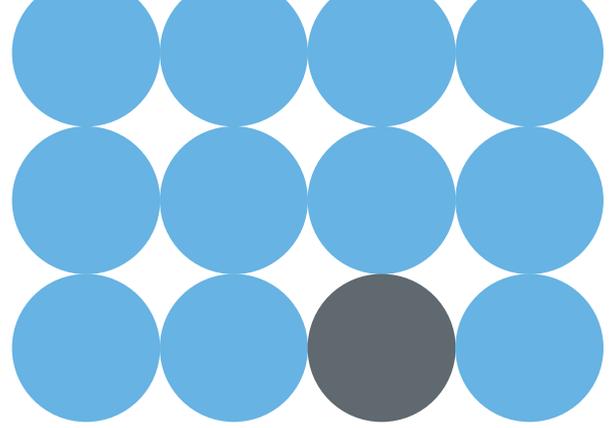


Social Justice Brief

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In collaboration with
Opportunity Starts at Home



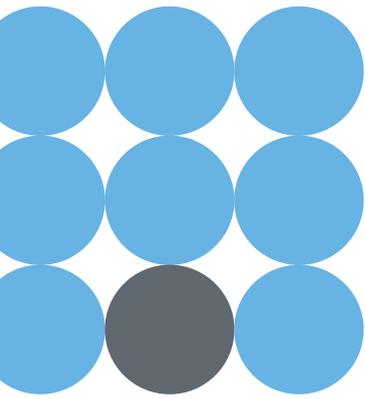
National Eviction Crisis in the Era of the Coronavirus Pandemic

The primary mission of the social work profession is to enhance human well-being and help meet the basic human needs of all people, with particular attention to the needs and empowerment of people who are vulnerable, oppressed, and living in poverty.



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The National Association of Social Workers (NASW) is the largest membership organization of professional social workers in the United States. NASW works to enhance the professional growth and development of its members, to create and maintain professional standards, and to advance sound social policies.



National Eviction Crisis in the Era of the Coronavirus Pandemic

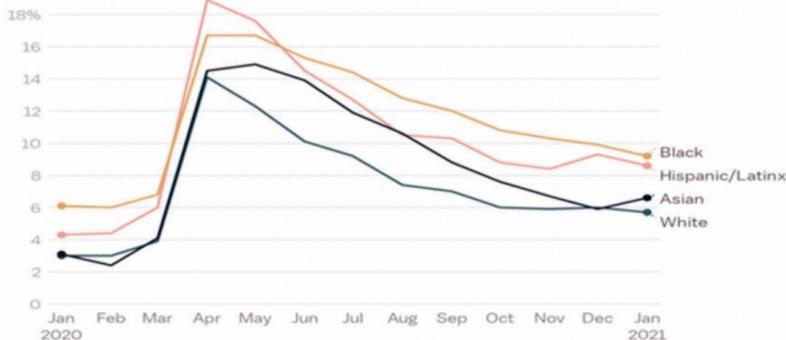
The COVID-19 pandemic is a public health crisis unseen in the world since 1918. While the human toll of the 1918 flu pandemic was greater than that seen today—it claimed around 50 million lives worldwide including about 675,000 Americans—the economic impact of the Spanish Flu was far less devastating in 1918¹ than that seen in 2020-2021 from COVID-19. Now that the coronavirus is in its second wave² and its impacts can be seen in nearly every state at truly alarming levels, any notion of averting an economic disaster is remote³. More to the point, by the time the COVID-19 pandemic ends, the virus would have caused immeasurable economic damage in the United States and worldwide. Unfortunately, as seen in many disasters, communities of color are disproportionately impacted by the economic devastation caused by the pandemic.

The elimination of many jobs across the nation in the era of COVID-19 sparked insecurity in other sectors such as the inability to pay rent and mortgage for millions of

Americans. This economic shock has impacted millions of renters, many of whom were already experiencing housing instability due to the pre-pandemic housing crisis and others who are now facing housing instability for the first time directly because of the pandemic. Furthermore, people of color with the lowest incomes are far less likely to regain employment even after the pandemic subsidies⁴. This means that their already precarious struggle⁵ with finding affordable housing is now deepened by the loss of employment income because of the COVID-19 pandemic.

Research consistently shows that a lack of decent, stable, affordable housing causes and exacerbates negative outcomes in

Unemployment rates are highest among Black and Latinx workers



Source: Bureau of Labor Statistics



education, health care, food security, economic mobility, homelessness, civil rights, criminal justice, child welfare, climate, and more. The coronavirus pandemic has only made the connections between housing and other sectors more visible, which is why robust and equitable housing resources should be provided to assist people during the pandemic.

This social justice brief will focus on the affordable housing crisis affecting renters with low incomes during the COVID-19 pandemic. We will provide an overview of the crisis, provide an analysis of its impact, and make recommendations on how the federal government can help to address its short-term and long-term effects on vulnerable and impacted populations.

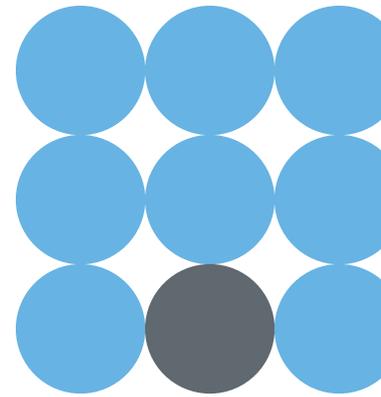
Nationally, the rental market is beginning to see the culmination of what many experts have predicted, an ever-growing number of renters who are experiencing housing stability and are facing the risk of eviction. Even worse, as experts make predictions on a second crisis on the horizon⁶, the national rental housing industry remains in danger of collapse.

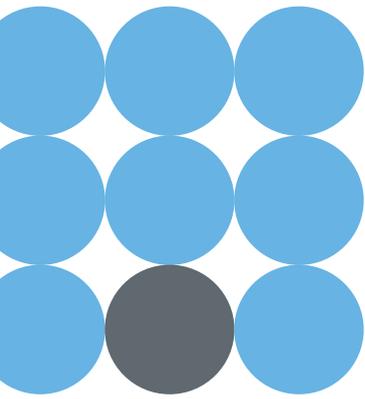
Background—The Housing Crisis

Since 1960, renters' incomes have risen by 5 percent while rents have risen⁷ 61%. For those at the bottom of the income scale, the problem is most acute: roughly 10 million households with extremely low incomes are either homeless or pay unaffordable⁸ rental costs that force many of them to make impossible choices between paying the rent and paying for food, medications, transportation, and other necessities. Due to decades of ongoing structural racism, people of color are more likely to experience rental

cost burdens, homelessness, and living in historically disinvested high-poverty neighborhoods. The number of households with “worst-case housing needs”—that is, households with exceptionally low incomes that either pay more than half their income for rent or live in severely substandard housing and receive no aid—has risen⁹ by 66% since 2001. Limited public resources, coupled with the growing costs of housing, has led to a crisis of evictions, homelessness, and other types of housing instability. In fact, in 2016, over 2 million eviction¹⁰ filings were made in courthouses across the country—that is four every minute. An eviction on record makes it harder for a family to find decent housing in a safe neighborhood, and it negatively affects employment as well as physical and mental health.

The greatest need for affordable housing—on the local, state, and national level—is concentrated among renters with extremely low incomes who earn no more than 30% of the Area Median Income (AMI). According to the National Low Income Housing Coalition (NLIHC), there are no states, metro areas, or counties in the country where a worker earning the federal or prevailing state or local minimum wage can afford a two-bedroom rental home at fair market rent by working a standard 40-hour workweek. Moreover, renters with extremely low incomes in the United States face a shortage¹¹ of 7 million affordable and available rental homes, which means that only 37 affordable and available homes exist for every 100 renter households with extremely low incomes. As has been the pattern, 70% (7.6 million) of the nation's 10.8 million extremely low-income renter households are severely housing cost burdened, spending more than half of their





incomes on rent and utilities alone. People of color are more likely than White people to be extremely low-income renters—in fact, 20% of Black households, 18% of American Indian or Alaska Native households, 14% of Latino households, and 10% of Asian households are extremely low-income renters, compared with only 6 percent of White non-Hispanic households.

Failures of both the private market and public policy—at the federal, state, and local levels—have contributed to today’s historic housing crisis. Many people and institutions, both private and public, must take part in addressing it.

Racial Disparities in Housing

Housing insecurity among low-income people and in communities of color is not a COVID-19 creation¹². Before COVID-19, racial disparities were seen across many sectors, housing being one of the most glaring examples to date. Unfortunately, race predicts one’s likelihood of experiencing rental cost burdens, homelessness, and living in historically disinvested high-poverty neighborhoods. Lower wages, along with historical discrimination that prevented people of color from owning homes and building wealth, means that people of color are more likely to rent and are also more likely to struggle affording that rent. It is not surprising that people of color are therefore dramatically overrepresented among those experiencing homelessness—in fact, African Americans represent 13% of the general population but are 40% of people experiencing homelessness and more than 50% of homeless families with children. In addition, due to a legacy of

government-sponsored housing segregation (for example, redlining), African American and Latinx families are significantly more likely to live in neighborhoods of concentrated poverty compared with White families, which significantly hinders opportunity and upward mobility.

Poorly funded neighborhoods come with an array of challenges that negatively affect both the people who live in those neighborhoods and the larger regions in which those neighborhoods are located. Residents of poorly funded neighborhoods face higher crime rates¹³ and exhibit poorer physical and mental health¹⁴ outcomes. They tend to go to poor-performing neighborhood schools with higher dropout rates. Their job-seeking networks¹⁵ tend to be weaker, and they face higher levels of financial insecurity. Studies show that affordable, stable, and quality housing can enhance income, economic growth, safety, property values, and educational attainment for people of color.

Explosion of Evictions

As the pandemic continues, there have been estimates¹⁶ of 40 million households that are likely close to eviction. Evictions put lives at risk, strain our already overstretched public health systems, harm the educational progress of children, threaten food security, and generate unnecessary costs to taxpayers. Before the pandemic, most renters in poverty spent at least half of their incomes on housing, leaving virtually no margin for an unexpected expense. Broken-down cars, unreimbursed medical bills, or temporary income losses sent vulnerable households down the spiral of housing instability, eviction, and homelessness. People of color

experience the highest rates of eviction filings and judgments:

- » Nearly one in four¹⁷ Black renters live in a county in which the Black eviction rate was more than double the White eviction rate.
- » Black households are more than twice as likely¹⁸ as White households to be evicted.
- » In Boston, 70% of market-rate evictions¹⁹ filed were in communities of color.
- » Researchers from UC Berkeley and the University of Washington found that the number of evictions for Black households in Baltimore exceeded those for White households by nearly 200%²⁰, with the Black renter eviction rate outpacing the White renter eviction rate by 13%.
- » In Cleveland, the top 10 tracts for eviction filings from 2016 to 2018 were all majority Black tracts²¹; only six had poverty rates above 10%.

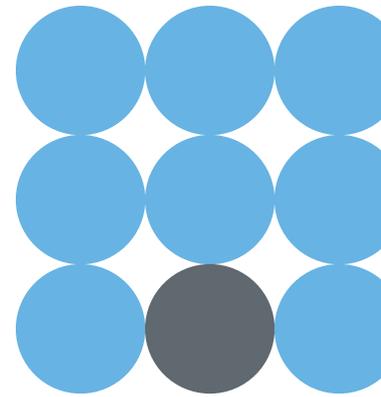
Based on pre-pandemic research²², tenants facing eviction often owed relatively small amounts of rent—in many cases, around one month of rent or less. In fact, across 22 states where there was available data, the median money judgment issued by a court for an eviction was \$1,253 between 2014 and 2016. Money judgments include unpaid rent plus court fees, late fees, and other costs incurred during the legal proceedings, which means that tenants faced eviction for originally failing to pay an even lesser amount. In these states, a third of money judgments were for less than the local median rent. In North Carolina, 32% of money judgments were for less than \$600. In Virginia, 22% were for less than \$600.

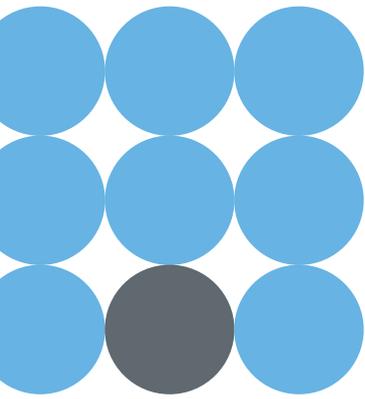
COVID-19: A Women's Eviction Crisis

Women, especially women of color, are more likely to be evicted during the pandemic than men. Prior to the spread of COVID-19, women were facing higher rates of eviction compared to men because of systemic racism and sexism. Black women renters, on average, have gotten eviction notices at double the rate of White renters. Princeton University's Eviction Lab²³ found that among renters in 39 states, 341,756 women annually were evicted compared with 294,908 men between 2012 and 2016. When rating evictions among Black renters, Black women were approximately 37% more likely to be evicted than Black men between 2012 and 2016. These disparities exacerbate the impact of eviction including health issues, job loss, and homelessness.

To avert a tsunami of evictions, Congress and the White House authorized significant funds to respond to this crisis. When the relief bill passed in December and President Biden's rescue plan²⁴ passed in March 2021 are combined, Congress has allocated \$46.55 billion in emergency rental assistance support. These funds are welcome and will certainly help those on the edge of eviction pay their back rents. However, the amount of money allocated to date is not sufficient to meet the total need²⁵. As mentioned previously, a December 2021 estimate²⁶, suggests that Americans owe approximately \$70 billion in back rent.

The infusion of emergency rental assistance funds is only a first step to easing the eviction crisis. Perhaps the truly daunting challenge for state and local governments is to distribute the federal funds expeditiously. This may not be that easy. There are those who are concerned





because most states are underprepared for quickly getting the help in the hands of those in most need. Some states and local governments have had emergency rental assistance programs in place before the pandemic. However, many more states have yet to create them²⁷. Consequently, there have been delays in disbursing payments to the tenants and landlords because some jurisdictions must learn how to best administer the program.

Another barrier to distributing emergency rental assistance funds at the state and local level is that there has been a reliance on landlords to actively participate in them — whether by filing the application for assistance themselves or agreeing to receive the money from the government. It was not anticipated that some landlords would refuse²⁹ to accept the federal money thinking that by doing so, they would be prevented from evicting tenants.



Eviction Moratoriums

In March of 2021, the Biden–Harris administration extended²⁸ the original Centers for Disease Control and Prevention’s (CDC) order to temporarily halt evictions nationwide. The CDC’s national eviction moratorium is providing essential protection to millions of renters and will ensure public health. Although an eviction moratorium during the pandemic is necessary, it is not sufficient. A moratorium still allows rent arrears to

accumulate, and many people who have lost income because of the pandemic will struggle to cover large sums of back rent once it comes due. Therefore, a moratorium must be paired with emergency rental assistance.

Some states and cities have their own eviction bans on the books. A few offer more protection than the federal eviction moratorium, but many have let their laws expire. Landlord associations have also begun challenging many of the orders preventing eviction—including the nationwide ban—but so far there have been few, if any, victories for property owners. Despite this, landlords across the country have continued to file evictions against tenants²⁹, sometimes when the tenant was unaware about the required declaration.

During the winter, single adult and family homeless shelters had a major challenge preparing for the increased demand for shelter. Shelters also faced challenges complying with COVID-19 prevention guidelines and capacity restrictions. To combat eviction and homelessness, the Biden-Harris administration recently released a relief package that provided additional housing resources to protect renters. As the pandemic continues to impact housing, more resources are needed, and attention needs to shift to enacting policies focused on long-term solutions including an emergency assistance fund.

State and local governments created a patchwork of eviction moratoriums that varied widely in protections, and some expired when the CARES moratorium did. The resulting confusion created a one-month gap in coverage for some Americans facing eviction over the summer, of 2020 a time when there was a

massive surge in COVID-19 cases across much of the United States. A study³⁰ published in the *Journal of Urban Health* looked at the correlation between lifting eviction moratoriums on increased COVID-19 infection and death rates. That study indicated that ending eviction moratoriums between March and September (2020) led to nearly 434,000 excess coronavirus cases and nearly 11,000 additional deaths across 27 states.

Health Implications on Housing Instability and COVID-19

COVID-19 is a public health emergency, and recent research suggest that increases in evictions have a direct relationship to increased death rates from coronavirus infections. The study indicates that, during the early months of COVID-19, evictions could have led to more than 400,000 excess COVID-19 cases and 11,000 deaths³¹. A primary policy that state and local governments implemented to prevent the spread of the coronavirus was to issue stay-at-home orders, yet it is apparent that sheltering in place is impossible for many people who have been evicted since the pandemic began. This dire situation will worsen for millions of people if the eviction moratorium is not extended through the duration of the pandemic.

Before COVID-19, substantial research made the case of the inextricable link between health care expenditures, health families, and access to housing. When adults and children live in stable, affordable homes, they have better physical and mental health outcomes, are at lower risk of hospitalization, and are less likely to experience other economic hardships like food insecurity. It has been shown³² that stable housing reduces overall health care expenditures by 12% for

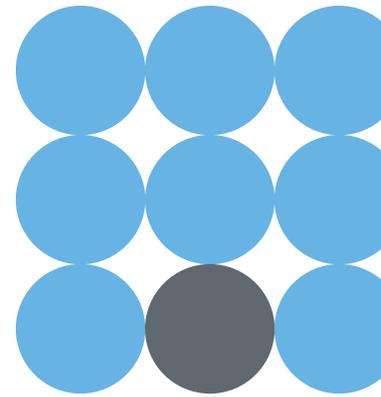
Medicaid recipients, increases the use of primary care services by 20%, and decreases emergency room (ER) visits by 18%. Young children in families who live in unstable housing are 20% more likely to be hospitalized, and those who are forced to move frequently are at increased risk of poor child health, developmental delays, and being underweight for their age. Moreover, housing instability and homelessness have been linked to increased risks of depression and mental illness for both adults and children over their lifetimes. Not only does the housing crisis cause and perpetuate individual health disparities, but it also balloons health care costs. One study from Children's HealthWatch found that unstable housing among families with children will cost the nation \$111 billion³³ in avoidable health-related expenditures over the next 10 years.

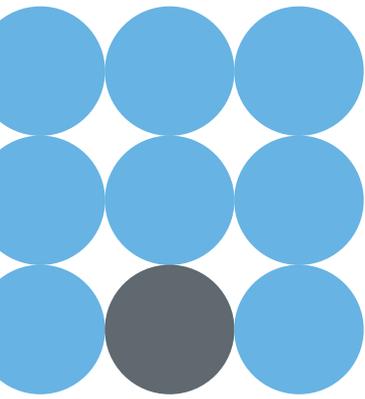


Homelessness in the Era of Coronavirus

There is a direct line from eviction to homelessness. Pre-COVID data that support this fact include³⁴:

- » In New York City, shelter applications indicated that the top reason for families to seek shelter was eviction (29%).
- » In Santa Cruz, California, the most frequently reported cause of





homelessness among families with children was eviction (30%).

- » In San Francisco, 13% of survey respondents reported eviction as the primary cause of their homelessness, and 6 percent reported an eviction record as the cause preventing them from obtaining housing.
- » In Philadelphia, about 20% of those who enter shelters report eviction as the precipitating reason.

COVID-19 Health Disparities and Homelessness

It should be no surprise that COVID-19 has had a disproportionate impact on America's homeless. Nearly twice the number of homeless suffer from underlying health conditions such as hypertension and diabetes, among others, heightening exposure risk to the virus's most serious effects. Washington State alone reported a 54% increase in the number of homeless who died in 2020 compared to the previous year. As of last October, the death rate for the sheltered homeless in New York State was 75% higher than that of New York City.

Without a doubt, in the era of COVID-19, homelessness is intertwined with health care,³⁵ and the physical environment of homeless shelters makes those in poor health susceptible to COVID-19. Research demonstrates that communities in which residents spend over 32% of their income on rent experience a rapid rise in homelessness; in many areas of the country, even small rent increases can place thousands of vulnerable people at heightened risk of homelessness. When individuals and families experience homelessness, they are at higher risk of

premature deaths and chronic life-threatening illnesses caused by exposure to extreme weather, injuries, and, of course, exposure to infectious diseases. Reducing homelessness not only improves quality of life, but also reduces costs to taxpayers by reducing expensive ER visits, criminal justice encounters (and incarceration), homeless shelter stays, and more.

Racial Disparities in Homelessness

Communities of color are overrepresented in the homeless population³⁶. African Americans are significantly overrepresented among the homeless population, accounting for 40% of people experiencing homelessness but representing only 13% of U.S. population. Latinos make up 22% of the homeless population but represent 18% of the U.S. population. That both groups are also overrepresented in COVID-19 morbidity and mortality statistics is reflective of persistent racial inequities that pervade U.S. society.

Recommendations

As leadership moves forward with tackling relief during the pandemic, housing stability over the long run and permanently solving the housing crisis facing the lowest income people, must be a top priority. The Biden administration must work with Congress to:

- » **Dramatically expand rental assistance so that every qualified household receives help.** Today, only 1 in 4 households that qualify for rental assistance get the help they need due to chronic disinvestment. Making rental assistance available to all income-eligible households in need is central to any successful strategy to solve the underlying causes of the affordable housing crisis. If universal rental assistance

had been available before the pandemic, tens of millions of renters would not currently be at risk of losing their homes.

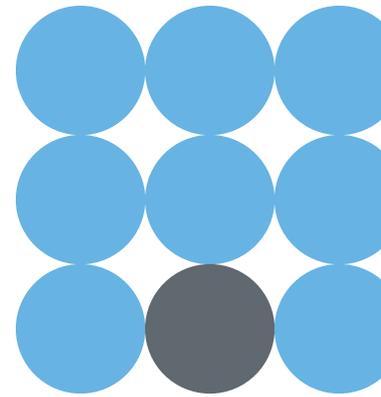
- » **Dramatically expand the supply of housing affordable to the lowest income people.** In markets where vacancies in existing buildings are scarce, “supply-side” approaches are also essential to produce more affordable homes. These investments should be targeted at where the supply shortage is most severe – at the lowest end of the income spectrum. Renters with extremely low incomes account for most of the shortage of affordable and available rental homes in the nation, and renters with extremely low incomes are the only income group facing an absolute shortage of affordable homes. The National Housing Trust Fund is the first new housing resource in a generation and is exclusively targeted to help build, preserve, and rehabilitate housing for people with the lowest incomes. At least \$70 billion is needed to rehabilitate, preserve, and begin to build public housing throughout the country.
- » **Create a permanent Emergency Assistance Fund that would offer short-term financial assistance and stability services to help households facing economic shocks.** As we have seen during the pandemic, temporary assistance can stabilize households experiencing economic shocks before they spiral into housing instability and homelessness, which often require more

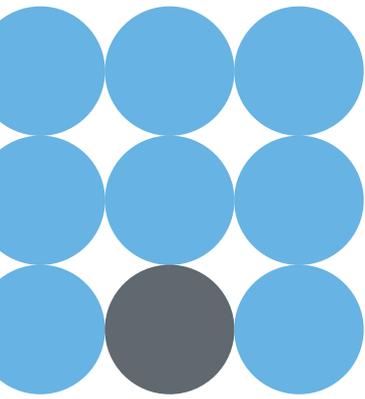
prolonged and extensive housing assistance. Congress should enact legislation to create a permanent Emergency Assistance Fund that incorporates best practices and lessons learned from the use of emergency rental assistance during the pandemic.

- » **Advance racial equity and support for underserved communities.** There must be a recommitment to end structural and systemic discrimination in housing.

Conclusion

The main takeaway that we hope the readers fully grasp is that the impacts of COVID-19 are not solely on public health, but COVID-19 has also created a national economic calamity that has catapulted millions of Americans into housing instability. The pandemic also exposed to the world the depths of racial inequity, by the disproportionate impact of COVID-19 on communities of color, in particular Black, Latinx, and Native American communities. In its focus on housing insecurities, the brief sought to place a spotlight on a long-standing issue in America. In recent years housing has seen some attention from elected officials, but not enough. The pandemic exacerbated issues that were already present and is forcing the nation to have a genuine conversation around its solutions. Our hope is that the discussion prompted by this brief will help to educate policymakers, opinion leaders, and the public on the complexities of housing instability felt across the nation.





Resources

Baylor College of Medicine.

[Homelessness and COVID-19: Protecting vulnerable populations \(bcm.edu\)](#)

Center for American Progress (CAP)

[The Pandemic Has Exacerbated Housing Instability for Renters of Color - Center for American Progress](#)

Centers for Disease Control and Prevention (CDC)

[Steps Healthcare Facilities Can Take Now to Prepare for COVID-19 | CDC](#)

FEMA - COVID-19 Housing Resource Roadmap.

[COVID-19 Housing Resource Roadmap \(fema.gov\)](#)

Health Resources and Services Administration (HRSA)

[Health Center COVID-19 Survey | Bureau of Primary Health Care \(hrsa.gov\)](#)

National Alliance to End Homelessness

[Home - National Alliance to End Homelessness](#)

National Low-Income Housing Coalition (NLIHC)

[Coronavirus and Housing-homelessness | National Low Income Housing Coalition \(nlihc.org\)](#)

Opportunity Starts at Home (OSAH)

[Opportunity Starts at Home \(opportunityhome.org\)](#)

National Health Care for the Homeless Council (NHCHC)

[National Health Care for the Homeless Council | Quality. Access. Justice. Community \(nhchc.org\)](#)

Footnotes

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¹⁴ Leventhal, T., Brookes-Gunn, J. (2003). *Moving to opportunity: An experimental study of neighborhood effects on mental health*. Bethesda, MD: National Center for Biotechnology Information. Retrieved from [Moving to Opportunity: An Experimental Study of Neighborhood Effects on Mental Health \(nih.gov\)](#).

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¹⁶ Hepburn, P., Louis, R., & Desmond, M. (2020). *Racial and gender disparities among evicted Americans*. *Eviction Lab*. Retrieved from [Racial and Gender Disparities among Evicted Americans \(evictionlab.org\)](#)

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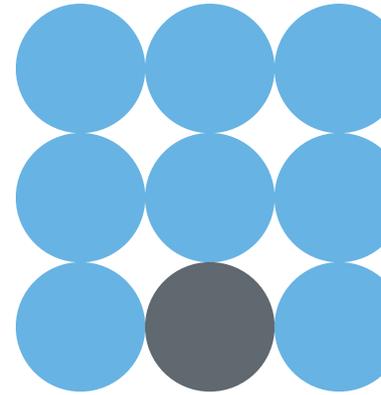
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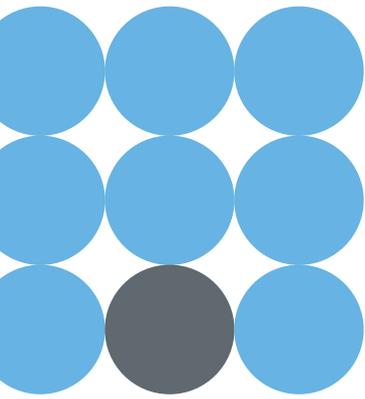
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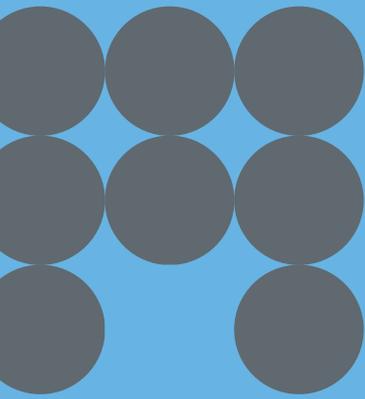
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NASW Resources

NASW » [SocialWorkers.org](https://www.socialworkers.org)

NASW Foundation » [NASWFoundation.org](https://www.naswfoundation.org)

NASW Press » [NASWPress.org](https://www.naswpress.org)

NASW Assurance Services, Inc. » [NASWAssurance.org](https://www.naswassurance.org)

Find A Social Worker » [HelpStartsHere.org](https://www.helpstartsHere.org)

Social Work Blog » [SocialWorkBlog.org](https://www.socialworkblog.org)

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