

Family Financial Assistance During COVID-19: Findings from the Family Strengths Research Study

Financial Needs During COVID-19: The COVID-19 pandemic has caused the closure of many businesses. Families are experiencing loss of income, reduced hours, and job loss due to COVID-19. Families also have challenges receiving unemployment benefits and financial assistance due to delays, denials, and eligibility requirements. Unemployment has caused many families to lose health insurance benefits important for keeping them healthy during this pandemic. Families also need financial assistance for housing, utilities, food, internet, and other supplies.



How are Families Meeting their Financial Needs in Western PA?

The [Family Strengths Survey](#) of parents and caregivers found that:

- Almost **half** of households (48%) experienced job loss or decreased income related to COVID-19;
- Almost **one third** (28%) experienced a decrease in income in the past week;
- Families increasingly reported using unemployment benefits, but this remained a top need.

Families described the financial struggles they face with lower incomes and loss of their job or business:

- *“Not receiving any income to be able to pay bill and put food on the table.... Unemployment is impossible to get a hold of and I need to pay bills, put food on the table, need my internet for my child to do his home work but I need my unemployment to pay my bills.”*
- *“I’m navigating unemployment. My hours were cut but I need to maintain health insurance through my employer so I’m trying to figure that out.”*
- *“We have a small business. It is our livelihood and all we know. We are out of business. My husband and I are devastated. We have no idea what to do or what to expect. We are going lose everything.”*

These Programs Can Help Provide Financial Support:

- Unemployment Compensation: PA online link: <https://www.uc.pa.gov/unemployment-benefits/file/Pages/File%20an%20Initial%20Claim.aspx> or apply by phone 1-888-313-7284
- Disaster Unemployment Assistance available to Pennsylvanians whose jobs have been interrupted by the COVID-19 outbreak (and not eligible for typical Unemployment Compensation benefits): <https://www.disasterassistance.gov/get-assistance/forms-of-assistance/4466>
- Pandemic Unemployment Assistance if you are not eligible for regular unemployment: <https://www.uc.pa.gov/unemployment-benefits/file/Pages/Filing-for-PUA.aspx>

Grants and Loans for Lost Wages and Jobs:

- Support for Tipped Workers (service industry workers, car service drivers): <https://ofwemergencyfund.org/help>
- Coronavirus Financial Bridge Loan - up to \$5,000 in loans available to households in Allegheny, Armstrong, Beaver, Butler, Westmoreland, and Washington counties: <http://hflapgh.org/coronavirusloan/>
- [Emergency Relief for Service Workers](#)
- Just Harvest's provides information about resources and programs during this time: <https://www.justharvest.org/resources-to-help-people-through-the-coronavirus-pandemic/>



About this Study: The Family Strengths Study is a weekly survey of parents or expecting parents in Western PA. The study is a collaboration between UPMC Children’s Hospital of Pittsburgh (CHP), University of Pittsburgh (Pitt), United Way, and the Allegheny County Health Department and Department of Human Services. This survey is part of the Pittsburgh Study and made possible through support from the CHP Foundation, Pitt Department of Pediatrics, The Grable Foundation, and The Shear Family Foundation.

For more information, visit <https://www.pediatrics.pitt.edu/family-strengths-survey>

Who do I contact for more information? For more information please contact:

Family Strengths Survey team at PGHstudy@pitt.edu

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Additional Resources to Help with Financial Need:

Financial Assistance

- [Click here](#) for information on stimulus payments.
- [Click here](#) for information about steps to take to receive payment as a “non-filer” for those who did not file in 2018 or 2019 and do not receive social security or disability.
- [Click here](#) for the Coronavirus Financial Bridge Loan Program.
- Displaced Workers in the Mon Valley region are encouraged to reach out to the Mon Valley Initiative for support - 412-464-4000 ext 4027 or email chowell@monvalleyinitiative.com

Housing

- Housing Stabilization Fund: <https://www.ura.org/pages/housing-opportunity-fund-programs>
- The Urban League of Greater Pittsburgh provides support for households in Pittsburgh need of rental, mortgage payment, and/or utility assistance, specifically because their work hours were cut due to COVID-19. Call (412) 227-4163 or <http://ulpgh.org/programs/housing/> to be screened for assistance.
- See the [Allegheny County Courts Save Your Home Program](#) to stop foreclosure.
- If you need safe shelter or to be referred to a shelter call Allegheny Link at (866)-730-2368. The Housing Assistance Program serves Allegheny county residents who are facing eviction and have a magistrate’s notice.
- Call the Allegheny County Safe and Healthy Homes Program (412) 350-4048.
- Housing Opportunity Fund (HOF) and COVID 19 serves City of Pittsburgh that need to stabilize their housing or have lost employment due to the virus (referrals come from United Way 211)

Utilities and Internet

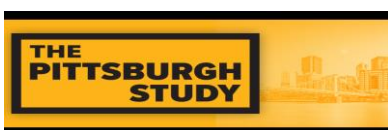
- Reach out to Allegheny County Link for resource coordination: Call 1-866-730-2368
- Pittsburgh Water and Sewer Authority (PWSA): All water shutoffs are stopped through May 31st.
- Duquesne Light: Service shutoffs stopped through at least May 1st; Late fees waived through May 1st. [Click here](#) for payment assistance information.
- Low Income Heating & Energy Assistance Program (LIHEAP): Can apply on the COMPASS website (link): <https://www.compass.state.pa.us/compass.web/Public/CMPHome>
- [Click here](#) to apply for Dollar Energy Fund utility assistance (first apply to LIHEAP).
- [Click here](#) for information from the Public Utility Commission.
- Most banks, utility companies, and landlords are offering payment deferrals. Reach out to your provider.
- Spectrum: 60 days free broadband and Wi-Fi access to households with K-12 and/or college students who don’t already have a Spectrum broadband subscription. Call 1-844-488-8395.
- Comcast: free Internet Essentials for new customers. [Click here to learn more.](#)
- [Click here](#) for information on free access to current Comcast Xfinity hot spots.

Career Development/Employment

- Jewish Family & Children Services (JFCS) is offering career development support, with free online appointments. Contact Wendy Solomon at 412-586-3722 or email wsolomon@jfcspgh.org
- Employment Opportunities: Partner4Work: <https://www.partner4work.org/news/covid-19-resources/>
- CareerLink Pittsburgh: <https://www.careerlinkpittsburgh.com/>

Financial Counseling/Planning

- Virtual Financial Counseling free & available to Pittsburgh residents
- Check out their page and choose one of the links to make an appointment
- https://drive.google.com/file/d/1dac6HgYpLgzUPNLtyn-y6s1qiM0wOK5Y/view?fbclid=IwAR1Pxf0BvVMTcSX_WtIYFua7SIQUICx0c2Fd1927Oh1vhPe261cEViy1Yw



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