

**Housing Instability During the COVID-19 Pandemic and the Lack of Sustainable Policy
Level Interventions**

by

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Abstract

For the last two years, the COVID-19 pandemic has been a leading public health concern. The effects of the pandemic transcend high COVID-19 infections rates. Shattering job loss and unemployment rates have led to individuals experiencing unprecedented economic hardship. As a result, housing instability has become an even greater concern especially for renters as risks of eviction increase. While the pandemic exacerbated housing instability, housing instability's impact on health, access to education and employment have always been a driver of public health inequity. Housing is a critical component of life that directly impacts health outcomes. Data suggests Black and Hispanic people are more likely to experience forms of housing instability compared to non-Hispanic White people. Homeownership is recognized as a key source of establishing wealth in the United States. However, communities of color have been historically excluded from qualifying for mortgages. As a result, they often resort to renting property instead. Due to a lack of strict and standardized housing regulations the dynamic between renters and landlords can greatly impact housing status. The vulnerability of renters directly impacts their health and contributes to health inequities.

Eviction during a pandemic poses as a public health concern because it is likely to increase infection rates due to households being forced to relocate, difficulty enforcing social distancing guidelines, and limited access to health care. Legislative efforts at the national, state, and local

level have been implemented to help mitigate high infection rates and keep people housed during this time. However, the sustainability of these efforts is of concern because of their temporality. This paper will explore the public health implications of housing instability during the COVID-19 pandemic and how the development of multi-level policy interventions has applied to Pennsylvania renters. Using the tenets of the socioecological framework a strong consideration is given to the legislative policies that were implemented in response to the pandemics effect on housing instability.

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1.0 Background

Housing is often recognized as a critical social determinant of health in which a lack of secure housing or poor-quality housing can negatively affect health and wellbeing.¹ Housing instability is comprised of numerous challenges including homelessness, moving frequently, difficulty paying rent, spending a significant portion of household income on housing, staying with relatives, and overcrowding.¹ People who are not stably housed are more likely to experience poor health and are at greater risk of experiencing poverty.¹ More specifically, housing instability can result in the disruption of health care, employment opportunities, and education.¹ While housing instability can affect anyone, renter households and people of color are disproportionately subjected to the hardships associated with it.¹ The COVID-19 pandemic illuminated many housing instability concerns. In response, legislation was enacted to keep individuals stably housed during this time. It is estimated that at least 1.36 million evictions were prevented nationwide in 2021 while policy interventions were in place.² In Pennsylvania, 66,193 eviction cases were filed in 2021 compared to 116,287 eviction cases filed in 2019, the last calendar year before the pandemic began.² Although the legislation enacted during the pandemic averted some evictions, the temporality of the policies is of concern.

In public health the socioecological model framework displays the complex individual, organizational, community, and policy level factors that influence how people are affected by certain phenomena. The factors at each level can increase risks or serve as protective measures for health problems. While intervention at each level is necessary and important to illicit change, changes at the policy level can affect the most people. Policies play a critical role in creating the environments where housing instability exist. Policy-level interventions introduced during the

pandemic recognize that public health problems like housing instability require more than individual or community level assistance.

This paper seeks to explore the public health implications of housing instability and how the development of multi-level policy interventions during the COVID-19 pandemic applied to Pennsylvania renters. I will (1) review the current literature examining the effect of the pandemic on housing instability for renters, (2) describe the different national and Pennsylvania state legislation implemented in response to the pandemic, and (3) report on eviction trends.

1.1 Health

Housing instability can negatively affect physical health, mental health, and make it harder to access health care.¹ For example, a study examining death records found that adults who experienced housing instability specifically in the form of eviction during their lifetime were found to be about one and a half times more likely to die from any cause compared to those who do not have exposure to this experience.³ Furthermore, studies have linked eviction to increased incidence of adverse birth outcomes including low birth weight, premature birth, and infant death.⁴ While research has yet to show a casual linkage, the correlations hold public health significance. Due to limited affordable housing, low-income renters may be forced to rent substandard housing that exposes them health and safety risks such as rodents, mold, water leaks, and inadequate heating and cooling.¹ Furthermore, those who experience homelessness are more likely to become ill and have a shorter life expectancy.⁵ Housing instability makes it difficult for individuals to keep up with strict healthcare regimens.⁵ For example, proper storage of medication and frequent visits to pharmacies and doctor offices can be challenging when housing is unstable. As a result,

individuals experiencing housing instability are more likely to utilize emergency room services as opposed to a primary care physician, eliminating opportunities for preventative care.⁵

Mental health outcomes such as depression, substance abuse, anxiety, and suicide can worsen as a result of experiencing housing instability.⁶ Simply figuring out how to pay rent or mortgage can be a stressful experience.⁶ Furthermore, overcrowding has also been proven to be burdensome on health and well-being.⁷ Living in an overcrowded home can reduce privacy, and create undesirable social interactions.⁸ These conditions can make it difficult for a person to thrive mentally.

Housing instability can also impact a family's ability to plant roots and fully establish themselves in communities. Frequent moving can prevent genuine relationship-building with neighbors and other community resources. Research has shown having a strong social support system is associated with lower blood pressure rates, greater immune responses, and lower levels of stress hormones.⁹ In contrast, a lack of social connectedness is a known risk factor for chronic conditions such as obesity, diabetes, high blood pressure, and cancer.⁹ A lack of social support can also be harmful to one's mental health. The conditions of housing instability create environments that are not conducive to social support development despite social connectedness being an intricate part of our health.

Among young children, housing instability is associated with poor health, lower weight, and developmental risk.¹⁰ These concerns early on affect the trajectory of their life outcomes. They are at greater risk of teenage pregnancy, early drug use, and depression.¹⁰

1.2 Education

Housing Instability significantly impacts education, another social determinant of health. Housing Instability is the greatest predictor of student's chronic absenteeism.¹¹ Frequent moving create challenges for students trying to establish routine.¹² Those experiencing housing instability are more likely to perform poorly on assessments and display slower grade progression.¹³ Without early intervention these students are more inclined to drop out and not attend college.¹³ Research has shown higher levels of education is associated with lower morbidity from acute and chronic conditions including diabetes, hypertension, strokes, and asthma attacks. An individual's level of educational attainment also directly affects their employment opportunities and future income. This significantly contributes to the cycle that leads to poverty.

1.3 Income and Employment

Income and employment status significantly contribute to housing stabilization. As cost of living continues to rise, increases to minimum wage fail to occur at the same rate.¹⁴ The National Low Income Housing Coalition found in 2020, nationally full-time workers must make an average of \$23.96 per hour to afford a modest two-bedroom rental and \$19.56 to afford a one-bedroom based on fair market rent costs.¹⁵ Fair market rent costs, established by the U.S Department of Housing and Urban Development (HUD), are estimates of what a household can expect to pay for a modestly priced rental home in a given area.¹⁵ The federal minimum wage of \$7.25 falls short of the of both estimates. Twenty-nine states and the District of Columbia have minimum wages

higher than the federal minimum wage however none of them exceed \$15.20. States without any specified minimum wages are subjected to the federal wage(Figure 1).¹⁵

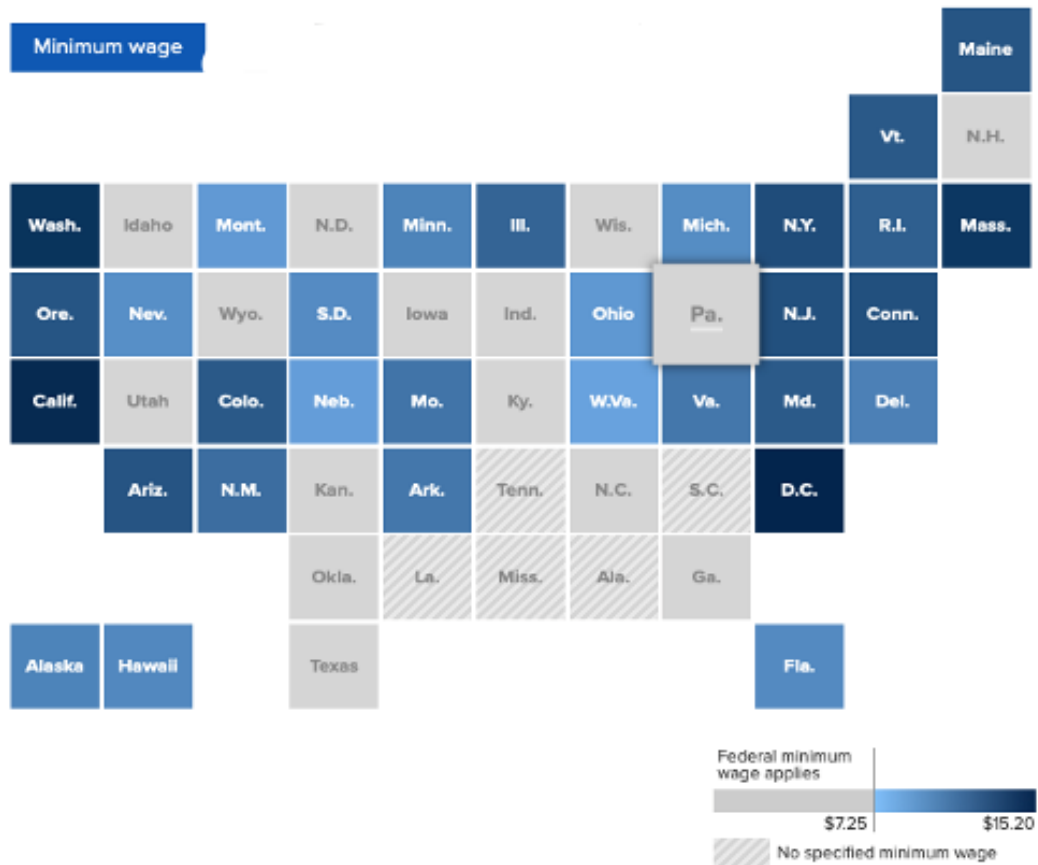


Figure 1. Minimum Wage Rates in the US (NLIHC)

A limited affordable housing market has caused some households to struggle to make ends meet.¹⁶ Those with less income are at risk of falling behind on rent. Additionally, frequent moving can make it difficult to remain in the same place of employment for an extended period time.¹⁶ While addressing concerns of involuntary housing loss, many may risk involuntary job loss due to competing obligations. Low wages workers are not typically afforded the time off to attend to

housing concerns.¹⁶ These occurrences continue to perpetuate a cycle of poverty and negatively impact health.

Although housing instability can affect individual aspects of our health, education, employment, and income it is important to acknowledge their intertwined nature and effect on poverty. Poverty itself is considered a social determinant of health, however inequitable access to necessities and resources such as secure housing, education, employment, and income can influence a household's risks of experiencing poverty.¹⁶ Mathew Desmond, author of *Evicted* and social scientist, argues that housing instability is a cause, rather than merely a symptom, of poverty.¹⁶ Where an individual lives largely influences the resources, they have access to. The complexity of this interdependence can be explained using a system's thinking approach. Acting as a system collectively that can either perpetuate or prevent poverty and effect health, each aspect of the system interacts and adapts to changes.

Figure 2 conceptual model illustrates the connections between housing, education, income, and employment, and how they contribute to health and poverty outcome. Change in one aspect of the system can lead to responses (feedback) from other components creating a feedback loop. Housing status is a critical component to the feedback loop as it directly and indirectly affects and is affected by different aspects of the system. For example, an adolescent experiencing housing instability may not perform as well as academically. Their educational attainment directly affects employment opportunities. Less education often limit's employment options to lower wage jobs. Their income will ultimately affect their housing status. Most importantly, the changes to housing, education, income, and employment influences risks of poverty and poor health outcome at various capacities.

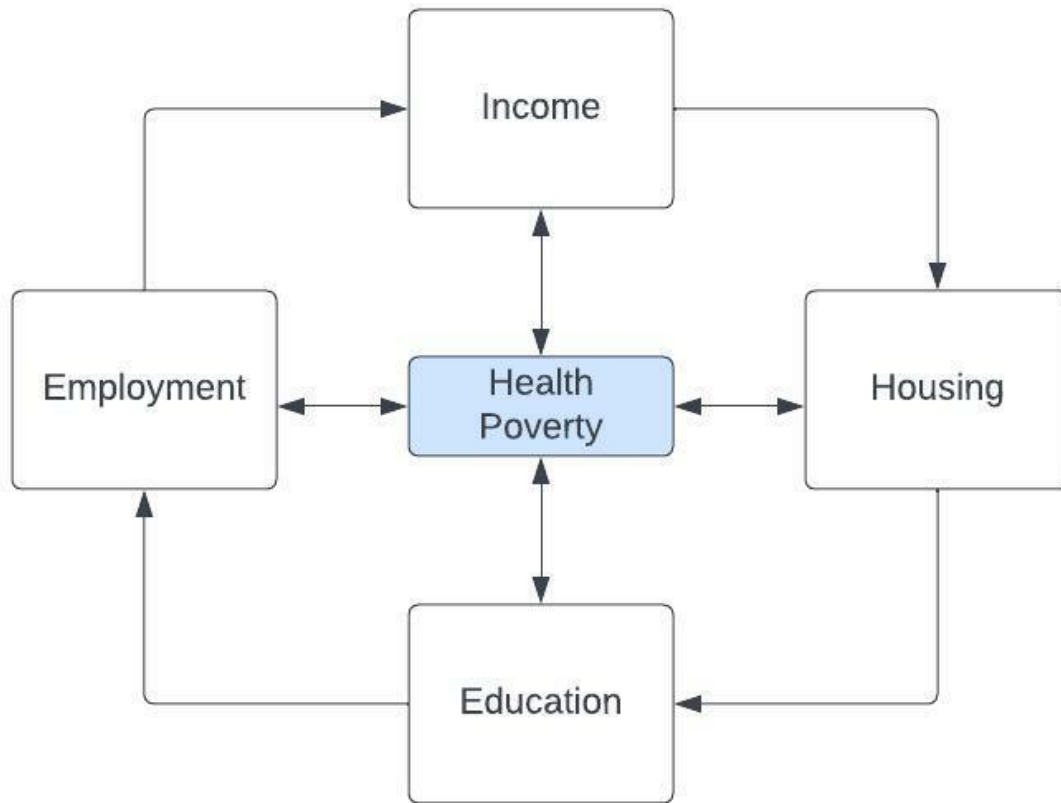


Figure 2. Conceptual Model displaying connection between Housing, Education, Income, and Employment

1.4 Renter's Profile

Approximately 44 million US households are renter households according to the 2021 Housing Vacancy Survey.¹⁸ Of those who rent, 10.8 million are extremely low-income households.¹⁹ HUD defines Extremely Low-Income Families as very low- income families whose incomes do not exceed the greater of 30 percent of the median family income for the area or the federal poverty guidelines.¹⁹ In Pennsylvania, approximately one-third of housing units are renter occupied.²¹

People of color are more likely to rent their housing rather than own it.²⁰ Home ownership plays a significant role in housing stabilization and asset building; however, many factors prevent Black people from becoming and remaining homeowners. Historical housing discrimination efforts such as redlining continue to have lingering effects.²⁰ In 2019, the homeownership rate in the United States among white non-Hispanic Americans was 73.3%, compared to 42.1% among Black Americans.²⁰ Even in lower-income groups, white Americans' have significantly higher home ownership rates (Figure 3).²⁰

Since the start of the pandemic, issues of housing instability have become an even greater concern for renters.²² Renters are more likely to be employed in industries vulnerable to employment shock.²² Approximately 8.9 million renter households (20 percent of all renter households) had at least one member of their household experience a job loss between February 2020 and April 2020.²² As businesses and companies adjusted to changing social distancing requirement and market demands, unemployment rose dramatically especially for individuals living in poverty.²³ In April 2020, the nation's unemployment rate peaked at 14.8%, substantially greater than the highest unemployment rate of 10.6% during the Great Recession.²³ Pennsylvania's unemployment rate in April 2020 was 16.5%, exceeding the national average.²⁴ Despite this change in income, for 1 in 6 Pennsylvanians financial obligations such as rent, mortgage, and utilities costs, continued to accumulate.²² Making payments to ensure access to basic necessities became even more of a challenge as a result of the pandemic.

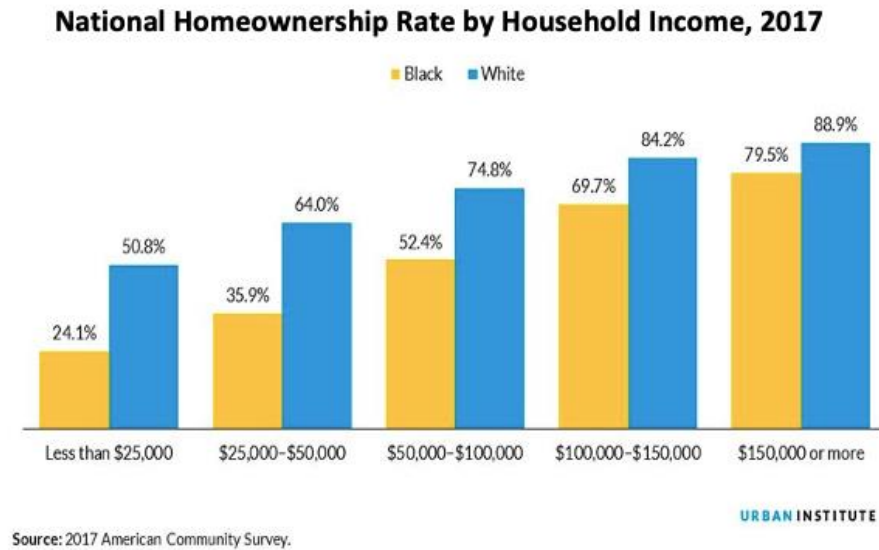


Figure 3. National Homeownership Rate by Household Income (Urban Institute)

1.5 Forms of Assistance

The U.S Department of Housing and Urban Development (HUD) provides two forms of assistance for renters- the Public Housing Program and the Housing Choice Voucher Program.²⁵ Both assistance programs are income based. Public housing is housing owned and operated by the local Housing Authority.²⁵ To be eligible to live in public housing, individuals must have low income. Rent and utilities are generally lower than in private housing and in most cases no more than 30 percent of an individual's adjusted gross income.²⁶ In the Housing Choice Voucher's program, the government pays part of the tenant's rent. Housing Choice Vouchers can be used for properties owned by private landlords if they meet the requirements for participation.²⁷ Under this program, tenants usually pay no more than 40 percent of their adjusted gross income.²⁷ Despite the existence of these programs, accessibility for those in need can pose as a challenge due to

limited availability and applicants for housing choice vouchers are likely to be placed on a waiting list that take several months or years before to acquiring a voucher.²⁸ As more people migrate to metropolitan cities for career opportunities, landlords and property management companies are likely to increase rent to match market rate and opt out of the Housing Choice Voucher program, creating a further shortage of affordable housing options. ²⁸ Outside of these programs, there is a lack of federal policy level interventions to address housing instability. The COVID-19 pandemic legislative responses sought to address these shortcomings.

2.0 Defining Housing Instability Parameters

Although there are many forms of housing instability that renters can experience, this paper will focus primarily on two forms of housing instability that are ongoing but have been exacerbated by the pandemic; they include difficulty paying rent and risk of eviction. These are the specific experiences that have also been addressed legislatively during the pandemic.

2.1 Difficulty Paying Rent

Difficulty paying rent may vary from person to person depending upon their circumstances and obligations. To objectively measure and quantify these experiences the U.S. Department of Housing and Urban Development utilizes “cost-burdened” and “severely cost-burdened” as benchmarks.²⁹ Cost-burdened is defined as spending more than 30 percent of income on housing and "severely cost burdened" is defined as spending more than 50 percent of income on housing.²⁹ Throughout the literature and discussion “cost burden and severely cost burdened” are often used interchangeably with the terms “rent-burdened and severely rent-burdened.” Despite a slight variation in phrasing, the definition and metrics utilized are the same. The rationale for the benchmarks claim is that renters who limit their housing costs to 30% percent or less of their income will be able to use the rest of their money to effectively cover other life expenses.³⁰ Households with limited income and/or competing obligations are forced to make trade-offs between paying for their rent and other life necessities such as food, utilities, or health care.³⁰

In 2019, 20.4 million US renters were cost burdened, spending more than 30 percent of their incomes on housing.³¹ In Pennsylvania specifically, 45 % of renters were cost burdened.³¹ Communities of color are often disproportionately rent burdened. In 2019, nationally over half of Black and Hispanic renter households were cost burdened compared to 42 percent of white households (Figure 4).³²

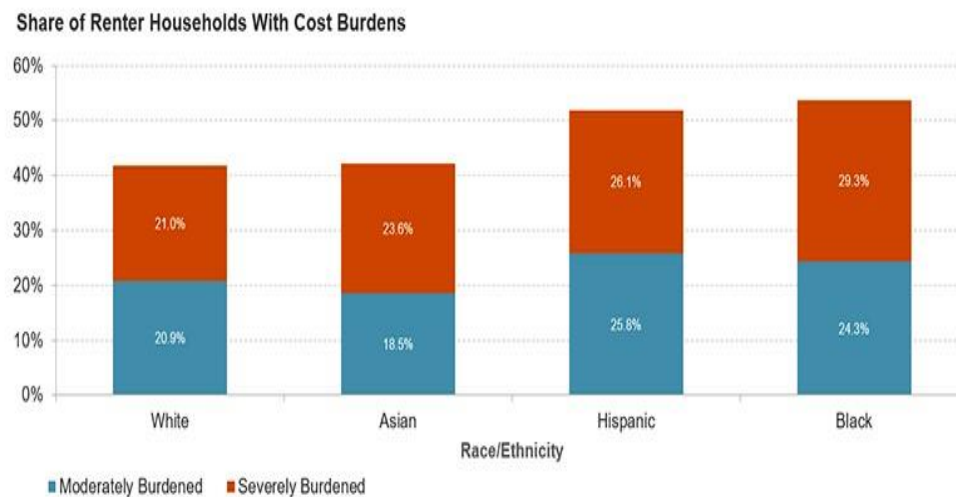


Figure 4. Renters Cost Burdened by Race Nationally (Joint Center for Housing Studies of Harvard University)

2.2 Eviction

Landlords play a critical role in controlling the housing market for renters. They define the cost of rent, lease parameters, the quality of housing available, and are responsible for initiating the eviction process for renters.²⁵ Eviction is defined as a court-ordered involuntary removal of a tenant from the property they reside.³³ Evictions can occur because of damages to the property,

unlawful acts, or a breach of lease agreement, however most evictions occur due to a tenant's unwillingness or inability to pay rent. In Pennsylvania, the Landlord/Tenant Act sets the premise for the eviction process and tells landlords what is required to evict a tenant.³³

Under normal circumstances, a landlord is required to provide written notice to tenants with at least a 10-day notice if the tenant is being evicted for nonpayment of rent. In Pennsylvania however, the Landlord/Tenant Act permits the notice requirement to be changed or waived completely if the landlord writes it in the lease and the tenant agrees to the terms.³³ In cases where notice requirement is waived, landlords can immediately proceed to file a complaint or provide less notice time. The Landlord can file for an eviction with the Magisterial District Judge (NOTE: For tenants with lease agreements that waiver the notice of eviction, they will not be notified that they are at risk of eviction until after a landlord files). The Magisterial District Judge's office is required to schedule a hearing within 7-15 days of the filing.³³ At the hearing both parties (landlord and tenant) have the opportunity to plead their case. After the hearing is complete the judge may immediately decide on a ruling, or wait up to 3 days. If the tenant is not satisfied with the ruling, they have 10 days to appeal the decision. After this period a landlord can request an Order of Possession that is enforced by the local Sheriff. The Order of Possession indicates the date a tenant must vacate the premise; if they fail to do so by this time this date the sheriff can forcibly remove them.³³ Tenants who experience eviction are forced to relocate.

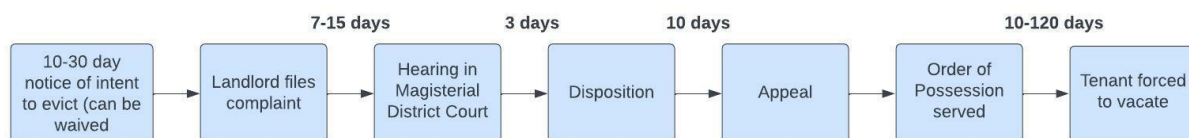


Figure 5. Eviction Timeline in Pennsylvania

3.0 Methods

Several measures were followed to ensure a systematic review of the literature and legislation pertaining to housing instability during the pandemic. PubMed and Google Scholars search engines were utilized to perform the literature review. To begin, a comprehensive search of peer-reviewed journal articles was conducted using the following terms: eviction, housing instability, housing insecurity, tenant, landlord, COVID-19, pandemic, moratorium. The terms selected encompass the public health problem and the population of interest for this paper. The search on PubMed generated 28 articles. Of the 28 articles, 10 articles were selected. Criteria for inclusion was articles focusing only on the United States, and renter populations. Furthermore, abstracts concentrating on forms of housing instability outside of the defined parameters (difficulty paying rent and eviction) were excluded. To ensure the literature reviewed reflected the time of the pandemic only articles published before January 2020 were considered. Lastly, articles that required a fee to access the full text were excluded.

The same inclusion/exclusion criteria were applied on Google Scholars. An additional 5 articles were reviewed.

To gain a comprehensive understanding of multi-level legislative responses at the legislative announcements were monitored for bills and proposals introduced from March 2020 to December 2021. While the pandemic is ongoing, the decision to just include legislation from this period reflects the peak of legislative intervention. Only legislation responding directly to the forms of housing instability outlined above (difficulty paying rent, eviction) were reviewed. At the national level this included weekly monitoring the of the following bills on Congress.gov and Whitehouse.gov: The CARES Act, CDC Moratorium Order, The Consolidated Act, American

Rescue Plan. Although the bills highlighted and address concerns outside of housing instability, this paper will only address the parts of the legislation that affect housing directly.

Pennsylvania was the geographical location monitored for state legislation. Pennsylvania's legislative responses may vary from other states. The Pennsylvania's General Assembly's email subscription service provided daily legislation updates on the bills of interests, from early sponsorship to implementation. Subscription emails include committee votes, upcoming committee meetings, and any legislation entering or leaving the committee. In the House, the Urban Affairs and Human Services committee updates were monitored. In the Senate, the Urban Affairs & Housing and the Health & Human Services committee updates were monitored. The committees selected typically respond to housing and health matters for the commonwealth.

Princeton's Eviction Lab database was utilized to gather data on eviction filings in Pennsylvania, since the Commonwealth does not have a centralized eviction database despite evictions being public record. Founded by Matthew Desmond in 2017, the Eviction Lab provides public nationwide eviction data. To retrieve Pennsylvania-specific data the Eviction Lab directly collected eviction court records and purchased comprehensive datasets of public eviction records from two companies: LexisNexis Risk Solutions and American Information Research Services Inc.

Finally, trusted media sources, Public Source, Washington Post, and New York Times were reviewed periodically to gain perspective of the national impact of legislation and how they operated in practice.


4.0 Findings

4.1 Federal Legislation

In response to the financial crisis created by COVID-19, many legislative efforts have been enacted at the national, state, and local levels to alleviate the undue burden on renters and prevent COVID-19 transmission. The legislative efforts come in the form of moratorium orders and payment assistance programs. The first form of national legislation implemented was the CARES Act. Legislators cited the importance of keeping individuals housed to manage COVID-19 transmission rates.³⁴ Signed into law March 27, 2020 the CARES Act included the first moratorium order which initially provided 120 days of eviction relief for covered tenants.³⁴ The CARES Act eviction moratorium applied to “federally related properties.”³⁴ Tenants who lived in properties participating in federal assistance programs or with federally backed mortgages were protected.³⁴ Researchers estimate that between 28% and 46% of occupied rental units qualified under this provision.³⁵ Landlords were prohibited from initiating eviction proceedings against any covered tenant for nonpayment of rent. The CARES Act moratorium expired on July 24, 2020, however landlords could not file for evictions until 30 days after the expiration.³⁴

Before hitting the 30-day mark, the Center for Disease Control and Prevention (CDC) issued an eviction moratorium on September 4, 2020.³⁶ Unlike the CARES Act, the CDC moratorium applied to all renters who experienced significant financial loss due to COVID-19 and made less than \$99,000 in annual income for 2020 (or less than \$198,000 if filed income tax jointly).³⁶ The order required tenants to provide sufficient proof of income loss and complete a declaration form in order to qualify(Figure 6).³⁷ The CDC moratorium was set to expire December

31, 2020, however it was extended multiple times throughout the year until July 31, 2021.³⁷ Less than a week later the CDC ordered another eviction moratorium on August 3, 2021. This order was set to expire on October 3, 2021. Unlike the previous provisions, this order only applied to counties experiencing substantial and high levels of community transmission levels of COVID-19.³⁸ On August 26, 2021 the United States Supreme overturned the CDC moratorium extension leaving millions leaving of renters across the country vulnerable to eviction for non-payment.³⁹



OMB Control No. 1920-1303
Form Expiration: 09/30/2021

Eviction Protection Declaration

The Centers for Disease Control and Prevention (CDC) has issued an order that may protect you from being evicted or removed from where you are living. **This means that you may be able to stay at the place where you live through JUNE 30, 2021, if you qualify.**

How to use this form

- See if you qualify for eviction protection under the CDC order. If you'd like help from an expert, contact (800) 569-4287 or go to <https://www.hudexchange.info/programs/housing-counseling/rental-eviction/> to get contact information for a local HUD-approved housing counselor.
- Sign the declaration that you qualify, on the next page.
- Give the signed declaration page to the individual or company you rent from (for example, building management, landlord, etc.). Keep a picture or copy for your records and call your expert back if there's a problem.

1. Do I qualify?

If you can check at least one box in each column, you qualify.

<p>Column A</p> <p><input type="checkbox"/> I received a stimulus check (Economic Impact Payment) in 2020 or 2021</p> <p><input type="checkbox"/> I was not required to report any income to the IRS in 2020</p> <p><input type="checkbox"/> In 2020 or 2021, I earned (or expect to earn) less than \$99,000 as an individual or less than \$198,000 as a joint filer</p> <p>You are likely to have earned under this amount if you receive any of the following benefits:</p> <ul style="list-style-type: none"> Supplemental Nutrition Assistance Program (SNAP) Temporary Assistance for Needy Families (TANF) Supplemental Security Income (SSI) Supplemental Security Disability Income (SSDI) <p>None of the above — You do not qualify.</p>	<p>AND</p>	<p>Column B</p> <p>I cannot pay my full rent or make a full housing payment because:</p> <p><input type="checkbox"/> My household income has gone down substantially</p> <p><input type="checkbox"/> I have been laid off from work</p> <p><input type="checkbox"/> My work hours or wages have been cut</p> <p><input type="checkbox"/> I have extraordinary out-of-pocket medical expenses¹</p> <p>None of the above — You do not qualify.</p>
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You checked at least one item in each column? Your income level qualifies.

(Check the first box on the next page)

2. My Declaration that I qualify

By checking the boxes below, I declare that each statement is true.

☐ My income level qualifies for the reasons explained above

☐ I have done my best to make timely partial payments that are as close as possible to the full payment and to get government assistance in making my rent or housing payments.²

☐ If I were evicted, I have no other available housing options, so I would:

- Probably become homeless, **or**
- Have to move to a homeless shelter, **or**
- Have to move in with others who live in close quarters.

☐ I understand that after I sign:

- Unless I come to an agreement with my landlord, I am still responsible for rent, back rent, and any fees, penalties or interest under my lease.
- I must still follow the conditions of my lease.
- Unless I come to an agreement with my landlord, if I fail to make my required payments, I could be evicted when this temporary halt of evictions ends.
- I can still be evicted for reasons other than not paying rent or not making a housing payment.

I sign this declaration¹ under penalty of perjury. That means I promise that the statements above are the truth and that I understand that I can be criminally punished for lying.

You sign here: _____ Date: _____

3. Give this signed page to the individual or company you rent from.

ATTN LANDLORDS: Thank you for your compliance. If you violate the CDC's eviction Order, you and/or your business may be subject to criminal penalties, including fines and a term of imprisonment.

Troubleshooting tools for tenants

Find emergency rental financial assistance
Call (800) 569-4287 to find a listing for local HUD-approved housing counselors

Report problems with debt collection
Submit a complaint to CFPB cfpb.gov/complaint

Report discrimination
Submit a complaint.
Call HUD at (800) 669-9777

¹Calling a local expert is the best way to figure out all the help that is available to you. Find a listing for a local HUD-approved housing counselor by calling (800) 569-4287.

²If you have already signed an eviction moratorium declaration, you do not need to submit another one.

C332065_A 03/29/2021

Figure 6. CDC Declaration Form for Eviction Protection (CDC)

The CDC eviction moratoriums faced many legal challenges in federal court leading up to the Supreme Court ruling.³⁹ Landlords across the country challenged its legality from its inception.

The CDC did not address notices to vacate, so some landlords continued to file eviction proceedings although many courts refused to schedule hearings.⁴⁰ Despite the order intending to halt evictions, they continued to occur. Because state and local courts were responsible for using their discretion and enforcing their interpretation of the order, evictions cases were handled differently in states and counties.³⁹ Some judges accepted the declaration form for face value while others questioned tenants under oath in court to determine how to proceed with an eviction filing.⁴¹ Some tenants who met the outlined criteria for protection still faced eviction. As landlords utilized concerns of lease violations and lease expiration as grounds for eviction.⁴¹

In addition to the halts on eviction, The CARES Act also provided the Department of Housing and Urban Development (HUD) with 17.4 billion in funding to help address the housing crisis.³⁴ Funding was allocated to provide rent assistance, housing vouchers, public housing, and housing for the elderly.³⁴ In December 2020, The Consolidated Appropriations Act provided an additional \$25 billion to states and local governments for rental relief through the Coronavirus Relief Fund.⁴² States utilized existing government agencies and Emergency Rental Assistance Programs (ERAP) to assist with disbursement.⁴² As a result of President Biden's American Rescue Plan, in May 2021, a subsequent \$21.6 billion was allocated to states, territories, and local governments to assist households unable to pay rent and utilities due to the COVID-19 crisis.⁴³ Under the American Rescue Plan eligible households qualified up to 12 months of assistance, plus an additional 3 months if the state or local government agency determines the extra months are needed to ensure housing stability.⁴⁴ Like the CARES Act funding, disbursement plans included utilizing existing programs from previous relief funds with the option for modification if necessary. The following housing provisions pertaining to the pandemic were also included in the American Rescue Plan:⁴⁵

- \$5 billion to Emergency Housing Vouchers for individuals experiencing homelessness or at risk of homelessness
- \$5 billion for homelessness assistance and supportive services program
- \$750 for Native Americans and Native Hawaiians, helping reduce housing-related health risks during the pandemic
- \$100 million, to be administered by USDA, to help people in rural communities keep their homes during the pandemic.

4.2 Pennsylvania Legislation

Similar to actions taken at the national level, state and local officials have passed legislation to assist renters. On March 6, 2020 Pennsylvania Governor Tom Wolf declared a 90-day Proclamation of Disaster Emergency for the COVID-19 pandemic to provide increased support to state agencies involved in the response.⁴⁶ The proclamation was renewed five times until the Republican majority state Legislature voted to end it on June 10, 2021.⁴⁷

Through the CARES Act, Pennsylvania received \$150 million for rental relief to establish the CARES Act Rental Relief Program (CARES RRP) launched in June 2020.⁴⁸ The Pennsylvania Housing Finance Agency was in charge of running the program, and renters had until November 4, 2020 to apply for assistance.⁴⁹ Renters who qualified were eligible to receive assistance equal up to \$750 a month for a maximum of six months of assistance (including back rent) for the time period between March 1 and December 31, 2020.⁴⁹ The strict qualification guidelines and lack of preparedness made it difficult for tenants in need to receive help. Eligibility required renters to:⁴⁹

- Provide proof of at least 30% reduction in annual income from March 1, 2020 related to COVID-19;
- Renters unemployed after March 1, 2020 must have filed for unemployment compensation with the Pennsylvania Department of Labor and Industry;
- Household income could not exceed the Area Median Income for their county of residence, adjusted for the number of people in their home.

Even if tenants met the qualification requirements, landlords were also required to accept the form of assistance as payment.⁵⁰ However, many landlords refused to accept this payment, preventing many renters from receiving CARES RRP funding.⁵¹ Landlords ultimately acted as the deciding factors; only \$67 million of \$150 million in funding was disbursed to residents in need by the application.⁵²

In response to the shortcomings of the CARES Rental Relief Program, Governor Wolf signed Senate Bill 109, now Act 1 of 2021 into law on February 5, 2021.⁵³ The bill set guidelines for a new and improved Pennsylvania rental relief program, the Emergency Rental Assistance Program (ERAP). The Pennsylvania Department of Human Services (DHS) was now designated to oversee the administration of the program.⁵⁴ Pennsylvania received an additional \$569 million in funding from the Consolidated Appropriations Act to support the improved program.⁵⁴ Eligibility requirements included:⁴²

- Renters who qualify for unemployment or have experienced a reduction in household income, incurred significant costs, or experienced a financial hardship due to COVID-19;
- Demonstration of risk of experiencing homelessness or housing instability;
- A household income at or below 80 percent of the area median.

Unlike the CARES RRP, landlords were not required to participate in the program for tenants to receive assistance. Renters who qualified could receive assistance for rent, rental debt, utility costs, or other expenses related to housing for up to 12 months that was accrued on or after March 13, 2020.⁵⁴ Pennsylvania received an eligible additional \$671 million in March 2021 to support ERAP from the American Rescue Plan.⁵⁵ ERAP is expected to support renters until funds are exhausted.

Regarding halts on eviction, Pennsylvania moratorium orders largely fell in line with the arrangements at the national level, with slight variation. Firstly, 11 days before the CARES Act moratorium order was signed into law the Pennsylvania Supreme Court opted to close local courts and halt evictions.⁵⁶ The Pennsylvania Supreme Court moratorium was extended through April 2020.⁵⁷ From there, Governor Wolf declared an executive order to extend the ban to September 1, 2020.⁵⁷ Although regulations and guidelines were relatively the same, orders from the state government and court superseded the federal CARES Act. After September 1, 2020, protection for Pennsylvania residents was largely regulated by the federal guidelines and up to local judges and courts to interpret.⁵⁷ Counties such as Allegheny County (location of city of Pittsburgh) and Philadelphia County (location of city of Philadelphia) enacted their own local modifications that extended their local eviction moratorium (Allegheny)⁵⁸ and implemented diversionary programs (Philadelphia).⁵⁹

Despite the acts of assistance, evictions continued to occur. According to Eviction Lab tracking system in 2021, 66,193 eviction cases were filed in Pennsylvania (Figure 7).⁶⁰ As mentioned, landlords found opportunity to circumvent the regulations outlined in the moratorium orders and refused eviction payment. Although modifications to the ERAP sought to address the

shortcomings of the initial CARES RRP, some issues still want unaddressed such as strict documentation requirements for qualification and application wait time.

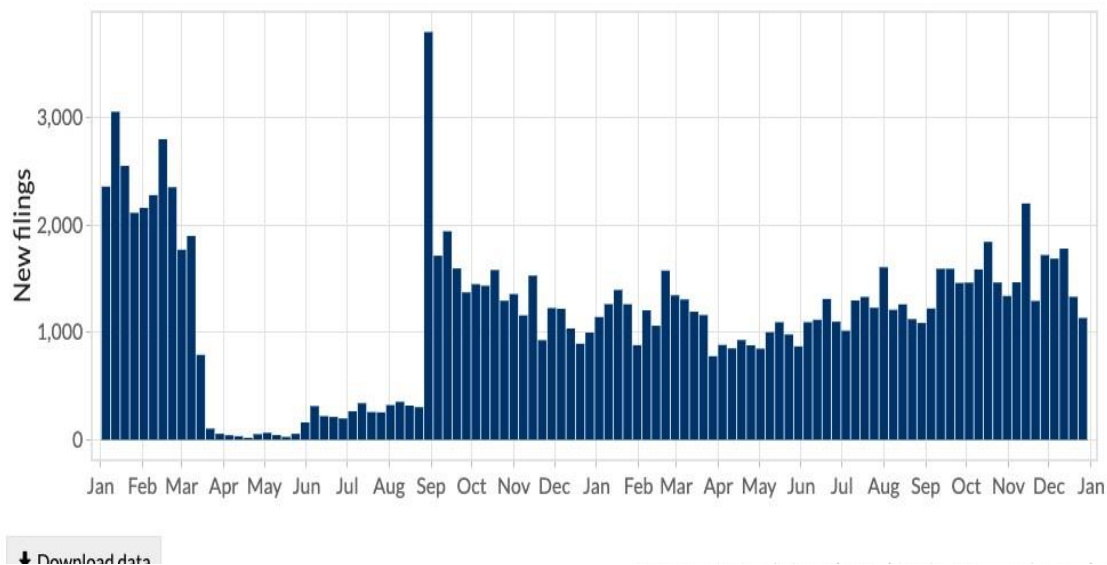


Figure 7. Eviction Filings January 2020- January 2021 in Pennsylvania (Eviction Lab)

4.3 Back Rent

The relief efforts enacted while helpful, lacked sustainability. The legislation did not entirely mitigate financial responsibilities. Unpaid paid rent accrued for some renters during the pandemic. Currently, there is not a system used by all landlords and property management companies that track rental payments.⁶⁰ Leading financial institutes estimated a total of \$8.4 billion to \$52.6 billion of back rent has been accrued from the start of the pandemic to mid-January 2021 nationally⁶¹. As of January 2022, an estimated 1.4 to 9.4 million renter households owed back rent.⁶¹ Researchers have estimated these figures based on data collected from surveys such as the

American Community Survey and the Census Pulse Survey (Figure 8).⁶¹ The wide range of results produced creates concern because the economic impact of COVID-19 on the housing instability is still largely unknown.

Back Rent Estimates in January 2021 Range from \$8.4 Billion to \$52.6 Billion

	Federal Reserve Bank of Philadelphia ^a	National Council of State Housing Agencies/Stout ^b	Parrott and Zandi ^c
<i>Estimated amount of back rent owed</i>	\$8.4 billion (\$6,039 per household)	\$13.2 to \$24.4 billion (\$1,740 per household)	\$52.6 billion (\$5,586 per household)
<i>Estimated number of renters with back rent</i>	1.4 million renter households	7.0 to 14.2 million renter households	9.4 million renter households
<i>Who is covered?</i>	Renter households that experienced employment losses attributable to COVID-19, excluding workers who have lost hours but are still employed	All renter households who experienced difficulty paying monthly rent, including households who experienced partial income declines, and those who faced financial challenges before the pandemic	All renter households who experienced difficulty paying monthly rent, households who experienced partial income declines, and those who faced financial challenges before the pandemic
<i>Data</i>	American Community Survey, Current Population Survey, BLS Current Employment Statistics (March through August 2020), Census Pulse Survey, Consumer Expenditure Survey	American Community Survey, Census Pulse Survey	Census Pulse Survey, BLS Current Employment Statistics, Housing Vacancy Survey, Moody's Analytics data
<i>Does the estimate account for unemployment insurance, rental assistance, and other state and local benefits?</i>	Yes. The study provides multiple scenarios to show how stimulus, state unemployment insurance benefit, and the CARES Act's \$600-per-week benefit changes the estimated back rent.	Yes. The study removes low-income renters who receive federal rental assistance but does not consider additional funding relief, assuming that information is incorporated in the survey responses.	No. The study assumes that information is already incorporated in the rental payment response in the Census Pulse data.

Figure 8. US Back Rent Estimates (Urban Institute)

4.4 Effects of Legislation on Health

Research now conducted at multiple universities has shown evictions increased COVID-19 cases and deaths.^{62,63} Evicted households were forced to relocate resulting in overcrowded living environments, doubling up, and a decreased ability to comply with pandemic mitigation strategies such as social distancing, and self-quarantine.^{62,63} States that lifted moratoriums on evictions prior to the CDC's eviction moratorium expiration saw 5.4 times more pandemic-related fatalities than states with moratoriums.⁶⁴ A study examining mental health among US adults during the pandemic revealed states with high levels of eviction moratorium protection were associated with protection against mental distress compared to states that did not have strong eviction moratorium protections in place.⁶⁵ A statement from Carol Hardeman, co-director of the Hill District Consensus Group in Pittsburgh, PA, highlighted the detrimental effects of housing instability on mental health during the pandemic. She warns "*if the moratorium expires with no safety net in place... We'll have more people sick — not from the COVID, but just from the stress of it. This eviction thing is just as scary as the COVID.*"⁶⁶ Hardeman's commentary emphasizes the complex relationship between stress and illness. The expiration of moratorium orders increased the vulnerability of already vulnerable populations. Susceptibility to stress varies from person to person, however without the necessary resources it can be difficult to overcome this level of challenge.⁶⁷ The stress caused by housing instability or fear of eviction can linger longer than acute stress events. For individuals at risks of eviction the stress of the unknown can be physically and mentally taxing on the body. Researchers at John Hopkin's found that adults experiencing housing instability during the pandemic reported lower self-rated health compared to stability housed adults.⁶⁸ These findings are indicative of housing instability's effect on health during the pandemic and the urgency to keep people stably housed.

5.0 Discussion

The COVID-19 pandemic highlighted the close relationship between health and housing. Leading public health officials and legislators recognized the harm of housing instability during the pandemic. Legislative actions taken to keep people housed during this time consistently acknowledged the potential harm of increased COVID-19 infection because of eviction. Although the policies and actions put in place helped mitigate some concerns of COVID-19 transmission they failed to comprehensively address the issue. The extraordinary nature of COVID-19, combined with the overwhelming lack of consistent and truly effective eviction mitigation plans, created conditions and introduced practical challenges that left many renters in need of assistance disoriented and overlooked. Pennsylvania renters seeking assistance had to pay close attention to interventions at the federal, state, and even local level to accurately understand their eligibility. The frequent changing of legislation added an additional level of complexity. Although intended to provide relief, the act of seeking assistance included burdensome processes.

In addition, the moratorium orders and rental assistance programs only temporarily provided aid for those at risk who were aware of the programs and qualified. Since the expiration of the last moratorium order on August 26, 2021 eviction filings have begun increasing. Although rental assistance funds are still available, they will also eventually come to an end. Renters who achieved housing stability because of policy interventions may be at risk for housing instability again when these temporary relief efforts end. And while COVID-19 exacerbated housing concerns, many people were already at risk.

Housing instability silently existed before the pandemic. Prior to COVID-19, only 2 major forms of assistance existed at the federal policy level: the Housing Voucher Program and Public

Housing aid low-income renters with subsidized housing. However, the qualification parameters and wait time for participants can be discouraging. As previously mentioned, nearly half of renters in the United States and Pennsylvania are cost burdened. However federal housing rental subsidies are only available for approximately 4.4 million low-income households annually.⁶⁹ Far more households qualify for rental assistance than the number of available federal housing subsidies. Even then, renter households who are still cost-burdened but don't meet the qualifications for these forms of assistance are overlooked by the system. They are subjected to less affordable housing typically at the hands of landlords.

For many renters, landlords act as gatekeepers to the housing options they have access to and their susceptibility to housing instability. Very few protections exist for renters who are not receiving federal assistance. Despite housing being a critical component of life, it exists within a market system that largely prioritizes profit over the wellbeing of households. There is an expectation for lease agreements to provide equal protections to both parties, however they primarily protect the interests of the landlord. Within lease agreements many of the regulations and obligations listed are for the tenant to abide by. In the event the tenants breach the lease agreements or have trouble paying rent there are clear actions taken to remove the tenant from the property. Tenants on the other hand, do not have as much power when landlord fails to uphold one of their obligations. Tenants in these circumstances can feel powerless, and as a result may settle for subpar housing conditions or experience housing instability. The housing instability they experience as a result detrimentally effects their health.

Housing instability acts as a driver for health inequities especially for renters. Households who experience it in its various forms are more likely to experience poor health outcomes. A distinguishing factor of public health is its emphasis on preventative approaches to address public

health concerns. The swift legislative responses highlighted the public health significance of housing instability during pandemic. Legislators and public health leaders' ability to easily contextualize housing instability as a health problem that causes illness during the pandemic makes it abundantly clear that housing instability has always been a problem that needs to be addressed. Truly tackling housing instability requires thorough examination of the current policies, structures, and barriers that negatively impact access to stable housing. This includes addressing lease agreement requirements, affordable housing shortage, minimum wage requirements, and the sustainability of housing assistance programs. Until these issues are comprehensively addressed housing instability will remain a contribution to health concern for renters even after the COVID19 pandemic ends.

5.1 Study Limitations

This paper focuses primarily on only two forms of housing instability experienced by renters. Therefore, the study does not fully depict all the burdens associated with housing instability or the ways in which homeowners are affected. Furthermore, a limited number of databases were used for this study. Only legislative responses explicitly created for housing assistance were reviewed. The bills reviewed did include other forms of assistance such as stimulus payments; however, their impact on housing instability during the pandemic is still unknown. By only monitoring only four Pennsylvania General Assembly committees, legislation assigned to different committees was not included. Lastly, because the pandemic is still on going and legislation continues to change, fully understanding the scope of their impact is still being

discovered. Areas for future researcher include exploring different forms of housing instability, including the homeowner population, and reviewing additional legislation.

6.0 Conclusion

Establishing stable housing is essential to creating an environment where people can thrive and lead healthy lives. The widespread economic impact of COVID 19 exacerbated housing instability, especially for renters. In response multi-level policy interventions were implemented to help alleviate burdens and keep people housed. Eviction during the pandemic posed as a public health concern because it increased infection rates. Yet, the forms of assistance lacked consistency and sustainability. The vulnerability of renters directly impacted their health and contributed to health inequities.

Even though the COVID-19 pandemic highlighted the public health implication of housing instability, many people were already suffering. Housing instability has been a driver of health inequities and impacts health, access to education, and employment. Despite this, very minimal permanent assistance measures exist. Without comprehensively addressing housing instability the health of renters will continue to suffer.

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