

CCPU-EP15-2020-2020-0421-Ranie Thompson, JD - Updates on Stimulus - Unemployment Benefits - How to plan your finances (2).m4a

Dr. Nicholas Van Sickles: [00:00:00] All right. Hello everybody and happy Tuesday. This is Dr. Nicholas Van Sickles. I'm the chief medical officer at CrescentCare. We are a federally qualified health center in New Orleans and we are coming to you several times a week with his podcast to help discuss issues related to the COVID-19 pandemic, how they affect our community, how they affect our patients and clients, and how they affect anybody that might be listening. We are very lucky, again to have with us Ranie Thompson, our director of legal services here at CrescentCare. And she's come back on today to discuss a little bit more about what's going on with finances and some of the bills that have been passed and what we're actually seeing on the ground now that they have been passed and are coming into place. And then what we're not seeing: we talked about a little bit of this yesterday on the medical side. You know, it's good to have updates because things have changed so fast. So I will halt there and let Ranie reintroduce herself real quick and then we'll get going.

Ranie Thompson, JD: [00:00:59] Thank you, Dr. Nick. So I'm Ranie Thompson, the director of the Legal Services Division here at CrescentCare. My department provides direct civil legal services to patients at the clinic, primarily focused on those who are living with HIV and AIDS. We are a statewide program, the one and only of its kind in the state of Louisiana. And so that means that we travel throughout the state and have partnered with other AIDS service organizations throughout the communities to ensure that those clients in those areas have access to much needed legal services to address legal issues, social determinants of health that's impacting their ability to access care, stay-in care, follow their treatment plans and enjoy healthy outcomes that are sustainable. We are located here in New Orleans at the CrescentCare Elysian Fields location, and we have an office in Baton Rouge, as well. And again, like I said, we've got staff attorneys who travel throughout the state, but we are seven attorneys-strong, two support staff strong and pretty mighty in what we do.

Dr. Nicholas Van Sickles: [00:02:13] I would agree with that. And if you haven't listened to the other podcasts with Ranie, especially the first one where she discusses a lot of the services that are provided by our legal services team, it's a good listen and a

good way to understand what we can do to help people in the community here at CrescentCare. And by "we", I mean the legal services division. It is a medical-legal partnership which Ranie often brings up, and I think is a good way to really phrase it, because it's a wonderful model where we can work together to really promote health. Well, why don't we get started? Last time when we talked about this and we did kind of go over some of the the bills as they were passed, and they were passed so quickly, it seems from the Family First Coronavirus Act to the CARES Act, it was hard to really get a grasp of what was going to happen. The first thing that, of course, got the most media was the money. So where are we with the money, the stimulus checks? What's going on with that, media about that recently with Trump's name on it and all this nonsense. Tell me about that.

Ranie Thompson, JD: [00:03:12] Right. So the good thing is that the stimulus funds have started to hit the bank accounts and have been released. So people are starting to see that money show up in their bank accounts and on their debit cards or wherever those those funds were going to be deposited. The paper checks, I believe, the IRS issued a notice yesterday or today that things are changing constantly; that the paper checks, they're starting to release those checks. We thought it was going to take much longer. I still don't know what that's going to look like, but the timeline seems to have gotten a little closer. So people should start anticipating that those checks are going to come out. If they didn't have banking information in the IRS system or in the Social Security system where the money could be directly deposited. There is good news in that folks who are SSI recipients will get direct deposits as well. That was one of the concerns for our community when I last spoke on this topic. But they will now be able to get direct deposit. And so they don't have to do anything if there's banking information already available with the Social Security Department; they should be fine. If they don't have that banking information and have gotten checks in the past, then that's going to be the way it's going to work. But there was a notice issued yesterday by the Social Security Administration that instructed Social Security recipients who have dependent children to immediately go to the IRS's website and enter that information, the dependent children's information, in the non-filer portal. So that means the deadline to do that is tomorrow, Wednesday, April 22nd. We've posted this information on our Web site so you can find the link there that's going to take you to where you need to go on the IRS Web site. But if you are a Social Security recipient and you have dependent

children- and that's children who are under the age of 17 who are eligible- then you are eligible for the additional \$500 per child. So you need to immediately get to the Web site and enter that information. What it seems to me to be the case is that those persons who are receiving Social Security, there's going to be a wave of those dollars rolling out soon. This is why that deadline came up so quickly, so that they can process it and ensure that all of the money hopefully comes out in one lump sum as opposed to having to go back and maybe sort of correct the system and roll out second funds to cover those dependent children. They haven't issued a deadline for SSI recipients to do the same thing. There's other groups- like the V.A., people who receive railroad retirement benefits, those sorts of groups- they haven't issued deadlines for them yet, but they're going to have to do the same thing. And so I've just instructed folks, if you are in that group and there is not a deadline set, if you can get in the portal and enter the information, go ahead and do it ahead of time. Don't wait until you're told that there's a deadline. Case in point: the notice went out yesterday and you've got essentially three days to get it done.

Dr. Nicholas Van Sickles: [00:06:35] Yeah, that's a tight deadline and that's a lot of money. It could make a huge difference in someone's life, especially if they're caring for a dependent. What have we seen in terms of hiccups, in terms of problems, in terms of what's not working? I know there was a question before about people who didn't have bank accounts, what they do. You know things like that. And obviously the checks are a benefit there. Tell me what you've seen so far.

Ranie Thompson, JD: [00:07:04] Yeah, there've been several issues. What I think comes readily to mind is the fact that it's clear now that private collectors, private debt collectors and banks can actually seize that money. They can actually take that money. So we've seen nationwide there are stories told where the money hits the bank and if there are overdraft fees or charges owed to the bank, the bank is in turn taking that money to cover those charges. Wage garnishment orders from private debt collectors have been able to also do the same thing. And so, you know, the concern is that there's a tremendous need for folks to have this money to make ends meet while we go through this crisis. And so conversations are being held now with Congress to figure out if they can, in fact, do something to protect this money from these collectors and banks to cover those overdraft fees. It's my understanding that some banks have said, "OK,

well, we're just going to return the money", some shaming brought them to their position. Sometimes shaming works. But they've just decided to return the money, few and far between. We're waiting to see how, if anything, Congress will do to hopefully protect folks. Another issue is that, you know, people have bank accounts that they no longer have. Information was in the system, it's stale, and so money has money has been sent to these accounts. And it's in a limbo phase. What happens to that money? Honestly, my position is that folks are going to have to wait until that money is reversed and return back to the IRS, and then clears that system, and then makes his way back to them. So people should go ahead and if the system will allow them to update their banking information, updated in that system may not allow it. And you might have to wait until all the kinks work out and then get a paper check in the mail. It's my understanding that if you are on that portal, enter your data, it says you're not eligible. It's saying don't call the IRS. We're not clear what's going to happen with that. But I would recommend that folks who encounter that experience to reach out to an attorney so that we can help especially deal with if it's going to a bank account, or some folks have debit cards that they might have gotten issued by tax preparers. It was like a prepaid debit card, a temporary card, and don't know where that card is, can't trace it back to a banking institution or anything like that. And so you're gonna need a lawyer to help figure that out because the tax preparer can't even answer the questions at this point. It's just uncharted territory. And in the traditional way in which these sort of transactions happen, my experience has been it hits a dead place and then it's sent back. The transaction is reversed. It shows back up where it's supposed to show and then you have access to it. This is new. It's a new portal. It's a new thing, right? We don't know who's minding that and how it's gonna get handled.

Dr. Nicholas Van Sickles: [00:10:33] So some advice: if you can, try to get on the portal, see if you can change it. Obviously, that might not be an option. My question to you is if somebody knows that they're at risk for wage garnishing or they know that their bank, they have lots of debts. Is there anything they can do proactively at this point to try and limit- and I know people need to pay their debts and I'm not saying that, but we're in a pandemic. And right now, the biggest thing for people to have is money, and the whole purpose of this was to get money in people's pockets, to be able to pay their bills, eat, stay as healthy as possible, and socially-distance with some cash in their pockets so they're not at risk for getting sick or exposing other people to getting sick. Is

there anything that they can do? Is it better for them to request a paper check if they know they might be in a position like that? You know, I'm not trying to ask anything that would be unethical, but at the same time, I want to balance the purpose of this money.

Ranie Thompson, JD: [00:11:29] I agree. If you can request the paper check, request a paper check. If you can change your banking information in the system, go ahead and change that banking information in the system. You know, some moneys are protected by law. There's ways in which the law might be able to assist in these situations. But, I think if I had to offer any advice or suggestions, I would say request that to check the issue to you in paper. You might have to wait a while, but at least we know that they're processing and rolling them out soon. And then change your banking information. And if you find yourself in a situation where that money has hit an account and the creditor has taken it, then you need to call. You need to get on the phone. You need to get in touch with a lawyer maybe to help out in the negotiation and coming up with some sort of plan to hopefully recover some, if not all, of that money so that it can be helpful. And sometimes it might just be a one time situation that a creditor might actually relax the rules and reverse what they've done. This might be that situation. But we want to know also if this is happening, because there are national organizations tracking how often this is happening. And that's going to help inform the conversations with Congress around just how large of an impact this is and what not having them- The intent was to help support paying during this thing, right? And so to have that money gone without even- One story says he saw it at 3:00 a.m. and woke up at 8:00 and it was gone. It's just that quickly in terms of how it can happen. Another problem is that the portal is telling people that they're in eligible and it's unclear. A lot of folks don't know why they're ineligible. And then where do you go if the system tells you you're ineligible because it says don't call the IRS. There are a number of reasons why that might be happening. One of those situations is that people who are SSI, Social Security recipients, their information is not going to show up there. It might not show up there because it's actually in the Social Security system. Like your banking information, the data is in that system and not the IRS system. And so the IRS system doesn't seem to be accessing what's in the Social Security system's database. So they're not communicating. At some point I'm assuming there's gonna be a sharing, but that seems to be a group of folks who, when you "check my eligibility" or "check the status of my payment" on the IRS

Web site, it shows up as "We don't have any information for yo" or "you might not be eligible".

Dr. Nicholas Van Sickles: [00:14:31] That doesn't it doesn't make sense.

Ranie Thompson, JD: [00:14:34] And some other issues around eligibility would be- Unfortunately, this is a system where it's going to leave groups of people out. You've got, obviously, 17 year olds and above who are being carried by their parents or guardians; they don't get the moneys. Nobody gets money with them. And then undocumented persons living in our communities who are working hard and doing things, but they won't be able to access the system unless they had legal status as of 2019. So even if they got legal status this year, the way in which the Act reads would say that it's gotta be established in 2019.

Dr. Nicholas Van Sickles: [00:15:20] That's good to know.

Ranie Thompson, JD: [00:15:21] And I would I would say reach out to an attorney because it's complicated, and some of this guidance is just sort of being rolled out as situations arise. As they see it. The Department of the IRS and the Department of Labor, these groups are saying, "Okay, well, we didn't anticipate this. So how we're going to address this?" And then they roll out new guidance to address that. And it's important to know the impact of that on the communities that we serve.

Dr. Nicholas Van Sickles: [00:15:53] Definitely. We were talking with the debt and the debt collectors. Hopefully, if they're kind or respond to public shaming or something, defer that because we really want the money in people's pockets. But I think one of things we want to talk about eventually in this podcast is managing the finances, knowing that some of those people are still there. But before that, I kind of want to get to the sustainability of all this. We've talked about the check and you get your \$1,200 check plus someone living with you that's an adult, plus maybe some dependents, so it could be a good chunk of change. But that's not going to- for example, in New Orleans or other cities that are hard-hit by this pandemic, New York, for example- \$1,200 doesn't go very far if you're paying rent and you have bills and things like that. So what are some other ways people can access sustainable funds? And what are we seeing on

the biggest examples- unemployment right now -to really help sustain people, other than that one time bolus of a cash influx?

Ranie Thompson, JD: [00:16:56] Just to remind folks that we do have access, or you can access, NAT benefits. There's a food stamp program that has also been wrapped into the CARES Act, expanding those benefits. But you still have to go through the state's eligibility criteria. It's document-intensive. There's some relaxation of interviews and some things that traditionally you'd have to go through because we're under these stay-at-home orders. I'm recommending for folks to go ahead and apply for those benefits. See if you're eligible for them and get that assistance if you need it. The challenge is that a lot of folks have never had to go through these systems, have never had to go through SNAP benefits, have never had to apply for unemployment, have never had to access safety net programs to carry them through. And so the bureaucracy of it, the invasiveness of having to turn over your entire personal financial story and parts of your life is a bit much to handle. And it's complicated by the fact that the systems right now are overburdened and unresponsive in many ways.

Dr. Nicholas Van Sickles: [00:18:14] And we're not able to help them that much now, because we're all on the phone and it's more difficult than someone in person trying to walk through the benefits programs with them.

Ranie Thompson, JD: [00:18:22] Exactly. There's no way around that, quite frankly. Every system is overwhelmed. But if you need the help, get the help. And if you get decisions that say you're not eligible for the SNAP benefits, there are free legal programs that can assist you. We'll try and figure out what happened. Maybe the application was incomplete, maybe there's some misinterpreted data. Whatever that is, but get help from these free resources of which a lot of people will now qualify for because they've reduced hours, you've lost your job, layoffs. All of that stuff now puts you in a poverty level under the federal poverty level that you might actually qualify for free legal services or low cost legal services.

Dr. Nicholas Van Sickles: [00:19:07] That's great to know. I think that's a big point that's worth echoing over and over again. The difficulty in accessing services for people who haven't accessed them, and also that services that do open up because of the

federal poverty level change. A lot of people wonder how do I get a lawyer and what makes me qualified to get a lawyer? I think you've done a great job explaining both sides of that: One, when you should ask for help; and two, make sure you're aware that you might now qualify for these resources and reach out for them, please.

Ranie Thompson, JD: [00:19:34] Right. And then online resources to get your questions asked. The civil legal aid community in the state of Louisiana and nationwide, honestly, we understand this. We've been at the forefront, on the ground, in the trenches, but with every disaster, quite frankly. And we know that we have to be available. Access to justice is critical in these times. Bar Associations, state courts, supreme courts are doing everything they can to ensure that the funding stays in place and that the resources are available for folks. And then becoming creative even in the way in which we deliver services.

Dr. Nicholas Van Sickles: [00:20:14] I love it. Yeah. So SNAP benefits, I think are very important. Make sure you have food for yourself and your family and offset some of the costs that you might take into your one-time payment from the government. Unemployment: What are we seeing with that, and the enhanced unemployment that's coming through the CARES Act?

Ranie Thompson, JD: [00:20:32] This is probably the most complicated and confusing system of benefits during this crisis. I think every lawyer is saying, what's next? Because the guidance continues to change and is rolled out. I mean, at one point it was like every day we were seeing new instructions, new ways in which this was supposed to be handled. So it's been hard to just hit a point and say, "Okay, this is what it is. This is what you can expect, Community. Go do this and this is how it's gonna work". The program for the state of Louisiana, for Louisiana workers, what you have to know is that there is no separate system to apply for on unemployment benefits under the federal program, under the CARES Act. There is one application portal, so you're applying for benefits through the state portal, LAworks.net, the higher system. You apply for benefits through that system and then that application, once it's complete, gets reviewed for a monetary determination. Then that system will then kick back a response that says you're either eligible or you're not eligible, which a monetary determination is how much

a weekly benefit would be. Remember, the first level is the state level benefit. The regular benefit.

Dr. Nicholas Van Sickles: [00:22:04] Which is the \$10-\$250, right? A week, roughly.

Ranie Thompson, JD: [00:22:07] Yeah, it's up to \$247/week. That's the first level. And so what's been confusing folks is, "Well I got this decision and it says I'm not eligible. What does that mean? What do I need to do now since they've told me that I'm not eligible?" Couple of things to be mindful of: If you are one of those employers, one of those workers who would traditionally qualify for state benefits, you want to pay attention to what's in that letter. It's complicated. There's a base period within which your benefit, if you are approved, which would be applied would apply to your benefits. What I'm telling folks is this is one of situations where if you look at it and it doesn't look right, talk to a lawyer. Because your regular employer and employee, traditionally that's going to be somebody who is deemed non self-employed. So these are folks who are not independent contractors, not self-employed. That group of folks who would qualify if we weren't in this situation..

Dr. Nicholas Van Sickles: [00:23:20] A lot of the service industries have closed down, because the restaurants have closed down. So those people who work in those industries would qualify?

Ranie Thompson, JD: [00:23:28] Theoretically. I've got a flow chart on our website that's going to help people move themselves through the process. I would say certainly take a look at that flow chart so that you can map your way to where you should be in the system. But what's important is that under the expanded benefits under the federal program is that it not only takes care of folks who are regularly eligible for state regular benefits, it also now includes folks who are self-employed, who are 1099 independent contractors, gig workers. Those folks are also potentially eligible to receive unemployment insurance during this this pandemic. And so people who who might have their hours reduced, and who might be be able to work, but you've worked at a reduced rate of hours, your pay might have changed. You potentially might qualify for unemployment benefits. It's just working through that system to see where you fall within the language of the Act that might get you covered. Put the application in and

then let the system follow. If there's questions, then reach out to an attorney who can help explain some of this to you. The challenge is that where people would, in the past, be able to go back to LAworks.net and get some of those questions asked, the system is overwhelmed.

Dr. Nicholas Van Sickles: [00:24:54] Millions of applications throughout the country.

Ranie Thompson, JD: [00:24:55] There's a lag in response to emails, although email is available, there's a significant delay in responding to emails for requests for information. Then we've gotten reports that the wait time for phone calling in is like three hours. That's a lot of time. But there's no way around that either. Lawyers have to wait, too. That's what we do, that's our job in some instances. We don't have a magic wand to bypass that system. But just know that, again, if folks would just go back to our Web site, take a look at that flow chart and map their way, figuring out where they are, where they fall in those groups and map their way to the benefit. And it's important because the enhanced benefit, the expanded benefit, is that if you qualify, you get an additional \$600 a week. That's a lot. If you qualify for a state benefit of the 401 program is \$107, like that's the minimum you can get, then you potentially could get the additional \$600 weekly. Remember you are certified weekly, so do the documentation. Again, it's bureaucratic, it's burdensome, but it's important because you need the money. You need the money to carry you through and it there, and the system is learning. And hopefully the lesson learned from this will be that we will create a system that will be specifically there for disaster times, right? Like let's learn this lesson now and not repeat this.

Dr. Nicholas Van Sickles: [00:24:55] Definitely, and have less confusion.

Ranie Thompson, JD: [00:26:39] And all of the confusion. Also know that for our hurricanes, we see disaster SNAP benefits, disaster unemployment system. This is not what we're dealing with: These are systems, these are programs specifically set up under the CARES Act for this particular pandemic. What it will look like beyond this, we don't know. There's been some concern about whether or not if folks had been approved for unemployment benefits and it starts, when will they get the \$600 if you qualify for the six hundred. LAworks.net is really grappling with this, too, and waiting for

guidance to be rolled down to them to tell them how to do this. That money, that additional \$600, is a case by case situation. There's no rhyme or reason to it, honestly, that I can figure out. But just know that if you're eligible, it's retroactive to your eligibility. So if you didn't get it for the first two weeks after you applied and were deemed eligible, it's retroactive. And so you will get that money. That's something that you can use. If you've got a creditor or if you've got a landlord, if you got somebody that you're dealing with, that you're trying to negotiate and set up some sort of payment, just let him know this money is coming. I've been approved. You shouldn't have to turn it over, this is why you might want to talk to the lawyer who can help you have that conversation if necessary. But just let them know the truth of the matter is that I've done a lot of things I'm supposed to do. I'm just now waiting for this money to get to me so that I can do what I need to do in terms of paying these expenses. But the money is there. The other thing that I would say folks have to be mindful of, especially our folks who are self-employed, who are gig workers, that you have to submit documentation and you hear me say that all the time. You have to submit documentation as a part of the application process. For folks who are non-filers, who are self-employed, you're not keeping good records. You're not keeping records, right? Right. The question has come up, what am I going to have to submit? First of all, be honest. Be truthful in what you're submitting. Don't make things up. The Act is very clear that fraud is a crime and you can be prosecuted or you can be terminated from receiving assistance. We don't want this on the back end. If you have tax records or 1099s, submit that. Submit things that will establish your income. If you've got profit and loss statements. In the foreclosure crisis, for a lot of self-employed people, we had to help them, connect them to accountants or financiers who could help them build that that record. People keep things, keep receipts and stuff for purchases and things like that, but they're just not organized. And so get some help getting your business organized if you need that. The caution is document everything that you're turning in. And be truthful. Some of the unknowns in this is that we don't know the impact of accessing the unemployment benefits on, for instance, people who are trying to get Social Security. The unemployment benefits is actually income. And so we just need to be mindful of that. So talk with a lawyer.

Dr. Nicholas Van Sickles: [00:30:18] I think that's great advice, and while people are at home or not able to go out as much is a good time to get organized. Create that basket, that computer file, that file folder, whatever it is to keep all of your receipts. Every time

there's one message from your podcast, it's keep the documentation. As you mentioned even earlier, that the IRS and the Social Security system are not talking now. It's just a word of caution. I appreciate you bringing that up. The last couple things I want to talk about as we wrap up are probably a summary of what to do with all of this. You talked about a lot of the pitfalls in getting the money and getting the money into people's hands, which is a problem in itself. But what if you do get the money? I mean, this is a good chunk of change, even though it's not enough at the face of it, the \$1,200 to pay rent in New Orleans for a month. But if you get a good sum of money in your bank account, or even if you get that \$1,200, how do you spend it? Or how do you not spend it? What do you do with that money? If I got \$1,200, I think I would be excited about it and start fantasizing about the things I could do. What is the best way to prioritize spending?

Ranie Thompson, JD: [00:31:30] Right. I think the first thing to do is to just- when you see the money, I tell people to just take a deep breath because we're dealing with a tremendous amount of stress around our finances right now. People living in poverty and on the more- from crisis to crisis, having to make tough decisions on a daily basis. But it's just been magnified now with this. It's taken to another level and the stress around the threat of eviction and all of these things, utilities shut off and all of this stuff. And so, just take a deep breath and then be wise. I'm trying to get folks to understand that all of this relief, this help that we have, is temporary. It will come to an end. And moratoriums and suspensions will go away. Utility shutoffs will start up again. Courts will reopen. All of this stuff is going to roll out again. And so let's take a look at what debts you have. What what's important? You have to remember that food, shelter, health care and clothing- put some things in order. Especially given that children are now out of school. Schools are closed, you've got kids at home. Shelter is critical, right? So that means let's set some things in order. What do you need most? What should your priorities be? And that means looking at ensuring that you pay your rent. Yes, we're in a moratorium, and unless you are under one of those programs covered by the Federal CARES Act, this is potentially going to end on April 30th when Governor Edwards order sunsets. So May 1st, unless it extends, those renters who are not under the CARES Act are going to be faced with catching up those mortgage payments or rent payments, if they haven't made those payments. And so pay your rent, then deal with your utility bills, outstanding utility bills. You want to look at that. You want to then look at making

sure that you've got food and hopefully if you needed the SNAP benefits- and those benefits were increased tremendously. Hopefully you've been able to manage that and have some of that to carry you through. And then taking a look at like maybe your car payments and you've got other debts. What usually happen, and I said this to you before, people tend to think, "OK, the credit cards. I'm going to pay the credit cards". You do those things, personal loans from finance companies. You've got credit card companies that are calling these folks, contacting you constantly. They contact you constantly. They're continuing to send you bills, where your utility company has been put essentially on lockdown and said stop it until all of this is over, until the order is lifted. So you're not getting the same push and harassment in some ways from those folks. The tendency for most people is to pay the credit card, and it's just \$20. And that's an easy bill, especially when you're juggling money, right? It's an easy \$25 to pay. I might owe a \$1,00 here, but they just want \$25 and you want \$1,000. And so they're saying I'll just pay the \$25 credit card bill, when you can take the \$25 and apply it to your utility bill. Because you need utilities. Right. Your credit card company can sue you. They can sue you. But there's a lot of things that you might be able to do both legally and just by way of negotiation to keep that from happening before it even gets to a garnishment order, because they've got to go through the court system to even get a garnishment order. So pay the priorities. Pay your necessities. That means looking at your rent, ensuring that your housing is secure. That means making sure that you're not faced with utility shutoffs and start now to have those conversations. Right now is when you need to be talking to your landlord and talking to utility companies about setting up payment plans and looking for other resources in the community. I believe some communities are finding ways in which to help support rental payments for citizens, for community members, and supporting their utility payments. So look for those resources in the community that are going to help you do that. I have to tell folks to stay away from payday lenders, especially in communities of color. There's a payday lender shop on every corner almost. Sometimes it's a strip mall of them. And it's easy to go there because there's no there's no question. All you need is a bank account. You just need a checking account, and you get this money. And it's high interest, and it's a cycle that most of us can't even climb our way out. And this can worsen your situation coming out of this stay-home, the situation that we're currently in. And so it's yeah, it's \$300 that you borrow and you only have to pay maybe \$350 back. But if you have no money coming in, how are you going to pay the extra \$50 every month? That's the cycle that it puts you

in. Which is why the money that you get from the stimulus plan, the money that you get from the unemployment benefits, that money is what you want to start taking a look at and using that to cover these costs, covering your living expenses, so that you don't have to go into that space and create more bills coming out of this. That's not where we want to be coming out of this. The hope is that people will have their jobs protected and will be able to go back and won't have to deal with any retaliation, any unjust discriminatory actions going back to work. Will your pay rates still be the same? What will that look like? And so taking care of things now to ensure that housing is stable and safe, that you've got your utilities, you've got the food security in place. You've dealt with accessing health care. And again, lawyers can help you push back against creditors like debt collectors and credit card companies. But don't wait until it gets to that crisis situation. Get help before it gets down that path.

Dr. Nicholas Van Sickles: [00:38:09] I think it's good you brought it up. It's April 21st today; we're nine days away from the end of the month. Start planning now, especially if you've been fortunate enough to be able to receive the moneys. Take a look. Take that deep breath. Take a look. Think about what you have in order of priority. Just like you said, many people haven't accessed the different government assistance programs that are available because we haven't seen a pandemic in our lifetime. We also don't usually get weird boluses of money in this fashion. I love the advice of taking a deep breath, and thinking through your plans, and hopefully doing what's best to keep you, especially now when we're stuck at home and safe and healthy. And that's the biggest advice. I know you wanted to talk about, too, and I just think it's worth reminding people about the laws right now around eviction. Now it is worth repeating again, once those are lifted, they can theoretically evict you. But it is not currently possible, correct?

Ranie Thompson, JD: [00:39:12] Right. That's correct. The stories of what's happening- there's still illegal lockout. It's still threats of eviction, all against the orders that have been issued both at the state level and some local courts and the federal level. Some landlords continue to violate the law. I read a story today where there's some concern about landlords now exchanging sex for rent payments. It's deeply concerning because we've got a lot of single mothers who are really stressed in many ways. Just desperate for some sort of relief and not sure what their rights are, and what they can and cannot do, and threats of being turned over to ICE. All of these sorts of

things used against folks, because people in power understand that they're vulnerable and can be exploited if nobody's there to advocate for them, and defend them against such practices. These things are illegal. I said it the last time: the law didn't go away. Even with the EOC has made it clear that we're still enforcing the rules. You can't do this, you cannot discriminate against people. You can't engage in these practices just because we're in a crisis and you think it somehow gets relaxed. So there are advocates nationwide. Here in the state of Louisiana, our department with CrescentCare is looking closely at this. The Justices of the Peace in some of our more rural communities of the state are just continuing to move forward with evictions, as if they're not covered by the order. It keeps us quite busy. The good thing for us is that, at CrescentCare, because we are a medical-legal partnership, our clients have a tremendous amount of support around this. They know at least a place to begin to have that conversation, and case managers, social workers and even doctors know we can turn to these folks and they can give us some guidance if they can't help. We're working with task forces, with the Bar Association here in Louisiana, in conversations because we know that these are common issues that come up in the wake of disasters. Employment situations, because we are still in stay-at-home situations, hasn't really shown up in ways that we anticipated around folks' jobs not being protected when they go back, some sort of retaliation. Whether or not there's going to be some sort of discrimination around folks who might have been diagnosed with COVID-19 and those sorts of things. That's some things that we're also concerned about. Just in general, kind of keeping people aware. Just telling folks pay attention because things are changing constantly. It's hard. It's overwhelming. But, we're doing our best to keep things up to date and available on our Web site, and just making sure that folks know that there there are people who are in place to be supportive of them, and to advocate for them as a group and individually as well. That's where I am with things these days.

Dr. Nicholas Van Sickles: [00:43:02] I really can't thank you enough for taking the time to do all that you do, put together all these resources and come on this podcast. And we try to publicize it as much as possible to really get the word out in the community that there are ways to get help. There are people who are on your side, which is a tough thing to think about right now because a lot of people are so alone and not with their communities, and don't know what to do or who to turn to. And so I thank you for doing all this work. It really does help. Thank you for coming on.

Ranie Thompson, JD: [00:43:31] Yes, I have one more thing. There's a concern about what happens with some of our essential workers who are in big box stores, who are working for employers who won't fall under the paid sick leave and emergency family leave under that FFCRA Act. Those folks need help as well. Because they're there working for employers who have more than 500 employees, they won't get they won't be able to take advantage of that. And so there's some concern about what's going to happen with them if they've been diagnosed or if they've got somebody in the household that's been diagnosed, have children who can't go to school. What's there for them? They cannot afford to take leave off, might not have enough time in their- to have accrued time. One of the challenges for that group- and this is those that the Acts just leave out -now need the help. And so that group now is faced with deciding whether or not they're going to quit and go after unemployment benefits, but lose the protection of their jobs going back. You quit, and yes, for this period of time that those those unemployment benefits are available, you can get that. But they need to get back to work, and you have to go back to work. And so there's growing concern, at least on my part, about that. Because that group of folks are going to be going in and showing up anyway, because they have to. They need to. But when they hit the place where the health situation requires them to do something other than that. I'm just concerned about them, honestly. If that's happening, if we've got any folks who are in that situation who qualify for our services, just reach out to us. We want to help you think through your options in these situations.

Dr. Nicholas Van Sickles: [00:45:27] No, I am glad you spoke up about that. It's a very important topic, and certainly I think there's been a good amount of praise for essential workers that are in the communities working in grocery stores, or in our pharmacies, working in places that are still open. And it's important that we not only say on social media that we support them, but we put our voices and our power to work as well. So thank you.

Ranie Thompson, JD: [00:45:49] Thank you.

Dr. Nicholas Van Sickles: [00:45:50] Thank you, Ranie.

Ranie Thompson, JD: [00:45:50] All right.