Preventing Evictions in Communities of Color During COVID-19

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PARTICIPATE

During the presentation – Type your question in the QUESTIONS BOX to be addressed during discussion breaks or during Q/A
Working Together to Achieve Economic Security for All

As the only membership organization for grantmakers focused on advancing economic security, the Asset Funders Network connects philanthropic leaders to drive greater impact where it’s needed most.
Insights

with

CHRISTI BAKER
MODERATOR

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SENIOR FELLOW

DR. CHRISTIE CADE
SENIOR DIRECTOR, SOUTHERN REGION
New Data Suggest COVID-19 is Widening Housing Disparities by Race and Income

Title and notes for the graphs were changed to clarify that percentages refer to the share of adults in households who pay either rent or mortgages, rather than referring to housing payments (updated 4/23/2020).

Racial and economic disparities in access to safe and affordable housing existed long before the COVID-19 pandemic, and new data from the US Census Bureau suggest that the pandemic—and its economic fallout—is only widening these divides.

People of color and low-income families were already facing crushing housing cost burdens and
COVID-19 AND STRUCTURAL RACISM IN RENTAL HOUSING
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

<table>
<thead>
<tr>
<th></th>
<th>White</th>
<th>Black</th>
<th>Hispanic</th>
<th>Asian</th>
</tr>
</thead>
<tbody>
<tr>
<td>Renter share</td>
<td>27.8%</td>
<td>58.3%</td>
<td>52.5%</td>
<td>40.5%</td>
</tr>
<tr>
<td>Median income</td>
<td>$43,000</td>
<td>$30,000</td>
<td>$39,000</td>
<td>$58,500</td>
</tr>
<tr>
<td>Median liquid assets</td>
<td>$9,000</td>
<td>$1,600</td>
<td>$2,808</td>
<td>$9,300</td>
</tr>
<tr>
<td>Unemployment rate</td>
<td>4.1%</td>
<td>7.2%</td>
<td>4.4%</td>
<td>3.1%</td>
</tr>
</tbody>
</table>

Sources: 2018 American Community Survey and 2019 US Financial Health Pulse data.
And are more likely to have difficulties paying rent

Do You Experience Difficulty Paying Rent?
By race or ethnicity

<table>
<thead>
<tr>
<th></th>
<th>Often or sometimes</th>
<th>Rarely</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>25%</td>
<td>16%</td>
<td>59%</td>
</tr>
<tr>
<td>Black</td>
<td>33%</td>
<td>18%</td>
<td>49%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>27%</td>
<td>24%</td>
<td>49%</td>
</tr>
<tr>
<td>Asian</td>
<td>24%</td>
<td>21%</td>
<td>55%</td>
</tr>
</tbody>
</table>

Source: 2019 US Financial Health Pulse data.
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 data 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.
BIPOC are more likely to experience homelessness

Share of Total and Homeless Population by Race and Ethnicity

<table>
<thead>
<tr>
<th>Race/Ethnicity</th>
<th>Share of total population</th>
<th>Share of homeless population</th>
</tr>
</thead>
<tbody>
<tr>
<td>White</td>
<td>76.3%</td>
<td>47.7%</td>
</tr>
<tr>
<td>African American</td>
<td>13.4%</td>
<td>39.8%</td>
</tr>
<tr>
<td>Hispanic</td>
<td>18.5%</td>
<td>22.0%</td>
</tr>
<tr>
<td>Multiple Races</td>
<td>2.8%</td>
<td>6.5%</td>
</tr>
<tr>
<td>Pacific Islander</td>
<td>0.2%</td>
<td>1.6%</td>
</tr>
<tr>
<td>Native American</td>
<td>1.3%</td>
<td>3.2%</td>
</tr>
<tr>
<td>Asian</td>
<td>5.9%</td>
<td>1.3%</td>
</tr>
</tbody>
</table>

Systemic Racism and Structural Drivers

- Redlining and segregation
- Housing market failure to produce affordable housing
- Housing, lending and employment discrimination
- Inequities in access to education and health
- Mass incarceration and racial injustice in policing and the criminal justice system
- Wage and wealth inequality
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
Black and Latinx people overrepresented in COVID-19 deaths

COVID-19 Deaths by Age and Race

Age range (years)

- 85 or older
- 75-84
- 65-74
- 55-64
- 45-54
- 35-44

Rates per 100,000

Source: CDC COVID-19 Provisional Death Count data (Feb 1, 2020 – June 6, 2020)
Segregation and Neighborhood Health Risks

Race & COVID-19 Infection in Chicago

Black race by neighborhood in Chicago

Cases of COVID-19 in Chicago

Deaths from COVID-19 in Chicago

Penn LDI

URBAN INSTITUTE
Black and Latinx renters at greater risk of eviction
Racial Equity Tracker
So what can we do about it?
Investment principles

• Center race equity and inclusion in grant strategies and investment decisions

• Reward the development of race-conscious and anti-racist strategies in scoring and prioritizing funding

• Support solutions that address prior and ongoing inequities, rather than “getting back to normal”

• Focus on gaps that the public sector cannot fill due to funding and capacity constraints
Range of strategies

- Eviction prevention and mitigation to address immediate needs during pandemic
- Neighborhood stabilization and equitable development during recovery
- Systemic reforms that addressing fundamental drivers of housing instability, affordability, quality and segregation
  - Increase public funding for affordable housing
  - Expand community ownership of land
  - Strengthen tenant protections
  - Lift exclusionary barriers
  - Build pathways to homeownership, wealth and assets
  - Reinvest funding for policing and incarceration and community health and safety
  - Close employment, income and wealth gaps
Roles for philanthropy

- Build capacity of community-based organizations, counselors, and advocates to work together to reach most vulnerable renters, defend rights, and connect to resources.
- Invest in collection, analysis, and use of disaggregated data to guide equitable investments in eviction prevention, housing stabilization and recovery.
- Build power of grassroots networks of people who have experienced housing injustice, with focus on flexible support and advocacy to address intersecting issues.
- Build field of advocates, organizers, practitioners, and researchers to reshape affordable rental housing policies through network building, information-sharing and narrative change.
- Think creatively about PRI and other investments to support innovation and mitigate risks.
- Organize other funders!
EXPERT INSIGHTS

DR. CHRISTIE CADE, PHD.

SENIOR DIRECTOR, SOUTHERN REGION

Asset Funders Network

AssetFunders.org
NeighborWorks America Network Interventions

Baltimore, Maryland
Memphis, Tennessee
Charlotte, North Carolina

“Working together for strong communities”
Q & A

Christi Baker
Asset Funders Network

Solomon Greene
Urban Institute

Dr. Christie Cade
NeighborhoodWorks America

Questions
Click the Questions box to share a question for the presenters.
THE WEBINAR HAS CONCLUDED