

The Coming Wave: COVID-19 Evictions

A Growing Crisis for Families in Kentucky

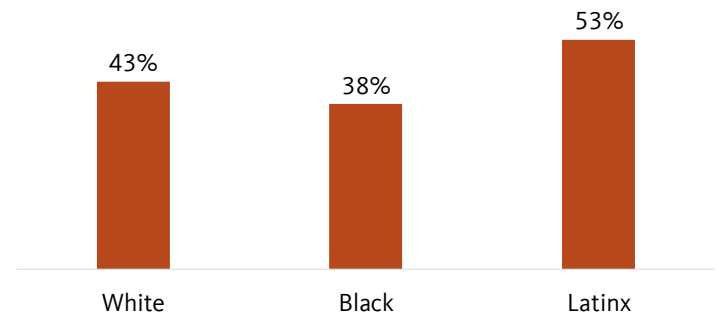
One third of Kentucky residents are renters, including the majority of Black, Latinx, and Native American residents. Many renters were already facing a crisis due to soaring rents before the pandemic, and they have been hit hard by the virus and its economic impacts. Without long-term eviction protections,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

Renters who've experienced job or income losses are especially vulnerable. With little to no savings, they face the risk of eviction and homelessness.

211,000

renter households, or 42% of all renters, are experiencing rent shortfall and potentially facing eviction

Share of renters at risk of eviction by race/ethnicity



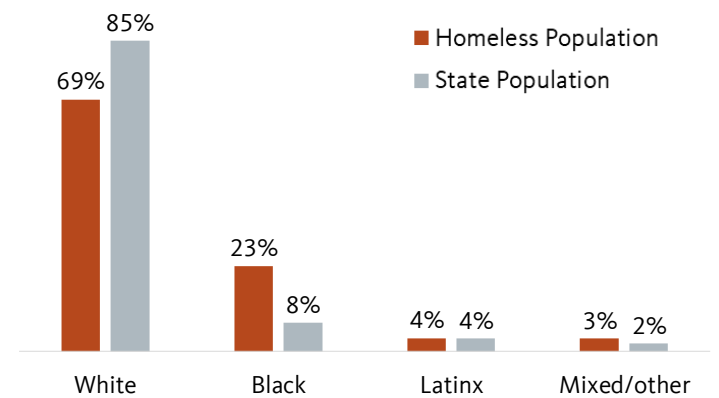
New evictions resulting in homelessness would exacerbate racial inequities.

Black residents make up a disproportionate share of the existing homeless population and would be particularly at risk.

23%

of Kentucky residents experiencing homelessness are Black, but Black residents comprise only 8% of the state's population.

Population experiencing homelessness by race/ethnicity



“Housing insecurity and a lack of fair housing in the face of a pandemic is something we all could face. Housing is a basic right grounded in our need as humans for stability. If we as a nation are to tackle any problems collectively, we have to help those at the lowest socioeconomic classes and help them to build from the ground up, learn from their experiences—and see this, as well as access to education, as necessary to the success of our country.” – Olivia Maison, Lexington, KY



Renters are a growing and vital segment of the community, yet they face rising economic and housing insecurity—especially at a time of record unemployment.

Evictions were prevalent before the pandemic.

12,980

court-ordered evictions per year

This is **35 per day**, or a rate of 2.9%, above the national eviction rate of 2.3%.

Almost half of renters are burdened by stagnant wages and rising rents.

45%

already pay too much for housing*

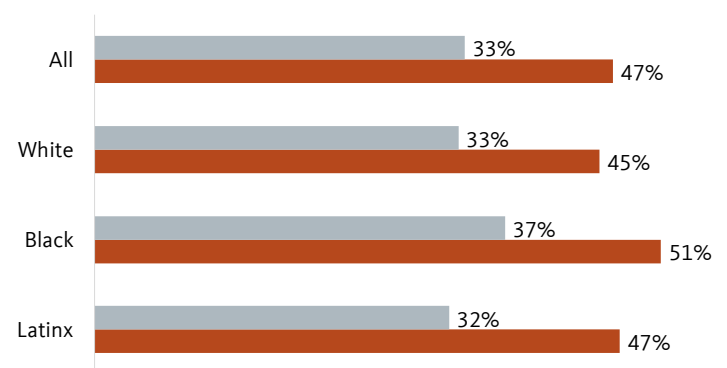
Rent-burdened households have an average savings of just \$10.

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

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

■ Male
■ Female

Half of Black women renters are both rent burdened and economically insecure**



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

- 1) **Cancel rent and mortgage debt** since March 2020 and payments until one year after the state of emergency ends.
- 2) **Reinstate the Kentucky Supreme Court's moratorium on eviction filings** and extend all eviction moratoria until one year after the state of emergency ends.
- 3) **Require all landlords receiving rental assistance to enact good cause eviction protections** and a ban on rent increases until the end of 2023.

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.

The **Lexington Housing Justice Collective** fights to end homelessness and undo the white supremacist foundations of housing in Lexington, KY.

Sources and notes: 2018 5-Year data from the American Community Survey Integrated Public Use Microdata Series; Stout and National Coalition for a Civil Right to Counsel; HUD Exchange; Eviction Lab; Pew Research. Unless otherwise noted, "renters" refers to renter-occupied households. 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. **The federal poverty threshold in 2018 for a family of four with two children was about \$25,000 per year (thus, 200% of the federal poverty threshold was about \$50,000). See the methodology at:
<https://nationalequityatlas.org/research/stateevictionrisk>