

The Coming Wave: COVID-19 Evictions

A Growing Crisis for Families in Bedford County

Three in 10 residents across Bedford, Marshall, and Maury counties are renters, including the majority of Latino and Black residents. In the city of Shelbyville, over half of residents are renters. Many 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, these renters are at risk of being caught in a coming wave of evictions that could force them out of their neighborhoods or even onto the street.

Renters who've lost their jobs and have no replacement income are especially vulnerable. With little to no savings, they face the risk of homelessness.

2,600

households in Bedford, Marshall, and Maury counties at imminent risk of eviction

2,500

children in these households are at risk of eviction

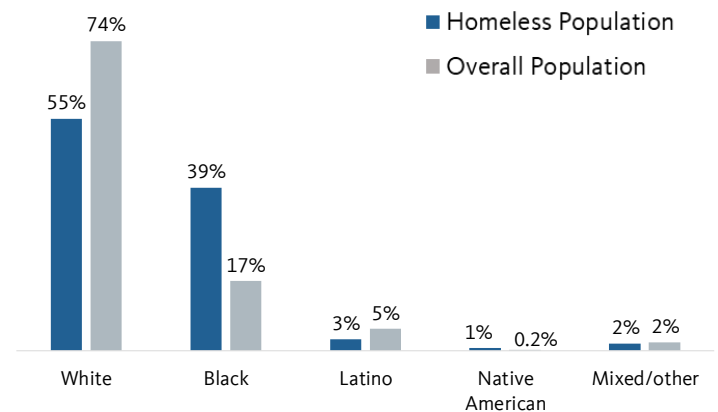
New evictions resulting in homelessness would exacerbate racial inequities.

Black residents make up a disproportionate share of the existing homeless population.

39%

of Tennessee residents experiencing homelessness are Black, but Black residents comprise only 17% of the state's population.

Homeless population and overall population by race/ethnicity, Tennessee



“It seems Bedford County court does not represent all people. The court, in my case, refused to even let me speak ONE word in my defense...you felt a fear of arrest if you spoke up to defend yourself.”

— Anonymous renter



Photo by [Brent Moore \(Flickr\)](#)

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 in Shelbyville before the pandemic.

39%

of renters surveyed had been evicted*

76% of surveyed renters involved in eviction court proceedings reported that renters were treated unfairly.*

Nearly two-thirds of Shelbyville renters surveyed already pay too much for housing.*

64%

are severely rent burdened.**

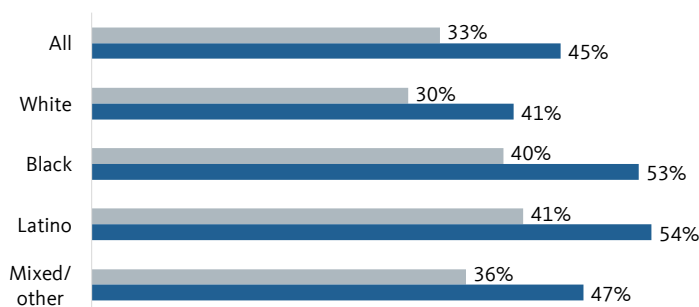
Rent-burdened households have an average savings of just \$10.

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

Share of Tennessee renters that are both rent burdened and economically insecure***

■ Male
■ Female

Over half of Latina renters are both rent burdened and economically insecure.**



Bedford County can only thrive if its renters thrive. To protect renters:

- 1) **Federal money from the CARES Act should be distributed locally** by the state for direct rental payment assistance.
- 2) **Landlords should honor payment plans** and stop all evictions.
- 3) **The local codes departments must hold landlords accountable** for substandard housing conditions.

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 **Bedford County Listening Project (BCLP)** is a group of low-income, disabled, working folks and their allies doing door-to-door outreach to build community and work towards just solutions to the problems that affect every community in Shelbyville and Bedford County, Tennessee.

Sources and notes: The Bedford County Listening Project; 2018 5-Year data from the American Community Survey Integrated Public Use Microdata Series; Gary Blasi, UCLA Luskin Institute; Tennessee Labor & Workforce Development; HUD Exchange; Eviction Lab; The Century Foundation; 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. Latino include people of Hispanic origin of any race and all other groups exclude people of Hispanic origin. *Bedford County Listening Project housing survey. **Severely rent-burdened is defined as spending more than 50 percent of income on housing costs. ***Economic insecurity is defined as below 200 percent of the federal poverty line, or about \$50,000 for a family of four or \$24,000 for a single individual. See the methodology at: <https://nationalequityatlas.org/research/BedfordTNe evictionrisk>

