

Research Brief

Most Chicagoans are financially stable, but many still rely on federal safety net programs.

A new ChicagoSpeaks survey conducted by NORC at the University of Chicago finds that Chicagoans' financial footing this fall is steady for most, but not especially comfortable. As worries about job loss have eased over the past year, 7 in 10 residents say they can typically pay all their bills in full each month. And while 13% are finding it hard to get by, 5% say they are thriving, 4 in 10 say they are living comfortably, and another 4 in 10 are just getting by.

Still, federal safety net programs reach a sizeable share of the city, with about 3 in 10 Chicagoans receiving health coverage through Medicaid in the past year, and about a quarter receiving SNAP benefits. Most think the federal government is spending too little on both programs.

The Chicago poll was conducted September 13-23, 2026, using the ChicagoSpeaks® Panel, the probability-based panel of NORC at the University of Chicago. Online interviews were conducted with 1,108 adults. The overall margin of sampling error is +/- 4.1 percentage points.

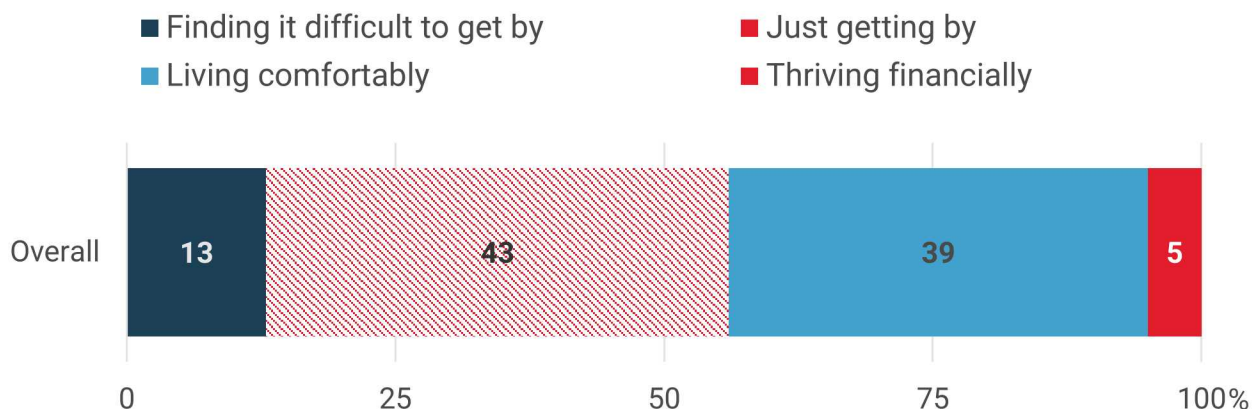
Most Chicagoans are financially stable, but many are just getting by.

Seventy percent of Chicagoans say they can typically pay all their bills in full in a given month, while 29% say they cannot pay some bills or can only make partial payments on some of them.

More than half of Chicagoans are either just getting by (43%) or finding it hard to get by (13%). Thirty-nine percent say they are living comfortably, and only 5% consider themselves to be thriving financially.

More than half of Chicagoans are either just getting by financially or struggling to make ends meet.

Percent of Chicagoans



Question: On the whole, which of the following best describes how well you are managing financially these days?

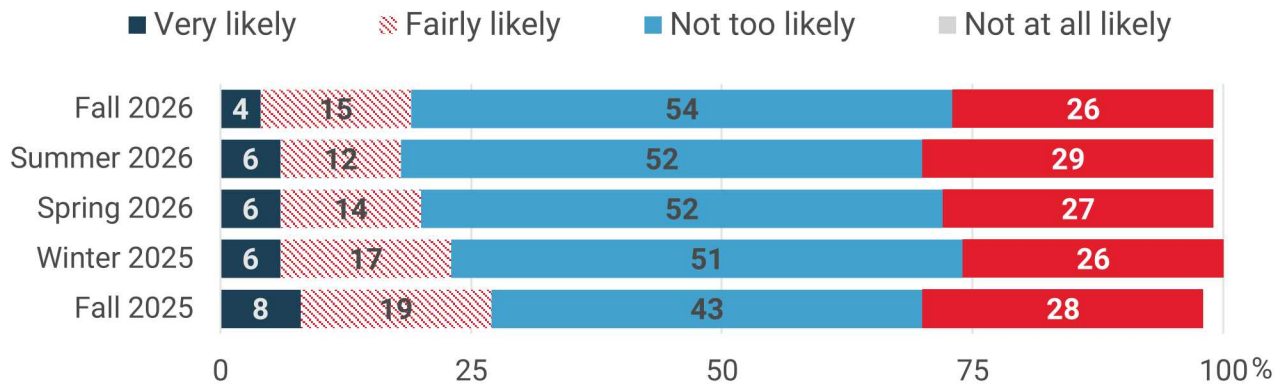
Source: ChicagoSpeaks Poll conducted September 13-23, 2026 with 1,108 adult Chicago residents.



Among employed residents, 19% think it is very (4%) or fairly likely (15%) they will lose their job or be laid off in the next 12 months. Concern has held steady in recent months but is down 9 percentage points from September 2025, when 28% of workers thought they were very (8%) or fairly likely (19%) to lose their job.

One in 5 Chicagoans feel it is at least fairly likely that they will lose their job in the next year.

Percent of employed Chicagoans



Question: Thinking about the next 12 months, how likely do you think it is that you will lose your job or be laid off?

Source: ChicagoSpeaks Polls conducted September 13-23, 2026 with 785 employed adult Chicago residents, June 15-23, 2026 with 864 employed adult Chicago residents, March 16-23, 2026 with 838 employed adult Chicago residents, November 24-December 8, 2025 with 847 employed adult Chicago residents, and September 16-29, 2025 with 921 employed adult Chicago residents.

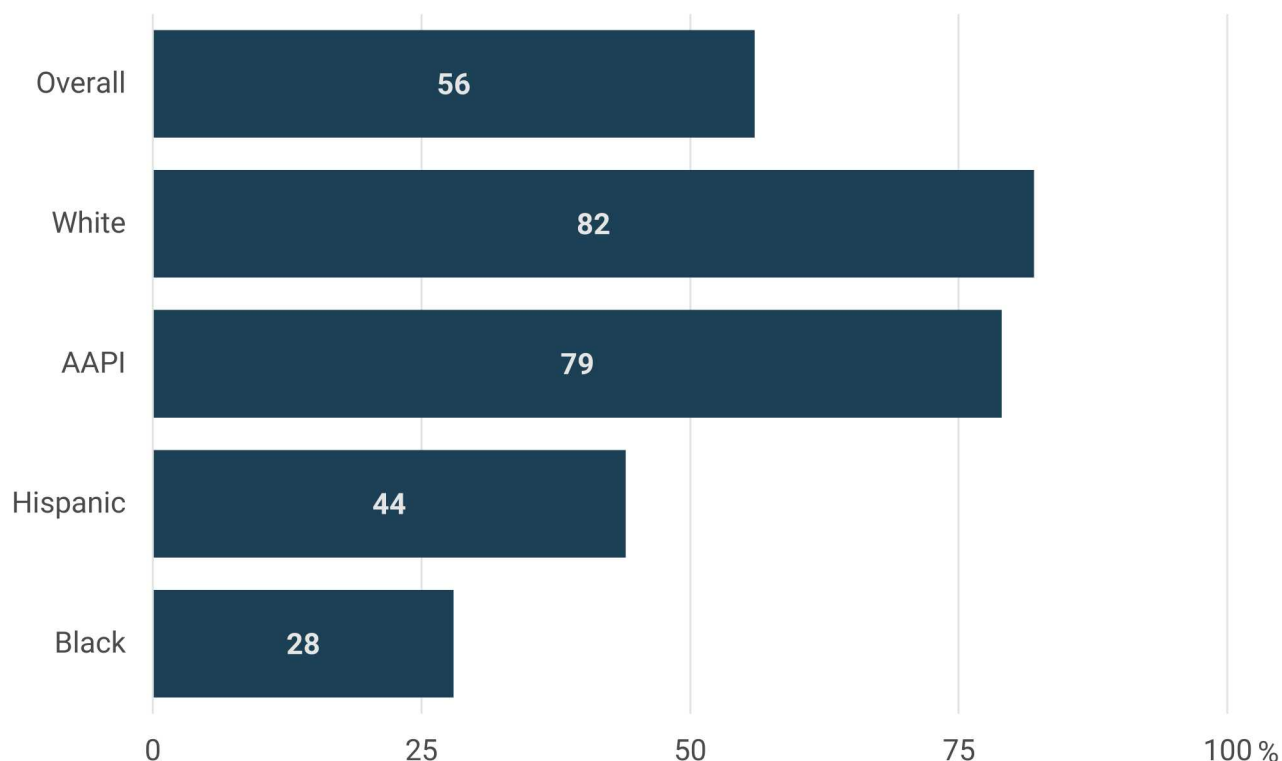


Fifty-six percent of residents say they, personally or jointly with a spouse, have money invested in the stock market, whether in individual stocks, stock mutual funds, or a self-directed 401(k) or IRA. Thirty-nine percent do not.

Racial differences are evident in stock market investments. White and Asian American and Pacific Islander adults in Chicago are more likely than Hispanic and Black adults to have money invested in the stock market. A majority of White and Asian American and Pacific Islander adults have such investments, compared with about half of Hispanic adults and one-quarter of Black adults.

White and AAPI Chicagoans are more likely than Hispanic or Black Chicagoans to have money invested in the stock market.

Percent of Chicagoans who have money invested in the stock market



Question: Do you, personally, or jointly with a spouse, have any money invested in the stock market right now – either in an individual stock, a stock mutual fund, or in a self-directed 401(k) or IRA?

Source: ChicagoSpeaks Poll conducted September 13-23, 2026 with 1,108 adult Chicago residents.



Many Chicagoans rely on Medicaid and SNAP, and most think the federal government spends too little on both programs.

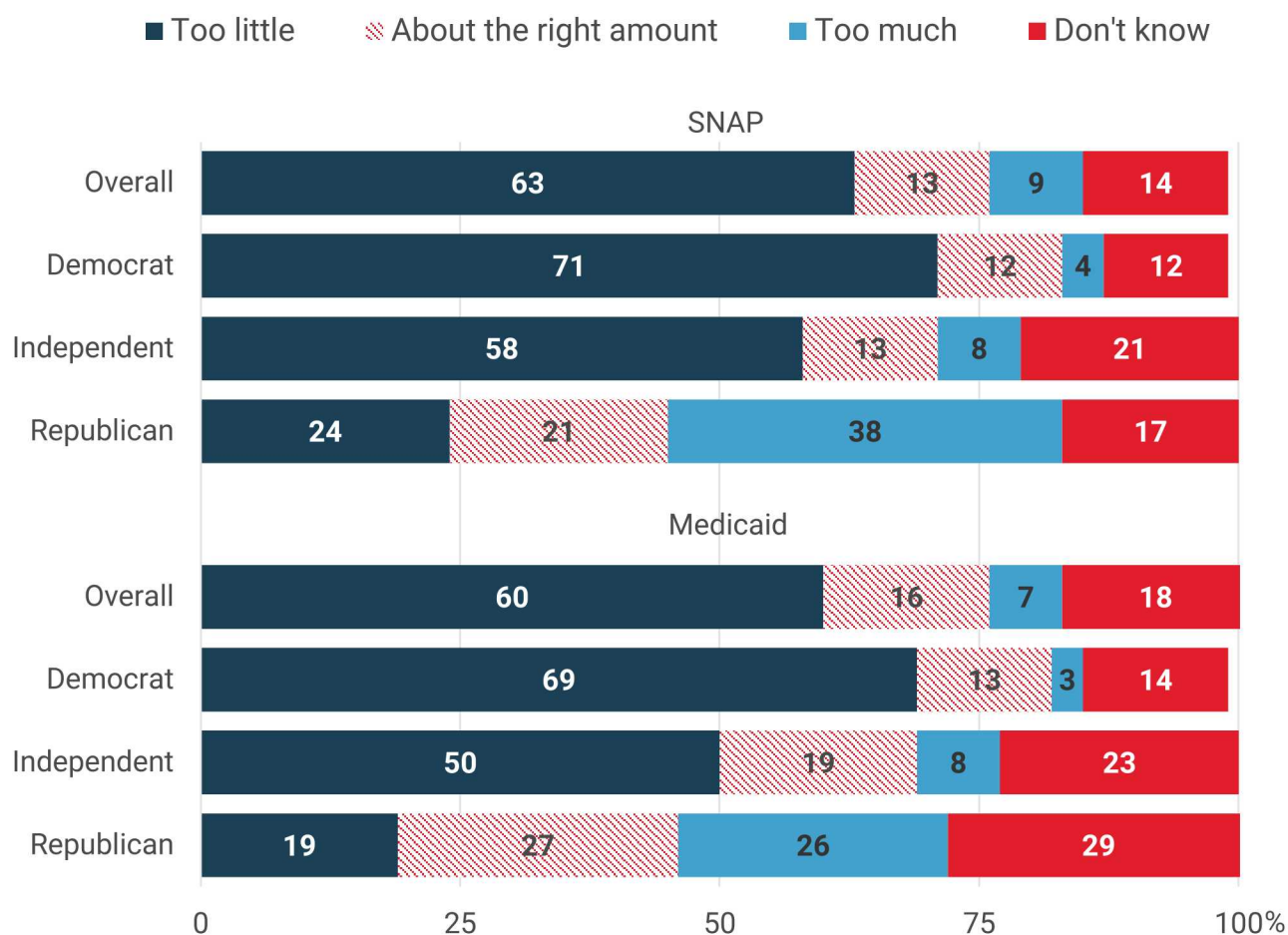
Nearly three in ten Chicagoans (29%) received health insurance coverage through Medicaid in the past 12 months, while 24% received benefits through the Supplemental Nutrition Assistance Program (SNAP). Among those who participated in either program, two-thirds (67%) reported receiving benefits from both Medicaid and SNAP.

Most residents think the federal government is underfunding these programs. Sixty percent say the U.S. government spends too little on Medicaid, compared with 16% who say it spends about the right amount and 7% who say too much; 18% are unsure. Views on food and nutrition assistance are similar: 63% say the federal government spends too little on programs like SNAP, 13% say about the right amount, and 9% say too much.

Views on government spending on these programs vary by political affiliation. Chicago Democrats and independents are more likely to believe spending on Medicaid and SNAP is insufficient, whereas Chicago Republicans are more likely to feel the government spends too much on these programs.

Democrats are more likely than Republicans in Chicago to feel that the federal government is spending too little on SNAP and Medicaid.

Percent of Chicagoans



Question: Do you think the Federal government is spending too much, too little, or the right amount on food and nutrition assistance programs like food stamps, SNAP, or EBT cards? Do you think the U.S. government is spending too much, too little, or the right amount on Medicaid?

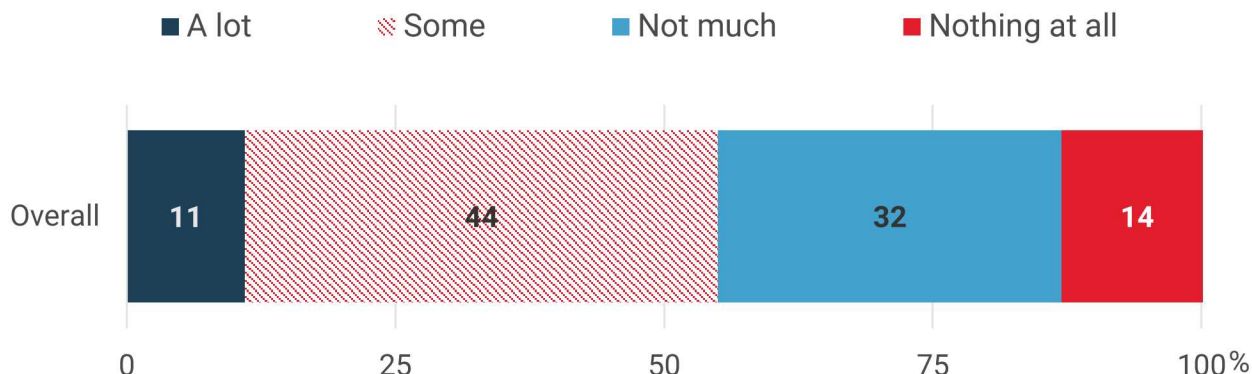
Source: ChicagoSpeaks Poll conducted September 13-23, 2026 with 1,108 adult Chicago residents.



Just over half of Chicago residents say they know a lot or some about the 2025 budget reconciliation law, commonly known as the “One Big Beautiful Bill,” which made changes to federal tax policy and to spending on programs such as Medicaid and SNAP. Forty-six percent say they know not much or nothing at all.

Chicagoans vary in how much they know about the 2025 budget reconciliation law.

Percent of Chicagoans



Question: In summer 2025, Congress passed the 2025 budget reconciliation law, commonly known as the “One Big Beautiful Bill”. The Bill made changes to federal tax policy and government spending, particularly for programs such as Medicaid and SNAP and immigration enforcement. How much do you know about the 2025 budget reconciliation law?

Source: ChicagoSpeaks Poll conducted September 13-23, 2026 with 1,108 adult Chicago residents.

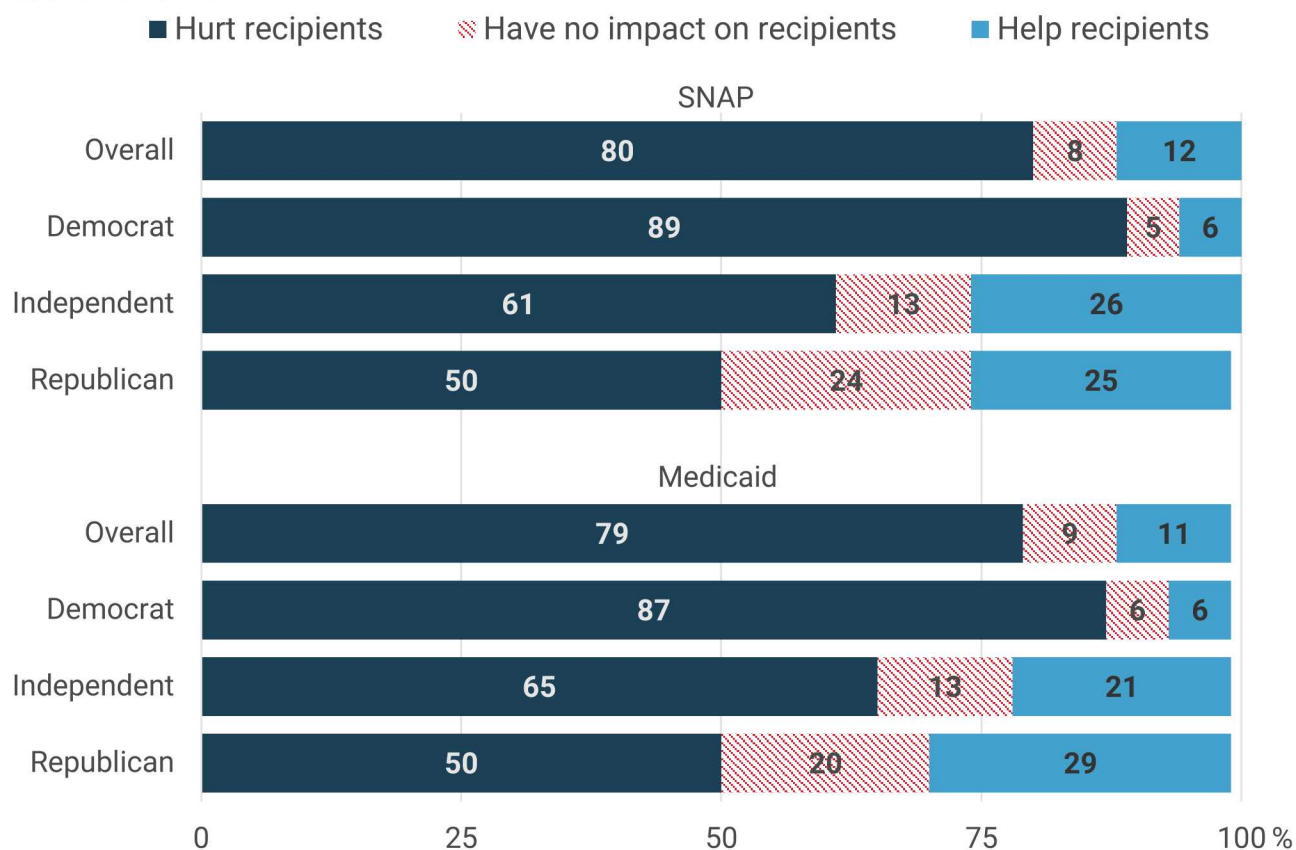


Among those who know at least a little about the law, a majority think it will hurt people who receive government benefits: 79% say it will hurt Medicaid recipients and 80% say it will hurt SNAP recipients. About 1 in 10 think it will help recipients of either program.

Chicago independents and Republicans are more likely than Democrats to believe the law will benefit recipients of these programs.

Democrats are more likely than Republicans in Chicago to feel that the 2025 budget reconciliation law will do more to hurt recipients of SNAP and Medicaid.

Percent of Chicagoans who know not much, some, or a lot about the 2025 budget reconciliation law



Question: Based on what you know about the 2025 budget reconciliation law, otherwise known as the “One Big Beautiful Bill,” do you think it will help, hurt, or have no effect on people who have received the following government benefits?

Source: ChicagoSpeaks Poll conducted September 13-23, 2026 with 997 adult Chicago residents who know not much, some, or a lot about the 2025 budget reconciliation law.



Study Methodology

Funded and operated by NORC at the University of Chicago, ChicagoSpeaks® is a probability-based panel designed to be representative of the Chicago household population. NORC conducted the ChicagoSpeaks summer 2026 survey using two sample sources: (1) NORC's AmeriSpeak® Panelists who reside in Chicago and (2) NORC's ChicagoSpeaks Panelists.

AmeriSpeak and ChicagoSpeaks are probability-based panels. The final survey estimates were calibrated to account for these different sample sources. This research was done to support a scientifically rigorous, community-driven research resource for informing policymakers and the public with accurate information about the experiences and opinions of all Chicago residents.

Interviews for this survey were conducted between September 13-23, 2026 with Chicago residents aged 18 and older, the overall study target population. Overall, 1,108 Chicago residents completed the survey. AmeriSpeak panelists were invited through the password-protected AmeriSpeak Mobile App and received email reminders and SMS reminders. ChicagoSpeaks panelists received a combination of email and SMS communications. Interviews were conducted in both English and Spanish, depending on respondent preference, using an online survey. Respondents were offered a small monetary incentive for completing the survey. The overall margin of sampling error is +/- 4.1 percentage points at the 95 percent confidence level, including the design effect.

Sampling error is only one of many potential sources of error and there may be other unmeasured error in this or any other survey.

Quality assurance checks were conducted to ensure data quality. In total, 29 interviews were removed for nonresponse to at least 50% of the questions asked of them or for completing the survey in less than one-third the median interview time for the full sample. These interviews were excluded from the data file prior to weighting.

Once the sample has been selected and fielded, and all the study data have been collected and made final, a poststratification process is used to adjust for any survey nonresponse as well as any noncoverage or under and oversampling resulting from the study specific sample design. Poststratification variables included Chicago region, age, sex, race/ethnicity, and educational attainment. The sociodemographic characteristics are weighted to benchmarks from the American Community Survey 2024 1-year estimates.

For more information, email ChicagoSpeaks-BD@norc.org or visit go.norc.org/ChicagoSpeaks.

<https://www.norc.org/research/projects/chicagospeaks.html>