

The Geography of Renter Financial Distress and Housing Insecurity During the Pandemic

JANUARY 2023 | ALEXANDER HERMANN, SOPHIA WEDEEN, WHITNEY AIRGOOD-OBRYCKI, CHRISTOPHER HERBERT



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Alexander Hermann, Sophia Wedeen, Whitney Airgood-Obrycki, Christopher Herbert

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Abstract

Using restricted-access data from the US Census Bureau's Household Pulse Survey containing detailed geographic information about where respondents live, this paper assesses the financial distress renter households faced by neighborhood characteristic during the COVID-19 pandemic. Between April 2021 and February 2022, 23 percent of renters lost employment income in the month before they were surveyed, while 15 percent fell behind on their housing payments. But the financial distress renters faced was not evenly dispersed by neighborhood type across the country. Renters living in communities of color, and in high-poverty, lower-income, and lower-rent neighborhoods were more likely to experience financial distress. Given that renters are highly concentrated in a relatively small share of neighborhoods, this financial distress was also geographically concentrated. Indeed, more than three-fifths of renters behind on their housing payments lived in communities of color, while about two-fifths lived in high-poverty or lower-income neighborhoods. Lastly, this paper estimates the extent to which emergency rental assistance application and acceptance rates vary by neighborhood type, finding that neighborhoods with the greatest rates of distress also had the highest ERA application and acceptance rates, which indicates that ERA generally reached the neighborhoods with the greatest need despite other challenges. We conclude with the policy and research implications of our findings.

Introduction

Renter households have been disproportionately harmed by the financial fallout of the COVID-19 pandemic, and over the past year millions have struggled to pay rent. As of early 2022, one in five renters had lost employment income in the prior four weeks and 15 percent were behind on their rent payments,¹ a stubbornly high figure but down slightly from the 17 percent of renters in arrears a year earlier.² These impacts fell especially on renters with lower incomes and renter households of color. Indeed, Black and Hispanic households in particular were much more likely to lose employment or experience substantial cuts in wages during the pandemic.³ Due to these income losses, as well as disproportionately high cost burden rates before the pandemic, households of color were substantially more likely to fall behind on rent.⁴ Airgood-Obyrcki et al. also found that households with children, households with a high school degree or less, and households living in manufactured housing were disproportionately likely to fall behind on rent payments.⁵

Moreover, lower-income renters and renter households of color already tend to be geographically concentrated in some neighborhoods due to longstanding patterns of residential segregation and exclusion perpetuated by government policies and practices.⁶ Because these households experienced disproportionate financial hardship during the pandemic, lost employment income and rent arrears are also likely concentrated in the neighborhoods where they live.

In this paper, we examine the neighborhood context of financial distress that renter households experienced during the COVID-19 pandemic. Specifically, this paper addresses the following research questions:

¹ Joint Center for Housing Studies, “The State of the Nation’s Housing 2022,” <https://www.jchs.harvard.edu/state-nations-housing-2022>.

² Joint Center for Housing Studies, “The State of the Nation’s Housing 2021,” <https://www.jchs.harvard.edu/state-nations-housing-2021>.

³ Joint Center for Housing Studies, “The State of the Nation’s Housing 2022.”

⁴ Ibid.

⁵ Whitney Airgood-Obyrcki, Ben Demers, Solomon Greene, Christopher Herbert, Alexander Hermann, David Luberoff, and Sophia Wedeen, “Renters’ Responses to Financial Stress During the Pandemic,” Joint Center for Housing Studies of Harvard University, April 2021, https://www.jchs.harvard.edu/sites/default/files/research/files/harvard_jchs_renter_responses_covid_airgoodobrycki_et_al_2021.pdf.

⁶ Richard Rothstein, *The Color of Law: A Forgotten History of How Our Government Segregated America* (New York: Liveright Publishing Corporation, 2017); Tracy Hadden Loh, Christopher Coes, and Becca Buthe, “Separate and Unequal: Persistent Residential Segregation is Sustaining Racial and Economic Injustice in the US,” The Brookings Institution, December 2020, <https://www.brookings.edu/essay/trend-1-separate-and-unequal-neighborhoods-are-sustaining-racial-and-economic-injustice-in-the-us/>.

- How did lost employment income and rental arrears vary by neighborhood type?
- To what extent were lost employment income for renter households and the share of renters behind on their rent geographically concentrated by neighborhood type?
- How did those financial harms vary by household income and race/ethnicity across neighborhood types?
- How did ERA application and acceptance rates vary by neighborhood type? Were ERA applicants and recipients similarly concentrated? How did these rates compare to the neighborhood types that have experienced the most significant financial distress?

To answer these questions at the neighborhood level, we use the restricted-access, internal-use microdata file of the US Census Bureau’s Household Pulse Survey. These data allow for the examination of financial distress by household-level demographic and economic characteristics as well as—importantly for this study—the census tract the household resides in, allowing for the tabulation of financial distress and ERA use by neighborhood characteristics.

This paper finds that renter households were more likely to experience financial distress in high-poverty, lower-income, and lower-rent neighborhoods, as well as in neighborhoods with higher shares of people of color. Moreover, after accounting for the uneven distribution of renters geographically, we find that financial distress was extremely concentrated in these neighborhood types.

This analysis also assesses the extent to which Emergency Rental Assistance (ERA) is reaching communities with the greatest need and whether such programs should account for geographic concentration at the neighborhood level in their outreach and intake processes. The ERA program was created to support households with low incomes who have experienced financial hardships or job losses during the pandemic and are at risk of housing instability. We find that ERA application and acceptance rates were higher in the communities experiencing more concentrated financial distress, indicating that ERA helped to mitigate the financial impact of COVID-19 in neighborhoods where distress was greatest.

Literature Review

This paper builds on other research that focuses on the geography of housing affordability and renter financial distress since the start of the pandemic. Some studies have focused on the impact of COVID-19 on renters in a given place. For example, Reina, Aiken, and Goldstein conducted a January 2021 survey of low-income tenants in Los Angeles City and County who had applied for rental assistance in the previous year, finding that the vast majority of applicants had experienced a reduction in income since

the pandemic, and nearly all respondents made at least one difficult spending tradeoff such as delaying their bill payments, reducing their food consumption, taking on more debt, or cutting back on transportation costs.⁷ In addition, Manville et al. combined data from a survey of renters in Los Angeles County with data from the Household Pulse Survey for the Los Angeles metro area to evaluate renter financial difficulties.⁸

Other research has compared the pandemic's economic and housing impacts across states. Kneebone, O'Regan, Raetz, and Underriner compared rent payment trends among households living in subsidized and unsubsidized units in New York and California, finding that rent nonpayment increased for households in both states during the pandemic, and tenants with rent subsidies were less likely to fall behind on rent than those without subsidies due to the lower rent levels.⁹ In addition, the Joint Center for Housing Studies found that renters in the South were most likely to be behind on rent in early 2022.¹⁰ Although states in this region generally have lower housing costs, they also have large numbers of both lower-income renter households and pandemic-related job losses. An additional Joint Center for Housing Studies analysis of the Household Pulse Surveys in early 2021 showed that most of the states with the largest shares of renter households behind on payments have low median incomes and among the highest shares of Black renter households, who were disproportionately likely to lose income.¹¹

Notably, none of these studies examine the neighborhood context and concentration of renter financial distress during the pandemic. This is important to understand for several reasons, one of which is that this distress has likely shaped rental ownership and renter instability in specific neighborhoods. First, to cope with actual or anticipated reductions in rental income during the pandemic, some landlords deferred maintenance or missed payments. According to a survey across ten US cities, for

⁷ Vincent Reina, Claudia Aiken, and Sydney Goldstein, "The Need for Rental Assistance in Los Angeles City and County," The Housing Initiative at Penn, March 2021, https://www.housinginitiative.org/uploads/1/3/2/9/132946414/hip_la_tenant_brief_final.pdf.

⁸ Michael Manville, Paavo Monkkonen, Michael C. Lens, and Richard K. Green, "COVID-19 and Renter Distress: Evidence from Los Angeles," UCLA Lewis Center and USC Lusk Center, August 2020, <https://escholarship.org/uc/item/7sv4n7pr>.

⁹ Elizabeth Kneebone, Katherine O'Regan, Hayley Raetz, Quinn Underriner, "Rent Payments in Affordable Housing During the Pandemic: The Role of Rental Subsidies and the Safety Net," NYU Furman Center and Turner Center for Housing Innovation, September 2021, https://furmancenter.org/files/publications/Rent_Payments_in_Affordable_Housing_During_the_Pandemic_Turner_Center_Final.pdf.

¹⁰ Joint Center for Housing Studies, "The State of the Nation's Housing 2022."

¹¹ Sophia Wedeen, "Interactive Map Shows Geographic Variation in Pandemic Financial Pressures," Joint Center for Housing Studies, July 2021, <https://www.jchs.harvard.edu/blog/interactive-map-shows-geographic-variation-pandemic-financial-pressures>.

example, 31 percent of landlords deferred maintenance in 2020 (up from 5 percent in 2019), while 19 percent missed crucial payments on their mortgage, utilities, or property taxes (up from 4 percent).¹² These expenditure cuts were substantially higher for landlords experiencing rental shortfalls. Crucially, if rental arrears were concentrated geographically in higher-poverty neighborhoods and communities of color, then the loss of landlord rental income would also be concentrated, perhaps leading to deferred maintenance, disinvestment, and ultimately foreclosure in these neighborhoods. Lending credence to this assumption, this same survey finds that landlords in neighborhoods below the city-wide median income were more likely to experience deferred maintenance and landlords were more likely to miss their payments.¹³ Likewise, landlords were more likely to miss mortgage, property tax, or utility payments in communities where more than half of residents were people of color.¹⁴

Second, the concentration of missed rental payments may have also exacerbated the concentration of eviction. Rutan and Desmond found that, prior to the pandemic, evictions in mid-sized cities were highly concentrated in a relatively small number of neighborhoods, with eviction burdens falling on low-income and predominately Black census tracts in particular.¹⁵ Moreover, during the pandemic, landlords with tenants behind on rent were more likely to pursue eviction in the future, with eviction most likely for landlords with tenants further behind on rent.¹⁶ The concentration of financial distress in higher-poverty neighborhoods and communities of color has the potential to increase housing instability in these neighborhoods, including through increased evictions, which could negatively impact neighborhoods by destabilizing properties and rupturing social ties.

Lastly, the geographic concentration of missed rent payments may have increased financial hardships indirectly through social networks in neighborhoods with larger shares of households behind on rent. Airgood-Obrycki et al. found that many households borrowed from friends and family to meet their essential spending needs during the pandemic, likely due to a lack of access to other financial

¹² Elizabeth Kneebone, Nathaniel Decker, Elijah de la Campa, and Christopher Herbert, “The Impact of the Pandemic on Landlords: Evidence from Two National Surveys,” Joint Center for Housing Studies of Harvard University, September 2021, https://www.jchs.harvard.edu/sites/default/files/research/files/harvard_jchs_impact_on_landlords_two_national_surveys_kneebone_et_al_2021.pdf.

¹³ Ibid.

¹⁴ Ibid.

¹⁵ Devin Rutan and Matthew Desmond, “The Concentrated Geography of Eviction,” *Annals of the American Academy of Political and Social Science* 693, no. 1 (January 2021): 64-81.

¹⁶ Kneebone et al., “The Impacts of the Pandemic on Landlords.”

resources.¹⁷ Renter social networks are perhaps concentrated as well. During rental housing search processes, for example, renters often select from a relatively small number of neighborhoods they are familiar with, and these choices are often shaped by lived experiences and social networks.¹⁸ Given that lower-income renters and renters of color were much more likely to borrow from their social networks, the concentration of missed rent payments within some neighborhoods may also have financial spillover effects in these same neighborhoods.

Data and Methods

The primary data source for this paper is the Census Bureau’s Household Pulse Survey (HPS). The HPS is a nationally representative experimental survey of US households that has been used to track the economic, social, and health impacts of the COVID-19 pandemic since first being fielded in April 2020. The Census Bureau has made changes to the questionnaire and design of the survey over time, but consistency for key questions allowed us to pool survey waves and increase our sample size.¹⁹ We combined weeks 28–42 of the HPS (mid-April 2021 through early February 2022), resulting in a sample of about 200,000 renters.²⁰ A more detailed breakdown of sample sizes by neighborhood characteristics is included in **Appendix A**. Questions about emergency rental assistance were asked later, and thus we pooled respondents from week 36 (started mid-August 2021) through week 42 for questions concerning emergency rental assistance.

In general, the HPS contains rich demographic data including the race/ethnicity of the respondent and household income (**Table 1**). It also asks respondents key questions on financial and housing-related distress, including whether anyone in the household lost employment income in the last four weeks, whether the household is currently caught up on its rental payments, and whether the household has applied for (and received) emergency rental assistance. Moreover, the Census Bureau’s

¹⁷ Whitney Airgood-Obrycki, Christopher Herbert, Alexander Hermann, and Sophia Wedeen, “Making the Rent: Household Strategies during the COVID-19 Pandemic,” Joint Center for Housing Studies of Harvard University, January 2022,

https://www.jchs.harvard.edu/sites/default/files/research/files/harvard_jchs_making_the_rent_airgood-obrycki_et_al_2022.pdf.

¹⁸ Kyle Crowder and Maria Krysan, *Cycle of Segregation: Social Processes and Residential Stratification* (New York: Russell Sage Foundation, 2017).

¹⁹ We can also pool the survey over time because the samples are independently drawn and, since Phase 1 of the survey, each household is interviewed only once. See the survey’s Source and Accuracy statements for more information: <https://www.census.gov/programs-surveys/household-pulse-survey/technical-documentation.html>.

²⁰ All renter households in the HPS were asked about lost employment income. Renter households were only asked whether they were behind on rent (or if they applied for or received emergency rental assistance) if they were paying cash rent, and so these questions exclude renters who occupied their units for free or in exchange for labor.

internal use file—on which this paper relies—contains detailed geographic information that can be used to identify the census tract the household resides in.²¹ Census tracts are identified for 99.6 percent of renter households in the HPS weeks 28–42.

Table 1. Key variables and data sources used in study

Variable	Source	Notes
<i>Indicators of Financial Distress</i>		
Income loss	HPS weeks 28-42	Question asks: "Have you, or has anyone in your household experienced a loss of employment income in the last 4 weeks?"
Behind on rent	HPS weeks 28-42	Question asks: "Is this household currently caught up on rent payments?"
ERA applicant	HPS weeks 36-42	Question asks: "Have you or anyone in your household applied for emergency rental assistance through your state or local government to cover your unpaid rent or utility bills?" ERA applicants indicated they had (1) applied and received assistance; (2) applied and are waiting for a response; or (3) applied and the application was denied
ERA recipient	HPS weeks 36-42	Question asks: "Have you or anyone in your household applied for emergency rental assistance through your state or local government to cover your unpaid rent or utility bills?" ERA recipients indicated they had applied and received assistance
<i>Household(er) Characteristics</i>		
Race/ethnicity	HPS	
Household income	HPS	
<i>Neighborhood Characteristics</i>		
Poverty rate	ACS 2015-2019	
Median income	ACS 2015-2019	Within each metro area, census tracts are sorted into quartiles based on the neighborhood median household income
Median rent	ACS 2015-2019	Within each metro area, census tracts are sorted into quartiles based on the neighborhood median gross rent
Share people of color	ACS 2015-2019	

This paper also uses the Census Bureau’s American Community Survey 5-Year public data from 2015–2019 for identifying neighborhood characteristics. Neighborhood characteristics tabulated

²¹ The US Census Bureau reviewed this data product for unauthorized disclosure of confidential information and approved the disclosure avoidance practices applied to this release: CBDRB-FY22-268.

include: the poverty rate, the neighborhood median household income quartile within the metro area, the median rent quartile within the metro, and the share of a census tract's population that consists of people of color. Tract-level data are then matched with respondents in the restricted-use HPS. Renter financial distress and emergency rental assistance application and receipt are then tabulated at the national and regional level by neighborhood type.

Methodologically, this paper uses descriptive statistics to show the share of households who lost employment income, were behind on their rental payments, and who applied for/received emergency rental assistance broken down by select demographic characteristics at the household level and select neighborhood characteristics. To produce our estimates, we use Census-provided household weights. Additionally, this paper estimates the concentration of financial distress and rental assistance payments, with the methods described more fully below.

Our data have some important limitations for the purposes of this study. Compared to other Census Bureau surveys, the HPS suffers from low response rates, which have the potential to introduce significant nonresponse bias. Indeed, during the period under study for this paper, response rates in the HPS ranged from 5.4 percent in week 39 to 7.4 percent in week 29 with an average response rate of 6.4 percent. However, a Census Bureau analysis of nonresponse bias for HPS surveys conducted in 2020 found that use of survey weights mitigated some but not all of the potential bias.²²

Another potential limitation of the data is that the indicators of financial distress are self-reported and respondents might have differing interpretations. For example, the question on emergency rental assistance could be interpreted to mean the federal program overseen by the Department of the Treasury, or one of several other federal, state, or local assistance programs for renter households. Moreover, critics of the HPS have noted that the measure for being behind on rent could be biased upward by households who strategically choose not to make rent payments at different times of the month or when other protections (like eviction moratoriums) are in place. However, an earlier analysis of renter financial distress during the pandemic found that the HPS is largely consistent

²² The HPS does not contain demographic information for nonrespondents, inhibiting the direct assessment of the direction of nonresponse bias. However, using geographic data from the American Community Survey, the analysis finds statistically significant differences in response rates in five domains from the ACS: median household income, median home value, percent of the population with no health insurance, percent population in poverty, and the percent of vacant housing units. In each case, the more socioeconomically advantaged domain (i.e., higher-income or lower-poverty domains) had higher response rates. As noted in the Census analysis, "the weighting adjustments may still mitigate this bias if these domains are correlated with other domains that are accounted for in the weights." Sandra Peterson, Norilsa Toribio, James Farber, and Dan Hornich, "Nonresponse Bias Report for the 2020 Household Pulse Survey," US Census Bureau, March 2021, https://www2.census.gov/programs-surveys/demo/technical-documentation/hhp/2020_HPS_NR_Bias_Report-final.pdf.

with other surveys when comparable questions are asked.²³ More generally, for the purposes of this paper, these concerns are salient only if these interpretations and differences in self-reporting vary systematically by neighborhood characteristic.

Perhaps a more important potential limitation of our data is the geographic representativeness of the HPS. The HPS Public Use File is designed to provide estimates at three different levels of geography for each individual survey wave: at the national, state, and metro area levels (but for just the fifteen largest metro areas in the country). Sample sizes were thus targeted with these geographies in mind. Our pooling of samples across many weeks of the HPS and our aggregation of census tracts to the regional and national level is meant to minimize potential geographic unrepresentativeness of the sample.

Given the focus of this paper on whether financial distress among renters was concentrated at the neighborhood level and the fact that the HPS was not designed to be representative at the census tract level, an important consideration is whether the distribution of renters by income and race/ethnicity across neighborhood types in the HPS is consistent with other data sources. A comparison of the distribution of renter households across census tracts in the HPS and ACS finds that lower-income renters were much more concentrated across neighborhoods in the HPS (**Table 2**). The two surveys show similar concentrations of the renter population as a whole: 45 percent of census tracts with a renter household in the ACS contained 75 percent of renters, very close to the 42 percent of tracts in the HPS. However, 39 percent of tracts in the ACS contained 75 percent of lower-income renters (with a household income under \$25,000), while just 20 percent of tracts in the HPS contained 75 percent of lower-income renters.

Table 2. Geographic concentration of households by household type and survey

Share of All Renters in Tracts	Share of Tracts with a Renter Household			Share of Tracts with a Lower-Income Renter Household		
	ACS	HPS	Diff	ACS	HPS	Diff
10	2	2	1	2	1	1
25	8	7	2	7	3	4
50	23	20	3	19	9	10
75	45	42	3	39	20	19
90	67	65	2	59	32	28

Notes: Estimates are for census tracts with at least one renter household. Lower-income renters are those with a household income below \$25,000. Differences might not sum to total due to rounding.

²³ Airgood-Obyrcki et al., “Renters’ Responses to Financial Stress During the Pandemic.”

To account for this apparent geographic bias in the HPS, we rely on the ACS to provide estimates of the concentration of renters across census tracts but assume that the rate of financial distress among renters in these areas as reported by the HPS is not biased (although we cannot prove that this is the case). To illustrate, using the ACS we can identify the share of renters living in a given category of census tract (for example, categorized by income or race/ethnicity) and then use the HPS estimate of the share of renters with financial distress in those same tracts to estimate how many renters live in this category of neighborhood that experienced the financial distress.

Results

This paper examines the geography of financial distress that renter households have experienced during the COVID-19 pandemic from mid-2021 through early 2022. To do so, it estimates the share of renters who lost employment income and fell behind on their rent by different neighborhood characteristics. We find that renter households were more likely to experience financial distress in high-poverty, lower-income, and lower-rent neighborhoods, as well as in neighborhoods with higher shares of people of color. However, these rates likely understate the geographic concentration of distress. Indeed, after accounting for the uneven distribution of renters, about two-fifths of renters behind on their ongoing housing payments lived in high-poverty or lower-income neighborhoods, while more than three-fifths lived in communities of color. Lastly, this paper estimates how emergency rental assistance application and acceptance rates vary by neighborhood type, and considers to what extent these funds are reaching the neighborhoods with the greatest need. We find that neighborhoods with high poverty rates, low incomes, low rents, and high shares of people of color also had the highest ERA application rates and ERA acceptance rates as a share of all renter households, although neighborhoods with higher shares of people of color had lower ERA acceptance rates among applicants.

Rate of Financial Distress by Neighborhood Type

Renter households were more likely to experience a loss of employment income or rental arrears in certain neighborhood types, though the range across neighborhoods is perhaps smaller than expected. At the national level, renters in neighborhoods with higher poverty rates, lower relative incomes, and lower rents were hardest hit by the economic shock of the pandemic. Across all neighborhoods, 23 percent of renters had lost employment income in the four weeks before they were surveyed. The share was higher (27 percent) in high-poverty neighborhoods where at least 20 percent of the population was in poverty (**Table 3**). This rate of employment income loss was about seven percentage points higher

than in the lowest-poverty neighborhoods. Renters in neighborhoods in the lowest income quartile of their metro area experienced similarly high rates of employment income loss at 26 percent, and the share dropped with each metro income quartile, down to 20 percent in the highest-income places. Lower-rent neighborhoods also had higher rates of income loss. About a quarter of renters in the least expensive neighborhoods of a given metro lost employment income. The share again drops slightly with each metro rent quartile to 21 percent in the most expensive neighborhoods.

With higher concentrations of renters who lost income, higher-poverty, lower-income, and less expensive neighborhoods also had higher shares of households behind on rent, exceeding the 15 percent of renters behind on rent overall. Indeed, a full 19 percent of renters in neighborhoods with poverty rates over 20 percent were in arrears when surveyed, compared to 12 percent of renters in neighborhoods with poverty rates under 5 percent. These rates were very close to the share of renters behind on rent in the bottom and top income quartiles of their metro areas as well as the share of renters behind on rent in the bottom and top metro rent quartiles.

Table 3. Share of renters who lost employment income or were behind on rent by neighborhood type

	Lost Employment Income	Behind on Rent
Total	23.2	14.7
Neighborhood Poverty Rate		
Under 5.0	19.6	11.8
5.0–9.9	21.4	12.3
10.0–19.9	23.8	14.9
20.0 and Over	26.5	18.8
Metro Income Quartile		
Lowest Income	26.1	18.0
2	23.2	15.1
3	22.3	13.2
Highest Income	20.5	11.9
Metro Rent Quartile		
Lowest Rent	25.5	16.9
2	23.9	16.2
3	22.5	14.0
Highest Rent	20.7	11.9
Share People of Color		
Under 20.0	19.5	12.1
20.0–39.9	20.9	12.4
40.0 and Over	26.8	17.6

Source: Author tabulations of US Census Bureau Household Pulse Survey, Weeks 28–42.

Communities of color were hit particularly hard by the financial fallout of the pandemic.²⁴ People of color are more likely to work in service industries and lower-wage jobs due to discrimination in education and labor markets that limit opportunities. These industries were heavily impacted by shutdowns early in the pandemic and by reduced demand later in the pandemic as many businesses continued remote work and people traveled less. Enduring patterns of segregation, also a product of longstanding discrimination in housing markets, have contributed to the spatial distribution of employment income losses and rent arrears.

In neighborhoods where more than 40 percent of the population consisted of people of color, the employment income loss rate for renters hit 27 percent, substantially higher than the 20 percent share in neighborhoods with lower concentrations of people of color. In neighborhoods where people of color made up the largest share of the population, 18 percent of renters were in arrears, compared to about 12 percent of renters in neighborhoods where the population was at least 80 percent white.

Concentration of Financial Distress by Neighborhood Type

Represented in terms of shares of renters, the differences in rates of financial distress by neighborhood type can appear small. However, because renters are concentrated in the neighborhoods experiencing the greatest distress, those small differences in shares by neighborhood type translate into a significant concentration of financial distress. Indeed, just 11 percent of renters lived in low-poverty census tracts, while one-third lived in high-poverty tracts where the rates of financial distress were highest (**Table 4**). The combined result of the higher rate of lost income and the significant geographic concentration of renters means that 36 percent of renters with lost employment income lived in high-poverty tracts, compared with 9 percent living in low-poverty neighborhoods. Concentration was even more pronounced for those behind on their rent. Fully 40 percent of households with rental arrears lived in high-poverty neighborhoods, five times the share living in low-poverty neighborhoods (**Table 5**). This is also 8 percentage points higher than the share of renters overall who lived in high-poverty tracts.

Renters experiencing financial distress were similarly concentrated in lower-income and lower-rent neighborhoods. Fully 39 percent of renters with lost income lived in neighborhoods in the bottom quartile for metro area income, while 30 percent lived in neighborhoods in the bottom quartile for metro area rent. Renters who fell behind on rent were somewhat more concentrated. Indeed, 42 percent of renters behind on their payments lived in lower-income and 31 percent lived in lower-rent

²⁴ In this paper, communities of color are defined as census tracts where at least 40 percent of the population were people of color.

neighborhoods. In total, between about one-third and two-fifths of renters experiencing financial distress lived in high-poverty, lower-income, or lower-rent neighborhoods.

Neighborhoods with high shares of people of color had even greater concentrations of renters experiencing financial distress. Indeed, just over half of renter households lived in tracts where at least 40 percent of the population was people of color. As a result of this concentration and the higher rates of financial distress in these neighborhoods, 59 percent of renters with lost employment income lived in such tracts, compared with 20 percent of renters living in neighborhoods where under 20 percent of the neighborhood were people of color. Moreover, 61 percent of renters behind on rent lived in communities of color, compared with 19 percent in neighborhoods where the share of people of color was less than 20 percent.

Table 4. Distribution of all renter households by neighborhood type

	All Renters			Renters with Cash Rent		
	Distribution of Renters (ACS)	Distribution with Lost Income (HPS*ACS)	Difference	Distribution of Renters (ACS)	Distribution Behind on Rent (HPS*ACS)	Difference
Total	100.0	100.0	0.0	100.0	100.0	0.0
Poverty Rate						
Under 5.0	10.7	8.9	-1.8	10.7	8.3	-2.5
5.0–9.9	23.0	20.8	-2.2	22.9	18.5	-4.4
10.0–19.9	34.2	34.3	0.2	34.0	33.3	-0.7
20.0 and Over	32.2	36.0	3.9	32.3	39.9	7.6
Metro Income Quartile						
Lowest Income	35.1	38.8	3.7	35.5	41.9	6.4
2	27.5	27.1	-0.4	27.6	27.4	-0.2
3	22.2	21.0	-1.2	22.1	19.1	-2.9
Highest Income	15.1	13.1	-2.0	14.9	11.6	-3.3
Metro Rent Quartile						
Lowest Rent	27.7	30.2	2.5	27.6	31.1	3.5
2	27.1	27.7	0.7	27.1	29.4	2.3
3	25.5	24.6	-0.9	25.6	23.9	-1.6
Highest Rent	19.8	17.5	-2.3	19.7	15.6	-4.1
Share People of Color						
Under 20.0	24.2	20.0	-4.2	23.3	18.7	-4.6
20.0–39.9	24.2	21.4	-2.8	24.3	20.1	-4.3
40.0 and Over	51.6	58.6	7.0	52.3	61.2	8.9

Source: Author tabulations of US Census Bureau Household Pulse Survey, Weeks 28–42.

Table 5. Rate and concentration of financial distress by neighborhood type

	Rate		Concentration	
	Lost Employment Income	Behind on Rent	Lost Employment Income	Behind on Rent
Total	23.2	14.7	100.0	100.0
Poverty Rate				
Under 5.0	19.6	11.8	8.9	8.3
5.0–9.9	21.4	12.3	20.8	18.5
10.0–19.9	23.8	14.9	34.3	33.3
20.0 and Over	26.5	18.8	36.0	39.9
Metro Income Quartile				
Lowest Income	26.1	18.0	38.8	41.9
2	23.2	15.1	27.1	27.4
3	22.3	13.2	21.0	19.1
Highest Income	20.5	11.9	13.1	11.6
Metro Rent Quartile				
Lowest Rent	25.5	16.9	30.2	31.1
2	23.9	16.2	27.7	29.4
3	22.5	14.0	24.6	23.9
Highest Rent	20.7	11.9	17.5	15.6
Share People of Color				
Under 20	19.5	12.1	20.0	18.7
20–39.9	20.9	12.4	21.4	20.1
40 and Over	26.8	17.6	58.6	61.2

Source: Author tabulations of US Census Bureau Household Pulse Survey, Weeks 28–42.

Rate of Financial Distress by Region and Neighborhood Type

Differences in rates of financial distress by neighborhood type over this period generally held at the regional level (**Table 6**). Income losses were highest in the South at 25 percent, and high-poverty neighborhoods in the South had the highest employment income loss rates of any region and neighborhood type at 28 percent. In addition to having the highest rate of employment income loss, the South also had the highest share of renters behind on rent at 17 percent, followed closely by the Northeast.

The Northeast is notable for the wide range in rental arrears by neighborhood type. In high-poverty neighborhoods in the Northeast, for example, a quarter of renters were behind on rent, a full 12 percentage points higher than the lowest-poverty neighborhoods in the region. The range between the highest- and lowest-poverty neighborhoods in all other regions falls below 8 percentage points. The Northeast also had a notably high divergence in rental arrears between neighborhoods with higher and

lower shares of people of color. In Northeastern neighborhoods where at least 40 percent of the population consisted of people of color, rental arrears hit 23 percent, more than 10 percentage points higher than in neighborhoods with a higher share of white people. The wide gap in outcomes between neighborhood types in the Northeast may be due to extreme patterns of racial and socioeconomic segregation in the region. Notably, however, racial segregation is also high in the Midwest where these differences were not as pronounced.

Table 6. Share of renters experiencing financial distress by region and neighborhood type

	Lost Employment Income				Behind on Rent			
	Northeast	South	Midwest	West	Northeast	South	Midwest	West
Total	21.0	25.0	19.5	24.9	16.6	16.7	13.0	12.1
Poverty Rate								
Under 5.0	18.8	20.1	16.0	22.4	12.1	13.3	10.3	10.8
5.0–9.9	19.4	23.3	18.5	22.7	13.1	14.0	10.7	11.1
10.0–19.9	20.6	25.3	19.9	26.1	16.3	17.4	12.6	12.2
20.0 and Over	25.0	28.3	22.4	27.8	24.5	19.4	17.6	14.3
Share People of Color								
Under 20.0	17.4	22.7	17.8	20.3	12.0	15.1	11.0	9.6
20.0–39.9	18.2	22.3	18.6	22.1	12.3	14.4	11.3	10.6
40.0 and Over	25.5	27.5	23.7	27.7	22.6	18.5	18.5	13.6

Source: Author tabulations of US Census Bureau Household Pulse Survey, Weeks 28–42.

Meanwhile, the Midwest and West fared slightly better. In the Midwest, 13 percent of renters were behind on rent, dropping down to just 10 percent in the lowest-poverty neighborhoods. The overall share of renters behind on rent was lowest in the West at 12 percent, and this region also had the smallest range in rental arrears rates across neighborhood types. The share behind on rent in the highest-poverty neighborhoods in the West was just 3 percentage points higher than in the lowest-poverty neighborhoods. The difference between communities of color and neighborhoods with smaller shares of people of color was similarly low at 4 percentage points.

Concentration of Financial Distress by Region and Neighborhood Type

Given the varied rates of financial distress, and differing distribution of renters by census tract characteristics, the concentration of financial distress also varied somewhat by region. The share of households behind on their rent, for example, was especially concentrated in high-poverty

neighborhoods in the Northeast and in communities of color in the West. Indeed, about one-third of renter households with cash rent lived in high-poverty neighborhoods in the Midwest (32 percent), Northeast (32 percent), and South (36 percent), while just one quarter of renters lived in high-poverty neighborhoods in the West (27 percent). As a result—and given the higher rate of financial distress in these tracts—32 percent of renters behind on rent lived in high-poverty tracts in the West, 41 percent in the South, 42 percent in the Midwest, and 45 percent in the Northeast (**Table 7**). Under 10 percent of renters behind on rent lived in low-poverty tracts in all regions.

Table 7. Concentration of renters and renters behind on rent by region

	Share of Renters with Cash Rent (ACS)				Share Behind on Rent (ACS*HPS)			
	Northeast	Midwest	South	West	Northeast	Midwest	South	West
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Poverty Rate								
Under 5.0	13.6	11.3	9.0	10.6	9.3	8.6	7.0	9.3
5.0-9.9	23.6	23.6	20.2	25.9	17.5	18.7	16.5	23.2
10.0-19.9	30.5	33.3	34.9	36.0	28.3	31.1	35.6	35.6
20.0 and Over	32.3	31.9	35.9	27.5	44.9	41.6	40.8	31.8
Share People of Color								
Under 20.0	28.4	44.5	16.5	12.8	19.6	36.7	14.7	10.0
20.0-39.9	20.9	25.9	24.9	24.9	14.8	22.0	21.2	21.4
40.0 and Over	50.7	29.6	58.6	62.3	65.6	41.3	64.1	68.6

Source: Author tabulations of US Census Bureau Household Pulse Survey, Weeks 28–42.

Just 30 percent of renters in the Midwest lived in communities of color, compared to over half of renters living in these neighborhood types in the Northeast (51 percent), South (59 percent), and West (62 percent). As a result, renter financial distress was even more concentrated in communities of color in these regions. About two-thirds of renters behind on their rent lived in communities of color in the South (64 percent), Northeast (66 percent), and West (69 percent). In the Midwest, 41 percent of renters in arrears still lived in neighborhoods with a high share of people of color. On the other hand, between 10 percent of renters behind on their rent in the West and 37 percent in the Midwest lived in neighborhoods where under 20 percent of the population were people of color.

Intersection of Household Characteristics and Neighborhood Type on Financial Distress

No matter what type of neighborhood they lived in, lower-income households and renters of color were most likely to lose income and have difficulty keeping up on rent. Nearly a third of renters with incomes under \$25,000 lost employment income, and 22 percent were behind on rent. The rates gradually decreased as household incomes increased, down to 11 percent of renters losing income and 5 percent behind on rent among those earning over \$75,000. A similar pattern held across all neighborhood types, with lower-income households having the highest shares of lost employment income and rental arrears (**Table 8**). However, renters of all incomes living in high-poverty neighborhoods or neighborhoods with higher shares of people of color were more likely to experience these financial impacts than those living in lower-poverty or predominantly white neighborhoods. It is possible that households living in higher-poverty neighborhoods face additional economic and social constraints that put them at a comparative disadvantage with households in lower-poverty and predominantly white neighborhoods.

The patterns by race/ethnicity were more complex. While Hispanic renters were most likely to lose employment income (34 percent), Black households were most likely to report being behind on rent (25 percent). Still, households of all races/ethnicities in the highest-poverty neighborhoods generally had the highest rates of losing income and falling behind on rent (**Table 9**). Asian households were one exception. A slightly lower share of Asian renters in the highest-poverty neighborhoods (18 percent) were behind on rent compared to Asian households in neighborhoods with poverty rates between 10 and 20 percent (20 percent), though both shares were still higher than those in lower-poverty neighborhoods.

Table 8. Share of renters experiencing financial distress by household income and neighborhood type

	Renter Household Income							
	Share with Lost Employment Income				Share Behind on Rent			
	Under \$25,000	\$25,000–49,999	\$50,000–74,999	\$75,000 and Over	Under \$25,000	\$25,000–49,999	\$50,000–74,999	\$75,000 and Over
Total	30.9	25.6	17.6	11.4	21.7	16.3	9.0	5.1
Poverty Rate								
Under 5.0	29.4	23.3	15.2	11.0	20.8	13.7	8.0	4.8
5.0–9.9	30.4	24.3	16.9	10.5	18.7	14.7	7.9	4.7
10.0–19.9	30.1	26.5	18.7	11.6	21.8	16.3	8.7	4.9
20.0 and Over	32.7	27.0	19.0	13.4	23.8	19.2	11.7	6.4
Share People of Color								
Under 20.0	25.9	21.2	15.1	10.3	18.7	13.2	6.7	3.8
20.0–39.9	28.6	23.9	15.9	10.7	19.8	14.3	8.1	4.3
40.0 and Over	35.1	29.5	20.4	12.6	24.3	19.3	11.1	6.5

Source: Author tabulations of US Census Bureau Household Pulse Survey, Weeks 28–42.

Table 9. Share of renters experiencing financial distress by race/ethnicity and neighborhood type

	Race/Ethnicity of the Household									
	Share with Lost Employment Income					Share Behind on Rent				
	White	Black	Hispanic	Asian	All Other Races	White	Black	Hispanic	Asian	All Other Races
Total	17.6	28.0	34.3	19.2	26.5	9.5	24.8	18.7	17.8	17.9
Poverty Rate										
Under 5.0	15.3	25.1	33.0	17.3	26.7	7.6	24.7	17.4	16.2	15.0
5.0–9.9	17.3	26.0	32.3	19.1	24.2	8.1	21.9	17.2	16.5	17.1
10.0–19.9	18.6	27.9	33.7	21.4	28.1	10.7	23.4	17.6	20.0	18.0
20.0 and Over	18.8	29.6	37.1	18.1	26.9	11.3	27.3	21.4	18.1	20.7
Share People of Color										
Under 20.0	17.2	26.7	30.7	17.3	26.3	9.7	25.5	17.6	15.4	18.2
20.0–39.9	17.0	27.1	31.6	17.8	25.4	8.8	23.2	17.0	15.6	15.0
40.0 and Over	18.9	28.5	35.8	20.2	27.3	9.8	25.1	19.3	19.2	19.5

Notes: White, Black, Asian, and households of all other races are non-Hispanic. Hispanic households may be of any race(s).

Source: Author tabulations of US Census Bureau Household Pulse Survey, Weeks 28–42.

When it comes to the share of people of color in the neighborhood, the pattern by household race/ethnicity was also less clear. Whereas each income group had increasing shares of arrears with each rise in the neighborhood share of people of color, this pattern held among racial/ethnic groups only for Asian households. All other races/ethnicities had lower rates of being behind on rent when the neighborhood was 20–40 percent people of color, and the rates in neighborhoods with the highest and lowest shares of people of color were only slightly different for white and Black households in particular.

Emergency Rental Assistance

The high shares of employment income losses and rental arrears in certain types of neighborhoods raise the question of whether Emergency Rental Assistance has been reaching the neighborhoods most in need. Application rates were highest in neighborhoods with high poverty rates, low incomes, low rents, and high shares of people of color, all neighborhoods where income losses and rental arrears were most common (**Table 10**). These neighborhoods also had the highest rates of ERA acceptance as a share of all renters. However, while neighborhoods with higher shares of people of color had the greatest need in terms of lost employment income and renters behind on rent, applicants in these neighborhoods were less likely to successfully receive ERA than applicants in neighborhoods that are predominantly white.

Table 10. Share of renters with ERA application and acceptance by neighborhood type

	Behind on Rental Payments	ERA Application	ERA Acceptance Among All Cash Renters	ERA Acceptance Among Applicants
Total	14.7	12.6	4.7	36.9
Neighborhood Poverty Rate				
Under 5.0	11.8	8.8	3.0	34.4
5.0–9.9	12.3	10.2	3.9	38.4
10.0–19.9	14.9	12.8	4.7	36.9
20.0 and Over	18.8	17.2	6.3	36.8
Share People of Color				
Under 20.0	12.1	10.3	4.2	40.4
20.0–39.9	12.4	10.2	3.9	38.0
40.0 and Over	17.6	15.5	5.4	35.1

Source: Author tabulations of US Census Bureau Household Pulse Survey, Weeks 28–42.

Table 11. Concentration of renters with cash rent, behind on rent, and ERA applicants/recipients

	Cash Renters (ACS)	Behind on Rent (HPS*ACS)	ERA Applicants (HPS*ACS)	ERA Recipients (HPS*ACS)
Total	100.0	100.0	100.0	100.0
Poverty Rate				
Under 5.0	10.7	8.3	7.1	6.6
5.0–9.9	22.9	18.5	17.8	18.4
10.0–19.9	34.0	33.3	33.0	33.0
20.0 and Over	32.3	39.9	42.1	41.9
Metro Income Quartile				
Lowest Income	35.5	41.9	45.7	46.9
2	27.6	27.4	27.2	26.8
3	22.1	19.1	16.7	16.9
Highest Income	14.9	11.6	10.4	9.3
Metro Rent Quartile				
Lowest Rent	27.6	31.1	33.8	33.9
2	27.1	29.4	29.0	30.8
3	25.6	23.9	22.6	22.8
Highest Rent	19.7	15.6	14.7	12.5
Share People of Color				
Under 20.0	23.3	18.7	18.5	20.5
20.0–39.9	24.3	20.1	19.1	19.8
40.0 and Over	52.3	61.2	62.4	59.7

Source: Author tabulations of US Census Bureau Household Pulse Survey, Weeks 28–42.

Moreover, while renter households in arrears were concentrated in select neighborhoods, ERA applicants and recipients were similarly concentrated in these same types of neighborhoods. Indeed, 40 percent of renter households behind on their payments lived in high-poverty neighborhoods, similar to the 42 percent share of cash renters who both applied for and received assistance (**Table 11**). Renters behind on payments were similarly concentrated in the lower-income neighborhoods in metro areas (42 percent), while the distribution of ERA applicants (46 percent) and recipients (47 percent) was slightly higher. Fully 61 percent of renters in arrears lived in communities of color, similar to the share of both applicants (62 percent) and recipients (60 percent) in these neighborhoods. These findings suggest that federal rental assistance has largely reached the neighborhoods with the greatest need.

Policy Implications and Conclusions

Using restricted-access data from the US Census Bureau’s Household Pulse Survey, this paper assesses for the first time the financial distress renter households in different types of neighborhoods have faced

during the COVID-19 pandemic. Between April 2021 and February 2022, 23 percent of renters lost employment income in the preceding month while 15 percent fell behind on their housing payments. But the financial distress renters faced was not evenly dispersed across the country. Renters in high-poverty, lower-income, and lower-rent neighborhoods were more likely to experience financial distress; likewise, renters living in communities of color were also more likely to be behind on their rent payments and experience lost employment income. While the differences in the rates of distress were not very large, the concentration of renters in a relatively small share of neighborhoods means that this financial distress was also highly geographically concentrated. Indeed, large shares of financially distressed renters lived in high-poverty, lower-income, and lower-rent neighborhoods and neighborhoods with high shares of people of color.

Moreover, our tabulations of HPS data indicate that ERA assistance has, in fact, generally gone to neighborhoods with the greatest need. Renters who have applied for—and received—emergency rental assistance were especially likely to live in neighborhoods with a high concentration of rental arrears. While our findings suggest that, on average, the distribution of ERA matches the distribution of need, other evidence suggests this was not true everywhere and ERA could have been better targeted to remedy longer-standing discrepancies in housing affordability. Other research suggests, for example, that ERA disproportionately targeted states with smaller populations, potentially bypassing struggling qualified renters in states where assistance funds were exhausted early,²⁵ potentially disadvantaging renters of color in particular.²⁶ Moreover, given that affordability challenges such as housing insecurity and evictions were geographically concentrated even before the pandemic, the disbursal of ERA by itself will not address longstanding disparities in affordability. Still, the distribution of ERA in neighborhoods with higher shares of lower-income renters and renters of color may mitigate some of the disparities between neighborhoods that the pandemic exacerbated. ERA has also been crucial for blunting the worst of the pandemic’s financial fallout in hard-hit neighborhoods and has helped keep millions of renter households in their homes.

Several policy and research implications follow from our findings. First, the geographic concentration of distress is important for policies and programs meant to alleviate financial distress. A

²⁵ Sophie Siebach-Glover, Neetu Nair, Andrew Aurand, and Sarah Gallagher, “Balancing Act: An Analysis of Remaining Emergency Rental Assistance Funds, Reallocation, and Outstanding Need,” National Low Income Housing Coalition, May 2022, <https://nlihc.org/sites/default/files/2022-05/era-balancing-act.pdf>.

²⁶ Ingrid Gould Ellen, Brittany Mazurco Muscato, Claudia Aiken, Vincent Reina, Andrew Aurand, and Rebecca Yae, “Advancing Racial Equity in Emergency Rental Assistance Programs,” NYU Furman Center, March 2021, <https://furmancenter.org/research/publication/advancing-racial-equity-in-emergency-rental-assistance-programs>.

research brief from the National Low Income Housing Coalition and The Center for Law and Social Policy provides a framework for how ERA programs can best serve priority populations—especially very low-income, Black, and Hispanic renters—suggesting that program administrators use geographic data (including neighborhood-level cost burdens, eviction filings, and unemployment rates) to prioritize households in need without requiring additional, potentially burdensome information.²⁷ Our research suggests that assistance programs should likewise be targeted towards neighborhoods experiencing the highest rates of financial distress, and that other indicators—including rates of lost employment income and rental arrears—could also be used to prioritize areas with the greatest need.

Second, neighborhood characteristics provide a helpful even if incomplete metric for understanding the extent of renter financial distress. Household characteristics are indeed important for understanding differences in the likelihood and severity of financial losses during the pandemic. According to our tabulations, nearly 22 percent of households earning under \$25,000 fell behind on their rent, four times the rate of households earning \$75,000 and over. Meanwhile, Black, Hispanic, and Asian renters were also much more likely than white renters to fall behind on their payments. These disparities by race and income persisted regardless of neighborhood characteristics considered. However, Black, Hispanic, and white households—and households at all income levels—were nonetheless most likely to fall behind on their rent in high-poverty, lower-income neighborhoods. Likewise, lower-income households were especially likely to be behind on their rent in communities of color. Thus, while neighborhood characteristics were not as important as household characteristics in predicting rent arrears, they nonetheless were still associated with a higher incidence of missed rent. Future research should seek to better understand the intersection between household and neighborhood characteristics and the implications for renter housing insecurity and financial distress as well as for how policy should be designed to account for this geographic concentration.

Third, these disparities by neighborhood type should aid policymakers' understanding of the challenges renter households and landlords face, provide some basis for targeting assistance, and help with assessments of program efficacy—especially when detailed demographic information on program participants is not collected or is deemed sensitive. Local policymakers should conduct their own assessments of the geographic coverage of ERA applicants and awardees. Where available, geography should be used in combination with household characteristics to assess the effectiveness of ERA in

²⁷ Rebecca Yae, Emma Foley, Jessi Russell, and Diana Orozco, "Prioritization in Emergency Rental Assistance Programs: A Framework of Strategies, Policies, and Procedures to Better Serve Priority Populations," National Low Income Housing Coalition and The Center for Law and Social Policy, April 2021, <https://nlihc.org/sites/default/files/Prioritization-in-Emergency-Rental-Assistance-Programs.pdf>.

particular but also eviction prevention and diversion programs and other forms of assistance for renters and landlords. These efforts could prevent the loss of landlord rental income, mitigating the harms caused by deferred maintenance, disinvestment, and ultimately foreclosure—as well as the risks of heightened eviction—in these neighborhoods.

Fourth, a previous analysis found that lower-income renters and renters of color were much more likely to borrow from their social networks in order to keep up with their spending needs after experiencing a loss of employment income.²⁸ The household financial distress experienced during the pandemic, then, was not confined to the individuals immediately impacted, but likely rippled outward towards family and friends. Because renter financial distress is concentrated by neighborhood type, these two analyses combined could suggest that financial spillover effects experienced across social networks may also be geographically concentrated. Policymakers seeking to remedy the full financial fallout of renter financial distress experienced during the pandemic must account for this concentration and ensure that policies aimed at providing broader assistance (SNAP, unemployment insurance, stimulus payments, etc.) also reached the neighborhoods with the greatest need.

Lastly, this research also speaks to the importance of consistent, high-quality, and timely data on the challenges renter households have faced during the pandemic. To that end, the continuation of the Household Pulse Survey remains paramount as an important source of information on the financial distress renter households have experienced along with detailed geographic, demographic, and economic characteristics of those renters. These data have helped policymakers and researchers better understand both the immediate implications of the pandemic’s financial fallout, and the survey’s continuation will only shed further light on both short-term and long-term needs. In future waves, the HPS could also include high-level neighborhood characteristics to aid the types of analyses conducted and recommended by this paper.

²⁸ Airgood-Obrycki et al., “Making the Rent.”

Appendix

Appendix A. Sample sizes by measure and neighborhood type

	HPS Weeks 28-42		HPS Weeks 36-42	
	Lost Employment Income	Behind on Rent	ERA Applicants	ERA Acceptance Among All Cash Renters
Total	200,000	190,000	97,000	92,000
<i>Poverty Rate</i>				
Under 5.0	37,500	35,500	17,500	16,500
5.0–9.9	56,000	53,500	27,000	25,500
10.0–19.9	64,500	61,000	31,500	30,000
20.0 and Over	42,000	40,000	21,000	20,000
<i>Metro Income Quartile</i>				
Lowest Income	51,000	48,500	25,500	24,500
2	51,000	48,500	25,000	23,500
3	50,500	47,500	24,000	23,000
Highest Income	47,000	44,000	22,000	21,000
<i>Metro Rent Quartile</i>				
Lowest Rent	44,500	42,000	22,000	20,500
2	49,000	46,500	23,500	22,500
3	53,500	51,000	26,000	24,500
Highest Rent	50,500	48,000	24,500	23,000
<i>Share People of Color</i>				
Under 20.0	67,000	63,000	32,500	30,500
20.0–39.9	53,500	51,000	26,500	25,000
40.0 and Over	79,000	75,500	38,000	36,000

Note: Sample sizes are rounded in accordance with Census Bureau rules to avoid disclosure, and indicate the denominator used in the calculation of the measures above.

Source: Author tabulations of US Census Bureau Household Pulse Survey, Weeks 28–42.