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Research Article

The Impact of Covid-19 On Affordable Housing Policies and Housing Stability in The United States

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The COVID-19 pandemic exacerbated prevailing housing affordability issues in the United States, subjecting millions of United States renter households to increased risks of housing instability. This paper focuses on how the policies on housing during the pandemic affected housing stability during the period of March 2020 to August 2022. The study is based on the results of the U.S. Census Household Pulse Survey, reports of the U.S. Department of Housing and Urban Development on housing policy, and the housing policy research databases to develop a mixed analytical approach that unites policy analysis with secondary data on a quantitative basis. The indicator analysis will be based on the main housing stability factors like rent arrears, eviction risk and housing insecurity among renter families, with the implications of major policy responses, such as eviction moratoriums and emergency rental assistance programs, considered. The effect of these interventions on housing outcomes by various income and demographic groups is analyzed by using comparative policy analysis and descriptive trend assessment. The results indicate that federal and state housing policy actions greatly minimized the risk of the imminent mass evictions at the height of the pandemic, especially in low-income renters. Nevertheless, the outcomes further show that there have been long-standing housing stability disparities where minority and lower-income households have been disproportionately facing greater rates of housing insecurity regardless of policy safeguards. Such results indicate the effectiveness of emergency housing policies in the short term and the structural constraints of emergency housing policies used during the COVID-19 crisis. The research also makes a contribution to the housing policy literature by offering a critical assessment of the housing interventions of the pandemic period and offers policy suggestions on how the stability of housing can be enhanced by interventions in the future in the face of future economic shocks.

KEYWORDS

COVID-19, Affordable Housing Policy, Housing Stability, Eviction Moratorium, Rental Assistance, Housing Inequality, United States

1. INTRODUCTION

1.1 Background of the U.S. Affordable Housing Crisis

Affordable housing has been a sensitive policy issue in the United States, especially for low and moderate-income families. The pressure on housing affordability had escalated even before the COVID-19 pandemic because of the increasing rental rates, declining wages, and the inability to solve the lack of affordable housing. The federal housing policy has long tried to cope with these issues through different programs in order to assist the low-income renters and increase the availability of housing. Nevertheless, the housing market has certain structural limitations that have reduced the effectiveness of these interventions, and these limitations have led to unresolved affordability disparities present in most urban and metropolitan areas (Schwartz, 2015).

One of the major indicators of a lack of housing affordability in the United States is cost-burdened renter households. Housing experts normally imply cost burden as a cost of housing exceeding 30 per cent of the family's income. Even before the pandemic, millions of American renters were already faced with severe housing cost burdens, which implies that a large portion of their income was spent on rent and housing-related costs. National housing reports stated that the percentage of cost-burdened renters grew consistently during the last twenty years, which is a sign of structural imbalance between housing supply and demand (Joint Centre for Housing Studies of Harvard University, 2021). This is compounded by the fact that fewer housing units have been constructed as

opposed to the population growth and rising demand for housing in the urban areas.

The literature has highlighted the importance of housing supply in affordability in sustaining housing instability among low-income households. Research on the dynamics of the housing market has indicated that the lack of housing production, constraining land-use policies, and increasing cost of construction have limited the creation of affordable rental housing (Been et al., 2019). This has created a situation whereby a good number of families have poor accommodation choices, which in most cases translate to overcrowding, financial strains or even higher chances of eviction. Such structural housing market issues lead to a fragile housing condition where economically vulnerable households are very prone to financial shocks.

1.2 Housing Instability in the COVID-19 Pandemic.

The outbreak of COVID-19 aggravated the housing insecurity that already existed in the United States. With the pandemic disrupting economic activity, millions of workers lost their jobs, hours of work, and household income. These economic shocks directly affected the housing stability, especially for those who rented, as they were dependent on regular jobs to afford to pay their monthly rents. According to the national survey evidence, initial unemployment rates during the pandemic were closely linked to the growth of housing insecurity and financial distress in low-income families (Acs & Karpman, 2020).

The pandemic caused an economic shock that was immediately transformed into an increase in rent

arrears and the risk of increasing evictions throughout the country. Most renters were unable to continue to pay regular rent as the source of income was decreasing, which made the chances of housing displacement high. Researchers on housing policy sounded alarms at the beginning of the pandemic that millions of renters would face eviction unless emergency measures were taken (Goodman and Magder, 2020). Later calculations pointed to the fact that over eleven million renters faced the risk of being evicted at the height of the crisis, and this emphasised the magnitude of the potential housing crisis (Parrott and Zandi, 2021).

The pandemic further revealed and exacerbated socioeconomic and racial disparities in the housing market because of housing instability. Previous studies have always indicated that low-income households and minority tenants are disproportionately affected by the risk of eviction because the system of housing has structural inequalities that have been in place over time (Hepburn et al., 2020). These inequalities have become more obvious in the pandemic due to the higher financial burden and increased housing insecurity among economically disadvantaged populations. The sum of housing affordability obstacles before the pandemic and the economic upheaval during the pandemic posed a threat to a global housing displacement never seen before.

1.3 Government Policy Responses to the Housing Crisis

As part of the reaction to the increasing housing crisis during the COVID-19 pandemic, the federal, state, and local governments took a variety of emergency housing policy actions aimed at stabilising renter households and avoiding mass evictions. The introduction of eviction moratoriums was one of the most important federal interventions; they temporarily banned the eviction of tenants who failed to pay rent

because of economic difficulties caused by the pandemic. These moratoriums were originally enacted as a part of the Coronavirus Aid, Relief, and Economic Security (CARES) Act and subsequently extended using federal public health authority to provide greater renters protection nationwide (Benfer et al., 2022).

Besides eviction moratoriums, the federal government also set up massive emergency rental assistance programs to assist renters who are faced with financial difficulty. The programs were aimed at offering direct financial aid to families that were unable to afford rent and utilities throughout the pandemic. Emergency rental assistance programs are designed to allow financial relief to tenants and landlords to minimise rent arrears and avoid displacement of housing in the context of the public health crisis (Brennan et al., 2021).

The state and local governments also introduced further housing protection policies based on the situation in the housing market in the region. Most states passed their eviction moratoriums, increased rental support programs, and put in place tenant protection measures to complement federal policies. The federal, state, and local interventions were a measure of government intervention in the housing market never seen before to help avoid a significant housing crisis in the pandemic (Raifman et al., 2021).

1.4 Research Gap

Although the housing policy interventions have grown rapidly throughout the COVID-19 pandemic, the current literature has been largely devoted to assessing individual housing policy interventions or analysing short-term housing results at the very beginning of the crisis. As an example, some researchers have evaluated the impacts of eviction moratoriums on housing stability and health outcomes and revealed that the short-term eviction protections

aided in diminishing the housing displacement during the pandemic (Benfer et al., 2021; Leifheit et al., 2021). There are also studies that investigate issues of housing affordability and housing rental market disturbances related to the pandemic period (Acolin and Reina, 2021; Goodman and Zhu, 2021).

Nevertheless, the amount of literature that could allow an in-depth assessment of the overall impact of several housing policy interventions employed during the whole period of the pandemic is quite limited. Specifically, few studies have investigated the impact of eviction moratoriums, rental assistance programs, and state-level housing safeguards on housing stability in 2020-2022. The literature gap restricts a more comprehensive view of the general efficacy of the policies on housing during the pandemic in helping to reduce housing instability.

1.5 Research Objectives

To address these research gaps, the current study will attempt to present an in-depth assessment of housing policy reactions to the COVID-19 pandemic and its effects on housing stability in the United States. In particular, the research aims to consider the patterns of housing instability over the pandemic, assess the success of key housing policy interventions instituted in response to the pandemic, and determine socioeconomic differences in housing stability outcomes across various groups of people. The study will further determine the wider policy implications of the interventions in housing during pandemics so that future housing policy development can be informed by the same, and to enhance preparedness to future economic disruptions.

2. Literature Review

2.1 Affordable Housing Policy in the United States

The policy of affordable housing in the United States has developed as a result of federal, state, and local efforts which aim at enhancing the accessibility of housing to low- and moderate-income families. The historic approaches to the federal housing policy have been to make housing more affordable by direct subsidies, public housing programs, housing vouchers and regulation to help the housing supply. The long-standing housing market issues that provide access to safe and affordable housing to economically vulnerable populations are the reasons why these programs were developed (Schwartz, 2015).

In spite of these efforts in policy, the housing market is still limited by structural issues, which limit access to affordable housing. As noted by scholars, the supply shortages are one of the main causes of housing affordability issues, but they have been especially evident in the urban centres with high demand where housing development has not equally increased in tandem with population growth and economic development (Been et al., 2019). Land-use restrictions, increasing construction expenses and lack of government expenditure in affordable housing have all added to chronic supply shortages. Consequently, a significant proportion of low-income renters are becoming increasingly unable to afford housing in the competitive rental housing market.

Along with the supply issues, the ability of affordable housing to be available and stable has been affected by changes in housing market regulation and landlord behaviour. Studies on the landlord-tenant relationships suggest that landlords are commonly exposed to financial pressures that determine the rental pricing strategies and tenants' choices that may additionally limit the accessibility of housing by the poorer-earning residents (Garboden et al., 2018). These dynamics depict how there was a complex interplay

between housing policy and market forces and the vulnerability of tenants in establishing housing stability.

2.2 Housing Unstable and Socioeconomic Disparity.

The housing turmoil is directly related to more general tendencies of socioeconomic inequality in the United States. Housing instability is normally understood to be circumstances that involve regular change of residence, inability to pay rent, overcrowding, and the risk of being evicted. Such circumstances overpower households with little monetary assets, especially those in a premium rental market. Eviction has always been the primary indicator of housing instability, and one of the main contributors to long-term economic misery among renters (Desmond, 2016).

Evictions do not get uniformly spread among the population; instead, they are mostly disproportionately affecting marginalised communities and disadvantaged households. The empirical research has shown that low-income renters and minority groups are disproportionately impacted by eviction since they have to grapple with ongoing structural inequalities in income distribution, workforce and access to housing resources (Desmond and Gershenson, 2017). These differences represent more general social and economic differences that determine housing achievements in most cities.

There are also significant consequences of housing instability on overall household health and social welfare. Often, they lead to disruption of employment opportunities and access to education and community networks, which further strengthen poverty and economic vulnerability cycles (Desmond et al., 2015). Studies have also established that instability in housing is related to adverse health among children who are in households with low income. The lack of housing has

been associated with stress, decreased access to healthcare, and has made young children develop worse (Cutts et al., 2011). These results shed light on the fact that housing stability is one of the main elements of social and economic security.

2.3 Housing and Public Health

Besides the economic impact, housing stability is important in determining the health outcomes of the population. Housing is becoming a well-known social determinant of health among scholars as it affects physical well-being, mental health, and quality of life in general. Constant access to healthcare, education, and employment opportunities brought about by stable housing environments will allow people and families to achieve higher health outcomes (Taylor, 2018).

On the contrary, housing instability may be a serious threat to the well-being of society as it puts people at risk of stress, insecure living conditions and enhances mobility that interrupts access to necessities. A study that has been conducted on housing-related health outcomes has revealed that unstable housing conditions may lead to the rising rate of chronic illness, mental disorders, and developmental difficulties among children (Cutts et al., 2011). These health risks are very intense, especially among financially strained households with insecure housing.

The COVID-19 pandemic also made significant inroads into the importance of the relationship between housing stability and the health of the population. The researchers in the field of public health claimed that law-based protection against housing (e.g., an eviction moratorium) may be significant in mitigating the transmission of infectious diseases as it allows households to be safely housed in times of economic instability (Benfer et al., 2021). Large-scale displacement and overcrowding were prevented by

housing policies that were considered critical in the prevention of the pandemic.

2.4 Housing Market Impacts of COVID-19

The COVID-19 outbreak resulted in a lot of economic shocks that had a great impact on the housing markets in the United States. With the shutdown of businesses and loss of places of work, millions of households went through a loss of income that made it harder and harder to afford housing. Such economic shocks were also acutely felt among renters who occupied jobs in the service sector and were extremely impacted by the restrictions caused by the pandemic (Moffitt & Ziliak, 2020).

Researchers of the housing market noted that the pandemic exacerbated already existing housing affordability issues due to the fact that it brought more renters to the brink of financial crisis. Numerous families faced large arrears in renting due to an inability to sustain rental-related payments in case of unemployment or low earnings. The initial policy discussions cautioned that the pandemic could cause an eviction crisis on a large scale unless suitable policy measures were enforced (Goodman and Zhu, 2021).

The pandemic also brought about new housing precarity on top of financial hardship due to greater disruptions to the economy and society, in general. It was reported that the rate of housing insecurity increased in various areas, especially in households that were already under affordability strain prior to the pandemic (Hodge & Mattiuzzi, 2020). These patterns not only indicated that the renting households were at risk of being hit by economic shocks at any moment, but also raised the need to establish government intervention in order to curb the number of people being displaced as a result of housing.

2.5 Government Housing Policy Responses to COVID-19

Governments of various levels adopted emergency health care housing policies as part of controlling the growing housing crisis due to the COVID-19 pandemic, which sought to stabilise renter households and avoid mass eviction. Eviction moratoriums were one of the largest policy reactions as they temporarily halted evictions against tenants who had undergone financial distress during the pandemic. These were federal and state policies aimed at giving short-term protection to the renters in danger of being displaced (Benfer et al., 2022).

Studies on eviction moratoriums indicate that the policies were essential in minimising the number of eviction filings and alleviating the general population displacement of workers due to the pandemic in its initial stages. Investigations into the COVID-19 infection and mortality rates indicated that regions with stronger eviction protections had lower rates of the pandemic, with the study showing that housing stability might have been a part of a wider mitigation response toward the pandemic (Leifheit et al., 2021).

Besides eviction protections, governments also unveiled large-scale rental assistance schemes whereby financial assistance was offered to families who could not afford housing. The emergency rental assistance programs were aimed at enabling the tenants to cover past rent and utility bills in addition to offering a financial bailout to landlords whose livelihoods relied on rental revenues. Being one of the biggest federal investments in housing stability in recent decades, the programs were generally seen as much-needed to avoid mass housing displacement in the pandemic (Brennan et al., 2021).

2.6 Research Gap

Even though the available literature includes helpful information about the connection between housing policy and housing stability during the COVID-19 pandemic, a significant part of the recent literature is devoted to particular policy tools or immediate results in the initial stages of the crisis. By way of example, various reports have studied the quality of eviction moratoriums in decreasing filings to evict and the detrimental effect on community health and different reports have researched the disturbance in the rental market caused by the pandemic (Benfer et al., 2021; Goodman and Zhu, 2021).

Nonetheless, the joint impacts of various policy interventions in housing that have been applied during the pandemic have received comparatively understudied considerations. Specifically, further research is still required to thoroughly examine the impact of eviction moratoriums, emergency rental assistance, and state-based housing safeguards on housing stability outcomes in 2020-2022. The gap is significant in both the context of the overall effectiveness of the pandemic housing policies and the functioning of the future housing policy strategies in the case of economic crises.



Figure 1. Conceptual Framework: Relationship Between Pandemic Shock, Policy Response, and Housing Stability Outcomes

3. Methodology

3.1 Research Design

The current research project has used a mixed analytical research design that incorporates both policy analysis and secondary quantitative data analysis to ascertain how the United States has been affected by COVID-19 housing policy interventions in terms of housing stability. The mixed method of analysis makes it possible to comprehensively analyse

the structural nature of housing policy responses as well as noticeable dynamics in indicators of housing instability during the pandemic era.

Here, policy analysis will be applied to discuss the extent of goals and realisation of key housing policy interventions that were launched during the COVID-19 pandemic to evaluate the eviction moratorium and emergency rental aid programs. These policies are among the largest governmental reactions aimed at stabilising the situation with renter households during the pandemic. In earlier research, it has been highlighted that housing policy interventions should be assessed based on their framework and housing market context under which these policies are implemented (Schwartz, 2015).

The research will include policy analysis in combination with secondary quantitative data analysis to investigate housing instability trends in renter households during the pandemic. The analysis of secondary data will enable the researcher to work with large-scale data that will yield nationally representative information on the state of housing, financial distress, and risk of eviction among various population groups. This paradigm has gained a lot of application in housing policy studies to investigate the socioeconomic effects of housing instability and the efficacy of the policy (Goodman and Zhu, 2021). The mixture of policy analysis and empirical data evaluation enables the study to provide a more detailed view of how the policy measures during the pandemic affected the policy outcomes of housing security.

3.2 Data Sources

The study will be based on the use of some key sources of data that are usually utilised in research related to housing policy. These data sets will include information about the situation with housing, economic suffering,

and the policy interventions that are taken during the COVID-19 pandemic.

The U.S. Census Household Pulse Survey is one of the main data sources of the study as it is a large-scale national survey designed to assess the social and economic consequences of the COVID-19 pandemic on American households. The survey is useful in the area of household financial hardship, housing insecurity, rent-payment status, and disruption of employment during the pandemic period (Acs & Karpman, 2020). They are especially effective in measuring housing instability patterns in the renter households.

The rest of the data is based on the housing policy reports made by the U.S. Department of Housing and Urban Development (HUD) and other agencies that conduct studies on housing policy. These reports give detailed data on the trend of housing affordability, federal housing assistance and policy responses being introduced during the pandemic. Housing policy reports have often been utilised in assessing the trend of the housing market in the country and the effectiveness of the housing policy interventions (Joint Centre for Housing Studies of Harvard University, 2021).

Within a study, data on the housing market also takes into consideration the Eviction Lab database, which also presents comprehensive information on eviction filings and eviction trends in various cities and states in the United States of America. The Eviction Lab dataset has already become a significant source of data used by housing researchers to study eviction patterns and housing instability in the United States (Hepburn et al., 2020). Besides, the analysis relies on federal and state housing policy databases that report on eviction moratoriums, rental aid and other housing programs and protections that were implemented during the pandemic (Raifman et al., 2021).

Table 1. Summary of Data Sources and Variables Used in the Study

Data Source	Type of Data	Key Variables	Study Period
U.S. Census Household Pulse Survey	National household survey data	Rent arrears, housing insecurity, and employment disruption	2020–2022
HUD Housing Policy Reports	Policy and housing market reports	Housing affordability trends, housing assistance programs	2020–2022
Eviction Lab Database	Housing court and eviction filing data	Eviction filings, eviction trends across regions	2020–2022
Federal and State Policy Records	Policy implementation data	Eviction moratorium duration, rental assistance programs	2020–2022

3.3 Study Period

The research is centred on the time interval between March 2020 and August 2022, which covers the key stages of the housing crisis related to the COVID-19 pandemic. This period encompasses the initial economic crisis caused by the pandemic, the introduction of significant housing policy measures, and the transition phase after several emergency housing protection measures ended because of the pandemic.

The initial few months of the pandemic were marked by massive layoffs in the employment sector and economic unpredictability, which contributed greatly to the housing insecurity of the renter households (Moffitt and Ziliak, 2020). Federal and state

governments responded to these issues by creating a set of emergency housing policies to stabilise the situation in the rental housing market and avoid mass

evictions. The study offers a deeper insight into the short- and transitional impacts of pandemic housing interventions by focusing on the study of the housing conditions throughout the entire duration of policy implementation and policy expiration.

3.4 Key Variables

The discussion concentrates on some major variables regarding housing stability and the housing policy interventions. These variables fall under dependent variable, independent variable and control variable so as to enable systematic analysis of housing stability outcomes.

The dependent variables are measures of housing stability for the renter households. These measures are rent arrears, eviction filings and more general indicators of housing insecurity. Rent arrears grasp the depth to which the homes are lagging in terms of the rent, and eviction filings counteract a direct perception of the risk of housing displacement. The indicators of housing insecurity consist of the survey answers

regarding the fears of being evicted or losing housing in the future.

The independent variables include key housing policy interventions adopted during the pandemic. Such policy actions are federal eviction moratoriums, emergency rental assistance programs, and housing protection policies at the state level. According to the previous studies, the introduction of these policies was specifically aimed at addressing the housing effect of the economic disruptions of the pandemic (Benfer et al., 2022).

Control variables are added to control for socioeconomic factors that could affect the results of housing stability. These factors are the level of household earnings, employment and geographical area. Among renter households, income and employment conditions are especially crucial factors in determining housing affordability and housing stability (Desmond and Gershenson, 2017).

3.5 Analytical Approach

This research paper uses three main analysis measures to support the correlation of housing policy interventions and housing stability outcomes in the COVID-19 pandemic.

First, descriptive statistical analysis describes the trends in housing instability indicators, including rent arrears, eviction filings and housing insecurity. Descriptive analysis will provide a preliminary evaluation of the change in the housing conditions at various points of the pandemic.

Second, there is a trend comparison analysis where indicators of housing instability are compared in the build-up to and during the major periods of policy interventions. This method is used to estimate the

patterns in housing results regarding the initiation and release of housing policy safeguards.

Third, the research makes use of the comparative housing policy analysis to assess the differences in the outcomes of housing stability among the states which follow different policy responses. Comparing the states that have greater housing protections to those that have weaker interventions, the study offers an insight into the effects of policy change on housing stability outcomes during the pandemic (Raifman et al., 2021).

3.6 Study Limitations

In spite of the strong sides of the mixed method of the analysis applied in this research, a number of limitations must be mentioned. To begin with, the analysis is based mostly on secondary data, and this can involve limitations of measurements of data or even inconsistencies in reporting by the various sources of data. Second, the implementation of housing policies within the different states and local jurisdictions differed greatly and in some instances, it would be quite hard to separate the impacts of certain policy interventions.

Also, the datasets available are not always detailed longitudinal household-level data, which would enable one to track the same households over time. Consequently, the research is mainly concerned with aggregate housing patterns, as opposed to household patterns. Regardless of these shortcomings, the presence of a variety of data sources and methods of analysis offers a solid structure to study the outcomes of housing stability in the COVID-19 pandemic.

4. COVID-19 Housing Policy Interventions in the United States

The COVID-19 crisis caused one of the largest housing stability crises in U.S. history. With the prevalence of economic shocks in terms of employment and household income, federal, state, and local authorities initiated a spectrum of emergency housing solutions to avoid the mass evictions and defend vulnerable tenants. These measures were a new scale of government intervention in the housing sector and were planned to reduce the social and economic impacts of the pandemic. Key policy interventions were federal eviction moratoriums, new emergency rental assistance programs, and other state-level housing protection policies that were aimed at bringing the rental housing industry out of crisis (Benfer et al., 2022).

4.1 Federal Housing Policy Measures

Among the first and most notable federal actions in response to the housing crisis in the pandemic were the provisions in the CARES Act that addressed housing issues, which were included in the Coronavirus Aid, Relief, and Economic Security Act passed in March 2020. Temporary eviction protections were also brought out in the CARES Act to both the tenants of federally assisted housing and also in properties with federally backed mortgages. These protections restricted the ability of landlords to start eviction action due to nonpayment of rent over a designated time and obliged landlords to give tenants a long period of notice, after which eviction filings could not be made (Benfer et al., 2022).

Additional eviction safeguards were provided by the federal government through a nationwide eviction moratorium issued by the Centers for Disease Control and Prevention (CDC) in September 2020. Covering the public health authority, the eviction moratorium by the CDC was aimed at avoiding the large-scale displacement of individuals due to the pandemic, in

violation of housing. It is believed that eviction prevention would decrease the level of overcrowding and homelessness (which may potentially transmit COVID-19) (Benfer et al., 2021). The moratorium was offered to renters who had met certain eligibility requirements and had faced financial difficulties because of the pandemic.

The effectiveness of eviction moratoriums. The studies on the effectiveness of eviction moratoriums indicate that the policies were instrumental in decreasing the number of eviction filings and avoiding mass displacement of people because of the pandemic. Research has also shown that eviction protections might have resulted in expanded population health outcomes by constraining residential mobility and the possible exposure to the COVID-19 virus in overcrowded housing conditions (Leifheit et al., 2021). Though these had these advantages, eviction moratoriums were viewed as short-term measures and failed to cancel rent, which resulted in a large number of renters piling up rent debt throughout the pandemic period.

4.2 Emergency Rental Assistance Programs

Along with the eviction protections, the federal government proposed massive emergency rental assistance programs that were to offer direct financial aid to renter families facing financial distress due to the pandemic. The programs were aimed at assisting the renters to pay outstanding rent and utility bills, and landlords who depended on rental incomes to sustain property operations.

The emergency rental aid programs were mostly financed with the help of federal relief rules passed during the pandemic, with other relief-related rules introduced in late 2020 and early 2021. The federal government had spent tens of billions of dollars to

fund state and local rental assistance, and this program was in charge of obtaining financial aid to the qualified households (Brennan et al., 2021). The programs were aimed at the renters who had lost income, lost their jobs, or suffered a financial setback due to the pandemic.

The main aim of the rental assistance programs was to stabilise the market in rental housing by avoiding evictions and minimising the accrual of rent arrears in economically vulnerable households. These programs helped to mitigate the problem of tenant financial hardship and landlord revenue losses at the same time by directly offering financial assistance to landlords on behalf of tenants (Acolin and Reina, 2021).

Though they were also crucial, emergency rental assistance programs experienced a number of implementation issues in the initial stages of the pandemic. The inability to make small grants in a short time period by many state and local governments encountered program barriers on an administrative level, program infrastructure, and burdensome requirements on the eligibility standards. Consequently, the financial aid did not reach some renters in time, which restricted the short-term efficacy of these programs at the early stages of the housing crisis (Marcal et al., 2022). However, the effect of the rental assistance programs was ultimately great as it resulted in lessening the rent arrears and stabilising the housing situation of the millions of renter households.

4.3 State and Local Housing Protection Policies

Although the federal policies offered an overarching approach to housing protection during the pandemic, the state and local governments offered a comprehensive set of additional housing measures to mitigate the local housing issues. Numerous states also

came up with their eviction moratoriums that either built up federal protection or prolonged it. The policies were quite different in the states regarding the timeframe, eligibility, and the implementation of the policies (Raifman et al., 2021).

Along with the moratoriums on evictions, the state and local governments came up with the rental assistance program to help households facing housing insecurity. These programs were usually complementary to federal rental assistance programs; however, they were specifically designed to meet particular housing market conditions. In other words, a few states have broadened tenant protection legislation, started mediation schemes between the landlords and tenants and have established other security measures to deter illegal evictions.

The significance of state-level housing policies was especially evident since the housing market and rental affordability rates greatly differ depending on the area of the United States. Cities with high housing affordability had an increased burden on renter households throughout the pandemic, prompting certain state governments to provide stronger protections to tenants. On the contrary, policy responses were more restricted in other states with fewer housing affordability issues.

Studies of the variation in policy on a state level indicate that parts of the country with more comprehensive housing protections had a lower average rate of eviction filings in the wake of the pandemic than regions with less comprehensive protections (Aliprantis et al., 2021). The results indicate the need to have coordinated policy responses on the various levels of government in responding to housing instability in economic crises.

Table 2. Major Federal and State Housing Policies Implemented During COVID-19

Policy	Implementing Authority	Target Population	Policy Objective
CARES Act Eviction Protection	U.S. Federal Government	Tenants in federally assisted housing	Prevent eviction during the early pandemic period
CDC Eviction Moratorium	Federal Government (CDC)	Renters experiencing pandemic-related hardship	Reduce housing displacement and public health risks
Emergency Rental Assistance Programs	Federal, State, and Local Governments	Low- and moderate-income renter households	Provide financial support to prevent rent arrears
State-Level Eviction Moratoriums	State Governments	Renters in state jurisdictions	Extend eviction protections beyond federal policies

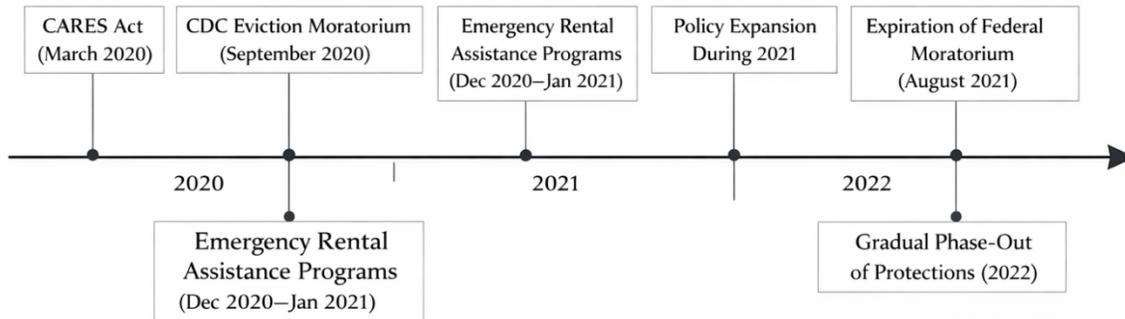


Figure 2. Timeline of Major U.S. Housing Policy Interventions During the COVID-19 Pandemic

5. Results and Analysis

In this section, the empirical data of the study are presented in terms of the trends in housing instability during the COVID-19 pandemic and the applicability of significant housing policy interventions that were realised during this time. There are three areas that are under analysis: the general housing instability trends, the effect of the policy intervention and the disparity in housing outcomes in the states that respond differently to the policy. This section incorporates trend comparisons with policy evaluation to gain a better idea of the effect of the pandemic-era housing policies on the housing stability outcomes during the 2020-2022 period.

5.1 Trends in Housing Instability at the Time of the Pandemic.

The COVID-19 pandemic dramatically changed the situation with housing stability in the United States, as well as in the households of renters. Even before the pandemic, the problem of housing affordability was already prevalent, as a significant part of the renter population is already paying a significant part of their income to housing expenses. Due to the pandemic undermining employment and income stability, a significant number of households began to face more and more problems with rent payments, which led to an influx of rent arrears and general housing insecurity (Joint Centre for Housing Studies of Harvard University, 2021).

In the initial months of the pandemic, loss of jobs and shorter working hours were some of the contributing factors to the financial hardship experienced by renter households. National survey evidence shows that households with employment disruptions were much more likely to report that they had trouble paying rent and had a higher level of worry regarding the possibility of eviction (Acs & Karpman, 2020). Such economic pressures resulted in observable growth in rent arrears among renters at the beginning of the pandemic.

These issues notwithstanding, the trends of eviction filing during the pandemic were not in accordance with the common patterns that can be observed during the economic recession. Rather, eviction filings in most jurisdictions were greatly reduced at the beginning of the pandemic because of the insertion of federal and state eviction moratoriums. The study that used eviction information in various cities of the U.S. discovered that eviction filings significantly decreased in the months after emergency eviction protections were enacted (Aliprantis et al., 2021). These results indicate that the measures of government policies were critical in stabilising the situation in the housing sector in the interim period during the pandemic.

Nevertheless, even though the number of eviction filings dropped during the times when there were effective policy safeguards, housing insecurity continued to be a prevalent condition among renter households. The pandemic resulted in accumulated rent debts among many renters because of the long-term income changes. In the surveys carried out during the pandemic, the number of individuals worried about the possibility of staying in their homes after eviction ended showed a high percentage of renters (Goodman & Zhu, 2021). The issues above underscore the financial vulnerability that most renter households experienced throughout the period of the pandemic.

Along with financial strain that concerned rent payments, Housing insecurity indicators, including overcrowding, housing cost burden and fear of displacement, escalated among some demographic groups. These issues were specifically more challenging to low-income households and minority renters because of some socioeconomic inequality in access to housing and employment opportunities existing before these issues (Hepburn et al., 2020). Consequently, the pandemic further exacerbated housing instability and increased previous disparities in housing outcomes by various population groups.

Table 3. Housing Instability Indicators Before and During COVID-19

Indicator	Pre-Pandemic Trends	Pandemic Period Trends
Rent Arrears	Moderate levels among low-income renters	Significant increase during the early pandemic
Eviction Filings	Regular eviction activity in many cities	Substantial decline during moratorium periods
Housing Insecurity	Persistent affordability concerns	Increased fear of eviction and housing loss

5.2 Impact of Housing Policy Interventions on Housing Stability

The interventions of the housing policy that were applied in the case of the pandemic were instrumental in determining the outcomes of housing stability. Eviction moratoriums and emergency rental assistance programs were two of the most important policy tools that were employed in solving the housing crisis. These measures were meant to offer direct renters protection to those who were financially strained, as well as to stabilise the overall rental housing sector.

Eviction moratoriums were seen as a highly important short-term intervention to avoid the mass

displacement of housing during the pandemic. The policies offered more time to financially rebound from the economic shocks caused by the pandemic by temporarily halting any eviction of eligible tenants. Empirical studies show that eviction moratoriums were linked to drastic decreases in the number of eviction filings in most jurisdictions (Benfer et al., 2021). This indicates that these policies worked in lessening the immediate threat to the housing displacement of millions of renters.

Besides avoiding evictions, eviction moratoriums played a wider role in public health during the pandemic. Scholars have suggested that residential displacement prevention has served to decrease the possibility of overcrowding and homelessness, which

might lead to the spread of COVID-19 (Leifheit et al., 2021). These results show that housing policy and public health outcomes are closely linked in times of crisis.

Emergency rental relief programs were supplemented by the eviction protection programs to tackle the financial consequences of housing instability. Such programs offered financial aid to those renters who had missed paying their rent because of the pandemic-induced job losses or a decrease in their income. Rental assistance programs were used to alleviate rent and utility arrears in disadvantaged families by paying off the arrears, which decreased the rent debt of vulnerable households (Brennan et al., 2021).

The studies exploring the use of rental assistance programs indicate that these programs were relevant

in stabilising the rental housing market. The financial aid that was offered under these programs enabled tenants to stay in their houses, and it also assisted the landlords who relied on rental incomes to sustain housing properties (Acolin & Reina, 2021). Nonetheless, the impacts of these programs were different in different regions because of the variation in administrative capability, the availability of the programs, and the mechanisms of distributing funds (Marcal et al., 2022).

All in all, the eviction protection and rental assistance efforts have alleviated the worst possible housing instability consequences amid the pandemic. However, the main role of these policies was to be temporary crisis-response actions and did not solve the structural affordability issue in housing that was already an issue before the pandemic.

Table 4. Estimated Effects of Key Housing Policies on Eviction Prevention

Policy	Observed Impact	Evidence Source
Federal Eviction Moratorium	Significant decline in eviction filings during the protection period	Benfer et al., 2021
State-Level Eviction Moratoriums	Additional reduction in eviction risk in states with extended protections	Aliprantis et al., 2021
Emergency Rental Assistance Programs	Reduced rent arrears and prevented eviction among vulnerable renters	Brennan et al., 2021

5.3 Socioeconomic and State-Level Differences in Housing Stability

Despite the wide protections offered to renters by the federal housing policies throughout the pandemic, the outcomes related to housing stability differ dramatically among states and demographic groups of people. Variations in policy application, housing market conditions, and socioeconomic features were some of

the factors that led to differences in the degree of housing instability in different regions.

States whose housing protection policies were more robust did not have higher eviction activity in the pandemic. The state of California and New York, as examples, put in place long eviction moratoriums and massive rental support schemes that offered extra

safeguards to the renter household. Such policies contributed to the stabilisation of a situation with housing among many vulnerable renters; the risk of eviction decreased, and the financial support in the time of economic difficulties was offered (Raifman et al., 2021).

Conversely, other states had more restricted housing protection policies or eviction moratoriums that had earlier expiry dates. As an example, Texas was more dependent on federal protections and shorter state-level eviction protection durations than other states, such as California and New York. Consequently, there were areas with increased rates of eviction filings after the federal moratorium protection ended.

Socioeconomic differences were also a prominent factor in determining the results of housing stability

during the pandemic. Households with low income had a stronger probability of having rent arrears and housing insecurity than their higher-income renting counterparts. Equally, minority renter households experienced more housing insecurity because of deep-rooted structural disparities in the housing markets and the employment domain (Gould and Wilson, 2020).

These differences help to emphasise the unequal effects of the pandemic on the various groups of the population and to emphasise the significance of a specific intervention in housing policies. Although the emergency housing policies provided a way to alleviate the problem of mass displacement, the vulnerable groups still experienced high risks of housing instability even in times when the policy was being implemented.

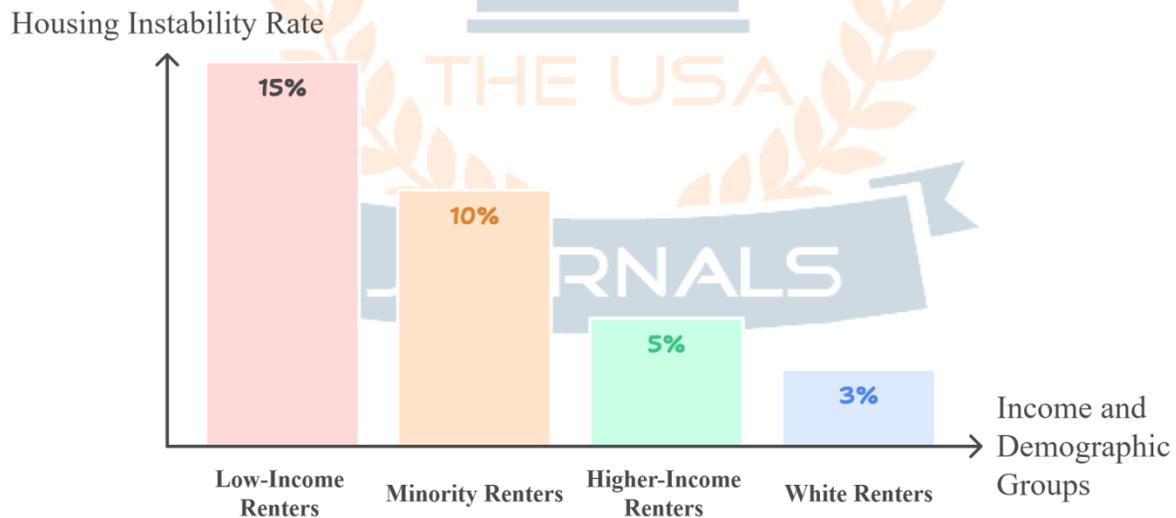


Figure 3. Housing Instability Trends by Income Level and Demographic Group During COVID-19

6. Discussion

The results of the present study offer valuable information on how the interventions in the housing policy undertaken during the COVID-19 pandemic affected the housing stability outcomes in the United States. The results found that there is an effectiveness of emergency housing policies implemented during the crisis, but it is also limited by the differences in the effectiveness of policies in different regions and housing instability patterns. This part will read between the major conclusions of the study, analyse the short-term and long-term consequences of pandemic housing measures, and discuss larger structural inequalities in housing markets that the pandemic unveiled.

6.1 Interpretation of Key Findings

The findings of this study indicate that the housing policy intervention programs that were adopted during the COVID-19 pandemic acted as a major measure in reducing housing instability among the renter households. Specifically, the moratoriums on eviction and emergency programs of providing rental assistance proved to be beneficial in averting massive displacement during the worst stages of the pandemic. These measures greatly decreased the number of evictions filed and offered short-term financial assistance to families that had lost their income as a result of the economic turmoil caused by the pandemic.

Eviction moratoriums were a short-term protective tool as they temporarily stopped the eviction process against the renters who failed to make payments due to the pandemic. Available evidence points to the fact that eviction filings decreased significantly in most jurisdictions after the establishment of federal and

state eviction protection (Benfer et al., 2021). These policies helped renters buy more time to recuperate financially and minimised the chances of becoming homeless during a significant epidemic by eliminating the immediate displacement of renters from housing.

Emergency rental assistance programs further enhanced the stability of housing by tackling the financial problems underlying the arrears of rent. These initiatives were direct financial assistance to renters and landlords to allow households to pay the arrears of rent and ensure the operations of the rental housing (Brennan et al., 2021). Even though the distribution of the rental assistance funds was initially hindered in certain areas due to administrative difficulties, the programs ended up having a significant effect on alleviating the preexisting rent debt, as well as aiding vulnerable households in the areas of the pandemic (Marcal et al., 2022).

In general, the results show that the interaction of eviction protections and rental assistance programs was successful and prevented the most tragic consequences of housing instability that would otherwise have happened during the pandemic. These policies show how state action can stabilise the housing markets at times of general economic turmoil.

6.2 Short-Term vs Long-Term Housing Policy Effects

Although the pandemic housing policies worked well in approaching stabilization of the housing conditions in the short term, their effect on housing affordability in the long term is less pronounced. The moratoriums on eviction and rental assistance programs were made to act more as emergency responses and less as permanent measures to help with the structural housing affordability problems.

Eviction moratoriums were effective in the short term in lessening the number of eviction filings and displacing people. Nevertheless, such policies would not remove the rent liability on the tenants, and thus, it would result in a substantial number of households having accumulated rent arrears throughout the pandemic. With the expiration of eviction protections in 2021 and 2022, there was the risk of delayed eviction filings and housing instabilities among those renters who continued to be financially vulnerable (Goodman and Zhu, 2021).

On the same note, rental assistance programs were useful in solving immediate financial distress; however, they did little to solve long-term housing affordability issues in the high-cost housing markets. Before the pandemic, most households with low incomes were already experiencing extreme housing costs because of the increased rents and the lack of affordable housing units (Joint Centre of Housing Studies of Harvard University, 2021). These structural issues were brought to the fore during the pandemic, although they were not essentially addressed.

These results indicate that although the emergency housing policies might be implemented successfully in times of crisis, permanent housing stability also demands wider structural changes that will result in the growth of the affordable housing supply and better access to the housing assistance programs.

6.3 Structural Housing Inequalities Highlighted by the Pandemic

Large structural inequalities in the U.S. housing system were also revealed during the COVID-19 pandemic. The results of this work show that the instability of housing conditions during the pandemic was not distributed fairly among the population. Rather, some population

groups, mostly low-income families and minority tenants, had more housing insecurity than others.

Low-income households were at a higher risk of losing their jobs or reducing working hours during the pandemic, and this had a direct impact on their ability to afford housing. Consequently, these households experienced more rent arrears and eviction-related worries than high-income households (Acs & Karpman, 2020). The fact that these households had very limited financial savings and that their access to credit was also poor further contributed to making them vulnerable to housing instability.

The minority renter households were also more subject to housing insecurity during the pandemic because there has always been an income, employment, and access to housing resource disparity. It has been found that black and Hispanic renter households were more likely to report struggling with paying rent and disproportionately represented among renters at risk of eviction during the pandemic (Gould and Wilson, 2020).

It is these inequalities that showcase the far-reaching structural inequalities inherent to housing markets and show how economic crises can increase underlying social and economic vulnerabilities. To curb these inequalities, special policy interventions will be necessary that are aimed at enhancing housing access to, and affordability of, historically disadvantaged groups.

6.4 Implications for Future Housing Policy Development

The COVID-19 pandemic experiences also give some valuable lessons to be learned in the future housing policy development. To begin with, the swift introduction of eviction protections proves that the

government can be a very important factor in stabilising the housing markets in times of economic crisis. The emergency policy of a temporary eviction moratorium can be used as an effective means of avoiding mass housing displacement.

Second, the pandemic revealed the necessity to have a well-developed housing assistance system, which can provide financial aid within a short period of time in case of economic crises. Enhancing the management capacity of the rental assistance programs can contribute to the increased efficiency of providing financial aid to vulnerable households in times of crisis.

Lastly, the results imply that to find a solution to long-term housing affordability issues, one needs to invest in affordable housing development and housing assistance programs on a long-term basis. Even though the emergency housing policies can alleviate the short-term housing instability, the larger structural changes are needed to develop a stronger and fairer housing system in the United States.

Having learned the lessons of the policy reactions that were put in place to counter the COVID-19 pandemic, policymakers can come up with more effective measures that can defend housing stability and mitigate housing inequalities in the next economic crisis.

7. Conclusion

7.1 Summary of Key Findings

In this paper, the authors were researching the effects of COVID-19 on housing stability and affordable housing policies in the United States during the period of March 2020 to August 2022. The results suggest that the pandemic posed a high risk of housing instability to the renter households because of the overall employment disturbances and income losses. The rent

arrears grew significantly in the initial period of the pandemic, and the risk of eviction was high, especially with low-income households and minority renters. Nevertheless, filings on evictions fell at critical times of the pandemic because of federal and state housing policy actions. Eviction moratoriums and emergency rental assistance programs were of critical importance in avoiding massive housing displacement and helped stabilise the housing conditions of vulnerable renters.

Contribution to Housing Policy Research.

This paper is one of several publications on housing policy response in the COVID-19 crisis that combines policy analysis with empirical research on housing instability trends. This study is different compared to many other early pandemic research works, where most works were limited to describing policy, because this study measures how policy interventions relate to housing stability outcomes in various socioeconomic populations, and in different state policy settings. The combination of housing instability indicators and policy comparisons in the study enables a more detailed perspective on how the emergency housing policies affected the housing outcomes in the context of a significant economic and public health crisis.

7.3 Policy Implications

Its results reveal that there are a number of significant implications for how housing policy should develop in future. To begin with, the eviction moratoriums can be a convenient short-term policy instrument to avoid mass displacement in the case of an economic crisis. Second, the rental assistance program is a critical intervention to overcome financial limitations that lead to housing instabilities. Nevertheless, the pandemic also showed that more powerful administrative systems are required in order to allocate housing assistance in a more effective manner. The

policy-makers should think of reinforcing the long-term affordable housing policies, such as increasing the provision of affordable housing, and enhancing access of the low-income households to the housing support programs.

7.4 Study Limitations and Future Research

This study has a number of limitations despite its contribution. The research is based on the secondary data sources to a large extent, which could be a limitation to the access to household-specific data. Also, the implementation of the policy on housing across different states differed, and therefore, it was not easy to completely isolate the policy effects. Future studies are needed to investigate the long-term housing recovery trends after the end of the pandemic protection, investigate the regional variations in the effectiveness of housing policies, and evaluate the housing stability outcomes of the United States after the pandemic.

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