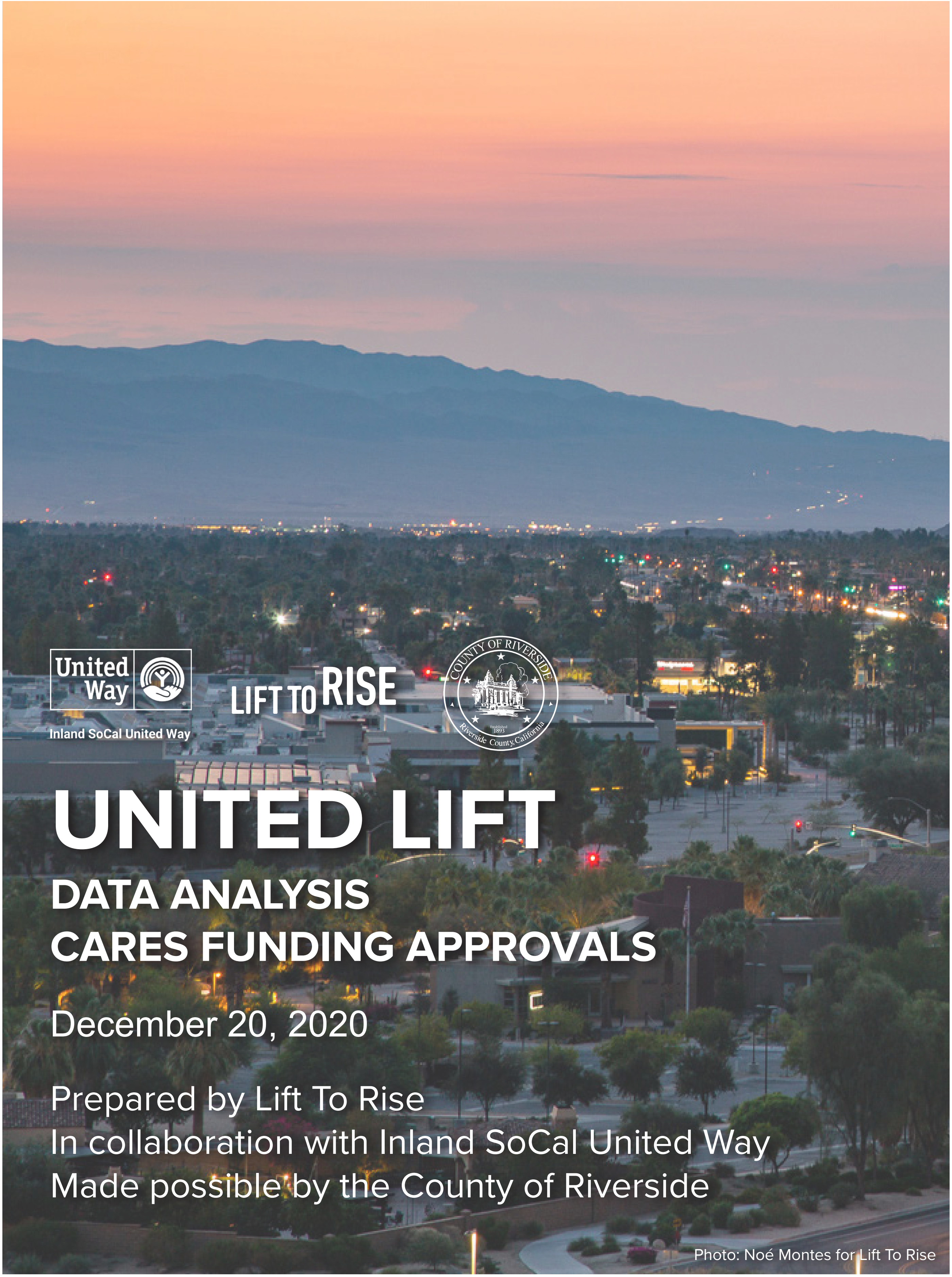


UNITED LIFT

DATA ANALYSIS
CARES FUNDING APPROVALS

December 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

- Since June, **United Lift has assisted 5,639 households** across Riverside County **with a combined $19,489,096.55** in CARES Act-funded emergency rental assistance.
- United Lift has primarily served low-income Riverside County renters – based on their 2019 incomes (before the pandemic began), **41% of approved applicants are considered Extremely Low-Income, 28% are Very Low-Income, and 19% are Low-Income.**
- **Nearly half (45%)** of approved applicants report being **single parents**, with **81% of single parents identifying as female**.
- Among approved applicants, **53% report being out of work due to COVID-19**, yet **only 38% are receiving Unemployment Insurance** benefits.
- The **most common employment occupation** categories of approved applicants are **food preparation and food service** (11%), **healthcare** (9%), **sales and retail** (8%), **warehouse and packaging** (7%), and **personal care and service** (7%).
- The **average unpaid rent balance** among households assisted is **$1,769.06**, and **21% were three or more months behind on rent** when they applied for assistance.
- At the time of application, **74%** of approved applicants **stated that they would not be able to pay the following month's rent.**
- Nearly **one in ten (9%)** approved applicants said that they had already **received an eviction notice** from their landlord/property manager at the time they applied.
- The five cities/communities with the **most households assisted** are **Riverside** (1,035), **Hemet** (826), **Moreno Valley** (585), **San Jacinto** (440), and **Palm Desert** (305).
- The five cities/communities with the **most funding per capita** are **Thermal** ($144.22/resident), **Mountain Center** ($41.18/resident), **Hemet** ($33.62/resident), **Desert Hot Springs** ($31.63/resident), and **San Jacinto** ($31.22/resident).

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.[1] The program began in June and aims to assist 10,000 households. Riverside County has 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 – 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.

In August, Riverside County relaxed eligibility requirements for CARES funding in order to expand access to the program and to expedite payments to families in acute need. Due to the severe economic impact of the pandemic, United Lift received thousands of applications for assistance and, over the first five months of the program, disbursed its entire allocation of CARES funding. To support families who still did not meet eligibility requirements due to factors like immigration status or inability to provide documentation of a direct financial impact related to COVID-19, Lift To Rise disbursed separate funding made possible by the Desert Healthcare District and the Regional Access Project Foundation.

In December, with thousands of applicants still on the waitlist for assistance and the CARES allocation depleted, United Lift transitioned to disbursing CDBG funding. As defined by the granting agency, the United States Department of Housing and Urban Development (HUD), CDBG funding carries a more rigid set of eligibility requirements than CARES funding. To be eligible for CDBG funding, households must be earning 80% or below the area median income, and United Lift is required to verify total household income (all members of the household). This income verification step extends the application processing timeline that existed with CARES funding, with United Lift currently processing CDBG applications at a rate of one to three weeks per application.

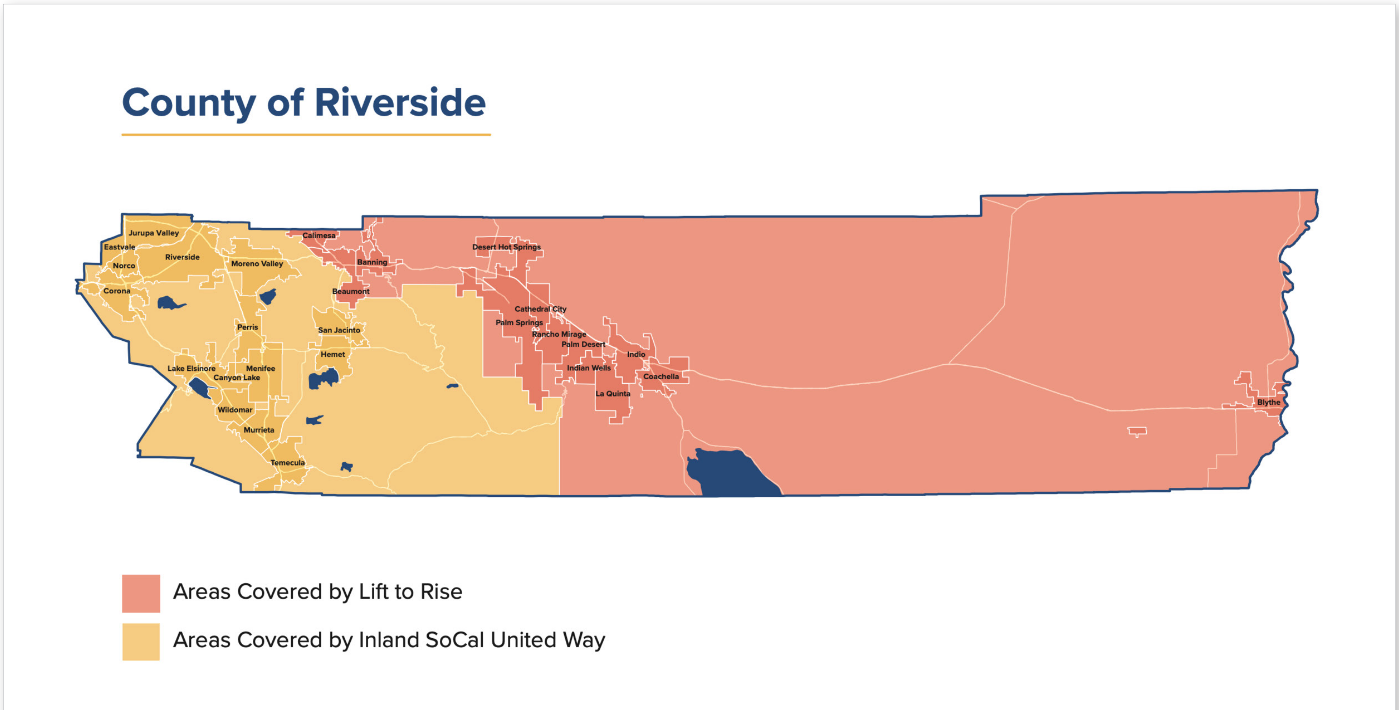
This Data Analysis will provide details about the households across Riverside County that received rental assistance via CARES Act funding. The data shows that the pandemic has taken a severe economic toll on Riverside County renters, especially impacting Black households, women with young children, and workers in the food service, healthcare, sales and retail, and the warehouse and packaging industries. As an emergency response strategy, United Lift has helped thousands of Riverside County households stay housed. However, long term solutions for stabilizing renter households across the county must follow, as funding for the program is limited and will eventually run out.

1 Initially, applicants received assistance only in the amount that they specified they owed their landlords, up to $3,500. In September, United Lift shifted to funding all approved applicants with a full $3,500 payment and issued second payments to earlier applicants who received less than $3,500, such that the total amount disbursed was $3,500. In these cases, assistance was not strictly “one-time” because United Lift disbursed more than one payment on behalf of those households.

Program Implementation

Lift To Rise and Inland SoCal United Way operated as 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 resulted in numerous avenues by which households could apply for rental assistance. The majority of applications from both catchment zones came through the centralized United Lift online rental assistance application, administered via the Qualtrics survey platform.

An additional subset of applications came from a series of in-person application pop-ups that both Lift To Rise and Inland SoCal United Way deployed in communities across their respective catchment zones to accommodate residents without internet access.

A third pool of applications came from a system that Inland SoCal United Way set up in coordination with Pro Management, a large property management company with numerous properties in western Riverside County. Because United Lift disbursed rental assistance payments directly to landlords on behalf of the tenants who applied, Inland SoCal United Way used this system to accept applications for large numbers of tenants residing in the same buildings and then disburse the combined funding to Pro Management.

Data & Methodology

The data analyzed in this report comes directly from the various application avenues described in the previous section.[2] Regardless of the application format, United Lift offered the 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] [4] Data on population counts of cities and Census-Designated Places for per capita measurements comes from the US 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.[5] Additionally, United Lift cleaned and organized the accumulated application data using both STATA and Microsoft Excel software. Data cleaning included removing duplicate applications from the same address, reformatting the data for analysis purposes, and tagging pre-eligible applications.

The program coordinators from the respective implementation teams kept records of which applicants were approved and the amount of funding disbursed for each approved applicant. United Lift then matched the records of approved applicants to the pool of all applicants in order to analyze the demographic profiles of approved applicants.[6] After cleaning, organizing, and merging 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 and approvals, geographical distribution, COVID-19 financial impact, income, employment, rent and housing characteristics, and demographics and household composition.

2 All data collected was self-reported by the applicants via the application, which means that applicant responses are subject to misreporting.

3 Due to the numerous application avenues and changes to the online application made to shorten the length of the application and expedite the application process, the variables collected across application avenues and across time are not uniform. For example, in June, the application asked applicants to provide their monthly income for each month of 2020 thus far, but those questions were later removed and thus not all applicants reported this data. Additionally, the application for the in-person pop-up events was slightly shorter the online application. This report only analyzes variables that were consistent across applicants.

4 Unlike the online application and the in-person pop-up applications, the application portal that Inland SoCal United Way used for its Pro Management system did not require applicants to answer every question, which resulted in missing data for a subset of those applicants. Any tables or figures included in this report will make note of the number of observations of a given variable that have missing data.

5 Program coordinators 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.

6 United Lift was unable to match 111 approved applicants to application data from the Inland SoCal United Way catchment zone. Inland SoCal United Way has records of the amount disbursed on behalf of these applicants and their addresses, but was unable to locate the remaining application data for them. This report excludes these 111 approved applicants from its analysis, except when reporting on the number of households assisted, the amount of funding disbursed, and the geographical distribution of assistance.

APPLICATIONS AND APPROVALS

As of Dec 16, 2020, the United Lift program has received at least 14,726 applications for rental assistance. When United Lift depleted its CARES allocation at the end of November, 2020, 14,220 households had applied. Of those applicants, 5,639 households ultimately received assistance from United Lift's CARES allocation, totaling $19,489,096.55 in disbursed funding. This represents an approval rate of 40%.[7] The program is expected to run until all CDBG funds are exhausted.

In most cases, the landlords/property managers of approved applicants received $3,500 to pay for back rent and/or future rent.[8] United Lift decided to disburse funding directly to landlords/property managers instead of to tenants. This ensured that the CARES allocation went towards rental assistance as opposed to other expenses that applicants may have had.

Applicant approval depended on a number of factors including meeting eligibility requirements and providing the proper documentation verifying that the applicant is a Riverside County renter with a COVID-19-related financial impact and is not related to their landlord, and cooperation from their landlord. In some cases, applicants who applied were ultimately not approved because United Lift program coordinators were unable to make contact with their landlords to obtain the required payment information.

GEOGRAPHICAL DISTRIBUTION

From the outset, United Lift expected that 35% of applications would come from the Lift To Rise catchment zone and 65% would come from the Inland SoCal United Way catchment zone based on the populations of the respective areas. Ultimately, the approved applications aligned with this expectation, with Lift To Rise approving 1,872 applicants, representing 33% of the total approved applicants, and Inland SoCal United Way approving 3,767 applicants, or 67% of the total.

The five cities/communities with the highest number of households assisted were Riverside (1,035), Hemet (826), Moreno Valley (585), San Jacinto (440), and Palm Desert (305).[9] United Lift disbursed a combined $11,010,015.72 in CARES funding on behalf of approved applicants in these five cities alone, representing 56% of the total disbursed funding.

Riverside and Moreno Valley's high tallies are likely a reflection of the fact that they are the two most populous cities in Riverside County. Hemet and San Jacinto are much smaller cities, however, and their high tallies of households assisted can be explained by the large number of Pro Management tenants residing

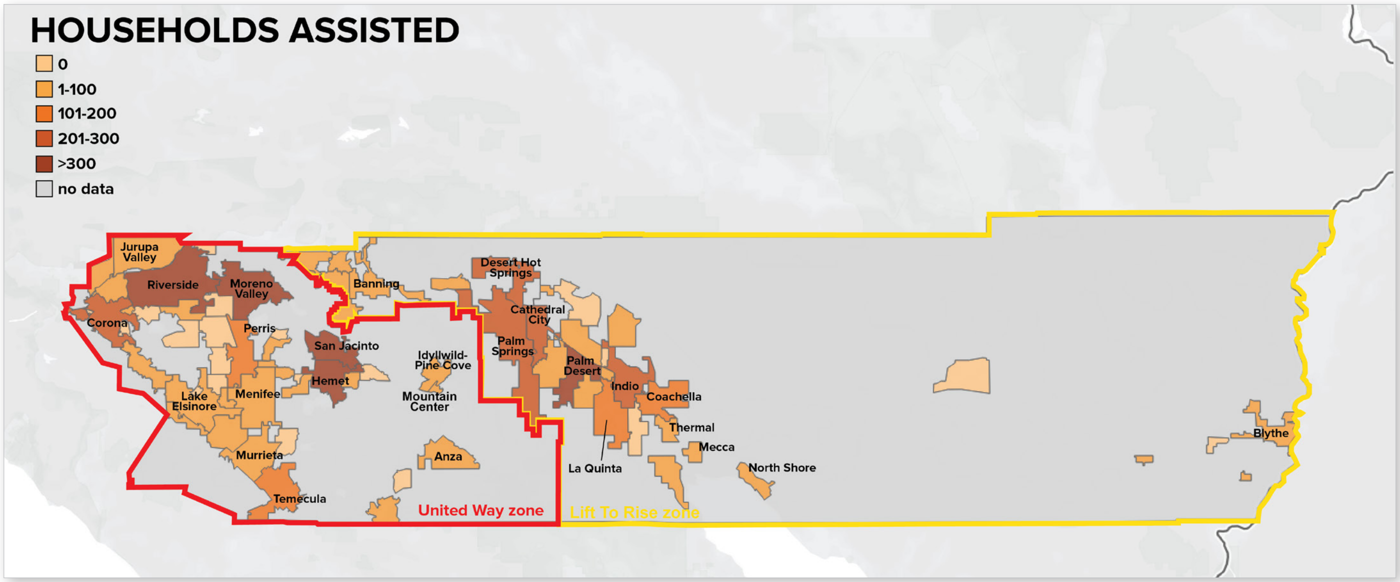
7 The approval rate represents the percentage of total applicants that were approved for rental assistance. Factors that may have resulted in an applicant not being approved include: a) applicant failure to meet eligibility requirements, b) applicant failure to provide documentation proving renter status, Riverside County residence, and/or COVID-19-related financial impact, c) applicant failure to submit a completed and accurate application, d) applicant landlord/property manager did not provide information required to accept payment, e) program has reached its funding capacity. There are thousands of applications from September and October that have not been reviewed because CARES funding has been exhausted.

8 In a small number of cases, program coordinators were not able to get in touch with landlords or tenants owed a second disbursement due to September's programmatic changes detailed in Footnote 1. In those cases, the approved applicants received less than $3,500.

9 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.

there. In Figure 2, below, it is evident that the cities/communities with the highest number of households assisted (and, thus, CARES funding disbursed) are concentrated in the Northwest County and Hemet-San Jacinto regions of Riverside County.

Figure 2. Households Assisted, Riverside County



See Figures 3 and 4, below, for the total amount of households assisted and funding disbursed by city and Census-Designated Place.

Figure 3. Households Assisted and CARES Funding Disbursed, by City

City	Households Assisted	CARES Funding Disbursed
Riverside	1,035	$3,551,268.55
Hemet	826	$2,869,059.18
Moreno Valley	585	$1,985,909.26
San Jacinto	440	$1,536,278.73
Palm Desert	305	$1,067,500.00
Palm Springs	286	$1,001,000.00
Indio	280	$979,075.00
Desert Hot Springs	261	$913,500.00
Cathedral City	241	$843,500.00
Corona	228	$774,230.15
Coachella	139	$486,500.00
La Quinta	113	$395,500.00
Perris	111	$375,482.80
Temecula	101	$348,784.19
Murrieta	97	$333,214.60
Lake Elsinore	93	$311,190.13
Beaumont	55	$192,500.00
Eastvale	50	$172,373.00
Menifee	48	$164,328.34
Banning	46	$161,000.00
Jurupa Valley	30	$100,125.00
Rancho Mirage	20	$70,000.00
Blythe	18	$63,000.00
Norco	12	$40,300.00
Indian Wells	7	$24,500.00
Canyon Lake	6	$21,000.00
Calimesa	2	$7,000.00

Figure 4. Households Assisted and CARES Funding Disbursed by, Census-Designated Place[10]

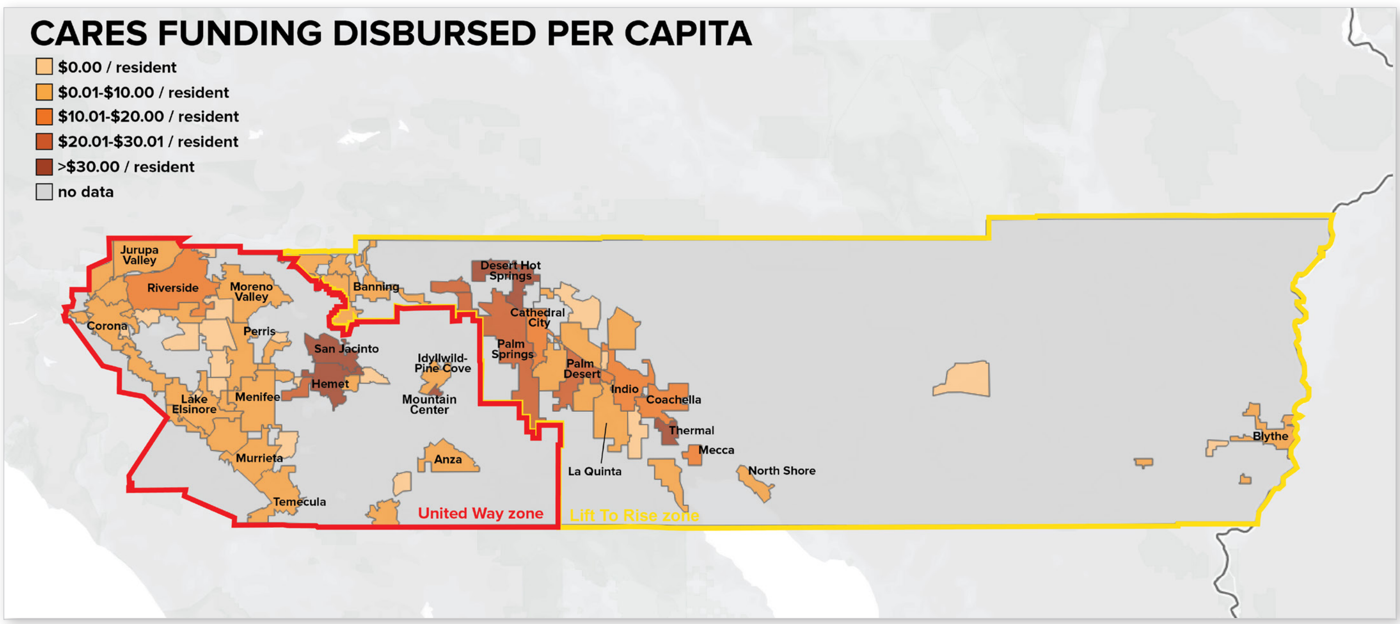
Census-Designated Place	Households Assisted	CARES Funding Disbursed
Thermal	56	$196,000.00
Mecca	31	$108,500.00
Bermuda Dunes	29	$101,500.00
Wildomar	23	$80,500.00
Winchester	18	$62,724.05
Thousand Palms	8	$28,000.00
Whitewater	6	$21,000.00
Cabazon	5	$17,500.00
Idyllwild-Pine Cove	5	$16,169.46
East Hemet	3	$10,500.00
Indio Hills	2	$7,000.00
Romoland	2	$7,000.00
Homeland	2	$7,000.00
Mountain Center	1	$3,500.00
Ripley	1	$3,500.00
Aguanga	1	$3,500.00
North Shore	1	$3,500.00
Oasis	1	$3,500.00
Desert Edge	1	$3,500.00
Nuevo	1	$3,500.00
Cherry Valley	1	$3,500.00
Lakeland Village	1	$3,500.00
Woodcrest	1	$3,500.00
Temescal Valley	1	$3,500.00
Anza	1	$3,023.11
Home Gardens	1	$947.00

10 Figures 3, 4, 6, and 7 do not include the following cities/communities that had no approved applicants: French Valley, Mead Valley, Valle Vista, El Sobrante, Good Hope, Desert Palms, Lake Mathews, El Cerrito, Highgrove, Coronita, Meadowbrook, Vista Santa Rosa, Lakeview, Green Acres, Sky Valley, Warm Springs, March ARB, Lake Riverside, Mesa Verde, and Desert Center.

In addition to examining the absolute numbers of households assisted, United Lift also looked at approved applicants and disbursed funding per capita.[11] 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 highest number of households assisted per 10,000 residents are: Thermal (412.1), Mountain Center (117.6), Hemet (96.8), Desert Hot Springs (90.4), and San Jacinto (89.4). In terms of funding per capita, those five cities/communities received $144.22, $41.18, $33.62, $31.63, and $31.22 per resident, respectively. High per capita rates of households assisted coming from these less populous communities could suggest robust United Lift outreach in these communities, as is likely the case in Hemet and San Jacinto where Inland SoCal United Way approved hundreds of Pro Management tenants. Figure 5, below, show that the cities/communities with the highest per capita rates of households assisted are clustered in the Hemet-San Jacinto region but also in the Coachella Valley, which suggests a particularly severe impact from the COVID-19 pandemic in that area of Riverside County.

Figure 5. CARES Funding Disbursed Per Capita, Riverside County



11 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.

See Figures 6 and 7, below, for the per capita rates of households assisted and funding disbursed in each city/community.

Figure 6. Households Assisted and CARES Funding Disbursed Per Capita, by City

City	Households Assisted Per 10,000 Residents	CARES Funding Disbursed Per Resident
Hemet	96.8	$33.62
Desert Hot Springs	90.4	$31.63
San Jacinto	89.4	$31.22
Palm Springs	58.9	$20.63
Palm Desert	57.3	$20.04
Cathedral City	43.8	$15.33
Riverside	31.2	$10.72
Indio	30.5	$10.67
Coachella	30.4	$10.64
Moreno Valley	27.5	$9.32
La Quinta	27.1	$9.47
Banning	14.7	$5.16
Perris	14.0	$4.74
Lake Elsinore	13.4	$4.49
Corona	13.4	$4.56
Indian Wells	12.8	$4.48
Rancho Mirage	10.8	$3.78
Beaumont	10.8	$3.77
Blythe	9.1	$3.20
Temecula	8.8	$3.04
Murrieta	8.3	$2.87
Eastvale	7.8	$2.69
Canyon Lake	5.3	$1.86
Menifee	5.1	$1.73
Norco	4.5	$1.51
Jurupa Valley	2.7	$0.91
Calimesa	2.2	$0.76

Figure 7. Households Assisted and CARES Funding Disbursed Per Capita, by Census-Designated Place

Census-Designated Place	Households Assisted Per 10,000 Residents	CARES Funding Disbursed Per Resident
Thermal	412.1	$144.22
Mountain Center	117.6	$41.18
Whitewater	61.5	$21.52
Winchester	61.4	$21.40
Mecca	43.2	$15.12
Bermuda Dunes	42.5	$14.89
Indio Hills	28.2	$9.89
Ripley	24.5	$8.58
Idyllwild-Pine Cove	20.3	$6.58
Cabazon	14.9	$5.20
Aguanga	12.0	$4.19
Thousand Palms	10.2	$3.58
Romoland	9.0	$3.14
Wildomar	6.2	$2.16
North Shore	3.5	$1.21
Oasis	3.3	$1.16
Anza	3.2	$0.96
Desert Edge	3.0	$1.05
Homeland	2.7	$0.96
East Hemet	1.5	$0.51
Nuevo	1.4	$0.50
Cherry Valley	1.3	$0.45
Home Gardens	0.9	$0.08
Lakeland Village	0.8	$0.27
Woodcrest	0.6	$0.20
Temescal Valley	0.4	$0.13

COVID-19 FINANCIAL IMPACT

When asked about how the COVID-19 pandemic has negatively financially impacted them, one in five (21%) approved applicants stated that their hours or wages had been cut, 17% cited a business closure, 15% cited a temporary layoff or suspension, 11% said they had been permanently laid off, and 10% said they were forced to miss work to care for children. Figure 8, below, shows the breakdown of approved applicants' financial impact due to COVID-19.

Figure 8. Most Common COVID-19 Financial Impacts Among Approved Applicants

Primary Financial Impact Due to COVID-19	Percentage of Approved Applicants
Cut Wages / Hours	21%
Business Closure	17%
Temporary Layoff / Suspension	15%
Permanent Layoff	11%
Missing Work to Care for Child(ren)	10%

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 $3,500 towards their balance.

INCOME

The data shows that the vast majority of approved applicants were considered low-income even before the pandemic began. Based on their 2019 incomes, 41% of approved applicants are considered Extremely Low-Income, 28% are Very Low-Income, and 19% are Low-Income.[12] This suggests that the United Lift program, which did not have income-based eligibility requirements, still primarily served low-income renters, with nearly seven in ten (69%) earning less than 50% of area median income (see Figure 9, below).

Figure 9. Income Breakdown of Approved Applicants

Income Level	Percentage of Approved Applicants
Extremely Low-Income	41%
Very Low-Income	28%
Low-Income	19%
Not Low-Income	19%
No Data	2%

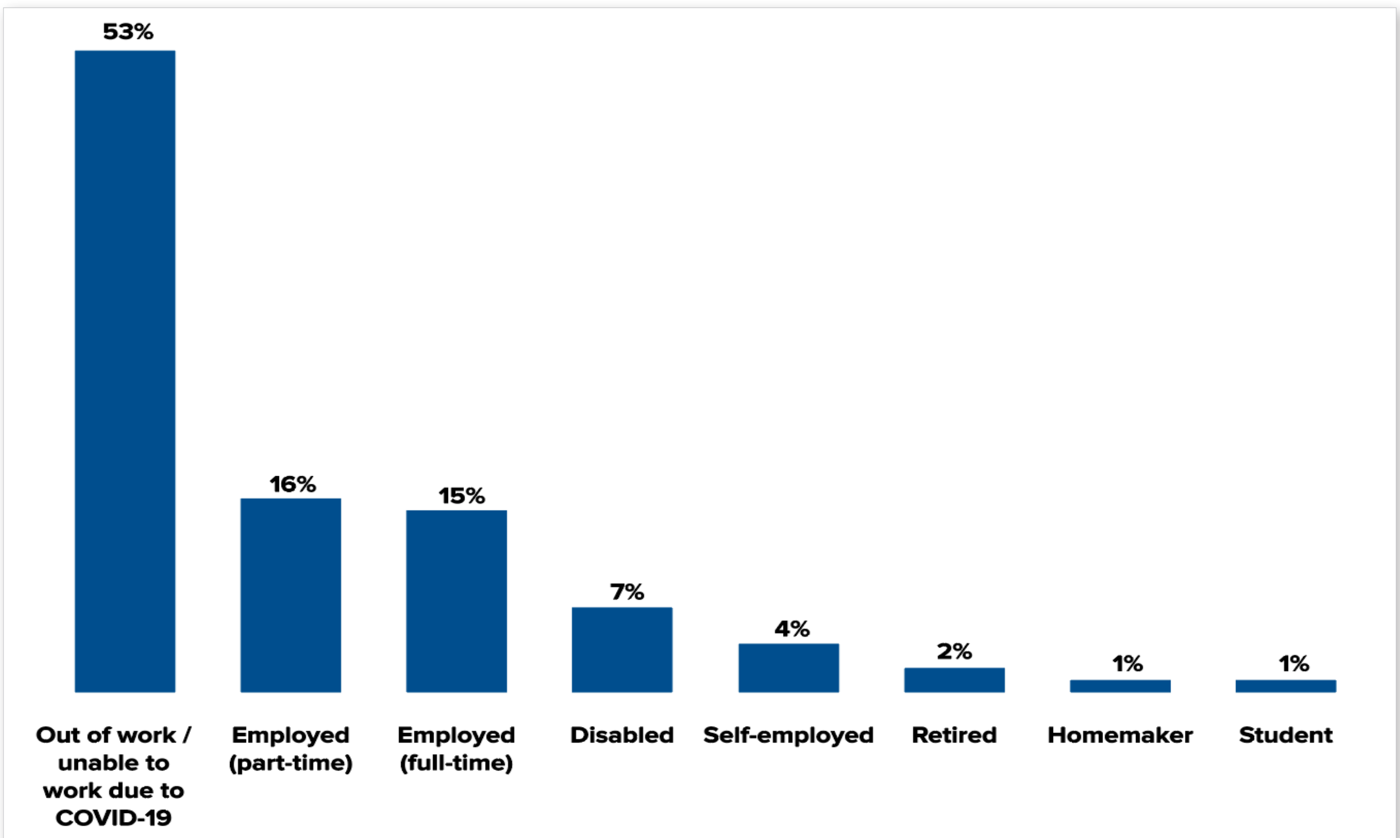
12 Extremely Low-Income is defined as earning at or below 30% of Area Median Income (AMI), Very Low-Income is defined as earning between 30% and 50% of AMI, and Low-Income is defined as earning between 50% and 80% of AMI. These statistics presented here are based on applicants' reported 2019 household 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). In the United Lift applications, 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.

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

Over half (53%) of approved applicants reported being out of work or unable to work due to COVID-19. Figure 10 below reveals that while 34% of approved applicants were working in some capacity (including full-time, part-time, and self-employed) when they applied for rental assistance, only 15% were working full-time. With more than two-thirds of approved applicants either unemployed or underemployed and ongoing workplace closures as a result of stay-at-home orders and safety concerns across California, paying rent will likely remain difficult as the COVID-19 pandemic continues. See Figure 10, below, for the employment statuses of approved applicants.

Figure 10. Employment Status of Approved Applicants

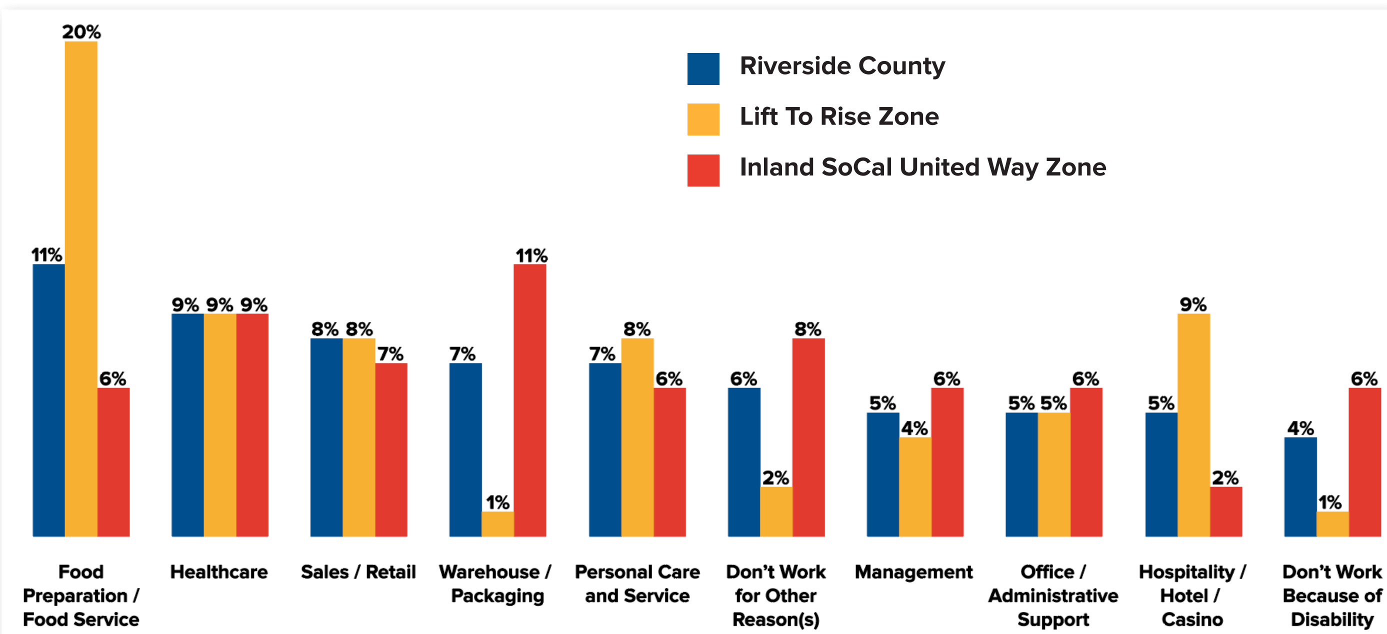


The data also reveals that even though 53% of approved applicants reported being out of work due to COVID-19, only 38% say they are receiving Unemployment Insurance (UI) benefits. This relatively low rate of UI benefits receipt could suggest a few things – that there is a share of undocumented approved 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.

Figure 11, below, shows that food preparation and service, healthcare, sales and retail, warehouse and packaging, and personal care and service 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.

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, approved 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 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 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 Approved Applicants, Countywide vs. LTR and UW Zones



RENT AND HOUSING CHARACTERISTICS

Among approved applicants, more than two-thirds (67%) reported being at least one month behind on rent payments, with more than one in five (21%) three or more months behind (see Figure 12, below). Just over 30% of approved applicants reported that they were current on rent payments at the time they applied, which reflects the relaxation of eligibility requirements that occurred in August in an effort to expand program access. However, even though 30% of approved applicants stated they were current on rent payments, three-quarters (74%) 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 9% of approved applicants stated that they had already received an eviction notice from their landlord at the time of application.

It is also possible that some approved applicants may have borrowed money to make rent payments, which means that they 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 $5,332.22 worth of unsecured debt, however the application did not ask if applicants had borrowed money or used a credit card to pay for rent.

Figure 12. Distribution of the Number of Months Behind on Rent Among Approved Applicants

Number of Months Behind on Rent	Percentage of Approved Applicants
1 Month	27%
2 Months	19%
3 Months	13%
More than 3 Months	9%
Not Behind	30%
No Data	3%

Countywide, the average unpaid rent balance among approved applicants was $1,769.06. This average unpaid balance is nearly $500 more than the average rent price of $1,286.60 reported by approved applicants, highlighting the persistence of rent-related debt during the pandemic. Figure 13 below shows that the average unpaid rent balance in the Inland SoCal United Way catchment zone is nearly $300 higher than in the Lift To Rise, reflecting the higher cost of living in the western portion of Riverside County.

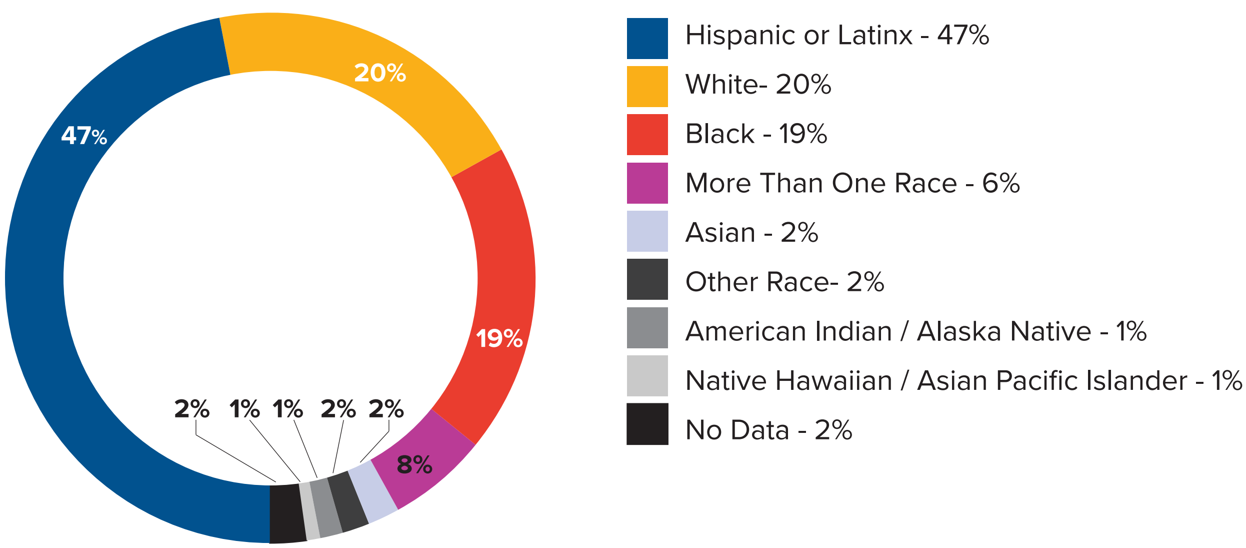
Figure 13. Average Monthly Rent Price and Average Unpaid Rent Balance, Countywide vs. LTR vs. UW

	Riverside County	Lift To Rise Zone	United Way Zone
Average Monthly Rent Price	$1,286.60	$1,113.25	$1,384.97
Average Unpaid Rent Balance	$1,769.06	$1,579.78	$1,875.78

DEMOGRAPHICS AND HOUSEHOLD COMPOSITION

The data shows that approved applicants disproportionately identified as Black, 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 approved applicants identify as Black. Conversely, 34% of the county population is White but only 20% of approved applicants are White.[13] These disproportionalities suggest that Black households are more at risk of housing instability as a result of the COVID-19 pandemic than White households. Among approved applicants, 47% identify as Hispanic/Latino, which is slightly below the county-wide rate of 50%. Figure 14, below, shows the racial/ethnic breakdown of the approved applicants.

Figure 14. Approved Applicants by Race/Ethnicity



In addition to racial disparities, the data also revealed that 62% of approved applicants identify as female. Additionally, approximately 29% of approved applicants report having at least one child under the age of five in their household, and approximately 49% report having at least one school-aged child (K-12) in their household. The data also shows that nearly half (45%) of approved applicants identify are single parents, and among single parents 81% were women. A majority of both Black (56%) and Native American (54%) approved applicants identified as single parents, higher than any of the other racial/ethnic groups. These figures suggest that the COVID-19 pandemic is especially impacting Black and Native American 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 assisted households, it appears that the COVID-19 pandemic has had a particularly devastating impact on low-income Riverside County renters, especially those who identify as Black and as female. The data also shows that families led by single parents, especially single mothers, are overrepresented among approved applicants, as well as workers from the food service and healthcare industries. The pandemic has resulted in unprecedented job losses, with more than half 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.

Even though United Lift has depleted its CARES Act allocation, thousands of households remain on the waitlist for rental assistance, speaking to the volume of need across the county. United Lift has begun to approve some of these applicants for rental assistance using CDBG funding, but the CDBG allocation is a fraction of the program's CARES allocation, and CDBG eligibility requirements are more rigid than with CARES. These constraints will limit the number of households that United Lift can assist moving forward.

While United Lift has kept thousands of Riverside County households housed during the pandemic, the program is by design an emergency response and is therefore temporary. It is unclear how long the United Lift program will be able to continue disbursing rental assistance before its funding allocations run out. For this reason, long-term, permanent solutions to stabilize renter households across the county must accompany the United Lift program or else its impact will only reach so far.