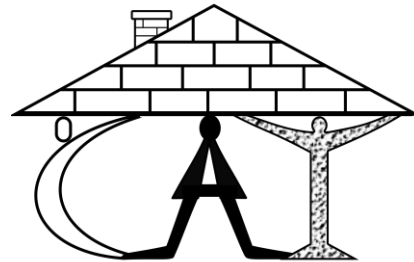


Being a Renter

Community Alliance of Tenants

January 28, 2019



A Quick Introduction

CAT has been serving renters since 1996.

We serve renters through educational programs, organizing and advocacy, and services like evictions counseling, home visits, workshops, and political education.

And a few quick notes...

50,000 renters on our hotline

400+ Leaders trained

Hundreds of tenants in collective bargaining opportunities

Thousands of tenants mobilized to share their stories, with training to support

Let's take a journey.

Meet Hannah & Esau.



Hannah and Esau are African American.



They are the average picture of an AA family in Oregon.

Median Family Income (2017 ACS 1-year estimates):

\$52,395



*** Please note the difference between median family income and median household income. Median household income is \$37,009.*

**** Avg household size in 2010 Census data suggests that 62%+ of AA households have 2 or more members of the household, with 4 in 10 AA households having 3 or more members.*

Median Rent 2 bd Apt:

\$1,282



They make 3.4 times their rent.

They are lucky and not rent-burdened.

Core Market Rent-Increases:

\$1,282 to \$1,450



Budget Item	Cost
Rent	\$1,450
Utilities	\$130
Childcare	\$1,186
Insurance (Life & Car)	\$195
Travel	\$250
Doctor & Medication	\$60
Food	\$500
Clothing & Diapering	\$125
School Loans	\$500
Total	\$4,396

\$-30

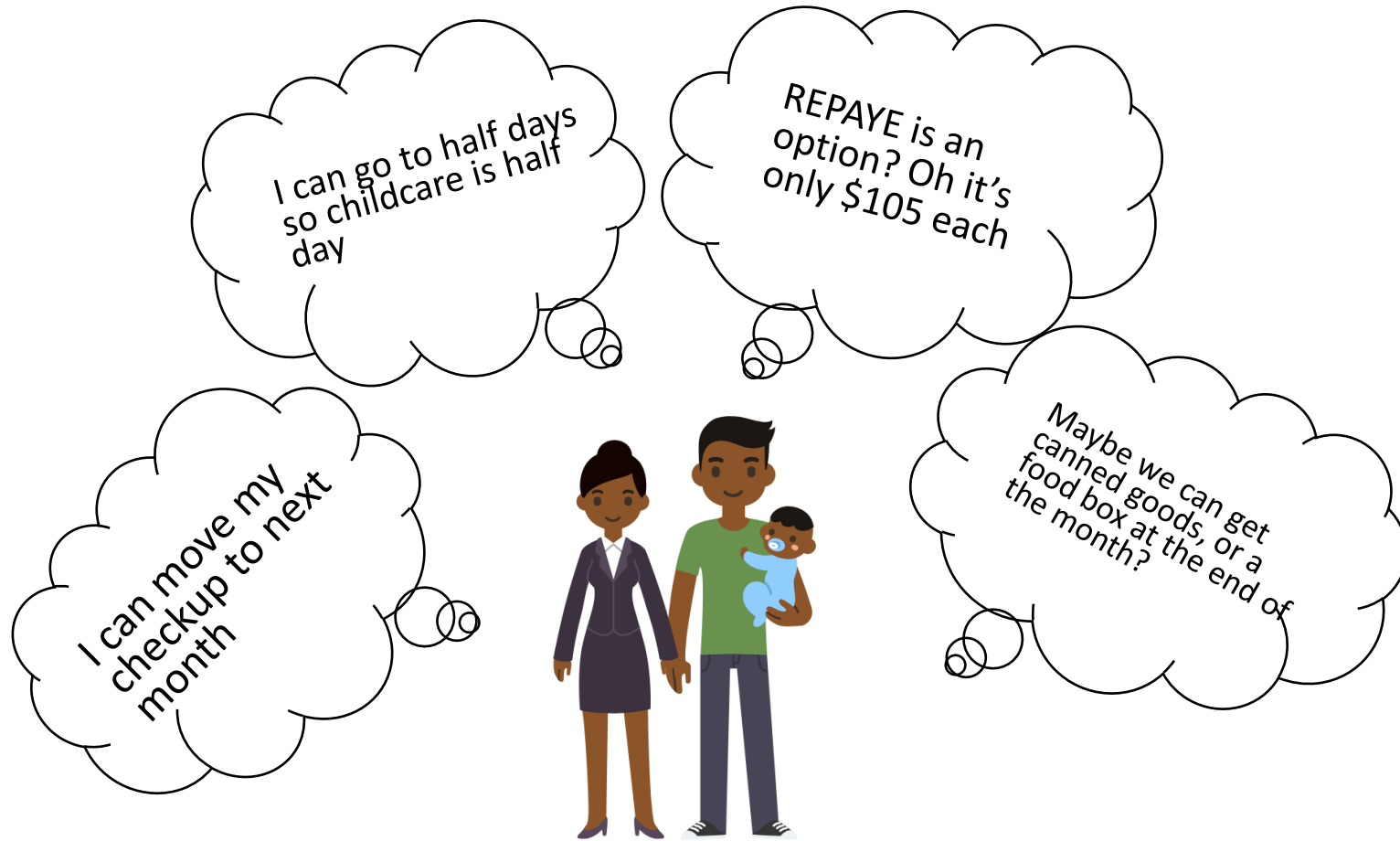
They also just barely hit rent-burdened status

Time to make some cuts.

Where can we cut?



Here's what we hear:





Decision time:

- ~~Half Day Childcare (+\$593), no that means losing \$1,091 in income~~
- **REPAYE Loan Program (+\$290)**

Great!
Net gain of \$260 per month.

“Sure we’re in debt longer, but that’s okay.”

Now let's layer some socioeconomic and health factors:



More likely to develop conditions related to chronic inflammation (HBP or Diabetes).

CONDITION 1: Inflammation related disease

Hannah gets hospitalized for uncontrolled blood pressure for 1-2 days.



Hospital bill: \$3,400

Payment plan - \$150 per month

Time to make some cuts.

Where can we cut?

Or maybe we move.

~~I can go to half days so childcare is half day~~

~~REPAYE is an option? Oh it's only \$105 each~~

~~I can move my checkup to next month~~



Maybe we can get canned goods, or a food box at the end of the month?



Decision time:

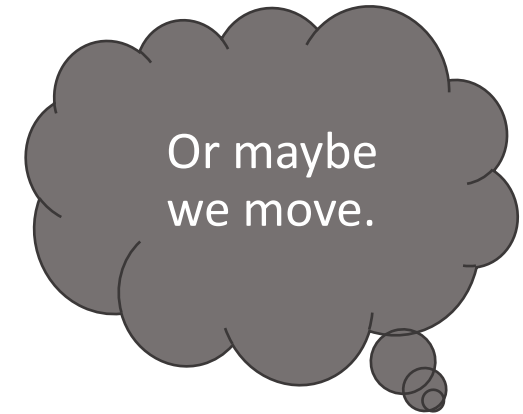
- ~~Half-Day Childcare (+\$593), no that means losing \$1,091 in income~~
- ~~REPAYE Loan Program (+\$290)~~
- Consider some cuts on groceries. Canned instead of fresh

Great!
Net gain of \$160 per month. Now we're only \$30 short.

- Baby is getting older, let's cut on diapers and get Luv's instead of pampers.

Great! Net gain of \$40. We're now making our bills. We've got \$10 over.

I'm sure you see where this is going.
Eventually, as we've seen...they move.



Now what if Hannah received services?

Rent assistance?

Financial Assistance from the hospital?

Write off from ambulance?

Utility help?

Rent assistance?

\$160/mo x 6 months

Moving Assistance/Relocation?

\$7,000 Deposit help and placement

Financial Assistance from the hospital?

\$2,550 write off from Hospital

Write off from ambulance?

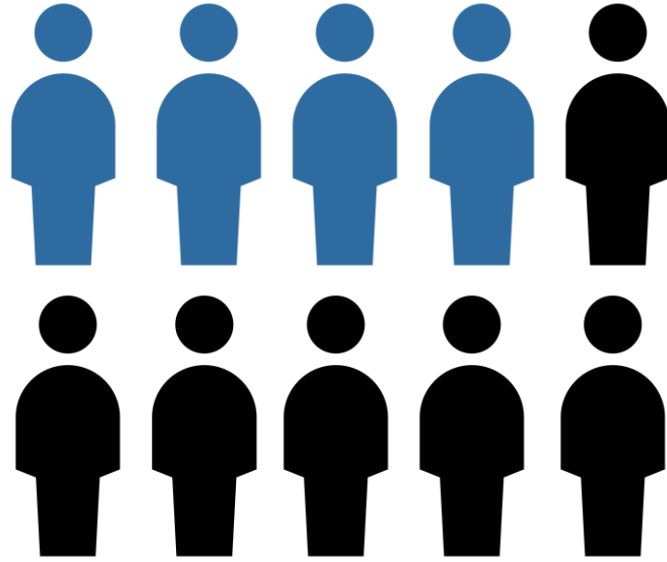
\$1,896 Write off from ambulance

Utility help?

\$40 x 12 months Utility help

That rent-increase cost society: \$12,886

On one family alone.



4 in 10

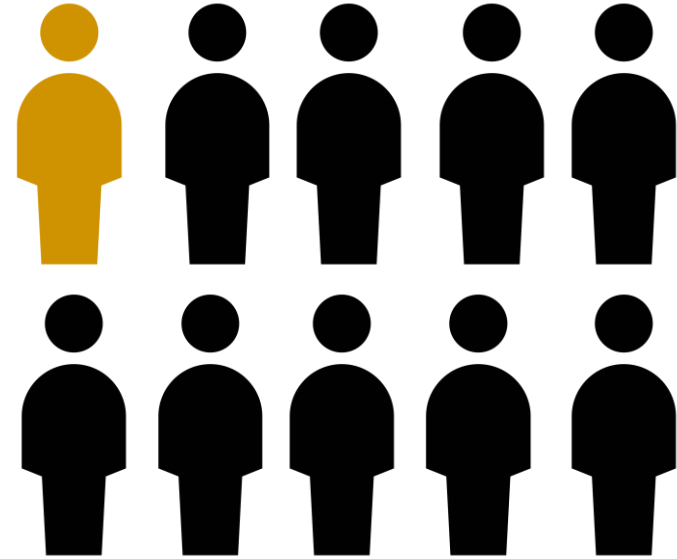
people are renters

1.4 million Oregonians

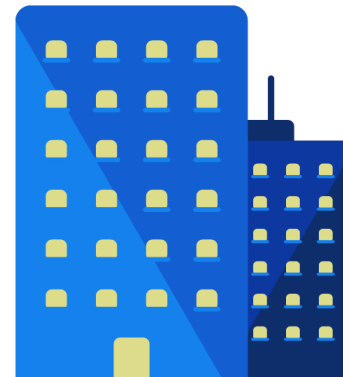
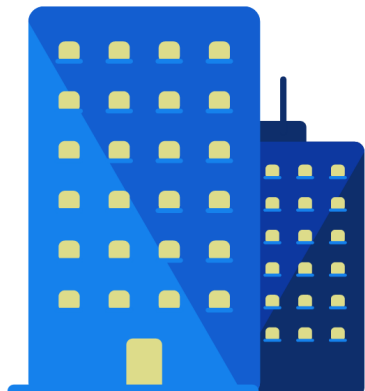
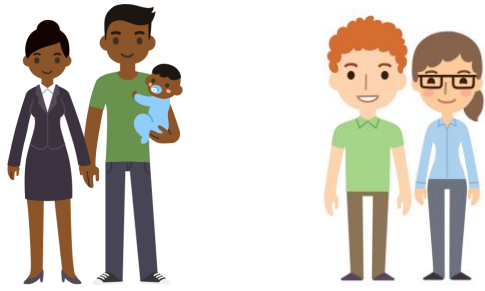


Over 30%
of Oregon renters
are
people of color

Even
though...



Only a little over 1
in 10 Oregonians
are people of color



% of Race as Renters

64% of Black Oregonians

56% of Latinx

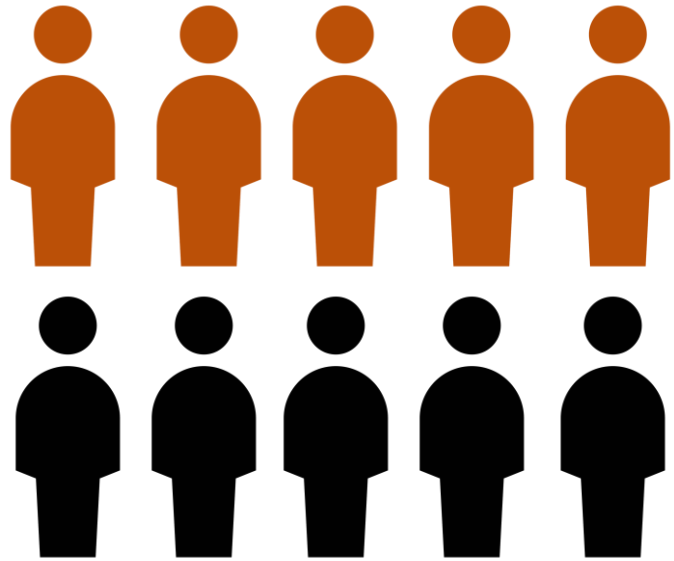
53% of American Indian/Alaska Native

37% of Asians

74% of Native Hawaiians

51% of Other Race

33% of White (alone)



5 in 10
renters are
rent-burdened

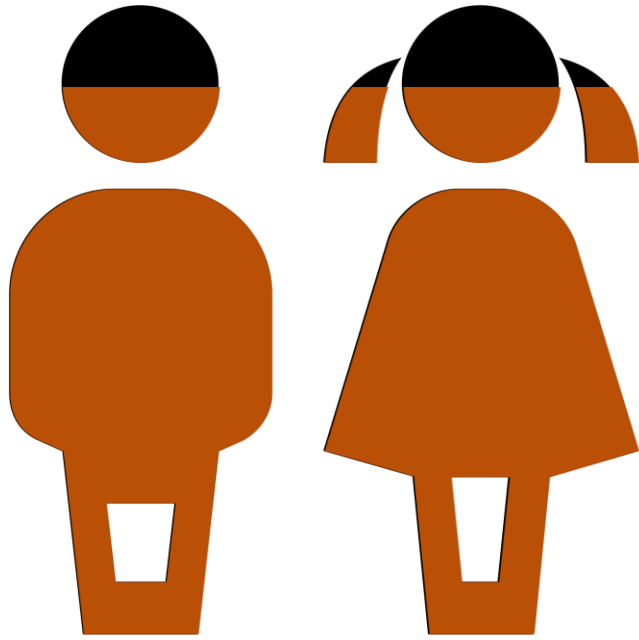
They are paying more than 30% of their income in rent alone (not including utilities).

Approximately 51% of Oregon renters.



Every house district across the state is Rent Burdened.

Particular concentrations of more than 50% in Benton, Jackson, Josephine, Klamath, Lane, Linn, Multnomah, Polk, Yamhill counties.



In almost every unified school district, over 40% of children's households are rent-burdened...

...except Hillsboro which sits at 35%

What we hear...

- Serve approximately two-three thousand with a staff of 4 on the hotline alone.
- Stories are often complicated with other details
 - Fixed incomes
 - Discrimination
 - Retaliation when exercising rights
 - Disabilities
 - Stagnant wages
 - Relocating away from routine, work, services, family, community
 - 2-3 hours commutes
 - Living in cars post dramatic involuntary relocation event

