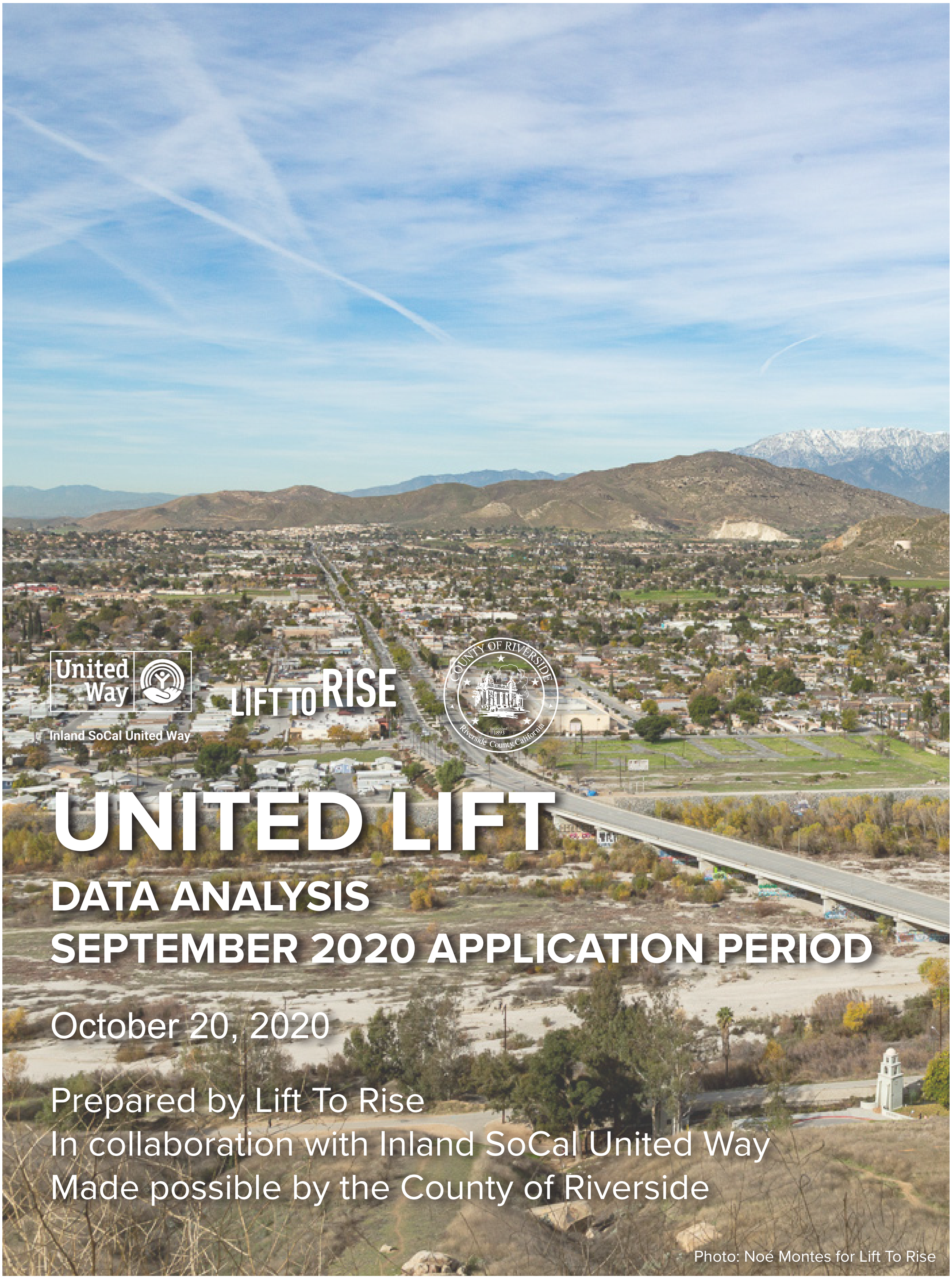


Inland SoCal United Way

UNITED LIFT

DATA ANALYSIS
SEPTEMBER 2020 APPLICATION PERIOD

October 20, 2020

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

- **Of the 1,979 applicants, 1,906 (96%) are eligible for assistance**, pending verification of eligibility documents.[1]

- Among pre-eligible applicants, **35% report being Extremely Low-Income** (earning 30% or below Area Median Income (AMI)), **30% report being Very Low-Income** (earning between 30% and 50% AMI), and **22% report being Low-Income** (earning between 50% and 80% AMI).

- Among pre-eligible applicants, **46% live in the United Way catchment area** (Northwest County, Southwest County, and Hemet-San Jacinto regions) and **54% live in the Lift To Rise catchment area** (East County and Pass regions).

- The five cities/communities with the **most pre-eligible applicants** are **Riverside** (258), **Palm Desert** (195), **Desert Hot Springs** (164), **Palm Springs** (161), and **Indio** (144).

- The five cities/communities with the **highest number of pre-eligible applicants per capita** (per 10,000 residents) are **Thermal** (220.8), **Mountain Center** (117.6), **Desert Hot Springs** (56.8), **Palm Desert** (36.6), and **Palm Springs** (33.2).

- The **most common employment occupation** categories of pre-eligible applicants are **food preparation and food service** (13%), **healthcare** (9%), **sales and retail** (9%), **hospitality/hotel/casino** (7%), and **personal care and service** (7%).

- Among pre-eligible applicants, **62% report being out of work due to COVID-19**, 14% are working part-time, and 12% are working full-time.

- The **average unpaid rent balance** among pre-eligible applicants is **$1,660.62**, and **21% are three or more months behind on rent.**

- At the time of application, **77%** of pre-eligible applicants **stated that they would not be able to pay rent in October**.

- Pre-eligible applicants are **disproportionately Black** and **disproportionately female**.

- **Nearly half (48%)** of pre-eligible applicants report being **single parents**, and **58%** of pre-eligible applicants have **at least one school-aged (K-12) child in their household.**

1 For the purposes of this analysis, these applicants are referred to as "pre-eligible" applicants. Applications are not deemed fully eligible until review and verification of documents. “Pre-eligible” refers to applicants who stated that: 1) their address is within Riverside County, 2) they are renters, 3) they can attribute their inability to pay rent to the COVID-19 pandemic, and 4) they are not related to their landlord by blood, marriage, or adoption. United Lift is currently screening all pre-eligible applicants to verify eligibility.

Introduction & Background

The United Lift Rental Assistance Program is a coordinated effort between Riverside County, Inland SoCal United Way, and Lift To Rise to keep Riverside County families and residents housed by providing one-time direct rental assistance to households that are behind on rent payments due to the ongoing COVID-19 pandemic. The program runs between June and November 2020 and will assist 10,000 households. Riverside County has allocated $33 million of federal funds for this program – $30 million from the Coronavirus Aid, Relief, and Economic Security (CARES) Act and $3 million from the Community Development Block Grant (CDBG) program – making it one of the most generous emergency rental assistance programs in the state in terms of funding per capita. Other organizations such as the Desert Healthcare District and the Regional Access Project Foundation have also contributed resources to support this effort. This Data Analysis will present findings from the September 2020 application period, during which 1,979 households applied for assistance and 1,906 (96%) were deemed pre-eligible.

Data collected from the September applications reveals that the COVID-19 pandemic continues to have a severe economic impact on households across Riverside County. Nearly two-thirds (62%) of September's 1,906 eligible applicants report being out of work due to the pandemic, more than three-quarters (77%) believe they will not be able to pay next month's rent, and more than one in five (21%) are already at least three months behind on rent payments. The data also shows that the average pre-eligible household already has an unpaid rent balance of approximately $1,660, which is almost $400 higher than the average pre-eligible household's monthly rent price ($1,277), suggesting that debts to landlords continue to pile up.

According to the data, the pandemic's impact is not distributed evenly across the county's residents – 35% of eligible applicants are considered Extremely Low-Income (earning at or below 30% of Area Median Income) based on their reported 2019 household incomes and roughly nine in 10 (87%) earn less than 80% of Area Median Income. Eligible applicants are also disproportionately Black, and two-thirds identify as female. And, in terms of geographical distribution, the cities/communities with the highest number of applications per capita are concentrated in the Coachella Valley and Hemet-San Jacinto regions, as they have been in every month of the program so far. The United Lift Rental Assistance Program seeks to keep the county's most impacted and vulnerable families and residents housed in the midst of the COVID-19 pandemic.

Data & Methodology

The data analyzed in this report comes directly from United Lift's September 2020 rental assistance application, administered via Qualtrics.[2] The application remained continuously open during the entire month, collecting submissions on a rolling basis. This data analysis thus covers application submissions from September 1 until September 30, 2020. United Lift offered the 60-question application in both English and Spanish and asked 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.[3] Data on population counts for per capita measurements comes from the US Census Bureau.

2 All data collected was self-reported by the applicants via the application, which means that applicant responses are subject to misreporting. This analysis does not include information on the verified applications, which are still being processed, and therefore includes potentially misreported data. Subsequent reports will detail findings of preceding months based on verified data.

3 United Lift removed several questions from the application between the August and September periods in order to expedite the application process. These removed questions included questions on monthly income, housing conditions, and assets value.

To facilitate application processing on a rolling basis, United Lift set up an automated system using Zapier automation software that sends application information to the Lift To Rise and Inland SoCal United Way implementation teams immediately upon submission. Additionally, United Lift cleaned and organized the accumulated application data using both Microsoft Excel and STATA software. Data cleaning included removing duplicate applications from the same address, reformatting the data for analysis purposes, and tagging pre-eligible applications. After cleaning and organizing the data, United Lift used 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, geographical distribution, income, employment, rent and housing characteristics, and demographics and household composition.

APPLICATIONS

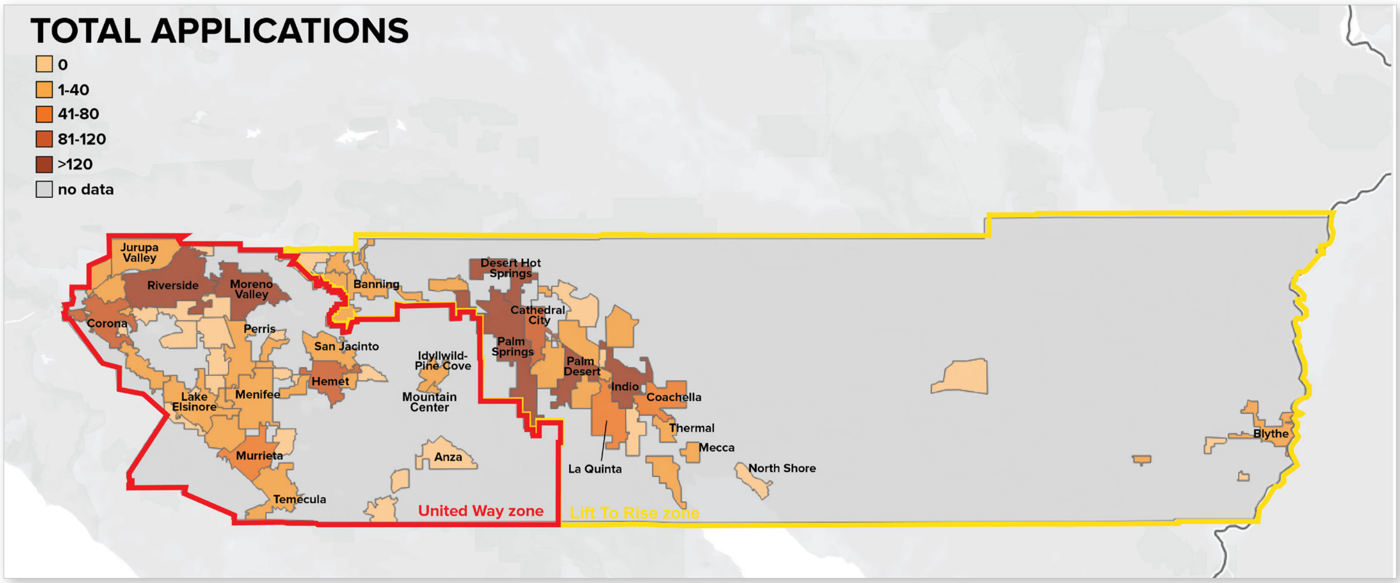
The September applicant pool contained a total of 1,979 applications. Of these total applications, 1,906 (96%) were pre-eligible for assistance. At this time, United Lift is still processing payments and thus does not have complete information on how many of the pre-eligible applicants will be approved to receive assistance. The September application period was twice as long as August, and thus received approximately double the number of applications than the August period. The pre-eligibility rate (96%) was about the same as in August (95%), and much higher than in the previous months (64% in June and 69% in July). The likely reason for this is that changes to the application and the relaxed eligibility requirements made it easier for applicants to submit a completed application with all of the necessary documentation included. In previous months, a sizable portion of applicants submitted incomplete and therefore ineligible applications. Reporting on the number of ultimately approved applications is still ongoing and will be released in a subsequent data analysis.

GEOGRAPHICAL DISTRIBUTION

The five cities/communities with the highest number of total applicants are Riverside (274), Palm Desert (199), Desert Hot Springs (169), Palm Springs (163), and Indio (146).[4] Riverside has been the city/community with the most applications every month of the program, likely due to the fact that it is the most populous city in Riverside County. However, September is the first month in which Moreno Valley, the second most populous city/community in Riverside County, has not been one of the five cities/communities with the highest number of applicants. Instead, September saw a large influx of applications from four relatively small cities/communities all in the Coachella Valley region. As Figure 1, on the next page, indicates, the cities/communities with the highest number of applications are clustered in the Coachella Valley and Northwest regions of the county.

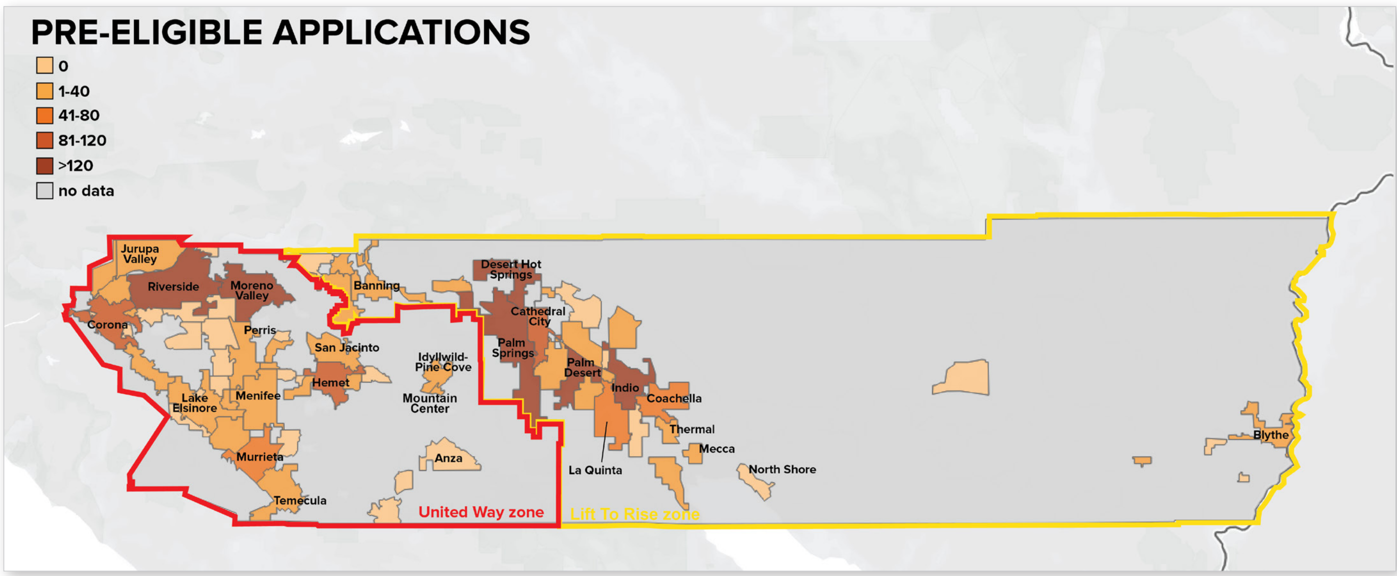
4 This report uses the term "cities/communities" because all of the maps in this section show both the cities and the unincorporated Census-Designated Places in Riverside County.

Figure 1. Geographical Distribution of All Applications Received



Like in Figure 1, Figure 2, below, shows a high volume of pre-eligible applications in the Northwest County region. The five cities/communities with the most pre-eligible applications are Riverside (258), Palm Desert (195), Desert Hot Springs (164), Palm Springs (161), and Indio (144). As with total applications, September saw a greater number of pre-eligible applicants from the Coachella Valley region relative to cities/communities in the Northwest County and Hemet-San Jacinto regions than in previous months. This shift in the cities/communities with the most applications and pre-eligible applications suggests an increased need in the Coachella Valley region of the county.

Figure 2. Geographical Distribution of Pre-Eligible Applications



Figures 3 and 4, below, show the number of both total and pre-eligible applications from each city and Census-Designated Place, respectively.

Figure 3. Total and Pre-Eligible Applications by City

City	Total Applications	Pre-Eligible Applications
Riverside	274	258
Palm Desert	199	195
Desert Hot Springs	169	164
Palm Springs	163	161
Indio	146	144
Moreno Valley	139	134
Cathedral City	118	114
Hemet	116	110
Corona	89	87
Coachella	68	63
La Quinta	60	57
Murrieta	57	56
Perris	37	36
Lake Elsinore	37	34
Temecula	35	34
Eastvale	31	30
San Jacinto	29	26
Banning	28	26
Rancho Mirage	17	16
Blythe	16	15
Beaumont	13	12
Menifee	12	12
Jurupa Valley	12	11
Wildomar	6	6
Canyon Lake	1	1
Norco	1	1

Figure 4. Total and Pre-Eligible Applications by Census-Designated Place[5]

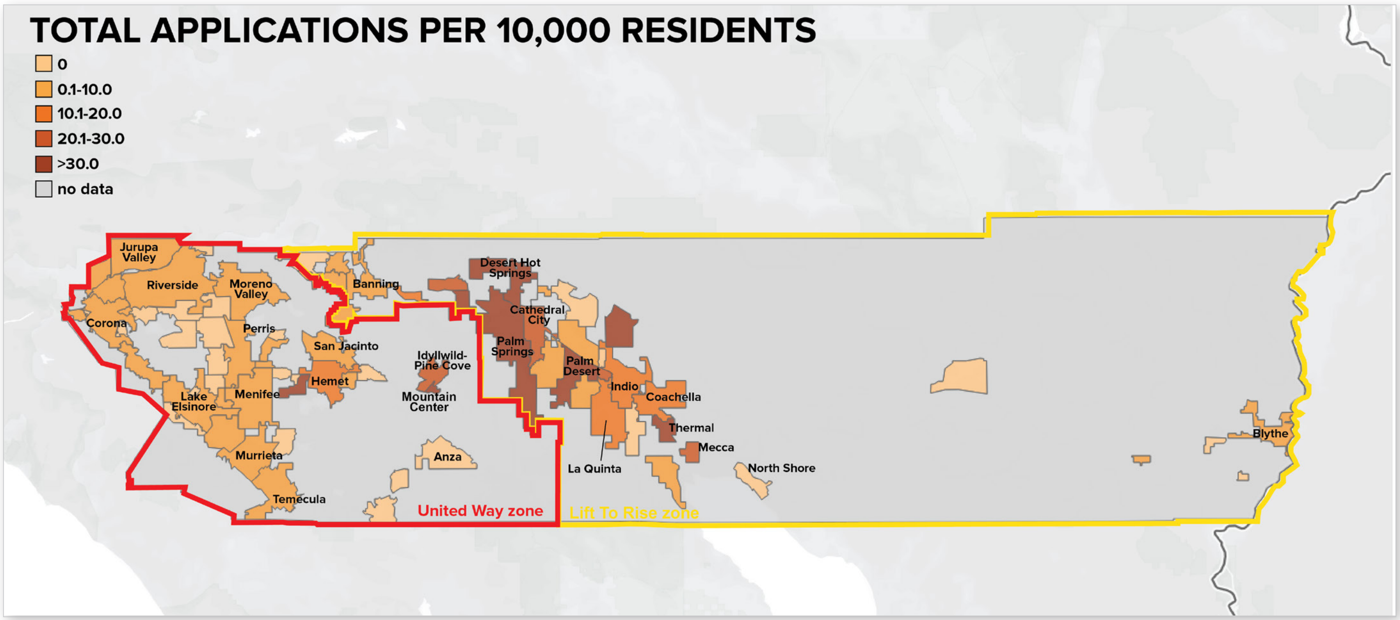
Census-Designated Place	Total Applications	Pre-Eligible Applications
Thermal	32	30
Bermuda Dunes	16	16
Mecca	15	15
Winchester	9	9
Idyllwild-Pine Cove	6	6
Cabazon	4	4
East Hemet	4	4
Indio Hills	3	2
Whitewater	2	2
Oasis	2	2
Temescal Valley	2	2
Mountain Center	1	1
Romoland	1	1
Desert Edge	1	1
Nuevo	1	1
Cherry Valley	1	1
Thousand Palms	1	1
Home Gardens	1	1

5 These figures do not show the cities and Census-Designated Places that had 0 applications: Aguanga, Anza, Calimesa, Coronita, Desert Center, Desert Palms, El Cerrito, El Sobrante, French Valley, Garnet, Good Hope, Green Acres, Highgrove, Homeland, Lake Mathews, Lake Riverside, Lakeland Village, Lakeview, March ARB, Mead Valley, Meadowbrook, Mesa Verde, North Shore, Ripley, Sky Valley, Valle Vista, Vista Santa Rosa, Warm Springs, and Woodcrest.

In addition to examining the absolute numbers of both total and pre-eligible applications, United Lift also looked at applications per capita.[6] This allows for a comparison in which applications from each city/community are measured accounting for their different population sizes.

The five cities/communities with the highest number of total applications per 10,000 residents are: Thermal (235.5), Mountain Center (117.6), Desert Hot Springs (58.5), Indio Hills (42.4), and Palm Desert (37.4.5). It is important to note that, while the absolute number of applications from these cities/communities is relatively low, they are small communities in terms of population, which drives up their per capita rate. Like in previous months, the September application period saw a heavy concentration of cities/communities with high per capita application rates clustered in both the Coachella Valley and Hemet San-Jacinto regions. The community of Thermal has continually had among the highest application rates per capita, which could suggest either a particularly severe financial impact of COVID-19 on its residents, robust United Lift outreach in the community, or both. See Figure 5, below, for a map of total applications per 10,000 residents in the cities/communities across the county.

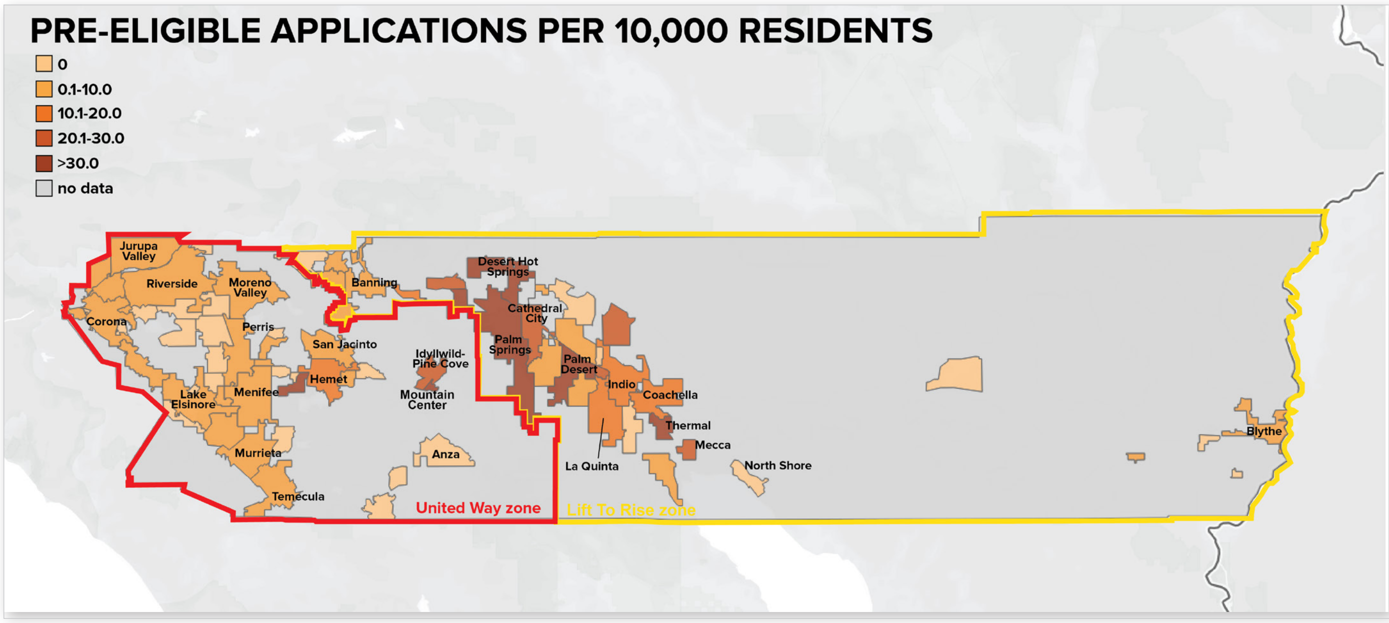
Figure 5. Geographical Distribution of All Applications Received, Per 10,000 Residents



Like with Figure 5, Figure 6 on the following page reveals that the cities/communities with the highest number of pre-eligible applications per 10,000 residents are concentrated in the Coachella Valley and Hemet-San Jacinto regions. The five cities/communities with the highest number of pre-eligible applicants per capita (per 10,000 residents) are Thermal (220.8), Mountain Center (117.6), Desert Hot Springs (56.8), Palm Desert (36.6), and Palm Springs (33.2). These high per capita rates in small communities suggest that the less populous cities/communities of the county, especially in the Coachella Valley and the Hemet-San Jacinto regions, are at a particularly high risk of needing rental assistance.

6 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.

Figure 6. Geographical Distribution of Pre-Eligible Applications, Per 10,000 Residents



See Figures 7 and 8, on the following page, for the number of both total and pre-eligible applications per capita from each city and Census-Designated Place, respectively.

Figure 7. Total and Pre-Eligible Applications per 10,000 Residents, by City

City	Total Applications per 10,000 residents	Pre-Eligible Applications per 10,000 residents
Desert Hot Springs	58.5	56.8
Palm Desert	37.4	36.6
Palm Springs	33.6	33.2
Cathedral City	21.5	20.7
Indio	15.9	15.7
Coachella	14.9	13.8
La Quinta	14.4	13.7
Hemet	13.6	12.9
Rancho Mirage	9.2	8.6
Banning	9.0	8.3
Riverside	8.3	7.8
Blythe	8.1	7.6
Indian Wells	7.3	7.3
Moreno Valley	6.5	6.3
San Jacinto	5.9	5.3
Lake Elsinore	5.3	4.9
Corona	5.2	5.1
Murrieta	4.9	4.8
Eastvale	4.8	4.7
Perris	4.7	4.5
Temecula	3.0	3.0
Wildomar	1.6	1.6
Menifee	1.3	1.3
Jurupa Valley	1.1	1.0
Canyon Lake	0.9	0.9
Norco	0.4	0.4

Figure 8. Total and Pre-Eligible Applications per 10,000 Residents, by Census Designated Place

Census-Designated Place	Total Applications per 10,000 residents	Pre-Eligible Applications per 10,000 residents
Thermal	235.5	220.8
Mountain Center	117.6	117.6
Indio Hills	42.4	28.2
Winchester	30.7	30.7
Idyllwild-Pine Cove	24.4	24.4
Bermuda Dunes	23.5	23.5
Mecca	20.9	20.9
Whitewater	20.5	20.5
Cabazon	11.9	11.9
Oasis	6.6	6.6
Romoland	4.5	4.5
Desert Edge	3.0	3.0
East Hemet	1.9	1.9
Nuevo	1.4	1.4
Cherry Valley	1.3	1.3
Thousand Palms	1.3	1.3
Home Gardens	0.9	0.9
Temescal Valley	0.7	0.7

INCOME

The data shows that 35% of pre-eligible applicants are considered Extremely Low-Income, 30% are Very Low-Income, and 22% are Low-Income.[7] This breakdown of income levels is slightly different than previous months, where the share of households in the Extremely Low-Income households exceeded 40%. Regardless, the vast majority (87%) of households that were pre-eligible for assistance in September earned below 80% of Area Median Income in 2019. This suggests that the United Lift Rental Assistance Program continues to reach primarily low-income households, the bulk of which are considered Extremely Low-Income (see Figure 9, below).

Figure 9. Income Breakdown of Pre-Eligible Applications

Income Level	Percentage of Pre-Eligible Applications
Extremely Low-Income	35%
Very Low-Income	30%
Low-Income	22%
Not Low-Income	13%

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.

EMPLOYMENT

Nearly two-thirds (63%) pre-eligible applicants report being out of work or unable to work due to COVID-19, which represents a 5% decrease from August's application period. Figure 10, on the following page, reveals that, while 31% of pre-eligible applicants that are still working (including full-time, part-time, and self-employment), only 12% of pre-eligible applicants are working full-time. Even though the share of pre-eligible applicants working full-time increased from August to September, and the share of unemployed applicants decreased, the overwhelming majority of applicants are currently out of work due to COVID-19, signaling that the pandemic continues to have a devastating economic toll on Riverside County residents. This high unemployment rate among pre-eligible applicants, combined with ongoing workplace closures as a result of stay-at-home orders and safety concerns across California suggest that paying rent will remain difficult as the COVID-19 pandemic continues.

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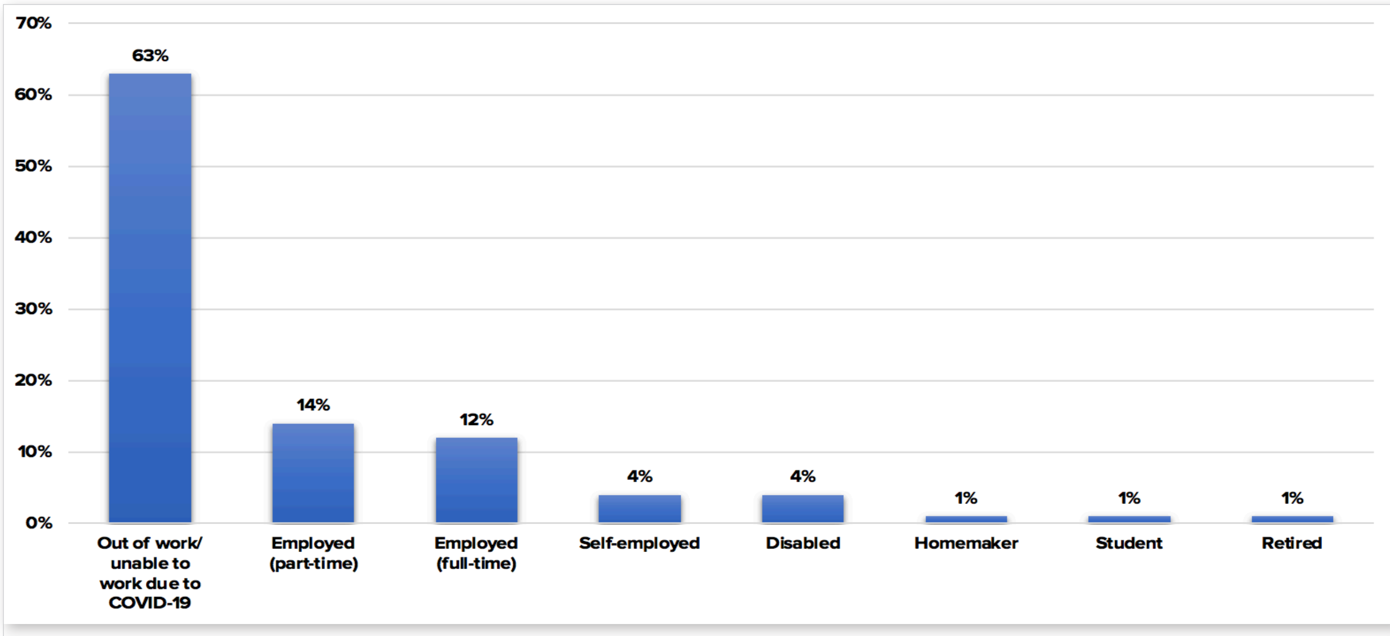
7 Extremely Low-Income is defined as earning at or below 30% of Area Median Income (AMI), Very Low-Income is defined as earning between 30% and 50% of AMI, and Low-Income is defined as earning between 50% and 80% of AMI. These statistics presented here are based on applicants' reported 2019 household income and the federal government's 2020 AMI limits for the Riverside-San Bernardino-Ontario Metropolitan Statistical Area (https://www.huduser.gov/portal/datasets/il/il2020/2020summary.odn). On September's application, applicants selected their income range (intervals of $5,000) for 2019 instead of providing an exact number. For this analysis, United Lift generated a random number within the stated range for each applicant, which, in addition to household size, it used to determine income level compared to AMI.

Figure 10. Employment Status of Pre-Eligible Applicants

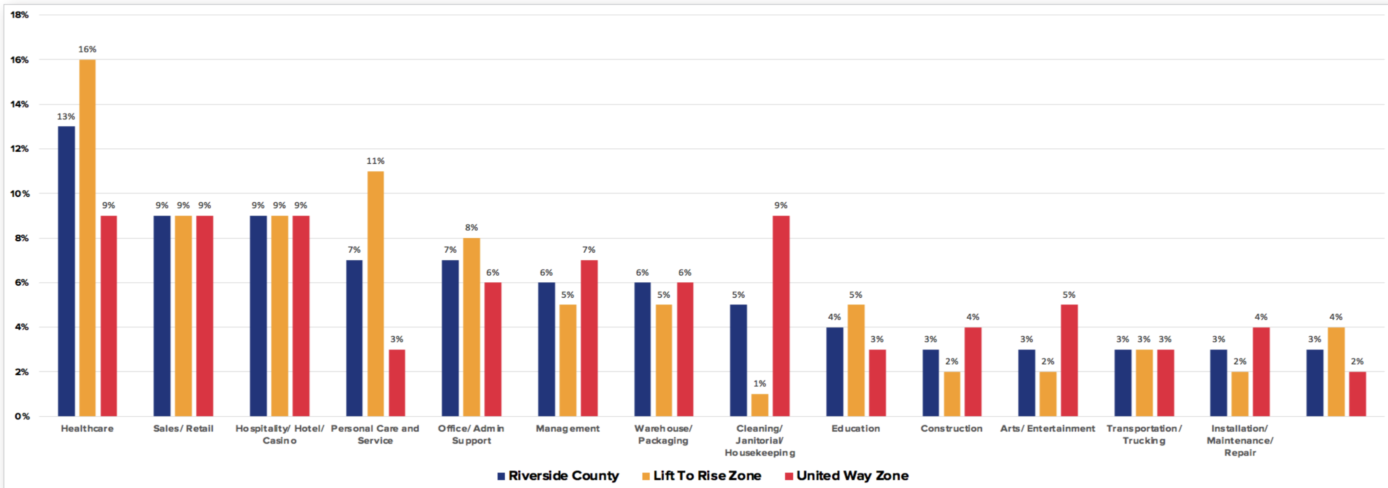


The application data also reveals that for the first month since the program began, over half (54%) of pre-eligible applicants reported receiving Unemployment Insurance (UI) benefits. This represents a 13% increase from August and an 86% increase from July, which is encouraging, but the 54% of pre-eligible applicants receiving UI benefits is still well below the share of unemployed pre-eligible applicants (63%). This relatively low rate of UI benefits receipt could suggest a few things – that there is a sizable number of undocumented pre-eligible applicants who are thus ineligible for UI, that many pre-eligible applicants are ineligible for UI for other reasons, or that many pre-eligible applicants are not aware that they are eligible for UI benefits.

Figure 11, on the following page, shows that food preparation and food service, healthcare, sales and retail, hospitality/hotel/casino, and personal care and service are the most common among September's pre-eligible applicants, which suggests that employees from these industries have been disproportionately impacted by the COVID-19 pandemic. With the exception of hospitality/hotel/casino occupations, these occupation categories were also among the most common among applicants in the previous three months of the program. September's data shows that countywide, 13% of pre-eligible applicants work or worked in food preparation and food service roles, 9% in healthcare, 9% in sales and retail, 7% in hospitality/hotel/casino roles, and 7% in personal care and service roles (like hairstylists, massage therapists, and child care services).

However, when looking at the Lift to Rise and United Way catchment zones separately, the data shows the most impacted occupations differ by region. For example, September's pre-eligible applicants in the Lift To Rise zone were much more likely to work in food preparation/food service, hospitality/resort/casino, and agricultural roles than pre-eligible applicants in the United Way zone. Conversely, Septembers's pre-eligible applicants from the United Way zone were much more likely to work in warehouse/packaging and transportation/trucking occupations than pre-eligible 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 11. Top 10 Occupations of Pre-Eligible Applicants, Countywide vs. LTR and UW Zones



RENT AND HOUSING CHARACTERISTICS

Among pre-eligible applicants, roughly two-thirds (65%) were at least one month behind on rent payments. About 21% of September's pre-eligible applicants report being at least three months behind on rent payments (see Figure 12, below). This represents a 32% decrease from August and a 49% decrease since July. One potential explanation for the decrease in the share of applicants at least three months behind in rent payments is August's change in eligibility requirements that allowed for applicants who are not behind on rent to apply and potentially receive assistance. Among September's pre-eligible applicants, 35% reported not being behind on rent, which is a 94% increase since August. This influx of applicants not behind on rent causes the percentage of those who are behind to decrease.

The data also shows that at the time of application 77% of pre-eligible applicants stated that they would not be able to pay rent in October. This suggests that even though there is a sizable portion (35%) of pre-eligible applicants who were not behind on rent payments when they applied, many believed that they would become behind on rent payment in the following month, leaving them in a precarious position. According to the data, approximately one in 10 (9%) of pre-eligible applicants has already received an eviction notice in the past three months.

Figure 12. Distribution of The Number of Months Behind on Rent Among Pre-Eligible Applicants

Number of Months Behind on Rent	Percentage of Pre-Eligible Applications
1 Month	26%
2 Months	18%
3 Months	10%
More than 3 Months	11%
Not Behind	35%

Countywide, the average unpaid rent balance of those who are behind on rent was $1,660.62 in September, which is a 33% decrease from August. This substantial decrease is likely due to the influx of applicants who reported not being behind on rent as a result of August's eligibility changes. While the balance decreased from August, it is still nearly $400 higher than the average rent price reported by September's pre-eligible applicants, which highlights the persistence of rent-related debt during the pandemic. Figure 13, below, shows that the average unpaid balance in the United Way catchment zone is about $1,000 higher than it is in the Lift To Rise zone, which is likely attributable to the higher average monthly rent price in the United Way zone.

Figure 13. 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	$1,277.05	$1,104.10	$1,486.07
Average Unpaid Rent Balance	$1,660.62	$1,237.01	$2,172.70

The data also shows that the average pre-eligible applicant is in about $8,500 worth of debt.[8] It is possible that some applicants borrowed money to keep current on previous rent payments, which would make them appear current or close to current on rent, when they are actually in a financially precarious situation because of their debt. Unfortunately, the data collected does not indicate which applicants borrowed money to pay rent.

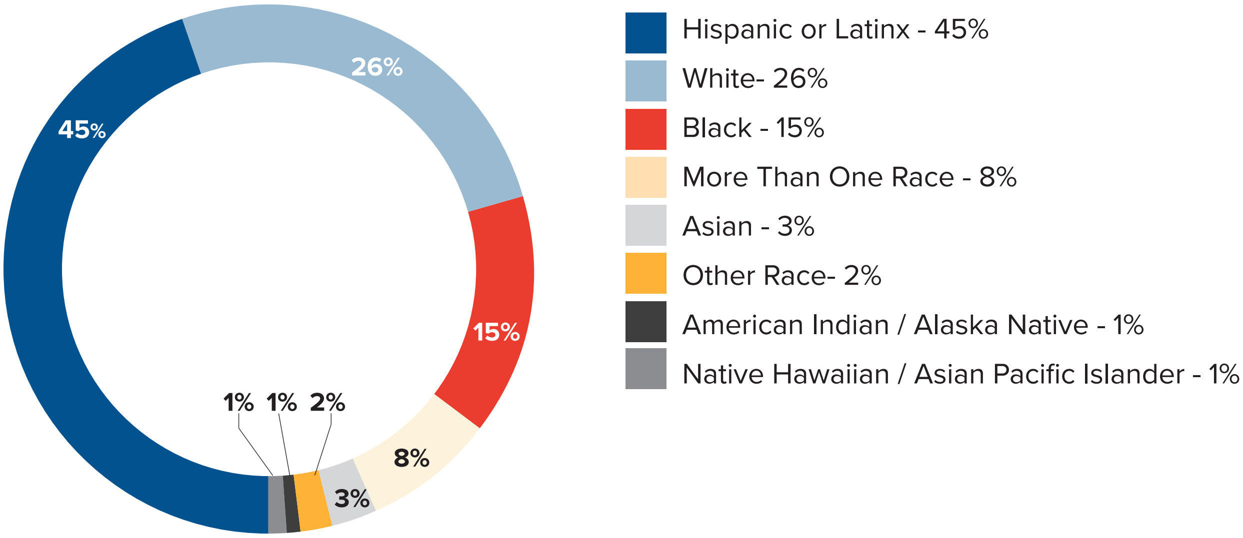
DEMOGRAPHICS AND HOUSEHOLD COMPOSITION

Perhaps due to August's eligibility changes, September saw a 53% increase in the share of pre-eligible applicants that identify as White and a 25% decrease in the share of pre-eligible applicants who identify as Black. Racial/ethnic disparities remain however – according to the US Census Bureau, about 7% of the Riverside County population is Black, yet 15% of September's pre-eligible applicants identify as Black. Conversely, 34% of the county population is White but only 26% of September's pre-eligible applicants are White.[9] These disproportionalities suggest that Black households are more at risk of housing instability as a result of the COVID-19 pandemic than White households. In June, pre-eligible applicants were also disproportionately Hispanic/Latinx, but in every month since, that rate has been slightly below the county-wide rate (50%). Figure 14, on the following page, shows the racial breakdown of September's pre-eligible applicant pool.

8 This figure refers to the average debt balance from credit cards and other forms of unsecured debt.

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

Figure 14. Pre-Eligible Applicants by Race



In addition to racial disparities, the September data also revealed that 66% of pre-eligible applicants identify as female. Additionally, approximately 34% of pre-eligible applicants report having at least one child under the age of five in their household, and approximately 58% report having at least one school-aged child (K-12) in their household (see Figure 15 and Figure 16, below). The September data also shows that nearly half (48%) of pre-eligible applicants identify as single parents. These statistics suggest that the COVID-19 pandemic is disproportionately impacting women, many of them single mothers with young children.

Figure 15. Percentage of Pre-Eligible Households with Children Aged 0-5, by Number of Children

Number of Children Aged 0-5 in Household	Percentage of Pre-Eligible Applications
0	66%
1	21%
2	10%
3	3%
4	<1%
5+	<1%

Figure 16. Percentage of Pre-Eligible Households with School-Aged Children, by Number of Children

Number of School-Aged Children (K-12) in Household	Percentage of Pre-Eligible Applications
0	42%
1	25%
2	19%
3	10%
4	4%
5+	<1%

About 10% of pre-eligible applicants reported having at least one senior adult, aged 65 or older, in their household, and one in five (20%) reported having at least one disabled person in their household (see Figures 17 and 18, below). Households with senior adults and/or disabled people likely face additional burdens related to healthcare costs and COVID-19 precautions, suggesting that rental assistance will be especially beneficial for them.

Figure 17. Percentage of Pre-Eligible Households with Seniors Aged 65+, by Number of Seniors

Number of Seniors in Household	Percentage of Pre-Eligible Applications
0	90%
1	8%
2	2%
3+	<1%

Figure 18. Percentage of Pre-Eligible Households with Disabled Person(s), by Number of Disabled Persons

Number of Disabled Persons in Household	Percentage of Pre-Eligible Applications
0	80%
1	17%
2	3%
3+	<1%