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Left Behind During a Global Pandemic: An Analysis of Los Angeles County Neighborhoods at Risk of Not Receiving Individual Stimulus Rebates Under the CARES Act

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LEFT BEHIND DURING A GLOBAL PANDEMIC:

An Analysis of Los Angeles County Neighborhoods at Risk of Not Receiving COVID-19 Individual Rebates Under the CARES Act

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EXECUTIVE SUMMARY

Los Angeles County is experiencing an unprecedented disruption due to the spread of COVID-19. As of April 12, 2020, the novel coronavirus has infected more than 9,192 individuals and caused more than 296 deaths.[1] In response to the pandemic, state and local officials have limited person-to-person interactions by restricting all non-essential business activities and ordering "shelter-in-place" measures. The direct and indirect COVID-19 related disruptions are creating enormous financial hardships to workers, families, businesses, and communities.[2]

Nowhere is the magnitude of economic impacts clearer than in the dramatic increase in unemployment claims, which are significantly higher than the numbers recorded during the peak of the Great Recession.[3] The week of April 8th 6.6 million new unemployment claims were filed,[4] with over a million in California alone. In response to the economic disruptions associated with COVID-19, Congress passed the "Coronavirus Aid, Relief, and Economic Security Act" or the "CARES Act", which provides $2.2 trillion in relief.[5] The CARES Act includes measures to help people that are struggling financially, including stimulus payments ("CARES Act individual rebates") to cover basic needs. These stimulus payments are tied to tax filing status, impose limits based on adjusted gross income, and available to any 'eligible individual' who has a valid identification number.[6] As a result of the CARES Act, eligible individuals can expect to receive up to $1,200 for single tax filers, $2,400 for joint filers, plus $500 for each qualifying child.[7] However, the CARES Act eligibility standards mandate a social security number for any eligible individual, including a spouse in joint returns and any qualifying child. As a result, CARES Act individual rebates exclude vulnerable immigrant households, namely those that are headed by non-citizens and even those that are mixed-status due to a spouse or child's status. Through the Individual Taxpayer Identification Number (ITIN), non-citizens pay taxes through the Internal Revenue Service,[8] and as of 2015, there were 4.35 million ITIN filers who paid over $13.7 billion in net taxes.[9]

The exclusion of non-citizens, even those who pay taxes,[10] exacerbates the vulnerability already faced by these families during a global pandemic. California is home to about a quarter of the foreign-born population in the U.S.[11] Estimates of the foreign-born population assume that about 23% are undocumented in California, representing about 2.4 million people in 2017.[12] Nearly one in ten California workers is an undocumented immigrant, and 12.3% of California's K-12 school children likely have an undocumented parent.[13] Los Angeles County is home to an estimated 886,000 undocumented immigrants.[14] Further, 20% of the County's population is either undocumented themselves or live with an undocumented family member. Research finds that nearly two-thirds of the County's undocumented population lives below 200% of the federal poverty level (about $51,000 for a family of four), over four-fifths are Latino (84%), and two-thirds have been in the U.S. for more than a decade.[15]

This report estimates the proportion of the County's population who are least likely to receive a CARES Act individual rebate, to identify the geographic and demographic communities most in financial need during this pandemic. Findings demonstrate that Latino-majority neighborhoods are most at risk of not receiving a CARES Act individual rebate; these neighborhoods represent two-thirds of the County's population in the two highest-risk categories. In addition to Latinos, this analysis also finds that low-income communities and other communities of color are most at risk of not receiving a CARES Act individual rebate.

Key findings include:

- The share of racial/ethnic neighborhoods at the highest risk of not receiving a stimulus check are: 8% of Black neighborhoods, 13% of Asian neighborhoods, 21% of white neighborhoods, and 56% of Latino neighborhoods.[16] The share of Latino neighborhoods at the highest risk is more than twice that of white neighborhoods. Roughly 47% of the County's immigrant population also reside in the highest risk neighborhoods.

- Neighborhoods designated most at-risk, on average, are lower-income and have a greater proportion of individuals that are poor and struggling.

- The population not eligible for the stimulus checks are more likely to be concentrated in predominantly renter neighborhoods that have a higher share of households that are cost-burdened. Among zip codes with the highest risk of not receiving a stimulus check, 30% of households (1 in 3) are severely burdened by housing costs.

- Neighborhoods with the highest proportion of residents most at risk of not receiving a stimulus payment are concentrated in Downtown Los Angeles, including Westlake/MacArthur Park, Koreatown, Chinatown, Skid Row, and Pico-Union, in addition to the following neighborhoods: South Central, Hollywood, Long Beach, East Hollywood, and Glendale.

- Some of the high-risk areas are due to special circumstances, such as those who live on or around universities (Pepperdine in Malibu, UCLA in Westwood, USC south of Downtown LA, Claremont near the County's eastern edge) because many students are claimed by parents residing elsewhere. These college attendees face their own set of barriers to receiving a CARES Act rebate.

These findings compound those of an earlier report that found that communities of color, immigrant communities, and low-income communities in Los Angeles County were most vulnerable to COVID-19 related economic impacts due to their outsized share of retail and service workers.[17] Despite federal action to address individual's economic distress through the CARES Act, the statutory limitations exclude vulnerable Californians, namely immigrants, and the state's two fastest-growing demographic groups—Asians and Latinos. The looming economic recession will complicate the future saliency of the national economy given the outsized role that California plays in the global economy, and the fact that Los Angeles County is the country's largest county with a Latino and Asian majority. State and local economic responses must target vulnerable geographic and demographic households by providing cash assistance, social benefits, and economic resources regardless of citizenship status, unemployment insurance eligibility due to the occupational labor sector, or age.

METHODOLOGY

This report examines the spatial distribution of neighborhoods least likely to receive an individual rebate under the CARES Act. This brief relies on two sets of data. The first are estimates of the proportion of the population who are least likely to receive an economic stimulus payment from the CARES Act. This information is reported at the zip code level for all Los Angeles County zip codes and is derived from estimates calculated by Ong & Associates using a combination of 2017 IRS Statement of Income data and the 2013-2017 five-year American Community Survey.[18] For consistency with Ong & Associates, we derive neighborhood characteristics from the 2013-2017 five-year American Community Survey. The basic unit of analysis is Zip Code Tabulation Areas (ZCTAs), which serve as a reasonable proxy for neighborhoods. Los Angeles County has approximately 273 ZCTAs. We use the terms ZCTAs, neighborhoods, and communities interchangeably in the report.

The first part of the report examines the socioeconomic neighborhood characteristics relative to their level of risk of not receiving a CARES Act individual rebate. In this section, each neighborhood is ranked into five categories ranging from highest to lowest risk, whereby neighborhoods designated as "Highest Risk" are those with a greater share of individuals least likely to receive a CARES Act individual rebate. Conversely, "Lowest Risk" neighborhoods are those where a greater share of the population is more likely to receive a CARES Act individual rebate. The second part of the report examines the demographic contours of neighborhoods at-risk of not receiving a CARES Act individual rebate. This analysis includes an inquiry into a neighborhood's racial/ethnic composition, foreign-born population, income relative to the federal poverty line, and housing type (e.g., renter, homeowner). For the purposes of this analysis, whites are non-Hispanics whites.

FINDINGS

Los Angeles County Neighborhoods Left Behind Under the CARES Act

Given the CARES Act's requirements for individuals eligible for a CARES Act individual rebate, large segments of Los Angeles County's population are excluded. Again, 20% of the County's population is either undocumented themselves or lives with an undocumented family member, making the household ineligible for a CARES Act individual rebate. In addition, the County's lowest-income residents who might not otherwise file a tax return must file a federal tax return in order to be eligible for the rebate.

Figure 1 illustrates the risk vulnerability of not receiving a CARES Act individual rebate in Los Angeles County. The numbers represent the average proportion of individuals least likely to receive a stimulus check for all the zip codes in each risk category. Here, almost half of the County's neighborhoods are at high risk of not receiving a CARES Act individual rebate, compared to only 17% of neighborhoods that are categorized as low-risk. The top highest-risk neighborhoods are about five times more likely not to receive a CARES Act individual rebate than the lowest-risk neighborhoods (about 29% versus 6%).

Figure 1. Share of Individuals Least Likely to Receive CARES Act Rebate by Neighborhood CARES Act Risk Type
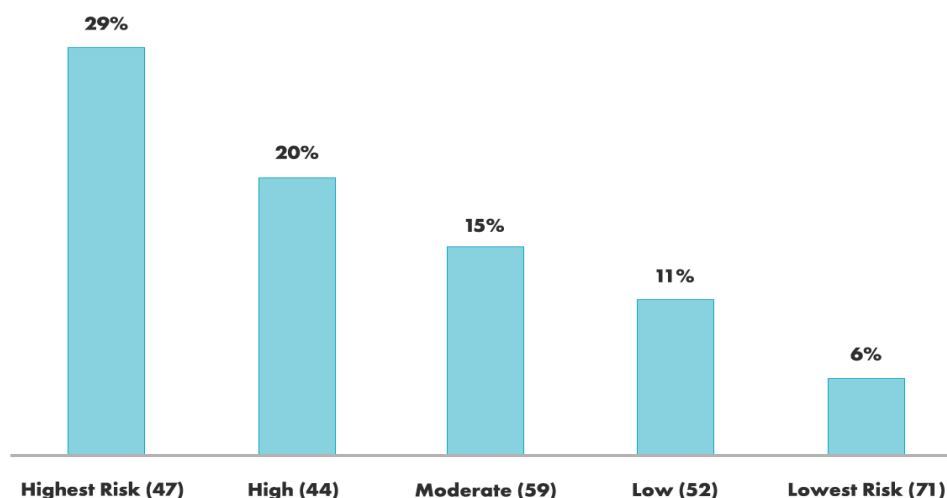
Note: The number in the parenthesis represents the total counts of zip codes in each risk category.

Map 1 shows the spatial distribution of Los Angeles County neighborhoods that are excluded or face barriers to receiving a CARES Act individual rebate by zip code. For the most part,[19] the County's most affluent neighborhoods are in the lowest-risk category compared to the least affluent neighborhoods (Downtown Los Angeles, North San Fernando Valley, South Central, Southeast Los Angeles).

Highest Risk

High Risk

Moderate Risk

Low Risk

Lowest Risk
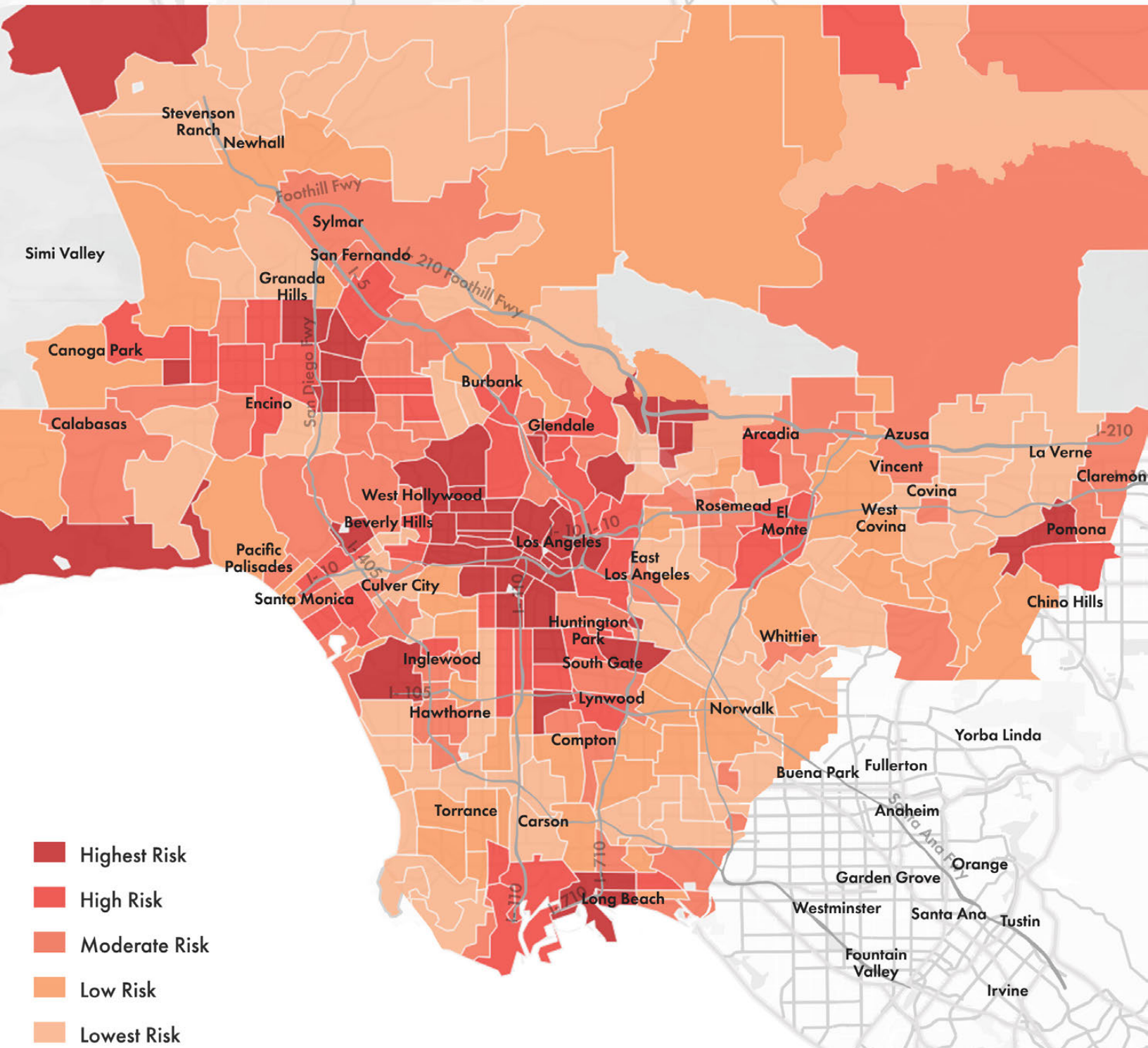
Source: Estimates derived from Ong & Associates using 2017 IRS SOI & 2013-2017 5-year ACS Zip Code Tabulation Areas are used as a proxy for neighborhoods.
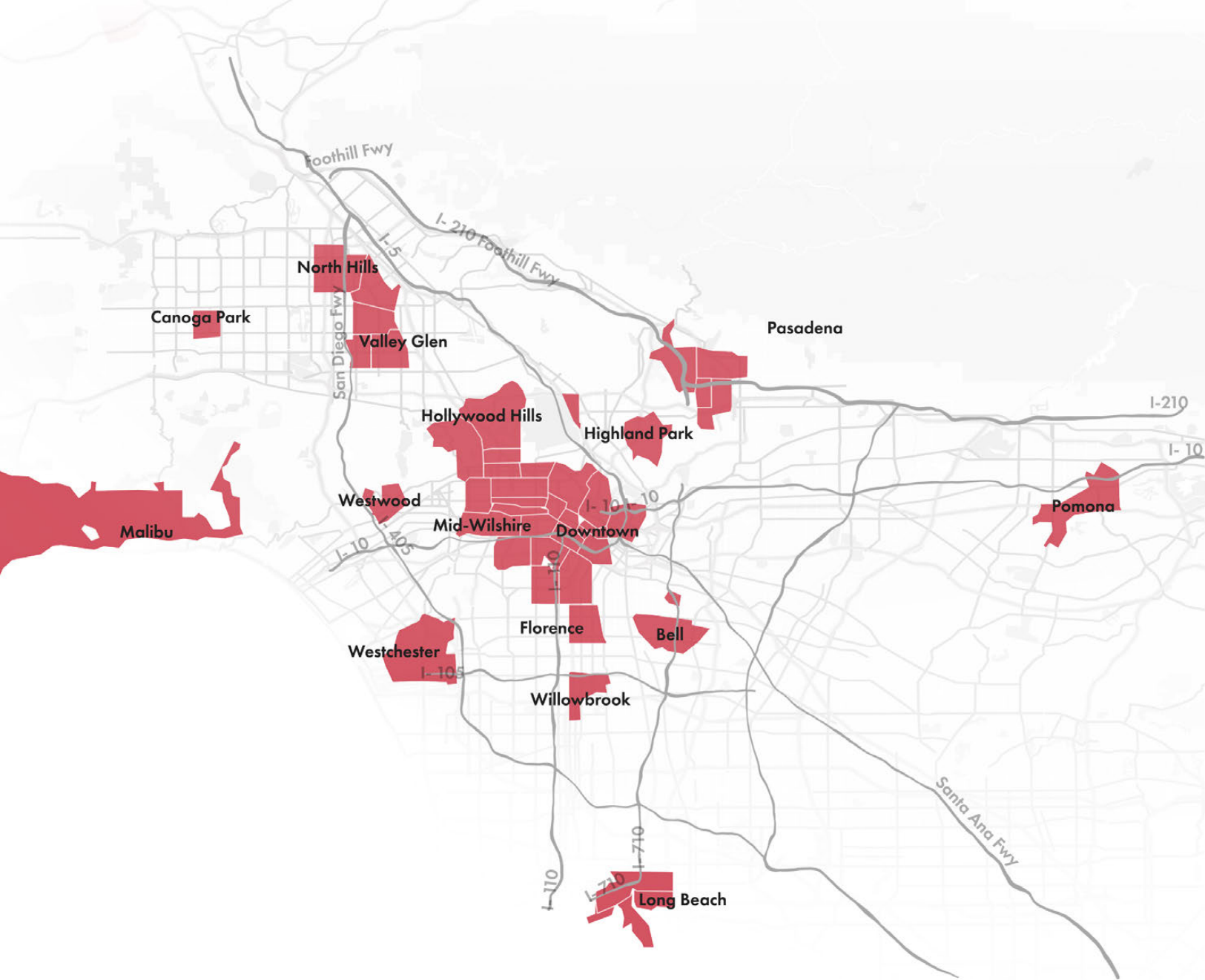
Table 1 illustrates the top 15 neighborhoods with the greatest proportion of residents at-risk of not receiving a CARES Act individual rebate. The populations in these neighborhoods are overwhelmingly people of color and renters. On average, over half are either poor or struggling. Many of these neighborhoods are in Central Los Angeles, where neighborhoods such as Westlake and Koreatown are located and which serve as hubs for new immigrants with few resources and social networks.[20] Some of the most impacted neighborhoods also house a high proportion of college students who are often listed as an exemption by parents.[21] See Appendix for more characteristics in these neighborhoods.

Table 1. Top 15 Los Angeles County Neighborhoods with the Greatest Proportion of Individuals at Risk of Not Receiving a CARES Act Individual Rebate

RANK	ZIP CODE	NEIGHBORHOOD	% AT RISK	POPULATION
1	90024	Westwood (UCLA)	54%	49,718
2	90007	University Park (USC)	49%	41,221
3	90057	Westlake|MacArthur Park	47%	49,389
4	90012	Chinatown|Elysian Park|Civic Center	43%	33,783
5	90017	Westlake|City West	43%	26,390
6	90013	Wholesale District|Downtown Los Angeles	42%	11,957
7	90006	Pico-Union|Koreatown|Mid-Wilshire	39%	62,329
8	90005	Koreatown|Wilshire|Mid-Wilshire	36%	39,562
9	90021	Wholesale District|Downtown Los Angeles	34%	3,158
10	91204	Tropico (Glendale)	32%	18,318
11	90028	Hollywood	32%	31,054
12	90265	Malibu (Pepperdine University)	32%	18,119
13	90813	Central Long Beach	32%	60,935
14	90029	East Hollywood	31%	38,843
15	90004	Koreatown|Wilshire|Mid-Wilshire	31%	62,733

Map 2 shows the Los Angeles County neighborhoods with the highest proportion of residents that are least likely to receive a CARES Act individual rebate. These neighborhoods represent roughly 17% of all zip codes and 20% of the population in the county (the top quintile). On average, 79% are people of color, with Latinos being the predominant group. See the Appendix for more details.

North Hills

Canoga Park

Valley Glen

Pasadena

Hollywood Hills

Highland Park

Westwood

Malibu

Mid-Wilshire

Downtown

Pomona

Florence

Bell

Westchester

Willowbrook

Long Beach

Source: Estimates derived from Ong & Associates using 2017 IRS SOI & 2013-2017 5-year ACS Zip Code Tabulation Areas are used as a proxy for neighborhoods.

Characteristics of Los Angeles County Neighborhoods Left Behind Under the CARES Act

Tables 2-9 provide a summary of demographic, socio-economic, and housing characteristics of Los Angeles County neighborhoods ranked by their proportion of the population at risk of not receiving a CARES Act individual rebate. Each neighborhood is classified into one of five risk categories, ranging from neighborhoods with the lowest proportion (bottom quintile) to neighborhoods with the highest proportion (top quintile) of not receiving a CARES Act individual rebate. Table 1 reports the mean averages of these key neighborhood demographic characteristics.

Racial/Ethnic Characteristics

Table 2 disaggregates Los Angeles County neighborhoods by their risk of not receiving a CARES Act Individual rebate. The neighborhoods that are at the highest risk of not receiving a rebate are overwhelmingly comprised of people of color (79% compared to 21% white).

Table 2. Comparison of Los Angeles County Neighborhoods by CARES Act Individual Rebate Risk Category and Their Composition of Whites and People of Color

	HIGHEST RISK	HIGH	MODERATE	LOW	LOWEST RISK
WHITE	21%	22%	31%	21%	37%
PEOPLE OF COLOR	79%	78%	69%	79%	63%

Note:"White" represents non-Hispanic white. "People of color" includes those who are not non-Hispanic white.

Table 3 examines the racial/ethnic composition of neighborhoods by their risk category. In interpreting this data, it is important to compare each racial/ethnic group's risk category share to their share of the County population as a whole. The U.S. Census Bureau's 2019 population estimates suggest that Latinos are 48.6% of the County's population, Blacks 9%, Asians 15.8%, and Whites 26.1%.[22] Amongst the County neighborhoods with the highest risk of not receiving a CARES Act individual rebate, Latinos comprise a majority of the population compared to 21% for whites, 13% for Asians, and 8% for Blacks. Conversely, the neighborhoods at the lowest risk have a higher proportion of whites (37%) compared to the share of people of color. Differences between Asians and Latinos in the County in this analysis may be due to dissimilarities in immigration status, but more research is necessary.

Table 3. Distribution of Los Angeles County Neighborhoods by CARES Act Individual Rebate Risk Category and Their Racial/Ethnic Composition

	HIGHEST RISK	HIGH	MODERATE	LOW	LOWEST RISK
WHITE	21%	22%	31%	21%	37%
BLACK	8%	7%	7%	11%	7%
LATINO	56%	58%	45%	50%	34%
ASIAN	13%	10%	15%	15%	18%

Note: The percentages represent the average proportion of each racial/ethnic group in each risk category.

Figure 2 displays the distribution of the CARES Act individual rebate risk categories for Los Angeles County neighborhoods that have a racial/ethnic majority (See Appendix Table 1A). We define a racial/ethnic-majority neighborhood using a 50% threshold, enough to make a given population group a majority. Among the population residing in the neighborhoods with the highest risk, over six in ten (63%) live in majority Latino neighborhoods compared to less than one in ten (9%) in majority-white neighborhoods and less than 1% in majority Black and Asian neighborhoods.

Figure 2. Proportion of Residents at Risk of Not Receiving a CARES Act Individual Rebate by Racial/Ethnic Majority Neighborhood in Los Angeles County
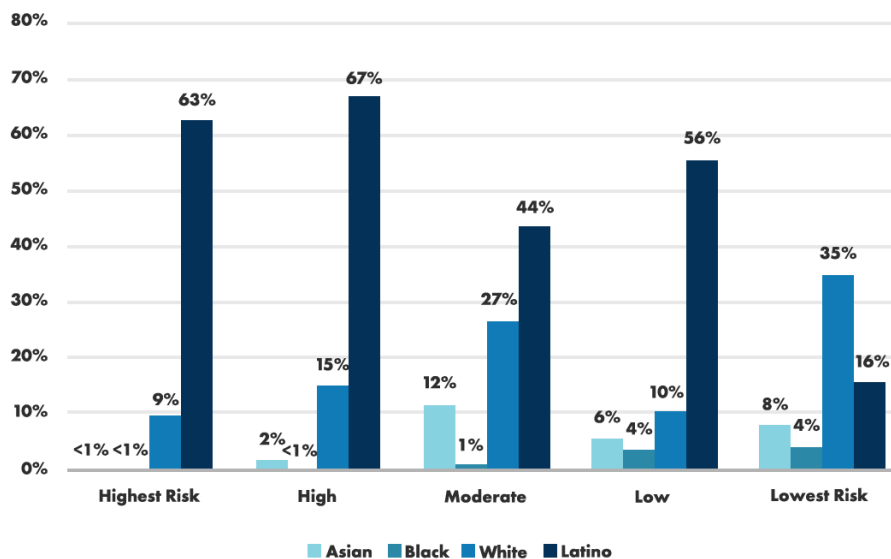
Note: Highest risk neighborhoods are ZCTAs with the highest proportion of individuals at risk of not receiving a CARES Act individual rebate; ZCTAs with no racial/ethnic majority are not presented (See Appendix A1 for more information).

Nativity Characteristics

Immigrants are also relatively more concentrated in higher-risk neighborhoods than native-born populations (See Table **Table 4**). The average proportion of immigrants residing in the highest risk neighborhoods is nearly two times higher than in the lowest risk neighborhoods (41% and 27% respectively). Related to immigrant status is the share of non-US citizens, whereby a higher proportion are also concentrated in higher-risk neighborhoods than in lowest risk neighborhoods (25% compared to 9%).

Table 4. Distribution of Los Angeles County Neighborhoods by CARES Act Individual Rebate Risk Category by Percent Foreign Born Immigrants and Percent Non-U.S. Citizen

	HIGHEST RISK	HIGH	MODERATE	LOW	LOWEST RISK
% ALL FOREIGN-BORN IMMIGRANTS	41%	39%	34%	32%	27%
% NON-US CITIZEN IMMIGRANTS	25%	21%	16%	14%	9%

Note: The U.S. Census Bureau uses the term foreign born to refer to anyone who is not a U.S. citizen at birth. Non-US Citizen are those who are foreign-born and have not received citizenship through naturalization and other statuses.

We further assigned neighborhoods into three categories based on the proportion of immigrant residents: neighborhoods with less than 25% immigrants, 25 to 50%, and 50% or more. **Figure 3** displays the percentage of residents least likely to receive economic stimulus checks by the three neighborhood types. Roughly one in four individuals residing in majority immigrant neighborhoods are at risk of not receiving a stimulus check, compared to about 1 in 10 residents in neighborhoods less concentrated by immigrants. In other words, residents in predominantly immigrant neighborhoods are less likely to receive economic assistance.

Figure 3. Estimated Share of Residents Least Likely to Receive a CARES Act Individual Rebate by Proportion of Immigrants in Los Angeles County Neighborhoods
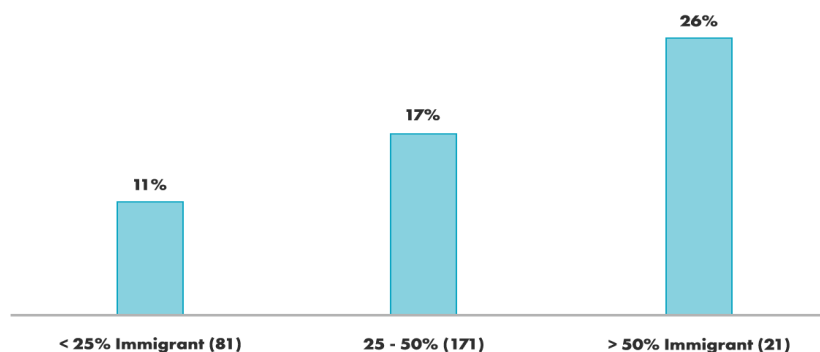
Note: Neighborhoods are classified into three groups determined by their share of immigrant (foreign-born) residents. The number in the parenthesis represents the total counts of zip codes in each neighborhood type.

Among the populations residing in the neighborhoods with the highest share of immigrants, half reside in areas with the highest risk of not receiving a stimulus check. Conversely, among the populations residing in neighborhoods with the lowest share of immigrants, less than one in ten (7%) are at risk of not receiving a CARES ACT individual rebate.

Housing Characteristics

We also examined key neighborhood characteristics as it relates to housing tenure (renters and homeowners) and housing burden. Many of the riskier neighborhoods are majority renters, whereas the least risk neighborhoods are predominately homeowners. For instance, **Table 5** shows the proportion of renters in the highest risk category is almost three-times that of homeowners (73% compared to 27%).

Table 5. Distribution of Los Angeles County Neighborhoods by CARES Act Individual Rebate Risk Category by Percent Renter

	HIGHEST RISK	HIGH	MODERATE	LOW	LOWEST RISK
RENTER	73%	62%	53%	45%	33%
OWNER	27%	38%	47%	55%	57%

The distribution of neighborhoods by risk category and housing burden type is shown in **Table 6**. Moderately-cost burdened is defined as households that pay 30 to 49 percent of their income towards housing and severely cost-burdened are those that pay more than 50%. Neighborhoods at the highest risk of not receiving a CARES Act individual rebate also have a higher share of households that are moderately and severely burdened by the cost of housing than the lowest risk neighborhoods. The share of severely burdened residents is almost twice that in the highest risk areas compared to the lowest risk.

Table 6. Distribution of Los Angeles County Neighborhoods by CARES Act Individual Rebate Risk Category by Housing Burden Type (Moderate, Severe) for Renters and Homeowners Combined

HOUSING BURDEN (% OF INCOME PAID TOWARDS HOUSING)	HIGHEST RISK	HIGH	MODERATE	LOW	LOWEST RISK
30-49% (MODERATE)	26%	26%	24%	23%	22%
50% OR MORE (SEVERE)	30%	28%	25%	23%	19%

Table 7 shows the average household income for neighborhoods with the lowest proportion of residents at risk of not receiving a CARES Act individual rebate is nearly twice as great as that for neighborhoods with the highest proportion (roughly $86,000 and $48,000 respectively).

Income & Poverty Characteristics

Table 7 shows the average household income for neighborhoods with the lowest proportion of residents at risk of not receiving a CARES Act individual rebate is nearly twice as great as that for neighborhoods with the highest proportion (roughly $86,000 and $48,000 respectively).

Table 7. Distribution of Los Angeles County Neighborhoods by CARES Act Individual Rebate Risk Category by Average Household Income

	HIGHEST RISK	HIGH	MODERATE	LOW	LOWEST RISK
AVERAGE HOUSEHOLD INCOME (X $1,000)	47.8	51.9	67.4	66.0	86.4

An alternative measure of income is the proportion of the population that is considered poor or economically struggling. For the analysis in **Table 8**, individuals with income below 200% of the federal poverty level are designated as poor/struggling. In other words, neighborhoods at the highest risk of not receiving a CARES Act individual rebate, on average, are lower-income, with greater proportions of individuals that are poor/struggling.

Table 8. Distribution of Los Angeles County Neighborhoods by CARES Act Individual Rebate Risk Category by Percent Poor or Struggling

	HIGHEST RISK	HIGH	MODERATE	LOW	LOWEST RISK
POOR OR STRUGGLING	52%	47%	35%	35%	23%

Note: Poor or struggling" is defined as individuals with income less than 200% of the federal poverty level

Figure 4 shows that among the population residing in neighborhoods with a high concentration of poor/struggling individuals, about two in ten (21%) are least likely to receive an economic stimulus check, compared to one in ten in neighborhoods with the lowest concentration of poor/struggling individuals (zip codes where less than 20% of the population are living below 200% of FPL).

Figure 4. Estimated Share of Residents Least Likely to Receive a CARES Act Individual Rebate by Percent Poor or Struggling Neighborhood in Los Angeles County
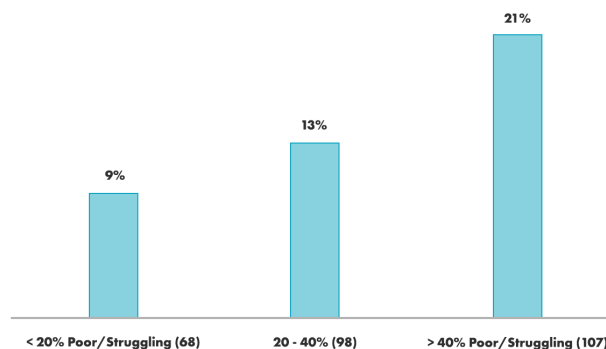
Note: Neighborhoods are classified into groups by their share of individuals with income below 200% of the FPL designated as either poor or economically struggling. The number in the parenthesis represents the total counts of zip codes in each neighborhood type.

CONCLUSION

Neighborhoods designated most at-risk of not receiving a CARES Act individual rebate, on average, tend to be lower-income and have a greater proportion of renters, immigrants, and people of color. Not surprisingly, many of these neighborhoods, most at-risk are overwhelmingly Latino. This spatial analysis also suggests that many college students are at risk of not receiving an individual rebate as they face their own set of barriers under the CARES Act eligibility requirements. Given the demographic, socio-economic, and housing characteristics of neighborhoods at the highest risk of not receiving an individual rebate, state and local governments should direct economic relief and social safety net benefits towards these vulnerable communities, irrespective of citizenship, employment status, and age.

POLICY RECOMMENDATIONS

Our findings reaffirm that vulnerable communities—those that are low-income, of color, and immigrant—are more likely than white, affluent, and native-born communities to be at risk of not receiving a CARES Act individual rebate. This analysis finds that Latinos are more likely than any other racial/ethnic group to be excluded from a CARES Act individual rebate, and this adds to this demographic's vulnerability given their outsized proportion of the retail and service sector workforce, which has been the hardest hit during the global pandemic.[23] Addressing the needs of vulnerable communities requires state and local government to tailor economic recovery and social services to those hardest hit. In the short-and long-term, policymakers should consider the following reforms:

1. Supplement the CARES Act individual rebate with a California-specific program for individuals at highest risk of not receiving the federal rebate because of citizenship and mixed-status families.

   - Create a recovery rebate for ITIN filers at or above the same amounts as the CARES Act individual rebate.

   - Create a wage replacement for immigrants who are not enrolled in the unemployment insurance program.

2. Institute a COVID-19 emergency health insurance exchange for state residents who do not currently qualify for Covered California or Medi-Cal.

   - This can be a time sensitive intervention to promote public health and flatten the COVID-19 curve until a vaccine is widely available/accessible.

3. Ease the housing burden faced by renters and homeowners in California for the duration of the COVID-19 pandemic.

   - This should include support for tenants and non-corporate landlords to ease the economic burden for both parties.

   - For homeowners, emergency interventions are necessary to keep people in their homes who are at risk of foreclosure.

4. Direct economic recovery funding to the most vulnerable Californians and impose accountability requirements to ensure these residents are not left behind.

   - Mandate the collection and analysis of demographic, geographic, and economic data to assess the efficacy of COVID-19 related state appropriations as it relates to vulnerable Californians.

   - Support civil society organizations and trusted messengers to inform vulnerable Californians about COVID-19 relief program eligibility and enrollment.

APPENDIX

% LATINO	56%
% ASIAN	13%
% FOREIGN-BORN	41%
% NON-US CITIZEN	25%
% BELOW 200% FPL	52%
% ENROLLED IN COLLEGE	10%
AVERAGE HH INCOME	$47,794
N (ZIP CODES)	47

Table A2. Characteristics of Los Angeles County Neighborhoods with the Greatest Proportion of Individuals At Risk of Not receiving a CARES Act Individual Rebate

ZIP CODE	NEIGHBORHOOD/AREA	AT RISK	POPULATION	WHITE	BLACK	LATINO	ASIAN	POOR/STRUGGLING	IMMIGRANTS	RENTERS	ENROLLED IN COLLEGE	HOUSING-COST BURDEN
90024	Westwood (UCLA)	54%	49,718	52%	2%	12%	29%	43%	28%	70%	53%	57%
90007	University Park (USC)	49%	41,221	17%	11%	50%	20%	71%	44%	88%	40%	68%
90057	Westlake|MacArthur Park	47%	49,389	6%	4%	69%	19%	67%	61%	96%	6%	60%
90012	Chinatown|Elysian Park|Civic Center	43%	33,783	16%	12%	29%	40%	52%	42%	89%	10%	57%
90017	Westlake|City West	43%	26,390	12%	5%	65%	15%	70%	54%	96%	10%	63%
90013	Wholesale District|Downtown Los Angeles	42%	11,957	29%	30%	16%	17%	60%	21%	91%	6%	57%
90006	Pico-Union|Koreatown|Mid-Wilshire	39%	62,329	4%	3%	74%	18%	68%	58%	92%	7%	61%
90005	Koreatown|Wilshire|Mid-Wilshire	36%	39,562	8%	6%	50%	35%	58%	59%	92%	8%	62%
90021	Wholesale District|Downtown Los Angeles	34%	3,158	22%	23%	48%	2%	67%	32%	92%	5%	53%
91204	Tropico (Glendale)	32%	18,318	47%	3%	32%	16%	50%	61%	88%	10%	59%
90028	Hollywood	32%	31,054	49%	8%	29%	9%	48%	36%	94%	11%	60%
90265	Malibu (Pepperdine University)	32%	18,119	79%	2%	9%	5%	14%	15%	25%	8%	39%
90813	Central Long Beach	32%	60,935	7%	11%	66%	13%	67%	39%	88%	8%	59%
90029	East Hollywood	31%	38,843	24%	3%	54%	17%	54%	53%	90%	8%	59%
90004	Koreatown|Wilshire|Mid-Wilshire	31%	62,733	17%	4%	51%	25%	49%	51%	83%	7%	55%
90011	Southeast Los Angeles	30%	108,051	1%	8%	90%	1%	72%	46%	74%	7%	66%
90020	Koreatown|Wilshire|Mid-Wilshire	30%	39,191	12%	5%	32%	48%	46%	61%	91%	12%	60%
91303	Canoga Park	29%	30,380	18%	3%	65%	11%	46%	47%	75%	9%	56%
90015	South Park|Downtown Los Angeles	28%	20,187	13%	6%	65%	15%	64%	47%	87%	10%	60%
90046	Hollywood Hills	28%	51,615	74%	5%	10%	6%	27%	29%	78%	8%	50%
90026	Echo Park	28%	68,609	25%	4%	52%	16%	44%	38%	77%	8%	49%
90038	Hollywood	28%	27,957	30%	6%	56%	5%	54%	47%	91%	10%	59%
90014	Gallery Row|Fashion District|Downtown Los Angeles	28%	7,408	43%	18%	18%	16%	48%	29%	96%	9%	50%
90033	Arroyo Seco|Boyle Heights	27%	48,841	3%	1%	90%	5%	70%	44%	83%	8%	60%
90019	Mid-Wilshire	27%	67,415	15%	18%	48%	16%	45%	41%	72%	7%	53%
91106	South Pasadena	26%	25,479	39%	6%	29%	22%	28%	30%	62%	17%	44%
90037	South Central (City of LA)	26%	63,238	2%	18%	78%	1%	69%	43%	75%	7%	70%
91101	Downtown|West Central (Pasadena)	26%	20,719	41%	7%	27%	23%	35%	31%	83%	12%	48%
91405	Van Nuys	26%	54,770	23%	4%	63%	7%	55%	49%	75%	8%	61%
91411	Van Nuys	26%	25,210	37%	4%	49%	8%	46%	38%	72%	7%	57%
91768	Pomona	26%	36,122	12%	6%	71%	8%	53%	30%	48%	17%	50%
91402	Panorama City	25%	71,317	9%	3%	72%	15%	56%	54%	67%	7%	62%
91343	North Hills	25%	65,964	19%	4%	61%	14%	45%	41%	48%	9%	51%
91384	Castaic	25%	29,283	45%	5%	37%	7%	16%	18%	17%	8%	39%
90802	Downtown Long Beach	25%	40,226	35%	15%	36%	9%	42%	23%	78%	11%	49%
90059	Watts|Willowbrook	25%	47,351	1%	31%	67%	1%	67%	28%	55%	7%	60%
90068	Hollywood Hills	25%	21,726	74%	3%	11%	7%	19%	22%	52%	6%	47%
90001	Florence/South Central	24%	58,738	1%	9%	90%	0%	67%	42%	65%	7%	62%
91401	Van Nuys|Valley Glen	24%	40,995	45%	4%	43%	6%	43%	39%	65%	8%	57%
90042	Highland Park|Northeast Los Angeles	23%	63,788	16%	2%	67%	12%	41%	37%	55%	9%	49%
90201	Bell/Bell Gardens/Cudahy	23%	102,878	4%	1%	94%	1%	63%	43%	77%	8%	59%
90036	Mid-Wilshire	23%	38,116	62%	5%	9%	19%	23%	30%	84%	9%	52%
90045	Playa Del Rey	23%	41,420	49%	13%	18%	14%	20%	19%	48%	19%	43%
91104	East Central (Pasadena)	23%	39,178	39%	10%	38%	10%	35%	30%	49%	8%	48%
90018	Jefferson Park	23%	52,287	5%	30%	58%	4%	54%	38%	70%	8%	59%

Notes:

"At-risk" is the estimated proportion of individuals least likely to receive the CARES Act individual rebate.

Whites are non-Hispanic whites, Blacks and Asians are non-Hispanic, and Latinos could be of any race.

Poor or struggling is defined as individuals with an income below 200% of the federal poverty level.

Immigrants are the foreign-born population.

The housing-cost burden includes households paying more than 30% of income towards housing.

Only zip codes with at least 1,000 people are reported. As such, zip code 91210 (Glendale) is excluded from the list.

"Neighborhood/Area" designation is derived from UnitedStatesZipCodes.org and Los Angeles County's Chief Executive Office master list of zipcodes (as of 2011).

It should be noted that zip code boundaries do not necessarily follow established municipal, community, and other district boundaries.

Some zip codes may also cross multiple neighborhoods or communities.

ENDNOTES

[1] County of Los Angeles, Department of Public Health COVID-19 media website. Online at: http://publichealth.lacounty.gov/media/Coronavirus/

[2] Paul Ong, Chhandara Pech, Silvia Gonzalez, and Carla Vasquez-Noriega, Implications of COVID-19 on At-Risk Workers by Neighborhood in Los Angeles, UCLA Latino Policy & Politics Initiative, UCLA Center for Neighborhood Knowledge, and Ong & Associates, April 1, 2020, available at: https://latino.ucla.edu/wp-content/uploads/2020/04/LPPI-Implications-from-COVID-19-res-3.pdf.

[3] Heather Long, Over 10 Million Americans Applied for Unemployment Benefits in March as Economy Collapsed, The Washington Post, April 2, 2020, available at: https://www.washingtonpost.com/business/2020/04/02/jobless-march-coronavirus/, noting that 4% of the U.S. labor force filed for unemployment in one week.

[4] This number increases to 6.6 million when seasonally adjusted.

[5] H. R. 748 was signed by President Trump on March 27, full text available at: https://www.congress.gov/bill/116th-congress/house-bill/748/text?q=%7B%22search%22%3A%5B%22H.R.+748%22%5D%7D&r=1&s=2.

[6] See H.R. 748, SEC. 6428. 2020 Recovery Rebates for Individuals, which stipulates:
(a)In General—a credit for the 2020 taxable year is equal to: (1) $1,200 ($2,400 in the case of eligible individuals filing a joint return), plus (2) an amount equal to $500 multiplied by the number of qualifying children.
(c) Limitations Based on Adjusted Gross Income—adjusted gross income limits (1) $150,000 for a joint return, $112,500 for a head of household, and $75,000 for an individual not described above.
(d) Eligible Individual—any individual other than (1) a nonresident alien, (2) any individual whom a deduction under section 151 is allowable to another taxpayer, or (3) an estate or trust.
(g) Identification Number Requirement—No credit shall be allowed to an eligible individual who does not include a valid identification number, for the individual filing, the individual's spouse (if filing jointly), and any qualifying child. The term 'valid identification number' means a social security number.

[7] The payment is progressively reduced for high-income taxpayers starting at $150,000 in adjusted gross income (AGI) for joint returns, $112,500 for heads of household, and $75,000 for single returns; consequently, the most affluent will not receive a rebate.

[8] The IRS issues ITINs to individuals who are required to have a U.S. taxpayer identification number but who do not have and are not eligible to obtain a Social Security number (SSN) from the Social Security Administration (SSA). See U.S. Internal Revenue Service, "Individual Taxpayer Identification Number," https://www.irs.gov/individuals/individual-taxpayer-identification-number.

[9] The National Taxpayer Advocate, "Annual Report to Congress, Volume 1, 2015."

[10] This population group pays other taxes, including local and sales, income, business, and property taxes (directly if they own a home, indirectly through their landlords). See Lisa Christensen Gee, Matthew Gardner, Misha E. Hill, and Meg Wiehe, "Undocumented Immigrants' State & Local Tax Contributions," Institute on Taxation & Economic Policy, Updated March 2017.

[11] American Community Survey and decennial census data from the U.S. Census Bureau and IPUMS USA.

[12] Center for Migration Studies, State-Level Unauthorized Population, and Eligible-to-Naturalize Estimates, based on the augmented American Community Survey based IPUMS (Integrated Public Use Microdata Series) 2017, available at: http://data.cmsny.org/.

[13] Joseph Hayes and Laura Hill, Public, Just the Facts: Undocumented Immigrants in California, Policy Institute of California, March 2017, available at: https://www.ppic.org/publication/undocumented-immigrants-in-california/.

[14] USC Dornsife Center for the Study of Immigrant Integration, State of Immigrants in L.A. County, January 2020, available at: https://dornsife.usc.edu/assets/sites/731/docs/SOILA_full_report_v19.pdf; see also Hayes and Hill (2017), estimated 814,000 immigrants using 2013 estimates, using IRS tax data from the Brookings Institution, population data from the American Community Survey, and statewide undocumented population estimates from the Center for Migration Studies.

[15] USC Dornsife Center for the Study of Immigrant Integration, January 2020.

[16] Note that this racial/ethnic neighborhood analysis focuses on zip codes within Los Angeles County that are 50% or more a single racial/ethnic group (e.g., Latino-majority neighborhood). Subsequent analysis in this report looks at the County's zip codes by majority-white and majority-non-white, to account for multi-ethnic neighborhoods.

[17] Ong, Pech, et al. 2020, which found that Asian and Latino neighborhoods were more likely to be impacted by potential job losses due to the pandemic. However, in this study Latinos are more at risk of not receiving a check that could potentially offset the economic loses. This highlights differences in immigration status between Asian and Latino communities.

[18] Paul Ong, Elena Ong, & Jonathan Ong (2020). Economic Impacts of the COVID-19 Crisis in Los Angeles CARES Act Stimulus Rebates and Disadvantaged Neighborhoods, COVIDnomics Series. Ong & Associates.

[19] Some of the high-risk areas in Map 1 are due to special circumstances, such as those who live on or around institutions of higher education (Pepperdine University in Malibu, UCLA in Westwood, USC south of Downtown LA, Claremont near the County's eastern edge). This is due in part because a large proportion of the student population face barriers to receiving a CARES Act individual rebate under the CARES Act eligibility standards, whereby they are claimed by a head of household that lives elsewhere.

[20] See the analysis by the University of Southern California at https://usc.data.socrata.com/stories/s/Immigrant-Communities-in-Central-Los-Angeles/dd92-ctsy/

[21] There may be inconsistency in the reporting of the location of college students between the two datasets used by Ong et al. (2020). For those listed as dependents or exemption in the IRS files, these students are listed as residing at their parents' address. However, it is possible that ACS records these students as living at their college residence, either in group quarters (dormitories) or off-campus apartments

[22] U.S. Census Bureau, Population Estimates for Los Angeles County, California, July 1, 2019, available at: https://www.census.gov/quickfacts/losangelescountycalifornia.

[23] Ong, Pech, et al. 2020.

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