



Long COVID in America: Impact on Housing

a zine by Pan End It!

We are a disabled, ill, and immunocompromised led group organizing for COVID-19 precautions.

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About Pan End It!

Pan End It! arose in early 2022 as an outlet for our growing rage at the state negligence and intentional obfuscation of the ongoing COVID-19 pandemic. We are a disabled, ill, and immunocompromised-led group that envisions a world where disabled people everywhere enjoy safety, not just from COVID-19 but also the conditions that enabled this pandemic to wreak the havoc it has. We organize for policies and practices that can reduce the burden of COVID-19 in the lives of the most impacted members of our community, engage in education and outreach, and support our community members in advocating for safe care and access to public life.

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to accrue sick leave, and less stability in the workforce, putting them at more immediate financial risk. Wait times for Social Security disability benefit claims is currently ~250 days, with a backlog of more than 4.4 million applications. Long COVID is not currently recognized as a disability by the Social Security Administration.

People with Long COVID: Material Hardship



In 2022, we were promised a “Whole-of-Government Effort,” a direct response in which we were told our government had “mobilized to advance our nation’s understanding of Long COVID and its associated conditions, promote high-quality care for patients, and help individuals access supportive services.” Despite the White House statement, there has been no additional directed support for people with Long COVID, and we are suffering extreme hardship, significantly increasing the burden of remaining housed.

insecurity than homeowners. Many of the filings are unresolved pre-pandemic cases, filed before the eviction moratorium was put into place in 2020. When the moratorium ended in 2021, filings increased 78.6% over the next year.

Delinquent mortgage rates are now in a steep upward climb. Rates have reached a high of 2.8% as of Jan. 2024.

The Financial Times noted in 2022 that “necessary debt restructuring would be messy, while people and economies suffered.”

Did You Know?

There are often large racial/ethnic and gender disparities in the threat of eviction. 59% of people facing eviction were women, a count that is disproportionately made up of more Black and Latinx women. (*Eviction Lab*)

In 2023, NYC recorded 11,973 completed evictions across the 5 boroughs. The Bronx, a borough with more than 90% Black and Latinx residents, completed 4,000 evictions, whereas Staten Island, with no fewer than 75% White residents, completed only 511 evictions. It was noted that evicted tenants were predominantly “low-income New Yorkers of color.” (*Gothamist*)

According to Brookings Institute, young adults were found to be the most vulnerable to severe housing-related hardships. As the pandemic continues, we see younger adults facing eviction/foreclosure at exponential rates. Younger adults have fewer access to savings, less time

Long COVID leads to disability, unemployment, missed payments

Ongoing pandemic, lack of social supports worsen crisis

In 2022, the Household Pulse Survey asked U.S. adults about their Long COVID symptoms, finances, and household demographics. 31.1% of people over age 18 reported lasting symptoms of Long COVID.

Further, people with Long COVID (“pwLC”) were ~2x as likely to experience **significant difficulty with household expenses, be behind on housing payments, and face likely eviction or foreclosure.**

It is not uncommon for pwLC experience lifestyle changes due to physical or cognitive impairments resulting in disability, social exclusion, and unemployment.

PwLC now often find themselves in a worse situation financially than they did prior to 2020. Many are still unable to return to work. Others have lost their jobs, homes, drained their savings just to make a dent in medical and/or legal expenses, and rely on mutual aid/crowdfunding to survive.

People with Long COVID are *MORE LIKELY*:

- to be female, non-binary, or transgender.
- to be widowed, divorced, or separated.
- to be Black or Hispanic.
- to report a 2022 household income of \leq \$35,000.

People with Long COVID are *LESS LIKELY*:

- to have a college degree.
- to have been hospitalized for COVID-19.

Homelessness: Criminalized Long COVID sufferers increasingly at risk

2023 saw the unhoused population increase more than 12% - the sharpest increase and largest total unhoused population since the federal government began tallying totals in 2007. The population of people experiencing unsheltered homelessness, who are particularly at risk of violence and criminalization, increased, as did the number of people living in shelters.

Several parts of the United States have also passed laws since the emergence of SARS-CoV-2, making it more difficult for those experiencing Long COVID and housing insecurity to survive. **In July 2023, San Diego banned homeless encampments on public property.** Police can now issue citations or arrest people with

multiple citations if they refuse an available shelter bed. **In January 2024, Kentucky lawmakers introduced a bill that, if passed, will criminalize homeless encampments and expand the state Stand Your Ground law, giving property owners the right to use armed force when confronting unhoused persons.** Cities will designate areas for unhoused persons, and if a person is found outside of those areas with the “intent to sleep” they will face misdemeanor charges, fines up to \$5,000, and up to 90 days in jail. Property owners will have the right to use deadly force without facing criminal charges against an unhoused person.

THE SUPREME COURT is preparing to hear arguments on *Grants Pass v Johnson*, a landmark case that, if overturned, could open the door for states to criminalize homelessness on a national scale.

Foreclosures, Evictions climb alongside Long COVID rates Renters, homeowners alike report inability to make on-time payments as filings pile up

Prior to the COVID-19 pandemic in 2018, approximately 1 in 10 households were being threatened with evictions in formal court filings each year. By Sept. 2020, 1 in 6 households were behind on rent and at threat of eviction. Renters were 2 - 6 times more likely to report housing