



DRIVING



EQUITABLE



RESOURCE



DISTRIBUTION



I for one believe that if you give people a thorough understanding of what confronts them and the basic causes that produce it, they'll create their own program, and when the people create a program, you get action.

MALCOLM X

Minister & Human Rights Activist



DRIVING

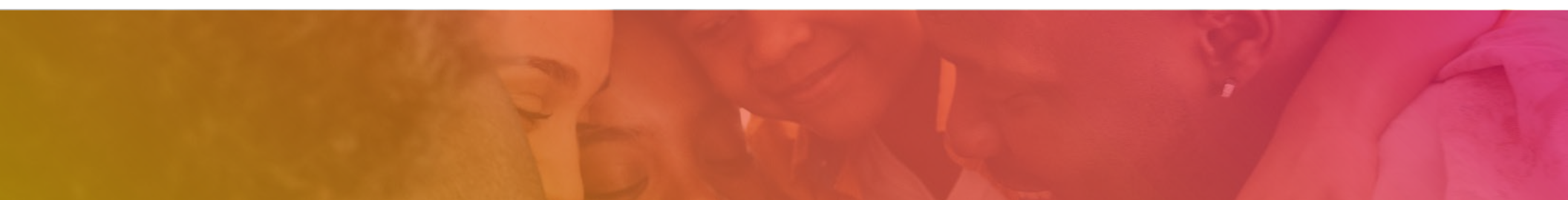
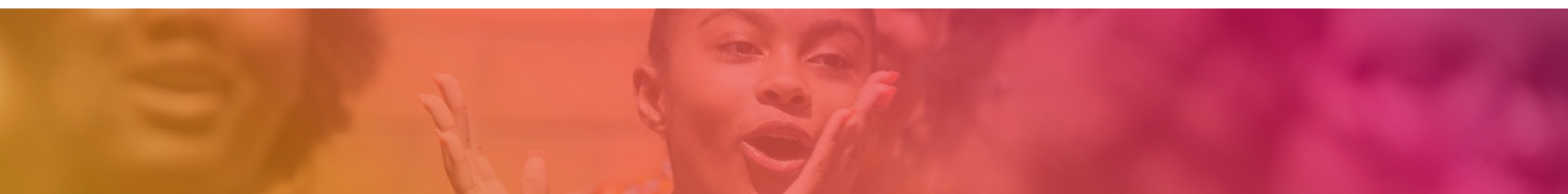
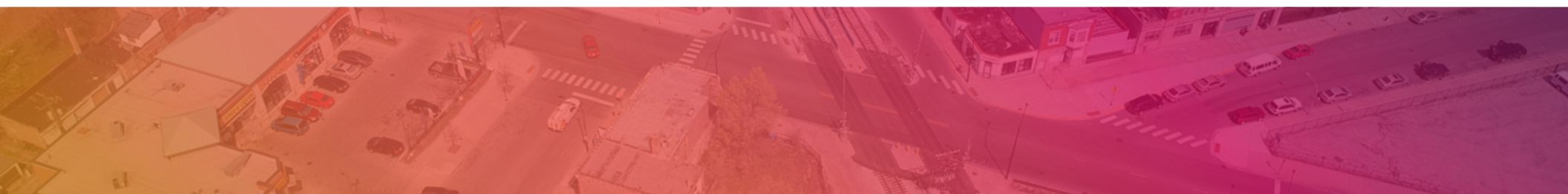
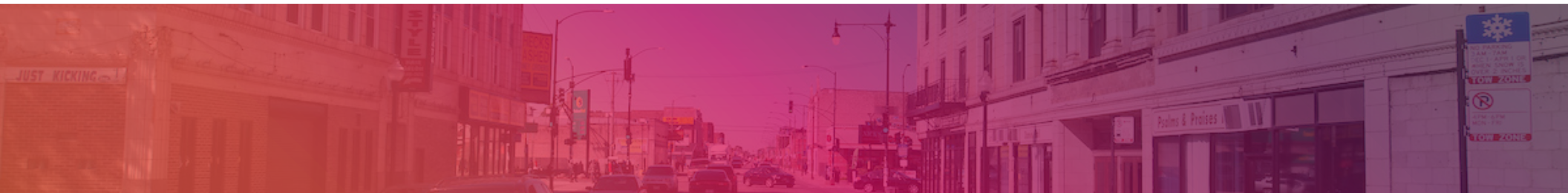
EQUITABLE

RESOURCE

DISTRIBUTION

A community-developed framework to energize
and amplify cross-sector collaboration.





DESIGN PARTNER



ChiByDesign is a social and civic innovation design firm pioneering the use of co-design and social science approaches. We are a Black-owned, people-of-color-led organization, where we welcome and nurture new perspectives.

We are bold in our collaborative approach to create anti-racist outcomes. We view social and civic concerns through an anti-racist lens. We seek to understand and redesign the social technologies that create inequities and power-based structures. We are firm believers that empowering the folks closest to the challenge with the tools and mindsets of design can unlock limitless creative and effective solutions. Our work is grounded in co-creating an equitable and sustainable future with you.



Chris Rudd
Founder + CEO



Justin Walker
Project Lead



Jessica Nelson
Researcher +
Strategist



Tommie Collins
Researcher +
Strategist



01

EXECUTIVE SUMMARY

- 09** Executive summary
- 12** Project sponsors, convenor and fiscal manager, and project management
- 14** Community anchor organizations
- 16** Participating organizations



“Draw a map of Chicago and shade the areas with more poverty, pollution and coronavirus. It will start to look like being Black is a pre-existing condition.”¹



EXECUTIVE SUMMARY

The COVID-19 pandemic continues to impact Black and Brown Chicago communities the hardest because of the interconnected and intergenerational inequities targeted at Chicagoans of color. Systemic barriers to housing, employment, health care, etc., have created the perfect storm of conditions for Black and Brown Chicago residents to face the brunt of the punishing outcomes from COVID-19. The pandemic has also done two important things:

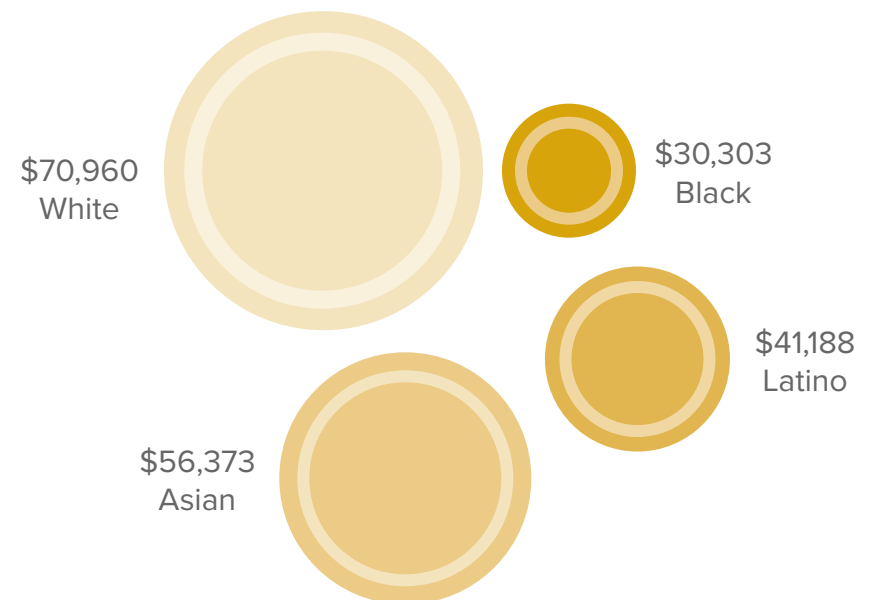
- Highlighted long-standing racial inequities in Chicago, and
- Allowed for innovations to emerge aimed at reducing racial inequities in Chicago.

Chicago's response to the mounting racial disparities was to create the Racial Equity Rapid Response Team (RERRT), specifically bringing together leaders of organizations that primarily serve Chicago's Black and Brown communities. The RERRT's community anchor organizations worked with City leadership and healthcare institutions to identify acute challenges in their communities and co-design interventions to address these challenges.

In a continuous effort to expand the scope of their impact to mitigate and ultimately eliminate racialized economic discrimination and exclusion, the RERRT organized a Resource Working Group comprised of community anchor organizations and West Side United. The Resource Working Group focuses on developing, allocating, and disseminating resources to empower community-driven mitigation of COVID-19 illness and death in Black and Brown Chicago communities. By leading a value-driven

MEDIAN INCOME BY RACE

DATA PROVIDED BY CHICAGO TRIBUNE



initiative to engage philanthropic, corporate, governmental, and community-based agencies, the Resource Working Group endeavored to co-design a racially equitable citywide community investment strategy and framework.

For many, the "crisis moment" of the pandemic illuminated the crises caused by structural racism that many others have experienced for generations. These crises have prohibited Chicagoans' of color from accessing quality housing, education, employment, capital, and health care, which has led to a major gap in life-expectancy rates between Black Chicagoans and non-Black residents.

EXECUTIVE SUMMARY (CONT.)

"Black Chicagoans on average live 71.4 years while non-Black residents live 80.6 years."³ Racism has been embedded into the very fabric of our city, primarily stemming from infrastructures connected to housing, e.g., redlining, housing covenants, etc. The resulting disparities play a crucial role in widening the wealth gap between Black and non-Black residents. "The median income of whites in Chicago is \$70,960 compared with \$56,373 for Asians, \$41,188 for Latinos and \$30,303 for Blacks."²

During the pandemic, various strategies and initiatives have been deployed to eliminate racialized economic discrimination and exclusion. As such an initiative, the goal of the RERRT project is to:

1. Document the innovations that were developed by the philanthropic, government, and business communities.
2. Understand the connections between inequitable resident experiences and the policies, practices, and infrastructures that influence or enable them.
3. Center the voices and aspirations of Black and Brown Chicagoans in the creation of a framework to advance racially equitable resource allocation.

Through conversations with leaders across the city, we learned the new ways of thinking about racial equity and approaching resource allocation that emerged during the pandemic. These new ways of thinking include the following:

1. The COVID-19 pandemic created a sense of urgency within leadership and led to the wide and prompt distribution of resources.
2. The philanthropic community changed its focus from behavior change to addressing needs.
3. The philanthropic and government funders have worked more closely with community partners and have trusted them to distribute resources to the communities and residents they know and serve routinely.

Through the facilitation of co-design and prototyping workshops, we amassed the collective knowledge of business, government, intermediaries, nonprofits, philanthropy, and, more importantly, community residents to create strategies and interventions to distribute resources equitably. The community-led strategies include:

1. Cross-sector collaboration
2. Improving the perception of Black and Brown people
3. Participatory decision-making
4. Redefining value
5. Bridging digital and physical infrastructure divides



Racist and discriminatory policies and practices have led to systemic divestment and disenfranchisement within Black and Brown communities. These policies and practices inhibit access to information, capital, and other essential resources. The resulting inequities exacerbate the racial wealth gap that impacts all Chicagoans, especially those in Black and Brown communities. Rectifying inequities will require multi-sector alignment and investment in community-led organizations and initiatives centering the equitable outcomes that BIPOC residents desire. The framework presented is a starting point for alignment and a community-led guide for collaborative approaches to achieve an equitable Chicago for all.

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3. Ramos, M. (2021, June 15). *Black Life Expectancy Gap in Chicago continues to get worse, report finds*. Chicago Sun-Times. Retrieved from <https://chicago.suntimes.com/2021/6/15/22535760/black-life-expectancy-gap-state-health-blacks-chicago>.

PROJECT

SPONSORS



THE CHICAGO COMMUNITY TRUST. The Chicago Community Trust (CCT) envisions a thriving, equitable, and connected Chicago region where people of all races, places, and identities have the opportunity to reach their potential. **Represented by Dr. Helene Gayle.**



CHICAGO COMMUNITY COVID-19 RESPONSE FUND. With the support of the City of Chicago, United Way and Chicago Community Trust quickly created this fund as a means for the philanthropic community, corporations, and individuals across the region to support their neighbors in need. **Represented by Angelique Power.**



MAYOR'S OFFICE OF EQUITY AND RACIAL JUSTICE. The Office of Equity and Racial Justice (OERJ) seeks to achieve equity in the city's service delivery, decision-making, and resource distribution. We will do this by supporting City departments in normalizing concepts of racial equity, organizing staff to work together for transformational change, and operationalizing new practices, policies and procedures that result in more fair and just outcomes. **Represented by Candace Moore.**



UNITED WAY. United Way of Metro Chicago brings together businesses, government, nonprofits, and community leaders to deliver funding, resources, and expertise to nonprofit organizations across greater Chicago. **Represented by Sean Garrett, Kimberlee Guenther, and Jose Rico.**

CONVENOR & FISCAL MANAGER



WEST SIDE UNITED. West Side United is committed to building community health and economic wellness on Chicago's West Side and building healthy, vibrant neighborhoods. Its vision is to improve neighborhood health by addressing inequality in healthcare, education, economic vitality, and the physical environment using a cross-sector, place-based strategy. **Represented by Tenisha Jones.**

PROJECT MANAGEMENT



EMBARK STRATEGIES. A unique team of thinkers, planners, and doers, Embark Strategies offers a multi-sectoral consultative lens to help leaders uncover the patterns around them, develop high-impact approaches to address, and lead effective teams to respond to opportunities and needs. **Represented by Tasha Magett.**



COMMUNITY ANCHOR ORGANIZATIONS



AUSTIN COMING TOGETHER. Austin Coming Together (ACT) provides backbone support for a network of more than 50 non-profit, faith-based, public, and private entities committed to improving the quality of life in the Austin community. Since 2010, we have helped our members take a strategic and collaborative approach to achieving outcomes together. **Represented by Darnell Shields.**



NORTHWEST CENTER. The mission of the Northwest Center (NWC) is to identify and respond to the needs of the community by leveraging resources to improve the economic well-being and quality of life in Belmont Cragin and the surrounding communities. We primarily serve Belmont Cragin, Chicago's fastest growing community and home to the second largest undocumented population in the city. **Represented by James Ryduk.**



ENLACE. Enlace Chicago convenes, organizes, and builds the capacity of Little Village stakeholders to confront systemic inequities and barriers to economic and social access. Our vision is a safer and healthier environment for community residents, with access to opportunities for educational advancement and economic development. We are a community-based organization, focused on the needs and interests of Little Village residents. **Represented by Katya Nuques.**



SOUTH SHORE WORKS. The South Shore Works Planning and Preservation Coalition is a community-based organization dedicated to the revitalization and restoration of the South Shore community. A primary tenet of our existence is to harness the abundance of talent and expertise in the neighborhood to participate in the design and implementation of a strategic plan resulting in a safe, economically viable, aesthetically beautiful community. **Represented by Ernest Sanders, Yvette Moyo, Dr. Carol Adams, Anton Seals.**



GREATER AUBURN-GRESHAM DEVELOPMENT CORPORATIONS. The Greater Auburn-Gresham Development Corporation (GAGDC) works to foster and promote the revitalization of low-to-moderate income communities that we serve using comprehensive community development strategies. Since 2001, the GAGDC has worked in all, or parts of, Ashburn, Auburn Gresham, Englewood, Greater Grand Crossing, Washington Heights, West Englewood, and West Chatham. **Represented by Carlos Nelson.**



THE SOUTHWEST ORGANIZING PROJECT. SWOP is building a broad-based organization of churches, schools and other institutions in Southwest Chicago, which will enable families to exercise common values, determine their own future and connect with each other to improve life in our neighborhoods. **Represented by Jessica Briggs.**



LATINOS PROGRESANDO. Latinos Progresando is a community-based nonprofit organization that delivers high-quality information and resources for people to build secure, healthy and productive lives. Based in Chicago's South Lawndale community, Latinos Progresando provides immigration legal services, including an initiative focused on immigrant victims of domestic violence, as well as a broad spectrum of programming that celebrates Mexican culture, and supports the health, wealth and education of neighborhood residents. **Represented by Luis Gutierrez.**



PARTICIPATING ORGANIZATIONS

A Better Chicago

Austin Coming Together

BMO Harris

Central States SER & SERCO

Chicago Cares

Chicago Community Trust

Chicago Cook Workforce

City of Chicago Department of
Family Support Services

City of Chicago Department of
Planning and Development

Community Desk Chicago

Enlace

Forefront

Greater Auburn Gresham
Development Corporation

JPMorgan Chase

Latinos Progresando

LISC Chicago

MacArthur

Northwest Side Community
Development Corporation

Northwest Side Housing Center

Pritzker Traubert Foundation

Rush Medical College

Self-Help Credit Union

Sinai Chicago

South Shore Works

Southwest Organizing Project

Southwest Systems of Care

Spanish Coalition for Housing

United Way

Wintrust





02

THE CHIBYDESIGN **APPROACH**

- 20** Goals
- 20** Deliverables
- 21** Methodology



THE CHIBYDESIGN APPROACH

GOALS. To facilitate the dialogue around equitable resource distribution, the RERRT engaged ChiByDesign to design and execute co-design and prototyping workshops to better understand the inequitable challenges faced by Chicago's Black and Brown communities. These workshops brought community residents and leaders across philanthropy, government, nonprofit and private sectors together to glean their lived and professional expertise. The focus of the workshop series was:



Unearthing the stories and experiences of Black and Brown residents and other stakeholders who influence and impact the distribution of resources in Chicago.



Understanding the connections between inequitable resident experiences and the policies, practices, and infrastructures that influence or enable them.



Prototyping community-informed approaches to equitable resource distribution.

DELIVERABLES. ChiByDesign was ultimately engaged to:



Create a co-designed framework for the equitable distribution of resources in Chicago, aligning resources, where needed, to eliminate long-standing and system inequities in Black and Brown communities (including the undocumented population).



Develop key strategies to ensure those distributing resources align with the needs of those they're working to support.



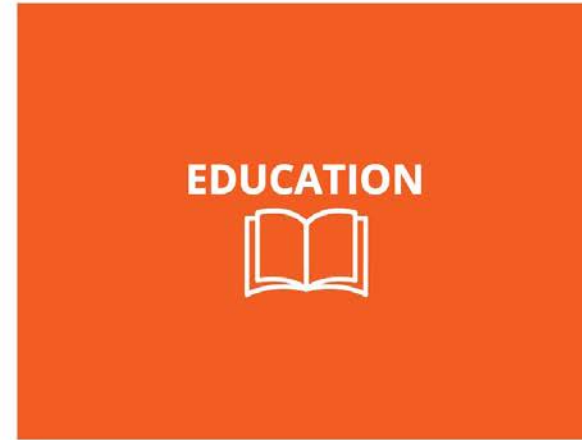
METHODOLOGY. The Project's goals were achieved by:

- **Conducting 1-1 conversations** with leaders across philanthropy, government, and community support organizations to identify and understand how they are currently approaching and responding to resource allocation.
- Engaging community residents and other stakeholders in **a series of two co-design workshops**, making connections between the experiences and challenges driving inequity and the policies, practices, and infrastructures that influence them.
- Facilitating community residents and stakeholders in **a series of two prototyping workshops**, co-designing interventions that address the inequities faced by Chicago's Black and Brown residents. The 1-1 conversations shaped how we framed and facilitated the series of co-design and prototyping workshops.

We conducted 8 conversations with leaders across philanthropy, government, and community supporting organizations such as medical institutions and community based financial institutions. Throughout the engagement, we facilitated a total of **4 virtual workshops with 64 participants**, prompting them to share stories, experiences, and challenges, and subsequently identifying what's needed for a more equitable future. *See diagram to the right for participants breakdown.*

CO-DESIGN WORKSHOPS

We virtually convened community residents and essential stakeholders across the City of Chicago to collectively define equity, articulate what an equitable Chicago should look like, and connect their experiences to the policies and practices that create inequitable outcomes.



2



DEBRIEFER
B-Side & B-Side

B-SIDE

Share what 1-2 titles that are meaningful to you outside of work

TO USE MIRO

to your name in a Post-It to right (Double click inside the dot and then type)



OPENING ACTIVITY
SUMMERTIME CHI

Craft your collection of summertime in the Chi staples.

Keep in account the user group you are creating for

- Care Package must:
- Maximum 5 items
 - From a Black/Brown owned business
 - be under \$50

Timer: 10 min

	WHAT is it?	WHY did you pick this?	PICTURED as?	COSTS (\$\$) up to?
EXAMPLE	Basil Plant growing kit	It's fresh, healthy and easy to grow.		\$12
	Jitney Cab	It's a fun way to get around the city.		\$10
	Tuesday Movie Night	It's a fun way to spend the week.		\$5
	Prosecco Bag Bunch GAGGO	It's a fun way to celebrate.		Free
	Little Umbra umbrella	For crazy Chicago weather!		\$1
	T-shirt	Gift for their friends		\$33

3

DEFINING EQUITY
EDUCATION DEPARTMENT

You will serve as the new Department of Education. Amongst your members, discuss and determine what equity means for your department and the scope of your work.

Individually, write your definition of equity in one of the smaller Post-Its.

As a group, define what equity means in the larger Post-it to the right.

Finding the historical and current deficiencies in the system (e.g. not being identified by your zipcode), acknowledging the harm created and fairly allocating resources based on individual needs to repair and arrive at similar outcomes.



Timer: 10 min

DEBRIEFER
B-Side & B-Side

B-SIDE

Share what 1-2 titles that are meaningful to you outside of work

TO USE MIRO

to your name in a Post-It to right (Double click inside the dot and then type)



OPENING ACTIVITY
SUMMERTIME CHI

Craft your collection of summertime in the Chi staples.

Keep in account the user group you are creating for

- Care Package must:
- Maximum 5 items
 - From a Black/Brown owned business
 - be under \$50

Timer: 10 min

	WHAT is it?	WHY did you pick this?	PICTURED as?	COSTS (\$\$) up to?
EXAMPLE	Basil Plant growing kit	It's fresh, healthy and easy to grow.		\$12
	Cool Pappy Hat from By	It's a fun way to stay cool in the summer.		\$25
	Beeswax Honey Products	It's a natural and healthy product.		\$25
	Backbone from LaGrange The Bar	It's a fun way to celebrate.		\$50
	Blues Fest	It's a fun way to spend the summer.		\$0
	Wink from Bonecreek Winery	It's a fun way to celebrate.		\$20
	Black Women's Expo	It's a fun way to celebrate.		\$5

DEFINING EQUITY
HEALTH DEPARTMENT

You will serve as the new Department of Health. Amongst your members, discuss and determine what equity means for your department and the scope of your work.

Individually, write your definition of equity in one of the smaller Post-Its.

As a group, define what equity means in the larger Post-it to the right.

Access to what you need not inhibited by the structures that currently impact the quality of life for disadvantaged people



Timer: 10 min

PROTOTYPING WORKSHOPS

Community residents and various stakeholders came together to identify and prototype interventions that address barriers to equity for Chicago's Black and Brown residents.



Scan QR code to listen to our Workshop Playlist



2

ICEBREAKER STORY OF YOUR NAME

Introduce yourself (first name and organization), explain how you were named and the meaning of it.

Timer: 5 min

OPENING ACTIVITY
"YES, AND"

Plan a block party experience as a group using the "yes, and" principle.

"Yes, and" is a pillar of improvisation. It uses the acceptance principle — when someone states something, accept it as truth. The "and" part of this principle means another then builds on that idea that has been set.

Timer: 5 min



3



Defining Equity

Equity is a tool for repairing harm through intentional, biased strategic investments focused on and decided by historically disadvantaged communities towards a redistribution of resources.

Timer: 5 min

Equity - providing resources to harmed communities first

Communities most affected were those that were underinvested in (COVID)

Effort needs to be intentional to get resources to communities of color first

Unapologetic - to repair the harm we're focusing resources in disadvantaged communities

Forward looking - not apologetic - ensuring the future is different - setting up processes, structures, culture that empowers, uplifts people, human capital so they don't have to live the past.

4 & 5

INCENTIVIZING INVESTMENT IN BLACK AND BROWN NEIGHBORHOODS

Madison Street in Chicago's East Garfield Park neighborhood was once a thriving center of commerce and known as the "Heart of the West Side". Today, Madison Street has few storefronts and a host of vacant lots owned by investors with no vested interest in revitalizing the community. Disinvestment in this corridor, enabled by racial segregation, has negatively impacted education, health outcomes, opportunities to build wealth, and investment by business owners and entrepreneurs.

Whitney owns a home in the East Garfield Park neighborhood and has plans to start a business on Madison Street. However, she doesn't want to start her business in an area where there's no development and no plan to incentivize investment from others. She's begun to work with other entrepreneurs and the Garfield Park Community Council to develop a community-led revitalization strategy, but has found that many potential business owners don't meet strict capital and credit requirements and don't have the resources to navigate complicated grant and loan application processes.

You are JP Morgan Chase and you've committed to co-creating a strategy to revitalize East Garfield Park's Madison Street corridor while creating entrepreneurial and investment opportunities for the community's residents. This initiative should enable and sustain self-sufficiency in the community and create mechanisms that enable accountability from the city, investors, and funders.

Timer: 5 min

IDENTIFYING UNDERLYING CHALLENGES

Now that you have read the equity scenario, now identify the underlying challenges in association with what was mentioned in the scenarios. This will be integral to the next activity.



Timer: 10 min





03

MINDSET SHIFTS

- 28** New modes of thinking and operating
- 30** Mindset shifts

NEW MODES OF THINKING AND OPERATING

Through conversations with leaders across the city, we learned the new ways of thinking about racial equity and approaching resource allocation that emerged during the pandemic. These mindset shifts motivated leaders to address racial inequities in ways they had never done before. From what the leaders shared, we determined the following:

Crisis mentality

The racist inequities brought to the forefront by the COVID-19 pandemic are viewed as a "crisis moment," even though the pandemic highlighted longstanding racist inequities.

The COVID-19 pandemic created a sense of urgency within leadership and led to the wide and prompt distribution of resources. **Funding application and approval processes were bypassed to distribute more resources "equitably" to the communities that needed them the most;** hence, showing that leadership can and should view racial inequity as a crisis and create policies and practices that will eliminate it.

Cross-sector collaboration

Business, philanthropy, and government cannot unite their power and resources because their mission/values/motivations/priorities contradict the others. Due to misaligned goals across sectors, there is a lack of cross-sector collaboration to address racial inequities. This misalignment stems from the lack of cohesion on the definition and goals of equity. Although nonprofits, philanthropic organizations, and governmental departments have not traditionally collaborated on closing the racial wealth gap, building on recent city-wide collaboration efforts, **they were able to develop trust and work together to distribute resources to the community during the COVID-19 pandemic.**

Trusting communities rather than steering them

There is an imbalance in power, trust, and accountability between philanthropy and the communities it serves.

Traditionally, social service-focused philanthropies have looked to changing certain behaviors within communities rather than changing the systems that promote those behaviors. However, the philanthropic community changed its funding strategy during the pandemic and focused on alleviating communities' immediate needs without requiring behavior change. **The needs of individuals, communities, and organizations became the driver of the funds** they received vs. the projects, or the work people or organizations were doing. Additionally, philanthropies eased application requirements so that trusted community organizations (old and new) could receive adequate funding.

Bringing the community to the table

People in power make decisions without the direct influence of the community and look to larger organizations or sponsors as the experts instead.

Government and philanthropic organizations engage with communities by requesting feedback for predetermined solutions rather than sharing power and working with them to make decisions. Leaders have placed more trust in corporations with private interests than community partners with the lived experience of the issues they are working to address. However, throughout the pandemic, **philanthropic and government funders looked to community partners and worked closely with them to distribute resources to the communities and residents they know and serve routinely.** It was clear that community organizations were best equipped to distribute resources and could move quickly since they had already been doing the work in communities.

1

Funding application and approval processes were bypassed to distribute more resources "equitably" to the communities that needed them the most.

2

Nonprofits, philanthropic organizations, and governmental departments were able to develop trust and work together to distribute resources to the community during the COVID-19 pandemic.

3

The needs of individuals, communities, and organizations became the driver of funds provided.

4

Philanthropic and government funders looked to community partners and worked closely with them to distribute resources to the communities and residents they know and serve routinely.

A NEW PERSPECTIVE & APPROACH: MINDSET SHIFTS

Workshop participants determined that to actualize equity, those in power must first acknowledge historical inequities, apologize for their contribution to it, and be held accountable for advancing equitable futures.



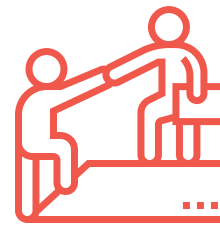
ACKNOWLEDGE

Leaders in government and business must acknowledge systems of oppression and their historic impacts on specific segments of population.



APOLOGIZE

They must also apologize, specifically saying “sorry” for the harm caused in communities of color through their policies and practices, for their contribution to it, and be held accountable for advancing equity.



ADVANCE

Lastly, they should be held accountable for not just undoing the impact of harm but for also addressing the root causes and structures they created that have inflicted that harm.





04

DEFINING **EQUITY**

- 34** Varied definitions of equity
- 36** Collective definition of equity



DEFINING EQUITY

VARIED DEFINITIONS OF EQUITY

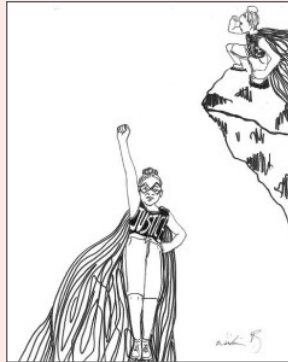
We conducted interviews with leaders in government, corporate and philanthropy to identify and understand their approaches to equitable resource allocation. We also researched the equity frameworks of Chicago-based organizations to understand how they defined equity and the underlying principles and strategies they're working from. One of the major learnings from our research was that there is no cohesive understanding of what equity is and therefore leaders in Chicago are not on the same page about what they're working towards. The few principles that the eight organizations we looked at aligned on were creating diverse and inclusive organizations and building community wealth.

However, it was clear that these organizations and their leadership did not have a shared understanding of what equity is and what it looks like. **The varied definitions of equity have led to disconnected solutions and a lack of collaboration between organizations – and even within their organizations – because operationally, they are not in alignment.**

CHICAGO COMMUNITY TRUST STRATEGIC PLAN



FIELD FOUNDATION OF ILLINOIS
PROGRAM AREAS



BMO HARRIS
ZERO BARRIERS TO INCLUSION

BMO's *Zero Barriers to Inclusion 2025* is a multi-year strategy that supports equity, equality and inclusion. We're focused on providing access to opportunities and enabling growth for our colleagues, our customers, and the communities we serve. It's all part of our Purpose-driven commitment to grow the good for an inclusive society – one with zero barriers to inclusion.

COLLEAGUES

We will ensure an equitable employee experience for all, supporting inclusion and improving access to development and career advancement for colleagues facing systemic barriers. [View our representation goals in detail](#)

CUSTOMERS

We're expanding financial inclusion for diverse customers through inclusive banking products, services and resources. And we're meeting customers' needs by addressing their unique expectations and experiences.

COMMUNITIES

We will be leaders in increasing inclusion in our communities, building strong relationships to foster racial justice and Truth and Reconciliation, and promoting inclusive local economic opportunities.

PRACTICES

Black and Latino Advisory Council
 Focused on employee experience, advancement, and engagement of Black and Latino talent.

Targeted talent strategies Programs to accelerate the recruitment, development and advancement of talent in underrepresented segments.

Education Ongoing education in anti-racism, Indigenous history and inclusive behavior.

Opportunities for youth 40% of our student opportunities will go to BIPOC youth.

Black Opportunity Fund We're offering Black-owned businesses and organizations long-term capital.

Inclusive policies and practices Creating and expanding inclusive, accessible and equitable customer experiences.

Unique customer programs Programs for Indigenous customers, increased investment in women entrepreneurs, Safe Space and Pronoun initiatives for LGBTQ2+.

Partnering and building coalitions Driving inclusive local economic opportunity, and providing youth financial education and mentoring.

Investment in change \$10 million to the Mayor of Chicago's Economic Development Plan, and \$1 million to organizations focused on social and racial justice.

Supplier diversity program: Integrating diverse suppliers into our supply chain.

Indigenous Advisory Council (IAC) Informs BMO policies and practices in education, employment and economic empowerment.



Co-design workshop participants developed a definition of equity which participants in the prototyping workshops then iterated on. Participants from the co-design workshops determined that equity should **address historic systemic discrimination and result in uninhibited access to what people need to succeed.** Prototyping workshop participants built on that and noted that **equity should also be forward-looking to ensure the future is structured differently from the past.** The participants' collective reflection illuminated that a definition that captures the true meaning of equity must include three distinct modes:

EQUITY AS A **Mindset shift**

Creating an equitable society requires mindset shifts from government and business leaders. **They cannot remain neutral but must uphold a worldview that addresses the need for equity and assumes responsibility for eliminating inequities.** According to the Association of American Colleges and Universities, one of the principles needed for building equity by design is equity-mindedness. This means being aware of historical and social practices that exclude, harm, and result in disproportionate outcomes for people of color. **To be equity-minded, leaders must view individual and community outcomes in the context of historical exclusion, change the racist perception that unequal outcomes are more likely for Black and Brown people, identify policies and practices that create and exacerbate inequities, and dismantle structures that maintain racial hierarchies.**

EQUITY AS A **Tool**

Community residents stated that **true advancements to equity occur when harm is repaired through intentional, targeted, and strategic investments focused on and decided by historically disadvantaged communities.** Participants saw equity as a tool for redistributing resources and transforming disinvested communities into self-determined communities through reparative investment in marginalized communities.

EQUITY AS A **Outcome**

Workshop participants then proposed that equity is achieved when **an individual's life outcomes cannot be predicted or determined by race, gender, religion, or orientation.** This is possible once there has been a process of acknowledging and addressing policies and practices that perpetuate previous and ongoing injustices. The outcome of an equitable society is that everyone starts with equal resources, and success is attainable for people who the system has historically failed. Because there is a fair allocation of resources, everyone will have uninhibited access to what they need without the fear of losing it due to their race or position in society.



05

COMMUNITY-DRIVEN RECOMMENDATIONS

- 40** Co-designer driven desired outcomes
- 42** Equity framework
- 44** A multi-level approach to racial equity
- 46** A shift in practice: an equity-centered approach to resource distribution
- 58** Community-centered engagement process
- 60** Engaging and partnering with communities to address inequities
- 63** Community-developed actions for equity creation
- 69** Key issues impacting racial equity

CO-DESIGNER DRIVEN DESIRED OUTCOMES

Through the workshops, the co-designers identified seven (7) key outcomes to accomplish through equitable solutioning:

1

Increased wealth in Black and Brown communities

Increased community wealth requires reparative valuation of homes in Black and Brown communities in addition to wealth creation opportunities disconnected from property ownership.

2

Continuous investment and support for Black and Brown businesses and community initiatives

Beyond startup support, Black and Brown businesses and community initiatives require continuous financial investment, technical support, and knowledge capital to sustain their ventures.

3

Flourishing Black and Brown communities

Increasing access and opportunities for Black and Brown communities requires addressing housing stability, ensuring a thriving wage, and building community connectedness.

4

Improved quality of life through addressing social determinants of health

Improving quality of life and life expectancy means addressing the social determinants of health.



5

Stronger communities and support networks

Knowledge-sharing and collective decision-making infrastructures enable a strong sense of community and create strong support networks.

6

Freedom and agency to create desired futures

Equity requires that Black and Brown communities have the freedom to envision their futures and [also, have] the agency, tools, and pathways to achieve them.

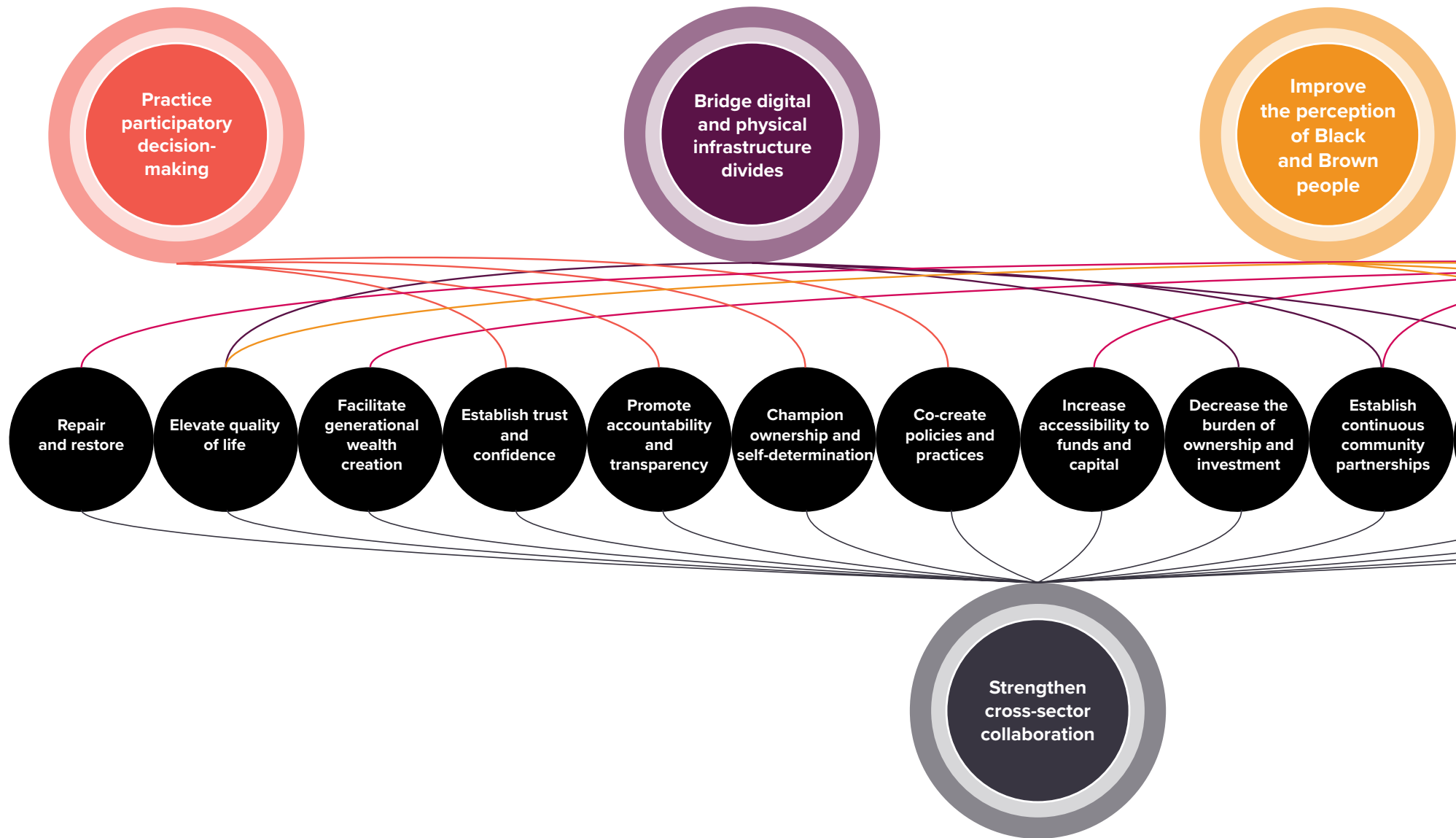
7

Self-determined communities

Eliminating barriers and amplifying access generates greater self-sufficiency.

EQUITABLE RESOURCE DISTRIBUTION

A community-developed framework for equitable resource distribution



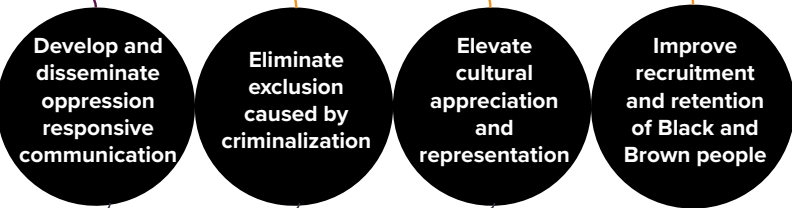
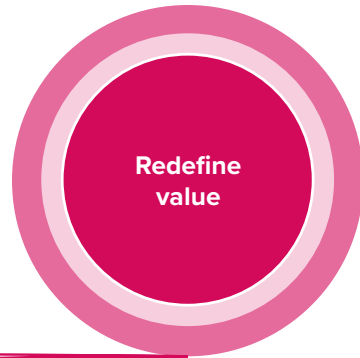
Increased wealth in Black and Brown communities

Continuous investment and support for Black and Brown businesses and community initiatives

Flourishing Black and Brown communities

Improved quality of life through addressing social determinants of health

Stronger communities and support networks



EQUITY

FRAMEWORK

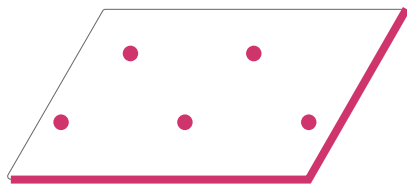
The community-led equitable resource distribution framework below highlights new considerations for equitable resource allocation developed by community members based upon strategies, principles, and desired outcomes developed from the co-design and prototyping workshops.

This framework will help sectors to align on shifting current resources and approaches for future investments.

The community-driven equitable action map on page 60 illustrates the interconnectivity of community-generated activities, principles, and strategies to advance Chicago towards a more equitable future.

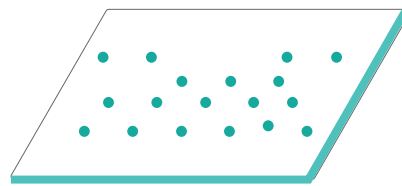
A MULTI-LEVEL APPROACH FOR **RACIAL EQUITY**

Reaching the outcomes that Black and Brown communities desire will require a multi-level approach to reifying racial equity. The co-design and prototyping workshops with community residents and stakeholders across various sectors informed an approach to addressing racial equity that includes four levels:



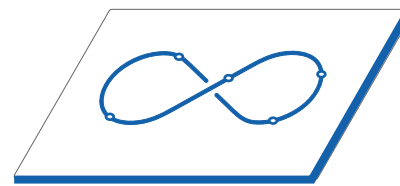
STRATEGIES

Equity-centered approaches to achieve community identified outcomes



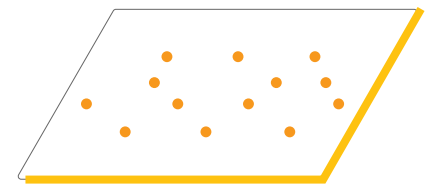
PRINCIPLES

Fundamental tenets that serve as the foundation of equitable interventions



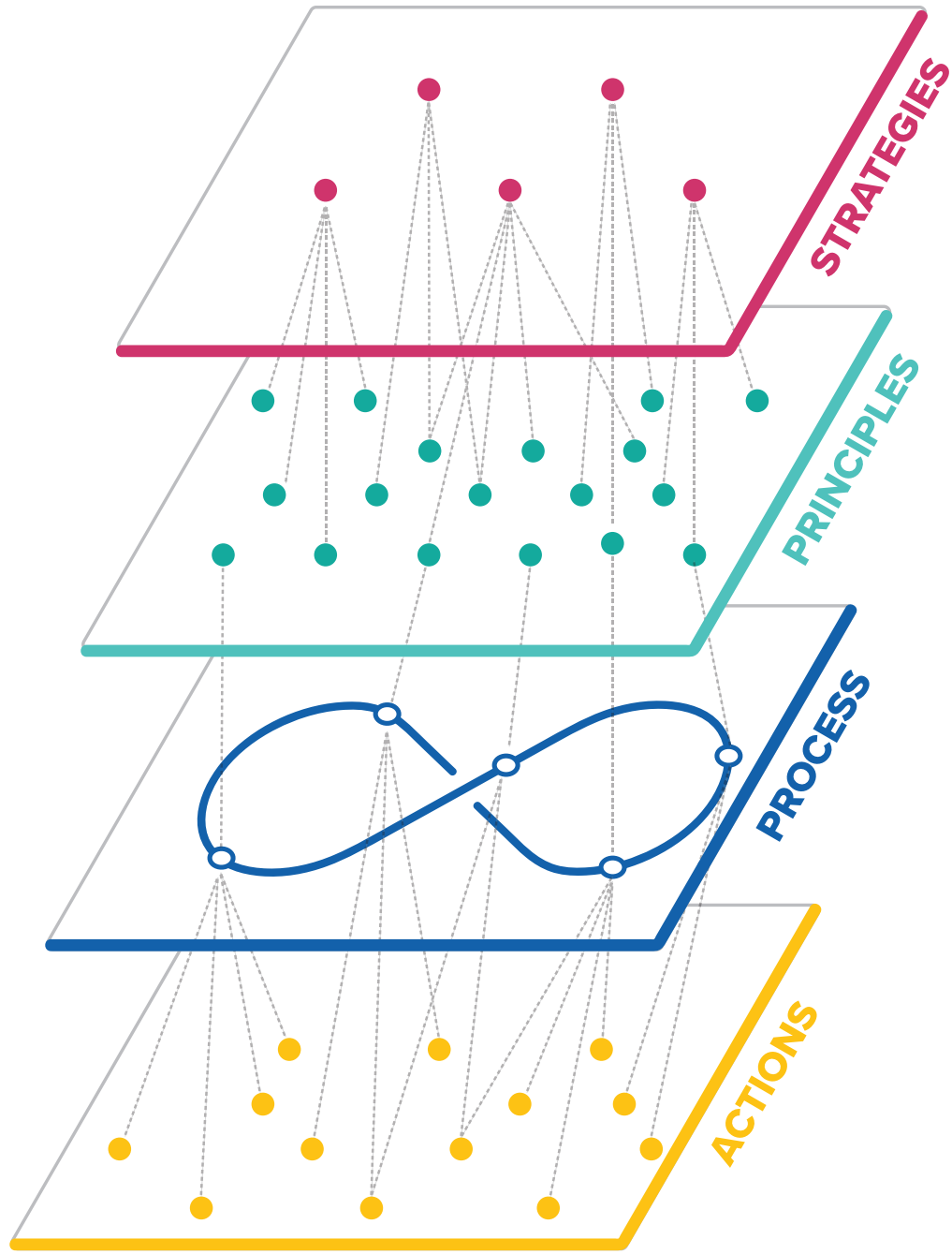
COMMUNITY-CENTERED ENGAGEMENT PROCESS

Process to actualize strategies and principles with communities



COMMUNITY-CREATED ACTIONS

Community developed interventions that directly address racial inequities



A SHIFT IN PRACTICE AN EQUITY-CENTERED APPROACH TO RESOURCE DISTRIBUTION



STRATEGIES WITH RELATED PRINCIPLES

To achieve the desired outcomes, system actors must reconsider how they currently approach resource distribution. We propose five (5) strategies and 14 guiding principles to ensure the work ahead creates equitable outcomes. We have shared the strategies with the related principles:

Strategy

Description



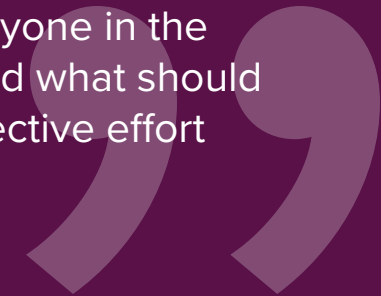
Strengthen cross-sector collaboration

Business, government, and philanthropy have historically employed siloed approaches to combating inequities, leading to fragmented solutions that can't holistically address the multi-faceted needs of Black and Brown communities. Building on the cross-sector collaboration employed across Chicago during the pandemic, the private and public sectors along with philanthropy and NGOs must continue to channel their efforts and resources to create collaborative strategies to repair the harm caused by infrastructured inequities.



Community voices

"To enable more long term effort, they need the will. Everyone in the sector has interests and ideas about what would work and what should be funded. They needed to be more focused on the collective effort that would have the most impact.



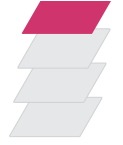
Principles associated with strategy

1. Repair and restore
2. Elevate quality of life
3. Facilitate generational wealth creation
4. Establish trust and confidence
5. Promote accountability and transparency
6. Champion ownership and self-determination
7. Co-create policies and practices
8. Increase accessibility to funds and capital
9. Decrease the burden of ownership and investment
10. Establish continuous community partnerships
11. Develop and disseminate oppression responsive communication
12. Eliminate exclusion caused by criminalization
13. Elevate cultural appreciation and representation
14. Improve recruitment and retention of Black and Brown people

2

Practice participatory decision-making

For too long, Black and Brown residents have been denied the ability to make decisions about issues that significantly impact their communities. The building of collective decision-making infrastructures, both intra-community and inter-community, is necessary to enable self-determined communities. Participatory decision-making infrastructures along with increased transparency and accountability will enable Black and Brown residents to collectively build the communities and futures they deserve.



"Decision-making ability and power isn't shared with those who will be impacted most by those decisions about capital and investment. The relevance of their expertise is not considered. If this is not baked into the design, how will it come out the other end?"

1. Promote accountability and transparency
2. Champion ownership and self-determination
3. Co-create policies and practices
4. Establish continuous community partnerships

3

Bridge digital and physical infrastructure divides

Black and Brown communities are disproportionately impacted by underinvestment in digital and physical infrastructures. Access to information, employment opportunities, capital, and a multitude of other resources is restricted by a lack of access to digital infrastructures such as broadband Internet, computers, and smartphones. At the same time, physical infrastructures in these same communities are crumbling, blighted, and detracting from communities rather than enabling them to thrive. Investment focused on improving digital and physical infrastructures for Black and Brown residents is paramount to building flourishing Black and Brown communities.



"[There are] Internet access deserts in Black and Brown communities. High-speed Internet is unavailable or very limited in these communities.

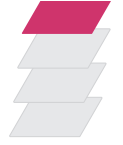


1. Elevate quality of life
2. Decrease the burden of ownership and investment
3. Establish continuous community partnerships
4. Develop and disseminate oppression responsive communication

4

Improve the perception of Black and Brown people

Racist beliefs translated into oppressive actions, exclusionary policies and laws, and exploitative systems create inequitable outcomes for Black and Brown communities. As long as Black and Brown people are perceived as inferior and unworthy, systems will reorganize themselves to create racist outcomes. Work must be done to eliminate racist beliefs so these communities are accurately perceived as the strong, resilient, brilliant, and resolute people they've always been.



"I feel that we are seen as always begging for something in the black community. Black people and children are seen as being invisible, and we don't need anything. Frustrating. We know that there are inequalities for years and years. Look at Dr. King and Freedom Riders, just a few examples of what black people have been through."

1. Elevate quality of life
2. Eliminate exclusion caused by criminalization
3. Elevate cultural appreciation and representation
4. Improve recruitment and retention of Black and Brown people

5

Redefine value

The value created by Black and Brown communities is often disregarded and not employed as a determinant for the distribution of capital and resources, thus limiting access. From the labor of undocumented residents to intangible value created for communities, many of Black and Brown residents' contributions don't lead to greater access to capital and other necessary resources. Contemporaneously, homes and other assets owned by Black and Brown residents continue to be undervalued as they have for decades, starkly contrasting the value of assets in other communities. There must be efforts to equitably value Black and Brown assets, recognize and appreciate alternative forms of value created by these communities, and new metrics created to capture and utilize them to allocate resources equitably.



"Metrics that banks and financial institutions currently use should be thrown out and communities along with elected officials and banks should determine what new metrics should be [to determine who should get loans]."

1. Repair and restore
2. Facilitate generational wealth creation
3. Increase accessibility to funds and capital

A SHIFT IN PRACTICE

AN EQUITY-CENTERED APPROACH TO RESOURCE DISTRIBUTION



PRINCIPLES

Developed from participant discussions, the following principles should be incorporated into interventions and utilized as a metric for eliminating racial inequities.



Principle

Description

Community voices

Restore and repair

Institutions need to dedicate time, efforts, and resources to restoring trust and building authentic relationships with Black and Brown communities, in conjunction with developing the necessary reparative interventions to create equitable outcomes.

[Companies should] "publicly say we messed up," "I'm sorry," and "reach out to people who lost their jobs and provide reparations."

Elevate quality of life

Institutions should focus on addressing the social determinants of health to improve the quality of life and life expectancy for Black and Brown Chicagoans!

"The Austin Community is a food desert, without healthy food options, the health problems will exist. We do not have a trauma center in Austin. We need more physicians that look like us. Trust and respect are lacking with patients."

Facilitate generational wealth creation

Organizations and institutions need to approach program and policy development with the goal of creating and disseminating wealth for Black and Brown communities.

"Without resources, others (other races) tend to own, operate and flourish in our communities...wealth is not being generated."

Establish trust and confidence

To successfully co-create equitable solutions that address racial disparities, government, philanthropy, and the private sector must work to develop trust with Black and Brown communities and confidence in their knowledge of challenges they face.

"[There is a] historic distrust of the system created by harm inflicted by the system."



**Promote
accountability
and transparency**

Increasing equity requires establishing mechanisms that create transparency and hold those with power accountable for their actions.

"The state must hold organizations accountable when it comes to having access to state funds."

**Champion
ownership and
self-determination**

Chicago's Black and Brown residents must have the agency to shape and control their futures and the initiatives, policies, businesses, and organizations they'll use to improve them.

"It's one thing to do participatory budgeting, that lets you have some limited control, but the real power is being able to control the taxes that fund the budgets."

**Co-create policies
and practices**

Policies and practices that significantly impact Black and Brown residents should be designed with them to ensure alignment with the communities' wants and needs.

"Labor policies should be co-created with communities, not dictated from a central corporate headquarters."

**Increase
accessibility to
funds and capital**

Financial institutions must create greater access to capital and establish new metrics for assessing assets specifically for Black and Brown residents to increase ownership and agency.

"Metrics that banks and financial institutions currently use should be thrown out, and communities along with elected officials and banks should determine what new metrics should be (to determine who should get loans)."



Decrease the burden of ownership and investment

Remove the financial, informational, and political barriers inhibiting Black and Brown residents' ability to invest in themselves and their communities.

"We have to push banks to be more flexible in meeting people where they are, but they'll need some level of comfort that those loans will be repaid, potentially in the form of loan loss reserves provided by philanthropy."

Establish continuous community partnerships

Foster strong community partnerships through intentional engagement with residents and persistent opportunities to influence decision-making.

"The city takes thoughts of the community and creates a tool/resource/experience without input from the community as it is being created."

Develop and disseminate oppression responsive communication

The communication of available resources, programs, and services requires responsiveness to residents' socioeconomic status, language, and cultural norms.

"[You have to] develop alternative ways to get messages out, designating key people, organizations and entities like banks, and other financial institutions, to learn about needs and address them."

Eliminate exclusion caused by criminalization

The exclusion of those criminalized by the justice and immigration systems disproportionately harms Black and Brown communities. Formerly incarcerated and undocumented residents require targeted support to remove barriers to the resources, capital, and services they need.

"Immigration status leads to the absence of health insurance in the Latino community."





Elevate cultural appreciation and representation

The services and programs created to serve Chicago's residents must appreciate, celebrate, and incorporate the cultures of its Black and Brown communities to provide the services and resources they need.

"One-off cultural acknowledgment events (e.g., Cinco de Mayo) [aren't enough]."

Improve recruitment and retention of Black and Brown people

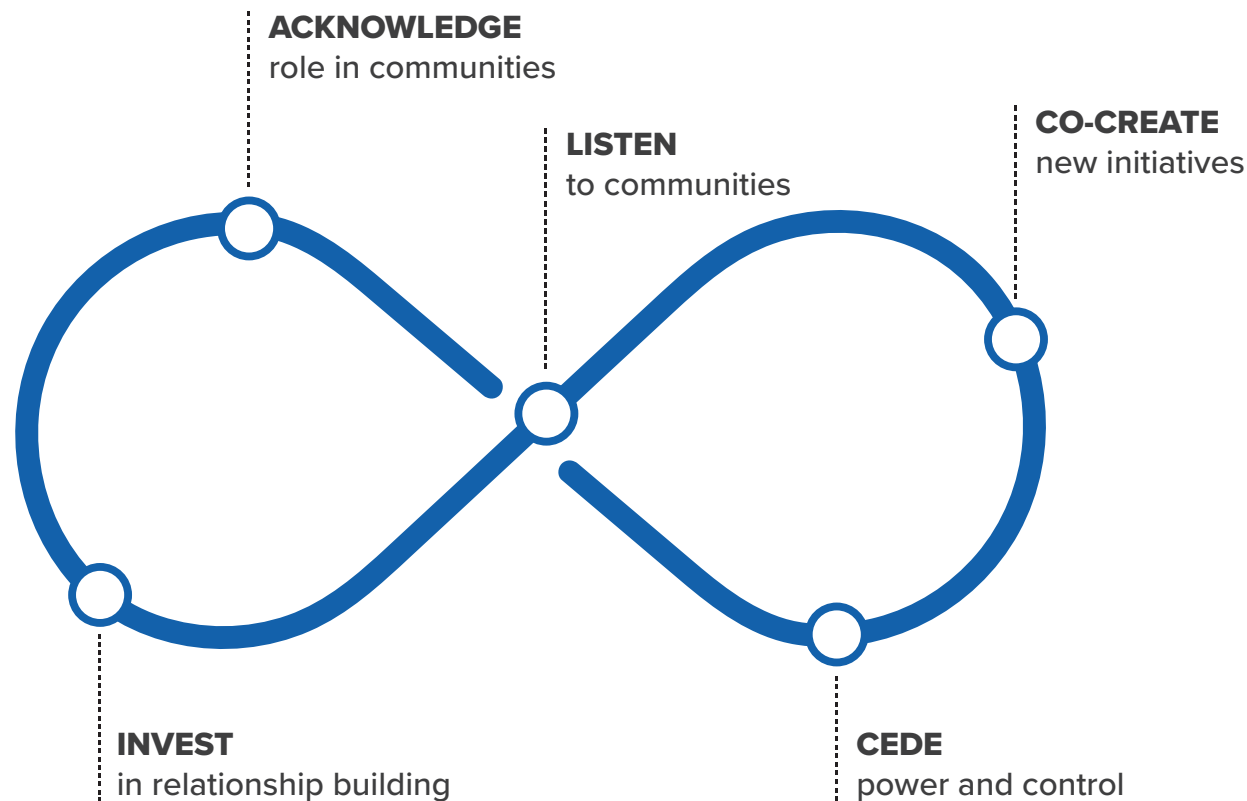
Public and private institutions must commit to the proportional representation of Black and Brown communities at all organizational levels while developing culturally inclusive and anti-racist practices.

"We need trusted providers who look like the community or are culturally competent and sensitive."

COMMUNITY-CENTERED ENGAGEMENT PROCESS



To actualize the new strategies and principles, workshop participants created new processes for resource allocation based on unique scenarios related to particular domains (employment, education, etc.). There were similarities in all of the processes highlighted in the five touchpoints in the diagram below. This community-centered process is not a step-by-step process but non-linear and continuous.





Corporate, government and philanthropic organizations need to:

- 1 Acknowledge role in communities.**
Acknowledge their role in communities beyond the specific service that they provide.

- 2 Invest in relationship building.**
Build authentic relationships with community organizations and residents by spending time with them and investing resources to address issues in the community.

- 3 Listen to communities.**
Prioritize the voices of community residents when considering new initiatives or changes to existing programs.

- 4 Co-create new initiatives.**
Work with community residents to co-design new initiatives' policies, practices, and activities or changes to existing programs.

- 5 Cede power and control.**
Turn over decision-making power and governance of initiatives and programs to the communities where they exist.

ENGAGING AND PARTNERING WITH **COMMUNITIES TO ADDRESS INEQUITIES**



As organizations and leaders from various sectors look to partner with communities to equitably allocate resources, they must:

- Acknowledge and rectify any harm caused
- Strengthen bonds with and across communities
- Understand what communities genuinely want and need
- Co-create the path forward
- Share power with communities, enabling them to own and control their futures

Through the co-design workshops, community residents and stakeholders identified actions organizations should take when engaging communities to co-create equitable interventions that address the many challenges Black and Brown communities face. Those actions shaped the community-led process for resource distribution and brought clarity to the way communities want to engage. We have highlighted a sample of the actions:

Acknowledge role in communities

1. Seek leadership from community residents with lived experience.
2. Create a steering committee with representatives from each community to direct collective decision making.

Invest in relationship building

1. Start by apologizing for any harm done to the community.
2. Publicly acknowledge past harms done and a commitment to rectifying that harm.
3. Co-create and sign a public MOU with communities.
4. Create community engagement plans that provide clarity around your intentions and plans to create opportunities for the community.
5. Hire staff to intimately engage with communities, building and fostering relationships with residents.
6. Reach out to people who lost their jobs and provide reparations.
7. Establish and invest in ongoing community meetings.
8. Host Community street festivals.



Listen to communities

1. Host community listening sessions.
2. Facilitate community focus groups.
3. Meet with community residents at places where they already are, such as churches.
4. Create mechanisms to understand the organization's true impact on the community.

Co-create new initiatives

1. Develop platforms for collective decision making.
2. Co-create labor policies with the community.
3. Create a home down payment assistance program with community members to reduce the financial burden and increase access.

Cede power and control

1. Create autonomous governing bodies with authority to govern and make decisions for schools within their communities.
2. Make decisions publicly visible to create transparency.
3. Empower residents to determine tax rates for individuals and corporations through participatory taxation models.
4. Create mechanisms for communities to decide how their tax dollars are allocated and budgeted.

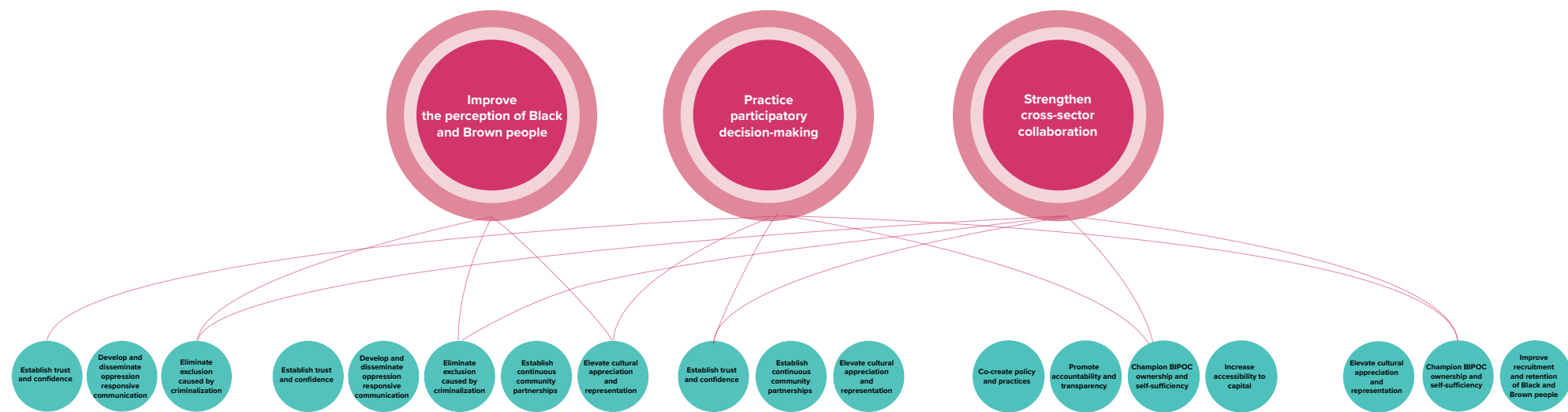


COMMUNITY-DRIVEN EQUITABLE ACTION MAP

Elevating Representation & Cultural Appreciation in Education

As CPS administrators you have to create a process for the communities to decide on the leadership of a high school at the intersection of N. and S. Lawndale, taking into account the specific wish (children aren't taught foundational knowledge about their history and essential skills they need to succeed in life, decreasing their perceived sense of self and actual self sufficiency) of the community.

The new process will need to increase trust and confidence while also improving the perception of Black and Brown folks. The focus on teaching youth foundational knowledge about their history and essential skills falls outside of current funding streams so, how will the new leadership pay for initiatives that address the wishes of the community?



Convene community leaders.	Hire mediators from each community to manage and overcome conflict.	Create opportunities for young people and seniors to contribute to discussions and decision making.	Create autonomous governing bodies with the authority to govern and make decisions for schools within their communities.	Create mechanisms for communities to decide how their tax dollars are allocated and budgeted.
Host inter-community block parties.	Organize racial healing circles facilitated by the community.	Bring in third party facilitator to navigate engagement.	Make schools autonomous from CPS.	Empower residents to determine tax rates for individuals and corporations through participatory taxation models.
Offer child care services and food to prioritize convenience.	Hire facilitators from the community to manage discussions and decision making.	Grant responsibility and control over decision making to community partners (CBOs, etc.).	Develop sponsorship programs to enable corporate and philanthropic adoption of schools.	Hire local teachers and Incentivize (reward?) those who live where they teach.
Hire community residents as community and parental advocates.	Prohibit the reporting of criminal records and immigration status to create safe spaces.	Hand over responsibility and control over decision making to community partners.	Develop an adopt-a-school program so corporations and philanthropic organizations can fund schools.	
Invite community residents to events by going where they are.	Provide services for people with criminal backgrounds.	Organize events where residents can build inter-community relationships and solidarity.	Eliminate student based budgeting and determine more equitable resource allocation models.	
Remove requirements for criminal history or citizenship status.	Organize events that celebrate and share each community's culture through art, food, and music.	Create a steering committee with representatives from each community to direct collective decision making.	Make decisions publicly visible to create transparency.	
Survey the community to understand their needs.		Organize workshops where community can develop consensus on values and expectations.		
Provide bi-lingual marketing and informational material.		Organize events that celebrate and share each community's culture through art, food, and music.		
		Delegate inter-community facilitation according to specific issue areas.		
		Create digital forums where other community members can continue to engage.		

COMMUNITY-DEVELOPED ACTIONS FOR EQUITY CREATION



In addition to the community created actions described in the previous section, here are other highlighted solutions that participants outlined:

Reparative interventions

- Develop lending policies account for the harm done to Black and Brown communities, such as changing credit expectations for those communities.
- Pay reparations to people who've lost jobs due to company shutdowns.
- Create policies that discourage extractive community investment, such as fining investors with blighted properties.
- Create programs that shift ownership of unused and blighted properties to communities.

Equitable infrastructure and information

- Government should leverage its power by requiring broadband companies to provide equitable services in disinvested neighborhoods.
- Provide free broadband Internet access across the city.
- Mobilize coordinators to help Black and Brown businesses and organizations, helping them to identify and prepare for funding opportunities.

New standards and metrics

- Develop a standard for reporting across communities to track and assess progress toward equity goals.
- Companies should fund research that assesses the impact of their presence in communities beyond traditional business metrics.
- Create mechanisms to count informal employment as proof of income for determining access to credit.

Increasing access to capital

- Create programs that provide business owners extensive financial and business management training along with funding.
- Develop programs that overlook past credit history for those on a path to responsible financial management.
- Give residents the right of first refusal and accessible pricing when properties become available in their communities.
- Philanthropy should provide loan loss reserves to banks to reduce risk and increase capital provided to Black and Brown residents.
- Develop creative capital sources for Black and Brown residents such as in-kind rent and donated properties.



Supporting undocumented residents and immigrants

- Work with foreign governments to develop programs where immigrant health workers can conveniently transfer and apply their qualifications in the US.
- Change the criteria for grants and funding by eliminating the need for social security numbers to include undocumented business owners.
- Create new home loan structures to reduce the undue financial burden placed on undocumented residents.

PARTICIPANT IDENTIFIED BARRIERS TO EQUITY

The co-design and prototyping workshops unearthed many of the inequitable outcomes faced by Chicago's Black and Brown communities. Participants identified 13 key challenges that serve as barriers to equity for Black and Brown communities. For an equitable Chicago to be actualized, these challenges must be addressed through cross-sector collaboration. We've proposed sectors that should work together as they look to distribute resources to Chicago's residents equitably.

Racial segregation enabling racist outcomes

1 Racial housing segregation enables disinvestment and inequitable property valuation in black and brown communities. As a result, this creates restricted access to affordable and emergency housing while homes and buildings in those communities sit abandoned and uninhabited.

"There's not enough housing near jobs or jobs near housing. There are years-long wait times for the affordable housing intake system."

Primary Sector(s)



Supporting Sector(s)



2 Racial housing segregation isolates Black and Brown communities, therefore severely limiting pathways for Black and Brown Chicagoans to competitive careers.

"There's a lack of mentorship and skill-based training [in communities of color]."

Primary Sector(s)



Supporting Sector(s)

LEGEND/KEY FOR SECTORS



Government



Intermediaries



NGOs



Philanthropy



Private Sector

Racial segregation enabling racist outcomes (cont.)

3

Strategic disinvestment in Black and Brown neighborhoods has led to the increased devaluing of existing assets, decreasing their ability to meet "standards," denying access to investment capital.

"[There's been] historic underinvestment by private capital in black and brown neighborhoods."

Primary Sector(s)



Supporting Sector(s)



4

Lack of accessibility to resources for Black and Brown families to acquire, maintain and restore adequate housing leads to the loss of wealth in addition to housing and community instability.

"Difficulty in preserving naturally-occurring affordable housing (e.g., resources for fixing up 2nd flats). People with two flats can't rent out a second one - so they have a problem holding on to their homes."

Primary Sector(s)



Supporting Sector(s)



Racist narratives driving exclusion

5

Narratives told about Black and Brown communities place the responsibility on these communities to solve racial challenges while also excluding them from decision making.

"The onus is placed on the person and not the system. That needs to be flipped."

Primary Sector(s)



Supporting Sector(s)

6

Racist narratives perpetuate the mistrust and mischaracterization of predominantly Black and Brown institutions (such as hospitals, nonprofits, and schools), negatively impacting their reputations and opportunities for funding.

"There are straight-up racist narratives about CPS and public education as a whole."

Primary Sector(s)



Supporting Sector(s)

Racist hiring practices and policies

7

Racial bias in hiring practices against Black and Brown communities decreases trust and participation in job training programs.

"Companies have stringent requirements, and they need to look at their [discriminatory] policies and count experience...Employers don't hire for the skillset the job programs train for."

Primary Sector(s)



Supporting Sector(s)

8

The low representation of Black and brown workers in community anchor institutions and the lack of cultural appreciation of people of color prevents the development and delivery of culturally relevant services/ programs required for communities of color.

"[There are few] trusted providers, providers who look like the community or are culturally competent and sensitive."

Primary Sector(s)



Supporting Sector(s)



Governmental barriers to racial equity

9

The government and local powers create policy that doesn't target the specific needs of Black and Brown communities. Current practices and policies do not incorporate the voice of Black and Brown communities resulting in years-long wait times for services and, overall, a disjointed relationship between government and the communities.

"People in charge of making decisions are not representative of the communities we're talking about. They lack the knowledge of and relationships in and to communities. We need to have decision-makers who represent the communities."

Primary Sector(s)



Supporting Sector(s)



10

The lack of investment in maintaining the built environment and closing the digital divide perpetuate disparities and prevent Black and Brown communities, business owners, and students from accessing the resources and support they need.

"Some buildings don't have access to the Internet. The infrastructure; the physical structures, become barriers to providing and ensuring access."

Primary Sector(s)



Supporting Sector(s)



Exclusionary education and communication

11

Because young people of color aren't taught foundational knowledge about their history and essential skills to succeed in life, their perceived sense of self and actual self-sufficiency is diminished.

"[There's difficulty in] choosing a school leader that represents the community and attracting teachers from the communities they serve. This undervalues the students' & communities' sense of self."

Primary Sector(s)



Supporting Sector(s)



12

Lack of prioritization of inclusive language and oppression responsive outreach are barriers to accessing opportunities because a one-size-fits-all communication approach is adopted.

"No Latinx businesses applied [to a funding opportunity] - 1st round no community organizations applied. But they changed their strategy by educating people, being intentional, and even changing the process. That's what equity means. 2nd round, then people applied."

Primary Sector(s)



Supporting Sector(s)



Racial inequity negatively impacting entrepreneurs

13

Black and Brown business owners take on additional challenges [employees' personal challenges, safety, etc.] by operating in their own communities, which leads to higher risk evaluations from lenders.

"In small [Black and Brown owned] businesses, the personal challenges of employees are magnified and affect the entire operation."

Primary Sector(s)



Supporting Sector(s)



14

Inadequate business literacy exacerbates challenges with financial management, preventing Black and Brown businesses from receiving adequate capital and funding to sustain and grow.

"[There are] challenges with submitting paperwork. [Business owners] are not ready and feel scared when banks start asking for taxes, payroll, etc. They need more education around how important that is and help with doing it."

Primary Sector(s)



Supporting Sector(s)



A NATIONAL CONCERN

KEY ISSUES IMPACTING RACIAL EQUITY

Many of the inequitable and racist outcomes Chicago's Black and Brown residents face are common across the United States. We've highlighted issues that must be addressed in Chicago and nationally to advance racial equity for Black and Brown communities.

There aren't clear metrics or systems to track and measure the success of equity-focused initiatives and programs. There are no standardized criteria to measure the proficiency of efforts to mitigate the inequities Black and Brown communities experience. Organizations create their own approaches and processes; however, it is a belaboring task to understand or capture how successful or ineffective their initiatives and programs are.

While legislation and governmental policy directly addressing racial inequities are cited as a needed solution, they aren't being passed. Academics, politicians, and leaders across sectors continue to highlight the need for legislation that addresses racial inequities. However, very few effective policies are being enacted to protect and uplift communities of color or substantially address the inequities they face.

Communities of color need targeted supports that alleviate specific needs, but they can't utilize them unless they're aware of them. Communities of color aren't aware of many of the supports and resources available to them. Because communication strategies aren't culturally responsive and aren't strategically deployed through mediums Black and Brown communities frequently use, available resources go unnoticed by many.

Enforcement of policies aimed at protecting people of color. To achieve racial equity, policies protecting people of color must be enforced. Unwillingness to enforce policies for equal opportunity exacerbates the challenges oppressed populations experience and the trauma and harm inflicted upon them.

Equitable resource allocation requires multi-issue investments; however, many solutions are narrowly focused on 1-2 issues. Racial inequities are many times caused by and impacted by more than one issue and social system. Thus, holistically addressing racial inequities requires multifaceted interventions and investment. Without multi-issue investment, we'll continue to see siloed approaches that don't fully create equitable outcomes.

Multi-issue approaches will require greater collaboration across business, philanthropy, and government. Organizations and institutions are working individually to address one part of much more significant barriers to racial equity, addressing one outcome but not addressing the structures that cause it. Addressing the systemic structures that create and enable racial inequity requires action from all sectors. In addition to action, alignment within and across sectors is needed to create interventions addressing the many systems and outcomes requiring change.

Providing communities and people of color access to multiple wealth-building resources is key to generating financial security, freedom, and intergenerational wealth. The ever-widening racial wealth gap has been created by racist systems and policies that work together to stifle wealth building in Black and Brown communities. In the same way, these communities require a system of wealth-building tools and programs to close the racial wealth gap.





06

CONCLUSION

- 73** Conclusion
- 74** Appendix

Although there are many strategies and initiatives to advance racial equity in Chicago, none contain a plan to address racial housing segregation. It is imperative that this equity framework be utilized to address this issue.

CONCLUSION

THE WORK AHEAD...

Similar to the COVID-19 pandemic, structural racism is a crisis. In the same way that a crisis mindset propelled innovations during the pandemic, it must be applied to equitably distribute resources and mitigate racist structures and systems. To address structural inequities, there must be continued collaboration, the persistence of pandemic-initiated innovations, and the creation of new processes centered around the groups who continue to be most affected by racism and discrimination.

Decades of cross-sector racist and discriminatory policies and practices have led to systemic divestment and disenfranchisement within Black and Brown communities. These policies and practices inhibit access to information, capital, and other essential resources. The resulting inequalities continue to exacerbate the racial wealth gap that impacts all Chicagoans, especially those in Black and Brown communities.

We found a key infrastructure for racist inequities in Chicago to be racial housing segregation resulting from cross-sector collaboration between the private real-estate industry and local and federal government. Two significant contributors to racial housing segregation are Federal Housing Authority policies and

banking practices related to home loans. The layering of racist policies and practices on top of one another makes the problems seem almost normal, and therefore intractable. Addressing these inequities must be as layered and collaborative across sectors as the process was to embed the problems.

Although there are many strategies and initiatives to advance racial equity in Chicago, none contain a plan to address racial housing segregation. It is imperative that this equity framework be utilized to address this issue.

The framework presented in this report highlights community-created approaches to cross-sector collaboration for addressing these systemic inequities and presents a path towards equity grounded in community-created strategies, principles, and actions. This is not a one-size-fits-all model but a call to action for cross-sector collaboration and for each sector to assume responsibility in advancing racial equity. Only through intentional and targeted strategic investments and resource redistribution focused on and determined by historically disadvantaged communities will equity emerge.

APPENDIX

APPENDIX

PARTICIPANT IDENTIFIED INEQUITABLE POLICIES AND PRACTICES

In addition to the broader barriers to racial equity that Black and Brown communities face, Co-design and prototyping workshop participants identified policies and practices that harm communities of color. The following policies and practices require action from the government, philanthropy, and the private sector. Two were overarching:

Equity outcomes and goals are not clearly defined, making it difficult to assess progress.

Employers' hiring policies and requirements exclude Black and Brown residents who don't have the "right" types of experience but have the skills to fulfill job responsibilities.

We've proposed sectors as primary agents to address the remaining harmful policies and practices.

Government

- Local policies enable exploitive investment in Black and Brown communities, leading to blighted and under-developed communities.
- Government policies make it harder for undocumented residents to access capital for home loans.
- Residents aren't protected from being priced out of their neighborhoods, and current policies don't enable them to purchase homes in their communities.
- Residents with disqualifying criminal histories are excluded from schools and, therefore, actively engaging in their children's education.
- Policies and procedures within CPS don't allow for the facilitation of culturally sensitive processes.
- Violations of EEOC discrimination policies don't result in stringent enough consequences or draw enough critical attention to violators.
- Medical and other professional licenses obtained in other countries are not respected here.

Philanthropy

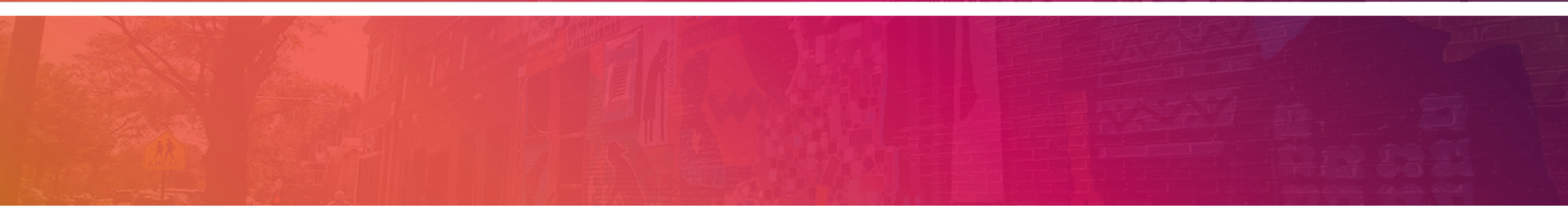
- Funding criteria only account for "traditional" forms of business acumen and experience, excluding many in Black and Brown communities.
- Funding policies and evaluation criteria don't account for the historical harm and disinvestment Black and Brown communities have suffered.

Private Sector

- Metrics used to determine access to capital are disproportionately exclusionary to Black and Brown communities.
- Financial institutions' loan practices make securing loans more expensive for undocumented residents.
- Financial institutions operate within Black and Brown communities but don't offer products that many residents in those communities can access and benefit from.



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