COVID-19 RELIEF PAYMENTS IN THE U.S. AND CALIFORNIA:

OVERVIEW, BARRIERS TO ACCESS, AND WAYS FORWARD TO AID FAMILIES IN NEED

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INTRODUCTION

On March 13, 2020, the US government declared a national emergency concerning the COVID-19 outbreak.[1] Even before the first national emergency was declared, cases had been reported across the country, and the economic downturn had begun as early as February.[2] The spread of the pandemic has drastically changed the lives of everyday people in the US. In California alone, the Employment Development Department numbers show that unemployment rate as of August 2020 was 13.3 percent, a record high compared to the 12.3 percent at the height of the Great Recession in 2010.[3] As millions file for unemployment benefits and continue losing their income, they also struggle to pay rent and to ensure food security for themselves and their families.[4] Many face threats of eviction. Communities of color are doubly disadvantaged as the effects of the pandemic intersect with long standing histories of structural racism and inequities. In California, these disparities and inequities within the racial and ethnic demographic categories are starkly apparent. For instance, the California Department of Public Health data from September 16, 2020 shows that the numbers of deaths relative to their population in the state is disproportionately higher among Black, Latino, or native Hawaiian/Pacific Islander groups.[5] It has become abundantly clear that the impacts of COVID-19 on the health of individuals is shaped by structural racism, poverty and other social inequities. The need for relief payments from the government that recognizes both the individual and structural effects of the pandemic has never been more urgent than now.

This report analyzes different sets of relief payments that have been made from the federal government, the government of California, city governments, and non-profits which focus on helping individuals and families.

- In **Section I** of the report, we discuss provisions in the CARES Act and additional bills passed after the expiration of benefits from the CARES Act. Specifically, the report focuses on three key relief measures in these Acts that pertain to individuals and families: stimulus payments, unemployment benefits, and rental relief. This analysis includes a brief summary of the importance of the provisions under CARES Act and the barriers people face in accessing relief payments.

[1] U.S. President, "Proclamation on Declaring a National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak" *Federal Register* 85, No. 53 (March 13, 2020): 9994, https://www.whitehouse.gov/presidential-actions/proclamation-declaring-national-emergency-concerning-novel-coronavirus-disease-covid-19-outbreak/.

[2] The Council of Economic Advisers, "Evaluating the Effects of the Economic Response to COVID-19" (Washington DC: August 2020), https://www.whitehouse.gov/wp-content/uploads/2020/08/Evaluating-the-Effects-of-the-Economic-Response-to-COVID-19.pdf.

[3] California Employment Development Division, "California Unemployment Lowers to 13.3 Percent in July | California EDD" (California, August 21, 2020), https://www.edd.ca.gov/newsroom/unemployment-august-2020.htm.

[4] See for example: Will Parker, "Nearly a Third of U.S. Apartment Renters Didn't Pay April Rent - WSJ," *Wall Street Journal*, April 8, 2020, Accessed September 1, 2020. https://www.wsj.com/articles/nearly-a-third-of-u-s-renters-didnt-pay-april-rent-11586340000.

[5] California Department of Public Health, "COVID-19 Race and Ethnicity Data," September 28, 2020, Accessed September 1, 2020. https://www.cdph.ca.gov/Programs/CID/DCDC/Pages/COVID-19/Race-Ethnicity.aspx.

- In **Section II** of the report, the role of the California state government, city governments and non-profits in distributing relief payments to individuals will be addressed. This part of the report also covers other sources of pandemic relief such as funding through grants, community organizations, and mutual aid which aim to serve the underserved parts of the population.

- In **Section III** of the report, we offer some recommendations on what the most urgent needs of the people in California and beyond are, the barriers to accessing pandemic relief payments, and ways to design equitable pandemic relief transfers in the short term and long term.

SECTION I: FEDERAL PANDEMIC RELIEF MEASURES: AN ANALYSIS

Since March 4, 2020, Congress has passed four different bills that address COVID-19 relief payments. The first bill, the Coronavirus Preparedness and Response Supplemental Appropriations Act (H.R.6074) primarily allocated funding for vaccine development and public health responses. The second bill, Families First Coronavirus Response Act (H.R.6201) included provisions for paid sick leave to help individuals prioritize their health over a paycheck. The third bill, the Coronavirus Aid, Relief, and Economic Security Act or the CARES Act (H.R. 748), that Congress allocated $2 trillion to directly addressed the needs of individuals and families. The fourth bill, Paycheck Protection Program and Health Care Enhancement Act (H.R.266) allocated money to businesses and public health spending. Of these, it was the CARES Act which most explicitly focused on direct payments to individuals and households.

Three key provisions of the CARES Act pertaining to relief for individuals and households:
A. Recovery Rebates, B. Unemployment Benefits, and C. Rental Relief.

A. Recovery Rebates or Economic Impact Payments:

I. Summary of Key Provisions

Popularly called the “stimulus checks”, these rebates are direct payments sent to individuals and families below a certain income threshold. The CARES Act provided up to $1200 to each eligible adult (or $2,400 for married, joint filers), and $500 per eligible child under 17 years of age. The amount of credit a person is eligible for is adjusted in proportion to their annual gross adjusted income (AGI) and phases out at the rate of 5 percent. For example, individuals with income of more than $75,000 receive proportionally less by way of stimulus. Thus, as a proportion of their income, the rebate is the largest for the lowest-income recipients.[6] These are one-time payments and are not taxable. Further, the Act clearly states that the rebates cannot be used to offset any previously owed debts; that is, the stimulus amounts cannot be reduced or

[6] Margot L Crandall-Hollick, “COVID-19 and Direct Payments to Individuals: Summary of the 2020 Recovery Rebates/Economic Impact Payments in the CARES Act,” CRS Report No. 116-136 (Washington DC: Congressional Research Service, April 17, 2020), https://crsreports.congress.gov/product/pdf/IN/IN11282.

withheld by government authorities even if an individual owes past debts. Taken together, the recovery rebates are explicit in their commitment to help struggling individuals and families.

Several studies have showed that these stimulus checks have been crucial in helping individuals and families cope with the immediate economic stress associated with losing their jobs, having work hours cut, or difficulties in finding new jobs during the pandemic. For instance, the Center for Budget and Policy report notes that the way the rebate is structured ensures that lower income taxpayers with little or no income tax-liability are eligible to receive the stimulus. In this regard, the rebate under CARES Act are different from stimulus payments made in 2008 after the financial crisis, where households needed to have a minimum level of income to qualify.[7] The amount of stimulus is also higher than the payments in 2008.

However, while $1200 seems like a substantial amount, this is simply not enough when the existing patterns of household savings and wealth are considered. For instance, the Federal Reserve noted in a 2018 report that one quarter of families have less than $400 available to meet emergency expenses, and about 40% of families do not have savings that would cover even three months of expenses (See Figure 1).[8] Another report from Pew Research Center notes that fewer than 47% of families have any rainy-day funds that would last them three months. This trend is even worse in adults who are low-income, Hispanic or Black.[9] Thus, many households facing job losses at present will need continuous relief, and more amounts transferred to cope with income shocks.

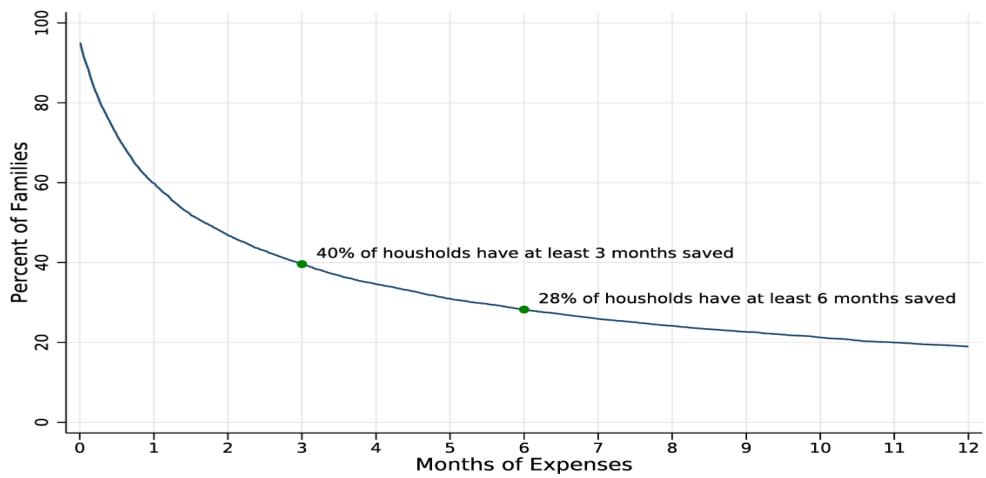

Figure 1: Graph shows that only 40% of households in the U.S. have 3 months of savings, per data from the Federal Reserve Board's Survey of Consumer Finances 2017. Source: FEDS Notes Report 2018.

[7] Sharon Parrott et al., “CARES Act Includes Essential Measures to Respond to Public Health, Economic Crises, But More Will Be Needed” (Washington DC: Center on Budget and Policy Priorities, March 27, 2020), https://www.cbpp.org/sites/default/files/atoms/files/3-27-20econ.pdf.
[8] Neil Bhutta and Lisa Dettling, “Money in the Bank? Assessing Families’ Liquid Savings Using the Survey of Consumer Finances,” FEDS Notes (Washington: Board of Governors of the Federal Reserve System, November 19, 2018), https://doi.org/10.17016/2380-7172.2275.
[9] Kim Parker, Juliana Menasce Horowitz, and Anna Brown, “About Half of Lower-Income Americans Report Household Job or Wage Loss Due to COVID-19” (Pew Research Center, April 21, 2020), https://www.pewsocialtrends.org/2020/04/21/about-half-of-lower-income-americans-report-household-job-or-wage-loss-due-to-covid-19/.

II. Exclusions and Barriers to Access:

Exclusions due to structure of the Rebates:

The economic distress levels outlined above mean that the exclusionary mechanisms of the CARES Act heighten the economic hardships for individuals and families. **First**, under CARES Act, who is eligible to receive the recovery rebates is conditional. The Act excludes any non-citizens, as well as any families where even one member does not have a Social Security Number (SSN). [10] This means that for a household to receive the rebate, each person in the household, including children, should have an SSN. Analysts have noted that this stipulation is harsher than previously existing laws such as the 2017 Child Tax credit provisions which require that children have an SSN to qualify for rebate but does not require that parents have an SSN. In doing so, the Act excludes immigrant families—where one or more members may file taxes only using an ITIN or lack an SSN including cases where the children may be US citizens—and makes them disproportionately vulnerable to the socio-economic shocks associated with the pandemic (See Figure 2).[11] [12]

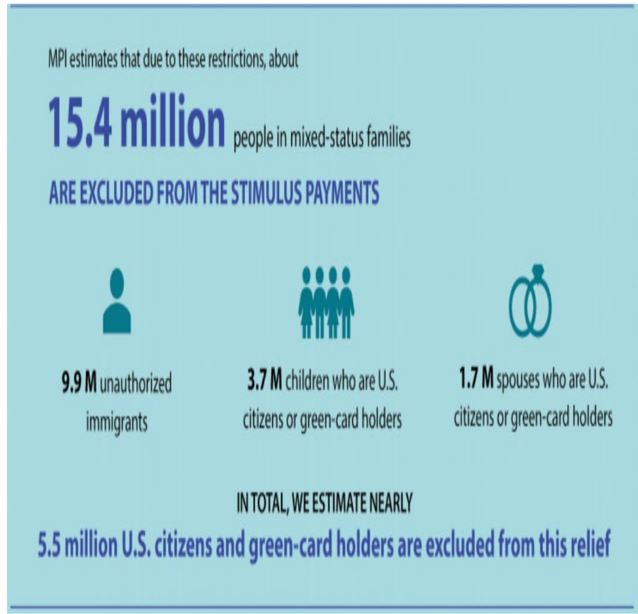

Figure 2: A visual representation of the number of immigrants, children, and spouses excluded by the CARES Act due to eligibility criteria of SSN. Source: Migration Policy Institute Report.

Second, the CARES Act excludes any dependents other than children under the age of 17.[13] This means that families do not get any additional stimulus that accounts for the cost of care for elderly dependents, college students above 17 or persons with disabilities who are living with family. Third, while we noted above that the Act does not allow government agencies to withhold any amount of the stimulus to pay for previously owed debt, this does not prohibit

[10] Margot L Crandall-Hollick, "COVID-19 and Direct Payments to Individuals: Summary of the 2020 Recovery Rebates/Economic Impact Payments in the CARES Act," CRS Report No. 116-136 (Washington DC: Congressional Research Service, April 17, 2020), https://crsreports.congress.gov/product/pdf/IN/IN11282

[11] Abigail F Kolker, "Unauthorized Immigrants' Eligibility for COVID-19 Relief Benefits: In Brief," CRS Report R46339 (Washington DC: Congressional Research Service, May 7, 2020), https://crsreports.congress.gov/product/pdf/R/R46339.

[12] Jessica Bolter and Muzaffar Chishti, "Vulnerable to COVID-19 and in Frontline Jobs, Immigrants Are Mostly Shut Out of U.S. Relief" (Washington DC: Migration Policy Institute, April 24, 2020), https://www.migrationpolicy.org/article/covid19-immigrants-shut-out-federal-relief.

[13] Megan Curran and Sophie Collyer, "Teenage and Young Adult Dependents Left out of Cash Payments in the COVID-19 Crisis" (Center on Poverty and Social Policy, Columbia University, May 21, 2020), https://www.povertycenter.columbia.edu/news-internal/coronavirus-young-adult-dependents-cares-act.

debt recovery by private creditors.[14] In many cases stimulus amounts have been withdrawn from a taxpayer's bank account directly, thus denying them recovery rebates crucial for their survival. Fourth, by specifying $1200 as a standard amount across the country, the CARES Act fails to consider the differences in cost of living at different places. For example, the average rent in Los Angeles is roughly $2500 and the average rent in Orange County is around $2100. And 98% of apartments in Orange County rent for more than $1501.[15] The $1200 standard payment, in order words, won't even cover a month's rent in southern California. The higher the cost of living, the faster the funds will run out.[16]

Exclusions Due to Delivery of Payments:

In addition to these issues with the structure of rebates, there have been significant problems in the delivery and transfer of payments to individuals due to inequities in the banking infrastructure (See Figure 3).[17] **First**, for those who filed Federal tax returns in 2018 or 2019, stimulus amounts were transferred automatically as a direct deposit to a bank account, or paper check mailed to an address, or economic impact payment (EIP) debit cards mailed to their address. However, individuals do not have a choice in how they receive these payments. For instance, while some who did not have bank accounts received paper checks, only a select few were sent EIP cards, as determined by the Treasury.[18] A long history of discriminatory practices, such as redlining by the Federal Housing Authority from the 1930s to the 1960s and the disinvestment in financial services in minoritized communities, manifests today in the difficulty of Black, Indigenous and people of color in gaining access to bank accounts and their associated digital payment services.[19]

Banked individuals are allowed to input their bank account details through the IRS's *GetMyPayment* tool. Those without bank accounts faced the digital divide in accessing their funds (which the Bank for International Settlements referred to as a "payments divide").[20] In several cases, individuals used their routing number provided by digital payment apps like Square, Venmo or CashApp as their primary bank account number to receive stimulus. We discuss the problems with this below.[21]

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[14] Pamela Foohey, Dalié Jiménez, and Christopher K. Odinet, "Time Is Running Out to Protect Americans' Relief Payments from Debt Collectors," *Harvard Law Review* (blog), April 7, 2020, https://blog.harvardlawreview.org/time-is-running-out-to-protect-americans-relief-payments-from-debt-collectors/.
[15] Data from rentcafe.com, November 26, 2020.
[16] YiLi Chien, "How Long Will the Relief Check Last?," Economic Synopses (St Louis: Federal Reserve Bank of St Louis, 2020), https://doi.org/10.20955/es.2020.13.
[17] Lorie Konish, "12 Million People Are at Risk of Not Getting Their Stimulus Payments. Here's How That Could Be Fixed," *CNBC*, June 12, 2020, sec. Personal Finance, https://www.cnbc.com/2020/06/12/12-million-people-at-risk-of-not-getting-their-1200-stimulus-checks.html.
[18] "Treasury Is Delivering Millions of Economic Impact Payments by Prepaid Debit Card," Press Release (Washington DC: U.S. Department of Treasury, May 18, 2020), https://home.treasury.gov/news/press-releases/sm1012.
[19] See National League of Cities. "How Equitable Access to Banking Improves Economic Conditions for Everyone" https://www.nlc.org/article/2020/07/10/how-equitable-access-to-banking-improves-economic-conditions-for-everyone/ July 2020
[20] Auer, Raphael, Giulio Cornelli and Jon Frost (2020) Covid-19, cash, and the future of payments. BIS Bulletin No. 3. Basle: Bank for International Settlements.
[21] Elisabeth Buchwald, "14 Million Americans Risk Major Delays in Their Stimulus Checks — Should They Use Square, PayPal or a Bank Account?," *MarketWatch*, April 29, 2020, sec. Personal Finance, https://www.marketwatch.com/story/14-million-americans-risk-major-delays-in-their-stimulus-checks-delayed-should-they-use-square-paypal-or-a-bank-account-2020-04-27.

Second, non-filers who receive social security benefits, would receive the $1200 in the same way as they would normally receive their SSI benefits—via a Direct Express Debit card, bank transfer or paper check, or as an EIP debit card.[22] [23] However, since the IRS does not have information on dependents for these individuals, they would have to file for missing payments with the IRS for each qualifying dependent. **Third**, non-filers whose annual adjusted gross incomes were less than $12,000 (for single individuals), were not required to file tax returns, and are eligible according to the SSN criteria mentioned in the previous section may use the IRS's *Non-Filer* tool to get the stimulus payment.

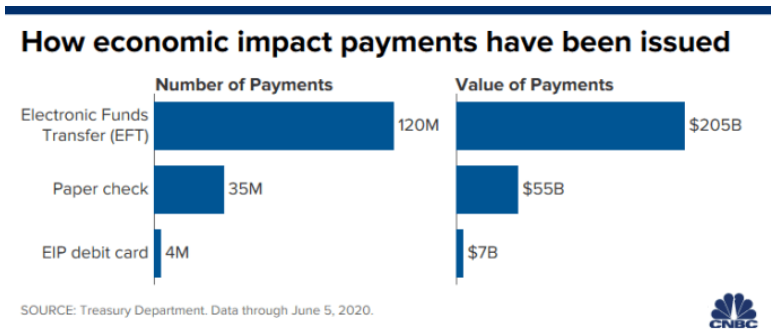

Figure 3: Source: CNBC, based on Treasury Department Data from June 5, 2020

These three categories of relief recipients access relief through varied modes of relief delivery—the direct transfers to bank accounts, mailed paper checks, digital payment apps, economic impact payment debit cards or direct express debit cards in case of social security beneficiaries (See Figure 4). These modes of delivery pose problems of access and barriers to receiving stimulus.

a) **Stable payment infrastructures**: These modes of relief delivery rely on access to a bank account, access to a stable home address to receive checks or EIP cards, stable internet access to file for payments on the IRS website.

b) **Hidden Fees with checks and debit cards**: Once the payment is received, individuals who received paper checks and do not have bank accounts would need to rely on expensive check-cashing services to access the money. In the case of EIP debit cards, these are Treasury-sponsored prepaid debit cards issued by Metabank, on behalf of the Treasury Department and are Visa branded. Yet, using them involves several fees: an ATM fees of $2 will be charged if the card is used at a non-network ATM, another 25 cents fee each time one checks for balance at any ATM, and $5 withdrawal fee if one withdraws money at a bank teller.[24]

[22] Margot L Crandall-Hollick, CRS Report No. 116-136.
[23] Paul S Davies and William R Morton, "COVID-19 and Direct Payments to Individuals: Economic Impact Payments (EIPs) for Social Security and Supplemental Security Income Beneficiaries," Insight (Washington DC: Congressional Research Service, August 31, 2020).
[24] Julian Kheel, "How to Avoid Fees When Using Your Stimulus Payment Debit Card," *CNN Underscored*, October 1, 2020, https://www.cnn.com/2020/06/04/cnn-underscored/stimulus-payment-debit-card-fees-to-avoid/index.html.

c) **Delays in Delivery and Scams**: The transfers were automatic for those whose bank account details were available to the IRS from their tax return documents from 2018 or 2019. Those who did not have bank accounts but had mailing addresses on their tax return received the stimulus as a paper check. These were received later than the automatic transfers via bank accounts. EIP cards began to be issued even later, starting May 18. There have been cases of EIP debit cards being lost in the mail, stimulus being sent to temporary bank accounts, or to accounts of tax preparers.[25] [26] Several relief payments are still being processed, and the IRS has extended the date for non-filers to claim stimulus to November 21, 2020.[27]

d) **Tax filing and additional paperwork burdens**: Though non-filers can however file for taxes voluntarily at the IRS website to receive the rebate, requiring them to do so during a pandemic poses an additional burden, as tax filing continues to be a challenge for many.[28]

e) **Digital payment apps**: Individuals without bank accounts have relied on routing numbers provided by digital payment services like CashApp, Square to receive their stimulus checks. However, unlike traditional banks, the Federal Deposit Insurance Corporation (FDIC) does not insure the money in individual accounts with payment apps. As such, there is no customer protection and leaves individuals vulnerable to fraud or economic losses. In addition, there have been scams and fraud being run under the pretext of helping those without bank accounts access their stimulus.[29]

The Case for Cash: **As opposed to debit cards, paper checks, payment apps, and direct deposits which pose several barriers to access, analysts argue that cash payments would expand the access to pandemic relief payments.[30] In addition, cash transfers provide income liquidity and allows individuals to determine how best to use their money. As Professor of Anthropology, Bill Maurer who studies payments and money argues, cash provides comfort and confidence to people during times of crisis where they worry about the failure of and inability to access other infrastructures—of payment apps, internet access and so on.[31] This is key as Congress tries to design a second round of stimulus.**

[25] "MetaBank Statement Regarding Economic Impact Payments and Tax Refund Solutions," MetaBank, April 16, 2020, https://www.metabank.com/metabank-statement-regarding-economic-impact-payments-and-tax-solutions.

[26] Justin Elliott and Paul Kiel, "Millions of Americans Might Not Get Stimulus Checks. Some Might Be Tricked Into Paying TurboTax to Get Theirs.," ProPublica, accessed July 22, 2020, https://www.propublica.org/article/millions-of-americans-might-not-get-stimulus-checks-some-might-be-tricked-into-paying-turbotax-to-get-theirs.

[27] Internal Revenue Service, "Get My Payment Frequently Asked Questions," accessed October 10, 2020, https://www.irs.gov/coronavirus/get-my-payment-frequently-asked-questions.

[28] "Analysis of Federal Coronavirus Aid, Relief, and Economic Security (CARES) Act" (Western Center on Law and Poverty, March 27, 2020), https://wclp.org/analysis-of-federal-coronavirus-aid-relief-and-economic-security-cares-act/.

[29] Buchwald, "14 Million Americans Risk Major Delays in Their Stimulus Checks — Should They Use Square, PayPal or a Bank Account?"

[30] Elaine Maag, "The IRS Is Getting Out Coronavirus Rebate Payments: Congress Needs To Think About A Second Round" (Tax Policy Center, April 16, 2020), https://www.taxpolicycenter.org/taxvox/irs-getting-out-coronavirus-rebate-payments-congress-needs-think-about-second-round.

[31] Brendan Greeley, "The Comfort of Cash in a Time of Coronavirus," July 16, 2020, https://www.ft.com/content/b0182ea4-afc2-4d5d-a8cf-fc7407fa8a18.

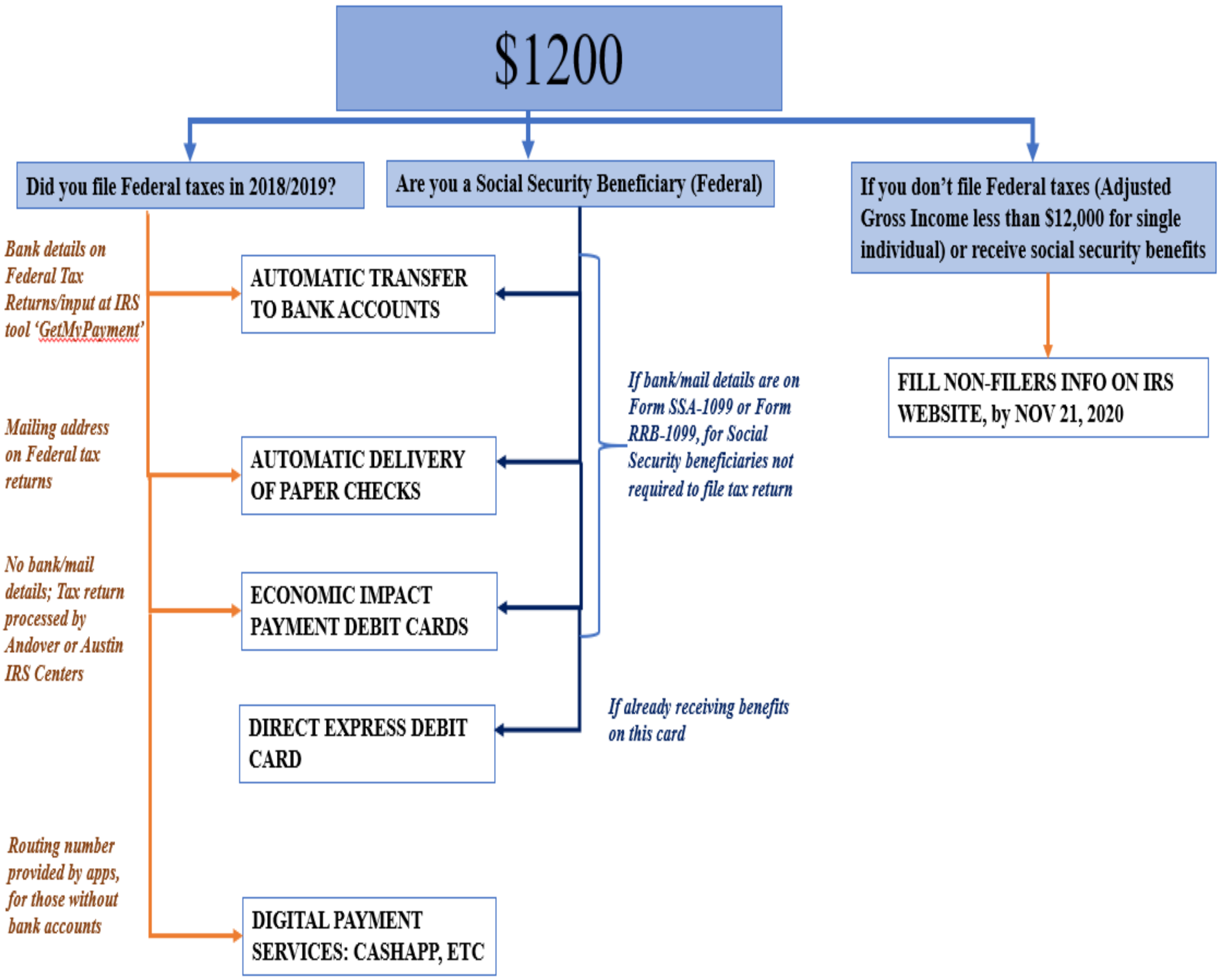

Figure 4: A visual mapping of the different modes of relief payment delivery

B. Unemployment Benefits:

I. Summary of Key Provisions

The CARES Act provided for an expansion of unemployment benefits for jobless workers and aimed to cushion the impact of loss of income in low- and middle-income families through three kinds of benefits: **the Pandemic Unemployment Assistance (PUA), Pandemic Emergency Unemployment Compensation (PEUC) and the Pandemic Emergency Compensation (PUC).**

Under the CARES Act, the Pandemic Emergency Unemployment Compensation (PEUC) involves providing up to 39 weeks of unemployment benefits to jobless workers who are unemployed due to COVID-19, until December 2020. This is a significant expansion of benefits, compared to the previous cap of 26 weeks of unemployment benefits. Importantly, this applies to both those who were previously jobless and receiving unemployment benefits and others who are newly unemployed due to the pandemic. The Pandemic Unemployment Assistance (PUA) provides unemployment benefits to jobless adults who are typically excluded from receiving unemployment income due to their type of employment, not having enough work history, or level of earnings. The Pandemic Unemployment Compensation (PUC) provides $600 per week to jobless workers—both to those receiving regular unemployment benefits or those newly eligible under PEUC/PUA—and as an additional payment on top of other unemployment compensation.
The PUC was in place until July 31, 2020.

BENEFITS	EXPIRY
PEUC: 39 weeks Unemployment compensation	31-Dec-20
PUA: Expanded benefits eligibility criteria for state and PEUC benefits	31-Dec-20
PUC: $600/week unemployment insurance	31-Jul-20

These unemployment benefits were crucial and aimed to cushion the blow of the economic hardship caused by the pandemic. The CARES Act was also designed to fill in existing gaps in the unemployment benefits systems across the country. The regular unemployment insurance system is highly varied across states, and the amount paid is also low, averaging just $366 per week in the median state in February according to the Center for Budget and Policy. Other reports have noted that CARES Act has had a direct impact on reducing the poverty rates among the recently unemployed.

II. *Exclusions and Barriers to Access*:

These unemployment benefits also have significant shortcomings in terms of whom they identify as eligible and have been too slow to reach unemployed persons, as we outline below.

a) **Exclusionary criteria:** Immigrants without work authorization are explicitly excluded from any of the above unemployment benefits. First time job seekers are similarly excluded due to a lack of work history.

b) **Lack of Uniformity in Criteria**: While the benefits like PUC allow individuals to file for unemployment, they access these benefits through the state. Each state has its own mechanisms to handle claims, and its own requirements such as documenting job searches weekly or registering with the unemployment services in person and so on. How to apply for and access benefits made available through CARES Act and through existing state mechanisms and requirements has created a lot of confusion. Similar to the recovery rebates, knowledge about whether one is eligible for, and how to access, unemployment assistance is a challenge on its own. This suggests outreach and education efforts are crucial to ensure people can obtain relief being made available by the government.

c) **Legacies of Underfunded Institutions**: Social safety mechanisms and the city, county, state and federal departments that administer them have been historically (and actively) underfunded. These systemic problems have proven costly during the pandemic and resulted in massive delays in processing unemployment claims. Several reports note that people who file for unemployment are presumed to be fraudulent and made to prove the authenticity of their needs by documenting their job searches every week. Such criteria cannot be required during a pandemic and making sure that applicants were not automatically rejected by outdated application portals has been a serious problem. One report estimates that an individual who lost their job in March, might have been able to retroactively access benefits only in June, thus contributing to income volatility.[32] Many reports show that applicants were faced with websites crashing, overloaded call centers, and long delays in processing claims at a moment when timely delivery of unemployment benefits is crucial (See Figure 5).[33] In California, an Employment Development Department strike team found that only 1 in every 1000 calls to EDD call centers were being answered.[34]

d) **Expiry of benefits**: The $600 PUC expired in July and the PEUC unemployment benefits for 39 weeks expires in December 2020. Without further extension of these payments and benefits, people are likely to struggle in the face of ongoing economic crisis. Further, economic hardship due to unemployment affects Black and Hispanic communities disproportionately, and the end of CARES Act income support is expected to exacerbate racial inequities in poverty levels.

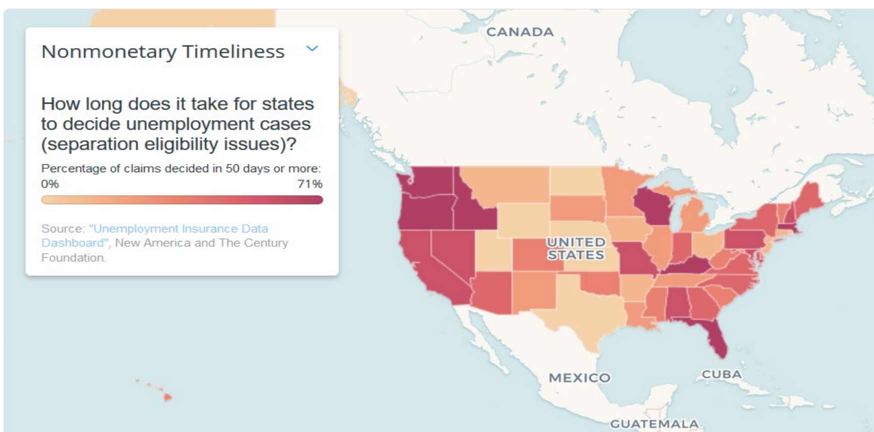

Figure 5: The map shows the percentage of unemployment claims decided in 50 days or more across the US. Source: The Unemployment Insurance Data Dashboard, The Century Foundation and New America Report.

[32] Zachary Parolin, Megan A Curran, and Christopher Wimer, "The CARES Act and Poverty in the COVID-19 Crisis" (Center on Poverty and Social Policy, Columbia University, June 21, 2020), https://static1.squarespace.com/static/5743308460b5e922a25a6dc7/t/5eefa3463153d0544b7f08b4/1592763209062/Forecasting-Poverty-Estimates-COVID19-CARES-Act-CPSP-2020.pdf.

[33] "Unemployment Insurance Data Dashboard" (New York: The Century Foundation and New America, July 29, 2020), https://tcf.org/content/report/unemployment-insurance-data-dashboard/.

[34] Howland, Lena. ABC 10 News. "Report reveals only 1 in every 1,000 calls are being answered at EDD Call Centers" https://www.abc10.com/article/money/report-reveals-only-1-in-every-1000-calls-are-being-answered-at-edd-call-centers/103-27a7ce8e-0eaa-4bb4-ade0-691aae535d5d September 22, 2020

Overall, the unemployment levels since March 2020 have reached record high figures (See Figure 6).[35] According to the Bureau of Labor Statistics report for August 2020, the number of people unemployed is 13.6 million and the unemployment rate is 8.4%.[36] As of September 2020, other reports estimate that the actual unemployment rate is closer to 11%, which would indicate that about 1 in 9 people who need a job and are able to work cannot find employment. As such, this would put the pandemic related unemployment on par with the Great Depression post-world war II.[37] This is reflected in the high number of unemployment claims being filed since the start of the pandemic (See Figure 7).[38] The Economic Policy institute notes that though there has been some debate around the exact numbers, the current unemployment levels mark a grim reality as many workers have exhausted their regular state unemployment insurance benefits of 26 weeks. They argue that stopping stimulus talks at this point is simply "terrible economics".[39] There is an urgent need for continued and non-time bound pandemic unemployment assistance such as the $600 per week transfers and further extension of unemployment benefit period beyond December 2020 until the end of the pandemic. These transfers accompanied by job support schemes from the Federal government and in coordination with city governments and non-governmental partners once the economy reopens will be crucial to helping families make ends meet.

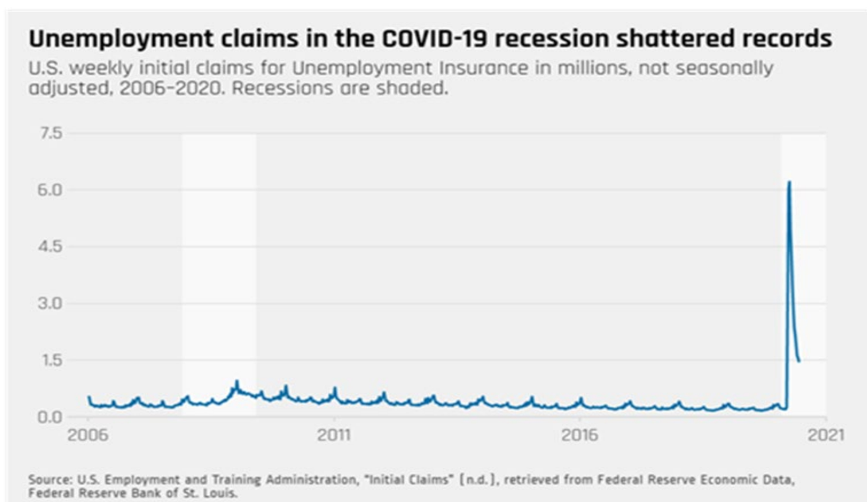

Figure 6: Graph shows extremely high levels of initial claims for unemployment benefits during COVID-19 pandemic in 2020. Source: Washington Center for Equitable Growth Report.

35 "The Coronavirus Recession Highlights the Importance of Automatic Stabilizers," *Equitable Growth* (blog), June 30, 2020, https://equitablegrowth.org/the-coronavirus-recession-highlights-the-importance-of-automatic-stabilizers/.
36 Bureau of Labor and Statistics, "The Employment Situation- August 2020" (Washington DC, September 4, 2020), https://www.bls.gov/news.release/pdf/empsit.pdf.
37 Greg Iacurci, "Why the Real Unemployment Rate Is Likely over 11%," *CNBC*, September 8, 2020, sec. Personal Finance, https://www.cnbc.com/2020/09/08/why-the-real-unemployment-rate-is-likely-over-11percent.html.
38 "Unemployment Insurance Data Dashboard."
39 Heidi Shierholz, "1.3 Million People Filed Initial Unemployment Insurance Claims Last Week: It Is Terrible Economics to Pause Stimulus Talks," October 8, 2020, https://www.epi.org/blog/1-3-million-people-filed-initial-unemployment-insurance-claims-last-week-it-is-terrible-economics-to-pause-stimulus-talks/.

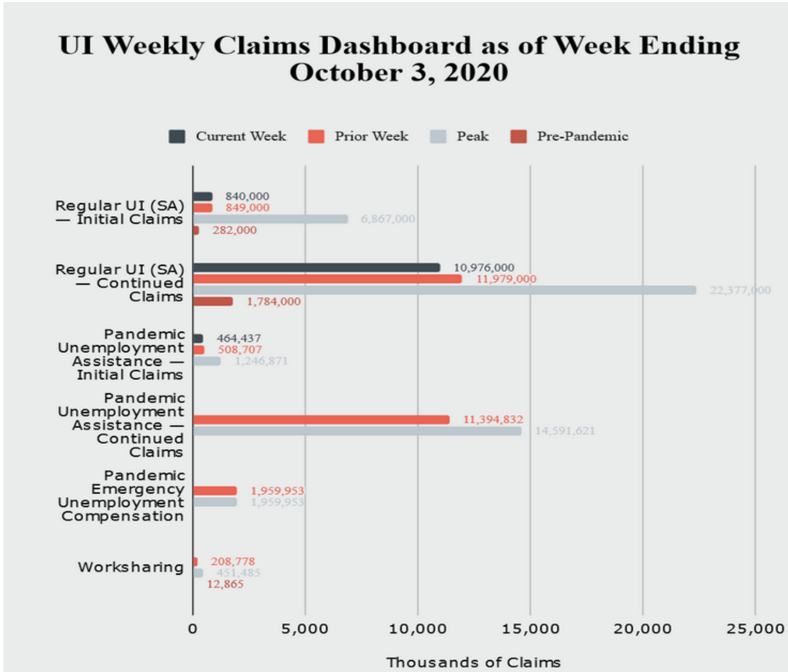

Figure 7: The chart shows sharp increase in the number of unemployment claims during the pandemic. Source: The Unemployment Insurance Dashboard, The Century Foundation and New America Report.

C. Rental Relief Payments

I. Summary of Key Provisions:

Rent relief is an important aspect of COVID-19 relief measures and involves eviction moratoriums at the federal level and funding for states to provide rental relief. Under the CARES Act, borrowers with Federally backed mortgage loans and multifamily mortgage loans may request forbearance for 180 days. During this period there will also be a moratorium on foreclosures for such properties. In exchange for forbearance on their loans, borrowers are prohibited from evicting tenants for non-payment of rent during the period of forbearance. The Act also provides a moratorium of 120 days for eviction filings for federally subsidized housing and housing with federally backed mortgage loans. Further, since the expiry of protections under CARES Act, the Center for Disease Control (CDC) has passed an order to temporarily halt residential evictions until December 31, 2020.

II. Exclusions and Barriers to Access:

a) **Selective Eligibility**: While these provisions help borrowers with forbearance, it requires tenants to know if their rental homes are in properties financed with federally backed loans so that they may resist eviction actions. These measures cover only a part of the total renters and exclude loans issued by banks without a federal government guarantee. Per estimates from the Urban Institute, a think tank based in Washington, less than one third of all rental units in the US are federally financed and covered by the CARES Act provisions.[40]

b) **Temporary eviction and rental moratoriums, but no cancellation**: This provision simply postpones the payment of rent owed to landlords, based on the assumption that households will be able to pay rent after a short period of economic distress. Reports show that the forbearance period simply postponed eviction filings and landlords began filing eviction cases as early as June 2020.[41] The Center for Budget and Policy Priorities estimates that less than half of all the 43.7 million renter households have been covered by the CARES Act. These stresses underscore the need for stronger renter protections and rental relief mechanisms for renters and homeowners.

c) **Historically high rents relative to income**: Even prior to the pandemic, households were struggling to pay rent. One report estimates that as of 2018, about 23 million people spent more than half their income on rent. This also reflects a larger trend where incomes have not increased in proportion to the rise in rental rates (See Figure 8).[42] The Urban Institute notes that historically renters are particularly vulnerable as they have lesser income than homeowners, less access to credit and rainy-day funds to deal with emergency expenses.[43] This has also resulted in glaring inequities in access to housing.

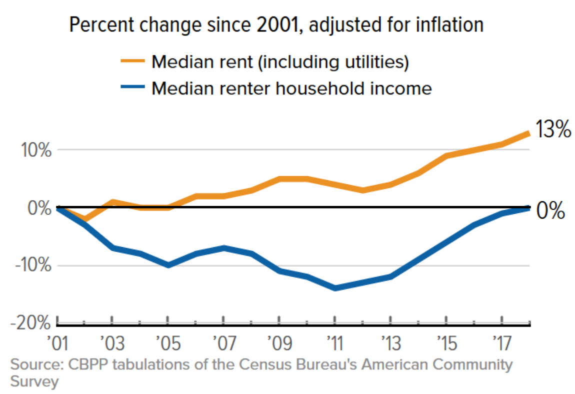

Figure 8: The graph shows the disproportionate increase in rent relative to household income. Source: Center for Budget and Policy Priorities Factsheet.

[40] Laurie Goodman, Karan Kaul, and Michael Neal, "The CARES Act Eviction Moratorium Covers All Federally Financed Rentals—That's One in Four US Rental Units," Urban Wire (Blog) (Washington DC: Urban Institute, April 2, 2020), https://www.urban.org/urban-wire/cares-act-eviction-moratorium-covers-all-federally-financed-rentals-thats-one-four-us-rental-units.
[41] Matthew Goldstein, "Landlords Jump the Gun as Eviction Moratorium Wanes," *The New York Times*, September 2, 2020, sec. Business, https://www.nytimes.com/2020/07/23/business/evictions-moratorium-cares-act.html.
[42] Center on Budget and Policy Priorities, "Federal Rental Assistance Fact Sheets" (Washington DC: May 8, 2019), https://www.cbpp.org/research/housing/federal-rental-assistance-fact-sheets.
[43] Jung Hyun Choi, Laurie Goodman, and Jun Zhu, "We Must Act Quickly to Protect Millions of Vulnerable Renters" (Washington DC: Urban Institute, March 25, 2020), https://www.urban.org/urban-wire/we-must-act-quickly-protect-millions-vulnerable-renters.

d) **Racial Inequities in Housing:** The Department of Housing and Urban Development data released in January 2020 showed that in January 2019, while Black people make up only 13% of the US population, about 40% of Black people experience homelessness. Similarly, while Latinx people make up only 18% of the US population, they made up 22% of the homeless population. These numbers highlight the staggering inequities in access to housing (See Figure 9).[44] Facing the risk of homelessness during a pandemic can have long term consequences in the ability of people to find work and support their families. It also heightens the risk of contracting COVID-19 if housed in crowded homeless shelters.[45]

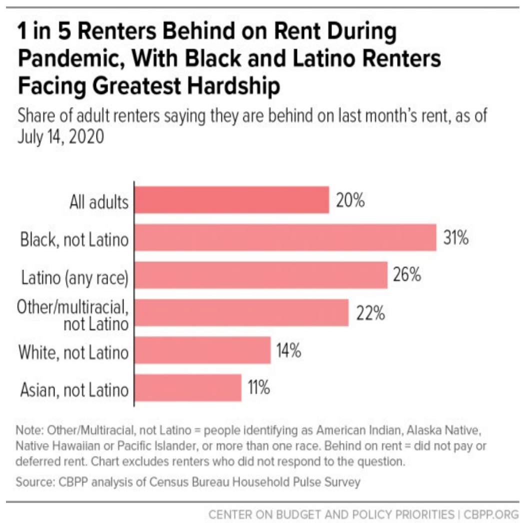

Figure 9: The chart shows racial disparities in ability to pay rent. Source: CBPP Factsheet.

These vulnerabilities in the existing state of housing make it important to:

- ☐ Expand the eligibility for rental assistance
- ☐ Extend the eviction and rental moratoriums
- ☐ Cancel rents where possible at the federal and state levels
- ☐ Provide stimulus specifically for rental payments
- ☐ Continue income assistance

44 Sonya Costa, Anna Bailey, and Peggy Bailey, "Extend CARES Act Eviction Moratorium, Combine With Rental Assistance to Promote Housing Stability" (Washington DC: Center on Budget and Policy Priorities, July 24, 2020), https://www.cbpp.org/research/housing/extend-cares-act-eviction-moratorium-combine-with-rental-assistance-to-promote.

45 Costa, Bailey, and Bailey.

D. CARES Act: A Brief Summary

In summary, to reduce the barriers to access pandemic-relief provided by the government, relief needs to be structured differently. Four recommendations for the design of future relief measures include:

a) **Provide Continued, Direct Payments**: Given the ongoing economic turmoil caused by pandemic-related business slowdowns and closures and the aftereffect of deferred rent or mortgage payments, a one-time stimulus check or short-term eviction moratorium is not sufficient. Across the board, researchers and analysts have urged Congress to pass bills authorizing a second set of stimulus payments, as the pandemic continues, and cases reach record high levels.[46] As opposed to a temporary deferral of rents, continuing rent and eviction moratoriums until the pandemic ends and a separate rental relief are urgent.

b) **Make Stimulus Payments Unconditional**: As noted in the section earlier, making relief conditional upon citizenship or SSN excludes larger parts of the population, especially vulnerable groups like immigrant families or low-income individuals who may not file taxes.

c) **Provide Diverse Ways to Access Relief:** While the CARES Act stimulus was sent out by the IRS in the form of checks and EIP debit cards, there were many glitches and delays in access. Providing diverse forms of relief is crucial to ensure that people can access relief easily and quickly. Cash continues to be an important and low-barrier form of relief, especially for large sections of the unbanked and underbanked populations.

d) **Leverage the Bank On Movement to Help Unbanked People Enter the Financial Mainstream:** Bank On is the Cities for Financial Empowerment (CFE) Fund's platform for to support local coalitions to expand banking access. In Los Angeles, the Department of Consumer and Business Affairs Center for Financial Empowerment leads the Bank On Los Angeles coalition and worked with its partners to encourage unbanked residents to open accounts online, with the assistance of local elected officials promoting this avenue for unbanked residents to more easily obtain a safe and affordable bank or credit union account.

e) **Remove Hidden Costs of Accessing Relief:** The EIP debit cards and paper checks involve several hidden fees for withdrawal at a non-network ATM, using the ATM to display balance, and to cash the check. In addition, the delivery of relief through digital payment services means money is uninsured by FDIC. Delivery of relief through payment services and partnerships with private banks benefits these companies by providing them with an expansive customer base. However, there is a need for relief delivery through public infrastructures which would prioritize the interests of the marginalized. Design proposals for

[46] Parrott et al., "CARES Act Includes Essential Measures to Respond to Public Health, Economic Crises, But More Will Be Needed."

publicly run payment systems such as the proposals for an 'Inclusive Value Ledger' to use digital currency to receive public benefits should be explored.[47]

f) **Provide Outreach and Guidance on How to Access Benefits**: Given the varied sets of institutional mechanisms and eligibility criteria used to screen recipients of relief, people need reliable information and guidance on how to access benefits available to them by law.

g) **Improve Communication with Non-Profit and Social Service Organizations to Improve Constituent Outreach:** Among other strategies, the IRS could leverage its regional Territory Managers to establish regular contact with nonprofit and service organizations who are the "boots on the ground" and need constant updates as quickly-moving and complicated relief efforts get underway.

h) **Create More Multi-Lingual Outreach Materials.** English-only (or English and Spanish-only) will not suffice for the diverse communities of southern California.

SECTION II: STATE AND CITY LEVEL COVID-19 RELIEF

This section addresses pandemic relief measures undertaken in California (and select cities in Los Angeles and Orange County) and focuses specifically on those provisions pertaining to direct transfers towards unemployment benefits and rental relief for households. While Federal relief funds made allocations for addressing economic hardship, the mechanisms through which they reach individuals and families (apart from the stimulus checks) is through State and City governments. First, we consider provisions made possible by CARES Act funds and other State and City funds. Second, we briefly analyze the role of non-profits and community organizations in the actual implementation of pandemic relief measures.

A. Rental Relief:

Even before the CARES Act was passed in late March, the government of California put in place executive actions which mandated protections against foreclosures and eviction moratoriums. [48] Rental relief has also been provided by city governments by way of direct transfers to landlords. In Los Angeles, the City of LA Emergency Renters Assistance Program involves the use of CARES Act funding and donations to provide temporary rent subsidy to LA residents who are unable to pay rent due to COVID-19. This included rental relief of $1000 per month (maximum of $2000 per household). Other cities in California like Anaheim adopted similar measures but coordinated the transfer of funds through charities like the Catholic charities, Community Action Project and Salvation Army.

[47] Mike Orcutt, "How the Pandemic Makes the Case for a 'Public Venmo'" (MIT Technology Review, April 17, 2020), https://www.technologyreview.com/2020/04/17/1000110/coronavirus-public-venmo-new-york/.
[48] For a detailed timeline of executive orders: Paul Ong et al., "Economic Impacts of the COVID-19 Crisis in Los Angeles: Identifying Renter-Vulnerable Neighborhoods" (California: UCLA Anderson School of Management, April 30, 2020), https://www.anderson.ucla.edu/documents/areas/ctr/ziman/UCLA-CNK_OngAssoc._LA_Renter_Vulnerability_4-30-20.pdf.

A UCLA Luskin Center report argues that Los Angeles is faced with an "income crisis layered atop a housing crisis". Renters in general have lower income and access to resources like credit compared to homeowners, and this includes a disproportionate population of people of color. While renters always struggle to pay the high rents in LA, the pandemic has drastically changed their ability to pay. For instance, a UC Berkeley report notes that as of June 2020, more than half of California's renter households had at least one adult who had experienced job loss due to COVID-19, which meant a loss of most of their household income (See Figure 10).[49] These income shocks are particularly high for low-income households and among people of color who are disproportionately low-income renters. The Luskin report documents that despite these economic struggles, households paid rent on time and in full during the period of study between May to July 2020. However, tenants were only able to do so by relying on their savings, or going into debt, or borrowing money from friends and family.[50] More recently, California has passed the Tenant protections bill which addresses the expiry of Federal eviction moratoriums in July and puts in place expansive protections against evictions. For instance, renters are protected from evictions due to inability to pay rent owing to job losses linked to the pandemic, until February 2021.

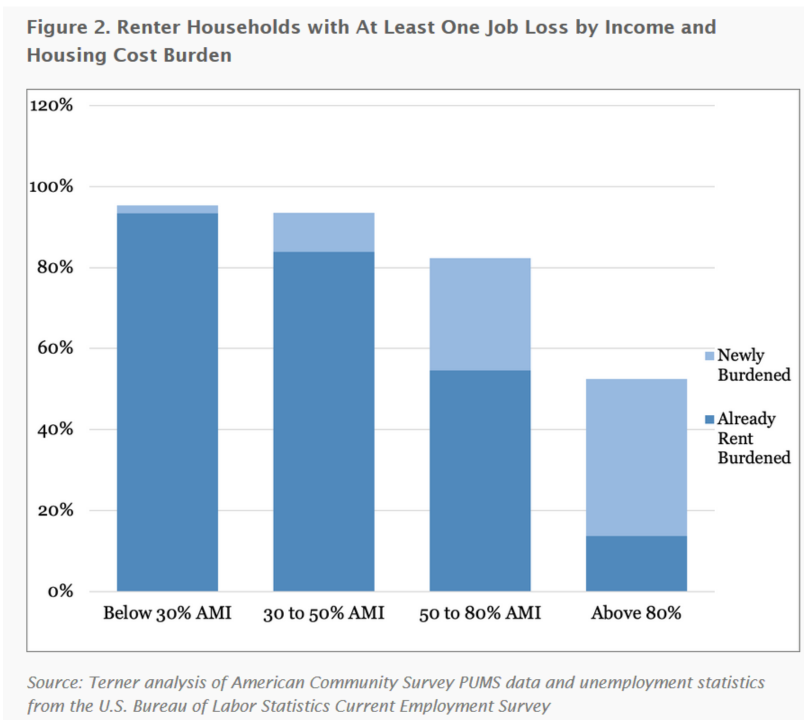

Figure 10: The chart shows rent burdens across different income levels (AMI refers to Area Median Income). Source: UC Berkeley Terner Center Report.

[49] Elizabeth Kneebone and Reid, "COVID-19 and California's Vulnerable Renters" (California: Terner Center, UC Berkeley, August 4, 2020), https://ternercenter.berkeley.edu/blog/covid-19-and-vulnerable-renters-california.
[50] Michael Manville et al., "COVID-19 and Renter Distress: Evidence from Los Angeles," August 31, 2020, https://escholarship.org/uc/item/7sv4n7pr.

On top of these state specific protections, there is an urgent need for continued income assistance in the form of unemployment assistance and rental relief payments that will help households to avoid evictions in the near future. Rents will still need to be paid after these temporary halts in eviction even as households continue to face job losses. For these reasons, in the longer term, federal and state assistance will help prevent further economic distress caused by accumulating debts, repayments and depleted savings. Importantly, such relief also needs to be targeted and identify renters who are most vulnerable to loss in income. While political arguments against relief payments posit that relief measures will disincentivize employment or payment of rents, there is no evidence for this. On the contrary, it is important to note that loss of income due to the pandemic is out of any individual's control and provide policies that support continued housing access during the pandemic. This is especially urgent in a state like California where rental rates have increased disproportionately higher than the household incomes of renters. The UC Berkeley report shows that while Californians throughout the state have experienced COVID-19 related job losses, 3 out of 4 affected households are located in just 10 counties listed below (See Figure 11).[51] In addition, they estimate that the largest number of impacted renters is in LA County where 290,000 households have experienced at least one job loss.

	Renter Households with a COVID-Related Job Loss	Share of Renter Households Impacted	Typical Rent of Impacted Households
Los Angeles County	286,800	16%	1,500
San Diego County	79,800	15%	1,640
Orange County	68,500	15%	1,800
Alameda County	40,700	15%	1,750
San Bernardino County	37,800	14%	1,340
Riverside County	36,400	15%	1,410
Santa Clara County	33,500	12%	2,200
San Francisco County	33,200	15%	1,970
Sacramento County	33,000	14%	1,250
Contra Costa County	23,700	18%	1,830

Figure 11: Table shows the ten counties in California with highest numbers of renters with COVID-related job losses. Source: UC Berkeley Terner Center Report.

[51] "California Federal Rental Assistance Fact Sheet" (Washington DC: Center on Budget and Policy Priorities, December 10, 2019), https://www.cbpp.org/sites/default/files/atoms/files/12-10-19hous-factsheet-ca.pdf.

B. Unemployment Benefits:

California has received one of the highest numbers of unemployment claims across the US. The latest report by the California Policy Institute shows that nearly one in three workers in California have filed for unemployment. The number of jobs lost during the pandemic has far exceeded the levels of job loss during the Great Recession. Moreover, unemployment is higher among California's communities of color and Black communities and is especially high among women.[52] This enormous need for unemployment benefits is serviced by the California Employment Development Division (EDD), which handles all unemployment claims including the pandemic unemployment compensation mandated by the CARES Act. The Federal Pandemic Unemployment Compensation of $600 per week was crucial and expired in July 2020. This amount was just enough to shift households from "very low-income" thresholds to a "low income" thresholds (See Figure 12). [53] Recently, California passed a law which extends unemployment benefits by an additional 20 weeks, beyond the expiry of the PUC.[54]

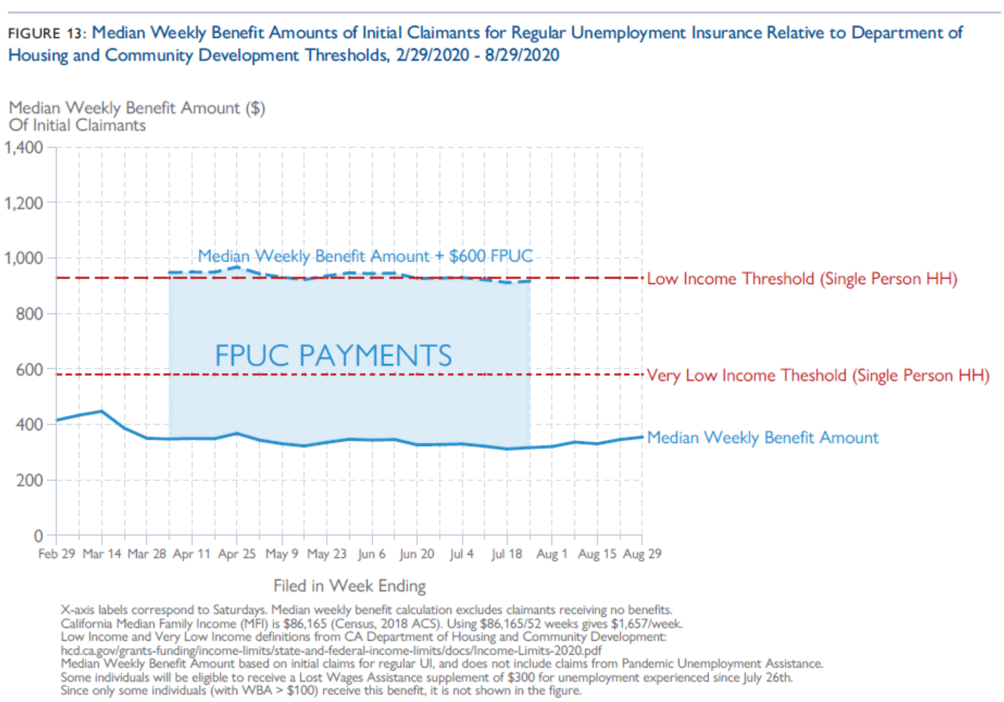

Figure 12: The chart shows the impact of the $600 per week FPUC benefits on household income.
Source: California Policy Lab Report

[52] Alissa Anderson, "COVID-19 Recession at Six Months: California's Unemployment Remains High" (California: California Budget & Policy Center, September 24, 2020), https://calbudgetcenter.org/resources/californias-unemployment-remains-high/.

[53] Alex Bell et al., "An Analysis of Unemployment Insurance Claims in California During the COVID-19 Pandemic" (California: California Policy Lab, September 15, 2020), https://www.capolicylab.org/wp-content/uploads/2020/09/Sept-15th-Analysis-of-UI-Claims-in-CA-During-the-COVID-19-Pandemic.pdf.

[54] California Employment Development Division, "FED-ED Extension," accessed September 29, 2020, https://www.edd.ca.gov/about_edd/coronavirus-2019/fed-ed.htm.

In August 2020, the President authorized the Federal Emergency Management Agency (FEMA) to allocate funds for the creation of the Lost Wages Assistance (LWA) program. It authorizes states to provide claimants up to $400 as unemployment benefit—with $300 from the Federal contribution and $100 from the state funds, for just five weeks (until late August). In California, this amount is estimated to be only $300 from the federally funded benefit. Compared to the $600 provided by CARES Act, researchers argue that this amount is too small to be consequential in shifting households out of their "low-income" or "very-low income" levels. [55]

However, the delivery of unemployment benefits at the State level has been riddled with delays and glitches. The California report estimates that about 1.9 million individuals are excluded from the latest lost wages act due to the ways in which federal benefits are structured. For instance, to be eligible for the lost wages act benefits, the individual must be receiving a regular unemployment benefit amount of at least $100. In comparison, the CARES Act's $600 unemployment compensation stipulated an eligibility requirement of only $1 per week as regular unemployment benefit. California Policy Lab report notes that this is exclusionary in a state where payouts can be as low as $40 per week. They estimate that these exclusions based on the $100 cut off disproportionately impact younger claimants and female workers who have already lost their jobs due to the pandemic.[56] In terms of delivery, a recent 'strike team' report has noted that while the pre-pandemic numbers of claims were around 2400 per day in 2019, the Employment Development Department (EDD) handles more than 20,000 claims per day.[57] This has created massive backlogs in processing the claims, further delaying the delivery of unemployment benefits to those in need.

BARRIERS, DELAYS AND GLITCHES

- ☐ **LWA Excludes 1.9 million individuals due to eligibility criteria**
- ☐ **EDD flooded with 20,000 claims per day: Needs are high, Capacity is low**

C. Undocumented Persons Relief:

California is home to 3 million undocumented immigrants. As such, there is an urgent need for state level measures to address pandemic relief to this community which has been excluded from Federal relief in the CARES Act. In California, Governor Gavin Newson announced that the state has earmarked funds of $75 million for the COVID-19 Disaster Relief Assistance for Immigrants (DRAI). These funds will be transferred to undocumented persons who do not qualify for other pandemic relief under CARES and are designed as one-time payments of $500 per adult and a maximum limit of $1000 per household. These relief measures are delivered by

[55] Alex Bell et al., "An Analysis of Unemployment Insurance Claims in California During the COVID-19 Pandemic" (California: California Policy Lab, September 15, 2020), https://www.capolicylab.org/wp-content/uploads/2020/09/Sept-15th-Analysis-of-UI-Claims-in-CA-During-the-COVID-19-Pandemic.pdf.

[56] Bell et al. 2020

[57] Jennifer Pahlka and Yolanda Richardson, "Employment Development Department Strike Team Detailed Assessment and Recommendations" (California: EDD Strike Team, September 16, 2020), https://www.govops.ca.gov/wp-content/uploads/sites/11/2020/09/Assessment.pdf.

non-profits which are selected by the California state government. Selected persons will receive relief in the form of cards given to them in person or through mail. The need for relief among undocumented persons in California has been urgent as evidenced by the overwhelming response to the relief announcements. Non-profits in just eight counties noted that on just the first day that people could apply, they received 1.3 million calls.[58] Per the California Department of Social Services (CDSS), distribution of all 150,000 cards was completed by June 2020.[59] The highest number of cards distributed was in Los Angeles and Orange County, making up more than one third of the total cards. This underscores the urgent needs of this community.

D. Role of Non-Profits and Local Governments

In situations of unprecedented crisis and disaster, relief measures organized through state and city governments have necessitated partnerships with non-profits and community organizations that work regularly with communities. In our compilation of pandemic relief measures delivered by non-governmental organizations, there are three types of arrangements: public private partnerships between governments and non-profits; and foundation and donor funded relief delivered through non-profits. What follows is a brief overview of these relief measures, albeit not a comprehensive one. The aim of this overview is to identify how these organizations fill in the gaps in relief funds and delivery, and the importance of supporting their functioning during the crisis.

I. *Partnerships with the Government*:

Two key relief measures in Los Angeles involve partnerships between the government and non-profits (See Figure 13). In a historic and one-of-a-kind initiative, the LA Homeless Services Authority (LAHSA) designed a rapid housing program to find shelter for homeless persons who are at heightened risk of contracting COVID-19. *Project Roomkey*, funded partly by the Federal Emergency Management Agency (FEMA) and the California state government, involves coordination between state, county officials and homeless shelters and non-profits to place homeless people in vacant hotel rooms. The program aims to provide interim housing relief for homeless persons who may have COVID-19 but

Project Roomkey	Interim Housing Relief	Coordination between LAHSA, non-profits, hotels
Angeleno Cards	Cash Assistance	Mayor's Fund non-profit, in coordination w/Mastercard and Mayor's office

Figure 13

Two Key Relief Measures in LA

[58] Adriana Morga and Farida Romero, "How to Apply for California's Disaster Relief Assistance Fund for Undocumented Immigrants," *KQED*, May 18, 2020, https://www.kqed.org/news/11818967/how-to-apply-for-californias-disaster-relief-assistance-fund-for-undocumented-immigrants.

[59] California Department of Social Services, "Disaster Relief Assistance for Immigrants Project Final Regional Summary" (California, August 17, 2020), https://www.cdss.ca.gov/Portals/9/Immigration/COVID/DRAI-Allocations-81720.pdf.

not require hospitalization or are at high risk of contracting the virus.[60] Though beset by problems, the programs helped to find non-congregate shelter for 4000 homeless persons at hotel rooms.[61] This massive effort has actively enrolled homeless shelters and non-profits that are familiar with the community to identify homeless persons in need, convincing them to take shelter at hotels, and screening applicants to refer them to hotel rooms.[62]

A second unique initiative in Los Angeles is the introduction of *Angeleno cards*, which provide locally administered, direct cash assistance to families who were below poverty line before the pandemic or those who lost their jobs due to the pandemic. Run through the LA Mayor's Fund, a non-profit, these cards provided $700, $1100 or $1500 in cash assistance depending on the size of the household. Importantly, it addressed the gaps in federal funding which excluded undocumented persons. These cards were funded through private donations, and involved close coordination between the Mayor's Fund, Accelerator for America (of which Mayor Garcetti is the founder), Mastercard's City Possible program and a fintech partner.[63] The number of applications far exceeded the amount of funding available, and at present these cards have been paused by the Mayor's Fund.

The LA County Housing Resource Center, in partnership with the County and City of Los Angeles, philanthropic organizations, established the LA Regional COVID-19 Recovery Fund. The fund offers loans and grants to small businesses, micro-entrepreneurs, and non-profits. The fund was designed to help underserved communities in the county whose needs had not been adequately addressed by federal programs. It provides grants to small businesses non-profits, loans to micro-entrepreneurs like street vendors as well as small businesses and non-profits, and coaching and technical assistance to prospective applicants to the fund.

In California, there has consistently been a focus on community-based models of distributing relief. For instance, the Disaster Relief Fund for undocumented persons mentioned earlier also involved public private partnerships between city government and non-profits serving communities. Similarly, the Anaheim City Council allocated $3 million to the Anaheim Community Foundation (ACF) as part of the city's economic recovery plan. These funds were used to initiate a rapid response and recovery program through which non-profits would provide assistance to at-risk communities such as youth, families, and households living under the poverty line.

[60] California Department of Social Services, "Preventing the Spread of COVID-19 Project Roomkey: Emergency Housing for Immediate Protection Fact Sheet" (California: CDSS, 2020), https://www.cdss.ca.gov/Portals/9/FEMA/Project-Roomkey-Fact-Sheet.pdf.

[61] Julia Wick, "Essential California: Phasing out L.A.'s Project Roomkey," *Los Angeles Times*, September 23, 2020, sec. California, https://www.latimes.com/california/newsletter/2020-09-23/los-angeles-project-roomkey-ben-oreskes-essential-california.

[62] "Thousands of Homeless in California Ride Out the Pandemic in Hotels," *NBC Los Angeles*, May 18, 2020, https://www.nbclosangeles.com/news/california-news/california-homeless-hotels-shelters-skid-row-gavin-newsom/2364666/.

[63] "Donations to Disbursements: A 5-Step Playbook for Designing a Direct Financial Assistance Program for Your Community | City Possible," City Possible, accessed September 29, 2020, https://citypossible.com/donations-to-disbursements-a-5-step-playbook-for-designing-a-direct-financial-assistance-program-for-your-community/.

Local governments have been at the forefront of responding to the pandemic, often with little guidance or support from the state or federal level. Through daily press briefings, disaster help lines, as well as resources for public sector employees, local governments fill the breach left by state and federal efforts to provide relief.

***II. Donor/Philanthropic Foundation funds and Non-Profits*:**

In recognition of the many exclusions of federal relief programs, foundations, philanthropic organizations and corporations have been active in raising funds for financial assistance to households. The Grantmakers Concerned with Immigrants and Refugees, a network of foundations focused on immigration issues, raised $50 million towards the California Immigrant Resilience funds to support the families of undocumented immigrants. These funds were distributed through 60 different immigrant organizations. For instance, in Orange County these funds were distributed through local partners addressing diverse needs such as relief for undocumented persons, for those affected by detention and deportation systems, Vietnamese immigrants in need, low wage workers among others. These needs are addressed through several relief funds directed through partners like Resilience OC, LGBT Center of OC, Viet Rainbow of OC among others.[64]

Another type of non-profit based relief effort is where non-profits raise donor funding and distribute the funds to local community organizations which serve people. For instance, in Orange County, United Way raised funds from donors to address the needs of homeless residents, and low-income households at risk of homelessness and hardship due to COVID-19.[65] These funds support the work of local community and non-profit organizations who will identify community needs and provide assistance such as direct payments for rent relief, goods and services. Others like Mission Asset Fund created the Immigrant Neighbor Fund in partnership with Voto Latino Foundation and APIA Vote to provide unrestricted cash grants of $500 to immigrants who were left out of the CARES Act.[66] Other such examples include funds to organizations to provide direct cash assistance to frontline workers such as domestic workers[67] or to provide direct cash assistance to Angelenos facing economic hardship.[68]

[64] See here for a full list: https://www.immigrantfundca.org/orange-county

[65] Orange County United Way Pandemic Relief Fund https://www.unitedwayoc.org/blog/pandemic-relief-fund/

[66] Immigrant Neighbor Fund https://immigrantneighborfund.com/

[67] Frontline Workers Fund https://philanthropynewyork.org/news/amalgamated-foundation-launches-frontline-workers-fund-response-covid-19

[68] Pass it Along Funds, California Community Foundation https://www.calfund.org/passitalong/

III. Crowdsourced Relief and Mutual Aid Model:

Apart from these partnerships, there have also been a variety of funds raised by non-profits across California for addressing specific populations such as hospitality workers,[69] gig workers, undocumented workers,[70] street vendors,[71] rental assistance to prevent evictions,[72] Latinx and Asian American Pacific Islanders left out of federal relief.[73] Since the beginning of the pandemic, individuals and organizations have also created mutual aid resources which aim to address gaps in the relief delivery. Mutual aid is a community-centered model of relief which aims to meet the needs of individuals in a community during times of crisis. It recognizes the need for immediate assistance in the face of delays and slow pace of institutional help. Many of these use simple tools like a publicly shared spreadsheet to crowd-source resources (See Figure 14).[74] Individuals who need help input their specific needs on these online shared spreadsheets needs of individuals and others who have resources offer support to these individuals. Such aid addresses varied needs such as food expenses for one meal to rent for an entire month, ranging anywhere between $50 to $500, and are delivered in the form of cash, payments sent through apps, groceries or food delivery and so on.

Long Beach Mutual Aid Spreadsheet

LANDING PAGE | GENERAL LINKS/INFO | Food | Healthcare | Childcare/Petcare | Emotional/Spritual Support | Storage | Housing | Misc. | Transport

	A	B	C
1	*better view on a laptop than a phone screen* **There are TABS at the bottom of your screen!**	*****IF YOU ARE FEELING SICK***** **REACH OUT TO HEALTHCARE PROFESSIONALS ASAP.** **THIS IS NOT YOUR RESOURCE FOR URGENT MEDICAL CARE.**	Please feel free to share with anyone in the Long Beach community! *To make your own copy of this document, click File > Make a copy* **Important!** If you use the "Share" link above, make sure you leave the current setting "Anyone with the link can edit" so that folks don't get locked out of this spreadsheet by accident. Thank you!
2	**Use of the LB Mutual Aid Spreadsheet is at your own risk. Please use common sense, and let's take care of ourselves and each other.** **If you have suggestions to improve this spreadsheet, please email them to longbeachmutualaid@gmail.com**	In the different tabs below, there is space to offer and to ask for any sort of resource or a service. **IF YOU NEED A RESOURCE, PLEASE CONTACT SOMEONE WHO IS OFFERING THE RESOURCE.**	**Table of Contents:** General Links/Info // Food // Healthcare // Childcare/Petcare // Emotional Support // Housing // Transport // Storage // Miscellaneous On each tab below, OFFERS are in BLUE on the left; NEEDS are in GREY on the right
3	City of LB COVID-19 Page	Free Meals for Children During School Closure	COVID-19 and Stigma - Don't be Racist; we are all in this together!
4	LBCC COVID-19 Page	CSULB COVID-19 Page	Coronavirus LB Support Group on FB
5	***Important note***: all the needs requests in this document are **intended** to be private! You can help reach out to your network for things but **please do not** share the personal info of anyone requesting/giving help beyond this document! However, ***this document itself is public - anyone with the link can view it***. So please only enter contact info that you are comfortable sharing in this forum. An easy way to connect might be to offer your Facebook profile link instead of other contact info, set up a new email address for use with this list only, or set up a Google Voice phone number.		
6	*Special thanks to the organizers at Johns Hopkins University, Middlebury College & University of Michigan, whose spreadsheets we have copied and adapted to our situation.* *Thanks to new friend and neighbor Jolene for using your spreadsheet skills to improve this tool!* *And THANK YOU to all of you who are responding to needs and keeping our links/info updated!*		

[69] Unite Here Funds https://unitehere.org/covid-19/
[70] UndocuFund San Francisco https://www.undocufund-sf.org/en/apply/
[71] Inclusive Action for the City, in partnership with LA street vendor campaign
[72] Eviction Defense Collaborative https://evictiondefense.org/services/rental-assistance/
[73] Immigrant Neighbor Fund https://www.immigrantneighborfund.org/
[74] For instance, see this LA Mutual Aid spreadsheet https://docs.google.com/spreadsheets/u/1/d/1P97OgODtjy9MIhLJFJUoZ8VgzaF1Zap8QFgF-ozp4fM/htmlview?utm_source%3Dshare%26utm_medium%3Dios_app%26utm_name%3Diossmf

Food Offers & Requests

IMPORTANT: all the needs requests in this document are intended to be private! You can help reach out to your network for things but please do not share the personal info of anyone requesting/giving help beyond this document! However, this document itself is public - anyone with the link can view it. So please only enter contact info that you are comfortable sharing in this forum. An easy way to connect might be to offer your Facebook profile link instead of other contact info, set up a new email address to use for this list only, or set up a Google Voice phone number.

Note: There is NO obligation to fill out this section. You are welcome to contact offers for aid directly.

Food Offers/Leads						Food Needs/Requests				
Details	Neighborhood or District	Contact	Contact Info	Status	Days & Times I am available to help (optional)	Details	Neighborhood or District	Contact	Contact Info	Status
						I need money for rent which is $600 and this months bill for food and utilities I really need the money by the end of June. I am in the process of being evicted and this would keep me from being permanently thrown out. My landlord doesn't care and she has been threatening me for a while. My cash app is $bless9991 Venmo is @twilight999 Normally I am a painter and sculpter but I am high risk since I am immunocompromised. Any help I would be forever grateful. Thanks	*LB, California*	*casperkitty@gmail.com*	*cashapp is $bless9991 venmo is @twilight999*	Need immediately
e.g. can pick up/deliver groceries; can help with meal prep; can deliver anywhere in x County	*e.g. Alamitos Beach*	*Name*	*Phone/Email*	*I am available*		*eg I'm in self-quaratine, I need someone to deliver*	*e.g. Wrigley*	*Name*	*Phone/Email*	Needs completed
Can shop and deliver food to elders and immune-compromised folks in LB	Plaza	Sasha	714-924-6751	I am available		I'm immunocompromised and need food delivered. I can cover the cost.	Bixby Knolls / Los Cerritos	Tricia	TransTrenders@Protonmail.com	Needs completed
Can shop and deliver food to elders and immune-compromised folks in LB (public transit limitations)	Willmore (by the pike)	Alexx	562-313-7008	Unavailable	Limited time by public transit availablity	I helped out Meals on wheels today. there are a few elderly that cannot help out during this virus. I had 19 deliveries today. Help needed M-F 3rd and Termino downstairs church off parking lot 7-12pm food packing eary food deliver 10am				
Can cook for people with physical limitations/too busy with kids/etc	Los Coyotes Area	Emily	(562)833-7021	I am available	I can make myself available whenever	I'm out of work from the nonprofit sector because of covid 19 and recieving expensive medical treatments for my chronic illness. I'm struggling to pay bills. Any amount you can donate to me would be much appreciated.		Christine	Venmo: @Christine-Danner (picture of a dog) Paypal: christine.e.danner@gmail.com	
Can shop and deliver food to elders and immune-compromised folks in LB	North Alamitos/Rose Park	Julie	(732) 734-1482	I am available	I work remotely & can run errands throughout the day; have dependable parking spot.					
Can shop and deliver food to elders and immune-compromised folks in LB	Bluff Park	Jolene	text (714)234-6730	I am available	Weekends and some evenings					
Can shop and deliver food to elders and immune-compromised folks in LB	Buff Park	Bridget	310-488-6534	I am available						

Figure 14: A sample mutual aid spreadsheet which maps needs to resources at the community level

SECTION III: CONCLUSION

SUMMARY

In summary, while the CARES Act responded to the immediate shocks of the pandemic among everyday people, there are many problems in how relief was designed and implemented. The relief checks of $1200 were important, and yet, they cover only a fraction of the expenses that individuals and families need to pay. Estimates show that the stimulus checks lasted for 3-4 weeks, and as such more relief is required to help people navigate the ongoing challenges wrought by the pandemic. Moreover, households spent much of their stimulus on non-durables particularly food and rent which indicate that these are the biggest stresses before households.[75] With the pandemic continuing to upend lives and livelihoods, there is an urgent need for unconditional and increased direct payments from Congress to individuals and families. At present, the Congress is still debating the details of a second wave of stimulus.

In the wake of the ongoing economic shocks caused by the pandemic, proposals for a universal basic income have gained urgency. The concept of a Universal Basic Income (UBI) has been researched for many years and tested in countries around the world. There is increasing evidence that a UBI can decrease poverty levels.[76] UBI refers to a monthly, unconditional, cash payment given directly to individuals. In California, the Stockton Economic Empowerment Demonstration, or SEED, is the nation's first mayor-led guaranteed income initiative and is funded by private donations. As part of the initiative, since February 2019, 125 individuals began receiving $500 a month for 18 months.[77] Similar experiments have gained traction among city governments and has resulted in a network of Mayors for Guaranteed Income[78]. In Santa Clara County, a unique UBI experiment has been initiated to support young adults who age out of the foster care system. When they turn 24, these young adults will receive $1000 a month for one year, funded by the County and supported by other partners like credit unions.[79] One proposal that has been made during the pandemic is Michigan Congressional Representative Rashida Tlaib's proposal to send universal, recurring relief payments to communities.[80] The UBI model of cash transfers can be an important model for city governments to distribute relief.

Since the CARES Act, the only federal government relief has been the $300 provided by the Lost Wages Act (LWA) in August 2020. This amount is significantly lower than the $1200 sent as part of the CARES Act. Analysts ranging from economists at the Aspen Institute to other university researchers have uniformly argued that there needs to be a higher and more expansive

[75] Scott R Baker et al., "Income, Liquidity, and the Consumption Response to the 2020 Economic Stimulus Payments," Working Paper, Working Paper Series (National Bureau of Economic Research, May 2020), https://doi.org/10.3386/w27097.
[76] Bastagli F, Hagen-Zanker J, Harman L, Barca V, Sturge G, Schmidt T. Cash transfers: What does the evidence say? Overseas Development Institute; 2016:300. https://www.odi.org/sites/odi.org.uk/files/resource-documents/11316.pdf
[77] See "Our Vision for SEED: A Discussion Paper" https://www.stocktondemonstration.org/wp-content/uploads/2019/12/SEED-Discussion-Paper-12.19.pdf
[78] See Mayors for Guaranteed Income https://www.mayorsforagi.org/
[79] County of Santa Clara Starts First-in-Nation "Universal Basic Income" Program for Young Adults Transitioning Out of Foster Care, July 27, 2020 https://www.sccgov.org/sites/opa/newsroom/Pages/universalbasicincomeprogram.aspx
[80] Automatic Boost to Communities Act, H.R.6553, 116th Congress, 2nd Session (2020), https://www.congress.gov/116/bills/hr6553/BILLS-116hr6553ih.pdf.

stimulus paid directly to individuals than what was offered under CARES Act. Further, rental eviction relief lasted only until July 31. Though states like California have initiated their own eviction moratorium until February 2021, these are temporary measures, and in the long-term households are accumulating debt in the form of deferred rental payments. Continuous support for rental payments apart from any other stimulus is necessary to address these issues.

Federal relief measures are also highly exclusionary. In total, a Columbia University report estimates that the CARES Act excludes about 30 million, taking into account the eligibility criteria for stimulus checks that disqualifies dependents above the age 17 and other dependents and immigrant families without SSN, as well as the eligibility criteria for unemployment benefits that leaves out undocumented immigrants.[81] [82] As UCI Professor of Law, Mehrsa Baradaran writes in *The Atlantic*, the CARES Act channels relief through existing systems that exclude large parts of the population and continues a longstanding legacy of US welfare policies that are based on determining who is truly worthy and deserving of welfare. Scholars have noted that such judgments about whether one is deserving of welfare make poverty out to be an individual and moral failure, rather than a systemic one. The fallacy of such thinking could not be clearer than in the present pandemic, which is drastically changing economic options and exacerbating already existing inequities. As Baradaran argues, simply send out relief money to everyone who needs it.[83]

More fundamentally, researchers have argued that the pandemic relief could have been organized in two ways: direct, financial support without later repayment; or temporary relief from financial obligations. The latter still leaves people in a bind when such forbearances expire, however and their own economic circumstances have not recovered. Unfortunately, the CARES Act takes the latter approach to relief based on the assumption that people will be able to get back to their pre-pandemic level of income and to pay back loans and credit. However, this may not be the case as families undergo financial stress for an extended period of time during the pandemic. In fact, others argue that there should be more targeted relief measures for communities that are most affected, including targeted resources for low-income households, expansion of Medicaid, student loan waivers among other measures.

This requires a shift in thinking about relief as a way to address systemic inequities and structural racism rather than as a form of temporary "credit" which simply postpones rent or other payments and sets households up for long-term economic distress.

Throughout these relief measures, at the federal and state level, individuals are faced with opaque institutions and mechanisms to access relief. In the case of unemployment benefits or stimulus payments, they have faced difficulties in determining their eligibility for relief. These

[81] Parolin, Curran, and Wimer, "The CARES Act and Poverty in the COVID-19 Crisis."

[82] Bolter and Chishti, "Vulnerable to COVID-19 and in Frontline Jobs, Immigrants Are Mostly Shut Out of U.S. Relief."

[83] Mehrsa Baradaran, "The U.S. Should Just Send Checks—But Won't," The Atlantic, April 9, 2020, https://www.theatlantic.com/ideas/archive/2020/04/the-us-should-just-write-checksbut-wont/609637/.

concerns can be addressed through the help of community-based organizations which already work with households at the local levels. Further, from the perspective of individuals, there are limited amounts of relief and multiple pressing needs before them in a situation where they are already faced with job losses. Identifying how to prioritize spending their relief may be crucial to address risks such as going into debts that will debilitate their long-term economic wellbeing. For those facing housing insecurity, efforts should focus on stabilizing access to shelter. The UCLA Luskin Center report mentioned earlier already warns that though households paid rents in full between July to May, they did so by going into debt of various kinds. This is a worrying trend and needs to be addressed not only by providing more relief, but also through financial wellness assistance.

A report by UCI's Institute for Money, Technology and Financial Inclusion shows that financial vulnerability is not always a clear or continual situation. They point to how individuals live with a number of "intersection vulnerabilities" due to age, race, gender and other variables. And addressing financial insecurity requires close attention to "distinct temporal cycles" such as payday schedules, debt repayment, rent, and irregular occurrences like illnesses, accidents, immigration raids etc.[84] These regular and irregular occurrences are both drastically shifting during the pandemic and requires renewed attention to how vulnerability plays out in people's lives. Financial empowerment includes identifying resources available for specific needs, knowledge about how to apply for different relief measures, and knowledge about how to budget scarce resources to meet household needs.

Financial coaches may have an important role to play in identifying resources specific to individual household needs, as well as helping individuals make decisions about budgets in light of the resource scarcity during the pandemic. For instance, Oakland County is offering free financial coaching for those impacted by the pandemic, including budget guides, financial wellness workshops, references to community resources.[85] Similarly, the City of Sacramento's Financial Empowerment Center provides free financial training to help individuals file for relief, refer them to resources, and help them plan their finances.[86] Non-profits who deal with financial empowerment are seeing more demand for these services and need increased support from federal, state and city governments.

[84] Nandita Badami, Jenny Fan, and Bill Maurer, "Addressing Financial Literacy in Orange County, California" (Institute for Money, Technology & Financial Inclusion, UC Irvine, April 18, 2020), https://www.imtfi.uci.edu/files/docs/2020/WF%20Report-FINAL3_2020.pdf.

[85] "Oakland County Offering Free Financial Coaching for Those Impacted by COVID-19 Pandemic," *WXYZ Detroit*, June 15, 2020, https://www.wxyz.com/rebound/oakland-county-offering-free-financial-coaching-for-those-impacted-by-covid-19-pandemic.

[86] Sacramento Financial Empowerment Center Webpage https://www.cityofsacramento.org/financialempowerment

ACTION PLAN

To reduce the barriers to access pandemic-relief provided by the government, relief needs to be structured differently.

a) **Unconditional, Recurring Relief Payments is urgent as millions were excluded from CARES Act relief.** As discussed earlier, the one-time transfer of $1200 as stimulus lasted only 3 weeks. Further, the expiration of the short-term pandemic unemployment benefits of $600 and temporary nature of eviction moratoriums is putting people in further economic distress. Unconditional and recurring relief payments and rental relief is necessary until the end of the pandemic. In addition, staggering the payment of rent such that it does not coincide with the due dates for loan repayments or payment of other bills will help people weather the economic distress better. A poll conducted by the think tank Data for Progress shows that there is strong bipartisan support for recurring relief payments.[87] Under the CARES Act, relief has taken three forms: tax against credit for the $1200 stimulus, pandemic unemployment compensation benefits, and eviction moratoriums combined with state-level grants for rental relief. Per the Columbia University report cited earlier, the eligibility criteria such as citizenship and having an SSN excluded 30 million people from receiving relief payments.

   Thus, future relief payments should be unconditional and in the form of grants, rather than loans or credit. For instance, the Los Angeles Emergency Rental Relief was a grant of $1000 for rental assistance. Even in this case, the demand for rental assistance far exceeded the available funds with 47,000 applications in the first 2 days and closed at the end of August.[88] More such recurring grants without exclusionary conditions of eligibility are required. Proposals for a universal basic income or cash transfers to all individuals, without conditions and as recurring payments, need to be considered seriously by city governments. Experiments discussed earlier like the City of Stockton's Universal Basic Income Program and other examples from the US can be useful models for city governments to distribute new stimulus.[89] Another model for future relief could be along the lines of Michigan Congressional Representative Rashida Tlaib's Automatic BOOST proposal to send universal, recurring relief payments to communities.[90]

b) **Education, Outreach and Assistance on Eligibility for Relief is urgent.** As noted above, relief payments as structured under CARES Act remains conditional and exclusive.

[87] Ioana Marinescu and Hyeri Choi, "Majority Of Americans Support Monthly Cash Assistance To Offset Pandemic Damage To Economy," *The Appeal* (blog), April 14, 2020, https://theappeal.org/majority-of-americans-support-monthly-cash-assistance-to-offset-pandemic-damage-to-economy/.

[88] Renee Eng, "Mom 'Stuck Between a Rock and a Hard Place' After Late Arrival of LA County Rent Relief," *Spectrum News*, August 19, 2020, https://spectrumnews1.com/ca/la-west/news/2020/08/19/rent-relief-on-the-way-for-thousands-of-la-county-residents.

[89] For a detailed list and analysis see here: Bidadanure, Juliana, Sean Kline, Camille Moore, Brooks Rainwater, and Catherine Thomas. "Basic Income in Cities." National League of Cities, October 30, 2018. https://www.nlc.org/wp-content/uploads/2020/10/BasicIncomeInCities_Report_For-Release-.pdf.

[90] Automatic Boost to Communities Act, H.R.6553, 116th Congress, 2nd Session (2020), https://www.congress.gov/116/bills/hr6553/BILLS-116hr6553ih.pdf.

Determining eligibility and how to access relief remains a challenge for many. For instance, individuals who did not file taxes in 2019 or 2018 have had to find ways to apply for stimulus checks by using the IRS website for non-filers or by filing taxes. In the case of pandemic unemployment benefits, there have been reports of delays and glitches in filing for unemployment. There have been reports of frustrated individuals dealing with overloaded websites and constant delays in accessing relief. The existing mechanisms for delivering relief are opaque and individuals need help navigating these systems. ***Community organizations have an important role to play here in helping people identify eligibility criteria, file claims, and pointing them to resources they may be eligible for.***

c) **Diverse forms of access to relief is necessary to address inequities in how people access relief.** As outlined earlier in the report, large sections of the population have been excluded from access to relief due to the inequities in existing banking infrastructure. There are also exclusions due to stimulus being delivered as checks, direct deposits, or EIP debit cards by the IRS. The FDIC report mentioned earlier shows that about 6.5% of the U.S. population (about 8.4 million households) do not have bank accounts due to low income and savings and are 'unbanked'. These numbers are higher in lower income households, particularly in Black and Hispanic households. Cashing paper checks or using EIP debit cards involve several hidden fees such as withdrawal fees or check processing fees, as noted earlier in the report. ***Thus, diverse forms of access in the form of cash transfers and using local infrastructures such as postal offices are required to provide easy and quick relief payments especially for those already vulnerable to economic shocks***.

In the longer term, this may also mean exploring proposals for universal Fed Accounts or Postal Bank Accounts for all. Postal banking is an important way to expand access to banking in rural areas and in communities of color where postal offices are already present in a higher density than banks or credit unions.[91] [92] Fed Accounts proposals introduced by Chairwoman Waters and Senator Brown argue that the Federal Reserve can allow all individuals to open bank accounts with the Fed, create a digital wallet to transfer relief payments directly to these new bank accounts, and do away with many expensive fees that are charged by private banks and does away with accounts being denied for individuals with low income who are deemed "unprofitable" by a bank.[93]

d) **Financial Empowerment and Coaching is important as individuals make financial decisions with scarce resources.** In the wake of pandemic-related unemployment and loss of income, people are faced with limited amounts of financial resources and multiple pressing needs before them in a situation where they are already faced with job losses. ***Identifying how to prioritize spending their income and relief payments received, and providing resources to stabilize the housing insecure, may be crucial to address long term risks from homelessness to increased indebtedness. Increased funding for regional centers focusing***

[91] Mehrsa Baradaran, "Postal Banking's Public Benefits," *American Affairs* II, no. 3 (August 20, 2018): 18–31.

[92] Mathieu Despard, Terri Friedline, and Kevin Refior, "A Geographic Investigation of Financial Services Availability," n.d., 21.

[93] "Inclusive Banking During a Pandemic: Using FedAccounts and Digital Tools to Improve Delivery of Stimulus Payments," Hearing on H.R.6321 Faster Stimulus Payments and FedAccounts Act, before Task Force on Financial Technology, House Financial Services, 116th Cong, 2nd session (2020), https://www.congress.gov/event/116th-congress/house-event/110778.https://financialservices.house.gov/uploadedfiles/hhrg-116-ba00-20200611-sd002.pdf

on financial empowerment is important to ensure coaching can reach as many people as possible.

e) **Exploring Mutual Aid and Microfinance Models of Relief Delivery is important as existing institutional mechanisms are slow**. As soon as the pandemic began, communities began to create crowdsourced resources to identify needs among people and match them with resources. This form of mutual aid is designed as a way for community members to find resources at moments of crisis when the economic fallout in their lives is rapid and institutional relief is slow to materialize. For many months, local governments did not have access to federal relief funds allocated to states under CARES Act. ***Rather than wait for funding allocations to come through, mobilizing the mutual aid model would allow local governments to begin identifying the needs of the community and matching available and future resources***.

Another model to consider could be a microfinance inspired model of providing zero interest, small dollar loans to people to help them meet expenses during the pandemic. For instance, the non-profit, Mission Asset Fund runs lending circles where members from communities that don't typically have access to formal credit borrow and lend money to each other. This is reported to credit bureaus to help them build credit history. The County and City of Los Angeles both have had microloan programs for small businesses that might otherwise get into the trap of payday loans or other high-interest products. However, microfinance loans even with low interest rates may prove to be difficult to repay in the face of unprecedented economic distress dur to the pandemic. As such, if adopted, this model would need to provide zero interest loans with highly flexible repayment schedules aimed at giving access to credit.

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