

A woman with glasses and a young girl are looking at a laptop screen together. The woman is on the left, wearing glasses and a pink top. The girl is on the right, wearing a white t-shirt and has her hair in a bun. They are both looking intently at the laptop. The background is a bright window with curtains.

From the Community: CivicSpace Survey Reveals Chicagoland Priorities to Financially Thrive

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Speakers



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About CivicSpace

- Policy innovation hub
- Engage community voice in policy design
- Issue ID, ideation, iteration with the people policies are meant to serve
- Policy designed with and for the community



Agenda

- Survey Goal and Focus
- Community Voices: Who Answered?
- Topline Findings
- Community Priorities
- Future Shifts
- Q&A

A background image showing a group of people in a meeting. In the foreground, a Black man with a beard, wearing a blue and yellow patterned sweater, is looking towards the right. To his left, a man with glasses and a grey beard is partially visible, looking towards the Black man. In the background, the back of a woman's head and shoulders is visible, wearing a yellow top. The overall scene is a professional meeting or discussion.

Our Goal

- Check in with a broader group of Cook County residents
- Learn what people earning under \$60k need to be financially secure, particularly Black and Latino communities
- Test and refine our team priorities against community needs



Survey focus

- Community feedback on current and potential priorities within our buckets of work
- Why are these important to them?
- What are we missing?
- What do they wish lawmakers focused on?
- What is their version of the American Dream?
What could get in the way?

“My american dream? I'm not sure. I guess just having a home to call mine, for the sake of my kids. To be in a safer neighborhood where I don't have to worry about them being outside...A home to call mine, reliable vehicle, and a steady income to keep us floating on by.”

Latina, Female,
60651

“[The topic areas] would help because some people just can't afford anything in this state of the world. Everything is expensive and everyone needs help.”

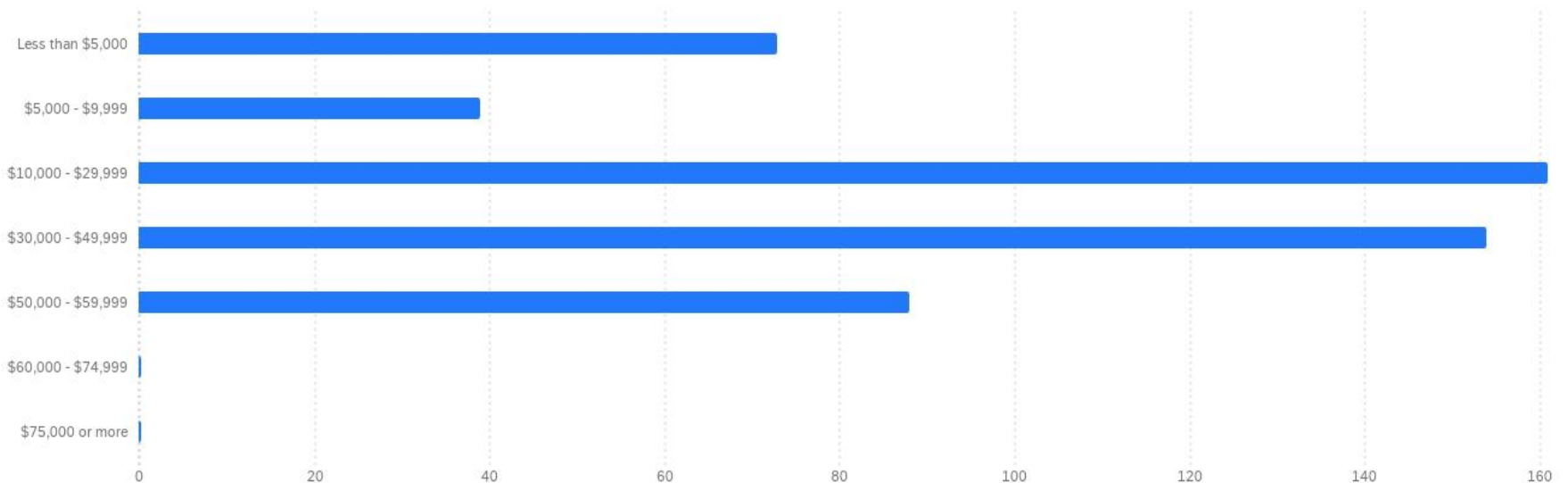
African American,
Female, 60707

“Rent is unachievable, healthcare is a never-ending stress and hell, barriers to Medicaid is always worrying, and good paying jobs did not come with a college degree. Living is unsustainable.”

White, Male, 60629

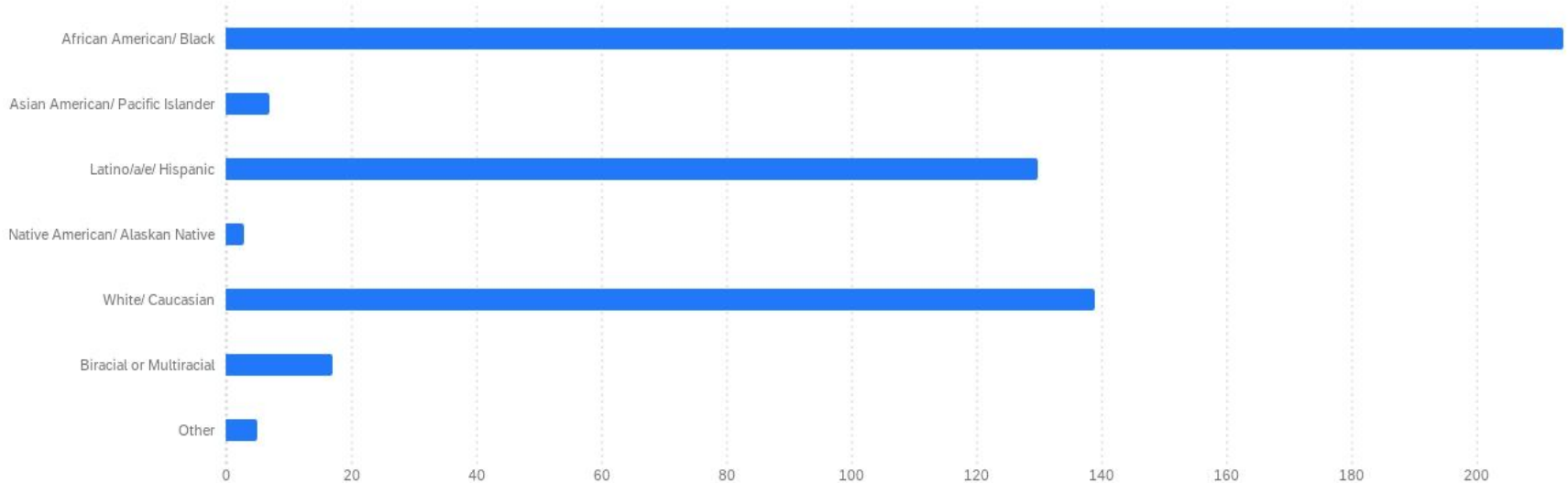
Our survey focused on Cook County households earning under \$60k per year

Which of the following best describes your annual household income? 515 ⓘ



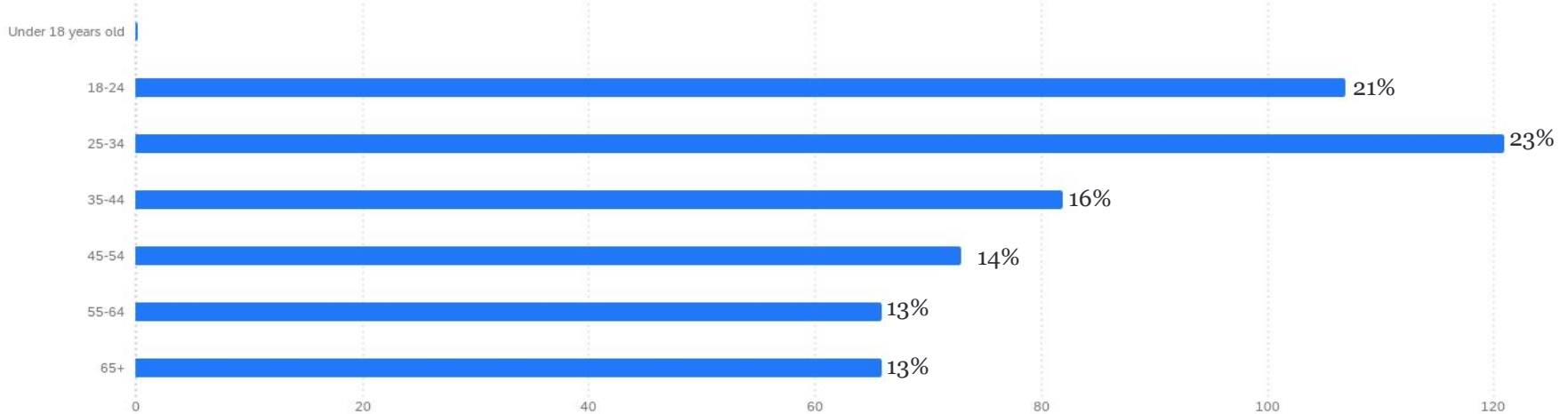
We oversampled to ensure Black and Latino residents would be well-represented given our current REWG focus

What is your racial or ethnic identity? 515 ⓘ



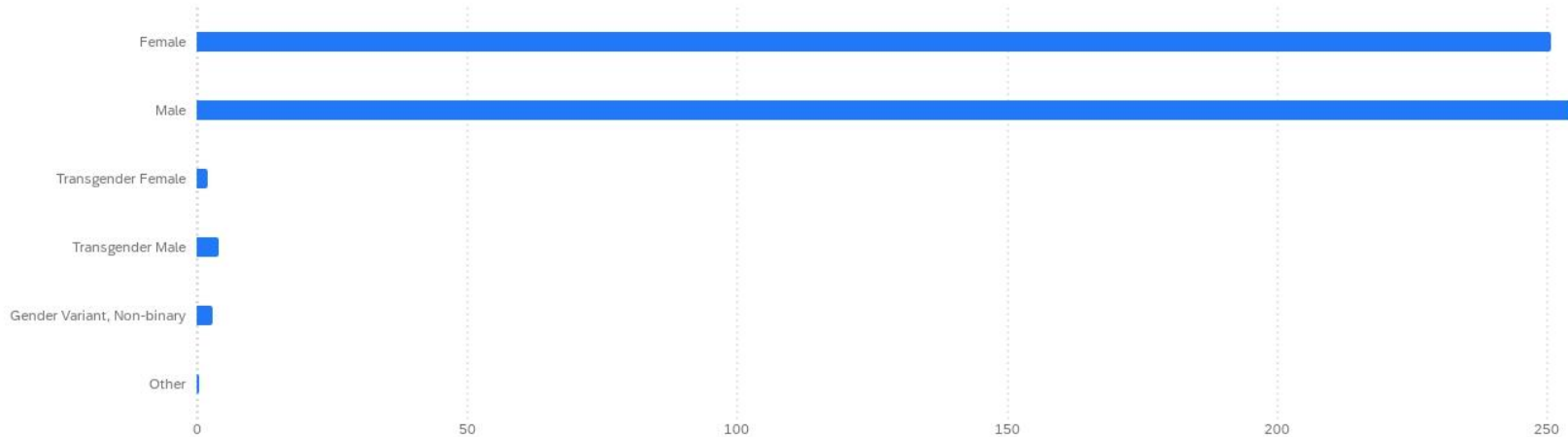
Survey respondents were a mix of ages, however, 44 percent between 18 and 34 years old

What is your age? 515 ⓘ



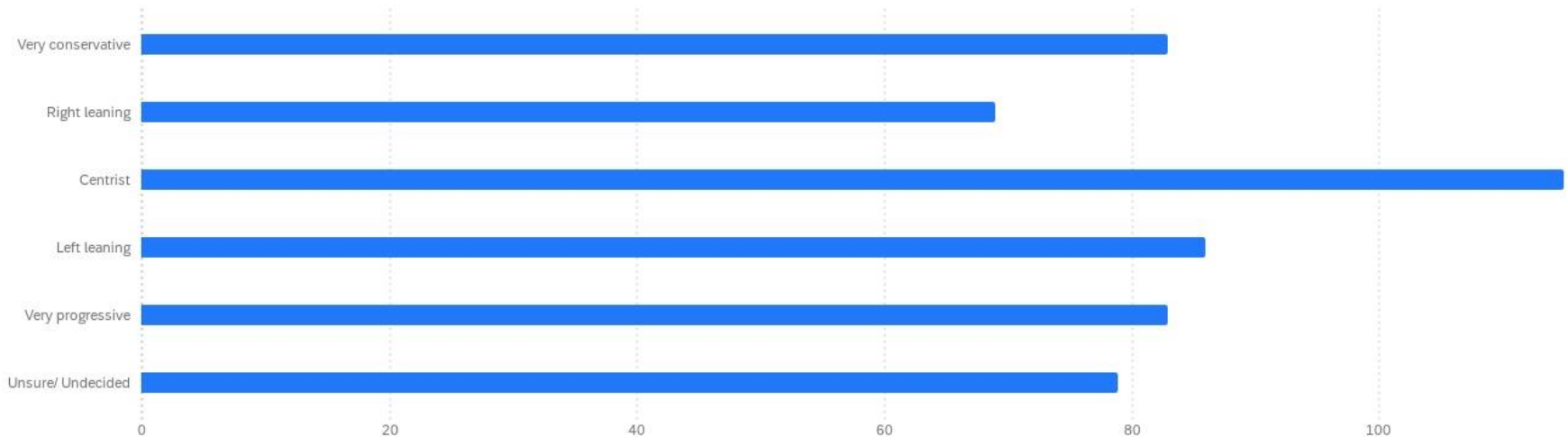
Respondents were almost evenly split between male and female with a few transgender or nonbinary individuals

How do you currently describe yourself? 515 ⓘ



Respondents have political views across the board. Nearly 4 in 10 (38%) were centrist or undecided.

CivicSpace aims to bring people together across political divides to find common ground. When we say "Very conservative" or "Right leaning," that tends to align with the Republican Party. When we say "Left leaning" or "Very progressive," that tends to align with the Democratic Party. What would you consider yourself? 515 ⓘ



Topline Findings: Agreement Across Political & Racial/Ethnic Ties


- Overwhelming agreement on the five key topic areas: tax credits, work/benefits, lending products, homeownership/housing, and equitable tech.
- Top issues were fairly common across racial/ethnic groups, except for two tech access items being higher for White respondents.
- Similarities at opposite political ends: online fraud, affordable health insurance, good jobs, simple tax filing, rent/security deposit.

Topline Findings: Our Areas of Work

- Surprisingly, protection from online fraud was the most important issue across most income groups, race, gender, and political groups, with some differences by age.
- Generally, jobs and benefit issues were particularly important, followed by access to technology and affordable housing.
- Affordable lending products and tax credits ranked lower.
 - However, a simple way to file taxes was a top priority for most. It was particularly important to people in the nonfiler range, and even more to the next income level.

Topline Findings: Open Answers

- Many felt lawmakers weren't paying enough attention to inflation, housing costs, and high taxes.
- People were particularly concerned about affordable housing. The dream of homeownership felt impossible to many.
- People were generally concerned about help paying for things, big and little.



Which issues were most important in each of our buckets of work?

Tax Credits : A simple way to file

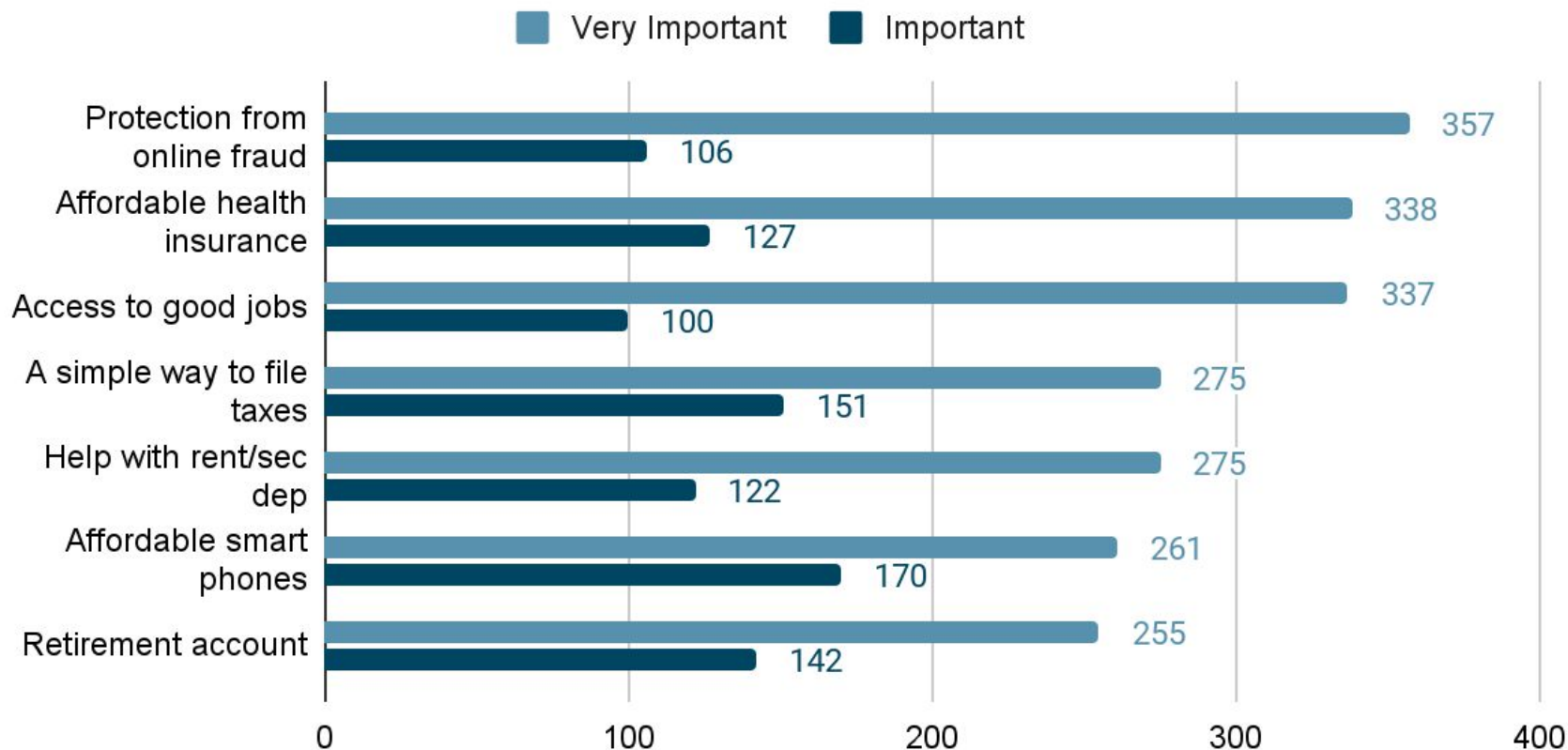
Future of Work: Affordable health insurance

Financial Products: Low-cost personal loans

Affordable Housing: Help paying for rent/sec deposit

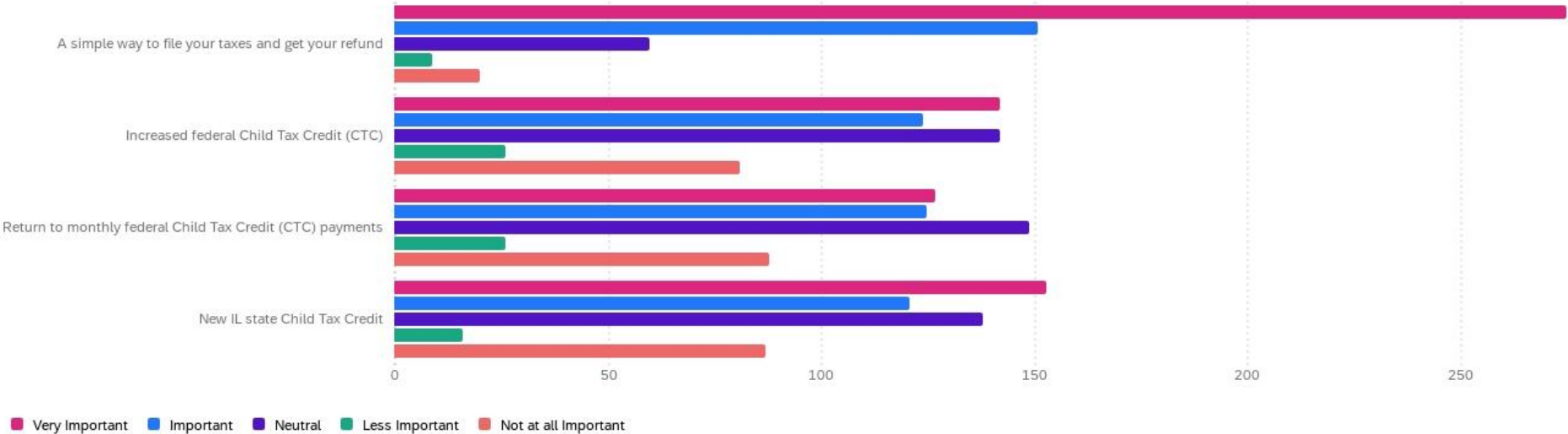
Equitable Tech: Protection from online fraud

What did respondents think was most important to help their families and neighbors have enough money



Tax credits weren't as high as other issues overall, but a simple way to file taxes was considered the most important topic within this area of work.

How important are each of the items below to help you have enough money to take care of yourself and your family? 515 ⓘ



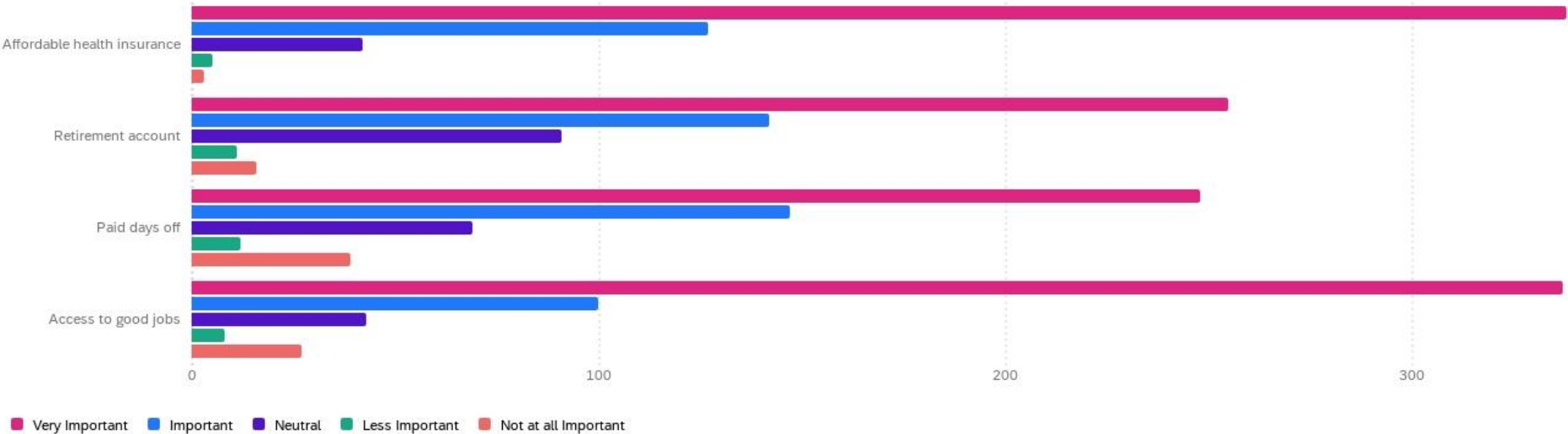
Simple Way to File

- Important to those in the nonfiler income range (\$10K-\$29.9K) and especially \$30K-\$49.9K)
- Priority across largest racial/ethnic groups, political orientations, and most age groups except 65+



Jobs and benefits were ranked high overall. Affordable health insurance as well as access to good jobs were nearly tied as a top priority for the future of work.

How important are each of the items below to help you have enough money to take care of yourself and your family? 515 ⓘ



Affordable Health Insurance

- Most important to those earning \$30-49.9k
- Important across to 90% of all racial/ethnic groups, especially white respondents
- Important to 90%+ across political groups
- More important to 35+



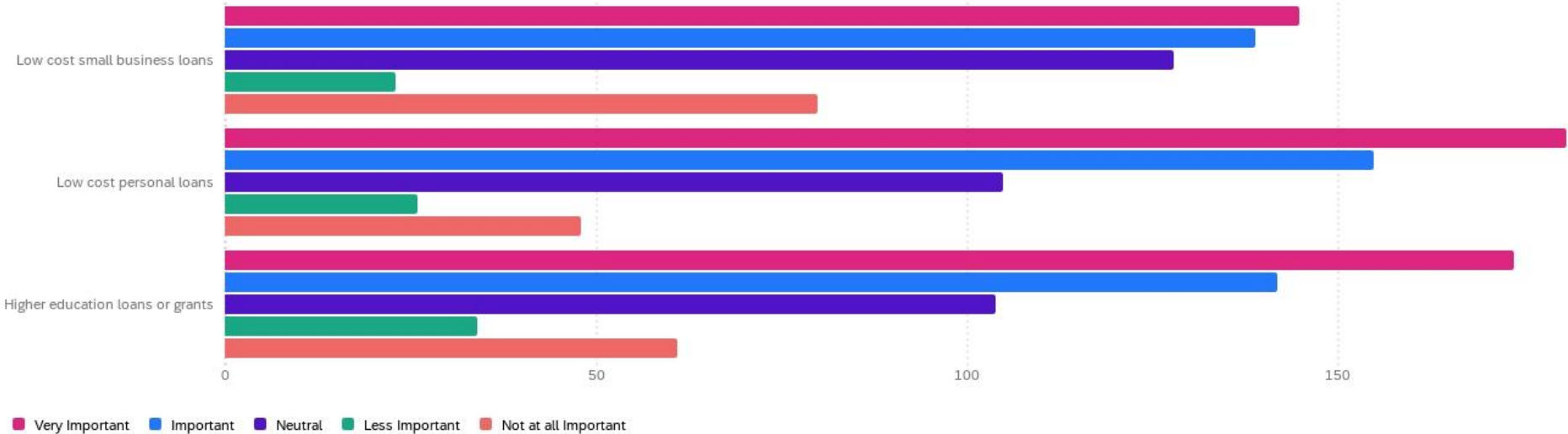
Access to Good Jobs

- Important to 80%+ across income levels
- Big for Black and Latine respondents.
- Also key for 80%+ across political views
- Most important to those 35-54, but still important to 65+



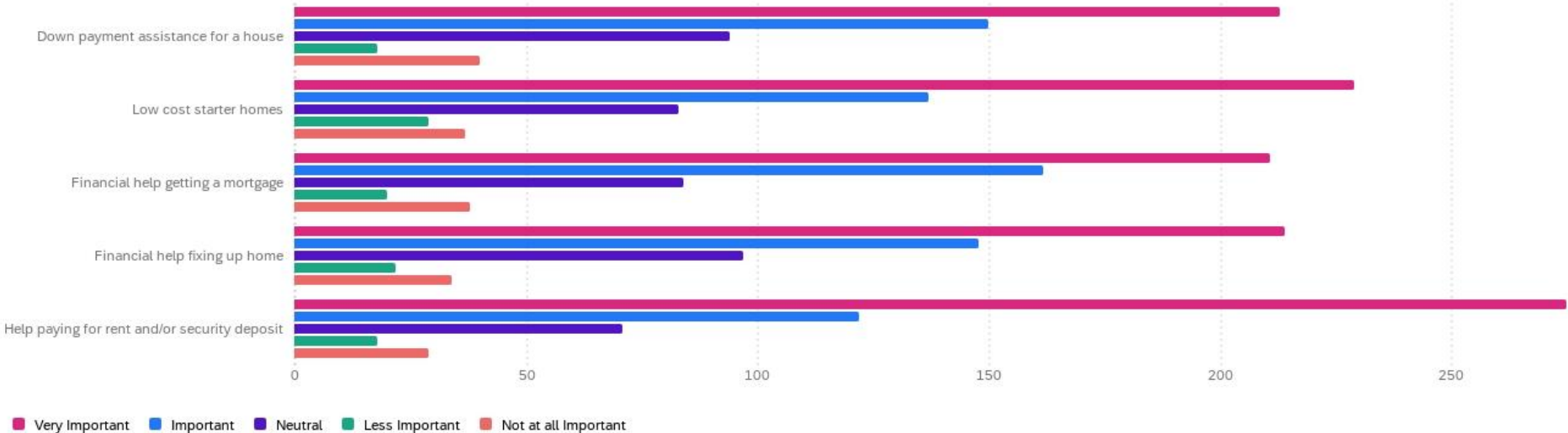
Affordable lending products ranked lower than other issue areas. Low cost personal loans were the most important followed closely by higher ed loans or grants.

How important are each of the items below to help you have enough money to take care of yourself and your family? 515 ⓘ



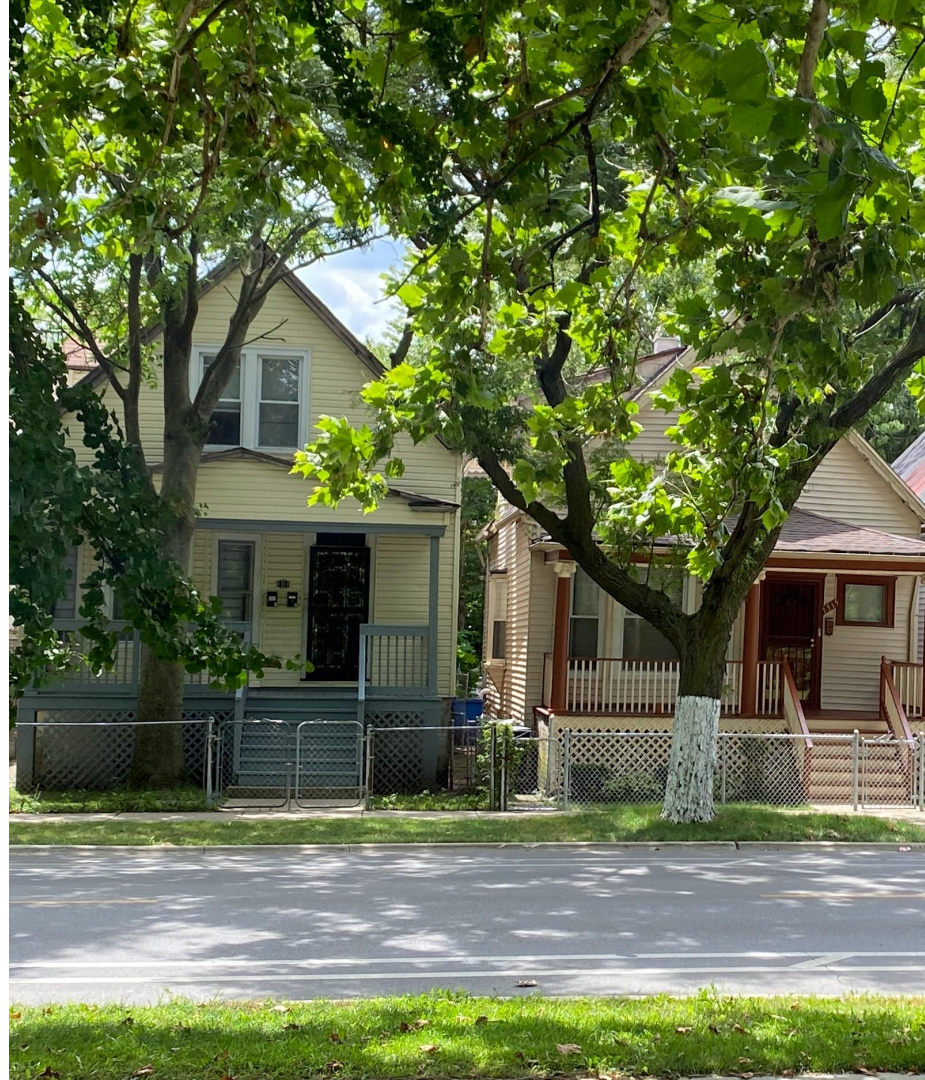
Affordable housing was important across the board for many with help paying for rent/ security deposit rated as the most important.

How important are each of the items below to help you have enough money to take care of yourself and your family? 515 ⓘ



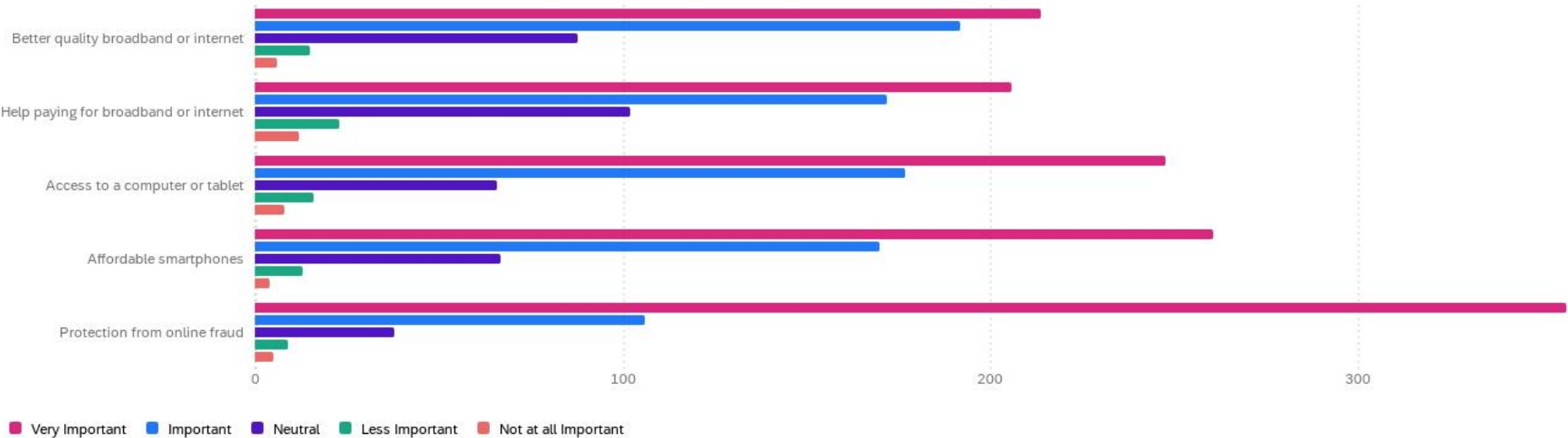
Help with rent or a security deposit

- 75%+ of all income groups found it important
- Particularly important to Black respondents
- Similar importance on opposite political ends



Technology issues were also important overall, with protection from online fraud a top priority for respondents in our rating and open-response questions.

How important are each of the items below to help you have enough money to take care of yourself and your family? 515 ⓘ



Protection from Online Fraud

- Protection from online fraud was important across the board in all demographics except age.
- It was ranked Very Important to 59% of 18-24 year olds, but highest with 55-64 year olds (85%)





Concerned about affordable housing


Cost of living and inflation

People need help paying for what is important to them

What do lawmakers need to pay more attention to?

- Inflation
- Housing
- Taxes are too high, esp. for lower- and middle-income households

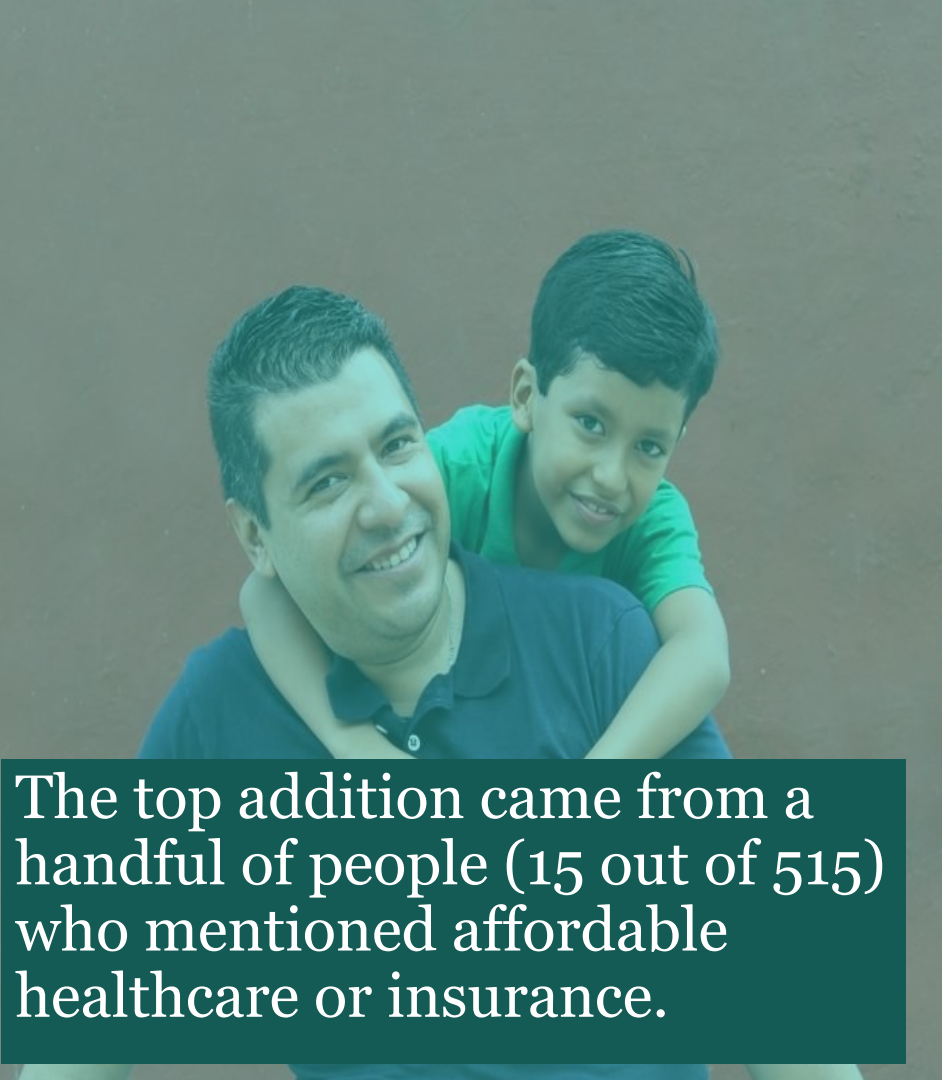
Concerns about crime, and the need for quality jobs also a priority.

A woman with dark hair, wearing a yellow shirt, is looking down at a smartphone. The image has a teal overlay. A dark teal box is positioned in the bottom right corner, containing white text.

Again, many households also shared they were experiencing financial burdens and craved economic stability.

Did we miss anything important?

By far, most respondents thought the four priority areas were the right ones.



The top addition came from a handful of people (15 out of 515) who mentioned affordable healthcare or insurance.

What do you worry will get in the way of your American Dream?

The American Dream looks like:

- Financial stability
- Homeownership
- Family a priority
- Comfort, basic necessities covered

Barriers to American Dream:

- Financial worries
- Inflation, cost of living
- Safety, crime concerns



Shifts to Consider for our Future Priorities

- Results clear: Address tech troubles, double down on access to good jobs and benefits, simplified filing, and affordable housing.
- Paying for rent/security deposit outranked access to homeownership. Homeownership is a dream.
- Low cost loans (and particularly business loans) were not a top priority; however important to 7 in 10 Black and Latine respondents

Recommendations for Additional Thought

- We need more information to understand why some new topics were raised.
- Protection from online fraud and access to basic tech: How can we make sure this need doesn't get lost?
- Affordable health insurance and healthcare is still a major concern even in Chicago. How can we support work on benefits cliffs, other partners?
- Concept of deservingness and immigration

Questions?



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