THE KEYS TO SAFETY: EXECUTIVE SUMMARY



People who rent their homes experience the majority of violence in America. Renters and their families endure serious violence – aggravated assault, robbery, rape, and sexual assault – at three times the rate of people who live in owner-occupied housing. This disparity persists across racial and ethnic groups, income levels, and age. A primary reason for renters' disproportionate vulnerability to violence is that many lack the resources and flexibility they need to make themselves and their families safe.

This report highlights the unique vulnerabilities of people who rent their homes and demonstrates that housing protections are critical to public safety. New analyses of the National Crime Victimization Survey, the Survey of Consumer Finances, and the National Longitudinal Survey of Adolescent to Adult Health reveal the disproportionate violence that people who rent their homes endure and point to four policy strategies that protect renters and promote public safety.

KEY FINDINGS

Renters are younger, have lower incomes, and face unique challenges when recovering from violence.

Nearly all Americans rent their home at some point in their lives. People are more likely to be renters when they are younger adults, and renting households have lower incomes and less wealth than owner-occupied households. Renters' experiences after victimization are fundamentally different from those of people who live in owner-occupied housing due to the fact that their housing is dictated by contracts that are difficult to modify in the event of a crisis. Compared to people who own their homes, renters face the potential of eviction, legal challenges related to terminating leases if they need to relocate, and a limited ability to quickly address security issues in their homes, such as changing locks when they are unsafe. Leases often take the keys to safety - secure housing, the ability to move to safe housing, and the authority to make a home safe - out of the hands of survivors of violence.

Renters experience serious violence at three times the rate of people in owner-occupied housing.

People who rent their homes experience 56% of all violent victimizations despite making up just 32% of the population. Renters experience

serious violence – aggravated assault, robbery, rape, and sexual assault – at three times the rate of people in owner-occupied housing. This disparity persists across race and ethnicity, income, and age. The majority of renters' victimizations occur at or near their homes, and nearly 6 in 10 (59%) violent victimizations of renters are not reported to police.

Eviction and violent victimization are clearly linked.

Our analysis of the National Longitudinal Study of Adolescent to Adult Health demonstrates that violent victimization and eviction are strongly correlated. Forty-three percent of younger adults who were evicted in the preceding year were also victims of violence during the same period – more than twice the victimization rate of renters who were not evicted.

People most exposed to violence have the fewest resources to recover.

The poorest half of Americans – including both renters and people in owner-occupied housing – endured 4.3 million violent victimizations in 2022, accounting for nearly two-thirds of all violence. Renters in households making less than the median national household income (approximately \$75,000) comprise 23% of the U.S. population but experience 44% of all violent victimizations.

Most people who rent their homes do not have the financial resources to recover from a violent victimization. One out of four renting households has less than \$200 in cash savings and 42% have less than \$1,000. Nearly three out of four renting households (74%) do not have enough money to afford a single month's housing and food expenses if they were to experience an unexpected interruption of

their income. People often face impossible choices between paying for rent and paying for expenses related to their physical or emotional healing and safety, such as hospital bills, therapy, or other safety measures. When people do not have the financial resources to take steps to heal and protect themselves, they become more vulnerable to future violence as well as at risk of eviction and homelessness.

FOUR STRATEGIES PROMISE TO MAKE OUR COMMUNITIES SAFER.

1. Provide civil legal protections, including a right to counsel, to support housing stability and safety.

Expand eviction protections for survivors of violence and provide a right to counsel for tenants facing eviction. Evictions are more common among people who have recently experienced violence. Evictions affect people for years, with serious impacts on their financial stability, housing security, and even physical safety. Additionally, neighborhoods with high eviction rates have high turnover and high crime rates. Eviction protections allow victims to focus on healing, stabilize

communities, and promote public safety.

Provide pathways for survivors of violence and their families to terminate a lease so they can move to a safe location or care for their loved ones. Most violence experienced by renters occurs in or near their home. In those and other cases, terminating a lease early offers victims and their families a path to safety and physical and emotional healing after violence.

protections that allow survivors of violence to take time off work. The poorest renters who experience a disproportionate share of violence are more likely to have jobs with insufficient sick leave or paid time off, which would allow them to recover and take necessary steps to ensure their future safety.

Provide crisis support and direct assistance.

Implement flexible cash assistance programs for survivors of violence. The renters who experience the most violence have the least financial resources to pay for expenses related to their victimization such as medical care, moving costs, home repairs, or other safety solutions. Flexible cash assistance is a more viable option for renters who have little savings to pay for urgent needs while waiting for reimbursement-based victim compensation programs.

Increase funding to victim service providers to provide rapid rehousing services and legal aid for housing issues. Many organizations that offer support to victims of violence offer wraparound services, including legal aid. Increasing funding to these service providers would expand their capacity to provide much needed legal aid to victims for housing issues.

Reduce or eliminate documentation requirements so all victims of violence can get help. Rigid documentation requirements create barriers to accessing services that victims need. Because most crimes are not reported to the police, requiring a police report for documentation would exclude 3 out of every 5 survivors of violence – and 4 out of 5 victims of rape and sexual assault.

Ensure homes are safe and habitable.

Ensure speedy structural safety measures, such as new locks and repairs to broken doors and windows. Tenants are often not allowed to make such structural changes

to the buildings they rent and no one should have to sleep in a home with broken windows or knowing that the person who hurt them has a working key to their home.

Provide emergency help to survivors to cover the costs of biohazard cleanup at crime scenes. While police process crime scenes for evidence, they do not clean up the blood and other biohazardous waste that violence leaves behind. The physical, financial, and emotional toll of cleaning up evidence of a violent scene should not fall on the victim or their families.

End policies and practices that punish victims and make it more difficult to find safe housing.

Develop systems to seal eviction records for victims of violence. Even if a tenant wins their eviction case, the record of eviction filings can place immediate and long-term barriers to accessing safe housing. Automatically expunging or sealing eviction records for survivors of violence would help ensure people are not prevented from finding safe housing because they were a victim of a crime.

Prohibit local governments from adopting crime-free housing policies or nuisance laws. Many localities have ordinances that require landlords to evict people renting a home where a crime was committed, even if they were the victim of that crime. These policies force landlords into costly eviction proceedings, put survivors at risk of further harm, and disrupt communities.

Prevent housing discrimination on the basis of victimization. Victims often face precarious housing situations after experiencing

violence. They should be protected against discrimination including increased rent or fees, decreased services, or other actions against them on the basis of their victimization status.

People who experience violence while renting their homes deserve housing protections so they can focus on their safety and healing. This report describes the unique vulnerabilities renters face after experiencing violence and points toward common sense policy approaches that promote individual healing, stabilize communities, and advance public safety.



Alliance for Safety and Justice (ASJ) is a multi-state organization that works to advance public safety reform in states across the country through coalition building, research, education, advocacy, and grassroots organizing. Our Crime Survivors for Safety and Justice membership program represents more than 200,000 diverse survivors of crime from across the country.

For more information, visit allianceforsafetyandjustice.org.



Crime Survivors for Safety and Justice (CSSJ) is a national network of more than 200,000 crime victims advocating for a justice system that prioritizes healing, prevention, and recovery. The organization represents a new victims' rights movement that centers the voices and needs of crime survivors in decisions about public safety. The movement's grassroots, member-led initiatives have successfully driven significant policy changes and opened groundbreaking trauma recovery centers across the country. CSSJ is a flagship project of the Alliance for Safety and Justice.

For more information, visit <u>cssj.org</u>.