Our top priority is to get money directly to UI-Ineligible Workers

Oregon Worker Relief Fund

Overview

As COVID-19 continues to affect low-wage employees, we continue to see a high level of unemployment for the communities we serve. Many gainfully employed Oregonians who are immigrants (and contribute to our collective prosperity) have lost their jobs—and thus their wages—because of the pandemic and have no access to any wage replacement program such as the federal Unemployment Insurance program. This has immediate harsh impacts such as housing and food insecurity and long-term impacts for these immigrant families. We understand that the committee is currently developing a policy approach for COVID-19. We want to ensure workers who are ineligible for UI benefits are included.

We solve this problem by creating a rapid community-based grant system. The OWRF program emulates a wage replacement program. We ask our state government to set up a wage-replacement emergency fund for culturally-specific communities of the state who are restaurant workers, care-givers, immigrants, refugees, day laborers, and farmworkers.

We anticipate that the need for a response like this will be significant. We estimate that we will need to serve 74,000 UI-Ineligible immigrant workers (Migration Policy Institute), all of whom contribute to the collective prosperity of Oregon and are disproportionately impacted by the wage loss caused by COVID-19.

<table>
<thead>
<tr>
<th>Industry Sector</th>
<th>Undocumented Oregonians</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td>15,000</td>
</tr>
<tr>
<td>Accommodation &amp; food services, arts, entertainment, recreation</td>
<td>15,000</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>13,000</td>
</tr>
<tr>
<td>Professional, scientific, management, administrative, and waste management</td>
<td>10,000</td>
</tr>
<tr>
<td>Retail trade</td>
<td>7,000</td>
</tr>
<tr>
<td>Other</td>
<td>14,000</td>
</tr>
<tr>
<td>Total</td>
<td>74,000</td>
</tr>
</tbody>
</table>

Source: Migration Policy Institute, using American Community Survey data 2012-2016.
Proposal Goals/ Request

**Provide financial relief to Oregonians that cannot access public benefits.** Many Oregonian immigrants fall under classifications that make them ineligible for unemployment insurance (UI). For instance, many Oregonians operate as independent contractors or are ineligible for public benefits due to their immigration classification. The Oregon Worker Relief Fund would provide temporary financial support for those that are falling through the cracks during our current pandemic.

Specifications

**Prioritization Assessment**

The Oregon Worker Relief Fund (OWRF) would provide direct services to individuals that do not currently qualify for public benefits. The following criteria would be used for assessing applicant priority. (Please note: in order to be first priority, an applicant must meet all three criteria.):

1. Applicant must live in Oregon;
2. Lost their job in Oregon due to the pandemic; and
3. Is not eligible for federal UI or other temporary wage-replacement programs.

**Community-Based Organization (CBO) Engagement**

Many CBO leaders across the state have experience in providing direct services to multiple communities in a variety of ways. Many of these services include screening individuals for local housing stability, energy stability, and healthcare benefits, and initial navigation for legal immigration representation.

Under the OWRF model, the MRG Foundation would receive any funding allocated by the legislature to provide this type of relief. The MRG Foundation would create two funds - one fund for designated CBOs for administrative and operating costs accrued while distributing funds directly to eligible immigrant Oregonians (Our priority is to get dollars into the hands of our communities - the overhead and operating costs will be covered by philanthropy), and a second fund designated for a separate fiscally sponsored entity that would distribute funds directly to eligible immigrant Oregonians. Innovation Law Lab would be responsible for creating a universal CBO-facing online application process and a clearinghouse system to be used by the OWRF coalition for automated fund disbursements.
Participating CBOs will be identified through specific criteria statewide and will work to:

1. Promote this service in a culturally responsive way to community members they serve and that may qualify;
2. Assist in the application process for those that lack internet access or request it;
3. Verify the required verification documents and benefit that a qualifying applicant can expect to receive;
4. Prioritized and eligible applicants would receive funds through a preferred payment method from the lead organization; and

*Philanthropic funding will be used to cover infrastructure and operating costs. Any remaining funds will go to the OWRF Coalition for distribution to community members.*
5. Conduct surveys to better understand the impact and needs of the community during moments of crisis.

**Application Verification Phase**

The OWRF potential navigator would need to fill out a short application and use best practices and due diligence to process and approve applications.

If the applicant qualifies, the OWRF would provide a payment method that best works for the applicant and in accordance with social distancing guidelines set by the state and local jurisdictions within a maximum of 21 business days of being approved.

**Benefit**

The OWRF would seek to cover 60 - 70% of lost wages (dependent on funding) subject to a maximum of $590 per week and only wages lost in direct relation to the COVID-19 enacted emergency management policies. This would cover wages lost due to the pandemic. Distributions will be made as funds are available.

**System**

1. Universal Application System

   a. Create a user-friendly online application to assist applicants through the process; and
   b. Create a checklist that participating CBOs can use for intake.

2. Funding Distribution to Approved Applicants

   a. Payment would be made to the recipient of the funds by a preferred payment method-check, money-order, direct deposit, mobile payment, cash app, etc. or picked up at a location of a participating organization.
   b. Applicants may qualify for more assistance after as funds are available.

3. Information Security - De-Identified

   a. Secure intake of information provided by applicants.
   b. Retain applicant information securely for a limited amount of time.

4. Identification & Navigation

   a. Organizations identify through existing channels potentially eligible individuals (this saves administrative money by using existing channels)
b. Organizations navigate applicants through the application (the application would be CBO-facing, not applicant facing).

c. Organizations hold the relationship with the applicant, collect evidence, transmit the eligibility decision, and provide other service support through existing programs or referral channels.

5. Screening, Assessment, Eligibility Determination
   a. OWRF would screens all incoming applications, communicates with the navigator (not applicant) about the application, if necessary.
   b. Assesses eligibility
   c. Makes eligibility determination & communicates information to the navigating organization.

6. Enrollment, Distribution
   a. Enrollment in the distribution system
   b. Payment to approved applicants will be made in a method that would work for the applicant and in accordance with social distancing guidelines set by the state and local jurisdictions within a maximum of 21 business days of being approved.

7. Reporting
   a. Provide a report to the state on the impact made by the OWRF.
   b. Provide de-identified survey results to the state to better assess the impact COVID-19 has in the community; and
   c. Additional benchmarks set by the foundation assigned to this project.
Endorsed By:
And Over 100 More Organizations!