May 2, 2022

The Honorable Michael Bennet  
United States Senate  
261 Russell Senate Office Building  
Washington, DC 20510  

The Honorable Rob Portman  
United States Senate  
448 Russell Senate Office Building  
Washington, DC 20510  

Dear Senators Bennet and Portman:

AARP, on behalf of our nearly 38 million members and all older Americans nationwide, supports the Evictions Crisis Act (S. 2182), which would help promote stable housing for millions of low-income renters and their families across the country. We thank you for your bipartisan leadership on this important measure, which addresses a serious and growing problem affecting millions of Americans, and increasingly impacting older adults.

The number of older renters is growing at the same time that the shortage of affordable rental housing is becoming more acute. The number of renters age 65 and older is projected to steadily increase over the next two decades from 7.4 million in 2020 to 12.9 million by 2040, as the homeownership rate for this age group also declines. The decline is particularly pronounced for Black households headed by 45-to 74-year-olds, leading to projections that the number of elderly Black renters will more than double from 1.3 million in 2020 to 2.6 million in 2040. Many factors contribute to this racial disparity including discriminatory housing and lending practices, as well as persistent racial wealth gaps.

Even pre-pandemic, according to the U.S. Department of Housing and Urban Development, the number of older adult renter households (age 62 or older) in the U.S. experiencing “worst-case housing needs” (meaning that a renter household with income below 50 percent of area median either is paying more than half of their income for rent, living in severely inadequate housing, or both) steadily increased to 2.2 million in 2019 – an increase of 16 percent from 2017 to 2019. Further, according to recent analysis of the American Community Survey by the National Low Income Housing Coalition, 27 percent of extremely low-income renter households are headed by seniors.

The vast majority of Americans want to remain in their own homes and communities as they age, as demonstrated by AARP’s 2021 Home and Community Preferences Survey. However, the severe lack of affordable housing significantly threatens their ability to do so, as evidenced by increased rates of evictions and homelessness. According to an analysis of U.S. Census and other data by Statista for AARP of people aged 55 and older, in 2021, more than 140,000 older adults
were evicted (accounting for 22.5 percent of total evictions) and more than 220,000 older adults experienced homelessness. Our modeling suggests that in 2022 more than 419,000 older adults may face evictions (23.5 percent of total; nearly triple that in 2021) and more than 302,000 older adults may experience homelessness.

Across the country, AARP state offices have urged their state legislatures and governors to more effectively disburse emergency rental assistance funds; strengthen right to counsel and eviction diversion programs; seal eviction records to increase housing stability; and invest in more affordable housing. In addition, the AARP Legal Counsel for the Elderly (LCE), a nonprofit affiliate of AARP serving low-income seniors in Washington, D.C., is a leading contributor to an eviction diversion program to reach at-risk tenants as early as possible to stabilize their housing situations. Calls to LCE regarding eviction have more than doubled in the last year. LCE attorneys have seen first-hand both the remarkable difference that pandemic-related rental assistance programs have made for clients experiencing job loss and other unexpected disruptions and the importance of rental assistance programs for housing stability.

The Eviction Crisis Act is a highly valuable response to a critical need. Your bill would reduce preventable evictions and mitigate eviction-related consequences by establishing an Emergency Assistance Fund (EAF) to help stabilize those families and individuals facing an economic shock before it spirals into harsher, more complex consequences that ultimately require more intense housing or medical assistance. The EAF will establish a competitive grant program for states, local, tribal and territorial governments to help extremely low-income households overcome short-term crises. The bill also provides grants to state and local governments for landlord-tenant community courts, which offer mediation services. In addition, the Eviction Crisis Act would create a national database to track formal and informal evictions. This data would provide deeper insight into the state of evictions nationally, enabling more targeted remedies.

Thank you again for your leadership in promoting stable housing for America’s older adults. AARP looks forward to working with you to advance this legislation. If you have any questions, please feel free to contact me, or have your staff contact Debra Alvarez at (202) 434-3814.

Sincerely,

Bill Sweeney
Senior Vice President
Government Affairs