



NLIHC's HoUSed Campaign for
Long-Term Housing Solutions

February 14, 2022

Agenda



Welcome & Updates

- Diane Yentel, NLIHC

Guest Speaker

- Representative Maxine Waters (D-CA)

Census Pulse Survey Data on Housing Insecurity

- Sarah Hassmer, National Women's Law Center

ERASE Project Updates

- Tori Bourret, NLIHC
- Helen Renfrew, Anchorage Coalition to End Homelessness

Field Updates

- Rebecca Hollenbach & Deborah Payne, Louisville Metro Department of Public Health and Wellness
- Tiffany Marthaler, Kentucky Affordable Housing Coalition

“Build Back Better Act” Updates and Next Steps

- Kim Johnson, NLIHC

Day of Action Recap

- Jen Butler, NLIHC

Next Steps

Welcome & Updates

Diane Yentel

President & CEO

National Low Income Housing Coalition

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Guest Speaker

Representative Maxine Waters

43rd District of California

*Chair, House Financial Services
Committee*

U.S. House of Representatives

Census Pulse Survey Data on Housing Insecurity

Sarah Hassmer

Senior Counsel for Income Security

National Women's Law Center

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NATIONAL WOMEN'S LAW CENTER





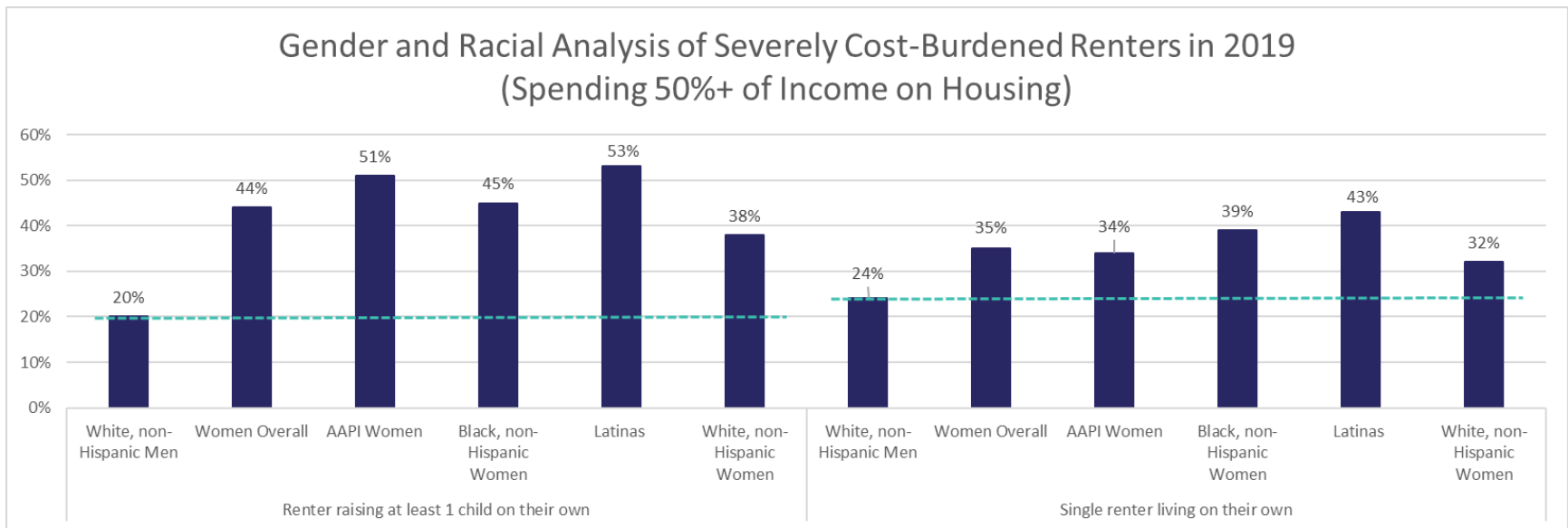
We are **advocates, experts, and lawyers who fight for gender justice**, taking on issues that are central to the lives of women and girls. We **drive change in the courts, in public policy, and in our society**, especially for women facing multiple forms of discrimination.

NWLC Analysis of U.S. Census Bureau COVID-19 Household Pulse Surveys

Sarah Hassmer
Senior Counsel for Income Security
National Women's Law Center

Context

Before the pandemic, the affordable housing supply gap led single women renters, particularly women of color and women raising children on their own, to be more likely to be severely cost-burdened than white, non-Hispanic men.



Source: NLIHC tabulations of 2019 PUMS data

Key Takeaways: Dec 1-13, 2021

Census Household Pulse Survey

Black, non-Hispanic women and Latinas were more likely than white, non-Hispanic men and women to...

- Have lost employment income in the last four weeks,
- Be behind on their rent, and
- Be behind on their mortgage payments.

Black, non-Hispanic women, Latinas, and white, non-Hispanic women were more likely than white, non-Hispanic men to be in households that received an advance Child Tax Credit (CTC) payment.

NOTE: These differences were all statistically significant.

Use of Advance CTC Payments

How Those Who Received a Child Tax Credit Their Payment by Selected Demographics and Selected Options (December 1, 2021 - December 31, 2021)

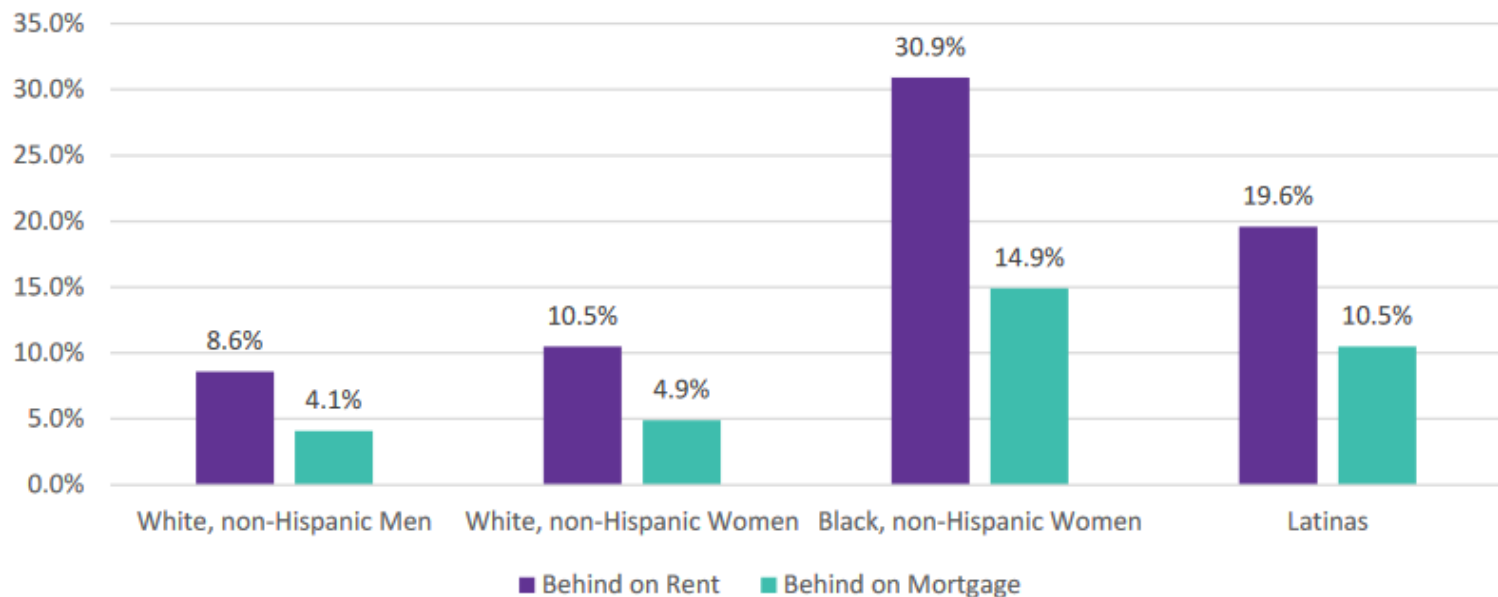
	Food	CHILD CARE	RENT	MORTGAGE
White, non-Hispanic Men	54.8%	12.8%	10.2%	17.1%
White, non-Hispanic Women	58.1%	12.6%	17.2%	17.0%
Black non-Hispanic Women	65.9%	13.1%	36.6%	-
Asian, non-Hispanic Women	59.8%	-	-	-
Latinas	64.8%	10.7%	38.6%	9.5%

Source: NWLC calculations based on U.S. Census Bureau, 2020-2022 Household Pulse Survey, using data from week 40 (collected December 1, 2021 – December 13, 2021). Survey respondents self-identified as male, female, transgender, or none and self-identified their race and whether they were of Hispanic, Latino, or Spanish origin. A dash indicates insufficient data due to small sample sizes.

Housing Impacts

The enhanced CTC isn't enough alone—we need the CTC *and* housing investments. Over 5 million women were behind on rent in early Dec.

Share Who Reported Being Behind on Rent or Mortgage Payments
by Selected Demographics (December 1 - December 13)



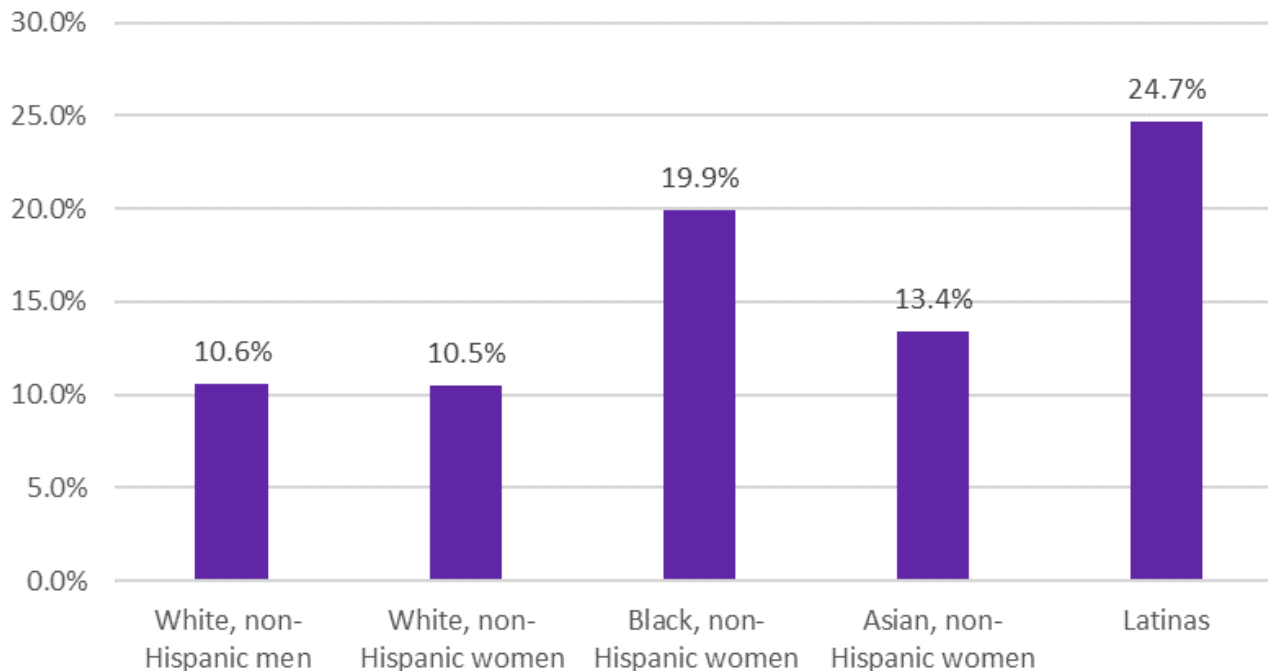
Source: NWLC calculations based on U.S. Census Bureau, 2020-2022 Household Pulse Survey, using data from week 40 (collected December 1, 2021 – December 13, 2021). Survey Respondents self-identified as male, female, transgender, or none and self-identified their race and whether they were of Hispanic, Latino, or Spanish origin. Calculations for Asian, non-Hispanic women are not included due to insufficient sample sizes.¹²

Emergency Rental Assistance (ERA) Applications

- Congress passed over \$46 billion for states and localities to administer ERA programs.
- Unfortunately, some ERA programs have stopped or paused accepting applications, despite the persistent need for assistance to renters behind on rent.
- Among renters, 29.4% of Black, non-Hispanic women and 19.4% of Latinas reported applying for ERAP, compared to 6.1% of white, non-Hispanic men and 9.2% of white, non-Hispanic women.

Loss of Employment Income

Share Who Reported Loss of Employment Income in
the Last Four Weeks by Selected Demographics
(December 1- December 13)



Source: NWLC calculations based on U.S. Census Bureau 2020-21 Household Pulse Survey, using data from week 40 (collected December 1, 2021 – December 13, 2021). Survey respondents self-identified as male, female, transgender, or none and self-identified their race and whether they were of Hispanic, Latino, or Spanish origin.

January Jobs Report

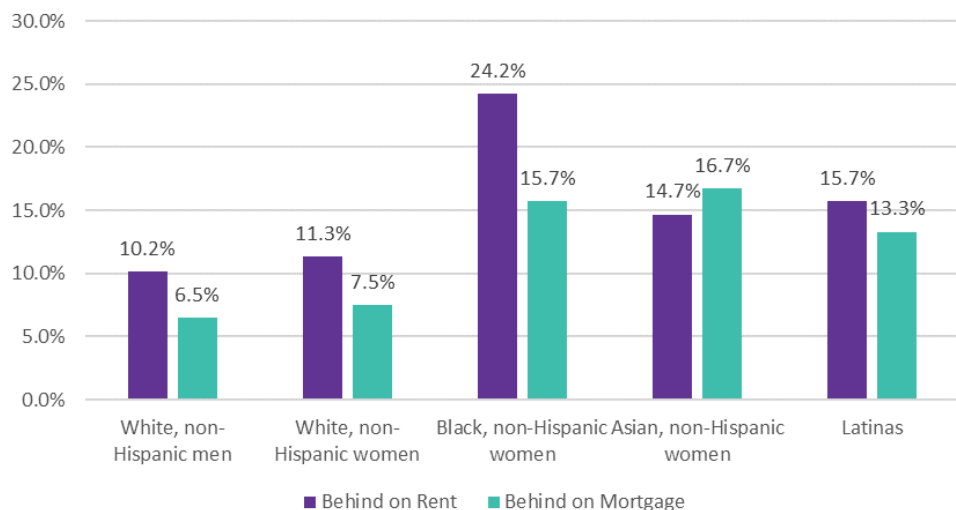
- Black women's (20+) unemployment rate: 5.8%
- Latina's (20+) unemployment rate: 4.9%
- White women's (20+) unemployment rate: 3.1%
- White men's (20+) unemployment rate: 3.2%

Source: Bureau of Labor Statistics (BLS), "Employment status of the civilian population by race, sex, and age," Table A-2, and "Employment status of the Hispanic or Latino population by sex and age," Table A-3, in January 2022 Employment Situation Summary (Washington DC: February 4, 2022), <https://www.bls.gov/news.release/empsit.toc.htm>.

Data Slices from Previous Surveys

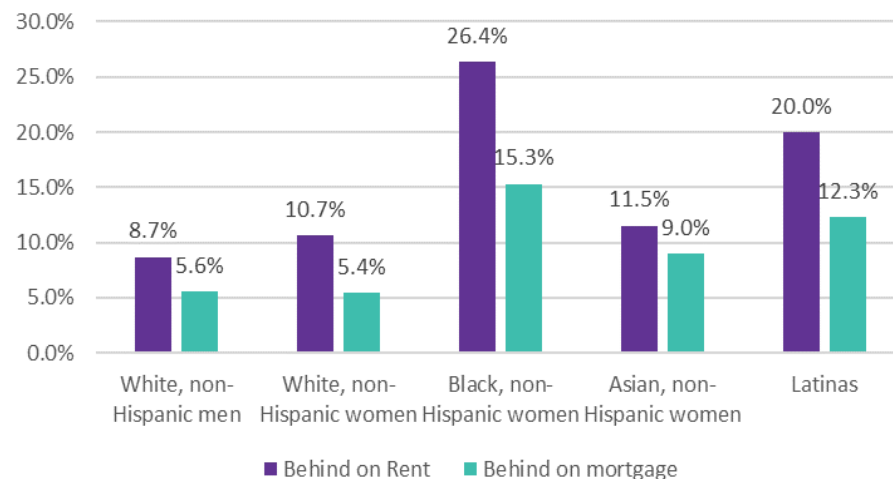
2020

Share Who Reported Being Behind on Rent or Mortgage Payments by Selected Demographics (August 19 - 31)



2021

Share Who Reported Being Behind on Rent or Mortgage Payments by Selected Demographics (July 21 - August 2)



Source: NWLC calculations based on U.S. Census Bureau 2020-21 Household Pulse Survey, using data from weeks 13 (August 19, 2020 – August 31, 2020) and 34 (July 21, 2021 – August 1, 2021). Survey respondents self-identified as male, female, transgender, or none and self-identified their race and whether they were of Hispanic, Latino, or Spanish origin.

NOTE: Due to overlapping margins of error, none of the differences between the same race/ethnicity + gender groups across these two surveys are *statistically significant*, except for white, non-Hispanic women behind on their mortgage. It is still important to track the increases on behind on rent and mortgage across time.

Housing Insecurity Remains

- This data demonstrates the continued importance of outreach, quicker processing of ERA applications, and considering permitting people to reapply if they fall behind on rent again.
- Some of these behind-on-rent increases come from gender and racial disparities in our employment system (e.g., higher unemployment among Black and Latina women), but much of the problem stems from unaffordable rent costs and too little long-term rental assistance.
- Continuing to advocate for housing assistance in the next iteration of Build Back Better is critical!

ERASE Project Updates

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ERASE Project Updates

Helen Renfrew

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Mayors and America's Homelessness Crisis

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Health Impact Assessment of Kentucky's Affordable Housing Tax Credit

2022



Center for Health Equity

Rebecca Hollenbach, MPH

Executive Administrator

Deborah Payne, MPH

Policy Analyst



DEPARTMENT OF
**PUBLIC HEALTH
AND WELLNESS**



Center for Health Equity

- Established in 2006
- Was the first of its kind in the nation
- Focus on racism and health inequities through the lens of public health and health equity
- Use data, strategic partnerships, community voice, programs, and policy to advance equity





The diagram features a stylized tree with a thick brown trunk and a large, rounded green canopy. The ground is depicted in two layers: a thin layer of green grass on top and a thicker layer of brown soil below. The tree's roots are shown extending into the soil. Three text labels are positioned around the tree: 'HEALTH OUTCOMES' is in a white box at the top, 'ROOT CAUSES' is in the middle, and 'SYSTEMS OF POWER' is in a white box at the bottom. Two black arrows point upwards: one from the 'ROOT CAUSES' level to the 'HEALTH OUTCOMES' level, and another from the 'SYSTEMS OF POWER' level to the 'ROOT CAUSES' level.

HEALTH OUTCOMES

ROOT CAUSES

SYSTEMS OF POWER

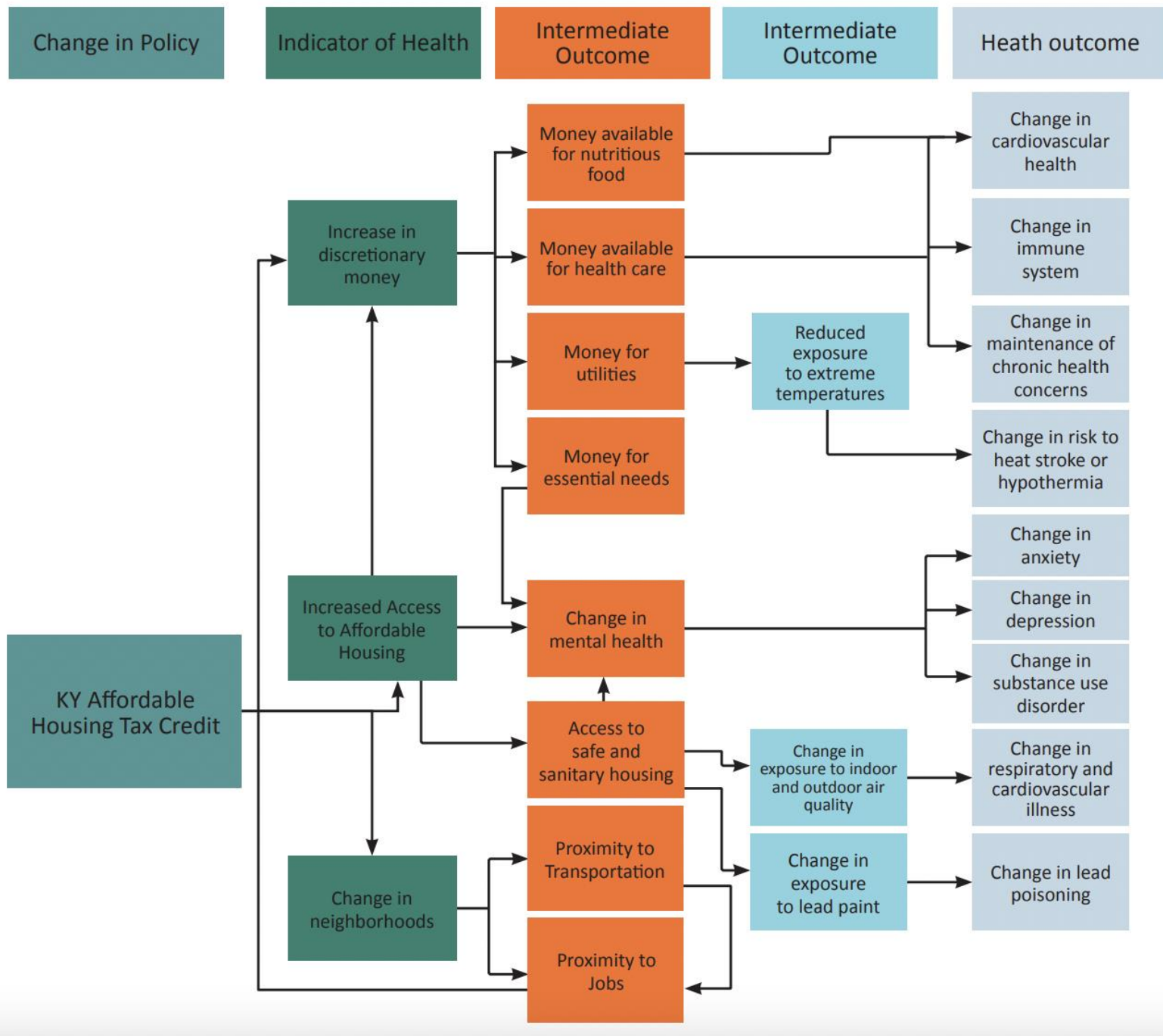
Health Impact Assessment

- Evaluates the potential health effects of a plan, project, or policy before it is implemented.
- Identifies potential positive and negative public health impacts.
- Provides practical recommendations to increase positive health effects and minimize negative health effects.

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HB86

- Kentucky affordable housing credit for taxable years or periods beginning on or after January 1, 2025, for a period of five years, maximum credit of \$12.5 million per year
- Would double current federal program and generate an estimated 6,560 additional units
- <https://apps.legislature.ky.gov/record/22rs/hb86.html>



Recommendations

- Expand housing for Kentucky residents earning up to 60% AMI
- Expand housing for lower income families
- Increase awareness of benefits of affordable housing along the continuum
- Continue research on how affordable housing investments can best be leveraged

Current Advocacy Work

- Tiffany Marthaler
- Executive Director
- Kentucky Affordable Housing Coalition



Contact us

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Field Updates

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"Build Back Better Act" Updates & Next Steps

Kim Johnson

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Day of Action Recap

Jen Butler

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Communications*

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THANK YOU!

**NEARLY 1K PARTICIPANTS
+
SOCIAL ENGAGEMENT**

= 1.8 MILLION IMPRESSIONS

#HomeIsWhereTheHeartIs



Next Steps

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President & CEO

National Low Income Housing Coalition

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Resources

NLIHC's HoUSed Campaign
(nlihc.org/housed): Campaign
Updates