

# Stabilizing Renters Is Key to Equitable Recovery

## Preventing Eviction and Indebtedness in Oregon

Over one third of Oregon residents are renters, including the majority of Black, Latinx, Native American, and multiracial residents. Renters were already facing soaring rents before the pandemic, and they have been hit hard by the virus and its economic impacts. Without long-term eviction protections, these renters are at risk of being caught in a coming wave of evictions which could force them out of their neighborhoods or even onto the street.

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

# 56,100

households were behind on rent: 11% of all renter households.

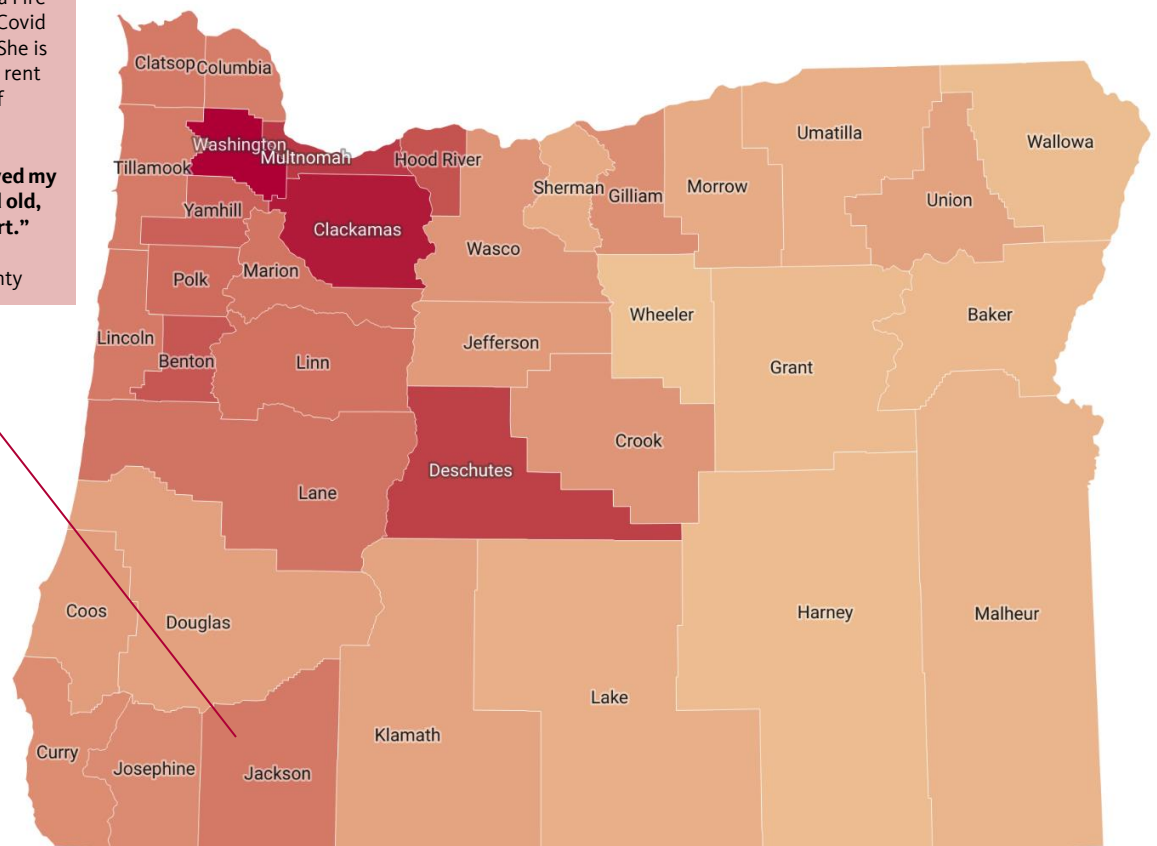
# \$171.3M

estimated rent debt.

Families across Oregon are behind on rent and are being forced to make difficult choices between meeting their basic needs and paying for housing.

Rent debt per renter household by county

\$1,000 \$3,766



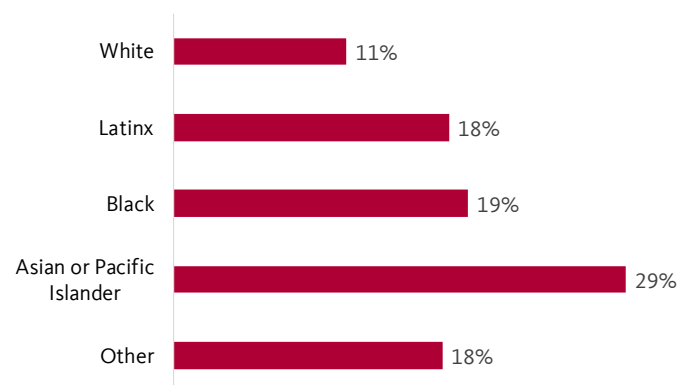
Erica lost her trailer, savings, and pets in the devastating Almeda Fire in 2020. She then contracted Covid and faced a lengthy recovery. She is living with a friend and paying rent while she awaits disaster relief resources.

**"I need my own space.... I loved my little trailer. It was small and old, but I loved it with all my heart."**

— Erica Ramirez, Jackson County

## While most Covid-impacted renters are now caught up on rent, many low-income and renter of color households are still burdened with rent debt.

Share of renter households behind on rent by race/ethnicity



# 76%

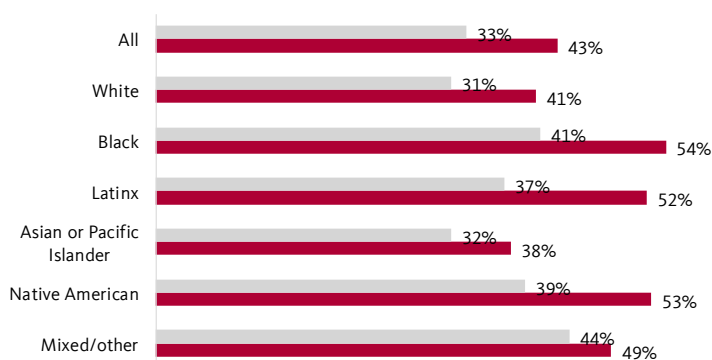
of low-income households who lost employment income since the start of the pandemic are caught up on rent.

## Black, Native American, and Latinx renters, especially women, are more likely to be at risk of eviction and homelessness.

Share of renters who are both rent burdened and living below 200 percent of the poverty level

■ Male  
■ Female

Over half of Black and Native American women renters and Latina renters are both rent burdened\* and economically insecure\*\*



**Oregon can only thrive if its renters thrive. Protect renters with these key strategies:**

- 1) **Extend the eviction moratorium.**
- 2) **Ban no-cause evictions**, late fees, and rent increases and convert missed rent to consumer debt.
- 3) **Cancel rent** and provide equitable rent relief.
- 4) **Enact strong tenant protections** to prevent displacement, such as anti-harassment policies, low-cost legal assistance, rent control, and tenant counseling.
- 5) **End sweeps of homeless encampments** and increase access to housing and social services.

The **National Equity Atlas** is a partnership between PolicyLink, and the USC Equity Research Institute (ERI). We equip movement leaders and policymakers with actionable data and strategies to advance racial equity and shared prosperity.  
[www.nationalequityatlas.org](http://www.nationalequityatlas.org).

**Community Alliance of Tenants (CAT)** is Oregon's only statewide, grassroots, tenant-controlled, tenant-rights organization. CAT educates, organizes, and develops the leadership of low-income tenants. Formed in 1996, Community Alliance of Tenants is made up of two entities including Community Alliance of Tenants 501(c)3 and the CAT Action Fund 501(c)4.

**Sources and notes:** 2018 and 2019 5-Year data from the American Community Survey Integrated Public Use Microdata Series; Week 26 – 28 Census Household Pulse Survey; Community Housing Improvement Program; Research Institute for Housing America. Data by race and gender are determined by the race and gender of the household head. Latinx includes people of Hispanic origin of any race and all other groups exclude people of Hispanic origin. \*Rent-burdened is defined as spending more than 30 percent of income on housing costs.

\*\*Economically insecure is defined as having a family income below 200% of the federal poverty threshold (about \$50,000 for a family of four). See the methodology at: <http://plcylk.org/stateevictionrisk2021>.

**National Equity Atlas**



County	Renter HH Behind on Rent	Rent Debt per HH	Total Rent Debt	LI Renter HH Behind on Rent	Rent Debt per LI HH	Total LI Rent Debt
Baker	207	\$1,885	\$389,315	196	\$1,854	\$364,014
Benton	1,501	\$3,112	\$4,672,477	1,360	\$3,032	\$4,124,426
Clackamas	3,899	\$3,666	\$14,291,405	3,313	\$3,502	\$11,603,091
Clatsop	555	\$2,681	\$1,488,688	500	\$2,611	\$1,304,686
Columbia	468	\$2,643	\$1,235,943	430	\$2,532	\$1,089,882
Coos	939	\$2,241	\$2,104,273	870	\$2,175	\$1,893,575
Crook	277	\$2,339	\$648,793	259	\$2,284	\$591,618
Curry	278	\$2,447	\$679,314	247	\$2,354	\$582,062
Deschutes	2,223	\$3,350	\$7,447,346	1,944	\$3,216	\$6,252,087
Douglas	1,381	\$2,195	\$3,031,643	1,271	\$2,144	\$2,724,733
Gilliam	21	\$2,428	\$51,715	18	\$2,365	\$43,713
Grant	87	\$1,863	\$161,831	81	\$1,835	\$148,629
Harney	69	\$1,849	\$126,712	64	\$1,826	\$116,016
Hood River	229	\$3,151	\$722,904	202	\$3,061	\$619,698
Jackson	3,215	\$2,701	\$8,683,916	2,945	\$2,609	\$7,683,359
Jefferson	249	\$2,275	\$565,291	227	\$2,205	\$501,483
Josephine	1,273	\$2,468	\$3,142,972	1,180	\$2,377	\$2,805,734
Klamath	1,043	\$2,154	\$2,246,397	970	\$2,104	\$2,041,396
Lake	129	\$2,017	\$259,779	122	\$2,004	\$245,359
Lane	6,512	\$2,758	\$17,958,373	5,999	\$2,680	\$16,076,032
Lincoln	686	\$2,681	\$1,840,618	623	\$2,609	\$1,625,872
Linn	1,680	\$2,768	\$4,650,533	1,522	\$2,711	\$4,125,737
Malheur	401	\$1,945	\$780,822	377	\$1,929	\$726,788
Marion	4,661	\$2,750	\$12,818,043	4,206	\$2,680	\$11,271,140
Morrow	113	\$2,072	\$234,125	102	\$2,022	\$205,811
Multnomah	13,193	\$3,423	\$45,158,191	11,442	\$3,216	\$36,798,289
Polk	1,015	\$2,863	\$2,906,359	925	\$2,810	\$2,599,930
Sherman	21	\$2,051	\$43,863	20	\$2,022	\$40,007
Tillamook	317	\$2,678	\$849,068	291	\$2,634	\$767,191
Umatilla	884	\$2,013	\$1,780,611	804	\$1,955	\$1,571,408
Union	365	\$2,167	\$790,568	332	\$2,103	\$698,089
Wallowa	94	\$1,835	\$171,947	86	\$1,773	\$153,100
Wasco	352	\$2,341	\$824,159	316	\$2,262	\$714,181
Washington	6,719	\$3,766	\$25,302,032	5,529	\$3,573	\$19,758,260
Wheeler	12	\$1,778	\$21,079	11	\$1,766	\$19,888
Yamhill	1,064	\$3,005	\$3,197,769	961	\$2,939	\$2,822,782
<b>Total</b>	<b>56,135</b>	<b>\$3,051</b>	<b>\$171,278,875</b>	<b>49,748</b>	<b>\$2,909</b>	<b>\$144,710,064</b>

HH: Household

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