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The Color of Homelessness: The Causes, Reproduction, and Consequences of
Racial Inequality in Homelessness

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Abstract

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in Homelessness

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People of color or mixed race account for more than half of all people experiencing homelessness, yet comprise less than a quarter of the total population in the United States. Despite these massive racial disparities, there is a lack of research examining the intersection between race and homelessness. In this dissertation, I conduct three studies that each answer a crucial question regarding racial inequality in homelessness: 1) what causes it? 2) what reproduces it? and 3) what are its consequences? In the first study, I conduct a literature review of historical and contemporary research to show that three primary systems of stratification drive racial disparities in homelessness: racial economic inequality, housing discrimination and residential segregation, and the homeless response system. In doing so, I recast homelessness as a deeply racialized form of inequality that has existed at least since White settlers colonized

North America and established the institution of slavery. In the second study, I draw on an original survey (n=410), administrative data (n=7,140), and in-depth interviews (n=25) to reveal that low-income tenants faced a 179% increase in the odds of experiencing an informal eviction tactic during the first year of the COVID-19 pandemic. Black and Hispanic/Latinx movers were also significantly more likely to experience a forced move than White movers during the pandemic. In the third study, I construct a novel dataset of homeless deaths across 23 major U.S. counties (n=16,874) to demonstrate that people experiencing homelessness are, on average, 3.1-7.2 times more likely to die than the general population. Among people of color, “natural” deaths from preventable conditions such as cardiovascular disease, respiratory illness, and exposure to environmental conditions are significant contributors to this rise in mortality, in addition to “deaths of despair.” I estimate a total of 276 excess deaths during the COVID-19 pandemic, only 15.6% of which were due to COVID-19. Together, these studies provide novel insight into the extent to which racial inequality in homelessness is an outcome of inequities produced by social institutions and public policies, a factor in reproducing downward intergenerational mobility, and a driver of premature death among people of color.

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DEDICATION

To the more than 20,000 people experiencing homelessness
who died in just 80 U.S. cities and counties while writing this dissertation.

Your lives and deaths count.

Chapter 1. INTRODUCTION

Racial inequality is foundational to the formation and development of the United States (U.S.) and its institutions. By establishing a racial hierarchy, European colonists settling in North America could justify the violent dispossession of land from indigenous people and deny its ownership to enslaved people of African descent. Throughout history, land ownership has been a critical tool for wealth building and economic prosperity. Over time, race and racism have come to naturalize the unequal distribution of land, property, and wealth. More than 300 years later, racial inequality in housing persists.

Contemporary research demonstrates the enormous effect of racism on Black, Latinx, and Native American households' abilities to obtain and maintain safe, stable, and affordable housing. Black, Hispanic, and multiple race families possess between 15-40% of the median wealth of a White household (Bhutta et al., 2020). An average White household inhabits a neighborhood that is 75% White and less than 10% Black, whereas an average Black household inhabits a neighborhood that is 35% White and 45% Black (Logan & Stults, 2011). It is therefore of little surprise that Black, Latinx, and Native American households are disproportionately represented among the homeless population. Between 1 in 6 and 1 in 12 Black and Hispanic households will experience homelessness in their lifetime, compared to 1 in 21 for White households (Fusaro et al., 2018).

These racial disparities in the lifetime prevalence of homelessness are similar to—and in some cases, greater than—racial disparities in incarceration, poverty, and homeownership. While there is a wide body of scholarship examining racial disparities in lifetime experiences of incarceration, poverty, and homeownership, there is no comparable body of literature specifically

examining the intersection between race and homelessness. Researchers have largely overlooked the massive racial disparities in homelessness, with few scholarly examinations of its causes, reproduction, and consequences.

The global onset of the COVID-19 pandemic has further revealed the stark socioeconomic and racial inequalities that define life for too many people in the U.S. (Pirtle & Wright, 2021). Black, Hispanic, and Native American residents have experienced considerably higher rates of COVID-19 infection, hospitalization, and death compared to White people (Mude et al., 2021). When surges in infection occur due to new variants, these disparities widen. During shutdowns, Black and Hispanic people, especially women, are more likely to lose their jobs and less likely to regain them when businesses reopen (Couch et al., 2020). The disproportionate burden of the COVID-19 pandemic on people of color is not random nor does it reflect bad luck. Instead, these disparities expose structural racism, from injustices in rates of incarceration to unequal access to healthcare. Low-income renters of color are at particular risk due to low-wage essential work that brings disproportionate exposure to COVID-19 with few benefits and a greater likelihood of living in overcrowded housing and unsafe living conditions.

The devastating consequences of the COVID-19 pandemic compel us to rethink our social policies. Rather than arrive in this “new normal” with reinvented forms of prejudice, some advocates, activists, and public leaders have seized this opportunity to reimagine this country. Over the last two years, the country has seen momentous protests for Black lives, a historic expansion of the Child Tax Credit, an unprecedented national eviction moratorium, and landmark investments in Emergency Rental Assistance for low-income tenants. Across the country, governments have also overturned decades of established homelessness response practices by moving record numbers of people experiencing homelessness from congregate shelters into hotels.

These policies introduced during the COVID-19 pandemic offer a glimpse into a more egalitarian future. By shining a light on the difficulties faced by low-income tenants and individuals experiencing homelessness during the pandemic, especially people of color, this dissertation offers an opportunity to rethink existing policies and approaches to housing and homelessness in service of a future with housing justice for all.

The dissertation is motivated by three crucial questions on racial inequality in homelessness: 1) What do we know about it and what causes it? 2) What reproduces it? and 3) What are its consequences? I employ qualitative and quantitative methods to interrogate the extent to which racial disparities in homelessness are both a key outcome of existing inequities produced by public policies and social institutions and a primary factor in reproducing downward intergenerational mobility and premature death among households of color. Following this introduction, the dissertation encompasses four chapters in which I address these questions.

In Chapter 2, "*Racialized Homelessness: A Review of the Historical and Contemporary Causes of Racial Disparities in Homelessness*," I ameliorate the paucity of scholarly knowledge on racial inequality in homelessness by asking: What are the primary mechanisms and systems that (re)produce racialized homelessness? Through a literature review of historical and contemporary research, I highlight the extensive history of homelessness among Black, Latinx, and Native American communities and find evidence for racialized pathways into homelessness. In doing so, I recast homelessness as a deeply racialized form of inequality that has existed at least since White settlers colonized North America and established the institution of slavery. Contrary to prevailing academic scholarship, I find racial disparities in homelessness are not a new phenomenon, though they may have widened more recently in major U.S. cities.

In reviewing scholarship on racial disparities in homelessness, I pay particular attention to the role of historical social systems, institutions, and public policies in defining the contours of contemporary racialized homelessness and in shaping the housing trajectories through which people of color experiencing homelessness travel. The literature points to three primary systems of stratification that drive racial disparities in homelessness: racial economic inequality, housing discrimination and residential segregation, and the homeless response system. These findings suggest that homelessness is tightly interwoven with institutions and public policies that maintain racial hierarchy. I conclude that structural policies that address socio-economic and racial inequality, alongside increasing the supply of affordable housing, are more likely to make substantial progress in reducing racial disparities in homelessness than predominant approaches.

In Chapter 3, “*Evading the Eviction Moratorium: Low-Income Tenant Experiences of Forced Moves and Landlords’ Informal Eviction Tactics During the COVID-19 Pandemic*,” I examine how the COVID-19 pandemic, and housing policies designed to mitigate its effects, have exacerbated housing insecurity among low-income renter households, particularly households of color. During the first year of the COVID-19 pandemic, governments implemented eviction moratoria to prevent landlords from removing tenants due to unpaid rent. I ask, if instead of reducing evictions, what if these new tenant protections merely shift the tactics used by landlords to displace tenants? I find that some landlords unable to use housing courts to formally evict a tenant turned to informal, and often illegal, evictions to remove tenants.

This chapter draws on an original survey completed by low-income tenants (n=410), administrative data collected from interactions with tenants (n=7,140), and in-depth interviews with low-income tenants (n=25) to uncover the role of forced moves and informal evictions during the COVID-19 pandemic. Findings show that the prevalence of forced mobility among low-

income tenants nearly doubled from 6.5% in the year before the pandemic to 11.0% in the first year of the pandemic. Black and Hispanic/Latinx movers were significantly more likely to experience a forced move during the pandemic than White movers. Low-income tenants had a 71% ($p < .001$) decrease in the odds of experiencing a formal eviction tactic and a 179% ($p < 0.01$) increase in the odds of experiencing an informal eviction tactic during the pandemic compared to the year prior to the start of the pandemic. Common informal eviction tactics used by landlords included asking tenants to leave in-person or via text or phone, changing door locks to prevent tenant access, removing possessions, and refusing to renew leases.

Qualitative evidence suggests the drop in formal evictions and eviction methods during the COVID-19 pandemic is attributable to the implementation of the eviction moratorium. However, the concurrent rise in informal evictions and eviction tactics are explained by exceptions to the moratorium, its weak enforcement by authorities and uncertain extension timelines, poor communication of tenants' rights, and landlords' enduring power to informally evict. These findings highlight both the importance of measuring informal evictions and the limitations of tenant protections in preventing displacement among low-income renters during periods of nationwide hardship. Racial disparities in forced mobility widened during the pandemic, indicating its role in reproducing racial inequality in housing insecurity.

In Chapter 4, "*Mortal Systemic Neglect: Trends in Mortality, Racial Differences in Mortality, and Excess Mortality During the COVID-19 Pandemic among People Experiencing Homelessness*," I explore the most severe consequence of racialized homelessness: death. Each year, tens of thousands of people die while experiencing homelessness, mostly in segregated, high-poverty neighborhoods. I ask three primary research questions: 1) what are the trends in mortality among people experiencing homelessness over the last decade? 2) to what extent do homeless

mortality rates differ across racial/ethnic groups? and, 3) what is the extent of excess mortality among the homeless population during the first 12 months of the COVID-19 pandemic? To examine these questions, I construct a novel dataset of homeless deaths across 23 major U.S. counties (n=16,874) using data obtained from Coroners, Medical Examiner's Offices, and Public Health Departments.

I find that homeless mortality rates have risen across all counties in the sample over the past decade. People experiencing homelessness are, on average, 3.1-7.2 times more likely to die than the general population. The main driving factor behind the rise in homeless mortality rates is a more than 10-fold increase in drug-related deaths over the last decade. However, deaths due to cardiovascular diseases, respiratory diseases, and exposure to environmental conditions have also risen by up to 500%. Contrary to well-established findings among the general population, Hispanic/Latinx people experiencing homelessness face the highest homeless mortality rates, followed by White and then Black people. In examining the causes of death across race/ethnicity, I find White people experiencing homelessness are more likely to die of a drug-related cause, whereas Black people in the homeless population are more likely to die of cardiovascular diseases. Finally, using Poisson models to predict expected homeless deaths, I estimate a total of 276 excess deaths during the COVID-19 pandemic, only 15.6% of which were due to COVID-19 compared to 63-83% of general population excess deaths.

In the final chapter, I summarize my findings across the three empirical chapters and discuss the academic and policy contributions of the dissertation.

Chapter 2. RACIALIZED HOMELESSNESS: A REVIEW OF HISTORICAL AND CONTEMPORARY CAUSES OF RACIAL DISPARITIES IN HOMELESSNESS¹

2.1 INTRODUCTION

On a single night in January 2019, almost 300,000 people identifying as Asian, Black, Native American, Pacific Islander, or mixed-race experienced homelessness² in the United States (U.S.) (Henry et al., 2019). They represent more than half (52.4 percent) of all people experiencing homelessness, despite people of color and mixed-race comprising less than a quarter (23.5 percent) of the total U.S. population. For non-Hispanic Black and Hispanic people born between 1946-1963, the lifetime prevalence of homelessness is 1 in 6 and 1 in 12, respectively, compared to 1 in 21 for non-Hispanic White people (Fusaro, Levy & Shaefer, 2018). This vast overrepresentation of people of color among the homeless population arguably represents a form of “racialized homelessness” prevalent throughout the U.S.

The label “racialized homelessness” emphasizes the role of race in the social concentration of homelessness. Racialization occurs when racial meanings become attached to racially undefined or “race-neutral” social issues (Omi & Winant, 2014). These racial meanings evolve into a racial logic that defines the boundaries of, and affects the ways in which we understand, a social problem (Gonzalez-Sobrinó & Goss, 2018). The ongoing and dynamic

¹ This chapter has been published as an article at *Housing Policy Debate* (March 30, 2022), copyright of Taylor & Francis, available online: <http://www.tandfonline.com/10.1080/10511482.2022.2026995>. I retain the right to include the article in this dissertation.

² The U.S. Department of Housing and Urban Development defines homeless as persons who do not have a fixed, regular, and adequate night-time residence, persons at imminent risk of losing their primary night-time residence, or persons fleeing or attempting to flee domestic violence without the ability to secure other permanent housing. This article adopts a broader definition of homelessness that includes the adequacy, control, safety, and stability of shelter.

process of racialization has normalized homelessness and housing insecurity among communities of color. Racial disparities in homelessness have reached such massive proportions that people of color represent a majority of people experiencing homelessness. If homelessness is, and perhaps always has been, disproportionately experienced by people of color, then research on homelessness could be more accurately characterized as research on *racialized* homelessness.

Despite the persistence of severe racial inequality in homelessness throughout U.S. history, academic scholarship on homelessness has not always recognized the racialization of homelessness (Jones, 2016; Shinn, 2007; 2010). Though there exist numerous reviews of empirical literature on homelessness (Lee, Tyler & Wright, 2010; Meanwell, 2012; Shlay & Rossi, 1992), most make only passing mention to the racial demography of homelessness. Few scholars explicitly discuss the causes that produce or mechanisms that maintain racial disparities in homelessness, meaning homelessness experienced by people of color is rarely the primary subject of either historical or contemporary analysis in the social sciences.

This article seeks to rectify this knowledge gap by addressing the following research question: What are the primary mechanisms and systems that (re)produce racialized homelessness? To address this research question, I conduct a literature review of existing empirical research and relevant theoretical scholarship examining the relationship between race, racism, homelessness, and housing insecurity. In doing so, I organize historical and contemporary academic knowledge about homelessness among people of color, highlight key findings of the drivers of racialized homelessness, and provide a research agenda for future studies exploring the causes of racial inequality in homelessness. To narrow the scope of the review, I focus primarily on Black, Latinx and Native American people experiencing

homelessness, though recognize that these three racial groups do not represent the totality of homelessness experiences among people of color.

The review builds on existing research that recognizes the role of racial discrimination in contributing to higher rates of homelessness among people of color (Shinn, 2007; 2010) and the importance of race-conscious programs in addressing homelessness among people of color (Jones, 2016; de Bradley, 2015; Edwards. 2020). While these studies provide important insight into the relationship between race and homelessness, they primarily focus on the impact of contemporary racial discrimination on homelessness among people of color and, in the case of Shinn (2007; 2010), seek to explain differential rates of overall homelessness using a cross-national perspective rather than explore the causes of racial disparities in U.S. homelessness. More recently, however, Olivet et al. (2021) examine the role of the homelessness response system in perpetuating racial disparities in homelessness.

I update the literature in these studies and pay particular attention to the role of historical social systems, institutions, and public policies in defining the contours of contemporary racialized homelessness and shaping the housing trajectories through which people of color experiencing homelessness travel. The evidence reviewed in this article suggests racialized homelessness is tightly interwoven with racist institutions and social systems that stratify U.S. society. However, much of this scholarly evidence either does not directly examine homelessness or is not found in highly cited academic articles studying homelessness. Further research on the key contributors to racial disparities in homelessness is essential not only to a better understanding of the pathways into, through, and out of homelessness among people of color, but also to the design of programs and policies that might most effectively reduce and eliminate homelessness.

I begin the article by charting the contemporary prevalence of homelessness among people of color and discussing the historical context of racial inequality in homelessness. Following this, I review extant scholarship on the causes of racialized homelessness, including both individual pathways into homelessness and the role of social systems, institutions, and public policies. The final section discusses the findings of the literature and establishes a research agenda for future scholarship on racial inequality in homelessness.

2.2 BACKGROUND

In the early 1980s, prevailing evidence suggested that the racial demography of people experiencing homelessness drastically changed. While the “new” homelessness was more visible and more prevalent, Rossi (1990) argued that since the 1980s people experiencing homelessness were more likely to be: sleeping outdoors, women, younger, poorer, and Black, Hispanic, or Native American. In their review of 60 local and national empirical studies of homeless persons, Shlay & Rossi (1992) documented that on average Black persons comprised 44 percent of the homeless population, Hispanic persons 12 percent, and Native Americans six percent. Subsequent studies published throughout the last three decades have continued to find persistent racial disparities (Culhane & Metraux, 1999; Folsom et al., 2005; Fargo et al., 2012; Montgomery et al., 2015; Montgomery, Szymkowiak, & Tsai, 2020).

Most major texts on homelessness since this period have accepted the 1980s as an inflexion point for the dramatic rise in homelessness among people of color (Shinn & Khadduri, 2020). Research examining the prevalence of homelessness by race and ethnicity implies that homelessness prior to the 1980s was predominantly experienced by single older White men. However, a broader understanding of the histories of homelessness among Black, Latinx, and Native American people suggest substantial racial overrepresentation has existed far longer than

the past 40 years, and in many cases, centuries. Arguably, the history of racial inequality in U.S. homelessness begins with the colonization of North America.

2.2.1 *Historical Racial Disparities in Homelessness*

The history of racialized homelessness in the U.S. likely begins in the 15th and 16th centuries when British and Spanish colonizers arrived in North America with enslaved Africans. Many enslaved people were not provided with any shelter and often had to sleep on bare ground (Franklin & Moss, 1994). Though not recognized as homeless due to their status, either by law or by custom, as indentured servants or property, their forced nighttime residence outside meets both historical and contemporary definitions of homelessness. During this period, European colonizers also enslaved and displaced indigenous communities, often through violence, and forced them to leave their homes. Fisher (2017) estimates that up to 5.5 million Native Americans were enslaved between 1492 and 1880. In contrast, White people who involuntarily came to North America as vagrants, prisoners, political offenders, or servants eventually found opportunities to acquire land and in doing so could escape homelessness in their lifetime (Kusmer, 2002).

As slavery became institutionalized in the American economy and legal order throughout the 17th century, White slave owners and communities considered enslaved Black people to be housed, regardless of their living conditions (Johnson, 2008). The establishment of the chattel slave system also meant free Black people were often characterized as “vagrants.” With few exceptions, customary criminalization of Black people who were travelling alone meant they were frequently deemed to be runaway enslaved people, especially in Southern states (Hopper & Milburn, 1996). Johnson (2008, p.584) argues that the first enslaved Black people who ran away

“should be considered an early example of American homelessness.” Further, many conditions in which enslaved people lived would barely be recognized as adequate shelter at that time.

When aggregating the widespread housing insecurity under an expanding system of chattel slavery, repeated escapes of runaway enslaved people, and intensifying forced removal of Native Americans from their land, it is difficult to argue that White homelessness was consistently higher than the level of Black and Native American homelessness throughout the 15th to 17th centuries. To be clear, homelessness among poor White people was not non-existent, but their relative freedom meant homelessness was easier to avoid. Financial assistance from other colonizers was also available on a limited basis (Quigley, 1996). Even some White people perceived to be unwilling to work were assisted by community leaders who felt a Christian obligation to support their “public neighbors” (Vale, 2001). However, Native Americans were categorically excluded from this Christian charity.

The 18th century brought escalating violence from White settlers who enslaved more Native Americans and seized their land through legal processes, predatory practices, and threats of force. Colonial appropriation of indigenous lands was often legitimated by property law, which entrenched European notions of land rights and racial superiority (Steinman, 2015; Bhandar, 2018). Legal instruments such as mortgage foreclosure also aided White settlers in appropriating communal land (Park, 2015). This racialized form of displacement signified more than dispossession of communal land for Native Americans. It entailed the loss of cultural, ancestral, and spiritual value attached to the land (Moses, 2020).

Throughout this period, British and American forces systematically destroyed Native American settlements and commerce. The 1779 Sullivan Expedition ordered by George Washington halved the Iroquoian population and destroyed almost 50 Iroquois villages,

including houses, crops, and possessions (Wallace 2010). Koehler (2018) estimates that the U.S. government's genocidal campaign produced more than 5,000 Iroquoian refugees. At a similar time, the first laws prohibiting vagrancy were introduced (Kusmer, 2002). Derived from English legal precedent, these laws purposefully defined "vagrants" by their perceived idleness, disorderliness, and joblessness (O'Brassill-Kulfan, 2019). The term "vagrancy" often conjures images of a White, male "hobo" or "beggar" who wandered America to find work. Long before this image became popular, however, vagrancy laws were selectively applied to exert control over people of color, especially free Black people, in cities and to prevent enslaved people from escaping their bondage.

By the middle of the eighteenth century, many states had adopted vagrancy laws from England. Chambliss' (1964) sociological analysis of the law of vagrancy suggests that most states adopted English vagrancy law verbatim. However, there were key exceptions. Maryland's vagrancy laws stipulated that they were only to be applied to "free Negroes." Goluboff and Sorensen (2019) find that officials in Salem, Massachusetts, introduced a vagrancy law to exclude only Native Americans after sunset. Similar vagrancy laws became the precursors to post-Civil War "sundown towns" and later immigration exclusion laws that were designed to spatially exclude people of color well into the mid-20th century. Throughout the 19th century, vagrancy laws became the foundation of the Black Codes passed in most U.S. states, including in the North. The Black Codes sought to control the labor and movement of emancipated Black people after the end of the Civil War by criminalizing Black unemployment. Without substantial government or charitable support, the end of the Civil War rendered homeless millions of emancipated enslaved people (Johnson, 2008).

Vagrancy charges enabled authorities to force Black people into involuntary servitude and later establish the convict lease system. To avoid the high cost of incarceration resulting from racist vagrancy laws, state prisons throughout the South leased Black prisoners to industrialists. The costs of food and shelter were transferred to the leasers, who had little regard for the welfare of Black people. Oshinsky (1997, p. 41) writes that in Mississippi “the prisoners ate and slept on bare ground, without blankets or mattresses, and often without clothes.” By some estimates, more than one million people, mostly Black and without adequate shelter, were placed in the convict leasing system. Ironically, at a similar time, White homelessness became a topic of social concern. The “tramp census” conducted at the end of the 19th century found that Black men comprised only one to two percent of homeless people in large cities. Yet, Black people accounted for half of all people charged for vagrancy in Philadelphia (O’Brassill-Kulfan, 2019), one-third of transients in Kansas City (Monkkonen, 1984), and fifteen percent of public shelter residents (Hopper, 2003). Black homelessness was likely much higher given the severe consequences for being charged with vagrancy as opposed to being identified as a “tramp,” “hobo,” or “transient.”

Latinx and Native American communities also suffered from widespread, but largely unrecognized, homelessness in this period. Early incidents of homelessness experienced by Latinx people can be traced to the end of the Mexican-American War in 1848 when the Treaty of Guadalupe Hidalgo resulted in the Mexican government signing over 500,000 square miles of territory to the U.S. In the ensuing years thousands of residents were stripped of their ancestral land, and often their only source of income, through violence, litigation, and foreclosures committed by White settlers and U.S. courts (del Castillo, 1998). Vagrancy laws such as California’s Anti-Vagrancy Act of 1855 targeted Mexican Americans and Native Americans for

perceived unemployment through specific legal reference to “greasers,” a term which referred to individuals of “Spanish and Indian blood.” Shortly after, the passage of the Homestead Act of 1862 legalized the theft of vast quantities of Native American land. White settlers, backed by armed militia, left a trail of Native American homelessness as they migrated westward. The extent of Native American homelessness, however, was likely higher two decades earlier when the Indian Removal Act forced at least 46,000 Native Americans off their land by 1837. Based on Thornton and Marsh-Thornton’s (1981) estimate of a Native American population between 383,000 in 1820 and 471,000 in 1847, roughly between 9.8 and 12.0 percent of the population would have been effectively homeless.

The early 20th century ushered in an increased recognition of White homelessness, particularly during the Great Depression (Hopper, 2003). The best estimates of homelessness prevalence among people of color come from client caseload data and qualitative studies in major cities. During the Great Depression, Black people comprised one in four homeless transients in Philadelphia, one in six public shelter users in New York City, and one in ten sheltered men in Chicago (Hopper & Milburn, 1996). During this period, Black people comprised 11.3 percent, 4.7 percent, and 6.9 percent of the total population, respectively, of Philadelphia, New York City, and Chicago (Gibson & Jung, 2005). Beginning in the 1920s, steady out-migration from rural reservations to cities among Native Americans also resulted in disproportionate homelessness. For example, Bogue’s (1963) study of Chicago’s Skid Row between 1957-58 found that the proportion of Native Americans experiencing homelessness was three times their representation in the general Chicago population.

In examining a small number of studies conducted in the 1950s and 60s, Hopper and Milburn (1996) note that Black people may have comprised between nine and 40 percent of

people experiencing homelessness in traditional skid rows in large cities, though research at the time commonly overlooked racial patterns in homelessness. Racial exclusion from the housing programs established in the Housing Act of 1949 funded segregation and concentrated poverty among Black and Latinx communities. In some cities, these neighborhoods became intertwined with skid row districts where people of color were well-represented among residents. Rossi's (1991) review of 19 studies found Hispanic people comprised 11.8% of homeless sample populations, nearly double their representation in the total U.S. population in 1980 (6.5%).

Though far from an extensive history of homelessness among Black, Latinx, and Native American people, this narrative suggests racialized homelessness has been overlooked in contemporary homelessness research. Historical evidence indicates that White colonists, and later the U.S. government, have substantial responsibility for historical incidences of homelessness among people of color. Rather than individual deficits leading to homelessness, this historical analysis suggests that homelessness among people of color is often a deliberate consequence or byproduct of U.S. government genocide, violence, and racism. At most, the 1980s may characterize an intensifying racialization of homelessness, but as related to race it should not be considered "new." The long history of homelessness among people of color offers insight into the social systems and institutions that drive racialized homelessness and provides context for contemporary racial inequality in homelessness.

2.2.2 *Contemporary Racial Disparities in Homelessness*

Since 2007, annual nationwide homeless Point-In-Time (PIT) counts have been conducted with support from the U.S. Department of Housing and Urban Development (HUD). Counts are conducted on a single night in the last week of January by local or regional continuums of care (CoCs) that are responsible for coordinating housing services for people experiencing

homelessness. Both sheltered and unsheltered persons experiencing homelessness are counted. The most recent data indicate that more than half (52.4 percent) of those counted as experiencing homelessness on a single night were people of color (Henry et al., 2019). Of this group, over three in four (75.9 percent) identified as Black or African American. As the representation ratios in Table 2-1 show, homelessness among the Black, Hispanic, and Native American populations is 3.0, 1.2, and 2.5 times their proportion of the country’s population, respectively.

Table 2-1. Composition of total homeless population by ethnicity and race

	PIT Count* (2019)		U.S. Census Bureau (2018)	Representation Ratio
	% ^A	n	% ^B	% ^A / % ^B
Non-Hispanic	78.0	443,100	81.9	1.0
Hispanic	22.0	124,615	18.1	1.2
White	47.7	270,607	76.5	0.6
Black/African American	39.8	225,635	13.4	3.0
Asian	1.3	7,228	5.8	0.2
Native American	3.2	17,966	1.3	2.5
Pacific Islander	1.6	9,311	0.2	8.0
Multiple Races	6.5	36,868	2.7	2.4

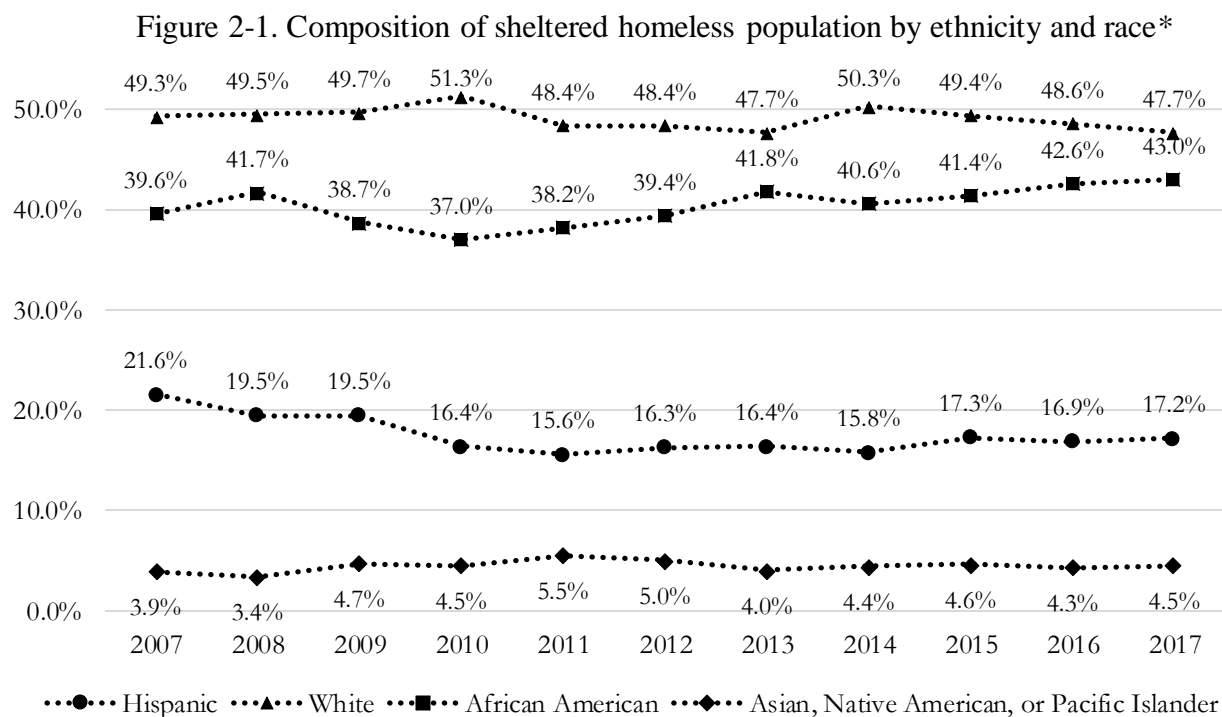
* To compute homelessness by racial and ethnic group in PIT counts, data are extrapolated for all individuals based on a combination of additional surveys and individuals for whom race/ethnicity is identified. Volunteer enumerators in many regions do not collect any data on race and HUD does not allow “unknown” race to be reported.

Data Source: U.S. Department of Housing and Urban Development & U.S. Census Bureau

In addition to PIT estimates, HUD computes one-year estimates of sheltered homelessness using Homeless Management Information System (HMIS) data. HMIS data are collected by organizations who receive HUD funds to serve people experiencing homelessness and are designed in part to provide unduplicated counts of sheltered homelessness across CoCs. While PIT estimates have only been disaggregated by race since 2015, HMIS data enable trends

in racial disparities in sheltered homelessness to be calculated across an 11-year timespan from 2007 to 2017.

Figure 2-1 shows that the proportion of Black people experiencing homelessness in shelters increased between 2007 and 2017. In the last six of seven years of data starting in 2010, the proportion of Black people experiencing homelessness has increased. In five of those years it has increased by more than a full percentage point. In contrast, White homelessness has decreased since 2014 to its lowest recorded percentage. These contrasting trends in sheltered homelessness for the Black and White populations occurred when overall sheltered homelessness decreased by eight percent between 2007 and 2018, suggesting recent decreases in homelessness have disproportionately excluded Black people.



*HUD categorizes people experiencing homelessness by racial group (Asian, Black, Native American, Pacific Islander, and White) and by ethnic group (Hispanic and non-Hispanic) separately.

Data Source: U.S. Department of Housing and Urban Development

Similar increases in homelessness are observable over the 11-year time period for persons who identify as Asian, Native American, or Pacific Islander. However, the lack of data disaggregation makes it difficult to determine if the increase is attributable to higher rates of homelessness among one, two, or all three racial groups. The proportion of Hispanic persons (21.6 to 17.2 percent) represented among the sheltered homeless population declined overall from 2007 to 2017.

Researchers and policymakers rely heavily on homelessness data derived from the PIT counts and the HMIS. However, both sources of data face serious validity and reliability issues, and likely misestimate the true extent of homelessness (Schneider et al., 2016; Hopper et al., 2008). Though these arguments are by now relatively well known, enumeration problems are exacerbated when attempting to measure homelessness among communities of color. For instance, both PIT and HMIS data sources are believed to undercount people experiencing homelessness outside of easier-to-count urban areas, where Latinx and Native American persons are considerably more likely to experience homelessness (National Law Center on Homelessness & Poverty, 2017). PIT counts are also not conducted on some reservations due to lack of outreach, resources, and expertise and few emergency shelters are situated on reservations where individuals might be entered into the HMIS (Pindus et al., 2017).

Each data source uses HUD's literal definition of homelessness that excludes persons who are doubled-up in a household because they are unable to secure their own housing. Overcrowding among households of color is more common, particularly among low-income Latinx households (Burr, Mutchler & Gerst, 2010; Conroy & Heer, 2003). Individuals residing within institutions such as jails, prisons, and hospitals who will be homeless upon exit and those facing imminent loss of their primary nighttime residence are not counted in the PIT or via the

HMIS, despite their inclusion in HUD's definition of homelessness. People of color are overrepresented in all of these institutions and precarious living situations (Greenberg, Gershenson & Desmond, 2016; Western & Pettit, 2010).

Aside from PIT and HMIS estimates, a small number of studies have attempted to estimate the lifetime prevalence of homelessness using surveys (Link et al., 1994; Shelton et al., 2009). Most recently, Fusaro, Levy, and Shaefer (2018) use the Health and Retirement Study to estimate that 6.2 percent of older Americans had experienced literal homelessness at some point in their lives. Non-Hispanic Black people and Hispanic people of any race had a considerably higher lifetime prevalence of homelessness at 16.8 and 8.1 percent, respectively, compared to non-Hispanic White people (4.8 percent). Lifetime prevalence of homelessness studies among Native American samples find that more than one-third of parents or caretakers with adolescent children (39.3 percent) living in Northern Midwest and Canadian First Nation reserves and almost one in eight (12.2 percent) American Indian and Alaska Native young adults aged 18-25 years old living in the U.S. had ever experienced homelessness, which included doubling-up (Whitbeck, Crawford & Hartshorn, 2012; Morton, Chávez & Moore, 2019).

The sheer scale and persistence of racial inequality in homelessness from the arrival of the first European settlers to the present day provides important context for the ongoing and dynamic process of racialization. Evidence shows that homelessness has become normalized among communities of color. The next section explores the primary reasons for this persistent racial inequality.

2.3 FINDINGS

Understanding the causes of homelessness is difficult due to the complexity of factors that intertwine to produce contemporary homelessness. Two broad theories on the causes of

homelessness dominate: one that emphasizes individual actions and behaviors, and another that stresses structural forces that are beyond individual control. Empirical studies examining the first set of explanations for homelessness tend to focus on adverse childhood experiences (Herman et al., 1997; Stein, Leslie & Nyamathi, 2002; Roos et al., 2013), disaffiliation (Grigsby et al., 1990), mental illness (Bachrach, 1992; Folsom et al., 2005), and substance abuse (Caton et al., 2005). In contrast, research on the structural causes of homelessness explore deinstitutionalization (Dear & Wolch, 2014), housing affordability and high housing costs (Mulroy & Lane, 1992; Shinn & Gillespie, 1994; McChesney, 1990; Quigley & Raphael, 2001), poverty (Wasserman & Clair, 2010), and social exclusion (Shinn, 2010). While this literature has contributed substantially to understanding the drivers of homelessness, it has provided less insight into the racialization of homelessness. The dichotomy between individual and structural causes of homelessness obscures the extent to which perceived individual behaviors, such as substance use and mental illness, are influenced by racialized social systems.

This section discusses both research examining self-reported “individual pathways” into homelessness as well as more macro-oriented social systems, institutions, and public policies. The first part reviews literature on variation by race in the type, context, and length of homelessness as well as the individual attributions to homelessness experienced by people of color. The second part assesses relevant literature on three different social systems and institutions that have been ascribed to racial disparities in homelessness. These are: 1) racial

economic inequality, 2) segregation and housing discrimination, and 3) the homeless response system.

2.3.1 *Racial Variation in Pathways into Homelessness and Type, Context, and Length of Homelessness*

Results from the review of homelessness literature indicate that the type, context, and length of homelessness differ across racial and ethnic groups. This racial variation in the experience of homelessness is suggestive of variation in the individual pathways into homelessness among people of color. The trajectory through which an individual travels to fall into homelessness may manifest in specific forms. Aggregated across one or more racial groups, these individual trajectories reveal broader structural forces that influence racialized homelessness.

PIT count and HMIS data find Black people are considerably more likely to experience homelessness in the context of an emergency shelter rather than on the streets (Henry et al., 2019). Nearly half (47.1 percent) of the sheltered homeless population is Black, compared to over one-in-four (26.3 percent) of the unsheltered population. One factor contributing to the significant overrepresentation of Black people in the sheltered homeless population and underrepresentation of other racial groups is the greater proportion of Black people residing in urban areas where homeless shelters are concentrated (Carter, 2011).

In contrast, a HUD report on Native American homelessness found that less than half of the 22 large tribal areas surveyed had a shelter within their tribal area boundaries (Pindus et al., 2017). This is consistent with PIT count statistics that find Native Americans are almost twice as likely to be represented among the unsheltered population (4.0 percent) as the sheltered population (2.1 percent). Latinx people experiencing homelessness are more likely to live in overcrowded and temporary housing both in urban and rural areas (Burr, Mutchler & Gerst,

2010; Krivo, 1995; Myers & Lee, 1996). Immigrant households, who comprise a significant proportion of Latinx residents in the U.S., may face additional risks of becoming homeless, especially if they lack legal status. Immigrant and refugee homelessness are largely hidden from government statistics and academic research, which contributes to the “Latino Paradox” of studies underestimating Latinx homelessness (Conroy & Heer, 2003; Baker, 1996).

In addition to differences in the type and context of homelessness for people of color, the duration of a spell of homelessness varies by race. Some research indicates that people of color experience homelessness for significantly shorter periods of time and have fewer episodes of homelessness per year and cumulatively during their lifetimes (Summerlin, 1995, 1999; Summerlin, Privette & Bundrick, 1993; North & Smith, 1994; First, Roth & Arewa, 1988). A study of public shelter use data reveals Black- and Hispanic-headed households are more likely to be episodically and temporarily homeless, respectively, rather than long-term homeless in New York City (Culhane et al., 2007). However, Culhane and Kuhn (1998) find that Black people spend more days residing in shelters. In general, research indicates that people of color are more likely to experience homelessness for the first time at a younger age and in a family (North & Smith, 1994; Summerlin, Privette & Bundrick, 1993; First, Roth & Arewa, 1988). PIT data indicate that families with a parent who identifies as a person of color are especially overrepresented, accounting for over half (56.3 percent) of all families experiencing homelessness. Of this homeless population of color, 83.7 percent are Black. Similarly, high levels of overrepresentation are found for people of color among unaccompanied youth and young people experiencing homelessness (Henry et al., 2019).

Only a small number of studies attempt to examine racial variation in how individuals attribute the causes of their homelessness. North and Smith (1994) conduct interviews with 600

men and 300 women experiencing homelessness in St. Louis, MO, to explore self-reported pathways into homelessness. Among White people, the pathways more commonly reported include substance abuse among men and psychiatric illness unrelated to substance abuse among women. Conversely, “non-White” people are more likely to report explicitly structural reasons for homelessness, such as a low income for men of color and inadequate welfare support for women of color.

Similar findings are observed in a prior study by First, Roth, and Arewa (1988) who interviewed 979 men and women experiencing homelessness in Ohio. Unlike North and Smith (1994), the sampling strategy included those staying with family and friends where the actual, or intent to, stay was 45 days or less. The authors find that among Black respondents, the primary explanations of homelessness were economic factors such as unemployment, despite being better educated on average than White people in the sample. Though White respondents also reported economic factors as the primary explanation of their homelessness, they did so less than Black respondents and had higher incidences of psychiatric symptoms and hospitalization.

Nevertheless, findings from these studies are limited by the age of the research, samples drawn from only two Midwestern states, exclusion of non-Black people of color, and reliance on self-reporting of homelessness pathways (Jones, 2016). Notwithstanding these limitations, the findings are consistent across studies conducted during this period. At the very least, it is unlikely that pathways into homelessness are uniform across racial groups. Racial patterns in the experiences of homelessness inform pathways into homelessness, which in turn provide insight into the social systems, institutions, and public policies that create and sustain racial inequality in homelessness.

2.3.2 *Structural Causes of Racial Disparities in Homelessness*

Self-reported pathways into homelessness among people of color only provide a partial understanding of racial disparities in homelessness. Though these individual pathways may constitute the event that precipitates homelessness, they often do not provide enough insight into the structural processes that make people of color more likely to be predisposed to certain pathways into homelessness. This predisposition often occurs due to systems of stratification, established both through accumulated individual actions and society-wide public policies and institutions that sustain racial inequities. In this section, three primary systems of stratification are discussed: 1) racial economic inequality, 2) segregation and housing discrimination, and 3) the homeless response system. These three substantive areas were determined based on both their prominence in scholarly literature and their relevance to existing policy interventions designed to address homelessness.

2.3.2.1 Racial Economic Inequality

In its most simplistic conceptualization, homelessness is an extreme form of poverty. The ability to afford housing is in part a function of a household's income, which means those with lower incomes have a higher probability of experiencing homelessness. For instance, the average annual earnings for single adults during their initial shelter stay in New York City was \$3,585, approximately one-third (34.5 percent) of the federal poverty guideline for a one-person household in 2008 (Metraux et al., 2019). Much like homelessness, severe racial disparities exist across multiple forms of economic deprivation, including income and wealth. Statistics provided by the U.S. Census Bureau mark the current poverty rate³ for non-Hispanic White people at 8.7

³ The 2017 poverty guidelines for the 48 contiguous states and the District of Columbia are \$12,060 for a one-person household, \$16,240 for a two-person household, \$20,420 for a three-person household, \$24,600 for a four-person

percent (2017). By comparison, poverty rates for Black, Hispanic, and Native American people stand at 21.2, 18.3, and 26.2 percent, respectively. People of color or mixed-race comprise less than a quarter of the general population (23.5 percent), but over half of the poor population (57.2 percent). Similar racial disparities are found in the unemployment rate, which has been more than two times the rate among White people for 46 of the last 53 years between 1962 and 2015 (Emeka, 2018).

Racial inequalities in hiring and pay are also well documented (Ritter & Taylor, 2011). As homelessness began to increase in the 1980s, earnings among Black people declined relative to White people. By the 1990s, median incomes of Black households stood at 55 percent of White households (Conley, 2001), and long-term joblessness was more than 250 percent higher among Black men compared to White men (Jencks, 1992). Today, the median Black household earns 61 cents for every dollar of income a median White household earns (Wilson, 2020). If lack of income and employment are primary causes of homelessness regardless of race, it stands to reason that the disproportionate representation of people of color among the poor and those with little wealth leads to racial disparities in homelessness.

Another defining feature of systemic racism as manifested in the economic system is the racial wealth divide. U.S. history is replete with examples of communities of color being systematically prevented from accumulating wealth. The intergenerational effects of over a century of federal housing policy is considered one of the primary culprits (Rothstein, 2017). Policy instances of obstacles to wealth accumulation and facilitators of wealth extraction include the Social Security Act of 1935 excluding farm and domestic laborers who were disproportionately Black, the California Land Act of 1851 dispossessing Mexican-American

household, \$28,780 for a five-person household, \$32,960 for a six-person household, \$37,140 for a seven-person household, and \$41,320 for an eight-person household.

people of their land to attract White settlers to the region, and the Morrill Act of 1862 expropriating tribal land to establish higher education institutions. Today, the median Black and Hispanic households own less than 15 and 19 percent (\$24,100 and \$36,100), respectively, of the wealth of the median White household (\$188,200) (Bhutta et al., 2020). Since 1983, this racial wealth gap has worsened for Black families and improved only marginally for Latinx families. Though comparable statistics are not available for Native American households, it is likely that they fare similarly.

Wealth is particularly important in the context of homelessness because asset poverty increases the risk of homelessness in two ways. First, it means a household lacks resources to protect against financial shocks. Wealth in the form of savings provides a financial cushion that buffers a household from homelessness during times of adversity and economic insecurity, such as unemployment, housing loss, or disability (Hardy et al., 2018). Wealth may be the difference between whether adversity in the form of a financial shock results in homelessness or a temporary, recoverable setback. Second, the absence of wealth means a household lacks the necessary resources to build a more stable future that might reduce the chances of future homelessness. These resources might include housing capital that directly serves housing security, such as obtaining better quality housing, living in a lower poverty neighborhood, or purchasing a home. Resources that might indirectly aid future housing security include asset purchases such as postsecondary education, retirement income to attain financial security in older age, or investments to acquire more wealth.

Wealth is often transferred across generations. Investing in a child's education, providing an inheritance, or arranging financial gifts transmits enhanced protection, or an additional buffer, against homelessness for future generations. The multigenerational effects of wealth held in

property have been recently documented (Pfeffer & Killewald, 2018). A research focus on contemporary homelessness and demonstrating causal effects, however, means historical failures to equitably redistribute wealth, such as through the Homestead Acts and reversal of the Confiscation Act of 1861, are too often overlooked (Olivet, Dones & Richard, 2018).

Lack of wealth may explain the substantial number of people of color who attribute job loss, lack of income, and family instability as the cause of their homelessness. It also offers a convincing explanation for Black, Latinx, and Native American overrepresentation among those experiencing homelessness. The comparatively wealthier position of Asian people may explain their low rates of homelessness, despite still being historically excluded from wealth accumulation policies and subject to wealth extraction policies, albeit not to the same extent as other communities of color. However, while average and median wealth held by Asian people is comparable to that of White people, wealth inequality among Asian Americans is considerably larger than among White people (Weller & Thompson, 2016). Patraporn, Ong, and Pech (2021) argue that nativity or foreign-born status, influenced by immigration policy, and ethnicity largely explain this wealth disparity among Asian Americans. As an example, findings from their study indicate that the mean home value of Chinese households, who in recent decades have disproportionately consisted of highly educated immigrants, is 2.7 to 4.2 times the home value of Hmong, Cambodian, and Laotian households, who are more likely to have been political refugees escaping war and persecution. Further, while it may be tempting to consider homeownership as the primary driver of racial wealth gaps, and therefore racial disparities in homelessness, the racial wealth gap exists among both homeowners and renters, though at lower levels (Darity et al., 2018).

Some researchers have suggested that household poverty and wealth alone cannot account for all racial disparities in homelessness (Hopper & Milburn, 1996). Rather than individual poverty and wealth, the level of concentrated poverty or network poverty and wealth may be crucial factors. Regardless of racial identity, studies find weak social ties to relatives, friends, and religious communities are associated with a higher probability of experiencing homelessness (Fertig & Reingold, 2008; Corinth & Rossi-de Vries, 2018). Lack of wealth across entire communities or neighborhoods of color means the ability to rely on family, friends, and neighbors for support during times of need is greatly diminished. In a large mixed methods study of people of color experiencing homelessness, Olivet et al. (2018) use the term “network impoverishment” to describe the lack of economic and social resources available in communities of color to prevent homelessness through doubling up, providing financial support, or offering emotional counseling. Heflin and Patillo (2006) observe that low-income Black people have fewer relatives who are middle-class than low-income White people. Nevertheless, even when accounting for Black, Hispanic, and Native American overrepresentation among the lower-income, underemployed, unemployed, and low wealth populations, these factors do not fully explain differences across race in homelessness prevalence.

2.3.2.2 Residential Segregation and Housing Discrimination

Over the past century, U.S. housing policy has played a fundamental role in stripping economic resources and denying wealth accumulation to households of color, while consistently providing White households opportunities for upward economic mobility (Katznelson, 2005). The accumulated body of discriminatory laws, regulations, and practices endorsed, funded, and implemented by the federal government have created neighborhoods in which people of color are excluded and forced to reside in neighborhoods in which the risk of homelessness is far greater.

However, very little published empirical research explicitly explores the roles of segregation and housing discrimination as direct causal factors contributing to racial inequality in homelessness.

Racial residential segregation refers to the extent to which two or more racial groups are physically separated, usually by neighborhoods. Although it has been slowly declining in recent decades, research finds that racial residential segregation has existed since at least 1880 and remains high today. An average White household inhabits a neighborhood in which three in four residents are White and less than one in ten are Black, while an average Black household inhabits a neighborhood that is 35 percent White and 45 percent Black (Logan & Stults, 2011). Hispanic and Native American households are more likely to live in segregated neighborhoods, but not to the same extent as Black households (Logan, 2013; Byerly, 2019). Low-income Black and Latinx households are also three and two times more likely to live in a high-poverty neighborhood (Jargowsky, 2015). Research by Culhane et al. (1996) finds that households admitted to public shelters in New York City and Philadelphia disproportionately reside in neighborhoods with high levels of poverty and segregation.

U.S. housing policies that have created and perpetuated racial residential segregation were largely aimed at Black people but succeeded in laying the foundation for segregated neighborhoods for most communities of color. Two strands of U.S. housing policy are particularly important in understanding how segregation and housing discrimination contribute to racial disparities in homelessness: public housing and private mortgage guarantees. The Public Works Administration⁴ (PWA), which was the first agency responsible for developing public housing projects, strictly enforced, and even created, racial residential segregation by designating

⁴ The Public Works Administration was created as part of the New Deal in 1933. Its role in developing public housing was assumed by the U.S. Housing Authority, which was created by the Housing Act of 1937. The U.S. Housing Authority was renamed and its responsibilities transferred to different federal agencies in the ensuing decades until it was superseded by HUD in 1965.

neighborhoods as White or Black and then constructing White-only or Black-only housing projects to realize this designation (Rothstein, 2017). Early public housing projects sanctioned by the PWA and its successor, the U.S. Housing Authority, evicted families of color from their homes and demolished integrated neighborhoods. Many poor families who were ineligible for new public housing designed for lower middle-class families were often forced to resettle in crowded segregated neighborhoods by doubling-up with relatives or renting subdivided units (Heathcott, 2012). By the 1960s, public housing had become almost exclusively occupied by low-income households, many of whom were Black. The federal government continued to reinforce segregation by ensuring new projects were built in neighborhoods with large concentrations of people of color (Vale, 2000; Hunt, 2009; Turner, Popkin & Rawlings, 2009).

More recent programs such as HOPE VI, introduced in 1992, have continued to demolish severely distressed public housing (Goetz, 2013). However, the lack of one-for-one replacement of units has displaced many low-income residents of color because they comprise the majority of public housing tenants. Popkin et al (2004) argue that HOPE VI revitalization efforts almost exclusively affected households of color, but there is little research on its effects on homelessness. Racial discrimination in existing public housing units is better documented, however. For instance, the federal administrative policy known as “one strike, you’re out” has denied over 19,000 applicants for admission into public housing and evicted over 1,000 public housing tenants due to their criminal history (Walter, Viglione & Tillyer, 2017). Other policies that exclude formerly incarcerated (Fontaine & Biess, 2012) and undocumented (Oliveri, 2009) individuals from public housing target people of color disproportionately.

During World War II when many people of color travelled in search of work, households of color unable to secure housing in a segregated public housing project were often left with no

choice but to double-up in substandard private housing, with some living in cardboard shacks, tents, and even fields (Rothstein, 2017). Few could afford to purchase housing at any point in their lives due to racist homeownership policies. Though racial inequities in homeownership have their roots in the headrights system that granted land seized from Native Americans to White settlers, the Home Owners' Loan Corporation and Federal Housing Administration (FHA) established in 1933 and 1934, respectively, furthered segregation by institutionalizing segregationist mortgage credit and insurance patterns, a practice known as redlining (Faber, 2020). Meanwhile, White homeownership was supported through the FHA's subsidies provided to builders who developed subdivisions that explicitly excluded people of color. From 1934-62, people of color received less than two percent of all FHA mortgages (Rothstein, 2017). The Fair Housing Act of 1968 ended the FHA's legally sanctioned policy of redlining, but it has proved difficult to effectively end. Formerly redlined neighborhoods are still underdeveloped with fewer job opportunities, less access to public transportation, and fewer high-quality public services, such as banks and schools. Banks and housing market professionals have also perpetuated racial segregation. Recent research finds that people of color have higher rejection rates for loan requests, higher-cost mortgages, greater vulnerability to predatory lending, and lower housing values based on appraisals (Rugh, 2014; Rugh & Massey, 2010; Fisher, 2009; Howell & Korver-Glenn, 2018; Korver-Glenn, 2021).

Excluded from lower-cost mortgages due to federal government policy, households of color wishing to purchase homes had to partake in a contract-sale system that stripped wealth from households of color and left families who missed a single payment facing eviction (Satter, 2009). Under these contractual arrangements, Black families paid a substantial down payment for a house and thereafter monthly installments based on unfairly high interest rates. At the end

of the approximately 20-year contractual term, the buyer was expected to pay the contract in full. Unlike mortgages, contract-sales built no equity for the buyer, meaning failure to meet a condition in the contract led to housing loss. Orenstein, Smith, and Macnamara (2019) estimate that between 1950 and 1970, contract-sales stripped Black Chicagoans of up to four billion dollars.

Historical and contemporary housing policies mean people of color are considerably more likely to be renters. Between 2000 and 2010, the proportion of renters who identified as persons of color rose from 39 to 45 percent, twice that of homeowners. One in five renter households are headed by immigrants, also twice the proportion of homeowners (Joint Center for Housing Studies, 2017). A large body of research demonstrates that racial discrimination by landlords is pervasive. This research finds that people of color pay more in rent for identical housing in identical neighborhoods (Early, Carrillo & Olsen, 2018). Even households of color that benefit from a housing voucher are subject to discrimination (Garboden et al., 2018). In general, people of color experience racial discrimination in all stages of the rental housing exchange, including searching, obtaining, and maintaining rental housing (Krysan, 2008; Desmond, 2012; Rosen, 2020). The racialized nature of eviction in segregated neighborhoods may also play a prominent role in higher rates of homelessness among people of color. Nevertheless, little research empirically demonstrates whether discrimination or segregation translates to increased levels of homelessness among people of color compared to White people. The only paper that directly examines the relationship between segregation and racial disparities in homelessness finds that high rates of residential segregation are associated with higher rates of low housing quality and doubling-up (Carter, 2011). However, the study was only able to examine inadequate housing conditions and overcrowding among Black people and did not

measure literal homelessness.

Though not extensively explored in this review, there is evidence to suggest racial residential segregation sustains the concentration of Black, Latinx, and Native American households in poorer neighborhoods that have both higher rates of housing insecurity and police surveillance. These spatial and racial disparities in policing create a revolving door between shelters or homeless programs, which are disproportionately likely to be situated in these neighborhoods, and the criminal legal system (Gowan, 2002; Stuart, 2016; Herring, Yarbrough & Alatorre, 2019). Punitive police responses are often supported by modern evolutions of unconstitutional vagrancy laws. These laws that seek to criminalize homelessness are found in most cities disguised as anti-nuisance ordinances or prohibitions on public sleeping, sitting, loitering, and food sharing (Rankin, 2019). The consequences of criminal legal involvement are severe, especially for Black, Latinx, and Native American people who are disproportionately represented among those incarcerated, arrested, with criminal histories, and with court-ordered debt. A growing body of research demonstrates that formerly incarcerated people of color face difficulties in securing stable housing, obtaining driver's licenses and regular employment, and accessing public housing and public assistance programs (Harding, Morenoff & Wise, 2019; Martin et al., 2018; Harris, 2016; Pager, 2008; Uggen, Manza & Thompson, 2006). These difficulties in accessing and maintaining housing further reinforce the spatial concentration of people of color with homeless and criminal histories in segregated neighborhoods where housing may be more affordable and accessible.

In a national survey of homeless service providers, Burt et al. (1999) estimate that 49 percent of people experiencing homelessness had spent time in a jail and 18 percent had spent time in a state penitentiary. Nationwide and city-specific studies that attempt to place

homelessness temporally prior to criminal justice involvement indicate that between 9 and 16 percent of people were experiencing homelessness at the point of their arrest or incarceration (Greenberg & Rosenheck, 2008; Hughes, Wilson & Beck, 2001; McNeil, Binder & Robinson, 2005; Ditton, 1999). Among individuals experiencing homelessness with severe mental illness, the prevalence of criminal justice contact is even higher. Roy et al.'s (2014) systematic review finds that across multiple studies, the lifetime arrest rate stands between 62.9 and 90.0 percent, lifetime conviction rates between 28.1 and 80.0 percent, and lifetime incarceration rates between 48.0 and 67.0 percent. The close relationships between race, homelessness, and the criminal legal system validate both racial residential segregation and housing discrimination as primary drivers of racial inequality in homelessness.

2.3.2.3 Homeless Response System and Homelessness Interventions

The homeless response system provides support to those in immediate housing crises or experiencing literal homelessness. The range of housing and services provided through the homeless response system include emergency homeless shelters that provide short-term accommodation, temporary housing with case management and other services, and permanent supportive housing with intensive support services to aid long-term housing stability. In 2017, 1.4 million people resided in emergency shelter, transitional housing, or permanent supportive housing (Henry et al., 2017). Three in five (63.5 percent) of those experiencing sheltered homelessness were people of color or Hispanic. Racially disproportionate representation of people of color in the homeless response system is undoubtedly a consequence of racial disparities in homelessness, but it may also be a contributing factor. This sub-section explores the pathways through which the homeless response system may maintain and exacerbate racial disparities in homelessness.

Before an individual accesses HUD homelessness services, households are assessed to identify mental health, medical, and social vulnerabilities. The primary assessment system for identifying vulnerability and subsequently allocating households to appropriate housing services is known as “coordinated entry.” Each local or regional CoC decides on how vulnerability is defined and identified through their system of coordinated entry. In 2012, the HEARTH Act updated HUD’s requirements for CoCs by stipulating that assessment systems that manage program intake assessments had to be established (Federal Register, 2012). HUD’s stated goal was to allocate scarce housing resources as effectively and quickly as possible by prioritizing assistance based on an assessment of a household’s vulnerability. One commonly used triage tool to identify housing need and household priority is the Vulnerability Index-Service Prioritization Decision Assistance Tool (VI-SPDAT), which is used by communities in over 40 states (Community Solutions, 2015).

VI-SPDAT’s large coverage means it has a substantial influence on how HUD’s requirement for standardized assessments is effectively implemented. Almost every discussion regarding coordinated entry states that the instrument used to assess vulnerability is evidence-based, yet scholarly evidence supporting the tool’s reliability and validity is weak (Brown et al., 2018; Cronley, 2020). Criticisms of the tool as it relates to assessing homelessness among people of color fall into three categories: 1) bias, 2) inaccurate assessment, and 3) incomplete coverage and usage.

In general, the goal of standardized assessment tools is to reduce bias by ensuring assessments and decisions are made consistently across individuals, agencies, and communities. While consistently applied assessment tools have clear benefits and are used in education, healthcare, and many other areas, their application has resulted in racial and ethnic inequities.

These inequities are most often the result of biases either unwittingly built into the assessment tool or realized in the way the assessment tool is implemented by administrators or assessors (Kidder & Rosner, 2002). For example, the VI-SPDAT questions acknowledge research that suggests mental health, substance abuse, and prior episodes of homelessness are strongly associated with vulnerability, but does not account for factors such as race, ethnicity, immigration status, and English language proficiency that are also correlated with homelessness. Tools that conceptualize vulnerability in terms of medicalized disorders, which are more prevalent among White people experiencing homelessness, may unintentionally produce lower vulnerability scores for people of color. Cronley (2020) finds that White individuals and those who ascribed their homelessness to trauma received higher vulnerability scores on the VI-SPDAT. In this way, racial disparities in homelessness may be maintained or exacerbated by systematically prioritizing White people over people of color for HUD homeless services.

The second criticism forwarded by sceptics of the VI-SPDAT is that assessments are not always accurate. Brown et al.'s (2018) examination of the VI-SPDAT's reliability and validity finds scores did not predict risk of return to homeless services. Part of the reason for its inaccurate assessments may be that many staff conducting the VI-SPDAT assessment are meeting the household seeking services for the first time and asking personal questions that may be considered invasive. Protected personal information is collected in every assessment, stored for years, and shared with other organizations. VI-SPDAT assessments ask every individual the same questions, regardless of their background, including social security numbers, immigration and residency status, domestic violence history, criminal records, and homelessness history. Because VI-SPDAT is used to determine priority for housing services, participants may feel pressure to over-report mental health or substance abuse problems to raise their scores. In

contrast, for people of color, higher levels of government distrust may lead to underreporting of criminal history or records, evictions, and histories of homelessness. Undocumented immigrants are particularly vulnerable as their precarious legal status and, for some, their lack of English skills may make them more likely to underreport their vulnerability (Asad & Rosen, 2018). Eubanks (2018) reports that people experiencing homelessness face the dilemma of admitting risky or illegal behaviors on the VI-SPDAT that makes them vulnerable to law enforcement scrutiny in return for potentially securing higher priority for housing services.

In theory, coordinated entry standardizes the assessment and prioritization processes for housing. In practice, however, the VI-SPDAT is implemented by staff at homeless and housing service providers who have discretion, varying levels of training and understanding of the assessment tool, and the ability to advocate for certain clients. Significant discrepancies in VI-SPDAT scores have been observed across service providers (Brown et al., 2018). This discretion is important to consider in the context of a homeless services workforce that often does not represent the diversity of people experiencing homelessness (Olivet et al., 2018). Racially representative bureaucracy theory suggests that greater representation of people of color among bureaucrats increases the likelihood of favorable outcomes for the represented group (Watkins-Hayes, 2009). Little research on representative bureaucracy theory has been conducted in the context of homelessness services, though one study indicates that same-race caseworkers of color adopt more active case management practices (McBeath et al., 2014). Interviews with people of color experiencing homelessness also suggests that they perceive disparate treatment within the homeless response system compared to White clients (Olivet et al., 2021).

In the last decade considerable funding has been channeled into rapid rehousing and homelessness prevention and diversion. Rapid rehousing seeks to accelerate returns to

conventional housing by quickly exiting families from homelessness with up to 18 months of rental assistance in the private market in addition to lower-intensity case management, supportive services, and short-term financial assistance. Similarly, homeless diversion and prevention programs provide financial, utility, and rental assistance, short-term case management, housing search assistance, legal assistance, and triage to agencies outside of the homeless response system specifically to households at imminent risk of homelessness. Services provided are intended to be immediate and short-term.

Though research on both rapid rehousing and homeless prevention and diversion are still emerging, they are considered mostly successful interventions to help households exit homelessness (Cunningham & Batko, 2018). However, the largest randomized controlled trial of housing and homelessness interventions, the Family Options Study, found that rapid rehousing has no discernable impact on housing stability after 37 months compared to care-as-usual (Gubits et al., 2018). Few of these studies conduct separate analyses of outcomes by race. One exception is the Rapid Re-housing for Homeless Families Demonstration contracted by HUD, which evaluated 23 sites that implemented rapid re-housing in 2009. Using HMIS and survey data to track outcomes for 500 families one year after program exit, the researchers found non-Hispanic Black participants were 50 percent less likely to be stably housed in the same unit compared to non-Hispanic White participants (Finkel et al., 2016). Among families who returned to homelessness after exit from rapid rehousing, 67 percent were non-Hispanic Black. In all, non-Hispanic Black participants were more than three times more likely to return to homelessness than White participants. Hispanic participants were also more likely to return to homelessness compared to White participants. Suggestive but inconclusive evidence of poorer outcomes for people of color in rapid rehousing is observed in other studies. Byrne et al. (2016)

find that race and ethnicity do not consistently predict “risk of homelessness” among participants in the Supportive Services for Veteran Families Program, but there was an increased risk of homelessness for Black single veterans compared to White single veterans. Similarly, Brown, Watson, and Wilka’s (2017) evaluation of the Homelessness Prevention and Rapid Re-Housing Program finds that on average Black people were significantly more likely to return to homeless services compared with other racial/ethnic groups enrolled in the program.

One of the most fundamental problems of the homeless response system is that it is designed to address primarily individual precipitating events to, and causes of, homelessness. The once-popular linear homelessness assistance approach that required families facing homelessness to first enter emergency shelter, subsequently move to transitional housing, and then “graduate” to permanent housing assumes that mental health and substance abuse problems are the primary contributors to homelessness. As a result, a whole suite of services has been developed as part of the homeless response system to address mental illness and substance use, which are rarely the cause of an individual’s homelessness and are considerably less prevalent among people of color experiencing homelessness. Service responses that emphasize these conditions will disproportionately meet the needs of the White homeless population.

2.4 DISCUSSION

Though far from a complete history and analysis of homelessness among Black, Latinx, and Native American people, findings from this literature review suggest that racialized homelessness has been overlooked in contemporary homelessness research. Homelessness among people of color is largely invisible or hidden compared to homelessness experienced by White people. Despite comprising more than half of the homeless population, people of color are more likely to experience homelessness in contexts ordinarily unseen by the American public,

such as homeless shelters, overcrowded housing, high-poverty segregated neighborhoods, and reservations. The invisibility of homelessness experienced by people of color therefore makes it unfamiliar to the broader public, whose relationship to homelessness involves exposure—if at all—to mostly single adult White men living unsheltered in public spaces. The dearth of literature documenting the massive scale and persistence of homelessness among people of color since the colonization of North America further obscures the longstanding prevalence of racial disparities in homelessness. In addition to major events in U.S. history, the Civil War, the Mexican-American War, and the Sullivan Expedition—among others—should be considered crucial to scholars’ contemporary understanding of racial inequality in homelessness. The scale and persistence of homelessness among people of color throughout U.S. history mean racialized homelessness resembles not only a potentially unprecedented racial disparity in socioeconomic disadvantage, but also how this disadvantage is, and perhaps always has been, lived among most people experiencing it.

While racial discrimination practiced and enforced by individuals, organizations, and governments has been examined across various features and stages of the housing process, racialized homelessness is a neglected phenomenon for understanding contemporary racial inequality. The tight interweaving of racialized homelessness with racist social systems, institutions, and public policies that perpetuate White supremacy and socioeconomic disadvantage according to racial hierarchies mean racialized homelessness is inseparable from, and perhaps obscured by, racial economic inequality, segregation and housing discrimination, and inequities in the homeless response system. If, as concluded by Fusaro, Levy, and Shaefer (2018) that 1 in 6 and 1 in 12 Black and Hispanic households, respectively, experience homelessness in their lifetime, racial disparities in homelessness are similar to—and in some

cases, greater than—racial disparities in incarceration, poverty, and homeownership (Bonczar, 2003; Lin & Harris, 2008; Kuebler & Rugh, 2013). Homelessness is therefore a relatively common but understudied life course event for low-income people of color that likely contributes to many other racial inequalities.

These conclusions should be interpreted with caution, however. Despite the consistency of findings concluding that there are racialized experiences of and pathways into homelessness, research in this area is by no means extensive (Jones, 2016). Further, this literature review did not include a systematic search for relevant literature nor a comprehensive analysis of the methodological rigor of the cited studies. It is possible that important findings and contrary evidence were missed. Much more research is needed to fully understand, explain, and address racialized homelessness.

2.4.1 *Research Implications*

Current homelessness research rarely considers its deeply racialized origins or the variation in homelessness experiences and pathways by racial and ethnic identity. Based on the literature review's findings, I discuss four implications for research on homelessness.

First, there is a need for more in-depth research examining the historical and contemporary causes of racialized homelessness, especially in research seeking to (re)design programs and policies that aim to prevent or reduce homelessness. Findings from this review suggest that the primary drivers of racialized homelessness are systems of stratification. These systems are often created and maintained by public policies and programs, but the extent to which different systems contribute or combine to produce racialized homelessness and the exact mechanisms that maintain racial disparities in homelessness are not fully known. Rather than investigating these systems, homelessness research has too frequently examined individual-level

“risk factors” that increase the likelihood of experiencing homelessness. Many of these studies conclude that “race” is a significant risk factor. This type of research question and terminology perpetuates a narrative that homelessness is primarily the result of individual behaviors and choices (Boyd, et al., 2020). Instead, more insight may be gained from understanding how racism—whether structural, institutional, organizational, or interpersonal—might make people of color disproportionately likely to experience homelessness. Without a better understanding of the systemic drivers of racialized homelessness, the overrepresentation of people of color among those experiencing homelessness compared to the general population is likely to continue at massive proportions.

Second, research on individual-level programs and policies to reduce racial disparities in homelessness might learn from studies examining individual pathways into and out of homelessness. More scholars are examining individual pathways using administrative data, though it remains the exception rather than the rule to explore variation by racial or ethnic identity (Olivet et al., 2021). Further, studies of this nature might invert the narrative on people experiencing homelessness by exploring which factors prevent a person from avoiding homelessness or increase their likelihood of exiting homelessness. The empirical examination of this resilience has been qualitatively explored among homeless youth but there are considerably fewer studies with adult samples that explore differences by racial and ethnic identity (Rew et al., 2001; Kidd & Shahar, 2008; Cleverley & Kidd, 2011). Again, studies of this type could provide more policy-relevant recommendations by focusing on public program participation or exclusion rather than on individual behaviors or characteristics.

Third, the dearth of research on homelessness experienced by people of color suggests that more research should seek to center their experiences. Many study samples in quantitative

homelessness research are often highly racially diverse, yet this diversity is seldom analyzed by conducting separate analyses by race or by examining racial heterogeneity in program or policy effects (Solari, Walton, & Khadduri, 2021). As a result, too many studies ignore the role of race in homelessness entirely. Given more than half of people who experience homelessness are people of color, almost all research on homelessness is research on *racialized* homelessness.

Finally, and relatedly, scholars should consider the value of closer research partnerships with people with lived experience of homelessness (Kiser & Hulton, 2018; Franco, 2020). As Michener, SoRelle, and Thurston (2020) argue, those at the proverbial “bottom” of society have direct experience of navigating the complex interaction of public policies and institutions to secure their survival. Public policy research, especially qualitative research, increasingly incorporates the perspectives of people who are directly affected by social welfare programs. Much less common, however, is research that takes seriously the broader research and policy insights offered by those with lived experience. Studies that do so often co-construct research questions, adopt more participatory research methods, and, in some cases, even use study findings to advocate for policy change that supports people experiencing homelessness (Yeich, 1996; Paradis & Mosher, 2012; Garcia et al., 2014; Corrigan et al., 2015). While researchers clearly have significant technical expertise, some may lack expertise in solving more complex community problems that may require broader, rather than narrower, non-technical knowledge. Often, this expertise is missing because public policy researchers are unaware of historical contexts for social problems, trained to evaluate a single policy retrospectively rather than root causes centered in multiple, interrelated institutions and structures, and constrained in their imagination of what solutions are possible because their primary guide is what has been previously evaluated.

2.4.2 *Policy Implications*

The racialization of homelessness has important implications for how scholars, policymakers, and practitioners think about the causes of homelessness. Assumptions about why people experience homelessness are foundational to the development of research questions and the creation of logic models and frameworks that are embodied in homelessness programs and policies. Assumptions based on racial stereotypes and other false assumptions may lead to ineffective or even harmful public programs and create significant barriers to policy change. This final section offers implications for public policy that mirror the three systems of stratification examined in the review.

To disrupt the relationship between racial economic inequality and homelessness, lower-income households of color need institutional support to create opportunities to build wealth, to prevent wealth extraction, and to remove barriers to wealth accumulation. Among many policy proposals, there are promising efforts to redistribute wealth, provide pathways to homeownership for households of color, revitalize disinvested neighborhoods, fund public investment accounts for newborns, and finance reparations for slavery (Hamilton & Darity Jr, 2010; Taylor, 2019; Darity Jr & Mullen, 2020). However, there must be caution in pursuing narrow approaches that focus only on wealth, to the exclusion of income and jobs, or on homeownership, to the exclusion of affordable housing and tenant protections. Systemic racism means assets and credentials, such as housing and college degrees, have lower values for households of color. In addition, these policies must account for differences across communities of color. For example, relatively little has been written about those living on Native American lands who are largely excluded from the traditional lending market and rely on the Indian Housing Block Grant that has declined in real terms by a third over the past two decades (Laderman & Reid, 2010).

The legacy of colonization, slavery, segregation, and housing discrimination persists in racialized patterns of spatial location today. Public policy and programs that protect households from facing discrimination in attaining and maintaining rental housing and in buying and selling housing have become more common in recent years. These programs have the potential to disproportionately benefit households of color due to their increased likelihood of being victims of discriminatory actions. These policies include providing legal representation to low-income tenants facing eviction, reforming the housing appraisal industry, and reducing economically discriminatory zoning laws (Seron et al., 2001; Manville, Monkkonen & Lens, 2020; Korver-Glenn, 2021). However, one unintended consequence of these efforts may be the expansion of poverty governance and surveillance through housing courts and housing authorities responsible for adjudication (House & Okafor, 2020).

Similarly, the expansion of housing subsidies—a widely popular progressive policy to reduce homelessness that has significant positive effects for those who receive a subsidy (Lens & Reina, 2016; Gubits et al., 2018)—may push more low-income households of color into the private housing market. In addition to racial discrimination, rental housing owners are known to discriminate against applicants using a voucher as source of income, which may be used as a proxy for racial identity (Galvez, 2010a; Tighe, Hatch & Mead, 2017; Cunningham et al., 2018). There is mixed evidence on whether lease-up rates among households offered a housing voucher differ across racial groups, though recent studies do not find evidence of racial disparities (Solari & Khadduri, 2017; Solari, Walton & Khadduri, 2021). Nevertheless, while voucher holders may fare positively when compared to unsubsidized poor households, they are still concentrated in poor, segregated neighborhoods (Feins & Patterson, 2005; Metzger, 2014; Newman & Schnare, 1997; Schwartz, McClure & Taghavi, 2016). Among these voucher recipients, those with Black

or Hispanic household heads are more likely to live in and move to a higher poverty neighborhood (Galvez, 2010b; DeLuca, Garboden & Rosenblatt, 2013; Wang, Larsen & Ray, 2015; Reina & Winter, 2019). These racial disparities in locational outcomes are exacerbated by programmatic features that constrain families' housing decisions, such as the Fair Market Rent used to determine the rental voucher amount being insufficient to rent in a preferred neighborhood and the difficulty of voucher portability across regions (Fisher et al., 2014; Reina, Acolin & Bostic, 2019; Basolo & Nguyen, 2005). Taken together, housing vouchers may maintain existing patterns of racial residential segregation and offer a weaker safety net for households of color compared to White households (Reina & Winter, 2019).

Alternatively, a more effective approach to addressing racialized homelessness through efforts to tackle segregation and housing discrimination may involve substantial investment in public or social housing. It is likely that only the federal government can effectively provide safe, stable, and affordable housing at the scale necessary to meet the needs of the millions of households, disproportionately people of color, experiencing homelessness or housing insecurity. If such an intervention addressed the institutionalized racism of former and current housing policies (Williams, 2004; Venkatesh, 2009; Satter, 2009; Rosen, 2020), there may be opportunities to introduce promising housing models tested in other countries. These models might include democratic resident control, large-scale community land trusts, and alternative ownership structures (Nembhard, 2014; Scanlon, 2015; Zonta, 2016).

Finally, to reduce racial disparities in homelessness, efforts to improve the homelessness response system should be carefully considered. At the very least, differences in individual pathways and characteristics of people of color facing homelessness warrant consideration of race-based approaches to helping those experiencing homelessness. For example, a typical Black

or Latinx individual experiencing homelessness who is a single-parent, employed, and has no history of substance use should not be placed in a single-site permanent supportive housing unit without childcare services and inhabited mostly by single White adults in need of considerable social support. These types of placements are unlikely to be the most effective use of resources. Instead, shallow rental subsidies might be the best available option. Differences in individual pathways into homelessness by race may be one explanatory factor in understanding why the push toward a Housing First model and coordinated entry across the country has coincided with increasing, rather than decreasing, racial disparities in homelessness in the last four years. This argument about race should not be confused with an argument suggesting that Housing First or coordinated entry are unsuccessful policies, in theory or in practice. Rather, these interventions may prioritize a specific kind of vulnerability to homelessness, conceptualized mostly as substance use disorders and mental illness. This type of vulnerability potentially overlaps strongly with race, resulting in White people receiving higher priority for services and services better adapted to their needs. Further, it is questionable whether the large nonprofit apparatus that has been constructed to manage homelessness across the country is the most effective use of limited funding (Willse, 2015). Direct investments into affordable housing may be more efficient.

Above all, findings from this review suggest that a structural approach is critical to effectively addressing homelessness. Rather than individual-level interventions that treat the causes of homelessness as a set of medicalized pathologies, meaningful solutions to racialized homelessness must account for historic harms, situate homelessness in a broader system of racialized socio-economic inequality, and seek to disrupt systems of racial stratification.

Chapter 3. EVADING THE EVICTION MORATORIUM: LOW-INCOME TENANT EXPERIENCES OF FORCED MOVES AND LANDLORDS' INFORMAL EVICTION TACTICS DURING THE COVID-19 PANDEMIC

3.1 INTRODUCTION

The COVID-19 pandemic and subsequent economic recession have led to extraordinary job losses and financial distress for millions of households in the United States (U.S.). In the first month of the pandemic, more than four in ten (44%) U.S. households had at least one adult who experienced a job or wage loss (Horowitz, Brown & Minkin, 2021). For lower-income households, job and income loss rates were even higher and posed serious consequences for housing security. In August 2020, approximately one-third of lower-income households had difficulty paying their rent or mortgage, compared to only 11% of middle-income households and 3% of upper-income households (Horowitz, Brown & Minkin, 2021). These difficulties in meeting rent or mortgage payments put millions of households at risk of housing insecurity, especially lower-income households and households of color who are disproportionately likely to be renters.

To mitigate the impact of the pandemic and economic recession on low-income renters, federal, state, and local governments introduced temporary tenant protections. The most common protections were eviction moratoria, provisional bans on a landlord or property owner's ability to remove a tenant from their residential property under specific circumstances. Three months into the pandemic, Human Rights Watch (2021) claimed at least 43 states had an eviction moratorium in place. However, by the end of 2020, only a handful of states still had active eviction

moratoria. At the federal level, the Centers for Disease Control and Prevention (CDC) issued a nationwide eviction moratorium in September 2020. This moratorium was extended three times before being struck down by the Supreme Court on August 26, 2021.

Initial studies indicate that these eviction moratoria drastically reduced eviction filings while they were in place. Analysis by the Eviction Lab (2021) finds new eviction filings dropped as low as 83% below historical weekly averages in some cities after the enactment of the federal eviction moratorium. Even as these temporary tenant protections continued to be extended, however, there were media reports of informal tenant evictions (Capps, Dottle, & McCartney, 2021; Perez, 2021). These informal evictions involved landlords coercing tenants to vacate rental units without the legal authority of the courts, such as removing a tenant's possessions without their permission, preventing tenant access to the property, and telling the tenant to leave.

Depending on the provisions of the specific eviction moratorium, many moratoria only removed the formal threat of eviction by prohibiting court filings for eviction based on non-payment of rent. Many moratoria also lacked government oversight of implementation, robust enforcement mechanisms, and clear penalties for landlords who attempted to illegally evict tenants. With minimal administrative surveillance of landlord behavior or data collection on these informal evictions, it is not known the extent to which tenants experienced different types of forced mobility during the first year of the COVID-19 pandemic when many eviction moratoria were in place.

Instead of reducing evictions, what if these new pandemic-era tenant protections merely shifted the tactics used by landlords to displace tenants? With the introduction of eviction moratoria, landlords were mostly unable to use the housing courts to formally evict a tenant. As an alternative, landlords turned to informal, and often illegal, evictions to remove tenants.

Drawing on an original survey completed by low-income tenants, administrative data collected from interactions with tenants, and in-depth interviews with low-income tenants, this study examines the role of forced moves, in particular informal evictions, among low-income tenants during the COVID-19 pandemic. It advances understanding of forced mobility and pandemic-era tenant protections in three ways.

First, it examines the prevalence of forced mobility and informal evictions among low-income tenants prior to and during the COVID-19 pandemic. Findings indicate that the rate of forced mobility among low-income tenants almost doubled from 6.5% in the year before the pandemic to 11.0% in the first year of the pandemic. Black and Hispanic/Latinx low-income tenants were considerably more likely to experience a forced move compared to White low-income tenants both before and during the COVID-19 pandemic. Racial disparities in forced mobility widened during this period, revealing the COVID-19 pandemic's role in reproducing racial inequalities in housing insecurity.

Second, this study reconceptualizes evictions as an extended process rather than a discrete event by examining the formal and informal eviction tactics used by landlords to coerce tenants to leave. During the first year of the pandemic, tenants reported a 71% decrease in the odds of experiencing a formal eviction tactic and a 179% increase in the odds of experiencing an informal eviction tactic compared to the three years prior to the start of the pandemic.

Third, the study draws on qualitative data collection with low-income tenants to explore rationales for the changing eviction patterns during the pandemic. Findings suggest these patterns can be attributed to the introduction of the eviction moratorium, continued landlord power to informally force tenants to leave, weak enforcement of the moratorium's provisions and poor communication of tenants' rights, exceptions in the eviction moratorium's protections, and

tenant uncertainty over moratorium extensions. These findings highlight the importance of measuring informal evictions and the limitations of tenant protections in protecting low-income renters from displacement during periods of nationwide hardship.

3.2 BACKGROUND

3.2.1 *Washington State's Pandemic Response*

On January 21, 2020, Washington state became the first U.S. state to diagnose an individual with COVID-19. More than a month later, on February 29, Public Health – Seattle & King County, WA announced the first death due to COVID-19 in the U.S. By March 10, with 269 confirmed cases and 22 deaths, businesses, universities, and schools announced closures and transitions to working at home. The University of Washington was the first university in the country to switch to virtual teaching. Throughout the middle of March, Governor Inslee announced restrictions on large gatherings, closures of schools, recreational facilities, and restaurants, and the passage of multiple COVID-19 relief bills. During this period, Governor Inslee introduced a statewide eviction moratorium and expanded eligibility for unemployment benefits and food assistance. A statewide executive order for residents to stay home was issued on March 23, 2020.

On March 18, a statewide 30-day eviction moratorium was introduced for all residential properties for non-payment of rent (Proclamation No. 20-05, 2020). This moratorium prevented residential landlords from serving a notice of unlawful detainer for rent payment default. Despite the issuance of moratoria, by April 10 the state's Attorney General's Office had received nearly 650 complaints from tenants alleging their landlord had broken the moratorium (Li, 2020). News reports indicated that in some cities, landlords were informally evicting tenants, coercing tenants into high-interest repayment plans, requesting tenants' stimulus checks, and increasing rents.

Since the introduction of the statewide eviction moratorium, Governor Inslee extended it multiple times. The first update to the moratorium was on April 16, 2020. This updated order prohibited landlords from increasing rent, assessing late fees, or issuing any threats or notices requiring a tenant to vacate (Proclamation No. 20-19.1, 2020). On June 2, 2020, two exceptions were added to the moratorium that allowed landlords to evict tenants in specific circumstances (Proclamation No. 20-19.2, 2020). The two subsequent updates to the moratorium on December 31, 2020 and March 18, 2021 merely extended the length of protection (Proclamation No. 20-19.5; Proclamation No. 20-19.6). Though one of the longest-lasting eviction moratoria in the country, on June 24, 2021, Governor Inslee announced an eviction moratorium “bridge” effective July 1 through September 30. This proclamation requires tenants to pay their rent in full by August 1, 2021. After this time, landlords could pursue an eviction for non-payment of rent providing a reasonable repayment plan was offered to the tenant or the tenant was not actively seeking rental assistance funding.

According to data compiled by the Eviction Lab (2020), Washington state scored third best of all U.S. states for the comprehensiveness of its eviction moratorium in April 2020. Washington ranked highly primarily because its eviction moratorium prevented landlords from filing evictions in housing court under most circumstances. Other states with weaker tenant protections prevented the enforcement of eviction orders but still allowed eviction cases to be filed and court hearings and judgments to continue. Nevertheless, the Washington state eviction moratorium does not include longer-term protections for renters, such as delayed reports to credit bureaus, which have been enacted by other states. In Washington state, the CDC eviction moratorium does not apply as it is considered to provide less protection than the statewide

moratorium. According to CDC guidelines, the federal moratorium only applies in states that do not have an active moratorium that offers equal or greater tenant protections.

The statewide eviction moratorium provides two limited exceptions that enable landlords to legally evict tenants (Proclamation No. 20-19). The first exception applies if the tenant is creating a significant and immediate risk to the health, safety, or property of others. “Significant and immediate risk” must be described by the landlord in an affidavit that establishes the eviction is urgent, unknown, or unknowable by the landlord prior to the pandemic, unrelated to COVID-19 exposure, contract, or quarantine, and unrelated to the tenant’s own health condition or disability. The second exception applies if the landlord wishes to occupy or sell their rental property, providing the tenant receives at least 60 days’ written notice in the form of an affidavit. An eviction case may only proceed if the tenant does not vacate the property after 60 days.

According to the U.S. Census Bureau’s (2021) Household Pulse Survey, by mid-July 2020, in Washington state more than half (50.9%) of households lost employment income and 1 in 5 (20.2%) households were behind on rent or mortgage payments or had little confidence in their ability to pay. Both percentages were lower than the U.S. average (51.1% and 26.5%, respectively). Prior to the pandemic, economic growth since the Great Recession had been consistently high. Nonetheless, many low-income households have been pushed out of larger cities, especially near Seattle, and are increasingly housing insecure. For over a decade, the state has had the fifth-largest homeless population in the country (U.S. Interagency Council on Homelessness, 2019). According to the National Low Income Housing Coalition, Washington has a high proportion of extremely low-income renter households (72%) paying half or more of their income on rent and mid-to-high number of affordable and available rental units (31) per 100 extremely low-income renter households compared to other states (Aurand et al., 2021).

3.2.2 *The Consequences of Housing Insecurity*

The COVID-19 pandemic caused widespread increases in morbidity and mortality across the U.S. Measures to control the spread of the disease such as business closures led to substantial job and income losses. Prior research suggests that higher prevalence of either poor health or unemployment is associated with increased rates of housing insecurity (Bryant, 2004; Colburn & Allen, 2018). In turn, housing insecurity is associated with negative health outcomes, such as poor physical and mental health (Burgard, Seefeldt, and Zelner, 2012). Researchers have linked multiple forms of housing insecurity, including overcrowding, poor housing conditions, mortgage delinquency, unstable housing tenure, and eviction with poor physiological and mental health (Hatch & Yun, 2020; Sandel et al., 2018; Singh, Baker & Bentley, 2019).

Eviction has pernicious health effects for individuals, families, and communities. Hatch & Yun (2020) examined the impact of eviction on self-reported health among young adults. They find that young adults who experience eviction are more likely to describe their health as poor and report mental health problems. Among families, Desmond and Kimbro (2015) similarly conclude that evicted mothers are more likely to self-report poor health for both themselves and their children. In both studies, these effects remained years after the eviction occurred. Beyond individuals and families, high county-level eviction rates are associated with high mortality rates related to substance use (Bradford & Bradford, 2020). Even the threat of eviction can lead to negative health outcomes. Vásquez-Vera et al.'s (2017) systematic review of 47 peer-reviewed publications finds that threats of eviction lead to higher rates of depression, suicide, high blood pressure, and child maltreatment.

The health consequences of eviction may compound with income disparities to disproportionately increase the risks of COVID-19 transmission, hospitalization, and death

(Abedi et al., 2020). Eviction and other forms of housing insecurity decrease households' ability to safely practice social distancing and to self-quarantine (Benfer et al., 2020). In a study of all U.S. counties, Ahmad et al. (2020) estimate that with each 5% increase in the proportion of households with poor housing conditions, the risk of contracting COVID-19 increases by 42%. Recent projections also suggest that evictions lead to significant increases in COVID-19 infections (Nande et al., 2021).

In addition to the serious health consequences of eviction, evidence indicates that eviction begets further housing instability and homelessness, job loss, increased criminal legal system involvement, and poor school performance (Desmond & Gershenson, 2016; Gottlieb & Moose, 2018; Ersing, Sutphen, & Loeffler, 2009). Households of color are disproportionately at risk of these consequences due to their greater likelihood of renting and experiencing multiple forms of housing insecurity. Low-income renters of color must also cope with housing discrimination, which reduces their ability to obtain and maintain safe, stable, and affordable housing in which to shelter-in-place. Numerous studies suggest that Black renters who involuntarily relocate move to more disadvantaged neighborhoods compared to White renters (Desmond & Schollenberger, 2015).

3.2.3 *Pandemic Housing Policy: Eviction Moratoria*

The COVID-19 pandemic heralded the first time that eviction moratoria were enacted in the U.S. In addition to the CDC's federal eviction moratorium, 43 states and dozens of cities and counties issued their own ban on evictions during the pandemic. Though the evidence base is small, emerging evidence indicates that eviction moratoria are associated with reductions in COVID-19 infection and death. Jowers and colleagues (2021) estimate that eviction moratoria may be responsible for a 14.2% and 40.7% reduction in infections and deaths, respectively.

Residents in states that lift eviction moratoria also face greater risks of COVID-19 incidence and mortality (Leifheit et al., 2021; Sandoval-Olascoaga, Venkataramani & Arcaya, 2021). For example, Leifheit et al. (2021) claim that moratoria expiration is associated with a doubling of COVID-19 incidence and quintupling of COVID-19 mortality. Six months into the pandemic, they estimate that these increases amount to 433,700 excess cases and 10,700 excess deaths nationwide.

Evidence on the role of eviction moratoria in preventing eviction filings is nascent yet similarly positive. One study examining eviction filing activity in New Orleans concludes that eviction moratoria reduced eviction filings by half, averting approximately 2,500 filings in the first 8 months of the pandemic (Callison, Finger & Smith, 2022). Another study in the same city found that when the CDC moratorium was enacted, default judgments in which the tenant's absence in court led to an automatic eviction ruling decreased from 58.8% to 35.8% (DeDecker, 2020). These city-level findings are consistent with the results from studies incorporating multiple jurisdictions. Hepburn et al. (2021) use records of eviction cases from 32 courts with online record systems. They find that filings were approximately half (49.7%) the historical average when local eviction moratoria were in place. Nationwide, this amounts to an estimated 1.55 million fewer eviction filings in 2020 compared to a typical year.

Each eviction moratorium varies in the scope of its tenant protections. More protective eviction moratoria prevent landlords from filing eviction lawsuits in housing court. Less protective eviction moratoria suspend only the final stage of eviction: removal of the tenant and their possessions by law enforcement. In theory, eviction moratoria that stop the eviction process at earlier stages minimize forced mobility as many tenants do not move until they receive a court summons (Desmond, 2016). Across the 44 states (including the District of Columbia) that

instituted eviction moratoria, only four suspended all stages of the eviction process at some point. Using eviction records across multiple jurisdictions, Cowin, Martin, and Stevens (2020) conclude that eviction filing activity dropped by approximately 98% in jurisdictions that banned both eviction filings and hearings. Filing activity remained very low in these jurisdictions for the first four months after the pandemic began. States with either eviction filing or hearing bans also saw considerable decreases in eviction filings by about 66%. When these eviction moratoria were lifted, filings increased. States with the most protective eviction moratoria saw overall filings rebound to similar levels as before the pandemic whereas states ending less protection moratoria saw more moderate increases in filings.

While early evidence offers a convincing conclusion that eviction moratoria are associated with decreases in evictions during their active implementation, these studies measure only one proxy for eviction: civil court case filings. Eviction filings may not provide a complete picture of housing displacement for two reasons. First, eviction filings do not represent actual instances in which a household is formally removed from their place of residence. Most scholarly research on eviction uses eviction filings as a proxy for eviction as these administrative data are most widely available and accessible. It is considerably more difficult to obtain data on evictions that involve tenant removal. Second, eviction filings, hearings, and even enforcements, do not represent all evictions because not all landlords file for eviction using civil courts. Landlords may conduct evictions that occur outside of the court system. Residents without formal lease agreements or evicted without a court order typically do not leave behind easily accessible evidence of their eviction. To date, there are few studies that have examined the role of informal evictions, and even fewer have explored their role during the COVID-19 pandemic, especially in states that implemented eviction moratoria.

3.2.4 *Defining and Measuring Eviction*

Desmond and Schollenberger (2015) specify three categories of mobility: forced, reactive, and voluntary. Voluntary mobility involves intentional residential moves for improved quality of life, such as relocating to a larger house in a better neighborhood or moving closer to family. In contrast, forced and reactive mobility involve residential moves that are only partially or not at all within the household's control. Reactive moves occur when a household responds to changes to their living situation or neighborhood conditions, such as rent hikes, deferred maintenance, or neighborhood violence. Forced moves involve situations in which a tenant involuntarily relocates or believes they have no other choice than to leave their home. Landlords or city officials initiate forced mobility. Evictions are a common type of forced mobility in which a household is involuntarily displaced. Other examples of forced mobility among tenants include building foreclosures and condemnations. Scholarship often separates evictions into two categories, formal and informal evictions⁵.

Typically, the formal eviction process begins with a landlord presenting a tenant with a written notice to vacate the rental unit. If the tenant decides to stay and does not comply with the notice to vacate, the landlord may file an eviction case. After setting a date for the hearing, the civil court hears the case. If the landlord prevails in the case, the court issues a writ of possession that usually stipulates a timeline for the tenant to move out of the rental property, in addition to repaying any rental debt. A tenant's failure to appeal or refusal to leave the rental unit may result in eviction enforcement by the courts (Cowin et al., 2020).

⁵ Some scholarship makes an additional distinction between informal and illegal evictions (Hartmann & Robinson, 2003). While an overwhelming number of informal evictions and eviction tactics are unlawful, "self-help" evictions are legal in limited circumstances across the country. Informal eviction legality depends on local housing laws and tenant protections. Further, an eviction granted by a court may be challenged despite its initial declaration of legality. It is not possible to determine the legality of each instance of eviction or eviction tactic. Therefore, to avoid any confusion, this study refers to informal evictions and eviction tactics.

A narrow definition of eviction would incorporate only those ejections that involve the removal of a tenant after the culmination of the legal process. However, accurately capturing all cases of eviction necessitates measuring various ways in which a tenant involuntarily leaves their place of residence (Hartman & Robinson, 2003). Hartman and Robinson (2003) provide a broader definition of eviction as “any involuntary move that is the consequence of a landlord-generated change or threat of change in the conditions of occupancy of a housing unit” (p. 466). This definition acknowledges both that evictions do not always involve the legal system and that landlords have the capacity to create unbearable living conditions that make tenants leave under the false appearance of choice (Zainulbhai & Daly, 2022).

Under this broader definition, both a tenant who leaves their rental unit after receiving an eviction notice but before it is filed with a court and a tenant who moves after repeated harassment from their landlord have experienced an eviction. These instances of eviction that do not involve the legal system are commonly known as informal evictions. In comparison with formal evictions that may be identified through administrative paper trails or electronic records, informal evictions are considerably more resource intensive and complex to measure. As Zainulbhai and Daly (2022) point out, many tenants may not recognize that their residential move is due to an informal eviction, which creates difficulty for data collection.

Drawing on an in-person survey conducted as part of the Milwaukee Area Renters Study, Desmond and Schollenberger (2015) estimate that 1 in 8 renters experienced a landlord-related forced move in the past two years. They conclude that informal evictions amounted to nearly half of these forced moves (48%), double the amount of formal evictions (24%). More recent findings by Desmond and Gromis (2021) using the 2017 American Housing Survey (AHS) find that informal evictions amount to nearly three-quarters (72.3%) of forced moves compared to 13.1%

for formal evictions. Despite warning that the AHS may be underestimating formal evictions, the authors assess that for every one formal eviction, there are 5.5 informal evictions. Despite this research, there remains considerable uncertainty about the magnitude of informal evictions. As research on formal evictions has grown, studies on informal evictions have not kept pace, leaving a gap in researchers' understanding of displacement and housing insecurity. This gap in knowledge is especially important to rectify during a period in which unprecedented numbers of tenants faced job and income losses.

Much like research examining formal evictions, informal evictions tend to be conceptualized as a discrete process. However, many evictions unfold over a longer period.⁶ For example, a landlord may attempt to use the threat of an eviction notice or filing to pressure a tenant into paying rental debt or leaving their home (Garboden & Rosen, 2019; Immergluck et al., 2019; Leung, Hepburn & Robinson, 2019). In other cases, a landlord may escalate their use of informal eviction tactics like failing to respond to repair requests so that living conditions deteriorate until tenants “decide” to leave. Cumulatively, these acts may result in an eviction, but many times they may not. Landlords may use either formal eviction tactics that involve the legal process (e.g., giving a tenant a notice to vacate or filing an eviction case) or informal eviction tactics that occur outside of the legal process (e.g., removing tenant possessions without permission).⁷ Even if the use of these tactics does not result in an eviction, tenants are still left to deal with the fallout, which may include stress from the threat of losing a home, time expended searching for new housing, and continued residence in substandard living conditions.

⁶ Garboden and Rosen (2019) use the term “evicting” to define the period from when “the landlord informs the tenant that she is late on her rent until she either pays off her debt or leaves the unit” p. 639.

⁷ The term “eviction tactics” denotes the planned or strategic actions used by landlords to pressure a tenant into a specific action and/or to remove a tenant. The use of an eviction tactic may not necessarily involve a tenant leaving their rental unit.

Failure to adequately assess the role of informal evictions and the harmful eviction tactics used by landlords underestimates the full scope of forced mobility and its consequences experienced by low-income tenants, especially during the COVID-19 pandemic. This study examines both low-income tenants' forced displacement due to formal and informal evictions and tenant experiences of various eviction tactics that may or may not precipitate a tenant leaving their home. No study to date has examined the range of eviction tactics used by landlords during the COVID-19 pandemic.

3.3 DATA

This study is based on a partnership with the Tenants Union of Washington State (TU). The TU advocates on behalf of tenants facing difficulty in securing their housing and seeks to improve tenants' living conditions. Through a tenants' rights hotline and in-person clinics in Seattle and Spokane, the TU provides tenants with counseling, education, and assistance from trained tenant counselors to resolve housing problems and prevent housing loss. At the start of the pandemic, in-person clinics closed, and hotline hours expanded to operate Monday-Saturday for between two-and-a-half and five hours each day. Due to the consistently high volume of calls to the hotline, the TU is well-placed to learn from low-income tenants about their current challenges and experiences.

The findings draw from interviews with low-income tenants, an original survey completed by low-income tenants, and administrative data collected from interactions with tenants to understand the impact of the COVID-19 pandemic on low-income tenants in Washington state. Table 3-1 provides a summary of the data collected in the study. Together, the interview, survey, and administrative data comprise the University of Washington–Tenants Union (UW-TU) Low-Income Tenant Housing Security Study. This mixed-methods approach

enabled the triangulation of findings across the data sources to generate both an in-depth understanding of the housing experiences of low-income tenants and a broader assessment of the extent and variation in housing insecurity across the state.

Table 3-1. Data collected in the UW-TU Low-Income Tenant Housing Security Study

Data Type	Data Collection Period	Sample	Sample Size
Interview	Oct 2020 – Mar 2021	Low-income renters who contacted TU-WA since March 2020	25
Survey	Jan 2021 – Feb 2021	Low-income renters who contacted TU-WA since March 2019	410
Administrative	Mar 2017 – Jan 2021	Renters who contacted TU-WA since March 2017	7,140

3.3.1 *Interview Data*

We conducted semi-structured interviews with 27 low-income tenants between October 2020 and March 2021. Participants were purposively selected from a sample of callers to the TU hotline with the goal of achieving a sample that approximated post-pandemic hotline callers across race/ethnicity, gender, age, household size, and geography. Eligible individuals had called the hotline and received help since March 2020, had a specific housing problem marked in the database or described in written case notes, were at least 18 years old, and lived in Washington state when they called. When accessed on December 3, 2020, the TU caller database contained information for 685 eligible individuals. Two interviews are not included in this analysis as one participant was found to be ineligible during the interview and another participant requested that they not be included in the study at the end of the interview. The final interview sample comprised 25 individuals.

Qualitative data collection was designed to understand the housing experiences of low-income tenants during the COVID-19 pandemic. Our open-ended interview approach enabled us to assess a broad range of housing experiences and identify any unique housing experiences that may have arisen due to the pandemic. Interviews were conducted before any quantitative data collection to help uncover key themes, especially those that may be unanticipated, and to generate hypotheses that could be examined systematically through quantitative data collection.

The research team recruited participants via email and phone. Interviews sought to obtain insight into the mechanisms through which the COVID-19 pandemic was affecting housing security, the strategies used by low-income renters to maintain their housing and cope with housing precarity, changes in landlord-tenant relationships during the pandemic, and the relationship between renter racial/ethnic identity and pandemic-related housing insecurity.

Table 3-2 shows the socio-demographic characteristics of the 25 interview participants. Interviews were conducted via phone or video conference. On average, the interviews lasted 53 minutes, with a range of 21 to 90 minutes. Participants received a \$20 electronic gift card for completing the interview. All interviews except one were recorded using Zoom or an audio recorder. Interviews were initially transcribed using Otter, an online application that uses AI transcription, followed by manual correction by the research team. Handwritten notes were taken during one interview as the participant did not give consent to be recorded. Data analysis occurred in conjunction with data collection based on a grounded theory approach in which emergent themes were inductively and iteratively generated (Birks & Mills, 2015).

Table 3-2. Interview participant characteristics

	Number of participants	Percent of participants
Gender (n=25)		
Female	16	64%
Male	8	32%
Transgender	1	4%
Race (n=25)		
Black	5	20%
Hispanic/Latinx	3	12%
Indigenous	1	4%
Middle Eastern	1	4%
White	15	60%
Age (n=25)		
18-24	1	4%
25-34	6	24%
35-54	12	48%
55-64	4	16%
65+	2	8%

Data Source: UW-TU Low-Income Tenant Housing Security Study interview data.

3.3.2 Survey Data

Findings from interviews with tenants informed the study's quantitative component, an online survey assessing the nature, extent of, and variation in the housing insecurity of low-income tenants during the COVID-19 pandemic. The sampling frame was constructed using TU's administrative database of client contacts. To be included in the sampling frame, individuals had to: have at least one form of contact information (email address or phone number), be a tenant, live in Washington state, and have called the TU hotline or attended walk-in hours (prior to the pandemic) between March 1, 2019 and January 29, 2021. Four hundred and

sixteen individuals were removed from the sampling frame because they had no or incorrect contact information (81), were repeat callers or duplicate records (293), needed translators (7), were homeowners, property managers, or landlords (4), were calling on behalf of another individual (21), were a volunteer or donor (4), or were not a Washington resident (6). In instances in which an individual was served by the tenants' rights program both before and during the pandemic (6), only the most recent record was retained. The final sampling frame comprised 2,296 individuals.

To be eligible for the survey, individuals had to be over 18 years of age, a current tenant, live in Washington state, and have a household income of less than \$65,000 in 2020. Information about the survey was distributed via text message and email to the sample of 2,296 clients. These messages and emails briefly explained the study and provided a unique link for the individual to complete the survey. Up to three text messages and two e-mails were sent to each individual in the sampling frame. In total, approximately 6,200 SMS and 3,067 emails were sent between January 14 and February 5, 2021, when the survey was open. The survey instrument asked questions about tenants' household unemployment, income loss, and housing insecurity experienced in the year before, and during, the pandemic. All eligible individuals who completed at least half of the survey received a \$5 electronic gift card for their participation as well as entry into a random draw for one of 15 \$50 electronic gift cards. The survey received 582 unique respondents, although only 410 were eligible for the survey. The raw response rate was 25.3%, the raw completion rate was 17.9%, and the effective completion rate was 23.9%.

Several survey design features were incorporated to increase the likelihood of accurate responses. For sections that involved recalling events prior to or earlier in the pandemic, questions were structured so that the most recent item in the series was asked first before moving

to earlier events (Bradburn, Rips & Shevell, 1987). Respondents were also prompted to use the start of the COVID-19 pandemic in Washington state as a key temporal event to help recall organization. Longer questions were used when they involved recall in separate time periods to provide participants maximum time to remember events. Whenever possible, these longer questions also used less complex matrix-type questions to avoid survey fatigue (Bourbonnais, Meyer & Theriault, 1988).

Table 3-3 shows the demographic characteristics of survey respondents, the TU client sampling frame, and the low-income renter population in Washington state based on American Communities Survey 2019 data. The final sample of survey respondents is similar across race and age categories, though contains more female and gender diverse respondents compared to the sampling frame. Both the final sample of survey respondents and sampling frame overrepresent female, gender diverse, Black, and middle-aged respondents relative to the general low-income renter population in Washington state. The annual average household income of survey respondents was \$29,604 in 2020, compared with an average income of \$37,522 across all low-income renter households in Washington state (not shown in table). Approximately one in nine (11.7%) survey respondents reported a prior criminal conviction. Similarly, approximately one in nine (11.7%) survey respondents reported a prior eviction.

Table 3-3. Survey respondent, sampling frame, and overall Washington state low-income renter population characteristics

	Number of respondents	Respondent percentage	Sampling frame percentage	WA low-income renter percentage
Gender (n=359)				
Female	254	70.8%	62.8%	52.3%
Male	79	22.0%	36.5%	47.7%
Gender Diverse	26	7.2%	0.7%	Unavailable
Race (n=361)				
Asian	13	3.6%	5.0%	5.0%
Black	49	13.6%	15.1%	8.2%
Indigenous	8	2.2%	1.6%	2.4%
Hispanic/Latinx	40	11.1%	11.0%	N/A
Native Hawaiian or Pacific Islander	2	0.6%	1.0%	1.4%
White	206	57.0%	53.9%	62.9%
Multi-racial	39	10.8%	5.3%	9.2%
Unspecified or “Other” Race	4	1.1%	7.1%	10.9%
Age* (n=364)				
18-24	28	7.7%	7.7%	23.7%
25-34	98	26.9%	32.6%	30.1%
35-44	106	29.1%	40.9% **	18.9%
45-54	65	17.9%		11.7%
55-64	49	13.5%	12.1%	7.7%
65-74	16	4.4%	6.1%	4.6%
75+	2	0.6%	0.6%	3.3%

*Only adults 18 years or older were included in the study.

**Data were only available for individuals 35-54 years old.

Data Sources: UW-TU Low-Income Tenant Housing Security Study survey and administrative data; American Communities Survey 2019 (1-Year Estimates).

3.3.3 *Administrative Data*

The second quantitative component of the study consists of administrative records collected by TU-WA staff of all callers and visitors served by the tenants' rights program. These administrative data include socio-demographic information and case notes about the client's housing issue. TU-WA staff may also mark as many relevant binary checkboxes that represent a range of housing issue types, such as "eviction notice," "lockout," "rent increase," and "invasion of privacy." Though TU-WA began keeping online administrative records in 2012, they transitioned to a new data management system in late 2016. Therefore, the initial sample included 8,163 individual records from March 1, 2017 to January 29, 2021. One thousand and twenty records were removed from the sample because they were created for repeat callers or were duplicate records (917), were homeowners, landlords, or property managers (14), were calling on behalf of another individual (62), were a volunteer or donor (6), or were not a Washington resident (21). In 21 cases, an individual was served by the tenants' rights program both before and during the pandemic. For each case, only the earliest record was retained. Unlike the data cleaning process for the survey sampling frame, records were not removed if they had no or incorrect contact information or requested a translator. This was because it was not necessary to contact or speak to any individual for the administrative data analysis. The final sample comprised 7,140 unduplicated records, 866 (12.1%) of which were created after the COVID-19 pandemic began.

Table 3-4 shows the demographic characteristics of individuals who contacted TU-WA before the COVID-19 pandemic compared to those who contacted TU-WA during the pandemic. The samples do not substantially differ from each other across most characteristics. Exceptions include: a higher proportion of Hispanic/Latinx individuals in the post-pandemic sample (13.1%)

compared to the pre-pandemic sample (7.9%) and a higher proportion of 25–34-year-old individuals in the post-pandemic sample (35.3%) compared to the pre-pandemic sample (30.9%). Though not shown in the table, demographic characteristics do not change significantly across years (2017-2019) in the pre-pandemic sample.

Table 3-4. Administrative data sample characteristics before and during COVID-19 pandemic

	Before COVID-19 pandemic		During COVID-19 pandemic	
	Number of individuals	Individual percentage	Number of individuals	Individual percentage
Gender (n=6,212)				
Female	3,357	62.5%	534	63.7%
Male	1,992	37.1%	297	35.4%
Gender Diverse	25	0.5%	7	0.8%
Race/Ethnicity (n=6,627)				
Asian	291	4.9%	47	5.9%
Black	859	14.7%	97	12.2%
Indigenous	103	1.8%	12	1.5%
Hispanic/Latinx	460	7.9%	104	13.1%
Native Hawaiian or Pacific Islander	64	1.1%	10	1.3%
White	3,372	57.8%	478	60.0%
Multi-racial	331	5.7%	38	4.8%
Unspecified or “Other”	350	6.0%	11	1.4%
Age (n=5,177)				
0-18	0	0.0%	0	0.0%
18-24	438	8.5%	66	8.3%
25-34	1,598	30.9%	282	35.3%
35-44	2,008	38.8%	314	39.3%
45-54	408	7.9%	44	5.5%
55-64	329	6.4%	45	5.6%
65-74	328	6.3%	38	4.8%
75+	68	1.3%	10	1.3%

Data Source: UW-TU Low-Income Tenant Housing Security Study administrative data

3.4 METHODS

The qualitative analysis incorporates transcripts and notes from all 25 eligible interviews. Analysis proceeded through an iterative process that was guided by a grounded theory approach (Strauss & Corbin, 1994). Rather than developing codes and themes from preconceived hypotheses, this approach allows theories to be constructed from the systematic collection and analysis of data. The analytic process began by developing informal codes that conceptualized patterns to help in understanding how the COVID-19 pandemic and housing policies designed to mitigate its impact were affecting low-income renters. These codes were refined multiple times and subsequently narrowed to a smaller number of core themes. Throughout, constant comparative analysis was used to compare data points and codes and guide further data collection.

The survey data analysis uses paired sample t-tests to determine whether the mean proportion of respondents experiencing forced or reactive moves and landlord-initiated formal or informal eviction tactics vary before and during the COVID-19 pandemic. In each instance, the null hypothesis states that proportions are the same before and during the COVID-19 pandemic. Forced and reactive mobility are measured using responses to a two-part question. Respondents were first asked: “How many times have you moved since the COVID-19 pandemic began in March 2020 (or in the year prior to the COVID-19 pandemic (March 2019 – February 2020))?” Respondents who entered one or higher were then asked to select the reasons for each move. Landlord-initiated eviction tactics are measured by asking respondents “Which of the following have you experienced in relation to your landlord or property manager in the year before the pandemic and since the pandemic began?” using a simplified matrix grid.

The administrative data analysis uses a binary logistic regression model to estimate the correlation between the COVID-19 pandemic and formal and informal eviction experiences. The first outcome, formal eviction experience, is a binary variable. It includes any notice to pay-or-vacate, notice to comply, notice for waste or nuisance, or notice to terminate tenancy, regardless of days given to respond, in addition to any formal eviction that is in progress. The second outcome, informal eviction experience, is also a binary variable. Any of the following experiences by tenants are classified as informal eviction experiences: 1) a text, email, phone call, or in-person directive to vacate the rental unit, 2) locks changed to prevent access to the rental unit, 3) refusal to renew a lease, 4) removal of possessions without permission or prior notice, and 5) disconnection of utilities. In some instances, tenants reported that someone other than a landlord or property manager committed these acts, such as a roommate or neighbor. As the study research questions focus on the relationship between tenants and landlords, these experiences were not classified as either a landlord-initiated formal or informal eviction experience. The primary independent variable is a binary construct of whether the individual contacted the TU-WA during the pandemic or prior to the pandemic. Finally, the logistic regression model is adjusted for individual gender, racial or ethnic identity, age group, disability status, prior experience of homelessness, employment status, education level, number of children in household, and whether the individual was in receipt of a housing voucher.

Analyses of both survey and administrative data apply post-stratification weights representative of the low-income renter population in Washington state. These sample weights were constructed using iterative proportional fitting to adjust for gender, race, age, child presence in household, and disability status estimates obtained from the 2019 American Community Survey (1-year estimates). To address missing data, multiple imputation by chained equations

(MICE) was used for the independent variables. MICE is appropriate as it accommodates data measured on nominal and ordinal scales. Though the literature does not provide a conclusive best practice for the necessary number of imputations, five was selected as this is generally considered sufficient to obtain valid results (Rubin, 1996; van Buuren, Boshuizen & Knook, 1999). As a sensitivity test, models were also run using a listwise deletion approach. Both approaches provided similar results. Therefore, this article only reports and discusses results from the fully imputed data.

3.5 RESULTS

This section begins by reporting survey data findings on the prevalence of forced moves and different reasons for moving both during the pandemic and in the year prior to the pandemic. Next, low-income tenant experiences of different types of formal and informal eviction tactics are reported using both the survey and administrative datasets. The final subsection discusses the reasons for changing patterns of evictions during the pandemic using data obtained from semi-structured interviews with low-income tenants.

3.5.1 *Forced Moves During the COVID-19 Pandemic*

Survey findings indicate that 57.0% (n=210) of respondents made residential moves in the year prior to the pandemic compared to 40.6% (n=136) during the first 9 months of the pandemic. Table 3-5 reports several estimates of the prevalence of forced mobility among low-income tenants in Washington state. Among those who moved, 11.4% reported that at least one of their moves was forced in the year prior to the pandemic.⁸ During the first nine months of the

⁸ Forced move reasons included: landlord forced or told me (or person I was staying with) to leave, I (or person I was staying with) received an eviction notice, I (or person I was staying with) missed a rent payment and thought that if I didn't move I would be evicted, and the city/county condemned the property and forced me to

pandemic, however, 34.7% of low-income tenants who moved reported that at least one of these moves was forced. Among all low-income tenants in the sample, 11.0% made a forced move during the pandemic compared to 6.5% in the year prior to the pandemic. However, this difference was not statistically significant at the 95% confidence level. These results indicate that while fewer tenants moved during the pandemic, those that did move were more likely under circumstances out of their control.

Table 3-5. Experience of forced move* from housing among low-income tenant movers in year before and first year of the COVID-19 pandemic

	Before Pandemic (%)	During Pandemic (%)	Difference	Test of Difference (t)
All Movers	10.9	34.7	23.8	2.78*
Black	16.6	59.5	42.9	2.44*
Hispanic / Latinx	10.8	59.7	48.9	2.04 [†]
White	10.6	32.6	22.0	2.03 [†]
All Tenants	6.5	11.0	4.5	1.14

*Forced move reasons included: landlord forced or told me (or person I was staying with) to leave, I (or person I was staying with) received an eviction notice, I (or person I was staying with) missed a rent payment and thought that if I didn't move I would be evicted, and the city/county condemned the property and forced me to leave. Reactive move reasons included: the landlord wouldn't fix anything and my place was getting run down, the landlord raised the rent, the neighborhood was dangerous or felt unsafe, I could no longer afford to live there, and I had conflicts with the people I was living with. Respondents were also able to provide other move reasons, which were later coded into the appropriate categories.

[†] $p < .10$. * $p < .05$. ** $p < .01$. *** $p < .001$.

Note: Respondents who identified as Asian, Indigenous, Native Hawaiian or Pacific Islander, or declined to list their racial identity were excluded from the analysis due to small sample sizes.

Data Source: UW-TU Low-Income Tenant Housing Security Study survey data.

leave. Reactive move reasons included: the landlord wouldn't fix anything and my place was getting run down, the landlord raised the rent, the neighborhood was dangerous or felt unsafe, I could no longer afford to live there, and I had conflicts with the people I was living with. Respondents were also able to provide other move reasons, which were later coded into the appropriate categories.

Among Black and Hispanic/Latinx low-income movers, the difference in the prevalence of forced moves before the pandemic compared to during the pandemic were significantly larger. For example, almost 3 in 5 (59.5%) of Black movers experienced at least one forced move during the pandemic compared to less than 1 in 5 (16.6%) prior to the pandemic. The prevalence of forced moves during the pandemic was similarly high among Hispanic/Latinx low-income movers (59.7%), which represented a 48.9 percentage point increase from prior to the pandemic.

Table 3-6 shows tenants' reasons for moving in the year prior to the pandemic and during the pandemic. The results indicate that the increase in forced moves during the pandemic were driven by landlords telling tenants to leave and tenants missing rent payments and believing that if they did not move they would be evicted. The prevalence of eviction notices was the same before and during the pandemic. Reasons for moving classified as reactive mobility also increase significantly during the pandemic, in particular landlords not fixing anything and the neighborhood feeling unsafe.

Table 3-6. Reasons for forced moves among low-income tenant movers before and during the COVID-19 pandemic

	Before Pandemic (%)	During Pandemic (%)	Difference
I (or person I was staying with) received an eviction notice	11.4%	11.7%	0.3
The city/county condemned the property and forced me to leave	6.0%	11.5%	5.5
Landlord forced or told me (or person I was staying with) to leave	10.7%	34.1%	19.9**
I (or person I was staying with) missed a rent payment and thought that if I didn't move I would be evicted	4.8%	16.1%	11.3
The landlord raised the rent	18.7%	25.6%	6.9
The landlord wouldn't fix anything and my place was getting run down	12.2%	29.7%	17.5*
The neighborhood was dangerous or felt unsafe	12.3%	25.6%	13.2*
I could no longer afford to live there	16.6%	28.6%	12.0 [†]
I had conflicts with the people I was living with	14.2%	24.6%	10.3 [†]

[†] $p < .10$. * $p < .05$. ** $p < .01$. *** $p < .001$.

Note: Responses are modelled based on Desmond's (2015) Reasons for Moving Module in the Milwaukee Area Renters Study survey. Respondents could select multiple reasons for their moves.

Data Source: UW-TU Low-Income Tenant Housing Security Study survey data.

3.5.2 Eviction Tactics

In addition to experiencing a forced move, tenants may be subject to formal and informal eviction tactics used by landlords to encourage tenants to leave, though this may not necessarily result in a tenant leaving their home. Despite unprecedented levels of unemployment that has left many low-income households struggling to pay their rent, the results in Table 3-7 indicate that the prevalence of formal eviction tactics, such as eviction orders served by sheriffs and written eviction notices, did not increase during the pandemic compared to the prior year.

Table 3-7. Selected formal and informal eviction tactics before and during the COVID-19 pandemic

		Before Pandemic (%)	During Pandemic (%)	Difference
Formal eviction tactics	Eviction order served by sheriff	1.2%	2.6%	1.5
	Written eviction notice (e.g., notice to vacate, comply, terminate tenancy)	11.6%	11.6%	0.0
	Text, email, phone call, or in-person directive to vacate	10.8%	18.3%	7.5
Informal eviction tactics	Changed the locks to prevent access to your place	0.2%	6.7%	6.5 [†]
	Removed your possessions without permission or prior notice	3.6%	7.9%	4.3
	Shut off or cut utilities (e.g., water, electricity, gas, internet)	8.2%	9.6%	1.4
	Refused to renew your lease	6.1%	14.4%	8.3*
	Failed to make repairs or perform maintenance	40.9%	40.1%	-0.8
Other Landlord Behaviors	Falsely claimed you broke the terms of the lease	14.5%	14.9%	0.4
	Verbal or physical threat	13.7%	14.7%	1.0
	Retaliation for reporting landlord	9.4%	18.8%	9.4*
	Discrimination or harassment	19.6%	27.1%	7.6 [†]
	Entering your place without at least two days' notice	15.7%	15.7%	0.0
	Invading your privacy	16.4%	18.8%	2.4
	Rent increase without at least 30 days' notice	6.7%	10.8%	4.1
Withholding amenities	9.7%	18.3%	8.5*	
Additional charges not stated in lease or agreed upon in advance	14.6%	15.7%	1.1	

[†] $p < .10$. * $p < .05$. ** $p < .01$. *** $p < .001$.

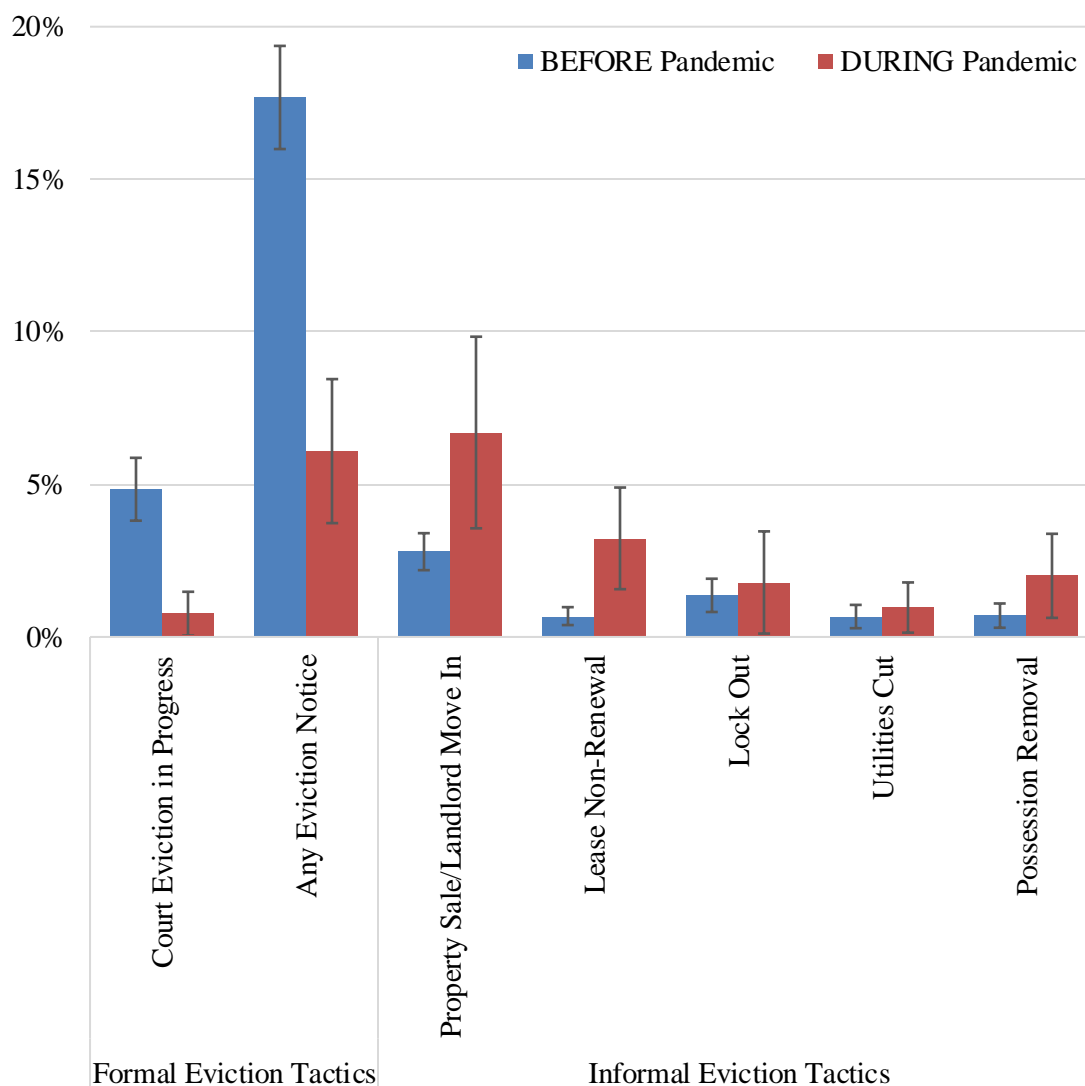
Data Source: UW-TU Low-Income Tenant Housing Security Study survey data.

While the prevalence of formal evictions did not change, low-income tenants reported statistically significantly more instances of landlords changing the locks to prevent their access to their home, refusing to renew their lease, retaliating for reporting landlord (lack of) action to

authorities, discriminating against or harassing them, and withholding amenities. Though not statistically significant, there were large differences in the prevalence of informal directives to vacate (7.5 percentage points) and possession removal (4.3 percentage points).

In addition to the results from the survey in Table 3-7, results drawing on administrative data with a larger sample from the UW-TU Low-Income Tenant Housing Security Study are shown in Figure 3-1. The results show similar results: formal eviction tactics such as eviction notices significantly decreased while some informal eviction tactics such as lease non-renewal increased during the pandemic compared to the three years prior to the start of the pandemic.

Figure 3-1. Prevalence of selected formal and informal eviction tactics before and during the COVID-19 pandemic among low-income tenants



Data Source: UW-TU Low-Income Tenant Housing Security Study administrative data.

Table 3-8 shows coefficients and odds ratios for three binary logistic regressions examining the association between client contact during the COVID-19 pandemic and report of a formal eviction tactic. Model 1 includes a single independent variable. The results indicate that

client contact during the COVID-19 pandemic is associated with a statistically significant 72% decrease in the odds of reporting a formal eviction tactic ($p < 0.01$).

Model 2 incorporates three additional independent categorical variables for client characteristics: 1) race with White as the referent category, 2) gender with male as the referent category, and 3) age with 18-34 years old as the referent category. The results indicate that when controlling for these variables, the association between client contact during the COVID-19 pandemic and the odds of reporting a formal eviction tactic are the same as for Model 1. Compared to White clients, Asian clients are associated with a 52% ($p < 0.05$) decrease in the odds of reporting a formal eviction tactic. In contrast, Black and multi-racial clients are associated with a 51% ($p < 0.05$) and 94% ($p < 0.01$) increase, respectively, in the odds of reporting a formal eviction tactic compared to White clients.

Model 3 incorporates all available covariates, including three binary variables for whether the client is: disabled, an immigrant, or has children living in their household. The model also includes two categorical variables for employment and education status with full-time employment and high-school or less as the referent categories, respectively. The coefficient and odds ratio for client contact during the COVID-19 pandemic slightly increase in size but maintain their direction and significance. Clients with a disability and with children in their household are associated with a statistically significant decrease in the odds of reporting a formal eviction tactic during the COVID-19 pandemic. The coefficients for each racial group are smaller in this model which suggests that some of the racial differences were captured by variation in disability status, number of children in the household, employment status, and education level.

Table 3-8. Binary logistic regression results as factor change in odds for formal eviction tactics during the COVID-19 pandemic

Variable	Model 1		Model 2		Model 3	
	Coefficient	OR	Coefficient	OR	Coefficient	OR
Contact during pandemic	-1.27*** (0.21)	0.28	-1.27*** (0.21)	0.28	-1.25*** (0.21)	0.29
Race						
Asian			-0.72* (0.29)	0.48	-0.58† (0.31)	0.56
Black			0.41* (0.16)	1.51	0.24 (0.17)	1.27
Indigenous			0.41 (0.34)	1.51	0.11 (0.35)	1.11
Hispanic/Latinx			0.28 (0.19)	1.32	0.05 (0.20)	1.06
Native Hawaiian			0.25 (0.37)	1.29	0.11 (0.39)	1.11
Multi-Racial			0.66** (0.24)	1.94	0.63* (0.24)	1.88
White			Reference		Reference	
Other			-0.09 (0.31)	0.91	-0.11 (0.32)	0.90
Gender						
Female			0.14 (0.14)	1.15	0.02 (0.14)	1.02
Male			Reference		Reference	
Transgender			-0.49 (0.85)	0.62	-0.50 (0.80)	0.61
Age						
18-34			Reference		Reference	1.09
35-54			0.12 (0.14)	1.12	0.08 (0.15)	
55+			0.25 (0.17)	1.29	0.21 (0.19)	1.24
Disabled					0.31* (0.14)	1.37
Immigrant					-0.33 (0.23)	0.72
Children in household					0.47*** (0.12)	1.60
Employed						
Full-time					Reference	
Part-time					0.24 (0.18)	1.28
Unemployed					0.33* (0.15)	1.39
Education						
High school or less					Reference	
Some college					-0.49*** (0.14)	0.61
Any degree					-0.81*** (0.14)	0.44
Constant	-1.38*** (0.06)		-1.65*** (0.13)		-1.59*** (0.17)	0.20
N	7,140		7,140		7,140	

† $p < .10$. * $p < .05$. ** $p < .01$. *** $p < .001$.

Note: Standard errors are reported in parentheses. OR = odds ratio.

Data Source: UW-TU Low-Income Tenant Housing Security Study administrative data.

Table 3-9 examines the association between client contact during the COVID-19 pandemic and client report of an informal eviction tactic using the same three models as previously described. In all three models, contact during the pandemic is positively associated with reporting an informal eviction tactic. In Model 3, contact during the pandemic is correlated with a 179% increase in the odds of an informal eviction report. Only two other independent variables show a statistically significant association with a report of experiencing an informal eviction tactic. Clients aged 35-54 are associated with increased odds in reporting informal eviction tactics compared with clients aged 18-34. Clients with any degree are associated with decreased odds of reporting an informal eviction tactic.

Table 3-9. Binary logistic regression results as factor change in odds for informal eviction tactics during the COVID-19 pandemic

Variable	Model 1		Model 2		Model 3	
	Coefficient	OR	Coefficient	OR	Coefficient	OR
Contact during pandemic	1.02*** (0.16)	2.76	1.00*** (0.16)	2.72	1.03*** (0.16)	2.79
Race						
Asian			-0.31 (0.54)	0.73	-0.24 (0.57)	0.79
Black			-0.05 (0.19)	0.95	-0.12 (0.20)	0.89
Indigenous			-0.13 (0.54)	0.88	-0.20 (0.54)	0.81
Hispanic/Latinx			0.34 (0.28)	1.40	0.28 (0.30)	1.32
Native Hawaiian			0.11 (0.54)	1.11	0.01 (0.58)	1.01
Multi-Racial			-0.12 (0.29)	0.89	-0.34 (0.31)	0.87
White			Reference		Reference	
Other			-0.78 (0.50)	0.46	-0.11 (0.32)	0.46
Gender						
Female			-0.19 (0.16)	0.83	-0.23 (0.18)	0.80
Male			Reference		Reference	
Transgender			0.46 (0.75)	1.58	0.32 (0.72)	1.37
Age						
18-34			Reference		Reference	
35-54			0.34* (0.16)	1.40	0.37* (0.16)	1.45
55+			0.41* (0.20)	1.51	0.29 (0.21)	1.33
Disabled					0.06 (0.17)	1.06
Immigrant					-0.04 (0.36)	0.97
Children in household					-0.09 (0.17)	0.91
Employed						
Full-time					Reference	
Part-time					0.31 (0.26)	1.36
Unemployed					0.30 (0.20)	1.35
Education						
High school or less					Reference	
Some college					-0.12 (0.26)	0.88
Any degree					-0.43* (0.20)	0.65
Constant	-2.55*** (0.09)		-2.62*** (0.17)		-2.46*** (0.24)	
N	7,140		7,140		7,140	

† $p < .10$. * $p < .05$. ** $p < .01$. *** $p < .001$.

Note: Standard errors are reported in parentheses. OR = odds ratio.

Data Source: UW-TU Low-Income Tenant Housing Security Study administrative data.

3.5.3 *Rationales for Changing Eviction Patterns During the COVID-19 Pandemic*

The quantitative results demonstrate that forced moves increased markedly during the COVID-19 pandemic compared to the prior year. These forced moves were driven by a significant increase in informal evictions and informal eviction tactics designed to pressure tenants to leave. During this same period, formal evictions remained stable and formal eviction tactics were significantly less prevalent. Drawing on qualitative data from interviews with low-income tenants, this section offers five rationales for these changing patterns of eviction during the pandemic. Representative quotations are used to support each rationale.

3.5.3.1 The Introduction of the Eviction Moratorium

The introduction of the eviction moratorium has been directly linked with substantial reductions in formal evictions across most states. Washington state is likely no exception. When introduced on March 18, 2020, Washington state's 30-day eviction moratorium immediately closed housing courts and prevented landlords from filing eviction cases. The moratorium announced by Governor Jay Inslee received widespread coverage across the state. During interviews, many low-income tenants mentioned that their landlords were aware of the eviction moratorium and the new constraints placed on the ability of landlords to formally evict a tenant. For instance, when asked if their landlord knew about the eviction moratorium, one tenant remarked:

“Absolutely. She even said that she agreed with it...Like she said, I’m not going to kick you out. But you will have to pay me eventually, one way or another.”

Other tenants described similar situations in which landlords acknowledged the existence of the eviction moratorium and their inability to evict them while it was in place. Tenants living in properties owned or operated by large property management companies described a heightened awareness of the moratorium and a greater willingness to work with tenants. One tenant who had lost her job and was unable to pay rent spoke with her property management company who waived all late fees and requested an update once the tenant received unemployment insurance. The closure of housing courts and tenant reports of their landlords' awareness of the eviction moratorium are likely key explanations for the reduction in formal evictions and formal eviction tactics, respectively.

3.5.3.2 Exceptions in the Eviction Moratorium's Protections for Tenants

The quantitative results indicate either no significant difference, or a reduction, in formal evictions and formal eviction tactics during the COVID-19 pandemic. However, court-ordered evictions and eviction notices were not eliminated. One explanation for this finding garnered from interviews with tenants is that some landlords had exploited loopholes in the eviction moratorium's protections. Washington state's eviction moratorium provided two primary exceptions that enabled landlords to legally evict tenants. First, if the tenant is creating a significant or immediate risk to the health, safety, or property of others. Second, if the landlord wishes to occupy or sell their rental property, providing they give their tenant at least 60 days' notice.

During tenant interviews, only the latter exception was described. One tenant explained that their landlord sold his property for a \$10 down payment to a maintenance employee who subsequently attempted to evict the tenant and her neighbors. The tenant reported that her neighbors were evicted during the pandemic by six Snohomish County sheriffs. The tenant

interviewee had managed to stall the eviction for an additional 60 days and still occupied the other unit in the duplex. The tenant recalled:

“I spoke with him a couple times throughout this whole thing and he at first had spoken with his attorney multiple times trying to find ways to get them [the neighboring tenant household] out. Was unsuccessful. So, then he found out about the whole 60-day notice with intent to sell.”

By occupying or selling the tenant’s unit, landlords were still able to pursue formal evictions. Several tenants described situations in which their landlord was pursuing an eviction through the housing courts under false pretenses. Though it is not known whether the landlord legitimately wanted to occupy the unit or to sell it, every interviewee evicted under this legal exception had been behind on their rent and believed the landlords’ primary motivation was to evict the tenant for non-payment of rent.

In another instance, a single woman had agreed to move provided the landlord gave them the legally required two months’ notice for intent to sell. Previously, the landlord had scheduled *“realtors assessing the house remodel, and this was while he was still trying to pressure me to move out.”* Once she agreed to move, the landlord changed the timeline by scheduling construction workers to come to the property. She remarked, *“he [the landlord] wasn’t willing to wait...because he claimed he couldn’t afford it.”* Landlords did not always use the legal system to pursue formal evictions under the exceptions provided by the eviction moratorium. In this case and others, landlords communicated legal exceptions to remove their tenant yet made informal agreements that were difficult to track or used informal eviction tactics to pressure the tenant into

leaving without use of the legal system. Landlord use of the moratorium's exceptions in these ways may in part explain why formal evictions and formal eviction tactics were not eliminated entirely under the eviction moratorium.

3.5.3.3 Landlord Power to Informally Force Tenants to Leave Remained Despite the Eviction Moratorium

While formal evictions and formal eviction tactics did not change or decreased in prevalence during the pandemic, many forms of informal eviction tactics increased. One primary explanation for this finding offered by tenants was a relative increase in landlord power to eject tenants using informal tactics. Most low-income tenants had lost income during the early stages of the pandemic and were subsequently unable to pay their rent on time, if at all. When asked about whether the eviction moratorium provided a sense of safety from eviction, tenants frequently described their landlord's power either to make their living situation unbearable so that they voluntarily left or to remove them from their rental unit using informal eviction tactics.

One tenant who was receiving rental assistance from a nonprofit organization mentioned that her landlord frequently provided less than a few hours' notice when entering her housing unit, despite Washington law requiring at least forty-eight hours' notice. After the tenant informed the landlord that he could not enter on short notice, the landlord gave the tenant 20 days' notice to leave via email. The tenant responded by "...*talking to a lawyer and trying to get him to back off.*" However, the landlord then threatened to no longer accept her rental assistance check. She recalls that "*St Vincent DePaul [a Catholic charitable organization] was helping me with a check for rent, and he messaged me and said I'm going to call them and tell them to cancel the check.*"

Though the tactics for removing a tenant often varied across interviewees and survey respondents, they had the similar effect of making low-income tenants fearful for imminent

displacement. Even before the pandemic began, informal eviction tactics used by landlords were often predicated on fear and unequal access to information, legal representation, and resources. The eviction moratorium severely limited landlords' ability to pursue formal evictions. Instead, landlords turned to informal eviction tactics as the easier, or in many cases, the only, tactic to eject a tenant.

Directives to leave communicated via text message, email, or phone call were particularly common informal eviction tactics. Even tenants who knew they were safe from formal eviction due to unpaid rent felt that their living situation would be made worse by their landlord.

“If nothing else, we had the moratorium so at least even though they can't throw us out because we can't pay. But, we know they will make our lives hell if we don't...I'm sure we will get some kind of email, I'm sure we will get some kind of text.”

Differences in power between landlords and tenants were further exacerbated in many cities with tight housing markets. Even prior to the pandemic, tenants in these situations were already operating with limited negotiating power. The COVID-19 pandemic also increased tenants' fear of displacement and, from their perspective, reduced their power relative to their landlord. Older tenants were concerned about the risk of COVID-19 transmission during a residential move. Other tenants described the increased hazards of losing housing because the pandemic had limited the size of either their formal or informal housing safety net. For example, friends were less likely to allow another person to live with them and staying in an emergency shelter presented considerable health risks. Younger tenants who had tried to move also found

that landlords frequently asked whether they were an essential worker or whether their job was “COVID-proof,” meaning that their employment was stable even in pandemic conditions.

As further evidence of this heightened power differential between landlords and tenants, many interviewees described living in substandard housing. For example, tenants mentioned being forced to forgo major repairs in exchange for their landlord allowing them to stay without paying full rent. In some cases, this informal negotiation placed the tenant in an even weaker bargaining position that was a precursor to further landlord use of other informal eviction tactics.

“I actually have some repairs that are very needing to get done, that are like structural for the house...But I like I haven’t contacted her [the landlord] about it...maybe she’ll think like, it is time to kick these kids out.”

Another informal eviction described by a tenant with multiple months of unpaid rent involved their landlord turning off the water heater to their house and preventing access to the adjoining unit that contained the heater. The tenant explained that the landlord “*went to that unit which had the water heater and turned off the water heater.*” The tenant lived without hot water for the duration of the summer. After the tenant continued to live in the property, the landlord subsequently “*disconnected the internet.*” Two other interviewees explained traumatic stories about coming home to find that the locks on their front and back doors had been illegally changed. One of these tenants had already removed many of their possessions but another tenant with a different landlord had all their possessions in the house. This latter tenant was unable to obtain their possessions and ended up moving out of Washington state to live with their family.

3.5.3.4 Weak Enforcement Mechanism and Poor Communication of Tenants' Rights Under the Eviction Moratorium

A major reason for landlord power to informally evict despite the moratorium was that the primary mechanism for overseeing fair and legal evictions involved tenants exercising their rights. For the tenants who had this knowledge, calling the Attorney General to report their landlord's eviction attempt prevented immediate displacement. One male tenant with a partner and teenage son had an informal agreement to rent from a friend. When the landlord asked them to leave, they could not save enough money to secure a new place to live. They said that after *"threatening us several times in the last two months that we were there,"* they contacted the Attorney General who *"called her [the landlord] to back off."* With the security provided by the eviction moratorium, the tenant was subsequently able to obtain a new job and move his family to a new rental unit.

One middle-aged tenant who was renting a downstairs unit beneath their landlord but fell behind on his rent said, *"in the beginning he sent me notices but I called the Attorney General and they let him understand what's happening."* In this case, the landlord did not appear to know about the eviction moratorium. However, after receiving a warning from the Attorney General, the landlord switched from sending eviction notices to verbally telling the tenant to leave. In this case, the enforcement of the eviction moratorium by the Attorney General only served as a temporary deterrent.

The Attorney General's promptness and effectiveness in responding to tenant complaints without requiring paperwork to be submitted was praised by some tenants. However, no tenant mentioned any punishment received by their landlord from the Attorney General.

Most tenants were not aware that they could contact the Attorney General when facing an eviction attempt during the pandemic. Some tenants still received eviction notices or were informally asked to leave their rental unit by both landlords who were aware of the moratorium and those who were unaware. The most common formal eviction tactic was a 10 day pay-or-vacate notice posted on the tenant's door or handed to the tenant. Several tenants described this typical procedure, as evidenced below.

“He gave [my wife] a letter. You have 10 days to leave. Your husband is not paying the rent. My wife got scared. She didn't know what we were gonna do. But I told him [the landlord] that, by law, we can stay.”

In this instance, the tenant was able to call the landlord, inform him of the illegality of a formal eviction while the moratorium was in place, and prevent their displacement. Clearly, tenant knowledge was essential to prevent forced mobility during the pandemic, either by informing the Attorney General or their landlord. While almost all tenants were aware of the eviction moratorium, many did not fully understand the conditions outlined in the moratorium or know whether the moratorium would apply to their housing situation. Often, these tenants believed that the moratorium would not protect them because they lacked a formal, written lease or because they rented units that were not formally designated as houses or apartments, such as cabins, mobile homes, and shop buildings. One tenant who had an informal living arrangement to stay in a one-room building near to their landlord's vacation home had been asked to leave by their landlord without warning during an unscheduled telephone conversation. Though she had

received help from the Attorney General who had corresponded with their landlord, they said that the moratorium “*has helped a little but not especially.*” They continued:

“...the moratorium is just kind of is one of those things we have that...but it's not ever a thing that we rely on because I don't feel like that's going to apply to us somehow. We're not renting from a building or from a place that has 50 apartments or something and maybe we fall under a different category.”

Washington state’s eviction moratorium protected the vast majority of renter households, including those in informal living arrangements. Among tenants in more marginal housing, it seemed that the moratorium’s protection had not been communicated to them. In these circumstances, lack of tenant knowledge and understanding of their rights only heightened landlord power over their housing. In addition to weak enforcement of the eviction moratorium, limited communication of tenant rights to renters in marginal housing may be key factors that explain the rise in informal evictions during the COVID-19 pandemic.

3.5.3.5 Uncertainty Over Eviction Moratorium Extensions

Finally, tenant uncertainty over whether the eviction moratorium would be extended may explain the increased prevalence of forced moves attributed to informal evictions. During interviews, many tenants expressed a lacked confidence in the eviction moratorium’s protection as it was extended too close to when it was due to expire. While in Washington state the eviction moratorium was extended multiple times, these extensions often occurred only weeks before the tenant protections were due to end. One tenant summed up the difficult decisions they had to make because of the uncertainty of the moratorium’s extension:

“We're deciding whether or not we need to put the last of our money to pay for May or whether or not we're gonna get evicted if the eviction stay goes...[or] doesn't get extended, right? And so that was a very stressful time where we were kind of figuring out what to do and be like, well, should we start looking for a new place to live... How long can we draw out the eviction proceedings?”

Doubt over whether the moratorium would be extended meant tenants felt forced to decide whether to continue paying their current landlord or to save money for a deposit on another property. Tenants who believed that the eviction moratorium would not be extended made decisions based on the legal expiration date. These decisions needed to be made weeks in advance to provide adequate time to secure a new home and notice to their landlord. In a few instances, landlords had posted notices to tenants demanding that they leave on the day the moratorium expired.

“They were filing notices against us that said when the moratorium expires...you have to be out. Each time Governor Inslee would extend the moratorium, they would send a new notice saying we would have to be out then.”

Tenants in these situations almost always decided to move rather than face an eviction filing that would limit their ability to access future housing. Persistent uncertainty over the moratorium's expiration date pushed low-income tenants to involuntarily move before they faced a formal eviction.

3.6 DISCUSSION

This study represents an initial examination of the changing patterns of eviction and eviction tactics during the first year of the COVID-19 pandemic. It highlights the importance of measuring informal eviction, a highly prevalent yet understudied form of forced mobility that occurs outside of the legal system. By reframing eviction as a drawn-out process that affects many low-income tenants, the study also examines informal eviction tactics and their lesser-known and -studied forms, such as lease renewal refusals and landlord move-ins. These tactics are important to understand not only because they might result in displacement, but because they better resemble the power-laden relationship between landlords and their low-income tenants.

Findings indicate that the rate of forced mobility among low-income tenants almost doubled from 6.5% in the year before the pandemic to 11.0% in the first year of the pandemic. Black and Hispanic/Latinx low-income tenants were considerably more likely to experience a forced move compared to White low-income tenants both before and during the COVID-19 pandemic. The enlarged racial disparity in the prevalence of forced moves suggests that low-income Black and Hispanic/Latinx tenants have disproportionately suffered during the COVID-19 pandemic. The pandemic may therefore function like other external shocks, such as economic recessions, that reproduce and exacerbate racial disparities in housing security.

Compared to the study of formal eviction, relatively little is known about the prevalence of informal evictions and eviction tactics, whether their determinants differ from formal evictions, their consequences for low-income tenants, and policy efforts designed to reduce them. In examining the prevalence of forced mobility, low-income tenants reported significantly more informal evictions and eviction tactics used by landlords during the pandemic. While this may have offset the decrease in formal eviction tactics, it is not known to what extent informal

evictions are differentially harmful than formal evictions during the pandemic. However, there is some pre-pandemic evidence to suggest that avoiding housing court may reduce the detrimental consequences for tenants.

The formal eviction process places tenants in more financially precarious positions through the imposition of legal fees, late fines, and other costs. Leung, Hepburn, and Desmond (2020) estimate that an eviction filing that does not result in housing loss increases a tenant's monthly housing cost by approximately 20%. Crucially, eviction filings create permanent records attached to tenants that are highly difficult to remove (Kleysteuber, 2006). These records create lasting barriers to housing access and appear on credit reports (Gold, 2016). Formal evictions and formal eviction methods may therefore constitute both a more consequential and durable detriment to a tenant's long-term housing security (Garboden & Rosen 2019; Leung, Hepburn, & Desmond 2020).

Nevertheless, the considerable negative impacts of eviction are likely to be evident regardless of whether the eviction is formal or informal. In addition, the higher prevalence of informal eviction may mean that they have a broader impact over a larger population of low-income tenants. These impacts may vary across households. Tenants of color may disproportionately experience informal eviction and eviction tactics due to racial discrimination. Conversely, undocumented and mixed-status households may wish to avoid engagement with the legal system. Health consequences are also important to consider. Informal eviction tactics may induce greater stress and health consequences, especially if possessions are removed or utilities are shut down. An informal eviction without notice may require a sudden move, an especially precarious process during a pandemic. Families with children and people with disabilities may struggle to find new housing after an abrupt informal eviction.

There are several caveats to the study's findings that must be acknowledged. The study uses a sample derived from TU clients, who may not necessarily represent the broader low-income tenant population in Washington state. To correct these imbalances, all quantitative analyses are weighted using core demographic variables to better reflect the low-income renter population in the state. However, this does not overcome the fact that the sample was self-selected based on recent housing problems. Though many of these problems reflect minor housing issues which are widely experienced by low-income renters, the samples in this study may represent both a more disadvantaged segment of the low-income tenant population and a more connected population with knowledge of the TU's tenants' rights hotline.

The study findings may have limited generalizability beyond Washington state due to differences in tenant protections, rental markets, economic conditions, welfare policies, and renter demographics across the country. It is not known to what extent eviction patterns may differ across these states and, as the pandemic has continued, over time. Multi-state, longitudinal studies of tenant housing security are therefore essential to understand the changing needs of low-income tenants and behavior of landlords. In contrast to most state moratoria and the CDC moratorium, the Washington state moratorium restricted the filing of evictions and did not require tenant declarations of income loss to qualify for protections. More limited access to housing court for landlords may have resulted in a greater reduction of formal evictions in Washington state but unintentionally increased informal evictions and eviction tactics. Benfer et al. (2021) also note that court interpretation of moratoria varied considerably across jurisdictions.

The cross-sectional research design limits the ability to draw causal conclusions of the eviction moratorium's direct impact on eviction patterns. It is also not possible to disentangle the role of the eviction moratorium and other policies introduced during the pandemic, such as

stimulus payments, unemployment benefit expansion, and emergency rental assistance. Study findings reflect tenant experiences in the first 9-10 months of the pandemic, which may not be consistent with more recent experiences. Further, the experiences and perspectives of landlords and property managers were not included in this study. These limitations are worth consideration when interpreting the study's results.

The study results may have key implications for understanding the unintended consequences of tenant legal protections. Much like the eviction moratorium, many tenant protections are designed to make it more difficult or increase the cost for landlords to evict tenants via the legal system (Nelson et al., 2021). However, these tenant protections may simply shift the venue in which evictions rather than reducing the total sum of evictions. Recently, efforts to pass “just cause” eviction laws and right to counsel for tenants facing eviction have gained momentum. As these policies are implemented, policymakers must consider complementary policies that account for a potential rise in the informal eviction economy.

A supplementary approach to these tenant protections might include stronger oversight of landlords who pursue informal evictions, more severe penalties for landlords who use informal eviction tactics, and better communication of tenant rights and lower barrier opportunities for recourse when tenant rights are violated by landlords. While these policies might address disparities in power between tenants and landlords, they are only likely to have a limited effect. Ultimately, low-income tenants forced to obtain housing in a highly commodified market in which affordable housing is scarce will always be at a disadvantage in terms of negotiating power. An overwhelming number of evictions are driven by unpaid rent. The inability of households to pay rent is a function of their household income and the cost of housing. Therefore, efforts to raise incomes and reduce the cost of housing are paramount to reducing

evictions of all forms. Without tackling the shortage of affordable housing, the eviction economy will continue to thrive.

Chapter 4. MORTAL SYSTEMIC NEGLECT: TRENDS IN MORTALITY, RACIAL DIFFERENCES IN MORTALITY, AND COVID-19 PANDEMIC EXCESS MORTALITY AMONG PEOPLE EXPERIENCING HOMELESSNESS

4.1 INTRODUCTION

Living without safe, stable, and affordable housing presents serious health risks. Compared to the general population, people experiencing homelessness have poorer reported health status and higher rates of acute and chronic medical illnesses (Chambers et al., 2013; Zlotnick & Zerger, 2009). In addition, people experiencing homelessness have limited access to routine healthcare, higher emergency department use, and greater probability of hospitalization (Kushel, Vittinghoff & Haas, 2001; Kushel et al., 2002; Niska, Bhuiya & Xu, 2010). Large proportions of the homeless population are unable to obtain necessary medical or surgical care, prescription medications, mental health care, or addiction treatment (Baggett et al., 2010). These disparities in health and healthcare access by housing status accumulate over time, ultimately contributing to higher mortality rates for people experiencing homelessness.

The COVID-19 pandemic has presented new risks to people experiencing homelessness. Due to living circumstances that make social distancing, regular sanitation, and access to routine healthcare difficult, people experiencing homelessness have a high susceptibility for symptomatic infection, hospitalization, and mortality from COVID-19. During the first year of the pandemic, people of color were disproportionately affected. Multiple systematic reviews find that Black and Hispanic people have higher rates of COVID-19 infection, hospitalization, and mortality compared to non-Hispanic White people (Mackey et al., 2021; Magesh et al., 2021).

Despite abundant research on the considerable health risks of homelessness and increased health risks due to the COVID-19 pandemic, the federal government does not collect data on mortality among people experiencing homelessness. Little is known about national and regional trends in mortality rates, racial differences in cause-specific mortality, and excess deaths during the COVID-19 pandemic among people experiencing homelessness. Prior scholarship on homeless mortality is limited to single-site studies in only a handful of major coastal cities. These studies seldom disaggregate analyses by race/ethnicity and are often limited to a single period, preventing comparison of mortality rates across racial/ethnic groups, jurisdictions, and trends over time. Leifheit et al. (2022) also observe that few counties provide public data on COVID-19 infection, hospitalization, and mortality among people experiencing homelessness.

This study represents the first attempt to measure mortality among people experiencing homelessness across multiple counties over the past decade. By both pooling data and conducting analyses across counties, it will enable the examination of recent trends in homeless mortality, comparisons in homeless mortality rates across racial and ethnic identity, estimation of cause-specific mortality rates, and an assessment of excess mortality during the first year of the COVID-19 pandemic.

The chapter's analysis and findings are motivated by three different research questions. First, what are the trends in mortality among people experiencing homelessness over the past 10 years? I explore both absolute death counts and mortality rates by county between 2010 and 2020. Mortality rates are compared with the general population to understand the extent to which people experiencing homelessness are at higher risk of death. Second, to what extent do homeless mortality rates differ across racial/ethnic groups? I calculate race/ethnic-specific mortality rates, compare the Black-White gap in life expectancy at birth, and examine

differences in the manner and cause of death. Third, what is the extent of excess mortality among the homeless population during the first 12 months of the COVID-19 pandemic? I estimate the number of excess deaths among the homeless population during the pandemic and examine the proportion of these deaths that are attributable to COVID-19 compared to other causes of death.

4.2 BACKGROUND

4.2.1 *Existing Scholarship on Mortality among People Experiencing Homelessness*

Prior literature consistently demonstrates that people experiencing homelessness across the U.S. are three to four times more likely to die compared to the general population (Hibbs et al., 1994; Hwang et al., 1997; Barrow et al., 1999; Hwang, 2000; Cheung & Hwang, 2004). Across these studies, the average life expectancy of a person experiencing homelessness is between 42 and 52 years, which is multiple decades shorter than the general population (O’Connell, 2005). More recent research has found a narrower range of life expectancies between 47 and 51 years old (Los Angeles County Department of Public Health, 2019; Scott et al., 2022).

Most studies on mortality among people experiencing homelessness have been concentrated in six large coastal cities: Boston, MA, New York City, NY and Philadelphia, PA on the east coast and Los Angeles, CA, San Francisco, CA, and Seattle, WA on the west coast. In many cases, only large cities or counties collect mortality data on people experiencing homelessness making data availability a key driver of this research. However, it is not clear to what extent these cities are representative of all places where homeless people reside, especially regarding housing availability, homeless services provision, and social welfare policies. In addition to the narrow range of cities studied, there exists very little research on trends in homeless mortality. Recently, studies at the county-level indicate that mortality rates among

people experiencing homelessness have risen, though it is difficult to determine if these are national trends (Los Angeles County Department of Public Health, 2019; Scott et al., 2022; Cawley et al., 2022a; Cawley et al., 2022b).

Most studies on homeless mortality rely on data obtained through service provision, specifically emergency homeless shelter, Healthcare for the Homeless, and Department of Veteran Affairs mental health program records (Kasprow and Rosenheck, 2000; Hibbs et al., 1994; Metraux et al., 2011; Baggett et al., 2013; Roncarti et al., 2018). These service records are then retrospectively matched with death records. One limitation of this method is selection bias. People experiencing homelessness who do not use the human service through which the data are collected are not included in the sample. Studies suggest that between 10% and 25% of homeless decedents are not known to any homeless service providers (Philadelphia Department of Public Health, Medical Examiner's Office, 2017; Cawley et al., 2022b). Minimal information is known about the extent to which the characteristics, behaviors, and health of people differ across human service use and type. Though not a homeless mortality study, Metraux et al.'s (2016) use of Medical Examiner's Office data on homeless deaths in Philadelphia indicates that service-based enumerations may undercount the overall homeless population by up to one-third.

Another limitation of existing studies on homeless mortality is the examination of racial disparities. Most studies limit their analysis to "non-White" and White racial groups or disaggregate the "non-White" racial group into Black, Hispanic/Latino and "other" racial groups. Asian, Native American, and Pacific Islander individuals are often excluded. Among the studies that estimate standardized mortality ratios (SMR) by race among the homeless population, being Black or Hispanic is counter-intuitively associated with a lower SMR compared to being White (Hibbs et al., 1994; Metraux et al., 2011; Baggett et al., 2013; Montgomery et al., 2016;

Roncarati et al. 2018). In other words, people of color are less likely to die while experiencing homelessness than White people. This finding holds across all studies that disaggregate their analyses by race and that compare homeless subpopulations, including by gender, age, family status, veteran status, and shelter status.

These findings appear inconsistent with racial health disparities literature that indicate non-Hispanic Black and Native American individuals who are housed, including those who are low-income, have higher mortality rates than other racial groups (Satcher et al., 2005). No study has sought to explain these incongruent findings, though three different theories have been proposed: 1) deaths among Black people and Native Americans are less likely to be recorded, 2) Black people and Native Americans who experience homelessness represent a less disadvantaged segment of the overall Black and Native American populations, and 3) racial mortality disparities reflect different underlying pathways into homelessness in which White homelessness is more likely to be associated with mental illness and substance use (Hibbs et al., 1994). In contrast, Black, Latinx, and Native American individuals experiencing homelessness are more likely to report the precursors of their homelessness to eviction, job loss, and lack of social welfare support (North & Smith, 1994; Sumerlin, 1995). The third theory will be examined in this study by comparing the causes of death across cities and counties by race. For example, if a substantially greater proportion of homeless deaths among the White population are due to overdose or suicide compared to the Black population, it suggests that White homelessness may have a stronger association with substance use and mental illness, which manifest as deaths due to overdose or suicide.

4.2.2 *Are Homeless Deaths driven by “Deaths of Despair?”*

For many successive decades in the second half of the 20th century, the U.S. mortality rate steadily decreased. However, more recently, researchers have noted an increase in mortality rates and shortening life expectancy among subgroups of non-Hispanic White people beginning in 1999 (Montez & Zajacova, 2014; Case & Deaton, 2015; Arias, 2016). These deaths have been concentrated among working age adults and most pronounced among White people aged 50-54 with a high school degree or less (Case & Deaton, 2017). The upward trend in midlife mortality was largely driven by alcohol-related liver diseases, drug overdoses, and suicides (Montez & Zajacova, 2014). Case and Deaton (2020) argued that these causes of death could be broadly defined as suicides, and therefore labelled them “deaths of despair.” In their book, Case and Deaton argue that the rise in “deaths of despair” is attributed to range of factors that have led to a loss of meaning and deteriorating life circumstances for mostly middle-aged, White adults without a college degree.

Though there is considerable debate about the driving factors behind the rise in “deaths of despair,” many scholars have focused on declining long-term economic conditions as evidenced by stagnating median incomes and declining labor force participation (Case and Deaton, 2017). Widespread deindustrialization since the 1970s has led to an erosion of well-paying, union-backed jobs for less educated workers. This long-term economic decline has led to the deterioration of stable romantic partnerships, disconnection from local community, and disintegration of civic bonds that once supported families.

Scholars have challenged the explanations for a rise in deaths linked to self-harm and even the assertion that “deaths of despair” are driving the midlife mortality crisis. Ruhm’s (2018) county-level analysis of drug mortality rates concludes that rising mortality rates are mostly

attributable to the abundant supply and low cost of highly lethal drugs, such as fentanyl. Ruhm concludes that the framing of these drug-related deaths as “deaths of despair” is therefore too broad, and the fatal drug epidemic should be the primary focus of public health, rather than alcohol-related deaths and suicides.

Another set of challenges to Case and Deaton’s work criticizes the heightened focus on working class White people. Muntaner, Gunn, and Prins (2022) concur with the rise in “deaths of despair,” but assert that mortality rates for Black, Latinx, and Native American working age adults may be rising, too. Woolf and Schoomaker (2019) find that life expectancy increases have gradually slowed for all racial groups since the 1960s and have increased since 2014. Low-income Black, Latinx and Native American adults have experienced lower life expectancy throughout U.S. history, and still do today.

The more pronounced decline in health status among White people compared to Black people, despite both groups experiencing declining real incomes, contradicts the economic decline explanation for the rise in midlife mortality. Declining mortality rates are also observable among middle-class White people, suggesting economic disadvantage cannot be a universal driving factor. After reviewing several popular theories, Siddiqi et al. (2020) conclude that the traditional socio-economic explanations for changes in population health are unable to explain the rise in “deaths of despair.” Instead, they argue that rising midlife mortality is attributable to a decline in White people’s perceived group social status relative to other racial groups.

Recent research on homeless mortality provides modest support for the “deaths of despair” hypothesis. Very high rates of drug overdose, with cause-specific mortality rates up to 20 times larger than for the general population, have been observed among people experiencing homelessness (Baggett et al., 2013; Baggett et al., 2015; Riley et al., 2015). Gambatese, Madsen

& Marder (2013) compared two cohorts of people experiencing homelessness served by the Boston Healthcare for the Homeless Program in 1988-1993 and 2003-2008. They found that drug overdose had become the leading cause of death in the latter cohort. More recent research, also conducted in Boston, found that drug overdose mortality increased substantially from 2004 to 2018 (Fine et al., 2022).

Studies suggest that suicide and alcohol-related mortality rates are also high among people experiencing homelessness (Stanley et al., 2016). Baggett et al. (2015) estimate that the alcohol-attributable mortality rate for people experiencing homelessness in Boston, MA is 6-10 times higher than the general adult Massachusetts population. They find that disparities in substance-attributable deaths, including tobacco, alcohol, and drugs, account for more than half of the all-cause mortality gap between the homeless and general populations. More recently, Scott et al. (2022) estimate that suicide rates among people experiencing homelessness in King County, WA have increased over the last decade. In San Francisco, CA, the proportion of deaths due to drug overdoses increased from 34% in 2016 to 82% in the first year of the pandemic. Much of this increase was attributed to the rise of deaths involved methamphetamine use, in particular fentanyl (Cawley et al., 2022b).

While there is growing evidence to support an upward trend in “deaths of despair” among people experiencing homelessness, it is unclear to what extent rises in drug- and alcohol-related deaths and suicides are accompanied by deaths due to other causes, such as cardiovascular diseases, cancers, traffic accidents, and homicides. With few studies disaggregating mortality rates by race/ethnicity, it is also difficult to ascertain whether upward trends in “deaths of despair” are confined to White people experiencing homelessness or more broadly across the entire homeless population.

4.2.3 *Excess Mortality Among People Experiencing Homelessness During the COVID-19 Pandemic*

The COVID-19 pandemic has exacerbated existing problems and created new ones in protecting the health of people experiencing homelessness. Current health problems, unmet health needs, and lack of access to reliable healthcare make people experiencing homelessness especially vulnerable to infection, hospitalization, and fatality from COVID-19 (Culhane et al., 2020). The inability to safely and reliably shelter-in-place may deepen these problems by increasing exposure to and reducing the likelihood of recovery from COVID-19.

A paper by Culhane and colleagues (2020) estimated a 0.3-1.9% fatality rate from COVID-19 for the unsheltered single adult population, which implied between 1,479 and 9,367 deaths in the US. However, estimates from aggregated news reports that have been supported by the Center for Disease Control and Prevention indicate approximately 375 people experiencing homelessness have died due to COVID-19 between March 2020 and April 2021 (Fowle & Gray, 2021). Most of these deaths occurred in Los Angeles County, CA and New York City, NY. The comparatively low number of observed deaths has led some to argue that the risks to the homeless population have been exaggerated and people experiencing homelessness are not as vulnerable during the COVID-19 pandemic as initially predicted.

However, the smaller number of observed deaths directly attributable to COVID-19 likely underestimate the true extent to which people experiencing homelessness have been affected by the pandemic for two reasons. First, deaths attributed to COVID-19 were underdiagnosed in the general population due to imperfect test sensitivity, insufficient postmortem tests, and ascertainment bias, especially during the beginning of the pandemic (Rivera, Rosenbaum & Quispe, 2020). Deaths directly due to COVID-19 among people experiencing homelessness are at particular risk of underestimation as death certificates are often completed

by primary care doctors. People experiencing homelessness without access to regular healthcare who died during the pandemic may be passed to medical examiners or coroners to declare the cause of death. It is not known to what extent these agencies have the capacity to test for COVID-19. Second, deaths indirectly attributed to COVID-19 among the homeless population have not been estimated. The COVID-19 pandemic has led to overburdened health systems, disruptions in routine healthcare and social service provision, and increased socio-economic difficulties (Rivera, Rosenbaum & Quispe, 2020). These factors may lead to an increased likelihood of mortality among the homeless population, though they are absent from COVID-19 death counts.

Excess mortality, a comparison of observed all-cause deaths with the expected deaths under “normal” conditions, is commonly used to ascertain a more accurate death count during pandemics and disasters. For example, excess mortality studies have uncovered increased mortality rates among institutionalized older people after the Fukushima nuclear disaster in Japan (Yasumura et al., 2012), excess heat-related deaths during heatwaves in France (Fouillet et al., 2006), and excess mortality caused by lack of access to treatment for heart disease, diabetes, Alzheimer’s and septicemia during Hurricane Maria in Puerto Rico (Cruz-Cano & Mead, 2019).

COVID-19 deaths can be attributed to four different types: 1) direct-direct, 2) direct-indirect, 3) indirect, and 4) competing risks (Noymer, 2020). Direct-direct deaths are those directly attributable to COVID-19. Most COVID-19 homeless deaths reported by media outlets have been direct-direct deaths. These deaths are likely to be the easiest to identify among the homeless population. Direct-indirect deaths may be mistaken for influenza and therefore not directly attributed to COVID-19. These deaths are not always corrected. In the early stages of a pandemic or disaster when limited knowledge may be known about the disease or the operation

of health administrative systems is disrupted, misattributed causes of death are relatively common. Most often, health studies infer the extent of these deaths by calculating excess mortality for specific causes of death, such as influenza.

Indirect deaths are also inferred as they occur due to indirect consequences of COVID-19. For example, a homeless person who was unable to visit the emergency department or obtain necessary medication because hospitals were overburdened or medication pickup not possible. One major cause of excess homeless deaths during the pandemic may be overdose. The typical harm reduction messages to reduce overdose among the homeless population encourage individuals to not use alone, carry or be near a reliable provider of naloxone, and use a drug supplier that you have used multiple times previously. Social distancing messages, closure of drug clinics, and interrupted medication and drug supply chains may have made drug overdose and the likelihood it leads to fatality much more probable among the homeless population during the pandemic.

Finally, competing risks refers to individuals who die from COVID-19 but may have died later that year due to another cause. For example, some causes of death, such as traffic-related mortality and homicide, may decrease as fewer cars are on the road due to shelter-in-place orders whereas deaths due to chronic conditions may increase due to individuals deferring healthcare (Salottolo et al., 2021; Rozenfeld et al., 2021). Nevertheless, during the Great Recession, overall mortality among the general population decreased, mostly due to reductions in cardiovascular disease mortality (Strumpf et al., 2017). Both blunt force trauma injuries due to traffic-related incidents and cardiovascular disease are relatively common causes of death among the homeless population. All four types of deaths will occur among people experiencing homelessness during the COVID-19 pandemic. Calculating deaths directly attributable to COVID-19, deaths

mistakenly attributed to other causes, deaths indirectly related to COVID-19, and deaths from other causes will be important to fully understanding COVID-19 and excess mortality among the homeless population.

Among the general population, recent studies of excess deaths during the COVID-19 pandemic for approximately the first 9-15 months of the pandemic have been estimated to be between 440,000 to 1.13 million (Sanmarchi et al., 2021; Rossen et al., 2021; Woolf et al., 2021; Wang et al., 2022; Ruhm, 2021; Stokes et al., 2021). Ruhm (2021) and Sanmarchi et al. (2021) calculate these excess deaths to be approximately a 19-22% increase in all-cause mortality. Between 63-83% of these excess deaths were attributed to COVID-19. One study examining deaths among the homeless population found the all-cause mortality rate doubled from 1829 to 4119 per 100,000 from 2019 to the first pandemic year (Cawley et al., 2022b).

4.3 METHODS

4.3.1 *Data Sources*

Across the U.S., most jurisdictions do not systematically record housing status on death certificates. Often the only available source of individual-level data on deaths among people experiencing homelessness are city and county Medical Examiners and Coroners. Using a combination of public records requests and Freedom of Information Act Requests, I obtained individual-level death records for people experiencing homelessness in 23 different counties across 12 states. Requests sought death records for people identified as homeless from the earliest to the most recent available years. For the purposes of this study, deaths that occurred prior to January 1, 2010 and after February 28, 2021 were excluded from the analysis. Each county included in the sample has a minimum of three complete pre-pandemic years (March 1,

2017 to February 29, 2020) and one complete post-pandemic year (i.e., March 1, 2020 to February 28, 2021). The final sample contains 16,892 individual death records.

Table 4-1 shows the years of available data, number of deaths, and demographic characteristics of the sample by county. The average age of death is 51.3, ranging from 46.7 (Jefferson County, KY) to 54.3 (Harris County, TX). Men comprise 83% of the sample compared to 17% for women. The gender demographics vary considerably across counties, from women being less than 1 in 10 deaths (10.7%, Harris County, TX) to more than 1 in 4 deaths (26.1%, Jefferson County, CA). Data on deaths among transgender or gender non-binary people experiencing homelessness was only collected by one county, Orange County, CA, which recorded a single transgender decedent. The racial composition of homeless decedents across counties also varied considerably. Most counties had White people constitute the majority of deaths among people experiencing homelessness. However, Black people amounted to more than half of homeless decedents in the District of Columbia (78.5%) and Fulton County, GA (71.3%). Five counties had homeless decedent populations that were majority people of color, including Alameda County, CA, Dallas County, TX, Harris County, TX, Honolulu County, HI, and Santa Clara County, CA. Native Americans comprised less than 3% of most counties' homeless decedents except for King County, WA (5.7%) and Oklahoma County, OK (10.3%).

Table 4-1. Demographic Information on Mortality among People Experiencing Homelessness by County

County	State	Years	Deaths	Age			Gender		Race/Ethnicity							
				Avg	Min	Max	Female	Male	Asian	Black	Hisp./Lat.	Mixed	Nat. Am.	Other	Pac. Isl.	White
Alameda	CA	Jan2010-Feb2021	720	53.6	0	88	19.8%	80.2%	2.1%	32.7%	13.1%	0.4%	1.3%	2.4%	0.3%	47.7%
Broward	FL	Jan2010-Feb2021	748	50.7	0	84	16.4%	83.6%	0.3%	22.6%	5.1%			0.3%		71.8%
Clark	NV	Jan2011-Feb2021	1,159	51.0	0	88	14.7%	85.3%	1.9%	16.5%	8.3%	0.8%	0.6%		0.4%	71.6%
Contra Costa	CA	Jan2010-Feb2021	553	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Dallas	TX	Jan2011-Feb2021	685	53.3	16	85	14.3%	85.7%	1.3%	40.0%	14.2%		0.4%			44.0%
DC		Jan2012-Feb2021	753	51.9	0	80	17.0%	83.0%	0.7%	78.5%	6.7%		0.4%			13.8%
Denver Metro	CO	Jan2015-Feb2021	1,124	51.1	1	92	19.3%	80.7%	0.5%	8.8%	1.4%	11.0%	2.5%	0.5%		75.3%
El Paso	OK	Jan2016-Feb2021	196	53.4	24	86	16.8%	83.2%		5.8%	2.7%	11.6%	2.1%	0.5%		77.3%
Fulton	GA	Jan2010-Feb2021	491	51.5	0	81	17.1%	82.9%	0.4%	71.3%	1.9%	0.2%	0.2%			26.1%
Harris	TX	Jan2017-Feb2021	475	54.3	0	89	10.7%	89.3%	2.5%	38.8%	16.0%					42.6%
Honolulu	HI	Jan2010-Feb2021	946	53.0	0	94	17.4%	82.6%	8.5%	5.5%			0.3%	2.2%	40.9%	42.6%
Jefferson	KY	Jan2016-Feb2021	161	46.7	21	84	26.1%	73.9%		13.0%	0.6%	1.2%				85.1%
King	WA	Jan2010-Feb2021	1,367	49.1	0	84	18.9%	81.1%	3.1%	14.5%	0.7%	4.0%	5.7%	1.0%	0.1%	71.0%
Miami-Dade	FL	Jan2010-Feb2021	808	52.6	18	87	14.8%	85.2%	0.1%	30.7%	0.1%					69.1%
Oklahoma	OK	Jan2010-Feb2021	196	51.1	18	86	16.3%	83.7%		20.0%	5.1%		10.3%	1.0%		63.6%
Orange	CA	Jan2010-Feb2021	1,941	49.7	0	93	18.8%	81.2%	2.8%	5.1%	25.0%					67.1%
Orange	FL	Jan2010-Feb2021	298	51.0	2	78	13.9%	86.2%	0.3%	20.5%		1.4%		0.3%		77.5%
Riverside	CA	Jan2018-Feb2021	386	48.1	0	87	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
San Diego	CA	Jan2010-Feb2021	2,106	51.5	1	88	16.2%	83.8%	1.4%	10.9%	15.0%	1.4%	0.8%	0.5%	0.5%	69.4%
Santa Clara	CA	Jan2014-Feb2021	1,009	52.4	0	101	17.8%	82.2%	5.9%	10.0%	32.0%		0.9%	0.6%	0.9%	49.8%
Snohomish	WA	Jan2017-Feb2021	168	48.8	0	105	24.4%	75.6%	2.5%	3.1%	0.6%	1.8%	2.5%	0.6%		89.0%
Sonoma	CA	Jan2017-Feb2021	141	52.8	25	79	25.5%	74.5%		6.5%	10.1%		1.4%			82.0%
Travis	TX	Jan2010-Feb2021	622	49.2	12	81	13.2%	86.8%	0.8%	15.4%	17.9%		0.8%	0.2%		65.0%
Entire Sample			16,874	51.3			17.0%	83.0%	2.1%	20.6%	11.2%	1.6%	1.2%	0.5%	2.1%	60.7%

Data Sources: County Medical Examiners Offices, Coroners, and Public Health Departments.

Each death record contains information on the cause, manner, and date of death. Except for two counties (Contra Costa, CA and Riverside, CA), death records also include demographic information on age of death and gender and racial identity. Based on 2020 U.S. Department of Housing and Urban Development (HUD) Point-in-Time (PIT) Count data, the counties in the study sample represents 28.9% (167,721) of the 580,466 people experiencing homelessness across the country. The counties in the sample also include 6 of the 10 cities or counties with the largest populations of people experiencing homelessness.⁹

As 20 of the 23 counties¹⁰ categorized Hispanic ethnicity as a distinct racial group rather than as a separate variable, the remaining counties with separate ethnicity and race variables were merged into a single Hispanic/Latinx race/ethnicity variable to ensure comparability across the sample. Individuals with two or more listed races/ethnicities were categorized as mixed race.

Death records with an age listed in days, weeks, or months were rounded up or down to the nearest whole number. Manner of death was cleaned and categorized into one of five standardized categories: accident, homicide, natural, suicide, or undetermined/unknown. Primary cause of death was cleaned and categorized into 1 of 16 groups. Deaths that were deemed to be homicides or suicides were listed in this way for both the manner and cause of death. The handful of deaths pending investigation or held to the public were listed as undetermined/unknown. Non-primary causes of death and contributory causes were not coded or included in the analysis.

⁹ The cities and counties with the largest homeless populations in 2020 (ordered highest to lowest) are: New York City, NY, Los Angeles County, CA, King County, WA, Santa Clara County, CA, Alameda County, CA, San Francisco, CA, San Diego County, CA, Maricopa County, AZ, Orange County, CA, and District of Columbia. The study's sample does not include New York City, NY, Los Angeles County, CA, San Francisco, CA, or Maricopa County, AZ.

¹⁰ Only Honolulu County, HI, King County, WA, and Snohomish County, WA have a separate ethnicity variable.

Death records that listed COVID-19 or a similar term as the primary cause of death were classified as direct COVID-19 deaths. Additional analyses were also conducted with COVID-19 listed as a non-primary cause or contributory cause. Excluding the two counties that did not provide demographic information for death records, there was minimal missing data. For the demographic variables, 0.4%, 0.1%, and 2.3% of observations had missing data for age, gender, and race, respectively. There was no missing data for the manner of death and 2.0% missing data for the cause of death.

Additional datasets were also obtained. Publicly available 2010-2020 PIT Count data from HUD Continuums of Care that matched the geographic boundaries of each county were used to create standardized crude mortality rates per 100,000 people experiencing homelessness in the population year. Data on mortality rate and deaths due to COVID-19 among the general population by county were obtained from the National Center for Health Statistics' CDC WONDER for 2010-2020. The University of Washington Human Subjects Division determined that this study was exempt from IRB review and approval.

4.3.2 *Analysis*

I use descriptive statistics to analyze trends in homeless mortality rates and life expectancies across counties, racial groups, and causes of death. To produce an estimate of excess homeless mortality, I calculate monthly all-cause homeless deaths from January 1, 2010 (or the next earliest full year of data available) to February 29, 2020 for each county. I fit a Poisson model on monthly death counts for each county to generate the expected monthly deaths among people experiencing homelessness for the first year of the COVID-19 pandemic (March 1, 2020 to February 28, 2021). Each model allowed for seasonal variation and a trend in calendar year as follows:

$$deaths_{m,y} \sim Poisson(\lambda_{w,y}, \phi)$$

for month m of year y , where

$$\log(\lambda_{m,y}) = \beta_0 + \beta_1 * \sin(\theta_m) + \beta_2 * \cos(\theta_m) + \beta_3 * \sin(\theta_m/2) + \beta_4 * \cos(\theta_m/2) + \gamma_y$$

and

$$\theta_m = 2\pi * (m/12)$$

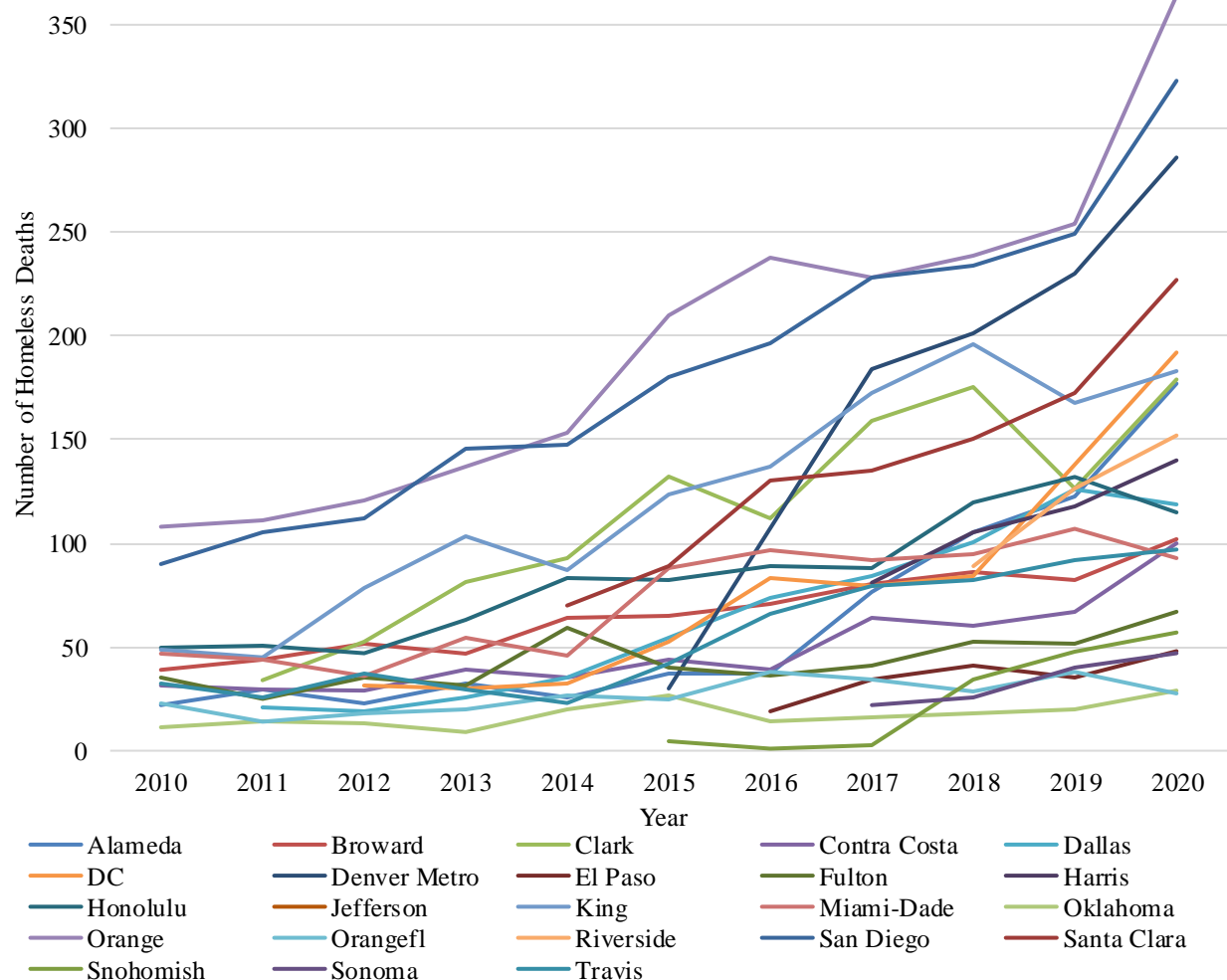
Analyses using negative binomial models were also tested for each county. The negative binomial model estimates were very similar but produced a slightly worse model fit for most counties and failed to converge for a couple smaller counties. These pre-pandemic baseline death counts were used to model trends in monthly deaths among people experiencing homelessness and project forward the number of deaths in the absence of the COVID-19 pandemic. Excess homeless deaths for each month were computed as the difference between the point estimate of expected deaths and the observed death count during the pandemic year.

4.4 RESULTS

4.4.1 *Trends in Mortality among People Experiencing Homelessness*

Figure 4-1 shows the total number of people experiencing homelessness who died each year between 2010 (or the earliest year available) and 2020 by county. The results show that every county experienced an increase in the annual number of deaths from the earliest year of data available to 2020. During this period, in 17 of the 23 counties in the sample, the number of homeless decedents more than doubled.

Figure 4-1. Annual homeless deaths by county, 2010-2020.



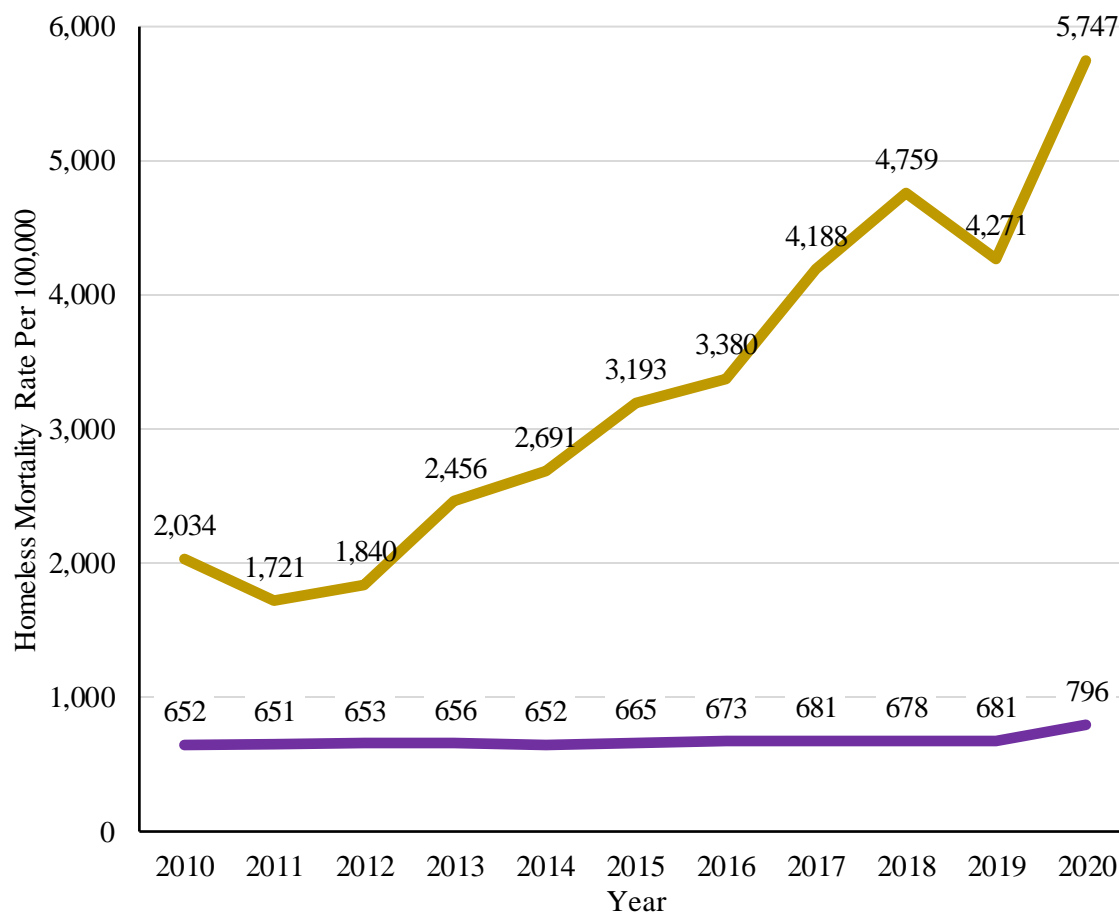
Data Sources: County Medical Examiners Offices, Coroners, and Public Health Departments.

Since 2010, the number of people experiencing homelessness across the U.S. has declined for several years until a reverse in this trend in more recent years toward moderate increases. Regionally, homeless populations fluctuate considerably. For instance, over the past decade the homeless population has substantially increased in King County, WA and Los Angeles County, CA, steadily declined in Clark County, NV and Metropolitan Denver, CO, and remained somewhat static the District of Columbia and El Paso County, CO. These fluctuations

in the homeless population make it difficult to identify whether increases in annual death counts represent a real increase in the mortality rate or simply an increase in the number of people experiencing homelessness.

Figure 4-2 shows the average homeless mortality rate per 100,000 people experiencing homelessness across all counties and the average general population mortality rates per 100,000 people across the same counties between 2010 and 2020. Throughout this period, the homeless mortality rate was 3.1-7.2 times larger than the mortality rate for the general population. This disparity increased most years over the past decade.

Figure 4-2. Homeless and general population mortality rates per 100,000 by county, 2010-2020



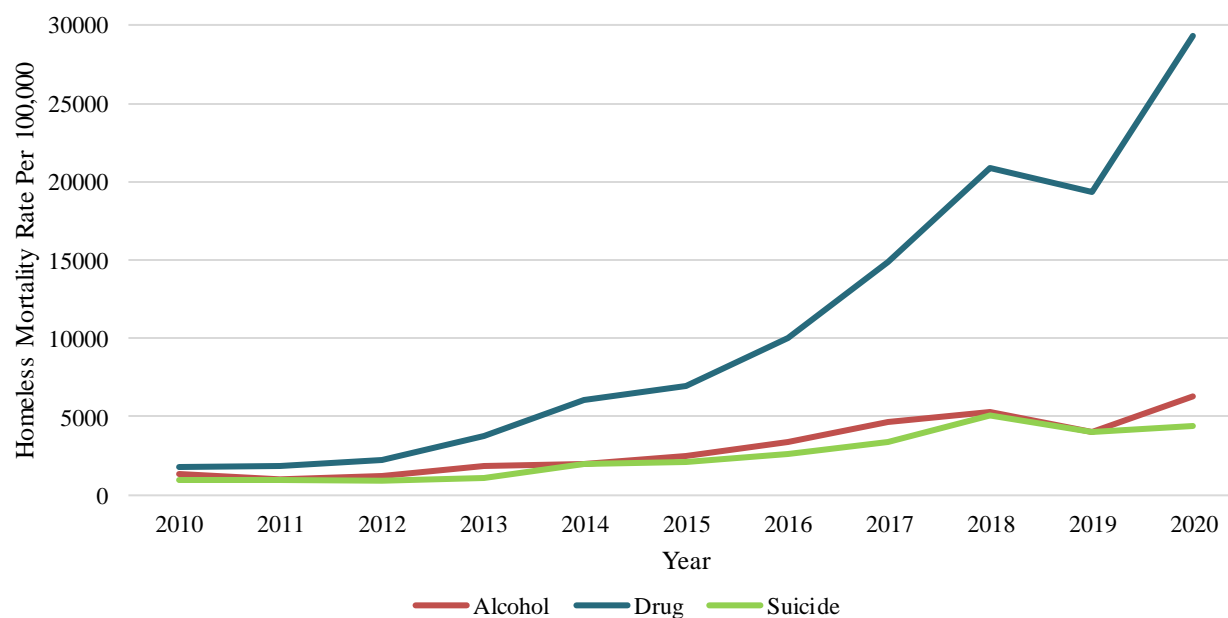
Data Sources: County Medical Examiners Offices, Coroners, and Public Health Departments, HUD Exchange PIT and HIC Data Since 2007, and National Center for Health Statistics, National Vital Statistics System Data on Mortality.

Every county in the sample had a higher homeless mortality rate in 2020 compared to 2010 or the earliest year for which data are available. For 15 of the 23 counties in the sample, the homeless mortality rate more than doubled. These upward trends are not confined to the past 10 years, either. In the past five years, aside from Orange County, FL every county's homeless mortality rate increased. Though there are considerable fluctuations in homeless mortality rates due to the relatively small populations of people experiencing homelessness in some counties,

the average homeless mortality rate across all counties has increased in most years from 2,034 in 2010 to 4,271 in 2019, a 110.0% increase. During the same period, the mortality rate for the general U.S. population marginally increased from 652 to 681, a 4.4% increase. In both populations, a sizeable increase in mortality rate is observable in 2020 when the COVID-19 pandemic began.

Are “deaths of despair” driving the increase in mortality rates among people experiencing homelessness? Figure 4-3 shows cause-specific homeless mortality rates for the three causes of death categorized as “deaths of despair”: alcohol-related deaths, drug-related deaths, and suicides. Between 2010 and 2020, all three cause-specific mortality rates rose significantly, though drug-related deaths rose by an astonishing rate. By 2020, drug-related deaths were by far the most common cause of death for people experiencing homelessness.

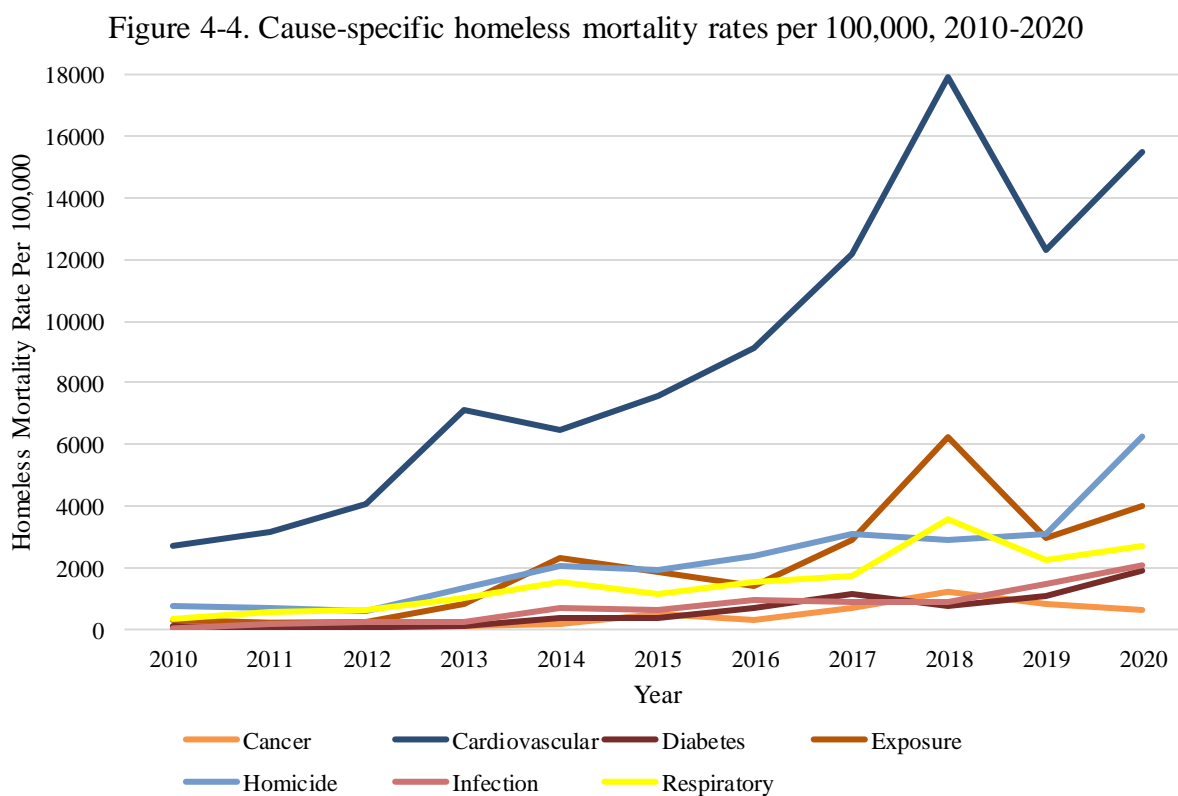
Figure 4-3. “Deaths of Despair” cause-specific homeless mortality rates per 100,000, 2010-2020



Data Sources: County Medical Examiners Offices, Coroners, and Public Health Departments, HUD Exchange PIT and HIC Data Since 2007.

Figure 4-4 shows cause-specific mortality rates for other major causes of death common among people experiencing homelessness, including cancer, cardiovascular disease, diabetes, exposure to environmental conditions (e.g., hypothermia, heat stroke, etc.), homicides, infection, and respiratory illness. Similar to those causes classified as “deaths of despair,” all other major causes of death showed increases in the homeless mortality rate from 2010 to 2020. Though most of these causes of death had lower mortality rates per 100,000 than “deaths of despair,” deaths due to cardiovascular diseases, exposure, and homicides have somewhat comparable mortality rates and trends. These results suggest that “deaths of despair” likely play a leading role in the increase in homeless mortality rates over the last decade, but they are not the only driving factor. Deaths due to a broad range of causes, in particular cardiovascular diseases are also key

contributors. In fact, deaths due to cardiovascular disease and homicide are the second and third most common causes of death, respectively, among the homeless population after drug-related causes.



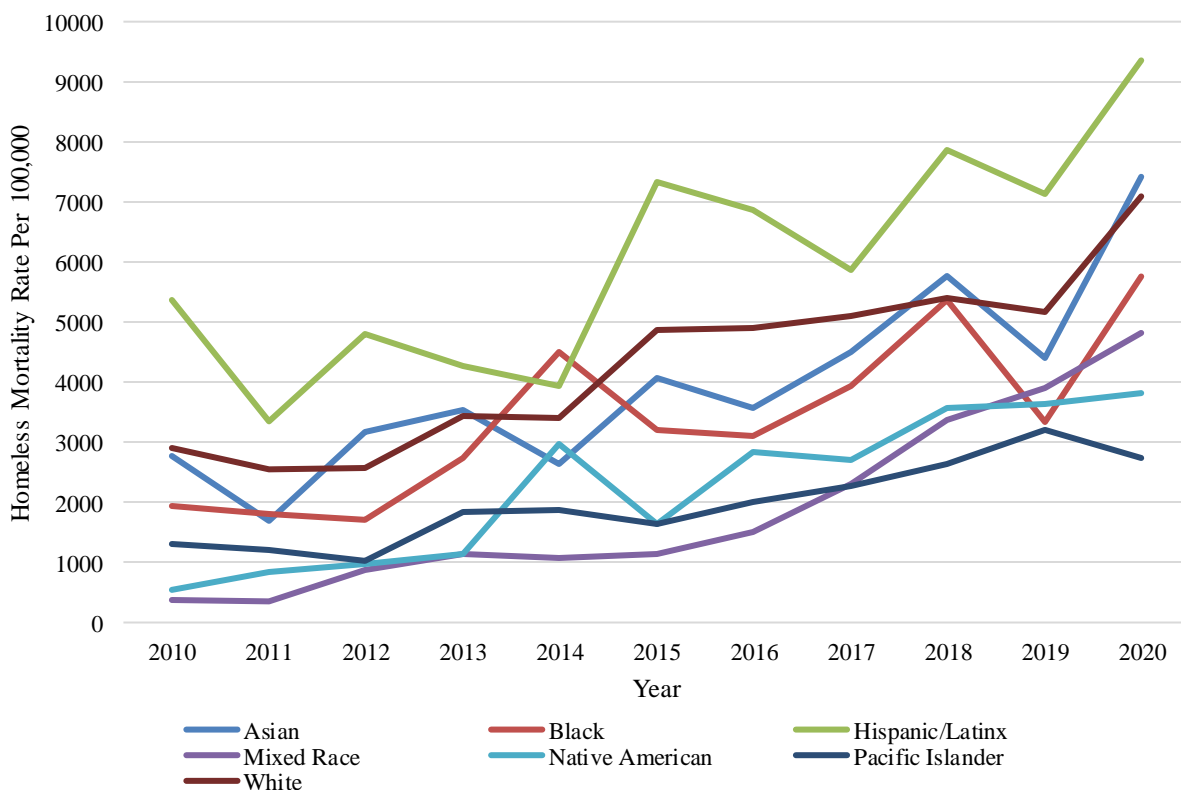
Data Sources: County Medical Examiners Offices, Coroners, and Public Health Departments

4.4.2 Homeless Mortality Rates by Race/Ethnicity

Figure 4-5 shows the average all-cause homeless mortality rate across all 23 counties for each of seven different racial and ethnic groups. The results indicate that even prior to the COVID-19 pandemic, mortality rates were increasing. In fact, all racial and ethnic groups had higher mortality rates in 2010 compared to 2019. Except for Pacific Islanders, mortality rates increased for all racial and ethnic groups from 2019 to 2020. Mortality rates for Hispanic/Latinx

people experiencing homelessness were consistently higher compared to any other racial group. White, Asian, and Black people had the next highest homeless mortality rates. These findings are contrary to existing studies conducted in single counties that suggest higher mortality rates for White people. The results also do not reflect longstanding mortality rates in the general population in which Hispanic/Latinx individuals have the lowest general population mortality rates followed by White and then Black individuals.

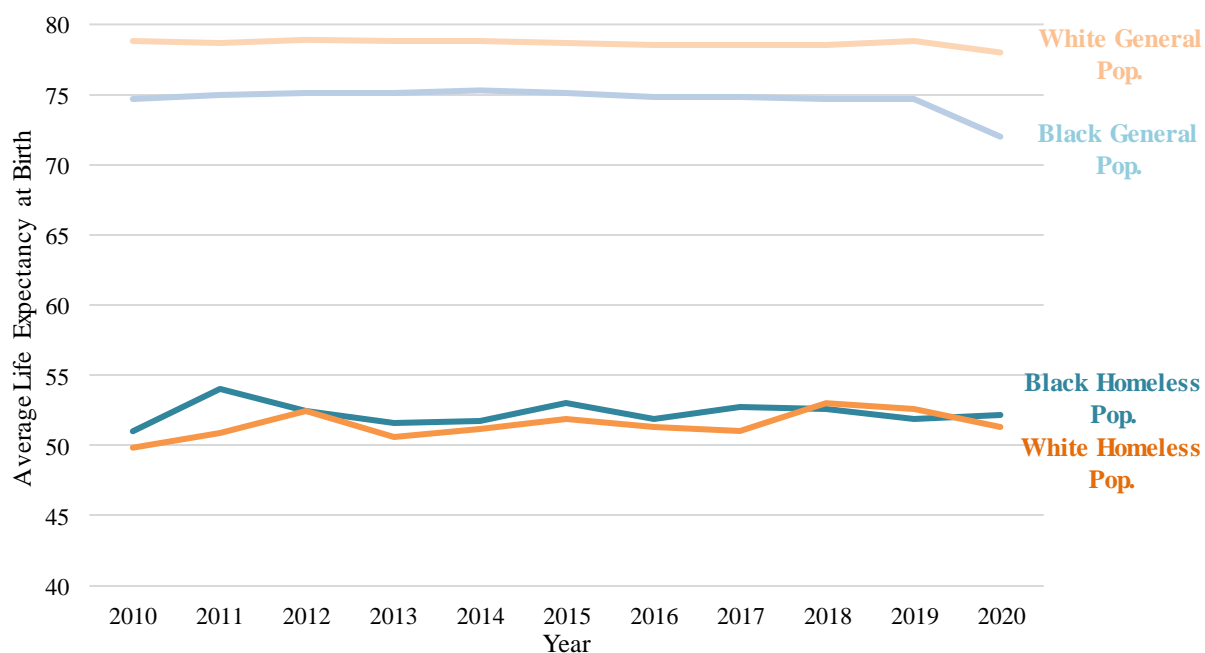
Figure 4-5. Average homeless mortality rate by race/ethnicity, 2010-2020



Data Sources: County Medical Examiners Offices, Coroners, and Public Health Departments and HUD Exchange PIT and HIC Data Since 2007.

To illustrate the racial differences in mortality rates observed in the homeless population compared to the general population, Figure 4-6 shows the average life expectancy at birth for the Black and White homeless and general populations between 2010-2020. Life expectancy between Black and White people experiencing homelessness is similar over time, with average life expectancy between 50-54 years in any given year during the last decade. Conversely, White people in the general population have a consistently higher average life expectancy at approximately 78-79 years compared to Black people whose average is closer to 75 years.

Figure 4-6. Average life expectancy at birth for the Black and White homeless and general populations, 2010-2020



Data Sources: County Medical Examiners Offices, Coroners, and Public Health Departments and National Center for Health Statistics, National Vital Statistics System Data on Mortality.

Table 4-2 calculates the average difference between the average life expectancy of Black and White individuals in the homeless and general populations. The results show that in 2010

there was an average 23.7-year difference in life expectancy between a Black person in the general population compared to a Black person in the homeless population. For White people, the difference was 29.0 years. The Black-White life expectancy gap in 2010 was 5.3 years. Across the decade, the Black-White difference was between 3.4 and 6.9, suggesting that the experience of homelessness for the average White person results in a larger drop in life expectancy compared to the average Black person. One hypothesis for this disparity may be that the pathways into homelessness differ by race/ethnicity. For Black people, it is possible that the morbidities associated with their fall into, or experience of, homelessness are less likely to lead to death compared to White people.

Table 4-2. Average difference in Black and White homeless and general population life expectancy in years, 2010-2020

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Black Diff.	23.7	21.0	22.6	23.5	23.5	22.1	23.0	22.2	22.1	22.8	19.8
White Diff.	29.0	27.8	26.4	28.2	27.6	26.8	27.3	27.5	25.6	26.2	26.7
B-W Diff.	-5.3	-6.9	-3.8	-4.7	-4.1	-4.7	-4.3	-5.3	-3.5	-3.4	-6.9

Data Sources: County Medical Examiners Offices, Coroners, and Public Health Departments and National Center for Health Statistics, National Vital Statistics System Data on Mortality.

Table 4-3 shows the causes of death for Black, Hispanic/Latinx, and White homeless individuals between 2010 and 2020 averaged over 23 counties in the sample. Notably, “deaths of despair” (alcohol-related and drug-related deaths and suicides) comprise 33.8%, 38.2%, and 40.8% of deaths for Black, Hispanic/Latinx, and White people, respectively. For Black individuals, cardiovascular diseases amount to more than one-quarter of deaths and are marginally higher than drug-related deaths. For Hispanic/Latinx and White individuals, drug-related deaths are 5.7 percentage points and 3.3 percentage points, respectively, higher in their

proportion of all deaths compared to cardiovascular diseases. Compared to Hispanic/Latinx individuals, Black individuals experience considerably fewer deaths due to blunt force injuries and drowning. However, Black individuals experiencing homelessness have a greater proportion of deaths due to diabetes, exposure, homicide, and respiratory illnesses.

Table 4-3. Causes of death proportion by race/ethnicity, 2010-2020

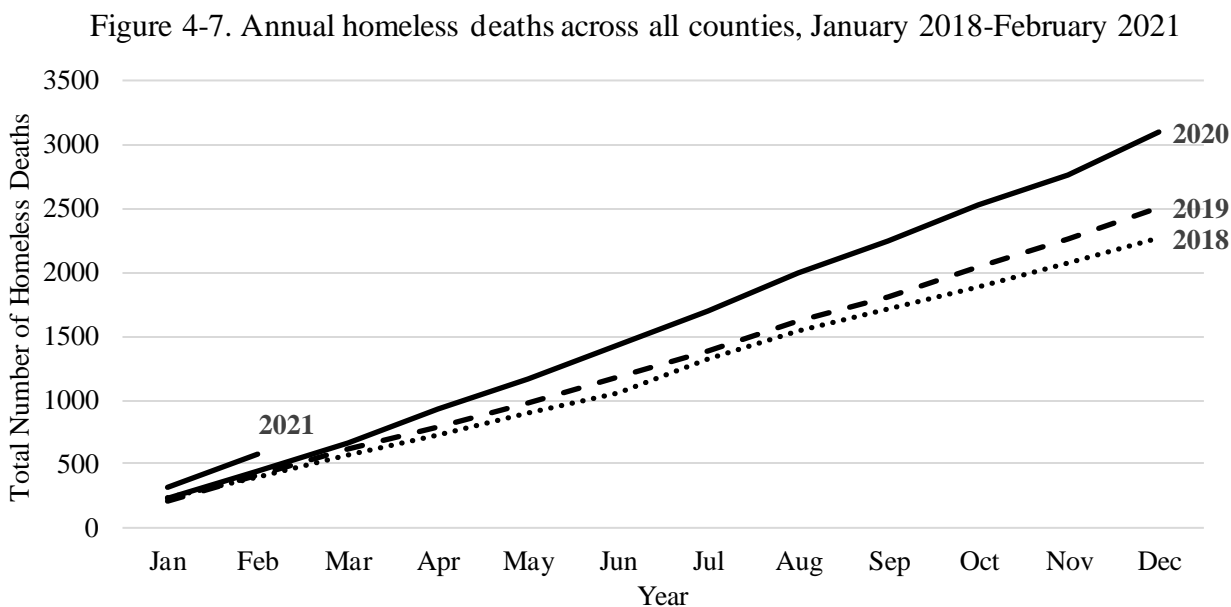
Cause of Death	Black	Hispanic/Latinx	White
Alcohol-related	6.0	10.0	8.4
Drug-related	25.3	22.9	25.4
Suicide	2.5	5.3	7.0
Asphyxia	1.0	1.0	1.1
Blunt Force	8.7	15.0	10.5
Cancer	0.9	0.4	1.4
Cardiovascular	25.7	17.2	22.1
Diabetes	2.1	1.0	1.1
Digestive	1.2	2.2	1.6
Drowning	1.0	1.5	1.5
Exposure	4.8	2.7	2.6
Homicide	7.1	5.3	3.2
Infection	1.7	1.7	1.9
Respiratory	4.9	3.7	4.5
Other	3.6	3.7	3.2
Unknown	3.3	5.9	4.3
Total	100	100	100

Data Sources: County Medical Examiners Offices, Coroners, and Public Health Departments

4.4.3 Excess Deaths Analysis

Between 2019 and 2020, the all-cause homeless mortality rate increased from 4902 per 100,000 to 6,793 per 100,000, a 38.6% increase. In the first year of the pandemic (March 1, 2020 to February 28, 2021), there were 3,235 deaths among people experiencing homelessness across the 23 counties. This total was a 27.6% increase on the previous year. During the same period in

the two prior years (March 1, 2019 to February 29, 2020 and March 1, 2018 to February 28, 2019), total homeless deaths amounted to 2536 and 2272, respectively. Figure 4-7 shows total homeless deaths by year aggregated across all counties in the sample. The figure shows a clear upward trend in deaths each year.



Data Sources: County Medical Examiners Offices, Coroners, and Public Health Departments

Table 4-4 shows the number of excess deaths among people experiencing homelessness for each of the 23 counties in the sample during the first 12 months of the COVID-19 pandemic. In total, 2,959 homeless deaths were expected based on model predictions for each county. During the pandemic, 3,235 homeless deaths were recorded. Subtracting the expected homeless deaths from the observed homeless deaths results in an estimated 276 excess deaths.

Table 4-4. Observed, expected, excess, and COVID-19 deaths by county, March 2020-February 2021

County	Observed Deaths	Expected Deaths	Primary COVID-19 Deaths	Any Related COVID-19 Deaths	Excess Deaths	Percent Change
Alameda	178	159	1	4	19	11.9%
Broward	105	58	2	3	47	81.0%
Clark	175	162	1	1	13	8.0%
Contra Costa	105	70	0	0	35	50.0%
Dallas	128	92	7	8	36	39.1%
DC	191	168	3	3	23	13.7%
Denver Metro	265	328	4	5	-63	-19.2%
El Paso	54	50	0	0	4	8.0%
Fulton	71	60	0	0	11	18.3%
Harris	148	144	0	0	4	2.8%
Honolulu	125	143	0	0	-18	-12.6%
Jefferson	35	49	0	0	-14	-28.6%
King	186	195	2	5	-9	-4.6%
Miami-Dade	83	110	4	5	-27	-24.5%
Oklahoma	33	15	0	2	18	120.0%
Orange	363	233	11	21	130	55.8%
Orange, FL	27	37	0	0	-10	-27.0%
Riverside	147	185	0	2	-38	-20.5%
San Diego	376	275	3	8	101	36.7%
Santa Clara	229	210	4	10	19	9.0%
Snohomish	64	55	0	1	9	16.4%
Sonoma	49	47	0	0	2	4.3%
Travis	98	114	1	1	-16	-14.0%
	3,235	2,959	43	79	276	9.3%

Data Sources: County Medical Examiners Offices, Coroners, and Public Health Departments

Across all 23 counties, only 43 people had COVID-19 listed on their death certificate as a primary cause. This number amounts to 15.6% of excess deaths. When broadening this definition to any death related to COVID-19, there were 79 deaths attributed to COVID-19 or 28.9% of total excess deaths. By comparison, studies estimate that between 63-83% of excess deaths during the pandemic were attributable to COVID-19.

4.5 DISCUSSION

These results indicate that dying while homeless has become increasingly common throughout the country over the past decade. While “deaths of despair,” especially drug-related deaths, are a major contributor to the increase in homeless mortality, “natural” deaths from other preventable conditions such as cardiovascular disease, respiratory illness, and exposure to environmental conditions have also significantly increased. Though “deaths of despair” are more common among Hispanic/Latinx and White people experiencing homelessness, the rise in homeless mortality is observable across all racial and ethnic groups. The COVID-19 pandemic appeared to affect people experiencing homelessness in indirect ways, with less than a quarter of excess deaths during the first year of the pandemic attributable to COVID-19.

Fortunately, there is an abundance of evidence-based programs and policies that can prevent many deaths among people experiencing homelessness, including increasing: investments in preventive healthcare, availability of early screenings for diseases, accessibility of safe consumption sites, circulation of naloxone and harm-reduction kits, and safety of drug supplies (Fine et al., 2022). However, without durable investments in affordable housing supply, these interventions will not tackle the systemic problem of homelessness (Doran, Fockele, & Maguire, 2022).

The consistent increase in mortality rates among people experiencing homelessness for almost all causes of death, across all racial/ethnic groups suggests, and across all counties suggests the “deaths of despair” hypothesis cannot be the only explanation. Even in counties where homeless populations have been decreasing, decades-long rises in the homeless mortality rate are still observable. Instead of only reflecting a general rise in despair, the sustained rise in homeless mortality is linked to the disproportionate exclusion of people experiencing

homelessness from life-affirming institutions, in particular housing, healthcare, and public assistance. Beyond any treatment, these institutions offer durable protection from early death. Exclusion from these institutions represents a form of “mortal systemic neglect” in which governments have failed to invest in life-affirming institutions that would prevent thousands of homeless deaths.

Racial differences in the pathways into homelessness may in part explain the rise of “mortal systemic neglect.” The shorter and shallower fall into homelessness and greater proportion of deaths caused by cardiovascular diseases, respiratory illnesses, and diabetes rather than “deaths of despair” for Black individuals adds weight to the hypothesis that structural racism plays a major role in creating and perpetuating Black homelessness. It is no surprise that long-term investments in life-affirming institutions would significantly undermine “mortal systemic neglect,” and likely disproportionately benefit Black people experiencing homelessness, are often ignored in favor of individual-level treatment for harmful substance use and mental illness.

As the COVID-19 pandemic continues, further research is necessary to understand how the pandemic is affecting people experiencing homelessness. There is some evidence to suggest that excess deaths may be considerably higher in the second year of the pandemic as federal funds to increase shelter capacity and provide temporary accommodation run out and many governments decline to offer further funding. Disentangling the factors that are associated with lower homeless mortality rates and a lack of excess deaths during the COVID-19 pandemic would provide useful information to save homeless lives. Future analyses may also attempt to incorporate place and zip code of death and type of homelessness experienced prior to death.

There are several limitations that must be considered when assessing this study. First, data collection on a transient population is challenging. Each county uses a different set of procedures for measuring both the number of people experiencing homelessness and the number of homeless decedents. Point-In-Time Counts organized by Continuums of Care are often the best-available source of data on the homeless population at a given time but still likely undercount the true number of people experiencing homelessness. Across counties, there are differences in survey methodologies, enumerator training, count regularity, and definitions of homelessness. Similarly, there is no common procedure for identifying homeless decedents. In general, Medical Examiners and Coroners tend to use narrower definitions of homelessness compared to other county agencies. In the study's sample, no county included decedents living temporarily in motels/hotels, transitional housing, rapid rehousing, or in a doubled-up situation. Both Medical Examiners and Coroners do not investigate or report on all deaths in their jurisdiction. Though laws vary across counties, most only investigate deaths that are violent, sudden, suspicious, or unattended by a physician. These criteria likely overestimate the proportion of homeless deaths attributed to homicide, overdose, and suicide and underestimate homeless deaths more broadly, especially those due to chronic illnesses.

Second, accurately categorizing manner and cause of death is difficult. Intentionality is difficult to determine in some cases that may involve homicide or suicide. Many alcohol- or drug-related deaths among people experiencing homelessness may have been exacerbated by a pre-existing condition, without which an overdose may not have been fatal. Likewise, a person who died of an injury or cardiovascular disease may have suffered from chronic alcoholism or harmful substance use. It is unclear to what extent using the primary cause of death in the data analysis over- or under-estimates specific causes of death.

Third, the counties in the study sample only represent approximately one-quarter of the total U.S. homeless population. Though 7 of the 10 counties with the largest homeless populations are represented, there are notable exceptions, including Los Angeles County, CA and New York City, NY. These two places have the two largest homeless populations in the country by a considerable margin. Both states are known to have had very large increases in homeless deaths during the COVID-19 pandemic, many of which were directly attributable to COVID-19 (Fowle & Gray, 2022). Studies in other counties, such as San Francisco, CA, also recorded high numbers of excess deaths during the pandemic (Cawley et al., 2022). Finally, with minimal representation from counties in mid-Western and Southern states, which had on average higher per capita rates of excess deaths during the pandemic, the generalizability of findings is potentially limited.

This study constitutes the first multi-county, multi-year examination of homeless mortality. People experiencing homelessness are dying at increasing rates across many parts of the country. Rather than an isolated coastal phenomenon, much like recent increases in homelessness, or confined to a particular demographic or set of causes of death, much like recent scholarship on “deaths of despair,” rising homeless mortality is a broad trend likely affecting the entire population. By examining trends in homeless mortality, including during the COVID-19 pandemic, this study offers insight into the fatal consequences of severe wealth and racial inequality.

Chapter 5. CONCLUSION

The three studies in this dissertation assess the causal drivers of racial disparities in homelessness, reveal the role of informal evictions in reproducing racial inequality in housing, and highlight the scale of homeless deaths disproportionately experienced by people of color as a consequence of racial disparities in homelessness.

Though far from a complete history and analysis of homelessness among Black, Latinx, and Native American people, findings from Chapter 2 suggest that racialized homelessness has been overlooked in contemporary homelessness research. The scale and persistence of homelessness among people of color throughout U.S. history indicates racialized homelessness represents a potentially unprecedented racial disparity in socioeconomic disadvantage. While racial discrimination practiced and enforced by individuals, organizations, and governments has been examined across various features and stages of the housing exchange process, racialized homelessness is a neglected phenomenon in understanding contemporary racial inequality. As this chapter demonstrates, racialized homelessness is tightly interwoven with racist social systems, institutions, and public policies that perpetuate White supremacy and socioeconomic disadvantage among Black, Latinx, and Native American people. The literature points to three primary systems of stratification that drive racial disparities in homelessness: racial economic inequality, housing discrimination and residential segregation, and the homeless response system.

Chapter 3 represents an initial examination of the changing patterns of eviction and eviction tactics during the first year of the COVID-19 pandemic. It highlights the importance of measuring informal evictions, a highly prevalent yet understudied form of forced mobility that occurs outside of the legal system. By reframing eviction as a drawn-out process that affects many low-income tenants, the study also reveals the extent of informal eviction tactics, such as

lease renewal refusals and landlord move-ins. These tactics are important to understand not only because they might result in displacement, but because they better represent the full scope of the power-laden relationship between landlords and their low-income tenants. Findings indicate that the rate of forced mobility among low-income tenants almost doubled from 6.5% in the year before the pandemic to 11.0% in the first year of the pandemic. Black and Hispanic/Latinx low-income tenants were considerably more likely to experience a forced move compared to White low-income tenants, both before and during the COVID-19 pandemic. The increased racial disparity in the prevalence of forced moves suggests that low-income Black and Hispanic/Latinx tenants have disproportionately suffered during the COVID-19 pandemic. The pandemic may therefore function like other external shocks, such as economic recessions, that reproduce and exacerbate racial disparities in housing security.

Chapter 4 demonstrates that dying while homeless has become increasingly common throughout the country over the past decade. The increase in homeless mortality is consistent across all counties for almost all causes of death and all racial/ethnic groups. “Natural” deaths from other preventable conditions such as cardiovascular disease, respiratory illness, and exposure to environmental conditions are significant contributors to this rise in mortality, in addition to “deaths of despair,” especially drug-related deaths. These findings suggest the “deaths of despair” hypothesis cannot be the only explanation of rising homeless mortality. Instead of solely reflecting a general rise in despair, the sustained rise in homeless mortality represents a form of “mortal systemic neglect” in which governments have failed to invest in life-affirming institutions that would prevent homeless deaths.

Racial differences in the pathways into homelessness may in part explain the rise of “mortal systemic neglect.” The shorter and shallower fall into homelessness and greater

proportion of deaths caused by cardiovascular diseases, respiratory illnesses, and diabetes rather than “deaths of despair” for Black individuals adds weight to the hypothesis that structural racism plays a major role in creating and perpetuating Black homelessness. It is therefore unsurprising that long-term investments in life-affirming institutions that would significantly undermine “mortal systemic neglect,” and likely disproportionately benefit Black people experiencing homelessness, are often ignored in favor of individual-level treatment for harmful substance use and mental illness.

Collecting accurate data on people experiencing housing insecurity and homelessness is challenging. Equally challenging, every method for measuring the extent of housing insecurity has its flaws. Choices need to be made regarding how forms of housing insecurity are going to be defined, study population inclusion criteria, and procedures for accurately gathering information. In Chapter 2, time constraints meant only Black, Latinx, and Native American homelessness could be explored. In Chapter 3, financial constraints limited the study to Washington state with a mix of tenant protections, rental markets, economic conditions, welfare policies, and renter demographics that likely does not reflect all U.S. states. And, in Chapter 4, practical constraints meant reliance on county-level Point-in-Time Count and homeless mortality estimates that are both known to underestimate true the number of people experiencing homelessness and dying while homeless.

Clearly, more research is needed to fully understand, explain, and address racial inequality in homelessness. There is also a need for more in-depth research examining the historical and contemporary causes, reproduction, and consequences of racialized homelessness, especially research seeking to (re)design programs and policies that aim to prevent or reduce homelessness. This dissertation highlights the potential value of research conducted with people

with lived experience of homelessness and housing insecurity. This population has direct experience of navigating the complex interaction of public policies and institutions to secure their survival. Public policy research, especially qualitative research, increasingly incorporates the perspectives of people who are directly affected by social welfare programs. Much less common, however, is research that takes seriously the broader research and policy insights offered by those with lived experience. While researchers clearly have significant technical expertise, some may lack expertise in solving more complex community problems that may require broader, rather than narrower, non-technical knowledge. This expertise may be missing because public policy researchers are unaware of historical contexts for social problems, trained to evaluate a single policy retrospectively rather than root causes centered in multiple, interrelated institutions and structures, and constrained in their imagination of what solutions are possible because their primary guide is what has been previously evaluated.

As the COVID-19 pandemic continues, further research will also be necessary to understand how the pandemic is affecting people experiencing homelessness and housing insecurity. While informal evictions may have decreased as eviction moratoria have expired, there is some evidence to suggest that excess homeless deaths may be considerably higher. It is not known to what extent these patterns and the continuing COVID-19 pandemic may impact racial disparities in homelessness across the country.

This dissertation sought to shine a light on racial disparities in homelessness and some of the most devastating consequences of the COVID-19 pandemic among low-income tenants and people experiencing homelessness. While it lays out a foundation for future work on these topics, what is needed most from future research is a deeper understanding of interventions that consistently and durably remedy housing insecurity and racial inequality. Each empirical chapter

of this dissertation suggests that a structural approach is critical. Rather than individual-level interventions that treat the causes of homelessness as a set of medicalized pathologies, meaningful solutions to racialized homelessness must account for historic harms, situate homelessness in a broader system of racialized socio-economic inequality, and seek to disrupt systems of racial stratification.

In many ways, the debate over racial inequality in homelessness is about more than which racial groups are disproportionately likely to be housed or homeless. Central to this work is a reckoning with the unequal economic distributions that are legitimated by race and racism, and, in turn, reinforce racist stereotypes. The long-term solutions to racial inequality in homelessness, then, cannot only be achieved by focusing only on those experiencing homelessness. For every individual experiencing homelessness, there are many more households living in chronically precarious housing. A major part of any durable solution to homelessness must be the redistribution of resources and wealth, particularly what is held in land and property. Only then can racial inequalities in homelessness, and homelessness itself, truly become relics of the past.

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VITA

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