



CHICAGO FUTURE FUND:

The Impact of Guaranteed Basic Income on
the Lives of Post-incarceration Individuals



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EQUITY AND TRANSFORMATION

CONTENTS

FOREWORD	2
ABOUT EAT	3
EXECUTIVE SUMMARY	3
ABOUT THE RESEARCH	4
KEY RESEARCH FINDINGS	5
BROADER IMPLICATIONS FOR GBI PROGRAMS	7
POLICY RECOMMENDATIONS	8
PROGRAM OVERVIEW	10
NEIGHBORHOOD DEMOGRAPHICS	11
CFF PARTICIPANT DEMOGRAPHICS	12
RESEARCH FINDINGS	13
EMPLOYMENT	14
HOUSING	18
FINANCIAL SECURITY	20
REINCARCERATION AND INTERACTIONS WITH POLICE	22
HEALTH AND WELL-BEING	24
THE BROADER IMPLICATIONS OF GBI FOR SYSTEM-IMPACTED INDIVIDUALS	27
POLICY RECOMMENDATIONS	31
BEHIND THE SUPPORT	34

FOREWORD

More than a quarter of a million people are released from Illinois prisons and jails each year. Although they regain their physical freedom, they continue to face emotional, social, and economic confinement that extends far beyond the time they're sentenced to. In Illinois, more than 1,400 laws restrict the rights of formerly incarcerated individuals, imposing limitations on employment and business activities. These laws effectively function as permanent punishments. As the cost of living rises nationwide, the compounded effects of mass incarceration on Black communities make the journey toward racial equity in the United States increasingly difficult. The Chicago Future Fund was designed to bring formerly incarcerated people closer to restitution.

Our participants come from Austin, West Garfield Park, and Englewood. These are predominantly Black communities with a combined unemployment rate of 20 percent and an average per capita income of roughly \$18,000 per year. The reality of this situation is far more devastating than any report can fully convey. Over the years, I have sat with hundreds of formerly incarcerated individuals who were overqualified for the positions they applied for, and I witnessed the hope in their eyes when they said, "I got an interview"—only to later learn that they were denied the job due to their criminal record. It is a dehumanizing experience. This cycle gradually turns hope into defeat, leading many back to the only means they have to survive: the unprotected and unregulated informal economy.

Illinois spends more than \$1.4 billion a year on prisons, yet nearly half of those released from state prisons return within three years, at an estimated cost of more than \$150,000 for each individual. If the state can allocate \$1.4 billion to incarcerate its residents, it raises the question of why similar investments are not made in efforts to reduce recidivism and support sustained freedom.

The Chicago Future Fund proposes an alternative to incarceration that supports successful reentry through guaranteed income. Contrary to common myths, the participants in this program did not misuse funds or avoid work. Instead, they saved money, paid off debts, improved their financial and mental well-being, and demonstrated a commitment to seeking employment. They reported decreased housing instability, modest wage improvements, and aspirations to be community leaders and providers for their families.

This sense of community and hope highlights the potential of a guaranteed income to transform the lives of people affected by the historically unforgiving system of mass incarceration.

Richard Wallace
Executive Director
Equity and Transformation

EXECUTIVE SUMMARY

Mass incarceration has consequences that extend far beyond prison walls. In Illinois, Black people are incarcerated at 7.5 times the rate of white people and face an unemployment rate of 10.9 percent, more than three times higher than that of white workers (3.4 percent).

Upon release, formerly incarcerated individuals encounter a web of permanent punishments that restrict their ability to secure employment, education, and housing. Without access to the resources needed to support themselves, many turn to the informal economy to survive. This systemic exclusion perpetuates a cycle of poverty and recidivism, with 43 percent of released individuals returning to prison within three years and 76 percent within five years.

Equity and Transformation (EAT) built the Chicago Future Fund (CFF) as an innovative approach to disrupt this cycle. Launched in 2021, CFF is the first guaranteed income program in the nation that provides monthly stipends exclusively to formerly incarcerated individuals. By providing regular, direct cash payments, CFF aims to reduce the economic pressures that frequently lead to recidivism while empowering participants to invest in themselves, their families, and their communities.

This report evaluates the second round of CFF, discusses the impact of guaranteed basic income (GBI) on the lives of participants, and links the findings with policy recommendations that could have a broader impact.

ABOUT EAT

Established in 2018, Equity and Transformation (EAT) is a nonprofit organization based on the West Side of Chicago. Led by and for formerly incarcerated people, EAT seeks to build social and economic equity for Black workers engaged in the informal economy. EAT's work falls under four pillars: Building Alternatives, Empowering People, Growing Power, and Informing the Communities We Serve. The Chicago Future Fund is the culmination of these four pillars. Through CFF, EAT was able to invest directly into system-impacted people and better understand how guaranteed income affects their lives.



BLACK INCARCERATION IN ILLINOIS

7.5x

HIGHER THAN WHITE INCARCERATION

BLACK UNEMPLOYMENT IN ILLINOIS

>3x

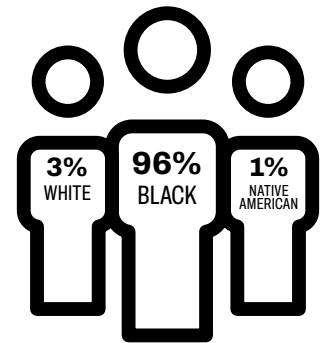
HIGHER THAN WHITE UNEMPLOYMENT

ABOUT THE RESEARCH

The second round of CFF provided 100 participants with \$500 a month in direct cash transfers from March 2023 to February 2024.

- Overall, 96 percent of CFF participants are Black, 3 percent are white, and 1 percent are American Indian or Alaskan Native.
- Participants spent a median of two years incarcerated at some point during their lives.
- CFF participants were selected from a pool of applicants based on their location within the city of Chicago and history of interactions with the carceral system.
- The neighborhoods of Austin, West Garfield Park, and Englewood were purposely chosen for recruitment because of their high rates of poverty,¹ history of urban disinvestment,² and notable police presence.³
- A baseline survey was administered to participants prior to the first cash distribution. Monthly surveys and follow-up interviews were conducted throughout the program.
- The survey and interview questions explored variables related to employment, financial security, housing security, physical and mental well-being, and interactions with the police.

THE CHICAGO FUTURE FUND PROGRAM



1 "Community Data Snapshots: Overview," Chicago Metropolitan Agency for Planning, accessed May 28, 2024.

2 William Julius Wilson, "When Work Disappears," *Political Science Quarterly* 111, no. 4 (1996): 567–595, <https://doi.org/10.2307/2152085>.

3 Jessica Alvarado Gamez and Amy Qin, "New data shows an increase in police traffic stops across Illinois in 2023," WBEZ Chicago, July 3, 2024; Joshua Levin, "Racially Disproportionate Traffic Stops Do Not Make Chicago Neighborhoods Safer," ACLU Illinois, August 10, 2022.

KEY RESEARCH FINDINGS

The cumulative findings of this study show that system-impacted individuals encounter persistent struggles with financial security, employment, housing, well-being, and the potential of reincarceration. At the same time, the data demonstrate that GBI has the potential to dramatically improve the lives of system-impacted people. Seven key findings emerged.



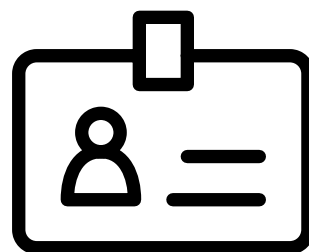
Participants report saving money and paying down debts

- Prior to the first \$500 payment, 76 percent of participants reported that they were late paying bills the prior month. That percentage dropped to as low as 50 percent in July 2023 and never exceeded 60 percent during the 12-month program.
- On average, over the course of the program, 58 percent of people reported being behind on their bills—a decrease of 18 percentage points from the start of the program.



GBI did not decrease motivation for finding employment

- Survey and interview data showed that CFF motivated system-impacted individuals to consistently look for formal work to improve their conditions and achieve financial security despite barriers.
- Ninety percent of participants worked either part-time or full-time for at least one month throughout the program.
- Ninety-two percent of those who experienced unemployment reported actively looking for work.



Having a record is a major barrier to securing stable employment

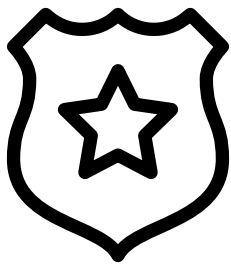
- Eighty-two percent of participants reported being unemployed for at least one month.
- Twenty-eight percent of participants reported informal economy⁴ work over the course of the program.
- Thirty-seven percent of participants reported working a short-term or temporary position at some point during the program.

⁴ The informal economy is defined here as the diversified set of economic jobs and activities that are not regulated or protected by the state, sometimes referred to as “off the books” work.



GBI improved housing stability for some

- At the beginning of the program, in March 2023, 35 percent of participants reported that they had experienced homelessness the year prior. The average rate of homelessness throughout the program was 24 percent—a decrease of 11 percentage points from the first survey.
- In interviews, participants regularly noted that the monthly stipend helped to pay bills, specifically rent.
- For participants living in the most precarious forms of housing, including unhoused participants or those staying in shelters, \$500 a month provided modest improvements.



The majority of participants had no interactions with police that led to arrest, booking, conviction, or incarceration

- Throughout the program, there were only three confirmed cases of reincarceration.
- Participants who were arrested during the program had made minor infractions, such as traffic violations, but these cases were either thrown out or not subject to reincarceration.



Participants reported decreased stress levels due to GBI

- Nearly all interviewed participants (33 of 34) report improved well-being due to the CFF.
- GBI provided crucial assistance for participants with health issues who were unable to work formal jobs.



Many recipients reported that the CFF helped them develop a sense of community

- Participants expressed a sense of admiration that EAT works to bring together system-impacted individuals and informal workers, which allowed system-impacted people find crucial connections and build meaningful relationships with others.
- This aspect of the program departs from others for formerly incarcerated individuals, which focus primarily on job training or professionalization.

BROADER IMPLICATIONS FOR GBI PROGRAMS

GBI programs show promise as a solution to reintegrate formerly incarcerated individuals into society, provide a path to jobs in the formal economy, address financial insecurity, and improve health and well-being. But these programs are not a catchall. The CFF study shows evidence for what Guy Standing, a leading expert on guaranteed incomes, and others have long argued: that GBI needs to come with a package of social service reforms. GBI cannot replace an entire social safety net—otherwise, it could underserve those in need, particularly system-impacted individuals.

- Even with the cash stipend, CFF participants struggled in the housing market.
- About one of every three participants received Supplemental Nutrition Assistance Program (SNAP) benefits, formerly known as food stamps.
- The other two-thirds of participants didn't receive SNAP despite qualifying for the benefit.
- The data illustrates that reform across social programs could increase the effectiveness of GBI on poverty mitigation.



POLICY RECOMMENDATIONS

Based on the findings of this study, we propose three policy recommendations:

1. Eliminate employer discrimination based on background checks at the federal level across the public and private sectors.
 - + So far, 37 states have implemented fair chance laws, and 15 states have extended this mandate to private employers.⁵
 - + Research indicates that there is increased employment for people with a felony record in states that have implemented these laws,⁶ but there is still work to do at the federal level.
2. Remove barriers to social programs for formerly incarcerated individuals.
 - + As system-impacted individuals reenter society, they encounter an already-challenging labor and housing market riddled with discrimination, without any legal protections.
 - + Studies have shown that recidivism is intimately linked with neighborhood-level factors and economic issues.
 - + Removing barriers to services such as housing subsidies could enable system-impacted people to access stable housing and relieve financial pressures.



5 Beth Avery and Han Lu, *Ban the Box: U.S. Cities, Counties, and States Adopt Fair-Chance Policies to Advance Employment Opportunities for People with Past Convictions*, National Employment Law Project, October 2021.

6 "Fair Chance Hiring Fact Sheet," NAACP, accessed July 17, 2024.



3. Immediately implement GBI for targeted groups, specifically system-impacted people.

- + Many studies have now documented the overwhelming success of GBI programs for low-income individuals.⁷ This study shows that system-impacted individuals can greatly benefit from these programs as well.
- + Most reentry and employment programs are skills-based, and there is still documented hiring bias,⁸ even with the removal of the felony checkbox. GBI for the formerly incarcerated could reduce reincarceration by increasing financial security for participants as they navigate the labor market.

This study shows the clear impact of GBI for formerly incarcerated people. By providing economic support in the form of direct cash payments, we have the opportunity to create stronger, safer communities; achieve greater racial equity; and reduce recidivism.

7 Mohammed Ferdosi and Tom McDowell, "More than Welfare: The Experiences of Employed and Unemployed Ontario Basic Income Recipients," *Basic Income Studies* 15, no. 2 (2020): <https://doi.org/10.1515/bis-2020-0005>; Martha A. Garcia-Murillo and Ian P. MacInnes, "Consumption Patterns under a Universal Basic Income," *Basic Income Studies* 16, no. 2 (2021): <https://doi.org/10.1515/bis-2020-0006>; Stacia West and Amy Castro, "Impact of Guaranteed Income on Health, Finances, and Agency: Findings from the Stockton Randomized Controlled Trial," *Journal of Urban Health* 100 (2023): 227–244, <https://doi.org/10.1007/s11524-023-00723-0>.

8 Christopher R. Beasley and Y. Jenny Xiao, "Incarceration history and ethnic bias in hiring perceptions: An experimental test of intersectional bias & psychological mechanisms," *PLoS One* 18, no. 1 (2023): 10.1371/journal.pone.0280397; Devah Pager, "The Mark of a Criminal Record," *American Journal of Sociology* 108, no. 5 (2003): 937–975, <https://doi.org/10.1086/374403>; Devah Pager, Bruce Western, and Bart Bonikowski, "Discrimination in a low-wage labor market: A field experiment," *American Sociological Review* 74, no. 5 (2009): 777–799, <https://doi.org/10.1177/000312240907400505>.



PROGRAM OVERVIEW

The CFF is a guaranteed income pilot program for formerly incarcerated individuals, launched by EAT. Established in 2018, EAT is a nonprofit organization working in Chicago and beyond to build social and economic equity for Black workers engaged in the informal economy.

CFF seeks to understand the impact of GBI for system-impacted individuals dealing with poverty and a lack of access to the formal economy. It also tracks the accompanying physical and psychological effects of this resource, as well as the recidivism rates of individuals receiving it. Through this research, we aimed to identify viable solutions for successful reentry for formerly incarcerated individuals.

This report provides the results from the CFF pilot, discusses the impact of GBI on the lives of CFF participants, and links the findings with policy recommendations that could have broader impacts.

NEIGHBORHOOD DEMOGRAPHICS

CFF participants primarily reside on the South and West Sides of Chicago. The neighborhoods of Austin, West Garfield Park, and Englewood were purposely targeted for recruitment because of their vulnerability markers, such as high rates of poverty, history of urban disinvestment, and significant police presence. Unemployment rates are significantly higher in these areas compared to the city of Chicago. The unemployment rate in Englewood, for example, is 24.9 percent, versus 8.4 percent for the entire city (see Table 1).

TABLE 1

City and Community Area Select Data¹

	Black (Non- Hispanic)	White (Non- Hispanic)	Hispanic or Latino (of any race)	Per Capita Income	Unem- ployment Rate	% Owner Occupied	% Renters
City of Chicago	28.8%	33.1%	28.7%	\$41,821	8.4%	45.6%	54.4%
Austin	74.8%	5.3%	17.6%	\$22,436	13.5%	40.8%	59.2%
West Garfield Park	92.3%	2.5%	4.1%	\$16,522	22.6%	27.4%	72.6%
Englewood	91.4%	1.4%	4.4%	\$15,830	24.9%	24.0%	76.0%

Note: Percentages may not sum to 100%, because of rounding.

¹ "Community Data Snapshots: Overview," Chicago Metropolitan Agency for Planning, accessed May 28, 2024.

Across the three neighborhoods, the percentage of renters is also much higher than for the city as a whole. The percentages of renters in West Garfield Park and Englewood, for example, are 72.6 and 76.0 percent, respectively, compared with 54.4 percent for the city of Chicago. These neighborhoods primarily consist of Black residents.

These patterns are the result of a long history of racial and economic segregation in Chicago, which has deprived these communities of opportunities for upward social and economic mobility.

CFF PARTICIPANT DEMOGRAPHICS

Overall, 96 percent of CFF participants are Black, 3 percent are white, and 1 percent are American Indian or Alaskan Native. Six percent of participants reported being ethnically Hispanic or Latino. Seventy-four percent of participants identified as men, 24 percent identified as women, and 1 percent identified as nonbinary.⁹ Participants spent a median of two years incarcerated at some point during their lives. Before starting the program in February 2023, 60 percent of participants reported incomes of less than \$500 a month. By the completion of the program, 48 percent of respondents reported incomes of less than \$500 a month (Table 2). The majority of participants (57 percent) reported that they lived in an apartment, condo, or townhome by the completion of the program.

TABLE 2

Income by Ranges from Baseline Survey Compared with Program Completion

Income	Before Program (February 2023 Baseline Survey)	End of Program (February 2024 Survey)
Less than \$500 a month	60%	48%
\$500 to \$750 a month	12%	18%
\$751 to \$1,000 a month	8%	11%

In addition to experiencing social and economic vulnerabilities, several of the participants disclosed experiencing trauma or additional hardship either during or prior to the CFF program. During interview sessions, they described exposure to gun violence, police harassment, and wrongful conviction and incarceration (for which some were later exonerated). CFF participants are not defined by their incarceration and economic challenges. They are parents, siblings, children, and community members. They are chefs, artists, roller skaters, DJs, writers, and podcasters. They are entrepreneurs with aspirations to provide for their families, help others, envision a better future, and build communities of support.

⁹ Because of rounding, these figures do not sum to 100%.

RESEARCH FINDINGS

The cumulative findings of this study show that system-impacted individuals encounter persistent struggles with financial security, employment, housing, well-being, and the potential of reincarceration.

At the same time, the data demonstrate that GBI has the potential to dramatically improve the lives of system-impacted people. CFF participants had positive outcomes across all areas measured: employment, housing, financial security, reincarceration and interactions with the police, and health and well-being.



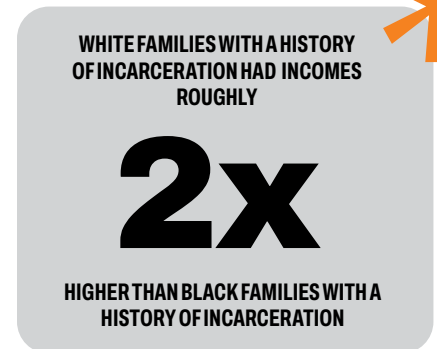
EMPLOYMENT

The rate of Black unemployment is nearly twice as high as the rate of white unemployment in the United States.¹⁰ This rate is most often explained by assuming differences in education and skill levels,¹¹ but research shows that Black workers have historically been more vulnerable to economic shocks across the country, such as deindustrialization and the 2008 financial crisis.¹²

Black workers can be passed over because of a “job–skills mismatch,” in which the skills someone has do not fit the jobs that are available in the broader economy. However, some scholars have pointed to criminal backgrounds and employer discrimination as barriers preventing Black job seekers from gaining work. For example, studies have shown that employers were more likely to contact applicants with less ethnic or Black-sounding names and that Black applicants were less likely to get callbacks after completing applications compared with white applicants, even when they had similar characteristics (such as age, education, or skill set).¹³ The *Color of Wealth in Chicago* report by authors at The New School found that white families with a history of incarceration had higher incomes (\$75,600) than Black families with no incarceration (\$38,000).¹⁴

These inequities in employment for Black workers are undergirded by workers’ interactions with the criminal legal system. As a result of the war on drugs in the United States, inner-city communities of color were targeted with aggressive policing and met with mandatory minimum sentencing for nonviolent drug offenses. The prison population boomed beginning in the late 1970s through the 2010s, putting a disproportionate number of Black men and women behind bars.¹⁵ Upon release, they carried with them a felony record—a known impediment for gaining stable employment.

The CFF study revealed three key findings.



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- 10 Algernon Austin, *The Unfinished March: An Overview*, Economic Policy Institute, June 18, 2023; Amon Emeka, “Where Race Matters Most: Measuring the Strength of Association Between Race and Unemployment Across the 50 United States,” *Social Indicators Research* 136 (2018): 557–573, <https://doi.org/10.1007/s11205-017-1557-9>; Steven Shulman, “Why is the Black unemployment rate always twice as high as the white unemployment rate?,” in *New Approaches to Economic and Social Analyses of Discrimination*, ed. Richard R. Cornwall and Phanindra V. Wunnava (Praeger, 1991).
 - 11 Abigail Wozniak, “Field Perspectives on the Causes of Low Employment Among Less Skilled Black Men,” *The American Journal of Economics and Sociology* 70, no. 3 (2011): 811–844, <https://doi.org/10.1111/j.1536-7150.2011.00791.x>; Harry J. Holzer and Paul Offner, “The puzzle of black male unemployment,” *Sociological Abstracts* 154 (2004): 74–84.
 - 12 Robert Cherry, “Black Male Employment and Tight Labor Markets,” *The Review of Black Political Economy* 27, no. 1 (1999): 31–57, <https://doi.org/10.1007/s12114-999-1003-6>.
 - 13 Marianne Bertrand and Sendhil Mullainathan, “Are Emily and Greg More Employable Than Lakisha and Jamal? A Field Experiment on Labor Market Discrimination,” *American Economic Review* 94, no. 4 (2004): 991–1013, <https://doi.org/10.1257/0002828042002561>; Pager, Western, and Bonikowski, “Discrimination in a low-wage labor market,” 777–799.
 - 14 Suparna Bhaskaran et al., *Color of Wealth in Chicago*, The New School, June 2024.
 - 15 Michelle Alexander, *The New Jim Crow: Mass Incarceration in the Age of Colorblindness* (The New Press, 2020).

Securing stable, well-paid work is a persistent issue for system-impacted individuals

Monthly surveys with participants revealed a significant variance in the types of employment held during the program. Many of the participants experienced unemployment: 82 percent reported being unemployed for at least one month during the program. However, 90 percent of respondents worked either part time or full time for at least one month over the same period. High levels of unemployment were consistently observed month to month despite most participants working in the formal labor market for at least one month over the program period. In any given month, most participants (64 percent, on average)¹⁶ were unemployed (Table 3). Most of the participants who were unemployed were consistently looking for work while enrolled in the program. Only 8 percent of respondents noted they were “discouraged workers” (unemployed and not looking for work). This amount remained unchanged from the baseline survey.

Together, these figures demonstrate significant fluctuation in employment. During the program, most participants experienced both unemployment and part-time or full-time employment, which suggests that maintaining stable employment remains an issue for system-impacted individuals in and outside of the CFF program.

TABLE 3

Employment by Type for CFF Participants

Employment Type	Average over CFF Program
Unemployed	64%
Full-time Formal Employment	17%
Part-time Formal Employment	15%
Self-employment	28%
Informal Work At Least Once a Month	56%

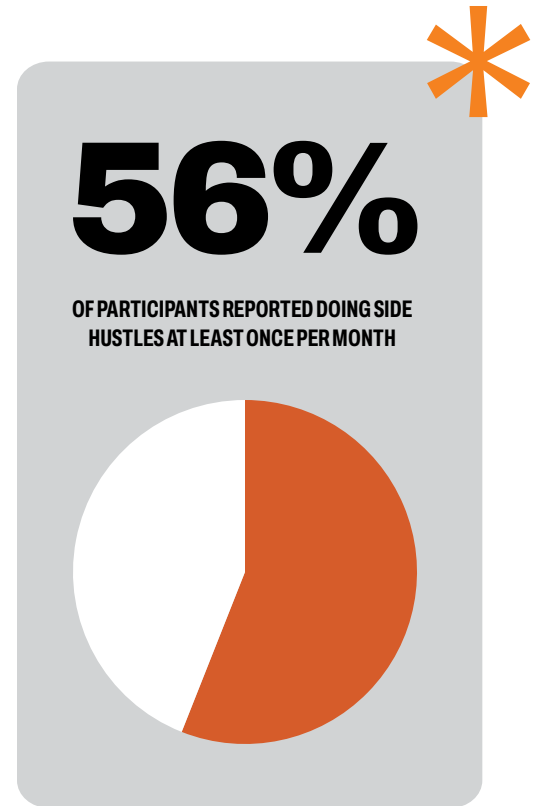


¹⁶ Unless otherwise indicated, figures reflect averages across the 12-month program.

Many CFF participants worked in the informal economy during the 12-month period

Beyond work in the formal labor market, participants also held nonstandard or informal jobs such as temporary positions or side hustles (measured as self-employment). Twenty-eight percent of participants reported self-employment over the course of the program. The most common form of self-employment was working as a handyperson or independently selling items, such as loose cigarettes, clothing, or personal care items.

Overall, 37 percent of participants reported they worked a short-term or temporary position at some point during the program. Likewise, an average of 25 percent of participants said that they engaged in these side hustles daily. Many participants (56 percent) reported they did side hustles at least once a month. Interestingly, the percentage of those engaging in side hustles at least once a month dropped from 63 people at the beginning of the program to 50 people by the end of the program.



GBI motivated system-impacted participants to reach financial security and improve employment circumstances despite barriers

Survey and interview data showed that GBI motivated system-impacted participants to consistently look for formal work to improve their economic condition and achieve financial security despite numerous barriers. As an example, the story of Nathan¹⁷ helps to articulate this finding. Nathan is the father of two children. His goal is to give his kids the things that he never had growing up. At the time of the interview, he was working full-time at a nursing home. In his spare time, Nathan hosts a podcast in which he covers a variety of topics related to his life experiences, including trauma.

Prior to attaining full-time work, he had shuffled through a variety of temporary help jobs. He described going through the lengthy application and interview processes only to be denied once background checks were completed. Nathan described the emotional toll he experienced as a result:

17 All names are pseudonyms.



When I was going through temps [temporary help firms], they asked, ‘Are you a felon?’ But I read that you can’t bring that up. They still bring it up.

“When I was going through temps [temporary help firms], they asked, ‘Are you a felon?’ But I read that you can’t bring that up. They still bring it up. One time, I went all the way to FedEx. I did the interview and everything. As soon as I get to the orientation, the lady came in, like, ‘I’m sorry, but we can’t hire you.’ I’m like, ‘Why?’ ‘Because you’re a felon.’ I’m like, ‘But you *can* hire me—that has nothing to do with anything. I’m a great worker.’ You can’t explain to them that you’re a great worker. You can’t even show a person that you are willing to work without being turned down. That hurts your pride. So it’s like—man, I’m trying to do good. But this is what it’s leading to. So now it feels like you’re back again at ground zero.”

This experience was echoed by several participants. One individual said they were hired on four separate occasions and then denied the job once their background checks came through.

While “fair chance hiring” practices have removed the felony checkbox from applications for private sector jobs in 15 states, including Illinois,¹⁸ many people with criminal backgrounds, like Nathan, still encounter such obstacles to employment.

Importantly, participants also explained CFF motivated them to pursue their dreams and aspirations. They described aspirations to be small-business owners, care workers, and chefs. One participant, Geoff, told a story about his desire to revive an ice cream truck business his family had started in Chicago. He was hoping the funds could be used to repair some of the problems with the truck.

These findings suggest that GBI programs have the potential to support system-impacted people as they navigate an often hostile and volatile labor market. Additionally, these data help dispel the stubborn myth that social programs providing financial support discourage participants from seeking formal work. As one participant explained, “[CFF] makes me actually want to get out there and go do more [work].”

18 Avery and Lu, *Ban the Box*, October 2021.

HOUSING

Broadly defined, individuals experiencing housing insecurity lack a stable and safe place to call their home, situations that may include homelessness, staying in a hotel or single-room occupancy units, staying with friends or family, and other arrangements.¹⁹ In Chicago, homelessness²⁰ has risen considerably from 2022 to 2023.²¹ CFF participants were particularly vulnerable to this local and national crisis, which is driven by interlocking dynamics such as poverty, rapidly increasing rent, low housing stock, and the immense depletion of public housing and other subsidized housing options.²²

For system-impacted individuals and families, these issues are compounded by their backgrounds. People with felony convictions are excluded from subsidized housing such as Section 8 or public housing. As one participant expressed in interviews, the barriers to housing for the formerly incarcerated mirror the barriers in the labor market. Just as someone's background can make finding work difficult, finding housing can be equally challenging because landlords and federal and local programs are legally allowed to deny housing opportunities to those with felony convictions.²³ Together, these barriers in the labor and housing markets may exacerbate issues such as episodic homelessness.²⁴

Housing insecurity is a growing problem across the United States and was experienced by many of the CFF participants. The following are two of the key findings regarding housing.

Problems with housing affordability persist

Overall, 57 percent of CFF participants reported being unhoused for at least one night during the program. About 19 percent of participants reported experiencing homelessness for at least one night over six of the CFF's 12 months (March 2023 to February 2024). Moreover, some participants (an average of 24 percent over the program's duration) lacked a space to call their own and instead stayed with friends or family or relied on shelters or single-room occupancy units, which are likely insecure or short-term options.

19 Claudia D. Solari, "How Big Is the Problem of Housing Insecurity? What We Learned from the District of Columbia," *Housing Matters*, January 24, 2024.

20 Homelessness here is defined as those that are sheltered or unsheltered—the most precarious form of housing insecurity.

21 *City of Chicago 2023 Point-in-Time Count & Survey Report of People Experiencing Homelessness*, Nathalie P. Voorhees Center for Neighborhood & Community Improvement, University of Illinois at Chicago, 2023.

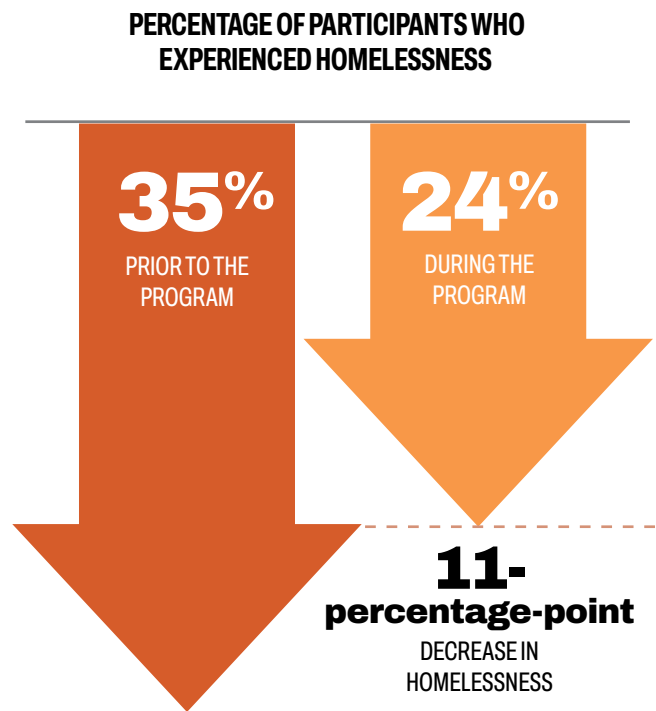
22 "Research by Topic," National Coalition for the Homeless, accessed June 1, 2024.

23 "Housing Choice Voucher and Public Housing Policies," Chicago Housing Authority, accessed June 1, 2024.

24 Episodic homelessness is defined as temporary homelessness lasting for short periods of time—even one night—that people may cycle in out of. See "Did You Know There Are Four Types of Homelessness?," *CaringWorks*, accessed September 17, 2024.

People experiencing the most precarious housing saw improvements over the course of the program

Despite housing instability, the percentage of participants reporting homelessness decreased month over month. At the beginning of the program, in March 2023, 35 percent of participants reported experiencing homelessness during the previous year. The average rate of homelessness throughout the program was 24 percent—an 11-percentage-point decrease from the first survey. There was some variability over the months, with the highest level of homelessness reported in September 2023 (30 percent) and the lowest in December 2023 (19 percent). This improvement was reinforced in survey data as well as interviews, where participants regularly explained that the monthly stipend helped them pay bills, specifically rent.



Some participants explained the money they received was used to secure better housing—a theme present across participants’ experiences. For example, Allen had previously lived on the South Side in a neighborhood that he described as “bad” and “dangerous.” He noted the poor conditions of the apartments he had lived in previously. Allen used some of the CFF money to move into a new place on the Northwest Side that was “quieter” and “safer” compared to where he was before. He reflected on the well-maintained lawns and tree-lined streets and showed excitement over an in-unit washer and dryer. Overall, Allen was relieved to obtain better living conditions for himself and his family.

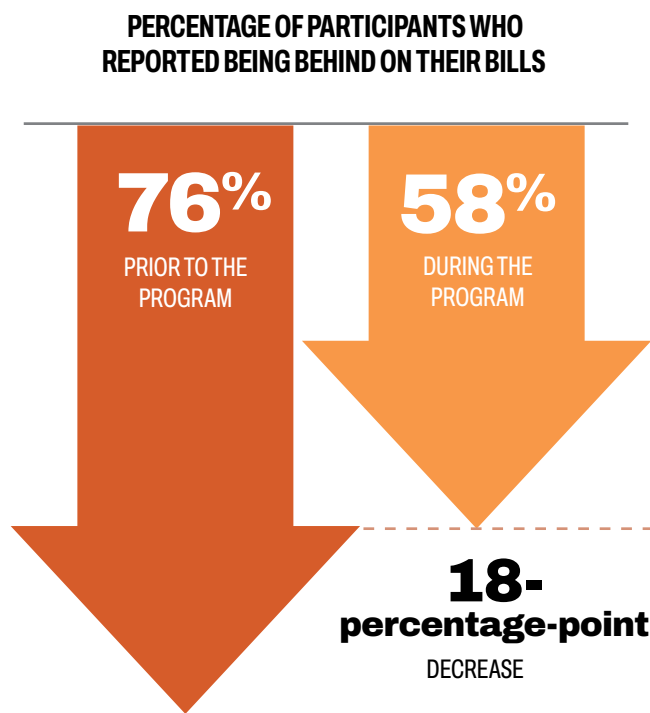


FINANCIAL SECURITY

The carceral system is disproportionately made up of poor people. According to the Prison Policy Initiative, 57 percent of people who were incarcerated in 2014 had incomes of less than \$22,500 annually.²⁵ Incarcerated folks are more likely to be poor when they enter prison and, upon release, are met with similar financial insecurities. According to a study by the Brookings Institution, only 55 percent of formerly incarcerated people have earnings in the formal labor market. People who do find work are most likely to end up in the low-wage labor market; the same study found that median incomes for formerly incarcerated people were \$10,090 per year.²⁶

These outcomes are tied to struggles with securing formal employment and taking care of debts incurred while incarcerated.²⁷ Financial insecurity has been linked with an increased likelihood of reincarceration, poor health outcomes, and negative effects for children and families in terms of their housing and mental health.²⁸

Consistent with most research on GBIs, this study found CFF participants experienced financial benefits. Three key findings emerged.



The percentage of people that reported paying bills late decreased

Participants regularly said that their rent, utilities, and car payments were their biggest monthly expenses. Financial insecurity continues to affect CFF participants, but some stabilization was observed throughout the program. Prior to the first \$500 payment, 76 percent of participants reported they were late paying bills the prior month. The percentage dropped to as low as 50 percent in July 2023 and never exceeded 60 percent during the 12-month program.

25 Bernadette Rabuy and Daniel Kopf, "Prisons of Poverty: Uncovering the pre-incarceration incomes of the imprisoned," Prison Policy Initiative, July 9, 2015.

26 Adam Looney and Nicholas Turner, *Work and opportunity before and after incarceration*, Brookings Institution, March 2018.

27 Annie Harper et al., "Debt, Incarceration, and Re-entry: a Scoping Review," *American Journal of Criminal Justice* 46, no. 2 (2020): 250–278, <https://doi.org/10.1007/s12103-020-09559-9>.

28 "Connections Among Poverty, Incarceration, and Inequality," Institute for Research on Poverty, May 2020.

On average, over the course of the program, 58 percent of people reported being behind on their bills—a decrease of 18 percentage points during the program. This demonstrates that GBI programs can improve household finances, particularly by preventing people from falling behind on their bills, which can often lead to a spiral of debt.

Participants used their monthly funds to pay for household necessities and childcare costs

Overwhelmingly, people reported using their monthly stipend to pay for bills, household necessities, or their family’s needs—especially their children. As one participant, Martha, put it, “The program allows me to keep up with my bills—you know, food, what my daughter needs, and all that.”

While some participants still struggled to keep up with the rising cost of goods and services during the program, they described how helpful the monthly stipend had been in either maintaining their financial position through this inflationary period or improving it. A common refrain was “the money came at exactly the right time”—the sentiment being that the money arrived as a bill came due or an unexpected expense arose. Describing the ongoing struggle with financial stability, Jasmine explained, “It’s hard right now. Even when you have a job, it’s still hard to meet ends with rent, and a car note, and kids. The extra \$500 that the program was giving me was very helpful. I can use the \$500 on paying my car note; or use it to pay half of my rent; or use the \$500 on buying my kids some shoes or clothes or something extra for school. So that was very helpful for me. It’s like an extra push to keep going.”



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For CFF participants, even those who were working, the extra \$500 a month helped to steady their household finances, providing a cushion when everyday costs were on the rise.

Participants report saving money and paying down debts

Although the \$500 a month was necessary for many of the participants to simply stay afloat, some individuals did report that they were able to save their monthly stipends or use the money to pay down debts. Some participants explained that up until the holidays, they were able to save each of the monthly stipends. Others explained that, at first, they spent the money on things they needed but then realized that, instead, they should try to save as much as they could. Others reported saving with the intention of starting their own businesses.

When it came to paying down debts, participants discussed prioritizing outstanding car loans and credit card debts. Paying down these debts provided participants with a sense of hope for financial security in the future.

REINCARCERATION AND INTERACTIONS WITH POLICE

Police activity and interactions are a consistent feature in the lives of formerly incarcerated Black Chicagoans. Living on the South and West Sides of the city in neighborhoods that experience a higher-than-average police presence²⁹ contributes to these interactions. While a direct correlation between participating in the CFF and interacting with the police cannot be drawn, a pattern of understanding was clear among participants: To them, the police were not there to help or provide safety, and it was best to avoid them. As one participant explained, “We get a lot of aggressive police [in the neighborhood]. So I try to stay away.”



During the program, CFF participants had extremely low levels of reincarceration, and arrests during the program were for minor infractions, such as traffic violations. Many later had their cases thrown out or were not subjected to reincarceration. This finding is consistent with studies showing that involvement with community-based organizations has the potential to reduce reoffense and reincarceration.³⁰

Surveys and interviews reveal two key findings related to interactions with the police.

29 Gamez and Qin, “New data shows,” July 3, 2024; Levin, “Racially Disproportionate Traffic Stops,” August 10, 2022.

30 Danielle Wallace, “Do Neighborhood Organizational Resources Impact Recidivism?,” *Sociological Inquiry* 85, no. 2 (2015): 285–308, <https://doi.org/10.1111/soin.12072>.

Participants experienced extremely low levels of reincarceration

By February 2024, the completion of the program, the median time since incarceration reported for CFF participants was slightly more than 3.5 years. For some, it had been more than 20 years since they were last incarcerated. Since leaving prison, most participants (80 percent) had no interactions with police that led to arrest, booking, crime conviction, or incarceration.

Throughout the program, there were only three confirmed cases of reincarceration. One was due to an outstanding warrant for an incident that occurred prior to the program. A second involved a participant incarcerated on two charges for a negative police interaction outside of a neighborhood store; while he did spend nearly a month in jail, the charges were ultimately thrown out. The final confirmed case of reincarceration was a participant who was arrested and charged for having a quantity of marijuana—which is legal in the state of Illinois—that exceeded the legal limits.



According to the Illinois Criminal Justice Information Authority, 40 percent of people reoffend within three years of release.³¹ Therefore, the rate of recidivism³² for CFF participants was significantly less than what is typically observed in the state of Illinois.

Participants practice police avoidance

While the percentage of people arrested during the program was low, participants regularly described police interactions where they felt harassed or targeted. Many reported traffic stops for extremely minor infractions, such as not fully stopping at a stop sign. Others described police approaching groups gathering near their homes on days with favorable weather and insinuating illegal activity.

Many participants described using certain language and behavior they had learned from previous experiences that would deescalate an encounter with the police. Many explained they never wanted to return to prison and were more levelheaded now in police interactions. Most attributed this shift to getting older and maturing.

31 Jessica Reichert, Ryan Maranville, and Eva Ott Hill, "Differences in Recidivism Outcomes of Illinois Prison Work Release Centers by Participant Characteristics," Illinois Criminal Justice Information Authority, August 1, 2023.

32 Recidivism is defined here as reincarceration.

HEALTH AND WELL-BEING

CFF participants saw some of the greatest benefits in the category of health and well-being. The monthly stipend provided a financial cushion for participants with disabilities or health conditions. CFF also engendered feelings of dignity, respect, and a place for community building.

Overall, most CFF participants reported having good, very good, or excellent health throughout the program (74 percent). Only 26 percent reported having poor or fair health. These figures are comparable to the baseline survey, indicating that self-reported health measures stayed consistent throughout the program. By the completion of the program, 52 percent reported that their health was “about the same” compared with last year. Only 6 percent reported that their health was “somewhat worse” or “much worse” at the completion of the program—a drop of five percentage points from before the program began.

Nearly all of the interviewed participants reported decreased levels of stress

Nearly all interviewed participants (33 of 34) reported improved well-being because of CFF. Many of the participants directly connected GBI to improved mental well-being—specifically, less stress. The money was something participants could count on each month, and, as a result, many described having less concern with making ends meet. As one participant explained, “With [CFF], I’ve been able to be a little bit more stress-free; I have a little extra money that I could put to the side to be more social with my family and friends.” Another participant said the money helped him “to be a better father” because he was able to provide the things he needed for his family. This finding suggests having a financial cushion in the form of GBI has the potential to reduce stress levels, which can have long-term health benefits, improve social interactions, and improve familial and personal relationships.



GBI also provided crucial assistance for participants with health issues who were unable to work formal jobs. Terry, who was out of work due to medical reasons, described how the money helped his mental health, saying, “I just smile more now.” Terry was shot a few years prior to the program and lost some of his mobility. His recovery went poorly, and he struggled to find formal employment. Terry lived in a household with upward of 18 people and experienced depression that prevented him from leaving the house. He explained the monthly \$500 gave him motivation to get outside during warmer weather and work selling food from a tent with his aunt. Others who have been locked out of the formal labor market or were unable to work due to medical conditions expressed relief that they had money they could count on each month.



CFF participants developed stronger ties with, and a sense of belonging in their communities

CFF participants consistently emphasized that the program provided dignity, respect, and connection. Some participants described the overwhelming feeling they had knowing that organizations like EAT cared about people like them. Tears of joy and other strong expressions of emotion and relief for the program were not uncommon in interviews. Participants discussed how being part of the organization affected their desire to give back to their communities. Others explained the program helped them believe in themselves and repair some of the traumas they have experienced. For example, Von, a father and a restorative justice case worker, spent more than two decades of his life incarcerated. He explained that his mother had passed away while he was incarcerated, and he used some of the first monthly payments to travel to her gravesite for the first time. He said that while it was an extremely difficult experience, it was a necessary one that the money enabled him to do. Several participants spoke of how the money and CFF program helped repair emotional trauma.

Beyond the individual and familial benefits to well-being, many participants reported developing a sense of community because of CFF. Participants expressed admiration for EAT's efforts to bring together system-impacted individuals and informal workers. Several people described attending events hosted by EAT and forming relationships with EAT staff and other CFF members as a result. One CFF participant, Demetri, explained, "It's not only the money—the money is fine—but the fellowship and the love. It's the community. You're part of something. You're just not out there by yourself. You're here, and you're embraced. You're welcome. That makes the whole difference." In another example, Johnathon said that ever since he met Greg (one of the organizers) on Madison and Pulaski, he has felt welcomed and embraced by EAT. He appreciated that EAT members have been through similar experiences and that "there is no judgment, just support." Other participants echoed this sentiment throughout interviews.

Throughout the program, EAT held several events for participants, including focus groups, outings (such as a group bowling event), and a final graduation ceremony. At events, EAT staff would explain to CFF participants who they were, where they came from, and why they worked for EAT. This was meaningful for participants because EAT is primarily run by Black and system-impacted folks. These events brought people together and signified that a community existed for their shared experiences and support. Participants expressed an interest in and excitement about remaining involved with EAT. For example, Phil explained what he got out of the CFF program beyond financial assistance, saying, “I’ve met interesting people. I made good connections with [them]. I learned different things that I knew a little bit about, and I learned more about them.” Travell, who was struggling to keep his family home, grieve the death of family members, find formal employment, and navigate mental and physical health struggles, said that when the program began, he wasn’t ready to be a part of a community. Over time, as he met other participants and learned more about EAT, he said he saw the importance of community building. He tearfully explained that he had lost most of his family and friends, that he greatly needed the community support that EAT provided, and that he was “ready to lock in.”



These reflections on the impact of the program suggest that when channeled through a community-based organization, particularly one centered around organizing and community, system-impacted people find crucial connections and build meaningful relationships with others. Importantly, this finding departs from many programs for formerly incarcerated individuals that focus primarily on job training or professionalization. Many of the participants noted they received these skills in other venues, such as during their incarceration or through reentry programs. Instead, what EAT and CFF provided was a basis of support and avenues to build relationships with others around better futures.



THE BROADER IMPLICATIONS OF GBI FOR SYSTEM-IMPACTED INDIVIDUALS

These findings support the conclusions in numerous other studies conducted on GBI programs in the United States.³³ This study provides strong evidence that formerly incarcerated individuals see benefits from GBI programs, such as decreased income volatility and improved mental well-being, that are similar to those who have not gone through the carceral system.³⁴ The study also shows that GBI programs housed within or paired with community-based initiatives have the potential for increasing community engagement and participation by individuals.

33 2022-2023 Impact Report, Just Income GNV and Community Spring, 2023.

34 Preliminary Analysis: SEED's First Year, Stockton Economic Empowerment Demonstration (SEED), 2021.

This study highlights the ways in which the crucial sectors of society (specifically the labor market and housing market) include numerous roadblocks for system-impacted people. Research shows that employment significantly decreases the chances of reincarceration in the first two years after release.³⁵ In addition, it indicates that employment barriers for people with records hold individuals and their families back economically.³⁶ Importantly, the solution is not as simple as finding a job; positions need to be stable and provide livable wages. Many of the jobs in the formal labor market are precarious, short-term, or degrading. These jobs lead people back to the informal labor market, which is unsurprising given current labor market conditions, in which nearly 30 percent of jobs qualify as low-paying and only 45 percent of jobs provide stable full-time work.³⁷

The number of people doing side hustles or informal work dropped during the CFF program, however. This suggests that the \$500 monthly stipend enabled participants to relinquish their side gigs, which has the potential to reduce the risk of police interaction and reincarceration. Recipients of the GBI want to “do more” but want to do so in the formal labor market. It is reasonable to conclude the \$500 monthly stipend enabled people to search for more secure and stable employment or exit work that could lead to reincarceration.

On top of the persistent issues in the labor market, the barriers to housing embedded within federal and local policies are detrimental for system-impacted people. Individuals with felony convictions are released from incarceration and are functionally locked out of the formal labor market and then similarly locked out of the housing market. These combined exclusions amplify each other’s effects, leaving system-impacted people vulnerable to homelessness and broader housing insecurity. This study suggests GBI has the potential to decrease homelessness and some other forms of housing insecurity, such as residing in unsafe neighborhoods or poor-quality housing. For those living in the most precarious forms of housing, such as direct homelessness and staying with friends and family or in shelters, \$500 a month provided modest improvements. Without housing program exclusions, the impact on housing stability would likely improve even more.



35 Mark T. Berg and Beth M. Huebner, “Reentry and the Ties that Bind: An Examination of Social Ties, Employment, and Recidivism,” *Justice Quarterly* 28, no. 2 (2011): 382–410, <https://doi.org/10.1080/07418825.2010.498383>.

36 Bruce Western and Becky Pettit, *Collateral Costs: Incarceration’s Effect on Economic Mobility*, The Pew Charitable Trusts, 2010.

37 Vincent A. Fusaro and H. Luke Shaefer, “How should we define ‘low-wage’ work? An analysis using the Current Population Survey,” *Monthly Labor Review*, U.S. Bureau of Labor Statistics, October 2016.

Despite the program's positive results, CFF participants still reported facing significant struggles. Consistent with the literature on Black unemployment and the effects of incarceration,³⁸ participants face additional social and economic barriers because of their criminal backgrounds. Participants report that they struggle to find jobs, even when a potential employer claims to be "background friendly." Instead, participants note they move through the interview process well but end up being denied positions at the time of the background check.

While the state of Illinois adopted "ban the box" in 2014, there still seems to be a bias against people who are system-impacted.³⁹ The socioeconomic status and geographic location within a racially and economically segregated city such as Chicago adds an additional layer of vulnerability for many CFF participants. Recurring interactions with the police, such as traffic stops and street harassment, are not uncommon for participants.



Despite reports of instability and insecurity, these instances should not overshadow the widespread positive impact of the program, including extremely low levels of reincarceration and arrest. Instead, the continued struggles of participants may be evidence of a need to increase the monthly stipend and supplement GBI programs with other social services, such as housing assistance.

The CFF findings challenge persistent negative stereotypes about individuals in poverty, particularly for people with criminal records. Contrary to common misconceptions about GBI programs, the direct cash payments from the CFF program did not discourage employment. Instead, participants saved money, paid off bills and debts, and provided for their families.

38 Pager, "The Mark of a Criminal Record," 937–975; Wozniak, "Field Perspectives," 811–844.

39 Avery and Lu, *Ban the Box*, October 2021.

Participants also experienced a decrease in housing instability. They overwhelmingly reported improved financial and mental well-being. Importantly, an average of 92 percent of participants who were unemployed continued to actively look for work, resulting in modest increases in wages (11 percent fewer people reported that they made less than \$500 a month) and a decrease in informal work (15 percentage points fewer).

Many of the participants aspire to be community leaders, small-business owners, and better providers for their families. Last, participants attribute a sense of community building, camaraderie, and hope for the future thanks to CFF. These findings indicate that for system-impacted individuals, GBI has the potential to significantly improve their lives within a system that has historically been rigid and unforgiving.



Many of the participants aspire to be community leaders, small-business owners, and better providers for their families.

GBI programs should not serve as a catchall. This study shows evidence for what Guy Standing, a leading expert on GBI and founder of Basic Income Earth Network (BIEN), and others have long argued: GBI needs to accompany a package of social service reforms. It cannot replace the entirety of the social safety net, however. Otherwise, it may fall short for CFF participants who benefited from the monthly cash stipend in a variety of ways but still struggled in the housing market. Furthermore, about a third of participants received SNAP benefits (formerly referred to as food stamps), which likely enabled them to direct their monthly stipend to other things, such as paying down debt or saving money. The other two-thirds of participants did not receive SNAP benefits even though they qualified for them. While the findings from this study support the likelihood of successful GBI programs on poverty mitigation, the data also highlight the need for reforms across social programs.

POLICY RECOMMENDATIONS

Based on the findings of this study, three policy recommendations could assist meaningfully in successfully reintegrating formerly incarcerated people into society and tackling the barriers that stand in their way.



Remove the ability for all employers to discriminate based on background checks at the federal level across public and private sectors

At present, 37 states have implemented fair chance laws, and 15 states have extended this mandate to private employers.⁴⁰ While biases against folks with a criminal background persist, these laws are a step in the right direction. Research indicates states that have implemented these laws see an increase in employment for people with a felony record. Policymakers must work to expand these policies at the federal level.

Remove barriers for the formerly incarcerated to all social programs

As system-impacted individuals reenter society, they encounter a labor market that is riddled with discrimination based on their race and background. Navigating these barriers is often unnecessarily difficult. This process is mirrored in the housing market because landlords are legally allowed to deny housing based on criminal history. Moreover, formerly incarcerated people do not qualify for housing subsidies. Instead, they are forced to pay market rate. However, studies have shown recidivism is closely linked with neighborhood-level factors and economic issues.⁴¹

Removing barriers to services such as housing subsidies could enable system-impacted people to access stable housing and relieve financial pressures, which have the potential to reduce recidivism.



⁴⁰ Avery and Lu, *Ban the Box*, October 2021.

⁴¹ Michael Crow and Tusty ten Bensel, "Recidivism and Neighborhood Governance," *Urban Affairs Review* 56, no. 4 (2018): <https://doi.org/10.1177/1078087418809946>; Charis E. Kubrin and Eric A. Stewart, "Predicting Who Reoffends: The Neglected Role of Neighborhood Context in Recidivism Studies," *Criminology* 44, no. 1 (2006): 165–197, <https://doi.org/10.1111/j.1745-9125.2006.00046.x>.

Immediately implement GBI for targeted groups, specifically formerly incarcerated people

Many studies have now documented the overwhelming success of GBI programs for low-income individuals.⁴² CFF shows, specifically, how these programs can greatly benefit people who are impacted by the criminal-legal system. Currently, most reentry programs available to system-impacted people are focused on workforce training. While the skills can be valuable, the programs often repeat the kinds of training people received during incarceration, and they don't typically offer guaranteed cash assistance. Additionally, there is still documented bias in hiring practices against system-impacted individuals, even after the removal of the felony checkbox. Those struggling to find well-paid and reliable work often return to informal means to pay their bills and risk being reincarcerated as a result. GBI for the formerly incarcerated has the potential to reduce reincarceration through increased financial security for participants as they navigate the labor market and more.

These three policy recommendations together have the potential to dramatically improve the lives of system-impacted people and their families. It is one step in repairing the structural injustices repeatedly experienced by Black families in the United States.



We have an opportunity to establish GBI to generate positive reentry outcomes for formerly incarcerated people. By providing economic support, we can ultimately create stronger, safer communities, achieve greater racial equity, and reduce recidivism.

⁴² Fedrosi and McDowell, "More than welfare," 2020; Garcia-Murillo and MacInnes, "Consumption Patterns," 2021; West and Castro, "Impact of Guaranteed Income," 2023.

BEHIND THE SUPPORT

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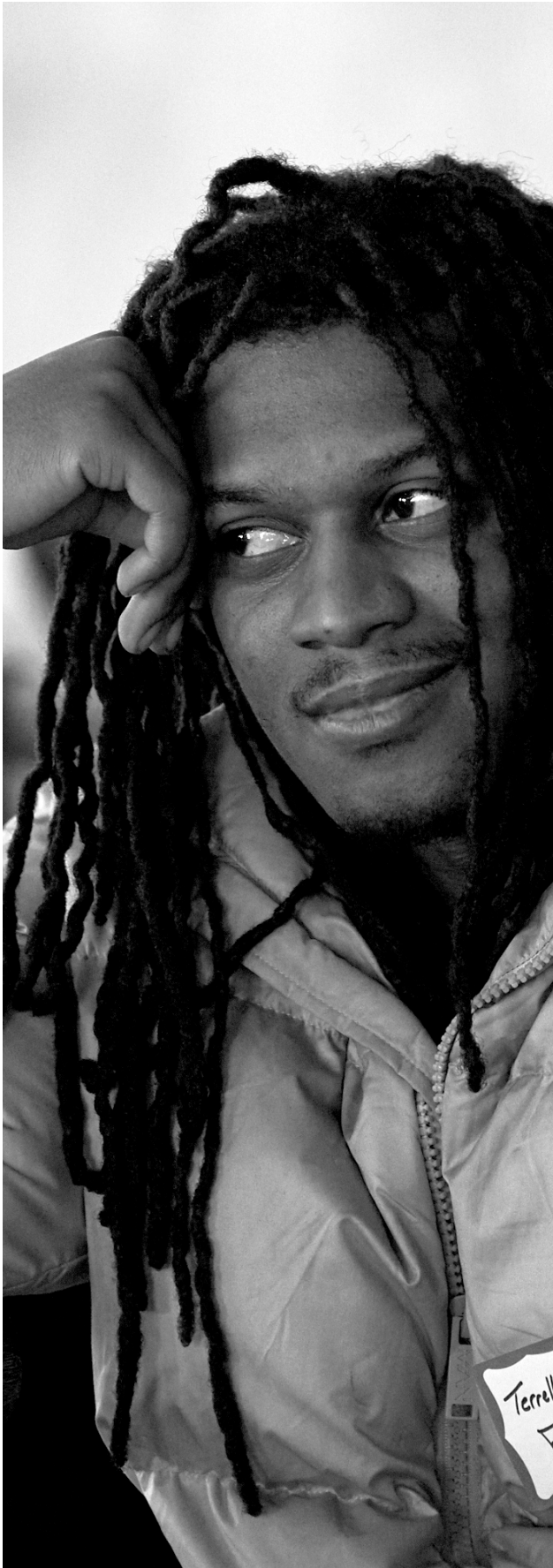
income, the gig economy, labor market regulation, urban governance and the political economy of cities. Her recent work is published through the London School of Economics blog on American Politics and Policy and in the academic journals *Work, Employment and Society* and the *Journal of Urban Affairs*.

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OUR VOLUNTEERS

Thank you to our dedicated volunteers—Grace, Holly, Mike, Sarah, and Tiffany—for your unwavering commitment to planning this program. Your passion and effort have been the foundation of our success.

EAT STAFF

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CFF PARTICIPANTS

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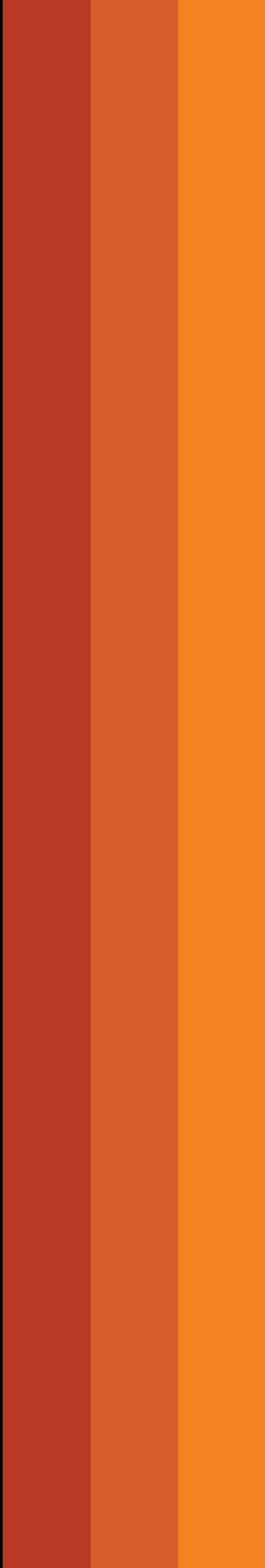
PARTNERS AND SUPPORTERS

- **Fund for Guaranteed Income (F4GI):** Thank you for being our invaluable distribution partner, ensuring the funds reach those who need them most. The CFF would not have been possible without your support.
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- **The Times:** Thank you for creating such beautiful videos that showcase the stories of the CFF recipients. These videos amplified our participants' voices and highlighted their experiences in a powerful way.

The Chicago Future Fund demonstrates the power of direct cash assistance in fostering stability, opportunity, and dignity for those navigating reentry. As we look ahead, the findings of this report will serve as a foundation for reimagining the future of economic justice in Chicago and beyond. To learn more about EAT's work, visit www.eatchicago.org.







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