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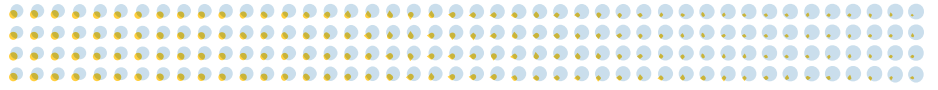
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LGBT RENTERS AND EVICTION RISK

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OVERVIEW

Extensive research has demonstrated that lesbian, gay, bisexual, and transgender (LGBT) people face a number of barriers to stable housing, including affordability in places where they live,¹ higher rates of poverty² and lower rates of homeownership.³ However, little population-based data has been collected on the impact of COVID-19 on housing among LGBT people. The first study to do so was the Williams Institute's analysis of economic and health outcomes during the Fall 2020 COVID-19 surge.⁴ That study found that more LGBT than non-LGBT people reported that their ability to pay rent or mortgage got worse during the pandemic, and these disparities were experienced the most by LGBT people of color. More data are needed, however, to continue tracking the impact of the pandemic across a diverse sexual and gender population over time. The U.S. Census Bureau has been collecting data through its Household Pulse Survey (HPS) since the beginning of the COVID-19 pandemic to measure the pandemic's social and economic impacts. The most recent phase of Household Pulse Survey data collection, administered from July 21 through August 2 of this year, marked the first time that sexual orientation and gender identity data were collected by the Census Bureau.⁵

Using the HPS data, we examine the proportions of LGBT people experiencing threats to rental housing stability late in the COVID-19 pandemic—issues likely to be of increased relevance in the coming months as federal eviction protections tied to the pandemic are set to expire.

¹ O'Neill, K. K. (2020) Economic vulnerabilities to COVID-19 among LGBT Adults in California. Los Angeles, CA: Williams Institute <https://williamsinstitute.law.ucla.edu/publications/covid-economics-lgbt-ca/>

² Badgett, M. V. L., Choi, S. K., & Wilson, B. D. M., (2019, October). LGBT poverty in the United States: A study of differences between sexual orientation and gender identity groups. Los Angeles, CA: The Williams Institute. <https://williamsinstitute.law.ucla.edu/publications/lgbt-poverty-us/>

³ Conron, K. (2019). *Financial Services and the LGBTQ+ Community: A Review of Discrimination in Lending and Housing*. Testimony before the Subcommittee on Oversight and Investigations. <https://williamsinstitute.law.ucla.edu/wp-content/uploads/Testimony-US-House-Financial-Services-Oct-2019.pdf>

⁴ Sears, B. Conron, K.J., & Flores, A.J. (2021). The Impact of the Fall 2020 Surge of the COVID-19 Pandemic on LGBT Adults in the US. Los Angeles, CA: The Williams Institute, UCLA. <https://williamsinstitute.law.ucla.edu/publications/covid-surge-lgbt/>

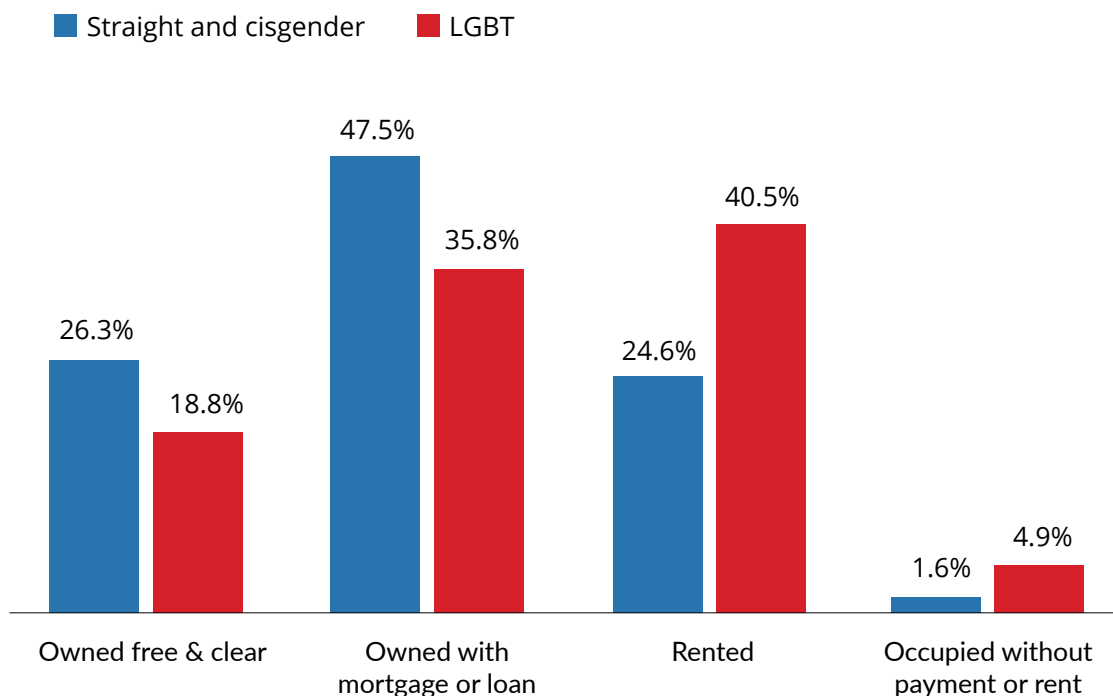
⁵ United States Census Bureau. (2021) *Household Pulse Survey Data Tables*. Accessed August 18, 2021. <https://www.census.gov/programs-surveys/household-pulse-survey/data.html> ; Indicates first inclusion of gender identity measurement that avoids conflation of the concepts of sex and gender, and includes questions on both sex assigned at birth and gender identity.

FINDINGS

Economic stability and employment status provide an important context for housing stability, particularly for renters. As the Census Bureau reported, nearly 20% of LGBT people had experienced a loss of income, compared to 17% of non-LGBT people.⁶ Further, over a third of LGBT adults reported being in a household that had difficulty paying for usual expenses. One major household expense is rent, and here we report on renting status and three indicators of rental housing stability among LGBT people alongside rates for non-LGBT people, with an examination of differences by race.

More LGBT people report renting their homes during the COVID-19 pandemic compared to non-LGBT people, and LGBT people of color had the highest levels of renting compared to all other groups (Figures 1 & 2). Across these indicators of rental housing stability, LGBT and non-LGBT people are experiencing threats to their housing at statistically similar rates. However, there is evidence that LGBT people are slightly more likely than non-LGBT people to report not being caught up on rent (Table 1, 19% vs 14%). Nearly half of LGBT (47%) and non-LGBT (46%) renters who are not caught up on rent fear they may be evicted within the next two months. However, more LGBT people of color reported being behind on their rent compared to all other groups and had similarly high reports to non-LGBT people of color of fearing they could not make the next month's rent and likely eviction.

Figure 1. Renting and homeownership among LGBT adults in the U.S. during the COVID-19 pandemic



⁶ File, T. & Marshall, J. (August 2021). *Household Pulse Survey Shows LGBT Adults More Likely to Report Living in Households With Food and Economic Insecurity Than Non-LGBT Respondents*. U.S. Census Bureau. <https://www.census.gov/library/stories/2021/08/lgbt-community-harder-hit-by-economic-impact-of-pandemic.html>

Figure 2. Renting status among LGBT adults in the U.S. during the COVID-19 pandemic, by racial minority status

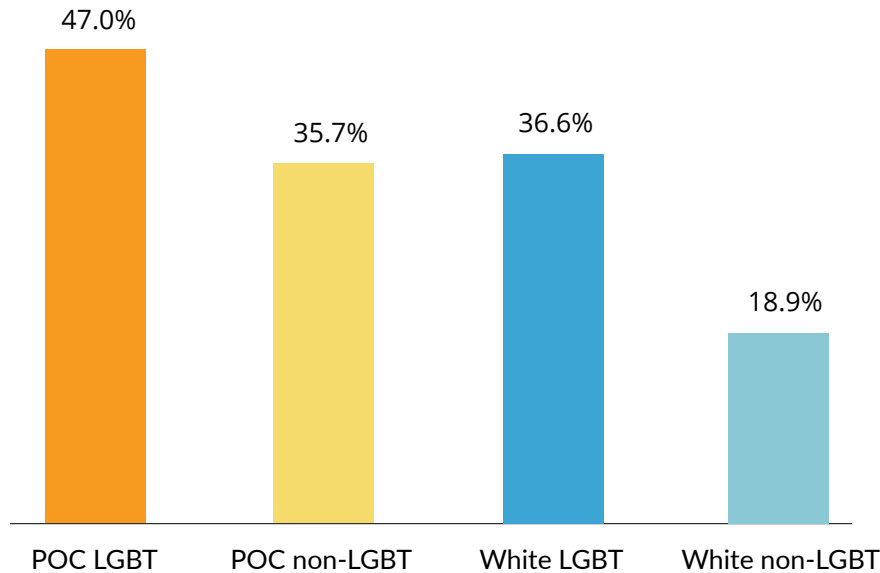
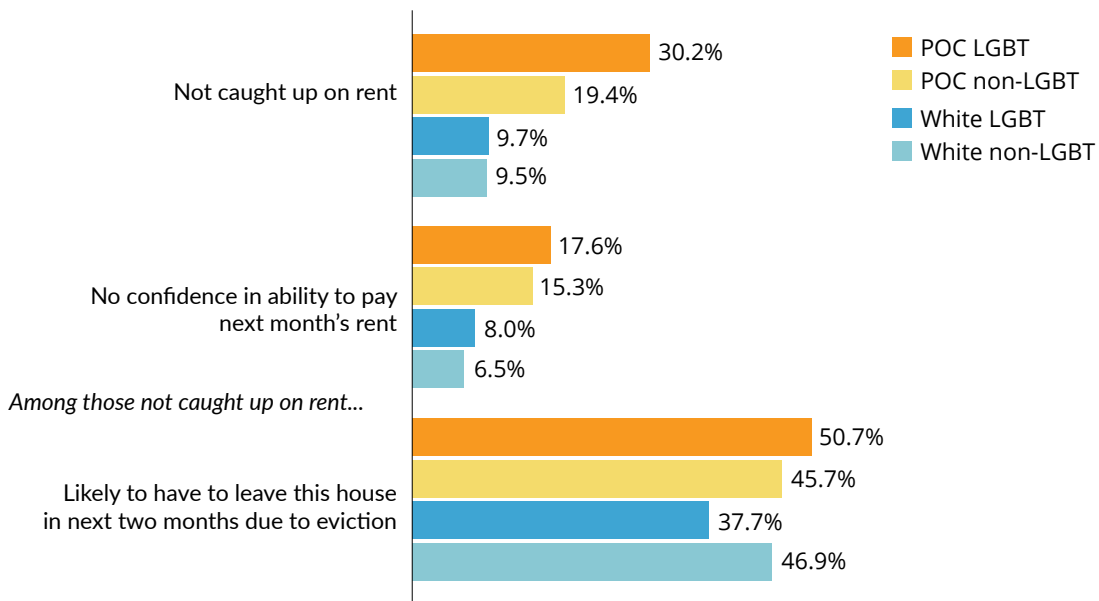


Figure 3. Indicators of rental housing instability among LGBT adults in the U.S. during the COVID-19 pandemic, total and by racial minority status



Note: Likely to experience eviction includes those that responded to this item that they were “very” or “somewhat” likely to be evicted.

CONCLUSION

A key component of a person's housing stability is whether they own or rent. While owning a home comes with financial risks and challenges, renters are often low-wage workers concentrated in industries likely to be impacted by declining economic activity,⁷ are paying increasingly larger shares of their income for housing,⁸ are competing over a decreasing stock of affordable units,⁹ and must regularly re-secure housing as their leasing contracts expire.¹⁰ Recent studies indicate that the COVID-19 pandemic has exacerbated risks to losing housing among renters throughout the country.¹¹ The current federal eviction moratorium that is set to expire provides important protections to renters impacted by the pandemic.

Numerous studies have documented that housing stability and access can vary greatly by race and ethnicity, gender, region, parental status, and marital status¹²—with some research suggesting that differences may exist across sexual orientation and gender identity lines.¹³ These findings indicate that racialized economic disparities persist during the pandemic, among all U.S. adults regardless of LGBT status. Further, LGBT POC adults are both more likely to be renters and to be behind on their rent compared to all other groups. Additional waves of data from the ongoing Household Pulse Survey will allow for more nuanced analysis by gender and race among LGBT people and may also reveal whether the slight differences between LGBT and non-LGBT people identified here widen.

⁷ Petek, G. (2021). *How has COVID-19 affected renters and homeowners?* Legislative Analyst's Office, California. <https://lao.ca.gov/Publications/Report/4312>

⁸ U.S. Government Accountability Office. (May 2020). *As More Households Rent, the Poorest Face Affordability and Housing Quality Challenges*. GAO-20-427. <https://www.gao.gov/assets/gao-20-427.pdf>

⁹ Joint Center for Housing Studies of Harvard University. (2019). *The state of the nation's housing*. Harvard Graduate School of Design and Harvard Kennedy School. https://www.jchs.harvard.edu/sites/default/files/Harvard_JCHS_State_of_the_Nations_Housing_2019.pdf

¹⁰ Edelberg, W., Estep, S., Lu, S., & Moss, E. (April 2021). *A Comparison of Renters and Homeowners in Recent Decades*. The Hamilton Project. Brookings. https://www.hamiltonproject.org/assets/files/A_Comparison_of_Renters_and_Homeowners.pdf

¹¹ Consumer Financial Protection Bureau. (March 2021). *Housing insecurity and the COVID-19 pandemic*. https://files.consumerfinance.gov/f/documents/cfpb_Housing_insecurity_and_the_COVID-19_pandemic.pdf

¹² Wilson, E. & Callis, R. R. (May 2013). *Who Could Afford to Buy a Home in 2009? Affordability of Buying a Home in the United States*. Current Housing Reports. United States Census Bureau. https://www.census.gov/content/dam/Census/library/publications/2013/demo/h121_13-02.pdf

¹³ Wilson, B.D.M, Gordon, A.R., Mallory, C., Choi, S.K., Badgett, M.V.L., & LBQ Women's Report Team. (2021). *Health and Socioeconomic Well-Being of LBQ Women in the U.S.* Williams Institute, Los Angeles. <https://williamsinstitute.law.ucla.edu/wp-content/uploads/LBQ-Women-Mar-2021.pdf>; Wilson, B. D. M., Choi, S. K., Harper, G. W., Lightfoot, M., Russell, S., & Meyer, I.H. (2020). *Homelessness among LGBT adults in the U.S.* Los Angeles, CA: Williams Institute. <https://williamsinstitute.law.ucla.edu/wp-content/uploads/LGBT-Homelessness-May-2020.pdf>

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ABOUT THE WILLIAMS INSTITUTE

The Williams Institute on Sexual Orientation and Gender Identity Law and Public Policy at UCLA School of Law advances law and public policy through rigorous, independent research and scholarship, and disseminates its work through a variety of education programs and media to judges, legislators, lawyers, other policymakers and the public. These studies can be accessed at the Williams Institute website.

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APPENDIX

METHODS NOTE

Analyses in this report relied upon week 34 of the U.S. Census Bureau's Household Pulse Survey (HPS). This survey began April of 2020 and was developed to measure the social and economic impacts of the COVID-19 pandemic. Data collection for week 34 began on July 21st and ended August 2nd, 2021. This was the first time period to include questions about sexual orientation and gender identity in a way that assessed transgender and cisgender status (including both sex assigned at birth and gender identity). Households were sampled from the Census Bureau's Master Address File and were invited to participate in the survey by email and phone. 64,562 households responded, for a weighted response rate of 6.1%. The results were weighted to adjust for nonresponse, number of adults in the household, and other factors. The Census notes that the experimental sampling methodology designed to produce rapid ongoing assessments of the U.S. population during the pandemic may not yet yield stable estimates of the size of the LGBT population¹⁴.

Respondents to the Household Pulse Survey were asked whether their home or apartment was rented or owned, whether their household was currently caught up on rent or mortgage payments, and about how confident they were that their household would be able to pay their next rent or mortgage payment on time. Respondents who were not caught up on rent payments were asked how likely it is that their household will have to leave their home or apartment because of eviction within the next two months.¹⁵ For these analyses, "LGBT" includes those who identified as lesbian, gay, or bisexual, and transgender and nonbinary respondents who selected a current gender identity different than their assigned sex at birth. The public use file were downloaded, weighted proportions and confidence intervals were calculated, and statistical significance was assessed using a chi square test of independence for survey design.

¹⁴ <https://www.census.gov/library/stories/2021/08/lgbt-community-harder-hit-by-economic-impact-of-pandemic.html>

¹⁵ United States Census Bureau. (2021) *Household Pulse Survey Technical Documentation*. Accessed August 18, 2021. <https://www.census.gov/programs-surveys/household-pulse-survey/technical-documentation.html>

TABLES WITH ESTIMATES AND 95% CONFIDENCE INTERVALS

Table 1. Housing stability among adults in renter-occupied housing units by LGBT status. U.S. Census Household Pulse Survey Week 34.

	NON-LGBT		LGBT	
	PERCENT	95% CI	PERCENT	95% CI
Rent or own	N=47,773		N=4,342	
Owned free & clear	26.3	25.5, 27.1	18.8	16.4, 21.4
Owned with mortgage or loan	47.5	46.5, 48.4	35.8	33.0, 38.6
Rented	24.6	23.8, 25.5	40.5	37.4, 43.7
Occupied without payment of rent	1.6	1.3, 2.0	4.9	3.5, 6.8
Caught up on rent	N=9,770		N=1,607	
Yes	85.6	84.0, 87.1	81.3	76.5, 85.3
No	14.4	12.9, 16.0	18.7	14.7, 23.5
Confidence in ability to pay next month's rent	N=9,758		N=1,606	
Not at all confident	10.9	9.3, 12.7	12.2	9.5, 15.6
Slightly confident	16.3	14.8, 17.8	14.2	10.6, 18.7
Moderately confident	19.7	18.0, 21.4	22.7	18.3, 27.7
Highly Confident	52.0	50.0, 54.1	49.4	44.2, 54.7
Payment deferred	1.1	0.6, 2.1	1.5	0.7, 3.1
Likelihood of eviction in the next two months, among those not caught up on rent	N=1,024		N=176	
Very or Somewhat Likely	46.5	40.8, 52.3	46.9	34.0, 60.1
Not very likely	28.5	23.4, 34.1	17.1	10.9, 25.6
Not likely at all	25.0	20.6, 30.2	36.1	22.8, 52.0

Table 2. Housing stability among adults in renter-occupied housing units by LGBT status and race-ethnicity. U.S. Census Household Pulse Survey Week 34

	WHITE NON-LGBT		WHITE LGBT		POC NON-LGBT		POC LGBT	
	PERCENT	95% CI	PERCENT	95% CI	PERCENT	95% CI	PERCENT	95% CI
Rent or own	N=36,355		N=3,216		N=11,418		N=1,126	
Owned free & clear	29.4	28.5, 30.3	19.9	17.1, 23.1	20.3	18.8, 21.9	17.0	13.1, 21.8
Owned with mortgage or loan	50.2	49.2, 51.3	41.1	37.8, 44.5	42.1	40.3, 43.9	27.1	22.5, 32.2
Rented	18.9	18.1, 19.7	36.6	33.1, 40.2	35.7	33.9, 37.5	47.0	41.1, 52.8
Occupied without payment of rent	1.5	1.2, 1.9	2.4	1.5, 3.7	1.9	1.4, 2.6	9.0	5.8, 13.6
Caught up on rent	N=6,203		N=1,109		N=3,567		N=498	
Yes	90.5	88.7, 92.1	90.3	86.7, 93.1	80.6	77.9, 83.1	69.8	60.6, 77.6
No	9.5	7.9, 11.3	9.7	6.9, 13.3	19.4	16.9, 22.1	30.2	22.4, 39.4
Confidence in ability to pay next month's rent	N=6,195		N=1,108		N=3,563		N=498	
Not at all confident	6.5	5.5, 7.7	8.0	5.7, 11.2	15.3	12.5, 18.7	17.6	12.5, 24.2
Slightly confident	11.8	10.2, 13.5	14.0	10.2, 18.7	20.9	18.5, 23.6	14.4	8.5, 23.5
Moderately confident	17.5	15.6, 19.5	18.0	13.5, 23.6	21.9	19.2, 24.8	28.6	20.9, 37.7
Highly Confident	62.7	60.2, 65.2	58.1	51.8, 64.1	41.0	38.0, 44.1	38.5	30.5, 47.1
Payment deferred	1.4	0.6, 3.4	2.0	0.9, 4.4	0.8	0.5, 1.5	0.9	0.2, 4.0
Likelihood of eviction in the next two months among those not caught up on rent	N=435		N=87		N=589		N=89	
Very or Somewhat Likely	45.7	38.0, 53.6	37.7	22.1, 56.4	46.8	39.4, 54.4	50.7	33.2, 68.0
Not very likely	29.8	22.6, 38.1	41.7	26.8, 58.4	27.8	21.5, 35.2	6.7	2.9, 14.7
Not likely at all	24.5	18.1, 32.2	20.6	10.9, 35.4	25.3	19.6, 32.0	42.6	25.3, 62.0