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# **“Everything at Once”:**

*The Status of California Low-Income Women Nearly Four Years Into the COVID-19 Pandemic*





*“Everything at Once”: The Status of California Low-Income Women  
Nearly Four Years Into the COVID-19 Pandemic* was made possible by a grant  
from the California Commission on the Status of Women and Girls.



**The California Commission on the Status of Women and Girls is an independent state agency that for almost 60 years, has advocated for policies and investments that center the needs of our state's women and girls.** After decades of research, advocacy, and leadership there is one thing we at the Commission know for certain – the world in which women live and work was not originally built with them in mind. As a result, women face barriers to success and additional challenges that require deliberate intervention and support to build an equitable economy.

California's women and girls were those most impacted by the COVID-19 crisis, and as such, must be front and center in leadership roles as we rebuild from the crisis. In July of 2021 the California Commission on the Status of Women and Girls (CCSWG) announced the receipt of a one-time state budget allocation of \$7.9 million to be used to facilitate a Women's Recovery Response Program that involved the development of original research, a new grant program, and the launch of our *Women Are Essential* campaign.

The goal of the grant funding opportunity is to build a more direct system of support for women in communities across the state by strengthening existing networks of support and providing immediate relief to women by increasing resources for direct service providers to support the economic recovery of women and the circumstances of girls. We have been proud to operate this historic grant program for two years, investing more than \$10 million into communities across the state.

The Commission invested in focused, original research to examine the economic impact of COVID-19 on California's women and girls and published the California Blueprint for Women's Pandemic Economic Recovery in November of 2022. The Blueprint delves into the data that shows significant challenges for women in an economic emergency and their roles in a rapidly changing workforce and explored solutions to problems long entrenched. One of the most promising findings of the Blueprint is that pandemic response through government safety net programs was strong and prevented Californians from experiencing deeper levels of poverty, though the relief was only temporary.

We must work collaboratively to prioritize the voices of those most impacted, through partnerships such as the one between Golden State Opportunity and the California Commission on the Status of Women and Girls. Government must be led by the people, and when it comes to women, before we can promote solutions to long-standing gendered economic inequities, we first must hear their stories. Armed with information about the lived experiences of women in California, we can take bold next steps that move beyond simple support for those struggling in times of crisis to building an equitable economy that works for everyone.

Sincerely,

A handwritten signature in black ink, appearing to read "Holly Martinez". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Holly Martinez  
Executive Director, CCSWG



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# Executive Summary

Women in California continue to see a systematic erosion of their well-being and economic status – and this trend has intensified since the onset of the COVID-19 pandemic, especially for low-income women and women of color. In 2022, following the publication of the Commission on the Status of Women and Girls (CCSWG) Blueprint for Women’s Pandemic Recovery, Golden State Opportunity (GSO) received a grant from the Commission to hold a series of roundtable discussions with impacted women with lived experience so that their stories and voices can empower and inform policy decisions made on their behalf.

The goal of this report is to center their stories and share current insights into the ongoing financial, mental, and emotional toll of the pandemic to help influence and change policies to better serve impacted people.

Golden State Opportunity is a leading non-profit in California that is fighting to end poverty by connecting low-income communities with resources to build financial stability. In 2015, Golden State Opportunity worked in coalition with other anti-poverty groups to establish the California Earned Income Tax Credit. Since then, GSO has worked tirelessly to assist millions of families living paycheck-to-paycheck.

For GSO, the COVID-19 pandemic – and the unprecedented disruption it caused – has increased the urgency of our work to create a society where everyone has the resources to thrive. GSO is grateful for the opportunity to be informed by the stories of these women.

Primarily and foremost, we heard that the pandemic is not over, and that recovery – returning to where they were before – is a long-term aspiration with no clear short-term solution.

These conversations provide insight into a shocking and grim reality about the experiences of low-income women in our state. Some of the stories we heard were startling and heart-breaking. They provide critical lessons for the ongoing policy debate about how to address poverty and income inequality in California. A few notable insights:

- Women overwhelmingly cited that the impact of the pandemic was still very much a part of their lives: financially, mentally, and emotionally.
- Plans to create savings, purchase a house, or have money for retirement had to be discarded to cover the rent, health care costs, and other basic needs.

- Ongoing financial setbacks continue to place daily stress, as the loss of financial stability makes them feel ever closer to homelessness or to being unable to take care of medical needs. The mental and emotional traumas participants experienced as the caretakers of their family’s well-being loom large over their day-to-day lives.
- Rising inflation and California’s high cost of living further make it nearly impossible for the women to achieve any degree of economic recovery.
- Accessing safety-net programs has become harder, forcing participants to make nearly impossible financial decisions for their families.

Participants shared that pandemic-era relief programs like the Golden State Stimulus, expansion of SNAP benefits, the Child Tax Credit, and others did reach some of the women we met. However, the overall confusion surrounding access for those who qualified led to the growing pressures on community-based organizations (CBOs) to step in and provide assistance. Access to the benefits was often perceived as an extension of the support impacted women received from local, trusted CBOs. It is no surprise that in the face of all of this, the women preferred to rely on CBOs for help. Such spaces made them feel safe and met them where they were, regardless of their backgrounds.

The stories we heard of community support, engagement from CBOs, and robust government programs highlighted a path forward for these women. But that is only the beginning. The women who were engaged with CBOs and were receiving wrap-around services expressed great hope. They could see a path forward that included improved financial, mental, and emotional well-being. On the other hand, women who were not engaged with CBOs or had not had positive service experiences expressed little to no hope. They felt marginalized, isolated, and unsupported in their post-pandemic recovery efforts.

The goal of this report is to bring forth the stories, challenges, and successes of real impacted women who continue to struggle in post-pandemic California. The continuing needs of these women are great. Developing policy solutions requires a systems-wide response that addresses every dimension of their lives, from being able to pay next month’s rent, to mental health support for managing the grieving process, to helping with child care, to building their employment skills and eventually rebuilding their finances. Only then will they have a fair opportunity not only to emerge from the pandemic but to do so financially, mentally, and emotionally stronger than before.

# About The Women Who Shared Their Stories

Golden State Opportunity (GSO) partnered with five different community-based organizations (CBOs) to host the roundtable discussions. The CBOs advertised the event to their respective community to aid in participant recruitment.

Six roundtable discussions were held across the five CBO sites. Two of the discussions were conducted in English, two in Spanish, and two in both languages. In total, 64 women shared their COVID-19 pandemic experiences and how the pandemic continues to shape their financial, mental, and emotional well-being.

## GROUP 6

San Mateo, 12 Spanish-speaking participants, all involved in community work

## GROUP 3

San Fernando Valley, 7 Spanish-speaking participants, all involved in wraparound services

## GROUP 4

San Fernando Valley, 8 English-speaking participants, all involved young women interested in entrepreneurship

## GROUP 1

East Los Angeles, 18 women, bilingual English/Spanish, women of diverse ages and backgrounds

## GROUP 2

South Los Angeles, 12 English-speaking women all open to networking with one another

## GROUP 5

San Diego, 7 participants, bilingual English/Spanish, all experiencing homelessness

*To protect the privacy of individuals, names have been changed.*



# The Pandemic

## MACY'S STORY

Trying to Stay Afloat Amidst Severe Grief  
Group 2, Los Angeles

**The impact of the pandemic is resoundingly still ongoing.** Participants shook their heads or made strong gestures rejecting any notion that the pandemic is over for them. The worst of the pandemic may be over, in that vaccines are available and contracting COVID-19 is no longer a likely death sentence. Mask mandates and social restrictions are also no longer in place. Nonetheless, COVID-19, and its heart-breaking impacts, is deeply ingrained in the lives of low-income women. Participants likened COVID-19 to the flu: a health risk they must manage every year. But they also shared the enduring grief that has come with losing family members and close friends to COVID-19. And the fear of contagion remains. Talk of reimplementing mask mandates in workplaces and children's schools, along with stories of loved ones recently contracting the virus, undergird this fear.

*"Really, I feel like [the pandemic] is never going to be over. We are just going to have to live with it and go about our lives. It's always going to be around. It's going to be there. And the effect that it already has had on people's lives, it's going to be like that for the rest of their lives. So, it is never going to be over."* –Group 5, San Diego

*"A lot happened during the pandemic, and [losing family] was the worst because that cannot be recovered anymore. I lost my sister, and another sister, and my dad in three days."* –Group 6, San Mateo

*"I have a sister. She barely had her baby girl on April 23. And it's been a month since the baby caught the pandemic, that is, she was infected. And they took her to the hospital... That was barely a month ago. So, I'm aware that this is not over. This still continues."* –Group 1, East Los Angeles

Macy moved to Los Angeles in 2019, just before the start of the pandemic. She soon found herself having to use her financial resources to cover the costs of burying loved ones.

***"[My aunt and uncle] already had COVID in December, before it was formally announced. My uncle passed away. My aunt went in to a care home, where she's still today. And that was in 2020. Then in February 2021, my cousin passed away. So I was burying everybody... I used all my 401k, my retirement savings, every penny, to bury them."***

Macy has struggled with anxiety her entire life. After her cousin died, she found herself going on long walks to try to calm herself down. His loss proved too much to bear mentally and emotionally. "After I lost my cousin, I was doing the denial anger thing. March was his birthday. We always spent our birthdays together. And I didn't realize it. I did what I always did. And I went around to all the restaurants. Got all our favorites. And not until I pulled up in front of his building, did I realize he was gone. And I just fell apart. I fell apart right there. And I was just numb. I had a breakdown shortly after that in March. And I had another one in August."

While she has since sought mental health assistance, she found herself at the time of the roundtable unstably housed. She had sought rental assistance and explored affordable housing options. But her future was uncertain. "On September 30<sup>th</sup> I'm on the street. And I don't have enough. And not only is it not enough, I would have to work and earn or have some other income of an additional \$700 to even get a place."

# Financial Well-Being

## **The pandemic destroyed financial security, and its recovery remains elusive.**

Impacted women spoke about the pre-pandemic long-term financial plans. This included building savings accounts, retirement funds, traveling to see family, and buying a house. Nonetheless, the pandemic placed unprecedented financial pressure on families living paycheck to paycheck. The need to cover basic needs with less income took families back to square one.

*“Now it’s just trying to get back on your feet and get caught up. Trying to catch up. Catch up going back to school or whatever the situation.” –Group 4, San Fernando Valley*

*“I feel like I’m starting over. Starting over. Starting over. And I feel like I’m doing the right thing, but my family, they aren’t helping me at all. They are like, ‘You are a grown woman. You are on your own’.” –Group 5, San Diego*

*“I was done with food stamps. Before the pandemic, I was maybe two years done with food stamps. I felt like, ‘I got this. I can do this’. And then then pandemic came. I was furloughed. I had to go back [on food stamps]. We’re starting all over again.” –Group 4, San Fernando Valley*

**The pandemic had a direct negative impact on employment.** Participants mostly work in sectors forced to close during the height of the pandemic, primarily house cleaning and the food industry. They lost their jobs, saw their work hours reduced, or were forced, as the women of the household, to leave their employment to be at home with the children. Husbands also saw their work hours reduced or spent periods of time not working. Savings accounts that took years to build disappeared in a very short period of time. This tracks with state-level data showing that service workers have the highest rates of poverty and that even working full-time in such industries is not sufficient to stay out of poverty.

*“I work as a house cleaner. And because of the pandemic, there are still a lot of job cancellations. Sometimes we don’t work as much.” –Group 6, San Mateo*

*“My husband had been working from 10 to 12 hours and was left with just four. It was not enough. It was hard because we were afraid that the income or the money was no longer the same. We were afraid of everything.” –Group 3, San Fernando Valley*

*“When the pandemic hit [I had two jobs]. I lost my full-time job, and I was only left with my part-time job. It was very difficult. I had saved a lot of money; enough to buy a house for my mom. And I had all these old plans. And then I got sick and my savings went by really fast.” –Group 4, San Fernando Valley*

**The loss of income further placed participants in urgent financial predicaments.** Participants were forced to make impossible choices between work and family, rent, and attending to health care needs. Income that would have otherwise gone to create greater financial stability, such as building savings or paying off debts, was instead used to address health emergencies and often compensate for the lack of income.

*“I took my husband sick with COVID to a clinic because he couldn’t breathe anymore. The doctor gave him three injections. Each injection was \$70 or \$50. At that point the doctor asked, ‘You have the money? It’s \$300.’ I said, ‘No. Yes. Well, I want my husband to get better.’ I took him three times.” –Group 1, East Los Angeles*

*“Of course, I lost a lot of money that I could have been putting away for my savings, from when I was working. I’ve always been a saver. Otherwise, [the pandemic] would have been the downfall for me.” –Group 2, South Los Angeles*

*“I financially support my family [in my home country]. It was very stressful because when my daughters could no longer help me with the rent, then I covered their expenses. And we could not help [my family in Mexico] like before. We would send about \$500 per month. And then we took it down to only \$200. And for them, it was very difficult. I heard from many families that they could no longer send money to their spouse or to their parents.” –Group 6, San Mateo*

**Macroeconomic conditions add to the seeming impossibility of financial recovery.** Participants spoke about their financial difficulties in the context of broader socioeconomic conditions in California. Rising inflation and cost of living make recovering financially from the pandemic all the more difficult. Rising rent and California’s housing shortage are also putting significant stress on financial stability. This aligns with a recent article from the Public Policy Institute of California showing that Los Angeles and San Diego Counties continually experience the highest poverty rates in the state because of the high cost of living, higher rents, and a large immigrant population. Participants discussed these challenges as very unlikely to change in the short term.

*“The salary goes up, but everything else also goes up. And you’re left in the same place. The salary goes up a little, but the expenses go up more.” –Group 1, East Los Angeles*

*“I feel like the cost of living went too high because of the pandemic. Three years ago, I don’t think the cost of living was so high.” –Group 5, San Diego*

*“We’re close to Google. Close to Facebook... The amount of rent here takes more than half of my salary. A person here in this area cannot live alone. It forces you to have a partner to be able to live and share expenses and pay for an apartment.” –Group 6, San Mateo*



## YELENI'S STORY

At the start of the pandemic, Yeleni, a married woman with two children in her early 30s and originally from Central America, was working three different jobs. Her events job came to an end, and a second “little part time job” wouldn’t allow her to go in. Her third job was providing in-home care to a patient with dementia. To maintain an income, she and her children moved in to the patient’s home during lockdown.

“If the patient woke up at three in the morning, I had to wake up at three in the morning. And the kids have to wake up at six because it’s school time.”

It was during this time that Yeleni discovered that her husband was being unfaithful. He abandoned the family and took all of the family savings with him.

***“It was a lot. It was heartbreaking. I tried to do the hustle mentality. I kept busy. It was a lot of stress. I was in depression for almost two years. I don’t know how I did it for two years alone.”***

Yeleni could not get family support. They brushed her off, telling her that she could figure it out on her own. She reached out to a group of moms via a group chat. They informed her of resources available in her community, including those of the community-based organization that provides wraparound services.

“It was friends and other moms that knew of this resource [at the community-based organization]. It was older moms who knew about these programs.”



# Mental and Emotional Health and Well-Being

**The pandemic also produced lasting damage to mental and emotional health and well-being.** The participants bore the brunt of the pressure the pandemic and the ensuing lockdown put on routine life. Work and family life converged under single roofs, creating difficult family and living dynamics the participants, as the leaders of the household, were responsible for managing. From one day to the next, routine decisions became more difficult to make. On the line was the health and well-being of their families and the state in which they would emerge from the worst of the pandemic.

*“The pressure. Talking about Black women. How we have historically and traditionally been able to bear the weight of trauma. Our trauma. Our children’s trauma. Our family’s trauma. Our men’s. We’ve been able to hold it all.” –Group 2, South Los Angeles*

*“As a woman, you have to control the finances. The finances of a family left without work, like our partner. We had to decide what it is going to be paid, and where we get this money.” –Group 6, San Mateo*

*“I said, ‘How am I going to do this? If we are locked in the house, how will I bring food to my house? What am I going to cook? Who is going to attend to my husband?’ ‘Well,’ I said, ‘if I’m going to get [the virus], I’m going to get it. But I’m not going to leave my family without food.’” –Group 1, East Los Angeles*

**The pandemic brought additional, unexpected challenges.** Participants faced new and unexpected challenges that would have never existed without the pandemic. They had to manage their household’s risk of contagion, as some family members took on varying degrees of precautions or refused to get vaccinated. They also had to fortify themselves as pillars of strength for their families as they helped their children with in-home online learning, and welcomed extended family members in need into their homes.

*“I couldn’t convince my son to get vaccinated. And you think that with his father being in his 80s, he would have done it to just out of consideration. But he didn’t.” –Group 2, South Los Angeles*

*“I had to put my children in a room [because we rent a room in a house with other strangers]. And it is difficult to keep them in a room... We used the cell phone for their homework. It is a single phone. And I have not been able to pay the rent. How do I pay for food? I have to take turns [with the other people living in the house] making food and taking it to my children who are doing homework locked in a room.” –Group 6, San Mateo*

*“A niece and her family moved in with me doing the pandemic. She was homeless. Her and her husband and her son. They stayed with me. Somebody got them a little money, but they were still at my house, laying on my couches. And then I had to say something. I said, ‘Well, you just got that money. What you all gonna do? You know I’m not going to charge no rent or nothing. You need to try getting one of these shelters so you get you a place’.” –Group 2, South Los Angeles*

**Such stressful household environments had to be managed alongside unprecedented and life-changing social isolation.** Lockdown regulations and the fear of contagion left participants unable to rely on their social networks for support. They were deprived of enjoying simple social experiences, such as hugging, spending quality time with family and friends. This limited their ability to share their troubles, and to feel supported by others. For some participants, the pandemic even isolated them from their partners, as they were abandoned and left to survive on their own.

*“I needed to have surgery. I had four surgeries. Kidney stone surgery. My thyroid. And I didn’t have the money to keep going. And I didn’t have anyone to take care of me. Everyone else is living in [the East Coast], and I couldn’t bring them up here. [The bills and not having support is] probably why I’m homeless... This has been an alarming experience.” –Group 5, San Diego*

*“Since [my daughter] was born, her papa told me, ‘Dedicate yourself to the girl and do not work’. So I left work and was just at home with my daughter when the pandemic came... Her papa left us when the pandemic started. And I was left without a job. Without income. With nothing. Practically on the street.” –Group 3, San Fernando Valley*

*“I’d say, ‘With [my husband], I feel like we’re gonna be like those old couples’. So, everything that I was saving, I was giving to him. He had the savings. He had everything. And when I confronted him, he left three months later. I confronted him like, ‘What is this? Are we a couple? Because he was still living in the house with my kids and me. And I was just pretending in front of the kids... Now, there is no saving [because he took all the money]. There’s nothing.’ –Group 4, San Fernando Valley*

**Such events increased stress and anxiety to levels never before experienced.** On top of the tangible challenges participants faced in their households, they also had to navigate the uncertainty of how the pandemic would play out in their lives. They had to face the seemingly genuine possibility that they or a loved one could die from COVID-19. The magnitude and consistency of such stress and anxiety, combined with the pressures in the household, created a sense of everything coming at them at once.

*“The pandemic was like a scary movie where you go in and you don’t know what’s going to happen. Arriving at the supermarket and all the people, I still remember how I felt. With that fear with people lining up outside and there was all this panic.” –Group 3, San Fernando Valley*

*“I got COVID. It gives me anxiety and panic attacks [thinking about it]. I have a young son. You had to be strong when you have little kids. You have to be strong, and you have to encourage them. I would say, ‘Everything is going to be okay’. I had to distract him because I was afraid of the pandemic. He, still last year, kept wearing a mask all the time at school. And I said, ‘Why, son?’ ‘It’s because I’m afraid’.” –Group 1, East Los Angeles*

*“More than anything, the pandemic brought problems. For health. Mentally. Economically. Even children. Education. Socially. Everything. All at once. Everything.” –Group 1, East Los Angeles*

**The pandemic is proving to have an ongoing and lasting impact on mental and emotional health and well-being.** Although some of the pressure has been alleviated, participants experienced new levels of stress. Some participants reached mental and emotional places that placed in doubt their ability to cope and to protect their families. Such mental and emotional trauma is unlikely to heal without support and resources.

*“Many people have suffered in ways that they have not been able to articulate. Many people have fallen backwards because of the lack of a social network. The isolation has been intense. I know people who did not do well. Women who were always considered very strong told me that they sat in the middle of their floor because there was nothing else for them to do. And they were working hard to hold on to their sanity.” –Group 2, South Los Angeles*

*“My daughter reached the point where she was delirious with fever [from COVID-19]. And COVID-19 has passed, and we are fine, but it is a sensitive issue that affects us so much. My husband told me, ‘You decide whether to take her to the hospital’. But I said, ‘No’. With the news that in one day more than 100 people died and they took them out when they were dead for families to see them or already cremated. All that came to my mind. And I said, ‘I can’t take my daughter and know that I won’t see her’. The only thing I did was to pray.” –Group 6, San Mateo*

## SAIDA’S STORY

*Being the Sole Head of Household During the Pandemic  
Group 3, San Fernando Valley*

Saida is a single mother of two children. Before the pandemic started, her husband was diagnosed with cancer. He had been unable to work for some time. “[The pandemic] affected me psychologically because I already had a sick person in my house; my job, the children, and him. So, it was frustrating, tiring, and exhausting. And I thought, *what am I going to do? What am I going to do?* And when the pandemic hit, that’s when my brain went, *boom!* The news. The work. The scandalized people in the streets. And although I wanted to say, *maybe this is temporary*, they have been there many years.”

Saida worked at a fast-food restaurant at the start of the pandemic. Soon, her hours were reduced, putting even greater pressure on her mental and emotional well-being.

***“My hours went down. What am I going to do now? [My husband] was hospitalized for periods of time. The school is very helpful because the children are in school from eight to six in the programs, and that benefits me. The school closed. The children did not want to be at home. [My husband] needed to be in a protected area, but the children were at home all day. They didn’t pay attention to the class. They ignored the teacher.”***

Saida was unable to protect her family from COVID-19. They were infected several times. After the third time with COVID-19, her husband passed away. What saved Saida and her family during that time was her low rent payment.

*“I am paying \$920 a month. I mean, I would not have survived in a pandemic. Never in my life would I have survived. Even with the resources coming in... I was working four hours three days a week. I would not have survived.”*

# Accessing Public Benefits and Support Services

## Accessing public benefits and support services continues to be challenging.

Participants mentioned personal barriers that make them hesitate to seek aid, such as transportation, immigration status, and not speaking English well. Nonetheless, the focus of discussions was around their attempts to access public benefits and support services post the pandemic. Regarding public benefits, low-income limits were a key obstacle. This tracks with data reported in the California Commission's report that social safety net programs make less of a dent on poverty in counties with higher costs of living because low-income Californians earn incomes just high enough to exceed the benefit thresholds for key programs like SNAP and MediCal. Women acknowledged that existing obstacles such as discrimination, misinformation, phone calls that go unreturned, being sent from one place to another, immigration statuses being questioned, and being mistreated by benefits and services gatekeepers that existed pre-pandemic are now more prevalent due to labor shortages, supply chain issues and lack of clarity. Even when applications for services are successful, wait times are often long.

*"Since COVID, you call and you wait. It's not the same anymore. The services changed completely. The whole system is nasty because of COVID." –Group 1, East Los Angeles*

*"I call: 'No, it's not here.' They give me another number. I call there: 'No, it's not here. It's here.' And sometimes they send me to the same place where I started." –Group 1, East Los Angeles*

*"I had EBT prior, too. I'm waiting for it to activate again. I had 300 dollars for the month. But it's canceled because we don't have an address. [I can use the county office address?] They told me no, [that I can't use it]." –Group 5, San Diego*

*"[My husband] has no health insurance. No job. I applied for him, for the MediCal. And to this day, I already have more than 5 months, and they have not answered me if he qualifies or does not qualify." –Group 1, East Los Angeles*

**Benefits cliffs force participants to make nearly impossible decisions for their families and finances.** Participants faced a benefits cliff when, after receiving a raise, due to either a wage increase or inflation adjustments, they discovered that they made too much money to keep receiving public benefits. Participants had to make nearly impossible choices between slightly higher wages or receiving public benefits. And while a tiny income increase was enough to make them ineligible for public benefits, the income increase alone was not enough to supplement the loss of public benefits. Participants expressed frustration around having to be in the worst possible financial and living situation in order to qualify for public assistance.

*"They used to tell you, 'If you make \$1,000, you qualify to be helped. They raised it to \$2,000, and you still qualify.' Now, because I earn two-thousand and something, they already took away my food stamps. So, I shouldn't work, even for my child? I'm making two thousand and something, and they've already taken my food stamps away." –Group 1, East Los Angeles*

*"I know a girl who told me that because of a quarter... because of a quarter they took [her food stamps] away. For a quarter? It's nothing." –Group 1, East Los Angeles*

*"For welfare, they did not want to give me money because I passed [the income limit] by \$1. They could only give me food stamps and the MediCal." –Group 3, San Fernando Valley*

*"Sometimes you got to go into a shelter to get through [to help]. Then you guys are first on the list for low-income assistance and Section 8." –Group 2, South Los Angeles*

## Community sources drove both resource information and service delivery during the pandemic.

Participants preferred to rely on CBOs for assistance. Such spaces made them feel safe and met them where they were, regardless of their backgrounds. Participants who were connected to wrap-around services spoke with greater hope about the future compared to those who were disconnected from services. Participants also listed a wide array of support received during the pandemic, highlighting the multi-dimensional needs they had. Public benefits included CalFresh, CalWORKs, COVID-19 stimulus checks, disability insurance, emergency rental assistance, MediCal, Section 8, and unemployment insurance. Support services included: therapy and mental health; help filling out paperwork for public benefits; food, gifts, and clothing; cash assistance to pay rent and bills; education and finding employment; legal aid; and resources for children.

*"Black Lives Matter, they gave me a brand new [appliance]. The Community Coalition paid the utilities. I tried to get [business] loans and grants, but nothing." –Group 2, South Los Angeles*

*"This [CBO] has been a place where we can say everything without fear. Say we have no money. We do not have opportunities. This has been our refuge since the pandemic." –Group 3, San Fernando Valley*

*"[At this CBO] I have found a lot of resources. During the pandemic, they helped me with the food and the rent. My daughter took guitar classes. It helps them to grasp very well whatever they learned at school. I've been to their financial coach. Oh, they're so useful! I encourage everybody to go. They also help with housing." –Group 4, San Fernando Valley*

## MIRIAM'S STORY

*Falling Further Behind in the Pandemic  
Group 5, San Diego*

Miriam is in her 60s and living out of a tent. She lived out of her car for a while, but she sold it to cover the cost of visiting relatives in the East Coast that had become seriously ill with COVID-19. She worked during this time for a non-profit organization that provided housing services.

“I feel like I got cheated. All of us out there helping other people, we didn't get anything extra. We are putting the mask on every day. Wiping everything down. Helping people left and right. And I didn't get nothing.”

*Miriam had a series of surgeries that forced her to stop working. She tried to apply for unemployment insurance, but she was told that she was not eligible because NGOs do not pay unemployment. She also applied for food stamps, but there have been issues because the system shows her living in Northern California, rather than in San Diego. Without the pandemic, Miriam believes her life would look very different today. “I as working full time. I was making good money. I had a place to live. It was hard. I lost all my life savings.”*

Miriam feels like she is “starting over.” She had been offered a job at a department store, where she would be making minimum wage. She was hoping social security benefits would help her exit homelessness.

“I just applied for Social Security. I'm going to be 62 in three months. Maybe I'll finally get a place to live. Senior housing. I don't know. If not, I'm going back to buying a van. Live back in a van if I have to. I got to do what I got to do.”



# Next Steps On the Path to Recovery

**A wide array of support and services are still needed to help participants and their families recover from the pandemic.** Participants share many immediate and long-term needs with us. The list of programs and resources they identified reflects the expanded support made available during the pandemic. The positive impact of the enhanced safety-net programs provide a road map for lifting women and families out of poverty. The needs participants had at the height of the pandemic remain in some shape or form nearly four years later.

*“Right now, what can help us change all this, is that they lower the rent.”*

*–Group 1, East Los Angeles*

*“Child Care. Most of us don’t have uncles and aunties and grandmas to take care of our family. I had to hire someone to take care of my kids when they were little. I don’t have anybody. My parents are dead, my sister is dead, my best friend’s dead.”*

*–Group 2, South Los Angeles*

*“The psychological resource is important. And more classes for women on how to go out to find work. And the education classes. Domestic violence because there are many women who are going through it and do not have resources.”*

*“I think there is a big need of mentorship for parents. There is a lot going on that we don’t know. And we need someone that encourages us. Someone that is right there for you when you need it. Someone that is professional, more like a case manager or an advocate.”*

*“We don’t make enough. They just raised the minimum wage, but it still isn’t enough. If you are not going to lower the rent, then we need more money.”*

*“Give training to women. For example, if I want to learn how to make flower arrangements and how to sell them. If [crisis] were to happen again. Workshops that help us learn skills, crafts. Taught where we are, but that is free.”*

*–Group 6, San Mateo*

**Participants are eager for policymakers to provide meaningful long-term program and resources that meet their personal needs.** They identified house visits, churches, knocking on doors, leaving leaflets on car windows, and social media as needed methods for assistance delivery. Such sources reflect a preference for community-led efforts. Such assistance should be devoid of a fear of deportation and not speaking English. And it should be provided by trained people who are responsive to their needs. When considering politicians, there was a call for them to visit their communities so they could witness their reality first-hand.

*“I’m going to start suing the city if you are not showing me where [the money] is going to. [The Governor] needs to come in and talk to us. Literally come here and see these sites [for people experiencing homelessness].”*

*–Group 5, San Diego*

*“These are issues that the government already knows: housing, expensive rent payments. We would like to know what the government has done. Here there is no one to control the rent. As the owner of a building, I can charge the amount of money I decide to my tenants. So that’s not new, but I don’t know what they’ve done in this area especially.”*

*–Group 6, San Mateo*



## ELENA'S STORY

Seeking Better Ways to Provide Relief to Communities  
Group 6 - San Mateo

Elena worked during the pandemic walking the streets of her community to find people who needed services. She gained first-hand knowledge of the services that were available and of her community's continuing needs. "Organizations saturated people with so much food. And we are not able to say, 'we no longer need that', and educate them [on what we do need]. To say, 'I do not need this food. I thank you, but I do not need it.'"

Elena noticed a lack of community knowledge among service providers. This not only affected the types of assistance that was offered, it also limited the reach of the services they provided. "Agencies still have money because they didn't know how to give it to people. And there are still people who need it who still don't know how to get that money... I think organizations should have better information on the best methods of distributing information so that the opportunities reach everyone. The pandemic was a very bitter experience. And the government needs to prepare us and give us the opportunities and tools we need, And if [a pandemic] happens at another time, we know what to do."

Elena concluded the roundtable discussion with a call for government officials to address the plight of low-income women and communities. She urged them to provide communities with the tools and resources needed so they can be better prepared to respond to a crisis in the future.

***"I hope that all the information you have collected from all the communities where you have gone, from all the people you have met, will be taken and transmitted [to Sacramento] as it really is. And that you tell them that we are a community. We get tired sometimes. And we go home and take care of our families. And we also have families in our home countries that we have to help. And the pandemic affected us very incredibly. It raised the price of food, of gasoline. We do not have medical insurance. We are being charged for vaccines. We do not have necessary workshops to improve our job skills. Our need is great. But still, we do not break!"***





## GOLDEN STATE OPPORTUNITY

GSO is led by doers who educate, engage, and empower working families. Our groundbreaking, culturally relevant work in thirteen languages reaches millions of low-income Californians and connects them with the financial resources they need to survive and then thrive.

We get things done through grassroots advocacy and partnerships with community-based organizations, and what we learn from this on-the-ground work informs our policy advocacy. GSO began with a legislative victory led by and for low-income workers and families. Since then, we have fought to expand access to the CalEITC, federal EITC, higher wage jobs, and other anti-poverty solutions. But we know more needs to change.

Our work is along two complementary tracks — getting people the help they need right now and building the infrastructure to change attitudes toward people living in poverty and the policies that keep them there. That's what makes GSO unique.

GSO leads comprehensive statewide campaigns to help families access public benefits, achieve financial stability and plan for the future through programs that uplift low-income Californians. What works in Oakland doesn't always work in Salinas. That's why GSO has partnerships with 40+ community-based organizations across the state led by trusted community messengers.

Our community of working families is leading the charge for public policies that end poverty in California. GSO won't stop pushing for systemic change until everyone can easily access the resources they need to meet their basic needs and transform their lives with financial stability.

*[GoldenStateOpportunity.org](https://GoldenStateOpportunity.org)*





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