

Stabilizing Renters Is Key to Equitable Recovery

Preventing Eviction and Indebtedness in the Bay Area

Four in 10 Bay Area residents are renters, including the majority of Black, Latinx, Native American, and multiracial residents. Many were already facing a crisis due to soaring rents before the pandemic, and they have been hit hard by the virus and its economic impacts. Without eviction protection, debt relief, and financial support, Covid-impacted renters will be left behind as the region begins on a road to recovery — deepening existing inequities. These protections are economic and public health necessities.

Despite the recovery, many Bay Area families are struggling economically. With little to no savings, they face mounting debt and the risk of eviction and homelessness.

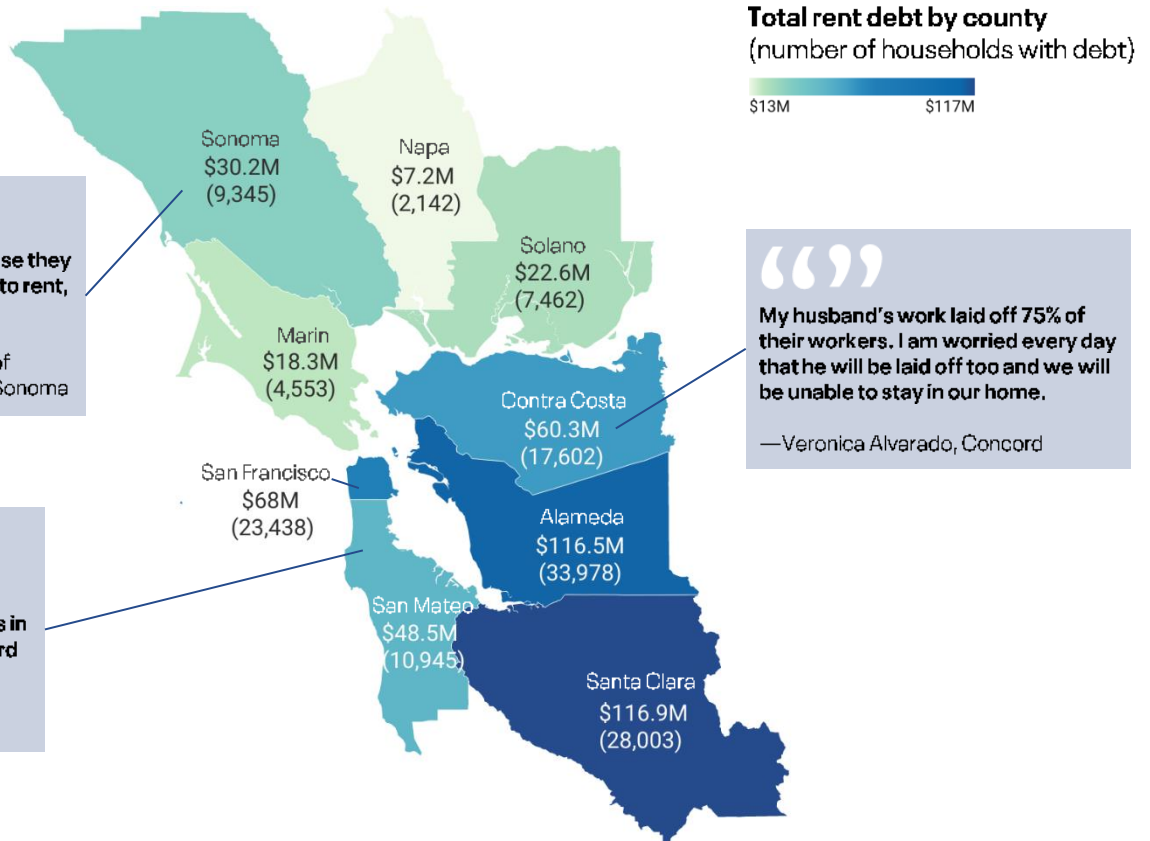
137,500

households were behind on rent in January: 11% of all renter households.

\$488M

estimated rent debt for households, approximately \$3,600 per household.

Many families are behind on rent and are being forced to make difficult choices between meeting their basic needs and paying for housing.



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Families don't have food because they are putting all of their earnings to rent, to avoid the risk of eviction.

— Ezequiel Guzmán, President of Latinos Unidos del Condado de Sonoma

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It's been a struggle to pay rent since I was laid off both my jobs in April. My family has worked hard to stay in our apartment.

— Pablo Rubio, Daly City

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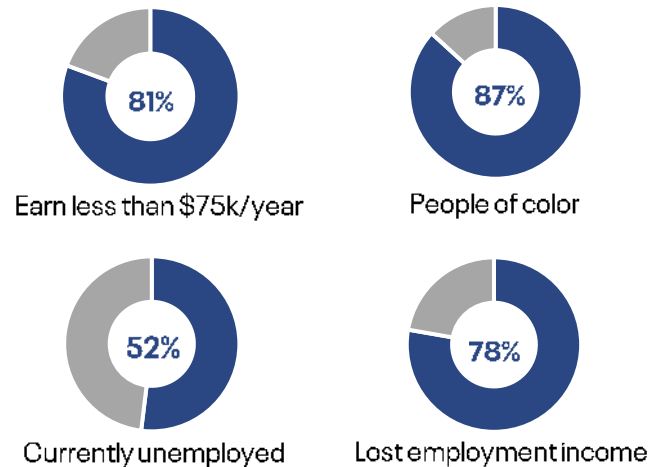
My husband's work laid off 75% of their workers. I am worried every day that he will be laid off too and we will be unable to stay in our home.

— Veronica Alvarado, Concord

Those behind on rent are overwhelmingly households that have experienced job and income losses during the pandemic.

Characteristics of renters behind on rent, Jan – Feb 2021

Rent debt is a significant equity issue, predominately affecting renters with low incomes and renters of color. 81 percent of renters behind on rent earn less than \$75,000, while only 6 percent of renters with incomes of \$75,000 or more are behind on rent.

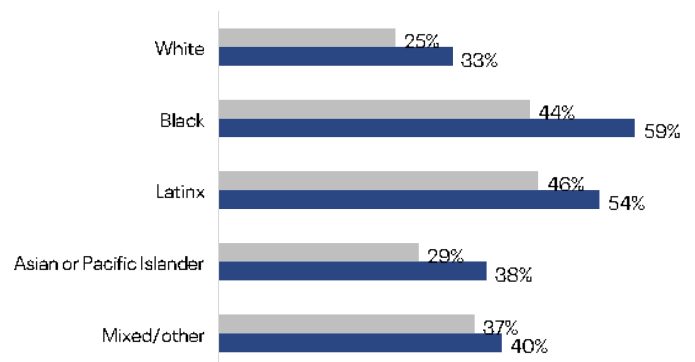


Renters of color, especially women, were already housing insecure before the pandemic, making them more vulnerable to eviction and indebtedness.

Share of Bay Area renters that are both rent burdened* and economically insecure**

- Male
- Female

Over half of renter households headed by Black or Latina women were rent burdened and economically insecure before the pandemic.



The Bay Area can only thrive if its renters thrive. Protect renters with these key strategies:

1) Local governments need to enact strong eviction moratoria and rent freezes; provide rental assistance/debt relief and legal services for low-income renters; pass just cause eviction protections and rent control; and create rent and eviction registries to evaluate current policies and ensure equity.

- 2) California** needs a moratorium that lasts for the duration of the pandemic and recovery; debt relief that reaches every struggling tenant; and an inclusive process that provides a seat at the table for those most impacted. Local municipalities' authority to pass stronger eviction and debt protection should be preserved.
- 3) The federal government** needs to extend and expand the eviction moratorium; provide rent debt relief targeted to the highest-need households; and extend expanded unemployment and other emergency assistance benefits to all workers who need them.

The **Bay Area Equity Atlas** is a partnership between the San Francisco Foundation, PolicyLink, and the USC Equity Research Institute (ERI). www.bayareaequityatlas.org.

Sources and notes: 2019 5-Year data from the American Community Survey Integrated Public Use Microdata Series Week 23 - 25 Census Household Pulse Survey; Community Housing Improvement Program; Research Institute for Housing America. The share of renters that are both rent burdened and economically insecure refers to renter-occupied

households, and the data by race and gender is determined by the race and gender of the household head. Latinx include people of Hispanic origin of any race and all other groups exclude people of Hispanic origin. *Rent-burdened is defined as spending more than 30 percent of income on housing costs. **Economic insecurity is defined as below 350 percent of the federal poverty line, or about \$87,000 for a family of four or \$44,000 for a single individual. Last updated March 15, 2021. See the methodology at: <http://picylk.org/stateevictionrisk2021>

County	Renter HH Behind on Rent	Rent Debt per HH	Total Rent Debt (Millions)	LI Renter HH Behind on Rent	Rent Debt per LI HH	Total LI Rent Debt (Millions)
Alameda	33,978	\$3,428	\$116.5	21,454	\$2,928	\$62.8
Contra Costa	17,602	\$3,424	\$60.3	10,958	\$2,928	\$32.1
Marin	4,553	\$4,010	\$18.3	2,828	\$3,660	\$10.4
Napa	2,142	\$3,356	\$7.2	1,430	\$2,928	\$4.2
San Francisco	23,438	\$2,900	\$68.0	15,533	\$2,147	\$33.4
San Mateo	10,945	\$4,432	\$48.5	6,143	\$3,904	\$24.0
Santa Clara	28,003	\$4,173	\$116.9	16,677	\$3,416	\$57.0
Solano	7,462	\$3,031	\$22.6	5,201	\$2,684	\$14.0
Sonoma	9,345	\$3,228	\$30.2	6,375	\$2,928	\$18.7
Nine County Bay Area	137,469	\$3,552	\$488.3	86,600	\$2,960	\$256.4

HH: Household

LI: Low-income (<\$50,000)