

HISPANIC OR LATINO RENTERS

Elevating the Housing Experiences of the Hispanic or Latino Renter

In 2024, an estimated 68 million people in the U.S. identified as Hispanic or Latino, accounting for 20% of the total population, 21% of all renter households in the U.S., and 22% of extremely low-income renter households.^{1,2}

What Do Hispanic or Latino Renters Tell Us?

The [2025 National Renter Survey](https://tr.ee/sQtvxs) (<https://tr.ee/sQtvxs>),³ published by the National Low Income Housing Coalition (NLIHC), captured housing-related experiences and opinions from thousands of randomly selected adult renters from across the country. Among those who responded, 13% identified their race or ethnicity as solely Hispanic or Latino. Here's what they shared:

Housing affordability is a major challenge for Hispanic or Latino renters.

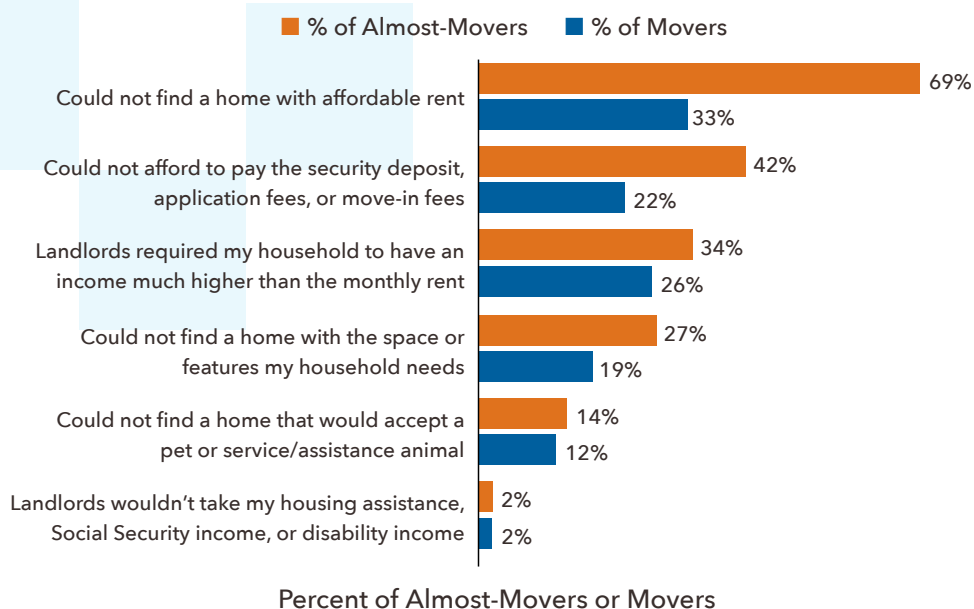
- Nearly 15% of Hispanic or Latino adult renters say their households “always” or “often” struggled to pay rent over the last two years.
- Thirty-eight percent of those who considered moving or tried to move in the last two years (“almost-movers”) and 13% of those who actually moved said they were motivated by being unable to afford their current rent.

- Costs were also a source of difficulty in finding different rental housing for both movers and almost-movers ([Figure 1](#)). About 70% of almost-movers struggled to find an affordable rental home, and 42% could not afford to pay the security deposits, application fees, or move-in fees for a different home.

Affordability is not the only challenge Hispanic or Latino renters face when they want or need to move.

- Thirty-one percent of Hispanic or Latino renters who moved in the last two years experienced difficulty renting a home due to characteristics of their household members – slightly less than Black or African American movers (40%), but more than ten percentage points higher than Asian (19%) or White (19%) movers. The most commonly reported characteristics that made it harder for Hispanic or Latino movers to find a different rental home included having a low or no credit score or children in the household.
- One in five Hispanic or Latino movers and almost-movers were turned down for at least one rental home they applied for in the last two years.
- Nearly two-thirds of Hispanic or Latino renters whose households need accessibility features in their homes agreed it is difficult to find rental housing that meets these needs.

Figure 1: Reasons Why Hispanic or Latino Movers & Almost-Movers Struggled to Find Different Rental Housing



Source: 2025 National Renter Survey. Note: Percentages within each group do not add to 100% because renters could choose more than one reason.

Many Hispanic or Latino renters also experience safety issues in their homes.

- More than half (59%) of Hispanic or Latino renters reported having at least one habitability issue with their current home in the last two years. Thirty-one percent experienced two or more issues.
- These habitability concerns were more commonly reported among Hispanic or Latino renters with household accessibility needs – 81% reported at least one issue, compared to 55% of Hispanic or Latino renters without these needs.
- Over a quarter (26%) of Hispanic or Latino renters avoid asking their landlord for help when they have a problem, primarily because they fear the landlord might raise the rent or charge the household money to fix the problem.

What Does Housing & Economic Data Tell Us?

NLIHC's annual *The Gap* (<https://nlihc.org/gap>) and *Out of Reach* (<https://nlihc.org/oor>) reports assess the socioeconomic factors impacting the supply and costs of affordable rental housing. The latest reports found that:

- **Hispanic or Latino households are disproportionately impacted by the shortage of affordable and available rental housing in the U.S.** *Thirteen percent* (<https://tr.ee/SBPY8Z>) of Hispanic or Latino households are extremely low-income renters, compared to 6% of white households. Meanwhile, fewer than 4 rental homes are affordable and available for every 10 extremely low-income renter households.
- **Hispanic or Latino households experience higher rates of housing cost burdens.** *Fifty-five percent* (<https://tr.ee/PXqM07>) of Hispanic or Latino renter households are cost-burdened (spending more than 30% of income on housing costs), and 29% are severely cost-burdened (spending more than 50% of income on housing costs), compared to 45% and 23% of white renter households, respectively.
- **Persistent wage gaps push housing costs out of reach for many Hispanic or Latino renters.** Black and Hispanic or Latino workers earn less per hour than white workers across the income spectrum, with the gap widening as income increases.⁴ At the 60th percentile of hourly wage rates, a white worker working full-time can nearly afford a two-bedroom rental home at Fair Market Rent, while a Black or Hispanic or Latino worker at the same percentile cannot afford even a modest one-bedroom rental home. These wage gaps are even more severe for Black and Hispanic or Latina women.

What Can Be Done to Address the Housing Concerns of Hispanic or Latino Renters?

NLIHC advocates for federal policies that make it easier for the lowest-income households – including Hispanic or Latino households – to find and secure safe, affordable, and accessible housing. NLIHC's [policy priorities](https://tr.ee/slt3Jl) (<https://tr.ee/slt3Jl>) include:

- **Telling Congress** (<https://tr.ee/l7gD0X>) to protect and expand funding for affordable housing and homelessness programs administered by the U.S. Departments of Housing and Urban Development (HUD) and Agriculture (USDA).
- **Pushing for stronger safeguards** (<https://tr.ee/fp6wTB>) for HUD's Continuum of Care (CoC) program, which provides and maintains programs and services to people and families experiencing or at risk of homelessness.
- Advocating for the fair and effective implementation of the **"21st Century ROAD to Housing Act"** (<https://tr.ee/Kbrj2s>) (P.L. 119-101), a major bipartisan housing package passed in July 2026.
- Fighting the implementation of harmful [policies and regulations](https://tr.ee/DfyFIK) (<https://tr.ee/DfyFIK>) that unlawfully target and withhold housing resources from immigrant families, including the proposed mixed-status rule, which would require families with mixed immigration statuses in certain HUD programs to choose between remaining together or losing their housing assistance.

To learn more about NLIHC's policy priorities and to take action on these issues, visit: <https://nlihc.org/take-action>

To learn more about the *2025 National Renter Survey*, visit: <https://nlihc.org/national-renter-survey>

For questions about these findings, contact: research@nlihc.org

¹ U.S. Census Bureau. (2024). 2024 American Community Survey 1-year estimates, table DP05: ACS demographic and housing estimates, United States [Data set]. <https://data.census.gov/table/ACSDP1Y2024.DP05?q=dp>

² Emmanuel, D., Harati, R., Colón-Bermúdez, E., & Eutsler, T. (2026). The gap: A shortage of affordable homes. National Low Income Housing Coalition. https://nlihc.org/sites/default/files/gap/2026/gap-report_2026_english.pdf

³ Abdelhadi, S., Pish, M., Mura-Kröger, J., Hussein, N., & Aurand, A. (2026). 2025 National Renter Survey report. National Low Income Housing Coalition. https://nlihc.org/sites/default/files/2025_National_Renter_Survey.pdf

⁴ Harati, R., Colón-Bermúdez, E., Hertzberg, N., & Emmanuel, D. (2026). Out of reach 2026: The high cost of housing. National Low Income Housing Coalition. <https://nlihc.org/sites/default/files/oor/2026/2026-OOR-Report.pdf>