

Supporting Chicagoans' Basic Needs through Mutual Aid

INTRODUCTION

Mutual aid networks are important expressions of solidarity and community building, offering an informal support system for marginalized communities. Examples of mutual aid range from simple acts like placing fresh or prepared food in a neighborhood pantry to more complex funding assistance programs hosted by community anchors. As early as the 19th century, mutual aid networks provided support in times of crisis through monetary and in-kind donations to help meet local community needs. In more recent decades, as economic inequality has increased and many people are not able to access the formal social safety net,¹ mutual aid has played an important role in helping community members meet basic needs, particularly for people experiencing housing instability and food insecurity.² To promote foundational stability during the pandemic, the Chicago Coalition for the Homeless (CCH) launched the Edrika Fulford Mutual Aid Fund (EFMAF), a grassroots initiative that provides a one-time, unrestricted direct cash transfer of \$500 to Illinois residents experiencing or at risk of homelessness. The premise of the EFMAF was to use communal solidarity to overcome structural injustice through grassroots action and to increase access to financial support.³ CCH has hosted six rounds of funding since the start of the pandemic.

This report shares findings from a qualitative research study conducted by the Inclusive Economy Lab (IEL) examining the experience of applicants and recipients of the EFMAF. CCH specifically designed the program to minimize barriers for applicants to apply for assistance. To better understand applicants' experience with the program, IEL conducted six in-person focus groups with EFMAF applicants after the September 2022 round of funding. This report describes the demographic characteristics of EFMAF applicants; summarizes their experiences during the application process; and shares the self-reported impact of the direct cash transfer on recipients' ability to meet basic needs and address housing instability. It also outlines possible implications of applicants' insights for the future design of mutual aid or short-term financial assistance programs. While findings suggest grassroots-led mutual aid funds help meet immediate needs, more formalized and sustained supports are required to address housing instability and homelessness.

CONTEXT

In early 2020, the economic fallout associated with the COVID-19 pandemic increased the risk of missing housing payments for Illinois residents who were already rent-burdened. While numerous industries were affected, service workers in particular lost jobs and wages at some of the highest rates.⁴ One focus group participant offers the following context for how the economic fallout associated with the pandemic unexpectedly affected their housing stability:

¹ Funding is only available for one in four people who qualify for a public housing subsidy to access it. Center on Budget and Policy Priorities (2020). *76% of Low-Income Renters Needing Federal Rental Assistance Don't Receive It*. Within the 10 states that did not adopt Medicaid expansion, there are nearly 1.9 million people who fall into a healthcare coverage gap. Kaiser Family Foundation (2023). *How Many Uninsured Are in the Coverage Gap and How Many Could be Eligible if All States Adopted the Medicaid Expansion?* In most states, somewhere between 15 – 30% of people who are eligible for SNAP do not access it. Center on Budget and Policy Priorities (February 2023). *A Closer Look at Who Benefits from SNAP: State-by-State Fact Sheets*.

² Lofton, S., Kersten, M., Simonovich, S. D., & Martin, A. (2021). Mutual aid organizations and their role in reducing food insecurity in Chicago's urban communities during COVID-19.

³ Chicago Coalition for the Homeless. (n.d.). About us. Retrieved March 20, 2023, from <https://www.chicagohomeless.org/about/>

⁴ IPUMS data, which incorporates individual and household-level data from both the Decennial Census and the American Community Survey

"I have a certificate as a certified occupational therapy assistant and have lost jobs, lost hours, and have long COVID. I did not realize COVID would still affect my livelihood...I just started a para-professional job and was told today I am exposed to COVID again. I have symptoms again. I am on a public housing waiting list but have not heard anything."

In response, governmental agencies and community organizations launched several emergency short-term financial assistance programs during the pandemic to help ensure rent-burdened households could continue to make housing payments. However, the high demand for assistance from Chicagoans, coupled with the lengthy application processes required to verify eligibility for various federal and local programs, meant that some households were unable to access the assistance they needed, especially those living doubled up who were not on the lease.⁵ To help address this need for assistance, local mutual aid funds launched initiatives to provide direct cash for Illinois residents who may not have been able to meet the eligibility criteria for many of the government-funded programs, filling a critical gap in access to assistance during the pandemic. In May 2020, CCH was one such organization that responded to the growing need for assistance, founding the EFMAF to provide a one-time unrestricted direct cash transfer of \$500 for any Illinois resident experiencing or at risk of housing instability.

THE EDRIKA FULFORD MUTUAL AID FUND

Edrika Fulford, a grassroots leader and founding member of the Mutual Aid Committee, shared the following context on the reasons for founding the EFMAF:

"Tragically, the homeless community has been overlooked and underserved. The COVID-19 crisis is no exception. It's important that the Mutual Aid Fund is governed by people with lived experience because we have a unique perspective on the needs of our community."

The Mutual Aid Committee consists of CCH volunteers and local grassroots leaders who created and managed a simplified application process to reduce bureaucratic hurdles for applicants to apply for short-term financial assistance. The application is largely accessible via phone and online and was translated for Spanish speakers. The Coalition conducted extensive outreach to advertise the program, sharing the application broadly with housing and homelessness prevention providers. Applicants also had access to CCH volunteers to ask any application-related questions during the submission process. The fund received support from several foundations and over 750 individual donors totaling more than \$450,000.⁶ Over 900 households received funding over the course of six application rounds to date.⁷

There are a wide range of reasons that applicants applied to this program. One September 2022 applicant shared the following context in an open-ended question as part of her application:

⁵ Inclusive Economy Lab, *Chicago Housing Stability Dashboard* (2021-2022). Retrieved from: https://urbanlabs.uchicago.edu/attachments/2696b9f68d7b12621879bc349997a1a286ccfc01/store/9aefe6b49b565157020f8b062df76cbacea10b171b94be404f0501564b8f/2022-11-10_dashboard_main.html#affordability; Chicago Coalition for the Homeless. (n.d.). Data [Data set]. Retrieved from <https://www.chicagohomeless.org/data/>

⁶ Chicago Coalition for the Homeless (2020). *Chicago Coalition for the Homeless launches a mutual aid fund, that will provide direct support to people experiencing homelessness*. The Chicago Crusader. Retrieved from <https://chicagocrusader.com/chicago-coalition-for-the-homeless-launches-a-mutual-aid-fund-will-provide-direct-support-to-people-experiencing-homelessness/>

⁷ Six funding rounds were distributed as of March 2023.

“I have been struggling to find a suitable job that would benefit me and my kids. My kids are 7, 6, 4, and 3 years old. I struggle to maintain the necessary items to get by. If I would be picked, it would be an honor but also it would not only help me but help me take care of my kids. My kids don't understand why they can't have things because their mom can't find a job. It is the hardest thing to explain. But I am doing the best I can.”

CHICAGO COALITION FOR THE HOMELESS AND INCLUSIVE ECONOMY LAB PARTNERSHIP

In preparation for the September 2022 funding round, CCH and IEL partnered to collect qualitative data to better understand the experience of applicants and recipients of the Edrika Fulford Mutual Aid Fund. CCH leadership intends to use the qualitative insights from applicants' experience to better understand the impact of EFMAF and improve the applicant experience moving forward.

Working in partnership with CCH, IEL sought to answer the following research questions:

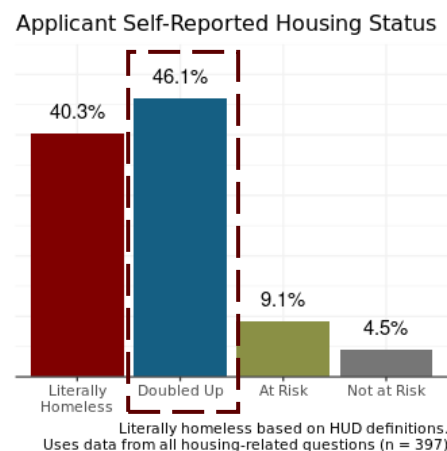
- What are the demographic characteristics of EFMAF Applicants?
- How did mutual aid fund applicants experience the September 2022 application cycle?
- What are mutual aid fund applicants' lived experiences of homelessness?
- How did applying to, and/or receiving, the CCH Mutual Aid Fund impact the lives of applicants and recipients?

In addition to increasing awareness of how the EFMAF supported Chicagoans experiencing homelessness during the pandemic, this study also demonstrates how grassroots-led, low-barrier financial assistance programs can help support efforts to meet the basic needs of individuals experiencing homelessness.

DEMOGRAPHICS

The type of housing assistance families are eligible to receive through local Continuum of Care (CoC)⁸ is largely determined by their housing status. According to the U.S. Department of Housing and Urban Development (HUD), residents living doubled-up with families and friends are not experiencing “literal” homelessness.⁹ As a result, they are often ineligible for housing subsidies offered through CoCs despite not having stable housing of their own. They also are unlikely to have their name on a lease – a requirement for many short-term financial assistance programs. In light of these eligibility restrictions, the EFMAF is helping fill an important service gap, as a plurality of its applicants are living doubled up.

Of the September 2022 applicants who self-reported housing status, approximately 86% of applicants were experiencing some type of homelessness at the time of submission. This included 40% who were “literally” homeless and **46% who were living doubled-up.**¹⁰

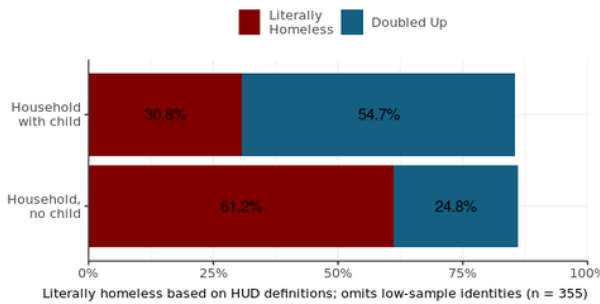


⁸ The Chicago Continuum of Care comprises over 100 organizations and individuals who work to prevent and end homelessness

⁹ NBC News. (2020, December 9). Homeless "doubled up", families living with other households may fall through aid blind spots. <https://www.nbcnews.com/news/us-news/homeless-doubled-families-living-other-households-may-fall-aid-blind-n1251446>.

¹⁰ HUD Category 1 or "literally homeless" is defined as living unsheltered, in emergency shelters, or uninhabitable spaces. HUD's definition of homelessness does not include households living "doubled-up" in temporary situations.

Literal and Doubled Up Homeless by Dependents

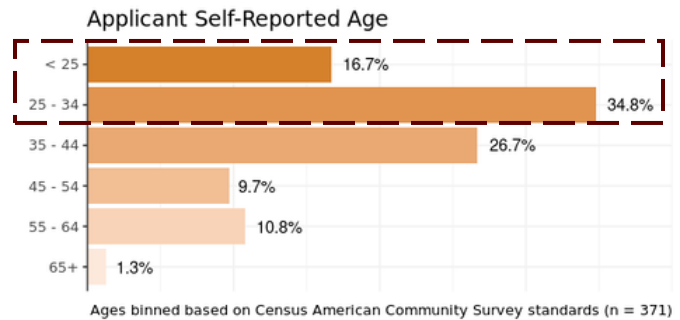


Self-reported housing status varied across different subpopulations of applicants:

- Households with children in the household were more likely to self-report living doubled up (55%)
- Households without children were more likely to self-report experiencing literal homelessness (61%)
- Hispanic / Latinx applicants self-reported the highest rates of living doubled-up (64%)
- Black applicants were equally likely to report experiencing “literal” homelessness (43%) as living in doubled-up (44%)

EFMAF APPLICANT DEMOGRAPHIC CHARACTERISTICS

The majority of EFMAF applicants were under the age of 35, with 52% falling into this age group.¹¹ Applicant racial and ethnic demographics are broadly representative of the Chicago community experiencing housing instability, with three in four (74%) applicants identifying as Black/African American; 14% identifying as Hispanic / Latinx; and 7% identifying as white.¹²



KEY FINDINGS

In focus group conversations, participants discussed their experience applying for the EFMAF program, their experience with homelessness, and the impact that the direct cash transfer had on them. Below are key takeaways that were consistently expressed through all six focus groups:

1. **Participants who applied while experiencing housing instability felt unsure about how to access other types of short-term financial or rental assistance.** Applicants shared personal stories of surviving domestic violence, experiencing job loss, and having inadequate access or knowledge of homelessness prevention tools before finding out about the EFMAF. When asked about other forms of short-term financial assistance, one focus group participant stated **"Oh, I don't have a landlord,"** which was understood within context as meaning that they were ineligible for programs that require landlord verification. A few other participants stated that they had applied to various Section 8 programs but never received any confirmed responses. One focus group participant stated that they received a housing placement through a rapid rehousing program by attending an Accelerating Moving Event (AME) hosted by All Chicago.¹³ Other participants were curious to learn more about an AME because they had never heard of this type of event.

¹¹ Data excludes applicants at risk of homelessness.

¹² Known, Valued, and Inspired: New Evidence on Students Experiencing Homelessness, The University of Chicago Inclusive Economy Lab

¹³ All Chicago. (2023). "Accelerated Moving Events." Available <https://allchicago.org/>. (Accessed: April 18, 2023).

Although some participants had received supports such as a rapid rehousing placement or services from their child's school, many were unaware or ineligible for programs. One participant shared what it feels like to seek support at a time of crisis:

“Please just let it go through. That’s all I’m saying. Oh, it’s still not working. So now a voicemail come up and instantly, I get to crying. Please. I need help. Like, my kids just say grandma was like it was that hurting your children’s face. I could do nothing to make them happy. So, when I told my story, like it just takes a little bit. That pride must be gone. I have slept in so many shelters, got ate up at so many bed bugs on my first night there. And you would think that it was supposed to be so great because it’s up north. That’s what I thought. Then I went on (shelter address). They use the sink and anything else. **I have applied for so many low incomes (programs) and all I kept on getting was no, no, no.**”

2. **Participants largely reported that the EFMAF application was a low-barrier and non-judgmental application process.** Many applicants directly applied via the online application through their mobile devices, which took five to ten minutes. Applicants heard about the application through social media, word-of-mouth, and outreach from caseworkers or emergency shelter providers. Applicants also reported that they appreciated the committee’s flexibility and availability to answer application questions, which they had not experienced with other homelessness prevention program applications. Many participants shared that questions were non-intrusive and straight to the point, and they felt no need to defend or explain their need for funding. Applicants felt understood and heard by committee members and CCH staff:

“This program actually made it simple. Cause you, it was a different way. You could just pick up a phone. Or email or text. It was that simple. They said if you need somebody help there was someone, I had somebody on the phone that helped. **This one was the easiest, the best. And I ain’t feel like nobody was judging me.**”

3. **The \$500 grant addressed immediate needs but was not enough to increase housing stability.** Applicants reported a wide range of uses of the direct cash transfers, including spending a night staying at a motel, purchasing groceries, paying utility bills or partial rent, and buying small gifts for loved ones. Applicants also used the funding to purchase necessities like winter clothing items in preparation for the cold winter months in Chicago. While cash helped address immediate needs, some focus group participants also considered using part of the funds to promote long-term economic sustainability, such as by opening savings accounts for future housing needs. For some applicants, receiving the funding was like “winning the lottery.”

Recipients shared that the funding lasted as long as one month, but that it was not enough to change short- or long-term housing statuses. When asked how much funding would be needed to improve housing stability, one focus group participant shared what would be helpful:

“I am going to say house and cars I understand. **But honestly every two weeks, \$750 – that is going to rent, utilities, and something in your pockets to**

maneuver around to get to certain places that offer different things. Everything else you can get to by doing your own.”

POLICY IMPLICATIONS

The Edrika Fulford Mutual Aid Fund serves as a powerful example of how community members with shared experience can come together to build an accessible financial assistance program for those experiencing homelessness. EFMAF’s success in operating a low-barrier unrestricted cash transfer program has important implications for policymakers, practitioners, and community members serving people experiencing and at risk of homelessness:

1. **Direct cash assistance can help address existing service gaps:** EFMAF provided direct cash assistance to people who may not be aware or eligible for traditional financial and rental assistance programs, including people living doubled up. Incorporating flexible unrestricted cash assistance into existing homelessness prevention programs administered through social service organizations, youth centers, or school systems could help expand access to assistance for younger people experiencing or at risk of homelessness, as well as those living doubled-up.
2. **Embrace a low-barrier and grassroots approach:** EFMAF’s low-barrier and grassroots application process, designed by individuals with lived experience of homelessness, was critical in addressing applicants’ immediate needs. Involving community members with lived experience in the design and management of homelessness prevention programs helps increase program participation and build trust with applicants. This inclusive approach helps ensure that all experiences of homelessness are considered and fosters solidarity with applicants.
3. **Recognize the immediate impact of small amounts of cash assistance:** EFMAF’s provision of \$500 in direct cash assistance had an immediate impact on individuals experiencing or at risk of homelessness. Receiving \$500 felt like “winning the lottery” and provided much-needed relief in helping meet basic needs, particularly for those who were unhoused and had limited resources. Mutual aid funds, like EFMAF, can serve as one policy tool for providing social and monetary support in a time of crisis and should be considered within the broader homelessness prevention policy context. However, it is important to recognize that sustainable and formal long-term solutions are critical in ultimately ending homelessness in Chicago.

EFMAF’s success is one example of the power of community-driven approaches to addressing homelessness. If incorporated into additional programs, these policy implications can help our community expand access to immediate cash assistance for Chicagoans experiencing and at risk of homelessness.

TO SUPPORT THIS WORK

To learn more about the Edrika Fulford Mutual Aid Fund and opportunities to support it, please contact Doug Schenkelberg, Executive Director of the Chicago Coalition for the Homeless, at doug@chicagohomeless.org. To learn more about the Inclusive Economy Lab, please contact Preethi Varma, Portfolio Manager, Homelessness Prevention at preethi@uchicago.edu.

ACKNOWLEDGMENTS

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APPENDIX - METHODOLOGY

This study derives findings from two data sources: responses included in the program application and qualitative data collected as part of six focus groups. The application for the fifth round of funding launched on September 1, 2022, and included questions about applicants' housing status, demographic information, and economic hardships experienced because of the pandemic or other financial struggles. All applicants were required to be residents of Illinois and were asked if they would like to participate in a focus group. The application received nearly 400 applicants and administered a \$500 cash transfer to 96 recipients due to limited funding. 184 applicants were placed on a waitlist. The application closed on September 1st, the same day it opened, due to limited funding and an early demonstration of high demand for the service. Mutual aid committee members reviewed applications based on how responses were aligned with CCH's mission. They also worked directly with CCH staff members to administer funding on a rolling basis from late September through late October 2022.

Simultaneously, mutual aid committee members helped recruit applicants who had expressed interest in participating in focus groups by making phone calls and sending emails. IEL researchers conducted six focus groups at the CCH office in downtown Chicago during the fall of 2022. IEL provided a \$50 Visa gift card and light refreshments to those who were able to participate.

Due to low turnout at the first two focus groups, mutual aid fund committee members opened focus group participation to anyone who applied in September, not just those who had expressed interest in the application. Eight percent of total applicants, or 33 applicants, participated in the six focus groups. Two groups were conducted primarily for Spanish speakers and four were conducted for English speakers. Focus group participants ranged in their self-reported housing status – participants were either doubled-up, unsheltered, or living in motels/shelters. Some focus group participants had received funding, and some had not. Overall, applicants shared their personal experiences with homelessness, connected with each other, and provided critical feedback for consideration in future mutual aid funding rounds.

¹⁴ Chicago Coalition for the Homeless. (2022). "Remembering Grassroots Leader Edrika Fulford."