

Massachusetts Department of Public Health

COVID-19 COMMUNITY IMPACT SURVEY: Housing Stability

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Results as of October 13, 2021



R E M I N D E R

This webinar is meant to be watched after you have already seen the CCIS Introduction Webinar.

The introduction contains important background information explaining how to interpret these results, how we did the survey, and how to frame these findings with a racial justice lens so that we can all turn the CCIS data into action!

Visit <http://mass.gov/covidsurvey> for more!

CCIS TEAM MEMBERS

CCIS Project Leads

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CCIS Analytic Team, Data to Action Team, Data Dissemination Team, Communications Team

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CCIS COMMUNITY PARTNERS

Many groups that were critical in the success of this effort and gave important input on the development and deployment of the survey:

- Health Resources in Action (HRiA)
- John Snow International (JSI)
- Academic Public Health Volunteer Corps and their work with local boards of health and on social media
- Mass in Motion programs, including Springfield, Malden, and Chelsea
- Cambodian Mutual Assistance
- The Mashpee Wampanoag Tribe
- The Immigrants' Assistance Center, Inc
- Families for Justice as Healing
- City of Lawrence Mayor's Health Task Force
- The 84 Coalitions, including the Lawrence/Methuen Coalition
- Boys and Girls Clubs, including those in Fitchburg and Leominster and the Metro South area
- Chinatown Neighborhood Association
- Father Bill's
- UTEC
- MassCOSH
- Stavros Center for Independent Living
- Greater Springfield Senior Services
- Center for Living and Working
- DEAF, Inc.
- Massachusetts Commission for the Deaf and Hard of Hearing
- Viability, Inc.



PURPOSE AND INTENT

HOUSING STABILITY

This webinar will share some key findings from the COVID-19 Community Impact Survey (CCIS) around the pandemic's impacts on housing stability. The goal is that these findings:

- Identify ways to advance new, collaborative solutions with community partners to solve the underlying causes of inequities
- Provide data that stakeholders at all levels can use to "make the case" for a healthy future for ALL.

Remember to watch the [CCIS Introduction Webinar](#) for important background, tools, and tips to frame these findings with a racial justice lens to turn the CCIS data into action!

Visit <http://mass.gov/covidsurvey> for all things CCIS!

“There are broad, long-term effects to affordable housing. People who are affordably housed earn more over their lifetime, they live longer, their children do better in school.”

— Sarah Mickelson, Senior Director of Public Policy,
National Low Income Housing Coalition



HOUSING STABILITY

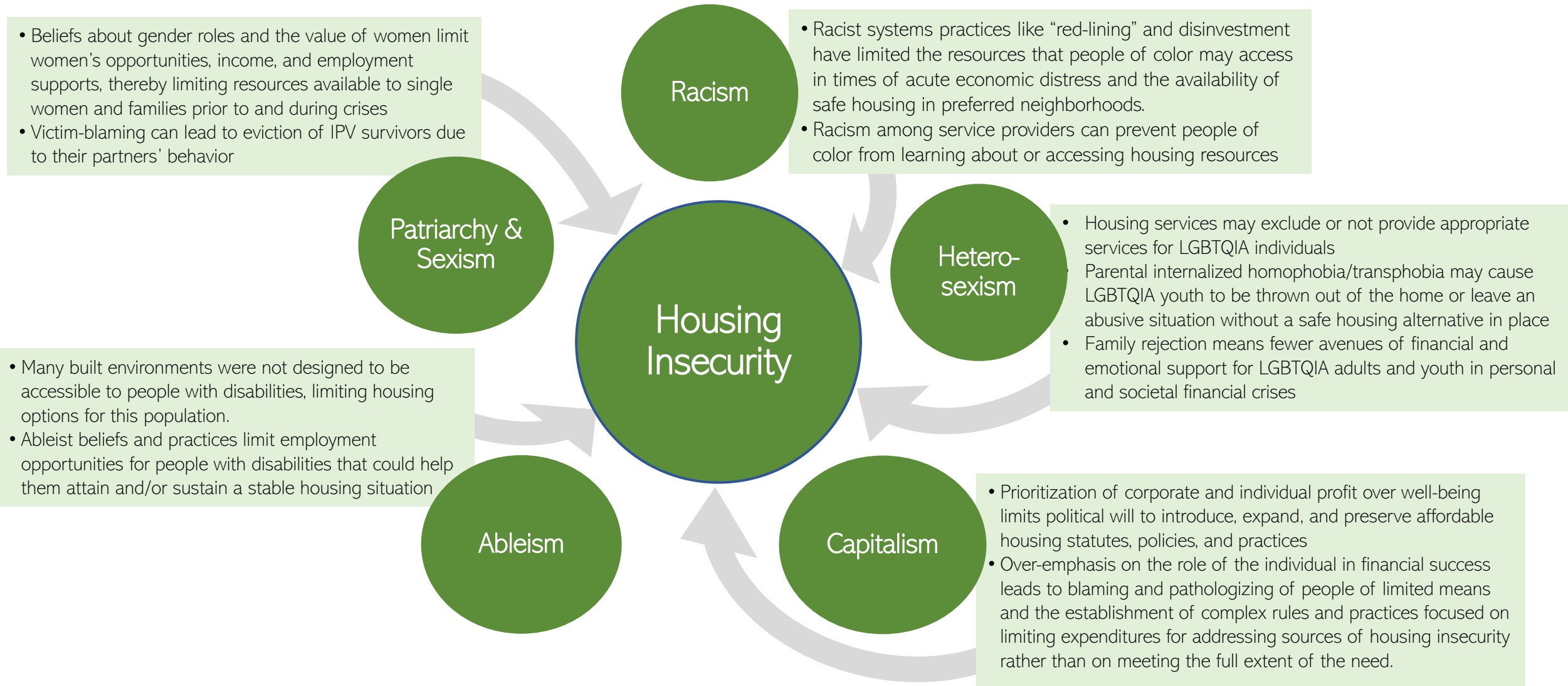
Ta-wei Lin
Lisa Arsenault
Tom Brigham
Vera E. Mouradian
Jennifer Halstrom

FRAMING MATTERS

- Access to things like healthy food, safe housing, affordable medicine, technology, employment, and childcare are not separate issues from COVID-19.
- The pandemic's impact on people's ability to afford and access basic needs have changed lives and put people at greater risk for poor health – particularly among those already experiencing poor health outcomes.
- For housing in particular, COVID-19 has clearly underscored the importance of safe, stable, and affordable housing to health and has highlighted the social and economic costs of persistent inequalities and gaps in the safety net.
- This has enormous impacts on health and wellbeing.

OPPRESSIVE SYSTEMS CREATE A SOCIAL ENVIRONMENT THAT ENABLES HOUSING INSECURITY

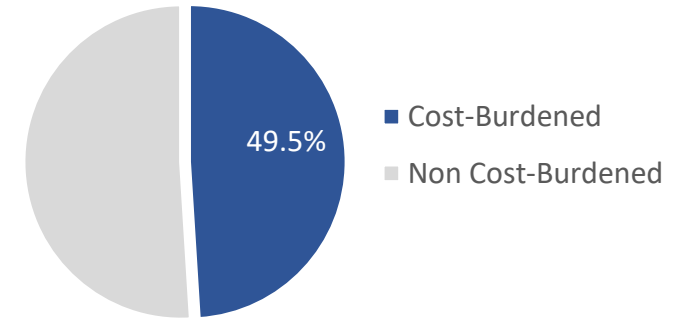
Layers of oppression make some people more vulnerable to the experience of housing insecurity



PRE-PANDEMIC HOUSING COST BURDEN

- Housing affordability in MA was already an issue pre-pandemic
 - Nearly half of MA residents living in renter-occupied housing units were cost-burdened¹
- Black and Hispanic renter households are disproportionately impacted by housing cost burden²
 - More than twice as likely to report being behind on housing payments and twice as likely to report being at risk for eviction than White renter households

Percent of MA Renter-Occupied Housing Units that are Cost-Burdened¹ (2015-2019)



Source: US Census ACS 5-Year Estimates, 2015-2019

“Having to make those tradeoffs or worry about making next month’s rent can have huge implications in terms of high blood pressure, diabetes, heart disease, depression and other mental health illness.”

— Megan Sandel, associate professor of pediatrics and of environmental health at Boston University

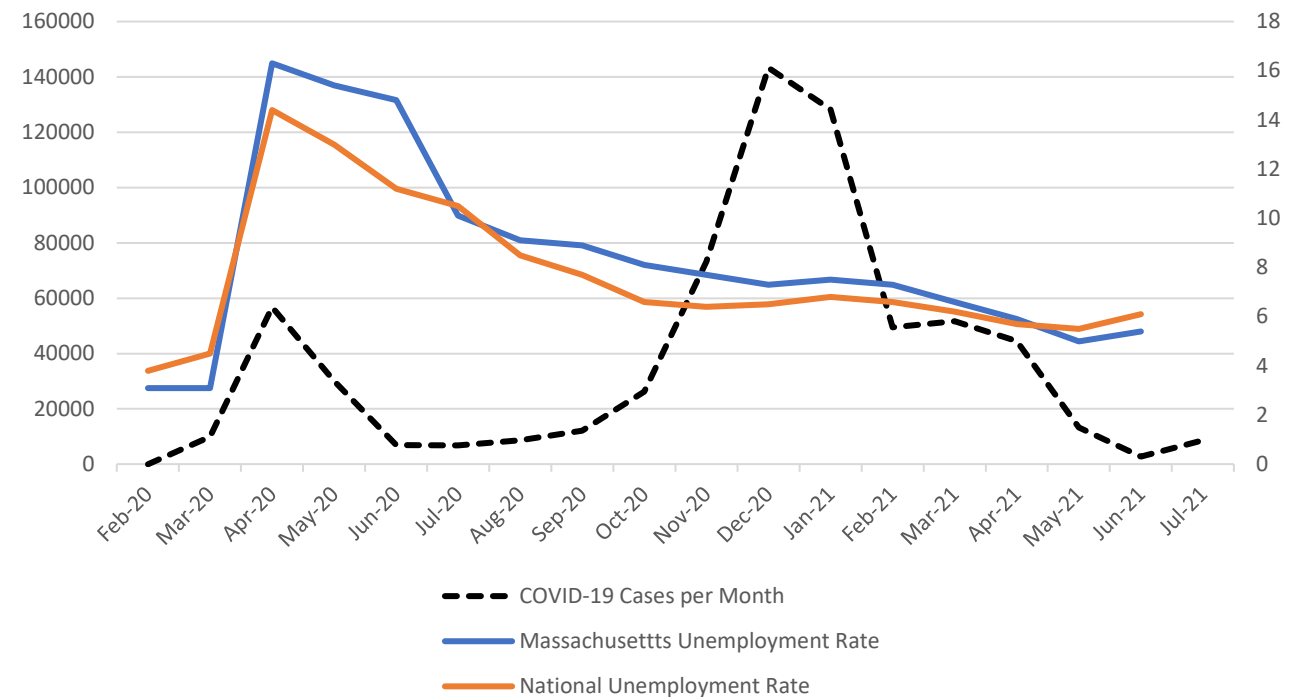
¹ Cost-burdened households spend 30% or more of their household income on housing costs

² <https://www.jchs.harvard.edu/blog/black-and-hispanic-renters-face-greatest-threat-eviction-pandemic>

IMPACT OF PANDEMIC ON UNEMPLOYMENT IN MA

- Many residents abruptly lost income they relied on for housing and basic needs due to the pandemic
 - The unemployment rate spiked to over 16% in MA as of April 2020 along with the first wave of COVID-19 cases
- Unemployment disproportionately impacted lower wage industries and workers in the service sector
- Unemployment has remained high throughout the pandemic and still has not recovered to pre-pandemic levels

State and Federal Unemployment Rate and Number of MA COVID-19 Cases per Month



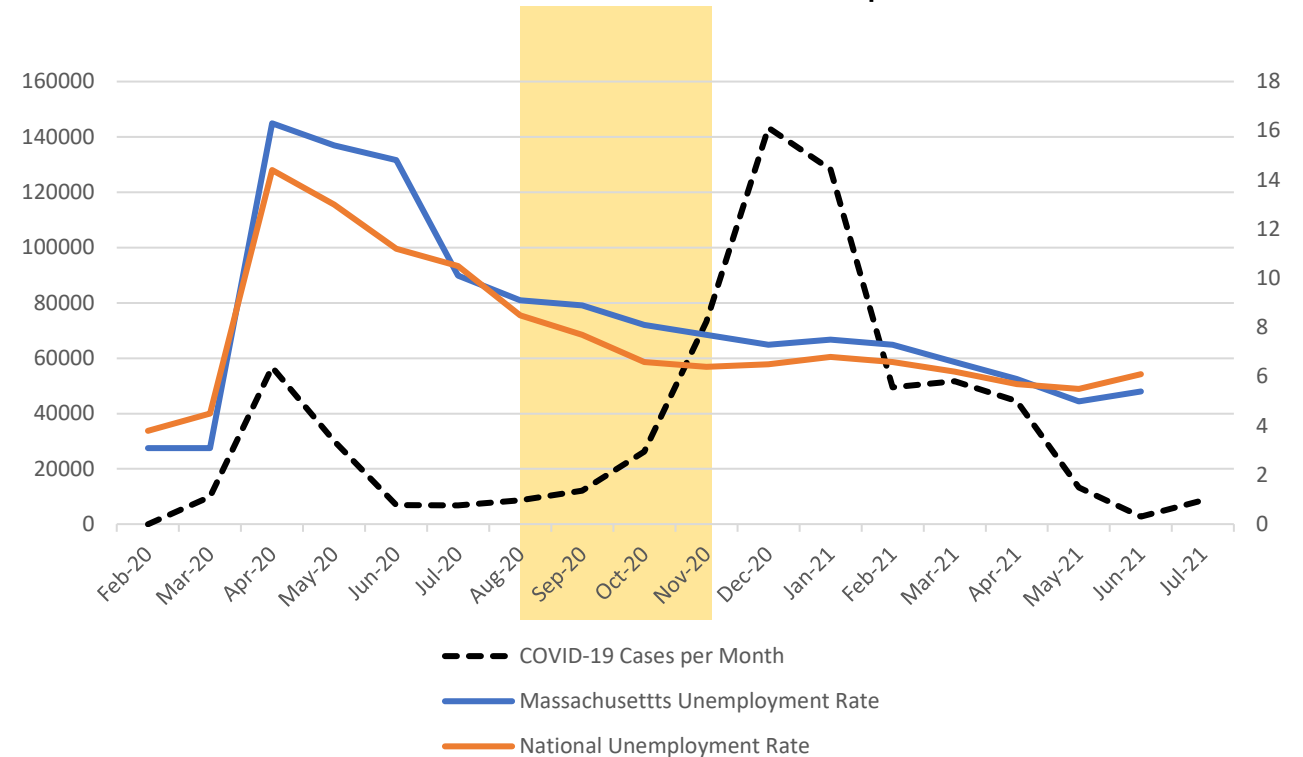
Source: MA Department of Unemployment Assistance, Economic Research Department - Labor Force and Unemployment Data

TIMEFRAME FOR COVID COMMUNITY IMPACT SURVEY

- CCIS was administered from September through November 2020. During this time period:
 - Rapid rise in COVID-19 cases in MA
 - Massachusetts's temporary moratorium on non-essential evictions and foreclosures expired on October 17, 2020¹
 - The Federal 'CDC' eviction moratorium in communities with high levels of community transmissions began in September 2020 (recently extended through October 2021)

¹ While the MA eviction moratorium expired in October 2020, however many residents were still protected by the Federal CDC moratorium

State and Federal Unemployment Rate and Number of MA COVID-19 Cases per Month

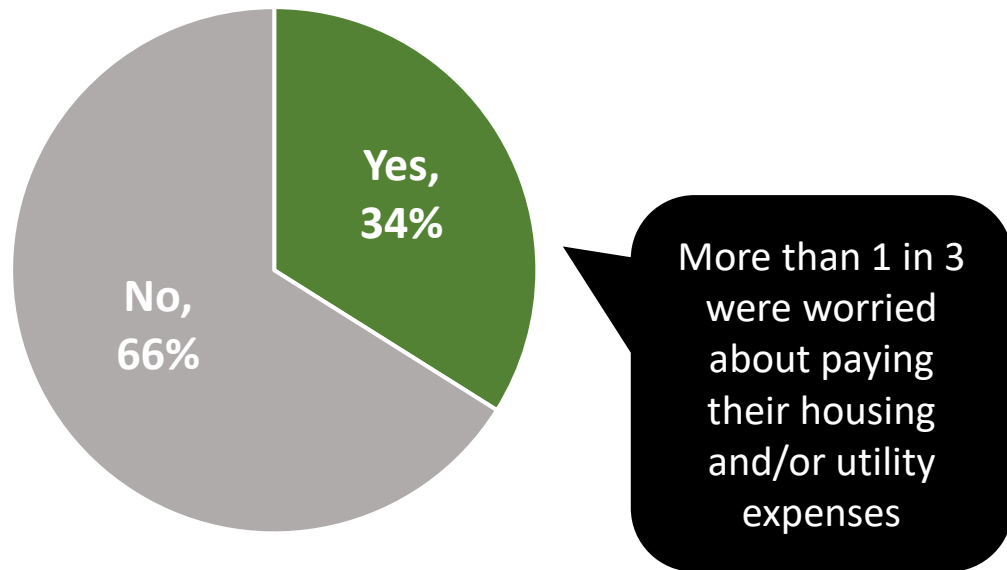


Source: MA Department of Unemployment Assistance, Economic Research Department - Labor Force and Unemployment Data

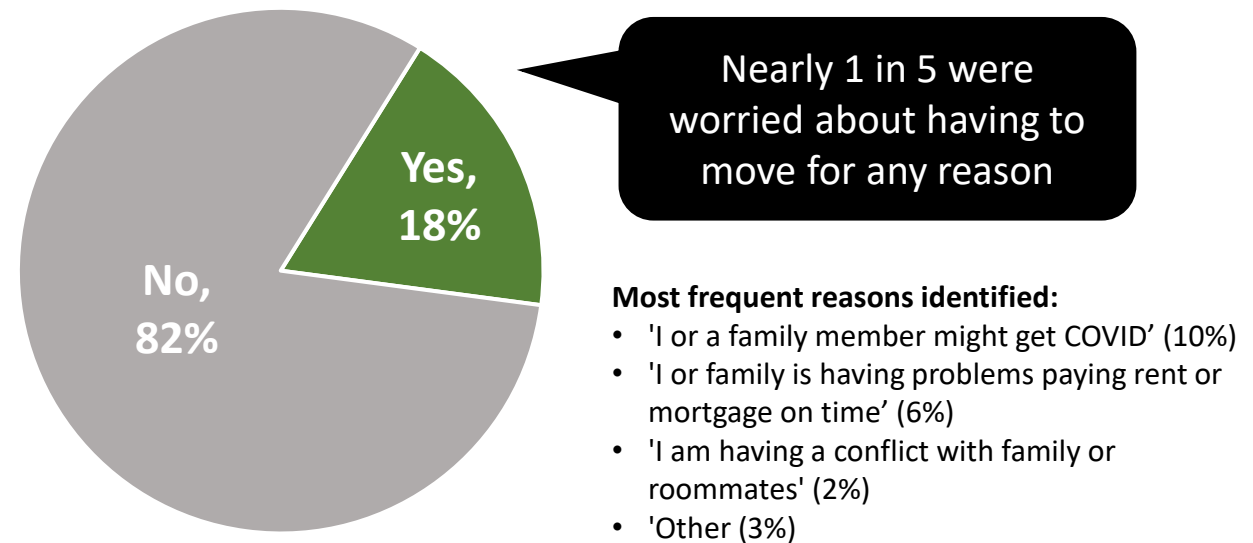
HOUSING INDICATORS IN CCIS

CCIS respondents were asked: 1) About the expenses and bills they were most worried about paying in the next few weeks; 2) About reasons they worry may require them to move in the next few months

Worried about Housing or Utilities Expenses



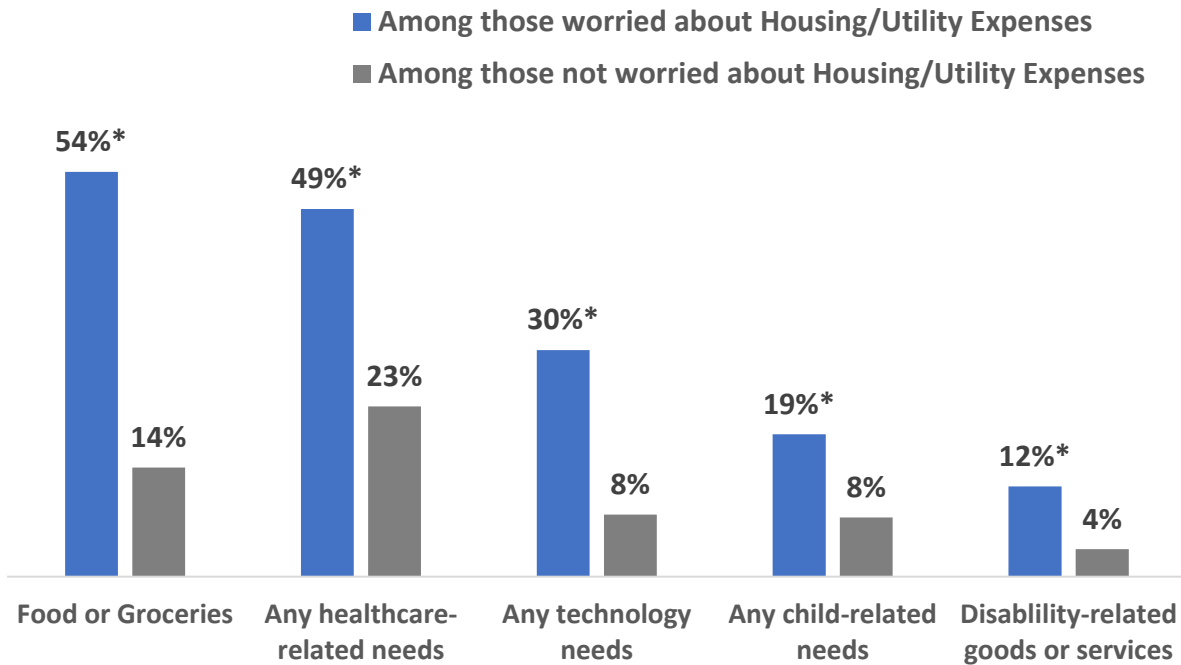
Worried about Having to Move for any Reason



NOTE: Weighted percentages shown based on 30,743 unweighted responses to expenses question and 6,096 unweighted responses to the reasons to move question; All respondents took the survey between September and November 2020.

CONCERN ABOUT HOUSING/UTILITY EXPENSES

Was highly associated with other COVID-related challenges and concerns



Individuals who were worried about housing/utility expenses were significantly more likely to be worried about getting each type of basic goods and services:

- 3.5x more likely to worry about Food or Groceries compared to those not worried about housing/utility expenses
- 2x more likely to worry about Healthcare Needs compared to those not worried about housing/utility expenses
- 3.5x more likely to worry about Technology Needs compared to those not worried about housing/utility expenses

* Difference compared to 'not worried' is statistically significant ($P < 0.0001$)

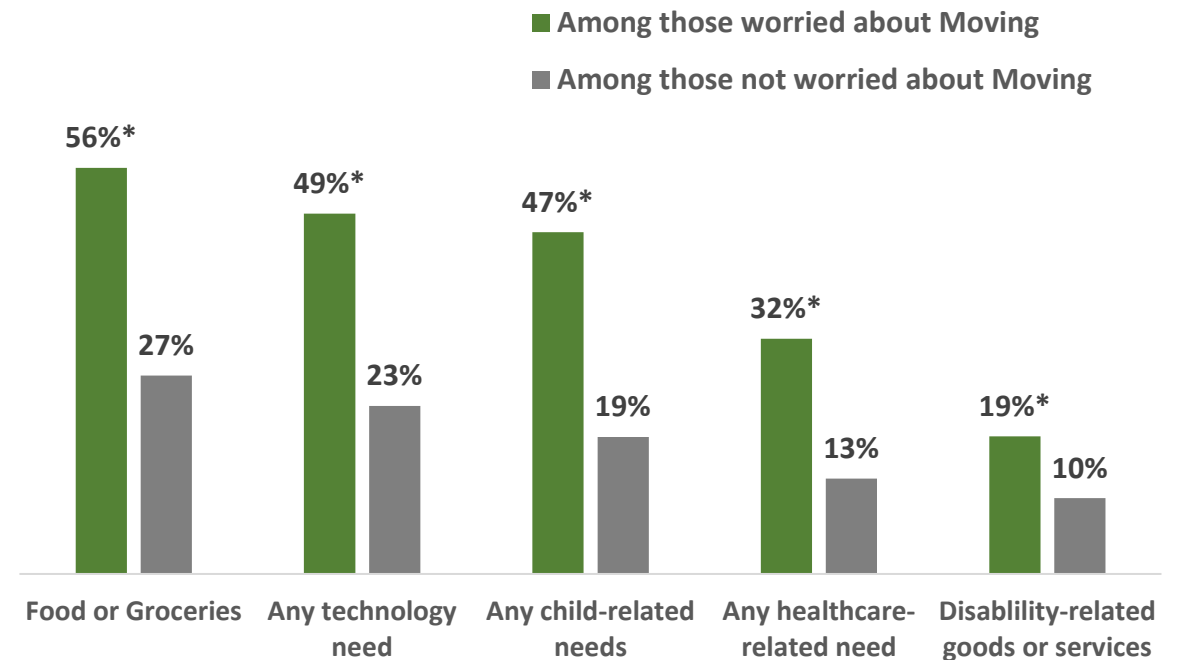
NOTE: Weighted percentages shown based on 30,743 unweighted responses to expenses question;
All respondents took the survey between September and November 2020.

CONCERN ABOUT MOVING

Was highly associated with other COVID-related challenges and concerns

Individuals who were worried moving for any reason were significantly more likely to be worried about getting each type of basic goods and services:

- 2x more likely to worry about Food or Groceries compared to those not worried about housing/utility expenses
- 2x more likely to worry about Technology Needs compared to those not worried about housing/utility expenses
- 2.5x more likely to worry about Child-related Needs compared to those not worried about housing/utility expenses

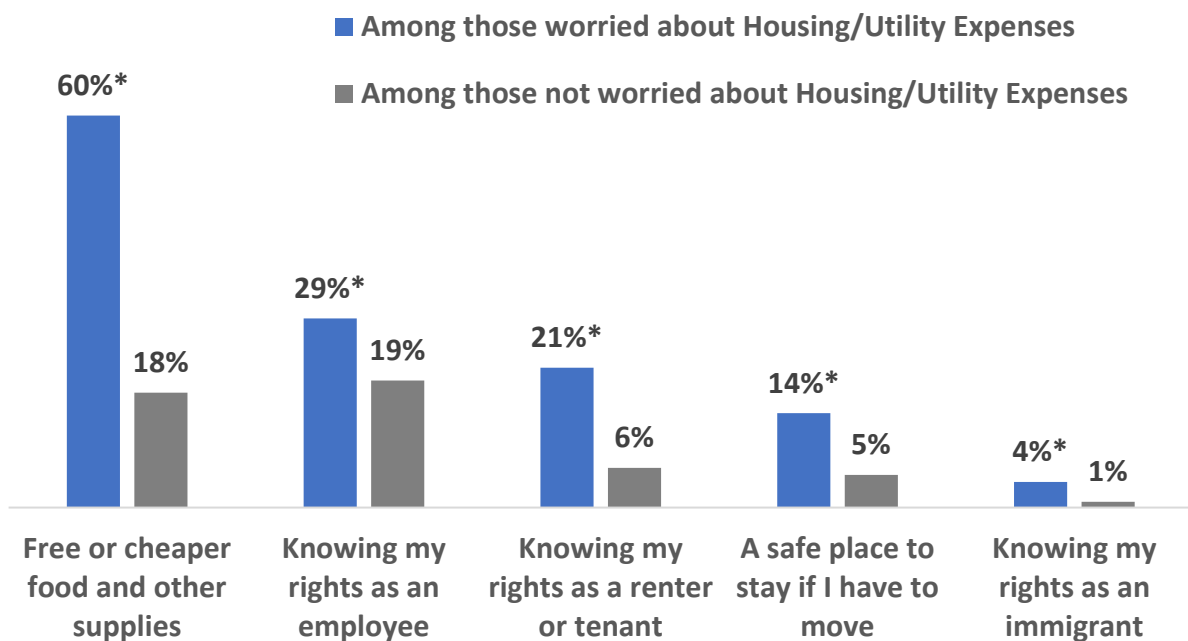


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NOTE: Weighted percentages shown based on 6,096 unweighted responses to the reasons to move question; All respondents took the survey between September and November 2020.

CONCERN ABOUT HOUSING/UTILITY EXPENSES

Was highly associated with other COVID-related resource needs:



* Difference compared to 'not worried' is statistically significant (P<0.0001)

NOTE: Weighted percentages shown based on 30,743 unweighted responses to expenses question; All respondents took the survey between September and November 2020.

Individuals who were worried about housing/utility expenses were significantly more likely to identify specific resources as helpful to them:

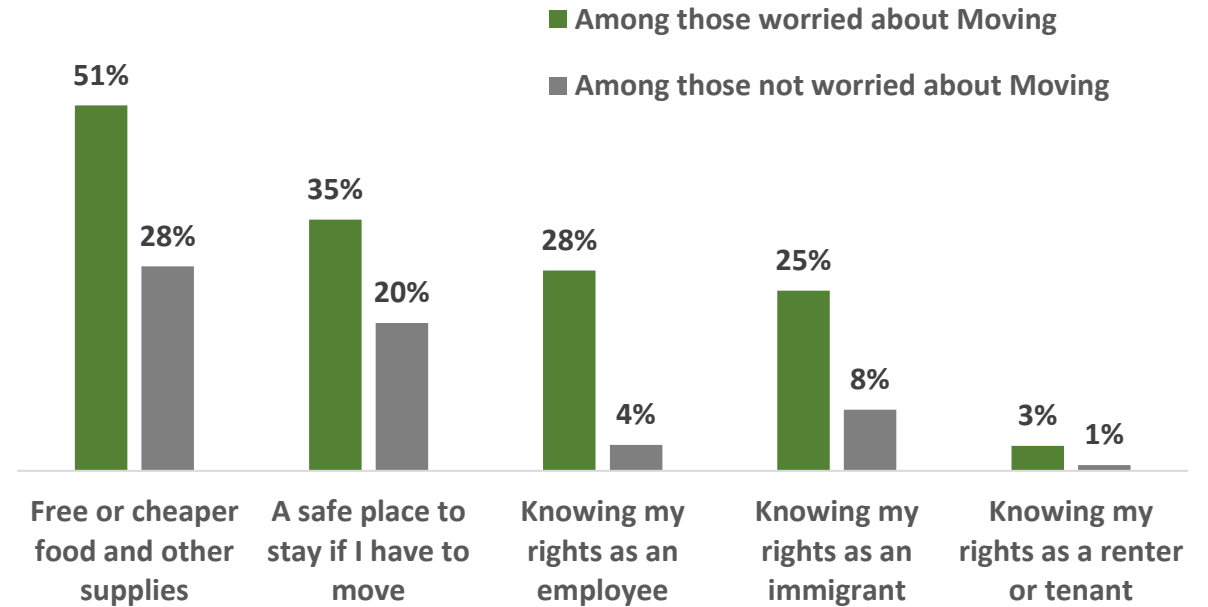
- 3x more likely to identify Free or Cheaper food and supplies as helpful compared to those not worried about housing/utility expenses
- 3x more likely to identify Knowledge about their rights as a renter or tenant as helpful compared to those not worried about housing/utility expenses
- 4x more likely to identify Knowledge about their rights as an immigrant as helpful compared to those not worried about housing/utility expenses

CONCERN ABOUT MOVING

Was highly associated with other COVID-related resource needs:

Individuals who were worried moving for any reason were significantly more likely to identify specific resources as helpful to them:

- 1.8x more likely to identify Free or Cheaper food and supplies as helpful compared to those not worried about housing/utility expenses
- 7x more likely to identify Knowledge about their rights as an employee as helpful compared to those not worried about housing/utility expenses
- 3x more likely to identify Knowledge about their rights as an immigrant as helpful compared to those not worried about moving

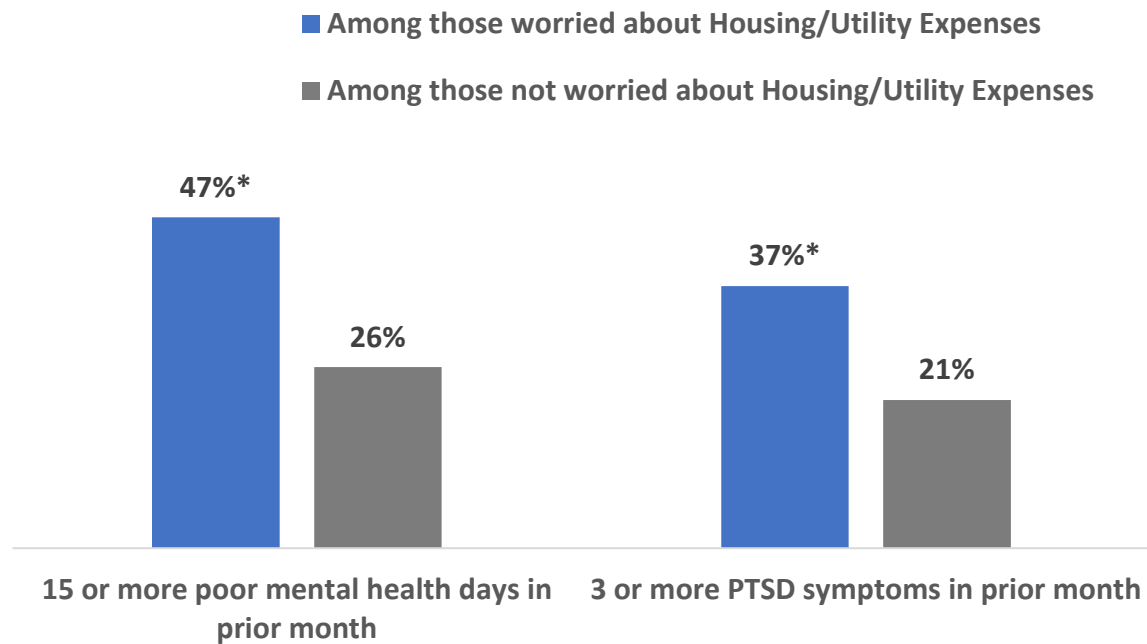


* Difference compared to 'not worried' is statistically significant ($P < 0.0001$)

NOTE: Weighted percentages shown based on 6,096 unweighted responses to the reasons to move question; All respondents took the survey between September and November 2020.

CONCERN ABOUT HOUSING/UTILITY EXPENSES

Was highly associated with indicators of poor mental health:



Individuals who were worried about housing/utility expenses were significantly more likely to report poor mental health days or PTSD symptoms:

- 1.8x more likely to report 15 or more poor mental health days in the prior month compared to those not worried about housing/utility expenses
- 1.7x more likely to report 3 or more PTSD symptoms in the prior month compared to those not worried about housing/utility expenses

* Difference compared to 'not worried' is statistically significant ($P < 0.0001$)

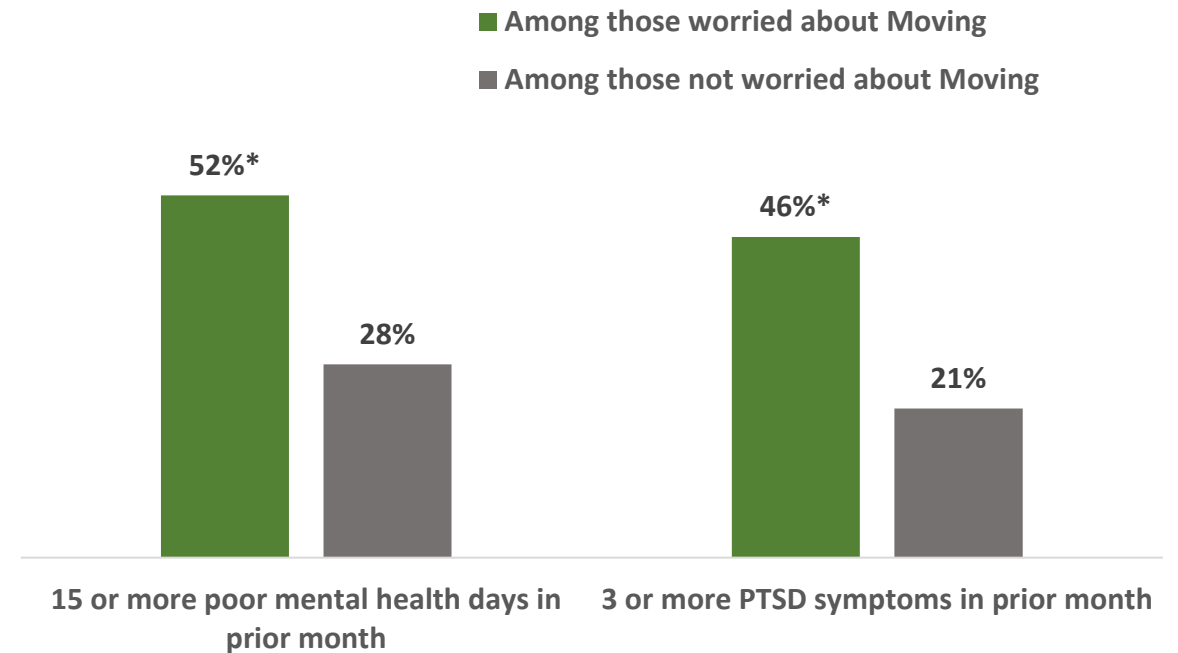
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CONCERN ABOUT MOVING

Was highly associated with indicators of poor mental health:

Individuals who were worried about housing/utility expenses were significantly more likely to report poor mental health days or PTSD symptoms:

- 1.8x more likely to report 15 or more poor mental health days in the prior month compared to those not worried about moving
- 2x more likely to report 3 or more PTSD symptoms in the prior month compared to those not worried about moving



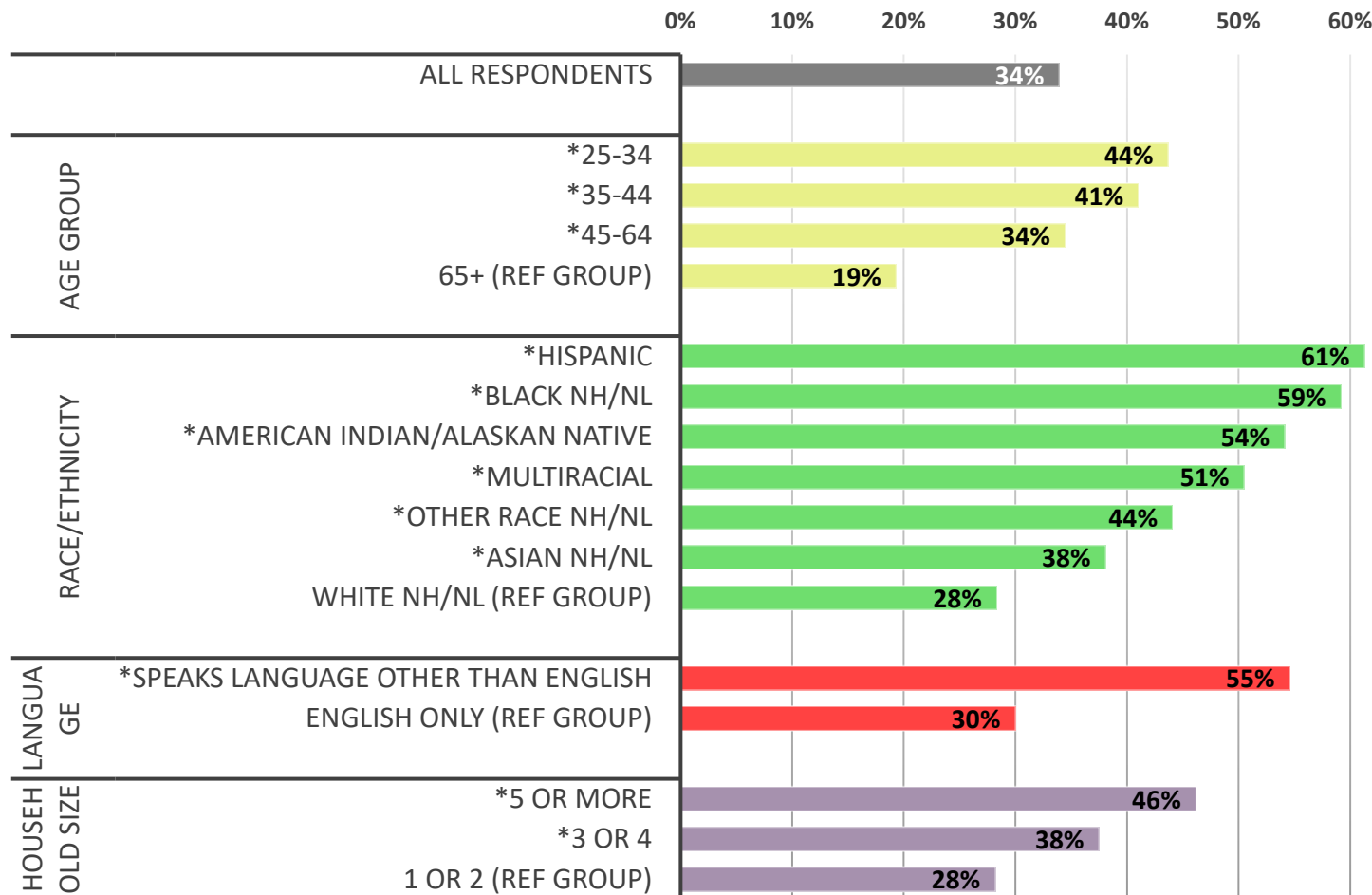
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NOTE: Weighted percentages shown based on 6,096 unweighted responses to the reasons to move question; All respondents took the survey between September and November 2020.

CONCERN ABOUT HOUSING/UTILITY EXPENSES

Was more prevalent among many demographic groups:

% WORRIED ABOUT: PAYING FOR HOUSING OR UTILITY EXPENSES



Worry about paying for housing or utility expenses was reported:

- 2x more frequently among those age 25-34 years or 35 to 44 years
- 2x more frequently among those identifying as Hispanic or Black nH/nL
- Over 1.5x more frequently among those who speak a language other than English
- Over 1.5x more frequently among those with large household sizes (5+)

NOTE: NH/NL = non-Hispanic/non-Latinx; American Indian/Alaska Native includes respondents who identify as Hispanic/Latinx; Weighted percentages shown based on the unweighted frequency of responses to expenses question within each demographic group which varied (30,743 total unweighted responses)

* Difference compared to reference group is statistically significant ($P < 0.05$)

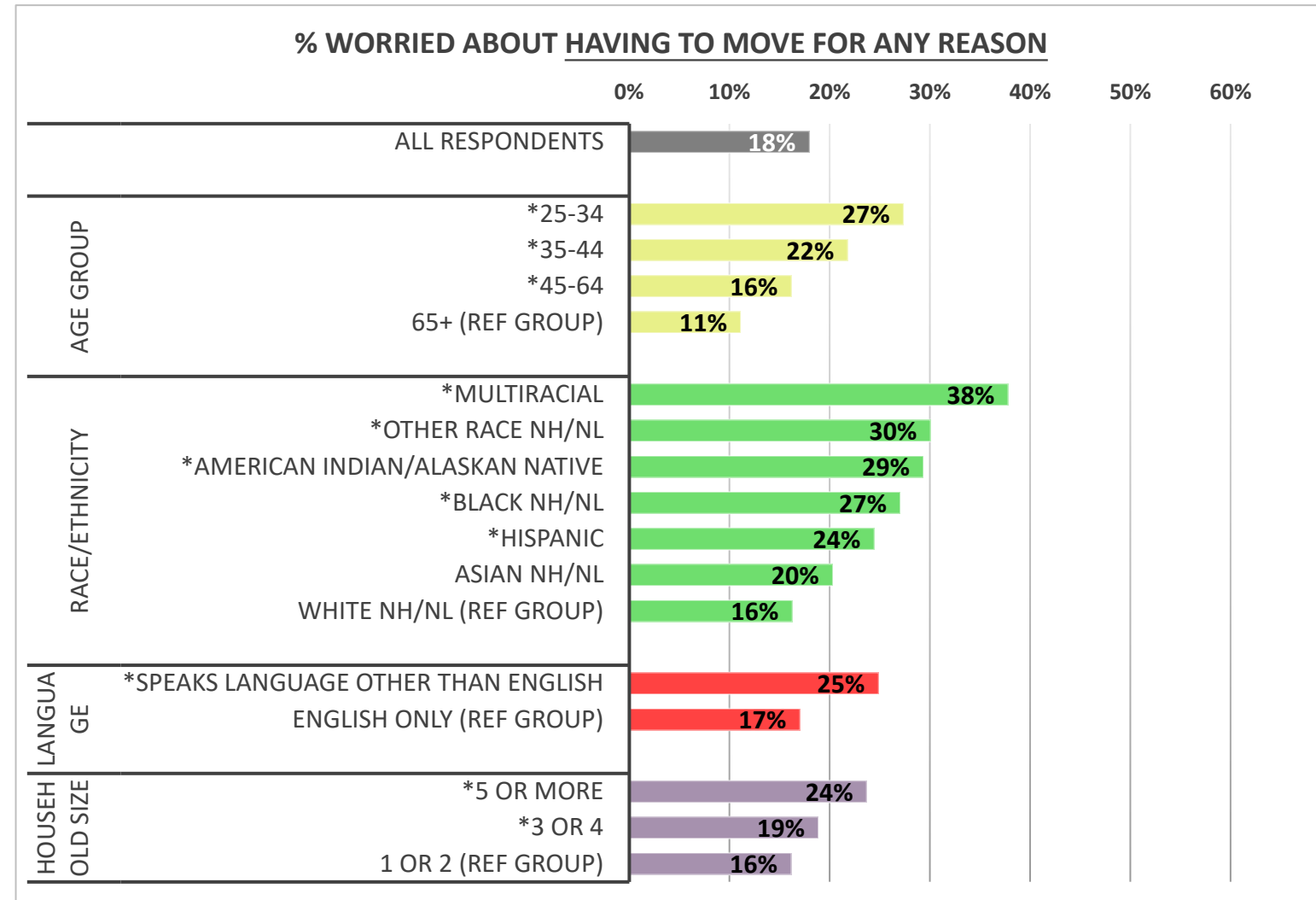
CONCERN ABOUT MOVING

Was more prevalent among many demographic groups:

Worry about having to move for any reason was reported:

- Over 2x more frequently among those age 25-34 years
- 2x more frequently among those identifying as Multiracial
- 1.5x more frequently among those identifying as other race, AI/AN, or Black nH/nL
- 1.5x more frequently among those with large household sizes (5+)

NOTE: NH/NL = non-Hispanic/non-Latinx; American Indian/Alaska Native includes respondents who identify as Hispanic/Latinx; Weighted percentages shown based on the unweighted frequency of responses to reasons to move question within each demographic group which varied (6,096 total unweighted responses)

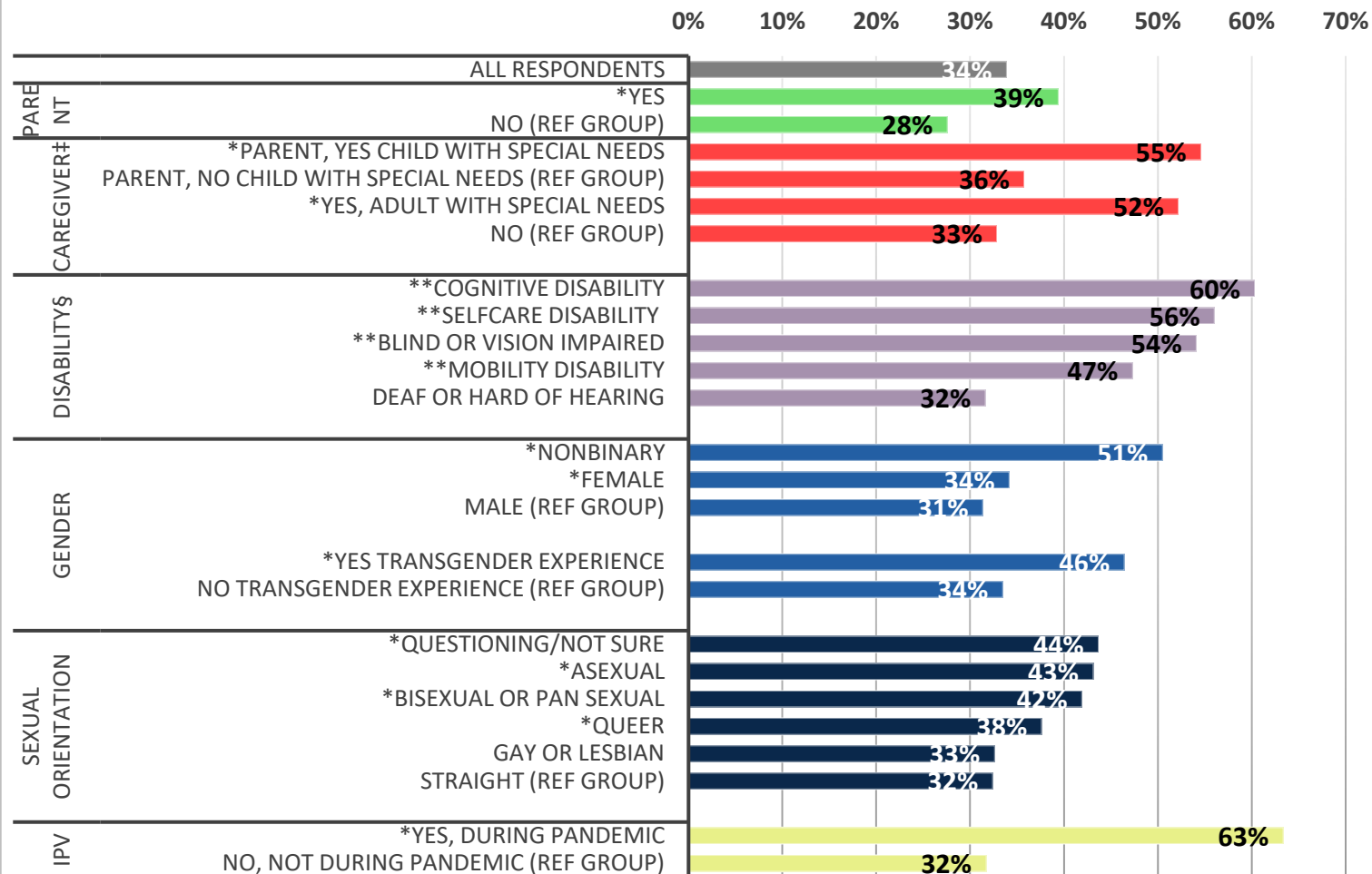


* Difference compared to reference group is statistically significant (P<0.05)

CONCERN ABOUT HOUSING/UTILITY EXPENSES

Was more prevalent among some sub-populations:

% WORRIED ABOUT PAYING FOR: HOUSING OR UTILITY EXPENSES



Worry about paying for housing or utility expenses was reported significantly more among:

- Parents
- Caregivers to a child or adult in the household with special health needs
- Individuals in most disability categories
- Individuals identifying as non-binary or of transgender experience
- Individuals whose sexual orientation is bi-sexual, a-sexual, or questioning/not sure
- Individuals experiencing IPV

NOTE: Weighted percentages shown based on the unweighted frequency of responses to expenses question within each population group which varied (30,743 total unweighted responses); †Caregiver questions were only asked of a random subset of all survey respondents (n=3,876 child question and n=6,751 adult question); §Disability categories are not mutually exclusive

* Difference compared to reference group is statistically significant ($P < 0.05$); ** Difference compared to respondents not indicating the specific disability is statistically significant ($P < 0.05$)

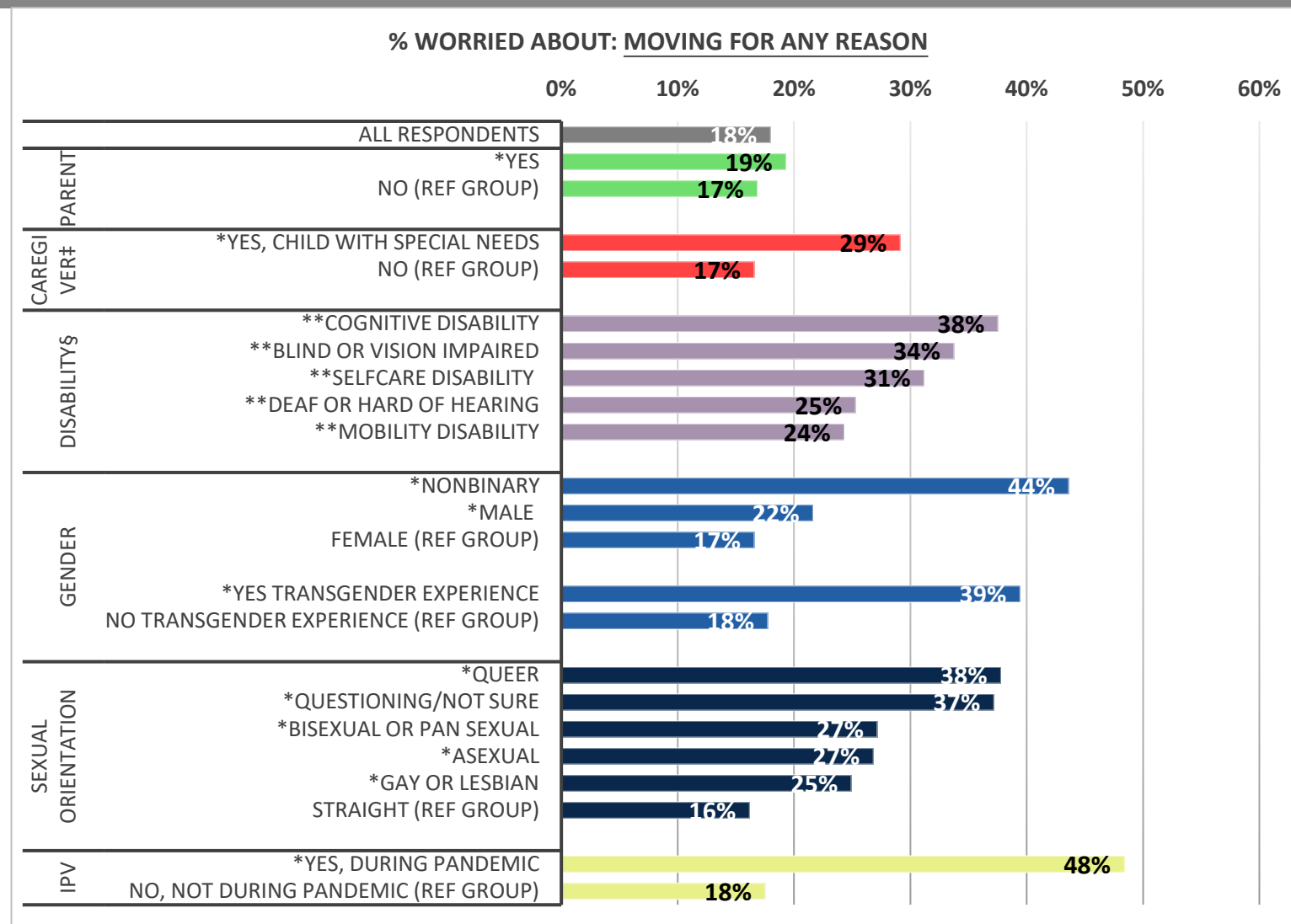
CONCERN ABOUT MOVING

Was more prevalent among some sub-populations:

Worry about moving for any reason was reported significantly more among:

- Caregivers to a child with special needs
- Individuals in all disability categories
- Individuals identifying as non-binary or of transgender experience
- Individuals whose sexual orientation is queer or questioning/not sure
- Individuals experiencing IPV

NOTE: Weighted percentages shown based on the unweighted frequency of responses to reasons to move question within each demographic group which varied (6,096 total unweighted responses); ‡Caregiver question was only asked of a random subset of all survey respondents (n=3,876 child question); §Disability categories are not mutually exclusive

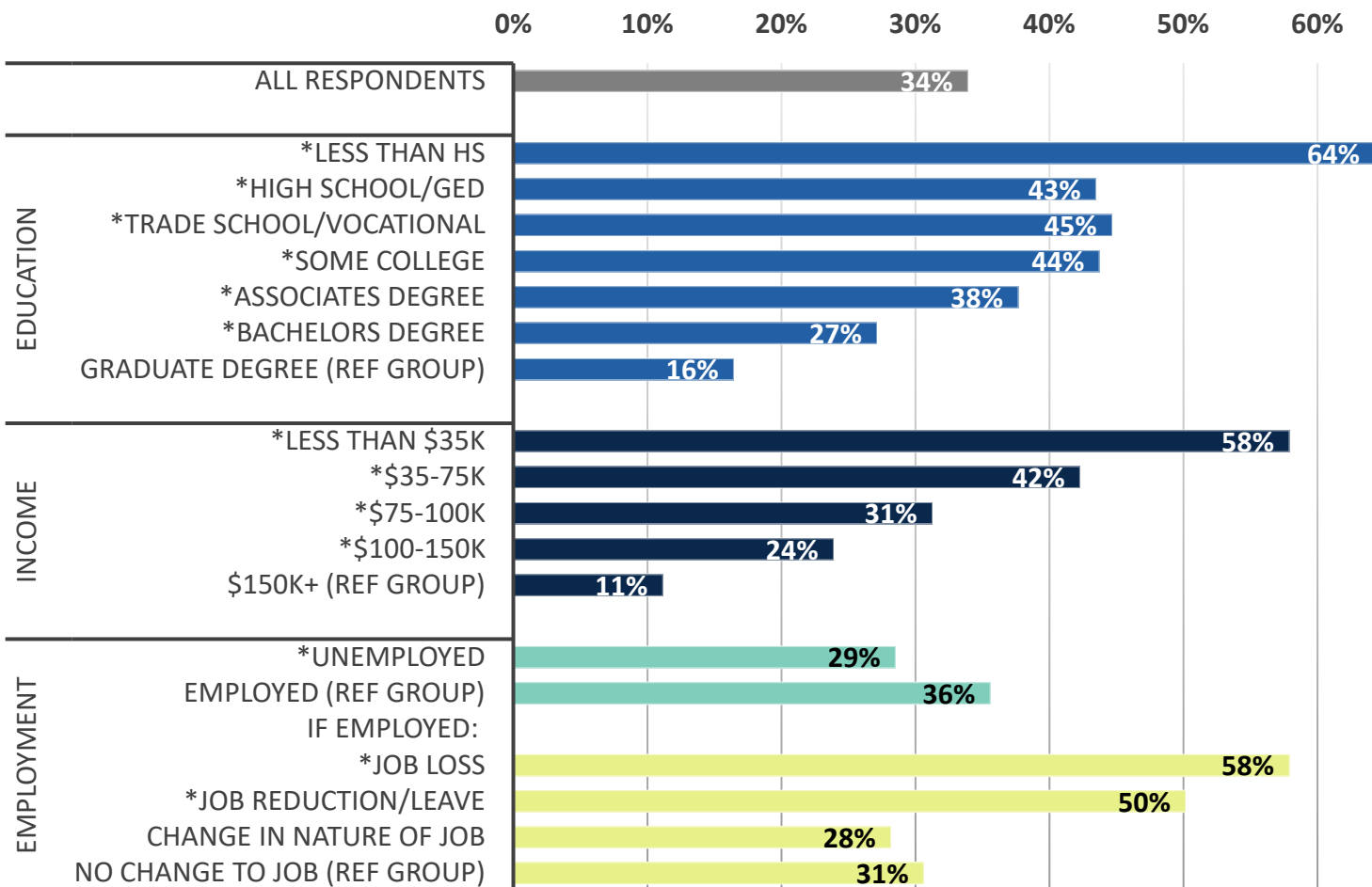


* Difference compared to reference group is statistically significant ($P < 0.05$); ** Difference compared to respondents not indicating the specific disability is statistically significant ($P < 0.05$)

CONCERN ABOUT HOUSING/UTILITY EXPENSES

Was more prevalent for those with lower education or income, and who experienced job loss:

% WORRIED ABOUT: PAYING FOR HOUSING OR UTILITY EXPENSES



Worry about paying for housing or utility expenses was reported:

- **4x more frequently** among those with less than HS education
- **Over 2x more frequently** among those with HS/GED, trade/vocational school, or some college education
- **4 to 5x more frequently** among those with household incomes less than \$75k
- **Nearly 2x more frequently** among those who experienced a job loss or job reduction/leave due to COVID

NOTE: Weighted percentages shown based on the unweighted frequency of responses to expenses question within each economic group which varied (30,743 total unweighted responses)

* Difference compared to reference group is statistically significant ($P < 0.05$)

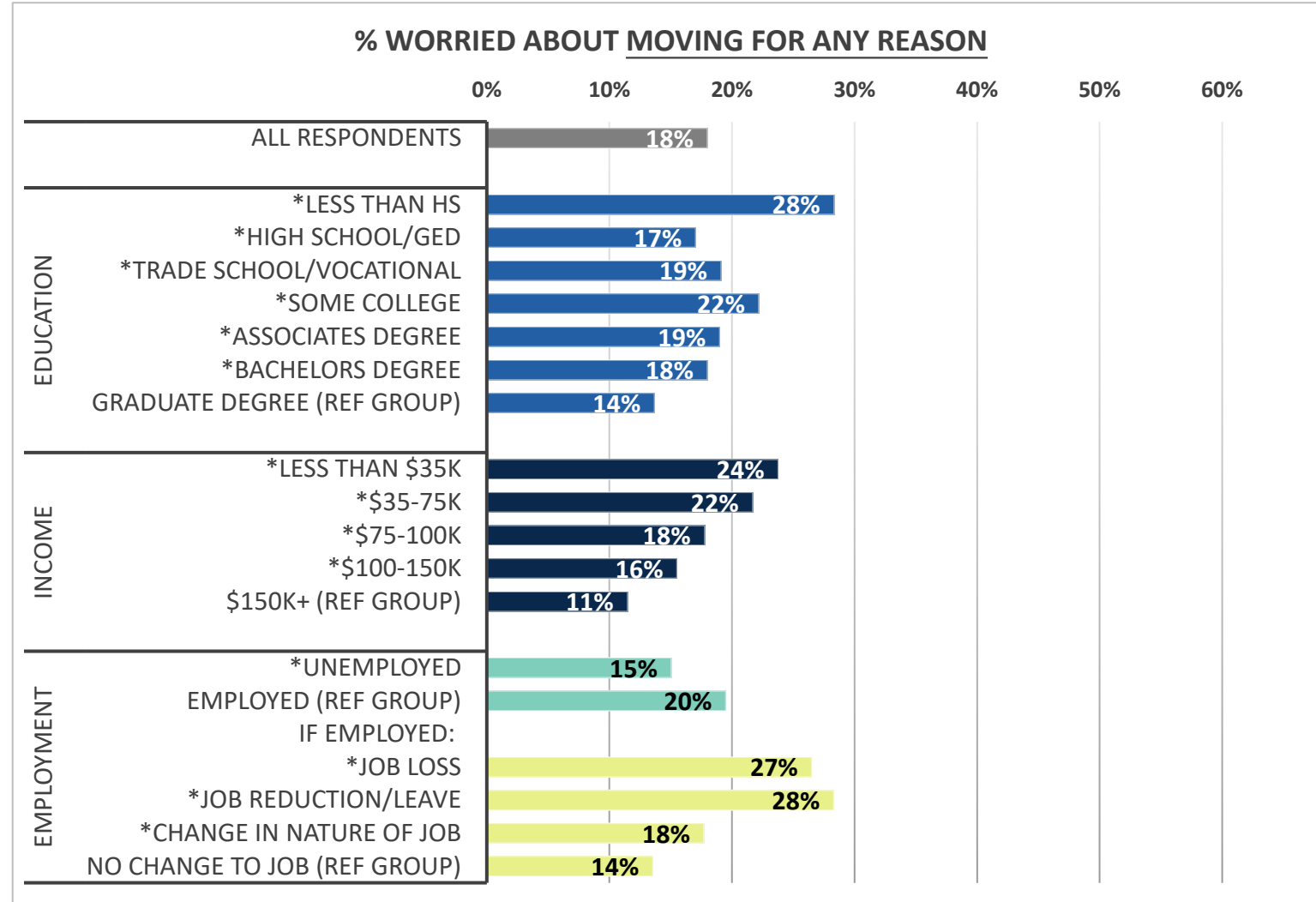
CONCERN ABOUT MOVING

Was more prevalent among groups with lower education or income, and who experienced job loss:

Worry about having to move for any reason was reported:

- **2x more frequently** among those with less than HS education
- **2x more frequently** among those with household incomes less than \$75k
- **2x more frequently** among those who experienced a job loss or job reduction/leave due to COVID

NOTE: Weighted percentages shown based on the unweighted frequency of responses to expenses question within each economic group which varied (6,096 total unweighted responses)

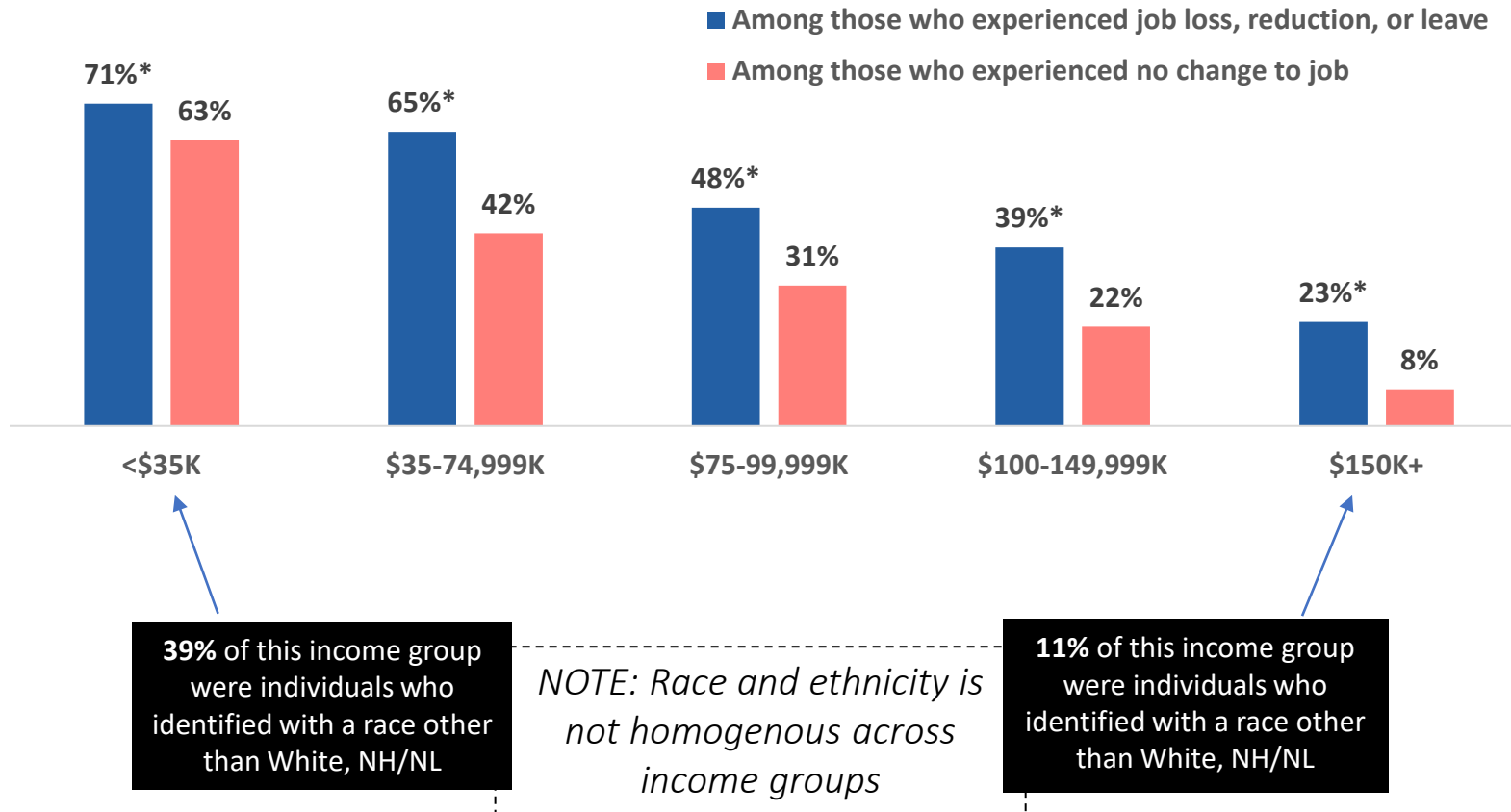


* Difference compared to reference group is statistically significant ($P < 0.05$)

HOUSING INSECURITY, JOB LOSS, and ECONOMIC STRAIN

Concern for housing expenses high among lowest income group regardless of job status

Percent Worried about paying Housing or Utility Expenses, by Income Group

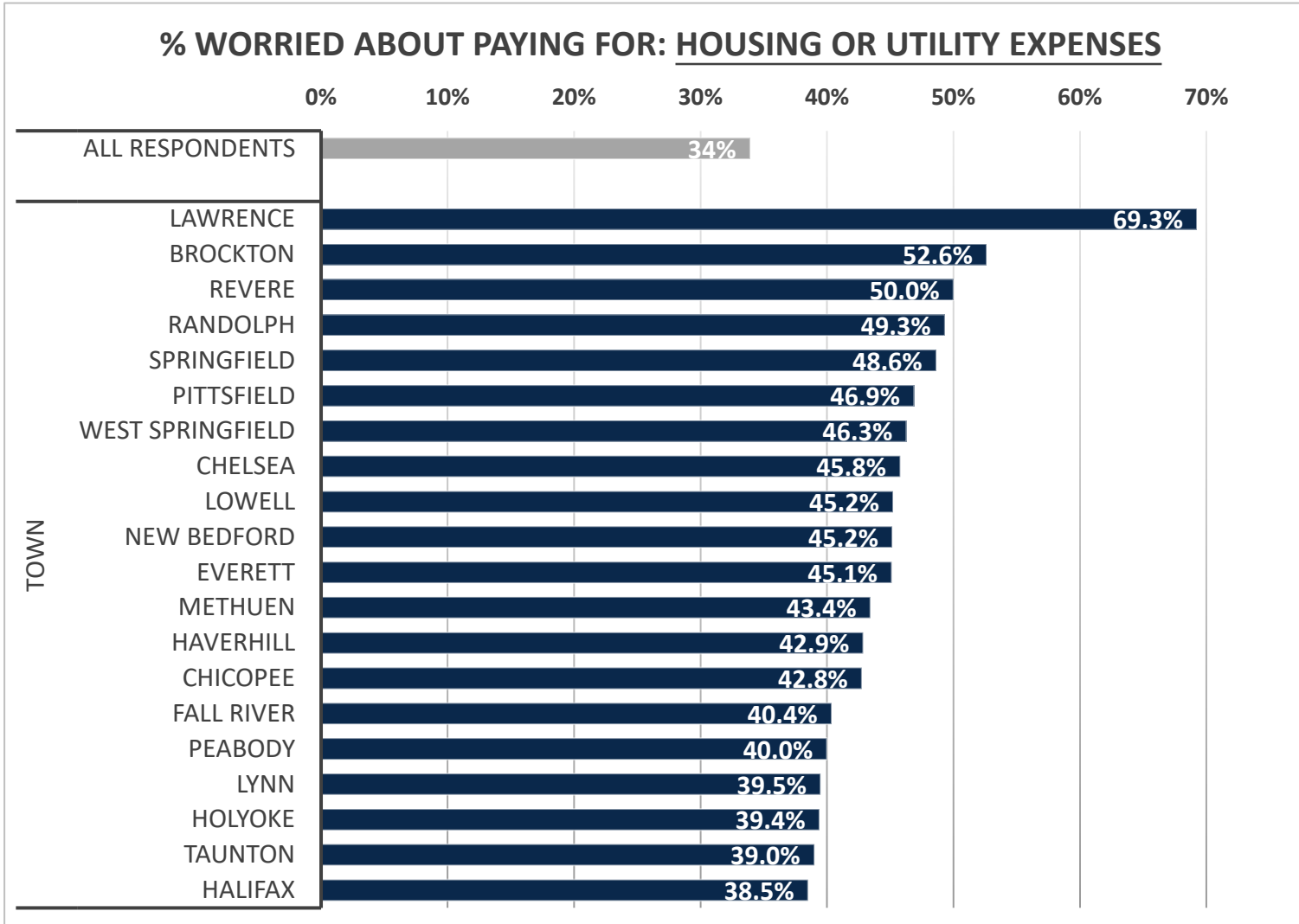


- Worry about housing/utility expenses was significantly higher among those experiencing a job loss, reduction, or leave compared to other job categories **within each income category**
- However, those in the lowest income group (<\$35k) were most concerned with housing/utility expenses, **regardless of job change category**
- This likely reflects the **high level of economic strain and concern around housing costs** that were present prior to COVID-pandemic for those with low incomes
- The race/ethnicity composition of income groups reflect **pre-existing and persistent economic inequities**

NOTE: Weighted percentages shown based on the unweighted frequency of responses to expenses question within each income group which varied (30,743 total unweighted responses)

* Difference compared to those who experienced no change to job within income strata is statistically significant ($P < 0.05$)

TOP 20 CITIES/TOWNS BY CONCERN ABOUT HOUSING EXPENSE



Housing related concerns higher among residents within certain municipalities

- Nearly **7 in 10** respondents from Lawrence reported being worried about paying for housing/utility-related expenses
- **Approximately half** of respondents from Brockton, Revere, Randolph, and Springfield reported being worried about paying for housing/utility-related expenses; and these are towns that had a high proportions of respondent who identified with a race other than White, NH/NL

NOTE: Unweighted percentages shown based on the unweighted frequency of responses to expenses question within each geographic sample which varied (range: 107 in Chelsea to 444 in Springfield); geographies with fewer than 100 responses were excluded from this analysis

HOUSING STABILITY & IPV

People who reported experiencing IPV during Covid-19 were more likely than those who did not to also report worries about housing expenses* and needing to move soon*.

1 in 2

Survivors were worried about paying housing-related expenses in the next few weeks.



Survivors were **3x** as likely to report being worried about needing to move in the next few weeks



1 in 4

Survivors reported that having "A safe place to stay if I have to move out of my current place" would be useful right now.



...And **7X** as likely to report being worried about needing to move because of conflict with roommates/family or because of experiencing abuse at home.



"Facing homelessness is one of our primary calls. Many of the people we provide services to have experienced job loss or they have been furloughed, exacerbating their financial insecurity. Many of those we provide services to have to sneak out of their homes or hide in a closet to call for assistance because the abuser is living with them.... It is much more dangerous [now] for many of those we serve."

-- MA IPV Service Provider's report to the DPH Division of Sexual and Domestic Violence Prevention and Services, February 2021

*Difference is statistically significant at $p < .05$. Comparisons are to those who did not report experiencing IPV during Covid-19.

QUALITATIVE DATA FROM DPH PROGRAMS*

Many housing-related needs and challenges remain unaddressed

- Many needs and challenges identified within the CCIS continue to persist.
 - Significant increase in fiscal pressure for families who lost their job or had limited work schedules.
 - High unemployment rates for parents, with many reporting being laid off or unable to work due to childcare needs.
 - High rates of reported unemployment, housing instability, and homelessness for young parents.
- Many DPH programs are relying on emergency funding to help keep people housed.
 - High level of concern for how to continue to support residents when emergency resources and eviction moratorium ends.
- Many housing-related challenges exacerbated by the pandemic will remain or worsen in the upcoming year.
 - Not enough transitional housing placements for homeless youth.
 - Expected increase in rental costs.
- Programs working with youth and young parents reported seeing an increase in homeless youth, a population not captured in CCIS.
 - Individuals reported being evicted or being threatened with eviction despite eviction moratorium.

* Qualitative data collected in July 2021 from Massachusetts Parents and Pregnant Teen Initiative (MPPTI), Division of Sexual and Domestic Violence Prevention and Services (DSDVPS), and Child and Youth Violence Prevention Unit

FEDERAL AND STATE RESPONSE TO PANDEMIC

Increase in housing and emergency assistance resources, particularly for low-income households

Residential Assistance for Families in Transition (RAFT)

- In January 2021, the RAFT benefit cap was raised to \$10,000 across the board.
- Eligible with incomes up to 50% of AMI, or 60% of AMI for people who are at risk of homelessness because of domestic violence.
- Reached 17,091 Unique households October 2020 – June 2021

Emergency Assistance (EA) - HomeBASE

- In June 2021, ERAP-Enhanced HomeBASE became available.
- State FY21 budget removed language limiting families to a combined \$10,000 in assistance from both RAFT and HomeBASE within a given 12-month period.
- EA eligibility is determined by DHCD, with income eligibility based on Federal Poverty Guidelines (FPG).
- Reached 2,160 unique household October 2020 – June 2021

Emergency Rental and Mortgage Assistance (ERMA)

- Launched in July 2020, provide up to \$4,000 within a given 12-month period for eligible households to assist with rent or mortgage arrears and/or with upcoming rent or mortgage payments.
- In January 2021, the ERMA benefit cap was raised to \$10,000.
- Eligible with incomes the 50-80% range of AMI.
- Reached 1,334 unique households October 2020 – June 2021

Emergency Rental Assistance Program (ERAP)

- DHCD launched on March 22, 2021 - provides expanded relief for rent and utilities expenses to eligible tenants and their landlords, alongside existing RAFT and ERMA programs.
- Eligible with incomes up to 80% of AMI, must be at risk of homelessness or housing instability due directly or indirectly to COVID-19.
- Reached 11,310 unique households March 2021 – June 2021

KEY TAKEAWAYS

- **Housing is health.** Having access to affordable, safe, and permanent home is closely tied to various health outcomes. Individuals who reported housing-related concerns were significantly more likely to report **poor mental health** outcomes.
- **Housing-related issues and inequities** in housing access and cost burden that existed pre-pandemic were **made worse** by the pandemic. Despite housing focused programs, such as the BSAS Low Threshold Permanent Housing and Support Services and Housing Stability Support, inequities persist. More work needs to be done to support housing stability and to end homelessness.
 - Large number of residents experienced job loss, reduction, or leave, impacting their ability to pay for housing and other basic needs like food, groceries, and health care.
 - Certain groups, including **people of color, parents and caregivers, individuals with disabilities, individuals who identify as nonbinary or transgender**, and those who have **experienced intimate partner violence** were significantly more likely to report housing-related concerns.

WANT TO KNOW MORE?

Visit <http://mass.gov/covidsurvey> for more information on how residents of Massachusetts have been impacted by the pandemic and how we can all work together to turn these data into action!