



Renters and Rental Market Crisis Working Group

Note to participants:

Please keep your camera turned off until the facilitated discussion



Wednesday, July 15, 2020

Renters and Rental Market Crisis Working Group



COVID-19 AND RACIAL DISPARITIES IN RENTAL HOUSING

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A look at the numbers before COVID-19

People of color are disproportionately renters

Share of Renters and Their Financial Status, by Race or Ethnicity

	White	Black	Hispanic	Asian
Renter share	27.8%	58.3%	52.5%	40.5%
Median income	\$43,000	\$30,000	\$39,000	\$58,500
Median liquid assets	\$9,000	\$1,600	\$2,808	\$9,300
Unemployment rate	4.1%	7.2%	4.4%	3.1%

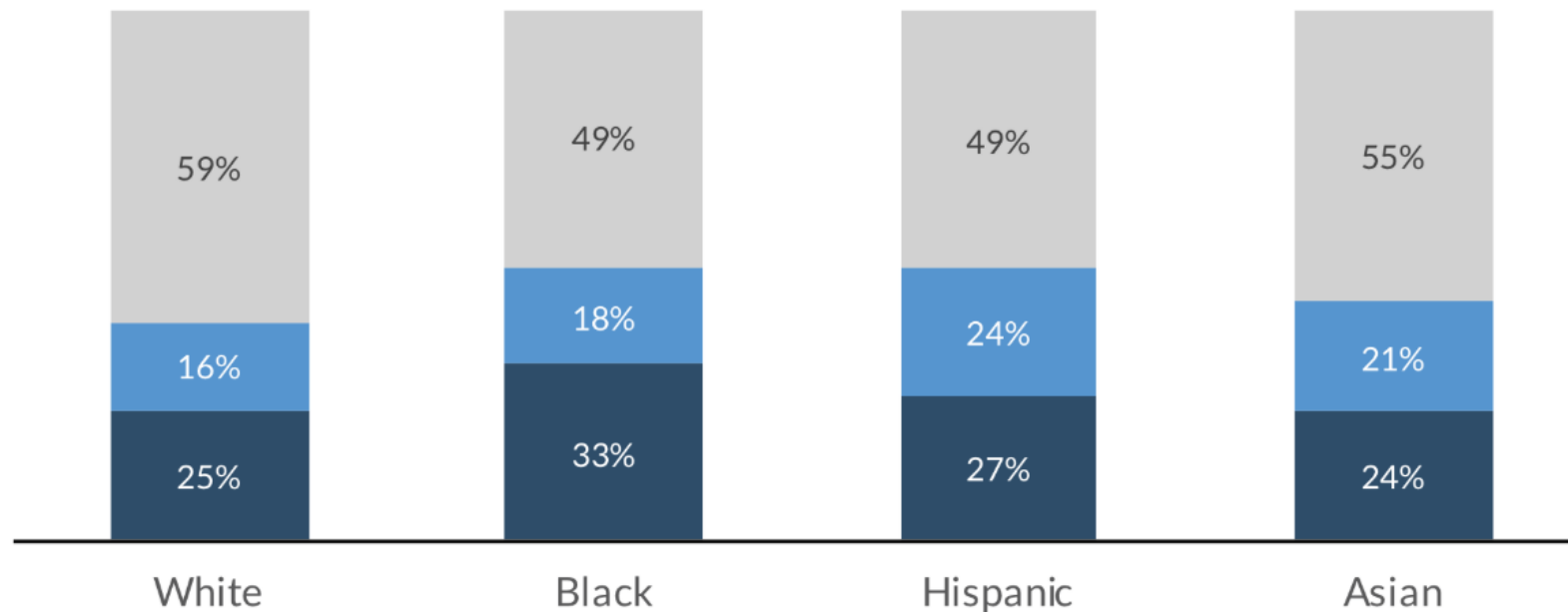
Sources: 2018 American Community Survey and 2019 US Financial Health Pulse data.

And are more likely to have difficulty paying rent

Do You Experience Difficulty Paying Rent?

By race or ethnicity

■ Often or sometimes ■ Rarely ■ Never



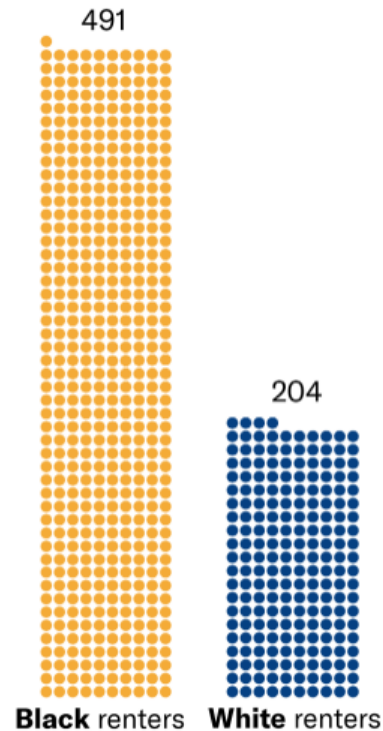
Source: 2019 US Financial Health Pulse data.

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Black renters experience high rates of evictions

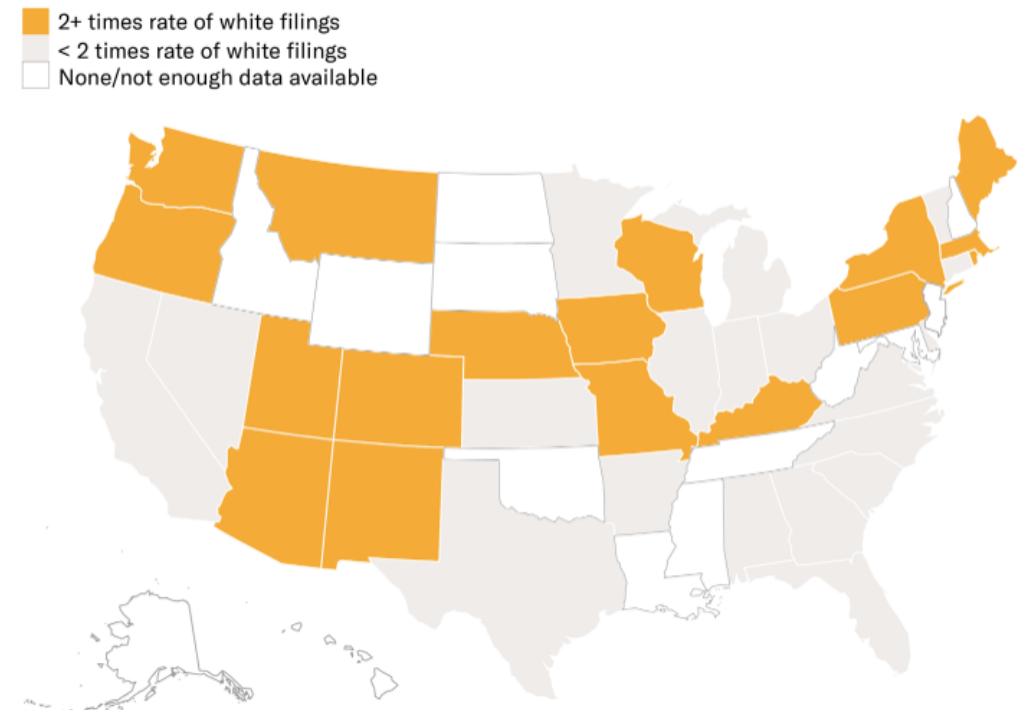
BLACK RENTERS IN MASSACHUSETTS HAD EVICTIONS FILED AGAINST THEM AT 2.4X THE RATE OF WHITE RENTERS

Per 10,000 renters



Data compiled by the Eviction Lab was available for 11 of 14 Massachusetts counties. Data span 2012 through 2016, but not all counties had all 5 years of data available.

BLACK FEMALE RENTERS WERE FILED AGAINST FOR EVICTION AT DOUBLE THE RATE OF WHITE RENTERS OR HIGHER IN 17 OF 36 STATES



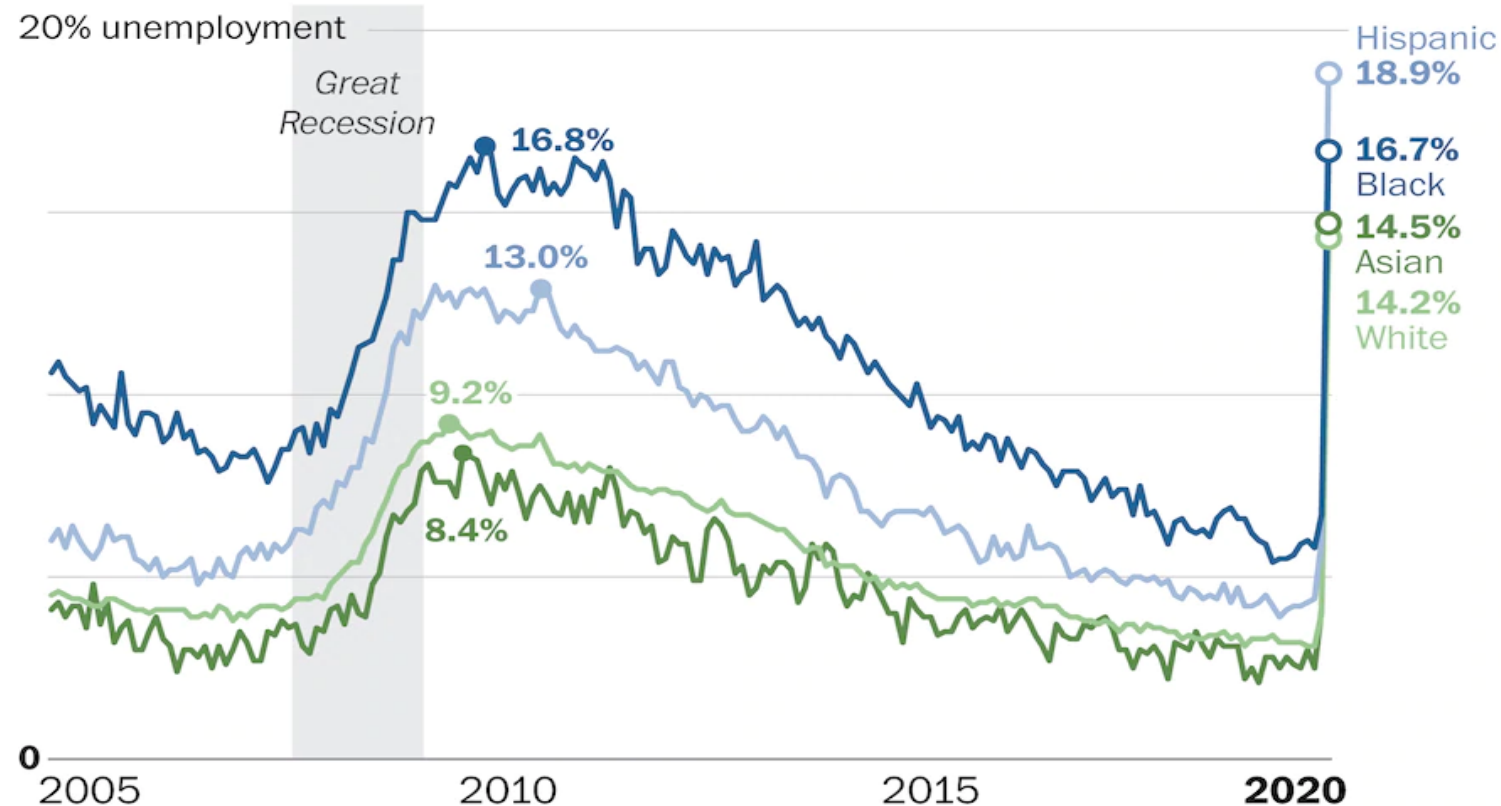
Data source: The Eviction Lab. Counties without data² were excluded from the analysis. States where all counties were excluded or where the sum of all counties' Black populations were less than 1%, are shown in white with a grey border. Five states: Delaware, Georgia, South Carolina, and Vermont filed white tenants for eviction at slightly higher rates than Black women. Ratios were rounded to the nearest tenth.

From ACLU report, *Clearing the Record: How Eviction Sealing Laws Can Advance Housing Access for Women of Color*, Copyright 2020 American Civil Liberties Union. Originally posted by the ACLU at

<https://www.aclu.org/news/racial-justice/clearing-the-record-how-eviction-sealing-laws-can-advance-housing-access-for-women-of-color/>

How has the pandemic affected existing racial disparities in rental housing?

Historic High Rates of Unemployment



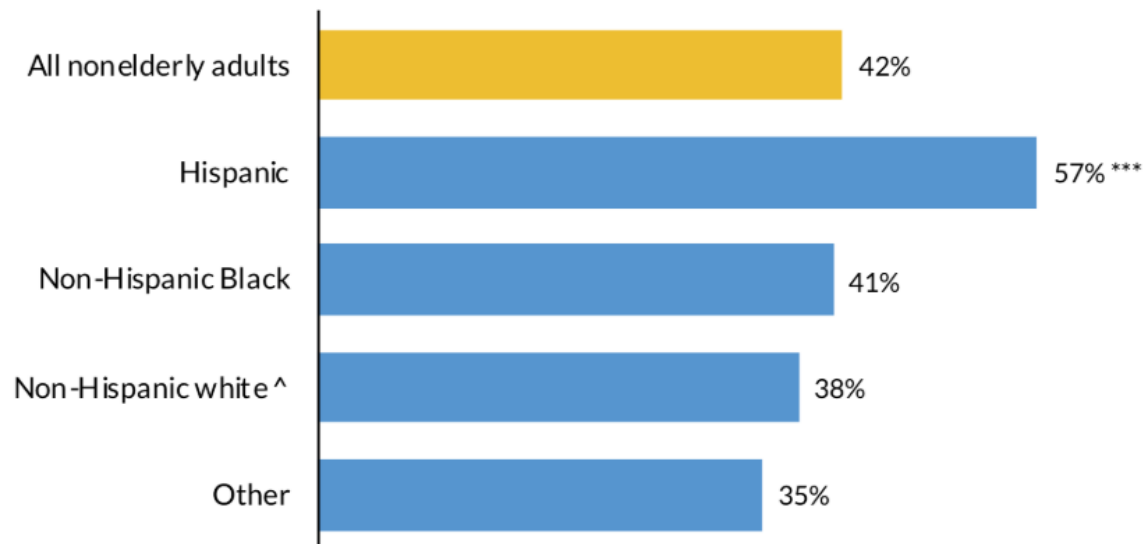
Note: For civilian Americans, seasonally adjusted. White, black and Asian categories are not exclusive of Hispanic ethnicity.

Source: Labor Department

THE WASHINGTON POST

Latinx and Black workers are overrepresented in industries affected by COVID-19

Share of Adults Ages 18 to 64 Whose Families Lost Jobs, Work Hours, or Work-Related Income during the Pandemic, by Race and Ethnicity, March and April 2020



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Source: The Health Reform Monitoring Survey for the first quarter of 2020. The survey was conducted between March 25 and April 10, and 74.5 percent of respondents completed the survey by March 31.

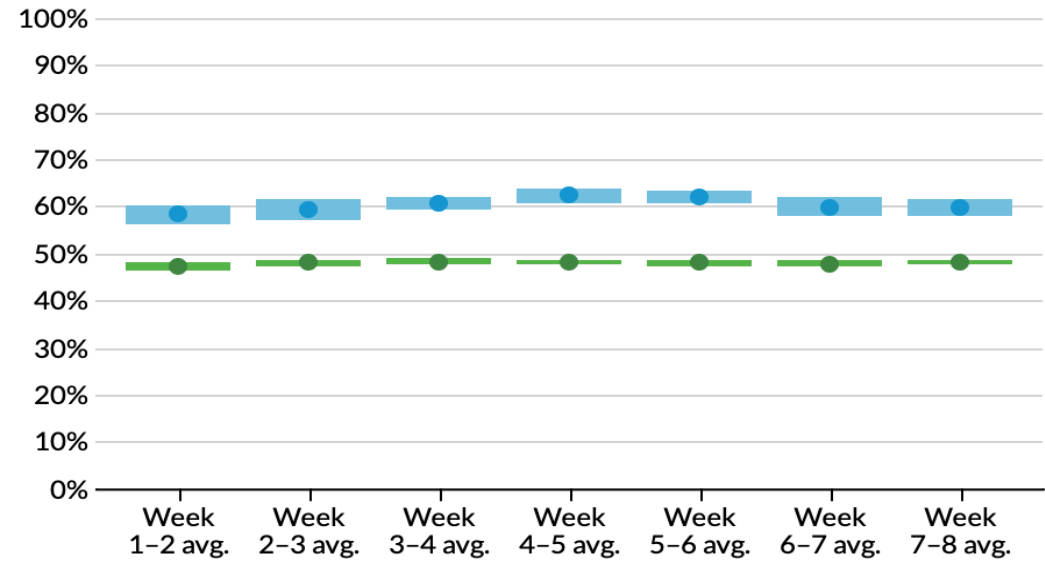
Notes: "Other" includes non-Hispanic adults who are not Black or white or who are more than one race.

*/**/** Estimate differs significantly from reference group (^) at the 0.10/0.05/0.01 level, using two-tailed tests.

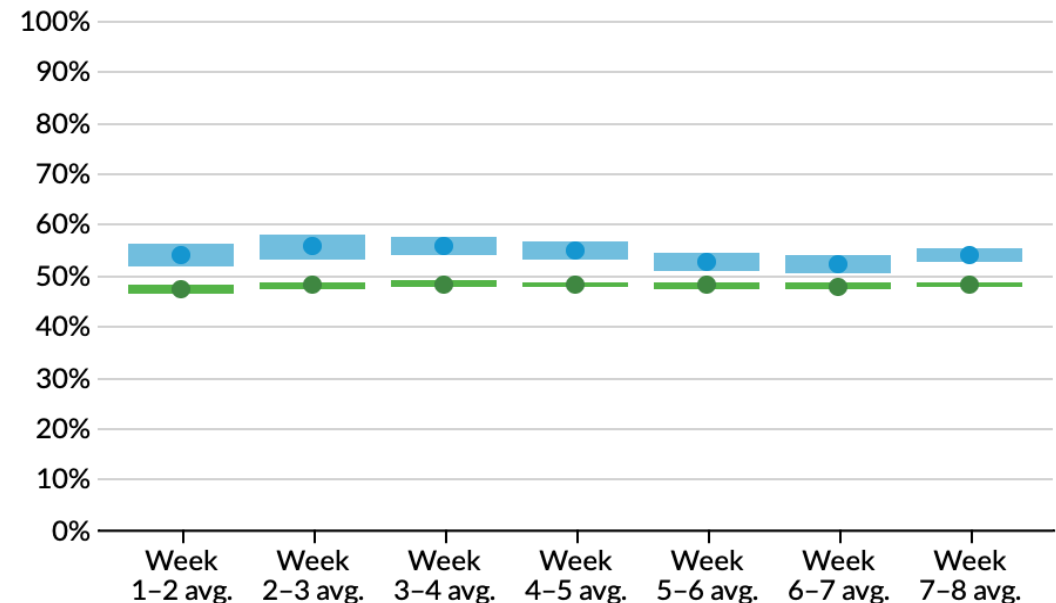
**48 million people
will live in families
with a worker who
experiences a
COVID-19 related
job loss in the last
three quarters of
2020.**

**Latinx and Black
workers are
experiencing
greater job loss.**

Hispanic or Latino



Black



Projected 2020 Annual Poverty Rates with and without COVID-19 Pandemic Response Policies

	Projected poverty rate with pandemic response policies (%)	Projected poverty rate without pandemic response policies (%)	Number of people kept out of poverty by the pandemic response policies (millions)
All	9.2	12.4	10.3
White, non-Hispanic	6.6	9.0	4.6
Black, non-Hispanic	15.2	20.5	2.1
Hispanic	13.7	18.2	2.7
Asian or Pacific Islander, non-Hispanic	8.1	10.6	0.5

Source: Urban Institute projections as of June 30, 2020, using ATTIS model.

Note: The COVID-19 pandemic response policies reflected in the estimates include the Economic Impact Payments (stimulus checks), expansions to SNAP eligibility and benefits, and expansions and extensions related to unemployment insurance benefits. Our measure of poverty defines family resources as cash income plus the value of SNAP and the value of the stimulus and compares that amount to the official poverty threshold.

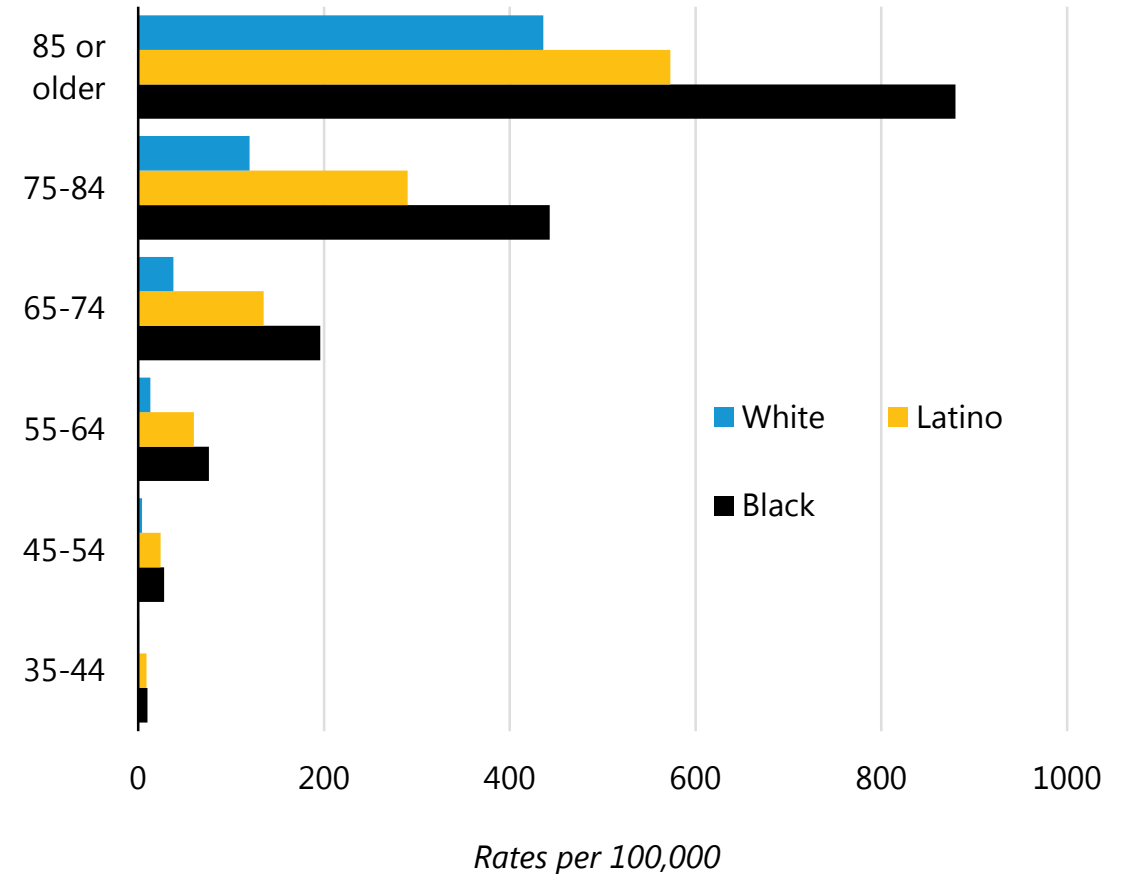
Initial policy responses seemed to have helped mitigate some hardships for some. However, many families who lost jobs may not fall into poverty, but will still struggle to make rental payments.

Even more families will find their resources strained if the supplemental UI ends on August 1st.

Black and Latinx people overrepresented in COVID-19 deaths

COVID-19 Deaths by Age and Race

Age range (years)

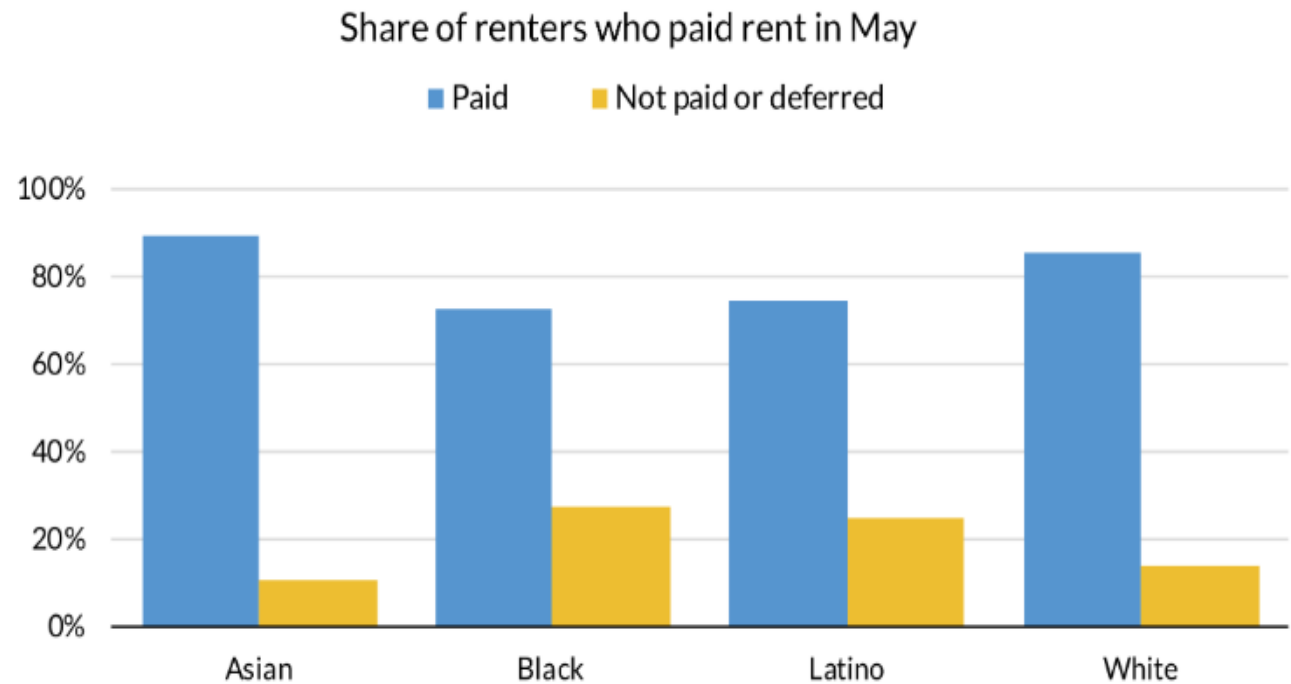


Source: CDC COVID-19 Provisional Death Count data (Feb 1, 2020 – June 6, 2020)

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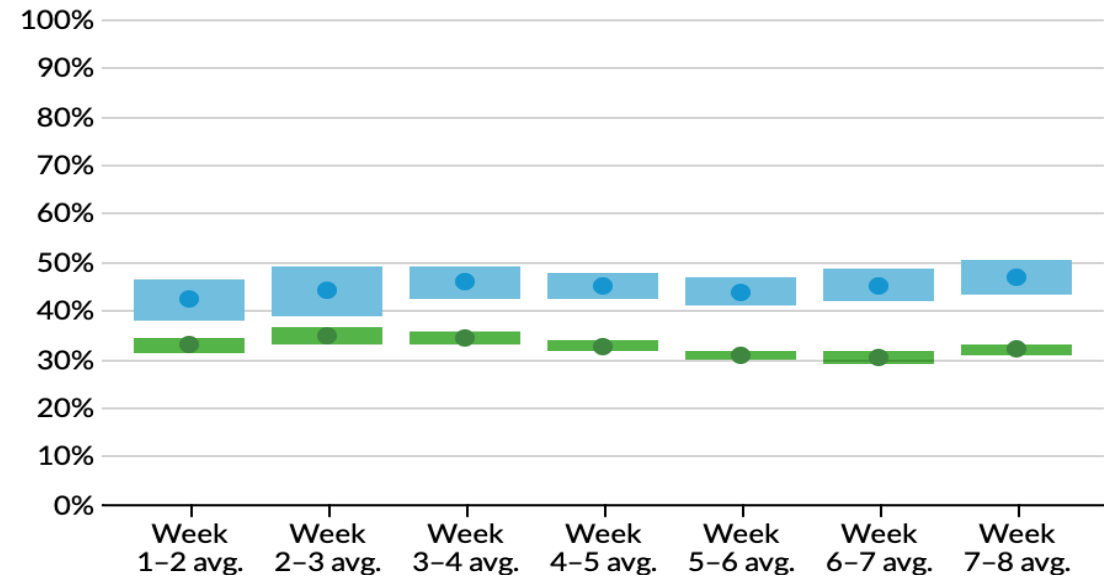
**Black and
Latinx renters
were more
likely to miss
rent in May**

Renters by Race and Ethnicity

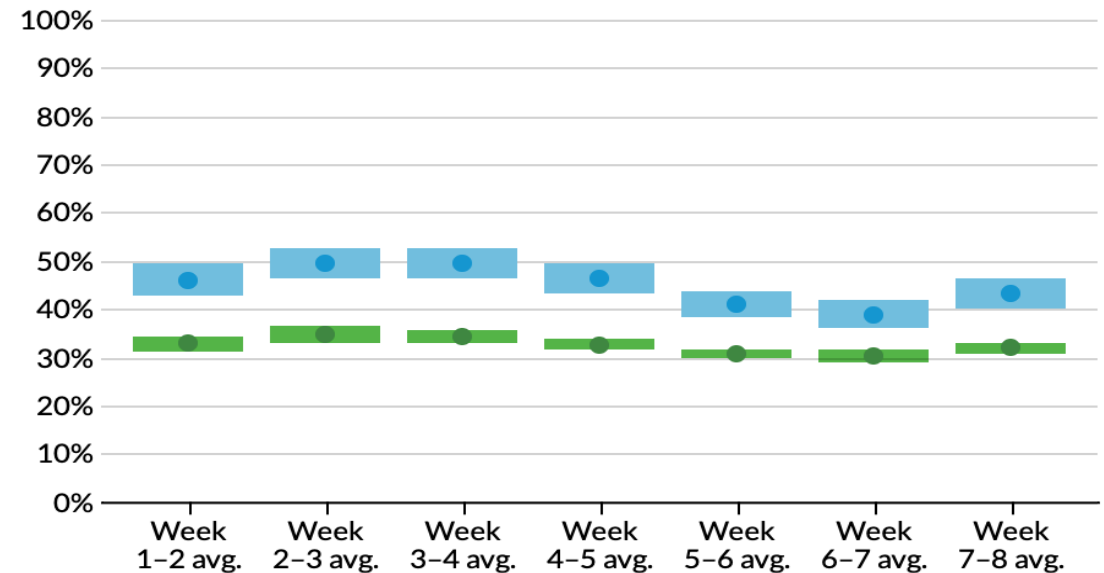


**Larger share of
Black and
Latino families
with no or little
confidence they
can pay their
rent next
month**

Hispanic or Latino



Black

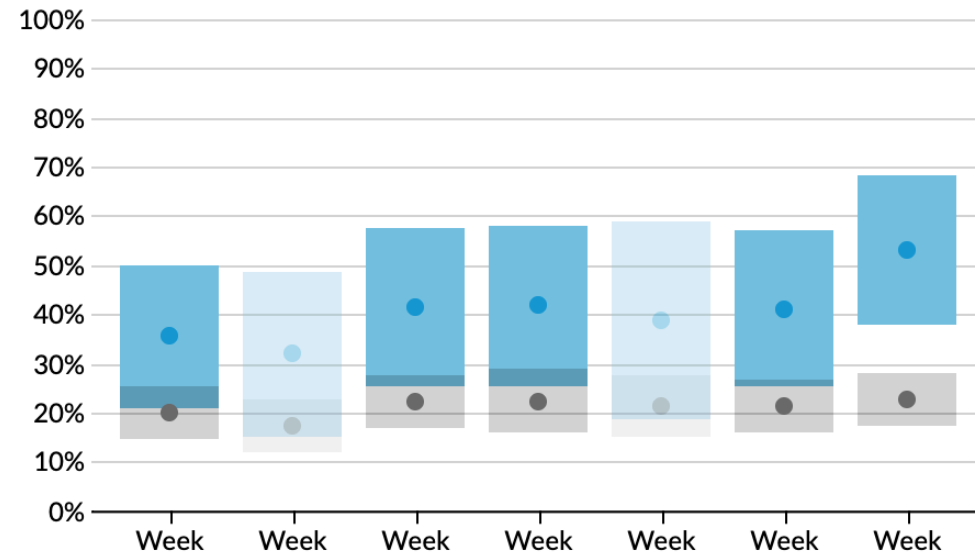


* Data through June 23

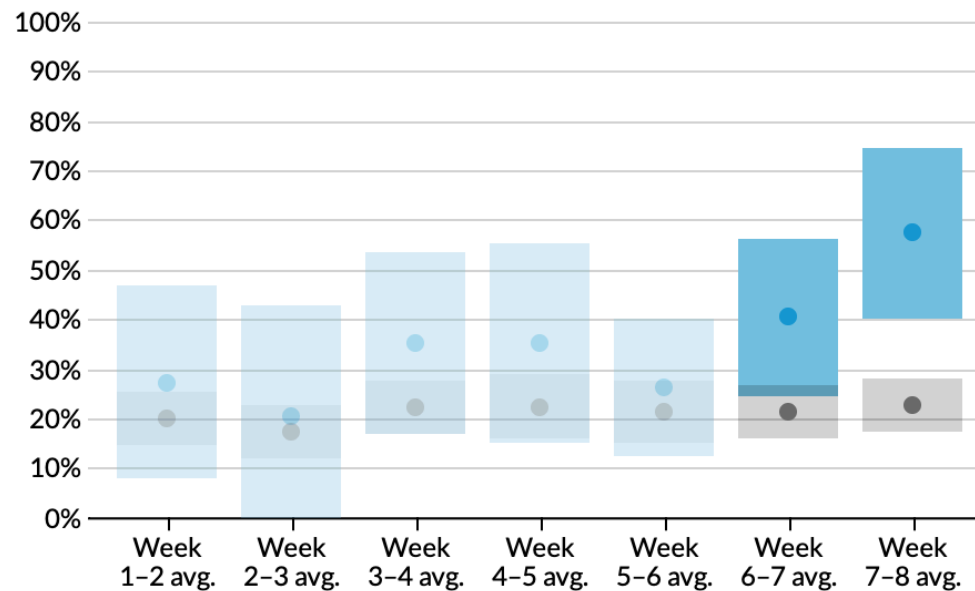
The Experience Varies Widely by City

In Boston...

Hispanic or Latino

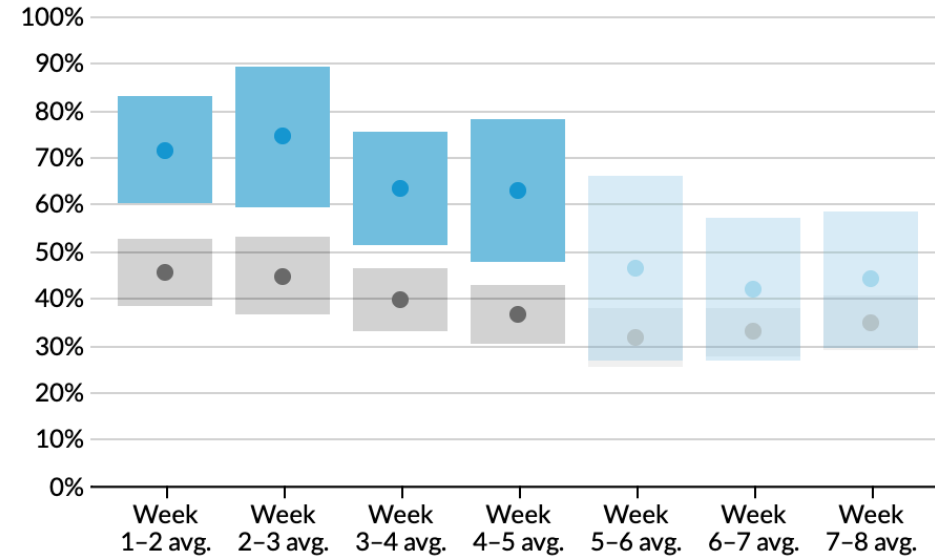


Black

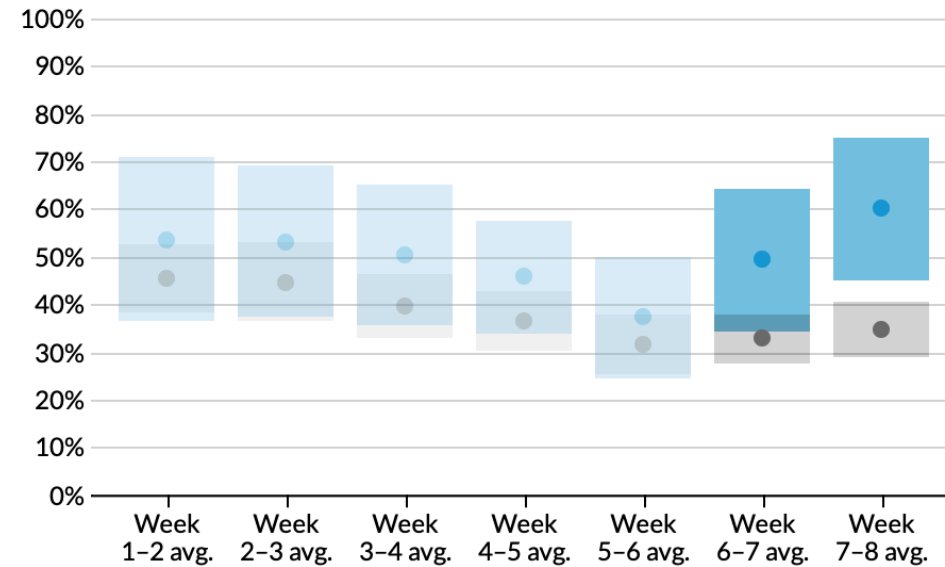


In Chicago...

Hispanic or Latino



Black



So what can we do about it?

Leverage timely, disaggregated data to inform race-conscious and anti-racist policy solutions.



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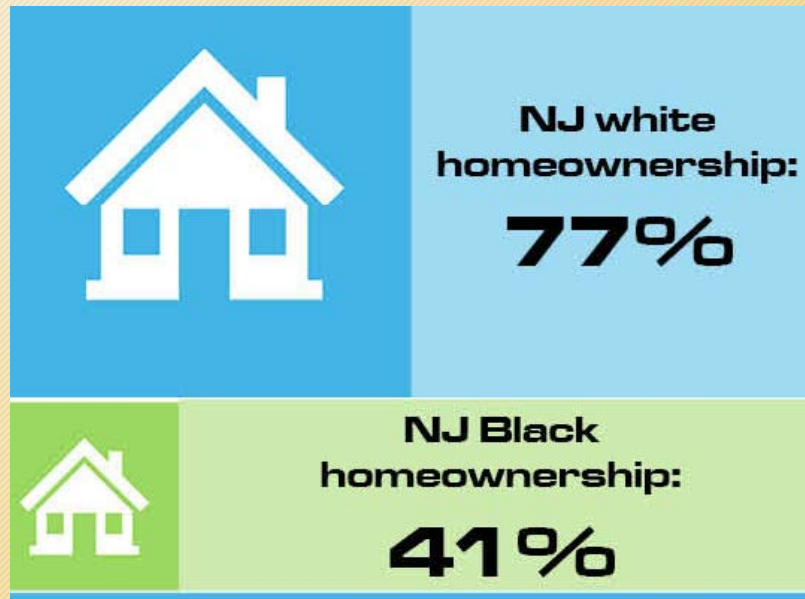
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Erasing New Jersey's Redlines

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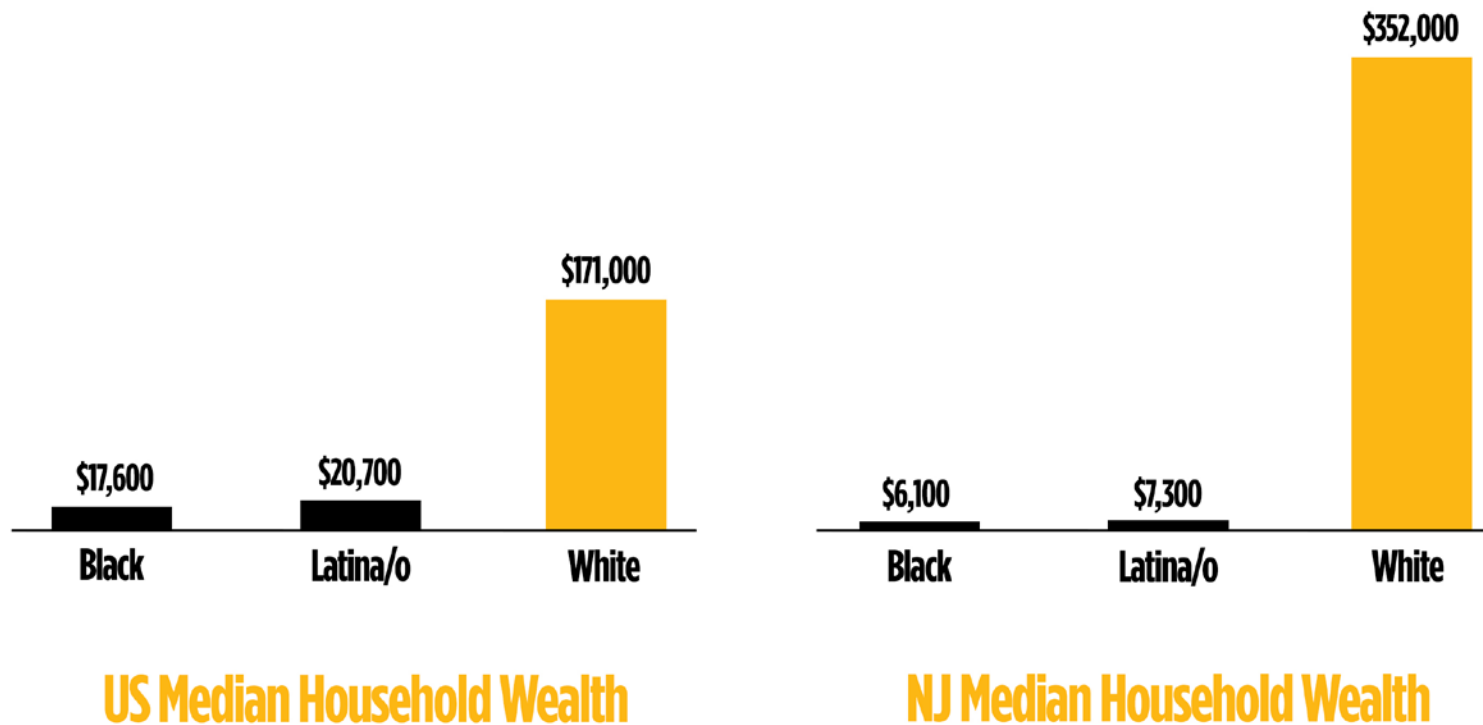


Where are we now?



- Inequality in homeownership is a major source of wealth inequality by race and ethnicity
  - Access and home values
- Racial wealth gap in New Jersey is significantly greater than in U.S. overall

Racial wealth gap in US & NJ



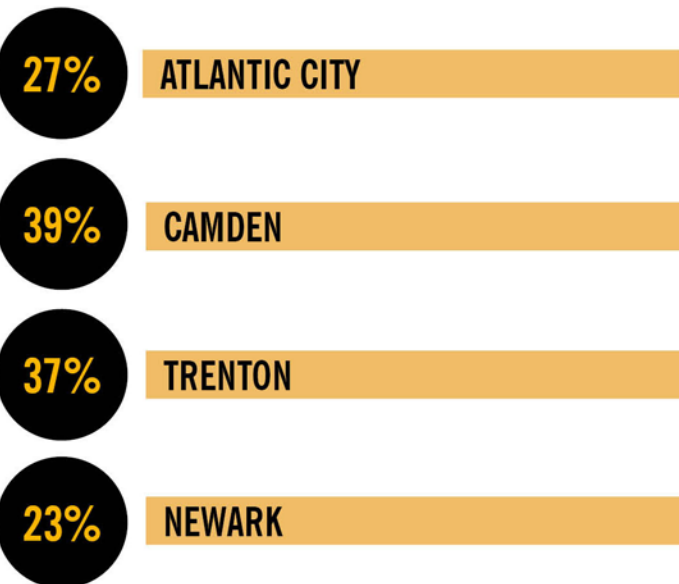
Source: Federal Reserve ; Prosperity Now 2018 (adjusted for inflation) and 2020 Scorecards



do social justice.
NEW JERSEY INSTITUTE FOR SOCIAL JUSTICE

Renters make up majority of residents in New Jersey's urban centers

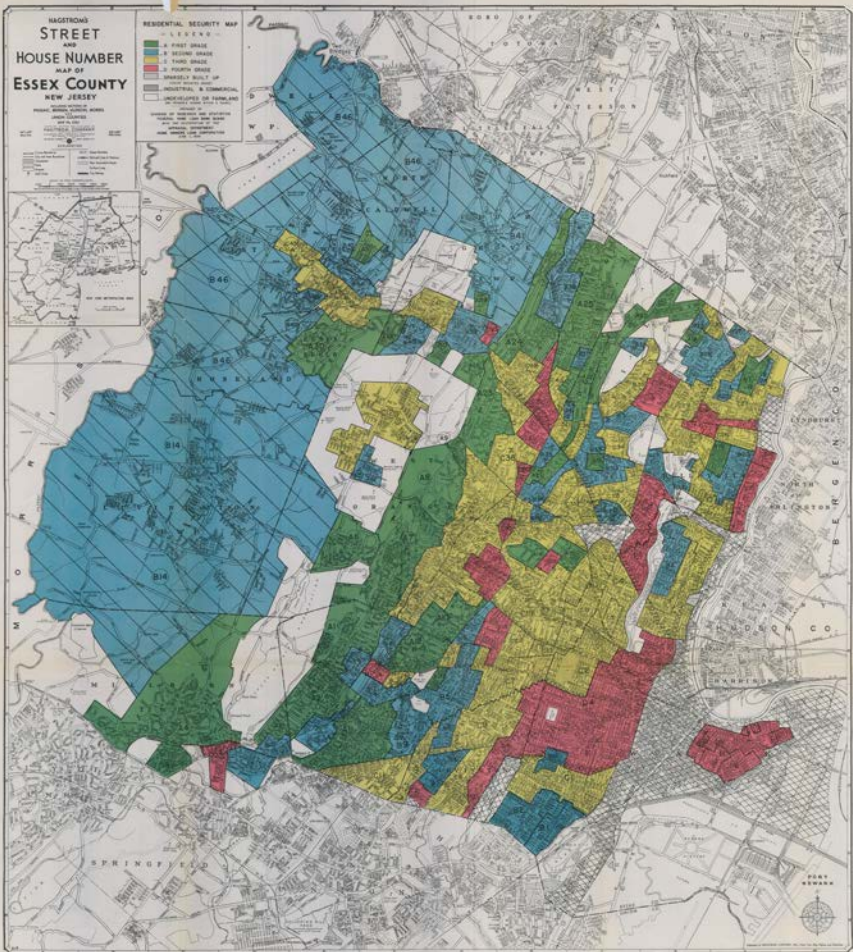
HOUSEHOLDS IN NEW JERSEY'S REDLINED EPICENTERS ARE LARGELY RENTERS
PERCENTAGE OF OWNER-OCCUPIED HOMES:



Source: US CENSUS BUREAU: QUICKFACTS, <https://www.census.gov/quickfacts/fact/table/US/PST045219> (last visited Apr. 1, 2020).

- Renters make up a majority of residents in New Jersey's major cities
- Communities of color still facing impacts of Great Recession including loss of home ownership
- Wealth disparities by race/ethnicity lead to greater economic vulnerabilities during downturns

How did we get here?



Where do we go from here?



- **Create new fund to meaningfully invest in redlined communities**
  - **New Jersey Affordable Housing Trust Fund**
- **Evaluation of existing housing programs using racial equity lens**
- **Proactive investigations of housing discrimination and predatory lending**

State-Level Policy and Advocacy to Protect Renters During Pandemic



- **Current moratorium on lock outs lifts 60 days after public health emergency ends**
- **Online lottery for rental assistance program**
- **Coalition work on ongoing eviction filings (15,000)**
  - **Protecting due process**
  - **CARES Act compliance**
- **A4226 – “People’s Bill” – Assemblywoman Timberlake**

Questions





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