

MONITORING POVERTY AND WELL-BEING IN NYC

POLICY SPOTLIGHT ON HOUSING

The looming eviction crisis is likely to exacerbate racial and economic inequity in New York City and requires bold policy action

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Introduction and key findings

Over the course of just a few weeks in March and April of 2020, as businesses and organizations shut down to mitigate the spread of the coronavirus, hundreds of thousands of families across New York City lost their main source of income. Nearly half of New Yorkers who had been working and more than half of low-income New Yorkers lost income due to the pandemic. Before the pandemic, the city's housing affordability crisis had already left 41% of renters rent burdened — defined as spending more than 30% of their income on rent — so for many families, missing one paycheck could mean there was no way to make their next rent payment. In turn, the likelihood of falling behind on rent rose by 50% for those who lost employment income because of the pandemic, leaving them at a much higher risk of eviction today than in 2019.

The economic fallout driven by the pandemic has created a potential eviction crisis. But government policies, like eviction moratoria, rental assistance programs, and other pandemic-related relief policies have so far prevented a swell in eviction filings: weekly eviction filings in New York City for 2020 and 2021 were well below historical averages.¹ But these policies and programs have either exhausted their funding, already expired, or will soon, while more than 1-in-4 renters in New York City continue to report having missed a rent payment or being in arrears. For example, New York State's \$2.4 billion Emergency Rental Assistance Program (ERAP) helped tenants who owe back rent cover up to a year's worth of missed payments, but the funds were largely paid out as of December 2021, while only covering a third of the applications received.² And New York State's eviction moratorium, the policy that has likely played the most powerful role in preventing evictions, is scheduled to end on January 15th, 2022. (See Appendix A for additional information regarding these policies.)

As New York State's eviction moratorium ends, New York City will be at risk of a massive increase in evictions and homelessness. To prevent this crisis, policymakers must implement solutions that address both short-term needs related to pandemic arrears and longer-term issues of housing affordability in New York City. This report uses Poverty Tracker data to examine possible consequences of ending the state's eviction moratorium, the factors driving the potential eviction crisis (including those that pre-date the pandemic), and policies that could help avert an eviction crisis and promote greater housing stability in the long run.

¹ *Eviction Lab (2021).*

² *New York State Office of Temporary and Disability Assistance (2021).*

The findings show that:

The pandemic has worsened housing hardship in New York City, particularly for those who bore the brunt of its economic consequences. These New Yorkers face the greatest increased risk of eviction when the moratorium expires.



New Yorkers who lost employment income because of the pandemic are significantly more likely to be at risk of eviction now than they were in 2019. Their likelihood of falling behind on rent rose from 28% to 41%, a rise of nearly 50% in relative terms.³

Lifting the eviction moratorium will also likely have an outsized effect on low-income New Yorkers and on Black and Latino New Yorkers, deepening economic and racial segregation in the city.

While data from the Poverty Tracker shows how the pandemic has worsened housing hardship, New York's housing affordability crisis pre-dated the pandemic and has long left New Yorkers vulnerable to missing rent payments and to facing evictions.



The U.S. Department of Housing and Urban Development (HUD) identifies families who pay more than 30% of their gross income on rent as rent burdened, noting that rent burdened families “may have difficulty affording necessities such as food, clothing, transportation and medical care.”⁴



Before the pandemic, roughly 41% of New Yorkers in rental housing and 67% of renters living in poverty were rent burdened.

Pre-pandemic, the average low-income New Yorker⁵ in a market-rate rental unit spent more than half their income on rent.⁶ Their average annual gross income⁷ was \$31,900 and annual rent amounted to \$16,188 (\$1,349 per month). High rates of rent burden left New Yorkers struggling to make monthly rent payments and vulnerable to eviction. Nearly 1-in-3 rent burdened New Yorkers fell behind on rent at least once in an average year.



Black and Latino New Yorkers were also disproportionately affected by the housing affordability crisis and faced above average rates of rent burden before the pandemic.

³ See Appendix B for information regarding how we identify and discuss the race and ethnicity of the Poverty Tracker participants.

⁴ U.S. Department of Housing and Urban Development.

⁵ Defined as New Yorkers living below 200% of the poverty threshold, as determined by the Supplemental Poverty Measure.

⁶ We identify New Yorkers in market-rate rental units as those who are not receiving rent subsidies or vouchers and are not living in apartments that are rent stabilized.

⁷ Note this is restricted to pre-tax cash income.

Policy pathway to stave off eviction crisis

Extending the eviction moratorium would forestall an eviction crisis in the short-run, but it would not address long-standing issues that force so many households into housing hardship and instability. To protect New Yorkers and build towards a more equitable and secure future for residents, New York City policymakers could implement and expand a range of policies that will help New Yorkers afford housing. This includes expanding rental assistance to more low-income New Yorkers who are at risk of eviction and homelessness.



Rental assistance vouchers, such as federal Housing Choice Vouchers, keep roughly **2.4 million people in the United States out of poverty, reduce housing instability, and prevent evictions.** But access to vouchers is limited.

Given the power of rental assistance vouchers, **Robin Hood, the Century Foundation, and Next100** proposed a policy reform that would **expand access to the city's Family Homelessness and Eviction Prevention Supplement program (CityFHEPS), a rental assistance voucher for New Yorkers experiencing homelessness.**



Analysis in this report shows that before the expansion of CityFHEPS could **cut the city poverty rate by up to 23%, and by up to 39% among recipients, reducing housing instability and the number of evictions in turn.**

About The Poverty Tracker

Launched in 2012, the Poverty Tracker surveys a representative sample of New Yorkers every three months, providing critical information on the dynamics of poverty and other forms of disadvantage in the city. In addition to measures on poverty and disadvantage, the Poverty Tracker collects a wealth of information on other topics such as employment, assets and debts, health, and housing.

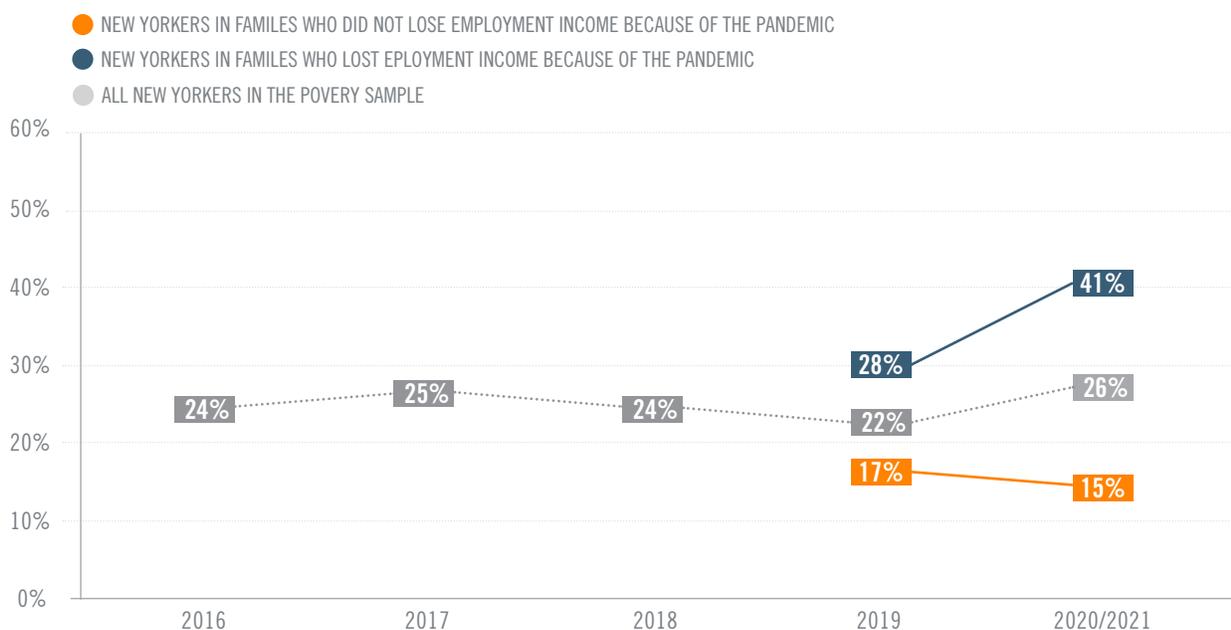
What the Poverty Tracker data tells us about the looming eviction crisis

The pandemic has worsened housing hardship in New York City, particularly for those who bore the brunt of its economic consequences. These New Yorkers will likely be those most impacted by the lifting of the eviction moratorium.

Since 2019, the share of renters in the Poverty Tracker sample who fell behind on rent at least once in a year-long period rose from 22% to 26%, pointing to the increase in New Yorkers' inability to make rent (Figure 1).⁸

Figure 1

Share of New Yorkers in the Poverty Tracker sample who fell behind on rent in at least one month of the year



Source: Poverty Tracker annual survey data, second cohort.

Note: The most recent Poverty Tracker data on missed rent payments was collected in the summer and fall of 2021 in reference to the 12-months prior. Thus, the most recent data point refers to missed rent payments in late 2020 through the fall of 2021. Results calculated using a regression analysis controlling for age, gender, marital status, immigration status, race and ethnicity, and presence of children in household.

⁸ The Poverty Tracker survey item that asks about respondents' ability to pay rent reads, "In the past 12 months, did you not pay the full amount of rent or mortgage because there wasn't enough money?"

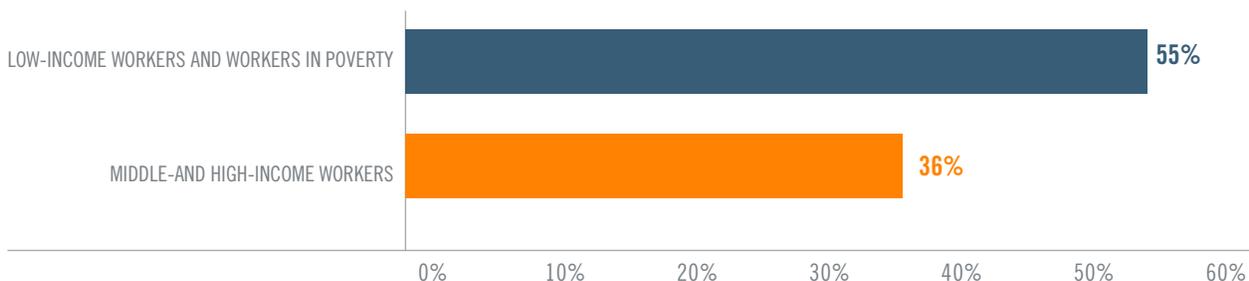
But looking at the average share of renters who fell behind on rent since the pandemic hides the fact that there have been two distinct experiences since its onset. Some New Yorkers have not experienced any losses of employment income, have seen their expenses fall, and may have even been able to save some money.⁹ Others, however, lost employment income and faced financial precarity while navigating the Unemployment Insurance system and an uncertain future. And these two experiences result in a diverging trend: When asked in the summer and fall of 2021, roughly 41% of renters who experienced pandemic-related income losses reported falling behind on rent at least once in the previous 12 months versus 15% of renters who had not faced these losses.

Data collected on these same New Yorkers in prior years shows those who lost employment income because of the pandemic are significantly more likely to be at risk of eviction now than they were in 2019. Their likelihood of falling behind on rent rose from 28% to 41%, a rise of nearly 50% in relative terms, while there was little change for those who didn't lose employment income (17% to 15%). Taken together, these results show that New Yorkers who have already been dealt financial blows related to the pandemic will be those who face a higher risk of eviction once the state-level moratorium expires.

Lifting the eviction moratorium will also likely have an outsized effect on low-income New Yorkers and on Black and Latino New Yorkers, deepening economic and racial segregation in the city. The results in Figure 1 reinforce the point that New Yorkers who were already in precarious financial positions bore the brunt of the economic consequences of the pandemic. New Yorkers who eventually lost employment income because of the pandemic were already substantially more likely than those in families without reported income losses to have fallen behind on rent before 2020 (28% vs. 17%). Poverty Tracker data shows that income losses were also significantly more common among those who were low-income or in poverty before the pandemic than middle- and higher-income workers (55% vs. 36%; Figure 2).

Figure 2

Prevalence of pandemic-related income losses by income level



Source: Poverty Tracker annual survey data, second cohort.

Note: Low-income workers and workers in poverty defined as workers living below 200% of the poverty threshold before the pandemic, and middle and high-income workers, those above 200% of the poverty threshold. Poverty thresholds are defined using the Supplemental Poverty Measure.

⁹ Gould and Kandra (2021).

Earlier Poverty Tracker analyses find that Black and Latino New Yorkers were more likely than white New Yorkers to lose employment income because of the pandemic, and this was also true at the national level.¹⁰ When interviewed in the summer and fall of 2021, 1-in-4 Black or Latino New Yorkers¹¹ in our representative sample reported being unable to make a rent payment or owing back rent to their landlord, versus 1-in-10 of white New Yorkers.

Taken together, these results suggest that when the eviction moratorium ends, New Yorkers who lost income because of the pandemic, low-income New Yorkers, and Black and Latino New Yorkers will be at greater risk of being forced out of their homes than higher-income New Yorkers and white New Yorkers. At the individual level, this means that these groups will be more likely to endure the secondary effects of evictions – which have been found to negatively impact physical and mental health, to increase one’s likelihood of losing employment, and to push some families into homelessness.¹² For those with children, these evictions could also affect their children’s health and educational development.¹³

For the city, failing to address the eviction crisis, which will disproportionately affect lower-income people and Black and Latino New Yorkers, would further entrench economic and racial segregation, as families who are evicted are often pushed into higher poverty areas.¹⁴ For reasons related to discrimination and policies that reinforce and reproduce structural racism, the end of the eviction moratorium will likely compound the hardships already disproportionately borne by low-income New Yorkers and Black and Latino New Yorkers.

Informal evictions and forced moves have persisted throughout the pandemic

While New Yorkers have been largely protected from formal evictions during the pandemic, anecdotal evidence suggests informal evictions and other forms of forced displacement — such as moving because you are being harassed or told to leave by your landlord or the leaseholder — are becoming more common.¹⁵ And this trend is also showing up in the Poverty Tracker data. These forms of forced moves carry the same consequences of pushing families into higher-poverty neighborhoods and concentrating poverty in the city. And while not typically classified as a forced move,¹⁶ the latest Poverty Tracker data also suggest that more New Yorkers are moving because of maintenance issues and landlords not tending to repairs, a finding also in line with anecdotal evidence.¹⁷ These trends underscore the need for additional protections for tenants and for additional funding to support housing organizing groups that educate the public about their rights as tenants.

¹⁰ Saenz and Sparks (2020).

¹¹ See Appendix B for information regarding how we identify and discuss the race and ethnicity of the Poverty Tracker participants.

¹² Preston & Reina (2021).

¹³ Shelly (2020).

¹⁴ Desmond & Shollenberger (2015). Evidence from the Poverty Tracker shows how this trend is also true in New York City; see Collyer & Bushman-Copp (2018).

¹⁵ Kinniburgh (2021); Stringer (2021).

¹⁶ See Collyer & Bushman-Copp (2019) for definitions of forced, responsive, and voluntary moves based on Desmond & Shollenberger (2015).

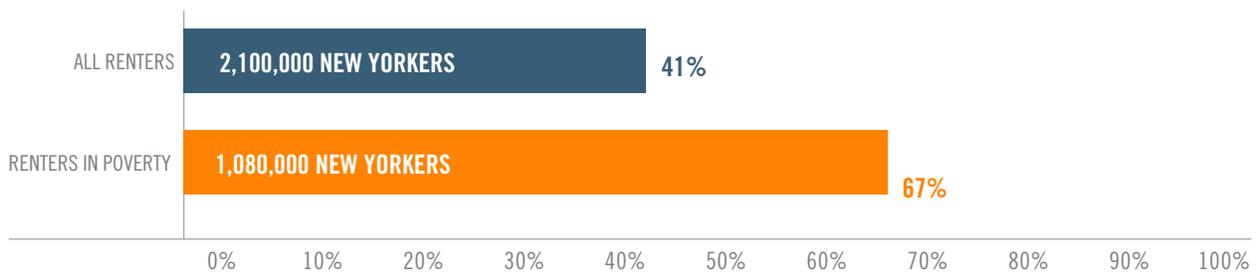
¹⁷ Zaveri (2021).

The pandemic has exacerbated housing hardship in New York City, but millions of New Yorkers struggled to afford rent long before 2020.

The pandemic has had a demonstrable impact on housing hardship¹⁸ in the city, but New Yorkers have been struggling with the city’s high housing costs for years. The U.S. Department of Housing and Urban Development (HUD) identifies families who pay more than 30% of their gross income on rent as rent burdened,¹⁹ and before the pandemic, roughly 41% of New Yorkers in rental housing (approximately 2 million) could be classified as rent burdened (Figure 3). **Rent burden was even more common among New Yorkers in poverty. Two-in-three (67%) New Yorkers living in poverty (roughly 1 million individuals) were rent burdened in the years leading up to the pandemic.**

Figure 3

Prevalence of rent burden in New York City, five-year average (2015-2019)



Source: Poverty Tracker annual survey data, second and third cohorts.

The high cost of housing left rent-burdened New Yorkers substantially more likely to fall back on rent, putting them at an increased risk of eviction. **On average, in the five years prior to the pandemic, 23% of New Yorkers missed a rent payment in a year, and rent burdened New Yorkers were more than twice as likely to miss at least one rent payment than those who were not rent burdened (Table 1).** Prior Poverty Tracker analyses also found that 53% of New Yorkers who were evicted or forced to move were rent burdened before facing these forms of forced relocation.²⁰

Table 1

Share of renters who fell behind on rent at least once in a year (2015-2019 average)

ALL RENTERS	23%
RENT BURDENED NEW YORKERS	29%
NON-RENT BURDENED NEW YORKERS	13%

Source: Poverty Tracker annual survey data, second and third cohorts.

¹⁸ In the Poverty Tracker study, falling behind on rent or mortgage payments is considered a form of housing hardship.

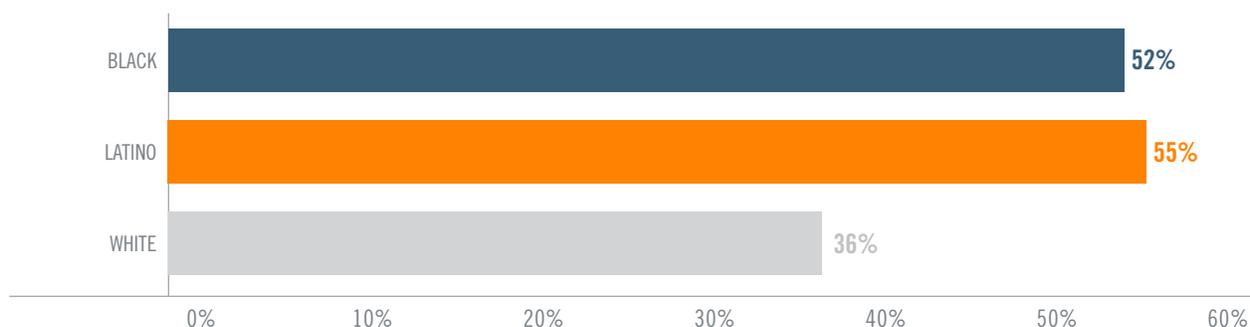
¹⁹ U.S. Department of Housing and Urban Development.

²⁰ Collyer & Bushman-Copp (2018).

Data from the Poverty Tracker and several other sources also show that Black and Latino New Yorkers were more likely than white New Yorkers to be rent burdened before the pandemic.²¹ This is a consequence of policies that have suppressed incomes and opportunities while allowing for discrimination and racially targeted housing policies.²² On average, roughly 44% of Black New Yorkers and 45% of Latino New Yorkers were rent burdened before the pandemic, versus 39% of white New Yorkers. And among those who experienced rent burden, Black and Latino New Yorkers were substantially more likely than white New Yorkers to also face other forms of material hardship, such as not having enough money to see a doctor or running out of food without enough money for more (Figure 4).

Figure 4

Rates of material hardship among New Yorkers in the Poverty Tracker sample who were rent burdened, five-year average (2015-2019)



Source: Poverty Tracker annual survey data, second and third cohorts.

Overall, the lack of affordable housing in the city was already leaving New Yorkers vulnerable to missed rent payments and to eviction long before the pandemic and it placed disproportionate strains on low-income New Yorkers and Black and Latino New Yorkers. Thus, any policy that aims to offset an eviction crisis in the long run must also address the longstanding affordability challenges facing the city.

²¹ National Equity Atlas (2021).

²² Lake (2020).

The role of local policy in response to this crisis

The findings presented above illustrate that the looming eviction crisis is the result of both short-term, pandemic-related economic shocks as well as longstanding systemic issues rooted in a lack of affordable housing in New York City. With the start of a new Mayoral administration and City Council, policymakers have an opportunity to implement meaningful policy changes that could prevent a wave of evictions and promote greater housing stability long term.

A key element of this policy plan could include expanding access to rental assistance for low-income New Yorkers at risk of eviction and homelessness. Housing subsidies reduce the risk of eviction and increase housing stability,²³ but current policy design on the federal and local levels limit their impacts. An analysis conducted by the Furman Center at New York University found that during the pandemic, low-income tenants with housing subsidies were less likely to fall behind on rent than those without subsidies, and among those who did miss rent payments, average arrears were higher among those without subsidies than those with subsidies.²⁴ Federal rental assistance programs have also been found to move roughly 2.4 million people in the U.S., including more than 300,000 New Yorkers, out of poverty. However, the impact of federal rental assistance programs, both in terms of moving families out of poverty and mitigating housing hardship, is constrained by funding restrictions. For example, the Section 8 Housing Choice Voucher (HCV) program is the largest federal rental assistance program, but only one-in-four families who are eligible for a Section 8 voucher actually receive one.²⁵

This gap in federal policy presents an opportunity to invest in local initiatives that address New York City's affordability crisis, and the infrastructure is already in place. New York City administers one of the largest voucher programs in the country, CityFHEPS (formerly the City Family Eviction Prevention Program, CityFEPS), and the program's impact could be greatly expanded through targeted reforms.

Run by the Human Resource Administration (HRA), CityFHEPS provides rental subsidies primarily to move families out of the city homeless shelter system and into permanent housing. With some minor exceptions, families must have been in the city shelter system for at least three months, have incomes below 200% of the federal poverty level, and receive public assistance in order to be eligible for CityFHEPS.²⁶ Because of these strict criteria that target families only after crises, the vouchers do not prevent evictions from being filed as much as help families secure housing after they have been evicted.

²³ Bassuk & Geller (2006); Harrison, Immergluck, Ernsthausen & Earl (2021); Fischer (2021).

²⁴ Raetz, Waldinger & O'Regan (2021).

²⁵ Center on Budget and Policy Priorities (2017).

²⁶ Sarnoff and Berkovitz (2021).

Even for those eligible for CityFHEPS, securing housing is also a challenge: just 20% of those who receive a CityFHEPS voucher in 2019 were able to secure an apartment.²⁷ Families struggle to use CityFHEPS vouchers due to: 1) a lack of available apartments under the monthly voucher rent limit, 2) discrimination by landlords who illegally refuse to accept vouchers, and 3) bureaucratic challenges, including navigating onerous paperwork and coping with delays in application processing by government staff and landlords. In addition, many families who qualify for CityFHEPS never receive a voucher due to tremendous documentation requirements to verify eligibility and a lack of understanding of the program.

To harness the opportunity presented by CityFHEPS and to address its limitations, Robin Hood, the Century Foundation, and Next100 proposed to transform the program to one that could prevent evictions and promote housing stability as part of their [Crisis to Opportunity Agenda](#). Their proposal includes the following reforms:

- Eliminate the requirement that families must have lived in the shelter system for at least three months or have received an eviction notice and previously been living in a shelter in order to qualify for a CityFHEPS voucher.
- Remove the requirement that voucher holders receive public assistance, which would allow households of all documentation statuses to be eligible.
- Eliminate unnecessary documentation requirements and streamline program administration to reduce bureaucratic burden.
- Ensure that the value of vouchers more closely reflects the true cost of housing in New York City’s rental market.

In effect, these reforms would expand eligibility for CityFHEPS to all rent burdened New Yorkers with incomes below 200% of the federal poverty line.²⁸

Such an expansion could both move families out of poverty and address the risk of housing hardship and eviction. Here, we examine the potential impact that this proposal could have on the poverty rate, and our estimates show that, with full coverage, **the policy could reduce the city poverty rate by up to 23% and the poverty rate among recipients by 39% (Figure 5 and Table 2). This translates to moving more than 400,000 New Yorkers out of poverty, meaning that CityFHEPS would be one of the most effective anti-poverty policies available to New Yorkers.**²⁹ Note that these results rely on five years of data covering 2015 to 2019, and are thus representative of the potential impact of the policy reform under more standard conditions, as opposed to those during the pandemic.



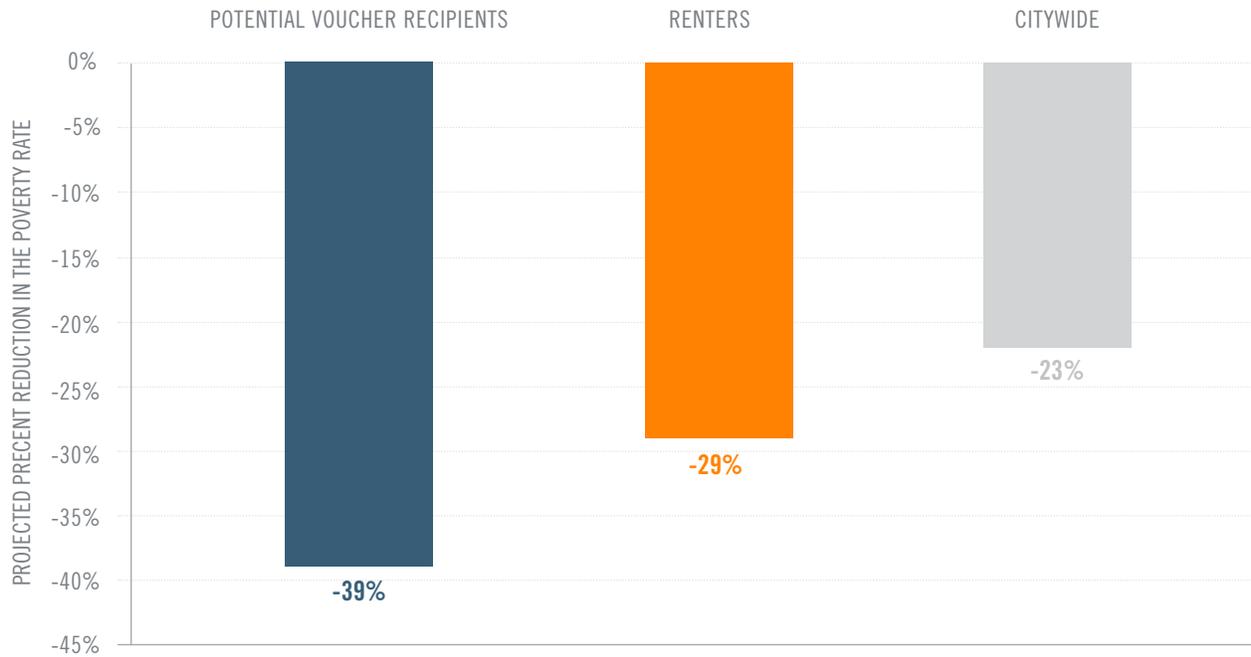
²⁷ Sarnoff and Berkovitz (2021).

²⁸ Additional information on this proposal is available in: *Crisis to Opportunity: Strengthening Housing Stability and Increasing Opportunity for Low-Income Families in New York City*

²⁹ Under current law, housing subsidies and other forms of rental assistance reduce the New York City poverty rate by roughly 5 percentage points, as does Social Security. Other policies, such as refundable tax credits, nutritional assistance programs, and other cash transfer programs each reduce the poverty rate by nearly 3 percentage points. See Collyer et al (2020); NYC Mayor’s Office of Economic Opportunity (2021).

Figure 5

Potential anti-poverty impacts of expanding access to housing subsidies in New York City, five-year average (2015-2019)



Source: Poverty Tracker annual survey data, second and third cohorts.

Table 2

Potential antipoverty impacts of expanding access to housing subsidies in New York City, five-year average (2015-2019)

	POTENTIAL VOUCHER RECIPIENTS	RENTERS	CITYWIDE
POVERTY RATE PRE-CITYFHEPS EXPANSION	68%	25%	21%
POVERTY RATE POST-CITYFHEPS EXPANSION (PROJECTED)	42%	18%	16%
PERCENT REDUCTION	-39%	-29%	-23%

Source: Poverty Tracker annual survey data, second and third cohorts.

For the CityFHEPS expansion to successfully reduce poverty, there must also be adequate investment in program administration capacity, and targeted, accountable rehousing services to ensure maximum utilization of the program. This would require substantial efforts to increase awareness of the program among those eligible, as well as improvements to the bureaucratic enrollment process. Enrollment in the program alone is not success. Rather, ensuring more families can use CityFHEPS to pay rent will allow for more low-income New Yorkers to move out of poverty and achieve housing stability.

These estimates must also be thought of as an upper bound of potential impact, as they assume a 100 percent take-up rate for the policy that we modeled. Further, these projections do not account for potential changes in labor market participation among subsidy recipients, though findings from studies on changes in labor force participation in response to housing subsidy receipt report mixed findings.³⁰ The expansion of CityFHEPS could also result in changes in the rental housing market and changes in recipients' housing-related choices — for example, they might choose to move to different areas. Though again, the results from the studies that examine residential mobility and subsidy receipt are mixed.³¹ And while it is unknown what impact this policy expansion could have on these other domains, the results make clear that this reform could have a substantial impact on the city's poverty rate and that of recipients.

Conclusion

With New York State's eviction moratorium scheduled to expire on January 15th, 2022, New York City confronts a potential eviction crisis that could have devastating consequences for those who are forced to leave their homes and for the city at large. Poverty Tracker data shows that those who face the greatest increased risk of eviction since the onset of the pandemic are those who lost employment income because of it, meaning that the eviction crisis would disproportionately affect low-income New Yorkers and Black and Latino New Yorkers. But the Poverty Tracker data also demonstrates how the eviction crisis is not only a consequence of the pandemic, but also a result of the lack of affordable housing in New York City that left more than 40% of tenants in the city rent burdened even before 2020. Thus, addressing the housing affordability crisis is key to preventing evictions and housing instability in New York City in the long run and to an equitable recovery from the pandemic.

Robin Hood, the Century Foundation, and Next100's proposal to substantially expand CityFHEPS presents one element of an approach to addressing the city's longstanding housing affordability crisis. The reform would build out the infrastructure of an already established program, and analysis in this report shows that it could also cut the city's poverty rate by more than 20%. While we cannot predict the precise impact that it would have on families' ability to keep up with rent payments and avoid eviction, evidence suggests that these effects would accompany the substantial citywide poverty reduction.

³⁰ A study by Jacob and Ludwig (2012) found that housing subsidy receipt among working age able-bodied adults in Chicago results in a reduction in labor force participation by 4 percent and quarterly earnings by \$285, while other studies have found that housing subsidies are not linked to reductions in labor force participation (see Owens and Baum 2009, and Shroder 2002). For an overview of the literature on labor supply responses to housing subsidies, see Collinson, Ellen, and Ludwig (2015), and Scally, Batko, Popkin, and DuBois (2018).

³¹ In a review of the evidence by Collinson, Ellen, and Ludwig (2015), they find studies that show subsidy recipients moving fewer times over a five-year period relative to a control group (see Mills et al, 2006), and studies where subsidy recipients were more likely to move after receiving a subsidy relative to a control group (see Jacob and Ludwig, 2012).

Appendix A. The federal and state eviction moratoria and New York State's the Emergency Rental Assistance Program (ERAP)

Since the onset of the pandemic, there have been several different policies at the federal and state level that have curbed rates of eviction and assisted tenants who were unable to make full rent payments.

In March of 2020, the federal Coronavirus Aid, Relief, and Economic Security Act (CARES) established a national eviction moratorium that was in effect until August 23, 2020. Soon thereafter, the Centers for Disease Control and Prevention (CDC) ordered a moratorium on residential evictions for nonpayment of rent which took effect on September 4, 2020. The initial order was due to expire on December 31, 2020, but was extended and reissued individually by the CDC and the U.S. Congress multiple times until the U.S. Supreme Court blocked enforcement in August 2021, ruling that the CDC had exceeded its authority.³² In response to the U.S. Supreme Court's decision, New York State implemented a new moratorium on both residential and commercial evictions from September 2021 through January 15, 2022.³³ Under this new order, tenants and homeowners who experienced a financial challenge or for whom moving would pose a health risk could complete and submit a hardship declaration form to their landlord, mortgage lender, or the court.

Rental assistance programs also helped to address the housing hardships brought on by the pandemic, though New York State has not received enough funding to meet demand. Together, the federal Consolidated Appropriations Act and the American Rescue Plan Act appropriated \$46.55 billion for emergency rental assistance to tenants and landlords across the country. From these funds, New York State received about \$2.4 billion for their Emergency Rental Assistance Program (ERAP).³⁴ The state has obligated or paid out almost all of the funds after receiving 289,000 applications by November 2021, leading them to stop accepting applications and request an additional \$996 million from the federal government.³⁵ New York State is also offering \$125 million in state funding for landlords who were unable to participate in the ERAP program and an additional \$125 million for middle-income renters previously ineligible for the ERAP program.³⁶

In addition to these policies that focused on rent payments and evictions, other pandemic-related relief also likely had an impact on housing hardship. This includes the Economic Impact Payments (or stimulus checks), the supplements to Unemployment Insurance payments made in 2020 and 2021, and the monthly Child Tax Credit payments made in 2021. While the direct effect that these policies had on families' ability to pay rent are as yet unknown, they are known to have kept millions of people across the country out of poverty since the beginning of the pandemic.³⁷

³² Congressional Research Services (2021).

³³ New York State, Office of Governor Kathy Hochul (2021a).

³⁴ National Low Income Housing Coalition (2021).

³⁵ New York State Office of Temporary and Disability Assistance (2021). In New York City, more than 76,000 accepted applications have been paid out, totaling more than \$1.03 billion and with an average amount of \$13,487 per application. Additional information available in the New York State Office of Temporary Disability Assistance, Jurisdiction Breakdown, as of December 20, 2021: <https://otda.ny.gov/programs/emergency-rental-assistance/monthly-reports/ERAP-Jurisdiction-Payments-21-12-20.pdf>. Details regarding New York State's request for additional funding for rental assistance available in the letter from the members of U.S. Congress representing New York to Treasury Secretary Janet Yellen, available at: https://www.governor.ny.gov/sites/default/files/2021-11/NYS_ERAP_Funding_Letter_111221.pdf.

³⁶ New York State, Office of Governor Kathy Hochul (2021b).

³⁷ Parolin, Curran, Matsudaira, Waldfogel, and Wimer (2020).

Appendix B. How do we identify race and ethnicity?

Throughout this report, we discuss race and ethnicity in the context of socioeconomic disparities among New Yorkers. We identify the race and ethnicity of adults in the Poverty Tracker sample using questions asked by the Census Bureau on various population-level surveys.³⁸ These questions allow us to better understand the needs of communities within New York City and to ensure that we are surveying a representative sample of New York City's racial and ethnic groups.

The questions read:

Are you of Hispanic, Latino, or Spanish origin?

1. Yes
2. No

What is your race? Are you...³⁹

1. White
2. Black or African American
3. Asian
4. American Indian or Alaska Native
5. Native Hawaiian or Pacific Islander
6. Or something else

We combine responses to these questions into the following racial and ethnic groups:

1. Asian or Pacific Islander, non-Latino
2. Black, non-Latino
3. Hispanic, Latino, or of Spanish origin⁴⁰
4. Multiracial or another race or ethnicity, non-Latino
5. White, non-Latino

³⁸ Historically, the Census asks race and origin questions to gain an understanding of the makeup of the population and to help construct civil rights protections for all. These questions have helped to reveal gaps within various social policies and to address the economic, educational, and infrastructural needs of different communities. See Brumfield, Goldvale, and Brown (2019).

³⁹ Respondents could check all that apply.

⁴⁰ With these groupings, New Yorkers who indicate that they are of "Hispanic, Latino, or of Spanish origin" are grouped together, regardless of their response to the question about their race. The majority of New Yorkers who identify as Hispanic, Latino, or of Spanish origin (62%) do not identify with a particular racial group (i.e., they respond "something else" when asked about their race). Roughly 25% identify as white and 13% identify as Black.

There are, however, limitations to this methodology. This type of classification is one-dimensional while one's identity is often much more robust and intersectional. In addition, our results present averages for groups of people, but averages do not reflect the experiences of all individuals. One's personal experiences may diverge significantly from the results we present. And while our questions are relatively specific, each person might interpret them differently, resulting in subjective answers. Our examinations in this report in the context of race and ethnicity are intended to help explain how disparities across groups take shape with respect to food hardship and use of emergency food assistance.

Terminology in this report

The Poverty Tracker uses the question from the Census Bureau listed above to identify if individuals are of “Hispanic, Latino, or Spanish origin.” We must use this question in order to weight the sample to Census Bureau data and to make it representative of the city's population. When identifying New Yorkers who say yes to this question, we use the term Latino instead of Hispanic or Spanish origin. Hispanic is a term originally used in the U.S. by the Census Bureau to refer to a very diverse group of people who were linked by their history of colonization by Spain or by their Spanish origin.⁴¹ The term is thus thought to exclude many people with origins in Latin America who do not speak Spanish — including people with origins in Brazil and/or within many indigenous groups. The term Latino, on the other hand, is more inclusive of all people with origins in Latin America.⁴² Because the Poverty Tracker is weighted to Census Bureau data, and because the term Latino is more consistent with the Census Bureau's question wording, we have chosen to use the term Latino in this report.

With regards to capitalizing the names of different racial groups, there has been a general consensus among organizations, publications, and news outlets that Black should be capitalized, as a recognition of the racial and ethnic identity that so many claim. However, such a consensus has yet to be reached regarding whether or not the same should be done for white. Those in favor of capitalizing white argue that designating it as a proper noun assigns accountability to the white race, and invites white people to contemplate the role that their whiteness plays in society. The main argument against capitalizing white is that white people do not have a shared culture or history, and that capitalization has been used throughout history to signify superiority and white supremacy. In this report, we leave white uncapitalized, though we note that societal and editorial discussions on this topic are ongoing and unresolved.

⁴¹ Gershon, L. (September 2020).

⁴² Latino is also gendered, and many people choose to identify as Latinx to remove the gender binary implied in the term. There is also a debate around the term Latinx, with some identifying with the term and others not, or doing so only use in specific settings. See Salinas Jr. (2019).

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