

Family Support Fund 2022 Impact Report



**NATIONAL
NURSE-LED CARE
CONSORTIUM**
a PHMC affiliate

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Executive Summary

In May 2020, the National Nurse-Led Care Consortium (NNCC) created the Family Support Fund to provide critical financial support to families in the form of low-barrier, rapid response grants. The goals of the Family Support Fund are to:

1. Ensure safe and healthy housing.
2. Maintain family stability and ensure children's safety.
3. Support education and health care access.

Between January 1, 2022 and December 31, 2022, a total of **\$116,821 in Family Support Fund grants** was distributed to **97 unique families**. During 2022, individual grants ranged from \$18 to \$3,747. The majority (52%) of grants administered ranged from \$101 to \$500. Ten percent of grants exceeded \$2,000.

Most grant recipients were Black mothers residing in low-income communities in Philadelphia. The average turnaround time for the grants to be administered was 4.9 days.

In 2022, the Family Support Fund improved participants' outcomes by:

- Preventing eviction and homelessness, by providing rent and mortgage assistance through 39 grants.
- Providing air conditioners for 15 families.
- Obtaining new housing for 14 families by supporting security deposit costs.
- Quickly securing temporary housing or relocation for participants experiencing interpersonal violence or other emergencies for 10 families.
- Preventing utility shut offs for 8 families.
- Ensuring safe sleeping by purchasing beds, cribs, and mattresses for 24 families.
- Purchasing essential appliances, such as refrigerators, fans, and space heaters, to ensure safety and prevent child welfare involvement for 7 families.
- Increasing food security for 13 families by providing groceries.

Introduction

The National Nurse-Led Care Consortium (NNCC) established the Family Support Fund in May 2020 to provide critical financial support to families participating in two evidence-based, maternal and child health home visitation programs, Philadelphia Nurse-Family Partnership and Mabel Morris Family Home Visit Program (NFP/MM). Mothers and families participating in NFP/MM face substantial social, economic, and environmental barriers to good health and healthy child development. Additionally, the Family Support Fund has been an essential lifeline for families during the COVID-19 pandemic as an integrated component within the existing continuum of comprehensive services available through NFP/MM. This report describes the impacts of the Family Support Fund between January 1, 2022 and December 31, 2022.

Background

NNCC's nurse home visiting programs have a combined 20-year history and serve over 750 expectant and new mothers annually who are living in poverty in Philadelphia. The nurse home visitors follow national, proven models of care. Within the context of a trusting one-to-one nurse/participant relationship developed over a period of years, the nurse meets with families regularly in their homes to assess needs and proper childhood development, provide education, and refer to other needed services that help to improve the health, school readiness, and economic well-being of the participating children and families. For those families who are experiencing legal barriers that impede these goals, families are referred by their nurse home visitor to in-house civil legal aid attorneys for counsel or direct representation through the Philadelphia Nursing-Legal Partnership.

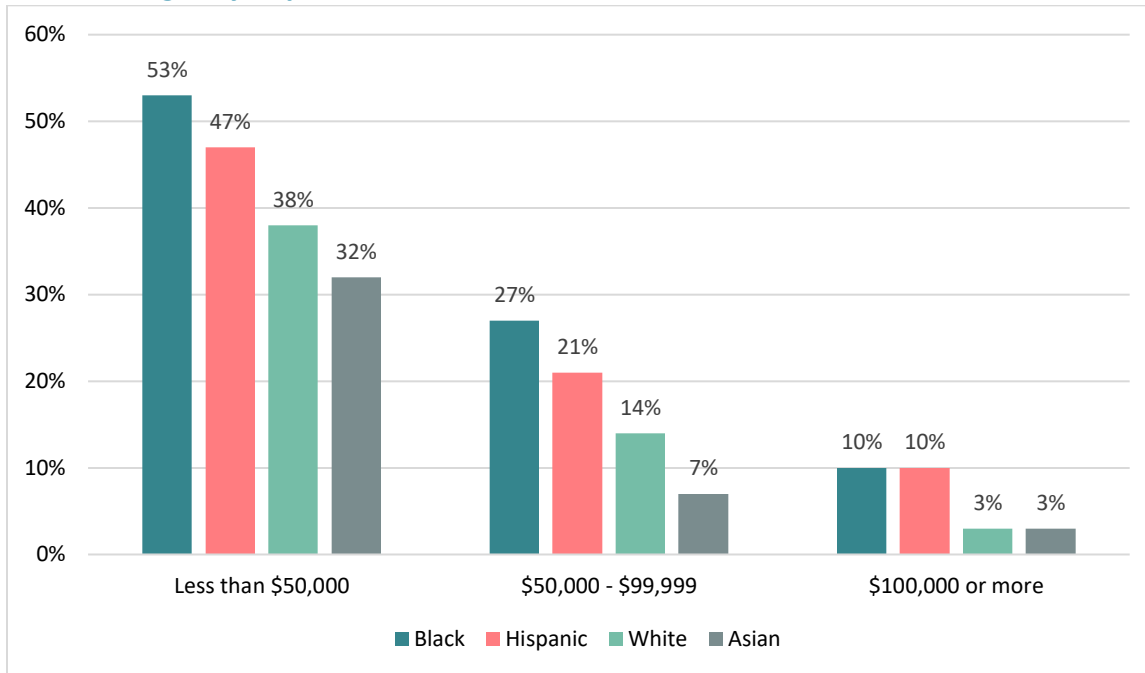
While nurse home visitors and attorneys successfully prevent and address myriad challenges faced by participants and their families, real-world experience and research support that most low-income families live on the cusp of a financial crisis that can have cascading long-term consequences. In 2019, 67% of working Americans earning less than \$30,000 per year reported they would not be able to pay for basic necessities if they missed only one paycheck.¹ In 2021, a survey analyzing economic well-being in the U.S. found that 11% of all adults reported they would not be able to pay a \$400 emergency expense by any means and 14% reported that they had one or more bills they were unable to pay in full. Among adults with incomes less than \$25,000, half reported they there were unable to pay a bill in full or would be unable to pay if they were faced with a \$400 emergency expense.² At every income level, Black and Hispanic adults were less likely to be able to fully pay their monthly bills if faced with a \$400 emergency expense. (Figure 1).³

¹ NORC at the University of Chicago. (2019, May 16). Most Working Americans Would Face Economic Hardship If They Missed More than One Paycheck. <https://www.norc.org/>

² Board of Governors of the Federal Reserve System. (2022, May). Economic Well-Being of U.S. Households in 2021. <https://www.federalreserve.gov/publications/files/2021-report-economic-well-being-us-households-202205.pdf>

³ Board of Governors of the Federal Reserve System. (2019, May 28). Report on the Economic Well-Being of U.S. Households in 2018 - May 2019. <https://www.federalreserve.gov/publications/2019-economic-well-being-of-us-households-in-2018-dealing-with-unexpected-expenses.htm>

Figure 1. Percentage of people unable to fully pay current month's bills if faced with a \$400 emergency expense⁴



In Philadelphia, among NFP/MM participants, the impacts of an unexpected expense can be profoundly devastating. In 2021, Philadelphia's unemployment rate was 8.9%, the second highest of 10 comparable cities.⁵ Approximately 23% of the city's residents live in poverty. Hispanic, Black, and Asian families in Philadelphia are disproportionately impacted by poverty; 30% of Hispanic residents, 28% of Black residents, and 23% of Asian residents live in poverty compared to 13% of White families.⁶

Nearly half of Philadelphia renters spend at least 30% of their income on rent.⁷ Like many Philadelphians, NFP/MM participants are more likely to rent than own their homes. Low-income communities in Philadelphia, where most NFP/MM participants live, have the highest rates of housing cost burden in the city.⁸ Experiencing even a minor unexpected expense or temporary decrease in income, can easily set NFP/MM mothers and their families on a path toward homelessness.

⁴ Board of Governors of the Federal Reserve System. (2022, May). Economic Well-Being of U.S. Households in 2021. <https://www.federalreserve.gov/publications/files/2021-report-economic-well-being-us-households-202205.pdf>

⁵ The PEW Charitable Trusts. (2022, April). Philadelphia 2022 State of the City. <https://www.pewtrusts.org/-/media/assets/2022/04/philadelphia-2022-the-state-of-the-city.pdf>

⁶ The PEW Charitable Trusts. (2022, April). Philadelphia 2022 State of the City. <https://www.pewtrusts.org/-/media/assets/2022/04/philadelphia-2022-the-state-of-the-city.pdf>

⁷ The PEW Charitable Trusts. (2022, April). Philadelphia 2022 State of the City. <https://www.pewtrusts.org/-/media/assets/2022/04/philadelphia-2022-the-state-of-the-city.pdf>

⁸ Philadelphia Department of Public Health. (2020, December 30). Health of the City 2020. <https://www.phila.gov/media/20201230141933/HealthOfTheCity-2020.pdf>

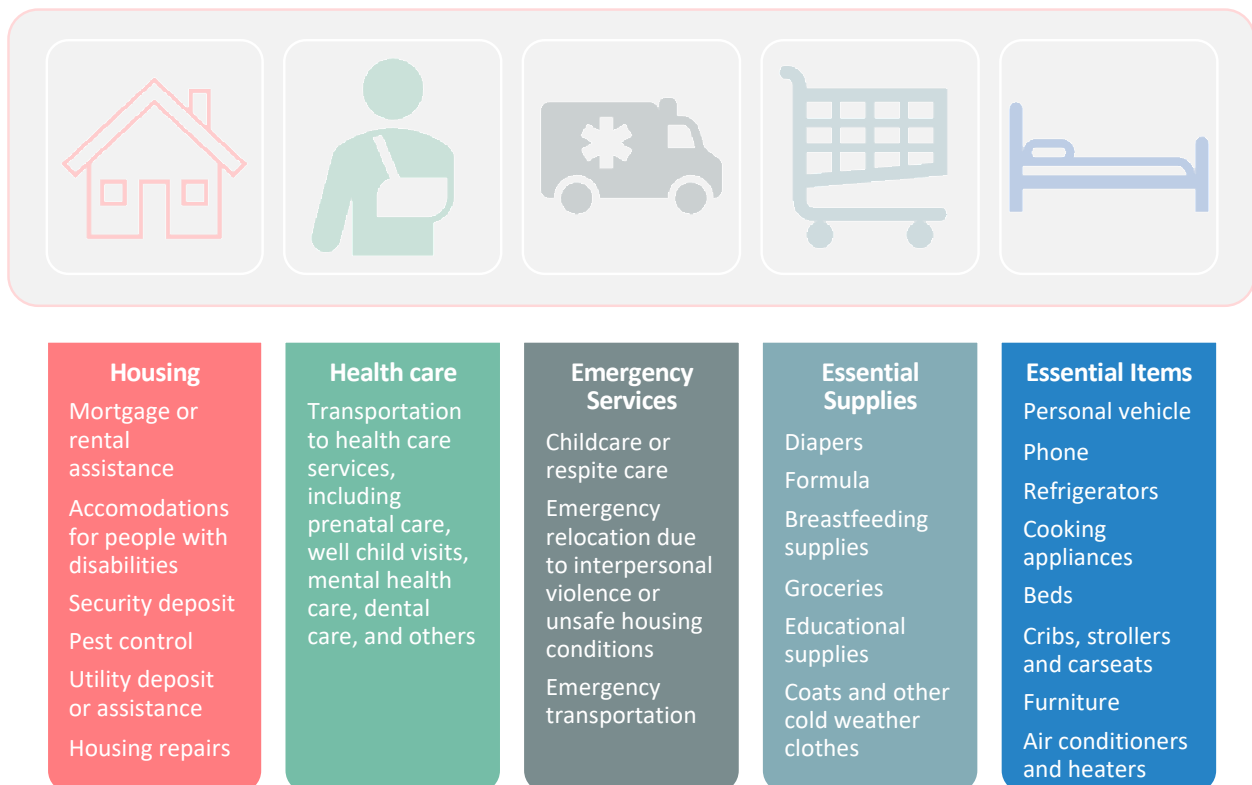
Overview of the Family Support Fund

To address financial emergencies among participants and their families and to prevent unexpected expenses from cascading into long-term crises, NNCC established the Family Support Fund in May 2020 as an integrated program within the NFP/MM programs. The Family Support Fund is supported by multiple partners, including private philanthropic organizations.

The Family Support Fund manager, an experienced nurse home visitor, oversees the Fund’s workflows and protocols, trains staff, ensures families’ needs are being met, and implements continuous quality improvement efforts. All nurse home visitors and NLP attorneys receive training on how to assess families’ needs and request emergency funds on behalf of participants. While all NFP/MM participants are eligible for emergency funds, existing resources and remedies are discussed and pursued, reserving the funds to be administered on a “last resort” basis.

A streamlined process is used to address families’ emergency needs as quickly as possible. Because the Fund has been established as a fully integrated resource, processes for determining need and eligibility are efficient. For example, nurse home visitors regularly collect information from program participants, including demographic data related to income and housing. Having this information readily available, rather than seeking additional paperwork to verify information, allows participants to receive funds rapidly. In 2022, the average turnaround time between when requests were received by the Fund manager and the grants were distributed was 4.9 days.

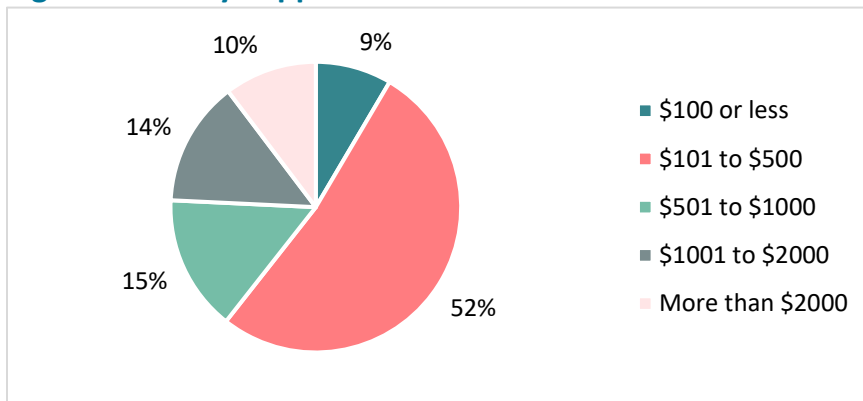
Emergency Resources Commonly Needed among Participants



Impact

Between January 1, 2022 and December 31, 2022, **165 Family Support Fund grants** have been distributed to **97 families**. A total of **\$116,821 in grant funds** were distributed. Since the Family Support Fund was established in May 2020, a **total of \$218,177** has been distributed. During 2022, grants ranged from \$18 to \$3,747. The majority (52%) of grants administered ranged from \$101 to \$500. Ten percent of grants exceeded \$2,000 (Figure 2).

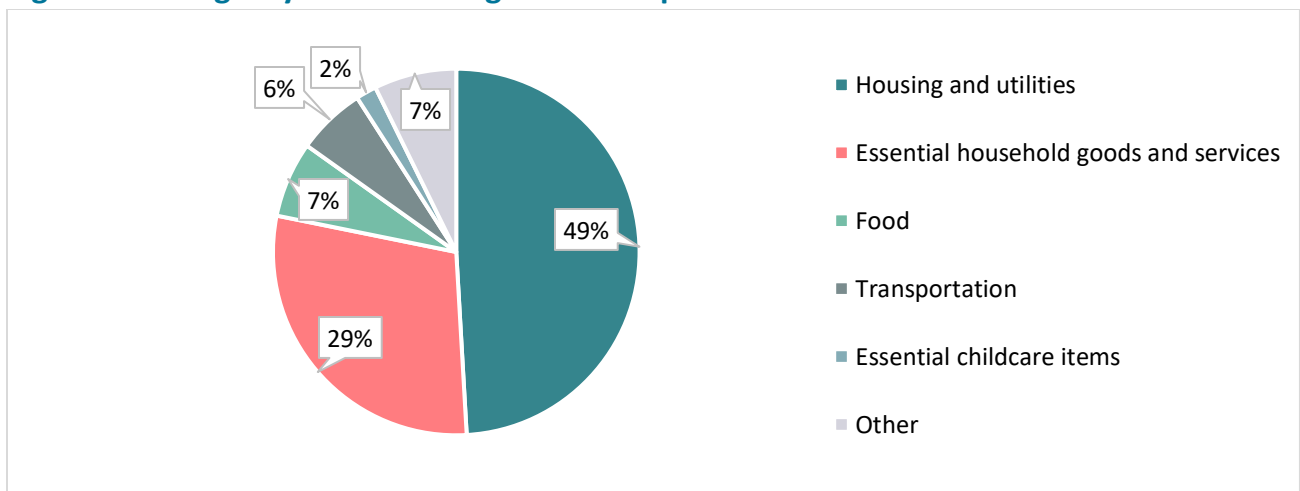
Figure 2. Family Support Fund Grant Amounts



Most Fund recipients are NFP/MM participants who are Black (72%) women (99%). Five percent of recipients are White, 3% identify as having multiple races, 2% are Asian, and 10% declined to answer. Four percent of participants are Hispanic or Latina/x. The race and ethnicity of 13% of participants is unknown.

Family Support Fund grants addressed a wide range of critical needs among NFP/MM participants. The most common types of emergency services provided through the Fund were related to housing and utilities needs (49%), essential household goods and services (29%), food security (7%), and transportation (2%). (Figure 3).

Figure 3. Emergency Needs among Grant Recipients



Safe and Healthy Housing

The majority of Family Support Fund grants that were distributed ensured families had safe homes that supported positive maternal and child health outcomes. Housing assistance through the Fund offered a range of services and supports, including:

- 38 grants for rental assistance to prevent eviction.
- 14 grants for security deposit payments to secure new housing.
- 8 grants to pay past due utility bills and prevent utility shutoff.
- 8 grants to support hotel stays for emergency situations, such as intimate partner violence.
- 7 grants for storage units.
- 2 grants to support moving costs.
- 2 grants to support emergency relocation due to intimate partner violence.
- 2 grants for home repairs.
- 1 grant to support mortgage costs and prevent foreclosure.

Home Cooling Initiative

As part of the Family Support Fund, NNCC established a targeted Home Cooling Initiative in May 2020 to quickly identify and address unsafe housing conditions during the hot summer months in the city. Many people living in low-income communities in Philadelphia are at high risk for heat-related illnesses during the summer months. These locations, known as “heat islands,” can reach temperatures that are 22 degrees hotter than other areas in the city.⁹ Children and families living in heat islands without home air conditioners are at higher risk of exacerbating existing health conditions, such as asthma, and suffering from heat-related conditions, such as heat stroke, rashes, and cramps. Pregnant women, young children, and people living in poverty have high risks for heat-related illnesses.^{10,11,12} Pregnant women exposed to high heat have a particularly high risk of heat stroke and dehydration and heat exposure among pregnant women can lead to poor birth outcomes.¹³

In 2022, the Fund purchased 15 air conditioners for families at high risk for heat-related illness. Many participants and their children that received air conditioners also had pre-existing conditions placing them at even higher risks of heat-related complications.

Safe Sleeping

Nurse home visitors identified a high need among NFP/MM participants and their families for beds, cribs, and mattresses to support safe sleeping, which is critical for the health of mothers, babies, and children. In 2022, a total of 24 Family Support Fund grants were used to purchase furniture and supplies for families to enable safe sleep. To quickly secure items at the lowest costs, such as beds and cribs for children, the Family Support Fund manager worked closely with existing community organizations and

⁹ Philadelphia Department of Public Health. (2019, July 16). Heat Vulnerability Index highlights City hot spots.

<https://www.phila.gov/2019-07-16-heat-vulnerability-index-highlights-city-hot-spots/>

¹⁰ Centers for Disease Control and Prevention (CDC). (2019, July 8). Natural Disasters and Severe Weather, Infants and Children.

<https://www.cdc.gov/disasters/extremeheat/children.html>

¹¹ CDC, The National Institute for Occupational Safety and Health. (2017, April 20). Reproductive Health and the Workforce.

<https://www.cdc.gov/niosh/topics/repro/heat.html>

¹² CDC. (2017, June 19). Natural Disasters and Severe Weather, Low Income.

<https://www.cdc.gov/disasters/extremeheat/lowincome.html>

¹³ CDC, The National Institute for Occupational Safety and Health. (2017, April 20). Reproductive Health and the Workforce.

<https://www.cdc.gov/niosh/topics/repro/heat.html>

services, including the non-profit organization One House at a Time (OHAAT) Beds for Kids program and local furniture stores.

Food Security

The Family Support Fund improved families' food security by providing groceries and gift cards for groceries to families. A total of 13 grants supported food security.

Family Stability and Children's Safety

It is widely recognized that poverty is a driving determinant that leads to family instability and child welfare system involvement. Having a lack of financial resources and supports can often lead to family separation. Unexpected expenses, such as a broken refrigerator or a lack of a washer or dryer, can have long-lasting consequences among families, especially those with young children. The Family Support Fund offers critical financial support to families that otherwise would be at risk of formal child welfare system involvement due to the complex ways in which poverty is conflated with child neglect.

In 2021, the Family Support Fund was able to purchase several critical appliances and supplies to help keep children safe and families stable, including:

- 3 refrigerators.
- 2 grants for phone costs and to prevent phone shutoff.
- Diapers for 1 family.
- Laundry services for 1 family.
- 1 car seat.
- 1 breast pump.
- 1 fan.
- 1 space heater.

Transportation

In 2022, the Family Support Fund ensured at least 10 families had access to transportation to attend health care appointments, school, and employment. Transportation assistance included purchasing public transportation passes, supporting car loan costs, supporting rideshare costs, and making car repairs.

Other Supports

In 2022, the Family Support Fund assisted families with other needs, including purchasing school uniforms, supporting tuition costs and class fees, and supporting certification fees.