



# Housing Insecurity During the COVID-19 Pandemic

The affordability of housing for individuals and families has a direct impact on health.

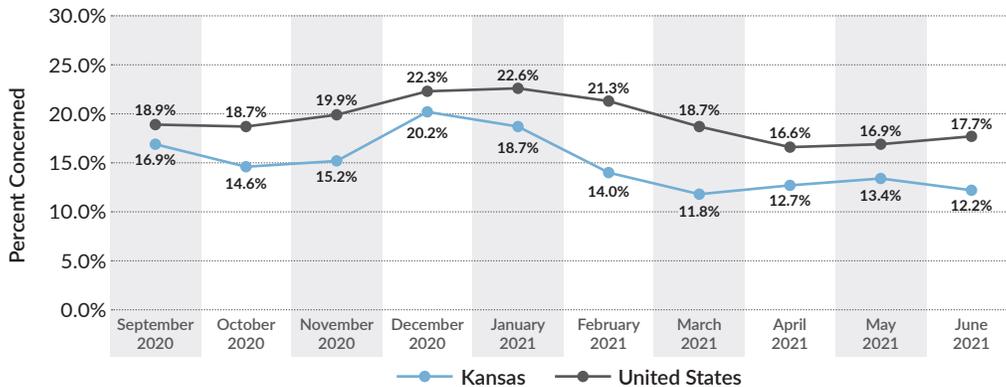
Those who are unable to afford housing may have to make tradeoffs that impede healthy choices — such as buying healthy food or taking prescribed medications — or they may have increased stress, all of which can lead to worse mental and physical health.

During the COVID-19 pandemic, many Kansans have struggled to pay for housing.

Figure 1 shows the monthly trend of Kansans concerned about paying the next month's rent or mortgage payment on time during the pandemic in Kansas and across the US.

Figure 2 shows the relationship between mental health and housing insecurity in Kansas.

**Figure 1. Concern About Paying Next Month's Rent or Mortgage on Time Declined From the Beginning of the Year Through June 2021**



Note: Adults, aged 18 and over, who were concerned about paying the next month's rent or mortgage on time during the pandemic include those who were planning to defer payments or who were not at all confident or slightly confident about making payments on time. Estimates are two-month averages of prior months to reduce variation month to month (e.g., the estimate in June is the average of the estimate in May and June). On average, an estimated 1,163,406 Kansas adults and 136,701,939 adults in the U.S. pay rent or a mortgage payment each month.

Source: KHI analysis of the Census Bureau's Household Pulse Survey Public Use File.

## Discussion

Numerous state and federal programs were established during the COVID-19 pandemic that provided protection and assistance to those experiencing financial hardship. However, some programs are ending. The state moratorium on foreclosures and evictions expired on May 28, 2021. The federal Centers for Disease Control and Prevention (CDC) moratorium on evictions expired on July 31, 2021, and was reissued on Aug. 3 to last two months (ending Oct. 3, 2021); however, the order will only cover parts of the U.S. with substantial or high transmission of the coronavirus. Data collection from the Household Pulse Survey included in this analysis closed in June.

Data from the Household Pulse Survey show the percentage of Kansans concerned about

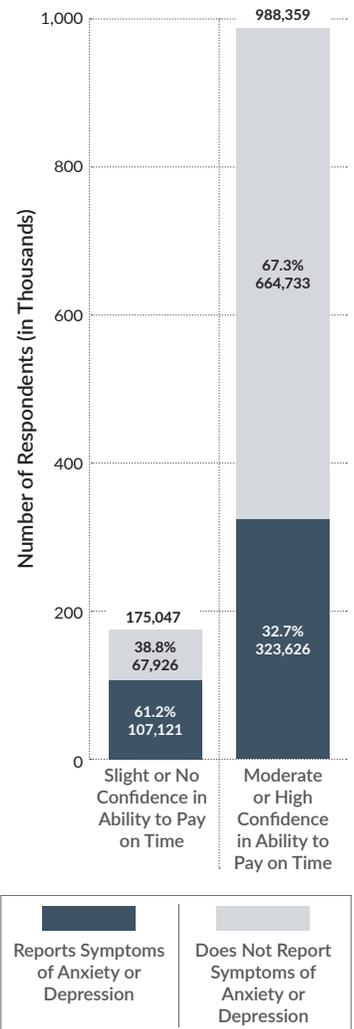
their ability to pay the next month's rent or mortgage on time has declined from the peak in December 2020 and January 2021; however, nearly 1 in 8 (12.2 percent) Kansans remain concerned about their ability to pay for housing. While many will end up making their payments — analysis by the Federal Reserve estimated that 31.9 percent with no confidence and 70.1 percent with slight confidence ended up paying on time — the stress and tradeoffs required to make those payments may have a negative impact on health. Data show an increased risk for self-reported symptoms of anxiety or depression among those who are concerned about paying next month's rent or mortgage on time compared to those with moderate or high confidence that they could pay for housing next month on time.

## Key Points

- The percentage of Kansas adults concerned about their ability to pay the next month's rent or mortgage on time declined from 1 in 5 in December 2020 to 1 in 8 in June 2021. Overall, the percent concerned in Kansas was less than that in the U.S. during this period.

- Three out of 5 Kansans who were concerned about paying for housing on time also reported symptoms of anxiety or depression, nearly twice the rate of those who were not concerned about paying for housing on time. Concern about paying for next month's rent or mortgage on time may lead to adverse health outcomes.

**Figure 2. Anxiety or Depression More Likely Among Kansans Concerned About Their Ability to Pay Next Month's Rent or Mortgage on Time**



Note: Respondents include Kansas adults, aged 18 and over, paying rent or a mortgage between August 19, 2020, and June 21, 2021, who self-reported whether they had anxiety or depression symptoms. Source: KHI analysis of the Census Bureau's Household Pulse Survey Public Use File.



The Household Pulse Survey is an ongoing federal survey that

provides policy makers with valuable near real-time information about the impact of the COVID-19 pandemic in Kansas and across the United States. This valuable resource allows for a deeper, data-driven understanding of the impact that the pandemic is having on our communities. This Pulse on Kansas is one in a series focusing on the economic, social and health impacts of the COVID-19 pandemic in Kansas.

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The Kansas Health Institute supports effective policymaking through nonpartisan research, education and engagement. KHI believes evidence-based information, objective analysis and civil dialogue enable policy leaders to be champions for a healthier Kansas. Established in 1995 with a multiyear grant from the Kansas Health Foundation, KHI is a nonprofit, nonpartisan educational organization based in Topeka.

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