February 2024

BIG SHOULDERS:
Implementing the Chicago Resilient Communities Pilot

Part 1: Design, Applicant Outreach, and Onboarding Process Evaluation

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Glossary of Terms

AMERICAN RESCUE PLAN ACT (ARPA OR ARP)

A federal law which provided a significant amount of funds for state and local governments to use over a period of several years in response to the COVID-19 pandemic.

ECONOMIC HARDSHIP INDEX (EHI)

The Economic Hardship Index is a tool created by University of Illinois at Chicago's Great Cities Institute to compare social and economic conditions between Chicago Community Areas. It is based on six indicators: crowded housing, poverty, unemployment, education, dependency, and income.

FEDERAL POVERTY LEVEL (FPL)

A measure of income, updated annually, issued by the Department of Health and Human Services. Federal Poverty Levels are used to determine eligibility for various programs and benefits and are based on household size. The Chicago Resilient Communities Pilot was open to those earning below 250% of the FPL ($33,975 for a household of one, $57,575 for a household of three).

GUARANTEED INCOME

A program that offers a known, consistent amount of money to a specific population of people. It may or may not be enough to meet basic needs. Guaranteed income is not the same as universal basic income, which is a program that offers enough unconditional money for basic subsistence living. The Chicago Resilient Communities Pilot is a guaranteed income pilot.

MIXED METHODS EVALUATION

A method of research where elements of both qualitative and quantitative research methods are used in a single study to understand a research problem.

RANDOMIZED CONTROLLED TRIAL (RCT)

A study design that randomly assigns participants into a treatment group that receives the program or a control group that does not receive the program through a lottery. This allows researchers to estimate the impact of the program on various outcomes for participants and their households.

QUALITATIVE RESEARCH

Research that relies on primary data obtained by the researcher through interviews, observations, or focus groups.

QUANTITATIVE RESEARCH

Research that focuses on collecting and analyzing survey, administrative, and other related data.

STRATA

A way of dividing a group based on observable characteristics. The Chicago Resilient Communities Pilot set target percentages of participants from strata based on household income and levels of community economic hardship.

UNCONDITIONAL FUNDS

Funds that do not require the participant to engage in any related activity, and have no restrictions as to how that money may be spent by the participant.

Executive Summary

Both in Chicago and across the country, households aspire to take care of themselves and their loved ones while pursuing their dreams. In doing so, many struggle with household finances that are unpredictable and volatile. When unable to rely on savings or access to credit, even a modest unexpected expense or temporary loss of work can leave households with few options to stay above water. These experiences can have lasting consequences to health, finances, personal relationships, and broader opportunities - both for heads of household and their children. Here in Chicago, these harms are acutely felt in communities of color. Decades of exclusionary government policies and institutional practices have inhibited the accumulation of wealth that could otherwise serve as an essential buffer against these times of uncertainty. The COVID-19 pandemic laid bare deficits in the social safety net, and families continue to face difficult choices when balancing their health and wellness with childcare, housing, and the litany of costs that come with living in poverty in the United States.

Both leading into and during the COVID-19 pandemic, cities large and small have invested in their residents through guaranteed income pilots, seeking to create pathways to stability and upward mobility for struggling families. From Stockton, CA to New York City, these pilots have implemented a variety of eligibility criteria, payment amounts, and program models. Many have developed robust experimental arms designed to understand program outcomes. However, few have adequately documented the myriad of operational considerations necessary for a guaranteed income program to be sustained at either a local or national level.

The Chicago Resilient Communities Pilot (CRCP) stands out as an ideal case study, both due to the broad eligibility criteria and its status as the largest municipally-run pilot to date in the United States by number of participants. To help build the field of practice around related guaranteed income pilots, the City of Chicago partnered with the University of Chicago Inclusive Economy Lab (IEL) to conduct a process evaluation. Through analyzing programmatic data and conducting extensive interviews with both participants and operational staff, IEL sought to identify both local and broadly relevant insights across all stages of program design and administration.

This preliminary report covers program design, outreach, applicant experience and onboarding processes, and acknowledges both the successes and failures

experienced across this pilot's innovative approach to eligibility and enrollment processes. While the following findings and report are specific to the Chicago context, many are likely to have broad implications for other cities or government entities pursuing similar initiatives or engaging in general public service provision.

Below is a summary of the key takeaways:

This pilot achieved many of the objectives laid out during planning and execution. Outreach efforts brought in **over 176,000 applications**, with applicants generally representative of the estimated eligible Chicago population of low- and medium-income households. The City and delegate agencies **combined traditional agency-based targeted outreach with mass media** to drive this engagement, and used **regular live data tracking** to iteratively improve operations and modify strategy. Meanwhile, pilot partners worked to ensure **public benefits were protected** for low-income participants who would be at risk of losing long-term support services, including WIC and SNAP. The Five thousand and six verified participants started receiving cash payments within six weeks of their application. This was all the more remarkable given the City and its delegates launched this large-scale cash pilot in just over two months. This achievement was only made possible by staff across partnering agencies, program administrators, local nonprofits, and City officials working overtime to ensure goals were met.

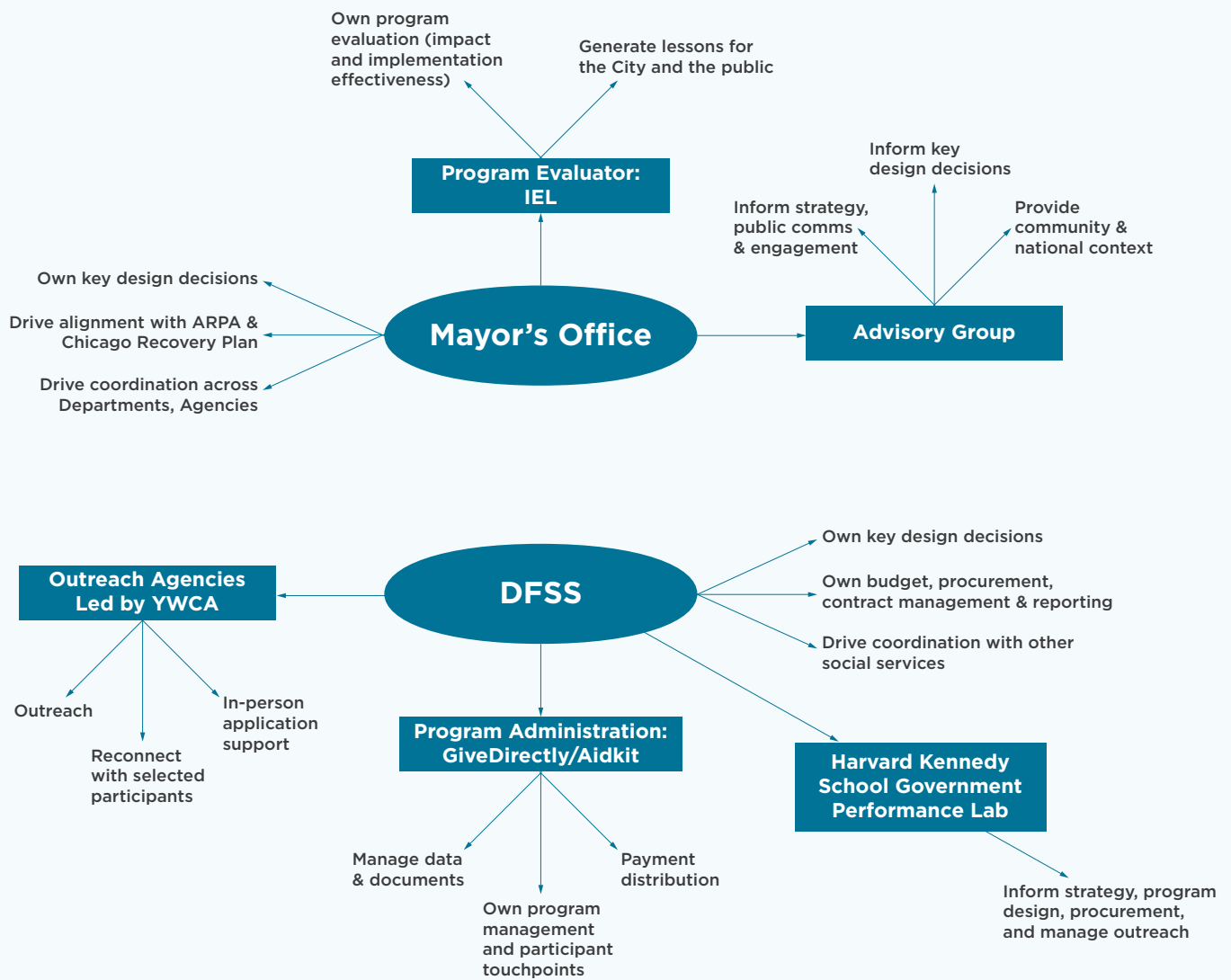**The pilot was designed to reduce several barriers that exist to receiving traditional public benefits.** An online application reduced administrator staffing needs and streamlined the participant experience. Smart form logic reduced median application times to **just under 30 minutes**, and progress was saved so that applicants could return after collecting any necessary documentation. **A variety of verification documents were admissible**, enabling households with more complex identity or income profiles to participate. **Self-attestation options with delayed document verification** further reduced barriers and minimized the effort required to apply for the vast majority of applicants not selected (given the high demand for the pilot). While this online platform brought many benefits, it also came with unique challenges for those facing technological barriers or with limited trust in government data collection. **Additional in-person support was often necessary to ensure engagement from all prospective eligible communities.**

These early insights will be further elaborated upon when the Inclusive Economy Lab completes a final process evaluation in mid-2024 that incorporates sections on program administration and offboarding.

Partner Acknowledgment and Roles

Several collaborators played integral roles in designing and successfully launching the Chicago Resilient Communities Pilot. Below (Figure 1) is a summary of the various organizations engaged across both development and implementation at different phases. Each of these collaborations will be elaborated upon throughout the report.

Figure 1. Partner Roles

Own program evaluation (impact and implementation effectiveness)

Generate lessons for the City and the public

Program Evaluator: IEL

Inform key design decisions

Inform strategy, public comms & engagement

Provide community & national context

Own key design decisions

Drive alignment with ARPA & Chicago Recovery Plan

Drive coordination across Departments, Agencies

Mayor's Office

Advisory Group

Outreach Agencies Led by YWCA

DFSS

Own key design decisions

Own budget, procurement, contract management & reporting

Drive coordination with other social services

Outreach

In-person application support

Reconnect with selected participants

Program Administration: GiveDirectly/Aidkit

Harvard Kennedy School Government Performance Lab

Manage data & documents

Payment distribution

Own program management and participant touchpoints

Inform strategy, program design, procurement, and manage outreach

Advisory Group: The advisory group consisted of representatives from over 30 organizations with stakeholder interests in the pilot, including community organizations chosen to reflect the geographic and cultural diversity of Chicago. The Mayor's Office formed the group in December 2021 to inform strategy, public communication, and engagement efforts, as well to provide both community and national context. The group reviewed and helped to inform key decisions in pilot design through weekly meetings in early 2022. A full list of members is available in Appendix A.

AidKit: AidKit is the technology partner that worked closely with GiveDirectly and the Inclusive Economy Lab to manage the application, payments, data collection, and incentive payments for research activities.

Community Partners: Many nonprofit, faith-based, government, and other organizations informally contributed and volunteered to assist with outreach, translation, and application assistance to ensure that eligible community members heard about and were able to complete the application.

GiveDirectly: GiveDirectly was the pilot administrator and responsible for pilot design, implementation, participant touchpoints, community outreach, customer service, and payment distribution, amongst other responsibilities.

Harvard Kennedy School Government Performance Lab (GPL): The GPL informed strategy, pilot design, and procurement, in addition to supporting outreach organizations to reach priority populations. The team also supported weekly meetings among outreach agencies during the application process to inform outreach strategy.

Outreach Agencies: The YWCA Metropolitan Chicago, the Center for Changing Lives, Phalanx Family Services, Pui Tak Center, the Spanish Coalition for Housing, and the United African Organization were contracted to provide outreach throughout the city by hosting informational and application events.

Principal Investigators: A team of Principal Investigators direct the impact evaluation: Nour Abdul-Razzak (University of Chicago Inclusive Economy Lab), Alex Bartik (University of Illinois), Sarah Miller (University of Michigan), Elizabeth Rhodes (Open Research), Shantá Robinson (University of Chicago Inclusive Economy Lab), and Eva Vivalt (University of Toronto).

Study Participants: Hundreds of participants contributed to this evaluation through interviews and thousands participated through surveys conducted by the Inclusive Economy Lab. Their personal experiences and insights were instrumental in conveying on-the-ground experiences and pulling practical insights that may be relevant to future public benefits programming. Throughout this report, their voices are included under pseudonyms to protect their confidentiality.

The City of Chicago Mayor's Office and the Department of Family and Support Services (DFSS): The Mayor's Office and DFSS owned key decisions; drove alignment between ARPA and the Chicago Recovery Plan; managed the budget, procurement, contract management and reporting; and coordinated across departments, social service agencies and partner agencies.

The University of Chicago Crown Family School of Social Work, Policy and Practice (Crown): A team of fellows from Crown made the baseline qualitative data collection and analysis possible.

The University of Chicago Inclusive Economy Lab (IEL): The Inclusive Economy Lab is the evaluation partner for the Chicago Resilient Communities Pilot and contributed to pilot design and outreach; ran the lottery; and conducted all research activities including quarterly surveys, administrative data acquisition and analysis, and qualitative research.

Pilot Timeline

JAN 2022

After the Chicago Recovery Plan budget passed in 2021, the Mayor's Office team assembled an advisory group consisting of elected officials, advocates, community residents, and policy experts to provide feedback on the pilot's design (for a list of members, see Appendix A). The advisory group first met at the end of January 2022 with an intention to meet regularly through the April application launch. The group provided input on the income thresholds used for eligibility purposes, found user testers to improve the accessibility of the pilot application, and got the word out about the pilot and the application dates. The City's Department of Family and Support Services (DFSS) also released its Request for Proposal (RFP) for a pilot administrator and an outreach coordinator at the end of January. Though it was a quick turnaround to release the RFP publicly, the City's team remarked that the writing of the RFP served as a helpful mechanism to define the pilot's goals and make decisions rapidly.[1]

FEB 2022

The City selected the University of Chicago Inclusive Economy Lab as its evaluation partner and finalized design decisions and outcomes of interest. The Mayor also publicly announced the eligibility criteria for the pilot and directed residents to sign up for email updates. Interest was high: 17,000 people signed up for email updates within one week.

MARCH 2022

The City selected GiveDirectly as the administration partner and YWCA Metropolitan Chicago as its lead outreach partner. With a goal of launching on April 25, 2022, multiple city agencies and nonprofit partners were engaged to decide on application design and lottery design, verification procedures, outreach strategy and more.

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1 DFSS staff reported that in 2015, DFSS began shifting to outcomes-driven social service provision, which led to redesigning all of its RFPs and the rubrics used to evaluate proposals. Without this shift and the support of the Harvard Kennedy School Government Performance Lab over several years, DFSS could not have quickly turned around the RFPs for CRCP with the vision and level of specificity that respondents such as GiveDirectly reported as being helpful to crafting a thoughtful proposal.

APRIL 2022

GiveDirectly and its technology partner, AidKit, built out the application on a new website and invited advisory council members to recruit user testers to ensure the application questions were easy to understand and accessible for applicants with disabilities. YWCA Metropolitan Chicago held multiple webinars in advance of the launch to introduce the pilot and the application questions to community organizations across the city.

APRIL 25 – MAY 13, 2022

The CRCP application launched at 9:00 a.m. on April 25 and received 70,000 applications within the first day. The City utilized its mailing list to send out announcements and several local news media outlets aired stories about the application launch. During the application window, delegate outreach agencies and additional community-based organizations conducted 724 in-person application assistance events and outreach events to inform Chicago residents of the application timeline. By the time the application period closed, over 176,000 individuals had applied.

MID-MAY – JUNE 2022

GiveDirectly and AidKit worked to verify approximately 12,000 randomly selected applicants for the lottery. This included collecting additional documentation of applicants' residence, income, or identity. IEL then conducted the lottery to select the 5,000 CRCP participants at the end of May, and GiveDirectly used June through August to enroll the selected participants into the pilot. Virtual enrollment through AidKit's platform was the dominant method, but GiveDirectly also held in-person events across the city to provide assistance to participants, which was required for those who had not yet verified their identity or residency.

JUNE 28 – AUG 2022

The CRCP participants who had completed their enrollment (3,508 people) received their first $500 payment at the end of June 2022. GiveDirectly worked throughout July and August to complete enrollment for all 5,000 slots and contacted individuals on the waiting list when originally selected applicants did not respond or complete enrollment. Ultimately, 5,006 individuals were enrolled in CRCP and received their first $500 payment by the end of August.

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Pilot Design

INCEPTION

In October 2021, the Chicago City Council passed a budget that included $31.5 million in American Rescue Plan Act (ARPA) funds allocated for a cash assistance pilot. Later announced as the Chicago Resilient Communities Pilot (CRCP), the pilot would provide monthly $500 payments to 5,000 Chicago residents 18 years or older earning less than 250% of the Federal Poverty Level.[2]

A growing interest at both the national and local stage laid the groundwork for this initiative. The Chicago Resilient Families Task Force[3] produced a report in early 2019 advocating for the expansion of the Earned Income Tax Credit and a municipally-administered guaranteed income pilot to reduce poverty and alleviate burdens for low-income Chicagoans. Mayor Lori Lightfoot had also recently launched her Solutions to End Poverty (STEP) Summit in early 2020, which included initiatives to "boost income levels in underserved communities" and "improve community health and reduce racial life expectancy disparities." Between 2019 and 2021, several guaranteed income pilots, including the Stockton Economic Empowerment Demonstration (SEED), began drawing attention across the country. These efforts coincided with an increasing normalization of widespread cash support brought on by the COVID-19 pandemic, with many relying on federal government appropriations towards the economic recovery. Some guaranteed income pilots targeted a specific subpopulation and many had only a few hundred participants or less, but the idea of cash as an efficient tool that respects residents' agency and their knowledge of their own needs was coming to the forefront of national discussion.

Several key decisions were made early in the design phase that set the pilot's course. **The City of Chicago defined four goals for the pilot: 1) provide financial relief; 2) improve residents' wellbeing; 3) transform city human services; and 4) build the field of practice around guaranteed income pilots.** These goals would ultimately inform not just choices in pilot structure and participant identification, but also the incorporation of an evaluation element.

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2 While the design phase originally determined 5,000 enrollment slots be made available, administrators overenrolled the pilot by six participants to account for expected rates of participant drop-off.
3 This was commissioned by Mayor Rahm Emanuel, Alderman Ameya Pawar, and over 30 additional aldermen.

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The City of Chicago first determined the number of pilot participants, the payment amount, and the eligibility criteria. Although the 2019 task force had previously recommended $1,000 monthly payments, the Mayor's Office decided to offer $500 payments to serve more people and supplement the benefits that some households might already be receiving or be eligible for. In determining eligibility criteria, the Mayor's Office and DFSS – in consultation with the advisory group – had to balance competing interests in prioritizing certain populations and keeping eligibility criteria broad. Caregivers and those who had experienced disproportionate COVID-19 impact were identified as potential groups of interest. Ultimately, the City decided to employ broad eligibility criteria to serve a variety of subpopulations of policy and research interest and prioritize scaling potential. This served the added goal of ensuring that Chicago's pilot would contribute to the evidence base on guaranteed income for a national audience, which had up to this point relied on a number of smaller pilots.

Unlike many smaller guaranteed income pilots servicing particular subpopulations, the City team identified a broad income threshold to participation. Thresholds and uptake rates of other benefits programs were used as case studies, including SNAP, Free or Reduced Lunch programming at Chicago Public Schools, and the Department of Family and Support Service (DFSS) Rental Assistance Program, which set thresholds of 185% to 200% FPL. These goals informed the selection of a 250% FPL ceiling, generally consistent with other programs' definitions of low- to moderate-income and similar to the Department of Treasury classification of COVID-impacted individuals (300% FPL). This definition intentionally included households earning just above common public benefits thresholds who may have subsequently lost many benefits providing financial security – a phenomenon commonly referred to as the "benefits cliff." This higher threshold would also allow the impact evaluation to explore if the effects of cash assistance differed across low- and moderate-income levels.

Broad Eligibility Criteria for Chicago Resilient Community Pilot

1. Chicago residency
2. 18 years of age or older
3. Household income at or below 250% FPL
4. Experienced Covid-impact

While living in Chicago was a criterion, documentation status was not, thus aligning with Chicago's status as a sanctuary city. Finally, experiencing a negative economic impact from COVID-19 was included to align with the Treasury's guidance on ARPA funding.

Community Engagement

After the City budget passed in 2021, the Mayor's Office team assembled an advisory group consisting of elected officials, advocates, community residents, and policy experts to provide feedback on the pilot's design (for a list of advisory group members, see Appendix A). The advisory group first met at the end of January 2022 with an intention to meet regularly through the April 2022 application launch date. The group provided input on the income thresholds used for eligibility purposes, found user testers to improve the accessibility of the pilot application, and helped disseminate information about the pilot and the application dates.

Meetings were designed within the constraints of the members' other various commitments. All meetings were held virtually due to the pandemic. With more favorable timelines, the advisory group may have had more opportunities to share decision-making authority. However, the short runway the pilot team had – eight weeks to design, build, and test the pilot application – removed the possibility of a slower, more measured community engagement process. Despite this restriction, committee members articulated a generally positive experience, highlighting clear expectation management, a weekly cadence of agenda-driven meetings, and the implementation of several committee recommendations, which included a user testing phase with a diversity of potential applicant backgrounds.

While some community residents attended the advisory group meetings, participation was relatively low.[4] City staffers suggested more dedicated staff to support residents before the meetings by walking through an agenda, explaining the topics of discussion, and soliciting their perspectives.

Operational Costs

Outside direct funding for participants, pilot launch and implementation required significant unanticipated staff time across operational partners. The Mayor's Office, DFSS, GiveDirectly, AidKit, outreach agencies, and numerous other community and faith-based organizations who supported rollout noted investing considerable time and resources beyond expectations set early in the process. It is difficult to quantify the magnitude of true costs across outreach, applicant support, and participant enrollment for partnering organizations.

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4 Three individuals with lived experience from priority populations regularly attended but did not speak in meetings.

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For the organizations that responded to a Request for Proposals (RFP) – GiveDirectly for program administration and YWCA for outreach coordination efforts – proposed budgets did not anticipate the expansive overtime costs necessary to meet the ambitious rollout deadline set by the City. Facing unprecedented levels of interest, GiveDirectly engaged in rapid recruitment of additional call center staff from their customer service partner to adequately staff hotlines during the application period. Unable to quickly add staff to their payrolls, City partners and outreach agencies instead relied on overtime across operational teams throughout multiple months of pilot ramp-up. Outreach organizations especially identified difficulty in staffing the limited three-week sprint allocated to conduct community outreach, and faced unexpected costs related to printing fliers, running social media advertisements, and supporting in-person applicants.

Several factors, including but not limited to program novelty, scale, and level of public interest, may have contributed to these high upfront costs. Further discussion of operations – both within the launch and throughout administration – will be discussed in the final version of this report.
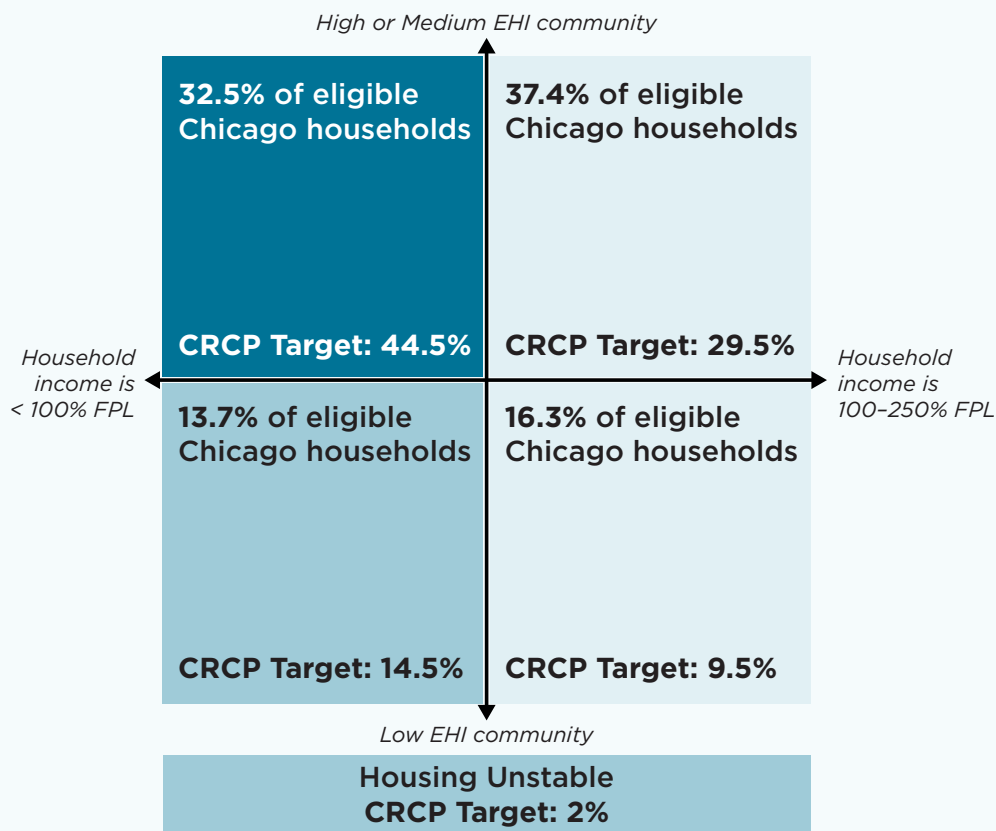
LESSONS FROM THE FIELD

Administrative costs are often underestimated for pilots, with this issue exacerbated by ambitious timelines that do not account for organizational limitations. Staffing models among potential partners are often not conducive to bulk, high-intensity workloads. This often necessitates overtime on the part of all partners to achieve a successful implementation which is unsustainable for ongoing programming. In the case of CRCP, these learnings should be incorporated when designing future RFPs for other pilots or a more sustained implementation of guaranteed income programming.

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DESIGNING THE LOTTERY

The broad eligibility criteria and publicity around the pilot meant it would likely receive more applicants than available slots, necessitating some way of selecting the 5,000 participants for the pilot. The City chose to run a lottery, ensuring that all eligible applicants had a chance of receiving the cash assistance. The lottery decision further enabled the City to contribute to the field of practice by commissioning an evaluation of the pilot through a randomized controlled trial conducted by the University of Chicago Inclusive Economy Lab. A mixed methods evaluation plan will give both the City and others a lens through which to consider potential scalability and impact on participants receiving the cash payments compared to a comparable control group.

Figure 2. Strata Goals vs. Estimated Chicago Household Composition

High or Medium EHI community

32.5% of eligible Chicago households	**37.4% of eligible Chicago households**
CRCP Target: 44.5%	**CRCP Target: 29.5%**

Household income is < 100% FPL — *Household income is 100–250% FPL*

13.7% of eligible Chicago households	**16.3% of eligible Chicago households**
CRCP Target: 14.5%	**CRCP Target: 9.5%**

Low EHI community

**Housing Unstable
CRCP Target: 2%**

In line with the Chicago Recovery Plan's objective of promoting an equitable economic recovery, the City wanted to ensure participants experiencing high economic hardship were given some preference based on household and neighborhood characteristics. In particular, **the Mayor's Office prioritized cash**

assistance for 1) Chicagoans living in communities with pre-existing economic hardship and 2) those experiencing poverty as defined by federal thresholds. With input from the advisory group and IEL, the Mayor's Office and the Department of Family and Support Services (DFSS) created five strata – or groups – that would each receive a designated number of slots in the pilot. Figure 2 shows the percent of eligible Chicagoans that fall into each of these categories, and the target percentage for the pilot lottery.[5] For example, applicants below the Federal Poverty Level from communities defined as experiencing higher levels of economic hardship would make up 44.5% of those ultimately selected to participate in the pilot, while only representing around a third of all *estimated* eligible households. There was also a strata explicitly defined to served literally homeless and housing unstable applicants defined as (1) living permanently with others without being responsible for rent or mortgage, 2) moving frequently from place to place (i.e., short-term unpredictable stays with others or in hotels/motels), or 3) having recently exited an institution (e.g., jail, foster home, substance use facility, etc.) without stable housing at this time.

This design ensured representation across priority populations regardless of how many applications were eventually submitted from each strata.

LESSONS FROM THE FIELD

Low-barrier programs intended to scale often trade accessibility for precise targeting of vulnerable communities. Clearly defining program goals and collecting estimated program involvement data can guide decision-making and identify potential barriers to representative participation. In the case of CRCP, defining strata supported equitable access to the program by reserving a set proportion of program slots to households with a low income or situated in a community with pre-existing economic hardship.

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5 Strata were defined by both household income and neighborhood characteristics at the Chicago Community Area (CCA) level. Applicant reported household income was used to identify households above or below 100% of the FPL. The Inclusive Economy Lab (IEL) updated the University of Illinois at Chicago's Economic Hardship Index (EHI) with 2021 Census data, and every applicant's address was mapped to a community area that had low, medium, or high economic hardship scores. The relative share of program slots to be designated to each strata was determined by first estimating the share of eligible Chicago households in each strata from 5-year American Community Survey (ACS) data. Then, program partners reallocated shares to ensure greater representation of low-income households in economically disadvantaged communities among the 5,000 available slots.

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Benefits Protections

The advisory group and partners quickly noted that protecting public benefits would be important given the overlaps in eligibility – by design – for many residents already accessing these services. The income threshold chosen for the pilot fell within the Treasury's definition of impacted communities for the ARPA SLFRF funds,[6] which exhibit high rates of participation in other safety net benefits. If benefits were not protected, a time-limited cash assistance pilot could leave participants worse off by supplanting rather than supplementing long-term public benefits with long waitlists and strict eligibility requirements.

One key strategy in protecting benefits was the selection of a nonprofit pilot administrator to provide additional capacity and allow IRS income exemptions for pilot participants. GiveDirectly, a nonprofit focused on international and domestic cash transfer programs, was selected through a competitive Request for Proposals process set out by DFSS. By designating a nonprofit as the administrator, payments administered through GiveDirectly to participants would be designated gifts as defined by the IRS, thus excluding payments from being considered as taxable income. An additional benefit of the unique combination of these funding streams and a non-profit charitable organization administrator enabled participation of undocumented residents.[7]

Publicly-funded income programs have historically faced barriers in protecting participant eligibility for other public benefits. While privately-funded guaranteed income pilots have been able to work with state and local agencies to secure exemptions, often the characteristics of public programs – including federal or state funding sources, more frequent payments, and higher amounts – have precluded them from consideration. However, some local and state agencies have been able to ensure protections, often due to a combination of some basis in state legislation for the program, limited-duration programming, and funding streams coming from a mix of public and philanthropic dollars. During COVID-19, many were also able to secure these exemptions based on source funds stemming from a federally declared disaster.

CRCP administrators achieved a notable level of success in protecting public benefits, surmounting almost any other guaranteed income pilot to date. This success was partially due to groundwork conducted in Illinois by other previous pilot programs, but also substantive work on the part of the City team and partners taking many months to achieve.

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6 The Coronavirus State and Local Fiscal Recovery Funds (SLFRF) program, a part of the American Rescue Plan Act (ARPA), delivered $350 billion to state, local, and Tribal governments across the country to support their response to and recovery from the COVID-19 public health emergency.
7 This relies on exceptions in the 1996 immigration law; see the National Immigrant Law Center for more information.

KEY BENEFITS PROTECTIONS

| Medicaid, CHIP, etc. | LIHEAP/LIHWAP, IHWAP, or CSBG-funded programs | CHA Vouchers | Security Income (SSI & SSDI) | AABD CASH, CCAP, SNAP, & TANF |

Several aspects of the pilot were protected by groundwork put in place well before launch, either through legislation or early agency involvement. Public Act 101-0415, which took effect in late 2019, created a communication framework allowing pilot administrators to work quickly with state agencies to ensure payments would not impact eligibility calculations for pilots covered by the law. In this way, administrators were able to exempt payments from programs administered by the Illinois Department of Healthcare and Family Services (e.g., Medicaid and the Children's Health Insurance Program or CHIP), the Illinois Department of Commerce and Economic Opportunities (e.g., Low Income Home Energy Assistance Program or LIHEAP), and the Illinois Department of Human Services (e.g., Child Care Assistance Program or CCAP, Temporary Aid to Needy Families or TANF). The Chicago Housing Authority (CHA) was brought in early to serve on the advisory group and had prior experience working with previous pilots attempting to pursue an exemption. CHA administrators worked with the U.S. Department of Housing and Urban Development (HUD) to confirm their authority to exclude this pilot by amending their Moving to Work plan and provided advisory materials to property managers and staff to protect public housing benefits.

Other benefits required more substantive legwork but were ultimately protected for participants. City administrators worked with the regional Social Security Administration (SSA) representative to develop a request for SSA General Counsel consideration, citing disaster assistance exclusions made relevant to the pandemic. While the exclusion had been limited to federal and state programs, **diligent work by both administrators and members of the advisory group secured the first-ever exemption of a local pilot for Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI).** This created a pathway for subsequent local cash assistance programs and guaranteed income pilots tied to the COVID-19 emergency. Due to requests from several guaranteed income pilots (including CRCP), in April 2022, the Food and Nutrition Service (FNS) issued clarification allowing SNAP protections in the case pilot funds were sourced either

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solely or in combination with private funding sources. Administrators worked with the DFSS commissioner to quickly secure enough private donations to meet FNS guidance when delivered by GiveDirectly.[8]

BUILDING THE APPLICATION

GiveDirectly and AidKit took primary ownership of crafting the application questions and building the online website where it would be housed, with the Mayor's Office, DFSS, IEL, and the advisory group each contributing ideas and constraints.

GiveDirectly's primary goal was to provide a **simple and streamlined application process without attracting fraudulent responses.** This culminated in an online application with the following capabilities, which broadly focused on applicant accessibility.

- **Mobile device-friendly;** applicants could take pictures of their documents with their phone and upload them directly to the application.
- **A password-less login** that relied on applicants to authenticate themselves by putting in their email address or phone number, receiving a code, and then entering that code to access their application.
- **Applicants could return to their application** if necessary and upload additional documents for verification purposes as requested.

This design philosophy built upon innovations in both the international aid space and COVID-era programming, which emphasized contactless engagement opportunities and online portals. GiveDirectly's previous international work – including several unconditional cash transfer programs – emphasized web and smartphone-based user experiences to both meet applicants where they more typically engaged non-governmental services and to reduce frictions inherent to in-person documentation submission and retrieval.[9] Several Chicago rental assistance and benefits programs had also transitioned to web portals and online document verification during the COVID-19 crisis, such as the Department of Housing (DOH) and Department of Family and Support Services (DFSS) rental assistance program lotteries throughout 2020 and 2021. These transitions, beyond increasing access, allowed these programs to validate applicant data as it was collected, minimizing the need for lengthy follow-ups to correct human error. However, **no Chicago program had tested such a system at this scale and with such large potential payments before CRCP**.
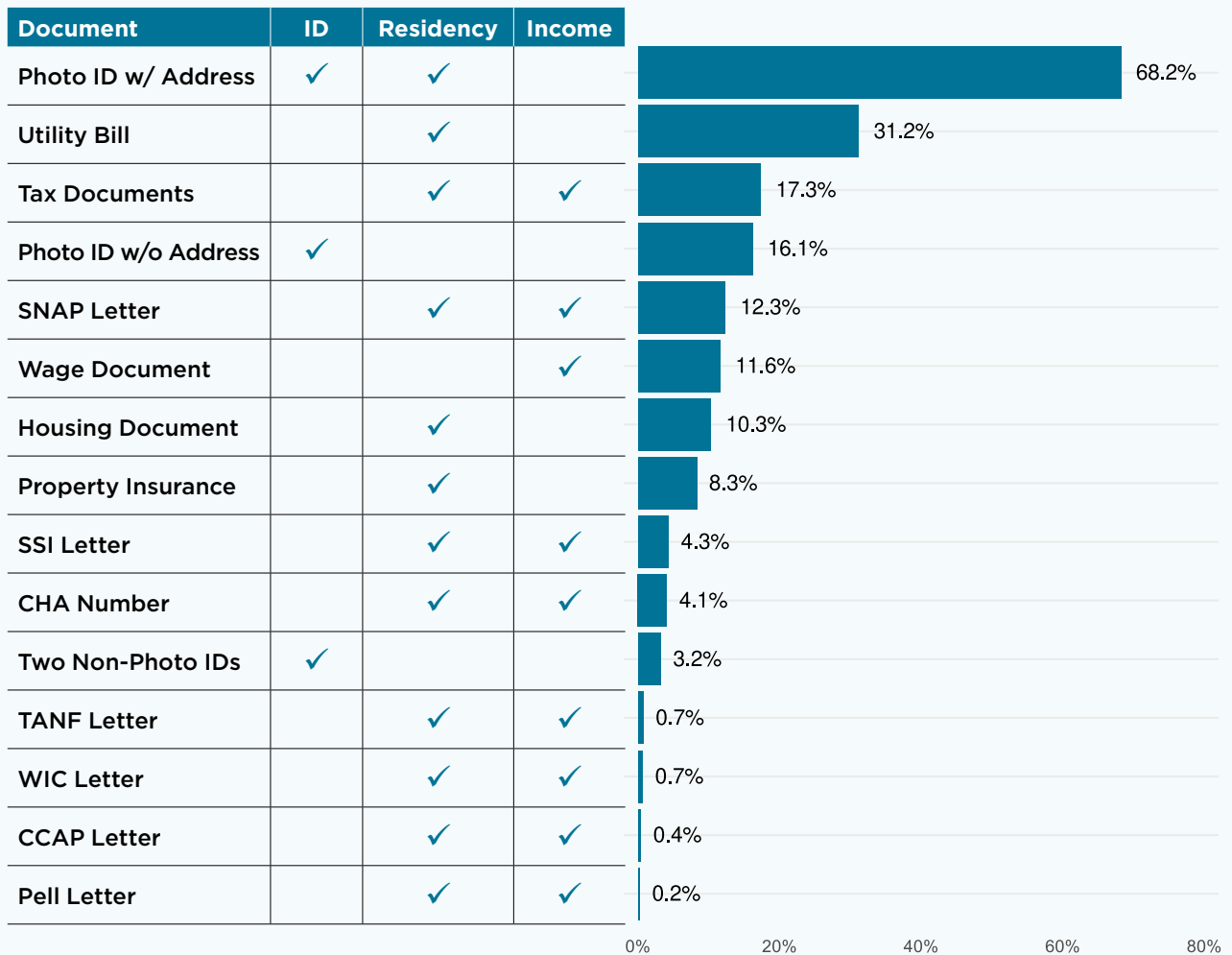
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8 More information may be found in IEL's case study on benefits protection in Illinois, "Making Every Dollar Count: A Closer Look at Benefits Protection Strategies Implemented by Guaranteed Income Pilots in Illinois."
9 For more information about GiveDirectly's other work, see their website here.

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Applicant Verification

To be eligible for the pilot program, applicants needed to provide documentation verifying their identity, residency within the City of Chicago, and income below 250% of the Federal Poverty Level. To ensure accessibility, GiveDirectly and AidKit wanted to minimize applicant burden across these criteria. To accomplish this, they secured permissions from the City of Chicago to accept enrollment in certain existing public benefits programs as proof of satisfying the income eligibility pilot criteria. Figure 3 provides an example of both the breadth of concurrent program participation allowable and the minimal nature of documentation required to confirm that enrollment.[10]

Figure 3. Forms of Eligibility Documentation Submitted

Document	ID	Residency	Income	Percentage
Photo ID w/ Address	✓	✓		68.2%
Utility Bill		✓		31.2%
Tax Documents		✓	✓	17.3%
Photo ID w/o Address	✓			16.1%
SNAP Letter		✓	✓	12.3%
Wage Document			✓	11.6%
Housing Document		✓		10.3%
Property Insurance		✓		8.3%
SSI Letter		✓	✓	4.3%
CHA Number		✓	✓	4.1%
Two Non-Photo IDs	✓			3.2%
TANF Letter		✓	✓	0.7%
WIC Letter		✓	✓	0.7%
CCAP Letter		✓	✓	0.4%
Pell Letter		✓	✓	0.2%

10 Letters confirming receipt of the following benefits could verify residency and income: Supplemental Nutrition Assistance Program (SNAP); Social Security Income (SSI); Temporary Assistance for Needy Families (TANF); Special Supplemental Nutrition Program for Women, Infants, and Children (WIC); Child Care Assistance Program (CCAP); and Federal Pell Grants (Pell).

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Applicants were able to submit more than 20 forms of documentation to verify eligibility across identity, residency and household income criteria (see Appendix B for the complete list). These documents were variably effective in proving eligibility across each criterion, but those with sufficient tax documentation or on allowable public benefits could verify eligibility with just two documents. Public benefits letters could be up to 12 months old, and **applicants receiving subsidies from the Chicago Housing Authority (CHA) could simply enter their CHA ID** after a negotiated data sharing agreement with CHA ensured that these IDs could be cross-checked by administrators for income and residency verification. Logic built into the application backend automatically matched forms of documentation to eligibility requirements to further simplify the user experience, dynamically reducing application length. Nearly half (46%) of applicants only provided a single form of documentation (usually a photo ID or driver's license) during initial application submission, sufficient to verify identity and potentially residency. Other applications included more documentation, with 28% providing three or more forms of verification. Those that submitted three or more forms of documentation overwhelmingly (83%) verified their eligibility at application submission.

Some forms of documentation were more readily provided by applicants, either due to ease of accessibility or alignment with eligibility requirements. A photo ID (with or without address) was uploaded by 84% of applicants, followed by utility bills (31%) and tax forms such as a W-2 (18%). While smaller in number, a variety of benefits letters were also used, which could verify both household income and residency in most cases. Taken together, nearly one in five applicants (18%) used a public benefits receipt to verify their eligibility at submission, attesting to the importance of this holistic support in meeting applicants with what they had available.

> **"[The application] was pretty easy. Usually a lot of these things with the [government] have a lot of, there's a lot of paperwork involved like, you have to provide all this documentation... my paperwork can be all over the place....It was pretty easy. I don't remember any huge challenges that arose. In fact, I was pretty surprised how easily it all went through."**
>
> **—KAYLA***

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The wide range of low-barrier documents accepted for verification allowed various levels of applicant engagement and was fairly novel in Chicago's public service space. Previous programs often relied on either federal guidelines (e.g., tax documents to verify income) or internal agency records collected from previous client interactions. Given the often-siloed data environment in the City, this could pose challenges to successfully engaging communities, even when services would provide substantial benefit to prospective participants.

LESSONS FROM THE FIELD

A holistic approach to eligibility documentation helps ensure no applicant is barred from participation owing to a more complex identity or income profile. Allowing letters of public assistance to substitute for more traditional forms of documentation can be especially helpful when servicing low-income communities likely to already be engaging these other services. Attestation options, as well as data partnerships with agencies already affirming related eligibility, can further help streamline the participant experience and increase accessibility. CRCP was able to leverage these strategies through a delayed documentation process that reduced barriers for the vast majority of applicants while still ensuring eligibility criteria were met.

Even limited implementation of administrative verification appeared to provide benefits, suggesting the approach could be useful for future cash assistance or public benefit programs. Over 7,800 applicants used CHA ID verification during the application process to verify income – the section with the highest rates of applicant drop-off and attestation. With the exception of CHA, the pilot encountered other logistical and legal challenges in securing the robust data sharing infrastructure necessary to perform additional administrative data checks in Chicago's complex network of overlapping government programming. Administrators suggested these types of data partnerships may be worth actively pursuing in the case of additional pilot waves or permanent implementation. This may be particularly impactful in situations where programs have already developed a unified application and benefit update system, such as the Application for Benefits Eligibility (ABE) site operated by the Illinois Department of Human Services.

GiveDirectly also took steps to ensure applicants missing verification documentation at the time of application could still complete the application process. Once all document-based verification options were exhausted, applicants were able to provide a signed statement attesting their identity, residence, or income eligibility to continue their application. Two-thirds of applicants initially attested for some component of eligibility, with approximately 60% of this group using this option for income verification. Those attesting to residency were cross-checked to voter roll data by administrators following their application, which further reduced document requirements. Any applicants that attested to identity or residence that were ultimately selected for the pilot were required to submit related documentation or enroll in-person with GiveDirectly prior to receiving monthly payments to prevent potential fraud. **Creating the option for delayed verification ensured high accessibility and minimized the burden on applicants during the application stage.** With the median application taking approximately 28 minutes to complete, an option to defer documentation – or verify through administrative data – had the potential to save substantial time across the 176,000 applicants. This key design decision inspired other pilots to use this approach, including the Cook County Promise guaranteed income pilot.

Verification Misfires

In addition to the combination of administrative and self-attestation options, pilot administrators also pursued third-party strategies that ultimately resulted in few successful verifications.

Early in the design process, GiveDirectly explored the possibility of creating a system where outreach agencies were empowered to verify individuals. The potential benefits were outsized in expanding the verification approach: outreach agencies could bring in documentation from not only government programs, but also records collected over the course of engagement with their client populations. In return, the onus of eligibility verification was passed on to these organizations. Significant effort was put into approving a list of verified nonprofits and assigning a QR code or way of identifying when an application was being completed in coordination with a supporting agency. Despite these efforts, few agencies ultimately engaged with this approval process, and only a small number of applicants were considered eligible under the intersectional requirements imposed by individual agencies.

Program administrators also struggled with the sheer scope of eligibility in the Chicago community and the unique challenges this posed. **Pilot eligibility was, by design, significantly broader than many other traditional public benefits**

programs, with over 700,000 individuals estimated to be eligible based on most recent five-year ACS data.[11] This was in stark contrast to the prior experiences of program administrators, outreach agencies, and on-the-ground support staff, who were used to working with highly targeted populations with stringent eligibility criteria. This created some discrepancies in expectations between the program's emphasis on low-barrier verification procedures for low-income individuals and potential risks with sophisticated actors seeking to defraud the system.

> " We run programs where it's like 2% of the population is eligible… the reality is so many people could benefit from this kind of program. I mean we saw that… if you want to prevent risk in programs like this, the most important thing to prevent is organized, sophisticated, coordinated actors trying to defraud the system, not people who have complicated income situations that make it difficult to prove their income. "
>
> —PROGRAM ADMINISTRATOR STAFF MEMBER

EVALUATION DESIGN

Consistent with its goal to contribute to the growing body of guaranteed income research, the City selected the University of Chicago Inclusive Economy Lab as its evaluation partner in February 2022. IEL had previously participated in the Chicago Resilient Families Task Force that first called for a city-wide guaranteed income pilot. Since 2017, IEL has also been participating in an evaluation of a privately-funded guaranteed income pilot that took place in Illinois and one other state. CRCP was able to benefit from the expertise of the Principal Investigator (PI) team which had worked on previous guaranteed income pilots and advised the City on building out the key research outcomes, measures, and methods for the CRCP study.

In developing the research plan, IEL held workshops with the Mayor's Office and DFSS staff to understand and prioritize their outcomes of interest. IEL and the PI team provided estimates of eligible populations, described how key program decisions would affect the research, advised the City on the design of the lottery,

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11 The Census American Community Survey is an ongoing survey that provides vital information on a yearly basis about the U.S. using a representative sample of respondents across the nation. 5-year estimates are typically used by government agencies and researchers to estimate community-level population aggregates characteristics, including income, race/ethnicity, and household composition.

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and proposed a mixed methods research agenda in order to meet the city's goals of knowledge formation and contributing to the field of practice. Ultimately, the City approved IEL's proposal to conduct the following:

- A randomized controlled trial (RCT) that leveraged the lottery to estimate the impact of the pilot using both administrative data and quarterly surveys across a variety of outcomes related to financial security, economic mobility, mental health and wellbeing;
- A qualitative analysis based on interviews to examine the experience of the pilot in participants' own words; and
- A process evaluation to better understand participant and partner experiences with the pilot and generate best practices for future cash assistance and social service programs.

LESSONS FROM THE FIELD

Pilot administrators found success in protecting benefits by working across a latticework of willing local, state and federal elected officials and policymakers to first advocate then leverage support for program exemptions. When possible, partnering with coalitions already working in this space increases the efficacy of advocacy efforts and the speed of achieving successful outcomes. Legislative change, while important, is often incomplete without agencies dispensing new policy guidance to direct service staff.

Outreach

OUTREACH STRATEGY

Once the design process articulated priority populations for the application – low-income households and those in economically disadvantaged communities – the Mayor's Office and DFSS turned to anticipating potential challenges and setting goals with respect to equitable and inclusive outreach.

In determining an income threshold, DFSS and the advisory group identified early that there could be meaningful disparities in uptake across the City's various vulnerable populations. The group reviewed community-level data on economic hardship during weekly discussions, looking across sociodemographic, epidemiological, and occupational lenses of vulnerability. Aggregate impacts of the COVID-19 health crisis and economic shutdowns were also considered on a community level. From these conversations, the advisory group raised concerns with respect to gaps in eligibility across existing social net programs, and how certain FPL cut offs might impact various communities' eligibility. The additional emphasis by the Mayor's Office team on disproportionately serving low-income households in economically disadvantaged areas further reinforced the need for concerted action in this aspect of the pilot. As such, DFSS, with support from the Harvard Kennedy School Government Performance Lab (GPL), put out a Request for Proposals (RFP) to identify an agency well-equipped to coordinate outreach efforts with the following selection criteria:

1. Experience working with vulnerable populations, including historical evidence of reaching hard-to-reach individuals and a prospective strategy for this context;
2. Deep understanding of the unique challenges faced in different communities, particularly those that are hardest to reach; and
3. Expertise serving Spanish-speaking individuals.

The articulated need for both depth and breadth in outreach among Chicago's hardest to reach populations[12] resulted in a wide coalition of outreach partners. YWCA Metropolitan Chicago[13] ultimately won the award to develop and

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12 This included low-income households, but also seniors, those with disabilities, and unhoused populations that may experience technical barriers to an online-only application process.
13 YWCA Metropolitan Chicago had a track record servicing low-income households at the community level in both English and Spanish language options when administering IDHS's Child Care Assistance Program.

coordinate a centralized outreach effort and were supported by several organizations with experience serving various income levels and areas of the City. The Center for Changing Lives, Phalanx Family Services, Pui Tak Center, Spanish Coalition for Housing, and United African Organization were each selected as additional outreach agencies to ensure a diversity of target communities and populations were represented. These groups worked on the ground to assist applicants apply over the phone or in-person, as well as by hosting application events and canvassing through both existing and novel programs and partnerships. Additional local nonprofits were engaged to support in outreach efforts on a volunteer basis. Outreach was further diversified by advertising the pilot through social media, billboards, television, radio, and newspapers in both English and Spanish.

This clear distinction between program administration funding and outreach funding was fairly novel across DFSS programming for this particular pilot, and more broadly public service provision in Chicago. While DFSS has previously used data metrics to track provider outreach efforts for programs such as homeless outreach and rental assistance, previous government and grant funding streams had limited which forms of media were available to meaningfully adjust outreach efforts. During the COVID-19 pandemic, several ARPA-funded programs specifically allocated funds for outreach activities, which created a precedent followed in this pilot. Having funding to support an awareness campaign was critical to ensure that eligible Chicagoans across the city knew about the program and were able to apply. The use of funds for mass-media outreach allowed DFSS to innovate on their agency-driven outreach model while also better understand how these efforts could complement high levels of client-driven engagement.

Outreach agencies worked with the GPL to design and coordinate a flexible outreach strategy leading up to and during the application period. The GPL facilitated weekly meetings that focused on reviewing real-time data on various outreach performance metrics and made suggestions to refine the existing strategy and align it to the City's outreach goals. The GPL elevated community perspectives and facilitated discussions during which outreach partners shared applicant experiences to provide insight into applicant barriers and potential solutions. This was accompanied by analysis of publicly available Census data to identify community areas with large concentrations of potentially eligible households but few submitted applications as reported by AidKit's dashboard. Through this data-informed approach, outreach agencies adjusted their strategies by prioritizing canvassing in key neighborhoods, partnering with other existing local community organizations, and hosting more events to increase both interest and submission rates.

These weekly meetings resulted in multiple course corrections throughout the application period to enhance the user experience and ensure target populations were reached. These included, but were not limited to:

- Introducing user-friendly templates to on-the-ground outreach teams to ensure these teams were well-informed about the application period, eligibility criteria, and documentation options and requirements.
- Modifying the application website to include direct links to applications in all available languages (English, Spanish, Arabic, Polish, Simplified Chinese, and Tagalog) to minimize barriers to application for non-English speaking applicants.
- Working with the YWCA Metropolitan Chicago to establish round-table meetings with community-based organizations (CBOs) and other volunteer partner organizations to further support on-the-ground staff in low uptake communities.
- Recruiting additional nonprofits to increase outreach in Latinx and Asian American Pacific Islander communities experiencing engagement gaps, recruiting local Aldermanic offices for outreach and nudging applicants to complete partial applications.

> **" I found [the application process to be] pretty easy. I was like oh my gosh, this is probably going to be a whole thing and very confusing or whatever….But this was pretty seamless and then also, [I] like how there were so many different language[s]—I did it in English, but how just even having that option, because sometimes there isn't that option in another language. "**
>
> **—MARY**

During and between weekly meetings, **pilot collaborators were able to utilize a dashboard that tracked performance against set outreach goals in real time.** Prior to the application period, the GPL created estimates of geographic areas in which particular demographic groups were unlikely to apply without more targeted outreach. These data formed the basis of several outreach targets hosted within the dashboard which could inform the outreach strategy and track relative success across the application period.

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LESSONS FROM THE FIELD

Equitable engagement goals are difficult to achieve without designing a flexible outreach strategy. As was the case for CRCP, building in live data tracking and venues to troubleshoot among implementation partners can support dynamic engagement, while also allowing for learnings to inform broader program resource provision. However, when engaging potential partners, special consideration should be given to balancing depth of community engagement and partner staffing structures, especially when quick adaptation may be necessary.

Despite these measures, the limited application window posed some challenges to agencies in adapting their outreach strategies when needed. The weekly cadence of outreach meetings provided fewer discrete opportunities to shift on-the-ground efforts. This issue was further exacerbated by the timing of meetings, which typically occurred at the end of the week, leaving agencies with little time to gameplan for the following week's outreach. Community engagement partners expressed having limited flexibility on these short timelines that would allow them to adequately adjust outreach. Outreach agencies were selected for depth of community connection rather than ability to nimbly redeploy resources across communities, and as such were not necessarily prepared for this level of data-driven feedback across the application cycle.

MARKETING THE PROGRAM

Program partners implemented an information strategy that included a generalized media campaign, an opt-in email notification, and more targeted outreach to priority populations. The Mayor's Office held multiple news briefings leading to and on the launch date and alerted local news outlets to pilot timelines. **Approximately a third of all applicants reported discovering the application through these forms of traditional media.** In the weeks leading up to the application's launch, prospective applicants could join an email list to receive pilot updates; **15% of applicants reported receiving an email blast during the first days of the pilot and subsequently started an application.** These notices from official City channels also lent credibility to other outreach efforts operating through non-City partners.

A plurality of applicants heard about the program through social circles or friends. **Approximately 36% of all applicants reported hearing about the pilot through a friend or relative, and a further 13% identified social media as a source of information, either from direct outreach efforts or personal connections.** Outreach agencies also put effort into outreach via social media, with many posting on community pages and reaching out to local community-based organizers.

Outreach agencies were vital in engaging harder-to-reach populations. While discovery methods for these direct channels represented a relatively small portion of total applications – roughly 15,000 (7% of all applications) – these groups succeeded in identifying populations unresponsive to the

> ❝ [My Mom] called me and told me, she say, 'Get up, get up, get up!' She say, 'You gotta sign up! You gotta sign up.' I said, 'Mom, what's going on?' And she told me everything, and I was like, 'Thank you so much, Ma. Thank you.' Because she know, like, I need it. She know, I need the help. She knows. ❞
>
> —JAZMINE*

> ❝ I got a text message to my telephone. I had signed up for some assistance before, with the city of Chicago. So I guess I was already in the [system]. So they sent me out a text message. You know, it's a lot of scamming and everything else that goes on. So that text message had kind of landed in my spam. But I read it and I said, well, I'm going to go ahead and try this. I don't know, they say it's a lottery, I maybe get it, I may not. And I was one of those lottery choices that got it. ❞
>
> —MARY*

more general public information campaign, as indicated in the table on the next page.

Outreach agencies were widely effective in marketing to lower-income residents and those experiencing housing stability or literal homelessness. **DFSS and YWCA – the lead outreach coordination agency – identified approximately 40% of all applicants discovered through outreach agencies.** Both agencies were more likely to identify applicants beneath the Federal Poverty Level and more than 70% more likely to engage the housing unstable. DFSS-led outreach

efforts in particular brought more than double the number of literally homeless applicants compared to other forms of outreach. Most outreach agencies demonstrated similar levels of success in identifying and sending low-income households to the application, and with relatively higher completion rates compared to non-agency forms of applicant discovery. While less targeted, the variety of local nonprofits engaged for outreach provided substantial support, supplying nearly 30% of all discoveries by outreach agencies.

Figure 4. Application Completion Rates by Delegate Agency of Discovery

Delegate Agency	Began Application	Proportion of Delegate Applicants	Completion Rate
Local Non-profits	4,339	28.9%	83.1%
YWCA Metropolitan Chicago	3,174	21.1%	80.4%
DFSS	2,715	18.1%	84.3%
Center for Changing Lives	2,067	13.6%	80.0%
Pui Tak Center	1,205	8.0%	92.2%
United African Association	1,208	8.0%	83.8%
Spanish Coalition for Houing	975	6.5%	81.4%
Phalanx Family Services	803	5.3%	81.6%

Note: This table includes all prospective applicants listing a delegate agency or local non-profit as their means to discovering the application.

Notable success stories among outreach agencies include:

- Center for Changing Lives, a financial opportunity center located in Humboldt Park with a history of serving homeless and at-risk families, supported over 2,000 residents in reaching the application. Phalanx Family Services in West Pullman also identified significant numbers of homeless or housing unstable applicants in their outreach.

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- The United African Organization, a coalition promoting social and economic justice for African immigrants and refugees, was identified as a discovery route by 1,200 applicants from predominantly low-income and Black-identified communities.
- The Spanish Coalition for Housing aimed to promote recruitment within Latinx Chicago communities and changed strategy during the application window by emphasizing Spanish media to increase the number of Latinx applicants. The change may have produced delayed but effective results, with 29% of all applicants referred through media identifying as Latinx. This aligns with statements from outreach staff members highlighting that radio and TV broadcasting contributed to a spike in contact by Latinx applicants shortly after airing. These broadcasts may have also clarified misconceptions of the program among undocumented populations, who may have assumed the pilot – similar to most other public benefits – to be restricted to citizens or permanent residents.

One of the most targeted and effective outreach efforts was conducted by the Pui Tak Center, located in Chinatown. Using a single location, the Center aimed to spread awareness of the pilot across the local Asian American Pacific Islander (AAPI) community and ultimately referred over 1,200 predominantly AAPI-identifying applicants. Outreach was paired with a number of in-person events, resulting in more than 92% of all related applications successfully completed – the highest rate of all forms of discovery. This completion rate was especially notable given the Center disproportionately identified senior residents in their outreach. Despite this success, the concentrated geographic reach of the Center, and its limited exposure to North Side AAPI communities was a notable constraint to their outreach efforts. This reflected a consistent pattern among outreach agencies with respect to flexibility, with few able to quickly shift their strategy during the three-week application window. Instead, the Mayor's Office recruited additional North Side AAPI-serving community organizations to increase AAPI applications.

LESSONS FROM THE FIELD

Effective outreach to vulnerable communities often requires significant investment and collaboration with community-based organizations with deep connections. These methods of outreach often take time and are restricted to existing system infrastructure. As such, special attention should be paid to which partners are engaged at onset, as these decisions will often result in path dependency as to which communities may be activated. While CRCP effectively leveraged the robust network of Chicago community organizations, partners had difficulty pivoting as equity considerations evolved.

APPLICATION ASSISTANCE EVENTS

Much of the outreach agency workload involved hosting in-person events to ensure adequate community awareness and accessibility to applicants who may have been deterred by the online portal. These events typically involved either phone or in-person assistance at designated areas within the community, with smaller events held outside traditional business hours, including weekends or evenings. **Data from applicants who began the process suggest roughly one in five potential applicants requested support over the course of the application period,** representing over 40,000 individuals. To meet this need, **outreach agencies coordinated a total of 724 assistance events across 38 distinct locations in the City** beginning two weeks before launch and continuing through the three-week period.

While the frequency of these events broadly reflected the characteristics of those who started an application, hard-to-reach groups represented a substantial proportion of outreach efforts. Over 60% of events were hosted by either DFSS or YWCA, but many other events were hosted by outreach agencies with an emphasis on low uptake populations. Approximately 25% and 2.5% offered services in Spanish and Mandarin Chinese, respectively, roughly in line with the proportion of applicants who self-identified as Latinx (24.3%) and AAPI (3.9%). Additional but limited events were also provided in French, Kiswahili, Amharic, and Hindi languages, representing 2.5% of all events. These outreach efforts were spearheaded by organizations with roots within target communities, such as the

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**Figure 5.
Outreach Activities by
Community Area**

*Note: Data are made
available to IEL by Chicago
Community Area (CCA).*

*City-wide, virtual, and flyer
disbursement events are
not included.*

Delegate
Agency Events
60
50
40
30
20
10
0
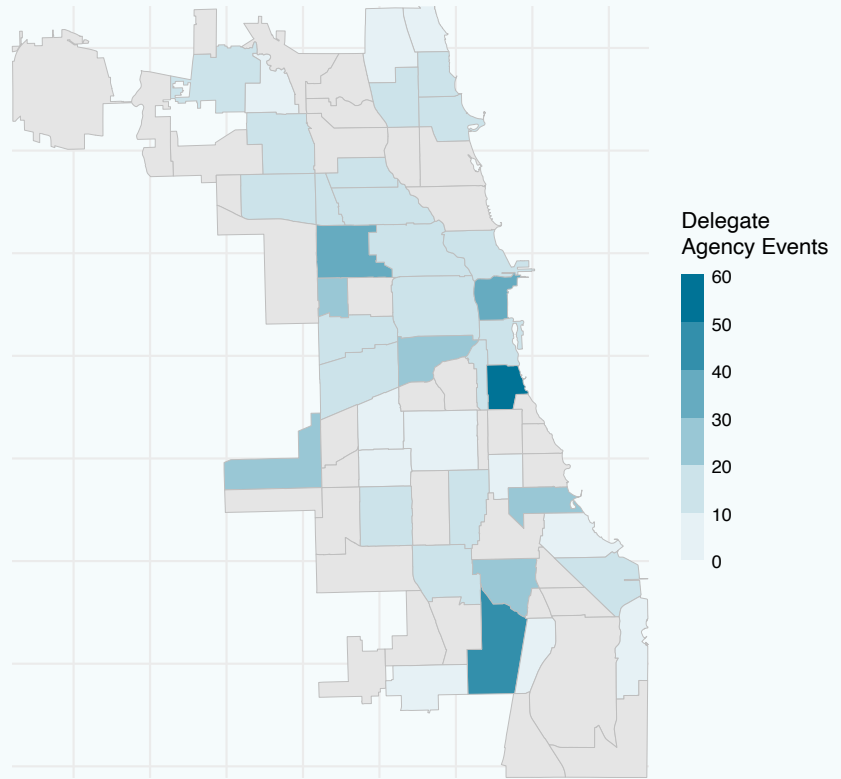
> " [The application was]
> very easy, very easy, very
> accessible… it's been pretty
> straightforward… [The
> process was] easy, easy. I like
> that you can do it online,
> that you don't have to go to a
> physical location. But if you
> need that kind of assistance
> and you've got access to it, so
> I think that kind of all areas
> are covered. Everything is
> considered I think. "
>
> —JAKE*

Spanish Coalition for Housing and Puk Tai Center. Particular attention was paid towards the literal homeless population through events at Matthew House. The agency hosted over 50 events, nearly double what might otherwise be expected given the relative representation of this population among applicants.

These in-person events were particularly helpful for older applicants. **Applicants 65 years of age or older were more than three times as likely to engage with some type of in-person service,** be that over the phone or in an outreach event. Overall, 43% of senior applicants received support or listed it as some aspect of their journey to beginning the application. **Those reporting a disability were also nearly twice as likely to engage with assistance,** representing over one in four individuals reporting some form of application support.

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LESSONS FROM THE FIELD

The use of online platforms to streamline participant experience necessitates additional efforts to support populations who face technological barriers. As in CRCP, in-person events and over-the-phone assistance can help ensure equitable access to the pilot for seniors, those with disabilities, and those with language barriers. These 1:1 assistance supports require substantive time and effort, but they are often necessary to build trust between the program administrator and applicant. Funding organizations to properly staff up and hire for a spike in activity is necessary to operate effective 1:1 supports.

Some applicants expressed a desire to attend in-person or to speak with someone over the phone regarding the pilot due to fear of the pilot being a scam. Approximately six percent of applicants received this support and may otherwise not have completed the application without this ability to verify with a staff member.[14]

In-person assistance also allowed for applicants to ask questions about the pilot or application, receive personalized assistance, and even submit documents in lieu of the online portal or attestation. This aligned with AidKit's prior experience, which noted "*...if somebody is not of sufficient means to submit an application online, then connecting them with a nonprofit partner who can help shepherd them through the process is kind of a win for everybody... they're much more likely to submit the right*

> " ...some people who signed up to come in for enrollment and they'd get there and we'd be like, you completed this all online, you gave us your bank information. There's nothing that we actually need to do here. And they were like, 'Yeah, I just wanted to come in and make sure this is really happening'. "
>
> —PROGRAM ADMINISTRATOR STAFF MEMBER

14 Assistance took many forms: in-person appointments were available to assist with the application (both at an event and in-home through GiveDirectly), and over-the-phone options were available from GiveDirectly. Applicants could also receive walk-in service when coming to an agency outreach event.

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documentation and actually meet the requirements of the application. And they're also potentially being introduced to somebody who can provide more wraparound services and support over the course of the pilot and also outside of the pilot." A smaller number of enrollment events were held outside of traditional business hours to provide flexibility for applicants.

Service Challenges

While these in-person supports may have benefited the applicant experience, staff identified several challenges in conducting outreach via the outreach agency model, and more broadly serving applicants in physical locations.

> " If they don't trust you, they're not going to come to you. So doing outreach through other community organizations that already work with that population was a big help because they're trusted. So if they know that that organization trust us and says, 'They're okay, they're trusted', they've been around 50 years, you can work with them. That helped. "
>
> —OUTREACH AGENCY STAFF MEMBER

Outreach agencies mentioned that the dispersed nature of some priority populations made targeted outreach difficult in the Chicago context. **Eligible populations underrepresented in application submissions included both Latinx and Asian communities,** groups that are both culturally and geographically diverse across the City. Outreach agencies who worked within these communities did not necessarily have the breadth of on-the-ground engagement to adequately serve all potential ethnicities and localities. For example, Pui Tak's work is centered in Chinatown, with no historic engagement with Southeast Asian populations in the Uptown or the West Ridge neighborhoods of Chicago. This reveals a complicated balance between engaging enough agencies to adequately address full representation while still ensuring a concentrated team to make effective and flexible decisions during a pilot outreach campaign.

Support staff also reported that potential applicants did not bring all of the documents needed for identity verification or income eligibility, resulting in the need for additional trips or stalled applications. While a program checklist detailing necessary documents was available on the application FAQs page, **outreach agencies suggested future runs of the program distribute these details prominently in advance of launch.** Given the reliance on a web-based

portal, this documentation would also ideally outline the importance of a working email and/or cell phone number towards completing a login, receiving updates on their application, and receiving notifications regarding their final selection status. **Emphasizing the importance of reliable contact information, as well as reiterating all criteria for eligibility, would reduce confusion when engaging the application process.** Finally, a timeline for next steps, contact information for questions or additional support, and knowledge of the email and phone number from which they should expect to receive communication could serve to assist both applicants and staff throughout the process.

The sheer number of applicants seeking assistance (in-person or over the phone) put unanticipated financial and logistical strains on many outreach agencies. Agencies also struggled with prospective applicants requiring more involved support to complete the process, notably seniors and those with disabilities. To address this issue, **GiveDirectly and AidKit developed "designated helper" systems during the program enrollment process to support individuals in documentation, payment, and customer service requests.** These designated helpers – often a trusted family member – helped administrators flag participants who would require further assistance. Additionally, GiveDirectly implemented this to mitigate concerns that selected applicants may be experiencing coercion of how they used their monthly payments.

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The Application

LEARNING ABOUT THE PROGRAM

The pilot application launched at 9:00 am on Monday, April 25, 2022, and quickly garnered more than 70,000 unique applicants in a single day – nearly half of the 176,000 applications that were ultimately submitted.

Figure 6. Applications Submitted by Day Across Open Period
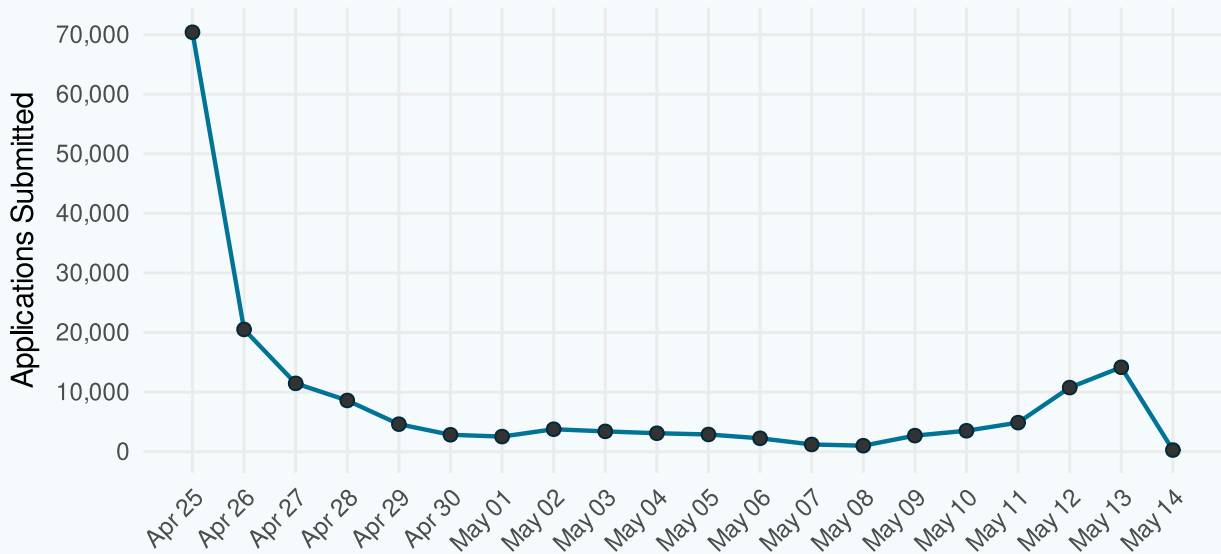
Note: Does not account for duplicate households or unsubmitted applications.

Many applicants first heard about the pilot through the City's mailing list announcements and the local news stories that aired on launch day. The majority of applicants reported traditional media and/or direct contact being the means by which they first heard about the pilot. This dual communication strategy appears to have activated different communities: **media discovery was much more likely among seniors and Latinx- or white-identified applicants, and program outreach discoveries were more common among young adults (18-29) and Black-identified applicants.** Media outreach efforts to Latinx communities were partially delayed due to a shift in outreach strategy after the first week of the application period, resulting in initial applicants being disproportionately Black-identified.
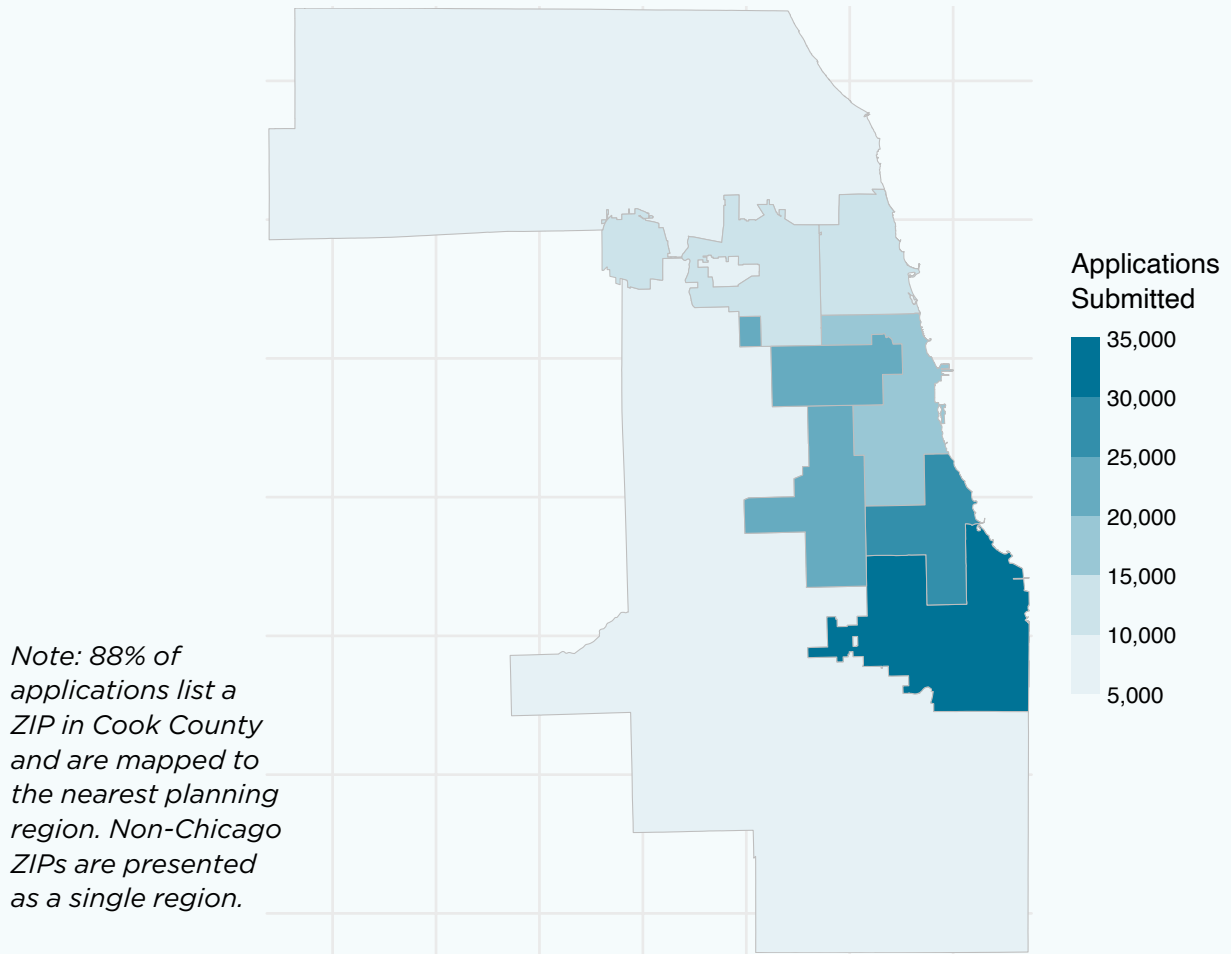
Figure 7. Characteristics of Applicants by Mode of Program Discovery

Category	Delegate Agency	Media	Program Outreach	Social Circle
Average age	42.8	43.8	39.1	40.1
Senior (65+)	20.6%	18.4%	26.8%	28.3%
Young (18-29)	10.3%	10.3%	5.5%	8.2%
Disability	21.2%	19.3%	16.0%	16.7%
Male	33.2%	29.4%	27.4%	29.4%
Female	66.4%	69.7%	71.4%	69.6%
Black	65.1%	62.9%	73.5%	72.2%
Latinx	21.1%	29.2%	19.9%	21.0%
White	14.4%	18.3%	12.8%	13.2%
AAPI	9.9%	3.0%	3.8%	4.1%
< 100% FPL	66.6%	57.4%	62.2%	60.4%
High School/GED or above	75.8%	76.0%	81.3%	78.7%
Homeless	7.3%	3.2%	4.2%	4.0%
Housing Insecure	14.0%	7.6%	9.9%	10.5%
Total applicants	15,011	98,049	56,044	80,364

News also quickly spread by word of mouth in the first week, with roughly one in four applicants hearing about the pilot through their social circle. This was particularly true for young adults (18-29), with nearly 30% identifying this pathway to the application.

The culmination of these various discovery pathways was an applicant pool that varied from estimates of eligible demographic makeup made during the design phase. **Those who started the application were more likely to identify as female, Black or African American, a caretaker to children, and as part of a low-income household compared to initial estimates of who would be eligible for the program.** Compared to initial estimates of eligible households, those starting the process were roughly half as likely to be seniors, and less likely to identify as Latinx and AAPI. This was likewise represented in the geographic distribution of applicants, with a majority coming from South Side communities (Figure 8). It is possible these applicant trends reflect the efficacy of outreach within particular communities. However, this trend is also consistent with other Chicago public benefits programs, including homelessness prevention programming and rental assistance programs more broadly both prior to and during the COVID-19 pandemic. For a further exploration of this topic, see the pilot First Look Report published by IEL.

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Figure 8. Submitted Applications by Planning Region

Applications Submitted

35,000
30,000
25,000
20,000
15,000
10,000
5,000

Note: 88% of applications list a ZIP in Cook County and are mapped to the nearest planning region. Non-Chicago ZIPs are presented as a single region.

These discrepancies between those eligible and submitting an application were identified in the first week of the application opening and were intended to be addressed via shifted outreach efforts for each group. Outreach agencies with connections to AAPI communities were asked to extend their geographic outreach boundaries and those serving Latinx communities invested more heavily in media outreach. Staff members noted that radio and TV broadcasting in particular contributed to a spike in Latinx applicants shortly after airing. These efforts did appear to partially decrease discrepancies: applicants from the final week of the application were nearly 60% more likely to identify as Latinx, and relative application rates for AAPI communities more than doubled over the last two weeks. However, the short application window meant these trends were not sufficient to offset the sheer number of applicants from the first couple of days, with only 21% of applications being submitted in the last week.

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LESSONS FROM THE FIELD

Broad and targeted outreach approaches often complement each other to build a representative participant pool. Well-publicized programs can often garner enough interest to quickly fill application slots, but may also lack in representing hard-to-reach groups due to technical barriers or mismatched outreach strategies. By identifying communities likely to be underrepresented and engaging specific agencies with relevant connections, CRCP worked to offset some of this discrepancy. These agency-driven outreach methods take time, and should be priced into timetables for the applicant window. This may be especially important in the case of less publicized pilots or programs, where time is required for word-of-mouth to spread across social circles to activate potential applicants not engaged with direct outreach methods.

APPLICATION PROCESS

The application itself was comprehensive, including questions on a variety of topics intended to confirm eligibility, validate follow-up contact information, and solicit consent for both pilot participation and research activities. An FAQs section featured prominently at the beginning of the application clearly articulated eligibility criteria, the lottery process, and various specific questions that could arise over the course of the application. This was followed by a series of sections related to contact information, eligibility, and consents to enter the pilot with an optional research survey included at the end with a cash incentive.

> " I think what we've seen is particularly [the] demographics who don't usually receive benefits... people are not used to being helped honestly. And so [they're] rightfully suspicious that if there's some opportunity for some entity connected to a government to actually give them a leg up to want to seek additional validation by a real life human being because it's just so out of character from their normal lived experience. "
>
> —PROGRAM ADMINISTRATOR STAFF MEMBER

During the design phase, GiveDirectly projected the application would take approximately 28 minutes to complete. This estimate tracked closely with realized **median completion times (27 minutes and 40 seconds)**. Time spent by each applicant could vary widely. While low-barrier, it may have taken applicants some time to understand what documents or attestations were required for verification and submitting an application. Program administrators also received feedback that translations were initially difficult to find on the main application portal, and some of the translations in Spanish were unusually worded or otherwise difficult to interpret. **While the application was agnostic to legal status, staff members supporting undocumented residents noted these applicants often lacked the resources or available documents to sufficiently verify their eligibility for the pilot.**

LESSONS FROM THE FIELD

Managing prospective participant expectations can be difficult for pilots, especially when introducing low-barrier or non-standard processes. The history of United States public benefits is complicated, and has resulted in both distrust and uncertainty that needs to be addressed during design or outreach stages to effectively engage vulnerable populations. Focus groups of CRCP applicants articulated the low-barrier holistic documentation process to be easily confused with a scam, making an effective public information campaign vital to building trust. Future pilots or programs interested in a similar approach should consider ways to address these concerns and continue to innovate on effective approaches.

Despite these hurdles, **the vast majority of those who started the application (78%) were able to complete the process.** There were few discrepancies between the characteristics of applicants who started and completed the application. Notably, **completion rates did not appear to vary substantially by education level or English-speaking status,** suggesting application wording and the complexity of verification requirements were not a prominent factor with respect to application submission success.

Exploring drop-off rates over the course of the application suggests many applicants may have been ineligible or otherwise unwilling to disclose the information needed to confirm eligibility. Whereas more than 97% of unsubmitted

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applications were willing to disclose both personal demographics and contact information – including name, email and phone number – only 82% provided any address and attestation to their residency within Chicago city bounds.[15] A further 9% did not provide the information necessary to calculate income with respect to the Federal Poverty Level (household size and annualized income), and 1% dropped off when asked to confirm COVID-19 impact confirming initial eligibility. Finally, over 12% of unsubmitted applications dropped off after answering questions concerning their current public benefits. Together, these questions represented a combined 37% of all drop-off among unsubmitted applications, with few other contributing factors leading into the verifying documentation upload section.

Figure 9. Response Rates Among Unsubmitted Applications
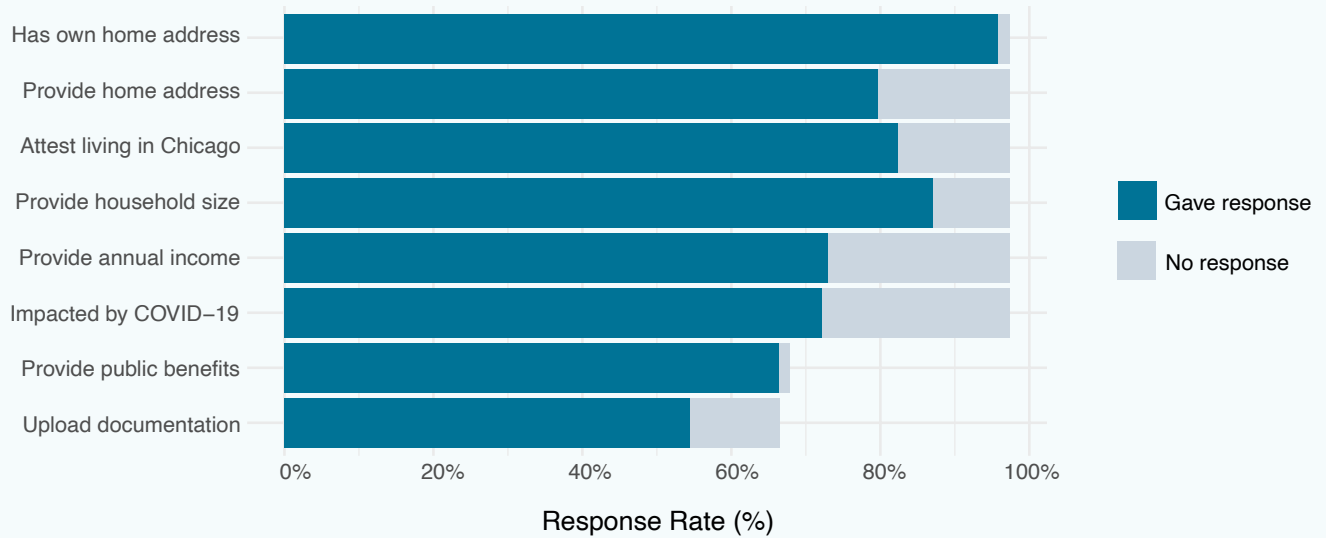
Note: Only questions with the highest drop-off rates are presented.

With limited data, it is difficult to determine the reasons applicants dropped off at various stages, but many factors may have influenced this behavior. Applicants likely discovered who was eligible for the pilot during the application, and dropped off if they were not eligible. Providing numerous and clearly-defined options for applicants to submit documentation of their identity, residency, and income may have both reduced applicant burden and served as a deterrent to those intending to submit fraudulent applications. Over half (55%) of all unsubmitted applications were abandoned upon reaching the final section where applicants were asked

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15 Given widespread interest in guaranteed income programming among the general population locally and nationally, some individuals who started the application may have only done so out of curiosity, and not intended to submit the application. For this reason, our analysis of applicant drop-off rates will focus on the sections where clients began attesting to identity, residency and income, which presumably would be skipped by these parties.

to submit verifying documentation, even when provided options for attestation across all eligibility criteria. Surprisingly few applicants fully relied on attestation at this stage, with 94% of all applicants providing at least one document to provide their identity, residency, or income with respect to eligibility.

Reporting Benefits

Considerable effort went into ensuring public benefits were protected for those selected into the pilot. Program administrators worked with City team members to ensure a variety of benefits would not be impacted by the pilot's funds either through eligibility considerations or in benefit amount, including:

- Affordable Care Act Adult
- Aid for the Aging, Blind, and Disabled (AABD) Cash
- All Kids
- Chicago Housing Authority Public Housing (or Housing Choice Voucher)
- Child Care Assistance Program (CCAP)
- Children's Health Insurance Program (CHIP)
- Downpayment Plus programs from the Federal Home Loan Bank of Chicago
- FamilyCare
- Former Foster Care
- Head Start or Early Head Start
- Illinois Home Weatherization Assistance Program (IHWAP)
- Low Income Home Energy Assistance Program (LIHEAP)
- Low Income Home Water Assistance Program (LIHWAP)
- Moms & Babies
- Supplemental Nutrition Assistance program (SNAP)
- Supplemental Security Income (SSI)
- Temporary Assistance for Needy Families (TANF)

Many of these benefit protections were made possible through special exemptions made for ARPA-funded projects in federal and state guidelines, as well as extensive advocacy work by administrators in Chicago and elsewhere.[16] The pilot was also tax exempt as a charitable gift under IRS rules, ensuring the cash assistance would not impact the Earned Income tax Credit (EITC) or other unexpected tax obligations. However, several prominent programs – notably WIC[17] – were excluded from this benefit exemption.[18]

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16 More information may be found in IEL's case study on the protection of CRCP benefits.

17 Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

18 Aid for the Aging, Blind and Disabled (AABD) Medical, Health Benefits for Workers with Disability (HBWD) and the Medicare Savings Program (MSP) were likewise not excluded.

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Figure 10. Distribution of Public Benefits Received Across Applicants
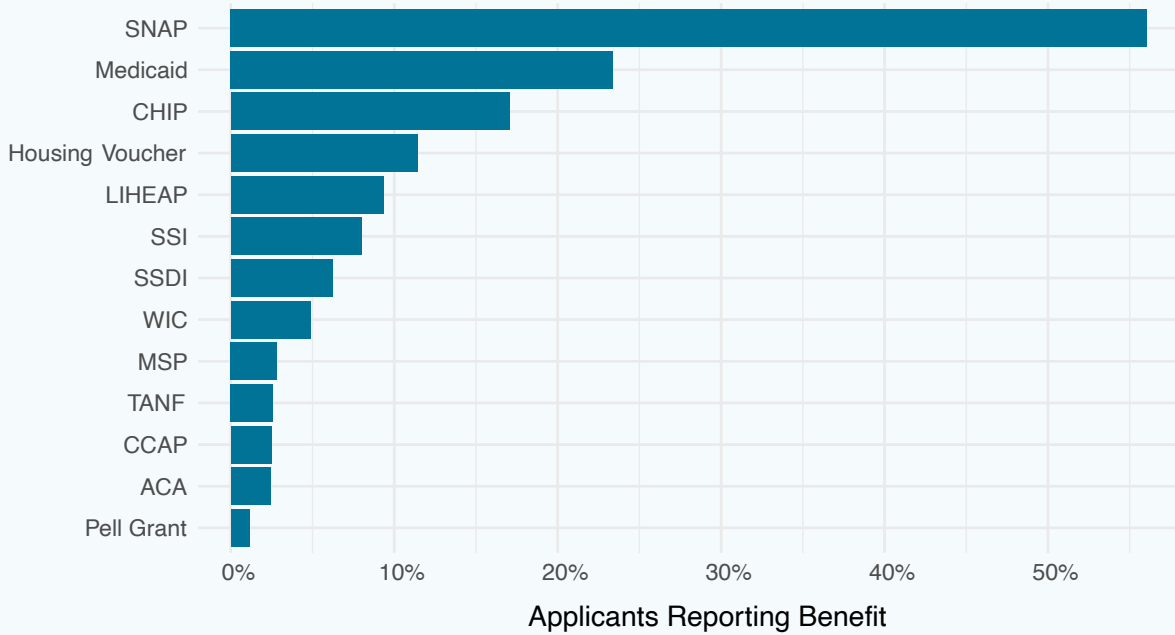
Note: Applicants may report multiple benefits within the application.
Only benefits reported by 1 percent or more of applicants are visualized to protect confidentiality.

Removing ambiguity in eligibility requirements and protecting the vast majority of benefits may have had a substantive impact on increasing overall application submission. Only 23% of applicants who reached the benefits portion of the application reported receiving no public benefits, and most applicants reported receiving more than one of the benefits specifically listed. Applicants commonly reported receiving Medicaid (21%) and CHIP (15%), as well as several housing-related subsidies like Section 8 or CHA housing (10%) and LIHEAP (8%). Notably, more than half (51%) of all applicants noted receiving SNAP benefits.

Any applicants who reported receiving unprotected benefits were offered additional information and required to attend a 15-minute counseling session at the time of pilot enrollment if they were selected. In these sessions, potential participants would work with dedicated staff to identify estimated impacts of the CRCP payments on their public benefits so they could make an informed decision on whether or not to enroll in the pilot given their current engagement in public benefits. Over half of all applicants also reported receiving SNAP benefits, which, at the time of the pilot's launch, was not yet protected. However, those reporting these benefits seemed no less likely to engage with the application through the document verification stage: applicants reporting SNAP successfully submitted an application 86% of the time, well above the average submission rate for the remaining applicant pool.

> "[The application] was very easy. It was very easy and I think the hardest part was getting the documentation together and uploading it. But you know once I got a handle on how to do it, it just moved on smoothly. It was pretty easy. I did the benefits counseling….we went through some of the things that could be possibilities…regarding [the affect on] my income…they had waivers for a lot of the secondary programs that people receive assistance from, but one of the ones in particular that I had was the Medicare plan. You know, for the extra benefits. And so I did have to call them and find out if I was enrolled in that and they told me yes and said OK, and I let them know that I was going into your program. So I told them, make sure you make notes of it. So yeah, I found everything pretty easy to do."

—KATHERINE*

LESSONS FROM THE FIELD

Unclear or otherwise restrictive eligibility rules for public benefits can have a substantive impact on applicant perceptions of the relative benefit of a pilot program. Providing clarity and optional in-person counseling can both increase confidence in a program and ensure participants do not lose out on long-term benefits that may have provided greater support. CRCP partners worked extensively with public benefit providers to obtain eligibility exemptions, and also provided multiple layers of information to applicants to ensure any decision on pilot involvement was well-informed. Providing clear FAQs and user prompts in the application can be low-cost ways to provide relevant information to applicants, which can be further supported by more intensive in-person services on a case-by-case basis.

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Support Services

Support services were commonly reported to have assisted prospective applicants in both engaging with and successfully completing the application. Outreach agencies and GiveDirectly pilot administrators provided several ways for applicants to engage staff, including scheduled and impromptu in-person appointments at events, phone support, and even within-home support which may have been provided through informal support from family/friends. **Nearly one in five applicants starting the process reported utilizing some form of pilot support,** with 11% reporting that they received at-home support and an additional six percent supported over the phone. While data on those who never began the application are unavailable, **combined statistics amount to nearly 44,000 eventual applicants served over the three-week application window.**

Figure 11. Applicant Completion Rate by Type of Support

Support Provided	Began Application	Proportion of Applicants	Completion Rate
None	180,996	80.5%	77.3%
At home	24,751	11.0%	80.6%
Over the phone	13,413	6.0%	74.6%
Walk in	4,145	1.8%	89.3%
Appointment	2,177	1.0%	82.9%

Services designed to support application completion were generally associated with higher levels of successful completion. **Whereas 77% of those reporting no assistance successfully submitted the application, applicants receiving some form of support had close to 80% success.** This average obfuscates meaningful variation across the types of support utilized. Notably, walk-ins had a successful completion rate of 89%, followed by appointments at 83% and at-home support at just over 80%. Seniors and AAPI communities, in particular, may have benefited from receiving support, though it is also possible this is due to sorting, where more engaged prospective applicants also requested and received support services.

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LESSONS FROM THE FIELD

Similar to outreach activities, providing supportive services can help ensure more vulnerable populations remain engaged with a program from the application through enrollment. This is particularly important when using online or mobile-based platforms, which create both opportunities and barriers that should be priced into both program costs and staffing considerations.

Figure 12. Difference in Completion Percentage Among Applicants Who Did and Did Not Receive Support

Category	Received Support	Did Not Receive Support	Difference
Senior (65+)	84.0%	74.7%	9.3%
Young (18-29)	87.6%	78.5%	9.1%
AAPI	80.7%	78.0%	4.7%
White	81.6%	77.6%	4.1%
Disability	79.0%	75.4%	3.6%
Latinx	86.0%	83.1%	2.9%
< 100% FPL	85.3%	83.2%	2.1%
High School/GED or above	80.1%	78.6%	1.4%
Black	84.0%	83.0%	1.0%
Homeless	76.2%	75.5%	0.7%
Housing Insecure	83.7%	83.2%	0.5%

Program Onboarding

ONBOARDING STRATEGY

The enrollment process was finalized after the application had been launched and was built primarily in response to the inclusion of attestation for eligibility verification. At the onset of the application period, it was unclear how many applicants would need this option, especially with respect to primary forms of identification and residency. Once the application period began, it quickly became apparent pilot administrators would need to adapt their enrollment strategy.

Administrators had a narrow window of time to plan and implement the pilot onboarding experience. The application period closed May 13, and first payments were set to go out on June 28, 2022. Between these dates, AidKit needed to remove duplicate households to successfully sample approximately 12,000 unique applicants proportionately representative of strata goals. This initial randomization was done to produce a sample resembling the City target strata and to lower the costs of verifying program eligibility for every applicant. Each applicant appearing eligible initially was given a random number when their application was submitted and, within strata, applicants' eligibility was verified in order of their random number. Within each strata, initial verification continued until the target main study sample size of 12,000 was achieved. For this group of 12,000, GiveDirectly then fully validated eligibility documentation. After IEL ran the final lottery within these 12,000 applicants to select 5,000 pilot participants to be offered the program along with a waitlist selected from the control group, GiveDirectly reached out to potential participants to confirm their interest and began conducting any necessary benefits counseling. Given this quick turnaround, administrators originally planned to rely on virtual enrollment through AidKit's platform with minimal in-person support. However, the realities of document verification and participant preferences quickly changed this plan.

High levels of self-attestation (over 60% in the case of income) and requests for assistance in the onboarding process required a more robust in-person enrollment process. GiveDirectly program administrators and City partners were hesitant to begin enrolling any applicant attesting to identity or residency virtually until they had successfully verified documentation. GiveDirectly and AidKit closely monitored attestation rates in the first days of the application, paying special attention to the discrepancy in attestation rates between identity or residency and income verification. These rates – and the minimal impact

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of text and email nudges sent to applicants to upload identity and residency documentation – led to an increasing need for in-person enrollment to support applicants who may have been unable to engage with the upload functionality of the web portal or believed the offer to be a scam. Additional pressure to expand in-person enrollment capacity came when prompting selected participants on their interest in receiving support; **approximately 1,900 prospective participants either explicitly requested assistance or suggested some level of interest if services were made available.**

Program administrators settled on a dual-track onboarding strategy to minimize the barriers to pilot uptake while also partially addressing the high cost to staff in-person meetings with each participant. Applicants who had successfully submitted documents verifying their identity and residency via the web portal – either during the main application or during text and/or email follow-ups – were automatically eligible for a virtual onboarding experience. **Participants who were selected but unable to provide sufficient identity or residency documentation via the web portal were prevented from signing up for the pilot unless they scheduled and attended an in-person appointment with GiveDirectly staff.** Others who prospectively reached out to request assistance were likewise able to schedule appointments through this avenue. Approximately 23% of participants requesting this assistance both scheduled and received an appointment with GiveDirectly. However, the majority of the roughly 1,200 appointments scheduled were conducted with those who originally did not request assistance or were otherwise unable to enroll without verifying eligibility in-person. Once the final 5,000 participants had been randomly selected, all would be offered benefits counseling, with those reporting WIC benefits required to attend a session in order to complete their onboarding process.

> " Most... submitted kind of an ID, a utility bill, something that's a pretty standard common document that was used, which I think speaks to either they filled out this application at a time when these documents weren't readily available or they're filling it out and they're like, 'You know what? I'm going to give you the bare minimum that you need for this because I don't trust it, I don't feel comfortable,' whatever it is. But when it came down to saying, okay, you need to enroll and provide this, the majority of people easily seem to provide a standard piece of documentation that we could verify. "

> **—PROGRAM ADMINISTRATOR STAFF MEMBER**

Verifying Eligibility

Applicants selected to participate in the pilot engaged with self-attestation at various degrees throughout the application. **Roughly a third (34%) of applicants submitted sufficient documentation to fully confirm their eligibility at the time of submission.** All others used self-verification to some degree: 17% to attest their identity, 13% to attest residency, and nearly 60% to confirm household income. Across these categories, 5% – approximately 300 prospective participants – provided no form of document verification at submission, posing a challenge for pilot administrators.

Figure 13. Self-attestation During Application by Eligibility Criteria

Used Self–Attestation (%)

■ Offered Pilot   ■ Enrolled in Pilot
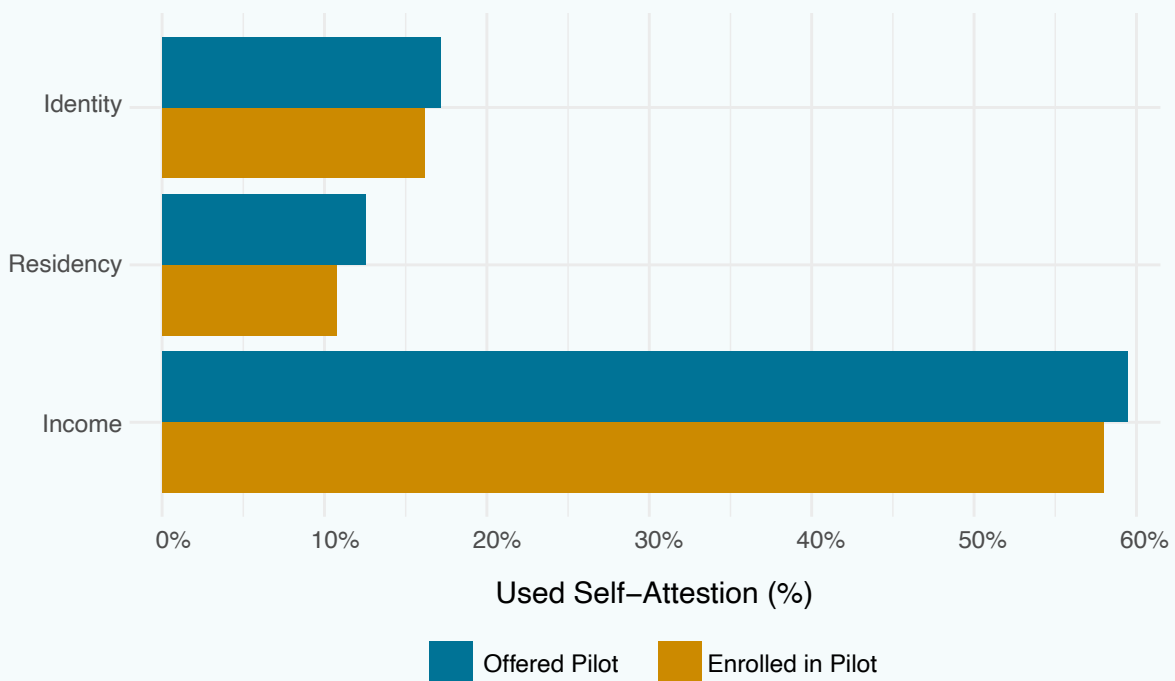
Note: All enrolled participants were required to provide full documentation.

Despite this, **GiveDirectly staff noted that in the vast majority of cases, it was not overly difficult to secure forms of verification – particularly for identity and residency – once applicants were informed of their updated status.** Often, the decision to withhold documents appeared situated in a desire to reduce disclosure and reporting burden until reaching a more definitive stage of the process. In other cases, the lack of documentation was due to a lack of shared terminology or understanding. In these cases, GiveDirectly staff worked with participants throughout the enrollment process to ensure applicants were kept informed on developments and did not drop off.

LESSONS FROM THE FIELD

Pilots and public programs are often oversubscribed, with many applicants not selected to access limited supportive services. In these cases, attestation options paired with a delayed validation step can meaningfully reduce the burden for most applicants, particularly in the case of income criteria. This can be most beneficial to applicants with the fewest means, saving the time and energy necessary to collect and report documentation until absolutely necessary. In the case of CRCP, applicant interviews and focus groups repeatedly commended this option, and may have facilitated greater levels of confidence in government programming.

PROGRAM ONBOARDING

GiveDirectly program administrators began reaching out to selected lottery participants to be enrolled in the pilot in early June. While the vast majority of participants (close to 90%) enthusiastically enrolled in the pilot, there were some who did not for various reasons.

Enrollment rates, while quite high, were slightly lower than initially anticipated, with administrators suspecting outdated contact information to be the primary culprit. **Roughly 10% of those who were offered the pilot did not ultimately enroll.** In the vast majority of these instances, prospective participants were unable to be contacted across various forms of outreach information initially provided. GiveDirectly staff attempted to contact participants multiple times using their primary contact phone number or email, as

> " Their family members had told them, 'Oh, you got this text, but no one gives away free money so this must be a scam.' And then we had to call them to tell them, 'No, this one is not the scam'. "
>
> —OUTREACH AGENCY STAFF MEMBER

well as reaching out to an alternate contact when available to request updated contact information for the participant. Where possible, administrators also attempted to contact prospective participants or family members directly via phone using their pre-existing connections with outreach agency partners.

In some instances, outreach staff noted that some individuals were disbelieving of the promises of the pilot, or otherwise not consistently checking forms of contact such as email. Citizenship was not required to apply as Chicago is a Welcoming City. However, a small number of prospective participants expressed concern that their citizenship status would ultimately have a negative impact on them, their family, or immigration status and decided not to enroll. Many senior citizens struggled with keeping up with pilot communication, particularly when they originally listed their children or other family member information. These family members often believed the pilot to be a scam and would advise prospective participants against responding to messages. A few select individuals also opted out for miscellaneous reasons, such as planning to move away from Chicago.

Several populations were more likely to opt out of the pilot or otherwise be unresponsive to outreach attempts. **Those that did not enroll were far more likely to be seniors, and slightly more likely to have a disability and lack a high school diploma or GED. Literally homeless and housing insecure individuals were less likely to enroll in the pilot, which was perhaps related to the difficulty of updating contact information.**

Partners noted several learnings from this experience that were implemented in the communication strategy of later guaranteed income pilot programs. With respect to senior citizens and other vulnerable populations, **GiveDirectly and outreach agencies discussed identifying designated "helpers" who could remain informed of the pilot from application to potential enrollment.** This would, in theory, increase the perceived legitimacy of further communication. **Administrators also reconsidered the entire design of the application itself, potentially incorporating multiple application phases with progressively higher levels of engagement necessary to continue with the process.** This could establish a more regular cadence of communication while limiting burden for the vast majority of applicants, improving eventual enrollment rates. Both approaches were incorporated into Cook County's subsequent pilot.

By June 28, 3,736 participants had completed their enrollment and received their first $500 payment. GiveDirectly worked throughout July and August to enroll the remaining prospective participants, contacting individuals on

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the waitlist when originally selected participants did not respond or show up for in-person enrollment. By the end of this process, 5,006 participants were enrolled in CRCP and all had received their initial $500 installment by the end of August. The program was slightly overenrolled based on GiveDirectly's estimates of normal levels of drop-off over the course of any pilot due to typical household developments such as moves or deaths. Additional unused funds from the outreach budget also allowed several additional participants to receive the program.

LESSONS FROM THE FIELD

Programs not engaging in live enrollment often suffer from loss of contact, which is exacerbated when working with low-income and vulnerable populations with less reliable forms of communication. In the case of CRCP, this was exacerbated by the ecosystem of scams operating in local communities which may have caused confusion in prospective program participants. Designing more regular forms of contact and forums to signal legitimacy is especially important for individuals typically targeted by scamming behavior such as seniors. Engaging secondary designated contacts early in the process may help offset some of this miscommunication and improve enrollment.

Benefits Counseling

To ensure applicants were aware of any potential adverse impacts of participating in the pilot on their public benefits, the final stage of enrollment included an opportunity to receive benefits counseling. Based on the benefits reported at the time of their initial application, more than 430 prospective participants were initially assigned to mandatory 15-minute counseling sessions to review their benefits with a designated professional. This was most commonly due to receipt of WIC benefits or certain Medicaid programs (SNAP was not assured to be exempted when the application was initially launched but protection was secured by the time enrollment began). Another 990 elected to receive optional counseling despite having their benefits specifically protected.

Whether participants ultimately took up these counseling appointments is unclear, but it did serve as a human touchpoint to assure some participants. Appointments were offered both in-person or remote, enabling participants to better understand potential benefits impacts and ask general questions about the pilot and next steps. Limited data suggest few optional appointments were attended, though many participants assigned based on their receipt of WIC benefits attended their session. Program administrators noted those who did attend these sessions often used the time to receive more general updates on their status in the pilot, since outside of these appointments, most information was disseminated either by email, text, or in-person events. This may have further supported onboarding goals in maintaining applicant's connection to the pilot as final eligibility verification and enrollment steps were completed.

> **It was another opportunity for a one-on-one kind of human contact point without having to come to an event.**
>
> —PROGRAM ADMINISTRATOR STAFF MEMBER

Up Next

The Chicago Resilient Communities Pilot provides a blueprint for service provision given the City's innovative approaches to both eligibility and enrollment processes. These practical insights will be further elaborated upon when the Inclusive Economy Lab completes a final process evaluation in late 2024, incorporating lessons learned around the pilot enrollment, operations, and offboarding experiences of pilot participants.

The Inclusive Economy Lab is also assessing the pilot's impact on participants with four key outcomes: financial stability, economic mobility, well-being, and sense of agency. A combination of administrative data and surveys will be analyzed to produce an initial impact evaluation to be released in late 2024. A PhotoVoice exhibit, showcasing photographs and descriptive captions describing the photos from pilot participants, will be held in the summer of 2024. Finally, using extensive qualitative interviews, we will produce a report in early 2025 discussing the experience of the pilot using participants' own words.

The City's commitment to building the field of practice around guaranteed income pilots has provided opportunities to learn and reflect on the successes and growth opportunities experienced during this pilot. While some findings may be specific to the Chicago context, many are likely to have broad implications for other cities or other government entities pursuing similar initiatives. These insights, we hope, will be instrumental in creating agile, efficient, and effective programs which positively impact recipients throughout the country.

> **"...if it wasn't for Cash Pilot, I probably wouldn't have made it to this point, because [with] no income, it's hard to live on a park bench. It's funny but true. But yeah, you guys hanging in there with me and, believe me...the program needs to keep going. A lot of people need help out there, still."**
>
> **—ADAM***

Appendix A

Thank you to the following people who served as members of the advisory group which contributed significantly to the design and implementation of the Chicago Resilient Communities Pilot.

Kathleen Caliento (Cara Collective), Joyce Coffee (Family Rescue), Alicia Cordero, Leslie Cully (Illinois Department of Human Services), Shanell Davis, Kant Desai (Cities for Financial Empowerment Fund), Ald. Pat Dowell (3rd Ward), Cherita Ellens (Women Employed), Karen Freeman-Wilson (Urban League), Luis Gutierrez (Latinos Progresando), Ald. Maria Hadden (49th Ward), Charles Hardwick, Donna Henry (IL Department of Commerce and Economic Opportunity), Daniel Hertz (Chicago Department of Housing), Mary Howard (Chicago Housing Authority), Ianna Kachoris (The Chicago Community Trust), Brandie Knazze (Chicago Department of Family and Support Services), Dan Lurie, Jered Pruitt (Chinese American Service League), Tottionna Matthews (Community Change), Kenya Merritt (Chicago Department of Business Affairs & Consumer Protection), Candace Moore (City of Chicago Office of Equity and Racial Justice), José M. Muñoz (La Casa Norte), Madeline Neighly (Economic Security Project), Harish Patel (Economic Security Project), Sylvia Puente (Latino Policy Forum), Harold Rice Jr. (Community and Economic Development Association of Cook County, Inc.), Ald. Michael Rodriguez (22nd Ward), Amy Rynell (Active Transportation Alliance), Sarah Spunt (LIFT, Inc.), Karen Tamley (Access Living), Tim Verry (Illinois Department of Human Services), Ald. Gilbert Villegas (36th Ward), Richard Wallace (Equity and Transformation), Dorian Warren (Economic Security Project and Community Change), and Audra Wilson (Shriver Center on Poverty Law).

Appendix B

Documentation to demonstrate eligibility for the pilot was required by submitting a copy or photo of their documents in the online application. The following documentation was accepted to verify identity, residency, and income.

Identity (unexpired) and Age Documents
- Driver's license
- State ID
- Chicago CityKey ID
- US Passport
- Non-United States Passport
- Military ID
- Green card
- Certificate of naturalization (form N-550 or N-570)
- Certificate of US citizenship (form N-560 or N-561)
- Permanent resident card (I-551)
- Native American tribal photo ID
- Student ID (with DOB)
- Consular ID Card
- (Foreign) Voter ID Card
- Matricula I.D.
- US Employment Authorization
- Learner's Permit
- Temporary Visitor Driver's License

If none of the above are available, the applicant may alternatively submit **two of any of the below forms of non-photo ID, one of which must show date of birth (DOB):** Birth certificate, health insurance card/prescription card, insurance card (with DOB), voter ID card, employment identification card, vehicle registration with name and address, official school enrollment records, adoption records, life insurance policy record, baptismal certificate or other religious certificate, or certified hospital records.

As a last resort, a signed identity attestation letter from a nonprofit, faith-based organization, public benefit program caseworker, or a signed attestation by the applicant may also be accepted.

Residency Documents

One of the following forms of proof of residency was required:
- Proof of I.D. (see prior chart) with current address
- Utility bill from last 90 days with service address
- Landline phone bill from last 90 days with service address
- Internet bill from last 90 days with service address
- Cable bill from last 90 days with service address
- Unexpired rental insurance with address being insured
- Unexpired vehicle registration with home address
- Tax return or receipt with home address
- Mortgage or lease documents with home address
- House deed with full address and applicant's name
- Government benefits document with home address (no older than 1 year)
- Letter from government agency stating residency address (no older than 1 year)

If none of the above are available, the applicant may alternatively submit a Homeless Management Information System (HMIS) record or a signed residency attestation letter from a nonprofit, faith-based organization or public benefit program caseworker. As a last resort, a signed attestation by the applicant may also be accepted.

Household Income Documents

One of the following proofs of income documents for each income-earning adult member in the household, unless the benefit applies to the whole household, was required:

- Proof of participation in one of the below assistance programs:
- Chicago Housing Authority Identification Number (Active)
- Enrollment or eligibility confirmation letter from any of the following programs:
    - Child Care Assistance Program ("CCAP")- dated January 2021 or later
    - Pell Grants- dated January 2021 or later
    - Supplemental Nutrition Assistance Program ("SNAP") – dated April 2021 or later
    - Supplemental Security Income ("SSI") - dated January 2021 or later
    - Temporary Assistance for Needy Families ("TANF") – dated April 2021 or later
    - Women, Infants, and Children ("WIC")- dated April 2021 or later

- Tax documents from 2020 or 2021: Form 1040 or other filed tax form
- Wage documents from 2021 or 2022:
    - W2 or 1099
    - Recent paystub or paycheck
    - Unemployment award letter
    - Bank statement
    - Transaction history for known gig economy platforms, e.g., Uber, Lyft, Taskrabbit, Upwork.

If none of the above are available, the applicant may alternatively submit a signed income attestation letter from a nonprofit, faith-based organization, or a public benefit program caseworker. As a last resort, a signed attestation by the applicant may also be accepted.

Special Accommodations
Housing insecure or unsheltered residents, returning residents, undocumented residents, and other groups may face barriers to obtaining the approved list of documents. In consideration of the barriers faced by these groups, nonprofits, faith-based organizations, and public benefits caseworkers may provide a signed attestation letter of identity & age, residency, and/or income eligibility on behalf of an applicant.

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The Inclusive Economy Lab partners with policymakers, community-basedorganizations and others to generate rigorous evidence that leads to greatereconomic opportunity for communities harmed by disinvestment and segregation.

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