

Estimating Evictions in Massachusetts during COVID-19



"Without bold legislative action, eviction risk could explode -- once tenants run out of ways to pay." -Ben Walker, Research Partner, MIT

The Census Household Pulse Survey suggests that tens of thousands of Massachusetts renters are struggling to pay monthly housing costs in the pandemic.

- **A.** Recent estimates drawn from this data say that as many as 1 in 3 Massachusetts renters are unable to pay rent and are at risk of eviction -- over 300,000 renter households statewide.
- **B.** Rent shortfall is estimated to approach as much as \$429 million -- well above the \$20 million in emergency housing funding issued by Gov. Baker.
- **C.** Both figures come from <u>estimates produced by a global advisory firm called Stout.</u>

Renters of Color and Black renters are especially affected.

Asked in July whether they could pay August rent, here's what renters said:

Statewide:

- **A.** 42% of Black renters in Massachusetts (2 in 5) had little to no confidence in paying August rent.
- **B.** 30% of Hispanic renters in Massachusetts (nearly 1 in 3) had little to no confidence in paying August rent.
- C. 14% of White renters had little/no confidence.

Boston Metro Area:

- **A.** 50% of Black renters (1 in 2) in the Boston metropolitan area said they had little to no confidence that they could pay August rent.
- **B.** 39% of Hispanic renters (over 1 in 3) in the Boston metropolitan area said they had little to no confidence that they could pay August rent.
- C. 15% of White renters had little/no confidence.



City Life/Vida Urbana is a grassroots organization that has been fighting in the Boston area for housing justice - as a core part of racial justice - since 1973.

U.S. Census Household Pulse Survey

- The Household Pulse Survey was designed to "quickly and efficiently deploy data collected on how people's lives have been impacted by the COVID-19 pandemic."
- The Bureau has been collecting and reseasing data on a weekly basis during the pandemic.
- Half of Black renters in metro Boston said they have little to no confidence they could pay August rent.
- State-wide, nearly half of Black renters and nearly one third of Hispanic renters had little to no confidence they could pay August rent.



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"Massachusetts families are in an unprecedented struggle from job loss and need long-term protections from eviction and rent hikes." -Helen Matthews, City Life/Vida Urbana

Federal stimulus packages did help Massachusetts residents cover monthly housing costs.

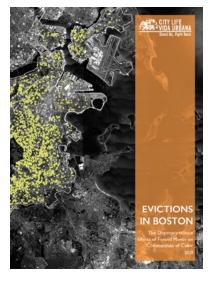
A. 42% of Massachusetts residents used federal stimulus to pay for monthly housing costs (rent and mortgage) as of mid-July, 2020.

But expanded unemployment benefits expired last week, and data suggests that struggling tenants are turning to unstable, unsustainable methods to pay for the things they need in a pandemic, like housing.

- **A.** Toward the end of July, 1 in 3 Massachusetts renters with little to no confidence in paying August rent relied on credit cards and loans, federal stimulus payments, and unemployment insurance to pay for expenses. 1 in 4 borrowed money from family and friends.
- **B.** Only 34% of MA renters with little to no confidence in paying August rent relied on regular income sources, as compared to 88% of renters with high confidence in paying August rent.

Tenants and financially-unstable homeowners need long-term protections because they can't scramble to pay housing costs forever.

A. Massachusetts legislators are currently considering a bill called *An Act to Guarantee Housing Stability During the COVID-19 Emergency and Recovery* (H.4878 / S. 2831). This bill would prevent COVID-related evictions and foreclosures, prevent unaffordable rent hikes that displace families, and



Download our new report in collaboration with researchers from MIT, "Evictions in Boston: The Disproportionate Effects of Forced Moves on Communities of Color", at bostonevictions.org.



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