



# Stopping the Debt Spiral

Many families have to make impossible choices every day.  
**Food or heat? Rent or car payment? Diapers or medicine?**

**We decided to survey our neighbors** and learn what poverty means for real lives, right now. Find out what we learned and how our Stepping Out of Poverty (STOP) Campaign is advancing policies that reduce poverty and the debt trap.



**POWER-PAC Illinois**

STOP Campaign Research and Recommendations | Winter 2018

**A COFI PROJECT**

STEPPING OUT OF POVERTY CAMPAIGN

**Sample of a family's response to  
parent-to-parent survey**

Yearly household income: \$12,000

Number of household members: 4

Fines owed to city: \$1,000

Student loans: \$22,000

Past-due utility bills: \$3,000

**It doesn't  
add up.**

Low-income families—especially those headed by single mothers—don't have enough money coming in just to make ends meet.

The result: Families trapped in the never-ending spiral of debt.

# The STOP Campaign

**More than half of the families we surveyed live on less than \$15,000 a year. Debt is getting us down and keeping us down.**

**We are real parents and we are working hard every day just to get by. We decided to do our own research** and to *ask the experts*—more families like ours—to better understand the depths of the challenges around poverty. We surveyed over 300 parents across Illinois to find out what would most help families.

**What we discovered** from our own and our neighbors' experiences is that debt is holding us back. Once the downward spiral of debt starts, it's hard to stop.

**So we joined together to push for solutions.** In 2009, we, as POWER-PAC, launched our Stepping Out of Poverty (STOP) Campaign after the “great recession” hit our families hard.

**We found champions and partners with advocacy organizations** including those in the Illinois Asset Building Group. With them, we hosted workshops and community conversations on the Racial Wealth Gap and are working on asset building solutions—like Children's Savings Accounts.

**As mainly moms of color,** we are hit hard by the unjust racial and gender wealth gaps. Please take a look at our stories, our recommendations for change, and the ground we've already gained!



*In our survey and organizing, we, as parents, are able to get the real scoop. While at first people were hesitant to talk about their debt, eventually they shared with us because we're their neighbors and friends.*

**Anyone who has ever struggled with poverty knows how extremely expensive it is to be poor.**

James Baldwin,  
author

**POWER-PAC leaders bring real life experience. They shape the way we think about policies and legislation—and are a powerful partner in winning change.**

Lucy Mullany,  
Illinois Asset Building Group

One of the most expensive things for low-income families?  
**Debt.**

# Parent-to-Parent Survey on Family Finances

**Grassroots leaders + expertise and commitment = deeper knowledge, partnerships, and fresh strategies to fight poverty**

In 2014, parent leaders in the Stepping Out of Poverty Campaign hosted community forums, small group listening sessions, and conducted the first membership survey on family finances to more deeply understand poverty issues. Debt emerged as a massive component in keeping families trapped in a downward spiral.

To dig even deeper, in 2016, campaign leaders developed and conducted a more extensive parent-to-parent survey, inspired and informed by partnerships and experience with anti-poverty advocates. Parents worked closely with the Chicago Foundation for Women, the Heartland Alliance, the Illinois Asset Building Group (IABG) and others. Experts at Loyola University's Center for Urban Research and Learning (CURL) helped us develop the survey instruments and tabulate survey data.

Parent leaders conducted the surveys over three months in 2016, talking with families across Illinois.

**One mom said,  
"Every month, it's a crisis to pay the bills!"**

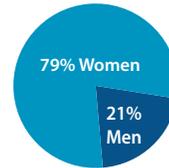
Sometimes when people hear "debt," they assume we're making bad choices or living above our means. More than half the families in our communities live on less than \$15,000 a year.

**Our families are in debt because we just don't have the means to pay basic living expenses—rent, utilities, groceries and transportation.** Add in medical bills, the high cost of fees for municipal violations like parking tickets—parking tickets can run up to \$100 each and red light tickets are \$100 a pop in Chicago—and debt is not a choice, it is a necessity. Once we're in debt, it is so hard to get out!

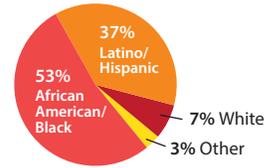
**If you think nobody cares if you're alive, try missing a couple of car payments.**

Earl Wilson,  
Major League  
baseball player

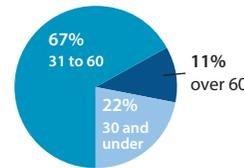
## Who are the 304 people we surveyed?



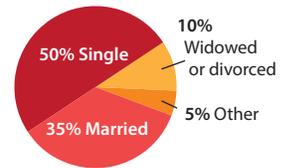
Gender



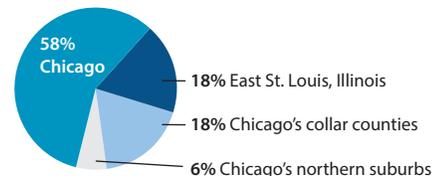
Race/Ethnicity



Age

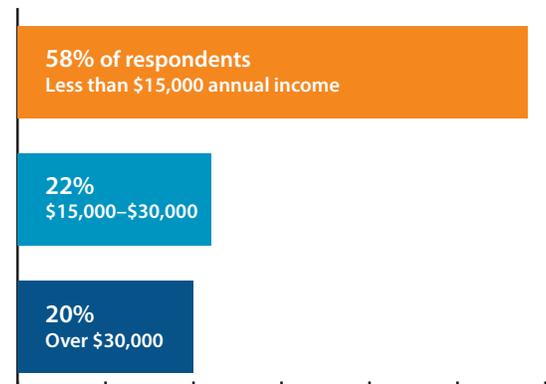


Marital Status



Location

## Respondents' Income Levels



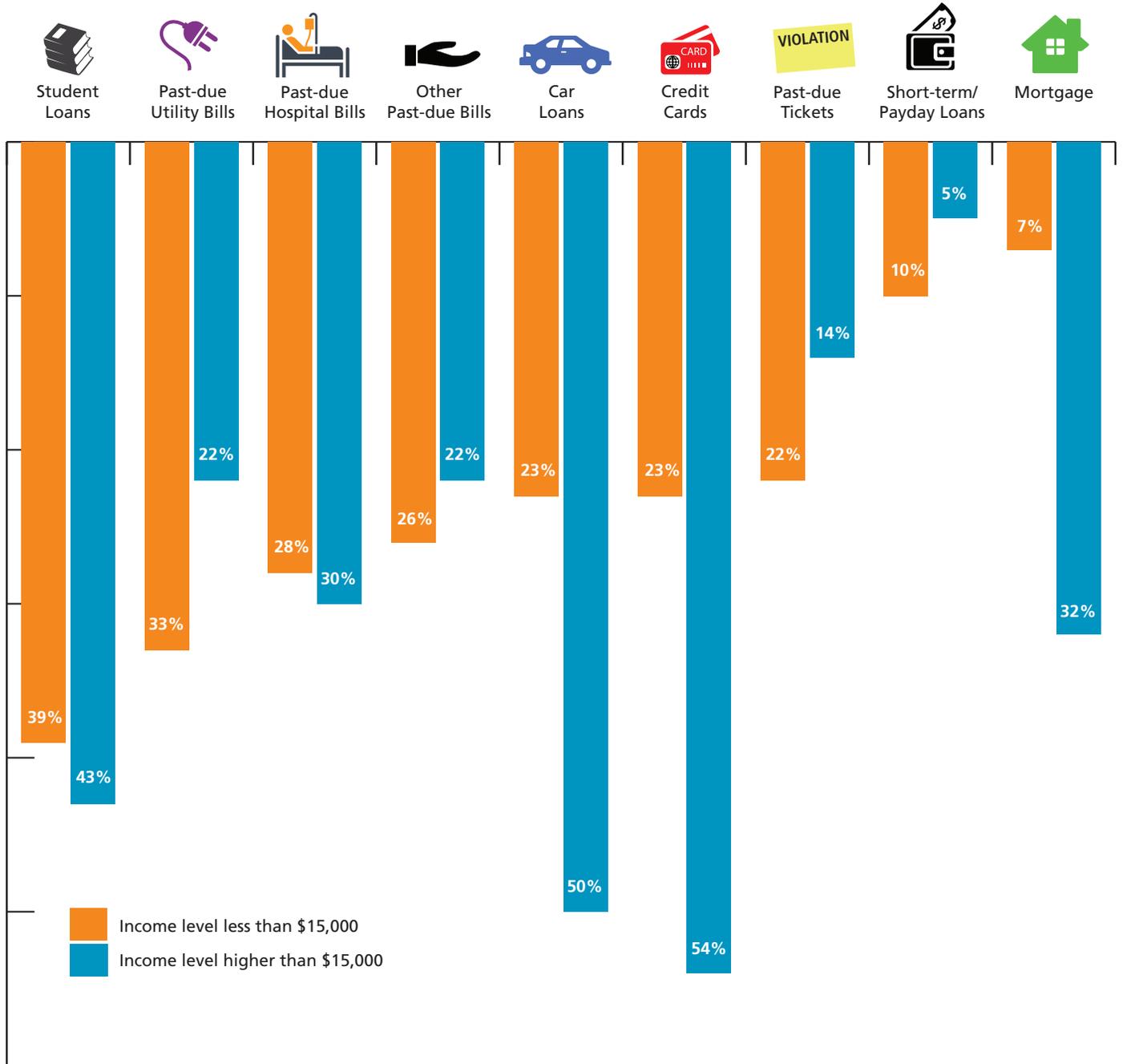
61.5% of respondents, or someone in their household, held paying jobs. 40% collect food stamps or WIC. 47% of those employed (or with someone in their household who is employed) had *no* employment benefits, like health insurance or retirement.

## SURVEY RESULTS

### Debt is a major, continual problem for low- and lower-income families.

#### Types of Debt Reported by Respondents

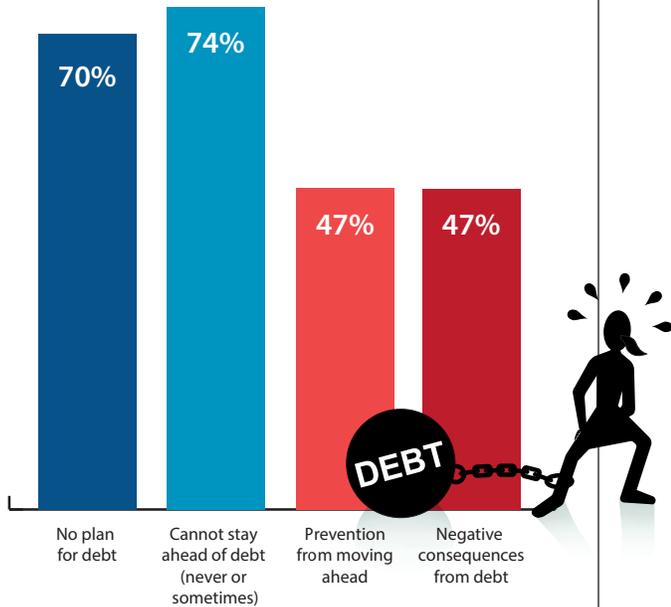
Those with incomes under \$15,000 annually reported higher rates of past due parking/traffic tickets and utility bills. Those with incomes above \$15,000 reported higher rates of credit card, car loan, and mortgage debts. Student loan and health care debt were problems for respondents in all income groups.



SURVEY RESULTS

**Indebtedness feeds on itself, as late fees, family emergencies, and interest accumulate: those with incomes under \$15,000 particularly report being mired in debt, without plans or hopes of getting out from under it.**

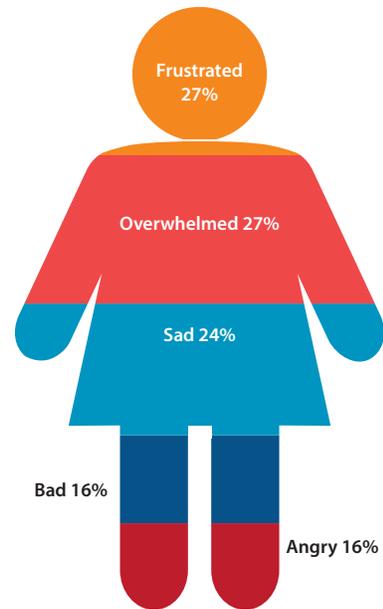
**Experiences with Debt for Families with Annual Income Less than \$15,000**



Only 30% of those surveyed who reported income under \$15,000 were participating in any kind of plan to try to repay their debts, while 65% of higher income respondents were participating in such plans.

For many families, the consequences of debt are even more overwhelming than the debt itself. Indebtedness thwarts employment, education, finding decent housing, business creation and other economic advancement opportunities.

**Most Frequently Expressed Emotions Reported by Respondents Regarding Their Debt**



**Indebtedness endangers the health of low-income families, emotionally and physically. Respondents with the lowest incomes reported vastly more negative feelings.**

These emotions tended to go along with those who had worse financial indicators (less savings, worse credit score) and higher amounts of debt.

People with unpaid bills (hospital, utility, traffic parking tickets, other) tended to have worse feelings and less positive financial outlooks. Unpaid bills present families with additional financial burdens and many have to take on additional debt in order to pay their bills, creating a spiraling cycle of debt.



**The fees and fines add up so quickly. We do our best to pay them off, but these extra costs make me feel like our financial future is very unstable. It is so much stress.**

Cornelia Simms

## Racial inequities and rising anti-immigrant sentiment impact family finances

People of color and immigrants, especially those who are undocumented, are particularly vulnerable to the debt trap. Disreputable lending services prey on communities of color and many families lack access to reliable financial products and support.

Immigrant families lack access to public safety net programs like LIHEAP (a federally-supported utility assistance program) or are fearful of asking for help even when they and/or their children are eligible. Many predatory services target immigrant and undocumented families who might lack language skills, identification, or credit history.

Families also report racial and ethnic profiling in the levying of tickets and fines by police, which, if not promptly paid, snowball into more debt with punishing additional fees. For example, survey respondents in Elgin, Illinois report that Latinos are singled out for tickets for jaywalking.

Across the U.S., data shows that \$50 billion in court and justice system fees and fines are held by 10 million people. Again, the most heavily hit are poor and people of color. Amazingly, local governments spend more to collect debt than the actual debt itself. (*Asset Preservation Strategies: How Fines and Fees Strip Wealth from Low-Income Communities*. Asset Funders Network)

And, student loan debt also falls disproportionately on low-income African-American and Latino students—especially women. They are targeted by predatory private loan companies and for-profit colleges. Many end up with no transferable credits, no degree, and a mountain of debt. More than two-thirds of student loan debt is held by women, and 57% of African-American women who are repaying student loans say that they aren't able to pay for basic necessities—like light bills. (*Deeper in Debt: Women and Student Loans*, 2017 report published by the American Association of University Women)



POWER-PAC STOP Campaign leaders used skits to present on the consequences of debt.



Parent-to-parent outreach helped families to openly share their struggles as immigrants and families of color.

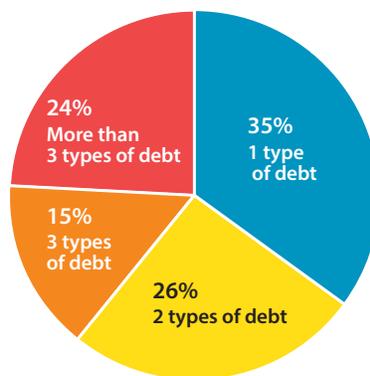


**2/3**  
of respondents have **NO SAVINGS**

**47%**  
of very low-income respondents say debt prevents them from moving ahead in life

### Multiple Sources of Debt

Two-thirds of respondents have at least one current debt. Nearly 2 in 5 have three or more.



**“Government-imposed fines and fees are part of a long history of policies which strip assets from low-income people and erect barriers to them being able to build assets over time.”**

*Asset Preservation Strategies: How Fines and Fees Strip Wealth from Low-Income Communities*. Asset Funders Network

**Nearly half of survey respondents said that debt prevents them from moving ahead in life, in very specific ways:**

**Debt in the form of unpaid city fees like parking tickets creates a barrier to being employed by the City of Chicago**—as one parent learned when she applied to be a school recess monitor. People who have debt cannot get city licenses for jobs like barber or beautician or cab driver. Thus, city policy—which lacks accessible repayment plans—limits access to employment necessary for families to catch up. And often, parking ticket debt leads to driver’s license suspension—no way to get to the job if you find a job. *Debt traps you in its spiral again!*

**Debts can accumulate in the course of gaining employment, eroding earning power significantly.** For example, one mother from the Chicago Hermosa community said, “My husband is working at a shop, but he has to buy his

**The STOP Survey found that:**

**Our families struggle with debt burdens because of lack of resources to get out of the debt cycle and oftentimes, consequences of having debt are worse than the debt itself.**

own materials and tools. We couldn’t afford to buy the tools outright so we had to get a credit card in order to buy his materials. But he needed the tools to do his job, and the only credit card he could get had extremely high interest rates.”

**For some, debt to the Public Housing Authority** is holding them back. In East St. Louis, families report being unable to move to new housing because of debt due to exorbitant fees and fines imposed by public housing. For many others, utility debt leads to shut-off of gas and electricity, leaving children and families literally in the cold. Parents worry, *what child can do homework while shivering in the dark?*

**Well over two-thirds of survey respondents with debt were behind on student loans.** This precludes enrolling in higher learning and is a particular problem for those scammed by for-profit ‘educational’ or vocational programs that did not lead to gainful employment.

**Decades Late, Governments Try to Collect Debt Due to Their Errors**

This *Chicago Sun Times* article from October 30, 2017 tells the story of a 70-year-old woman living on a fixed income who is being forced to repay a 30-year-old debt of \$741, an “over-issuance” of her food stamp benefits because of a government error.

Eighty percent of recipients of SNAP and TANF are women and high percentages of people of color are highly impacted by government debt.

California just passed a law that wouldn’t allow this debt collection to happen. After a short period of time, over-issuances of SNAP and TANF benefits are now considered county errors and not-collectable debt.



# Parents share stories and solutions

Families become indebted, obviously, because they lack the income or savings to pay their bills, but also because of predatory systems that take advantage of low-income people. Our action campaigns are making a difference.

## Medical bills: Miriam's story

*Outside Chicago, the COFI groups Padres Con Poder in Elgin and Padres Lideres Activos in Aurora found many families struggling to access quality affordable health care in their communities, as many parents are undocumented and lack access to health insurance. As a consequence, many are juggling doctor and hospital bills, and often not getting needed medical care for fear of more debt.*

Miriam Hernandez's 4-year-old daughter, Hailee, suddenly could not walk and was in a lot of pain. Miriam and her husband immediately took her to the closest emergency room in Elgin.

"We arrived at the hospital at 10pm and they didn't take us until 1am. They had no sense of urgency. At 2am the emergency doctor arrived. They did blood work, did an ultrasound and took an x-ray. The doctor said to see the pediatrician that week and so we left."

The pediatrician prescribed medicine and made a referral to an orthopedic specialist. "We could not get Hailee in for almost two weeks and she still couldn't walk.

"I went to church to pray and the pastor said he knew a doctor in Chicago, 50 miles away. No way could we afford for my husband to miss a day of work. We had to pay the rent first, so we waited a couple of days to go to Chicago.

"When we saw the Chicago doctor, he said, 'You need to go to Lurie Children's Hospital immediately. There is no reason a child should suddenly stop walking like this.'

**No way could we afford for my husband to miss a day of work. We had to pay the rent first, so we waited a couple of days to go to Chicago [to see a doctor].**

Miriam Hernandez



### STOP Campaign Recommendations

**Expand Illinois' Charity Care** (health care provided free or at low cost for low-income families) and ensure that all patients at nonprofit hospitals and medical centers are told of their rights to assistance and how to access it.

**Ensure that access to the program is available in Spanish**, family friendly, transparent and unimposing.

**Expand other free and low-cost options**—in all Illinois communities—for the uninsured and undocumented.

**Nationally, maintain the Affordable Care Act and fund CHIP** (the federal Children's Health Insurance Program).

"At Lurie, they took us into care immediately and said it was urgent. When I tried to do my best speaking in English, they immediately found an interpreter. They didn't do that in Elgin. No one spoke in Spanish with me at that hospital. The doctor at Lurie said to me, 'Your child has something very serious.' Within ten minutes a surgeon arrived, and Hailee had an MRI. The doctors said that she has a spinal cord malformation and that we came in just in time. He said that if we would have come later and the malformation was bleeding, she would never have been able to walk again."

With a lot of care, Hailee is now able to walk, but with some difficulty. Miriam and her family continue to travel from Elgin to Chicago two to three times per month for procedures and physical therapy. Lurie

Children's Hospital in Chicago found a way to cover the cost of Hailee's treatment. Miriam's husband, though, loses a day of work for each trip to Chicago for Hailee's care. On top of that, they have a \$400 bill for the original ER visit in Elgin.

**Parents are taking action.** Miriam is a leader in Padres Con Poder, and the organization joined with Aurora parents to launch a community campaign. They are meeting with the County Health Department and local hospitals and providers. Parents are pushing for increased information and resources for families to have access to free or low-cost medical care where they live. They want parents to know their rights to access to Charity Care, a program that nonprofit hospitals are required by law to offer. Parents in

Elgin and Aurora have found additional programs and share information about financial assistance and low-fee services for undocumented and uninsured families.

## Utility debt: Donna in the cold

Across the state, utility debt was identified as one of the biggest hurdles for families.

“The year my gas was turned off, I went for months without a stove, no hot water, and no heat. At the time, there were five of us living in the house—me and my four kids.

“My brother helped me pay off the bill and also the extra late fees. But just when I think I got it where it needs to be that gas bill shoots back up. The gas company’s payment plan just doesn’t work on my income. I make so little money that I can’t even afford the payment they’re asking me to make. Now I’m back with a balance of \$800!



“I live in the Englewood neighborhood and there are a lot of scams out there.

In the past I signed up with people who knocked on my door to say I could get better rates with them. They get your information and next thing you know, your bill is flying through the roof. One lady told me, ‘you’re with this company’ but I don’t

even remember signing up. One energy company sent me a rebate coupon for \$50 off when I signed up for them. When I called to ask about the rebate, the woman said she no longer worked with the company. It’s already hard enough out here and they’re trying to make it harder.”

—Donna Carpenter, Englewood, Chicago



**I am a mother of three, already living paycheck to paycheck. I simply cannot afford to pay more for basic services.**

Angelica Rosales

## Donna and other parent leaders are taking action in a statewide Utility Debt Campaign.

In partnership with the Citizens Utility Board (CUB) parent leaders are hosting utility bill clinics. Families bring their bills and CUB representatives help them work through the statements to see how they can save money and ensure that alternative suppliers are not taking advantage with high cost plans. Parent leaders are also testifying before the Illinois Commerce Commission and taking action to advance policies and practices to hold the utility companies accountable.

In many low-income communities, predatory alternative electric and gas suppliers knock on doors and encourage residents to sign up with their companies. They sometimes offer discounts and rebates, but after only a few months the price skyrockets, even doubling the utility company rates.



### STOP Campaign Recommendations

**Implement Lifeline Rates** for utility costs, rates that are based on a family’s actual income, so that they’re charged electric and gas rates based on their ability to pay.

**Spread the word about available debt reduction,** utility assistance and shut-off prevention programs for low-income consumers.

**Regulate scam artists** and predatory companies that run rampant in this market.

**Implement Community Solar** in Illinois with low-income families at the table and ensure that the families that most need the cost savings get them!



Parent leaders partnered with the Citizens Utility Board to host utility clinics to help families identify if they were being overcharged and help them take the steps to reduce the cost of their utilities.

## Housing Authority fees and fines: Ms. Delbra

*Parents United for Change is a COFI-supported parent organizing group in East St. Louis. Many members live in public housing and have called out excessive fines and fees imposed by the Housing Authority. Those often-hidden costs can be devastating, resulting in layers of debt that trap parents. Parents are taking on a local campaign.*

“I’m a 52-year-old mom, and I’ve lived in the same place for over 20 years. I am so proud to be working with other parents to put a stop to the crazy extra fees coming on top of the rent. We’re meeting with the Housing Authority in East St. Louis to make changes, because with the extra fines and fees they throw on us we can’t get ahead.

“You know what? On top of my rent I pay \$8 extra a month to have a washer and dryer. Some of the units have central air conditioning but mine doesn’t, so I have two air conditioners and have to pay \$9 extra for each one. I have to pay a \$25 fee for trash in the yard, even if someone else put it there.

“I don’t have a job outside the home, just no income. I have a friend who helps me out when I fall behind. My rent is \$177. But add to that \$8 for a washer-dryer, \$18 to make it through our hot summers. That’s \$26 extra, and it keeps getting higher. We get charged \$50 for a late fee. That’s almost a third of what I pay for rent.



“What are they doing with that money? I waited for two years to get my bathroom floor fixed. It was so rotten that I thought somebody might fall through!” –Delbra Myles, East St. Louis

**Delbra and other parent leaders are taking action** by meeting and hoping to negotiate change with the Housing Authority and city officials.

## Punitive hiring practices: Rosalva’s efforts to get a job

*If you have a debt to the City of Chicago, you are often denied employment in a city or school district job.*

In 1996, Rosalva began divorce proceedings to leave an abusive marriage. Her soon-to-be ex-husband slashed her tires and broke her car windows. He stole her license plates and racked up more than \$6,000 of tickets and fines. When she tried to resolve the debts, the city told her she was responsible: the tickets were in her name. There was nothing they could do because her ex-husband had already been deported.

Rosalva was stuck, but did all she could. “Every time I tried to pay, the city insisted on a payment of at least 20%. Once they demanded \$2,000 down, which was more than I had coming in. Once they agreed to a payment of \$1,500 down. I was working, but the job



**When these mothers and grandmothers came to me, I remember thinking, ‘Well, you need to avoid getting parking tickets in the first place’ but then they started sharing their stories. Hearing about what they’re going through really made me think about this issue in a different way. Now, I’m really dedicated to working with these women to make sure the city’s hiring system is fair!**

Toni Foulkes,  
Alderman,  
16th Ward, City  
of Chicago



*“I was offered jobs at my children’s school... But when they did the application, they said ‘You have a bill with the city; you can’t work.’” —Rosalva*

was seasonal, so when it was over I wasn’t able to keep paying. I still had \$3,000–\$4,000 from his debt.”

“I was offered jobs at my children’s school, to be a clerk and a recess monitor. But when they did the application, they said ‘You have a bill with the city; you can’t work.’

“This year, I finally made it my goal to pay it—and I did.

“Asking individuals who are living on a fixed or low income to make payments greater than their monthly earnings is unreasonable. That is how we become plagued with unpaid debts. Then, when opportunities arise to work with the city and earn critical extra income, we are denied.” –Rosalva Nava, Co-Chair, STOP campaign

**Rosalva and others are taking action** and winning changes in Chicago’s hiring practices to make it easier for people with traffic and parking fees to get City jobs.



### STOP Campaign Recommendations

**Implement a financial justice scan** to ensure that government fees and fines do NOT have a disparate impact on low-income and people of color.

**Legislate governments, including the court systems**, so that they cannot impose unwieldy fees or debt collection procedures in order to fund their budgets on the backs of families least able to pay.

**Limit driver’s license suspensions** to only actual traffic violations.

**Protect savings from debt collection** (particularly college and retirement savings accounts).

**Strengthen laws prohibiting the use of credit reports/scores** in hiring.

**Nationally, fortify the federal Consumer Financial Protection Bureau** and closely regulate all predatory lending (car title loans, payday lending, etc.).

# Advancing the STOP Campaign Platform

## Beyond Debt

Working with our partners, we have achieved real change on economic security issues for families.

POWER-PAC parent leaders launched our Stepping Out of Poverty campaign during the Great Recession when families were hit particularly hard. Since then we have found strong partners among advocacy groups and policymakers and advocates, like those in the Illinois Asset Building Group (IABG), and with them, we have won *real change* on economic security issues for families!

**Won payroll card reforms** Many low-wage workers weren't getting a paycheck—they got a “payroll card.” With the Illinois Asset Building Group, we took action and passed legislation requiring employers to get permission before using a payroll card and assuring that the cards would not have hidden fees that nickel-and-dime families with already low incomes.

**Eliminated TANF (Temporary Assistance for Needy Families) asset limits** Families that receive public assistance should not have to sell off the little assets they might have built up. When a family needs temporary assistance to get back on their feet, it should be provided, regardless of whether they have a small savings account or other asset. POWER-PAC helped win the elimination of asset limits so that families can receive the support they need but still save for the future.



POWER-PAC Co-Chair Rosazlia Grillier welcomes the then Governor and State's Attorney General to COFI's office to sign a bill regulating payroll cards.



We, as parent leaders, are taking our issues to the state legislature, working with partners to win real change on family economic security policies.

## STOP CAMPAIGN VICTORIES AND INITIATIVES



Parents are advocating for Children's Savings Accounts. We helped win passage of the Illinois Student Loan Bill of Rights and the restoration of Illinois Child Care Subsidies to previous levels.

### Increased access to child care subsidies and other important financial support policies

Working with partners, we helped pass legislation on Domestic Workers Rights, to raise the minimum wage in Chicago, increase the state's Earned Income Tax Credit and the restore Illinois child care subsidies to 185% of the Federal Poverty Level.

### Won Illinois Student Loan Bill of Rights

We advocated for and spoke to the media about the Illinois Student Loan Bill of Rights which passed the Illinois Legislature in fall 2017 when they overrode the veto of the Governor. The new law ends predatory policies of the student loan servicing industry, ensuring that student borrowers and their families will receive clear and transparent information about their loan and payment options. It also creates a system of oversight and a Student Loan Ombudsmen as a resource for borrowers.

### Advocating for Children's Savings Accounts

We pushed for Children's Savings Accounts at the state level—winning support from the Illinois State Treasurer and working to pass a Children's Savings Account bill in the Illinois legislature. The Children's Savings Account idea is that a 529 education savings account would be opened for each child in Illinois upon their birth, with a match for low-income families. Families could contribute to the account over the years and when the child turns 18 they could use the funds for educational purposes.



We are organizing across communities throughout the state of Illinois and are winning real changes.

### Increasing financial literacy and matched savings circles

Families need information to navigate complex financial issues—especially families with limited resources. With partners, we have co-hosted financial literacy workshops, summits on the racial wealth gap and Children's Savings Accounts. Partnered with the Citizen's Utility Board, we hosted Utility Bill Clinics across Illinois. We also are supporting groups of parents who are coming together to create savings as a team. One group saved \$250 each, which was matched by a local bank. Another group built a partnership with the local community foundation to pilot a Children's Savings Account program with a small match.



**Fact:**  
Women make up 56% of students in America's colleges and universities but account for nearly two-thirds of the student debt.



We held community forums on the racial and gender wealth gap to understand how our personal stories fit into the bigger picture.

# Thanks to our partners and funders

## Shout out

We are very grateful to the organizations and people that have provided us with support, information and knowledge, resources, and partnership. Please know that the respect and the listening that really hears our stories lifts our hope and courage.

With your help, we win policy changes that benefit families. Thank you!



We thank the **Center for Urban Research and Learning (CURL)** at Loyola University of Chicago for your partnership on the participatory research project and we share a special thank you to the **Chicago Foundation for Women** for supporting our organizing and leadership development work, for funding our work with CURL, and for underwriting the cost of producing this report. We could not have done it without you both as partners!

chicago  
foundation  
for women



We also thank our other policy and research partners including the Citizens Utility Board, the Heartland Alliance, the **Illinois Asset Building Group (IABG)**, the Illinois Domestic Workers' Coalition, the offices of the Illinois Attorney General and State Treasurer, the Institute on Assets and Social Policy at Brandeis University, Raise Illinois, Prosperity Now, the Responsible Budget Coalition, the Shriver Center on Poverty Law, the Woodstock Institute, and our new allies in the Closing the Women's Wealth Gap national network—along with many others.



**This is exactly what we hoped for. Parents were able to gain trust, get honest and personal answers about what is really going on, and most importantly, what we learned is shaping new action and strategies to help poor families.**

Christine George, *Associate Director, Center for Urban Research and Learning at Loyola University of Chicago*

## Resources

Other resources on poverty and asset-building worth checking out:

Asset Funders Network  
[www.assetfunders.org](http://www.assetfunders.org)

*Building Brighter Futures: Children's Savings Accounts in Illinois*  
[www.illinoisassetbuilding.org](http://www.illinoisassetbuilding.org)  
[http://illinoisassetbuilding.org/wp-content/uploads/2017/08/CSA\\_Report\\_FINAL2.pdf](http://illinoisassetbuilding.org/wp-content/uploads/2017/08/CSA_Report_FINAL2.pdf)

*Closing the Women's Wealth Gap—What it Is, Why it Matters, and What Can Be Done About It*  
[www.womenswealthgap.org](http://www.womenswealthgap.org)  
<https://womenswealthgap.org/report/>

Expanding Prosperity Impact Collaborative (EPIC)  
The Aspen Institute  
[www.aspenepic.org](http://www.aspenepic.org)

*The Road to Zero Wealth: How the Racial Wealth Divide is Hollowing Out America's Middle Class*  
[www.prosperitynow.org](http://www.prosperitynow.org)  
<https://prosperitynow.org/resources/road-zero-wealth>

*The Roots of the Widening Racial Wealth Gap: Explaining the Black-White Economic Divide*  
<http://iasp.brandeis.edu/pdfs/Author/shapiro-thomas-m/racialwealthgapbrief.pdf> and  
*Toxic Inequality* by Thomas Shapiro.

## Please support this work!

Please consider a generous contribution to COFI. Your donations go a long way and your partnership with families, mothers, and parents truly changes lives.

Join the campaign. Give us a call at 312-226-5141, or visit us at [www.cofionline.org](http://www.cofionline.org).

Finally, we thank our production team and consultants: Axie Breen (design), Sandra O'Donnell and Kristina Smock (research), Lance Omar Thurman Photography, Kate Peyton (writing) and Salsedo Press (printing).

**The respect  
and the  
listening  
that really  
hears our  
stories lifts  
our hope  
and courage.  
Thank you.**



## Parents Organized to Win, Educate and Renew - Policy Action Council (POWER-PAC Illinois)

is a cross-cultural statewide membership organization of low-income parents in Illinois. Our mission is to build a strong voice for low-income, immigrant and working families by uniting parents across race and community around issues of importance to families.

We run Peace Centers in schools and provide parent-to-parent workshops on restorative justice. This is part of POWER-PAC's **Elementary Justice Campaign**, to change school discipline policies that have had such a negative impact, particularly on children of color.

Our **Early Learning Campaign** aims to increase access to quality early care and education for low-income children of color. We work to break through the barriers that exist for too many families by addressing both policy and practical issues.

Our **Recess, Food and Health Campaign** successfully brought back recess to Chicago elementary schools. We're working to make our schools and communities healthier places to live.



Through the **Stepping Out of Poverty (STOP) Campaign**, we are changing policies so that low-income families can get out of debt and achieve economic security.



**POWER-PAC Illinois**  
Parents Organized to Win,  
Educate and Renew -  
Policy Action Council

A COFI Project

**Community Organizing and Family Issues (COFI)**'s mission is to strengthen the power and voice of low-income and working families at all levels of civic life—from local institutions and communities to the city and state policy arenas.

Founded in 1995, COFI is driven by a deep commitment to racial and social justice, and grounded in the time-tested principles, strategies, accomplishments, and approaches of community organizing. COFI's model of Family Focused Organizing provides intensive and systematic leadership development, and ongoing organizing expertise.

We organize low-income parents of color (mostly mothers and grandmothers) who, in turn, have built organizations that are fighting for change around issues affecting families, and attracting attention nationally to their innovative policy solutions and organizing steps.

COFI helps to build family-supportive communities by developing parents' capacities to lead—to improve their lives, strengthen their families and better their communities.



**COFI**  
**Community Organizing**  
**and Family Issues**

1436 W. Randolph Street, 4th floor  
Chicago, Illinois 60607  
312-226-5141  
[www.cofionline.org](http://www.cofionline.org)