



Inland SoCal United Way

LIFT TO RISE



UNITED LIFT

DATA ANALYSIS & PROGRESS REPORT OF ERAP-FUNDED HOUSEHOLDS, MARCH - MAY, 2021

June 28, 2021

Prepared by Lift To Rise
In collaboration with Inland SoCal United Way
Made possible by the County of Riverside

Photo: Noé Montes for Lift To Rise

Key Takeaways

- Between March and May, 2021, United Lift assisted **1,649 households** across Riverside County with a combined **\$12,549,334.64** in ERAP-funded emergency rental and utility assistance.
- The ERAP funding has primarily served extremely and very low-income Riverside County renters – **more than 80% of approved households earn 50% or less than area median income.**
- ERAP-funded households are **disproportionately Black/African American**, and **female.**
- The five cities/communities with the **most households assisted** with ERAP funding are **Hemet** (175), **Corona** (139), **Desert Hot Springs** (131), **Palm Springs** (128), and **Indio** (125).
- The five cities/communities with the **most households assisted per capita** are **Thermal** (1 in 59 residents), **Mountain Center** (1 in 63 residents), **Desert Hot Springs** (1 in 220 residents), **Winchester** (1 in 325 residents), and **Bermuda Dunes** (1 in 379 residents).
- The **most common employment occupation** categories among ERAP-funded applicants countywide are **food preparation and food service** (14%), **healthcare** (9%), **sales and retail** (9%), **personal care and service** (8%), and **office/administrative support** (6%).
- **Half (50%)** of ERAP-funded applicants report being **single parents**, with **more than three quarters (78%) of single parents identifying as female.**
- Among ERAP-funded applicants, **62% report being out of work due to COVID-19, yet only 50% are receiving Unemployment Insurance** benefits.
- The **average unpaid rent balance** among households assisted with ERAP funding is **\$2,761.56** and **43%** of the approved households were **three or more months behind on rent** when they applied for assistance.
- At the time of application, **84%** of ERAP-funded applicants stated that they **would not be able to pay the following month's rent** and **18%** stated that they had **received an eviction notice** in the past three months.

Introduction & Background

The United Lift Rental Assistance Program is a coordinated effort between Riverside County, Lift To Rise, and Inland SoCal United Way to keep Riverside County families and residents housed by providing one-time direct rental assistance to households that are unable to pay rent due to the ongoing COVID-19 pandemic. The program began in June, 2020 with an initial goal to assist 10,000 households. To date, United Lift has assisted more than 8,000 Riverside County households with nearly \$38 million in rental and utility assistance.¹

Riverside County originally allocated \$31 million of federal funds for this program – \$22 million from the Coronavirus Aid, Relief, and Economic Security (CARES) Act and \$9 million from the Community Development Block Grant (CDBG) program – at the time making it one of the most generous emergency rental assistance programs in the state in terms of funding per capita.

In March 2021, Riverside County began assisting households with an additional \$57 million of Emergency Rental Assistance Program (ERAP) funding from the United States Treasury, authorized by the Consolidated Appropriations Act coronavirus stimulus bill signed into law in December 2020. **This report will serve as a progress report on United Lift’s rental and utility assistance approvals funded by the ERAP allocation from March 8, 2021, when the ERAP funding round launched, through the end of May 2021.** ^{2 3 4}

As defined by the granting agency, the United States Treasury, ERAP funding carries different guidelines than the CARES and CDBG funding. Eligibility for ERAP-funded assistance (and CDBG-funded assistance) is limited to households earning at or below 80% of area median income, while the CARES funding carried no income-level eligibility requirements. Furthermore, ERAP guidelines allow for approved households to receive assistance not only for up to 12 months of past due rent from after March 13, 2020 and/or up to three months of future rent, but also for past due utility bills. In contrast, CARES-funded household received assistance in the amount of \$3,500, regardless of household size or back rent, and CDBG-funded households received up to six months’ worth of back rent (maximum \$7,500), or \$3,500 if they were not behind on rent. **This difference in program guidelines has allowed for an average ERAP-funded assistance amount of \$7,610.27 per household in the first two months of the program.**

The data presented in this report shows that despite California’s recent reopening and declining COVID-19 case rates across the state, the pandemic’s severe economic toll continues to impact Riverside County renters, especially Black/African American households, women with young children, and workers in the food service and hospitality, health care, sales and retail, and personal care and service industries. As an emergency response strategy, United Lift has helped thousands of Riverside County households stay housed during the pandemic; however, long term policy strategies that support renter households are imperative moving forward as the state continues its recovery.

¹ As of May 31, 2021, United Lift has assisted 8,080 unique households with a total of \$37,828,420 in CARES-, CDBG-, and ERAP-funded rental and/or utility assistance. Of the 1,649 households that have received assistance with ERAP funding, 393 stated that they also received assistance either under CARES or CDBG. United Lift has also disbursed additional funding provided by the Desert Healthcare District and the cities of Palm Springs and Indio, usually in combination with CARES, CDBG, or ERAP funding; however this report focuses only references the federal funding (CARES, CDBG, and ERAP) disbursed.

² According to federal guidelines, the ERAP funding must be spent down by December 31, 2021, whereas the CDBG funding does not have an expiration date. For this reason, United Lift did not use its full allocation of CDBG funding (approximately \$9 million) before transitioning to ERAP funding; the program may resume assisting applicants with CDBG funding after fully disbursing its time sensitive ERAP funding allocation.

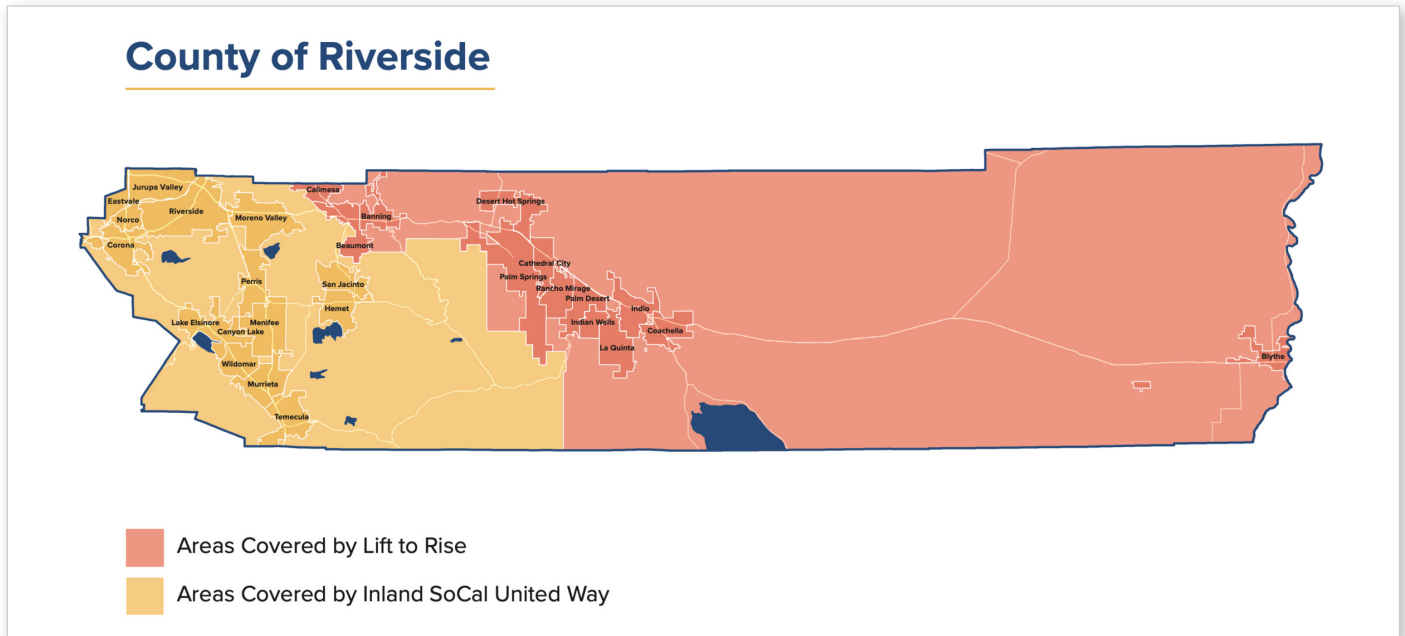
³ This report uses the terms “ERAP-funded applicants/households” and “approved applicants/households” interchangeably.

⁴ Approximately two-thirds of the approved households analyzed in this report had applied prior to the March 8, 2021 launch of ERAP funding and had been on the waitlist for assistance. Starting March 8, these applicants were “rolled over” into the ERAP applicant pool, allowing them to be funded with ERAP dollars.

Program Implementation

Lift To Rise and Inland SoCal United Way are the program’s implementing organizations, with Lift To Rise responsible for processing applications from eastern Riverside County and Inland SoCal United Way covering the western portion of the county. See Figure 1 below for the service boundaries.

Figure 1. Lift To Rise Zone vs. Inland SoCal United Way Zone



The division of implementation responsibility results in numerous avenues by which households can apply for rental assistance. The majority of applications from both catchment zones come through the centralized United Lift online rental assistance application. An additional subset of applications come in-person application sites and pop-up application events that both Lift To Rise and Inland SoCal United Way deploy in cities across their respective catchment zones to accommodate residents without internet access. Applicants can also apply over the phone by dialing 211, and landlords can initiate an application on behalf of their tenants that the tenants then complete if they agree to seek assistance.

After application submission, program staff from Lift To Rise and Inland SoCal United Way process the applications. Program staff communicate over email and/or the phone with applicants to obtain and verify their required eligibility documentation, including proof of income, proof of financial hardship due to COVID-19 income eligibility, and landlord information to ultimately reach a determination. In cases of approved applications, Lift To Rise and Inland SoCal United Way disburse payments to the landlords/property managers of the approved applicants to cover past due, if any, and some future rent. Similarly, Lift To Rise and Inland SoCal United Way issue bulk payments to local utility companies on behalf of applicants applying for utility assistance. Funding directly to landlords/property managers and utility companies instead of to tenants ensures that the ERAP rental assistance allocations go towards rental and utility assistance as opposed to other expenses that applicants may have.

Data & Methodology

The data analyzed in this report comes directly from the various application avenues described in the previous section.⁵ Regardless of the application format, United Lift offers the application in both English and Spanish and asks applicants about household composition, rent details and landlord information, income, employment, housing quality, demographic information, contact information, and the extent to which COVID-19 has impacted them. Data on population counts for per capita measurements comes from the United States Census Bureau.

To facilitate application processing on a rolling basis, United Lift set up an automated system using Zapier automation software that sends some application information from the online application and the in-person pop-up applications to the Lift To Rise and Inland SoCal United Way implementation teams immediately upon submission.⁶ Additionally, United Lift cleans, organizes, and tracks the accumulated application data using both STATA and Microsoft Excel software. Data cleaning includes removing duplicate applications from the same address and reformatting the data for analysis purposes. The program coordinators from the respective implementation teams keep records of which applicants were approved and the amount of funding disbursed for each approved applicant. United Lift then matches the records of approved applicants to the pool of all applicants in order to analyze the demographic profiles of approved applicants. After cleaning, organizing, and merging the data, United Lift uses ArcGIS and Tableau software to create the maps and other data visualizations included in this report.

Key Findings & Implications

The following section will detail notable findings and trends that appeared in the data. These findings fit into the following categories: applications and approvals, geographical distribution, COVID-19 financial impact, income, employment, rent and housing characteristics, and demographics and household composition.

APPLICATIONS AND APPROVALS - RENT AND UTILITIES

As of May 31, 2021, 1,649 households in Riverside County have received a combined \$12,549,334.64 in ERAP-funded emergency rental and utility assistance. This represents an average funding amount of \$7,610.27 per household, 43% higher than the average amount for CDBG-funded households (\$5,336.40), and 117% higher than the capped \$3,500 per household assistance amount under the CARES funding. This higher per-household assistance amount ERAP reflects the updated guidelines that allow for funding for up to 12 months' worth of past rent, three months' worth of future rent, and unpaid utility bills. See Figure 2, on the following page, for the breakdown of funding disbursed in terms of rental assistance, utility assistance, and total assistance.

⁵ All data collected was self-reported by the applicants via the application, which means that applicant responses are subject to misreporting. Additionally, data reflects the conditions of the applicant at the time they applied and therefore what an applicant said was true at that time may no longer be the case.

⁶ Program staff from implementation teams received only enough information necessary to approve or deny an application. The remaining demographic information was matched to approved applicants after they were approved for the purposes of this report.

Figure 2. Amount of ERAP-Funded Rental and Utility Assistance Disbursed

Assistance Type	ERAP Funding Disbursed	ERAP Funding Per Assisted Household
Rental Assistance	\$12,114,006.81	\$7,346.27
Utility Assistance	\$435,329.79	\$813.70
Total Assistance	\$12,549,334.64	\$7,610.27

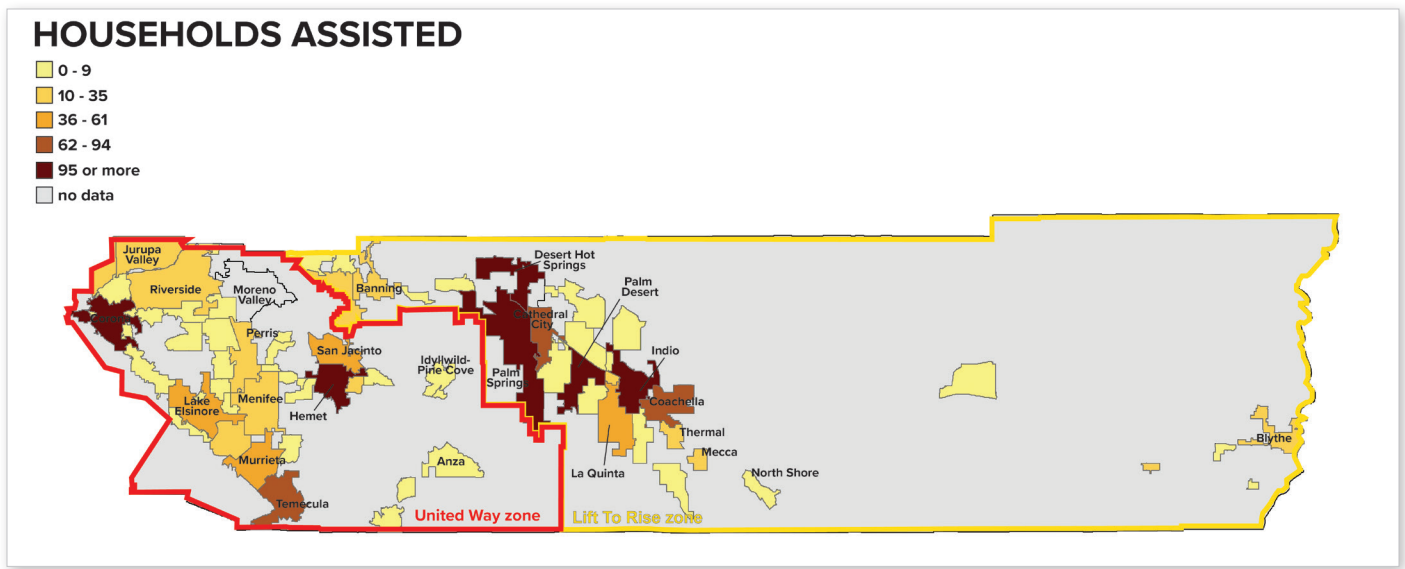
Applicant approval depends on several factors including meeting the income eligibility requirement and providing the proper documentation to verify income, Riverside County residence, lease agreement, and COVID-19 impact. In some cases, applicants who applied were ultimately not approved because United Lift program staff were unable to determine eligibility and/or make contact with their landlords to obtain the required payment information.

GEOGRAPHICAL DISTRIBUTION

The five cities/communities with the most households assisted with ERAP funding were Hemet (175), Corona (139), Desert Hot Springs (131), Palm Springs (128), and Indio (125).⁷ United Lift disbursed a combined \$4,642,152 in ERAP funding on behalf of approved applicants in these five cities, representing 37% of the total disbursed funding.

In Figure 3, below, it is evident that the cities/communities with the highest number of households assisted are concentrated in the Northwest County, Hemet-San Jacinto, and the Coachella Valley regions of Riverside County. After the cities of Riverside and Moreno Valley (which are running their own rental assistance programs separate from United Lift), the city of Corona has the third largest populations in the county, which could explain the relatively high absolute number of approved households there. Additionally, the high concentration of households assisted in the Coachella Valley and San-Jacinto regions speaks to a particularly high need for rental assistance in those areas of the county.

Figure 3. Households Assisted, Riverside County



⁷ This report uses the term “cities/communities” because the maps in this section show both the cities and the unincorporated Census-Designated Places in Riverside County.

See Figures 4 and 5, below, for the total amount of households assisted and funding disbursed by city and Census-Designated Place.

Figure 4. Households Assisted and ERAP Funding Disbursed, by City

City	Households Assisted	ERAP Funding Disbursed
Hemet	175	\$1,116,004.32
Corona	139	\$1,596,974.39
Desert Hot Springs	131	\$944,572.88
Palm Springs	128	\$550,819.87
Indio	125	\$433,780.51
Palm Desert	123	\$875,052.76
Cathedral City	94	\$694,048.83
Temecula	94	\$1,043,669.32
Coachella	90	\$435,455.74
San Jacinto	61	\$383,424.15
Murrieta	60	\$786,994.96
Lake Elsinore	50	\$562,641.67
La Quinta	47	\$316,659.42
Banning	35	\$296,950.39
Perris	29	\$259,437.84
Menifee	28	\$327,454.75
Beaumont	22	\$229,834.08
Jurupa Valley	19	\$176,900.19
Blythe	17	\$88,017.01
Wildomar	14	\$160,183.41
Eastvale	13	\$218,062.66
Rancho Mirage	9	\$71,146.85
Indian Wells	6	\$78,431.63
Norco	4	\$51,623.63
Canyon Lake	1	\$5,600.00

Figure 5. Households Assisted and ERAP Funding Disbursed by, Census-Designated Place^{8 9}

Census-Designated Place	Households Assisted	ERAP Funding Disbursed
Thermal	23	\$82,285.81
Bermuda Dunes	21	\$162,748.27
Mecca	16	\$56,152.00
East Hemet	16	\$73,818.36
Riverside	16	\$154,746.24
Thousand Palms	8	\$43,088.85
Winchester	7	\$87,270.29
Cabazon	7	\$33,442.04
Highgrove	4	\$27,115.59
Cherry Valley	3	\$21,614.06
Idyllwild-Pine Cove	2	\$7,680.00
North Shore	2	\$9,249.41
Homeland	2	\$32,159.48
Mountain Center	1	\$9,928.05
Indio Hills	1	\$5,875.00
Aguanga	1	\$8,100.00
Oasis	1	\$1,725.00
Home Gardens	1	\$5,400.00
Mead Valley	1	\$10,000.00

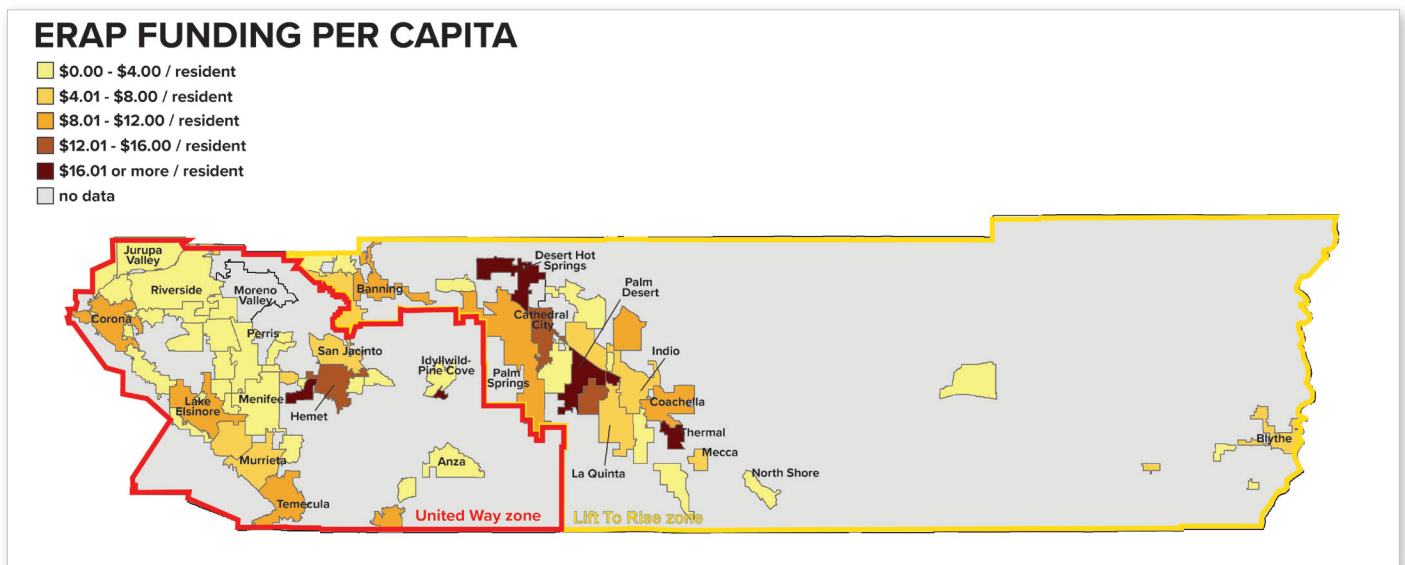
⁸ Figures 4, 5, 7, and 8 do not include the following cities/communities that had no approved applicants: Anza, Calimesa, Coronita, Crestmore Heights, Desert Center, Desert Edge, Desert Palms, El Cerrito, El Sobrante, French Valley, Good Hope, Green Acres, Home Gardens, Homeland, Indio Hills, Lake Mathews, Lake Riverside, Lakeland Village, Lakeview, March ARB, Meadowbrook, Mesa Verde, Nuevo, Ripley, Romoland, Sky Valley, Temescal Valley, Valle Vista, Vista Santa Rosa, Warm Springs, Whitewater, and Woodcrest.

⁹ Both the cities of Riverside and Moreno Valley received their own allocations of ERAP funding and operate their own rental assistance programs outside of United Lift. Under CARES and CDBG, those cities were included in United Lift. The households listed under Riverside in Figures 5 and 7 have Riverside addresses but do not fall within the boundaries of the City of Riverside. Therefore, these households are technically located in unincorporated Riverside County, but not within a Census-Designated Place. For mapping purposes, these households appear in Riverside on the maps in Figures 3 and 6, however they are actually located just outside the city limits in unincorporated areas.

In addition to examining the absolute numbers of households assisted, United Lift also looked at approved applicants and disbursed funding per capita.¹⁰ This allows for a comparison in which approved applicants from each city/community are measured accounting for their different population sizes.

The five cities/communities with the most households assisted in terms of share of residents were Mountain Thermal (1 in 59 residents), Mountain Center (1 in 63 residents), Desert Hot Springs (1 in 220 residents), Winchester (1 in 325 residents), and Bermuda Dunes (1 in 379 residents). In terms of funding per capita, those five cities/communities received \$60.55, \$157.59, \$32.71, \$23.87, and \$11.35 per resident, respectively.¹¹ Relatively high shares of residents receiving assistance in these less populous communities could suggest a particularly high need for rental and utility assistance and/or robust United Lift outreach in these communities. Figure 6, below, show that the cities/communities with the highest per capita rates of households assisted are clustered in the Coachella Valley and Hemet-San Jacinto regions, which are not as populous as the Northwest region of the county, suggesting a particularly severe impact from the COVID-19 pandemic in those areas.

Figure 6. ERAP Funding Disbursed Per Capita, Riverside County



¹⁰ Per capita measures are based on the US Census Bureau’s July 1, 2019 population estimates for cities, and the American Community Survey 2018 5-Year Estimates for Census-Designated Places that are not incorporated cities.

¹¹ The figures presented for "households assisted in terms of share of residents" were calculated by dividing the population of a given city/CDP by the number of households assisted in that city/CDP. The funding per capita figures were calculated by dividing the total funding disbursed to a given city/CDP by the total population of that city/CDP. These figures do not refer to the average assistance amount for households that received assistance, which appear in Figure 2 on page 6.

See Figures 7 and 8, below, for the per capita rates of households assisted and funding disbursed in each city/community.

Figure 7. ERAP Funding Disbursed and Households Assisted Per Capita, by City

City	ERAP Funding Disbursed Per Resident	Households Assisted Per 10,000 Residents
Desert Hot Springs	\$32.71	45.4
Palm Desert	\$16.43	23.1
Indian Wells	\$14.34	11.0
Hemet	\$13.08	20.5
Cathedral City	\$12.62	17.1
Palm Springs	\$11.35	26.4
Coachella	\$9.52	19.7
Banning	\$9.51	11.2
Corona	\$9.40	8.2
Temecula	\$9.09	8.2
Lake Elsinore	\$8.12	7.2
San Jacinto	\$7.79	12.4
La Quinta	\$7.59	11.3
Murrieta	\$6.77	5.2
Indio	\$4.73	13.6
Beaumont	\$4.50	4.3
Blythe	\$4.47	8.6
Wildomar	\$4.30	3.8
Rancho Mirage	\$3.84	4.9
Menifee	\$3.46	3.0
Eastvale	\$3.40	2.0
Perris	\$3.27	3.7
Norco	\$1.94	1.5
Jurupa Valley	\$1.62	1.7
Canyon Lake	\$0.50	0.9

Figure 8. ERAP Funding Disbursed and Households Assisted Per Capita, by Census-Designated Place

Census-Designated Place	ERAP Funding Disbursed Per Resident	Households Assisted Per 10,000 Residents
Mountain Center	\$157.59	158.7
Winchester	\$29.77	23.9
Bermuda Dunes	\$23.87	30.8
Cabazon	\$9.93	20.8
Aguanga	\$9.70	12.0
Indio Hills	\$8.30	14.1
Mecca	\$7.83	22.3
Thousand Palms	\$5.51	10.2
Highgrove	\$5.44	8.0
Homeland	\$4.39	2.7
East Hemet	\$3.57	7.7
North Shore	\$3.20	6.9
Idyllwild-Pine Cove	\$3.12	8.1
Cherry Valley	\$2.79	3.9
Oasis	\$0.57	3.3
Mead Valley	\$0.50	0.5
Home Gardens	\$0.47	0.9

COVID-19 FINANCIAL IMPACT

When asked about how the COVID-19 pandemic has negatively financially impacted them, one in five (20%) ERAP-funded applicants stated that their hours or wages had been cut, 16% said they had been permanently laid off, 16% cited a business closure, and 12% said they had been temporarily laid off/suspended. An additional 23% of applicants selected “Other reason attributed to COVID-19” on their application. Figure 9, below, shows the breakdown of approved applicants’ financial impact due to COVID-19.

Figure 9. Most Common COVID-19 Financial Impacts Among Approved Applicants

Primary Financial Impact Due to COVID-19	Percentage of Approved Applicants
Other reason attributed to COVID-19	23%
Cut wages/hours	20%
Permanent layoff	16%
Business closure	16%
Temporary layoff/suspension	12%

Because these responses reflect approved applicants’ financial impact at the time they applied for assistance, and, given that the pandemic has continued longer than expected and forced business closures, it is likely that employers have since permanently laid off some approved applicants who originally stated that they had been only temporarily laid off or had hours cut. This is noteworthy because it suggests that these applicants who have permanently lost their jobs could continue to struggle to afford rent, even after having received rental assistance towards their balance.

INCOME

Because program eligibility requires that approved households earn at or below 80% of area median income (AMI), all approved households are considered low-income.¹¹ The data shows that the majority (51%) of approved applicants are considered extremely low-income, and more than seven in 10 (71%) are considered very low-income (see Figure 10, on the following page).¹² During the CARES and CDBG funding rounds, applicants submitted proof of income for the year 2019, which meant they were reporting their pre-pandemic incomes. The data reports on CARES and CDBG-funded households found that around three quarters of households approved for assistance from those funding sources were earning at or less than 50% AMI even before the pandemic. Under ERAP, applicants have been instructed to use 2020 income, which does not offer insight into pre-pandemic incomes for these households. However, given the similarities in the percentages of very low-income households under ERAP and the earlier funding sources, it is likely that these households were also considered low-income pre-pandemic.

¹¹ Income data was self-reported on the application and then verified by program coordinators to determine eligibility.

¹² Extremely Low-Income is defined as earning at or below 30% of Area Median Income (AMI), Very Low-Income is defined as earning between 30% and 50% of AMI, and Low-Income is defined as earning between 50% and 80% of AMI. These statistics presented here are based on applicants’ reported 2020 household income and the federal government’s 2021 AMI limits for the Riverside-San Bernardino-Ontario Metropolitan Statistical Area (<https://www.huduser.gov/portal/datasets/il/il2021/2021summary.odn>).

Figure 10. Income Breakdown of Approved Applicants¹¹

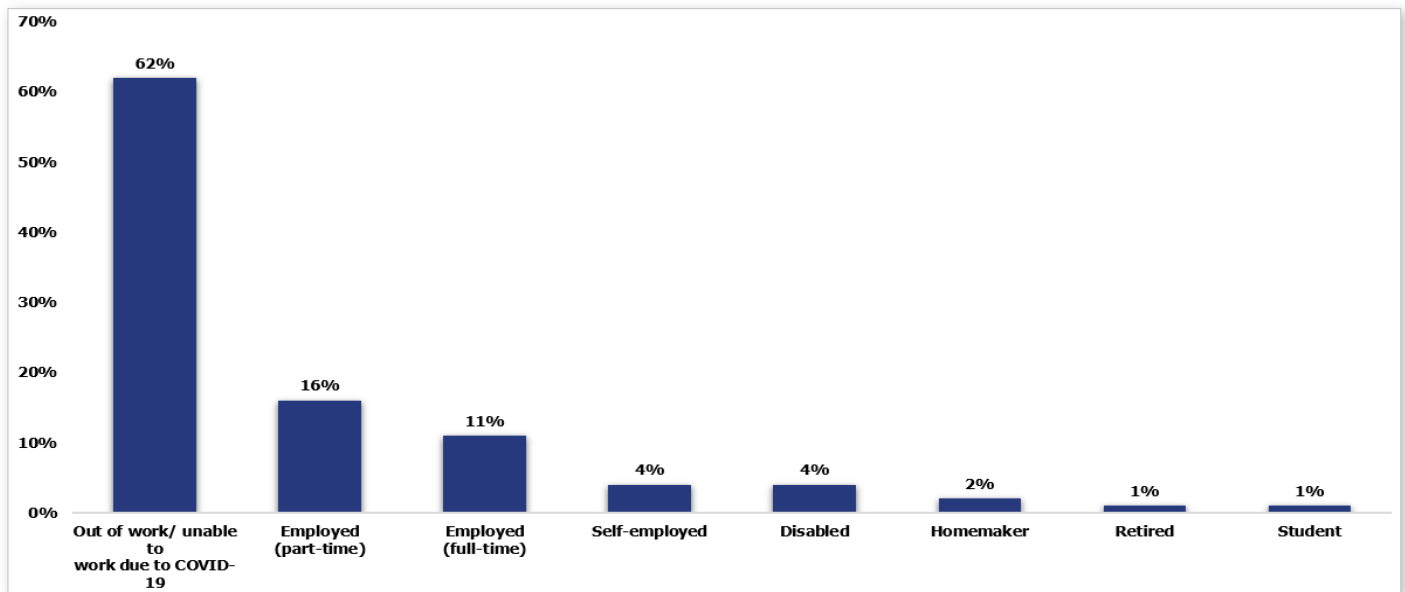
Income Level	Percentage of Approved Applicants
Extremely Low-Income	51%
Very Low-Income	29%
Low-Income	20%

These figures are important to note because rent is only one of many monthly expenses for households, which must also pay for healthcare, groceries, utilities and other bills. Low-income households are forced to pick and choose how they spend their limited resources, which are becoming even more limited as a result of the ongoing COVID-19 pandemic. The high share of low-income renters receiving rental assistance also points to their precarious pre-COVID-19 financial situation which left them unprepared for the economic shock that came with the pandemic.

EMPLOYMENT

More than three in five (62%) approved applicants reported being out of work or unable to work due to COVID-19. Figure 11 below reveals that while 31% of approved applicants were working in some capacity (including full-time, part-time, and self-employed) when they applied for rental assistance, only 11% were working full-time. Even as California begins to ease its COVID-19 restrictions, allowing businesses to reopen and workers to go back to work, more than three quarters (78%) of approved applicants stated that they were either unemployed or underemployed on their application, suggesting that paying rent will remain difficult for many renter households.

Figure 11. Employment Status of Approved Applicants

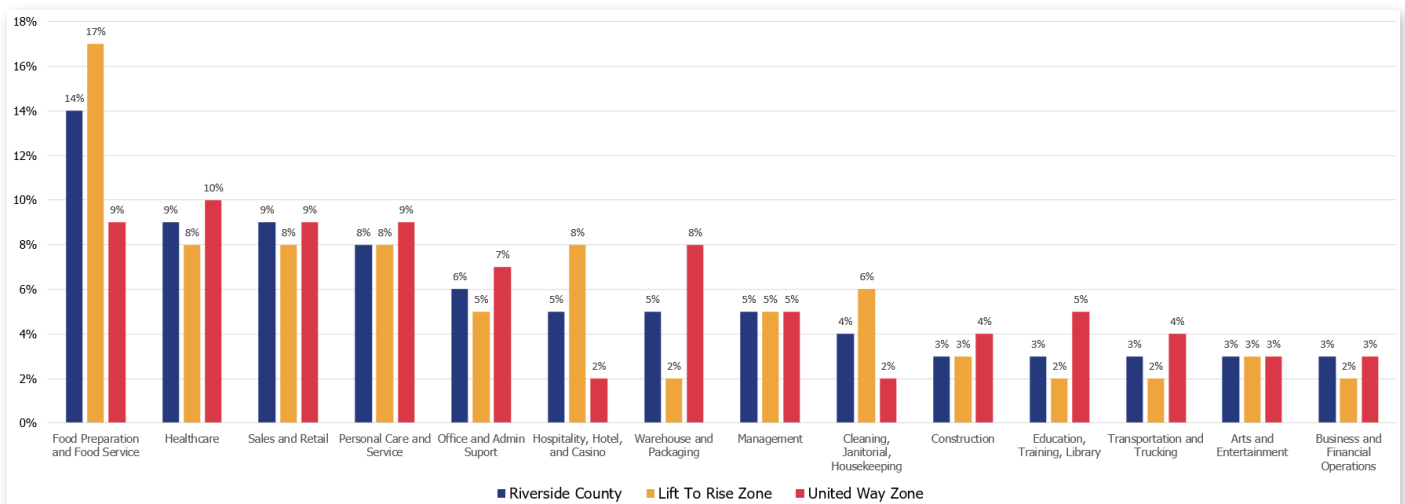


The data also reveals that even though 62% of approved applicants reported being out of work due to COVID-19, only 50% say they are receiving Unemployment Insurance (UI) benefits. This relatively low rate of UI benefits receipt could suggest a few things – that there is a share of undocumented approved applicants who are thus ineligible for UI, that many approved applicants are ineligible for UI for other reasons, or that many approved applicants are not aware that they are eligible for UI benefits. Throughout the lifetime of the program, there has been a smaller share of households that are receiving UI benefits than are out of work due to COVID-19, however the gap has shrunk over time.

Figure 12, below, shows that food preparation and service, healthcare, sales and retail, personal care and service, and office administration and support are the most common occupations that approved applicants work or worked in before they lost their jobs, which suggests that the pandemic has especially impacted employees from these industries. Since the initial launch of the United Lift program, workers from the food service and healthcare sectors have consistently emerged as the most common types of workers.

However, when looking at the Lift To Rise and Inland SoCal United Way catchment zones separately, the data shows the most impacted occupations differ by region. For example, ERAP-funded applicants in the Lift To Rise zone were much more likely to work in food preparation/food service, hospitality/resort/casino, and cleaning/janitorial/housekeeping roles than approved applicants in the Inland SoCal United Way zone. Conversely, approved applicants from the Inland SoCal United Way zone were much more likely to work in warehouse/packaging, education/training/library, and transportation/trucking occupations than approved applicants from the Lift To Rise zone. These differences highlight the variation in economic drivers across the county and call attention to the industries that are most impacted in each zone.

Figure 12. Top 10 Occupations of Approved Applicants, Countywide vs. LTR and UW Zones



RENT AND HOUSING CHARACTERISTICS

Among ERAP-funded applicants, 84% reported being at least one month behind on rent payments, with 43% three or more months behind (see Figure 13, below). Just over 16% of approved applicants reported that they were current on rent payments at the time they applied; since August 2020, eligibility has been extended to households current on rent as long as they meet the other requirements. However, the share of approved households current on rent has steadily declined since then. The data also shows that nearly half (49%) of approved households stated that they borrowed money to pay for rent at some point during the pandemic, which could mean that some applicants were technically current on rent but only achieved this by incurring debt and thus still faced housing insecurity. The average approved applicant reported that they were in \$12,008.58 worth of unsecured debt, which is several thousands of dollars higher than during previous funding rounds.

And while 16% of approved applicants stated they were current on rent payments, 84% stated that they would not be able to pay the following month’s rent, putting them in a vulnerable position by risking eviction. In fact, over 18% of approved applicants stated that they had already received an eviction notice from their landlord at the time of application, compared to 11% of CDBG-funded applicants and 9% of CARES-funded applicants. United Lift, partnered with Riverside Legal Aid, Fair Housing Council of Riverside County, and the Riverside Superior Court Self-Help Center, is developing a strategy to support renters who receive eviction notices in anticipation of the end of the moratorium in September, 2021.

Figure 13. Distribution of the Number of Months Behind on Rent Among Approved Applicants

Number of Months Behind on Rent	Percentage of Approved Applicants
1 Month	23%
2 Months	17%
3 Months	13%
More than 3 Months	31%
Not Behind	16%

Countywide, the average unpaid rent balance among ERAP-funded applicants was \$2,761.56. This average unpaid balance is more than double the average rent price of \$1,289.69 reported by approved applicants, which, along with the growing average debt balance, highlights the persistence of debt during the pandemic. Figure 14 below shows that the average unpaid rent balance in the Inland SoCal United Way catchment zone is approximately double what it is in the Lift To Rise zone, reflecting the higher cost of living in the western portion of Riverside County. And because assistance amount under ERAP guidelines is a function of both past due rent and future rent (monthly rent price multiplied by three months), approved applicants from the United Way zone, which has higher rent prices and a higher average unpaid rent balance, saw a higher average per household assistance amount than applicants from the Lift To Rise zone.

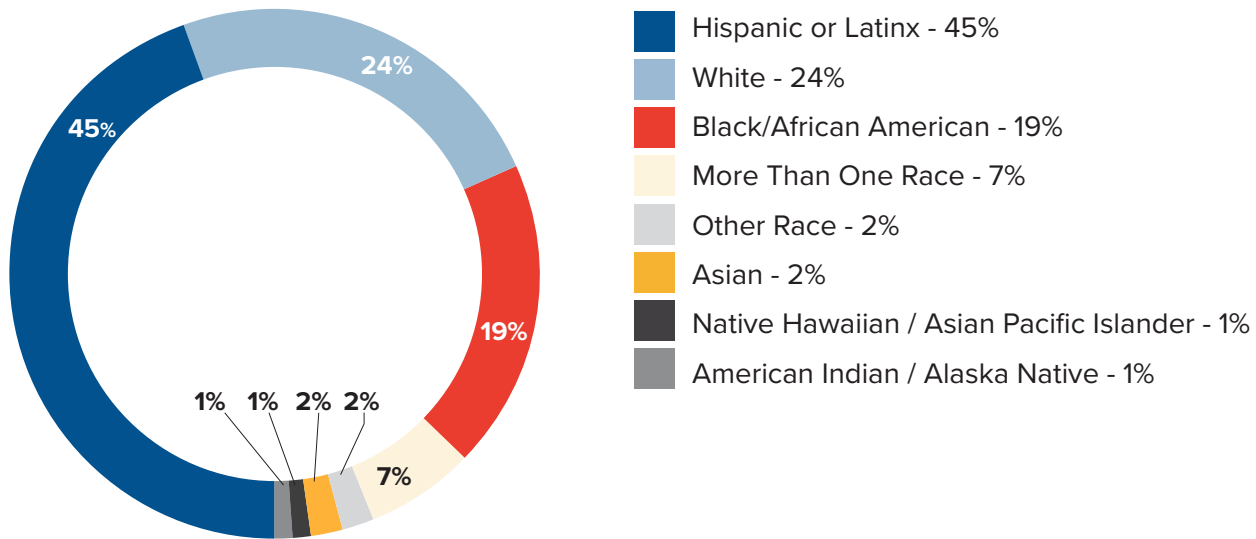
Figure 14. Average Monthly Rent Price and Average Unpaid Rent Balance, Countywide vs. LTR vs. UW

	Riverside County	Lift To Rise Zone	United Way Zone
Average Monthly Rent Price	\$1,289.69	\$1,085.36	\$1,541.15
Average Unpaid Rent Balance	\$2,761.56	\$1,946.43	\$3,766.07

DEMOGRAPHICS AND HOUSEHOLD COMPOSITION

The data shows that approved applicants disproportionately identified as Black/African American, as women, and as parents with school-aged children. According to the US Census Bureau, about 7% of the Riverside County population is Black, yet 19% of ERAP-funded applicants identify as Black. Conversely, 34% of the county population is White but only 24% of approved applicants are White. While Hispanic/Latinx approved households have been overrepresented in previous funding rounds, under ERAP so far, 45% of approved applicants identified as Hispanic/Latinx, compared to 50% of the county population.¹³ These disproportionalities suggest that Black/African households continue to be at a higher risk of housing instability as a result of the COVID-19 pandemic than White households. Figure 15, below, shows the racial/ethnic breakdown of the approved applicants

Figure 15. Approved Applicants by Race/Ethnicity



In addition to racial disparities, the data also revealed that nearly two-thirds (65%) of approved applicants identify as female. Additionally, approximately 33% of approved applicants report having at least one child under the age of five in their household, and approximately 61% report having at least one school-aged child (K-12) in their household. The data also shows that more than half (50%) of approved applicants who were asked if they were single parents said yes, and among single parents 78% were women. A majority of both Black/African American (66%) and American Indian/Alaska Native (62%) approved applicants identified as single parents, suggesting that the COVID-19 pandemic is disproportionately impacting Black and Indigenous women, many of them single mothers with young children.

¹³ US Census Bureau Quick Facts (2019). <https://www.census.gov/quickfacts/riversidecountycalifornia>

Conclusion & Next Steps

Based on the data on ERAP-assisted households so far, it appears that the COVID-19 pandemic is continuing to have a particularly devastating impact on low-income Riverside County renters, especially those who identify as Black/African American and as female. The data also shows that families led by single parents, especially single mothers, continue to be overrepresented among approved applicants, as well as workers from the food service and healthcare industries. The pandemic has resulted in unprecedented job losses, with 62% of approved applicants out of work. Debt to landlords continues to pile up as the pandemic rages on, leaving renters vulnerable to eviction, bankruptcy, and trauma associated with housing insecurity. These trends have generally remained consistent over the course of the pandemic, suggesting that the most acutely impacted demographics could benefit from targeted interventions to improve housing stability as Riverside County continues its recovery.

ERAP funding has allowed United Lift to assist households with significantly more funding per household than other funding sources, keeping thousands of Riverside County households housed during the pandemic. However, the program is by design an emergency response and is therefore temporary. United Lift is working to have all of its ERAP funding obligated to Riverside County renters by the end of June, after which United Lift can resume spending down its CDBG allocation. In addition, in June the state of California launched its own \$60 million statewide emergency rental assistance program, and a new round of ERAP funding authorized by the federal government's most recent coronavirus stimulus package is expected to be deployed over the summer. Beyond rental assistance, Riverside County, in partnership with organizations like Lift To Rise, is actively working on long term solutions to support renter households, produce more affordable housing, and improve economic mobility among county residents.