

Identifying Unmet Need: A Summary of COVID-19 Assistance Programs in Juneau

Research Unit, Juneau Economic Development Council
January 2021



Research Question: *How have lower-income individuals and families been impacted in Juneau by the pandemic? What assistance are they getting? Who is not getting assistance that might need it?*

Summary of Findings

Who has not received aid?

Most existing pandemic relief programs provided aid to businesses or individuals receiving state unemployment benefits/federal Pandemic Unemployment Assistance (PUA). The only programs that delivered money directly to individuals in need came from the City and Borough of Juneau. From looking at most programs' eligibility criteria, it seems that people who were employed but worked part-time or for low wages would have benefitted the least from existing programs. Also, unemployed people who are not eligible for U.I. benefits would not have received aid from most programs.

Who are most in need of assistance?

The sectors of Juneau's economy which have seen the greatest job loss also have the lowest average monthly income. Demographic information from U.I. claimants in Juneau shows that 78% of claimants have an annual income of \$39,999 or less, and 46% of claimants had less than \$19,999 annual income. While the number of people receiving unemployment benefits has declined, these proportions have stayed relatively stable.

Surveys done by the Alaska DHSS help confirm that family households with lower annual income have been impacted more by the pandemic. Many parents have to stop working, reduce their hours, or take their children out of childcare because they can no longer afford it. For the lowest income bracket (households with less than \$19,999 annual income), 73% to 83% of respondents expressed concerns about the stability of housing, ability to pay for expenses and bills, and access to medical care and medications.

The Living Wage Calculator from MIT estimates that having one child increases annual living expenses by \$15,000 to \$21,000 for a two-adult household. Unemployment benefits add \$24 per dependent per week (\$1,248 per year) for up to 3 dependents. CBJ Individual Assistance adds \$300 per dependent (Adult amount up to \$2000). Assistance programs have been undervaluing the costs of having children.

Affordability of Housing

Housing in Juneau is limited and expensive, having a vacancy rate of only 4.4%. Vacant rentals are on average more expensive than occupied ones, meaning that there are not many options for individuals and families who cannot afford their current rent. Using a formula from state labor economist Rob Kreiger, we estimate that the average single-family rental in Juneau requires 1.29 working individuals to afford rent. This means that even if one parent in a two-parent household loses their job, it is unlikely that they will be able to continue to afford rent. Individuals face a similar situation. It takes about 0.99 average wage earners to afford the average rental unit in Juneau, so job loss or a cut in hours can make rent unaffordable to many people.

The national eviction moratorium has helped reduce the number of people who have lost their housing because they cannot afford rent. Many people currently owe back rent payments and are in debt to their landlords. However, the recent federal COVID-19 Economic Relief Bill allots aid money specifically to pay rent for those in debt. Alaska will receive \$200 million for this program, which should be enough to pay rent for people whose income is less than 80% of the area median for one year.

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1. Existing and Past Pandemic Relief Programs

1.1 Programs for Businesses

- Paycheck Protection Program (PPP)
 - Small businesses (<500 employees), sole proprietors, independent contractors, and self-employed persons were eligible for coverage.
 - This covered expenses from February 2 to December 31, 2020.
 - Eligible expenses included payroll costs, mortgage interest, rent, and utility costs.
- Economic Injury Disaster Loan (EIDL)
 - Small businesses and agricultural businesses (<500).
 - Provided low-interest loans to businesses who were affected by COVID-19.
- EIDL-Advance
 - Additional funds provided with the EIDL loan, that did not have to be repaid.
 - Offered \$1,000 per employee, up to \$10,000.
 - Amount was deducted from PPP loan, if applicable.
- Small Business Administration (SBA) Express Bridge Loans
 - Some small businesses that already had an existing relationship with an SBA Express Lender were given low-interest loans.
- SBA Debt Relief
 - Some small businesses that had a relationship with SBA had some debt payments covered.
- Families First Coronavirus Response Act (FFCRA)
 - Provided coverage to employers to pay for sick leave of employees for COVID-19 related illness or if a family member is sick.
 - Two weeks paid sick leave at regular rate because of quarantine, and/or experiencing symptoms and seeking a diagnosis.
 - Two weeks paid sick leave at a two-thirds rate because of a need to care for an individual in quarantine or a child whose school or child care is closed due to COVID-19.
 - Up to 10 weeks of paid expanded family and medical leave at a two-thirds rate if an employee is unable to work due to a lack of child care resulting from school closure due to COVID-19.
- AK CARES Grants
 - Small businesses in Alaska (<50 employees) were eligible for coverage of expenses incurred between March 11 to October 31, 2020.
 - Grant amounts were between \$5,000 and \$100,000.
 - Overseen by the State of Alaska
- City and Borough of Juneau (CBJ) Business Sustainability Grants
 - Juneau businesses, who demonstrated hardship due to COVID-19, were eligible for coverage of certain fixed operating expenses incurred between April 1 and October 31, 2020.
 - Grant awards were up to \$99,000.
- CBJ Extreme Hardship Grants
 - Juneau businesses who demonstrated at least a 50% decline in revenue from 2019 were eligible for a proportional award based on their hardship and the applicant pool
 - Maximum grant award of \$50,000.

1.2 Programs for Individuals

- CBJ Individual Aid Program
 - \$2 million fund.
 - Available to:
 - People who reside within CBJ.
 - Experienced financial hardship due to the COVID-19 pandemic.
 - Currently have income at or under \$58,900 per applicant.
 - Need assistance paying for basic needs like food, healthcare, nondiscretionary transportation, utilities, and housing from March 1 through December 30, 2020.
- CBJ COVID-19 Housing Assistance
 - \$3 million fund.
 - Available to those who:
 - Rented or owned housing in Juneau (and live in the residence you are applying for).
 - Provide a description of your financial hardship due to COVID-19.
 - Currently have income at or under \$94,240 per household.
 - Provide sufficient proof of qualifying costs during Aug. – Dec. 2020.
 - Application period open from October 27 to December 12, but only applications submitted before November 18 were covered.

1.3 Unemployment Assistance Programs

- Pandemic Unemployment Assistance (PUA):
 - Provided \$600 per week to individuals whose jobs were impacted by COVID-19 but did not qualify for regular unemployment benefits. This included independent contractors, self-employed individuals, and gig workers. This program could not be combined with any of the other programs.
- Pandemic Emergency Unemployment Compensation (PEUC):
 - Provided up to 13 weeks of additional U.I. benefits to eligible individuals who have exhausted their benefits for regular state U.I. The state U.I. program has a maximum of 26 weeks of benefits. Individuals on this program were also able to receive benefits from LWA and FPUC.
- Federal Pandemic Unemployment Compensation (FPUC):
 - Provided an additional \$600 per week to individuals receiving regular U.I. benefits or PEUC benefits. This program was recently renewed, but the amount was reduced to \$300 per week.
- Lost Wages Assistance (LWA)
 - This program began just as the first round of FPUC ended. It provided an additional \$300 per week to individuals receiving regular U.I. benefits or PEUC benefits.

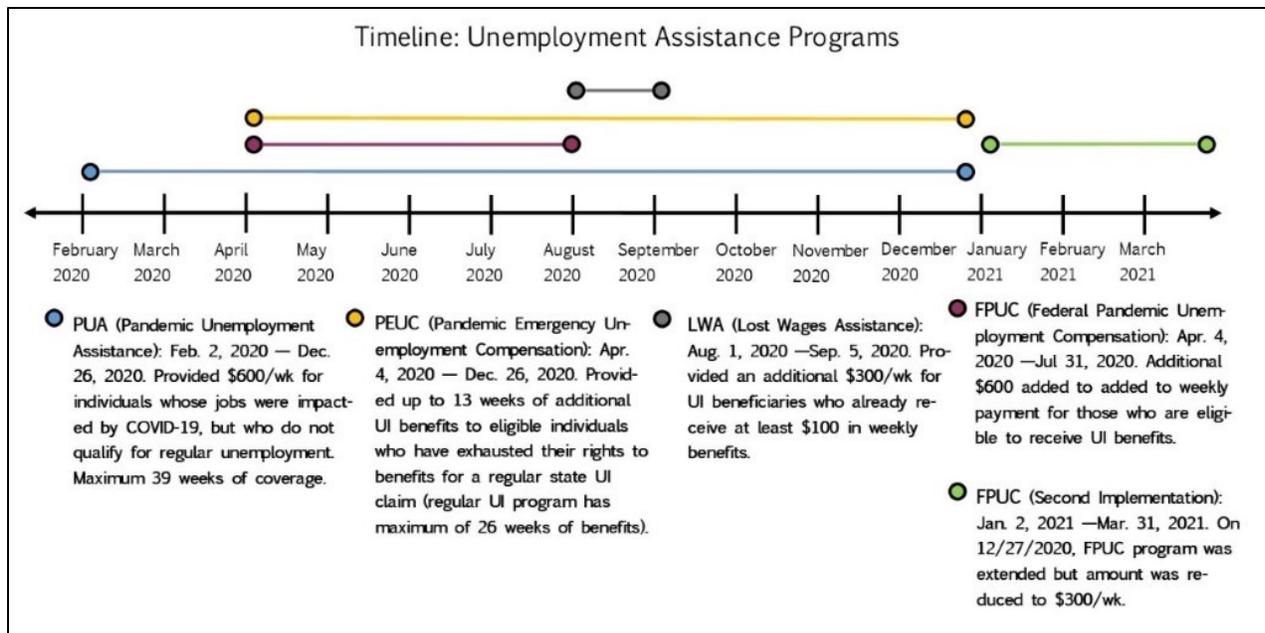


Figure 1: A timeline of COVID-19 Unemployment Assistance Programs.
Source: Alaska Department of Labor (AKDOL), Compiled by JEDC Staff

2. Quarterly Census Employment and Wages (QCEW) Sector Data

2.1 Summary of Data and Methods

JEDC looked at the most recent QCEW reports from Q1 and Q2 of 2020, which included data from before and after the statewide stay-at-home order was issued and closed all non-essential businesses on March 28, 2020. Since many sectors of Juneau's economy are highly seasonal, we also used the reports from 2018 and 2019 to compare annual data. To simplify this data, we broke out jobs into nine large sectors and nine smaller sectors. In general, the large sectors employ over 600 people per category, while the small sectors employ less than 600 people.

2.2 Industries that Saw the Greatest Job Loss

Nearly all sectors saw some job loss between Q1 and Q2 2020, as well as from Q2 2019 to Q2 2020. The sectors with the greatest job loss were:

- Travel and Hospitality (Quarterly: -27.2%, Annually: -54.9%)
- Retail Trade (Quarterly: -8.9%, Annually: -20.7%)
- Natural Resources [excluding mining] (Quarterly: -22.0%, Annually: -27.5%)
- Educational Services (Quarterly: -22.8%, Annually: -29.1%).
- Arts, Entertainment, and Recreation (Quarterly: -29.9%, Annually: -54.8%)

Mining, Health Care and Social Assistance, Professional and Business Services, Manufacturing, Information, and Other Services have all seen a 10% or greater decrease in employment annually. In total, Juneau saw a 10.3% quarterly decrease in jobs from Q1 to Q2 2020 and a 19.3% annual decrease in jobs from Q2 2019 to Q2 2020.

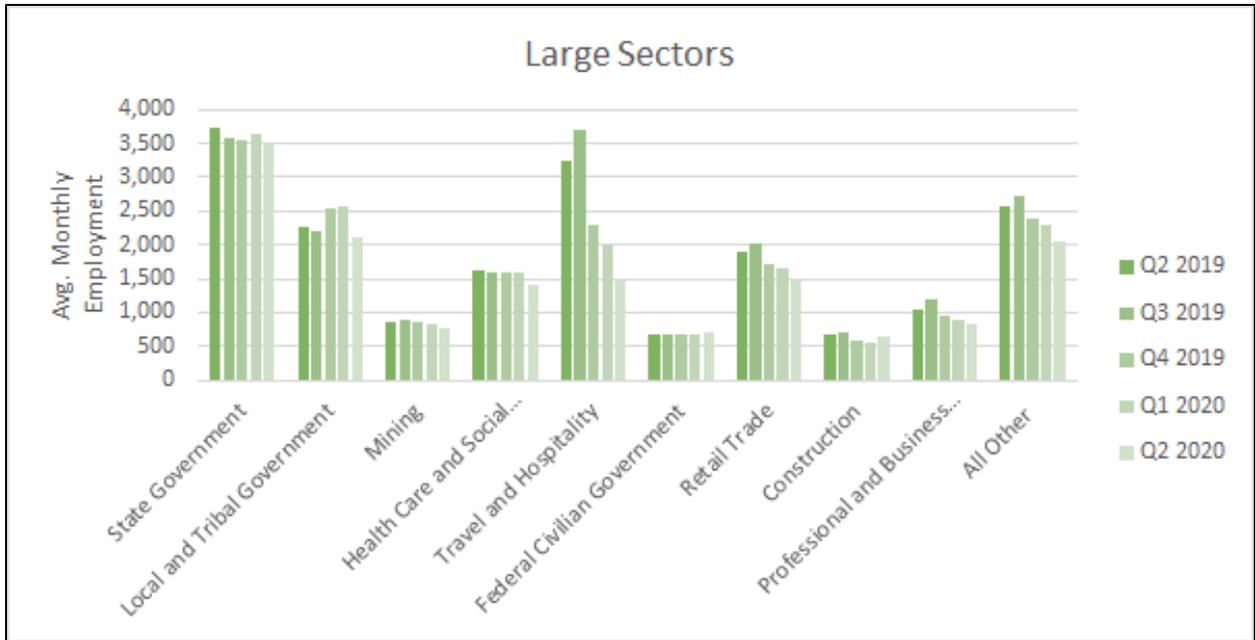


Figure 2: Average Monthly Employment in Juneau in Large Sectors.
Source: [AKDOL](#), Compiled by JEDC Staff

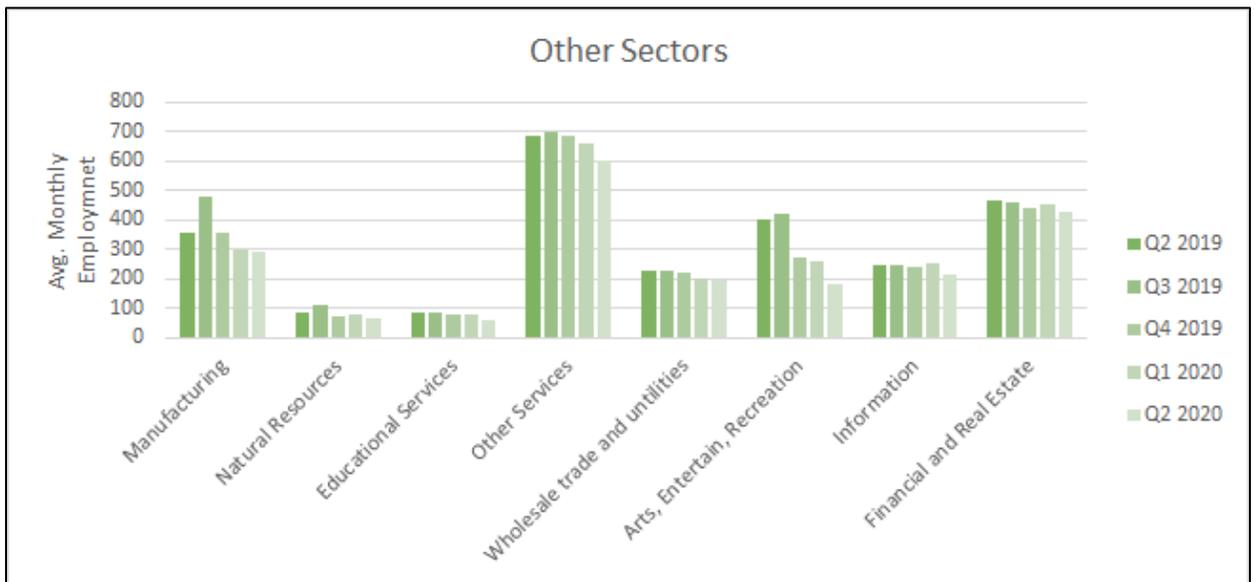


Figure 3: Average Monthly Employment in Juneau in Other Sectors.
Source: [AKDOL](#), Compiled by JEDC Staff, Compiled by JEDC Staff

2.3 Summary

The greatest job losses were in low-income sectors.

In most cases, the sectors with the greatest job losses were also the sectors with the lowest average monthly wages. The lowest paid industries in 2019 were:

- Accommodation and Food Service* (\$1,828 per month, \$21,936 annually)
- Retail Trade (\$2,554 per month, \$29,592 annually)

- Educational Services (\$1,883 per month, \$22,596 annually)
- Arts, Entertainment, and Recreation (\$1,232 per month, \$14,784 annually)

* Accommodation and Food Service is a sub-sector of the Trade and Hospitality category, which is a combination of this and Transportation.

It is also worth mentioning that the average monthly wage in all these sectors increased between Q1 and Q2 2020. Along with the decrease in jobs, this indicates that the lower-paid employees were the first to lose their jobs.

3. Unemployment Trends and Demographics

3.1 Most Recent UI Numbers Statewide

Juneau's unemployment rate has consistently been about 2% lower than the statewide average (Figures 4 and 5). While unemployment numbers dropped to pre-pandemic levels in October 2020, the preliminary data from November shows an increase in state and local claims.

There is more recent weekly data on unemployment *claims*, allowing us to examine how this has played out into December. Claims have been relatively stable since November, with only a small increase. However, the number of claims does not completely account for the number of unemployed people. Some unemployed people do not receive U.I. Eligibility for benefits may also have run out for people. It has been more than 42 weeks since the initial stay-at-home order took place. Usually, individuals can only receive 26 consecutive weeks of U.I. (39 weeks under PEUC).

However, an article from the Washington Post from January 14, 2021 reports that national unemployment claims jumped from 181,000 to 965,000 the previous week (Rosenburg, 2021). An economist mentions that this may be due to a backlog of claims from the holiday and/or the renewal of aid packages that will increase the weekly payments. He warns that it is dangerous to look too much into numbers from one week, so it will take a little while to see how this plays out.

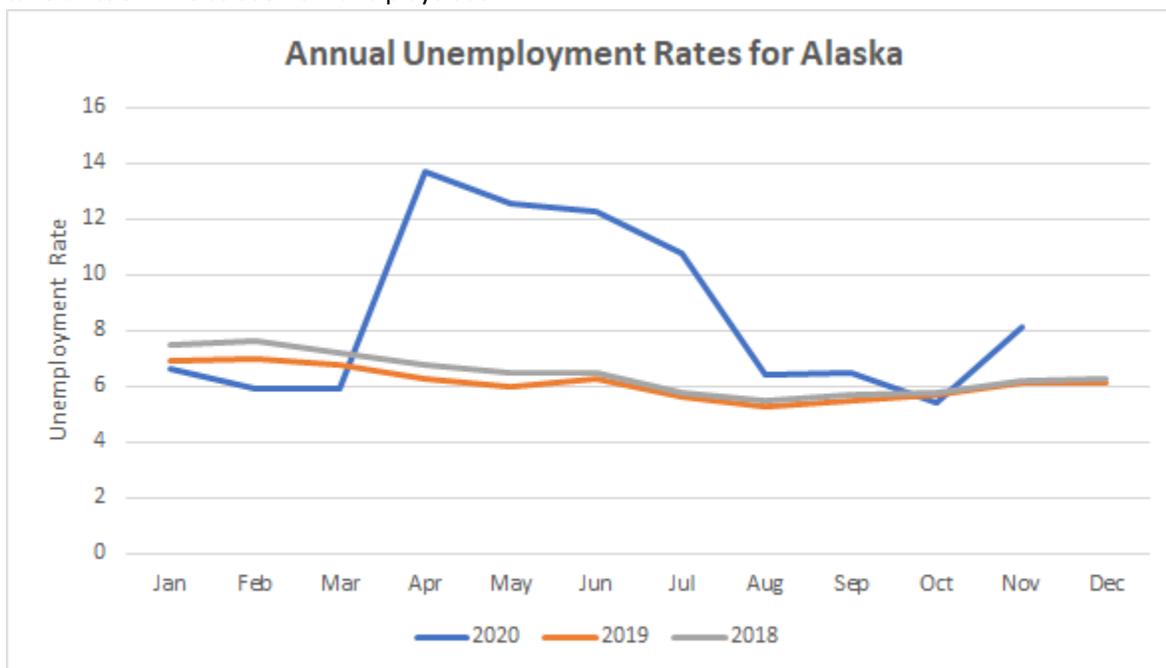


Figure 4: Annual Unemployment Rates for Alaska. Source: [AKDOL](#), compiled by JEDC Staff.

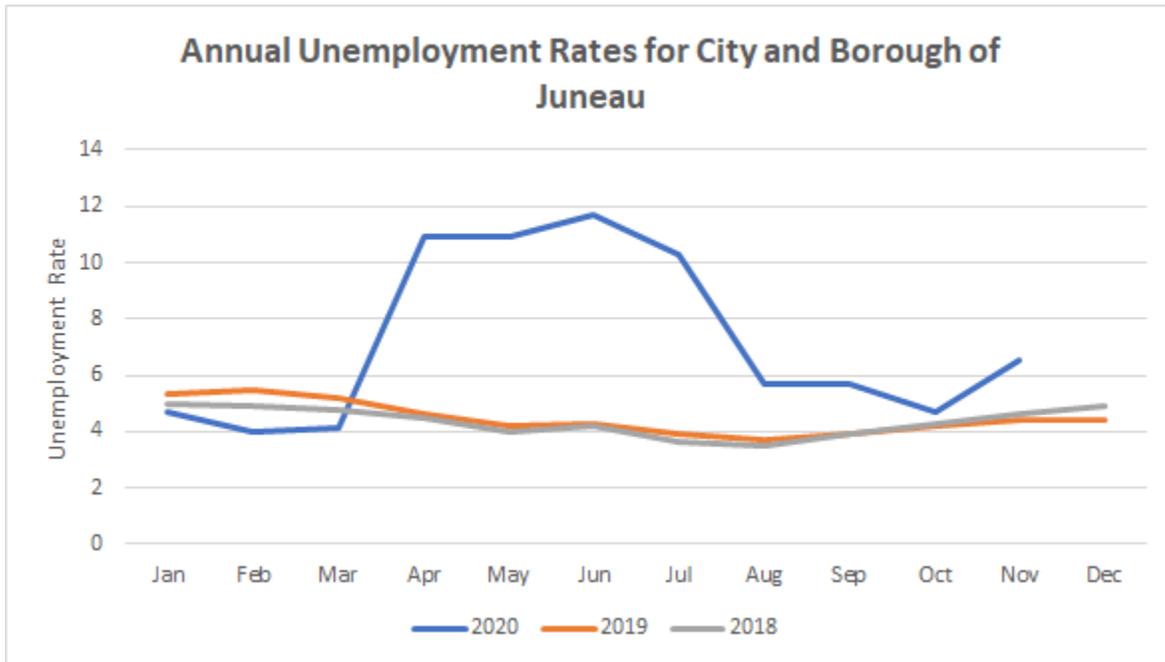


Figure 5: Annual Unemployment Rates for the City and Borough of Juneau. Source: [AKDOL](#), compiled by JEDC Staff.

3.2 Demographic Information for U.I. Claimants

According to the AK DOL Unemployment Insurance Claimants report for May 2020 to November 2020, there was an average of 1,500 U.I. claimants from May to November 2020. The number of claimants has been steadily decreasing during this time, with 2,026 claimants in May and 974 in November. The report includes a breakdown of claimants by earnings, which "reflect wages paid to the claimant in the first four of the last five completed calendar quarters before the claimant files" (AKDOL, Unemployment Insurance Research Program). Seventy-eight percent of claimants had \$39,999 annual earnings, while 46% had less than \$19,999 annual earnings. In November, nineteen percent of Juneau claimants are supporting one or more dependents.

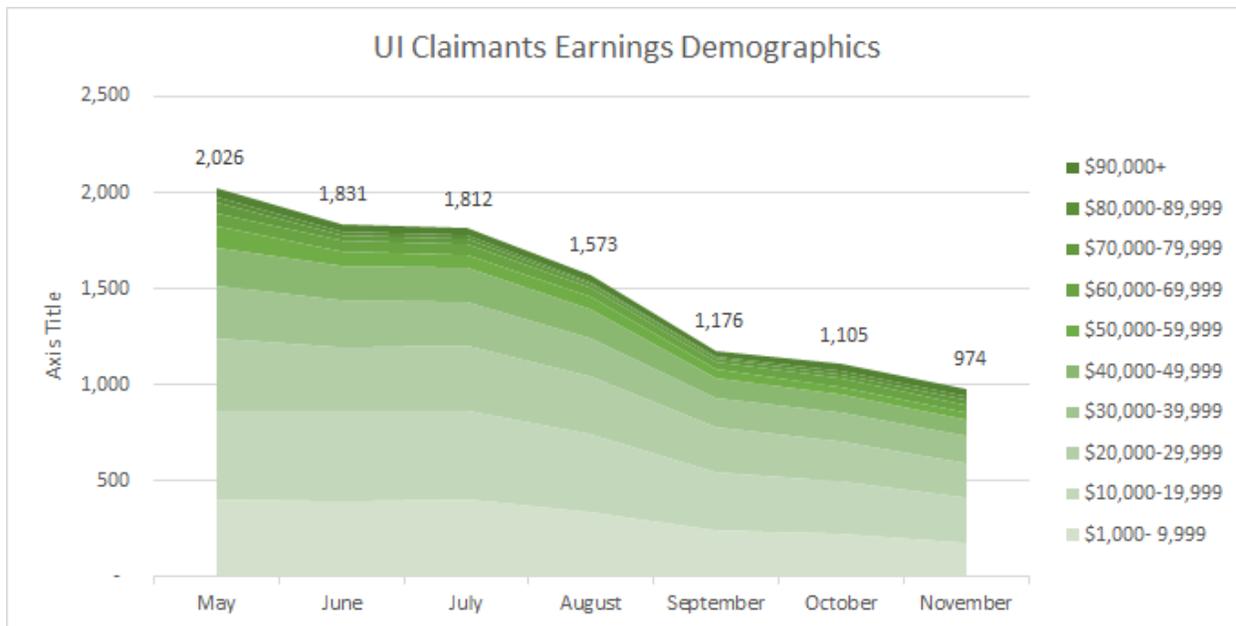


Figure 6: Unemployment Claimants Earnings Demographics. Source: [AKDOL](#), Compiled by JEDC Staff

3.3 How Relief Programs Have Affected Assistance

As noted above, there were several unemployment assistance programs over the last year. The Federal Pandemic Unemployment Compensation (FPUC) program was included in the DOL report. This program provided eligible individuals with an additional \$600 per week in regular benefits through July 2020. While FPUC was active, the average weekly payment was between \$826 and \$804, replacing about 75% of lost wages. When FPUC ended, these numbers dropped to \$199 to \$160 per month and only replaced about 16% of lost wages. Even with these assistance programs, the average person receiving assisted U.I. or PUA in 2020 made less than the MIT Living Wage Calculator's estimate for a single individual with no children in Juneau.

3.3.1 Pandemic Unemployment Assistance Details

The Pandemic Unemployment Assistance (PUA) program provided unemployment benefits to individuals who were not eligible for regular unemployment benefits, such as independent contractors, self-employed workers, and gig workers. PUA claims were not included in the DOL report, but data is available through the Opportunity Insights Economic Tracker, maintained by researchers at Harvard University.

Current Unemployment Claims per 100 People*

In **Alaska**, as of **December 26 2020**, there were **5.69** continued claims for regular unemployment benefits per 100 people in the labor force.

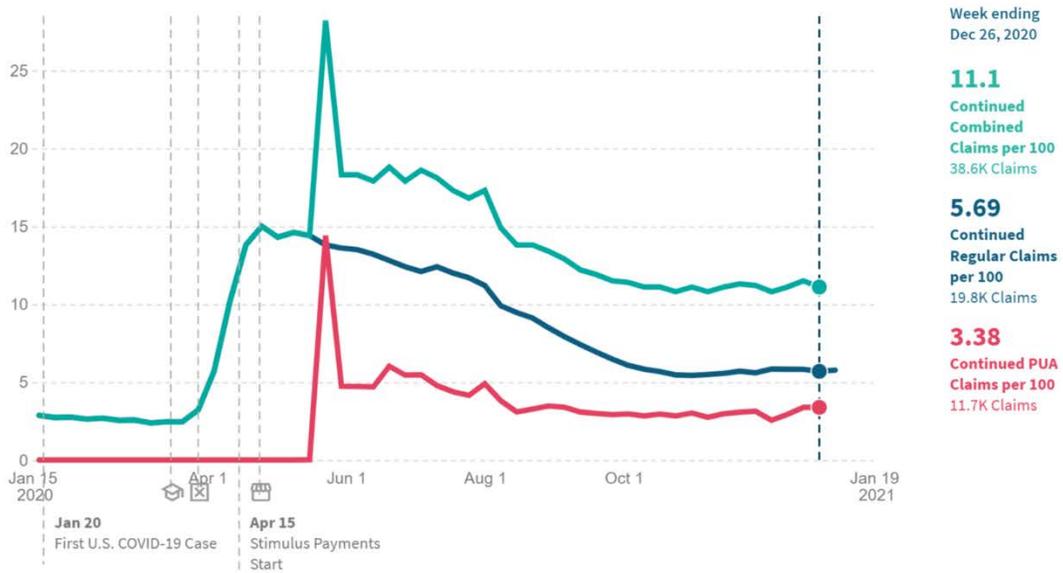


Figure 7: Current Unemployment Claims per 100 People in Alaska. Source: [Track the Recovery](#)

Figure 7 shows that after the initial spike of claims when the program opened, PUA claims made up about one-third of all unemployment claims in Alaska. The program opened at the end of May but provided retroactive coverage starting on February 2, 2020. This program ended on December 26, 2020.

The Pandemic Emergency Unemployment Compensation (PEUC) was another program within this same period. It extended the eligible period for individuals to be on regular U.I. by up to 13 additional weeks, on top of the regular 26 weeks. At the end of December, PEUC made up about one-fifth of all U.I. claims in Alaska.

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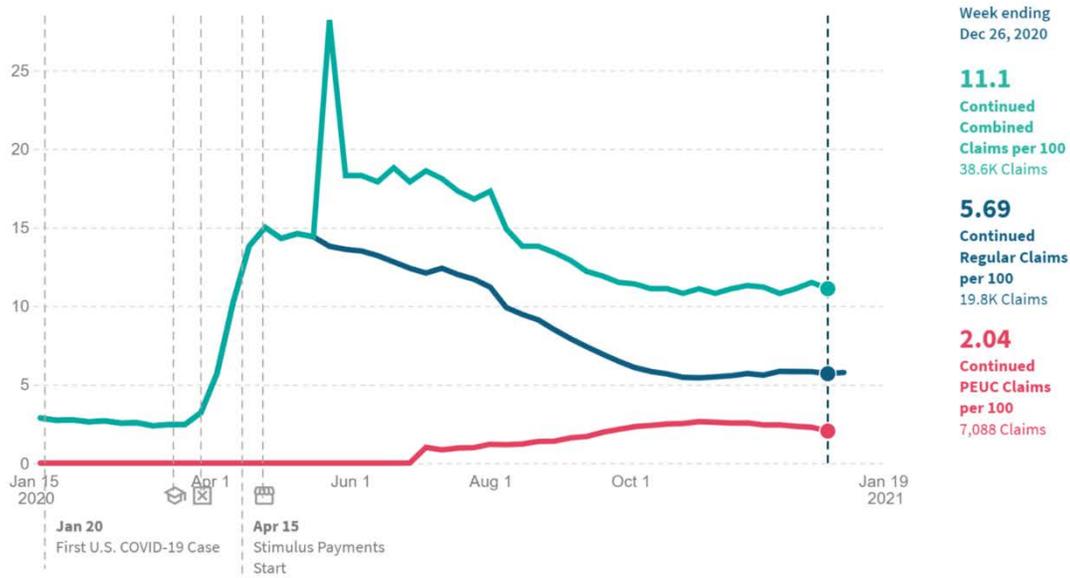


Figure 8: Current Unemployment Claims per 100 People in Alaska, showing a decrease in continued PEUC Claims. Source: [Track the Recovery](#)

Individuals on PEUC were eligible to receive benefits from Federal Pandemic Unemployment Compensation (FPUC), while individuals on PUA were not eligible for FPUC. Only individuals on regular U.I. were eligible for the PEUC extension, so PUA claims were not eligible for an extension.

4. DHSS COVID-19 Family Surveys

Since April of this year, the AK Department of Health and Social Services has conducted several COVID-19 related surveys.

4.1 Survey from April

The first survey was conducted from April to May 2020 and examined the impact of COVID-19 on Alaska Families. In Juneau, 50.4% of parents reported that it was somewhat or very true that their household had more difficulty paying for expenses and bills. 67.5% reported that it was somewhat or very true that they had more difficulty getting needed items, food, or services. For those who needed it at the time of the survey, 68.2% of parents reported more difficulty obtaining health care, and 51.8% reported more difficulty obtaining mental health care.

4.2 Survey from November

DHSS has also released the results of a survey conducted from November 16 – December 7, 2020. They found that parents with lower annual household income reported at higher rates that it was very true their child had been more irritable or easily angered than usual. Households that had \$39,999 annual income or less reported this as very true 44% of the time, whereas 31% of all respondents reported this as true.

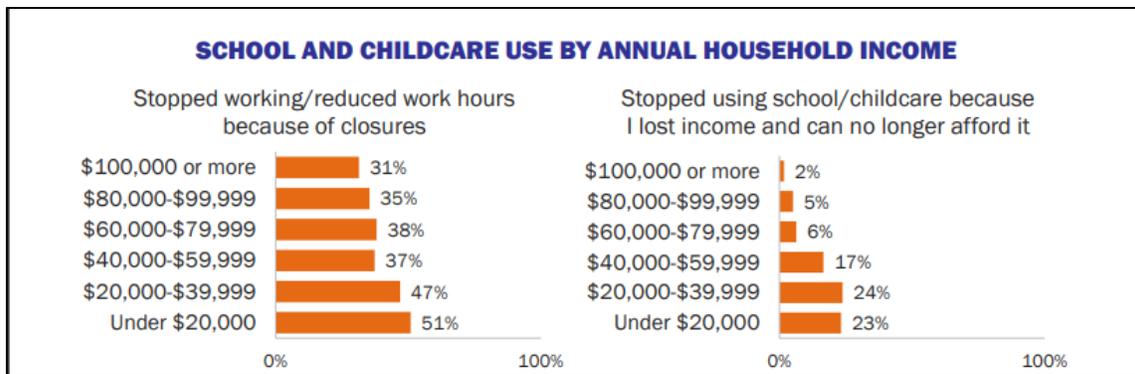


Figure 9: School and Childcare by Annual Household Income.
 Source: [Alaska DHSS](#), Survey 4 Child Health and School/Childcare Summary

Low-income households were also the most adversely affected when looking at childcare use. Over half of responding parents in households with an annual income less than \$19,999 had to stop working or reduce hours because of school and childcare closures. One out of four households with less than \$39,999 annual income had to stop using school or childcare because parents lost income and can no longer afford it. **In Juneau, 36% of parents stopped working or reduced work hours because of closures.**

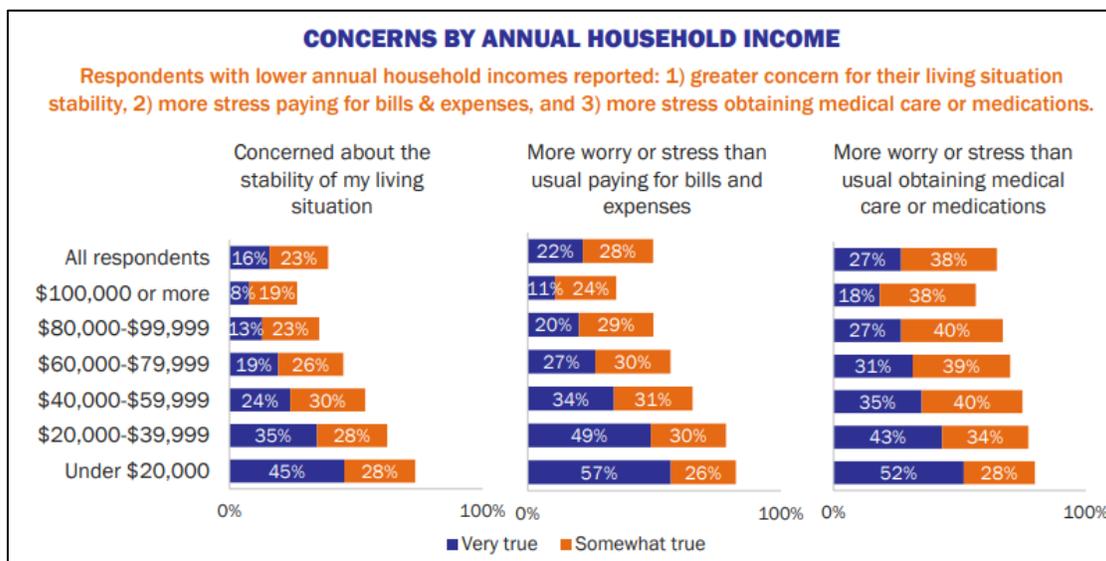


Figure 10: Household concerns by annual income for AK DHSS survey respondents.
 Source: [Alaska DHSS](#), Survey 4 Medical & Financial Summary

When looking at concerns by annual household income, we once again see that lower annual household income is directly related to increased stress. 73% of respondents in the lowest household income bracket were concerned about the stability of their living situation, 83% experienced more worry or stress than usual paying for bills and expenses, and 80% experienced more worry or stress than usual obtaining medical cares or medications.

DHSS also made the limitations of this survey clear: "Although a large number of people responded to the survey, the results should not be interpreted as completely representative of all Alaskans. Residents of the Municipality of Anchorage, the Kenai Peninsula, and Juneau were overrepresented, as well as people who

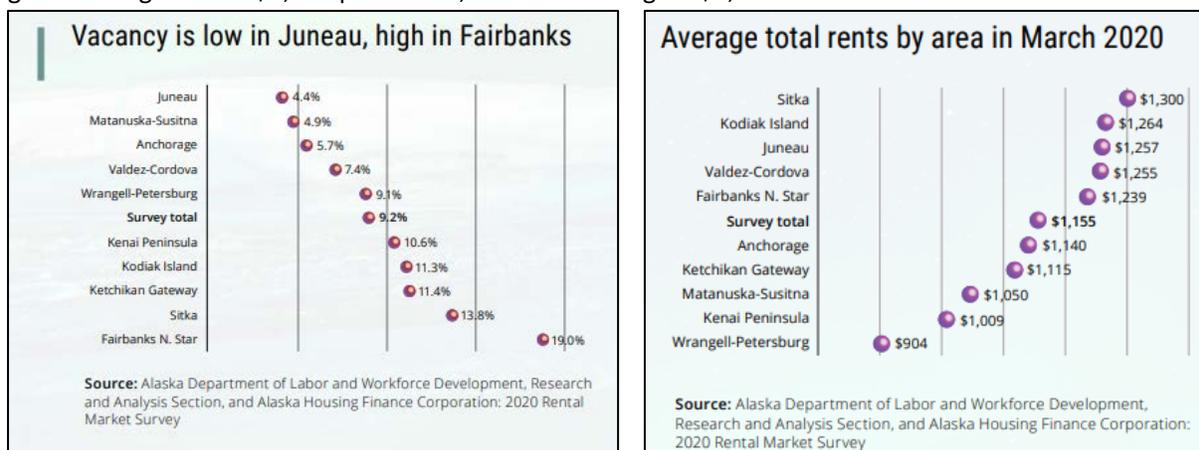
identified as White, and had an annual household income over \$80,000." There is a demographic breakdown of the survey respondents available.

5. Housing Trends in Juneau

The last breakdown of the Alaska rental market done by state labor economist Rob Kreiger was published in August but only used data up to March of 2020. Kreiger notes that the data he gathered was too early in the pandemic to see the impacts it has caused on the rental market, but we can still get some useful information from his report. He notes that March vacancy rates in Sitka were already higher than expected, which was an early effect of fewer seasonal workers moving to town.

5.1 Rent Prices and Vacancy Rates

Juneau had the lowest vacancy rate of the areas surveyed, with only 4.4% of rental units vacant, compared to a 9.2% state average. At the end of 2020, Juneau still had a 4.4% vacancy rate. Juneau also had the third-highest average rent at \$1,257 per month; the state average is \$1,155.



Figures 11 and 12: Rental Unit Vacancy Rates and Average Rents in Selected Alaskan Communities. Source: Alaska Economic Trends Magazine, August 2020.

Kreiger explains an important relationship between vacancy rates and the price of rent for vacant units. In Juneau, the average price of vacant rentals is higher than the price of occupied rentals. Kreiger says, "this suggests a tight market where landlords are raising rent after people move out." Since there are a small number of vacant rentals, there is less competition between landlords, giving them more power over tenants and increasing their ability to charge more. **For Juneau, this means that individuals and families evicted from their current homes because they cannot afford rent are unlikely to have less expensive options available to them.**

5.2 Kreiger's Housing Affordability Index

Kreiger also uses a combination of average income and average rent to measure how affordable housing is. He states that it is expected that an individual spends 30% of their wages on rent. So, he takes 30% of the average wage in a town and compares it to the average rent in an area to estimate how many wage earners



Figure 13: Income to rent index for selected Alaska Communities. Source: Alaska Economic Trends Magazine, August 2020.

are needed in a household to afford typical rent. Juneau was the third-least affordable, needing 0.96 earners needed to afford typical rent.

From DOL reporting, the average rent in Juneau in 2020 was \$1,305, and the median was \$1,293 (adjusted to include utilities, which Kreiger also did). The average rent for a single-family residence in Juneau was \$1,704. This is an average of occupied and vacant units. From QCEW, the average monthly wage in Juneau in 2019** was \$4,399. Using these numbers, we estimate that it takes:

- 0.99 earners to afford average rent
- 0.95 earners to afford median rent
- 1.29 earners to afford a single-family residence

This means that reduced hours or a cut in pay can easily make rent unaffordable for individuals. For families, if one parent becomes unemployed, it can quickly make housing unaffordable.

***As mentioned earlier, the average monthly wage in Juneau increased significantly from 2019 to Q2 2020, up to \$5,017 per month. However, this is heavily influenced by the loss of many low-wage jobs, not an overall increase in wages or the number of high-paying jobs.*

6. Housing Programs and the Eviction Moratorium

6.1 CBJ Housing Assistance Program

The CBJ COVID-19 Housing Assistance Grant program was a \$3 million aid package that concluded January 13, 2021. The Catholic Community Service (CCS) partnered with CBJ to administer this program. According to CCS: "The objective of the program is to provide financial support to people residing in the City and Borough of Juneau who have been financially harmed by COVID-19 and need assistance paying for mortgage, rent and utilities, including heating and fuel."

The program accepted aid applications October 27 to December 12. On January 6, CCS announced that due to overwhelming demand, there were no funds available to those who applied after November 18. This was about halfway through the application window.

6.2 Federal Eviction Moratorium

Last month, the CDC extended the eviction moratorium from December 31, 2020 to January 31, 2021. Federal programs providing foreclosure moratoriums and forbearance relief expire in late February or March, depending on the specific program. However, the deadline for these protections is rapidly approaching. The future of this policy is unclear, although the Biden Administration has indicated that they plan to extend these programs to at least the end of March. At the time of writing, President Biden has made an executive action to extend the federal ban on evictions through March 2021.

According to a study done in September by the National Council of State Housing Agencies, Alaska is estimated to have 20,000-30,000 renter households unable to pay rent and at risk of eviction by January

2021. This totals to an estimated \$49 million to \$74 million in rent shortfall statewide. Once again, low-income households are the most severely affected by this. 71% of the households estimated to be at risk of eviction have less than \$50,000 annual income nationwide.

6.3 Emergency Rental Assistance Program (ERAP)

The U.S. Department of the Treasury recently announced a \$25 billion aid program to assist households that cannot afford to pay utilities or rent due to COVID-19. Alaska has been allotted \$200 million of this fund. According to the federal guidelines, eligible households have at least one person who:

- Qualifies for unemployment or has experienced a reduction in household income, incurred significant costs, or experienced a financial hardship due to COVID-19;
- Demonstrates a risk of experiencing homelessness or housing instability; and
- Has a household income at or below 80% of the area median.

There will be a priority for households with income at or below 50% of the area median or households that include an individual who has been unemployed for the 90 days before their application for assistance.

The Alaska Housing Finance Corporation (AHFC) anticipates that this \$200 million is enough to fund every renter in Alaska that earns 80% of the average family income for 12 months.

Since this is a very recent development, details on the program are limited. We currently do not have a timeline of when applications will be open to renters or when funds will be made available. However, the promise of funds may be an incentive for landlords to not evict their tenants, even if the money has not been distributed by the end of March.

7. Reflections: Where can the remaining CARES funds be put to best use to support low-income individuals and families?

Housing assistance would be an effective way to distribute funds to individuals and families in need; however, with the recent news about the federal Emergency Rental Assistance Program (ERAP), it appears that these needs will be met soon. While ERAP will not assist with mortgage payments, an expanded local housing assistance program may not be the most effective way of distributing aid evenly to those most in need. Instead, a program similar to the CBJ Individual Assistance Program, with a greater concentration on providing assistance to families, may have a more desired impact.

Families with dependents have not received enough aid to compensate for the increased costs inherent with having children.

Families have also been impacted significantly, and past programs have undervalued the cost of having dependents. While the CBJ individual assistance program did award an additional \$300 per dependent, the number of dependents could play a larger factor in determining eligibility. The number of dependents should be factored into household income if income is a deciding factor in aid eligibility and amount. An assistance program should include supplemental awards for having dependents since housing expenses do not adequately reflect the increase in living expenses associated with having dependents.

Ensuring that funding goes to individuals that are most in need.

A first-come, first-serve policy tends to benefit those with higher incomes because they are more likely to be in tune with local news such as new assistance programs. An alternative option that gives preference to those with lower incomes would help ensure that CBJ's money is getting to those with the greatest need. This could happen by having a specific application period where funds are first distributed to those in the lower-income brackets after the application period has ended until the funds are exhausted.

Sources and Links

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live.laborstats.alaska.gov/qcew/index.cfm
 - Quarterly April to June 2020: <https://live.laborstats.alaska.gov/qcew/ee2020Q2.pdf>
 - Quarterly January to March 2020: <https://live.laborstats.alaska.gov/qcew/ee2020Q1.pdf>
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3. A.K. Dept. of Labor *Seasonally Adjusted Unemployment Rates*: <https://live.laborstats.alaska.gov/labforce/>
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6. A.K. Dept. of Health and Social Services, *MCH Epidemiology*:
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 - Survey 4, Winter Follow-Up (November – December 2020)
 - Mental Health & Substance Use:
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