



To: Council of the District of Columbia

From: Mary Bogle and Shubhangi Kumari

Date: December 2, 2021

Re: Best Practices in Safety Net Programs to Inform an Equitable COVID-19 Recovery

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Introduction

As the US slowly recovers from a long COVID-19 pandemic, US cities and states have an unprecedented opportunity to pursue an [inclusive recovery](#).¹ District of Columbia leaders can harness federal recovery funds to improve on the city's [track record](#) of economic and racial inclusion for historically excluded populations.² In this memo, we address best practices and policies for safety net enhancements and reforms in DC. Building on key stakeholder recommendations provided at Council's May 21, 2021, safety net hearing, we identify research- and evidence-based policies and practices that DC can use to generate productive outcomes, as well as provide relevant examples from the emerging recovery plans in other places. In table 1, we summarize key questions and best practices relating to safety net supports. In this memorandum, we define the scope of the safety net as including cash, as well as support for utilities, shelter, and food.

Throughout the COVID-19 public health emergency, people of color who live in DC's most disinvested communities have experienced a disproportionately negative impact on their health and economic well-being. Individuals in these communities frequently rely on safety net supports to weather emergency and ongoing economic and social hardships.

For example, since the onset of the crisis, Ward 8 residents have experienced [higher death and unemployment rates](#) than residents from other areas in DC. Income, job, and health disparities between Ward 8 residents and residents from other city areas with higher median income are rooted in a long and [well-documented history](#) of disinvestment and systemic racism affecting the District overall and its easternmost wards, in particular.³ [Roughly 90 percent](#) of the residents of Ward 8 are Black. Even before the pandemic began, 31 percent of households in Ward 8 had incomes below the poverty line. In DC, the 10 neighborhoods with the [highest shares of vulnerable workers](#)—those who earn less than \$3,333 per month—are east of the Anacostia River in Wards 7 and 8. And DC has seen disproportionate effects of the pandemic in neighborhoods with higher shares of workers in vulnerable industries, including retail, food, and transportation.⁴ Adults in Ward 8 also have higher rates of obesity, diabetes, asthma, and heart attacks than adults in other wards, making them more at-risk for the most severe effects of COVID-19.⁵

The exceptional amount of federal funds flowing to DC for recovery offers city leaders the opportunity to right some of these historic wrongs. The Coronavirus Aid, Relief, and Economic Security Act in March 2020, the Coronavirus Response and Relief Supplemental Appropriations Act in December 2020, and the American Rescue Plan Act (ARPA) in March 2021 provided flexible and targeted recovery aid to state and local governments. Under ARPA alone, DC has been [allocated](#) almost \$3.3 billion in relief funds, of which \$2.3 billion is designated for flexible state and local funds and nearly \$980 million for specific agency use.⁶ In addition, more than \$2 billion has flowed directly to residents, businesses, hospitals, the Washington Metropolitan Area Transit Authority, and other non-DC government entities in the form of business grants, tax credits, stimulus payments, Supplemental Nutrition Assistance Program (SNAP) benefits, unemployment insurance, and more.

Key Questions and Best Practices

In recognition of the pandemic’s disproportionate impact on the city’s most marginalized citizens, the DC government moved quickly to extend policies and resources to support individuals and families during the public health and economic crisis, including [prohibition of eviction filings](#), [an emergency rental assistance program](#), and supports for [small businesses](#).⁷ These concrete efforts continue with initiatives like Stay DC ([staydc.gov](#)), as well as under the \$17.5 billion 2022 city budget, which has notable safety net measures in it, dramatically expanding spending on housing and homeless services while providing direct payments and other aid to low-income residents, including excluded workers.

The research and best practices featured in table 1 are intended to help DC leaders identify additional policies and practices that can take DC safety net programs to the next level of innovation and strategy.

TABLE 1

Summary of Key Questions and Best Practices

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| How can DC leaders address the fundamental inequities in safety net programs? |
| Draw on the lived experience and leadership of people who experience poverty |
| Change the narrative |
| Be place conscious about ownership |
| How can DC leaders create a comprehensive strategy for poverty reduction? |
| Integrate services for safety net users across DC departments |
| Track progress for continuous improvement |
| How can DC leaders use recovery funds to stabilize housing for people with low income? |
| Build sustainable models to address and prevent homelessness |
| Attach a range of financial services more directly to rental assistance |
| How can DC leaders use recovery funds to address basic needs? |
| Form or join learning communities focused on direct cash |
| Coordinate to address debt and boost access to benefits |

How Can DC Leaders Address the Fundamental Inequity Experienced by Safety Net Users?

The infusion of new federal relief funding offers DC leaders a unique opportunity to demonstrate how a state entity can address the [fundamental inequity](#) of the American safety net.⁸ The federal structure of safety net programs like Temporary Assistance for Needy Families (TANF) and SNAP ignore systemic barriers rooted in structural racism that disproportionately affect people of color, especially Black Americans. As will be discussed further, many of the reforms DC leaders have already made to safety net programs like TANF and SNAP are admirable, but these exemplar policy reforms tend to be siloed within the Department of Human Services (DHS), with only limited reach into the critical domains of mental health, workforce development, and housing. Following are best practices for creating holistic and cross-system approaches to address the systemic racism experienced daily by people of color with low income.

DRAW ON THE LIVED EXPERIENCE AND LEADERSHIP OF SAFETY NET USERS

Participants in the May 21, 2021, safety net hearing suggested holding focus groups and listening sessions with advisory neighborhood commissions and the general public to ensure that consumer voice is factored into all recovery strategies. Listening to residents' voices is an excellent step in the right direction; however, it is not enough to restore the time and dignity stripped away from safety net users by over a century of bad policymaking. DC leaders can right these historic wrongs by redefining safety net "clients" as partners who receive seats at tables of power, peer-to-peer worker jobs, roles in evaluation, and adequate compensation for the time they spend shaping and advancing mutual goals. Requiring DC agencies, contractors, and grantees to incorporate paid and permanent roles into their governance and implementation structures should become standard practice for all new funds spent. Resources and examples include the following:

- **Emphasizing power and belonging as key principles for mobility.** Urban Institute [case studies](#) feature how three key principles defined by the US Partnership on Mobility from Poverty—economic success, power and autonomy, and being valued in community—are embedded in six of the most effective programs for advancing social and economic mobility in the country.⁹ Numerous examples for how these programs amplify participant voice and leadership are provided.
- **Creating city hall–citizen partnerships.** As DC focuses on building back from the COVID-19 pandemic, direct engagement between city government leaders and marginalized citizens can help ensure that a sustainable and inclusive recovery occurs at the neighborhood level. The Love Your Block initiative of Johns Hopkins University offers [a blueprint](#) for how to use mini-grants to forge relationships between residents and city government representatives [to reclaim disinvested neighborhoods](#).¹⁰
- **Including safety net users directly in program assessment and quality control.** A [blog post](#) by Sonia Rodríguez offers guidance and examples for how researchers and program administrators can include program participants directly in program evaluation and continuous improvement work.¹¹

CHANGE THE NARRATIVE

DC needs a comprehensive communications strategy for recovery efforts. As discussed in a [paper on narrative change](#) from the US Partnership on Mobility from Poverty, more accurate narratives about poverty and the true nature of upward mobility will lead to more effective policies and greater public support for revenue-raising measures.¹² Because of implicit biases and incomplete curricula, many Americans, across income and cultural groups, fail to acknowledge that the circumstances of people with low income are often rooted in structural and systemic inequities. This problem can be addressed (at least in part) with public awareness campaigns and more in-depth training for DC staff, contractors, and grantees—from frontline service providers to policymakers. These efforts should provide relevant details on the history of systemic racism in DC (e.g., bifurcating infrastructure, asset loss via redlining) and how the policies, practices, and cultural attitudes born of these roots continue to affect residents in need of safety net services today. Best practices include the following:

- **Developing a messaging campaign on poverty and race.** A report from the Frameworks Institute provides issues to consider while engaging support from communications professionals and offers preliminary recommendations for responding to these challenges and opportunities.¹³

- **Providing communications toolkits for DC antipoverty programs.** Toolkits from the FrameWorks Institute—such as the one on housing—may help DC leaders and administrators as they consider how to approach particular needs in recovery.¹⁴
- **Unifying messaging across platforms and partners.** Many jurisdictions and entities are using tools like [the Social Press Kit](#) to get messages out to key stakeholders and beneficiaries about sea-changing anti-poverty initiatives like the [child tax credit](#).¹⁵

BE PLACE CONSCIOUS ABOUT OWNERSHIP

The 2022 DC budget makes a strong commitment to services for disproportionately affected communities, but great attention should be given to the complex dynamics of communities as these services are implemented.¹⁶ A strong intellectual foundation has been laid for why disadvantage concentrates in places, and therefore the solutions to address it must be concentrated there as well.¹⁷ But most place-based efforts are not designed or implemented at sufficient scale to accomplish the desired change, especially in the face of extractive development practices in cities experiencing rapid gentrification that often exclude longtime residents from enjoying the profits from economic growth in their neighborhoods. Innovative new equitable development models aimed at giving these residents direct ownership in new real estate and land-use projects are worth exploring:

- **Equity investing in neighborhood real estate investment trusts.** An Urban Institute [paper](#) highlights five examples of community equity investment in cities across several US states.¹⁸ The paper concludes with a discussion on how to implement a community equity investment model.
- **Community equity endowments.** Another paper articulates a new approach for equitable development: supporting underresourced neighborhoods through a vehicle for community benefit from profits derived from local real estate development.¹⁹

How Can DC Leaders Use Recovery Funding to Create a More Coordinated Strategy for Poverty Reduction?

One of the core findings of the [2017 DC Health Systems Plan](#)²⁰ is that health care services in DC are often fragmented and uncoordinated. Most DC service participants and providers can attest to how poor information flow, referral practices, and barriers across DC agencies frequently confound attempts by safety net users to journey from crisis to stability to upward mobility. Though strong systems integration efforts exist within some departments (e.g., DHS), efforts to move families out of poverty permanently are often thwarted by persistent weaknesses in other areas (e.g., unemployment and workforce development). Though the May 21, 2021, safety net hearing policy recommendations and expenditures described in the 2022 city budget detail excellent program-by-program approaches to recovery, these documents lack a holistic vision for cross-program coordination to promote a recovery for safety net users that will be seamless and sustainable beyond 2024 when all funds must be obligated.

INTEGRATE SERVICES FOR SAFETY NET USERS ACROSS DC DEPARTMENTS

Council or mayoral leadership can bring DC program administrators and policymakers together—across basic needs (DHS), housing (District of Columbia Housing Authority, Department of Housing and Community Development, and Office of Tenant Advocate), health (Department of Health and Department of Health Care Finance), mental health (Department of Behavioral Health), and workforce (Department of Employment Services) functions—to improve interagency coordination aimed at poverty reduction and greater equity for DC residents with low income. Resources and examples include the following:

- **Engaging in cross-agency poverty reduction planning.** In 2020, Washington State’s Departments of Commerce, Employment Security, and Social and Health Services convened a Poverty

Reduction Work Group, which developed a [10-year plan for reducing poverty and inequality in Washington State](#).²¹ Through the initiative and its eight strategies and recommendations for reducing poverty in the state, Washington has adopted the principles and strategies that support stronger outcomes. The plan was adopted at the gubernatorial level in early 2021. To ease the difficult transition from pandemic emergency response to pandemic recovery response, the City of San José, California, has developed a [road map](#) designed to integrate departmental efforts across critical work streams and policy reforms.²²

- **Redesigning safety net programs to take into account whole family needs.** DC DHS is already considered a field leader in reframing the DC TANF program in ways that support the healthy development of children while simultaneously supporting parental choices and economic mobility. A [case study from Ascend at the Aspen Institute](#)²³ provides a comprehensive look at how, in the words of DC Councilmember Brianne Nadeau, “The . . . [DC DHS] 2Gen TANF approach is anchored in building a system of care that is responsive to the needs of families.” The DHS vision for services integration should be replicated across all agencies that touch the lives of safety net users.
- **Addressing the cliff effect.** One safety net design flaw that traps millions of Americans (of all races and ethnicities) in poverty is the “[cliff effect](#),” which occurs when a family’s income increases above a program’s eligibility requirements, but new wages are often less than the benefits the family loses when a member takes a low-paying job.²⁴ Maine, Colorado, and DC (via DHS) are working with the Atlanta Federal Reserve to customize the [Career Ladder Identifier and Financial Forecaster \(CLIFF\)](#)²⁵ tool so that each state’s particular rules and regulations are accounted for. Tools like CLIFF can bring policymakers, service navigators, and users to plan service integration measures and other cross-agency and legislative reforms to knock down hurdles that often impede economic mobility.

TRACK PROGRESS FOR CONTINUOUS IMPROVEMENT

Creating the conditions that promote stability and boost mobility for long-marginalized groups demands political will and sustained commitment to action. Metrics can play a critical role in both motivating and shaping local action. Metrics help local leaders (1) raise the visibility of critical barriers to mobility from poverty, (2) bring key stakeholders to a common table, (3) help people with widely differing perspectives agree on objective data, (4) enable local leaders to set priorities for policy change and investment, and (5) support accountability across sectors and actors. To overcome the fundamental inequity of the American safety net, metrics must be sensitively calibrated to reflect systemic and community-level conditions rather than simply to focus on the characteristics or circumstances of individual residents. In addition, metrics can be used to (1) segment population groups, (2) benchmark each group’s minimum quality of life threshold (i.e., resources vis-à-vis acceptable cost of living), and (3) concretely define an aligned set of targets—across agencies—that meet that threshold for all consumers with low income. Best practices and examples include the following:

- **Using metrics that measure mobility from poverty.** The Urban Institute report *Boosting Upward Mobility: Metrics to Inform Local Action*²⁶ offers metrics that strong evidence shows have predictive relationships to mobility and that can be influenced by local and state policies and programs. These metrics can help communities establish priorities, set targets, catalyze action, change policies and practices, and monitor their progress.

- **Reducing racial and ethnic inequities.** Washington, DC (via the Executive Office of the Mayor and the Office of Planning) is [one of eight places recently selected](#) through a competitive process to join Urban’s new Upward Mobility Cohort and receive a \$125,000 grant and 18 months of technical assistance from Urban.²⁷ Each team is charged with working to reduce racial and ethnic inequities and support upward mobility from poverty using mobility metrics to gauge progress in their communities. Efforts could be made to apply mobility metrics to new recovery programs.
- **Using data in program design and tracking.** The San José [road map](#) for recovery prioritizes services to safety net users and emphasizes the use of data and evidence in program design and tracking.²⁸

How Can DC Leaders Use Recovery Relief to Stabilize Housing for Residents with Low Income?

Based on pre-COVID-19 earnings, more than one-third of DC area households with people working in COVID-19-affected industries were burdened by housing cost, meaning the household spent 30 percent or more of its income on rent. Another 15 percent were severely burdened by housing cost, meaning the expenditure on rent was 50 percent of income or more. If all the COVID-19-affected income were lost, this [share of those burdened by housing cost could be up to 61 percent](#).²⁹ Although income loss on this scale did not happen, this statistic points to the potential vulnerability of workers in particular industries to economic shocks. DC is a [renter-majority city](#), with low-income, Black, or Latinx¹ households being more likely to rent and to have very little savings before the crisis, making them even more vulnerable to the effects of unemployment.³⁰ Black, Latinx, and low-income workers are also more likely to have housing cost burdens than white, non-Latinx workers in the same COVID-19-affected industries. This factor is reflected in DC’s cost-burdened residents being [concentrated in Wards 7 and 8](#).³¹ The situation is even direr for renters with children, including half of DC’s children. Throughout the pandemic, about [half of the Black families](#) with children said they have little to no confidence in paying next month’s rent compared with 7 percent of their white counterparts.³²

The May 21, 2021, safety net hearing provided many high-quality policy recommendations for how to use relief funds to stabilize DC renters in danger of eviction, homelessness, or both. Recommendations emphasize an eviction and utility shutoff moratorium,³³ as well as making programs such as Stay DC more inclusive, immune to unlawful rent increases, accessible, and widely advertised. To ensure that those who are most at-risk receive resources, the recommendations include prioritizing Black, Latinx, Indigenous, and immigrant communities and those who are young, pregnant, or have young children. However, most of the policies and practices recommended are short term and will run out in 2024 when relief funding expires. The following resources and examples are aimed at housing stability and homelessness prevention (for more recommendations on housing relief, see Urban’s memorandum titled “Best Practices in Housing, Transportation, and Infrastructure to Inform an Equitable COVID-19 Recovery”).

BUILD SUSTAINABLE MODELS TO ADDRESS AND PREVENT HOMELESSNESS

The May 21, 2021, safety net hearing recommendations include extending hotel programs initiated under public health emergency and long-term or permanent shelter rehabilitation, housing vouchers, and subsidies. Social housing is recommended as an alternative model for affordable housing. The following examples may help DC leaders build an emphasis on sustainability into these efforts:

- **Converting unused space into multifamily housing for people who are homeless or at risk of homelessness.** California passed [legislation](#) to spend \$1.2 billion for local assistance, allocating the

¹ This memo uses the term Latinx to describe people of Latin American origin or descent. The authors use this term because it helps us provide a more consistent and gender-neutral identifier that respects the diversity of this population.

funds to the Department of Housing and Community Development for disbursement via their Multifamily Housing Program.³⁴ These funds will be used for the acquisition, conversion, rehabilitation, and operating subsidies of hotels, motels, and other properties to provide housing for individuals and families who are experiencing homelessness or who are at risk of homelessness. Funds will also be used to administer the program.

- **Organizing to combine financial relief with housing relief.** The [Destination: Home project](#)—a [partnership](#) led by Sacred Heart Community Service, Santa Clara County Homelessness Prevention Services, and over 40 grassroots providers, including diverse and deeply embedded organizations like [Latinas Contra Cancer](#)—is an effort to combine rental assistance with direct financial assistance and other coordinating support to reach residents most in danger of eviction and homelessness, 94 percent of whom are people of color.³⁵ The inclusion of organizations like Latinas Contra Cancer, which are deeply trusted by target subpopulations, is key to reaching families who need financial assistance and counseling but shy away from exposing their financial lives to entities they do not know.
- **Continuing and expanding the DC Flex Program.** DC Flex, a program of DC DHS, is a [national exemplar](#) on how to use flexible rent subsidies as a tool to help families who are currently housed but who remain one shock away from homelessness.³⁶ A flexible subsidy allows families to decide how much of the subsidy to spend each month, up to their total rent, which helps workers who have unpredictable income (e.g., Uber) to stabilize their housing during lean months.

ATTACH A RANGE OF FINANCIAL SERVICES MORE DIRECTLY TO RENTAL ASSISTANCE

The safety net hearing recommendations call for targeting resources to neighborhoods with the greatest needs and ensuring that sufficient housing navigation services are attached to rental assistance, especially for individuals who are least likely to attain housing independently and need help in the leasing process, including incarcerated individuals and residents with disabilities. The recommendations also call for providing broadband and technological resources to make programs accessible. Although these recommendations are excellent, they do not go far enough in addressing the role of debt burden and poor credit in causing housing instability for residents with low income. Renters often prioritize spending income on rental payments while accumulating debt burden and postponing other critical household needs, like adult vision and dental care.

- The city of Tulsa has won a planning grant from the Cities for Financial Empowerment Fund to integrate financial counseling with municipally led rental assistance during recovery. The city is integrating this effort with its centrally established Tulsa Financial Empowerment Center to ensure that a range of services (from tax preparation to credit repair) is easily findable and available at no cost to Tulsans in need.

How Can DC Leaders Address the Basic Needs of Residents with Low Income?

The 2022 DC budget includes significant direct payments to low-income residents, many of which focus on getting direct cash and food into the hands of residents. The Council also moved to [expand the city's earned income tax credit](#) to pay the refund in [monthly installments of up to \\$500](#) to DC workers with low wages, akin to a basic minimum income.³⁷ Also, undocumented residents and other excluded workers who did not receive federal stimulus payments will be eligible for a new \$41 million round of payments from the DC Cares fund.

Even before the pandemic, DC had established itself as a field leader in the area of safety net reform. In 2015, DC passed legislation that reformed TANF policies, including eliminating the time limit for families receiving TANF assistance, increasing benefits, and reducing sanctions that decrease families' cash benefits. And as mentioned, the DHS—which administers the majority of DC's safety net programs—is nationally recognized for its work in "2Gen." The DHS [Gen2Gen DC](#) programs are designed to provide supportive services to whole families in meeting each member's personal, employment, educational, and housing goals.³⁸ Programs under Gen2Gen DC (formerly known as Families First) include special partnerships with local congregations, as well as services tailored to meet the particular needs of fathers, grandfamilies, and DC residents who are exiting the DC Jail or the Federal Bureau of Prisons.

These policy and practice reforms already position DC as one of the most innovative jurisdictions in the country for safety reform; however, their impact will be dulled, poorly understood, or masked unless more emphasis is placed on creating a participant-centered set of research questions and continuous improvement learning agenda to explore how all of these supports are used and experienced, *as a whole*, by families and individuals. The following best practices may help DC leaders create a holistic vision and learning agenda, as well as demonstrate for the rest of the country how reforms based on equity, choice, and a seamless systems experience for users could transform the American safety net.

FORM OR JOIN LEARNING COMMUNITIES FOCUSED ON DIRECT CASH

Across the nation, cash transfer pilots like the well-known [Stockton](#) experiment, [Magnolia Mother's Trust](#), and [other efforts](#) were beginning to proliferate even before the start of the pandemic.³⁹ Over 30 privately funded pilots, such as DC's [THRIVE East of the River](#) project,⁴⁰ began during the pandemic and, under ARPA funds, 19 more guaranteed-income experiments—plus several dozen other innovative pilots that leverage cash transfer in various ways—are being implemented.

Because DC is already fielding many cash transfer pilots, the city is well positioned to become a national exemplar for the [exploration of cash-based social policy](#), including reparations efforts.⁴¹ In addition to the extraordinary expansion of the local earned income tax credit, the new round of DC Cares funding, and [THRIVE](#),⁴² DC actors have many other notable direct cash efforts in the works. Examples include the Career MAP demonstration of the DC DHS; a replication of [Vancouver's very successful cash transfer program for the homeless](#)⁴³ being explored by Capital Area Asset Builders, the ongoing cash transfer work of LIFT-DC, and the Martha's Table initiative to make cash transfer a normative component of services to their early childhood and other program clients. Although all these efforts are worthy of individual study—and many of them are already involved in external evaluation (e.g., [THRIVE](#))—what they lack is a way to coordinate, learn from one another, and contribute valuable insights into the robust national conversation already under way about cash transfer and its benefits. In addition to considering the role of cash transfer in the context of a larger strategic services integration effort, as recommended in the first section of this memorandum, the following efforts could help DC establish a more holistic and nationally recognizable field-building role on this important topic:

- **Providing resources to support a local or regional cash community of practice (CoP) and joining national learning conversations.** Communities of practice connect people with common goals and interests to share resources, strategies, innovations, and support. CoP participation is an excellent way to stoke innovation and gain resource-attracting visibility for promising efforts. In addition, DC experiments of every type could be better represented in existing forums like [Mayors for a Guaranteed Income](#) and the national [Guaranteed Income CoP](#).⁴⁴ The Greater Washington Community Foundation, which has played a [large role](#) in organizing and disseminating DC Cares funding, might be a good coordinating platform for such efforts.⁴⁵
- **Considering the funding and evaluation of pilots focused on special populations.** How cash transfers can advance equitable outcomes for marginalized subpopulations is not yet well understood. In addition to the Capital Area Asset Builders experiment focused on cash transfers

for the homeless, DC might consider systematically funding and evaluating small pilots focused on people with fixed incomes or structural barriers to mobility, like the elderly and [Black women-led households](#), as well as Black and Brown workers who often bear the brunt of exclusion from mainstream employment and access to benefits, such as [returning citizens](#), domestic workers, [tipped workers](#), and sex workers.⁴⁶ In addition, pilots that combine cash transfer with upskilling and city-led neighborhood improvement projects—such as the Neighborhood Improvement Corps featured in [Buffalo’s ARPA plan](#)⁴⁷—are worthy of consideration for their value in exploring how meaningful cash transfer can be used as a stabilizing mechanism on the path to greater economic mobility. Buffalo is also starting up an intriguing pilot focused on creating a community garden land trust and supporting nutritional food preparation programming, food delivery, and wellness education. An ARPA allocation of \$1.5 million has been set aside to purchase existing community gardens that have a track record of consistent maintenance, as well as to purchase programmatic supports like electric vehicle for nonprofits, organizations, and community centers that make deliveries to food-insecure citizens. This innovative concept may pair well with the Nourish DC/Good Food Fund and Green Infrastructure Maintenance programs featured in the 2022 budget.

COORDINATE TO ADDRESS DEBT AND BOOST ACCESS TO BENEFITS

As noted in the first section of this memo, DC is not lacking for innovative single-effort approaches to poverty reduction. Missing are mechanisms for coordinating across various programs and systems in an effort to maximize the combined fruits of these efforts for whole families and extended households. Save for the notable 2Gen and TANF reform work going on within the DC DHS, poor communication with consumers and systems fragmentation are serious and well-known impediments to addressing the needs of people of color with low income who reside in DC.

Resources and examples include the following:

- **Maximizing access to cash benefits and tax credits.** Millions of dollars due to low-income DC residents are left on the federal table each year because of poor marketing, outreach, and technical assistance to potential beneficiaries. In response, the Tulsa Community Foundation—in partnership with local funders and the city of Tulsa—has pulled together a one-stop shop for maximizing federal cash called [Tulsa Responds](#).⁴⁸ The program provides multilingual service navigators who work with trusted providers and communications firms to reach out to citizens and undocumented people who need one-on-one help to understand and apply for supports like the expanded child tax credit, earned income tax credit, federal pandemic relief funds, and applications for public benefits like SNAP and TANF.
- **Promoting a “no wrong door” approach to financial counseling and debt reduction.** A more centralized approach to reaching and serving indebted DC residents could provide a substantial support for an equitable recovery. Relieving personal debt burden may be among the most significant challenges facing safety net users as the US emerges from the COVID-19 pandemic. Roughly half of nonretired adults say [the economic consequences](#) of the coronavirus outbreak will make it harder for them to achieve their financial goals.⁴⁹ However, a quick search of financial counseling and credit repair services available to DC residents produces a bewildering array of mostly private (for-fee) services, as well as a few nonprofit financial counseling organizations, almost all of which offer access to services via impersonal online tools (e.g., the [Financially Fit](#)

initiatives on dc.gov). Such tools are often inaccessible to digitally marginalized populations, such as safety net users and older adults. And although the DC Department of Insurance, Securities and Banking recently contracted with the United Planning Organization for an in-person [Financial Navigators Program](#)⁵⁰ capable of providing comprehensive and hands-on financial counseling services, this effort is still somewhat hard to find and poorly distinguished from disparate (and hard to find) financial navigator programs and referrals offered by the Capital Area Asset Builders, the family support collaboratives, other DC departments, and a wide array of small nonprofit organizations. Once again, Tulsa’s efforts to integrate and maximize efficient use of financial services and supports for residents with low income are worthy of examination. All of these efforts—including the effort to integrate financial counseling with municipally led rental assistance profiled earlier—are coordinated through a single [Financial Empowerment Center](#) overseen by Tulsa’s deputy mayor for resilience and equity.⁵¹ In addition, Tulsa Responds, the benefits-boosting effort profiled above, is a frequent subcontractor to the Financial Empowerment Center, which creates a smart and substantial link for services integration. Although the services available to citizens struggling with debt burden are not different from those provided under the Department of Insurance, Securities and Banking’s Office of Financial Empowerment and Education,⁵² what is distinct is the role city leadership plays in ensuring that grassroots outreach is sufficient for no-wrong-door access to in-person service for residents with low income.

All in all, DC leaders need a better conceptual map for the often-fraught journey from crisis to stability and upward mobility, much less on to wealth building, that DC safety net users frequently attempt but often fail to achieve because of the many systemic barriers that thwart their forward movement. Testing out the recommendations in this memo and other good ideas—especially bottom-up approaches to maximizing the household budgets of individual safety net users—through rapid [plan-do-study-act cycles](#),⁵³ could produce more seamless systems coordination for the city and better outcomes for DC citizens.

Resources

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