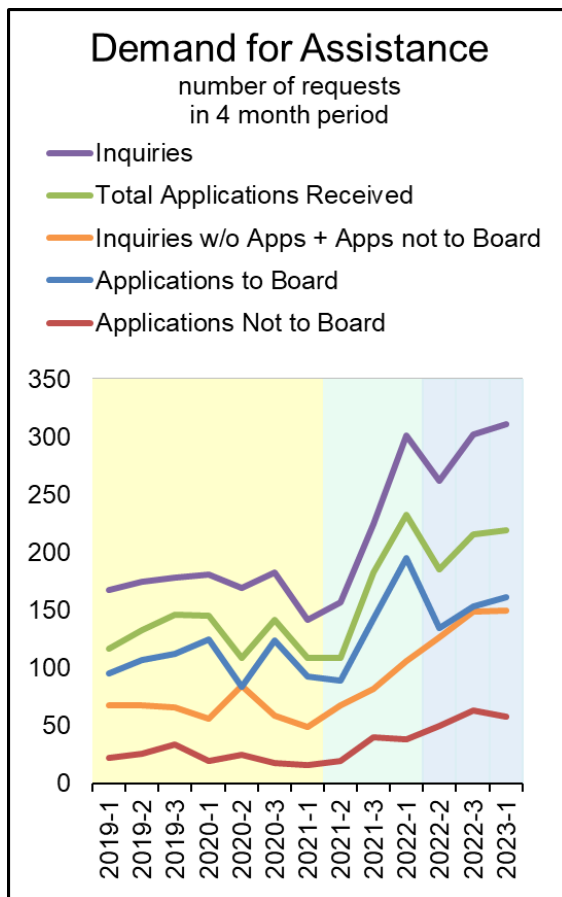




Report to the We Care General Meeting, May 18, 2023
 Emergency Financial Assistance Provided: January – April 2023
 Submitted by: Rex Cole, We Care Intake Coordinator

Overview. Low-income households in Benton County continue to recover from the financial impact of the COVID pandemic and are now also hammered by inflation and the rising cost of rent. Many more than ever before are coming to We Care seeking emergency assistance to help pay for their basic needs, or to face unforeseen extraordinary expenses they have no resources to cover. They risk utility shut-offs, evictions, homelessness. We Care continues to provide small grants of financial assistance that help many get through their immediate crisis and move towards a sustainable future. Unfortunately, donations have not kept pace with the rapidly increasing need. Although We Care continues to help many, there are many we are unable to help because of a lack of resources. This report describes We Care’s experience through the first four months of 2023, who we have helped, and how we have begun to adjust to the increased demand for financial help from neighbors struggling in our community.

The Need for Emergency Financial Assistance Continues to be High



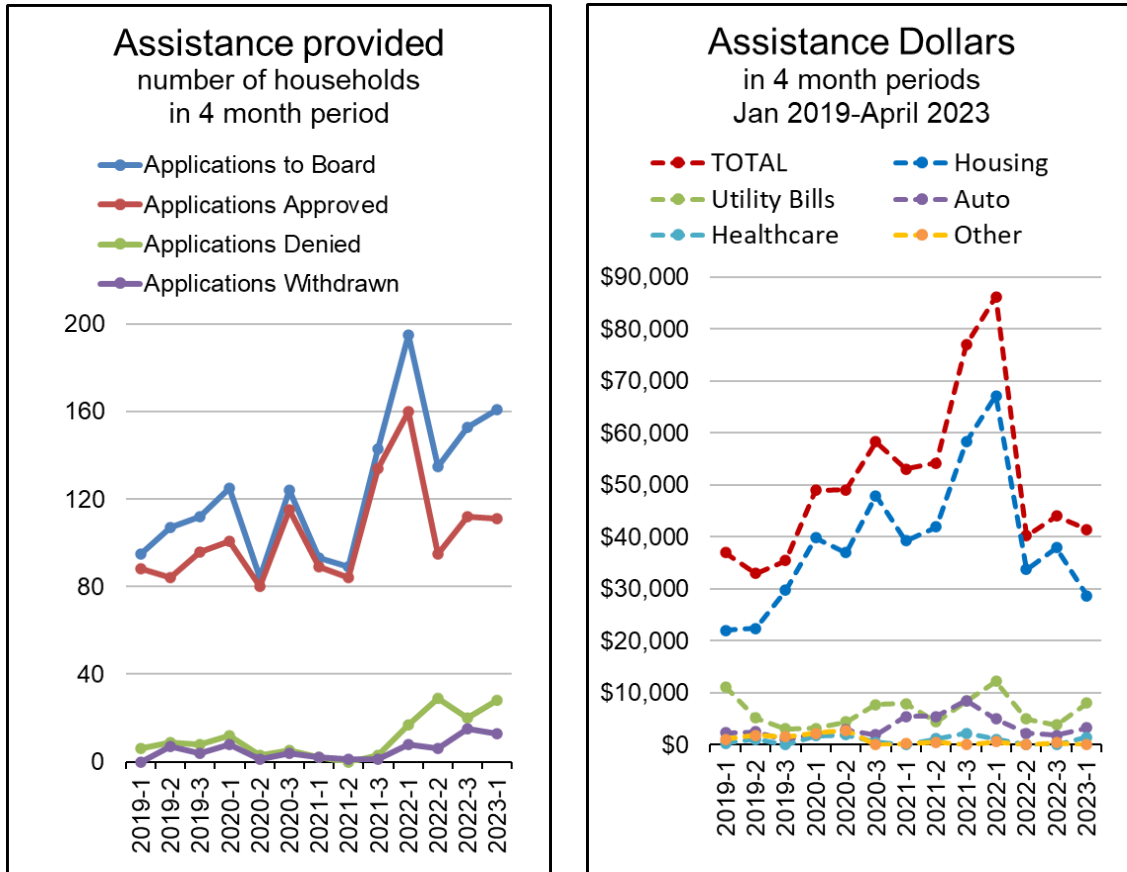
The graph to the left shows various indicators of the increased need for assistance, as recorded for each 4-month period beginning in January 2019 (e.g., 2019-1 = January through April of 2019). These include inquiries about assistance, applications received for assistance, and applications submitted to the We Care board after screening by We Care’s intake office.

The data indicate that from Jan. 2019 through Aug. 2021 (yellow background), We Care witnessed a fairly constant demand for emergency financial assistance. Then from Sept. 2021 through April of 2022 (green background), We Care experienced a dramatic increase in request, doubling the number of applications received. The elevated level of requests has persisted for the last 12 months (May 2022 - April 2023, blue background).

The dramatic increase in requests for assistance that began in Sept. 2021 likely arose from multiple factors, many related to the COVID pandemic. Moratoriums on evictions and utility shut-offs (put in place at the beginning of the pandemic) ended, leaving some with large bills to pay. An increased rate of inflation put extra financial pressure on low-

income households, and rents increased at a rate greater than inflation. Property managers became astute at sending their struggling tenants to We Care for rental assistance during the COVID pandemic, and those increased referrals have continued. COVID funds helped increase the number of case managers serving the homeless, increasing their referrals to We Care.

Assistance Provided has Decreased from the Peak level of a year ago.



The graphs above show the amount of assistance provided in terms of number of requests approved (left) and dollars approved (right), for each 4-month period over the last four years. In the graph on the left, the blue curve represents the requests received by the board, and the red curve represents the number of requests approved for assistance. It is notable that from May 2020 (2021-2) through Dec. 2021 (2021-3) the red line is only slightly below the blue line, indicating that almost all of the requests were approved. This was enabled by an outpouring of donations to help those suffering financial hardship because of the pandemic. In the period from Jan. 2022 (2022-1) to Apr. 2023 (2022-3) donations fell, and this resulted in a widening gap between the number of requests received and the number We Care was able to fund. There is a corresponding increase in the number of requests denied, or withdrawn by the applicants when We Care wasn't able to deliver. In the Jan.-April 2023 period, 161 requests were reviewed by the board, and 111 were approved for assistance. Twenty-eight requests were denied.

The graph on the right shows the total dollars of assistance provided in each 4-month period (dotted red curve), as well as the amount provided in various assistance categories. Rental assistance (dotted blue curve) continues to be the dominant form of assistance provided. There was a peak in the dollar amount of total assistance granted, \$86,109, for the Jan-Apr period (2022-1) last year. Since that peak there was a dramatic drop in dollars of assistance provided. This was due to the decrease in We Care's funds available from donations and grants. The carryover from the large amount of donations received during COVID had run out. A fairly steady amount of assistance has been provided for the last three 4-month periods, and \$41,482 was distributed over Jan-Apr 2023. Expenses (predominantly direct client assistance) have now been brought into balance with a more limited income, and We Care has returned to sustainability.

Who We Care Helped

TABLE 1. Data on Requests Approved – January through April			
	2019	2022	2023
Households approved for assistance	88	160	111
Adults	108	211	160
Children	74	131	136
Families with Children	33 (37.5%)	66 (41.3%)	60 (54.1%)
Households include a person with a disability	17 (19.3%)	29 (18.1%)	30 (27.0%)
COVID-19 related financial emergency	0	36	10
Households in transition	40	43	25
Households supported by a HUD voucher	8	14	17

While managing with 51% less money for assistance compared to the previous year, We Care stretched the money it had to cover as many needs as possible. Assistance was provided to 111 households in the first four months of 2023. Not everyone who needed and requested assistance could be helped, and We Care had to focus on the most vulnerable of the households. This is evident by the high percentage of households assisted that were considered particularly vulnerable, including families with children (54% of households assisted) or including a person with a disability (27% of households assisted). In addition to assisting households struggling to meet basic needs, We Care also provided assistance to 25 households in transition: out of homelessness (14 households), escaping domestic violence (5), in substance abuse recovery (5), or from the criminal justice system (1). We Care serves households in communities throughout Benton County, and in the Jan-Apr 2023 reporting period assistance was provided to people in Corvallis (99 households), Philomath (7), Adair Village (2), Blodgett (2), and Monroe (1).

We Care continued to Target Low-Income Households

We Care published a detailed report in June 2019 evaluating the poverty statistics for Benton County and for We Care assistance recipients during the period of May 2018 – April 2019. Numerous measures of poverty were utilized including: (1) the Federal Poverty Guidelines, (2) Low Income definitions used by HUD which compare incomes to the local median income, and (3) Housing Cost Burden as defined by the U.S. Census Bureau. A comparison of the data from the January – April period in 2019 compared with current data for the same period in 2023 is shown in Table 2.

The data indicate that those receiving We Care assistance continue to be overwhelmingly from low-income households. Those having less income than 200% of the federal poverty guideline (a criteria for receiving SNAP benefits, and Oregon employment-related childcare assistance) comprise 96% of our 2023 households assisted. Seventy-two percent of households assisted in 2023 are considered to have extremely low income (0-30% of the median household income for Benton Co.), a slight increase in the percentage compared to 2019. Most notable are the number of households We Care assisted which are considered severely burdened by the cost of housing. This group has grown from 45.3% of household assisted in 2019 to 63.5% in 2023. These low-income households We Care serves do not have the resources to face unexpected financial emergencies, and when the need arises they turn to We Care for a lifeline.

TABLE 2. Low Income Statistics for We Care assistance recipient households (Jan – Apr)	2019		2023	
	Count	Percent	Count	Percent
<i>Federal Poverty Guideline</i>				
Income < 100% Poverty Guideline	65	73.0%	70	63.1%
Income < 200% Poverty Guideline	89	100.0%	107	96.4%
<i>Income (Relative to local Median Household Income)</i>				
Low income (<80% MHI)	89	100.0%	111	100.0%
Very Low income (<50% MHI)	88	98.9%	107	96.4%
Extremely Low income (0-30% MHI)	60	67.4%	80	72.1%
<i>Housing Cost Burden (omitting cases w/HUD vouchers)</i>				
Burdened (Housing > 30% expendible income)	64	85.3%	83	86.5%
Moderately Burdened (Housing = 30-50% inc.)	30	40.0%	22	22.9%
Severely Burdened (Housing > 50% income)	34	45.3%	61	63.5%

Adapting to an increased need for emergency financial assistance in Benton Co.

In the first four-months of 2023, as a culmination of previous work, We Care put into place a number of measures to better adapt to the tremendous increase in need for financial assistance it was witnessing. The overwhelmed all-volunteer intake staff was reinforced by replacing the volunteer intake coordinator with a hired employee, and by recruiting three new intake volunteers. Three additional members were added to the We Care board to bolster efforts of grant writing and communication with the larger community. Plans were begun to find a larger office space to accommodate our increased office staff, an effort made more urgent by COI’s need to reclaim the office they had generously donated to We Care for the past 5 years.

As previously mentioned, We Care board was forced to reduce the total amount of assistance provided each week to better match donation and grant income. It was also necessary to reduce the average amount of assistance provided per household. From Jan-Apr 2023 We Care provided (on average) \$374 per household, significantly reduced from the peak average of \$575 per household provided during May-Aug 2021, and even less than the \$402 provided in Jan-Apr 2019. This decrease comes at a time of increased inflation and the dramatically rising rents in Benton County. From 2019 to 2023, the cumulative rate of inflation was 18.7% and the cumulative rate of local rent increase was 33.9%. In such an economy, our reduced assistance may have even less impact on restoring struggling families to sustainability. Still, we are doing the best with what we have been given, and meeting with some success, as this thankyou note attests:

I would like to thank you for your assistance paying rent recently. Thanks to your help, my wife and I were able to get by. Last week I accepted a job offer, and my wife has had a few promising interviews. Between such progress toward stable gainful employment, upcoming seasonal work, and anticipated educational financial resources, I strongly believe we have achieved a sustainable financial security that will bridge the gap between where we are and greater levels of success as a family. Thank you again for helping us bridge the gap.
T. B., First quarter 2023