

Report to the We Care General Meeting, September 15, 2022 Emergency Financial Assistance Provided: January – August 2022 Submitted by: Rex Cole, We Care Intake Coordinator

SUMMARY

The COVID pandemic has had a devastating and disproportionate impact on the low-income families that We Care serves. While society at large appears to be recovering from the pandemic, the challenges faced by those in poverty continue. During 2022, many COVID-related government financial assistance programs, as well as moratoriums on evictions and utility shut-offs, came to an end. Consequently, a record number of Benton County residents turned to We Care for financial assistance. Neighbors facing a constant struggle to meet their most basic needs came to We Care in crises, and We Care responded by providing a record amount of assistance. Unfortunately, donations upon which our assistance depends have not kept pace with the increased number of requests. We Care has been struggling to spread what we have been given by our generous donors to as many of the neediest households as we can. Some requests were beyond our capacity to help. The increased volume of requests has also placed enormous stress on We Care's intake volunteers and board. The We Care board is considering changes to make our organization more sustainable, and better able to help those in financial distress.

WHO WAS ASSISTED?

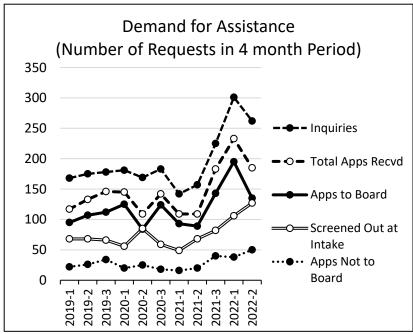
In the first eight months of 2022 the number of inquiries and applications received, and the number of applications reviewed by the board increased by over 80% compared to the same period in the previous year.

From these requests, the number of households assisted increased by 47% to 255, compared to the previous year.

Unfortunately, there was also a dramatic increase in the number of requests that had to be denied: 46 in 2022 compared to only 2 in 2021.

TABLE 1	Year-to-Date January - August		Percent
	2021	2022	Increase
Assistance inquiries received	299	563	88%
Assistance applications received	218	418	92%
Applications reviewed by board	182	330	81%
Total households assisted	173	255	47%
Households denied assistance	2	46	2200%
Applications withdrawn	6	17	183%
Households with disability assisted	51	52	2%
Households with children assisted	87	109	25%
Number of children assisted	171	242	42%
Number of adults assisted	231	342	48%

The 255 households assisted were in Corvallis (224), Philomath (20), and Monroe (4), North Albany (3), Blodgett (2), Alsea (1), and Adair Village (1). One hundred and nine of the approved requests were for families with children, and a total of 242 children were in the assisted families. Fifty-two of the households assisted included a member with a disability. The financial difficulties of 41 of the assisted households were directly related to COVID-19. In Sixty-three of the households, We Care assistance facilitated the household to make a major transition: out of substance abuse (27 households), homelessness (23), domestic violence (12), the criminal justice system (1), or aided a refugee family (2).



How has the need for assistance changed over the past few years?

To the left is a plot over various measures of demand for each 4-month period beginning in 2019. (For example, 2019-1 = Jan.-Apr. 2019)

Demand for assistance remained fairly constant **until** the last 3 data points (Sep 2021-Aug 2022), when the number of inquiries, the total applications received, and the number of applications reviewed by the board spiked, with numbers that were double those seen in May-August of 2021. This increase is coincident with the end of many government assistance programs and moratoriums on evictions

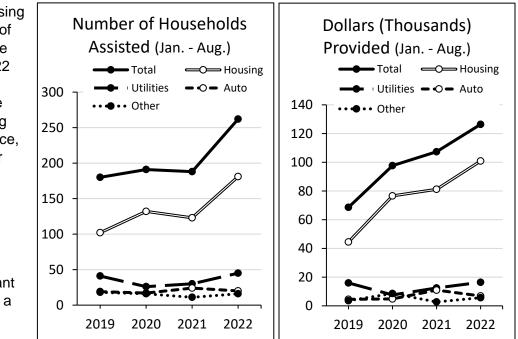
and utility shut-offs that were instituted during the onset of the COVID pandemic.

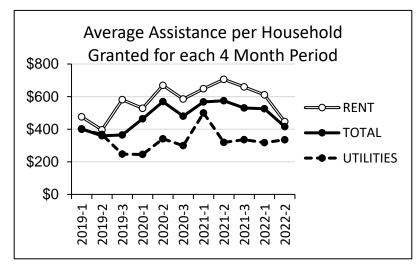
The recent increased need for assistance strained We Care's resources, and capacity to help. In May 2022 the limit on the total amount of assistance budgeted for allocation each week was reduced from \$4000 to \$2000, and the target limit on assistance per household was reduced from \$1000 to \$500. We Care made adjustments in its screening process and the types of assistance it could provide, in order to maximize number of people that could be helped with our more limited resources. And while a record number of households (255) were assisted so far in 2022 (January-August), there was also a record number of requests that had to be denied (46) by the We Care board.

WHAT ASSISTANCE WAS PROVIDED?

Rental assistance for housing is the most common type of assistance provided by We Care. For Jan.- Aug. 2022 We Care provided more rental and total assistance than ever before, providing \$126,230 of total assistance, of which \$100,855 was for housing.

Assistance for utility bills, transportation (auto), and other needs (storage, healthcare, misc.) has remained relatively constant over the years, but now is a lower percentage of the overall assistance given.





The average amount of assistance needed to help a low-income household out of a financial crisis has increased over the years, largely coincident with the rising cost of rent for housing. During the pandemic many people lost jobs or income. Rather than needing help with just part of the rent, households needed help paying the entire rent. The average amount of any type of assistance given rose during 2020 and 2021 to \$500-\$600, while the average rental assistance provided was \$600-\$700.

In May through August 2022, when donation income was not covering the increased demand for assistance, We Care reduced the average overall assistance provided to about \$400, and the average amount of rental assistance provided to about \$450. We Care focuses on those cases where a contribution of \$500 or less will lead to a resolution of the problem at hand, and to long-term sustainability. \$500 is a serious limitation, given that the typical rents in our area are well over \$1000.

INTERAGENCY COLLABORATION

We Care facilitated development of an interagency collaborative referral process that allows us to address the larger needs of some families. In select cases, two or more agencies combine contributions towards a financial need that we would be unable to fund on our own. All our partner agencies are stretched by increased requests for assistance, so there are limits to this approach. Nevertheless, We Care called upon these other agencies to contribute in 60 cases during the January-August 2022 period. In these 60 cases, We Care contributed an average of \$519 per household, which was combined with contributions from Vina Moses (in 46 cases with an average contribution of \$242), St. Vincent de Paul (44 cases, average contribution \$213), St. Mary's Church (27 cases, average contribution \$191), and Casa Latinos Unidos (3 cases, average contribution \$417). Overall, the household average of \$519 from We Care, when combined with the assistance from our partner agencies, was able to provide an average of \$968 for the 60 households assisted by this interagency collaboration.

LOVING OUR NEIGHBORS

Statistics fail to capture the personal experience of those needing help. Our clients are typically struggling to meet their most basic needs, and then they are hammered by an unexpected emergency (loss of job, sudden illness, domestic violence, etc.) that sends their financial well-being into a dose-dive. They lack savings and family resources to help, and they are often thrown into a hair-on-fire panic about what to do. They fear eviction and homelessness, and trying to care for children without electricity and water. Some feel embarrassed by their situation and the need to ask strangers for help. Some become angry with the employers, government social service programs, and all who have let them down. Many become depressed and hopeless after every known resource has turned them down. We would all have the same range of feelings under similar circumstances. Their difficulties bring them to a dark emotional place, and to We Care for help. We Care offers a flicker of hope, and our small amount of financial assistance sometimes transforms overwhelming stress into a moment of thankfulness:

Thank you, thank you for all your help. I appreciate you always being kind and respectful of me. -M.B. I want you to know that you guys are amazing and God bless for all that you do to help people and my family. -S.E. (Both quotes from Summer 2022)