UCHICAGO URBANLABS

INCLUSIVE ECONOMY LAB

Science in Service of Cities.

March 9, 2023

Coalition for the Homeless Edrika Fulford Mutual Aid Fund

Qualitative Findings

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Agenda

- Project Overview
- Data Collection Methodology
- Applicant Demographics
- Key Findings
  - Hear from a MAF Recipient
- Implications and Discussion
  - Hear from a MAF Recipient

The Inclusive Economy Lab is a research lab working to expand economic opportunity for residents of disinvested communities

IDENTIFY
and highlight barriers to social mobility and racial equity.

PARTNER
with policymakers, community-based organizations, and others to generate rigorous evidence about how to remove these barriers.

COLLABORATE
with policymakers and impacted communities to address these barriers through meaningful policy and practice change.

Edrika Fulford Mutual Aid Fund Project Overview

Project Timeline

Application Launched: September 1, 2022

Board reviews application: Sept 1 – Sept 12

Focus group recruitment done by Board: Sept 12- Oct. 25

Focus Groups: October 25 - December 6th

Presenting Findings to CCH Community

Application Closed: September 1, 2022

Application Status Notification: Sept 13- Oct 3

Funding Dispersal: Late September – late October*

Data Analysis conducted Jan-Feb

*funding dispersion varied through September – October

**Status notification included: waitlist, denial, and acceptance

This study aims to understand the experience of marginalized communities that don't have access to traditional assistance

- Research Questions:
  - What are the Mutual Aid Fund applicants' experiences of the past and current CCH mutual aid fund application cycles?
  - What are Mutual Aid Fund applicants' lived experiences with homelessness?
  - How did applying to and/or receiving the CCH Mutual Aid Fund impact the lives of applicants and recipients?

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Data Collection

Applicant demographic information supported qualitative focus group findings to answer key research questions

- Applicant demographic information:
  - **Housing status**
  - **Risk of homelessness**
  - Primary language
  - Gender/race
  - Age
  - Household size
  - Children in household

- Six focus groups that were initially split by those who received funding and those who did not
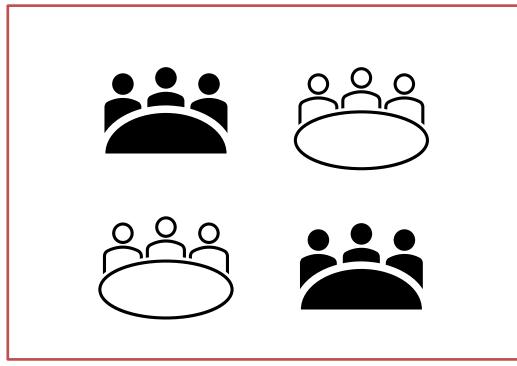
Focus groups varied in size and demographics

- Focus group sizes ranged from 2-13 individuals
- Were conducted at the CCH Office from 3:00-4:30 pm
- Time ranged from 60-90 minutes
- Conducted six total focus groups (2 of which were in Spanish)
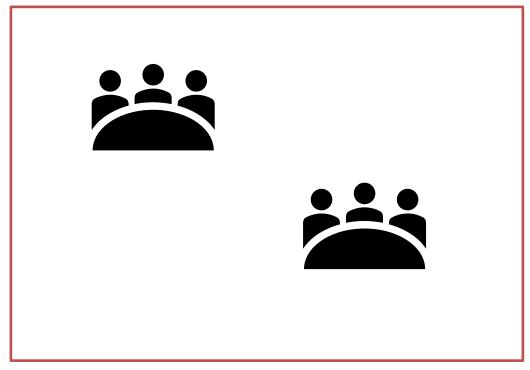- $50 gift card and light refreshments were provided

Initially, focus groups were divided by two types: those who received funding, and who did not take up funding

Received funding

Did not receive funding

**separated by housing status

**Were not separated by housing status

8%. of Sept. MAF applicants joined six focus groups
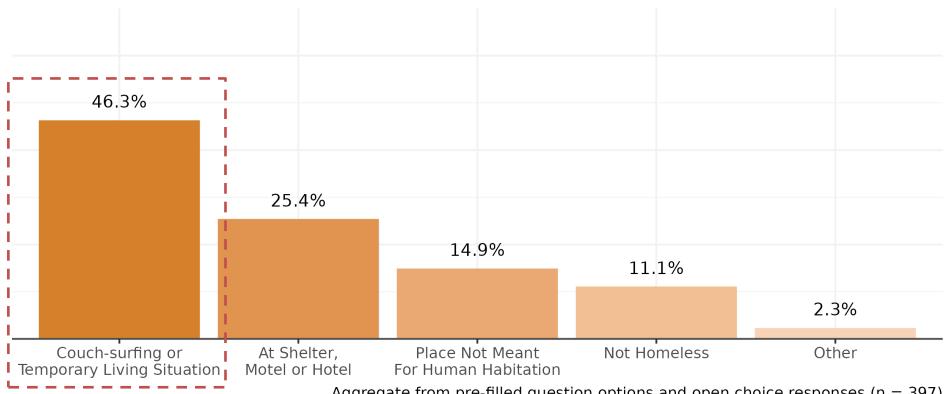
397 Applicants → 33 Focus Group Participants

MAF Applicant Demographics

92% of Sept. Applicants experienced homelessness at time of submission; 43% of whom were doubled-up

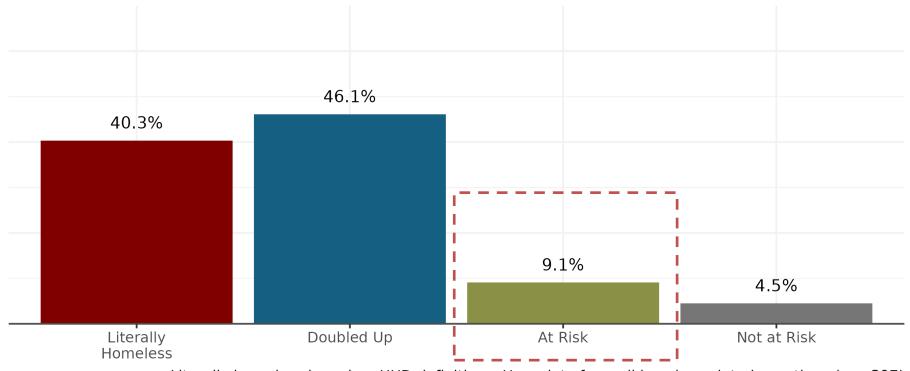## Applicant Responses to Currently Homeless Question

46.3%	25.4%	14.9%	11.1%	2.3%
Couch-surfing or Temporary Living Situation	At Shelter, Motel or Hotel	Place Not Meant For Human Habitation	Not Homeless	Other

Aggregate from pre-filled question options and open choice responses (n = 397)

*Homelessness as defined by HUD categories

9% of Sept. Applicants were at risk of homelessness at time of submission

Applicant Self-Reported Housing Status

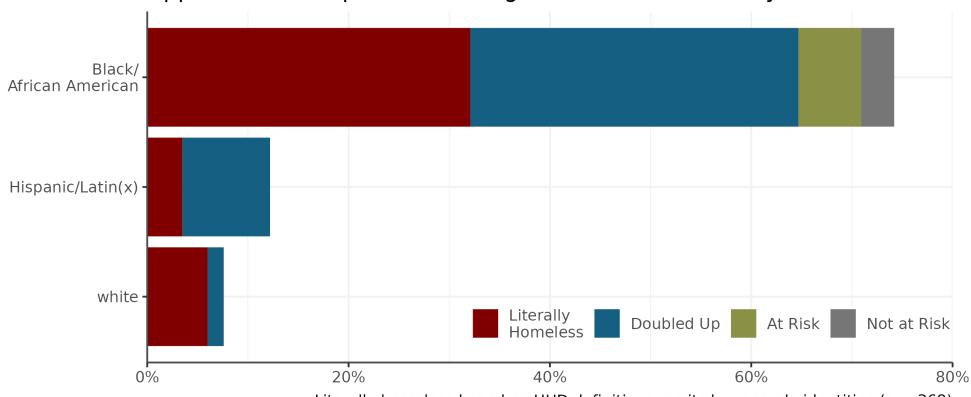Literally homeless based on HUD definitions. Uses data from all housing-related questions (n = 397)

*Homelessness as defined by HUD categories

Nearly 70% of Sept. Applicants identify has Black/African American who are either literally homeless or doubled-up

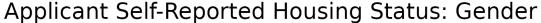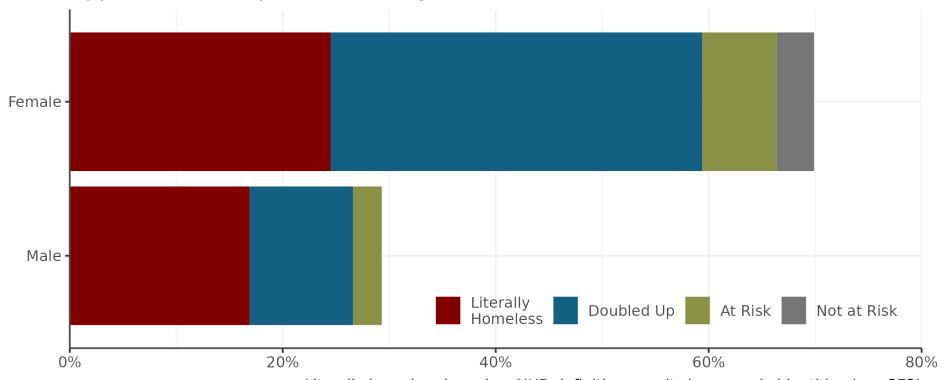## Applicant Self-Reported Housing Status: Race/Ethnicity

Literally homeless based on HUD definitions; omits low-sample identities (n = 368)

Legend: Literally Homeless, Doubled Up, At Risk, Not at Risk

70% of Sept. Applicants identified as female; 35% of those female applicants are doubled-up

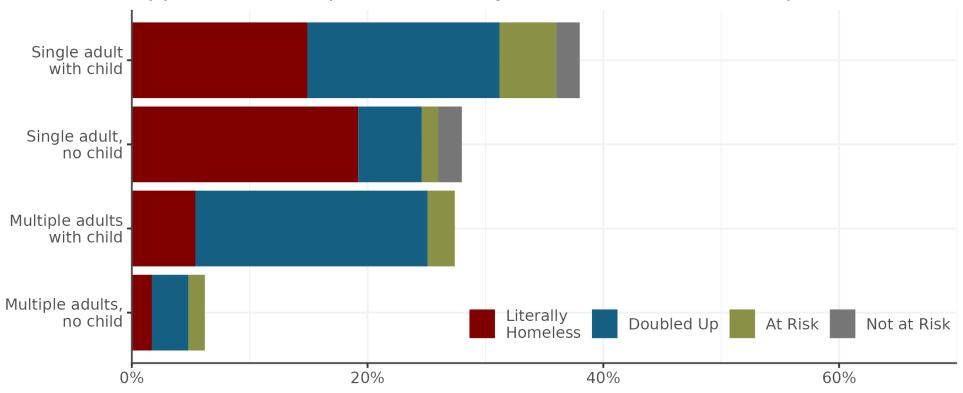Applicant Self-Reported Housing Status: Gender

Literally homeless based on HUD definitions; omits low-sample identities (n = 372)

Nearly 40% of Sept. Applicants were single and with at least one child

Applicant Self-Reported Housing Status: Household Composition

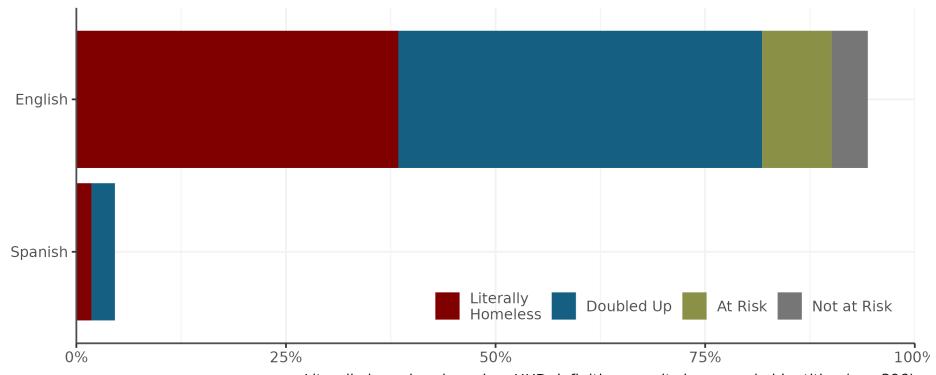Literally homeless based on HUD definitions; omits low-sample identities (n = 355)

Legend: Literally Homeless, Doubled Up, At Risk, Not at Risk

Categories (y-axis): Single adult with child, Single adult, no child, Multiple adults with child, Multiple adults, no child

Over 90% of Sept. Applicants speak English as their primary language

Applicant Self-Reported Housing Status: Language

Legend:
- Literally Homeless
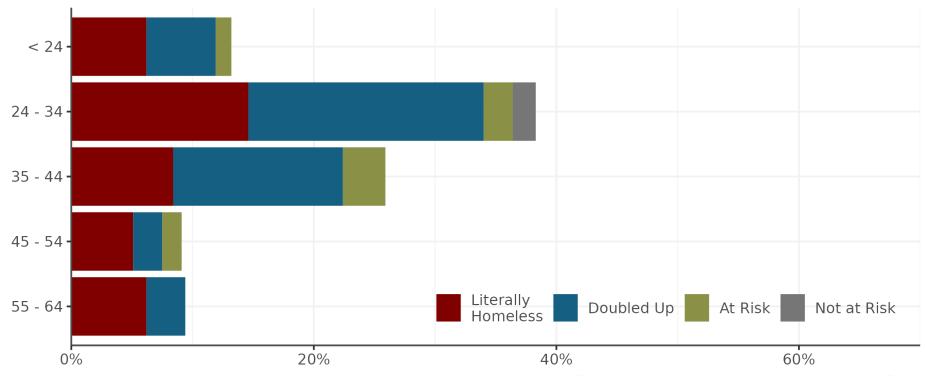- Doubled Up
- At Risk
- Not at Risk

Literally homeless based on HUD definitions; omits low-sample identities (n = 396)

Nearly 40% of Sept. Applicants were between ages 24-34 and were either literally homeless or doubled-up

Applicant Self-Reported Housing Status: Age

Legend: Literally Homeless, Doubled Up, At Risk, Not at Risk

Literally homeless based on HUD definitions; omits low-sample identities (n = 371)

Key Focus Group Findings

Application-related questions asked during focus groups

1. How did you hear about the mutual aid fund?
2. What was your experience like during the application?
3. Tell us what you don't like about the mutual aid fund application process?
4. How quickly were you able to receive funding?
   1. What delays (if any), did you experience during the process?
   2. Who were individuals who assisted you?

Impact-related questions asked to focus group participants

1. What does "mutual aid" mean to you?
2. Why did you apply for this program? How did you hear about it?
3. How did you make use of your mutual aid assistance?
4. In what ways did the mutual aid fund close gaps in your ability to afford necessities?
5. What advice would you give for future applicants?
6. How would you design this or structure a mutual aid fund?

Participants shared their lived experience prior to applying and while waiting for funding

"Sometimes it's like we going through the same thing. and we are going through the same thing trying to make it and trying to get to where we need to. No one likes to be down or asking people for stuff or begging for things. I am not a begging person. I just want to work for myself and want to open my own business…"

Applicants had an easy time applying but were uncertain about money receipt

"it was easy filling out the form and everything, but during the process of it, like while going through and while waiting, like I am saying, I'm living in my car here and there and transitioning to a house so it's like for me, I think it made me strong. You know?"

$500 can fill critical gaps, but is not sustainable for the long-term

"I am going to say house and cars I understand. But honestly **every two weeks 750 that is going to rent, utilities, and something in your pockets to maneuver around** to get to certain places that offer different things. Everything else you can get to by doing your own"

Summary

Key Takeaways

1. Sept. MAF applicants largely identify as single, female, and Black/African American with children
2. Families living doubled-up were able to access MAF and not other traditional homelessness prevention programs
3. A younger population was able to access this grant
4. **$500 filled gaps from utilities to food to partial rent but was spent in a short period**

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Thank you!

Appendix

CCH Mutual Aid Fund is a unique grassroots-led program among Chicago housing / cash assistance programs

- Low-barrier, **unrestricted $500 cash** transfer program with few observable barriers to application

- Aids marginalized groups who might not qualify for rental assistance such as those who have **undocumented/mixed status** or are **doubled up**

- **Grassroots-led board** is another way to manage and lead mutual aid funds

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Preliminary Findings – Application Experience

The MAF Application was mostly low barrier and was quick to complete compared to other cash assistance applications

- "it was **definitely easy compared to like any other [applications]** cause that was **actually kind of cool** that we were able to have access to it so openly. Because like I know a lot of applications and programs that require you to be referred though like another agency or something like that."

- "For me, it was very easy to apply to this program… the process was **pretty straightforward.**"

- "it literally took like 20 minutes to upload. But the calls are crazy though. When I tried to call, when you tried to call. I called at 10 and it was, and I kept calling (**prior to the application launch**)."

Applications were generally submitted via smartphones instead of laptops

- "Yeah, **besides the application bouncing back for me**, it was in Spanish and everything else was fine. It was probably because I did it on my phone that I had a hard time."

- "the process was a bit [cumbersome]/tricky. It would take me a few steps in and every time I did something wrong, or something came up, **it would restart my progress.** I could've sworn that I did not even apply because I did not get to the 9th step. I would get to the 7th or 8th step and it would reset my progress. And since you had to get to the 20th something step, I thought it had not worked. It also could have been that I did not use a laptop and was on my phone."

Application itself asked basic questions to understand need

- "When I was applying? It was not hard; it was kind of simple. Y'all weren't asking for over too much or nothing like that. Y'all just wanted to know **real stuff** like what's going on."

- "I remember it was **just easy to fill out**. It didn't really ask too much. Just the basic things, what I'm going through and stuff like that."

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Outreach largely was through word-of-mouth and service/shelter provider channels

- "I was told to apply through my **son's school** actually."

- "I was actually referred to you guys. So I work for, I am like **a youth staff**, working for an organization called **LYTE Collective.** They also helped me with resources and things like that. They do like a youth type of employment. For young people and stuff."

- "I heard through **our shelter** because I live in a shelter and have been living there in the past 4 months ago."

Communication method after application submission varied

- "**I received a text**. We were able to select what method of communication we wanted."

- "When **I got the second email and third** because they kept saying that it's not guaranteed, and I was like oh man. And then next thing I knew, the check came through. So I really appreciate it at the end. Everyone was doing their job and really trying to help people and it helpful for real"

- "No, we were not notified. **We have not been notified at all.** For this program, we only heard back from you when you called regarding this survey."

Once submitted, the application status and timing varied

- "The whole thing **seemed to be very fast**. The notification and then the actual payout was really fast as well. Faster than expected."

- "Our experience was **fairly normal**. We just applied without much problems, and in my case they gave me a call saying that I was not selected."

- "for me it was really quick"
- "it was like two weeks"
- "I forgot about it"

Suggestions for future application rounds

- "Really look into the situation of each family."

- "I think they should have as applications are going out something like a **graph or bar then it will say you will be put on the wait list as you're filling it out.** You can look at statuses and stuff like that."

Preliminary Recommendations

- Automated Follow-Up from the Application System
  - Communicates the timeline of when applicants will hear from CCH
    - Let people know they can go to fifth-third bank
  - Sends out "regrets" as quickly as possible, with information about the next application cycle and other resources for funding
  - Alerts people who are on the "Waitlist" of when they will hear a definitive "Yes" or "No"

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The following timeline allowed us to gather data and share findings prior to the spring application launch

Key Research Milestones	Time Period	Lead
~~Initial planning meeting with CCH~~	~~8/12/2022~~	~~IEL~~
~~Co-design protocol + recruitment plan~~	~~8/19/2022-8/31/2022~~	~~IEL~~
~~Fall Application Launches~~	~~9/1/2022~~	~~CCH~~
~~Funding Dispersal~~	~~2-3 weeks after application launch~~	~~CCH~~
~~Recruit – 60-70 participants~~	~~9/1/2022-10/15/2022~~	~~CCH~~
~~IEL - Conduct all focus groups~~	~~10/15/2022-11/30/2022~~	~~IEL~~
~~IEL - Code and data analysis~~	~~12/1/2022-12/30/2022~~	~~IEL~~
Present Findings to CCH	1/24/2023	IEL
Spring Application Launches	2/1/2023	CCH

What we do

We study programs and policies that aim to expand economic opportunity in order to understand how well they work. By identifying barriers to social mobility and racial equity and highlighting the programs and policies that have the most positive impact, our work creates greater economic opportunity in cities, particularly in communities that that have been harmed by discrimination, disinvestment, and segregation.

We specialize in evaluating programs with potential to improve lives in four main program areas:

- College and Career Success
- Housing Stability
- Financial Security
- Quality Jobs

Our motivation

For generations, government policies and institutional choices have excluded many Americans – and especially the Black and Latinx communities – from opportunities for education, employment, and wealth creation. Ending intergenerational poverty and building an inclusive economy—one that provides real economic opportunities for all communities – requires collaboration across sectors, as well as scientific evidence about what works and what doesn't. Traditional research can take years, and the results often don't reach those who need the information most – the people living with and working on these issues.

We work on both descriptive research and program evaluations
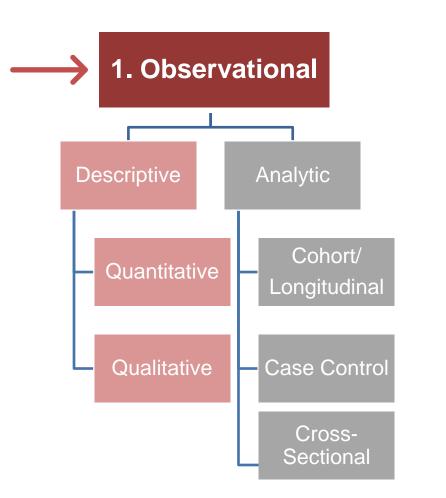
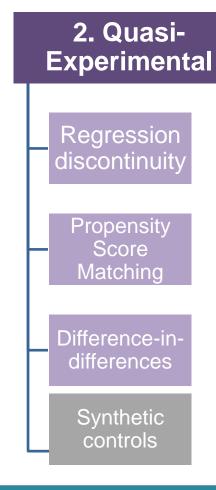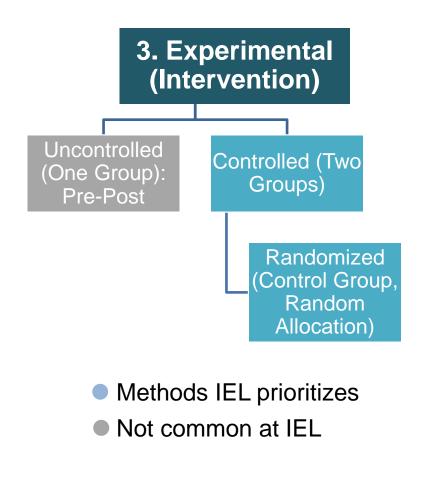| Descriptive Research	Program Evaluation
▪ Does not measure the efficacy of an intervention	▪ Asks: Is this program working as expected? For whom? Should we improve it or modify it?
▪ Can generate insights that inform future design of programs and interventions	▪ Interests of stakeholders and context are critical factors
▪ Most often fall under what are called Technical Assistance projects ("TA Projects"), usually because we are offering our assistance to a partner. Sometimes, this work will lead to a program evaluation.	▪ Objective: use findings to drive decision- and policy-making about the specific intervention or related programs / policies
	▪ Methods used include experimental (e.g. randomized controlled trial) or quasi-experimental (e.g. propensity score matching)

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The 3 Types of Research Designs

1. Observational

- Descriptive
  - Quantitative
  - Qualitative
- Analytic
  - Cohort/ Longitudinal
  - Case Control
  - Cross-Sectional

2. Quasi-Experimental

- Regression discontinuity
- Propensity Score Matching
- Difference-in-differences
- Synthetic controls

3. Experimental (Intervention)

- Uncontrolled (One Group): Pre-Post
- Controlled (Two Groups)
  - Randomized (Control Group, Random Allocation)

● Methods IEL prioritizes
● Not common at IEL

Increasing evidence base

Our vision & mission

Vision

Real economic opportunity for all communities

Mission

To conduct rigorous research that expands economic opportunity for people harmed by discrimination, disinvestment, and segregation.

We use qualitative methods when feasible

- Conduct interviews and focus groups, and fielding surveys
- Captures information that we cannot glean from administrative data alone or which our available data does not cover (perspectives, mindset, aspirations, well-being, etc.)
- Provides an opportunity to elevate the voices of individuals with lived experience and provide insights into how programs and policies work (or don't)

Homelessness Definitions

- Literally homeless:
  - unsheltered, emergency shelter, transitional housing, hotel/motel*
- Doubled-up:
  - Individual or family who are couch-surfing and living with family/friend due to loss of housing or economic hardship**
- At-risk of homelessness:
  - DV survivor, threat of eviction, victim of criminal activity
- Small Sample: 5 or fewer are not included as a separate category