

THE BROOKINGS INSTITUTION

WEBINAR

REOPENING AMERICA:
EQUITABLE SOLUTIONS FOR WORKERS AND THEIR FAMILIES
IN THE COVID-19 ERA

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Opening Remarks:

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Panel:

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P R O C E E D I N G S

GENERAL ALLEN: Good afternoon, ladies and gentlemen. My name is John Allen, and I'm the president of the Brookings Institution. And it is my sincere pleasure to welcome you all today.

As part of our mission to support the public good Brookings is committed to the reopening of America and the world in the safest and most efficient way possible beginning -- and beginning with, and bringing in experts from across our Institution, Brookings recently launched a comprehensive effort aimed at assessing the many key considerations implicit in the broader conversation about reopening.

With much of the U.S. undertaking reopening today, in some form or another, COVID cases are again on the rise in as many as 30 states. The U.S., sadly, will pass 114,000 dead today from this pandemic, with over two million more Americans infected.

Reopening has to be undertaken in an extraordinarily careful manner that seeks an acceptable equilibrium, a balance between the realities of infection versus the needs to reinvigorate the economy, but all the while considering the welfare of our people.

As president of Brookings I'm determined to focus the collective capacity of our Institution in generating big ideas and sound policy guidance, so that our country, and the world, emerges from this pandemic stronger than ever.

Today's event is part of that continuing conversation, and we hope that we'll learn something from this afternoon that can directly support your community and keep you and your family safe.

Indeed, we encourage you to join this and future reopening conversations on social media using the hashtag COVIDReopening, or by emailing questions to us at events@Brookings.edu, that's events@Brookings.edu.

So, let me now turn the floor over to Camille Busette who will serve as our moderator for today. Camille is the director of the Brookings Race, Prosperity, and Inclusion Initiative, and is a senior fellow in the Governance Studies Program at Brookings but is also affiliated, jointly, to the Economic Studies and Metropolitan Policy Studies at Brookings. She's one of our very best.

And I'll note that Camille launched just yesterday her new blog, How We Rise, which is

focused on solutions to upend structural racism and create a more equitable society for all. So congratulations on that, Camille.

MS. BUSETTE: Thank you very much, John. And thank you for the very warm introduction.

GENERAL ALLEN: Thank you --

MS. BUSETTE: I want to extend a very warm welcome to all of you who are joining us today. The COVID-19 pandemic has highlighted the degree to which we have been unprepared to support and plan for the well-being of our most vulnerable populations. But the conversation we are having today takes as its point of departure that COVID-19 may never disappear, and that we will continue to experience waves of high infection rates.

In addition, as both the Congressional Budget Office and the Federal Reserve have recently forecast unemployment is likely to remain high and GDP depressed for a prolonged period that could last years. The enduring nature of both the COVID-19 virus and an anemic economic picture provide an opportunity, and in fact an obligation, to change the ways in which we envision people working, and that is particularly true for vulnerable populations.

Today, we're going to consider the ways in which we need to pioneer new equity-focused approaches particularly at the local level to the well-being and economic survival of vulnerable populations.

Joining me on the panel are: Annelies Goger who is one of my colleagues here at Brookings, and she is a David M. Rubenstein fellow in the Metropolitan Policy Program. We are pleased to be joined by Anika Goss who is the executive director of Detroit Future City think-and-do tank focused on land use and economic development in Detroit, with an equity lens. Martha Ross is also joining us, again a colleague from Brookings and she is a Fellow in the Metropolitan Policy Program. So, welcome all.

We will proceed in the following way. Our panelists will engage in a discussion on a number of critical topics for about 30 minutes, and then we will open the floor for questions.

And with that let me open the discussion. With so many people out of work, and likely

not to work for six more months to a year what, are some of the policy ideas that could position people for takeoff when jobs are available?

And I'm going to turn first to Annelies Goger. Annelies, you might want to unmute.

MS. GOGER: Sorry. It's a pleasure to be here today. Thank you, Camille. As somebody who's an expert in U.S. workforce policy it's very disturbing to hear recent conservative estimates that at least 42 percent of people who've been laid off during this pandemic may not get their original job back. So given how many people have filed initial claims that could be upwards of 18 million, 18 million unemployed people trying to get a new job.

And the reason that that's so disturbing to me, given the, you know, last few decades of rising inequality is that we don't have a very good system in place, a very robust foundation of services that any adult can access when they need help transitioning into a new career. A lot of our systems are based on an idea of self-service that you have the resources and ability to just find a new job on your own.

But if you're transitioning to a totally new field, let's say you work in restaurants and now you're trying to look for an office job, that's an entirely different culture. It's not just about skills, but it's about knowing people that work in that field, and having networks that can vouch for you, being able to hone up on those skills if you need to learn certain software packages, and things like that.

And it also is about things like child care, which we'll talk about later, but in order to stay in that job and not have to leave it to take care of your children.

So I think it's important to recognize that our system as it is, for example, our WIOA, Workforce Innovation Opportunity Act programs that serve -- that train people. In 2018 program year we only were able to train about 280,000 Americans.

And Martha Ross, my colleague, published a report around the same time suggesting we have 53 million low-wage workers, so 280,000 people getting training through WIOA is just simply it's not even a draw in the bucket. It's just you can't double that which is what policymakers are proposing in the HEROES Act. You can't double that and get anywhere near 18 million.

So I think we need to really rethink the fragmented set of programs we have, and make

sure that we have a more robust set of services that make learning more accessible for people to take some of the cost burden off, and also the cost of not working while you're learning.

Meaning, you could do that through earn-and-learn activities, and you can also do it through distinct pathways where you can come and go as you want to upgrade whether you're working at the same time or not, and you're getting credit for that work, which is a big project. So I can explain more at another time.

But I think really the key point is we have to rethink this at a more fundamental level, and stop thinking about it in terms of just targeted populations that we have to say are deserving of more support.

MS. BUSETTE: Great. Thank you very much, Annelies. Anika, I wanted to have you add your perspective here. You are on the ground in Detroit, and I think many of our audience would really value your practical experience on this issue.

MS. GOSS: Well, thank you, Camille. This is really such an important topic and, you know, for us in Detroit one of the major concerns was that, even before the pandemic, only about 60 percent of Detroiters that could work, that we're eligible to work of working age, were actually working. And then about 45 percent after the pandemic, ended up losing their jobs because of the economic downturn, and the closure.

So I think what I am most concerned about was not only that Detroiters were already ill-positioned to really take advantage of real programs that might come into place, new resources as the economy begins to open here in Detroit, and even in Southeast Michigan, because the job market here is a regional job market, it's not just a Detroit market.

But I'm much more concerned at Detroiters being competitive for those jobs, because now we're in a position where Detroiters were already so far behind prior to the pandemic, and now are competing with a region that is much better resourced. And were probably very similar to other legacy cities, are outer-ring suburbs, as where much of the jobs resources, the resources for education attainment, and other kinds of programming, and it ends up leaving Detroiters in a position where there's a constant -- where they're constantly falling behind.

And then what ends up happening, often here in Detroit, is that we end up focusing on low-income Detroiters, or underemployed Detroiters, as a social service program, as opposed to an economic opportunity. So, even as we're creating economic engines as a result of the opening, we're not really thinking about Detroiters participating in that.

And I think that's one of the most concerning issues, and as we begin to think about reorganizing resources to stabilize the economy for reopening in Detroit.

MS. BUSETTE: Thank you, Anika. It certainly seems like a missed opportunity. Martha, I wanted you to tell us a bit more about: What are some of the policies you think that we should be starting to think about as, you know, a lot of states, most states have reopened, and as we're starting to think about getting the economy moving again?

MS. ROSS: Thanks. As an Anika and Annelies, I think just had a good tag-team presentation, we're facing this acute, massive job loss, on top of an economy that was already quite wobbly for many people in many areas, and a lot of the energy now is on dealing with the unemployment rate that has skyrocketed past 13 percent, higher than it was in the Great Recession. We also need to think through what some of the issues were that Annelies was bringing up about reforming our larger systems.

But in the meantime, in the near term, we have to make sure, at all levels of government, that workers are safe and protected on the job, that we extend a safety net to those who can't work or shouldn't work because of their health conditions, and we need to provide economic relief and job opportunities to people who lost work and want to work.

So I mean massive unemployment requires a proportionate response, and we need to judge our response to the scale of the problem, not to the scale of our existing programs. As Annelies was saying, if we judged by the scale of our existing programs we -- you know, if we doubled the number of people who got training through WIOA it'd be 500,000. That's not enough, and we need to -- we need to face the cost. These things cost money. We should not flinch, we should invest.

So then the next Federal COVID package should include a big federally-supported jobs initiative. We just don't know when the private sector is going to start hiring again, it's likely to be in fits

and starts, and in the meantime people need money to live on.

So we could do this in a couple different ways, we should probably have part of it targeted specifically to young people building on programs like YouthBuild, in the Service and Conservation Corps, and AmeriCorps, but raising the wages of AmeriCorps so that they're not starvation wages that young people are living on. Then we can also have a different approach -- approaches that are age-agnostic.

We can have subsidized employment like we did through direct aid to states with the Stimulus Act, or in any future expansion of the Workforce Innovation and Opportunity Act. And a lot of what those people can do are things that need doing now in this weird, new environment, contact tracing, just making and distributing protective personal equipment, organizing food drives, helping out with delivering hardware for computer -- delivering computers and then doing training for people who need additional work so that they can do -- who need additional help in order to do their schooling partially online.

MS. BUSETTE: Thank you.

MS. GOGER: And I'd like to highlight that in July, at the end of July the UI expanded benefits of \$600 extra per week, it's going to disappear for millions of people at once. And we have a system of job centers out there, the American Job Center Network that has no way near the staff that they will need to handle that benefit cliff. So I think it's also -- it's a long-term issue, but it's also an immediate issue at the end of July that I think demands rapid action.

MS. BUSETTE: Great. I agree. Thank you, Annelies, for that addition. And Martha, thank you for those, you know, ideas of introducing the idea that, you know, essentially we need to have a response that's proportionate to the problem, not proportionate to the programs that we have.

I also just want to add that one of the facts that has been highlighted by the COVID-19 crisis is the degree to which many vulnerable populations are also communities of color, and we need to - and also rural communities, in rural communities. And we also need, as we're thinking about how we approach whatever the sort of new COVID-era set of employment and opportunity policies is, that we need to place equity front and center as we are developing policies to address unemployment, and the

prolonged nature of the pandemic itself.

I just want to go on to another question here, and The New York Times has just released -- I mean just in the last couple of minutes -- a report that demonstrates that in a number of states the rate of COVID infections has again skyrocketed. And it's pretty clear that COVID-19 has not disappeared, and in fact a lot of the reopening strategies are certainly not sufficient to protect people.

So where I want to go with that is I want our panel to think about: How do people who are at high risk for contracting the coronavirus sustain themselves financially? And what are some of the policy ideas that could address a unique problem of COVID-19 that even when jobs are available there will be people who cannot go to work for health reasons?

So, Martha, I'd really love to have you start us off on this.

MS. ROSS: Well, it's quite simple, and it could be very efficient, which is that we need to give them money, either through direct payments, like the one-time payment from the earlier Federal action, or through extended unemployment insurance.

And in some cases, in Texas for instance, high-risk individuals can still -- can still receive unemployment insurance if a doctor certifies that it's dangerous for them to go to work. And we should make sure that that is standard. People should not have to choose between a job and their health.

Secondly, workplace safety is a real concern. The federal government should have released enforceable guidelines on this, but it didn't. The states or cities should take the advisory guidelines that Occupational Safety, and Health Administration, and Centers for Disease Control put out and make them enforceable, and enforce them.

We know that a lot of workers are getting sick. Look at the meat-packing plants, look at people in warehouses. A survey from UC Berkeley showed a lot of inadequate protections across retail, warehousing, restaurants, hotels and pharmacies. We need to do better.

MS. BUSETTE: Thank you, Martha. So, Anika and Annelies, did you want to add anything to that?

MS. GOSS: I'm just so glad that Martha broke it down to just "they need to get a check". Because at the end of the day that's really -- and the policy of course to that as well, and enforcing strong

policy, but I think that, you know, the expectation is that everyone is going to do a good job in protecting themselves and others. But I think what we've seen is that they have not. And that people are much more concerned about making sure that they can make money to eat, than they are about their own safety,

And so we are taking way too many risks. And I think what concerns me, are that people of color are the majority of people in these lowest-wage jobs, and there are no real standards for how to protect people. Homecare health workers, people who are working in grocery stores, and transportation, bus drivers, all of those really basic, lower-wage jobs, where they are at the highest risk, and they have to work because they're feeding families. I just can't imagine that we are forcing people to make these choices right now as we reopen. It's a really hard pill to swallow.

MS. BUSETTE: Yeah. It's also very heartbreaking.

MS. GOSS: Yeah.

MS. BUSETTE: And it seems like this is an opportunity for OSHA and, you know, state-level organizations that protect health and safety to step in. Annelies, go ahead.

MS. GOGER: Yeah. I think the challenge there is that we have very low monitoring capacity right now and not -- you know, the guidance that GL (phonetic) has passed is optional, it's voluntary, so I think we need to (a) pay more attention to making that enforceable, and that will take -- that takes resources. And also clarity for employers' sake; and potentially even resources for small businesses, in particular, to raise the level of safety in their workplace, because they've all been quite damaged right now, a lot of them.

But I also want to highlight something that Martha pointed out, which is that workers who do have -- who are at higher risk do qualify for unemployment right now until the end of the year, under current legislation, but many don't even know that.

I think there's a lot of partners that can help get the word out to people, that if you are a bus driver, you are someone who's in one of those occupations where you're coming into contact with people all the time, you do have -- if you get a doctor note, then you can collect unemployment, and that is a covered reason.

The thing that really, you know, concerns me is I think people don't understand just the disparities in how -- what share of people have those health conditions. So among people that earn less than \$15,000 a year, 35 percent have one of those health conditions. That's more than a third. Among Native Americans it's 34 percent, and then for a Black adult -- these are all for adults, non-elderly adults -- for Black adults it's 27 percent.

So we're not talking about like one in ten-person of people, but these are common things like diabetes, or heart disease, and it's very worrying that we don't have a comprehensive way to say -- it actually puts the burden on like the person trying to call them back to work to make sure that person gets approval to come back to work, instead of the burden being placed on the individual to know that they can apply for benefits, and not going to work, which is how it is currently.

MS. BUSETTE: Thank you very much. You know, it's very important I think to publicize the fact that these options are available, and hopefully, you know, folks here that are listening here can help spread the word, because that is going to be very essential.

I'm going to move on to another topic which you actually introduced, Annelies, which is, you know, what's happening with small businesses. You know, many vulnerable people, as we know, were people of color, and particularly Black Americans, who have contracted the disease at twice to three times the rate of Whites, on average. Within the context of an already large racial wealth gap that we already are aware of, Black families are now contending with COVID-19 with increased unemployment and shuttered businesses.

This compounds the decades of disinvestment in predominantly Black communities. And, you know, I want to think -- I want us to think about here: What are some of the ideas that could recapitalize Black-owned businesses?

And also when we think about how many small businesses, more generally, were devastated by the closings that have been required for, you know, the more acute stages of the pandemic, we also need to be very innovative about the strategies that are going to be undertaken to help those businesses survive as the pandemic continues and moves in waves, which of course is just devastating for small businesses.

So beyond the PPP, what is being tried? Anika I want you to sort of give us some, you know, on-the-ground examples. And then, Annelies, I'd love to hear from you and Martha as well.

MS. GOSS: Yeah. Beyond the PPP -- you know what, I can say I'm really very pleased that Detroiters came together to support small business, and lift up small businesses the way they have. There's a public-private partnership in Detroit that came together within three weeks to create a -- to launch a whole new website to get people to not only file for their PPP loan, as well as other Federal resources, but to also be able to understand quickly what kind of PPE was available, and the regulations, and to access financial resources from traditional banking.

And the banks were at the table to try to create lending resources. So they came together really, really quickly and that's really exciting. I think the challenge that we're going to have is the condition of Black businesses, and Latino, and Latinx businesses -- prior to the pandemic was really poor. The majority of Black-owned businesses in Detroit were one-person shops, one FTE shops, and they were not growing over time. Only about 14 percent of African-American businesses were actually growing in Detroit.

And despite all of the resources that are available to start Black-owned businesses, or to start minority-based businesses, and so, but even with that they were only ending up with about two weeks worth of cash as a small business.

I think part of the problem that we're going to see now, is that having closed for three months the businesses that come out on the other side of that, that are ready to reopen and start again, one, it's much, much harder to hire people, because we're still in that situation where they're making a lot more on unemployment than they were working as a short-order cook for a small neighborhood restaurant.

But two, they are now so fragile financially, or they've gone very close to bankruptcy, or loss of credit over the past three months, or very close to eviction because they haven't been paying the rent on their space, that they don't really qualify for any of these resources that they have, that might even be available to them.

Or even when the banks try to be more flexible or come up with new products, those

products are for very high-level, very sophisticated small businesses, more like SBA-style small businesses of a million dollars or more. And that's just not the majority of the businesses in Detroit.

And so that is a real challenge that we have to -- what I'm hoping will happen, and I'm very optimistic -- is that we will take advantage of this disruption to be really, really innovative about how we can actually grow a real small business sector in Detroit that doesn't, sort of, connect small businesses to nonprofits, which is really how it is now. And going very similar to the employment issue, small business is the same way, the small business support sector is generally -- at least here in Detroit -- it's generally run by other nonprofits, or philanthropy.

So it's not a real -- it doesn't create the kind of economic engine, or even an economic development sector that has private investment and growth opportunities that you would see in another kind of sector that was based on STEM, or that was based on TEC.

And I really think that's a real challenge for us here in Detroit to be able to take our small businesses much more seriously, because what you end up seeing very similar, as in 2008 -- and then I'm going to stop because I want to give the other folks a chance to talk -- but very similar in 2008, during times when people -- when there's large swaths of unemployment people turn to entrepreneurship. They start new businesses when they're not working.

But if the small business sector isn't really supported and in a stable way, then we won't really see the kind of investment -- it ends up creating more credit loss, and bankruptcy, and other problems, especially for Black communities.

MS. BUSETTE: Thanks very much, Anika. Much to learn from your observations that the way we normally handle small businesses it really just needs a complete overhaul in this particular situation.

Annelies, I wanted to -- I want you to, you know, join the conversation and offer your views as well.

MS. GOGER: Sure. Well, I do want to second the importance of communities' financial institutions to support what you're saying in access to capital which is a huge problem, such an important piece of, not just creating new businesses but incubating them when they're small. But I want to talk

about a solution that I think is underused, and Michigan, actually, has been leading the front on this, which is Work Share.

Work Share is a program that if an employer, let's say -- usually it's used -- it's a avert layoff, so if an employer has -- if there's a cyclical collapse in demand for their product or service they can reduce employee hours, and the employee gets benefits for the hours that they lose, and they get to keep their -- if their employer provided health care and other benefits, then that stays in place.

And for the employer, they get to keep their talented workforce. I think this tool could be very creatively retooled to rehire workers who have been laid off, because if you have ongoing opening and closing of economy, like you might have to increase/decrease hours on a weekly basis depending on whether there's an outbreak, or whether the demand for your product is changing, and I think it's really impractical to throw people off UI, to put all them back on UI, as we've seen, those systems can't handle that.

And so Work Share would be an alternative, where the employer actually manages the arrangement with the state, the employer initiates and manages the claim in most states. I think states, though, need to do some work to tweak that program. Maybe, for example, if you have limitations on how many employees that you have, maybe they need to waive them. If you have like very arcane hour requirements, during the pandemic maybe we need to waive them.

And make it accessible and easy for employees to use, and make it something that more employers are aware of, beyond just traditionally manufacturing as it can be used in any sector.

The other thing I would love to point out is, I think, you know, in higher-end like tech sectors, venture capital that specifically funds Black and Latinx founders is very rare, and it really prevents, not just people from accessing the tech industry and starting up new businesses, but it honestly also inhibits innovation, because there's all kinds of innovation that's been shown to come from having diverse founders.

So I think venture capital community has a lot to do -- work to do to make sure that there are opportunities and ladders into wealth-generating activities in the economy that we currently have.

MS. BUSETTE: Great. Great points about work sharing, and also the role of venture

capital; and I just also want to add that investing in low-wealth communities, you know, obviously creates greater economic vibrancy that is critical to the economic rebound, and also helps prevent the very conditions, mostly lack of income that have led to, you know, the fact that we have lots of people with preexisting medical conditions, and who don't have access to health care and jobs.

So with that, I just want to I want to turn, and move to a different topic which is, okay, now we are opening up, people are -- some people are returning to work, and there is the issue of, you know, school year has ended, and of course there are kids who are younger than school age. And so now what do we do about returning to work and managing child care issues, and what do we -- what do we do about, you know, K through 12 education as we think forward to the fall and when parents might be, you know, back in the office?

So, you know, there are two major issues here, I think. One is, you know, how do we provide quality, and safe child care, and education in a drastically different environment that we are now confronted with during COVID-19? And then how do parents go back to work if child care and school are not available outside of the home?

So Martha I would love to have your thoughts on this.

MS. ROSS: This is a huge and tough issue. I mean physical distancing is making the current organizational model for child care and K through 12 unworkable, just unworkable. And we now have this experience of finishing the spring semester, you know, 50 million kids doing it remotely, distance-learning. I don't think anyone is satisfied with how it went. There was huge variation in school preparedness, and technology readiness, and capacity at home.

I think in some cases it went pretty well, in some cases it was a total disaster. A lot of students just dropped completely off the radar, and I mean it went about as well as you would think a huge logistical and operational challenge would go that's run by large bureaucracies on, you know, turning on a dime.

One of the biggest problems, and that we're still going to face, is the digital divide, because when school reopens it's going to be some kind of hybrid of in-person and online. The CDC recently released guidance on reopening safely, and the Association of School Superintendents was like:

We cannot do that with our existing budgets, we need to get more equipment, we need to hire more janitors, and nurses, and teachers, and aides. We need more federal money than has already been allocated to us.

And states, and districts, and principals just are going to face tough decisions about how to support students with different needs and in different circumstances. And you're beginning to see some plans bubbling up, and guidance, but this is going to be -- this is going to be a seat-of-the-pants operation I think, where schools are taking advantage of the summer. But it's going to be September before we know it, and we are -- we're not prepared.

MS. BUSETTE: Well that's, you know, I think that's very, very sobering, and I think makes, you know, solving those problems very urgent. Anika, I wanted to get your thoughts on this as well.

MS. GOSS: Yeah, this is a real problem here, and I don't have a -- I think the problem that we're dealing with here, I think there's two issues as you described, there's childcare for folks that -- we're not going to, you know, kids that are under -- pre-K and under, which is a whole different issue that we're not really addressing.

And then there's education achievement for all of these kids that are now going to be behind, and so then -- and then the third issue of the digital inclusion or digital -- you know, the lack of inclusion, and the number of kids that would be left behind because there's no -- they don't have Internet access, or they didn't have access to the computer, or there's only one computer in the home, even if they did have access and a computer.

And I think this requires a huge amount of support. In Detroit the private sector and philanthropy put together a substantial fund to be able to provide all of the Detroit public school children with computers and six months of the internet access. So that helps, but that might be -- if that's still the only computer in the house that's going to be tough; right? And then what happens after the six months? And DPS, Detroit Public Community School kids are only 50 percent of the child-age children here in Detroit.

So there's a huge community of school-aged children that attend charter school and

private school that also may not have computer access that we are not considering. And I think, you know, one of the interesting data points that came out of the Koala (phonetic) Center, at Michigan State found that 64 percent of kids without internet access weren't doing the work, weren't participating in school at all.

So they're not trying to get access from a library, or a friend's house, or from anywhere else. And so I think this is a solution that we actually have to figure out, and take advantage of the summer to be very, very diligent in working this out for all of our kids. Because our kids are just going to be too far behind, they were already behind -- in Detroit they were already behind by the region, at grade level, and reading level, and math levels, and now this would put them even further behind for the future.

MS. BUSETTE: You know, you're right about that, and particularly on the education side, I would say this is a real opportunity for us to think completely differently about education, and education mostly, just in general, does not happen within the school environment.

MS. GOSS: Yes.

MS. BUSETTE: It happens largely outside the school environment, and I think we need to embrace that as a reality, and use that as a point of departure for new experiments about how to create supportive educational environments throughout a particular locality. So that could mean, you know, small community centers serving as places where kids can come and get instruction and support.

So I think there a number of ways that that in particular could yield some very big improvements. And I just want to say, I think it's just unacceptable that in this country we knew that there were these huge divides already with respect to access to technology in the educational sector for kids.

And we just let that kind of fester, and we let it fester even during COVID-19, except in those places where there was an extraordinary effort to get access to hardware and to the Internet. But in a lot of places that didn't happen, and the fact that, you know, that just was sort of a fact of life, I think is totally unacceptable, and so people need to get to it to solve these problems.

You know, in the interest of time I'm going to move on to a different discussion here about health and health care access. And what I'm going to do here is just sort of frame up where I think we are in terms of health and health care access for vulnerable populations.

I think what we found out as a result of the COVID-19 crisis is that housing, particularly high-density housing, the built environment which makes it very difficult for people to move around, don't have parks, particularly in low-wealth areas.

The lack of access to health care, and to telemedicine, which we already touched upon, the digital divide, the lack of mental health services, substance abuse, depression alleviation and domestic violence services, as well as access to healthy food and other basic goods, I think has really illuminated the fact that we have done a very poor job of attending to those social determinants of health, so to speak, in a lot of vulnerable communities. And I think it's been especially challenging for Black and Brown communities as evidenced by the infection and death rates for COVID-19.

So what I want to do, is do a quick round-robin around here. We're not going to be, you know, particularly detailed, but I want each of you to kind of weigh in, and tell us about what you think some of the policy innovations are that we need to consider when we're thinking about health care, access to health care, and the social determinants of health.

And, Annelies, I'm going to start with you.

MS. GOGER: Sure, I think the only thing I would add to this because, we have to come up with some easy way for people to, for example, get a passport to return to work. Like someone where you get a screening that's free, so that you can have access to a provider who can tell you whether or not you should return to work. And then that could be used as, no matter whether you work in the office, and you had cancer, and your employer saying come back and work in the office. You can say, like, I can't, I don't -- I was not approved.

Or, you know, you work in a meat-packing plant, and it gives you just a free pass if you don't have that passport. I think some kind of system like that and, you know, there could be different way you configure it.

But we need an easy way to signal who should not be in that position of having to put themselves at risk. And then we might, in addition to benefits, we could consider helping those folks transition to remote work that are -- you know, job options that they don't really -- don't need to interact with other people directly very often.

MS. BUSETTE: Great. Thanks very much, Annelies. Anika and then Martha, briefly, if you could add to that?

MS. GOSS: Yeah, I think one of the major policy considerations as it relates to health is the idea that we need to be able to either subsidize or support businesses of all sizes to provide quality health care. Even if you are -- even if you are well enough to work, and you're ready to go back, are you going back to a job where you have really bad health care, or have no health care; right?

Like, that was a major part of the problem with COVID-19 for all of the people who were on public health insurance, or had really, really bad private health insurance. So I think that that's something that we need to really focus on and reorganize from.

MS. BUSETTE: Great. Thank you. Thank you, Anika. Martha, did you want to add to this?

MS. ROSS: Yeah. Two things: one, we should continue to support the federally-qualified health centers and other community health centers whose mission it is to provide health care to anyone, regardless of ability to pay. They are often -- they can reach people that we need to reach much better than other medical establishments. And we should look at this as an opportunity to focus on, as we mentioned before, quote "the social determinants of health" which is now not only a wonky term, but like something that we're seeing around us, and experiencing.

And the city of Birmingham is doing something interesting. They are hiring recently-unemployed people to conduct a variety of health outreach and community-based efforts. They hired them to do outreach to a bunch of people in public housing projects to let them know about COVID-19 testing, and health screening, and all of that. And they're thinking about building it up to build a core of community health workers, who can provide better information to residents -- so that they might otherwise get.

You know, like they're the folks who can come into your kitchen and open your cabinet and say, all right, you've been diagnosed with diabetes why do you have bread pudding in here? Like this is not going to work. You know, and we can -- this is something that we've needed to do, and now we have -- as Anika was saying -- we have this moment of disruption that maybe can push us.

MS. BUSETTE: Great. Thank you very much. Before we get into questions from the audience, I just want to add that when we are talking about vulnerable populations there are -- there is a segment of the population which has not been given a lot of attention, and that is undocumented and informal workers. And these folks are unseen but so critical to our economy, and our society. And we think about meat packing, or chicken processing, farm workers, people who are in restaurants.

They do not qualify often for support, and they don't have access to health care, and their kids are not likely to have access to the Internet or quality education, or of our policies, and we do have an opportunity to be very innovative in the health sector, all of our policies have to include them.

So with that, I'm going to move to questions from the audience. And I'm going to start with a kind of more general question here which is, "As the country reopens --" and, you know, any of you are welcome to take this. "As the country reopens what should be the various roles of local, state, and the federal government in facilitating a successful transition?" As we think about the populations that we were just discussing.

So I'll open the floor to any of you who want to, you know, handle that question?

So, you know, one thing I will say is that I do think, at the local level, this is the -- I think the greatest opportunity to innovate is really at the local level, because this is the level, you know, at which you have the most amount of data about how people are actually conducting their lives, and you have the greatest touch, I think, to be able to effect solutions.

And in addition I think local entities are the ones that can really start thinking about: how do we innovate along the lines that all of you have described? So I think this is the moment for local government and, you know, obviously the key is getting resources, and if there's a new Federal package that comes out, and I assume that there will be, this is an opportunity for local governments to really be particularly innovative and pioneering with those resources.

MS. GOSS: I'm figuring that, Annelies mentioned earlier the Work Share, and they are trying that here in Detroit. The City of Detroit is using the Work Share policy, and if it's done well you can actually end up making more money than you did when you were working all 40 hours on your own, individually. And so that I think, you know, it is small innovations that we can test on the ground that will

make a big difference.

MS. BUSETTE: Great.

MS. GOGER: At Brookings we also convene a network of workforce innovators, innovative workforce thought (phonetic) leaders from different parts of the country. And one of the challenges that they have lifted up for us is that they can come up with an innovative solution, like one of them had online job search modules that anyone can use for free, that's open source, and they've invested about eight years in this just, you know, making it better every year.

But there's very little infrastructure in place for taking those things that anyone could access, and making sure that that's available in every job center throughout the country, and so I think we need some attention to, you know, even though the local folks are on the ground innovating, like you said Camille, which I think is right on, they're very in touch with the local needs.

But it's really hard to lift up and share what's working, and oftentimes local Boards in the workforce space don't have the resources. Like if you're trying to, you know, launch a new app. So I think there's a role for philanthropy, and for government at different levels to facilitate -- like trying to make sure that any investment in larger-scale problems at the state level, have local partners involved so you can bring some of that knowledge.

And also, frankly, I think much more emphasis on interviews with the people who are using that program from the beginning, so that you're designing new solutions with direct input from the people who need to use them, because I think a lot of the programs that we have nobody thought to really talk to job seekers and say: Do you want to go back to college when you're 45?

And then we build a whole program around going back to college without realizing that, you know, maybe they can't afford that, or they don't feel comfortable in that space, or for whatever reason it's not a good solution. So I think that like really centering any solutions, and direct feedback from the user is key.

MS. BUSETTE: Great. Thank you very much. These are all, I think, great points. I'm going to move on to another question, this time from Jason, who says, "You know, we saw in early examples of the PPP Loan Program a fair amount of mismanagement and miscalculations." So he wants

to know: what is the federal government's role in identifying populations of true need and strategically of applying relief programs?

And Anika, I'm going to ask you to kind of start us out on that.

MS. GOSS: Okay, wait. What's the question again?

MS. BUSETTE: So the question is, you know, given that the PPP loan was initially mismanaged, rolled out -- it had a choppy rollout. What do we think is the government's role in identifying populations of true need and strategically applying relief programs? I guess the assumption behind that is that the PPP often went to people who did not appear to truly need it.

MS. GOSS: You know, that's a really great question, whoever sent that. And I hadn't thought about it as the government's role. I think really what, if the government's role was to do anything, it would have been to push the banks to do more. There are a number of national banks that just chose not to participate, or we're so slow, or making just some of these decisions of just using their regular, highly-sophisticated customers to make these loans.

And you had to go through a bank, you couldn't go -- you know, initially it was very difficult to access these resources. And then it was really the CDFIs, the credit unions, they came in, the secondary banking industry came in and began to move during -- the money during the second tranche.

So during the third tranche we really need for the government to be able to work with these banks, push the banks to incentivize them to make sure that these resources are accessible, especially for small and minority businesses.

And then the local community can then work with the businesses to make sure that they're ready to apply, because that's all that -- you've got to pull all your receipts together, you've got to be able to fill out all the forms, which is a whole other discussion entirely. But the banks have some accountability in this, and I think we kind of gave them a pass on during the first round.

MS. BUSETTE: Great. Thank you very much. Annelies or Martha, did you want to add to that?

MS. GOGER: Well, I guess in general, I think a lot needs to also fall on employers in terms of putting them -- they're walking the walk as far as diversity hiring goes. And what that means in

practice? Like a lot of people talk about diversity and inclusion, and they have a committee, and its corporate social responsibility, but they're not -- they're not giving people their first job, and giving them internal career ladders, and opportunities to learn on the job, and being willing to take on someone who has a conviction record and give them a chance, and give them support.

Being willing to rethink how they hire, how they promote, and whether that's reproducing some of these forms of inequality. How you recognize skill in a résumé. Are you only allowing people who have a Bachelor's Degree? Or are you looking for skill through experience, looking for skill through, like someone being able to problem solve? And not on whether they got a degree, when we know that, you know, a third of Americans have college degrees.

So I think a lot will fall on, you know people, if we all commit to being anti-racist, then what that means for employers are some very specific practices that include options to provide mentorship, and cohorts of peers that can support someone, and learning opportunities, like apprenticeships. So there's a lot.

You know, employers aren't just consumers of talent, they have to help produce talent, and I think that's part of the shift. You know, hopefully we will have some subsidies to help, you know, deter a little bit of the risk of like changing how we do things, but we should be changing how our business models work in general, and not reproducing some of these very low-quality jobs that we had before the -- before the pandemic hit.

MS. BUSETTE: I'm so glad you brought that up because, you know, when we're thinking about wholly redoing whole systems around employment, and training, and health care, and education, we should be thinking about what are the equity impacts that should be front and center. And again we do not want to reindulge the value set that was apparent before that which just led to so many vulnerable people actually contracting and dying from COVID. So I think that's an excellent point.

I have one last question, and then we're going to wrap up. And this is from Lorraine, "Can you speak about policy solutions for work health care and education innovations for the people with disabilities?"

And I'm going to ask Anika to lead us off there, because I suspect you've had to actually

address and engage with that question.

MS. GOSS: You know, I think that we probably haven't done enough to address people with disabilities that are here, and I think that we probably make some assumptions that because we make good policy for able people, able minorities that it's just automatically going to benefit people with disabilities, and that's just not the case.

And so I actually haven't seen as much, and I think that there is a significant amount more that we could do. I was actually thinking about that as we were, you know, sort of talking about all of these issues as it begins to pile on. We have to begin to really think about how we create accessible programs so that everyone can participate in this.

Whether it's digital inclusion, or back to work, or PPP, making sure all of these resources are accessible to everyone. That has to be a priority as well. So, thank you, to whomever that was to remind us that we have to actually, you know, be much more diligent and intentional about making sure that happens.

MS. BUSETTE: Great. Thank you, Anika. I want to just stop here, and first of all thank everybody who has contributed to the questions, everybody who has joined us.

There is so much to say about reopening, and how we reconfigure the world so that all of us can have an opportunity to have gainful employment, being sustained financially, and enjoy, you know, better well-being, a better sense of well-being.

And I think even each of our panelists has presented really interesting ideas that will help start a range of conversations, and hopefully action, towards that goal.

I want to thank the panelists very much. And I want to thank all of you again for joining us. And don't forget to look at us at Brookings.edu. Thank you.

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