



Empowering Communities:

Multi-Purpose Cash Assistance to Wildfire-Affected Households in Maui

DECEMBER 2023



Mission Statements

CORE's mission is to empower communities in and beyond crisis. CORE envisions a more equitable world in which underserved communities are prepared and can respond effectively to crisis from within. CORE's Cash and Voucher assistance vision specifically is to empower communities and meet their needs through timely, effective, and efficient assistance. To learn more visit www.COREresponse.org and contact Tenzin Manell, Sr. Advisor, Cash and Markets (tenzin.manell@coreresponse.org).

Maui Rapid Response (MRR) is an ahupua'a-based disaster response team made up of individuals from the Maui community and a number of nonprofit and direct-aid organizations. Founded in 2020 in response to the Covid-19 shut down, Maui Rapid Response is a decentralized citizen collective driven entirely by community values and needs, with a commitment to prioritize support for native Hawaiians and vulnerable members of its local community. All funds raised in its Maui Mutual Aid Fund and any other fundraising efforts are administered by nonprofit fiscal sponsor Grants Central Station, a 501(c)(3) organization. To learn more visit: www.mauirapidresponse.org and contact Nicole Huguenin, Director (Admin@mauirapidresponse.org).

Roots Reborn’s (RR) mission is to nurture resilience and empower the immigrant community. In the aftermath of the Maui wildfires, RR is dedicated to providing unwavering support to the immigrant community, recognizing the unique challenges they face. Through collaborative efforts, RR seeks to not only address immediate needs but also to foster long-term empowerment. Its approach is built on respect for diversity, cultural understanding, and a dedication to rebuilding the foundations that form the essence of our community. To learn more visit www.RootsReborn.org and contact Veronica Mendoza Jachowski (Vero@rootsreborn.org).

Marshallese Community Organization of Hawaii (MCOH)’s mission is to empower and uplift the Marshallese community. MCOH’s work addresses societal inequalities with culturally relevant programs, health initiatives, and educational opportunities and connects its people to the resources and tools needed to thrive. MCOH envisions a future in which the Marshallese people know their cultural roots and are active and productive members of their communities. To learn more contact Jendrik Paul, Executive Director (jendrik.paul@mcoh.net).

Papa Ola Lōkahi’s mission is to improve the health status and wellbeing of Native Hawaiians and others by advocating for, initiating, and maintaining culturally appropriate strategic actions aimed at improving the physical, mental, and spiritual health of Native Hawaiians and their ‘ohana (families) and empowering them to determine their own destinies. To learn more visit www.papaolalokahi.org and contact Chantelle Eseta Matagi, Director of Initiatives & Innovation (Cmatagi@papaolalokahi.org).

Citizen Church is a Christ-centered, Spirit-led, Kingdom-building movement, committed to the physical and spiritual renewal of cities and nations, and restoring hope and purpose to every person. To learn more visit www.citizenchurchmaui.com and contact Sara Mares, Administrator (Smares@citizen.church).

Our Partners



Acknowledgements

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INTRODUCTION AND OPERATIONAL CONTEXT

On August 8, 2023, catastrophic wildfires in Maui County, Hawaii spread rapidly due to intense winds brought on by Hurricane Dora, devastating the town of Lahaina and causing widespread displacement across communities. It ranks as one of the 10 deadliest wildfires in US history since 1871 and the largest natural disaster in Hawaiian history. 80% of Lahaina was consumed by the fires, including over 800 businesses affecting 7,000 employees and over 2,000 homes. The daily total business revenue of those establishments was an estimated \$2.7 million USD a day. As of September 2023, over 7,000 displaced individuals were placed in non-congregant shelters. The wildfires took the lives of 99 people.

CORE promptly engaged with Hawaii Voluntary Organizations Active in Disaster (HIVOAD), local partners, and personal connections among staff and board members to understand immediate

needs and provide effective support. With an influx of off-island volunteer teams offering in-kind assistance which caused logistical challenges, local partners urgently requested cash assistance as a more practical solution that would support affected households' preferences and priorities. Given CORE's experience in wildfire response and preference for cash assistance whenever feasible, CORE was well-suited to step in, collaborate with local partners, and assess its next steps.

CORE's on-site assessments confirmed that the island's markets were operational and validated the explicit request for cash aid from Hawaii VOAD and other local organizations. Despite the extreme post-wildfire landscape and near complete destruction of residences, CORE staff were able to reach and visit affected individuals in Lahaina to identify their needs. It was evident that in addition to communities living directly in Lahaina being the hardest hit, other marginalized and minority communities who lived elsewhere, but whose livelihoods were based in Lahaina, were also severely affected. Many from this affected community only used cash which they kept in their

homes, and did not use the formal banking system. When their homes were destroyed they lost all their savings. Critical needs identified included: food, housing, transportation, fuel, clothing, communications, school supplies, baby supplies, and livelihoods opportunities.

To address these needs, CORE worked with local implementing partners to provide cash assistance to those impacted by the wildfire and piloted a home sharing program to potentially provide a solution to the lack of long-term housing options and pre-existing housing crisis. CORE utilized internal funding to deliver cash assistance to support 100 affected households to meet their basic needs immediately after the disaster. In addition, CORE committed to improving four homes to accommodate a larger household size due to displaced friends or family members; the pilot allowed 26 displaced individuals (seven families) to have mid-term housing. This learning brief focuses specifically on lessons pertaining to CORE's cash assistance and includes recommendations for scaling cash and/or voucher assistance in similar contexts.

METHODOLOGY AND LIMITATIONS

This learning brief draws on post-distribution data from a survey that was administered telephonically, in either English or Spanish, according to the respondent's preferred language, to a 26% random sample (n=26) of households who received cash assistance. Survey respondents were 73% female (n=19) and 27% male (n=7), predominately between 36-60 years old (58%, n=15), followed by 18-35 years old (31%, n=8), and 61 years and older (11%, n=3). The time that elapsed between cash distribution and post-distribution monitoring varied from 3-5 weeks after distribution. While the sample size for the PDM was met, it was a randomized sampling for speed. It also utilizes data from CORE's Maui After Action Review and its five key informant interviews with response staff, as well as the Maui Wildfire Completion Report generated by the Maui Team Leaders.





CASH ASSISTANCE: DESIGN AND FINDINGS

Given the diversity of needs, cash assistance was designed as multi-purpose cash assistance. The objective of assistance was to support affected households to meet their basic needs in the immediate aftermath (3-5 days) of the disaster. Prepaid VISA cards were procured by CORE and preloaded with \$200 USD each and shipped to the island; the transfer value was designed referencing secondary data on the cost of living. The cards were activated all at once and ready to use immediately without a PIN. However, some of the older card machines were found to read the prepaid cards as debit cards without the ability to override the machine by choosing “credit card,” so recipients were asked for a PIN. This issue was identified after distribution to one-third of the recipient cohort and clarified in advance of the distribution to the remaining recipients. CORE staff showed these recipients how to create the PIN if they wanted to do so, in case they were asked.

The transfer value per household varied based on household size, with \$200 USD distributed to per person with a cap of \$1,000 USD per household. In this context, multiple multi-generational families often live within a single household and the cost of living is high.

Eligibility criteria was as follows: Households impacted by the wildfire who fit one or more of the following categories:

- » People who are immigrants/undocumented¹
- » Residents who were displaced
- » Compacts of Free Association Citizens (COFA) families, many of whom lost livelihoods based in Lahaina but were not residents in Lahaina
- » Those whose income was severely impacted by wildfire

CORE collaborated with local organizations, including Maui Rapid Response, Citizen Church, Roots Reborn, Marshallese Community Organization of Hawaii and Papa Ola Lōkahi, to identify families who met the criteria above and to register them for assistance. Distribution events

¹ Undocumented populations in the United States do not qualify for FEMA financial aid.

were organized with local partners who informed recipient households of the distribution location and time. A FAQ sheet and CORE's helpline number were reviewed with each recipient household and distributed with the cards. FAQ sheets were available in English, Spanish, and Tagalog.

Ultimately, 100 households (467 individuals, comprised of 276 adults and 191 children) were supported with a total of \$56,000 USD in cash assistance for immediate relief. 280 prepaid cards were distributed between August 24th and September 28th, 2023, across four distribution events. The transfer value distributed to households depended on household size, need, and card availability during distribution.² The average transfer value received by households (n=100) was \$560 USD, with a minimum receipt of \$200 USD and a maximum of \$1,000 USD. The average transfer value received by PDM respondent (n=54) households was \$592 USD.



Program beneficiaries (total responses n=54) were predominately female (72%, n=39) between the ages of 36-60 years of age (60%, n=61) who spoke Spanish (66%, n=66), with an average household size of 4.5 members and an annual income of less than \$50,000 (85%, n=74). The main occupations of beneficiaries were in the service industry, including food, cleaning, and hospitality. 20 recipients were living with one or more disability.³ Most recipients (65%, n=66%) were of Hispanic (n=66) heritage; respondents reported their race as follows: 62% preferred not to say (n=62), 25% were Native Hawaiian or Other Pacific Islander (n=25), 7% were Asian (n=7), 4% were White (n=4), 2% were American Indian or Alaska Native (n=2) and 1% was Black or African American (n=1).

Of recipient households, 78% had addresses within Lahaina proper and the remaining households lived on the other side of Maui, around Kahului, but had lost livelihoods in Lahaina. All the Hispanic identifying individuals (n=66) were undocumented and reported that the wildfire destroyed their sources of employment and forced relocation outside of Lahaina.

2 Undocumented populations in the United States do not qualify for FEMA financial aid.

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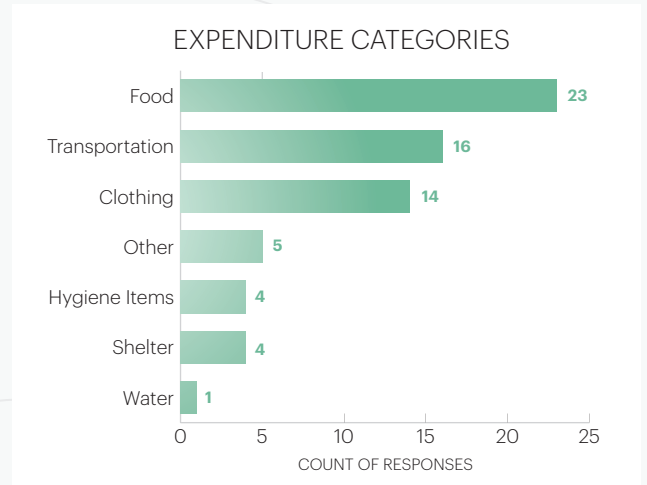
- Vision (n=89): 74% had no difficulty (n=66), 22% had some difficulty (n=20), 1% had a lot of difficulty (n=1) and 2% did not know (n=2)
- Hearing (n=87): 92% had no difficulty (n=80), 5% had some difficulty (n=4), 1% had a lot of difficulty (n=1) and 2% did not know (n=2)
- Selfcare (n=88): 94% had no difficulty (n=83), 2% had some difficulty (n=2), 1% had a lot of difficulty (n=1) and 2% did not know (n=2)
- Communication (n=88): 82% had no difficulty (n=72), 13% had some difficulty (n=11), 3% had a lot of difficulty (n=3) and 2% didn't know (n=2)
- Ambulation (n=87): 86% had no difficulty (n=75), 8% had some difficulty (n=7), 3% had a lot of difficulty (n=3) and 2% did not know (n=2)
- Memory (n=89): 88% had no difficulty (n=78), 10% had some difficulty (n=9) and 2% didn't know (n=2)

Findings

Findings from post-distribution monitoring are as follows:

EXPENDITURE

Cash assistance was spent by recipients primarily on food, transportation, and clothing, in descending order. Survey respondents (n=26) reported they spent cash on the following expenditure categories: food (n=23, 88%), transportation (n=16, 62%), clothing (n=14, 54%), hygiene items (n=4, 15%), shelter (n=4, 15%), water (n=1, 4%) and other categories (n=5, 19%) which consisted of school supplies (n=2, 40%), ice (n=1, 20%), medicine (n=1, 20%) and a baby stroller (n=1, 20%).



SUFFICIENCY OF TRANSFER VALUE

96% (n=25) reported that the transfer value provided by CORE was sufficient to meet their households' basic needs for 3-5 days; 4% (n=1) said that the transfer value was insufficient. One-off assistance was felt to be appropriate for the majority, while n=1 felt that monthly assistance would be helpful.

ACCESS AND SAFETY

The majority of cash recipients surveyed (96%, n=25) said they felt safe during the collection of the prepaid card, while 4% (n=1) said no. The respondent who said no did not choose to answer the follow-up question to elaborate why. Regarding issues in using the card (n=26), there were few issues (19%, n=5) compared to the majority of respondents (81%, n=21). Follow-up explanations on card issues (n=5) were mainly issues in how to use it (n=3, 60%), including inability to use the card in certain stores without a pin. 96% of respondents (n=25) felt safe using the card, while 4% (n=1) said they did not feel safe. When asked about the safety issue in using it (n=1), the response was "PIN asked in various locations."

UNMET NEEDS

The majority of respondents (n=26) did not have unmet needs (64%, n=16), while 36% (n=9) reported they still had unmet needs. Of those with remaining unmet needs (n=9), respondents indicated that further cash assistance could assist with food (n=3, 33%), transport (n=2, 22%) and shelter (n=1, 11%) expenses. Two respondents (22%) also indicated general purchases and bills. When asked a separate question about shelter needs, the majority (54%, n=14) of respondents did not have ongoing unmet housing needs. Out of those who did (n=12), 75% (n=9) were interested in long term housing options of 6 months or longer, 17% (n=2) were interested in financial assistance for host families that they were staying with, and 8% (n=1) was interested in both long-term options of 6 months or longer and financial assistance for the host family they were staying with.

When asked if they were working with any organization for assistance with housing solutions to understand resources available and utilized by the community (n=26), the majority (69%, n=18) said they were. There was 75% overlap between those who did respond needing shelter (n=12) and those who were working with an organization for assistance (n=9). 88% (n=16) of respondents reported coordinating with the American Red Cross, while 6% (n=1) were working with the American Red Cross and insurance, and 6% (n=1) were coordination with FEMA.

SATISFACTION AND FEEDBACK

“The timing [of the cash assistance] was perfect, [We] needed “cash” badly.” - CASH RECIPIENT

“We were desperate for gas due to the distance between hotel and the kid’s school and prepaid cards helped immensely.” - CASH RECIPIENT

“I’m undocumented and wasn’t able to get assistance. Then I was able to receive financial aid through CORE.” - CASH RECIPIENT

“I felt a relief and was able to provide food for my family- it was a big blessing.” - CASH RECIPIENT

“The cash gave me the opportunity to let the kids choose something special for school stuff... briefly distracting them from ALL the changes - no home, no things, new school, etc.” - CASH RECIPIENT

When asked if the card enhanced their well-being, all respondents said yes (100%, n=26). Some (n=9) would have preferred cash in hand to the prepaid cash card; some pointed out that the prepaid cards could not be used to pay for rent or utilities.



LESSONS LEARNED AND RECOMMENDATIONS

Understanding the Cultural Context and Ensuring Localization

Understanding Hawaiian culture, and nuances of the populations and cultures of affected communities in Maui in particular, were key to the success of the program. This analysis could be strengthened in future responses. Cultural competency of deployed staff and close collaboration with and hiring of local staff are key to success, to best understand the needs, preferences and risks of communities and to establish and build trust with marginalized populations who have been historically left behind in non-emergency services by traditional service providers.

CORE's commitments and actions to ensure localization of the response enabled access and service to marginalized communities, including undocumented individuals. Because CORE was fulfilling a requested need and not offering unsolicited goods or services, they were invited to spaces that other non-local organizations would have found difficult to enter. Maui's community is one where local relationships are paramount to successful programming and building trust as a non-local organization. This trust factor helped provide access into otherwise hard to reach communities, who were willing to share information with CORE and not with others. Distrust of government entities and larger, non-local NGOs create many challenges and barriers for this community to receive available aid and resources.

Modality of Assistance

Cash assistance was appropriate and feasible and supported recipient households to cover a variety of basic needs in the immediate aftermath of the wildfires, as intended. Multi-modal assistance—a combination of cash and vouchers—would have been useful to cover the cost of gas for transportation which could have been addressed through value vouchers. With public transportation impacted by the wildfires and temporary, supplemental transport provided by the Red Cross limited, demand for transportation exceeded supply; supporting households to overcome the financial barriers to transportation is needed. During the After Action Review, CORE's staff indicated that cash was especially appreciated because it enabled recipients the choice to purchase culturally appropriate food items.

Delivery Mechanism

The prepaid cards were generally safe for recipients, the majority of whom were able to use this delivery mechanism without issue. To strengthen its preparedness and use of prepaid cards, CORE can preposition cards to mitigate procurement delays; set up a PIN or include a pre-assigned PIN to recipients during distribution; utilize prepaid cards with customizable balance to reduce the number of cards that a household has to navigate and to reduce the environmental impact of the resource; and, when resources allow, consider reloadable cards to facilitate top-ups that have an easier process of balance verification including capability when telecommunications are offline. The FAQs distributed with the prepaid cards should be updated to include further detail on how to manage multiple cards, especially for a target population which is most accustomed to cash in hand.

Transfer Value, Frequency, and Duration

In this high cost of living environment, the transfer value, frequency, and duration were appropriate for the imminent needs that the cash assistance intended to address. If resources allow, CORE may consider implementing longer-term assistance for the most marginalized households in future responses.

Targeting, Registration, and Selection of Recipients

The targeting approach and selection criteria worked well to reach and include vulnerable and marginalized groups within the affected communities. Local partners were key to screening and verifying eligibility for cash assistance and, in particular, identifying household size and legal status and those with barriers to receiving federal aid. This approach can be complemented by additional pre-screening that addresses job status and family size, considering that multi-generational family households are common in this context. In addition, ensuring all data collection tools are available in offline format when internet and power are affected is key to a timely response. Registration can be leveraged to provide households with referrals and to feed into resource coordination efforts.

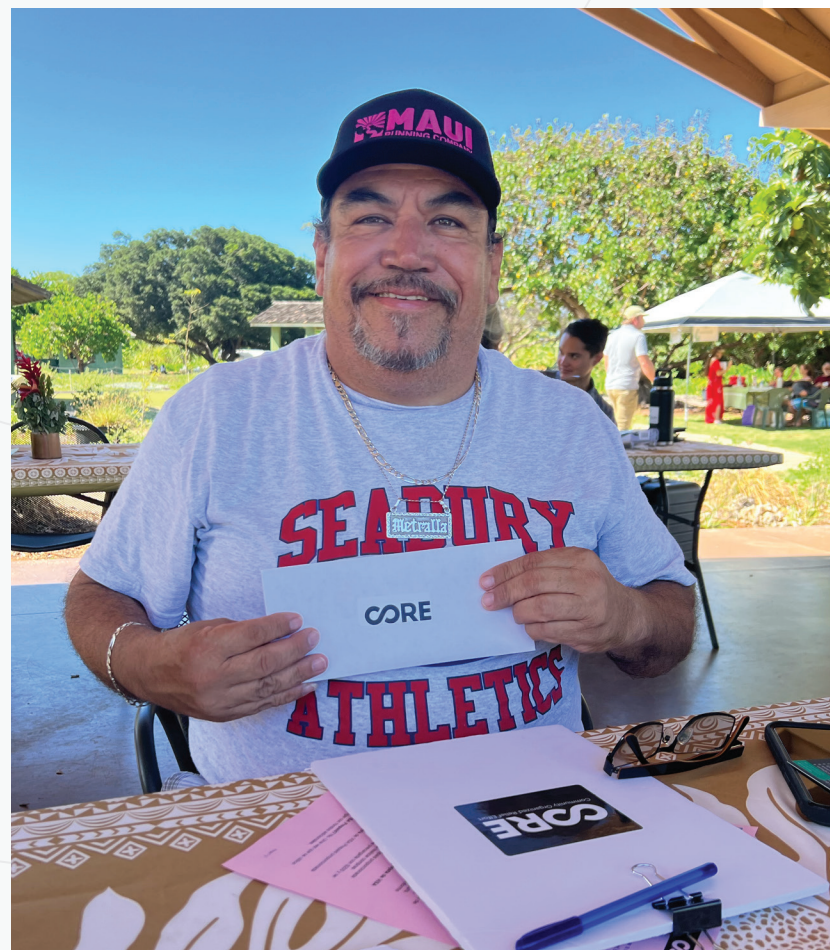
Cash Distribution

Stronger coordination with local partners in advance of distribution, including written guidelines, are needed to manage community expectations about CORE and its partners capacity for a given distribution day/site. SOPs were developed; however, more nuanced guidance on transfer value caps vis-a-vis household compositions in this context (e.g.

multi-generational families) would have been supportive to CORE and its partners. During distributions CORE and its partners can maximize touch points with recipients to share awareness raising materials about key issues affecting the community (e.g., regarding specific health or safety issues) for extended impact.

Accountability to Affected Populations

CORE's hotline and Verizon one talk (SMS/ chat) were important mechanisms through which recipients raised questions and received responses from CORE, in addition to having local partners' staff as focal points for questions and concerns. More varied mechanisms for feedback and complaints, such as office hours at set locations and phone check ins, should be included in future responses.



CONCLUSION

CORE's response to the Maui wildfires offered valuable insights and improved practices for utilizing multi-purpose cash assistance in immediate, domestic disaster relief. The prepaid cards were reliable and well-received by program participants, and could be enhanced by pre-assigned PINS, replacement with reusable cards that can be topped off, and prepositioning of cards so they can be shipped and utilized quicker in a response. Ensuring partners supporting multi-purpose cash programming have basic CVA training, an understanding of transfer values for the specific market and household composition, and guidelines for distribution will all lead to greater impact.

This project underscored the significance of local partnerships in effective programming. CORE's local partners helped lay the groundwork for targeting strategies and distribution procedures, ensuring more efficient and culturally attuned responses in similar contexts. Furthermore, these partnerships enabled CORE to reach, pre-screen, and perform outreach to vulnerable groups like undocumented individuals who have called Lahaina home for decades. While the transfer value and frequency effectively addressed immediate needs, there is room for exploring the potential for longer-term assistance, particularly for the most marginalized households. Strengthening coordination with local partners before and during distributions will help manage expectations and swiftly deliver assistance to those in urgent need.

