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**Stability, Equity, and Dignity:
Reporting and Reflecting on Oregon Tenant Experiences
During the Covid-19 Pandemic**

A Research Justice Collaboration
Community Alliance of Tenants
Portland State University

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community
alliance of
tenants

Executive summary

In mid-March, Oregon leaders ordered unprecedented ‘stay home’ measures to slow the spread of the pandemic Covid-19 virus. The economic impact was immediate, with entire sectors of business in ‘shut down’ mode and others limiting their activity. These emergency orders, necessary for public health, had a dual impact for workers: many were quickly laid off from temporarily closed businesses, while others deemed essential were at risk of viral transmission. Recognizing the potential that many tenants would not be able to pay their rent without work, governments at all levels moved quickly to enact temporary moratoriums on eviction and on foreclosure for those who could not pay rent and mortgages. While the statewide moratorium was extended until the end of September, 2020, Oregon tenants remain economically vulnerable. The National Equity Atlas estimates that 176,000 Oregon renter households are at risk of eviction at the expiration of the moratorium. The circumstances demand significant, large scale policy intervention to prevent a mass eviction and homelessness event.

Under routine policy-making circumstances, we rely largely on data from the real estate and housing industry, with limited knowledge about those living in rental housing. Faced with entirely new circumstances, policymakers need information and analysis to fill those gaps, so that resource allocations and new policies can meet the needs of tenants, ensuring stability for renting households and their communities. This research, conducted in collaboration by Community Alliance of Tenants with Portland State University, provides data on tenants’ experiences and choices during the pandemic. The report includes data from 585 calls to CAT’s hotline, which receives calls for assistance from around the state; and a new survey conducted among tenants in July. The 460 survey responses show that tenants face growing housing insecurity as the economic crisis erodes their ability to pay the rent and meet other needs.

Key findings include:

- While tenants continued to pay rent from April into summer, as many as 35% of those surveyed owe back rent. That number increases to 56% for people of color.
- 53% of renters cut back on food and medications to pay rent. Half dipped into savings.
- At least two-thirds reported paying their rent in full each month since March. But the number has declined from over 90% in March to 67% in July.
- 34.8% of tenants now owe back rent and 56% of Black, Indigenous, and People of Color (BIPOC) tenants owe back rent.
- Among those owing back rent, half have made partial payments during the pandemic.
- 84% of tenants are experiencing mental or physical stress due to housing insecurity.

Even with an extension of the current moratorium, Oregon will likely only delay the evictions unless the move comes with significant rent relief. The assistance available to date does not come close to meeting the needs of tenants across the state. Covid-19 recovery policy must prioritize stabilizing tenants and their housing to protect health and well-being for hundreds of thousands of Oregonians.

Data and methods

The survey of Oregon tenants was designed in collaboration with CAT's organizing and membership staff to develop questions to reflect important information for understanding the extent of housing instability factors for tenants. The survey was distributed via CAT's network of its members and partner organizations, which serve communities of color and low-income communities around the state. The survey was available online in four languages. There were 460 complete responses from participants who identified as renting, including those living in mobile homes with rented spaces; respondents who identified as houseless or not paying cash rent were redirected to a different survey.

The survey response is not a representative sample of all Oregon renting households; it does provide an important understanding of the experiences of those who are most likely to be or become housing insecure, including those whose identities are among the 'protected classes' for fair housing law, and those who have experienced historical and systematic disenfranchisement.

CAT-PSU Tenants in Covid-19 Survey: Respondent Demographics

460 responses

37%	Woman headed household
31%	Household with children
12%	Household with children under 6 years old
17%	Single parent household
14%	Elder headed household
31%	LGBTQ+ identified household
39%	Person with a disability or medically fragile in household
17%	Immigrant or refugee identified household
13%	English is not the first language of respondent
18%	Responded to survey in Spanish, Vietnamese, or Russian
44%	BIPOC household (Black, Indigenous, People of Color)
6%	Native American
11%	Asian or Asian-American
10%	Black or African
1%	Pacific Islander
22%	Latinx/Hispanic
60%	White

The survey analysis is complemented by reporting on CAT’s hotline activity from mid-March through July. As the primary statewide resource for renters’ rights questions, CAT received 585 calls during the early part of the pandemic, most of which were inquiries about Covid-19 related problems. These calls provide more details about the variety of issues tenants were having with landlords and managers. Hotline callers include residents of the full spectrum of rental housing options: most live in unsubsidized housing, with 20% living in regulated affordable housing; about half live in larger multifamily buildings, with one third living in single family homes; and approximately half of tenants rent on a month-to-month lease, rather than an annual lease.

CAT Hotline Callers March-July 2020

585 calls

52%	Extremely low income (below 30% AMI)
80%	Unsubsidized renters
47%	Single person household
23%	Single mother household
15%	Elder headed household
42%	Person with a disability or medically fragile in household
39%	BIPOC household (Black, Indigenous, People of Color)
17%	Native American
4%	Asian or Asian-American
11%	Black or African
1%	Pacific Islander
19%	Latinx/Hispanic
61%	White

We employed a research justice approach, engaging with tenant leaders and community members to discuss the data analysis. Tenants who directly experience renting and landlord relations during the pandemic reacted to the findings, and incorporated these data into their discussions about the most important components of a pandemic recovery policy and resource proposal for Oregon. The concluding implications of this report are based on this collaborative process of review and reflection.

Key findings

Tenants continued to pay rent for as long as possible

The statewide eviction moratorium on eviction for nonpayment of rent protected tenants who were unable to stay current on their rent. The moratorium did instruct tenants to pay what they could; it also requires repayment of any rent arrears at the end of the emergency moratorium. During the spring and into summer, most tenants continued to pay their rent in full. Only after several months of economic crisis, in July, was there a substantial drop in rent payment—still, two thirds of these tenants reported paying July rent in full.

Did you/your household pay rent this month?					
	Paid in full	Paid partial	Did not pay	Not sure	total
March	385	27	12	1	425
	90.6	6.4	2.8	0.2	
April	352	40	33	3	428
	82.2	9.3	7.7	0.7	
May	332	49	48	1	430
	77.2	11.4	11.2	0.2	
June	321	42	66	2	431
	74.5	9.7	15.3	0.5	
July	288	37	59	46	430
	67	8.6	13.7	10.7	

As of early July, 35% (165) of respondents owed some back rent. Some tenants were paying back arrears over the month, even if they did not pay in full at the start; or ‘caught up’ on a subsequent month. Of those folks who still had rent debt, about 20% reported they would be able pay all or some back rent in July. But 41% of those with back rent (68 people) said they would not be able to pay, and another 25% don’t know if they will be able to pay it. Continued economic uncertainty is a serious problem for these tenants, and additional rent arrears that accrued in August and September will create an additional burden.

This survey did not collect the dollar amounts owed by tenants; but it does allow for an assessment of attempts to pay over time. The data show that over three quarters of respondents paid at least some rent for the entire time period covered by the survey (March-July). Very few respondents paid no rent at all during the initial moratorium. Tenants have been using the partial payment option, reducing their arrears and continuing to provide owners/landlords with income streams:

- 60% of respondents paid in full every month
- Of those who did not pay in full every month (231 respondents), half paid *at least* partial rent for four or five months. (any combination of full and partial payments, March-July)
- Half of the tenants who owed back rent as of July (165 respondents) had paid at least some rent every month during the pandemic emergency

BIPOC Tenants face more significant challenges

Tenants who are Black, Indigenous, and People of Color identified are more likely to be cost burdened and struggle with housing insecurity, being over-represented among the houseless population in Oregon. Likewise, impacts of the Covid-19 pandemic have been unevenly distributed, both in health and economic consequences. While the general population of renters was able to maintain payment and avoid arrears, for BIPOC respondents to the survey, the challenges were more acute.

Over half of BIPOC tenants reported they owed some back rent by the end of July. Of the 102 BIPOC respondents in arrears, one third said they would not be able to pay it back that month; another 28% were unsure if they would be able to clear the debt.

Tenants are paying the rent by squeezing on essentials and finding other sources of funds

Given the high rates of rent payment, how are tenants making ends meet? When asked what strategies are being used to cover needs including housing and other basics, tenants report they are cutting back on spending and cutting into savings. While some of these adjustments are reasonable over the short term, the extent of sacrifice and the extended period of time makes these strategies unsustainable for vulnerable renters. About half of the respondents were not working at the time of the survey; variations in re-opening and across industries have made employment unstable for many in Oregon.

More than half of respondents have reduced spending on essentials like food and medicine in order to cover their rent. Using savings and borrowing from friends and family mean straining limited financial capacity and reducing resilience for further emergencies. Some respondents are using financial options that are not sustainable, like payday loans or credit cards to pay for basics. Close to twenty percent of respondents are collecting glass or cans for cash deposit. Additional responses included selling items they own. In reviewing these data, tenant members of CAT recounted spending many hours waiting for phone appointments to work out unemployment benefits and collecting documents and filling out paperwork to apply for emergency assistance.

How are tenants meeting basic needs and paying for housing during the pandemic?

429 responses (check all that apply)

Cut back on expenses other than housing, like food or medicine	52%
Using savings	52%
Apply for unemployment	33%
Apply for emergency assistance	29%
Borrow from friends/family	25%
Apply for jobs	20%
Collecting glass or cans for deposit	19%
Working for cash	14%
Taking out payday or car title loans or cash advance	5%

Most tenants are taking responsibility for communication with landlords

Analyzing the calls to CAT’s Renters’ Rights Hotline with questions about the eviction moratorium and renter protections during the Covid-19 emergency make it clear that many tenants are confused about the emergency policies, and need more information about their rights. While the processes for addressing current and past due rent have been less than clear, it is important that tenants communicate to assert their rights under the emergency moratorium. Indeed, most tenants responding to the survey have been in communication with their landlord or property manager about their situation. Two-thirds of survey respondents say they are in communication with their landlord or manager. About 14% report having sought legal advice or assistance with their situation. There are some tenants—about 16% of those responding—who said they are avoiding the landlord.

While some tenants are not reaching out, landlords and managers are more likely to be reported as having no or negative interactions by these renters. Among all tenants, 22% report hostile, harassing, or threatening behavior from landlords or property managers; this increases to 32% for BIPOC identified tenants. About a quarter of landlords and managers are not communicating at all with tenants during the emergency.

Calls to the hotline provide insights into conflicts and concerns for tenants. Even during the pandemic moratorium, about half the calls to the hotline were questions about eviction, with renters trying to understand how they were protected. We examined 315 call records with Covid-19 related issues to understand the variety of problems. These inquiries included landlords issuing no-cause termination notices, nonpayment termination notices, and charging late fees despite prohibitions in the moratorium. One-quarter of the analyzed inquiries reported landlord harassment, including threats of lockout. Some landlords have increased rent during the emergency, which is allowable legally. Others have pressured tenants to provide proof that their inability to pay relates to Covid-19, which is not required. Tenants

calling needed support to understand their rights and responsibilities, and ensure they could get the protections due under the policy. For about 12% of these callers, breaking their lease was their preferred option for avoiding nonpayment problems, but was proving to be too difficult or expensive.

The other area of caller concern was directly health related issues of access and interaction, at about 15% of these calls. While some tenants were trying to prevent their unit from being accessed for showing to prospective buyers or renters, others were having essential repair requests rebuffed due to physical distancing guidelines. Fear of exposure between tenants and managers and maintenance staff and issues between neighbors were raised.

Housing is a physical and mental health stress for over 80% of respondents

Covid-19 is a physical health emergency. The subsequent economic crisis and the pressure it places on tenants' housing security is adding to the health burden. Overwhelmingly, tenants report that their housing situation is causing them physical and mental health stress. Overall, more than half of tenants say their health is affected a lot by housing concerns; for BIPOC renters, it is about 60%. For tenants of color, 86% report they have physical or mental health stress due to housing. Staying at home is an important public health measure during a viral epidemic. Instability or loss of housing is catastrophic to personal and family well-being; even more so it will increase the risk of viral transmission when households have to double up or move to temporary housing with others to avoid homelessness.

Tenant-centered policy principles

The survey results and hotline analysis were presented and reflected on in dialogue with members of Community Alliance of Tenants and participants from allied grassroots organizations. The data were considered along with the stories and lived experiences from the discussion groups; adding to understanding about how tenants' lives are being shaped in this time of viral pandemic, economic crisis, and racial justice uprising.

From these discussions emerged a set of principles for centering tenants, especially BIPOC and immigrant-identified households, in policy and resource allocation. These principles emerge from the experiences of tenants and their vision for an unprecedented scope and scale of response to an unprecedented set of crises. The most fundamental concepts are: Stability In and Beyond the Pandemic and Equity with Dignity.

Stability in and beyond the pandemic

Ensuring housing stability and avoiding additional homelessness for Oregonians should be the primary goal of Covid-19 recovery policy. The unprecedented nature of the pandemic will require new approaches and resources, at a scale that can cover the extent of the emergency.

While the funds made available for emergency housing relief have seemed significant, they do not actually meet the widespread needs in the state. For example, Portland and Multnomah County announced a rent assistance fund of \$29 million, which will assist 4,300 households; but the jurisdictions acknowledged that they estimate there are over 21,000 households who currently need help to pay the rent. A single month of rent assistance for all of these tenants would consume the entire fund.

Without relief from current and past due rent, there are tens of thousands of renting households across the state who will have no protection from nonpayment eviction starting on October first. The federal eviction moratorium issued by the Centers for Disease Control is not fully tested as a legal defense; early indicators are that it is challenging to apply and may not protect all renters. An extended eviction moratorium is a baseline policy for Oregon; and additional relief from rent and arrears is needed with resources allocated at the scale of the economic needs. The human and social costs of a mass eviction and spike in houselessness would be enormous and the repercussions long-lasting across every indicator of health and well-being. Stability in and beyond the pandemic, for many tenants, will require support greater than existing short-term rent assistance models. The stability of tenants and their families and children must be prioritized as the highest value, rather than the stability of real estate.

Equity with Dignity

Tenants, especially those with low incomes and job and business losses, have been struggling with multiple systems for assistance and compensation. The difficulties of accessing multiple bureaucratic systems for benefits and aid, including determining and documenting eligibility for different kinds of programs, has been an exhausting slog. The existing limitations on resources mean that some tenants in need find themselves locked out—due to their pre-Covid-19 contract or gig jobs, their fluctuating or seasonal incomes, or their immigration or refugee status. Some assistance has been offered through what are essentially lotteries, with phone numbers to call at a specified time, requiring that folks find out about the procedure, make themselves available at the moment of its arrival (juggling work, children, and other obligations), and then be lucky enough to have the phone ring through. Tenants reflected that these procedures bring feelings of shame and stress, repeatedly proving they are ‘needy’ and ‘deserving’ when they are making great efforts to make ends meet. Even when they are eligible for a program and can access the system, luck and timing seem to play an outsized role in who actually receives very limited funds. These tenants want programs to be equitable, recognizing the historical and systemic disadvantages faced by BIPOC, immigrants, LGBTQ+ folkx, and people with disabilities. They also articulate that equity must include dignity—the policies and practices must treat people with humanity and care, as well as providing equitable resource allocations. Universal, rather than means-tested programs; flexible applications with minimal documentation; and procedure that are easily accessed by all people including non-U.S. citizens and informal sector workers, are all components of policy design to provide equity and dignity.