

**Racial and Ethnic Disparities in Housing Insecurity and Eviction Likelihood
among Renters during the Pandemic in New York State and Beyond**

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August 15, 2022

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Introduction

Racial and ethnic inequalities in housing tenure persist well into the 21st century, with Blacks and Hispanics being significantly more likely to rent their homes than Whites, thereby having less access to wealth and other amenities that are directly related to homeownership (Acolin et al. 2019; JCHS 2020a; Maroto 2016; Mayock and Malacrdia 2018; U.S. Census Bureau 2020). According to data from the 2019 Housing and Vacancy Survey, 57.9% of Blacks and 52.5% of Hispanics were renters compared to half as many Whites (26.7%) (U.S. Census Bureau 2020). New York State is the state with highest rental rate in the country, with 45.8% of its population renting their homes in 2020 (Goodman and Zhu 2021).

Significant housing cost burdens for renters were in place well before the pandemic started (JCHS 2020b). In 2018 in the U.S., 22.5% of renters paid more than 30% of their income for rent and 25% paid more than 50% of their income for rent, and these numbers hardly changed since the Great Recession in 2008 (JCHS 2020b). New York State renters experienced similar moderate housing-cost burdens but had higher levels of severe housing-cost burdens, relative to renters in the U.S., overall.¹ Unsurprisingly, pre-pandemic racial and ethnic disparities existed in housing cost burdens with greater shares of Black and Hispanic renters being severely cost-burdened than Whites (JCHS 2020b).

In recent years, researchers have examined a particularly dire consequence of housing insecurity – eviction (Desmond 2012, 2016; Desmond and Gershenson 2017; Garboden and Rosen 2019; Hepburn et al. 2020, 2021). On average, across 1,195 counties in the U.S. about 1.44 million eviction cases are filed in a given year (Hepburn et al. 2020). Desmond's research (2012, 2016) has been significant in bringing attention to the day-to-day lives of those experiencing housing insecurity and ultimately eviction. Particularly salient are the gender dynamics at play in the ways in which landlords exploit their relationships with tenants. Families with children and particularly single-women headed families are at higher risk of eviction than those without children and that are single men or are married, respectively (Desmond 2012, 2016). Desmond (2012) suggests that the mark of eviction for Black women is similar to the mark of incarceration for Black men.

Black renters are overrepresented among evictions filed and eviction judgements, which is not the case for Whites, Hispanics, and Asians (Hepburn et al. 2020). The association between race and ethnicity and eviction outcomes needs further exploration, however. Data on evictions are limited, and few surveys ask people about eviction. With respect to data from eviction cases, until recently, there was no methodology to assign race and ethnicity to the persons involved in those cases, thereby limiting research on this topic (Hepburn et al. 2020, 2021). Even with this methodology, research using data from eviction cases is limited because the studies cannot control for other variables that may be associated with race, ethnicity, and eviction, like income, education, and family structure. Therefore, it is unclear whether race and ethnicity is associated with eviction, after controlling for these factors. Other studies that use data from surveys asking individuals about their eviction experiences are mixed in their findings about whether race and ethnicity is associated with eviction outcomes, after controlling for

¹ Moderate housing-cost burden is defined as renters that pay more than 30% of their income towards their rent, and severe housing-cost burden is defined as renters that pay more than 50% of their income towards their rent (JCHS 2020b).

other relevant factors (Desmond and Gershenson 2017; Desmond and Schollenberger 2015). In all of these studies, little attention has been given to Hispanic experiences with eviction. Clearly more research is warranted.

Since the coronavirus pandemic, little research has examined housing insecurity, eviction, or racial and ethnic differences in these outcomes among renters, and all the research has been descriptive in nature (Benfer et al. 2020; Ong et al. 2021). The federal government has enacted policies that could mitigate the economic harm of the pandemic on renters, which could impact racial and ethnic disparities in housing insecurity and eviction. In 2020, Congress passed the Emergency COVID-19 Relief Bill, which established an emergency rental assistance program (ERA) with \$25 billion in funds to assist households at risk of losing their homes (NLIHC 2021). In 2021, the American Rescue Plan Act (ARP) was passed by Congress and also included \$27 billion in emergency rental assistance as well as \$5 billion for utility assistance.

To potentially stop the spread of COVID-19, the federal government issued a moratorium on eviction, first through the Coronavirus Aid, Relief, and Economic Security (CARES) Act and subsequently via the Centers for Disease Control (CDC) (Acosta et al. 2020; NLIHC 2021). State governments have also instituted their own protections to renters to prevent evictions (O’Connell 2021). The effectiveness of these policies on reducing evictions is unclear. At the national level, it has been shown that evictions declined with these mandates in place, and during the two-week lapse between the CARES Act and CDC policy, there was a spike in evictions (Hepburn et al. 2021). On the other hand, Furth (2020) suggests that the expiration of eviction moratoriums may not cause the “tsunami” of eviction filings that are expected because data on evictions during the Great Recession did not show a significant increase.

This study seeks to build upon and expand the existing literature on housing insecurity and eviction using data from the Household Pulse Survey (HPS) administered by the U.S. Census Bureau since 2020. We fulfill three objectives. First, we document racial and ethnic differences in housing insecurity and likelihood of eviction. Second, we examine those relationships, controlling for relevant demographic and socioeconomic characteristics. Finally, we conduct these analyses for the U.S., overall, New York State, California, Texas, and Florida. We examine these four states because they are the largest states in the U.S. in terms of their populations (U.S. Census Bureau 2021a). In addition, these four states received nearly 30% of the \$25 billion in ERA from the Emergency COVID-19 Relief Bill (NLIHC 2021). Moreover, New York and California currently have state-based eviction moratoriums in place, but Texas and Florida do not (O’Connell 2021). We are interested in learning whether states with eviction moratoriums have more racial and ethnic equality in housing insecurity and eviction than those without eviction moratoriums.

Data and Methods

Data for this study come from the weekly online HPS conducted by the U.S. Census Bureau and in particular the housing units sampled in Phases 2, 3, 3.1, and 3.2, collected between August 19, 2020 and August 16, 2021. In collaboration with several federal agencies, including the Bureau of Labor Statistics, National Center for Health Statistics, and the Department of Housing and Urban Development, the U.S. Census Bureau has collected data on a systematic random sample of the U.S. population on a weekly basis to provide researchers, policy makers, and the public with data on American households’ experiences during the coronavirus

pandemic (U.S. Census Bureau 2021b). The weekly sampled housing units are drawn from the Census Bureau’s Master Address File (MAF), with Phases 1-3 drawing from the January 2020 MAF and Phases 3.1 and 3.2 drawing from the MAF that had been updated in January of 2021. The sampling frame consists of at least one contact source (a telephone number (cell or landline) or email address) for each housing unit. Out of the 147 million housing units represented in the MAF, 86 percent have at least one contact source. The sampling design allows users to create national-level and state-level estimates as well as estimates for the 15 largest metropolitan areas (U.S. Census Bureau 2021b). Weights are designed to produce biweekly estimates of the population aged 18 and over living in these housing units. We use person weights in our analyses of these data but normalize the weights to maintain unweighted sample sizes.²

Our paper uses data on renter households. We stack the weekly sample data together to form our analytical dataset. These data are particularly suitable for our research for several reasons. The HPS asks renters whether they are caught up on their rental payments, which is a key indicator of housing insecurity. If renter households are not caught up on their rental payments, they are asked about their likelihood of leaving the home within the next two months because of eviction, which allows us to examine racial and ethnic variation in eviction likelihood and contribute to the limited existing research on this topic. Data from Phase 1 of the HPS did not ask respondents about their eviction likelihood. Because the HPS data are designed to produce state-level estimates, they are particularly useful to our project to examine housing insecurity and eviction likelihood in New York State and our comparison states of California, Texas, and Florida. However, a main limitation of the data is that they likely underestimate evictions of the populations most vulnerable to them because of the nature of the sampling frame, which samples the population in housing units. If households are evicted, they may not be in their own housing unit. Therefore, the data used here excludes the most disadvantaged population or “unhoused.”

Our two key dependent variables are housing insecurity and eviction likelihood. We measure housing insecurity using a dummy variable coded as: 1=the household is not caught up on rent payments; 0=the household is caught up on rent payments. We use a four-category dependent variable to measure eviction likelihood. Respondents are asked “How likely is it that your household will have to leave this home or apartment within the next two months because of eviction?”; the data are coded into the following responses – 1=Very likely; 2=Somewhat likely; 3=Not very likely; and 4=Not at all likely, the latter of which is our reference category. It should be noted that renter households that are not caught up on rent payments are the only households that are asked the eviction likelihood question. When restricting the sample to renters and to those that are not caught up on rent payments, the sample size for those answering the eviction likelihood question decreases, particularly when we examine estimates at the state level of analysis. However, because we have almost one year’s worth of data, the sample sizes are reasonable to perform our analyses. Our sample sizes for each place for the eviction analyses are as follows: U.S. (32,759); New York (1,305); California (3,302); Texas (1,932); and Florida (1,480).

² The information about the sampling design of the HPS is gathered from technical documentation found here: <https://www.census.gov/programs-surveys/household-pulse-survey/technical-documentation.html#phase3.3>.

A limitation with the question on eviction, however, is that it could underestimate evictions if respondents perceive the question as asking about formal eviction. Respondents that are harassed by their landlords may not consider themselves as being threatened by formal eviction, but they may be harassed until they feel it is better to leave than to stay in the unit. Because they do not believe they will be served an eviction notice, they may not respond being likely to be evicted. Studies have shown that informal evictions constitute a greater share of evictions than formal evictions, and therefore, if respondents perceive the question to be asking about formal evictions, the prevalence of eviction will be underestimated (Desmond, Gershenson, and Kiviat 2015; Gromis and Desmond 2021).

Our key independent variable is the race and ethnicity of the respondent. Because of the exclusive focus on renters and those experiencing housing insecurity and the corresponding reductions in the sample size, we only focus on non-Hispanic Whites, non-Hispanic Blacks, and Hispanics and drop Asians and individuals of other races from the analysis.³ It should be noted that these are very broad racial and ethnic categories, and the people within these categories likely vary in their backgrounds and experiences. For example, individuals identifying as Hispanic could come from very different origins, depending upon where they live in the U.S. They could be Mexican, Cuban, or Dominican. The same limitation is true for the White and Black racial categories. Furthermore, the nativity status of people within these broad racial and ethnic categories could also vary, especially by the state in which they live. For example, data from the 2015-2019 American Community Survey show that in Florida 46% of Hispanics are foreign-born; however, in Texas only 28% of Hispanics are foreign-born (U.S. Census Bureau 2021d). Our paper cannot uncover the experiences of these subgroups. However, because little research has explored differences among these broader racial and ethnic categories in housing insecurity and eviction likelihood, there is still much to be gained by doing this broader analysis. Once these differences are identified, future research can explore the experiences of subgroups underlying these broader racial and ethnic categories.

Our control variables include demographic and socioeconomic factors that covary by racial and ethnic groups and are associated with housing insecurity and eviction likelihood. We include a dummy variable for the age of the respondent – 1=aged 65 and over; 0=less than 65 years of age – as well as whether the respondent is male (1=male; 0=female). We control for whether the respondent is married versus not married and whether they have children under 18 years of age present in the household. Regarding measures of socioeconomic status, we include a dummy variable indicating whether the respondent did any work in the past seven days for pay or profit (1=yes; 0=no). We include three dummy variables for the respondent's education level – high school graduate or equivalent (1=yes; 0=no); Associate's degree or some college (1=yes; 0=no); and a Bachelor's degree or more education (1=yes; 0=no); less than a high school degree is the reference category. Finally, we include an ordinal measure of income. There are eight values for this variable ranging from less than \$25,000 to \$200,000 and above. We treat this as a continuous variable rather than breaking it into dummy variables.

We perform two sets of descriptive analyses on our data. First, we conduct bivariate analyses on our analytical dataset for the housing insecurity variable. We examine whether differences exist in that dependent variable and all our independent variables between Whites and Blacks and between Whites and Hispanics. Then, we conduct bivariate analyses for the

³ Hereafter we refer to non-Hispanic Whites as Whites and non-Hispanic Blacks as Blacks.

analytical dataset for the eviction likelihood variable. These data are a subset of the previous analytical dataset because only respondents that reported not being caught up on rent are included. We put the latter set of descriptive tables in the Appendix, and for the sake of brevity, we only highlight the key results.

Then we perform two types of multivariate analyses on our dependent variables. For the housing insecurity variable, we use logistic regression analysis. We examine the association between our race and ethnicity dummy variables and the variable indicating that the respondent is not caught up on their rent in each of our five contexts – the U.S., New York, California, Texas, and Florida. We refer to these models as our “reduced models.” Then we include our control variables in a second set of logistic regression models. Specifically, we include the following variables – age, whether the respondent: is male, married, has children under 18, and is employed; the respondent’s education; and the household income. We refer to these models as our “full” models. We report the results for our race and ethnicity dummy variables in the reduced and full models. Then we report the results for all the variables, not just the race and ethnicity dummy variables, in the full model.

For our eviction likelihood variable, we also perform two sets of analyses, but we use multinomial logistic regression analyses because we have a multi-categorical dependent variable. As is the case with the multivariate analyses for our housing insecurity variable, we examine the association between race and ethnicity and eviction likelihood, overall, in reduced models for the U.S., New York, California, Texas, and Florida. Then, we examine the association between these variables in our full models, which control for the demographic and socioeconomic variables mentioned previously. We report the results for our race and ethnicity dummy variables in from our reduced and full models. We also report the results for all the variables in the full model.

Results

Tables 1a and 1b show the results from our first set of bivariate analyses for the analytical dataset built from the housing insecurity variable. Table 1a focuses on the U.S., New York, and California, and Table 1b reports the results for Texas and Florida. Under each geographic area, the percentages for the dependent variable and the independent variables are reported for the overall analytical sample, and separately for Whites, Blacks, and Hispanics. Significance tests are conducted to examine the differences in percentages between Whites and Blacks and Whites and Hispanics.

The results in Tables 1a and 1b show that the percentages of Whites reporting not being caught up on their rents are less than the percentages for the overall sample in every geographic area. Moreover, Blacks and Hispanics are significantly more likely than Whites to report not being caught up on their rent in all areas. These racial and ethnic disparities in housing insecurity are likely attributable to differences in the demographic and socioeconomic characteristics by race and ethnicity. Tables 1a and 1b show that across all geographic areas Blacks and Hispanics are significantly more likely than Whites to have children under 18. At the same time, in all areas, Blacks and Hispanics are significantly less likely than Whites to have at least a Bachelor’s degree and have significantly lower levels of mean household income than Whites. Tables 1a and 1b show that with the exception of Florida, Blacks and Hispanics are significantly less likely than Whites to be employed. Whether the racial and ethnic differences

in housing insecurity remain after controlling for the variation in demographic and socioeconomic characteristics is addressed in our multivariate analyses below, which are reported in Tables 2 and 4.

Appendix Tables 1a and 1b report the bivariate results for the analytical dataset built upon the eviction likelihood variable. Appendix Table 1a reports the results for the U.S., New York, and California, and Appendix Table 1b shows the results for Texas and Florida. The first set of results under each geographic area shows the percentage reporting that they are very likely to be evicted for the overall sample, and each for Whites, Blacks, and Hispanics. Following those results, the demographic and socioeconomic characteristics are reported. Significance tests are conducted to assess the differences on all variables between Whites and Blacks and Whites and Hispanics. The results for the U.S. and New York reveal that Blacks are significantly more likely than Whites to report being very likely to be evicted (see Appendix Table 1a); there are no significant differences between Whites and Blacks in the other geographic areas. With respect to Hispanics, the only significant difference that emerges is in Florida (see Appendix Table 1b), with Hispanics being significantly *less* likely than Whites to report being very likely to be evicted, contrary to our expectations. With respect to the demographic and socioeconomic characteristics, the same general pattern of results is evidence across Appendix Tables 1a and 1b as was evident above in Tables 1a and 1b, respectively. Whether the racial and ethnic differences in these independent variables will explain the Black-White gap in eviction likelihood in the U.S. and New York will be addressed in our multivariate analyses in Tables 3 and 5a.

Table 2 reports the results of our first set of analyses examining the housing insecurity of renter households as specifically measured by their reports of not being caught up on their rent. We report the unadjusted and adjusted odds ratios for the Black and Hispanic variables from the reduced and full models, respectively. In the reduced model for the U.S., we find that the odds of Blacks are 2.965 times the odds of Whites to report not being caught up on their rent. The odds of Hispanics are 1.982 the odds of Whites to report not being caught up on their rent. Both of these differences are statistically significant ($p < .001$ for both odds ratios). The odds ratios from our full models reveal that the control variables in the model did little to eradicate these significant findings ($p < .001$ for both odds ratios). In the full model for the U.S., the odds of Blacks reporting that they are not caught up on their rent are 2.166 times the odds of Whites, controlling for other factors. The odds of Hispanics are 1.330 times the odds of Whites to report not being caught up on their rent in the U.S., controlling for other factors.

How do the results vary by states? Focusing on the odds ratios for the Black dummy variables across states, Table 2 shows that in New York, California, and Texas, the findings are statistically significant in both the reduced and full models (at the $p < .001$ level). For example, in New York, the odds of Blacks reporting that they are not caught up on their rent are 4.099 times the odds of Whites in the reduced model ($p < .001$); in the full model, the odds of Blacks reporting that they are not caught up on their rent are 2.854 times the odds of Whites ($p < .001$). In Florida, Blacks are significantly more likely than Whites to report not being caught up on their rent in both the reduced and full models, but the level of significance declines slightly in the full model (from $p < .001$ to $p < .01$).

Focusing on the odds ratios for the Hispanic dummy variables across states, Table 2 shows that the odds of Hispanics reporting not being caught up on their rent is significantly greater

than the odds of Whites in the reduced model ($p < .001$). While the significant differences persist in the full model between Hispanics and Whites, the level of significance declines from the reduced to the full models. For example, the results in Texas show in the reduced model that the odds of Hispanics reporting that they are not caught up on their rent are 2.087 times the odds of Whites, which is significant at the .001 level; however, in the full model, the odds of Hispanics reporting that they are not caught up on their rent are 1.282 times the odds of Whites and the significance level of the difference is $p < .05$. Taken together, the results from Table 2 indicate that Blacks and Hispanics are more likely to face housing insecurity during the pandemic than Whites, even after controlling for relevant demographic and socioeconomic variables.

Table 3 reports the results of our second set of analyses examining the eviction likelihood of renter households. As with Table 2, we report the unadjusted and adjusted odds ratios for the Black and Hispanic variables from the reduced and full models, respectively. In the U.S. reduced model, the odds of Blacks reporting that they will be very likely to have to leave their home within the next two months because of eviction are 1.296 times the odds of Whites, relative to reporting that they would not be at all likely to leave because of eviction ($p < .05$). However, in the full model, this difference is no longer statistically significant. In the U.S. reduced model, the odds of Hispanics reporting that they would be very likely or somewhat likely to be evicted are .825 and .813 times the odds of Whites, relative to reporting that they would not be at all likely to be evicted. In the full model, Hispanics are less likely than Whites to report they would be very likely or somewhat likely to be evicted, relative to reporting that they would not be at all likely to be evicted, controlling for other factors. Interestingly, the statistical significance of these findings becomes stronger in the full model ($p < .001$). In addition, in the full model, Hispanics are significantly more likely than Whites to report they would not be very likely to be evicted, relative to reporting that they would not be at all likely to be evicted ($p < .05$).

How do the results of eviction likelihood vary by states? In contrast to the findings for the U.S. overall, few racial and ethnic differences emerge as being statistically significant in the state-level models. In the reduced model for New York State, the odds of Blacks reporting they would be very likely to be evicted are 2.504 times the odds of Whites, relative to reporting that they would not be at all likely to be evicted ($p < .05$); however, after controlling for other factors in the full model, the difference in the odds between Blacks and Whites is no longer statistically significant. In the reduced and full models for California and Texas, none of the coefficients for the Black and Hispanic variables is statistically significant. In Florida, none of the coefficients for the Black variables in the reduced and full models is statistically significant. However, the odds ratios for Hispanics are statistically significant in both the reduced and full models. In the reduced model for Florida, the odds of Hispanics reporting that they will be very likely to have to leave their home within the next two months because of eviction are .466 times the odds of Whites, relative to reporting that they would not be at all likely to leave because of eviction ($p < .05$). In the full model, Hispanics are also significantly less likely than Whites to report that they would be very likely to have to leave their home within the next two months because of eviction, relative to reporting that they would not be at all likely to leave because of eviction, controlling for other factors.

Tables 4 and 5a through 5c present the results for all the variables in our full models of housing insecurity and eviction likelihood. We highlight the findings for the other covariates, besides race and ethnicity, that are associated with housing insecurity and eviction likelihood.

Table 4 shows the results specifically for housing insecurity. It is clear that across all contexts the odds of respondents who are 65 years and older reporting that they are not caught up on rent are significantly lower than the odds of those less than 65 years of age, controlling for other factors. Male households tend to be more likely than female households to report not being caught up on rent, except in New York (see column 2). Respondents with children under 18 are significantly more likely to report not being caught up on rent than those without children under 18, controlling for other relevant factors. Respondents that are employed and have higher levels of education and income are significantly less likely to report not being caught up on rent than those who are not employed and have lower levels of education and income, respectively controlling for other factors.

Table 5a through 5c present the results from the full models of eviction likelihood for the U.S., New York, California, Texas, and Florida. Table 5a reveals that many of the same variables that are associated with housing insecurity in Table 4 are also associated with eviction likelihood in the U.S. model (i.e., columns 1 and 2). For example, columns 1 and 2 of Table 5a show that respondents 65 and older are less likely than those that are younger than 65 to report being either very likely or somewhat likely to be evicted, relative to reporting that they are not at all likely to be evicted, controlling for other factors. Married households, those that are employed, and those with more education and income are less likely than non-married households, those that are not employed, and those with less education and income, respectively, to report being very likely or somewhat likely to be evicted, relative to reporting that they would not at all be likely to be evicted. Those with children under 18, however, are significantly more likely than those without children to report being very likely or somewhat likely to be evicted, relative to reporting that they would not at all be likely, controlling for other factors. Interestingly, few, if any, significant relationships exist between these demographic and socioeconomic variables and eviction likelihood in New York (Table 5a), California and Texas (Table 5b), and Florida (Table 5c).

Discussion

Our results reveal that race and ethnicity are significantly associated with housing insecurity in the U.S., New York, California, Texas, and Florida. Controlling for demographic and socioeconomic factors, Blacks and Hispanics are significantly more likely than Whites to report not being caught up on their rent. While the federal government has put into place significant levels of funding for emergency rental assistance, it is clear that many people of color that rent their homes are still in precarious housing situations.

These findings are consistent with pre-pandemic trends that have found that Black and Hispanic renters are more likely to experience severe housing-cost burdens than Whites (JCHS 2020b). These findings also echo earlier findings by Benfer and colleagues (2020), but at the same time, they move beyond the previous study by isolating the unique association between race and ethnicity and housing insecurity after controlling for other factors that could also be associated with housing insecurity, like differences in marital status, the presence of children, education, and income.

With respect to the analyses of eviction likelihood, the results were surprising, in light of the aforementioned, significant racial and ethnic differences in housing insecurity among renters. The findings from the full models of eviction likelihood revealed no significant differences

between Black and White renters. With respect to Hispanics, in the full models for the U.S. and Florida, they were significantly less likely than Whites to report being very likely to have to leave their homes within the next two months because of eviction, relative to reporting that they would not be at all likely to leave, controlling for other factors. In the U.S. model, Hispanics were significantly less likely than Whites to report being somewhat likely or not very likely to have to leave their homes within the next two months because of eviction, relative to reporting that they would not be likely at all to leave.

While inconsistent with the findings for housing insecurity, the lack of significant findings for eviction likelihood between Blacks and Whites in the full models for the U.S. and New York is consistent with previous research on evictions that controls for socioeconomic and demographic factors and finds no racial and ethnic difference in eviction (Desmond and Gershenson 2017). Although research from administrative data finds significant racial and ethnic differences in eviction, these studies do not control for other factors like income and education (Hepburn et al. 2020, 2021). The fact that our sampling frame excludes the unhoused or most disadvantaged segments of the population could be an additional reason why we do not find a racial and ethnic difference in eviction likelihood.

It is important to point out that a major limitation of our study is that we only have data available to examine renters' perceptions of the likelihood of being evicted. We do not have a true sense of their actual likelihood of being evicted nor do we have data on whether they have received a threat of eviction or an eviction notice, the latter of which would be indicative of more formal eviction behavior by landlords. One recent study examines data from the 2017 American Housing Survey, which includes measures for all these outcomes (Friedman et al. 2020). Similar to the findings here, Friedman and colleagues (2017) find that no racial and ethnic differences exist in renters' perceptions of their likelihood of being evicted; however, they find that Blacks are significantly more likely than Whites to receive threats of eviction, and both Blacks and Hispanics are significantly more likely than Whites to receive eviction notices, controlling for other factors. Therefore, we must be cautious in interpreting the eviction likelihood results from the current study.

Another limitation with our data from the HPS is that the survey does not ask respondents to report their nativity status. Our finding that Hispanic renters in the U.S. and Florida are significantly less likely than Whites to report being very likely to be evicted, relative to reporting that they would not be at all likely to be evicted, could relate to the absence of data on nativity status. Perhaps foreign-born Hispanics are less likely than native-born Hispanics to report that they will be evicted because they could be concerned about their legal status. Ultimately, it is unclear why this finding exists, especially because very little research has examined eviction among Hispanics, and much of the focus is on Milwaukee (Desmond and Gershenson 2017; Desmond and Shollenberger 2015).

What do our results ultimately say about the impact of COVID-19 on renters in New York State and beyond? It is clear that the pandemic has continued to make renters of color vulnerable to housing insecurity, relative to Whites. While our results show that renters' perceptions of eviction likelihood do not vary by race and ethnicity, we have strong reasons to believe that ultimately race and ethnicity will be important in predicting which renters actually experience evictions, even in states like New York that have maintained their eviction moratoriums.

Although limited, previous research has demonstrated that there is an uneven spatial distribution of evictions in New York City. The zip code areas within New York City with the highest filing rates in 2019 were concentrated in areas in the Bronx, Brooklyn, and Queens that have much large shares of Black population than areas with the lowest eviction filing rates (NYU Furman Center 2019). Although eviction filings in New York City have been significantly lower during the pandemic period, the uneven spatial distribution of these filings, by the racial and ethnic composition of neighborhoods, is similar to the pre-pandemic patterns, with communities of color facing more eviction filings than predominantly white neighborhoods (Brenner 2020). Research has also shown that landlords are filing evictions at much higher rates in zip codes with the greatest COVID-19 mortality rates (Block 2021; Chen 2021).

What are the implications of these patterns in New York City for New York State, overall? About 74% of the Black renters in New York State live in New York City (U.S. Census Bureau 2021c). Therefore, it is likely that the higher rates of evictions in predominantly Black neighborhoods and among Black renters will impact racial and ethnic disparities found, overall, in New York State. Moreover, Merritt and Farnworth (2020) find that in states with more eviction protections, eviction and filing rates were higher in majority Black neighborhoods. This likely applies to New York State as well.

At a national level, it is expected that Black neighborhoods will experience the most evictions in the coming months. Pre-pandemic research has demonstrated a positive association between the percentage black in a neighborhood and evictions within those neighborhoods in places like Atlanta and Las Vegas (Immergluck et al. 2019; Raymond et al. 2016; Seymour and Akers 2021). A recent study that uses data from 131 metropolitan areas in the U.S. finds that eviction filing rates and eviction rates are significantly higher in black majority neighborhoods than in neighborhoods with lower shares of black population (Romer et al. 2021). Even though the data used in the study are from before the pandemic, it does not portend well for black communities in metropolitan America.

Future research on racial and ethnic differences in housing insecurity and eviction likelihood would profit by building upon the research conducted here that could overcome some of the limitations of this study. Studies that focus on examining the association between race and ethnicity and threats of eviction or receipt of eviction notices during the pandemic would elucidate the extent to which racial and ethnic disparities exist. In addition, studies that pay particular attention to Hispanics are needed because little research has examined the extent to which Hispanic individuals and largely Hispanic neighborhoods experience evictions. Finally, much more attention needs to be paid to whether the pandemic worsened the housing insecurity and eviction likelihood faced by people of color and communities of color.

In sum, racial and ethnic disparities in housing insecurity among renters have persisted during the pandemic, in spite of the availability of federal aid to renters. Rental housing is not only important in its own right for the safety and security of individuals, but it is also tied to people's health and well-being (Krieger and Higgins 2002; Shaw 2004). Given the findings here, it is clear that any future understanding of minority health disparities must also focus on racial and ethnic disparities in housing insecurity and eviction likelihood.

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Table 1a. Descriptive Analysis of Not Being Caught up on Rent and Demographic and Socioeconomic Variables among Renters, Overall and by Race/Ethnicity, 2020-2021

Models	Percent:					
	Total	Whites	Blacks		Hispanics	
US (n=282030)						
Not caught up on rent	16.11	11.06	26.95	***	19.78	***
Over 65 years old	11.68	14.20	10.38	***	6.75	***
With a male householder	41.17	42.09	35.18	***	43.51	*
Married household	35.64	35.21	29.96	***	40.95	***
Children present under 18	39.02	30.23	49.36	***	51.87	***
Employed	59.48	62.81	52.99	***	56.57	***
Less than a high school degree	11.32	5.95	11.49	***	23.82	***
High school degree	32.20	29.95	36.56	***	34.17	***
Associate's degree or some college	31.61	32.75	33.90	*	27.20	***
Bachelor's degree or more	24.88	31.35	18.05	***	14.81	***
Household income (mean)	3.07	3.37	2.59	***	2.72	***
New York (n=9648)						
Not caught up on rent	19.71	10.60	32.71	***	24.90	***
Over 65 years old	12.34	15.06	13.67		6.73	***
With a male householder	41.37	43.98	37.03	*	40.36	
Married household	34.85	33.68	32.14		38.94	*
Children present under 18	35.88	24.50	44.36	***	48.39	***
Employed	56.54	63.97	48.93	***	50.00	***
Less than a high school degree	11.54	4.89	17.10	***	18.39	***
High school degree	30.88	24.82	34.30	***	38.39	***
Associate's degree or some college	24.02	21.51	28.76	***	24.55	
Bachelor's degree or more	33.56	48.78	19.83	***	18.67	***
Household income (mean)	3.44	4.08	2.85	***	2.84	***
California (n=29903)						
Not caught up on rent	14.38	8.92	20.50	***	17.94	***
Over 65 years old	10.92	14.32	15.38		7.35	***
With a male householder	43.51	44.23	36.94	**	44.00	
Married household	39.87	40.08	32.13	***	40.97	
Children present under 18	42.66	29.39	41.85	***	53.88	***
Employed	57.89	61.71	49.41	***	56.10	***
Less than a high school degree	19.80	8.03	12.13		30.88	***
High school degree	24.81	18.30	25.57	**	30.12	***
Associate's degree or some college	29.88	32.41	36.29		26.72	***
Bachelor's degree or more	25.51	41.26	26.01	***	12.28	***
Household income (mean)	3.43	4.16	3.17	***	2.86	***
*p<.05; **p<.01; ***p<.001						
Note: Significance tests are relative to Whites						
Data: Household Pulse Survey						

Table 1b. Descriptive Analysis of Not Being Caught up on Rent and Demographic and Socioeconomic Variables among Renters, Overall and by Race/Ethnicity, 2020-2021

Models	Percent:					
	Total	Whites	Blacks		Hispanics	
Texas (n=15992)						
Not caught up on rent	16.53	10.01	24.74	***	18.84	***
Over 65 years old	9.12	12.36	7.78	***	6.57	***
With a male householder	41.29	42.15	37.34	*	42.45	
Married household	39.30	38.52	32.26	**	43.67	**
Children present under 18	44.44	32.54	50.76	***	53.09	***
Employed	59.73	65.41	55.55	***	56.20	***
Less than a high school degree	16.92	7.54	12.17	*	28.70	***
High school degree	29.31	26.63	29.77		31.776	**
Associate's degree or some college	32.16	35.01	38.70	*	25.97	***
Bachelor's degree or more	21.61	30.82	19.36	***	13.57	***
Household income (mean)	2.96	3.52	2.70	***	2.54	***
Florida (n=10455)						
Not caught up on rent	17.97	12.50	26.06	***	20.80	***
Over 65 years old	13.68	18.57	9.70	***	9.21	***
With a male householder	41.89	43.27	33.38	***	45.04	
Married household	38.46	37.30	34.37		42.52	*
Children present under 18	40.28	31.84	53.11	***	44.45	***
Employed	57.81	59.39	54.24		57.73	
Less than a high school degree	11.27	7.72	12.71	*	15.40	***
High school degree	34.70	33.99	37.12		34.24	
Associate's degree or some college	31.18	31.70	33.25		29.22	
Bachelor's degree or more	22.84	26.59	16.91	***	21.14	***
Household income (mean)	2.87	3.24	2.40	***	2.64	***
*p<.05; **p<.01; ***p<.001						
Note: Significance tests are relative to Whites						
Data: Household Pulse Survey						

Table 2. Odds Ratios for Race/Ethnicity Variables from Logistic Regression Models of Not Being Caught up on Rent among Renters, 2020-2021

Models	Odds Ratios for Race/Ethnicity Variables (ref. Non-Hispanic Whites) (95% Confidence Intervals)	
	Black	Hispanic
US (n=282030)		
Reduced	2.965*** (2.802, 3.138)	1.982*** (1.865, 2.108)
Full	2.166*** (2.038, 2.301)	1.330*** (1.246, 1.419)
New York (n=9648)		
Reduced	4.099*** (3.151, 5.331)	2.795*** (2.201, 3.548)
Full	2.854*** (2.168, 3.757)	1.761** (1.354, 2.290)
California (n=29903)		
Reduced	2.634*** (1.979, 3.504)	2.233*** (1.901, 2.623)
Full	1.943*** (1.447, 2.609)	1.316** (1.090, 1.589)
Texas (n=15992)		
Reduced	2.955*** (2.370, 3.686)	2.087*** (1.647, 2.644)
Full	2.129*** (1.695, 2.675)	1.282* (1.004, 1.639)
Florida (n=10455)		
Reduced	2.467*** (1.882, 3.235)	1.838** (1.434, 2.356)
Full	1.837** (1.379, 2.449)	1.415* (1.080, 1.853)

*p<.05; **p<.01; ***p<.001

Note: The full models control for demographic and socioeconomic characteristics.

Data: Household Pulse Survey

Table 3. Odds Ratios for Race/Ethnicity Variables from Multinomial Logistic Regression Models of Eviction Likelihood among Renters, 2020-2021

Odds Ratios for Race/Ethnicity Variables (ref. Non-Hispanic Whites)						
(95% Confidence Intervals)						
	Black			Hispanic		
	Very likely vs. Not at all likely	Somewhat likely vs. Not	Not very likely vs. Not at all	Very likely vs. Not at all likely	Somewhat likely vs. Not	Not very likely vs. Not at all
Models	(1)	(2)	(3)	(4)	(5)	(6)
US (n=32759)						
Reduced	1.296*	1.020	0.958	0.825*	0.813*	0.862
	(1.096, 1.532)	(0.886, 1.173)	(0.828, 1.110)	(0.688, 0.990)	(0.693, 0.964)	(0.738, 1.007)
Full	1.141	0.926	0.920	0.711***	0.743***	0.831*
	(0.962, 1.353)	(0.800, 1.071)	(0.792, 1.068)	(0.589, 0.859)	(0.634, 0.872)	(0.712, 0.970)
New York (n=1305)						
Reduced	2.504*	1.191	1.403	1.719	0.761	1.047
	(1.134, 5.528)	(0.652, 2.175)	(0.755, 2.607)	(0.794, 3.719)	(0.422, 1.373)	(0.601, 1.824)
Full	1.928	1.054	1.349	1.125	0.579	0.971
	(0.830, 4.480)	(0.539, 2.059)	(0.733, 2.483)	(0.505, 2.506)	(0.309, 1.084)	(0.533, 1.770)
California (n=3032)						
Reduced	0.793	1.068	1.322	0.863	1.066	0.927
	(0.298, 2.108)	(0.531, 2.150)	(0.613, 2.850)	(0.521, 1.430)	(0.697, 1.630)	(0.613, 1.401)
Full	0.672	1.024	1.350	0.765	0.950	0.928
	(0.265, 1.707)	(0.503, 2.087)	(0.630, 2.893)	(0.432, 1.355)	(0.603, 1.497)	(0.592, 1.435)
Texas (n=1932)						
Reduced	1.781	1.487	0.857	0.884	0.870	0.729
	(0.923, 3.436)	(0.862, 2.566)	(0.484, 1.517)	(0.448, 1.746)	(0.468, 1.619)	(0.378, 1.406)
Full	1.556	1.350	0.802	0.752	0.834	0.628
	(0.813, 2.979)	(0.771, 2.365)	(0.447, 1.439)	(0.374, 1.509)	(0.462, 1.506)	(0.336, 1.174)
Florida (n=1480)						
Reduced	0.843	1.060	0.877	0.466*	0.900	1.022
	(0.381, 1.868)	(0.518, 2.168)	(0.431, 1.788)	(0.229, 0.949)	(0.483, 1.677)	(0.556, 1.878)
Full	0.601	0.899	0.783	0.366**	0.797	0.928
	(0.268, 1.345)	(0.440, 1.835)	(0.397, 1.545)	(0.173, 0.774)	(0.431, 1.475)	(0.503, 1.713)

*p<.05; **p<.01; ***p<.001

Note: The full models control for demographic and socioeconomic characteristics; Data: Household Pulse Survey

Table 4. Odds Ratios from Logistic Regression Models Predicting Not Being Caught up on Rent among Renters in the US, NY, CA, TX, and FL, 2020-2021

Variables	Odds Ratios				
	(95% Confidence Intervals)				
	United States	New York	California	Texas	Florida
	(1)	(2)	(3)	(4)	(5)
Race/ethnicity (ref. NH White)					
Black	2.166*** (2.038, 2.301)	2.854*** (2.168, 3.757)	1.943*** (1.447, 2.609)	2.129*** (1.695, 2.675)	1.837** (1.379, 2.449)
Hispanic	1.330*** (1.246, 1.419)	1.761** (1.354, 2.290)	1.316** (1.090, 1.589)	1.282* (1.004, 1.639)	1.415* (1.080, 1.853)
Age (1=65+; 0=else)	0.420*** (0.379, 0.465)	0.662* (0.447, 0.982)	0.629** (0.455, 0.868)	0.462*** (0.306, 0.696)	0.398*** (0.274, 0.580)
Male householder (1=yes; 0=no)	1.223*** (1.159, 1.291)	1.250 (0.993, 1.573)	1.241* (1.050, 1.466)	1.484*** (1.186, 1.856)	1.373** (1.088, 1.734)
Married household (1=yes; 0=no)	1.031 (0.973, 1.092)	1.164 (0.906, 1.495)	1.000 (0.827, 1.209)	0.992 (0.788, 1.249)	1.008 (0.802, 1.268)
Children present under 18 (1=yes; 0=no)	1.677*** (1.589, 1.770)	1.756*** (1.384, 2.228)	1.480*** (1.223, 1.789)	1.725*** (1.398, 2.130)	1.554*** (1.224, 1.973)
Employed (1=yes; 0=no)	0.631*** (0.598, 0.666)	0.819 (0.645, 1.042)	0.580*** (0.487, 0.691)	0.593*** (0.473, 0.743)	0.587*** (0.463, 0.744)
Educational attainment (ref. less than HS degree)					
High school degree	0.905* (0.819, 1.000)	1.089 (0.711, 1.669)	0.761* (0.585, 0.989)	0.857 (0.598, 1.230)	0.782 (0.520, 1.176)
Associate's degree or some college	0.804*** (0.731, 0.885)	1.154 (0.769, 1.729)	0.699** (0.541, 0.902)	0.742 (0.527, 1.045)	0.680* (0.465, 0.995)
Bachelor's degree or more	0.498*** (0.448, 0.553)	0.676 (0.439, 1.040)	0.537*** (0.402, 0.717)	0.460*** (0.316, 0.669)	0.568** (0.382, 0.844)
Household income	0.823*** (0.809, 0.838)	0.855*** (0.804, 0.909)	0.810*** (0.763, 0.861)	0.831*** (0.764, 0.905)	0.846*** (0.784, 0.912)

*p<.05; **p<.01; ***p<.001

Note: The full models control for demographic and socioeconomic characteristics; Data: Household Pulse Survey

Table 5a. Odds Ratios from Multinomial Logistic Regression Models Predicting Eviction Likelihood among Renters in the US and NY, 2020-2021

Variables	Odds Ratios (95% Confidence Intervals)					
	United States			New York		
	Likelihood of Eviction:			Likelihood of Eviction:		
	Very likely vs. Not at all likely (1)	Somewhat likely vs. Not at all likely (2)	Not very likely vs. Not at all likely (3)	Very likely vs. Not at all likely (4)	Somewhat likely vs. Not at all likely (5)	Not very likely vs. Not at all likely (6)
Race/ethnicity (ref. NH White)						
Black	1.141 (0.962, 1.353)	0.926 (0.800, 1.071)	0.920 (0.792, 1.068)	1.928 (0.830, 4.480)	1.054 (0.539, 2.059)	1.349 (0.733, 2.483)
Hispanic	0.711*** (0.589, 0.859)	0.743*** (0.634, 0.872)	0.831* (0.712, 0.970)	1.125 (0.505, 2.506)	0.579 (0.309, 1.084)	0.971 (0.533, 1.770)
Age (1=65+; 0=else)	0.423*** (0.298, 0.601)	0.346*** (0.262, 0.456)	0.639*** (0.508, 0.805)	0.240 (0.051, 1.123)	0.346 (0.111, 1.076)	0.479 (0.216, 1.066)
Male householder (1=yes; 0=no)	1.216* (1.034, 1.431)	1.212** (1.053, 1.393)	1.143 (0.997, 1.309)	0.577 (0.278, 1.197)	0.886 (0.499, 1.574)	0.694 (0.412, 1.170)
Married household (1=yes; 0=no)	0.731*** (0.612, 0.872)	0.773*** (0.670, 0.891)	0.936 (0.814, 1.076)	0.813 (0.363, 1.824)	0.955 (0.528, 1.726)	1.256 (0.740, 2.130)
Children present under 18 (1=yes; 0=no)	1.271** (1.084, 1.491)	1.169* (1.018, 1.343)	1.145* (1.001, 1.309)	1.109 (0.569, 2.162)	1.500 (0.851, 2.645)	0.891 (0.523, 1.517)
Employed (1=yes; 0=no)	0.471*** (0.404, 0.550)	0.596*** (0.521, 0.682)	0.888 (0.778, 1.013)	0.704 (0.355, 1.394)	0.684 (0.389, 1.203)	0.909 (0.549, 1.505)
Educational attainment (ref. less than HS degree)						
High school degree	1.038 (0.793, 1.357)	1.141 (0.892, 1.459)	1.227 (0.947, 1.590)	0.569 (0.218, 1.488)	1.572 (0.607, 4.074)	0.791 (0.301, 2.077)
Associate's degree or some college	0.849 (0.656, 1.100)	1.074 (0.847, 1.362)	1.125 (0.878, 1.442)	0.411* (0.173, 0.978)	1.623 (0.665, 3.958)	0.777 (0.312, 1.935)
Bachelor's degree or more	0.577*** (0.433, 0.770)	0.719* (0.558, 0.926)	0.877 (0.674, 1.142)	0.307* (0.115, 0.821)	1.078 (0.413, 2.810)	0.752 (0.286, 1.977)
Household income	0.859*** (0.803, 0.918)	0.872*** (0.833, 0.914)	0.938** (0.898, 0.979)	0.808 (0.636, 1.027)	0.841 (0.702, 1.008)	0.995 (0.867, 1.143)

*p<.05; **p<.01; ***p<.001

Note: The full models control for demographic and socioeconomic characteristics; Data: Household Pulse Survey

Table 5b. Odds Ratios from Multinomial Logistic Regression Models Predicting Eviction Likelihood among Renters in CA and TX, 2020-2021

Variables	Odds Ratios					
	(95% Confidence Intervals)					
	California			Texas		
	Likelihood of Eviction:			Likelihood of Eviction:		
	Very likely vs. Not at all likely	Somewhat likely vs. Not at all likely	Not very likely vs. Not at all likely	Very likely vs. Not at all likely	Somewhat likely vs. Not at all likely	Not very likely vs. Not at all likely
	(1)	(2)	(3)	(4)	(5)	(6)
Race/ethnicity (ref. NH White)						
Black	0.672 (0.265, 1.707)	1.024 (0.503, 2.087)	1.350 (0.630, 2.893)	1.556 (0.813, 2.979)	1.350 (0.771, 2.365)	0.802 (0.447, 1.439)
Hispanic	0.765 (0.432, 1.355)	0.950 (0.603, 1.497)	0.928 (0.592, 1.435)	0.752 (0.374, 1.509)	0.834 (0.462, 1.506)	0.628 (0.336, 1.174)
Age (1=65+; 0=else)	1.460 (0.587, 3.631)	0.416 (0.172, 1.006)	0.803 (0.383, 1.684)	0.794 (0.230, 2.745)	0.426 (0.163, 1.113)	1.098 (0.446, 2.700)
Male householder (1=yes; 0=no)	0.945 (0.564, 1.583)	1.129 (0.734, 1.735)	1.069 (0.710, 1.611)	1.265 (0.691, 2.315)	1.315 (0.746, 2.319)	1.560 (0.895, 2.719)
Married household (1=yes; 0=no)	0.976 (0.541, 1.759)	0.971 (0.607, 1.554)	1.078 (0.691, 1.681)	0.522* (0.279, 0.978)	0.537* (0.312, 0.926)	0.685 (0.390, 1.201)
Children present under 18 (1=yes; 0=no)	1.685 (0.962, 2.951)	1.202 (0.728, 1.984)	1.472 (0.923, 2.349)	0.951 (0.522, 1.732)	1.145 (0.663, 1.977)	1.064 (0.613, 1.845)
Employed (1=yes; 0=no)	0.440** (0.259, 0.749)	0.569 * (0.362, 0.895)	0.766 (0.499, 1.176)	0.561 (0.306, 1.030)	0.684 (0.375, 1.247)	0.962 (0.521, 1.773)
Educational attainment (ref. less than HS degree)						
High school degree	1.306 (0.613, 2.783)	1.742 (0.949, 3.200)	2.566** (1.382, 4.763)	1.740 (0.681, 4.443)	1.810 (0.696, 4.711)	1.204 (0.464, 3.129)
Associate's degree or some college	1.166 (0.577, 2.356)	1.371 (0.746, 2.519)	1.710 (0.945, 3.094)	0.836 (0.343, 2.033)	1.261 (0.506, 3.140)	0.787 (0.318, 1.947)
Bachelor's degree or more	0.866 (0.392, 1.916)	0.881 (0.457, 1.699)	1.394 (0.740, 2.624)	0.455 (0.172, 1.202)	0.971 (0.375, 2.514)	0.653 (0.249, 1.715)
Household income	0.968 (0.782, 1.197)	0.890 (0.775, 1.022)	0.981 (0.871, 1.106)	0.820 (0.637, 1.054)	0.904 (0.726, 1.127)	0.898 (0.702, 1.149)

*p<.05; **p<.01; ***p<.001

Note: The full models control for demographic and socioeconomic characteristics; Data: Household Pulse Survey

Table 5c. Odds Ratios from Multinomial Logistic Regression Models Predicting Eviction Likelihood among Renters in FL, 2020-2021			
	Odds Ratios		
	(95% Confidence Intervals)		
	Florida		
	Likelihood of Eviction:		
	Very likely vs. Not at all likely	Somewhat likely vs. Not at all likely	Not very likely vs. Not at all likely
Variables	(1)	(2)	(3)
Race/ethnicity (ref. NH White)			
Black	0.601 (0.268, 1.345)	0.899 (0.440, 1.835)	0.783 (0.397, 1.545)
Hispanic	0.366** (0.173, 0.774)	0.797 (0.431, 1.475)	0.928 (0.503, 1.713)
Age (1=65+; 0=else)	0.110*** (0.041, 0.291)	0.419 (0.165, 1.061)	0.463* (0.219, 0.981)
Male householder (1=yes; 0=no)	1.767 (0.897, 3.478)	1.247 (0.681, 2.283)	1.423 (0.785, 2.579)
Married household (1=yes; 0=no)	0.608 (0.316, 1.171)	0.687 (0.394, 1.199)	0.862 (0.507, 1.465)
Children present under 18 (1=yes; 0=no)	1.325 (0.692, 2.537)	0.680 (0.378, 1.223)	0.911 (0.509, 1.629)
Employed (1=yes; 0=no)	0.707 (0.383, 1.305)	0.990 (0.578, 1.697)	1.387 (0.819, 2.350)
Educational attainment (ref. less than HS degree)			
High school degree	1.112 (0.352, 3.506)	0.847 (0.310, 2.314)	1.357 (0.493, 3.738)
Associate's degree or some college	0.914 (0.287, 2.911)	0.713 (0.265, 1.919)	0.988 (0.371, 2.631)
Bachelor's degree or more	0.774 (0.258, 2.324)	0.447 (0.171, 1.166)	0.861 (0.337, 2.200)
Household income	0.855 (0.680, 1.075)	0.894 (0.750, 1.066)	0.848 (0.711, 1.012)
*p<.05; **p<.01; ***p<.001			
Note: The full models control for demographic and socioeconomic characteristics.			
Data: Household Pulse Survey			

Appendix Table 1a. Descriptive Analysis of Eviction Likelihood and Demographic and Socioeconomic Variables among Renters, Overall and by Race/Ethnicity, 2020-2021

Models	Percent:					
	Total	Whites	Blacks		Hispanics	
US (n=32759)						
Very likely to be evicted	17.25	16.26	20.26	***	15.44	
Over 65 years old	6.22	7.13	5.83	*	5.42	**
With a male householder	41.67	41.40	37.51	**	46.31	***
Married household	34.78	34.60	28.85	***	41.12	***
Children present under 18	55.41	47.58	58.73	***	62.32	***
Employed	45.72	47.82	44.27	**	44.44	*
Less than a high school degree	18.09	11.35	14.51	**	30.66	***
High school degree	39.90	41.72	41.37		35.98	***
Associate's degree or some college	31.05	34.63	33.13		24.21	***
Bachelor's degree or more	10.95	12.30	10.99	*	9.14	***
Household income (mean)	2.34	2.51	2.18	***	2.27	***
New York (n=1305)						
Very likely to be evicted	13.40	8.40	16.06	*	14.26	
Over 65 years old	8.73	11.58	8.37		7.05	
With a male householder	42.01	45.57	40.92		40.59	
Married household	38.13	38.53	35.95		40.09	
Children present under 18	53.43	40.39	53.62	*	62.58	***
Employed	45.62	44.99	51.14		40.43	
Less than a high school degree	17.06	8.58	20.13	*	19.99	**
High school degree	39.08	36.52	36.12		43.94	
Associate's degree or some college	28.14	30.79	29.83		24.52	
Bachelor's degree or more	15.71	24.10	13.93	**	11.54	***
Household income (mean)	2.64	3.03	2.59	**	2.40	***
California (n=3032)						
Very likely to be evicted	12.42	13.88	10.02		12.27	
Over 65 years old	8.61	10.41	17.31		6.22	
With a male householder	45.19	45.90	30.58	*	47.65	
Married household	38.97	32.48	25.76		44.16	***
Children present under 18	56.15	41.04	49.62		63.65	***
Employed	41.20	43.44	34.81		41.49	
Less than a high school degree	32.90	14.05	22.60		42.68	***
High school degree	28.78	29.42	30.66		28.16	
Associate's degree or some college	26.65	34.78	32.40		22.18	***
Bachelor's degree or more	11.67	21.75	14.34	*	6.98	***
Household income (mean)	2.50	2.94	2.33	***	2.34	***
*p<.05; **p<.01; ***p<.001						
Note: Significance tests are relative to Whites						
Data: Household Pulse Survey						

Appendix Table 1b. Descriptive Analysis of Eviction Likelihood and Demographic and Socioeconomic Variables among Renters, Overall and by Race/Ethnicity, 2020-2021

Models	Percent:					
	Total	Whites	Blacks		Hispanics	
Texas (n=1932)						
Very likely to be evicted	21.45	18.6	26.7		19.45	
Over 65 years old	5.09	5.92	4.93		4.75	
With a male householder	45.2	43.61	41.20		48.72	
Married household	39.28	37.54	34.32		43.52	
Children present under 18	60.55	51.09	63.12	*	63.85	*
Employed	44.5	49.8	41.06		43.99	
Less than a high school degree	25.73	12.78	16.5		38.76	***
High school degree	35	38.06	35.71		32.89	
Associate's degree or some college	30.04	35.89	36.93		22.32	**
Bachelor's degree or more	9.24	13.27	10.87		6.02	***
Household income (mean)	2.31	2.67	2.16	**	2.21	*
Florida (n=1480)						
Very likely to be evicted	19.08	23.96	21.34		13.18	*
Over 65 years old	6.83	10.32	5.48		4.87	*
With a male householder	44.62	45.15	36.20		50.56	
Married household	36.8	41.01	28.00	*	39.86	
Children present under 18	52.24	49.20	62.80	*	46.83	
Employed	46.52	52.41	39.27	*	46.93	
Less than a high school degree	16.93	14.02	17.22		18.95	
High school degree	40.05	45.31	39.42		36.02	
Associate's degree or some college	29.05	26.07	35.88		26.44	
Bachelor's degree or more	14.06	14.60	7.48	**	18.59	
Household income (mean)	2.35	2.75	2.01	***	2.28	**
*p<.05; **p<.01; ***p<.001						
Note: Significance tests are relative to Whites						
Data: Household Pulse Survey						