



## Addressing racial disparities in Chicago's emergency rental assistance applications during COVID-19

*This project feature presents an example of a government agency using real-time data during the life of a program to identify and address disparities that prevent priority populations from accessing urgently needed resources. In this case, the Government Performance Lab (GPL) supported the city of Chicago in using data to increase the share of Latinx residents gaining access to rental assistance funds during the height of the COVID-19 pandemic.*

**Introduction:** The job loss associated with COVID-19 led to a sudden and substantial increase in the number of low-income residents unable to make their rent payments. In Chicago, an increasing share of renters were at risk of losing housing. As the need for rental assistance accelerated in the spring of 2020, the City's Department of Family and Support Services (DFSS) received an additional \$15 million in federal CARES Act funding, allowing them to significantly expand the reach of their Rental Assistance Program. In addition to transitioning to an online application system to increase overall access to rental assistance during quarantine, DFSS took the steps described in this brief to specifically address disparities in access for priority populations.

*"Housing instability puts extreme stress on families and individuals; families have to make really tough decisions like should I pay my rent or should I feed my children. It feels like doomsday. Rental assistance is critical to easing this burden. By taking one worry off of a family's plate, it allows people to focus on making sustained change in their lives—like finding employment and caring for their family."*

– Maura McCauley, DFSS Deputy Commissioner, Homeless and Domestic Violence Programs

The need for emergency rental assistance during COVID-19 was anticipated to fall disproportionately on Black and Latinx residents in particular neighborhoods in the city, given that the pandemic had disproportionately affected the health and economic outcomes of these residents and communities. However, as they rolled out the new Rental Assistance Program's online application system, DFSS discovered a substantial under-representation of Latinx residents applying for rental support (see "Using data to uncover the problem" below). At the time DFSS started distributing rental assistance funds, Latinx residents made up about 43 percent of the population in the neighborhoods deemed hardest hit by COVID-19, but represented only 12 percent of the total applications from these priority neighborhoods.<sup>1</sup> Latinx residents from these communities were expected to be deeply affected by unemployment and underemployment caused by COVID-19, and there was no reason to believe they would be significantly less likely to need rental assistance. With support from the GPL, DFSS sought to identify and overcome the barriers that prevented this priority population from accessing urgently needed rental assistance.

<sup>1</sup> Based on applications processed before 11/12/20 during the initial application period. Completed applications may not represent who ultimately received funding.

### Using data to uncover the problem

As DFSS launched the first application period for the Rental Assistance Program, agency leaders and program staff met weekly to review application data and develop strategies to address program challenges in real time. This approach leverages real-time, data-driven performance management tools similar to those deployed in [Active Contract Management](#). In selecting a new application system, DFSS prioritized one that granted flexible access to real-time data; looking at that program data disaggregated by race and ethnicity surfaced the gap outlined above in reaching Latinx residents. In order to diagnose further what was driving this gap, DFSS looked at data on who was starting and completing applications by race. They discovered that the disparities started at the very beginning, with Latinx residents equally as unlikely to complete applications as they were to open them in the first place.

Setting up their data collection, reporting system, and management practices to review application data in real-time allowed DFSS to uncover this challenge early enough to change course. If they had waited until the end of the program to review a report on who was ultimately served, it would have been far too late to address the racial disparities in who received those resources. (For more details on how data was used to uncover barriers to the application process, see [this technical guide](#).)

**The Challenge:** While governments often have an overarching assumption that those in greatest need will seek out and apply for supportive programs, there are a range of real obstacles that may prevent those same populations from being aware of and enrolling in those programs. DFSS chose to focus on two of the most prominent barriers preventing Latinx residents from enrolling in the Rental Assistance Program: language accessibility and a pre-existing mistrust of government.

#### Language accessibility

In addition to distributing a bilingual program flyer announcing the program in English and Spanish, DFSS also set in motion a process to design the online application interface in both languages. However, at the time the application opened neither the application nor other key guidance – such as the Frequently Asked Questions – were available in Spanish.

Through intentionally prioritizing outreach to nonprofits embedded in Latinx communities, DFSS learned the importance of communicating in simple, clear language. Many of the Latinx individuals in greatest need during the COVID-19 crisis had low levels of literacy even in Spanish. The organizations reported that often immigrants arrive in the U.S. having only completed elementary or middle school in their native country. Translation alone, DFSS learned, would not guarantee that the application materials would be accessible to all Spanish-speaking residents.

#### Concerns about immigration status and trust in the government

The community organizations also reported a lack of trust in government and anxiety about residents' own immigration status as barriers preventing Latinx Chicagoans from applying for the Rental Assistance Program. They shared with DFSS that they had encountered many of the following concerns or challenges when trying to support members of their community:

- Many Latinx immigrants come from countries where their governments lacked supportive services like DFSS' Rental Assistance Program. These individuals assumed that such support would not be provided by the U.S. (or their city) government, either.
- Those who did in fact discover the program assumed that funding would only be available for citizens or those with legal residency. In fact, a portion of Rental Assistance Program

funding was available to undocumented residents, although the flyers advertising the program did not make this explicit or reference immigration status at all.

- Many Latinx Chicagoans also feared that any personal information they entered through the application would be shared with immigration enforcement entities, or that applying for and receiving rental assistance funds would be held against residents applying for permanent legal status (e.g. as a “public charge” benefit).<sup>2</sup>
- Commonly, the landlords renting to Latinx residents are themselves undocumented or from mixed status families, and own and rent out a few units in the building they occupy. The Rental Assistance Program requires landlord participation, and often these landlords carry the same mistrust in government and low literacy rates as the applicants themselves.

*“In government, we often have a fundamental assumption: by serving those first in line, we will reach those most in need of support. Our rental assistance work showed how important it is to question that assumption. When we saw how few Latinx families were submitting applications for rental assistance, it was clear that we were not reaching many of those who needed support. Given how hard our Latinx communities had been hit by COVID, it was critical to get housing stabilization resources to them. Looking at application data by race in real-time showed us we needed to adapt our application process to overcome access and trust barriers that particularly prevented Latinx Chicagoans from applying.”*

– Alisa Rodriguez, DFSS Managing Deputy Commissioner

**The Innovation:** DFSS made the decision to run distinct application periods for the Rental Assistance Program (as opposed to a rolling application process), which created critical windows of opportunity to intervene and address the barriers that prevented Latinx residents from starting and completing the application. In the weeks between the first and second application period, DFSS implemented two sets of solutions that focused specifically on *how* the department communicated about who should apply for the Rental Assistance Program.

### **Engaging trusted messengers to promote the Rental Assistance Program**

Ahead of the first application period, DFSS had relied on mainly government channels to spread the word about the Rental Assistance Program. This included a press conference with the Mayor and utilizing the department’s own social media accounts. Ahead of the second application period, DFSS sought a new approach that acknowledged the mistrust of government prevalent in Latinx communities. DFSS leveraged both internal expertise from its homelessness services team and advising from key community-based organizations serving Latinx populations to identify additional trusted messengers and accessible communication pathways, including additional “offline” channels after hearing that many potential applicants may have limited internet access. These strategies included engaging with the following key stakeholders:

- Chicago Public Schools (CPS): Knowing that families were consistently reading and depending on communication from schools about the status of classroom learning (whether in-person, hybrid or virtual), DFSS identified CPS as a previously untapped trusted messenger for reaching families. For example, DFSS asked CPS to include information about the Rental Assistance Program in emails about school schedules, remote learning resources and other important updates.

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<sup>2</sup> At the time, receiving public benefits such as Supplemental Security Income, Temporary Assistance for Needy Families, and Section 8 housing could be used as grounds for denial of permanent legal status. <https://www.uscis.gov/green-card/green-card-processes-and-procedures/public-charge>

- Place-based community organizations: Even while many institutions were closed or operating only remotely, community organizations continued to work creatively to support the communities in which they were embedded. DFSS had some special insight into, and authority with, many of these organizations through the contracts the department holds across its many divisions (e.g. domestic violence services, early learning services, senior supports). For example, DFSS worked with existing grantees that provide “door-to-door” outreach on early childhood services to include messaging about the rental assistance program. The rental assistance team worked with DFSS staff overseeing these contracts to understand which of their contracted providers served the same neighborhoods they were prioritizing for the Rental Assistance Program. Then, those same staff were asked to share information about the Rental Assistance Program with these providers with a request to pass the information along to families they serve.
- Food pantries: Community organizations made clear that a large share of the families DFSS hoped to reach had limited internet and computer access, and did not necessarily own smart phones. These families needed the kind of in-person contact and outreach that had virtually disappeared due to the pandemic. One place that people were still physically gathering, however, was at food pantries. DFSS was able to coordinate with the consolidated city foodbank to distribute hard copies of flyers about the Rental Assistance Program in boxes of food distributed to families in key communities.
- Spanish-language news: Another strategy to get the word out to families who might not engage online was to turn to local Spanish-language news channels, which already had a strong presence in Latinx communities. Rather than developing a PSA or paying for an advertisement, which would have required resources not available to the Department, the Rental Assistance Program team arranged for a brief televised interview about rental assistance with a DFSS leader.
- City council representatives: DFSS shared additional communication material with city council representatives for priority neighborhoods, who could spread the information through their social media and existing email newsletters.

### **Creating a more accessible invitation to apply**

DFSS also focused on strengthening the *way* they communicated about the Rental Assistance Program, striving to make their messaging as accessible as possible. Existing communications about the program were almost entirely in English and relied on technical language borrowed directly from federal program guidance. Community organizations had shared that low literacy in general—even in Spanish—would be a challenge for some Latinx applicants. DFSS therefore made several improvements with the goal of making the application process more straightforward and inviting. These improvements included:

- Translating all key materials into Spanish: The program flyer used for the first application period had been in both English and Spanish, but other key material had been available in only English. Prior to the second application period, DFSS translated the online application itself into Spanish, as well as the application landing page (Appendix 1) and a comprehensive Frequently Asked Questions document. While most bilingual documents began in English, they prominently featured information about accessing the Spanish version.
- Making instructions more user-friendly: DFSS simplified language in their written materials to be accessible to those with lower literacy levels and streamlined information to be easy to navigate. While the initial flyer offered only a list of the documents required to submit an application, the revamped flyer started with a list of circumstances that might make a resident eligible (Appendix 2). In addition, DFSS added a clickable table of contents to help navigate the lengthy Frequently Asked Questions document.

- Offering “how-to” support videos: DFSS also created a series of short videos, in both English and Spanish (Appendix 3), walking a user through how to navigate the online application. These videos covered fundamental instructions about which fields were required in order to complete the application, as well as program-specific guidance about what to expect after submitting an application. By adding easily navigable video content to supplement written guidance, DFSS hoped to expand the share of people who could submit applications without high-touch one-to-one support.
- Prominently addressing immigration status questions: While a portion of the Rental Assistance Program funding is available to support Chicagoans without permanent legal status, this information was not publicly shared during the first application period. In their revised communication materials, DFSS prominently stated that applicants are eligible regardless of legal immigration status (Appendix 4).

## **The Results:**

### **Improving outcomes for Latinx renters**

By the end of the second application period, DFSS saw a 26 percent increase in the share of Latinx applications submitted from priority communities. This translates to roughly 50 additional applications from Latinx residents than would have been expected without making any adjustments to the application process. Notably, the growth in the share of *completed* applications was nearly equal to the growth in the share of applications *started* by Latinx residents. This suggests that bringing more of the priority population in the front door is a critical strategy for impacting who ultimately receives the benefit of the service.

As DFSS continues to improve their ability to serve priority populations through their Rental Assistance Program, they plan to shift their focus to follow these newer applicants all the way through application processing, making sure that none of the steps in the process introduce new barriers that prevent these applicants from receiving rental assistance funding.

### **Improving government operations**

As DFSS was embarking on this project to better serve the Latinx population with its Rental Assistance Program, the Chicago City government was seeking ways to increase equity across the city. Partially informed by this effort, DFSS made a commitment to systematically collect and review program data disaggregated by race and ethnicity across its many programs and divisions. DFSS is now equipped with new tools to use this data to pinpoint other programs that are under-serving key demographics and pursue new strategies to uncover and overcome specific barriers to access. DFSS also plans to apply some of the specific learnings from this rental assistance effort, including how to better communicate with and support priority populations, as they identify additional disparities in program access in the future.

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## Appendix

### Appendix 1: DFSS Rental Assistant Program (RAP) [landing page](#) with instructions in Spanish

**Family & Support Services**

DFSS Home DFSS Cooling Centers Funding Opportunities Commitment To Outcomes Additional Information News Contact us

Home / Departments / Family & Support Services / Community Service Centers / Services / Rental Assistance Program (RAP)

## Rental Assistance Program (RAP)

**Para obtener información sobre asistencia de alquiler en español, [haga clic aquí](#).**

If you require RAP information in a language other than English and Spanish, in-person and phone translation are available. Please call or visit any of our six [Community Service Centers](#) listed at the bottom of this page for help in your language.

RAP is open to all Chicago residents regardless of legal immigration status. Rental assistance is not a "public-charge" benefit. If you are a person living with HIV, specific resources are available for you by calling the HIV Resource Coordination Hub at 1-844-HUB-4040.

### Are you Eligible for the Rental Assistance Program?

The Rental Assistance Program (RAP) provides funding to Chicagoans who are at risk of becoming homeless. RAP helps Chicagoans who have housing right now, but who may become homeless soon because they lost income or had another eligible emergency which prevents them from paying rent.

ASSISTANCE MAY INCLUDE:

[^](#)

Service Facts
Department:
Family & Support Services
Community Service Centers
People We Serve:
Residents
Families
Renters
Programs & Initiatives:
Housing

## Appendix 2: Comparing the initial (left) and updated (right) Rental Assistance Program flyers

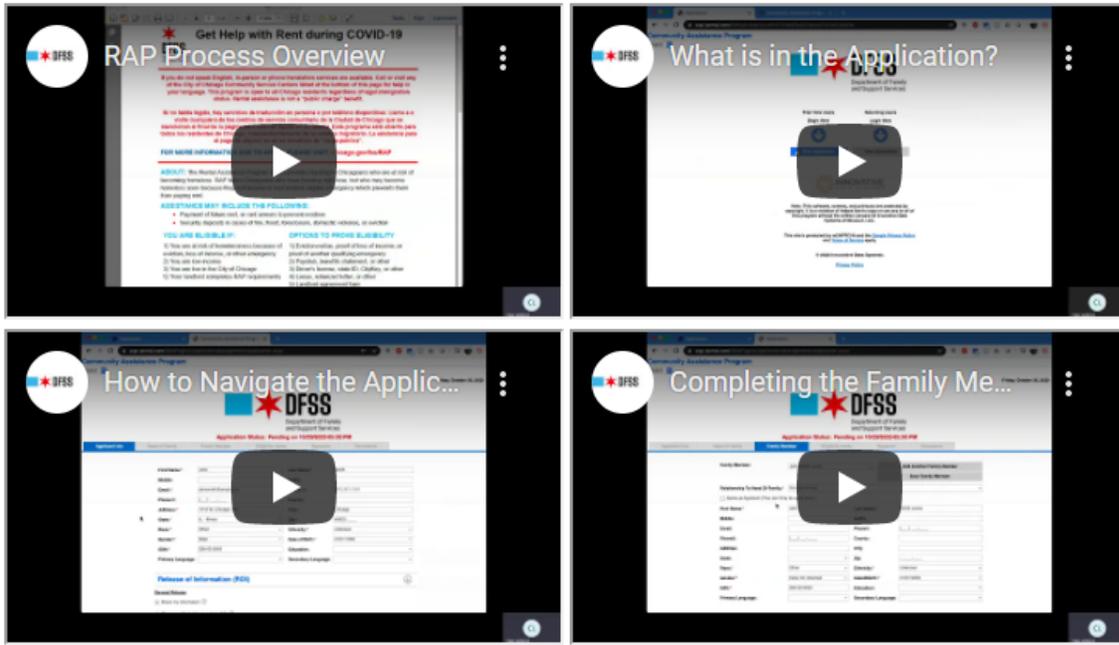


### Enhancements:

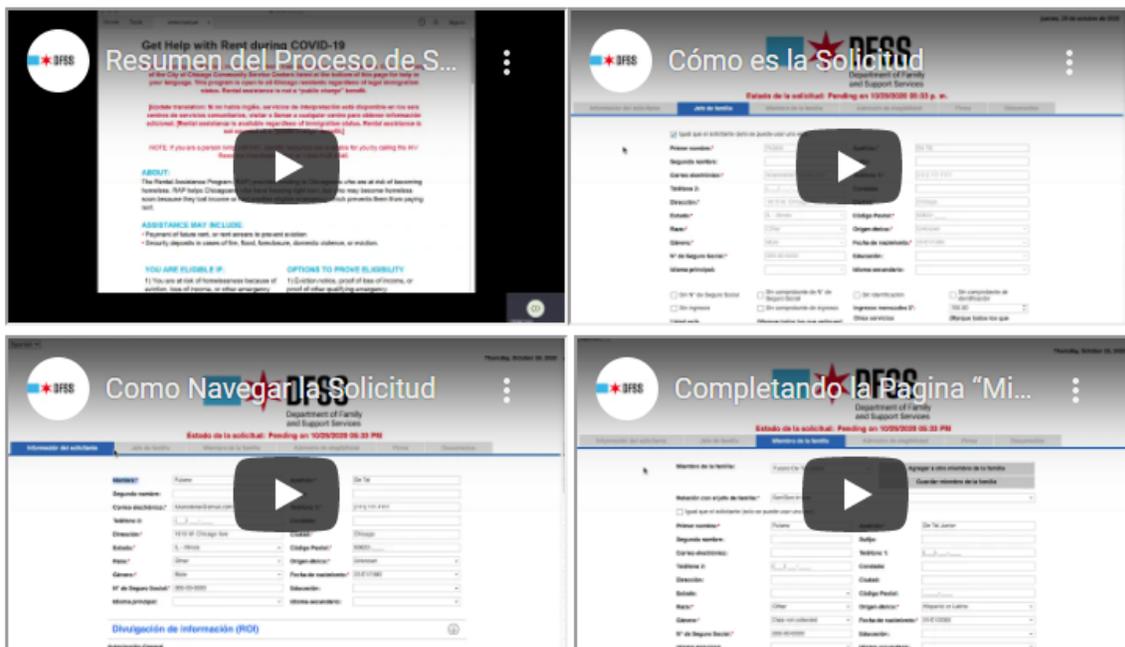
- Added the section in red at the top of the flyer to clearly address language accessibility
- Simplified language around what assistance may include
- Simplified language in "About" to more clearly convey the purpose of the Rental Assistance Program
- Added "you are eligible if" language to help potential applicants self-screen
- Added "what will happen after you apply" section to give more transparency to what will be required of applicants after application

## Appendix 3: Short instruction videos in English and Spanish

### Watch These Helpful Videos for More Info on RAP



### VEA ESTOS VIDEOS CORTOS SOBRE LA SOLICITUD



## Appendix 4: Clearly addressing concerns about immigration status

I do not have a social security number. Can RAP help me?

Yes. Immigration status does not affect eligibility for DFSS's Rental Assistance Program so you can apply if you are not a U.S. citizen, if you are a Legal Permanent Resident and/or if you live in a mixed-status household. If any members of your household do not have a social security number, they will be asked to submit alternative documents for identification and sign and submit a statement that they do not have, do not know, or refuse to provide their social security number. This statement can be downloaded on the DFSS RAP website.

The application will also ask you to enter a social security number for yourself and each member of your household. If you or anyone in your household does not have a social security number, you may enter 000-00-0000 in these fields.



### Get Help with Rent during COVID-19

If you do not speak English, in-person or phone translation services are available. Call or visit any of the City of Chicago Community Service Centers listed at the bottom of this page for help in your language. This program is open to all Chicago residents regardless of legal immigration status. Rental assistance is not a "public charge" benefit.

Si no habla inglés, hay servicios de traducción en persona o por teléfono disponibles. Llame a o visite cualquiera de los centros de servicio comunitario de la Ciudad de Chicago que se mencionan al final de la página para obtener ayuda en su idioma. Este programa está abierto para todos los residentes de Chicago, independientemente de su estatus migratorio. La asistencia para el pago de alquiler no es un beneficio de "carga pública".