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Analysis: 6.3M renting families in America could now face eviction filings for being behind on rent

New county-level analysis from Surgo Ventures finds Emergency Rental Assistance funds have yet to make a noticeable impact, despite \$1.7 billion disbursed through ERA programs in July 2021

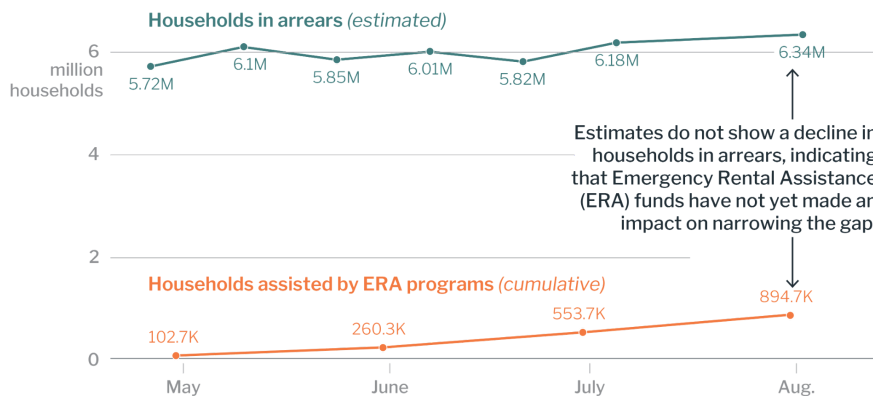
WASHINGTON, September 9, 2021 — Following the Supreme Court’s August 26 decision to strike down the Biden Administration’s national eviction moratorium, Surgo Ventures today released updated figures showing the number of renting households currently in arrears for every county in the United States. The analysis, a follow-up to [Surgo’s July analysis of county-level rental arrears](#), uses newly released US Census Bureau data from July 21 - August 2 and is intended to show how much, if any, progress has been made in resolving renters’ delinquencies through [Emergency Rental Assistance](#) programs.

Surgo’s analysis finds **that 6.3 million families in America could now face eviction for being behind on rent**. This threat is especially pronounced in 275 counties where at least one in five households are still behind on rent.

Key findings from Surgo’s rental arrears analysis are:

- **Finding 1: The total number of U.S. households in arrears has ticked up in July, but Emergency Rental Assistance funds have yet to make a noticeable impact.**
 - Despite ERA programs dispersing \$1.7 billion in July 2021, the total number of households in arrears has remained flat at 6.3 million.
 - 600,000 households — nearly 10% of all households in arrears — live in 275 counties where more than one in five renters are behind.

Households in arrears still far exceed households assisted by ERA programs



Source: Surgo Ventures analysis of Household Pulse Survey data, waves 28-34 and US Treasury ERAP reporting data as of July 31.

- **Finding 2: And yet, despite a concerning national picture, 60 small counties across four states — South Carolina, Nebraska, Vermont, and New Mexico — showed significant improvement over last month.**
 - Most of the improvements occur in South Carolina, where 31 counties saw their number of total households in arrears decrease in July. **This represents 29,000 South Carolinian households who are no longer behind on rent.**
 - Little credit is due to its ERA program, which had only spent 3% of its funds through July 31.¹ Indeed, South Carolina still ranks 9th from the bottom in the nation in terms of the percent of renters who are in arrears, at 17%.
 - Despite consistently falling within the top 10 states with highest arrears since late 2020, South Carolina’s place at the top of the list last month appears anomalous, so a decline relative to other states is unsurprising.
 - Another part of the improvement could be attributable to South Carolina’s increased employment in July, although it still lags behind other states in overall economic recovery.²
 - Other states with significant improvements were **Nebraska** (where 16 counties saw a decrease in total households in arrears), **Vermont** (where 12 counties saw a decrease), and **New Mexico** (where one county saw a decrease).
 - **On the other hand, 20 small counties in Texas worsened**, adding an additional 750 households in arrears.
 - Other counties nationwide showed statistically insignificant fluctuations.

“Unlike so many intractable economic problems, our rental arrears crisis is one that has a solution: there are funds available to renting families to help them pay their rent. But those funds aren’t being handed out quickly enough, and our analysis shows that,” said Dr. Sema Sgaier, Co-Founder and CEO of Surgo Ventures and Adjunct Assistant Professor at Harvard T.H. Chan School of Public Health. “It’s critical that state and local policymakers make it easier for renting households to access these funds, whether that means easing stringent requirements or ramping up outreach to ensure broad public awareness. Every locality should also be expanding eviction diversion programs with these federal funds.”

For more information, including rental arrears estimates for every U.S. county, visit Surgo Ventures’ interactive tool at: precisionforcovid.org/rental_arrears.

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¹ [NLIHC ERA Spending Tracking](#), accessed August 30, 2021

² [States Whose Unemployment Rates Are Bouncing Back Most](#), accessed August 30, 2021