



TRENDS AND CHALLENGES IN THE PHILADELPHIA RENTAL MARKET

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**THE HOUSING
INITIATIVE**
at Penn

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Introduction

The COVID-19 pandemic has made our nation's ongoing housing affordability crisis more apparent, while also exposing how little we know about it. Much of the data we rely on to assess housing affordability fails to capture challenges around housing stability, security, and quality. Further, while the nature of eviction as both a formal and informal phenomenon is widely recognized, there is often insufficient data to document its prevalence and impacts. Community Legal Services (CLS) of Philadelphia has been engaged in ongoing work to document the state of housing in Philadelphia, with a particular focus on the experiences of low-income renters. As a part of that, CLS partnered with the Housing Initiative at Penn (HIP) to survey thousands of renters in Philadelphia, and the results of that survey are presented here.

The results presented in this report come from what we believe to be the largest survey of renters ever conducted in the City of Philadelphia. They also quantify experiences, such as illegal eviction, for which reliable data have never previously been available. As a result, this report offers a new, more comprehensive overview of housing needs and experiences in Philadelphia, although we cannot claim it is representative of experiences and exposures across all renters.

The data support several key findings. First, many households currently face high levels of rent arrears. Specifically, 60 percent of survey respondents reported being behind on rent, owing an average \$2,698. Many households also borrowed money to pay rent, often from family and friends. Both arrears and long-term debts may be impossible for many households to repay, especially given the City of Philadelphia no longer has funding for its rent relief program. At the same time, rents continue to increase. Among those who experienced a rent increase in the past year (35 percent of respondents), the average increase was \$162, or more than 16 percent.

However, as already noted, challenges around housing are not new for many renters. Roughly 14 percent of those who responded to our survey said they have been evicted at some point in the past. While nonpayment of rent is often the precipitating reason for eviction, many respondents report that their nonpayment was due to owner behavior (e.g., the tenant withheld rent because their rental property owner would not make necessary repairs). Further, most survey participants with an eviction history have experienced long-term negative effects, with 80 percent reporting subsequent rental application denial(s). This survey also suggests that Asian and Indigenous households face high levels of eviction, a particularly important finding given that many existing surveys often undersample these two groups.

Illegal evictions—in which landlords lock renters out, threaten them, pay them to move, or otherwise force them to move without a court hearing—are distressingly common. The survey data suggest that 6.8 percent of tenants faced informal eviction in February 2019-February 2020, which is on par with the court-based eviction rate. This rate increased during the COVID-19 pandemic, when legal evictions were temporarily halted. Also noteworthy is the role of third-party leasing or property management companies in informal (including illegal) eviction. During the pandemic, tenants who paid rent to third-party companies rather than directly to their landlords experienced disproportionate rates of informal eviction.

Beyond eviction, the survey results also speak to persistent issues around housing quality that pose serious risks to health and wellbeing. A large majority of renters (82 percent) are worried about the condition of their housing, with pests, mold, and peeling paint being the most common issues. Housing quality conditions are likely to worsen given documented deferred maintenance during the pandemic. Survey results suggest that Black households are disproportionately affected by issues related to housing quality.

The Data

This report combines the results of two original surveys. The first is a tenant survey that HIP embedded into the application for the City of Philadelphia's emergency rental assistance program. Households earning below 80 percent of the area median income who needed assistance paying rent because of a COVID-related financial hardship or unemployment were invited to apply for relief funds through the City of Philadelphia's rent relief program. In its latest iteration, this program provided up to \$2,000 per month of assistance for 18 months, with up to three of those months going toward the payment of forward rent and additional \$2,000 in utility assistance.^{1,2} Rental property owners in the City of Philadelphia seeking to evict a tenant for nonpayment of rent were also required to go through this program, in the hopes that the arrears could be cured and that households remain housed.³ Across the tenant applications and eviction diversion efforts, over 4,000 applicants for rent relief had filled out HIP's survey between April 2021 and the time of the analysis.

The team fielded an additional survey in order to capture renter households who had not applied for rental assistance. Survey participants were recruited through several means. First, CLS and HIP promoted the survey over social media. Second, multiple non-profit partners and community-based organizations also promoted the survey through their events and networks.⁴ Over 2,000 households filled out this survey, with the majority doing so online using their mobile phones and other devices.

With over 6,000 total respondents, these two surveys capture one of the largest samples of renters ever assembled in Philadelphia. For instance, when the City of Philadelphia conducted citywide surveys of all households, including both renters and homeowners, for its 2016 and 2022 Assessments of Fair Housing, it received 5,245 and 5,604 valid responses, respectively.⁵

1 COVID-19 Emergency Rental Assistance Program. City of Philadelphia. <https://phlrentassist.org>

2 This is the fourth round of rent relief in the City of Philadelphia and the amount and duration of rent relief has varied across waves of the program.

3 PHL Eviction Diversion. City of Philadelphia. <https://eviction-diversion.phila.gov/#/About>

4 HIP and CLS contacted a total of 284 community-based organizations across the City of Philadelphia including Philly Tenants Union, Tenants Advocates, Philadelphia RCOs, various Philadelphia Community Development Corporations, as well as organizations listed on City department contact lists.

5 Assessments of Fair Housing were conducted in 2016 and 2022 in accordance with HUD's Affirmatively Furthering Fair Housing (AFFH) rule. The survey results are reported throughout the 2022 Assessment and in Appendix E of the 2016 Assessment, available at <https://www.phila.gov/documents/assessment-of-fair-housing/>

Both survey instruments used in the current study asked a series of questions related to:

1. Housing stability, including tenant moves, both voluntary and forced
2. Housing conditions and satisfaction
3. Landlord relations and potential exploitation
4. Housing costs and rent increases

There are slight differences in question wording between the survey deployed through the City's rent relief program and the one deployed by CLS and HIP to capture additional renters. All results are from the combined pool of surveys unless we note otherwise in the text.

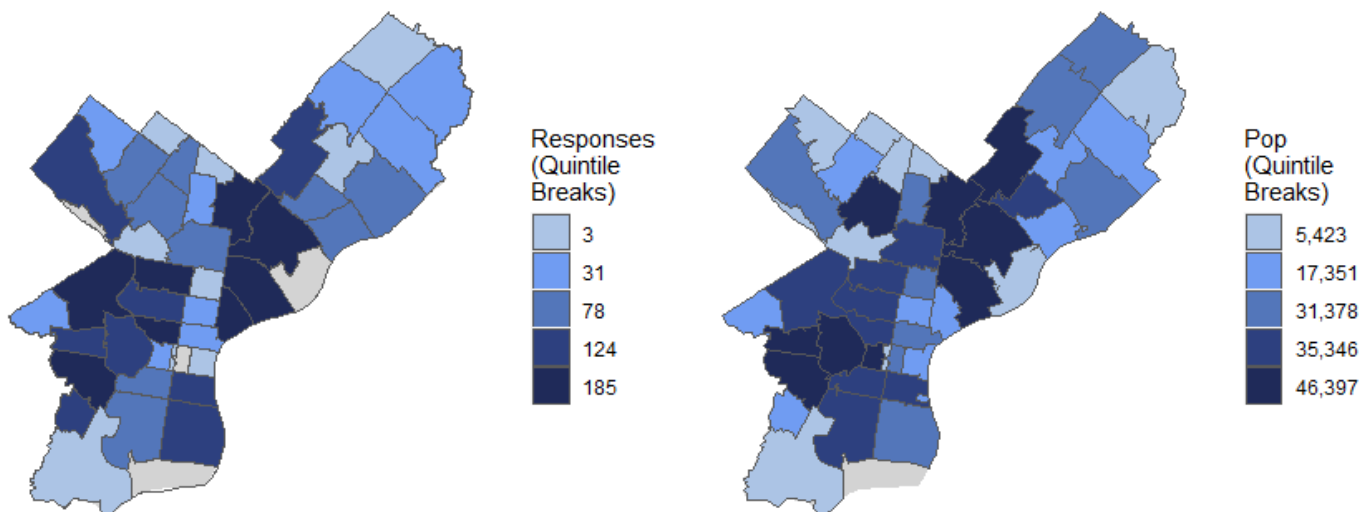
The surveys also collected detailed geographic and household demographic data, which allow us to examine outcomes of interest across a wide set of characteristics as well as to determine the representativeness of our sample with respect to the broader renter population in Philadelphia. Geographically, the survey sample was distributed roughly in proportion to the overall renter population, with only a handful of zip codes being over- or under-represented. As seen in Figure 1 below, responses are largely from West Philadelphia and North Philadelphia, which is where most renters, and particularly lower-income renters, live in the City of Philadelphia. The lowest response rates were in the neighborhoods with the smallest share of low-income renters.

Figure 1.

DISTRIBUTION OF SURVEY SAMPLE AND PHILADELPHIA RENTER POPULATION BY ZIP CODE

Survey responses

Renter population



We ran a series of tests to determine whether and how weights should be applied to the sample.¹ We considered three key weights: the age of the head of household, the race of the head of household, and the presence and number of children in a household. We used 2015-2019 American Community Survey (ACS) data together with a survey weighting statistical package developed by the Pew Research Center to determine whether our sample varied from the broader renter population throughout the City.² We found that applying weights did not substantially alter the descriptive statistics discussed in this report, suggesting that the survey sample is fairly representative of the low-income renter population at large.

Table 1. SURVEY SAMPLE BY RACE AND ETHNICITY

RACE	SHARE OF SURVEY RESPONDENTS
Asian	3.6%
Black	51.1%
Indigenous	1.6%
Hispanic/Latino/a	9.1%
White	27.9%
ETHNICITY	
Non-Hispanic Asian	3.5%
Non-Hispanic Black	50.6%
Non-Hispanic Indigenous	1.6%
Hispanic/Latino/a Only	8.8%
Non-Hispanic White	27.6%

¹Weighting is a statistical technique that adjusts the value of survey responses based on the demographics of the respondents to correct imbalances between the survey sample and the population being studied. A response from a young respondent might be weighted more heavily, for example, if the survey respondents as a whole tend to be older than the general population.

²See Arnold Lau. 2020. "Introducing pewmethods: An R package for working with survey data." Pew Research Center. <https://medium.com/pew-research-center-decoded/introducing-pewmethods-an-r-package-for-working-with-survey-data-97601a250a46>

Rents and Rent Increases

Households in our sample reported a median rent of \$986 and median monthly utility payments of \$168. This level of housing cost is considered unaffordable for households earning less than \$46,160, of which there are at least 287,000 in Philadelphia.¹ Median reported rent varies across zip codes in the city, with a low of \$748 in 19122 and a high of \$1,098 in 19147.

Over 93 percent of respondents said they had a formal lease. Roughly 77 percent of survey respondents said they paid their rent directly to their landlord, whereas 20 percent said they paid it to a third party, such as a property management company, and 2 percent did not know. The majority of households in the survey, nearly 54 percent, lived in a building with five or fewer units, and less than 4 percent lived in a building with 30 or more units.

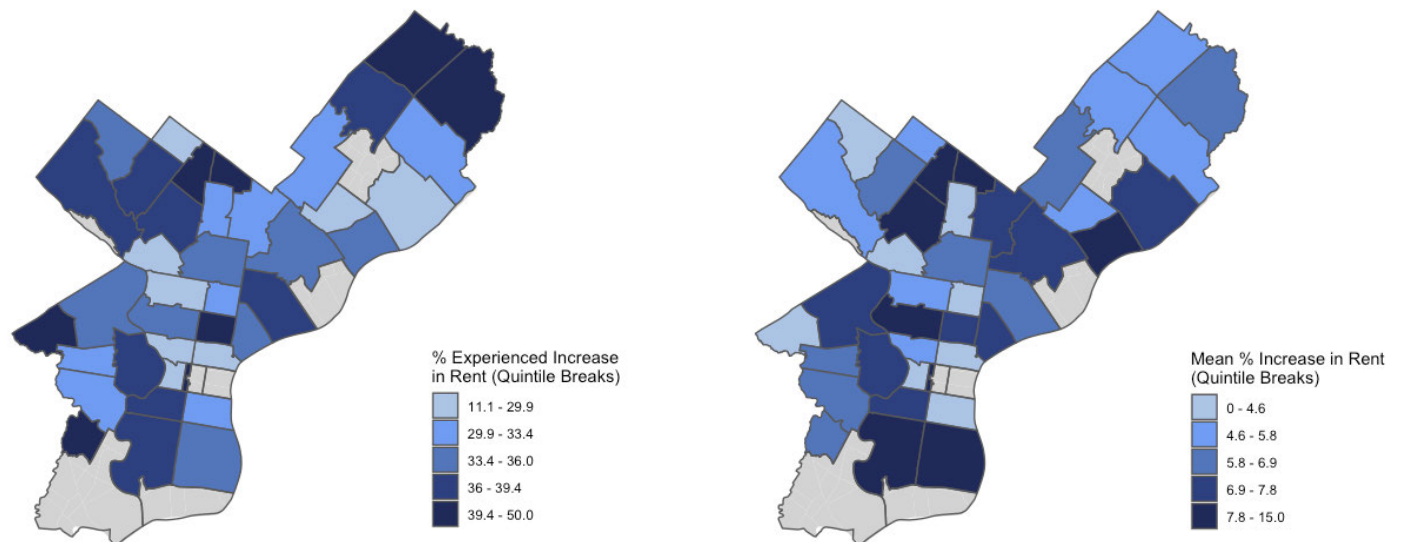
Interestingly, the majority of respondents (65 percent) had not experienced a rent increase in the year prior to filling out our survey.² However, the 35 percent of respondents who did experience a rent increase saw their rent go up by \$162, or 16 percent, on average. A rent increase of this magnitude would push about 32,000 renter households in Philadelphia into severe rent burden (defined as paying more than half one's income in rent).³

Figure 2.

DISTRIBUTION OF RENT INCREASES BY ZIP CODE

Share of Respondents Reporting Increase

Average Percent Increase



1 Housing costs are considered unaffordable if they exceed 30 percent of a household's income. According to 2016-2020 5-year ACS estimates, 287,686 households earn less than \$45,000 annually.

2 Because households filled out this survey between April and August 2021, the "past year" captures a timeframe between April 2020 and August 2021 for all survey respondents.

3 This is based on the Public Use Microsample (PUMS) of the 2015-2019 5-year ACS estimates for Philadelphia, adjusted for inflation.

Rent increases were concentrated in certain zip codes. Among those with at least 5 respondents, there were a total of 8 zip codes in which more than 40 percent of respondents reported having experienced a rent increase in the past year. In some cases, these zip codes were the same ones where survey respondents reported the highest average percent rent increases. Zip codes 19102 in Center City and 19138 and 19126 in the Northeast saw rent increases of more than 8 percent on average (see Figure 2 on the preceding page).

There appear to be similar odds of experiencing a rent increase among those with a formal lease agreement and those without. However, there is a difference in the likelihood of experiencing rent increases based on the party to whom rent is paid. Nearly 45 percent of those who paid their rent to a third party saw an increase in rent, whereas only 32 percent of tenants whose landlords managed rent payment directly saw an increase.

CHALLENGES PAYING RENT

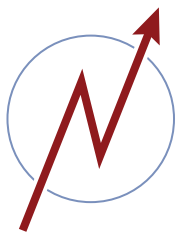
Many renters faced challenges paying rent during the pandemic. Almost 60 percent of survey participants reported being behind on rent. On average, respondents reported owing \$2,698, which is the equivalent of about one month's income for a low-income household in Philadelphia.¹ Over half (58 percent) of participants who reported being behind on rent identified as Black, while only 20 percent identified as White.

Thus, it is not surprising that over half of survey participants (57 percent) stated they had borrowed money to pay their rent. Those who borrowed to pay rent reported borrowing about \$1,562 on average. The vast majority (85 percent) borrowed from a friend or family member, but 10.1 percent of respondents indicated they applied for payday loans, which have short terms and high interest rates. More respondents applied for payday loans than for traditional bank loans (4 percent).

When asked how they anticipated getting caught up on rent going forward, participants identified a variety of strategies. Almost half (48 percent) of those behind on rent said they would get caught up by borrowing from a friend or family member. About 23 percent of renters indicated they would try to make partial payments or enter into payment agreements with their landlord.

¹Median annual income in Philadelphia was \$49,127 in 2020, according to 5-year ACS estimates for 2016-2020. If "low income" is defined as 80 percent of the median, a debt of \$2,698 is 82% of one month's income.

Many households indicated that they would need to rely on formal debt in a householder's name to pay rent. About 24 percent of participants behind on rent said they would apply for a new credit card, 23 percent indicated they would use an existing credit card, and 20 percent reported they would apply for a payday loan. All forms of debt come with distinct financial and personal burdens. The higher interest rate often attached to payday loans, the compounding nature of outstanding debt across all forms, and the fact that many of these households face uncertainty about their future ability to pay expenses mean that even small levels of borrowing could snowball for many households. Such compounding debt falls outside of the reimbursement structure in rent relief programs and has severe implications for the future housing stability and economic wellbeing of these households.



35% *of survey respondents*
 EXPERIENCED A RENT INCREASE
 IN THE PAST YEAR



59%
 ARE BEHIND ON RENT



\$1,562
 AVERAGE AMOUNT BORROWED
 TO PAY RENT



\$2,698
 AVERAGE RENT DEBT

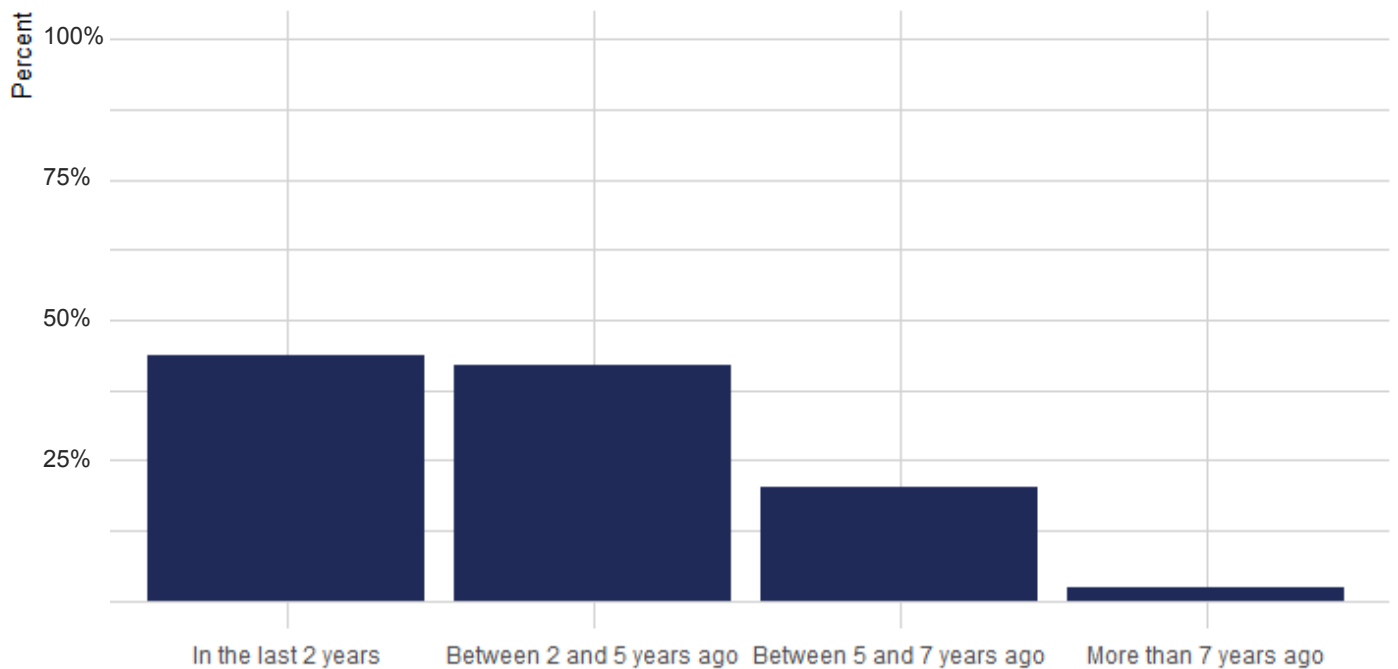


Eviction History

Eviction is associated with a host of negative short- and long-term outcomes, including increased housing instability, exposure to homelessness, and reduction in physical and mental wellbeing. An eviction also goes on one’s record and can make finding new housing challenging given that many landlords evaluate eviction history when reviewing potential tenants.

This section relies on the approximately 2,000 survey responses collected by the survey conducted in partnership with CLS. Roughly 14 percent of respondents said that they have been evicted at some point in the past. Almost 80 percent of this subset reported being evicted within 5 years before completing the survey in 2021, and 45 percent reported being evicted within 2 years before completing the survey. “Eviction” in this section refers only to legal evictions that are the result of court decisions.

Figure 3. EXPERIENCES OF EVICTION OVER TIME



Over half of survey respondents with an eviction history are women, and nearly half reported having a disability. The two racial and ethnic groups most likely to report a history of eviction were Asians and Indigenous households, with 33 percent of Asian households and 37 percent of Indigenous individuals reporting having experienced eviction. An important caveat is that these results are based on a survey question that asked whether a household had ever experienced an eviction but did not specify the number or nature of evictions. As a result, the percentages may be affected by differing perceptions of what constitutes an eviction, and they do not reflect the higher instances of repeat evictions that Black households often experience.

Table 2. EVICTION HISTORY BY RACE AND ETHNICITY

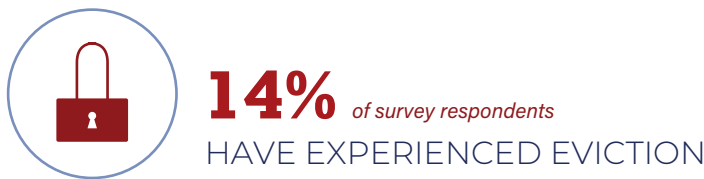
RACE/ETHNICITY	TOTAL RESPONDENTS	SHARE WITH EVICTION HISTORY
Non-Hispanic Asian	122	33%
Non-Hispanic Black	525	13%
Non-Hispanic Indigenous	71	37%
Hispanic/Latino/a	127	15%
Non-Hispanic White	1,063	12%
Other	54	2%

Survey participants reported being evicted for various reasons. In general, nonpayment of rent was the most common reason, which in turn resulted from many different factors. Tenants chose not to pay rent because their landlord would not make repairs (19 percent) almost as often as they could not pay rent because of changes in their finances (20 percent). Many also reported not paying rent because a landlord threatened or harassed them (18 percent). Combined, these findings suggest that although slightly over half of evictions are related to nonpayment, over one-third of such nonpayment-related evictions are tied to owner behavior.

About two-thirds of renters who went to landlord-tenant court entered into an agreement with their landlord as the outcome of their case, with 28 percent entering an agreement to move and 35 percent entering an agreement to pay back rent. Another 25 percent who went to landlord-tenant court had a hearing and received a judgment. Only about 8 percent of those who went to landlord-tenant court won their case; 80 percent of those who won identified as being disabled. Two percent of households had their case withdrawn.

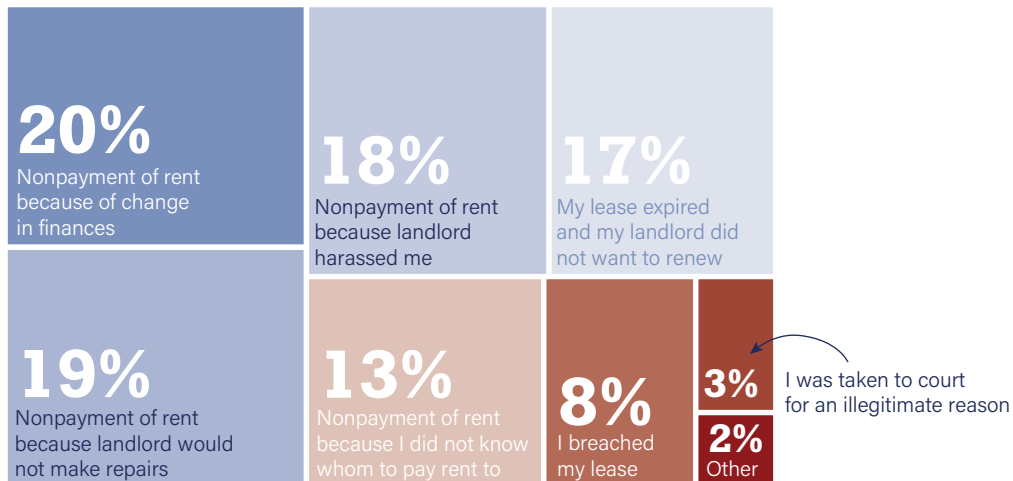
About 58 percent of those who entered into an agreement to move were women, whereas 57 percent of those who entered into an agreement to pay back rent were men. In other words, women were disproportionately likely to face the outcome of moving as the resolution of their case compared to men, who were more likely to enter into an agreement to stay and pay back rent. Of those who entered into an agreement, 88 percent were able to get the agreement marked satisfied or vacated, with equal odds for men and women when the sample is weighted for representativeness.

Most respondents with an eviction history have experienced long-term impacts from eviction; 80 percent saw a subsequent rental application denied. A little over half (52 percent) were denied in the last two years, and 46 percent indicated their application was denied between two and five years ago. About 16 percent of those who had an application denied identified as Asian, 7 percent as Latino/a, 11 percent as Indigenous, 23 percent as Black, and 42 percent as White.¹



REPORTED REASON FOR EVICTION

Many nonpayment-related evictions are tied to landlord behavior



¹Survey data were collected before the passage of the Renter’s Access Act, enacted in October 2021 to create uniform screening criteria for individuals applying to rent a unit. Pursuant to the act, landlords may no longer screen tenants for evictions that occurred four or more years prior to the submission of their application, or for eviction records that did not end in a judgment for the landlord, have been sealed, have been withdrawn or resolved, or were filed during the COVID-19 emergency period. See <https://www.phila.gov/documents/renters-access-act-tenant-screening-guidelines/>

Informal Evictions

At the onset of the COVID-19 pandemic, local, state, and federal governments enacted policies, including eviction moratoria, to protect renters (see timeline below). The City of Philadelphia also created an Eviction Diversion Program to assist with mediation between landlords and tenants and encourage payment agreements to keep renters housed. This program has become even more important as the City's eviction moratorium expired at the end of June 2021 and the Federal moratorium expired a month later at the end of July 2021.

2020



MARCH 27

The CARES Act implements a federal moratorium on evictions for nonpayment of rent through July 25, 2020 if the tenant participates in any federally subsidized program (Public Housing, Housing Choice Voucher, PHA Project-based, all HUD, etc.). Protected tenants cannot be forced to vacate, and their landlords cannot file notices to vacate, until 30 days after the expiration of the moratorium.

Philadelphia Municipal Court and Court of Common Pleas close, Sheriff's office suspends lockouts.



JULY 2

The Emergency Housing Protection Act passes, halting all new eviction filings through August 31, 2020 (with the exception of evictions necessary to prevent an imminent threat of harm caused by the person subject to eviction).



SEPTEMBER 4

The CDC places a moratorium on evictions for nonpayment of rent; the Philadelphia Municipal Court orders that all landlords filing evictions for nonpayment of rent must first go through the Philadelphia Eviction Diversion program, request rental assistance, and then wait 45 days before filing a complaint.



SEPTEMBER 7

Philadelphia's courts re-open.

2021



JUNE 3

Municipal Court ends its moratorium on lockouts.



AUGUST 26

The Supreme Court rules the CDC eviction moratorium is unconstitutional.

2022



JANUARY

The Eviction Diversion mandate is extended to encompass all eviction filings regardless of the reason.



While the goal of these policies was to create a period of protection for renters, reports of tenants being evicted or being forced to move by their landlord continued throughout the pandemic. Previous HIP surveys have documented confusion and lack of knowledge around local mandates among property owners, which most likely drives these occurrences.¹

Data from HIP’s survey of rent relief applicants in Philadelphia shows that many tenants moved at similar, though slightly higher, rates during the pandemic compared to the previous year. Almost 22 percent of respondents reported moving between March and December 2020, while about 20 percent had moved between February 2019 and February 2020.

In both time periods, most respondents reported moving once. About 79 percent and 80 percent among those who moved said they moved once between March and December 2020 and between February 2019 and February 2020, respectively.

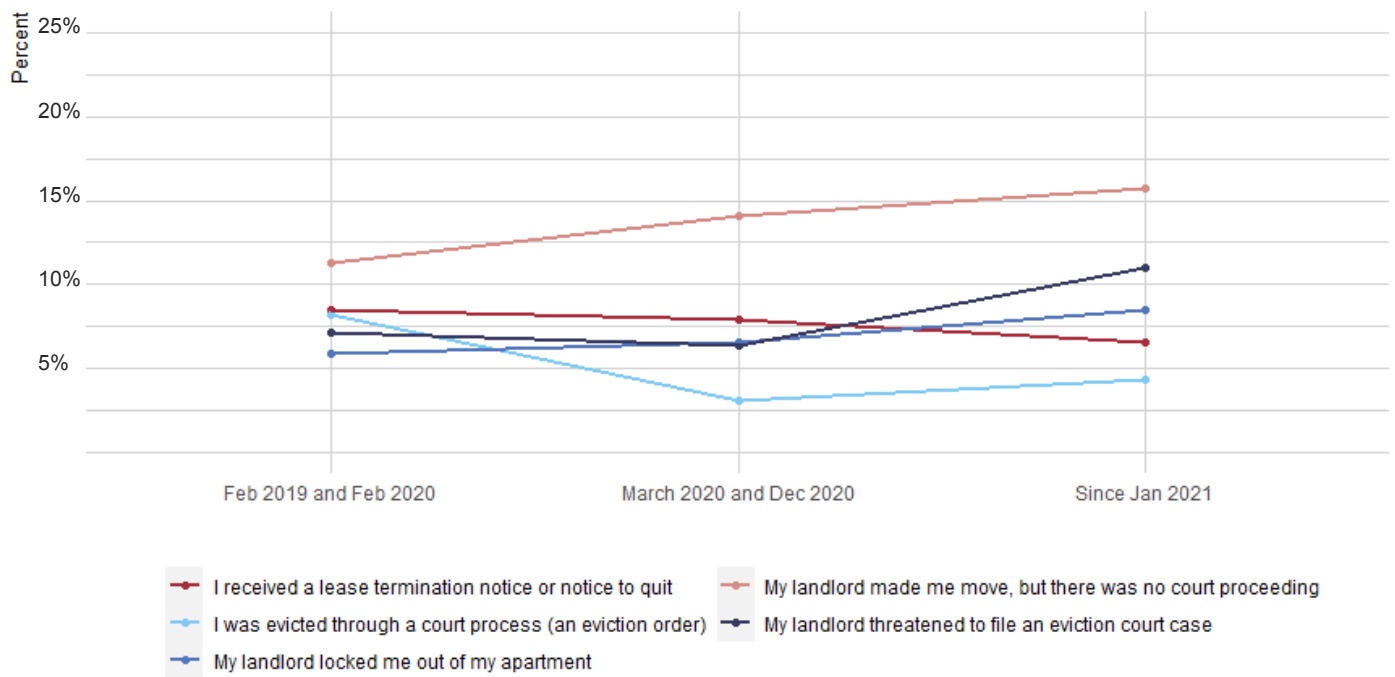
Table 3. NUMBER OF MOVES BY TIME PERIOD

PERIOD	MOVED ONCE	MOVED TWICE	MOVED 3+ TIMES
February 2019 - February 2020	80%	17%	3.5%
March 2020 - December 2020	79%	19%	2.3%
Since January 2021	82%	16%	2.0%

However, the prevalence of forced moves has increased over time (see Figure 4 on the following page). About 11 percent of respondents who moved between February 2019 and February 2020 reported that “my landlord made me move, but there was no court proceeding.” The proportion of renters who stated this as their reason for moving increased to 14 percent for those who moved between March 2020 and December 2020 and nearly 16 percent for those who have moved since January 2021.

¹Housing Initiative at Penn. 2021. Ongoing Challenges for Rental Business Owners in the City of Los Angeles during the COVID-19 Pandemic. https://www.housinginitiative.org/uploads/1/3/2/9/132946414/hip_la_owner_brief_final.pdf

Figure 4. CHANGES OVER TIME IN THE REASON FOR MOVING



Landlords have also used the threat of eviction—and the difficulties an eviction record can pose for low-income renters—to influence tenants to leave. A “legal eviction” for the purposes of this report is an eviction performed by the Philadelphia Landlord-Tenant Office pursuant to a court-issued order. Anything done to remove a tenant from the home outside of that process is defined as an informal eviction. This includes the landlord changing the locks, harassing the tenant, or shutting off vital utilities such as water and electricity.

About 7 percent of respondents who moved between February 2019 and February 2020 reported doing so because their landlord threatened to file an eviction. While slightly fewer tenants (about 6 percent) reported threat of eviction as the reason for moving between March 2020 and December 2020, as many as 11 percent of survey respondents who moved since January 2021 cited this as their reason for moving.

These trends show the impact that the threat of evictions has over renters. The 6 percent of respondents who moved between March 2020 and December 2020 due to such threats were in fact protected under local and federal eviction moratoria; they could have benefited from eviction protections and the Eviction Diversion Program.

The power dynamic between landlords and tenants also manifests in other forms of harassment. Almost 15 percent of respondents reported they had been threatened by their landlord due to nonpayment, and 4 percent stated they had been locked out by their landlord.

MANY TENANTS WERE FORCED TO MOVE DESPITE PANDEMIC PROTECTIONS IN 2020

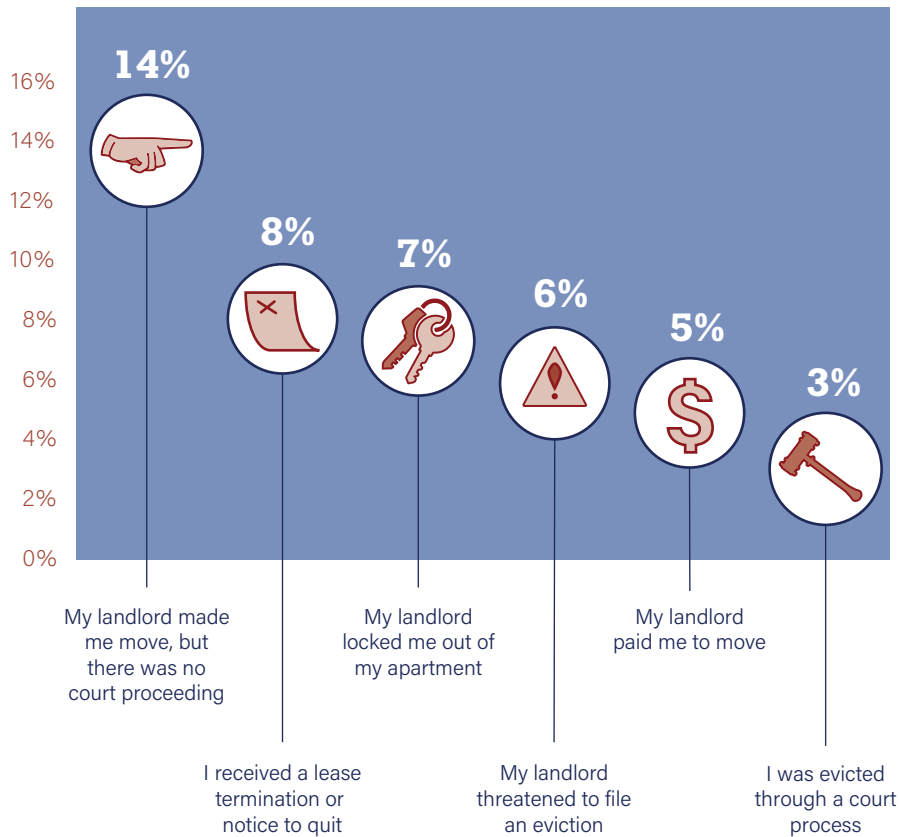


Table 4. REASON FOR MOVE BY TIME PERIOD

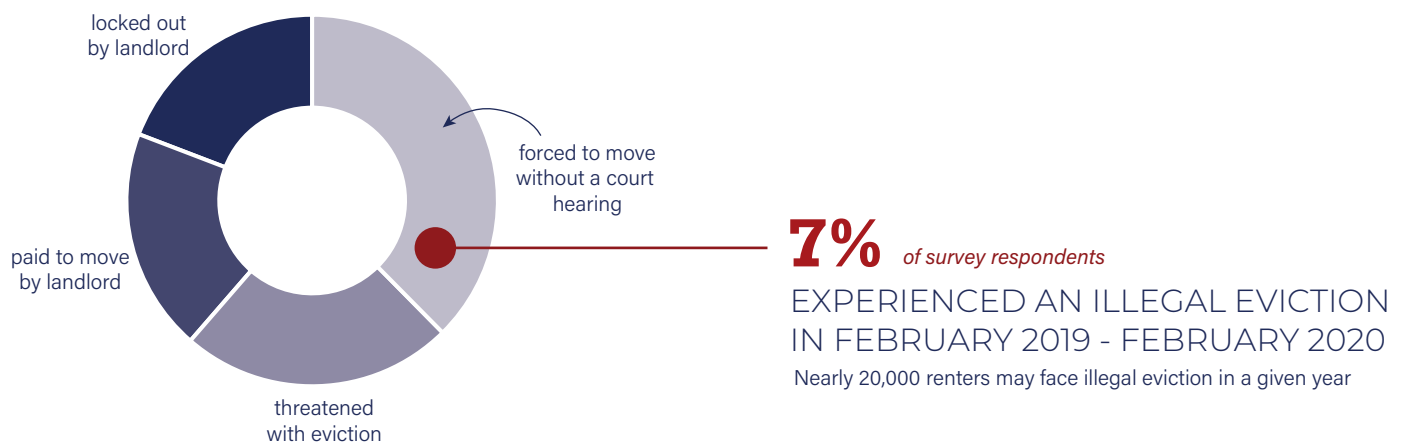
REASON	FEB 2019 - FEB 2020	MAR 2020 - DEC 2020	JAN 2021 - AUG 2021
I received a lease termination notice or a notice to quit	8.5%	7.9%	6.5%
I was evicted through a court process (an eviction order)	8.2%	3.1%	4.3%
My landlord locked me out of my apartment	5.9%	6.6%	8.5%
My landlord made me move, but there was no court proceeding	11.3%	14.1%	15.7%
My landlord paid me to move	5.8%	4.7%	4.9%
My landlord threatened to file an eviction court case	7.2%	6.3%	11.0%

Our survey data suggest that locking tenants out may be a tactic more commonly employed by landlords than previously thought. Almost 6 percent of respondents who moved between February 2019 and February 2020 said it was because their landlord had locked them out. The percentage increased slightly to 6.6 percent for those who moved between March 2020 and December 2020 and then to 8.5 percent for those who moved since January 2021.

This tactic may have been used more commonly by certain types of landlords during the pandemic. Overall, 77 percent of renters indicated that they paid rent directly to their landlord, and 20 percent paid to a third-party representative. Among those who experienced a lockout prior to the pandemic (between February 2019 and February 2020), 79 percent of them had been paying directly to their landlord, and 20 percent had been paying rent through a third party—very close to the overall breakdown. However, among those who experienced a lockout at the height of the pandemic, between March 2020 and December 2020, a disproportionate 48 percent were paying rent to a company, compared to 51 percent paying directly to their landlord. These percentages have since returned to pre-pandemic levels.

When the weighted survey data are examined, this trend is even more striking. The weighted responses show that about 16 percent of those locked out by their landlords between February 2019 and February 2020, 49 percent of those locked out between March 2020 and December 2020, and 30 percent of those locked out since January 2021 paid rent to a third-party company instead of to their landlord.

In total, 6.8 percent of survey respondents reported experiencing at least one form of illegal eviction (being locked out, paid to move, threatened with eviction, or otherwise illegally forced to move by their landlord) between February 2019 and February 2020. This rate is on par with Philadelphia court-based eviction filing rate of 7.2 percent for the same time period.¹ It suggests that nearly 20,000 renters in the city may face illegal eviction in any given year.



¹Between February 2019 and February 2020, Philadelphia Municipal Court records show 20,727 eviction filings. There were 289,341 renters in Philadelphia in 2020 based on 2016-2020 5-year ACS estimates. This translates to an eviction filing rate of 7.2 percent.

Habitability and Repair Issues

Housing instability, particularly during the pandemic, has become a critical policy topic. Ensuring that renters have safe and good quality housing is a related, and equally important, concern. Unsuitable housing conditions can increase the risk of negative health outcomes, including injury and chronic disease, caused, for instance, by low quality construction and home systems and exposure to toxins and irritants. Poor housing conditions can also precipitate frequent moves among low-income renters.

According to the survey data, most respondents (82 percent) worry about the condition of their housing. In fact, over a third of respondents (37 percent) worry at least “fairly often” about the condition of their home. The weighted survey data confirm this trend.

Table 5. WORRY ABOUT HOUSING CONDITIONS

FREQUENCY OF WORRYING	SHARE OF SURVEY SAMPLE
Always	13%
Very often	11%
Fairly often	14%
Sometimes	29%
Almost Never	16%
Never	18%

The majority (73 percent) of those who “always” worry about their housing condition live in small rental buildings with one to five units. Renters with lower levels of worry are more likely to occupy medium-sized buildings of 6 to 10 units (see Table 6 on the following page).

The data also indicate that those who always worry or are very often worried about the condition of their home are more likely to pay rent to a third-party company. About 34 percent of renters who always worry pay rent to a company, compared to only 11 percent of tenants who never worry.

Housing opportunities are limited for most low-income households, particularly those with an eviction record. Tenants who worried more about the condition of their housing were more likely to report that they did not have a formal lease agreement than those who did not worry. About 14 percent and 11 percent of renters who always worried and very often worried, respectively, reported not having a lease, compared to only 4 percent of tenants who never worried.

Table 6. WORRY ABOUT HOUSING CONDITIONS BY BUILDING SIZE

FREQUENCY OF WORRYING	1-5 UNITS	6-10 UNITS	11-20 UNITS	21-30 UNITS	31+ UNITS
Always	73%	5%	13%	2%	8%
Very often	49%	21%	16%	10%	4%
Fairly often	46%	30%	14%	6%	4%
Sometimes	51%	30%	12%	4%	3%
Almost Never	57%	21%	12%	5%	5%
Never	61%	21%	14%	1%	4%

The survey conducted in partnership with CLS asked about a variety of health and safety issues, including the presence of different pests, heating, and plumbing issues, as well as the need for other repairs. Over 85 percent of survey respondents reported concerns with their unit, and the weighted survey analysis confirms this result is representative of the larger renter population in Philadelphia.

Many of the concerns that households had about their units represented serious health and safety risks. The most common concern for all renters was mouse infestations, reported by 23 percent of respondents, followed by roaches (21 percent) and chipping paint (16 percent). These are the same top three concerns raised in an earlier report by CLS that used a more in-depth qualitative methodology.¹ The majority (76 percent) of tenants with mice problems paid rent directly to their landlord, and half of them lived in a small rental building of one to five units. Pests were a major concern for households with children, with 27 percent of this subgroup identifying mice as a concern and 24 percent reporting roaches. Almost 22 percent of households with children said they had general concerns about living in a substandard, unsafe building.

The most prevalent issues changed slightly for those who reported having been evicted in the past. Almost 27 percent of this group said they were concerned about mold, and 25 percent stated that the risk of fire was a major concern in their unit.

Black households may be exposed to lower quality housing at higher rates than the general population. Whereas over half (58 percent) of respondents who had no concerns about their housing identified as White, only 27 percent identified as Black. Over 29 percent of Black survey respondents reported mice as a concern, followed by 19 percent who reported roaches. The general safety of their building was a concern for 15 percent of Black survey respondents.

¹Rachelle Faroul, Abigail Brown, and Rashni Stanford. 2021. "COVID-19's Impact on Race and Housing Security Across Philadelphia." Philadelphia Renters Report. Community Legal Services of Philadelphia. <https://clsphila.org/wp-content/uploads/2021/02/20210222-Philadelphia-Renters-Report.pdf>

In the previous section, we found that Asian renters were more likely to face hardships due to having an eviction history. With respect to housing quality, Asian renters were more likely than the average respondent to identify concerns, with 26 percent reporting mice and 25 percent reporting extreme heat in their unit.

Many respondents identified repair needs other than chipping paint, including water damage (about 16 percent) and broken locks or front doors (also 16 percent). Families with children were more likely than the average respondent to report both water damage and broken locks or front doors as a concern at 19.9 percent and 21 percent, respectively. Similarly, households with past evictions expressed these concerns at a higher rate, with 29 percent identifying water damage and 18.6 percent reporting broken locks and front doors as a concern.

In addition, about 15 percent of respondents overall indicated that their landlord had refused to make needed repairs when asked. A similar share of households with children (16 percent) reported having this issue. Households with previous eviction experience, however, reported landlord refusal to make needed repairs at a substantially higher rate of 27 percent.

85% *of survey respondents*
CITED AT LEAST ONE HABITABILITY ISSUE

The top issues include...



mice



roaches



chipping or peeling paint



flooding or water damage



broken locks or doors



15%
REPORTED THAT THEIR LANDLORD
REFUSED TO MAKE NEEDED REPAIRS



37%
ARE OFTEN OR ALWAYS WORRIED
ABOUT THE CONDITION OF THEIR HOME

Conclusion

This report summarized and highlighted the key findings from HIP and CLS' Philadelphia renter surveys, with topics ranging from housing costs, legal and illegal evictions, and landlord relations to housing quality. It paints a stark picture of a significant share of tenants in Philadelphia facing rent burden, arrears, and other forms of debt, as well as threat of eviction and the consequences of previous evictions. The report finds that many of these realities are more severe for marginalized groups, including racial minorities and women. The findings in this study also raise important concerns around housing instability and exposure to poor housing quality, paying special attention to the experience of households with children, which are particularly sensitive to the links between housing, health, and long-term outcomes.

As CLS has shown through previous work focused on the lived experience of residents, exposure to instability and unlivable housing creates psychological trauma that affects people's wellbeing, development, and access to basic resources. There is a need for long-term solutions; in the words of one resident quoted in a recent CLS report, "It sucks that we have, like, GoFundMe for paying our housing and our medical bills now."¹ As the federal government moves on from the emergency resources it provided to households during the pandemic, we must remember that the housing crisis is far from over. Circumstances have only become more difficult for many households who have built up significant debt. Further, housing quality has further deteriorated. The findings in this report, within the broader context, speak to a significant need for action.

¹Faroul, Brown, and Stanford, 2021. See note 1, p.17