

# The Rent Eats First, Even During a Pandemic

Threatening to turn families out of their homes during the coronavirus fight isn't just morally suspect; it's dangerous.

**By Matthew Desmond**

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A year and a half ago, Jhon Loaiza and his wife, Sugey Bedoya, moved with their three daughters — now 12, 5 and 3 — from a two-bedroom apartment in New York City to a compact brick ranch house in San Antonio. They loved that house — its fenced-in backyard and four whole bedrooms, each with soft tan carpet — and their new city. They would walk by the river with ice cream or ride bikes after Sunday church. At night, Mr. Loaiza would put on salsa or reggaeton, twirling his girls around the living room and laughing. His broad smile forced his dimples to crease in.

That was in the before time — before Mr. Loaiza lost his income because of business closures, before he and his family left their home because they were threatened with eviction and before he contracted Covid-19 likely as a result of that move.

Forty-five, with a trim athlete's body, Mr. Loaiza worked as a physical trainer for the San Antonio Athenians, a semipro women's soccer team. During the off-season, he joined construction crews, cutting tile and stone, and waited tables. In November, having found better work opportunities in New York, Mr. Loaiza temporarily moved back, sending money to his family, who had remained in Texas.

In March, as New York City became an epicenter of the coronavirus outbreak, Mr. Loaiza returned to San Antonio and quarantined at home. But the virus was not far behind him, and when it arrived in full force in Texas, the jobs dried up. Mr. Loaiza and Ms. Bedoya had enough savings to cover April's rent, \$1,595, but they had to skimp on other bills. They began relying on food boxes from their church. As I've [noted before](#), the rent eats first.

Sensing that his family wouldn't be able to make the next month's rent, Mr. Loaiza applied for emergency assistance and called the city's Neighborhood and Housing Services Department so frequently that the operators got to know him by name. But it seemed as if all of San Antonio was calling, and Mr. Loaiza learned it could be a full month before help would arrive, if it arrived at all. When Houston approved \$15 million in additional rental assistance, it ran out in less than [two hours](#).

May arrived, and the family fell behind. Their landlord, Ricardo Acosta, delivered their eviction notice on June 2, handing it to Mr. Loaiza and Ms. Bedoya's 12-year-old daughter, who had

answered the door. The eviction notice read: “Landlord demands that Tenant vacate the Property not later than the date stated in Paragraph B,” which was June 6. Mr. Loaiza had never been through anything like this. He was confused and intimidated by language meant to have that effect. Did he really have just four days? Reading the notice, Mr. Loaiza wept.

Many tenants understandably move at this stage, but Mr. Loaiza reached out to the Center for Legal and Social Justice at the St. Mary’s University School of Law, learning that his eviction notice was just the first step in the process. If he wasn’t out by June 6, a lawyer explained, an official eviction citation would most likely arrive.

A week later, however, Mr. Loaiza learned that he had been approved for \$3,000 in emergency assistance, 44 days after submitting his application, with payments to be sent directly to the landlord. But the landlord did not cancel the eviction proceedings; the aid hadn’t yet arrived. Two days later, the court issued the eviction citation. The first sentence read: “You have been sued.” A court date was set for July 10. Mr. Loaiza didn’t think there was any way he could earn \$3,190 — rent for May and June — by then. He prayed that his landlord would receive the rental assistance in time.

Many evictions during the pandemic have been for far less. According to data [just released](#) by the [Eviction Lab](#) at Princeton University, which I direct, last month the median family faced eviction for \$1,172 in Hamilton County, Ohio (greater Cincinnati) and \$1,706 in Maricopa County, Ariz. (the Phoenix metropolitan area). But roughly one in 14 evictions filed in Hamilton County and one in six in Maricopa County were for \$500 or less. In an average week in July, Maricopa County processed roughly 43 eviction cases involving a family that owed less than \$100.

A week passed, then another, and Mr. Loaiza still did not know if the aid had arrived. On June 23, the landlord texted him. “Jhon, u said u were vacating the home last weekend. Is the home vacant now?”

Mr. Loaiza felt emptied out and powerless; “impotent,” he told me. He began to lose sleep, and the stress snaked through his body like poison. Mr. Loaiza thought seriously about killing himself. He had never before entertained that obliterating thought, but the sheer hopelessness of the situation was suffocating. Marshals that carry out evictions are full of suicide stories: the early morning rap on the door followed by a single gunshot from inside the apartment, the blunt sound of giving up. From 2005 to 2010, years when housing costs were soaring across the country, suicides attributed to eviction and foreclosure [doubled](#).

Mr. Loaiza pushed through it, the pull to sleep, to bury himself, and with the rent assistance seemingly stalled, he began calling friends in San Antonio, asking if they would consider taking his family in. No one had room. Finally, friends in Florida offered two rooms in their home and storage space in their garage. Mr. Loaiza and Ms. Bedoya began packing and scrubbing the apartment, hoping to receive their security deposit back. To afford the U-Haul, Mr. Loaiza

jumped at the first job opportunity he found, joining a construction crew working inside a large building.

“Jhon, Is the home now vacant?” Mr. Acosta again texted on July 1. It was. At dawn, the family had begun their trek east. Mr. Loaiza drove the U-Haul, while Ms. Bedoya and the girls followed in the family car. A few hours in, Mr. Loaiza began to feel sick, feverish. It got so bad that Ms. Bedoya took to keeping her husband on the phone to make sure he was lucid.

A legal aid lawyer from [St. Mary's](#) volunteered to represent Mr. Loaiza and Ms. Bedoya's case in their absence. The day before the eviction court hearing, the lawyer called the Neighborhood and Housing Services Department to inquire about the family's stalled rental assistance payment. She learned that \$3,000 had in fact been issued to the landlord, and that he had cashed the check weeks earlier, on June 19, days before he texted Jhon about vacating the house. (Mr. Acosta did not consent to an interview, despite multiple requests, but he did tell me by text that “the tenant vacated the home in order to find work elsewhere. The court records will show that.” Mr. Loaiza told me that he moved because he felt forced from his home and that he had never told Mr. Acosta that he was moving for job opportunities.)

All this pain — the stress so crippling that suicide begins to appear as relief, the severing of church and school ties, friendships; uprooting a family from community and work — it wasn't for \$3,190. If it was for anything, it was for \$190. The lawyer tried calling Mr. Loaiza, over and over, but she couldn't reach him. By that time, he was already in Florida, lying in a hospital bed with Covid-19.

Rent — it's the greediest of bills. For many families, it grows every year, arbitrarily, almost magically, not because of any home improvements; just because. “Demand,” they say, when they hand you a new lease with a stiff rent hike. Or “costs are rising.” What they mean is: “Because I can.” And unlike defaulting on other bills, missing a rent payment can result in immediate and devastating consequences, casting families into poverty and homelessness. If you can't afford enough food, you can usually qualify for food stamps. If you miss a mortgage payment, you typically have 120 days before your bank can initiate the foreclosure process. But if you can't pay your rent, you can lose your home in a matter of weeks. During the first half of July, landlords collected [37 percent](#) of total rent from families living in Class C properties — typically older stock, home to low- and moderate-income workers — compared with 80 percent during the first three months of the year.

Media coverage of the housing crisis typically focuses on large coastal cities, where rent for a one-bedroom apartment can run north of \$3,000. But this is not just New York's problem or San Francisco's; it's the nation's problem. Places with some of the highest eviction rates include Tulsa, Okla.; Albuquerque; Indianapolis; Toledo, Ohio; and Baton Rouge, La., not to mention many suburban communities and small towns across the country.

Before the Covid-19 pandemic, more than 800,000 people around the nation were threatened with eviction each month. Today, with unemployment levels unseen since the Great Depression

and the expiration of federal benefits along with national and several state eviction moratoriums, millions of renters are at risk of losing their homes by the end of the year. This process is already underway. [Tucson](#) usually sees 10 to 30 eviction cases a day. In June it handled roughly 50 cases a day. That same month, eviction cases were up 70 percent in [Alabama](#), compared with last June. In the last week of July, eviction filings were 109 percent above average levels in [Milwaukee](#).

During a pandemic that forcefully links our health to our homes, eviction will help spread the virus, as displaced families crowd into shelters, double up with relatives and friends, or risk their health in unsafe jobs to make rent or pay for moving expenses. I also spoke with Margie Hernandez, a 63-year-old widow in San Antonio who had moved her family into a Best Western after they were evicted in June. The Hernandez family had followed health guidelines before their eviction — staying home as much as possible, social distancing — but in the hotel lobby, they were “packed in like sardines,” Mrs. Hernandez told me. She and her children wore masks, but many guests didn’t. Several days after checking into the hotel, Mrs. Hernandez and one of her adult sons lost their sense of taste. It was Covid-19. Mrs. Hernandez spent five days in intensive care and is still on oxygen. Her 27-year-old son remains in the hospital, on dialysis.

Mr. Loaiza recovered from Covid-19 and found work painting houses in Florida; his family recently moved into its own place. But he hasn’t fully recovered from his eviction trial. “I’m jumpy and have trouble concentrating,” he told me. “I don’t sleep well.” Mr. Loaiza believes he contracted the virus during the construction job he took to afford the U-Haul. A health nut, he had tried to maintain social distance, but it was impossible. If emergency assistance had come sooner or if his landlord had worked with his family, Mr. Loaiza wouldn’t have put himself in harm’s way. “If I had the opportunity to work from home and avoid the virus, I would have,” he told me. “But I had to go.” In all likelihood, Mr. Loaiza, like Mrs. Hernandez and her son, got Covid-19 because of what happened in the aftermath of their eviction cases.

Medical professionals have sounded the alarm about how the eviction crisis will exacerbate our public health emergency. At the beginning of August, 26 medical associations [signed a letter](#) urging Congress to provide housing resources to renting families, recognizing the housing crisis to be a health crisis.

Our efforts to defeat Covid-19 and recover from the economic damage it has wrought will be deeply compromised if we fail to help families keep their homes. Besides pushing up coronavirus infection rates, the eviction crisis will also aggravate our unemployment crisis, as workers get displaced far from their jobs, and it will further complicate school reopenings, as evicted children, themselves at heightened risk of infection, shuffle from one school to the next.

Eviction solves nothing. Landlords don’t need to resort to the threat of eviction to get paid. If they did, we would expect to see higher rent collection rates in states where eviction moratoriums have expired and lower rates where landlords are still barred from evicting families. But that’s not what industry data show. There is no discernible difference in rent collection rates between states with eviction moratoriums still in place and those whose

moratoriums have expired. Eviction is not a solution to landlords' fundamental problem of maintaining rental income. Rent relief is.

This is where I'm supposed to offer solutions, the more original the better, perhaps even share an example of a city "doing it right." But the truth is, there is only one entity able to prevent untold numbers of renting families across America from experiencing in the coming weeks and months what Mr. Loaiza's and Mrs. Hernandez's families went through — and that's Congress. Calling for swift action from the federal government may read like a cop-out, I know, but in this moment anything less is woefully inadequate.

Congress must do its job: protecting the security and health of American families. We need a nationwide eviction stoppage and bold assistance to renters. Experts estimate that we need between \$7 and \$12 billion a month to help workers who rent to remain safe and secure in their homes. But instead of passing a relief bill based on legislation that the House passed two months ago, Mitch McConnell, the Senate majority leader, dithered before recessing the Senate until after Labor Day, allowing the nation to career full-tilt toward an eviction crisis. This wait-and-see approach is not only cruel; it's penny-wise and pound-foolish. It will be far costlier, in both lives and money, to reactively respond to the looming eviction crisis than to act now and prevent the problem from becoming far worse. Too many Americans have already lost their lives and jobs. There will be no excuse if too many needlessly lose their homes too.

It's a familiar pattern: congressional negligence when it comes to protecting families' basic housing needs. Over the last several years, as many workers watched their incomes stagnate or fall while their rents and utility costs rose, Congress refused to deepen its investment in affordable housing. Today, most renting families who qualify for housing assistance don't receive it — there's simply not enough to go around — and most below the poverty line spend more than half of their income on housing costs. This must change. Any comprehensive plan to promote social mobility, address racial disparities and stabilize communities must be grounded in our fundamental need for safe and affordable housing. "Building back better" begins at home.