Pandemic Housing: The Role of Landlords, Social Networks, and Social Policy in Mitigating Housing Insecurity During the COVID-19 Pandemic

MAX BESBRIS, SADIE DEMPSEY, BRIAN MCCABE, AND EVA ROSEN

This article uses a subsample of low-income American Voices Project respondents who rent their homes to examine how households coped with housing insecurity at the onset of the COVID-19 pandemic. First, some renters reported more housing stability because of the expansion of existing programs. However, access to and distribution of these resources was uneven. Second, renters continued to rely on social ties to secure housing but the interpersonal and financial issues that often arise with such arrangements remained during the pandemic. Third, the pandemic provided some renters with reason to request and receive flexibility in payment plans on existing leases, though landlord largess was far from universal. Our findings reveal the limitations of temporary policy responses that are administered in uneven ways, require eligible individuals to seek out and enroll in novel benefit programs, and do not intervene directly in markets to increase supply or control prices.

Keywords: housing insecurity, social safety net, COVID-19, American Voices Project, qualitative data analysis, housing market

Housing insecurity is an all-too-common experience in the lives of poor renters. Sociologists have studied multiple aspects of this experience, including the challenges of securing, quality affordable housing that meets basic household needs, difficulty paying the monthly rent, and the consequences of unstable housing (for a review, see DeLuca and Rosen 2022). Housing insecurity is associated with a range of negative outcomes. For example, studies have shown that eviction and housing unaffordability lead to downward mobility and adverse health outcomes (Desmond 2016; Desmond and Kimbro 2015; Desmond and Shollenberger 2015; Pollack, Griffin, and Lynch 2010) and unexpected and frequent moves are correlated with children's poorer performance in school (for a review, see Garboden, Leventhal, and Newman 2017). Although poverty is a clear antecedent of housing insecurity, it is not

Max Besbris is associate professor of sociology at the University of Wisconsin, Madison, United States. **Sadie Dempsey** is a PhD candidate in sociology at the University of Wisconsin, Madison, United States. **Brian McCabe** is Provost's Distinguished Associate Professor of Sociology at Georgetown University, United States. **Eva Rosen** is associate professor at the McCourt School of Public Policy at Georgetown University, United States.

 Besbris, Max, Sadie Dempsey, Brian McCabe, and Eva Rosen. 2024. "Pandemic Housing: The Role of Landlords, Social Networks, and Social Policy in Mitigating Housing Insecurity During the COVID-19 Pandemic." *RSF: The Russell Sage Foundation Journal of the Social Sciences* 10(4): 207–24. https://doi.org/10.7758/RSF.2024.10.4.10. Direct correspondence to Max Besbris, at besbris@wisc.edu, 1180 Observatory Drive, Madison, WI 53706, United States.

the only cause, and the causal arrow may point in both directions (Desmond 2012). Housing insecurity has moved to the fore of urban scholarship, particularly in the wake of the foreclosure crisis, but more descriptive research is needed on the related social processes in which housing insecurity is embedded (see Besbris and Khan 2017).

In this article, we use a novel, large-scale qualitative dataset, the American Voices Project (AVP), to examine experiences of housing insecurity at the onset of the COVID-19 pandemic. The public health crisis and its concomitant relief programs provide a unique window for researchers studying housing insecurity. The pandemic dramatically altered daily economic life for many Americans; at the same time, the government responded with unprecedented forms of assistance. Drawing on data from the AVP, we explore how the pandemic shaped the experience of housing insecurity, the strategies families used to navigate that insecurity, and how various state and federal support programs made a difference for those lucky enough to receive aid. This maps the web of challenges that housing insecurity creates and leverages the pandemic to offer a unique window into how safety net programs can reduce housing insecurity.

We reveal a complicated, shifting landscape of housing instability during the pandemic. On the one hand, given tremendous financial burdens experienced by low-income families even prior to the pandemic, the financial and housing challenges described by our sample were not qualitatively different during the pandemic. In fact, housing insecurity and the strategies used to weather it largely mirror those documented in research on strategies households used prior to the pandemic. On the other hand, we also find that pandemic policy responses provided some low-income households with novel forms of support that mitigated housing insecurity and bolstered short-term financial well-being. Interestingly, many of the aid programs that helped stabilize housing were not housing specific. Other forms of support, including expanded unemployment and SNAP benefits, were a boon to low-income households and relieved overall financial burdens, allowing for more stable housing. One of our key findings is therefore that policy responses to large-scale economic disruptions can be effective in mitigating housing insecurity even when they are not explicitly designed to do so. Expanded cash transfers and other benefits stabilize household finances and thereby allow eligible households more flexibility in covering housing costs. However, we also find that the pandemic aid that allowed for more housing security for some was not uniformly accessible. Many lower-income households remained housing insecure or reported feeling that their insecurity intensified during the pandemic. This reveals the limitations of temporary policy responses that are administered unevenly, require eligible individuals to actively enroll in novel benefit programs, and do not intervene directly in markets to increase supply or control prices. Additionally, our research demonstrates both the benefits and challenges of using a large-scale interview-based sample to examine these questions.

NAVIGATING HOUSING INSECURITY BEFORE THE COVID-19 PANDEMIC

Even though housing is a central component of everyday experience, it has only recently moved to the fore of sociological studies of place, stratification, and social life more generally (McCabe and Rosen 2023; Pattillo 2013; Zavisca and Gerber 2016). A burgeoning literature examines how various processes in the housing market reproduce or exacerbate existing forms of inequality. This includes studies of the search and selection process (Besbris 2020; Besbris, Schachter, and Kuk 2021; Boeing, Besbris, Schachter, and Kuk 2021; Boeing, Besbris, Wachsmuth, and Wegmann 2021; Krysan and Crowder 2017), the importance of supply-side actors (Besbris and Faber 2017; Besbris et al. 2022; Garboden and Rosen 2019; Rosen 2014; Schachter, Kuk, Besbris, and Pekarek 2023; Schacter, Kuk, Besbris, and Ho 2023; Stein 2019), and how housing accumulates value (Besbris and Korver-Glenn 2023; Flippen 2004; Howell and Korver-Glenn 2021; Shapiro 2017; Wohl and Besbris 2023).

The experience of housing insecurity is widespread among low-income households. As households have become more housing-cost burdened, defined as spending at least 30 percent of household income on rent (Shamsuddin and Campbell 2022), attention has increased on the process of eviction—which is deeply intertwined with housing-cost burden, as most evictions result when tenants cannot or do not pay rent (Eviction Lab 2018). Evictions can occur formally—a landlord files with a local court—or even more frequently, informally—where a landlord coerces, threatens, or incentivizes a tenant to leave a unit (Desmond 2016; Gromis and Desmond 2021; Hartman and Robinson 2003). Household demographics are key for understanding eviction processes, with non-White and female-headed households far more at risk (Hepburn, Louis, and Desmond 2020). But eviction is just one aspect of forced or reactive mobility because housing insecurity resulting from housing quality failure, nearby violence, income loss, or internal household dynamics is very common among the poor (DeLuca and Jang-Trettien 2020; DeLuca, Wood, and Rosenblatt 2019; Harvey et al. 2020; Rosen 2017).

Housing insecurity increased in the wake of the Great Recession (Burgard, Seefeldt, and Zelner 2012). Massive job losses produced high rates of financial instability which, in turn, made it more difficult for households to cover their housing costs (Dwyer and Phillips Lassus 2015). The Great Recession also increased housing-cost burden (Colburn and Allen 2018)—as incomes go down the cost of housing becomes a larger part of household expenditures and, as a result, savings are diminished and taking on debt becomes more likely. All of this leads to more housing insecurity (Lee and Evans 2020).

For the most economically precarious Americans, especially those without access to subsidized housing, residential security remained difficult to attain in the years after the Great Recession and before the pandemic (Lens 2018). When the pandemic began, rental prices dropped as cases rose (Kuk et al. 2021) but within the first year of the pandemic, housing costs overall returned to and surpassed pre-pandemic levels (Li and Zhang 2021; for historical precedent, see Francke and Korevaar 2021). More broadly, wage-stagnation, retrenchment of welfare benefits, and declines in the number of affordable units were all leading to rising rates of displacement before the Great Recession and continued in the decade after (Desmond 2018). Under such conditions, rent burdens make more households less financially secure overall and less secure in their housing more specifically. The pandemic may have exacerbated housing insecurity since the most disadvantaged households were more likely to become unemployed and lose income (Cornelissen and Hermann 2023).

Relying on Social Networks

Social networks are key sources of support when households cannot afford their housing or are forced to move due to various shocks such as neighborhood violence, housing quality failures, or changes in income or employment (Clampet-Lundquist 2003; Edin and Shaefer 2015; Mazelis 2017). Shared housing arrangements, or doubling up, is a common strategy (Cross 2018; Harvey, Dunifon, and Pilkauskas 2021). Although such arrangements have short-term benefits, including preventing households from living on the street, in cars, or in shelters, research increasingly shows that doubling up can create fraught dynamics between hosts and guests, strain hosts' space and finances, and potentially lead to adverse effects later in life (Harvey 2020a, 2020b).

However, economically precarious households may not have well-resourced networks from which to draw help. Lacking connections to hosts who allow them to stay, households facing housing insecurity may activate weak ties, or connections to previously unfamiliar alter-households encountered through social service organizations (Desmond 2016; Mazelis 2017). These connections can provide immediate relief but are often unstable and short lived—they rarely allow for secure housing.

Relationships with Landlords and Housing Providers

Interactions between tenants and those who supply housing (landlords) can also aggravate or mitigate housing insecurity. Rental laws generally put property owners at an advantage relative to their tenants, creating a power imbalance that is central to understanding housing insecurity in the United States (Dreier 1982). Landlords have tremendous power to screen and sort tenants, shaping their housing attainment, security, and differential patterns by race, gender, and other categories (Rosen, Garboden, and Cossyleon 2021). A lack of tenant protections and housing regulations may enable landlords to make business decisions that result in adverse outcomes for tenants (Greif 2022). Recent research documents how landlords can use the threat of eviction, eviction filings, fines, and forms of harassment to exploit and extract payment from tenants (Desmond 2016; Garboden and Rosen 2019; Leung, Hepburn, and Desmond 2020). Tenants may try to bargain with their landlords to forgive rental debt or take work in exchange for rent, to varying degrees of success (Desmond 2012). Landlords can also use the power imbalance to their advantage to attempt to control tenant behavior or lengthen tenure (Rosen and Garboden 2022). Interactions with landlords are therefore a key mediator of housing insecurity.

Even though landlords and their tenants always enter their housing arrangements with an existing imbalance, it is important to consider how the pandemic reshaped these interactions. Rents in urban areas dropped during the immediate onset of the pandemic (Kuk et al. 2021), but largely returned to pre-pandemic levels quickly, maintaining whatever market advantage landlords had. Moreover, as public health authorities advocated for less mobility, tenants may have had strong desires to stay in their current housing, further strengthening landlords' ability to extract rents and control tenant behavior. At the same time, research reveals that some smaller landlords—particularly ones who inherited their rental properties—tend to feel social closeness to their tenants and are more likely to work with them when rent is late (Balzarini and Boyd 2021; Garboden et al. 2018; Shiffer-Sebba 2020; see also Watson et al. 2023). It is possible that the pandemic increased tenants' abilities to make special arrangements to avoid housing insecurity with sympathetic landlords.

Relying on Social Safety Net Programs

Although government programs can also buffer against housing insecurity, in the United States only one in four households eligible for rental assistance receives it (CBPP 2021). Moreover, although housing affordability can increase housing security, rental assistance programs are not a panacea. For example, public housing ensures that low-income renters who benefit from it do not spend a disproportionate share of their income on rent (Docter and Galvez 2020). But the number of public housing units has declined substantially in recent decades, reflecting demolition and conversions through the Rental Assistance Demonstration program, which transitions public housing units into project-based Section 8 contracts, and these units are often located in racially segregated neighborhoods (Goetz 2013; Rothstein 2017).

Unlike public housing, the Housing Choice Voucher Program enables low-income renters to select the housing unit and neighborhood of their choice. In addition to making housing more affordable by restricting tenants' payments to 30 percent of their income, housing vouchers increase residential stability and alleviate overcrowding (Gubits et al. 2018). However, there are not enough vouchers to meet the need, and even when a household is lucky enough to receive one, the barriers to using it successfully lead to low success rates of leasing up within 180 days (Ellen, O'Regan, and Strochak 2021). Because the program requires voucher households to lease within a defined period or risk losing the voucher, the program creates search burdens and stressors on recipients (DeLuca, Garboden, and Rosenblatt 2013; McClure, Schwartz, and Taghavi 2015; McCabe 2023). In addition, no national antidiscrimination law protects voucher holders and many recipients have trouble finding a willing landlord. In short, as a market-based program, vouchers leave households susceptible to various forms of predation and discrimination (Besbris et al. 2022; Faber and Mercier 2022; Rosen 2020; Rosen, Garboden, and Cossyleon 2021).

As a response to the COVID-19 pandemic and subsequent economic downturn, federal and state governments implemented various direct support programs designed to mitigate housing insecurity. Congress allocated more than $46 billion in emergency rental assistance funds through the 2021 Consolidated Appropriations Act and the 2021 American Rescue Plan Act (ARPA) to assist households unable to pay rent or utilities.[1] ARPA also provided nearly $10 billion in aid for homeowners and $5 billion for emergency housing vouchers.[2] The Center for Disease Control extended and expanded the federal eviction moratorium established by the CARES Act of 2020.[3] Various states and municipalities also established additional eviction moratoria. Such measures reduced evictions, disease transmission, mortality, and improved mental health for low-income tenants (Benfer et al. 2021; Hepburn et al. 2023; Keene et al. 2023; Leifheit, Linton, et al. 2021; Leifheit, Pollack, et al. 2021; Nande et al. 2021; Reina and Lee 2023; Sandoval-Olascoaga, Venkataramani, and Arcaya 2021). But implementation and access were uneven. Eviction procedures remained highly varied across states (Nelson et al. 2021) and initial evidence shows that the most disadvantaged households found it difficult to use pandemic-related resources and that their relationships with landlords were negatively affected by eviction moratoria (Tsai et al. 2022; Versey and Russell 2022).

We delve further into these dynamics to explore whether and how low-income Americans used their social networks, made special arrangements with landlords, or relied on existing housing policies to mitigate housing insecurity during the pandemic.

DATA AND METHODS

We draw on a subset of low-income renters from the American Voices Project to understand the experience of housing insecurity during the COVID-19 pandemic. The AVP asked respondents how much they spent on housing each month, whether they rented their home, and questions about respondents' participation in subsidized housing programs such as public housing and the Housing Choice Voucher Program. We sought to identify a subsample of low-income households who were interviewed after the start of the pandemic. We relied on a cut-off date of April 1, 2020, as the beginning point. In total, 787 households in the AVP were interviewed after April 1, 2020. In order to focus on rental households, we restricted our sample to 435 respondents who reported renting their home. Finally, we defined the sample of low-income renters as those with an annual income below $36,000. Because the AVP provides researchers only with income bands for households in the sample, we selected a threshold that loosely approximated households with an income at or below 150 percent of the poverty rate. Relying on these three criteria, we were left with an analytic sample of 290 respondents. From these, we randomly selected 120 cases (approximately 41 percent of the available cases that matched our selection criteria) for analysis. When possible, AVP interviews multiple members of the same household. In our subsample, nine interviews were of individuals who shared a household with another interviewee.

Although the AVP only asks a small set of housing-specific questions, our research team analyzed the full transcripts for each interview to better understand how housing insecurity intersected with other aspects of participants' lives. Using the entire transcript allowed us to capture all mentions of housing insecurity, regardless of where they occurred in the interview process. Indeed, one of the advantages of the AVP is its breadth: it allows us to consider housing experiences and their relationship to any number of other topics that we might not have probed on in a study that was limited to housing issues. For each interview, our research team wrote descriptive and analytic memos including relevant passages and quotations from the interviews. These memos paid

1. U.S. Department of the Treasury, "Emergency Rental Assistance Program," https://home.treasury.gov/policy-issues/coronavirus/assistance-for-state-local-and-tribal-governments/emergency-rental-assistance-program (accessed February 15, 2024).

2. U.S. Department of Housing and Urban Development, "Fact Sheet: Housing Provisions in the American Rescue Plan of 2021," https://www.hud.gov/sites/dfiles/Main/documents/Factsheet_Housing_Provisions_American_Rescue_Plan_Act-2021.pdf (accessed February 15, 2024).

3. National Low Income Housing Coalition, "Federal Moratorium on Evictions for Nonpayment of Rent," August 2021, https://nlihc.org/sites/default/files/Overview-of-National-Eviction-Moratorium.pdf (accessed February 15, 2024).

particular attention to housing-related issues throughout participants' lives, including ways that their housing situation shifted in response to the COVID-19 pandemic. As we analyzed interviews, our team met regularly to discuss emerging themes related to experiences of housing insecurity during the pandemic.

The breadth of the AVP also allows us to examine housing issues within the context of a household's broader financial situation. That housing is so deeply intertwined with other social factors is a tremendous advantage of the data. The breadth is also associated with some limitations. Given the broad scope of topics covered in the AVP interviews, the interviews often lacked depth on issues of housing. We also acknowledge that the AVP sample may not capture households experiencing the greatest residential instability. These households may be the most difficult to sample, leading to their exclusion from the AVP. It is also possible that limiting our sample to those interviewed after the onset of the pandemic could bias results—these respondents may have responded to recruitment efforts less quickly, were harder to locate, or had a more difficult time scheduling an interview.

FINDINGS

Here, we describe three ways AVP respondents reported mitigating against housing insecurity during the early months of the COVID-19 pandemic as well as how these pathways to housing security were often unsustainable.

Social Programs and the Role of Pandemic Relief Policies

Participants in the AVP sample reported struggling to make ends meet and to find and keep safe, stable housing during the pandemic. Some existing housing policies, including public housing and voucher programs, provided one avenue for low-income households to remain in or find stable housing. For example, Gus, a Black man in his late fifties living in the Midwest, said he felt lucky to be in public housing when the pandemic began. "Well, where I live at now, it's heaven," he explained. "I got central air, lights and gas included, and my rent is $229 a month." Although public housing afforded Gus stable housing despite the disruptions of the pandemic, most low-income Americans were not in the same position because the vast majority of households who qualify for government housing assistance are unable to access it.

Many low-income renters relied on assisted housing programs before the pandemic, but the public health emergency spurred a temporary expansion of social programs that provided qualified households with increased financial security. Sometimes this came in the form of resources and protections aimed directly at housing, such as eviction moratoria and emergency rental assistance through legislation like the CARES Act or the ARPA. However, respondents rarely mentioned these housing-specific COVID-19 programs. Only two renters in our sample—neither of whom were housing insecure—mentioned eviction moratoria. Those who experienced eviction or the threat of eviction were seemingly unaware of any new protections. For example, Michelle, a middle-aged White woman, was threatened with eviction early in the pandemic. "They send me law papers. If I don't pay this, you got to go," she explained. "But because it wasn't anybody in court . . . I knew the court wasn't going to open up until May, so I got them what they needed prior to that." Michelle lived in a state with strong protections against eviction but attributed her ability to keep her home to the shutdown of public activity.

Of the 120 participants in our sample, only one reported receiving rental assistance during the pandemic but did not attribute the aid to any novel COVID-19 policies. Chad, a Black man in his thirties who lives in the Midwest, said, "I had . . . seen it on the news that the state or somebody was giving out . . . up to $5,000 to pay toward a mortgage or rent or what have you," he explained. "It came from some place called [redacted community organization], I'm pretty sure they are associated with the state on some level. Yeah, they paid me $2,900." This rental assistance helped cover nearly five months of rent at a time he was desperately struggling to make ends meet after losing his job at a mechanic shop and having difficulty accessing Unemployment Insurance. It is certainly possible that this rental assistance was available because of the expansion of housing aid in the wake of the pandemic, but Chad did not explicitly link it to any COVID-19 policy responses.

Given recent work showing that novel housing policies and housing-specific aid in the wake of the pandemic did indeed reduce some forms of housing insecurity (Hepburn et al. 2023; Reina and Lee 2023), it is likely that respondents did not mention such changes because they were simply unaware of them. Federal aid in general is distributed through a patchwork of state and local government and nongovernmental organizations, obscuring links between specific policies and benefits (Obinger, Leibfried, and Castles 2005). Moreover, additional research on novel housing policies reveals that they varied widely across states and municipalities, creating challenges for renters to understand, navigate, and use (Keene et al. 2023).

Even though the low-income AVP renters in our sample rarely mentioned housing-specific COVID-19 policies, many were aware of how the temporary expansion of other programs improved household finances and housing stability. These included increased SNAP benefits, Unemployment Insurance, and stimulus checks.

For Martha, a sixty-two-year-old White woman living in the South, the expansion of social programs in response to the pandemic gave her a financial stability she had not experienced in years. She was newly retired and the sole provider and caretaker for three adults with disabilities—two of her sons and her grandson. Because she was unable to work, the household used a patchwork of programs such as SNAP, Social Security Disability Insurance (SSDI), and private Christian charities in her city. Before the pandemic, she often had to make trade-offs between which bills to pay and was unable to consistently afford enough food for the household. However, after the pandemic began she received stimulus payments and an increase in her SNAP benefits. The novel forms of assistance were extremely helpful. Martha said,

> Because of what was going on with COVID, the governor said for everybody to get the maximum amount of food stamps they qualify for. We used to only get $200, but then all of a sudden, we're getting $500. . . . So when he gave me the extra food stamps, I held on to them. . . . Instead of using cash for food, I used my extra food stamps. So I have been saving cash. . . . Up until this COVID thing happened, I didn't have money to save. . . . The extra cash meant I was able to get necessities that we've been going without. I bought towels and I bought curtains for my windows instead of having blankets over the window.

The SNAP expansion more than doubled her food budget, which allowed Martha to spend on household goods (such as towels, mattresses, and an air conditioner) and pay utility bills. It also allowed her household to make Thanksgiving- and Christmas-related purchases for the first time in years. Martha was acutely aware that the increased aid was temporary and had been trying to save money in preparation for the expected future reduction. Although the policy response to the pandemic allowed people like Martha to experience relief from chronic financial hardship, long-term economic strain and potential housing insecurity remained.

Other AVP households had more mixed experiences with increased government aid. Indeed, the means-tested design of aid policies as well as the bureaucratic hassles associated with applying and qualifying made accessing aid difficult. Tonya, a young Black mother of two in her early twenties living in the South, had trouble keeping up with bills before the pandemic. Her husband worked in fast food and the household received SNAP benefits and Medicaid. For Tonya, the pandemic was "a blessing in disguise." "Since we got [the stimulus check] we was able to pay our rent," Tonya explained. "When the check came for me, we have to pay all our bills and that was close to $500, because we had to pay the cable, and we had to get our phones back on because my doctor calls my phone, everybody calls my phone." In addition to paying overdue bills, Tonya also paid her family's rent up front for several months. This was a welcome reprieve from the constant struggle to get by. But this blessing was more complicated than it first appeared. Tonya's husband lost his job at the beginning of the pandemic and was unable to get unemployment benefits because he didn't have a necessary form of identification. Without access to unemployment benefits, their financial struggles reemerged as soon as the stimulus checks ran out. Even though they were paid up on rent and other bills, Tonya said she didn't know how her family would cover these expenses for next month.

Although most of the low-income households in our sample experienced some financial relief during the pandemic due to the expansion of social programs, some were financially devastated. Alex, a twenty-nine-year-old first generation Asian American living in the Midwest applied for Unemployment Insurance during the pandemic. He said the program initially provided him with enough money to live, in that he received $600 per week in addition to the normal unemployment payment. However, Alex had not realized that he did not qualify for Unemployment Insurance because he had quit his last job and not been fired from it. "I found out that all the money I accepted, I had to pay back," he said. He owed the government thousands of dollars in addition to existing credit card debt, student loans, and car loans. "I wasn't working at all. I was doing Instacart here and there and food delivery. . . . That was when I took out my 401(k), got a loan and stuff that [got me] into more debt to pay for things."

Alex kept falling further and further behind on bills. At one point, he was two months behind on rent. He was only able to keep a roof over his head with support from his family and funds from a local community organization. At the time of the interview, he had found stable housing by renting from a cousin at a below-market rate. He also found employment, but said that he still struggles to make ends meet and was unsure when or whether he would ever pay off the debts incurred during the pandemic.

> I'm trying to live my life so I can survive. It's like when you're put in that situation where you don't have enough money, you don't know where your food's going or you don't have enough money to buy gas or you have to keep using credit cards to pay for things, but then you're only making the minimum payments but then the interest goes up. All that shit . . . it gets frustrating to want to live in a society where, as much as you try to work and work and work, there's always something that's going to happen to fuck you over.

In summary, even though the expansion of social safety net programs like unemployment and SNAP gave some low-income households more financial and housing security, these benefits were short lived and not always easily accessed.

The Role of Social Ties and Networks During the Pandemic

When long-term relief was not available through federal programs, when eligibility was unclear, or when programs did not provide enough support, low-income households in the AVP sample had to find alternative ways to buffer against housing insecurity. To do so, they often relied on their social networks.

Mary is a Latina woman living on the West Coast. Currently a DACA recipient, she immigrated with her family from Mexico when she was young. Before the pandemic, she worked as a substitute teacher and a server at a diner while taking classes for her teaching credential. However, after she lost both of these part-time jobs when the pandemic struck, she was left without any income from March 2020 through August 2020. Even though Mary was technically qualified for Unemployment Insurance, she didn't apply for it until the end of June, more than three months after she became unemployed. "I was trying not to [apply for Unemployment Insurance] because I didn't want it to affect my green card application, but I don't really have a choice now," she explained.

Mary could no longer afford her one-bedroom apartment, so moved back in with her mother and occasionally stays with her fiancé's family. Neither her mother nor her fiancé's family ask her to pay rent. In fact, they both regularly give her cash to meet her day-to-day needs. "It just felt weird because I felt like I had already reached the stage of adulthood where I was learning to be independent and then because of COVID, I have basically had to rely on my mom full time. And it sucks because even right now . . . I can't afford to move out." Mary's younger sister, Gina (who was also interviewed for the AVP), described how their mother was temporarily laid off after a number of coworkers tested positive for COVID-19. "Our source of income was basically [my mother's] coworkers helping us out. . . . They would bring us food, they would bring us a little bit of cash [so] that we can go grocery shopping," Gina explained. "I'm extremely grateful for that. . . . They would help us with rent." The family was able to pay for housing through interpersonal assistance but their overall financial situation remained precarious, and was exacerbated by Mary's anxiety about applying for aid as a noncitizen.

Even when they qualify, members of disadvantaged communities may be reluctant to seek aid for fear of stigmatization or running afoul of other regulatory agencies (Sherman 2009), highlighting how inequalities can be perpetuated even in times of increased available aid (Cornelissen and Hermann 2023). Even though Mary did not apply for formal aid, she was able to survive because she was given cash and free housing from her wider social network. But she noted that although these coping strategies allowed her to meet many day-to-day financial demands, she had depleted her savings and was unsure whether and when she and her fiancé might be able to live on their own.

Vanessa is a twenty-year-old biracial woman living in a small town in the South who described a lifetime of housing insecurity and frequent instability. After her parents divorced when she was a young child, Vanessa and her mother went through a cycle of homelessness, staying with friends or family, and living in cheap motels. Since 2019, they had been living with family—an aunt and uncle who had agreed to let them stay indefinitely.

Although Vanessa described this housing arrangement as "a gift from God," it was not without its challenges. In addition to contributing to the rent, Vanessa and her mother do hours of housework and childcare every day. Vanessa's aunt will sometimes, unannounced, leave her children and Vanessa in the home for days, expecting Vanessa to care for her cousins.

> I clean up toys, I mop, sweep, clean the kitchen, clean the bathroom, do laundry, cook for when they come home. Yeah, that's pretty much just my whole day. . . . Without a GED or a high school diploma, it's hard for me to get a job. I can't get a job to support myself or support my mom. . . . Then I don't get paid to watch my cousins and stuff like that. It's frustrating and hard, but it's something I have to deal with until things get better.

At the time of her interview in June 2020, COVID-19 was spreading throughout Vanessa's eight-person household. "I'm pretty sure at this point, everybody in the house, including me are positive for Corona," she explained. This was particularly dangerous for her mother, who has a host of medical conditions. "With everything that's going on medical-wise with my mom, she's starting to have breathing issues and stuff like that." As Vanessa's case shows, even though doubling up may provide some reprieve from deeper housing insecurity, it also introduces novel risks—particularly during a public health emergency.

Ryan is a White man living in a rural area in the western United States with his wife and children. Ryan's wife works at home caring for their four children, while Ryan, who has always wanted to be a chef, works intermittently in restaurants, construction, and manufacturing. He reported, "The cost of living here is too much. And the pay out here is not as good as it needs to be to afford to live here, so it's been really rough." Ryan said that he and his family had "struggled for a few years" before the pandemic but that they had "actually [been] able to get back up on our feet to where we didn't owe anybody money." But then he lost his job when the pandemic began and spent "a month or two" at home. Ryan did not mention unemployment benefits during the interview. The interviewer estimated that Ryan received $1,067 in SNAP benefits and child-support payments from an ex-wife, which was not enough for his family of six to make ends meet. He said, "I got behind where I owed people thousands of dollars because of having to borrow money to pay bills to make sure I had a roof over my head. . . . I sold vehicles, I had to sell personal items I didn't want to sell. I had to sell things from my house that meant a lot to me. I had to sell other things that were worth a lot more money for less money just because I got to pay the bills."

In addition to selling his belongings, Ryan also relied on support from his family to make it through this crisis. "My mom and dad have been there for me and my wife through the years. They helped us out financially. They've helped us out with all kinds of things to where it's been, no matter what I had family to rely on." The combination of support from his parents and selling belongings allowed Ryan and his family to catch up on bills, including rent. At the time of the interview, Ryan had started a job as an executive chef at a new restaurant and said that his family was no longer behind on their bills.

Other respondents had few or no social network ties that would allow them to rely on family or friends for housing or other resources. Ellen is a sixty-two-year-old White woman living in a suburban area in the eastern United States. When she was fifty-four, her second husband left her. "After twelve years, he came home and said that he was going to sell the house," she explained. "I needed to leave, and he was moving. Since that time, eight years ago, I've been on my own." She lived on $820 in SSDI each month, which she supplemented with part-time, low-wage jobs as a customer service representative and at a pet boarding service. Ellen explained that one of the boarding service customers offered her a cheap place to rent. "I am renting a home from a former client. Because she was a former client, I have insanely reduced rent. [But] she's moving back in, in a couple months and has let me know that she doesn't want a roommate. . . . I really don't want to move again, but I don't have a choice." Despite working thirty-five hours per week and receiving SSDI, Ellen may have a difficult time finding affordable housing in her area.

Vanessa and Ellen both highlight the challenges low-income households face when relying on social ties for housing-related aid. Power asymmetry between guests and hosts remained a salient issue for the housing insecure during the pandemic (Harvey 2018; Harvey, Dunifon, and Pilkauskas 2021). Vanessa is expected to do unpaid household labor and childcare in exchange for housing, which makes it impossible for her to gain financial independence. Ellen secured housing for a period of time, yet her housing stability rested solely on the goodwill of her former client. Moreover, a novel infectious disease created new risks for doubled-up households.

The Role Landlord Flexibility During the Pandemic

Others who had difficulty accessing pandemic relief policies tried to get financial reprieve through their relationships with landlords. With such an unprecedented crisis, many respondents reported that their landlords were willing to grant them flexibility when they had difficulty making rent. Isabel is a Black woman in her fifties living in the Midwest. She was interviewed during the first few weeks of the pandemic, when pandemic aid policies were only just beginning. Isabel was furloughed from her job and immediately felt the strain on her finances. She qualified for an additional $600 in Unemployment Insurance each week through Pandemic Emergency Unemployment Compensation, but she found it almost impossible to get quick access to the resources she needed. "You know what? That process was . . . at first it was a little difficult because, you know, it is hard to get in touch with them." Isabel turned to a former coworker to learn how to navigate the unemployment system. With her coworker's guidance, Isabel was able to file her claim. She had not yet received checks and remained confused about the program. "I got the letter," she explained. "I was approved for a certain amount which I didn't understand. . . . [I think] I hit the wrong button, because that is not what they said—plus $600—that is not what they sent me. So we will see. I can provide. I am just going to wait until I see what I get." But she needed relief quickly in order to keep up with her bills and maintain her housing. "I am going to be totally honest with you," she said. "I am starting to worry about my future because I don't have any savings."

Isabel drew on her good relationship with her landlord. "I let them know that I am off work and for I don't know how long," she explained. "And they told me not to worry about it. I am going to get a little bit of income and I am going to certainly pay them, and they said, 'Just work. Don't worry about it.' They just want everybody to be safe and healthy at this time and that is great. I think that is wonderful." Isabel alluded to the fact that the pandemic played a role in her landlord's flexibility. "The landlords, property managers are really understanding, especially at this time," she explained. For Isabel, relief from the federal or state government wasn't quick enough but her landlord seemed to understand and she felt secure in her tenure for now.

Isabel's case illustrates a common refrain from low-income renters in the AVP. Despite the influx of government funds available for pandemic relief, individuals who qualified for state or federal aid found it difficult to maneuver through all the bureaucratic hoops needed to gain access to benefits. Even when households did successfully navigate the system, they encountered critical delays. Reports from that time estimated that less than 40 percent of people who had successfully submitted Unemployment Insurance payments had received payments within twenty-one days, a stark contrast to the more than 90 percent of filers receiving payments within that time before the pandemic.[4] For many who qualified, government programs failed to provide timely relief. Isabel needed to rely on her former coworker and her landlord for help and largess while awaiting her entitlements.

Robert is a White man in his fifties living alone in the Midwest. The pandemic drastically affected his income. Before the pandemic, he reported receiving $800 per month in overtime pay. But his work had cut overtime and he explained, "I'm having a lot harder time making ends meet. And part of that is because of where I work at, I'm not getting any overtime. So, at just straight time at $14.75 an hour for forty hours a week, I roughly take home about $448 (per week) after taxes are done." Robert said he was in a tough spot financially, leaving him to strategize which bills to pay and which to put off each month. "There are times when I have to decide, am I going to eat? Am I going to put gas in the car? Well, I got to put gas in the car because I have to get back and forth to work, otherwise, I don't have any money." Robert's predicament highlights a different type of challenge for low-income renters during the pandemic. Although he didn't lose his job, he did lose overtime and the additional income he relied on to pay his bills. Despite this financial hardship, Robert was still working full time and therefore did not qualify for means-tested programs in his state.

However, the unprecedented nature of the crisis provided some opportunities for Robert to ask for flexibility from lenders.

> [If] I'm not going to be able to pay that this month, let me call him and see if I can get them to move that. As a matter of fact, I just did that with my car payment a couple months ago. And I said, "Is there any way we can take this month's payment and move it to the end of the loan?" And the guy is like, "Let me check things out." [And he] comes back on the phone and says, "You know what? We'll do that for two months." . . . I've done that with other bills where I've called up somebody I've owed and said, "Hey, I know you have a real tough time here and it's because of COVID. Is it possible that we can either reduce the payment or move the payment to the end?" But for the most part, people have been really helpful about that and like, "Yeah, sure, not a problem."

Although the pandemic exacerbated Robert's financial precarity, he has used the pandemic in successfully negotiating for new terms on his existing debts.

In both Isabel's and Robert's cases, their landlords did not alert them to any pandemic-related rent relief policies. The landlords themselves may have been unaware of such policies, but it is also possible that landlords were more willing to make informal arrangements with tenants who kept some portion of rent pay-

4. Greg Iacurci, "He was stuck in unemployment 'limbo' for four months. Then came $23,000 in benefits," CNBC Personal Finance, August 15, 2020, https://www.cnbc.com/2020/08/15/coronavirus-mans-23000-in-unemployment-pay-delayed-four-months.html (accessed March 10, 2024).

ments flowing. Landlords may have preferred new terms on existing leases in lieu of informing tenants of pandemic policies, such as eviction moratoria, that would have empowered tenants to make other decisions about when and how much rent to pay.

Tom is a divorced White man in his mid-thirties living with one of his two sons in an apartment in the western United States. Throughout his adult life he had experienced bouts of financial strain. He reported being heavily in debt and owing child-support payments. The pandemic had thrown his household into crisis when his hours working at a furniture company were cut. To stay afloat, Tom often strategically pays a portion of his bills, even if he cannot pay them in full. "So, for instance, in order to pay what I could with the more essential things, I would pay half on the phone bill. Then out of my next check, [I] pay the other half plus the late fee. It's more expensive that way, but it's the only way that I can balance my budget with what I have to work with when I have it," Tom explained. "So, for instance, I didn't pay utilities last month. So [now] I'm gonna try to chip away at that. These are all things that I was expecting with the tax return [and stimulus check] to be able to at least break even on and start afresh for the year." Both his tax return and his stimulus were garnished to pay child support for his second son, of whom he is a noncustodial parent. Like Robert, Tom is also strategically managing late payments on a variety of bills and debts. Many states, including the ones both men live in, provided protections for certain types of bills in response to the COVID-19 pandemic. Tom's state in the Northwest provided some utilities assistance programs and put policies in place that prevented utilities from disconnecting clients for nonpayment. However, late payments continue to accumulate and eventually need to be paid in full when protections end. Although these pandemic-era programs provided crucial short-term relief for low-income renters like Tom, they are temporary.

In addition to struggling to pay his bills, Tom relies on flexibility from his landlord to stay housed. At the time of the interview he was behind on rent, owing $600. He explained that his landlord "knows I'm good for it. She sees me get up and go to work every day. I communicate with her regularly. . . . She's actually been very cool through all of this, understanding that I have to cycle some debt for a little while until I can stabilize when things hopefully go back to normal. . . . If it weren't for the fact that my landlord is being good and working with me, we'd probably be on the brink of homelessness." Tom knows that his landlord's generosity has limits. When asked whether he thinks she will continue to be understanding, he replied, "Depends on if I continue to live up to the plan that I proposed to her." He is hoping for a large tax return in the next year to reset and "start afresh." Although some landlords can occasionally set aside profit maximization to work out plans with tenants, Tom's situation is fundamentally unstable in the long term, depending mostly on his landlord's largess.

The stories of Tom, Robert, and Isabel highlight the importance of considering how the pandemic shaped housing insecurity and household finances. Their experiences suggest that the pandemic indirectly shaped strategies to address housing insecurity by mobilizing their loose ties with landlords and lenders. These relationships provided immediate relief, but they also put tenants in a precarious long-term position. Unless their household finances change, their housing stability depends on the good will of others.

DISCUSSION

Housing insecurity was on the rise before the COVID-19 pandemic, but the public health emergency deepened patterns of instability. Acknowledging the dramatic changes in the housing market and the economy in 2020, this article used AVP interviews to examine how low-income households experienced housing insecurity during the early part of the pandemic. We find that the nature of housing insecurity did not fundamentally change. Low-income households continued to be anxious about paying rent and were forced to move for similar reasons documented in pre-pandemic research (see DeLuca and Rosen 2022). Furthermore, we did not find that the pandemic changed low-income households' strategies for mitigating housing insecurity. Households relied on their social networks in various ways to avoid eviction or buffer against major housing-related changes to their finances. There were some differences in how low-income renter households navigated their relationships with their landlords during the pandemic. Additionally, low-income households in our sample benefited from novel state expenditures during the public health crisis.

Research before the pandemic indicated that government housing assistance was generally effective at reducing housing insecurity for households who could get it. Public housing and Housing Choice Vouchers can provide affordable and stable housing but are simply not available to most households with acute housing needs. Rental assistance made available through the CARES Act and ARPA, as well as the expansion of the existing social safety net programs, helped some low-income households in the AVP sample avoid housing insecurity during the pandemic. Collectively, COVID-19 related policies made more than $46 billion in emergency rental assistance available to eligible renters and allocated billions more for emergency housing vouchers.

Despite this influx of billions of federal dollars to alleviate housing insecurity, renters in our sample rarely mentioned these programs as they discussed their housing situations. Similarly, they rarely discussed policies such as the eviction moratorium, rental assistance, and pauses on utility disconnection. By contrast, many participants talked about the impact of other social programs that did not directly target housing, such as expansions in Unemployment Insurance, SNAP benefits, and stimulus payments. There are at least two potential explanations for this absence. On one hand, it is possible that despite all of this public investment in housing programs in the wake of COVID-19, many of the participants in the AVP sample simply did not access these programs, which therefore did little to improve housing insecurity. On the other hand, it is possible that people received these benefits without knowing or parsing the direct source. Interviewees may refer to resources they received without attributing it to any particular program. For example, programs providing health insurance were routinely described as medical assistance rather than specified as Medicare, Medicaid, or another government-specific program. Because federal dollars are often distributed through state and local government and organizations, and the amorphous character of these programs produces a fragmented constituency where recipients are unable to identify the sources of their aid, rental assistance flowing through COVID relief funds may not have been understood as such. This could have policy feedback effects and potentially limit future public pressure for federal aid, particularly surrounding housing.

Taken together, our work demonstrates how pandemic increases in government aid, by providing more financial stability overall, gave some households, though not all, a reprieve from the constant stress of living paycheck to paycheck. However, the means-tested nature of these programs and their administrative burdens left many people in need without crucial support.

Limitations

Although the data from the AVP enabled us to peer into the lives of low-income households as they address housing insecurity, the analysis has two important limitations: the trade-off of breadth versus depth and the limited size of the final sample.

AVP interviews provide a great deal of breadth in understanding the financial lives of respondents but limited opportunity for researchers to explore processes of housing insecurity in great depth. Most interviews touched on housing issues, but only a handful explored them in detail. Where we, as housing scholars, may have asked follow-up questions at specific moments during the interviews, AVP interviewers largely kept to the script. This limitation is significant. Opportunities were ample for interviewers with deeper knowledge of housing programs and policies to ask follow-up questions that could have provided more data on housing insecurity. When interviewees were confused about the source of their assistance or the types of government program used, a more experienced housing researcher might have clarified confusion with the interviewee. A more housing-centric research project could have drawn on theories and research, including those presented in this article, to ask more directly about housing insecurity and the effect of public policy on housing outcomes. In short, the AVP's greatest strength turns out also to be its weakness. The breadth of the survey left little room for in-depth probing on all of the many topics that interviews covered.

In contrast, a distinct advantage of the AVP is its sample size and sampling logic. In a typical qualitative research project, the research team is unable to interview such a large, nationally representative sample of respondents. That said, given the subsample that our question required, we ultimately relied on a relatively small number of respondents: low-income renters who were interviewed after the start of the pandemic. Given the time-intensive nature of reading these transcripts and coding the full transcripts for housing-related issues, especially given that members of our research team were not involved in the data collection process, the large sample of the AVP was ultimately of limited use. In fact, given the resources invested in reading and coding transcripts, our research team may have been better off conducting fewer in-depth interviews, building from our first critique, than relying on the larger, broader sample of the AVP. Too often, the transcripts contained very little information about housing and the breadth of topics covered meant few opportunities to probe on housing-related topics when they arose. This limited our ability to make systematic claims about variation (such as by race-ethnicity, location, household composition, age, documentation status) in the experiences of low-income renter households. We were unable to understand more systematically the ways that demographic characteristics or geographic locations affected the ability of sample households to maintain stable housing during the pandemic. Nevertheless, the interview database may prove to be a treasure trove for topics that are more prominently featured in the interviews.

Even with these limitations, the AVP stands alone as a unique large-scale qualitative dataset using careful national sampling, transparent data collection processes, and the best practices of interviewing. Future work with this dataset will be most successful if it is guided by questions that are centrally featured in the interview guide and make use of the large sample size to take full advantage of the strengths of the dataset.

CONCLUSION

Using a novel large-scale qualitative dataset, we examine experiences of housing insecurity during the pandemic. Interestingly, even though housing insecurity increased during this period for many low-income renters, households' responses to the instability did not change dramatically. That is, households relied on many of the same strategies documented in the literature: social ties and doubling up, negotiating with landlords, and reliance on housing and financial assistance programs. Despite this continuity, some key differences related to each of these strategies during the pandemic were apparent. Doubling up proved especially difficult and straining on both guests and hosts during the public health emergency; landlords were at times more willing to negotiate than in nonemergency times; and respondents reported that increased nonhousing aid created new opportunities for housing security.

Ultimately though, our findings demonstrate that even an enormous public health shock did not fundamentally change the nature of housing insecurity in the United States. We argue that this is the case for two reasons. First, housing insecurity was already dire among low-income Americans. The housing affordability crisis predates the pandemic and low-income renters have been crafting strategies to find and keep affordable housing for quite some time. So, although housing insecurity threatened many more Americans than it had in the past, it did so in fairly nonnovel ways. Second, federal and local programs launched to address housing insecurity may have actually accomplished some of what they set out to do: prevent a tsunami of evictions and mitigate some of the worst housing outcomes.

Our findings show that challenges to maintaining stable housing are deeply intertwined with household finances more generally. Low-income households face a great deal of financial strain and the cost of housing is a central component of this strain. Increased direct cash support via non-housing-related programs helped stabilize housing for many of our respondents, demonstrating the need for and viability of expanding existing cash transfer programs. The onset of the COVID-19 pandemic showed that the government can expand aid that helps stabilize low-income households. It should continue to do so in the effort to combat housing insecurity and poverty more generally.

REFERENCES

Balzarini, John, and Melody Boyd. 2021. "Working with Them: Small-Scale Landlord Strategies for Avoiding Evictions." *Housing Policy Debate* 31(3-5): 425–45.

Benfer, Emily A., David Vlahov, Marissa Y. Long, Evan Walker-Wells, J. L. Pottenger Jr., Gregg Gonsalves, Danya E. Keene. 2021. "Eviction, Health Inequality, and the Spread of COVID-19: Housing Policy as a Primary Pandemic Mitigation Strategy." *Journal of Urban Health* 98(1): 1–21.

Besbris, Max. 2020. *Upsold: Real Estate Agents, Housing Prices, and Neighborhood Inequality*. Chicago: University of Chicago Press.

Besbris, Max, and Jacob William Faber. 2017. "Investigating the Relationship Between Real Estate Agents, Segregation, and Housing Prices: Steering and Upselling in New York State." *Sociological Forum* 32(4): 850–73.

Besbris, Max, and Shamus Khan. 2017. "Less Theory. More Description." *Sociological Theory* 35(2): 147–53.

Besbris, Max, and Elizabeth Korver-Glenn. 2023. "Value Fluidity and Value Anchoring: Race, Intermediaries, and Valuation in Two Housing Markets." *Socio-Economic Review* 21(1): 79–98.

Besbris, Max, John Kuk, Ann Owens, and Ariela Schachter. 2022. "Predatory Inclusion in the Market for Rental Housing: A Multicity Empirical Test." *Socius* 8: 237802312210790.

Besbris, Max, Ariela Schachter, and John Kuk. 2021. "The Unequal Availability of Rental Housing Information Across Neighborhoods." *Demography* 58(4): 1197–221.

Boeing, Geoff, Max Besbris, Ariela Schachter, and John Kuk. 2021. "Housing Search in the Age of Big Data: Smarter Cities or the Same Old Blind Spots?" *Housing Policy Debate* 31(1): 112–26.

Boeing, Geoff, Max Besbris, David Wachsmuth, and Jake Wegmann. 2021. "Tilted Platforms: Rental Housing Technology and the Rise of Big Data Oligopolies." *Urban Transformations* 3(1): 1–10.

Burgard, Sarah A., Kristin S. Seefeldt, and Sarah Zelner. 2012. "Housing Instability and Health: Findings from the Michigan Recession and Recovery Study." *Social Science & Medicine* 75(12): 2215–24.

Center on Budget and Policy Priorities. 2021. "More Housing Vouchers." Accessed February 15, 2024. https://www.cbpp.org/research/housing/more-housing-vouchers-most-important-step-to-help-more-people-afford-stable-homes.

Clampet-Lundquist, Susan. 2003. "Finding and Keeping Affordable Housing: Analyzing the Experiences of Singlemother Families in North Philadelphia." *Journal of Sociology and Social Welfare* 30(4): 7.

Colburn, Gregg, and Ryan Allen. 2018. "Rent Burden and the Great Recession in the USA." *Urban Studies* 55(1): 226–43.

Cornelissen, Sharon, and Alexander Hermann. 2023. "COVID-19 and Racial Inequalities in Housing: Pre-Pandemic and Pandemic Pathways to Housing Insecurity." *Journal of Urban Affairs.* https://doi.org/10.1080/07352166.2023.2206033.

Cross, Christina. 2018. "Extended Family Households Among Children in the United States: Differences by Race/Ethnicity and Socio-Economic Status." *Population Studies* 72(2): 235–51.

DeLuca, Stefanie, and Christine Jang-Trettien. 2020. "'Not Just a Lateral Move': Residential Decisions and the Reproduction of Urban Inequality." *City & Community* 19(3): 451–88.

DeLuca, Stefanie, Philip M. E. Garboden, and Peter Rosenblatt. 2013. "Segregating Shelter: How Housing Policies Shape the Residential Locations of Low-Income Minority Families." *Annals of the American Academy of Political and Social Science* 647(1): 268–99.

DeLuca, Stefanie, and Eva Rosen. 2022. "Housing Insecurity Among the Poor Today." *Annual Review of Sociology* 48(1): 343–71.

DeLuca, Stefanie, Holly Wood, and Peter Rosenblatt. 2019. "Why Poor Families Move (and Where They Go): Reactive Mobility and Residential Decisions." *City & Community* 18(2): 556–93.

Desmond, Matthew. 2012. "Eviction and the Reproduction of Urban Poverty." *American Journal of Sociology* 118(1): 88–133.

———. 2016. *Evicted*. New York: Crown.

———. 2018. "Heavy Is the House: Rent Burden Among the American Urban Poor." *International*

Journal of Urban and Regional Research 42(1): 160–70.

Desmond, Matthew, and Rachel T. Kimbro. 2015. "Eviction's Fallout: Housing, Hardship, and Health." *Social Forces* 94(1): 295–324.

Desmond, Matthew, and Tracy Shollenberger. 2015. "Forced Displacement from Rental Housing: Prevalence and Neighborhood Consequences." *Demography* 52(5): 1751–72.

Docter, Benny, and Martha Galvez. 2020. "The Future of Public Housing Public Housing Fact Sheet." Fact Sheet. Washington, D.C.: Urban Institute. Accessed February 20, 2024. https://www.urban.org/research/publication/future-public-housing-public-housing-fact-sheet.

Dreier, Peter. 1982. "Status of Tenants in the United States." *Social Problems* 30(2): 179–98.

Dwyer, Rachel E., and Lora A. Phillips Lassus. 2015. "The Great Risk Shift and Precarity in the U.S. Housing Market." *Annals of the American Academy of Political and Social Sciences* 600(1): 199–216.

Edin, Kathryn, and H. Luke Shaefer. 2015. *Two Dollars a Day: Living on Almost Nothing in America.* New York: First Mariner.

Ellen, Ingrid Gould, Katherine O'Regan, and Sarah Strochak. 2021. *Using HUD Administrative Data to Estimate Success Rates and Search Durations for New Voucher Recipients*. Washington D.C.: Department of Housing and Urban Development. Accessed February 15, 2024. https://www.huduser.gov/portal/portal/sites/default/files/pdf/Voucher-Success_Rates.pdf.

Eviction Lab. 2018. "National Estimates: Eviction in America." *Eviction Lab Updates*, May 11. Accessed February 15, 2024. https://evictionlab.org/national-estimates.

Faber, Jacob Willam, and Marie-Dumelse Mercier. 2022. "Multidimensional Discrimination in the Online Rental Housing Market: Implications for Families with Young Children." *Housing Policy Debate.* https://doi.org/10.1080/10511482.2021.2010118.

Flippen, Chenoa. 2004. "Unequal Returns to Housing Investment?: A Study of Real Housing Appreciation Among Black, White, and Hispanic Households." *Social Forces* 82(4): 1523–51.

Francke, Marc, and Matthijs Korevaar. 2021. "Housing Markets and Pandemic: Evidence from Historical Outbreaks." *Journal of Urban Economics* 123 (May): 103333.

Garboden, Philip M. E., Tama Leventhal, and Sandra Newman. 2017. "Estimating the Effects of Residential Mobility: A Methodological Note." *Journal of Social Service Research* 43(2): 246–61.

Garboden, Philip M. E., and Eva Rosen. 2019. "Serial Filing: How Landlords Use the Threat of Eviction." *City & Community* 18(2): 638–61.

Garboden, Philip M. E., Eva Rosen, Stefanie DeLuca, and Kathryn Edin. 2018. "Taking Stock: What Drives Landlord Participation in the Housing Choice Voucher Program." *Housing Policy Debate* 28(6): 979–1003.

Goetz, Edward. 2013. *New Deal Ruins: Race, Economic Justice, and Public Housing Policy*. Ithaca, N.Y.: Cornell University Press.

Greif, Meredith. 2022. *Collateral Damages: Landlords and the Urban Housing Crisis*. New York: Russell Sage Foundation.

Gromis, Ashley, and Matthew Desmond. 2021. "Estimating the Prevalence of Eviction in the United States: New Data from the 2017 American Housing Survey." *Cityscape* 23(2): 279–90.

Gubits, Daniel, Marybeth Shinn, Michelle Wood, Scott R. Brown, Samuel R. Dustrup, and Stephen H. Bell. 2018. "What Interventions Work Best for Families Experiencing Homelessness? Impact Estimates from the Family Options Study." *Journal of Policy Analysis and Management* 37(4): 835–66.

Hartman, Chester, and David Robinson. 2003. "Evictions: The Hidden Housing Problem." *Housing Policy Debate* 14(4): 461–501.

Harvey, Hope. 2018. "Experiences of Doubling-Up Among American Families with Children." PhD thesis, Harvard University.

———. 2020a. "Cumulative Effects of Doubling up in Childhood on Young Adult Outcomes." *Demography* 57(2): 501–28.

———. 2020b. "When Mothers Can't 'Pay the Cost to Be the Boss': Roles and Identity Within Doubled-Up Households." *Social Problems* 69(1): 261–81.

Harvey, Hope, Rachel Dunifon, and Natasha Pilkauskas. 2021. "Under Whose Roof? Understanding the Living Arrangements of Children in Doubled-Up Households." *Demography* 58(3): 821–46.

Harvey, Hope, Kelly Fong, Kathryn Edin, and Stefanie DeLuca. 2020. "Forever Homes and Temporary Stops: Housing Search Logics and Residential Selection." *Social Forces* 98(4): 1498–523.

Hepburn, Peter, Jacob Haas, Nick Graetz, Renee Louis, Devin Q. Rutan, Ann Kat Alexander, Jasmine Rangel, Olivia Jin, Emily Benfer, and Matthew Desmond. 2023. “Protecting the Most Vulnerable: Policy Response and Eviction Filing Patterns During the COVID-19 Pandemic.” *RSF: The Russell Sage Foundation Journal of the Social Sciences* 9(3): 186–207.

Hepburn, Peter, Renee Louis, and Matthew Desmond. 2020. “Racial and Gender Disparities among Evicted Americans.” *Sociological Science* 7: 649–62.

Howell, Junia, and Elizabeth Korver-Glenn. 2021. “The Increasing Effect of Neighborhood Racial Composition on Housing Values, 1980–2015.” *Social Problems* 68(4): 1051–71.

Keene, Danya E., Whitney Denary, Annie Harper, Anna Kapolka, Emily A. Benfer, and Peter Hepburn. 2023. “‘A Little Bit of a Security Blanket’: Renter Experiences with COVID-19–Era Eviction Moratoriums.” *Social Service Review* 97(3): 423–55.

Krysan, Maria, and Kyle Crowder. 2017. *Cycle of Segregation: Social Processes and Residential Stratification*. New York: Russell Sage Foundation.

Kuk, John, Ariela Schachter, Jacob William Faber, and Max Besbris. 2021. “The COVID-19 Pandemic and the Rental Market: Evidence from Craigslist.” *American Behavioral Scientist* 65(12): 1623–48.

Lee, Barrett A., and Megan Evans. 2020. “Forced to Move: Patterns and Predictors of Residential Displacement During an Era of Housing Insecurity.” *Social Science Research* 87: 102415.

Leifheit, Kathryn M., Sabriya L. Linton, Julia Raifman, Gabriel L. Schwartz, Emily A. Benfer, Frederick J. Zimmerman, Craig E. Pollack. 2021. “Expiring Eviction Moratoriums and COVID-19 Incidence and Mortality.” *American Journal of Epidemiology* 190(12): 2503–10.

Leifheit, Kathryn M., Craig E. Pollack, Julia Raifman, Gabriel L. Schwartz, Robert D. Koehler, Jackie V. Rodriguez Bronico, Emily A Benfer, Frederick J. Zimmerman, Sabriya L. Linton. 2021. “Variation in State-Level Eviction Moratorium Protections and Mental Health Among US Adults During the COVID-19 Pandemic.” *JAMA Network Open* 4(12): e2139585.

Lens, Michael C. 2018. “Extremely Low-Income Households, Housing Affordability and the Great Recession.” *Urban Studies* 55(8): 1615–35.

Leung, Lillian, Peter Hepburn, and Matthew Desmond. 2020. “Serial Eviction Filing: Civil Courts, Property Management, and the Threat of Displacement.” *Social Forces* 100(1): 316–44.

Li, Xinba, and Chuanrong Zhang. 2021. “Did the COVID-19 Pandemic Crisis Affect Housing Prices Evenly Across the U.S.?” *Sustainability* 13(21): 12277.

Mazelis, Joan Maya. 2017. *Surviving Poverty: Creating Sustainable Ties Among the Poor*. New York: New York University Press.

McCabe, Brian. 2023. “Ready to Rent: Administrative Decisions and Poverty Governance in the Housing Choice Voucher Program.” *American Sociological Review* 88(1): 86–113.

McCabe, Brian, and Eva Rosen. 2020. “Eviction in Washington, DC: Racial and Geographic Disparities in Housing Instability.” Washington, D.C.: McCourt School of Public Policy, Georgetown University.

———. 2023. *The Sociology of Housing*. Chicago: University of Chicago Press.

McClure, Kirk, Alex F. Schwartz, and Lydia B. Taghavi. 2015. “Housing Choice Voucher Location Patterns a Decade Later.” *Housing Policy Debate* 25: 215–33.

Nande, Anjalika, Justin Sheen, Emma L. Walters, Brennan Klein, Matteo Chinazzi, Andrei H. Gheorghe, Ben Adlam, Julianna Shinnick, Maria Florencia Tejeda, Samuel V. Scarpino, Alessandro Vespignani, Andrew J. Greenlee, Daniel Schneider, Michael Z. Levy, and Alison L. Hill. 2021. “The Effect of Eviction Moratoria on the Transmission of SARS-CoV-2.” *Nature Communications* 12: 2274.

Nelson, Kyle, Philip M. E. Garboden, Brian McCabe, and Eva Rosen. 2021. “Evictions: The Comparative Analysis Problem.” *Housing Policy Debate* 31(3-5): 696–716.

Obinger, Herbert, Stephan Leibfried, and Francis G. Castles. 2005. *Federalism and the Welfare State*. Cambridge: Cambridge University Press.

Pattillo, Mary. 2013. “Housing: Commodity versus Right.” *Annual Review of Sociology* 39(1): 509–31.

Pollack, Craig Evan, Beth Ann Griffin, and Julia Lynch. 2010. “Housing Affordability and Health Among Homeowners and Renters.” *American Journal of Preventive Medicine* 39(6): 515–21.

Reina, Vincent J., and Yeonhwa Lee. 2023. “COVID-19 and Emergency Rental Assistance: Impact on Rent Arrears, Debt, and the Well-Being of Renters in Philadelphia.” *RSF: The Rus-*

sell Sage Foundation Journal of the Social Sciences 9(3): 208–29. https://doi.org/10.7758/RSF.2023.9.3.09.

Rosen, Eva. 2014. "Rigging the Rules of the Game: How Landlords Geographically Sort Low-Income Renters." *City & Community* 13(4): 310–40.

———. 2017. "Horizontal Immobility: How Narratives of Neighborhood Violence Shape Housing Decisions." *American Sociological Review* 82(2): 270–96.

———. 2020. *The Voucher Promise: "Section 8" and the Fate of an American Neighborhood*. Princeton, N.J.: Princeton University Press.

Rosen, Eva, and Philip M. E. Garboden. 2022. "Landlord Paternalism: Housing the Poor with a Velvet Glove." *Social Problems* 69(2): 470–91.

Rosen, Eva, Philip M. E. Garboden, and Jennifer Cossyleon. 2021. "Racial Discrimination in Housing: How Landlords Use Algorithms and Home Visits to Screen Tenants." *American Sociological Review* 86(5): 787–822.

Rothstein, Richard. 2017. *The Color of Law: A Forgotten History of How Our Government Segregated America*. New York: Liveright.

Sandoval-Olascoaga, Sebastian, Atheendar S. Venkataramani, and Mariana C. Arcaya. 2021. "Eviction Moratoria Expiration and COVID-19 Infection Risk Across Strata of Health and Socioeconomic Status in the United States." *JAMA Network Open.* https://doi.org/10.1001/jamanetworkopen.2021.29041.

Schachter, Ariela, John Kuk, Max Besbris, and Garrett Pekarek. 2023. "Inclusive but Not Integrative: Ethnoracial Boundaries and the Use of Spanish in the Market for Rental Housing." *Sociological Science* 10: 585–612.

Schachter, Ariela, John Kuk, Max Besbris, and Lydia Ho. 2023. "What's in a Name? Place Misrepresentation and Neighborhood Stigma in the Online Housing Market." *Urban Studies*. https://doi.org/10.1177/00420980231198147.

Shamsuddin, Shomon, and Colin Campbell. 2022. "Housing Cost Burden, Material Hardship, and Well-Being." *Housing Policy Debate* 32(3): 413–32.

Shapiro, Thomas. 2017. *Toxic Inequality: How America's Wealth Gap Destroys Mobility, Deepens the Racial Divide & Threatens Our Future*. New York: Basic Books.

Sherman, Jennifer. 2009. *Those Who Work, Those Who Don't: Poverty, Morality, and Family in Rural America*. Minneapolis: University of Minnesota Press.

Shiffer-Sebba, Doron. 2020. "Understanding the Divergent Logics of Landlords: Circumstantial versus Deliberate Pathways." *City & Community* 19(4): 1011–37.

Stein, Samuel. 2019. *Capital City: Gentrification and the Real Estate State*. New York: Verso.

Tsai, Jack, Minda Huang, John R. Blosnich, and Eric B. Elbogen. 2022. "Evictions and Tenant-Landlord Relationships During the 2020–2021 Eviction Moratorium in the US." *American Journal of Community Psychology* 70(1-2): 117–26.

Versey, H. Shellae, and Charity N. Russell. 2022. "The Impact of COVID-19 and Housing Insecurity on Lower-Income Black Women." *Journal of Social Issues*. https://doi.org/10.1111/josi.12555.

Watson, Henry, Philip M.E. Garboden, Brian McCabe, and Eva Rosen. 2023. "Every Month Like Clockwork? Patterns and Prevalence of Serial Eviction Filing Among Landlords." *Socius* 9: https://doi.org/10.1177/23780231231196.

Wohl, Hannah, and Max Besbris. 2023. "Relational Brokerage: Interaction and Valuation in Two Markets." *Qualitative Sociology*. https://doi.org/10.1007/s11133-023-09553-7.

Zavisca, Jane R., and Theodore P. Gerber. 2016. "The Socioeconomic, Demographic, and Political Effects of Housing in Comparative Perspective." *Annual Review of Sociology* 42: 347–67.