EQUITABLE PANDEMIC RECOVERY STRATEGIES FOR MARIN COUNTY

A CALL TO ACTION
Partners

Canal Alliance was established in 1982 with the goal of breaking the generational cycle of poverty for Latino immigrants and their families by lifting barriers to their success. Canal Alliance offers immigration legal services, education and career programs, and social services. In 2018, Canal Alliance formalized its role in advocacy by hiring staff to lead these efforts and publishing its first policy agenda. Through advocacy efforts, Canal Alliance is committed to changing the systems and structures that are designed to oppress and marginalize the low-income Latino community.

Community Action Marin was founded in 1966 as part of President Lyndon B. Johnson’s War on Poverty. In 1967, the Marin County Board of Supervisors designated Community Action Marin as the county’s official antipoverty agency, with a mandate to work to eliminate the causes and consequences of poverty in Marin County. Currently, Community Action Marin operates 11 programs covering a variety of needs including childcare, energy assistance, family needs, and mental health support.

Legal Aid of Marin was established in 1958 as the only free civil legal services provider based in Marin County. Since “shelter in place” was first imposed, Legal Aid of Marin has helped thousands of people facing challenges with their landlords, problems with their employers, and meeting their basic needs. Its work helps prevent homelessness, support public health, and address and prevent poverty in Marin County.

North Marin Community Services was established in 1972 to empower youth, adults and families in our diverse community to achieve well-being, growth and success. As the anchor human services nonprofit organization serving North Marin, North Marin Community Services is a multi-service organization that helps to correct Marin's extreme income, racial and educational inequalities, and ensure opportunities for all, especially our most vulnerable clients.
Contributors

Canal Alliance
Omar Carrera, Chief Executive Officer
Ricardo G. Huerta Niño, PhD, Consultant
Sara Matson, Director of Development
Stephanie McNally, Director of Advocacy and Policy
Maria Medua, Senior Manager, Institutional Giving

Community Action Marin
Chandra Alexandre, Chief Executive Officer
Gina Guillemette, Chief of Staff
Alanna Williams, Director of Learning and Evaluation

Legal Aid of Marin
Stephanie Haffner, Former Chief Executive Officer
Lucie Hollingsworth, Senior Staff Attorney

North Marin Community Services
Cheryl Paddack, Chief Executive Officer
Alaina Cantor, Director of Wellness Programs
Vanshika Nachnani, Chief Financial Officer

Writing and layout design by: Renee Roy Elias, PhD, Consultant
Table of Contents

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>I. Marin County’s COVID-19 Impacts: At-A-Glance</td>
<td>7</td>
</tr>
<tr>
<td>II. A Racial Equity Framework for Pandemic Recovery</td>
<td>14</td>
</tr>
<tr>
<td>III. Progress Towards Resiliency and Challenges Ahead</td>
<td>16</td>
</tr>
<tr>
<td>IV. A Call to Action</td>
<td>20</td>
</tr>
</tbody>
</table>
Executive Summary

Marin County has weathered the pandemic better than many parts of the country with high vaccination rates, steadily declining caseloads, a resilient local economy on its way to recovery, and robust partnerships to support relief efforts. These successes are largely due to the coordinated response of non-government and government agencies at the city and county-level. However, the crisis is not over.

Housing insecurity, economic instability, and persistent COVID-related health emergencies continue to threaten the well-being and resilience of Marin County residents. State and county-level eviction moratoria have expired putting Marin County’s low-income residents at greater risk of displacement. Waitlists for subsidized childcare are on the rise amidst early childhood teacher shortages further straining working families. Small businesses are facing permanent closure as they struggle to recover over a year’s worth of lost revenue. Marin County’s very low-income, immigrant, Black, Indigenous, and People of Color (BIPOC), and historically undercounted residents have been disproportionately affected by these far-reaching impacts of the pandemic. And yet, we still do not know the scale of these impacts due to the lack of health data disaggregated by race and ethnicity.

Amid this crisis is an opportunity. With successful mass vaccination drives, testing facilities, and rental assistance programs well underway to support immediate needs, now is the time to chart a long-term strategy to ensure that all Marin County residents move forward from this pandemic stronger and more resilient.

As community-based organizations (CBOs) on the frontlines of Marin County’s pandemic response, we have seen firsthand the deep inequities that have made recovery possible for some and not for others. We serve Marin County’s very low-income, immigrant, and BIPOC residents—the domestic staff, service providers, essential workers, gig workers and others—who work behind the scenes to enable Marin County’s residents to work from home, feed their families, and proceed with life, at times at their own expense. These are the “invisible populations” who live in the Canal District of San Rafael, Marin City, Novato, and unincorporated low-income coastal communities often hidden from view from the rest of Marin County.

A truly just and equitable recovery for Marin County requires a holistic approach that tackles the systemic inequities that have prevented pandemic recovery resources to reach those most in need. We must go beyond treatment of the current crises to prevention of future crises.

This Call To Action puts forth a race-centered, social determinants of health framework to support a stronger and more resilient Marin County for all. In contrast to other regional pandemic recovery strategies underway, this Call To Action outlines policy and investment priorities that uplift Marin County’s often overlooked very low-income, immigrant, and BIPOC residents.
We developed this framework through a first-of-its-kind partnership between our respective organizations: Canal Alliance, Community Action Marin, Legal Aid of Marin, and North Marin Community Services. Our 200+ years of collective experience serving Marin County’s very low-income residents informed the following strategic goals across four priority areas:

**Family Well-Being**
- **Goal:** Support the overall health and well-being of low-income children, families, and essential workers through targeted services and expanded support programs.
- **Priorities:** Access to Health and Public Health Resources, Childcare and Family Support

**Economic Security**
- **Goal:** Build the long-term financial resiliency of low-income families, immigrants, and small businesses by removing barriers to workforce training programs and providing more opportunities for community asset building.
- **Priorities:** Small Business Support, Workforce Development, Asset Building

**Housing Stability**
- **Goal:** Expand access to affordable, stable, and safe housing by strengthening tenant protections, incentivizing affordable housing production, and creating new opportunities for housing rehabilitation and preservation.
- **Priorities:** Tenant Rights and Resources, Affordable Housing

**Data Access**
- **Goal:** Strengthen decision-making processes impacting children, families, and essential workers by increasing access to useful data, information, and online resources.
- **Priorities:** Digital Inclusion, Disaggregated Data

These priorities provide a starting point for strategic, community-informed actions to build upon the successes of Marin County’s pandemic response and to take it a step further. As the pandemic continues to evolve, there is an opportunity to better coordinate our efforts to support Marin County’s recovery and resilience.
A Racial Equity Framework for Pandemic Recovery
I. Marin County’s COVID-19 Impacts: At-A-Glance

Despite being among the wealthiest areas¹ in the country, Marin County is also the most segregated² with concentrated poverty alongside extreme wealth.³ The COVID-19 pandemic has further exposed the deep racial, economic, and health inequities that have disproportionately impacted very low-income, immigrant, and BIPOC communities nationally. Marin County is no exception.

Marin County has the highest vaccination rates in the State of California, which is in no small part due to successful collaborations between CBOs, government officials, philanthropy, and others. As of November 2021, 90%+ of Marin County residents have been fully vaccinated and over 78% of BIPOC groups have had their first dose of either the Pfizer or Moderna vaccine.⁴

Furthermore, Marin County’s black community still had the lowest vaccination rates (72%) compared to other POC groups (85%+ for Asian Americans and Latinos) and the highest rates of new infections between June and July 2020.⁵

Latinos represent 18% of Marin County’s total population⁶ but comprised close to half of the county’s total reported COVID-19 as of November 2021. Furthermore, there were four times as many delta variant cases among Marin County’s Latino population compared to other POC groups.⁷ Furthermore, the rate of new infections among Marin County’s Black communities grew 11-fold between June and July 2021 alone.⁸

As of the writing of this report, total cases among Marin County’s POC groups have declined and vaccination rates have increased. For example, total COVID-19 cases among Latinos have declined from 52.1% in June 2021 to 45.6% in November 2021. This downward trend speaks to the success of CBO-led mass vaccination efforts targeting very low-income, immigrant, and BIPOC residents. Still, these numbers do not tell the full story. Marin County’s very low-income, immigrant, and BIPOC residents also comprise the county’s historically undercounted or hard-to-count groups.⁹ Due to the

⁵ Healthy Marin County, “Income Inequality.”
⁷ Healthy Marin County, “Income Inequality.”
⁸ Kellie Hwang, “Marin County is the most vaccinated county in California, but cases are surging in one community. Here’s why,” San Francisco Chronicle, August 5, 2021, https://www.sfchronicle.com/health/article/Marin-is-the-most-vaccinated-county-in-16359145.php
lack of health data disaggregated by race and ethnicity, we do not yet have a complete picture of the pandemic’s impacts. But data that do exist point to deepening disparities requiring urgent action:

- **38% percent of housing in Marin is renter-occupied with 55% of renters paying more than thirty percent of their income on housing costs**
  - Islands of high rental assistance need and housing instability risk exist in Canal District of San Rafael, Marin City, and Novato. 
  - The Canal district of San Rafael is in the 99th percentile of areas most in need for emergency rental assistance due to COVID-19.

- **The San Rafael Metropolitan Division’s pandemic-related job losses most severely impacted “close-contact” industries, which are also dominated by POC and low-income employees.**

- **The scale of jobs lost just between February and March 2020 when shelter-in-place orders went into effect include:**
  - 7,700 leisure and hospitality jobs
  - 3,200 transportation jobs
  - 2,800 retail jobs
  - 2,500 construction jobs
  - 1,900 “other services” jobs (e.g., hair salons)

- **As of June 2021, the San Rafael Metropolitan Division’s construction has rebounded exceeding pre-pandemic levels.**
  - The leisure and hospitality, retail, transportation, and other services sectors have recovered gradually and have not yet returned to pre-pandemic levels.

- **In a survey conducted in February 2021 (n=1,191), 78% of surveyed small businesses cited declining revenues.**
  - Over half of surveyed businesses used personal savings, accrued debt, or borrowed money from family to stay in business.

These conditions would be worse without the tremendous efforts of community-based organizations, particularly Canal Alliance, Community Action Marin, Legal Aid of Marin, and North Marin Community Services. These CBOs continue to meet the dramatic increase in demand for relief resources. These four organizations alone distributed millions of dollars of emergency rental assistance and direct

---

10 Legal Aid of Marin.
12 Ibid.
13 The San Rafael Metropolitan Area comprises a 520 square mile area from San Rafael up to Tomales. See https://censusreporter.org/profiles/31400US4186042034-san-rafael-ca-metro-division/.
14 U.S. Bureau of Labor Statistics
15 Ibid.
cash assistance, serving thousands of very low-income, immigrant, and BIPOC Marin County residents [Figures 1].

**Marin County Community-Based Organizations Continue to Meet Increased Demands for Relief Resources**

4M+
Emergency rental assistance has reached **3,365** Marin County families

$3.8M+
Total direct cash assistance has been distributed to **7,560** Marin County families

Up to 200%↑
Increase in clients served by select Marin County CBOs since 2019

31,000+
Marin County residents provided with free counsel for pandemic-related legal issues from March 2020 through September 2021

---

17 Canal Alliance, Community Action Marin, and North Marin Community Services
18 Ibid.
19 Canal Alliance, Community Action Marin, Legal Aid of Marin, and North Marin Community Services
20 Legal Aid of Marin.
$3 million in cash assistance distributed to 5,900 families households through the contributions of 1,800+ donors (2020-2021)

$800K rental assistance distributed to 165 Canal District residents (2020-2021)

4,252 rapid COVID tests administered to Canal District residents since March 2021

1,625 free vaccinations provided to Canal District residents since April 2021

Lead for the San Rafael Community Response Team
$1.8 million in rental assistance distributed to 1,200 families in Marin County

$570,000 in utility assistance distributed to over 890 families in Marin County

$375,000 in cash assistance distributed to 750 families in Marin County

50+ people served each month through homeless outreach

135K healthy meals and snacks provided in Marin County last year

20,000+ extremely low-income, low-income, and BIPOC residents served annually.

Key partner in the San Rafael Community Response Team
◊ **31,000+ Marin County residents** provided with free counsel for pandemic-related legal issues from March 202 through September 2021

◊ **200% increase** in requests for legal services during the pandemic

◊ **50% increase in eviction defense** cases opened during the pandemic

◊ **Recovered $1.1 million** of unlawfully withheld wages for Marin workers in 2021

◊ **Helped 164 Marin residents** access unemployment benefits since June 2020
$1.7 million in rental assistance distributed to 2,000 Novato families

$455,000 in cash assistance to 910 Novato families

21,000 food bags to 6,000 Marin County residents in partnership with the SF-Marin Food Bank (106% increase from 2019)

50,000 Marin County residents received access to COVID testing and vaccination information

11,000+ extremely low-income, low-income and BIPOC Novato residents served between 2020-2021

33% increase in clients served in 2020 compared to previous year across all programming

Lead for the Novato Community Response Team
II. A Racial Equity Framework for Pandemic Recovery

COVID-19’s far reaching social, economic, and health-related impacts require a holistic approach that addresses the root causes of pandemic vulnerability. Research has confirmed that the social determinants of health\(^{21}\)—the non-medical factors that impact health and one’s ability to maintain good health—shape pandemic vulnerability.

This includes stable, affordable housing, financial and economic security, job stability, quality schools and childcare, and accessible health and social services, which are among the components of a healthy, opportunity-rich life necessary to weather unexpected crises like the COVID-19 pandemic.\(^{22}\) Pandemic vulnerability can be exacerbated by systemic inequality rooted in racial injustice.\(^{23}\)

The idea of forwarding health equity by addressing the social determinants of health is not new. But it could not be more important as we consider the many non-medical and medical factors that have impacted us all during the pandemic, most notably BIPOC and low-income communities. With the death of George Floyd and recent high profile racial injustices, it is clear that pandemic recovery cannot be achieved without directly combating systemic racism.

We acknowledge the numerous regional pandemic recovery efforts underway and the tremendous progress made in implementing eviction moratoria for residents, providing rent relief to small businesses, and more. In fact, we have participated in advocacy efforts that resulted in many of these important pandemic responses. We continue to participate in the Canal Policy Working Group and the Bay Area Pandemic Recovery Task Force, which have informed the following priority areas for Marin County’s pandemic recovery.

Through a collaborative process, we developed a framework to provide a starting point for targeted actions as it relates to Family Well-Being, Economic Security, Housing Stability, and Data Access. These areas draw from our ongoing advocacy efforts as well as the Healthy People 2030 Social Determinants of Health Framework\(^{24}\).


**Family Well-Being**
◊ **Goal:** Support the overall health and well-being of low-income children, families, and essential workers through targeted services and expanded support programs.
◊ **Priorities:** Access to Health and Public Health Resources, Childcare and Family Support

**Economic Security**
◊ **Goal:** Build the long-term financial resiliency of low-income families, immigrants, and small businesses by removing barriers to workforce training programs and providing more opportunities for community asset building.
◊ **Priorities:** Small Business Support, Workforce Development, Asset Building

**Housing Stability**
◊ **Goal:** Expand access to affordable, stable, and safe housing by strengthening tenant protections, incentivizing affordable housing production, and creating new opportunities for housing rehabilitation and preservation.
◊ **Priorities:** Tenant Rights and Resources, Affordable Housing

**Data Access**
◊ **Goal:** Strengthen decision-making processes impacting children, families, and essential workers by increasing access to useful data, information, and online resources.
◊ **Priorities:** Digital Inclusion, Disaggregated Data

---

**A Racial Equity Framework for Pandemic Recovery**
III. Progress Towards Resiliency and Challenges Ahead

While progress has been made in addressing many of the immediate needs of Marin County residents and small businesses at-large, there is no mechanism for prioritizing very low-income, low-income, and BIPOC groups in pandemic recovery efforts at all levels of government- city, county, state, and federal. Below we have outlined both progress and ongoing challenges to guide targeted actions for a stronger and more resilient Marin County for all.

Family Well-Being

Support the overall health and well-being of low-income children, families, and essential workers through targeted services and expanded support programs.

**Progress:**
- Coordinated city-county efforts have resulted in helped increase access to mass vaccination sites and COVID-testing sites.
- Organizations like Marin Child Care Council are providing child care assistance.
- State funded child care programs received 15% increase in rates in 2018.
- Marin County Office of Education is providing extra trainings for substitute teachers to help address current teacher shortages.
- Marin County CBOs are supporting financial, health-related and other basic needs (North Marin Community Services, Community Action Marin, Canal Alliance, Legal Aid of Marin).

**Ongoing Challenges:**
- CBOs need to be better informed about and more involved in long-term countywide strategies to survive future disasters.
- Early childhood teacher shortages persist as demand for childcare grows as low-income parents rejoin the workforce.
- The waitlist for subsidized childcare is growing.
- Mental health support for children and families is needed more than ever as families continue to bear the far-reaching impacts of the pandemic.
Economic Security

Build the long-term financial resiliency of low-income families, immigrants, and small businesses by removing barriers to workforce training programs and providing more opportunities for community asset building.

Progress:
◊ Marin Community Foundation piloted a two-year universal basic income pilot program focusing on low-income Marin County residents.
◊ Marin County will receive $50 million in pandemic relief funds through American Rescue Plan Act to be used between March 2021 and December 2024.
◊ Existing community asset building programs through Marin County CBOs are serving very low-income, low-income, and immigrant residents (e.g., tax assistance, budget planning, and financial empowerment programs through North Marin Community Services, Community Action Marin, United Way Bay Area, etc.).
◊ Targeted workforce development programs are serving low-income and immigrant residents through CBOs Marin County CBOs (e.g., Canal Alliance).

Ongoing Challenges:
◊ Federal and state emergency relief funds are set to expire in early 2022.
◊ Existing federal pandemic recovery resources (e.g., American Rescue Plan Act funds, hazard pay) are not reaching very low-income groups in Marin County.
◊ Very low-income and low-income residents unemployed/underemployed due to pandemic still need cash supports to weather the current crises.
◊ Very low-income and low-income workers need more job supports. County-wide paid sick leave has expired and does not apply to all areas where low-income residents reside. Current paid sick leave applies to unincorporated areas for companies with 25 or less employees only.
Housing Stability

Expand access to affordable, stable, and safe housing by strengthening tenant protections, incentivizing affordable housing production, and creating new opportunities for housing rehabilitation and preservation.

Progress:

◊ Marin County CBOs have helped connect very low-income and low-income residents with rental assistance funds (e.g., Marin County Rental Assistance Program, various CBO programs).
◊ Marin County CBOs are providing community-based tenant legal counsel (e.g., Legal Aid of Marin).
◊ County-level authorities, city agencies, and CBOs have worked together to successfully extend eviction moratoria to cover 2020-2021.
◊ Statewide Just Cause protections and rent caps were enacted before the pandemic (January 2020) through AB 1482.
◊ City and county-level housing trust funds and community land trusts are helping to ensure future affordable housing development (Marin County Housing Trust Fund, San Rafael Housing Trust Fund, Suburban Alternatives Land Trust, Community Land Trust of West Marin).

Ongoing Challenges:

◊ Federal and state eviction moratoria expired September 30, 2021 resulting in accumulated rent debts and increased eviction risk.
◊ Timely/accessible distribution of rental assistance funds is needed as waitlists grow and residents await funds.
◊ Marin County is still largely unaffordable to very low-income and low-income residents due to lack of affordable rental housing.
◊ More tenant legal counsel and assistance is needed to help tenants navigate complex legal systems.
Data Access

Strengthen decision-making processes impacting children, families, and essential workers by increasing access to useful data, information, and online resources.

**Progress:**

◊ New resources with disaggregated county-level data now exist (Race Counts, County Health Rankings).
◊ Federal infrastructure plan will allocate $65 billion to addressing the digital divide in communities.
◊ Digital Marin is working to close the digital divide in Marin County.
◊ Marin Community Foundation has funded a free Wi-Fi program serving low-income residents.

**Ongoing Challenges:**

◊ Existing COVID-, health-, and housing-related data is not granular enough to better target CBO pandemic response efforts.
◊ Existing disaggregated data is not available or accessible to CBOs to support their pandemic response efforts (e.g., eviction and housing data).
◊ The digital divide still limits the ability of low-income and BIPOC residents to access pandemic relief resources.
◊ U.S. Census 2020 has yet to make changes to race and ethnicity questions to support data disaggregation.
IV. A Call to Action

This report features a holistic framework to guide targeted, community-informed actions to build upon the successes of Marin County’s pandemic response and to take it a step further. As the pandemic continues to evolve, there is an opportunity to better coordinate our efforts to support Marin County’s recovery and resilience. This will require:

- **Strategic partnerships** across CBOs, philanthropy, and government (city and county) that build upon the successes of mass vaccination efforts;
- **Doubling down of investments** to enable CBOs and service providers to help low-income, immigrant, and BIPOC residents weather the current crises and move towards long-term resiliency; and
- **Access to more useful data** to support community-informed, race-conscious, and equitable distribution of pandemic relief resources.

We urge Marin County’s government officials, philanthropic organizations, and others to rise to this challenge to ensure that all Marin County residents move forward from this pandemic stronger and more resilient.

For more information about the contributing organizations, visit:

[https://canalalliance.org/](https://canalalliance.org/)

[https://camarin.org/](https://camarin.org/)

[https://www.legalaidmarin.org/](https://www.legalaidmarin.org/)

[https://www.northmarinscs.org/](https://www.northmarinscs.org/)
The following policy recommendations are a supplement to the Equitable Recovery report and represent immediate-term policy and investment priorities identified by Canal Alliance, Community Action Marin, Legal Aid of Marin, and North Marin Community Services in support of an equitable recovery for all of Marin County.

<table>
<thead>
<tr>
<th>PRIORITY AREA</th>
<th>LONG-TERM STRATEGIES</th>
<th>IMMEDIATE-TERM POLICY AND INVESTMENT PRIORITIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family Well-Being</td>
<td>Investments to support early childhood workers and improve childcare subsidies</td>
<td>Create a wage supplement program for early childhood workers across settings to stabilize critical care for children/families with a multiplier effect for local businesses and the economy.</td>
</tr>
<tr>
<td></td>
<td>Greater CBO partnership in designing and leading county-wide public health strategies</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Partnerships to support trauma-responsive care and mental health services for low-income communities</td>
<td></td>
</tr>
<tr>
<td>Economic Security</td>
<td>Continued commercial rent relief support for BIPOC-owned small businesses</td>
<td>Extend commercial rent repayment to up to 6 months after moratorium expires for at least 50% of rent and up to 12 months after moratorium expire for full past due rent.</td>
</tr>
<tr>
<td></td>
<td>Cross-sector investments in asset building programs (e.g., Individual Development Accounts, lending circles, guaranteed income) and supportive public policies</td>
<td>Set county-level, cross-sector goals to remove barriers to workforce training and better connect low-income, immigrant and/or BIPOC residents with high quality jobs and establish cross-sector partnerships between local chambers, CBOs, local and state agencies, philanthropy, and the technology sector to accomplish this.</td>
</tr>
<tr>
<td></td>
<td>Targeted hiring strategies that prioritize very low-income, low-income, and BIPOC residents with high quality jobs</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Expanded coverage by Community Development Financial Institutions focused on Marin County</td>
<td></td>
</tr>
<tr>
<td>Housing Stability</td>
<td>Long-term tenant protections through policies and investments in community-based legal services</td>
<td>Strengthen tenant protections long-term.</td>
</tr>
<tr>
<td></td>
<td>Streamlined processes for distributing rental relief funds</td>
<td>Increase funding for community-based legal services to support tenants in understanding rights/protections in place and in navigating related systems and remedies.</td>
</tr>
<tr>
<td></td>
<td>Programs to enable community-based organizations to purchase and/or rehabilitate properties for affordable housing production</td>
<td>Increase funding for housing navigators and case managers to support low-income residents to locate housing and maintain that housing.</td>
</tr>
<tr>
<td>Data Access</td>
<td>Streamlined systems for sharing disaggregated data among CBOs, hospitals, and government agencies</td>
<td>Improve access to rental, landlord, and eviction data through city and county agencies.</td>
</tr>
<tr>
<td></td>
<td>Leverage federal infrastructure plan funds for expanding internet access to low-income households</td>
<td>Create processes and systems that collect data disaggregated by race, income status, community-area served, receiving entity, type of services, etc. to allow tracking of distribution of ARPA funds and impact for BIPOC and low-income residents/community areas.</td>
</tr>
</tbody>
</table>