

**Effective Policy and Social Awareness:
The Tools Against Financial Instability in America**

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INTRODUCTION

Poverty is a complex issue that involves balancing economic, political, and legal factors. It is complicated by competing social factors that divide a nation and provide little opportunity for meaningful improvement. The sheer pervasiveness of the issue is difficult to even comprehend. Consider the following: over 1 in 10 Americans lived below the poverty line¹; 1 in 3 Americans is considered to be under the near-poverty threshold, meaning their income is only up to 125% of the poverty threshold; and an estimated 11 million renters are currently behind on rent since the beginning of the COVID-19 Pandemic.²

Poverty is a compounding issue affecting Americans nationwide that requires a comprehensive intervention to assist the poor. The government must put more policies in place to address the racial gap in financial and housing stability caused by historical and current oppressions. Additionally, politicians, who are in the best position to direct and advocate for such policies, must lead a concerted effort to disseminate awareness and facilitate outreach that can help dismantle systems and eradicate barriers standing in the way of housing stability. Finally, society as a whole must do its part to break the cycle of poverty in America. This means education and destigmatizing poverty-centric policies.

Because many situations can result in financial insecurity, there are many different avenues policymakers can focus on. However, addressing the housing insecurity many impoverished households face is an ideal first step in helping people out of poverty. Without a

¹ “The Population of Poverty USA.” Poverty Facts, 2018. <https://www.povertyusa.org/facts>.

² Ivanova, Irina. “As Eviction Moratorium Expires, Here Are the States Where Renters Are Most at Risk.” CBS News. CBS Interactive, August 2, 2021. <https://www.cbsnews.com/news/eviction-moratorium-2021-expiration-renters-risk-states/>.

stable home, one is not able to spend their time, energy, and funds on improving their lives and situation in the long term. The trauma experienced by those without secure housing results in poor work performance, higher dropout rates for students, child abuse and neglect, mental and physical health issues, and difficulty obtaining basic necessities.³

Evictions, specifically, are traumatizing incidents that leave many emotional and legal marks. Evictions are simply the forced removal from not only one's home, but their schools, social networks, and communities. The emotional toll of evictions affect one's job performance and are shown to cause numerous health issues like high blood pressure, depression, and alcohol dependence.⁴ Notably, eviction can be a damning mark on one's rental record, making it harder to find new housing, especially in today's competitive market.⁵ This is significant as it pulls the impoverished deeper within the cycle of poverty. Once individuals are provided with secure housing, they can begin to focus on their education, health, employment, and supporting themselves. Therefore, before addressing other factors at play in one's financial situation, one must be provided with secure housing.

America's low-income renting population should be of special interest to policymakers and government officials. The nation's renting population is being hit the hardest from the current housing crisis, being offered fewer government breaks and experiencing more forced relocations. Individuals who spend more than 50% of their income on housing costs are considered to be severely cost-burdened. According to the U.S. Department of Housing and Urban Development (HUD), in 2017, nearly 10% of severely cost-burdened renters could not

³ Cunningham, Mary K. "Reduce Poverty by Improving Housing Stability." Urban Institute, June 27, 2016. <https://www.urban.org/urban-wire/reduce-poverty-improving-housing-stability>.

⁴ Merrefield, Clark. "Evictions: Physical, Financial and Mental Health Consequences." The Journalist's Resource. Harvard Kennedy School, March 8, 2021. <https://journalistsresource.org/economics/evictions-physical-financial-mental-health/>.

⁵ "Why Eviction Matters." Eviction Lab. Princeton University. Accessed August 11, 2021. <https://evictionlab.org/why-eviction-matters/#eviction-impact>.

pay all or part of their rent, which puts them at risk for eviction, while only 6% of severely cost-burdened homeowners had missed or late mortgage payments. Additionally, cost-burdened renters were more likely to face eviction than similarly cost-burdened homeowners were to face foreclosure. With eviction rates and rent on the rise, families are being pushed deeper and deeper into poverty. According to Princeton's Eviction Lab, between 2000 and 2016, there was roughly 1 eviction filing for every 17 rental households.⁶ The COVID-19 Pandemic has only worsened the situation. Despite the federal eviction moratorium expiring July 31, 2021, renters are still in trouble. The eviction epidemic exacerbated by COVID-19 requires effective government action. In order to do this, steps need to be taken in order to end unfair evictions and housing policy through further legislation. However, nothing can be done without the movement of the American public.

AN ANALYSIS OF THE UNDERLYING PROBLEMS

The Lack of Societal Understanding Surrounding Poverty In America

Americans have conflicting views about poverty and government assistance. A majority of Americans agree that something must be done to address poverty. However, there is little public consensus of what change must be enacted. A 2017 survey found that most Americans believe that housing their citizens should be a top priority for the government and that the government does not spend enough on assisting the poor. However, a majority also believe that the American government should not spend more on welfare.⁷ A similar discrepancy is found in a 2015 survey, which found that 42% of Americans believe that "poor people today have it easy because they can get government benefits without doing anything in return," while 48% believe

⁶ "National Estimates: Eviction in America." Eviction Lab. Princeton University, May 11, 2018. <https://evictionlab.org/national-estimates/>.

⁷ Howard, Christopher. "What Americans Think about Poverty and How to Reduce It." Scholars Strategy Network, March 21, 2018. <https://scholars.org/contribution/what-americans-think-about-poverty-and-how-reduce-it>.

the opposite.⁸ The same study found that 47% of Americans believe that “our country has made the changes needed to give blacks equal rights with whites,” and 52% believe that discrimination is only a minor/non-existent reason that “black people in our country may have a harder time getting ahead than whites.”³ Until there is a more widespread understanding of the problems facing America as a nation, there cannot be any solution.

The belief that the impoverished “have it easy” because of government assistance is, in part, due to the psychological concept of fundamental attribution error. Fundamental attribution error is the tendency for people to emphasize how circumstance and chance affect one’s behavior while underemphasizing the role of circumstance and chance in other people’s behavior⁹. Adding to this, older generations have typically experienced reliable income and class mobility that are not the reality anymore. The percent of offspring who make more than their parents has been steadily decreasing since the 1940s, with wealth distribution becoming more and more disproportionate.¹⁰ An understanding of the changing economic atmosphere is necessary for building policies suited for it.

Inherent biases and lack of awareness also extend to misinterpreting the impact discrimination and systemic racism play in today’s America. Considering generational wealth alone, Black communities have not been allotted the resources and freedoms to accumulate wealth that can be passed on to their offspring due to incarceration, segregation¹¹, and

⁸ “Perceptions of People Living in Poverty and Racial Attitudes.” The Opportunity Agenda, 2016. <https://www.opportunityagenda.org/explore/resources-publications/window-opportunity-ii/poverty-racial-attitudes>.

⁹ Szalavitz, Maia. “Why Do We Think Poor People Are Poor Because of Their Own Bad Choices?” The Guardian. Guardian News and Media, July 5, 2017.

<https://www.theguardian.com/us-news/2017/jul/05/us-inequality-poor-people-bad-choices-wealthy-bias>.

¹⁰ Chetty, Raj, David Grusky, Maximilian Hell, Nathaniel Hendren, Robert Manduca, and Jimmy Narang. “The Fading American DREAM: Trends in Absolute Income Mobility since 1940.” NBER. National Bureau of Economic Research, December 12, 2016. <https://www.nber.org/papers/w22910>.

¹¹ Booker, Meredith. “The Crippling Effect of Incarceration on Wealth.” Prison Policy Initiative, April 26, 2016. <https://www.prisonpolicy.org/blog/2016/04/26/wealth/>; Semuels, Alana. “How Segregation Contributes to the Racial Wealth Gap.” Time. Time, June 19, 2020. <https://time.com/5855900/segregation-wealth-gap/>.

oppression. Understanding how racial inequality is systemically ingrained in American history and society is integral to supporting Black and People of Color (POC) communities. Before a problem can be addressed, it must be understood.

The Underlying Causes of Eviction

The complicated process of eviction is another element of the poverty cycle that the general public is not cognizantly aware of. It is not until we understand (and strive to correct) the practical shortcomings of our legal eviction process can we act to correct them and create a more fair policing of our national housing market.

Incomplete Documentation

Eviction documentation is a major hurdle when it comes to addressing poverty and the housing crisis. Documentation from court records and government statistics is incomplete and lacking. This is a tremendous issue for policymakers who are often disconnected from the true nature of eviction. Having accurate data helps government officials, policymakers, and the public find the roots of big issues and form more effective plans. Basing decisions on accurate data is an integral step to solving any other nuanced issue such as housing insecurity.

Informal evictions are the largest oversight of eviction records. Formal evictions begin with a filed lawsuit and an eviction notice; then decided in landlord-tenant court. Informal evictions are often done without formal notice or government mediation, perhaps through text, email, or conversation.¹² Informal evictions remove due process and from the eviction process altogether. According to a research project spearheaded by sociologist Matthew Desmond and the University of Wisconsin, only 24% of forced moves in Milwaukee were because of formal

¹² “Informal Evictions on the Rise during the Pandemic, with People of Color at Most Risk.” Population Health. University of Washington, June 15, 2021. <https://www.washington.edu/populationhealth/2021/06/15/informal-evictions-on-the-rise-during-the-pandemic-with-people-of-color-at-most-risk/>.

evictions. Meanwhile, 48% of forced moves in Milwaukee were due to informal evictions.¹³ Additionally, informal evictions are on the rise due to the eviction moratorium, leaving renters feeling powerless, confused, and frightened.¹⁴ Additionally, a study from the Tenants Union of Washington State has found that POC are most at risk to these illegal evictions.¹⁴

Collecting accurate data on evictions can be difficult due to incomplete documentation, legal privacy laws, and illegal/unofficial agreements. Still, research projects like Matthew Desmond's MARS (Milwaukee Area Renters Study) and Princeton's Eviction Lab give insight on successful data collection strategies. It has been found that talking directly to people impacted by evictions and housing policies¹⁵ are key to acquiring the proper data. In an attempt to collect more reliable data, cities like Syracuse, Newark, and Richmond are using research teams from local universities to use similar research methods to solve the same issue. By studying eviction at its core, we can continue to extract useful information to help support impoverished families.

Lack of Legal Representation in Landlord-Tenant Court

Lack of uniform national housing laws and the inability to obtain legal representation are two major obstacles which prevent renters from protecting their rights via the legal system. consistency and representation. Research in Los Angeles found that 48% of low-income renters are not fully aware of their rights as a tenant. Reading through and understanding statutes and case law takes time that many simply do not have. Nine in ten tenants who appear in court for eviction cases go without a lawyer, while nine in ten landlords appear with representation.

¹³Andrew flowers. "How We Undercounted Evictions by Asking the Wrong Questions." *FiveThirtyEight*, *FiveThirtyEight*, 15 Sept. 2016, fivethirtyeight.com/features/how-we-undercounted-evictions-by-asking-the-wrong-questions/.

¹⁴ Penzenstadler, Nick, and Josh Salman. "Landlords Skirt COVID-19 Eviction Bans, Using Intimidation and Tricks to Boot Tenants." *USA Today*, Gannett Satellite Information Network, 26 Jan. 2021, www.usatoday.com/story/news/investigations/2020/11/20/landlords-use-intimidation-tricks-push-renters-out-amid-pandemic/6284752002/.

¹⁵ Andrew Flowers. "How We Undercounted Evictions by Asking the Wrong Questions." *FiveThirtyEight*, *FiveThirtyEight*, 15 Sept. 2016, fivethirtyeight.com/features/how-we-undercounted-evictions-by-asking-the-wrong-questions/.

In America, only criminal defendants are granted the right to counsel under the Sixth Amendment. This right is not extended to defendants in landlord-tenant court, where the stakes can be just as high.¹⁶ Guaranteeing legal representation for tenants in eviction cases can turn the eviction narrative of America's low-income citizens around. In 2019, Newark set up a citywide Office of Tenant Legal Services. Within four months, 140 new cases were taken on and around 350 tenants were protected against eviction.¹⁷ Therefore, it seems that providing renters with adequate legal counsel and guidance would be an effective way to protect them, allow them assert their rights, and help reduce the negative effects that eviction has on those attempting to break the cycle of poverty.

The Race Gap in Wealth and Eviction

Procedural elements are not the only issues present when it comes to evictions. The racial biases in eviction rates are striking. Between March 15 and December 31, 2020, Black renters only made up 22.8% of renters tracked by Princeton's Eviction Lab but were subjected to 35.2% of eviction filings.¹⁸ This statistic aligns with precedent. Black renters experience the highest rates of eviction filings and judgments nationwide, and "nearly one in four black renters [live] in a county in which the black eviction rate was more than double the white eviction rate."¹⁹

¹⁶ Rooney, Heidi Schultheis and Caitlin. "A Right to Counsel Is a Right to a Fighting Chance." Center for American Progress, October 2, 2019.

<https://www.americanprogress.org/issues/poverty/reports/2019/10/02/475263/right-counsel-right-fighting-chance/>.

¹⁷ Bloomberg Cities. "Empowering Renters to Resist Eviction." Medium, November 6, 2019.

<https://bloombergcities.medium.com/empowering-renters-to-resist-eviction-45a8a8ea0bca>.

¹⁸ Eviction Lab. "U.S. Eviction Filing Patterns in 2020." Eviction Lab, April 27, 2021.

<https://evictionlab.org/us-eviction-filing-patterns-2020/>.

¹⁹ Eviction Lab. "Racial and Gender Disparities among EVICTED AMERICANS." Eviction Lab, April 27, 2021.

<https://evictionlab.org/demographics-of-eviction/>.

In terms of housing affordability, 29% of Black households and 26% of Hispanic households are considered severely cost-burdened.²⁰ Additionally, research on the racial differences in rent for comparable housing found that, on average, Black households pay more for similar housing in similar neighborhoods than white households across the board.²¹

Policies should be enacted to address both of these issues. Since Black and Hispanic individuals make up a disproportionate amount of low-income and HUD-subsidized households,²² creating more affordable housing and accessible avenues to homeownership is a solution for helping minorities out of poverty. However, to close the race gap in wealth and housing, more tailored approaches are necessary. Targeting discriminatory policies and practices that give Black families subprime loans and risky refinances are integral to increasing wealth in Black communities.²³ Preventing segregation means actively desegregating communities. Desegregation includes creating mixed-income communities by reforming zoning policies, providing mortgage assistance for Black households to buy houses in areas of high opportunity, and ending protection for systems that prevent Black families from buying in predominantly white areas.²⁴ We must remember that “equality” and “equity” are not the same thing, and if we are looking to assist the impoverished members of our society, we must look to proactively elevate those who have been discriminated against because of racist policies and practices.

²⁰ Wedeen, Sophia. “Black and Hispanic Renters Face Greatest Threat of Eviction in Pandemic.” Black and Hispanic Renters Face Greatest Threat of Eviction in Pandemic | Joint Center for Housing Studies, January 11, 2021. <https://www.jchs.harvard.edu/blog/black-and-hispanic-renters-face-greatest-threat-eviction-pandemic>.

²¹ Early, Dirk W., Paul E. Carrillo, and Edgar O. Olsen. “Racial Rent Differences in U.S. Housing Markets.” SSRN, July 13, 2018. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3200655.

²² Bolton, Megan, and Elina Bravve. “Housing Spotlight.” National Low Income Housing Coalition, November 2018. <https://nlihc.org/sites/default/files/HousingSpotlight2-2.pdf>.

²³ “Reducing the Racial Homeownership Gap.” Urban Institute, December 6, 2020. <https://www.urban.org/policy-centers/housing-finance-policy-center/projects/reducing-racial-homeownership-gap>.

²⁴ Quick, Kimberly, and Richard D Kahlenberg. “Attacking the Black–White Opportunity Gap That Comes from Residential Segregation.” The Century Foundation, June 25, 2019. <https://tcf.org/content/report/attacking-black-white-opportunity-gap-comes-residential-segregation/?session=1>.

A PROPOSAL OF POTENTIAL SOLUTIONS

Eviction Prevention Methods

Besides fixing the existing eviction process (and subsequently, America's housing situation), there are also many policies that could be put in place to actually prevent needless evictions in the first place. To do this, we must address the issues that exist within many current landlord-tenant statutes.

The Instatement of Just Cause Policies

While most evictions occur because renters have not paid their rent, there are numerous other causes for eviction. In fact, in most American towns and cities, landlords can evict renters for reasons out of the tenant's control, dubbed "no-fault" evictions.²⁵ These evictions may occur because the property is being demolished or needs to be used for personal use or permanent staff housing.²⁶ However, the utilization of these no-fault evictions, especially in an increasingly competitive housing market²⁷, where rents are rising constantly,²⁸ cause undue burden on the tenant. Renters who would otherwise be able to keep afloat in their permanent residence fear that they will not be able to find affordable housing after eviction. To curb this practice, the implementation of "just cause" policies ensure that landlords can only legally evict tenants for breaking their lease, thus creating a more level playing field when it comes to the landlord tenant

²⁵ Eviction Lab. "Why Eviction Matters." Eviction Lab. Accessed August 13, 2021. <https://evictionlab.org/why-eviction-matters/#why-do-people-get-evicted>.

²⁶ Mrochko, Terry. "No-Fault Eviction – How It Works?" Palm Coast Property Management, Palm Coast Property Managers, May 21, 2020. <https://www.386rent.com/blog/no-fault-eviction--how-it-works>.

²⁷ White, Alexandra. "Average Rent Will Rise By 2.8% This Year." The Real Deal New York, July 12, 2021. <https://therealdeal.com/2021/07/08/why-rent-will-rise-by-2-8-this-year/>.

²⁸ Winck, Ben. "Your Rents Are Going to Keep Going Up." Business Insider. Business Insider, July 7, 2021. <https://www.businessinsider.com/rent-inflation-housing-market-real-estate-shelter-price-growth-outlook-2021-7#:~:text=The%20median%20apartment%20rent%20in,of%202%25%20to%203%25>.

dynamic. Some forms of “just cause” policies have been implemented and deemed successful in cities like San Francisco, Seattle, Chicago, NYC, and states like New Jersey, California, and New Hampshire.²⁹

The End of Nuisance Ordinances

Legislature and policymakers must also review ordinances that have led to unintended consequences. Nuisance ordinances label a property as a nuisance based on the number of calls for police services to that property. Tenants can be evicted for inciting a nuisance ordinance. For landlords, ordinances mean penalties like fines, revoked permits, or even condemnation of property. Because of this, violations of the ordinances often mean eviction for the tenant. In towns and cities that enact ordinances, individuals can be evicted for domestic violence, stalking, and harassment - whether a perpetrator or victim - excessive noise, property damage, disorderly conduct, or calling the police for any reason.³⁰

Nuisance penalties, and following evictions, punish landlords for providing housing for vulnerable individuals. They also punish victims and bystanders for calling the police for issues that require emergency assistance, encouraging silence. Domestic violence is the largest issue deemed as a ‘nuisance’ by officials.³¹ As found by Harvard sociology professor Matthew Demond, when landlords receive a nuisance citation for domestic violence, the caller is faced

²⁹ LaMance, Ken, and Jose Rivera, eds. “Just Cause Eviction Lawyers.” LegalMatch Law Library. LegalMatch, July 25, 2018. <https://www.legalmatch.com/law-library/article/just-cause-eviction-lawyers.html>.

³⁰ “Local Laws That Punish Tenants and Landlords For Calls to the Police or Criminal Activity Occurring at the Property.” Local Laws That Punish Tenants and Landlords For Calls to the Police or Criminal Activity Occurring at the Property | American Civil Liberties Union. Accessed August 13, 2021. <https://action.aclu.org/legal-intake/nuisancesurvey>.

³¹ Wallin, Michaela, and Sandra Park. “Hard Evidence on Why Domestic Violence Victims May Think Twice about Calling 911.” American Civil Liberties Union. American Civil Liberties Union, June 12, 2015. <https://www.aclu.org/blog/womens-rights/violence-against-women/hard-evidence-why-domestic-violence-victims-may-think?redirect=blog%2F%2Fspeak-freely%2Fhard-evidence-why-domestic-violence-victims-may-think-twice-about-calling-911>.

with eviction or eviction threats 83% of the time.³² Additionally, data has shown that citations occur more frequently in more impoverished neighborhoods and neighborhoods with a higher POC demographic.³³

To combat the multitude of negative effects that result from the enforcement of these ordinances, some states, like New York,²⁷ Minnesota, and Pennsylvania³⁴ have put policies in place that prevent evictions (and, in some cases, landlord penalties) based on nuisance citations. Some other recommendations for policymakers are 1) ensuring that situations that warrant police intervention do not count towards citations, 2) preventing the closure of entire buildings due to nuisance ordinance enforcement, 3) setting up sufficient systems to allow tenants to fight against ordinance enforcement and apply for an abatement.³⁵

Affordable Housing

While addressing the disparities present in the landlord-tenant relationship would have a positive effect on the fight against poverty in America, a more substantial and meaningful step towards decreasing financial instability in America is providing everyone with the ability to acquire affordable housing, which is not currently the societal norm. Beginning in the 1970s, the amount of affordable housing has dropped rapidly, while wages remain stagnant.³⁶ Now, only 35

³² Park, Sandra. "With Nuisance Laws, Has 'Serve and Protect' Turned Into 'Silence and Evict'?" American Civil Liberties Union. American Civil Liberties Union, September 9, 2016. <https://www.aclu.org/blog/womens-rights/violence-against-women/nuisance-laws-has-serve-and-protect-turned-silence-and>.

³³ "New York Passes a Bill to Ensure No One Loses Their Home for Calling the Police." American Civil Liberties Union, November 9, 2020. <https://www.aclu.org/blog/womens-rights/violence-against-women/new-york-passes-bill-ensure-no-one-loses-their-home/>.

³⁴ Social Science Research Council. Rep. *Silenced: How Nuisance Ordinance Punish Crime Victims in New York*. American Civil Liberties Union, June 2015. https://www.aclu.org/sites/default/files/field_document/equ15-report-nuisanceord-rel3.pdf.

³⁵ https://www.nyclu.org/sites/default/files/field_documents/nyclu_nuisancereport_20180809.pdf

³⁶ Brennan, Maya. "Five Strategies to ADDRESS America's Eviction Crisis." Urban Institute, April 10, 2018. <https://www.urban.org/urban-wire/five-strategies-address-americas-eviction-crisis>.

affordable rental properties are available for every 100 extremely low-income households³⁷. Because of this lack of affordable housing, those living in poverty continually lack all the other essential elements that could help them break this cycle. Poverty is a compounding condition that worsens as it overflows through generations. The lack of affordable housing can serve as both a cause and effect of poverty because without a stable home, everything falls apart and minor problems become exacerbated. Many individuals who are displaced often resort to using alcohol and narcotics just to cope with the dangers that come with being homeless. Therefore, to curb the lasting impact of housing instability, several housing programs must be in place and widely accessible, to elevate the impoverished. An example of this can be shown in the creation of the SUPPORT for Patients and Communities Act which works to initiate affordable housing options to help those who struggle with substance abuse³⁸. Regardless of how the stresses of housing instability manifest themselves, the important thing to remember is that we can solve them by assuring everyone has an adequate place to live.

Permanent Supportive Housing

One method that has been used to address the affordable housing crisis includes the institution of Permanent Supportive Housing (PSH) programs. PSH projects work to provide stable housing to chronically homeless and disabled families through subsidization and voluntary

³⁷ New York Civil Liberties Union. Rep. *More Than A Nuisance: The Outsized Consequences of New York's Nuisance Ordinances*, August 2018.

https://www.nyclu.org/sites/default/files/field_documents/nyclu_nuisancereport_20180809.pdf.

³⁸ "Meeting the Housing Needs of People with Substance Use Disorders." Center on Budget and Policy Priorities, May 1, 2019.

<https://www.cbpp.org/research/housing/meeting-the-housing-needs-of-people-with-substance-use-disorders>.

support services.³⁹ According to Gretchen Locke, co-principal investigator on the Section 811 Project Rental Assistance Program, PSH has been effective in dismantling barriers for people who are disadvantaged in the housing system, while allowing them to live productively in their respective communities. Additionally, the accessibility of PSH programs is emphasized through their low entry barriers which are especially important for communities who are disproportionately impacted by incarceration and eviction. As supported by sociologist Matthew Desmond in his book *Eviction*, “Because black men were disproportionately incarcerated and black women disproportionately evicted, uniformly denying housing to applicants with recent criminal or eviction records still had an incommensurate impact on African Americans.”

Other than providing affordable housing, PSH programs also work to provide a plethora of individualized voluntary services that focus on addressing mental health issues, substance addiction, independent living skills, employment, etc. to successfully integrate tenants into communities. Based on evaluations by the National Academies Press, PSH along with its services have been successful in furthering housing retention and increasing the health of vulnerable tenants⁴⁰. However, due to the inability to bring PSH projects to scale, these achievements seem minuscule as a large part of the vulnerable population continues to receive no federal assistance. As stated by the National Academies Press, “Only one in four households eligible for federal housing assistance receives that assistance.”⁴¹ Because of conflicting

³⁹ “Permanent Supportive Housing.” Center for Evidencebased Solutions to Homelessness. Accessed August 24, 2021. <http://www.evidenceonhomelessness.com/topic/permanent-supportive-housing/>.

⁴⁰ “Read ‘Permanent Supportive Housing: Evaluating the Evidence for Improving Health Outcomes among People Experiencing Chronic Homelessness’ at NAP.edu.” National Academies Press: OpenBook. Accessed August 24, 2021. <https://www.nap.edu/read/25133/chapter/9>.

⁴¹ “Read ‘Permanent Supportive Housing: Evaluating the Evidence for Improving Health Outcomes among People Experiencing Chronic Homelessness’ at NAP.edu.” National Academies Press: OpenBook. Accessed August 24, 2021. <https://www.nap.edu/read/25133/chapter/9>.

regulations, lack of funding, and public ignorance, the likelihood of increasing PSH accessibility is low while an abundant amount of individuals continue to sink below the poverty line.

Rapid re-housing

Unlike PSH programs, the focal point of Rapid Re-Housing (RRH) is to limit the amount of time an individual spends homeless. Created through the Homelessness Prevention and Rapid Re-Housing Program, RRH models are an effective approach to reduce homelessness in a variety of households. RRH acts to quickly connect vulnerable families or individuals to permanent housing units through financial assistance and individualized services⁴². Instead of targeting the chronically homeless, RRH is short term and requires no pre-existing conditions to be eligible for housing, consequently helping families and individuals leave emergency homeless shelters and move into stable housing units. An important aspect that contributes to the effectiveness of RRH, is its housing-first approach, which focuses on providing homes first, before supplying additional programs needed to maintain permanent housing.

Even though RRH has been mostly successful in its attempt to lower the housing barriers that plague marginalized communities, it remains largely unused as a form of housing assistance among low-income families. According to a research report by the Urban Institute, only 8% of all beds donated to homeless families were committed to RRH efforts⁴³. This is also coupled with a lack of research to solidify the effectiveness of RRH programs, while still evaluating the rates of return to the homeless system. Due to temporary conditions of RRH, it does not necessarily

⁴² <https://files.hudexchange.info/resources/documents/Rapid-Re-Housing-Brief.pdf>

⁴³

<https://www.urban.org/sites/default/files/publication/54201/2000265-Rapid-Re-housing-What-the-Research-Says.pdf>

address food and job insecurity which is known as a struggle point for a majority of impoverished families.

Public Housing Options

Public housing, one of the most known affordable housing mechanisms for low-income families and individuals, is an approach used to directly rent to low-income and disabled tenants at subsidized prices⁴⁴. Housing is managed by local housing agencies, which are funded by the U.S Department of Housing and Urban Development. Local housing agencies utilize income limits (the amount of income a household can earn to qualify for federal assistance) to determine eligibility⁴⁵. Public housing can be seen as a direct solution to the lack of affordable housing as rent-burdened families are provided with more affordable options. “Approximately 1.2 million low-income families benefit from public housing projects,” (Desmond, pg. 302).

Yet, public housing has also had a derogatory impact, especially on communities of color. Instead of providing stability and security, public housing has become synonymous with violence, crime, and most notably: concentrated poverty. This stigma was influenced by decades of racial segregation in the post-war, public housing projects⁴⁶. Combined with a lack of funding, gentrification, and systemic racism, people of color were forced into poverty-ridden areas which fostered transgressions and poor living conditions. Currently, as the government works to destroy

⁴⁴ “Housing.” National Alliance to End Homelessness, January 27, 2020. <https://endhomelessness.org/homelessness-in-america/what-causes-homelessness/housing/>.

⁴⁵ “HUD’s Public Housing Program: HUD.gov / U.S. Department of Housing and Urban Development (HUD).” HUD’s Public Housing Program | HUD.gov / U.S. Department of Housing and Urban Development (HUD). Accessed August 24, 2021. https://www.hud.gov/topics/rental_assistance/phprog.

⁴⁶ Pages, The Society. “The Problems with Public Housing - There’s Research on That.” Theres Research on That The Problems with Public Housing Comments. Accessed August 24, 2021. <https://thesocietypages.org/trot/2017/03/01/the-problems-with-public-housing/>.

the legacy of failed housing experiments (Robert Taylor Homes, Pruitt-Igoe Towers, and McDaniel-Glen Homes) it is also essential to preserve affordable housing units as, according to the HUD Office of Policy and Development, it is “critical to help low-income families meet basic needs.”⁴⁷

Housing Vouchers

The housing choice voucher program, commonly referred to as Section 8, is the largest federally backed housing subsidy for low-income and disabled families. It serves to provide safe and sanitary housing assistance to families within the private market.⁴⁸ Similar to public housing, vouchers are granted through local public housing agencies (to eligible families), which are funded by the U.S Department of Housing and Urban Development. Eligibility is then determined as a function of a family or individual’s income in their county, tenants are only required to pay 30% of their income while the rest is federally paid⁴⁹.

The institution of housing vouchers was meant to serve as a solution to the defunded and failed public housing experiments prior. Nevertheless, housing vouchers were supported and lobbied to protect real-estate interests, and with the hope of encouraging racial integration (Desmond, pg. 149). Although voucher programs serve approximately 2.1 million households in the United States, there are several shortcomings to this type of housing subsidy. One of which

⁴⁷ “Models for Affordable HOUSING Preservation: Hud User.” Models for Affordable Housing Preservation | HUD USER. Accessed August 24, 2021.
<https://www.huduser.gov/portal/periodicals/em/summer13/highlight3.html>.

⁴⁸ “Housing Choice Voucher PROGRAM Section 8: HUD.gov / U.S. Department of Housing and Urban Development (HUD).” Housing Choice Voucher Program Section 8 | HUD.gov / U.S. Department of Housing and Urban Development (HUD). Accessed August 24, 2021.
https://www.hud.gov/topics/housing_choice_voucher_program_section_8.

⁴⁹ Walls, Invisible. “What You Need to Know about How Section 8 Really Works.” ProPublica. Accessed August 24, 2021.
<https://www.propublica.org/article/what-you-need-to-know-about-how-section-8-really-works>.

includes the prevalence of tenant discrimination by landlords through vouchers. Landlords often refuse to rent to voucher holding tenants in more affluent neighborhoods in an attempt to prevent driving away market-rate tenants⁵⁰. Meanwhile, landlords with property in low-income properties have been known to place voucher holders in low-income areas, further trapping renters in poverty-ridden, unsanitary areas. On the other hand, to benefit from voucher programs, it is not uncommon for landlords to exploit these programs by overcharging voucher holders, exhausting taxpayer money. Based on a study in Milwaukee, “Overcharging voucher holders cost taxpayers an additional \$3.6 million each year in Milwaukee alone—the equivalent of supplying 588 more needy families with housing assistance” (Desmond, pg. 149). These findings not only support the decreasing trend of the number of landlords that rent to voucher holders but the adverse impact of Section 8 vouchers on the economy.

The Acute Need for Affordable Housing Options in Today's America

Each housing option discussed has provided a form of assistance to burdened families and individuals. However, the limitations are apparent, and amid a pandemic, the impact could not be any more severe. In a study done by the Harvard Housing project, it is shown that home prices have risen 13.2% in just March of 2020 (Harvard 2021). Due to a lack of efficiency in housing programs and a rise in prices, it makes it even harder for families to secure a stable home while also battling with financial uncertainty due to the unpredictability of the COVID-19 pandemic. The first step towards providing families with adequate housing is building public

⁵⁰ Semuels, Alana. “America’s Shame: How U.S. Housing Policy Is Failing the COUNTRY’S POOR.” The Atlantic. Atlantic Media Company, July 13, 2015. <https://www.theatlantic.com/business/archive/2015/06/section-8-is-failing/396650/>.

awareness around this issue to topple negative systemic housing practices, create effective legislation, and finally begin to elevate the vulnerable, low-income class.

The Need For Societal Change

While it is true that addressing legal impediments and creating economic conditions will improve the plight of those who struggle to achieve financial stability in America, we can not accomplish these goals without a societal awakening. The achievement of lasting change within the eviction process and dismantlement of systems standing in the way of housing stability in communities, especially in ones where historical marginalized groups are disproportionately affected, will require a social movement striving to break barriers standing in the way of housing stability and negative societal norms rooted in ignorance.

Understanding Society's Hesitancy to Take Action

The mobilization of local citizens in opposition to homeless people and services still exists today. The colloquial term for opposition against affordable housing action is “not in my backyard,” or “NIMBY” for short. This “not in my backyard” ideology has resulted from prejudice, bigotry, misguided understanding, and mere ignorance. A public awareness about the systematic roadblocks that impoverished individuals face and forces working against them is a necessary consideration in any policy meant to combat poverty.

Using Social Awareness to Bring About Societal Change

This understanding must also prioritize reforming the public understanding of the roles race and discrimination play in present-day America. Prejudice can often be based on ignorance or misunderstanding of how the past affects the future. Dismantling harmful legislation, zoning

and real estate practices, predatory loans, and other systems that exploit Black and Brown communities is contingent on changing the society that allows these systems to survive. Explaining how attacks targeted towards Black and other minority groups in the past affect communities today will inspire social movements to bring about legislative and economic change.

Throughout history, legislative change has not been effectively implemented without political mobilization or challenges to the status quo. Furthermore, political mobilization in the form of petitions, peaceful protests, and civil disobedience requires a certain shift in vision. Societal notions based on the idea that eviction stems from individual failure fail to take situational factors and forces working against tenants into consideration. Advocacy can be an avenue for political mobilization by creating a social movement; without it, the system cannot be fundamentally reformed, as the barriers that impede progress such as mental illness, drug addiction, crime, and domestic violence will remain. Additionally, tenants' acceptance of their circumstances feed the cycle of poverty by conforming to its inner workings, and flaws are fixed in such a way that impedes progress in many low-income communities.

How Societal Change Can Prevent Learned Helplessness

Merely identifying injustice is not enough, but breaking the glass ceiling, profoundly upsetting the status quo, and mass resistance against harmful societal norms and notions will make a real impact. For instance, as mentioned and conveyed in Matthew Desmond's book *Evicted*, the trailer park residents of Milwaukee were victimized by learned helplessness.⁵¹

Learned helplessness is a condition in which a person develops a sense of acceptance of his or

⁵¹ "Learned Helplessness." Psychology Today. Sussex Publishers. Accessed August 24, 2021. <https://www.psychologytoday.com/us/basics/learned-helplessness>.

her powerlessness arising from a persistent failure to succeed or traumatic event, for example, propelling the individual to stop attempting to escape or avoid the aversive stimulus, even when he or she has the ability to do so. As demonstrated in an experiment by Martin Seligman, even when opportunities for escape are presented, learned helplessness prevents action from being taken. As a result, while an escape from the grip of poverty and eviction may exist for tenants in some situations, the cyclical and blinding nature of poverty can make them subject to accepting their fate due to the belief that their circumstances are out of their control, which in some cases, they are as a result of policies that essentially promote poor financial decision-making.

Tenants suffering from drug addiction would be especially susceptible to learned helplessness, as “federal policies also allow housing agencies to prohibit people who have histories of past drug use or are considered at risk of engaging in illegal drug use from receiving assistance.⁵²” As a result, “while anyone who needs affordable housing assistance faces long waiting lists due to scarce resources and challenges finding available homes that meet the family’s needs, low-income people with SUDs face additional barriers to affordable housing.”⁵³ These policies can unfairly deny access to housing, which causes homelessness and other poor societal outcomes that enable the cycle of poverty to perpetuate. Furthermore, mass conformity to this flawed system pulls tenants and their families further into the cycle of poverty in low-income communities, while promoting ignorant societal notions that impede progress.

⁵² “Meeting the Housing Needs of People with Substance Use Disorders.” Center on Budget and Policy Priorities, May 1, 2019. <https://www.cbpp.org/research/housing/meeting-the-housing-needs-of-people-with-substance-use-disorders>.

⁵³ “Meeting the Housing Needs of People with Substance Use Disorders.” Center on Budget and Policy Priorities, May 1, 2019. <https://www.cbpp.org/research/housing/meeting-the-housing-needs-of-people-with-substance-use-disorders>.

Ultimately, ensuring that education about the importance of adequate housing, the eviction process and financial security are built into the public education system will elevate the voices of tenants, which can fuel action in the face of the unjust system. As a result, increased education and awareness of inequitable housing policies and the eviction process will stimulate policy reform through the nationalization of the housing crisis. Additionally, higher amounts of decent, affordable housing would positively impact child development in families on the brink of eviction, which could help dismantle the cycle of mental illness among those on the brink of eviction by increasing educational opportunities, which can pull children of families on the brink of eviction out of the cycle of poverty. This may lead to a reduction of the younger generation's susceptibility to increased drug addiction or crime.

Conclusion

Resisting societal notions based on ignorance through increased public education of financial security, poverty, and the eviction process is one of the keys that can unlock changes to the system, sending a ripple effect to other areas such as government and community support to affect fundamental change, setting legal change into motion, as the more awareness that is dispersed, the more people who may be willing and inspired to express support for fighting systemic issues underlying the issue of homelessness, creating a movement will the potential for prompting governmental action on a national level. Ultimately, education is one of the first steps in achieving fundamental changes to the eviction process that disproportionately impacts women, children, and historically marginalized groups by dismantling societal norms and notions rooted in ignorance, sending a ripple effect that can stimulate legislative and economic change.

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