

Behind on the rent or mortgage? You've got company

A survey found 29 percent of Mass. renters have missed a payment during the crisis

By **Tim Logan** Globe Staff, Updated June 10, 2020, 12:00 a.m.



"Economic challenges and housing issues are piling up and deepening longstanding socioeconomic divides," the president of MassINC says. JOHN TLUMACKI/GLOBE STAFF

Nearly one-third of Massachusetts residents have missed a rent or mortgage payment since the coronavirus crisis began, with younger and nonwhite renters most likely to have fallen behind.

That's according to a survey of 1,500 people being released Wednesday by [MassINC](#)

[Polling Group](#), which found that 29 percent of renters missed all or part of a housing payment in April, May, or June. If the [economic crisis](#) sparked by the outbreak drags on another six months, the report says, only 40 percent of people expect to be able to keep up with their housing payments.

The survey, conducted late last month as June rent was coming due, is one of the clearest pictures yet of the severe economic impact the pandemic is having on the housing market in Massachusetts, particularly on renters and lower-wage workers, who were already struggling with some of the highest housing costs in the nation.

"This is a compound crisis," said Steve Koczela, president of MassINC. "It started with a public health emergency, but economic challenges and housing issues are piling up and deepening longstanding socioeconomic divides."

Indeed, the survey revealed sharp splits between the ability of homeowners and renters, and older and younger residents, to keep up with housing payments these last few months. While 29 percent of renters have been tardy on at least some portion of a monthly payment, only 13 percent of homeowners have been. Also, people 18 to 29 were more than four times as likely to have missed a payment as those ages 45 to 59.

Those figures track with broader trends in the labor market — which in Massachusetts has shed more than [one million jobs since mid-March](#), particularly in service industries, retail, and restaurants that employ lots of hourly workers. Some 57 percent of workers with part-time jobs have lost income, about twice the rate of full-time workers, according to MassINC, and nearly three in 10 renters say they've struggled to put food on the table.

The results came as little surprise to Aaron Gornstein, CEO of Preservation of Affordable Housing, one of several Boston-area affordable housing developers that cosponsored the survey. He's been watching renters around the country fall increasingly behind on rent, and worrying about what will happen when the \$600-per-week expansion of

[unemployment benefits ends in July](#)

“The real concern is that it could get worse,” said Gornstein, who was secretary of housing and community development when Deval Patrick was governor of Massachusetts. “If the recession lasts and is as deep as it could be, people are going to be struggling for many months.”

That, in turn, he noted, will hurt apartment building owners, who have maintenance and mortgage payments to make, and could eventually dent the property tax revenues that fund many local services.

Those looming rent bills have both tenant advocates and landlords pushing for federal rental assistance. The \$3 trillion coronavirus stimulus bill passed last month by the House includes \$100 billion in aid for renters, though its prospects in the Senate remain unclear.

State and local governments have stepped in to help, a bit. In March, the Baker administration added \$5 million to a program that helps lower-income households pay rent, while the City of Boston has created an \$8 million fund to aid renters.

More programs like that are urgently needed, said Gornstein, who added that once renters fall behind on their payments it's often hard to catch up. Indeed, only 21 percent of renters who have missed a payment told MassINC it was “very likely” they could make up what they owe.

“If we can step in now with some short-term rental assistance, it will help a lot when you get to the fall,” he said. “If you don't, there's going to be a lot of back rent owed.”

That, housing advocates warn, could spark a wave of evictions later this year. In April, the Legislature halted evictions across Massachusetts during the crisis, though that law is now being challenged in court. Landlord groups say the measure is [delaying some 30,000 evictions](#) — a normal year's worth of cases — many of which be filed when the moratorium is lifted, which is set to happen in August.

That's a looming crisis, said Marc Draisen, executive director of the Metropolitan Area Planning Council, which last month estimated 178,000 Massachusetts households won't be able to pay their rent or mortgage by the end of summer. He's pushing for a plan that would allow tenants to spread out unpaid rent over several months — as homeowners often can do with mortgages — to soften the blow.

“A lot of those renters are still going to be unemployed,” he said. “They’ll have been through three, four, five months of trying to pay the bills. A tremendous number of people are going to be in trouble.”

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