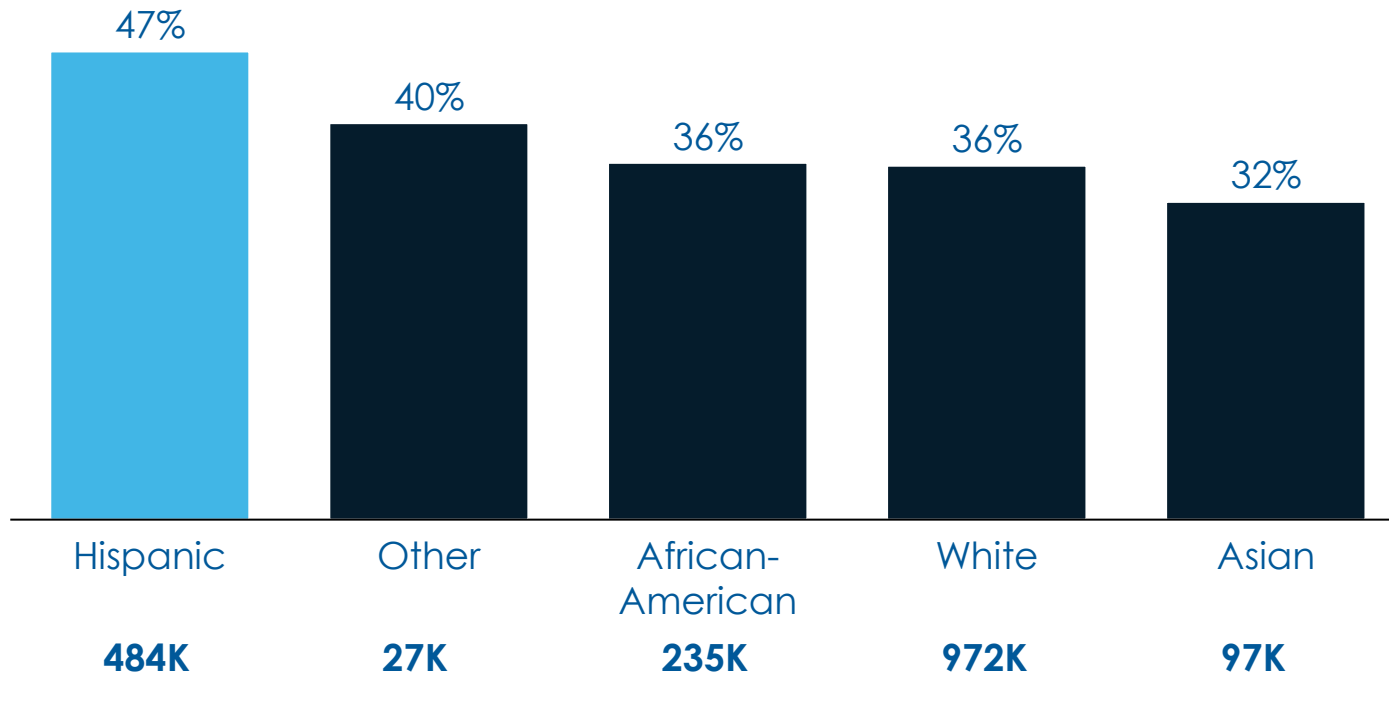
Vulnerable jobs, by income band (M)



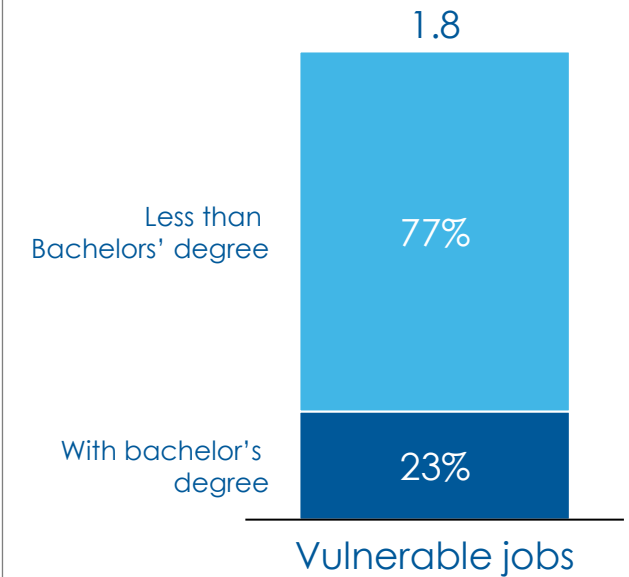
1. Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area
 Note: Vulnerable jobs are those predicted to be furloughed, laid-off, or otherwise unproductive (e.g., kept on payroll but not working) during periods of high social distancing
 Source: LaborCUBE; MGI analysis

Vulnerable jobs are concentrated also disproportionately among Hispanics and workers without college degrees

Share of vulnerability, by race/ethnicity (%)



Share of total vulnerable jobs by educational attainment (% of M)



Vulnerable jobs

1. Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area
 Source: LaborCUBE, BLS Occupational Employment Statistics, Moodys Analytics, MGI analysis

★ Among Chicago's low-wage workforce, domestic workers face unique economic and safety challenges

Survey findings of coronavirus' economic impact on domestic workers¹

90% of domestic workers are women

<20% report regular access to masks

72% reported lost jobs²

70% are unsure if they will get their jobs back³

55% were unable to pay April's rent

84% may not be able to afford food⁴

- Domestic workers in Chicago were already more likely to be low-wage workers and have fewer protections
- It is generally more difficult for these workers, and especially care workers, to social distance
- Lost income can drive increased food and housing insecurity for these households
- Care workers are also an important enabler to the health of the economy as they support labor force participation (e.g., child care)

1. Domestic workers are defined as workers regularly employed in private homes doing work in areas such as housekeeping, caregiving, nanny services, laundering, cooking, elder care, etc.; All statistics from National Domestic Workers Alliance national Survey (4/7/2020)

2. For week ending 4/6

3. Of respondents whose jobs were canceled by the client

4. For the weeks of 4/6-4/19

★ The shift to contract work and the “gig” economy has created a large new class of workers in Chicago lacking many protections

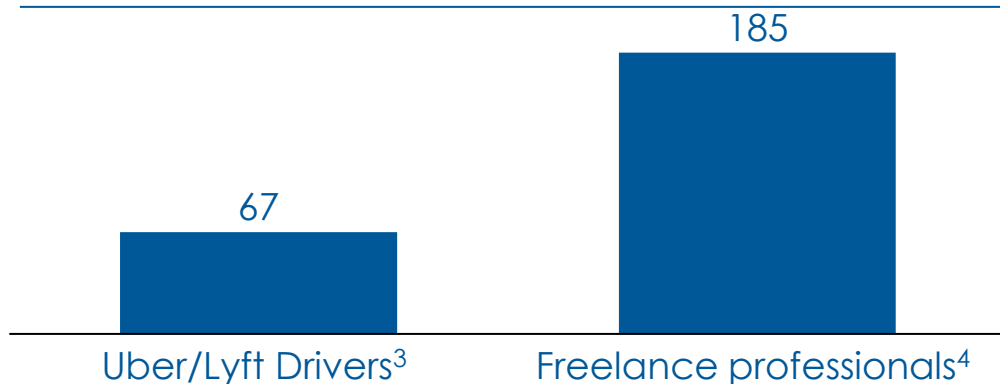
“Instacart to hire 300K additional workers amid coronavirus demand”

– USA Today, March 23, 2020

“Illinois Gig Workers May Have To Wait A While For Their Unemployment Checks”

– WBEZ Chicago, April 9, 2020

Estimated number of freelance workers in Chicago, (2018, thousands)

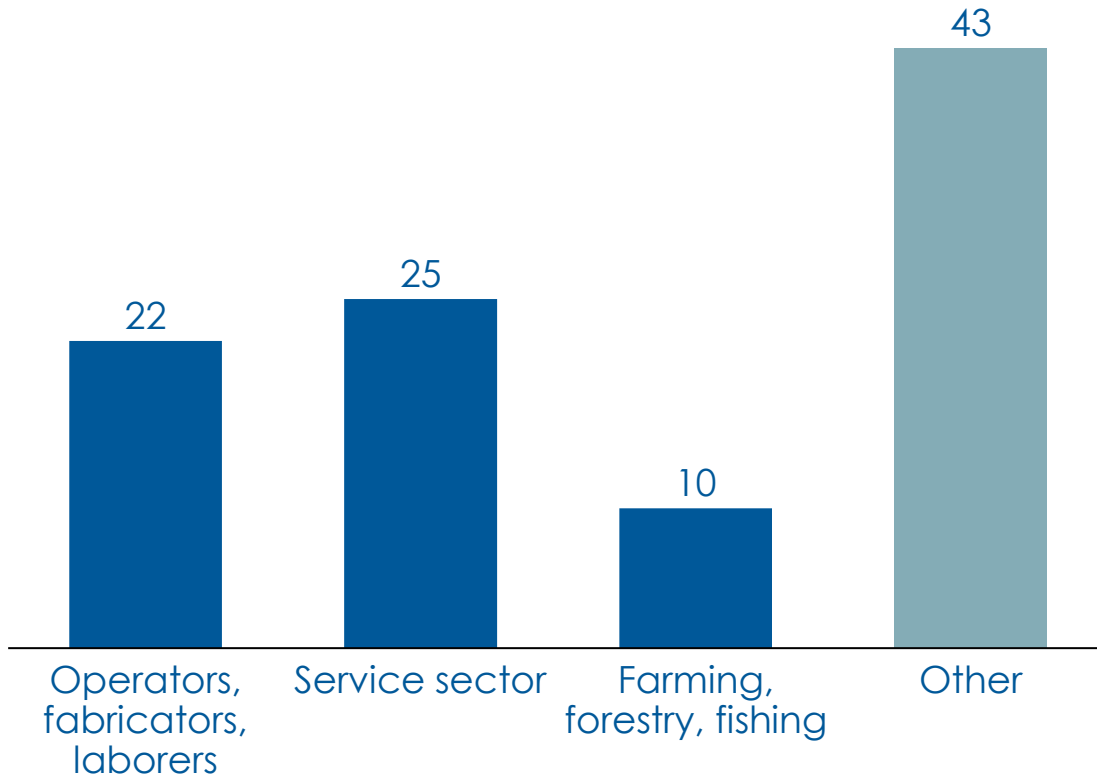


- Thousands of Chicagoans work in the gig economy as rideshare drivers and delivery workers, but also as freelance professionals like independent writers, designers, and professional service providers
- “People typically start new platform work in the middle of a personal income crisis.” suggesting many Chicagoans may turn to gig work in the COVID-19 recession¹
- Gig work often lacks benefits like health insurance and eligibility for safety net programs has been limited in the past²
- The Pandemic Unemployment Assistance provision of the federal stimulus expands unemployment benefits to gig workers but implementation is done at the state level

1. University of Chicago Professor Dmitri Koustas
 2. New York Times (4/4/2020)
 3. Chicago Tribune for Chicago (10/31/2018)
 4. Chicago Business Journal (5/9/2018)

Workers without status are often frontline workers, but do not qualify for all federal aid

Workers without status by sector¹, % of workers without status



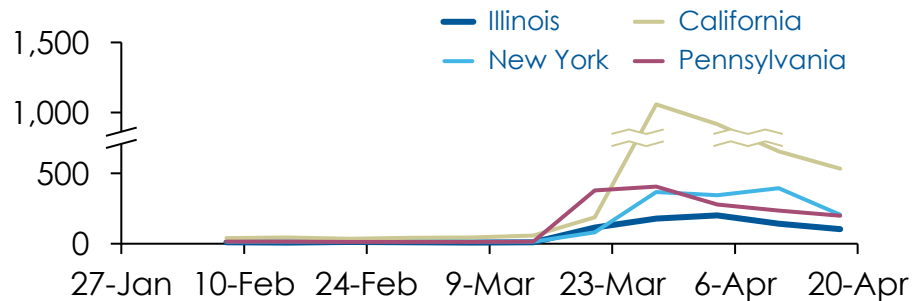
Key observations

- **~30% of all DACA recipients** and more than 130K Temporary Protected Status (TPS) holders are in **occupations classified as essential through the CISA criteria**
- **57%** of workers without status are in sectors that approximately overlap with the **CISA's essential categories**

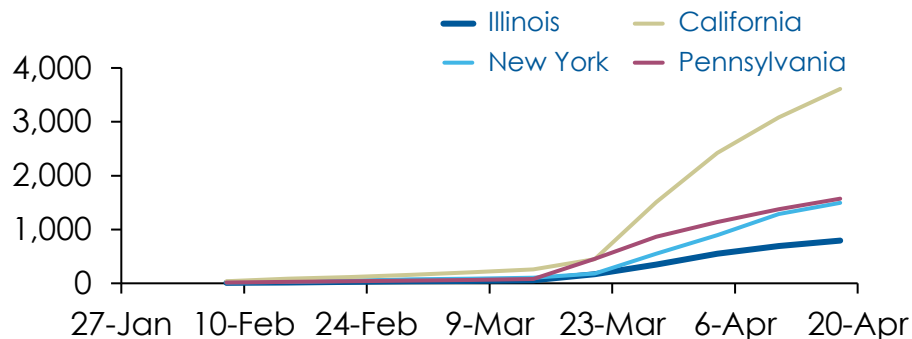
1. "Worker without status" means undocumented immigrant

★ Illinois unemployment claims jumped in March, reaching >200k initial claims in early-April

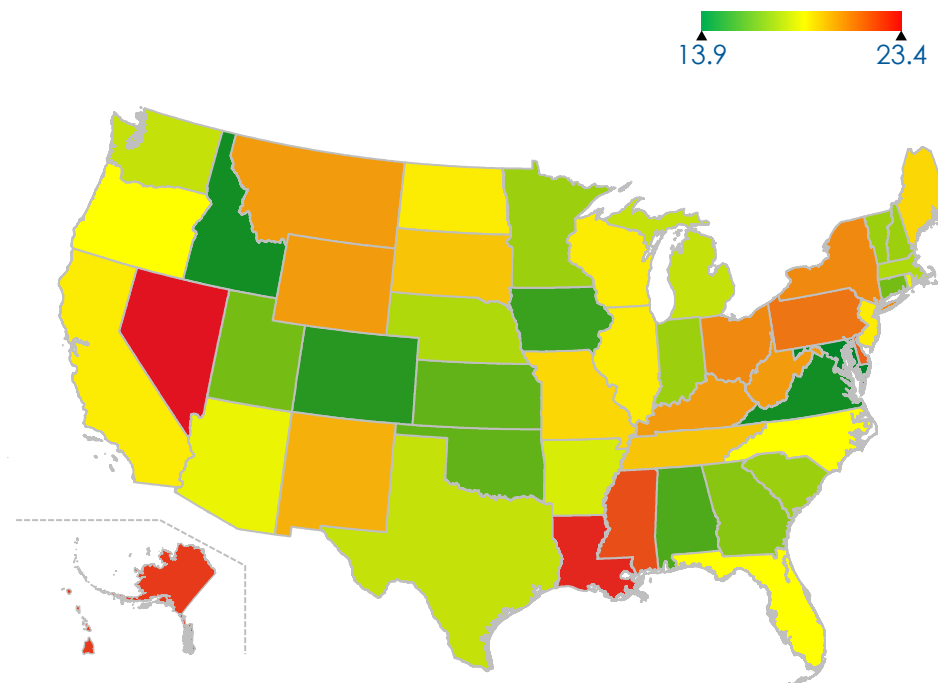
Weekly initial unemployment claims across similar states, thousands⁴



Cumulative unemployment claims across similar states, thousands⁴



Implied unemployment rate in July 2020⁵

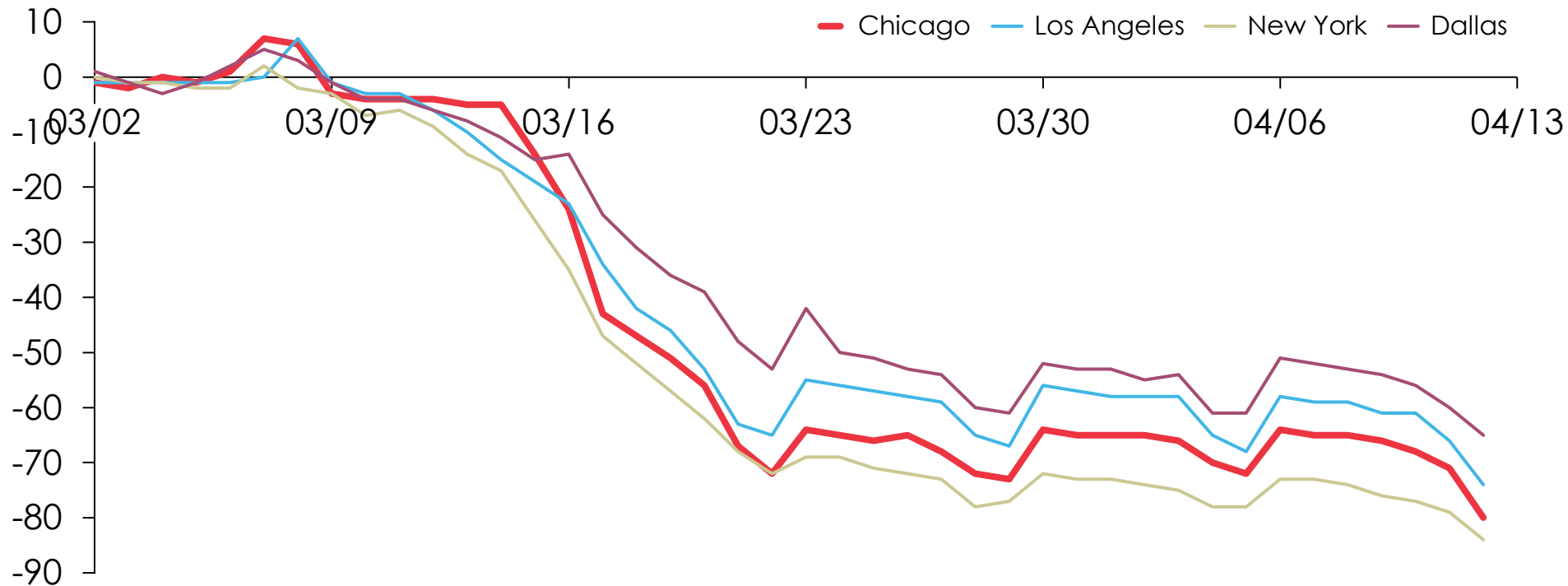


- **Illinois unemployment claims in March were nearly 5x higher** compared to the same period in 2019¹
- **Almost 300K Chicago-area workers may have lost their jobs in the 3 weeks ending April 4**, based on the estimated proportion of state workforce here³
- **Illinois could see nearly 1 million unemployed workers** by July according to one EPI forecast but other states may fare worse²

1. As of March 26, 2020; 2. Assumes no change in labor force; 3. Chicago area defined here as the US BLS Chicago-Joliet-Naperville Metropolitan division; 4. Total claims before adjustment; 5. Economic Policy Institute (April 1, 2020)

★ The hours worked by hourly employees in Chicago declined 60-80% in March, compared to pre-COVID Levels

Decline in hours worked by hourly employees in the Chicago MSA,
% change against January baseline²



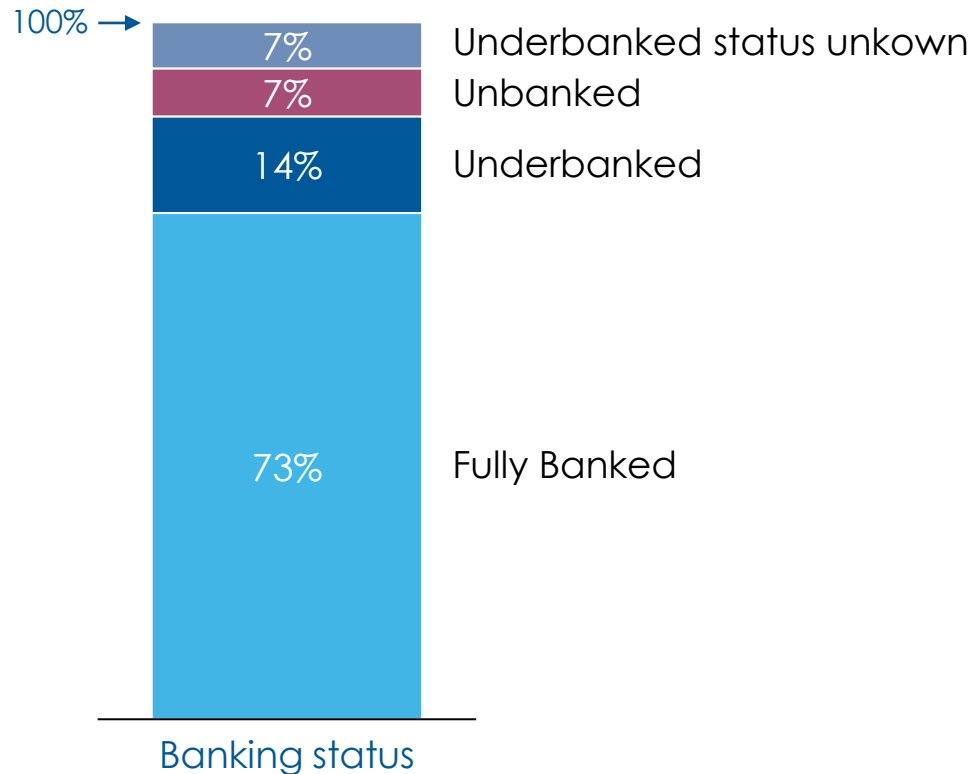
- Hourly work disappeared rapidly in March as businesses closed or cut hours in response to stay at home orders
- Few hourly workers are able to work from home, exacerbating the economic impact
- Nationally, by early-May, as some cities and firms re-open, still only about 14% of pre-shutdown hours have been restored³
- In re-opened firms, ~90% of reemployment came from rehiring existing workers, rather than new employees³

1. Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area
 2. Rates compare given day vs. the median for that day of the week for the period Jan 4, 2020 – Jan 31, 2020
 3. University of Chicago analysis for the United States (5/13/2020)

Source: University of Chicago Rustandy Center; Homebase data covering 60K businesses and 1 million hourly employees active in multiple metropolitan areas in January 2020

★ 20+% of Chicago MSA households were unbanked or underbanked, indicating little personal financial buffer to lean on

Banking status for Chicago MSA Households, %¹



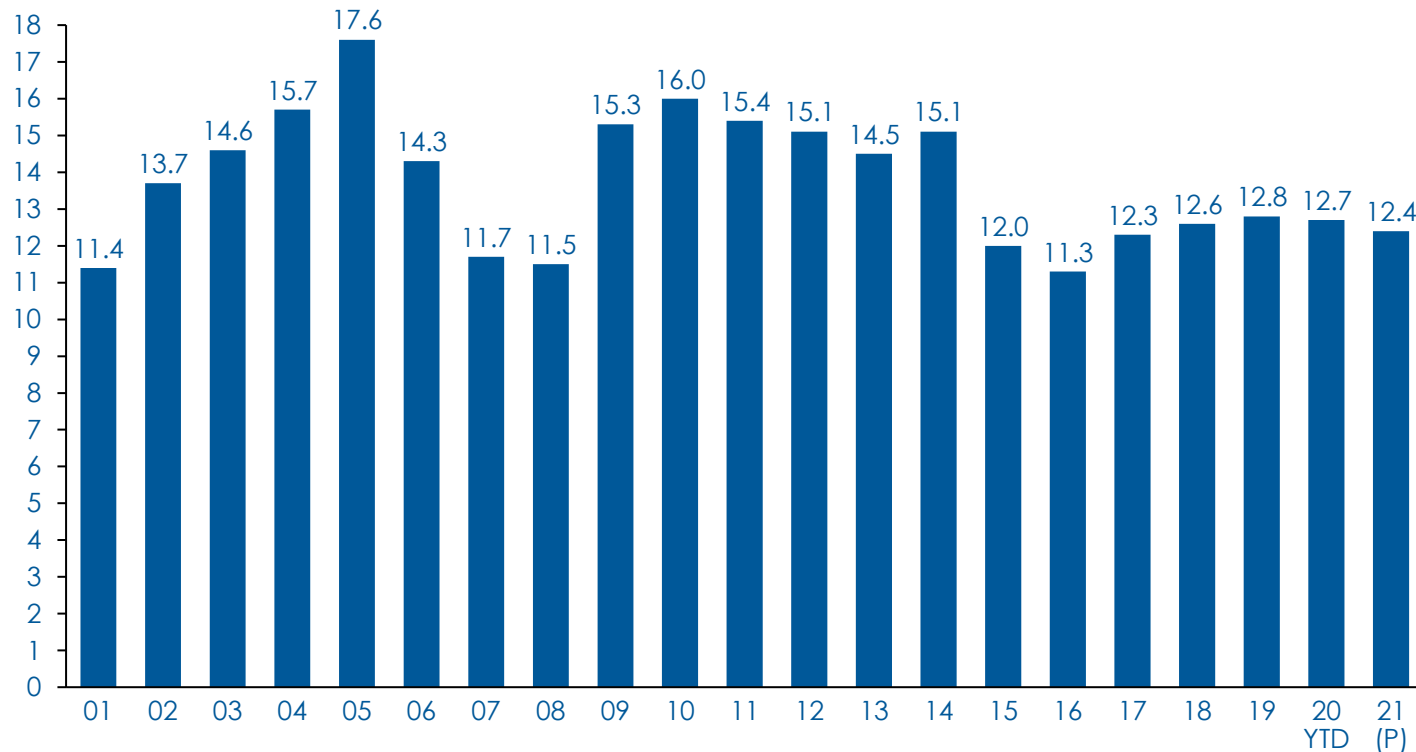
Key Observations

- COVID-19 and the layoffs experienced by thousands of Chicago workers drive personal financial strain for many households
- Nationally, over 50% of workers would not be able to miss a single paycheck without dipping into savings²
- But at least 21% of Chicago MSA households are considered unbanked or underbanked, suggesting they lack financial resources to fall back on¹

1. FDIC National Survey of Unbanked and Underbanked Households for Chicago-Naperville-Elgin, IL-IN-WI MSA
 2. NORC Amerispeak poll conducted Jan. 31-Feb. 4, 2019 with 1,010 adults nationwide

Commercial vacancies in Chicago's CBD declined slightly in Q1 but uncertainty remains around how firms will respond to COVID-19

Chicago CBD direct vacancy rate, %¹



Key observations

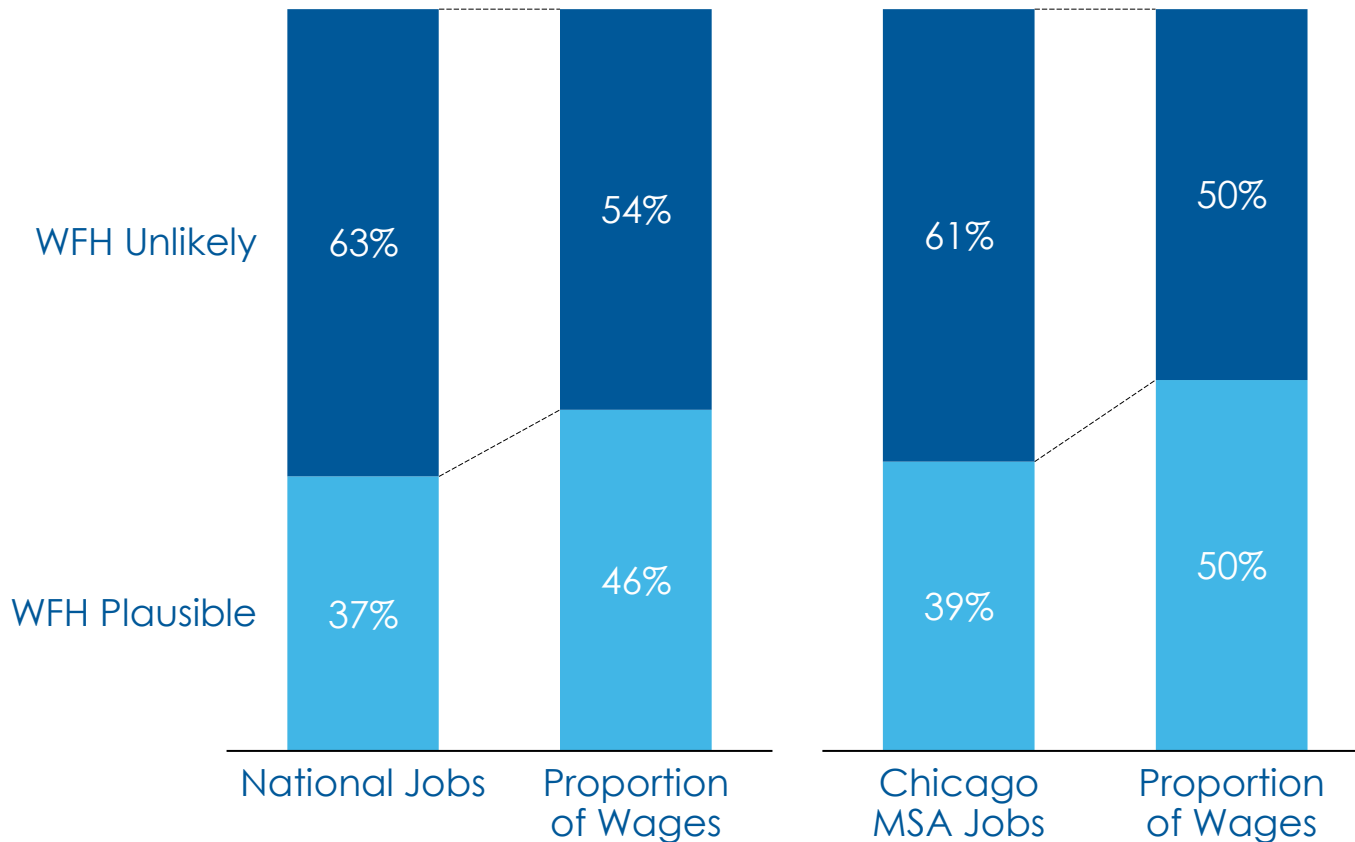
- The trajectory of the Chicago commercial real estate market will likely depend on the proportion of job losses that are temporary vs permanent
- MBRE Research predicts very little leasing activity in Q2 2020 due to uncertainty and the practical difficulty of leasing space during the crisis
- They also expect a significant increase in available sublease space this year as tenants attempt to downsize and cut costs

1. Estimates from MB Real Estate Services First Quarter 2020 Chicago Market Overview for Chicago central business district (4/20/20)
Source: MBRE

~40% of Chicago MSA jobs could plausibly be done from home, but these jobs are concentrated in higher wage industries

Jobs that can be done from home and proportion of wages accounted for,

%¹



Key observations

- Prior to COVID-19, telework was still rare – just 12% nationally worked from home at least one full day per month²
- Jobs that can be done completely from home tend to be in higher paid industries like finance, corporate management, and professional services¹
- Due to its job mix, the proportion of jobs in the Chicago MSA that can be done entirely from home is slightly higher than the country as a whole
- Trends of increased telecommuting could have implication for Chicago in terms of real estate pricing, tax revenue, and congestion

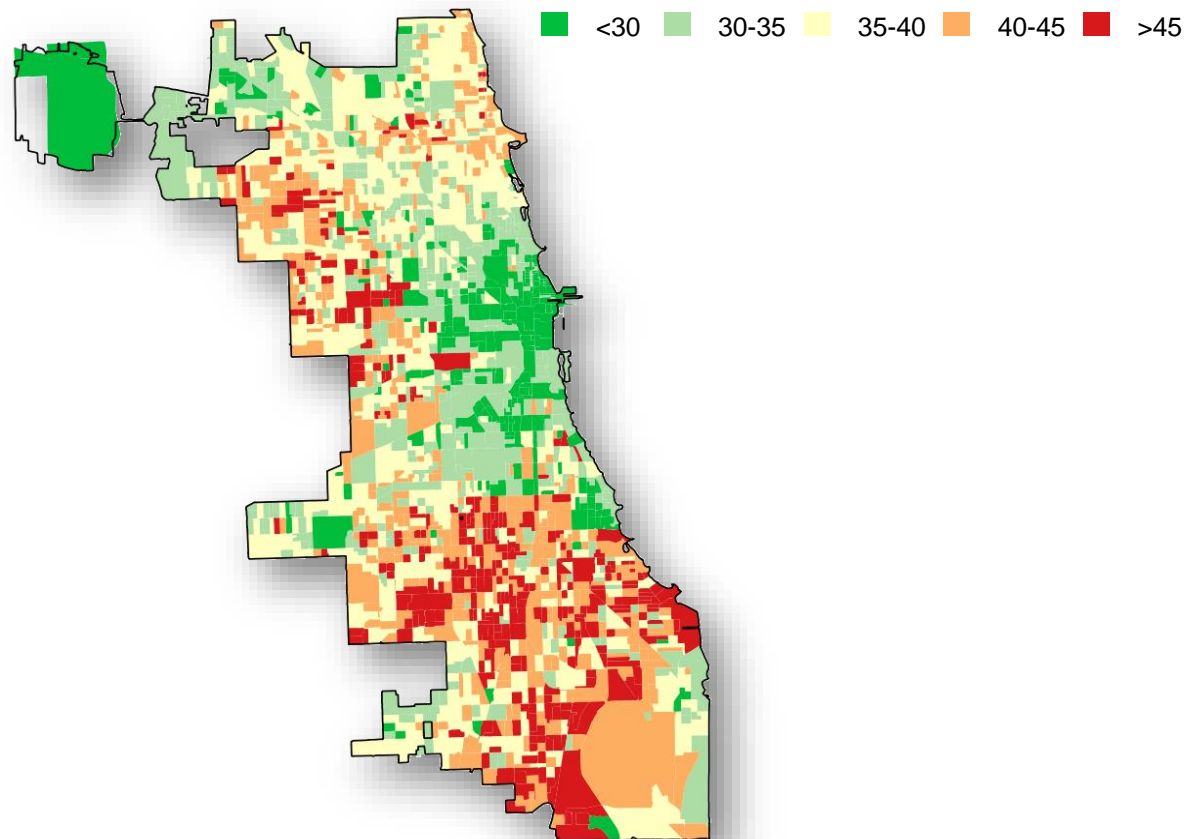
1. Estimates from University of Chicago, NBER, and CEPR white paper published April 16, 2020; estimated by identifying job characteristics that clearly rule out the possibility of working entirely from home

2. Brookings article for the United States (April 6th, 2020)

Source: Brookings, Becker Friedman Institute

Chicago faced existing challenges around equitable mobility and access to transit prior to COVID-19

Mobility in Chicago, avg. minutes of commute¹



- Chicagoans have an average commute time of ~**38 minutes**
- Underserved areas (e.g. SE, SW) have an average commute time of **40 minutes**, compared to **36 minutes** elsewhere
- Past CMAP analysis suggests that Black residents had ~**6 minutes longer** commutes than other groups²

1. Chicago's simulated performance calibrated on commuting patterns (2019)
 2. Chicago Metropolitan Agency for Planning analysis for Chicago MSA (2010-2014)

Source: MCFM analysis for Chicago (11/27/2019)

★ Changes in mobility, another marker of economic activity, also shows the impact of the crisis – e.g., CTA rail ridership down ~87%

Coronavirus may cost Chicago-area transit agencies nearly \$1 billion, with the CTA taking the biggest hit³

– Chicago Tribune, April 16th 2020

Coronavirus may cost METRA 97% of its April ridership, and leave \$500M budget hole over next two years⁴

– Chicago Tribune, April 15th 2020

Lowest reduction in ridership vs. last month or last year²

Percent reduction in ridership

Commuter Rail



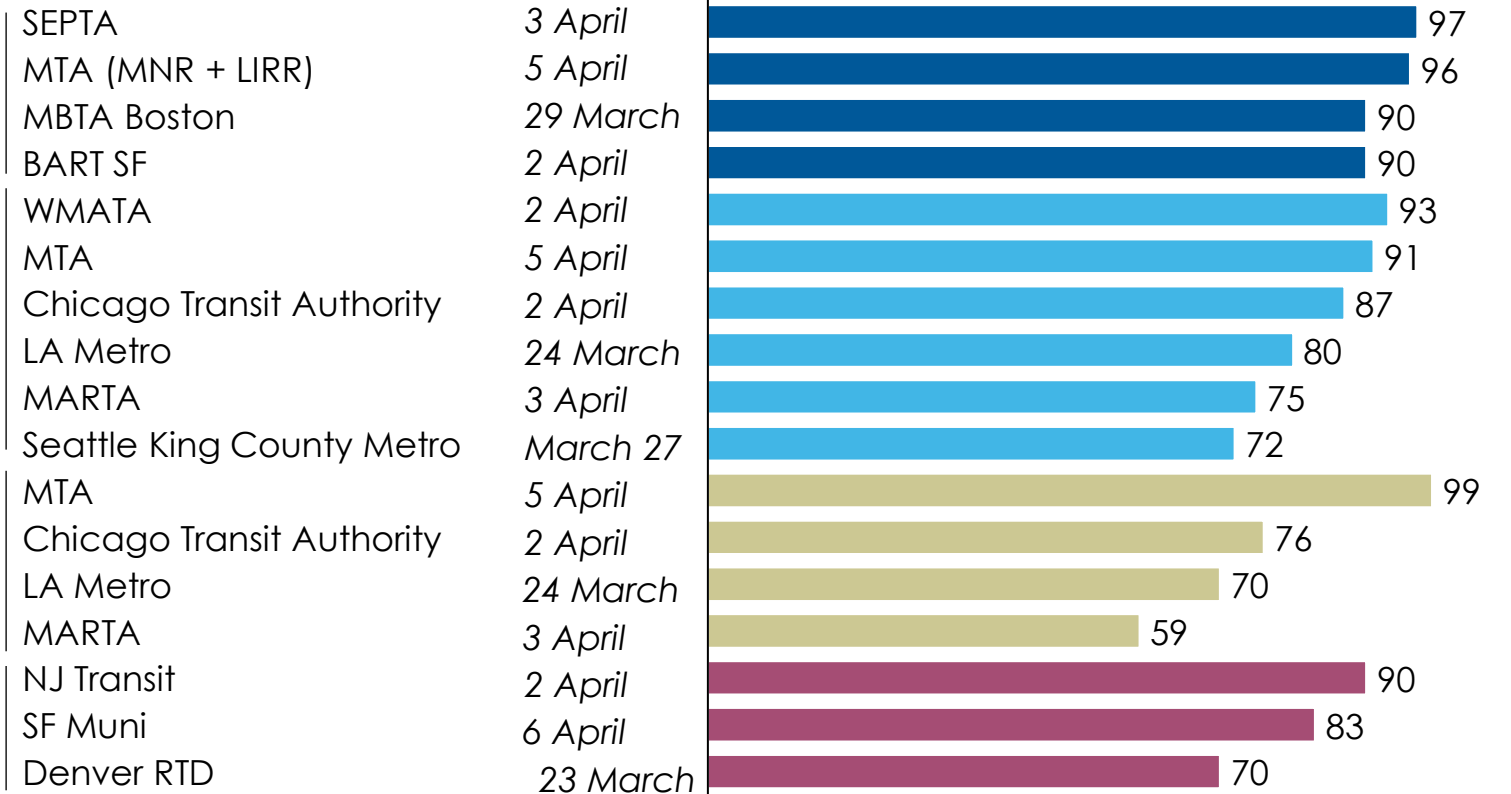
Heavy Rail



Bus



Mix



1. Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area
 2. Data collection and accuracy may vary across transit systems – some might be based on ticket entry, others on samples and extrapolation
 3. <https://www.chicagotribune.com/coronavirus/ct-coronavirus-chicago-transit-agencies-budget-loss-cta-metra-pace-20200416-7xk2fqgi4bgjvonqprdjly5hcu-story.html>
 4. <https://www.chicagotribune.com%2Fcoronavirus%2Fct-coronavirus-chicago-metra-budget-shortfalls-empty-trains-20200415-ihzhyckhnzhkply2uxmqyhsjx4-story.html>

Pre-COVID-19 Chicago job growth expectations in the tourism and hospitality industries are now threatened by COVID-19

 At risk from COVID

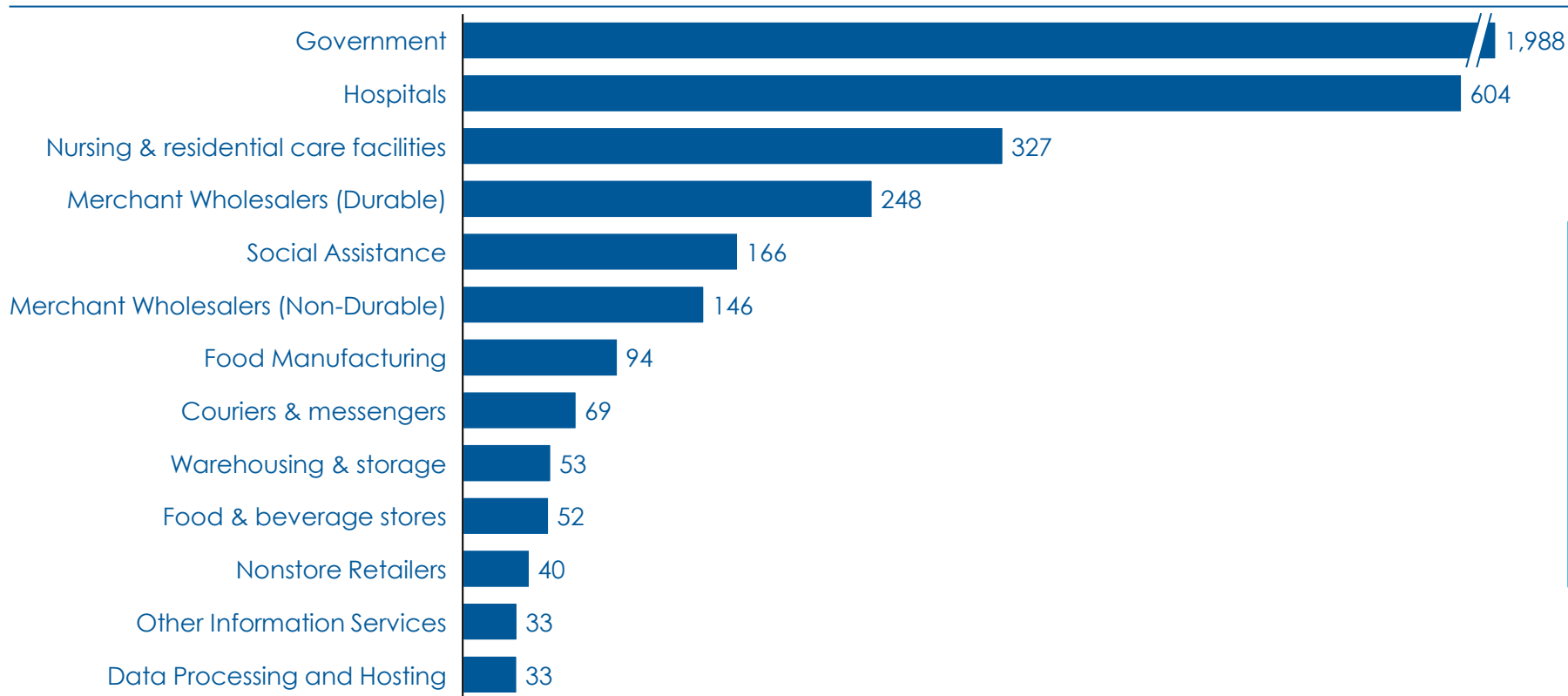
Cluster	A Employment Base & Projected growth			B Desired outcomes				
	Employment, ths.	US 5 yr CAGR '18-'23	CHI 5 yr CAGR '18-'23	Inclusive growth		Good/promising jobs ²	CHI average wage, K\$	Recession resilience Cluster resilience ³
				% Hispanic ¹	% Black ¹			
Transport & logistics	152	2.3%	2.0%	18%	18%	27%	57.0	-6.9%
Technology	75	2.7%	2.1%	6%	6%	15%	103.9	3.0%
Tourism Attractions & Assets	39	1.8%	1.0%	15%	14%	13%	32.1	10.9% ⁴
Hospitality & Accommodations	412	1.4%	1.4%	26%	15%	11%	23.8	-2.3%
Local health services	464	2.2%	1.7%	14%	20%	14%	49.0	5.1%
Life Sciences	28	0.6%	-0.6%	13%	6%	24%	115.5	-1.2%
Industrials	78	0.1%	-1.6%	30%	10%	33%	65.9	-19.1%
Professional & corporate services	418	1.5%	0.8%	17%	15%	14%	85.2	-2.6%
Food professing & manufacturing	136	0.6%	0.1%	26%	13%	15%	51.4	-1.4%
Knowledge dissemination	84	1.6%	0.6%	8%	10%	9%	135.2	-1.2%
Clean technology	2	2.4%	3.3%	7%	7%	46%	109.6	-3.1%

1. Represents percentage of workforce Hispanic or Black as of 2018 according to EMSI
2. Good jobs are jobs that pay above the regional median wage and include benefits, while promising jobs lead to good jobs; neither good nor promising jobs require a college degree
3. Measured by average quarterly change in jobs during last 5 recessions
4. Cluster experienced abnormal employment growth during official duration of the 1990 recession. Adjusting for this outlier yields a resilience score of 1.2%

Source: Economic Modeling Specialists Intl. (EMSI), Brookings, Moody's

The mix of available jobs in Chicago will evolve rapidly and, in the short term, some sectors may actually experience job growth

National perspective on short-term sub-sector job growth, (K)



- In the short-term, COVID-19 may drive increased job demand in government, healthcare, and wholesale trade, as well as other sub-sectors
- Longer term job growth related to COVID-19 is less clear

★ After the crisis, Chicago is well positioned to see job growth in Transport and Logistics that may be accelerated by COVID-19

Cluster	Example firms in CHI	Cluster employment	Inclusive growth		Recommended sub-clusters for focus
		CHI 5 growth '18-'23	CHI % Hispanic ²	CHI % Black ²	Good/promising jobs ¹
Electronic and Catalog Shopping	B2B / B2C e-commerce (e.g. GrubHub, FTD)	2.66%	17%	9%	2.3%
Trucking	General / specialized freight trucking	0.53%	18%	15%	37.2%
Ground Transportation Support	Packing, freight support (e.g. CH Robinson)	0.85%	18%	11%	27.9%
Air Transportation	Passenger/ freight (e.g. United)	0.92%	14%	15%	28.6%
Warehousing and Storage	Warehousing, storage (e.g. Public Storage)	3.68%	22%	26%	21.9%
Total		1.97%	18%	18%	25.1%

Existing initiatives

Talent

- Requirements in local and minority hiring in infrastructure projects
- CPS operates transportation-focused vocational programs in diesel technology, auto technology, and auto body repair in 7 high schools
- Olive-Harvey College is a Center of Excellence in Transportation, Distribution, and Logistics

Infrastructure

- Rebuild Illinois (state infrastructure program)
- WIOA – workforce training with focus on T&L

COVID-19 impact on Air Transportation jobs in Chicago has clearly been negative and this is one cluster where post-COVID-19 growth is unlikely

¹ Good jobs are jobs that pay above the regional median wage and include benefits but do not require a college degree, while promising jobs lead to good jobs; educational attainment below B.A.; this represents data for CHI ² Represents percentage of workforce Hispanic or Black as of 2018 according to EMSI ³ Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area

Growth in healthcare and life sciences is another potential opportunity area for Chicago

Sub-Cluster	Example firms in CHI	Cluster employment	Inclusive growth		Recommended sub-clusters for focus
		CHI 5 growth '18-'23	CHI % Hispanic ²	CHI % Black ²	Good/promising jobs ¹
Hospitals	Rush, Northwestern, Illinois Masonic	0.96%	13%	17%	17.0%
Healthcare Provider Offices	Northwestern, DaVita	2.27%	17%	9%	12.4%
Home and Residential Care	Fairmont Care, Misericordia Home	2.06%	14%	36%	12.2%
Biopharmaceutical Products	Abbott, Baxter, AbbVie	-1.01%	10%	7%	23.8%
Surgical & Dental Instruments	Stryker, Hill-Rom Holdings	0.00%	17%	6%	24.9%
Total		1.58%	14%	19%	14.7%

Existing initiatives

Talent

- CPS: Some early college STEM high schools focus on healthcare; Computer Science 4 All makes the course a HS graduation requirement
- City Colleges: Malcolm X College is a healthcare center of excellence

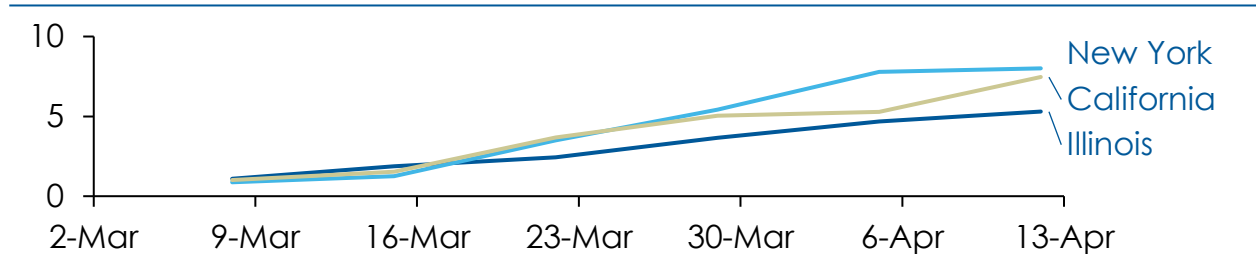
Innovation

- Illinois Growth and Innovation Fund will invest >\$220M over three years in emerging technology and biosciences companies
- New/ growing partnerships between private sector, entrepreneurs, and academia (e.g., Illinois Medical District, Discovery Partners Institute, etc.)
- Chicagoland Healthcare Workforce Collaborative

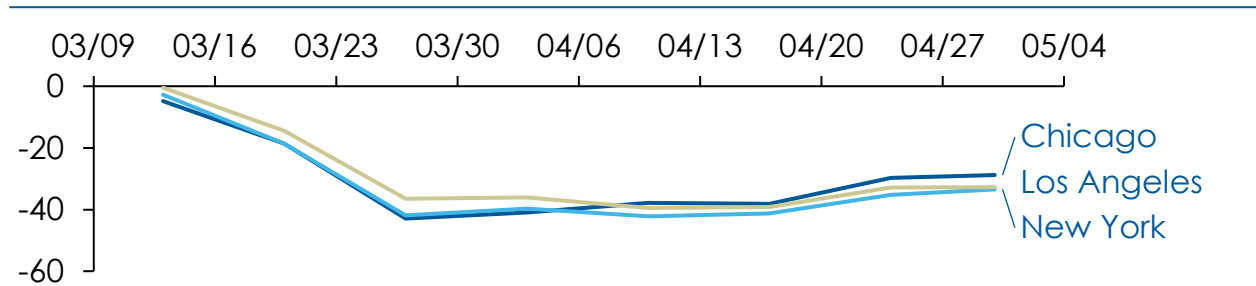
1. Good jobs are jobs that pay above the regional median wage and include benefits but do not require a college degree, while promising jobs lead to good jobs; educational attainment below B.A.; this represents data for CHI 2 Represents percentage of workforce Hispanic or Black as of 2018 according to EMSI 3. Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area

The severity of COVID-19 is clear, but Chicago has fared better than some comparable cities on certain economic metrics

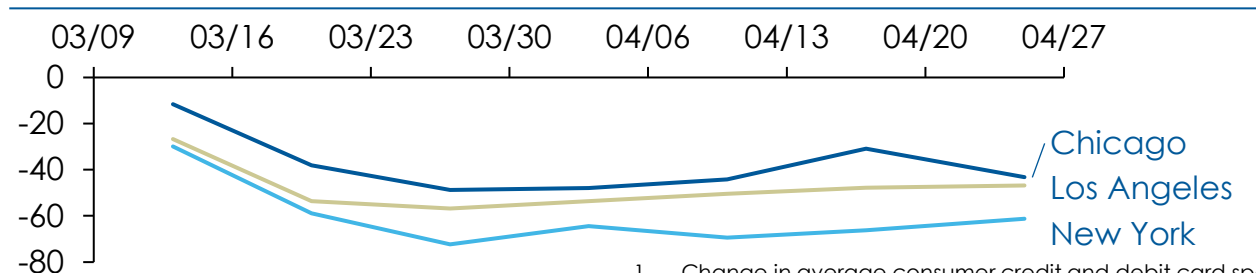
Total unemployment claims rate, current claims per 100 people



Percent change in all consumer spending, % change¹



Percent change in small business revenue, % change²



- Chicago **consumer spending is recovering faster** than certain peer cities on and saw **smaller declines in small business revenue**
- Illinois's **unemployment claims rate has not been as high as** New York or California's
- Chicago's rebound on certain metrics indicates **underlying advantages** and assets in the City - potentially infrastructure, work force, and economic diversity

1. Change in average consumer credit and debit card spending, compared to Jan. 2020 baseline, based on data from Affinity Solutions
 2. Net business revenue for small businesses indexed to Jan. 2020, based on data from Womply
 3. Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area

The Chicago region has strengths on which to build coming out of the crisis

Large, diversified population and economy compared to other US MSAs

- 3rd** Largest population in US, with high racial diversity¹
- 1st** Most diversified economy in the US²
- 3rd** Greatest GDP in the US³
- 2nd** Most Fortune 500 HQs in the US⁴

● Compared to top US MSAs or cities ● Compared to global cities

Strong transportation and higher education infrastructure

- 7th** Best urban transportation system in the world⁵
- 6th** Greatest airport by passenger volume in the world⁶
- 1st** Highest proportion of college graduates among seven largest cities in the country⁷
- 2nd** Largest transit system in the country⁹

Chicago is ranked #8 in the Global Cities Index⁸

1 Experien

2 WBC

3 US Bureau of Economic Analysis

4 "Fortune 500 companies list: 1 out of 3 are located in just six major cities" USATODAY, 2018

5 Elements of Success: Urban Transportation Systems of 24 Global Cities, McKinsey 2018

6 "This is the world's busiest airport", CNN, 2019

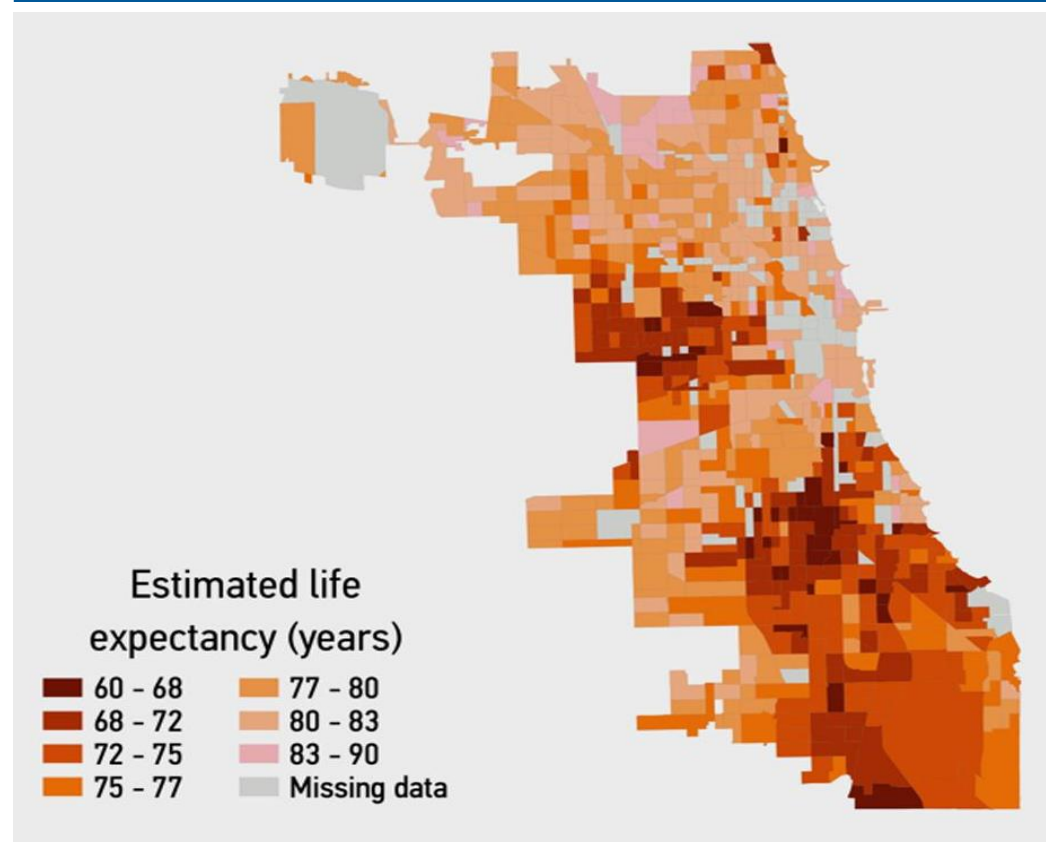
7 "College graduates are transforming Chicago. The danger is that it won't come fast enough." Chicago Sun-Times, 2019

8. The AT Kearney Global Cities index ranks cities based on 27 metrics across 5 dimensions: business activity, human capital, information exchange, cultural experience, and political engagement

9. Chicago Transit Authority, 2017

Chicago neighborhoods face differences in life expectancy of up to 30 years, highlighting existing challenges with health equity

Chicago average life expectancy by neighborhood¹



Key observations²

- Chicago has the **largest life expectancy gap in the country**
- Some neighborhoods have life expectancy of 60 years while others have life expectancy of 90 years
- Lower life expectancies are concentrated in western and southern parts of Chicago, coinciding with **lower income** and **Black and Latin** families

“In the affluent Streeterville neighborhood on the North Side, Chicagoans live to be 90 years. But, if you go nine miles south to Englewood, where many of our own patients come from, the average life expectancy plummets to about 60 years.”

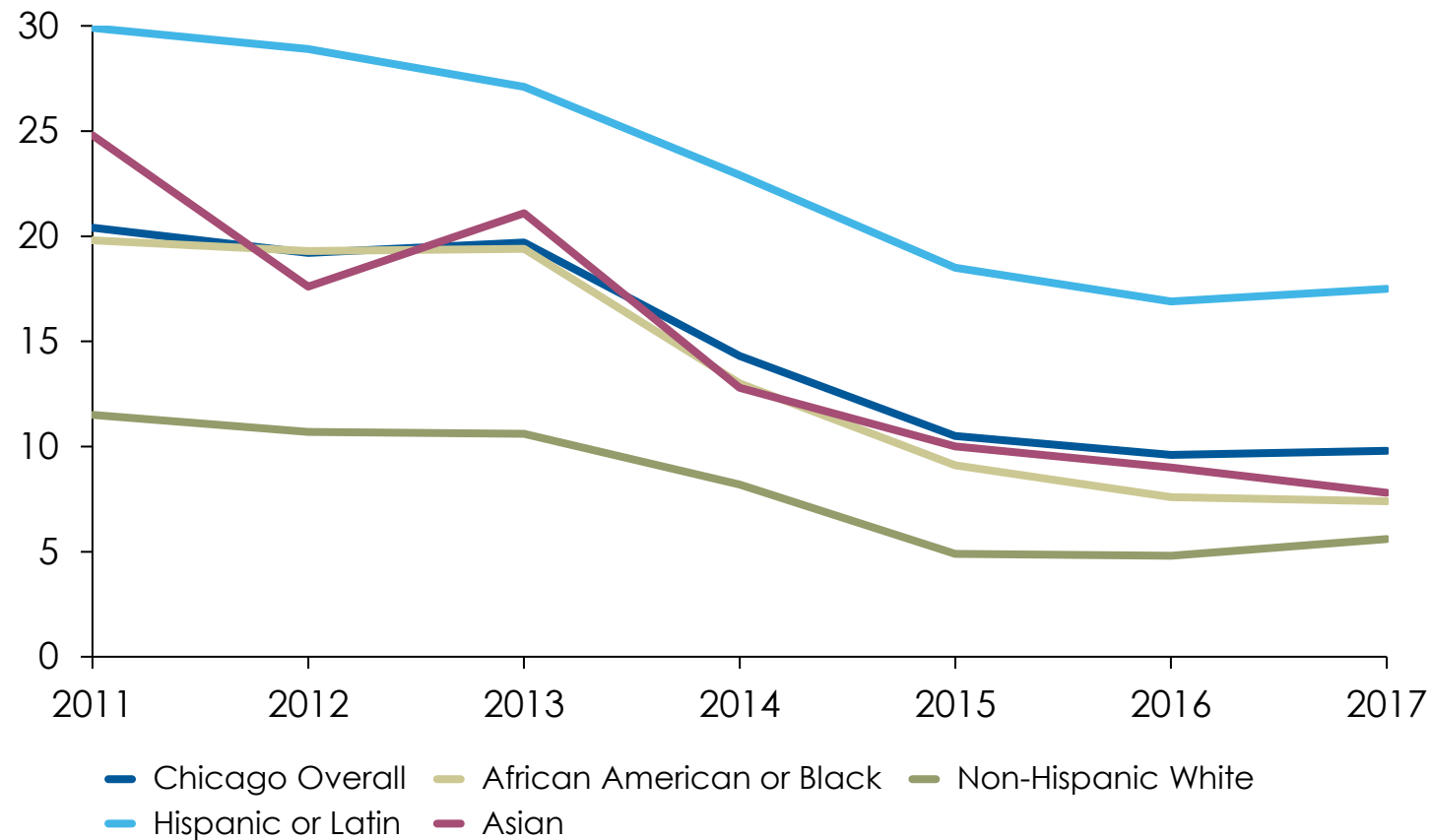
– NYU study on health inequity

1. CityLab for City of Chicago (2019)
2. New York University Medical School for City of Chicago (2019)

Source: CityLab, New York University Medical School

Health challenges are exacerbated by a lack of health insurance; 10% of Chicagoans do not have health insurance

Percent of population with no health insurance over time, 2012-2017



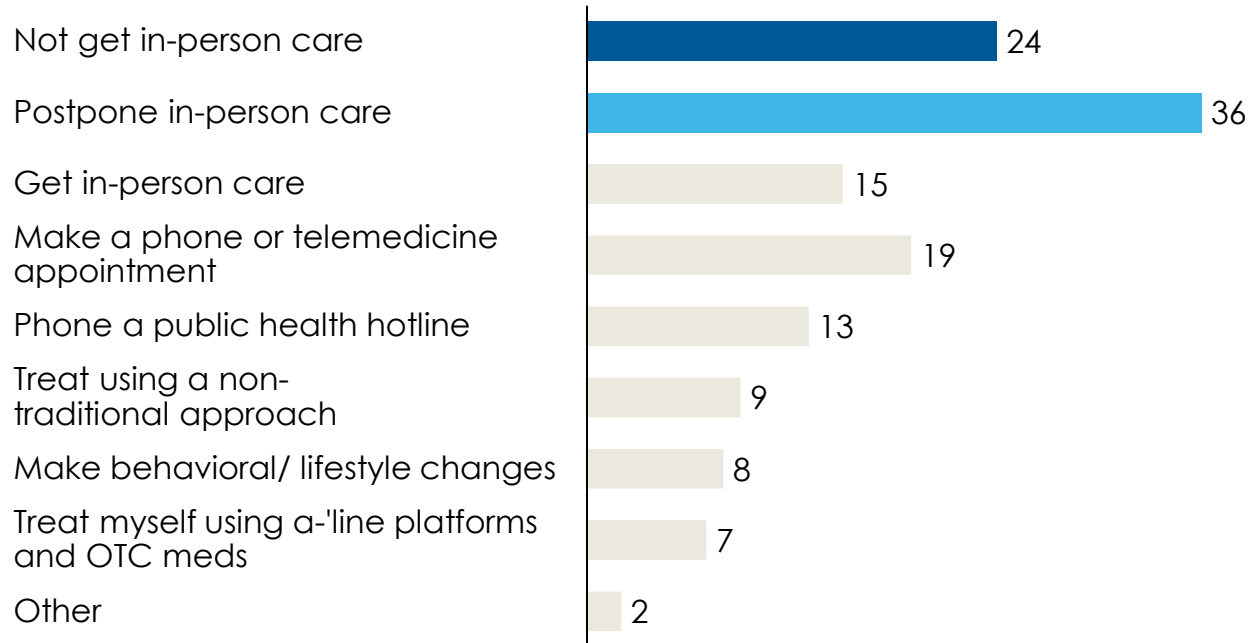
Key observations

- **263,376** people in Chicago (~10% of the population) lack health insurance
- **Hispanic and Latino** populations have the highest rates of lack of health insurance, at 17.5%
- The **Healthy Chicago 2.0** initiative and enrollment into **ACA** healthcare may have contributed to the **decline in lack of health insurance across all ethnic populations** from 2011 to 2017

The crisis is negatively impacting access to healthcare across the country; patients are forgoing care and losing insurance

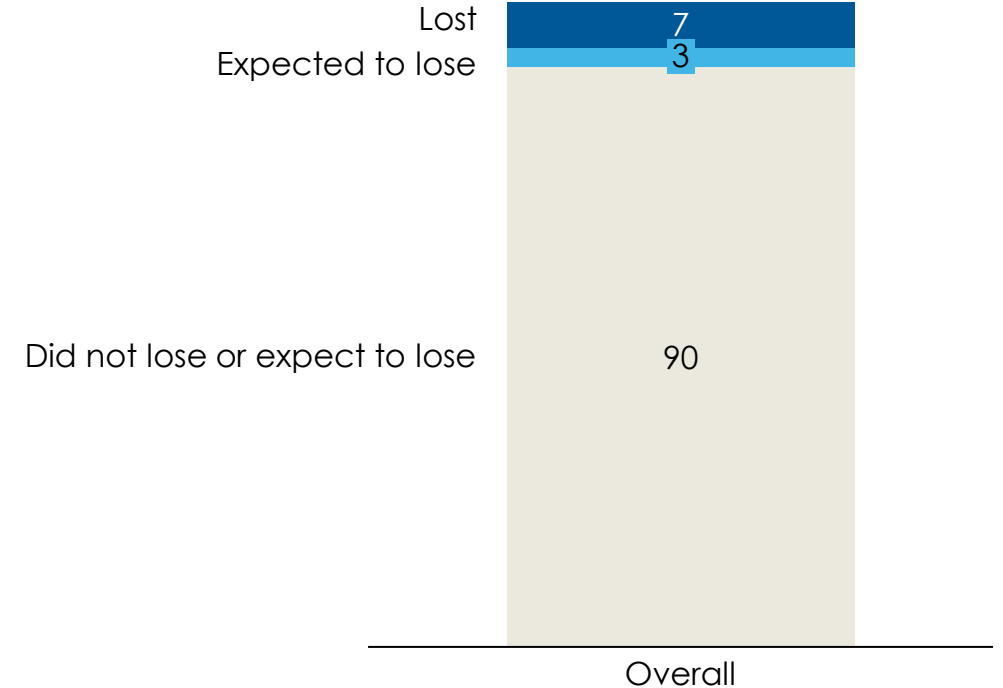
Actions taken to address new medical conditions or symptoms, % of respondents¹ who have developed a new medical condition or symptoms

N=107



Respondents who have lost or expect to lose health insurance, % of insured respondents

N=1138



1. Types of care not shown here included surgeries, infusions, and diagnostic imaging

S23. Since the Coronavirus / COVID-19 pandemic began, have you developed any new medical conditions or symptoms for which you would ordinarily seek treatment by visiting a medical professional in-person?

S24. Which Of the following actions have you taken or will you take to address the medical condition or symptoms you developed since the Coronavirus / COVID-19 pandemic began? (If you developed more than one medical condition or set of symptoms, please answer for the most recent one). Multi-select, responses will total to more than 100%.

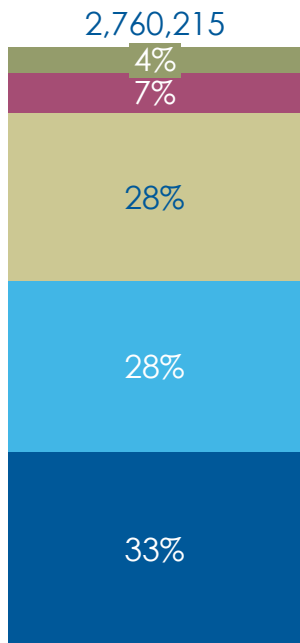
S25. Which of the following medical care, if any, have you decided to not get or postpone as a result of the Coronavirus / COVID-19 pandemic for conditions that you developed since the Coronavirus/ COVID-19 began? (This does not include any previously scheduled appointments that were cancelled.)

Source: COVID-19 Consumer Survey examining national data (April 13th, 2020)

The crisis is disproportionately impacting Black and LatinX groups

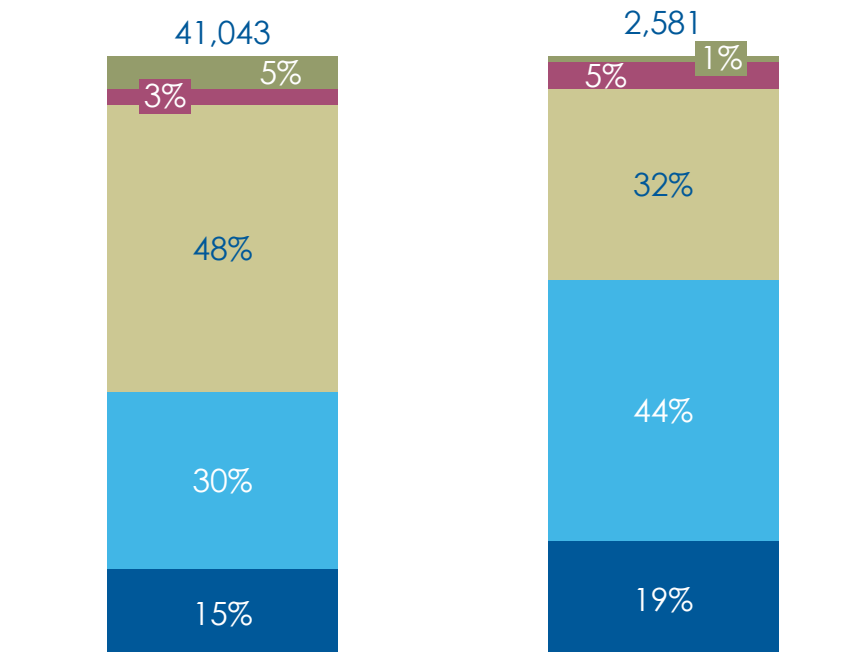
■ White
 ■ Black
 ■ Latinx
 ■ Asian
 ■ Other

Chicago population,
% of total



City of Chicago Population

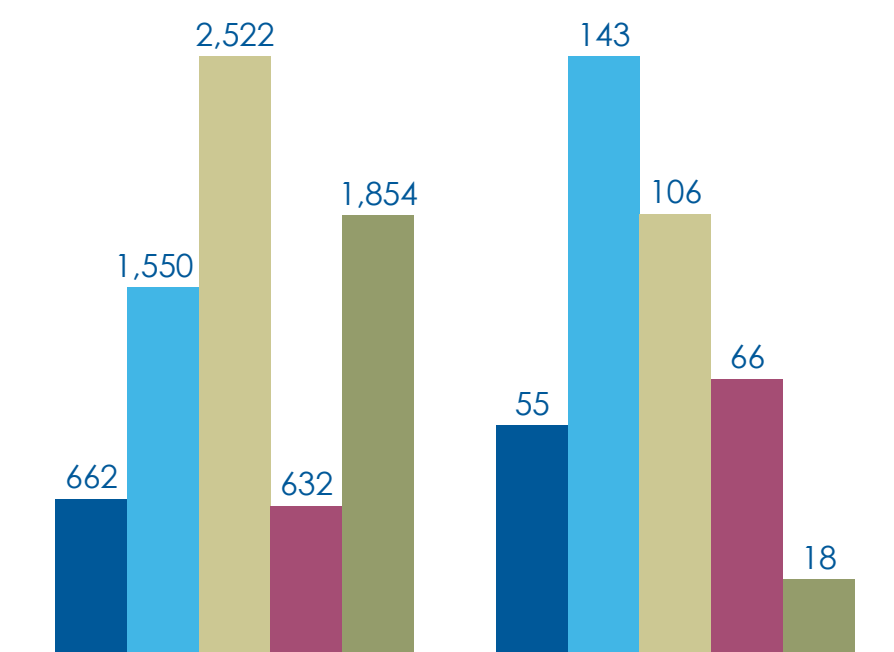
Percent of total cases and deaths,
% of total, As of June 29th, 2020



Percent of total cases

Percent of total deaths

COVID-19 case rate and death rate¹,
As of June 29th, 2020



Case Rate per 100K

Death Rate per 100K

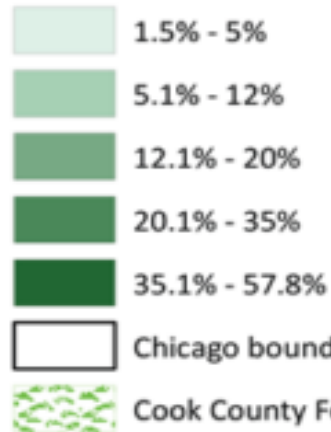
1. Race-ethnicity percentage is calculated among those with known race-ethnicity as reported by the medical provider.

Source: City of Chicago Data Portal (June 29th, 2020) ; U.S. Census Bureau American Community Survey 2018 - 5-year estimates (ZIP Code), 1-year estimates (Citywide); CDPH for City of Chicago (June 18th, 2020)

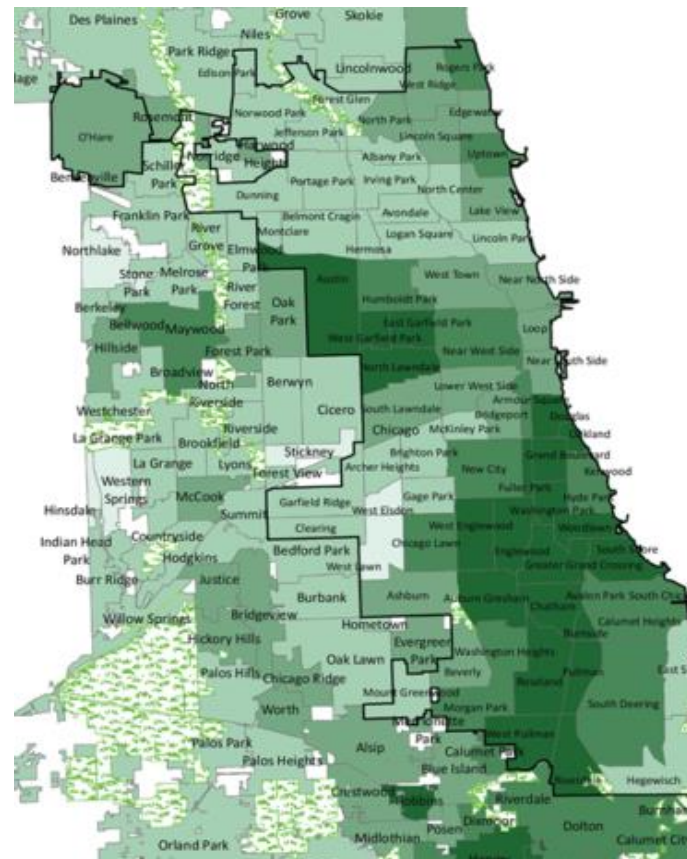
★ Food insecurity exists primarily on Chicago’s South and West Side, and will worsen due to challenges presented by the crisis

Chicago food insecurity¹ by neighborhood, % of families that are food insecure

Food insecurity rate by community area



1 in 6 Chicago residents require food security assistance



Key observations

- Food insecurity is a household-level economic and social condition of **limited or uncertain access to adequate food**, and causes negative economic, health, and social outcomes
- Over **15 neighborhoods** have **between a 35-58%** rate of food insecurity
- Food insecurity is concentrated in the **Western and Southern neighborhoods** of Chicago
 - These neighborhoods have a concentration of low-income and minority families

1. Food insecurity is a household-level economic and social condition of limited or uncertain access to adequate food, and causes negative economic, health, and social outcomes

Source: Greater Chicago Food Depository for City of Chicago (2016)

The crisis is increasing demand for food insecurity assistance

- The United States Department of Agriculture classified **39 census tracts in Cook County as food deserts¹** in 2010 — among those tracts were areas in West Pullman, Pullman, Woodlawn, Roseland, Riverdale and Englewood
- Food pantries are changing their operations in response to an **expected wave of demand** and to adhere to social distancing recommendations
- Lakeview Pantry on the city's North Side has seen “**unprecedented**” demand for food assistance; visitors for food service have **increased by 40%**
- The crisis is making it **difficult for food pantries to meet additional demand:**
 - The number of **delivery sites is down 30 percent**
 - **Spacing requirements cap volunteers per session at 60 to 70 vs. the usual 175**
 - The **amount of food donated to the GCFD² in March dropped 29 percent**, from the same time last year

"The **need is dramatically increasing throughout all of Chicago** and the Greater Chicago Food Depository was already serving hundreds and thousands of our neighbors before the pandemic hit, with schools closing, businesses closing, restaurants service industry hit especially hard. **There are going to be tens of thousands, if not more, people who are seeking assistance on the table for the first time in their lives.**"

– A Greater Chicago Food Depository spokesman

1. U.S. Department of Agriculture defines a food desert as an area with a poverty rate of at least 20 percent and where at least a third of the population lives more than a mile from a supermarket or large grocery store

2. The Greater Chicago Food Depository (GCFD) is the largest food pantry network in the Midwest

Source: The Chicago Tribune for City of Chicago (March 28th, 2020)

★ Homelessness is an ongoing problem, and the crisis is presenting new challenges

There is a significant homeless population in Chicago and not enough shelter or low-cost housing to support this

- ~9K Chicagoans were experiencing homelessness as of February 11th¹
- Based on a broader definition of homelessness that includes doubling up, ~80K people were homeless in Chicago in 2015²
- City officials estimate there are ~4K beds in all in homeless shelters³
- Chicago Housing Authority, who manages low-cost housing for the City, reported a waitlist of ~162K people³

The City is taking action to reduce health risks for homeless populations during the crisis and meet additional demand for shelter

- The City set up an “emergency shelter network” of 699 beds both to provide additional capacity³
- The City increased testing capacity across shelters³

“Those in shelters worry that conditions are ripe for contagion, while others are trying to hold onto their accommodations as their income dries up. In the last few weeks, Chicago has readied beds in five locations to transfer shelter residents and meet additional demand.”

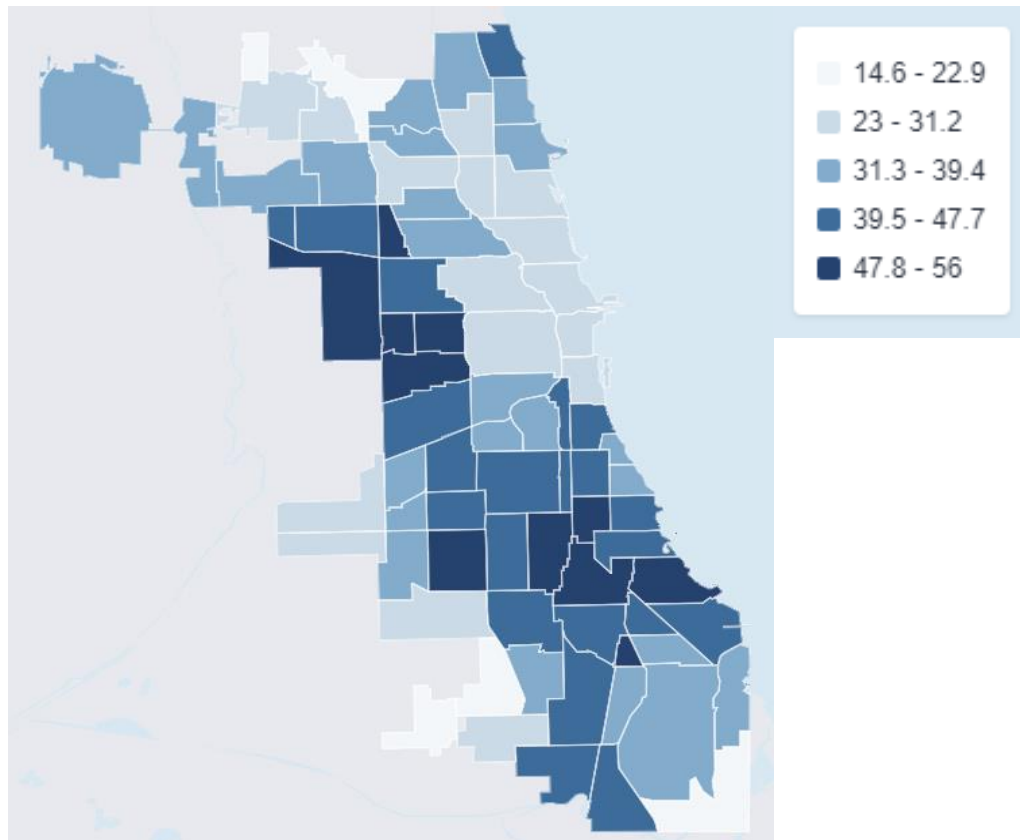
– *The Chicago Tribune*

1. All Chicago organization for City of Chicago (February 11th, 2020)
 2. Chicago Coalition for the Homeless for City of Chicago (2015)
 3. Chicago Tribune for City of Chicago (April 22nd, 2020)

Source: The Chicago Tribune for City of Chicago (March 28th, 2020)

★ 35% of Chicago households are severely housing burdened, especially in neighborhoods on the West and South side

Households that spend **35% or more of their income on housing costs**, percent by neighborhood, 2012 to 2016



Key observations

- Households that spend more than **35%** of their income on mortgage or rent are **severely housing burdened**
- **35% of Chicago households were severely housing burdened in 2017**
- As of 2017, **~90K renters** in Chicago are **severely housing burdened**
- As of 2017, **~20K homeowners** with a mortgage in Chicago are **severely housing burdened**
- Populations on the **West and South side** of Chicago are the most severely housing burdened

83,000 Chicagoans applied for emergency housing assistance within five days of COVID-19 Housing Assistance Grant launch, with only 2,000 designated to receive aid¹

1. Chicago Sun Times for City of Chicago (April 7th, 2020)
Source: Chicago Health Atlas for City of Chicago (2017)

CARES provides short term relief, but evictions are expected to rise if unemployment persists

Scenarios demonstrate high household burden due to COVID-19 over time

Cumulative potential rental evictions due to COVID-19 <i>Monthly potential rent unpaid</i>			
	Short-term <i>0-2 months</i>	Near-term <i>2-5 months</i>	Long-term <i>5-9 months</i>
Scenario 1 Upside case	~7K \$16M	~19K \$32M	~8K \$14M
Scenario 2 Base case	~22K \$41M	~51K \$87M	~31K \$53M
Scenario 3 Worst case	~35K \$62M	~69K \$115M	~93K \$155M

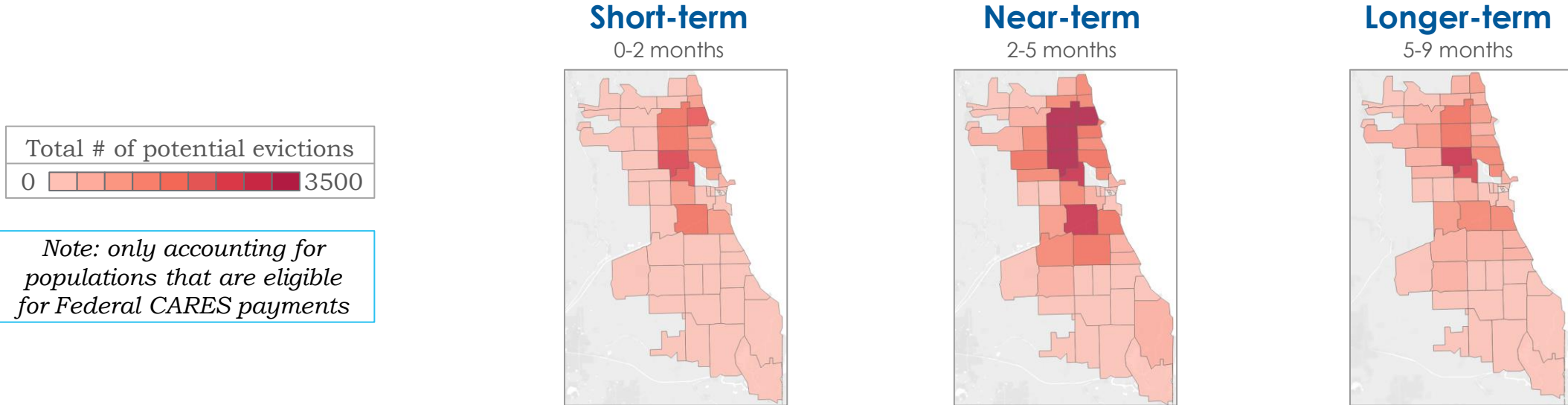
Total evictions lower than in near/long term due to one-off aid programs

Annual rental evictions

2020 Potential	2009
~120K Of Chicago renters likely to be rent-burdened and be at-risk of evictions if all at-risk jobs are impacted	~33K Rental evictions filings in Chicago
+30K baseline evictions	Average annual ~30K Avg rental eviction filings from '06-'16 in Chicago

Source: BCG Analysis: Predicted ~90K incremental evictions caused by COVID-19 + ~30K evictions annually from 2006-2016 ("Eviction filings in Chicago appear to be on the decline" Chicago Reader); Sources: QCEW Data, Q4 2018; US Small Business Admin Office of Advocacy IL Employment Report 2019; US Bureau of Labor Statistics OES Chicago-Naperville-Elgin MSA Employment & Wage Estimates; Zillow Rent estimates; ZipAtlas Household info by zip code

Incremental rental evictions from the crisis are forecasted to be concentrated in the Northwest and West sides of Chicago



TOP 5 NEIGHBORHOODS RANKED BY SHORT TERM EVICTIONS

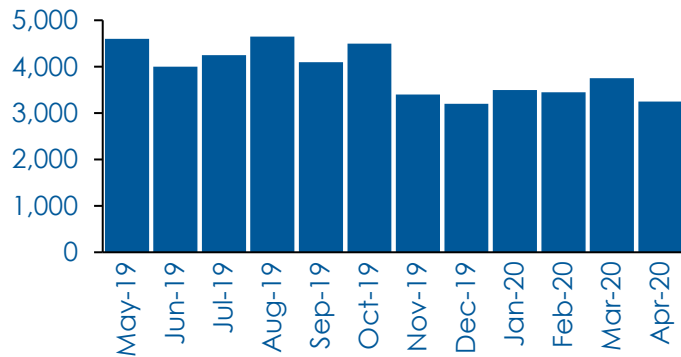
Zip Code	Approximate Neighborhoods	Short-term evictions	Near-term evictions	Longer-term evictions
1 60647	Logan Square	~2610	~3600	~2800
2 60622	Ukrainian Village, West Town	~2250	~3090	~2420
3 60640	Uptown, Sheridan	~1950	~3220	~1060
4 60625	Albany Park	~1730	~3440	~1720
5 60608	Heart of Chicago, Pilsen	~1660	~2980	~1490

Sources: BCG Analysis: QCEW Data, Q4 2018; US Small Business Admin Office of Advocacy IL Employment Report 2019; US Bureau of Labor Statistics OES Chicago-Naperville-Elgin MSA Employment & Wage Estimates; Statistical Atlas Industries in Chicago by District; Zip Atlas Unemployment rates in Chicago by Zip Code; US Census Bureau (ACS); BCG Research & Expertise

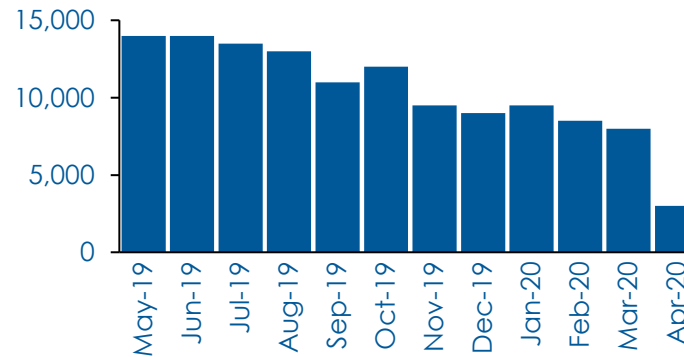
Chicago saw a less steep decline in new building permits than other cities

New building permits over time, number of permits

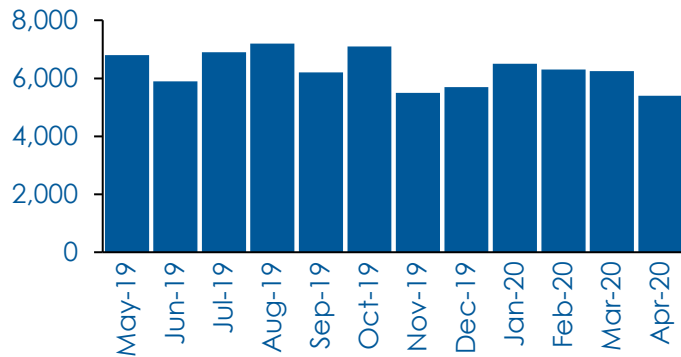
Chicago permits issued



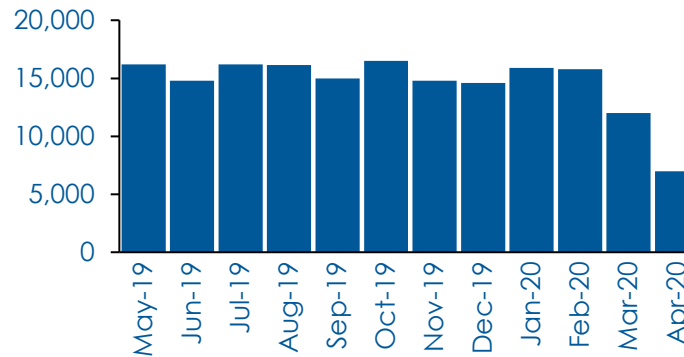
New York City permits issued



Austin permits issued



Los Angeles permits issued



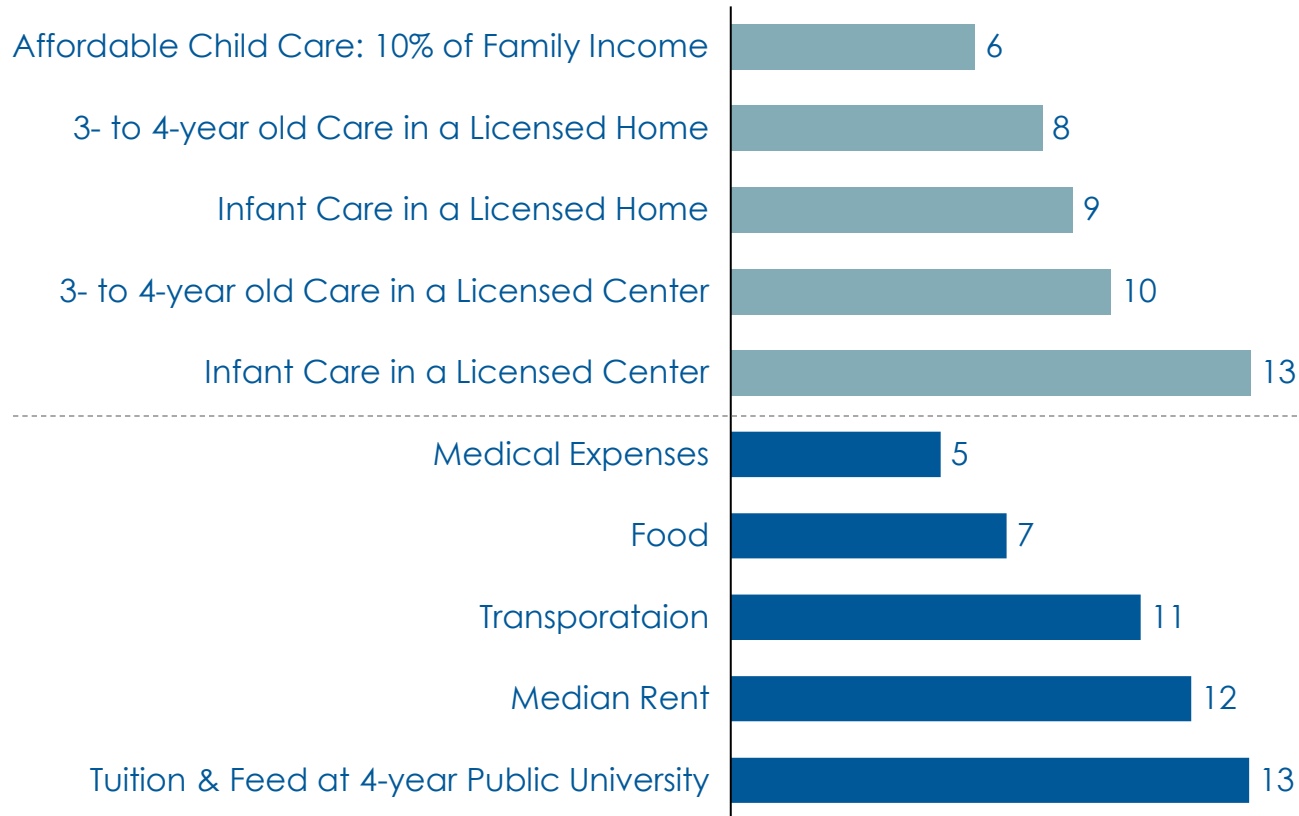
Key observations

- The number of new building permits per month declined less steeply in Chicago than in New York or Los Angeles
- Although permits do not reflect actual construction, they do reflect the desire to invest and a level of confidence in the economy

Source: City of Chicago (2019-2020)

★ Childcare expense alone can be similar to other major expenses (e.g., rent) and can be a barrier to work, education, and health care

Yearly child care costs compared to other major household expenses, thousands of dollars, 2015-2017



Key observations

- An estimated **100K children in Chicago qualify for child care assistance and are not receiving it¹**
- Child care costs can be as high or higher than other major expenses
- Many families, particularly low income families, find the **availability of child care to be limited during non-traditional work hours**
- High child care costs can be prohibitive and keep people, especially women, from **participating in the labor force, education, or seeking out mental health care**

1. Act of Children based on 2000 Census Data for City of Chicago
Source: Illinois Action for Children (2017)

Inequities in access to education are exacerbated during the crisis

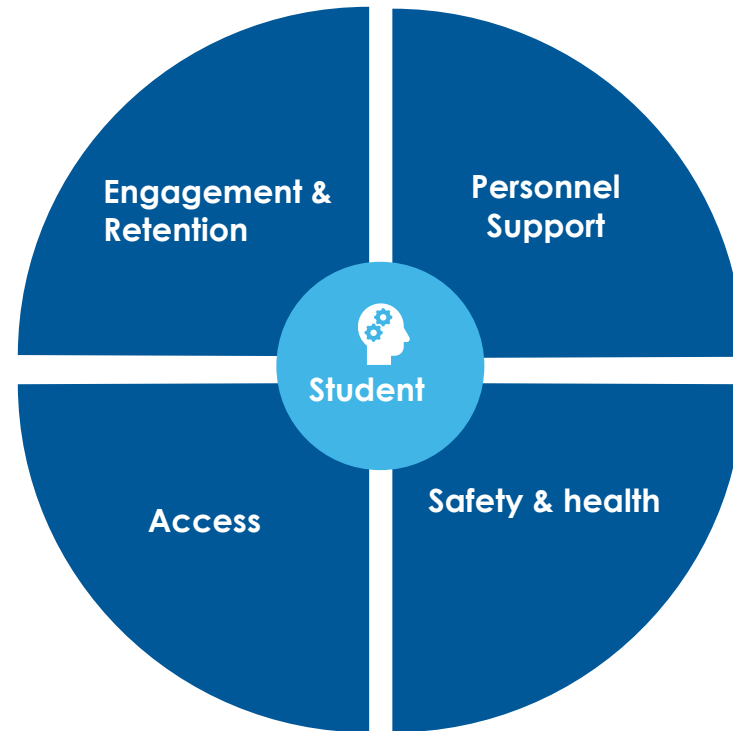
Remote learning as well as different student groups:

- **Lower retention** in remote education for disadvantaged students
- Dynamic requirements for students **with special needs** (e.g., navigation online, understanding vocabulary, need of visual aids)

Infrastructure:

- Learning devices e.g. laptops, chrome books, mobile phones
- Lack of suitable working space at home - **16,400 Chicago students experienced homelessness during the 2018-19 school year**¹

Frustrations with infrastructure also reduce motivation



Support from teachers/parents

- **Reduced overall teacher capacity** to provide differentiated support for vulnerable populations
- **Limited capacity of caregivers**, e.g., lack of time, language barrier, lower education level among certain parents, stress/emotional difficulties from parents

Commitment to online learning can be squeezed out by other priorities

School closings

- Nutrition
- Physical safety (home environment may pose potential harm to student)
- Mental health
- Healthcare (provided by school clinics)

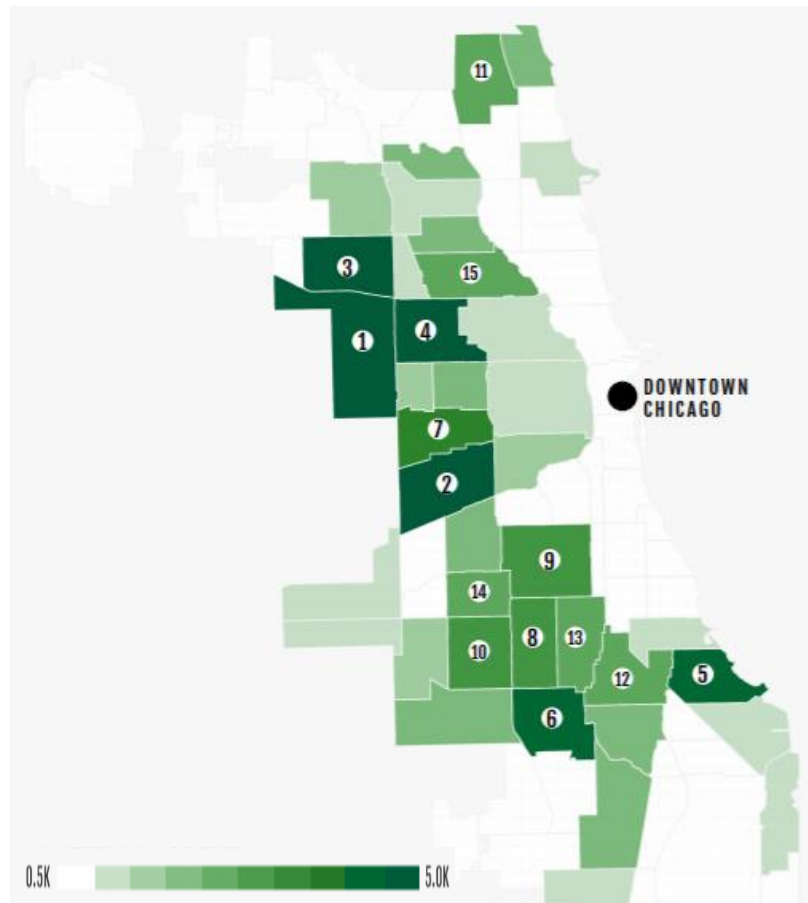
Nutrition and health challenges pose additional constraints on students attention and listening

“That’s a particular concern in CPS, where a majority of students are considered economically disadvantaged and resources vary among schools. With public libraries now closed, too, and the state under a stay-at-home order, those who lack devices or adequate internet access at home have few options.” – Chicago Tribune

1. Chicago Tribune for City of Chicago (March 26th, 2020)
Source: Dietz-Uhler research Journal of Educational Technology System, PISA research

In Chicago, about 1 in 5 children under the age of 18 lack access to broadband, and are primarily Black or Latinx

Number of children without broadband internet access by neighborhood, gradient from 0.5K to 5K



Key observations

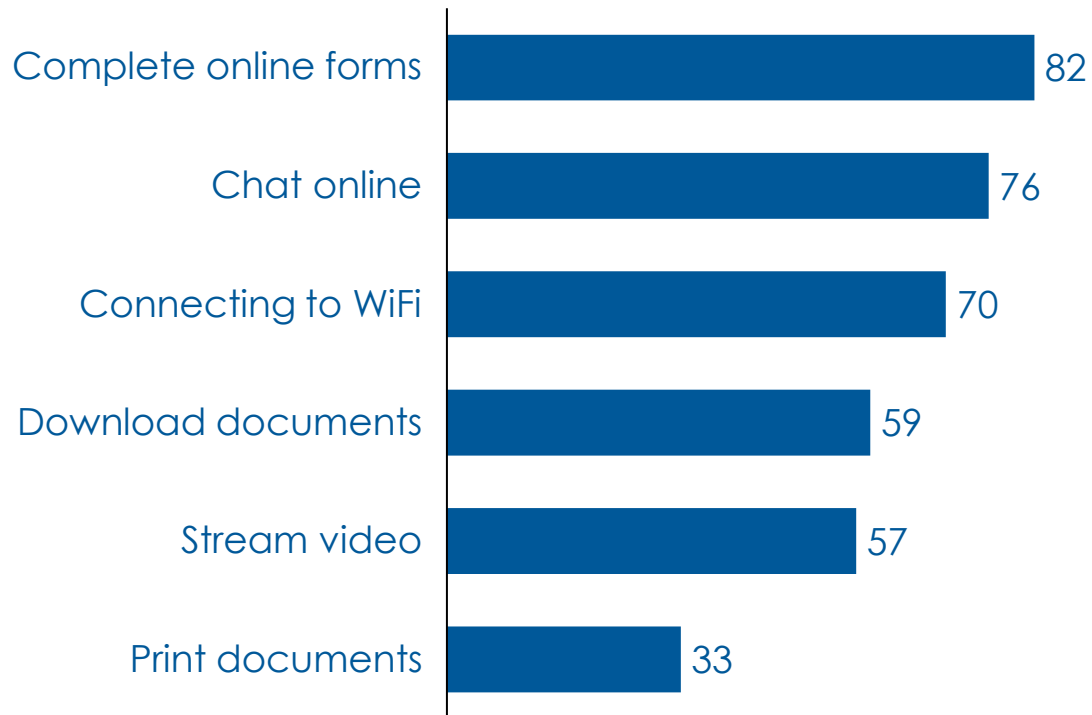
- **1 in 5 children** under the age of 18 in Chicago do not have broadband access
- **110,000 students are without broadband** internet access
- Lack of access is concentrated in primarily **Black and Latinx** neighborhoods
 - 46% of West Englewood children under 18 are without broadband internet
 - 8,000 Austin children under 18 are without broadband internet
 - 33% of Humbolt Park children under 18 are without broadband internet
- Internet providers **already have infrastructure** in place to allow for adoption in every Chicago household

“The need for internet access has been going on for a while now, but remote learning is making it more evident”

– A CPS parent

Quality of digital connection matters in a time of high-bandwidth online schooling

Percent of students with at-home access to technology functions needed for online schooling, % of respondents in an ASM survey¹



Key observations

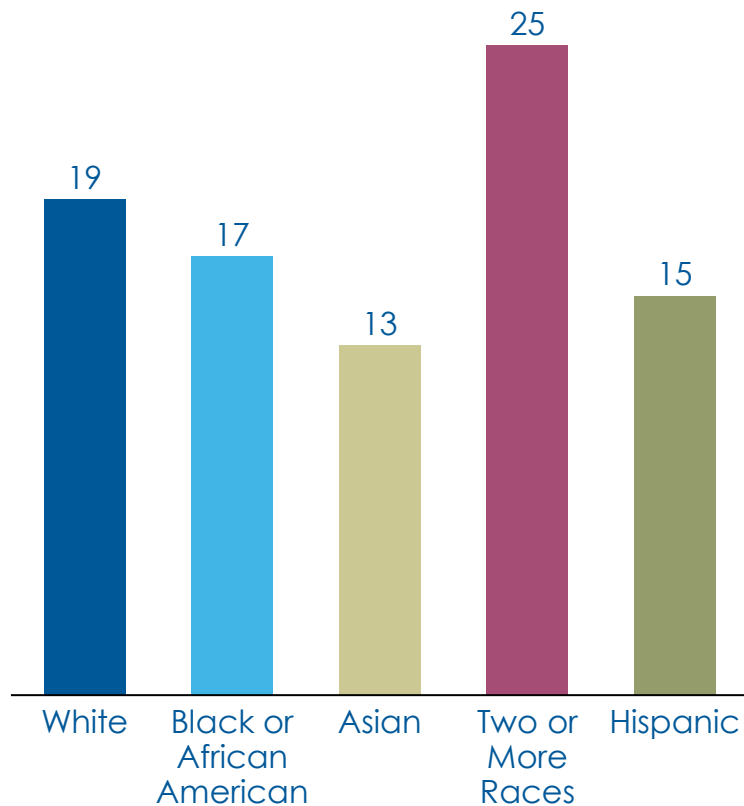
- In a survey in which 75% of students were in the After School Matters program found that many students **did not have access to basic technology capabilities**
- The survey found that **30% of respondents did not have WiFi access**
- **43% of students could not stream video**, meaning they cannot attend classroom sessions and speak directly to teachers

1. Survey of ~3000 teens, 77.2% of which are enrolled in an After School Matters Program, a program that supports high schoolers in achieving success

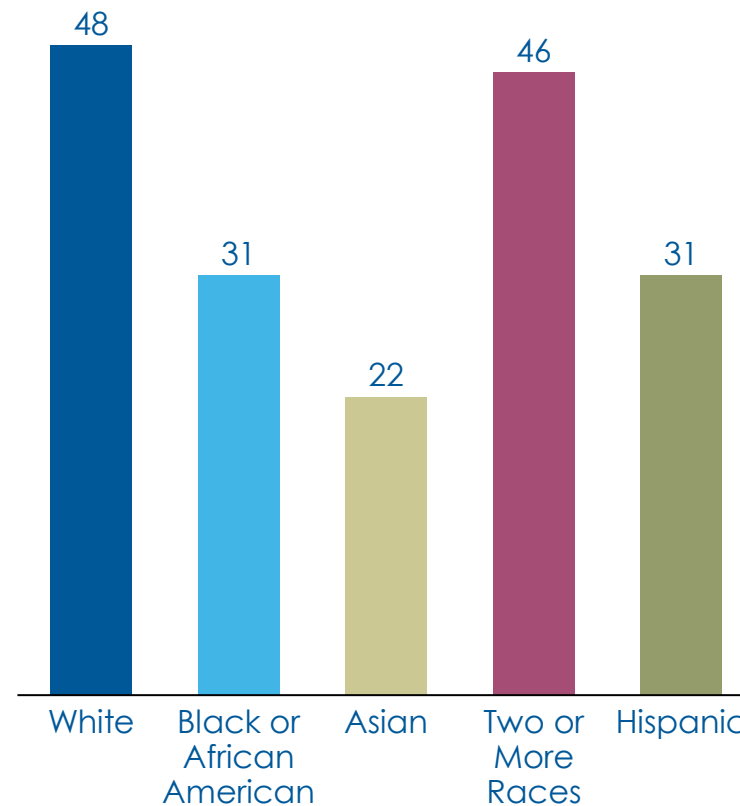
Source: After School Matters for City of Chicago (April 24th, 2020)

On average, 1 in 5 US adults experience mental illness, but Black and Hispanic populations are less likely to receive care

Prevalence of mental illness by race, %, 2008-2012



Proportion of patients with mental illness receiving services, %, 2015



Key observations

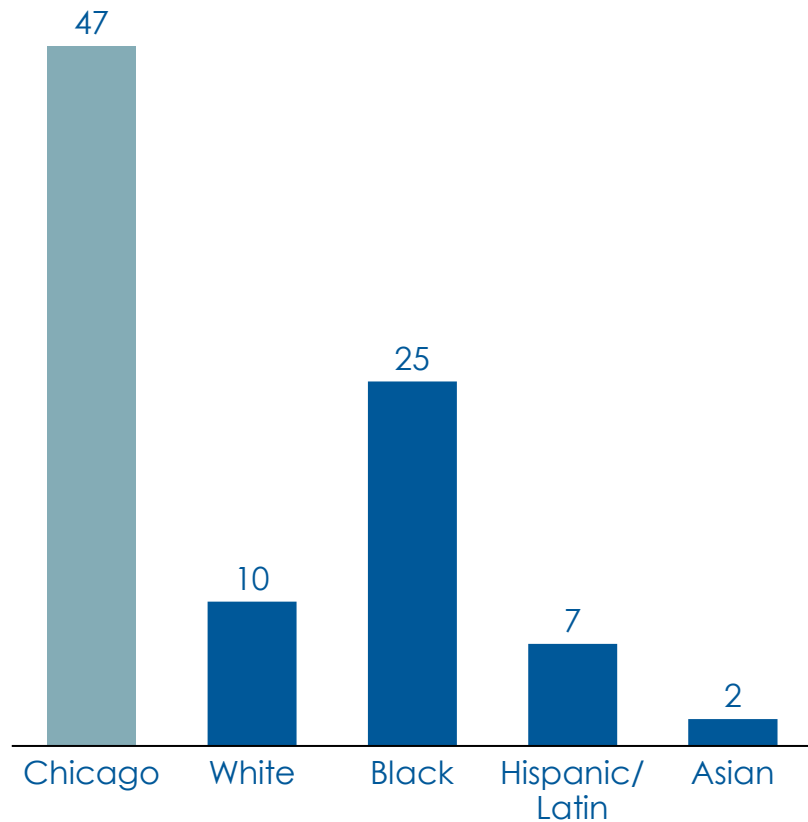
- **1 in 5** adults experience mental illness¹
- White populations with mental illness receive services 48% of the time, while **Black and Hispanic populations only receive services 31% of the time**

1. NAMI national data (2018)

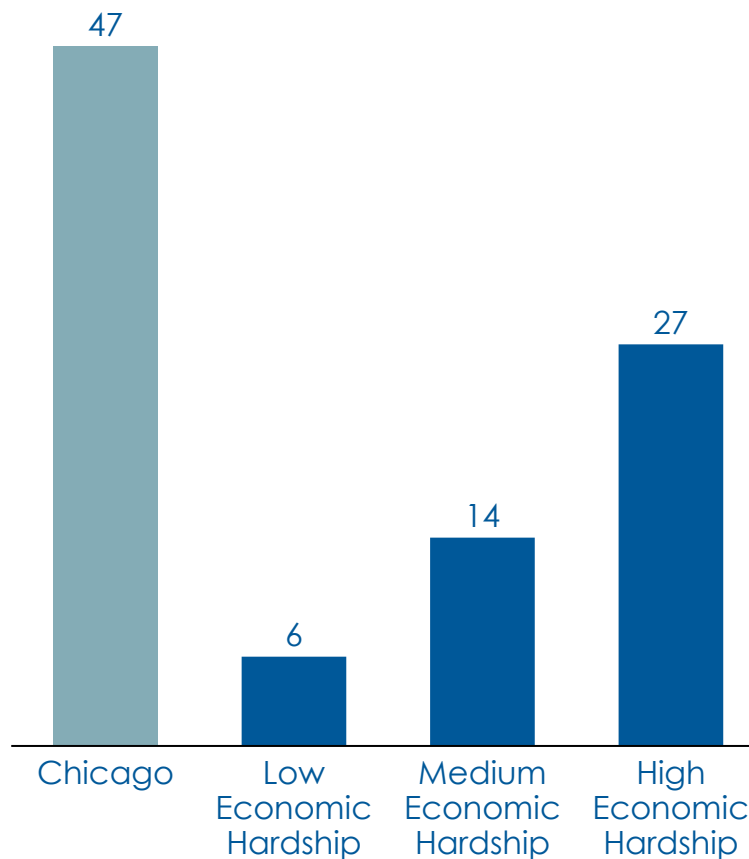
Source: American Psychiatric Association national data (2017)

★ Within Chicago, behavioral health hospitalizations are concentrated in the Black community and in populations with high economic hardship

Behavioral health hospitalizations by race,
thousands of hospitalizations, 2017



Behavioral health hospitalizations by economic hardship status,
thousands of hospitalizations, 2017



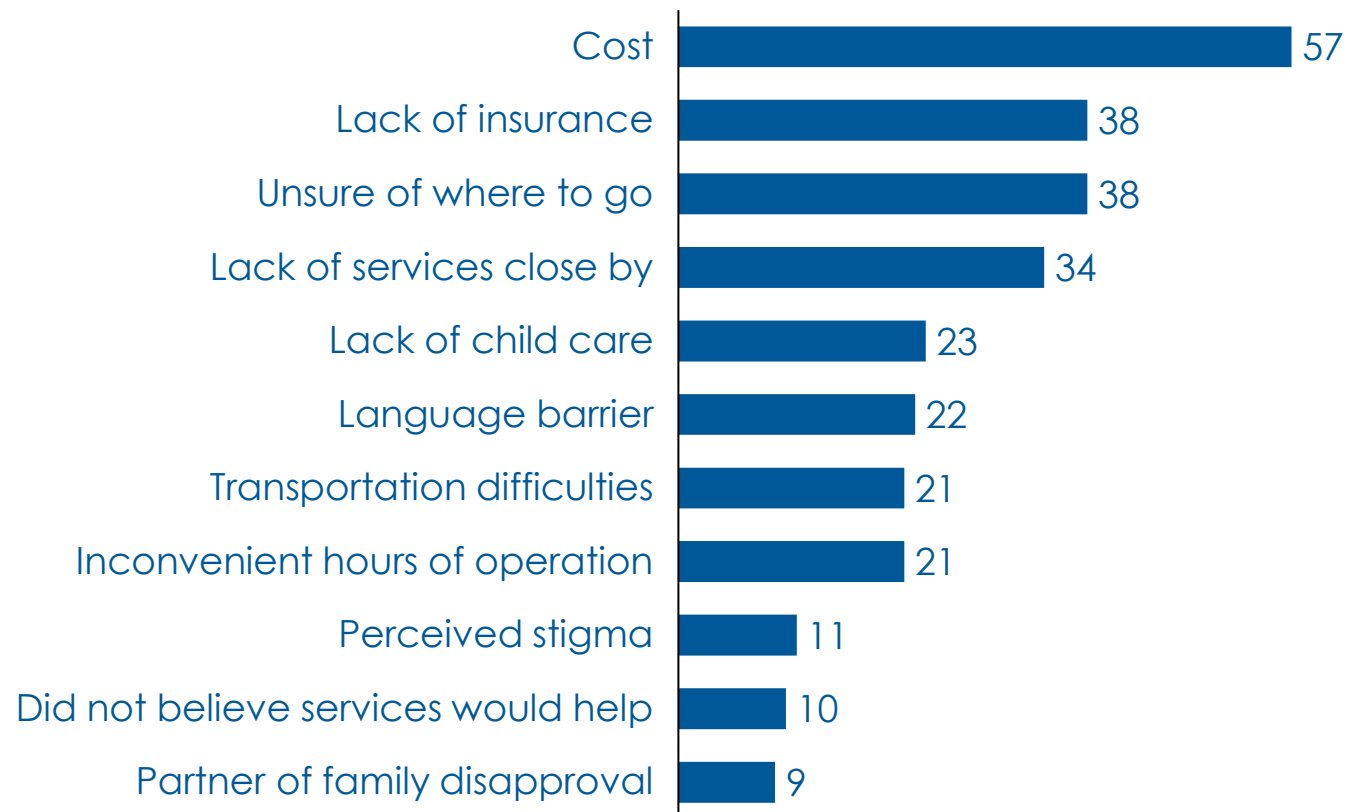
Key observations

- There were ~**47K behavioral health hospitalizations** in Chicago in 2017
- **Over half of behavioral health hospitalizations were Black residents**, significantly higher than any other ethnic group
- The majority of hospitalizations were of residents with **high economic hardship**
 - The Economic Hardship index takes into account 6 indicators: crowded housing, poverty, unemployment, dependency, and income

Source: Chicago Health Atlas, for City of Chicago (2017)

★ Latinx communities in Chicago face various barriers to access mental health services

Barriers to accessing mental health in Latinx communities, % of respondents who think factor is a barrier, 2018

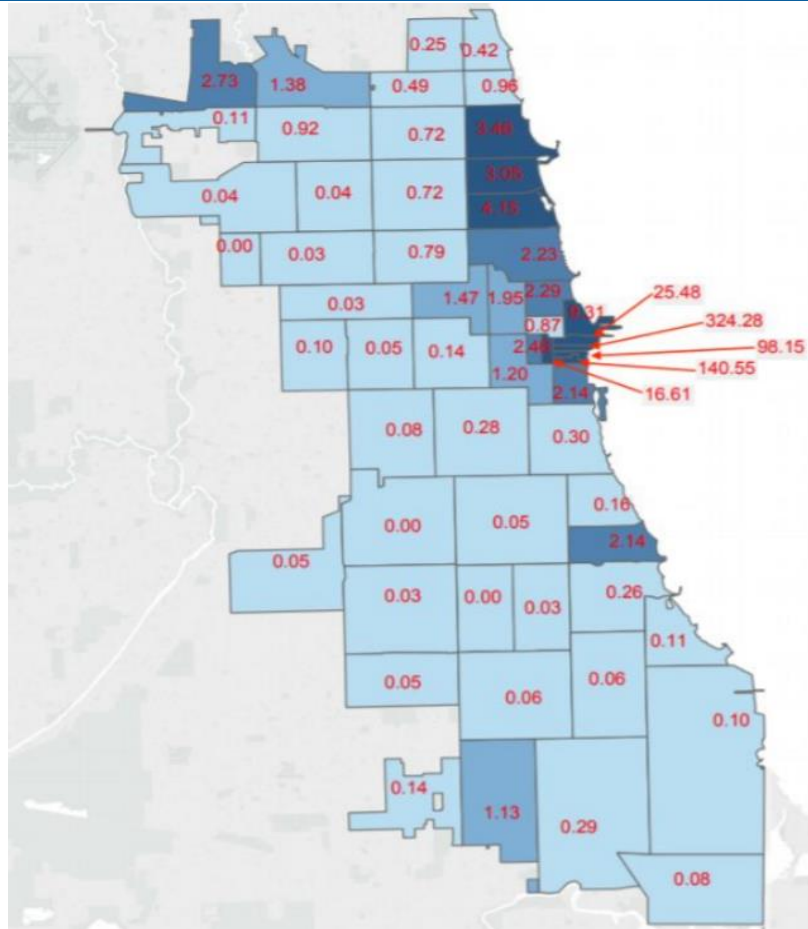


Key observations

- A survey of **Latinx communities** found that there is **demand for mental health services**: 80% reported “yes” or “probably yes” to whether they would seek professional support
- However, there are several **structural barriers to access**
- The largest barrier is **cost**, with over half of respondents citing high cost as a barrier to access
- Other significant barriers include lack of insurance, lack of information, and lack of child care

★ Mental health access in Chicago is unequal across neighborhoods

Mental health provider rate by neighborhood, providers per 1,000 residents, 2018

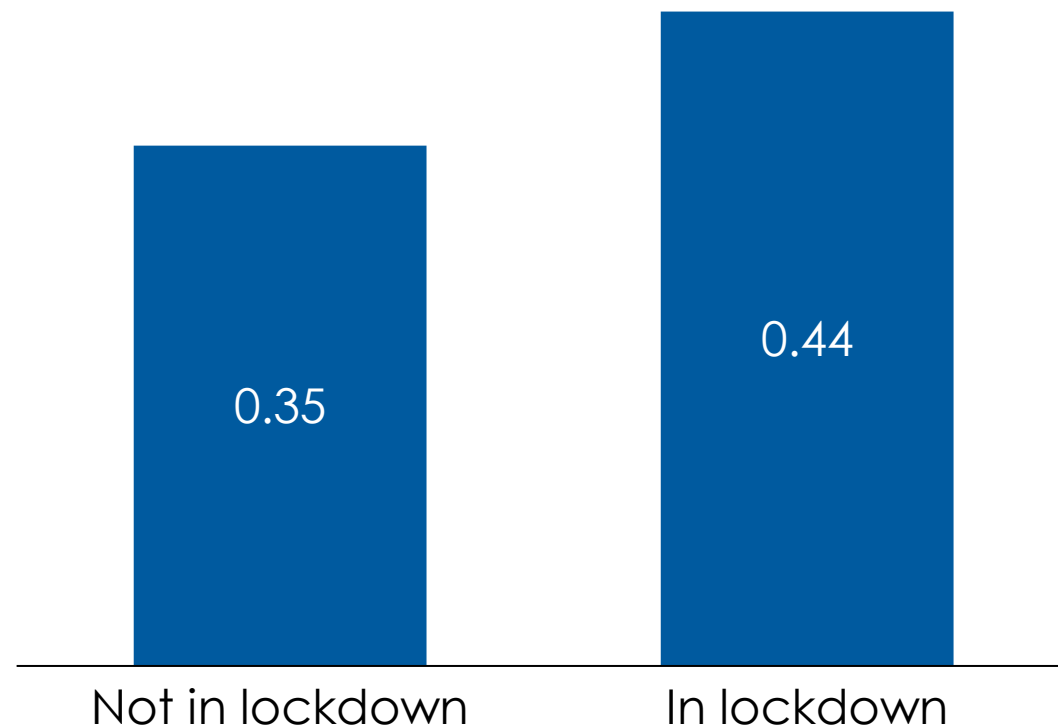


Key observations

- Access to mental health clinicians is unequal across Chicago neighborhoods
- **South and Westside Chicago have limited access** to clinicians, with some neighborhoods having 0 clinicians per 1,000 residents
- Northeast side residents have access to up to 324 mental health providers per 1,000 residents

★ 44% of adults feel isolated during SIP, which could increase risk of worsening long-term mental health outcomes

Response to “Agree or disagree: I feel very isolated”¹, percent of respondents who agree



“Lack of social connection heightens health risks as much as smoking 15 cigarettes a day or having alcohol use disorder...loneliness and social isolation are twice as harmful to physical and mental health as obesity...There is **robust evidence that social isolation and loneliness significantly increase risk for premature mortality**, and the magnitude of the risk exceeds that of many leading health indicators”

– *Psychology meta-analysis*²

1. Northwestern University Corona Data Survey national data (April 13th, 2020)
2. Perspectives on Psychological Science national data (2015)



Stay-at-home has an impact on mental health of the elderly

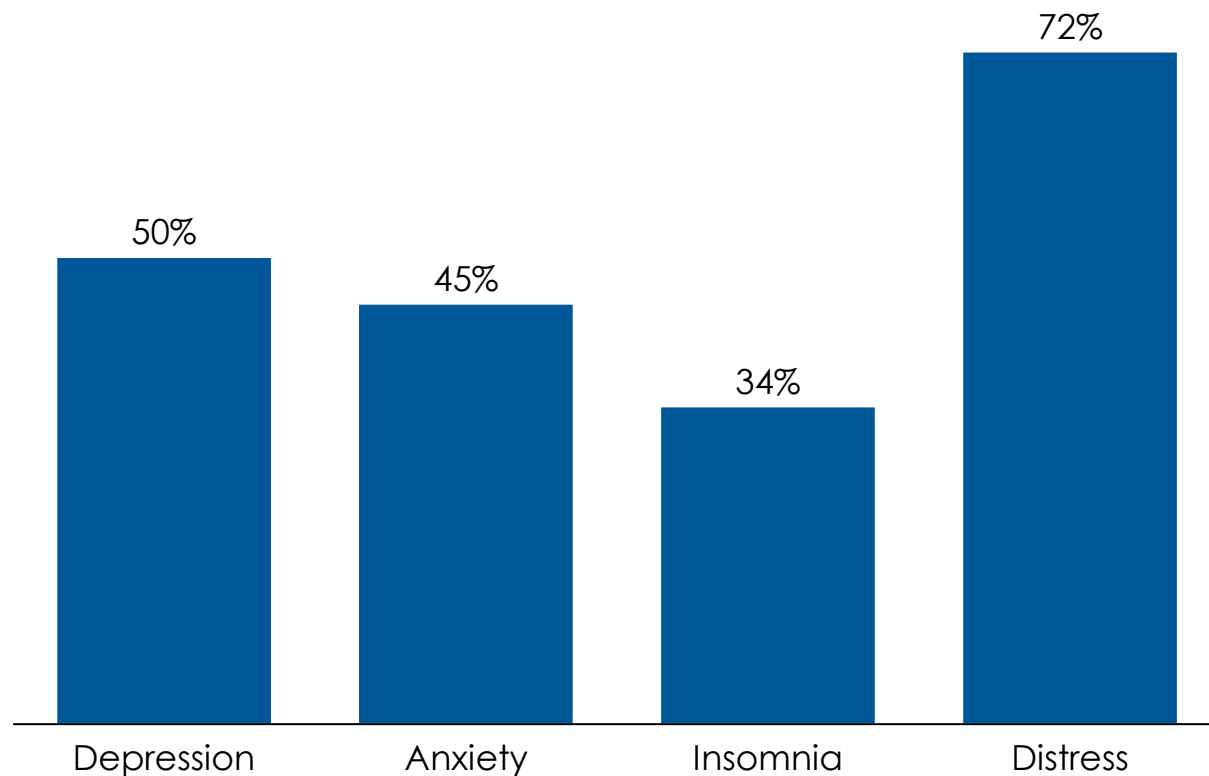
- Social isolation among the elderly is a “serious public health concern” due to **heightened risk** of cardiovascular, autoimmune, neurocognitive, and mental health problems
- Social disconnection puts **the elderly at greater risk of depression and anxiety**
- This impact on mental health has been seen before: the **SARS epidemic in Hong Kong in 2003 was associated with a 30% increase in suicide in those aged 65 years and older**
- For the elderly, mental impacts of isolation can be **compounded** by lifestyle restrictions, exacerbated loneliness, comorbidities (such as dementia), and feelings of worry and guilt for using resources

“Self-isolation will **disproportionately affect elderly individuals** whose only social contact is out of the home, such as at daycare venues, community centers, and places of worship. Those who do not have close family or friends, and rely on the support of voluntary services or social care, could be placed at additional risk, along with those who are already lonely, isolated, or secluded.”

– *Lancet Public Health Journal*

★ As observed in other countries, front-line healthcare workers are stressed due to the burden of the crisis, including in Chicago

Case study: Mental health impact of COVID-19 for healthcare workers in China¹. % of 1257 respondents who reported psychological symptoms



Key observations

- Providers involved in diagnosis and care of COVID-19 patients were **1.5x as likely to report depression symptoms** and **3x as likely to report insomnia**, as compared to non-frontline providers¹
- Chicago health care workers are also facing increased pressure: a recent survey of 17,000 Chicago doctors said **93% fear getting the virus²**
- The City of Chicago is offering a variety of free services to healthcare workers, including **psychotherapy and other mental health resources³**

“Healthcare workers are concerned about transmitting this to their families so much so that there are some people who have isolated themselves and are living away from their families”
– Assistant professor of psychiatry at Rush University²

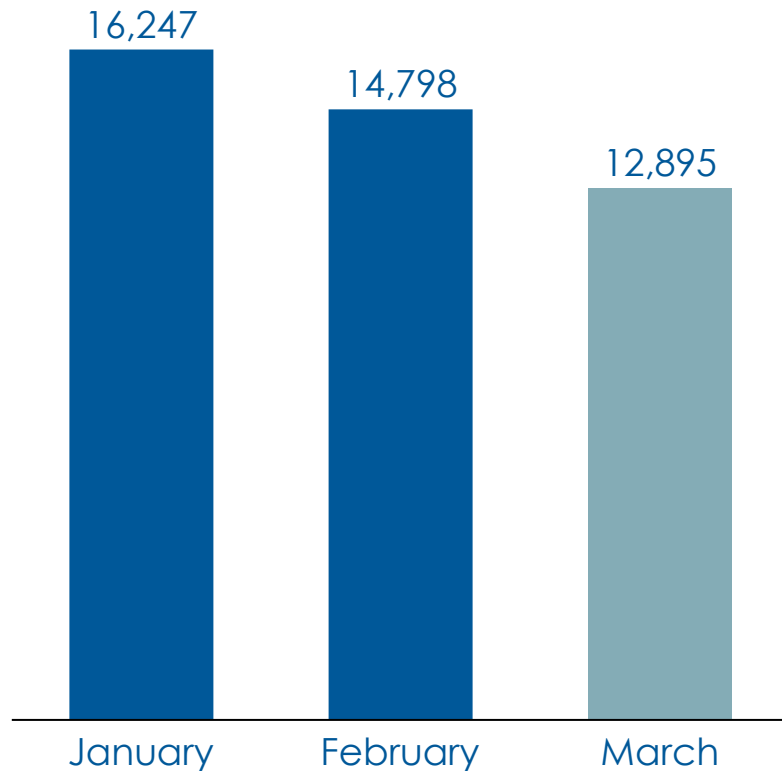
1. JAMA Network Open, "Factors Associated With Mental Health Outcomes Among Health Care Workers Exposed to Coronavirus Disease 2019" (March 23, 2020)

2. Chicago Medical Society for City of Chicago (April 6th, 2020)

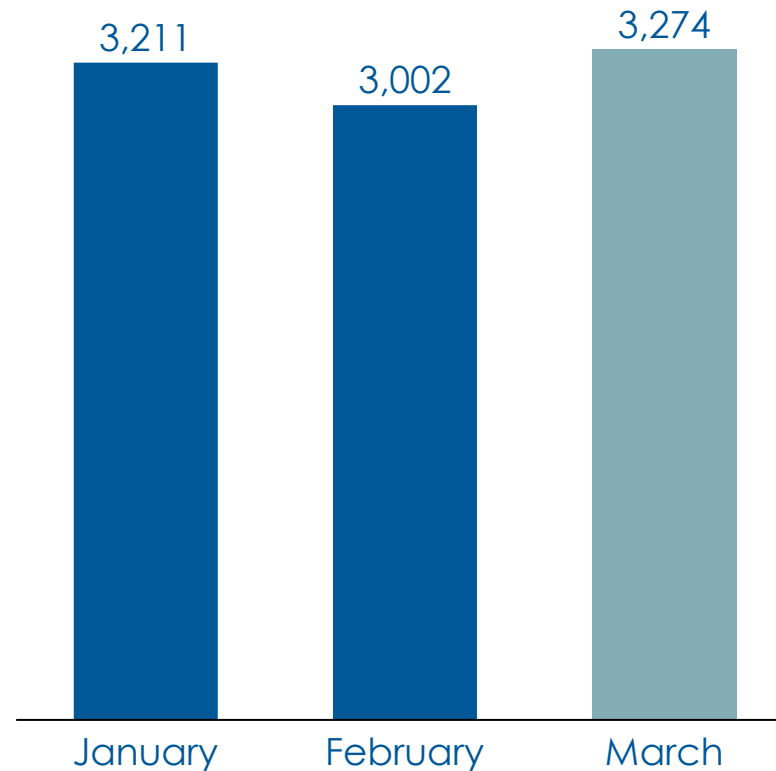
3. NBC Chicago for City of Chicago (April 13th, 2020)

★ While overall crime is down, intimate-partner violence is up slightly during stay at home

Non-intimate partner violence per month,
number of crimes, 2020



Intimate-partner violence¹ per month,
number of crimes, 2020



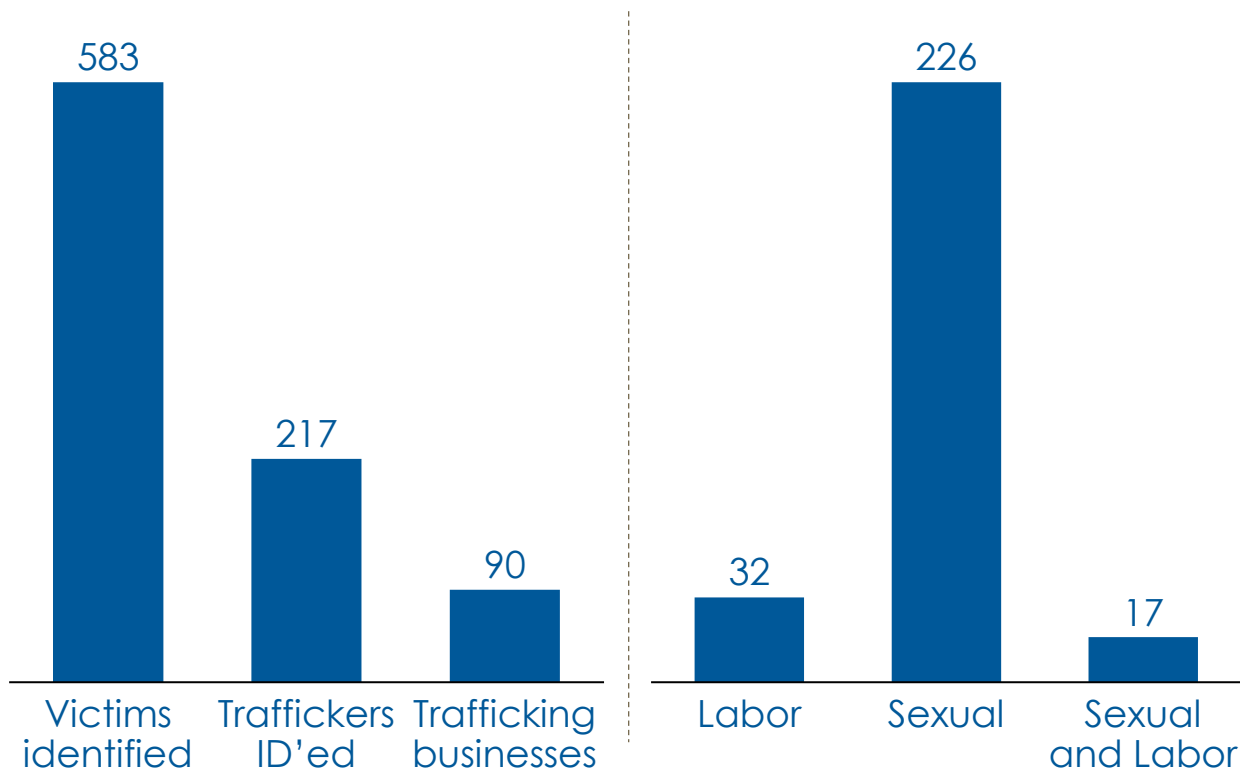
Key observations

- **Crime has fallen in Chicago in March**, when SIP regulations were in place
- **Intimate-partner violence (IPV) increased in March to 3,274 incidents**
- Spikes in intimate-partner violence have been seen worldwide²:
 - France: IPV rates **surged 33%** within 1 week of SIP
 - South Africa: There were **90,000** reports of IPV in the first week of lockdown
 - Australia: **75% increase** in Google searches of IPV
 - China: Calls to IPV help lines **tripled** compared to last year

1. According to the CDC, the term "intimate partner violence" describes physical violence, sexual violence, stalking, or psychological harm by a current or former partner or spouse. This type of violence can occur among heterosexual or same-sex couples and does not require sexual intimacy.
 2. NPR international reporting (April 6th, 2020)

The crisis will likely exacerbate human trafficking

Trafficking statistics within Illinois¹, number of reported cases, 2018



Key observations

- Illinois had over 500 cases of trafficking in 2018, with over 90 trafficking organizations involved
- The crisis heightens the risk of trafficking²:
 - As economic production resumes, **incentives for companies to rapidly scale up production will a spike in demand that often spurs exploitation and unauthorized subcontracting** to unethical producers
 - As **public resources shift** to addressing urgent health needs, government and law enforcement efforts to stifle trafficking will be more difficult
 - **Unemployment, lack of health care and education, and mental instability** all contribute to exploitation

As the economic fallout of the pandemic deepens and further exacerbates vulnerabilities, the global community should anticipate that millions more may fall into labor and sex trafficking in the aftermath of the crisis.

– Council on Foreign Relations

1. Human Trafficking Hotline State Report (2018)

2. Council on Foreign Relations (April 28th, 2020)