

Cash Assistance Grants for Individuals & the Rental Assistance Program: A Look at the Data

United Way of Santa Barbara County (UWSBC), in conjunction with many community funders and partners, launched several crisis response programs since the first COVID-19 statewide stay-at-home order in March 2020. United Way of SBC intentionally adopted new strategies and programs to support our communities during this crisis – recognizing that the severity of circumstance required creativity, adaptation, and new approaches.

This report will focus on the results of a survey conducted of beneficiaries of two of those programs: Cash Assistance Grants for Individuals and the Rental Assistance Program.

Our goals in conducting this survey were to assess: how well grant recipients were served, present and future needs reported by recipients, and the successes and opportunities for improvement within each program. What follows is a qualitative and quantitative analysis of the survey responses. It is our hope that the words and experiences of these grant recipients will help inform how and where we serve the community over the coming months. We know there is great need, but we are optimistic that UWSBC and community partners can continue to make a difference through the power of partnership and collaboration.

A full report on the many pandemic focused programs and initiatives led by UWSBC during 2020 is available online here: www.unitedwaysb.org/reports. Additionally, a summary of input from focused interviews with key partners and funders involved in UWSBC's COVID-19 response efforts is provided as a companion piece to the survey results described below. A more detailed description of input from focused interviews with partners and funders is available here: www.unitedwaysb.org/2020-crisis-response-report-1.

Background: Cash Assistance Grants for Individuals Program

In early March 2020, UWSBC began working with partners in philanthropy – particularly the Santa Barbara Foundation and Hutton Parker Foundation – to create the COVID-19 Joint Response Effort. As part of that effort, UWSBC launched a program to provide cash assistance grants for individuals who experienced a COVID-19-related loss of income. This effort was informed by a similar model UWSBC first developed in response to the Thomas Fire and Debris Flow disasters in 2018.

The Cash Assistance (CA) program was designed to eliminate the bureaucracy and complexity that often prevents the rapid delivery of cash assistance to those in need immediately after a disaster. Our goal was to get cash to people quickly through a simple application process while also ensuring accountability and compliance with IRS regulations of such programs. Understanding that need would exceed available funding, and also recognizing that government assistance programs would eventually help, grants in this program were capped at \$1,000 per household.

Background: Rental Assistance Program

The Rental Assistance Program was launched in July 2020 in coordination with the City of Goleta, the City of Santa Barbara, and Santa Barbara County. United Way of SBC and partners recognized that many people in the community were at extreme risk for losing their housing, including those who had stable

housing before COVID-19-related shutdowns as well as those who were in precarious housing situations long before the pandemic.

Initially, the City of Santa Barbara provided United Way with federal funding to cover the full cost of rent for up to three months for those who qualified. More federal funding was provided by the County of Santa Barbara to cover rental expenses up to \$1,000 per month for three months for qualified applicants who live in unincorporated areas of the County. In both programs, rental assistance payments were made directly to landlords to ensure the proper use of funds. The City of Goleta provided funds to the United Way to provide disaster assistance payments targeting seniors and other low-income residents living in that municipality.

NOTE: To help manage these programs and more effectively serve people, UWSBC engaged with the Family Service Agency (FSA) as a key partner. Case managers from FSA were engaged to review the applications, interview the applicants, and provide UWSBC with recommended grant amounts. United Way of SBC staff reviewed FSA’s documentation and recommendations to determine grant amounts and made final payment. Importantly, by participating in the review process, FSA was able to refer those who need more help to other supportive programs and services.

Brief Methodology¹

Between December 29, 2020 and January 8, 2021, on behalf of UWSBC, Romo & Associates surveyed 2,391 recipients of Cash Assistance grants and Rental Assistance. Those recipients had received assistance between June and December 2020. To complete the survey, recipients were contacted by email, telephone, or both, and surveys were conducted in English or Spanish based on the recipient’s preference.

	Recipients (% of Total)	Survey Respondents (% of Total)	English Responses	Spanish Responses
Cash Assistance	1,950 (81.6%)	502 (65.5%)	233 (46.4%)	269 (53.6%)
Rental Assistance	358 (15%)	225 (29.4%)	184 (81.8%)	41 (18.2%)
Recipients of Both	83 (3.5%)	29 (3.8%)	15 (51.7%)	14 (48.3%)
Unknown*	---	10 (1.3%)	3 (30%)	7 (70%)
Total Recipients	2,391	766 (32%)	435 (56.8%)	331 (43.2%)

*Respondent skipped question

SURVEY RESULTS

General Observations

There were significantly more Cash Assistance grants distributed than either Rental Assistance or both types of assistance – making up 81.6 percent of total grants. As we’d expect to see, Cash Assistance recipients made up the majority of total survey respondents with 65.5 percent of the total. Rental Assistance recipients made up a larger share of respondents (29.4%) than its proportion (15%) – only indicating that we got a meaningful response rate from them. Recipients of both types of assistance

¹ Additional information about the survey methodology can be found on the Methodology page at the end of this report.

(3.5%) made up a near exact proportion (3.8%) of total survey respondents. Overall, 32 percent of all grant recipients completed a survey.

Slightly more than half of Cash Assistance respondents completed the survey in Spanish (53.6%) and slightly less than half completed the survey in English (46.4%). For Rental Assistance, significantly more respondents used English in the survey (81.8%) and for those who received both types of assistance, responses were split fairly evenly between English and Spanish. However, we cannot draw specific conclusions about those who chose to complete the survey in Spanish or English since we chose not to include questions about race/ethnicity as part of the survey, nor can we speculate about how many of the survey respondents are in monolingual households. Nevertheless, we've included these data for transparency purposes and to acknowledge there may very well be differences in the needs and experiences of these two linguistic groups.

In general, the goals of the survey include the following:

- Identify programmatic strengths and/or weaknesses to inform potential improvements in the application process or program model,
- Assess the degree to which cash or rental assistance payments were helpful in meeting respondents' immediate needs, and
- Better define what types of support would be most helpful for those still experiencing hardship and whether existing supports are adequate or should be expanded upon.

The following report groups survey results into four categories: Program Execution, Income Stability, Housing Stability, and Future Needs.

1. Program Execution

A. Application Process

Of total survey respondents, 94.4 percent rated their experience with the application process as Good (21%) or Excellent (73.4%). Within that rating, of those who responded in Spanish, 94.8 percent rated the process Good or Excellent, and of those who responded in English, 94 percent rated the process as Good or Excellent. Of total survey respondents, 2.4 percent rated the experience as Poor – nearly all of those having received Cash Assistance (five received Cash Assistance and one received Rental Assistance).

Across types of assistance:

- Cash Assistance: 94.8 percent of survey respondents rated the experience as Excellent or Good
- Rental Assistance: 93.3 percent of survey respondents rated the experience as Excellent or Good
- Both Types of Assistance: 96.6 percent of survey respondents rated the experience as Excellent or Good (one recipient did not answer the question)

This survey question also included an option for respondents to share more about their experiences with the application process. Qualitative feedback about the process and staff who conducted interviews, included "pleasant," "easy," "good," "friendly," "kind and respectful." However, some respondents found the process to be "stressful," "very upsetting," and "it helps a little but still need more help." Many respondents used similar language about the process ("queue," "review," and "process updates"), but other responses focused on *how* the person felt about their respective situation:

"If I miss my rent, I will be out on the street sooner or later," "What am I supposed to do in the meantime?"

B. Connected to Resources

The survey asked if respondents had been connected to additional resources or assistance. Of the 757 respondents who answered this question, 81.1 percent of them reported No and 18.9 percent of respondents answered Yes. Respondents who answered in English answered in roughly the same proportion as those who answered in Spanish, so there are no real distinctions we can draw between dominant language. This question was not intended to measure whether a respondent *should* have been connected with resources but was simply meant to assess whether a respondent had or had not. The data from this question could illustrate for us that there is an opportunity to enhance connections between applicants and service providers in future rounds of assistance.

C. Degree of Needs Met

The final question in this section asked grant recipients how well Cash or Rental Assistance met their immediate needs, and then gave them an opportunity to share more about *how* their needs were met at the time the assistance was provided. Because some respondents received assistance very early in the pandemic (Spring/Summer 2020), and others received assistance much later (Winter 2020), our goal was to give respondents an opportunity to describe if their immediate needs were impacted and if new needs had since emerged. A second goal was to avoid making assumptions that because a respondent was helped immensely by assistance in May 2020, for example, their economic situation remained stable into December 2020. The best way to capture that nuance was through qualitative response.

As Figure 1 illustrates, 61.6 percent of total respondents reported the assistance took care of Many or All of their needs, over one-third of respondents reported that the assistance helped Some, but that they still had Many More needs (37.2%). Just over one percent reported that the assistance helped Not at All. Additionally, there are notable differences in how respondents answered that question based on the type of assistance they received. Those differences may suggest that Cash Assistance recipients had greater needs to begin with, or that Rental Assistance made a more significant difference than cash – something worth exploring in future investment strategies.

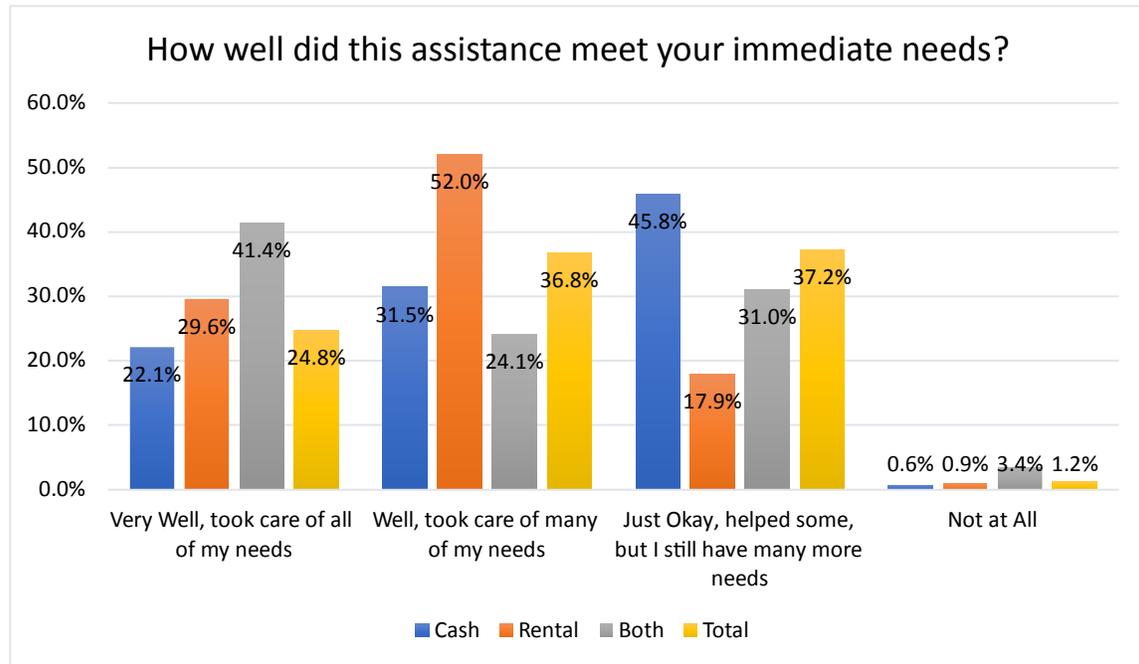


Figure 1

Among respondents who received both Cash and Rental Assistance, we see a similar breakdown: 65.5 percent of respondents said Very Well or Well, 31 percent said the assistance was Just Okay. A little over three percent (3.4%) reported that the assistance helped Not at All. The degree to which respondents had their immediate needs met by Cash Assistance decreased some, with 45.7 percent reporting Just Okay, 31.4 percent reporting Well, and 22 percent saying Very Well. Finally, respondents who received Rental Assistance, 51.8 percent reported that the Rental Assistance took care of many needs (Well), 29.6 percent said Very Well, 17.9 percent said Just Okay, and less than one percent said Not at All.

Qualitative Responses²

The broad themes of the qualitative responses match what we see in the quantitative data: respondents are grateful and in some instances are helped immensely by the support, though many others still feel bills and obligations looming largely overhead. Other respondents included critiques of the application process itself, including communication challenges with application receipt, approval, denial, or payment. These themes demonstrate how program design can influence or exacerbate existing anxiety. Some examples:

- "The assistance I received honestly saved me from financial ruin this year. I would have fallen behind on rent, struggled to buy groceries, and also not been able to keep up with my other monthly bills. Because of the generous assistance I got from United Way, I was able to maintain my rental payments and feel safe in my home. It truly was the greatest blessing I could ever have asked for." - **Recipient of Cash and Rental Assistance**

² To preserve survey integrity, qualitative responses have not been edited for spelling or grammar

- "Well, I appreciate the support that they gave me economically, although it really was not enough to cover the expenses of my rent. But still very grateful for the support they gave us to the community. [translated] - **Recipient of Cash and Rental Assistance**
- "Any help is good, and I don't mean to sound ungrateful but the contact and application process was so backward and horribly organized. It added to the overall fear and uncertainty of things." - **Recipient of Cash Assistance**
- "Not complicated [the application process] but it makes me very sad that the rent is very expensive and we who are not eligible for many benefits and with my children it frustrates me." - **Recipient of Rental Assistance**
- "I was unsure how I was going to pay my rent for the month and had finals all at the same time. United Way's assistance relieved a great deal of stress and allowed me to focus on my academic success." - **Recipient of Rental Assistance**

2. Income Stability

The next section of survey questions relate to the recipient's household income and employment stability. Since we only surveyed those who had need great enough to apply for assistance, we don't know how representative these data are for the broader community.

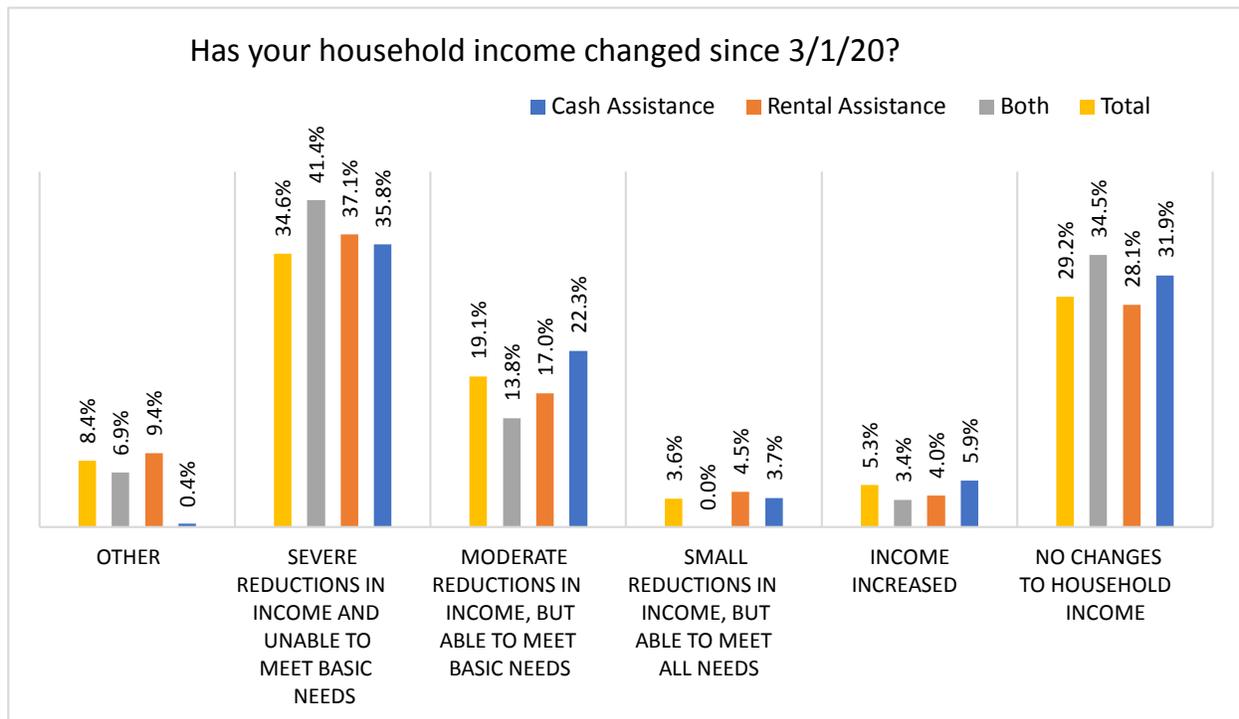


Figure 2a

The most recognizable datapoints in Figure 2a are the concentration of all three funding types in the Severe Reductions category. The greatest total number of respondents reported having experienced severe reductions in income, such that they were unable to meet even basic needs. These datapoints hint at some concerning trends that are consistently portrayed in other responses showing that access to capital continues to be a serious concern for many respondents.

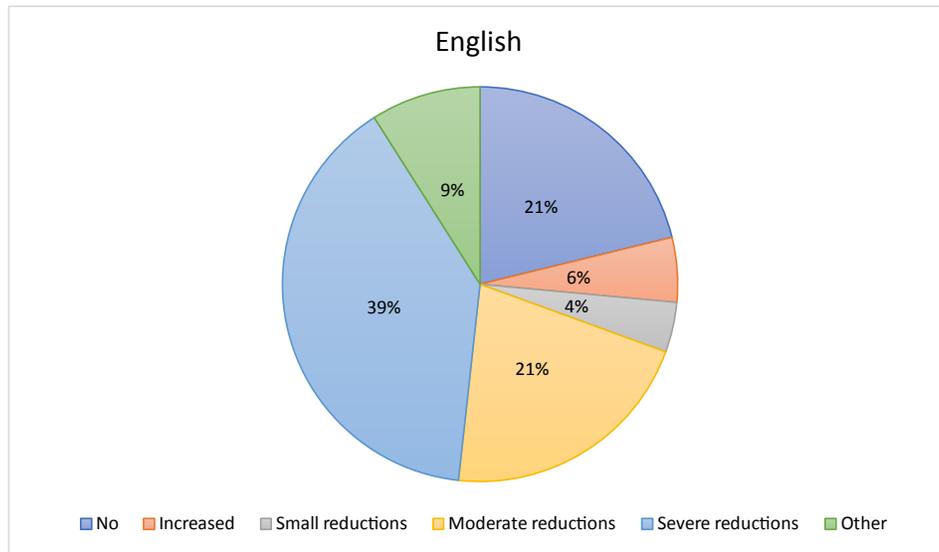


Figure 2b

For the respondents who completed the survey in English, we see that 60 percent reported experiencing Severe or Moderate Reductions in income. Twenty-seven percent of respondents experienced no change in income or an increase in income.

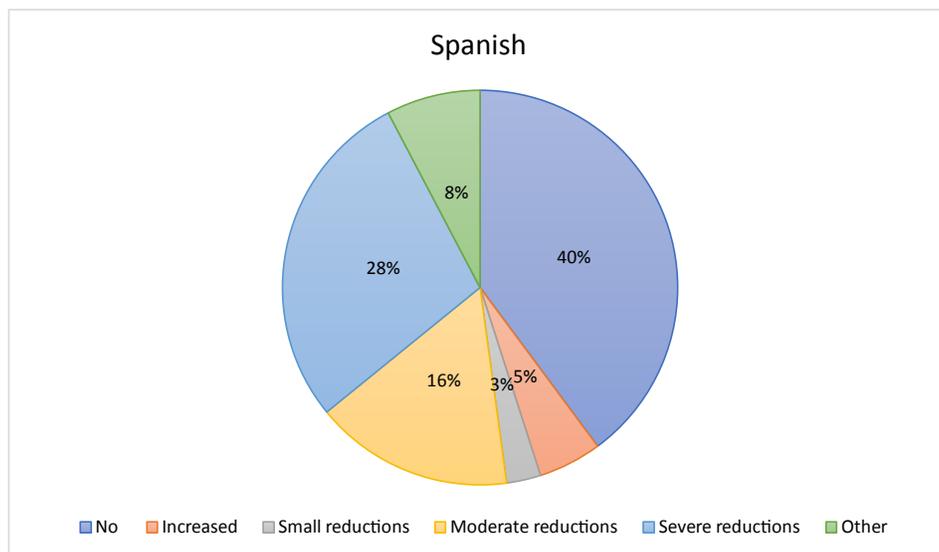


Figure 2c

When we compare Figures 2b and 2c, it appears as though the respondents who used Spanish are experiencing less severe changes to their income – 45 percent reporting no changes or an increase. Forty-four percent of Spanish respondents reported experiencing Severe or Moderate reductions. On the surface, it may lead us to conclude that Spanish speaking respondents are concentrated in the essential workforce, which anecdotally we know to be true from the community, however; those who responded to this question in English did so at a higher rate than those who answered in Spanish, slightly skewing the total average. So, again, these datapoints hint at some conclusions, but there are limitations: we don't know whether income has changed for the respondents who chose not to answer this question.

Qualitative Responses

Respondents who answered Other were invited to give additional details about their situation. The themes are similar to the earlier qualitative responses in that respondents continue to face challenges and uncertainty about the road ahead. Some examples:

- "As a hairstylist in California my small business has been shutdown 3 times this year. My income is way less then half, being closed for 6 months, people afraid to come in when we are open, so frightening." - **Recipient of Cash Assistance**
- "There have been severe reductions to my income but at least now I have new tenants in the rental who are paying rent. I am surviving by using savings." - **Recipient of Cash Assistance**
- "As of September I took on a temp position within my employer for a higher wage, but that will end in a couple months and my hours and wages will be reduced by half." - **Recipient of Cash Assistance**
- "I am receiving unemployment for self-employed people. That will expire on March 10 unless it is extended again." - **Recipient of Cash Assistance**

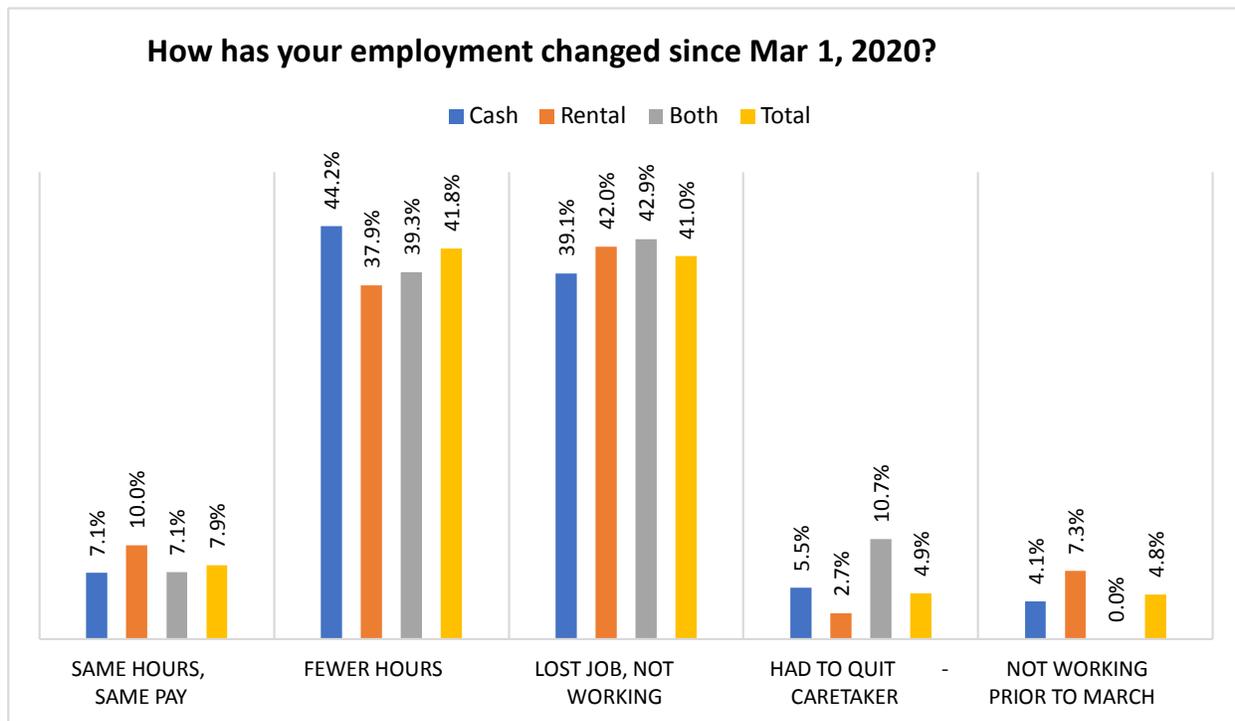


Figure 2d

When respondents were asked to rate their employment status from March 1, 2020, the majority of respondents – whether in English or Spanish – reported they had kept their job but were working fewer hours or had lost their job altogether. These two categories far outpaced the other three. Across each type of assistance, the story is the same. The only differences that show up in the data are between Spanish and English respondents: the majority of English respondents reported losing a job as the most prevalent response, followed by Fewer Hours – across all three funding types. Whereas Spanish respondents reported Fewer Hours as the most prevalent response, followed by losing a job – across all three funding types. It is apparent that survey respondents have experienced a widespread shift in employment – which provides us with some opportunities to predict the medium- and long-term economic impacts experienced by some members of our community. It is important to note that Cash and Rental Assistance beneficiaries, by definition and by program requirements, experienced a COVID-19 related loss of income. These datapoints show that those losses continue for many, although we cannot extrapolate those experiences to the broader community.

3. Housing Stability

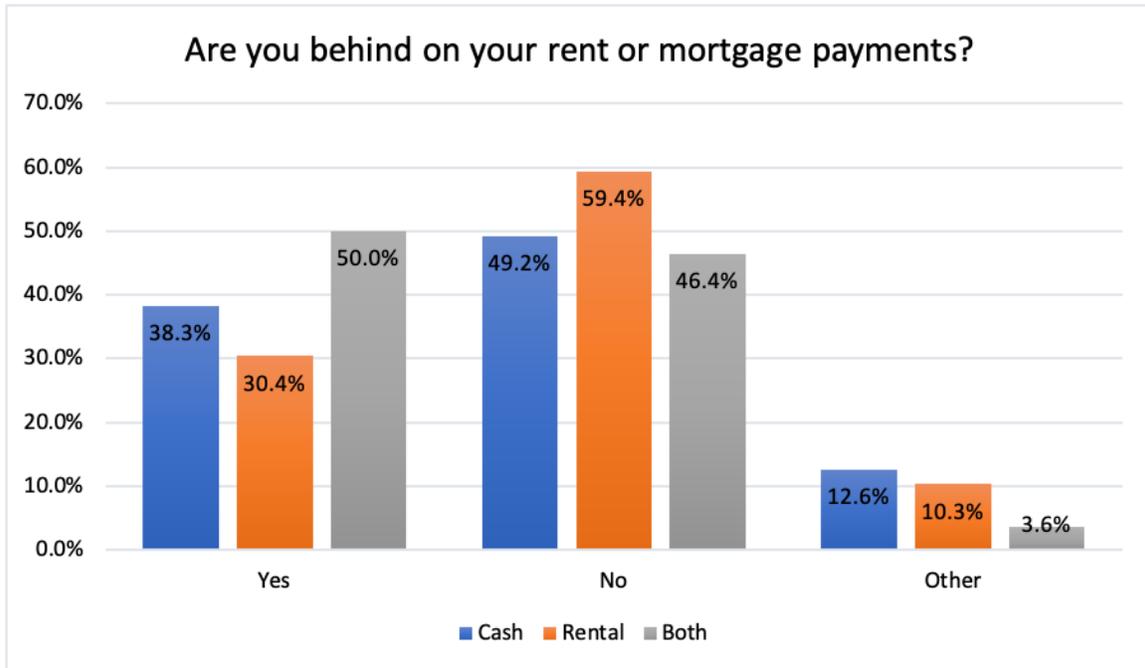


Figure 3a

How many months behind?

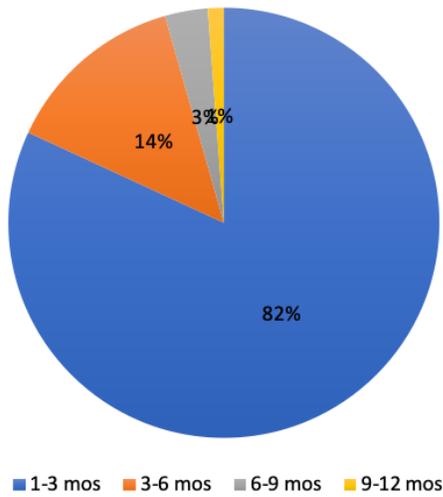


Figure 3b

How much do you owe?

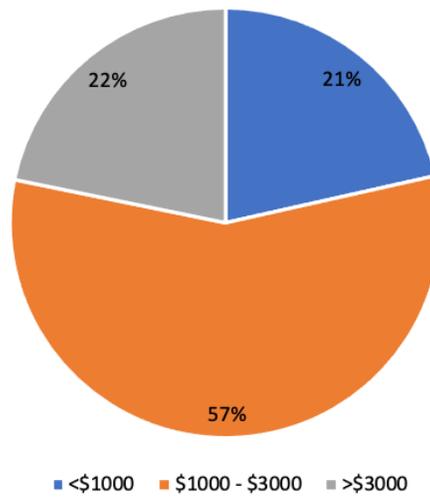


Figure 3c

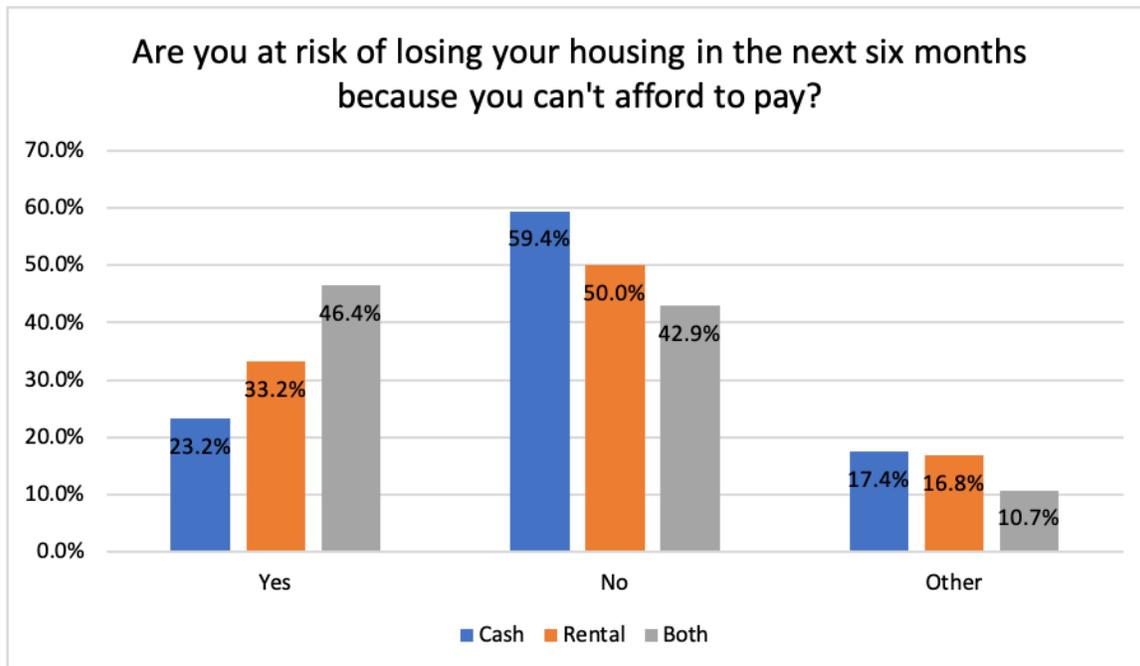


Figure 3d

There is a lot of information to glean from Figures 3a-d. To start, based on total respondents across all three assistance types (Figure 3a), a small majority of respondents reported they are not behind on their rent or mortgage. Given the responses to previous questions about employment and overall need, these data about housing stability are a little surprising. Of note: because the graph compares responses across funding types but doesn't include the sample size of each type, we may not get an accurate sense of the *magnitude* of each type. For example, while 50 percent of respondents who received both types of assistance reported being behind in rent or mortgage, the sample size only equals 13. By comparison, 38.3 percent of respondents who received Cash assistance reported being behind in rent or mortgage and that sample size equals 189. For respondents who received both types of assistance – half of them are behind in rent or mortgage. The "Other" category encapsulates narrative responses, some of which describe that the respondent already is homeless, is staying with friends, or has another type of impermanent housing situation.

Figure 3b provides some relatively positive data: of total respondents who *are* behind on rent or mortgage, the majority are only behind one to three months. Now, this does not mean we should downplay the anxiety or panic that folks may experience when they are three months behind in rent, but it can suggest that some additional assistance may go a long way. This is an opportunity for further exploration. In Figure 3c, we start to see a few more clues about what respondents who are behind on rent or mortgage are experiencing: more than half (56.8 percent) owe between \$1,000 and \$3,000, with about a quarter owing more (21.8%) and another quarter owing less (21.5%).

Finally, in Figure 3d, we can see that the majority of respondents do not believe they are at risk of losing housing in the next six months because of an inability to pay. However, nearly a quarter of Cash assistance recipients who completed the survey believe that it's a possibility – and that means 112 respondents. Of the Rental assistance respondents and those who received both types of assistance – another 90 respondents believe they are at risk. Additionally, of the respondents who chose Other, in

their qualitative responses, many expressed significant uncertainty about their future stability. Many are:

- relying on credit cards to get by
- relying on the generosity of landlords who let payments go unpaid
- and still others hope that something will work out

While the graph shows that some respondents consider themselves not immediately at risk, many others seem to be suggesting the possibility of eviction or housing loss.

4. Future Needs

In this final section of questions, we asked grant recipients to identify their top three needs before COVID-19, their top three needs now, and then to anticipate the top three types of assistance that would be most helpful in the coming months. Our goal with these questions was to learn from respondents how they prioritize their needs; gather data to help us understand if those needs evolved during the pandemic; gather information about where future community investments should be made; and what areas may be causing greatest concern or anxiety.

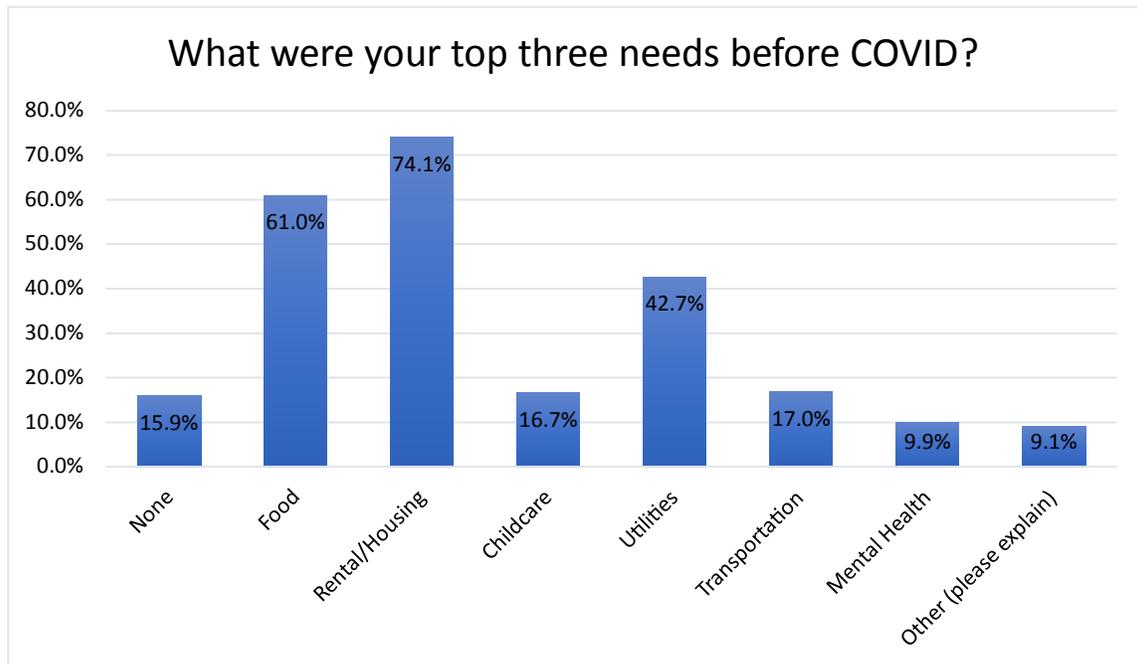


Figure 4a

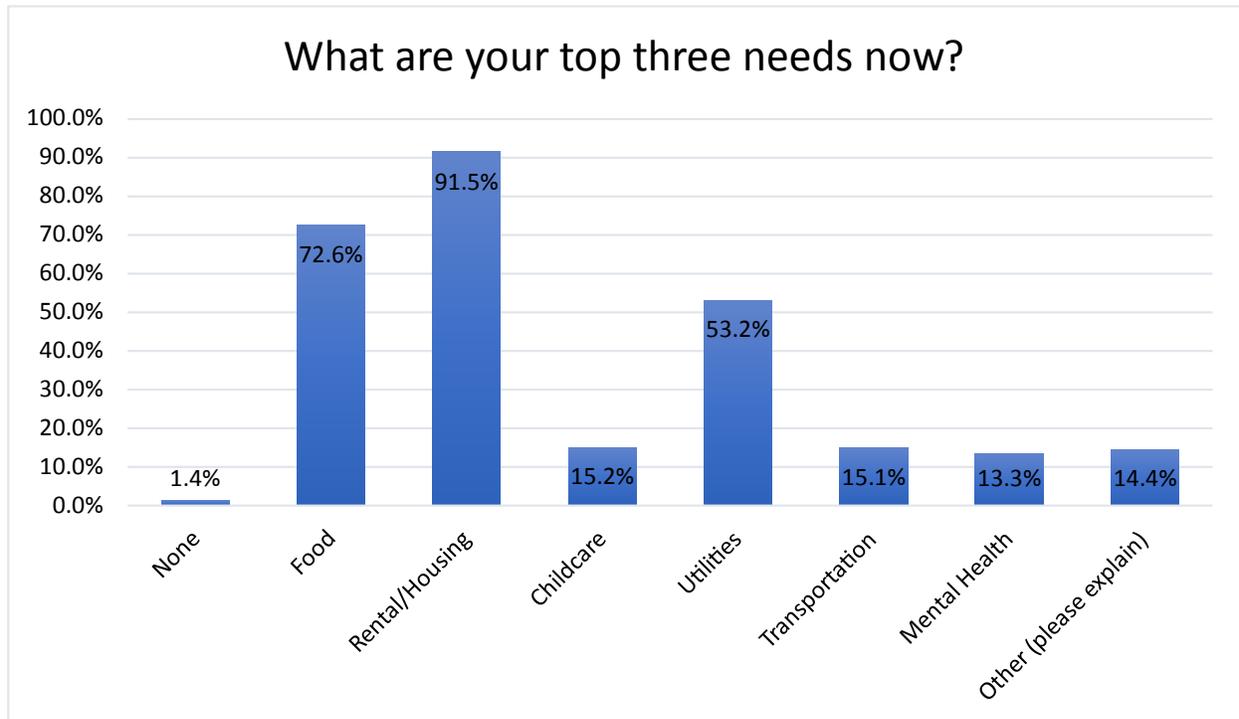


Figure 4b

Generally speaking, a sizable majority of respondents across all funding types identified the same three priorities when thinking about their past, present, and future needs: rental and housing assistance, access to food, and assistance with utilities. It is important to note that these need areas are most directly connected to access to capital. It is also interesting to note that a significant number of respondents reported having needs in these areas prior to the pandemic and that needs in these areas increased markedly after the pandemic.

Rent/Housing: We know that in the community, COVID-related job loss has impacted families' ability to pay rent. Through the Rental Assistance program, we learned that the need for rental and mortgage relief is high. Responses to this survey have validated both of those observations. These data suggest that the current experiences of survey respondents may very well have been exacerbated by the pandemic (91.5%), but respondents report rental and mortgage assistance was needed even before the pandemic (74.1%).

Food: In both figures, the second-highest number of respondents identified food availability as a major priority – 61 percent in Figure 4a and 72.6 percent in Figure 4b.

Utilities: Finally, we can see the importance respondents placed on being able to afford household utilities, including some respondents who articulated the importance of Wi-Fi for distance learning. Forty two percent of respondents identified needing utilities support before COVID-19 and 53.2 percent have identified such a need presently.

Each of these three needs make up what we often think of as foundational – household stability. Since rent/housing assistance, food assistance, and utility assistance show up so consistently in what the respondents report, we are given clear direction on where to make additional commitments that would

result in meaningful impact. While we cannot draw absolutes about our community from this single survey, this last section certainly suggests that these issues are persistent enough to examine further. That said, we shouldn't neglect examination of the other identified needs as possible places for future community investment as well, particularly including childcare, transportation support, and mental health care. If a respondent is lacking the cash to pay for their basic needs, they're likely to prioritize these needs over others because of a survival mindset and not because those other needs are less serious.

It is interesting to note that the number of respondents that listed childcare and transportation assistance as among their top three needs after the pandemic decreased compared to the number who listed those need categories as being important to them prior to the pandemic. This is likely due to the fact that many respondents lost work and as such, were able to care for children at home and they no longer needed transportation to their jobs. Again, this may not mean that a respondent's situation has improved, just that priorities have had to shift.

There also is a significant increase in the number of respondents who report mental health support as being among their top three needs after the onset of the pandemic. Pre-pandemic, 9.9 percent of respondents listed mental health as one of their top three needs, compared to 13.3 percent after the pandemic hit. This is a more than 33% increase. As stated above, the number of people needing mental health support may be under-reported in the data, and we also must consider the significant issues of stigma and shame around issues of mental health. It's possible that respondents choose not to divulge that information, particularly during phone surveys. All caveats aside, the increase in need for mental health services is significant and worth noting.

METHODOLOGY

United Way of SBC has supporting documentation for statements of fact made in the ***Cash Assistance Grants for Individuals and Rental Assistance Program: A Look at the Data*** report. All survey data has been stripped of all personally identifiable information and is on file in the UWSBC office.

Survey Design

Between December 29, 2020 and January 8, 2021, UWSBC representatives (Romo & Associates) invited the 2,391 recipients of the Cash Assistance or Rental Assistance programs to complete a survey. The survey included 14 questions – available in English or Spanish based on the respondent's preference – and no question was required. Some questions included an option for narrative response, resulting in both qualitative and quantitative data. Each survey response was anonymous, therefore duplicates within the survey results are possible.

If during the application process an email address was collected, the person was emailed an invitation to complete the survey online through a Survey Monkey link. A reminder was emailed six days later. If during the application process, only a phone number was collected, Romo & Associates telephoned the recipients and invited them to complete the survey over the phone or via email. Reminder phone calls were placed if a respondent did not return the survey. As an incentive, each respondent was offered the opportunity to be entered into a drawing for three \$100 gift cards. Entry into the drawing was voluntary.

Race/Ethnicity & Language

To be sensitive to community factors around fear of disclosing immigration status and to demonstrate our commitment to strict privacy protections, we chose not to collect demographic information, including race or ethnicity from survey respondents. We offered the survey in English or Spanish as a way to engage as many recipients as possible, but we did not offer surveys in any other languages.

In terms of what we can draw from these data, we are limited to conclusions based solely on the two categories of English responses and Spanish responses. We cannot make inferences about the broader Spanish- or English-speaking community. It may be the case that Spanish speakers within the community share certain experiences, but for the purpose of our survey results, we simply cannot apply our results to the broader Latinx community, nor can we conclude that a respondent who used Spanish is part of a monolingual household.

Survey Limitations

Because we chose not to collect demographic information or personally identifying characteristics about respondents, we could not ensure that we reached a truly representative sample. We also did not make it a requirement to answer every survey question, so we have different response rates for each question. We also know that respondents interact differently with a self-administered survey than with an interviewer who reads the questions aloud – often showing more favorability in verbal responses. We did not take steps to adjust for any of those differences. Overall, we received 766 responses – roughly 32 percent of total recipients – which is a respectable return rate.

Goals

We conducted this survey with an interest in learning how well grant recipients were served, their assessment of present and future needs, successes and opportunities for improvement within each program. It is our hope that the recipients' responses will help inform how and where we make investments in the community over the coming months.