



# INCOME SUPPORT PROGRAM LISTINGS

**Project Background:** AC CAN used its October quarterly Stakeholder Convening to harvest the knowledge of some of our members, who we asked to identify non-governmental programs and organizations that provide cash grants, subsidies, or in-kind assistance to income-eligible clients. Using that information, we created our first version of the Income Supports Spreadsheet. We envisioned that the project would ultimately respond to two simple, but critically important needs.

First, there is an extensive need among Alameda County households for ways to bridge the gap between what they earn, and what it actually costs to live here, as mentioned above. As a result, many Alameda County residents may turn to predatory lenders. A persistent state of financial insecurity can be arise as past-due debts accrue on a person's credit file, ultimately to be flagged in a pre-employment background check, which in turn leads to the denial of a promising job opportunity.

One positive outcome of the project would be that by raising awareness and visibility of income support programs, we can make the recourse to predatory lenders and other asset-stripping services a less attractive consumer alternative. Another foreseeable positive result could be an increased enrollment of residents in income support programs which leads to the accumulation of cash savings by reducing the amount of income spent on basic needs.

The Income Support Spreadsheet project addresses a second critical need to connect the relatively well-known system of federal, state, and municipal public welfare benefits programs, with the universe of non-governmental income supports. AC CAN envisions that the project will help us to chart and understand the local landscape of the non-governmental programs constituting the complementary "other side" of our socioeconomic safety net.

**DEFINITIONS:** The term "income supports" as used in this database refers to the network of private (i.e., non-governmental) organizations (private charities, churches, nonprofit community based organizations and service providers, for-profit businesses, etc.) offering cash assistance, goods, and/or services intended to meet the basic needs of poor households. Together, these strategies and programs constitute a type of "private social safety net" which complements the anti-poverty effects of the conventional public welfare benefits system by allowing low-income families to maximize their income. The type of aid provided includes temporary or long-term

assistance arising from an emergency or ongoing constraint on household income. Notable examples of private social safety net programs include PG&E's CARE and FERA programs; Comcast's reduced-cost broadband service; and free food distributed through multiple charitable organizations partnering with the Alameda County Food Bank.