**TOP LEVEL GRAPHIC CHATTER**

For years, Cook County’s convoluted property tax system helped hide disparities and other persistent problems in residential assessments. To examine the system, the Tribune compiled and analyzed more than 100 million property tax records. The analysis took more than a year and was vetted by top experts in the field.

**Map #1 (valuation map):** The problem lies with the fundamentally flawed way the county assessor’s office values property. By comparing assessments to actual sales, the Tribune found that some areas of the county were overvalued while other parts were undervalued.

**Chart #1 (regressivity\_table.csv):** It turns out that the differences in valuations had a pattern. Lower-priced homes tended to be the ones that were overvalued while higher-priced ones were undervalued. Known as regressivity, the office has ignored industry standards designed to catch the problem.

**Map #2 (tract\_erate.csv):** Because property tax bills are based in large part on the valuations, the inaccuracies and disparities produced by the assessor’s office caused property taxes skew. By looking at the effective tax rate—the proportion of property taxes to sale prices of homes—for countywide taxes, the Tribune was able to show that some neighborhoods were paying more than others.

**Chart #2 (cook\_erate\_medhinc\_table.csv):** In fact, the data shows that residents in working-class neighborhoods were more likely to receive property tax bills that were higher relative to the value of their homes than those living in wealthier communities—even though the rate should be exactly the same.

**Chart #3 (cook\_erate\_pctwht\_table):** The nature of income inequality, meanwhile, adds a racial dimension to the disparities. Affluent neighborhoods are far more likely to be majority white non-Hispanic. The result is that minorities as a group end up shouldering an unfair share of the tax burden. As one expert put it: “It’s a textbook example of institutional racism.”