

LIVABILITY LAB

MUSKEGON COUNTY CHALLENGE: LL 2.0

Holding strong to the community's audacious vision:
 Creating a system that ensures livability for all Muskegon County residents.

The world changed significantly since the first Livability Lab challenge cycle wrapped on January 23, the impact on our community is profound. One thing that doesn't change is the perseverance of Muskegon County residents. The Livability Lab action teams are adjusting to and addressing current community conditions, and are ready to work through the next challenge cycle.

COMMUNITY CONDITIONS: The Community Conditions below were identified by resident surveys gathered March - July 2020; and by local, state and national databases and reports.

LIVABILITY ELEMENT: ECONOMIC OPPORTUNITY

COMMUNITY CONDITIONS AND COVID IMPACT
 CONSIDERING THE NEXT PHASE OF CHIR WORK AND LIVABILITY LAB

HEALTH INFLUENCERS	SNAPSHOT OF MUSKEGON COUNTY RESIDENT INPUT FROM SURVEY MATERIAL	SNAPSHOT OF NATIONAL, STATE OR LOCAL POLICY OR OTHER IMPACT FACTORS
<p>Employment</p>	<ul style="list-style-type: none"> • Being laid off is a concern because will jobs change permanently? Will they hire me back once this is under control? I guess it is the not knowing that concerns me. • I am not working at the moment but I am grateful for unemployment during a time like this. • We need a resource to help those filing for unemployment. It is a nightmare trying to navigate the system. • Not able to work and can't fill out my unemployment as I don't have a computer. • We are all working from home in my agency. It has made it difficult for parents to attend programming as they don't all have the sufficient technology. Projects take longer to impalement. Personally, I do not have child care any longer. • Front line staff (direct care workers) are vastly underpaid and often undervalued, and they're understandably concerns about staying healthy themselves. If they decide not to work, we'll have many seniors unable to care for themselves. • No work, no income, so far I'm not qualified for unemployment. • I have zero income! Self-employed so ineligible for unemployment benefits. 	<ul style="list-style-type: none"> • Michigan's failure to promptly pay benefits to thousands of residents who lost their jobs during the coronavirus pandemic is driven in part by a computer system that state officials have known for years is faulty but failed to fix. • As Michigan's economy collapsed in March, the state's unemployment website crashed, phone lines clogged and a controversial computer system flagged one-third of all claims for fraud, 540,000 of 1.7 million. That froze payments for weeks or months to jobless residents. The Bridge, July 20, 2020 • More than 2 million Michiganders have been on unemployment at some point during the pandemic, including 506,000 people still o unemployment, as of the week ending in July 11. MLive 7/24/20 • Democrats and Republicans agreed on a plan to fix the \$2.2 billion budget shortfall created by the coronavirus pandemic. It includes using \$1.3 billion in federal aid, \$483 million in hard cuts and \$350 million from the rainy-day fund. MLive 7/24/20

		<ul style="list-style-type: none">• The projected shortfall in Michigan’s 2021 budget is \$3.1 million currently. MLive 7/24/20 <p>U.S. Census: Weekly Pulse Newsletter:</p> <p>See Data Tables</p> <p>Based on responses collected July 9 through July 14, 2020, the Household Pulse Survey estimates that during the COVID-19 pandemic:</p> <ul style="list-style-type: none">• 50.1% of American adults live in households which have experienced a loss in employment income• 35.1% of American adults expect to experience a loss in employment income• 29% of Latino families have had someone in their household lose their job since businesses across the country began shutting down due to COVID-19. Job losses among Latinos are highest among 18-29-year-olds and those with income levels of \$25,000 or lower, with each rising to 37%. Brookings, 7-27-2020• 52% of Latino parents/primary caregivers have had their work hours or their pay cut, but have kept their jobs. Brookings, 7-27-2020• Disparities are taking their toll on economic recovery—economists previously estimated that even a four week school closure had the potential to reduce global annual GDP by 1.5 percent, and a recent analysis by the University of Chicago shows that nearly 11 percent of the U.S. workforce will be unable to return to work full-time if schools and childcare facilities remain closed. A recent APCO poll highlighted some of the things Americans believe companies can do to be seen as a good employer, both for short-term health and safety and longer-term support, including allowing flexible work hours (86 percent), providing resources for (83 percent) or extending remote work (82 percent) and offering childcare for employees (69 percent). APCO Forum, 7/20/2020
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<p>Small Business</p>	<ul style="list-style-type: none"> • Personally, we closed our small business due to the virus, so I'm concerned about economics. Professionally, we serve older adults and we're concerned about having enough staff to go into their homes to ensure they remain safe and healthy. • As a real estate investor, we cannot list houses. Renters are not making their rent payments which means it's very difficult to keep our business afloat. We have had to stop our projects and lay people off. • My business is losing money. We cannot serve as many people as we would normally. • Isolation and loss of 55% of business. • Worried about...Jobs being available once this is over and child care with no school. We are self-employed but the economy looks like it will be severely impaired whenever this ends so that limits my hope that we will make up for this time during the stay at home order. • We cannot work our lawn service business so all income has stopped coming in. • I run a small business, so sales have been slower. Additionally, I decided to close up one more day a week and only offer curbside pickup. This limits my normal foot traffic. • The biggest impact has been economic, greatly slowing our company's ability to generate new revenue. • Worried about...our income being reduced/eliminated. End result could be us closing up. • I opened just over a year ago and am just now getting ahead and starting to turn a small profit. I'm concerned that this will set me back again. • Concerned about. How will our business survive? • We need a way to donate directly to a small business. 	<ul style="list-style-type: none"> • Consumer confidence in returning to shopping and dining remains at record lows. Today, 35 percent of retail and shopping, and 53 percent of restaurants on Yelp that were open on March 1, 2020 are now permanently closed. Regardless of the pandemic's outlook, one thing remains true: restaurant and retail remain in a fight for their lives. APCO Worldwide, July 6, 2020 • Almost 3,600 businesses have filed for bankruptcy in the United States in the first half of 2020, a 26% increase from last year, The Wall Street Journal • There were more than 1 million black-owned businesses in the U.S. at the beginning of February according to research from the University of California at Santa Cruz, which drew from Census survey estimates. By mid-April 440,000 black business owners had shuttered their company for good – at 41% plunge. By comparison, 17% of white-owned businesses closed during the same period. CBS News, June 22, 2020 • More than 121,000 Michigan businesses and not-for-profit organizations borrowed from the federal government's Paycheck Protection Program loan fund this spring, underscoring the severity of the immediate economic crisis triggered by government-mandated shutdowns to mitigate spread of the coronavirus. Crain's Detroit Business, July 6, 2020 • Losses and closures continue to mount in the nation's restaurants, with the pandemic's impact on the industry totaling \$145 billion in lost sales through June, according to the U.S. Census Bureau. The Bridge, July 24, 2020 • Black- or African American-owned businesses are slightly more likely to have applied for bank financing than white-owned businesses, but less than 47 percent of Black applicants are approved, versus more than 75 percent for white applicants, according to a 2017 Federal Reserve report on credit availability for small businesses. The credit application data was from a 2014 annual survey of entrepreneurs by the
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<p>Financial Insecurity</p>	<ul style="list-style-type: none"> • Mentally draining and financially scary. • Losing my business, losing my home, having everything shut off. No food. • That the economy will break down causing long term damage to the community. • Loss of income for my husband. And, because he is self-employed, he doesn't get unemployment. • I'm stuck with a quarter of the pay while all my kids stay home. • My son has the virus and cannot work. My income can't support him so we are in a bad situation. • We're recently retired, so our retirement account losses are very concerning for our future. • I have zero income! Self-employed so ineligible for unemployment benefits. • Employment hours have been cut resulting in decrease in income. • We need a resource to help those filing for unemployment. It is a nightmare trying to navigate the system. 	<ul style="list-style-type: none"> • When adjusted for inflation, the wages of workers in the bottom tenth of the U.S. economy have risen just 3% since 2000, while those in the top tenth have risen 15.7%, according to the Pew Research Center. This stagnation, aggravated by the decline in labor unions, is driven by a rise in jobs without guaranteed hours, benefits or even pay. Time Magazine, Alana Semuels, Thursday, May 7, 2020. • In Michigan, nearly 1.7 million households — 43 percent — could not afford basic needs such as housing, child care, food, transportation, health care, and technology in 2017, according to a report by the Michigan Association of United Ways. (ALICE Population)