



Report to the We Care General Meeting, January 19, 2023  
 Emergency Financial Assistance Provided: January – December 2022  
 Submitted by: Rex Cole, We Care Intake Coordinator

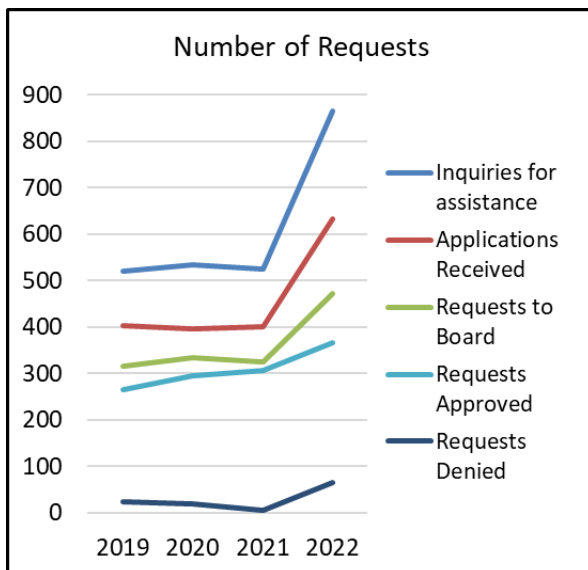
**SUMMARY**

The year 2022 brought a record number of Benton County residents to We Care for emergency financial assistance. Those We Care serves face poverty and a constant struggle to meet their most basic needs. Unfortunately, donations upon which We Care’s assistance depends have not kept pace with the increased number of requests. So, we enter the new year both thankful to our donors and volunteers for all those we have been able to assist, and at the same time mournful for those we have not been able to help. This report reviews our experience of the past year and provides some perspective that may prove helpful in facing the challenges that lie ahead.

**A. Dramatic Increased Need for Assistance Experienced in 2022**

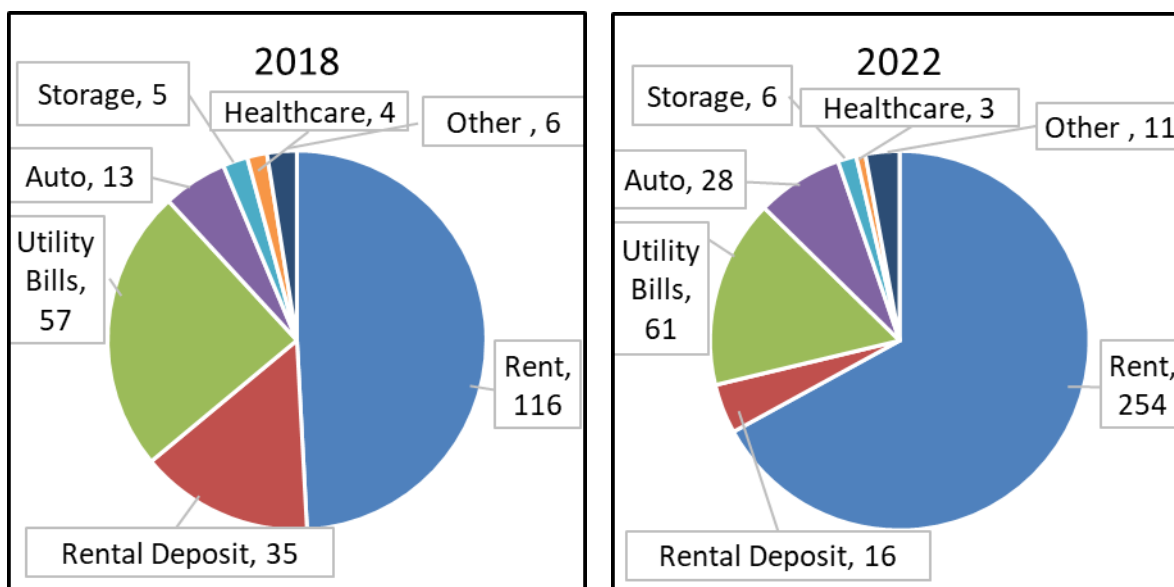
TABLE 1	Year				Percent Increase '21 to '22
	2019	2020	2021	2022	
Assistance inquiries received	521	533	524	<b>865</b>	65%
Assistance applications received	327	396	401	<b>634</b>	58%
Applications reviewed by board	258	333	325	<b>471</b>	45%
Total households assisted	245	296	307	<b>367</b>	20%
Households denied assistance	23	20	5	<b>66</b>	1220%
Households with disability assisted	65	65	68	<b>79</b>	16%
Households with children assisted	123	154	141	<b>162</b>	15%
Number of children assisted	266	353	288	<b>356</b>	24%
Number of adults assisted	323	406	407	<b>494</b>	21%

In 2022 the number of inquiries received, applications received, and applications reviewed by the board increased by over 45% compared to the previous year. From these requests, the number of households assisted increased by 20% to 367, compared to 2021. Unfortunately, there was also a dramatic increase in the number of requests that had to be denied by the board: 66 in 2022 compared to only 5 in 2021.



The 367 households assisted were in Corvallis (325), Philomath (24), and Monroe (6), North Albany (6), Blodgett (2), Alsea (1), and Adair Village (3). One hundred and sixty-two of the approved requests were for families with children, and a total of 356 children were in the assisted families. Seventy-nine of the households assisted included a member with a disability. The financial difficulties of 51 of the assisted households were directly related to COVID-19 in 2022, compared to 71 households in 2021. In ninety-three of the households, We Care assistance helped the household make a major transition: out of homelessness (35 households), substance abuse (34), domestic violence (21), the criminal justice system (2), or aided a refugee family (1).

**B. Rental Assistance Continues to be the Most Predominant Need**



The cost of housing continues to be a great challenge to low-income households, and help with rent and rental deposits accounts for the majority of assistance provided by We Care. The number of households assisted with their rent more than doubled in 2022, compared to 2018. This trend is likely fueled by rising rents and inflation’s impact on other household costs. Families living paycheck-to-paycheck have no discretionary funds in their budgets to absorb such increased costs, or unexpected emergencies. While struggling to meet their basic needs, the high cost of rent becomes the biggest challenge, and a primary source of stress. Finding an eviction notice posted on their doors is a trauma many fear.

**C. We Care Assistance Continues to Target Low-Income Households Struggling with Poverty.**

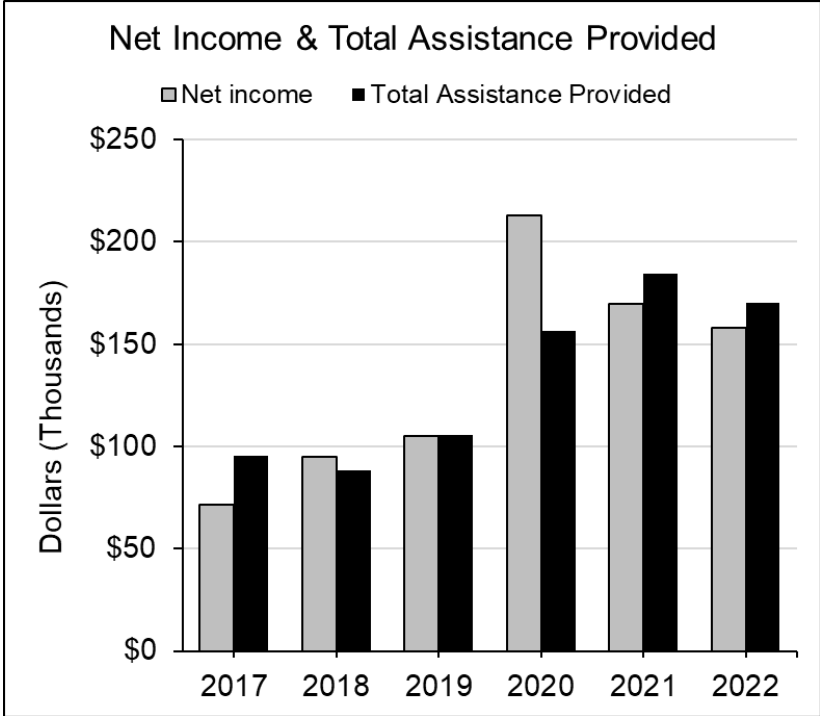
We Care previously determined (May 2018-April 2019) that its assistance was targeting those struggling with poverty. With the current dramatic rise in assistance requests, the question arises, “Are we still targeting those most in need?” Several measures of low-income status and poverty are reported for Benton County by the U.S. Census Bureau, most recently for 2021. These measures were applied to households We Care assisted in 2022, and compared to our previous analysis.

TABLE 2	BENTON COUNTY HOUSEHOLDS				Increased Number of Households 2018→2021	WE CARE HOUSEHOLDS			
	2018		2021			May2018-Apr2019		2022	
	Number	Percent	Number	Percent		Number	Percent	Number	Percent
Households Below Federal Poverty Guideline	1310	6.3%	1534	7.2%	224	107	71%	253	69%
HUD - Very Low Income (<50% median income)	10224	28.8%	10,501	26.7%	277	235	90%	347	95%
HUD -Extremely Low Income (< 30% median)	5388	15.2%	7207	18.3%	1819	174	67%	298	81%
Excessively Burdened by Housing Cost (Renters) (Rent >30% Income)	7853	56.8%	10016	57.2%	2163	207	89%	309	89%

By four measures of low-income status, the 2021 U.S. Census Bureau data indicates that the financially struggling population in Benton County has not changed much as a percent of the total population, but the number of households now struggling has increased since 2018. An analysis of the households assisted by We Care indicates that compared to 2018-2019, a higher percentage of our clients are now in the very-low (95%) or extremely-low (81%) income categories, while the percentage of those below the federal poverty guidelines (69%) and those excessively burdened by rent (89%) remain high.

**D. Income (Donations and Grants) to We Care have not kept up with the Demand for Assistance**

Income from donations, grants, and distributions from foundations did not keep pace with the dramatic increase in demand for assistance in 2022. We Care makes good use of the donations it receives, spending less than 2% of total income on administrative expenses in recent years (1.8% in 2022). Some donations are made specifically to our foundation funds, and are not immediately available for direct assistance (averaging 2.6% of income in recent years). Net income (total income minus administrative expenses and minus donations designated for the foundations) provides a measure of the funds the We Care board has to work with in providing assistance each year.

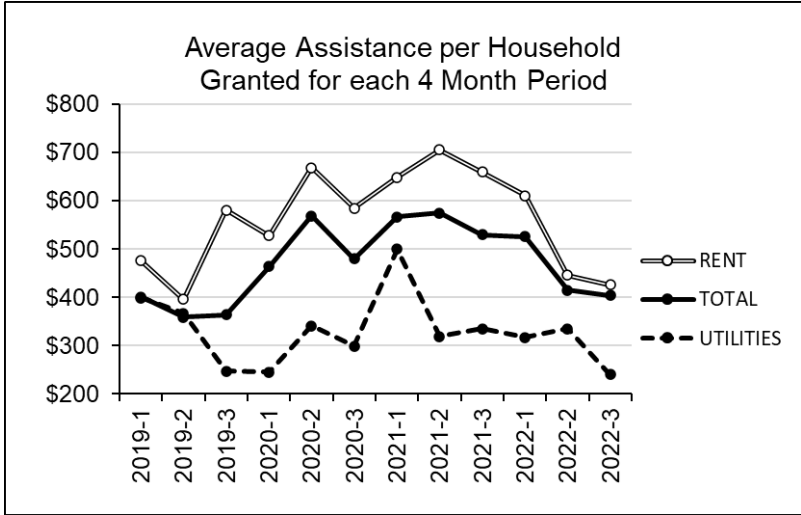


As shown in the graph to the left, We Care experienced a large increase in net income in 2020 due to generosity of our community towards low-income households hit particularly hard by the COVID pandemic. In 2021 and 2022, that net income dropped, but remained about 50% higher than in pre-pandemic years. Utilizing carry-over revenue from 2020, We Care provided a total of \$170,427 assistance in 2022, which was more than the net income of \$154,890 received.

Remarkably, while the total (dollar) assistance provided by We Care dropped by 7.5% from 2021 to 2022, the number of households assisted increased by 16.3%. How We Care managed to help more households with less income is discussed below.

**E. The Amount of Assistance We Care was able to provide per household was reduced in 2022.**

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 2022, when donation income was not covering the increased demand for assistance, We Care had to reduce the average assistance provided per household to about \$400, and the average amount of rental assistance provided to about \$450. We Care now focuses on those cases where a contribution of \$500 or less will lead to a resolution of the financial crisis, and to long-term sustainability. \$500 is a serious limitation, given that the typical rents in our area are well over \$1000.

**F. Collaboration helped We Care cover some Larger Requests for Assistance**

In 2020, in the face of the COVID pandemic, We Care helped form a collaborative network of agencies that could pool resources to meet some of the requests for larger amounts of assistance that we were anticipating. In 2022, that collaboration helped meet the needs of 85 households. On average, We Care contributed \$486 to these households, assisted by contributions from 1-4 other agencies, to add an average of \$450 to the assistance provided. In other words, collaboration helped us provide an average of \$936 of assistance to 85 households, assistance that none of our agencies could afford on our own.

	TOTAL	AVERAGE
Assistance provided by We Care	\$ 41,314	\$ 486
Assistance provided by Other Agencies*	\$ 38,224	\$ 450
Total assistance provided to households	\$ 79,538	\$ 936
* Other agencies		
	Cases	Contribution
Vina Moses	65	\$ 15,887
St. Vincent de Paul	64	\$ 13,916
St. Mary's Church	35	\$ 6,465
Casa Latinos Unidos	5	\$ 1,955

**G. We Care helps households preserve their HUD vouchers to maintain housing stability**

The U.S. Department of Housing and Urban Development (HUD) issues a limited number of rent vouchers to help qualifying low-income households obtain and maintain housing stability. The waiting list to be considered for a HUD voucher is 2-3 years. Once obtained, the voucher pays a portion of the monthly rent based upon the household composition and income, and HUD makes this contribution towards the rent monthly for as long as the household qualifies. However, if the household doesn't pay their portion of the HUD-assisted rent, or if they fail to abide by their arrangement with the landlord (for example, by failing to pay utility bills), they can lose their HUD voucher. To regain it, they have to move to the back of the three-year waiting line.

People with HUD vouchers still face financial emergencies, and those emergencies can lead to an inability to pay their portion of their HUD assisted rent, the loss of the HUD voucher, and the loss of their housing. The one-time assistance provided by We Care is often all that is needed to prevent this. In 2022 We Care assisted 46 households with HUD vouchers. The average rent for these households was \$1149. On average, HUD vouchers paid \$910 of this rent, and the household paid \$239. When these households faced a financial crisis, We Care was able to get them through the crisis by providing an average of \$357 of assistance. Without that \$357 of assistance helping to preserve a HUD voucher, the household would in the course of a year have to pay \$10,920 more towards their rent. This is an unaffordable burden to most households receiving HUD voucher, and would most likely lead to loss of housing, and the benefits to health and well-being associated with prolonged housing stability.

**H. Intake Volunteers Screened Requests to meet Priorities of the We Care Board**

In 2022, 471 requests for assistance were presented to the We Care board for consideration. An additional 381 requests, the highest number ever, were screened out by We Care's intake volunteers and were never seen by the board. Our intake office tracks these "screened out" requests to monitor the intake process, to assess the overall demand for assistance in our community, and to assure that intake volunteers are maintaining We Care policies.

Of the 381 requests not reviewed by the board, 151 were requests that came in the form of phone or email inquiries only, i.e., applications were not filed. The remaining 230 requests were made with applications, which may or may not have been preceded by a phone inquiry. The data is presented in Table 4 on the following page.

TABLE 4. Requests for Assistance received but not presented to the We Care Board in 2022							
		Applications Filed		Applications Not Filed		Total Requests	
Total Number of Requests <b>NOT</b> to Board		151		230		381	
Reason	Need is not covered by We Care*	44	29.1%	74	33.0%	120	31.5%
	Application not (fully) completed	46	30.5%	71	30.9%	117	30.7%
	Not a Benton Co. resident	14	9.3%	65	28.3%	79	20.7%
	Referral met need	21	13.9%	18	7.8%	39	10.2%
	Application withdrawn	26	17.2%	0	0.0%	26	6.8%
* hotel or gas vouchers, extremely large expenses, non-financial need, non-emergency expenses.							

Overall, requests were not advanced for consideration by the board when: the applicant did not reside in Benton County (20.7% of the requests not advanced), We Care made a referral that met the need (10.2%), or the applicant withdrew their application after identifying another resource on their own (6.8%). Another 30.7% of initial requests were not advanced to the board when the applications were not fully completed. In some of these cases, an application was never submitted, even though a phone conversation indicated they would likely qualify for We Care assistance. In other cases, the application was submitted but the applicant declined to provide all the required information, documentation, or undergo the required interview.

The most common reason initial requests were not advanced to the board was because the request was for a need that is not covered by We Care. In this category are requests for hotel or gas vouchers (37 requests), requests for large amounts of past-due rent spanning many months (35 requests mostly in the range of \$2,000 to \$16,000), and 48 miscellaneous requests that are non-financial or non-emergency in nature. There were also 13 requests for immediate assistance that could not wait for the normal We Care application process. When possible, these urgent requests were referred to other agencies who could more quickly respond. Overall, this data supports the conclusions that there is an increased need for financial assistance in our community, the We Care intake process for screening requests is functioning well, and intake volunteers are following the screening guidelines set by the We Care board.

**I. We Care serves to share the compassion of our donors to neighbors in need**

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 nose-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! You guys have helped me at my lowest points over the years with the help, and comforting and understanding words. Wonderful suggestions that have saved my life. I feel happy that hopefully, my goal of becoming self-sufficient will become a reality. C.W. Fall 2022*