



**NATIONAL  
WOMEN'S  
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DECEMBER 2020 | FACT SHEET

# As Eviction Deadline Looms, Black, Non-Hispanic Women Are Over Two Times More Likely Than White, Non-Hispanic Men to Be Behind on Rent or Mortgage Payments

**BY JASMINE TUCKER AND CLAIRE EWING-NELSON**

The COVID-19 pandemic has laid bare the disastrous consequences of longstanding racial and gender inequities in our economy. Women continue to bear the brunt of pandemic-related job losses and as of November, nearly two in five unemployed women had been unemployed for six months or more.<sup>1</sup>

The current economic climate, combined with the already high rates of pre-pandemic economic insecurity,<sup>2</sup> and lost earnings due to the gender wage gap<sup>3</sup> have left women with little or no financial cushion to weather the current crisis. What is more, the looming expiration of emergency extended unemployment benefits under the CARES Act (on December 26) and the Centers for Disease Control and Prevention's temporary halt on many evictions (on December 31) threatens economic catastrophe for millions.

This factsheet provides an analysis of week 18 of the U.S. Census Bureau Household Pulse Survey measuring the social and economic impact of COVID-19 on households.<sup>4</sup> It shows that compared to white, non-Hispanic men and women:<sup>5</sup>

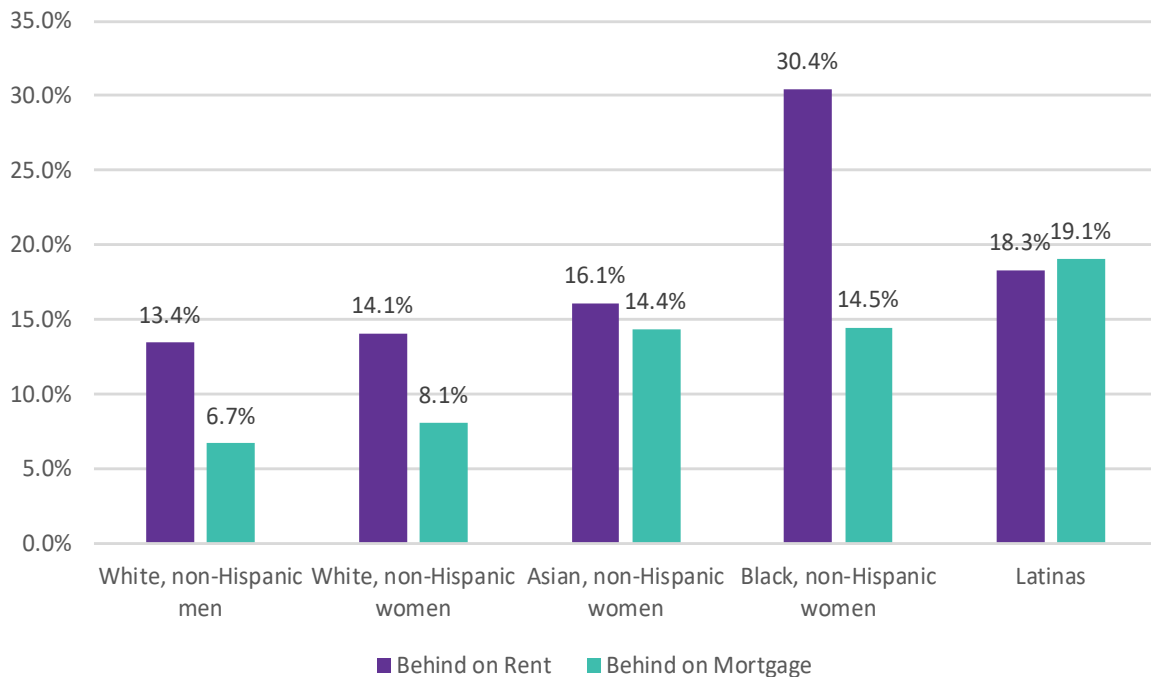
- Asian, non-Hispanic women, Black, non-Hispanic women, and Latinas are more likely to be behind on their rent or mortgage payment;
- Black, non-Hispanic women and Latinas are more likely to be in households that face food insufficiency;
- Black, non-Hispanic women, and Latinas are more likely to be in households that have lost employment income since March.

## Black, non-Hispanic women are over two times more likely than white, non-Hispanic men to be behind on their rent or mortgage payments

Among renters, more than three in ten Black, non-Hispanic women (30.4%) reported being behind on their rent payment. This makes them over two times more likely than white, non-Hispanic men (13.4%) or white, non-Hispanic women (14.1%) to be behind on their rent. Latinas (18.3%) and Asian, non-Hispanic women (16.1%) were also more likely than white, non-Hispanic men or women to report not being current on rent payments.

Among homeowners with mortgages, Latinas (19.1%), Black, non-Hispanic women (14.5%), and Asian, non-Hispanic women (14.4%) were all over two times more likely than white, non-Hispanic men (6.7%) to be behind on their mortgage payment.

Share Reported Being Behind on Rent or Mortgage Payments by Selected Demographics (Oct 28 - Nov 9)

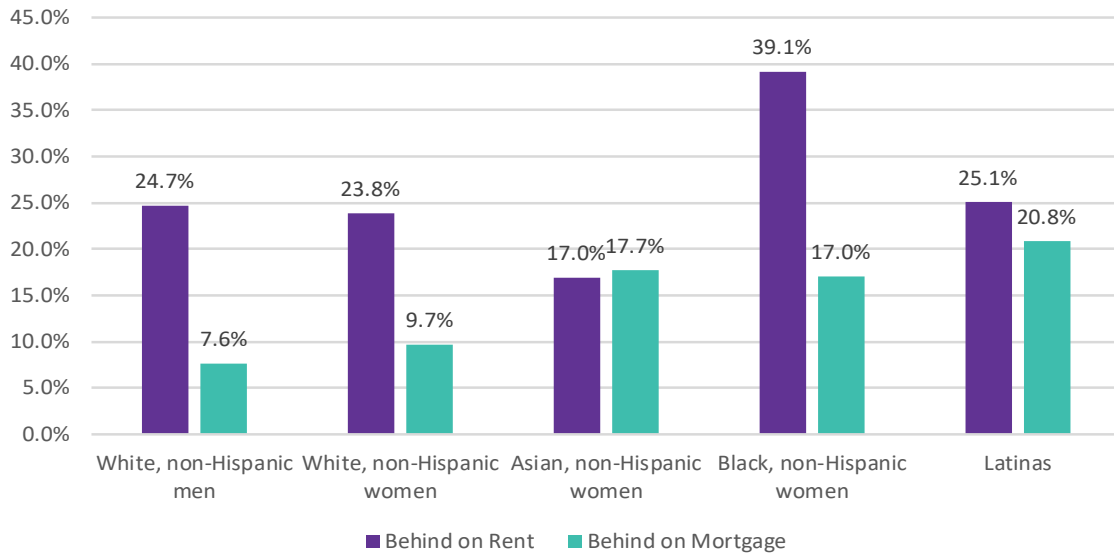


Source: NWLC calculations based on U.S. Census Bureau, 2020 Household Pulse Survey, using data from week 18 (October 28 - November 9). Survey respondents self-identified their sex as either male or female and self-identified their race and whether they were of Hispanic, Latino or Spanish origin.

Among renters with children in the household, nearly two in five Black, non-Hispanic women (39.1%) reported being behind on their rent payment. By comparison, among renters with children in the household, about one-quarter of Latinas (25.1%) and white, non-Hispanic men (24.7%), along with nearly one in four white, non-Hispanic women (23.8%), reported being behind on their rent payment.

Among homeowners with mortgages with children in the household, more than one in five Latinas (20.8%) reported being behind on their mortgage payment. More than one in six Asian, non-Hispanic women (17.7%) and Black, non-Hispanic women (17.0%) homeowners in households with children reported being behind on their mortgage, compared to 7.6% of white, non-Hispanic men and 9.7% of white, non-Hispanic women homeowners with children in the household.

## Share in Households With Children Reported Being Behind on Rent or Mortgage Payments by Selected Demographics (Oct 28 - Nov 9)

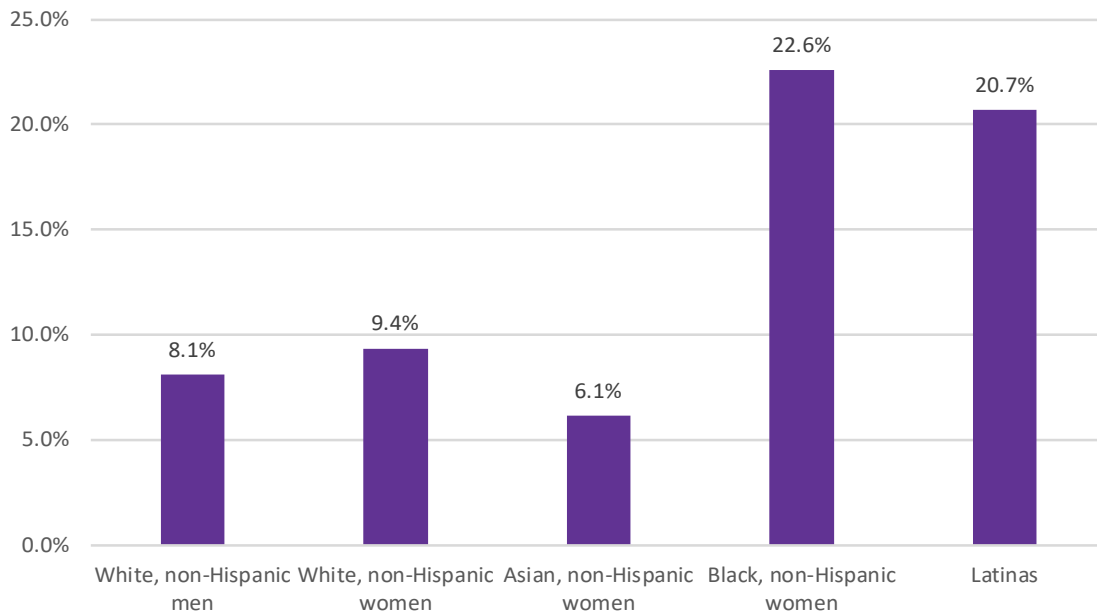


Source: NWLC calculations based on U.S. Census Bureau, 2020 Household Pulse Survey, using data from week 18 (October 28 – November 9). Survey respondents self-identified their sex as either male or female and self-identified their race and whether they were of Hispanic, Latino or Spanish origin.

## More than one in five Black, non-Hispanic women and Latinas don't have enough to eat

Black, non-Hispanic women (22.6%) and Latinas (20.7%) were over two times more likely than white, non-Hispanic men (8.1%) and white, non-Hispanic women (9.4%) to report not having enough food in the past week.

## Share Who Reported Experiencing Food Insufficiency in the Previous 7 Days by Selected Demographics (Oct 28 - Nov 9)



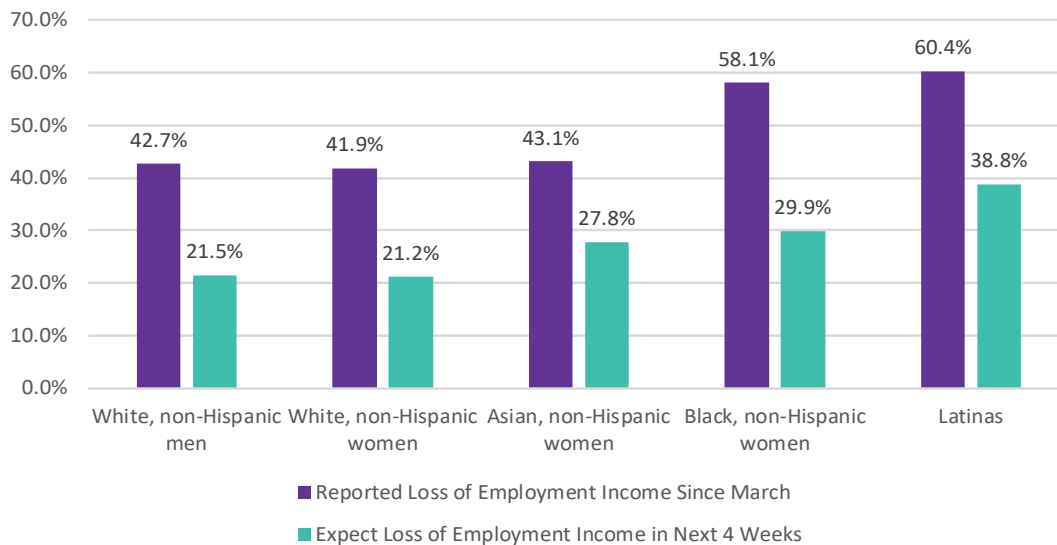
Source: NWLC calculations based on U.S. Census Bureau, 2020 Household Pulse Survey, using data from week 18 (October 28 – November 9). Survey respondents self-identified their sex as either male or female and self-identified their race and whether they were of Hispanic, Latino or Spanish origin. Food insufficiency is defined as often or sometimes not having enough food in the prior 7 days.

## About six in ten Black, non-Hispanic women and Latinas are in a household that has lost employment income

Latinas (60.4%) and Black, non-Hispanic women (58.1%) were more likely than white, non-Hispanic men (42.7%) and white, non-Hispanic women (41.9%) to report a loss of work income in their household since March. These losses may be exacerbated in the coming weeks and months if businesses face tightened restrictions in response to the pandemic or shut down altogether. More than one in four (25.9%) people overall expect their household to lose employment income in the next 4 weeks as a result of the pandemic.

Nearly two in five Latinas (38.8%), nearly three in ten Black, non-Hispanic women (29.9%), and more than one in four Asian, non-Hispanic women (27.8%) expect their households to lose employment income in the next month, compared to 21.5% of white, non-Hispanic men and 21.2% of white, non-Hispanic women.

Share Who Reported Loss of Employment Income Since March and Share Who Expect Income Loss in Next 4 Weeks by Selected Demographics (Oct 28 - Nov 9)



Source: NWLC calculations based on U.S. Census Bureau, 2020 Household Pulse Survey, using data from week 18 (October 28 – November 9). Survey respondents self-identified their sex as either male or female and self-identified their race and whether they were of Hispanic, Latino or Spanish origin.

COVID-19 has wreaked havoc on the economy; millions of jobs are likely permanently lost while some that have returned in recent months may again disappear as the pandemic resurges. Asian, non-Hispanic women, Black, non-Hispanic women and Latinas are facing serious hardship with only more to come if expanded unemployment benefits and the eviction moratorium are allowed to expire. It's time to act before it becomes too difficult for Americans to come back from this crisis.

- 1 Claire Ewing-Nelson, NWLC, Nearly 40 Percent of Unemployed Women Have Been Out of Work for 6 Months or Longer (Dec. 2020), available at <https://nwlc.org/resources/november-jobs-day-2020/>.
- 2 Jasmine Tucker and Julie Vogtman, NWLC, When Hard Work is Not Enough: Women in Low-Paid Jobs (Apr. 2020), available at <https://nwlc.org/resources/when-hard-work-is-not-enough-women-in-low-paid-jobs/>.
- 3 Maya Raghu and Jasmine Tucker, NWLC, The Wage Gap Has Made Things Worse for Women on the Front Lines of COVID-19 (Mar. 2020), available at <https://nwlc.org/blog/the-wage-gap-has-made-things-worse-for-women-on-the-front-lines-of-covid-19/>.
- 4 U.S. Census Bureau, Measuring Household Experiences During the Coronavirus (COVID-19) Pandemic, 2020 Household Pulse Survey, available at <https://www.census.gov/data/experimental-data-products/household-pulse-survey.html>. The U.S. Census Bureau completed phase 1 of the Household Pulse Survey on July 31. Phase 2 of the Household Pulse Survey began on August 19 and phase 3 began on October 28. However, the questionnaire in phases 2 and 3 are longer than in phase 1, some questions are phrased differently compared to phase 1, and questions have been asked in a different order. There are also higher nonresponse rates to questions in phases 2 and 3 compared to phase 1. NWLC analysis of phase 1 data is available at <https://nwlc.org/resources/covid-19-is-making-womens-economic-situation-even-worse/>. NWLC analyses of phase 2 data available at <https://nwlc.org/resources/black-non-hispanic-women-and-latinas-are-facing-severe-covid-19-impact/> and <https://nwlc.org/resources/one-in-six-latinas-and-one-in-five-black-non-hispanic-women-dont-have-enough-to-eat/>. "Weeks" is the term used by the Census Bureau to define separate data collections in all phases, but "weeks" may be shorter or longer than a 7-day period. Refer to each data collection for more information.
- 5 U.S. Census Bureau, Measuring Household Experiences during the Coronavirus (COVID-19) Pandemic, 2020 Household Pulse Survey, available at <https://www.census.gov/data/experimental-data-products/household-pulse-survey.html>. Survey respondents self-identified their sex as either male or female and self-identified their race and whether they were of Hispanic, Latino or Spanish origin.