

## "How a Housing Crisis Could Make COVID-19 Even Worse"

Activists fight against evictions in New York City. Getty Images

The Aspen Institute estimates that 30 million to 40 million people in the country may be at risk for eviction in the coming months.

The looming eviction crisis is also a public health crisis due to the negative consequences that housing insecurity has on mental and physical health.

Crowded conditions in homeless shelters and people moving in with other family members could also further the spread of COVID-19.

All data and statistics are based on publicly available data at the time of publication. Some information may be out of date. Visit our coronavirus hub and follow our live updates page for the most recent information on the COVID-19 pandemic.

In the early days of the COVID-19 pandemic, the U.S. government issued an eviction moratorium on federally assisted housing and properties backed by federal mortgage programs as part of the CARES Act.

This temporary eviction moratorium provided protection to about 30 percent of renters across the country — until it expired at the end of last month.

Multiple state and local governments have also issued partial eviction moratoriums, but some of those moratoriums have expired as well.

Without quick and robust government action to protect renters, the Aspen Institute estimates 30 million to 40 million people in the country may be at risk for eviction in the coming months.

This could lead to widespread displacement and increased homelessness, with Black and Hispanic renters expected to be hit particularly hard. In the midst of a pandemic, it could also mean increased infections if people are forced to move in with other family members or go to a homeless shelter.

"The 10 million evictions in this country that we saw during the foreclosure crisis of the Great Recession is peanuts compared with the 30 million evictions we're going to see by the end of the year unless something is done to stop it," said Dr. Alexander C. Tsai, a psychiatrist at Massachusetts General Hospital in Boston who has studied the mental health effects of housing insecurity.

"Once we put out the fires, we need to address the longer-term issue of affordable housing and the historical issue of why there are so few Black homeowners," he added.

The health consequences of evictions

The looming eviction crisis is also a public health crisis due to the mental and physical strains of housing insecurity.

Researchers have linked home foreclosureTrusted Source and eviction to increased risk of mental health conditions and complications, such as anxiety, depression, substance misuse, and suicide.

“Eviction has been shown to be a traumatic experience, particularly for children,” Dr. Joshua Barocas, an infectious disease physician at Boston Medical Center and assistant professor of medicine at Boston University School of Medicine in Massachusetts, told [name removed].

“We know that childhood trauma is associated with increased risk of substance use disorders later in life,” he continued.

The financial, social, and physical strains of housing insecurity and homelessness also make it harder for people to take simple steps to stay healthy, like getting a good night’s sleep or staying on top of chronic conditions like diabetes.

#### COVID-19 in homeless shelters

After eviction or foreclosure, some people may seek refuge in homeless shelters or move into shared lodgings with family members, friends, or other renters.

Crowded conditions in shelters and other shared residences facilitate the spread of infectious diseases, including COVID-19.

“Shelters contend with the problem of overcrowding, making the 6-foot perimeter [for physical distancing] nearly impossible,” Barocas said.

“Additionally, they lack personal protective equipment for both shelter guests and staff, which places people at higher risk of transmission,” he continued.

When clinicians and researchers in Boston implemented a COVID-19 care model for people experiencing homelessness in the city, they identified a cluster of 22 people with the disease living at a single shelter.

This led investigators to test every person living at that shelter for the virus, including those with no reported symptoms. The results: 36 percent of shelter residents tested positive for an infection.

#### Compounded housing crisis

Even before COVID-19, many Americans struggled to afford housing.

According to the Joint Center for Housing Studies at Harvard University, nearly half of renter households spent more than 30 percent of their income on housing costs each month in 2018.

More than 10 million renter households spent more than 50 percent of their income on housing.

Now COVID-19-related job and wage losses are compounding the financial challenges that many renters face.

A recent U.S. Census Bureau Household pulse survey found that 18.3 percent of renter households reported being unable to pay rent on time in July.

The same survey found that about 33 percent of renter households had slight or no confidence in their ability to pay rent on time in August. Among renter households with children, that proportion increased to 43 percent.

Black and Hispanic respondents were more likely than white respondents to report a lack of confidence in their ability to pay rent. This may partly reflect the disproportionate impact that COVID-19 has had on employment rates among Black and Hispanic Americans.

#### Calls for government action

To help address the worsening housing crisis, Barocas told [name removed] that expansive action by government policymakers is needed.

“First, there needs to be an immediate extension of the eviction moratorium, which also needs to be coupled with rent relief upon its expiration,” Barocas said.

“Second, we need to provide increased funding for the temporary and permanent expansion of the shelter system,” he continued.

Barocas would also like policymakers to direct more resources toward COVID-19 testing and contact tracing among people living in shelters.

People with COVID-19 who are unhoused also need safe spaces to isolate and recover.

Tsai told Healthline that economic recovery and public health both depend on efforts to stop the spread of the new coronavirus that causes COVID-19.

“Until we control the virus, the virus will control the housing market, the labor market, the healthcare market, our schools, and pretty much everything else,” Tsai said.

Tsai also says paying people to stay home from work is a smart strategy for limiting the spread of the virus while mitigating the economic effects on community members.

The CARES Act, which expired on July 31, included an enhanced unemployment benefit, along with the limited moratorium on evictions and other economic stimulus measures.

“The enhanced unemployment benefit that recently expired was a huge benefit to Americans that was probably one of the soundest economic policies for combined eviction and COVID prevention that we could have come up with,” Tsai said.

Federal lawmakers have yet to pass a new economic relief package since the CARES Act expired.