

Housing instability undermines public health response to COVID-19 pandemic

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A long-brewing crisis of housing instability in the U.S. threatens to mar the public health response to the COVID-19 pandemic by undermining strategies such as social distancing, says a new working paper co-written

by an interdisciplinary team of researchers at the University of Illinois at Urbana-Champaign.

More households are facing acute housing distress or homelessness, forcing people to "double up" with friends or relatives. This decreases their levels of social distancing and heightens the risk of transmission and exposure to the novel coronavirus.

Yet mitigating housing instability has not been the focus of early emergency legislation such as the Coronavirus Aid, Relief, and Economic Security Act, which has instead mostly focused on providing [financial support](#) to individuals and businesses, says Michelle D. Layser, a professor of law at Illinois.

"Housing instability has hamstrung the public health response to the COVID-19 pandemic for a number of reasons, and the early legislation has unfortunately failed to fully prevent future waves of evictions and foreclosures," she said. "When we move into the next stages of policy legislation, it is essential that we address issues of housing instability."

As the pandemic continues, additional rental assistance and mortgage payment assistance may be necessary to prevent a loss of housing that could exacerbate the public health crisis.

"The approach that we took for this paper was to look back at the efforts to address housing instability during the Great Recession, when housing issues were at the forefront," said Layser, who studies the effects of tax expenditures on economic inequality. "And in some ways, lawmakers have done things a little bit better this time in that the CARES Act provided for some nationwide foreclosure moratoriums and a temporary freeze on evictions. Those kinds of policies really do directly get at the issue, and that has been really important to preventing an early crisis on the housing instability front."

The problem with that approach is that it's not a good long-term solution, Layser said.

"It can't last for the duration of the pandemic, however long that proves to be," she said. "You can't just indefinitely prevent landlords from evicting tenants and mortgage holders from foreclosing on property. It doesn't make any sense and it won't work economically. There's also a lot of confusion around existing policies and some landlords aren't complying with the freezes. So even though it was a really great start, it doesn't get us all the way there."

Housing instability is not a new problem in the U.S., but it's one that has been thrown into stark relief by the arrival of COVID-19, said Andrew Greenlee, a professor of urban and regional planning at Illinois and a co-author of the paper.

"What we've experienced is just an acceleration of processes and issues that have been impacting many communities in our nation for a long time," he said.

The paper makes several policy recommendations for legislators to take steps to provide direct rental assistance for tenants and mortgage payment assistance for homeowners; a new civil right to counsel in evictions; and specific place-based interventions to promote the development of affordable housing.

"Ultimately, we just need more direct assistance for renters and homeowners and more targeted assistance to encourage the production of affordable housing," Layser said. "Without that, these other programs are really only getting us halfway there."

More targeted interventions are essential not only to address the continuing threat from COVID-19 but also to prepare the U.S. for future

pandemics or economic downturns, the researchers say.

"Part of our motivation here is to think about deeper, more structural change, particularly with [federal policy](#) and the way they approach the use of federal resources to help restructure housing issues for the long run," said Greenlee, an expert in low-income housing policy and federal low-income housing support programs. "This is about broader, more resilient housing support systems that should serve us as a nation moving forward into the future.

"It's also a part of an existing, invisible [housing](#) crisis that predates the pandemic. People associate homelessness with people being on the street. But it's also people who are doubled up, sleeping on people's couches or living in spaces that are not intended to be used as permanent dwellings. Part of the goal here is to create some visibility for those circumstances and to start thinking again about long-term solutions."

Provided by University of Illinois at Urbana-Champaign

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