

OCTOBER 2025

COOK COUNTY PROMISE PILOT:

Descriptive Snapshot



Oak Park mini-murals on South Boulevard



INTRODUCTION

To address longstanding disparities and accelerate progress toward an equitable economic recovery, Cook County launched in 2022 the Cook County Promise Pilot, a \$42 million guaranteed income program. Supported by the American Rescue Plan Act, the pilot provided monthly **unconditional cash transfers of \$500 to 3,250 eligible Cook County residents**, over the span of two years (from December 2022 to January 2025). County officials hoped the program would improve county residents' economic mobility, financial stability, and overall health.

At the request of Cook County, the Inclusive Economy Lab (IEL) is evaluating this pilot. Because Cook County received over 233,000 applications for the 3,250 slots available, IEL conducted a lottery to distribute resources in a fair and transparent way. This created an opportunity to generate rigorous evidence of the pilot's impact through a randomized controlled trial (RCT) design. The evaluation will analyze quantitative and qualitative data to identify the Promise Pilot's effect on a variety of outcomes including but not limited to participants' finances, housing, employment, mental and physical health, education, and interactions with the criminal legal system.

This report captures who applied to the Promise Pilot, how they compare to the overall population of eligible Cook County residents, and applicants' self-reported priorities and physical and mental health when they first applied. The data presented in this report are from the Promise Pilot application (which opened in October 2022 for three weeks) and from applicants who consented to participate in the research study. This report also includes participants' experiences from qualitative interviews conducted in fall of 2022. These preliminary insights are intended to help stakeholders understand the characteristics of the study participants at the time of the application and are not intended to draw any conclusions about the impact of the Promise Pilot. Research findings on a wide set of outcomes will be shared in subsequent reports.

Promise Pilot eligibility criteria:

- Resident of Cook County
- 18 years of age or older
- Household income at or below 250 percent of the federal poverty level

"A lot of people are suffering right now. ... People I've never even known to be struggling financially, they're currently struggling... And there's jobs out here yes, but for an average family, \$12 an hour isn't going to do it for anyone. So I think that that's why [the County] decided to do this trial program, to see if they could help... I think it's a great thing that they're doing." -Coleen, age 29

Promise Pilot Participant Overview

Study participants had the following characteristics:

- they averaged just over 43 years old,
- 71 percent were female,
- on average they resided in households earning just over \$21,000 and had 1.2 children,
- just over half identified as Black or African American,
- over half were employed
- over 80 percent had at least a high school credential.

At time of application (October 2022), applicants were asked to identify their top three needs and priorities for the next year. The following were most selected among study participants who responded to this question:



Some study participants also expressed concerns about their physical and mental health.

- **Over a third of survey respondents reported experiencing mental health that was not good for more than half of the prior month.**
 - Additionally, 22 percent of survey respondents reported experiencing physical health that was not good for over half of the prior month.
- **Almost 3 out of 10 survey respondents had experienced severe psychological distress in the last 30 days.¹**

¹ The optional baseline survey contained the Kessler Psychological Distress Scale (K6+), an established, widely used screening tool.

Promise Pilot Eligible Population, Applicants, and Research Sample

The County received over 233,000 applications for 3,250 program slots. A random selection of applicants were invited to a second phase of the application process, which required applicants to submit documentation to verify their identity, residency, and income.² 12,488 applicants submitted those, and IEL conducted a lottery to select the 3,250 pilot participants. The rest were assigned to the control group.

The application's second phase contained an opportunity for applicants to consent to participate in one or multiple research activities, and applicants were informed that their participation in research did not affect their chance of being selected for the pilot. 10,317 applicants (82.6 percent) consented to link their information to administrative data, and 6,690 (53.6 percent) applicants consented to survey research. This report uses data from those who consented to link their administrative data unless the data came from the baseline survey.

Figure 1: Identification of Promise Pilot study participants

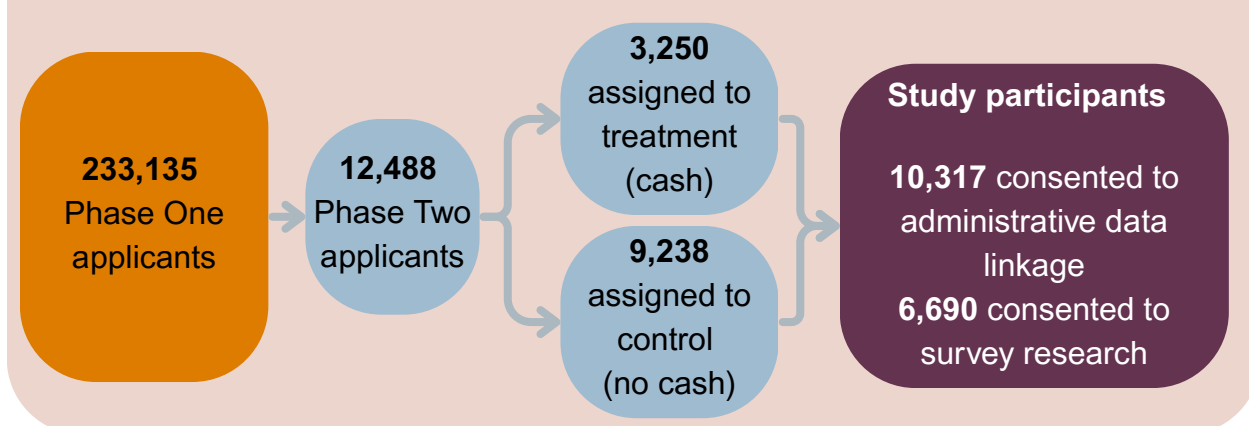


Table 1 below shows the demographic characteristics of all Cook County households estimated to be eligible for the pilot, applicants included in the lottery who consented to research using administrative data, and pilot participants who consented to research with administrative data. Compared to County residents estimated to be eligible for the pilot, Promise Pilot participants were:

- more likely to be between 30 and 64 years old,
- more likely to be female and have children,
- more likely to identify as Black or African American and less likely to identify as White or Asian,
- more likely to be employed but earning less,
- more likely to have some college education.

² The application comprised two parts to minimize the burden of submitting documents for people unlikely to be randomly selected for the pilot.

Table 1: Demographic profile of the estimated eligible population, Phase Two applicants, and Promise Pilot study participants

Category	Estimated eligible Promise Pilot population ³	Phase Two applicants that consented to research	Pilot recipients that consented to research
Total	1,409,984	10,317	2,757
Average age	46.3	43	43.3
18-29	25.7%	18.7%	17.7%
30-64	53.7%	71%	72.1%
65+	20.6%	10.2%	10.2%
Female	56%	71%	70.4%
Nonbinary or other	NA	0.5%	0.4%
Household income	\$38,543	\$21,179	\$21,573
Household size	2.8	2.6	2.6
Any children	32.0%	58.5%	58%
Number of children	0.6	1.2	1.2
Black or African American	32.9%	53.4%	53.1%
White	48.1%	30%	29.5%
American Indian or Alaska Native	1%	2.5%	2.7%
Native Hawaiian or other Pacific Islander	0.2%	0.5%	0.5%
Asian	7.4%	4.8%	5.3%
Other race	15.3%	11.4%	11.1%
Hispanic	30.6%	24.9%	24.2%
Renter or homeowner	97.1%	82.3%	81.5%
Literally homeless	NA	3%	3.3%
Housing unstable	NA	14.7%	15.2%

³ Estimates are based on ACS 5-year respondents 18 or older in households earning less than 250% of the federal poverty level (FPL).

Table 1 Continued

Category	Estimated eligible Promise Pilot population	Phase Two applicants that consented to research	Pilot Participants that consented to research
Employed (full and part-time)	45.4%	53.8%	53.9%
Self-employed, contract, or gig work	NA	8.2%	8.2%
No high school degree	21%	17.7%	17.6%
High school credential	31.9%	32.5%	33.5%
Some college or associate's degree	28.9%	36.8%	35%
Bachelors or higher	17%	12.2%	13%
Below 100% FPL	29.5%	49.1%	47.5%

The Promise Pilot was open to all adult residents of Cook County with a household income at or below 250 percent of the federal poverty level (FPL), but the County determined that the Promise Pilot should prioritize households with low incomes and those in historically disadvantaged communities. Given a similar pilot launched in June 2022 for Chicago residents, the County also determined that 83 percent of Promise Pilot participants reside in suburban Cook County and 15 percent reside in the City of Chicago. The remaining 2 percent of program slots were reserved for applicants with no address. Figure 2 shows that **the highest number of applicants resided in the West and South Sides of the City of Chicago** and Figure 3 shows that **the highest numbers of Promise Pilot participants resided in the South Suburbs**.

For more detail on the outreach, marketing, and application design elements that led to these study participant characteristics, refer to the Cook County Process Evaluation [here](#).

Baseline Survey Responses

Phase Two of the application included optional research questions to understand applicants' needs and priorities, their self-reported physical and mental health, and the existence, if any, of psychological distress. Responses establish a baseline for the physical and mental health outcomes that are of interest to Cook County for this pilot.

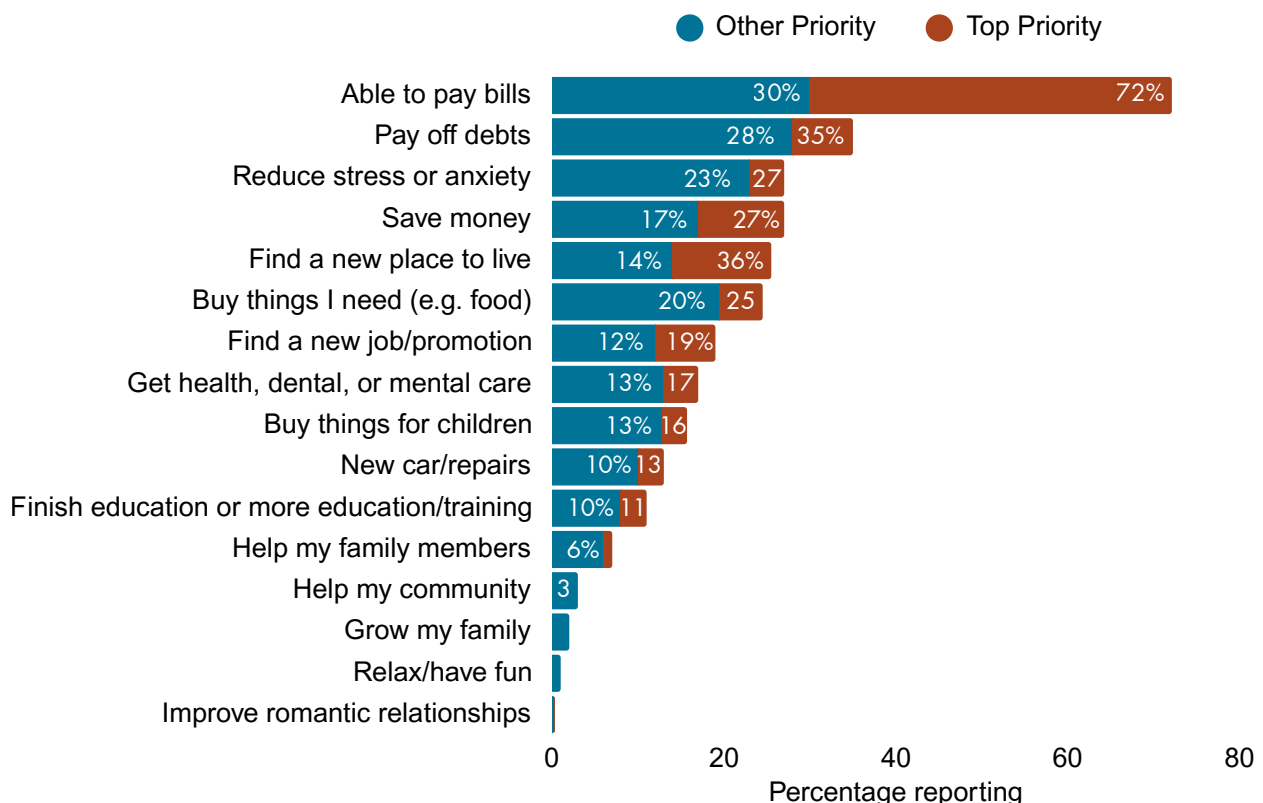
Applicants were asked to rank their top three needs and priorities over the next two years.

Note that this application launched in October

2022. Figure 4 reports survey respondents' top priority and combines priorities two and three into the "other priority" category. Almost three out of four respondents selected **paying bills** as their top priority. **Paying off debts, reducing stress or anxiety, saving money, and finding a new place to live** were the next most commonly selected.

"I want to be able to get out of the living situation. Not that it's bad, but I just want something more sturdy for us. Something a little bit more permanent, even if it's renting somewhere. Just something that it's ours, where we don't have to get things out of bins and stuff for clothes and stuff. Want something a little bit more normal."
-Alma, age 38

Figure 4: Self-reported needs and priorities at baseline

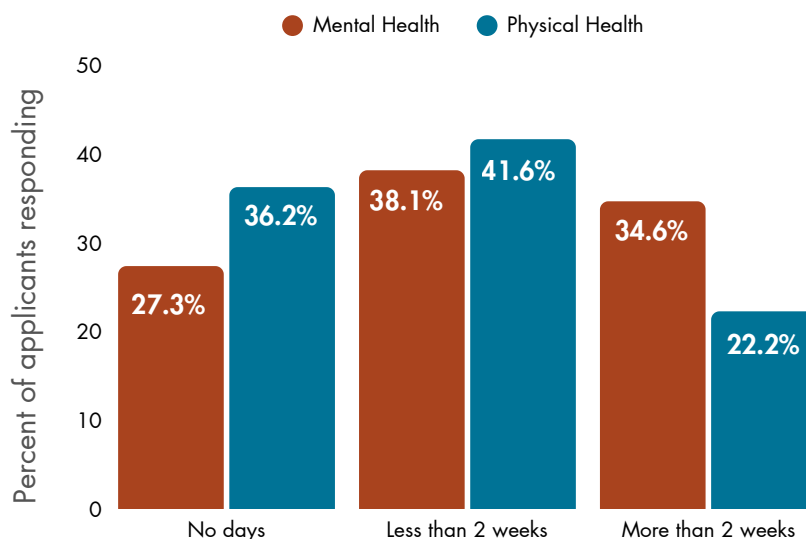


Data presented from 92.4% of study participants who consented to survey research (n=5,979).

Applicants were also asked to report the number of days in the last month in which their physical and their mental health was not good. Figure 5 shows that **over a third of applicants reported experiencing bad mental health for over half of the previous month**. 22 percent of study participants reported experiencing bad physical health for over half of the previous month.

Figure 5: Self-reported mental and physical health in the past month

Applicants were asked how many of the last 30 days their mental or physical health was not good.



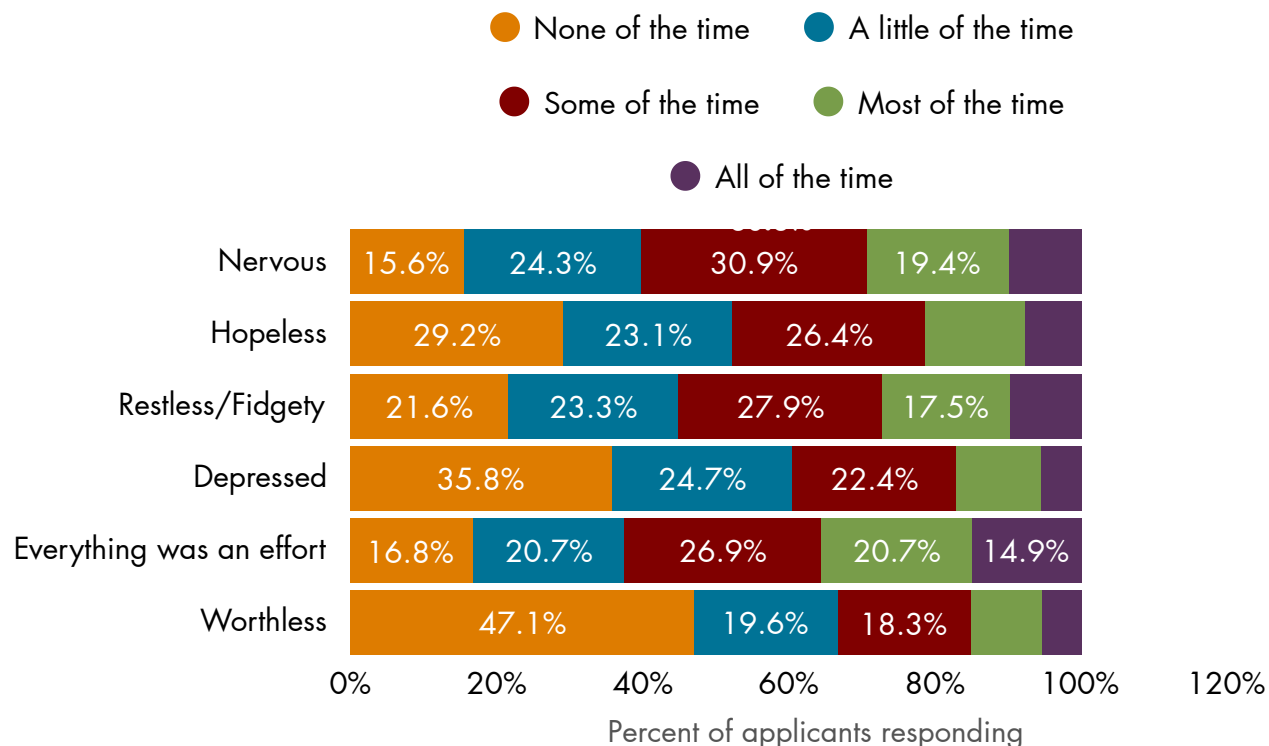
Data presented from 91% of study participants who consented to survey research (n=5,901).

"[Money] definitely weighs [on me] heavily. I wish it didn't. I wish I didn't always have that hyper-focus on money, but it's hard when you are living essentially paycheck to paycheck and also don't have the skill to... Not the skill, but to be able to save. It's hard." -Anastasia, age 45

As Figure 7 shows, Promise Pilot survey respondents who reported feeling distress **most or all of the time** during the last 30 days were most likely to report that they felt **“everything was an effort”** (35.5 percent), **“nervous”** (29.1 percent), and **“restless or fidgety”** (27.1 percent). Interestingly, survey participants in the City of Chicago’s guaranteed income pilot, the Chicago Resilient Communities Pilot, reported the same top three characteristics of psychological distress at similar rates.

Figure 7: Self-reported mental health in the last 30 days

Survey respondents were asked how often in the past 30 days they felt:



Data presented from 94.6% of study participants who consented to survey research (n=6,135).

"I live paycheck to paycheck and it's been like that for like the last 10 years, in all honesty. I work in healthcare and I've done so [for] 10 years.... It's kind of scary at this point in time where we are now in this world and how this economy is, to not have a cushion in the event something catastrophic happened again to us. I think that gives me anxiety, I'm not going to lie."
 Diana, age 42

SUMMARY AND NEXT STEPS

Cook County residents aspire to provide for their loved ones, experience financial stability, and achieve economic opportunity. The monthly cash assistance offered through the Cook County Promise Pilot is unlike other public safety net programs in that it provides cash assistance and trusts the recipients to know best how to spend it. A first look at the Promise Pilot study participants reveals that **the Promise Pilot successfully reached households with lower incomes and those in historically disadvantaged communities**. It also reveals that applicants were experiencing considerable hurdles in meeting their daily needs but striving for better, more stable futures.

Future analyses will examine if and how the Promise Pilot impacts employment, financial health, physical and mental health, children, mobility, and subjective well-being. Over the next several years, the Inclusive Economy Lab will explore these short- and longer-term impacts of the pilot on participants through a mixed-methods evaluation that includes:



Impact Evaluation

The research team will identify the Promise Pilot's impact through a randomized controlled trial. The team will compare outcomes for those who randomly were offered the cash to those who were not. The research team will analyze administrative data and quarterly surveys.



Qualitative Research

The research team conducted periodic interviews with study participants throughout the Promise Pilot. The research team will capture participant experiences in their own words and provide additional context for the findings from the quantitative analysis.



Process Evaluation

The process evaluation documents the early phases of the implementation of the Promise Pilot and makes recommendations for future cash assistance and social service programs.

The Inclusive Economy Lab looks forward to sharing findings from these activities.

The Inclusive Economy Lab partners with policymakers, community-based organizations and others to generate rigorous evidence that leads to greater financial security and real economic opportunity for communities harmed by disinvestment and segregation.

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Evaluation of Cook County Promise is made possible in part by the generous support of: Crown Family Philanthropies, Healthy Communities Foundation, J-PAL Abdul Latif Jameel Poverty Action Lab, Paul M. Angell Foundation, PERT Foundation Impact Fund at the Chicago Community Foundation, Searle Funds at The Chicago Community Trust, The Rockefeller Foundation, and W.K. Kellogg Foundation. Funding was also provided by the American Rescue Plan Act. This project is being supported, in whole or in part, by federal award number ALN 21.027 awarded to Cook County by the U.S. Department of the Treasury.