

An Early Analysis of the California COVID-19 Rental Relief Program

Housing Initiative at Penn

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Introduction

The federal government has allocated nearly \$50 billion to rental assistance programs across the United States via the Treasury Emergency Rental Assistance (ERA) Program. Most of these funds were not allocated until 2021, and guidance that governs the use of these funds has since been modified several times. As a result, only 140 programs were launched by the end of April, but by the end of June, well over 500 were active.¹ This report focuses on the performance thus far of the California COVID-19 Rental Relief Program, which is the largest such program in the country and aims to provide \$1.12 billion in assistance.

The Housing Initiative at Penn (HIP) is currently partnering with the State of California to evaluate its rental relief program. This is an independent evaluation funded by private foundations and receives no financial support from the State of California.² As part of this evaluation, HIP invites program applicants

to participate in an optional survey after they complete their rent relief application. Some of these survey data, representing over 16,100 program applicants, are highlighted in this report.

While the State of California's rent relief program is one of the earlier movers of 2021 Emergency Rental Assistance programs, having launched in March, it is still less than four months old. Research has shown that programs that have adjusted over time to expand access, increase ease in applying, reduce restrictions, and modify as they go along, have been the most effective at getting dollars to households and rental property owners in need.^{3,4} Recent changes to the California program through Assembly Bill 832 align with these principles. The State is making the application itself more efficient and is removing tenant application and certain owner participation requirements. Those changes go into effect immediately after the data in this report were collected; thus, we would expect future reports to reflect any of these changes. One

¹ An evaluation of the initial round of programs can be found here: https://www.housinginitiative.org/uploads/1/3/2/9/132946414/final_spring_2021_era_survey.pdf

² HIP is currently partnering with the City of Los Angeles and Oakland, as well as Philadelphia, Atlanta, and Baltimore, on similar evaluations. For more information on these efforts, as well as our broader national rent relief program analysis please go to <https://www.housinginitiative.org/publications.html>

³ Lessons learned from a survey of rent relief programs in 2020 can be found here: https://www.housinginitiative.org/uploads/1/3/2/9/132946414/hip_nlihc_furman_brief_final.pdf

⁴ Lessons learned from case studies of rent relief programs in 2020 can be found here: <https://nlihc.org/sites/default/files/ERA-Programs-Case-Study.pdf>

forthcoming report will specifically focus on the impact of these recent adjustments.

Key findings thus far include:

- As of June 25, 2021 (*before* the passage of AB 832), roughly 59,000 households have applied to the program under Options A and C, requesting over \$690 million in assistance.⁵
- As of June 25, 2021, 13,000 applications have been approved, of which well over half are in the payment pipeline, representing \$137 million in allocated funds.
- Data current as of July 6, 2021 show the program received over \$870 million in requests for assistance, approved over \$270 million, and expended over \$114 million in assistance.
- Over the ten days between June 25 and July 6, 2021, almost 9,000 new applications were submitted.
- Los Angeles County has the largest share of applicants and approved applicants of the jurisdictions participating in the California COVID-19 Rental Relief Program. This is not surprising given the high level of need in Los Angeles County relative to other Option A jurisdictions, where over 130,000 households are still estimated to be at risk according to UrbanFootprint's eviction risk measure.⁶
- Applicants to the statewide program have been disproportionately White, non-Latino/a households. Although the program has approved Black and Asian applicants at slightly higher rates than it has White applicants, the large number of White applicants means that this group has been approved for the largest share of rental assistance of any racial or ethnic group.
- According to a survey of nearly 30 percent of applicants, the majority of households have taken on additional debt in order to pay for their housing that is not reimbursable through rent relief programs. This is often called “shadow debt.”

⁵ For an explanation of Options A, B, and C programs, see page 3.

⁶ In this report, we use the Eviction Risk Insights (ERI), an eviction risk measure developed by UrbanFootprint, a for-profit software and data science company. This measure is being used by partners in the program to develop outreach strategies. The data we received was last updated June 21, 2021, however, the ERI is updated frequently and has most likely changed since this report was released. For more information on how this measure is calculated, see Footnote 11.

- The average survey respondent's shadow debt was over \$3,050, with respondents who identified as Asian reporting the highest level of shadow debt at over \$4,500.

- Further, households reported that they had also cut back on other essential goods—such as transportation, food, and medical care—to remain in their housing.

- While over 40 percent of applicants said they did not have any challenges with the application, nearly 20 percent listed documentation or internet challenges as barriers to successfully applying for rent relief.

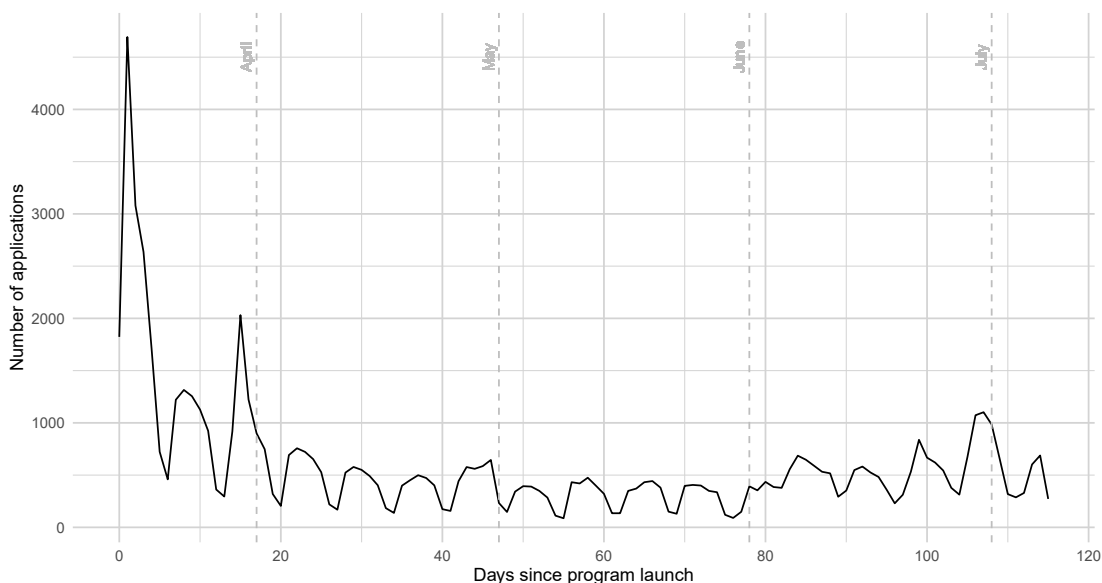
Program Overview

In January 2021, the State of California passed Senate Bill 91, which set the foundation for the State Department of Housing and Community Development's (DHCD) statewide rent relief program. The program itself launched in mid-March 2021. Several important modifications have been made since then. Like many programs across the country, both tenants and rental property owners can apply directly for the assistance, although the process often necessitates engagement with both parties. The statewide program initially paid 80 percent of qualifying households' rent arrears dating back to April 2020 and required owners to forgive the remaining 20 percent.⁷ A modification to the program was passed in June 2021 to allow owners to receive 100 percent of rent arrears. The passage of AB 832 enabled another modification; whereas the program had only been able to pay 25 percent of prospective rent for three months, it can now pay 100 percent. A final modification concerns direct-to-tenant assistance. When a tenant applies, the program seeks owner consent to participate in the program and to accept the rental assistance on their tenant's behalf. Formerly, if their rental owner did not consent, participating tenants were allowed to receive only 25 percent of the amount owed.⁸ Modifications now allow

⁷ A brief overview can be found here: https://housing.ca.gov/covid_rr/program-overview.html#renter

⁸ Initial program guidance can be found here: <https://www.hcd.ca.gov/grants-funding/active-funding/erap/docs/state-rental-assistance-program-general-info-and-guidance-to-web.pdf>

Figure 01. Applications to the California COVID-19 Rental Relief Program as of July 8, 2021



tenants to receive 100 percent of the amount owed if their landlord chooses not to participate.

Because many jurisdictions received their own allocations of rent relief funds directly from the federal government, the State of California created three options for its program, which became known as Options A, B, and C.⁹ Under Option A, the jurisdiction agrees to let the State administer its local rent relief program, which means the program is the same as the statewide program. The 30 California counties with populations under 200,000, and the cities within them, are required to pursue this option.¹⁰ Under Option B, the jurisdiction administers the statewide program, which again means there is only one rent relief program operating in that jurisdiction, but in this case it is administered by a local agency. Finally, under Option C, the locality runs its own unique program that is different from the state program, while the State

also runs its program in that jurisdiction. Option C means there are two separate programs administered by two different agencies operating in one jurisdiction. This report focuses on the CA State program, which means only those places in option A and C, and has a combined allocation of \$1.12 billion in assistance to assist tenants and owners.

Composition of Applicants

This report uses application data as well as estimates developed by UrbanFootprint for households at risk of eviction. Statewide figures throughout the report are based on data current as of July 6, 2021, which is after the passage of AB 832. However, most of the analysis, including analysis focusing on counties, the racial and ethnic composition of applicants, and estimates from the HIP survey, rely on application data last updated on Friday, June 25, 2021 (pre-AB 832). These earlier data include nearly 59,000 residents who applied to the California COVID-19 Rental Relief Program via Option A and C, and who have collectively requested over \$690 million of rental assistance. The data *exclude* all those applying to Option B programs and to the

⁹ A full list of which programs are in each category can be found here: <https://www.hcd.ca.gov/grants-funding/active-funding/erap/docs/rental-assistance-allocations-table.pdf>

¹⁰ The notice stating this can be found here: <https://www.hcd.ca.gov/grants-funding/active-funding/erap/docs/rent-relief-program-clarifications-for-non-entitlement-jurisdictions.pdf>

rental assistance programs developed independently by local entities in Option C jurisdictions. As a result, more households have applied and received rental assistance in California than are represented in the following analysis. The California DHCD’s program remains open for applications, so the results of this preliminary analysis are subject to change and subsequent reports will be released to reflect these changes. HIP plans to conduct an updated analysis of applicants to assess the impact of AB 832 on the program and whom it serves.

The State has seen fluctuations in the volume of applications over time, with the greatest spike in applications (nearly 5,000) occurring shortly after the program launched. Since April, when the volume of applications stabilized, the program has averaged 393 applications per day (see Figure 1 on previous page).

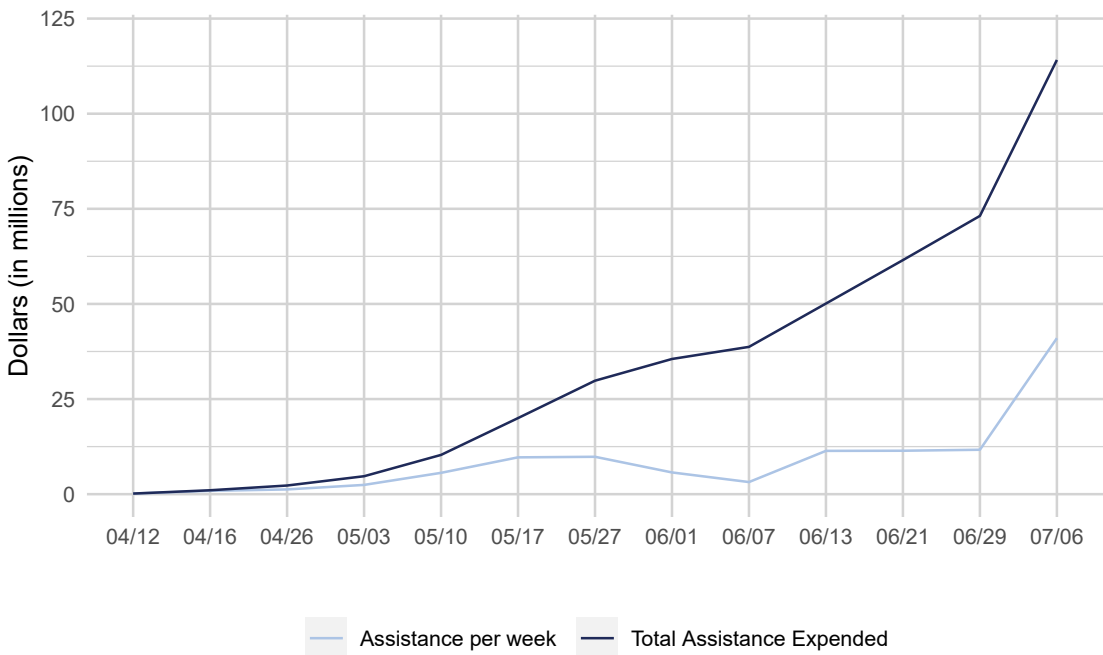
Importantly, this analysis does not reflect the impact of AB 832, which now allows California rent relief programs to cover 100 percent of past-due and prospective rent payments as well as to allow tenants to access assistance directly if their rental property owner declines to participate. In the days following

the passage of AB 832, the State has experienced an increase in applications.

The average approved payment per household is \$6,940, for a total of \$137 million allocated as of June 25, 2021. Not all of these funds have been disbursed. As of June 25, 2021, 12,510 applications have been approved, of which 6,021 are pending landlord response/approval (\$14,848,595 or 1.3% of the total budget) and 6,489 are ready for payment to be made (\$71,338,771; or 6.5% of the total budget). However, as of July 6, 2021, the program expended slightly over \$114 million, or 10.2% of its total budget.

Since the program launched, assistance expenditures have consistently increased, particularly over the past few weeks (Figure 2). Given the recent program changes to increase the generosity of the assistance, we would expect the average payment size to increase as well. Removing an owners’ obligation to forgive a portion of past rent could also increase overall program participation, which will benefit households at risk of eviction across the state. According to Eviction Risk Insight (ERI) estimates developed by UrbanFootprint, this has already begun, with unmet demand decreasing

Figure 02. Program expenditures over time as of July 6, 2021



by about 3 percentage points between June 25, 2021 and July 6, 2021.

ERI estimates also indicate that the 10 counties with the greatest number of households at risk of eviction have between 13,000 and 130,000 households in Option A and C jurisdictions that need help to remain housed as of June 2021 (Table 1). These calculations are updated frequently by UrbanFootprint and are likely to change.¹¹

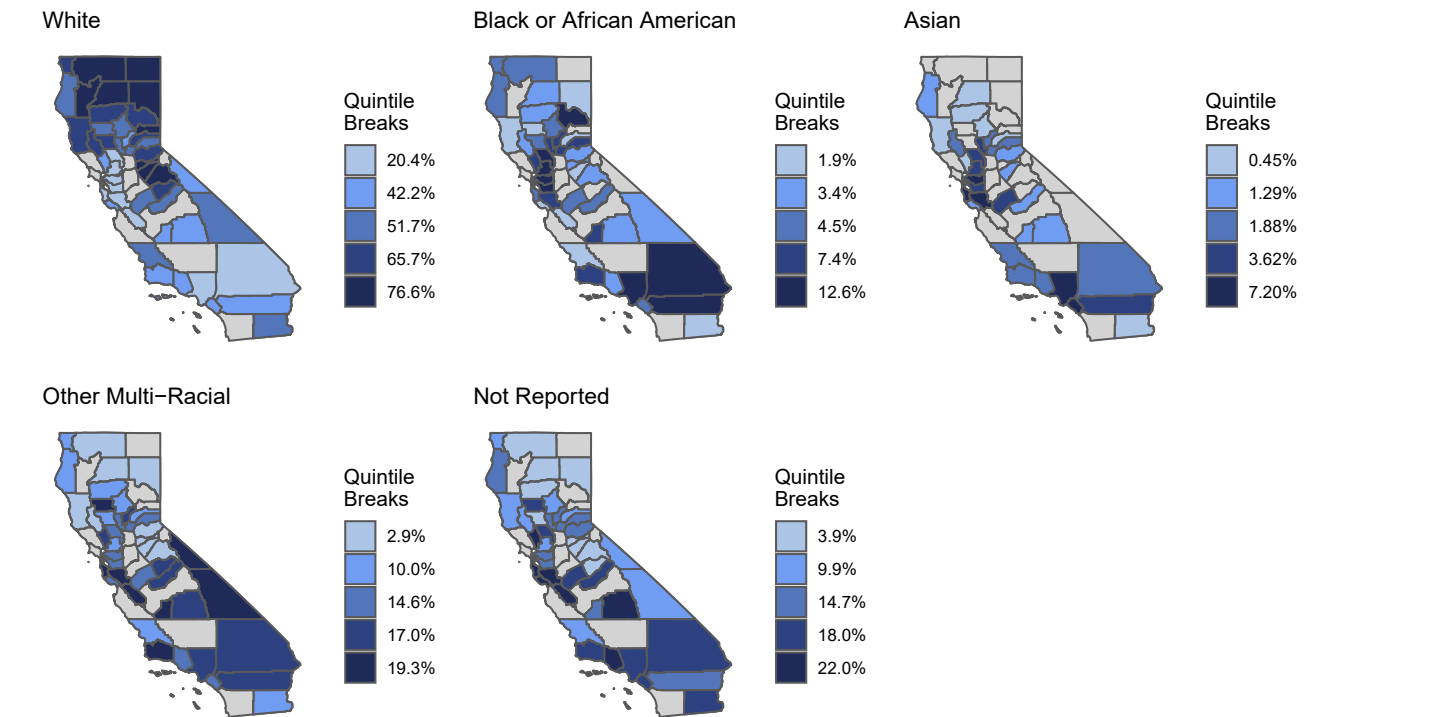
¹¹ The UrbanFootprint Eviction Risk Insights (ERI) dataset includes estimates of households at risk of eviction at the census block group level, along with an estimated aggregate monthly rent gap, counts of rental assistance applications submitted, and “application gap” metrics that compare the numbers of applications received and households at risk. Eviction risk is updated biweekly in alignment with releases of Census Pulse Survey data, which indicates households behind on rent by state and major metropolitan area, while the application counts and gap metrics are updated weekly using incoming data from the California COVID-19 Rental Relief Program.

UrbanFootprint’s Eviction Risk Model looks to the most recent eight weeks of Census Pulse Survey data (which indicates the characteristics of households behind on rent) and a range of input variables to predict households at risk at the relatively fine resolution of census block groups. As inputs, the model uses socio-demographic characteristics from the Census American Community Survey and Public Use Microdata Sample (PUMS), and dynamic estimates of unemployment as modeled using Bureau of Labor Statistics (BLS) data.

Table 01. Counties with the greatest number of households at risk of eviction

County	Households at Risk (Rounded to Thousand)
Los Angeles	133,000
Orange	46,000
San Bernardino	37,000
Santa Clara	35,000
Riverside	34,000
San Francisco	27,000
Contra Costa	20,000
Alameda	16,000
San Mateo	14,000
Ventura	13,000

Figure 03. Percent of applicants by race



When looking at the profile of applications, it is clear the applicant pool is skewed towards White, non-Latino/a renters. Overall, 35.1 percent of applicants are White; 16 percent are Black; 17 percent are Multi-racial; and 8.6 percent are Asian. Further, 36.9 percent of applicants are Latino/a whereas 47 percent are non-Latino/a. Of those applicants who identified as White, only about a third (35.7%) also identified as Latino/a, establishing White, non-Latino/a renters as the largest pool of applicants (20.5% of all applicants). About 21.1 percent of applicants chose not to report their race and 16 percent of applicants chose not to report their ethnicity (Figure 3 on the previous page). These numbers are surprising given the disproportionate impact the pandemic has had on communities of color and may reflect inequities in access to the California COVID-19 Rental Relief Program. The program is prioritizing outreach to populations disproportionately impacted by the pandemic; however, the State has not reached its goal for level of participation from these communities yet. The State is actively monitoring these data and adjusting outreach efforts through its local partner network to address these inequities, and it will be important to understand if and/or how such efforts actually improve access to rent relief by communities of color most affected by the pandemic.

Black and Asian renters have slightly higher approval rates than White applicants do (Table 2). In total, 21.9 percent of the amount requested from Black renters (\$96,452,392) has been approved (\$21,146,057).

Table 03. Amount of assistance allocated to ten counties with greatest number of applicants

County	Total Applicants	Amount Requested	Amount Approved
Los Angeles	24,811	\$281,554,265	\$66,101,695
Contra Costa	5,047	\$55,213,532	\$14,521,217
Orange	4,868	\$59,109,259	\$8,948,598
Santa Clara	3,907	\$72,636,627	\$9,672,505
San Francisco	3,804	\$53,799,026	\$10,182,654
Ventura	2,983	\$31,862,427	\$8,002,641
San Mateo	2,450	\$32,201,151	\$7,297,152
San Bernardino	1,971	\$18,088,608	\$2,332,633
Alameda	1,712	\$31,130,617	\$2,229,940
Yolo	766	\$5,299,935	\$1,147,300

Similarly, 20.2 percent of the amount requested from Asian renters (\$65,626,178) has been approved (\$13,281,948). These figures are slightly higher than the 18.6 percent approval rate among all White applicants. White, Latino/a households are being approved at a slightly higher rate (19.4%) than White, non-Latino/a renters (18.1%). Nevertheless, because White, non-Latino/a households make up a disproportionate share of the applicant pool, this group has the greatest access to cash benefits via the California COVID-19 Rental

Table 02. Amount of assistance allocated to applicants by race

Race	Amount Requested	Amount Approved	Percent Approved
White	\$276,297,164	\$51,463,192	18.6%
Black or African American	\$96,452,392	\$21,146,057	21.9%
Asian	\$65,626,178	\$13,281,948	20.2%
American Indian or Alaska Native	\$7,542,848	\$1,471,936	19.5%
Native Hawaiian or Other Pacific Islander	\$7,179,909	\$1,592,597	22.1%
Other Multi-racial	\$108,700,768	\$21,536,942	19.8%
Not Reported	\$131,634,944	\$26,788,268	20.4%

Relief program at this time—almost \$35 million, compared to only \$21 million approved to all Black applicants and \$13 million to all Asian applicants.

Many of the largest jurisdictions in California have renters applying to the State’s program via Options A and C (Table 3 on previous page). Los Angeles County has contributed the most applicants (24,811 applicants) of any jurisdiction and has requested the greatest amount of assistance (\$281,554,265). For some of the counties with the greatest number of applicants, these numbers reflect multiple programs aggregated to the county level (i.e. a county program and a city program within that county). For example, the numbers reported for Los Angeles County represent both the Los Angeles County Program as well as Santa Clarita City’s program. As discussed previously, applications for Option C programs only include data on the portion of assistance the state operates.

The fact that Los Angeles County has contributed the greatest number of applicants is not a surprise given that it has by far the largest number of residents and the largest pool of at-risk residents in particular. According to an eviction risk index developed by UrbanFootprint, well over 130,000 households were at risk of eviction within Option A areas in Los Angeles County alone as of the last week of June 2021.

Among the 10 counties with the greatest number of applicants, Ventura County’s applicants are the most likely to be White (49.6 percent) and/or Latino/a (49 percent). Applicants are considerably more likely to be White than Ventura renters overall, at 30.1 percent, but similar to the share of Ventura renters who are Latino/a (50.5 percent). San Mateo, San Bernardino, and Los Angeles Counties also have high shares of Latino/a renters applying to the state program at 46.7 percent, 43.8 percent, and 39.4 percent, respectively. These three counties have large overall Latino/a renter populations (Table 4).

Table 04. Comparison of applicants versus county renter composition

County	White		Black		Asian		Latino/a	
	Application	Renters	Application	Renters	Application	Renters	Application	Renters
Alameda	17.1%	38.2%	42.3%	69.2%	7.1%	38.5%	20.0%	61.2%
Contra Costa	23.1%	26.0%	32.8%	56.8%	8.0%	28.2%	24.1%	49.8%
Los Angeles	32.2%	45.8%	18.6%	66.7%	8.7%	46.8%	39.4%	61.5%
Orange	45.1%	34.4%	7.0%	66.7%	10.9%	39.1%	34.4%	60.9%
San Bernardino	32.2%	31.8%	25.4%	62.2%	3.5%	30.9%	43.8%	45.5%
San Francisco	26.8%	63.8%	12.3%	76.8%	13.6%	51.2%	29.7%	75.6%
San Mateo	28.6%	32.8%	5.8%	60.1%	15.1%	35.6%	46.7%	61.2%
Santa Clara	27.7%	35.5%	9.3%	68.9%	16.1%	40.6%	40.0%	60.2%
Ventura	49.6%	30.1%	4.4%	48.7%	3.2%	26.4%	48.9%	50.5%
Yolo	40.7%	40.1%	15.3%	68.0%	7.0%	58.5%	36.6%	59.1%

Santa Clara is the county with the greatest share of applicants who are Asian (16.1 percent). This figure is still lower than might be expected given that 40.6 percent of the county's overall renter population is Asian. Given that Santa Clara is an Option C program, however,, Asian participants may be applying to the local program at higher rates, which would not be detected in the analysis for this report. In each of the 10 counties with the greatest number of applicants, the share of Black applicants is also much lower than the share of Black renters overall. Alameda County saw the largest share of Black applicants (42.3 percent), but this percentage is still small compared to the overall renter population, which is 69.2 percent Black.

As of June 21, 2021, there were a total of 349,528 renters at risk of eviction across Option A and C regions of these counties according to UrbanFootprint's eviction risk measure. The largest portion of these renters reside in Los Angeles County (over 130,000) followed by Orange County (nearly 47,000) and San Bernardino County (over 37,500). Los Angeles and Orange counties are home to the largest renter populations in the state, which contributes to their high at-risk totals.

UrbanFootprint's Eviction Risk Insights (ERI) data also include an application gap metric that describes the number of applications received compared to the population in need. Los Angeles, Orange, and San Bernardino counties have the largest application gaps (across both Option A and C programs). These counties have successfully decreased this gap over a 5-week period, however, a significant gap in applicants relative to need still remains. Meanwhile, the application gap has grown in San Mateo, Santa Clara, and San Francisco Counties over this same period; in the cases of Santa Clara and San Francisco, however, this increase does not account for the locally administered rent relief programs that are serving households in need.

Survey of DHCD Applicants

The Housing Initiative at Penn (HIP) is currently surveying renters applying to the State of California's COVID-19 Rent Relief Program. The survey launched in mid-March when the program launched and asks participants about past housing instability, household finances, and challenges with rental payments that have faced particularly since the COVID-19 pandemic began. Applicants can complete the survey online after submitting their application via the Housing Is Key portal, or over the phone if the program hotline is used.

The analysis presented in this section is based on 16,154 survey responses as of June 25, 2021, which represents an approximate 27 percent response rate. The survey will remain open until the California DHCD closes its application. Therefore, the results presented herein should be considered preliminary and are subject to change.

Overall, the renters who have participated in HIP's survey thus far are representative of the State of California's applicants. The rates of survey participation among Whites (29.6 percent) and Latinos (39.5 percent) are slightly less than among overall program applicants, while slightly larger shares of Asian and Black renters have responded to the survey (9.4 percent and 17.1 percent respectively) than have applied to the program.

HIP's survey confirms that renters are still struggling to pay their rent despite the lifting of COVID-19-related restrictions, complimenting the findings of the UrbanFootprint analysis on households at risk of eviction. Most survey participants need financial assistance with housing related expenses (84.2 percent) or monthly bills like utilities (72.9 percent) and about 88 percent of participants reported they are behind on rent to varying degrees. About 24 percent of households behind on rent owe less than 3 months and another 32.6 percent owe 3 to 6 months of rent (Table 5 on the following page).

Table 05. Months of rent owed by survey participants

Months Owed	Number Participants	Percent Participants
Less than 3 months	3,152	24.2%
3 to 6 months	4,243	32.6%
6 to 12 months	3,731	28.7%
12 or more months	1,892	14.5%

On average, households behind on rent reported owing \$11,963. Although White renters reported owing the most rent on average (\$13,284), Asian renters—who account for only 9.4 percent of survey takers—owe on average \$10,059, showing a high need for assistance (Table 6).

Table 06. Average amount of rent owed by race

Race/Ethnicity	Amount Owed
White/Caucasian (Non-Latino/a)	\$13,283.87
Asian/Pacific Islander (Non-Latino/a)	\$10,059.36
Black/African American (Non-Latino/a)	\$10,377.79
Latino/a	\$9,860.14

Even though renters owe a substantial amount of money to their landlords, over half of survey participants (56 percent) have attempted to borrow money for rent, on average increasing their potential debt by \$3,059. For Asian renters, this figure is even higher, as Asian participants reported borrowing an average amount of \$4,582 (Table 7). Not only are Asian renters in great need, but their financial standing is becoming increasingly precarious.

Households are attempting to borrow funds for housing by various means. A common avenue is asking a friend or family member for assistance, which 89.8 percent of survey participants reported doing. Almost 15 percent

of those who reported borrowing money to pay rent tried to use a payday or title loan, which are known for high interest rates and fees. These numbers are concerning for many reasons, not the least of which is that rent relief covers rental arrears, and if a household takes on debt to pay rent that debt is not technically an “arrear.” As a result, such efforts to take on other debt to pay rent could affect both program participation, as well as reduce the benefit of rent relief for those households.

Renters are taking steps to reduce costs and make life more affordable while waiting for assistance (see Table 8 on following page). Almost 70 percent of households have cut back on clothing purchases, for example. Some of these adjustments involve necessities, however, and may lead to a variety of adverse outcomes over time. About 56 percent of households reported reducing total food consumption and half have cut back on transportation costs. In addition, many households have made adjustments that could increase their financial hardships such as delaying bill payments (77.8 percent) or taking on more debt (57.6 percent).

Despite the high reported need, many participants are facing barriers to accessing the California COVID-19 Rental Relief Program, citing issues such as lack of internet access (19.9 percent), not being aware of the hotline (20.8 percent), and facing language barriers (4.9 percent). While uneven internet access is a problem outside of the scope of the rental assistance program, it does limit renters’ options for finding assistance and speaks to the larger digital divide many low-income residents face.

Table 07. Average amount borrowed for rent by race

Race/Ethnicity	Amount Borrowed
White/Caucasian (Non-Latino/a)	\$3,508.33
Asian/Pacific Islander (Non-Latino/a)	\$4,582.37
Black/African American (Non-Latino/a)	\$2,278.73
Latino/a	\$2,657.38

Table 08. Adjustments made to keep life affordable

Adjustment	Number Participants	Percent Participants
Cut back on clothing purchases	10,766	68.6%
Cut back on education expenses	3,623	23.1%
Cut back on transportation costs	7,847	50.0%
Cut back on utilities (i.e. electricity, water, garbage, etc)	6,751	43.0%
Delayed bill payment	12,209	77.8%
Reduced total food consumption	8,707	55.5%
Took on more debt (i.e. credit cards, borrowing money, etc)	9,036	57.6%
Went without medicine or seeing a doctor	5,433	34.6%
Other	1,410	9.0%
None of the above	306	1.9%

Survey participants in the 10 counties with the greatest number of applicants

This section analyzes survey responses from renters in the 10 counties with the greatest number of applicants. Almost 70 percent of all survey participants reside in these counties. At the same time, however, survey responses represented at least 20 percent of applicants in only three of these counties—Los Angeles, Santa Clara, and San Bernardino Counties—which together represent over a third of survey responses collected thus far.

Participants in these counties reported similar rates of being behind on rent and had a similar distribution of number of months of arrears, compared to the overall sample.

Over half of households in each of these counties reported borrowing money to pay rent. In Los Angeles and San Bernardino Counties, where Asian renters represent less than 10 percent of the survey participants, Asian renters reported borrowing larger amounts for

rent compared to other races and ethnicities in these counties—again indicating disproportionate need (Table 9).

About half of households in these counties stated they had asked a friend or family member for a loan. This share is much lower than it is for the overall survey sample but nevertheless suggests social capital to be a

Table 09. Average amount borrowed for rent

Race/Ethnicity	Los Angeles	San Bernardino	Santa Clara
White/Caucasian (Non-Latino/a)	\$3,505.58	\$2,526.94	\$5,053.85
Asian/Pacific Islander (Non-Latino/a)	\$5,149.31	\$5,415.91	\$4,457.52
Black/African American (Non-Latino/a)	\$2,256.37	\$2,302.19	\$2,267.38
Latino/a	\$2,564.75	\$3,999.67	\$3,100.92

key resource for renters. Across the three counties of Los Angeles, San Bernardino, and Santa Clara, using a payday or title loan was a more popular choice than it has been in previous surveys HIP has administered in other localities.

Need for housing assistance remains high, with 84.7 percent, 82.2 percent and 86.6 percent of survey participants reporting needing money for housing expenses like rent, in Los Angeles, San Bernardino, and Santa Clara Counties, respectively (Table 10).

Renters across these three counties also faced challenges interacting with the California COVID-19 Rental Relief Program. More survey participants in Los Angeles County reported having issues accessing the program, with only 37.1 percent stating they had no challenges (Table 11). However, issues with internet access and lack of awareness of the hotline option were key program barriers across all three counties.

Across all survey participants and among participants in the top three counties, Latino/a households report having issues with internet access at slightly higher rates, while Asian respondents report challenges

Table 10. Expenses participants need assistance with

Need Financial Help With	Los Angeles	San Bernardino	Santa Clara
Childcare expenses	15.1%	17.0%	16.8%
Education expenses	14.7%	13.2%	14.0%
Fines and fees associated with the justice system	8.7%	8.5%	9.1%
Housing expenses (rent, mortgage, or security deposit)	84.7%	82.3%	86.6%
Medical expenses	23.7%	17.2%	24.7%
Monthly bills (phone, utilities, etc)	72.6%	77.2%	71.7%
Transportation expenses (car repair, bus pass, etc)	52.8%	58.7%	51.9%
Other	9.2%	8.5%	11.6%

around language barriers to higher degrees (see Table 12 on the following page). Survey responses also indicate that Latino/a renters are experiencing the greatest challenges around proving loss of income.

Table 11. Program barriers survey participants experienced

Program Barriers	All Survey Participants	Los Angeles	San Bernardino	Santa Clara
Could not reach the hotline	7.1%	5.8%	6.9%	7.2%
Issues with internet access	19.9%	16.4%	19.1%	17.8%
Language barriers	4.9%	4.5%	2.5%	6.6%
Not having income documents	14.9%	11.3%	14.0%	17.0%
Not having proof of loss of income	16.3%	13.1%	16.8%	18.3%
Proof of tenancy	7.1%	5.4%	5.1%	7.5%
Was not aware of hotline	20.8%	15.7%	22.8%	22.7%
Other	11.3%	8.9%	9.5%	11.4%
None of the above	43.2%	37.1%	45.0%	43.0%

Table 12. Program barriers across race and ethnicity

	Program Barrier								
	Could not reach hotline	Internet access	Language barriers	Income documents	Proof of loss of income	Proof of tenancy	Not aware of hotline	Other	None
Los Angeles									
White/Caucasian (Non-Latino/a)	6.5%	18.1%	2.8%	14.7%	15.1%	5.0%	19.5%	11.7%	46.6%
Asian/Pacific Islander (Non-Latino/a)	6.8%	14.3%	13.0%	10.4%	13.8%	5.8%	16.2%	9.4%	46.1%
Black/African American (Non-Latino/a)	7.1%	20.1%	0.5%	11.4%	14.8%	4.6%	17.8%	10.1%	49.2%
Latino/a	7.1%	22.3%	6.4%	14.5%	17.1%	8.2%	19.8%	10.0%	41.8%
San Bernardino									
White/Caucasian (Non-Latino/a)	6.8%	16.8%	1.2%	13.0%	19.9%	5.0%	21.7%	7.5%	47.8%
Asian/Pacific Islander (Non-Latino/a)	3.8%	17.3%	5.8%	11.5%	13.5%	7.7%	21.2%	7.7%	38.5%
Black/African American (Non-Latino/a)	5.9%	19.2%	--	15.5%	15.5%	4.6%	26.5%	10.5%	47.9%
Latino/a	6.9%	21.5%	4.2%	14.8%	17.8%	5.1%	22.7%	9.1%	40.5%
Santa Clara									
White/Caucasian (Non-Latino/a)	7.0%	16.9%	2.3%	16.4%	17.8%	6.1%	26.8%	15.0%	41.3%
Asian/Pacific Islander (Non-Latino/a)	9.4%	17.3%	12.9%	10.1%	12.2%	5.0%	20.1%	10.1%	51.1%
Black/African American (Non-Latino/a)	8.3%	13.1%	--	16.7%	20.2%	7.1%	23.8%	13.1%	46.4%
Latino/a	5.5%	19.3%	8.6%	20.5%	21.3%	10.4%	19.9%	9.5%	40.1%
All Survey Participants									
White/Caucasian (Non-Latino/a)	6.3%	18.7%	2.1%	15.1%	16.2%	6.7%	23.0%	11.8%	45.1%
Asian/Pacific Islander (Non-Latino/a)	7.6%	17.4%	10.9%	13.5%	14.7%	6.3%	18.9%	12.6%	42.4%
Black/African American (Non-Latino/a)	7.4%	20.6%	0.5%	14.0%	15.0%	5.6%	21.0%	10.1%	47.1%
Latino/a	7.2%	21.6%	7.1%	15.6%	17.9%	8.6%	19.8%	10.6%	40.4%

Conclusion

The State of California currently has the largest rent relief program in the country, which is reflective of the high level of need for rental assistance in the state. Thus far, the program has approved a significant share of the funds it was granted, but most of those funds have yet to be disbursed. We would expect that given these approval amounts, and improvements over time, that significant funds will be disbursed over the coming months. Further, given adjustments to the program with increased generosity of the amount and decreased burden in the application, we might expect the number of applicants as well as the overall volume of funds disbursed to increase.

However, given the tremendous scale of outstanding need, these resources cannot flow fast enough. According to some estimates, well over 130,000 households remain at risk of eviction in Los Angeles County alone. Further, even those households that have been assisted by the State's program have spent well over a year trading off on other essential goods and accumulating additional debts not reimbursable through public rental assistance. Since program parameters are established by the Treasury, it is outside of the purview of the State to adjust the program to cover such costs, unless direct-to-tenant assistance is increased.

This report is descriptive in nature and is meant to offer a snapshot of key program statistics. Going forward, the research team will be tracking fund disbursement, household outcomes, and the impact of rent relief on those outcomes over time. Further, the team is partnering with California State University, Long Beach to evaluate the impact of different outreach strategies on equitable program access and overall program performance. The results of these analyses will be featured in future reports.

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