

An aerial photograph of Philadelphia, Pennsylvania, showing a dense urban grid and the Schuylkill River. The image is overlaid with a semi-transparent teal color. The text is centered and reads:

**COVID-19's  
Impact  
on  
Race  
and  
Housing  
Security  
Across  
Philadelphia**

**Philadelphia Renters Report**

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# Executive Summary

**Racial and economic disparities in affordable housing existed long before the COVID-19 pandemic, and yet, new data from the US Census Bureau suggest that the pandemic and the ensuing economic fallout are only widening these divides.<sup>1</sup>**

When paired with a global pandemic, we anticipate a national wave of homelessness that will be unstoppable if landlords retain control of Philadelphia.

Historically redlined neighborhoods are those most affected by poor policy. Eighty years ago, neighborhoods considered high-risk or “hazardous” were redlined by lending institutions, denying them access to capital investment, which could improve the housing and economic opportunity of residents.<sup>2</sup> The hazardous areas were the ones local lenders discounted as credit risks, in large part because of the residents’ racial identity. Meanwhile, governments encouraged planned obsolescence, making way for eminent domain, tax foreclosures, and evictions, which robbed many Black families of their wealth and future.

In analyzing renter stress and the impact of evictions, this report focuses on Philadelphia’s historically Black neighborhoods. Racial composition was a significant predictor of the “Residential Security” maps created by the Home Owners’ Loan Corporation (HOLC) in the 1940s. Many neighborhoods were labeled “hazardous” or “high risk” **because** Black people and other ethnic minorities lived in them, including large swaths of West Philadelphia and South Philadelphia. Over time, these neighborhoods were further stripped of resources, which led to a vicious cycle of neglect based on race considerations.

While Philadelphia has historically been known as a city of homeowners, the 2008 foreclosure crisis increased the number of renters, and consequently the need for affordable housing.<sup>3</sup> Most of the city’s severely rent-burdened residents are overwhelmingly Black and Latinx.<sup>4</sup> It’s not a coincidence, then, that who gets evicted from rental housing falls along racial and gender lines – most frequently impacting Black women and their children, and in Philadelphia, impacting Black families disproportionately in spite of their level of income or education. The loss of housing can be the catalyst for a downward spiral for those already living in poverty and is in fact a cause of poverty.<sup>5</sup> Families who experience homelessness or housing instability have difficulty staying connected to public health benefits programs like Medicaid and keeping up with preventive care. Interruptions in coverage and care push families into emergency rooms in times of crisis, driving up health care costs for the community as a whole. Homelessness or precarious housing arrangements put family members at risk of trauma or abuse, leading to behavioral health problems that cut across generations.

Philadelphia is also experiencing rapid gentrification in areas of opportunity – that is, areas close to schools, jobs, transportation, and grocery stores.<sup>6</sup> As a result, lower income families are forced to travel further and spend more to maintain employment, health and schooling, forcing families to deprioritize preventive or maintenance health care, and making families and communities sicker as a result.<sup>7</sup> The housing that is available to lower income families is often substandard, posing major risks to health and safety, and causing housing instability

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as families try to escape hazardous situations. Children with asthma are particularly at risk in substandard housing conditions because common issues such as mold and infestation are direct triggers for asthma exacerbation.<sup>8</sup> Housing advocates frequently hear from families who fear for their children's health because of the conditions of their home. Philadelphia has been recognized as one of the most challenging places to live for children with asthma.<sup>9</sup> Started in 2017, [the Home Preservation Initiative for Health Living \(HPI\)](#) has been combining home repairs with Community Asthma Prevention Program's (CAPP) home visit program to reduce asthma-related emergency department visits. Due to early success, the program has received additional funding to expand their efforts, "ultimately striving to make a strong case for Medicaid reimbursement for home repairs in order to keep kids healthy and out of the hospital".<sup>10</sup>

The COVID-19 pandemic has significantly exacerbated the difficulties facing Black women, seniors, people with disabilities, queer and transgender people, and others who routinely face housing instability due to systemic oppression and racism, and has demonstrated the need for a tailored approach that takes into account the disease's disproportionate impact on Black communities in particular.

**In May 2020 the Philadelphia Inquirer reported that in Philadelphia, Black patients are dying from COVID-19 at a rate more than 30% higher than the death rate among white patients.**

In July, it further reported that Black and Hispanic women in Philadelphia are being infected at rates five times higher than white women.<sup>11</sup>

The **current** eviction crisis is a collision of disastrous forces - government-sponsored disinvestment and gentrification in historically Black communities, and an unethical response to the coronavirus pandemic. Already faced with significantly higher rates of infection and death among Black adults **and** children, Black people in Philadelphia are routinely denied access to housing and other resources that make it possible to build a future. Landlords and property managers continue to illegally evict tenants and are failing to address environmental hazards in their properties, using the state's pandemic restrictions to justify their benign neglect.

This report was commissioned by Community Legal Services of Philadelphia to identify whether Black and other communities of color throughout Philadelphia are experiencing high rates of COVID-19 diagnosis and death and to what extent these same communities are experiencing or at risk of eviction and other forms of housing instability and/or grappling with other health and housing-related issues. The report identifies and analyzes various relevant data and provides a high-level analysis of related trends in Philadelphia, utilizing both qualitative and quantitative data. The analysis is meant to inform the development of a racial justice strategic plan for housing justice advocates that gives them a sharper understanding of the systemic racial justice issues that informs access to health and housing instability in rental housing.

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Research was conducted by an independent team of researchers, all Black women living in West Philadelphia. Lead researcher Rachele Faroul is a queer Black woman from Brooklyn, NY, and Research Assistant, Abigail Brown, is a student at Cabrini University. Researcher Rashni Stanford, M.S.W, supported the design of the renters survey and focus groups.

We have a shared understanding and sense of urgency around the continued housing crisis and are committed to a housing guarantee for all. We know that truly transformational work builds power, skills, and knowledge in our communities. We believe that such ambitious goals require local theories, practices, and tools, and thus rely heavily on the theory of Black Quantum Futurism to build power in our communities.

An in-depth analysis of these issues, paired with data about the disparate impact of COVID-19 on Black people and people of color will allow housing justice advocates to better respond to Black and Brown clients who are in crisis due to the COVID-19 pandemic. Housing advocates can then plan enhanced community education, targeted outreach, collaboration with housing movement and activist groups, and improve client identification in the particularly affected identified communities, working to ensure that Philadelphians in these neighborhoods are aware of their rights and can access services as many programs continue to work remotely. Housing justice advocates can use these findings to support building consistent opportunities to connect with community groups, especially those led by Black people of color, to collaborate on developing solutions to the issues posed by the pandemic, health, and housing.



**The report primarily addresses  
the following research questions:**

①

How prevalent is COVID-19 in Black neighborhoods and other communities of color?

②

What is the rate of eviction filings and completed evictions in Black and other communities of color impacted by COVID-19? ?

③

How prevalent are substandard housing conditions in Black and other communities of color impacted by COVID-19?

④

Do neighborhoods with a high amount of public or low-income housing have higher rates of COVID-19 infections than other neighborhoods?

⑤

How has COVID-19 affected renters' ability to pay and maintain housing? Are there differences across race and geography?

⑥

How do renters understand the historical and current changes occurring within their communities?

### Summary of Findings

- To date, Black people account for 47% of all COVID-19 deaths in Philadelphia and across nearly all age groups, Black residents are more likely to contract COVID-19 than white residents in Philadelphia. Systems of racial violence compound upon each other to make Black people more “structurally susceptible” to contracting and dying from COVID-19<sup>12</sup>.
- Since the pandemic began in Philadelphia in March, through December 2020, landlords have filed to evict more than 2,760 families. Landlords have targeted renters in Black neighborhoods in North Philadelphia and West Philadelphia, in particular.
- Many of the areas with the highest COVID prevalence are also majority-Black communities experiencing high eviction rates.
- Of those renters surveyed, 17% of are now behind on rent since March 2020, compared to 7% before the shutdown began. Those currently struggling to pay rent are about 2 months behind (on average), while almost a quarter of all renters surveyed felt or were forced to move during the pandemic. The most common reasons for moving cited by renters were falling behind on rent, issues with the condition of the home (habitability), and intimidation from the landlord.
- The most prevalent habitability issues cited by respondents were mice and rats (44%), roaches (38%), flooding and water damage (31%), chipping paint (27%) and mold (23%) - all conditions that can cause respiratory issues or lead poisoning that make tenants more vulnerable during a pandemic.
- Only 32% believe their rent is affordable. About 47% of renters are concerned or very concerned about making rent and a quarter are concerned about being evicted in the next 4-6 months.
- 43% of those surveyed lost employment due to COVID-19, and nearly 60% have lost income (or hours worked) since the pandemic began.
- Renters were asked to share their experiences in and around their neighborhood since the shutdown began. Gun violence, construction/development, and anxiety (mental health episodes) were the experiences most shared.
- During the **Health & Wellness** section, renters broke down how the fear of not being able to make rent can impact an entire household. “Fear can kill you...You see every day how [government] systems discourage wellness.” Every single focus group participant has received mutual aid support since the beginning of the pandemic.
- Participants wondered aloud if the eviction fight is worth it. “You know you can’t manipulate time.”<sup>13</sup> They’re in a constant fight to be a part of time, memory, and the future.

By the numbers:

Black people account for

**47%**

of all covid deaths in Philadelphia and across nearly all age groups

**43%**

of renters surveyed lost employment due to COVID-19

**28%**

of renters surveyed rely on unemployment benefits to supplement wages lost

**17%**

of renters surveyed are now behind on rent since March

**22%**

of renters surveyed felt or were forced to moved since March 2020

**7%**

of renters surveyed were behind on rent before March

**32%**

of renters surveyed believe their rent is affordable

**44%**

of renters surveyed are living with mice or rats

Among renters surveyed who were struggling to pay rent,

**2 months**

is the average amount of time that they have been behind on payment

**38%**

of renters surveyed are living with roaches

**23%**

of renters surveyed are living with visible mold in their homes

**Fear can kill you...  
You see every day  
how [government]  
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# Methodology

**Our analysis of the intersections of the COVID-19 pandemic, race and rental housing in Philadelphia is based on data from governmental and publicly-available sources and published reports, an online survey of renters about their experience during the pandemic, and several in-depth focus groups with renters in high-eviction neighborhoods.**

## **Black Quantum Futurism Framework**

Black and Indigenous communities have long endured the consequence of the linear notion of time and increasingly require participatory and decolonizing research processes. Western research methodologies hardly analyze the ways in which the linear notion of time is connected to class oppression, racism, and white supremacy.<sup>14</sup> Our attempt to decolonize research is informed by a community-based participatory research (CBPR) approach. CBPR is an orientation to research that advances the development of culturally centered research designs and public health interventions, as well as the integration of Indigenous research methods.<sup>15</sup> An interdisciplinary collaboration between Rasheedah Phillips and Camae Ayewa, Black Quantum Futurism (BQF) seeks to “unravel the processes of how communal memory is seeded, how the collective memory spreads across time and space”.<sup>16</sup> Similar adaptations of CBPR include finding ways to respect tribal sovereignty, to address issues of data ownership and control, and to incorporate Indigenous ways of knowing.<sup>17</sup>

A particular issue related to our studies is that research literature has long suggested that frequent experiences of racism among African American women adversely affects subjective cognitive function (SCF), based on the established association of psychological stress with memory decline.<sup>18</sup> The inability to envision one’s future as a part of the collective has particular implications for the long-term health of a community. The practice of future visioning is supported by an emerging therapeutic framework called time perspective therapy<sup>19</sup>, as well as emerging research on imagination and mental stimulation. In our research “we seldom think about how gender, race, and income shift or limits access to the future and even the past.”<sup>20</sup> The research shows how Black communities take back or “reclaim” control of time and communal memory.<sup>21</sup>

## **Survey & Focus Groups**

We developed a 30-minute survey to learn more about the various stressors renters have experienced during the pandemic. This survey is the first in understanding the impact of the pandemic on Black and brown renters in Philadelphia. The survey was distributed on social media and email listservs for 3 weeks in October and November of 2020 and was completed by 128 renters living in Philadelphia.

While the demographics of the survey respondents may not be representative of the City’s larger population, respondents were people of various marginalized identities. Many of the

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respondents identified as LGBTQ, are Black or people of color, had lower incomes and were living in neighborhoods with the extreme pressures of gentrification and displacement. Thirty-five percent of those surveyed identify as Black, 11% as Latinx, 8% as Asian, and 55% as White, as compared to Philadelphia's population rates of 42%, 15%, 7% and 41%, respectively.<sup>22</sup> The average age of those who completed the survey is 30.8 years and average household size is 2.3, though among Black participants it was slightly larger at 3.2. About 40% of all renters surveyed live in West Philadelphia ZIP codes that routinely are in the top ranked zip codes for eviction filings: 19143, 19104 and 19139. Over half (55%) of those surveyed identified as LGBTQ.

Most respondents are lower income, with an average monthly income of \$2,700. Twenty-eight percent of renters surveyed for this report rely on unemployment benefits to supplement their wages, higher than national rates. Department of Labor numbers indicate that 28 million workers - or about 1 out of every 5 people in the U.S. workforce - are receiving unemployment benefits or have applied and are waiting to see if they will get benefits (as of September 2020).<sup>23</sup>

At the end of November 2020, this team of researchers conducted focus groups with a random sampling from the survey. Seven focus groups occurred, during which 16 people were interviewed about their experience as renters living through the pandemic in Philadelphia. Referred to as "community conversations", these discussions were designed by Rashni Stanford and Abigail Brown to foster community during the focus groups and build trust among participants. Questions and prompts were divided into four broad categories:



Overall, these discussions shed light on who gets to access the spaces, memories and experiences that improve public health and strengthen community. Participants were candid about their stress as renters and how it impacts a person's ability to envision their future. The researchers drew together major themes from these discussions to inform the findings and recommendations of this report.

# Research Findings

## The Compounding Effects of Housing Violence and COVID-19 in Black Communities and Communities of Color in Philadelphia

### Historical Policies of Racist Disinvestment

Historically redlined Black and brown neighborhoods in Philadelphia are often the same neighborhoods that face a confluence of disinvestment and housing violence in the present day. Eighty years ago, the Home Owners' Loan Corporation (HOLC) created Residential Security maps of American cities to guide their lending decisions. Neighborhoods were **redlined**—identified as high risk or “hazardous” for the **primary reason** that Black people and other ethnic minorities were concentrated there—denying them access to capital investment which could improve residents' housing and economic opportunities.<sup>24</sup> These communities, primarily located in West, South and North Philadelphia, continued to suffer from persistent disinvestment, which led to a vicious cycle of neglect based on race considerations, robbing Black families of their wealth and future.

### Poverty in Philadelphia

The inability to envision one's future has particular implications for the long-term health of a community, and it's nearly impossible to do so when you can't afford the basic necessities of survival such as food, clothes, a home and medicine. As the poorest big city in the nation, Black Philadelphians are twice as likely to live in poverty as white Philadelphians, with poverty highest in North and West Philadelphia.<sup>25</sup>

Racism and economic inequality are “two of the most lethal preexisting conditions for coronavirus”.<sup>26</sup> Black women face both. Unemployment is improving for nearly every group of Americans nationally except young Black women, age 20-24, who faced an unemployment

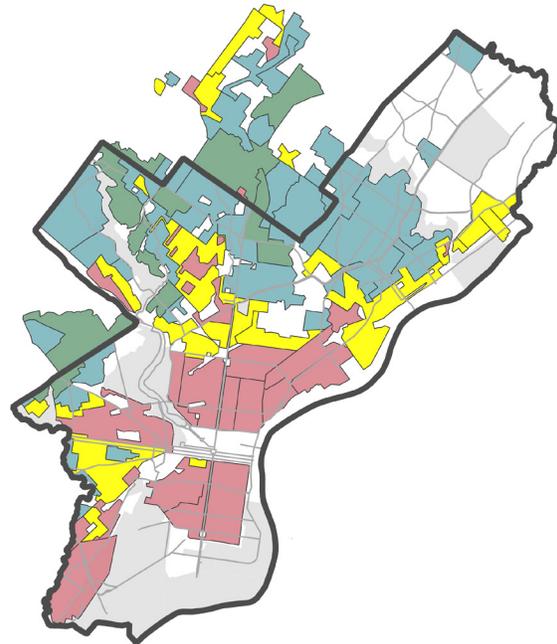


Figure 1. Homeowners' Loan Corporation (HOLC) Lending Map of Philadelphia, 1937

#### HOLC Area Grades

- A: "Best"
- B: "Still Desirable"
- C: "Definitely Declining"
- D: "Hazardous"

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rate of 26.8% in August 2020.<sup>27</sup> Those who still have jobs, have few good options for protecting their health at work as well as at home. While their children are denied a present and future filled with critical resources, Black women steadily lose sight of their long-term housing future.

For Black children in Philadelphia, 38% experience poverty, as compared to 15% of white children<sup>28</sup>. Due to racism being embedded in our systems of education, food access, health, and housing, Black children are also more likely than white children to experience traumatic adverse childhood experiences.

Housing is a game of resources where those with economic and political power make the rules and control the board. For many renters, time and money are the resources they need most but can't acquire, due to systemic forces that keep them in poverty. When renters lose a safety net or resource, whether it's housing, employment, childcare, or transportation, they're forced to spend their time differently, oftentimes scrambling to make up for the loss. One can't just talk about gentrification or current circumstances as simply the result of failed economics. Instead, we have to consider whether or not it's possible for poor people to have access to the same experiences as those with means.

## Housing Affordability & Eviction Crisis

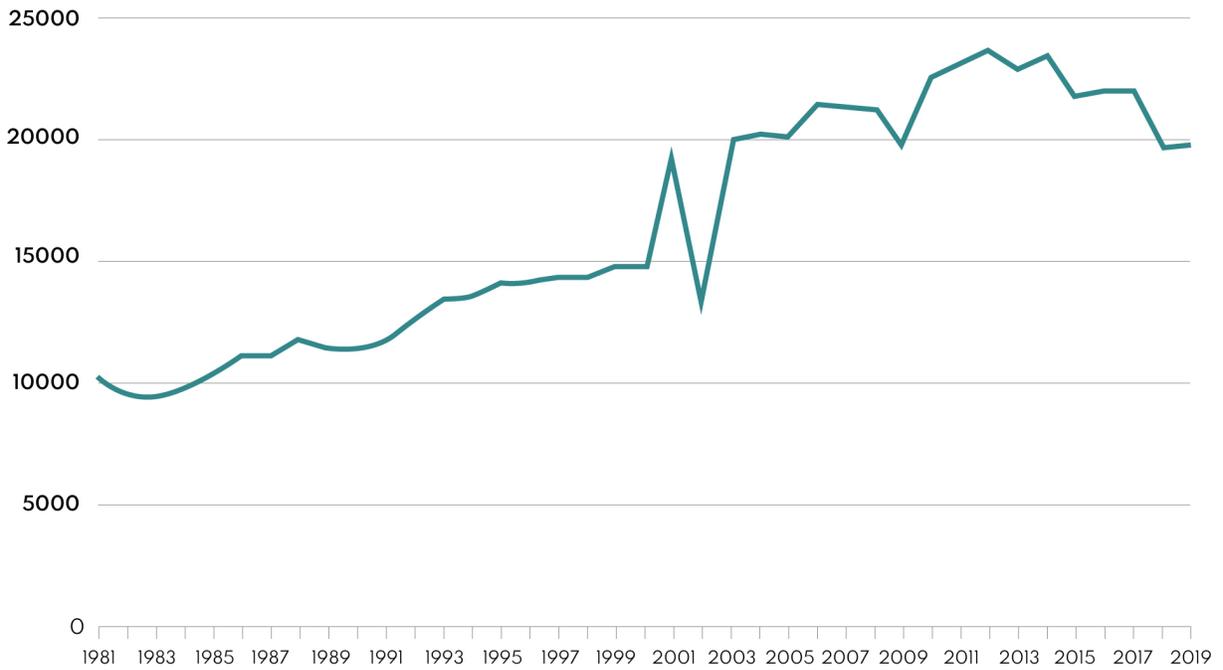
While Philadelphia may be considered relatively affordable when compared to the nearby metropolises of New York and DC, it is expensive for the many renters living in poverty. About 141,000, or half of Philadelphia renters are cost-burdened<sup>29</sup>, meaning they pay more than 30% of their income towards rent. Lower-income renters are much more likely to be cost-burdened as 88% of renters who make less than \$30,000 can't afford their rent.<sup>30</sup>

Across owners and renters, the cost burden rate for non-Hispanic Black households, 46%, is also well above the citywide average of 40%, while fifty percent of Hispanic/Latinx households are cost-burdened, the highest rate among the major ethnic and racial groups in the city.<sup>31</sup>

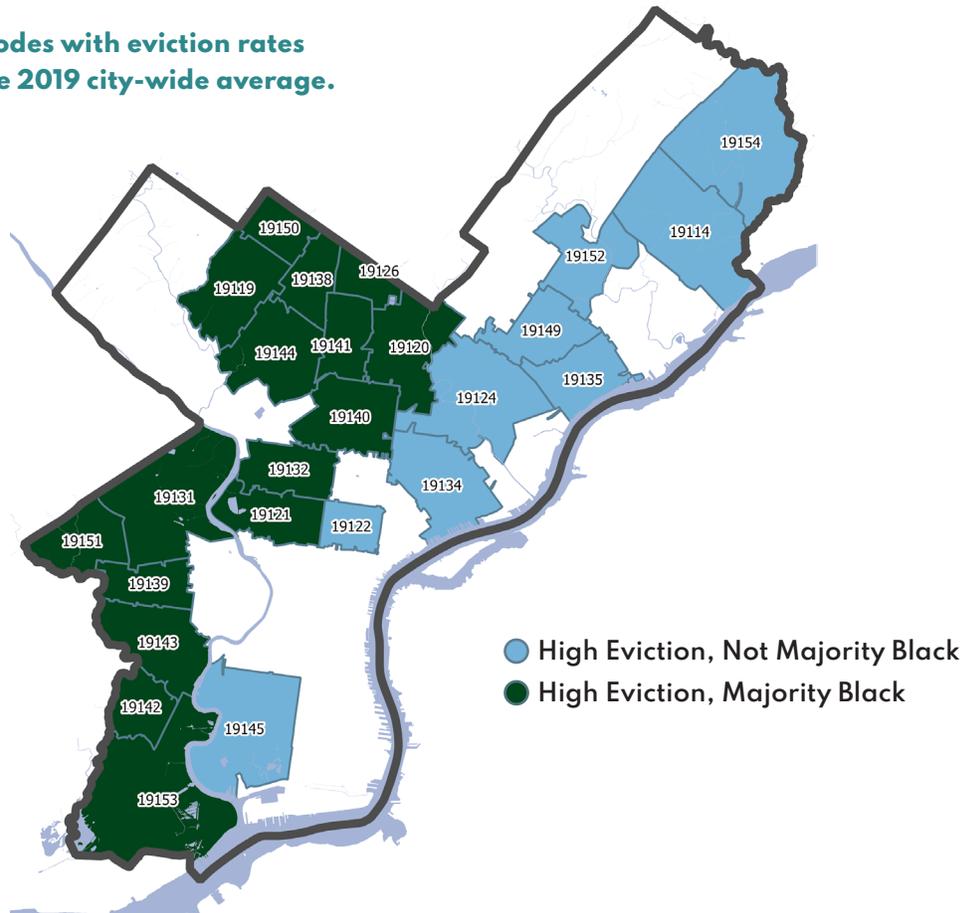
Layered on top of unaffordable housing, widespread disinvestment and poverty, many Black and brown renters face evictions, the forced removal from their homes. Since 2003, approximately 20,000 renters per year (Figure 2), or one in every fourteen renters, have experienced an eviction filing.<sup>32</sup> Philadelphia has the 4th highest eviction rate among large cities, and in Philadelphia most renters facing eviction are Black women. In a recently released study, researchers at Reinvestment Fund found that Black renters are 2.8 times more likely than white tenants to face eviction in Philadelphia, resulting in Black renters being overrepresented in eviction court (add citation to link below). In a previous study, they determined that even after controlling for income, evictions were more likely to occur in Black neighborhoods.<sup>33</sup> In fact, every ZIP code with a population of more than 50% Black residents also has eviction filing rates higher than the City average (Figure 3). Latinx renters also face higher eviction rates, at 5.8% as compared to 3.1% of white tenants. For Black renters and renters of color, landlords are more likely to evict in gentrifying neighborhoods of the city.

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**Figure 2. Eviction filings in Philadelphia 1981-2019.<sup>34</sup>**



**Figure 3. ZIP codes with eviction rates higher than the 2019 city-wide average.**



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With each filing, renters are further and further away from stable housing as they not only have to face the initial displacement, but then are routinely barred from future housing because the filing remains on their record, regardless of whether they won their case or it was withdrawn. Eviction records that are open and easily accessible, as a result, start to control their future.

Many evictions result in lateral moves within poor neighborhoods, where tenants end up in the same (or worse) housing conditions than they endured at previous stops<sup>35</sup>. If they're able to secure new housing, it is still difficult to escape the trauma of past evictions, as studies have shown that evictions can lead to greater depression and mental health emergencies, poor outcomes for school-age children, and severed ties to one's community<sup>36</sup>. Housing advocates and organizers estimate that when eviction moratoria expire at the end of January, there will be "thousands more people with records that will prevent them from accessing quality affordable housing for decades into the future."<sup>37</sup> More research is needed to effectively understand the impacts of post-eviction moves on other countries and jurisdictions that are now absorbing the critical needs of those experiencing housing instability. The mental health toll of an eviction keeps those who experience it stuck in that time as their ability to move through time is controlled by the same forces that created those conditions.

A common precursor of eviction, landlord intimidation is a significant source of renter stress. Even threatening eviction can shift the pendulum just enough to set the wheels in motion. Besides using technology to screen tenants and control future mobility, landlords also use technology to control the present. Finger keypads for entry with timestamps, security cameras, and other technologies are used to justify lockouts and evictions, and in many cases harm survivors of domestic violence. A major takeaway from the focus groups was that tenants have the power to use these same technologies to fight landlord intimidation.

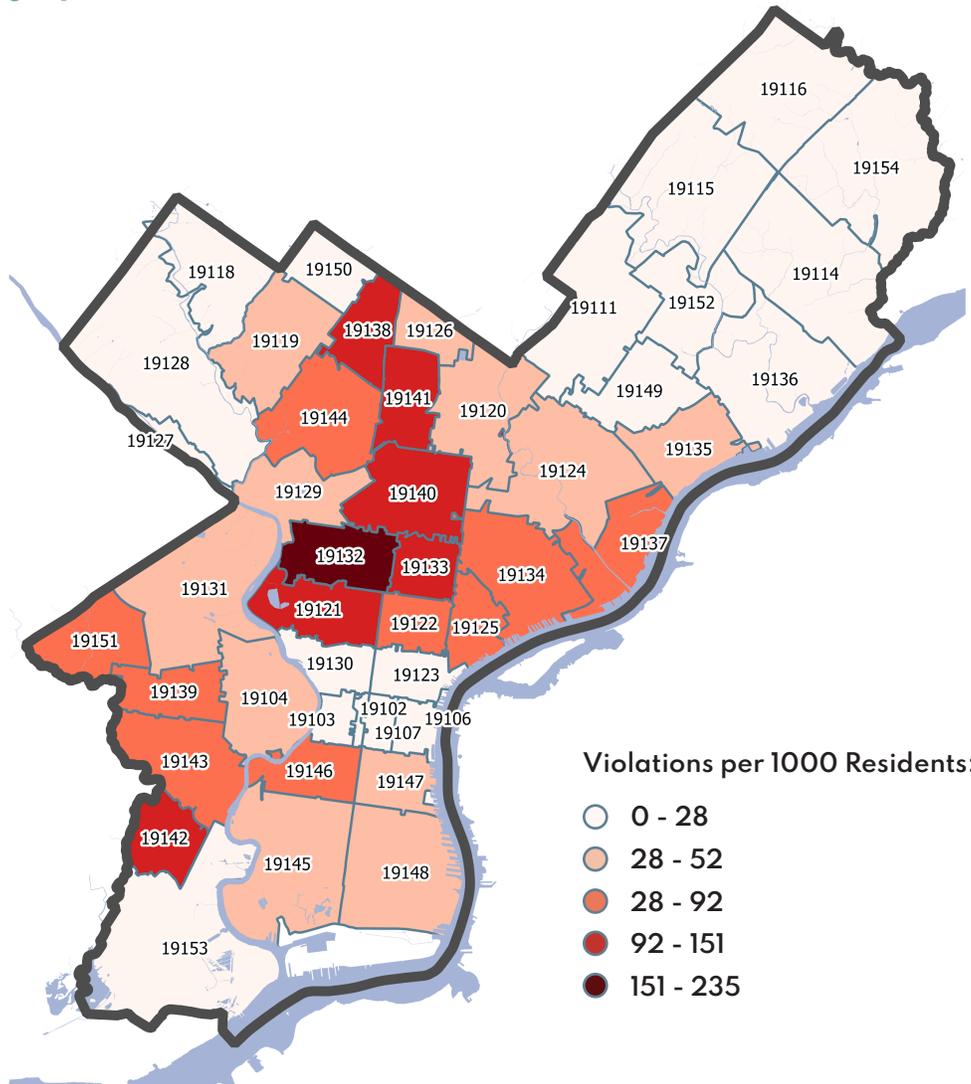
## Substandard Housing

Housing inequality, particularly substandard housing, creates different realities and futures among Black people and people of color. Philadelphia, still known as a "City of Homes", is home to an aging housing stock that exacerbates the unaffordability caused by poverty. According to the U.S. Census Bureau's American Community Survey, nearly 13% of the nation's housing units were built before 1940. However, in Philadelphia, over 40% were built before that year, and 69% were constructed before 1960.<sup>38</sup> Developers and landlords argue that because the housing stock is old and depreciated, it's more difficult and expensive to improve a property's substandard quality.<sup>39</sup> What would our housing infrastructure look like if repairs were made with habitability, instead of profits, in mind?

Figure 4 shows the number of violations by zip code for North and West Philadelphia for the three-worst Licenses and Inspection violations (hazard, unsafe, or imminently dangerous buildings) over 2019 and 2020.<sup>40</sup> In North Philadelphia and West Philadelphia, these violations were more prevalent than in other neighborhoods in the city. In 19132 (Strawberry Mansion/North Philadelphia), over 10% (585) of all violations were for unsafe properties and 6% were for properties in imminent danger. In Brewerytown (19121) and West Philadelphia (19143), 8.6% and 10.3% of all violations were for unsafe properties, respectively and buildings in imminent danger constituted 4% and 3.8% of all violations, respectively. This is likely a combination of decaying and abandoned buildings due to political neglect as well as overdevelopment, which leads to bad building design and low-quality construction work.

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**Figure 4. Licenses and Inspections (L&I) violations for hazardous, unsafe, and imminently dangerous buildings by ZIP code, 2019-2020.**



Living conditions are poor in historically Black neighborhoods, especially where there is active construction and crumbling infrastructure. With substandard housing, tenants have to contend with mold, dust mites, cockroaches and other conditions<sup>41</sup> that trigger and exacerbate asthma symptoms<sup>42</sup>.

All too often, child welfare and housing advocates meet at this crossroads, where social workers and housing lawyers have to choose between prioritizing landlord accountability and finding different, suitable housing for their clients. Dr. Tara Bryant-Stevens' 2012 study on asthma prevalence in Philadelphia outlines how asthma prevalence and mortality disproportionately affects poor neighborhoods, specifically Black and Latino children. The study found that the highest prevalence of children with asthma of those screened were in two West Philadelphia ZIP codes of 19104 (47.% positive) and 19139 (40.2% positive). These ZIP codes are also the highest for children living in poverty.<sup>43</sup>

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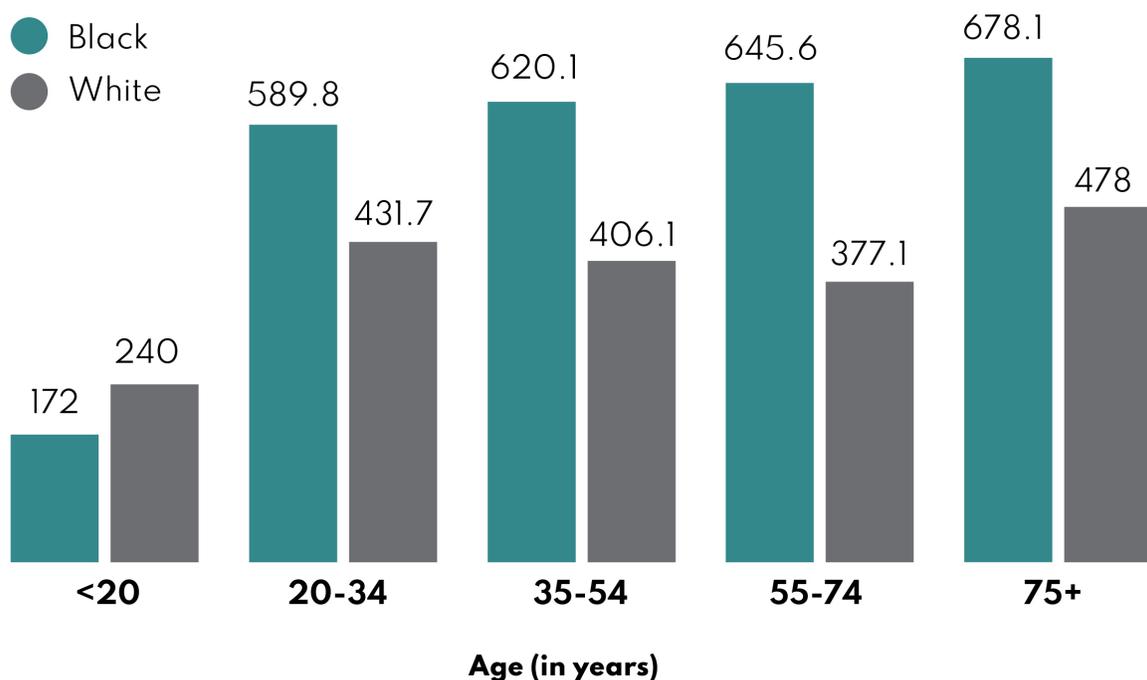
The Philadelphia Department of Public Health produces an annual report that describes the health and well-being of people who live in Philadelphia. While the rate of asthma-related hospitalizations dropped from 59.1 to 41.4 hospitalizations per 10,000 children in 2019, childhood asthma continues to be a significant concern for many children in Philadelphia. Despite this overall improvement, non-Hispanic Black and Hispanic children had the highest rates of asthma-related hospitalizations, around 4 times higher than that of non-Hispanic White children.<sup>44</sup> According to CDC, people with moderate to severe asthma might be at higher risk of getting very sick from COVID-19. COVID-19 can affect the nose, throat, and lungs; cause an asthma attack; and possibly lead to pneumonia and acute respiratory disease.<sup>45</sup> Disinfectants can also trigger an asthma attack, making it more difficult for anyone living with asthma to stay healthy during a pandemic.

## COVID-19 Public Health Disaster

At the beginning of the pandemic in Philadelphia, most of the first coronavirus patients were white people. However, the emerging trend in Philadelphia mirrors other U.S. cities and “deepens experts’ fears of a scenario that has played out in past epidemics, in which a virus spread around the globe by those with the means to travel comes down hardest on the most vulnerable communities.”<sup>46</sup>

To date, Black people account for 47% of all COVID deaths in Philadelphia.<sup>47</sup> Figure 5 shows that across nearly all age groups, Black residents are more likely to contract COVID-19 than white residents in Philadelphia.

**Figure 5. COVID-19 cases per 10,000 residents, by race and age<sup>48</sup>.**



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Black women have been hit hardest during the pandemic, particularly those who are pregnant.<sup>49</sup> They struggle with the lonely, isolating experience of caring for children and elders, while also struggling to keep family members isolated from each other, which is nearly impossible in many shared living spaces. Black and other communities are expected to reconcile these contradictions without any meaningful interventions, while the most vulnerable among us continue to die alone.

Those working through the pandemic do so largely at their own risk and expense. While hospitals and other healthcare settings should be the most likely of all workplaces to provide personal protective equipment (PPE), not all workplaces are equal. A recent report by epidemiologists at Drexel University draws the structural connections between race and exposure to COVID-19: racism embedded in our housing, education, employment, food, labor and criminal legal systems mean Black residents are disproportionately exposed to COVID-19 in their daily life. Black residents are more likely to have to use public transportation, work in high-risk service sector jobs, live in substandard and crowded housing, be uninsured or have barriers in receiving testing<sup>50</sup>, and are forced to move due to eviction. In other words, these systems of racial violence compound upon each other to make Black people more “structurally susceptible” to contracting and dying from COVID-19.

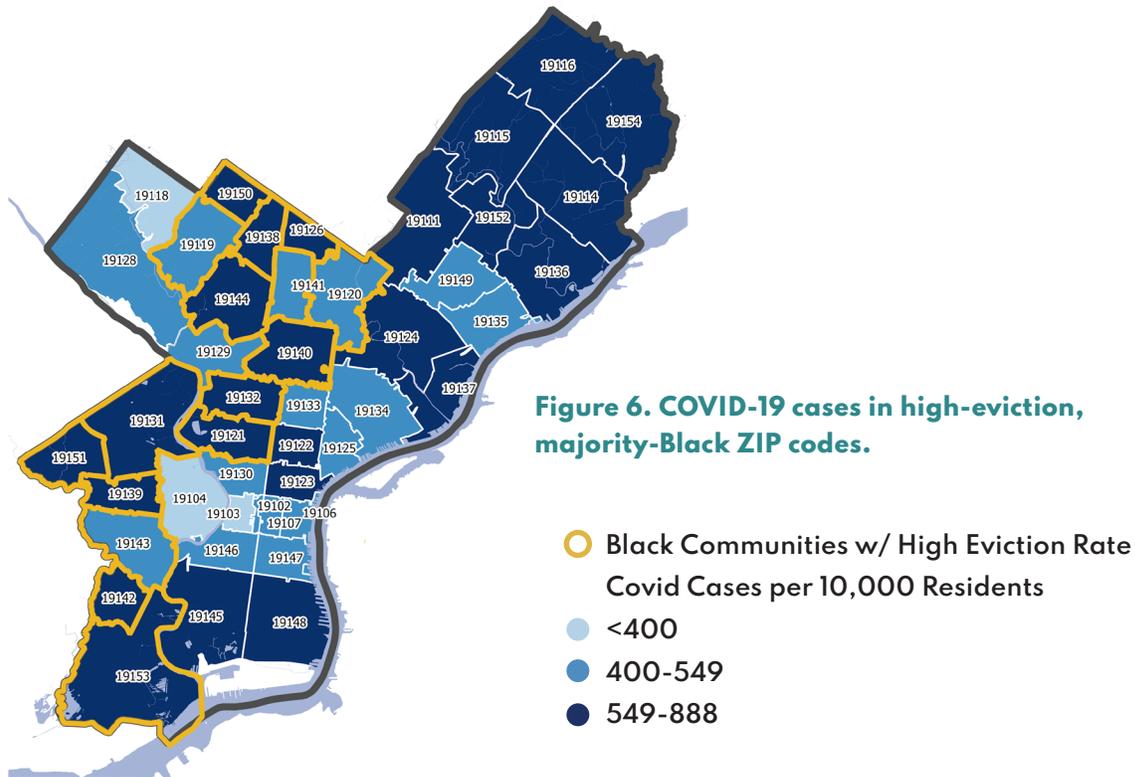
Like thousands of essential workers across the country<sup>51</sup>, one focus group participant “chose to leave the workforce because working like that is unhealthy. People are literally killing themselves to work.”<sup>52</sup>

Since COVID-19-related emergency orders began in Philadelphia in March, through December 2020, landlords have filed to evict more than 2,760 families. More than three quarters (77%) of these filings were in majority communities of color and almost half (48%) were in majority Black communities. Landlords have targeted renters in North Philadelphia and West Philadelphia, in particular. There have been 895 filings in North Philadelphia since March and 528 filings in West Philadelphia. Moreover, almost a quarter (597) of all filings were made against tenants who owed a month of rent or less and there were 147 filings against tenants (5%) who owed less than one month.

Communities that have historically faced high eviction rates in Philadelphia are also facing high rates of contracting COVID-19. In an affidavit for a recent federal lawsuit, Ira Goldstein of the Reinvestment Fund stated that “Zip codes with the highest positivity rates typically manifest a 9.1% eviction rate; that compares to 3.3% for the zip codes with the lowest positivity rate.”<sup>53</sup> Reinvestment Fund found that these ZIP codes with high COVID positivity are also areas where more residents are medically uninsured. From the map in Figure 6, the connection between space, race, evictions and COVID-19 is clear - many of the areas with the highest COVID

**Like thousands of essential workers across the country<sup>72</sup>, one focus group participant “chose to leave the workforce because working like that is unhealthy. People are literally killing themselves to work.”<sup>73</sup>**

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prevalence are also majority-Black communities experiencing high eviction rates. Of all landlords in the City, the Philadelphia Housing Authority is both the largest and files the most evictions, about 2,600 per year, or 9-13% of all evictions citywide<sup>54</sup>. This means that up to a quarter of all PHA households face eviction each year, and a vast majority of PHA tenants are Black (91%). In response to the pandemic, PHA closed all offices and put a halt to evictions for non-payment of rent through March 2021. However, PHA can still evict tenants for breaching their lease.

We looked into the question of whether areas with higher rates of PHA housing and subsidized housing have a higher prevalence of COVID-19. Since the COVID-19 positivity data is presented only at the large geography of ZIP codes, it's difficult to parse out more hyperlocal dynamics, but at first glance there does not seem to be an obvious connection. In ZIP codes where very few of the properties are subsidized, the average rate of COVID-19 was 577 cases for every 10,000 residents. In ZIP codes where more than 16% of renter households are in subsidized properties, the average rate of COVID-19 was 562 cases per 10,000 residents. However, ZIP codes in the middle typically have the same or higher COVID-19 prevalence. Figure 7 presents this in greater detail.

Renters are in dire need of assistance right now; however Pennsylvania missed the deadline to spend \$108 million in rent and mortgage relief from the CARES Act. Spotlight PA also found that the remaining money will be redistributed to the Department of Corrections. The money will go toward payroll expenses for public safety and health-care employees, "or similar employees whose services are substantially dedicated to mitigating or responding to the covid-19 public health emergency."<sup>55</sup> While our comrades on the inside need our support and financial assistance, the thousands who applied for assistance up until the **extended** November

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4th deadline also needed support with the demanding application.

**Figure 7. COVID-19 prevalence, eviction rate and population of Black residents**

Renter Households in Subsidized Properties	Average Percent Black Population	Average Eviction Rate	COVID-19 Rate per 10,000
<b>0-2%</b> (lower 25th percentile)	<b>22%</b>	<b>6.9%</b>	<b>576.6</b>
<b>2-6%</b> (25-50th percentile)	<b>32%</b>	<b>6.2%</b>	<b>596.0</b>
<b>6-15%</b> (50th-75th percentile)	<b>51%</b>	<b>6.6%</b>	<b>566.0</b>
<b>16-54%</b> (upper 25th percentile)	<b>56%</b>	<b>8.4%</b>	<b>561.9</b>

The Census Bureau estimates that as of December 2020, 36% of households in the Philadelphia metro region are behind on their rent or mortgage and believe they will be kicked out of the home in the near future.<sup>56</sup> “The tidal wave is coming. It’s going to be really horrible for people,” said Charlie Harak, a senior lawyer at the National Consumer Law Center. “The number of people who are now 90 days behind and the dollars they are behind are growing quite significantly.”<sup>57</sup>

## Findings from Survey & Focus Groups

### Survey Results

In analyzing renter stress and the impact of evictions, this report focuses on Philadelphia’s historically Black neighborhoods.

Of those surveyed, 17% of are now behind on rent since the shutdown (March 2020), compared to 7% before the shutdown began. Those currently struggling to pay rent (21 renters) are about 2 months behind (on average), while 22% of all renters surveyed (27) felt or were forced to move since March 2020.

The most common reasons for moving cited by renters were falling behind on rent (21), issues with the condition of the home (habitability)(21), and intimidation from the landlord (11). As noted elsewhere in this report, renter stress is exacerbated by their landlord’s refusal to make necessary repairs and remediation, many of them hazardous. The most prevalent habitability issues cited by respondents were mice and rats (44%), roaches (38%), flooding and water

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damage (31%), chipping paint (27%) and mold (23%). All of these issues are conditions that can cause respiratory distress or lead poisoning and make tenants more vulnerable during a pandemic. The best medical advice during a pandemic is to stay home, however, for so many renters, staying home can put their health at greater risk. Figure 8 is a breakdown of the entire list of housing conditions present in renters' homes.

**Figure 8. Habitability issues faced by survey respondents.**

Habitability Issues	Number of Renters Before March 2020	Number of Renters Since March 2020
Bedbugs	12	4
Broken or non-functioning locks/front-doors	15	14
Chipping, peeling paint	35	34
Extreme cold	24	12
Extreme heat	12	10
Fire	3	0
Flooding/water damage	37	40
Lack of functioning fridge or stove	12	15
Mice/rats	63	57
Mold	31	29
Other Pests	21	26
Roaches	50	48
Substandard/Unsafe Building Conditions	22	13
Violence outside the home	17	21
Violence within the home	8	2

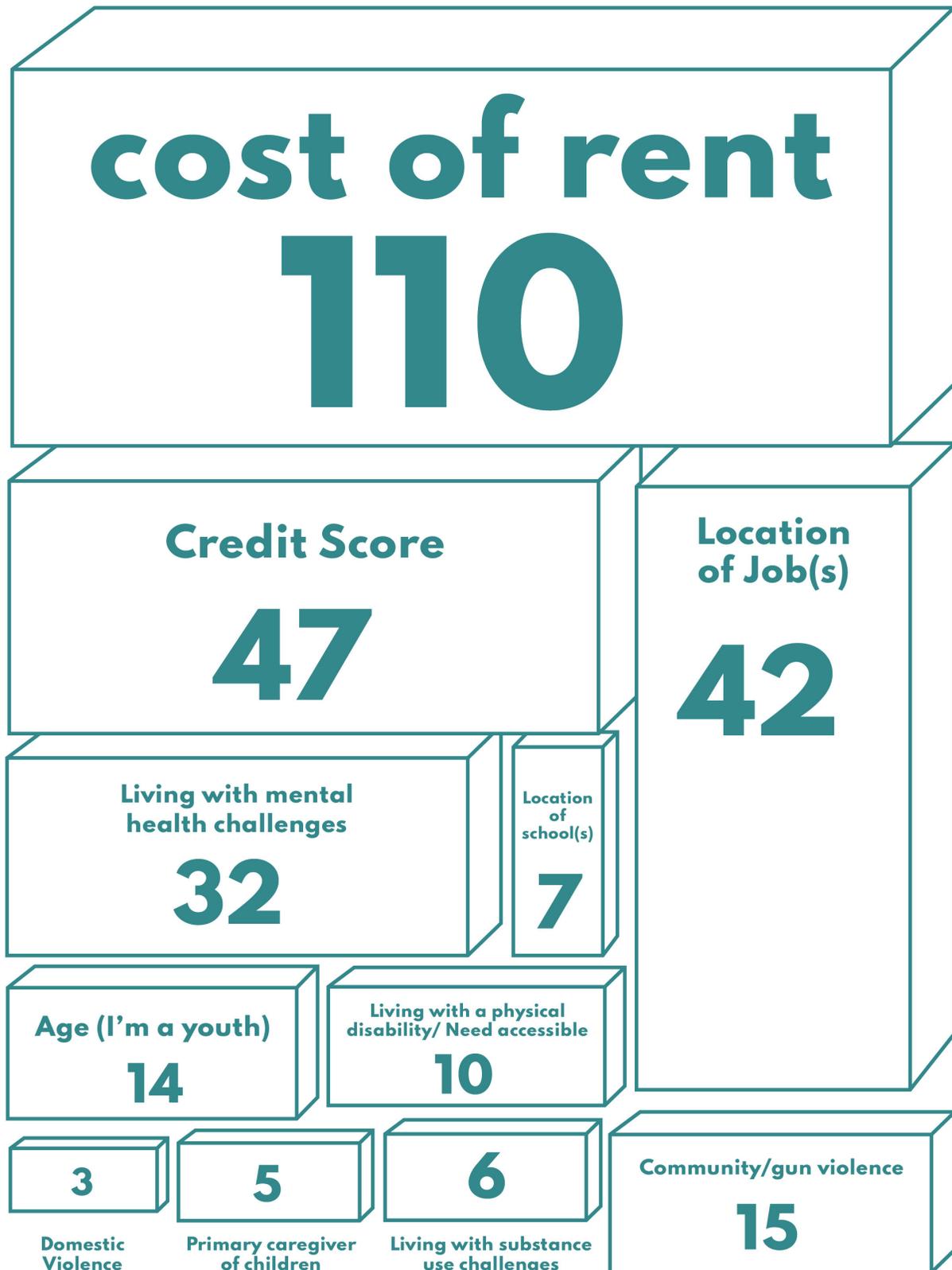
Housing affordability continues to be an issue for the majority of renters, regardless of household size or makeup (living with/out children, studio/multi-room home, etc.). Not surprisingly, only 32% believe their rent is affordable. About 47% of renters are concerned or very concerned about making rent and a quarter are concerned about being evicted in the next 4-6 months.

Figure 9. shows a breakdown of the most cited obstacles to secure housing, according to renters. These findings add to the growing literature examining the oft-cited link between

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housing affordability and homelessness. The top 3 reasons - cost of rent, credit score, and location to job(s) - show how renters have to prioritize what they can afford over what is best for them and their families.

**Figure 9. Obstacles to secure housing as cited by respondents**  
(Number of Renters: 126 respondents)



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Among all survey respondents, 43% lost employment due to COVID-19, but the pandemic has affected **all** workers, not just those who lost their jobs. Nearly 60% of renters surveyed have lost income (or hours worked) since March 2020. Approximately two out of five respondents (44%) are young adults aged 18-25, and nearly one quarter (23%) of those surveyed are current students. More research needs to be conducted among these vulnerable populations, as they are a part of a hidden epidemic of homeless individuals who are perceived as cared for and housed, but in reality, lack a “fixed, regular, and adequate nighttime residence”.<sup>58</sup>

Though most respondents (87%) currently have stable housing, the experiences of many renters surveyed mirror those of Americans across the country. Before the first shutdown began in Philadelphia in early March, 7% of renters surveyed were forced to move during the first three months of the year. The rate has more than doubled since then.

It’s difficult to build community when you’re always on the move. Of 120 responses to the survey question, only 11 renters have not moved in the last 5 years. Remaining renters have moved about 3.5 times during the same period. To get a sense of their connection to the neighborhood, renters were asked to share their experiences in and around their neighborhood since the shutdown began. Gun violence, construction/development, and anxiety (mental health episodes) were the experiences most shared among the 120 respondents to this question. Fifteen percent of those who responded did not know of or try to access community resources, which speaks to the hopelessness (you could call it an **internal** shutdown) of those who are housing insecure. Figure 10 shows all of the community resources available to renters during the pandemic.

**Figure 10. Community resources sought out by respondents during the pandemic.**  
(Number of renters: 120 respondents)



## Focus Groups

At the end of November 2020, this team of researchers conducted focus groups with a random sampling from the survey. Seven focus groups occurred, during which 16 people representing a variety of racial, age, gender, sexual orientation, parenting status, and socioeconomic demographics were interviewed about their experience as renters living through the pandemic in Philadelphia. The first section, **Community & Neighborhoods**, focused on how **gentrification**<sup>59</sup> and **disinvestment**<sup>60</sup> continue to drive neighborhood change through the pandemic. One participant said that “the pandemic has shown us the worst of people and the best,”<sup>61</sup> pointing specifically to police violence in Black communities and the subsequent uprisings. Poor renters, particularly those in historically Black neighborhoods, experienced a shutdown within the shutdown when many businesses and essential services delayed reopening, that high-income earners likely didn’t experience. Perception among renters is that this particular strategy was used to punish Black people for speaking out against racial injustice.

Food security organizations lost a significant lifeline when restaurants closed during the shutdown and it became apparent how important this particular community is to those who are food insecure. “Comorbidities are a problem,” particularly obesity, diabetes, and hypertension, but participants were hopeful that recent community fridge projects will be a helpful resource for the community.

During the **Health & Wellness** section, renters broke down how the fear of not being able to make rent can impact an entire household. “Fear can kill you...You see every day how [government] systems discourage wellness.”<sup>62</sup> Every single focus group participant has received mutual aid support since the beginning of the pandemic. “Sheila”<sup>63</sup>, a manager of one of the largest reparations funds on Facebook specifically for Philadelphia residents, noted that they’ve gotten “a first-hand look at how great the need is, especially among Black people. People are fundraising to pay rent while dealing with unstable housing.”<sup>64</sup> Renters “see the physical and bureaucratic disinvestment happening in [their] communities”<sup>65</sup> but organizing each other is very challenging, especially in bigger buildings. It is worth noting that three focus group participants shared that they were former clients of Community Legal Services of Philadelphia.

Because we’ve spent so much more time at home during the pandemic, renters are more aware of each other’s struggles. As they reflected on how renters have shown up for each other, one renter said the following:

“I have not been evicted. I had a friend of a friend in my little community who became evicted. Because he had COVID he couldn’t pay his rent. And I know about this because one of my partners took on his cats because he could no longer live in his apartment and take care of the cats. But I think that also a lot of my community has come together... [I]t sucks that we have like GoFundMe for paying our housing and our medical bills now. Like I hate that that’s a thing, but also I’m glad that’s a thing that people have available.”<sup>66</sup>

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If only for the sake of capital investment, there is a clear need to redistribute financial resources to those struggling to pay rent. “If you’re going to treat [housing] like a business then landlords should be taking on some risk of their tenant’s inability to pay rent, especially when other business owners are getting handouts from the government.”<sup>67</sup> This would be more analogous to what renters experience - the daily fear of being stretched too thin as expenses increase while income decreases.

Section 3, titled **Home & Housing**, gave participants the chance to share how they live and engage with their neighbors. Renters said that they know (or can tell) when one of their neighbors is unhoused, but they are still learning how to offer help to those who need it without causing more harm. When asked “What would improve future housing opportunities for you, your family and friends?” one participant, a mother of four, offered this advice:

“You know, we need to learn how to also be able to paint and do things and fix things ourselves. Because if they got houses out here, where if you can try to get it at an auction or something, or foreclosure, you can buy a house and you fix it up to have that for your family...and people really won’t be homeless.”<sup>68</sup>

But it’s hard to work towards that utopia when you’re fighting eviction. Participants wondered aloud if the eviction fight is worth it. “You know you can’t manipulate time.” They’re in a constant fight to be a part of time, memory, and the future.

Trash collection during the pandemic has been an issue for both renters and homeowners in Philadelphia. One focus group participant (who lives in Port Richmond, a rapidly developing neighborhood) said,

“Ever since COVID, I noticed that the trash hadn’t been picked up. And when I searched on Google, I understood why. And it’s because the people who picked up the trash got COVID. So they are lacking people.”<sup>69</sup>

During the final section, **Time & Memory**, participants shared some of the ideas, strategies, and policies that can improve housing opportunities. There were multiple calls for reparations from landlords and property managers for services not provided before and during the pandemic as well as a rent strike in an act of solidarity with fellow renters.

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the future.**

# Visions & Priorities for Housing During and After the COVID-19 Pandemic

**With millions of Americans at risk of being evicted and federal unemployment benefits set to expire, there seems to be a growing awareness within the city that eviction is a form of persistent, historical and structural violence.**

We hope that our research captures the psychological trauma of eviction as well as how it erodes access to basic resources and community. Whereas mainstream research has focused on the benefits of safe and secure housing, we feel the need to highlight the impact of housing insecurity on Black families as well as address the communal nature of trauma that results from economic, racial, and political oppression. Collective learned helplessness—that feeling of, “Oh, my neighbors are so battered and traumatized that what’s the point? We’re not going to be able to fix this.”<sup>70</sup>—disempowers people so they become incapable of planning actions that would change their circumstances and offer an alternative future.<sup>71</sup> The individual and collective trajectories of change for Philadelphia renters in access to housing and employment shows that stakeholders need to build a culture of wellness in affordable housing.

As the eviction moratoria began to expire and rental assistance runs out, it’s a perfect storm that will cause irreparable harm to renters and their families who can’t afford to pay. If they can’t pay rent because of government inaction and there aren’t sustainable solutions, people will suffer. Focus group participants shared their visions and thoughts about priorities for the present and future of housing in Philadelphia.

## Access to a Liveable Wage

Growth in earning potential hasn’t matched the cost of living increase. It’s hard to envision a housing future for yourself when you can’t see yourself being able to afford to live anywhere. Where you can afford to live is usually difficult/disappointing because it doesn’t match your standard of living.

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“For me, this has been a really big thing that's affected me, because as I mentioned, working in restaurants, for the most part, I would say that we live paycheck to paycheck. You know, most of us are used to getting money every day, at the end of the shift whenever you work that money comes in. So I've been on unemployment since March, and I was lucky that I guess I applied soon enough that everything worked out for me because a lot of my friends who also became unemployed, they either had to wait four weeks, six weeks. I know someone who waited six months before anything got approved on that end, and I live with my boyfriend. He's still waiting to get his unemployment. So we've been living off of my unemployment since March, which, yeah... with the CARES Act it was doable with the extra 600 but I made sure you know to save it because you never know. Right? It's a knowing that it's going to end soon. It's pretty scary.”

### □ Housing and Land Justice

“I think there needs to be like some accountability and consequences for people who have profited off of other people's suffering...there needs to be some justice with that... take their buildings. And I think many of them should face criminal consequences,... take all the money back too that they've taken from us. And, like, change the system so that they can't just claw their way back up again.”

One participant joked that landlords should have to live in our apartments. If landlords lived in the neighborhoods where they own and rent properties, tenants would have more opportunities to hold them accountable.

“I think the many banned abandoned homes around Philadelphia should be utilized differently. I mean, there's eyesores that have been around since I was a kid and it's underutilized. And I feel like, you know, if you gave poor people the opportunity to build those homes, with very little resources, it will take, you know, these homes can be filled done, and we don't have to have the properties, you know, so definitely, you know, fix it live in it, you know, maybe a lower mortgage. You know, or less rent because you helped create that, yes. You know, perhaps the city of Philadelphia can start being landlords for these homes that are underutilized.”

“And every home, or every place to live doesn't have to be like capitalized on, you know, maybe there can be some places that like have free housing, but just to help maybe kids grew up, because you know, it's hard to like go to school, if you don't have a place to come home, to do homework, if you don't have a home.”

## □ Eviction Response Teams

We need to be testing ideas around community sustainability, resilience, and resistance. What should community resistance look like during a public health crisis? One participant recommended:

**“But what if there were like, an eviction response team, and people who were like, Okay, so this happens, how can we help you get back on your feet? How can we help you find new housing? What kind of support do you need? In a perfect world, that would be really cool to have.”**

Participants recommended teams of people who will step up and get tenants what they need in the moments after being evicted or locked out of their home. Emergency housing, furniture, transportation, food, and clothing are the resources that people typically lose first right after they have been evicted.

**“I would say better education, for tenants, better education for agents from licensing inspection, better education for workers with 311 better education for the police so that when situations arise, they're more equipped to address concerns of tenants.”**

## □ Create Opportunities for Landlord Accountability

**“Tenants I think are oftentimes like wrongfully blamed for the housing crisis. When if you have to prioritize something, it's not going to be accountability. Like, what what would motivate you to care about a place that doesn't really seem to care about you? Like, no, I'm in danger of being kicked out of the place after six months, then why would I put myself and my energy into, like, making this feel like our space or more livable?”**

What are people's priorities right now and how does that interfere with advocacy work being done right now? How do we do both? How can we share experiences across justice and organizing circles when advocates and lawyers may have conflicting goals? Often, social workers and housing lawyers have to choose between prioritizing landlord accountability and finding different, suitable housing for their clients. It is difficult to hold landlords accountable even with insurmountable evidence of inhabitability because the primary goal is usually removing families from dangerous living conditions.

“I think one thing that can be done for landlords that are exploiting their tenant, and to honestly, like improve future housing is for ... the property managers to be charged when they don't do what they're supposed to, and then have that money go back into the community, whether it be improving roads, improving schools or improving other housing. That is actually going to work.”

## □ Racial Justice, Solidarity, and Organizing

When asked to share their favorite memory of Philadelphia feeling like home a Black focus group participant said that it has been very uplifting to see white people holding up Black Lives Matter signs during rush hour on his way home from working at the hospital. White tenants and those with other privileges should be vocal in the fight against evictions. People see eviction notices on their neighbors' doors but do not know how to support them.

“[Race] definitely plays a role into who experienced this housing instability. I mean, the statistics are extremely bleak. And, and the disparities between the haves and the have nots or who has the housing, stability and who doesn't. And, and this community will in Philadelphia, is primarily Well, before the drug pandemic. It was primarily black people who were faced in housing instabilities, and we still are,..”

## □ Childcare Subsidies

“I make enough money where I don't get government help. But rent and childcare take up my entire paycheck, which is just insane.”

In addition to the mutual aid that has been distributed specifically for children, there should be special subsidies given for educational materials, school supplies, and technology that parents need to adequately educate their children at home.

“I'm very, very blessed to have a job right now. But lack of daycare, and a lack of affordable daycare. So many of the daycares are upwards of \$500 a week in the city. And that's just not affordable. For many people. I parent solo, and we live in a one bedroom, 500 square foot apartment. To have my son home with me and be working is the biggest challenge in the world.”

## □ Moratorium

What would improve the community is not having to pay rent during the pandemic. Housing is a human right. There should be mortgage suspensions for small-scale landlords, but those that own multiple properties should have to give up their property if they cannot afford to maintain it.

“I think that if everyone had safe, secure and consistent access to housing, people would be able to put down roots and a place. I think it would combat against some of that disinvestment. Where we see neighborhoods just pay and have crashed because no one cares. And like, again, like if you're trying to get your basic needs met, you can't think about all of these other things, get your basic needs met. So I think, safe, accessible housing that looks like people having more time and energy to put into their community, and to feel some sort of ownership over where they live, to feel some ownership over, you know, what happens in their community.”

If basic needs are being met, people will feel ownership over where they live, even in isolation.

Because everyone's expenses have increased, **utilities** should be eliminated.

The moratorium is a way of redistributing wealth back into our neighborhoods. It redistributes the burden and hardship of unsustainable housing back to the property owner. One participant proposed it as a way for property managers to “feel the strain” of not being able to afford your housing.

### □ Rental Assistance

Participants suggested that the City needs more rental assistance programs that are better publicized. Many participants are unsure of how to access renter's assistance or how to qualify for it. Participants shared that their community doesn't promote any resources other than COVID-19 testing and food pantries.

The rental assistance application is equally psychological warfare: mindgames where the City tells people they don't know if they're going to extend the moratorium, there's maybe going to be rental assistance, once it opens, it's there for a couple days and you didn't get word until the week of. Why is it that when there are community grants or direct benefits, it's always rushed?

### □ Know Your Rights Training and Changes to the Eviction Process

Tenants need more awareness of what landlords can or cannot do, and the eviction process needs to be more transparent, coherent, and have more accountability mechanisms for landlords. “There's not much you can do about it because we didn't have any like, legal precedent or we didn't have any, like, no knowledge about it. It just kind of happened and then we just had to deal with it.”

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"Likewise, you know, it's, it's a stressful thing, because your home is your temple. You know, that's your safe space supposed to be. And so when someone violates that, there's like a cascading effect of traumas that shared experience. And, you know, once I wasn't distracted by being in and out of court, because I was winning, um, actually went down to the courthouse on my own when the police wouldn't help me. After I gave my statements to the detectives, I went down there, I said, Look, I need to get back to my apartment. And there was no one who really knew what to do. They were like, Well, you'd have to, you know, file a motion. I was like, I don't know how to do that. Well you should to get a lawyer. It was too quick of a turnaround for any attorney. So I sat there, I read the section of the Rules of Civil Procedure, I learned how to file and actually file an emergency petition for permanent injunctive relief in front of emergency judge. Yeah, I went and I testified I got a couple of bouncers that I knew who were armed, to go down and serve them the papers. And when I pled my case in front of the judge who granted my motion, and so that got everything going. But, you know, once that was done the toll when starts weighing on you, and like I said, I couldn't work, I couldn't. And this is before COVID, I couldn't do it. I couldn't focus on my goals. You know, I was still doing my shows, but I wasn't, I wasn't there."

I also think that disabled people sometimes struggle with certain things. I was speaking to a civil rights attorney who spoke about those suffering from health issues or mental health issues, or who even need things like cramps or support animals where, you know, they have to battle it out with their landlord, because the landlord thinks they can't have a dog. But, yeah, legally, they're entitled to have a support animal. And so, you know, there's different layers of discrimination against different marginalized groups.

"I've heard of a lot of people getting just like locked out of their property, or the cops just show up and starts throwing their stuff out of their house, because they like missed one month of rent."



## □ Ancestry

**“Afrofuturism is a liberation practice for Black communities. It, and the Black speculative imagination, can be used as liberation technologies to build future worlds.”**

There was a call for organizers to acknowledge that a lot of the systems we are relying on to support each other, such as mutual aid networks, are based on Black, Brown, and Indigenous practices. Participants were asked to envision what technologies - ancestral or colonial - would support or is supporting anti-eviction work being done right now. Some participants identified not feeling a sense of community because they didn't live around people with shared identities.

**“I guess if I feel disconnected, it would be that there are not a lot of Asian folks in the area. Here in West Philly, I mean there are plenty of white and Black folks. So white people starting to move to the area. I guess for them, the rent is cheaper. Or maybe queer folks as well, but for Asian folks, not so much.”**

## □ Mutual Aid

**“Philly's been pretty great at that I want to say through like the West Willie, Facebook public with, you know, reparations for black folks, you know, on some of those threads that has also gotten me through some difficult times. When my partner's hours were cut. Or I needed, you know, a Lyft ride to be able to go to a doctor's appointment that helped me out. So, in those ways I felt supported by the community. When people have to do things themselves, it works. And when I have stuff that I can give like, you know, there were, I've helped a couple people, or supported them is a better word for students, current students who needed support with, like, tutoring and stuff remotely.”**

Government intervention was insufficient, most families spending theirs in less than a month. People should be able to volunteer or barter for resources. Work that people already do in their neighborhoods should be reciprocated with housing and other resources.

Initially, a lot of the funds that were raised for mutual aid was distributed to organizations, instead of directly to people. This spoke to people's distrust in each other, especially at the beginning of the pandemic before the façade of hope and optimism wore away. Other participants were able to obtain mutual aid funds directly and encountered a diverse set of supports available through mutual aid networks. Participants were able to obtain “groceries, some transportation, they pick up medication, some offer financial help. They also offer, like someone will call and talk to you. If you're, you know, see how you're doing. We'll talk about things.” Mutual aid both served as a source of material and financial support, as well as emotional support that helped alleviate isolation for some.

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Cooking parties - "CW" bakes bread for neighbors after losing her food service job. Bread is cheap to make but shoppers often pay a premium for it, so she provides a valuable service that her neighbors appreciate. However, she's found that it's easier to share this resource with neighbors the farther away from the "center" of Northern Liberties she goes. It's easier for people to share their hardship when others around them are also clearly struggling. The glitz and glamour of a gentrified neighborhood make it harder for people to admit that they need support. While she bakes bread for neighbors, "CW" also relies on the staff meal at work to fill a daily budget gap.

**"I posted a sign in my apartment building, inviting my neighbors to email me confidentially if they needed a gift card, and whoever emailed me, I will give them a gift card to Shop Rite. And, you know, that their identity was left confidential."**

The idea of mutual aid is new to many of the community members who participate in and benefit from local iterations. While many see mutual aid groups as temporary solutions to a systemic problem, they are actually a part of a longer legacy of vulnerable communities divesting from reliance on government support. Sankofa House aid, a community-led initiative, filled gaps and provided supports for people that they could not obtain from other more traditional safety nets.

**"For people who are protesting, or just anyone, so having, like, you know, eye washes and goggles and masks and medicine, and first aid supplies and hormones, and like, literally anything you can think of, like, they managed to acquire and give away to people, donations, and redistributing, just ask people. I mean, it was unbelievable. It was amazing to watch. And that's something that I try to go back to when I'm feeling nihilistic...[W]e've been holding each other up weighing each other down this whole time. And no matter what happens, we're still going to do that, like we've been doing that for generations. So like, there's no reason why it should be different now. So I think, in times of trauma, and times of turmoil, it's given people a chance to support each other, like, it gives people a chance to be their best selves. And so I definitely think we've seen a lot of that, and it's really amazing."**

## □ Land Trusts / Tenant-Owned Housing

The City of Philadelphia should give properties to the workshop school or YESPhilly that they can repurpose and maintain.

Abandoned properties should be given back to community members if they show they can maintain them.

"LB" had a chance to buy a house when she was 21 but she was scared. She didn't know anything about having a mortgage and was worried that it would wind up being a shady **"rent-to-own" agreement**. It was.

## □ Housing Subsidy / Credit and Cancelling the Rent

Instead of landlords receiving housing subsidies for their tenants, renters should receive housing credits that they can use to pay for housing-related expenses. Everyone's rent should be reflective of their income.

“Maybe issuing housing credits to kind of, in a sense, level the field. So people who don't make as much, they will get a certain percentage towards kind of going back to what I was saying before, but this would be even after COVID, receiving some sort of housing credit to kind of make up for what they don't bring in in income while still being able to live in a nice, safe, affordable, spacious place.”

“I would discount housing and kind of prorated somehow, if not eliminate it altogether. And that will be for everybody. Because I know it's somehow hit everybody. Because your expenses have changed. Now you have kids in the house. And I know a lot of people received their stimulus check. But this is going on nine months now.”

“My biggest concern is rental costs. I've seen it go up just the three four years that I've been living in Philly and afraid of where it's going.”

“Yeah, it's definitely difficult because if you wanted to get a 30 year loan on a house, you need a good credit score, you need a bank account, you know, it's not a lot of things, people in these, like lower income brackets have right now. And then it's just it makes it makes the rules hard, you know, it's like, you're not able to play the game the way that it's supposed to, and then just, you lose because you can't get the access that you need, in order to get the things, you need. It's easy for white kids in the suburbs to get a credit score, they don't have to worry about, you know, getting evicted. They have that, you know, kind of support bracket from their generational wealth. That's not something everyone has.”

## □ Improving Mental Health Resources

“I would say mental health resources, because with people having to be in the house more, it's taking a toll on and it's not really many places that you can reach out. And then the ones that are that you can reach out to are either low staff or they're overbooked.”

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“Yeah. And then beside that, so besides the economic difficulties from COVID-19, like I would, I would say, like the emotional challenges that we talked about earlier, just like anger, sadness and anxiety it’s been a lot. And then also, of course, like the lifestyle changes that someone else mentioned, like you can’t have your friends and family over.”

The improvement of mental health services and resources as critical surviving the pandemic was a recurring theme throughout the focus groups. This included identifying more resources that are specific to children, youth, and young adults who are being underserved during the pandemic and are being impacted in specific ways.

“I would say, more resources for children, because no one, you know, a lot of people just think of the adults and how this affects them. And not many people really think about the effects that it takes on children. The whole, you know, their lifestyle changes and, you know, just different things that they go through.”

Several participants acknowledged that this is particularly a struggle for parents who have to change their lifestyle significantly to make ends meet:

“It is a lot. It even affects, you know, not personally, my other children, people that I know, have children, you know, parents who’ve lost their jobs because of COVID. And, you know, they see their parents struggling from where they may be able to eat every day to now they may only can have one meal a day because they have to make the food stretch. Or this bill is, you know, something that’s being turned off, or parents can’t afford this, get them this stuff that they’re used to getting, because they have to make ends meet off of what they have.”

“And even like resources, like, we can’t go out and go to the library right now for a storytime or anything. So that’s affected my son a lot, his attitude and behaviors just being stuck home with me. He’s miserable. I’m not sure if you’re talking but I think you’re on mute.”

## □ Honoring Our Housing Journeys

One common result of this persistent flight is the tendency to believe that your eviction experience is unique to you. One focus group activity asked participants to visualize their housing journey, listing all of the places they’ve lived, starting with the most recent, and asked how that journey has impacted life opportunities, health, housing, and other forms of stability. This shared activity revealed multiple shared experiences, including losing their childhood homes to eviction or fire, moving multiple times per year and/or moving during consecutive years.

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"I wrote down all the places that I've lived in Philadelphia, since I moved here about five years ago. And as I mentioned, I've moved every single year because there's been something wrong in some way shape, or form, either with the landlord or the property itself. And something else that's notable is like, my rent has gone up every year. The only reason I knew about the eviction thing I think I mentioned was because I had a bad landlord, who actually was great. I love that place until he wanted to apparently no longer be a landlord and sell and then he's just like, Hey, you have to move out immediately."

"My mental health has been affected by this housing journey, you know, moving into foster care. I've been diagnosed with bipolar disorder, or borderline personality disorder. And for the past 10 years, being alone, I've not taken medicine, I've not seen a therapist regularly. It was just gain and peace of mind resolves every issue that I had. And black people aren't always blessed with that chance to take a step back. Not work and just focus on school and bettering yourself. You know, me, I had to really, really fight hard for the opportunity to do that."

"First, I started out, trying to go to school. And I lived in the dorms for a bit, I had some not so great roommates. So from the dorms, I decided to get an apartment try to get an apartment, I was young and naive and didn't know anything about finances. So I ended up having to put a lot of my energy into working to be able to pay for housing, and had to drop out of school. Because I was spending too much time working to focus in my classes. So that prevented me from finishing my degree. When I moved to Pennsylvania to Lancaster County, I tried to start school again, but again... it's all just been kinda trying to find affordable housing."

"Yeah, like that physical that tiredness that physical fatigue. I don't think I realized how much of a toll it was taking. Physical mental too. Every time we move is just so many resources. You know, you spend so much money, spend so much time looking for a place getting there."

"Yeah, I would say like for life, I mean, for life opportunities, like on one hand, I'm grateful for the experiences that I've gotten in different places that I've lived. But like, like life opportunities in terms of like, planning for the future. Yeah, I mean, it's like it's like very, very hard to save money, because, like, everything goes to rent."

"Honestly, it's kind of hard to imagine safe, secure and accessible housing. Because it was not where I was, or still am right now. Um, but I guess if it was a safe, secure and accessible housing, I would not have police are just like, circling around the neighborhood all the time. I'm secure means maybe living with other queer folks, as a roommate. And accessible means where I actually have a permanent job, and able to pay my rent and eventually have my own house."

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62. Focus Group #1, 11/13/2020.

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