

February 28, 2024

Coachella Immigrant Families Recovery Program (IFRP)



### Meet the presenter



Joanna Cortez Hernandez

**Chief Innovation Officer** 





### Immigrant Families Recovery Program

**COVID** devastated their financial lives, forcing immigrant families to use all their savings and drive up debts. The City of Coachella and MAF partnered to create Coachella IFRP to help immigrant families in the city rebuild their financial lives faster.



#### **Financial Support**

140 immigrantfamilies will receive\$400 monthly for up to24 months.

#### **Financial Services**

Including group, peer, and one-on-one financial education with a self-advocacy lens.

#### **Evaluation**

Developing evidence to show the impact of serving the specific needs of immigrant families.



### Program highlights

#### **Partnerships**

San Mateo County, Daly City, and the City of Coachella.



#### **Participants**

Data points collected on 140 families participating in the program.



#### **Disbursements**

\$734,800 has been disbursed in Coachella so far.







## Coachella Insights





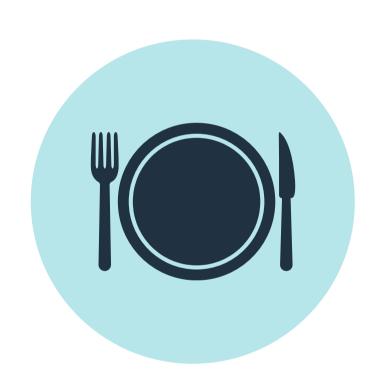


In Coachella, the average participant household earns \$2,700 per month for four people.

Age	Tax ID	Challenges
20 - 29 <b>13%</b>	SSN <b>43</b> %	Unbanked <b>53%</b>
30 - 39 <b>42%</b>	ITIN <b>43</b> %	Late Bills 34%
40 - 49 <b>32%</b>	None <b>14</b> %	Uninsured 26%
50+ <b>13%</b>		Credit Invisible 18%



## Among the Coachella cohort at the beginning of the program...



29% either skipped meals or ate less



25% had their utilities shut off due to late bills



20% had no assets (car, home, etc.)



#### In the Coachella cohort:

- Missed COVID relief totaling \$844,400 in direct federal stimulus payments.
  - This is about ~ \$10,600 per family
- 26% receive no government benefits at all.
  - This increases to 34% among those without an SSN.
- 29% receive support from WIC
- <5% receive assistance from other social safety net programs



## Using every tool to meet their financial needs



49% negotiated rental payments with their landlords



10% sold assets & personal items to pay their bills



57% relied on loans from friends & family





## Mobilizing communities through research

MAF's IFRP research is ongoing and evolving.
It is rooted in the lived experiences of immigrants, providing valuable insights for shaping conversations at various levels.

Stay tuned for an upcoming invitation to our next IFRP webinar in March. Meanwhile, explore our blogs and past webinar recordings for insights as we strive to **build a fair and just world for the families we serve.** 



#### STAY CONNECTED





@MAFpajarito

@MissionAssetFund









# IMAF Thank you!