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A HOME FOR ALL

An Analysis of Affordable Housing Policy Options in the United States

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In partnership with the National Low-Income Housing
Coalition



FRANK BATTEN SCHOOL
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National Low Income
Housing Coalition

Acknowledgements

I'd like to thank, first and foremost, my chosen families who helped me realize that graduate school wasn't just a dream, but a reality that I could achieve. To Wendy, my friend and mentor, I hope that one day I am able to help a young girl realize her potential like you did for me almost a decade ago. And to Julie, Diana and Jay- thank you for welcoming me into your homes and allowing me to become a part of your families. I wish every home radiated with as much joy, love and laughter as yours do. To my classmates, Victoria, Farah, Tihana, Andrea and Meadow, Kevin and Savannah, thank you for loving me unconditionally- grad school wouldn't be the same without you. To Ian and Andrew, this report wouldn't be what it is without your insight, so thank you for lending your time to help me.

Thank you to our Batten faculty, especially Professor Volden and Steve Hiss, who do all that they can to watch us succeed. And finally to my partner, Luke- thank you for allowing me to finish up here, I cannot wait to join you soon.

Client Overview

The National Low Income Housing Coalition is dedicated to achieving racially and socially equitable public policy that ensures people with the lowest incomes have quality homes that are accessible and affordable in communities of their choice. They educate lawmakers and the public about the need for affordable homes, mobilize members and supports across the country to advocate for good housing policy, and shape public opinion of low income housing issues.

In Memorium

Alex & Andy

Heaven gained two of my favorite angels this year. Thank you both for loving me during your time on Earth. I can't wait to see you again.

"All is well"

Honor Pledge

“On my honor, as a University of Virginia student, I have neither given nor received unauthorized aid on this assignment.”

A handwritten signature in black ink, appearing to read "alex@angelo".

ALEXA ANGELO

Disclaimer

The author conducted this study as part of the program of professional education at the Frank Batten School of Leadership and Public Policy, University of Virginia. This paper is submitted in partial fulfillment of the course requirements for the Master of Public Policy degree. The judgments and conclusions are solely those of the author, and are not necessarily endorsed by the Batten School, by the University of Virginia, or by any other agency.

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Executive Summary

The COVID-19 pandemic shed light on how imperative access to safe, affordable housing is to families throughout our country. While social safety net systems exist to support low-income families, they often fall short of their goal, leaving millions of Americans without essential basic needs.

This report outlines three policy alternatives aimed at reducing housing cost-burden for low-income Americans. These policies include exploring a permanent emergency rental assistance program, universal housing choice vouchers, and a universal basic income.

Even with the help of COVID-19 legislation, over 8 million US renters are behind on rent, and more than 15 million US renters aren't sure if they can make next month's rent. Ideally, Emergency Rental Assistance (ERA) would keep these renters safely housed, but due to administrative and implementation issues, ERA has yet to reach millions of households. Furthermore, housing choice vouchers were created to reduce the housing cost-burden for low-income households, but only 1 in 4 Americans who have applied for this assistance actually receive it. Universal Basic Income has become popular within the political sphere as of late, and many policymakers believe that this cash assistance program will help many issues for Americans, including affordable housing.

This report recommends making Housing Choice Vouchers (HCV) available to everyone who needs them. The program's ability to reduce the housing cost-burden for families, increase a child's potential earnings by allowing families to move to lower-poverty neighborhoods, and potential to decrease homelessness makes this policy the best alternative for reducing housing instability across the country. Universal vouchers may not have been in the President's fiscal year (FY) 2023 budget request, but they were in his campaign, meaning that there's a possibility he could pursue this program more vigorously in the future. I think conducting a cost-benefit analysis would be the next step in gaining momentum for universal vouchers and could lead to the creation of the program.

The Problem

The COVID-19 pandemic has shed a light on how imperative access to safe, affordable housing is for all Americans. According to the U.S. Census Bureau's Household Pulse Survey, January 2021 showed the highest peak of renter households who had fallen behind on rent due to the pandemic- more than 15 million renter households, or 1 in 5 renters (*Tracking the COVID-19 Economy's Effects on Food, Housing, and Employment Hardships*, 2021). As of October 2021, this number has fallen to about 12 million renter households, or 1 in 7 renters, as demonstrated in Figure 1 (ibid). However, this number is still much higher than pre-pandemic baseline: the 2017 American Housing Survey reported estimates of 7 million renter households who had fallen behind on rent (Treuhart, 2021).

Rent Hardship, Below Peak, Remained Widespread in 2021

Share of adult renters reporting that their household is not caught up on rent



Note: Dates shown are the last day of each 13-day data collection period. Data collection was paused between December 21, 2020, and January 6, 2021, between March 29 and April 14, 2021, and between July 5 and July 21, 2021. Percentages exclude individuals who did not respond to the question.

Source: CBPP analysis of Census Bureau Household Pulse Survey tables

NLIHC recently estimated the public costs of homelessness due to COVID-19 evictions. Their costs included emergency shelter, inpatient medical care, emergency medical care, foster care, and juvenile delinquency for evicted renters. Based on the Innovation for Justice Program's Cost of Eviction calculator, their estimated cost of people who will become homeless due to eviction will be between \$62 billion and \$129 billion, depending on the extent to which these renters will be able to pay their rent. While their estimate missed some elements including the increased need for longer-term housing assistance, the cost of child welfare investigations that precede foster care, or the costs of arrests and courts that involve juvenile delinquency cases, it's a good starting point to understand the costs of eviction (Threet et al., 2020).

According to the latest Census Household Pulse Survey Data, approximately 8.26 million renter households are not caught up on rent, and 15.13 million renter households are not at all or only slightly confident in their ability to pay next month's rent for the weeks of March 2- March 14, 2022 (Fields et al., 2022). The U.S. government included programs in the COVID-19 packages in an attempt to keep Americans housed during the pandemic. This report will discuss potential long-term solutions to house people immediately impacted by the pandemic while simultaneously addressing the existing affordable housing crisis in the United States.

Background

Importance of Housing Stability

Research shows that spending more than 30 percent of a person's income on housing is detrimental, yet more than 11 million low-income Americans live in housing that costs more than half of their income, qualifying them as severely cost-burdened (Lake, n.d.). This is partially due to America's increased cost of living and income levels growing at different rates. Since 1960, renters' median earnings have gone up only 5 percent while rent costs are up by 61 percent (Hobbes, 2018). According to NLIHC's 2021 Out of Reach Report, "in no state, metropolitan area, or county can a worker earning the federal minimum wage or prevailing state minimum wage afford a decent two-bedroom rental home at a fair market rate by working a standard 40-hour work week. In only 5 percent of counties nationwide can a full-time minimum wage worker afford a one-bedroom at a fair market rate." (Newman et al., 2021).

“In no state, metropolitan area, or county can a worker earning the federal minimum wage or prevailing state minimum wage afford a decent two-bedroom rental home at a fair market rate by working a standard 40-hour work week” -

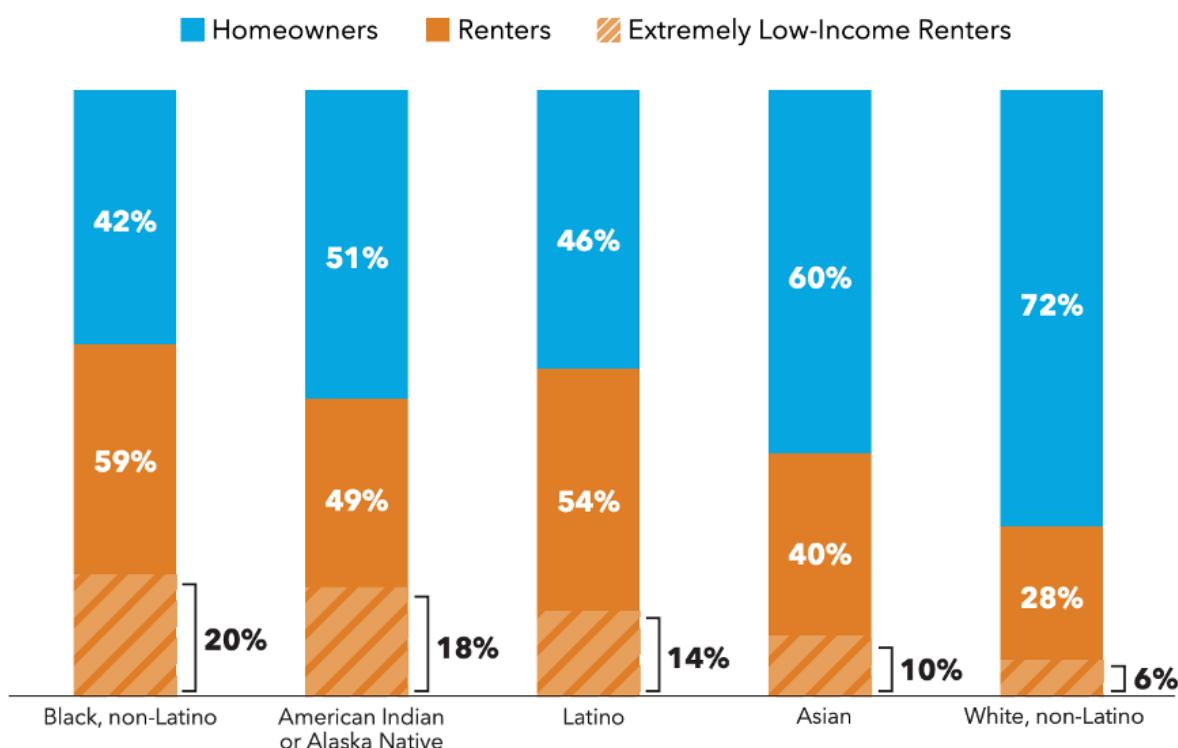
NLIHC

Cost-burdened and severely cost-burdened families lack the monetary resources needed for necessities such as food, transportation, childcare, and health care (*ibid*). These households cannot save for things like a home, which is their best bet of building wealth. Furthermore, according to the Urban Institute, half of American households with incomes below the poverty line do not think they could afford a \$400 unexpected expense (*America’s Rental Housing*, 2020).

Housing insecurity also heavily impacts the economy. Children’s Health Watch estimates that healthcare costs related to unstable housing conditions would cost taxpayers \$111 billion over the next ten years (Poblacion et al., 2017). Increasing access to affordable housing is the most cost-effective strategy for reducing childhood poverty and increasing economic mobility in the United States (Couch, 2014). In fact, the shortage of affordable housing in major metropolitan areas costs the American economy about \$2 trillion per year in lower wages and productivity (*Opportunities to End Homelessness and Housing Poverty in the 116th Congress*, 2019). Workers who live in communities with well-paying jobs, affordable transit, and good school systems can help spur economic development within localities. Researchers have estimated that between 1964 and 2009, growth in GDP would have been 13.5 percent higher if families would have had access to affordable housing, or a \$1.7 trillion increase in total income- \$8,775 per worker (Roy et al., 2008).

Furthermore, renters tend to have lower incomes than their homeowner counterparts and cannot tap into the equity in their homes in case of emergency, and a disproportionate number of renters are African American, Hispanic, and other minorities (Cantor & Sims, 2021). Figure 2 (Aurand et al., 2021) shows the breakdown of households and income levels by race.

Legislation introduced to address this issue includes a renters tax credit for low-income renters that helps increase housing affordability while rent costs continue to rise (Clyburn, 2019; Harris, 2019; Heller, 2019). Researchers at Columbia University estimate that this credit could reduce the poverty rate by 12.4 percent (Kimberlin et al., 2018). Pairing this policy with eviction reduction measures and increasing the supply of affordable housing will be further discussed in this report. They have the potential of ensuring low-income renters a safe, affordable place to live and the chance to move towards greater economic security (Angelo, 2020).



Source: NLIHC tabulations of 2019 ACS PUMS. Homeowner and renter rates do not always add to 100% due to rounding.

Policy Context

As discussed above, housing security became more important than ever during the pandemic. The ability to shelter in a home not only benefits individual families, but helps prevent spread of disease, which benefits society as a whole. The following section will detail three policy alternatives and their potential to mitigate housing instability. The following section will provide an in-depth discussion on three policy alternatives- emergency rental assistance, housing choice vouchers, and universal basic income, and their potential to mitigate housing instability. We chose to explore these three alternatives due to the pandemic's effect on wages for low-wage workers and the imminent need to keep them housed. There also seemed to be a lack of research on these policies and their direct effect on housing, specifically in the United States.

Emergency Rental Assistance Program

In December 2020, Congress passed COVID-19 legislation that created the Emergency Rental Assistance Program (ERA) under the U.S. Department of Treasury, followed by an additional \$21.55 billion in ERA in the March COVID-19 relief package. Combined, the program allocated \$46.55 billion in emergency rental assistance for households with low incomes (Aurand, Gallagher et al., 2021). The U.S. Treasury's ERA program directs resources to states, localities and tribes through a per capita formula allocation (Driessen et al., 2021). The bulk of funds must be used for financial assistance including rental assistance, backpay of rent, and utility payments. The rest of the funds may be used for administrative purposes and services such as case management to help with the stability of keeping people in their homes (*ibid*). Eligibility of the funds requires renters to be considered low-income, experiencing financial hardship, and at a risk for homelessness or housing insecurity. The U.S. Treasury also directed grantees to prioritize very low-income renters (*ibid*).

Further effort to keep people housed and prevent spread during the pandemic included an eviction moratorium by the Center for Disease Control and Prevention (CDC) which went in effect in September 2020 but ended October 31st, 2021 after extensions (*Coronavirus Disease 2019*, 2021). Unfortunately, these eviction moratoriums did not prevent the accumulation of back rent- it is estimated that missed rent payments accumulated to \$15 billion as of February 2022 (*Rent Debt Dashboard*, 2022).

Housing Choice Vouchers

Housing choice vouchers help low-income families pay for rent in the private housing market. Eligible families must qualify as very low-income (earning 50% or less of the area's median income) or low-income (earning 80% or less of the area's median income) to apply for the voucher (McCarty et al., 2019). Although the waiting period to receive the voucher varies between a few months to a few years, the vouchers, once received, pay the difference between the family's contribution towards rent (up to 30 percent) and the actual rent of the unit (McCarty et al., 2019). As the household's income fluctuates, so does the subsidy, which helps ensure the household won't become housing cost-burdened (*ibid*). In 2019, 2.3 million households received housing choice vouchers, making it the largest federally subsidized low-income housing program managed by the U.S. Department of Housing and Urban Development (HUD) (Reina et al., 2021). However, this funding is limited as about only 1 in 4 families eligible for vouchers actually received them (Acosta, 2021).

Universal Basic Income

Universal basic income is a government assistance program that aims to address economic inequalities by providing regular direct cash transfers to all members of a community regardless of income level, willingness to work, and without conditions on how the cash is spent (*The Pros and Cons of Universal Basic Income* 2021). It is theorized that the program's success lies in its unconditional nature, as the increased control over spending by the individual improves health, social, education and work outcomes (Hasdell et al., 2021). While there has never been a truly universal basic income program implemented on a large scale, many small basic income experiments have been implemented. These smaller programs are usually distributed to a specific group of people and have allowed researchers and policymakers to study their potential effects before implementing UBI on a larger scale (Samuel, 2020).

Evaluation of Existing Evidence

Due to a lack of directly related data surrounding COVID-19 housing-specific policies and their effects on housing throughout the United States and worldwide, this review of literature will explore these three programs further and their effectiveness on reducing housing insecurity.

Emergency Rental Assistance Program

The ERA program established by Congress during the pandemic faced significant challenges due to it being the first program of its nature. As of April 7th, 2022, only 70.3 percent of the first round of ERA has been disbursed (\$17.56 billion out of \$25.00 billion), and 31.3 percent of the second round of ERA (\$6.75 billion of \$21.55 billion) has been dispersed (*Treasury Emergency Rental Assistance (ERA) Dashboard*, 2022).

The initial ERA \$25 billion in funds were allocated based on each state's total share of the US population instead of potentially eligible households, leading to disparities in allocations across states. For example, New York received \$824 in ERA1 funds per cost-burdened low-income renter households, while Wyoming received \$8,188 per household (Aurand et al., 2021). ERA allocation also disadvantaged renters of color by providing disproportionately low funding to renters of color. Seventy-four percent of New York's Black renter-households and 80 percent of the State's Latino-renter households reside in NYC, and three-quarters of New York's need for emergency rental assistance was concentrated in New York City, but the city only received 19 percent of the state's total funding (*ibid*).

While data on how much ERA has been dispersed exist, the program is too new to say how effective it was in keeping people housed and preventing evictions. Further research needs to be done to assess this program's effectiveness.

Housing Choice Vouchers: Existing Evidence

Research shows that housing choice vouchers have significant impacts for children living in households who receive them (Anderson et al., 2018; Chetty et al., 2016). A study done in the U.S.'s largest school district, located in New York City, showed that housing vouchers increased students' performance on standardized tests by comparing their scores before and after their families received housing vouchers. Researchers estimated that the positive impact on test-scores was due to the families' new ability to relocate to areas with better homes, neighborhoods, schools, and also increased their disposable income (Cordes et al., 2019). Another study looked at the relationship between childhood assisted housing and long-term earnings at age 26 as well as likelihood of incarceration. Their researchers estimated that children who received housing vouchers were more likely to have increased household earnings as adults by as much as a 4.7 percent increase in household earnings for females and 2.6 percent in household earnings for males (Anderson et al., 2018). Further studies on housing vouchers also decreased the likelihood of incarceration for both males and females across all race and ethnicity groups (ibid).

Researchers at the University of Pennsylvania's Housing Initiative estimate that states with the largest share of eligible renters living 50 percent below the poverty line or more could be lifted out of poverty with universal housing vouchers (Reina et al., 2021). These researchers also found that housing vouchers significantly reduce the nonpayment of rent, which is the leading cause for eviction (ibid). However, a recent study done by the Association of Public Policy and Management found that other types of housing assistance, such as public housing, reduces the chances of eviction more significantly than housing vouchers (Lundberg et al., 2020).

As discussed above, hurdles in receiving housing choice vouchers have left millions of Americans who applied for vouchers without them. While these vouchers have the potential to decrease the poverty concentration in areas by allowing families to choose rental units in lower-income neighborhoods, the program relies on landlords who are willing to accept them. In 2018, only 14 percent of families with children who received housing choice vouchers lived in low-poverty neighborhoods (Bell et al., 2018).

It is theorized that landlord refusal to accept HCV as payment is likely a big contributor to this issue (*ibid*). An analysis by the Center on Budget and Policy Priorities on recent HUD data found that on average nationally, families waited close to two and a half years on waitlists before receiving the housing choice voucher. Once a household does make it off the waitlist, they have at least 60 days to redeem the voucher- a time period that has often proved to be insufficient with the high rate of landlord refusal (*Policy Basics*, 2021)

In fact, more than a third of families who received new vouchers in Charlotte, NC between 2016 and 2019 had their vouchers expire before they were able to use them (Vesoulis, 2020). In 2018, the Urban Institute contacted landlords throughout the country to assess whether landlords in major cities accepted housing choice vouchers (*ibid*). They found that 78 percent of landlords in Fort Worth, 76 percent of landlords in Los Angeles, and 67 percent of landlords in Philadelphia would not accept housing choice vouchers (*ibid*).

Due to the shortage of available housing vouchers for renters demonstrated by the long waiting period and discrimination by some landlords to accept vouchers, creating universal housing vouchers combined with policies that require landlords to accept them would be incredibly helpful for low-income renters. Increasing the supply of affordable housing would help address the supply issue if universal housing vouchers created too much of a demand.

Universal Basic Income: Existing Evidence

Universal basic income (UBI) has gained momentum over the years, specifically when Democratic former candidate for President Andrew Yang made UBI his primary platform. Housing policy experts with the Brookings Institute explained that replacing housing vouchers with UBI could eliminate the discrimination of housing vouchers by landlords towards low-income renters, and give them the opportunity to be on par with other applicants when applying for apartments (Andrews, 2019). During the COVID-19 pandemic, a small UBI experiment, Miracle Messages, provided \$500 a month to 14 unhoused individuals in the San Francisco area. Initial results showed that 35 percent of participants were able to secure permanent housing (Konish, 2021).

In February of 2019, the city of Stockton, California created a similar program that sent \$500 per month to 125 randomly selected residents. The qualification for residents included being 18 years of age or older and living in a neighborhood at or below Stockton's median household income of \$46,000. Qualitative results demonstrated that the extra income made a positive difference in the lives of participants, whose increase of income helped them cover basic expenses, spend more time with their families, and reduced anxiety and stress (Konish, 2020).

A 17-month basic income experiment in Ontario was designed to test whether regularly given income to low or no income participants would "reduce poverty more effectively, encourage work, reduce stigmatization, and produce better health outcomes and better life chances for recipients" (Haridy, 2020). The program was designed for individuals making less than 34,000 CAD (US \$24,380) or 48,000 CAD (US \$34,420) for couples, who received an income guarantee of 16,989 (US \$12,180) for single participants and 24,027 CAD (US \$17,230) per couple (ibid). The experiment enrolled 4,000 participants, and was originally planned to run for 3 years, but was cut short due to a new government election (ibid). In total, the program lasted 17 months, and qualitative and quantitative measures were taken from 217 survey responses and 40 in-depth interviews with program participants (ibid). While the experiment's findings did not include specifics on housing, they did find a reduction in hospital visits by almost a third and a decrease in the use of alcohol and tobacco (ibid). Only 17 percent of the study's participants left the workforce, and half of them used the time to go back to school. An economist involved with the study suggested, "the safety net of the basic income project allowed subjects a sense of security that helped their employment status" (ibid).

While the above experiments were quite small in comparison to the low-income population of the United States, they can serve as platforms for new UBI experiments across the country. The city of Philadelphia recently began a study to explore how what happens when families receive rental assistance as cash (Cohen, 2021). The closest study that relates to the one Philadelphia is running was conducted in the 1970s by Congress, who provided cash assistance directly to more than 14,000 families over the span of more than a decade (ibid). Program evaluators found that these housing allowances were well received by their local communities and that the housing payments were being successfully administered to renters (ibid).

Evaluative Criteria

In the consideration of the alternative policy paths that can be taken to improve the affordability of housing in the U.S., especially the policies listed above, the following evaluative criteria will be used: Cost-Effectiveness, Political Feasibility, and Spillover Effects.

1

COST EFFECTIVENESS

Cost-effectiveness is measured as the change in cost of the policy alternative compared to the benefits gained by the program, namely reducing a household's cost-burden*. Though some options discussed in this paper reduce a household's cost burden through other avenues not directly related to the cost of rent, a key assumption is that the option provides stability for the household, therefore contributing to the reduction of the household's cost burden. This cost-effectiveness is measured by the total dollars it would cost to reduce a household's cost-burden.

2

POLITICAL FEASIBILITY

Political feasibility considers each policy alternative's likelihood of garnering bi-partisan political support, its ability to rally stakeholders, and past legislation efforts that have been introduced and specifically address the proposed policy alternatives. Each of these considerations is given 3 points if the proposed policy meets the consideration, and 0 points if the consideration is not met. Thus, if a policy alternative was to score highly in all these considerations, it would be considered to have high political feasibility.

3

SPILLOVER EFFECTS

Because of the nature of the policy alternatives presented, the amount in which they reduce other social determinants of health, specifically poverty, food insecurity, and health outcomes will be discussed. Each policy is ranked on their potential to reduce these outcomes.

Outcomes Matrix

Alternative	Cost-Effectiveness (25%)	Political Feasibility (40%)	Spillover Effects (35%)	Total
Emergency Rental Assistance (ERA)	3	2	1	1.9
Universal Housing Vouchers (HCV)	2	2	3	2.35
Universal Basic Income (UBI)	1	1	2	1.35

Each alternative was ranked on a scale from 1 to 3, with 3 being the optimal score for each category and overall. Each category was also weighted by importance. As you can see, political feasibility was weighted the highest, because without this criteria, the policy alternative is essentially just an idea. It must be politically feasible in order to be put into practice.

Due to the lack of data surrounding affordable housing and ERA/UBI, this matrix and the discussion below only evaluated each alternative based on 1 year. The size of the program, cost, and potential effects are all assumptions based on data discussed throughout this report. Extending this analysis over a span of a decade would enhance the accuracy of the study by making it easier to demonstrate the long-term trends in cost-effectiveness compared to over a shorter time period. However, the analysis could become less predictable and assumptions may become weaker the further out the analysis is carried.

Alternative 1: ERA

Total Outcome Score (1.9)

This alternative would create a permanent Emergency Rental Assistance Program, similar to the one detailed in the “Evictions Crisis Act”, proposed in 2021. This bipartisan bill allocates a \$3 billion grant program that would create a new permanent solution to the Emergency Rental Assistance program. The bill was designed to allow for housing authorities and nonprofits who are already providing emergency assistance to transition to the new permanent fund seamlessly. The difference in this fund versus the current ERA program is that it’s meant for short term assistance, meaning that the majority of the funds will be for one-time uses during acute crises to prevent eviction and homelessness (*Portman, Bennet, Brown, and Young Introduce Bipartisan Legislation to Tackle the Eviction Crisis*, 2021).

COST EFFECTIVENESS: 3

For reasons mentioned previously, there is limited data on the cost and effectiveness of a permanent emergency rental program. In order to make assumptions on the program's cost and benefits, I used a study conducted in Vermont that analyzed evictions in the state. They found that giving households the median amount owed to prevent eviction in the state, \$2,000, would prevent up to 42 percent of future evictions (Beck, 2019). I used this data as a baseline to calculate the total cost for ERA across the U.S.

The following assumptions were used in my calculation for the total yearly cost of ERA nationally:

- 10.8 million low-income households*
- \$2,000 per household
- 12.5 percent in administrative costs
- 42 percent of evictions avoided

ERA received its cost-effectiveness score based on these calculations. It would cost over \$24 billion dollars, but its cost-effectiveness was the lowest among all alternatives, making it the most affordable policy option. Its cost-effectiveness totaled \$5,357.14 per household's reduced housing-cost burden. Detailed calculations can be found in Appendix A.

POLITICAL FEASIBILITY: 2

An on-going Emergency Rental Assistance program received a 2 on feasibility, given that there have been multiple bills introduced that support preventing evictions, whether it be through ERA or other avenues, and has bipartisan backing. The Evictions Crisis Act of 2021 was introduced by the Senate in June 2021, and was then sent to the Committee on Banking, Housing and Urban Affairs where it still resides (Bennet, 2021). It has three cosponsors, one of which, Senator Sherrod Brown (D-OH), is the Chairman of the Committee on Banking, Housing and Urban Affairs. Senator Brown's commitment to affordable housing has been one of his main priorities and he's spoken outwardly about the need for providing "essential affordable housing" (Brown, 2022). So far, it doesn't seem like the bill will pass this year as there have been no further actions taken on it since it was introduced and sent to committee. We could assume that this is because the original co-sponsor of the bill, Senator Rob Portman (R-OH), is retiring, and Senator Brown has been busy actively campaigning for the Democratic candidate, Congressman Tim Ryan (D-OH).

SPILLOVER EFFECTS: 1

This alternative's spillover effects are unlike the other two alternatives in that the bill would establish a system to track evictions across the U.S., which is crucial data that isn't currently being tracked. Because of how harmful evictions are to families, this data would provide insight into groundbreaking research on how to prevent evictions and handle evictions in the future. While we can assume that ERA will reduce childhood poverty, food insecurity, and improve health outcomes, there is not yet concrete data to support this, which is why it was given the lowest spillover effect score.

Alternative 2:HCV

Total Outcome Score (2.35)

Creating HCV for everyone eligible has the potential to significantly improve our nation's affordable housing crisis for reasons mentioned throughout this report. This alternative received the highest score, thus making it my recommendation.

COST EFFECTIVENESS: 2

The following assumptions were used in my calculations for the total yearly cost of universal HCV:

- 10.8 million low-income households
- \$7,530 per household per year
- 9 percent in administrative costs
- 75 percent reduced cost burden per household, assuming that the voucher reaches 3 in 4 rental households who have applied but don't currently receive one

HCV received its cost-effectiveness score based on these calculations. It would cost over \$80 billion dollars making this program the second most expensive alternative. Its cost-effectiveness totaled \$10,943.60 per household's reduced housing-cost burden. Detailed calculations can be found in Appendix B.

POLITICAL FEASIBILITY: 2

Universal housing vouchers received a 2 (medium-low) for political feasibility, given that there have only been two bills introduced addressing universal vouchers, and both bills have only had Democratic backing. While President Joe Biden's housing policy agenda includes universal housing vouchers, not much has been done on this issue due to Congress' distain in the amount of money spent in the pandemic relief bills. Democratic members like Joe Manchin don't believe it will "dramatically reshape our society", and without his vote, Democratic Senate members have a low chance of passing this sort of legislation in the house (Foscarinis, 2022). The Build Back Better Act, which includes \$24 billion for housing choice vouchers, passed the House in November 2021 (Locke, 2021). However, President Biden has the power to issue an Executive Order to make housing choice vouchers universal, though this is unlikely. Furthermore, Democrats currently run both the House and Senate, which could present the opportunity to include universal housing vouchers in a reconciliation bill which would need a tie-breaking vote. While this tie-breaking vote may also be unlikely, significant lobbying around this issue could put pressure on lawmakers to act accordingly.

SPILLOVER EFFECTS: 3

Researchers at Columbia estimate that the spillover effects of universal housing vouchers have the capability to cut child poverty by a third, narrow racial opportunity gaps, and potentially drive progress on the broader middle-class affordability crisis in the largest coastal cities (Yglesias, 2020). However, due to historical landlord discrimination problems, universal vouchers would need to be accompanied by policies that assure vouchers can't be discriminated against (*ibid*).

Alternative 3: UBI

Total Outcome Score (1.35)

Universal basic income (UBI) would establish a basic income program for low-income households nationally. It has gained momentum over the years, specifically when Democratic former candidate for President Andrew Yang made UBI his primary platform. Housing policy experts with the Brookings Institute explained that replacing housing vouchers with UBI could eliminate the discrimination of housing vouchers by landlords towards low-income renters and give them the opportunity to be on par with other applicants when applying for apartments (Andrews, 2019).

COST EFFECTIVENESS:1

Assumptions for UBI were based on case studies detailed in the previous existing evidence section and consist of the following:

- 10.8 million low-income households*
- \$12,000 per household per year
- 5 percent in administrative costs
- 38 percent reduced cost burden per household**

UBI received its cost-effectiveness score based on these calculations. It would cost over \$100 billion dollars, the highest out of the three alternatives. Detailed calculations can be found in Appendix C.

*NLIHC's measurement according to American Community Survey (ACS) data- households with incomes at or below the poverty line or 30% of the area median income, whichever is greater

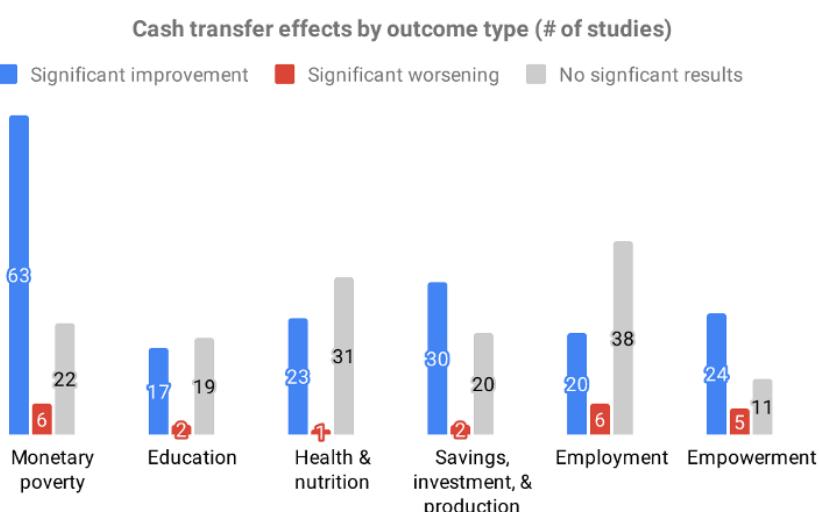
**A recent study done on the effects of universal basic income trials across the globe suggests that this cash transfer program could improve housing cost-burdens by 38 percent (Esmkhani et al., 2021). Given that the cost of living throughout the United States could be balanced between rural and urban areas, we can assume that the effects of UBI in the global program would be about the same.

POLITICAL FEASIBILITY: 1

While there are limited studies on the political feasibility of universal basic income, a poll done by the Pew Survey Research Center showed that 45 percent of Americans supported a \$1,000 cash transfer to every adult American (Abrams & Vesoulis, 2021). However, building support for a program that does not have a work requirement will be a struggle, and will require backing from the highest political figures to make any headway. If universal basic income were to be a program which phases out as income rises, more conservative politicians may consider the proposal, however, it's still unlikely due to its unconditional parameters (Sawhill, 2016). For these reasons UBI scored 1 on political feasibility.

SPILLOVER EFFECTS: 2

Universal basic income has the potential to lift millions of Americans out of poverty. As mentioned above, we know that poverty has extremely detrimental affects on the lives of children including opportunity costs and health outcomes. Universal basic income has the potential to negate many of the negative consequences associated with growing up impoverished. The chart below illustrates the findings from a study that examined 15 years of literature on cash transfer programs across the world and their effects on overall well-being (Bastagli et. al. 2018).



Recommendation

Given the current political environment and studies surrounding affordable housing policy, I suggest advocating for universal housing vouchers. They have the potential to reduce poverty, solve the affordable housing crisis, and increase the supply of market-rate and affordable housing if the right steps are taken with implementation. However, the argument could be made that investing more money into universal housing vouchers would take away from investments in other chronically underfunded social safety net programs such as SNAP. Furthermore, because some housing voucher recipients are still housing cost-burdened, you could argue that the effects of this program don't outweigh the cost, and therefore shouldn't be further invested in.

However, if adequate funding for universal vouchers became available, PHAs currently have the existing infrastructure to implement them. While they may need to reserve some of the funding for increased personnel and administration of the vouchers, the increased workload would be easier to implement than starting from scratch, which would potentially need to happen for the universal basic income alternative. To address the lack of funding for administration of vouchers, money should be set aside to increase PHA's workforce, which would allow them to address people on their waitlists. In order to increase the success rate of housing vouchers, implementing source of income legislation (SOI) would prevent landlords from discriminating against renters using vouchers, and therefore increase voucher usage (Reina et al., 2021).

Although HCV will cost a significant amount, I believe that their potential effects to lower the housing cost-burden for families mitigates this. Furthermore, I think that HCV have data proving how effective they will be unlike the other two proposed alternatives.

Implementation

President Biden's campaign promise of making housing vouchers universal, meaning more than 8 million families who currently qualify for them would receive one, has fallen short. Some progress has been made towards funding universal housing vouchers- the Biden administration requested an additional \$5.4 billion in its discretionary funding budget that would cover 2.3 million eligible households. Furthermore, the \$1.1 billion worth of Emergency Housing Vouchers issued by HUD in June of 2021 would assist 125,000 additional households, but it's still not enough to cover the remaining 5 million families who still qualify for vouchers and can't receive them (Brey, 2021).

One way to increase support for universal housing vouchers would be to explain to lawmakers the economic benefits of housing people. According to researchers at Columbia University, universal housing vouchers would cut child-poverty by 36 percent (Tilly, 2021). Since vouchers enable families to move from higher-poverty neighborhoods to lower-poverty neighborhoods with better school systems, children's adult earnings substantially increase (*ibid*). Mental health improvements, lower rates of diabetes and obesity, as well as reduced exposure to crime was also shown in adults in these families (Acosta, 2021).

Advocates should team up with Republican Senator Todd Young, who co-sponsored the Evictions Crisis Act, along with Senator Brown, to create a campaign explaining how impactful universal housing vouchers would be to not only people who need them, but for the general public. Specifically, Senator Young could calculate the effect of housing vouchers for other states, and gain the political support of other Republic lawmakers. The National Low-Income Housing Coalition, the National Alliance to End Homelessness, and the Opportunity Starts at Home Campaign are all national organizations who supported the Eviction Crisis Act, and have hundreds of available advocacy resources and grassroots volunteers who would be great to team up with and gain momentum around this issue.

Ultimately, systemic changes will be needed to get to the stage where universal housing vouchers have a chance of getting adequate funding passed. For example, new home construction sharply diminished after the housing crash of 2008, leaving a gap in new homes over the past decade (King, 2021). It's estimated that it would take the construction of 2.1 million homes (both affordable and market rate) per year for the next 10 years to make up for this lack of housing construction (Rosen et al., 2021). In June 2021, Deputy Secretary Wally Adeyemo from the Department of Treasury released a memo addressing the inadequate supply of housing and its effect on the housing market, and endorsed government-funded supply-side help. Evidence from a study conducted in New York City found that universal housing vouchers could help address the supply-side problem by increasing the amount of affordable housing built by 33 percent due to an increase in developers' net operating incomes in subsidized projects (King, 2021). It would also help reduce the amount of local city or county tax money an affordable housing project would need (ibid).

Even if supply-side issues are resolved, the implementation of vouchers themselves would need to be addressed. PHAs distribute vouchers to eligible families which provides up to 30 percent of the family's income for rent, and are responsible for the inspection of new rental units and tenant placement. PHAs receive their voucher allotment based on the number of vouchers distributed in the past year, along with the current cost of vouchers adjusted for inflation (Couch, 2014). However, a lack of sustained funding from Congress has caused administrative and technical problems for PHAs- intermittent freezes on voucher distribution that causes sometimes decade-long waiting lists and a lack of personnel needed to keep up with inspections and tenant placement, to name a few, has led to the increasing housing-voucher disparity for households eligible (ibid).

Conclusion

Investment in public housing supply, affordability in the form of vouchers, and de-stigmatization efforts surrounding vouchers will significantly improve the state of housing for families in the United States. A permanent Emergency Rental Assistance Program that creates a federal tracking system of evictions and short-term eviction prevention would allow for a significant increase in research the harmful effects of evictions while simultaneously preventing evictions. A program like UBI would have positive benefits across the board, including reducing a household's housing-cost burden, but is unlikely due to its substantial cost.

Universal housing vouchers have been a topic of discussion for many years and should be given immediate consideration for policymakers. Their impact would help millions of secure stable, affordable homes leading to positive long-term outcomes for families and the economy. The pandemic proved just how imperative housing is for all social determinants of health. An analysis that spans across a decade on the benefits of a universal HCV program would demonstrate the program's long-term effects on housing. Pairing this program with landlord anti-discrimination laws and an increase in the affordable housing supply would increase the program's positive effects.

This program alone won't solve the deep systemic inequities low-income Americans face, but is a step in the right direction. There may be a long road ahead, but advocacy efforts are already in place and support from the highest government officials will be the crucial next step in implementing this policy. Housing is a right, and giving families the opportunity to afford their home will lessen their financial stress, giving them the opportunity to spend their time and money on other important aspects of life.

Appendix A

	Emergency Rental Assistance
Low- Income Households	10,800,000
Cost per Household	\$2,000
Administrative Cost	.125*
Secure permanent,stable housing	.42

*COVID-19 relief included 2 forms of ERA- ERA1 and ERA2, passed through the CARES Act and the American Rescue Plan, respectively. Included in the funding was an allotment for administrative fees- ERA1 allowed for 10 percent of funds to go towards administrative costs, and ERA2 allowed for 15 percent of funds to go towards administrative costs. I took the average of these costs to get 12.5 percent for this proposed alternative.

	Emergency Rental Assistance
Total program cost	\$24,300,000,000
Household with reduced cost-burden	4,536,000
Cost-effectiveness	\$5,357.14

SOURCES:

<https://nlihc.org/resource/nlihc-releases-2021-edition-gap-finding-extremely-low-income-renters-face-shortage-7>

<https://www.vtlegalaid.org/sites/default/files/eviction-report-vla-3.18.19-web.pdf>

<https://www.vtlegalaid.org/sites/default/files/eviction-report-vla-3.18.19-web.pdf>

<https://home.treasury.gov/system/files/136/era-reporting-guidance.pdf>

Appendix B

Universal Housing Vouchers	
Low- Income Households	10,800,000
Cost per Household	\$7530
Administrative Cost	0.09*
Secure permanent,stable housing	0.75

*According to HUD, roughly .3 percent of HCV funding goes towards federal administrative costs and 8.7 percent goes towards state fees for PHA administration

Universal Housing Vouchers	
Total program cost	\$88,643,160,000
Household with reduced cost-burden	8,100,000
Cost-effectiveness	\$10,943.60

SOURCES:

[HTTPS://NLIHC.ORG/RESOURCE/NLIHC-RELEASES-2021-EDITION-GAP-FINDING-EXTREMELY-LOW-INCOME-RENTERS-FACE-SHORTAGE-7](https://nlihc.org/resource/nlihc-releases-2021-edition-gap-finding-extremely-low-income-renters-face-shortage-7)
[HTTPS://WWW.URBAN.ORG/URBAN-WIRE/ITS-TIME-REINFORCE-HOUSING-SAFETY-NET-ADOPTING-UNIVERSAL-VOUCHERS-LOW-INCOME-RENTERS](https://www.urban.org/urban-wire/its-time-reinforce-housing-safety-net-adopting-universal-vouchers-low-income-renters)
[HTTPS://WWW.CBPP.ORG/RESEARCH/ROMNEYS-CHARGE-THAT-MOST-FEDERAL-LOW-INCOME-SPENDING-GOES-FOR-OVERHEAD-AND-BUREAUCRATS-IS-_FTN2](https://www.cbpp.org/research/romneys-charge-that-most-federal-low-income-spending-goes-for-overhead-and-bureaucrats-is-_ftn2)
[HTTPS://WWW.CBPP.ORG/RESEARCH/HOUSING/THE-HOUSING-CHOICE-VOUCHER-PROGRAM](https://www.cbpp.org/research/housing/the-housing-choice-voucher-program)

Appendix C

	Universal Basic Income
Low- Income Households	10,800,000
Cost per Household	\$12,000 annually
Administrative Cost	.05*
Secure permanent,stable housing	.38

*Assuming that the combined federal and state administrative costs for other low-income assistance programs range from 1 percent to 10 percent of total federal- and state-funded program spending, I took the average to get 5 percent

	Universal Basic Income
Total program cost	\$136,080,000,000
Household with reduced cost-burden	4,104,000
Cost-effectiveness	\$33,157.89

SOURCES:

[HTTPS://NLIHC.ORG/RESOURCE/NLIHC-RELEASES-2021-EDITION-GAP-FINDING-EXTREMELY-LOW-INCOME-RENTERS-FACE-SHORTAGE-7](https://nlihc.org/resource/nlihc-releases-2021-edition-gap-finding-extremely-low-income-renters-face-shortage-7)

[HTTPS://ARCHIVE.CURBED.COM/2019/11/20/20972799/UNIVERSAL-BASIC-INCOME-ANDREW-YANG-PAY-RENT](https://archive.curbed.com/2019/11/20/20972799/universal-basic-income-andrew-yang-pay-rent)

[HTTPS://WWW.CBPP.ORG/RESEARCH/ROMNEYS-CHARGE-THAT-MOST-FEDERAL-LOW-INCOME-SPENDING-GOES-FOR-OVERHEAD-AND-BUREAUCRATS-IS](https://www.cbpp.org/research/romneys-charge-that-most-federal-low-income-spending-goes-for-overhead-and-bureaucrats-is)

[HTTPS://WWW.CNBC.COM/2021/08/21/HOW-ONE-UNIVERSAL-BASIC-INCOME-EXPERIMENT-IS-HELPING-THE-HOMELESS.HTML](https://www.cnbc.com/2021/08/21/how-one-universal-basic-income-experiment-is-helping-the-homeless.html)

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