

Family Emergency Fund 2021 Impact Report



2021



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

Contents

Executive Summary..... 3

Introduction 4

Background 4

Overview of the Family Emergency Fund 6

Impact 8

 Safe and Healthy Housing..... 9

 Family Stability and Children's Safety 10

 Education and Health Care Access..... 10

 Impact on Legal Outcomes 11

Summary 11

Executive Summary

In May 2020, NNCC created the Family Emergency Fund to provide critical financial support to families in the form of low-barrier, rapid response grants. The goals of the Family Emergency 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, 2021 and December 31, 2021, a total of **\$47,432 in Family Emergency Fund grants** were distributed to **72 families**. Since the Family Emergency Fund was established in May 2020, **a total of \$101,356** has been distributed to 119 unique families. During 2021, grants ranged from \$20 to \$2,610. The majority (72%) of grants administered ranged from \$101 to \$500. Five percent of grants exceeded \$2,000

The majority of grant recipients were Black mothers residing in low-income communities in Philadelphia. The average turnaround time for the grants to be administered was 12.3 days.

In 2021, the Family Emergency Fund continued to provide families stability at a challenging time during the COVID-19 pandemic. Some of the impacts the Family Emergency Fund has had on participants include:

- Securing air conditioners for 30 families.
- Preventing eviction and homelessness by providing rent and mortgage assistance to 15 families.
- Ensuring safe sleeping by purchasing beds, cribs, and mattresses for 14 families.
- Purchasing furniture for 8 families.
- Preventing utility shut offs for at least 6 families by assisting with utility costs.
- Purchasing essential appliances, such as refrigerators, washers, dryers, and space heaters, to ensure safety and prevent child welfare involvement for 5 families.
- Quickly securing temporary housing for participants experiencing interpersonal violence or other emergencies for 3 families.
- Obtaining groceries for 2 families.

During the second year of its implementation, the Family Emergency Fund continues to be an essential resource for NFP/MM mothers and families to prevent devastating crises, such as homelessness.

Introduction

The National Nurse-Led Care Consortium (NNCC) established the Family Emergency 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. Over the past two years, the COVID-19 pandemic significantly exacerbated NFP/MM participants' existing challenges and introduced novel barriers to family health and stability. The Family Emergency Fund has been an essential lifeline for families during the pandemic as an integrated component within the existing continuum of comprehensive services available through NFP/MM. This report describes the impacts of the Family Emergency Fund between January 1, 2021 and December 31, 2021.

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 (Nursing-Legal Partnership [NLP]).

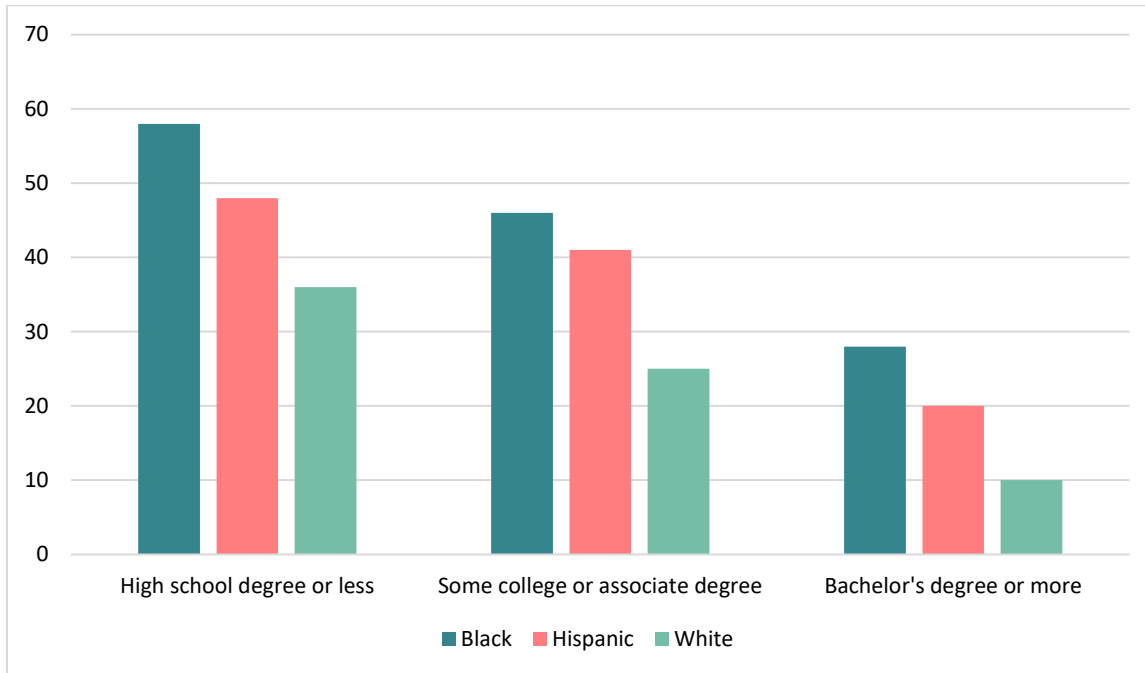
While nurse home visitors and attorneys successfully prevent and address myriad challenges faced by participants and their families, real-world experience and research support that most low-income families live on the cusp of a financial crisis that can have cascading long-term consequences. Among working Americans earning less than \$30,000 per year, 67% reported they would not be able to pay for basic necessities if they missed only one paycheck.¹ If faced with a \$400 unexpected expense, 42% of people with a high school degree or less reported that they would not be able to fully pay their current month's bills.² The harms of an unexpected expense disproportionately impact people of color and people with lower incomes. Fifty-eight percent of Black people and 48% of Hispanic people with a high school degree or less reported they would not be able to fully pay their current month's bills if they had a \$400 emergency expense compared to 36% of white people. Additionally, among people with a bachelor's degree or higher, Black people are nearly three times as likely, and Hispanic people are twice as likely to report not being able to fully pay monthly bills if faced with a \$400 expense compared to white people (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. (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>

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 2019, approximately 23% of the city's residents lived in poverty and 11% in deep poverty defined as having an annual income less than \$12,875 for a family of four.⁵ Hispanic, Black, and Asian families in Philadelphia are disproportionately impacted by poverty; more than 40% of Hispanic families, 26% of Black families, and 23% of Asian families live in poverty compared to 13% of white families.⁶

Nearly 52% 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.

The COVID-19 pandemic widened existing disparities among Philadelphians. Black and Hispanic residents were more than two times as likely than white residents to lose a job during the pandemic and

⁴ 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>

⁵ The PEW Charitable Trusts. (2021, April). Philadelphia 2021 State of the City. <https://www.pewtrusts.org/en/research-and-analysis/reports/2021/04/philadelphia-2021-state-of-the-city>

⁶ The PEW Charitable Trusts. (2021, April). Philadelphia 2021 State of the City. <https://www.pewtrusts.org/en/research-and-analysis/reports/2021/04/philadelphia-2021-state-of-the-city>

⁷ The PEW Charitable Trusts. (2021, April). Philadelphia 2021 State of the City. <https://www.pewtrusts.org/en/research-and-analysis/reports/2021/04/philadelphia-2021-state-of-the-city>

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

three times as likely to know someone who died from COVID-19.⁹ The pandemic also led to profound disruptions to participants' lives, including unexpected loss of employment, risk of eviction, risk of utility shut offs, increased health risks, decreased access to health care services, and loss of childcare, among many others. In 2021, the NLP attorneys addressed more than 449 legal matters among NFP/MM families. Many of the legal matters addressed since March 2020 have been related to the consequential impacts of the COVID-19 pandemic.

Overview of the Family Emergency 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 Emergency Fund in May 2020 as an integrated program within the NFP/MM programs. The Family Emergency Fund is supported by multiple partners, including private philanthropic organizations.

Family Emergency Fund Goals



Ensure safe and healthy housing.



Maintain family stability and ensure children's safety.



Support education and health care access.

The Family Emergency 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. Nurse home visitors and attorneys complete a unique assessment and referral sheet with participants that contains all of the information necessary to request emergency funds. Because the Fund has been established as a fully integrated internal 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

⁹ The PEW Charitable Trusts. (2021, April). Philadelphia 2021 State of the City. <https://www.pewtrusts.org/en/research-and-analysis/reports/2021/04/philadelphia-2021-state-of-the-city>

seeking additional paperwork to verify information, allows participants to receive funds rapidly. In 2021, the average turnaround time between when requests were received by the Fund manager and the grants were distributed was 12.3 days.

Emergency Resources Commonly Needed among Participants



Housing
Mortgage or rental assistance
Accommodations for people with disabilities
Security deposit
Pest control
Utility deposit or assistance
Housing repairs

Health care
Transportation to health care services, including prenatal care, well child visits, mental health care, dental care, and others

Emergency Services
Childcare or respite care
Emergency relocation due to interpersonal violence or unsafe housing conditions
Emergency transportation

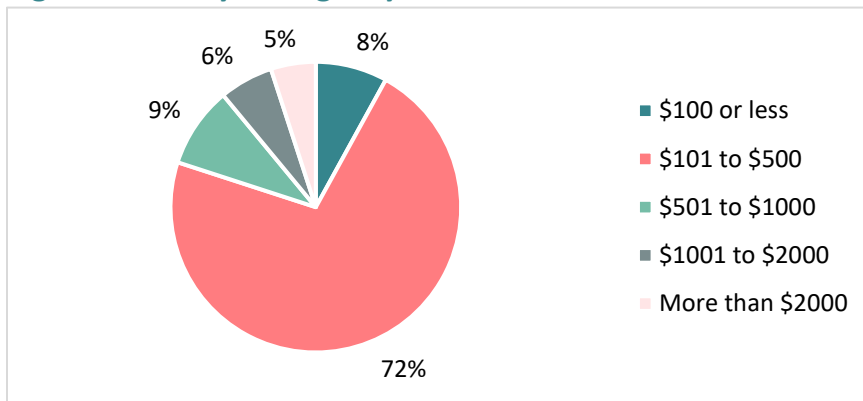
Essential Supplies
Diapers
Formula
Breastfeeding supplies
Groceries
Educational supplies
Coats and other cold weather clothes

Essential Items
Personal vehicle
Phone
Refrigerators
Cooking appliances
Beds
Cribs, strollers and carseats
Furniture
Air conditioners and heaters

Impact

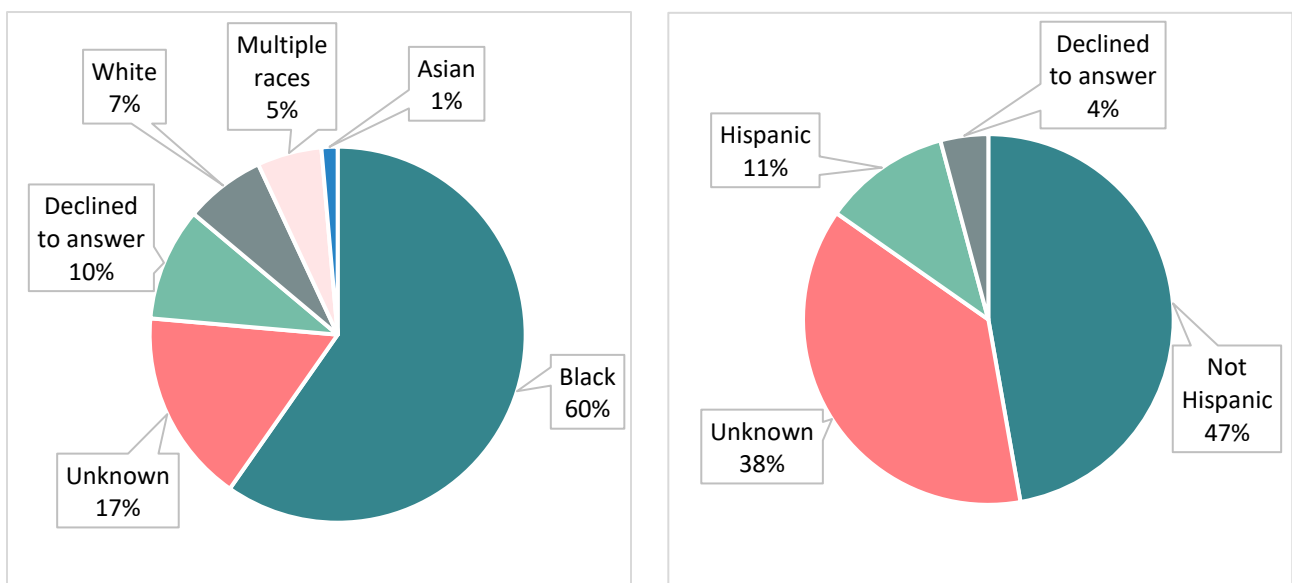
Between January 1, 2021 and December 31, 2021, **100 Family Emergency Fund grants** have been distributed to **72 families**. A total of **\$47,432 in grant funds** were distributed. Since the Family Emergency Fund was established in May 2020, a total of **\$101,356** has been distributed to 119 unique families. During 2021, grants ranged from \$20 to \$2,610. The majority (72%) of grants administered ranged from \$101 to \$500. Five percent of grants exceeded \$2,000 (Figure 2).

Figure 2. Family Emergency Fund Grant Amounts



Most Fund recipients are NFP/MM participants who are Black (60%) women (97%). Seven percent of recipients are white, 5% identify as having multiple races, 1% are Asian, and 10% declined to answer. The race of 17% of recipients is unknown. Eleven percent of participants are Hispanic, 47% are not Hispanic, and 4% declined to answer. The ethnicity of 38% of recipients is unknown (Figure 3).

Figure 3. Emergency Fund Recipients' Race and Ethnicity



Family Emergency Fund grants addressed a wide range of critical needs among NFP/MM participants. The most common types of emergency services provided through the Fund included purchasing air

conditioners and space heaters (32%), furniture and household appliances, such as refrigerators (25%), and providing rent and mortgage assistance, including security deposits (12%) (Figure 4).

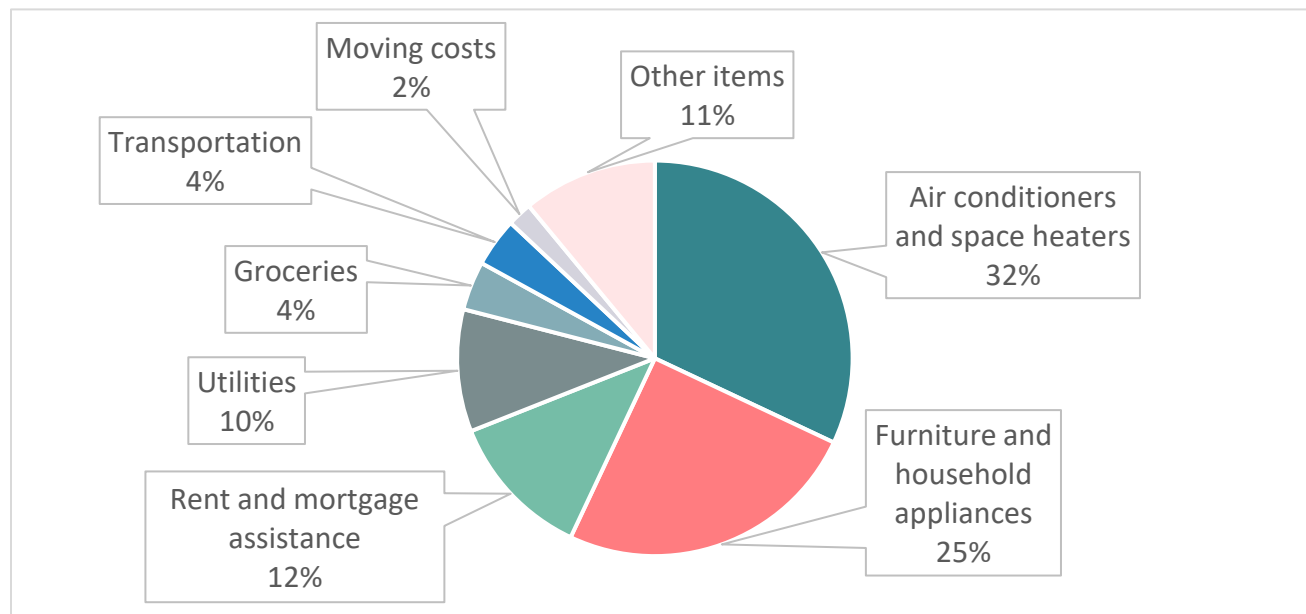


Figure 4. Emergency Needs among Grant Recipients

Safe and Healthy Housing

The majority of Family Emergency Fund grants that were distributed ensured families had safe homes that supported positive maternal and child health outcomes. Housing assistance through the Fund included a wide-range of services and supports, including the purchasing of bedroom furniture, air conditioners, and space heaters; preventing eviction and homelessness; preventing utility shut offs, including electric, gas, and phone; supporting moving costs; and pest control, among others. A total of 11 families received assistance with rent and mortgage fees, helping to prevent eviction and foreclosure. Ten families received assistance with utilities costs and two families received assistance with moving fees.

Home Cooling Initiative

As part of the Family Emergency 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.¹⁰ 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,

¹⁰ 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/>

young children, and people living in poverty have high risks for heat-related illnesses.^{11,12,13} 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.¹⁴

Quickly identifying NFP/MM participants' cooling needs became a top priority for the Family Emergency Fund, in which a survey was developed to rapidly identify families' needs. In 2021, the Fund purchased 30 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 and attorneys 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 2021, a total of 14 Family Emergency 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 Emergency Fund manager worked closely with existing community organizations and services, including the non-profit organization One House at a Time (OHAAT) Beds for Kids program and local furniture stores.

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 Emergency 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 Emergency Fund was able to purchase several critical appliances to help keep children safe and families stable, including air conditioners, space heaters, refrigerators, pest control, winter coats and other clothes, car seats, strollers, and a washer and dryer, among others. Grants provided support to mothers and children experiencing interpersonal violence by covering hotel costs and securing temporary emergency housing for families. The Fund also helped two families obtain vital records, such as birth certificates, which are necessary for enrolling in supportive services and benefit programs.

Education and Health Care Access

The Family Emergency Fund grants have directly and indirectly supported families' education and health care access. In 2021, the Family Emergency Fund ensured at least five families had access to transportation to attend health care appointments, school, and employment. Transportation assistance

¹¹ 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>

¹² 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>

¹³ CDC. (2017, June 19). Natural Disasters and Severe Weather, Low Income. <https://www.cdc.gov/disasters/extremeheat/lowincome.html>

¹⁴ 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>

included purchasing public transportation passes, helping to purchase a car, and making car repairs. The Fund also supported the purchasing of a breastfeeding pump, which increases mothers' ability to engage in educational and employment activities while also being able to breastfeed.

Impact on Legal Outcomes

The Family Emergency Fund has also proven to be a critical resource for supporting positive legal outcomes among NFP/MM participants, especially for housing-related matters. For example, during the COVID-19 pandemic, many Philadelphians faced eviction due to loss of employment and being unable to pay rent. The use of Family Emergency Fund grants to help with overdue rent payments put participants and attorneys in a better position to negotiate successfully with landlords and prevent eviction.

In 2021, the Family Emergency Fund supported at least 15 families that were also receiving legal services through the NLP with **\$14,021 in rapid response grants to prevent crises**. Grants addressed a range of critical issues among families, including:

- Rental payments to prevent eviction for at least 5 families.
- Utilities costs to prevent heat and electricity shutoff for at least 2 families.
- Mortgage payments to prevent foreclosure for at least 1 family.
- A security deposit to prevent homelessness for at least 1 family.
- Funds to support food access while SNAP benefits were temporary disrupted for 1 family.
- Funds to purchase an air conditioner for at least 1 family.
- Funds to purchase cribs and other furniture for at least 1 family.
- Funds to temporary house a participant in a hotel who was at risk of domestic violence.

Summary

In 2021, the Family Emergency Fund has continued to be an essential lifeline for NFP/MM families. Through the distribution of more than \$47,000 in grants to 72 families, the Fund has supported:

- Safe and healthy housing,
- Family stability and children's safety, and
- Access to education and health care.

As a fully integrated component within NFP/MM, the Fund has been critical to preventing devastating crises, such as homelessness. The Fund's strategic design allows it to be a low-barrier resource in which grants can be distributed rapidly to families who otherwise have no other options for support.

The benefits of the Family Emergency Fund were clearly demonstrated during the COVID-19 pandemic; however, the Fund's potential exceeds the immediate harms caused by the pandemic. Opportunities exist to continue to expand the Fund's reach and evaluate its impact on participants and staff alike.

Since the Family Emergency Fund was established in May 2020, **a total of \$101,356 in grants have been distributed to 119 unique families.**