



Struggling to Stay Home: Latino Renters in the COVID-19 Pandemic

Overview

In the wake of the COVID-19 outbreak in the United States, an economic downturn followed. Historically high unemployment rates have eroded the financial standing of millions of Americans, and approximately one in five renters is at risk of eviction by September 30.¹

The pandemic has brought to light long-standing disparities in housing access for Latinos* and other communities of color throughout the nation. According to Census Bureau surveys, renters in communities of color are disproportionately at risk of losing their homes. For example, as of the week ending July 21, 2020, nearly one in three Latino and Black renters reported that they were behind on last month's rent payment.² The same week, fewer than 20% of Asian and 20% of White renters were behind on the rent.

In this issue brief, UnidosUS examines the lasting effects of systemic housing discrimination on communities of color, including disparities in rent burdens and housing affordability. This brief also illustrates a vivid and painful picture of Latino renters' fragility in the current economic crisis and to their vulnerability to eviction amid a public health crisis. Finally, this paper provides recommendations to policymakers on how to mitigate the immediate and long-term impact of the pandemic on all renters, including Latinos.

* The terms "Hispanic" and "Latino" are used interchangeably by the U.S. Census Bureau and throughout this document to refer to persons of Mexican, Puerto Rican, Cuban, Central and South American, Dominican, Spanish, and other Hispanic descent; they may be of any race. This document may also refer to this population as "Latinx" to represent the diversity of gender identities and expressions that are present in the community.

Background

Since the Great Recession of 2007–2009, a growing share of U.S. renters have become severely burdened by housing costs, spending as much as half of their monthly income on rent. Prior to the pandemic, the Joint Center for Housing Studies of Harvard University and Enterprise Community Partners, Inc., projected that by 2025, the number of renter households spending 50% or more of their income on rent would climb by 11%—from 11.8 million.³ Among them, Hispanic households were expected to experience a 27% increase among those renters that are severely cost-burdened, the largest increase of any racial or ethnic group.⁴

Since the end of the Great Recession, more Latinos entered and remained in the rental market, with affordable homeownership opportunities continuing to remain out of reach for many. Within the last decade, Latinos navigated a rental market where they experienced disparate treatment and rising rental costs. In 2013, UnidosUS studied the impact of growing anti-immigrant sentiment on Latinos' experience seeking housing in the South. In a series of matched-pair testing in three cities, we learned that Latino testers experienced at least one type of adverse, differential treatment in 42% of the tests. For example, in rental tests conducted in Birmingham, Alabama, housing agents quoted higher rental fees, additional costs, and more extensive application requirements to the Latino tester than to the matched White tester.⁵ A few years later, in 2019, UnidosUS studied the affordability challenges of Latino renters, interviewing families living in major metropolitan areas throughout the country. We learned that renters, especially those located in high-cost cities,⁶ struggled to save money and had to cut back on expenses to pay the rent. They reported that affordability was a key reason for choosing their current home and that

affordable rental units were worth hanging on to—regardless of the difficulty—especially when few were available. Every family we spoke with wanted to buy a home of their own, yet nearly all reported that it would be difficult to find one within their means.

Indicators that Contributed to Latino Renter Vulnerability in this Crisis

Before the outbreak of the pandemic in the United States, Latinos were already severely burdened by housing costs, especially renters. Because a significant portion of their monthly income is spent on housing, many did not have savings set aside as a cushion to endure the pandemic's economic fallout. Several indicators illustrate the cost burdens that put a strain on renters' household budgets.

- **Rental costs have risen faster than wages, increasing the number of cost-burdened households.** Between 2001 and 2014, the percentage of Latino renters paying 30% or more of their income on rent grew from 46% to 55.8%.⁷ According to an UnidosUS poll, in February 2020—one month before the COVID-19 outbreak—one-third of Latino renters spent more than 40% of their monthly income on housing costs.⁸ In addition, persisting income inequality along racial lines has contributed to a wage gap for Hispanic workers. In 2019, Latinos earned a median hourly wage (\$18.29) that was nearly \$5.00 less than the wage of White workers (\$21.71).⁹ This trend has also widened the gap between Latino renter incomes and housing costs. Today, the median-wage full-time Latino worker earns a wage that is insufficient to afford a one-bedroom apartment at fair market rent, compared with a similarly situated White worker.¹⁰

- **Many Latinos work in jobs that pay too little and offer few benefits, which limits their ability to save.** For examples, Latinos are the least likely of any racial or ethnic group to have access to paid family leave through their employer. Only 25% of Latinos have access to paid parental leave at 25.1%, which is half the rate of Whites (49.7%).¹¹ In addition, more than two-thirds of Latino households have no retirement account assets.¹² Furthermore, only 41% of Latinos have access to an employer-sponsored health insurance plan, nearly 20 percentage points lower than the rate for White workers.¹³
- **Renters have lower levels of wealth and savings to endure a financial emergency or a sustained loss of income.** In 2016, the median wealth of U.S. renters was \$5,200, almost 46 times lower than the median wealth for homeowners (\$231,000).¹⁴ The same year, median wealth for Latino renters was only \$4,000.¹⁵
- **Many Latinos live in high-cost areas.** In 2017, Latinos made up between one-quarter and one-third of households in the most expensive metropolitan areas in the United States.¹⁶
- **Latino renters experience disproportionately high rates of eviction.** Eviction studies demonstrate that renters in communities of color experience higher eviction rates than White renters. For example, between 2009-2011, Latino renters in Milwaukee were forced to move at a rate of 23%, more than twice the rate for Black renters (12%) and White renters (9%).¹⁷ For Latinos with children, the eviction rates increased threefold.¹⁸ In 2019, the University of Washington Evictions Project found that the eviction rates among Black and Latino adults in Washington state are almost seven times higher than for White adults.¹⁹
- **There is a shortfall of affordable homes for extremely low-income* renters.** In 2018, there were only about seven million housing units affordable for nearly 11 million renters earning extremely low incomes, and only 36% of the affordable homes were available to rent.²⁰ Hispanic households accounted for 12% of all U.S. households, 19% of all renters, and 21% of extremely low-income renters.²¹
- **Latinos face structural barriers to accessing housing assistance.** Federal policies that affirmatively discriminate, or are perceived to be discriminatory by certain communities, actually discourage participation in public assistance programs. This is especially true for Latinos, in particular when a household includes a family member who is on a path to citizenship or is undocumented. In recent years, the Trump administration has proposed several rules that affect housing eligibility, including the “public charge” and “mixed-status” rules, which have prevented low-income immigrant communities from accessing public assistance.²² These rules will continue to be a barrier for eligible individuals and families to apply for and receive the housing assistance and protection they need, for fear that doing so will affect the citizenship process for someone in their home or harm an undocumented family member.

* Households that report earning up to 30% of local area median income.



Story of Latino Renter

Luis Gonzalez lives in Miami, Florida, with his wife and four children. Luis came to the United States, seeking asylum from his home country of Venezuela. He recently applied for rental assistance through a program provided by UnidosUS Affiliate Centro Campesino, a nonprofit organization based in Florida City, Florida.

“Right now, we’re really being affected by the pandemic. We’ve fallen behind on two, three months of rent payments. Thanks to the support of Centro Campesino, we were able to get out of a difficult situation.”

“In Venezuela, we were both working professionals—a lawyer and architect...we didn’t have a work permit when we came [to the United States], so we did what we could to find work.” When the pandemic hit, Luis was working full time as a self-employed handyman, and his wife was cleaning homes, also self-employed. They both had to stop working because the people who hired them stopped requesting their services for fear of infection or, in the case of Luis’ wife, people who were home all day didn’t need outside help cleaning their homes.

Luis and his wife used part of what they had saved up for their asylum case to pay for food as well as the water and electricity bills. Because no one in their family had citizenship status; they could not apply for government assistance.

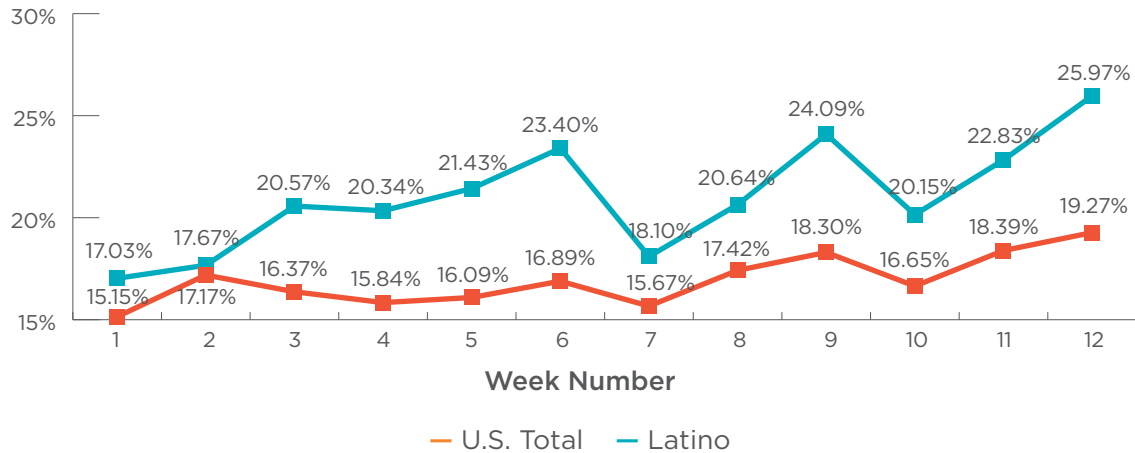
Since mid-July, Luis has been working again, although he’s earning much less than he did before the pandemic. He expressed gratitude that his landlord was understanding of the situation, and never threatened to evict him, but it became very stressful for him every time the first of the month came around and he had no money to pay. Because of the pandemic, the family’s asylum application has been put on hold.

Factors that Contribute to Latino Renter Susceptibility to Eviction

Latinos are among the essential workers keeping Americans fed and providing urgent health care on the front lines of the pandemic. They are also disproportionately workers concentrated in industries affected by closures due to COVID-19. This is especially true for Latino renters, who have experienced significant income and job loss, requiring many to make sacrifices in order to keep a roof over their heads. Several factors further erode renters’ financial ability to continue making housing payments.

Since the start of the pandemic, Latinos continued to fall behind on monthly rent payments. During the 12-week period beginning on April 23, 2020 and ending on July 21, 2020, a higher rate of Latinos in renter-occupied dwellings indicated that they did not make a timely housing payment in the previous month, as compared to the general population.

GRAPH 1: Renters Indicating They Did Not Make Housing Payment On-Time (Self-Report)



Source: UnidosUS calculation using U.S. Bureau of Labor Statistics, “Household Pulse Survey: Housing Tables.” Tables 1a & 1b. <https://www.census.gov/data/tables/2020/demo/hhp/hhp6.html> (accessed September 22, 2020).

Latinos who have few affordable housing options endure inadequate living conditions, often to the detriment of their health. Latinos are more likely to live in densely populated, more expensive urban centers, which push families into overcrowded housing situations.²³ For example, in especially high-cost cities like Los Angeles, California, many Latinos live in homes without enough space to physically distance, exposing them to COVID-19 infection at higher rates.²⁴



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Millions of Latino children lack housing and food security. An estimated 10 million U.S. children live in a household that isn't getting enough to eat or is behind on rent.²⁵ Children in households of color fare far worse than children overall. Between June 18 and July 21, 36% of Latino children lived in households behind on rent and without enough food to eat, compared to 28% of children overall.²⁶

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- Latino renters are more likely to work in industries that closed or reduced their workforce during the pandemic.** Hispanic renters are more likely to work in industries most vulnerable to COVID-19 shocks, including food and accommodation, retail, construction, entertainment, and other services.²⁷ Hispanic and Black renters are more likely than White or Asian renters to work in the hard-hit service sector. According to an Urban Institute analysis of U.S. Census Bureau data, in 2018 Hispanic renters comprised 28% of the service sector workforce.
- Latinos continue to face high rates of job loss as the pandemic continues.** In March and April, Hispanic workers represented 57% of working-age adults in families who lost jobs, work hours, or work-related income.²⁸ In May, according to a poll by SOMOS,²⁹ 60% of Latino households had experienced either a job loss or a cut in pay. Nearly 70% were concerned that they or someone in their household won't be able to keep up with a housing payment. Nearly one-quarter (24%) have lost their employer-provided health insurance.
- Latinos who have lost work and accessed unemployment benefits still struggle to pay rent.** According to a poll of Latinos who lost work and income due to COVID-19, in July majorities of Latinos (more than 50%) in Arizona, Florida, and Texas reported not having enough money to pay for food, rent, or utilities—even with enhanced benefits.³⁰
- Latinos are more likely to rent homes from landlords with few assets.** Landlords with few housing units are more likely to be individuals and families with limited financial resources and in danger of insolvency if their tenants are unable to pay rent.³¹ These places renters at risk of losing housing, especially if their landlord faces foreclosure. According to a recent survey of landlords with less than 20 units of housing, 57% reported that rent collections had decreased in the second quarter of 2020, with 30% of respondents reporting decreases of more than 25%.³² Latinos make up nearly 20% of housing managed by landlords with one to four housing units, while immigrants make up nearly one-third.³³ Meanwhile, eviction studies indicate that landlord foreclosure continues to be a primary single cause of eviction for renters, especially in communities of color.³⁴
- Federal COVID-19 economic relief efforts have excluded many Latinos.** Across the board, Latinos—including citizens, legal residents, mixed-status families, and the undocumented—have been categorically excluded from critical economic supports.³⁵ For example, an estimated 3.7 million children and 1.7 million spouses

who are either U.S. citizens or green card holders did not receive Economic Impact Payments under the CARES Act.³⁶ Furthermore, many Latinos who have lost work because of the pandemic have not accessed the unemployment benefits they need. According to a recent poll of Latinos in Texas, Arizona, and Florida who lost work or income, roughly half (45–52%) said they did not apply for unemployment benefits.³⁷ More than one-third of Latinos in each state thought they were not eligible to apply, and one-quarter (or more) in each state said they did not know how to apply for these benefits.³⁸

Recommendations

The public health crisis and related economic crises are far from over. More relief and protections are needed to stabilize Latino renters during the pandemic and to ensure that they can stay in their homes for the duration of the pandemic.

The federal government must provide immediate relief to renters and protect them against eviction. This includes providing resources for state and local governments to distribute relief equitably and provide protection to impacted communities, which should take the following forms:

- Provide emergency and short-term rental assistance programs designed to meet the needs of neighborhoods, communities, and people hardest hit by the crisis. Programs should support households in communities that were already burdened by housing costs before the pandemic, and populations at higher risk of COVID-19 infection, including essential workers.
- Establish a uniform, nationwide moratorium against eviction from all rental properties. This must protect tenants who have lost income or work due to COVID-19 against physical eviction, regardless of their case's position in the eviction timeline. Promising model moratoriums protect tenants at the time of notice, filing, and when evictions are expected to be served or executed.³⁹
- Provide investment in local programs, including those administered by community-based nonprofit organizations, to ensure that tenants have access to culturally competent eviction prevention counseling, legal assistance, and tenant counseling services. This investment should include resources for tenants seeking legal recourse as a form of protection against eviction. Promising proposals already exist to provide grants to nonprofit or governmental entities to provide no-cost legal assistance to low-income and cost-burdened tenants facing eviction. By directing support to community-based programs, local service providers can ensure that legal assistance reaches low-income renters, immigrant renters, and renters of color, as well as renters in rural and urban areas.⁴⁰
- Prohibit landlords from reporting nonpayment of rent to credit reporting agencies for the duration of the national emergency.
- Prohibit landlords from asking tenants questions about their immigration status or citizenship, especially when tenants report a COVID-19 financial hardship and ask for help.
- Ensure that all renters are aware of available assistance and can access housing assistance, relief, and protections, regardless of immigration status. Local relief and assistance programs should include resources for language assistance, public education, and outreach to ensure that households headed by immigrants and families that include undocumented members have accurate information about—and know how to access—assistance and protections they need. Programs administered by UnidosUS Affiliates in collaboration with public and private sectors, including a promising model from Centro Campesino, have been effective in reaching Latinos, immigrants, and other renters who face barriers to accessing relief, and ensuring they get the relief they need.⁴¹

Forward-looking federal investments are also needed to stabilize renter households and ensure greater affordability and resiliency in the rental housing market. This includes providing resources for state and local governments to plan for an equitable recovery, regardless of timeframe. Short- and mid-term efforts should take the following forms:

- Create a renter's tax credit to lower the cost burden on renter households. This credit should be available to households who were cost-burdened before the pandemic—paying up to 50% of income on rent—and renters who lost a job or income because of the pandemic and applied for unemployment benefits. Promising proposals already exist to create a refundable credit that covers the difference between what a household can afford and the cost of their rent and utilities.⁴²
- Promote a national standard for state and local governments exploring rent stabilization programs. Allow states to place limits on rental price increases that are more stringent than federal standards.
- Expand and improve the federal Housing Choice Voucher Program, to ensure that it reaches households who have historically experienced housing-cost burden and those who have been disproportionately impacted by income loss because of the pandemic.
- Provide federal investments to support community-driven planning for neighborhood stabilization and recovery efforts. These should focus on the model programs CDFIs, nonprofit housing developers, and community-based economic development organizations that purchase and repurpose vacant properties for the benefit of hard-hit communities, including helping homeowners save their homes and preserving affordability in new or repurposed housing using tools such as land trusts and shared equity housing finance models. The neighborhood stabilization efforts of UnidosUS Affiliate Chicanos Por La Causa, supported by the Department of Housing Neighborhood Stabilization program, are among these models.⁴³
- Local governments should partner with community-based lenders, including Community Development Financial Institutions (CDFIs), to provide low-interest financing to help struggling landlords with fewer assets remain solvent through the pandemic. According to a July 2020 survey of owners and managers of less than 20 rental units, 83% expressed interest in a government loan program, with features including low-interest rates and a 10-year nonrepayment period.⁴⁴
- Increase investments in the federal Housing Trust Fund and the CDFI Fund, prioritizing housing development subsidies for construction and preservation of housing units that are affordable for extremely low-income families. Focus investments on community-based CDFIs that are well-positioned to deliver promising models and strategies for the development and preservation of affordable housing, without displacing vulnerable communities. The financial capability and affordable housing strategies by the Mission Economic Development Agency in San Francisco, an UnidosUS Affiliate, are among these models.⁴⁵
- Re-instate the Affirmatively Furthering Fair Housing rule and strengthen the Fair Housing Act's disparate impact standard, which promote fair housing, end discrimination, and reduce the disparities in housing access for Latinos and immigrant families.

Conclusion

Even before the COVID-19 pandemic, unaffordable housing costs and increasing rent burden had been an issue of growing, national concern. The massive job losses triggered by stay-home orders to address the public health emergency have only worsened this long-standing crisis. The current pandemic highlights the urgency for federal strategies to eliminate disparities in who is burdened by unaffordable housing, including racial inequities in housing affordability.

Housing affordability is a problem throughout the country when housing costs are compared to incomes, and the communities most affected by the affordability crisis are renters, households with the lowest incomes, people of color, and immigrants. Many of these same renters are also especially hard hit by the economic effects of the COVID-19 public health crisis. The recommendations in this brief particularly address the needs of these households and represent a promising approach to tackling the nation's housing crisis strategically, with a focus on those most deeply affected.

Endnotes

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