

Federal relief money is starting to make its way to people in Massachusetts and across the country. Most individuals can expect up to \$1,200, or more for families. It's all part of a coronavirus [relief package](#) passed by Congress in March. We [asked](#) WBUR's audience how they planned to spend their money, and dozens of people responded.

For many people, when the federal relief money hit their bank account, it was all about bills, bills, bills.

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"I had a \$500 propane bill. I had an electric bill. I had a car insurance bill. A health insurance bill. And uh did I mention the cell phone bill?," said Lisa Cutler, a jeweler who sells her goods at craft fairs throughout New England.

Many of those events Cutler usually attends have been canceled because of the pandemic. But her bills haven't.

"The money was spent before the ink dried on the check — \$1,200 didn't even cover it," Cutler said. "But it was like, OK, I can make a dent in these. And, you know, thanks. When's the next one coming?"

**"The money was spent before the ink dried on the check --
\$1,200 didn't even cover it."**

LISA CUTLER

Workers who don't know when their next paycheck is coming are thinking about future expenses, too.

"Because I'm a massage therapist — and I think it will be one of the last businesses that will not only be opened back up but really make a comeback — I plan on just

putting it aside for my next quarter's real estate taxes because I don't know how long it will be before I'm working again," Colette Cipullo, of Gloucester, said.

The federal relief money is meant to help alleviate at least some of the pain of the pandemic. Some people who aren't experiencing pain are donating their money.

"I don't really need it," said Spenser Duehr, a health care IT consultant in Somerville. "Fortunately, I still have my job and it pays well. So, I don't really consider myself someone who needs some of the relief funds."

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SPENSER DUEHR

Duehr said he has a higher income level and received just over \$300 in federal relief.

"I actually just donated it all to the Somerville Cares Fund. They'll be giving money to people based on those most in need," Duehr said.

Northeastern University professor and economist Alicia Sasser Modestino says charity is a good thing for the economy as long as the money gets to people who will spend it.

Modestino says right now the economy is basically in a coma. People spending money will help keep things afloat while we fight off this virus before business can safely reopen.

"The goal is for us to increase spending because every payment is somebody else's income," Modestino said. "And if people feel like they do not need that stimulus money and that they can pass it on to somebody who does need it and who is going to spend it, that is all the better."

The coronavirus pandemic has shown there are many needs, particularly in communities where the virus has had a disproportionate impact.

Because of that, third year medical student Melanie Fritz gave her money to Boston Health Care for the Homeless Program and Cosecha Massachusetts, a mutual aid

fund for immigrants.

"I figured that what feels like a nice bonus to me could fill a much greater and more immediate need for somebody else."

MELANIE FRITZ

"While it would be great to put that money into my student loans, I'm hearing a lot about how COVID is exacerbating existing racial and social disparities to a really, really horrifying degree," Fritz said. "And, so I figured that what feels like a nice bonus to me could fill a much greater and more immediate need for somebody else."

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There are many people who aren't eligible to get the federal relief money, including [some immigrants](#).

That was on the minds of Irwin and Paula Nesoff, who live in Hull and are both retired.

"One of the neighborhoods that we heard a lot about was Chelsea and how devastating it has been on that community," Paula Nesoff said. "And we found out about the One Chelsea Fund, so we've given money to the One Chelsea Fund."

The One Chelsea Fund provides aid to residents of [the hardest hit city in Massachusetts](#).

"We also gave money to the MassUndocuFund, which distributes money to undocumented people, gives them direct cash benefits," Irwin Nesoff said.

Many people who are donating their relief money feel like they can manage during the pandemic.

But as more layoffs happen at more businesses, even people who are working are feeling nervous about the future. So they're saving for a rainy day — which could come sooner rather than later.

Michelle Mulkern helps coordinate grant proposals at Worcester Polytechnic Institute.

"I am still working but who knows if the climate is going to change in a couple months, and I'm gonna be on reduced hours or something happens and I end up needing that money," Mulkern said. "So, I kind of split the difference between my anxiety, and donated half of it and then saved the other half."

With so much anxiety and uncertainty about the economy, many people say they're doing what they can to find some relief.

Here are some more of the responses we received to our [call out](#):

Our check has come and gone. We spent \$1,500 fixing our car and the remainder catching up on some bills.

-- Christopher Smith, Uxbridge

I paid off some debt, saved some and made donations to community organizations that's are providing direct relief, including our local mutual aid network.

I am grateful to still be working, so I am committed to paying it forward.

-- Laura Tavares, Lowell

"I am grateful to still be working, so I am committed to paying it forward."

LAURA TAVARES

I know we're supposed to stimulate the economy with the relief money by spending it. Although, I think stimulus is a misnomer since most people will be using it to pay their rent and mortgage and utilities. I think it should really be called "survival money."

In any case, since I'm very lucky and I don't need these funds to keep a roof over my head, I've decided to worry about others for a minute. I've donated to two organizations that help women and children who are victims of domestic violence. I've donated to the cause of feeding hungry families here on Cape Cod. And I've donated to the Arts Foundation of Cape Cod Relief Fund for artists and arts organizations who are in serious financial trouble.

-- Ellen Cliggott, Hyannis

"Most people will be using it to pay their rent and mortgage and utilities. I think it should really be called 'survival money.'"

ELLEN CLIGGOTT

We don't feel we need the relief checks to break even and to provide important living costs for ourselves. We know there are a lot of people who will not be getting that in our neighboring community, Lawrence. And we think they probably need it much more dramatically than we do.

There's a very good organization that we donate to called Lazarus House that provides a lot of services. There are several others that are soup kitchens, a program called Bread & Roses. And there's an organization called Merrimack Valley Project, which is a group of labor and church organizations, all of which provide important services to the Lawrence community.

I expect to give a give some to my church, which is also short of revenues because of the COVID-19 crisis, but most of it may go to various charitable enterprises.

-- Richard Howe, Andover

I am far from rich, but I am spending my relief money on nonprofits that are feeding the hungry and supporting emergency workers. I have already donated half of the money and am looking for the best nonprofits to support in the coming months.

-- Kathleen Sheehy, Brookline

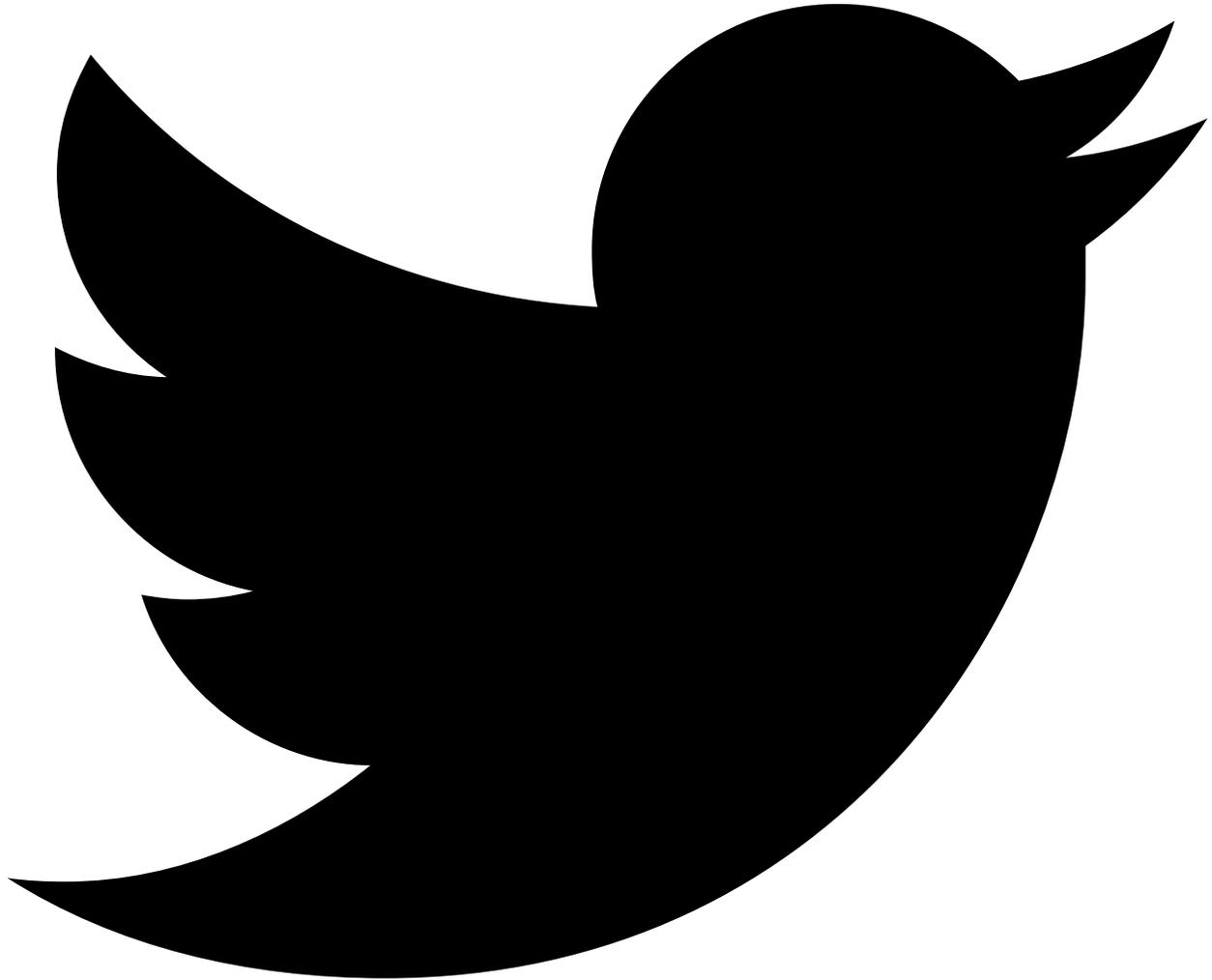
This segment aired on May 5, 2020.

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