

# Stabilizing Renters Is Key to Equitable Recovery

## Preventing Eviction and Indebtedness in California

Nearly half of Californians are renters, including the majority of Black, Latinx, and multiracial residents. Many were already facing a crisis due to soaring rents before the pandemic, and they've been hit hard by the virus and its economic impacts. Without sufficient eviction protection, debt relief, and financial support, Covid-impacted renters will be left behind as the state begins its path to recovery — deepening existing inequities. Protecting renters is an economic and public health necessity.

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

# 814,200

households were behind on rent in January: 14% of all renter households.

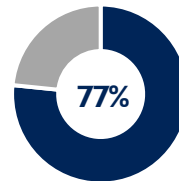
# \$2.4B

estimated rent debt for households, approximately \$2,900 per household.

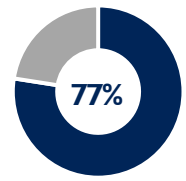
The vast majority of renters who are behind have experienced job and income losses during the pandemic.

Characteristics of renters behind on rent, Jan – Feb 2021

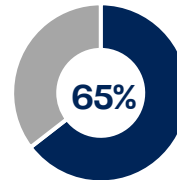
Rent debt is a significant equity issue, predominately affecting renters with low incomes and renters of color. 77 percent of renters behind on rent earn less than \$50,000, while only 6 percent of households with incomes \$75,000 or more are behind on rent.



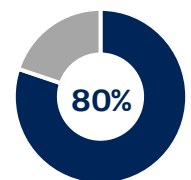
Earn less than \$50k/year



People of color



Currently unemployed



Lost employment income

**“My husband, children, and I were laid off of work when the pandemic hit. We were not able to pay rent nor could we receive unemployment benefits due to our status. The management company harassed us and used intimidation tactics to force us to pay rent. Without statewide protection for tenants, we fear eviction once the state of emergency is lifted.”**

— Cecilia

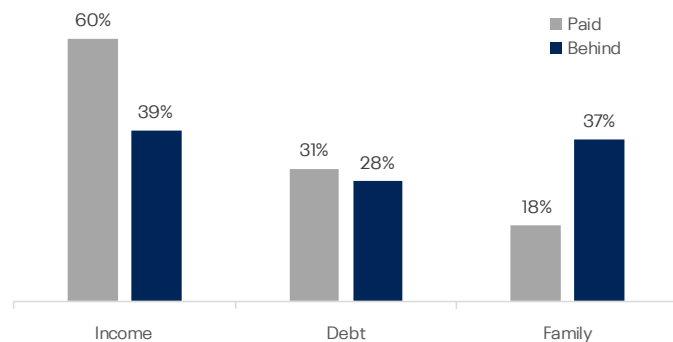


**Renters are borrowing from family and friends or taking on other forms of debt, contributing to financial insecurity and increasing the racial wealth gap.**

**\$486**

average owed for Black families with water debt compared to \$381 for White families. The total statewide water debt stands at \$1 billion.

Share of renter households that rely on income, debt, and family to pay for expenses, Jan 20 – Feb 1, 2021



**Mass evictions would further exacerbate our public health crisis and health inequities.**

**186,000**

Covid-19 cases prevented by the eviction moratorium from March to September 2020.

**6,500**

Covid-19-related deaths prevented.

**California can only thrive if its renters thrive. Our elected leaders must implement policies that adhere to equitable, common sense principles:**

- 1) **No California renter should be evicted** or burdened with years of debt for rent or utilities they were unable to pay during the pandemic.
- 2) **Rent debt due to the pandemic should be fully forgiven** and should not be conditioned on landlords' acceptance of funds.

- 3) **Financial assistance to landlords** should address the fiscal needs of landlords in danger of going out of business due to lost rent, with a particular focus on keeping small community-based landlords and nonprofit affordable housing operators solvent.
- 4) **Local municipalities' authority** to pass stronger eviction and debt protection should be preserved.
- 5) **Landlords should continue to fulfill their legal obligations** to tenants regardless of receiving assistance, including maintaining habitable premises, refraining from harassment and retaliation, and respecting tenants' legal rights.

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

**Housing NOW! California** is a coalition of over 60 organizations and led by tenants with the mission that everyone should have the opportunity to live in a safe, healthy, affordable home. Launched in the spring of 2017, Housing NOW! California is a broad and diverse movement building power to make housing affordable and to combat the displacement crisis that is disproportionately impacting working class communities of color.

**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; CA State Water Resources Control Board; Leifheit et al., 2020. Data by race/ethnicity are determined by the race/ethnicity of the survey respondent. Last updated March 15, 2021. See the methodology at: <http://plcyk.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
Alpine	8	\$1,112	\$0.0	7	\$1,043	\$0.0
Amador	542	\$2,102	\$1.1	442	\$2,054	\$0.9
Butte	5,600	\$1,983	\$11.1	4,681	\$1,830	\$8.6
Calaveras	560	\$2,420	\$1.4	434	\$2,246	\$1.0
Colusa	444	\$1,640	\$0.7	352	\$1,522	\$0.5
Contra Costa	17,602	\$3,424	\$60.3	10,958	\$2,928	\$32.1
Del Norte	618	\$1,683	\$1.0	542	\$1,627	\$0.9
El Dorado	2,448	\$2,468	\$6.0	1,850	\$2,196	\$4.1
Fresno	23,266	\$1,834	\$42.7	19,553	\$1,732	\$33.9
Glenn	682	\$1,604	\$1.1	576	\$1,563	\$0.9
Humboldt	3,918	\$2,035	\$8.0	3,366	\$1,952	\$6.6
Imperial	3,172	\$1,529	\$4.8	2,797	\$1,464	\$4.1
Inyo	405	\$1,749	\$0.7	298	\$1,632	\$0.5
Kern	18,192	\$1,819	\$33.1	15,273	\$1,708	\$26.1
Kings	3,206	\$1,741	\$5.6	2,554	\$1,610	\$4.1
Lake	1,428	\$1,965	\$2.8	1,227	\$1,859	\$2.3
Lassen	486	\$1,750	\$0.9	399	\$1,656	\$0.7
Los Angeles	254,452	\$2,919	\$742.8	184,483	\$2,684	\$495.2
Madera	2,636	\$1,887	\$5.0	2,199	\$1,830	\$4.0
Marin	4,553	\$4,010	\$18.3	2,828	\$3,660	\$10.4
Mariposa	407	\$1,780	\$0.7	348	\$1,704	\$0.6
Mendocino	2,201	\$2,277	\$5.0	1,820	\$2,223	\$4.0
Merced	5,929	\$1,814	\$10.8	4,813	\$1,708	\$8.2
Modoc	145	\$1,281	\$0.2	117	\$1,202	\$0.1
Mono	231	\$2,179	\$0.5	155	\$1,927	\$0.3
Monterey	8,282	\$2,975	\$24.6	5,820	\$2,708	\$15.8
Napa	2,142	\$3,356	\$7.2	1,430	\$2,928	\$4.2
Nevada	1,622	\$2,504	\$4.1	1,302	\$2,300	\$3.0
Orange	54,783	\$3,725	\$204.1	34,854	\$3,416	\$119.1
Placer	5,188	\$2,788	\$14.5	3,613	\$2,440	\$8.8
Plumas	364	\$1,616	\$0.6	295	\$1,532	\$0.5
Riverside	42,092	\$2,518	\$106.0	34,003	\$2,318	\$78.8
Sacramento	34,584	\$2,411	\$83.4	26,653	\$2,220	\$59.2
San Benito	839	\$2,754	\$2.3	579	\$2,451	\$1.4
San Bernardino	44,799	\$2,366	\$106.0	36,304	\$2,196	\$79.7
San Diego	68,169	\$3,287	\$224.0	47,887	\$2,928	\$140.2
San Francisco	23,438	\$2,900	\$68.0	15,533	\$2,147	\$33.4
San Joaquin	14,623	\$2,170	\$31.7	11,419	\$1,976	\$22.6
San Luis Obispo	5,527	\$2,911	\$16.1	4,026	\$2,684	\$10.8
San Mateo	10,945	\$4,432	\$48.5	6,143	\$3,904	\$24.0
Santa Barbara	9,258	\$3,270	\$30.3	6,603	\$2,928	\$19.3
Santa Clara	28,003	\$4,173	\$116.9	16,677	\$3,416	\$57.0
Santa Cruz	5,135	\$3,431	\$17.6	3,769	\$3,172	\$12.0
Shasta	4,032	\$1,835	\$7.4	3,294	\$1,708	\$5.6
Sierra	51	\$1,948	\$0.1	38	\$1,786	\$0.1
Siskiyou	1,106	\$1,589	\$1.8	935	\$1,517	\$1.4

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

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)
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
Stanislaus	11,041	\$2,113	\$23.3	8,732	\$1,952	\$17.0
Sutter	2,183	\$1,963	\$4.3	1,800	\$1,837	\$3.3
Tehama	1,439	\$1,651	\$2.4	1,251	\$1,585	\$2.0
Trinity	332	\$1,498	\$0.5	300	\$1,459	\$0.4
Tulare	9,766	\$1,680	\$16.4	8,352	\$1,586	\$13.2
Tuolumne	1,019	\$1,827	\$1.9	853	\$1,700	\$1.4
Ventura	12,619	\$3,557	\$44.9	8,585	\$3,172	\$27.2
Yolo	5,321	\$2,584	\$13.7	4,145	\$2,440	\$10.1
Yuba	1,623	\$1,849	\$3.0	1,337	\$1,689	\$2.3
<b>Total</b>	814,243	\$2,897	\$2,359.2	591,634	\$2,568	\$1,519.1

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