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## Mutual Aid: A Community-Led Solution to Economic Hardships at the University Of Maine

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MUTUAL AID: A COMMUNITY-LED SOLUTION  
TO ECONOMIC HARDSHIPS AT THE UNIVERSITY OF MAINE

by

Tamra J. Benson

A Thesis Submitted in Partial Fulfillment  
of the Requirements for a Degree with Honors  
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## ABSTRACT:

Economic inequality and hardships are common issues on college campuses, for both students and employees. Mutual aid is the act of giving and receiving aid within a community where those who have extra resources may give to those who lack them, to build community care and resilience in the face of hardships. Many college campuses have established mutual aid funds to provide a safety net for those who are left behind by standard assistance programs. These funds can have several structures, so conducting research is essential before deciding on a model. The goal of this project was to design a template for the implementation of a mutual aid fund at the University of Maine.

The research included a survey with over 300 respondents that was conducted to investigate the financial hardships of members of the UMaine community, how likely they might be to use a mutual aid fund, and how we can make the fund as accessible as possible for all members of the community. A majority of survey respondents had not heard of mutual aid before taking the survey, but 66% say they would likely use a mutual aid fund on campus in times of need. Interviews were conducted with leaders from within the university community to supplement and enrich the insights gained from the data in the survey. This information was analyzed and assessed and used to design a template for a mutual aid fund that is the best fit for the University of Maine.

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## INTRODUCTION:

Research suggests that undergraduate students are an economically vulnerable population, generally receiving lower wages, having fewer formal protections, and less of an institutional voice. As the cost of living continues to increase, students who are pursuing degrees are facing intensifying financial difficulties. While many students receive federal or institutional aid, a substantial unmet need remains – a struggle nearly 75 percent of students experience (Walizer 2018). From food and housing insecurity to being unable to purchase necessary course materials and finance tuition, many students need to work to afford the costs associated with a college education. In 2016, 58 percent of students from the bottom income quartile and 30 percent of students from the top income quartile reported that they could not afford to attend a higher education program without working (Broton et al, 2016). Thus, it is critically important to be intentional in seeking their perspectives in building equitable, inclusive solutions to these financial hardships.

Attending university can prevent students from working the number of hours required to sufficiently support themselves. Similarly, working the number of hours required to sufficiently support themselves can stand in the way of the well-being and academic success of students. In a 2018 study, the National Center for Education Statistics found that roughly 43% of full-time undergraduate students in the United States work during the semester. The amount of work varies, but this survey also noted that 27 % of this sample worked more than 20 hours per week. This can have a drastic effect on performance in the classroom, as there is agreement among researchers that working more than 20 hours per week while taking undergraduate courses leads to lower GPAs and lower in-class participation (Darolia, 2013; Genett, 2017; Pike et al, 2008).

Furthermore, students' employment hours are a significant predictor of students' mental well-being. Compared to students in more comfortable financial situations, students reporting more financial strain and lower family socioeconomic status are more affected by mental health issues because of the extra stress that comes with additional work responsibilities (Allen et al, 2019). Additional research suggests 30 percent of college students report depressive disorders and over 60 percent of students report poor quality or insufficient sleep, which affects their mental health (Peltz et al, 2021). Students experiencing these hardships are often forced to choose between their well-being/academic success and their financial stability. For this reason, many students are likely unable to make enough money through working to cover their financial demands, leaving a gap of unmet financial needs among students.

At the University of Maine, there are several means of receiving financial assistance, including scholarships, Pell Grants, and emergency funds. Scholarships often require time and effort that students might not have available. This aid is also only available to students and excludes all other community members. Next, there are Pell Grants. Once a substantial form of assistance for many, Pell Grants are now less valuable and less accessible than in years past. While 6.2 million individuals received Pell Grants in 2020-2021, researchers have found that many students in need of this aid are unqualified as their family incomes fall within the lower-middle-income range (Walizer 2018; Ma & Matea, 2021). While many students receive a Pell Grant, the value has decreased substantially; Pell Grants now cover only 30 percent of the cost to attend a public four-year institution for low-income students, a significant drop compared to the programs' origination in the 1970s when it covered more than 75 percent (Broton et al, 2016). Now, it is estimated that a dependent student from a low-income family would have to pay

nearly 59 percent of their family’s cumulative income, after aid, to attend one year of college at a public four-year institution (Broton et al, 2016). Pell Grants are also only available to students and exclude all other members of the community. Lastly, there are various emergency funds at the University of Maine. These funds tend to be facilitated by the university and largely unadvertised, and they tend to require strenuous applications, all of which create barriers for students and community members who experience financial need.

In addition, these programs are laden with administrative burdens, which “include learning costs, such as finding out whether one is eligible for a program; compliance costs, such as burdensome paperwork and documentation; and psychological costs, such as the stress and stigma that people feel when interacting with government programs” (Herd & Moynihan 2022). Since college and university students have such a unique experience when it comes to struggles and access to support, it is essential to have systems in place to support students and community members in need. Many of the financial resources on college campuses are poorly advertised, difficult to access and use, and are usually only available to a small group of people. That is why creating a mutual aid fund on campus is so important, to help those who are left behind by these financial resources, to do so quickly, and with as few administrative hurdles as is practical.

#### Defining Mutual Aid:

One method of alleviating financial stress outside of university jurisdiction is the creation of a community-led mutual aid fund (Marcus, 2020). Mutual aid funds are an effective bottom-up, community-led resource for building community resilience and alleviating financial inequality without depending upon bureaucratic institutions for help. In this study, mutual aid



will be defined as the act of giving and receiving aid within a community for the benefit of the community as a whole, such that those who have extra resources may give those resources to those who lack them. The aid is mutual and travels in both directions. Someone who gives aid at one time might need to receive aid at another time due to changes in circumstances. The goal of mutual aid is to build community care and resilience in the face of hardships.

Mutual aid tends to have one of two general structures: 1) a communication system that facilitates direct connections between people who require funds and people who have excess funds and leaves the transaction between the giver and recipient of aid, or 2) a pool of funds created specifically for the storage and distribution of mutual aid funds or resources managed by a team of long-term volunteers (Ho, 2020). In the latter case, the funds are typically raised through donations and fundraising events and distributed through an application process of some sort, reviewed by a committee, where students and community members can ask for what they need and receive aid. These general models are widespread, but further research and analysis need to be conducted before we can assume which model and structures are a good fit for the University of Maine and its community members.

Mutual aid funds are pools of resources, especially money, within a community that can be contributed to in times of abundance and drawn upon in times of need. These funds can take many forms, from bank accounts to Venmo accounts to storage units, and can be operated in a wide variety of ways depending on the community. They are a low-boundary, bottom-up method for members within a community to lean on each other rather than turning to bureaucratic institutions for assistance which often requires tedious applications, specific qualifications,

emotional labor, and a repayment plan. Mutual aid funds allow for the equitable distribution of resources within a community that makes the community stronger and more resilient in the face of hardships.

Mutual aid funds and mutual aid programs have been implemented at several higher education campuses, from small private colleges to large public universities and everything in between. They have proven to be successful in aiding community members and benefiting their communities in general, such as reducing substance use and increasing community engagement (Mogro-wilson et. al. 2013). Although mutual aid programs are a widely accepted method for alleviating economic hardships within any given community, and several articles may function as simple guides for the creation of various kinds of mutual aid programs, there has been very little research regarding which mutual aid funds are best suited for specific communities such as the University of Maine. It is important to research the best methods for implementing a mutual aid program at our specific campus before the implementation. A program created without proper input from the community that it is meant to help might cause more harm than good. As is the case for most financial aid programs, even mutual aid can present barriers to potential participants (White 2011). Therefore, this research is important for both the implementation of a mutual aid fund at the University of Maine and broader implications for which methods of mutual aid are best fitted for specific communities.

### Significance and Rationale:

The goal of this study is to investigate the best methods for implementing a mutual aid fund at the University of Maine. This was done by investigating how likely community members at the University of Maine, especially students, are to use a mutual aid fund, the concrete ways in which they would use the assistance, and what can be done to create this resource in a way that is accessible for all community members. This study also investigated what barriers might stand in the way of students and community members using mutual aid as a resource, and what can be done to make them feel more comfortable using the resource. Specifically, the goal was to examine how economic inequality is affecting students and community members at the University of Maine, and how a mutual aid fund can be used as a community-led strategy for alleviating economic inequality. This will provide preliminary insights about the best way to create a mutual aid fund at the University of Maine that will maximize community benefits. Such insights will also enrich our understanding of barriers that stand in the way of campus community members receiving aid for their financial hardships, so these barriers may be further explored and eventually dismantled.

Gaining this understanding will aid in the process of designing a research-based template for the implementation of a mutual aid fund (including fundraising and fund distribution systems) at the University of Maine. This mutual aid fund is intended for the use of all members of the University of Maine community, including undergraduate and graduate students, staff, and faculty. Although all of these community members will be eligible for aid, the mutual aid fund will be focused on helping undergraduate and graduate students, as we expect that this is the population who will be using the fund most often. Lastly, this study could also form a

framework for how mutual aid funds might be implemented on other college and university campuses, especially those of medium-sized public universities like the University of Maine.

## THEORETICAL FRAMEWORK:

### Effectiveness of Mutual Aid:

The effectiveness of mutual aid programs can be measured in several ways, including but not limited to their ability to 1) alleviate economic hardships, 2) build community, 3) inspire social change, 4) supplement and fill the gaps of other systems of aid, 5) be as accessible and easy to use as possible, and 6) empower people to give and receive aid in a way that preserves autonomy and dignity.

There are several ways that these successes can be measured, and the following is a non-exhaustive list. Mutual aid's ability to alleviate economic hardships can be measured by assessing the needs of a community before and after the implementation of a mutual aid program and monitoring the amount of aid redistributed to community members in need. Mutual aid's capacity to build community and inspire social change can be assessed by speaking with and surveying the community to gauge whether or not the mutual aid initiative has affected the sense of community and social change. Mutual aid's ability to supplement and fill the gaps of other systems of aid can be measured by assessing what groups of people are often left behind by the other systems of aid within the community and investigating whether or not the mutual aid initiative is serving this population. Mutual aid's accessibility and ease of use, as well as its ability to preserve autonomy and dignity, can be measured by collecting feedback from the community members that use the resource.

### Ethics and Mutual Aid:

It is important to recognize that all systems that are built to help people have the potential to cause harm if they are not created in a way that includes the perspectives, leadership, and regular feedback of those who will be affected most by the decisions and actions of those systems. For example, white supremacy and patriarchy are present in many environmentalist movements, and the intentional or unintentional exclusion of marginalized people within those spaces often leads to proposed “solutions” that create more harm to the excluded communities, especially Black and Indigenous people. In addition, many “feminist” spaces, even though their goal is equality, exclude the perspectives of people of color and LGBTQ+ folks, and perpetuate harmful narratives that lead to ongoing violence and discrimination against these communities. Both of these spaces tend to have good intentions and yet have a history of exclusion and harm for marginalized identities within the broader movement.

That is why any efforts to help people must constantly be assessed and reevaluated based on results and feedback from within and outside of the efforts, especially from those who the effort has the intention of helping. Mutual aid funds are not excluded from this assessment and reevaluation. Although participating in mutual aid is supposed to be easy and accessible, several barriers often prevent people from participating, including both social and capital-based barriers (White, 2011, p. 1). To make aid as accessible as possible and avoid perpetuating harmful systems, mutual aid funds must be structured in a way that includes leadership and feedback from those who are affected by the funds, and they must be constantly assessed and restructured depending on the needs of the community.

Ethical analyses are another powerful way to assess the effectiveness of aid systems, including mutual aid funds. Although there are countless ethical frameworks through which mutual aid funds can be analyzed, I have chosen to use the following overlapping ethical imperatives that form the basis of a comprehensive ethical framework for conceptualizing mutual aid: the utilitarian approach, the rights approach, the fairness or justice approach, and the common good approach.

#### Utilitarian Approach:

The utilitarian approach to ethical analysis proposes that the ethical choice is the one that produces the most good and creates the least amount of harm. In the case of mutual aid, the most ethically structured mutual aid fund possible would be one that helps the most people, presents the fewest barriers, provides a healthy and pleasant experience for recipients, donors, and volunteers, and does not cause harm to anyone involved. To do this, we must ask ourselves, in what ways can mutual aid funds be structured to ensure that the needs of as many people as possible are being met and the least amount of barriers as possible are present for recipients, donors, and volunteers?

Some ways to ensure that mutual aid funds are helping the most people possible include raising awareness about the issues of financial insecurity within a community, raising continuous funds, making sure people within the community know that the resource is available to them, making the application process as simple and quick as possible, and establishing an aid distribution method that has a quick turnaround time and provides avenues for volunteers to distribute funds based on the urgency of need and time-sensitivity. The ability for mutual aid

funds to be changed in these ways to help as many people as possible is in part because they are “completely volunteer-run... to ensure 100 percent of the resources will be directly distributed to the community” (Chen & Kariyanahalli, 2021) as opposed to charities which, many critics argue, are tied to the non-profit industrial complex (Incite!, 2017) and benefit the rich by maintaining a top-down structure.

### The Rights Approach:

The rights approach to ethical analysis proposes that the ethical choice is the one that best protects the rights of the people affected. It states that humans have and deserve dignity and autonomy, the right to make one’s own choices about what kind of life to lead, the right to be told the truth, the right to not be injured, and the right to a degree of privacy, all for the sole reason that they are people. Mutual aid as a whole attempts to address these rights, and “is placed under the belief that access to food, water, and other resources are basic human rights” (Chen & Kariyanahalli, 2021). One of the common problems with mutual aid funds is that there is a great stigma against needing and asking for help. For mutual aid funds to be effectively ethical according to the rights approach to ethics, we must ask ourselves, how can we best respect the rights of all who have a stake? There must be efforts to destigmatize need and asking for help. These things should not diminish someone's dignity or humanity in any way.

There also needs to be a level of autonomy within systems of mutual aid. One of the common issues among other aid systems is that they remove autonomy from the people they are meant to serve. For example, an aid system might refuse to give someone aid if their need does not qualify according to the system’s standards, or might require that any funding provided be



spent on a specific thing that is approved by the donor. This removes autonomy from people in need and could prevent them from accessing essential resources. Applicants should have as much autonomy as possible, and this autonomy should include protecting their identities and respecting the wishes of those who apply for funding. It is important to trust applicants because according to the rights approach to ethical analysis, they deserve to be helped, no matter what their needs may be.

Lastly, transparency is a key aspect of a mutual aid fund that is ethical according to the rights approach, since according to this approach, people have a right to not be lied to or misled. In this case, people deserve to know how effective the mutual aid fund is at helping people, and how the money of donors is being used.

#### The Fairness or Justice Approach:

The fairness or justice approach to ethical analysis proposes that the most ethical option is the one that treats people the most equitably. In the case of a mutual aid fund, this could mean that all applicants should be treated equally or based on need. The application process, the application review process, and the funding distribution process should be done in a way that does not benefit specific groups of people more than others. According to Morgan-Montoya (2020), “White people comprise 91% of foundation executive directors, 83% of foundation executive staff, and 68% of program officers. This lack of diversity shows in how foundations give their money.” This highlights how important attention to equality is when creating and maintaining aid systems. Special attention should be paid to ensuring that white supremacy, patriarchy, homophobia, and other harmful systems are not influencing the decisions of

volunteers. This should include ensuring that marginalized identities are represented within the volunteer team, and may also include required anti-bias trainings for all members of the volunteer team.

### The Common Good Approach:

The common good approach to ethical analysis proposes that life within a community is in itself a source of goodness and that the most ethical option is the one that contributes to building community and benefiting the community as a whole. This is the goal of mutual aid. As is synthesized by Chen & Kariyanahalli (2021) recipients of mutual aid “receive basic human necessities such as food and water, and the benefit of knowing [their] community cares for [them]. And when [they] eventually decide to give back, [they] gain solidarity and empathy for the people in [their] community” (Chen & Kariyanahalli, 2021). In this way, mutual aid has the potential to build systems of community care that are not possible with other systems of aid.

Some ways that we can make sure that a mutual aid fund creates a sense of community and benefits the community as a whole are to make sure the mutual aid fund is well advertised, that everyone is being treated fairly, and that no one group is benefiting more than others. For the fund to build community, members of the community must be aware of its existence, such that those who have extra resources know where they can place those resources for the benefit of the community, and those who lack resources know where they may access what they need. It is also important to actively show the community how the fund has been used to alleviate economic hardships and inequality, which will build trust among community members. There is something

so powerful about knowing that you can lean on the people around you when you are in need, and that is the power of mutual aid.

### Conclusion:

These overlapping ethical imperatives that form the basis of a comprehensive ethical framework for conceptualizing mutual aid, as well as other ethical frameworks not included in this paper, are essential to consider when structuring systems of aid, including mutual aid funds. Based on these understandings of ethics, an ethical mutual aid fund should maximize positive outcomes and minimize negative outcomes, value the rights of all people involved, operate in a way that is ethical and just, and build solidarity in a way that benefits the community as a whole. Mutual aid is powerful in that it directly alleviates needs within a community while also establishing systems that will build resilience and solidarity.

## LITERATURE REVIEW

### Introduction:

Before we can investigate what the best model is for a mutual aid initiative at the University of Maine, we need to have a strong understanding of the effectiveness of mutual aid, why mutual aid is unique and necessary, and how mutual aid initiatives function. This understanding can be gained through reviewing existing literature from empirical research. The purpose of this literature review is to review the empirical research to assess the effectiveness of mutual aid in four categories: alleviating economic inequality and hardships, community-building, social change, and accessibility. This literature review will also investigate how mutual aid funds typically function on college campuses.

This research informed the methods and data analysis of this study. Understanding the effectiveness, historical context, and varying structures of mutual aid initiatives informed the questions that were asked in the survey and interviews and laid the foundation for analyzing the data collected in this study.

### Effectiveness of Mutual Aid:

#### Alleviating Economic Inequality and Hardships:

Mutual aid initiatives are an effective method for alleviating economic inequality and hardships within the communities in which they are implemented. These initiatives allow for the redistribution of resources from areas of abundance to areas of scarcity within a community. Although these resources can include funding, food, personal care items, transportation, knowledge, and many other things, the most common resource redistributed by mutual aid

initiatives tends to be direct funding. This is likely because the redistribution of physical resources requires more logistical steps while giving and receiving money directly tends to be a much simpler transaction. In addition, providing direct funding allows the recipient of the aid to make autonomous choices to address their own needs, which is more difficult when receiving other means of aid. When this funding is provided by members of the community who have enough to give to those who are facing economic hardships, this provides immediate financial relief to those who receive the funding.

In this way, mutual aid organizations “serve to address gaps and respond to the needs of the community. They provide resources like basic necessities, toiletries, cash assistance, and food. They rely on the reciprocal exchange of services and resources for mutual benefit within local communities” (Lofton et al., 2021). This makes mutual aid organizations unique from other systems of aid since they “provide resources as a catalyst for personal stability that can then be reinvested into mutual aid organizations and not as a handout” (Lofton et al., 2021). Alleviating economic hardships in a way that upholds dignity and builds relationships is what makes mutual aid initiatives most different from other systems of financial assistance. Other approaches to aid such as microfinance lending and basic income are also rooted in the notions of human dignity and fundamental rights, frequently focusing on the autonomy and agency of individuals to make their own financial decisions. Although these other aid systems are similar to mutual aid in this way, and uphold dignity in ways that large and institutionally-led programs cannot, mutual aid is unique in its community-led, reciprocal exchange of resources for the benefit of the community as a whole.

Apart from money, food is another common resource distributed by mutual aid initiatives. Many people facing economic hardships are unable to afford sufficient access to food and are therefore faced with food insecurity and hunger. Mutual aid efforts are an effective way for members of a community to work together to provide their neighbors with the food that they need to survive in times of need. During the beginning of the COVID-19 pandemic, several mutual aid organizations in Chicago “distributed thousands of pounds of food to families and individuals... [providing] short-term food security while engaging with community members to create a more equitable and sustainable food system” (Lofton et al., 2021). Mutual aid efforts in Chicago have shifted the food system within Chicago towards one that centers on equity, sovereignty, and health” (Lofton et al., 2021). This is not uncommon and is just one example of a community coming together to address each other’s needs during times of profound hardship.

In addition to providing economic support, mutual aid initiatives also address inequality within their respective communities. Mutual aid has always been a method of overcoming inequality and injustice in the United States, especially among communities that have been historically marginalized and exploited. One instance is the use of mutual aid among Chinese immigrants to overcome issues caused by racist and xenophobic violence and discrimination (Méndez, 2022). Similarly, “organizations like the Black Panther Party... leveraged mutual aid to expose racial inequities by building care and resource distribution centers” (Méndez, 2022). The framework of mutual aid as a way to alleviate inequality and injustice was popularized again in the wake of the COVID-19 pandemic. Marginalized communities are disproportionately affected by the virus and on average have less sufficient access to healthcare resources

(Kantamneni, 2020). For this reason, relief funds and resources became central to the fight against systemic racism and healthcare disparities.

Mutual aid can address inequality differently than other systems of financial assistance due to its community-oriented, low-barrier nature and due to its intentional avoidance of bureaucracy and exclusion. Non-community-oriented systems of aid, such as the top-down programs that supply people in need with limited resources provided by powerful entities and wealthy people, have been historically structured in ways that prioritize certain demographics of people over others. For this reason, they often include barriers that lead to the exclusion of marginalized people, which keeps them in poverty and deepens inequalities rather than lessening them and meeting community needs. For instance, the Social Security Act of 1935 excluded roughly half of American workers, comprised of domestic and agricultural workers, from Social Security (Dewitt, 2010). This act disproportionately harmed Black Americans, leaving them without essential protections and providing them with yet another barrier to leading fulfilling lives.

### Community Building:

In addition to directly assisting with financial hardships, mutual aid initiatives also historically create and strengthen cultures of community care and community resilience. When mutual aid is implemented “as *praxis*, [it] is neither a doctrine nor a discipline, but a radical orientation toward living with and struggling alongside others in an ever-changing world,” which is why it is often referred to as “solidarity, not charity” (Gammage, 2021). Rather than the rich giving to the poor, mutual aid is a network of community support. As stated in a study by Alonso

and Samway, “Mutual aid is not only giving or taking, it is an effort built up by everyone in the community” (2022). It addresses that everyone experiences hardships and that everyone has something to offer. Mutual aid “creates networks of care and generosity to meet the immediate needs of our neighbors. It also addresses the root causes of challenges we face and demands transformative change” (Méndez, 2022). By acknowledging the root causes of economic inequalities and hardships, mutual aid creates long-term solutions rather than short-term “band-aid” fixes.

A study conducted in 2013 strongly upholds that, in addition to redistributing resources, “mutual aid group work models [increase] group engagement” (Mogro-wilson). Mutual aid functions as a way to “bypass the bureaucratic steps undertaken by larger organizations that often gatekeep certain communities from accessing fresh foods...[fostering relationships] based on trust, communication, and mutual respect” (Alonso & Samway, 2022). These relationships and community-care initiatives build resilience within communities, establishing patterns for needs to be met, especially when larger systems of assistance fail.

One example of this is a mutual aid kitchen in New York called La Morada, where volunteers make food for members of the community with limited access to the food they need to lead a successful life. As was stated by one of the volunteer chefs, the community-led effort has been tremendously successful at building a network of support in ways that the government has failed to do for the people of New York. He states that the La Morada kitchen is building a “foundation of community support,” and goes on to say that he’s “seen people feel safe at La Morada... They know that there is a place that's in this community that's there to support [them]



because the system that's in place right now isn't there to support them” (Alonso & Samway, 2022). This sentiment is echoed by one of the community members who often benefits from La Morada’s mutual aid meals, who stated that “the community has quickly united after seeing La Morada's efforts to share with us during these difficult times” (Alonso & Samway, 2022). This is just one example of mutual aid encouraging a sense of community within places that otherwise may not have existed. Alonso and Samway state that “mutual aid projects such as La Morada's show that it is in the work of building lasting relationships that are grounded in an ethic of collective care, and in embracing a diversity of tactics, that communities build the stamina needed to make this work sustainable” (2022). The power of mutual aid is that it not only helps people, but does so in a way that preserves their dignity and autonomy (Alonso & Samway, 2022), while also building community resilience and trust, and creating a basis for large-scale collective action.

### Social Change:

Due to mutual aid initiatives’ often intersectional approach to social, political, and economic problems, mutual aid efforts are often affiliated with movements for social change. Alleviating economic inequality and fostering cultures of community together have the potential to create a more equitable and sustainable future and can assist in our collective capacity to imagine a world of community care rather than punishment and toxic individualism. In other words, “mutual aid is not only a step towards a specific goal, but a ‘stepping stone’ across movements that broadens the political horizons of struggle, as well as our capacity to imagine what else could be possible” (Alonso & Samway, 2022). Mutual aid exists “within a larger context of struggle and commitment to reshaping social relations with each other in order to

build communities rooted in collective care and reciprocity” (Alonso & Samway, 2022).

Building community and social change are woven into the very fabric of mutual aid.

The Indigenous Mutual Aid network (2020) emphasizes that “mutual aid is not just about redistributing resources, it's about radical redistribution of power to restore our lifeways, heal our communities, and the land” (Alonso & Samway, 2022). Mutual aid initiatives destigmatize need and redistribute resources in a way that respects all people as equals rather than upholding hierarchies of wealth and power. By redistributing wealth and power in a way that alleviates poverty and builds community, mutual aid also creates healthier communities. Since poverty and lack of community often lead to crime, alleviating poverty and building community also has the potential to significantly lower crime rates.

Providing communities with the things that they need to live fulfilling and autonomous lives reduces the need for systems of punishment, like police and prisons. This is because “if people around you are healthier, if they live happy, dignified lives...we don't need the carceral state...If you let the people know that taking care of your community is what helps keep crime down, that will help change attitudes towards needing to overpolice” (Alonso & Samway, 2022). In this way, mutual aid initiatives provide an avenue for replacing systems of punishment with systems of community care, highlighting “the transformative potential of mutual aid as part of the process towards collective self-determination and abolition” (Alonso & Samway, 2022). “Understanding the roots of mutual aid, where it is grounded, what it responds to, and the impact it has at many levels...demonstrates how these efforts are already building transformative, just, and abolitionist futures in the present” (Alonso & Samway, 2022). One study concerning social

movements found that relational context, such as responsiveness, openness, helping individuals think about shared fate, and reflecting on the actions of an organization collectively, helps to recruit members and keep them engaged in the long term (Han, 2016, p. 304). This study highlights the effectiveness of building movements and initiatives based on relationship and community, and also gives legitimacy to the sustainability of mutual aid as a model for financial assistance and social change.

At the heart of the movement for police and prison abolition is not simply ridding our societies of police and prisons, but building healthier social, economic, and political systems that ensure that everyone's basic needs are met, removing much need for police and prisons to exist in the first place.

To challenge and upend carcerality requires not just dismantlement, but radical revisioning, a building – of flourishing, free and caring communities... Collectively developed responses and resources for people and ecosystems, led by those with lived experience of oppression, are the foundation for a world without prisons. Mutual aid makes it possible both to survive the present – solidarity as resistance – and to imagine and build 'decarcerated futures.' (Davis & Fayer, 2020)

Creating healthier communities reduces crime in a way that builds community care and systems of accountability rather than causing more harm through systems of punishment. Mutual aid initiatives are by no means the only way to build healthier communities, but one bottom-up method for making sure everyone's needs are met. Mutual aid has existed in the form of collective self-reliance for ages. In both the past and the present, "Indigenous families rely on long-established kinships and traditions to support entire communities. These traditions

emphasize relationships and interconnectedness between oneself, communities, ancestors, future generations, and the earth” (Méndez, 2022). These practices encourage reciprocity not only between groups of people but also between people and the earth.

### Accessibility:

Some of the most common accessibility issues around systems of financial aid include lack of advertising, narrow qualifications, difficult and tedious application processes, bureaucratic funding distribution, social stigmas around financial need and asking for help, and lack of trust in the community. Administrative burdens “include learning costs, such as finding out whether one is eligible for a program; compliance costs, such as burdensome paperwork and documentation; and psychological costs, such as the stress and stigma that people feel when interacting with government programs” (Herd & Moynihan, 2022). These burdens and barriers were felt tremendously at the onset of the COVID-19 pandemic.

When tens of millions of people lost employment in March 2020, states paid out only 14 percent of all claims by the end of March and 47 percent of all claims by the end of April. Although it is unclear how many people were stymied by eligibility requirements versus burdens, recent data suggest there were large compliance costs, with almost 40 percent of beneficiaries in June waiting more than a month between their initial claim and benefit receipt. Months-long delays in benefit receipt likely led to increased housing and food insecurity. (Herd & Moynihan, 2020)

Financial resources at college and university campuses tend to include Financial Aid Offices, scholarships, grants, and emergency funds provided by various departments and centers.

Most of these resources are only available to students, while faculty and staff are not eligible for assistance. In addition, these resources can be difficult to access, even for students. It has been found that “one of the consistent gaps in assistance for college students has been access to SNAP (Supplemental Nutrition Assistance Program). In many cases, college students are ineligible for SNAP benefits” (McKeage et al., 2021). Financial Aid Offices are notorious for being understaffed and slow, and most of the assistance that they provide, in the form of loans, must be paid back by students after graduation. Grants and scholarships tend to be competitive, the processes for applying for grants and scholarships are often grueling, and the selection processes can be bureaucratic. Even emergency funds, which function for the sole purpose of providing financial assistance in times of emergency, can be difficult to apply for. Additionally, these funds are often limited, and one’s emergency must be deemed worthy of assistance.

Just because a campus has resources does not mean all [people] are aware of them.

Furthermore, being aware of a resource does not mean that a [person] understands how it works or will be confident in using it. Uncertainty and anxiety can be significant barriers to [people]’ ability to access available resources. Transparency about operations, wide promotion and ongoing information campaigns, and designing services to combat stigma are all keys to successfully fighting food and housing insecurity while nurturing students for retention, graduation, and a successful future. (McKeage et al., 2021)

Struggling with financial insecurities is already difficult, and putting in the time and effort necessary to receive financial assistance that is not even guaranteed is often implausible for people who are struggling with poverty.

Many of the inaccessibility issues associated with financial aid programs can be attributed to their top-down, charity-centered approach to financial assistance, rather than a bottom-up, community-centered approach. In addition, “state institutions...are not designed to support or foster systemic change and community self-determination in the long term” (Alonso & Samway, 2022). Mutual aid systems are not inherently more accessible because of their structure, as they can also have accessibility issues, but because of their nature of helping people and building community, they tend to be more conscious of accessibility issues and often include methods to avoid barriers to participation.

Regarding barriers associated with participation in financial assistance programs, White (2011) highlights “capital-orientated barriers, such as a household’s access to financial capital, time capital, human capital and social capital” (White, 2011). White goes on to note that “households, particularly no-earner households, engage in lower levels of mutual aid because they do not know other people in their communities well enough to ask for help or to be asked for help by others” (White, 2011). In addition, mutual aid is most often practiced within families rather than broader communities, and people who are too busy or too poor to participate in community aid are often excluded and untrusting of their communities, even though they could benefit most from this community engagement (White, 2011). Another significant capital barrier includes “human capital, and particularly the need for certain specialist skills as a prerequisite for completing tasks” (White, 2011). For this reason, it is important to consider creating resources that are easy to access for people with very little time and few specialized “skills” to apply and participate.

If the point of a mutual aid fund is to provide a resource for those who are left behind by other systems of aid, the resource needs to be low-barrier and easily accessible. For example, those experiencing housing precarity may not have a fixed address to use in order to access a bank account, and so any financial assistance would need to come in the form of cash or gift cards. International students are often limited in the amount and kind of work they are allowed to do and only have access to limited financial resources. They may be excluded from many of the opportunities and financial programs available to non-international students. Students and staff with children are limited in what resources they can apply for and utilize due to the amount of time and energy that they can spend on application processes. People without access to transportation have limited options for employment since they may not be able to travel to and from work regularly. This can also mean that they may be limited in their ability to participate in financial programs that require in-person meetings. This could be especially tricky if they do not have access to wifi or other online resources.

People with disabilities may be limited in how they can access financial resources for several reasons. Those with physical disabilities, even if they do not qualify for disability benefits, are limited in the kinds of jobs they can work and are often discriminated against in the workplace. Similarly, they may be excluded from many financial aid programs through a lack of alternative application and fund distribution processes. For example, a blind person might be prevented from applying for financial assistance if the application does not include the necessary accommodations that make the form accessible for them. To avoid perpetuating these barriers, financial assistance programs can include options that accommodate the needs of all people, especially the most financially vulnerable communities.

In addition to the barriers listed above, social stigma against needing help and asking for help are also barriers to participation in financial assistance programs. Unfortunately, many people are afraid that asking for help in times of need makes them a burden on others. White (2011) found that “The fear of being perceived as ‘overly needy’ or ‘a burden’ in the eyes of family, friends or neighbors was a very real concern for many respondents when considering whether or not they should ask others for help” (White, 2011). In addition, people sometimes feel that if they ask for help, they are in debt to someone else. The culture of oversight and bureaucratic organization has grown due to several factors, including misinformed worries about the false presence of resource scarcity and the highly socialized yet false idea that assisting people in need will rob them of their “self-sufficiency.” For this reason, many systems of aid have become time-consuming and administratively burdensome, which reinforces the idea that seeking support is something exceptional and implies that one is somehow deficient (Herd & Moynihan, 2020).

Despite this fear of being perceived as needy or a burden, most people wish they could do more for people in need. For example, a study conducted in England found that 87 percent of households in one study area and 94 percent in a second study area “wished they could do more for others” (White, 2011). This highlights the need for more community-led mutual aid initiatives which allow people an opportunity to give back to their community in a way that doesn’t feel hierarchical, and provide people with a reciprocal resource that doesn’t feel like being a burden to others.



### Mutual Aid Funds on College Campuses:

Mutual aid funds have been implemented on several college and university campuses over time, with varying levels of success. Implementing these types of solutions often creates a cycle, where increasing mutual aid builds social connections, which in turn builds community, which in turn builds trust, which then increases participation in mutual aid (White, 2011). A study of group dynamics and economics found that larger groups of people tended to result in more opportunities for inequality (Delay & Piou, 2019). This is why small-scale, community-led solutions are so powerful.

### Why they are needed:

As the cost of living in the United States increases, so does the cost of attending colleges and universities in the form of tuition, housing, and general living expenses. Although socioeconomically privileged students are more likely to attend colleges and universities, many students face financial hardships. Research suggests that 45 percent of college students experience some form of housing insecurity (Broton, 2019) and about half of college students experience some form of food insecurity (Broton, 2018). Not all students who attend colleges and universities come from financially stable households. Some of these students are financially independent and therefore must pay for school, food, housing, and other living expenses on their own. However, only a small fraction of students with food and housing security needs can connect to systems of support through their universities or colleges (Goldrick-Rab et al, 2021).

Food insecurity is characterized as having insufficient, inconsistent, or complete lack of access to the proper amount and types of food necessary to nourish oneself. Studies indicate that

about half of US college students are food insecure to some extent, and 20 percent of students are very food insecure (Broton, 2018). Maine Policy Review found 31.2 percent of college students in Maine experience food insecurity to some extent (McKeage et al., 2021, p. 25). In addition, students who experience lower levels of food security are more likely to exhibit lower grade point averages than students who experience higher levels of food security (Martinez et al 2020). Housing insecurity is characterized as having insufficient, inconsistent, or complete lack of access to housing. The most severe form of housing insecurity is homelessness. Studies indicate that about 45 percent of students are housing insecure to some extent, and 10 percent of students are either homeless or at risk of homelessness (Broton, 2019). In a study conducted by undergraduate students at the University of Maine in 2022, 82% of the student respondents reported that they would not be able to afford the costs associated with college without working at least one job, and 50% expressed dissatisfaction with their wages (Agatako et al., 2022). It is important to note that economic hardships such as housing and food insecurity are not just faced by students on college and university campuses, but are also faced by faculty and staff. Resources should be available to alleviate these economic hardships for everyone, and on college campuses, these resources should especially be available to students, faculty, and staff.

In Maine, levels of financial insecurity are different from the average levels in the United States as a whole. Figures from the United States Department of Agriculture “put food insecurity in Maine at 13.6 percent of households” (McKeage et al., 2021). In the Maine Policy Review, McKeage et al. (2021) go on to state that Maine, “as one of the demographically oldest states in the nation... has a large share of nontraditional students. The increasing number of low-income

and nontraditional students attending college may lead to heightened food insecurity issues among students” (McKeage et al., 2021).

Maine’s recent policy extending the two years of free community college may make the increase in low-income and nontraditional students more pronounced over time. Although this program creates opportunities for a wider range of students, it could lead to a higher ratio of students facing financial insecurities. Since nontraditional students are more likely to face instances of financial insecurity, this should be taken into consideration when designing programs for financial assistance in Maine. This is especially true since “students often take the burden of food and housing insecurity on themselves either through additional debt or skimping on basic necessities” (McKeage et al., 2021). Students, or anyone for that matter, should not have to skip out on basic necessities just to get by. A study was conducted in Maine regarding food insecurity among college and university students.

Of the students experiencing food insecurity, most fell into the moderately food insecure category (27.4 percent of the sample), with a further 3.8 percent experiencing severe food insecurity. Comparing these rates to the overall food insecurity in Maine (13.6 percent) or the nation (11.5 percent) in 2018, shows that college students are at greater risk for food insecurity (overall 31.2 percent with some level of food insecurity). (McKeage et al., 2021)

In an article written about a college campus where students implemented a small-scale mutual aid fund, Lingappa (2021) writes about the changes in financial needs experienced by students over time, stating that “during virtual classes, many students were in need of rent

money, while expenses now have tended to come more from tuition and medical bills” (Lingappa, 2021). Not only do levels of financial insecurity change over time, but the causes of financial insecurity also change over time.

It is also important to note financial insecurity disproportionately affects some groups and demographics of people, especially affecting people who have been historically marginalized. Nationally, food and housing insecurity does not affect students homogeneously. Groups that tend to be disproportionately affected by this insecurity at colleges and universities include community college students, students of color, first-generation students, older students, students who work more hours at their jobs, students from the foster care system, veterans, and students who identify as LGBTQIA. (McKeage et al., 2021)

For this reason, it is important to ensure that financial resources are available, especially to the people who are most affected by economic hardships. Studies such as the Maine Policy Review show “significantly higher food insecurity among students studying at rural institutions than at suburban or urban institutions”(McKeage et al., 2021). Additionally, “the presence of children in the home was associated with significantly higher food insecurity, with scores for homes with children 50 percent higher than for those without children” (McKeage et al., 2021). Because financial insecurity affects low-income and marginalized people more, it is important to make sure that these groups of people have sufficient access to financial resources

For college and university students, facing food insecurity can have serious harmful effects on not only their physical and mental health but also their academic careers. Studies show

that “students experiencing food insecurity [have] higher incidences of problems in their academic performance than students not experiencing food insecurity” (McKeage et al., 2021). This is emphasized by “food-insecure students [having] 4.2 times the dropout rate of food-secure students” (McKeage et al., 2021). Alleviating economic hardships at colleges and universities would likely improve academic performance and student retention rates.

### How they function:

Mutual aid funds can have several structures and are often different from initiative to initiative, but many mutual aid funds have significant commonalities. Often, they operate by continuously asking the questions: “How do we invite and support people who have received money from the fund to lead and guide our work? How can we move beyond responding to immediate crises and build sustainable structures that will transform and liberate our communities?” (Ho, 2020). Due to mutual aid’s goals of building community care, it is often their moto to “trust the people, let go of perfectionism, develop relationships with people and groups doing on-the-ground work, organize, educate, understand your donors, money is just one part of the equation, be willing to learn and adapt along the way” (Ho, 2020). One of the most distinctive aspects of mutual aid is that such efforts are often led by community members for the benefit of the community as a whole.

Departing from “top-down” approaches used by many charities and non-profits, where a universal model for organizing is implemented (or imposed) across diverse geographies, the everyday practices of mutual aid are shaped by local knowledge and histories, allowing for greater self/collective determination in ensuring community safety and well-being now and in the future. (Alonso & Samway, 2022)

This unique structure sacrifices large-scale scope and broad impact to make a community-specific impact. For this reason, they have smaller capacities than large non-profit organizations, but they are more equipped to address community-specific needs. These initiatives operate intending to do far more than just giving charity to people in need. They aspire to change the cultures and structures of communities to lessen the existence of financial hardships and eliminate the need for charity. No mutual aid initiative is exactly like another, and they are often ever-changing as the needs of the communities shift over time. In other words, mutual aid is a “practice of continual transformation rather than a prescribed model” (Alonso & Samway, 2022). Organizing from the ground up rather than from the top down challenges hierarchical assumptions regarding when and where societal transformations happen and who can create these transformations.

As stated above, every mutual aid fund is unique due to differences in communities and their needs, but some specific practices have been implemented in various mutual aid organizations that have been effective. For example, some mutual aid organizations allow people to request minimum and maximum amounts, where the minimum amount is the “amount that would help them get out of any current emergencies and provide some immediate relief” and the maximum amount is the amount that will “help them plan ahead for the next month or two” (Ho, 2020). This allows for flexibility in funding distribution to maximize the amount of financial assistance while ensuring that everyone’s minimum requirements are met. Another mutual aid organization implemented a “mutual aid hotline, which accepts calls from 1-7 p.m. every day. The hotline has been a key way for [them] to connect with and make [their] resources accessible

to the people who need it most, especially those who don't have digital access, such as the elderly or the unhoused" (Ho, 2020). This is one way to prioritize people who may face barriers to participating in other systems of financial assistance. Some mutual aid programs take extra initiative to "prioritize people who can't receive virtual payment, non-English speakers, unhoused people, and other people who are systemically disadvantaged" (Ho, 2020). This is especially important because the people who face these additional barriers to participation in assistance programs tend to be the ones who need the programs most.

Some of the common problems faced by mutual aid organizations are longevity and structure. Since many mutual aid organizations on college and university campuses are created and led by students, "as older students [begin] to graduate or make plans for graduation, the organization[s] [falter] and [become] inactive" (Lingappa, 2021). As stated by Karlin et al., "Many mutual aid organizations [are] formed quickly and organically among groups of energized people working together to meet their communities' needs. Many haven't felt the need to formalize their governance structures" (Karlin et al., 2020), but it can be helpful to "preemptively establish decision-making structures while everyone is on the same page, so you know how to approach conflicts if/when they do arise; [and] establish who is accountable for what, so that as the initial momentum subsides, the effectiveness of the group does not" (Karlin et al., 2020). Even mutual aid funds that do not last for a long time can help people for at least a short time, but if the goal is to establish a long-lasting system for alleviating economic hardships within a community, some strategies can be implemented to ensure that this happens.

Several strategies can be used to mitigate these common issues, such as establishing a long-lasting organizational structure for mutual aid initiatives. One method that college mutual aid funds have implemented to increase their longevity is to have semesterly fundraising (Lingappa, 2021) to ensure that the fund isn't depleted and can continue to meet people's needs. Some other important aspects of increasing the structural integrity and longevity of a mutual aid program include becoming a non-profit organization, applying for tax-exempt status, opening a bank account exclusively for the organization, and creating a "process for navigating conflict of interest" (Karlin et al., 2020). These things all build long-lasting structures that will not be dissolved by students graduating. Additionally, faculty and staff, especially faculty and staff who plan to remain at the college or university for a long time, can be included in the efforts as long-term organizers.

Even mutual aid organizations that do not last for a long time significantly improve people's lives and build community resilience. At one college that formed a mutual aid fund for students, the mutual aid fund faded over time as students graduated. However, many other student organizations were formed as a result of the mutual aid organization, including "the Black Student Union, Broken Silence 5Cs, Student-Workers Alliance, and more" (Lingappa, 2021). This is perhaps one of the most impactful things about mutual aid initiatives: even if the organizations do not last, the impact that they have on communities has the potential to endure.



### Conclusion:

Mutual aid is an effective method for alleviating economic inequality and hardships, as well as building community and inspiring social change. Mutual aid initiatives tend to be more accessible than other aid systems due to the values on which they are based, but they still have the potential to be inaccessible if they do not include impact assessment plans and make changes based on feedback from their communities. Institutionally administered systems of aid often include rigorous oversight and administrative burdens, which can be disempowering and dissuade people from applying for financial assistance, even if they are experiencing hardships and need help. Economic hardships are prevalent on college campuses despite several aid systems being available, and mutual aid programs can and should be built to supplement them to provide necessary assistance to those who are left behind. College and university campuses present unique opportunities and unique challenges for the implementation of mutual aid programs, and these should be taken into consideration when designing mutual aid initiatives.

## RESEARCH METHODS:

To investigate the best methods for implementing a mutual aid fund at the University of Maine, an online survey was distributed to general members of the University of Maine community, especially students currently attending the University of Maine. The Qualtrics platform was used to send out this information and we partnered with the Office of Diversity and Inclusion, the Wilson Center, TRIO SSS, the Black Bear Exchange, academic departments and units, and various student organizations to distribute the survey to a broad and campus-wide population. This survey was anonymous and received over 300 responses. The survey (see Appendix A) was estimated to take about eight minutes and asked respondents a series of questions related to the unmet financial needs of students and community members at the University of Maine, how likely participants are to use a community-led mutual aid fund as a resource for alleviating these financial hardships, and what can be done to ensure that a mutual aid fund is created in a way that is accessible for students and community members. Demographics and characteristics of the sample, such as socioeconomic status, age, and gender, were also taken into consideration. Hannaford e-gift cards of \$30 each were sent to twenty random survey respondents as compensation for their participation.

Ten interviews were also conducted with people in leadership roles within the University of Maine community. These interviewees were decided based on their understanding of the financial hardships experienced by members of the University of Maine community - including students, faculty, and staff - and their awareness of the financial assistance programs that already exist at the University of Maine. The leadership roles included the Dean of Students, the Dean of the Honors College, the President of the Faculty Senate, a

Student Legal Services Attorney, a DEI (Diversity, Equity, and Inclusion) Director for a public health organization, an Orono Town Councillor and the Director of the Wilson Center, the Coordinator for the Bodwell Center for Service and Volunteerism, a Peer Services Coordinator and Advisor, a Financial and Personal Manager for the Honors College, and a professor of Native American Studies. Each interviewee has worked with a unique vulnerable population of the University of Maine Community and had an important perspective to share about financial hardships, available resources, and the implementation of a mutual aid fund on campus.

These interviews contained questions regarding financial hardships at the University of Maine and the creation of a mutual aid fund (See Appendix B) and were analyzed based on the insights they provided in these areas. They were held over Zoom and lasted approximately 45 minutes each. These interviews were recorded with the consent of the interviewees. Hannaford egift cards of \$40 each were sent to all ten interviewees as compensation for their participation.

RESULTS AND ANALYSIS:

Demographics:

**Table 1:** Demographic makeup of survey respondents.

	n	%
<b>Affiliation with the University of Maine</b>		
Undergraduate student	206	65
Graduate student	54	17
Faculty	21	7
Staff	39	12
Alumni	13	4
<b>Gender</b>		
Male	77	26
Female	181	62
Nonbinary/third gender	32	11
Transgender	25	9
Cisgender	264	91
<b>Sexuality</b>		
LGBTQIA+	118	37
Non-LGBTQIA+	157	50
<b>Race</b>		
People of Color	43	13
White	267	85
<b>Employment</b>		
Employed	269	85
Not Employed	47	15

The survey received 315 total responses. 85% of respondents were employed, including 23% full-time and 11% working more than one job at once. Women were overrepresented in this study (Table 1), which is typical of survey studies, and this may affect the results slightly. LGBTQIA+ people were also overrepresented in this study, likely due to the high percentage of LGBTQIA+ folks involved in the student organizations that distributed the surveys and the personal connections of the researcher. In addition, recent studies have shown an increasing percentage of youth openly identifying as LGBTQIA+ (Jones, 2022). Most other demographics of the survey respondents were representative of the general University of Maine population, which is very racially homogeneous. Some groups of people that are underrepresented in this study are graduate students, faculty, and staff, as well as racial minorities. More input from these groups would have benefited the study, and the underrepresentation of these voices may affect the results slightly.

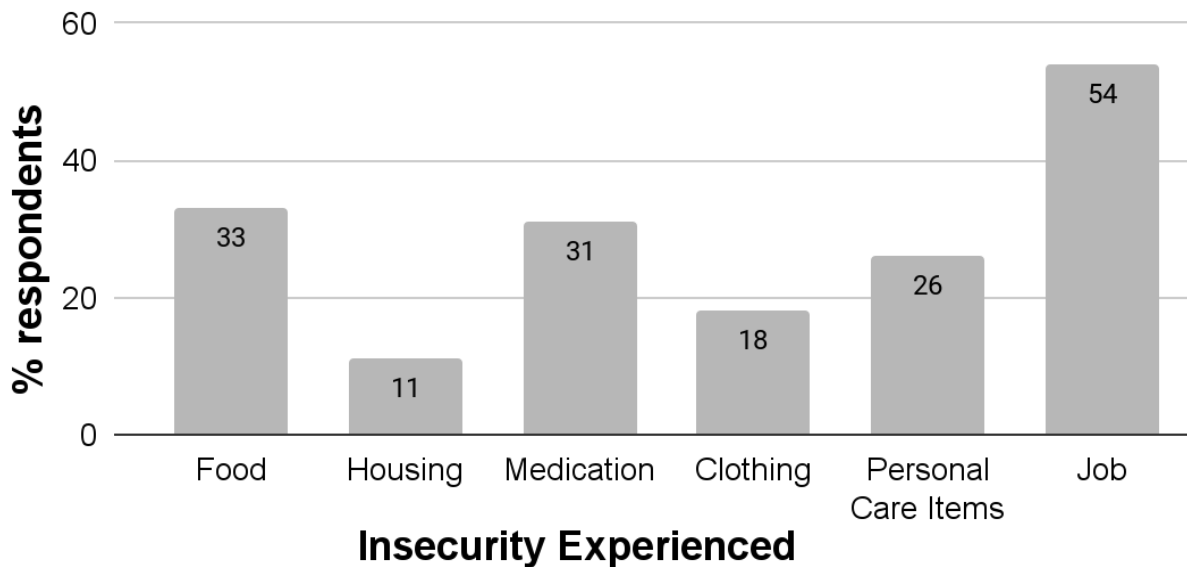
#### Financial Burdens at the University of Maine:

The survey and interview data suggest that, even though there are several financial resources available on campus, financial insecurities are still prevalent on campus and are not just experienced by students. The interviews with people in leadership positions provided helpful insights into the resources that are available at the University of Maine and what challenges they present to people who make an effort to utilize them. The interviewees also highlighted vulnerable populations they had worked with on campus who tended to face more financial hardships and lack access to sufficient resources. Specifically, some of the most financially vulnerable people on campus are LGBTQIA+ people, graduate students, international students,

nontraditional students, students with children, and adjunct faculty members. The survey results suggest that LGBTQIA+ people at the University of Maine are both more likely to experience economic hardships and more likely to report willingness to use mutual aid as a resource, which is a meaningful insight due to the representation of this population in the survey responses.

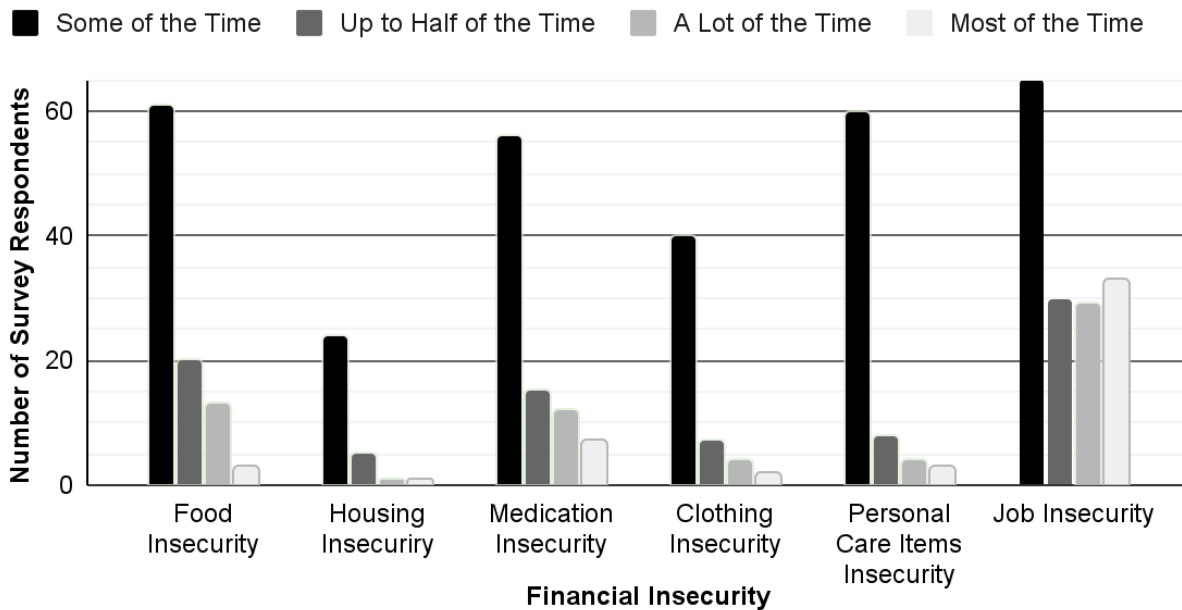
While 66% of total survey respondents reported willingness to use a mutual aid fund as a resource, 78% of people who identified as LGBTQIA+ reported this same willingness.

Community members at the University of Maine are faced with food insecurity, housing insecurity, medication insecurity, clothing insecurity, personal care item insecurity, and job insecurity, with varying percentages (Figure 1) and degrees of insecurity (Figure 2). This was shown in the survey data and emphasized by the accounts from interviewees. It is important to note that these are only the kinds of financial insecurities that were inquired about, and several respondents also noted that they struggle to afford child care and travel expenses.



**Figure 1:** Percent of Respondents Who Have Experienced Various Forms of Financial Insecurity within the Last 12 Months

## Financial Insecurities Experienced at the University of Maine



**Figure 2:** Extend to which Financial Insecurities are Experienced at the University of Maine

Since there are several financial resources available at the University of Maine, the percentages and degrees of financial insecurity as shown in the tables above would likely be worse if it were not for the resources that already exist. Several interviewees recounted helping students receive financial assistance from the programs that exist on campus, and these resources were very successful at providing essential funding for students in times of emergency or severe struggle. However, the interviewees also stated that there have been countless instances where students they are working with are not eligible for the assistance that they need, and one interviewee regretfully recalled a time when one of the students they were working with had to drop out of school because they couldn't afford the costs associated with college and weren't

eligible for sufficient financial assistance. These results do not prove or disprove that the current financial assistance programs are helping community members in need, but they do show that there is a significant amount of unmet financial need even after the help of these financial assistance programs. This highlights the importance of creating a supplemental financial resource to help those who may not be able to use the current resources.

Based on the survey data, members of the University of Maine community are generally very supportive of a proposed mutual aid initiative. One survey respondent said, “I love this initiative, but I’m also generally just very frustrated with the system that puts people in these hardships, to begin with.” Several survey respondents thought that a mutual aid fund would greatly help the University of Maine community and said they wished a resource like a mutual aid fund had been created sooner.

- “I know friends who have used this at other schools (during Hurricane Irene in Vermont). It was a huge deal to [their] family when they lost their house.”
- “I think it sounds like a great option for those in need and to bring the community closer together!”
- “This could be a great safety net for students or staff in an emergency situation for basic needs.”
- “A mutual aid fund would be a great way to support students outside of a university scholarship situation -- mutual aid will cover more needs associated with everyday cost of living burdens”
- “If it’s true, it could help me and the community greatly.”



- “Fund should support controversial expenses that are necessary for well-being, but hard to find. E.g., bail, abortion, gender-affirming treatment.”
- “I think that this is a great idea and gives so many fortunate people a way to help the less fortunate. In turn, it gives those in need another resource and when (if) they find themselves in a position, they too can give back.”
- “I believe this is so pure and what the community really needs, people helping people, I just appreciate this a lot.”

These responses indicate strong support for a mutual aid initiative at the University of Maine. Respondents believe that a mutual aid fund would provide a strong and necessary safety net for students, faculty, and staff. Several indicated that they would have liked to use a resource like this in the past if it had been available to them. Respondents also seemed to be fond of the community-building potential of implementing a mutual aid fund at the University of Maine. This support was echoed by the interviewed campus leaders, all of whom agreed that if a mutual aid fund were to be created at the University of Maine, it would be a great help to many community members in need who are not able to access other modes of financial assistance.

#### Mutual Aid at the University of Maine:

##### Education:

One important aspect of implementing mutual aid initiatives on college campuses is to educate the community about what mutual aid is and how they can participate. Based on the survey results, 52% of respondents had never heard of mutual aid before taking the survey, 18% had heard of it but not participated before, and 36% had participated in mutual aid as either

donors, volunteers, or recipients. Even several of the interviewed campus leaders had never heard of mutual aid before they were contacted about an interview. It is clear that for a mutual aid fund to be successful at the University of Maine, there needs to be an informational and educational campaign about mutual aid and financial insecurity on campus, as well as an effort to destigmatize needing help and asking for help. This could include flyers, events, presentations, social media posts, newsletters, articles, and more opportunities to engage in community conversations that normalize the challenges we face as human beings and encourage empathy and compassion within the community.

#### Accessibility:

Many of the financial resources on campus are poorly advertised, difficult to use, and usually only available to a small group of people. Financial resources at the University of Maine include the Financial Aid Office, scholarships, grants, and emergency funds provided by various departments and centers. Most of these resources are only available to students, and faculty and staff are not eligible. For example, one of the interviewees highlighted that the Black Bear Exchange, which is a food pantry and clothing exchange on campus, is only available to students, so faculty and staff are not able to use the resource. Additionally, students with “holds” on their accounts that result from owing money to the university are not able to use the Black Bear Exchange as a resource. Creating a mutual aid fund on campus is important to help those who are left behind by the financial resources that already exist. The power of mutual aid funds is that they are community-led for the benefit of the community, and this often makes them more accessible than institutionally-led financial assistance programs.

Not only are there unmet financial needs on campus, but community members would be likely to use a mutual aid fund if one were created. When asked in the survey how likely they would be to utilize a mutual aid fund if the resource was created on the University of Maine campus and they found themselves in a position of financial need, 66% of respondents say that they would be likely to use this resource (including 22% who said they would be very likely to use it), 16% said they likely wouldn't need it, and only 18% said they would be unlikely to use the resource. The top 5 most common needs respondents would use the fund for, in order, are as follows: Food, housing payments, books and other academic needs, medications and other medical expenses, and car/travel expenses. However, people also said that they would use the resource for clothing and personal care items, housing payments, insurance, and phone and utility bills. Several people said they would use this mutual aid fund to help them pay for child care, which shows that the financial insecurities here are affecting several generations at a time, including future generations. All of these financial insecurities were emphasized by responses from the interviewees, who said they know community members who have struggled with each of these issues.

Although community members are often concerned that mutual aid funds will be wrongfully taken advantage of by people who do not need financial assistance, this is one of the least prevalent issues faced by organizations practicing mutual aid (Marcus, 2020). More often, people who require assistance will wait until they can't wait any longer to apply for assistance due to stigma and accessibility issues (White, 2011), and this was accentuated by stories from interviewees who have worked with students in need.

According to the survey data, the top 5 things that would likely prevent people from participating in receiving assistance from a mutual aid fund are as follows: 64% feel generally uncomfortable asking for help, 49% felt like a burden or unworthy of help, 43% are worried about not knowing what is available for aid, 43% are worried about not knowing how to apply for aid, and 33% are worried about how they might be perceived by others if they ask for help. Some other things that people listed as potentially preventing them from using a mutual aid fund include feeling worried that there will not be enough financial aid to help with their hardships, not having enough time to apply, not knowing what they need, not wanting to put effort into an application, and needing aid outside of financial assistance. Stigma-based reasons and barrier-based reasons are equally prevalent. Several of the interviewed campus leaders told stories of community members who waited to reach out for help for the reasons listed above, and they lengthened their suffering until they couldn't go on any longer without asking for help. Educating the public about financial hardships and resources would likely reduce these kinds of instances.

Stigma aside, people also need to know how to apply for aid. Creating a funding request form that is confidential and as simple as possible could make people feel more comfortable participating in the mutual aid initiative. This was a common answer among survey respondents. One interviewee also highlighted how important it is to keep the community engaged through events, flyers, social media, a website, and a newsletter. Additionally, survey respondents listed that the following would make them feel more comfortable asking for help: educational events to destigmatize asking for financial assistance, knowing how much funding is available through the mutual aid fund, knowing what the funds have been used for in the past, rapid responses to

funding requests, and widespread advertisements for the mutual aid fund and how to donate and request funding.

- “I think it would be very helpful to hold educational events explaining what a mutual aid fund is and how it works so that the subject would be more approachable.”
- “I would feel more inclined to participate if I knew the mutual aid dollars were going to support my direct community because I feel as though there'd be a greater chance of it coming back around to help me in the future.”
- “I think it would be really helpful to include a list of what sorts of expenses the mutual aid fund has been used for in the past.”

All of these recommendations can be implemented into a community-led mutual aid fund at the University of Maine. We need to create more opportunities for members of the community to engage in conversations about financial hardships and use financial resources to normalize the challenges we face as human beings and encourage empathy and compassion within the community. These conversations will likely mirror similar efforts to destigmatize struggles with mental health and substance use, and we can draw upon these other efforts for inspiration and effective methods for community engagement.

#### Longevity and Creating a Sustainable Model:

Mutual aid organizations on college and university campuses frequently struggle with the issues of structure and longevity. If the goal of the mutual aid organization is to serve the community in the long term, it is important to implement an organization with a sound yet fluid structure that will be sustainable. Some of the methods recommended by interviewees for

making mutual aid organizations more sustainable included establishing a nonprofit organization with tax-exempt status, a bank account, and liability insurance. In addition, to ensure that they withstand the turnover of students graduating, it was recommended that mutual aid organizations involve not only students, but also faculty, staff, and campus organizations that can stay involved for an extended time. One interviewee spoke about the process of creating a nonprofit organization and mentioned that the internal structure should include a Board of Directors and a team of volunteers, all of whom should be organized into working group committees and follow a democratically decided set of bylaws. All of these internal structures make an organization more stable and sustainable.

Interviewees also pointed out that there should be several ways for community members to donate to the fund, and that the funding request form for community members in need should be quick and easy to complete. The donation form and funding request form should be simple, and should also have the ability to be changed if the forms do not serve their purposes as effectively as possible. The simplicity of the funding request form was reported by survey respondents to be an extremely important aspect of the accessibility of the mutual aid fund. One interviewee commented that the request form should be designed in a way that is easy to understand for people of all ages and academic backgrounds.

#### Impact Assessment:

Since the goals of mutual aid funds are to alleviate economic hardships and build community, it is important to assess the impact of the mutual aid funds to ensure that the funds are serving their intended purpose. Many of the interviewed community leaders voluntarily

brought up the topic of collecting data to assess the effectiveness of a mutual aid initiative, including frequently assessing the needs within the community, the funding request and funding distribution processes, and the visibility of the program in the general community. This also includes closely monitoring the amount of funds raised and distributed, any groups of the community or kinds of financial hardships that are leading to the most funding request applications, and the experiences of those who donate to and receive from the mutual aid fund. This data collection and data sharing is especially important since many of the survey respondents indicated that they would feel more comfortable donating to and receiving from a mutual aid fund if they knew what needs the funding had been used for in the past and were able to hear stories from other community members who had previously benefitted from the fund.

All aspects of mutual aid funds, from their structure to their funding distribution process to their ads and public engagement should be regularly assessed every step of the way to ensure maximum positive impact and to avoid causing harm in any way. Feedback should be regularly collected from community members, especially those who participate in the mutual aid organization as donors, volunteers, or recipients. Most importantly, this information should be shared, and changes should be made to the structure and procedures of the mutual aid organization when necessary. These changes should be informed by research and feedback from the community.

## CONCLUSION:

Mutual aid is a powerful and effective way to alleviate economic hardships, build community, and create social change in a way that is community-led, accessible, and sustainable. Since financial hardships tend to be prevalent on college and university campuses, many campuses have already implemented mutual aid initiatives to alleviate economic hardships and build community on their campuses. Every college campus is different, so it is important to investigate what the best model for a mutual aid program would be at each individual institution. The purpose of this research project was to investigate the best model for a mutual aid fund at the University of Maine. This was done by conducting interviews and a campus-wide survey.

Results showed that the campus community faces a serious and diverse set of financial hardships and that the general community is very supportive of the proposed idea of implementing a mutual aid fund on campus. The results also showed that a mutual aid fund would likely be used by the community and could be an effective way to supplement the current aid systems at the University of Maine. These results suggest that a mutual aid fund should be implemented at the University of Maine and can also be used to inform future studies on other college and university campuses. When a mutual aid fund is implemented at the University of Maine, further research should be conducted to assess the effectiveness of the resource relative to other resources on campus and assess the attitudes of the general community toward the mutual aid fund and its ability to build a culture of community care. Further research should also be conducted at other college and university campuses to investigate what methods for implementing mutual aid initiatives would be most effective at other institutions.



One respondent to the survey stated, “I think mutual aid is a wonderful thing. If I had been aware of mutual aid in the past when I was in dire financial need, it would have been a game changer... mutual aid can empower people and help destigmatize the experience of needing more money.” This response embodies the root goals of implementing a mutual aid fund at the University of Maine and provides hope that the solution will help the University’s community thrive now and in the future.

This study has implications beyond the University of Maine, suggesting that mutual aid offers a novel and grassroots approach to confronting hardship that mitigates and even actively deconstructs stigma. This research can also be replicated at other college and university campuses to investigate the financial needs of their communities and assess the best methods for implementing a mutual aid initiative at separate institutions. Due to the low racial diversity of this study, further studies in more diverse populations could significantly advance this research and improve the lives of college communities elsewhere. Such investigations could have significant implications not only in terms of financial hardships but also in terms of one’s willingness to participate in mutual aid initiatives, especially because other studies suggest that societies that are more demographically diverse have less generous systems of social welfare (Miller, 2018).

In addition, since Maine is a relatively low-income state, it could also be beneficial to conduct similar research in locations that are assumed to have lower instances of poverty and economic hardships. Systematic inquiry into the experiences of college students usually exposes cultural stereotypes about college students, their degree of privilege, and the "ease" of their

existence as fiction. This highlights that we should never assume that any group or any institution doesn't require resources like a mutual aid initiative until conducting systematic research to determine such.

This research has the potential to influence the inquiry about and implementation of mutual aid initiatives on college and university campuses all over the state of Maine, within the United States, and globally. We are hopeful that further research will be conducted, and that such research will have positive impacts in the form of alleviating economic hardships and building cultures of community care all over the world.

## AFTERWARD:

This research is currently being used by a group of students, faculty, and staff at the University of Maine who are creating a mutual aid fund on campus called the Black Bear Mutual Aid Fund. We are creating a state-recognized, tax-exempt nonprofit organization, and we are making great progress. The purpose of the Black Bear Mutual Aid Fund is to alleviate economic inequalities and hardships by supporting networks, acts, and norms of mutual aid and community care emerging among students, faculty, and staff of the University of Maine. This can be divided into the following three goals: 1) to establish a fund where members of the University of Maine community can place any disposable dollars or money they do not feel they need, to make that money accessible when community members do feel they need it; 2) to practice community care by using this fund to facilitate mutual aid; and 3) to use the presence and impact of the fund to assist in modeling norms of mutual aid and community care.

The Black Bear Mutual Aid Fund has already received a tremendous amount of support, and we are hopeful that this initiative will be effective at making the University of Maine a better place and helping the community thrive now and in the future.

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## APPENDICES

## APPENDIX A: SURVEY INSTRUMENT

1. What year were you born? (select from a dropdown between 1932-2004 - anyone who selects after 2004 will be brought to the end screen)
  
2. What is your affiliation with the University of Maine? (check all that apply)
  - a. Undergraduate student
  - b. Graduate student
  - c. Faculty
  - d. Staff
  - e. Alumni
  - f. Not affiliated with the University of Maine, Orono, or Old Town
  
3. What is your current gender identity?
  - a. Man
  - b. Woman
  - c. Nonbinary or gender nonconforming
  - d. Prefer not to answer
  - e. Other:  
Please explain: \_\_\_\_\_
  
4. Do you consider yourself transgender?
  - a. Yes
  - b. No

c. Other: \_\_\_\_\_

5. What is your current sexual orientation?

a. Straight/heterosexual

b. Gay or lesbian

c. Bisexual or Pansexual

d. Asexual

e. Prefer not to answer

f. Other:

Please explain: \_\_\_\_\_

6. How do you racially identify? (check all that apply)

a. White or Caucasian

b. Black or African American

c. Asian

d. Native Hawaiian or Pacific Islander

e. Native American

f. Hispanic or Latino

g. Other: Please explain: \_\_\_\_\_

7. Please select an approximate estimate for your family's annual household income from

the options below:

a. Less than \$20,000

- b. Between \$21,000 and \$40,000
- c. Between \$41,000 and \$60,000
- d. Between \$61,000 and \$80,000
- e. Between \$81,000 and \$100,000
- f. More than \$101,000

8. Are you currently employed? (check all that apply)

- a. Yes, full-time
- b. Yes, part-time
- c. Yes, more than one job
- d. No, I do not have a paid job

9. What kinds of financial burdens do you find yourself struggling with most often during the academic year? (check all that apply)

- a. Housing payments
- b. Car/travel expenses
- c. Food
- d. Clothing and personal care items
- e. Books and other academic needs
- f. Medications and other medical expenses
- g. Phone and utility bills
- h. Insurance
- i. Other (please elaborate) \_\_\_\_\_

10. How often have you experienced this scenario within the last 12 months? Been unsure of where your next meal would come from or been unable to eat as much food as you

need. a. Most of the time (more than 75%)

b. A lot of the time (50-74%)

c. Up to half of the time (25-49%)

d. Some of the time (1-24%)

e. None of the time (0%)

11. How often have you experienced this scenario within the last 12 months? Been unsure of where you would sleep next, slept in a shelter, had to couch surf, or been homeless.

a. Most of the time (more than 75%)

b. A lot of the time (50-75%)

c. Up to half of the time (25-50%)

d. Some of the time (1-25%)

e. None of the time (0%)

12. How often have you experienced this scenario within the last 12 months? Been unable to afford or had insufficient access to medication that you need.

a. Most of the time (more than 75%)

b. A lot of the time (50-75%)

c. Up to half of the time (25-50%)

d. Some of the time (1-25%)

e. None of the time (0%)

13. How often have you experienced this scenario within the last 12 months? Been unable to afford or had insufficient access to the proper clothing you need for your everyday

life. a. Most of the time (more than 75%)

b. A lot of the time (50-75%)

c. Up to half of the time (25-50%)

d. Some of the time (1-25%)

e. None of the time (0%)

14. How often have you experienced this scenario within the last 12 months? Been unable to afford or had insufficient access to personal care items (such as menstrual products, dental hygiene products, and general hygiene products).

a. Most of the time (more than 75%)

b. A lot of the time (50-75%)

c. Up to half of the time (25-50%)

d. Some of the time (1-25%)

e. None of the time (0%)

15. How often have you experienced this scenario within the last 12 months? Found yourself lacking sufficient access to a job that pays high enough wages to meet your

basic needs. a. Most of the time (more than 75%)

b. A lot of the time (50-75%)

c. Up to half of the time (25-50%)

- d. Some of the time (1-25%)
- e. None of the time (0%)

16. Mutual aid is a term used to describe the act of giving and receiving aid within a community for the benefit of the community as a whole, such that those who have extra resources may give those resources to those who lack resources. The aid is mutual and travels in both directions. Someone who gives aid at one time might need to receive aid at another time due to changes in circumstances. The goal of mutual aid is to build community care and resiliency in the face of hardships. Please select which of the following applies to you.

- a. I had never heard of mutual aid before this survey
- b. I have donated to/volunteered for mutual aid initiatives in the past
- c. I have received some form of mutual aid in the past
- d. Other

17. If a mutual aid fund was created on the University of Maine campus and you found yourself in a position of financial need, how likely would you be to utilize this resource?

- a. Very likely
- b. Likely
- c. Somewhat likely
- d. Somewhat unlikely
- e. Unlikely

- f. Very unlikely
- g. I will not likely be in a position of financial need

18. If you were to utilize a mutual aid fund as a resource, what expenses would you be most likely to use the fund for?

- a. Housing payments
- b. Car/travel expenses
- c. Food
- d. Clothing and personal care items
- e. Books and other academic needs
- f. Medications and other medical expenses
- g. Phone and utility bills
- h. Insurance
- i. Other (please elaborate) \_\_\_\_\_

19. Please elaborate on the previous question. Why or why not?

- a. \_\_\_\_\_

20. What things might prevent you from using a mutual aid fund at the University of Maine? (check all that apply)

- a. Feeling generally uncomfortable asking for help
- b. Feeling like a burden or unworthy of help
- c. Feeling worried about how you might be perceived by others if you ask for help



- d. Feeling worried that there will not be enough money to assist you through your financial hardships
- e. Not wanting to put effort into submitting an application
- f. Not enough time to submit an application
- g. Not knowing how to apply for aid
- h. Not knowing what is available for aid
- i. Not knowing what you need or being unable to articulate what you need for help
- j. Not affiliated closely enough with the University of Maine
- k. You primarily need other types of aid (not financial)
- l. Other (please elaborate) \_\_\_\_\_

21. What things might make you feel more comfortable using a mutual aid fund at the University of Maine?

- a. Getting to know whoever I am asking for help
- b. Knowing what these funds have been used for in the past
- c. Anonymous application
- d. A simple application requiring minimal effort with clear instructions
- e. Rapid responses to funding requests
- f. An educational event to destigmatize asking for financial assistance
- g. Knowing how much funding is available through the mutual aid fund
- h. Widespread advertisement for the mutual aid fund and how to apply

22. Other thoughts about a mutual aid fund?

23. Would you like to be entered into a raffle for a chance to win one of twenty \$30

Hannaford egift cards? If you select yes, you will be prompted to provide your name and contact information on the following page. This is optional. The contact information you provide for these purposes is not connected to your anonymous survey responses. (optional) (Available to all respondents-will direct respondents to a different survey not linked to earlier responses)

a. Yes

b. No

If participants answer yes, they will be brought to a separate survey.

## APPENDIX B: INTERVIEW SCRIPT

Hello. Thank you for your interest in this research. I am an undergraduate student at the University of Maine, and I am conducting my Honors Thesis research project. The purpose of the research is to better understand how likely community members at the University of Maine, especially students, are to use a mutual aid fund, what they would use such a resource for, and what can be done to create this resource in a way that is accessible for all community members. Gaining this understanding will aid in the next goal of this project, which is to design a research-based, detailed template for the formation and implementation of a mutual aid fund (including fundraising and fund distribution systems) at the University of Maine. This mutual aid fund is intended for the use of all members of the University of Maine community, including undergraduate and graduate students, staff, and faculty.

This interview will be recorded, as long as you consent to being recorded. You can skip any questions you do not want to answer. I am happy to read through the Informed Consent Form if you would like.

If you have any questions do not hesitate to contact Tamra Benson at [tamra.benson@maine.edu](mailto:tamra.benson@maine.edu) or Robert Glover, Associate Professor of Political Science and Honors and the faculty sponsor, at [robert.glover@maine.edu](mailto:robert.glover@maine.edu).

Thank you for your time, and whenever you are ready, we can get started with the interview questions.

### Interview Questions for Community Leaders:

1. What year were you born?

2. What is your affiliation with the University of Maine?
  
3. What kinds of financial burdens do you find yourself or others struggling with most often during the academic year? What are some resources you know are available for assistance with these burdens?
  
4. Mutual aid is a term used to describe the act of giving and receiving aid within a community for the benefit of the community as a whole, such that those who have extra resources may give those resources to those who lack resources. The aid is mutual and travels in both directions. Someone who gives aid at one time might need to receive aid at another time due to changes in circumstances. The goal of mutual aid is to build community care and resiliency in the face of hardships. (This description will be pasted into the Zoom chat so the interviewee may read it over as many times as they need before answering the question). Have you ever been involved with mutual aid efforts in the past? If so, how?
  
5. What things might prevent students, faculty, and staff from using a mutual aid fund at the University of Maine?
  
6. What things might make students, faculty, and staff feel more comfortable using a mutual aid fund at the University of Maine?

7. How can you envision a mutual aid fund helping students and community members at the University of Maine? How do you envision mutual aid fitting into the current UMaine system?
8. What are some pros and cons of mutual aid?
9. What members of the UMaine community do you think might benefit most from a mutual aid fund at the University of Maine?
10. How can we ensure that mutual aid is alleviating economic inequality rather than making it worse?
11. What are some processes you think will need to be done to implement a mutual aid fund at UMaine?
12. What advice do you have to offer for the implementation of a mutual aid fund?
13. Other thoughts about a mutual aid fund?
14. Are you interested in assisting in the management and upkeep of this fund?

Interview Conclusion:

Thank you for your participation in the study. As compensation for your time and

effort, we are offering you a \$40 Hannaford egift card. Should you choose to accept this compensation, you may receive your egift card via email in February 2023.

If you are interested in volunteering to manage and help with a mutual aid fund at the University of Maine, please email Tamra Benson at [tamra.benson@maine.edu](mailto:tamra.benson@maine.edu).

## AUTHOR'S BIO:

Tamra Benson grew up in Livermore and Turner, Maine, where she lived with her mom, dad, and two younger sisters. She graduated from Leavitt Area High School in 2019. While at the University of Maine, Tamra majored in Biology and minored in Political Science and English, and was a Maine Top Scholar and Mitchell Scholar. Tamra is the founder of the Black Bear Mutual Aid Fund. She was a Core Organizer for UMaine Climate Action (formerly known as Divest UMS) and the Community Service Chair for the All Maine Women honors society, and served as the Secretary of the Honors College Student Advisory Board during her third year. Throughout her time at the University of Maine, Tamra also worked as a food waste intern for the Mitchell Center for Sustainability Solutions, a peer tutor for the Honors College, a Maine Learning Assistant for the Biology Department, and a dining hall worker for UMaine Dining. She also worked as the Campaign Associate and Outreach Lead for Maine Youth Action, a youth-led Climate Justice Organization, and served as a volunteer Core Member for the Maine Youth for Climate Justice Coalition. Tamra graduated in May 2023 and plans to go to graduate school and pursue a career in environmental policy, as well as write books.