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Contact: Bethany Hardy, 202-277-3848

Analysis: America may face a new pandemic of evictions when CDC's national evictions moratorium expires on Saturday

New county-level analysis from Surgo Ventures finds that 6.2 million renting households are still behind on rent and could face eviction next week; In 250 U.S. counties, more than one in five renters are behind on payment

WASHINGTON, July 28, 2021 — When the CDC's national moratorium on evictions expires on July 31, more than six million families in America could face eviction filings for being behind on rent. This threat is especially pronounced in 250 counties where at least one in five renters are still behind on rent. These are the findings of an analysis Surgo Ventures is releasing today, which includes [estimates of rental arrears for every county in the United States](#).

Surgo used data from the U.S. Census Bureau's Household Pulse Survey to estimate the likelihood of being behind on rent for every American renting household, along with how much they are likely to owe.

"Ever since the early days of COVID-19, we've been concerned about 'vulnerability,' a term we use to define a community's ability to weather this pandemic based on a number of structural, socioeconomic, and health-related factors. Housing vulnerability is very much a part of this equation," said Dr. Sema Sgaier, Co-Founder and CEO of Surgo Ventures and Adjunct Assistant Professor at Harvard T.H. Chan School of Public Health.

"Our county-by-county analysis of rental arrears suggests that we might be facing a new wave of eviction filings as a result of what happens Saturday. Tragically, people living in counties that score high on our [COVID-19 Community Vulnerability Index](#) are most likely to be in arrears, just as they were most likely to suffer COVID-19 infection, hospitalization, and death. We believe there are sufficient federal and local funds to cover our most vulnerable families; we just need to make sure they are distributed appropriately so that at-risk families have the financial and programmatic support they need to stave off a crisis," Sgaier added.

The key findings from Surgo's rental arrears analysis are:

- **Finding 1: After alarming winter surges, national arrears declined, but now have plateaued at levels similar to the height of unemployment in April 2020.**
 - Surgo estimates that 6.2M households are behind on rent, which represents 15% of all renting households in the U.S.
 - The bill is \$3,700 per household in arrears on average, totalling \$23B nationally.

- As of July 2021, 250 counties (or 8% of all U.S. counties) are at especially grave risk, with more than 1 in 5 households in these counties facing rental debt.
- **Finding 2: Renters in the South have been impacted most severely and face the steepest bill, yet counties are in crisis across each region of the United States.**
 - In the South, 16% of households face rental arrears with \$8.4B total dollars owed as of July 2021—the most of any U.S. region.
 - The Northeast also has 16% in arrears as of July 2021, driven by severely impacted counties with large rental populations. However, regional debt is lower, at \$5.5B, with fewer total renters than other regions.
 - Fewer renters are affected in the West—14% of households as of July 2021—though dollars owed per renter is high, resulting in the second-highest total debt owed at \$7.0B.
 - The Midwest has a lower overall burden, with a regional average of 13% of renters affected and the lowest total debt, at \$3.3B. However, counties with greater arrears than the regional average should still be considered in crisis.
- **Finding 3: There are large differences in arrears between counties, even within the same state, signaling a need for a hyper-local response.**
 - For example:
 - Compared to a 25% peak in November 2020, rental arrears in South Carolina have improved somewhat, now at 22%—yet all counties within the state do not follow this pattern, signaling the need for a hyper-local, tailored response.
 - In Georgia, as of July 2021, 14% of Columbia County renters are behind on payment, yet the rate is nearly double, at 24%, just next door in Richmond County.

In addition, Surgoreleased a list of proposed solutions that federal, state, and local community leaders can take to address the looming eviction crisis:

ADVOCATE	<ul style="list-style-type: none"> ● Sound the alarm on counties that are worsening to maximize resources and minimize inequity ● Encourage continued collection of U.S. Household Pulse Survey data as it is currently the only nation-wide source of high-frequency data on rental distress, and advocate for more, current data on housing instability and evictions ● Advocate for renter protections, simplified eligibility requirements, and improved, user-friendly data systems to process and track funding applications and disbursement
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<p>RESPOND WITH PRECISION</p>	<ul style="list-style-type: none"> ● Prioritize financial and other resources by need rather than by crude metrics like population size by using county-level estimates ● Provide monetary support in high debt areas, allocating the right level of funding according to estimates ● Enhance targeted outreach to high debt communities to build awareness around tenant rights and assistance availability ● Provide additional diversion and recovery services in areas with many renters affected to expand tenant protections before, during, and after federal assistance ● Enact policies that extend emergency eviction moratoria locally and convert a portion of rental debt into consumer debt, especially in areas of severe housing burden
<p>INVESTIGATE FURTHER</p>	<ul style="list-style-type: none"> ● Understand why the reduction in arrears has stalled, despite an improving labor market, and what drives inefficient program delivery ● Uncover the complex influences that race, income, education, living conditions, and other important factors play in who falls behind ● Identify counties that are improving and learn from their experiences ● Examine the outcomes of national and state policies designed to help renters, including Economic Impact Payments and Emergency Rental Assistance

Download the full report [here](#) and read Surgo’s methodology [here](#).

For more information, including rental arrears estimates for every U.S. county, visit Surgo’s interactive tool at: precisionforcovid.org/rental_arrears.

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About Surgo Ventures

[Surgo Ventures](#) is a nonprofit organization dedicated to solving health and social problems with precision. We do this by bringing together all the tools available from behavioral science, data science, and artificial intelligence to unlock solutions that will improve and save lives. We work globally; in the United States, the United Kingdom, and in low- and middle-income countries on issues including COVID-19, tuberculosis, maternal and child health, housing, and more.