Latino participation in COVID-19 rent relief efforts

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Sacramento Luncheon and Briefing
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HOUSING INSECURITY PERSISTS FOR RENTERS OF COLOR AMID THE COVID-19 PANDEMIC

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How effective were COVID relief policies in reaching Latinos and people of color?
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Disparities in the Distribution of Paycheck Protection Program Funds in California’s Congressional Districts

Published → March 2, 2021

This report analyzes inequities in the distribution of loans from the Paycheck Protection Program (PPP) across California’s 53 congressional districts, with an emphasis on the impacts of the distribution of funds on racial equity.

Contributors
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Disparities in the Distribution of Paycheck Protection Program Funds Between Majority-White Neighborhoods and Neighborhoods of Color in California

Published → December 17, 2020

This report analyzes inequities in the distribution of loans from the Paycheck Protection Program (PPP) across neighborhoods with different racial or ethnic makeups in California.

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Isabel G., Business Owner, Lake Balboa, CA, April 2022
Application Rates among distressed renters facing or that could potentially face housing insecurity

Relief Rates among distressed renters that applied

Denial Rates among distressed renters that applied

New Data Points on Income and Racial/Ethnic Disparities
Census Pulse Survey
July 2021–January 2022
14% of California Renters Are Experiencing Housing-related Stress

Figure 1. Renters who experienced housing-related stress, July 21, 2021–January 10, 2022

- Behind on rent: 14% (California) 15% (All other US States)
- Little confidence in paying next months rent: 11% (California) 11% (All other US States)
- Eviction very likely within two months: 15% (California) 15% (All other US States)

Source: Authors’ calculations from US Census Bureau, Household Pulse Survey, weeks 34 to 41 (July 21, 2021–January 10, 2022).
Low-Income and Renters of Color Are More Likely to Struggle to Keep Up with Rent

Figure 2. Californians who were behind on rent, by income class and race/ethnicity. July 21, 2021–January 10

Source: Authors’ calculations from US Census Bureau, Household Pulse Survey, weeks 34 to 41 (July 21, 2021–January 10, 2022).
A Majority of California Renters Experiencing Housing-Related Stress Did Not Benefit from Rent Relief Programs

Figure 3. Distressed renters, by participation in rent relief programs, July 21, 2021–January 10, 2022

Source: Authors’ calculations from US Census Bureau, Household Pulse Survey, weeks 34 to 41 (July 21, 2021–January 10, 2022).
Asian American, and Latino Renters Are Severely Underrepresented Among Applicants for Rent Relief

Figure 4. Distressed California renters who applied for rent relief

Source: Authors’ calculations from US Census Bureau, Household Pulse Survey, weeks 34 to 41 (July 21, 2021–January 10, 2022).
Asian American, and Latino Renters Are Severely Underrepresented among Those Receiving Debt Relief

Figure 5. Distressed California renters who received rent relief

Source: Authors’ calculations from US Census Bureau, Household Pulse Survey, weeks 34 to 41 (July 21, 2021–January 10, 2022).
“I paid with a credit card (that I didn't have the funds to pay back)...the City said I couldn't apply because I technically hadn't missed a payment.”

“My family member was ashamed to apply, they didn’t want to others to know we we’re struggling”
**Recommendations**

- Extend the Emergency Renters Assistance Program (ERAP) until unemployment rates for all racial/ethnic groups fall below pre-pandemic rates.
- Extend other emergency safety-net programs until unemployment rates for all racial/ethnic groups fall below pre-pandemic rates.
- Streamline the application process for applying to safety-net relief programs vs a single application for each program.
- More funding for community-based organizations to be the trusted messengers.
There is no American agenda without a Latino agenda.

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