Access Network Emergency Fund Report

03/12/2021

Summary
The Access Network is a national network of nine university-based sites across the country that promotes equity and student leadership in the physical sciences. Students in Access play a significant role in the leadership of the Network and of their sites. Since the Network's formation in 2015, over 100 graduate and undergraduate students have directly participated in Access Network events, mentored fellowship opportunities, and/or professional development experiences. On May 6th, we launched an emergency fund to support student members of the Network who have been financially impacted by the COVID-19 pandemic. This fund emerged out of the recognition that: 1) the Network involves members with a range of financial means, and those with more financial privilege wanted to support those with less, 2) different levels of financial privilege are driven (in part) by institutional forms of oppression, so providing this support is a small step toward justice, and 3) we felt a collective responsibility to facilitate community and the sense that we are "in it together." We orient toward this emergency fund as building solidarity, not charity.

When we launched the fund, we committed to operating it in 6 cycles (with each cycle closing on the 10th and 25th of May, June, and July). As each cycle closed, we funded all requests at the same percentage rate for that cycle. We were funded by two sources: 1) anonymous individual contributions, contributed either through a GoFundMe campaign or directly to Joel Corbo and 2) a $5000 mini-grant from the American Physical Society Forum on Education (APS FEd). While an NSF grant funds the Network, we could not use the grant for direct aid. To request funds, recipients filled out a short Qualtrics form indicating their need, their relation to the Network, and information for receiving funds. For organizational transparency, we wrote up a full description of the process on our website. This table summarizes the total amounts received and spent in each cycle of the Emergency Fund.

	Requests	Total requested	Average request	Total funded	Percent funded
Cycle 1	16	$9,100	$568.75	$4,642.59	51%
Cycle 2	20	$12,650	$632.50	$5,685.81	45%
Cycle 3	13	$11,050	$850.00	$4,578.91	41%
Cycle 4	19	$16,100	$847.37	$5,376.24	33%
Cycle 5	26	$18,820	$723.85	$8,209.09	43%
Cycle 6	24	$21,704.46	$904.35	$9,972.92	46%
Overall	40	$89,424.46	$757.83	$38,456.36	43%

Contributors

Direct contributors gave $33,456.36 (after GoFundMe fees) over six cycles of the fund. Most contributions were made through GoFundMe (49 unique contributors), and several contributions were made via direct transfers to Joel Corbo, who handled disbursements (4 unique contributors, two of which also con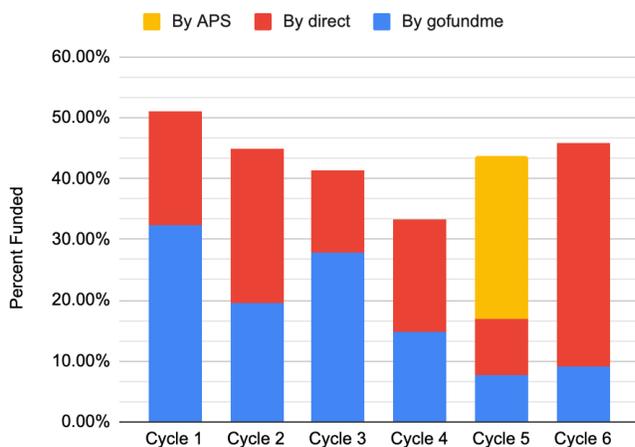tributed through GoFundMe). Thus, 51 unique individuals contributed to the fund, for an average total per person contribution of $656. In Cycle 5, the American Physical Society's Forum on Education (APS FEd) funded a mini-grant proposal that contributed $5,000 to the fund.

Percent Funded

To learn more about fund contributors, we conducted an anonymous survey through Google Forms which we sent as an announcement on GoFundMe. Ten people responded to the survey. Most of them (6/10) have had an official role in Access, one was a member of an Access site, and three knew people in Access. No respondents indicated having no relationship to anyone in Access.
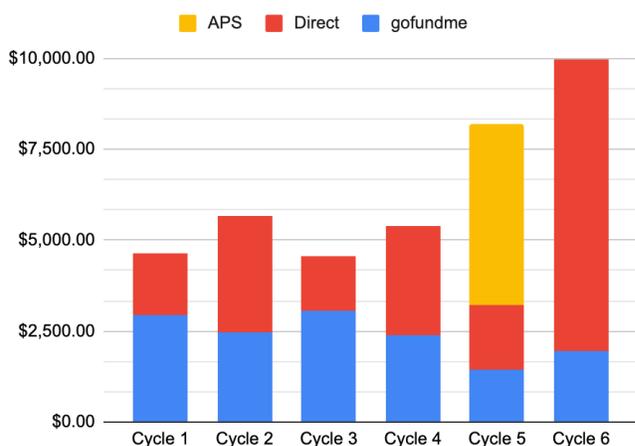
Amount Funded

Based on respondents' reported contributed amounts, they accounted for roughly two thirds of the dollars contributed to the fund (although they only account for about one fifth of the total number of contributors). Of the survey respondents, the average contributor gave 3.5 times, and had a total per person contribution of $2,378. Total reported per person contributions ranged from $75 to $7200. Most contributors said they would contribute if the fund were to continue in some way in the future.

If the Access Emergency Fund were to continue in some form, would you donate to it in the future?

Our open-ended feedback from contributors was very informative. Around half described some difficulty deciding how much to contribute to the fund. Contributors grappled with the ethics of contributing to the fund, which
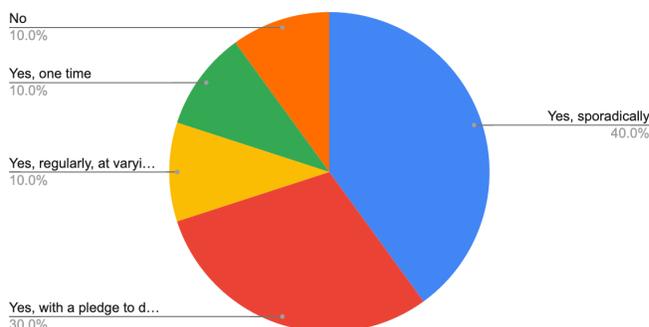
was complicated by understanding the immediate need of recipients:

> *"...I find thinking through the complex ethics about how much to donate to be draining, but at the same time important and affirming to do so. For example, in what moral framework is it okay to save your financial resources to send your own children to college, when at the same time others in your community are not able to meet their basic human needs. It has been valuable for me to face this directly..."*

> *"Knowing that the fund was underfunded in prior cycles also made me feel more compelled to donate to the fund rather than splitting donations across multiple venues."*

Another factor impacting contributors' decision making was uncertainty or difficulty in their own financial situation:

> *"...I was not in a good financial situation during the fund but also had some buffer in credit. I made small-ish donations ($50) because it felt like a manageable amount that might be a regular fluctuation in 'everyday spending' like groceries, etc..."*

> *"...Even though many of my expenses went down, there was also uncertainty associated with whether the pandemic would result in a loss of household income or some other big expense..."*

These responses suggest that there was not a clear delineation between contributors and recipients' financial situation. But rather, a sense of mutual aid and support drove contributions. This sense of mutual support was connected to knowing and having close connection to the people impacted was a motivating factor to contribute:

> *"...This was the first time I contributed (semi) regularly to any sort of fund. I think knowing that I was supporting my own community (people I work with, people I look up to, people I mentor) influenced my decision to contribute multiple times..."*

In terms of process, contributors stated that GoFundMe was a smooth process, but some would have preferred an option without fees. We note that we went with GoFundMe because it allowed contributors to remain anonymous, and we consider the fees to be part of the cost of the anonymity.

The fund did raise questions within our organization and among contributors. One concern that came up among Core Organizer discussions was around developing an algorithm to distribute funds when the full need was not met. Though we ended up funding each request by the same percentage, we did wonder whether it was equitable to be treating everyone equally rather than prioritizing certain types of needs over others. We considered alternative models, including prioritizing certain kinds of expenses, varying funding by zip code, and asking requesters to separate requests for basic needs and other needs. However we decided that the

implementation of any of these models raised additional ethical questions about which we didn't feel equipped to make decisions.
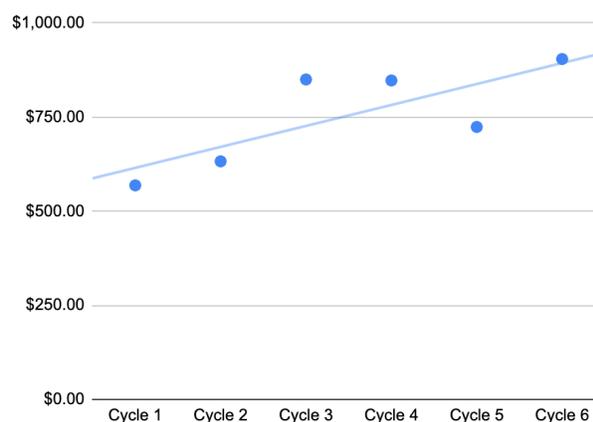
Recipients

The total amount requested increased steadily across the six cycles, as did the number of requests. Overall, we had forty unique recipients across a total of 118 requests. Recipients represented seven of the nine sites in Access. Over half of the requests were fulfilled through bank transfers, while others used Venmo, Paypal, and CashApp.

After the first round of the fund, we received some feedback that some people might not be asking for their full need for various reasons. We considered several ways we might change the process (e.g., different distribution algorithms, asking people to indicate "critical" versus "other" needs, and incorporating demographic information), however we had several equity-related concerns for all of these. We instead added additional framing to the request information: "*We genuinely want you to request the full and realistic amount that you need to cover essential expenses over the upcoming two-week period. Please base that decision on all of your essential expenses -- food, shelter, healthcare, dependent care, utilities, and so on -- and your other sources of income. This amount can be difficult to calculate and will be different for each person, so please consider the complex variables of your life and make your request based on what you define as essential.*" We also added a free-response question for recipients to give any feedback about the Emergency Fund process. This concern did not arise in the feedback.

Average Request

Similar to the survey sent to contributors, we also sent an anonymous survey through Google Forms to anyone who had received funds. We received 15 responses, which is about 38% of the total number of recipients. Of these 15, 12 reported that they are undergraduate students, two reported that they are graduate students, and one reported that they are an alum/graduate of an Access site.

Of these 15 respondents, 13 provided a specific dollar amount that represents their anticipated unmet financial need over a two-week period (one person left this question blank and one person responded "Rent and foods" rather than giving a

Total Requested
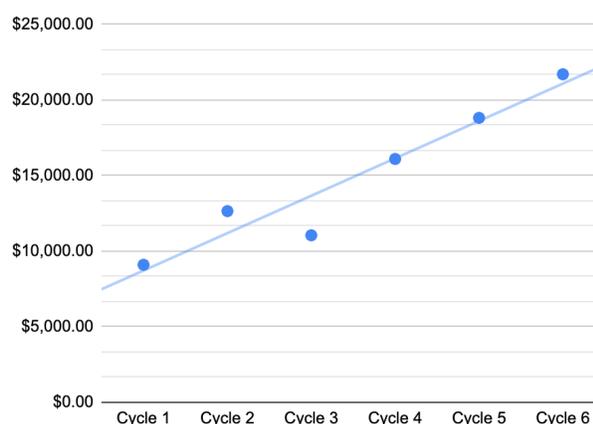
specific dollar amount). Of these 13 responses, four were between $0 and $249, three were between $250 and $499, three were between $500 and $749, and three were between $750 and $1000. The average was about $440.

Recipients spent their funds on a variety of things. Of the categories provided in the survey, recipients spent part of their funds on between one and eight categories, with an average of four. Thus, most of our recipients had a wide array of financial needs, rather than needing funding for one particular expense. The majority of them spent their funding on groceries and/or utility bills. Other common expenses included academic materials (e.g., textbooks, office supplies), rent, loan payments or other regular bills, gas, and academic expenses (e.g., fees, tuition). Both the survey and open-ended response on the requestor forms suggest that multiple recipients were also financially supporting others in their family. One recipient, for example, listed funeral costs and their parent's mortgage as expenses that they needed to cover.

Besides the Emergency Fund, all recipients but one reported having other sources of funding (between one and five, based on the categories provided in the survey, with an average of 2).
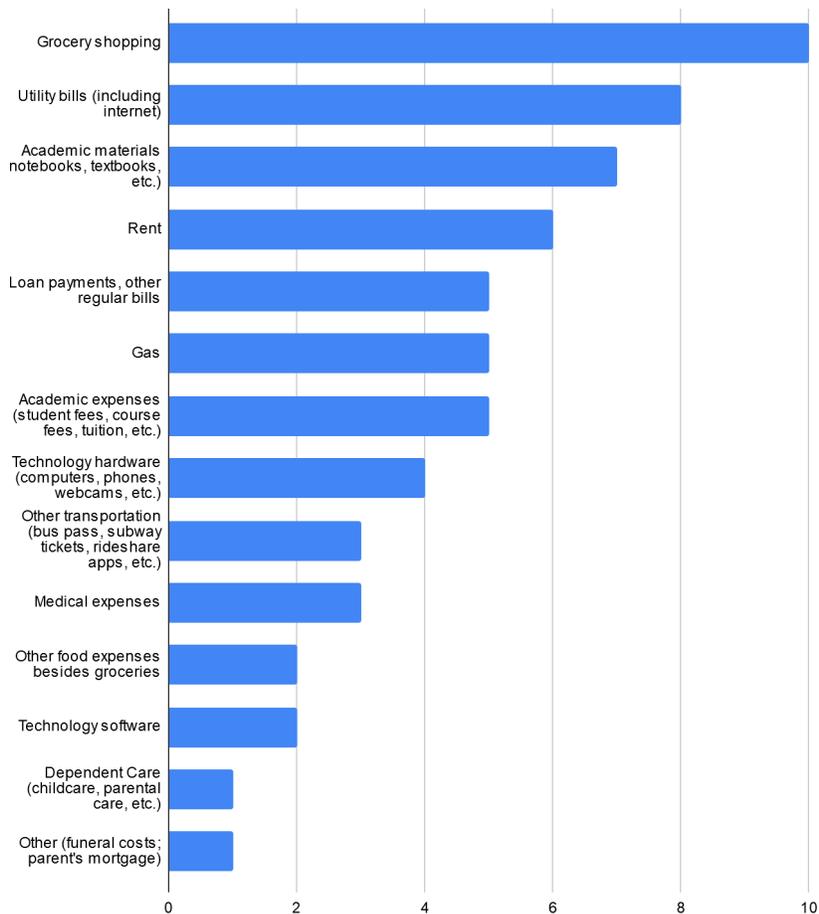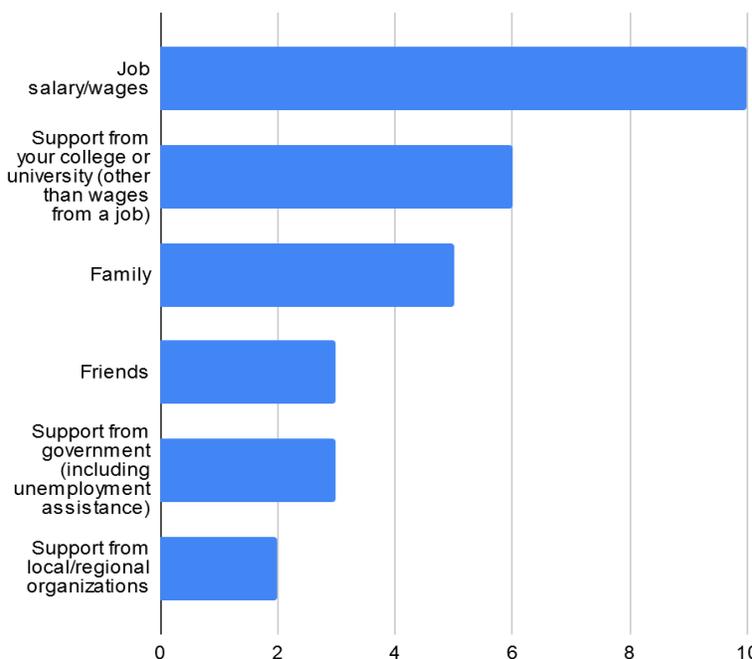
The majority of recipients reported receiving wages/salary from a job (10 out of 15). In fact, of the 15 respondents, a majority (8) are working undergraduates. Other significant sources of funding included recipients' colleges/universities and recipients' families. It is important to note that Emergency Fund recipients still have significant unmet financial need despite the availability of these sources of income to most of them.

In terms of expected changes to financial need over the next several months, 8 respondents expect their need to increase, 2 to stay the same, 1 to decrease, and 3 are uncertain. In their open ended responses, several recipients cite increasing hours spent on school as fall terms start (and consequently decreasing hours available for paid work) as cause of their increased need.

> *"....now with classes I am not able to work as many hours as I did throughout the summer"*

> *"This pandemic has removed jobs that some could have used their degrees with that we took out loans for...Even now after student loans not knowing how to pay rent because normal campus stipend work is nonexistent we have nothing to supplement income "*

Multiple recipients also talked about the loss of institution-specific S-STEM scholarships as a specific negative impact on their need. Several respondents also discussed moving either in an effort to decrease their need (by moving to cheaper housing) or as causing an increase in need (because they will end up paying double rent until they can find someone to take over their lease).

> *"I need to get out of where I'm currently living and am expecting to have to pay double rent until I can find someone to take over my current lease."*

> *"Hopefully my need will decrease due to academic scholarships and lower rent/utilities at my new place"*

Recipients generally agreed that the Emergency Fund process as implemented was smooth, transparent, empathetic, and extremely helpful.

> "I was denied stimulus monies, and was attempting to find more help as a student. This program removed all stress and anxiety and brought tears to my eyes. I was able to keep family together pay bills and essential needs like water, beans and personals… They were indeed very caring and made sure the communication with those in need and expecting these funds was assured it was coming and the processing of funds was more accurate than most payment via work, government, etc… This is one of those program that when things start to get back to normal and those who were granted the blessing to receive funds become successful and financially stable, they will without hesitation donate generously remembering how it help them in a financial crisis in their lives"

> "From my point of view, the Emergency Fund process was completely transparent, comprehensive and empathic of the needs of the members of the Access Network."

> "I thought it was a great idea. I was amazed at how quickly the processes were put into place. I hope I'm the future we can work to have more funding, IE fundraise, create scholarships, perhaps a small nonprofit arm?"

When asked about how their universities or departments could support them, recipients cited scholarships (including NSF S-STEM grants), more lenient policies related to funding for online students, mutual-aid funds, help with obtaining books for classes, aggregating available resources on websites, and counseling. Here are some of their requests for support:

> "A mutual aid fund (accepting donations and redistributing them) for students in financial need could be effective."

> "Providing year-long scholarships for students within the department"

> "Both my department and my university already supported me via Emergency Funds (similar to Access') and counseling."

> "Things happen, but it would have been nice to have a back up grant available to the students who were going to school on this scholarship"

> "Having a resource page"

> "Books are very expensive and I think [university] should help us out more."

Conclusions

Complex social, political, and economic systems influence higher education and shape students' experiences in college. For example, socioeconomic inequities have grown in the US since the 1980s, while state funding for public colleges and universities has dropped

substantially and tuition costs have risen over the last several decades. Additionally, there are substantial racial disparities in wealth accumulation (McKernan, et al., 2013). These sociopolitical factors influence students' college experiences, students' ability to have their basic human needs met while attending college, and the needs of students' families and communities. Other scholars have documented that "Rates of basic needs insecurity are higher for students attending two-year colleges compared to those attending four-year colleges. Rates of basic needs insecurity are higher for marginalized students, including African Americans, students identifying as LGBTQ, and students who are independent from their parents or guardians for financial aid purposes" (Goldrick-Rab, et al., 2019). The COVID-19 pandemic has multiplied the suffering experienced by students and their families (Goldrick-Rab, et al., 2020; Laska, et al., 2020), and has marked how often faculty and staff in higher education can fall short of orienting holistically to students' wellbeing.

As we develop deeper understandings of historical and present day injustices and inequities, many of us may feel a desire to act in ways that counteract these socio-political circumstances. One way to act in solidarity can be through direct giving, whether locally or through distributed networks. We encourage others to consider avenues for such engagement that make sense within their contexts. We hope that our account of how this was done within the Access Network can provide some tools for pursuing such efforts.

We would like to note that there are vast inequities in the financial resources available at different institutions of higher education. For example, we became aware that some institutions within Access have thriving emergency funds that are being continually replenished, while other institutions' emergency funds were quickly exhausted and have remained depleted ever since. These observations reflect deeper inequities across institutions in terms of amassed financial capital (e.g. endowments) and are further compounded by Minority-Serving Institutions being "continually under-resourced and underfunded at the federal level" (Williams, 2020). Attempts to address students' financial needs through solely local mechanisms will tend to fall short, in that less wealthy communities and institutions will be unable to meet a substantial amount of financial need. In recognition of this fact, we particularly encourage geographically distributed networks to consider how they might be uniquely situated to redistribute resources in a more equitable way.

We would also like to echo calls from Goldrick-Rab, et al. (202) that call for policy change: "Federal and state policymakers should continue to invest in student emergency aid. Emergency aid is a critical college retention tool for supporting students who face economic shortfalls that might disrupt their education." As many national organizations (e.g. APS, ACS, NSF, NIH) orient to increasing diversity in the sciences, we need greater recognition of the extent of unmet need. As a community, we will not be successful at increasing the diversity in the sciences without figuring out how to better meet these needs.

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