

CARES EA/EGA Brief Report: April-August 2020

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Executive Summary

The purpose of this brief report is to share interim data and emerging recommendations about the Coronavirus, Aid, Relief, and Economic Security (CARES) Act Emergency Assistance and Emergency General Assistance (EA/EGA) Program from April through August 2020. It includes information on the number of program applications, application denial and approval rates, what assistance people were approved for and reasons for application denial. It also includes early findings from a recipient feedback survey to better understand recipient perceptions of service outcome and program experience.

Prior to the pandemic, Ramsey County offered Emergency Assistance/ Emergency General Assistance (EA/EGA) to people facing a financial crisis. Eligibility criteria were expanded to meet the needs of the pandemic. Since April 2020, some recipients received assistance using funds from state and federal sources that were available prior to the pandemic and would have been eligible under old guidelines. Others became eligible due to the expanded eligibility criteria and were assisted with federal CARES funding. This report looks at the program experience during this reporting period without differentiating who received funds from which source.

Throughout the report, the term CARES EA/EGA is used to describe the program. It includes combined application results for Emergency Assistance, Emergency General Assistance and expanded eligibility processed through the Community Action Programs of Ramsey and Washington Counties (CAPRW).

A full evaluation report will be available at the end of February 2021 and will address the four evaluation questions outlined in the CARES EA/EGA Evaluation Plan including: Are Ramsey County residents better off due to emergency rent, mortgage, utility, and care repair service under the EA/EGA umbrella? Were evictions prevented due to receipt of services? Do Ramsey County residents who receive these funds experience greater housing stability? Did the project serve the most vulnerable to COVID-19?

What are we learning from the first five months of the program?

- There were over 5,000 applications to EA EGA/CARES between April and August 2020 with 33.4% of applications approved and 66.6% denied. Approval rates increased as eligibility criteria were further expanded. Denial rates decreased from 83% in April to 66% in June and 59% in August.
- Close to half (49%) of the applications were made by African American residents, 24% White, 6.5% Latinx/Hispanic, 3.9% Asian American, 2.4% Hmong immigrants, 1.6% Other Asian Immigrants, 2.5% Somali immigrants, 3.3% Other African Immigrants, 2.9% American Indians, 2.7% Multiple Race, and 1.6% Unknown race/ethnicity/immigrant group.
- There were 2,570 applications submitted by African Americans, and of those applications 40% were approved and 60% denied. The percent of application approval and denials vary by race/ethnicity and immigrant subgroups. Applications for African Americans had a higher rate of approval (40%) than all other groups including: American Indian (33.1%), White (28.4%), Latinx/Hispanic (28.2%), Somali (22.9%), Other African

Immigrant (29.5%), Asian American (22.1%), Hmong (16.4%), Other Asian Immigrant (5.8%), Multiple race (34.8%) and Unknown (31.7%).

- The top three payment reasons were: rent or rent subsidy (61%), utilities (22.9%) and damage deposits (11%). The volume of issuances for rent/rent subsidy increased by 367% percent from April to August.
- The top three reasons for application denials include: Not having emergency as defined by the program (46.6%), the application process was incomplete¹(32.6%) and not meeting the cost-effective criteria (9.4%). Denial rates steadily decreased over the reporting period from 83% in June to 59% in August.
- Early survey findings found recipients had positive perceptions of whether they were better off as a result of their program participation. For example, 95% of survey respondents reported timely receipt of payment/benefit and 95% felt the emergency for which they contacted Ramsey County was resolved. All of the respondents who received rent or mortgage assistance said the assistance helped them stay where they live and 95% indicated an eviction was prevented due to receiving emergency assistance. All who received utility assistance for either heat, electricity, water or sewer reported the assistance prevented their utilities from being turned off.
- Ninety three percent of respondents felt staff treated them respectfully, and 92% said staff answered their questions. When asked if calls were returned promptly, 80% said always or most of the time. Ratings were somewhat lower when asked about the overall ease of the application process. Eighty-two percent reported the process was easy or somewhat easy and 13% perceived the process to be somewhat difficult or difficult.

¹ These applications did not have all required verifications returned.

Purpose and Background

The purpose of this brief report is to share interim data and emerging recommendations about the Coronavirus, Aid, Relief, and Economic Security (CARES) Act Emergency Assistance and Emergency General Assistance (EA/EGA) Program from April through August 2020. It includes information on the number of program applications, application denial and approval rates, what assistance people were approved for and reasons for application denial. It also includes early findings from a recipient feedback survey to better understand recipient perceptions of service outcome and program experience.

Prior to the pandemic, Ramsey County offered Emergency Assistance/ Emergency General Assistance (EA/EGA) to people facing a financial crisis. Eligibility criteria were expanded to meet the needs of the pandemic. Since April 2020, some recipients received assistance using funds from state and federal sources that were available prior to the pandemic and would have been eligible under old guidelines. Others became eligible due to the expanded eligibility criteria and were assisted with federal CARES funding. This report looks at the program experience during this reporting period without differentiating who received funds from which source.

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Program Use: April to August 2020

Application data were pulled from both the state MAXIS system and Ramsey County EA/EGA Sharepoint database. The results below highlight program findings under the expanded eligibility criteria (see appendix for details on the criteria)

In the table below, and subsequent tables, African Americans and Asian Americans are people with no nationality data known to MAXIS, who are United States citizens, and identify as either Black or Asian, respectively. Immigrant groups are defined by a combination of nationality data known to MAXIS (regardless of citizenship), spoken language, and chosen racial group.

There were a total of 5,244 applications to CARES EA/EGA between April and August 2020 with 33.4% of applications approved and 66.6% denied. The number of monthly applications

steadily increased in the reporting period with 882 applications in April to 1,565 applications in August. This represents a 73% increase in applications from April to August.

Close to half (49%) of the applications were made by African American residents, 24% White, 6.5% Latinx/Hispanic, 3.9% Asian American, 2.4% Hmong, 1.6% Other Asian Immigrants, 2.5% Somali, 3.3% Other African Immigrants, 2.9% American Indian, 2.7% Multiple Race, and 1.6% Unknown race/ethnicity/immigrant group. (Figure 1)

Figure 1: Applications Between April and August 2020 – Race/Ethnicity with Immigrant Subgroups N=5,344

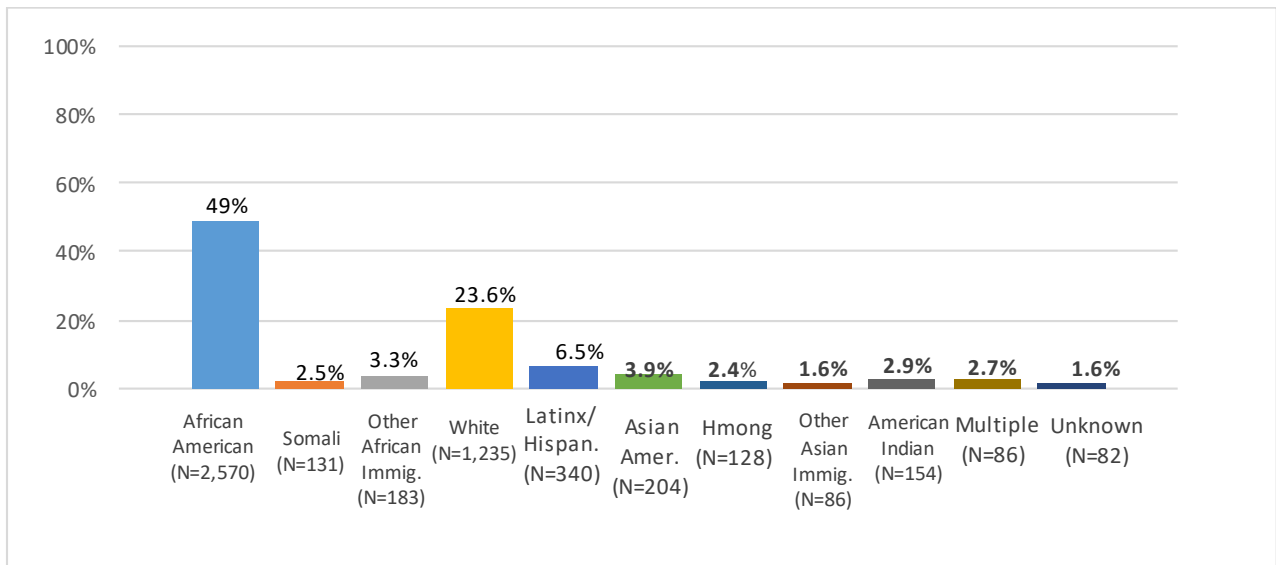
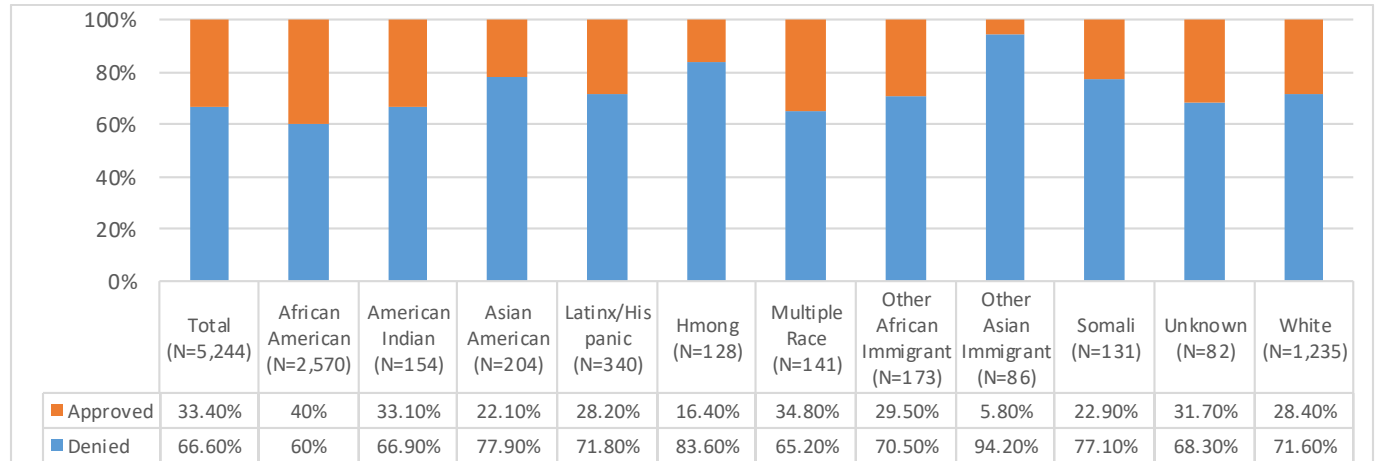


Figure 2 highlights within race rates of approval and denial. For example, there were 2,570 applications submitted by African Americans, and of those applications 40% were approved. The results vary by race/ethnicity and immigrant subgroups. Applications of African Americans are more likely to be approved than other groups including: American Indian (33.1%), White (28.4%), Latinx/Hispanic (28.2%), Somali (22.9%), Other African Immigrant (29.5%), Asian American (22.1%), Hmong (16.4%), Other Asian Immigrant (5.8%), Multiple race (34.8%) and Unknown (31.7%).

Figure 2: Applications Approved and Denied by Race/Ethnicity with Immigrant Subgroups



Issuances by Payment Type

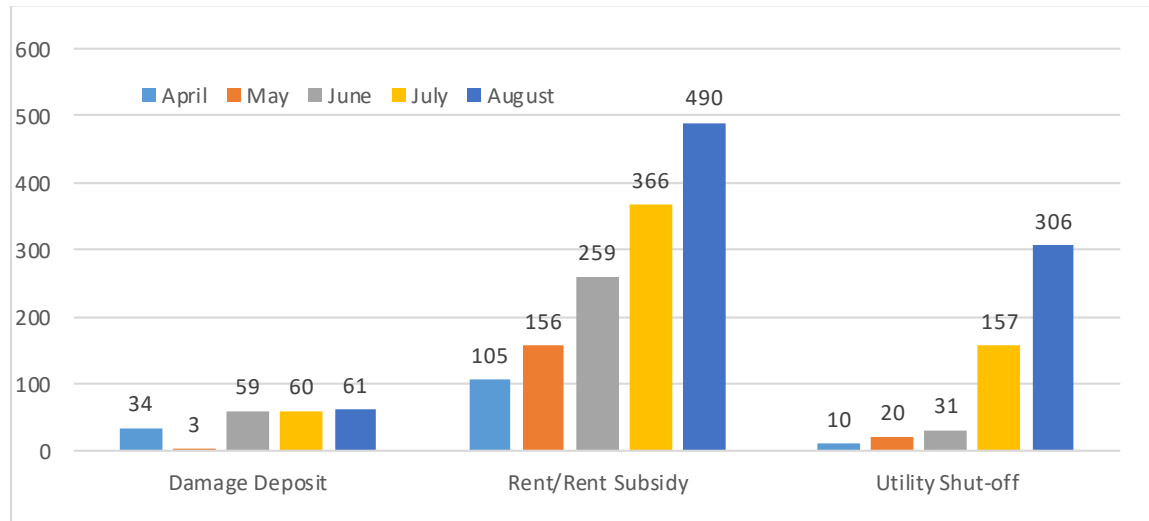
The three primary issuances were for rent or rent subsidy (61.1%), utility shut-off (22.9%) and damage deposit (11%). (Table 1) Additional issuances were for: mortgage or mortgage subsidy (.3%), shelter/not FV (3.1%), car repair (.6%), replacement (<1%), temporary housing (<1%), foreclosure (<1%), home repair (<1%), and other (<1%). (Table 1)

Table 1: Number and Percent EA/EGA/CARES Issuances Approved by Payment Type

Payment Types	Issuances N=2,346	
	Number	Percent
Rent	1,394	59.4%
Mortgage	5	.2%
Rent Subsidy	40	1.7%
Mortgage Subsidy	3	<1%
Utility Shut-off	537	22.9%
Damage Deposit	259	11.0%
Shelter Not FV	73	3.1%
Replacement	9	<1%
Temporary Housing	3	<1%
Foreclosure	7	<1%
Car Repair	13	.6%
Other	2	<1%
Home Repair	1	<1%

Issuances for rent/rent subsidy have increased by 367% from April to August.

Figure 3: Top Three Issuances by Month – April through August



Application Denials

Between April and August 2020 there were 5,812 application denials. Applications can be denied for various reasons from an incomplete application to not having an emergency as defined by the program. The top three reasons for application denials include: Not having emergency as defined by the program (46.6%), the application process was incomplete (verification) (32.6%) and not meeting the cost-effective criteria (9.4%).

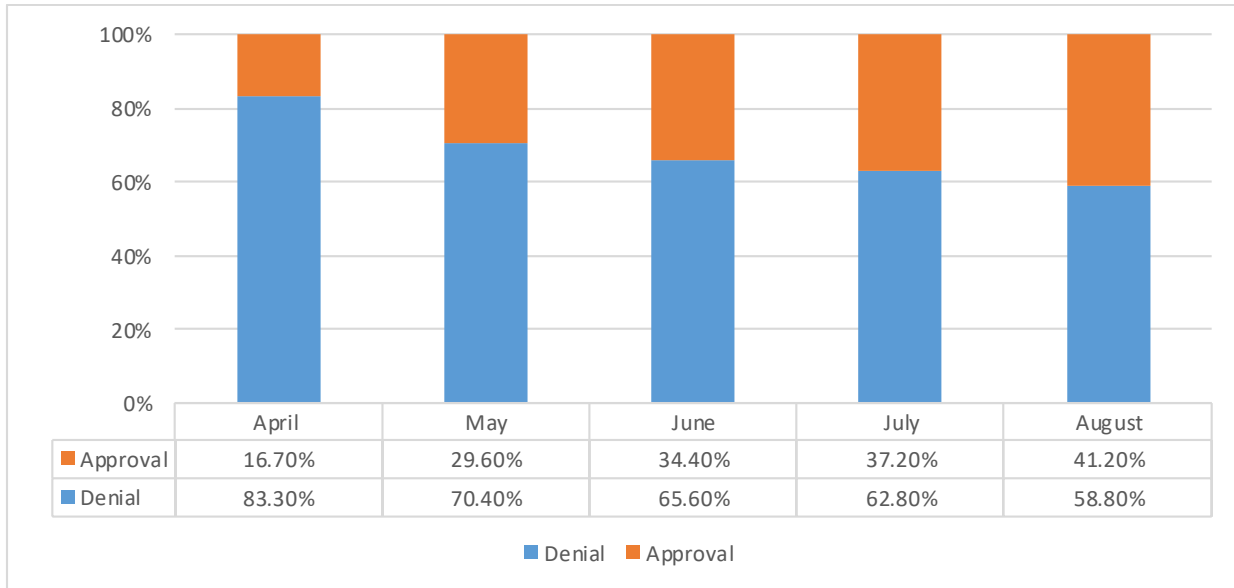
The table below shows the proportion of denials for the top denial reasons across five months. In April, close to 60% of denials were related to case not meeting an emergency as defined by the program. The proportion of denials for this reason steadily dropped over the months as program eligibility expanded. Denials due to incomplete applications increased by 19.8 percentage points from April to August. The cost-effective criteria fluctuated over the reporting period. In September, the cost-effective criteria was waived.

Table 2: Top Three Application Denial Reasons by Month

Denial Reason	April (N=1,239)	May (N=848)	June (N=954)	July (N=1,194)	August (N=1,576)
Did not have emergency as defined by program	57.5%	54.5%	49.1%	37.5%	39.1%
Incomplete application	19%	25.7%	30.0%	45.4%	38.8%
Not meeting cost-effective criteria	9.3%	11.8%	12.2%	7.3%	8.0%

A closer look at denial rates in Figure 4 show the rate of denial decreasing steadily in the 5-month reporting period with approval rates increasing due to program exceptions and expanded eligibility. Denial rates decreased from 83% in June to 66% in April and 59% in August.

Figure 4: Application Approvals and Denials by Month



Telephone Follow-up Recipient Survey – Early Findings

Purpose/Method

The phone-based survey seeks to understand whether recipients are better off as a result of the CARES EA/EGA benefit, to understand a person’s experience with the application process, and to seek their recommendations for program improvement. To this end, a representative sample of recipients was developed to follow-up by telephone four to six weeks after their benefit was approved. The sample size of 360 was calculated based on a population size of 5,655 and requiring a 5% margin of error and a 95% confidence interval. Stratified random sampling was used. To assure a diversity of voices in the study, groups were oversampled including Somali, Other African Immigrant, Asian American, Hmong, and Other Asian Immigrant. A minimum of three telephone call attempts, and up to 10, were made to reach people in the sample. If a person did not answer the phone or declined to participate, they were replaced by another recipient of the same race/ethnicity/immigrant subgroup identified in MAXIS. TTY and Language Line were used when interpretation was required.

Limitations– The telephone surveys will not be completed until mid-December. Results presented in this report do not necessarily reflect the sample or program population and should be interpreted with caution. The telephone survey approach relies on phone numbers. The survey may reach those with a consistent phone number and therefore the early results under-represent people who do not have stable phone access. The survey process was undertaken during a public health pandemic and periodic civil unrest. In this atypical environment respondents experienced an emergency. Respondents may have self-report bias where they respond more favorably because they have received a benefit and are talking to a person who asking for their feedback during a continuing crisis.

Telephone calls were made in September and October of 2020. Findings are based on the first 150 telephone surveys completed for recipients who were approved for benefits in July and August of 2020.

Survey Early Findings

Comparing the population of approved EA/EGA cases in the April-August time period, the large race/ethnic groups such as African American and White are well-represented in survey findings to date. Other groups have lower numbers in the early survey findings to date. The voice of recipients who are American Indian, Asian American, Latinx/Hispanic, Somali, Hmong, Other Asian Immigrant, Other African Immigrant, and multiple race is not adequately represented in this set of early findings. Table 3. To assure the survey results represent the diversity of the population, the sample plan is striving for a minimum of 10 people in each group by the end of the data collection period.

Table 3: Applicant Population and Survey Respondents by Race/Ethnicity with Immigrant Subgroups

	EA/EGA Approved Population April – August 2020		First 150 Survey Respondents	
	Number	Percent	Number	Percent
TOTAL	1,665		150	
African American	979	58.8%	89	59.3%
American Indian	48	2.9%	6	4.0%
Asian American	41	2.5%	2	1.3%
Latinx/Hispanic	88	5.3%	6	4.0%
Hmong	21	1.3%	2	1.3%
Multiple Race	46	2.8%	4	2.7%
Other African Immigrant	48	2.9%	5	3.3%
Other Asian Immigrant	4	0.2%	1	0.7%
Somali	29	1.7%	3	2.0%
Unknown	23	1.4%	1	0.7%
White	338	20.3%	31	20.7%

Recipient Perceptions of Outcome

Recipient perceptions of their Emergency Assistance outcome are positive in terms of timely receipt of payment/benefit (95%) and resolution of emergency for which they contacted Ramsey County (95%). All of the respondents who received rent or mortgage assistance said the assistance helped them stay where they live and 95% indicated an eviction was prevented due to receiving emergency assistance. All who received utility assistance for either heat, electricity, water or sewer reported the assistance prevented their utilities from being turned off. (Table 11)

Respondents were also asked about the extent to which the assistance decreased their stress level. While four out of five respondents said the assistance received decreased or greatly decreased their stress level, 20% indicated their stress level decreased somewhat or had no impact.

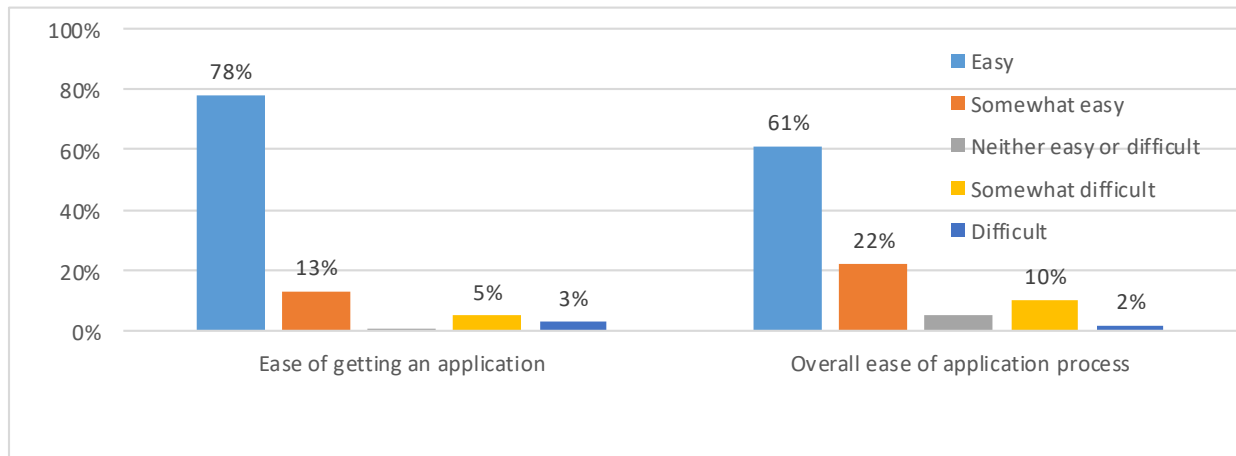
Table 4: Recipient Perception of Outcome

Survey Outcome Questions	Number	Yes	No
Was the payment or benefit received made in time to address the emergency?	145	95%	5%
Did the payment or benefit received resolve the emergency for which you contacted Ramsey County?	145	95%	5%
Did the rent/mortgage assistance you received help you stay where you live?	128	100%	-
Did the rent assistance prevent an eviction?	151	95%	5%
Did the utility assistance you received prevent your utilities from being turned off?	39	100%	-
Did the rent/mortgage payment help you stay in the place where you live?	127	100%	-

Respondent Perceptions of the Application Process

Respondents used several different ways to complete an application: online, paper form, or over the phone. Forty-two percent of respondents completed the application online, 36% used a paper form, and close to one out of every four people completed the application over the phone with a Ramsey County staff. The EA/EGA had changed staffing to allow for more assistance over the phone during this time period. With the many ways in which to complete an application, 91% of respondents felt it was easy or somewhat easy to get an application, while the remaining 9% felt it was difficult or somewhat difficult. (Figure 5) Ratings were somewhat lower when asked about the overall ease of the application process. Eighty-two percent reported the process was easy or somewhat easy and 13% perceived the process to be somewhat difficult or difficult.

Figure 5: Ease of Getting an Application; Ease of Application Process



The figures below give feedback about staff responsiveness and respect. Ninety three percent of respondents felt staff treated them respectfully, and 92% said staff answered their questions. When asked if calls were returned promptly, 80% said always or most of the time.

Figure 6: Calls Returned Promptly

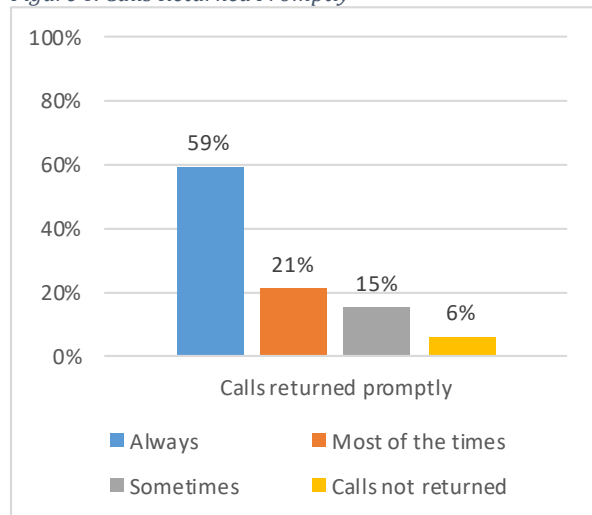
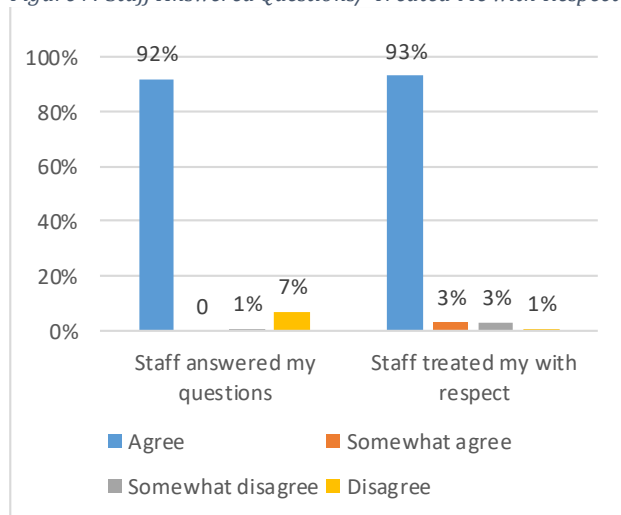


Figure 7: Staff Answered Questions/ Treated Me with Respect



Comments – Recommendations to Improve Emergency Assistance or the Application Process

Respondents were asked about their recommendations to improve emergency assistance and/or the application process. The following table below highlights categories comments.

Table 5: Recommendations to Improve Emergency Assistance

Comment Categories	Number
Application requirement comments	9
Follow-up on e-mails and telephone calls comments	5
Positive comments: overall satisfaction, process, staff	39
Recommendations Policy and Program	11
Recommendations Application Process	27
No recommendation	48

Survey respondents shared positive comments and recommendations for improvement.

People expressed concerns with the application requirements being difficult, requiring too much information or proofs, issues with online or paper version of application, and long wait times to get an application decision (9). Respondents also shared their difficulty in getting a follow-up a response from workers either through e-mail or telephone messages (5). Others shared what works about the process from great customer service to turn-around time.

Other respondents shared their overall positive perceptions of Emergency Assistance and the application process using words or phrases such as: top notch, easy, no problem, good response during COVID, a life saver (17). Some shared thoughts specifically about the

application process and described in as easy, friendly, self-explanatory, improved process and quick follow-up. (8)

Staff were described by respondents as showing empathy, helpful, treating me right, friendly, great, and having good customer service (14). Several people offered advice to staff around being aware of how one communicates so the applicant does not feel less than, being considerate of a person's problem, and being prepared before talking to a person about benefits approved or denied (3).

Respondents recommended simplifying the application process, having a specific portal to check status of an application online, having clear directions regarding the specific requirements/ documents, and reducing the processing time (27).

Respondents shared a range of additional recommendations for future policy and programming (11) from offering more financial support for emergencies into the future , improving follow-up and communication by returning recipient telephone calls and e-mail quickly , improving communication with landlord , identifying ways to speed up the application, evaluate the requirements associated with 30 day look-back, and increasing community awareness.

Appendix: CARES EA EGA Policy and Exceptions

What are we trying to accomplish?	Prevent serious hardship or immediate threat to physical health and safety from emergency situations and emergency situations due to the COVID 19 public health crisis				
Through:	EMERGENCY ASSISTANCE		EMERGENCY GENERAL ASSISTANCE		Expanded eligibility for emergency assistance
For whom:	Families with a minor child or a pregnant woman by providing emergency assistance		Single and married couples by providing emergency general assistance		Households who have experienced loss of income (from self-employment or any other source) by providing additional eligibility criteria for emergency assistance due to COVID-19
	Policy	Current Exceptions	Policy	Current Exceptions	Policy
Income Guidelines	At or below 200% gross FPG	Currently using at or below 300% FPG net (May 13)	Under 200% FPG	Currently using at or below 300% FPG net (May 13)	At or below 300% FPG net
Living Allowance	Allows \$500 living allowance	Allows \$1,000 living allowance (May 13)	There is no living allowance for EGA	No change	\$1,000 living allowance for families
50% Test	Client needs to pass 50% test (spend 50% of income on basic needs) at time of application	Person needs to pass 50% test (spend 50% of income on basic needs) at time of application; allows clients to “spend down: in application processing time to pass 50% test. (May 13)	There is no 50% test for EGA	No change	There is a 50% test for families.
Assets	Need to use resources toward emergency	Need to use resources toward emergency – current exception allows client to keep \$2,000 (May 6)	Need to use resources toward emergency	Need to use resources toward emergency – current exception allows client to keep \$2,000 (May 6)	Households can retain up to \$2,000 in liquid assets

<p>Issuance</p>	<p>Mortgage: 2x household's monthly mortgage payment</p> <p>Rent: 2 months of rent OR 1 month's rent plus damage deposit</p> <p>Section 8: 2x tenant share of subsidized rent</p> <p>Utilities Cap: \$1,800</p>	<p>Mortgage: Maximum issuance limit is \$5,500 (May 13)</p> <p>Rent: Maximum issuance limit is \$5,500 for market rate (May 13)</p> <p>Section 8: Maximum issuance limit is \$2,750 for those residing in subsidized housing (My 13)</p> <p>Utilities Can approve up to \$3,000 (May 13)</p>	<p>Mortgage: Maximum issuance limit is \$812.00</p> <p>Rent: Maximum issuance limit is \$812.00</p> <p>Section 8: Maximum issuance limit is \$812.00</p> <p>Utilities: Maximum issuance limit is \$812.00</p>	<p>Mortgage: Maximum issuance limit is \$3,000. (May 6)</p> <p>Rent Maximum issuance limit is \$,3000 for market rate rent (May 6)</p> <p>Section 8: Maximum issuance limit is \$1,500 for those residing subsidized housing (My 6)</p> <p>Utilities: Can approve up to \$3000 (May 6)</p>	<p>Rent/mortgage & rent/mortgage subsidy</p> <p>FAMILIES (EA)</p> <ul style="list-style-type: none"> ○ \$5,500 for Market Rate rent ○ \$2,750 for those residing in subsidized housing ○ Requests above this amount, consult with your Supervisor or Manager <p>INDIVIDUALS (EGA)</p> <ul style="list-style-type: none"> ○ \$3,000 for Market Rate Rent ○ \$1,500 for those residing in subsidized housing ○ Requests above this amount, consult with your Supervisor or Manager <p>Utilities: Cap: \$3,000</p> <ul style="list-style-type: none"> ○ Requests above this amount, consult with your Supervisor or Manager <p>Car Repair</p> <ul style="list-style-type: none"> ○ \$3,000 ○ The payment for car repair must be to a vendor ○ Car repair criteria include: <ul style="list-style-type: none"> ✓ Car must be in client's name ✓ Car must be needed to maintain employment ✓ Car repair cannot exceed NADA trade-in value of the car. ✓ Client must have valid driver's license ✓ Client must have proof of liability insurance ✓ Repair estimate must come from an established business
<p>How often issuance?</p>	<p>1 issuance in 12-month period</p>	<p>2nd issuance in 12-month period (April 1)</p>	<p>1 issuance in 12-month period</p>	<p>2nd issuance in 12-month period (April 1)</p>	<p>2 issuances</p>

Affordability	Will not issue funds if client cannot afford shelter/utilities ongoing	Affordability criteria waived (Sept 10)	Will not issue funds if client cannot afford shelter/utilities ongoing	Affordability criteria waived (Sept 10)	<ul style="list-style-type: none"> • If housing was affordable prior to COVID-19, Ramsey County will review all available information and make a determination about affordability based on some or all of the following: <ul style="list-style-type: none"> ○ Current verifiable household income, and if in combination from all sources (such as unemployment compensation, other unearned income, other wages or self-employment income) is at least equal to monthly rent or mortgage obligation ○ Employer-verified status update that a return to work is expected once the business is re-opened ○ If housing is subsidized, Ramsey County will presume affordability • A supervisor or manager may review the following circumstances and make an eligibility finding based on: <ul style="list-style-type: none"> ○ History of ability to maintain residence in same housing ○ Availability of other family resources and written intention to assist ○ Availability of other federal or local subsidies (such as contributions from community agencies) towards resolving the emergency need for up to 3 months
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