



2021

---

# HOUSING INSECURITY

## DURING COVID-19

# ACKNOWLEDGMENTS

---

UJA-Federation of New York is grateful to the many individuals who gave their time and expertise to ensure the success of the UJA Covid-19 Impact Study.

We would like to thank the Impact and Performance Assessment Department. Annette Jacoby, Ph.D.; Emily Sigalow, Ph.D.; Yuanfei Li, Ph.D.; and Tori Leiber contributed to the design and implementation of the research, and, together with Michael Nestor and Renee Berkowitz, analyzed the results and wrote this report. Special thanks to Annette Jacoby, study director, who oversaw this study and ensured that it was of the highest quality.

The members of the New York Jewish Community Study Committee provided oversight for this study, approving the selection of vendors and providing valuable feedback on the survey instrument. We especially want to thank Jodi J. Schwartz, chair of the committee, for her leadership.

We would like to thank our colleagues in the Community Planning and Agency Resources Division for their contributions to this study. Thank you for providing ideas and feedback on the survey instrument, study design, and this report.

We acknowledge SSRS Research Director Eran Ben-Porath, Ph.D., for overseeing the survey design and implementation, as well as members of the SSRS team and their technical advisors, including Cameron McPhee, Margie Engle-Bauer, Sam Skipworth, and Pearl Beck. We particularly want to thank technical advisor Ira Sheskin, Ph.D., of the University of Miami for his thoughtful consultation throughout the course of the project, including questionnaire review and reviewing weighting outcomes to ensure the accuracy of the findings.

Finally, we would like to thank Laurence Kotler-Berkowitz, Ph.D.; Michelle Shain, Ph.D.; and Sabrina Townsend for their input and advice on the survey instrument.

# INTRODUCTION

---

Whether owned or rented, housing is often a household's top monthly expense. Falling behind on housing payments can lead to severe consequences ranging from damaged credit scores to evictions. Many homeowners and tenants in New York suffered financial hardship because of the pandemic, and so they have been unable to pay their mortgages or rent, leading to housing insecurity. Moreover, while the state issued moratoriums

against foreclosures and evictions, the obligation to pay delinquent mortgage payments or rent remains.

As part of the UJA Covid-19 Impact Study, we asked questions about the impact of the pandemic on housing payments and analyzed these data by geography and population subgroups.

The report focuses on two main areas:

1

Overall Housing Insecurity

2

Housing Insecurity  
by Geography and  
Sociodemographic  
Breakdown

## Study Methodology and Defining Jewish Households

The UJA Covid-19 Impact Study collected information from a **representative sample of 4,400 New York area adults** who are Jewish or living in a household with one or more Jewish adults to learn more about the ways the coronavirus pandemic has affected the lives and livelihoods of the Jewish community. The broad coverage area included the **five New York City boroughs, as well as Nassau, Suffolk, and Westchester counties**. To learn more about the methodology, you can read our [brief](#) or [detailed methodology report](#).

This study aims to understand the impact of Covid-19 on **all members of the Jewish community**, across all — and regardless of — levels of observance, religious belief, and belonging to Jewish communal organizations.

This study relies on an **expansive definition of who is a Jew** by considering anyone who identifies as a Jew or lives with a self-identified Jew as a member of the Jewish community. For the purposes of this study, a Jewish adult is defined as someone aged 18 and over who self-identifies as Jewish or partially Jewish, either religiously, ethnically, culturally, or because of family background. This study counts those respondents who identify religiously with both Judaism and another religion, such as Christianity or Buddhism, as Jewish respondents. A household is defined as a Jewish household if it includes one or more Jewish adults ages 18 and over. To learn more about this, please visit our report ["Who counts as Jewish in the survey."](#)

# KEY FINDINGS

---

## 1 4% of adults in Jewish households are not up-to-date on their rent or mortgage payments

In general, housing insecurity is highest in the Bronx (6%), Suffolk (6%), and Brooklyn (5%), and it is 5% for New York City overall.

## 2 Renters are behind on payments at higher rates than owners

This share is more than twice as high for renters (5%) than for homeowners (2%). In particular, renters in the Bronx and Brooklyn have high rates of being behind on payments (10 and 8%).

## 3 Housing insecurity is higher among the poor, single parents, and the unemployed than among the general population.

When compared to the general population, Hispanic and non-white adults are more than twice as likely and single parents are three times as likely to be behind on payments.

### SECTION 1

## OVERALL HOUSING INSECURITY

---



**4% OF ADULTS  
IN JEWISH HOUSEHOLDS**  
are not up-to-date on their  
rent or mortgage payments.<sup>1</sup>  
The percentage of adults  
who are housing insecure is  
slightly higher for **renters (5%)**  
than **homeowners (2%)**.

Renters have been struggling to make payments more than owners have, which is consistent with past research showing that renters tend to face greater financial uncertainties overall.<sup>2</sup> In fact, our data show that more renters (**30%**) than owners (7%) are poor and cannot make ends meet or are just making ends meet (**36%** for renters compared to **21%** among owners). Renters also have higher unemployment rates (**15%** compared to **8%**).

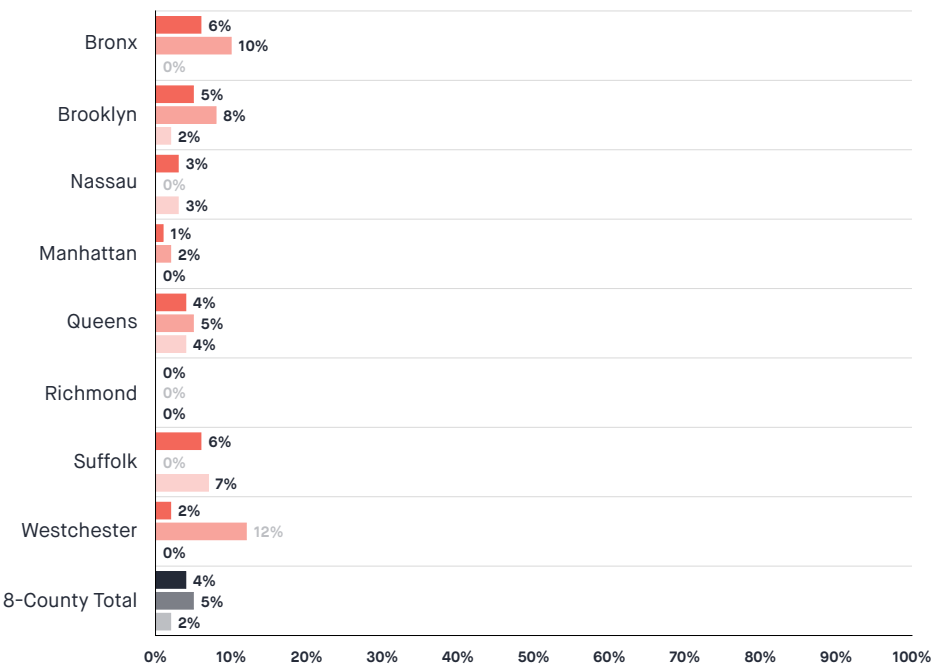
# HOUSING INSECURITY BY GEOGRAPHY AND SOCIODEMOGRAPHIC BREAKDOWN

## Regional Differences

In general, housing insecurity is highest in the Bronx (6%), Suffolk (6%), and Brooklyn (5%), and it is 5% for New York City overall.

The need for rent relief, however, is most acute among lower-income New Yorkers in the Bronx and Brooklyn, where 8-10% of renters are behind on their rent. For owners, Suffolk stands out in that 7% of owners were behind on mortgage payments.

FIGURE 1. Share of adults who are behind on rent or mortgage, by county



\* Percentages based on small numbers of respondents are grayed out and should be treated with caution

- Behind on Rent or Mortgage
- Behind on Rent
- Behind on Mortgage

## SECTION 2: HOUSING INSECURITY BY GEOGRAPHY AND SOCIODEMOGRAPHIC BREAKDOWN

At the neighborhood level, **Bensonhurst (12%)** and **Borough Park (8%)** have the highest rates of adults who are currently behind on rent or mortgage payments. These comparatively high rates are likely driven by the high rates of poverty and unemployment in these areas.

**FIGURE 2. Share of adults who are behind on rent or mortgage, by neighborhood**

	Behind on Rent or Mortgage
Bensonhurst/Gravesend/Bay Ridge/Kings Bay/Madison	12%
Borough Park	8%
Williamsburg	5%
Flatbush/Midwood/Kensington	3%
Forest Hills/Rego Park/Kew Gardens Area	3%
The Rockaways/Five Towns	2%
Upper West Side	2%
Crown Heights	2%
Brownstone Brooklyn	1%
Riverdale/Kingsbridge	1%
Upper East Side	1%
Lower Manhattan East	1%
Lower Manhattan West	1%
Coney Island/Brighton Beach/Sheepshead Bay	0%

## Social and Demographic Patterns

Not surprisingly, housing insecurity mainly impacts adults in **vulnerable households**, such as **single parents**, the **unemployed**, and those who **struggle financially**.

**FIGURE 3. Share of adults who are behind on rent or mortgage, by sociodemographic group**

Race & Ethnicity	Non-Hispanic white	3%
	Hispanic or non-white	8%
Single Parent	No	4%
	Yes	13%
Employment	Employed	3%
	Unemployed	14%
Financial Situation	Have enough money or are well off	0%
	Financially struggling (cannot make ends meet or just making ends meet)	12%
Poverty	Very poor	4%
	Poor	13%
	Near poor	14%
	Not poor	2%
Overall		4%

## SECTION 2: HOUSING INSECURITY BY GEOGRAPHY AND SOCIODEMOGRAPHIC BREAKDOWN

While this study finds that **4%** of adults in Jewish households could not pay their rent or mortgage, **Hispanic and non-white adults (8%) are more than twice as likely** to have missed one or more payments.

**Single parents (13%)**, who have repeatedly been shown to be among the most disadvantaged groups, **have three times the rate** of not having paid rent or mortgages compared to the overall population.

**Unemployed adults (14%)**, those who **indicate that they could not make ends meet or were just making ends meet (12%)** and the **poor (13%) and near poor (14%)** have very high rates of missed mortgage and rent payments. Interestingly, the very poor have comparatively low rates of housing insecurity because government benefits and access to other public services such as affordable housing provided them more secure places to live.

# NOTES

---

1. To determine if respondents are housing insecure, they were asked the following question:

Are you currently up-to-date on your mortgage payments or rent or are you behind?

1. Up-to-date on my mortgage payments or rent
2. Behind

2. <https://www.urban.org/research/publication/homeowner-and-renter-experiences-material-hardship>