



UNLOCKING POTENTIAL:

Cook County Promise Pilot Process Evaluation

December 2025



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President

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Letter from President Preckwinkle and Bureau Chief Flores

Cook County is committed to using its American Rescue Plan Act (ARPA) funds to invest in people and communities. Every dollar has been aligned with our Policy Roadmap priorities: Health and Wellness (Healthy Communities), Safety and Justice (Safe and Thriving Communities), Economic Development (Vital Communities), Climate Resiliency (Sustainable Communities), Infrastructure and Technology (Smart Communities), and Good Government (Open Communities).

The Cook County Promise Guaranteed Income Pilot represents a cornerstone of this investment, part of more than \$700 million directed to communities. Launched in December 2022, the pilot provided \$500 per month for 24 months to 3,250 residents earning less than 250 percent of the Federal Poverty Level. By putting cash directly in the hands of residents, the program helped participants build financial stability while also strengthening the local economy.

Our partnership with the University of Chicago Inclusive Economy Lab has been critical in evaluating the pilot's impact. Their research—drawing from both quantitative data and lived experiences—will help shape Cook County's long-term guaranteed income strategy. As co-chair of Counties for a Guaranteed Income, I am committed to bringing these insights to the national stage and working with peers across the country to build evidence-based policies that expand economic opportunity.

This process evaluation documents key lessons from the design and implementation of the Cook County Promise Pilot. As one of the largest county-led guaranteed income programs in the nation, we hope this evaluation will serve as a resource for other governments and organizations exploring direct cash assistance programs.

We value our continued partnership with the Inclusive Economy Lab and look forward to using these findings to build lasting economic security for Cook County residents.

Toni Preckwinkle

Cook County Board President
Co-Chair, Counties for a Guaranteed Income

Xochitl Flores

Chief, Cook County Bureau of Economic Development

Glossary of Terms

AMERICAN RESCUE PLAN ACT (ARPA or ARP)

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

FEDERAL POVERTY LEVEL (FPL)

A measure of income, updated annually, issued by the Department of Health and Human Services. The FPL is used to determine eligibility for various programs and benefits and is based on household size. The Cook County Promise Pilot was open to those earning below 250 percent of the FPL (\$33,975 for a household of one, \$57,575 for a household of three in 2022).

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 to all residents regardless of their income. The Cook County Promise Pilot is a guaranteed income pilot.

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 research design allows researchers to estimate the causal impact of the program on various outcomes for participants and their households.

SOCIAL VULNERABILITY INDEX (SVI)

An index developed by the Centers for Disease Control and Prevention and Agency for Toxic Substances and Disease Registry. It is a place-based index, database, and mapping application which is used to identify and quantify social vulnerability in communities.

STRATA

A way of dividing a group based on observable characteristics. The Cook County Promise Pilot set target percentages of the participants based on household income and the Social Vulnerability Index.

STATISTICAL POWER

Statistical power is examined to assess the ability of a study to detect the true effect of an intervention based on the study design, size of the sample, and outcomes measured.

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

“ I always tell my kids, if I had to name one superpower that I have, it’s creative problem solving. Being a single mom with all these balls in the air and things going on, I always had to find a different path to get things done, and my favorite saying to my kids is, ‘We’ll figure it out’ ... I do think, ‘Well, if one door is closed, then let’s find another way to do it. Let’s not just give up. Let’s just figure out a different way to go about it.’ So, I feel like that’s my superpower, and I’m pretty proud of that because I’ve pulled a lot of rabbits out of a lot of hats [over] the years, and still, I’m not as financially secure as I wish I were. ”
—Bella¹

Bella’s family, like so many Cook County residents, grapples with household finances that can often be unpredictable and volatile. 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. In Cook County, these harms are acutely felt in communities facing historical disinvestment. Exclusionary government policies and practices have inhibited the accumulation of wealth that could otherwise serve as an essential buffer against these times of uncertainty. The COVID-19 pandemic also exposed 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 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 families. To help build the field of practice related to guaranteed income pilots, the Cook County Bureau of Economic Development (BED) partnered with the University of Chicago Inclusive Economy Lab (IEL) to conduct a process evaluation of its guaranteed income pilot. Through analyzing program implementation data, IEL sought to identify both local and broadly relevant insights that could inform a permanent guaranteed income program. This report does not include any causal impacts of the pilot. IEL plans on publishing those causal findings in 2026.

¹ Pseudonyms have been used to protect the anonymity of interview participants. Qualitative insights from participant interviews will be published in a future report.

Rather, this report covers program design, outreach, applicant experiences, and the onboarding process, and identifies both the successes and challenges experienced during these implementation phases. While the following findings are specific to the Cook County Promise Pilot (the Promise Pilot), the insights generated from this report are likely to be informative for other guaranteed income or general public service programs.

Who was eligible for the Promise Pilot?

- Cook County resident
- 18 years or older
- Earns household income less than 250 percent of the Federal Poverty Level

KEY TAKEAWAYS

The Promise Pilot achieved many objectives laid out during planning and execution.

- **Over 233,000 individuals submitted applications**, with applicants generally representative of the estimated eligible population of households earning income less than 250 percent of the Federal Poverty Level in Cook County. **Word of mouth and direct County outreach drove this engagement**, and the County and its partners used regular live data tracking to increase outreach activities among populations that were underrepresented among early applications.
- **All 3,253 participants started receiving cash payments by the end of February 2023 only three months after program kickoff.** This achievement was the culmination of long hours and coordination between staff across partnering agencies, program administrators, local nonprofits, and County agencies.

The pilot was designed toward—and succeeded in—reducing barriers that exist in traditional public benefit systems.

- A **two-part** online application streamlined the participant experience and reduced the burden on applicants by only asking essential questions at each phase.
 - Almost **three out of four individuals who started an application successfully completed the first phase (Phase One) of the application** (with median time to submission at 21.5 minutes).
 - Of the 14,552 individuals invited to the Phase Two application, over 86 percent submitted their application.

- A **variety of verification documents were admissible**, enabling households with more complex identity or income profiles to complete their applications.
- While the vast majority of applicants used the online platform independently, over 15,000 applicants reported receiving help from a friend or family member and over 5,000 reported receiving support from an outreach organization.

For future programs of this type, the County may want to engage more outreach agencies in order to provide full coverage for the entire County, reach populations of interest, and reach populations that are likely to have a harder time submitting applications at the rate at which they are eligible.

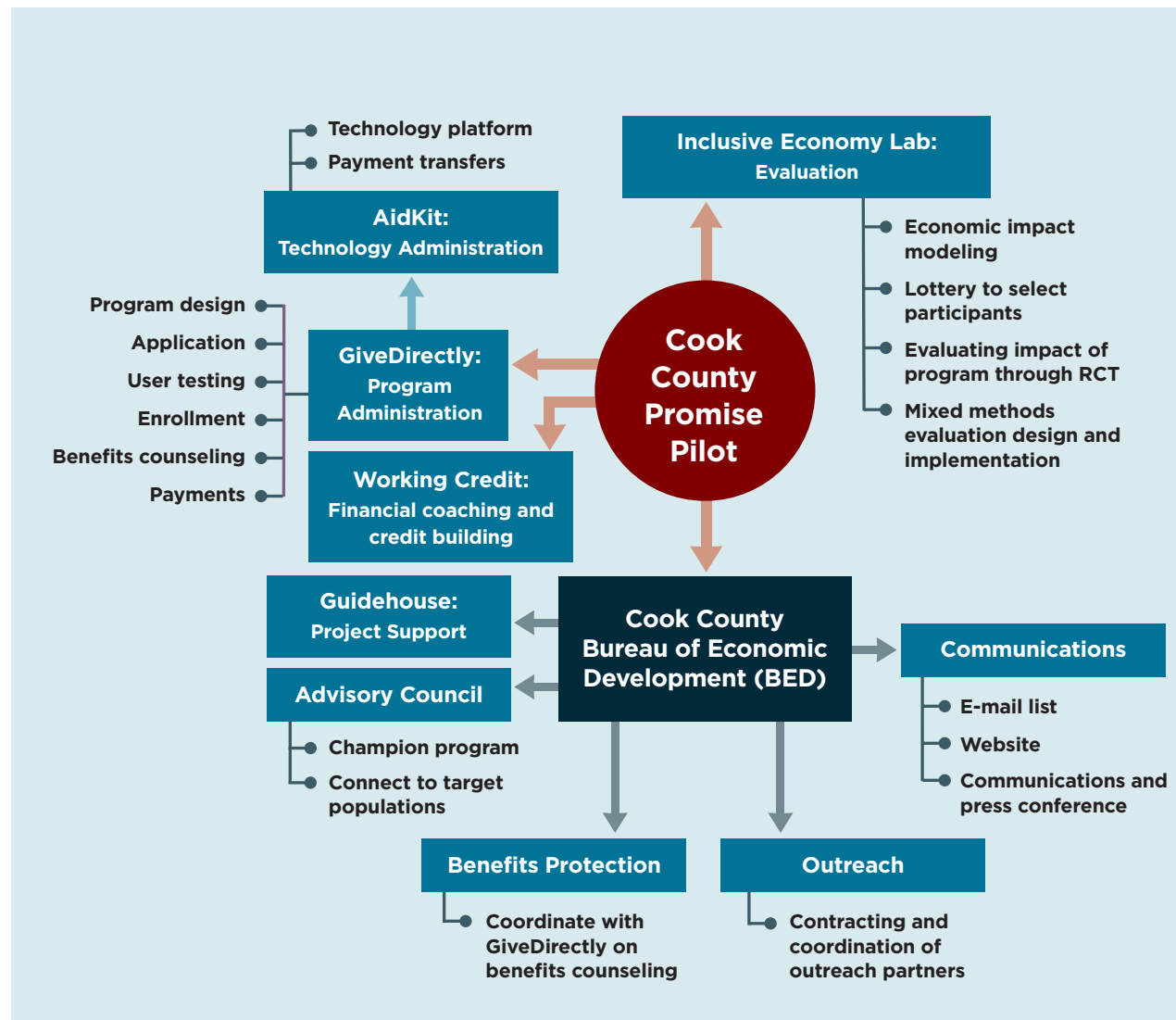


Partner Roles

Several collaborators played integral roles in designing and successfully launching the Cook County Promise Pilot. Below (Figure 1) is a summary of the various organizations and their roles.

Launching and implementing the pilot required a significant investment of time and resources by program partners. Cook County, GiveDirectly, AidKit, the Inclusive Economy Lab, outreach agencies, and numerous other community and faith-based organizations collaborated to ensure the pilot's launch. This collaborative effort will be elaborated upon throughout the report.

Figure 1. Partner Roles



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 Cook County. The group provided input on public communication, engagement efforts, and connected the program administrator, GiveDirectly, to users who tested the application.

AidKit: AidKit is the technology partner who worked closely with GiveDirectly and the Inclusive Economy Lab to manage the application build, payment transfers, 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.

Cook County Bureau of Economic Development (Cook County, BED): The Cook County Bureau of Economic Development owned key decisions, drove alignment with the American Rescue Plan Act (ARPA), managed the budget, procurement, contract management and reporting, as well as coordinated across departments, social service agencies and partner agencies.

GiveDirectly: GiveDirectly was the pilot administrator and responsible for pilot design, implementation, participant touchpoints (which included online and in-person application and enrollment), community outreach, customer service, payment distribution, and offboarding, amongst other responsibilities.

Guidehouse: As the consulting partner, Guidehouse provided significant administrative support through all stages of the pilot.

Outreach Agencies: Housing Forward, the Indo-American Center, Next Move, Northwest Compass, Respond Now, and the Spanish Coalition for Housing were contracted to provide outreach throughout Cook County by hosting informational and application events.

University of Chicago Inclusive Economy Lab (IEL): IEL is the evaluation partner for the Cook County Promise Pilot and contributed to pilot design and outreach, ran the lottery, conducted all research activities including surveys, administrative data acquisition and randomized controlled trial (RCT) analysis, and qualitative research.

Working Credit, a nonprofit (Working Credit): Working Credit was selected to provide financial coaching and credit building counseling to 50 percent of the treatment group. Participants were randomly selected to be offered this optional service.

Pilot Timeline

OCT 2020

Cook County launched its first direct cash assistance program, providing one-time payments of \$600 to eligible Cook County residents who had lost income or jobs due to COVID-19. The program distributed \$8.3 million to 13,887 families over a six-week period.

**AUG – NOV
2021**

The Cook County Bureau of Economic Development drafted a guaranteed income program proposal that went through internal reviews before the County Board of Commissioners approved it along with more than 80 other American Rescue Plan Act (ARPA) funded programs.

**DEC – APR
2022**

The guaranteed income program proposal went through an ARPA program management process, fleshing out program and budget details and ensuring that program was set up for success by aligning the program with ARPA metrics and reporting requirements.

**MAY – JUN
2022**

Cook County announced the launch of its Promise Pilot and committed to the permanence of a guaranteed income program upon the pilot's completion. The County also selected IEL as its evaluation partner. The County released a Request for Proposals (RFP) for program administration, which GiveDirectly was selected for. Outreach organizations were also selected through an RFP and included Housing Forward, Indo-American Center, Next Move, Northwest Compass, Respond Now, and Spanish Coalition for Housing. The outreach agencies were selected for their expertise and prior experience working with populations that may have more barriers to applying.

**JUL – SEP
2022**

GiveDirectly and its technology partner, AidKit, built 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, including applicants with disabilities.

Cook County selected Working Credit to offer optional financial coaching and credit building counseling to half of the treatment group, in addition to receiving monthly cash transfers. Half of the treatment group was randomly assigned to have the option to participate in optional financial coaching and credit building counseling.

The County engaged all its partners to decide on application and lottery design, verification procedures, outreach strategy, and more.

SEP 2022

GiveDirectly soft launched the application with a small group of eligible participants identified by the outreach organizations. Doing so allowed GiveDirectly and AidKit to ensure all components of the application were working as intended before the official launch.

The County sent out announcements and several local news media outlets aired stories about the application launch. The County Commissioners and President Preckwinkle also publicly announced the eligibility criteria for the pilot.

**OCT 6 –
OCT 21, 2022**

The application for the Promise Pilot launched at 9:00 a.m. on October 6 and received over 80,000 applications within the first day. During the three-week application window, outreach agencies and additional community-based agencies conducted in-person application assistance and outreach events to inform County residents of the application timeline.

**OCT – NOV
2022**

GiveDirectly verified over 14,000 randomly selected applicants who had submitted Phases One and Two applications. This verification process included reviewing documentation of applicants' residence, income, or identity. IEL then conducted the lottery to select the 3,250 Promise Pilot participants. In the event that applicants did not respond to the invitation to enroll or were not verified, IEL developed a waiting list.

**DEC 2022 –
FEB 2023**

GiveDirectly enrolled verified participants into the pilot. Virtual enrollment was most common, but GiveDirectly also held in-person events across the County, which were required for those who had not yet verified their identity, residency, or income.

Participants who had completed their enrollment (over 3,000 people) received their first \$500 payment at the end of December 2022. GiveDirectly worked through February to complete enrollment and verification for the remaining slots and contacted individuals on the waiting list when originally selected applicants did not respond or complete enrollment by the deadline. The County made the decision to slightly over-enroll to account for drop-off. Ultimately, 3,253 individuals were enrolled in the Promise Pilot and received their first \$500 payment by the end of February 2023.

**DEC 2022 –
FEB 2025**

Along with their payments, participants received a short monthly survey designed to ensure receipt of payments, identify fraud concerns, monitor participant safety, track changes in contact information and ensure participants maintained access and ownership over the account where they receive their payments.

In April 2023, August 2023, and April 2024, GiveDirectly also sent participants a voluntary, non-incentivized program feedback survey designed to assess participants' experience with the program, complementing IEL's research process and providing real-time feedback to inform program experiences and suggest improvements.

**DEC 2022 –
FEB 2025**

Working Credit also provided free credit building education and financial counseling and coaching during this time to those assigned to receive invitations (the “Cash Plus” group). Those invited to this optional service were notified via email or SMS through GiveDirectly at the end of February 2023 as part of the monthly follow-up survey. For participants who previously indicated that they were not interested in Working Credit’s services by responding “not at this time” to the original invite sent in February 2023, another invitation to opt into the program was sent in May 2023, and a final one was sent in October 2023. Working Credit also sent regular communications throughout 2023 and the first half of 2024 by email and/or SMS to those participants who signed up for the offering but didn’t follow through with scheduling an appointment.

**JUN 2024 –
FEB 2025**

GiveDirectly messaged recipients during their final months of the program providing reminders of the number of remaining months of cash assistance and a list of vetted community resources such as food banks, rental assistance, childcare assistance, etc. With consent, GiveDirectly also shared participant contact information with the Community and Economic Development Association of Cook County with the goal of enrolling eligible participants into energy assistance programs.

Pilot Inception

In October 2020, Cook County's Bureau of Economic Development launched the COVID-19 Recovery Resident Cash Assistance Program, its first foray into cash assistance. In partnership with UpTogether, BED distributed 13,887 one-time payments of \$600 to COVID-impacted eligible families, allowing the County government to swiftly respond to constituents' real needs.² Building on the success of this effort, BED connected direct cash programs to Cook County Board President Toni Preckwinkle's commitment to racial equity.

A year later, in fall 2021, the Cook County Board of Commissioners passed a budget that allocated \$42 million of American Rescue Plan Act (ARPA) funds toward the creation of a recurring cash assistance pilot. Later announced as the Cook County Promise Pilot (the Promise Pilot), the pilot would provide monthly \$500 payments for two years to 3,250 Cook County residents who were 18 years or older and earning less than 250 percent of the Federal Poverty Level.

Growing interest in guaranteed income at both national and local levels highlighted how unconditional cash transfers provided autonomy for participants in addition to an income boost. The

COVID-19 pandemic also brought about the more widespread normalization of cash assistance through the expanded Child Tax Credit, supplemental unemployment insurance payments, and Summer Electronic Benefit Transfer (EBT) or food stamp programs. Roughly 100 guaranteed income pilots in the U.S. had launched by the beginning of 2023, but Cook County's \$42 million investment made it the largest (in dollar amount) publicly-funded pilot at the time of its launch.

Cook County defined four goals for the pilot:

- 1) **Improve financial stability and economic mobility of participants**
- 2) **Improve mental and physical health indicators**
- 3) **Understand the unique aspects of guaranteed income in a primarily suburban context**
- 4) **Plan to transition the pilot into a permanent program and better understand partnerships, processes, and logistics to best structure a program for permanency and serve as a national model.**

² Eligibility criteria also included residence within Cook County and household income under 250 percent of the Federal Poverty Level.

The County was also interested in understanding if the pilot could generate cost savings in local government spending by changing how participants interact with the criminal justice and health systems. These goals informed the pilot design and outreach and evaluation goals.

Why additional support, or “Cash Plus”?

While cash may relieve many constraints families face, other resources could also be helpful for families in achieving long term financial stability. Only a few small pilots have sought to understand the impact of cash combined with other services. Given a primary goal for the pilot was to improve financial security, Cook County and select Commissioners were interested in pairing cash assistance with another intervention designed to support that goal. This program design created an opportunity to examine what happens when participants receive cash and financial coaching. Cook County selected Working Credit through a Request for Information process to provide this optional financial coaching and credit building counseling to half of the cash recipients group (1,625 recipients).

Working Credit conducts credit building workshops and provides 12 months of personalized credit building counseling and financial coaching through a trauma-informed lens that acknowledges the emotional stress many participants — particularly participants of color — have experienced from dealing with an exclusionary or extractive financial system. This involves assessing participants’ individual starting financial and credit profiles, their personal and financial goals, and working with them to develop a financial action plan that serves as a roadmap for achieving financial stability and economic mobility.

The take-up and results of these services will be explored in the impact evaluation report.

To determine eligibility criteria, Cook County balanced competing interests in prioritizing certain locations and populations that might have greater need while also hoping to keep the criteria broad. The eligibility criteria also took into account the varying thresholds for existing public benefits (food stamps, childcare assistance, etc.) and included households earning just above common public benefits thresholds.

Cook County first determined the number of pilot participants, the payment amount, and the eligibility criteria. The County decided to offer 3,250 people \$500 payments for 24 months to serve a large group of people for a longer period than the 12-month duration that was prevalent at the time. They hoped that by offering cash assistance for two years, the program could lead to longer-term positive outcomes for its participants. The County also decided to add financial coaching to the cash transfers. Half of the program participants were offered the opportunity to receive free financial coaching and credit building counseling through **Working Credit**.



Research Design

Cook County partnered with the University of Chicago Inclusive Economy Lab (IEL) to conduct a mixed methods evaluation, including a randomized controlled trial (RCT) and qualitative research component.

The broad eligibility criteria and publicity surrounding the pilot meant it would likely receive more applicants than available slots. The County chose to run a lottery, ensuring that all eligible applicants would have a fair chance of receiving the cash assistance. The decision to allocate these slots via lottery allowed for IEL to conduct an RCT to generate “gold standard” evidence on the impact of cash transfers by comparing those randomly offered the cash to those randomly not offered the cash.

The County and IEL collaborated to develop a research plan to understand the impact of guaranteed income on a wide range of outcomes including employment, financial health, physical and mental health, children’s outcomes, housing mobility and stability, social engagement and trust, and criminal legal involvement. To study these outcomes, IEL set out to secure roughly 20 administrative data sources and collect data through surveys and qualitative interviews. Qualitative interviews were conducted virtually at three time periods over the course of the two-year pilot. Detailed analysis of these interviews will be shared in subsequent reports.

STRATIFICATION

Given the Chicago Resilient Communities Pilot (CRCP) had just launched in June 2022 and was providing 5,000 Chicago residents \$500 for 12 months, the County was interested in providing similar support for suburban residents. As such, they determined that 83 percent of available spots would be reserved for Cook County residents outside of the City of Chicago while Chicago residents received 15 percent of the available slots. A small number of spots (two percent) were reserved for applicants experiencing housing stability who did not report an address.

With input from the County, IEL designed the lottery to overrepresent (relative to their share of the eligible population) households living in poverty and those living in communities that had historically experienced hardship, as measured by the Center for Disease Control’s Social Vulnerability Index (SVI).³ This design ensured

³ Social Vulnerability refers to the demographic and socioeconomic factors (such as poverty, lack of access to transportation, and crowded housing) that adversely affect communities that encounter hazards and other community-level stressors. These stressors can include natural or human-caused disasters (such as tornadoes or chemical spills) or disease outbreaks (such as COVID-19). A higher score indicates greater hardship. See https://www.atsdr.cdc.gov/place-health/php/svi/?CDC_AAref_Val=https://www.atsdr.cdc.gov/placeandhealth/svi/index.html.

Cook County's priority populations were reached regardless of the composition of the final applicant pool. This prioritization was accomplished through 13 strata, or groups, that each received a designated number of slots in the pilot. Figure 2 shows the percent of eligible Cook County residents who fall into each of these categories and the percentage of pilot slots each strata received. For example, around six percent of eligible households earned less than 100 percent of the Federal Poverty Level and lived in suburban Cook County areas with below median SVI scores, but this group comprised 13 percent of those ultimately selected to participate in the pilot.

Figure 2. Strata for Cook County Promise

| 43.2% LIVE IN SUBURBAN COOK COUNTY Promise Pilot Target: 83% | | 56.8% LIVE IN CHICAGO Promise Pilot Target: 15% | |
|--|---|--|---|
| Household Income: <100% FPL SVI: Below Median 5.6% live in Suburban Cook County Promise Pilot Target: 13% | Household Income: <100% FPL SVI: Above Median 7.1% live in Suburban Cook County Promise Pilot Target: 22% | Household Income: <100% FPL SVI: Below Median 6.1% live in Chicago Promise Pilot Target: 3% | Household Income: <100% FPL SVI: Above Median 16.4% live in Chicago Promise Pilot Target: 7% |
| Household Income: 100-200% FPL SVI: Below Median 9.8% live in Suburban Cook County Promise Pilot Target: 12% | Household Income: 100-200% FPL SVI: Above Median 10.6% live in Suburban Cook County Promise Pilot Target: 20% | Household Income: 100-200% FPL SVI: Below Median 7.4% live in Chicago Promise Pilot Target: 1% | Household Income: 100-200% FPL SVI: Above Median 17.2% live in Chicago Promise Pilot Target: 2% |
| Household Income: 200-250% FPL SVI: Below Median 5.2% live in Suburban Cook County Promise Pilot Target: 6% | Household Income: 200-250% FPL SVI: Above Median 4.9% live in Suburban Cook County Promise Pilot Target: 10% | Household Income: 200-250% FPL SVI: Below Median 3.4% live in Chicago Promise Pilot Target: 1% | Household Income: 200-250% FPL SVI: Above Median 6.2% live in Chicago Promise Pilot Target: 1% |
| Housing Unstable Promise Pilot Target: 2% | | | |

The Application

The application is the cornerstone of the pilot as it serves as the first and, for most applicants, only interaction with the pilot. The goal was to build an application that minimized participants' time and documentation burdens while balancing the need to collect relevant information to verify eligibility and provide the data needed for research.

GiveDirectly was primarily responsible for crafting the application design and questions, while IEL drafted the baseline research surveys. The County, Guidehouse, IEL, and the advisory group contributed ideas and constraints to the application design while AidKit was responsible for building the online application form.

BUILDING AND IMPLEMENTING THE APPLICATION

GiveDirectly, AidKit, and IEL had just partnered with the City of Chicago to build and launch the Chicago Resilient Communities Pilot (CRCP) application (to learn more about CRCP, see a summary of this work [here](#)). As a result, the team incorporated valuable feedback from prior applicants, outreach organizations, and partners when building the Promise Pilot application. Goals included reducing the time spent on completing the application, creating a more accessible application that was mobile friendly, ensuring an accurate Spanish language translation, only collecting necessary information from selected applicants, and providing a streamlined verification process, all while maintaining the highest standards of data security. One of the learnings from CRCP was that thousands of applicants were prompted to provide documentation before it was absolutely necessary for determining program eligibility. This was done to prevent applicants from needing additional assistance at a later time if they were selected for a next phase of the application. As a result, many applicants spent time locating and uploading their documents that were ultimately not used, making the application more burdensome than necessary.

To make the application shorter and easier to complete, the Promise Pilot designed an online, two-part application (available in English and Spanish).⁴ Since having a two-part application would also decrease the share of applicants who relied on self-attestation, an added benefit was that GiveDirectly would not have to follow up individually with as many applicants individually to encourage them to submit more documentation.

⁴ Given learnings from other pilots where use of the application platform in languages other than English and Spanish was low, the application was offered only in English and Spanish. However, outreach organizations provided fliers and application assistance in multiple other languages.

Phase One of the application collected only the information necessary to confirm identity and eligibility and determine the applicant's strata (see Table 1 below). Upon submission, AidKit gave each applicant a random number and those with the highest numbers were invited to complete Phase Two of the application. Some 14,552 applicants were invited to Phase Two. A stratified random sampling approach was used to select these individuals to ensure that the sample corresponded with the target strata the County had set. **This way, instead of requiring that every applicant respond to every question, many of which required uploading of documents, only the applicants most likely to be in the lottery pool needed to submit the full two-part application.** This design allowed for randomization and the fair allocation of spots while minimizing burden on applicants.

Table 1. Information collected at each phase of the application

| Phase One (asked of all applicants) | Phase Two (asked of 14,552 randomly selected applicants) |
|---|--|
| <ul style="list-style-type: none"> • Identity and demographic information (documentation of identity optional) • Household characteristics and income to determine eligibility based on household income • Caregiving responsibilities • Address to determine eligibility based on residence (documentation optional) • Receipt of public benefits to alert possible benefits loss • Employment, education, and training • Access to healthcare (optional) • Criminal legal exposure (optional) • Optional research consents to link data to administrative data for themselves and their children | <ul style="list-style-type: none"> • Identity (documentation required) • Housing/residency (documentation required) • Income (documentation or self-attestation required) • Optional consents to participate in research surveys and interviews and link to public health data • Optional baseline survey about needs and priorities and self-reported physical and mental health |
| Completion rate: 74.9% Number of completed applications: 233,153 | Completion rate: 86.4% Number of completed applications: 12,577 |

The application was initially tested by members of the advisory group, community members, and outreach organizations. These groups provided feedback on the application structure, ease of use, accessibility, language, and research consents and provided feedback on their experiences with outreach, the application, and community response to the pilot. The final version of the application was soft launched with several hundred real applicants in the weeks leading up to the official application launch to ensure that the platform

was working as intended. These applications were given a random number and treated as real applications once the pilot launched.

Phase One of the application was open for a three-week period (October 6 to October 21, 2022). **Ultimately, 14,552 Phase One applicants were invited to Phase Two of the application, and of those, 12,577 applicants completed the two-part application and 12,186 (96.9 percent) were fully verified to be eligible by GiveDirectly.** Applicants could also respond to a baseline survey on their physical and mental health, and state their needs and priorities over the next two years (the length of the pilot).⁵ From the lottery pool of 12,186 applicants, 3,250 people were randomly selected to receive the \$500 monthly cash payments.



⁵ Findings from these baseline survey questions can be viewed in the [Cook County Promise Pilot: Descriptive Snapshot](#) report.

Community Engagement and Outreach

As program details began to take shape, the County team assembled an advisory group consisting of elected officials, advocates, community residents, and policy experts to provide feedback on the pilot's design. The advisory group met three times from August through October 2022 and engaged in the following activities:

- Provided feedback on the application, application process and outreach communications
- Recruited volunteers for user testing and soft launch of the application
- Helped the pilot troubleshoot issues during outreach and application
- Amplified outreach and communications about the pilot

Meetings were held virtually and designed within the constraints of the members' other various commitments.

OUTREACH STRATEGY

The County estimated that 36 percent of all households in Cook County were eligible for the pilot. Once the design process articulated priority populations for the application—households earning lower incomes and those in economically disadvantaged communities—the County turned to mobilizing its communication and community outreach capacities. After a Request for Proposal (RFP) process, GiveDirectly selected the LemonAd Stand, a design agency focused on marketing, to develop a media toolkit, generate social media activity, place radio advertisements, create fliers, and generate media interviews of President Preckwinkle. Communications efforts were targeted to reach priority communities and adapted based on real-time submissions data once the application opened.

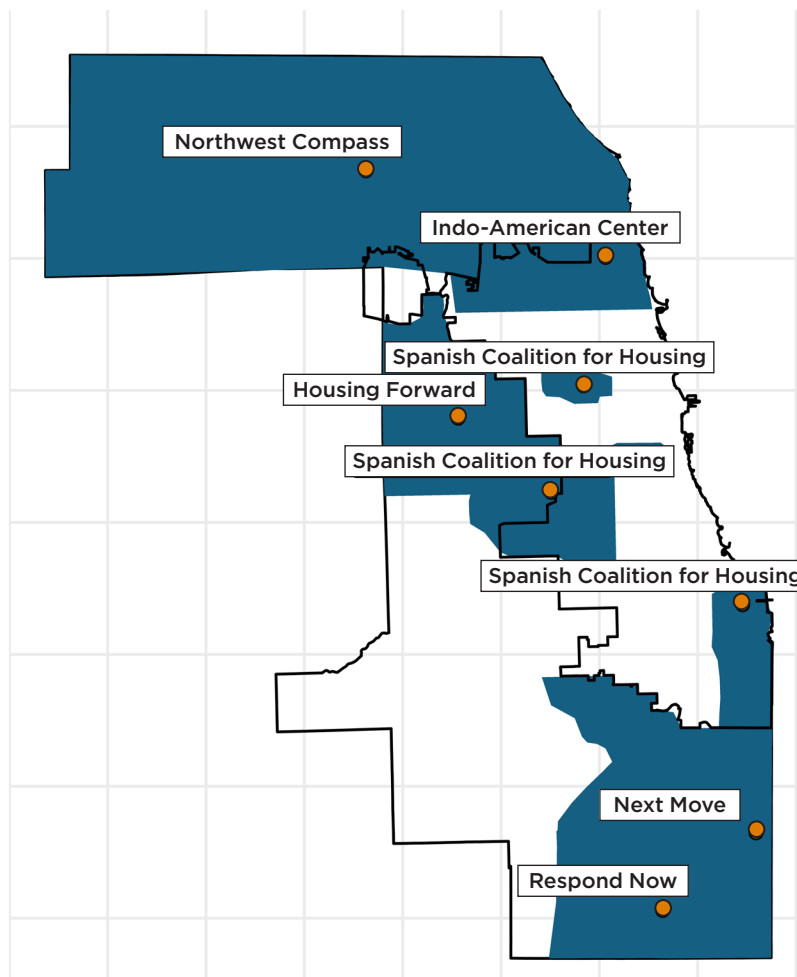
The County also emphasized a desire to ensure that historically divested geographies, undocumented residents, non-native English speakers, households with limited Internet access, medically uninsured residents, formerly incarcerated individuals, and residents not currently receiving other public benefits were represented in the applicant pool.

The articulated need for both depth and breadth in community outreach resulted in a wide coalition of outreach partners. Through a separate RFP, BED selected Housing Forward, the Indo-American Center, Next Move, Northwest Compass, Respond Now, and the Spanish Coalition for Housing to ensure a diversity of target communities and populations were represented. Figure 3 shows the designated focus areas for each organization.

Figure 3. Cook County Promise Pilot outreach areas

Shaded areas represent the designated outreach focus areas for partner organizations.

Points represent the locations of in-person assistance events offered by partner organizations.



Outreach agencies worked with the County to implement a flexible outreach strategy for before and after the application period and as participants were notified of their selection. These groups worked to assist applicants applying 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. Language access was a high priority for the County and outreach materials were available in English, Spanish, French, Polish, Arabic, Hindi, Urdu, Mandarin, Cantonese, Korean, Tagalog, and Vietnamese. Advertising in English and Spanish on social media, television, radio, and newspapers further spread the word.

The County facilitated weekly meetings with the outreach agencies and focused on reviewing real-time data and refining outreach activities to meet application goals. These meetings allowed front-line outreach staff to share perspectives, provide insight into applicant barriers, and propose potential solutions to increase community area outreach. For example, in the first few days after the application opened, a lower number of applicants from suburban Cook County applied; **however, outreach organizations were instrumental in pivoting outreach efforts to reach more suburban households given the prioritization of this population for the program spots.**

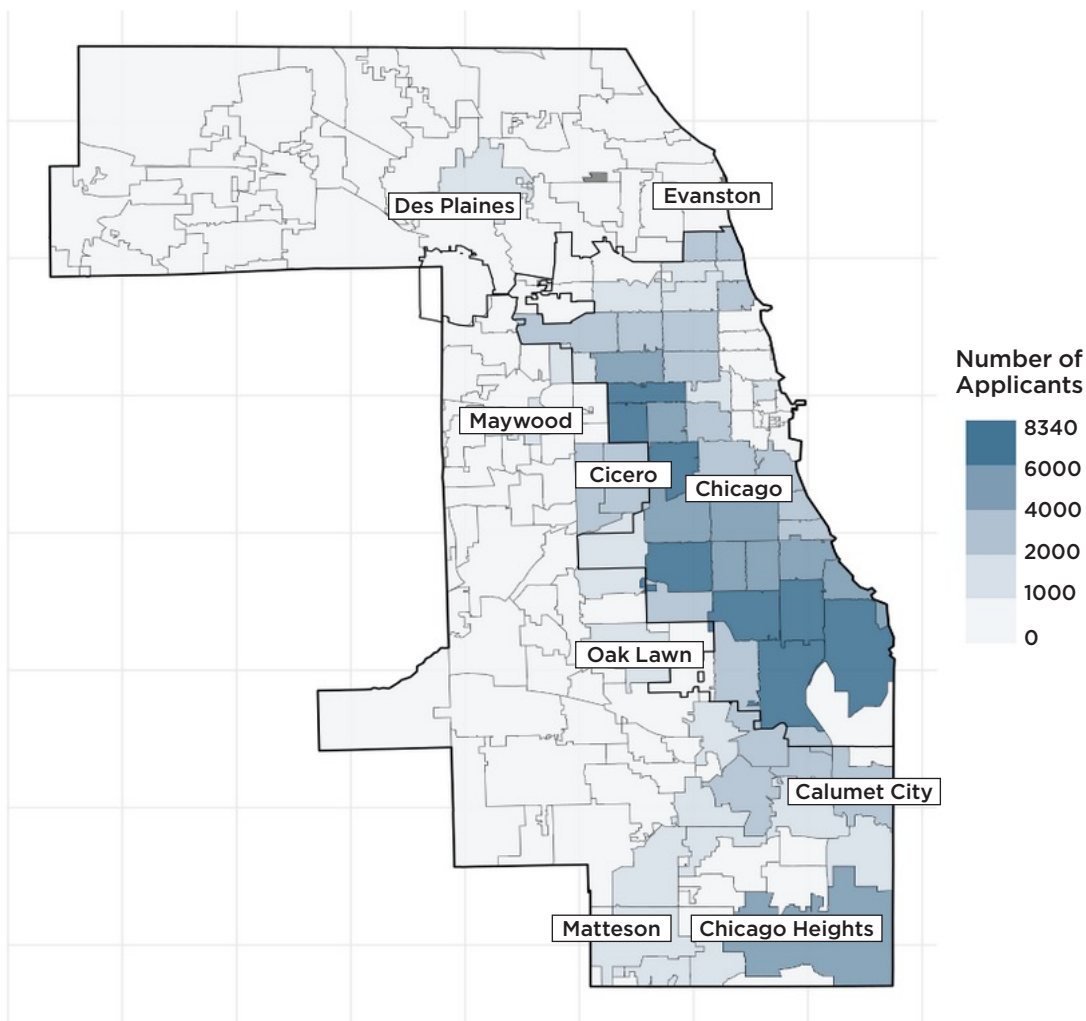
The County and outreach organizations concentrated efforts in communities that were underrepresented and took actions such as distributing the communications toolkit to suburban health agencies and other nonprofit organizations, asking the Justice Advisory Council and Cook County Department of Public Health to send notices to their listservs, asking the Greater Chicago Food Depository to distribute flyers with meals, and requesting the Cook County Forest Preserve to post flyers in public spaces. Additionally, County staff in conjunction with outreach organizations flyeried and canvassed at locations likely to reach the target populations such as:

- Libraries;
- Childcare facilities;
- Health clinics, emergency departments;
- Courthouses;
- Suburban CTA stations and PACE bus lines;
- Public parks and other public spaces; and
- Local police stations.

Ultimately, the contracted agencies distributed 4,747 flyers and held 20 outreach events. While the agencies met all outreach goals, the short three-week-long application window meant that Cook County residents who were not as connected to the news or other social networks did not have enough time to hear about the application and apply. Having a wider range of dates or times for individuals to receive assistance may also be beneficial to accommodate varying schedules. Additionally, the large geographic area of Cook County meant that the locations of the closest assistance events were not always conveniently located. The map below (Figure 4) represents the final number of applicants by zip code.

Figure 4. Cook County Promise Pilot applications by zip code

Total Number of Applicants: 233,153



*Map excludes applicants with an invalid, ineligible, or missing zip code.
Dark gray areas indicate no applicants in that zip code.*

Ultimately, the large geographic area and diversity of the County meant that not every area of the County was well represented in the applicant pool. **Future programs, including any permanent program, may wish to consider having outreach capacity match the target population, with extra efforts necessary for harder-to-reach suburban Cook communities.⁶**

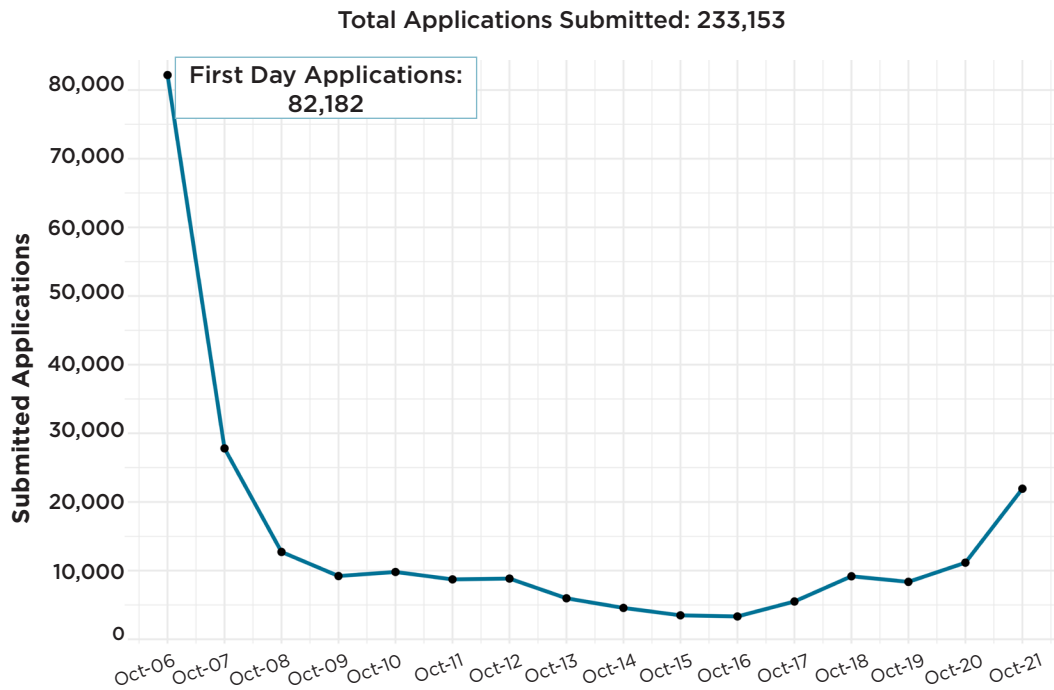
⁶ Communities who may be harder to initiate and maintain contact with include, but are not limited to, undocumented residents, households with limited Internet access, returning residents, and individuals experiencing housing instability.

Application Launch

PHASE ONE

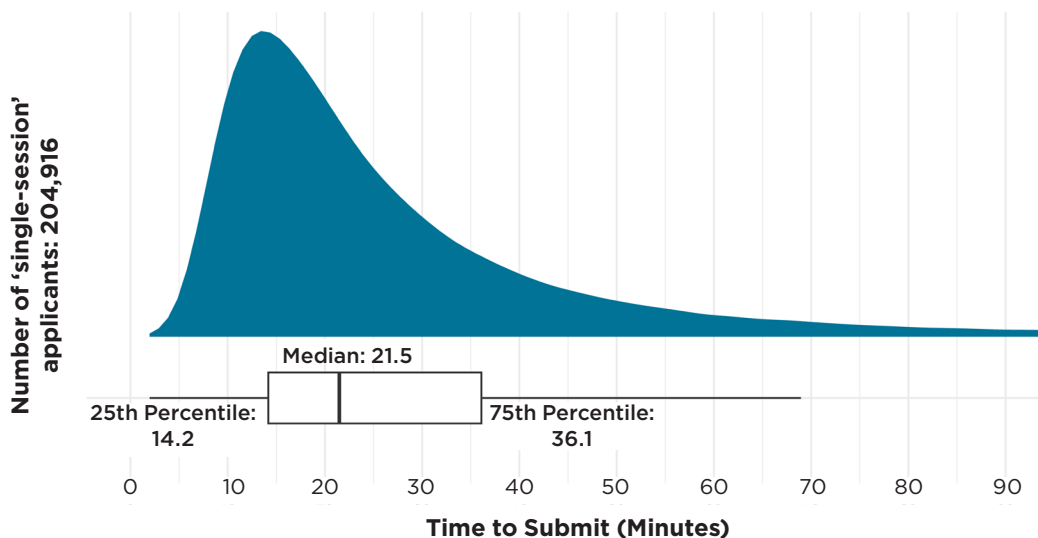
The Cook County Promise application was a multi-part process involving application and eligibility and verification review before the final lottery selection. **The pilot application launched at 9:00 am on Monday, October 6, 2022, and quickly garnered more than 80,000 unique Phase One submissions in a single day** (see Figure 5 below). This was roughly a third of the total 233,153 applications that were ultimately submitted, indicating that marketing and outreach efforts to publicize the pilot were successful. Though there was no advantage to applying early in the application window, this trend of high applications the first day is consistent with other local guaranteed income pilots, and pilot administrators and technology platforms should be prepared for the influx of applicants on the first day of the application. **Submissions also increased towards the end of the application period, with over 20,000 applications submitted on the final day.**

“From my knowledge, from what I read about it when I did research about it, it was a program to help. And it wasn’t something that was long term, it was just a trial on a trial basis to help families basically—bringing them up...the people who were facing some financial burdens and needed to give them a chance, if that makes sense... If we give them stability then maybe they’ll go out and do something else, something better.”
—Aria

Figure 5. Phase One applications submitted by day


Phase 1 of the Cook County Promise application opened at Oct. 6, 2022 and closed on Oct. 21, 2022.
 Note: Does not account for duplicate households or unsubmitted applications.

Of Phase One applications submitted in a single day, which was 87.9 percent of all applications, applicants took an average of 21.5 minutes to complete (see Figure 6) – 25 percent of applicants completed in 14 minutes or less and 75 percent of applicants completed in 36 minutes or less.

Figure 6. Length of time single-session applicants spent to submit Phase One applications


Data trimmed to remove applicants who kept the application open for more than 8 hours (12.1% of total applicants.)

Almost 75 percent of individuals who began an application ultimately submitted it. No demographic discrepancies existed between applicants who did and did not complete their applications. Notably, **completion rates did not appear to vary substantially by education level or English-speaking status**, suggesting application wording and the complexity of submitting documents were not substantial barriers.

PHASE TWO APPLICATION AND VERIFICATION

Applicants were randomly invited to complete the Phase Two application on a rolling basis. Every Phase One application was assigned a random number, and the applications with the highest numbers were invited to submit a Phase Two application. Participants were contacted using email, SMS, or both.

Those invited to Phase Two tended to complete and submit the Phase Two application efficiently. If a participant was invited to Phase Two and did not respond in three days, they received an additional notification from GiveDirectly. After six days of no response, they received a second electronic reminder. If they still did not respond, GiveDirectly staff called applicants directly and offered additional support, and/or sought assistance from the outreach organization the applicant was connected with to encourage them to complete their application.

Since GiveDirectly accurately predicted that Phase One submissions would increase towards the end of the application period, and a portion of those applicants would be randomly invited to Phase Two, they provided an additional ten days for those applicants to submit their Phase Two applications. **All in all, 14,552 applicants were invited to Phase Two, and 86 percent of those applicants (12,577) submitted their Phase Two application.**

Self-attestation and verification

If applicants did not submit documentation to verify identity, residency, and income in Phase One, these **verification documents or a self-attestation were required** in Phase Two of the application. When possible, publicly available voter rolls, administrative data on individuals receiving public benefits, and contact with the shelter system as recorded in the Homeless Management Information Systems (HMIS) were used to validate applicants alongside manual review.⁷ As seen in Figure 7 below, **voter rolls (included under “Administrative Match”) were the most common dataset used in the automatic verification** of Phase Two applications, with almost half of applications matching to the voter rolls. **Having third-party datasets to conduct automatic verification of applications**

⁷ Administrative data validation was used for individuals receiving public benefits such as the Low Income Home Energy Assistance Program (LIHEAP) and public housing through the Housing Authority of Cook County (HACC) and the Chicago Housing Authority (CHA).

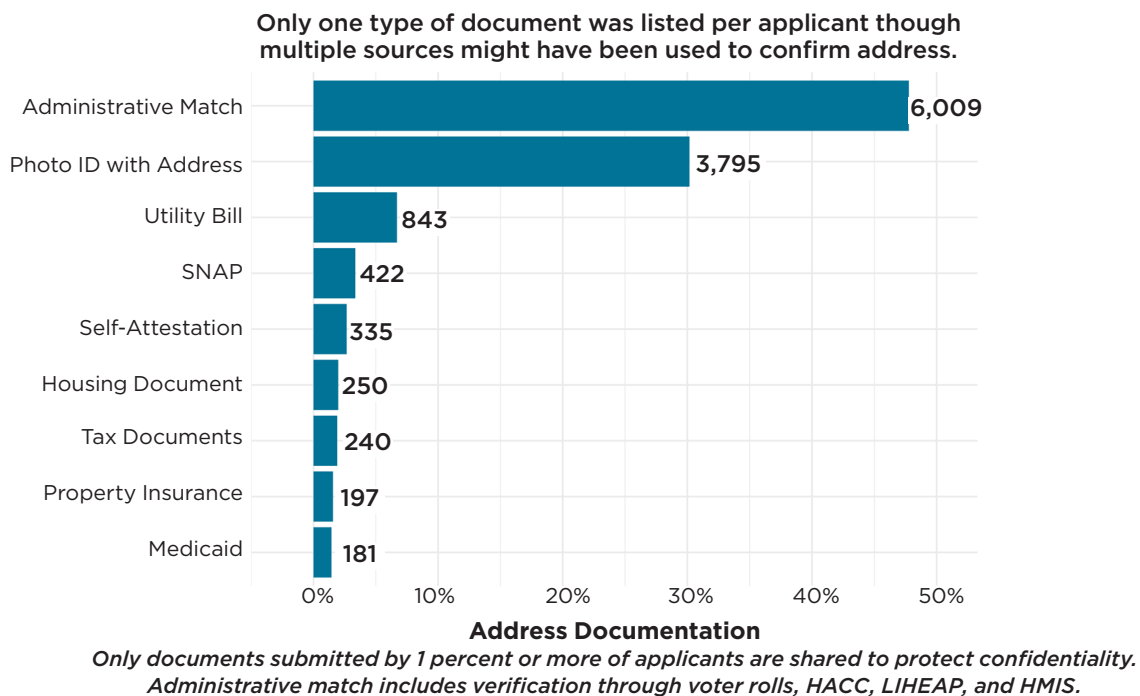
decreased the administrative burden placed on applicants to prove their identity, residency, or income.

Identity verification: 96 percent of Phase Two applicants submitted documents to verify their identity. Applicants were given the option to have a nonprofit organization attest to their identity, but less than one percent of applicants chose this option. The remaining three percent of all applicants signed an affidavit self-attesting to their identity. **Those who self-attested were 12.3 percentage points more likely to earn less than 100 percent of the Federal Poverty Level.**

Cook County residency verification: 97.2 percent of Phase Two applicants submitted an address within Cook County. An additional 2.6 percent self-attested and were within the geographic bounds of the program and 0.2 percent self-attested and were not within the bounds. Using a combination of applicant addresses and direct phone calls to applicants, AidKit and GiveDirectly conducted multiple rounds of deduplication to ensure that each household only applied once without disqualifying separate households who were living together (roommates, unrelated households, or extended families living at the same address).

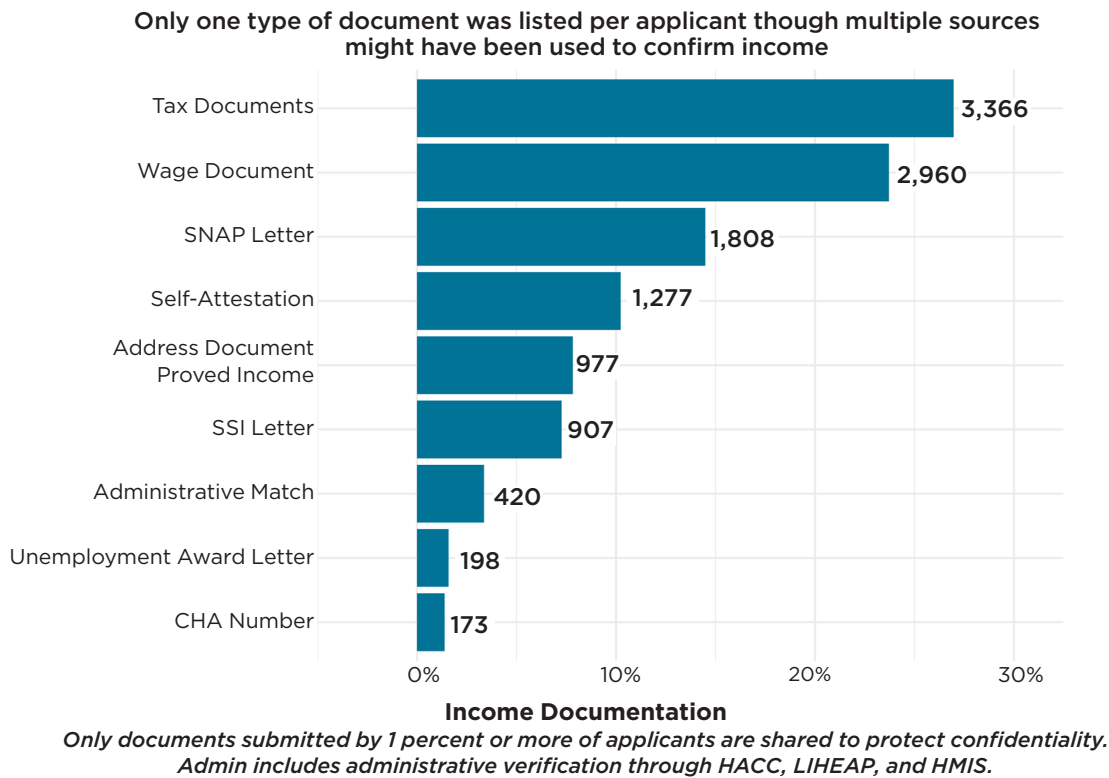
Among all Phase Two applicants, roughly 30 percent submitted a photo identification with an address to verify their residency (see Figure 7 below). Additionally, **GiveDirectly and AidKit used administrative data to verify almost half of Phase Two applicants.** Applicants could submit a wide variety of documents to verify their address, but less than seven percent of Phase Two applicants submitted housing and tax documents, property insurance, and Medicaid documents for residency verification.

Figure 7. Share of Phase Two applications by source of address verification



Income verification: Applicants were asked their incomes in Phase One, but were not required to provide documentation verifying this information until Phase Two. **Just over 10 percent self-attested their income, as indicated in Figure 8 below.** In contrast to residency verification, note that **no option below had more than 25 percent of applicants utilizing it**, suggesting that applicants benefited from the multiple allowable options to verify their income.

Figure 8. Share of Phase Two applications by source of income documentation



Note that these figures represent documentation submitted by the Phase Two application deadline. Once Promise Pilot participants were selected and invited to enroll in the program, GiveDirectly continued to collect documentation for verification purposes. Those with missing documentation were required to enroll in person and provide residency and income verification; more detail can be found in the Onboarding section below.

Applicant Experience

APPLICANT CHARACTERISTICS

The result of the media and outreach efforts was an applicant pool that generally reflected the estimates of the eligible Promise Pilot population. However, differences existed, as those who completed Phase One applications were:

- Less likely to be a senior and a young adult;
- More likely to earn less than 100 percent of the Federal Poverty Level;
- Less likely to identify as white and Asian, and more likely to identify as Black;
- More likely to be an adult living on their own; and
- More likely to have a child and more likely to have a child under five.

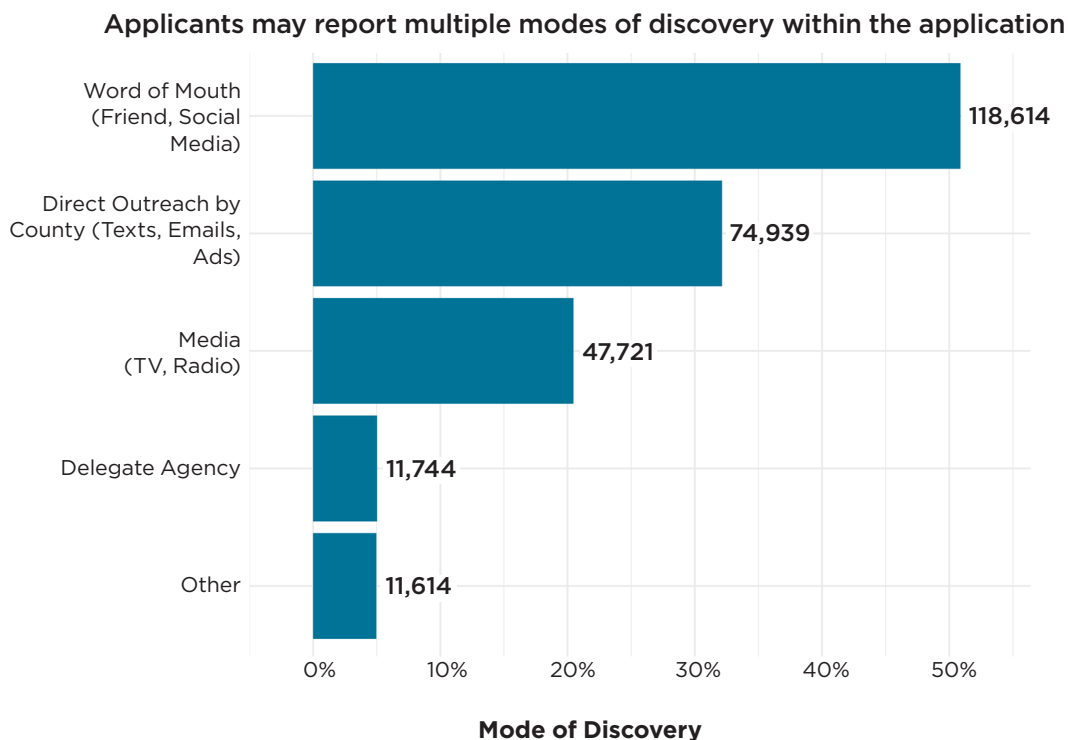
Table 2. Demographics of Promise Pilot applicants compared to the estimated eligible population

| Category | Completed Application | Estimated Eligible Applicants |
|-------------------------------|-----------------------|-------------------------------|
| Senior (65+) | 9.8% | 20.6% |
| Young (18-29) | 20.5% | 25.7% |
| Disability | 15.7% | N/A |
| <100% FPL | 58.0% | 34.0% |
| Latinx | 25.4% | 30.6% |
| Black | 62.1% | 32.9% |
| White | 21.6% | 48.1% |
| Asian/Pacific Islander | 4.3% | 7.5% |
| Indigenous | 2.5% | 1.1% |
| Race - Other | 12.5% | N/A |
| High School/GED or above | 79.6% | 79.0% |
| City of Chicago Resident | 65.0% | 60.1% |
| Suburban Cook County Resident | 35.0% | 39.9% |
| Renter or Homeowner | 75.4% | 97.1% |
| Homeless | 4.2% | N/A |
| Housing Insecure | 9.8% | N/A |
| Lone Adult | 36.2% | 22.1% |
| Has Child | 54.2% | 39.6% |
| Has Child Under 5 | 23.1% | 17.8% |
| Total | 233,153 | 1,409,984 |

APPLICANTS ENGAGED THROUGH OUTREACH

Roughly half of all applicants heard about the program through word of mouth, which included friends, family, and social media (see Figure 9 below). **Direct outreach from the County engaged almost a third of all applicants.** Just over 20 percent heard of the pilot from TV and radio, and just over five percent of applicants heard about the pilot from a delegate agency.

Figure 9. Mode of program discovery among applicants



Only modes of discovery reported by 1 percent or more of applicants are visualized to protect confidentiality.

Roughly seven percent of individuals who started the applications (over 20,000 individuals) requested support over the course of the application period. The majority of these applicants (over 15,000) received support from family or a friend, but over 5,000 applicants reported receiving support from an organization, likely one of the outreach agencies. The following table shows the number of applications submitted through each of the outreach organizations.⁸

⁸ The “Other” category indicates another organization not listed as part of the official outreach strategy. Many nonprofits, community groups, religious organizations, etc. provided informal application support for their communities.

Table 3. Applicants who received outreach agency assistance

| Agency Name | Submitted | Did Not Submit |
|-------------------------------|--------------|----------------|
| Spanish Coalition for Housing | 496 | 4 |
| Indo-American Center | 332 | 0 |
| Next Move | 252 | 3 |
| Respond Now | 238 | 0 |
| Housing Forward | 199 | 2 |
| Northwest Compass | 146 | 2 |
| Other | 3,687 | 32 |
| Total | 5,350 | 43 |

Outreach agencies were vital in engaging populations experiencing more barriers to applying and succeeded in identifying populations who were otherwise unresponsive to the general public information campaign. Table 4 shows that applicants who received outreach agency support were:

- More than three times more likely to be older than 65 years of age
- Almost two times more likely to have a disability
- More likely to identify as Asian American or Pacific Islander
- Much less likely to have a high school degree or GED

Table 4. Demographic characteristics of applicants who received support from an organization compared to applicants who did not

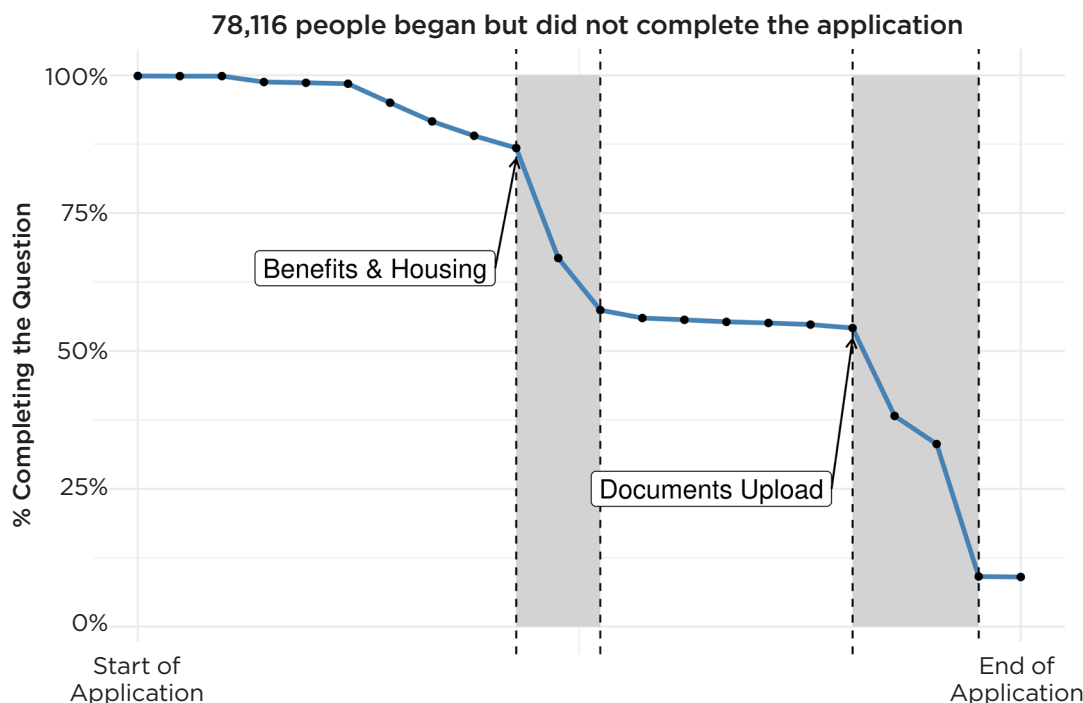
| Category | Received Organization Support | No Organization Support |
|-------------------------------|-------------------------------|-------------------------|
| Senior (65+) | 31.8% | 9.3% |
| Young (18-29) | 6.4% | 20.8% |
| Disability | 29.2% | 15.4% |
| <100% FPL | 68.2% | 57.8% |
| Latinx | 32.9% | 25.2% |
| Black | 33.6% | 62.8% |
| White | 29.3% | 21.4% |
| Asian/Pacific Islander | 22.5% | 3.9% |
| Indigenous | 1.2% | 2.5% |
| Race - Other | 14.6% | 12.4% |
| High School/GED or above | 56.2% | 80.1% |
| City of Chicago Resident | 68.2% | 64.9% |
| Suburban Cook County Resident | 31.8% | 35.1% |
| Renter | 67.9% | 62.0% |
| Homeless | 5.1% | 4.1% |
| Housing Insecure | 7.3% | 9.9% |
| Solo Adult | 47.9% | 35.9% |
| Has Child | 32.7% | 54.7% |
| Has Child Under 5 | 11.7% | 23.4% |
| Total | 5,350 | 227,803 |

Some applicants expressed a desire to attend in-person events 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 speaking with a program representative in person.⁹ In-person assistance also allowed for applicants to ask questions about the application, receive personalized assistance, and even submit documents in lieu of using the online portal or a self-attestation.

APPLICANT DROP-OFF

Drop-off rates over the course of the application suggest that some questions may have discouraged completion. In total, 311,153 applicants started a Phase One application, and 75 percent (233,153) successfully submitted. As seen below in Figure 10, **the questions that produced the largest drop-offs were those that inquired about public benefits the household received (20 percent of individuals who began but did not submit an application) or requested documentation (40 percent of individuals who began but did not submit an application).**

Figure 10. Cumulative drop-off among people who discontinued application



*Drop-off is only shown for questions whose completion were required to continue with the application.
9.1% of individuals who did not submit completed all required questions without submitting.*

⁹ 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 walk-in to an outreach event and receive assistance.

A further 2.6 percent of people dropped off when asked to provide the information necessary to calculate income with respect to the Federal Poverty Level (household size and annualized income), contributing to a total of 11 percent drop off rate at that point in the application. The question asking for annual household income included the caveat, “You will be asked to submit documentation should you be selected,” which may have deterred some applicants from progressing further.

The benefits question included a pop up text if applicants selected a benefit the pilot had not protected (e.g WIC, Housing Authority of Cook County): “Based on your response, you may be at risk of losing your eligibility for benefits if you participate in this program. If selected in the lottery, you will be provided additional information and an opportunity for a 15-minute counseling session to ensure you are aware of potential benefits loss or interruption.”

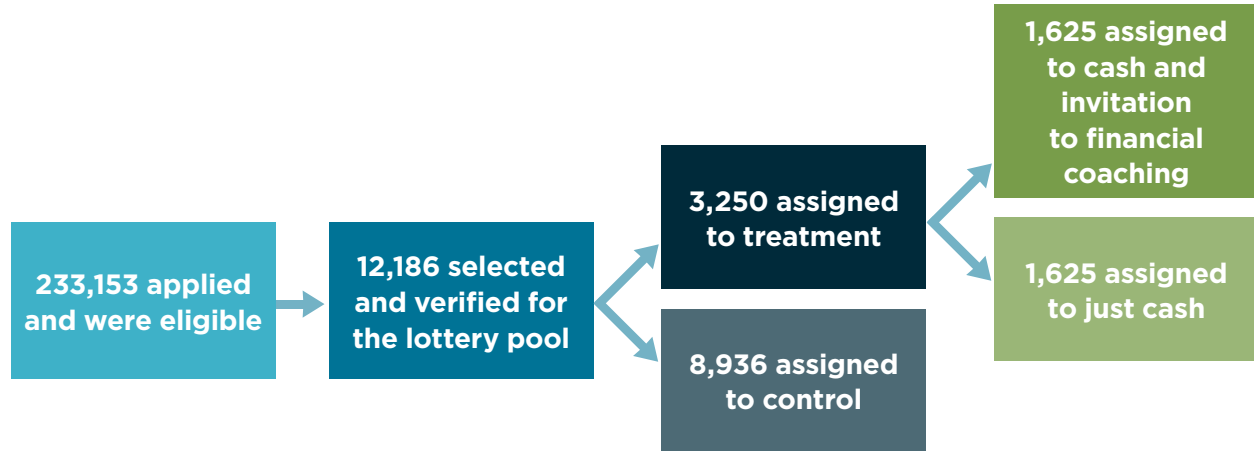
With limited data, it is difficult to determine the exact reasons applicants dropped off at various stages of the application, but many factors may have influenced this behavior. Applicants likely discovered whether they were eligible for the pilot during the application and voluntarily dropped off if they were not eligible.¹⁰ Providing numerous and clearly defined options for applicants to submit documentation verifying their identity, residency, and income may have both reduced applicant burden and served as a deterrent to those intending to submit fraudulent applications.

APPLICANT SELECTION THROUGH LOTTERY

The County received **233,153 Phase One applications** for the pilot, but had just 3,250 program slots available. This number indicates a great demand for this program and that the application was accessible and easy to complete. Out of the Phase One applications, **12,186 applicants completed Phase Two applications and were verified**, after which IEL conducted a lottery to select the 3,250 recipients for the pilot (see Figure 11). The remaining 8,936 applicants were assigned to the control group. These control individuals were given a random number on the waitlist, according to their strata, and contacted if a space became available.

¹⁰ 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.

Figure 11. Applicant pool and participant selection



Some 177 households were offered the pilot but did not enroll. The vast majority of those (158) never responded to the invitation or missed enrollment deadlines. 13 households opted out, five households were referred to benefits counseling and ultimately withdrew, and one household was referred for further investigation and withdrew. Unfilled slots went to the next person on the waitlist. Ultimately, 3,253 people enrolled and received their first payments between December 2022 and February 2023. Half of the treatment group was assigned to a “Cash Plus” treatment arm and were offered optional financial coaching services through Working Credit in addition to the monthly cash transfers, while the other half of the treatment group was assigned to just receive the monthly cash transfers.

Onboarding and Benefits Protection

Administrators had a narrow window of time to conduct onboarding as the Phase Two application closed November 3, and first payments were to go out on December 15, 2022. Some **94.6 percent of Promise Pilot participants enrolled virtually**, while the remaining 5.4 percent of participants enrolled in person. Virtual enrollment was essential to ensuring that participants received their first payments on time. To determine which participants could enroll remotely, **GiveDirectly assigned every application invited to enroll in the program into a high, medium, or low confidence pool**, depending on whether applicants had verified their identity, residence, or income.

High confidence applicants were those who had already submitted all their documents, and they were automatically invited to enroll remotely. Medium confidence applicants were given additional opportunities to submit documentation, and those who did were invited to enroll remotely as well. Medium confidence applicants who were unable to were asked about their reason for not submitting documents and, depending on their answer, referred to either remote or in-person enrollment. Low confidence applicants were required to enroll in person and bring in additional documentation in order to remain in the program.

By the end of in-person enrollment, GiveDirectly collected residency and income verification from nearly 100 percent of enrollees and relied on self-attestation for income or residency for only a handful of participants. GiveDirectly held 22 in-person enrollment events at various locations across Cook County to enroll 175 participants.

PROGRAM ONBOARDING

GiveDirectly began enrolling participants in the pilot in November and December 2022. A small group of participants did not enroll due to missing deadlines, failing to provide documentation, passing away, worrying about benefits impact, or not updating their contact information. **Of the 182 participants who were required to enroll in-person due to not having verified their eligibility, over half (104) ultimately did not enroll.**

By the end of December 2022, the first payment group of 3,033 participants completed their enrollment and received their first \$500 payment. GiveDirectly worked through January and February to enroll the remaining participants, including contacting individuals on the waitlist when originally selected participants did not respond or show up for in-person enrollment. By the end of this process, 3,253¹⁰ participants enrolled, and all had received their initial \$500 installment by the end of February 2023.

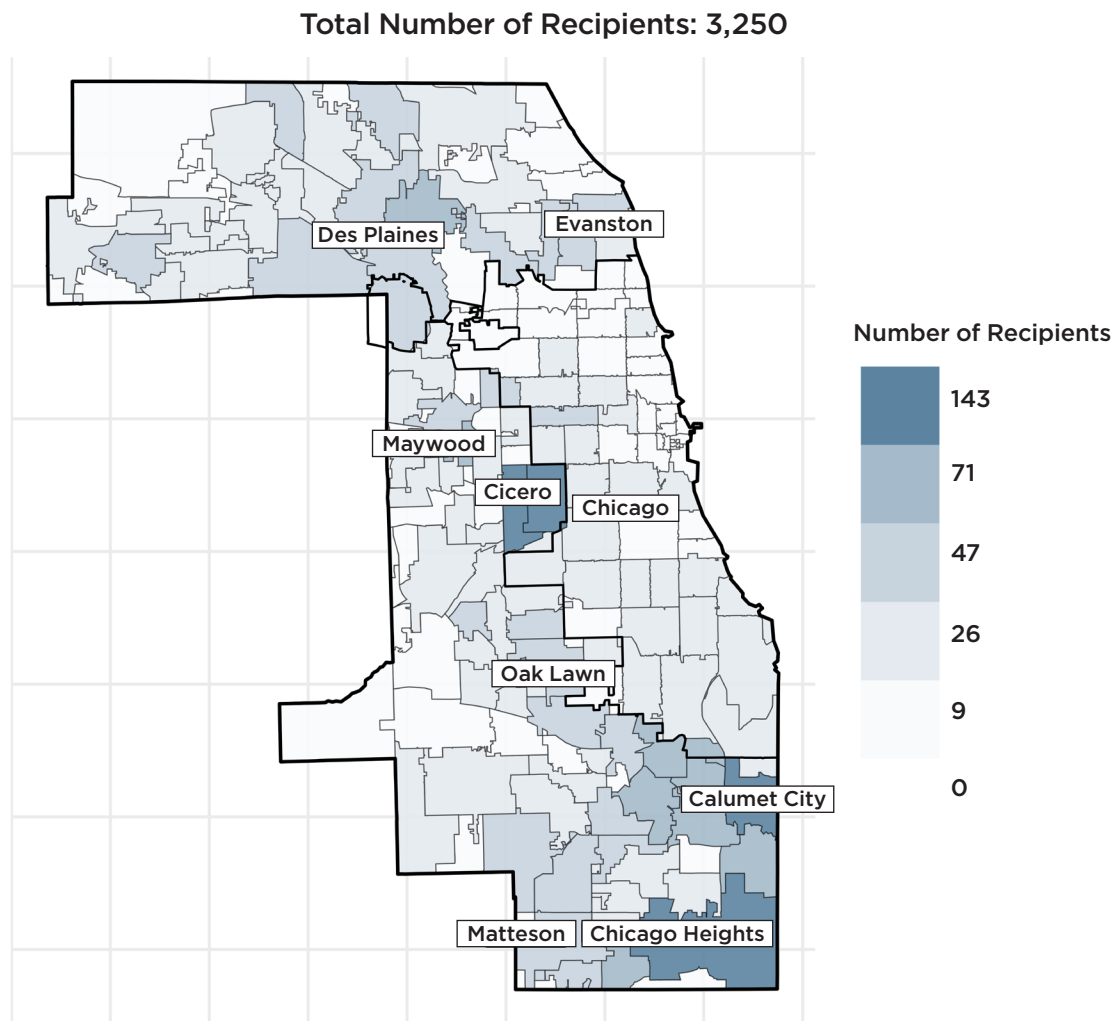
For participants who were unable to be contacted across various forms of contact information, GiveDirectly staff attempted to contact participants multiple times using their primary contact phone number or email, as well as reaching out to an alternate contact when available to request updated contact 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.

“ [I was] surprised in the sense...just how smooth it's been, how when I've had questions because I had opened a new bank account. Just things like that, changes that I needed to notify, I get a response right away. I'll send an email. I think within the day or the next day I get responses from someone, not automated message, from an actual person. So I think my experience has been very smooth, very easy. ”
—Alma

¹⁰ Some of the initial group assigned to treatment dropped out of the program during enrollment and were replaced by applicants on the waitlist. GiveDirectly recruited waitlist applicants in batches, which resulted in slightly more than 3,250 participants.

Figure 12 shows the number of Promise Pilot participants by zip code. Zip codes associated with Berwyn, Cicero, Calumet City, Chicago Heights, Lynwood, Glenwood, Ford Heights, and Sauk Village had the highest number of participants. Most zip codes across Cook County had less than 50 participants, and a small number of zip codes did not have any participants residing there.

Figure 12. Map of Cook County Promise recipients by zip code



*Map excludes recipients with an invalid, ineligible, or missing zip code.
Dark gray areas indicate no recipients in that zip code.*

BENEFITS PROTECTIONS

Cook County Promise Pilot administrators successfully protected many public benefits, building on the success of the Chicago Resilient Communities Pilot and Every Dollar Counts.¹¹ Considerable effort went into ensuring public benefits

were protected for those selected into the pilot.

These benefit protections were made possible through multiple pathways ranging from special exemptions for ARPA-funded projects in federal and state guidelines as well as extensive advocacy work by administrators in Chicago and elsewhere. **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, **a few programs—notably WIC¹² and public housing benefits administered through the Housing Authority of Cook County (HACC)¹³—were excluded from this benefit exemption.¹⁴**

Program administrators worked with County 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 Energy Assistance Program (LIHWAP)
- Moms & Babies
- Supplemental Nutrition Assistance Program (SNAP)
- Supplemental Security Income (SSI)
- Temporary Assistance for Needy Families (TANF)

¹¹ See [Making Every Dollar Count: A Closer Look at Benefits Protection Strategies Implemented by Guaranteed Income Programs in Illinois](#) for more information on benefits protections.

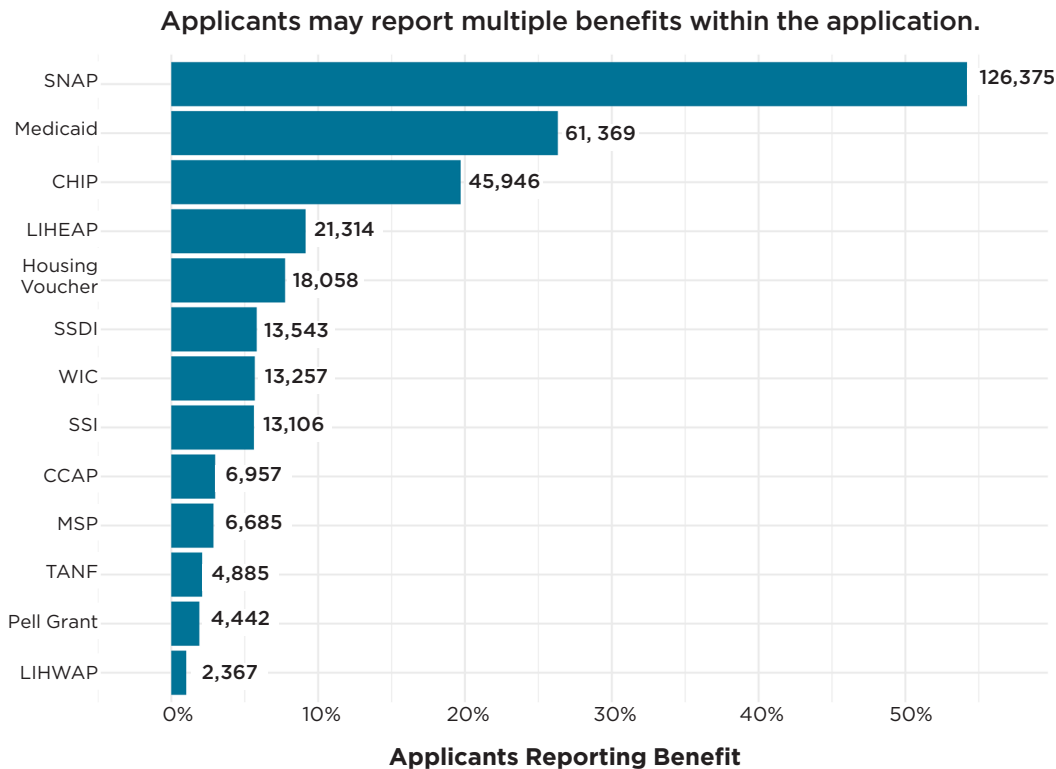
¹² Special Supplemental Nutrition Program for Women, Infants, and Children (WIC).

¹³ 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. The Cook County Housing Authority, however, is not part of Moving to Work and recipients of this housing subsidy could not have this benefit protected. Applicants who indicated that they were recipients of Cook County Housing Authority benefits were provided with benefits counseling to ensure understanding of the potential for benefits impact should they choose to enroll in Cook County Promise.

¹⁴ 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.

Removing ambiguity in eligibility requirements and protecting most benefits may have had a substantive impact on increasing overall application submission. **Only 26.1 percent of applicants who reached the benefits portion of the application reported receiving no public benefits**, and 41.1 percent of applicants reported receiving more than one of the benefits specifically listed below. Figure 13 below shows that applicants commonly reported receiving SNAP (54 percent), Medicaid (26 percent), and CHIP (20 percent), as well as LIHEAP (9 percent) and housing-related subsidies (8 percent).

Figure 13. Distribution of public benefits received across applicants



Only benefits reported by 1 percent or more of applicants are visualized to protect confidentiality.

BENEFITS COUNSELING

To ensure participants 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. **Any participant who reported receiving unprotected benefits was offered additional information and required to attend a one-on-one 15-minute counseling session at the time of pilot enrollment if they were selected.** In these sessions, potential participants met with dedicated staff to estimate the impacts of the Promise Pilot's monthly payments on their public benefits so they could make an informed decision about whether to enroll in the pilot.

Based on the benefits reported at the time of their initial application, **more than 430 prospective participants were assigned** to the mandatory counseling sessions to review their benefits with a designated professional. Appointments were most commonly due to receipt of WIC benefits or certain Medicaid programs. Importantly, recipients who received Housing Authority of Cook County (HACC) benefits were counseled to contact HACC to receive detailed information on benefits loss as HACC benefits were not protected. **Ultimately, only five recipients chose to leave the program after receiving benefits counseling.**

Benefits counseling had the additional advantage of serving as a human touchpoint to assure some participants about the legitimacy of the pilot. Appointments were offered both in person at enrollment events or remotely via Zoom, enabling participants to understand potential benefits impacts and ask general questions about the pilot and next steps. Program administrators noted that session attendees 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. These touchpoints may have further helped maintain an applicant's connection to and trust in the pilot as final eligibility verification and enrollment steps were completed. Some **990 recipients elected to receive optional counseling, and ultimately GiveDirectly conducted 585 benefits counseling sessions.** Applicants requesting optional counseling were less likely to reschedule their sessions if they missed their appointments.

Up Next

This process evaluation describes the activities of many organizations that successfully collaborated to launch the Cook County Promise Pilot. Their activities resulted in a large-scale public awareness and outreach campaign that resulted in over 233,000 submitted applications. GiveDirectly balanced inclusive access with stringent verification of eligibility and quickly delivered cash to selected participants within six weeks of the application closing.

While this concludes our process evaluation of the Cook County Promise Pilot, the Inclusive Economy Lab is also assessing the pilot's impact across four key areas: financial stability, economic mobility, physical health, and mental health. Administrative data across various data sources in education, health, financial stability, and more, will be analyzed in conjunction with survey data and qualitative data to produce early findings in 2026.

Cook County's commitment to finding a pathway to a permanent guaranteed income program for County residents has provided opportunities to reflect on the successes and lessons learned during this pilot. Many findings are likely to have implications for other government entities pursuing similar initiatives or even improving the administration of existing benefit programs. We hope these insights will be instrumental in creating agile, efficient, and inclusive programs that positively impact recipients throughout the country.

Appendix A

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 ID
- US Employment Authorization
- Learner's Permit
- Temporary Visitor Driver's License

If none of the above were available, the applicant could alternatively submit **one of any of the following forms of non-photo ID, one of which must show date of birth (DOB):** Birth certificate, health insurance card, employment identification card, official school enrollment records, life insurance policy records, Baptismal Certificate or other religious certificate, or certified hospital records.

As a last resort, a signed attestation by the applicant could also be accepted.

Residency Documents

One of the following forms of proof of residency was required:

- Proof of ID (Driver's license, State ID, Chicago CityKey ID, Native American Tribal Photo ID, Learner's Permit, Temporary Visitor Driver's License) with current address
- A photo ID without an address
 - US Passport
 - Non-United States Passport
 - Military ID
 - Green Card
 - Certificate of naturalization

- Certificate of US citizenship (form N-560 or N-561)
- Permanent resident card (I-551)
- Student ID (with DOB)
- Consular ID Card
- Foreign Voter ID Card
- Matricula ID
- US Employment Authorization
- An active Chicago Housing Authority identification number
- An active Housing Authority of Cook County identification number
- A benefits confirmation letter from the following agencies:
 - Temporary Assistance for Needy Families (“TANF”) dated after January 1, 2021
 - Supplemental Nutrition Assistance Program (“SNAP”) dated after September 2021
 - Low-Income Home Energy Assistance Program (“LIHEAP”)
 - Medicare Part D Low-Income Subsidies, Supplemental Security Income (“SSI”)
 - Head Start, Special Supplemental Nutrition Program for Women, Infants and Children (“WIC”)
- Confirmation letter of a Pell Grant
- Utility bill (including power, heating fuel, landline phone, Internet, or cable) from last 90 days with service address
- **Two** forms of health, education, or religious records, one of which must have your birth date
 - Birth certificate
 - Health insurance card
 - Employment ID card
 - School enrollment records
 - Life insurance records
 - Baptismal Certificate or other religious certificate
- Certified hospital records
- Wage documents for all adults in the household that earn income
 - W2 or 1099s
 - Recent paystub or paycheck
 - Unemployment award letter
 - Bank statement
 - Transaction history for known gig economy platforms, e.g. Uber, Lyft, Taskrabbit, Upwork
- Unexpired rental insurance with address being insured
- Unexpired vehicle registration with home address
- Tax return or receipt with home address from 2020 or 2021, such as a Form 1040
- Mortgage or lease documents with home address
- House deed with full address and applicant’s name

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 could also be accepted.

Household Income Documents

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

- Proof of participation in one of the below assistance programs:
 - Chicago Housing Authority Identification Number (Active)
 - Housing Authority of Cook County identification number (Active)
 - Temporary Assistance for Needy Families (“TANF”) - *dated April 2021 or later*
 - Women, Infants, and Children (“WIC”) - *dated April 2021 or later*
- 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*
- 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 were available, the applicant could 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 could also be accepted.

Special Accommodations

Cook County residents who were experiencing homelessness or housing insecurity, were formerly incarcerated, were undocumented, and from 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 could 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-based organizations and others to generate rigorous evidence that leads to greater financial security and real economic opportunity for communities harmed by disinvestment and segregation.