

FREQUENTLY ASKED QUESTIONS: COVID-19 AND RURAL COMMUNITIES

HOW IS THE CORONAVIRUS PANDEMIC IMPACTING RURAL COMMUNITIES?

While total coronavirus cases and deaths are lower in rural areas compared to urban areas, [research](#) indicates that rural areas are experiencing faster growth rates. According to the [Surgo Foundation](#), approximately 75% of the areas in the United States that are most vulnerable to the coronavirus are in the South. Existing structural barriers are exacerbating the impact of the coronavirus on rural communities. High poverty rates, a lack of robust infrastructure, substandard housing, and limited access to health care place these communities at a much higher risk of contracting the coronavirus and experiencing severe complications.

Rural areas have disproportionate shares of residents who are [older](#), have a [disability](#), and suffer from [underlying health conditions](#). These communities also suffer from high poverty rates - [86% of counties](#) in the United States that struggle with persistent poverty have entirely rural populations. Rural communities also face unique [health system challenges](#), including fewer ICU beds, provider shortages, and further travel times to health facilities.

HOW ARE RURAL HOUSING DISPARITIES IMPACTING THESE COMMUNITIES DURING THE PANDEMIC?

Many of rural America's 65 million residents live in unaffordable, overcrowded, or substandard homes. In fact, 30% of rural households struggle with at least one major housing problem, such as physical deficiencies, high cost, or overcrowding. Poor housing conditions, including [overcrowding](#), impact physical health outcomes and place many rural households at extreme risk during the pandemic. Rural homes are more likely to [lack running water or adequate plumbing](#), making it more difficult for residents to avoid infection.

Many rural households were struggling to maintain their rental payments before the pandemic, with 47% of rural renters paying more than 30% of their income for housing, and nearly half of them paying more than 50% of their income for housing. Many rural renters' incomes will decline due to unemployment or illness as a result of COVID-19, increasing risks of eviction and homelessness. Housing instability and homelessness are two of the most significant barriers to ending the COVID-19 pandemic. There is an urgent need for federal investment in affordable housing in rural America.

COVID-19 IS EXACERBATING PRE-EXISTING INEQUITIES IN OUR COUNTRY'S HEALTHCARE, HOUSING, AND ECONOMIC SYSTEMS. HOW IS THE CORONAVIRUS IMPACTING MARGINALIZED GROUPS IN RURAL COMMUNITIES?

Communities of color are experiencing the burden and impact of the coronavirus disproportionately, and racial disparities in coronavirus cases and deaths will be even more evident in rural communities. [Rural communities of color](#), particularly in the South, may face a particularly high risk for the coronavirus. Rural Black populations tend to be older, have higher rates of underlying conditions, and less access to health care services.

[Tribal nations in rural America](#) are also experiencing some of the deadliest coronavirus outbreaks in rural America. More than 5,200 cases have been confirmed across Indian Country, placing enormous strains on tribal clinics and rural hospitals with limited resources. American Indian and Alaska Native households experience some of the [worst housing conditions](#) in the United States.

[Farm workers](#) are particularly vulnerable to the coronavirus, given their limited access to health care

and high rates of pre-existing conditions resulting from substandard living and work conditions. These households tend to have high rates of poverty and face poor housing conditions, including overcrowding and a lack of potable water. The majority of agricultural workers in the United States are [immigrants](#), nearly half of whom are undocumented and lack access to legal protection and federal benefit programs.

The public health and economic crises will also have a significant impact on people with disabilities who live in rural areas. Research indicates that about [one-third](#) of adults in rural communities have a disability, and [66% of rural people with disabilities](#) do not have an emergency savings fund, increasing their risk of evictions and homelessness.

HOW CAN CONGRESS ADDRESS THE SHORT- AND LONG-TERM HOUSING NEEDS OF RURAL AMERICANS IN FEDERAL CORONAVIRUS RELIEF PACKAGES?

Rural areas need federal relief that addresses the urgent housing and health needs of people experiencing homelessness and those at risk of becoming homeless, including communities of color, farm workers, Native communities, and people with disabilities.

Congress should include in the next federal coronavirus relief package the "[Emergency Rental Assistance and Rental Market Stabilization Act](#)," which was introduced by Senator Sherrod Brown (D-OH) and Representatives Maxine Waters (D-CA) and Denny Heck (D-WA), along with [135 original House cosponsors and 29 original Senate cosponsors](#), to provide [\\$100 billion](#) in emergency rental assistance to help renters avoid eviction after the moratoria are lifted and back-rent is owed.

The "[Coronavirus Aid, Relief, and Economic Security Act](#)" (CARES Act) failed to provide any funding for the USDA Rural Housing Service programs, which provide an essential source of affordable housing for low-income households in rural areas. The next legislative package should include emergency funding through the Section 521 Rural Rental Assistance program to help ensure that rural renters living in USDA-financed properties can remain stably housed.

In addition to addressing immediate housing needs caused by the pandemic, Congress must invest in building and preserving affordable homes in rural America. [Long-term solutions to address rural housing disparities](#) include significantly expanding proven solutions, like Housing Choice Vouchers and the national Housing Trust fund, to help the lowest-income rural residents afford a place to call home. Congress should increase investments in the USDA Section 515 Rural Rental Housing loan program and expand and permanently authorize the Multifamily Housing Preservation and Revitalization Program (MPR) by enacting the "[Rural Housing Preservation Act of 2019](#)," introduced by Senators Shaheen (D-NH) and Smith (D-MN) and Representatives Kuster (D-NH) and Shea-Porter (D-NH). Congress should expand and reform the [Low Income Housing Tax Credit](#) to better serve households with the greatest needs, including households in rural and tribal communities.

For more information, read NLIHC's [COVID-19 policy recommendations](#).

