

# Reporting on why parking ticket debt sent thousands into bankruptcy

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**NOTICE OF V**  
City of Chicago Depart  
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[www.cityofchicago.org/finance](http://www.cityofchicago.org/finance)  
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Notice Data

Please check one of the boxes and print your name and address:  
 **Payment Enclosed** or visit us at [www.cityofchicago.org/finance](http://www.cityofchicago.org/finance)  
**DO NOT SEND CASH.** Enclose a check or money order payable to the City of Chicago.  
Please print the license plate and ten-digit ticket number on your check or money order. Payment by check or money order is a final disposition of the violation.  
 **Contest by Mail**  
Enclose a signed statement from the registered owner and any evidence.  
 **Request for In-Person Hearing**

**CONTEST BY MAIL** Check the "Contest by Mail" box and provide your name and address on the back of the envelope. The City will mail you a notice of the hearing. If you do not receive a notice of the hearing, you may still contest the violation by mail. You must file your contest by mail within 30 days of the date of the violation. If you do not receive a notice of the hearing, you may still contest the violation by mail. You must file your contest by mail within 30 days of the date of the violation. If you do not receive a notice of the hearing, you may still contest the violation by mail. You must file your contest by mail within 30 days of the date of the violation.

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Scan this QR code to be connected to the Parking Ticket Website

# How this project started

- [Original ProPublica series](#) examining racial disparities in bankruptcy nationwide -- published Sept. 27, 2017
- A '[sidebar](#)' to that story focused Chicago's bankruptcy boom, which [cited academic paper](#) by Edward Morrison and Antoine Uettwiller out of Columbia Law School that identified ticket debt trend in N. District of Illinois
- Early reporting process: Dozens of interviews, including with researchers across the country, multiple FOIA requests for data, days sitting in bankruptcy court and municipal administrative hearings, clip searches, etc



# Chapter 13 bankruptcy records

- ▶ Access to PACER - how and why we got an exemption
- ▶ At 10 cents/page, we would have been charged \$200,000 or more for what we pulled.
- ▶ Letter
- ▶ Show a case in PACER

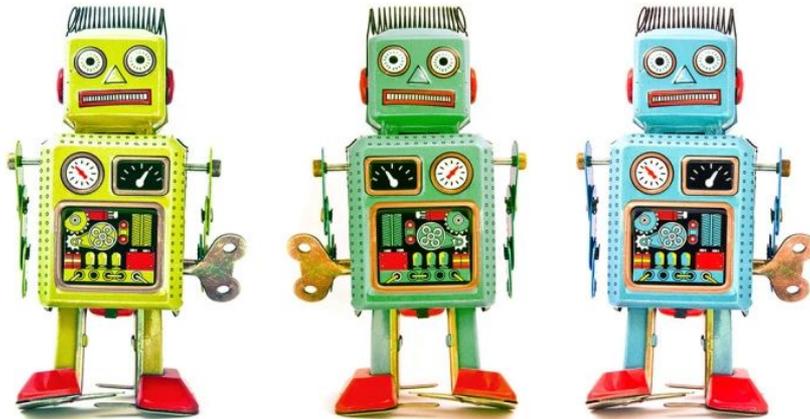
01/05/2018	54481	0
01/08/2018	40749	0
01/09/2018	85374	0
01/10/2018	89443	0
01/11/2018	218585	0
01/12/2018	22	0
01/15/2018	58574	0
01/16/2018	8	0
01/17/2018	152	0
01/18/2018	34	0
01/22/2018	9	0
01/23/2018	111	0
01/24/2018	57	0
01/29/2018	26	0
<b>Grand Total:</b>	<b>571780 pages</b>	

I work for ProPublica, a 501(c)3 nonprofit organization. ProPublica produces research and journalism in the public interest and is funded primarily through philanthropic contributions. Among our major supporters are large foundations such as the Ford Foundation, the Robert Wood Johnson Foundation, and the MacArthur Foundation.<sup>1</sup> To see recent examples of analyses completed by ProPublica, please see these reports by my colleagues Paul Kiel and Hannah Fresques on racial disparities in bankruptcy filings and dismissals in Memphis<sup>2</sup>, and on Chicago's bankruptcy boom.<sup>3</sup> (This court previously provided Paul Kiel a fee waiver to do that work.) Our work is provided to the public free of charge.

I am requesting an exemption in order to further study how Chicago parking ticket debt has driven the growth of Chapter 13 cases in the Northern District in Illinois, and whether the City of Chicago's recent policy of claiming liens on impounded vehicles has impacted this trend. I am interested in comparing plan completion rates, the characteristics of filers (particularly pro se versus with an attorney), the characteristics of failed plans vs. completed plans, and variations by zip code (in debtor characteristics, in plan completion rates, etc.). In order to do this work, we will need to pull the case information for thousands of cases. The cost of doing this without a fee exemption would be prohibitive. Our analysis will be provided to the public on our website free of charge.

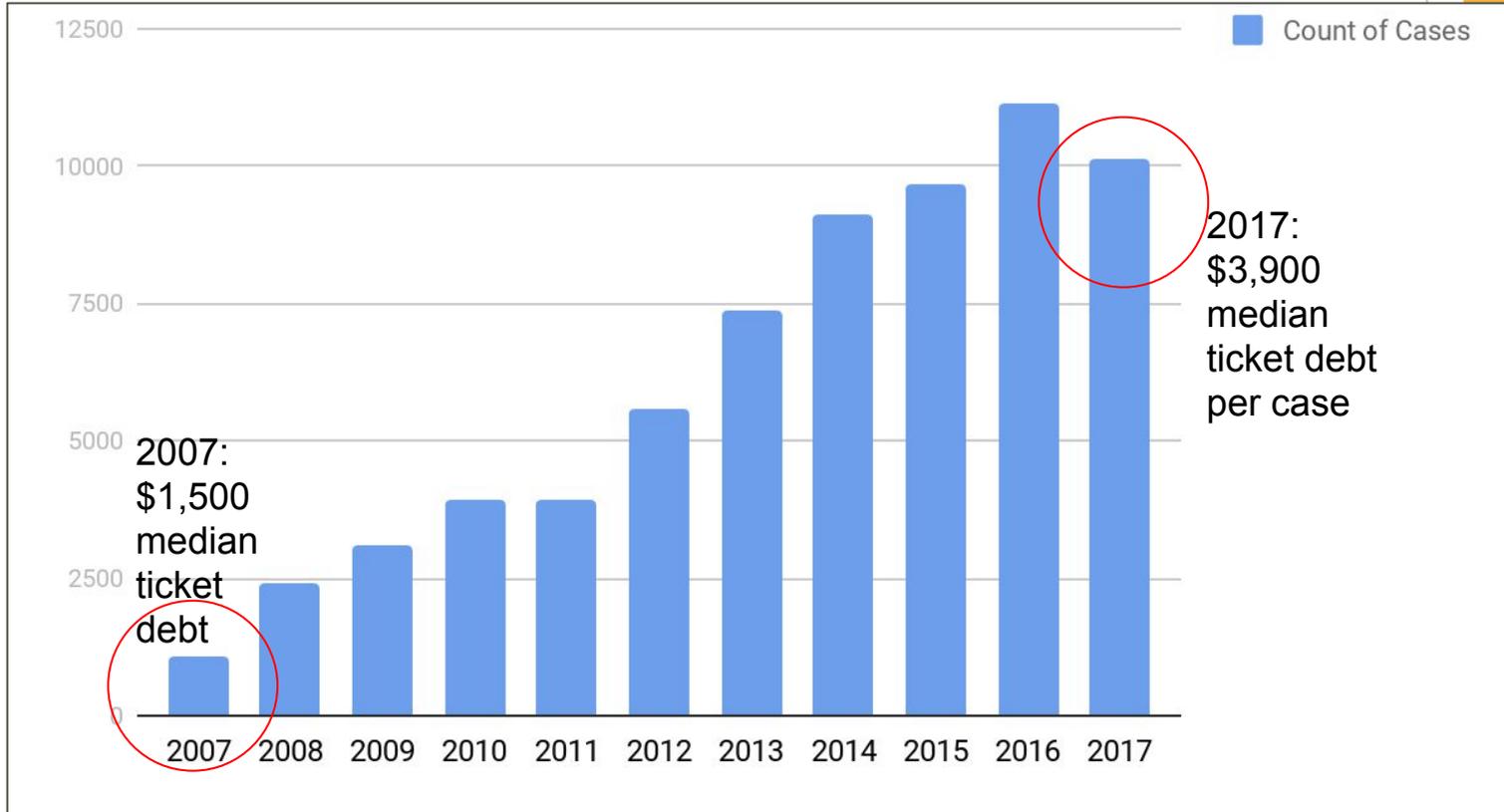
# David Eads put his robots to work

- ▶ Scrape claims and case info info and cache as static files
- ▶ Parse HTML into structured data and write to PostgreSQL
- ▶ Deduplicate creditor names with Datamade's Dedupe
- ▶ What we pulled systematically v. manually (Excel example)



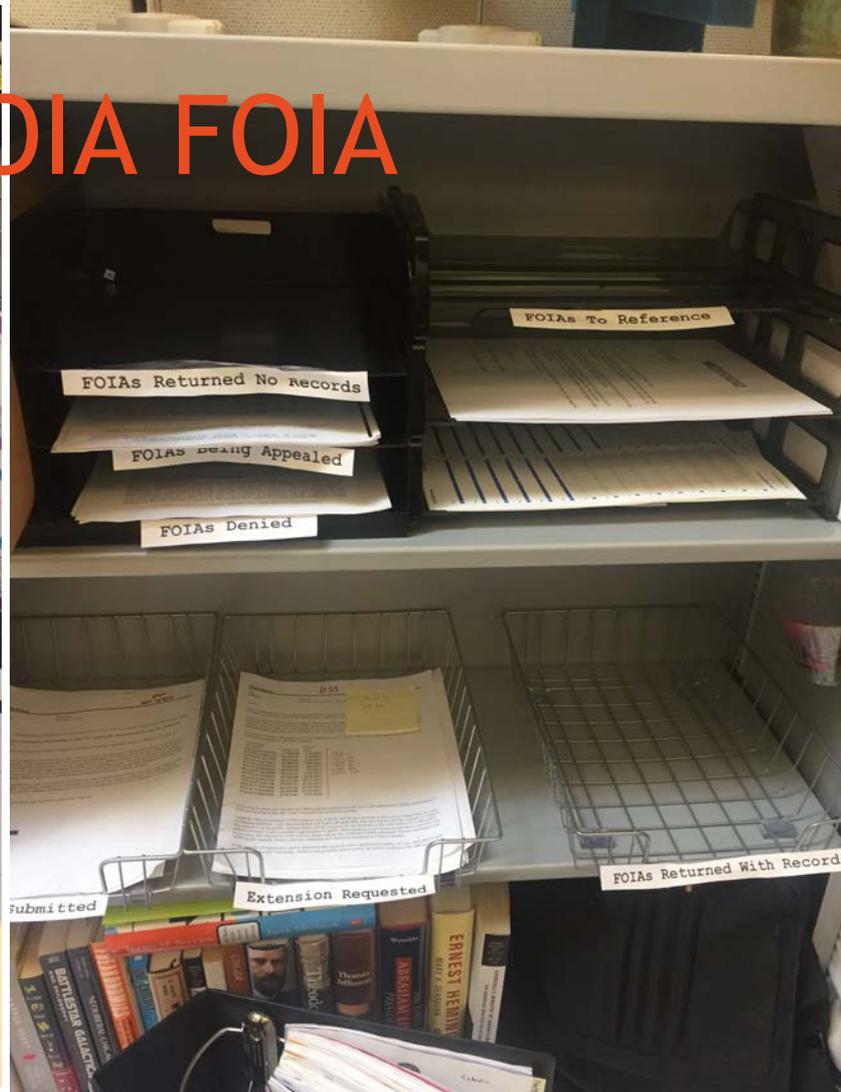
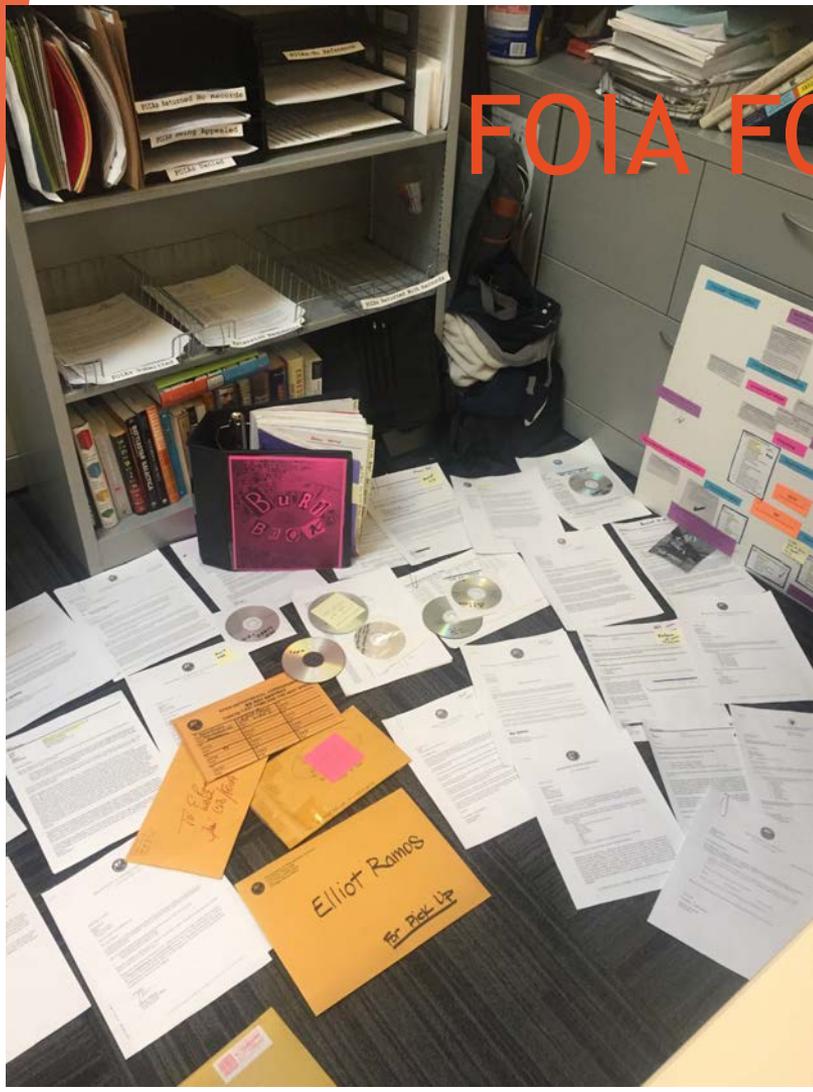
City of Chicago Dept., of Finance  
City of Chicago Department of Finance  
city of chicago Department of Water  
City of Chicago, Dept of Revenue  
City of Chicago Department of Revenue  
City of Chicago Water Division  
The City of Chicago Department of  
City Of Chicago Dept.  
City of Chicago Dept of Finance Bureau of  
City of Chicago Department of Finance Bureau  
City of Chicago DDepartment of Revenue  
City of Chicago Department of Revenue  
City of Chicago, Dept. of Finance  
City of Chicago Department of Revenue  
City of Chicago Utility Billing  
City Of Chicago Heights  
City of Chicago-Dept of Revenue  
City of Chicago Bureau of Parking  
City of Chicago Department of Revenue .  
City of Chicago Dept of Law  
City of Chicago Department of Wter Management  
CITY OF CHICAGO DEPARTMENT OF WATER

# Chicago is the nation's bankruptcy capital. Thank you, tickets. (DRAFT GRAPHIC)



Bankruptcy was just part of the story.

# FOIA FOIA FOIA



# Making sense of ticket data

- FOIA limitations, but we could extrapolate some demographic figures based on vehicle owner's ZIP code
- Census data (I first used **censusreporter.org** for initial analysis; my colleague Sandhya Kambhampati then pulled ZTKA level data from ACS)
- Decision to look at impact of debt by geography (race) vs. analysis of enforcement
- Discussion re: counts v. rates -- and then what's the denominator???

# How debt escalates

\$200 no city sticker ticket

\$200 late penalty

+ \$88 collections fee (to 3rd party company)

\$488 debt

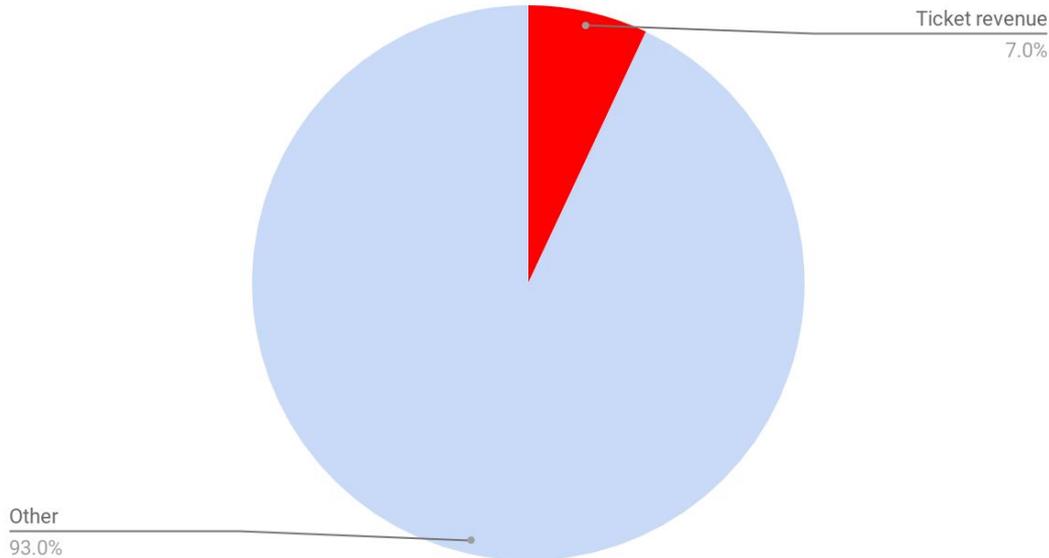
(And you still have to buy a city sticker, at \$87-130.  
Plus pay \$60 late penalty. Plus sticker is backdated.\*)

\* There have been reforms since!

# How important is ticket revenue to City of Chicago?

Very.

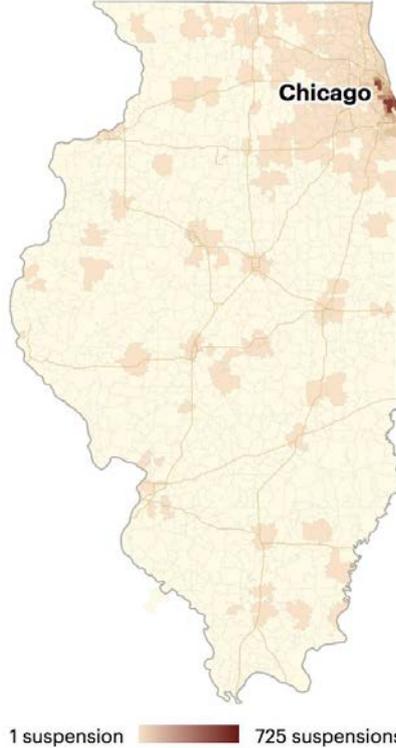
Ticket revenue = \$264M in 2016, or 7% of operating budget



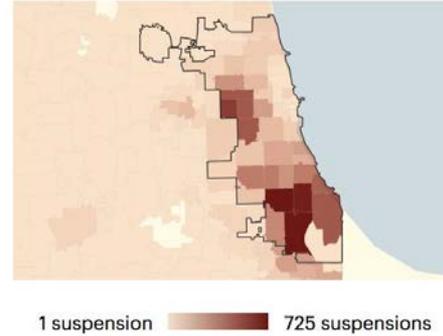
# More than 21,000 license suspensions 2017 year over unpaid tickets statewide.

- 43,400 arrests in 2016 for driving with a suspended license
- Half of those arrests were of black motorists
- Unclear how many license suspensions were tied to unpaid tickets

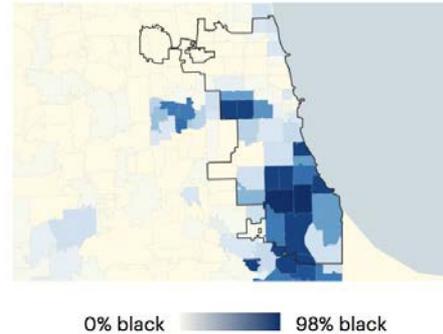
**License suspensions for unpaid tickets in Illinois are concentrated in Chicago.**



**In Chicago, they're concentrated on the city's South and West sides.**



**These neighborhoods are mostly black.**



**Bankruptcy records showed that a woman from Chicago's South Side owed the city \$102,158.40 for unpaid tickets. Could one person really rack up that much ticket debt?**

“Nobody will believe me,” she later told me. “But every single year, they send me 30 pages in an envelope with all the tickets. I just throw it away. I don't look at it. It's really stressful. You don't understand how stressful it is to be in debt.”

(From ProPublica Illinois newsletter. Sign up! Sorry for the pitch.)

**[propub.li/2h7c15f](https://propub.li/2h7c15f)**

## Editor asks: “Can they do that?”

Ticket.Number	Violation.Cod	Violation.Description	Issue.Date
65282713	0964125B	NO CITY STICKER VEHICLE UNDER/EQUAL TO	10/2/2014 18:00
65279725	0964125B	NO CITY STICKER VEHICLE UNDER/EQUAL TO	10/3/2014 16:20
65279726	0964150B	PARKING/STANDING PROHIBITED ANYTIME	10/3/2014 16:20
64782835	0964160B	CURB LOADING ZONE	10/3/2014 16:50
65282717	0964125B	NO CITY STICKER VEHICLE UNDER/EQUAL TO	10/3/2014 16:50
64559979	0964125B	NO CITY STICKER VEHICLE UNDER/EQUAL TO	10/3/2014 17:38
65279727	0964125B	NO CITY STICKER VEHICLE UNDER/EQUAL TO	10/4/2014 17:05
65279728	0964150B	PARKING/STANDING PROHIBITED ANYTIME	10/4/2014 17:45
65279763	0964100D	DISABLED CURB CUT	10/4/2014 19:15
7005905386	9102020	RED LIGHT VIOLATION	10/4/2014 19:33
65279765	0964125B	NO CITY STICKER VEHICLE UNDER/EQUAL TO	10/5/2014 19:30
65279853	0964125B	NO CITY STICKER VEHICLE UNDER/EQUAL TO	10/7/2014 0:18
64782839	0964125B	NO CITY STICKER VEHICLE UNDER/EQUAL TO	10/8/2014 16:35
65282766	0964125B	NO CITY STICKER VEHICLE UNDER/EQUAL TO	10/8/2014 17:35
65278734	0964125B	NO CITY STICKER VEHICLE UNDER/EQUAL TO	10/8/2014 22:19

# Three City Sticker Tickets on the Same Car in 90 Minutes?

Chicago has issued 20,000 duplicate city sticker tickets since 2007. City officials are now looking at whether this violates a city ordinance and say motorists might be in for a refund.

by Melissa Sanchez, ProPublica, and Elliott Ramos, WBEZ, June 27, 5:30 a.m. C

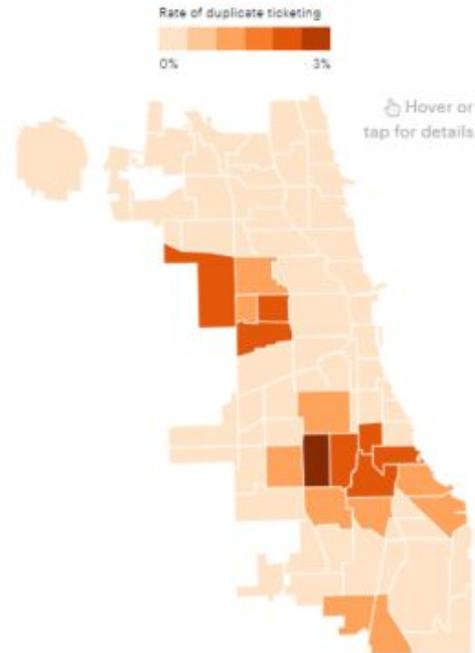
In less than 90 minutes on an October afternoon in 2014, Chicago police officers slapped three \$200 tickets on a South Side woman's 1999 Ford Expedition because she didn't have a city vehicle sticker.

On at least three separate occasions in the past three years, a 27-year-old man from the Austin neighborhood received multiple tickets on the same day because his car didn't have a city sticker.

And one spring afternoon last year, city records show, authorities gave a West Side couple a sticker ticket when their car was parked near a recreation center in the Fuller Park neighborhood, then again

## Black Neighborhoods See the Highest Rates of Duplicate Ticketing

Ten of Chicago's 77 community areas have duplicate ticket rates that are more than 4.5 ti



# Moving the conversation beyond “poor victims” and whether city policy makes sense.

Identifying a key policy decision, and what decision-makers said at the time versus what actually happened

Narrative around “scofflaws”

Calculating payment rates, payment amounts, debt

FOIAs for projections. They never found any responsive records.

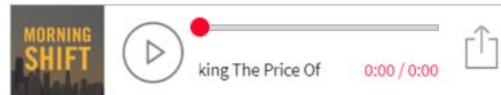
We showed the city the analyses long before publication for questions, pushback, and ultimately comment. **“No surprises” journalism.**



## Chicago Hoped To Generate Millions With Expensive City Sticker Tickets. It Didn't Work.

Only one in three of these \$200 tickets get paid.

By Elliott Ramos and Melissa Sanchez

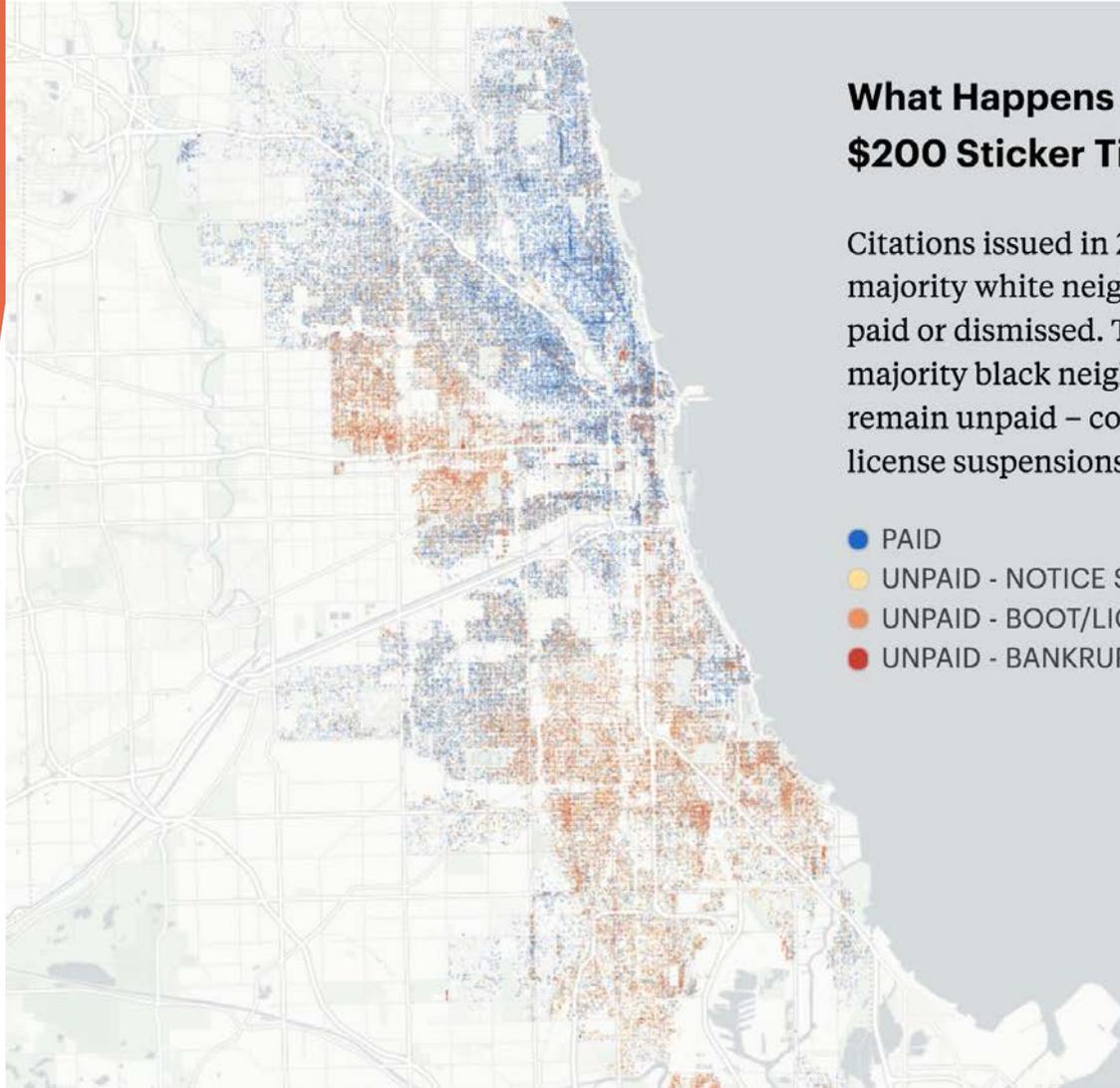


During negotiations for Chicago's 2012 budget, newly elected Mayor Rahm Emanuel and then-City Clerk Susana Mendoza agreed to hike the price of what was already one of the priciest tickets vehicle owners can get in the city. Citations

## What Happens After Somebody Gets a \$200 Sticker Ticket?

Citations issued in 2017 in Chicago's more affluent, majority white neighborhoods were more likely to get paid or dismissed. Tickets issued in low-income, majority black neighborhoods were more likely to remain unpaid – contributing to more booted vehicles, license suspensions and bankruptcies.

- PAID
- UNPAID - NOTICE SENT
- UNPAID - BOOT/LICENSE SUSPENSION
- UNPAID - BANKRUPTCY



# The Ticket Trap

Which Ward Owes the Most

Where People Are Ticketed Most

How Ticket Type Differs by Ward

What Happens if You Don't Pay

Who Appeals and Wins

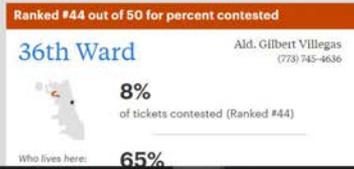
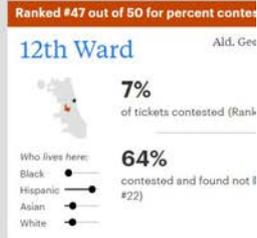
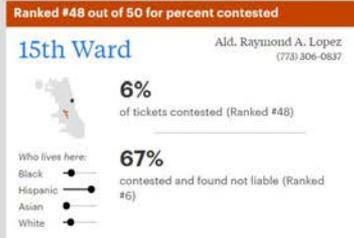
## Who Appeals and Wins

Tickets in majority white wards are contested at the highest rates, while those issued in majority Latino wards are contested at the lowest. Overall, few drivers contest tickets but when they do there's a better than 50 percent chance of being found not liable, regardless of where the ticket was issued.

Sort by

Percent contested ^

Percent contested and won



# All along the way, I'm looking for and talking to researchers.

- Scouring **academic journals** for related studies, from traffic patterns to automated camera tickets
- Reading **books and other papers** on policing and the broader fines and fees movement (See 2015 USDOJ Ferguson report; A Pound of Flesh by Alexis Harris at University of Washington)
- **Practitioners** who have become experts in their fields (Alex Kornya at Iowa Legal Aid)
- Many many others, including bankruptcy experts in **academia** such as Bob Lawless at University of Illinois, and at **think-tanks**, such as John Rao, nonprofit National Consumer Law Center

# We intentionally made our data publicly available and free to advance other research.

I've talked with dozens university researchers, students working on class projects, community activists, lawyers and others about the data and my reporting.

I walked reporters in other cities through my process, sharing data and tips so they could produce their own series. (Philly, Buffalo)

Several peer-reviewed academic papers have been published or are forthcoming related to ticketing in Chicago.

Nonprofit research organizations have also weighed in with their own papers.

Our investigation couldn't cover everything - but luckily it sparked new research.

FREE

## City of Chicago Parking and Camera Ticket Data

Source	Chicago Department of Finance, ProPublica Illinois
Date Released	May 2018
Size	5.85 GB
Rows	28,272,580
Related Content	<a href="#">How Chicago Ticket Debt Sends Black Motorists Into Bankruptcy</a>

This dataset provides details on all parking and vehicle compliance tickets issued in Chicago from January 1, 1996 to May 14, 2018. It also includes camera ticket data issued in Chicago from November 1, 2003 to May 3, 2018.

ProPublica Illinois, in collaboration with WBEZ, used this dataset to report on city sticker tickets, which come with the steepest fines of any parking citation and are the largest source of ticket debt in Chicago.

The data includes information on when, where, and by whom tickets were issued; de-identified license plates; vehicle make; registration zip code; the

### GET THE DATA

In order to download this data, you must agree to our [Data Terms of Use](#). **All other information is optional** — unless you wish to subscribe to our monthly newsletter. Then, we definitely need your email address.

Name

Email

Organization

I agree to abide by the Terms of Use \*required



Privacy - Terms

Close to 1,300 downloads since November 2019.

# What's been the impact?

- Illinois Gov. J.B. Pritzker signed into a **law ending driver's license suspensions over unpaid parking tickets**. It goes into effect in July. (Advocates pursuing same legislation for unpaid camera tickets.) This happened after Chicago Mayor Lori Lightfoot ended the city's practice of suspending driver's licenses over unpaid parking tickets.
- Lightfoot **reformed payment plans**, significantly reducing the down payment levels so they are more affordable (or comparable to) filing for bankruptcy.
- **Amnesty program for city sticker tickets**, forgiving close to \$12 million in debt.
- **Reduction in late penalties** for city sticker tickets. Instead of doubling, they go up by \$50.
- City Clerk Anna Valencia pushed through a **prorated city sticker program**, makes the sticker itself more affordable.
- **Ticket debt relief for people who file under Chapter 7**, instead of a 13.
- Proposal to overhaul **city's towing practices** introduced last week.
- This fall, **U.S. Supreme Court** will decide on whether the city's practice of claiming liens on impounded vehicles to get more money back during a bankruptcy is legal.

# Questions? Reach out.

Melissa Sanchez

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