Ten percent of US households face eviction by year's end

Katy Kinner 21 October 2020

On January 1, the Center for Disease Control emergency evictions moratorium will expire, raising the existing US eviction and homelessness crisis to unprecedented proportions.

While tens of thousands of evictions have been filed throughout the pandemic, according to a recent report by the Aspen Institute, 30-40 million more Americans could be at risk of eviction by the end of this year. This is a staggering 10 percent of the American population.

In addition, millions of Americans are at risk of being evicted from homes for non-payment of mortgages. According to mortgage analytics firm Black Knight, 3.9 million households were not paying their mortgages as of late August.

Before the COVID-19 pandemic, over 20.8 million renter households—almost half of all US renter households—were "rental cost-burdened," a term defined as households who pay over 30 percent of their income towards rent. Twenty-five percent of rental households were spending over 50 percent of their income on rent before the pandemic. The higher a household's rental cost-burden, the more likely they are to become evicted.

Some states, such as Ohio, are more vulnerable to the eviction crisis due to insufficient COVID-19 protections, high poverty rates and high pre-pandemic eviction rates.

Avery Kreemer, the founder of Ohio Eviction Watch, recently spoke to the WSWS on the eviction crisis in the state. Ohio Eviction Watch seeks to establish a central database for eviction information in the state by requesting and publishing data from various courthouses around the state. As a result, Kreemer hopes to illuminate the full scope of a crisis that is both growing and underreported.

"Our state legislature has been ineffective with

anything regarding Covid-19 measures," Kreemer noted. "Since March, proposals for eviction and foreclosure prevention haven't gotten much traction in the House or Senate. This is important because the CDC eviction moratorium only goes into effect if there isn't a pre-existing protection in that state."

Kreemer argues for additional state-level action for many reasons, one of which being that the CDC moratorium falls short. The CDC order, which went into effect on September 4, does not stop evictions, but postpones them. The order makes it illegal for landlords to evict tenants who sign a declaration that, among other things, they cannot afford rent and make less than \$99,000 a year as an individual, or double that amount for a couple filing taxes jointly.

The order does not provide funding for families to pay rent and it does not stop landlords from tacking on late fees or contacting credit bureaus to alert them to missed payments. The order also does not require landlords or courts to alert tenants to the many stipulations required for eligibility under the order including the completion of the declaration form.

Causing further confusion, the order is inconsistent across states. "Each county and each court will interpret the moratorium differently," said Kreemer. "One of our reporters lives up in Akron, and someone from The Legal Aid Society told her about a woman who lives on the county line. The court she lives under decided she was not covered under the CDC order, but if she had lived two miles to the west she would have been protected under that court."

According to data from The Eviction Lab, a Princeton University research institute, Ohio's eviction rate has surpassed the national average for nearly two decades. In 2016, Ohio had an eviction rate of 3.5 percent of rental households, which averages to about 158

evictions per day and 57,980 evictions per year. For comparison, the US national eviction rate in 2016 was 2.3 percent of renting households.

Several major cities in Ohio struggled with even higher pre-pandemic eviction rates. Cincinnati had an eviction rate of over 4.7 percent of renter households (4,174 evictions) in 2016, Cleveland reached 4.53 (4,483 evictions) and Columbus reached 4.45 percent (9,000 evictions).

In a discussion of the pre-pandemic eviction rates in Ohio, Kreemer explained, "What's interesting about the CDC moratorium is that its focus is to stop the spread of COVID-19, not to stop evictions. It's strange that we waited for a global pandemic to try to stop evictions."

The idea for the Ohio Eviction Watch project predates the pandemic. "I was working at the *Dayton Daily News* last year when a tornado ripped through the area. It hit the poorest parts of the city. As a result, there was a sort of mini housing crisis in Dayton. People's homes were unfit to live in, businesses shut down, many lost their jobs or lost a way to reliably get to their jobs. We saw an increase in eviction filings."

Kreemer added, "Issues that caused this [increase in eviction filings] weren't fixed, no steps were taken to solve it. Summer 2019 in Dayton becomes Summer 2020 across the whole country."

Asked how the broader political situation relates to his project and the larger issue of evictions across the nation, Kreemer said, "There are many goals in getting through this pandemic. There are health goals and economic goals and there are many ways people propose fixing the economy. But we judge our economy on how it functions for a minority of people. If the stock market is going up it's going to benefit the people already holding a lot of wealth. If the jobs are increasing, great, but are the wages of those jobs increasing? The strength of the economy isn't judged based on how many people are being kicked out of their homes."

The growth in evictions will lead to the further spread of the coronavirus as people are forced to double up in homes, seek out homeless shelters, or fight against their evictions in crowded court houses. Likewise, homeless people are more likely to have health issues that make them more at risk for contracting the virus.

In addition, further analysis of The Eviction Lab data

by reporters at CNN shows that some of the neighborhoods facing higher eviction rates are also facing higher rates of medical comorbidities such as heart disease, chronic obstructive pulmonary disease, diabetes and obesity, all of which are COVID-19 risk factors.

Even if a household manages to pull together enough rent, coming close to eviction during a time when losing shelter could lead to exposure to a deadly virus puts an enormous amount of stress on an individual or family.

Evictions also cause aftershocks in a community. In reference to the book "Evicted" by Matthew Desmond, one of the many minds behind Princeton's Eviction Lab data, Kreemer said, "In one part [Desmond] cites studies that researched how communities are destroyed by evictions. A family lives on a specific street, they are well known on that block, maybe their house is a gathering space. They have to leave, and they can't play an active role in that community. Something immeasurable is lost."

The eviction crisis is just one side of a general breakdown of social life caused by the criminal response of American ruling elite to the pandemic. As foodbanks across the country run low on supplies and as the number of chronically unemployed hits an all-time high and millions run out of federal and state jobless benefits, the US government continues to do nothing to provide sufficient aid.



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