Agenda

Welcome & Updates
• Renee Willis, NLIHC

FY22 Spending Bill & Budget Reconciliation Updates
• Sarah Saadian, NLIHC

Report on Household Spending Strategies to Afford Rent During the Pandemic
• Sophia Wedeen & Whitney Airgood-Obrychi, Joint Center for Housing Studies at Harvard

Update on ERA Spending & Demographics Data
• Sophie Siebach-Glover, NLIHC

Field Updates
• Phyllis Chamberlain, Housing Alliance of Pennsylvania
• Jeannette Ruffins, Homeward NYC
• Bridget Brown & Bach Pham, SC Appleseed, & Fer-Rell-Maruice Malone, Jr., FRESH Communities

Next Steps
Welcome & Updates

Renee Willis
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National Low Income Housing Coalition
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Sarah Saadian
Senior Vice President of Policy
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Making The Rent: Household Spending Strategies During The Covid-19 Pandemic

March 7, 2022

Sophia Wedeen
Motivation and Background
Household Pulse Survey: Key Indicators

1. **Income Loss**: “Have you, or has anyone in your household experienced a loss of employment income since March 13, 2020?”

2. **Behind on Rent**: “Is this household currently caught up on rent payments?”

3. **Spending Sources**: “Thinking about your experience in the last 7 days, which of the following did you or your household members use to meet your spending needs?”
   1. Regular income sources
   2. Credit cards or loans
   3. Money from savings or selling assets
   4. Borrowing from friends or family
   5. Unemployment insurance
   6. Stimulus payment
   7. Money saved from deferred or forgiven payments
   8. Supplemental Nutrition Assistance Program
Renter Households That Lost Income Were Three Times as Likely to Fall Behind on Rent

Notes: Income losses occurred at any time during the pandemic. Households behind on rent reported that they were not caught up at the time of survey.
Source: JCHS tabulations of US Census Bureau Household Pulse Surveys, August 2020-March 2021
Households That Lost Income During the Pandemic Were Much More Likely to Rely on Other Sources to Meet Their Spending Needs

Notes: Income losses occurred at any time during the pandemic.
Source: JCHS tabulations of US Census Bureau Household Pulse Surveys, August 2020-March 2021
Households That Fell Behind on Rent Were Much More Likely to Borrow From Friends/Family or Use SNAP to Meet Spending Needs

Share of Households (Percent)

<table>
<thead>
<tr>
<th>Source of Spending</th>
<th>Did Not Lost Income</th>
<th>Lost Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regular income sources</td>
<td>51%</td>
<td>26%</td>
</tr>
<tr>
<td>Credit Cards or Loans</td>
<td>35%</td>
<td>33%</td>
</tr>
<tr>
<td>Savings or Selling Assets</td>
<td>38%</td>
<td>32%</td>
</tr>
<tr>
<td>Borrowing from Friends/Family</td>
<td>52%</td>
<td>25%</td>
</tr>
<tr>
<td>Unemployment Insurance</td>
<td>29%</td>
<td>29%</td>
</tr>
<tr>
<td>Stimulus Payment</td>
<td>35%</td>
<td>36%</td>
</tr>
<tr>
<td>Money Saved from Deferred or Forgiven Payments</td>
<td>7%</td>
<td>8%</td>
</tr>
<tr>
<td>SNAP</td>
<td>14%</td>
<td>28%</td>
</tr>
</tbody>
</table>

Notes: Includes only households that lost income. Income losses occurred at any time during the pandemic. Households behind on rent reported that they were not caught up at the time of survey.
Source: JCHS tabulations of US Census Bureau Household Pulse Surveys, August 2020-March 2021
Among Households Behind on Rent, Lower-Income Households Were More Likely to Borrow or use SNAP to Meet Their Spending Needs

Share of Households (Percent)

Notes: Sample is households who lost income and fell behind on rent. Income losses occurred at any time during the pandemic. Households behind on rent reported that they were not caught up at the time of survey. Source: JCHS tabulations of US Census Bureau Household Pulse Surveys, August 2020-March 2021
Among Households Behind on Rent, Households of Color Were Less Likely to Rely on Regular Income Sources and Savings

Notes: Sample is households who lost income and fell behind on rent. Income losses occurred at any time during the pandemic. Households behind on rent reported that they were not caught up at the time of survey. Black, white, and Asian households are non-Hispanic. Hispanic households may be of any race.

Source: JCHS tabulations of US Census Bureau Household Pulse Surveys, August 2020-March 2021
Regular Income, Savings, and Stimulus Payments Were Associated with Lower Likelihood of Missing Rent

Outcome: Behind on rent

Sample: Renters who lost employment income since start of pandemic

Source: JCHS analysis of US Census Bureau Household Pulse Surveys, August 2020-March 2021
Conclusions

• Broad-based cash-assistance programs such as expanded unemployment insurance benefits, SNAP, and stimulus payments provide both crucial supports for renters and help mitigate the full financial impacts of the pandemic.

• Extremely low-income households who received SNAP, stimulus checks, etc. still tapped other resources and borrowed from friends or family, which suggests that these programs are not fully meeting their needs.

• Lower-income households behind on rent were much more likely to borrow from friends and family to pay their expenses, suggesting spillover effects.
Update on ERA Spending & Demographics Data

Sophie Siebach-Glover
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Emergency Rental Assistance and ERASE

Updates on Treasury Spending Data

March 7, 2022

Sophie Siebach-Glover (she/her)
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New Treasury Data


December Spending Progress

Overall
• $18.5 billion disbursed to households
• 3.2 million renter households received assistance

ERA1
• $1.1 billion disbursed to households in December
• $17.63 billion in spent or obligated (70% of $25 billion)

ERA2
• $1.3 billion disbursed to households in December
• $5.76 billion in spent or obligated (27% of $21.6 billion)
ERA1 & ERA2 Funds Expended January-December 2021, in millions

Jan - Mar $252
Apr $474
May $764
Jun $1,568
Jul $1,731
Aug $2,468
Sep $2,622
Oct $2,238
Nov $1,623
Dec $1,380

ERA1

ERA2

$1,333
$1,105
Percent ERA1 Allocation Spent by State Grantee

- Tennessee: 13%
- Idaho: 13%
- Georgia: 12%
- Nebraska: 8%
- Wyoming: 7%
- Arizona: 6%
- North Dakota: 6%
- South Dakota: 4%
- Oregon: 75%
- Florida: 75%
- Connecticut: 77%
- Texas: 81%
- Illinois: 85%
- District of Columbia: 85%
- Minnesota: 87%
- North Carolina: 87%
- New York: 87%
- Alaska: 88%
- New Jersey: 90%
- Virginia: 91%
- California: 91%
Local Grantee Spending

• Local grantees have spent $4.4 billion of ERA1 (79% of allocation) and $992 million of ERA2 (19% of allocation)

• 60% of local grantees have spent more than 75% of their ERA1 funds

• 30 local grantees have spent less than 30% of their ERA1 funds
Nearly two-thirds of households served had extremely low incomes.

**ERA1**
- Extremely Low-Income: 13%
- Very Low-Income: 22%
- Low-Income: 64%

**ERA2**
- Extremely Low-Income: 15%
- Very Low-Income: 22%
- Low-Income: 63%
ERA Reached a High Proportion of Households of Color

• **ERA1**
  • 41% of households assisted identified as Black
  • 19% of households assisted identified as Hispanic

• **ERA2**
  • 46% of households assisted identified as Black
  • 23% of households assisted identified as Hispanic
NLIHC ERA Spending Resources

1. Spending Tracker

2. ERA Dashboard
   https://bit.ly/3CohcqY

For questions regarding ERA spending, email research@nlihc.org
Field Updates

Phyllis Chamberlain

Executive Director

Housing Alliance of Pennsylvania

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Revealing Opportunities and Challenges: 
An Analysis of Eviction Filings in Pennsylvania

Goals of Analysis

We Seek to Understand Evictions to Prevent Them

• Understand dynamics of evictions in Pennsylvania
• Comparison to national research and trends
• Community differences in eviction filings
• Who is at risk of being evicted?
• What are the effects of different eviction prevention?
• How can we prove eviction prevention and diversion works?
Chester County: Eviction Prevention Court

- Cases almost 3 times more likely to be withdrawn (12% -> 31%)
- Settlements 2.5 times more likely (10% -> 24%)

Source: AOPC
Chester County: Eviction Prevention Court

- Orders of possession down by two-thirds (38% -> 14%)

Source: AOPC
For 2021 cases, data do not include orders of possession issued in 2022
Berks County Eviction Diversion Program

- Cases more than 4 times more likely to be withdrawn (7% -> 30%)
- Judgment for defendant 3 times more likely (10% -> 31%)

Source: AOPC
Berks County Eviction Diversion Program

• Orders of possession down by more than half (43% -> 17%)

Source: AOPC
For 2021 cases, data do not include orders of possession issued in 2022
ZIP code maps of eviction filing rates

(Interactive map)
Most Eviction Cases Involve Rent In Arrears

- In 2021, 85% of landlords who won their cases were awarded rent in arrears (92% in 2019)
- Tenants who lose their cases are also usually required to pay court costs and fees

Source: AOPC
Philadelphia cases are not included
Thank you

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Party With a Purpose: South Carolina

with FRESH Communities and SC Appleseed Legal Justice Center
“Housing is the bedrock. We need to make sure we have the proper healthcare, food, schools, and grocery stores in our community.”

- Reverend Malone, FRESH Communities
“Without housing, our communities cannot exist. Without housing, our children can’t prosper.”

- Bernie Mazyck, SC Association for Community Economic Development President and CEO
“We are in an affordable housing crisis right now like none we have seen before. Housing prices have soared at record levels. In the past year, national home prices increased 19% and national rent prices increased by nearly 18%. In South Carolina, home prices have increased 11% and rent prices have increased by 12%. All the while, wages have not increased accordingly.”

- Yvonda Bean, Interiem CEO of the Columbia Housing Authority
“Affordable housing is an issue no matter where you are. Certainly here in Charleston where we have some of the fastest rising housing costs in the country.”

- Reverend Bill Stanfield, Metonoia SC
“The message I want to bring today is that we have a lot of work to do. **We understand we are in a crisis.** This is a crisis we had five years ago, ten years ago, but now with COVID and income levels not keeping up, this crisis is at monumental proportions.”

- Tameika Isaac Devine, Housing Advocate, Former City of Columbia City Council
“My colleagues on the council as well as myself understand the importance of affordable housing here in Richland County. We are committed to creating what Dr. King referred to as ‘the beloved community’. **We want to create the sort of community where everyone and every family in this county can live, work, and play in dignity.**”

- Overture Walker, Richland County Council Chairman
Next Steps

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Resources

NLIHC’s HoUSed Campaign (nlihc.org/housed): Campaign Updates