

Creative Workforce Environment in Chicago

Executive Summary

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Chicago's creative workforce contributes significantly to the city's cultural vitality and economic life, but there is a lack of understanding of their living and working conditions. Prior research and artist surveys suggest that creative workers often rely on nontraditional employment arrangements, which can be associated with financial precarity, uneven career pathways, and limited access to benefits. At the same time, concerns about affordability, public and private funding constraints, and changing labor markets are raising new questions about the sustainability of creative careers.

This study examines the working environment and outcomes of Chicago's creative workforce and compares them with both the broader workforce and creative workers in peer cities. Using data from the American Community Survey (ACS), the analysis builds on prior studies of earnings and employment patterns while expanding the research to include health insurance coverage, public assistance receipt, and relocation trends among creative workers. To capture the diversity of creative work, the study uses three occupational definitions of "creative workers." The executive summary primarily presents results using the "Narrow" definition, which includes occupations recommended by the National Endowment for the Arts (NEA), though findings vary across definitions. Quantitative results from the ACS are corroborated or complemented by interviews with artists living and working in Chicago.

Key Statistics: Chicago's Creative Workforce

- 2.5% of Chicago workers are in creative occupations under the NEA-based “Narrow” definition (1.3% under a narrower definition and 9.6% under a broader definition).
- Creatives earn \$18,200 less annually in average total personal income than non-creative workers with comparable backgrounds.
- Creatives are three times more likely to be self-employed, yet their self-employment earnings are about 70% of those of self-employed workers overall.
- Creatives are 1.7 percentage points less likely to have health insurance coverage and 1 percentage point more likely to receive public assistance than other workers with comparable backgrounds.
- Illinois experienced the largest out-migration of creative workers among comparison states between 2019 and 2023.

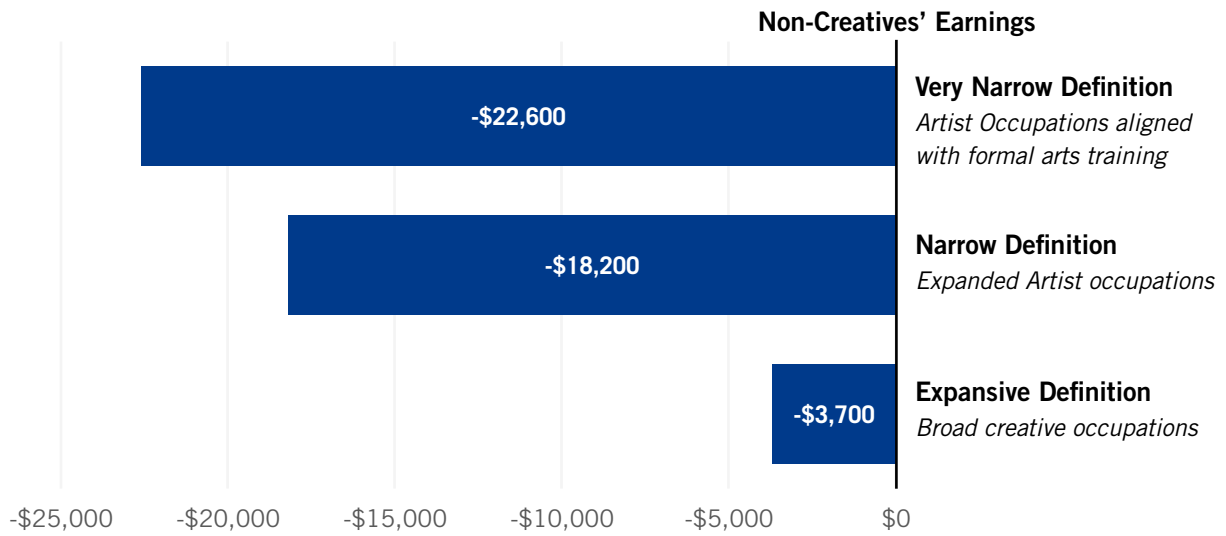
Key Findings

Chicago's creative workers face lower and more unstable earnings.

Creative workers tend to earn less than comparable workers in other occupations (see Figure 1). After adjusting differences in education, demographic characteristics, and employment status, creative workers under the “Narrow” definition earn about \$18,200 less in annual personal income than non-creatives with comparable backgrounds. The gap narrows as the creative definition becomes broader, but the gap widens as the income measure becomes more comprehensive.

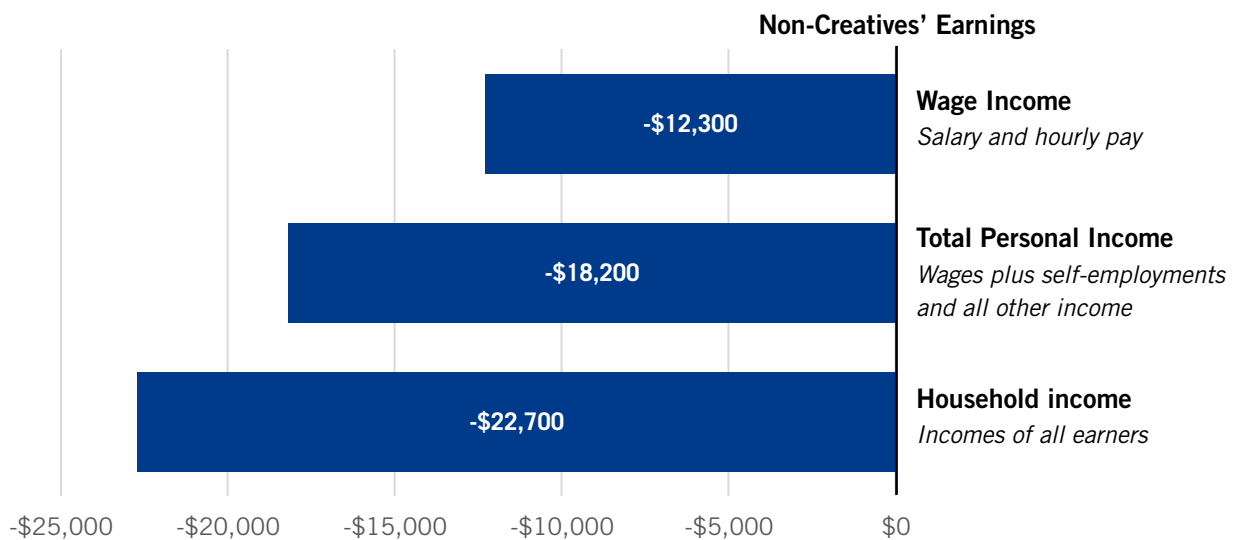
Creative workers face earnings disparities related to race, ethnicity, gender, foreign-born status, and disability similar to those of other sectors, and in some cases smaller disparities than non-creatives.

Figure 1. Earnings Gap Between Creative and Non-Creative Workers in Chicago, by Definition of Creative Worker



The narrower the definition of creative worker, the greater the earnings gap.

Figure 2. Earnings Gap Between Creative and Non-Creative Workers in Chicago, by Earnings Measure



Side jobs, grants, and household pooling don't close the gap from working in creative occupations.

Source: Calculation based on US Census Bureau, ACS 5-year estimates (2019-2023)

Note: Ordinary Least Squares (OLS) regressions are used to estimate the gaps.

Although creative workers often rely on multiple income sources or live in multi-earner households to support creative careers, these factors do not fully close the gap (see Figure 2).

Chicago’s creative employment combines flexibility with economic precarity.

Creative work is characterized by distinctive employment patterns. Creative workers are about 20 percentage points more likely to be self-employed and 3 percentage points more likely to be unemployed than non-creative workers with comparable backgrounds. Creative workers are more likely to be engaged in freelance and project-based work, contributing to income volatility and employment instability. These patterns were particularly evident during the COVID-19 pandemic, when creative workers experienced greater fluctuations in employment than other workers and were more likely to work remotely—a trend that has persisted afterwards.

Access to benefits is more limited for creative workers.

Creative workers in Chicago are also less likely to have employer-provided benefits than comparable workers. Those in the Narrow group are 1.7 percentage points less likely to have health insurance coverage and 1 percentage point more likely to receive public assistance than other workers with similar backgrounds. Both are statistically significant. Interviews with artists suggest these gaps may underestimate the challenges creative workers face in maintaining stable access to benefits. Many rely on a mix of strategies to maintain health coverage, including public programs, parental plans (for those 26 or younger), a partner’s plan, or irregular employer-provided insurance.

Creative labor market outcomes differ across cities.

Comparisons with Atlanta, Houston, and Los Angeles reveal that creative workers in Chicago earn less than creative workers in these peer cities particularly compared with Los Angeles, where creative industries are more concentrated but pay is uneven. Despite lower earnings, Chicago creative workers have lower unemployment rates and show higher health insurance coverage than creative workers with similar backgrounds in peer cities and mixed patterns of public assistance.

Migration trends suggest that creative workers in Illinois experienced the largest net out-migration among the hosting states of peer cities between 2019 and 2023 (see Table 1). In contrast, states such as Texas saw net in-migration of creative workers. These patterns suggest that economic conditions, cost of living, and career opportunities may together influence where creative workers choose to live and work.

Table 1. Illinois and its Creative Workers Have the Highest Net Out-Migration

State		Net Migration (%)
Georgia	All Workers	-4.1
Georgia	Creatives (Narrow Definition)	-3.3
Illinois	All Workers	-8.1
Illinois	Creatives (Narrow Definition)	-14.2
Texas	All Workers	3.8
Texas	Creatives (Narrow Definition)	2.1
California	All Workers	-4.5
California	Creatives (Narrow Definition)	-1.6

Source: Calculation based on US Census Bureau, ACS 5-year estimates (2019-2023)
Note: Net migration (%) is calculated as in-migration minus out-migration rates. Because these rates are based on different underlying populations, and occupations are measured at the time of the survey rather than at the time of migration, the magnitude should be interpreted with caution.

Artist perspectives highlight lived realities behind the data.

The interviews help us hear from artists who may not show up in the official data as creative workers if their primary job is a non-arts job.

Consistent with the data analysis, artists interviewed report an inability to earn a living wage through creative work and therefore depend on multiple jobs to cover basic expenses. In addition, many describe high living costs and insufficient project pay, which lead to chronic stress, burnout, and limited time for creative development. As one interviewee said: “I've burnt myself out doing the thing I love. I'm not doing that anymore. I do think we all have to be aware of working so hard and so passionately. The late hours—we're doing impossible things.”

Some interviewees describe the sector as a gig-driven labor market with intense competition. This creates a climate where artists constantly cycle between nonstandard jobs with minimal stability or upward mobility.

Racial and neighborhood segregation, although not unique to the sector, hinder mobility within the city. The lack of arts jobs, lower income, and high living expenses may contribute to creative workers leaving the city.

Although the data analysis shows over 90 percent health insurance coverage of creative workers (with no cost or quality information), artists expressed stress over limited employer-provided coverage and other benefits, especially for immigrant artists or artists without family members who can provide insurance.

Artists discussed moving to Houston for lower living costs and moving to Los Angeles for more arts job opportunities. Despite these tendencies, artists praised Chicago's collaborative arts culture, reflected in strong peer networks, mutual support, and community engagement, which sustain their work when formal systems fall short.

Why This Matters

This study combines representative data, multiple definitions of creative occupations, peer-city comparisons, and artist interviews to provide a clearer picture of the economic realities facing Chicago's creative workforce. Strengthening the economic foundations of creative work by improving access to stable employment pathways and benefits may help retain creative talent and sustain Chicago's position as a vibrant cultural center.

To deepen the evidence base, we need more representative surveys and longitudinal data that better capture multiple jobholding, nonstandard employment, evolving job quality, and migration patterns among creative workers. Meanwhile, emerging technologies such as artificial intelligence and automation are likely to reshape creative labor markets, introducing both new opportunities and potential challenges. A better understanding of these shifts will help inform efforts to support a more stable and sustainable future for creative work.

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