Economic Impacts of the COVID-19 Crisis in Los Angeles:
Identifying Renter-Vulnerable Neighborhoods

Paul Ong
Chhandara Pech
Elena Ong
Silvia R. González
Jonathan Ong

April 30, 2020

UCLA **Center for Neighborhood Knowledge**

ONG & ASSOCIATES

Abstract

Los Angeles County has nearly two-thirds of a million residents living in low-income renter households that are one paycheck away from being unable to cover their monthly housing cost. The workers in these households are at high risk of losing their jobs because of the COVID-19 crisis, placing them and their family in imminent danger of homelessness. Local governments have stepped in by passing ordinances that allow affected renters to defer payments without the risk of eviction during the health emergency. However, there is a daunting problem of effectively implementing the policies because of numerous barriers facing the most vulnerable populations. This study provides information to public agencies and community organizations to help them better identify neighborhoods with a high concentration of vulnerable renters, to understand the neighborhoods' socioeconomic and demographic characteristics, and to design outreach programs that address the specific challenges in each place. Specifically, this study utilizes three dimension to identify vulnerable neighborhoods: (1) those with a disproportionate large number of renters on the edge of financial vulnerability due to high housing cost burden; (2) with a disproportionate large number of workers vulnerable to job displacement due to retail and service-sector closures; and (3) with a disproportionate number of people excluded from the federal Coronavirus Aid, Relief and Economic Security Act, known as the CARES Act. Some of the most vulnerable neighborhoods are concentrated in South and Central Los Angeles, including areas near downtown such as MacArthur Park, Pico-Union, Harvard Heights, Koreatown, Hollywood and East Hollywood, and Boyle Heights. There are pockets of vulnerability in San Fernando Valley (e.g., Van Nuys) and central Long Beach.

The study also finds that many of the most vulnerable neighborhoods face multiple barriers to learning, understanding, and utilizing the new temporary protections. The findings provide information that local officials and community stakeholders can use to target resources in recovery efforts. While effective and quick implementation is critical, it is important to note that the temporary deferral of rent payment will create a new set of threats to renters.
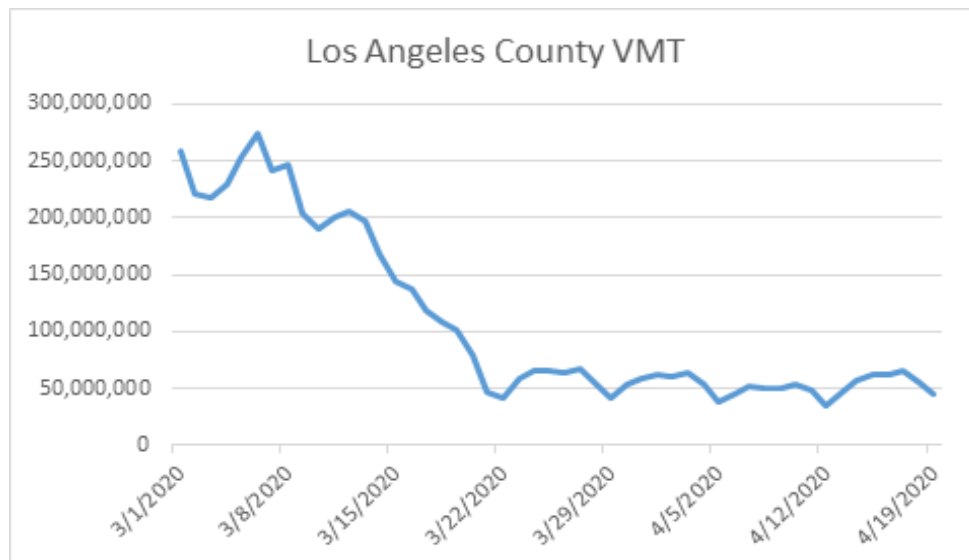
Introduction

Los Angeles County, California, like the rest of the nation, is experiencing an unprecedented disruption to its people and economy caused by the spread of COVID-19. The human and health impacts are traumatic. As of April 28, 2020, Los Angeles County reported 22,485 confirmed cases and 1,056 deaths.[1] People's lifestyles have also been upended. To "flatten the curve" and prevent the number of new cases from overwhelming the healthcare system, health experts have strongly advocated for limiting person-to-person interactions by restricting group gatherings, encouraging "social distancing," and ordering people to "shelter in place."[2]

The direct and indirect disruptions are creating enormous financial and personal hardships to workers, families, businesses, and neighborhoods. The magnitude of the economic impacts is evident in the dramatic increase in unemployment. In the weeks between March 15 and April 18, roughly 24.4 million new unemployment insurance (UI) claims were made nationally, with 3.4 million in California (not seasonally adjusted). This flood of claims is several orders of magnitude higher than experienced in previous years, even those during the Great Recession of 2007–2009.

One sign of the magnitude of the impacts of job losses and sheltering in place can be seen in the dramatic shifts in travel, as shown in Figure 1, which tracks the volume of vehicle miles traveled (VMT) in Los Angeles County. The three-quarters drop of VMTs for both weekdays and weekends reflects a decline in job commutes and travel for nonessential activities.

Figure 1. Volume of Vehicle Miles Traveled, Los Angeles County

Source: StreetLight, COVID-19 VMT MONITOR

A direct consequence of the disruption to employment for many disadvantaged workers is the inability to pay rent. It is hard to gauge the magnitude of this problem in Los Angeles because of a lack of data. What is known is that, at the national level, 31 percent of renters were behind in their rent in early April 2020, up by 13 percentage points compared with a year earlier, April 2019.[3] In California, the problem is as severe, if not more so, because of the high number of displaced workers filing for unemployment-insurance benefits.

While it is too early to know which Angelenos will find it impossible to continue to pay rent during the COVID-19 crisis, we do know something about the ones most at risk. Among those disproportionately likely to fall behind on rent payments are low-income residents with relatively high housing costs. Our analysis of the Public Use Microdata Sample of the 2018 American Community Survey (ACS) finds more than half a million renter households in Los Angeles County with an annual income of less than $35,000, and less than $12,000 after paying for housing. Almost all fall below the federal poverty line. A quarter of a million of these households have at least one worker, and house nearly two-thirds of a million people, with one-in-three being a child. The workers are low-wage employees highly concentrated in the economic sectors that have been heavily hit by COVID-19 job losses. The precarious job and housing circumstances makes these working-poor households among the most financially marginalized in L.A. County, and literally a paycheck away from financial disaster. They also face multiple barriers to understanding renter protection laws and to accessing assistance to assert their rights. For example, 7 in 10 are non-English speaking households, two in five households do not have broadband Internet connection, and a quarter of the heads of household have less than a high school education. This group is the one in most need for relief from economic harm generated by COVID-19, but also among the hardest to reach for public agencies and community organizations.

Renter Protection Policies

In response to the potentially dire financial impacts from COVID-19's economic disruptions, public officials have taken actions to temporarily protect households from being evicted because of an inability to pay rent due to job losses and other burdens. What has emerged is a set of well-intended policies that are diverse in coverage and requirements, and short on details on implementation and enforcement. This is understandable given the compressed timeline to react to the unprecedented events with which most have little or no experience. Despite limitations, inconsistencies, and gaps, the rapidly evolving policies are nonetheless vital to helping renters experiencing financial hardship due to the public health crisis.

The iterative policy development is evident in the following timeline of some major steps taken by different governmental levels.

Eviction Ban Policy Timeline

4-Mar	California Governor Newsom declares State of Emergency
4-Mar	City of Los Angeles declares State of Emergency and Adopts Ordinance 186585
4-Mar	Los Angeles County implements eviction ban retroactively
11-Mar	World Health Organization declares pandemic
13-Mar	COVID-19 National Emergency Declaration
16-Mar	California governor authorizes local government to halt evictions
24-Mar	City of Los Angeles implements eviction ban and rent freeze
27-Mar	Governor signs N-37-20 to prohibit landlords from evicting tenants for nonpayment of rent
27-Mar	CARES Act signed into law
31-Mar	Los Angeles County implements eviction ban
6-Apr	California Judicial Court Suspends Evictions

At the state level, executive action started March 4, 2020, when Governor Newson declared a State of Emergency. On March 16, the governor announced Executive Order N-28-20, new statewide protections for COVID-19 renter evictions.[4] The order does not relieve a tenant from the obligation to pay rent or restrict the landlord's ability to recover rent that is due. The order also requests banks and other financial institutions to halt foreclosures and related evictions during this period. On March 27, Governor Newsom issued an eviction "moratorium" – Executive Order N-37-20, which bans the enforcement of eviction orders for renters affected by COVID-19.[5] All of these executive actions are in place through May 31, 2020.

Also, at the state level, the California Judicial Council on April 6 issued a rule further restricting evictions: unless necessary to protect the public's health and safety, an eviction case (residential or commercial) cannot proceed either during Governor Newsom's state of emergency or 90 days after the emergency ends.[6] It does not matter if the eviction is COVID related. Courts cannot issue a summons or enter a judgment against a tenant who does not respond to a summons. Court trials in pending cases are delayed for at least 60 days. In short, it puts a "temporary freeze" on moving evictions forward, but it does not prevent landlords from filing new eviction cases with the court.

Since the state's initial action, many cities have instituted eviction "moratoriums" and rent increase "freezes." We have identified at least three dozen in Los Angeles County,[7] and the two most important jurisdictions by coverage size are the City of Los Angeles and the unincorporated areas governed by the county. On March 19, the Los Angeles County Board of Supervisors issued a temporary moratorium on evictions for nonpayment of rent by residential and commercial tenants impacted by COVID-19.[8] A subsequent executive order expands the eviction moratorium and a rent freeze.[9] In the City of Los Angeles, the City Council passed Ordinance 186585, which temporarily prohibits evictions of residential tenants for financial or health reasons.[10] The ordinance further suspends withdrawals of occupied residential units from the rental market under the Ellis Act.

Nationally, the federal government came late to the policy table, and offered a narrowly defined coverage. The March 27, 2020 Coronavirus Aid, Relief, and Economic Security (CARES) Act placed a temporary moratorium on eviction for rental properties that receive federal assistance or financing.[11] This includes public housing, Housing Choice Vouchers, Section 8 Project-Based Rental Assistance, and the Low-Income Housing Tax Credit projects. The CARES Act prohibits landlords of these units from initiating eviction proceedings or charging "fees, penalties, or other charges" for the nonpayment of rent. (It is unclear, however, if late fees and interest will be charged after the grace period ends.)

These residential renter protection policies have continued to evolve. There are some groups that are pressing for easing some of the restrictions, while other groups are fighting for more strict protections. For example, on April 13, the California Apartment Association urged the California Judicial Council to revisit its decision to suspend virtually all evictions in the state, saying that the councils move creates an uneven playing field that will protect banks and tenants but leave rental property owners vulnerable well after the COVID crisis ends.[12] Another sign of the contested and heated political debate about how much protection should be enacted was evident April 22, when the Los Angeles City Council defeated a proposed stricter ban on evictions by a vote of 7 to 6, a prohibition that would have prevented eviction "except to protect the health and safety of other occupants of the property" during the coronavirus crisis.[13]

Reviewing and assessing the numerous policies reveals four important variations. The first is when the eviction protection starts and ends. The preceding timeline and discussion already documents the numerous start dates among the various governmental units. For example, most start on March 4, and end on May 31 (e.g., governor's executive orders, Los Angeles County), while others have a fixed duration (e.g., CARES Act eviction moratorium offers protection for 120 days from the March 27, 2020 enactment date, or pegs it to the lifting of the relevant emergency order; California Judicial Council, 90 days after the lifting of the emergency).

The second variation is in terms of who is eligible for eviction protection. All link eligibility to a person in need of safe and stable shelter because of medical reasons: s/he has COVID-19 or is caring for a family member with COVID-19. All also link eligibility to economic reasons: the loss of job, income, or hours because of stay-at-home policies and COVID-19's economic impact. In contrast, others allow persons with extraordinary out-of-pocket medical expenses or child care needs arising from school closures (LA County and city of LA).

The third variation is the repayment schedule for overdue rent. Rents are not forgiven (though a discount could be negotiated with a landlord). Instead, rents will be deferred in most cases, for 6 months after the emergency is over (CA and LA County) and 12 months after the emergency is over (in the case of LA City). Fees and interest will not be allowed as a part of the rental debt.

The fourth is variations in enforcement. By and large, the policies do not specify details related to enforcement, and it is up to the agencies to develop procedures and protocol. Neither the recent Judicial Council's emergency eviction role nor the governor's order stops landlords from filing eviction cases, but during the ongoing state of emergency and for 90 days after it is lifted the Judicial Council rule prevents new eviction cases from proceeding, except where a court determines that eviction is necessary to protect public health and safety. Specifically, the Judicial Council's rule prevents courts from issuing a summons, which is a document that landlords need to serve on tenants to start the clock on the tenant's time to respond. In addition, eviction trials in existing cases will be delayed for at least 60 days. Under the governor's executive order, until May 31, 2020, qualifying tenants who retain documentation to prove their inability to pay rent and timely notify their landlords that they cannot do so are protected against lockout by the sheriff. This is not explicit in the policies or executive orders.

Along with the confusing and complex variation in policies across local jurisdictions, there are at least three major challenges in implementing the temporary renter protections. The first is the difficulty of informing the public in a timely fashion, especially to those who are limited or non-English speakers.[14] Many are without internet access to look up the many notices and forms that public agencies have posted on their websites. Many jurisdictions depend on mass and social media to disseminate information. While this is useful, this strategy is less effective for many marginalized populations and neighborhoods that have irregular digital access to these media and social networks.[15] This compounds the second challenge, which is a narrow window of opportunity within which an affected renter must notify the landlord of that they are unable to pay all or a part of April's rent. In some cities, that period is as short as seven days after the due date. Without knowing that they have new protections, many renters inadvertently paid the full month's rent out of their limited and stretched financial resources, and did not avail themselves of a rent deferral or negotiable discount.[16] Finally, there is a problem of gathering and saving the required documents to prove that the COVID-19 crisis is the

reason why they cannot pay rent. Some cities have been able to create check-off lists or forms, and have even translated them into other languages, but there is still the challenge of effectively communicating and disseminating that information to the most vulnerable groups. Even in the best of time, reaching the hard to reach is daunting. During the COVID-19 crisis, the barriers are even more severe.[17]

While the temporary policies are potentially useful tools to protect vulnerable renters, it is also clear that implementation and enforcement can be challenging during these chaotic times. Much of the burden is placed on the renters in terms of meeting deadlines, keeping records, and understanding the particularities of the rules in their jurisdiction. There are numerous barriers facing affected households to accessing, deciphering, and utilizing the new temporary protections, such as limited English proficiency, limited access to the Internet, and limited legal knowledge to interpret and comprehend the policies. There has also been extremely limited outreach to tenants to even make them aware of the fact that protections exist, let alone what they are. Additionally, there are also challenges facing the community organizations and advocacy groups that normally provide legal and other services to the impacted renters. Their resources are already stretched. It is critically important now to better allocate scarce resources efficiently as demand or need for assistance will increase dramatically.[18]

Data and Methodology

To assist public agencies and community organizations in implementing the temporary renter protection policies, we have developed a renter vulnerability index (RVI) for each neighborhood. This index identifies the places with a disproportionate concentration of renters "one paycheck away from financial disaster," and the subsequent analysis provides neighborhood profiles related to potential outreach barriers and challenges. Both types of information can be used to better target scarce resources to educate the most vulnerable renters about the new protections and to assist them to avail themselves of the temporary relief.

This study utilizes three dimensions to identify vulnerable neighborhoods: those (1) with a disproportionate large number of renters on the edge of financial vulnerability due to high housing cost burden; (2) with a disproportionate large number of workers vulnerable to job displacement due to retail and service-sector closures; and (3) with a disproportionate number of people excluded from the federal CARES Act.

The basic geographic unit of analysis in this report is census tracts, which serves as a reasonable proxy for neighborhoods. We use these terms interchangeably in this report. The Bureau of the Census defines *census tracts* as "a relatively homogenous area with respect to population characteristics, economic status and living conditions." The

average population of a census tract is 4,000 people (ranging from 2,500 to 8,000) and approximately 1,500 housing units.

We operationalize the three dimensions of renter vulnerability as follows. Renters on the edge of financial vulnerability are defined as households that pay more than half of their income on rent, particularly low-income renters. (Housing and Urban Development defines renters paying more than half of their income toward housing costs as "severely burdened.") Exposure to job displacement is defined by two separate variables: pre-COVID-19 unemployment probability and working in industrial-occupational sectors that have experienced the greatest job losses because of sheltering in place. The final dimension includes estimates of those being left because they are not eligible for CARES Act individual rebates, and enhanced unemployment benefits.

The first dimension uses data from the 2014–2018 5-year ACS, which are the most recently available census tract level estimates. Specifically, we use two measures. The first is the overall proportion of renters who pay more than 50% of their income on housing, and the second is the proportion of low-income renters who have too little income left after paying their housing costs. For the latter, we estimate the number and proportion of renter households that have less than $12,000 annually after paying for housing costs (e.g., rent, utilities).[19]

The second dimension also uses the 2014–18 ACS. The reported unemployment rate is defined as the number unemployed divided by the civilian labor force. The second is defined as those in the economic sectors most impacted by COVID-19, and include sales workers in retailing, service workers in hospitality, and workers in personal care and service occupations.

The third dimension (exclusion from economic-relief programs) uses two estimates. For exclusion from enhanced unemployment benefits, we start by estimating the UI coverage rate. The rate is defined as the number of private-sector workers in the UI program divided by the number of workers in the private for-profit and nonprofit sectors. Estimates of those in the UI program are based on data from Longitudinal Employer–Household Dynamics (LEHD) for 2013–17 (the five most recent years available), and the estimated labor force comes from the corresponding 2013–17 ACS. The non-UI coverage rate (which may indicate higher vulnerability) is the complement of the UI coverage rate (100% minus the percent with UI coverage).

For the measure on exclusion from the CARES Act individual rebate, we use data from Ong et al. (2020)[20] to estimate the proportion of the population who are least likely to receive a CARES Act individual rebate. The measure is of the residual population after

deducting those readily eligible to automatically receive a rebate, citizens and legal immigrants who are in the Internal Revenue Services (IRS) and Social Security Administration data systems. This information is reported at the ZCTA–level (zip-code tabulation area, as defined by the U.S. Census Bureau) for all of Los Angeles County ZCTAs and estimated using a combination of 2017 IRS Statement of Income data and the 2013–2017 5-year ACS. We employ a household weighted approach to apply the ZCTA–level information on the proportion of individuals least likely to receive a CARES Act rebate to the census tracts.[21]

To generate the RVI, we first transform the six components. The individual components tend to be nonlinear and skewed, and have different coefficients of variance (a measure of the spread in value across tracts); therefore, we transform each variable into ordinal ranking. Each component has the same weight, and the six rankings are summed up to produce an overall score. For analytical purposes, Los Angeles neighborhoods or census tracts are assigned into five hierarchical groups based on each neighborhood's RVI. The ranking ranges from neighborhoods with the lowest renter vulnerability to neighborhoods with the highest vulnerability. Each group or quintile includes roughly 20 percent of all census tracts included in the analysis (1,500 census tracts).

This analysis only includes census tracts with at least 500 renters to improve statistical precision (ACS has sampling variance because it covers only about one-eighth of the population). The tracts with less than 500 renters tend to have fewer people of color and are more affluent, thus not as vulnerable to economic disruptions. Table 1 summarizes some key neighborhood characteristics of these tracts compared to the tracts that are included in the analysis. The excluded tracts account for 36% of all census tracts in the county, but only 13% of all renters as indicated in Figure 2, which also shows the proportion of renters in each neighborhood vulnerability type.
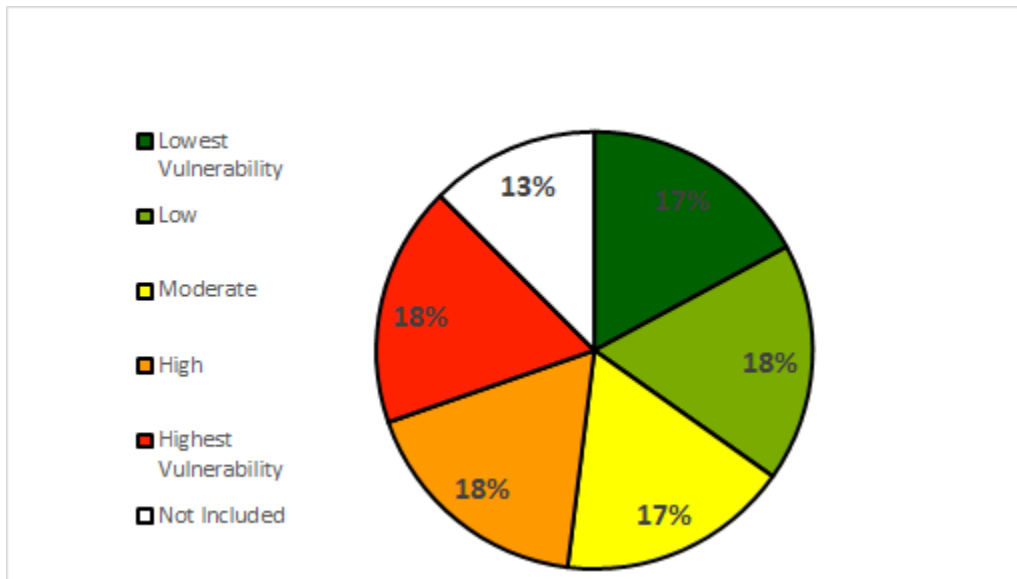
Table 1. Key Neighborhood Characteristics of Included and Excluded Neighborhoods in Analysis

	Included Neighborhoods	Excluded Neighborhoods
% White	24%	32%
% Black	9%	6%
% Latinx	51%	43%
% Asian	13%	16%
Rented units as % of all occupied units in tract	67%	28%
Median household income	57,774	91,819
% Renter households with less than $35K	41%	30%
Number of tracts	1,501	845

Note: Whites, blacks, and Asians are non-Latinx (non-Hispanic), and Latinx could be of any race. The reported values in the table represent the average (mean) of each characteristic for the census tracts reported in each column.
Source: Neighborhood characteristics information is derived from 2014–18 5-year ACS.

Figure 2. Distribution of Renters by Neighborhood Renter Vulnerability Index
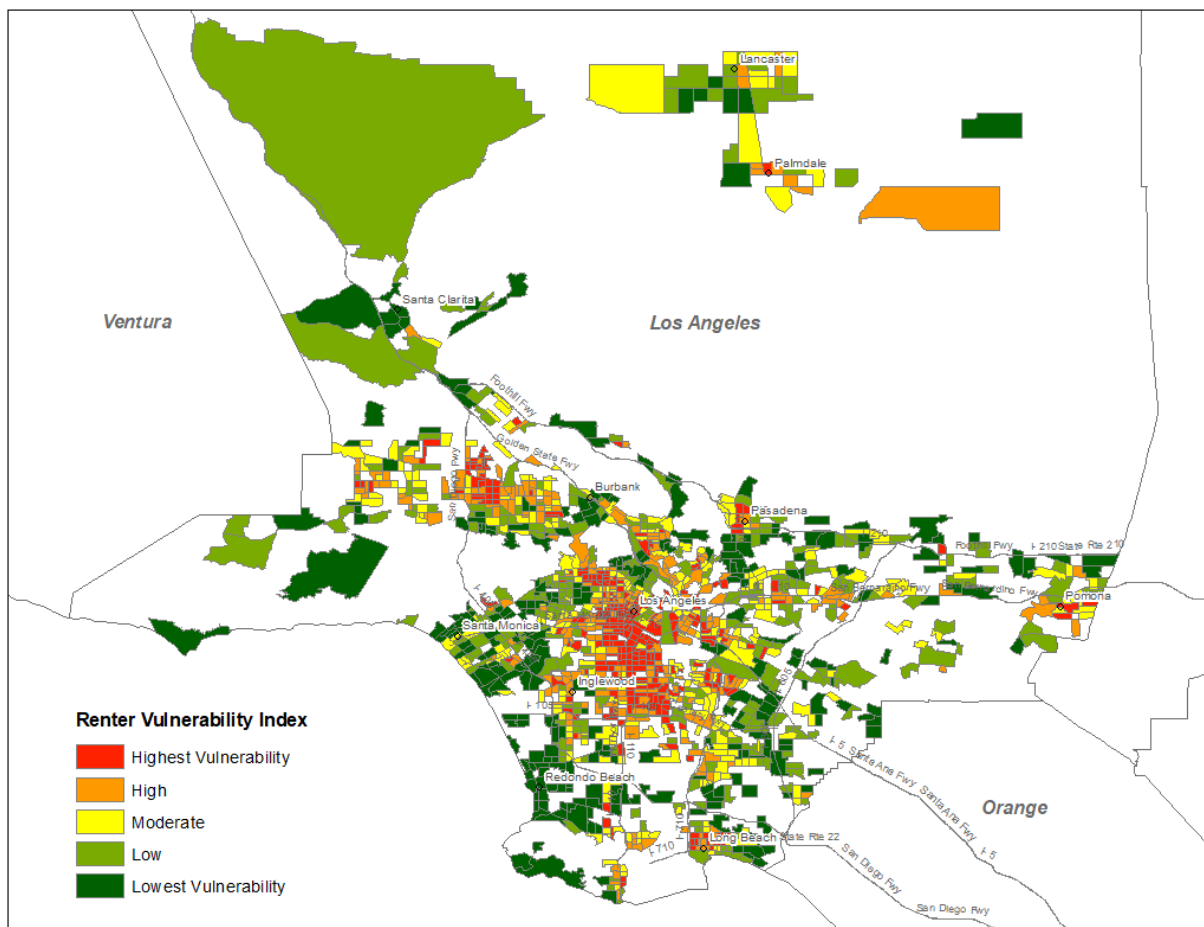
Results and Findings

Map 1 displays neighborhoods in Los Angeles by their RVI and Map 2 zooms into the core urban area of the county. The orange areas represent neighborhoods that are vulnerable, with darker shades denoting the greatest vulnerability. The green areas represent neighborhoods that are less vulnerable, with the darker shade denoting the lowest vulnerability.
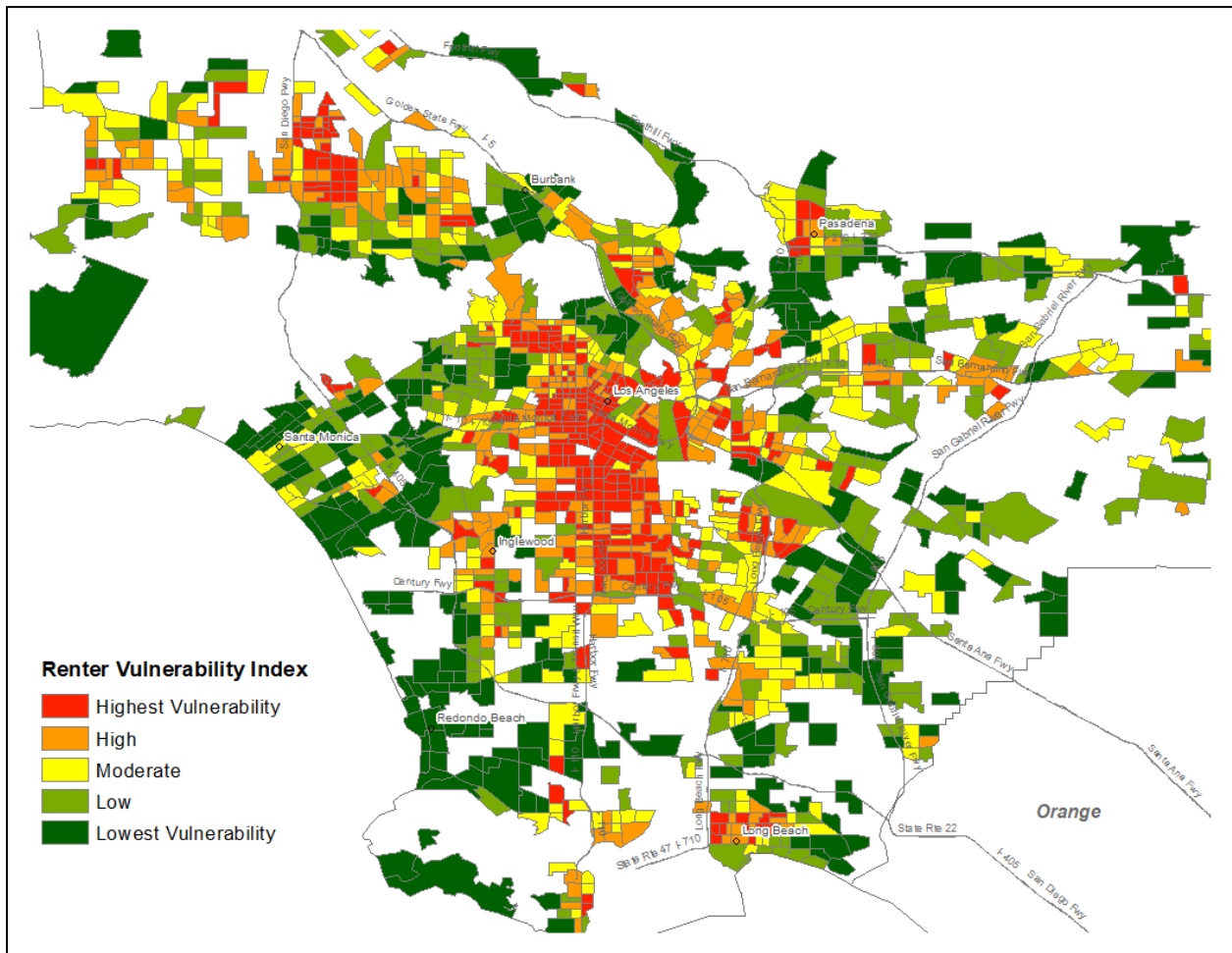
Some of the most vulnerable neighborhoods are concentrated in South and Central Los Angeles, including areas near downtown such as MacArthur Park, Pico-Union, Harvard Heights, Koreatown, Hollywood and East Hollywood, and Boyle Heights. There are pockets of vulnerability in San Fernando Valley (e.g., Van Nuys), Antelope Valley, and central Long Beach.

Map 1. Los Angeles County Neighborhoods by Renter Vulnerability Index

Note: Only census tracts with at least 500 renter households are displayed.

Map 2. Urban Los Angeles Neighborhoods by Renter Vulnerability Index

Note: Only census tracts with at least 500 renter households are displayed.

We further examine the characteristics of each of the five neighborhood types. Specifically, we examine the demographic, socioeconomic status, and housing characteristics of each. Table 2 reports the neighborhood's averages (mean) of the six variables used to generate the RVI. As expected, more vulnerable neighborhoods have a larger share of renters that are severely burdened by housing costs and have less disposable income after paying for housing related expenses. Further, these vulnerable neighborhoods have higher rates of unemployment and workers at risk of job displacement due to closures in sectors impacted by COVID-19. Moreover, the most vulnerable neighborhoods are the least likely to have workers that are covered by UI and far more individuals least likely to receive a CARES Act individual rebate from the federal government.

Table 2. Components of Renter Vulnerability Index

	Lowest Vulnerability	Low	Moderate	High	Highest Vulnerability
% Renters spending 50% or more of income on housing	21%	27%	31%	34%	38%
% Renters with less than $12K annually after housing cost	20%	28%	33%	38%	43%
% Unemployed rate pre-COVID-19	5%	6%	7%	8%	10%
% At-risk workers from COVID-19 job displacement	13%	15%	18%	19%	21%
% No unemployment insurance coverage	10%	14%	17%	19%	27%
% Excluded from CARES Act individual rebate	12%	16%	18%	21%	27%
Renter Vulnerability Index	224	355	455	541	658
Number of census tracts	300	300	299	297	304

Note: Higher RVI value = higher vulnerability. The reported values in the table represents the average (mean) of all the census tracts in each neighborhood type.
Source: Neighborhood characteristics information is derived from 2014–18 5-year ACS.

As indicated in Table 3, the most vulnerable neighborhoods have more Latinx renters and fewer white renters; conversely the least vulnerable neighborhoods have more white renters and fewer Latinx. Twice as many black Angelenos reside in high-vulnerability neighborhoods than in low-vulnerability areas. Moreover, immigrants are more relatively concentrated in higher-vulnerability neighborhoods. Higher-vulnerability neighborhoods are lower income, with a higher share of renters with a household income of less than $35,000 and fewer households with financial assets (e.g. interest, dividends, or net rental income) that could potentially help offset some of the economic burden. In terms of educational attainment, many of the renter households in the most vulnerable neighborhoods have less than a high school education, whereas many of the renters residing in the least vulnerable neighborhoods have a college degree.

Table 3. Neighborhood Demographic and Socioeconomic Characteristics by Renter Vulnerability Index

	Lowest Vulnerability	Low	Moderate	High	Highest Vulnerability
% White renters	45%	33%	23%	18%	12%
% Asian renters	14%	14%	12%	11%	10%
% Black renters	8%	11%	12%	15%	15%
% Latinx renters	29%	39%	51%	54%	61%
% Immigrants	27%	33%	37%	41%	45%
% Renters with less than $35K	25%	34%	41%	47%	55%
% Households with assets	25%	17%	12%	8%	6%
% Renters with less than high school education	9%	17%	26%	32%	39%
% Renters with college education	44%	33%	24%	19%	16%
Number of census tracts	300	300	299	297	304

Note: The reported values in the table represents the average (mean) of all the census tracts in each neighborhood type. Source: Neighborhood characteristics are derived from 2014–18 5-year ACS.

In terms of the housing characteristics as reported in Table 4, households in more vulnerable neighborhoods tend to be households with children. On average, more than three-fourths of the renter households in the most vulnerable neighborhoods are households with children compared to just a little more than half of the households in the least vulnerable neighborhoods. Furthermore, renter households in the most vulnerable neighborhoods tend to have more people as measured by the average household size. Related to this is the proportion of the households that are overcrowded, defined by the Bureau of Census as having more than 1.51 persons per room. Renter households in the most vulnerable neighborhoods are at least three times more likely to be overcrowded compared to renters in the least vulnerable neighborhoods.

The most vulnerable neighborhoods have a disproportionately higher number of households without broadband Internet connection and more likely to be limited English-speaking households. The lack of access to broadband could be a barrier for vulnerable renters to access information or receive services as agencies and direct service organizations are increasingly using the web as their primary mode of communicating availability of resources during the COVID-19 pandemic. The digital divide becomes more divisive with sheltering in place.

Table 4. Neighborhood Housing Characteristics by Renter Vulnerability Index

	Lowest Vulnerability	Low	Moderate	High	Highest Vulnerability
Rented units as % of all occupied units in tract	58%	66%	71%	77%	84%
% Overcrowding (1.51 or more persons per room)	3%	6%	8%	10%	14%
Average household size renter	2.53	2.75	3.02	3.13	3.27
% Renter households with children	57%	60%	72%	75%	79%
% Limited English-proficient households	8%	12%	16%	20%	25%
% Households without broadband	22%	30%	35%	41%	46%
% Section 8 rental units	3%	5%	6%	8%	8%
Number of census tracts	300	300	299	297	304

Note: The reported values in the table represents the average (mean) of all the census tracts in each neighborhood type; Section 8 data comes from HUD's Picture of Subsidized Housing for 2019; and all other neighborhood characteristics are derived from 2014–18 5-year ACS.

Conclusion

This study identifies a concentration of vulnerable neighborhoods in South and Central Los Angeles and pockets of vulnerability in San Fernando Valley and central Long Beach. Residents in many of the most vulnerable neighborhoods are also likely to face multiple barriers to learning, understanding, and utilizing the new temporary protections due to limited English proficiency and limited access to the Internet.

California and Los Angeles now have in place several new temporary renter protection policies. They were developed quickly, and still need further refinement and stronger provisions. An immediate and urgent need is to implement and enforce the existing policies. As documented in the preceding text, the most vulnerable renters and neighborhoods to the disruptions being created by COVID-19 are also the ones facing multiple barriers to utilizing the protections. It is critically important to continually monitor developments in real time, particularly by identifying the renters who fall behind in their payment during the COVID-19 crisis and their ability to utilize the temporary protection. This can only be done by greater collaboration among public agencies, community groups, and researchers to gather and analyze the data. It may also require new ways to gather information through social media and crowdsourcing. Such information is vital to effectively implement the policies.

Our elected officials should also prepare for the looming problem after the end of the public health emergency. The temporary renter protection policies only defer rent payments. A real and frightening outcome is a new wave of evictions and homelessness

in the post-COVID-19 era. Affected renters must pay their regular rent and the accumulated debt. The most affected renters are exactly the one who will come out the least able to survive financially. Today, they are suffering from COVID-19 unemployment and exclusion from COVID-19 financial relief (CARES Act rebates and UI benefits). They are likely to be among the last to recover economically. It is not too early to start developing policies and strategies to ensure a more just recovery for these households.

Endnotes

[1] Daily counts of COVID-19 cases are available from the LA County Department of Public Health at: http://publichealth.lacounty.gov/media/Coronavirus/

[2] Governor Gavin Newsom, State of California, "Executive Order N-33-20," March 4, 2020; Mayor Eric Garcetti, Los Angeles City, "Safer at Home Public Order Under City of Los Angeles Emergency Authority," March 19, 2020; County of Los Angeles, "Health Office Order for the Control of COVID-19," March 16, 2020.

[3] National Multifamily Housing Council (NMHC). Rent Payment Tracker. Accessed on 26 April 2020. Available at: https://www.nmhc.org/research-insight/nmhc-rent-payment-tracker

[4] Governor Gavin Newsom, Executive Order N 28-20, March 16, 2020: https://www.gov.ca.gov/wp-content/uploads/2020/03/3.16.20-Executive-Order.pdf

[5] Governor Gavin Newsom, Executive Order N-37-20, March 27, 2020: https://www.gov.ca.gov/wp-content/uploads/2020/03/3.27.20-EO-N-37-20.pdf

[6] Blaine Cohen, Judicial Council Adopts New Rules to Lower Jail Population, Suspend Evictions and Foreclosures, April 6, 2020: https://newsroom.courts.ca.gov/news/judicial-council-adopts-new-rules-to-lower-jail-population-suspend-evictions-and-foreclosures

[7] Chris Barta, JD. COVID-19, California Eviction Moratorium (Ban), and Rent Protections: https://www.nolo.com/legal-encyclopedia/coronavirus-covid-19-california-eviction-bans-and-tenant-protections.html

[8] Los Angeles County Supervisor Kathryn Barger, Rent Freeze and Moratorium on Evictions, March 19, 2020: https://covid19.lacounty.gov/wp-content/uploads/19032020HP_MFP_M577143825.pdf

[9] Los Angeles County Board of Supervisors Executive Order Expanding Temporary Rent Freeze and Moratorium on Evictions: https://covid19.lacounty.gov/covid19-news/board-of-supervisors-expands-eviction-moratorium-rent-freeze-to-protect-additional-renters-across-los-angeles-county/

[10] City of Los Angeles, Ordinance 186525, March 27, 2020: http://clkrep.lacity.org/onlinedocs/2020/20-0147-S19_ORD_186585_03-31-2020.pdf

[11] Congressional Research Service, "CARES Act Eviction Moratorium," April 7, 2020.

[12] California Apartment Association. CAA Urges Judicial Council to Revisit Its Suspension of Nearly All Evictions, April 13, 2020. Available at: https://caanet.org/caa-urges-judicial-council-to-revisit-its-suspension-of-nearly-all-evictions/

[13] Emily Alpert Reyes. "L.A. council members balk at broader ban on evictions amid coronavirus, citing legal worries." April 22, 2020. Los Angeles Times. Available at: https://www.latimes.com/california/story/2020-04-22/la-city-council-balks-at-broader-ban-on-evictions-amid-coronavirus

[14] HCIDLA of the City of Los Angeles made a COVID-19 renter protections fact sheet available in English, Spanish, Armenian, Chinese, Korean, Russian and Tagalog, but no other language, by April 9, 2020. https://hcidla2.lacity.org/covid-19-renter-protectionshttps://hcidla2.lacity.org/covid-19-renter-protections The Los Angeles County DCBA made their Notice to Landlord of Inability to Pay Rent due to COVID-19 form available in English, but it's unclear if it had been made available in other languages. The LA

County DCBA's website does refer English readers to the City's https://lacountyhelpcenter.org/ website which is available in 109 Google-translated languages (from Afrikkans to Zulu).

[15] For a summary of the barriers and alternative strategies, see for example, AAPI Civic Engagement Fund & UCLA Center for Neighborhood Knowledge, "AAPIs Connect: Harnessing Strategic Communications to Advance Civic Engagement," 2020.

[16] Landlords in the City of LA are obligated to notify their tenants of the eviction moratorium within 30 days of March 31, 2020. There is anecdotal evidence that many landlords provided the notification later in April, so renters would have missed the deadline for April's rent. Moreover, the notification was only in English according to the anecdotal evidence, despite the fact that English is not the primary language for many renters in the City of LA.

[17] This may be particularly hard for renters without adequate internet connection who have to rely on the phone or limited public transportation to request documentation from their previous employer, health care provider, child's school, or bank. There is also confusion about if renters have to show their bank account balances to their landlords. Renters are not obligated to provide evidence of this to the landlord immediately, but the LA County form has a check-off box on its Notice to Landlord of Inability to Pay Rent Due to COVID-19 that could be interpreted as requiring that the renter to have and keep bank records. This could be a problem for those who are unbanked.

[18] The summary of the policies was reviewed and confirmed by several housing experts. Based on communication with Joan Ling, Susanne Browne, and Alex Ferrer (4/28/2020). Ms. Ling is a real estate adviser, policy analyst and a lecturer for Urban Planning in the Luskin School of Public Affairs. Ms. Browne is senior attorney with Legal Aid Foundation Los Angeles and Mr. Ferrer is a Research Associate at Strategic Actions for a Just Economy.

[19] This information is derived from the ACS's table on "Household Income by Gross Rent as a Percentage of Household Income in the Past 12 Months." Because household income in the table is reported in brackets or ranges (e.g. $10K to $20K), we use the midpoint of each reported income category. For renter households with less than $10K, we include all households because the household already makes less than $12K. For renter households with reported income ranging from $10K to $20K, we use a midpoint of $15K, and include those paying 20% or more of their income toward rent. For renters with household income ranging between $20K to $35K, we use a midpoint of $27.5K, and include all households paying 50% or more of their income toward housing costs.

[20] Paul Ong, Elena Ong, and Jonathan Ong (2020). Economic Impacts of the COVID-19 Crisis in Los Angeles CARES Act Stimulus Rebates and Disadvantaged Neighborhoods, *COVIDnomics Series*. Ong & Associates.

[21] This process was done using census blocks, which is a smaller geographic unit than the census tract. The census block information is summarized up to the census tract weighted by the total number of households in each census block. Data on the total counts of occupied housing units for the block comes from the 2010 Decennial Census.

For additional information on the neighborhood economic impacts of COVID-19, see:

Paul Ong, Chhandara Pech, Silvia Gonzalez, and Carla Vasquez-Noriega. "Implications of Covid-19 on At-Risk Workers by Neighborhood in Los Angeles." April 1, 2020. Available at: https://latino.ucla.edu/wp-content/uploads/2020/04/LPPI-Implications-from-COVID-19-res-3.pdf

Paul Ong, Chhandara Pech, Silvia Gonzalez, Sonja Diaz, Jonathan Ong, and Elena Ong. "Left Behind during a Global Pandemic: An Analysis of Los Angeles County Neighborhoods at Risk of Not Receiving Covid-19 Individual Rebates under the CARES Act." April 13, 2020. Available at: https://latino.ucla.edu/wp-content/uploads/2020/04/LPPI-CNK-Brief-2-with-added-notes-res.pdf

Paul Ong, Jonathan Ong, Elena Ong, and Andrés Carrasquillo. "Neighborhood Inequality in Shelter-in-Place Burden: Impacts of COVID-19 in Los Angeles." April 22, 2020. Available at: https://ucla.app.box.com/s/ihyb5sfqbgjrkp8jvmwiwv7bsb0u83c4

Virginia Parks, Douglas Houston, Paul Ong, and Youjin B. Kim. "OC Most Vulnerable Communities Hardest Hit Economically by Pandemic," April 25, 2020. Available at: https://socialecology.uci.edu/news/oc-most-vulnerable-communities-hardest-hit-economically-pandemic