Discussion guide

UNDERSTANDING BROOKLINE: ECONOMIC INEQUALITY IN BROOKLINE In this discussion guide, we offer a series of questions meant to foster deeper engagement with the data presented in Understanding Brookline: *Economic Inequality in Brookline*, inspire new ideas and approaches to supporting our community, and reflect on how together we can continue addressing barriers to opportunity and equity in Brookline. The guide is divided into five sections: an overall reflection on the content of the report, specific questions about each of the three part sections, and a concluding series of questions to inspire ideas for building greater economic equity in Brookline.

OVERVIEW: GENERAL QUESTIONS & REFLECTIONS

Though Brookline's overall poverty rate fell from 13.1% in 2010 to 10.2% 2020, poverty is only one marker of broader economic inequality. As we saw in *Understanding Brookline: Economic Inequality in Brookline*, there are many places where we are seeing indicators of rising economic inequality and financial insecurity.

What in this report surprised you or stood out to you?

What in this report did not surprise you? What did you already know or suspect?

What are some of the main drivers of economic inequality in general and in Brookline specifically?

Economic inequality means that some people have an easier time accessing essential resources, while others have a more difficult time accessing those same resources. These disparities have both short-term and long-term impacts.

How is economic inequality impacting the Brookline community?

What essentials do you think are integral to building financial security?

How do different levels of access to essential resources affect community members' abilities to build financial security for themselves and for future generations?



Understanding where we are today is the first step in creating a more equitable and prosperous future for our community.

What are some efforts or initiatives you think could have a positive impact on reducing economic inequality?

If you could do one thing to immediately reduce economic inequality, what would it be and why?

PART 1: A GROWING & DIVERSIFYING BROOKLINE

In the first part of Understanding Brookline: Economic Inequality in Brookline, we explored how Brookline has changed demographically from 2010 to 2020. Brookline's population grew by nearly 7.5% during that time, and Brookline's population is becoming more racially diverse.

How has this population growth impacted the community?

Where is this growth most evident?

How is this growing racial, cultural, and linguistic diversity reflected in our community?

Brookline's population is diverse in terms of age, with a combined 36.1% of Brookline's population sitting at the farthest ends of the age spectrum.

How can we ensure every resident is supported at every stage of life?

Where are there existing supports for our youngest and oldest residents?

What additional resources are needed to support Brookline's youngest and oldest residents?

The Covid-19 pandemic has impacted us all. It has also widened existing inequities and created new challenges.

What forces are bringing people into Brookline? Which ones are pushing people out?

Where are there barriers to expanding access to resources and participation in local decision-making?

Where are we seeing opportunities for greater inclusivity in education, language accommodation, civic leadership, and more?

PART 2: DECLINING POVERTY, RISING ECONOMIC NEED

Brookline's overall poverty rate fell from 13.1% in 2010 to 10.2% 2020. Similarly, median household incomes rose. But there is still considerable economic inequality and need in our community. For instance, women make up more than half of Brookline's population, but 11.28% of women live in poverty, 10.68% of adults over the age of 65 live in poverty, and an estimated 33% of 18-24-year-olds live in poverty in Brookline.

What factors might be contributing to these poverty rates?

Where are there support to help these community members gain financial security?

What additional support might be needed?

1 in 4 Brookline residents is financially vulnerable and living well below the estimated living wage for Norfolk County, and living wage estimates have nearly doubled since 2015. To achieve Norfolk County's estimated living wage, a household needs to earn at least 500% above the federal poverty threshold.

What might be causing this rise in the cost of living? What impacts might that be having on our region and community?

What might the discrepancy between the federal poverty thresholds and the estimated living wage for Norfolk County tell us about the extent of financial insecurity in Brookline?

What opportunities do you think people need to achieve financial security?

PART 3: ECONOMIC INEQUALITY IN BROOKLINE TODAY

Many factors contribute to economic inequality, including access to essential resources and services that can help individuals and families build financial security for themselves and future generations.

What resources help set people up for financial security?

What barriers and challenges to accessing these resources exist in Brookline today?

How does the income needed to access these resources compare to the county's living wage estimates?

What implications does this have for building financial security in Brookline?

Homeownership is an important step in building financial security and intergenerational wealth, but is becoming more challenging for many individuals and families to attain.



How are rising housing costs impacting who can live in Brookline?

What strategies do we have to support residents with rising housing costs?

Who is being supported, and who is being left out, of current efforts to expand access to affordable housing in Brookline?

Childcare is another essential service for many, and the cost of childcare is a known challenge in Brookline. Norfolk County is the 4th most expensive county in the entire country for childcare.

How does the cost of childcare impact financial security?

How can we expand access to quality, affordable childcare to help Brookline families thrive?

What can we do to ensure individuals who provide childcare to Brookline's youth can afford to live in or near in the same community where they work?

CONCLUSION: TOWARDS A MORE ECONOMICALLY EQUITABLE BROOKLINE

We have explored current data around economic inequality in this report because understanding where we are today is the first step in building a future in which everyone who lives, learns, works, and plays in Brookline has access to the opportunities we all need to build stable, fulfilling lives.

How can we as a community ensure that all residents have the resources they need to thrive?

Where are there opportunities to expand access to essential resources and wealth-building opportunities?

What can we do to begin closing these gaps?

How do we use these insights and others to guide our efforts?

What can we do to build a Brookline where every member of our community can thrive?

Thanks to our generous sponsors for making *Understanding Brookline*: *Economic Inequality in Brookline* possible.





