

CARA'S EMERGENCY FUND

Meeting the needs of our participants in the times of COVID-19

In March 2020, the world flipped on its head. For the first time, the pace of change didn't happen in years or months, but in days and hours. For our participants, this created a monumental shift, affecting both their employment and their stability. For those in hospitality, food service, and fitness, this meant layoffs and furloughs en masse. Others saw reduced hours. And even those who kept their jobs were rocked by a loss of family income, hit by healthcare costs, and fearful for their own health as essential workers. It was this economic impact and the increasing uncertainty about the future economy that catalyzed Cara to launch an Emergency Fund to enable donors to directly support our participants. The following sections outline how we brought our \$90,000 fund to life and how it's being deployed to our participants who need it most.

How Cara's Emergency Fund came to life.

We launched this fund with many of the same goals as others – with a budget to help our people and organization get back up, a clear and honest messaging strategy, and a process to make sure the dollars could be distributed rapidly and responsibly. To achieve this, we needed collaboration among several departments:

- **Programming.** With a direct line to our participants, our coaching team had the best sense of how our participants were being impacted. They understood who was getting and keeping their jobs, how workers in our social enterprises were managing, how families were coping, what supports they had in place, and what they needed.
- **Development & Marketing.** Our development team was another key piece of the puzzle. Donors were regularly reaching out and asking how they could help, and our Development and Marketing teams understood what type of assistance they would be interested in supporting. By bringing them in early, we were able to bridge the needs of our participants with an effective messaging and fundraising strategy to optimize our fund.
- **Finance.** Our finance team constructed the infrastructure for these donations to be earmarked for their intended use, as well as the distribution methods to get money into the hands of our participants. Standardizing these procedures was vital, as this was our first ever Emergency Fund campaign.
- **Data & IT.** Finally, bringing in our Data & IT team was integral for two reasons: (1) they could help us solicit needed information from participants to seamlessly facilitate the transfer of funds, and (2) they could do it in a way that helped capture where emergency assistance was going to so we could report back to our donors.

To get funds into the hands of those who needed it most, we knew we had to act swiftly, but wanted to act intentionally to make sure we reached the largest number of potential donors. To achieve this, we landed on a messaging campaign that focused on *keeping participants on the pathway out of poverty*, with different levels of giving associated with specific participant needs (see samples below). Having these two components were important because: (1) the theme gave people the *why* so they could connect their giving with Cara's larger

vision, and (2) the levels gave donors a tangible need they were meeting; we've also found that levels could help bump gifts (say, from \$20 to \$28).

Here are the different categories we included, based on the different needs we heard from our participants, as well as the percent of donors who contributed to each:

- One week bus pass: \$28 (35%)
- Remote communication: \$50 (21%)
- Clean campuses: \$100 (19%)
- Assistance funds for household budgets: \$300 (13%)
- Rental assistance: \$500 (13%)

Keep a Cara participant on their pathway out of poverty!

\$28 

Purchase a one-week CTA pass for one essential worker to travel to their job.

Give at www.carachicago.org/fund

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Keep a Cara participant on their pathway out of poverty!

\$50 

Maintain support services for our job seekers by subsidizing remote communications.

Give at www.carachicago.org/fund

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To get the word out, we included links in our social media on Facebook, LinkedIn, Twitter, and Instagram, provided information in a newsletter to our full community, and made a direct appeal to our board of directors, associate board, and other auxiliary boards. Two of our board members offered a \$10,000 match, which led to an additional 65 donations. We found that those who donated mostly came from the following sources:

- Cara Chicago website (where it was listed on our homepage) (40%)
- Social media (29%)
- Blast to Cara's broader community and friends (e.g., board of directors, associate board, etc.) (24%)

How are we implementing it?

As we thought about getting money to participants, we faced a tension between maximizing our impact (amount per person) and our reach (how many people we could impact). Recognizing that participants had different levels of need, we landed on a maximum level of assistance of \$500 – which we advertised through a mass text to 393 people.

Once participants were notified of the fund, they were directed to an online form. Cara already provided assistance to our employed participants – typically in the form of rental or utility assistance – so we had a model

we could build from. To maximize ease, we kept the form as simple as possible, although we asked how the funds would be most beneficial – using standardized options like rental assistance, food, medical, utilities, and internet, among others. This form connected with our data system, as well as each participant’s coach, so that we could get a better understanding of their immediate financial needs, as well as an understanding of their current situation so we could provide emotional support and other services from our partners. As the forms were completed and participants connected with their coaches, we distributed funds directly to our participants through checks or ACH, depending on what facilitated the most rapid transfer of funds based on banking access.

As of this writing, we have raised about \$90,000 and began receiving requests. As we learn how it works and make any needed adjustments, we’ll provide updates on [Cara Plus’ LinkedIn page](#) so that as we learn, you learn too. We also know that we’re in a constant state of learning and experimentation. If you or your organization has created your own Emergency Fund that we can learn from, or if you’d like to be highlighted on our social media, message us at learn@caraplus.org.

About Cara Plus: As an entity of Cara, Cara Plus engages leaders to build, deploy, and grow strong workforce solutions so that people affected by poverty have the access and opportunity to get back to work. In 2020, we are committed to making many of our resources and learnings free to create opportunities for learning and dialogue as we collectively wade through the impact and aftereffects of COVID-19. To access Cara’s resources, and learn about digital events – as well as future in-person events and partnership opportunities – follow our [LinkedIn page](#) or visit www.caraplus.org.

About Cara: Cara’s mission is to unlock the power and purpose within our communities and ourselves to create real and lasting success. Through its personal and professional development and access to employment opportunities, Cara serves as a leader in poverty alleviation in Chicago and beyond. Since 1991, more than 6,500 people have been placed into more than 10,000 jobs and started on their path to self-sufficiency. To learn more, please visit www.carachicago.org.

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