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## **National Equity Atlas**

### **New National Equity Atlas Analysis: Removing Eviction Protections Places 6.2 Million Households at Risk of Losing Their Homes**

*Expanded Rent Debt Dashboard provides first estimates of rent debt at city level and includes data on rent arrears for all states and counties in the nation*

*New rent relief tracker underscores urgency of distributing rental assistance and providing eviction protections to avoid mass evictions and skyrocketing homelessness*

**OAKLAND, Calif.** — With the Supreme Court's [invalidation](#) of the federal eviction moratorium and the anemic [distribution of federal rental assistance](#), millions of renters hardest-hit by the pandemic's economic fallout are now at imminent risk of eviction and homelessness. A [new analysis](#) released today by the National Equity Atlas revealed that more than six million renter households - half of them families with children - are currently behind on rent. The analysis also found that the threat of eviction is particularly dire in communities with the highest arrears, least effective rent relief programs, and fewest eviction protections.

National Equity Atlas' updated and expanded [Rent Debt Dashboard](#) features data on rent arrears for all states and counties as well as 562 cities, providing the first estimates of rent debt at the city level. The dashboard now also includes a rent relief tracker that compares current rent debt with the amount of federal rent relief that has been distributed as of the end of July.

Initially released in April 2021, the Rent Debt Dashboard is the nation's most comprehensive data resource tracking rent debt, drawing on data provided by the Census Household Pulse Survey. Produced in partnership with the Right to the City Alliance, the dashboard was created to equip policymakers and advocates with current data on the extent and nature of rent debt in their communities and inform policies to eliminate this debt and prevent eviction.

"The rent debt crisis epitomizes the inequality of the pandemic's economic fallout," said **Sarah Treuhaft, Vice President of Research at PolicyLink**. "Allowing evictions for these renters to proceed would be a moral travesty and a policy failure that will make equitable recovery impossible. Congress must act, and local and state governments need to use every tool they have to clear these debts and prevent eviction."

The new data underscores the magnitude of the rent debt crisis in communities across the country and the urgency of distributing rental assistance and providing eviction protections to avert the specter of mass eviction and skyrocketing homelessness.

**Key findings include:**

- **Targeted support is particularly needed in places with the most low-income renters with debt, slowest distribution of rental assistance, and weakest tenant protections.** This includes the ten states with the most low-income renters with debt or where at least one in four low-income renters are in debt (California, Florida, Georgia, Illinois, Maryland, New Jersey, New York, Pennsylvania, Texas, and South Carolina), the 191 cities and counties where less than 25 percent of the first round of rental assistance has been distributed (including Los Angeles city and county, Chicago, Dallas city and county, King County (WA), and Broward County), and the southern states which provide few eviction protections.
- **Rent debt remains at crisis levels, with no improvement over the past four months.** The share of renters behind has lingered at 14 to 15 percent since April even as federal rent relief has been rolling out - lower than the apex of the economic crisis in January when 19 percent were behind, but still twice the pre-pandemic baseline. National Equity Atlas estimates that 6.2 million households owe \$16.8 billion in rental arrears. Low-income renters who are eight or more months behind owe \$9,435 on average.
- **With the sluggish distribution of rental assistance, millions of renters are in limbo.** The federal government has allocated \$46.5 billion for rental assistance, but only \$5.1 billion has been distributed. One in five renters with debt (22 percent) have applied for rental assistance and are awaiting a response. Three in five (62 percent) have not yet applied for rental assistance, due in large part to the complexity of many application processes, which the Treasury is seeking to streamline.
- **Rent debt is a key equity issue.** Renters with debt are overwhelmingly low-income households who lost employment income due to the pandemic: 84 percent have incomes below \$50,000 per year, 66 percent are people of color, and 55 percent did not work in the past week. Renters with incomes below \$25,000 per year are the furthest behind and the most in need of support. One in four Black renters are behind on rent - the highest rate among all racial/ethnic groups - and Black renters disproportionately expect to be evicted.

This data underscores the urgency of ensuring the strongest possible eviction protections while swiftly getting relief to renters. Immediate actions to take include:

- Congress should pass a federal eviction moratorium that lasts through the end of the pandemic, and HUD and FHFA should implement eviction moratoria for the properties they assist.
- State and local policymakers should:

- Establish or extend their own eviction and utilities shutoff moratoria.
- Quickly distribute emergency rental assistance, removing any bureaucratic barriers to getting resources to tenants, and ensure renters who've applied for assistance are protected from eviction.
- Extend rent repayment periods for renters who do not receive assistance.
- Require landlords to apply for rental assistance as a condition of filing evictions (for any reason, not only nonpayment of rent).
- Establish eviction protections including right to counsel, just cause eviction policies, expungement of eviction records, and eviction diversion programs.
- Make their data on rent relief program performance by geography, income, and race/ethnicity accessible to housing assistance providers and the general public.

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*The [National Equity Atlas](#), produced by PolicyLink and the USC Equity Research Institute, is America's most detailed report card on racial and economic equity. We equip movement leaders and policymakers with actionable data and strategies to advance racial equity and shared prosperity.*