



## MAF's Immigrant Families Recovery Program

### The Light at the End of the Tunnel

Over the last year, a generation-defining crisis destroyed the bedrock of hardworking families' financial lives. While millions lost jobs and income, immigrants were devastated and left out of the critical assistance they needed to weather the crisis. From the 2020 CARES Act to the 2021 American Rescue Plan, more than 11 million immigrants and their families were excluded from financial relief, with a two parent, two child immigrant family denied as much as \$11,400 in stimulus checks.

Today, as vaccines roll out and we begin to see the light at the end of the pandemic tunnel, that same light is much dimmer for immigrant families who have been repeatedly left out. When MAF stepped up to provide direct cash assistance to immigrant families, we saw a glimpse of the financial toll the crisis has wrought; In MAF's nationwide survey of 11,677 immigrants left out of relief, we found an 11-fold increase in the number of immigrants who have no income today compared to before the pandemic. For those who did report income, they shared that they are surviving on just 15% of what they made before the pandemic (<https://sforce.co/2QTGf1L>). The costs of exclusion are clear: Nearly four in 10 families were behind in rent and at risk of eviction (four times higher than the national average) and families were also twice as likely to not have enough to eat (Center on Budget and Policy Priorities). Even before the pandemic, 20% of immigrant families in Coachella lived in poverty (US Census). In a city where immigrants make up 39% of the population (US Census), the damage COVID-19 has wrought upon immigrant families is all too real, and all too devastating.

The ramifications of this exclusion will echo for years to come. Unpaid bills have added up to insurmountable debt burdens. Families are carrying balances on credit cards and taking out high cost predatory loans to make ends meet. Excluded from relief, millions of immigrant families are falling further behind, making the light at the end of the tunnel even dimmer.

### Stepping Up

We know that financial security is foundational to every dream realized, and will be crucial, now more than ever, as families rebuild from the crisis. This is why, in 2022, MAF launched the Immigrant Families Recovery Program—an unprecedented new initiative to partner with immigrant families across the country to rebuild their financial lives. The \$30M fund will provide \$400 each month to 3,000 immigrant families for up to 24 months, including an estimated 140 to 200 families in the City of Coachella. MAF will partner with local organizations, like Lift to Rise, to conduct outreach to immigrant families with the most need and engage them in the program.

Like our COVID-19 relief work, MAF will anchor program participation in our financial equity framework. Eligibility will be based on equity, focusing on families with young children who have been excluded from federal relief and who are not receiving social safety net services, including the federal government's child tax credit expansion. By putting equity front and center, we'll be reaching families living at margins for whom this program could make the most difference.



The Immigrant Families Recovery Program will provide cash assistance, but will go far beyond that. We firmly believe that it will take true partnership and a wide breadth of resources for immigrant families to recover and rebuild from the COVID-19 devastation. Program participants will receive \$400 per month based on their payment preferences (e.g. direct deposit, checks) along with timely and relevant services to help families in their recovery: one-on-one financial coaching, group-based financial education, and self-advocacy training. All participants will receive regular emails with service offerings and offer the opportunity to sign up for as many as they feel is right for their lives.

As we establish the new program, we are working closely with families through preliminary surveys and interviews and conducting our own research to ensure that participation in the program does not jeopardize families' ability to access and use other public benefits.

From day one of the new program, we will be listening and learning what tools, resources, and policies—both within our own intervention and outside of it—are helping families rebuild. True to our values, we are designing a program evaluation in a way that puts people first. We are embedding quantitative and qualitative data collection into the program and service delivery in order to preserve the best possible (and least onerous) experience. This wide breadth of data, spanning program participant demographics, household cash flow, confidence, and policy context, among others, will enable us to analyze the arrays of strategies and factors that are helping families recover. Building on [our prior research](#), we will be publishing regular insights briefs, client stories, and program journals that uplift families' strategies and offer a community-centered approach to rebuilding. With the expanded federal child tax credit rolling out in the background, we'll be reporting real-time insights from our program to understand and compare the impact of cash, services, and partnership along a similar timeframe—and beyond.

## Key Objectives

Understanding that the future will continue to present immense challenges for immigrant families, MAF is prepared to meet the moment and show up and do more for immigrant families. With the City of Coachella by our side, MAF will:

- **Help immigrant families recover faster:** Provide 140-200 immigrant families in the City of Coachella with \$400 per month for up to 24 months. Like MAF's Rapid Response Program, we will identify families using a financial equity lens, focusing on families with children, those who do not qualify for the expanded child tax credit, and families for whom \$400 per month could make a world of difference.
- **Empower with Information:** Each family participating in MAF's Immigrant Families Recovery Program will be offered one-on-one financial coaching, group-based financial education, and self-advocacy training. We believe that initiative and involvement will be an equally critical factor in helping families rebuild, and have designed these services with an intentional focus on accessibility, timeliness, and relevance.
- **Uplift learnings to the field:** MAF's Evaluation Team will engage in the crucial research and design work necessary to learn about families' recovery strategies, uplift their stories and insights in the field, helping to inform what successful interventions look like and push for policy change in real time.



## Join Us

As the last year has reminded us, we are strongest together. The COVID-19 pandemic has made clear the urgent need to support equitable programs that uplift the financial lives of immigrant families in meaningful and relevant ways. Now more than ever, we need to show up and do better for those left behind. MAF's Immigrant Families Recovery Program takes the nationwide conversation about guaranteed income to the next level—creating real partnerships with immigrant families to understand what it will take to rebuild.

Standing with immigrant families as they rebuild from the financial devastation of the COVID-19 pandemic, and with the City of Coachella by our side, MAF will launch the Immigrant Families Recovery Program, using our learnings and insights to build a new program designed with low-income immigrant families in mind, and to advocate and organize our collective power for systemic change. Join us.

## Proposed Budget:

<b>Program Component</b>	<b>Option 1: Costs for 140 families</b>	<b>Option 2: Cost for 200 families</b>	<b>Notes</b>
\$400 monthly disbursements	\$1,008,000	\$1,440,000	City of Coachella covers costs related to monthly disbursements for qualified families for up to 24 months
Training & family support	\$182,024	\$312,040	MAF covers staff and technology costs related to financial education, one-on-one coaching, self-advocacy trainings, other programs-related expenses
Evaluation	\$103,515	\$177,454	MAF covers staff and evaluation costs related to data collection, analysis, research consultants
Administration	\$107,997	\$185,138	MAF covers management and administrative costs
<b>Total:</b>	<b>\$1,401,535</b>	<b>\$2,114,632</b>	

Thanks to the support of a community of funders, all other costs associated with the program will be covered by MAF, and **100% of funding from the City of Coachella will go directly into the hands of immigrant families in the form of \$400 monthly disbursements.**