Evaluation of the United Lift Rental Assistance Program in Riverside County

USC Dornsife
Dana and David Dornsife College of Letters, Arts and Sciences
USC Price
Sol Price School of Public Policy
United Lift | LIFT TO RISE
United Way
Inland SoCal United Way
County of Riverside
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Authors
Jorge De la Roca, USC Sol Price School of Public Policy
Moussa Diop, USC Sol Price School of Public Policy
Lizhong Liu, USC Sol Price School of Public Policy
Ann Owens, USC Dornsife College of Letters, Arts and Sciences
Gary Painter, USC Price School of Public Policy
Cameron Yap, USC Price School of Public Policy

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Executive Summary

Since the inception of the COVID-19 pandemic, local governments have sought out ways to help residents bear the stressors of the public health crisis. Riverside County, together with Inland SoCal United Way and Lift to Rise, launched the United Lift Rental Assistance program to assist Riverside renters. In evaluating this program, the key findings of this paper are as follows:

There was a strong, and disproportionate, need for a rental assistance program such as United Lift in Riverside County.

Rent was the highest priority for most respondents, even over other bills. Nearly 90% of the respondents reported being unable to afford rent at the time of their application, with nearly 20% reporting rent increases. Black respondents reported higher rates of eviction and rent increases than other racial groups. Surveyed landlords plan to take action against non-paying tenants as soon as the eviction moratorium expires, with intended evictions more than three times the number of pre-pandemic evictions.

The United Lift program targeted specific populations in need for their rental aid, and the samples show that the program was effective in doing so.

About half of program participants and survey respondents were single parents, and the lowest income households had higher rates of assistance receipt at Wave 1 than relatively higher income households. Other income groups showed rates of receiving assistance that were initially lower, but caught up in later waves as the program continued to make payments.

Receiving aid from United Lift seemed to act as an adequate stopgap, providing salient benefits for renters.

While being behind on rent payments was a universal issue, receiving rental assistance specifically reduced the average number of months behind for households. In addition, receiving assistance was associated with lower rates of moving in the last year, and also with lower rates of homelessness and doubling up for all groups except immigrants (who commonly live in informal cohabitation arrangements). Data suggests that challenges for renters not only lessened once payment was received, but also recurred once the rental assistance had been spent. Recipients also reported improvements beyond simply rent, such as improved food security and mental health.

The Riverside County rental market is uniquely small landlords.

Our sample showed a high measure of landlords who own 5 or less units, which are often single-family rentals that they self-manage. These small landlords' challenges - such as tenant non-payment, paying operating expenses, and paying mortgages - worsened at higher rates than non-small landlords, and they had to deal with these problems on their own and more commonly relied on these rent payments for personal income.

These small landlords could have benefitted even more from the United Lift program.

Our data shows that small landlords did not receive this program's assistance as much as non-small landlords, and they were more likely to access other assistance programs. This is a massive disparity in awareness of available rental aid among smaller landlords, and small landlords were thus more likely to receive no assistance at all.

Landlords often feel that more landlord-friendly protections and resources are needed.

Many hoped to be accommodating to tenants, but the pandemic (and eviction moratorium) forced them to demand payment in light of operating expenses or mortgage payments that were not similarly suspended. They felt that financial strains fell disproportionately on landlords, despite the fact that they sometimes relied on rent payments and had always tried to maintain a good relationship with tenants.

Introduction

The COVID-19 pandemic, declared in March 2020 by the World Health Organization, caused further strain on an already-stressed rental market in Riverside County, California. In order to provide financial assistance to the residents of the area, Riverside County launched an Emergency Rental Assistance (ERA) Program. This program, hereby referred to as the United Lift Rental Assistance or simply United Lift, provided direct rent and utility assistance between the months of June 2020 through November 2022 and distributed more than $300 million countywide for over 35,000 households, representing 120,000 local residents. These direct payments to families and residents around Riverside County sought to reduce evictions and keep renters housed during the financial hardship of the pandemic.

Researchers in the USC Price School of Public Policy contracted with United Lift to help evaluate the program. The evaluation incorporated a range of surveys and interviews, which were conducted with landlords and tenants across various points in the rental assistance program, to further understand the experiences that they faced with regard to United Lift and the Riverside County rental market conditions. The team assembled this report compiling the findings from these surveys and interviews to highlight the biggest takeaways for the program, along with recommendations for this program or future rental assistance efforts. Specifically, this evaluation will speak to the effectiveness of the program design and eligibility criteria, the benefits for both tenants and landlords, and the overall effectiveness of emergency aid in keeping people housed.

Project Overview

Riverside County, located in southern California, is the state's fourth most populous county according to the 2020 American Community Survey. The area is mostly desert in the central Coachella Valley and eastern sections - spanning all the way to the Arizona border - but the western portion contains the city of Riverside and the outskirts of the greater Los Angeles area. Lift to Rise is a nonprofit organization in Riverside County's Coachella Valley that brings together community and institutional leaders to collaboratively solve the underlying causes of poverty and inequality. Lift to Rise strives for a future where all Coachella Valley families are healthy, stable, and thriving. Since 2018, Lift to Rise has convened the Housing Collaborative Action Network (CAN), a network of over 60 cross-sector partners organized around a shared goal of reducing regional rent burden by 30% through the production of 10,000 units of affordable housing in the Coachella Valley by 2028. Lift to Rise, the Housing CAN, and Riverside County, the CAN's lead institutional partner, have built We Lift: Coachella Valley's Housing Catalyst Fund, a revolving loan fund that blends public and private capital to deploy low-interest, flexible loans to spur affordable housing development.

To be eligible for assistance, renters in Riverside County were required to have earnings 80% or below the County area's median income and have a documented loss of income due to COVID-19. Priority was given to households with incomes less than 50 percent of the area median income, as well as households with one or more adults that have not been employed during the 90 days prior to submitting their application. Acceptance into the program by meeting all eligibility guidelines resulted in direct service in the order in which the applications were received, and payments were made directly to the landlord. At the inception of the program in June 2020, those who were eligible but not chosen in the lottery were automatically rolled into the next monthly application period.

From June 2020 to March 2021, Riverside County funded United Lift with $33 million of The Coronavirus Aid, Relief, and Economic Security (CARES) Act dollars, at the time making one of the largest per capita investments in rental assistance in the nation. CARES Act funds were not specifically for rental assistance (as opposed to ERA funds), but the County Board of Supervisors followed the County Housing and Workforce Solutions' recommendation to fund a rental assistance program with a portion of the County's CARES allocation. Under CARES, approved applicants received one-time payments of up to $3,500, or the amount of their unpaid rental balance if that balance was less than $2,500. The CARES funds only covered rental arrears, not prospective rent or utilities.

In early 2021, the United States Treasury rolled out funding for state and local governments to expand the rental assistance program. Riverside County utilized this additional funding to continue the rental assistance, moving from CARES Act Funding to ERA funding, which was part of the larger American Rescue Plan Act (ARPA) funding package passed by the US Congress. There were 2 rounds of ERA (ERA1 and ERA2), which were received by Riverside County from both direct allocation and from the state of California, which subsequently regranted funding to Riverside County. In total, this resulted in four ERA funding sources: ERA 1, State ERA 1, ERA 2, and State ERA 2. ERA 1, State ERA 1, and State ERA 2 allowed United Lift to cover up to 12 months of rental/utility arrears and up to 3 months of future rental/utility costs for a total of 15 months of assistance. ERA 2 allowed United Lift to cover up to 15 months of rental/utility arrears and up to 3 months of future rental/utility costs - resulting in a total of 18 months of assistance.

Data Collection and Methodology

The research team surveyed tenants and landlords to help illustrate the housing conditions in Riverside County and their process working with United Lift. For tenants, intake data from all 54,693 applications was provided directly from the county. After cleaning, dropping duplicates, and combining individuals from the same household, this sample consisted of 39,583 observations. This information provided insights into the representativeness of the sample of low income renters that applied to the program and received assistance, in turn highlighting how well the program was reaching its target households, which are most at risk of eviction. From there, this pool of tenant applicants was invited to take an online survey via email. The surveying occurred twice - the first time in December 2021, and the second time in April 2022 once more funding was received - followed by a follow-up survey in July 2022 for those who completed either wave of the initial survey. The primary objective of the follow-up survey was to assess the conditions for respondents at a different point in time; specifically, how their housing outcomes changed directly as a result of receiving rental assistance. Throughout this report, references to "Survey 1" or "Wave 1" refer to the combined data from the first two survey instances, since they were two iterations of the same questions. References to "Survey 2" or "Wave 2" refer to the follow-up survey conducted later, with different questions about changes in housing outcomes. Both of these samples were also cleaned, pre-processed, and matched longitudinally to the intake data and each other - there were 2452 Survey 1 respondents that could be matched to the application intake data, and there were 259 Survey 2 respondents that could be matched to the Survey 1 respondents and thus also to the application intake data. References to a "final matched sample" refer to the sample of respondents who have data at each point of data collection: time of application, survey 1, and survey 2. Landlords were surveyed once in December 2021. Landlord survey respondents were contacted using contact information provided by tenant applicants in the intake survey. The landlord survey asked about the characteristics of their properties, how the pandemic affected their ability to manage their properties, and how rental assistance helped them. It is important to note that while each table in the following report refers to the same body of 2452 surveyed tenants and/or 338 surveyed landlords, some tables may have slightly different totals due to responses being omitted.

In addition to the surveys, the team conducted semi-structured interviews with 32 landlords in May 2022 and 29 tenants in August 2022 who had participated in the program. Interviews were conducted to get insight on decision-making and strategies around residential mobility and household budgeting, providing a rich understanding of whether the rental relief helped alleviate other household burdens. The interviews also provided insight into the process of applying for the program and how families anticipate meeting future economic challenges. Interview participants were selected to represent a range of demographic characteristics and geographic locations, property size/cost, those that did and did not move during the pandemic, and varied degrees of program participation. Interviews were conducted via Zoom and phone, and tenant interviewees were given $20 gift certificates for their participation, while landlord interviewees were not compensated.

Tenant Findings

Tenant Demographics and Household Characteristics

Out of the 39,583 program applicants in the provided intake data, a total of 2,452 tenants in Riverside County completed the first survey in either December 2021 or April 2022. When the follow-up survey was distributed in July 2022 to those who completed the first survey, 259 completed it. Table 1 displays the characteristics of our sample at all points in our data collection (intake data, both surveys) and compares them to a) all residents of Riverside County (based on 2020 American Community Survey data), and b) statewide applicants to the California Housing Is Key Rent Relief program.

Compared to the general population of Riverside County and California, our sample across the intake data and both surveys are disproportionately female. Nearly three-quarters of our survey respondents were female compared to 63% of program applicants. Nearly half of survey respondents identified as Hispanic, similar to the overall county. However, it appears that Hispanic respondents might be overrepresented in our survey—only 1/3 of county and state program applicants identified as Hispanic (though over 20% of county program applicants declined to state their race). Black residents are disproportionately likely to apply for state or program assistance (around 20%), compared to their Riverside County population share (around 7%), and about 16% of survey respondents were Black. White and Asian residents were less likely to apply for assistance and, accordingly, make up lower shares of survey respondents than their Riverside County population share. Immigrants comprise 22% of Riverside County but only about 15% of survey respondents.

As expected, the sample is economically disadvantaged. Single individuals were disproportionately likely to apply for county assistance, though they comprise a slightly lower proportion of survey respondents than applicants. Divorced residents make up a higher share of survey respondents than county program applicants. About half of program participants and survey respondents were single parents, displaying the precarity single income households faced during the pandemic. Nearly half of households applying for the county program reported earning less than 30% of AMI, which for a household of four in the Riverside-San Bernardino-Ontario, CA MSA is $87,400. Only 5% earned over 50% of AMI. Only 17% of applicants reported full-time employment and 15% reported part-time employment. By the time of the second survey in April 2022, the economic picture had improved slightly; fewer residents were in the extremely low-income category and a greater share (over half) were employed at least part-time.

Table 1 on next page

Table 1: Demographic characteristics for each sample

	United Lift Applicants	Survey 01	Survey 02	Riverside County (2020 ACS Data)	State Program
Race and Ethnicity (%)					
Hispanic	32.32	46.41	47.49	49.40	34.99
Non-Hispanic White	21.86	24.55	26.14	34.40	40.14
Non-Hispanic Black	18.97	16.35	16.22	6.10	20.93
Non-Hispanic Asian	3.24	2.69	1.93	6.50	6.97
Non-Hispanic American Indian / Alaska Native	1.48	0.73	0.77	0.40	1.59
Non-Hispanic Native Hawaiian / Pacific Islander	0.75	0.53	0	0.30	1.06
Other races or Multiracial	0.6	4.2	4.63	3.00	16.32
Prefer not to answer	20.77	4.53	5.41	-	12.99
Immigration Status (%)	-	15.38	13.90	21.81	-
Marital Status (%)					
Single, never married	59.05	50.28	46.43	34.8	-
Married	21.54	21.39	23.41	48.6	-
Divorced/Separated	16.66	24.78	27.38	11.6	-
Widowed	2.75	3.55	2.78	5.0	-
Single Parent (%)	44.55	46.13	46.97	12.02	-
Employment Status (%)					
Employed, full-time	16.71	27.13	34.36	55.4	
Employed, part-time	14.54	22.15	20.08	55.4	-
Disabled	7	11.18	10.81	4.3	-
Retired	1.96	2.49	2.7	-	-
Gender (%)					
Male	36.34	23.41	24.71	49.8	43.95
Female	62.76	74.92	74.13	50.2	56.05
Non-binary/other	0.86	0.4	0	-	-
Prefer not to answer	0.04	1.27	1.16	-	-
Received Unemployment Insurance (%)	51.5	23	10.42	-	-
Income Level (%)					
Extremely low-income (below 30% AMI)	46.58	49.2	38.22	13.32	-
Very low-income (between 30% and 50% AMI)	27.29	31.39	34.36	12.16	-
Low-income (between 50% and 80% AMI)	21.57	13.79	23.55	17.49	-
Not low-income (above 80% AMI)	4.55	5.62	3.86	57.03	-
Age (%)					
0-17	0.06	0	0	25.10	-
18-24	5.09	5.43	6.18	9.7	-
25-34	21.93	32.71	24.71	14.0	-
35-44	27.62	28.95	29.73	12.9	-
45-54	21.5	18.99	21.62	12.5	-
55-64	14.09	9.35	12.74	11.4	-
65-74	7.01	3.47	3.47	8.2	-
75+	2.7	1.1	1.54	6.2	-
Internet Access (%)	-	82.73	87.26	89.49	-
Total (Count)	39583	2452	259	2.5 million	361209

To see these demographics split by program area (United Way vs. Lift to Rise), see Table A.1 in the Appendix.

For the remainder of this report, we focus on survey respondents, who appear to be more female, more Hispanic, more divorced and fewer single, and slightly younger individuals than the intake data suggest of all program applicants. The two waves of the survey are fairly similar on key demographic characteristics.

Respondents to both surveys were asked whether they had received rental assistance from the county program. At Wave 1, 37% of applicants had received assistance, and by Wave 2, this had increased to 81%. Of those that had not received assistance at Wave 1, 73% reported “other” as the reason why, and about half of those respondents wrote that they were still waiting for approval; other responses included not finishing the applications or not having all proper documentation.

Table 2 (Pg. 11) presents rates of assistance receipt by demographic characteristic to explore if certain subgroups were able to access assistance earlier or at higher rates than others. There are small differences. Black residents reported the highest rates at Wave 1 (52%), compared to American Indian/Alaska Native households who had the lowest rates (33%; these households make up less than 1% of survey respondents). Non-Hispanic White residents were less likely than most groups to have received assistance at the time of the Wave 1 and Wave 2 survey. There were only small differences by marital status, and single parents showed slightly higher rates of assistance receipt at wave 1. The most economically disadvantaged households had higher rates of assistance receipt at Wave 1. In both waves, those with internet access had higher rates of assistance receipt than those without, implying a digital divide that many disadvantaged residents faced which impacted their ability to fully complete application requirements.

Table 2 : Rate of Assistance Receipt by Demographic Groups, for Survey 1 & 2

	Survey 1 Sample (Dec 2021-Apr 2022)	Survey 2 Sample (July 2022)
Total Assistance Receipt (%)	36.99	80.62
Gender (%)		
Male	44.60	78.13
Female	47.69	81.25
Non-binary	40.00	--
Prefer to self-identify/other	60.00	--
Prefer not to answer	35.48	66.67
Race and Ethnicity (%)		
Hispanic	47.63	83.74
Non-Hispanic White	43.19	71.64
Non-Hispanic Black	52.12	83.72
Non-Hispanic Asian	40.91	100.00
Non-Hispanic American Indian / Alaska Native	33.33	50.00
Non-Hispanic Native Hawaiian / Pacific Islander	38.46	-
Other races or Multiracial	41.75	100.00
Prefer not to answer	50.45	71.43
Immigrants (%)		
Yes	48.81	77.78
No	46.46	80.63
Marital Status (%)		
Single, never married	47.00	82.41
Married	49.43	79.66
Unmarried, living with significant other	47.50	77.78
Divorced/Separated	46.29	81.16
Widowed	32.18	57.14
Single Parent (%)		
Yes	49.69	80.65
No	44.43	82.25
Employment Status (%)		
Employed (full-time, includes self-employed)	44.36	78.65
Employed (part-time)	50.28	84.62
Disabled	49.64	75.00
Retired	29.51	85.71
Family Income Level (%)		
Extremely low-income (below 30 AMI)	48.62	75.76
Very low-income (between 30 and 50 AMI)	48.24	85.39
Low-income (between 50 and 80 AMI)	39.29	80.33
Not low-income (above 80 AMI)	42.34	80.00
Internet Access (%)		
Yes	47.66	81.42
No	42.79	72.73
Total (Count)	2452	259

Housing Challenges for Riverside Renters

Based on the interviews, the typical property characteristics that the tenants lived in were apartment buildings fit with multiple bathrooms and bedrooms, though varying widely in its conditions. Some tenants lived in income-based or subsidized housing and some lived in market-rate housing, with no distinct difference in living conditions between the two. The complexes consist of a substantial number of apartment units, ranging anywhere between 30 to 130 units. From the survey data, Table 3 presents the housing conditions that tenants reported having at the time they applied for the county assistance programs. Nearly 90% of the respondents reported being unable to afford rent at the time of their application for assistance, with nearly 20% reporting rent increases. Further, 12% had been subject to eviction threat and 11% had already been evicted. A meager 6% reported experiencing no housing challenges at all, exhibiting the difficult nature of renting in Riverside County.

Table 3: Housing Conditions at Time of Application by Nativity and Race/Ethnicity, for Survey 1 sample

	Full Sample	Non-Immigrants	Immigrants	Hispanic	Non-Hispanic White	Non-Hispanic Black	Other Race and Multiracial
Challenges at time of application (five most common)							
Can't Afford Rent	87.28	86.99	88.86	88.31	88.04	84.29	89.00
Threatened to Evict	12.44	13.25	7.96	11.34	15.78	10.97	11.50
Rent Increase	19.37	19.28	19.89	19.07	17.11	22.19	25.50
Evicted	11.46	12.19	7.43	10.46	9.80	15.21	14.00
None from above	5.51	5.49	5.57	5.27	5.15	6.73	4.00
Landlord Behaviors (five most common)							
No Maintenance	11.3	11.57	9.81	11.78	8.47	11.47	14.00
Lie to Make Leave	4.77	4.96	3.71	4.57	5.65	4.24	4.00
Take Action to Make Leave	6.44	6.70	5.04	5.45	7.97	6.98	7.00
Invade Privacy	3.96	4.14	2.92	2.81	6.31	3.49	3.50
None from above	79	78.84	79.84	79.26	78.9	80.3	77.5
Total (Count)	2452	377	2075	1138	602	401	200

All 2452 respondents in the sample could be classified based on their immigration status as either immigrant or non-immigrant. When splitting the sample by race/ethnicity, 2342 respondents identified as distinctly Hispanic, non-Hispanic white, non-Hispanic Black, or other race/multiracial. The other 111 respondents preferred not to indicate their race and/or ethnicity; this group was omitted from this table.

An important takeaway from Table 3 is the differences by nativity and race/ethnicity in the housing challenges survey respondents experienced; while high rent is observed universally across groups, there are key differences. Immigrants reported lower rates of experiencing eviction or eviction threat; as the next section reports, immigrants are more likely to be doubled up with other families, so perhaps these informal arrangements shield them from eviction. Black respondents and respondents that identified as "other race" or "multiracial" reported higher rates of eviction and rent increases than White or Hispanic respondents, though White respondents reported the highest threats of eviction. Respondents were also asked about problematic landlord behaviors, and about 11% of all respondents reported landlords had withheld maintenance, and 4-6% of respondents reported landlords had lied to make them leave, taken action to make them leave, or invaded their privacy. Nearly 80% of respondents did not report any problematic landlord behaviors. White respondents were least likely to report landlords withholding maintenance.

Changes In Housing And Well-Being After Program Assistance

Table 4 presents information on respondents' housing conditions at the time of program application and the two surveys, comparing those that had and had not received rental assistance from United Lift. The survey respondents that had not yet received assistance serve as an imperfect comparison group to assess the impact of receiving assistance. Some of those that did not receive assistance were not eligible. Most were still waiting for their application to be processed—those waiting could have more complex cases or have failed to submit proper paperwork, which could reflect personal or family characteristics that would also affect their housing outcomes. While not a perfect comparison group as, e.g., an experiment would provide, comparing between those that did and did not receive assistance provides insights into the effects of receiving assistance.

Table 4: Housing Outcomes by Receipt of United Lift Rental Assistance, for Survey 1 & 2 (Continued on next page)

Sample	Survey 1 Sample, At Time Of Application	Survey 1: Assistance Received At Time Of Survey	Survey 1: Assistance Not Received At Time Of Survey	Survey 2: Assistance Received At Time Of Survey	Survey 2: Assistance Not Received At Time Of Survey
Point In Time	June/July 2021	Dec 2021-Apr 2022	Dec 2021-Apr 2022	July 2022	July 2022
Experiencing Homelessness	-	2.53	7.54	5.29	10
Doubled-Up	-	3.83	4.15	4.33	6.00
Moved In Past 6 Months	-	5.84	9.45	0.00	0.00
Moved In Past 12 Months	-	10.71	20.58	6.25	10.00
Eviction Notice (If Behind On Rent)	18.47	8.67	11.73	12.04	17.14
Behind On Rent	70.82	68.19	76.67	54.5	74.47
Months Behind Rental Payment					
<1 Full Month	6.64	10.49	7.67	15.6	25.71
1	23.8	20.85	16.4	25.69	2.86
2	12.63	18.39	15.23	15.6	11.43
3	8.93	17.23	14.16	18.35	14.29
4	6.38	11.66	9.69	10.09	8.57
5	11.17	6.61	5.64	4.59	8.57
6	3.67	5.7	6.39	5.5	5.71
7	2.2	1.94	3.94	0.92	2.86
8	1.9	1.55	3.09	1.83	2.86
9	1.42	0.91	1.81	0	0
10	2.24	0.26	1.92	0	2.86
11	0.99	0.52	1.81	0	2.86
12	3.97	1.17	2.77	0.92	2.86
More Than 12 Months	14.06	2.72	9.48	0.92	8.57
How To Pay Rent In Past 6 Months					
Help From Family/Friends	-	40.97	44.11	43	57.45
Use Savings	-	33.74	33.23	31	36.17
Put It On New Credit Card	-	16.3	19.09	21.5	23.4
Put It On Existing Credit Card	-	17.18	20.31	27.5	29.79
Take Out Loans	-	26.34	25.67	31.5	29.79
Have Repayment Plan With Landlord	-	46.76	48.51	46.3	60.00
Total (Count)	2452	1148	1302	208	50

There were 2452 survey 1 respondents, and 259 survey 2 respondents. The total respondents of received + not received for both surveys falls short of these totals by 2 and 1 respondents, respectively. This is because these individuals did not answer if they received the rental assistance or not in the survey, so could not be separated out into either column.

This table displays data for the full Survey 1 sample and the full Survey 2 sample separately. To see the data for only the 258-respondent matched sample between both Survey 1 and 2, see Table A.2 in the Appendix.

Those that had received assistance had better housing outcomes. At both waves, those that had not received assistance had higher rates of homelessness, being doubled-up (sharing residence with another family), residential instability (having moved), and having received an eviction notice. Compared to conditions in the intake data, we observe greater declines in eviction among those that received assistance at both waves. Those that had received assistance were less likely to be behind on rent, especially at Wave 2 (though the majority of respondents at both waves, regardless of assistance receipt, reported being behind on rent). Among those that were behind on rent, those that had received assistance were behind fewer months than those that had not received assistance. For example, at Wave 1, only 3% of those that had received assistance were behind more than 12 months of rent compared to 9% of those that had not received assistance. Interestingly, in Wave 1, respondents that did not receive assistance reported being behind on at least 6 months of rent at higher rates than those who already received assistance. While being behind on rent payments was a universal issue across recipients and non-recipients, receiving rental assistance did reduce how many months behind a household was. At the same time, over half of tenants which received assistance still reported being behind on rent, suggesting that these households continue to face significant housing insecurity.

In the interviews, tenants detailed these pandemic effects on housing situations. A majority of interviewed tenants reported that their children needed to move back home as a result of the pandemic, or that they were the adult child that needed to move back home. The children sometimes are able to contribute to the household expenses, which helps relieve some of the debt burden. Many tenants reported that they had to move as a consequence of the pandemic, despite the fact that most tenants do not want to move unless they absolutely need to due to costs and efforts necessary. Some tenants were laid off during the pandemic and needed to move to more affordable property, while some simply wanted lower rents. A common trend among the tenants was the desire for a better cost of living. A new aspect the interviews added is the worsening of living conditions as a result of moving to lower-cost housing. Tenants reported living in neighborhoods they perceived as unsafe, that had a large prevalence of visible homelessness and substance misuse. Tenants reported that these conditions got exacerbated during COVID, particularly because of the lack of interventions. One respondent cited that they lived in an area that saw an uptick in crime, stating that she has to ***"keep the gate locked at all times because [she has] kids. They don't even go in the front yard because it's horrible out there…[they] try to just stay inside or in the backyard. It's not a good environment."***

Respondents used a range of strategies to cover rent—most commonly, they sought assistance from family and friends, used savings, paid rent with a credit card, or took out a loan. About half established repayment plans with landlords. Those that received assistance were less likely to put rent on credit cards or ask for help from family and friends. The survey data shows that turning to family and friends for help was the first resort for most households. One interview respondent detailed just how helpful their personal support system was, even beyond financial assistance.

"My mom watched my son for almost the first year until he became mobile. Then it got too hard on my mom because she's older. Then, a good friend of mine, we went to her house one day because she wanted to see the baby, and we sat down and we talked to her and we asked her because she was home with her girls because they were doing school because there was no school. We asked her for a big favor, and we told her, 'Unfortunately, we can't pay you.' She was really helpful in understanding. She watched him from May to September for us. Then in September and October, my sister-in-law had to take over because my husband's schedule had changed because he had finally got a new job. She watched [him] for two months until I could get my son to where I was able to bring him to work with me, because we started at 18 months."- Diana

Table A.3 in the Appendix examines whether differences between those that had and hadn't received rental assistance varied by demographic groups. Rates of experiencing homelessness were higher among those that did not receive assistance across all demographic groups except immigrants, when the rates were within 1 percentage point of one another. Receiving assistance at Wave 1 did not reduce doubling up rates for immigrants or Hispanic respondents, while it did slightly for other groups. Differences across demographic groups were negligible in terms of the difference in residential mobility by assistance receipt. Receiving assistance reduced the rates of being behind on rent most for non-Hispanic White residents and for immigrants. Analyzing the number of months behind rental payment, it seems non-Hispanic White residents used rental assistance to settle large rent debts—being 7 or more months behind. It is feasible that this group may have been more likely to not pay rent during the pandemic if they were more aware of eviction moratoria and other policies. Receiving assistance was especially likely to reduce asking family or friends for assistance in paying rent among immigrants (and did not reduce this behavior among White respondents).

In addition to outcomes related to housing and basic necessities, we also asked respondents about their health and mental health. Table 5 presents these results, comparing those that had and had not received rental assistance from the program at each wave.

Table 5: Health Outcomes by Receipt of Assistance Status, for Survey 1 & 2

	Survey 1: Received At Time Of Survey	**Survey 1: Not Received At Time Of Survey**	**Survey 2: Received At Time Of Survey**	**Survey 2: Not Received At Time Of Survey**
Point In Time	Dec 2021-Apr 2022	Dec 2021-Apr 2022	July 2022	July 2022
Self-rated Health				
Poor	9.08	10.78	9.62	10
Fair	28.65	28.33	23.08	26
Good	35.46	36.57	41.83	48
Very Good	17.29	15.09	16.35	10
Excellent	8.73	7.16	9.13	6
Don't Know	0.79	2.08	0.00	0.00
Level of Mental Distress				
Low	12.02	9.36	17.39	10.42
Moderate	65.36	63.34	65.7	62.5
High	22.62	27.3	16.91	27.08
Total (Count)	1148	1302	208	50

This table displays data for the full Survey 1 sample and the full Survey 2 sample separately. To see the data for only the 258-respondent matched sample between both Survey 1 and 2, see Table A.4 in the Appendix.

Respondents that had received rental assistance were more likely to rate their health as very good or excellent, especially in Wave 2, and less likely to rate it as poor. Those that received assistance also reported better mental health outcomes—at wave 1, 23% reported high levels of mental distress compared to 27% of respondents that had not received assistance. The interviewees frequently mentioned that the pandemic resulted in drastic lifestyle shifts, and families with kids all had to stay home as a result of unemployment and school closure. This overcrowding, coupled with cutting back on going out to eat and the closure of public amenities, contributed to many interviewees experiencing depression and stress. Being behind on bills and increasing cost of living also contributed to their mental health worsening. The following quote from an interview aptly displays how financial flexibility and individual well-being go hand in hand:

"When they say financial freedom, man, that really takes a weight off of you. My goal by the end of this year is to have financial freedom, to not have no weight of debt on me or thinking that I'm not going to be able to pay a certain bill or I don't have enough to do this, or I have to ask somebody for something because that stuff weighs you down, and it makes you feel like you're worthless because you can't even take care of yourself or your family."

Financial Obstacles and Decisions

In addition to housing outcomes, the survey also asked respondents how they managed other household expenses. Table 6 compares whether and how other expenses and necessities were afforded between those that had and had not received program assistance in the matched sample. At Wave 1, those that had received assistance were less likely to use a credit card or borrow and more likely to use cash to cover expenses. By the time of survey 2, however, the share of households needing to use credit cards and loans had increased, perhaps suggesting challenges recurring once the rental assistance had been spent. Many respondents were receiving assistance from other social programs—at Wave 1, more households that received program assistance were also receiving support from other social safety net programs, suggesting that those who had not received assistance were less needy and thus had not received assistance because they were not eligible. Indeed, Table 6 indicates that the lowest income residents had higher rates of assistance at Wave 1. By Wave 2, 20% of those that received program assistance were also receiving WIC and TANF, 50% were receiving SNAP, and smaller shares were receiving other assistance. Households cut back on other expenses or went into debt to afford rent. At Wave 1, over 40% of those that received assistance reported cutting back on food expenses to afford the rent, compared to 52% of those that had not received assistance. More than two-thirds of respondents reported cutting back on clothing and entertainment expenses, delaying bill payment, and going into debt to cover rent. Those that received assistance were more likely to make many of these cutbacks—again, this may be due to this group being lower-SES and having more limited resources than those that did not receive assistance. Finally, Table 6 shows that those that did not receive assistance were more likely to report not having enough to eat (29% sometimes or often did not have enough to eat, compared to 24% of those that received assistance). Food insecurity declined from Wave 1 to Wave 2.

Table 6: Expenses and Necessities Outcomes by Assistance Receipt Status, for final matched sample

	Received Assistance In First Wave Of Payments	Did Not Receive Assistance In First Wave Of Payments	Received Assistance In Second Wave Of Payments
Survey Wave 2 responses for those that did not receive assistance are omitted due to small numbers of responses.			
How To Cover Expenses			
Credit Card	8.78	10.81	14.9
Credit Card Overdue	47.97	47.75	47.12
Cash	50	37.84	44.71
Loan	15.54	16.22	21.15
Borrow	54.73	62.16	58.65
Overdraft	26.35	26.13	21.15
Sell Goods	43.24	37.84	42.79
None	5.41	7.21	5.29
Assistance Received			
Government Housing Program	4.05	1.8	4.33
Unemployment Insurance	23.65	22.52	10.58
Disability	6.76	3.6	4.33
Medicaid	16.22	11.71	14.9
Medicare	10.14	16.22	7.69
SNAP	57.43	47.75	50
WIC	17.57	20.72	18.27
TANF	14.19	15.32	19.23
Social Security	13.51	7.21	12.98
Community Organization	2.03	1.8	0.48
Food Bank	20.95	16.22	14.42
School Meals	20.95	20.72	9.13
None	8.11	17.12	10.1
Adjustments To Pay Rent			
Food	42.57	52.25	
Medical	22.97	26.13	
Clothes	70.27	64.86	
Educational	14.86	15.32	
Transport	50	42.34	
Utility	41.89	45.95	
Delay Bill Payment	75	66.67	
Debt	60.81	60.36	
Entertainment	74.32	69.37	
Other	0.68	0.9	
None	2.7	6.31	
Food Eaten			
Often Not Enough To Eat	2.03	3.6	6.25
Sometimes Not Enough To Eat	22.3	25.23	28.37
Enough, But Not Always The Kinds Of Food We Wanted To Eat	47.3	42.34	38.94
Enough Of The Kinds Of Food We Wanted To Eat	28.38	28.83	26.44
Total (Count)	148	111	208

The interviews corroborate the data in regards to adjustments in order to pay rent. Rent was usually the highest priority for most respondents, even over other bills. One respondent stated that "you can have a light, but if you don't have an apartment, then there's nothing to light." Those who had other priorities were usually adults with dependents. The main reasoning for not prioritizing rent was either knowing the eviction moratorium would protect them in the meantime and having another imminent priority such as children or employment. Mothers with children attending school online prioritized the internet bill to ensure their children could attend school. Other mothers, who were not receiving food stamps, stated food was the first priority as they were the sole provider for their children. Another unique prioritization was phone and gas bills as it was the only way to access work.

Most tenants changed their spending habits by first reducing the amount of discretionary spending, such as going out, eating out, opting for cheaper alternatives for groceries, ending subscriptions, and driving less. Another common occurrence were increases in debt mainly as a result of being unemployed and/or having additional household members than pre-COVID. The changes in spending habits would typically mean defaulting on loans, utilities, phone bills, or credit card payments to ensure there was a sum to pay for essentials (e.g. food and rent).

Interactions with Landlords

The majority of tenants that were interviewed noted a difference in interactions with their landlord during the pandemic. Before the pandemic, the majority of tenants mentioned their interactions were cordial, mostly about rent, repairs, or maintenance. Some of them even had close relationships with the property managers or landlords. However, when the pandemic hit and tenants began having financial troubles, responses varied. The participants that had a closer relationship with their landlord spoke with them, and some of them were understanding and helped them searching for programs like United Lift, and also didn't charge them interest for late payments or create payment arrangements. Others described that their landlords were nervous and more stressed about the inability of the tenants to pay the rent. Many participants mentioned the repairs and maintenance of the properties were stopped. Landlord interactions diminished and the contact was through emails and phone calls. More mentioned that the offices were shut down, so there was a lot of uncertainty in how to reach out, pay the rent, or explain the financial difficulties at the beginning. It is worth noting that even though many landlords were uneasy with tenants not being able to make rent, most of them were supportive in getting tenants set up to participate in United Lift, most likely because it was mutually beneficial. One of the respondents stated, in regard to her landlord: "He changed a lot with us. Before he was more understanding of our situation and now it's like, 'Oh, I don't care. You have to have your rent.' ... when I reached out to them regarding the program to get assistance, I think it made them very nervous. I think they felt like, 'Oh my gosh, can you not pay rent?' But they did the application and assisted with that. I appreciate that they supported that."

Many interviewees expressed that with the pandemic leveling out in recent months, the rent has been going up again. With some participants, the interactions with their landlord became harsher as the rent was needed for many of them to pay their mortgages and they could not evict them. Others were not informed if the payments by United Lift were received which made the situation more complicated.

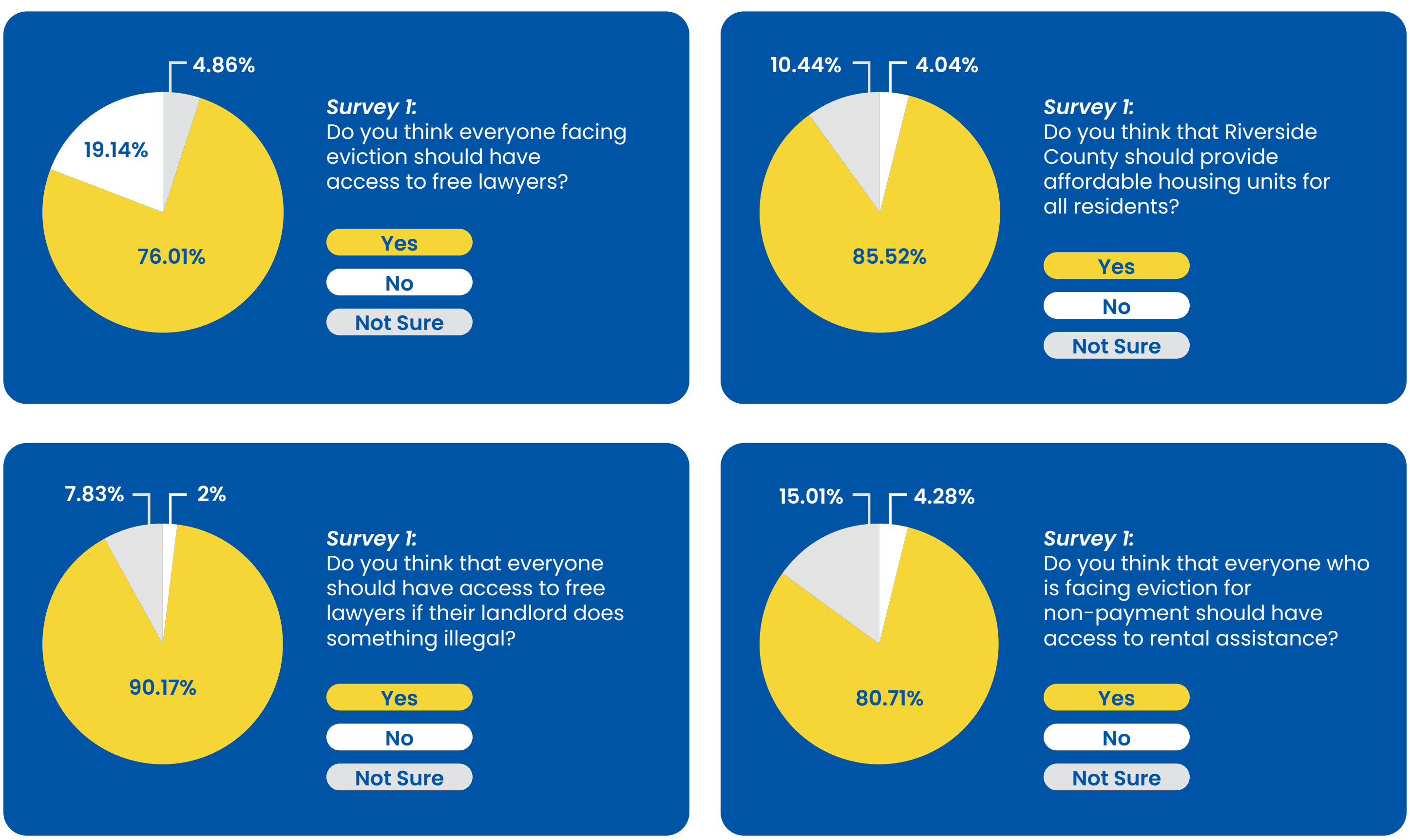
Program Perceptions and Sentiments

Most participants had different waiting times between the start of the application and receiving the rent. Some of them said that at the beginning of the pandemic it took from one to two months to receive the rental assistance. Others noted that as the pandemic increased, it took more than six months to receive the help. Many tenants mentioned receiving assistance multiple times from the program. Each round of rental assistance covered approximately four to six months of rent. Most tenants heard about the program through apartment managers, workshops in the apartment complexes, advertisements on the internet, social media and TV or their landlords told them about the program. Most of the participants agreed that the program helped them to avoid accumulating more debt with their landlords; even if pre-pandemic the tenants were not directly facing eviction, the program assistance definitely helped avoid the risk of eviction. Some of them said that the financial assistance helped them save some money so they had savings to pay the rent after the program stopped helping them.

Many participants mentioned that the initial process was very straightforward. However, after the first approval message, some of them mentioned that no more information was given and they did not know how the status of their application was progressing. Tenants mentioned that each time they called the United Lift assistance line, a different person answered the phone and had no knowledge of their case. Even some of the participants complained about the lack of communication from the program and the hardships in navigating the whole process. United Lift reported that every applicant was assigned a program coordinator to serve as their point of contact via email, phone, text message, and in person, but perhaps some applicants were simply not aware of this connection. Overall, the interviewed tenants were very grateful for the program, as it helped them avoid eviction, save a little bit of money or use those resources for other essential expenses.

Finally, we asked respondents about their opinions on policies around eviction and housing assistance. Table 7 shows that most tenants agree that tenants facing eviction or illegal landlord activities should have free access to a lawyer, that Riverside County should provide affordable housing units for all residents, and that rental assistance programs should be available for those facing eviction.

Table 7: Policy Opinions for Survey 1 sample



Interviewed tenants provided legislative suggestions surrounding more affordable housing, rent control, and higher paying jobs to subvert the high cost of living in California. Some mention that rent control is more important because not everyone qualifies for affordable housing projects, and it could catch more people experiencing housing insecurity. Aside from the main legislative suggestions, tenants also expressed a need for more programs to help people experiencing homelessness, grants for adults returning to higher education, financial literacy programs, better customer service for government programs, and less property taxes.

The final strong common sentiment to note among tenants is the development of strong support systems. While interviewees agreed that people around them faced similar financial challenges, and thus they could not provide each other with direct financial help, they would often provide support for each other however else possible. Support networks of family, friends, and neighbors provided temporary housing, advice, cooking meals, watching kids, picking up other family members' kids from school, general home repairs, and purchasing groceries for them. Tenants frequently reported that their bonds with their neighbors strengthened during the pandemic. They reported learning about the cultures of their neighbors, establishing community with each other, and being willing to protect their neighbors in events of evictions or landlord harassment.

"Thank God that I have neighbors that are just absolutely wonderful. All these years I've learned about Salvadorian culture, Hispanic culture, different cultures, and these people are beautiful inside and out, and to have them scared that someone can say, 'Well, maybe I could deport you if you don't pay rent,' absolutely not, and I'm not going to stand for that. I'm like, 'I got your back. Let them yell at me. Stand behind me. I got you, because there's no way…they cannot pick on you like that. If they do, we will find out, and we will fight and we will yell, and we'll figure it out because that's what neighbors do."

Landlord Findings

Landlord Demographics

There were 338 landlords surveyed from the county. Tables 8 and 9 reflect the demographics of this sample, split by program area and by landlord size (we refer to landlords who manage 1-5 units as "small" and landlords who manage six or more units as "non-small"). Landlords are more likely to be male (53%), non-Hispanic white (45%), and over 45 years old. However, they are a diverse pool: 22% identify as Hispanic, 12% identify as Asian, 23% are younger than 45, and 21% are above 65 years old. They also have varying levels of experience as landlords: while four of ten landlords have five years or less, one out of ten has more than 21 years.

Table 8 reveals that landlord applicants in the Lift to Rise area are slightly older and more likely to be non-Hispanic white (55% vs. 39%). In both regions, the share of Hispanic landlords (25% and 18%) are notably below the Hispanic population in Riverside County. In turn, landlords who self-identify as Asian are overrepresented in the United Way area (16%). There are no salient differences in the years of experience as landlords across both regions. At the time of the survey, average monthly rents were 7% higher in the United Way area ($1,891 vs. $1,765), given its larger urban scope.

We find some slight differences in demographic characteristics between small and non-small landlords. Small landlords are evenly distributed across the four age categories, whereas non-small landlords are more likely to be younger than 55. Small landlords also have less experience: 43% have less than five years of landlord experience (vs. 31% of non-small landlords), and 9% have more than 21 years of experience (vs. 20% of non-small landlords). Gender and racial/ethnic composition are similar for both groups, except for a slight prevalence of small landlords self-identifying as Asian. Non-small landlords own/manage properties with higher rents ($1,906 vs. $1,821).

Table 8. Demographic Characteristics of Landlords by Program Area and by Landlord Size (Continued on next page)

		Split by Program Area		Split by Landlord Portfolio Size	
	Total	**United Way**	**Lift to Rise**	**Small Landlords (1-5 units)**	**Non-small Landlords (6+ units)**
Age		**212**	**117**	**232**	**93**
25-44	22.80	25.47	17.95	22.84	23.66
45-54	28.27	29.72	25.64	25.86	34.41
55-64	27.66	26.42	29.91	28.45	24.73
65+	21.28	18.39	26.50	22.84	17.20
Years as a Landlord		**216**	**118**	**230**	**95**
0-5	38.62	39.81	36.44	42.61	30.53
6-10	25.75	24.54	27.97	28.26	22.11
11-20	25.15	24.54	26.27	20.43	27.37
21+	10.48	11.11	9.32	8.70	20
Gender		**213**	**117**	**232**	**94**
Male	53.64	52.58	55.56	54.31	51.06
Female	40.00	38.97	41.88	39.22	43.62
Transgender	0.30	0.47	0	0.0	1.06
Other/Prefer not to answer	6.06	7.98	2.56	6.47	4.26
Race		**213**	**117**	**232**	**94**
Hispanic/Latino	21.82	19.25	26.50	21.55	20.21
Non-Hispanic White	44.85	39.44	54.70	43.97	47.87
Non-Hispanic Black	6.36	7.04	5.13	7.33	4.26
Non-Hispanic Asian	12.12	16.43	4.27	14.22	7.44
Non-Hispanic Native American Or Pacific Islander Or Other	3.94	5.17	1.70	3.88	5.32
Prefer Not To Answer	10.61	12.21	7.69	9.05	14.89
Average Monthly Rent At Time Of Survey	$1,846.32	$1,890.65	$1,765.24	$1,820.592	$1,905.97

Landlord Business Characteristics

Small landlords dominate the sample of the Riverside County rental market that applied for assistance and completed the survey, with around 70% of survey respondents. Another crucial feature of the Riverside rental market is the prevalence of single-family rentals - Table 9 confirms that about 75% of landlords manage or own single-family properties or townhouses. Many interviewed landlords used their role within the real estate as a secondary income source or a future investment. Landlords mentioned primary occupations in health care, law enforcement, and engineering, among others. A representative example is Joe, who decided to rent his old house: ***"it's just a house that I bought 20 years ago. I no longer lived in the area but still owned the house, so I decided to rent it out."*** However, there is a nontrivial number of large landlords with 30 units or more operating in the county. The growing presence of non-small landlords, less likely to own single-family homes and more likely to maintain a distant relationship with tenants, indicates that the county's rental market is transitioning towards a more diverse mix of single- and multi-family properties. Leti, who manages a 100-unit property, notes: ***"... I have been managing this property for around ten years. We primarily rent to families with children. If someone breaks the rules, they have to leave, because we have to live in a community with respect. So far, it has been achieved. We have no drug users. Usually, most of the tenants are very calm."***

Table 9 presents landlords' business characteristics by program area. As expected, given the dominance of small landlords, the majority of landlords (57%) own the properties they manage. Only 15% are professional third-party landlords who are likely working for large property owners. There are no glaring disparities in landlord size or type between both regions, although United Way landlords are slightly more likely to manage many units compared to Lift to Rise landlords. Conversely, Lift to Rise landlords are more likely than United Way landlords to own the property (as opposed to just managing), and also more likely to be a sole owner (as opposed to co-owning). This would corroborate the landscape of each of these regions, with United Way encompassing more urban, dense areas and Lift to Rise encompasses more rural areas. Nevertheless, the share of landlords who own single-family rentals is more pronounced in the area covered by United Way (79%) than in the Lift to Rise area (66%), which is somewhat surprising given that density levels in cities should increase relative to more isolated towns.

Table 9. Landlord Business Characteristics by Program Area

	Total	United Way	Lift to Rise
Number of Units	**334**	**216**	**118**
1-5	70.06	68.52	72.88
6-30	17.07	17.13	8.47
30+	12.87	14.35	10.17
Landlord Type	**338**	**181**	**104**
Only Manage	15.08	17.35	12.61
Manage & Own	57.10	56.62	57.98
Only Own	27.22	26.03	29.41
Ownership Type	**285**	**181**	**104**
Sole owner	67.02	62.98	74.04
One of the owners	32.98	37.02	25.96
Type of Properties*	**338**	**219**	**119**
Single family or town home	74.26	78.54	66.39
Apartment 2 to 10 units	15.68	10.96	24.37
Apartment 11 or more	10.95	11.87	9.24
Boarding home, condo, mobile home, or other	19.23	13.63	33.04

**The survey enabled landlords to report multiple types of property in instances where they manage/own more than one unit. For this reason, percentages are interpreted as "X% of surveyed landlords owned _____ type of property" and thus total more than 100%. For additional information in this table, see table A.5 and A.6 in the Appendix.*

COVID Impact on Landlords

The survey data indicate a three-percentage point increase in the proportion of landlords without a single vacant unit during the pandemic, possibly suggesting the pandemic triggered a desire among Riverside County landlords to lower their vacancy rates in concurrence with increased housing demand. Table 10 indicates that such a decrease in vacancy rates was slightly more salient in the United Way program area than in the Lift to Rise area (4 vs. 2 percentage points, respectively). While landlords' average net incomes changed very little before and during the pandemic, landlords had different income trajectories. For instance, there was a nearly tenfold increase in the proportion of landlords with negative income (from 0.68% to 5.7% for the entire area - this increase is similarly displayed by both areas). The share rose from 0% to 5.7% in the United Way area. The decline in the share of landlords in the top two net income categories (above $2,500) shows how the distribution of net income shifted slightly to the left - collectively, everyone made less money. Some landlords may have experienced adverse income shocks during the pandemic despite the various rental assistance programs available during that period.

The survey findings reveal that landlords experienced an array of problems during the pandemic. The overall share of landlords reporting at least one challenge increased from 6% to 38%. The bottom panel of Table 10 shows that both small and non-small landlords experienced more problems; however, the increase was more salient for small landlords (a 34 vs. 27 percentage-point increase). The most significant growth for all listed challenges was for "tenant non-payment," which was already the most prevalent problem pre-pandemic but became an issue for 4 out of every 5 landlords. The next most common problem categories were landlords' ability to make payments on operating expenses and mortgages, followed by a rise in tenant behaviors. The latter speaks to the chain reaction of financial strain that the pandemic brought onto tenants and landlords. For brevity, table groups utilities, property taxes, salaries, and repairs/renovations into operating expenses, and lease violations, regulation compliance, and other problems into a single tenant behavior category. The survey did not show a significant increase in the share of landlords having difficulties filling vacancies.

It has been underscored that small landlords reported experiencing more challenges during the pandemic. In particular, they struggled to pay operating expenses and mortgages at a much higher rate than non-small landlords, likely reflecting that they face more credit constraints during times of financial hardship. The increase in tenant non-payment and tenant behavior/lease violation issues were not significantly different between small and non-small landlords.

Table 10. Vacant units and average income by program area; problem types by landlord size

	United Way		Lift to Rise	
	Pre-Pandemic (%)	**During Pandemic (%)**	**Pre-Pandemic (%)**	**During Pandemic (%)**
Vacant Units				
None	67.76	71.63	70.94	72.41
Less Than 5	25.23	23.26	25.64	23.28
Average Net Income				
Negative Income	0.0	5.73	1.90	5.77
Between $0-2,500	**71.05**	70.83	71.43	68.27
Between $2,500-$5,000	13.68	8.85	11.43	10.58
More Than $5,000	15.26	14.58	15.24	15.38
	Small Landlords		**Non-Small Landlords**	
Problems	**Pre-Pandemic (%)**	**During Pandemic (%)**	**Pre-Pandemic (%)**	**During Pandemic (%)**
None	39.74	5.56	34.00	7.00
Filling Vacancies	1.71	3.42	5.00	8.00
Tenant Non-Payment	34.19	80.34	41.00	79.00
Paying Operating Expenses	33.33	54.27	21.00	32.00
Paying Mortgage	14.53	34.19	11.00	22.00
Tenant Behavior/Lease Violations/Other	23.93	36.75	44.00	54.00

The survey allowed landlords to report multiple types of problems they faced in instances where they had more than one type of problem. For this reason, percentages are interpreted as "X% of surveyed landlords owned _____ type of property" and thus total more than 100%. For the full, separate tables by program area and landlord size, please see Tables A.7 and A.8 in the appendix. The appendix tables also show the full catalog of problem options; for example, "paying operating expenses" is an aggregated measure of people who marked difficulty paying utilities, property taxes, salaries, and/or repairs/renovations. The problems were aggregated, which allows for landlords to only be counted once in "Paying Operating Expenses" if they answered "yes" to any of the separated problems. The same aggregation technique for "Paying Operating Expenses" was used in combining tenant behavior, lease violations, regulation compliance, and other problems into one category.

Given that the Riverside rental market is heavily saturated with small, self-managed landlords, a focus of the interviews was to see how the pandemic impacted this demographic specifically. Self-managed landlords expressed a strong desire to take an empathetic approach towards their tenants and an effort to make it seem like a community, especially since the majority of landlords mentioned having a good relationship with their tenants before the pandemic. Pre-COVID, landlords expressed that they would be accommodating to extenuating circumstances when tenants missed payments; small landlords would sometimes adamantly differentiate themselves from large landlords/rental agencies, citing predatory and inflexible tendencies. When the pandemic struck, and many tenants could not make rent due to financial troubles, many self-managed landlords felt that they were bearing the financial responsibility and couldn't pay their own mortgage fees without the rent income. Due to the moratorium, some landlords reported that tenants would not only not make payments, but could become unresponsive or disrespectful. A large portion of interviewed self-managed landlords felt that they lost control of the properties, as they were not receiving any money and could not do much to change anything.

"I think I'm more emotionally involved when it comes to me being a landlord versus the ones that I do know. I think for them it is just business and this is exactly what it is. I just try to be understanding. I try to be compassionate. At the same time, I'm learning to be more professionally minded when it comes to this business so that way when situations do occur where they can't pay rent and different things like that. I can detach and handle things more proficiently because I think if it had not been for COVID and I was back in the same situation, what would I have done? It just so happened that I was fortunate to come across the rental program. Now, I have to make sure that I'm primed mentally because it may not necessarily be here forever."

Tenant Actions Taken by Landlords

As noted previously, the COVID-19 pandemic and the ensuing eviction moratorium led to a surge in rent delinquencies and incidents between tenants and landlords. Landlords faced significant financial distress, even though the United Lift Emergency Rental Assistance Program and other rent relief programs mitigated part of the risk of non-payment. The surveys and interviews indicate landlords plan to take action against delinquent tenants as soon as the eviction moratorium expires, as shown in Tables 11 and 12. Evictions due to non-payment should increase by a factor of three in the United Way and Lift to Rise areas. Although the number of evictions was more prevalent among non-small landlords before the pandemic (87 vs. 21), the growth in evictions is higher among small landlords, who expect a sixfold increase in evictions.

Table 11. Eviction Actions by Program Area

	Pre-Pandemic		Intended Upon Court Re-Opening	
	United Way	**Lift to Rise**	**United Way**	**Lift to Rise**
Number Of Evictions Due To Non-Payment	79	30	246	82
Number Of Times Landlords Used Cash Buyouts	12	10	14	20
Number Of Landlords Who Took No Actions	92	166	-	-

Table 12. Eviction Actions by Landlord Size

	Pre-Pandemic		Intended Upon Court Re-Opening	
	Small Landlords	**Non-Small Landlords**	**Small Landlords**	**Non-Small Landlords**
Number Of Evictions Due To Non-Payment	21	87	119	208
Number Of Times Landlords Used Cash Buyouts	2	20	5	27
Number Of Landlords Who Took No Actions	200	55	-	-

Landlords also plan to use cash buyouts to remove tenants once the moratorium period ends, yet, the incidence of cash buyouts is much lower than evictions. Cash buyouts will likely increase twofold in the Lift to Rise area and remain at about the same level in the United Way area after the moratorium period ends. Non-small landlords account for the majority of the growth. Hopefully, tenants who accumulated late payments during the pandemic will be able to pay back past-due rent in time to avoid eviction or cash buyout. Due to courts being closed in Riverside County during the pandemic, surveys were unable to ask landlords if they decided to take no actions. Therefore, this data is missing and is only available for pre-pandemic.

"From the landlord's side, it's very difficult and it can really go on for months. That's without anybody even protesting. I've never had somebody protest but I've also never gone to court to try and get that money from them. We just take it as a loss because my thought is, if you couldn't pay the rent for months, it's very unlikely that you're going to show up in court. On top of that, it just sends people to collections, and do we ever even get that money, who knows?"

Interviews also asked landlords how the pandemic influenced their desire to buy, sell, or hold properties. The general consensus was that most landlords would like to acquire more properties, but are unable to do so due to prices increasing. Those who are looking to buy more properties are searching outside of the city of Riverside, further east into towns in Coachella Valley. Given that the market was too expensive, most landlords said they were hoping to hold their current properties and wait for the market to crash to acquire new ones. The minority of landlords that expressed a desire to sell stated that they wanted to do so to buy many smaller properties, perhaps diversifying the types of properties.

Landlord Program Participation

Among the landlords surveyed in this study, 84% participated at least in one of the various rental assistance programs available during the pandemic. Table 11 shows that the United Lift Rental Assistance Program was largely the most used program, with a 69% participation rate, followed by the Riverside Emergency Rental Assistance Program at 11% and the California Rent Relief Program at 8%. The higher participation rate is likely due to the program's generosity, repeat access to rental assistance, and tenant outreach. However, a nontrivial 16% of landlords did not participate in any rental assistance program. This fraction is twice as large as the share of surveyed tenants who did not receive rental assistance. The three main reasons for non-participation by landlords are lack of awareness (33%), tenants did not apply (23%), and landlords did not require assistance (9%).

Table 13 presents significant disparities in program participation across areas. The spread of the United Lift Rental Assistance Program was higher in the Lift to Rise region than in the area covered by United Way (72% vs. 67%). In contrast, landlords in the United Way regions have a much higher propensity to use the other rental assistance programs, notably the Riverside Emergency Rental Assistance Program (16% vs. 2%), the California Rent Relief Program (11% vs. 3%), and other assistance programs (10% compared to 4%). Considering that the Lift to Rise area has a higher share of landlords who did not participate in any program (20% vs. 13%), outreach efforts likely explain the significant penetration of the United Lift Rental assistance program in the area. Despite this outreach effort, around half of the landlords in the Lift to Rise area who did not participate in any program reported a lack of awareness as the main reason for non-participation (45% vs. 20%).

Table 13. Program Participation by Program Area

	Total	United Way	Lift To Rise
Rental Assistance Programs Usage	**338**	**219**	**119**
Cares Act – Forbearance For Multifamily Mortgage Loan	2.7	1.8	4.2
Cares Act – Paycheck Protection Program	3.0	3.7	1.7
Ca Rent Relief Program	8.3	11.0	3.4
Moreno Valley Emergency Rental Assistance Program	3.0	3.0	0
Riverside Emergency Rental Assistance Program	10.7	15.6	1.7
United Lift Emergency Rental Assistance Program	68.6	66.7	72.3
Other	8.0	10.1	4.2
None	15.7	13.2	20.2
Reasons For No Program Participation	**53**	**29**	**24**
Was Not Aware	32.1	20.7	45.8
Tenants Did Not Apply	22.6	34.5	8.3
Tenants Applied, Landlord Decided Not To Participate	3.8	3.5	4.2
Landlord Was Not In Need Of Either Program	9.4	6.9	12.5
Other	32.1	34.5	29.2

Furthermore, Table 14 shows substantial differences in program participation between small and large landlords. Overall, large landlords took advantage of the rent relief programs available during the pandemic more than small landlords did. About 80% benefited from the United Lift Emergency Rental Assistance Program compared to 64% of small landlords. Large landlords were also more prone to use the Riverside Emergency Rental Assistance Program (19% vs. 7%) and the California Rent Relief Program (10% vs. 7%). In contrast, smaller landlords were overwhelmingly more likely to access other assistance programs (89% vs. 6%), likely smaller in scope and less generous than the other three programs. Small landlords were also more likely to receive no assistance (18% vs. 10%). These considerable disparities were mainly due to smaller landlords not being fully aware of available rental aid (35% vs. 2%). Policymakers should consider these significant participation gaps when designing assistance programs because small landlords represent the bulk of the Riverside rental market and are more financially vulnerable than large landlords.

Table 14. Program Participation by Landlord Size

	Total	**Small Landlords**	**Non-Small Landlords**
Rental Assistance Programs Usage	334	**234**	**100**
Cares Act – Forbearance For Multifamily Mortgage Loan	2.7	2.6	3.0
Cares Act – Paycheck Protection Program	2.7	3.0	2.0
Ca Rent Relief Program	8.1	7.3	10.0
Moreno Valley Emergency Rental Assistance Program	3.0	2.1	5.0
Riverside Emergency Rental Assistance Program	10.5	6.8	19.0
United Lift Emergency Rental Assistance Program	68.9	64.1	80.0
Other	8.1	89.0	6.0
None	15.9	18.4	10.0
Reasons For No Program Participation	**53**	**43**	**10**
Was Not Aware	32.1	34.9	2.0
Tenants Did Not Apply	22.6	14.0	6.0
Tenants Applied, Landlord Decided Not To Participate	3.8	2.3	1.0
Landlord Was Not In Need Of Either Program	9.4	11.6	0.0
Other	32.1	37.1	1.0

The experience of landlords with the program was varied. While landlords generally valued the financial support they received, there were complaints about the time it took to approve applications. Most landlords encouraged tenants to apply for rental assistance after 3-4 months of non-payment. By that point, they were experiencing some financial distress and were frustrated by how long the program took to approve rental assistance applications.

Landlords also questioned the fairness of the eviction moratorium and the resulting moral hazard, causing tenants to avoid paying rent altogether and becoming unresponsive and disrespectful. They expressed a great deal of frustration with rental assistance programs being mostly oriented towards tenants. To keep their property, some respondents mentioned that they experienced severe financial hardship and had difficulty making mortgage payments without the rent income. Many landlords complained about a lack of direct assistance to landlords. As one landlord said, ***"I ended up really losing money from my pocket to cover my mortgage, and then, of course, the tenant, they have no problem. They are waiting for the program. Another issue, as I mentioned to you, [is that with] one of these tenants I lost, they are not willing to do anything, but I am the landlord that is down $17,000."*** Another landlord expressed even more explicit frustration, saying ***"the whole program to me is unconstitutional, not the program itself, but the fact that the federal government says people don't have to pay the rent and I have to keep paying the mortgage. Lucky for me, I didn't have a mortgage, but almost every other investor has a mortgage and everything. It really didn't negatively impact me but the whole thing, it was taking of property … I still had to pay the HOA and I still had to pay the utilities. Nobody waived my property taxes."***

Even after applying, payment did not come immediately for all applicants. One landlord noted that ***"it was a good experience…the process as far as time was lengthy, and I actually applied for the program for [my tenant]. It took, I want to say three months for them to actually be able to help him or for him to get approved."*** It was evident that some landlords experienced more stress depending on their relationship with the tenant and their communication quality. The stress level further intensified with the size of monthly mortgage payments.

One particular landlord described the application process and getting tenants to apply as follows: ***"I reached out to every single resident who owed money, and invited them in, and asked them to do a rental assistance application in my office, where they would have access to a computer and a scanner…because at the beginning they didn't have mobile apps or websites set up, and it was very challenging for people to get the documents to the assistance agencies. There was a lot of back and forth."*** This interviewee's experience, which most likely is more cooperative and accommodating than the average landlord, speaks to the digital divide and barriers of entry to social safety net programs.

One suggestion landlords mentioned was having a case manager, or some other sort of assigned agent to communicate with. Many of them said that every time they called United Lift, a different person answered every time.

"I think it would be more helpful if you have one person that you communicated with in one of two ways; either it's always an e-mail or it's always a phone call, and this is going to be your case manager. Instead, it was whoever picked up the spoon to stir the pot, and so you really just felt you were powerless at all times."

Overall, landlords viewed the program as a net benefit. One of the interviewees said, ***"I believe that it's a great program that the government offers to help them. My experience was wonderful. I do know that some of the residents do get advantages from such a program."*** Many shared the opinion that the program effectively helped those who needed it; however, some tenants used it as an excuse not to pay rent. Most landlords who received the rental assistance after 4-8 months from applying agreed that the application process took absurdly long. Few landlords received the rental assistance check within two months, regardless of how early or late into the program's launch they applied.

Program Perceptions, Sentiments, and Future Plan

The interviews allowed the landlords to express their opinions on housing choice vouchers and other housing assistance sources. Although most landlords reported having few, if any, Section 8 tenants, those who had stated that tenants receiving rental assistance changed their upkeep behavior. For one, landlords had to ensure the property was up to standard and make necessary repairs. The guaranteed income of the voucher also takes away uncertainty for both the tenant and landlord, creating some sense of stability. However, many landlords also lamented that such a program has many drawbacks. For one, the waiting list is long, and the process can be slow and intricate. There are many rules and regulations at the bureaucratic level that can make things difficult. It also usually pays less than what they would typically receive. For landlords that rely on property management as their primary source of income, this puts them in a tougher position than if they could charge their desired monthly rent.

Regarding the United Lift program, the critical improvement landlords suggested was communication between the program and the applicants. Many shared similar stories regarding back-and-forth emails, dead-end calls, and repeating the same information to different people. Landlords suggested future legislative actions that offered more support for landlords, ranging from giving landlords a bit more flexibility in rent and eviction to explicit financial aid such as bailouts.

Conclusions and Recommendations

The findings from this study shine light on how strongly the COVID-19 pandemic exacerbated existing housing issues among Riverside County tenants and landlords. These issues included challenges paying rent, moving, threats of eviction, worsening tenant-landlord relationships. The United Lift Rental Assistance program was effective in many ways for Riverside County residents. The United Lift rental assistance program served as a useful source of rent debt alleviation, and it was particularly true to its goal of prioritizing those who needed it most. The first wave of the survey saw high rates of application acceptance for Black and Hispanic applicants, immigrants, and single parents, relative to other demographic groups. Extremely and very low-income households (below 50% of Area Median Income) had higher rates of having received assistance than higher-income groups in the first wave of assistance, but months later, the higher range of income groups eligible for the program (between 50% and 80% of AMI) had caught up in the acceptance rate to their lower income counterparts.

There is abundant evidence from the data that shows receiving assistance benefitted recipients greatly. Receiving rental assistance was associated with greater housing stability for survey respondents. Those that had received assistance from the program were less likely to be experiencing homelessness, to be doubled-up with another household, or to have moved in the past year than people who had not received assistance. Those that received assistance were less likely to have received an eviction notice or to be behind on rent. Even though more than half of respondents were behind on rent across both survey waves regardless of receipt, those who received assistance tended to be fewer months behind. Once rent debts were at least partially paid off, the added financial flexibility helped out in other places. Tenants accepted into the program reported lower levels of food insecurity, poor personal health, and mental distress. Receiving assistance was synonymous with being less likely to use a credit card or loans and more likely to use cash to cover expenses, but these rates increased again by the time of the second survey, perhaps suggesting that financial challenges resurfaced once the rental assistance had been spent.

At the same time, some respondents reported challenges working with United Lift. When considering the design of future emergency aid programs, this evaluation suggestions the following:

1. Center accessibility and equity in the application process.

It's clear that United Lift already had a focus on reaching disadvantaged groups, and this priority was seen in the data. However, both the tenant survey and the landlord interviews independently pointed to a difficulty in access for those who did not have Internet or email readily available. United Lift received upwards of 600 applications from in-person application sites in the Lift to Rise catchment area alone, demonstrating a clear need for this outreach mechanism. Future programs could potentially look into which geographic areas see the highest need for offline access in order to provide targeted application assistance to these disadvantaged populations.

2. Increasing outreach in specific areas.

Landlords (and tenants) located in the central and eastern, less urban regions of the county (the Coachella Valley and desert towns) appear to be less informed about rental assistance programs. The Lift to Rise region faces lower rates of assistance than the United Way region when discussing almost all other rental aid programs (programs separate from United Lift). Also, the biggest reason given for non-participation by landlords was by far a lack of awareness (33%). Yet, Lift to Rise's catchment area actually utilized this specific United Lift program at a higher rate. This is likely in part explained by outreach efforts, coupled with the sheer volume and range of this program. Focused outreach efforts, specifically targeting areas with less natural access to such information, could make large improvements in rental assistance utilization rates.

On the landlord side of the analysis, it is imperative to underscore the unique makeup of Riverside County's landlord population, which is overwhelmingly made up of landlords that do not manage more than 5 units, work with single-family rentals, and self-manage without another owner or a third-party agency. The data displays the idea that pandemic-related challenges were disproportionately impactful for small landlords, so it is extremely important to remember that they make up the majority of the Riverside market. These landlords that must navigate the rental market and updated regulations, manage tenant relationships, and rely on rent payments for month-to-month financial support should be the target landlord group for Riverside County rental assistance programs.

Key landlord takeaways are as follows:

1 Small landlords have an overwhelming desire to shake the negative connotations of the "landlord" label.

Many small landlords recognize that huge agencies can be predatory and unaccommodating to their tenants, and sought out personal relationships with their tenants prior to the pandemic in order to differentiate themselves. In fact, some landlords rebuke the term "landlord" altogether, opting to describe themselves as "mom and pop property managers" or "housing providers." They also emphasized that they were sympathetic to their tenants - one landlord said that the hardest part of being a landlord was "collecting rent when [the tenants] just are struggling to pay" - but at the end of the day, they too are individuals that experience financial uncertainty and rely on the rent payment as month-to-month income. These relationships were very important to landlords and often resulted in fewer occurrences of problems in the tenant-landlord relationship. It is no surprise that the pandemic, which caused financial instability, strained these relationships as both parties struggled to adjust to the pandemic's hardships. It is important to keep in mind the importance and fragility of these relationships when considering policies and social programs. The research would seem to indicate that there is a real opportunity for small landlords to be a starting point for fostering healthier renting practices in Riverside County, but this is only possible if policies and programs can support them.

2 There are huge disparities in program access for landlords depending on their portfolio size.

About 80% of non-small landlords (6 or more units) benefited from the United Lift Emergency Rental Assistance Program compared to 64% of small landlords (1-5 units). In contrast, smaller landlords were overwhelmingly more likely to access other assistance programs (89% vs. 6%). It could be that smaller landlords were forced to seek out assistance from whatever programs they could access, but it is also important to note that there is a jarring disparity in awareness of available rental aid for smaller landlords (35% vs. 2%). Lastly, small landlords were also more likely to receive no assistance at all (18% vs. 10%). There are serious policy implications for small landlords being less aware of programs, more likely to request aid from multiple other sources, and more likely to not receive any aid at all - especially when remembering the high concentration of such landlords in the Riverside rental market.

3 Landlords have mixed perceptions on recent eviction moratoria and protections.

Most landlords acknowledge the undeniable benefit it provides to tenants, and tying this back to the two prior takeaways, effective rental assistance is mutually beneficial for landlords and tenants to maintain their relationships. However, landlords commonly also expressed that the process for acquiring aid was not seamless due to inconsistent contact and lag in payment delivery, which solely placed financial strain on landlords who still had to deal with operating costs such as property insurance and property tax and mortgage payment. More landlord-friendly protections and resources that are not at the cost of the tenant but rather considerate of the financial needs of small landlords as well would be instrumental in addressing rental assistance as a two-pronged policy approach.

Appendix

Table A.1: Demographics by Service Area (from Survey 1)
(Continued on next page)

	Wave 1 Survey	Lift to Rise	United Way
Total (Count)	2452	930	1506
Gender (%)			
Male	23.41	26.45	21.45
Female	74.92	72.04	76.76
Non-binary	0.2	0.43	0.07
Transgender	0.2	0.11	0.27
Prefer not to answer	1.26	0.97	1.46
Race and Ethnicity (%)			
Hispanic	46.41	54.95	41.37
Non-Hispanic White	24.55	27.2	22.58
Non-Hispanic Black	16.35	7.42	21.91
Non-Hispanic Asian	2.69	0.75	0.73
Non-Hispanic American Indian / Alaska Native	0.73	1.61	3.39
Non-Hispanic Native Hawaiian / Pacific Islander	0.53	0.22	0.73
Other races or Multiracial	4.2	3.23	4.78
Prefer not to answer	4.53	4.62	4.52
Immigrants (%)	15.38	20.11	12.48
Marital Status (%)			
Single, never married	50.28	50.75	49.87
Married	21.39	21.18	21.54
Divorced/Separated	24.78	24.3	25.27
Widowed	3.55	3.76	3.32
Employed (full-time, includes self-employed)	27.13	26.56	27.44
Employed (part-time)	22.15	25.38	19.93
Employment Status (%)			
Disabled	11.18	11.61	10.96
Retired	2.49	3.44	1.93
Received Unemployment Insurance In The Past Month (%)	23	23.37	22.69
Received Unemployment Insurance Since Pandemic (%)	68.47	70.4	65.42
Income Level (%)			
Extremely low-income (below 30 AMI)	49.2	47.9	51.52
Very low-income (between 30 and 50 AMI)	31.39	30.93	32.36
Low-income (between 50 and 80 AMI)	13.79	15.5	10.93
Not low-income (above 80 AMI)	5.62	5.68	5.19
Age (%)			
25-34	32.71	33.16	31.79
35-44	28.95	29.17	28.45
45-54	18.99	19.2	18.86
55-64	9.35	8.17	11.31
65-74	3.47	3.12	4.09
75+	1.1	0.86	1.51
Internet Access (%)	82.73	84.18	80.65
Single Parent (%)	46.13	44.62	47.08

Table A.2: Housing Outcomes by Receipt of United Lift Rental Assistance, for matched sample

Sample	Matched Sample: Received At Time Of Survey 1	Matched Sample: Not Received At Time Of Survey 1	Matched Sample: Received At Time Of Survey 2	Matched Sample: Not Received At Time Of Survey 2
Experiencing Homelessness	2.72	4.5	5.29	10
Doubled-Up	2.03	1.8	4.33	6.00
Moved In Past 6 Months	4.73	9.91	0.00	0.00
Moved In Past 12 Months	6.98	18.02	6.25	10.00
Eviction Notice (If Behind On Rent)	6.59	6.58	12.04	17.14
Behind On Rent	64.34	71.3	54.5	74.47
Months Behind Rental Payment				
<1 Full Month	18.48	5.26	15.6	25.71
1	10.87	18.42	25.69	2.86
2	25.00	18.42	15.6	11.43
3	14.13	14.47	18.35	14.29
4	14.13	5.26	10.09	8.57
5	5.43	5.26	4.59	8.57
6	6.52	7.89	5.5	5.71
7	0.00	3.95	0.92	2.86
8	0.00	2.63	1.83	2.86
9	2.17	2.63	0.00	0.00
10	0.00	0.00	0.00	2.86
11	1.09	2.63	0.00	2.86
12	1.09	3.95	0.92	2.86
More Than 12 Months	1.09	9.21	0.92	8.57
How To Pay Rent In Past 6 Months				
Help From Family/ Friends	25.66	39.81	43	57.45
Use Savings	14.69	15.74	31	36.17
Put It On New Credit Card	20.28	19.44	21.5	23.4
Put It On Existing Credit Card	37.06	26.85	27.5	29.79
Take Out Loans	32.17	20.37	31.5	29.79
Have Repayment Plan With Landlord	49.45	51.32	46.3	60.00
Total (Number Of Respondents)	148	111	208	50

Table A.3: Housing Outcomes, Differences between Recipients and Non-Recipients, Wave 1

Cells present differences between those that have and have not received assistance (i.e., positive numbers mean that a greater share of those that received assistance had the experience referred to in the question; negative numbers mean that a smaller share of those that received assistance had the experience).

Total respondent counts are slightly different from previous tables, because some of them did not answer either the demographic question (race or if U.S. born), or the rental assistance receipt question.

	Full Sample	Non-Immigrant	Immigrant	Hispanic	Non-Hispanic White	Non-Hispanic Black	Other Race & Multiracial
Experiencing Homelessness	-5.01	-6	0.68	-4.74	-5.72	-5.90	-2.62
Doubled-Up	-0.32	-0.54	0.77	0.44	-0.35	-0.69	-2.18
Moved In Past 6 Months	-3.61	-3.04	-2.94	-2.95	-3.43	-3.28	-3.07
Moved In Past 12 Months	-9.87	-8.60	-10.00	-11.36	-8.62	-7.09	-13.21
Eviction Notice (If Behind On Rent)	-3.06	-3.9	2.17	-2.95	-8.28	-0.58	7.46
Behind On Rent	-8.48	-7.85	-11.23	-7.05	-16.26	-6.39	-7.05
Months Behind Rental Payment							
<=3 Months	13.50	13.4	14.17	17.91	17.47	5.11	-0.35
4-6 Months	2.25	2.99	-2.49	-3.09	5.34	6.48	11.15
7-12 Months	-8.99	-9.35	-6.83	-9.64	-13.34	-5.35	-2.46
> 12 Months	-6.76	-7.07	-4.86	-5.20	-9.47	-6.23	-8.33
How To Pay Rent In Past 6 Months							
Help From Family/Friends	-3.14	-1.49	-12.04	-6.53	1.56	-1.58	-2.72
Use Savings	0.51	0.9	-1.23	1.88	0.39	-1.72	6.54
Put It On New Credit Card	-2.79	-3.74	2.57	0.3	-5.46	-5.08	-3.48
Put It On Existing Credit Card	-3.13	-3.86	1.01	-4.65	-2.48	0.35	-3.32
Take Out Loans	0.67	-0.54	7.59	1.88	0.39	-1.72	6.54
Have Repayment Plan With Landlord	-1.75	0.31	-14.76	-5.14	-1.29	3.47	-1.64
Total (Number Of Respondents)	2452	2071	377	1132	601	401	200

Table A.4: Health Outcomes by Receipt of Assistance Status, for matched sample

Sample	Matched Sample: Received At Time Of Survey 1	Matched Sample: Not Received At Time Of Survey 1	Matched Sample: Received At Time Of Survey 2	Matched Sample: Not Received At Time Of Survey 2
Self-Rated Health				
Poor	10.81	8.11	9.62	10
Fair	25.68	27.93	23.08	26
Good	32.43	36.94	41.83	48
Very Good	18.24	21.62	16.35	10
Excellent	11.49	4.50	9.13	6
Don't Know	1.35	0.90	0.00	0.00
Level Of Mental Distress				
Low	12.59	9.17	17.39	10.42
Moderate	65.73	65.24	65.7	62.5
High	21.68	25.69	16.91	27.08
Total (Number Of Respondents)	148	111	208	50

Table A.5. Additional Information for Table 9, Landlord Business Characteristics by Program Area

	Total	United Way	Lift to Rise
Management Type			
Self-Management	82.54	63.44	84.87
Company Management	14.79	15.98	12.61
Other Management	7.10	7.31	6.72
Type Of Properties			
Single Family Or Town Home	74.26	78.54	66.39
Apartment 2 To 10 Units	15.68	10.96	24.37
Apartment 11 Or More	10.95	11.87	9.24
Boarding Home	0.59	0.47	0.84
Condo Building	8.28	5.94	15.00
Mobile Home	6.51	4.57	12.00
Other	3.85	3.65	4.20

Table A.6. Landlord Business Characters split by Landlord Size instead of Program Area

	Total	Small Landlords (1-5 units)	Non-Small Landlords (6+ units)
Landlord Type			
Only Manage	15.87	5.56	40.00
Manage & Own	57.49	59.40	53.00
Only Own	26.65	35.04	7.00
Ownership Type			
Sole Owner	66.90	69.68	56.67
One Of The Owners	33.10	30.32	43.33
Management Type			
Self-Management	82.63	91.45	62.00
Company Management	14.97	9.40	28.00
Other Management	6.89	3.41	15.00
Type Of Properties			
Single Family Or Town Home	73.95	81.20	48.00
Apartment 2 To 10 Units	15.57	7.69	34.00
Apartment 11 Or More	11.07	1.28	34.00
Boarding Home	0.60	.85	0.00
Condo Building	8.38	5.56	15.00
Mobile Home	6.59	8.12	3.00
Other	3.59	2.56	6.00

Table A.7. Pandemic Impact by Program Area

	United Way		Lift to Rise	
	Pre-Pandemic (%)	**During Pandemic (%)**	**Pre-Pandemic (%)**	**During Pandemic (%)**
Vacant Units				
None	67.76	71.63	70.94	72.41
Less Than 5	25.23	23.26	25.64	23.28
Average Net Income				
Negative Income	0.0	5.73	1.90	5.77
Between $0-2,500	71.05	70.83	71.43	68.27
Between $2,500-$5,000	13.68	8.85	11.43	10.58
More Than $5,000	15.26	14.58	15.24	15.38
Problems				
None	37.44	4.57	38.66	9.24
Filling Vacancies	2.74	4.57	2.52	5.04
Tenant Non-Payment	41.55	82.19	26.05	74.79
Paying Operating Expense**	28.31	45.21	31.93	51.26
Paying Mortgage	13.70	32.88	13.45	26.89
Tenant Behavior/Lease Violations/Other	28.76	39.27	31.09	45.38

Table A.8. Pandemic Impact by Landlord Size

	Small Landlords		Non-Small Landlords	
	Pre-Pandemic (%)	**During Pandemic (%)**	**Pre-Pandemic (%)**	**During Pandemic (%)**
Vacant Units				
None	76.42	79.04	53.06	56.12
Less Than 5	20.52	19.65	34.69	30.61
Problems				
None	39.74	5.56	34.00	7.00
Filling Vacancies	1.71	3.42	5.00	8.00
Tenant Non-Payment	34.19	80.34	41.00	79.00
Paying Operating Expense	33.33	54.27	21.00	32.00
Paying Mortgage	14.53	34.19	11.00	22.00
Tenant Behavior/Lease Violations/Other	23.93	36.75	44.00	54.00


DICK'S

For more information please visit the following websites:

USC Dornsife
dornsife.usc.edu

USC Sol Price
priceschool.usc.edu

Lift to Rise
lifttorise.org

Inland SoCal United Way
inlandsocaluw.org

County of Riverside
rivco.org