



Chicago Housing Stability Study

Findings from Qualitative Analysis

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About the Inclusive Economy Lab

Founded in 2015, the University of Chicago Inclusive Economy Lab conducts rigorous research that expands economic opportunity for people harmed by discrimination, disinvestment, and segregation. We partner with policymakers, community-based organizations, and others to identify their most urgent and pressing challenges, co-generate evidence about what works, and translate findings into policy changes that end intergenerational poverty. One of five Urban Labs based at the Harris School of Public Policy, the Inclusive Economy Lab is led by Pritzker Director Marianne Bertrand, Chris P. Dialynas Distinguished Service Professor of Economics at the Booth School of Business. To learn more, visit inclusiveeconomy.uchicago.edu.

About the Department of Family and Support Services

As the City of Chicago's primary social services funder and administrator, the Department of Family and Support Services (DFSS) manages a comprehensive, client-oriented human service delivery system that employs a holistic approach to improving the quality of life for our most vulnerable residents. DFSS administers resources and provides assistance and support to a network of over 350 community-based organizations. The DFSS mission is: Working with community partners, we connect Chicago residents and families to resources that build stability, support their well-being, and empower them to thrive.

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Above all, the Inclusive Economy Lab would like to thank survey respondents for their generosity. We take seriously our responsibility to elevate your perspectives with respect, and to leverage insights from your words into tangible progress. Thank you.

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Executive Summary

In May 2020, the University of Chicago Inclusive Economy Lab launched the Chicago Housing Stability Study (CHSS), a research project in partnership with several local agencies and nonprofits. As part of CHSS, Inclusive Economy Lab has collaborated with our partners to survey Chicagoans seeking assistance from emergency COVID-19 housing and/or cash assistance programs.

Among these local partners is the Department of Family and Support Services (DFSS), which received funding in summer 2020 to expand its pre-existing Rental Assistance Program (RAP). Through the RAP, DFSS has distributed short-term rental assistance to eligible applicants at greatest risk of imminent homelessness.

In December 2020, the Inclusive Economy Lab invited approximately 9,700 RAP clients—2,100 of whom successfully submitted a rental assistance application and 7,600 of whom started an application but did not ultimately submit—to take the CHSS survey.

In addition to a wide range of fixed-response questions related to housing stability, economic security, and participant well-being, the survey included open-response questions in which participants could provide feedback about the application process and share their personal experiences during the COVID-19 pandemic.

The following report discusses themes found in the qualitative analysis of text responses collected in the December 2020 survey of RAP applicants. Key findings are summarized below:

Part I: Application Experience

- **Though the online portal included resources to clarify application requirements, some applicants were confused about the program’s eligibility criteria.**
Anticipating a high volume of applications to the expanded RAP, DFSS updated application requirements for the program in clear, unambiguous terms on the RAP website. Still, despite these resources, some survey respondents were unclear about eligibility requirements when they applied to the program.
- **Securing required documentation was a barrier to completion for some applicants.**
In a series of fixed-response questions, respondents were asked if they had experienced one or more among a list of potential application issues while applying for the RAP. Of the issues listed, respondents were most likely to say they struggled to secure necessary documents. In response to the survey’s open-response questions, applicants elaborated upon these challenges and identified opportunities to improve this element of the application process.
- **Applicants requested more frequent updates from case managers throughout the application process; many awaited application outcomes months after applying.**
Because applications to the first round of the expanded RAP were randomly selected for processing in “batches”, applicants often awaited the outcome of their application months after applying. To mitigate this uncertainty, many applicants requested more frequent updates throughout the application process.

- **The extent to which landlords cooperated throughout the application process often depended on the relationship between the landlord and tenant.**
DFSS' RAP is funded by the Emergency Solutions Grant (ESG), a grant program administered by the Department of Housing and Urban Development (HUD). Programs receiving ESG funds are subject to federal regulations around program design, including that payments be provided directly to property owners. Some respondents with less communicative relationships with their landlords described challenges completing the sections of the application that necessitated landlord input. The inverse was also true: some respondents described a cooperative experience with their landlord that facilitated the application process. A small share of respondents reported that their landlord or building manager was the first to make them aware of the Rental Assistance Program.

Part II: COVID-19 Experience

- **Mental health interventions are needed, especially for those who may be underinsured.**
Mental health was among the most frequently cited themes in the open-ended responses. Some respondents had pre-existing mental health challenges that have been exacerbated during the pandemic, while others described experiencing such symptoms for the first time. Respondents requested that the City provide affordable and accessible mental health services.
- **Respondents with children described the financial repercussions of limited childcare during the pandemic.**
Respondents with children described a troubling childcare gap for families. As school and daycare closures kept children at home, parents and caregivers weighed several factors when seeking childcare, including affordability, job flexibility, remote learning, and potential exposure to COVID-19.
- **The pandemic has exacerbated food insecurity for some respondents.**
To mitigate food insecurity, respondents described receiving support from friends and family, food pantries, and programs like SNAP/EBT Link.

Introduction

BACKGROUND

About the Chicago Housing Stability Study

In May 2020, the University of Chicago Inclusive Economy Lab launched the Chicago Housing Stability Study (CHSS), a research project that began in partnership with the Department of Housing (DOH) and later expanded to include other partners. CHSS aims to **understand how Chicagoans applying for emergency cash and rental assistance have experienced economic insecurity and housing instability during the COVID-19 pandemic**. In addition to more established indicators of housing instability such as emergency shelter entry and residential mobility, the research team sought to measure outcomes not typically observed in administrative datasets, including informal eviction, risk of living doubled-up, indicators of mental health, among others.

To measure these nuanced experiences and to help our partners directly engage with and learn from the communities they serve, the research team collaborated with each of the partners involved in the Chicago Housing Stability Study to survey applicants to their respective assistance programs.

This report focuses on analysis produced as part of the Inclusive Economy Lab’s research partnership with the City of Chicago Department of Family and Support Services (DFSS).

About the DFSS Rental Assistance Program

In summer 2020, as part of a series of additional pandemic relief efforts administered across several agencies, the City of Chicago announced that the Department of Family and Support Services was to expand its pre-existing Rental Assistance Program (RAP), which provided short-term rental assistance to Chicagoans at risk of experiencing homelessness.

To streamline each agency’s administrative caseload, the City launched an intake portal to direct Chicagoans to the appropriate housing assistance program. Based on their responses to a series of eligibility questions, visitors to the portal were routed to apply to DFSS’ Rental Assistance Program, DOH’s COVID-19 Housing Assistance Grant program, or one of the Illinois Housing Development Authority’s statewide housing assistance programs.

DFSS’ Rental Assistance Program was designed to support applicants at greatest risk of imminent housing loss. Eligibility criteria targeted applicants with the lowest incomes, with an income threshold of no more than 50 percent of area median income (AMI), compared to DOH’s upper income threshold of 60 percent AMI. As mandated by the United States Department of Housing and Urban Development, spots were guaranteed to applicants belonging to certain high-risk groups (e.g., applicants experiencing domestic violence).

Though the Rental Assistance Program predated the COVID-19 pandemic, the pandemic heightened demand for programs to help mitigate homelessness and eviction. After receiving an infusion of funding from the 2020 Coronavirus Aid, Relief, and Economic Security (CARES) Act, DFSS rapidly scaled the RAP, including the development of an online application, in an attempt to meet this increased demand.

The volume of applications for this newer iteration of the RAP challenged the program’s existing infrastructure. Before the COVID-19 pandemic, the Department’s six community service centers (CSCs) collectively processed between 300 and 400 applications for the program each year. In

the summer and fall of 2020, each CSC was tasked with processing upwards of 300 applications per month.

As part of a dynamic research partnership with DFSS, Inclusive Economy Lab developed a wave of the CHSS survey to better understand the needs and experiences of RAP applicants.

About the survey

In December 2020, the Inclusive Economy Lab invited approximately 9,700 RAP clients—2,100 of whom successfully submitted a rental assistance application and 7,600 of whom started an application but did not ultimately submit—to take the CHSS survey. In the months following, the Inclusive Economy Lab has generated quantitative analysis summarizing responses to select fixed-response questions in the survey. The Lab has shared these results with DFSS on a rolling basis in hopes of providing ongoing guidance as the agency launched subsequent rounds of the Rental Assistance Program.

The survey also contained open-response questions in which participants could offer feedback about the application process and share their personal experiences during the COVID-19 pandemic. **DFSS designed these open-ended questions to better understand the applicant experience and to help identify opportunities to improve application processes or services offered in future rounds.**

This report outlines themes from the qualitative analysis of text responses collected in the survey. Findings from the report contextualize the robust set of quantitative data by directly elevating respondents' experiences in their own words. Though the themes explored in the report often echo those found in quantitative analysis, the rich data contained in these responses offer a level of specificity that would otherwise be unavailable.

The open-ended responses collected in the survey capture applicants' interaction with the earliest rounds of the expanded COVID-19 Rental Assistance Program in the summer and fall of 2020. In subsequent rounds, driven by feedback from case managers and the program's completion rate (approximately 21 percent), DFSS instituted a series of changes to the program to streamline application processes. Part I of this report discusses how these ongoing process changes may address some concerns raised by applicants to the earlier rounds of the program.

A final wave of CHSS surveys was distributed in November 2021. Following analysis of November survey results, the research team will begin a more comprehensive report synthesizing findings from all analysis from the Chicago Housing Stability Study, including data from all survey waves and longer-run outcomes measured in administrative data sources.

METHODOLOGY

Data collection

Overall, the December 2020 survey of RAP clients collected 1,652 responses, reaching a 17 percent response rate. Study participants were invited to take the survey via email and text message, both of which had a link to a survey hosted on Qualtrics, a leading survey distribution platform. In compliance with standard Institutional Review Board (IRB) protocol for human subjects research, consent was obtained at the beginning of the survey. All study communications (e.g., email and text invitations, online consent form) emphasized that the survey was entirely voluntary and that respondents could exit at any time. Participants who chose to complete the survey could enter a lottery to receive one of ten \$500 prizes. Communications also highlighted that while the study was being conducted in partnership with DFSS, completing the survey was in no way related to the outcome of their RAP application.

Some 733 respondents answered at least one of the open-response questions included in the survey and 381 respondents answered both questions (44 percent and 23 percent of survey respondents, respectively). The responses discussed in this report were primarily collected from two open-response survey questions: *“Is there anything else you would like to tell us about how the COVID-19 pandemic has impacted you?”* and *“Is there anything else you would like to tell us about your application experience?”* Due to the freeform nature of each question, respondents expressed a wide range of needs and circumstances. This report organizes themes from qualitative analysis into two categories: first, application experience and program design, and second, overall COVID-19 experience.

In addition to analysis of responses collected from the open-ended questions in the survey, this report also synthesizes responses from several fixed-response questions related to application experience. In one of these questions, respondents were asked to indicate whether they had experienced one or more among a list of potential application issues. Respondents could select all issues applicable to their experience. If respondents selected ‘Other’, they were asked to briefly explain the application issue they encountered. Another question aimed to understand how participants learned about the Rental Assistance Program, listing several possible sources including social media and community-based organizations. Again, respondents were asked to select all applicable answer choices, with an ‘Other’ response to allow for experiences not captured in the choices provided. By analyzing these responses, we aim to further understand the nuances of respondents’ interactions with the RAP.

Respondents

A majority of respondents (72%) were between 25 and 44 years old. A majority of respondents self-identified as female (78%) and as Black (75%). To learn more about survey respondents, see Appendix B.

Coding

The coding process began with preliminary reviews of the responses to identify recurring themes. Once these themes were identified, the research team developed a codebook to further define each content area and to dictate how responses should be organized. See Appendix A for a copy of the codebook.

Once complete, the codebook was uploaded to the qualitative coding software NVivo 12. Each response was individually coded to relevant content areas, or “nodes”. Responses were coded to as many nodes as were relevant. Coding was not a static process; nodes were adapted to reflect

themes that emerged in later stages of coding. In many cases, for example, subcategories or “child nodes” were created to reflect nuances within a broader theme.

Publication

Before taking the survey, participants consented to the use of their deidentified survey responses, including quotes, in publications and presentations about the study. The quotes embedded in this report are left mostly unedited. Spelling, punctuation, grammar, or missing words were only changed or added if the meaning of the quote could not be easily understood without the change.

A NOTE ON PARTICIPANT WELLNESS AND RESEARCHER POSITIONALITY

The COVID-19 pandemic has been a period of intense economic, social, and psychological trauma for many Americans. This study originally sought to understand how Chicagoans were accessing resources during the pandemic and to study the scope of economic need in hopes of improving services for affected communities. The value of qualitative research is to further highlight the lived experience of respondents, contextualizing quantitative research by centering participants’ voices. Qualitative coding was an attempt to further advance this objective.

The research team could not have predicted the volume of responses collected from the open-ended questions, nor could the team have predicted the extent to which participants would share intimate details about their experiences. Participants were remarkably vulnerable as they described their pain and fear. In light of the material trauma caused by the threat of eviction and homelessness, it was harrowing, though not surprising, to learn of the immense mental distress many participants were experiencing.

While we hope this report will emphasize that there is an urgent need for affordable and accessible mental health services, we consciously avoid the use of participants’ experiences solely for the purpose of evoking pathos from the reader.¹ We are humbled that study participants would not only share this information but consent to its publication, and thus take seriously our responsibility in upholding the privacy and dignity of all respondents. As such, we avoid including details that could in any way be used to identify or characterize respondents and are selective in sharing responses that describe extreme psychological distress.

As researchers, we ultimately feel it is important to offer this medium through which participants can communicate with City officials in their own words. However, we are limited in our ability to act upon responses we feel may be concerning or dangerous. In recent survey waves, we have added links to general mental health resources in the recruitment scripts and to the survey instrument itself.² We acknowledge that without formal training in direct service, counseling, or crisis intervention, there is little more we can offer to participants. Moreover, because qualitative analysis occurs over a months-long process after responses are collected, we are unable to address these challenges in real time. Given the content of some responses, we continue to contend with this limitation.

¹ In doing so, we invoke the work of Indigenous scholars Eve Tuck and K. Wayne Yang, who argue for a “politics of refusal” in qualitative research. As they write in “Unbecoming Claims: Pedagogies of Refusal in Qualitative Research” (2014), a politics of refusal acknowledges “how we as social science researchers can learn from experiences of dispossessed peoples—often painful, but also wise, full of desire and dissent—without serving up pain stories on a silver platter.”

² See Appendix C for an excerpt of this language.

Part I: Application Experience

In hopes of improving program design and advancing an equitable distribution of funds, each of the partner organizations involved in the Chicago Housing Stability Study was interested in better understanding the accessibility of its program, as well as barriers that may have affected program up-take. Because the RAP application portal captured contact information for individuals who started but did not submit the application, the Inclusive Economy Lab and DFSS had a unique opportunity to discover the application barriers that may have existed for the program's nearly 7,600 prospective applicants³.

In the fixed-response portion of the survey, participants were asked to indicate whether they experienced one or more problems among a list of potential application issues.⁴ Nearly 3 in 4 survey respondents (73%) who started but did not complete the RAP application said they experienced one of these issues, with the majority citing uncertainty about eligibility and trouble securing necessary documentation. In open-ended responses to the survey, respondents elaborated upon these application experiences, providing useful feedback for future program design.

The respondents quoted in this report describe interactions with the earliest rounds of the expanded Rental Assistance Program in the summer and fall of 2020. In later rounds of the expanded RAP, DFSS implemented a series of process changes to streamline the program. Part I discusses how these changes to the RAP may address some concerns raised by applicants in the December 2020 survey.

Several of the process improvements described in this section were implemented as DFSS standardized internal processes for RAP across its community service centers (CSCs). Though eligibility criteria for the program is consistent across the six centers, there was some variation in operating procedures, staffing, and other internal processes. With each CSC facing unprecedented case volume, DFSS identified a need to standardize application processes across each center. To share best practices and foster continual improvement, DFSS began to convene the managers of each CSC up to three times per week.

Reduced processing times may be one indication of the success of these process improvements. During the last two quarters of 2020, the CSCs took an average of 109 days to process an application (rejected or approved), with a total of 2,264 applications selected for processing. During the first two quarters of 2021, this average had been reduced by more than half to 44 days, with nearly double the number of applications processed, at 4,407. DFSS acknowledges that this average remains suboptimal given the urgency of many applicants' economic precarity. Still, these changes demonstrate meaningful and necessary improvements to the program.

³ Of the 9,655 Chicagoans who opened an application for the Rental Assistance Program, just 2,062 (21 percent) ultimately submitted the application.

⁴ Study participants were asked "Did any of these happen to you when you were filling out your application for the Rental Assistance Program?" Answer choices included confusion about eligibility, issues with technology and/or application portal, issues securing documentation, among others.

Key Finding 1: Though the application portal included resources to clarify application requirements, some applicants were confused about the program’s eligibility criteria.

The RAP application portal included a Q&A page and other materials to highlight specific circumstances that may affect eligibility for the program. Still, it is possible that these resources were not displayed prominently or frequently enough for applicants to access.

“I was denied because I already live in a [subsidized] building. I did not know that [would disqualify me], and they were the ones to suggest seeking rental assistance.”

The responses revealed a perception among some respondents that application decisions were made arbitrarily with little regard for individual eligibility, or that “deserving” applicants had been unfairly denied assistance.

“My application experience was horrible, frustrating, and tiresome. I got denied for rental and utilities services and I really need the help. People that really don’t need it are getting approved quickly. I just don’t understand how.”

“I just don’t understand how the other tenant in my building was approved and I wasn’t, when the exact same info [was] on both applications”

The volume of respondents who expressed uncertainty about eligibility guidelines and the status of their application suggests that a more direct explanation for application rejection could help to challenge the narrative that applicants were arbitrarily or unfairly chosen for funding.

Key Finding 2: Securing required documentation was a barrier to completion for some applicants.

For some respondents, technical limitations of the online application platform made uploading documents particularly difficult. One respondent provided specific feedback to improve the platform for future rounds:

“Document upload process could have been better, i.e. checkboxes for each type of document, as well as a ‘Save and See’ [function for] when my landlord completed their part.”

In other cases, producing certain forms of ID was cost- or time-prohibitive for respondents.

“I filled out many applications and most I could not complete. If I remember correctly, this was the application that I never completed because my state [ID] was expired or because it had my old address. I don’t remember which

[but] they wouldn't accept it. I don't have \$30 to renew my ID so it couldn't get done."

As exemplified by the experiences of the respondent below, the laborious process of collecting and verifying documents could delay individual application review by several weeks.

"I worked with a lady for 5 to 6 weeks gathering all documents, while struggling to try and keep the doors open to my business (due to powers outside my control). She [called] me one day and said rules have changed and I need to file all my paperwork online and [within] the first couple questions I was deemed [ineligible]."

Though the majority of the documentation requirements in the RAP application are mandated by HUD, DFSS did have some discretion to modify elements of the application process. In the first round of the expanded RAP, clients could apply without uploading all required documents. The process of verifying documentation would begin once an applicant's case was randomly selected for processing. In doing so, DFSS hoped to reduce administrative burden for prospective applicants.

While this decision may have simplified submission on the front end of the application process, its unintended consequence was to lengthen already constrained processing times on the back end, as case managers attempted to efficiently collect and verify documentation for hundreds of applicants. Responding to feedback from case managers, DFSS decided to make documentation a requirement for submission, modifying its application portal to facilitate document uploads and to allow for progress to be saved.

DFSS has also provided training to case managers to better account for the multiple contingencies that may arise during application processing. For example, applicants who are unable to produce a photo ID can submit an affidavit to confirm their personal information. While this option has been available to applicants since the earliest round of COVID-19 funding, the volume of cases in the first few rounds of the expanded RAP may have constrained case managers' capacity to "troubleshoot" individual cases. Case managers are now assigned additional training to elevate this option to participants, as well as how to efficiently address more complex cases.

Key Finding 3: Applicants requested more frequent communication from case managers throughout the application process.

At the time of survey distribution in December 2020, nearly five months had elapsed since the application for the first round of the Rental Assistance Program closed. Many survey respondents expressed that they had not received any notification of their application outcome during that time and said that they were unable or unsure of how to check for updates.

"I never heard back about the application, I wasn't contacted about a decision. I don't know if I was denied or approved."

“How can I find out if I was approved or not? Landlord not saying anything and I haven’t received any emails regarding my application.”

Without a clearly communicated application decision, applicants had unresolved questions about their eligibility for the program. Some respondents felt that the communication from the RAP was vague.

“I never got a response from any person, just an automated email saying I didn’t finish it. It would have been better to speak to someone and know more about how I qualify or don’t.”

“I was not told the status of the application. I don’t know if I qualified or not. I don’t know what the application meant or what I needed to get assistance.”

Delayed or lack of communication from case managers could be frustrating for respondents.

“I tried very hard to complete my application but was denied and I wasn’t informed until too late. The communication was poor and I am still in need of help with nowhere to turn. Still laid off, still behind in rent and still depressed due to this pandemic.”

“It’s frustrating when you apply for assistance and you do not hear back from the people that you applied for the assistance from. I tried to remain hopeful that I get approved. But the waiting game is stressful and then you don’t get approved or you don’t never hear back from no one. We need help and we need it now.”

“I been waiting for two months on results of my application. I really dislike that I haven’t heard anything from them. I emailed and left voicemails [but haven’t received] answers.”

Long wait times to confirm application outcomes can likely be attributed to both the high volume of applications submitted and to the “batch” method used to select applications for processing. In the first wave of the expanded RAP in summer 2020, applications were randomly selected for

processing only after the application window closed. Since this initial wave, DFSS has updated their process to begin releasing applications to centers on a weekly basis.

Initially, due to the volume of applications submitted to the program, case managers were not able to individually contact each of the thousands of incomplete applications. The application system now sends more frequent reminders if an application is incomplete. Case managers are trained to directly access the portal for an individual applicant, as well as to instruct applicants how to access the portal to see status updates.

DFSS has also made improvements to its platform to better allow applicants to monitor the status of their application in each stage of the process, from application review to payment. Applicants can now contact their case manager for check details, including the check number and the date the check was mailed. Applicants can also request a copy of the check for their records.

To reduce ambiguity around application outcomes, applicants are now emailed an official approval or denial letter. Applicants who are deemed ineligible are provided the opportunity to appeal; this process is outlined in the denial email. Lastly, contact information for case managers is now provided early in the process and is more prominently displayed in communications to applicants.

Key Finding 4: The extent to which landlords cooperated with the application process often depended on the relationship between the landlord and tenant.

The extent to which landlords were directly involved in the application process could vary, but at minimum, landlords were required to verify information about the building and unit of residence as well as provide contact information for disbursement of funds.

In some cases, landlords were immediately involved in the application process. When asked how they had learned about the opportunity to apply for RAP funding, a small portion of the respondents who indicated ‘Other’⁵ wrote that they had learned about the funding from their landlord or property manager.

Because landlord involvement was a prerequisite for application completion, respondents often contextualized their landlord’s level of involvement by describing their existing relationship or by describing the landlord’s overall attitude toward the RAP.

For the respondents below, landlord involvement was productive and facilitated the application process:

“I was afraid to ask my landlord for the help but she was real nice and she helped me with all documents that [were] needed from her.”

“The application process was great. They took the time to

⁵ When asked *How did you learn about the DFSS Rental Assistance Program?*, respondents could select all that applied from the following: ‘Social media’, ‘Friends or family’, ‘TV’, ‘Community organization’, ‘Local newspaper or radio station’, ‘I searched for housing assistance online’, or ‘Other’. Sixteen of the 87 (18.4 percent) respondents who indicated ‘Other’ wrote in the adjacent free-text response that they heard about RAP funding from their landlord or property manager.

get me and my landlord involved that way he was up to date as well and all information was being entered correctly.”

For others, landlord involvement was more challenging. Some respondents shared that their landlords were unable or unwilling to participate in the process, obstructing application completion.

“The component that required your landlord to participate was really uncomfortable. My landlord did not want to provide her documents because she felt it was too invasive. That’s why I didn’t get the assistance. I was embarrassed to have to go through the process. The staff at the city who I worked with did not treat me as I would have expected. Lack of empathy and impatient. It was my first time needing rental assistance and the process was demoralizing.”

“I wish that I could have had you all to contact my landlord. He has not been able to fill out my paperwork and I don’t understand why.”

“My apartment unit didn’t help me fill out any of the necessary paperwork.”

These responses suggest that there may be opportunities to streamline communication between landlords and tenants in order to improve the application process.

“I really could [have] used the grant. Unfortunately I don’t think my landlord had an email. I think there should [have] been another way for them to get in contact with our landlords.”

One participant proposed that the program implement a new feature in the online portal that gives tenants written confirmation that their landlord has completed their portion of the application process, reducing ambiguity for applicants.

“It will be a good idea to implement a system where tenants are able to input their social numbers or something to get proof of grant payments that was paid on their behalf to their landlords.”

DFSS’ RAP is funded by the Emergency Solutions Grant (ESG), a grant program administered by the Department of Housing and Urban Development (HUD). Programs receiving ESG funds are subject to federal regulations around program design, including that payments be provided directly to property owners. Still, DFSS has implemented subtle changes to the RAP to acknowledge that connecting with landlords can be challenging for applicants. In the time since

these responses were collected, DFSS has shifted to making landlord contact information a required rather than optional field in the application. Landlords are included in the initial outreach to applicants, including the email stating that their application has been selected for processing. Case managers send a link directly to the landlord to request documents, which may help to reduce burden on the applicant.

Part II: COVID-19 Experience

Key Finding 5: Responses indicate a need for robust mental health intervention, especially for those who may be underinsured.

To better understand how participants were managing their mental health amidst heightened economic uncertainty, the survey included a version of the Patient Health Questionnaire (PHQ-4), a validated survey instrument⁶ widely used to screen for symptoms of depression and anxiety in adults.

The volume of participants who reported challenges with mental health was concerning. Over half (54 percent) of respondents, for example, said they felt “down, depressed, or hopeless” more than half the days or nearly every day in the past week, while 62 percent of respondents said they felt “nervous, anxious, or on edge” more than half the days or nearly every day in the past week.

While analysis of responses to the PHQ-4 demonstrates the emotional distress many respondents were facing during this time period, responses to the survey’s open-ended questions offer critical context for these findings. Open-ended responses also emphasize the need for affordable mental health services to help respondents mitigate these challenges.

Participants were remarkably vulnerable as they described their struggles with mental health during the pandemic. Many respondents explicitly characterized their experiences as anxiety and depression, while others described more generally the mental toll of economic insecurity.

“Since the pandemic I’ve been more depressed trying to keep my family safe and worrying about finding a job to pay these bills and stay afloat. It’s so hard when you are worrying about what’s going to happen in the morning or the next day.”

“As a refugee and immigrant this has been the hardest year of my life. I’ve been fortunate not to get sick or worry about my family getting sick but the economic toll this virus has taken has caused me so much depression and stress.”

“Depression, anxiety and the inability to plan or budget for such an extended period has been the worst part of it all.”

As the pandemic has progressed, and the effects of debt, loss, and trauma have compounded, respondents continue to feel anxious about their financial situation.

⁶ The Patient Health Questionnaire (PHQ-4) is a four-item scale validated by many research studies to reliably screen for anxiety and depression in adults. The survey asks respondents to indicate how frequently they have experienced symptoms of anxiety (e.g., excessive worrying or nervousness) and depression (e.g., feelings of hopelessness, little interest in doing things) in the past two weeks. The time period was adapted in the CHSS survey to capture experiences in the past week rather than two weeks. For more information on the PHQ-4, see Kroenke et al. (2009).

“The last nine months during this pandemic have been stressful, disruptive, and has been financially detrimental to my family. I’ve had to become a sole provider in the household and, only with the help of family, have been barely scraping by. Only recently have I been able to gain employment after recently having defaulted on credit cards, payday loans, and the last couple months of [rent for] my last apartment. Living in the time with COVID-19 spreading, spreading everywhere and taking lives even in my own family I’ve felt socially isolated, depressed, and anxious from financial instability.”

As the respondent below describes, the mental burden of economic insecurity can be all-consuming, in some cases hindering one’s ability to navigate institutions designed to mitigate this insecurity.

“I thought I was more resilient. I got to the other side of this year [working in] food help and actually moved out. But it’s been taking a mental toll on me constantly thinking of the next fast-money scheme. What benefits can I apply for, who can I beg. Getting through 1 month by the skin of your teeth not knowing how you’ll get through the next month. All of this uncertainty has been mentally exhausting and emotionally draining. Even when you get support it’s like ‘how long will this last?’ ‘Oh did I miss a filing day and now I have to wait another 3 weeks before I’ll get the money I need for assistance?’ Having your livelihood in the hands of others is extremely disconcerting.”

Though most responses citing mental health described the respondent’s own experiences, the respondent below illustrates the challenges both parents and children have faced as they attempt to navigate the unique anxieties caused by the pandemic.

“[The COVID-19 pandemic] has affected me and my family in lots of ways. Depression hit hard on my 13 year old daughter. She did not want to go out at all, not even to sit outside. Her anxiety also was high. When we had to do our groceries she didn’t want me to go at all.”

In addition to describing their personal challenges with mental health during the pandemic, participants requested that affordable mental health services be made accessible to affected communities throughout and beyond the pandemic.

“I just wish there were more resources to help with some of the necessities like clothing [and] mental health services.”

“I think it’s essential that mental health care is provided to everyone.”

Key Finding 6: Respondents with children discussed the financial repercussions of limited childcare during the pandemic.

Quantitative results from the DFSS December survey indicated widespread income loss among respondents: 83 percent of respondents reported either job loss or reduction in hours since the beginning of the pandemic in March 2020. Of these respondents, 30 percent said that this loss of income had occurred in the past month.

A majority of survey respondents (73 percent) lived with at least one person under 18 years old. Among these respondents, 53 percent reported increased family responsibilities during the pandemic. The survey instrument did not directly probe for the effects of childcare on employment and income loss. However, the open-ended responses collected in the survey suggest a worrying childcare gap with financial consequences for some families. As school and daycare closures in the spring and summer 2020 kept children at home, respondents with children weighed several factors when seeking childcare, including affordability, job flexibility, remote learning, and potential exposure to coronavirus.

Without adequate childcare, parents were sometimes forced to reduce hours at work or leave their jobs indefinitely. The subsequent decrease in income has heightened economic insecurity for many families:

“Unfortunately due to COVID I was unable to return to work after my maternity leave due to [having] no one to watch my children. I have been unable to work since then. The jobs offered that are not work from home [were] not enough hourly to pay my rent and other necessities.”

“I’ve lost my job, it’s hard finding a new one with the schools being closed and I have two young school aged children. This pandemic has been devastating!!”

The responsibility of navigating remote learning with their children has created an additional impediment to income stability for some respondents.

“[The pandemic] turned my world upside down. My kids are home 24/7 and we are food insecure. I have been looking for a job but it’s hard when I am a single parent who is monitoring their e-learning.”

“It’s very hard to find a job now for me because of the e-learning. Before, I would drop my daughter off at school and would work during those hours, I have no one to watch her now.”

The effects of the childcare gap on household finances in turn created stressors to parents' mental health:

"I am a single mother who has had to stay home due to schools closing and it has taken a toll on me not only financially but mentally. I wish there were more resources for parents like myself."

"It's been a nightmare, lost family members, losing financial income, having to stay with my children because of e-learning as I am a single mother. It's been a stressful depressing year needless to say. But thankful for my children's and my health thus far and the help and assistance I have received so far."

As explained by the respondent below, the childcare gap leaves parents with few sustainable opportunities to stabilize income.

"I'm wondering: how are parents [supposed] to work when the schools are closed and daycares close for 2 weeks at a time if someone catches COVID? Who will watch their children? How can [parents] pay bills if they can't work due to their childcare situation? We lose anyway we go."

In the absence of such opportunities, respondents may continue to face compounded economic insecurity.

"Since the last week of October, I have not had a stable job. I have 2 kids I take care of alone. It's hard for me to pick up jobs because I am their primary caregiver. I am very worried about my rent next month and I have my gas bills that I have not paid since August. Please, I need help. The application [for rental assistance] is so difficult to fill and I was denied. I have exhausted all my savings to pay bills."

Key Finding 7: The pandemic has exacerbated food insecurity for some respondents.

The United States Department of Agriculture (USDA) routinely collaborates with the Census Bureau to design survey questions that capture the scope of food insecurity in U.S. households. According to USDA, households experiencing *food insecurity* are consistently unable to access food for one or more household members due to lack of money or other resources. This outcome is measured using a range of questions related to the availability, quantity, and quality of food in the household. USDA and the Census Bureau also monitor *food insufficiency*, a similar but more

narrow measure of household food access and wellbeing. Households experiencing food insufficiency sometimes or often do not have enough food to eat for all household members.⁷

Considering the evident relationship between food access and housing instability, the research team for the Chicago Housing Stability Study was interested in better understanding how survey respondents were experiencing food insecurity and/or insufficiency. To do so, the survey included a question adapted from the Census Bureau's COVID-19 Household Pulse Survey.⁸

When asked about the kinds of food available in their household in the past 30 days, a majority of December survey respondents reported having inconsistent access to the quantity or quality of food they would prefer for their families. Almost half of respondents (45 percent) said they “sometimes” or “often” did not have enough to eat; another 35 percent said that while their household had enough food, it was not always the kind of food they wanted to eat.

In response to the survey's open-ended questions, respondents described these difficulties in greater detail, outlining the circumstances of the pandemic that have affected their access to food.

A few respondents shared that increased caregiving responsibilities in the wake of school and daycare closures had increased their food expenses.

“Covid-19 has been extremely stressful. Having lost my job due to Covid then also having health issues I have to try harder to quarantine. It's a stressful situation that myself and my two children are trying to work through. Kids are at home for school so I stress a lot about making sure they're fed. Due to layoffs I have had trouble maintaining [my] grocery, rent, car note and insurance.”

“Living single with my three children has really been a struggle. It's only my income coming in and every penny goes towards rent, bills, loans etc. I'm making it by living paycheck to paycheck and getting loans every two weeks. I just wish I could get more help with food being that my kids are home all day and eat at least 3 times.”

To mitigate food insufficiency, respondents were sometimes able to rely on their social networks.

“We had to order sometimes with Instacart but I was being overcharged. So a friend would go shopping for us. Or sometimes our landlord if she would go get food from a food bank and had a lot she would call me and would share that food with us. But it wasn't the same at all because of

⁷ To learn more about measurements of food insecurity and food insufficiency, see the following resources from the Economic Research Service, division of the USDA: [“Definitions of Food Security”](#); [“Food Security in the U.S.: Measurement”](#); [“U.S. Household Food Security Survey Module: Three-stage design, with screeners”](#).

⁸ In the Census Bureau's [Household Pulse Survey](#), respondents are asked: *Which of these statements best describes the food eaten in your household in the last 7 days?* (1) Enough of the kinds of food we want to eat; (2) Enough but not always the kinds of food we want; (3) Sometimes not enough to eat; (4) Often not enough to eat. In the December survey of RAP applicants, the time period referenced in the question was adapted from 7 to 30 days.

course we wouldn't get our cookies or chips or other foods we loved. Even now I have to budget our monthly money to be able to stretch our food and still have enough for our bills."

For some respondents, safety net programs like the Supplemental Nutrition Assistance Program (SNAP) have been critical resources during the pandemic. As of December 2020, almost 60 percent of respondents reported that they or someone in their household was receiving assistance from SNAP, a slight increase from the share of respondents participating in the program before the pandemic (54 percent).

"Firstly I want to say I had 3 months without any type of income. And that I really thank God for the government Link assistance. That was what kept food on my table for the last [few] months. And they stepped up to the plate when I couldn't even get help from unemployment."

Survey respondents also received support from local food distribution sites: about 9 percent of respondents reported receiving assistance from food banks or other organizations.⁹

"Covid-19 pandemic has left me in a 'fight to stay alive' state. My household has relied on food donations from a Non Profit Organization, I Grow Chicago, that's in my community. We are grateful for them, and blessed."

The above excerpts offer insight into the necessity of these resources for respondents to the survey's open-ended questions. For the respondent below, however, programs designed to mitigate food insecurity were not accessible:

"Housing in Chicago is not affordable. Especially for single moms; families like me. I make just 'enough' not to qualify for food assistance but make less than needed to live and be stable with my son. It's very hard. I don't know how I am making it through month to month but I am grateful."

While this response was atypical among those who described food assistance programs in their responses, it is nonetheless an important reminder that social safety net enrollment may not capture the breadth of those experiencing food insufficiency or insecurity, and that programs could be designed to assist those who do not qualify for traditional safety net programs.

⁹ The share of respondents receiving assistance from unions, religious, or community organizations also remained stable between February 2020 and November/December 2020 (.7 percent to 1.4 percent). The question did not specify whether this was cash or in-kind assistance, but several respondents to the survey's open-ended questions described receiving food from churches and community centers.

Discussion and Next Steps

The responses in this report were collected in December 2020, nine months into a pandemic that has exacerbated economic insecurity for many Chicagoans. Within this context, it is perhaps unsurprising that many applicants to the DFSS Rental Assistance Program also applied to other City and State assistance programs. Forthcoming analysis from the Chicago Housing Stability Study will provide insight into the extent to which applicant pools for the multiple rounds of DFSS rental assistance overlapped with other assistance programs in Chicago, which may prove useful for future program design. As the respondent below illustrates, the stress of navigating multiple bureaucracies can be taxing on applicants, who are already faced with a multitude of other stressors:

“The DFSS Rental Assistance application and City of Chicago [ed. note: Department of Housing] application were two separate websites listed as two different things. This survey made it seem as if they were/are the same. I was approved for one and not the other although everything was turned in in a timely manner. Whenever I try calling to ask for assistance, no one wants to assist or have the right answers. I still need more assistance, I am still unemployed and I’ve been denied for other state programs. This has been one of the most frustrating, depressing times in my life and it seems as if we’re running out of options and resources.”

“I’ve participated in various applications and as of today I haven’t received any financial help from any organization. We’re surviving how we can. I hope [participating in this survey] helps to improve the distribution of these supports.” [translated from Spanish]¹⁰

A few respondents characterized their experience with the RAP more positively. In all such cases, respondents credited their positive experiences to the efforts of a specific case manager. Because contact between applicants and case managers span several weeks as elements of the application are verified, completion of the application relies on successful communication between the two parties (e.g., accurate phone number or email, prompt follow-up after missed communication).

“The young lady that tried to assist with getting my landlord to submit documents was very very NICE. And I thank her for giving me a chance. Very helpful lady.”

¹⁰ Original response: *“He participado en varias aplicaciones y hasta el día de hoy no he recibido ninguna ayuda económica de ninguna organización y estamos sobreviviendo como se pueda ojalá esto ayude para elegir y distribuir mejor esas ayudas.”*

Frequently, however, respondents identified areas for improvement within the application process. Many requested more frequent updates on their application status, and those who were deemed ineligible for funding requested greater insight into the reasons for their ineligibility.

Collected in December 2020, these findings reflect applicants' interaction with the early rounds of the expanded RAP in the summer and fall of 2020. In the last year, DFSS has made a series of changes to its administration processes, including streamlining document verification and standardizing procedures across its six community service centers. The final CHSS survey, distributed in November 2021, included applicants to later rounds of the RAP, after these programmatic changes were implemented. Findings from this survey can illustrate the impact of these changes on client experience.

The themes discussed in Part II of this report highlight other concerns applicants must weigh in addition to threats of imminent housing loss. In many ways, economic insecurity cannot be isolated from these themes: concerns about childcare, for example, are often directly related to parents' ability to return to work and stabilize household income. Findings from this report point to opportunities to integrate the Rental Assistance Program with case management and other supports to help applicants access food, secure childcare, and access affordable mental health services. To acknowledge these overlapping crises, DFSS now sends applicants an email with links to various departmental resources that may help applicants to address these concerns.

The valuable insights in this report would not be possible without the contributions of all survey respondents, including those not directly quoted in this report. We thank them for their candor.

Appendices

APPENDIX A: CODEBOOK

Value in parentheses represents number of responses coded to the node.

Application Experience	
Application	Describes respondent's experience with application processes, including the application portal, documentation requirements, and other necessary steps.
<i>Complicated, hard to understand (17)</i>	Respondent had difficulty understanding the application instructions or questions.
<i>Could not finish in time (9)</i>	Respondent ran out of time to submit the application.
<i>Documentation (38)</i>	Respondent described difficulty securing the documentation necessary to submit their application. Can be cross-coded with 'Landlord involvement'.
<i>Landlord involvement (24)</i>	Describes difficulty submitting application due to issues coordinating with landlord (e.g., landlord was slow to complete the portion of the application that required specific details about the unit/building). Can be cross-coded with 'Documentation'.
<i>Technology or online platform (11)</i>	Describes an issue with the online application platform or issues with the device used to apply (e.g., computer, tablet, cell phone).
<i>Uncertainty about eligibility (43)</i>	Applicant was uncertain if they were eligible for funding. Can also include confusion about an application outcome, i.e., applicant is unsure why their application was denied.
Processing and funding outcomes	Describes respondent's experience with application processing, including communication with DFSS post-submission and funding outcomes.
<i>No follow up from DFSS (38)</i>	Describes a lack of follow up from RAP case managers and/or notice of application outcome.
<i>Not approved for funding (23)</i>	Respondent states that they applied but were not approved for RAP funding. Does not contain questions about the rejection or comments about eligibility, which would be coded at 'Uncertainty about eligibility'.
<i>Positive experience (8)</i>	Respondent provides positive feedback for the RAP (e.g., communicative staff members at local CSCs, streamlined application processes).
<i>Unsure where to find additional assistance (5)</i>	Questions about additional rounds of DFSS funding and/or requests for information about other assistance programs.
<i>Other program feedback (8)</i>	Describes an application experience that doesn't align with one of the other themes listed.

Children and Family	
Childcare (23)	Respondent describes issues securing childcare as a result of the pandemic, especially as it relates to job loss/hours reduction.
Schools and remote learning (25)	Describes challenges of at-home learning for parent, child and/other members of household.
Other children and family (12)	Describes other issues related to children and family that are not explicitly related to above nodes (e.g., inability to spend time with elderly parents). Note that more general references to family (e.g. "My family and I have been affected") are still coded to 'General reflections on pandemic'.

Health	
Contracted COVID-19 (56)	Respondent or HH member contracted COVID-19.
Health care access (11)	Describes difficulty accessing health care services, not limited to access to COVID-19 treatment. Could include cost of treatment and/prescription medicines, fear of accessing ER/hospital for routine appointments due to potential COVID risk.
Loved one died (34)	A friend or family member of the respondent died due to COVID-19.
Mental health (107)	Describes feelings of depression, anxiety, PTSD, or other mental health challenges, including requests for mental health services. Excludes responses that describe a general worry about contracting COVID-19, which are coded 'Worried about COVID exposure', though response can be cross-coded if these distinct themes are both mentioned.
Worried about COVID exposure (30)	Respondent expresses concern about known exposure or risk of exposure to the coronavirus.

Housing	
At risk or experiencing homelessness (71)	Respondent is currently experiencing homelessness or describes in their own words risk of becoming homeless; does not include coder's inference of risk based on level of back rent, notice of eviction etc.
Behind on rent (69)	Describes owing back rent or inability to pay next month's rent.
At risk of eviction (8)	Respondent describes in their own words risk of eviction, including recent notices of eviction; does not include coder's inference of risk based on level of back rent, inability to pay future rent, etc.
Other housing (3)	Describes a housing experience that doesn't align with one of the other themes listed.

Income and economic insecurity	
Debt, behind on bills (37)	Describes debt from any loans and/or unpaid bills as a consequence of the pandemic. Can be cross-coded with 'Behind on rent', if applicable.
Food security (38)	Describes difficulty regularly securing food for the household; describes prioritizing/deprioritizing food over other expenses.
Lost job or reduced hours (180)	Job loss or reduction in hours as a consequence of the pandemic.

<i>Lost hours to quarantine (9)</i>	Describes loss of income directly related to COVID-19 exposure; exposure could have occurred at or outside work.
'Just need help' (54)	"I just need help", "Please help", "Just need assistance" or something similar.
Social safety net (49)	Describes experience accessing social safety net programs (e.g., SNAP, TANF, UI) during the pandemic.
<i>Housing and other programs (10)</i>	Response describes experience with housing assistance (i.e., low-income housing, <u>not</u> COVID-19 rental assistance), SSI, SSDI, or other program not listed in adjacent child nodes.
<i>SNAP, EBT Link, TANF, WIC (14)</i>	Response describes experience with one or more of the programs listed, including application experience, interaction with case managers, amount of funding provided, or other details related to program participation.
<i>Unemployment (31)</i>	Describes experience with unemployment insurance, including application experience, interaction with program staff, amount of funding, or other details related to program participation.
Other economic insecurity (13)	Other experiences related to economic insecurity that do not align with the themes listed above; responses typically mention daily financial struggles or difficulty meeting basic household needs other than food.

Other	
General reflections on pandemic (64)	Miscellaneous reflections about the pandemic that do not contain enough specificity to be coded into one of the primary nodes (e.g., "It's been a tough year", "My life has been changed", "I can't wait until this is over")
Other important themes (42)	A mix of responses containing themes like transportation, fines and fees, COVID-19 testing, or PPE. While important, these themes are not fully realized enough to be included as individual nodes.
Feedback on survey or research (25)	Feedback about the survey or the research more broadly. Important to note that some participants may have had trouble differentiating between the survey and the application, so some responses to the "application experience" question contained survey feedback.
Grateful for the funding opportunity (17)	Expressions of gratitude for the RAP.
Nonresponses (229)	"N/A", "No", "No thank you", "That's it", "Thank you", or something similar.

APPENDIX B: CHARACTERISTICS OF SURVEY SAMPLE AND RESPONDENTS

Appendix B summarizes the demographic characteristics of both survey respondents and the full survey sample. All tables summarize self-reported data collected in the RAP application.

Table B1 includes characteristics of the full survey sample, which includes all individuals who submitted or started an application to the program in the first round of the expanded RAP in summer 2020.

Table B2 compares response rates for clients who submitted the RAP application and clients who started but did not submit. Finally, Table B3 compares the demographic characteristics of respondents and nonrespondents to the survey.

In columns with small observations, cells were suppressed (represented in the tables with an asterisk ‘*’) to preserve participants’ anonymity.

Table B1. Characteristics of Survey Sample (RAP Round 1 clients)

Feature	Applicants	Started, did not submit	All
Gender			
Female	0.707	0.707	0.707
Male	0.287	0.284	0.285
Gender non-conforming	*	*	*
Trans female	*	*	*
Trans male	*	*	*
Missing gender	*	*	*
Gender N	2062.000	7593.000	9655.000
Race			
American Indian/Alaska Native	*	*	*
Asian	0.021	0.013	0.015
Black, non-Hispanic	0.758	0.777	0.773
Hawaiian/Pacific Islander	*	*	*
Hispanic	0.129	0.141	0.138
Identifies with multiple races	*	*	*
Other	*	*	*
White, non-Hispanic	0.056	0.035	0.039
Missing race	0.016	0.013	0.014
Race N	2062.000	7593.000	9655.000
Age			
18-20	0.005	0.014	0.012
20-24	0.109	0.121	0.118
25-34	0.460	0.437	0.442
35-44	0.239	0.252	0.250
45-54	0.108	0.110	0.110
55-59	0.039	0.035	0.036
60-64	0.022	0.016	0.017
65-74	0.014	0.011	0.011
75-84	*	*	*

85+	*	*	*
Missing age	*	*	*
Age N	2062.000	7593.000	9655.000
Poverty			
Lives in high poverty ZIP*	0.788	0.806	0.802
Lives in low poverty ZIP	0.212	0.194	0.198
Missing poverty data	0.000	0.000	0.000
Missing ZIP	0.000	0.000	0.000
Poverty N	2062.000	7593.000	9655.000

**ZIP code in which more than 20 percent of the population lives within 100 percent of the federal poverty level.*

Table B2. Response rates by application completion

Feature	Applicants	Started, did not submit	All
Response rate	0.235	0.154	0.171
Response N	2062.000	7593.000	9655.000

Table B3. Characteristics of respondents and nonrespondents

Feature	Respondents	Nonrespondents
Gender		
Female	0.780	0.692
Male	0.211	0.300
Gender non-conforming	*	*
Trans female	*	*
Trans male	*	*
Missing gender	*	*
Gender N	1652.000	8003.000
Race		
American Indian/Alaska Native	*	*
Asian	0.014	0.015
Black, non-Hispanic	0.754	0.777
Hawaiian/Pacific Islander	*	*
Hispanic	0.153	0.135
Identifies with multiple races	*	*
Other	*	*
White, non-Hispanic	0.048	0.038
Missing race	*	*
Race N	1652.000	8003.000
Age		
18-20	0.007	0.013
20-24	0.091	0.124
25-34	0.407	0.449
35-44	0.308	0.238

45-54	0.126	0.106
55-59	0.035	0.036
60-64	0.013	0.018
65-74	0.008	0.012
75-84	*	*
85+	*	*
Missing age	*	*
Age N	1652.000	8003.000
<hr/>		
Poverty		
Lives in high poverty ZIP*	0.791	0.805
Lives in low poverty ZIP	0.209	0.195
Missing poverty data	0.000	0.000
Missing ZIP	0.000	0.000
Poverty N	1652.000	8003.000
Survey response N	1652.000	8003.000

**ZIP code in which more than 20 percent of the population lives within 100 percent of the federal poverty level.*

APPENDIX C: MENTAL HEALTH RESOURCES AND OUTREACH

Concerned by the volume of December survey respondents who described challenges with mental health, the research team updated materials for future survey waves to include links to resources recommended by the Chicago Department of Public Health and the Chicago chapter of the National Alliance on Mental Illness (NAMI).

Though December 2020 survey respondents were invited to complete follow-up surveys in March and November 2021, we recognized that some prior respondents who described mental health challenges would not take future surveys, and thus would not see these updated materials. To address this eventuality, the research team conducted separate outreach to participants who expressed mental health challenges to offer these resources. This outreach was framed as a general follow-up for all participants rather than a communication triggered by something the participant shared in the survey.

These materials and processes were approved by DFSS and the University of Chicago's Institutional Review Board. Materials were offered in both English and Spanish.

Mental health resources listed in email invitation and survey instrument

- *If you are struggling with your mental health, nonprofit organizations like NAMI Chicago may be able to help. Visit namichicago.org/resources to learn what services may be available to you. You can also call NAMI's free helpline at 833-626-4244.*
- *For additional resources, [click here](#) to read a list of mental health services recommended by the Chicago Department of Public Health.*
- *If you are experiencing a crisis, call the National Suicide Prevention Hotline at 1-800-273-TALK (8255). You will be helped by a professional crisis worker who will listen to your problems and tell you about further mental health services in your area.*

Excerpt of email communication to prior respondents

Dear fellow Chicago resident,

We want to thank you again for participating in the Chicago Housing Stability Study survey. It's been a while since you participated, so as a reminder, the survey asked you to describe some of your experiences with housing, income, and employment during the COVID-19 pandemic. By taking this survey, you have played a central role in letting the City know what Chicagoans need during this period of recovery.

We know that this year has been emotionally difficult for so many Chicagoans. Even as the city reopens, many residents may be seeking assistance with mental health challenges.

If you are struggling with your mental health, nonprofit organizations like NAMI Chicago may be able to help. Visit namichicago.org/resources to learn what services may be available to you. You can also call NAMI's free helpline at 833-626-4244.

For additional resources, [click here](#) to read a list of mental health services recommended by the Chicago Department of Public Health.

If you are experiencing a crisis, call the National Suicide Prevention Hotline at 1-800-273-TALK (8255). You will be helped by a professional crisis worker who will listen to your problems and tell you about further mental health services in your area.

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