



# The Few Decide for the Many

Only One in Three Registered Voters Determine the Fate of Cook County Property Tax Referendums

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Cook County Treasurer Maria Pappas

## Introduction

To exceed Illinois' state-imposed limits on property tax increases, school districts and other local taxing agencies must get the approval of voters through referendums — a requirement designed to give citizens the final say over some of the most significant tax-and-spend decisions.

But low voter turnout means that a distinct minority of voters typically make those crucial decisions, leaving the few to decide for the many, a new Cook County Treasurer's Office analysis found.

The Treasurer's Office examined 75 property tax-related referendums<sup>1</sup> held in Cook County elections from 2020 to 2023.<sup>2</sup> While more than seven in 10 passed, the average percentage of the electorate that voted on referendum questions was a low 32% — ranging from just 4% to 74%.<sup>3</sup> Those rates fall below overall election turnout, because voters often skip referendum questions.

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<sup>1</sup> The Treasurer's Office analysis focused solely on binding referendums, not advisory questions that are designed to gauge voter sentiment and require no official action based on election results.

<sup>2</sup> Some taxing districts span more than one county. In those cases, the vote counts from bordering counties were added to Cook County results to determine turnout.

<sup>3</sup> Turnout in this analysis was calculated by dividing the number of votes cast for each referendum by the number of registered voters in the taxing district. The data was pulled from online records kept by the Cook County Clerk's Office, which runs suburban elections, and the Chicago Board of Election Commissioners, which runs Chicago elections.

Those who did vote decided whether to increase taxes, issue new debt, create or dissolve taxing districts, and grant or eliminate powers that allow their municipal governments to enact a broader array of taxes. The referendums that passed allowed local governments to:

- Proceed with 27 bond issues that created \$1.16 billion in new debt
- Exceed caps on tax levy increases by more than \$59 million across 11 taxing districts
- Increase tax levies for two school districts by \$5.2 million above the amount allowed to pay off bonds they can issue without a referendum
- Adopt home rule powers — which give municipal officials greater power to impose new or higher taxes — in three suburbs

Referendums passed at the highest rate — more than 83% — in even-year primary elections. Primaries tend to attract voters who are focused on national, state and partisan issues and may not be well versed on local issues or specifics of the referendums on the ballot. An average of about one in four registered voters weighed in on referendums during primaries, when voters approved 17 of 18 proposed bond issues and tax increases, while rejecting home rule powers in three out of five cases.

The next-highest rate at which voters approved referendums — about 68% — was in even-year general elections, in which voters pick national and state leaders. These elections draw higher turnout, with nearly half of the voters weighing in on referendums. Voters in these elections might not be familiar with local issues.

Voters were least likely to back referendums in odd-year consolidated elections — with a passage rate of about 61% — when people are voting solely on local issues and are likely more attuned to local politics. Less than one in five registered voters weighed in on referendums in consolidated elections.

Passage Rate and Voter Turnout					
Election Type	Average Turnout	Total Referendums	Passed	Failed	% Passed
General	47.99%	28	19	9	67.86%
Primary	25.48%	24	20	4	83.33%
Consolidated	18.48%	23	14	9	60.87%

Whether a referendum succeeds depends on many factors, including turnout, the nature of the question posed, the ability of referendum supporters to get their voters to the polls and where the question is placed on the ballot. Those factors limit the ability to draw broad conclusions about referendums and voters.

Still, it is clear that referendums affecting property taxes typically are decided by a minority of registered voters. Only 12% of those referendums in the past four years drew more than

half of voters to the polls, while 47% of the referendums saw less than a quarter of voters weigh in.

Low referendum participation may be something for potential voters to ponder, given that at the time of this analysis, the March 2024 primary election is near. Suburban Chicago voters are to consider 13 referendums that allow five bond issues totaling \$152.3 million, four tax rate increases that exceed limits by a total of more than \$8.6 million, giving two suburbs home rule powers, one to increase a south suburban township's taxes to provide additional mental health services and the dissolution of a northwest suburban fire protection district that [stopped operating in October 2023](#).

In addition, the "Bring Chicago Home" referendum on Chicago ballots will determine whether Chicago imposes [significantly higher real estate transfer taxes](#)<sup>4</sup> on properties that sell for \$1 million, while lowering taxes on properties that sell for less, to provide additional homeless services.

## What's at Stake

Voters often made referendum decisions with the potential to do far more than just impact their pocketbooks, like whether to provide potentially life-saving services or prevent the decimation of elementary school programs. They were asked whether to build a new school, provide access for the disabled to public buildings, provide critical mental health services in areas where local clinics had been shuttered and close a fire department.

Consider the move to disband Stone Park's fire department, when voters were asked a seemingly simple question: "Shall the Stone Park Fire Department serving the citizens with the Village of Stone Park cease to provide emergency services and be dissolved and discontinued?"

Officials in the tiny west suburban village earlier had [outsourced fire protection to Melrose Park](#), their larger suburban neighbor to the east, to save money after firefighters in their town sought to join a union. In March 2020, residents agreed to get rid of their fire department by a vote of 182-145, with less than 21% of voters participating.

When fire destroyed four apartment buildings and a nearby home later that fall, the village pivoted and asked residents if they wanted to bring back the fire department. The question was put to them in a referendum on April 6, 2021.

Residents voted 143 to 73 against reviving the fire department. This time, the department's fate was sealed by only 13% of registered voters.

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<sup>4</sup> The "Bring Chicago Home" referendum relates to the city's transfer tax, charged each time a property is sold. There is disagreement whether a transfer tax is a property tax, but this study includes it without making a judgment on that issue.

Then there's the financial plight of Pennoyer School District 79, a single-building school district with about 440 pre-K through 8th-grade students in Norridge, Harwood Heights and nearby unincorporated areas.

The district had tried and failed six times over a span of nine years to get voters to approve either millions of dollars in bonds to upgrade its 70-year-old school building or significant tax increases for educational programs.

When the school board chose to try again, it also [approved severe cuts](#) that would take place in the following school year if voters again disapproved. The cuts included elimination of full-day kindergarten, music and arts, and after-school sports. The length of the school day, bilingual education opportunities and the physical education program would also be trimmed — even as student fees would increase.

On the seventh try, in April 2023, the district sought approval of two referendums: a \$9.7 million bond issue to fund fire alarm upgrades, new plumbing to get lead out of water that had forced the shutdown of drinking fountains and accessibility upgrades; and a significant increase in the educational program tax rate to prevent the planned cuts. School officials pegged the additional annual cost at [\\$350 for the typical homeowner](#).

In the end, with about 24% of the district's 4,000 or so registered voters taking part, the measures passed, each with less than 600 "yes" votes.

## **Slim Margins and Drop-Offs**

Referendums sometimes were decided by exceedingly slim margins.

In south suburban Hometown, the decision to grant officials home rule powers in the June 2022 primary election passed by a mere two votes, 381-379. Just 27% of the city's electorate voted on that question. In University Park, the November 2022 general election referendum to create a park district failed on a tie vote of 815 – 815<sup>5</sup>, with less than 22% of registered voters deciding the outcome.

In the case of University Park, the low voter turnout was partly due to another referendum phenomenon: far fewer voters answering the referendum question than cast ballots in the election overall. Although 3,020 University Park voters cast ballots in the election, only 1,630 opted to vote on the referendum— meaning 46% of those who did vote skipped the question.

The Treasurer's Office's analysis found the number of voters who participated in referendums was lower in all cases than the number of people who cast ballots in the

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<sup>5</sup> A simple majority of voters must vote "yes" for a referendum to pass.

election — an indication voters often head to the polls for different reasons. Although the percentage of voter drop-off votes, when voters skip certain questions lower on the ballot, was often relatively small, it was extremely large in a handful of cases.

In the April 2023 consolidated election, when the Long Grove Fire Protection District sought authority to issue \$16.5 million in bonds to build a new fire station, 2,540 residents cast ballots. But only 798 weighed in on whether the department should get a new fire station. That meant 69% less voters answered the question than pulled ballots. That left just 4% of all voters deciding to pass measure by an 82-vote margin.

Top Five Referendum Drop-offs						
Taxing District	Question	Election Date	Passed or Failed	Total Ballots Cast	Referendum Votes	Percentage Difference
<b>Long Grove Fire Protection District</b>	\$16.5M bond issue	4/4/2023 (Consolidated)	Yes	2,540	798	68.58%
<b>Village of University Park</b>	Form park district	11/8/2022 (General)	No	3,020	1,630	46.03%
<b>Village of Steger</b>	Exceed tax increase limits by 0.5455%	4/6/2021 (Consolidated)	No	1,658	1,080	34.86%
<b>City of Chicago (West Town and Humboldt Park)</b>	Tax for mental health program	11/8/2022 (General)	Yes	45,354	34,503	23.93%
<b>City of Chicago (West Town and Humboldt Park)</b>	Establish mental health program	11/8/2022 (General)	Yes	45,354	34,857	23.14%

Drop-off votes were highest in the general elections, in which a median 7% of people who cast ballots did not vote on the referendum itself.

Election Type	Median Percentage of Voters who Took Ballots but Skipped Referendum
<b>General</b>	7.23%
<b>Primary</b>	3.94%
<b>Consolidated</b>	4.24%

## Types of Referendums that Affect Property Taxes

### Issue Property Tax-Backed Debt Above State Limits

To issue general obligation bonds — which are backed by property taxes — in excess of borrowing limits, school districts, non-home rule cities and villages, park districts and other local governments are required to win voter approval through referendums.<sup>6</sup> Bonds are a form of long-term borrowing, akin to a home's mortgage, typically used by governments to pay for major projects with long-term benefits that cannot be paid for with existing revenues.

During the time period analyzed, 34 referendums sought a total of \$1.3 billion in general obligation bond debt authorization. Of those, 27 passed for a success rate of 79%. As a result, local governments issued \$1.16 billion in bonds.

### Increase Limiting Rate

The [Property Tax Extension Limitation Law](#), known by its acronym PTELL, restricts increases in most property taxes levies imposed by non-home rule taxing districts to no more than the prior year's increase in the consumer price index, or 5%, whichever is less.<sup>7</sup> Government officials can tax more than that if voters agree.

During the period studied, government officials placed 15 referendums on ballots to exceed the levy caps. Of those, 11 passed — a passage rate of 73%. As a result, property owners have to pay \$59.6 million more in taxes each year to government agencies than they would have without the referendums.

### Exceed Limits for Increasing Property Taxes for non-Referendum Bond Payments

Suburban non-home rule governments may issue general obligation bonds without seeking voter approval based on the value of district's taxable property.<sup>8</sup> Under [PTELL](#), taxes levied to pay this non-referendum bond debt<sup>9</sup> is limited to what's known as a debt service extension base — set for each taxing district at the amount of the annual bond levy when PTELL first went into effect, which was in 1996 in Cook County.

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<sup>6</sup> 65 ILCS 5/8-4-1 [\[link\]](#)

<sup>7</sup> PTELL also allows taxing districts to increase taxes above limits to capture the assessed values of newly constructed properties, but that has no effect on existing taxpayers. 35 ILCS 200/18-185 [\[link\]](#)

<sup>8</sup> For example, non-home rule municipalities can issue bonds without referendum, if all outstanding debt does not exceed 0.5% of the assessed value of all taxable property in the municipality. 65 ILCS 8-5-16 [\[link\]](#)

<sup>9</sup> Other types of bonds — including those used to refinance other bonds, create a working cash fund, and improve water or wastewater treatment facilities — don't require referendums. A full list of bonds not subject to referendum requirements can be found in 65 ILCS 5/8-4-1 [\[link\]](#)

Annual increases to that base, like other annual property tax increases, are limited to the increase in the consumer price index or 5%, whichever is less. To exceed those limitations, officials must seek voter approval.

During the period analyzed, two school districts sought to increase tax levies by a total of \$5.2 million to pay non-referendum bond debt. In the 2022 primary, Lindop School District 92 in Broadview asked voters to establish a debt extension base at \$425,000, [which would allow for the issuance of \\$6 million in bonds](#) for school repairs. Later that year, Lemont High School District 210 asked voters in the general election to increase the debt service extension base from less than \$250,000 to \$5 million, an increase of \$4.75 million. Voters approved both.

### **Approve or Eliminate Home Rule Powers**

Cities and villages with populations of 25,000 or more automatically possess home rule authority, which gives municipalities much greater flexibility in how they run their governments, including the power to enact a broader array of taxes, issue additional debt and exceed property tax increase limitations. Less populated municipalities can obtain those same powers if voters approve. Those powers also can also be taken away through referendums.

During the period analyzed, 10 municipalities asked voters to weigh in on home rule powers. The populations of Harvey and Melrose Park dropped below 25,000, so both municipalities were required to ask voters in 2022 if they should lose their home rule status.<sup>10</sup> Voters in Harvey and Melrose Park said they should keep their home rule authority.

The other eight sought home rule powers. Out of those, voters in Barrington, Hometown, and Matteson agreed to give their government leaders new powers. Five referendums to establish home rule powers in other suburbs failed.

### **Create or Dissolve Taxing Districts**

In order to create or to get rid of a taxing district, such as a park district or fire protection district, a majority of the district's participating voters must approve. Creating a new taxing district typically results in additional property taxes.

Local governments also can ask voters to approve additional tax collections to fund expansion of mental health care. Governments in the suburbs may increase their tax rates

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<sup>10</sup> 65 ILCS 5/1-1-9 [[link](#)]



by 0.15% for mental health care.<sup>11</sup> Such a referendum may be initiated by government officials through a resolution or by citizens through a petition.<sup>12</sup>

Three Cook County townships asked voters to agree to new taxes to provide community mental health facilities and services. Voters in Schaumburg and Wheeling townships approved their referendums and voters in Thornton Township defeated the proposal.<sup>13</sup>

However, the results were challenged due to [concerns](#) that the referendums' wording on the impact of the new taxes did not meet state requirements. In fall 2023, state lawmakers subsequently allowed the townships to levy the tax without going back to voters with a new referendum. As of early 2024, officials in Wheeling Township [remain concerned](#) over legal challenges and have yet to agree on imposing the new tax on property owners, while Schaumburg Township is moving ahead with the new taxes.

In Chicago, additional mental health care can be authorized within community areas, if voters in those areas approve. These programs are designed to expand those services for a designated territory<sup>14</sup> by levying an additional property tax rate of 0.025% to 0.044% within that territory. Mental health referendums can be put on the ballot by the city or through petition by local voters.<sup>15</sup> Voters are asked to approve two separate questions — one to approve the tax rate<sup>16</sup> and the other to establish the maximum levy.<sup>17</sup>

During the period analyzed, voters approved three expanded mental health care programs that cover a total of 11 community areas. In Chicago, political coalitions for years have stressed the need for additional mental health services. All the Chicago mental health referendums passed by overwhelming margins of 76% or more, although the drop-off voting on those measures ranged from 11% to 24%.

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<sup>11</sup> 405 ILCS 20 [\[link\]](#)

<sup>12</sup> Under the Community Mental Health Act, the petition requires signatures from enough registered voters to at least equal 10% of the total votes cast for the office that received the most votes at the last general election for the governmental unit. (405 ILCS 20/6 [\[link\]](#))

<sup>13</sup> Thornton Township again asked voters to approve the increased tax rate for mental health care in the March 2024 primary, which had not yet been held at the time of publication.

<sup>14</sup> Territory is defined as a “geographically continuous area with a population of 75,000 to 250,000 based on the most recent decennial census” (405 ILCS 22/10 [\[link\]](#)). These territories are a group of contiguous community areas.

<sup>15</sup> Under the Community Expanded Mental Health Services Act, the petition must be signed by a number of registered voters equal to at least 8% of total votes cast for governor in the last gubernatorial election within the proposed program area. (405 ILCS 22/15 [\[link\]](#))

<sup>16</sup> 405 ILCS 22/15 [\[link\]](#)

<sup>17</sup> 35 ILCS 200/18-210 [\[link\]](#)



## Enact or Increase a Real Estate Transfer Tax

A real estate transfer tax imposes a tax on property sales equal to a percentage of the sale price. If government officials want to enact or increase the real estate transfer tax, they must get voters' support.<sup>18</sup>

Change to an existing real estate transfer tax was up for a vote once during the period analyzed. Oak Lawn officials in 2022 asked voters to [close a loophole](#) in the existing real estate transfer tax. Commercial owners avoided paying the tax by not conducting an actual sale and instead selling shares of stock in a corporation that owned the property. The referendum failed with 70% of voters voting no.

Average Turnout and Passing Rate by Type of Referendum					
Type of Referendum	Average Turnout	Number of Referendums	Passed	Failed	Passing Rate
Issue Bond or Increase Debt	30.36%	36	29	7	80.56%
Exceed Tax Increase Limit	27.62%	15	11	4	73.33%
Form or Reinstate Taxing District	39.63%	11	8	3	72.73%
Home Rule	31.47%	10	3	7	30.00%
Dissolve District	40.35%	2	2	0	100.00%
Increase Real Estate Transfer Tax	41.78%	1	0	1	0.00%

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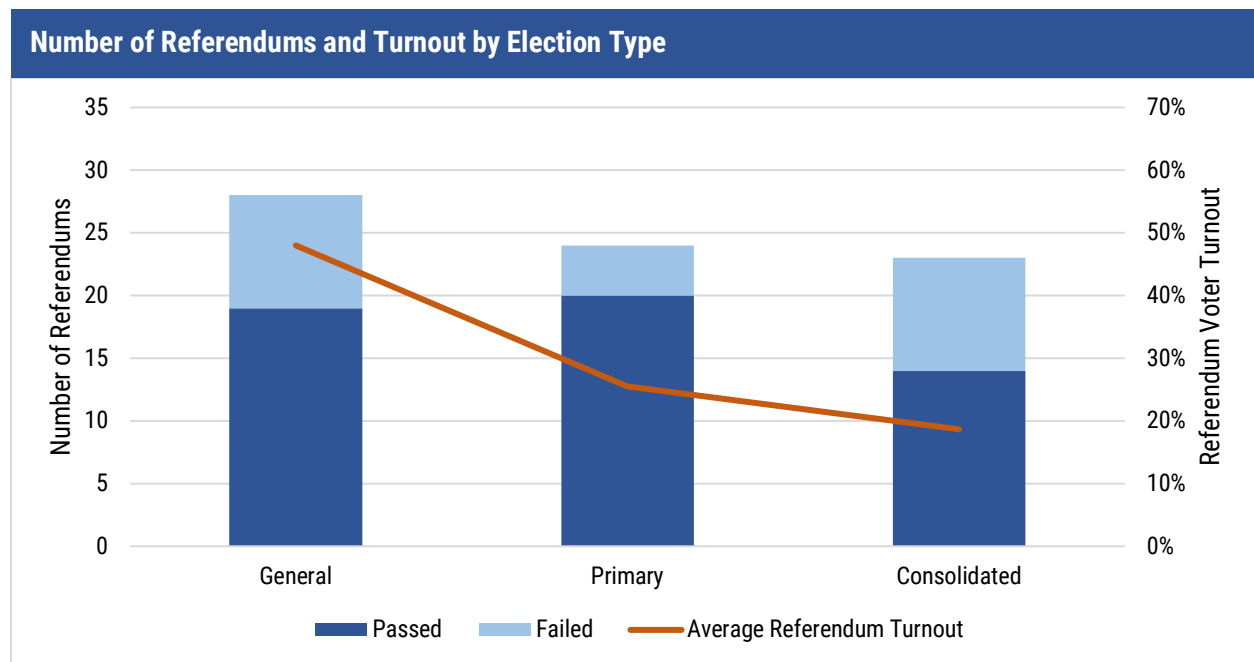
<sup>18</sup> 65 ILCS 5/8-3-19 [\[link\]](#)

## Conclusions

Voter turnout for the referendums averaged 32%. General elections saw the highest turnout for referendums. The 2020 presidential election had an average turnout for referendums of 64% — the only election with more than 50% of registered voters deciding the referendums.

Referendum turnout was even lower for consolidated and primary elections, with average turnouts of 18% and 25% respectively.

The April 2021 consolidated election had the lowest average turnout, when just 15% of those registered cast a vote in seven referendums. Three passed, including authorization for the issuance of \$10 million in bonds for the village of Glencoe, with just 12.5% of voters participating, and \$2.2 million in bonds for the northwest suburban Palatine Rural Fire Protection District, where only 5.6% of registered voters decided the outcome.



### **Low turnout means a minority of voters are making decisions on debt and tax increases.**

Voters in most cases are not turning out for questions designed to ensure local taxpayers have a say in how schools, libraries, parks, fire districts and other local governments incur debt or increase annual tax levies above state-imposed limits. On average, less than a third of registered voters in Cook County cast a vote on referendums to issue bonds, increase taxes to pay non-referendum debt and exceed tax levy caps.

Low turnout often allows just a few votes to determine the outcome. In the 2022 primary election, Arlington Heights School District 25 asked voters to approve a \$75 million bond to

repair school buildings and to construct additional classrooms for full-day kindergarten. With 28% of those registered actually voting, the referendum passed by 50 votes — about 0.13% of registered voters.

### **Not all referendums lead to higher taxes**

Although a majority of referendums sought tax increases, some led to savings. Two referendums in 2020 asked voters to dissolve various departments and taxing districts, in part to lower government costs.

Five taxing districts said approval of their referendums would not result in higher property tax bills because other existing government debt was expiring. What officials did not emphasize is that without the new tax measures, property owners would see even greater decreases in their taxes. All five referendums passed.

That was the case for the county's largest bond approved during the period analyzed. In the April 2023 consolidated election, voters authorized \$179 million in bonds to be issued for Elgin School District 46 by a margin of more than 25 percentage points — with just 13% of voters casting a vote.

That additional debt, which officials said would be used to rebuild five elementary schools, did not increase the school district's tax levy, as the new bond replaces retiring debt. However, if voters rejected the proposal, the district's annual debt service levy [would have dropped](#) from about \$30 million to \$20 million in 2024 and between \$15 to \$17 million from 2025-2032.

Local officials made similar arguments when they asked voters to increase taxes beyond the limits for non-referendum bonds. Both Lindop School District 92 and Lemont High School District 210 assured voters that increasing the debt service extension base would have zero impact on their tax burden.

Instead, the increases would allow the school districts to maintain the amount of debt payments once current debt is paid off. The district would then use the new borrowing authority to fund additional projects. However, similar to the bond approvals, the tax burden would eventually decrease if voters had rejected the measure.

### **One thing is clear: most Cook County referendums are decided by a distinct minority of voters**

Referendums were more likely to pass during primaries. The combination of low turnout and the focus on state and federal issues may give a group of voters supporting the referendums an advantage in those contests — a possible explanation for why referendums were more likely to pass during primaries.

Other factors also play a role in whether a referendum succeeds or fails, making it difficult to draw general conclusions, given that those factors are different for each referendum

question. What is clear is that low voter turnout often gives an advantage to highly engaged groups of voters who back referendum questions.

<b>Referendum, Passing Rate and Average Turnout by Election</b>			
<b>Question Type</b>	<b>General</b>	<b>Primary</b>	<b>Consolidated</b>
<b>Issue Bond/Increase Debt</b>	9	14	13
<b>Exceed Tax Increase Limit</b>	4	4	7
<b>Home Rule</b>	4	5	1
<b>Form of Reinstated Taxing District</b>	9	0	2
<b>Dissolve District</b>	1	1	0
<b>Increase Real Estate Transfer Tax</b>	1	0	0
<b>Total Referendums</b>	28	24	23
<b>Passing Rate</b>	67.86%	83.33%	60.87%
<b>Average Turnout</b>	47.99%	25.48%	18.48%

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