

## Abstract

Housing instability remains a prevalent issue in America, only recently garnering widespread coverage in light of the COVID-19 pandemic. Evidence suggests that low-income renters are now facing the worst affordable housing crisis in several generations. Though legal and social support agencies are working to help those facing eviction remain in their households, it remains to be seen whether these efforts will be able to curb the tide of individuals becoming homeless.

The detrimental effects of housing instability on individuals and their families are well documented, as are the many barriers low-income tenants face when trying to secure a place to live (McKay, et al, 2020). Further, individuals with prior evictions face even more hurdles in securing stable housing (Desmond, 2012). The existing evidence and ongoing implications of the COVID-19 pandemic point to the increasingly dire need to gain a deeper understanding of housing insecurity and the efforts utilized to address this crisis.

Through a qualitative approach, this study examines the perspectives of tenants experiencing housing instability. All participants in the study were part of a pilot project, the Chattanooga Coronavirus Eviction Prevention Program (CCEPP) which provides tenants facing eviction free legal assistance and case management services. Additionally, the study includes the perceptions of Eviction Court Watchers, volunteers who attend and compile information on eviction hearings, during the Coronavirus pandemic. In each of the interviews, the researchers examined whether having access to legal and case management services was effective in minimizing the number of tenants being evicted.

The findings from this study will help to underscore the causes and implications of housing insecurity, as well as emphasize the significance of providing access to legal and social

services to tenants facing eviction. Further research is needed to extensively explore the approach and long-term outcomes of similarly structured programs in preserving housing stability. Additionally, future studies could examine strategies implemented by such programs that contribute to their sustainability and effectiveness.

*Keywords:* affordable housing, housing instability, tenant, eviction

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McKay, K. L. , Neumann, Z., & Gilman, S. (2020, June 19). 20 million renters are at risk of eviction: Policymakers must act now to mitigate widespread hardship. *The Aspen Institute*.  
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## Introduction

Housing insecurity remains a prevalent issue in America, only recently garnering widespread coverage in light of the COVID-19 Pandemic. As McKay, Neumann, and Gilman (2020) have stated, even before the current economic recession, more than forty percent of renting families were severely cost-burdened, with one in four spending more than half of their household income on housing alone. This level of insecurity has been gradually building over the last two decades, with median monthly rent payments growing significantly more than the income of renters every year since 2001 (McKay, Neuman, & Gilman, 2020). Consequently, the loss of employment or a decrease in hours at work for low-income renters could quickly lead to eviction and homelessness.

According to the American Community Survey conducted by the United States Census Bureau between 2014-2018, over 17,000 households in Hamilton county, Tennessee spend fifty percent or more of their monthly income on housing (County Health Rankings, 2020). In an updated analysis of the U.S. Census Bureau's household pulse survey, a survey based on renter's perceptions of their ability to pay rent, The Aspen Institute Financial Security Program and Covid-19 Eviction Defense Project estimate that between thirty-five to fifty-two percent of renter households in Tennessee may be at risk of eviction through the end of the year (Benfar et al, 2020).

Despite the well-documented evidence that low-income renters are now facing the worst affordable housing crisis in several generations, few studies exist that outline the detrimental effects eviction has on low-income individuals and their families. According to Desmond and Kimbro (2015), residential instability makes it increasingly difficult for low-income families to

maintain psychological stability, preventing them from the ability to invest in their home, social relationships, and community. Additionally, an eviction record or documented debt owed to a previous landlord will significantly decrease the chances of securing stable housing for displaced families, limiting them to “substandard homes in disinvested neighborhoods that offer little access to good jobs or transit” (McKay, Neuman, & Gilman, 2020).

The barriers low-income tenants face when trying to secure stable housing are many, a notable one being the lack of affordable rentals. Furthermore, an eviction on one’s record, no matter the cause or amount of time that has passed, decreases their chances of obtaining a habitable place to live as the majority of landlords and property management companies simply will not rent to them (Desmonds, 2012). As a result, many low-income tenants look for several months before securing a place to stay. Low-income tenants also encounter several obstacles when applying for affordable housing programs. The need for housing assistance so greatly outweighs the availability provided by municipalities that desperate families often wait years before receiving it (Desmond, 2012).

To successfully transition to stable housing, assistance from human service agencies is often sought by low-income tenants. Case management that incorporates “provision of concrete resources, emotional support, and positive regard by workers has been instrumental in helping homeless families transition into stable housing” (Lewinson & Collard, 2011). Additionally, eviction legal assistance and diversion programs can significantly increase the chances of those facing eviction court remaining in their current residence, which reduces homelessness and increases household earnings (Collinson & Reed, 2018). However, it is worth noting that structural barriers in agencies, such as “unaffordable application fees, limited agency hours, restricted eligibility requirements, inaccessible service information, and poor personnel

communication skills”, can impede with low-income tenants’ ability to obtain stable, secure housing (Lewinson & Collard, 2011).

The existing research and ongoing implications of the COVID-19 pandemic validate the need to grasp a deeper understanding of housing insecurity and the efforts utilized to address this pertinent issue. Through a qualitative approach, this research examined the perspectives of tenants experiencing housing instability who are participating in the Chattanooga Coronavirus Eviction Prevention Project (CCEPP). Additionally, this study includes the perceptions of Eviction Court Watchers, volunteers who attend and compile information on eviction hearings. The data collected from this study highlights the causes and implications of housing insecurity and serves to illustrate the significance of programs providing access to legal and social services to tenants facing eviction.

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