

# Community Voices

2022



*A report from the*



OAK PARK-RIVER FOREST  
**Community Foundation**



# Opportunity for All



Through strategic investments, deep partnerships, and leadership and advocacy, we are redoubling our efforts to ensure everyone has the opportunity they deserve in order to live a fulfilling life.

Over the course of the past two years, the Oak Park-River Forest Community Foundation has taken a hard and honest look at philanthropy and its ability to address systemic racial inequities. We understand that our work, from grant-making to our investment portfolio to how we operate overall, must intentionally and comprehensively address the racial disparities that exist in order for *all* members of our community to thrive and prosper.

This journey has led the Foundation to evaluate and assess its policies, practices, and work. Our mission is now focused on uniting community members and mobilizing resources to advance a racially just society and equitable outcomes for residents of Oak Park, River Forest and the surrounding communities. Through strategic investments, deep partnerships, and leadership and advocacy, we are redoubling our efforts to ensure everyone has the opportunity they deserve in order to live a fulfilling life.

This starts with learning, listening, and building trust within our community, to deeply and fully understand the many barriers and disparities that exist right here in our towns. For several months, the Foundation met with community members throughout the west Cook County region to learn more about the challenges we face and the opportunities to help each other, and conducted in-depth data research and analysis, to support the four key priority areas and solutions these valued community members shared with us. The results of this assessment are presented in this Community Voices Report.

This report looks at the needs of our community through a racial equity lens. While there are many forms of discrimination, race is a multiplier for nearly every systemic inequity we face. Systems of discrimination based on other factors such as gender, age, sexuality, abilities, and class are prevalent and important to address, and lay within race.

We believe the Community Voices Report will be of great value not just for the Foundation and nonprofit sector, but for local government, schools and the community at large. Together we will identify holistic solutions – including philanthropic resources – which will offer greater engagement and benefit to our community's most vulnerable residents, and will address the socio-economic and racial disparities keeping each individual from living a fulfilled life.

In partnership,

A handwritten signature in black ink, appearing to read 'Antonio Martinez, Jr.', written in a cursive style.

Antonio Martinez, Jr.  
*President and CEO*  
Oak Park-River Forest Community Foundation

# How We Got Here

The Oak Park-River Forest Community Foundation is intentionally focusing on building racial equity in west Cook County through its philanthropic efforts. We have been serving Oak Park, River Forest and the surrounding communities in various ways since 1958, and while racial equity is new to us as an explicit goal, it has been embedded in our work for decades.

This report is the culmination of two years of work by the Foundation's board and staff, in collaboration with a range of organizations and community members based on mutually trusting relationships. The process began in 2020 with intensive, progressive workshops for Foundation staff and board members, led by Reesheda Graham Washington and Terrence Keleher, established leaders in race equity work. We gained greater awareness and understanding of our shared racial history, and its implications on societal systems today. This training gave us a solid foundation to build positive change for the bettering of our community.

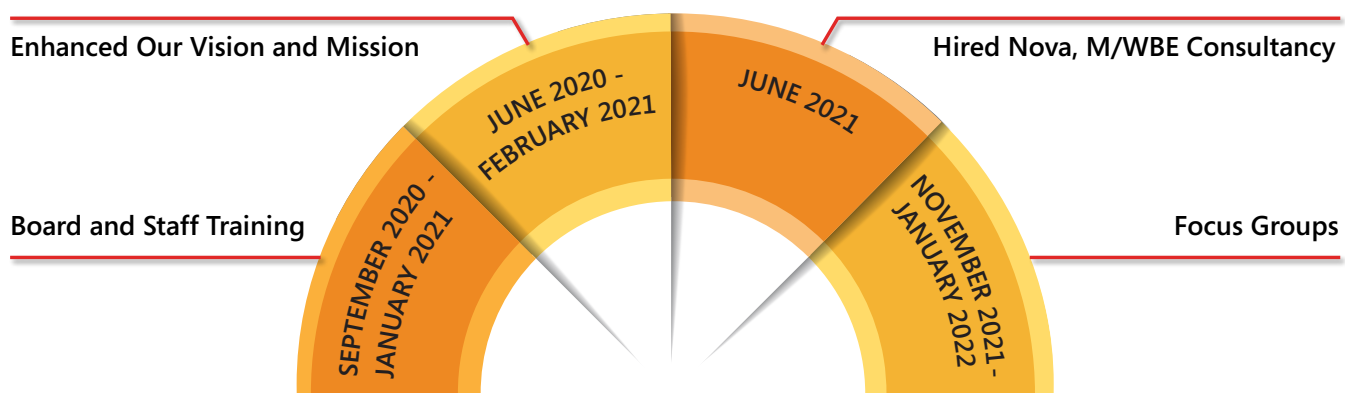
Embracing a new direction starts with a shared belief system. Our organization thoughtfully and intentionally reviewed its core values, mission, and vision, and updated them to align with what we hope to achieve. **We envision a racially just society in which all members of our community thrive and prosper.** And, we recognize that we each have a role to play, to be accountable to each other to make this vision a reality.

In June 2021 we hired The Nova Collective, a women-owned, Black-owned consultancy founded in Oak Park that provides diversity, equity and inclusion training, as well as research and data analysis. Together we facilitated a series of community conversations that centered on racial equity, with the goal of building trusting relationships and determining priorities where the Foundation could make the greatest impact. Passionate and knowledgeable, we utilized their expertise to navigate and interpret the nuances of these conversations, building the necessary bridges that informed and enhanced our work.

## What is Racial Equity?

Equity is the state of being "just, impartial, and fair." Historically, patterns of discrimination by race have resulted in systemic disparities that harm communities of color. Racial equity is the result of addressing these disparities. Racial equity is advanced in two ways: first, by identifying and eliminating policies, practices, attitudes, and cultural messages that reinforce differential outcomes by race; and second, by establishing systems that prioritize change for communities of color in order to effect fair treatment of people of all races, resulting in equitable opportunities and outcomes for all.

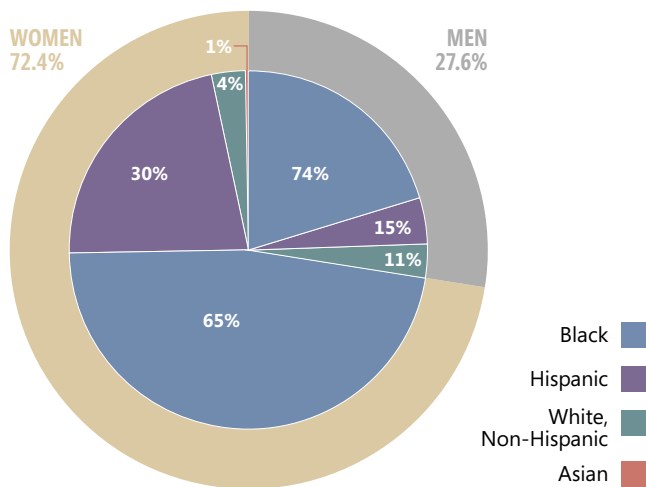
Race is the single most predictive indicator of successful outcomes in education, health, housing, safety, and nearly every other aspect of daily life in America. However, racism is not the only form of discrimination we face: discrimination based on gender, sexuality, class, ability, and other factors are pervasive as well. Every person benefits or is harmed within each of these systems to differing degrees based on their individual identity. Recognition of the complex, cumulative ways the interplay of race, class, gender, sexuality and ability work to marginalize people is known as intersectionality. Dismantling these systems of inequity requires a mindset that recognizes the intersections of these identities.



# Methodology

Each community conversation included 8-12 individuals, most of whom (94%) have lived experience as people of color. Participants included people who have not historically been invited into such conversations, as well as community leaders and frontline staff from grassroots organizations serving those in need. Each focus group met twice over the project period. Ninety-eight community members participated in the conversations. Most of the meetings were held virtually due to concerns about COVID-19.

## PARTICIPANT DEMOGRAPHICS\*



\*Based on self-description that happened naturally in conversation

## 15 Factors of Social Vulnerability

The Social Vulnerability Index was developed for the Centers for Disease Control to help public health officials and emergency response planners to identify areas most in need of assistance during a natural or man-made disaster. The index is based on 15 factors from the U.S. Census Bureau's American Community Survey 5-year estimates.<sup>1</sup>

OVERALL VULNERABILITY	SOCIOECONOMIC STATUS
	Below Poverty • Unemployed • Income Level No High School Diploma
	HOUSEHOLD COMPOSITION & DISABILITY
	Aged 65 or Older • Aged 17 or Younger Older than Age 5 with a Disability Single-Parent Households
	MINORITY STATUS & LANGUAGE
	Minority • Speaks English "Less than Well"
HOUSING TYPE & TRANSPORTATION	
Multi-Unit Structures • Mobile Homes Crowding • No Vehicle • Group Quarters	

Participants came from the following townships: Oak Park, River Forest, Berwyn, Chicago (Austin, West Humboldt Park, Galewood), Cicero, and Proviso (Maywood, Bellwood, Broadview, Melrose Park).

Our facilitation approach emphasized the importance of listening first to align with our research objective of building trusting relationships. Focus group participants were often vulnerable, even reliving trauma, in their storytelling.

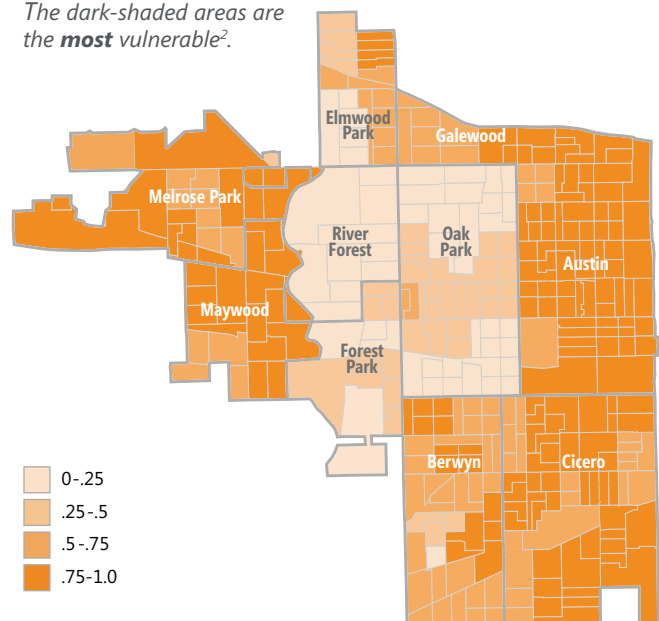
This approach allowed for the highest level of respect and sensitivity required, and helped us understand the group dynamics at work in our communities.

After initial meetings with each focus group, Nova and Foundation staff reviewed the insights, priorities and needs the participants described. We then summarized what we heard and met with each group a second time to ensure we captured what was shared collectively from all 10 community groups and to gather further reflections. With these findings in hand, we then collected hard data from a variety of sources to provide quantifiable support for each community need.

Through this process, we identified a number of priorities for building racial equity in the west Cook County region. In the following section, we will review the top four priorities, present data and share salient comments from focus group participants.

## SOCIAL VULNERABILITY BY CENSUS TRACT

The dark-shaded areas are the **most** vulnerable<sup>2</sup>.



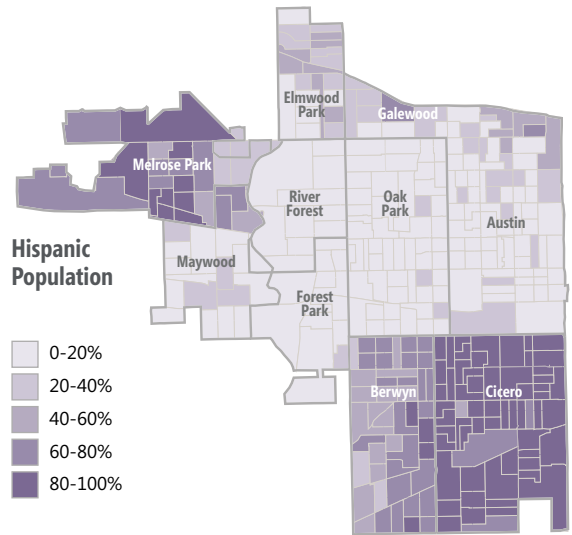
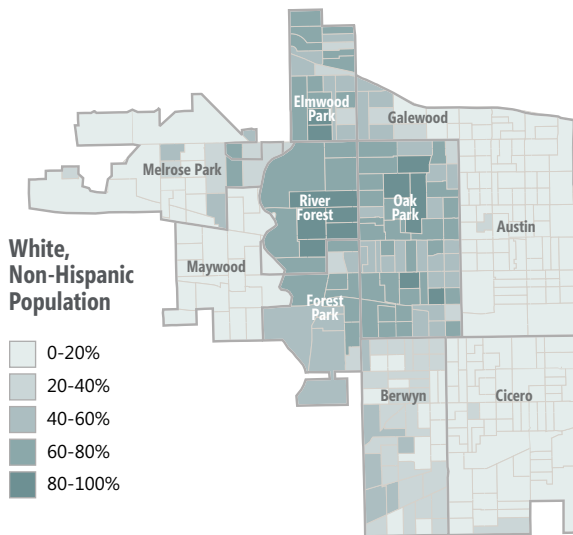
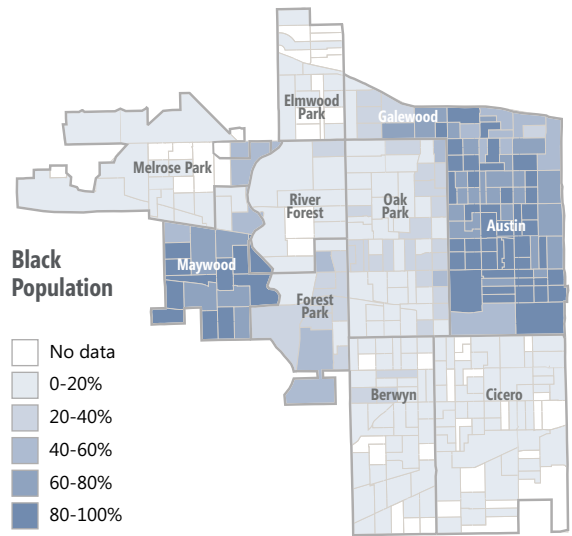
Source: U.S. Census Bureau, 2000 Decennial Census



## RACIAL/ETHNIC MAKEUP OF WEST COOK COUNTY

The three maps on this page show the relative concentration of white, Black and Hispanic people in the west Cook region. When taken together, they reveal the lines of segregation — intentional or inadvertent — within our communities.

Source: U.S. Census Bureau, American Community Survey, 5-year Estimate 2015-2019<sup>3</sup>. Asian and Native American-Pacific Islander maps are not shown because population concentrations were below 1% in all census tracts.



## What We Heard

All of the needs represented in this “word cloud” intersect and interrelate in a person’s daily life. This interconnectedness was clearly evident in our conversations with focus group participants, who often described multiple issues woven together, as you’ll read in their own words on the following pages.

These needs all result from systems of discrimination based on race, gender, sexuality, class, and other factors, which most drastically affect marginalized or at-risk community members. Of these, race is the overwhelming, overarching determinant for access to education, healthcare, wealth, and stability. Data supports what we heard. And potential solutions may be as intertwined as the issues we seek to address.

Racial equity means everyone has access to...



The bigger the word or topic appears, the more often it was mentioned in focus group conversations.

# Community Voices

**“We need access to education to achieve racial equity.”**

**“Access to college and scholarship awards.”**

**“Having after school programs and sports to feel safe and secure.”**

**“Having early intervention and more educational support.”**

**“We need to look at the achievement gaps in D97 and 200 by race.”**

**“We are not informed...not knowing our histories [which] is necessary for people to show up and use their voices as part of the solutions.”**

**“Feeling tokenized because of the color of your skin.”**

**“Hiring Black [school] principals to check a box but the systems don’t change. Also, the fact that we have to ask for a seat at the table is ridiculous...we have to protest to have our voices heard.”**

**“Racial inequity in today’s world is not having access to healthy food and the internet. Research out there is showing that if you don’t have internet, then you most likely don’t have access to food and other resources.”**

**“Getting rid of the school to prison pipeline. Double standards with disciplinary action based on race (suspension/expulsions) when they search your bags... it’s a small reflection in the high school of what happens in larger society.”**

HIGHER EDUCATION VERSUS HOME OWNERSHIP RATES	White alone		White alone, not Hispanic or Latino		Black alone		Hispanic or Latino Origin	
	Bachelor’s Degree or Higher	Percent of Housing Units Owned	Bachelor’s Degree or Higher	Percent of Housing Units Owned	Bachelor’s Degree or Higher	Percent of Housing Units Owned	Bachelor’s Degree or Higher	Percent of Housing Units Owned
Berwyn township	27.9%	68%	71%	37.5%	16%	18%	56%	11.9%
Cicero township	12.6%	64%	72%	19.9%	13%	8.2%	49%	7.4%
Oak Park township	77.0%	68%	69%	78.1%	35%	44.3%	52%	54.8%
Proviso township	36.8%	79%	56%	46.1%	65%	18.7%	65%	12.2%
River Forest township	82.4%	91%	91%	82.2%	48%	51.9%	100%	83.8%

Source: U.S. Census Bureau, American Community Survey, 5-year Estimate 2015-2019<sup>3</sup>.

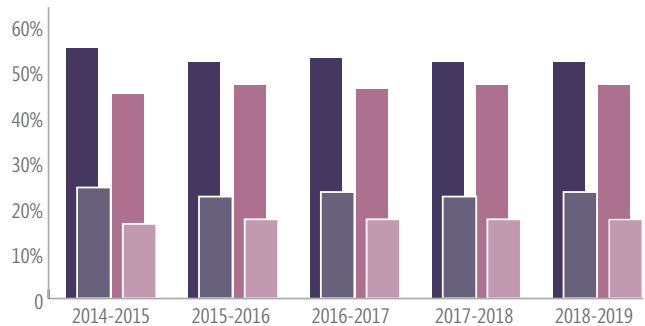
# Priority 1: Educational Opportunities

## What Does the Data Tell Us?

### Achievement Gap

Achievement gaps occur when one group of students (such as different races or genders) outperforms another group and the difference in average scores for the two groups is larger than the margin of error. According to the Illinois Report Card 2018-2019, racial and income educational achievement gaps continue to persist.<sup>5</sup> Non-low income elementary school students scored an average of 30 percentage points higher than their low income peers in terms of proficiency in both English Language Arts (ELA) and mathematics in the Illinois Assessment of Readiness (IAR) test. The racial achievement gaps also persist at a stubbornly high rate. White students score an average of 30 percentage points higher in proficiency in ELA and math than their Black peers and 22 percentage points higher in ELA and 21 percentage points higher in math than Hispanic students.

**ACHIEVEMENT GAPS BASED ON INCOME REMAIN HIGH IN ILLINOIS**



English Language Arts (ELA)

Math

Non-Low Income

Non-Low Income

Low Income

Low Income

Source: Illinois State Board of Education<sup>5</sup>

### Higher Education and Home Ownership

Higher education doesn't always translate to wealth for Black and Latinx people. Home ownership is often used as a proxy for wealth. However, compare the rates of educational attainment and home ownership for white versus Black people on the table at the bottom of these pages. According to a 2021 Wall Street Journal analysis of the Federal Reserve's Survey of Consumer Finances, which examines household wealth and census data, Black college graduates in their 30s have lost ground over three decades, the result of student debt and sluggish income growth.<sup>4</sup> Eighty-four percent of college-educated Black households in their 30s have student debt, compared to 35% three decades ago. Meanwhile, 53% of white college-educated households in their 30s have student debt, compared to 27% three decades ago.

Asian alone		American Indian or Alaska Native alone		Some other race alone		Two or more races	
Bachelor's Degree or Higher	Percent of Housing Units Owned	Bachelor's Degree or Higher	Percent of Housing Units Owned	Bachelor's Degree or Higher	Percent of Housing Units Owned	Bachelor's Degree or Higher	Percent of Housing Units Owned
77%	58.6%	100%	17.4%	9.3%	9.3%	39.5%	39.5%
63%	36.5%	76%	3.0%	34%	6.0%	64%	14.1%
52%	87.0%	100%	47.4%	27%	42.5%	68%	63.7%
63%	62.7%	71%	33.1%	76%	10.0%	76%	40.7%
100%	84.9%	-	-	100%	77.6%	91%	50.8%

## Priority 1: Educational Opportunities *(continued)*

### Internet Access

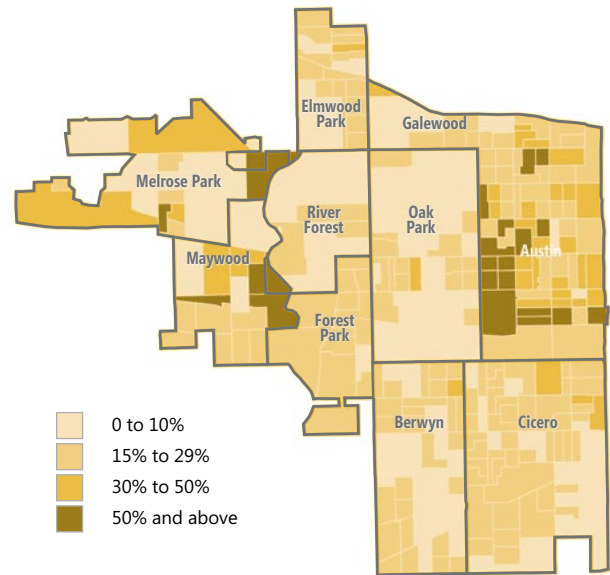
A 2020 study by researchers at Carnegie Mellon University and MIT found that both poverty and race affect young people’s access to the Internet.<sup>6</sup> Students in households that receive food stamps are 16% less likely to have access to high-speed internet and 10% less likely to have access to internet at all. Black children are less likely to have the internet, even in areas with greater high-speed internet penetration.

The COVID-19 pandemic focused attention on the resources needed for students to engage equitably in educational opportunities, particularly during remote learning. Access to computers and the internet were already important to education prior to the pandemic—as tools for word processing, research, communication with teachers and classmates, and even as the primary means of schooling—and they became essential for students to remain engaged during the 2020–21 academic year.

It is important for families to have affordable, robust broadband internet service; internet-enabled devices that meet the needs of the users; access to digital literacy training; technical support; and access to appropriate digital applications and online content.

### HOUSEHOLDS WITH NO INTERNET SERVICE

The darker areas on this map indicate where internet service is **least** common.



Source: National Center for Education Statistics.<sup>7</sup>

### Access to High Quality Early Childcare Centers and Homes

Students who attend high-quality preschool programs achieve substantial early learning gains which can have lasting impacts throughout school.

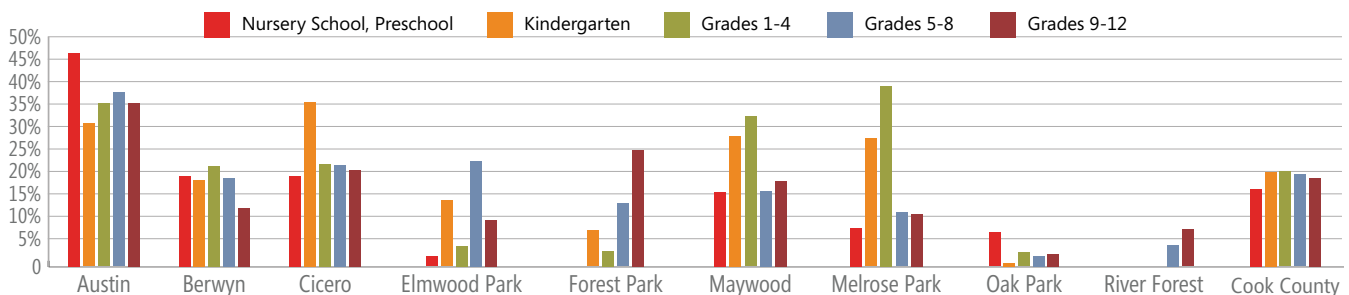
The table on the right indicates access to high quality childcare centers and homes in all of the nine target municipalities. There seems to be limited access in areas such as River Forest and Forest Park. However, some families with relatively higher income may choose to send their children to centers outside of their residential areas, or may employ in-home childcare such as a nanny.

*Centers and homes listed are those with ExceleRate Bronze, Silver or Gold (high-quality) rating. Fiscal year 2021 data provided by the Collaboration for Early Childhood.*

Municipalities	Total # of Persons	Total # of children 5 yrs and under	# of high-quality licensed and license-exempt childcare centers and homes (FY2021)
Austin	93,727	7,428	34
Berwyn	55,407	5,245	12
Cicero	82,330	7,036	25
Elmwood Park	24,468	1,594	5
Forest Park	13,927	760	1
Maywood	23,578	1,814	11
Melrose Park	25,605	2,768	5
Oak Park	52,233	4,233	11
River Forest	10,970	808	2

### STUDENTS LIVING BELOW THE POVERTY LINE

Children of color have been particularly vulnerable to poverty as a result of systemic racism and institutional barriers. This graph shows the poverty status of enrolled students in preschool through high school. The data includes both public and private schools; homeschooled students are counted as private school enrollees.



Source: U.S. Census Bureau, American Community Survey, 5-year Estimate 2015-2019.<sup>3</sup>



# Community Voices

**“People and organizations come into our neighborhoods with preconceived notions of different groups (Hispanic, Black, etc.) with [health care] services... But, they don’t bring those services and resources and present them in a way that the community can actually take advantage of.”**

**“There is a great need in knowing how to motivate our community in how to search, find and share [health care] resources.”**

**“Black mental health needs are very particular and should be based on a cultural experience. Overall the mental health field is shaped by the white experience.”**

**“Working collaboratively to support men like me going through pain/trauma. Men like us don’t realize...we neglect self-care and self-love.”**

**“We provide emotional support and offer care for men of color going through trauma. When it comes to racial equity and having access — mental health is the main need now after the pandemic.”**

**“Our community suffers from mental health and depression but we don’t know what it is. We need more communication, access and information to understand what mental health is; especially in mixed [citizenship] status families.”**

**“Lack of access to mental health... in places like Berwyn, Cicero or Melrose Park. It’s deplorable and it’s hard to get appointments, but in Chicago there are many places where you can get appointments the same week and are financially accessible.”**



# Priority 2: Health Care

## What Does the Data Tell Us?

### Barriers to Accessing Mental Health Care

Structural and programmatic barriers, not social barriers, are the primary factors preventing access to mental health services.

Community residents are often denied access to employment and educational opportunities, as well as to public benefits such as health insurance coverage, based on immigration status. In turn, limited access to opportunities and support makes it difficult for individuals and families to meet their material and health-related needs.

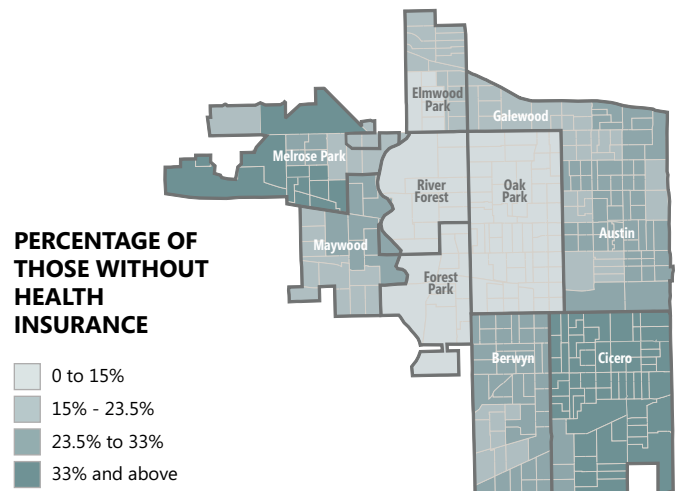
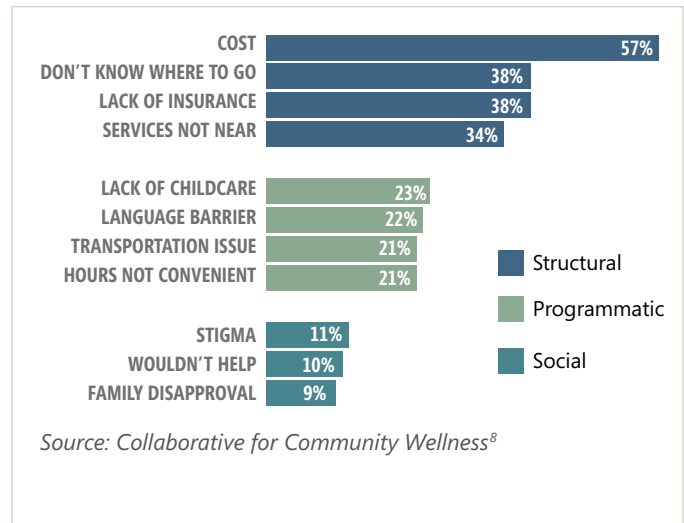
For example, data from a survey of 2,859 adults on Chicago's Southwest Side shows that structural barriers including cost, lack of insurance coverage, and a lack of services close to home pose the greatest challenges to mental health service access, despite overwhelming demand.<sup>8</sup> The study findings also demonstrate that there are marked disparities in service access throughout the city.

### Health Insurance

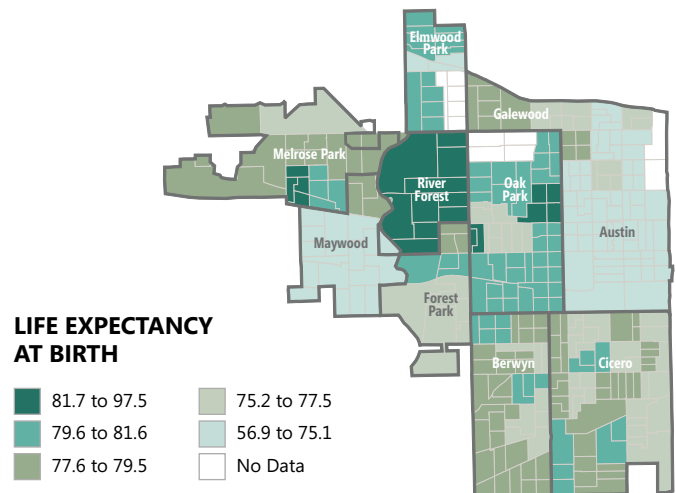
According to the American Hospital Association, health insurance facilitates access to care and is associated with lower death rates, better health outcomes, and improved productivity.<sup>9</sup> Despite recent gains, more than 28 million people in America still lack coverage, putting their physical, mental, and financial health at risk.

### Life Expectancy at Birth

Life expectancy at birth is a calculation of how long, on average, a newborn can be expected to live if current death rates do not change. It is one of the most frequently used health status indicators. Changes in life expectancy at birth may be attributed to a number of factors, including rising or lowered living standards, educational opportunities, lifestyle changes, and access to health services. There is a potential 40-year difference in life expectancy between River Forest and Maywood right next door.



Adults 18-64 reporting that they do not have health insurance coverage. Source: American Hospital Association<sup>9</sup>



Source: Organisation for Economic Co-operation and Development<sup>10</sup>

## Grocery Stores & Green Spaces

Food deserts are geographic areas where residents have few or no convenient options for obtaining affordable and healthy foods, especially fresh fruit and vegetables. Food deserts are disproportionately found in high-poverty areas, and they create extra, everyday hurdles that can make it harder for kids, families and communities to grow healthy and strong.

According to the Centers for Disease Control and Prevention (CDC), eating a healthy diet is difficult without access to nutritious food.<sup>11</sup>

- Each year, chronic diseases account for 70% of all deaths in the United States. Poor diets lead to chronic illnesses such as heart disease, type 2 diabetes, and obesity.
- Foods obtained at work are generally high in calories, sodium, solid fat, added sugars, and refined grains.
- American diets are generally poor in nutritional quality and do not align with the dietary guidelines for Americans.
- Low-income and minority communities often lack convenient places that offer affordable healthier foods.

When healthy foods are not available, people may settle for foods that are higher in calories and lower in nutritional value.

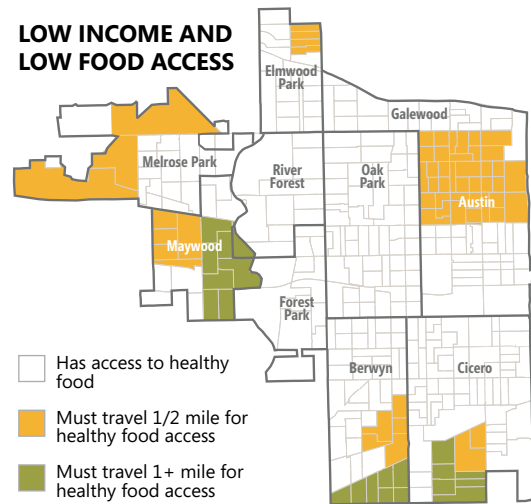
Urban green spaces—such as parks, forest preserves, sports fields, and gardens—give people the space for relaxation, physical activity, peaceful reflection, and escape from heat. Green spaces are associated with better air quality, reduced traffic noise and cooler temperatures, and multiple studies have shown that they reduce stress and enhance both mental and physical health.<sup>12</sup>

## Senior Services Challenges

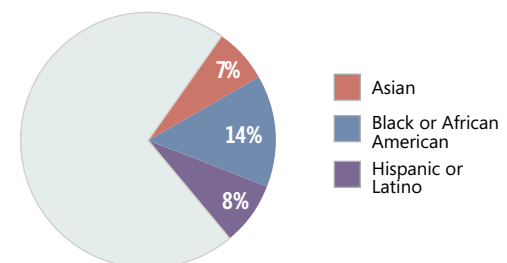
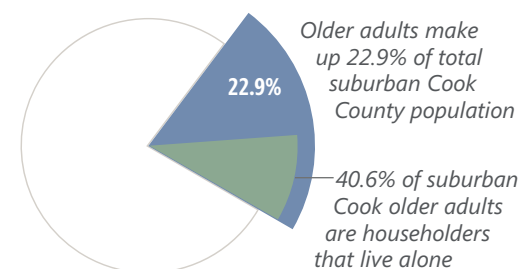
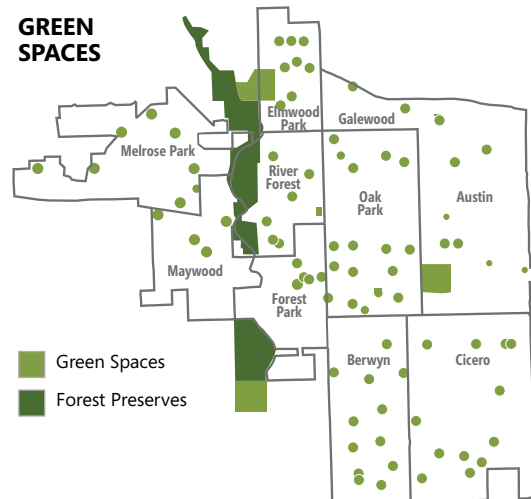
The following challenges for seniors in west Cook County were identified in AgeOption's FY2022 Area Plan on Aging<sup>13</sup>:

- Difficulty in accessing or maintaining medicaid benefits
- Gaps in general accessibility of services
- Housing benefits and access
- Aging in place and need for home repair
- Transportation
- Food insecurity
- Access to mental health service
- Counseling and services to address hoarding
- Funding for home care and other program/services
- Access to technology
- Financial insecurity and risk of scams and fraud
- Social determinants of health

Based on the U.S. Census Bureau American Community Survey, 5-year Estimate 2015-2019, there are 568,743 older adults in Suburban Cook County, 10% of whom are over the age of 85.<sup>3</sup>



Source: U.S. Dept of Agriculture, Food Access Research Atlas, Low Income and Low Access Layers 2019.



According to U.S. Census data 2015-2019, 29% of the 60+ population in suburban Cook identifies as a racial or ethnic minority.<sup>3</sup>



# Community Voices

“If you do not have money, you are not equal. No matter how hard you strive to do the right thing.”

“Racial equity means adequate representation... it reduces the risk of racial bias which is unconsciously or consciously built into laws, policies and structures.”

“The reality is that suburbs were created for white people, which created intergenerational wealth.”

“Repairing generational trauma and building wealth takes time but we have to start somewhere – immediately, now. Impact is also really important.”

“Racial equity depends on strong leadership. If you have strong leadership then you can collaborate with others that can help push the community forward to create access to wealth. Outsider and insider engagement is crucial, and having both of these groups work together.”

“How do we really listen to Black folks? And how do we build generational wealth for people of color and especially Black people?”

“Achieving racial equity is multi-layered. True equity needs a reparation framework.”

“We need sustainable empowerment...creating a legacy and policies for generational change. The theme of trauma repeats itself through family, systems and generations...”

“Housing affordability is a problem when our parents have to sacrifice so much just to rent here. Parking is also expensive and all the tickets we get [in Oak Park].”

“We need shared prosperity in our neighborhoods. We need advocacy support from philanthropic and private institutions and local/federal government... if not, it's going to be hard to operate in silos.”



# Priority 3: Wealth Inequality

## What Does the Data Tell Us?

### Financial Security

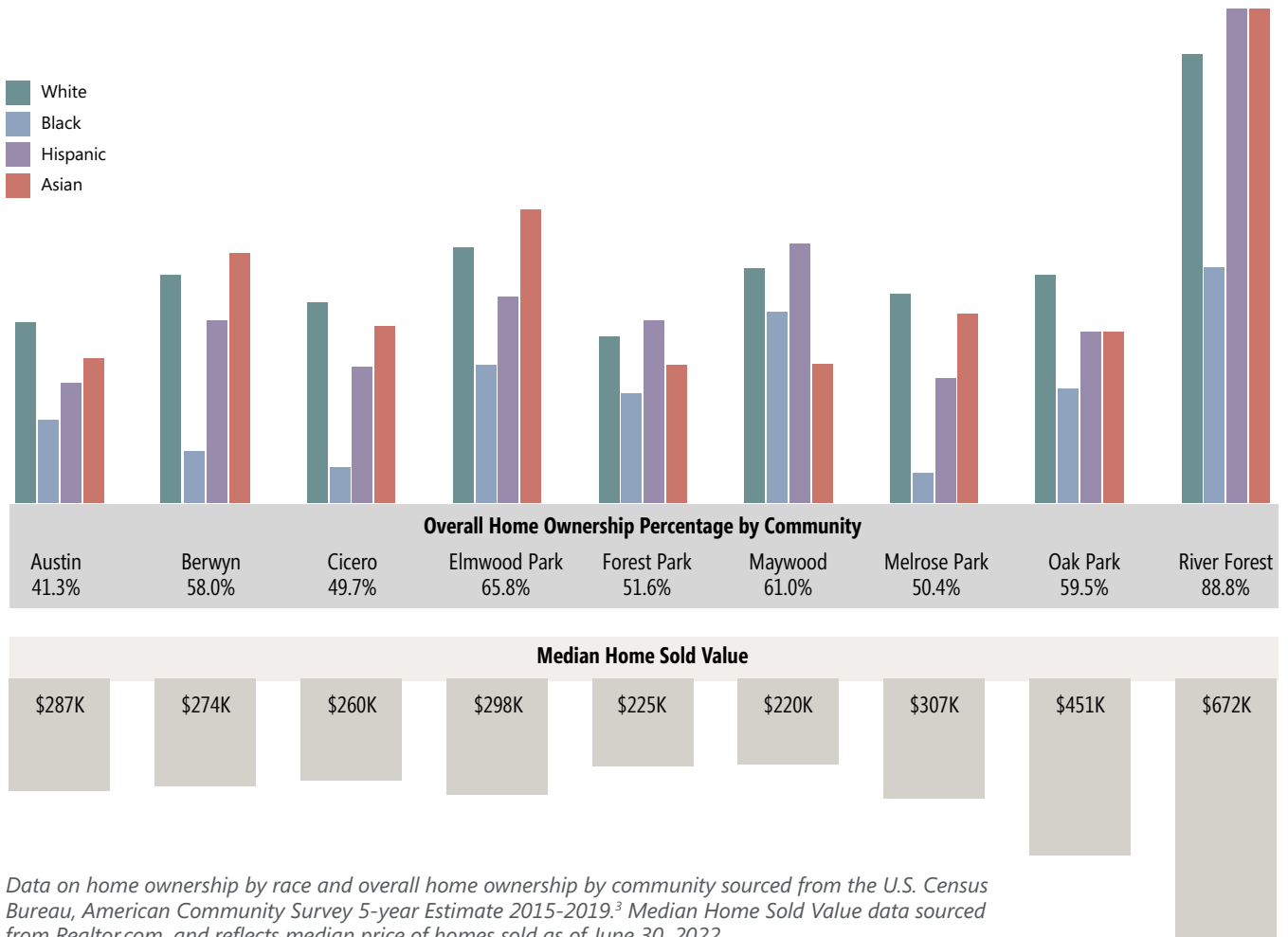
Wealth is defined as the difference between families' gross assets (such as home equity; art, antiques, and other valuables; or savings and retirement accounts) and their liabilities (such as credit card debt, student loans, or a mortgage). Factors that contribute to wealth accumulation and financial security include home ownership opportunities, inter-generational transfers (inheritance), access to tax-sheltered savings plans, and individuals' savings and investment decisions.

### Home Ownership Rate by Race

Home ownership is a key indicator of intergenerational wealth.<sup>14</sup> However, ownership percentages for Black individuals are in general much lower than all other races

and ethnicities. Because of historic racism in the real estate market, for many decades Blacks were prevented from buying homes in certain communities through exclusionary tactics such as "redlining" and restrictive covenants. The effects are still felt today. Home ownership in majority Black communities may not confer the same benefit as it might in a majority white community.

The graphs below show home ownership rates by race relative to the total population of that race in the community. Therefore, a high number of homeowners within a small population may appear larger than a moderate number of homeowners in a much larger population. The overall home ownership rate is listed below each community.



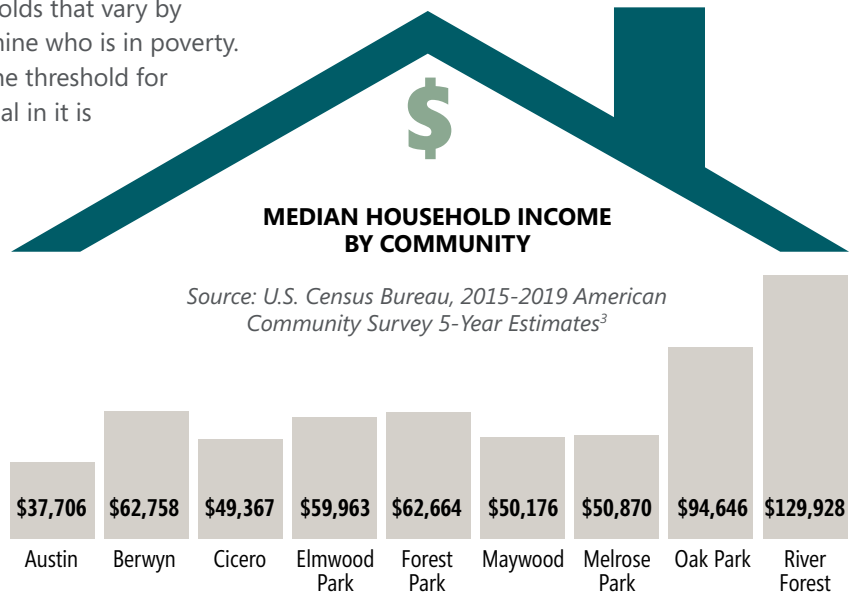
Data on home ownership by race and overall home ownership by community sourced from the U.S. Census Bureau, American Community Survey 5-year Estimate 2015-2019.<sup>3</sup> Median Home Sold Value data sourced from Realtor.com, and reflects median price of homes sold as of June 30, 2022.

### Priority 3: Wealth Inequality *(continued)*

#### Median Household Income

Family income is a key determinant of poverty. The U.S. Census Bureau uses a set of money income thresholds that vary by household size and composition to determine who is in poverty. If a household's total income is less than the threshold for its size, then that family and every individual in it is considered in poverty.

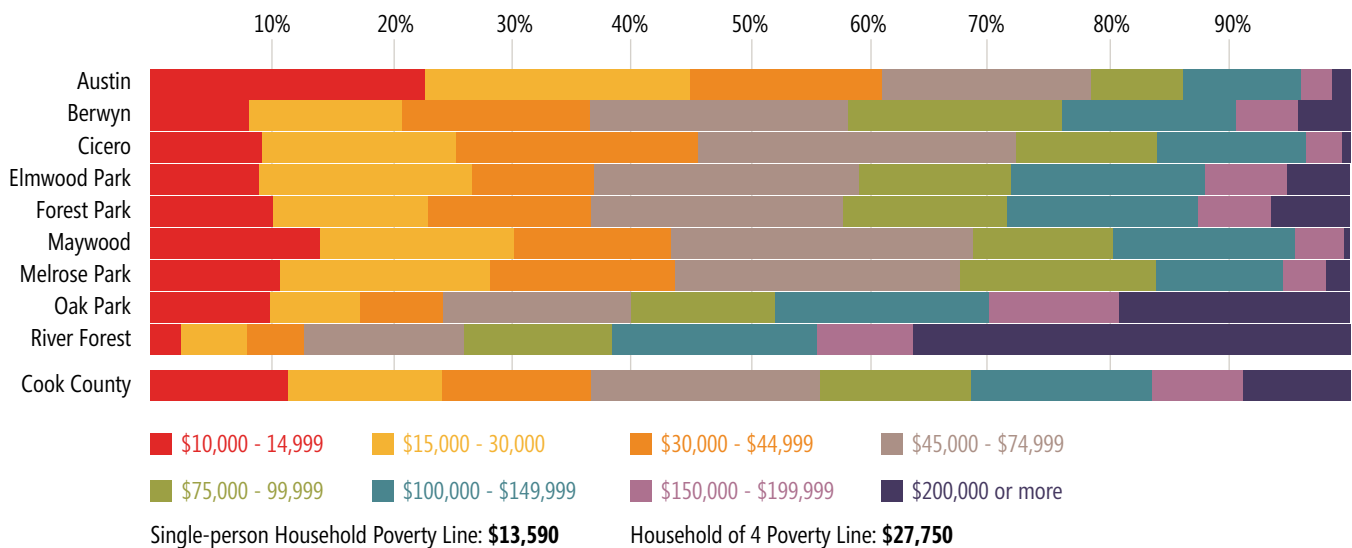
Median household income is the income cut-off where half of total households earn more, and half earn less. It is considered a more robust and accurate measure for summarizing income at the geographic level than average household income, since median income is not affected by a small number of extremely high- or low-income outlier households.



#### Income Distribution

The income distribution chart below indicates the percentage of people who earn or receive various amounts of income within and across the different communities. According to the Pew Research Center, the gaps in income between upper-income and middle- and lower-income households in the US are rising, and the share held by middle-income households is falling.<sup>15</sup>

#### PERCENTAGE OF HOUSEHOLDS WITHIN IDENTIFIED INCOME BRACKETS

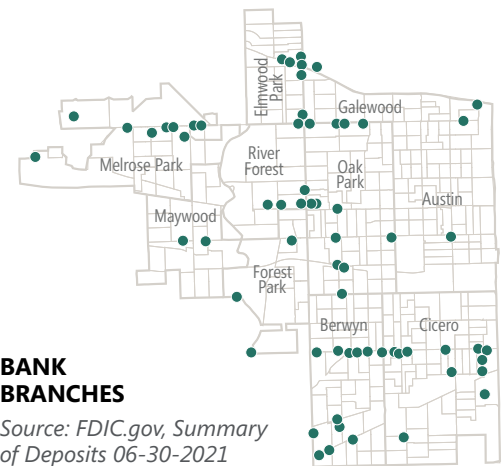


Source: U.S. Census Bureau, American Community Survey, 5-year Estimate 2015-2019.<sup>3</sup> Poverty line thresholds as listed in the U.S. Department of Health and Human Services Poverty Guidelines for 2022.<sup>16</sup>

## Access to Banking and Financial Services

Having a transaction account (such as a bank account, payment card or digital payment app) opens the door to other financial services, including savings, credit, and insurance. Access and use of appropriate financial services allows people to better manage risks, step out of poverty and potentially build a better life. Transaction accounts can create opportunities for those currently left out of the banking system by providing a basic entry point to broader financial inclusion.

The map on the right shows the locations of bank branches within the communities covered in this report.



## Poverty

Poverty significantly impacts families in a number of ways: worse health outcomes, including higher mortality rates and increased risk of mental health conditions, such as depression or substance abuse disorders. Poverty can create considerable stress for families, and living conditions associated with poverty, such as overcrowded housing and instability, can negatively affect all family relationships. Poverty can also make it difficult for parents to maintain a work-life balance that allows them time at home caring for their children and to be active and involved with school, extracurricular activities and community life.

### POVERTY STATUS IN THE PAST 12 MONTHS - 2019

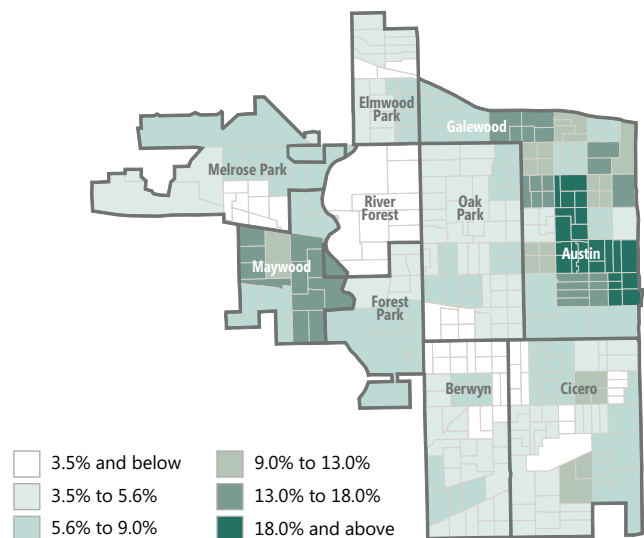
Percent below poverty level	White alone	White alone, not Hispanic or Latino	Black alone	Hispanic or Latino Origin	Asian alone	Some other race alone	Two or more races
Berwyn township	10.2%	7.7%	15%	14.8%	6.6%	16.9%	8%
Cicero township	13.1%	16.4%	42.5%	15.3%	14.7%	16.0%	43.6%
Oak Park township	5.2%	5.0%	15.1%	6.8%	52%	13.8%	10.8%
Proviso township	7.8%	6.2%	11.7%	12.1%	10.4%	13.4%	12.1%
River Forest township	3.7%	3.6%	6.9%	2.5%	0.0%	0.0%	0.0%

Source: U.S. Census Bureau, American Community Survey, 5-year Estimate 2015-2019<sup>3</sup>

## Wage Stagnation

The connection between poverty and labor markets is complicated. High, stable wages and stable full-time employment can keep many out of poverty. However, wages at low-paying jobs have been largely stagnant since the Great Recession of the early 2000s, and lower rates of full-time work, especially in single-parent households, often leave families below the official poverty threshold.<sup>17</sup> These factors and others have led to an expansion of the “working poor.”

The map on the right shows the estimated average unemployment rate between 2015 and 2019 by census tract, according to the U.S. Census Bureau, American Community Survey.<sup>3</sup>



# Community Voices

“This sense of belonging reminds me of the saying in Spanish, “No soy de aquí, ni de allá.” [“I’m not from here, nor from there.”] This reminded me of my mom and her story as an immigrant from Mexico. Makes me sad that my mom wasn’t accepted in this society. And thanks to my mom I grew up in a community that emphasized a sense of belonging.”

“When being in the room [as a Black person], assumptions of inclusivity are fulfilled. People assume that we’re just OK with it [decision-making] just because we’re there but we’re not really being heard...our voices don’t matter to them.”

“The constant having to prove that we belong it’s exhausting—and then you start to question your ability and self-worth...and it makes me angry.”

“The housing process is very complex and inaccessible which is leaving people in poverty and in shelters.”

“We want to stay in our neighborhoods and also don’t want to hear gunshots or have to go to other neighborhoods for groceries.”

“Safety and housing—  
it’s critical for our mental health.”

“I went to go look at an apartment and as soon as they saw me, based on the color of my skin and seeing my temporary housing address... It’s normal for me to be judged daily—I have to be at peace with that because that is life for me. I see it everywhere in my everyday experiences. I would love to live in Oak Park but it’s hard... getting rejected for being honest.”

“I wish we had more programs so kids in the hood standing in the corners would have hope—there’s so much violence. Having after school programs and sports to feel safe and secure. The role models are gang leaders and drug dealers, and we need more community support to build trust and get the parents involved.”



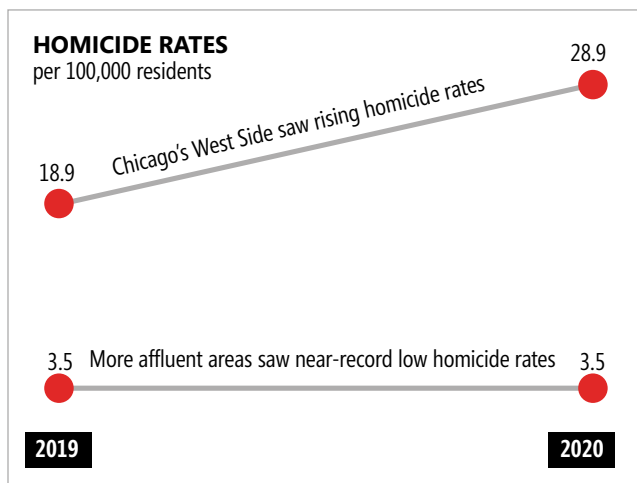
# Priority 4: Safety, Belonging and Stability

## What Does the Data Tell Us?

### Safety

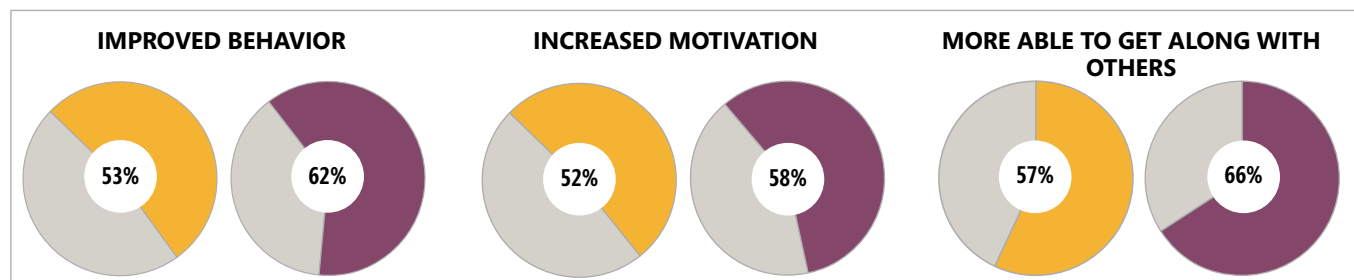
#### Gun Violence

According to a report by the Brookings Institute, poverty is not a predictive factor for high gun homicide rates on its own, but rather in conjunction with segregation and systemic disinvestment. In Chicago, gun homicides in 2019 and 2020 were concentrated in neighborhoods on the West, Southwest and South Sides that have suffered for decades from severe disinvestment as a result of white flight, and are now predominantly Black neighborhoods with high rates of poverty.<sup>18</sup> These neighborhoods on the West Side include Austin, Humboldt Park, West and East Garfield Park, and North Lawndale. Chicago's murder rate rose 53% from 2019 to 2020, from 18.9 homicides per 100,000 residents to 28.9. This increase was overwhelmingly seen in disinvested areas, while more affluent areas saw near-record low homicide rates (3.5 per 100,000 residents) over the same period.<sup>19</sup>



Source: University of Chicago Crime Lab and Chicago Sun-Times analysis of city violence data<sup>19</sup>

■ elementary school students ■ middle- and high school students



Source: Afterschool Alliance<sup>21</sup>

#### After School Programs

According to youth.gov, high-quality afterschool programs promote positive youth development and offer a safe space where youth can explore their potential.<sup>20</sup> Effective afterschool programs provide learning settings that bring a wide range of benefits to youth, families, and communities including support for social, emotional, cognitive, and academic development; reduction of risky behaviors; improved physical health; and provision of a safe and supportive environment for children and youth. However, it is important to note that access to high-quality programs is not always equitable. There can be significant disparities based on income and education, transportation, cultural and developmental appropriateness of programming, and neighborhood safety, among other factors. Even though 9 in 10 adults in a nationwide survey said they believed that afterschool programs are important to their community, more than 19 million children are unable to enroll in an afterschool program.

A statewide survey of teachers conducted by Afterschool Alliance to evaluate Illinois' 21st Century Community Learning Center programs (federally supported academic enrichment opportunities) during the 2016-17 school year found that a majority of students attending an afterschool program for at least 30 days improved in academics, behavior, and engagement.<sup>21</sup>

Teachers reported that participating students improved their academic performance by 61% in elementary school and 70% in middle and high school; 53% of elementary schoolers and 62% of middle- and high schoolers improved their behavior in class; 52% of elementary schoolers and 58% of middle- and high schoolers showed increased motivation to learn; and 57% of elementary schoolers and 66% of middle- and high schoolers were more able to get along with others.

**Priority 4: Safety, Belonging and Stability** *(continued)*

## Belonging

### Arts, Cultural and Community Assets

“Culture can move people in a way that policies cannot,” writes John A. Powell, director of the Haas Institute for a Fair and Inclusive Society at the University of California - Berkeley.<sup>22</sup> “People largely organize themselves and operate around stories and beliefs, not around facts. And they organize more around love and belonging than shame and fear. When a dominant group of people wants to subordinate or control another group, one of the first things they do is try to take away peoples’ language, their religion, their food—in other words, their culture. And they work to enforce that of the dominant culture as the ‘norm.’”

While it is important to highlight community needs in this assessment, it is equally important to recognize the range of resources that our communities do offer. The maps on the right indicate the scope and range of arts and cultural assets in our community.

## Stability

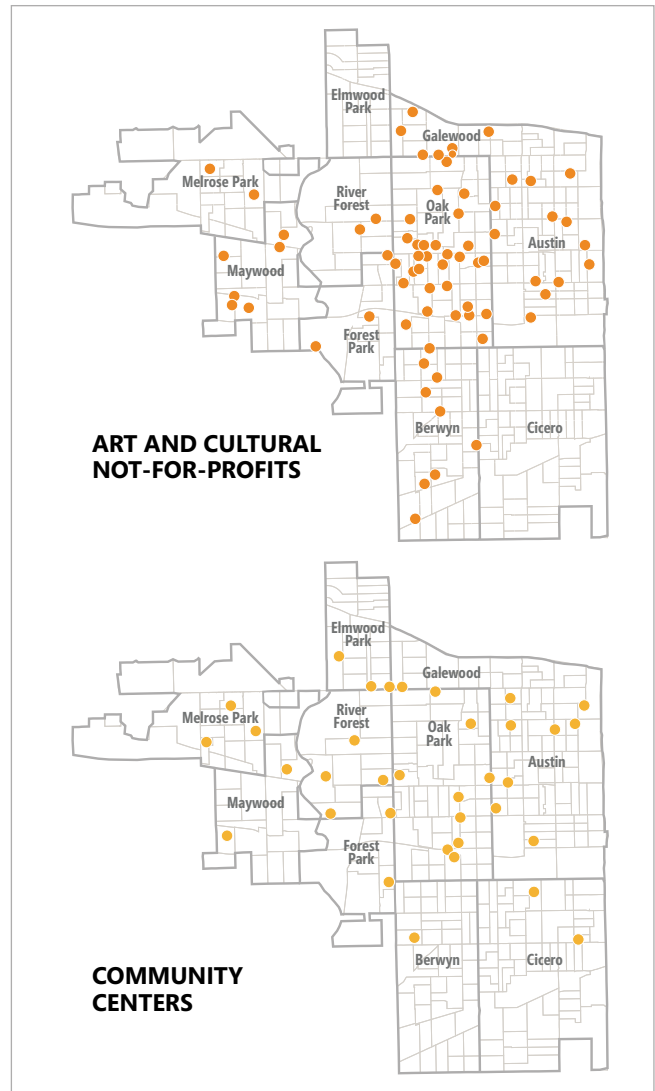
### Housing

According to a report by the Center on Budget and Policy Priorities, 53% of the 16 million U.S. low-income households that are in need of rental assistance are headed by people of color.<sup>23</sup> As a result of discriminatory housing practices both past and present, Black renters are more likely to receive rental assistance compared to other racial/ethnic groups.

Black households in need of rental assistance also have lower incomes, on average, than other households, reflecting racial income disparities resulting from a long history of employment discrimination. This means Black renters are more likely to be among those newly admitted to rental assistance programs, which prioritize renters with extremely low incomes. Nearly 6 in 10 low-income cost-burdened Black renters have extremely low incomes, compared to less than half of white renters.

### Homelessness

Homelessness includes people living on the streets, in encampments, in shelters, in transitional housing programs, or staying temporarily with family and friends. The factors that lead to people being unhoused are complex and often interrelated — ranging from family estrangement to lack of available affordable housing to job insecurity to mental health and more.<sup>24</sup> The Alliance to End Homelessness in Suburban Cook County conducts



FEDERAL RENTAL ASSISTANCE by Housing Authority	% Voucher Households		
	Headed by Minorities	Heads of Households being Black	Heads of Households being Hispanic
Cicero Housing	72%	26%	0%
Oak Park Housing	90%	87%	0%
Cook County	86%	82%	1%

Source: [AffordableHousingOnline.com](http://AffordableHousingOnline.com)

an annual Point In Time (PIT) count of sheltered and unsheltered people experiencing homelessness.<sup>25</sup> In the 2022 PIT count, 28 unsheltered and 288 sheltered people were found in west suburban Cook County. The number of Black homeless individuals in suburban Cook County was 49.5% greater than the number of white homeless, and nearly 2.5 times greater than the number of Hispanics counted (613, 410, and 166, respectively). Nationally, Blacks are three times more likely to experience homelessness than non-Hispanic whites.

## Home Cost Burden and Rent Burden

The following tables show the number and percentage of homeowners who pay a substantial portion of their monthly income for housing costs. Housing costs in this section include mortgage payments (if there is a mortgage), property taxes, homeowner’s insurance, association fees and utilities. Most programs relating to housing use 30% and above as an indicator of a housing cost burdened household, 50% and above is considered severely burdened.

Thirty percent to 41% of households in communities

that are majority people of color (Austin, Berwyn, Cicero, Elmwood Park, Forest Park, Maywood, Melrose Park) are cost burdened households, compared to 22% to 24% of households in communities that are majority white. Fourteen percent to 32% of households in majority people of color communities are severely cost-burdened compared to 10% of communities that are majority white households.

Similarly, communities that are majority people of color experience a greater rent burden compared to communities that are majority white.

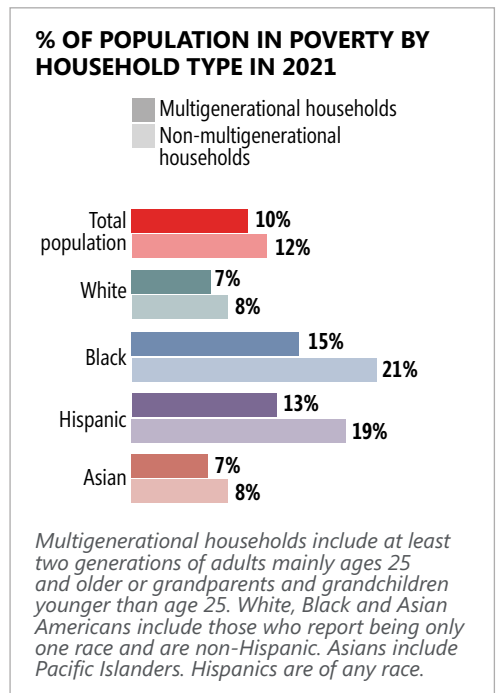
	RENT BURDENED				HOMEOWNER COST BURDENED			
	≥ 30% of Monthly Income		≥ 50% of Monthly Income		≥ 30% of Monthly Income		≥ 50% of Monthly Income	
	Count	%	Count	%	Count	%	Count	%
Austin	11,995	66.8%	7,291	40.6%	5,556	41.8%	3,084	23.2%
Berwyn	3,262	44.5%	1,468	20.0%	3,420	33.1%	1,520	14.7%
Cicero	5,107	47.7%	2,264	21.2%	3,833	34.8%	1,594	14.5%
Elmwood Park	1,785	60.8%	1,004	34.2%	2,234	37.8%	1,009	17.1%
Forest Park	1,578	49.1%	866	27.0%	1,083	30.0%	377	10.4%
Maywood	1,673	61.8%	867	32.0%	1,809	38.2%	704	14.9%
Melrose Park	2,000	52.2%	1,190	31.1%	1,498	38.3%	551	14.1%
Oak Park	3,730	44.6%	1,976	23.6%	3,153	24.6%	1,292	10.1%
River Forest	163	36.5%	84	18.8%	768	22.1%	351	10.1%
Cook County	392,141	49.1%	204,825	25.6%	326,696	29.4%	145,034	13.0%

Source: U.S. Census Bureau, American Community Survey 5-year Estimate 2015-2019.<sup>3</sup>

## Multigenerational Households as Family Assets

According to the Pew Research Center, after declining in earlier decades, multigenerational living has grown steadily in the U.S. since the 1970s.<sup>26</sup> The number of people living in multigenerational households quadrupled over the past 50 years, while the number of people in other types of living situations less than doubled. The share of the U.S. population in multigenerational homes has grown from 7% in 1971 to 18% in 2021.


Multigenerational households can offer financial advantages, such as the ability to pool resources in hard times and provide a safety net if a family member loses their job. According to Pew’s analysis of census data, poverty levels are 2% lower for Americans living in multigenerational households compared to other household types. Furthermore, living in a multigenerational household may even offer protection against falling into poverty. In 2021, the share of people in poverty during the previous year was lower in multigenerational households, with the sharpest difference being for adults ages 85 and older. Among this group, 8% living in multigenerational households were in poverty, compared to 13% of those in other types of homes (excluding nursing homes).



Source: Pew Research Center analysis of 2021 Current Population Survey Annual Social and Economic Supplement (IPUMS), 2022.<sup>26</sup>

# Community Generated Solutions

With these priorities identified, the Foundation asked the focus group participants how it can have the greatest impact when it comes to addressing the communities' needs.



“When a glass breaks, you don’t repair it — you replace it. We need to stop trying to repair broken systems and reimagine new ones designed with equity and justice.”

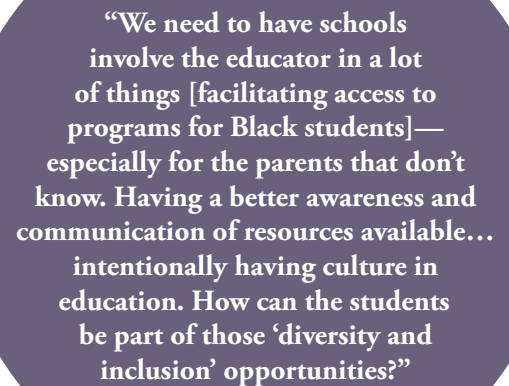
## Educational Opportunities

- Support youth voices, particularly for solutions
- Support youth engagement; increase access to extracurricular programming and resources
- Support for Black and Latinx people advancing
- Learn Black, Latinx and other racial and ethnic history in school
- Provide early intervention and educational support

“Focusing on ‘abolition’ would help address all symptoms/issues of systemic inequality. We need to talk about systems change. We need to focus on racial justice and equity with an abolition lens — to challenge systems designed to maintain whiteness in power that marginalize people of color. Abolition provides the opportunity to dismantle the root causes...the system.”

“We’re always preparing a year in advance for Black History Month, and the answer I always get is, ‘Well, that’s up to the teachers,’ and we completely disagree with that. If we’re going to start valuing all cultures in our community and knowing the significance of Black History Month, then that’s something that should be coming from our school districts down to our principals—ensuring that everyone is finding value in what our African American children want to produce for Black History Month. Yet, Black History Month is still not an inclusive process in our schools.”

“It’s stressful having bias in our school where people are treated differently, which then impacts our mental health and education.”



“We need to have schools involve the educator in a lot of things [facilitating access to programs for Black students]—especially for the parents that don’t know. Having a better awareness and communication of resources available... intentionally having culture in education. How can the students be part of those ‘diversity and inclusion’ opportunities?”



## Health Care and Mental Health

- Provide culturally sensitive, wraparound services for BIPOC families with mental health challenges. This includes flexible services and supports, taking into account all aspects of the patient’s current life situation, and providing guidance on how to search and find resources.
- Support efforts to address structural barriers to mental health services
- Advocate to increase access to grocery stores and green spaces
- Provide opportunities to repair generational trauma

“All politics start locally. For the Community Foundation, it’s important for them to leverage their connections with those in power to advocate for repairing harms done by the criminal justice system, and the cycle of student debt that many students of color — and especially Black students — who fall into this trap.”

“People and organizations come into our neighborhoods with preconceived notions of different groups (Hispanic, Black, etc.) with services — but they don’t bring those services and resources and present them in a way that the community can actually take advantage of. There’s a need for a cultural humility approach.”

“Lived experience has value; for example, the trauma of mental health...addressing the trauma is what lifts us up, and understanding where the trauma is in our individual lives to be able to overcome it and share our struggles.”

“Racial equity is not that hard to notice, you can literally see it—for example in Austin or Maywood—there’s a lack of grocery stores [with healthy food options], access to businesses in the community, etc. since a lot of our money is spent in other/outside communities...”

“Maximizing the knowledge of [health care] resources and programs in our community to make sure the people that need access to them the most are connected to those resources.”

## Wealth Inequality

- Advocate for reparations program focused on housing
- Increase access to banking/financial services
- Support financial literacy and entrepreneurship training programs for youth and other community members
- Engage community with valuable lived experience for critical decision-making in all priority areas

“We want to see businesses in our community; we want to support entrepreneurs; we want to make sure that we have a workforce that can be employed by the businesses that we are begging to come.”

“Valuing lived experiences in the community as real knowledge and not just for show/performance.”

“Build up more entrepreneurs and businesses in Black communities like in Austin.”

“Reinvest in our communities; Maywood has been a victim of disinvestment.”

“We need justice before representation...decolonization of the mind.”

“Poverty rates are increasing; poverty needs to be addressed now.”

“Building generational wealth through home equity: The reality is that suburbs were created for White people, which created generational wealth; while BIPOC were boxed out. Therefore, we need housing reparations, e.g., Evanston’s reparations program is focused on housing...an attempt by the local government to repair the harm done to Black persons from gaining wealth.”

## Safety, Belonging and Stability

- Provide resources for BIPOC residents who want to buy a home
- Support programs to educate renters on tenant rights
- Foster entrepreneurship and business development in Black communities
- Support violence protection, gang intervention and related youth development activities
- Promote youth engagement and leadership development that fosters a sense of purpose and belonging
- Support programming and advocacy to address food insecurity and homelessness.

“We need programs to help bridge the cultural gaps and bias created by misinformation and miscommunication. Something to establish trust across the economic and racial lines.”

“We need to use a restorative justice framework to make neighborhoods safer for children of color.”

“Building intersectionality [within BIPOC communities] over playing ‘Oppression Olympics.’”

“The housing process being very complex and inaccessible which is leaving people in poverty and in shelters...It’s a policy issue and an implementation issue from those that hold power...”

“Youth want services, but we need to give them space to hear them to give them what they need to thrive. We need to rethink how we support youth in our communities...Elevating and prioritizing Black and Brown youth in racial equity work.”

“For a long time, organizations have gone in to ‘help’ communities, but usually they don’t include someone from the community who is experiencing what’s actually going on, that has a large voice in the change that wants to happen. So if somebody that wants to come in and has money to do a grocery store, but it’s their image, it’s their idea... but what can be a game changing perspective is having that lived experience voice within the makings of the project...so that what is created is then something that is created by the community for the community.”

“Many of us as undocumented immigrants have lived in the shadows for many years, and the pandemic affected us a lot as we don’t have any help. No one helps us financially. We were forgotten during the pandemic...we did not receive stimulus checks.”

## How We Move Forward Together

### Commit to Racial Equity

Action for equity requires a commitment to doing the social identity work needed to better understand power dynamics and communities’ perspectives.

“Why are we still asking for the same things? We need allyship for this to happen...and especially for white people and people in power to step up.”

### Our Most Impacted Communities Have the Answers

“Historically marginalized or excluded communities are the best equipped to lead racial equity efforts because they have valuable life experience.”

“Value lived experiences in the community as real knowledge and not just for show or performance.”

### Build Belonging and Sustain Trust

“There’s a communal sentiment that distrusts the process and intentions of racial equity work. Right now is the opportunity to reimagine something different when it comes to racial equity.”

“Constantly having to prove that we belong is exhausting — and then you start to question your ability and self-worth. It makes me angry.”

# Five Strategies to Achieve Racial Equity

Researchers published an article in the Stanford Social Innovation Review titled “Centering Equity in Collective Impact,” in which they outlined the following strategies.<sup>27</sup>

## 1. Ground the work in data and context, and target solutions.

Both data and the history and stories of those with lived experience are necessary to fully understand and address racial inequities. Active use of stories can help shift conversations from conventional, data-driven approaches to more systemic solutions that focus more directly on achieving greater equity.

## 2. Focus on systems change, in addition to programs and services.

Changing policies and practices without also changing the relationships, power dynamics, and worldviews that reinforce inequity can result in ineffective, unsustainable solutions.

## 3. Shift power within the collaborative.


“Realizing equitable outcomes and achieving systems change requires shifting power to the affected,” the researchers wrote. Institutional and community leaders must share decision-making power, agree on the importance of equity, and be willing to change the decision-making process for truly sustainable equity to occur.

## 4. Listen to and act with community.

No one person can be the voice of a community — a wide range of perspectives must be present at the table. Community members should be seen as assets, not as problems to be solved.

## 5. Build equity leadership and accountability.

Leadership should reflect the diversity of the community it represents. Leaders need to recognize their role in maintaining the status quo, and be held accountable for their own progress toward equity.



“You can only create change when you are uncomfortable. There is need to accept that for years we have been fed on conversations. We want people who are willing to learn and to be uncomfortable. We need people who want to implement and be part of true change. It takes a lot of work and a lot of commitment.”





## Statement from the Oak Park-River Forest Community Foundation Board Chair

Over the past two years, I have been impressed with how quickly the Foundation was able to respond to the COVID-19 pandemic and racial tensions in the country. Guided by President and CEO Tony Martinez, Jr., the Foundation responded swiftly with compassion, empathy, and determination to make immediate impact by delivering the resources needed for our communities to overcome these challenges.

At the same time, we knew that we needed to go beyond thinking of resources simply as dollars. Resources also means the people and organizations doing vital work in the community. The Foundation offers a platform to bring all forms of resources together. But we couldn't move forward without building on current relationships and reaching out to members of the community at large — those directly affected by the issues we're trying to address.

We understand that as a community foundation, it's not our place to come in and say we have the answers. We need to listen to people from all walks of life and learn what you see as the needs of the community. This report demonstrates that data isn't enough. We needed to hear from those with lived experiences to gain the insights that don't show up in mere numbers.

I am proud of our board and our staff's commitment to our community. We understand that this work is not easy. But we know that it is a necessary step toward making things right and just.

As board chair, I am dedicated, along with my board colleagues and the staff, to ensure that this foundation will always serve as a place to bring people together to create solutions collaboratively, for today and the future.

We know it's the right thing to do, for Oak Park, River Forest and every resident of the west Cook region.

In partnership,

Bruce Wojack, *Board Chair*  
Oak Park-River Forest Community Foundation

We needed to hear from those with lived experiences to gain the insights that don't show up in mere numbers.



# Glossary of Terms

**Abolition** - The act of officially ending or stopping a system, practice, or institution.

**Achievement Gap** - Any significant, persistent disparity in academic performance or educational attainment between different groups of students; the unequal or inequitable distribution of educational results and benefits.

**Allyship** - Allyship is an active and consistent practice of using your power and privilege to drive diversity, equity and inclusion efforts. An important part of allyship is working to create systemic changes that will lead to a more equitable and inclusive society. Allyship is not self-defined — work and efforts must be recognized by those you are seeking to ally with.

**BIPOC** - An acronym for Black, Indigenous, and People of Color. This term is used to acknowledge that not all people of color face equal levels of injustice. Black and Indigenous people historically have been more severely impacted by systemic racial inequity.

**Code Switching** - The ways in which a member of an underrepresented group consciously or unconsciously adjusts their language, behavior, and/or appearance to fit into the dominant culture.

**Cultural Humility Approach** - Cultural humility is an approach that involves understanding the complexity of one's own identity and the identities of others in order to cultivate self-awareness and critical self-reflection — and to strengthen interpersonal relationships through genuine conversation and community building.

**Equity** - The World Health Organization (WHO) defines equity as “the absence of avoidable or remediable differences among groups of people, whether those groups are defined socially, economically, demographically or geographically.”

**Generational Trauma** - Trauma that isn't just experienced by one person but is passed from one generation to the next. Symptoms of generational trauma may include hypervigilance, anxiety, depression, panic attacks, issues with self-esteem and self-confidence, and more.

**Intergenerational Wealth** - Assets (money, property, objects of value) passed by one generation of a family to the next.

**Intersectionality** - The complex, cumulative ways in which systems of discrimination based on race, gender, sexuality, class and other factors can combine, overlap or intersect, particularly in the lived experiences of marginalized people or groups.

**Lived Experience** - The first-hand experiences and choices of a person, and the knowledge they have gained from those experiences and choices.

**Marginalized** - Marginalization, also known as social exclusion, occurs when a person or groups of people are denied access to basic services, opportunities, or other aspects of society.

**Multigenerational Household** - A home unit in which at least two generations of adults, or grandparents and grandchildren younger than age 25, live together.

**M/WBE** - Minority- or Women-Owned Business, a business that is at least 51% unconditionally owned by one or more individuals who are racial minorities or are women.

**Redlining** - The practice of denying a creditworthy applicant a loan for housing in a certain neighborhood even though the applicant may otherwise be eligible.

**Reparations** - A system of redress for historical injustices committed against an individual or group, in the form of money or other compensation.

**Systems Change** - The idea of addressing the causes, rather than just the symptoms, of a societal issue by taking a holistic or “systemic” approach. A systemic change requires adjustments to the policies, practices, power dynamics, and mindsets that underlie the societal issue at stake.

**Systemic Disparities** - Differences between racial and ethnic groups that exist and are maintained at the societal level.

**White Alone, not Hispanic or Latino** - Since the 2000 U.S. Census, individuals may identify themselves as more than one race. Those who select only one race are therefore designated as “[race] alone.” However, race may be interpreted in different ways based on societal conventions and personal identity, and Census definitions are limited. There is no separate category for people of Arab or Middle Eastern descent, and many older Hispanics often consider themselves white. Therefore, White Alone, not Hispanic or Latino is a Census designation for individuals who responded “No, not Spanish/Hispanic/Latino” and who reported “White” as their only entry in the race question.

**Wraparound Services** - A comprehensive, individualized care management process for individuals with serious or complex mental health or behavioral challenges. Wraparound services typically include both formal service providers and family and friends in the provision of care.

# Appendix of Data Sources

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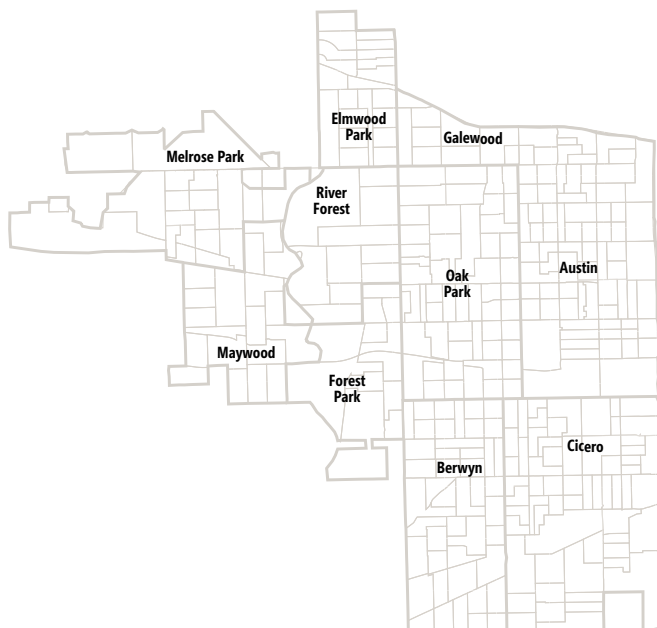
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### ABOUT THE MAPS

The maps throughout this report are divided into census tracts, federally determined statistical areas bounded by visible features, such as streets, roads, streams, and railroad tracks, as well as by nonvisible boundaries, such as selected property lines and city, township, school district, and county limits, and short line-of-sight extensions of streets and roads.



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**“Engagement is really important. The truth is, in predominantly Black communities, we don’t trust people because there is no consistency. They skip the part of engaging the people when building the project. We usually deal with people coming in to help us... but we don’t need a savior, we need self-sufficiency. Real change comes from investing in the people. Making real change requires real community engagement, and it needs to be built by connecting with the people first. You have to know how to connect with people. Real change means investing in the people and being consistent. It comes down to really investing in the people. We don’t want to be saved. We want to be self-sufficient. We want to stay in our neighborhoods and also don’t want to hear gunshots or have to go to other neighborhoods for groceries.”**

— Austin Resident & Organizer



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