**Chicago Insurance Redlining**

A study of insurance availability in Chicago, the U.S. Commission on Civil Rights attempted to examine charges by several community organizations that insurance companies were redlining their neighborhoods, i.e. canceling policies or refusing to insure or renew.

**Parameters:**

1. **race racial** composition in percent minority
2. **fire** ﬁres per 100 housing units
3. **theft** theft per 1000 population
4. **age** percent of housing units built before 1939
5. **volact** new homeowner policies plus renewals minus cancellations and non renewals per 100 housing units
6. **involact** new FAIR plan policies and renewals per 100 housing units
7. **income** median family income

**Data:**

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| > chicago  race fire theft age volact involact income  60626 10.0 6.2 29 60.4 5.3 0.0 11744  60640 22.2 9.5 44 76.5 3.1 0.1 9323  60613 19.6 10.5 36 73.5 4.8 1.2 9948  60657 17.3 7.7 37 66.9 5.7 0.5 10656  60614 24.5 8.6 53 81.4 5.9 0.7 9730  60610 54.0 34.1 68 52.6 4.0 0.3 8231  60611 4.9 11.0 75 42.6 7.9 0.0 21480  60625 7.1 6.9 18 78.5 6.9 0.0 11104  60618 5.3 7.3 31 90.1 7.6 0.4 10694  60647 21.5 15.1 25 89.8 3.1 1.1 9631  60622 43.1 29.1 34 82.7 1.3 1.9 7995  60631 1.1 2.2 14 40.2 14.3 0.0 13722  60646 1.0 5.7 11 27.9 12.1 0.0 16250  60656 1.7 2.0 11 7.7 10.9 0.0 13686  60630 1.6 2.5 22 63.8 10.7 0.0 12405  60634 1.5 3.0 17 51.2 13.8 0.0 12198  60641 1.8 5.4 27 85.1 8.9 0.0 11600  60635 1.0 2.2 9 44.4 11.5 0.0 12765  60639 2.5 7.2 29 84.2 8.5 0.2 11084  60651 13.4 15.1 30 89.8 5.2 0.8 10510  60644 59.8 16.5 40 72.7 2.7 0.8 9784  60624 94.4 18.4 32 72.9 1.2 1.8 7342  60612 86.2 36.2 41 63.1 0.8 1.8 6565  60607 50.2 39.7 147 83.0 5.2 0.9 7459  60623 74.2 18.5 22 78.3 1.8 1.9 8014  60608 55.5 23.3 29 79.0 2.1 1.5 8177  60616 62.3 12.2 46 48.0 3.4 0.6 8212  60632 4.4 5.6 23 71.5 8.0 0.3 11230  60609 46.2 21.8 4 73.1 2.6 1.3 8330  60653 99.7 21.6 31 65.0 0.5 0.9 5583  60615 73.5 9.0 39 75.4 2.7 0.4 8564  60638 10.7 3.6 15 20.8 9.1 0.0 12102  60629 1.5 5.0 32 61.8 11.6 0.0 11876  60636 48.8 28.6 27 78.1 4.0 1.4 9742  60621 98.9 17.4 32 68.6 1.7 2.2 7520  60637 90.6 11.3 34 73.4 1.9 0.8 7388  60652 1.4 3.4 17 2.0 12.9 0.0 13842  60620 71.2 11.9 46 57.0 4.8 0.9 11040  60619 94.1 10.5 42 55.9 6.6 0.9 10332  60649 66.1 10.7 43 67.5 3.1 0.4 10908  60617 36.4 10.8 34 58.0 7.8 0.9 11156  60655 1.0 4.8 19 15.2 13.0 0.0 13323  60643 42.5 10.4 25 40.8 10.2 0.5 12960  60628 35.1 15.6 28 57.8 7.5 1.0 11260  60627 47.4 7.0 3 11.4 7.7 0.2 10080  60633 34.0 7.1 23 49.2 11.6 0.3 11428  60645 3.1 4.9 27 46.6 10.9 0.0 13731 |
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