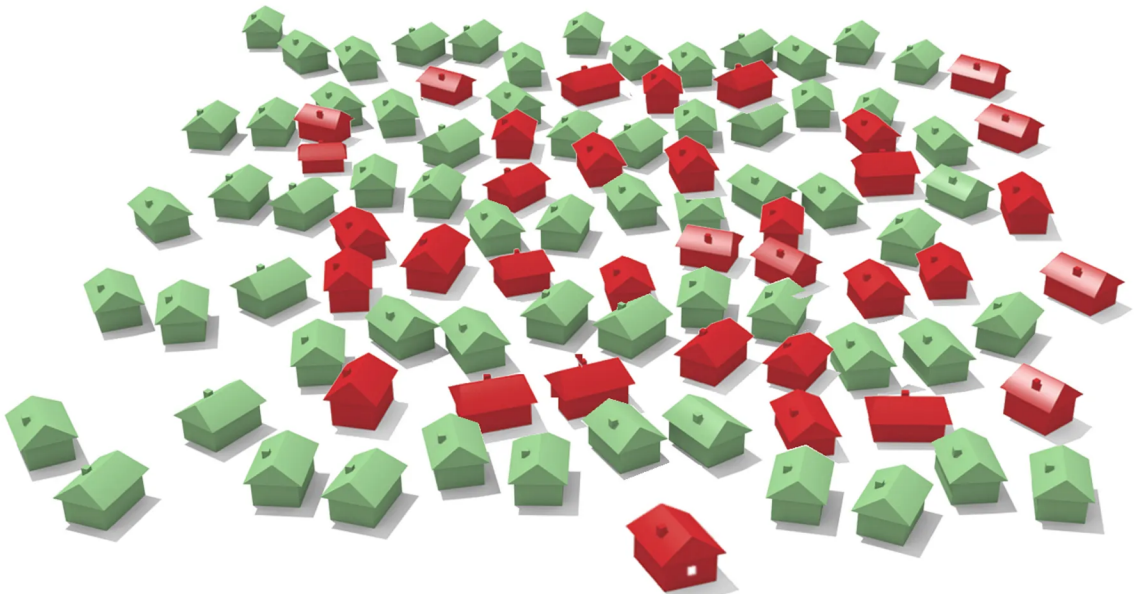


24 million Americans fear missing next rent payment as benefits dry up

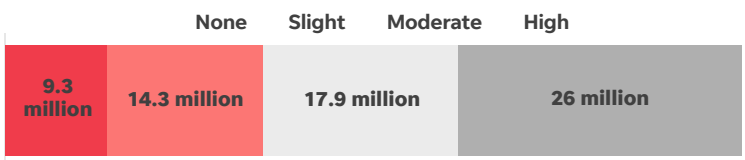
Black and Hispanic households are in greatest danger as evictions loom.

Kevin Crowe, Theresa Diffendal, and Carlie Procell, USA TODAY

Published 9:54 AM EDT Jul. 24, 2020 **| Updated 6:51 PM EDT Jul. 26, 2020**

As enhanced unemployment benefits and a federal eviction moratorium expire, 24 million Americans say they have little to no chance of being able to pay next month's rent, a U.S. Census Bureau survey shows.

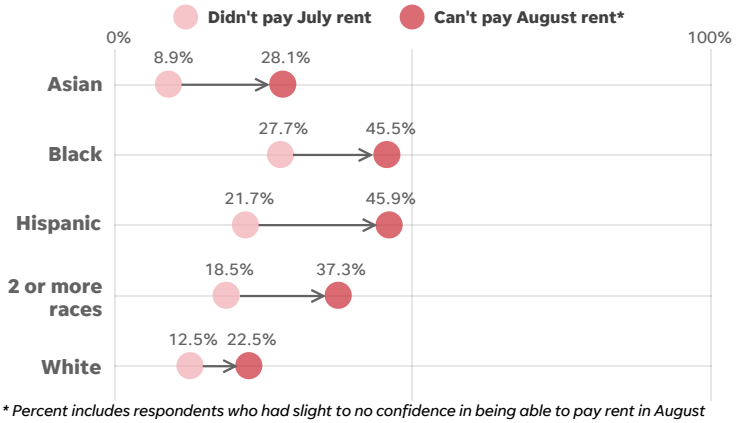
Americans' confidence in being able to pay August rent



SOURCE US Census Household Pulse Survey, week of July 9-14
CREDIT Carlie Procell/USA TODAY

A disproportionate share of those in danger come from Black and Hispanic households, two groups who have borne the brunt of negative health and economic effects from the COVID-19 pandemic.

Percentage of people not confident in paying August rent compared with percent who could not pay in July



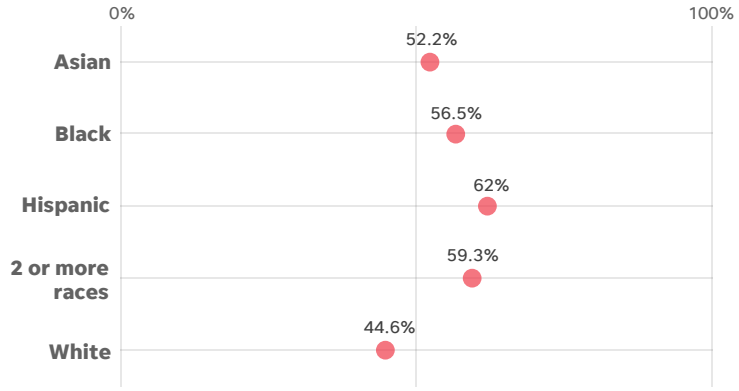
** Percent includes respondents who had slight to no confidence in being able to pay rent in August*
SOURCE US Census Household Pulse Survey, week of July 9-14
CREDIT Carlie Procell/USA TODAY

While Congress works to negotiate new coronavirus relief legislation, experts warn the time to ward off an eviction and foreclosure crisis has almost run out.

"We're about to fall off a massive cliff and see a major spike in evictions," says Alanna McCargo, vice president of housing finance policy at the Urban Institute.

This month, nearly 28% of Black renters say they haven't paid last month's rent, and about 46% say they have slight or no confidence they'll be able to pay next month's rent, according to figures from the Census Bureau's Household Pulse Survey. Hispanic renters face similar economic strain: 22% say they missed last month's rent and 46% fear they won't make rent next month.

Percentage of people who have experienced loss of employment income throughout the pandemic



SOURCE US Census Household Pulse Survey, week of July 9-14
CREDIT Carlie Procell/USA TODAY

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Those figures are roughly double what white renters report. About 13% say they couldn't make rent last month, and 23% fear they won't have the money for next month's rent.

The disparities reflect an affordable housing crisis that has grown since the Great Recession, experts say. People who were spending 30%-50% or more of their income on housing costs in relatively solid economic times are being pushed to the brink.

"Our housing system reflects tremendous disparities in race. And people of color are most at risk for evictions," says Diane Yentel, president of the National Low Income Housing Coalition. "These inequities are being compounded by COVID-19."

An eviction moratorium that covers renters living in buildings with federally backed mortgages expired Friday, and the additional $600 per week in pandemic unemployment aid for most states ended July 25.

"We're really facing a situation that is not only a health crisis but becomes a major housing crisis when you start to see people losing their roofs in a pandemic that's calling for you to stay at home as one of the prescriptions," McCargo says.

Though the economy began to bounce back slightly as states opened for business, an uptick in unemployment filings indicates some people who went back to work may again be out of a job.

Nationwide, 62% of Hispanic and 57% of Black survey respondents report losing employment income since the start of the pandemic, compared with 45% for whites, according to the census figures.

The pandemic ravaged the hospitality and retail sectors, as well as other lower-wage sectors where Black and Latino workers make up a disproportionate share of the workforce.

"There's a huge connection between that sector of employment that we're seeing hardest hit with Black and Hispanic households who are basically being devastated overall, not only in their housing payments but just sort of everything in their economic lives," McCargo says.

Contributing: Janie Haseman

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