Driven into Debt

Event Toolkit

YOUR STEP-BY-STEP GUIDE TO SPARKING COMMUNITY CONVERSATION AND CHANGE ON CHICAGO VEHICLE TICKETING
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About ProPublica Illinois

ProPublica Illinois, founded in 2017, is an independent, nonprofit newsroom that produces investigative journalism with moral force. Headquartered in Chicago, we are the first regional publishing operation of ProPublica and are dedicated to stories about big issues that affect people living and working in Illinois.

With a team of 12 reporters, editors and technologists, we are pursuing stories that hold powerful institutions to account, from politics to government to business. Since we began publishing in October 2017, our team’s reporting has made a demonstrable impact on a wide range of issues. You can read more about what we’ve accomplished in our first-year report.

Here’s how you can connect with us:

Follow ProPublica Illinois.

On Twitter: @ProPublicaIL

On Facebook: facebook.com/propublicaillinois

Weekly updates: propub.li/2h7c15f

Email us story ideas and suggestions.
Send to illinois@propublica.org. For sensitive information, you may also call or message us on Signal or WhatsApp at 312-282-0273.
Introduction

About Driven Into Debt

Let’s face it: Nobody likes getting a ticket. However, avoiding a citation in Chicago is often easier said than done.

Parking and vehicle tickets generate millions of dollars in revenue for the city each year. But African American neighborhoods and communities that can least afford the steep fines and fees have borne the heaviest costs. Drivers who struggle with paying those tickets can end up in bankruptcy; with a suspended license, expensive car boot and towing costs; and even being barred from public-sector jobs.

Driven Into Debt is an investigative series initiated by ProPublica Illinois reporter Melissa Sanchez and continued in partnership with WBEZ Chicago digital editor Elliott Ramos. The series has already prompted some significant reforms and promises of more. Our hope is that you’ll keep engaging with this issue and continue the momentum toward fixing ticket issues for motorists in your neighborhood and the entire city.

Here are some of the findings from our reports:

- Chicago’s bankruptcy court leads the nation in Chapter 13 filings in part due to debt from unpaid parking, traffic camera and vehicle compliance tickets.
- License suspensions tied to ticket debt disproportionately affect motorists in largely black sections of Chicago and its suburbs.
- Many bankruptcy firms have structured repayment plans to prioritize paying lawyers and their fees ahead of their clients’ creditors, which may make it even harder for people to get out of bankruptcy.
- Black neighborhoods are hit with city sticker tickets at a higher rate, per household, than other parts of the city, according to an analysis of tickets from 2011 to 2015. Tickets issued by police drive the disparity.
- Chicago’s increase in fines for city sticker compliance didn’t raise as much revenue as promised. Instead, debt from this one type of ticket skyrocketed, compounded by late penalties and collection fees.
- Tickets issued in more affluent, majority-white neighborhoods are most likely to get contested and dismissed, according to an analysis of tickets issued in 2017. Tickets issued in predominantly Latino neighborhoods are the least likely to be contested.
Using This Toolkit

We’ve created this resource to help you host events that will generate discussion and encourage elected officials and other local leaders to act with your community’s interests in mind. These events can also function as a powerful problem-solving tool, allowing you to organize your neighbors and develop ideas that could potentially have a broad impact for every Chicagoan. Our event guide includes general information and tips you can use while creating an event tailored to your community and guests. If you’re interested in hosting an event, first register by filling out a brief form to tell us about what you’re planning.

The information here provides everything you need to plan and prepare your event: printable articles, discussion questions, info sheets and more.

Our team is here to answer any questions along the way:

events@propublica.org

Photo credit: The Institute for Research on Race and Public Policy at the University of Illinois at Chicago (UIC IRRPP)
Getting Started

We’re excited that you’ve decided to host an event around ProPublica Illinois’ Driven Into Debt series. This will be a unique way to raise awareness and create opportunities for reform, as well as to help members of your community take action in their own lives.

The Community Forum Model

ProPublica Illinois partnered with WBEZ Chicago and the Institute for Research on Race and Public Policy at the University of Illinois at Chicago to host an event based on our reporting on vehicle and parking tickets in Chicago.

Our event included a panel of ProPublica Illinois and WBEZ reporters, a Chicagoan heavily burdened by ticket debt, and academics, who all discussed how ticketing fits among many other fines and fees that hurt people who can least afford them.

We also provided a brief tutorial about how to use The Ticket Trap, an interactive online app that lets you search and compare parking and vehicle ticket trends across the city. Audience members were invited to share their written questions for a moderated Q&A, and online livestream participants chimed in by using the hashtag #DrivenIntoDebt.
Guidelines

We’re happy to help position your event for success and ensure that your plans will best represent the investigative reporting, as well as our mission. While you craft an event tailored to your interest areas and the needs of your audience, please abide by the following guidelines:

- **Impartiality:** ProPublica Illinois is an independent, nonpartisan newsroom. If your event involves advocacy or support for a political/legislative agenda, you must note that the news reports and our branded materials are only for educational purposes and that ProPublica Illinois is not linked to any advocacy activities.

- **Branding:** All print materials, invitations and web listings must include this phrase: “This is an independently organized event inspired by reporting from ProPublica, an award-winning nonprofit newsroom.”

- **Fundraising:** You should not make money from the event, nor use your event to raise money for organizations other than ProPublica Illinois. However, you are not required to raise money through this event.

- **Speakers:** No one is allowed to pay for a speaking role at the event.

- **Partnerships:** Feel free to partner with organizations in your community to cover costs, reserve event space and support the outcomes of your conversations. However, if you wish to use ProPublica Illinois’ branded materials from this event guide, please note that ProPublica Illinois does not allow financial sponsorships by any participant in the industry/sector related to the discussion. Organizations and businesses such as towing companies, bankruptcy law firms, debt collectors and private lenders are not eligible to provide financial support for your event.

- **Register Your Event:** Let us know about your plans to host. We are happy to advise as you make preparations, and we can help spread the word. Fill out this brief form.

- If you have questions about any of the above guidelines, please contact us at events@propublica.org.
Setting Goals

Start by thinking about what you want to accomplish. Which issues are you most interested in discussing? Which people or groups do you hope will participate? The goals you outline should inform each step of your plans.

These may include:

- Identifying parking ticket trends in your neighborhood and contributing factors such as visible street signs, free parking versus meters, police presence and the costs of vehicle registration and city stickers.

- Showing people how to contest a ticket that may have been issued in error.

- Sharing information about how to best manage ticket debt.

- Gathering community leaders and elected officials for a listening session, where people can raise concerns, ask questions and seek commitments on next steps.
Choosing a Format

Whether you are interested in hosting a small, less-structured event — a discussion group at home, for example — or a large public forum, feel free to use our materials in whichever way best suits you. While this kit is mostly tailored toward the community forum model, our guidelines will still help your event be a success.

Ultimately, it’s best to structure your event and the format based on your goals, the needs of your audience and the resources you can access. Be as creative as you’d like, whether it’s combining formats or building a new one from scratch. Here are a few examples:

- Informational and skill-building workshops
- Town hall meeting with neighborhood officials
- Panel discussion and Q&A featuring local experts
- Brainstorming session and breakout groups
- Live storytelling event featuring spoken, personal essays about ticketing issues

When deciding on a format, think about any additional details that would make for a positive audience experience and encourage participation. For example, depending on your event, you may consider assigning a moderator, choosing a group facilitator, taking both written and spoken questions, or providing food and refreshments for events scheduled during common meal times.
Working with Partners

Partnerships can strengthen your efforts and bring together more people with similar interests. Start by making a list of local organizations and people you could collaborate with, and keep your goals and desired audience in mind.

Here are examples of people and groups who may be interested in working with you:

- Community centers
- Social service organizations
- Legal assistance nonprofits
- Churches
- Neighborhood associations
- Staff of elected officials
- Financial and social policy groups

Before reaching out to potential partners, take time to consider how the event would fit within their ongoing work. Also, think about ways they can offer support — whether it’s booking a venue, finding guest speakers or helping with online promotion.
Finding a Location

Finding a low-cost, or free, venue may be easier than you think. Here are some questions to consider when selecting a location.

- Will this place naturally draw an audience?
- Where is a convenient, community-friendly space where people congregate?
- When are your guests most likely to available to attend, based on their schedules? What venues have available space for those times?
- What is the seating capacity? How many people do you estimate will attend?
- Can the venue accommodate your A/V, sound or other technical needs?
- Is the venue accessible by public transportation? Is parking easily available?
- Is there a fee to use this space?

Ideas for Low-Cost or Free Event Spaces

- Community college auditorium or lecture hall
- School auditorium
- Library
- Donated space in an office building
- Neighborhood recreation center
- Community health center
- Church, synagogue, temple or mosque
Selecting Speakers

Here are some best practices to follow in your search for speakers:

• Choose people who are familiar with the issues and can create an environment for open discussion. You will probably want two to four speakers who represent different perspectives and areas of expertise. These voices may include:

  • Residents
  • Community organizers
  • Lawyers
  • Public officials

• Be mindful of assembling panelists who reflect your community’s diversity.

• Inform each panelist about the other speakers you’ve invited.

• Once you have commitments from speakers, help them prepare by providing a draft of the agenda, your desired outcomes and other relevant information.

Photo credit: UIC IRRPP
It’s essential to promote the event within your community. Here are ways to boost turnout.

- **One of your best strategies will be to personally invite people.** Make an invitation list of local organizations, businesses and individuals that would have an affinity for the subject matter, and send them direct emails. For customizable email invitations, see page 15.

- **Place flyers on bulletin boards at community centers, coffee shops, grocery stores and other businesses.** Also consider handing out flyers at community events. For a customizable flyer, see page 15.

- **Submit announcements to your local media’s community and events calendars.** Many media sites, especially hyperlocal news sites, let you post events. Find these by searching for “event calendars” in your city.

- **Reach out to press.** Contact writers who cover local events at newspapers, alt-weeklies, online magazines and blogs — you can find them by searching for coverage of similar community events — and send them an invite or offer of a relevant article (i.e., an interview with one of the speakers).

- **Create an event on Facebook** and promote it on your organization’s page. Find a customizable event graphic to share on Facebook and Twitter on page 15.

- **Since tweets can be missed as they flow through your audience’s Twitter feeds, you should tweet about your event multiple times.** Encourage your partners and speakers to tweet too, and make it easy for them by sending pre-written tweets. See examples on page 17.
Discussion Questions

For Residents and Motorists

• Which kinds of vehicle tickets do you receive the most? Where?
• Are you getting tickets because it’s hard to afford vehicle registration, city stickers, license plate replacements and other common vehicle compliance costs?
• How has ticket debt directly affected your day-to-day life?
• Do you feel your neighborhood has enough available free parking spots versus private, paid parking meters?
• Does your block have visible and adequate street signage to help residents avoid tickets? (Examples: Visible yellow paint near fire hydrants, “no parking” signs that are easy to read and comprehend.)
• Would you be willing to perform community service to cover all or part of any ticket debt?
• Have you accessed the online portal or the customer service line for tickets? Are these resources user friendly?
• Which parts of Chicago’s ticket system need to be changed most, and why?
For Elected Officials

• Several proposed reforms weren’t called for a City Council vote before the session ended earlier this year. Will they be reintroduced?

• Are car boots and license suspensions necessary for ticket enforcement or to generate revenue? Are there other ways to encourage compliance?

• What is your position on an Illinois law that would end driver’s license suspensions tied to ticket debt?

• Why does the city rely heavily on tickets for revenue?

• How has the city’s privatized parking meter deal depleted potential revenue from parking? Does the deal need to be renegotiated or challenged in court?

• What services do you provide to constituents who struggle with ticket debt or have questions about a citation?

• Could ticket amnesty programs be offered in the near future? Why or why not?
• Other than filling for bankruptcy, how can motorists struggling with ticket debt prevent the negative effects?

• When did fines and fees like parking tickets become go-to generators of revenue? How has this changed over time?

• What is the legal reasoning for suspending driver’s licenses because of unpaid tickets? How does Illinois’ law hold up in court?

• How does the role of law enforcement influence the parking and vehicle ticketing system?

• In which cases should motorists contest a ticket on their own versus consulting an attorney?

• Why do some bankruptcy attorneys get paid before their clients’ debts are resolved?

• What should motorists be mindful of when hiring an attorney for tickets or filing bankruptcy?

• Is there any way to seek restitution from the city for any wrongful negative consequences related to parking and vehicle ticket enforcement?
For Policy and Research Experts

- Have other cities used innovative programs to address ticket debt? How could Chicago model them?
- How does Chicago's issues with parking and vehicle tickets compare with other major cities?
- What are the social costs of ticket debt and the uneven enforcement in Chicago's predominantly African American neighborhoods?
- How can public policies fairly balance parking and vehicle regulation enforcement and desires for revenue from cities and municipalities?
- Which policy questions prove most challenging while proposing system reforms? What are the major barriers to change?
- Are there other policy issues, or discoveries from your research, that are being overlooked by lawmakers and advocates?

For Advocacy Groups

- What have motorists expressed as the most important issues with Chicago's ticketing system?
- Are there any proposals or policy ideas that may alter the current situation?
- From your conversations with lawmakers, what are some common rationales for and against proposed reforms?
- Which local groups and programs focus on finding creative solutions?
- How do racial disparities in law enforcement affect parking and vehicle tickets?
- What have you heard from residents while organizing on ticket related issues in neighborhoods on the South and West sides? On the North Side?
- Could you describe some of the social issues that inform public opinion on tickets and debt?
Events Resources and Tools

Use any of these materials to create handouts for your attendees or craft a presentation.

Customizable Presentation Slides

For a customizable backdrop, graphs and key bullet points, click here.

Promotional Tools

Use these customizable documents to spread the word about your event. These templates were created in PowerPoint, where you can add in your details. When you’re ready to share or print, convert to PDF by going to File > Export, and clicking on “Create Adobe PDF.”

Customizable Email Invitation

Customizable Flyer

Customizable Social Media Graphic
The Ticket Trap

This interactive online database allows you to search for your address and compare your ward with others, and you can see how Chicago’s reliance on ticketing for revenue affects motorists across the city.

Before sending event invitations, you could also use the app to highlight trends in your area and share a few of the details in your event description.

You might also create a custom fact sheet using relevant details from The Ticket Trap app and share the information during the event.
Sample Facebook Posts

Chicago's parking ticketing practices drive motorists into debt, bankruptcy and can lead to license suspensions that affect their financial lives. What needs to change? Join us for a discussion on [DATE] at [TIME]. RSVP here: [LINK]

We want to know what underlying causes contribute to racial disparities in Chicago's parking ticket system and license suspensions. How can Chicago prevent more motorists from filing for bankruptcy or having their lives upended by the city’s reliance on ticketing for revenue? Learn more on [DATE] at [LOCATION]. RSVP: [LINK]

This is bigger than parking tickets. Join us on [DATE] at [TIME] for insights on how Chicago's ticket system punishes motorists who can least afford the expensive fines and fees. We'll also share strategies for self-advocacy, how to appeal a ticket and more. RSVP: [LINK]

Chicago's parking ticket system is punishing those who can least afford it. Inspired by @ProPublicaIllinois' reporting on vehicle ticket debt and license suspensions in Chicago, we're convening motorists, elected officials, legal experts, reporters, local police and others for insights on how Chicago’s reliance on tickets for revenue harms drivers. Join us on [DATE] at [TIME]: [LINK]

Sample Twitter Posts

Chicago’s ticketing system punishes motorists who can least afford the fines. We're convening the community and experts to share insights on how the city’s ticketing system punishes motorists unequally. Join us on [DATE]: [LINK]

Why do Chicago’s predominantly black neighborhoods bear the brunt of parking ticket debt and suspended licenses? We looked at the data. Join us on [DATE] to learn more: [LINK]

This is bigger than parking tickets. Join us on [DATE] for a community discussion on how Chicago's parking and vehicle tickets drive motorists into debt. The event is free. Register here: [LINK]

What can be done about Chicago's ticket system? Inspired by @ProPublicaIL’s reporting on Chicago parking ticket debt and license suspensions, we’re continuing the convo w/ elected officials, legal experts and more. RSVP: [LINK]

We also encourage you to use the hashtag #DrivenIntoDebt and share it with attendees to join the broader online conversation.
After The Event

Share your event recap with us by completing this form. We want to hear how it went, and which materials in the toolkit were most helpful.

Tell Us About Your Event: [https://propublica.forms.fm/host-an-event](https://propublica.forms.fm/host-an-event)

Stay Connected

Thank you for using this toolkit! Here are a few ways you can stay in touch with ProPublica Illinois and our work.

**Contact Us**

If you have additional questions or comments, email events@propublica.org.

**Follow ProPublica Illinois**

On Twitter: @ProPublicaIL  
On Facebook: [facebook.com/propublicaillinois](http://facebook.com/propublicaillinois)

**Donate**

ProPublica Illinois is an independent, nonprofit newsroom that produces investigative journalism in the public interest. If you found this information helpful and want to support us, you can donate here.
Suggested Reading: Driven Into Debt

How Chicago Ticket Debt Sends Black Motorists Into Bankruptcy (Feb. 27, 2018)

The Many Roads to Bankruptcy (Feb. 27, 2018)


Chicago Begins To Rethink How Bankruptcy Lawyers Get Paid (May 9, 2018)

Chicago Hiked the Cost of Vehicle City Sticker Violations to Boost Revenue. But It’s Driven More Low-Income, Black Motorists Into Debt (July 26, 2018)

What’s the City of Chicago Doing About Its Problem With Duplicate Sticker Tickets? (Aug. 9, 2018)

Download Chicago’s Parking Ticket Data Yourself (Aug. 23, 2018)

Chicago City Clerk Calls for Reforms of Vehicle Sticker Program (Oct. 23, 2018)


Chicago Considers Wiping Away Old Ticket Debt for Motorists Who File for Chapter 7 Bankruptcy (Nov. 5, 2018)

Chicago City Council Approves Modest First Reforms on Ticketing and Debt (Nov. 14, 2018)

Chicago Throws Out 23,000 Duplicate Tickets Issued Since 1992 to Motorists Who Didn’t Have Vehicle Stickers (Nov. 29, 2018)

Chicago Task Force Will Take on Ticket and Debt Collection Reform (Dec. 6, 2018)

Everybody in Chicago’s Mayor’s Race Says They Want Ticket Reform (Jan. 25, 2019)

Task Force on Tickets and Debt Suggests Reforms but Needs Chicago’s Mayor and City Council to Finish the Work (June 11, 2019)
Related Stories from Other News Outlets

Here are some other stories, television segments and radio interviews about ticketing in Chicago that you might want to use for your event.

**Block Club Chicago:**
The reporters used “The Ticket Trap” app to draw comparisons for two stories:
“Police-Heavy Wards Get The Least Parking Tickets Out Of Any In Chicago, Data Shows.” (Dec. 20, 2018)
“Wards With Majority Black, Hispanic Residents Get The Most Parking Tickets From Police, New Analysis Shows.” (Dec. 21, 2018)

**CBS Chicago:**
“Tips on Fighting a Parking Ticket.” (June 7, 2019)
“Sitting On $3.7 Million Owed To Drivers, City Vows To Make Refunds Easier To Get.” (May 3, 2019)
“South Side Neighborhood Gets Lots More Parking Tickets Than North Side.” (Oct. 1, 2018)

**NBC Chicago:**

**Reason.com:**
“Chicago Is Trying to Pay Down Its Debt by Impounding Innocent People’s Cars.” (April 25, 2018)
“Chicago Has Raked in $114 Million in Vehicle Impound Fines Since 2012.” (June 28, 2018)