



Student Emergency Fund Report: 2015 to 2018

November 2018

all Chicago 
making homelessness history

Report Information

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Find this report online at: allchicago.org/research

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About All Chicago:

All Chicago prevents and ends homelessness through emergency financial assistance, community partnerships, data analytics, training, and research. Learn more at allchicago.org.

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EXECUTIVE SUMMARY

The All Chicago Student Emergency Fund launched in May 2015 to help college students stay in school when faced with a short-term financial emergency. This report reviews the accomplishments and challenges of the Student Emergency Fund from 2015 to 2018. Data comes from student applications, follow-up forms, and interviews with All Chicago program administrators, fund managers at partner organizations, and student recipients of financial assistance.

Program components have remained largely the same since the program began in May 2015. Eligible students are connected to the program through a participating partner organization, reside in Chicago, are enrolled in an accredited college or university in Illinois, and are experiencing a short-term financial crisis. All Chicago administers the program in partnership with 11 partner organizations who work directly with students. Several policy and process changes have been made in response to feedback from partner organizations and funders: eligibility was expanded to include students attending colleges and universities throughout Illinois, rather than just the City of Chicago; the maximum allotted amount increased from \$500 a semester to \$750 a semester; partners no longer provide matching funds; questions in the application have been revised, removed, or added; a follow-up tool was created to track educational outcomes of students who receive assistance; and a needs assessment form was developed to see what has happened to students who did not receive aid.

Since inception, the program has provided over \$240,000 to 453 students during 628 instances of financial emergency. Most students are first-generation college students. Many are African American, black, or multi-racial, and a quarter are Hispanic/Latino. Most students received assistance during their freshman year of school. Tuition accounts for 40% of all requests for assistance, followed by books (26%). Crises are often directly related to academic issues, such as sudden increases in school fees or past holds, high costs of books, or loss or delay of financial aid. A decrease in household income also accounts for many of the reasons for the financial crisis.

Interviews with Student Emergency Fund Managers at partner organizations and students suggest that the program is accomplishing its goals of helping students facing a short-term financial crisis stay in school. Concerns about specific questions in the student application related to household income have recently been addressed in the latest version of the application released in summer 2018. Transparency and increased communication, particularly about funding availability, was a common concern raised by interviewees. Many interviewees acknowledged the quick turn-around time of receiving funds.

As a next step, All Chicago will host a convening with partner organizations and funders to review findings and develop strategies to improve the program in order to serve students even more quickly and efficiently during their time of crisis.

INTRODUCTION

The All Chicago Student Emergency Fund is a program that helps college students persist in school when they are faced with a financial emergency. In collaboration with 11 partner organizations, the program provides critical and timely financial assistance that addresses unexpected, short-term crises. This report seeks to review the accomplishments of the Student Emergency Fund since it launched in 2015 and to summarize challenges and strengths of the program. Ultimately, findings from the data analysis and interviews will provide discussion for All Chicago and partner organizations to refine processes and policies to better serve students.

The first section of the report provides an overview of the Student Emergency Fund, describing the program components, eligibility criteria, roles and responsibilities of organizations, and process of applying for and administering financial assistance. The second section synthesizes data from 2015 to 2018 collected from Student Emergency Fund applications, All Chicago's financial records, and follow-up data about students provided by partner organizations. The final section summarizes findings from interviews completed with partner organizations and program administrators from All Chicago.

Student Emergency Fund Program Timeline

June 2014 - November 2014	Activities are conducted to assess the need for emergency funds for low-income and first-generation students to complete college.
December 2014 - January 2015	All Chicago issued a call for Letters of Interest from partner organizations and schools with experience in supporting students persist towards college graduation.
January - February 2015	All Chicago conducted site visits and interviews with potential partners.
March 2015	Needs assessment report released. The assessment recommends a simple, accessible, confidential and transparent application process, as well as a robust evaluation method to track the persistence of students who used the fund.
April and May 2015	All Chicago entered into partnership agreements with six persistence programs: Chicago Scholars; Companies that Care/ Aim High; Embarc; Genesys Works Chicago; North Lawndale College Prep; and One Goal.
May 2015	All Chicago and partner organizations launch Student Emergency Fund pilot. Partners began accepting grant applications.
July 2016	All Chicago entered into partnership agreements with Bottom Line, UTMOST U, College Possible, One Million Degrees, and Unity Parenting and Counseling.

I. Program Components

The Student Emergency Fund aids college students who are at risk of dropping out of school as a result of an unexpected, short-term financial crisis. Modeled after the Flexible Financial Fund, the Student Emergency Fund program provides eligible students up to **\$750 per semester** to cover their financial emergency so that students may continue their education, succeed in school, and ultimately graduate from college.¹

STUDENT ELIGIBILITY

The Student Emergency Fund application is available to students who are:

1. Participants in a Student Emergency Fund partner organization
2. Residents of Chicago
3. Enrolled in an accredited college or university in Illinois
4. Experiencing a short-term financial crisis

The Student Emergency Fund covers financial emergencies relating to:

- Books and school supplies
- Tuition balances, school fees/finances (to lift a hold preventing registration)
- Housing (security deposit, rental assistance, deposits)
- Transportation passes to school, work, medical appointments, and/or public aid appointments (including gas cards)
- Car repairs that are necessary for a student to get to school or to continue working
- Special clothing items for school or work, such as uniforms, coats, and/or steel-toe boots
- Phone, internet or other utilities (the last amount needed to resolve an acute issue)
- Limited medical or dental emergencies and/or items (including eye exams and glasses)
- Child care
- Gift cards for special dietary items not found at food pantries
- Personal hygiene items
- Special items for students affected by violence and/or abuse, such as replacement locks and/or child care items
- Important documentation, such as state identification and birth certificates
- Other expenditures that prevent or avert crisis, as approved by the Fund Manager and Emergency Fund staff before they are made

What is a short-term financial crisis?

A short-term financial crisis is a type of **financial emergency**. A short-term financial crisis occurs when a student does not have the funds to pay for something they need, often because it was an unexpected cost or situation. Short-term financial crises may include medical bills, a sudden rise in tuition, transportation costs, job loss, housing eviction, family or healthcare emergency, domestic violence, or a natural disaster. Short-term financial crises are emergencies that are **not reoccurring**: The problem can be solved in the short term, with a single intervention.

Short-term financial crises are the only type of emergency that the Student Emergency Fund will provide aid for. If a student is having a severe crisis or a problem that will come up again in the future, also known as a long-term financial crisis, the Student Emergency fund will not be able to give them aid.

¹ The Flexible Financial Fund provides families and individuals with grants to prevent a sudden financial setback from becoming a long-term financial crisis. Eligible costs include but are not limited to rent, utilities, basic necessities, and transportation. All Chicago administers the Flexible Financial Fund. More information can be found here: <https://allchicago.org/emergencyfund>

ROLES AND RESPONSIBILITIES

All Chicago

As program administrator, All Chicago distributes the Student Emergency Fund financial assistance to partner organizations. Fund managers at partner organizations send applications for financial assistance to All Chicago, who then reviews the form and determines whether the application is approved. All Chicago also provides guidance and training to staff at partner organizations in filling out the application and finding documentation. If an application is accepted, All Chicago issues the funds to the organization, student, or entity that requires payment (i.e., landlord). In some cases, the partner organization grants the students funds, and then All Chicago reimburses the organization.

In addition, All Chicago collects and organizes data about student recipients taken from student applications and financial records of fund distribution. Two times a year, All Chicago sends out a follow-up form, so that the students' progress in college is tracked. All Chicago synthesizes data regularly to report back to funders and solicit additional support for the program.

Partner Organizations

Partner organizations are mainly college persistence programs - programs that students join in high school that prepare them for college and give them the resources necessary to attain a post-secondary education. These programs share a common goal of helping students enroll, succeed in, and graduate from college.² Unity Parenting & Counseling, Inc. is the exception. The organization provides housing and supportive services to children, youth ages 18 to 24, and disabled adults, and runs several homeless youth programs. Unity Parenting also serves as the conduit for college students experiencing homelessness, taking in referrals from the following Chicago Continuum of Care (CoC) homeless youth service providers: Center on Halsted; ChildServ; Covenant House; El Rescate; New Moms; Thresholds; Heartland Human Care Services; Teen Living Programs; La Casa Norte; UCAN; and The Night Ministry. These students would likely have learned about the resource through their case manager.

Each partner organization has staff that serves as a liaison to the Student Emergency Fund program ("fund manager"). The fund manager submits the application for financial assistance to All Chicago, ensuring that the form is complete, documentation is provided, and the student meets all eligibility requirements. Partner organizations also work with students to gauge the scope of the financial crisis, helping to determine whether the crisis is short-term, or non-reoccurring. Given the intense level of vetting fund managers conduct with the students to determine eligibility and appropriateness of the fund, applications received by All Chicago are almost always approved. In cases where the problem cannot be resolved through the Student Emergency Fund, fund managers often work with students to find alternative solutions.

As of August 2018, the Student Emergency Fund is partnered with 11 organizations:

- | | | |
|---------------------------------|--------------------------|----------------------------------|
| 1. Bottom Line | 5. Embarc | 9. North Lawndale College Prep |
| 2. Chicago Scholars | 6. Genesys Works Chicago | 10. UTMOST U |
| 3. College Possible | 7. One Goal | 11. Unity Parenting & Counseling |
| 4. Companies that Care/Aim High | 8. One Million Degrees | |

²The model of the college persistence programs varies: Some are elective classes that students take in high school, while others are once a week college/career training sessions. Most of these programs continue to serve students while they're attending college. Many college persistence programs are designed specifically for first-generation and low-income students who face greater challenges persisting and succeeding in college than other students.

Two partner organizations – One Goal and Embarc – account for approximately half of all instances of assistance provided, and about half of all Student Emergency Fund students. One potential factor for this finding is the difference in size of partner organizations’ programs, and the number of students served (Table 1).

Table 1: Number of Student Emergency Funds Provided and Students Served: Top Partner Organizations

Partner Organization	Assistance Provided		Students Served	
	Count	Percent of Total	Count	Percent of Total
One Goal	176	28%	153	34%
Embarc	156	25%	70	15%
Genesys Works Chicago	105	17%	71	16%
North Lawndale College Prep	69	11%	56	12%
Bottom Line	51	8%	43	9%
Chicago Scholars	34	5%	29	6%

Note: Other partner organizations also connected students with Student Emergency Fund assistance: Due to the small number of students, data was not included as a precaution to protect student identity.

PROCESS

The process of accessing the Student Emergency Fund is largely the same across partner organizations, with some variance. Many organizations inform students about the resource as the students are about to enter college, with reminders during college that the resource exists. Some organizations are very intentional about making the emergency fund known only after they know that students are experiencing a financial crisis. Partner organizations learn about the student’s financial crisis in a variety of ways, from being contacted by a student, or organically through regular communication with the student and the partner organization staff.

- **High School:** Students enroll in a partner organization program in high school. Some students learn about the Student Emergency Fund while still in high school through their college persistence program (i.e., partner organization). (Note: This may not apply for Unity Parenting students.)
- **College:** When the students enroll in a college or university in Illinois, they become eligible for the Student Emergency Fund.
- **Facing a crisis:** If a student faces a financial crisis in college, they reach out to a point of contact in their organization. Alternatively, a staff person at the partner organization learns of the crisis and encourages the student to apply for emergency funds. Different organizations vary in how they go about the next steps. Some students work directly with the partner organization’s fund manager, while other students talk to their case manager about their emergency.
- **Getting help:** The student’s case manager or fund manager must decide if the student’s emergency is a short-term crisis that can be aided by the Student Emergency Fund. If the emergency cannot be solved with a one-time payment of \$750 or less, the partner organization often works with the student to find assistance elsewhere or make plans for further action to address the crisis.

- **The application:** All Chicago has developed an application that is required to be completed by fund managers. The application is filled out confidentially on SurveyGizmo, an online survey software. Fund managers must include a completed Client Service Form, check request, and any assistance-related documents (e.g. bill/invoice, W9, lease, a utility bill, bill/invoice from a child care provider, etc.). Some organizations have case managers/ fund managers work through the application with the student. Other organizations create a separate application for the student to fill out, and then the fund manager uses the completed application to fill out the application for All Chicago.
- **Establishing eligibility:** Students must provide documentation that proves they are experiencing a financial crisis. Accepted documentation can differ based on need. Examples of evidence include the following: a screenshot of their bank account, a screen shot of their tuition bill, account balance in student portal, rental agreements, or a screenshot of a product's price on Amazon. Students must also submit documentation that they used the funds they were given for the appropriate thing. This documentation comes in the form of receipt or proof of purchase. Documentation is also needed to confirm that the student is enrolled at a university or college in Illinois. Tuition bills or letters from professors are accepted forms of proof. Many fund managers have access to this information directly via student portals online or the National Student Clearinghouse, a student information database.
- **Getting approval:** The completed application is then sent to All Chicago staff, who review the application for accuracy and completeness, and accept or deny the request. Questions are directed back to the referring fund manager at the partner organization. Requests are evaluated based on:
 - Relevance to helping a student remain in or complete school
 - Size/amount
 - Amount of money available (the cap per student is \$750 per semester or quarter depending on the student's enrollment status)
 - Number of other requests received from the organization
 - Any previous funds provided to the student (students can receive help more than once, but this should be balanced with the number of other students asking for first-time assistance)
- **Getting the funds:** If accepted, the request is sent to All Chicago's finance department. Payment is sent to the student's partner organization. In some cases, funds are given directly to a student in the form of a gift card. Some partner organizations choose to pay the student with their own funds, and All Chicago reimburses these organizations. Partner organization program staff retain copies of all paperwork, and the student is entered into the Emergency Fund database and the Student Emergency Fund spreadsheet. A copy of the payment is sent to the fund manager for their records.
- **Follow up:** Fund managers track the student's progress in school and fill out a follow-up form twice a year for students who received funds the previous year. The follow-up application is a new addition to the Student Emergency Fund process, added in 2018. Follow-up information is recorded by All Chicago.



Program Adaptations

Due to learnings during the 2015 pilot year, several significant policy changes have been implemented:

- **Location:** At the start of the program, the Student Emergency Fund was only available to Chicago residents who attend college or university in Chicago. At the end of 2016, eligibility was expanded to include Chicago residents who attend any college or university in the state of Illinois. All Chicago's partner organizations requested this change because many students from their programs went to college in other parts of the state.
- **Financial assistance maximum amount:** Originally, the maximum amount a student could receive at once was \$500 per semester. All Chicago and the partner organizations recognized that this amount was not enough to resolve certain financial emergencies. In 2017, the maximum amount allotted to each accepted student rose from \$500 to \$750, the current amount.
- **Matching funds:** During 2015 and 2016, partner organizations were required to provide \$1,000 in matching funds. By the end of 2016, the financial resources of the Student Emergency Fund increased enough that All Chicago began to pool the fund's money together, making it available to partner organizations on a first-come, first-serve basis.
- **Application process:** Initially, students completed the Student Emergency Fund application form, leading to incomplete information. Now, fund managers must submit the final application to All Chicago.
- **Application components:** Information in the application has been edited, refined, added, and removed over time in response to feedback from funders and partner organizations. For example, All Chicago added additional questions about income to better understand root causes of crises.
- **Follow-up tool:** A follow-up tool was developed to collect information about educational outcomes of students who received Student Emergency Fund assistance. The tool was first implemented in early 2018, and additional questions have been added to the tool since its release. All Chicago staff plan on sending the tool twice a year to partner organizations.
- **Need assessment form:** At the end of 2017, a needs assessment form was created to track students whose needs surpassed the maximum financial assistance allotted. The form was created at the behest of funders, All Chicago, and partner organizations to track the outcomes of these students who were not eligible.

SCOPE OF NEED: COLLEGE PERSISTENCE, FINANCIAL STABILITY, AND HOMELESSNESS PREVENTION

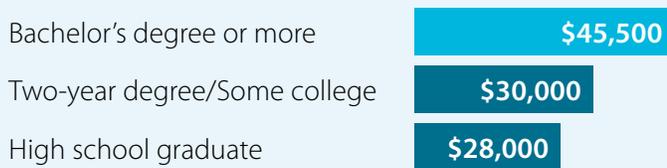
The Student Emergency Fund is one of All Chicago’s tools to end homelessness through prevention. Post-secondary education has been linked with higher financial security; college graduates often have higher earnings, lower rates of unemployment, and lower rates of poverty than non-college graduates (see graphic below).ⁱⁱ Trends indicate that higher levels of education and training will become even more necessary to compete for job openings in the future.ⁱⁱⁱ By helping students persist in college until graduation, the Student Emergency Fund increases students’ future financial stability and reduces their chances of entering the homeless system.

By working with college persistence programs and Unity Parenting, the Fund targets first-generation and low-income college students, in particular. According to a nationwide research report, seventy-nine percent of low-income students continued to the second semester of college, as compared to 88% of high-income students.^{iv} A little over half of first-generation students persist to graduation, as compared to 74% of students whose parents earned at least a bachelor’s degree.^v Low-income college students are at high risk of dropping out of college because they face constant financial instability, as well as other challenges.^{vi}

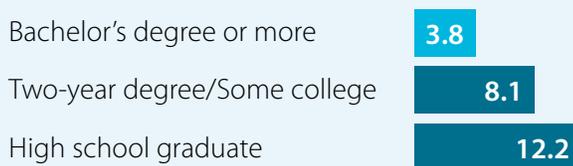
College tuition makes up a large portion of their expenses. In the last thirty years, tuition has increased by 213% (adjusted for inflation).^{vii} College textbooks are also notoriously expensive. The College Board has found that students spend \$1,200 a year on books and supplies with a single book costing as much as \$200.^{viii} Cost of dorm room and board is yet another rising expense. In fact, room and board costs at four-year institutions have doubled since 1980.^{ix} Off-campus housing can also be difficult; like many cities, Chicago has insufficient affordable housing for low-income households.^x Given the high cost of attending and succeeding in college, even a small, unexpected crisis, or a loss of or delay in financial aid, can jeopardize persistence.

Disparity among Millennials Age 25-32 by Education Level in Terms of Annual Earnings

(median among full-time workers, in 2012 dollars)



Unemployment Rate ...



And Share Living in Poverty ...



Notes: Median annual earnings are based on earnings and work status during the calendar year prior to interview and limited to 25-to 32-year-olds who worked full time during the previous calendar year and reported positive earnings. “Full time” refers to those who usually worked at least 35 hours a week last year. The unemployment rates refer to the share of the labor force (those working or actively seeking work) who are not employed. Poverty is based on the respondent’s family income in the calendar year preceding the survey.

Source: Pew Research Center tabulations of the 2014 March Current Population Survey (CPS) Integrated Public Use Micro Sample.

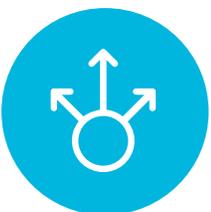
II. Students Served

From May 2015 to March 2018, the Student Emergency Fund provided assistance to 453 students through 628 requests for assistance. This section summarizes student demographic information collected in applications.³



453

students have been given financial assistance when they experienced a crisis.



A total of

\$240,343

has been disbursed since 2015 to address 628 instances of crisis.



82%

of recipients are first-generation college students.⁴

About two-thirds of students are female and one-third male.

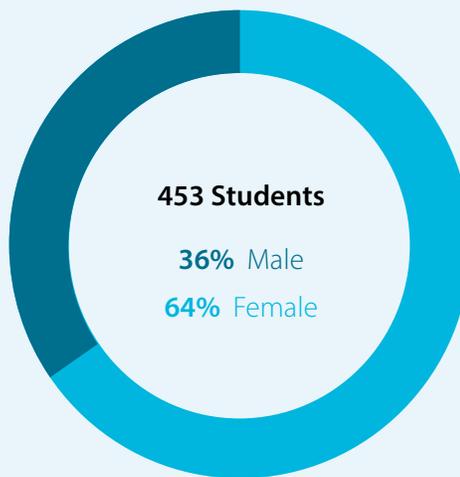


Table 2. Race and Ethnicity

	Number	Percent
Race (453 students)		
Black/African American	287	63%
Caucasian	43	9%
Multiracial	72	16%
Other	51	11%
Ethnicity (446 students)		
Hispanic/Latino	109	24%
Non-Hispanic/Non-Latino	337	76%

Over 60% of students are black or African American. Many are multi-racial or another race.

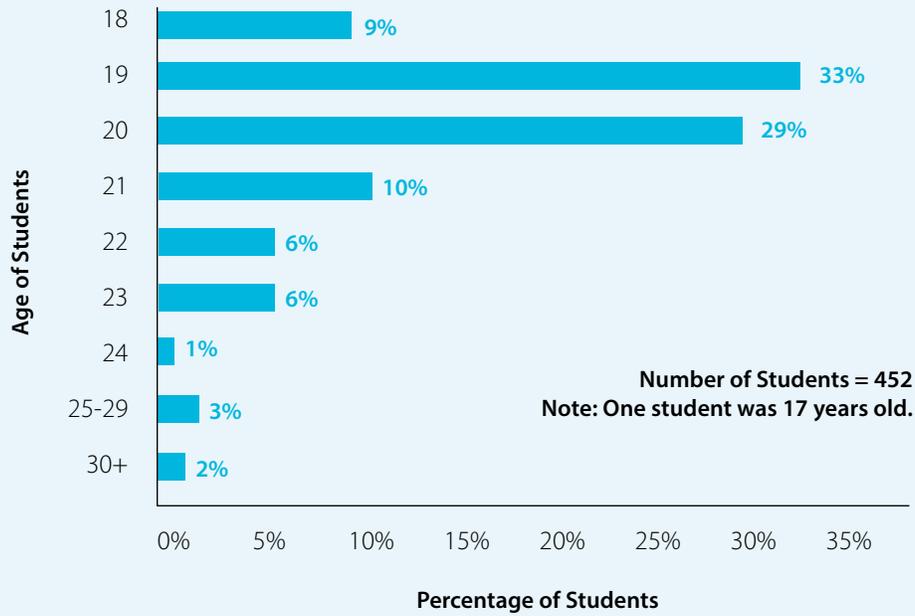
Almost a quarter of students are Hispanic or Latino.

Note: Other includes Asian, American-Indian, Alaskan Native, Pacific Islander, Native Hawaiian, and "other".

³ The statistics in this section represent unique students, and the characteristics at the time of the first request for assistance. Data is reported by the partner organization. Note that not every student submitted information about their background. As such, the demographics analysis only reflects information that was obtained, rather than the entirety of the student population who received assistance.

⁴ Eighty-two percent of 452 students total. One student did not provide this information.

The average age of a student receiving assistance was 20.6 years old.



Many students who received assistance were in their freshman year of college when they first requested assistance.

Students attend colleges and universities throughout Illinois. Over 65% of all Student Emergency Fund recipients attend the 12 schools listed in table 3.

Years in College

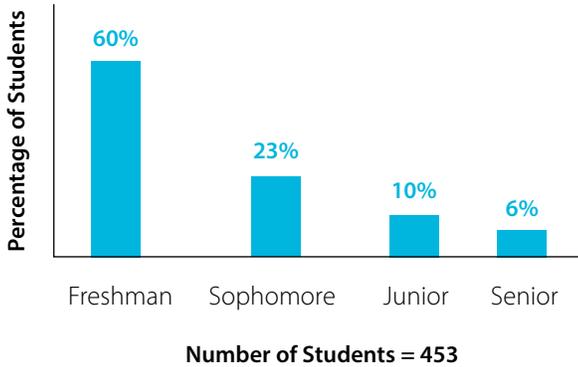


Table 3: College or University, Ranked by Total Number of Student Emergency Fund Recipients

College or University	Rank
Harold Washington College	1
Western Illinois University	2
University of Illinois at Urbana-Champaign	3
University of Illinois at Chicago	4
Malcolm X College	5
Kennedy King College	6
Northern Illinois University	7
Northeastern Illinois University	8
Wright College	9
Eastern Illinois University	10
Illinois State University	10
North Park University	10

USES OF ASSISTANCE

Students primarily faced a financial crisis with tuition; over 40% of applications were a request for tuition support. Basic school necessities, such as text books and school supplies, also account for many of the emergencies. Unsurprisingly, the average dollar amount of assistance needed for tuition and housing related crises was higher than assistance needed for other uses.

The minimum amount provided was for \$17.99 to help pay for books. The highest amount of assistance provided was in 2015 for \$1,100 to help pay for a security deposit; the second highest amount was \$800 for tuition. These are the only two instances of the Student Emergency Fund providing assistance over \$750 per semester to a student.

Table 4: Uses of Program Funds and Average Amount of Assistance

	Types	Count	Percent (out of 628 requests)	Average Amount of Assistance (dollars)
	Tuition	263	42%	\$534
	Books	164	26%	\$267
	School Supplies	57	9%	\$397
	School Fees	53	8%	\$289
	Groceries/Toiletries	52	8%	\$202
	Housing (dorm and security deposits, rental assistance)	46	7%	\$444
	Transportation (CTA passes, car repair)	31	5%	\$212
	Miscellaneous (childcare, clothing, medical costs, computer repair costs, utility assistance)	22	4%	\$287

Note: Percent adds up to more than 100% because some requests are for more than one type of assistance. For the calculation on average amount of assistance, only grants that were just for one type of assistance were included in order to get a more accurate measure of the cost for that type.

SOURCES OF CRISES

In 2017, the Student Emergency Fund program began asking for more information about causes of a student’s financial crisis. Most of the need for assistance came from academic emergencies, such as sudden increases in school fees or costs of books, or loss or delay in financial aid. A decrease in household income makes up over one-fifth of all reasons for a financial crisis.

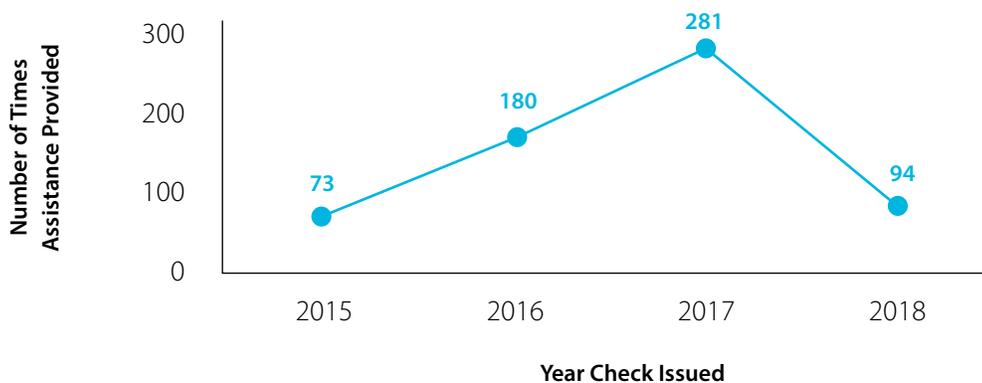
Table 5: Reason for financial emergency

	Reasons for Assistance	Count	Percent of Total
Crisis directly related to school	Loss or delay of financial aid	31	9%
	Past Holds /School Fees (Sudden increases)	113	31%
	Book fee increases	73	20%
	Supplies	36	10%
	Total - Crisis Directly Related to School	253	70%
Household/ personal/ miscellaneous emergency	Decrease in household income/ Work hours decrease / Lost job /Laid-off	74	21%
	Homelessness/ eviction	11	3%
	Medical emergency	8	2%
	Childcare	4	1%
	Miscellaneous	9	3%
	Total - Household/ personal/ miscellaneous emergency	106	30%
	Total	359	100%

PROGRAM CAPACITY

The Student Emergency Fund steadily increased the number of students it supported between 2015 and 2017. Between 2016 and 2017, the rate increased by 58%. The increase is likely due to program efficiency. Partner agencies and All Chicago staff were able to turn around requests more quickly. Rollover funding from previous years also led to an increased ability to support students in 2017 (see table 6 and graphic 1).

Graphic 1: Instances of assistance provided per year, 2015 to 2018



Note: Time period for the graphic above is May 2015 to March 2018.

Table 6: Length of time to provide assistance (days between application submission and check issuance)

Year	Average	Median	Min	Max	% of checks issued w/in 5 days
2015	3.91	4	0	14	70.3%
2016	3.42	1	0	46	80.0%
2017	3.92	4	0	44	75.1%
2018	6.00	4	0	91	55.3%
Grand Total	4.09	3	0	91	73.1%

In 2018, the length of time it took to turn around applications increased due to a higher number of cases with complex documentation (table 6). The total amount of assistance provided (graphic 2) declined in 2018 mainly due to depleting rollover funding in previous years. All Chicago's revenue for the program also tracked lower in 2018 due to an unexpected loss of one funder and a decrease from another funder. There is a high demand for the Student Emergency Fund, and All Chicago has proven to administer the program with more efficiency every year, so All Chicago remains committed to expanding assistance to increase the impact of the program and reach additional students.

All Chicago has applied to four new funders for the Student Emergency Fund and has had conversations with potential new foundation and corporate partners. All Chicago has actively started looking for potential new funders in the education sphere. We are also currently exploring a partnership with the City Colleges of Chicago that would bring funding to the program and increase the number of students we can serve and the amount of assistance we can provide. A significant percentage of students receiving assistance from the Student Emergency Fund are enrolled in a City College, and we are hopeful about this partnership.

Table 7: Amount of assistance provided per year (dollars), 2015 to 2018

Year	Total Amount of Assistance Provided	Average Amount of Assistance (total dollars/numbers of times assistance provided)
2015	\$24,539	\$332
2016	\$60,124	\$336
2017	\$121,715	\$432
2018	\$33,964	\$365
Grand Total	\$240,343	\$383



IMPACT OF EMERGENCY FINANCIAL ASSISTANCE ON EDUCATIONAL OUTCOMES

In January 2017, All Chicago began to implement a follow-up tracking tool to assess the impact of Student Emergency Fund assistance on educational outcomes. The follow-up tool asked the following questions:⁵

- Is the student in a two-year program?
- Is the student in a four-year program?
- Did the student persist into the next semester?
- Does the student plan to continue college at the time you provide follow-up service?
- Did the student graduate?

As of early 2018, All Chicago has received data from nine partner organizations on 99 students who received assistance between January 2017 and June 2017. The results suggest that the vast majority of students who received Student Emergency Fund assistance continued their college education into the semester following their financial crisis. See table 8.

Table 8: Follow-up results on Student Emergency Fund recipients, January 2017 to June 2017

Follow-up tool question (99 responses total)	Number – Yes	Percent – Yes (out of total responses)
Is the student in a two-year Program?	39	39%
Is the student in a four-year program?	61	62%
Did the student persist into the next semester? Yes-1 or No-0	90	91%
Does the student plan to continue college at the time you provide follow-up services? (Yes or No)	94	95%
Did the student graduate?	No data	--

⁵ Additional questions were added to the tool later in 2018.

III. Discussion

This section summarizes the main findings and proposed recommendations from interviews with program administrators, fund managers, and students. A list of interviewees and a discussion guide for fund managers are included in Appendix A and B, respectively.

Awareness of Resource

Most organizations inform students about the resource in high school, or when students enroll in college, and then are reminded of the availability of the resource. This strategy is driven by the perspective that college is an expensive endeavor, and that we all struggle with financial challenges. A couple of organizations ensure their program directors/case workers are knowledgeable about the resource, so that when the director/case worker learns of a crisis they can connect the student with the fund manager, if the situation is appropriate. The motivation behind this approach is to ensure that the crisis is, in fact, not a re-occurring emergency and that this resource is used as a last resort.

Several interviewees expressed a desire to make the resource more known to students. Several organizations noted that they do not specifically advertise the emergency fund as the All Chicago Student Emergency Fund, but rather just a general resource. This is often when the partner organization also has a companion emergency fund to cover out-of-state college students or emergencies that All Chicago cannot cover.

Questions for All Chicago and partner organizations to discuss:

- When should a student learn about the program?
- Should the resource be used as a last resort, or may it be used to address any non-reoccurring emergency if it will help a student persist in college?
- How much background information should be provided to students about the program?
 - For example, would partner organizations – or students – be interested in having All Chicago visit or provide information about their resources?

Eligibility

Nearly all interviewees thought that the eligibility requirements were easy to understand and transparent. Some interviewees expressed a wish to expand the eligibility requirements to include students attending colleges or universities outside of Illinois. Other interviewees acknowledged potential drawbacks even while acknowledging that out-of-state students undoubtedly need assistance as well, and often even return to Chicago to contribute to the local community. Potential challenges include a bigger strain on the financial resource, as well as increased difficulty establishing that students are still technically residents of Chicago. At least one interviewee wished to include other educational opportunities, such as pathway programs and training programs, along with colleges and universities.

Questions for All Chicago and partner organizations to discuss:

- Should the program expand eligibility to assist Chicago students who attend college or university outside of Illinois? Does the program have capacity for this?
- Should the program expand eligibility to assist Chicago students attending pathway programs, certificate programs, or other institutions of education and training besides colleges and universities?

Student Application

Staff at partner organizations are often time-constrained, juggling a large caseload while also helping their students through crises. In order to provide accurate and complete information to All Chicago, many partner organizations have developed a system where they re-create All Chicago's form, which the student then fills out. Staff at partner organizations then use this information to fill out All Chicago's form and collect any missing information. Interviewees generally liked or were content with the SurveyGizmo format. Several interviewees acknowledged that the application is lengthy, though some expressed understanding that this might be a requirement to get funding for program support.

Most interviewees thought the form was easy to understand and complete. The most common concern was the question about household income. Confusion about who is considered part of the household, or unit of time (annual income versus monthly income) can delay the application. In addition, this question could create uncomfortable situations with family members when discussing household income. **In response to this concern, All Chicago staff have revised the application to clearly describe student budgets versus the budget of family members. In addition, a response option for "Student does not know" has been added.** The revised application was released in the summer of 2018.

Questions for All Chicago and partner organizations to discuss:

- How can the student application form meet quality control needs, while also decreasing the burden on fund managers?
 - For example, should all partner organizations adopt the process of having a replicated All Chicago form for students to first complete, and then have the fund manager check the form for accuracy and completeness?
- Are there questions in the form that are not essential to determining eligibility or reporting back to funders? What questions may be removed from the form?
- Are there other ways to refine the questions?
 - For example, would it be possible to provide ranges for household income, such as \$500-\$750?

Documentation

When staff have access to student information through student portals or National Student Clearinghouse data, documentation to verify enrollment or check graduation status is relatively easy. Documentation about financial crises can be less straightforward depending on the situation. Documentation from landlords can be one of the most difficult to obtain and can delay the submission of student applications. In unique situations like medical costs or broken laptops, All Chicago staff have been able to provide guidance on acceptable forms of documentation, as well as eligibility. Staff who are very familiar with the program requirements are more familiar with documentation requirements. Some interviewees noted that staff underneath fund managers are sometimes responsible for helping to collect documentation, and that a guidance document about acceptable items for proof would be helpful for new and old staff. **All Chicago will create a list of commonly accepted documentation in the near future.**

Questions for All Chicago and partner organizations to discuss:

- Are there other strategies to make the process of providing evidence of a crisis easier for partner organizations and students?

Process of Accessing Funds

Nearly all interviewees felt that the process of accessing funds from All Chicago is “easy.” Many explicitly acknowledged the helpfulness of All Chicago staff in filling out applications and finding documentation. Nearly all respondents also appreciated the fast turnaround time of accessing funds. Some interviewees also noted that the application process can be “cumbersome,” from submitting the form, uploading documents, and then emailing a check request form.

Question for All Chicago and partner organizations to discuss:

- How can the entirety of the process be even more streamlined?
 - For example, can the process be on a single platform, rather than multiple platforms?

Amount of Financial Assistance

Most interviewees believe that \$750 is sufficient to help the students address their emergency and persist in school. Some interviewees expressed a desire to increase the maximum amount allotted per semester. Some interviewees also noted that increasing the maximum amount could mean that fewer students get served.

Questions for All Chicago and partner organizations to discuss:

- Should the maximum amount allotted increase, and if so, by how much? (e.g., \$1,000 per semester)
- Should the program allow for one-time exceptions to account for non-reoccurring emergencies?
- Should the program better support basic necessities, like meal plans, and if so, how?

Transparency

Multiple interviewees expressed a desire for increased communication, particularly about the availability of funds. Some interviewees also noted that they are not able to advertise the resource, or would prefer not to, without more information about funding availability. That is, they do not want to advertise a resource for an emergency until funds for financial assistance are actually available. Potential solutions were discussed to improve transparency, improve communication, provide reminders to staff who use the resource less frequently, and help onboard new staff. These strategies would help to inform stakeholders about program requirements, processes, and the state of funding availability.

In response to this desire for increased communication, All Chicago has implemented the following strategies:

- **All Chicago has and will continue to organize regular meetings with partner organization at least twice a year.**
- **All Chicago has uploaded training documents onto the Emergency Fund webpage for funding managers to review.**
- **All Chicago has added the Student Emergency Fund one-pager to its webpage for funding managers and students to review.**

Tracking Outcomes

Many partner organizations use National Student Clearinghouse data to track students’ educational enrollment and graduation status. Not every organization, however, has this resource, and tracking students can sometimes be difficult, especially if students are in school outside Chicago. All Chicago has also implemented a follow-up tool with questions about the educational status of students who have received funds. Fund managers who

are familiar with the tool stated they found the tool easy to use and understand. However, populating the spreadsheet and returning the data to All Chicago staff on a timely basis has been challenging.

Most partner organizations believe that the Student Emergency Fund is accomplishing its stated goal of helping students persist in school and ultimately graduating after resolving their emergency. However, a couple of fund managers noted the difficulty of helping students when there are insufficient funds, or the additional challenges facing some populations, such as students experiencing homelessness.

Questions for All Chicago and partner organizations to discuss:

- How can All Chicago support organizations that do not have access to National Student Clearinghouse data? Or, are there other methods of tracking students' progress?
- Are there other methods of providing data to All Chicago that would be easier for partners to ensure timely and accurate reporting?
- What can All Chicago and partner organizations do when program funds are insufficient?
- What can All Chicago and partner organizations do to support special populations, such as students experiencing homelessness or students with child care needs?
 - For example, one interviewee suggested connecting fund managers with housing providers or housing resources.

STUDENT TESTIMONIALS

Many fund managers believe that the process from the students' perspective is relatively easy. This is likely the case because the fund managers and their staff work diligently with the student throughout the Student Emergency Fund process, or work to resolve the crisis in some capacity, whether it's the Student Emergency Fund or another resource. Student testimonials also indicate that the process was relatively easy and fast (see "Student Testimonials" section in this chapter). As noted earlier, a couple of students did state a desire to learn more about the background of the Student Emergency Fund. Several students also wanted to see more awareness of the resource.

Questions for All Chicago and partner organizations to discuss:

- What are best practices in informing students of the Student Emergency Fund resource?
- How much background information about the program should be given to students?

Selection of Student Testimonials

My mom was between jobs. I was going off to college and I needed things like bed sheets and school supplies. I applied for the Student Emergency Fund and they told me "We'll send you the funds fast." I got it within 3-5 business days. It definitely helped relieve stress for me to the point where I could focus on my schoolwork.

— **Alex**

I thought I had everything figured out. I was making around \$900 a month to cover my bill for school. I wasn't spending on anything else. Then, a couple of problems came up. I do social media mgmt. for a small business, and my phone broke and I needed a replacement very soon to continue work. Then my car broke down. If it wasn't for this aid, I wouldn't have been able to register for the 2nd semester of school.

— **Pedro**

I applied for the Student Emergency Fund, and the process was easy and very quick. The fund really helped me out. If I didn't receive the assistance I did I wouldn't have been able to finish my degree.

— **Ashantewa**

If you can't pay the monthly school fee, even your student ID stops working and you can't get on campus. I used the Student Emergency Fund to help pay the fee and give my dad a break. It helped me stay in school. The whole process was easy and quick. The money was already deposited by the time I checked my account.

— **Raneha**

My boss called me out at work because I was squinting to see things on my computer screen. I needed glasses, but I couldn't afford them. I used the Student Emergency Fund to buy new glasses. Without the fund, I would still be squinting just to see what's on the screen.

— **Eliseo**

In my junior year, my house got robbed and I lost over \$1,000. I needed to pay for a security deposit. I filled out an application for the Student Emergency Fund, but you don't just fill out the form and get the funds. They talk to you about the whole situation and tell you not to worry, and it makes the process really soothing. Most students are first-generation college students. Many students have families that are struggling financially, and don't have enough funds to make sure their children are 100% secured and covered while in college. However, this program that provides emergency funds to students lifts the heavy burden off not only the students, but their families as well, and helps them focus more on the important things, which is education and success.

— **Kashonta**

IV. Next Steps

As a next step, All Chicago will host a convening with partner organizations and funders to review findings from the report, including student data and qualitative data from interviews. At the convening, All Chicago will discuss potential solutions and strategies to address concerns and ideas for program improvement with partner organizations, funders, and students. All Chicago also will continue to work to increase capacity for the program, including fundraising and data analysis.

Appendix A: Interviewees

The following interviewees provided their time and insights into the Student Emergency Fund report. All Chicago also thanks the six students who spoke with us; their names are not included in order to protect their identity.

Organization	Name	Title
All Chicago	Dave Thomas	Vice President of Community Partnerships
All Chicago	Leturyurin Woods	Senior Program Coordinator
All Chicago	Lynette Barnes	Emergency Fund Senior Program Manager
Bottom Line	Margy Brill	Success Team Manager
Chicago Scholars	Alicia Ferraris	Manager of College Success
College Possible	Ellen Zatkowski	Senior Program Coordinator
Companies that Care/Aim High	Ama Appenteng	Program Director
Embarc	DeQuan Jackson	Executive Assistant & Alumni Coordinator
Genesys Works Chicago	Julia Logan	Senior Program Manager, Alumni Services
North Lawndale College Prep	Courtney Valentine	Director of Alumni Affairs & Post-Secondary Counseling (former); Director of Post-Secondary Counseling Program, North Chicago Community High School (current)
One Million Degrees	PuraCarina Gonzalez	Director of College Partnerships
OneGoal	Arij Makati	Senior Director of Persistence
Unity Parenting & Counseling, Inc.	A. Anne Holcomb	Supportive Services Supervisor
Utmost U	Tiffany Sharp	Manager of UtmostU

Appendix B. Discussion Guide - Partner Organizations

The following discussion guide was used in interviews with representatives from Student Emergency Fund partner organizations.

I. Intro

1. How did your organization come to be involved in the Student Emergency Fund?
2. Please tell us about your organization's model.
3. Please tell us about your role and responsibilities as it relates to the Student Emergency Fund.
4. What do you think are the primary goals of the Student Emergency Fund?

II. Awareness of Student Emergency Fund

5. How/when do students typically find out about the Student Emergency Fund?
 - a. (If needed) Is every student who is experiencing a crisis that might keep him/her from maintaining existing financial aid, staying enrolled, or graduating, aware of this resource?

III. Eligibility Requirements

2. Are the eligibility requirements easy to understand and transparent?
3. How do you define or interpret "longer-term strategy to handle similar financial needs"?
4. What types of documents or proof is required to demonstrate that students are enrolled?
5. Is it clear what types of documentation are required or accepted to prove crisis, longer-term strategy, or enrollment?
 - a. Is documentation relatively easy to obtain?
10. How long does it typically take to ensure students are eligible?
11. Are the eligibility requirements too restrictive or, alternatively, too open?
12. Do you have any suggestions to improve the process of demonstrating eligibility?

IV. Process of Accessing Funds – Fund Manager's Experience

13. How do you typically learn about the financial crisis? Does a student usually approach you, or do you learn about the crisis another way?
14. What happens after the student first reaches out to you about the crisis?
15. Are the questions in the application easy to understand?
 - a. Is the application easy to fill out on Survey Gizmo?
 - b. Do you have suggestions for improving the application?
16. How easy or difficult is the process of accessing funds from All Chicago and getting them to the student?
17. How can the process be improved?

V. Process of Accessing Funds – Student’s Experience

18. From the student’s point of view, how easy or difficult is it to understand the process of accessing funds?
19. What is the biggest challenge that a student faces, from the point of experiencing a crisis to accessing funds? (e.g., learning about the Student Emergency Fund, eligibility requirements, waiting for funds, etc.)
20. How can the process of applying for and receiving assistance be improved for the students?

VI. Outcomes

21. For how long do you officially track students? (e.g., until freshman year of college, until graduation, until age 25, etc.)
 - a. Do you know if/when your students graduate from college?
22. Do you experience any difficulty keeping in touch with students after they’ve received assistance?
23. Do you have any recommendations or strategies to track students after they’ve received assistance to see outcomes in the near future?
24. Is the follow-up form easy to understand?
 - a. Is the follow-up form easy to complete on Excel? Do you prefer another format?
25. To the best of your knowledge, are the amount of funds offered - \$750 – sufficient to help students persist in school, whereby they, remain in school this semester and continue at least to the next semester?
 - a. To graduate from school?
26. What other forms of support are needed to ensure that students are able to remain in school this semester and continue at least to the next semester?
 - a. To graduate from school?

VII. Final Thoughts

27. Do you think the Student Emergency Fund is accomplishing its goals?
28. What additional programmatic or policy changes would you recommend to improve the performance or increase the impact of the Student Emergency Fund that you have not already mentioned?
29. Is there anything that All Chicago can do to better assist fund managers and/or students? (e.g., trainings)
30. We would be very interested in interviewing students you have worked with. Can you recommend any students that we can interview?
31. Is there anything else that we haven’t asked that you would like to add?

Endnotes

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