



Chicago
Urban League

2025 STATE OF BLACK CHICAGO

A Laddered Path to Wealth Building

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This report was developed by the Chicago Urban League's Research & Policy Center.

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INTRODUCTION

By Karen Freeman-Wilson, President & CEO of the Chicago Urban League

In March 2020, our country experienced a life-changing pandemic. Chicago became one of the cities most acutely impacted by COVID-19. We were required to shelter in place, practice social distancing, and adapt to remote work and learning. This public health crisis underscored disparities exacerbated by social determinants of health, such as employment, housing and education. To paraphrase the old adage, if COVID-19 represented a “cold” for the general community, Black and Brown people got the “flu.”

In our May 2020 publication, *An Epidemic of Inequities: COVID-19 and the Black Community*, we made a number of long-term recommendations that were contemplated to obviate the impact of the next pandemic. These recommendations included investment in Black and other marginalized communities; investment in the public health infrastructure; investment in universal healthcare; and the need to address environmental justice, mass incarceration and the racial wealth gap. The [Chicago Recovery Plan](#) shared the sentiment of these recommendations in detail. The need to carefully consider the recommendations from *An Epidemic of Inequities* and the *Chicago Recovery Plan* were underscored by the racial reckoning in the wake of George Floyd’s murder, which also occurred in May 2020.

For a brief period in 2020 and 2021, there seemed to be a prevailing sentiment that the racial and economic divide in America should finally be addressed after 400 years. Commitments were made by governmental, corporate, and philanthropic entities to increase opportunities for Black people and other marginalized groups. Programs were established and millions in financial commitments were made to support what many believed to be the creation of a level playing field. That desire to overcome our legacy of discrimination was fleeting and quickly yielded to the division currently smoldering in our country, making it virtually impossible for the gains and commitments made in 2020 and 2021 to have a lasting impact. This was the backdrop for our work in the *State of Black Chicago 2023*.

In 2023, our State of Black Chicago report was published in partnership with the Institute for Racial Justice at Loyola University Chicago.¹ In the publication, we provided an in-depth analysis that helped to better understand how systemic racism and capitalism worked in conjunction with social, economic, environmental, and political factors to negatively affect the lives of Black Chicagoans in comparison to white Chicagoans.

We made a number of observations that could drive our policy decisions. We found that the concentration of challenges facing the Black community were most pronounced in 27 of the 77 neighborhoods. Once again, we highlighted the importance of the need for affordable housing, improved educational opportunities and outcomes and entrepreneurship support. There was also an argument for the need to repair historical wrongs perpetrated against Black Chicagoans. These observations laid the groundwork for the solutions that might improve the experiences of Black Chicagoans and lead to the reduction of the racial wealth gap.

In October 2024, we began the process of developing the Chicago Urban League's strategic plan for the next five years. Our planning was driven by our observations in the State of Black Chicago 2023, the recognition that our work could be more impactful, and the realization that a different approach was needed to heighten our impact. Thus, we approached the State of Black Chicago 2025 determined to make concrete suggestions that would challenge all of us who want to see better data and better results in the Black community.

In short, we recognized that another report of data analysis would fall woefully short of the community's needs. Quite frankly, data collection and the analysis or pontification generally associated with it are easy. In an era where the United States Equal Employment Opportunity Commission is being used to undermine diversity, equity and inclusion initiatives, and the United States Supreme Court used the 14th Amendment of the United States Constitution to dismantle a level playing field in college admissions, we could have easily leaned into the frustration and predicted gloom and doom.

Alternatively, we have chosen to share solutions to seemingly intractable challenges. At the heart of each of these solutions is a focus on wealth building for Black Chicagoans and others who are furthest from opportunity and access. We share these solutions along with an appeal for more partnerships, collaboration, and advocacy to help implement them—because we know that when we work together, we can solve problems in a way that allows all of us to win.

The Imperative of Wealth Building

Wealth is a foundational determinant of opportunity. Through wealth building, individuals gain pathways to stability, opportunity, and long-term empowerment. Adequate and affordable housing decreases financial burdens and can increase opportunities.

Stable employment in dignified jobs provides people with the means to meet immediate needs. Business ownership fosters innovation and can create generational prosperity. Holistic components like access to high-quality health care and education as well as career advancement through skills development open doors to economic mobility. By focusing on these areas, the Chicago Urban League and other organizations fighting for economic justice position wealth building as a critical tool for collective action and innovation, investing in community revitalization. Yet, disparities persist.

For Black Chicagoans, the wealth gap remains a stubborn legacy of problematic policies and exclusionary practices that have extracted wealth and limited access to resources for communities. In 2024, the Color of Wealth in Chicago report, detailed that the average net worth for a Black family in Chicago is \$0, compared to an average net worth of \$210,000 for white families.² A report by McKinsey & Co. (2019) asserted that, since 2000, the United States lost an estimated \$26 trillion dollars in potential economic growth and prosperity due to wealth inequality, which is slated to rise to at least \$1 trillion dollars per year by 2028.³ A similar report completed by Metropolitan Planning Council in 2018 concluded that residential segregation in the Chicago region results in negative economic outcomes for everyone.⁴ Addressing this gap is about far more than navigating one's moral compass. It is about common-sense economics, empowering all people and communities to thrive together for the betterment of the entire region. But how?

Framework: A Laddered Path to Wealth Building

Wealth, at its core, is traditionally defined as assets minus liabilities, the tangible accumulation of financial resources like property ownership, savings, and investments. Yet, for many communities and neighborhoods in Chicago, the path to accumulating wealth can feel virtually out of reach.

The Laddered Path to Wealth-Building Framework, developed by Aundrey Page, a 2024-25 Chicago Urban League Executive Leadership Fellow and 2025 Education Leadership Doctoral Candidate at the Harvard Graduate School of Education, seeks to define the stages of wealth accumulation and identify the cross-sector solutions necessary to drive economic prosperity for all people and communities in Chicago. Building on much of the work that the Chicago Urban League and other organizations already do, the framework structures wealth building into distinct stages and uses the symbolism of a ladder to clarify each stage, as seen in Figure 1.

Figure 1: Framework for a Laddered Path to Wealth Building



The ladder illustrates a path from changing the way people think about money to long-term wealth growth, recognizing that people and communities require different forms of support at each stage. It begins with cultivating a growth-focused relationship to money, knowing that for many people and communities, money has been a scarce resource to the point that they have not had the opportunity to consider accumulating, saving, or growing it. Along with access, building wealth starts with a foundational shift in one's mindset about money. Believing that you can build wealth for yourself, your family, and your community is essential to the mindfulness and deliberate actions needed to achieve sustainable generational wealth.

The next rung on the ladder focuses on reaching financial security by fulfilling basic financial needs—stable housing, adequate income, and emergency savings—before moving into the next stages: investment opportunities, cooperative wealth building, and long-term asset transfer.

Wealth-Building Stages

The journey to wealth is not linear, and individuals engage at different starting points depending on their circumstances. The Wealth Building Ladder approaches wealth building in five distinct stages:

- **Money Mindfulness: Cultivating a growth-focused relationship to money**
 - The foundation of wealth building is understanding how money works, which can mean shifting from scarcity to a growth-focused relationship to money as well as fixing poor financial habits. Programs at this stage promote a positive relationship with and perspective about money, which is critical to financial success.
 - Example: The Housing & Financial Empowerment Center, many banks, and community-based organizations provide clients with financial counseling to understand their finances around key aspects such as budgeting, credit scores, and overall money management.
- **Stable Security: Fulfilling basic needs**
 - Crucial to building wealth is the ability to meet essential needs: stable housing, employment, food access, and healthcare. For individuals facing income instability, programs that address these concerns create a foundation for future growth.
 - Example: Workforce development programs connect participants to secure, gainful employment opportunities, enabling them to stabilize their incomes and address immediate financial challenges.
- **Compounding Interest: Exploring investment pathways**
 - Once stability is achieved, individuals need pathways to accumulate resources, build assets, and reduce debt. Programs in this stage focus on financial literacy, education, and entrepreneurship, empowering participants to move beyond survival and begin building wealth.
 - Example: Leadership Greater Chicago, the Latino Policy Forum, and the University of Chicago's Civic Leadership Academy are great examples of leadership programs that provide professional development opportunities for cross-sector leaders throughout Chicago. Additionally, the Chicago Urban League's IMPACT Leadership Development Program is an example of the power in cross-sector collaborative solutions through partnerships. This cross-sector program provides emerging executives with comprehensive leadership development, historical perspective sessions, and one-on-one mentorship. This nine-month program helps IMPACT Fellows leverage their professional skills and connections to advance in increasingly responsible leadership roles across business, nonprofit, and public sectors, directly contributing to both individual earning potential and community wealth building.

- **Community Prosperity: Building wealth with others**
 - For wealth to become transformative, it must extend beyond individuals to families and communities. Community wealth building and cooperative economics can have far-reaching impacts. This stage is a prime example of how collective action and collaborative solutions can ensure access and opportunity for a large number of people and communities, increasing regional economic prosperity.
 - Example: CUL's Center for Entrepreneurship & Innovation co-hosts an annual daylong entrepreneurship conference alongside corporate partners and other organizations. This summit serves as an example of collaborative solutioning, a comprehensive knowledge exchange for small business owners about everything from access to capital to technology, marketing, and supply chain strategies. The entrepreneurship section of this report outlines additional programs and efforts that also support small business owners.

- **Long-Term Growth: Achieving generational wealth**
 - Passing down wealth can promote wellness for generations. Programs at this stage focus on fostering intergenerational wealth transfer through estate planning, business ownership & succession planning, and increased savings accumulation.
 - Example: The Center for Entrepreneurship & Innovation and other organizations support Black business owners in scaling their businesses, creating jobs, and building sustainable wealth within their communities. For clients seeking coaching for succession planning, business coaches help them with that by creating plans and strategizing. This effort can also be coordinated with CUL's Housing & Financial Empowerment Center, financial institutions, and other organizations who, as previously mentioned, provide financial coaching and development to clients.

The Path Up

Wealth building is both an individual and collective process. At the Chicago Urban League, we believe that addressing the racial wealth gap—helping Black people “ladder up” to wealth, if you will—requires cross-sector, collaborative solutions that are both immediate and long-term, balancing urgent needs with systemic change. We also understand that a “village” of organizations must continue to work together to meet the needs of the community.

Through enhancing our core programming, advocating for policies that address inequity, and activating more cross-sector partnerships, we are collectively working to create pathways to economic stability, opportunity, and generational growth, ensuring that all communities across Chicago have the tools to thrive.

While we define wealth primarily in terms of accumulating financial assets, we also recognize how education, health and other factors contribute to holistic wealth. The solutions we propose in the pages ahead are organized into two core pillars: **Financial Wealth Building and Holistic Wealth Building**. Within each are critical wealth drivers for which we outline challenges, trends and opportunities, and propose cross-sector collaborative solutions and policy changes.

Financial Wealth Building

Entrepreneurship

A Vision for Business Growth

Mentorship and talent development for Black business owners mean more than just giving them a seat at the table—it's about setting the table with the education, resources, opportunities, and, most importantly, the access they need to thrive. I believe it is incumbent on me and my team to stay ahead of industry trends so that we can ensure our businesses are included and prepared for advancements in the marketplace. Our role is to understand how these changes impact consumer behavior and business operations, then create programming and provide access to resources that help businesses adapt. - **Kelly Evans, Vice President of the Center for Entrepreneurship and Innovation**

The State of Black Business Ownership in Chicago

Over the past decade, Black-owned businesses have grown steadily across the country, reflecting resilience and ambition in the face of systemic barriers.⁵ Despite this growth, significant gaps remain in access to capital, commercial real estate ownership, and scaling opportunities. According to recent data, Black entrepreneurs face a 50% higher likelihood of loan denial than their white counterparts and receive less than 2% of venture capital funding in the Chicagoland region.⁶

In a 2023 report by the Illinois Office of Minority Economic Empowerment, Chicago State University, and the Chicago Urban League, Black-owned businesses accounted for approximately 11% of all small businesses in Illinois.⁷ However, the median revenue of Black-owned firms remains substantially lower compared to non-Black-owned firms, underscoring the need for strategic investment and support to bridge these gaps.⁸ This gap must be viewed in the context that Blacks comprise 29% of Chicago's population but less than 5% of the number of firms with paid employees and less than 2% of the sales of Chicago businesses.

Figure 2: Entrepreneurship Profile for the City of Chicago

Business Characteristics	African American Firms	Latine Firms	White Firms
Number of Firms with Paid Employees	2,534	13,126	36,672
Sales Receipts	\$3,446,908	\$23,004,927	\$157,937,648
Number of Paid Employees	22,157	107,335	526,715
Annual Payroll	\$1,129,886	\$5,533,935	\$37,207,660

Source: Annual Survey of Entrepreneurs (2022). Data are based on Census administrative records, and the estimates of business ownership by gender, ethnicity, race, and veteran status are from the 2022 Annual Business Survey.

Trends and Opportunities

- **Growth in High-Potential Sectors:** Opportunities for entrepreneurship are increasing across high-growth sectors such as technology, healthcare, and renewable energy. These industries are projected to dominate future job creation and capital investment, offering significant opportunities for wealth creation, provided that structural barriers to entry are addressed.
- **Rise of Cooperative Economics:** There is a growing movement toward cooperative business models and community land trusts that emphasize shared ownership and collective wealth.⁹ CUL's NextONE program is a business accelerator program that cultivates the cooperative economics model through its 9-month intensive training designed for established Black businesses. The program connects business owners through networking events, coaching, and mentorship opportunities that foster collaborative relationships and resource-sharing. Participants gain expertise in change management, finance, operations, leadership, and data analytics while building a supportive ecosystem of peer entrepreneurs. Similar programs are offered by Sunshine Enterprises and the YWCA. Because this trend and opportunity promotes the values of economic democracy and resilience, it offers a promising path for Black communities to build and retain wealth.

- **Digital Innovation and E-Commerce:** The expansion of digital platforms and e-commerce presents an unprecedented opportunity for Black businesses to reach wider markets and scale rapidly. CUL helps create this opportunity through our NextDIGITAL program, which directly addresses the digital divide and technological needs facing Black entrepreneurs. Our clients learn website development, social media advertising, AI integration, and CRM integration to assist them with immediately implementing digital strategies that expand their customer base and optimize operations. Investment in digital infrastructure and skills training is critical to capitalize on this trend. TBM Promotions, previously known as The Black Mall, is an advertising platform that supports small business owners in their efforts to use AI, social media and other technology to improve their business offerings for a fee.
- **Complete Development of a Small Business Ecosystem:** CUL has joined with the city of Chicago and State of Illinois as well as organizations like Sunshine Enterprises, the Chicago Minority Supplier Development Council, the YWCA, Cleveland Avenue, Women Employed the Women's Business Development Center to create an ecosphere of organizations offering training and coaching programs such as NextSTARTUP, NextOne, the Breedlove Institute and the NextLEVEL EXCHANGE to assist entrepreneurs in these industries. These entities best support small business owners when they communicate regularly and coordinate their programming in a way that allows the clients to obtain from the entity best positioned to meet the needs of a business. While this may cause some entities to offer different services, everyone wins by improving small businesses and maximizing the expertise of organizations.

Policy Recommendations

- **Universal Small Business Seed Grants:** Advocate for consistent funding to provide direct grants to locally owned small businesses for startup costs, technology adoption, and business development for entrepreneurs furthest from opportunity and access. While there have been philanthropic, governmental and community-based grant programs, there has been no consistent funding source. Direct seed grants remove one of the largest barriers to business creation for these entrepreneurs: access to early-stage capital. This approach has proven effective in cities like Detroit and Atlanta, where targeted grants have catalyzed significant business growth.¹⁰

- **Locally Owned Small Business Property Tax Incentives:** Continue implementing property tax abatements for locally owned small businesses that invest in commercial real estate in under-resourced areas. This incentivizes business stability and community investment, aligning with both economic and neighborhood revitalization goals. These abatements can reduce operating costs, improve cash flow, and empower entrepreneurs to purchase, renovate, and retain properties that might otherwise be lost to displacement or speculation—making them a valuable tool for anchoring the long-term presence and economic participation of locally-owned small businesses.
- **Anchor Institution Procurement Agreements:** Promote more agreements and partnerships that would encourage major institutions in Chicago to allocate a percentage of their procurement budgets to small businesses. This policy has demonstrated success in cities like Cleveland with the Greater University Circle Initiative, fostering local economic growth and business development.¹¹ By directing institutional purchasing power toward firms furthest from access and opportunity, this policy can generate long-term contracting opportunities, stimulate job creation, and anchor minority-owned enterprises in sectors that have historically excluded them. The Commercial Club Chicago has engaged in a business diversity program to encourage its members to use a wider range of suppliers for their businesses.

Cross-Sector Collaborative Solutioning

- **Small Business Wealth & Innovation Hub:** A small business wealth and innovation hub is an example of a cross-sector initiative that could bring together banks, corporations, universities, and small business leaders to create a physical business innovation district dedicated to scaling small business enterprises. This hub would provide access to capital, mentorship, and procurement pipelines, driving systemic change in small business ownership. Similar models have been implemented in cities such as Madison, Wisconsin (the Urban League of Greater Madison's Black Business Hub under construction) and Atlanta with the Russell Innovation Center for Entrepreneurs (RICE)¹², which offers scalable infrastructure and mentorship to small business owners, and in Philadelphia through The Enterprise Center¹³, which provides capital, technical assistance, and place-based development in historically under-resourced neighborhoods. This could be piloted through a partnership with the Polsky Center that expands their work to focus on wealth and entrepreneurship in underresourced communities in the University of Chicago's footprint.
- **Corporate Business Diversity Pledge:** Join the work of the Commercial Club and Chicago Minority Business Development Council to encourage major Chicago corporations to commit to increasing their business diversity spending over the next five years. This pledge can be supported by a public-private partnership that offers technical assistance and capacity-building for small businesses to meet procurement standards.
- **Small Business Capital Fund:** A public-private partnership between corporations, nonprofits, and other organizations in the small business ecosystem could work together to establish distinct venture capital funds specifically for entrepreneurs furthest from opportunity and access, supported by philanthropic contributions. These funds would focus on high-growth industries and provide patient capital to help businesses scale sustainably. By offering flexible, early-stage capital and long-term support, this type of fund can bridge the investment gap, reduce reliance on traditional lending, and unlock scalable business growth in historically underinvested communities.

Workforce Development

A Vision for a Thriving Workforce in Chicago

A thriving workforce is the foundation of a prosperous city, and Chicago is uniquely positioned to lead the nation in advancing inclusive economic mobility. For too long, Black workers have been disproportionately excluded from high-wage industries and overrepresented in sectors marked by stagnant wages and limited career advancement. By harnessing workforce development as a powerful tool for wealth-building, Chicago can create sustainable pathways that empower Black workers to secure stable, well-paying jobs, build generational wealth, and drive the city's long-term economic growth and success. - **Andrew Wells, Vice President of the Workforce Development Center**

The State of Black Employment and Wage Equity

Black Chicagoans continue to face employment disparities despite gains in educational attainment and workforce participation. The unemployment rate for Black workers remains more than twice that of their white counterparts, and wage gaps persist across industries.¹⁴ In high-growth sectors like technology and healthcare, Black workers make up less than 10% of the workforce despite strong demand for talent.¹⁵ Additionally, nearly 50% of Black workers in Chicago are employed in industries such as retail, food service, and home healthcare, which offer lower wages and fewer benefits.¹⁶

At the same time, emerging industries such as clean energy, advanced manufacturing, and artificial intelligence are rapidly expanding, offering high-wage opportunities that could transform economic mobility.¹⁷ Ensuring that all workers have access to these industries is critical to bridging the wealth gap and creating inclusive growth.

Figure 3: Occupation by race for the city of Chicago

Occupational Category	% African American	% Latine	% White
Management, Business, Science, and Arts	37.90%	30.80%	65.00%
Service	24.30%	21.50%	10.60%
Mathematical Science Occupations	8.40%	8.90%	56.70%
Healthcare Practitioners and Technical Occupations	19.50%	11.70%	46.10%
Occupational Health and Safety Specialists & Technicians	21.30%	22.30%	45.70%
Sales and Office	20.60%	17.20%	15.00%
Natural Resources, Construction, and Maintenance	2.70%	9.00%	3.60%
Production, Transportation, and Material Moving	14.50%	21.50%	5.80%

Source: American Community Survey 1-Year Estimates (2023)

Trends and Opportunities

- **Emerging Industries Offering High-Wage Careers:** The expansion of clean energy, biotech, fintech, and cybersecurity presents new opportunities for Black workers to access high-paying jobs that are expected to be in demand in the future. For example, Chicago’s growing clean energy sector is projected to add thousands of jobs by 2030, particularly in solar and energy efficiency roles.¹⁸ The Clean Energy Jobs Training Program in CUL's Workforce Development Center directly addresses this trend by preparing participants for careers in the renewable energy industry. Through specialized tracks in Solar PV Installation, Residential Solar Sales and Finance, and EV Infrastructure, the program provides both technical skills and industry-recognized credentials, making jobs that do not require college degrees more accessible. Ensuring equitable access to these sectors is critical, as they offer stable, well-paying career pathways that can dramatically narrow the wealth gap.

- **Employer-Led Apprenticeships and Upskilling Initiatives:** Chicago-based companies are increasingly investing in earn-and-learn programs to build talent pipelines, providing a direct path to employment in competitive industries. One example is the apprenticeship program offered by AON Insurance, a 2-year on-the-job training program that combines in-classroom learning at an accredited educational institution. These initiatives are important because they remove traditional education barriers and offer real-time, paid learning experiences that promote economic mobility.
- **Portable Benefits for Gig and Freelance Workers:** As independent contracting and gig work expands, innovative benefits models are emerging to provide stability and long-term financial security for nontraditional workers.¹⁹ For instance, pilot programs across several states, including Illinois, are exploring portable benefits platforms that provide access to health insurance, retirement accounts, and paid leave regardless of employment type. This trend matters as it ensures the growing number of gig workers aren't excluded from critical wealth-building tools due to outdated employment benefit systems.

Policy Recommendations

- **State-Funded Workforce Mobility Grants:** Increase free workforce training programs focused on high-wage industries such as technology, healthcare, and renewable energy. These programs help remove financial barriers for workers with limited opportunities who seek career transitions. Recently, the City of Chicago announced an expansion of Chicago's Workforce Solutions program with over \$12 million in new funding for job training.²⁰
- **Employer Wage Growth Incentives:** Provide tax credits to businesses that commit to structured wage growth plans for workers in middle-skill occupations, ensuring long-term earning potential. This type of policy is effective because it creates a financial incentive for employers to close persistent wage gaps while building equitable, long-term economic mobility for workers often excluded from traditional advancement pipelines.

Cross-Sector Collaborative Solutioning

- **Chicago Talent & Wealth Mobility Compact:** A multi-industry partnership where major employers, trade unions, and workforce organizations collaborate to advance workforce participation in emerging industries for those furthest from opportunity and access. This compact would align corporate hiring commitments with training programs to ensure talent is placed in high-wage roles.
- **Employer-Backed Wealth-Building Benefits:** Large employers in Chicago commit to offering stock ownership plans and retirement matching programs to employees as part of workforce development strategies. This solution connects employment to wealth-building mechanisms that have long-term financial returns beyond wages, such as equity and asset accumulation.
- **Regional Apprenticeship & Tech Reskilling Hub:** A coalition of universities, community colleges, and major employers co-create a citywide tech and AI apprenticeship program, specifically designed to prepare workers for the jobs of the future. This tech reskilling hub would directly connect access to quality education and training to high-growth job opportunities, helping to close both the digital divide and wealth gap.

COLLABORATIVE SOLUTIONING IN ACTION

A New Affordable Housing Partnership

If we create 50 to 100 more homeowners across Chicagoland annually, the ripple effect on generational wealth and community stability is huge. That's the kind of impact we're looking to have. – **Lutalo McGee, Owner, Ani Real Estate**

Despite rapid changes in technology and the economy, and a failing belief in the “American Dream,” owning a home still represents a pathway to financial stability for working and middle-class Americans.

Consistent with its long-term commitment to ownership of quality, affordable housing, the Chicago Urban League has partnered with Kinexx, an industry leader in modular construction, and Ani Real Estate, a residential and commercial real estate firm serving the Chicago metropolitan area to offer access to homeownership. Kinexx designs, manufactures, and delivers modular homes at a high volume within a three-month period. Ani Real Estate is committed to community impact and development while serving buyers in need of quality, affordable homes. Kinexx and Ani will work with the League to develop a pipeline of affordable homes for pre-qualified purchasers. Individuals will identify the area of their desired home and choose a lot. Kinexx will purchase the lot, build the home and deliver it to the chosen lot within sixty days.

Scheduled to launch in May 2025, the partnership capitalizes on program partners' strengths, namely Kinexx's capacity for quickly producing high-volume affordable housing; Ani's proven footprint in the Chicago housing market; and the League's ongoing counseling, outreach, and legacy in facilitating homeownership for area residents who have found homeownership elusive.

“The common thread with all of us is we need to provide more options in communities so that people have access to quality new places in the areas where they want to live,” stresses McGee. He also notes, “the market in Chicago, like the rest of the country, has been very challenged in the last couple of years, by the lack of inventory. During COVID, a lot of people refinanced into low-interest loans, and now that interest rates are hovering around 6.5 to 7.5 percent, people are not moving. And because they’re not moving, first time home buyers—find properties to buy. So, we have a stagnant market, and we’re just trying to fill that gap.”

When asked what success would look like, Chicago Urban League CEO Karen Freeman-Wilson said that the partners are targeting 10 homes in the first year, followed by incremental growth of 40 homes in year two and 70 homes in year three. Once we have proven the potential for this concept, we envision a program that will be scalable in Chicago and throughout the Urban League Affiliate network. Access to affordable housing and a mortgage to secure it can be elusive.

Kinexx CEO, Scott Upshaw added: “The housing challenge is a national one. It’s no longer just a challenge of affordability. We’re now seeing a crisis of supply. Certainly, this is a challenge worthy of teamwork. This program constitutes an innovative response with sincerely motivated partners at each stage of the process working together to deliver a single home to a qualified buyer. A process we’ll measure, iterate, repeat, and scale. By simplifying the scope and responsibilities, we hope to achieve some measurable impact here in Chicago.”

Homeownership

A Vision for Housing Stability and Financial Security in Chicago

The housing landscape for Black Chicagoans is shaped by a complex interplay of historical segregation, systemic inequities, and contemporary challenges. These factors have collectively influenced housing affordability, availability, and quality within the Black community. The state of Black housing in Chicago is at a pivotal juncture. Addressing the historical and systemic challenges requires a multifaceted approach that combines policy reform, targeted investments, and community engagement. The Chicago Urban League's Housing & Financial Empowerment Center provides hope by assisting the community as a trusted advisor and developing educational opportunities that explore affordable housing options and increase awareness of systemic barriers to homeownership. - Pamela Stalling, Vice President of the Housing & Financial Empowerment Center

The State of Black Financial Empowerment and Homeownership in Chicago

Inherent in the quest for wealth is the foundation of financial literacy—the ability to understand, develop and effectively use financial skills, including personal financial management, budgeting, saving, investing, and understanding credit. It means knowing how money works—how to earn it, spend it wisely, grow it, and protect it—so you can make informed decisions and build a stable financial future. Frugality has long been a value espoused in many segments of the Black community, but the reality of limited resources often undermines the development of a healthy relationship with money.

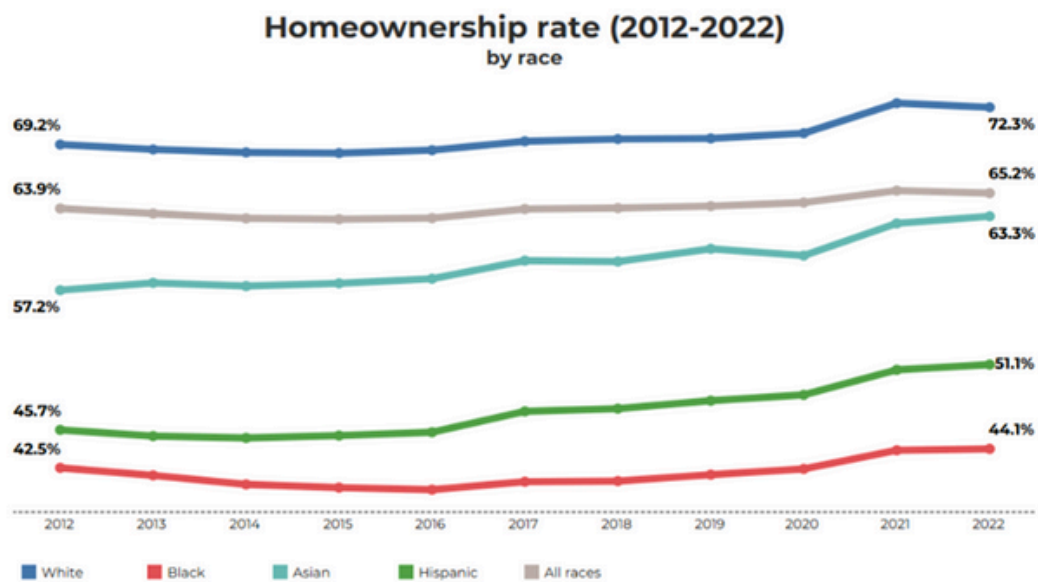
The need for such a foundation makes the case for financial literacy early in life in both traditional education and out of school time settings and in community-based venues such as faith institutions, youth sports, mentoring programs and recreational setting. This would lead to financial health as a premise and lead to the ability to accumulate assets and wealth.

One of those assets is a home. Black homeownership rates in Chicago remain significantly lower than those of white households, with recent data showing a homeownership gap exceeding 30 percentage points.²¹ In the city's historically Black neighborhoods, predatory lending, rising housing costs, and gentrification have contributed to displacement while reducing long-term stability. Further, a lack of financial literacy and access to credit have often hindered wealth accumulation.²²

Notwithstanding the challenges outlined above, promising opportunities for transformation in housing and finances do exist. Cities nationwide have successfully expanded homeownership and financial empowerment by leveraging innovative lending models, community land trusts, employer-backed homeownership programs and comprehensive community partnerships. Chicago has embraced some of these strategies and has the potential to expand upon them by becoming a national leader in shaping the narrative of affordable housing as a human right, and by adopting innovative strategies to improve financial literacy and empowerment.

Figure 4: Homeownership Trends in Illinois

Homeownership Trends by Race in the Last Decade



Source: NAR (<https://acrobat.adobe.com/id/urn:aaid:sc:VA6C2:6468f4f9-1bcd-44a6-800e-6aaddc5608a3>) via Chicago Agent Magazine's Examining homeownership rates across racial groups by Emily Mack. Feb. 2024.

Trends and Opportunities

- **Employer-Supported Homeownership Assistance:** Large employers, like Walmart and CVS Pharmacy, are increasingly offering down payment assistance and homebuyer education programs to help employees achieve homeownership.
- **Community Land Trusts and Cooperative Housing Models:** Community land trusts (CLTs) are nonprofit entities that acquire and hold land to ensure long-term housing affordability, while cooperative housing models are resident-owned arrangements where tenants collectively manage and control their housing. These initiatives have helped stabilize neighborhoods and prevent displacement by ensuring long-term affordability and community control of land and housing. Increasingly, community-based organizations, philanthropies and governmental entities are coordinating their efforts to create affordable housing, understanding the need to scale efforts to increase home ownership.
- **Heir's Property Protections and Wealth Retention:** Residents frequently experience challenges related to the title of their residence. These challenges are associated with relatives who are deceased and have given access to property without legal authority. This legal authority is often required by housing programs, government programs, mortgage holders and others positioned to assist occupants with the property or poised to interfere with the use of the property. This leads to unclear ownership and vulnerability to property loss due to taxes.—The recurrence of this phenomenon can lead to the loss of wealth in Black communities. Counseling from CUL and other HUD approved housing agencies can provide isolated information about this experience, but there is not a comprehensive plan to address this issue for Black property owners in Chicago.

Policy Recommendations

- **Low-Interest Mortgage and Down Payment Assistance Fund:** Establish a city-backed mortgage assistance fund offering competitive financing for first-time homebuyers, modeled after successful programs in cities like Atlanta²³ and Baltimore²⁴. Similar programs and initiatives provide grants and low-interest loans to increase homeownership in targeted Chicago neighborhoods, such as North Lawndale and Austin. They have demonstrated success in reducing financial barriers, stabilizing communities, and building long-term wealth for residents of color. A similar fund in Chicago would help close the city's homeownership gap while stimulating investment in historically under-resourced areas.
- **Equitable Lending and Credit Reform:** Partner with banks and credit unions to develop alternative credit scoring systems that expand access to mortgage financing for families in under-resourced communities. This approach is impactful because traditional credit scoring methods often fail to account for nontraditional indicators of financial responsibility such as rent, utility, and cell phone payments, placing households in under-resourced neighborhoods at a disadvantage.²⁵ The use of alternative underwriting models by institutions has shown that inclusive credit assessments can increase mortgage eligibility without increasing loan defaults.
- **Tenant-to-Homeowner Transition Programs:** Expand policies that allow renters in publicly-owned or subsidized housing to transition into homeownership through structured financing options. According to a 2024 report by Chicago Area Fair Housing Alliance (CAFHA), if only 10% of current voucher renters became voucher homeowners, it would produce 6,300 new homeowners and an estimated \$1.3 billion worth of assets could be accumulated by these participants and their families.²⁶

Cross-Sector Collaborative Solutioning

- **Chicago Homeownership & Land Trust Initiative:** This initiative could be a coalition of banks, developers, and community organizations that fund and expand community land trusts, cooperative housing models, and first-time homebuyer assistance programs in under-resourced communities. These partnerships are impactful because they combine financial resources, technical expertise, and local insight to stabilize neighborhoods and increase long-term affordability.
- **The Expansion of the 3C Chicago Initiative:** 3C Chicago is a collaborative initiative between lenders, developers, and community organizations supported by the Chicago Community Trust that seeks to give Chicagoans a smoother path to homeownership. The program is currently focused on the west side, but the growth of the program could be achieved in partnership with the Urban League's new partnership with Kinexx and Ani. The new program could take advantage of the new funding vehicle designed in the 3C Chicago program, while expanding to additional communities. This coalition could also fund and expand community land trusts, cooperative housing models, and first-time homebuyer assistance programs in under-resourced communities. These partnerships are impactful because they combine financial resources, technical expertise, and local insight to stabilize neighborhoods and increase long-term affordability.
- **Employer-Backed Homeownership Assistance Program:** Chicago's largest employers commit to offering down payment assistance, homebuyer counseling, and mortgage incentives for employees seeking homeownership. This solution is impactful because it directly leverages employer resources to reduce barriers to homeownership, particularly the inability to save for a down payment, one of the largest obstacles facing households in low-income communities.

- **Heirs' Property Wealth Retention Initiative:** We are suggesting the development of an Heirs' Property Initiative that will include HUD-certified housing agencies. This public-private partnership will include governmental entities like the Cook County Treasurer and Cook County Recorder of Deeds, the Cook County, other bar associations and volunteer lawyers and bank institutions where appropriate. The parties would work together to develop protocols for advising and assisting individuals looking to develop wills, trusts and other property conveyance instruments to prevent title issues and resolve tangled titles. They would also schedule quarterly clinics for parties to walk in with questions. The ultimate goal of the initiative is to assist citizens with their efforts to convey property, resolve title issues, retain ownership of inherited properties, and build wealth through real estate. This effort would be an extension of the Heirs' Property Retention Coalition work initiated by NHS.²⁷

COLLABORATIVE SOLUTIONING IN ACTION

Financial Literacy for All: A Partnership between CUL, Kredit Academy, and Edward Jones

The two primary ways to obtain wealth in this country are ownership in a home or equity in a business. So, our thought is that by helping to develop financial literacy, we can contribute to a growing number of homeowners and invest in wealth building. – **Evan Leaphart, Founder, Kredit Academy**

Financial literacy, an important aspect of wealth building, brings value at any age, particularly in a community where such literacy has been hindered by systemic challenges hindering families over generations. Ironically, financial literacy is less about money than it is about value; for money cannot change the future of a person who does not know the value of a healthy relationship with it.

To bring such value to those who need it most, the Chicago Urban League has partnered with Edward Jones and financial literacy provider, Kredit Academy. Edward Jones is one of the leading investment and financial services firms in North America. Kredit Academy is an economic education solution offering financial capabilities to credit unions, families, and individuals of all-ages through mobile apps and related resources. This powerful collaboration—incorporating the League’s hands-on legacy of financial counseling with Kredit Academy’s literacy-based mobile app—provides nonprofits, credit unions, and other community-based groups with the financial literacy tools to create value and meaningful change for under-resourced communities.

“We’ve designed our tools in a way to support the organizations that are already doing the work,” explains Evan Leaphart, founder of Kredit Academy. “The capital contribution from Edward Jones really helps us do that. Additionally, we know that the Urban League has always prioritized and excelled in financial coaching and helping folks find a pathway to homeownership.” Leaphart, whose mobile app incentivizes customers of credit unions and other financial organizations to increase financial literacy, promotes that the “two primary ways to obtain wealth in this country are ownership in a home or equity in a business. So, our thought is that by helping to develop financial literacy, they can contribute to a growing number of homeowners and invest in wealth building.”

Upon successfully launching Kredit Academy’s initial economic education product—Kiddie Kredit, a mobile app for kids that teaches financial literacy through chores—Leaphart recognized the financial insecurity among parents and developed Kredit Quest, a standalone or integrated financial application that rewards users of all ages for becoming more financially literate. Offering immersive learning modules through gaming and real-world financial scenarios, the platform can be catered to credit unions and other organizations to educate their customers who receive points for participation. These points are redeemable for rewards like gift cards or even a reduced interest rate on an auto loan, based on increased literacy.

The incentives offered by Kredit Quest offer real life lessons. Platform users can quantify the knowledge they are gaining in real time by receiving a reward. The League will also offer in-person counseling as a part of this partnership. “I think we’re really setting the foundation for validating education as a new method of underwriting,” envisions Leaphart, noting how contemporary loans are largely based on financial history, credit, and assets. “But how can we quantify financial knowledge? What if this person has demonstrated an explicit understanding of how a credit card works? Can we give that person an unsecured card with a higher limit than normal? Or what if this person has faced some employment challenges in the past but is now in a good space and really understands the workings of a 30-year term mortgage? Kredit Quest allows us to do that.”

Chicago Urban League CEO Karen Freeman-Wilson is excited about the partnership. “So often, we discuss the barriers to credit created by the traditional measures. We are suggesting that the partnership with Kredit Quest will allow us to use education as a proxy for creditworthiness and add that component to lending decisions. We are using knowledge in the financial arena as a game changer.”

Holistic Wealth Building

Education

A Vision for Education as a Wealth-Building Tool

Education is one of the most powerful drivers of economic mobility and long-term wealth creation. It not only provides the knowledge and skills necessary for career advancement but also shapes financial literacy, entrepreneurship, and economic empowerment from an early age. For Black Chicagoans, ensuring equitable access to high-quality education, youth development programs, and family support services is key to breaking cycles of economic exclusion and fostering generational wealth. Our youth deserve to have a healthy and positive network of supporters whose main goal is to ensure they succeed. - **Angela Hamilton, Vice President of Youth & Family Services**

The State of Black Education and Youth Development in Chicago

Despite gains in high school graduation rates²⁸ and college enrollment²⁹ among Black students in Chicago Public Schools, disparities remain in educational outcomes and career preparedness, limiting access to wealth-building opportunities.³⁰ Black students in Chicago are more likely to attend underfunded schools³¹, face barriers to advanced coursework³², and graduate with higher student loan debt.³³ Additionally, access to high-wage career pathways through technical education, apprenticeships, and entrepreneurship training remains limited.³⁴

Family support systems, such as early childhood education and wraparound services, play a crucial role in shaping long-term success. Expanding access to these resources is essential to ensuring that every child in Chicago, regardless of zip code, has the foundation to build a prosperous future.

Figure 5: High School Graduation Rates

Student Group	SY 22	SY 23	SY 24
African American Females	83.20%	84.50%	84.70%
African American Males	72.90%	74.60%	75.60%
Latino Females	86.90%	87.90%	87.10%
Latino Males	80.90%	82.30%	81.60%
White Females	92.40%	92.20%	92.80%
White Males	89.60%	88.90%	91.10%
ALL STUDENTS	82.90%	84.00%	84.10%

Source: CPS School Data - Metrics - Cohort Dropout and Graduation Rates Data
<https://www.cps.edu/about/district-data/>

Trends and Opportunities

- **STEM and Emerging Industry Education Pipelines:** Programs integrating STEM, technology, and clean energy education into K-12 curricula are increasing, positioning Black students for high-growth careers.³⁵ For example, CPS has piloted partnerships with organizations like ComEd³⁶ and Project SYNCERE³⁷ to deliver clean energy and engineering education to South and West Side schools. CUL's Project Ready program helps build the foundation for future STEM careers through a comprehensive academic and social development approach for Black youth from middle school through college. The program's STEAM exploration component exposes students to careers in science, technology, engineering, arts, and mathematics through hands-on activities, guest speakers, and field trips to industry settings. The importance of this cannot be understated as it equips students with in-demand skills in sectors expected to drive future economic growth, helping to ensure early exposure translates into long-term access to stable, high-wage employment opportunities.

Your paragraph text

- **Financial Literacy and Entrepreneurship Training:** Early exposure to wealth-building concepts through school-based financial literacy and youth entrepreneurship programs is expanding in Chicago. Programs such as CPS's financial education high school curriculum, Empowered!, is a 9-week, module-based resource to provide students with hands-on learning in economic concepts, money management, banking, and credit.³⁸ This early exposure to entrepreneurship concepts can help youth develop a wealth-building mindset from an early age while providing practical experience in managing money, building an excellent credit score, and basic budgeting techniques. Financial literacy in K-12 education is impactful because it equips students with lifelong financial skills, encourages a mindset of ownership and innovation, and builds the foundation for future participation in the formal economy.
- **Holistic Family Support Models:** The rise of community schools and wraparound service hubs provides integrated educational, health, and economic support to Black families. This trend is impactful because it supports students and families beyond academics by addressing root causes of educational inequality such as food insecurity, mental health, housing instability, and unemployment. Successful models, such as those piloted in Chicago Public Schools and nationally through the Coalition for Community Schools, have shown improved academic outcomes, family stability, and long-term student engagement when wraparound supports are embedded in school systems.³⁹ CUL's Parent Empowerment Program (PEP) strengthens the support ecosystem for youth by equipping parents and guardians with tools to advocate for their children's educational success. Through workshops focused on education navigation, advocacy skills, and digital literacy, parents learn to effectively engage with school systems and support academic achievement.

Policy Recommendations

- **Universal Financial Literacy in Schools:** Implement a universal policy for financial literacy in schools to ensure that every school student (public and private), regardless of background or neighborhood, receives training in budgeting, credit, investing, and wealth-building strategies. This can be achieved through state policy regarding school curriculums or cooperation with Banks or Affiliates, or as part of the Cities for Financial Empowerment network. This has the potential to reduce generational cycles of debt, improve long-term financial decision-making, and foster a culture of ownership and asset accumulation starting at an early age—critical tools for bridging the racial wealth gap.
- **Tuition-Free Workforce and Trade Education:** Increase publicly funded workforce training programs that provide tuition-free access to trade schools and apprenticeships in high-wage industries by providing training opportunities in high schools. This policy recommendation could remove financial barriers to high-demand, career-connected education for youth and adults, particularly those from disinvested communities. It accelerates access to economic mobility, addresses labor shortages in key industries like advanced manufacturing and healthcare, and builds generational wealth by connecting individuals to stable, high-paying jobs without incurring educational debt.
- **Expanded Childcare and Early Learning Programs:** Increase investment in early childhood education and childcare to advance educational equity and boost long-term wealth-building. Research shows that access to high-quality early learning improves kindergarten readiness⁴⁰, boosts high school graduation rates⁴¹, and leads to higher earnings later in life.⁴² For under-resourced families in particular, affordable childcare allows parents to participate more fully in the workforce while ensuring that children receive the support they need to thrive socially, academically, and economically.⁴³ Lawmakers should increase city and state funding for early childhood education and subsidized childcare to ensure that working families from disinvested communities have access to quality early learning opportunities.

Cross-Sector Collaborative Solutioning

- **Chicago Education & Wealth Pipeline Initiative:** A cross-sector partnership between CPS, community organizations, and corporations to create industry-aligned education tracks, ensuring students from under-resourced communities gain skills for high-wage careers. This initiative has the potential to bridge the gap between classroom learning and labor market demands by embedding experiential learning, mentorship, and paid internships into high school and post-secondary education. By doing so, it fosters upward mobility, builds professional networks, and ensures that economic opportunity is accessible from an early age, laying a foundation for generational wealth.
- **Corporate-Sponsored Youth Entrepreneurship Hubs:** Major corporations and local businesses fund and support youth innovation hubs that provide hands-on entrepreneurship training and business incubation for young entrepreneurs furthest from opportunity and access. This solution is impactful because it connects young people with mentorship, startup funding, and real-world business development experience at an early age. Programs like the Target Accelerator⁴⁴ and Google's Code Next⁴⁵ model have shown that early exposure to entrepreneurship fosters innovation, leadership skills, and an ownership mindset—key building blocks for future economic empowerment.
- **Integrated Community School & Family Wealth Centers:** Integrated Community School & Family Wealth Centers have the potential for impact because they situate wealth-building resources directly within communities, increasing accessibility and trust. Schools and nonprofits can collaborate to create multi-service hubs providing financial literacy training, legal aid for estate planning, college advising, and workforce readiness programs for both students and parents. By meeting families where they are, schools become catalysts for both academic and economic advancement. Evidence from national models, such as the Harlem Children's Zone and their “Wealth Builds” initiative, shows that integrated school-based services can boost family financial stability, improve student outcomes, and foster intergenerational mobility.⁴⁶

Health Equity

A Vision for Health Equity in Chicago

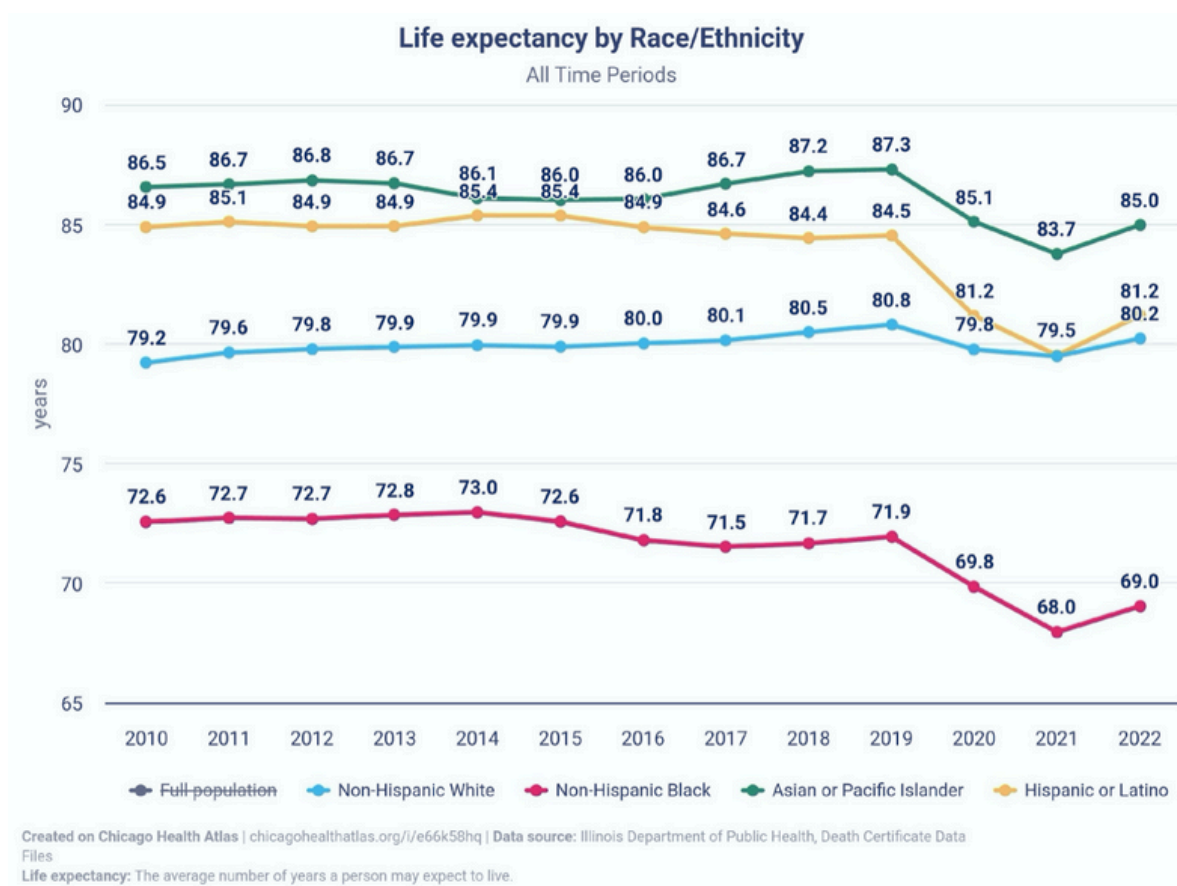
Health is tied to economic prosperity. Lack of access to nutritious foods, quality healthcare, and clean air and water limits the ability to thrive academically, maintain employment, and function at a level required for economic mobility. Our health equity partnerships help increase understanding of health disparities, provide convenient access to screenings and vaccines, and give Black Chicagoans the opportunity to hear from and talk to Black doctors and mental health professionals who understand the cultural, social and environmental factors that can affect their health and wellbeing.

Everyone deserves a chance to have optimal health and wealth. Prioritizing investments in health infrastructure and environmental sustainability will decrease health disparities and help create a Chicago where everyone can thrive. - **Calmetta Coleman, Chief Operating Officer**

The State of Health Disparities in Chicago

Black Chicagoans continue to experience disproportionately higher rates of chronic illness, lower life expectancy, and limited access to healthcare services.⁴⁷ Food deserts and environmental hazards further exacerbate health disparities, reducing overall community well-being.⁴⁸ However, targeted investments in healthcare access and environmental justice have shown promising results in cities like Baltimore, which has expanded mobile health clinics and trauma-informed care centers⁴⁹, and Portland, which has invested hundreds of millions in green infrastructure and community-led environmental projects.⁵⁰ These cities demonstrate the potential of holistic strategies to improve community wealth and resilience. Chicago has the opportunity to lead in this space by integrating health and green infrastructure initiatives into its broader wealth-building strategy.

Figure 6: Life Expectancy in Chicago (2010-2022)



Source: Illinois Department of Public Health

Trends and Opportunities

- Expanding Community-Based Health Solutions:** Mobile health clinics, community-based health centers, and telemedicine platforms⁵¹ are closing the gap in healthcare access for Black neighborhoods where hospital closures and provider shortages are most severe. This trend is impactful because it brings care directly to communities, reduces transportation and cost barriers, and builds trust between residents and healthcare providers. Cities like Oakland, through its BElovedBIRTH Black Centering initiative⁵², and Springfield, Ill., with the Springfield Urban League's mobile health van have demonstrated that investing in localized care models not only improves health outcomes but also strengthens neighborhood stability and economic participation.⁵³

- **Environmental Resilience Initiatives:** Cities nationwide are investing in green infrastructure, clean energy job creation, and community-led sustainability programs to improve health outcomes and economic stability. Environmental Resilience Initiatives are impactful because they not only address climate-related risks like flooding and poor air quality—often concentrated in Black communities—but also open pathways to employment and entrepreneurship in the growing green economy.
- **Increased Focus on Mental, Maternal, and Heart Health:** Increased recognition of mental health issues is raising awareness and helping to reduce stigma that can prevent people from seeking help and becoming better able to maintain employment and gain economic stability.

Policy Recommendations

- **Universal Healthcare Access Programs:** Expanding access to low-cost and community-driven healthcare services such as telehealth, mobile clinics, and community health workers can significantly improve health outcomes and economic security in under-resourced neighborhoods. These policy recommendations can reduce preventable health crises, lower medical debt, and increase workforce participation by addressing chronic conditions and barriers to care. As recommended in CUL's *An Epidemic of Inequities* report, expanding Medicaid access for those losing employer-based insurance and creating strategic testing and triage centers specifically for vulnerable groups are important policies towards healthcare access for all.⁵⁴
- **Environmental Health & Clean Energy Investments:** Increase funding for environmental justice initiatives that reduce pollution in disinvested communities and expand access to green jobs in sustainable industries. Aligning with the call to fight environmental racism in *An Epidemic of Inequities*, investments should prioritize reducing sources of lead contamination, improving drinking water quality, lowering fine particulate matter air pollution, and mitigating exposure to hazardous waste sites, particularly in low-income communities of color.⁵⁵ Investment can address longstanding environmental health disparities that disproportionately affect low-income neighborhoods, while simultaneously creating economic pathways into the clean energy and sustainability sectors. Programs such as Chicago's Retrofit One Stop⁵⁶ and Illinois Solar for All⁵⁷ have demonstrated how green investments can improve air quality, lower utility bills, and generate employment in energy efficiency and solar installation for residents from historically marginalized communities.

Cross-Sector Collaborative Solutioning

- **Chicago Health & Wealth Equity Initiative:** This solution brings together a coalition of hospitals, community health centers, and employers to deliver integrated services that support both health and financial security in marginalized communities. By co-locating preventative healthcare, financial literacy programs, and workforce support in trusted, community-based settings, this model addresses the interrelated barriers to wealth-building—poor health, limited access to care, and economic exclusion. Evidence from similar initiatives, such as the BUILD Health Challenge⁵⁸, shows that this model improves health outcomes, reduces emergency care costs, and supports long-term financial stability by equipping residents with tools to manage chronic illness, reduce medical debt, and build financial resilience.
- **Environmental Justice & Green Jobs Accelerator:** A public-private partnership to invest in green infrastructure, renewable energy training programs, and community-led environmental restoration projects. This solution aligns climate justice with wealth-building by creating sustainable employment pathways in historically disinvested communities. By training and hiring residents in green infrastructure, energy efficiency, and environmental remediation, the accelerator can reduce exposure to environmental hazards while building long-term career pipelines in the growing green economy.
- **Mental Health Professionals & Peer Support Pipeline:** A cross-sector partnership between the Chicago Urban League, local mental health organizations, and educational institutions aimed at strengthening the pipeline of mental health professionals and peer support, especially in under-resourced communities, to provide culturally appropriate mental health counseling.

Leadership & Civic Engagement

A Vision for Leadership and Civic Power in Chicago

A thriving economy and equitable society require bold, engaged leadership that reflects the diversity, brilliance, and needs of its communities. Leadership and civic participation are essential to transforming economic growth into shared prosperity. By investing in leadership development and expanding civic engagement, the IMPACT Leadership Development Program empowers leaders embedded in their communities to shape policy, advocate for economic and social justice, and drive systemic change. By cultivating a network of leaders across sectors, we create a self-sustaining force for change—one that uplifts entire communities and ensures that progress is collective, accountable, and built to last. - **Kafi Moragne-Patterson, Executive Director of IMPACT Leadership Development Program and Senior Vice President of Leadership Programming and Philanthropy**

The State of Black Leadership and Civic Engagement in Chicago

Black Chicagoans have long been at the forefront of social and political movements. At the same time, Black representation in the C-Suite remains limited.⁵⁹ In general, political leaders, corporate executives, and nonprofit directors play critical roles in shaping the city's future. When Black people are represented in key leadership positions, it gives rise to policies that support broader opportunities for Black people and other underrepresented groups. This premise makes the case for getting more Black leaders in C-Suites.

Figure 6: Life Expectancy in Chicago (2010-2022)

	Chicago Top 50	National (Russell 3000) *
Caucasian	75.8%	79%
African American	14.7%	8%
Hispanic	3%	4%
Asian	5%	9%
Unable to verify	1.5%	

Source: Illinois Department of Public Health

Trends and Opportunities

- **Cross-Sector Collaboration for Systems Change:** Building leadership cohorts that span sectors and create shared civic agendas for systems-level impact is important and evident in the cultural and civic DNA of Chicago.⁶⁰ Cross-sector collaboration breaks down silos between institutions and communities, enabling more cohesive, coordinated responses to complex social challenges and cultivating a culture of collective leadership rooted in equity and accountability.
- **Community-Led Policy and Advocacy:** Digital organizing and grassroots mobilization of coalitions are creating new ways for Black residents to engage in policy-making and local governance. A shift towards community-led policy and advocacy places decision-making power directly in the hands of communities, strengthening democratic participation and ensuring that local policy is more reflective of lived experiences and community priorities.
- **A Different Way of Leading Using Liberatory Policy Design:** Modern leaders are using civic engagement to co-create policies with communities, using tools like participatory budgeting, human-centered design, and radical transparency as core practices.⁶¹ This opportunity makes policy leads to more inclusive, relevant, and effective solutions that advance racial equity and long-term systemic change.

Policy Recommendations

- **Investment In Leadership Training and Political Pipeline Programs:** Invest in initiatives that train and support leaders from marginalized communities for elected office, corporate leadership, and nonprofit executive roles. This solution is impactful because it builds a bench of civic and institutional leaders who can influence public and private decision-making processes. Increased representation in these roles strengthens the advocacy infrastructure needed to drive wealth-building policies that are responsive to community needs.⁶² Programs such as the Chicago Urban League's IMPACT Leadership Development Program theCivic Leadership Academy, Leadership Greater Chicago Signature Fellows, the Surge Academy, the Multicultural Leadership Academy, the Disability Lead Institute, and BYP100 and other civic leadership programs like the Black Bench, Edgar Fellows, Kinetic and programming by the Brave Space Alliance.⁶³
- **Civic Engagement and Voter Mobilization Investments:** Increase funding for voter education⁶⁴, protect and expand voting rights through automatic voter registration⁶⁵, language and accessibility equity⁶⁶, and fair redistricting⁶⁷ while investing in efforts to increase voter turnout and representation at every level of government. This policy is essential for ensuring that marginalized voices are equitably represented in electoral and legislative systems, which directly impact decisions about housing, education, economic development, and wealth-building resources.
- **Universal Legal Support for Civil Rights Protections:** Guarantee access to free legal aid and civil rights attorneys in cases of housing discrimination, police violence, employment bias, and voter suppression, especially in historically under-resourced communities when civil liberties are being dismantled. Legal empowerment is a critical safeguard for under-resourced families seeking to protect their rights to economic opportunity, safety, and civic participation. Ensuring access to justice helps prevent wealth erosion caused by civil rights violations and promotes long-term resilience.

Cross-Sector Collaborative Solutioning

- **Chicago Leadership & Policy Institute:** A partnership between universities, government agencies, and community organizations to develop a leadership pipeline for professionals from under-resourced communities in public service, business, and advocacy. This initiative could be achieved through coordinated fellowships, mentorships, and curriculum-driven leadership academies anchored by institutions like the University of Chicago and Chicago State University. It is important to wealth-building because it ensures more leaders from historically marginalized groups are equipped and positioned to influence systems, shape policy, and direct resources in ways that expand opportunity and equity across sectors.
- **Corporate Executive Network:** A coalition of Chicago's top employers committed to mentoring, funding, and promoting professionals furthest from opportunity and access into senior leadership roles. This could be realized through structured executive leadership development tracks, cross-company sponsorship programs, and accountability reporting on promotions and pay equity. This network could help dismantle racial ceilings within corporations, expand access to generational wealth through higher earnings and equity positions, and redefine leadership representation in Chicago's private sector.
- **Civic Power & Wealth Building Initiative:** A multi-sector effort to connect civic engagement with economic empowerment by integrating voter education, financial literacy, and leadership training in historically marginalized communities. Achieving this would require partnerships between community-based organizations, financial institutions, local schools, and voting rights groups. This initiative could link the act of civic participation to material gains, equipping individuals not only to vote but to advocate for and navigate systems that influence their economic futures.

The Intersection of Criminal Justice, Economic Opportunity, and Community Safety

A Vision for Justice

As long as the creation of a safe environment is framed through a law enforcement lens, we will miss the opportunity to develop a comprehensive approach to community safety that places people at the center and engages all stakeholders.

- Karen Freeman-Wilson, President & CEO

A Pathway to Repair: Advancing Equity Through Community-Centered Solutions

The legacy of the criminal justice system in the United States—and its disproportionate impact on Black communities—is inextricably tied to barriers in employment, homeownership, education, and broader community health. In Chicago and other major metropolitan cities, these intersections are exacerbated by over-policing and systemic incarceration contributing to economic exclusion and community destabilization.⁶⁸ These challenges are seen in traditional indicia of wealth accumulation in a variety of ways.

Employment: Limitations on Opportunity

Criminal justice involved individuals in Illinois face unemployment rates nearly five times higher than the general population, with Black people having lower mean annual and hourly wages than their White and Latine counterparts.⁶⁹ Even after serving their sentences, criminal records create ongoing barriers to gainful employment, especially in sectors with higher wages and upward mobility.⁷⁰ Licensing restrictions, background checks, and implicit bias in hiring practices lock many Black residents out of opportunity, reinforcing cycles of poverty. The Chicago Office of Reentry⁷¹ is contemplated to ensure that formerly incarcerated individuals gain access to employment, the foundation of returning to one's community; without access to jobs, individuals and families lose the opportunity to achieve financial stability and economic security.

Access to a “second chance” after incarceration has been the hallmark of Rep. Danny Davis’ service in Congress. [add cite to Second Chance Act] His work has enabled programs at CUL’s Workforce Development Center, the Safer Foundation, the YWCA of Chicago, Jane Adams Resource Corp and many other organizations to offer wrap around services to individuals seeking to combat recidivism.

Homeownership: Barriers to Housing Stability and Asset Building

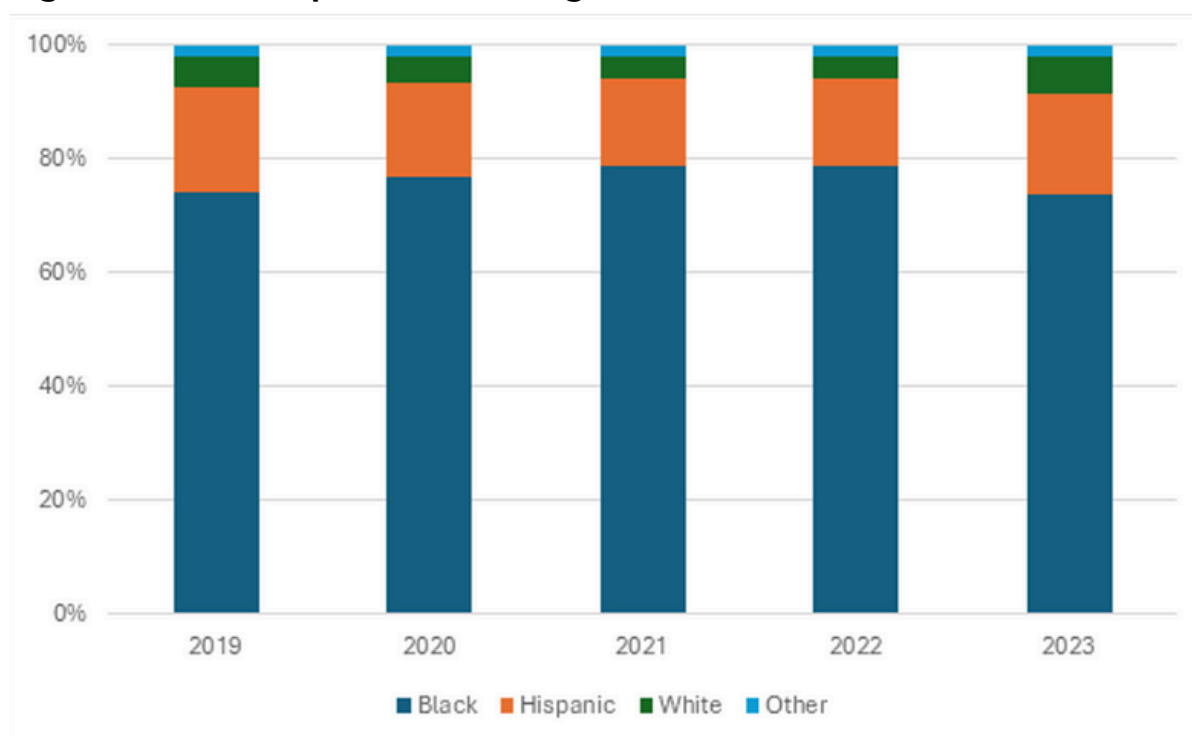
The ability to secure housing is essential to building a life after being involved in the criminal justice system. Housing opportunities are often limited by policies that discriminate against individuals with criminal records. This is especially true in private rental markets and public housing. Research shows that individuals with felony records can be subject to summary housing denials.⁷² These factors compound intergenerational wealth gaps for families where individuals have a history of involvement with the criminal justice system because families find it difficult to achieve stability, a baseline requirement for asset accumulation.

fer wrap around services to individuals seeking to combat recidivism.

Education: Interrupted Pathways and Limited Access

Black youth are five times as likely to be incarcerated as their white peers⁷³ and those who interact with the criminal justice system—especially through school-based arrests or juvenile detention—often have their educations disrupted.⁷⁴ The school-to-prison pipeline continues to divert Black students away from academic achievement and toward criminalization. Once involved in the system, access to higher education can also be limited due to policy prohibitions, financial aid restrictions or institutional barriers, further narrowing long-term career and wealth-building pathways.⁷⁵

Figure 8: Racial Disparities in Chicago Youth Arrests⁷⁶



Source: Injustice Watch, 2024. “Black kids have consistently accounted for around 80% of all arrests, even though they make up about 30% of the city’s youth population.”

Access to education while incarcerated in juvenile detention or state prison is widely inconsistent and often small in scale. A person’s success is greatly impacted by their skill set. A person leaving prison with a skill or trade is less likely to recidivate. Expanding educational opportunities for justice-impacted individuals is crucial to long-term transformation.⁷⁷

Community Impact: A Perspective Begging for Solutions

The impact of the criminal justice system must also be viewed from the community's perspective. Crime has a direct impact on the quality of life of those who are not involved in the criminal justice system. For those who have worked hard to build a life for their families and themselves, the threat of and reality of violence reduces the ability to enjoy the wealth evidenced by material assets. There is a collective responsibility to ensure that those who are working towards the holistic definition of wealth are not hampered by the challenges associated with crime in their communities.

The impact of the criminal justice system extends to families and entire neighborhoods. In communities with high crime rates, there is often a reduction in public trust in institutions which reduces civic participation. This impacts residents' willingness to advocate for economic investment and significantly reduces community voice. These outcomes are deeply tied to racial segregation, disinvestment, and structural inequality.⁷⁸

The threat of violence was highlighted in 2023 in a news series, entitled "Investigating Injustice", by Investigative Reporter Dorothy Tucker and her team of investigators at CBS revealing research about Black women as crime victims. After analyzing two decades of crime data, the team determined that Black women make up 16% of Chicago's population but are 30% of Chicago's crime victims.⁷⁹

TRENDS AND OPPORTUNITIES

- There is an increasing focus on crime in the media and among the civic community. Most of the coverage is focused on the experience of victims and those who fear crime. Many have embraced the false narrative that crime is rampant and that public officials are doing nothing to address crime in Chicago. There is an opportunity to paint a more balanced picture about the complexities of community safety from the perspective of victims, public officials and offenders.

- There is a clear desire among public officials, the civic community and the academic community to address the perception and reality of community safety in Chicago. Notable work is being done by the City of Chicago, University of Chicago's Crime Lab and the Civic Committee of Chicago. There must be an effort to ensure that these efforts are coordinated.

POLICY RECOMMENDATIONS

- All committed citizens—individual, nonprofit, corporate and philanthropic should work together towards the implementation of the Chicago Community Safety Plan.
- A coalition of leaders must work together to pass the IL Clean Slate Legislation.
- Fully activate the Chicago City Council's Task Force on Women as Victims of Violence

Investing in justice-impacted individuals not only supports their reintegration but also strengthens the social and economic fabric of Chicago. Building wealth in Black communities requires a comprehensive approach with a focus on people and communities that provides support for victims of crime as well as those most likely to commit criminal acts. The support for development in communities with the highest incidence and the insistence on constitutional policing is an approach that will lead to opportunity, safety, and dignity for all.

Cross-Sector Collaborative Solutioning

- There is an opportunity to fully implement the Criminal Justice Pillar of the plan championed by the Illinois Legislative Black Caucus and the People's Plan for Community Safety.

In 2021, the Illinois Legislative Black Caucus championed a number of laws that represented sweeping reform. There was an end to cash bail through the Pretrial Fairness Act⁸⁰, the reform of the Felony Murder statute⁸¹, the creation of a body camera mandate for law enforcement, the creation of a process to investigate and the decertify police officers determined to be bad actors, a ban on the use of chokeholds by law enforcement, the elimination of mandatory minimums, the expansion of restorative justice and the expansion of access to education and wellness programs for those on probation or parole, and expanded wellness programs for law enforcement. The natural extension of this work would be the passage of the Clean Slate Act which provides for automatic expungement in certain cases.⁸²

The City of Chicago has developed the People's Plan for Community Safety. This plan underscores the importance of a multi-faceted and coordinated approach to addressing the long-standing impact of disinvestment, substandard education, mental health and poverty on a person's likelihood of being involved in the criminal justice system. This plan identifies neighborhoods with the greatest challenges and deploys city resources in partnership with a willing coalition of civic, community-based non-profit, corporate, faith-based and philanthropic efforts focused on public safety.⁸³

There are also new methods of treatment and prevention available through the Court system. Currently, there are 117 Problem-Solving Courts in Illinois.⁸⁴ These include adult and juvenile drug treatment courts, veteran's treatment courts, reentry courts and mental health courts. This includes 20 in Cook County.⁸⁵ The ability to access treatment and supportive services in and out of the court system is essential to a person's ability to remain out of the criminal justice system. In an assessment of adults involved in the criminal justice system nationwide, data shows that between 58% and 68% have some level of substance use.⁸⁶ Very often that involvement is dependence that contributes to the commission of criminal offenses. The ability to access quality treatment is essential to addressing this phenomenon.

- In 2022, the Civic Committee of the Chicago Commercial Club established the Public Safety Task Force to address gun violence in Chicago. The purpose of this group is to “work collaboratively with the City of Chicago and other governmental entities, community-based violence prevention program, the research and philanthropic communities and other stakeholders to build partnerships in pursuit of ambitious, but realistic goals to make Chicago a safer, stronger and healthier place to live, work and do business. The Task Force has developed a clear plan which focuses on increased employment for residents in disinvested communities, the scaling of community violence intervention efforts, development in under-resourced communities and investment in constitutional policing.”⁸⁷
- The increasing focus on restorative justice and reentry programs for formerly incarcerated individuals assists in the removal of barriers to economic participation and can often lay the foundation for the stability associated with wealth accumulation. The most pressing need is the coordination of these well-intentioned efforts and a wider recognition that public safety is not the sole province of the police.

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Appendices

Appendix A: Workforce Development & Income

21. Median Employment Earnings by Race and Gender for all Workers

Population Group	African American Median Income	Latine Median Income	White Median Income
Female Workers: Full-Time	\$52,843	\$62,162	\$78,256
Male Workers: Full-Time	\$55,533	\$56,294	\$96,232

Source: American Community Survey 1-Year Estimates (2023)

2. African American Occupational Representation

Occupational Category	# AA Males in Occupation	# AA Females in Occupation
Management, Business, Science, and Arts Occupations	36,695	63,492
Management, Business, and Financial Occupations	16,873	25,565
Management Occupations	9,867	14,644
Business and Financial Operations Occupations	7,006	10,921
Computers, Engineering, and Science Occupations	5,526	3,648
Computer and mathematical occupations	3,877	2,087
Architecture and engineering occupations	1,183	678
Life, physical, and social science occupations	466	883
Education, Legal, Community Service, Arts, Media	11,423	22,383
Education, Instruction, and Library Occupations	4,120	11,876
Community and social service occupations	3,198	6,651
Arts, design, entertainment, sports, and media occupations	2,800	1,883
Legal occupations	1,305	1,973
Healthcare Practitioners and Technical Occupations	2,873	11,896
Health Diagnosing, and Treating Practitioners and Other Technical Occupations	1,502	6,749
Health Technologists and Technicians	1,371	5,147
Service Occupations	32,627	50,599
Healthcare Support Occupations	2,997	21,709
Protective Service Occupations	11,365	7,537
Firefighting and Prevention / Other Protective Service Workers	8,169	5,674
Law Enforcement Workers	3,196	1,863
Food Preparation and Serving Related Occupations	7,264	7,851
Building, and Ground Cleaning, and Maintenance Occupations	7,158	4,927
Personal Care and Service Occupations	3,843	8,575
Sales and Office	21,663	49,771
Sales and Related Occupations	10,114	17,687
Office and Administrative Support Occupations	11,549	32,084
Natural Resources, Construction, and Maintenance	7,748	775
Farming, Fishing, and Forestry	146	0
Construction and Extraction Occupations	3,924	367
Installation, Repair, and Maintenance Occupation	3,678	408
Production, Transportation, and Material Moving Occupations	34,529	15,601
Production Occupations	7,334	4,743
Transportation	15,374	6,369
Material Moving Occupations	11,821	4,489

Source: American Community Survey 5-Year Estimates (2023)

Appendix B: Housing & Financial Empowerment

3 Housing Mortgage Applications and Outcomes in Chicago (2023)

Mortgage Applications	# Black	% Black	# Latine	% Latine	# White	% White
Loan Applications	10,440	18.80%	7,513	13.50%	21,171	38.20%
Loan Originations	4,363	41.80%	4,011	53.40%	12,924	61.10%
Loan Denials	3,002	28.80%	1,767	23.50%	3,120	14.70%

Source: Woodstock Institute

Appendix C: Education

4. Earning Early College and Career Credentials

Student Group	SY 22 - ECCC	SY 23 - ECCC	SY 24 - ECCC
African American Females	35.70%	40.20%	42.80%
African American Males	25.70%	28.20%	31.80%
Latino Females	55.20%	57.90%	61.50%
Latino Males	37.70%	42.30%	47.40%
White Females	79.50%	79.10%	79.30%
White Males	68.60%	70.00%	69%
ALL STUDENTS	45.50%	49.10%	52.30%

Source: CPS School Data - Metrics - ECCC* Data

(<https://cps.edu/SchoolData/Pages/SchoolData.aspx>)

*Early College and Career Credentials (ECCC) is a combination of successful completion of Dual Credit, Dual Enrollment, AP Exam (3 or higher), IB Exam (4 or higher), Career & Technical Education (CTE), JROTC, and/or Seal of Biliteracy.

5. Earning Early College and Career Credentials

Student Group	SY 22	SY 23	SY 24
African American Females	8.90%	9.40%	8.60%
African American Males	14.60%	16.00%	14.40%
Latino Females	6.40%	6.90%	6.70%
Latino Males	9.50%	9.30%	10.10%
White Females	5.10%	4.80%	5.40%
White Males	6.40%	7.10%	5.70%
ALL STUDENTS	8.90%	9.40%	9.00%

Source: CPS School Data - Metrics - Cohort Dropout and Graduation Rates Data (<https://cps.edu/SchoolData/Pages/SchoolData.aspx>)

6. College Enrollment and Persistence

Student Group	SY 22 Persistence%	SY 22 Enrollment %	SY 23 Enrollment %
African American Females	67%	60.90%	67.30%
African American Males	58.80%	49.50%	54.10%
Latino Females	76.40%	72.30%	77.80%
Latino Males	66.70%	60.30%	62.10%
White Females	90.90%	84.10%	88.60%
White Males	85.80%	78.90%	81.10%
ALL STUDENTS	73%	65.20%	69.80%

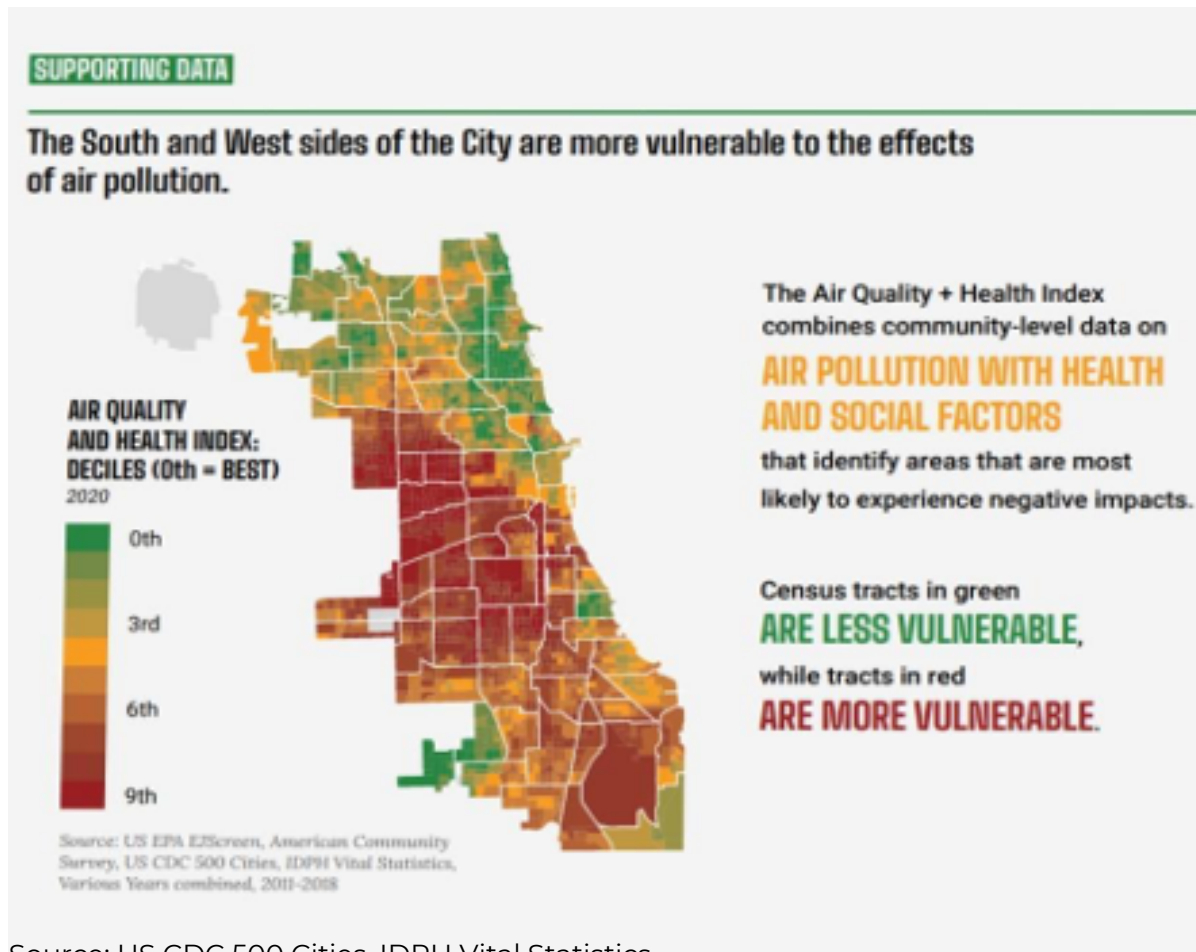
Source: CPS School Data - Metrics - College Enrollment* and Persistence (<https://cps.edu/SchoolData/Pages/SchoolData.aspx>)

*College Enrollment = The number of enrollments (# of students who graduated between Oct. 1st & Sept. 30th of the indicated graduating year that enrolled in college in the Fall of the following school year.) divided by the number of graduates expressed as a percentage.

*College Persistence = The number of enrollments persisting (# of students in the indicated graduating class that enrolled in college stayed enrolled until the Fall semester following their enrollment) divided by the number of enrollments (as defined above) expressed as a percentage.

Appendix D: Health Equity

7. Chicago Air Quality and Health Index



Source: US CDC 500 Cities, IDPH Vital Statistics

Appendix E: Leadership

8. Community-Building and Grassroots Organizations in Illinois

The Statewide Landscape

Blue dots indicate racial equity and racial justice organizations across Illinois. Numbers in larger population centers indicate clusters of organizations.

1,572

Organizations and groups in the landscape

570

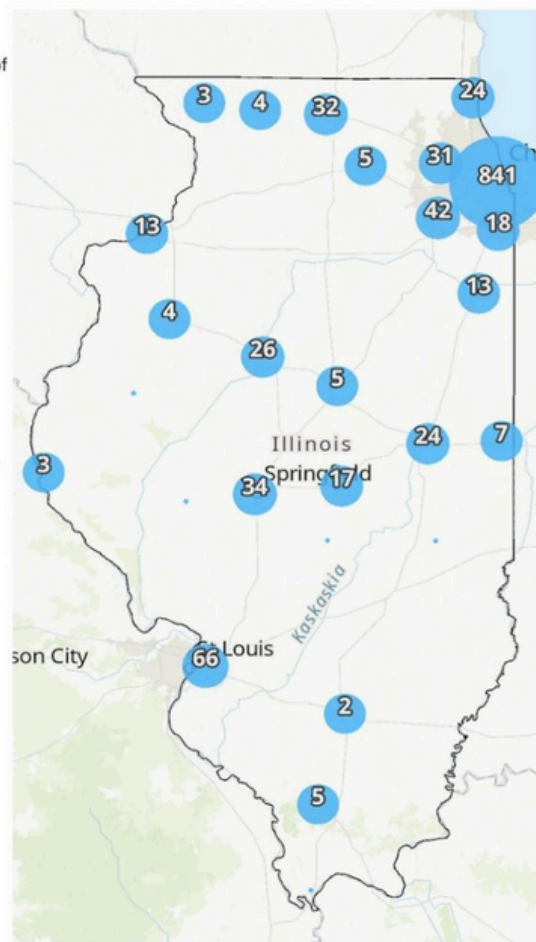
Identified as Black-led, Black-centered, or Black-serving

143

Identified direct community builders¹

165

Identified grassroots groups²



1. Community Builders are organizations that have described or identified their organization's work as organizing, building power, or working on/for rights, equity or justice.
2. Grassroots groups are individuals, groups, coalitions, and/or organizations identified through social media and archival research that are unincorporated and engaged in racial equity and racial justice efforts. This is not the same as grassroots organizations who typically are established and may have 501 (c) 3 tax status or a fiscal sponsor for its work.

9. Inclusion in Chicago Business' Community

“There were 558 individuals on the Boards of the Top 50 Chicago companies for 2024. Continual increments in minority representation on Boards have occurred over the last 12 years. Over this span of time from 2012 to 2024, there has been an 11% increase. In general, there has been a 1-to-2 %-point increase in each consecutive year. Most notable increments occurred between 2020 and 2022 where minority representation on Boards surged over 6.4 percentage points (from 16.1% to 22.5%).

Tables 2 and 3 show the actual numbers alongside the percentages. For all ethnic groups there were some fluctuations of 1 to 1.5 percentage points between 2012 and 2020. Between 2020 and 2022 the increases surged almost 5 percentage points for African Americans (from 9.0% to 13.7%) and close to 2 percentage points for Asian Americans (from 2.9% to 4.7%). Between 2022 and 2024 representation increased a percentage point for African Americans, remained approximately the same for Asian Americans, and dropped a little over 1 percentage point for Hispanics.

Table 1: Minority Representation on Boards of Directors in the Chicago Top 50 Companies

	2012		2014		2016		2018		2020		2022		2024		2012-2022
	n	%	n	%	n	%	n	%	n	%	n	%	n	%	Percentage Difference
Non-Minority	540	84.2%	466	84.6%	463	83.1%	461	83.1%	461	83.4%	375	76.7%	423	75.8%	-8.4%
Minority	75	11.7%	69	12.5%	77	13.8%	78	14.1%	89	16.1%	110	22.5%	127	22.7%	+11.0%
Unable to Verify Ethnicity	26	4.1%	16	2.9%	17	3.1%	16	2.9%	3	0.5%	4	0.8%	8	1.5%	-2.6%
Total	641	100.0%	551	100.0%	557	100.0%	555	100.0%	553	100.0%	489	100.0%	558	100.0%	0.0%

Source: Chicago United. Inside Inclusion: Featuring the Corporate Diversity Profile. 2024. <https://www.chicago-united.org>.

Table 2: Ethnicity of Board of Directors in the Chicago Top 50 Companies

	2012		2014		2016		2018		2020		2022		2024		2012-2022
	n	%	n	%	n	%	n	%	n	%	n	%	n	%	Percentage Difference
Caucasian	540	84.2%	466	84.6%	463	83.1%	461	83.1%	461	83.4%	375	76.7%	423	75.8%	-8.4%
African American	41	6.4%	34	6.2%	44	7.9%	42	7.6%	50	9.0%	67	13.7%	82	14.7%	+8.3%
Hispanic	19	3.0%	19	3.4%	19	3.4%	22	4.0%	23	4.2%	20	4.1%	17	3%	0.0%
Asian	15	2.3%	16	2.9%	14	2.5%	14	2.5%	16	2.9%	23	4.7%	28	5%	+2.7%
Unable to Verify Ethnicity	26	4.1%	16	2.9%	17	3.1%	16	2.9%	3	0.5%	4	0.8%	8	1.5%	-2.6%
Total	641	100.0%	551	100.0%	557	100.0%	555	100.0%	553	100.0%	489	100.0%	558	100%	0.0%

Source: Chicago United. Inside Inclusion: Featuring the Corporate Diversity Profile. 2024. <https://www.chicago-united.org>.

Table 3: Ethnicity of C-Suite Executives for Top 50 Companies in Chicago, 2012-2024

	2012		2014		2016		2018		2020		2022		2024		2012-2022
	n	%	n	%	n	%	n	%	n	%	n	%	n	%	Percentage Difference
Caucasian	166	80.2%	163	81.5%	174	85.3%	184	85.2%	210	82.7%	221	79.5%	259	81.2%	+1.0%
African American	4	1.9%	8	4.0%	7	3.4%	11	5.1%	16	6.3%	23	8.3%	17	5.3%	+3.4%
Hispanic	2	1.0%	3	1.5%	4	2.0%	6	2.8%	12	4.7%	7	2.5%	11	3.5%	+2.5%
Asian	8	3.9%	6	3.0%	6	2.9%	5	2.3%	15	5.9%	27	9.7%	32	10.0%	+6.1%
Unable to Verify Ethnicity	27	13.0%	20	10.0%	13	6.4%	10	4.6%	1	0.4%	0	0.0%	0	0.0%	-13.0%
Total	207	100.0%	200	100.0%	204	100.0%	216	100.0%	254	100.0%	278	100.0%	319	100%	0.0%

Source: Chicago United. Inside Inclusion: Featuring the Corporate Diversity Profile. 2024. <https://www.chicago-united.org>.