

Building a Grassroots COVID-19 Recovery in Alachua County

Background on Community Spring

Community Spring is a Gainesville-based nonprofit focused on dismantling structural poverty and spurring economic mobility at a grassroots level. The twin pillars of our work are *providing income* and *building power*. We do this by hiring fellows who have been impacted by poverty to help solve the systemic problems they identify as driving poverty in their communities.

Key Findings

- Top priorities for funding were rent, food & cash assistance
- Needs are diverse
- Low-income households most severely impacted economically
 - 26% of households making <\$20,000 lost all income
 - No one making >\$80,000 did
- 18% unable to pay May rent
- 27% low-income households did not consistently have enough food
- 34% lost job or had hours reduced
- 18% low-income households lacked adequate internet access

In the time of COVID-19, our team has shifted its focus to supporting a grassroots recovery that directly addresses our neighbors' most pressing needs and makes systemic changes to support their resilience in the future. Our vision of a grassroots recovery effort is one that is guided by the self-identified needs of community members, and responds to those needs by getting appropriate resources directly to households.

The first step of our campaign was to conduct a survey of Alachua County residents to learn how the COVID-19 crisis has affected their lives and how they thought local institutions should respond.

Survey Methodology

We surveyed full-time residents of Alachua County who were over the age of 18 and limited responses to one per household. No identifying information was collected and all responses were completely anonymous. Our survey was designed using the principles of Participatory Action Research (PAR), which engages participants in the research topics, question framing, and translation of the results into action. Our research was developed and driven by Community Spring fellows with input from experts, not the other way around. Because of this method, we had credibility with our participants and were able to engage with hard-to-reach groups.

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The questions were loosely organized in several different categories including technology, employment, housing, education, income, well-being and incarceration. From May 22 to June 8 we received survey responses from 229 households representing 497 people. Most participants

lived in zip codes in and around Gainesville, but we also received responses from High Springs, Alachua, Newberry, Waldo and Archer.

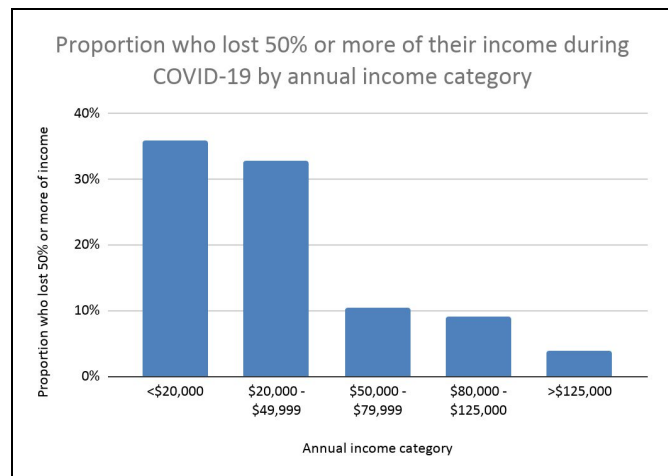
Results

While each participant’s experience was unique, two themes emerged in the responses. First, the least well-off households were the most severely impacted by this crisis. Second, needs are diverse. Some people were behind on rent, others were struggling to support incarcerated family members and others couldn’t afford enough food for their household.

In this report we often refer to participants as either “high-income” or “low-income.” We define low-income participants as having an annual income of less than \$50,000 before COVID-19, while high-income participants earned \$50,000 or more. While not an exact comparison, we chose this dividing line based on federal programs that define low-income as 80% of the Area Median Income (AMI), which in our community is \$50,300 for a household of three. The ALICE survival budget provides another point of comparison, which is \$44,200 for a household of two. There were roughly equal numbers of high- and low-income survey participants.

Income & Employment

Perhaps the most striking result was the relationship between annual income category and the economic impact of COVID-19. Participants with lower annual incomes lost proportionally more of their income than participants with higher incomes. For example, the graph to the right shows that about 33% of low-income participants lost at least half their income, compared to less than 10% of high-income participants. Similarly, 26% of participants making an annual income of less than \$20,000 lost all their income, while no one making more than \$80,000 did.



In other words, those least able to cope with an economic shock were the most severely impacted. The economic resilience of low-income survey participants was strained. Nearly half of all low-income participants reported that they were not confident they could cover an unexpected \$400 expense, and 30% were unable to pay all of their bills in April and May.

About one-third of all participants reported losing their jobs or having their hours reduced. Of these, 44% were not confident that they will be able to return to their previous employment with the same number of hours and income, and only 21% had received unemployment assistance.

Housing

The economic impact of COVID-19 is clearly seen in housing, with 18% of renters unable to pay their full rent in May. Among low-income participants this figure rose to nearly one in four. Some qualitative responses suggested that participants found a way to pay in April and May, but could not see a path to covering rent in June and July.

Food

Food security was widely divergent based on income. All participants making at least \$50,000 consistently had enough food, but 27% of low-income participants did not. When asked what barriers they faced (they could select more than one), 85% reported not having enough money and 35% reported problems with accessing food (e.g. lack of transportation).

“I’ve been homeless since before the pandemic...bouncing around from couch to couch because it’s almost impossible to find somewhere to live...then covid swept through and now that I’m jobless it’s even harder.”

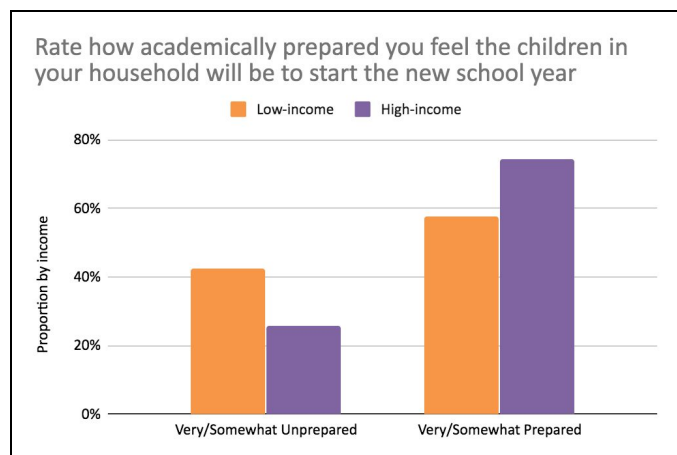
-Survey Participant

Well-being

With so much focus on external economic circumstances, people’s internal condition too often goes unaddressed. Feelings of tension have increased during COVID-19, with 40% of participants reporting more tension within their household and 20% reporting more tension among neighbors. Despite the fact that low-income households were more likely to feel that they had no one to turn to, 30% did not think they could access mental health counseling if they needed it, compared to only 8% of high-income participants.

Education

There was also a relationship between income and feeling of academic preparedness, as seen in the graph to the right. As income decreases, so do feelings that one’s children will be academically prepared to start school this fall. Participants reported feeling unprepared to teach at home, lacked sufficient contact with teachers, and did not have adequate access to technology.



Internet Access

About 20% of low-income participants reported that their internet did not meet their needs and that they did not have enough computers for their household. With the world shifting online

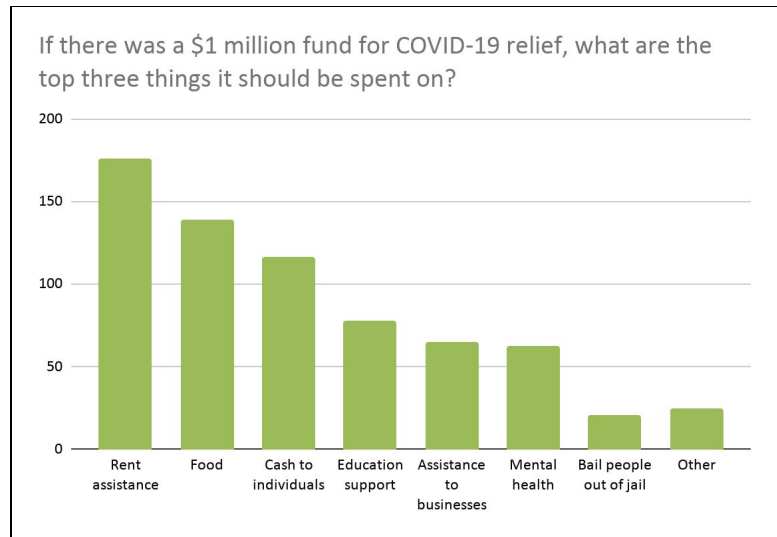
during the pandemic, far too many members of our community are being left in the dark and disconnected from vital information.

Incarceration

Finally, 13% of participants were in regular contact with someone incarcerated in Florida. The majority of those incarcerated individuals were reported as awaiting trial simply because they were unable to afford bail.

Recommendations

Our survey asked participants what their top three funding priorities were for COVID-19 relief. The results are shown in the graph to the right. The clear top three responses were rent assistance, food, and cash to individuals. This was true for both low-income and high-income participants. Below we provide recommendations on how these three priorities could be addressed in Alachua County based on our survey results.



Rent Assistance

Assistance with rent was participants' first choice for funding. This makes sense given that one quarter of low-income participants were unable to fully pay their rent in May and others expressed concern about paying in June and July. Households that have missed rent payments face eviction as soon as the state-wide eviction moratorium expires on August 1.

According to the [Florida Housing Data Clearinghouse](#), of the estimated 40,811 households renting in Alachua County about 26,963 have incomes at or below 80% of the Area Median Income (AMI). Even before the pandemic, 77% of these households were rent burdened (paying more than 30% of their income towards the rent). People who are rent burdened often struggle to handle small economic shocks without losing their housing, and COVID-19 is obviously a very large economic shock.

About 55% of low-income survey participants had lost at least 25% of their income during April and May. So assuming that about half of low-income households in Alachua County have lost a substantial portion of their income and are at risk of losing their homes, that's nearly 13,500 households who may need rent assistance. Median rent is \$958, so assuming that those renters will fall behind by at least three months of rent during the pandemic, that is about \$3000.

Recommendation Summary

- **Rent Assistance**

- County-wide program
- At least \$3000/household
- Target people making <80% AMI
- Minimize bureaucratic barriers
- Approx. budget = \$40.5 million

- **Food**

- Immediately release \$500,000 set aside in Alachua County Cares
- Evaluate if additional resources necessary to supplement P-EBT

- **Cash to Individuals**

- \$500,000 cash assistance program
- Set aside in Alachua County Cares
- \$500 direct payments to individuals
- Review other program models

Based on these figures, we propose a County-wide rent assistance program that provides at least \$3000 to households making less than 80% of AMI.

With an estimated 13,500 households in need of this assistance, a total of \$40.5 million will be necessary to meet the need in our community.

There are three possible sources for these funds. First, there is Alachua County Cares, which is made up of funding provided to the County as part of the CARES Act. The details are still being worked out, but right now about \$21.1 million of the available \$47 million is targeted to individuals for rent, mortgage, utilities, internet, phone and car payments. Second, GNVCares was a Gainesville program that made about \$1.6 million available for rent and utility assistance. Most of these funds were not spent before the application was closed

and could potentially be allocated to a new rent assistance program. Third, local governments may soon receive additional state funds for housing assistance, although the details are still unclear. There are also some nonprofits providing rent assistance but this is very limited. Even assuming that all of the individual assistance in Alachua County Cares goes to rent and not other eligible expenses, and that GNVCares releases its unspent funds, that still leaves a gap of nearly \$18 million that needs to be filled to meet the need.

In addition to funding, there is a question of program structure. Rent assistance programs are complicated to administer even with lots of time, but this is an especially urgent situation and it is critical to get the money out the door quickly. That means decreasing the bureaucratic burden on the program administrators and applicants. GNVCares is instructive. According to a recent [Gainesville Sun](#) article, only 362 applications for rent and utility assistance were accepted and only 117 were approved. That suggests that less than 10% of the available funds have been disbursed in the two months since the program started. Some possible reasons for this delay are that applications were only accepted for a short time, the eligibility criteria were complicated and restrictive, it was not sufficiently advertised and it was only available within the Gainesville city limits. For future efforts to be successful these issues will have to be addressed.

Food

Food was the second highest funding priority for participants. While food security was not a problem for any high-income participants, more than one quarter of low-income participants did not consistently have enough food in April and May. This is shocking and unacceptable. Among those who lacked enough food, 85% reported not having enough money to purchase food.

Such high levels of food insecurity is disheartening given the wide-ranging community efforts to provide food assistance during COVID-19, including weekly food giveaways and thousands of

meal deliveries. Our results suggest that despite these tremendous efforts, it has not been enough to meet the need. The two possible ways to fill the gap are to provide more free food or provide funds to individuals to purchase food.

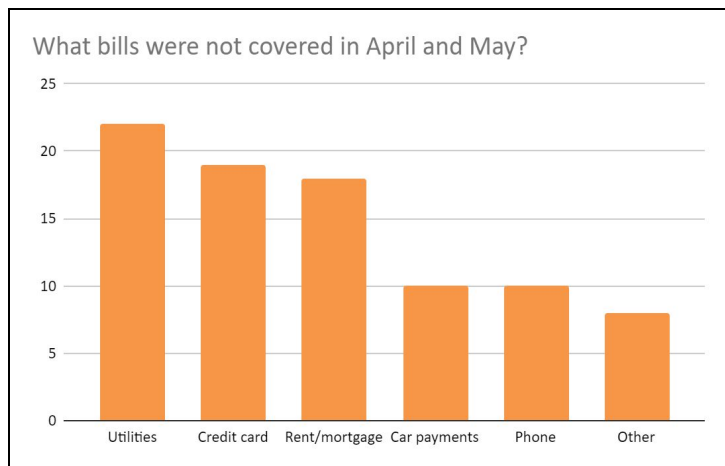
To give a sense of the potential scale, the [Florida Housing Data Clearinghouse](#) estimates that there are about 43,000 low-income households in Alachua County. If about 25% of these households are struggling to get enough food, as suggested by our results, that’s nearly 11,000 households in need of assistance. Even the largest food giveaways are only reaching about 500 households per week.

In terms of increasing food distribution, the primary issues are accessibility and scale. About one-third of participants who reported insufficient food noted problems with access to either food distribution sites, free lunches at schools or transportation in general. **There is currently \$500,000 set aside in Alachua County Cares for “future food delivery” at a time when the need is not being met by local organizations. As it appears that that time has already arrived, we recommend that these funds be released immediately.**

In considering how to provide funds to households to purchase food, it is important to recognize that the [P-EBT](#) program started operating in June after our survey was conducted. This program provided SNAP (food stamp) benefits to families with children who lost access to free/reduced price school meals. It is possible that it has met a substantial portion of the need identified by our survey. **We recommend further evaluation to clarify how much of this gap in funding still remains.**

Cash to Individuals

Participants’ third priority was cash assistance to individuals. As shown by the graph to the right, needs are diverse. Participants reported being unable to pay a wide range of different expenses including utilities, rent, credit cards, car payments, and phone bills. Cash assistance has the advantage of simplicity and flexibility. For example, it could be used for both buying food and paying for transportation to get that food.



Nearly 50% of low-income participants were not confident that they could cover an unexpected \$400 expense (e.g. car repair, medical bill). With over 43,000 low-income households in Alachua County, that suggests about 21,500 households have limited economic resilience.

We propose an initial set aside of \$500,000 in Alachua County Cares for a government-run direct cash assistance program that provides \$500 disaster relief payments to low-income households who have been financially harmed by COVID-19.

Guidance from the U.S. Treasury suggests that the CARES Act funds that make up Alachua County Cares are flexible enough to operate such a program. (See [Coronavirus Relief Fund FAQs](#), page 5). Unrestricted local funds could also be reallocated to support this effort. If successful with this initial funding allocation, the program could be expanded to assist additional low-income households.

There are already several examples of cash assistance programs that started in response to the pandemic. The most obvious is the part of the CARES Act that provided \$1,200 Economic Impact Payments to households nationwide. Other examples are [GiveDirectly](#), which has raised over \$167 million that will be distributed to SNAP recipients as \$1000 cash grants, and [GiveTogetherNow](#), which has raised nearly \$100 million to distribute to low-income households in \$500 payments. Based on these models, Community Spring is also running a direct cash transfer program called [CS Direct](#) which makes \$300 payments to households in Alachua County who receive SNAP.

There is already significant data showing that low-income households, just like more economically secure households, overwhelmingly spend their money in the ways that best help themselves and their families. (See research by [Innovations for Poverty Action](#) and [GiveDirectly](#)). In addition, by not putting conditions on how assistance is spent cash assistance programs avoid expensive monitoring processes and minimize administrative costs. That allows funds to be transferred quickly and efficiently. It also ensures that recipients keep their sense of agency and the power to decide which of their needs are the most pressing.

“Families [are] trying their best to meet each other’s needs at a time when it seems that others don’t understand our fears, needs, wants, and expectations.”

-Survey Participant

Conclusion

Our community survey revealed a number of significant needs of Alachua County households as a result of the COVID-19 pandemic. It showed that these needs were diverse and our low-income neighbors were the most severely impacted by the economic fallout. Survey participants also provided a priority list for the local institutions tasked with response and recovery efforts, with survey participants ranking rent assistance, food, and cash assistance as their top three funding priorities. We hope that these results and our recommendations provide a roadmap for building a grassroots recovery from COVID-19 in Alachua County.