



Inland SoCal United Way

LIFT TO RISE



UNITED LIFT

DATA ANALYSIS

JULY 2020 APPLICATION PERIOD

August 20, 2020

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

Key Takeaways

- **Of the 2,086 applicants, 1,463 (69%) met the eligibility requirements** based on self-reported responses on the application form.¹
- Among pre-eligible applicants, **45% report being Extremely Low-Income** (earning 30% or below Area Median Income (AMI)), **28% report being Very Low-Income** (earning between 30% and 50% AMI), and **19% report being Low-Income** (earning between 50% and 80% AMI).
- Among pre-eligible applicants, **67% live in the United Way catchment area** (Northwest County, Southwest County, and Hemet-San Jacinto regions) and **33% 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** (270), **Moreno Valley** (212), **Corona** (112), **Hemet** (72), and **Palm Springs** (72).
- The five cities/communities with the **highest number of pre-eligible applicants per capita** (per 10,000 residents) are **Mountain Center** (117.6), **Thermal** (110.4), **Aguanga** (35.9), **Winchester** (30.7), and **Desert Hot Springs** (21.1).
- The **most common employment occupation** categories of pre-eligible applicants are **food preparation and food service** (12%), **healthcare practitioners and support** (10%), **sales and retail** (8%), **personal care and service** (8%), and **warehouse and packaging** (6%).
- Among pre-eligible applicants, **58% report being out of work due to COVID-19**, **14% are working part-time**, and **12% are working full-time**, yet only **28% are receiving Unemployment Insurance benefits**.
- The **average unpaid rent balance** among pre-eligible applicants is **\$2,802.19**, and **41% 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 August**.
- Pre-eligible applicants are **disproportionately Black** and **disproportionately female**.
- More than **47%** of pre-eligible applicants report being **single parents**, and nearly **two-thirds** 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 applicants stated on their applications that: 1) their address is within Riverside County, 2) they pay rent, 3) they are behind on rent payments in any month(s) between April 2020 and November 2020, 4) they can attribute their inability to pay rent to the COVID-19 pandemic, and 5) 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 will last from June until 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 July, 2020 application period, during which United Lift received a total of 2,086 applications and deemed 69% (1,436) of those applications “pre-eligible” for assistance, pending verification of eligibility documentation. Data collected from the applications reveals that the COVID-19 pandemic has had a severe economic impact on households across the county. Nearly six in ten (58%) of July's 1,436 pre-eligible applicants report being out of work due to the pandemic, nearly eight in ten (77%) believe they will not be able to pay next month's rent, and more than four in ten are already at least three months behind on payments. The data also shows that the average unpaid rent balance in July (approximately \$2,800) was more than \$250 or 10% higher than the average balance in June, suggesting that unpaid balances are continuing to pile up.

According to the data, the pandemic's impact is not distributed evenly across the county's residents – nearly half (45%) of pre-eligible applicants are considered Extremely Low-Income (earning at or below 30% of Area Median Income) based on their reported 2019 household incomes. 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. 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 July 2020 rental assistance application, administered via Qualtrics.² The application window lasted from July 15 until July 25, 2020. United Lift offered the 72-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. Data on population counts 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.

After the application period closed, United Lift cleaned and organized the 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

After data cleaning and organization, the applicant pool contained 2,086 total applications.³ Of these total applications, 1,436 (69%) 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 receiving assistance. The July application was updated to allow applicants to upload verification documents (which was not a feature of the June application) to streamline the review process and expedite assistance payments. It is possible that because of this change to the application, applicants who may have otherwise completed the application without submitting documents did not do so in July, which could explain the fact that July had about 1,000 fewer pre-eligible applicants than June. Reporting on the true number of eligible applicants from June is still ongoing, but it seems that, because applicants did not submit eligibility documentation with their June applications, a sizeable portion of those initially deemed pre-eligible in June were later found to be ineligible after failing to provide sufficient eligibility documentation.⁴

GEOGRAPHICAL DISTRIBUTION

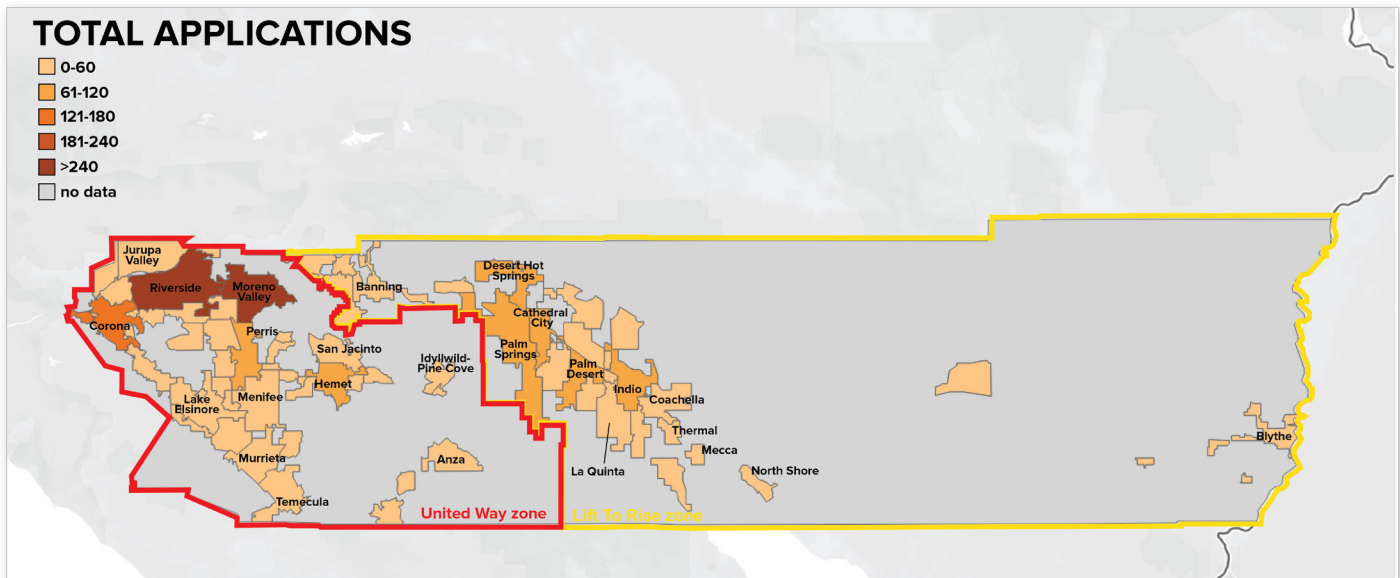
The five cities/communities⁵ with the highest number of total applicants are Riverside (333), Moreno Valley (245), Corona (135), Hemet (88), and Cathedral City (86). Riverside and Moreno Valley were the two cities/communities with the highest number of applications in June as well, likely due to the fact that they are the two most populous cities in Riverside County. In June, Corona, Hemet, and Cathedral City were all in the top ten cities/communities with the most total applications, but in July they moved into the top five. As Figure 1, below, indicates, the cities/communities with the highest number of applications are clustered in the Northwest County and Hemet-San Jacinto regions of the county.

³ "Total applications" refers to all applications that were at least 75% completed, regardless of eligibility. Qualtrics, the survey software used to administer the application, recorded 5,463 application attempts, about half of which were less than 5% completed. This suggests that a large portion of these recorded attempted applications were people who clicked on the United Lift application link, saw that they were not eligible for the program or decided that they did not want to apply, and then closed the application. After the application period ended on July 25, United Lift resent application links to approximately 800 applicants who initially made it at least 25% of the way through the application but did not finish it to give them an additional opportunity to complete their applications. This yielded an additional 90 completed applications, which count towards the number of "total applications" for the July application period. United Lift only reviewed applications that were at least 75% completed because those that were less complete did not contain enough information to determine program eligibility.

⁴ Many of those applicants who faced documentation issues were unable to provide acceptable forms of proof of COVID-19 impact and proof of income.

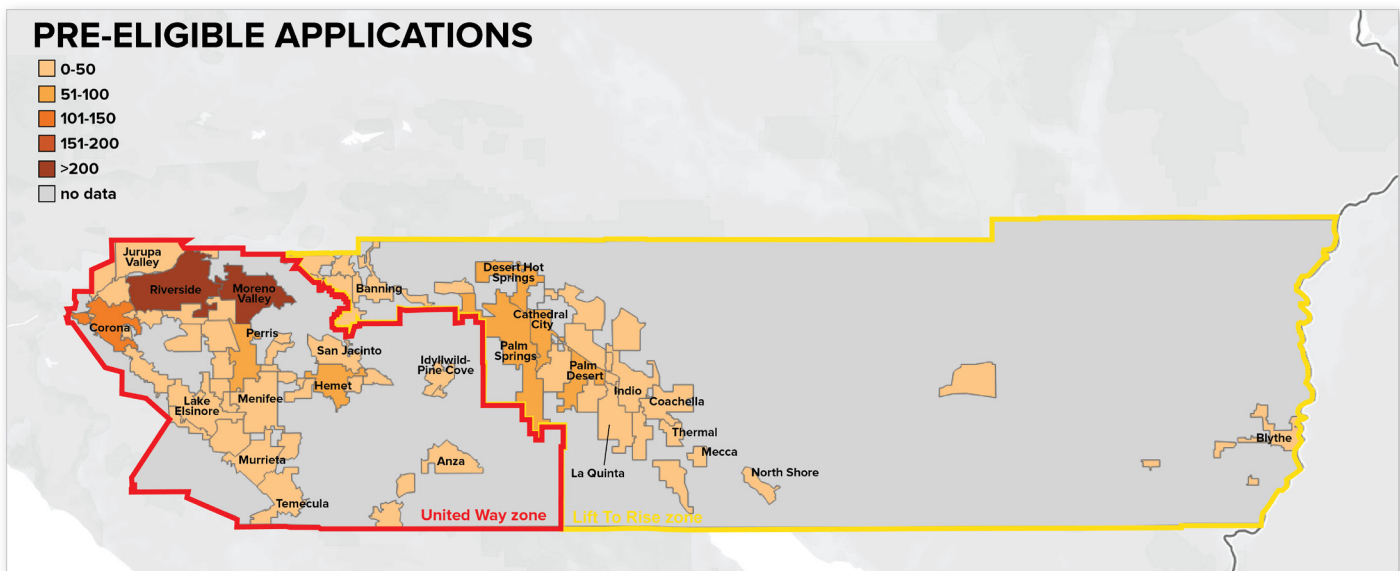
⁵ This report uses the term "cities/communities" because all of the maps in this section show both the cities and the unincorporated Census-Designated Places in Riverside County.

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 (270), Moreno Valley (212), Corona (112), Hemet (72), and Palm Springs (72). The cities/communities with high volumes of pre-eligible applications appear to be the same as those with high volumes of total applications, suggesting that the rate of pre-eligibility remains consistent across the county, as it was in June.

Figure 2. Geographical Distribution of Pre-Eligible Applications



See Figures 3 and 4, below, for 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	333	270
Moreno Valley	245	212
Corona	135	112
Hemet	88	72
Cathedral City	86	70
Palm Springs	84	72
Palm Desert	80	68
Desert Hot Springs	69	61
Perris	69	55
Indio	66	49
Lake Elsinore	59	50
Temecula	52	50
Coachella	50	39
Murrieta	46	36
San Jacinto	39	32
Menifee	28	27
La Quinta	24	21
Eastvale	22	20
Jurupa Valley	22	13
Beaumont	13	10
Banning	12	10
Wildomar	9	9
Rancho Mirage	8	7
Norco	8	6
Blythe	5	4
Calimesa	3	3
Canyon Lake	3	2
Indian Wells	1	1

Figure 4. Total and Pre-Eligible Applications by Census-Designated Place⁶

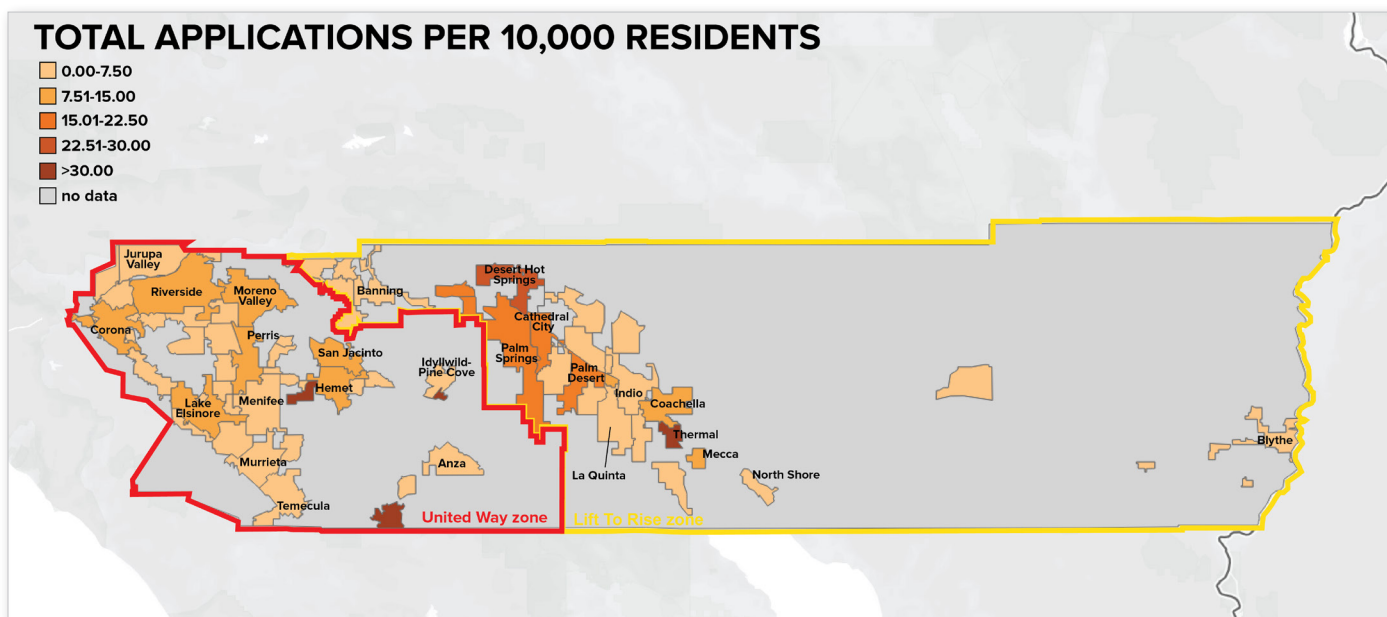
Census-Designated Place	Total Applications	Pre-Eligible Applications
Thermal	20	15
Winchester	10	9
Bermuda Dunes	9	7
Mecca	7	3
Aguanga	3	3
Mountain Center	2	1
Whitewater	2	2
Oasis	2	2
Homeland	2	2
Thousand Palms	2	2
Romoland	1	1
Idyllwild-Pine Cove	1	1
North Shore	1	1
Desert Edge	1	1
Desert Palms	1	1
Nuevo	1	1
Home Gardens	1	1
Lakeland Village	1	1
Mead Valley	1	0
French Valley	1	1

⁶ This figure does not show the Census-Designated Places that had 0 applications: Anza, Cabazon, Cherry Valley, Coronita, Desert Center, East Hemet, El Cerrito, El Sobrante, Good Hope, Green Acres, Highgrove, Indio Hills, Lake Mathews, Lake Riverside, Lakeview, March ARB, Meadowbrook, Mesa Verde, Ripley, Sky Valley, Temescal 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.⁷ 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: Mountain Center (235.3), Thermal (137.2), Aguanga (35.9), Winchester (34.1), and Desert Hot Springs (23.9). 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. The June application period saw a heavy concentration of cities/communities with high per capita application rates clustered in the Coachella Valley region, especially in the Southern portion of the Coachella Region. In July, the Coachella Valley region again has a high concentration of cities/communities with high per capita application rates, but now the northern portion of the Coachella Valley has particularly high per capita application rates. High per capita application rates also appear in the Hemet-San Jacinto region and in Aguanga, a remote community in the Southeast County region. The fact that the cities/communities with the highest number of applications per capita are concentrated in the Coachella Valley and the Hemet-San Jacinto region speaks to a greater and more urgent need for rental assistance in these areas. See Figure 5, below, for a map of total applications per 10,000 residents in the cities/communities across the county.

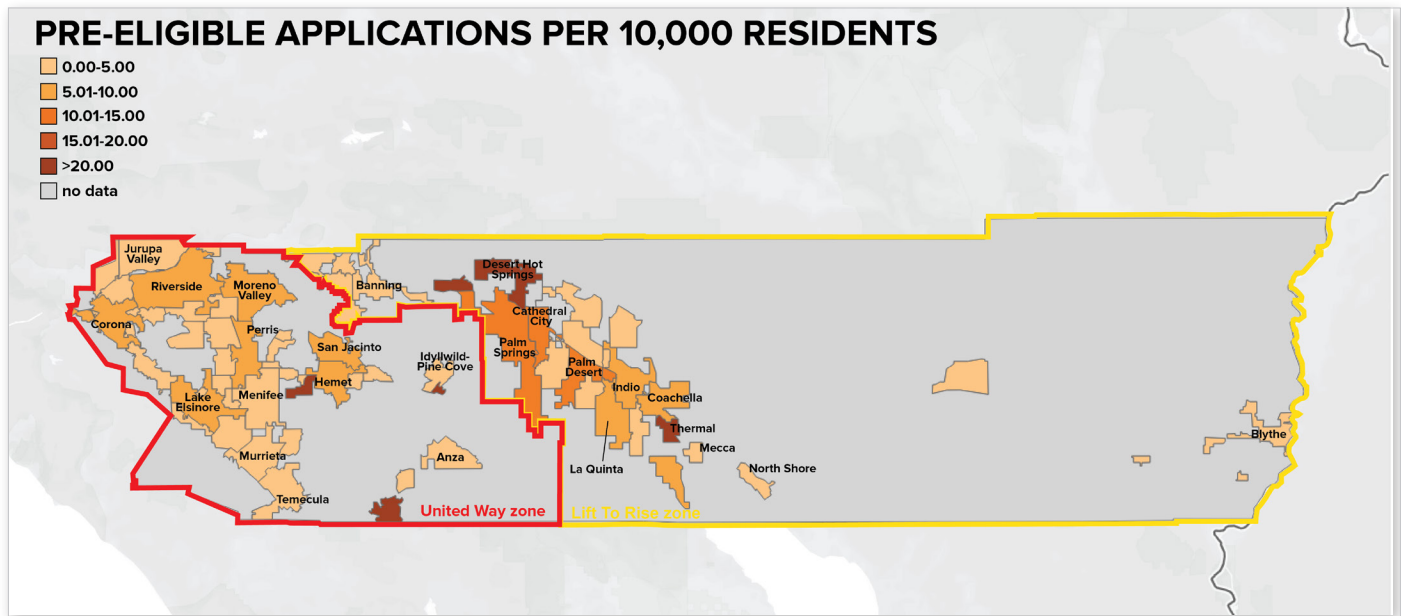
Figure 5. Geographical Distribution of All Applications Received, Per 10,000 Residents



⁷ 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.

Like with Figure 5, Figure 6 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 Mountain Center (117.6), Thermal (110.4), Aguanga (35.9), Winchester (30.7), and Desert Hot Springs (21.1). These high per capita rates in small communities suggests that the less populous cities/communities of the county, especially in the Coachella Valley and Hemet-San Jacinto regions, are at a particularly high risk of needing rental assistance.

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



See Figures 7 and 8, below, 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	23.9	21.12
Palm Springs	17.31	14.84
Cathedral City	15.63	12.73
Palm Desert	15.02	12.76
Moreno Valley	11.50	9.95
Coachella	10.93	8.53
Hemet	10.31	8.44
Riverside	10.05	8.15
Perris	8.70	6.94
Lake Elsinore	8.52	7.22
Corona	7.95	6.59
San Jacinto	7.92	6.50
Indio	7.19	5.34
La Quinta	5.75	5.03
Temecula	4.53	4.36
Rancho Mirage	4.32	3.78
Murrieta	3.96	3.10
Banning	3.84	3.20
Eastvale	3.43	3.12
Calimesa	3.28	3.28
Norco	3.01	2.26
Menifee	2.95	2.85
Canyon Lake	2.66	1.77
Beaumont	2.55	1.96
Blythe	2.54	2.03
Wildomar	2.42	2.42
Jurupa Valley	2.01	1.19
Indian Wells	1.83	1.83

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
Mountain Center	235.29	117.65
Thermal	147.17	110.38
Aguanga	35.93	35.93
Winchester	34.12	30.71
Whitewater	20.49	20.49
Bermuda Dunes	13.20	10.27
Mecca	9.76	4.18
Oasis	6.62	6.62
Romoland	4.49	4.49
Idyllwild-Pine Cove	4.07	4.07
North Shore	3.46	3.46
Desert Edge	2.99	2.99
Homeland	2.73	2.73
Thousand Palms	2.56	2.56
Desert Palms	1.44	1.44
Nuevo	1.42	1.42
Home Gardens	0.87	0.87
Lakeland Village	0.76	0.76
Mead Valley	0.50	0
French Valley	0.30	0.30

INCOME

The data shows that 46% of pre-eligible applicants are considered Extremely Low-Income, 28% are Very Low-Income, and 18% are Low-Income.⁸ This breakdown of income levels is almost identical to the breakdown among June applicants. 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	46%
Very Low-Income	28%
Low-Income	18%
Not Low-Income	8%

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 June Data Analysis report detailed how average monthly incomes among applicants in the months after the start of the pandemic (April, May, and June) were roughly half of what they were in the months before the start of the pandemic (January and February). While July's application did not ask about monthly income, it is likely that monthly incomes starting in August, 2020 will be even lower for many households whose \$600/week federal unemployment benefits subsidy has expired.⁹ Furthermore, as detailed in the following Employment section, the amount of applicants who are unemployed due to COVID-19 increased by nearly 12% from June to July. The United Lift Rental Assistance Program will thus increasingly act as a lifeline for households whose incomes continue to fall but whose monthly rents remain unchanged.

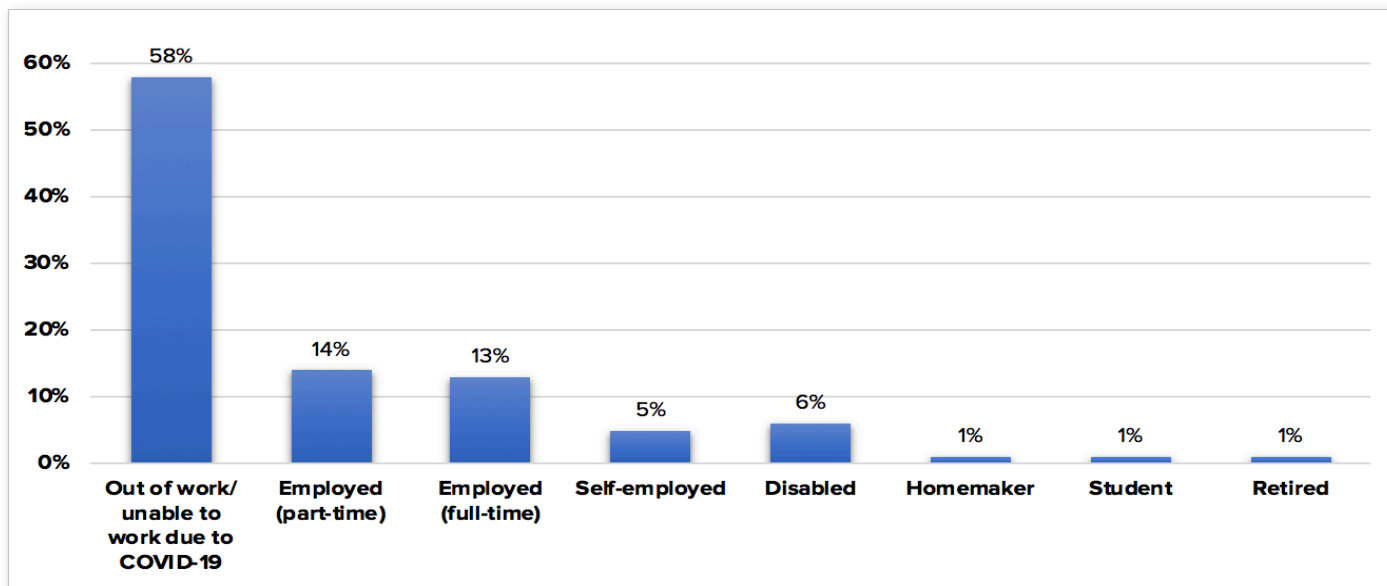
EMPLOYMENT

Almost 6 in 10 (58%) pre-eligible applicants report being out of work or unable to work due to COVID-19. This is a 12% increase from last month's application period in which 52% of applicants reported being out of work or unable to work due to COVID-19. Figure 10, on the following page, reveals that, while 32% of pre-eligible applicants that are still working (including self-employment), only 13% of pre-eligible applicants are working full-time. As mentioned in the previous Income section, this high unemployment rate among pre-eligible applicants, combined with ongoing workplace closures as a result of stay-at-home orders across California suggest that paying rent will become increasingly difficult as the COVID-19 pandemic continues.

⁸ 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 July'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.

⁹ The subsequent Data Analysis Report, released on September 20, 2020, will detail information about how monthly incomes have changes since the unemployment benefits subsidy expiration on July 31.

Figure 10. Employment Status of Pre-Eligible Applicants

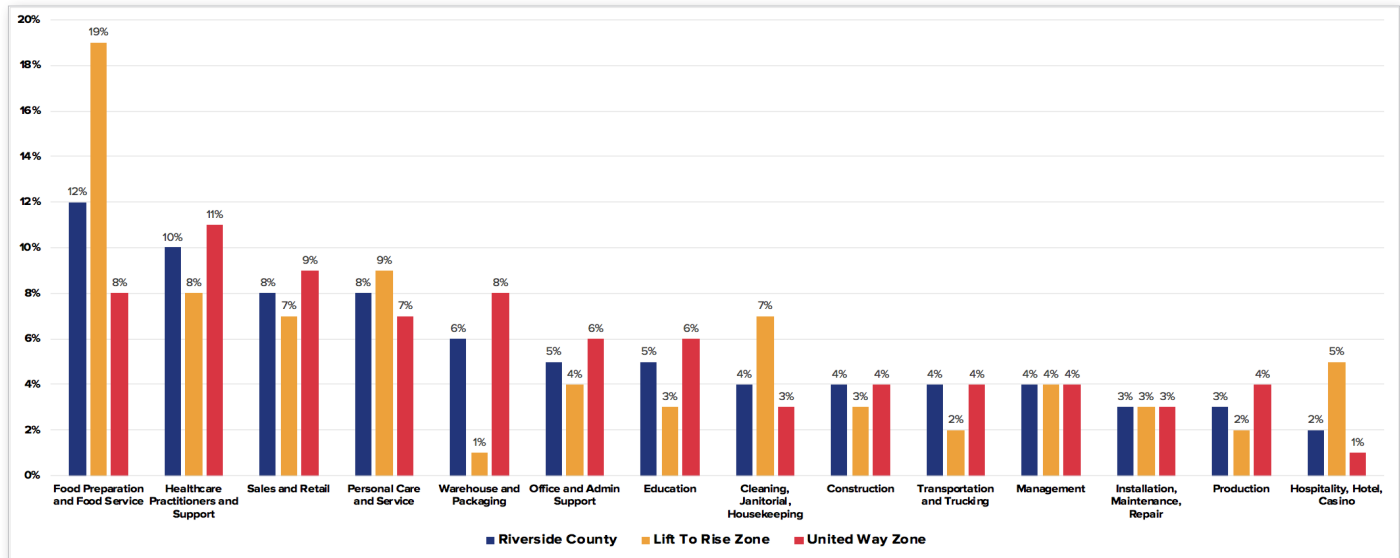


The application data also reveals that approximately 29% of pre-eligible applicants report receiving Unemployment Insurance (UI) benefits even though 58% are unemployed. The share of applicants receiving UI benefits was four percentage points higher in July than in June, which aligns with the increase in unemployed applicants. However, the rate of UI benefits receipt continues to be low given the high unemployment rate. This low rate of (UI) receipt could suggest a few things – that there is a sizeable 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 service, healthcare, sales and retail, personal care and service, and warehouse/ packaging occupations are the most common among July's pre-eligible applicants, which suggests that employees from these industries have been disproportionately impacted by the COVID-19 pandemic. Countywide, 12% of applicants work or worked in food preparation/service, 10% as healthcare practitioners or in healthcare support roles, 8% in sales and retail, 8% in personal care and service roles (like hairstylists, massage therapists, and child care services), and 6% in warehouse and packaging roles. For the most part, the breakdown of occupations among pre-eligible applicants in July was very similar to June's breakdown. Notable exceptions include the share of pre-eligible applicants in warehouse/ packaging occupations, which increased by 200% from June to July, and the share of pre-eligible applicants in cleaning/janitorial/housekeeping occupations, which decreased by 55% in the same period.

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, 19% of July's pre-eligible applicants in the Lift to Rise zone work or worked in food preparation/service, as compared to 8% of pre-eligible applicants in the United Way zone. Warehouse and packaging occupations were much more common among pre-eligible applicants in the United Way zone (8%) than in the Lift to Rise zone (1%). Lift to Rise zone pre-eligible applicants were more likely to work in cleaning/janitorial/housekeeping and hospitality/hotel/casino occupations and less likely to work in healthcare and education occupations than those from the United Way 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 vs. UW



RENT AND HOUSING CHARACTERISTICS

Among pre-eligible applicants, more than 41% report being at least three months behind on rent payments (see Figure 12, below). This represents an 11% increase from June, with the share of pre-eligible applicants at least four months behind on rent increasing by more than 50% in the same period. These increases point to unpaid rent balances piling up and the growing burden on renter households as the pandemic continues. At the time of application 77% of pre-eligible applicants stated that they would not be able to pay rent in August. According to the data, 12% of pre-eligible applicants have already received an eviction notice in the past three months, which was the same share of applicants in June.

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	30%
2 Months	27%
3 Months	23%
More than 3 Months	18%

Countywide, the average unpaid rent balance of those who are behind on rent was \$2,802.19 in July, which is a 10% increase from June. This increase again signals that unpaid rent is piling up for households across the county. Figure 13, on the following page, shows that the average unpaid balance in the United Way catchment zone is about \$700 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.

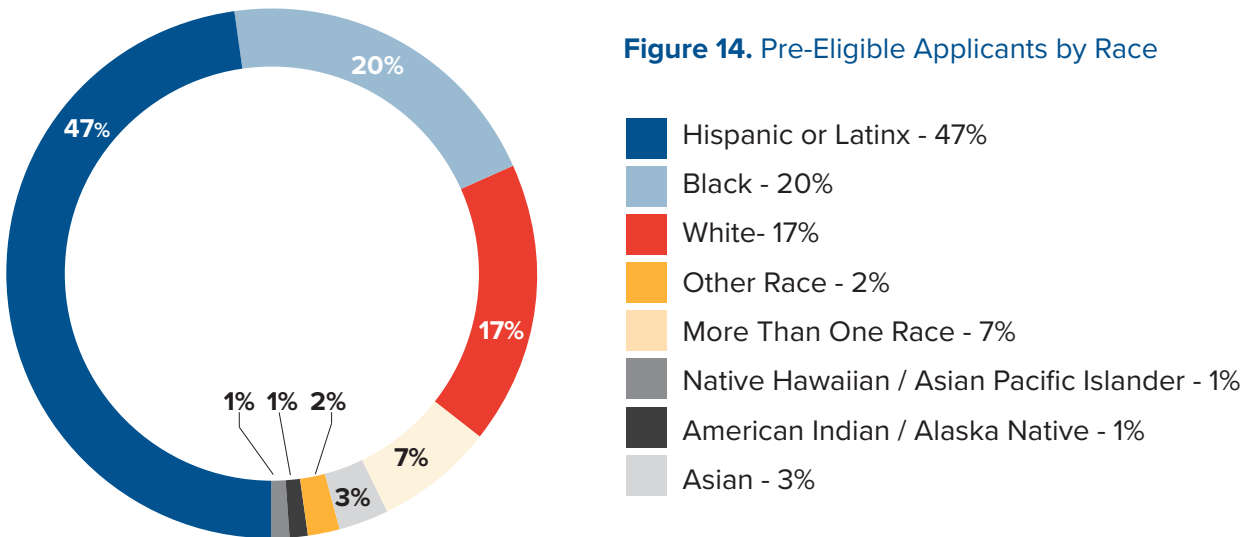
Figure 13. Average Monthly Rent Price and Average Unpaid Rent Balance, Countywide vs. LTR vs. UW

	Riverside County	Lift To Rise Zone	United Way Zone
Average Monthly Rent Price	\$1,398.51	\$1,171.26	\$1,510.36
Average Unpaid Rent Balance	\$2,802.19	\$2,362.28	\$3,018.71

The data also shows that the average pre-eligible applicant is in about \$5,000 worth of debt.¹⁰ 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

The application data reveals that a disproportionately high number of pre-eligible applicants are Black that a disproportionately low number are White. According to the US Census Bureau, about 7% of the Riverside County population is Black, yet 20% of pre-eligible applicants identify as Black. This represents a 33% increase from the share of Black pre-eligible applicants in the June application period. Conversely, 34% of the county population is White but only 17% of pre-eligible applicants are White.¹¹ 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/Latino, but in July, 47% of pre-eligible applicants identified as Hispanic/ Latino, which is slightly below the rate county-wide (50%). Figure 14, below, shows the racial breakdown of July's pre-eligible applicant pool.



¹⁰ This figure refers to the average debt balance from credit cards and other forms of unsecured debt.

¹¹ US Census Bureau Quick Facts (2019). <https://www.census.gov/quickfacts/riversidecountycalifornia>

In addition to racial disparities, the July data also revealed that 64% of pre-eligible applicants identify as female. Additionally, approximately 36% of pre-eligible applicants report having at least one child under the age of five in their household, and approximately 63% report having at least one school-aged child (K-12) in their household (see Figure 15 and Figure 16, below). The July data also shows that 47% 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	64%
1	23%
2	11%
3	2%
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	37%
1	24%
2	22%
3	11%
4	5%
5+	1%

About 13% of pre-eligible applicants reported having at least one senior adult, aged 65 or older, in their household, and nearly a quarter 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	87%
1	9%
2	3%
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	76%
1	20%
2	3%
3+	1%