The Disproportionate Effects of COVID-19 in Pennsylvania

COVID-19 has impacted all of our lives and we are all in this together. While we are all finding ways to balance staying healthy and trying to regain economic security, renters and people of color have been disproportionally impacted.

Widespread Job Income Loss

Nearly half of all households in Pennsylvania experienced job income loss due to the impacts of COVID-19. However, by race, there is a wide difference in households’ job income loss.

48% of Households Experienced Job Income Loss

- Asian: 31%
- Black: 63%
- Hispanic or Latino: 78%
- Two or More Races, Other Races: 67%
- White: 43%

Loss of Income Leads to Inability to Meet Necessary Expenses

Stimulus funds and unemployment compensation under the CARES Act helped many families stay in their homes. While all households have been impacted, in Pennsylvania, renters, who have less than half the median income of homeowners, have been impacted more. In each group there are striking disparities by race on the impact of their ability to pay their mortgage or rent.

Households with Mortgage or Rent Payments That Did Not Pay Last Month

<table>
<thead>
<tr>
<th>Owner-Occupied</th>
<th>Renters</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number</td>
<td>266,382</td>
<td>394,482</td>
</tr>
<tr>
<td>Percentage</td>
<td>7%</td>
<td>17%</td>
</tr>
</tbody>
</table>

Percentage of Households with Mortgages That Did Not Pay Last Month, By Race

- Black: 44%
- Hispanic or Latino: 2%
- White: 4%

Percentage of Households that Pay Rent That Did Not Pay Last Month, By Race

- Asian: 15%
- Black: 28%
- Hispanic or Latino: 36%
- Two or More Races, Other Races: 2%
- White: 12%

Data Source: US Census, 2020 Household Pulse Survey, Week 12 Data, July 16 – 21, 2020
Brief Released August 20, 2020
HousingAlliancePA.org
The Continued Impacts of COVID-19 in Pennsylvania

Several months after the first cases of COVID-19, we are still dealing with its health and economic impacts. With new and expanded financial resources created in response to COVID-19 coming to an end, the future is worrisome for many families.

Many Households Don’t Think They Can Pay Next Month’s Rent

Across Pennsylvania, 14% of households that pay rent have no confidence that they will pay next month’s rent. By race, Black households were more than three times likely to have no confidence in paying next month’s rent than White households.

<table>
<thead>
<tr>
<th>Race</th>
<th>Confidence to Pay Next Month’s Rent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Black</td>
<td>14%</td>
</tr>
<tr>
<td>Hispanic or Latino</td>
<td>18%</td>
</tr>
<tr>
<td>White</td>
<td>10%</td>
</tr>
</tbody>
</table>

Data Source: US Census 2020 Household Pulse Survey, Week 12 Data, July 16 – 21, 2020

Brief Released August 20, 2020

HousingAlliancePA.org

Children are Caught in the Middle of a Public Health Crisis and its Economic Fallout

The school year is starting back up amidst the COVID-19 pandemic. There are changes to in-person instruction with social distancing protocols for some schools and continued remote learning at other schools. With the ongoing public health crisis and adapting to the new school year, anxiety and fear over whether or not they will have a home should not be something our children are facing.

- Households with Children That Did Not Pay Last Month’s Rent or Mortgage: 441,003
- Households with Children That Have No Confidence to Pay Next Month’s Rent or Mortgage: 251,934

The Housing Alliance will continue to work with tenants, landlords, homeowners, communities, social service providers, and industry associations to better understand the challenges facing low-income families. We strive to develop solutions to meet the immediate needs for families to stay in their homes and solutions addressing long-standing structural imbalances and inequities facing low-income families and families of color and their options for affordable, safe, and quality homes.