

Economic Impacts of the COVID-19 Crisis in Orange County, California: Neighborhood Gaps in Unemployment-Insurance Coverageⁱ

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Executive Summary

Economic relief efforts are underway in response to the COVID-19 unemployment crisis. Recent federal legislation expanded the unemployment insurance (UI) system, and California is racing to implement these new programs while introducing new initiatives.ⁱⁱⁱ Yet many workers remain ineligible or are at-risk of not applying. This technical brief provides a picture of which communities in Orange County, California, are at greatest risk of being left out of economic recovery responses to the COVID-19 unemployment crisis.

Specifically, the analysis estimates gaps in UI coverage at the neighborhood-level for Orange County before the onset of the COVID-19 crisis. These gaps are a proxy for workers less likely to benefit from the new UI provisions because these workers either remain ineligible for UI or represent newly covered workers for which implementation hurdles are greatest. These are workers who may not know they are eligible, workers for whom no programmatic precedent exists for processing claims, and workers for whom no verification data exist. Each of these factors decreases the likelihood of successfully receiving benefits. Better understanding of where these workers reside can aid in targeting outreach efforts and ultimately making sure economic relief reaches households most likely to fall through the cracks.

Orange County's highest risk neighborhoods are disproportionately Latinx, Asian, immigrant, and low-income. A majority of high-risk neighborhoods are concentrated in the City of Santa Ana, with others located throughout the county. The proportion of workers in these high-risk neighborhoods not covered by unemployment insurance ranges between 32% and 48% (before the onset of COVID-19). A disproportionate percent of residents of these neighborhoods are renters—61% compared to the Orange County neighborhood average of 43%.

Recommendations

- Enact federal and state policies that provide UI benefits to marginalized populations least likely to receive UI benefits from the CARES Act, including authorized immigrant workers who may be deemed ineligible for federal Pandemic Employment Assistance.

- Expand state UI outreach efforts, targeting marginalized populations least likely to apply for UI benefits. Fund community-based organizations to aid in this effort.
- Create state programs targeted at providing economic assistance and social services to immigrant neighborhoods with high rates of unemployment.

COVID-19 Shocks and the Unemployment Insurance System

The immediate economic impacts of COVID-19 have wrought unprecedented rates of unemployment, exceeding those of the Great Recession and rivalling levels experienced during the Great Depression of the twentieth century.^{iv} Jobless claims nation-wide exceed 26 million.^v Over the short span of 21 days in March and April 2020, at least 16,780,000 Americans lost their jobs.^{vi} Within the first four weeks of shelter-in-place orders throughout California, the state processed 2.7 million unemployment claims, about 1 in every 7 workers of the state's 19.3-million-person labor force.^{vii} Although data are not yet available for Orange County, similar trends will likely be confirmed.

For workers who unexpectedly lose their jobs, the Unemployment Insurance (UI) program provides a safety net. Workers receive cash relief enabling them to meet basic needs while looking for new employment. UI also serves as an economic stimulus, keeping the economy afloat during times of massive unemployment by putting cash in the hands of local residents most likely to spend immediately on local goods and services. Initially established in 1932 by the state of Wisconsin in response to rising unemployment during the Great Depression, UI subsequently spread to other states and was adopted by the federal government in 1935.^{viii} The UI program is funded at the state-level by a premium (or tax) paid by employers, with a higher rate for firms that tend to have frequent layoffs. UI makes payments based on prior earnings and restricts payments over a set period of weeks.

Despite its roots in the Great Depression, today's UI program was not designed to respond to the massive, widespread unemployment resulting from the COVID-19 crisis, nor were its rules written to match new forms of employment that characterize the contemporary labor market. The UI program left many workers out, including gig workers, independent contractors, and the self-employed. Workers who quit their jobs, despite the reason, were ineligible. Benefit recipients must meet ongoing requirements, such as actively searching for work. State UI programs provided no more than 26 weeks of payments, and only replaced less than half of earnings.^{ix} These core provisions were inadequate in light of changed conditions of work during a pandemic (including "shelter at home" orders) and the likely long duration of joblessness in

the wake of COVID-19.

Many of the shortfalls of the UI system were addressed in the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act, signed into law on March 27, 2020.^x The CARES Act provides \$2.2 trillion in economic relief and greatly expands the UI system. The Act creates three federally-funded UI programs: 1) Federal Pandemic Compensation, which provides an additional \$600 of weekly benefits to that already paid by the states; 2) Federal Pandemic Unemployment Compensation, which extends the total number of weeks of assistance up to 39 weeks (most states end benefits at 26 weeks); and 3) Pandemic Unemployment Assistance, providing emergency unemployment assistance to many workers left out of state UI programs, such as the self-employed and independent contractors, and to workers who have exhausted their state UI benefits.^{xi} PUA also expanded eligibility criteria to take into account the unique context of the COVID-19 crisis, such as quitting due to COVID-19 concerns, needing to stay home with children because of school- or day care-closures or to care for a family member diagnosed with COVID-19, and even for workers who had been scheduled to start a job that was suspended because of COVID-19.^{xii} In California, UI recipients do not have to search for work each week to be eligible for benefits and the initial 7-day waiting period has been waived.^{xiii}

But the CARES legislation falls short of expanding unemployment insurance to all workers, potentially hurting segments of the labor force most at risk of losing their jobs and with the fewest resources available to make ends meet when their pay checks stop. Workers in the cash economy, workers with too few earnings, and unauthorized immigrant workers remain ineligible for UI benefits. One possible exception includes DACA recipients so long as they have valid work authorization, and several states (including California) have stated they can apply.^{xiv}

For workers newly covered by UI, implementation hurdles abound. The California UI system is overwhelmed, rules remain murky, gaps in information among frontline workers can confuse and deter applicants, and workers may simply not know they are eligible.^{xv} In 2018, nearly three quarters of the unemployed did not apply for UI benefits, with the majority of non-applicants believing that they were not eligible for UI benefits.^{xvi} Thus, despite policy efforts to expand coverage and herculean efforts on the part of the state and its UI program staff, workers might not apply. Both eligibility requirements and the application process matter for getting relief benefits into the pockets of unemployed workers.

This technical brief takes a first step toward identifying workers most at risk of not receiving UI benefits. The analysis estimates gaps in UI coverage at the census-tract level for Orange County before the onset of the COVID-19 crisis and before passage of the CARES Act. These gaps are a proxy for workers less likely to benefit from the UI provisions of the CARES Act because these

workers either remain ineligible for UI or represent newly covered workers for which implementation hurdles are greatest. These are workers who may not know they are eligible, workers for whom no programmatic precedent exists for processing claims, and workers for whom no verification data exist. Each of these factors decreases the likelihood of successfully receiving benefits. Better understanding where these workers reside can aid in targeting outreach efforts and ultimately making sure economic relief reaches households that otherwise might fall through the cracks.

Data and UI Coverage Rate

We calculate unemployment insurance coverage rates at the neighborhood (census tract) level as follows: the number of covered employees in the UI system divided by the total labor force in the private sector.^{xvii} Data used to estimate the number of workers covered by unemployment insurance come from the U.S. Census Bureau's Longitudinal Employer-Household Dynamics (LEHD) program. Data used to estimate the total workforce come from the American Community Survey (ACS).

The U.S. Census Bureau's Longitudinal Employer-Household Dynamics (LEHD) program collaborates with states to assemble UI data and report statistics on employers and employees.^{xviii} The program combines these administrative records with data from other administrative sources, censuses, and surveys. The number of jobs is not the same as number of workers because some individuals hold more one job. LEHD reports both primary jobs (based on the job with the highest earnings for workers) and total jobs (include secondary or additional jobs held by a worker). Job counts are available for small geographies, including census tracts, and are reported by either job sites (the locations of the establishment of where workers are employed) or residential locations (by the workers' addresses as recorded in tax records). We use the 2013-17 average (mean) count of workers' primary jobs by tract of residence.

We estimate neighborhood workforce totals using the 2013-17 American Community Survey (ACS), specifically the information reported for census tracts. The ACS is a continuous survey conducted by the U.S. Census Bureau to collect housing, demographic, social and economic information.^{xix} On an annual basis, the sample represents about 2.0-2.5% of households and individuals; as such, reported statistics are subject to sampling variation. For small geographies (less than 65,000 persons), statistics are reported as a five-year average. Census tracts fall into this five-year reporting category, and typically have a population between 2,500 to 8,000 persons (some of the densest census tracts in Orange County exceed 10,000 persons). Our analysis includes workers employed in the private sector, including nonprofit organizations.^{xx}

There are some data limitations to using LEHD data. The first is possible error in assigning workers to their place of residents because the LEHD relies on geocoding data merged from tax

and other administrative records. These records contain addresses that may differ from the person's current place of permanent residence or is outdated. There is also an issue of misusing social security numbers to secure employment, which affects undocumented immigrants and others who want to avoid being identified. Because of these problems, the LEHD can over- or under-count workers, particularly for small geographies.

The primary limitation of the ACS is sampling error. Although selected randomly, small sample size at the tract level produces a large confidence interval (the range that contains the real number of workers). In turn, under- and over-counts in both ACS and LEHD data can impact the precision of the estimated UI coverage rate, particularly for tracts with few workers.^{xxi}

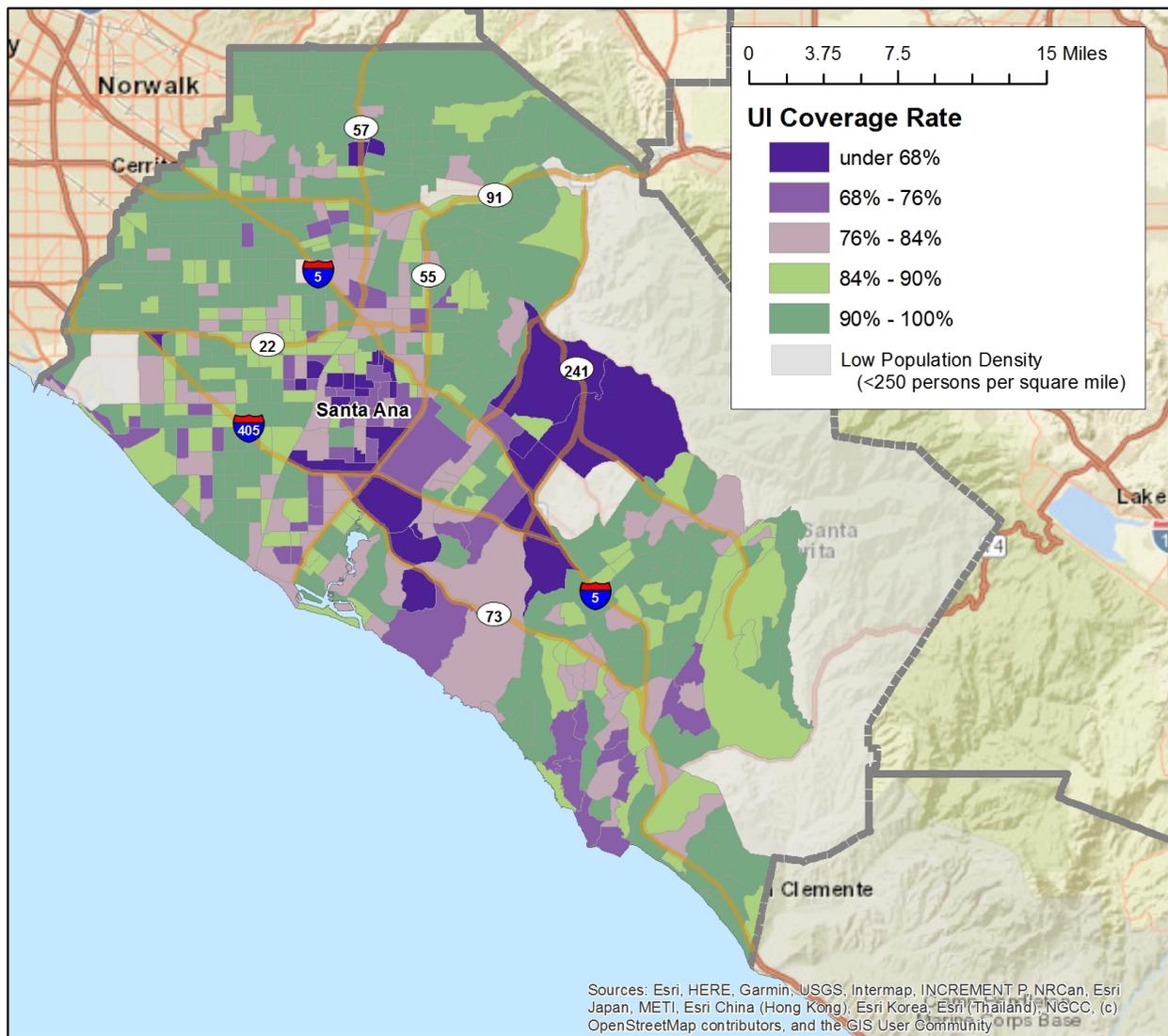
Finally, there is a temporal problem due to the different ways the ACS and the LEHD collect data. The LEHD includes anyone who worked during a given payroll quarter, which is equivalent to asking a person if she or he were employed over the last three months. The ACS employment measures, on the other hand, are based on asking a respondent about her or his current employment status at a single point in time during the survey. On average, the LEHD tends to produce a larger count than the ACS for a hypothetical sample of workers; consequently, there is a corresponding upward bias in our estimated UI coverage rates. The bias is more severe among workers who have high turnovers.

Despite these data limitations, the available information is nonetheless sufficient for first-order approximations and statistical analyses. For this brief, it is more useful to look at the relative ranking of neighborhoods by the estimated proportion of workers covered by the UI program. The estimate rate may be upwardly biased, but the relative ranking in large classification groups is reasonable. On average, approximately 13% of workers in Orange County may not be able to receive federal CARES Act UI funds. This may be an upper estimate in light of UI expansion under the CARES Act. However, higher rates among more vulnerable workers and low-coverage neighborhoods across Orange County are evident and will likely persist.

Neighborhood Variation

The map of Orange County below (Fig. 1) displays estimated rates of unemployment insurance coverage at the census tract level. The coverage rate is the same as the percentage of private sector workers eligible for, or covered by, unemployment insurance prior to the COVID-19 crisis. Tracts shaded darkest purple have the lowest rates of coverage. Green tracts have the highest levels of coverage. The weighted mean coverage rate at the census tract level for Orange County is 86.6%. That is, approximately 87% of all private sector workers in an average census tract were covered by unemployment insurance at the onset of the COVID-19 crisis. The weighted mean accounts for different population sizes across census tracts.

Fig. 1: Neighborhood Unemployment Insurance Coverage Rates, Orange County, CA



Coverage Rate	Map Color	Relative Risk Category
Less than 68%	Dark purple	Lowest coverage, or Highest risk
68 – 76%	Medium purple	Low coverage, or High risk
76 – 84%	Light purple	Below average coverage, or Above average risk
84 – 90%	Light green	Average coverage, or Low risk
90 – 100%	Dark green	Above average coverage, or Minimal risk

We use a classification scheme based on the standard deviation to identify different levels of coverage or, conversely, uninsurance risk. The lightest green category captures census tracts near the county average for unemployment insurance coverage: 84 – 90% (+/- 0.25 std from

the mean). The darkest green category identifies tracts with above average coverage rates: 90 – 100% (+0.25 to +1.0 std). Workers residing in these two categories of tracts are relatively well situated to receive benefits in case of unemployment.

All shades of purple illustrate different levels of below-average unemployment insurance coverage. Residents in these tracts are at relatively higher risk of not receiving unemployment benefits and short-term income support. We classify the lightest purple tracts as below average coverage—and above average risk—with coverage rates between 76% and 84% (-1.0 to -0.25 std). Put differently, up to 24% of workers who reside in these tracts were not eligible for UI at the onset of COVID-19.

We classify medium purple tracts as high risk, with coverage rates falling between 68% and 76% (-1.75 to -1.0 std). Up to 32% of workers residing in these tracts were not in the UI system at the onset of COVID-19.

Finally, the darkest purple tracts identify communities at highest risk of not receiving added income support from unemployment insurance programs with less than 68% of all workers covered by UI (< -1.75 std). Between 32% and 48% of workers residing in these tracts fell outside the UI program at the onset of COVID-19.

Neighborhoods with the lowest levels of UI coverage and highest risk of not receiving benefits are concentrated in Santa Ana, including tracts adjacent to John Wayne Airport. Fullerton, Costa Mesa, and Anaheim are home to several higher risk tracts. Other patterns of risk may be attenuated by provisions of the CARES Act and household wealth reserves. San Joaquin Hills, for example, a highest risk tract south of the 73 tollway, also has a significantly high rate of self-employment and a high average household income (\$250,000). Similar tracts along the 241 tollway have higher than average household incomes; these are also less populous tracts.

Table 1 provides additional social and economic characteristics of neighborhoods ranked by coverage rate. Workers not covered by unemployment insurance are concentrated in lower income and higher poverty neighborhoods. Neighborhoods with the lowest UI coverage (dark purple) have the highest percentage of households with incomes under \$25,000 (17% compared to the Orange County mean of 14%) and the highest levels of poverty (16% of households live in poverty compared to 12% for Orange County). These neighborhoods also have the highest proportions of renters: 61% of all residents are renters compared to the Orange County average of 43%. These statistics indicate that workers in these neighborhoods have the fewest back-up resources to make ends meet in the wake of losing a job. Without

Table 1

Characteristics of Orange County Neighborhoods by UI Coverage Rate

	Under 68%	68%- 76%	76%- 84%	84%- 90%	90%- 100%	Orange County
Total Tracts	27	45	90	104	308	574
Language Spoken						
English Only	40%	49%	56%	55%	59%	56%
Spanish Spoken	27%	30%	22%	22%	19%	22%
Educational Attainment						
Less than High School	22%	22%	15%	16%	13%	15%
High School or GED	13%	17%	17%	18%	18%	17%
Some College	15%	18%	20%	21%	22%	21%
Associated Degree	6%	7%	8%	8%	8%	8%
BA or Higher	45%	35%	40%	37%	39%	39%
Household Income						
Under \$25,000	17%	14%	14%	14%	14%	14%
\$25,000 - \$49,999	18%	18%	16%	17%	16%	17%
\$50,000 or more	65%	68%	70%	69%	70%	69%
Hispanic Status						
Hispanic	42%	46%	35%	33%	31%	34%
Not Hispanic	58%	54%	65%	67%	69%	66%
Race						
White/Caucasian	46%	58%	61%	60%	67%	62%
Black or African American	2%	2%	2%	2%	2%	2%
Native American	0%	0%	0%	1%	1%	0%
Asian/Pacific Islander	26%	16%	19%	22%	20%	20%
Other Race	22%	20%	14%	12%	7%	12%
Mixed Race	3%	4%	4%	4%	4%	4%
Housing Tenure						
Own	39%	44%	51%	57%	65%	57%
Rent	61%	56%	49%	43%	35%	43%
Poverty						
Households in Poverty	16%	13%	11%	10%	10%	12%
Nativity Status						
Foreign Born	42%	35%	30%	31%	28%	30%

Source: 2013-2017 American Community Survey (5-Year Estimates)

emergency relief in the form of unemployment benefits, these workers and their families are at higher risk of a wide range of severe set-backs stemming from economic precarity, including eviction, food insecurity, failing health, and further poverty.

The highest risk neighborhoods are disproportionately Latinx or Asian. Strikingly, these are also immigrant neighborhoods. The share of the workforce that is foreign-born is significantly higher in the highest risk neighborhoods than all other categories of UI coverage (42% immigrant compared to 35% for the next “low coverage” group of neighborhoods and 30% for the Orange County neighborhood average). These neighborhoods will likely fall through the cracks of the newly expanded UI programs given the high correlation of immigrant workers with undocumented workers, low-wage status, and the historically lower UI take-up rates among immigrant and low-wage workers.^{xxii}

In summary, Orange County’s neighborhoods at highest risk of not receiving adequate economic assistance in the wake of the COVID-19 unemployment crisis are low-income, predominantly Latinx or Asian, and predominantly immigrant. Residents of these Orange County neighborhoods have the fewest economic resources to weather a prolonged economic downturn. Their immediate economic well-being matters not only for their families, but also for the economic resilience of their immediate communities and cities.

Implications for Policy and Implementation

The findings from the analyses show that low-income, immigrant communities and communities of color have a disproportionately high number of workers who are most at risk of not receiving state and federal unemployment benefits from the CARES Act. This exclusion places enormous strain on families already in a precarious financial situation. It also greatly weakens the economic base of neighborhoods that have historically suffered from under-investment.^{xxiii} These neighborhoods have the fewest resources and the least capacity to weather the economic crisis created by COVID-19.

One of most pressing policy issues is how to offset the bias in the CARES Act in order to provide financial support more universally to all affected workers. There are many who will fall between the cracks because they are not covered or do not meet eligibility requirements. Many are low-wage workers who do not earn enough to qualify, are part-time workers such as students, or are workers in the informal economy. Undocumented workers likely comprise a large segment of those least likely to receive federal UI CARES Act coverage. This is unfortunate because many undocumented workers contribute to the U.S. economy and pay U.S. taxes. Because of the jobs they hold, they are more likely to be hurt by the economic disruptions and layoffs caused by the COVID-19 crisis. Some state and local governments are creating relief programs for

undocumented immigrants: one-time \$500 cash grants for individuals and up to \$1,000 for families in California, and \$400 cash grants for individuals and up to \$1,000 for families in New York City.^{xxiv}

A second pressing policy issue is how to equitably implement and enroll eligible workers in the expanded UI programs. Eligible workers may not apply for benefits because they do not know they are eligible, do not know how to apply, or get discouraged during the process.

Lastly, it is critically important to continually monitor developments and, when possible, analyze direct measurements of CARES Act payment at the neighborhood level. Such information is vital to a fair and equitable immediate response to the COVID-19 crisis, and subsequently to post-coronavirus recovery efforts.

Recommendations

1. Enact federal policy that provides federal UI benefits to marginalized populations least likely to receive UI benefits from the CARES Act, including authorized immigrant workers who may be deemed ineligible for federal Pandemic Employment Assistance.^{xxv}
2. Enact state policies that provide state UI benefits to marginalized populations least likely to receive UI benefits from the CARES Act, including authorized immigrant workers who may be deemed ineligible for federal Pandemic Employment Assistance.
3. Expand state UI outreach efforts, targeting marginalized populations least likely to apply for UI benefits.
4. Provide grants to community-based organizations, including workers' centers, to connect unemployed marginalized workers to unemployment resources, akin to the role community-based organizations play in connecting historically undercounted communities to the Census.
5. Create state programs targeted at providing economic assistance and social services to immigrant neighborhoods with high rates of unemployment. Governor Newsom's announcement of a \$125 million relief fund for immigrants without legal status sets an important precedent for such efforts.^{xxvi}
6. Ensure that marginalized populations are aware of, and take advantage of, resources in the private and the philanthropic sector to help weather the COVID-19 storm.

7. Enact federal and state polices, and fund programs, to equip economically displaced persons with job skills that are marketable during and after the COVID-19 crisis.

ⁱ This study is modeled after a similar study conducted by Ong and Associate for Los Angeles County. Ong and Associate provided the estimates on unemployment-insurance coverage. This study used and/or adapted with permission some text from Paul Ong, Elena Ong, and Jonathan Ong, "Economic Impacts of the COVID-19 Crisis in Los Angeles, Unemployment-Insurance Coverage and Disadvantaged Neighborhoods," April 12, 2020.

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ⁱⁱⁱ Luna, Taryn, Patrick McGreevy, and John Myers. 2020. "California to provide more help for the unemployed and immigrants amid coronavirus." *Los Angeles Times*. April 15. <https://www.latimes.com/california/story/2020-04-15/gavin-newsom-california-coronavirus-help-unemployment-independent-contractors-immigrants>

^{iv} Wolfers, Justin. 2020. "The Unemployment Rate Is Probably Around 13 Percent." *New York Times*. April 3.

^v Cohen, Patricia. 2020. "Jobless Numbers are 'Eye-Watering' but Understate Crisis." *New York Times*. April 23. <https://www.nytimes.com/2020/04/23/business/economy/unemployment-claims-coronavirus.html?searchResultPosition=1>

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^{vi} Dickerson, Caitlin. 2020. "At Least 16,780,00 Americans Have Lost Their Jobs." *New York Times*. April 10.

^{vii} McGreevy, Patrick. 2020. "California's unemployment call center is still struggling to process claims." *Los Angeles Times*. April 20. <https://www.latimes.com/california/story/2020-04-20/california-unemployment-agency-edd-struggling-call-center>

^{viii} Price, Daniel N. "Unemployment insurance, then and now, 1935-85." *Soc. Sec. Bull.* 48 (1985): 22.

^{ix} UI Replacement Rates Report, https://oui.doleta.gov/unemploy/ui_replacement_rates.asp

^x H.R. 748—CARES Act. <https://www.congress.gov/bill/116th-congress/house-bill/748/text>

^{xi} National Employment Law Project, "Unemployment Insurance Provisions in The Coronavirus Aid, Relief, And Economic Security (Cares) Act," Marcy 27, 2020. <https://www.nelp.org/publication/unemployment-insurance-provisions-coronavirus-aid-relief-economic-security-cares-act/>

^{xii} California Employment Development Department, "Pandemic Unemployment Assistance—Eligibility Requirements," https://www.edd.ca.gov/about_edd/coronavirus-2019/pandemic-unemployment-assistance.htm

^{xiii} California Employment Development Department, "Eligibility Requirements." <https://www.edd.ca.gov/Unemployment/Eligibility.htm>

^{xiv} According to one source, California, Colorado, Illinois, Michigan, Texas, and New York <https://www.informedimmigrant.com/guides/daca-coronavirus/#>

^{xv} McGreevy, Patrick. 2020. "California's unemployment call center is still struggling to process claims." *Los Angeles Times*. April 20. <https://www.latimes.com/california/story/2020-04-20/california-unemployment-agency-edd-struggling-call-center;>

^{xvi} Bureau of Labor Statistics, U.S. Department of Labor, The Economics Daily, "Most unemployed people in 2018 did not apply for unemployment insurance benefits," https://www.bls.gov/opub/ted/2019/most-unemployed-people-in-2018-did-not-apply-for-unemployment-insurance-benefits.htm?view_full (retrieved on April 21, 2020).

^{xvii} The self-employed are not included in this analysis, as they are typically not included in UI programs and not reported in LEHD data.

^{xviii} <https://lehd.ces.census.gov/>

^{xix} <https://www.census.gov/programs-surveys/acs>

^{xx} Non-profit organizations are not required to participate in the UI program, but many do. We also examined UI coverage rate for workers just in the for-profit sector, and found similar results.

^{xxi} A simple test for heteroscedasticity finds that the variance around tract-level estimates of UI-coverage is correlated with the ACS estimates of the size of the labor force in tracts. Moreover, the estimates for tracts with few workers can produce unrealistic coverage levels. When the denominator (ACS estimate of the labor force) is significantly under-counted and the numerator (LEHD report of workers) is over-counted, the combination may lead to a calculated coverage rate greater than 100%. Not surprisingly, this affects the tracts with few workers, and the coverage rate is top coded to 100%.

^{xxii} California Budget Project, "Making the Unemployment Insurance System Work for California's Low Wage Workers," 2001. <https://calbudgetcenter.org/wp-content/uploads/r0104ui.pdf>

^{xxiii} Ong, Paul M., and Silvia R. Gonzalez. *Uneven Urbanscape: Spatial Structures and Ethnoracial Inequality*. Cambridge University Press, 2019.

^{xxiv} Luna, Taryn and Patrick McGreevy. 2020. "California plans \$125 million in relief to immigrants without legal status. Here are details." *Los Angeles Times*. April 16. <https://www.latimes.com/california/story/2020-04-16/california-plans-125-million-in-relief-to-immigrants-without-legal-status-here-are-details>; City of New York, Office of the Mayor. (2020, April 16). *Mayor de Blasio Announces New York City COVID-19 Immigrant Emergency Relief Program with Open Society Foundations* [Press release]. Retrieved from <https://www1.nyc.gov/office-of-the-mayor/news/262-20/mayor-de-blasio-new-york-city-covid-19-immigrant-emergency-relief-program-open>.

^{xxv} Rebecca Smith, Immigrant Workers' Eligibility for Unemployment Insurance, March 31, 2020. <https://www.nelp.org/publication/immigrant-workers-eligibility-unemployment-insurance/>

^{xxvi} Luna, Taryn and Patrick McGreevy. 2020. "California plans \$125 million in relief to immigrants without legal status. Here are details." *Los Angeles Times*. April 16. <https://www.latimes.com/california/story/2020-04-16/california-plans-125-million-in-relief-to-immigrants-without-legal-status-here-are-details>