

Trump's eviction moratorium doesn't help tenants pay their rent or landlords pay their mortgages

A real solution would require a large infusion of cash.

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In August, the Aspen Institute estimated that 40 million Americans were at risk of being evicted before the end of 2020. A month later, as it became clear that Congress wasn't going to provide immediate assistance for renters facing eviction, the Centers for Disease Control ordered a four-month moratorium on most evictions caused by pandemic-related income loss. The order was rooted in public health concerns: as the coronavirus pandemic meets flu season, a mass increase in homelessness would be disastrous for community health.

Delaying evictions will alleviate some suffering in the short term. But the moratorium doesn't provide funds to help tenants with rent or landlords with mortgages and property taxes; it just forestalls the most visible aspects of the eviction crisis until January. Nor does it address the larger economic problems that

put renters continually at the brink of eviction in the first place.

When the pandemic hit, more than half of Americans were living paycheck to paycheck. One-fourth of US renters—those with the lowest earnings—were spending more than half their income on rent. Then, in March, 39 percent of Americans who earn less than \$40,000 a year were laid off or furloughed. During an economic downturn, people who experience chronic financial vulnerability are the first to suffer devastating effects like the loss of housing.

The Aspen report notes that 80 percent of the renters now facing eviction are people of color, mostly Black and Latino. This is not an accident. After centuries of racial wealth disparities and generations of racially biased lending and zoning laws (see [“The way we build our cities is racist”](#)), homeowners are disproportionately White and renters are disproportionately Black and Latino. Some homeowners are now falling behind on their bills as well, but foreclosures typically unfold more slowly than evictions, giving homeowners a longer grace period.

What might stave off the looming eviction crisis? A large infusion of cash—in the form of rent payments to landlords and increased unemployment benefits for renters—would help stabilize the rental market. But this kind of assistance from the federal government is highly unlikely in the current political climate.

The absence of national leadership in the face of disaster can lead to a paralyzing sense of despair. It can also inspire people to create and enact small-scale solutions. Neighborhood groups are identifying and supporting those most at risk of eviction. Congregations are fundraising to help families pay their rent. Activists are demonstrating how big banks and private equity funds profit off poor people. Landlords who can afford it are offering rent forgiveness for a period. State legislators are working to incentivize affordable housing and provide legal assistance for renters.

These local actions aren’t enough, but they do offer real help to renters hovering at the edge of homelessness. And they draw attention to a value the US government has affirmed in the past and needs to be held to now: that housing is a basic human right.

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