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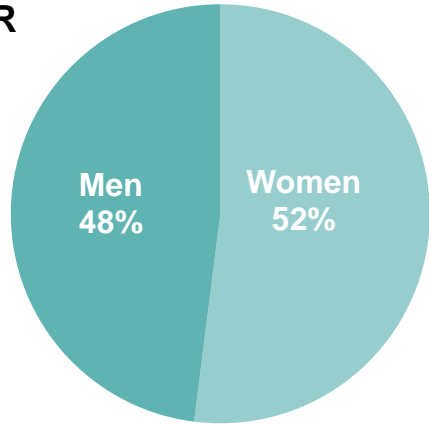
A Call for Action on Housing Amid COVID-19

*Key findings from an online national survey of 1,212 adults
conducted on behalf of Opportunity Starts at Home*

Field period: May 15 to 20, 2020

Profile of Adults Nationwide*

GENDER



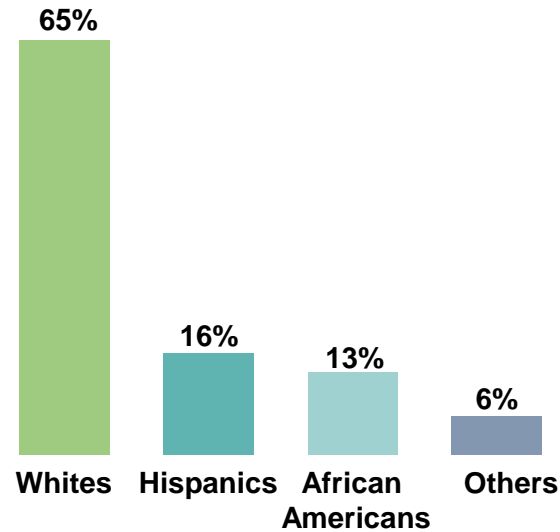
EDUCATION



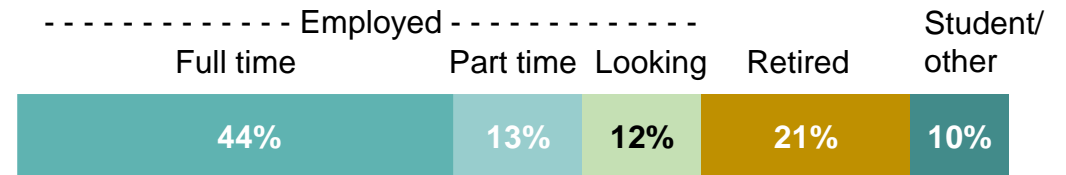
■ HS grad/less ■ Two-year college/voc ed ■ Four-year college grad ■ Post-grad educ



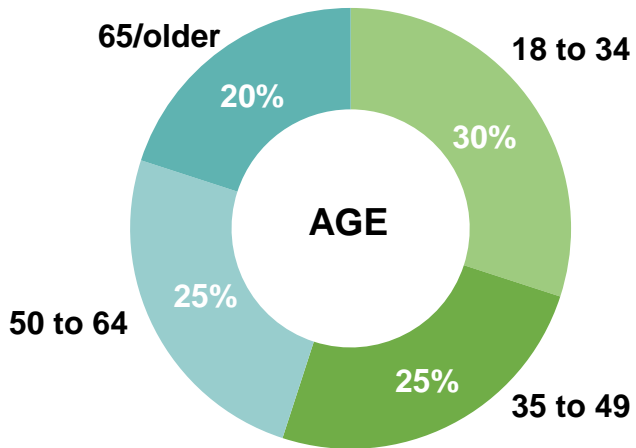
RACE/ETHNICITY



INCOME & EMPLOYMENT



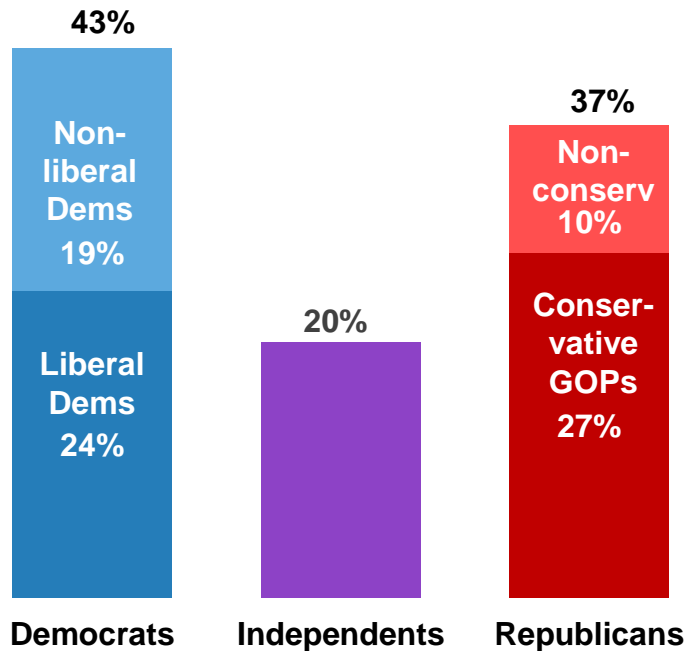
One-third of adults who are employed or looking for work have lost their job or had pay cut due to the coronavirus.



*The sample is demographically and geographically reflective of adults ages 18 and older based on U.S. Census figures.

Profile of Adults Nationwide* (continued)

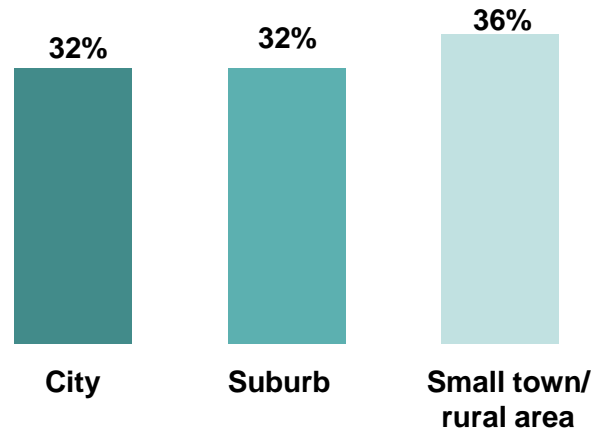
PARTY ID – IDEOLOGY



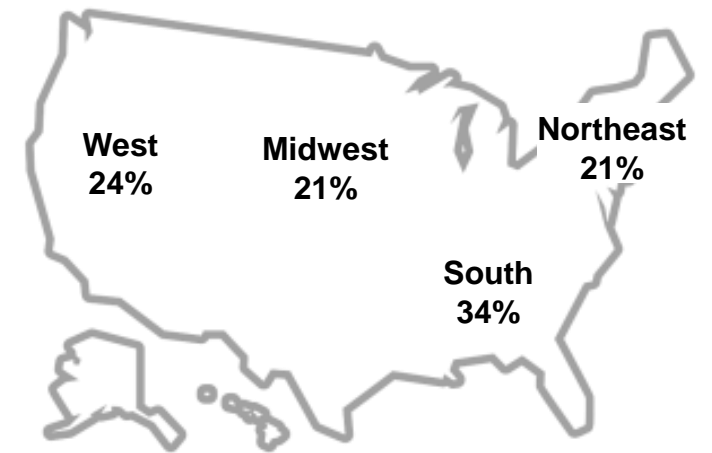
HOME OWNERSHIP



AREA TYPE



REGION



*The sample is demographically and geographically reflective of adults ages 18 and older based on U.S. Census figures.

Opportunity Starts at Home Key Findings

- Stable, affordable housing is viewed as foundational to people's security and well-being, and this time of sheltering at home and economic instability has only intensified that belief.
- Housing affordability is a problem with broad and deep reach throughout America. Across the entire country, majorities of adults who live in cities, suburbs, and small towns or rural communities report that housing affordability is a serious problem where they live.
- And the problem is personal for most: 2 in 3 adults express concern about the amount they personally pay for their rent or mortgage, including more than 4 in 10 who say their housing costs are a BIG concern.
 - People of color, those with lower incomes, and renters express concern about their housing costs at especially high rates.
- The coronavirus looms large for the American people, many of whom have experienced serious hardships since the onset of the pandemic. Majorities express concern about their ability to cover their housing costs and similar proportions worry about the prospect of losing their housing if they fail to receive additional assistance during the pandemic.
- The outbreak has caused job loss, lower wages, and other economic hardships and as a result, nearly half (46%) of adults report having made at least one sacrifice to make sure they can cover their housing costs during the coronavirus outbreak.
 - Sacrifices to cover housing costs have been made at especially high rates among people of color. They include cutting back on healthy food, not continuing to save for retirement, using credit cards to help cover housing costs or going further into debt, borrowing money, not paying other important bills, and taking on extra work.

Opportunity Starts at Home Key Findings *(continued)*

- The public sees the interconnectivity between housing instability and other potential negative outcomes and the overwhelming majority want our elected leaders to take action.
 - Unfortunately, nearly 8 in 10 believe that our elected leaders are not paying enough attention to people's need for help with their housing costs during the pandemic, and
 - 6 in 10 believe government is doing too little to ensure that people can continue to cover their housing costs at this time of crisis.
- Solid majorities of Democrats, independents, and Republicans (including conservative Republicans):
 - Want our elected leaders to take major action to ensure that everyone has stable, affordable housing during the pandemic.
 - See an important role for government in stopping evictions and making sure people who are homeless have stable, affordable homes during the pandemic.
 - Believe that investments in housing assistance to prevent evictions and homelessness during the pandemic should be just as urgent a priority as investments in healthcare.
- In fact, the overwhelming majority of adults across the political spectrum believe that our current public health crisis has demonstrated the need for long-term investments in housing to ensure that we are prepared for the next crisis.
- A number of immediate policy solutions to address housing instability during the coronavirus outbreak, as well as a number of additional policy prescriptions to address housing affordability, more broadly enjoy VERY strong bipartisan support.
 - By more than 2 to 1, the public wants to see major government investments to protect people's housing during the coronavirus pandemic, even if it means increasing the federal deficit.

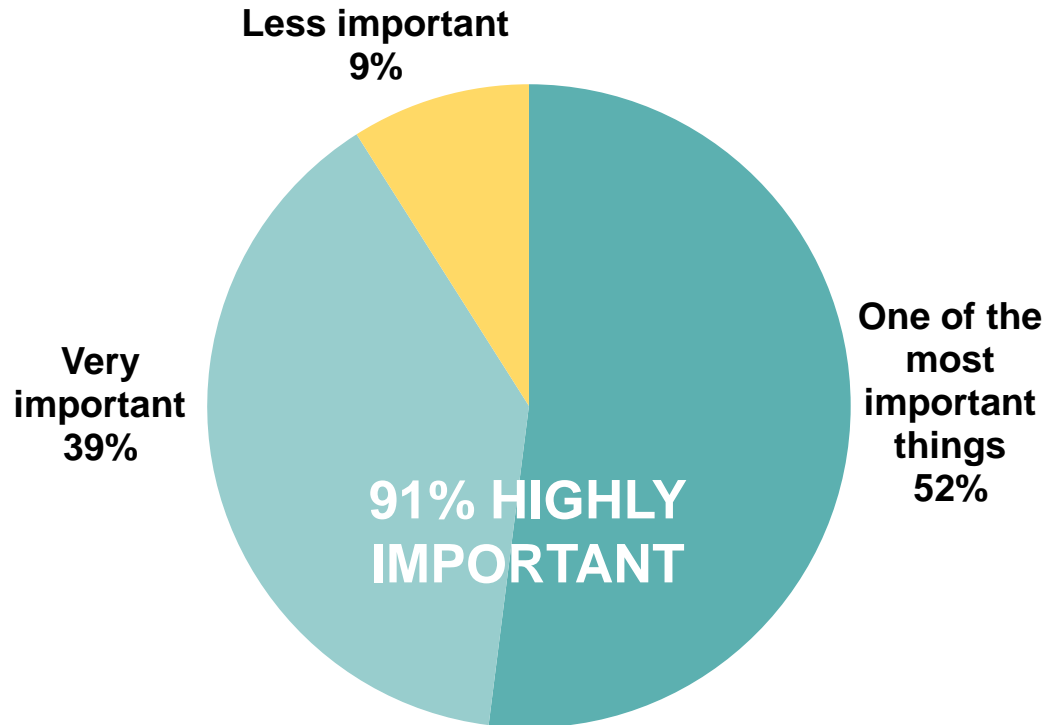


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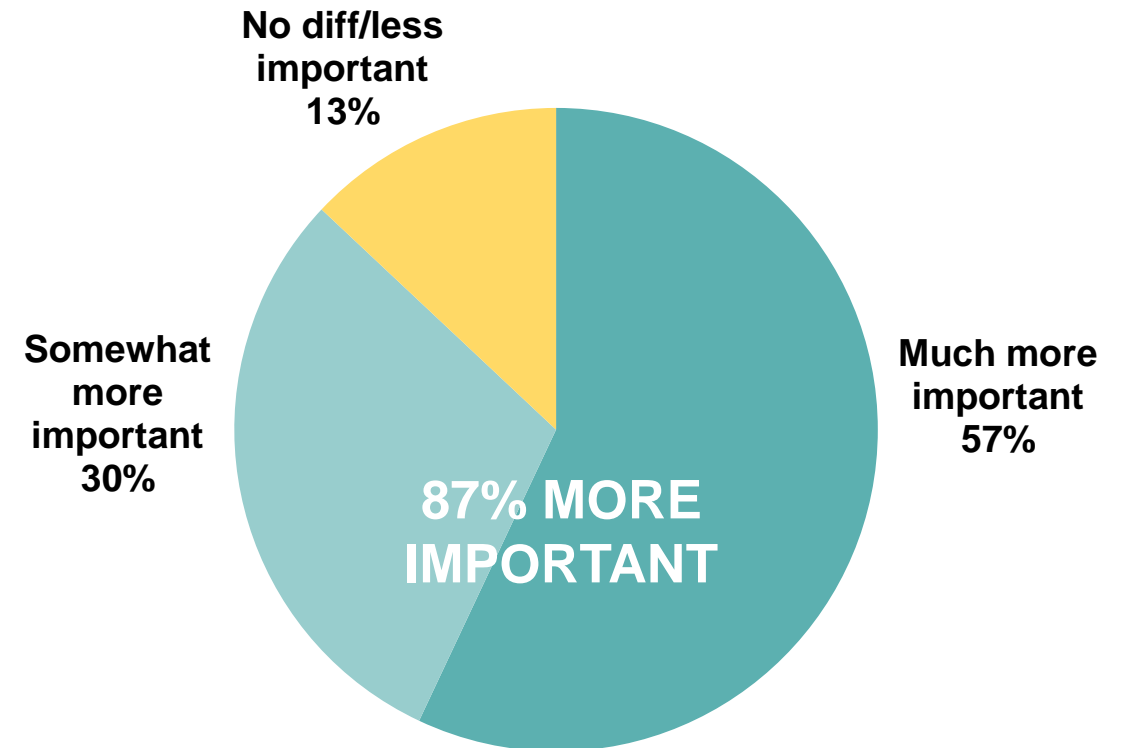
HOUSING IN THE LIVES OF THE AMERICAN PEOPLE

Stable affordable housing is viewed as critical to people’s security and well-being; the coronavirus makes this need even more important.

Importance of stable affordable housing to PEOPLE’S SECURITY AND WELL-BEING

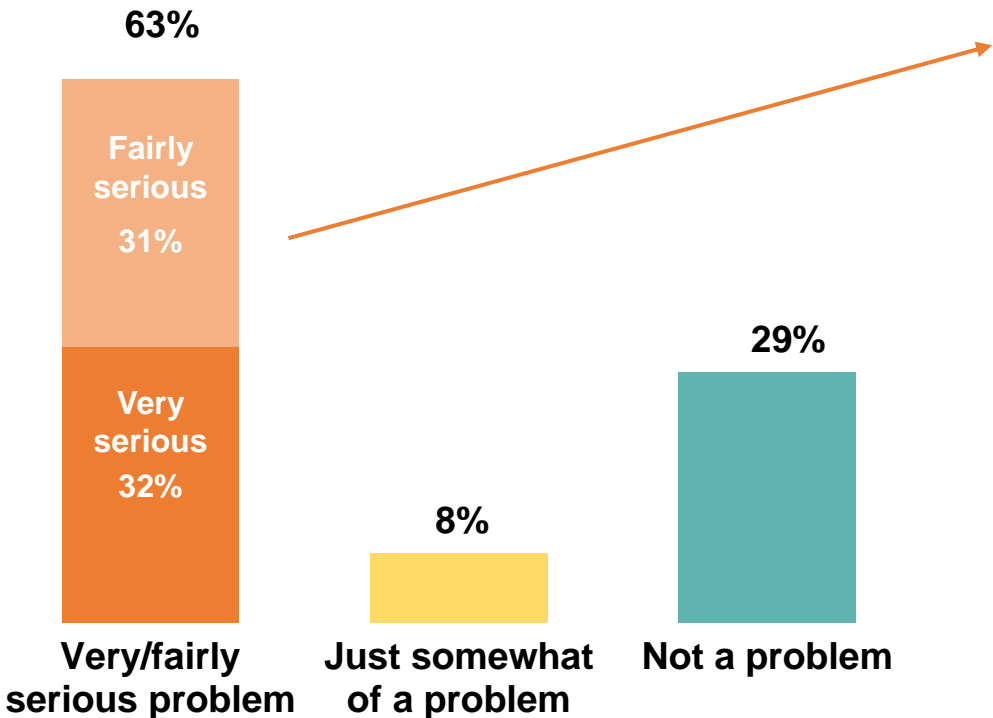


Importance of having stable affordable housing DURING THE CORONAVIRUS OUTBREAK



More than 6 in 10 say that housing affordability is a serious problem in the area where they live; concern is even higher among some segments of the population.

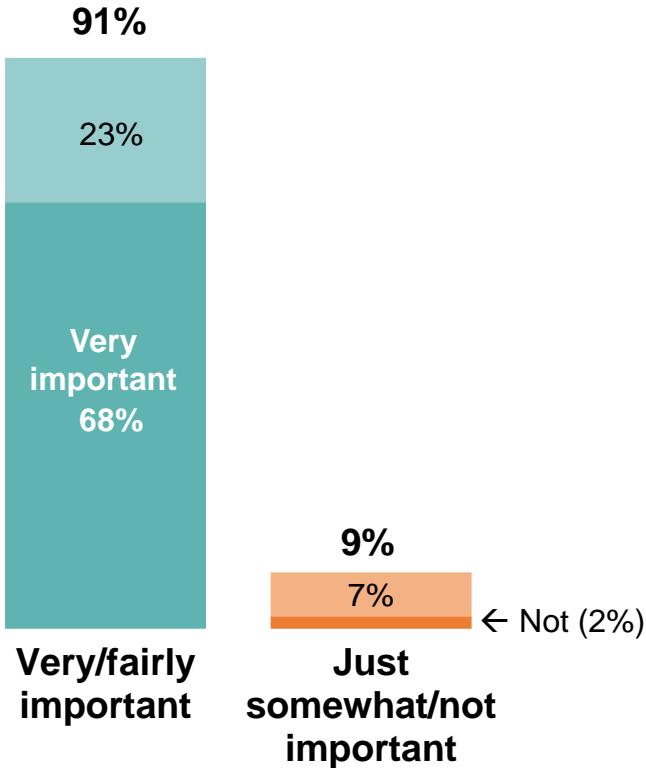
Is housing affordability a problem in the area where you live?



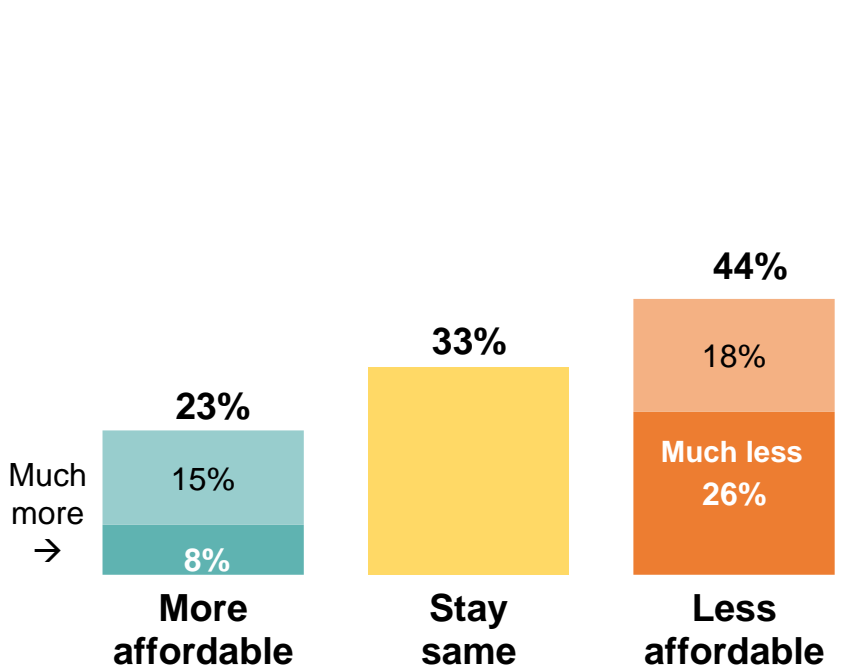
<i>Housing affordability is a serious problem in my area.</i>			
African Americans	71%	City	73%
Hispanics	74%	Suburbs	63%
Whites	58%	Small town/rural	55%
Income under \$40K		70%	Northeast
Income \$40K to \$75K		62%	South
Income over \$75K		54%	Midwest
Renters	73%	West	77%
Homeowners	57%		

There is near unanimous agreement that the availability of affordable quality rental housing is important; more than 4 in 10 think rent will become LESS affordable where they live.

Importance of communities having affordable, quality rental housing



Expectations of rent in my area over the next few years



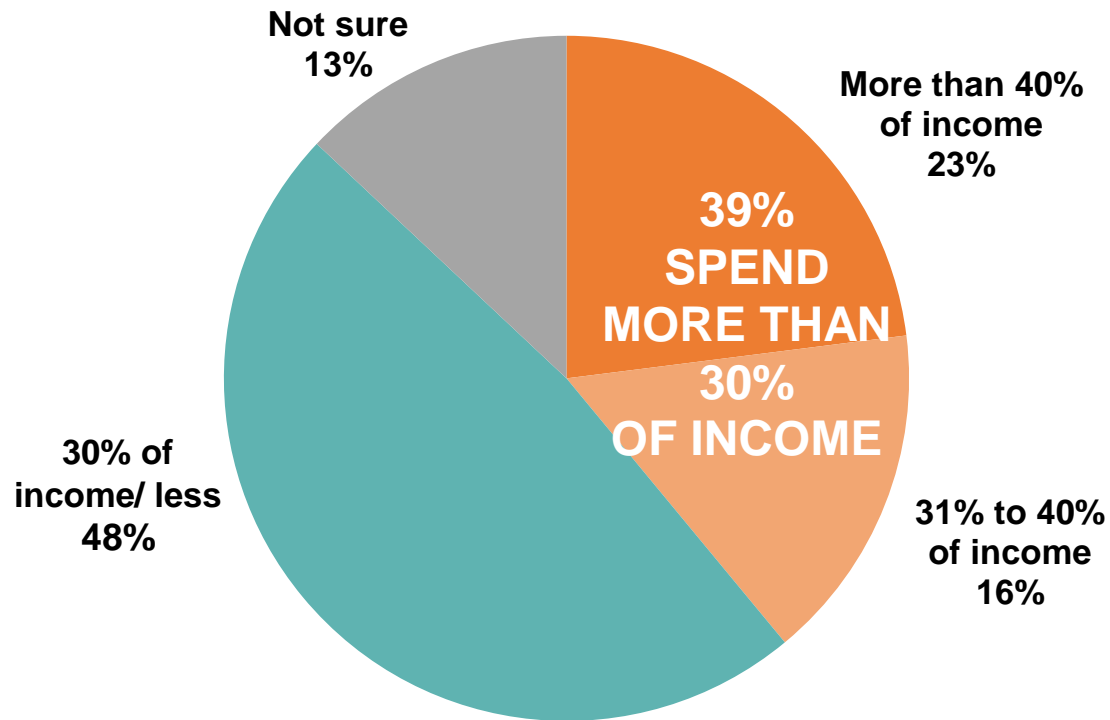
<i>Less affordable</i>	
Renters	51%
Homeowners	39%

City	44%
Suburbs	48%
Small town/rural	39%

Northeast	45%
South	40%
Midwest	38%
West	54%

Roughly 4 in 10 spend more than 30% of their household income on housing; people of color, lower-income households, renters, and those in cities do so at even higher rates.

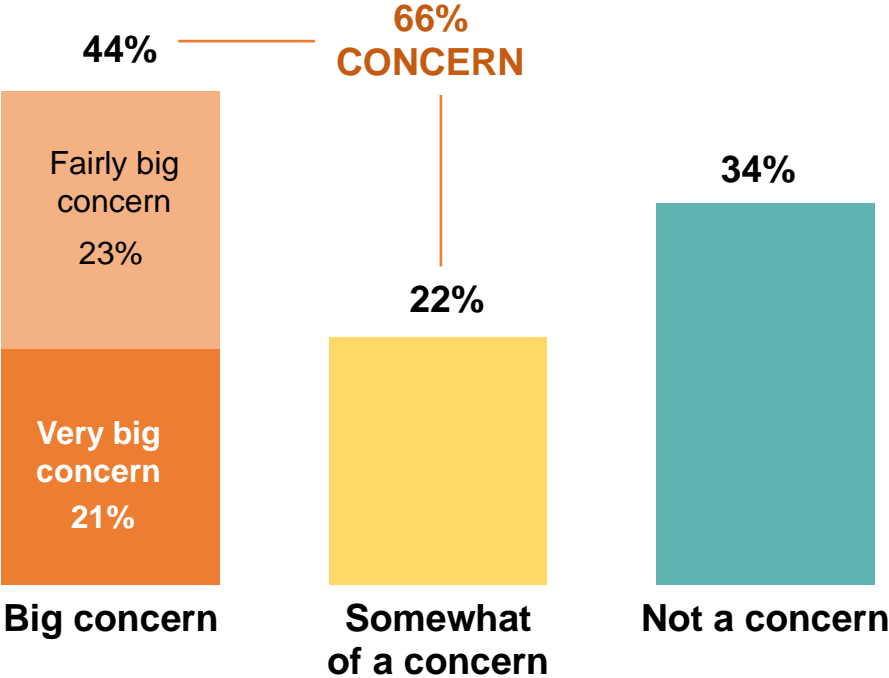
Approximately what percentage of your total household monthly income would you say you spend on your rent or mortgage payment?



Spend more than 30% of income on housing			
African Americans	52%	City	48%
Hispanics	51%	Suburbs	40%
Whites	33%	Small town/rural	29%
Income under \$40K	45%	Northeast	40%
Income \$40K to \$75K	40%	South	36%
Income over \$75K	29%	Midwest	34%
Renters	58%	West	46%
Homeowners	31%		

Two-thirds of Americans express concern about how much they pay for housing, with 44% saying it's a BIG concern.

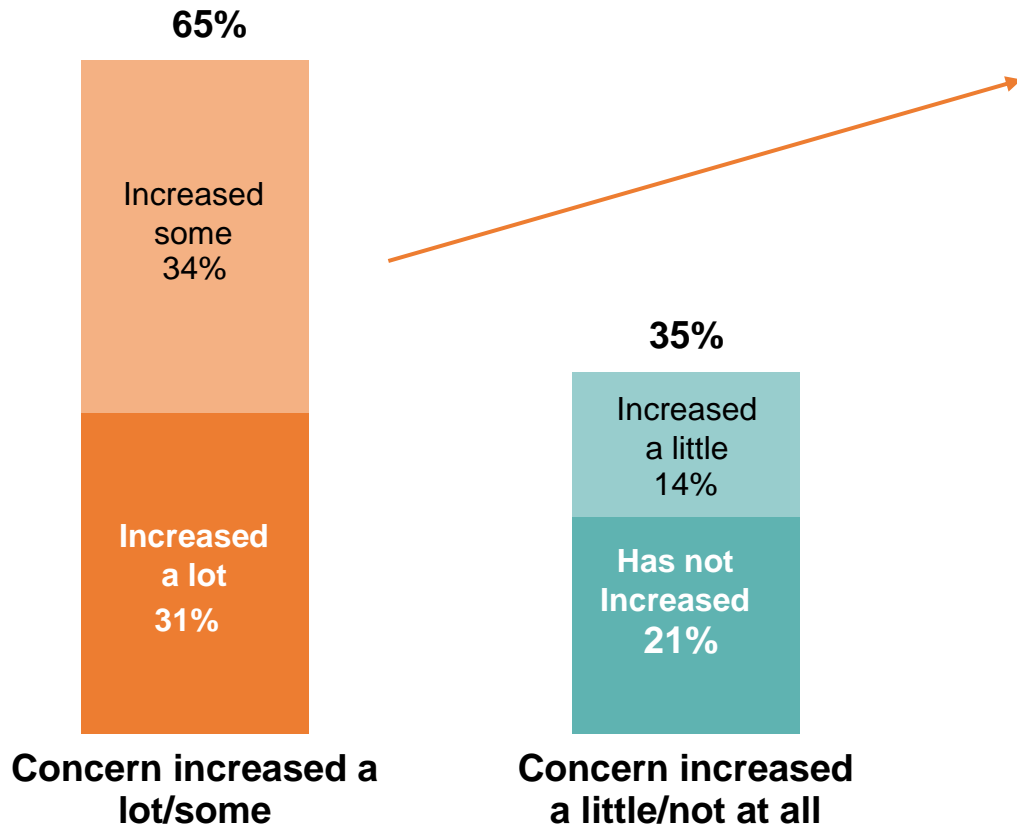
Is the amount you pay for housing, either monthly mortgage or rent, a concern?



Amount I pay for housing is a BIG CONCERN			
African Americans	58%	Renters	61%
Hispanics	56%	Homeowners	37%
Whites	39%	City	58%
Income under \$40K	51%	Suburbs	40%
Income \$40K to \$75K	44%	Small town/rural	36%
Income over \$75K	37%	Northeast	47%
Amount spent on housing:		South	42%
30%/less	30%	Midwest	37%
31% to 40%	60%	West	52%
Over 40%	74%		

Concern about housing costs is increasing for many since the outbreak of the coronavirus.

*Has your concern about what you pay for housing increased during the coronavirus outbreak?**



Concern about housing costs has INCREASED A LOT/SOME			
African Americans	73%	Income under \$40K	66%
Hispanics	72%	Income \$40K to \$75K	63%
Whites	63%	Income over \$75K	66%
Renters	65%	Amount spent on housing:	
Homeowners	66%	30%/less	58%
City	71%	31% to 40%	70%
Suburbs	65%	Over 40%	73%
Small town/rural	59%		

*Among those who say the amount they pay for housing is at least somewhat of a concern

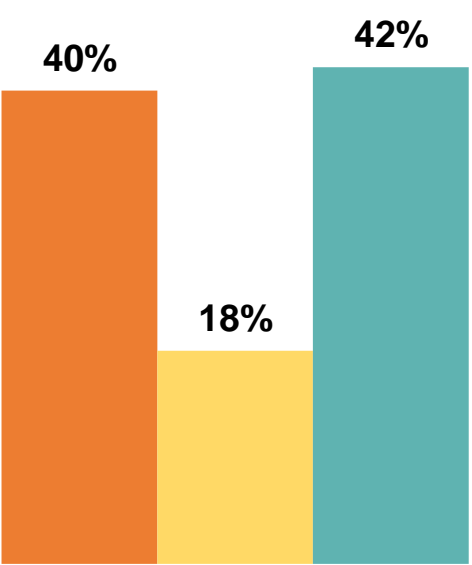
Majorities express concern about their ability to cover housing costs and the prospect of losing their housing if they don't get additional assistance during the coronavirus outbreak.

The coronavirus outbreak impacting my ability to cover housing costs

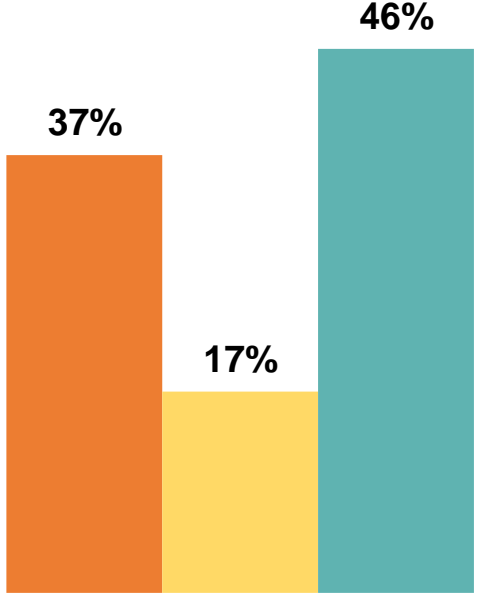
Losing my housing if I don't get additional assistance to help cover costs



<i>Big concern</i>	
African Americans	56%
Hispanics	60%
Whites	33%
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Renters	54%
Homeowners	34%

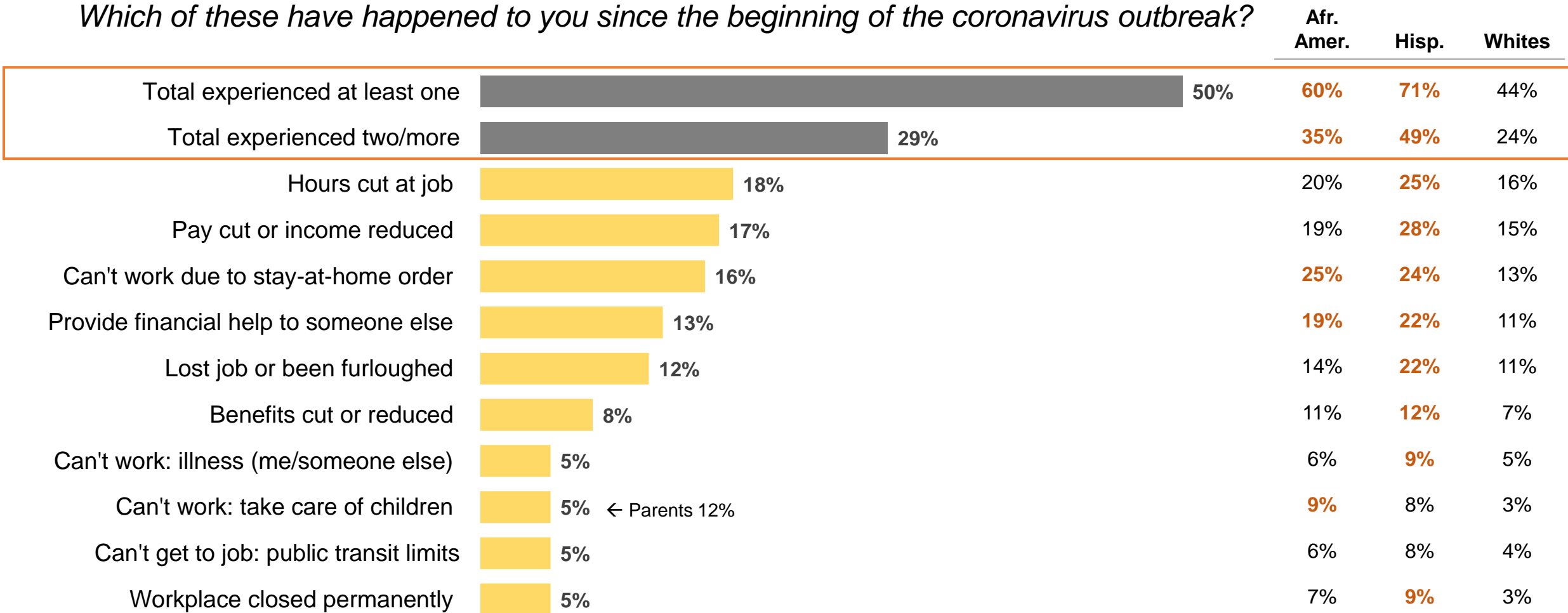


<i>Big concern</i>	
African Americans	57%
Hispanics	56%
Whites	28%
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Renters	49%
Homeowners	31%



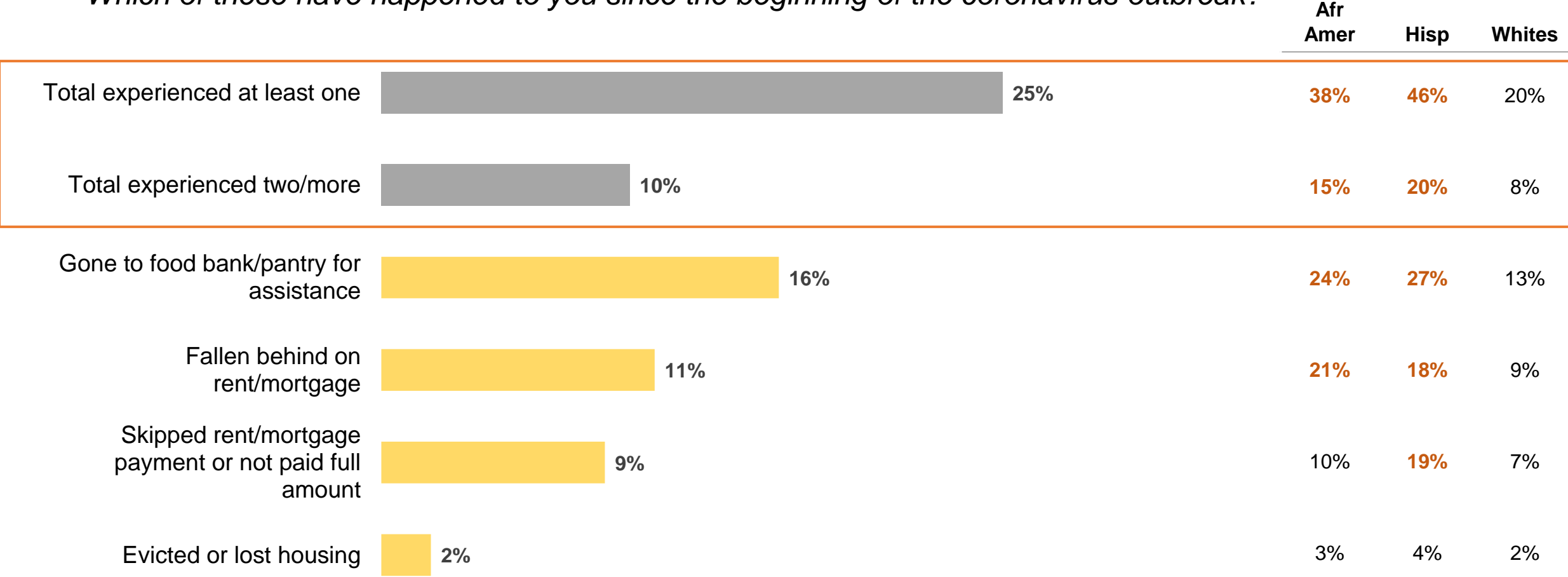
Half of Americans have faced at least one hardship related to their job since the onset of the coronavirus outbreak.

Which of these have happened to you since the beginning of the coronavirus outbreak?



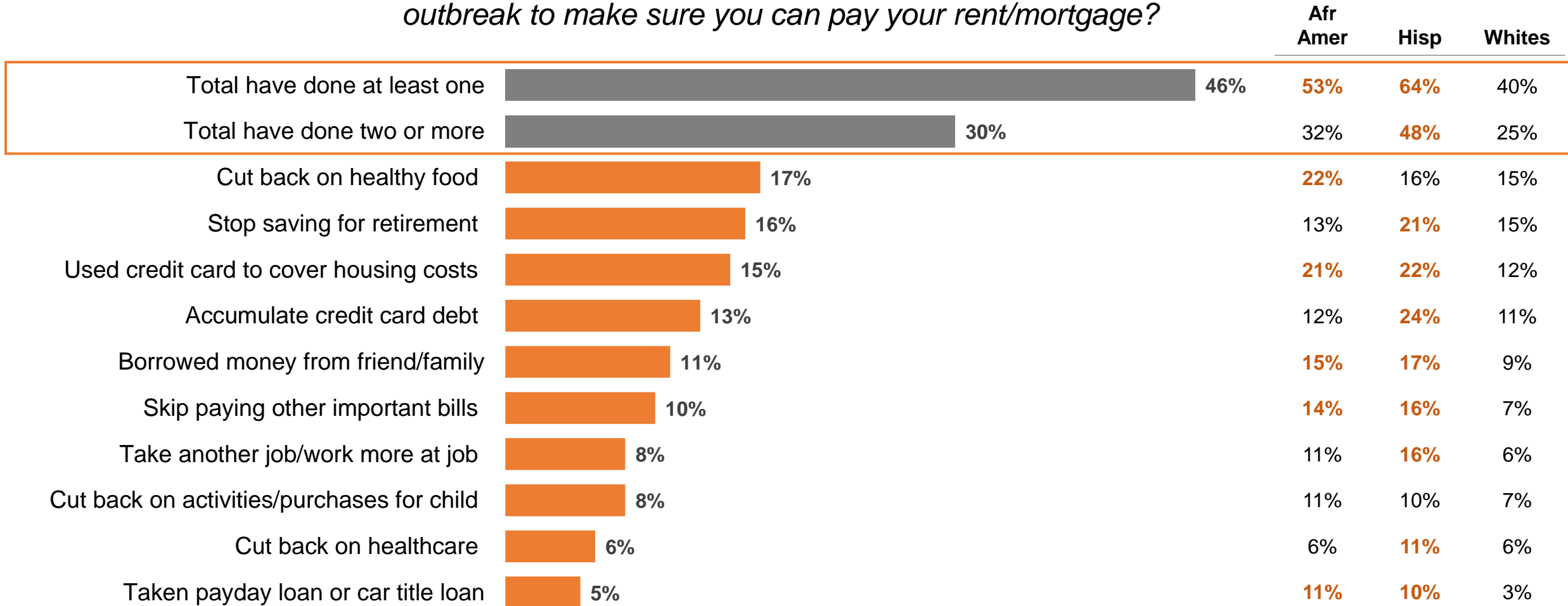
People of color face hardships related to their housing at especially high rates since the coronavirus onset.

Which of these have happened to you since the beginning of the coronavirus outbreak?



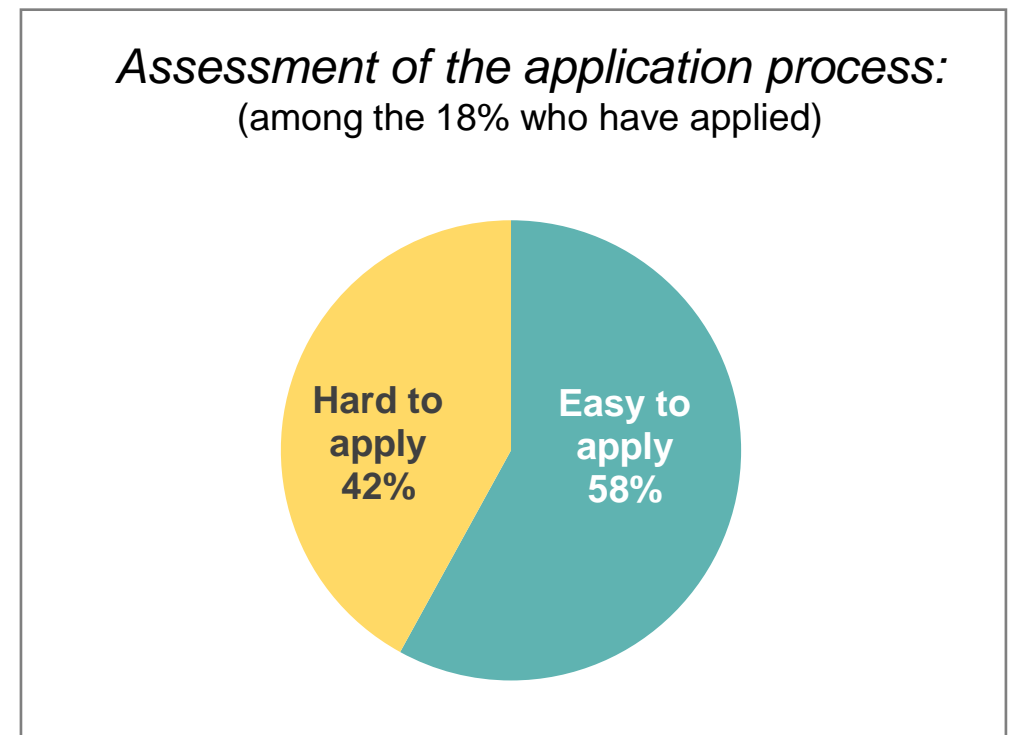
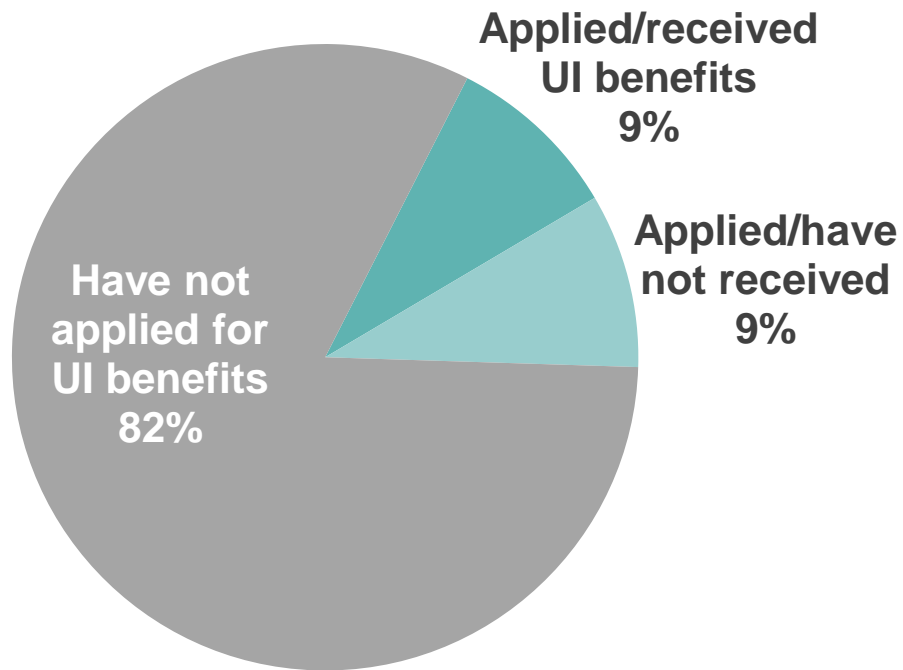
Nearly half have had to make at least one sacrifice to cover their housing costs during the coronavirus pandemic.

Which of these have you done since the coronavirus outbreak to make sure you can pay your rent/mortgage?



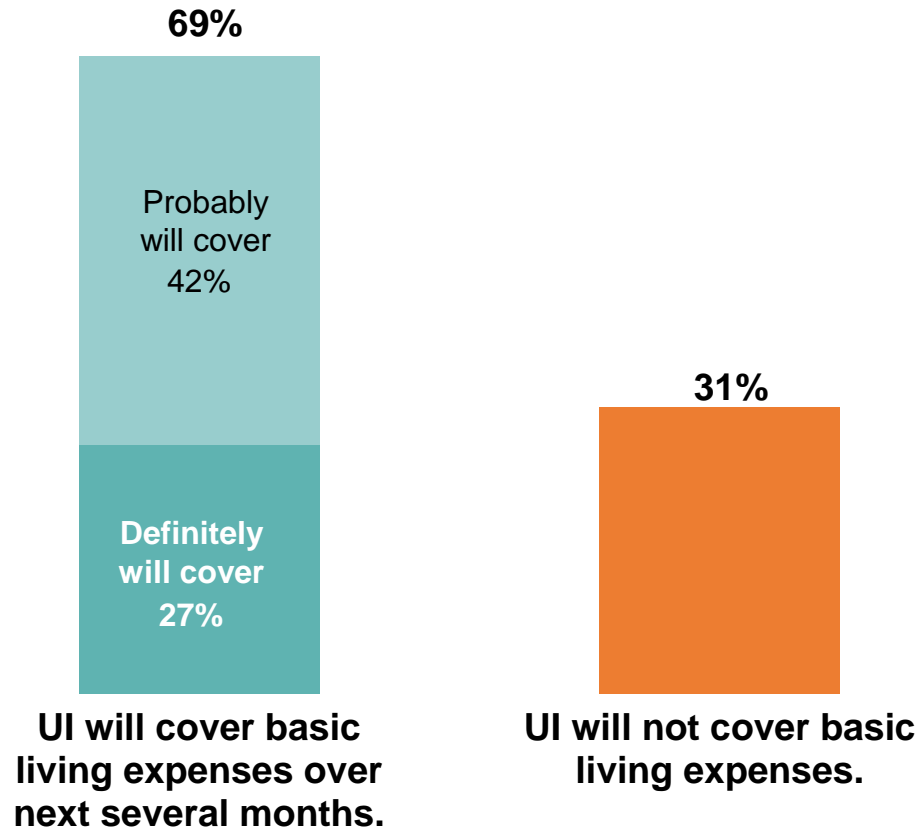
Roughly half of the 1 in 5 who have applied for unemployment insurance (UI) benefits received them; most found the application process easy.

Have you or your spouse/partner applied for unemployment benefits as a result of the coronavirus outbreak? Have you received the benefits yet?



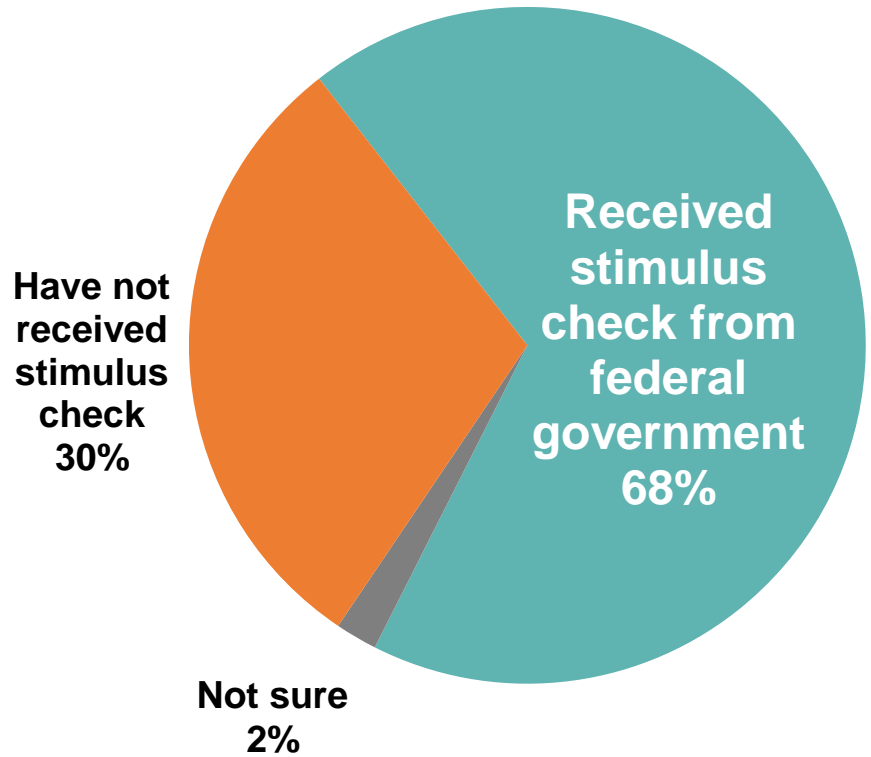
Among those who have applied for UI benefits, 3 in 10 do not think they will cover their basic living expenses, including housing; African Americans and renters have this concern at higher rates.

(Among the 18% who have applied for unemployment benefits)

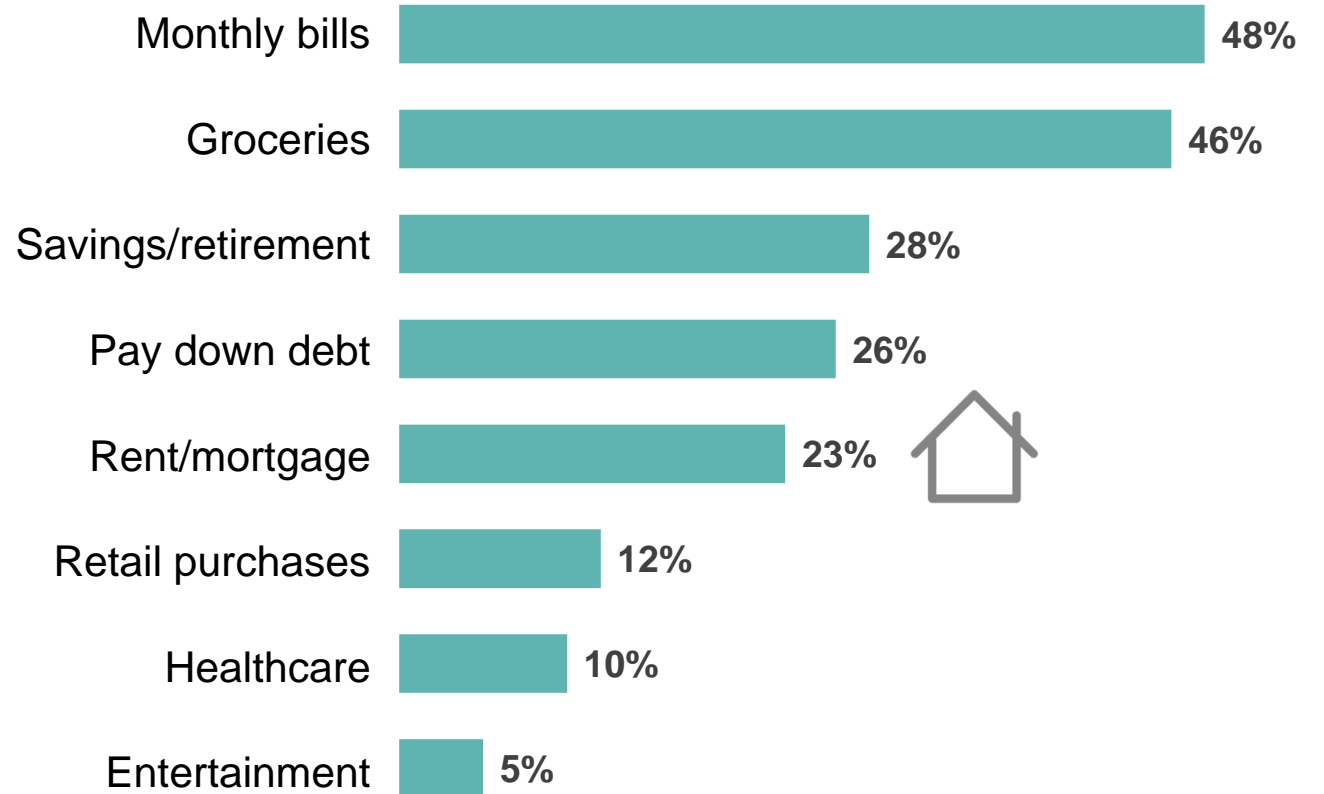


	UI will cover expenses.	UI will not cover expenses.
African Americans	63%	37%
Hispanics	66%	34%
Whites	70%	30%
Renters	57%	43%
Homeowners	75%	25%

Nearly 7 in 10 report having received a stimulus check from the federal government; most plan to spend it on essentials.



I plan to use the money for:
(among those who have received stimulus check)

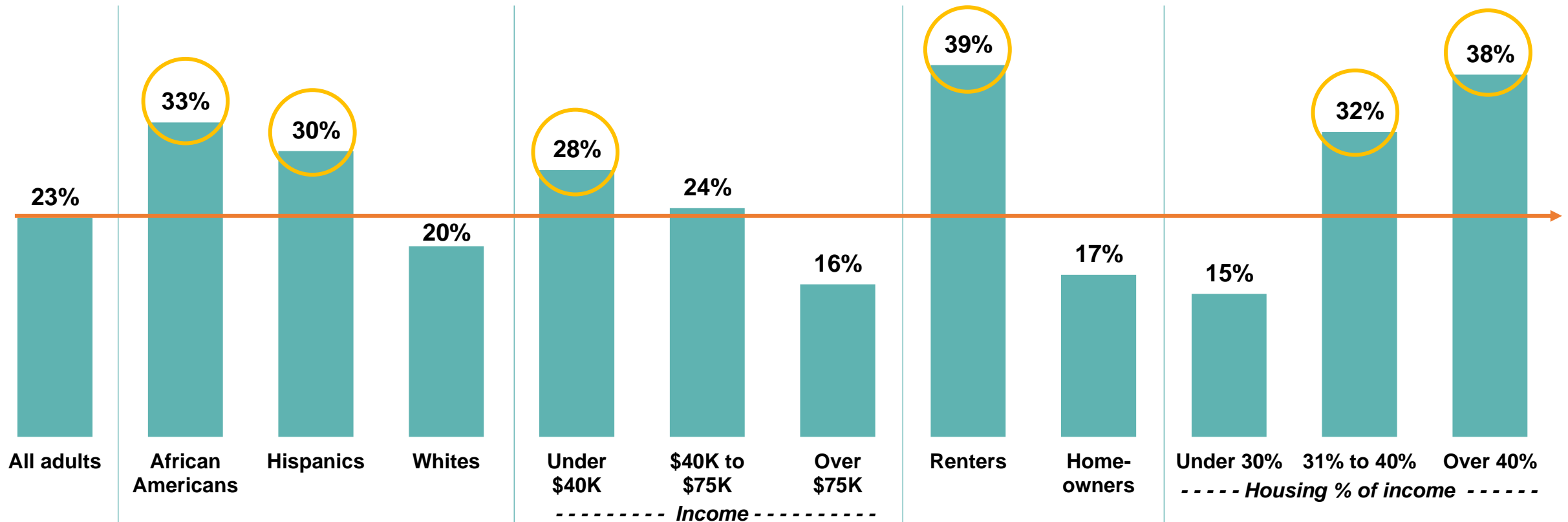


Significant proportions of people of color, renters, and people with lower incomes plan to use their stimulus check to cover housing costs.



I plan to use the money from the stimulus check for rent or mortgage.

(among those who have received stimulus check)



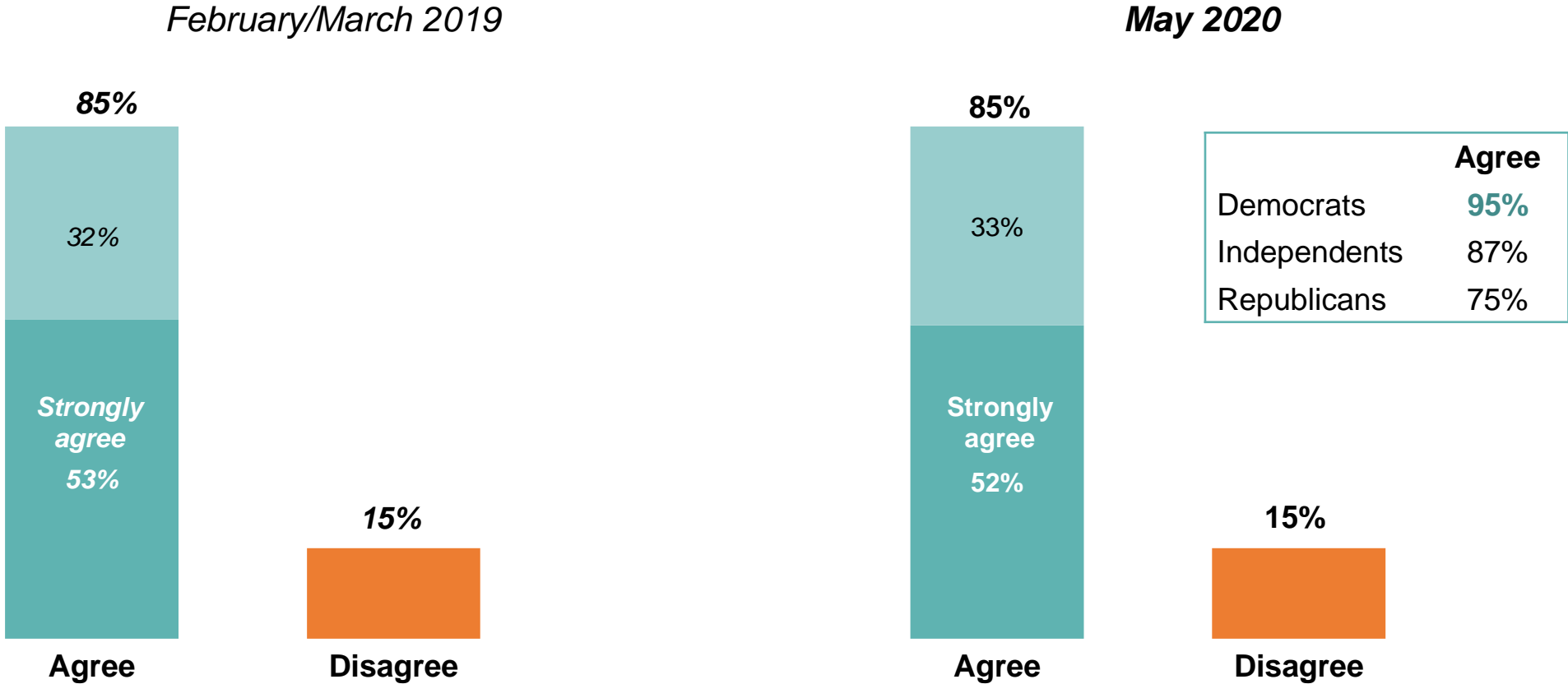


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THE ROLE OF GOVERNMENT IN ADDRESSING HOUSING CHALLENGES

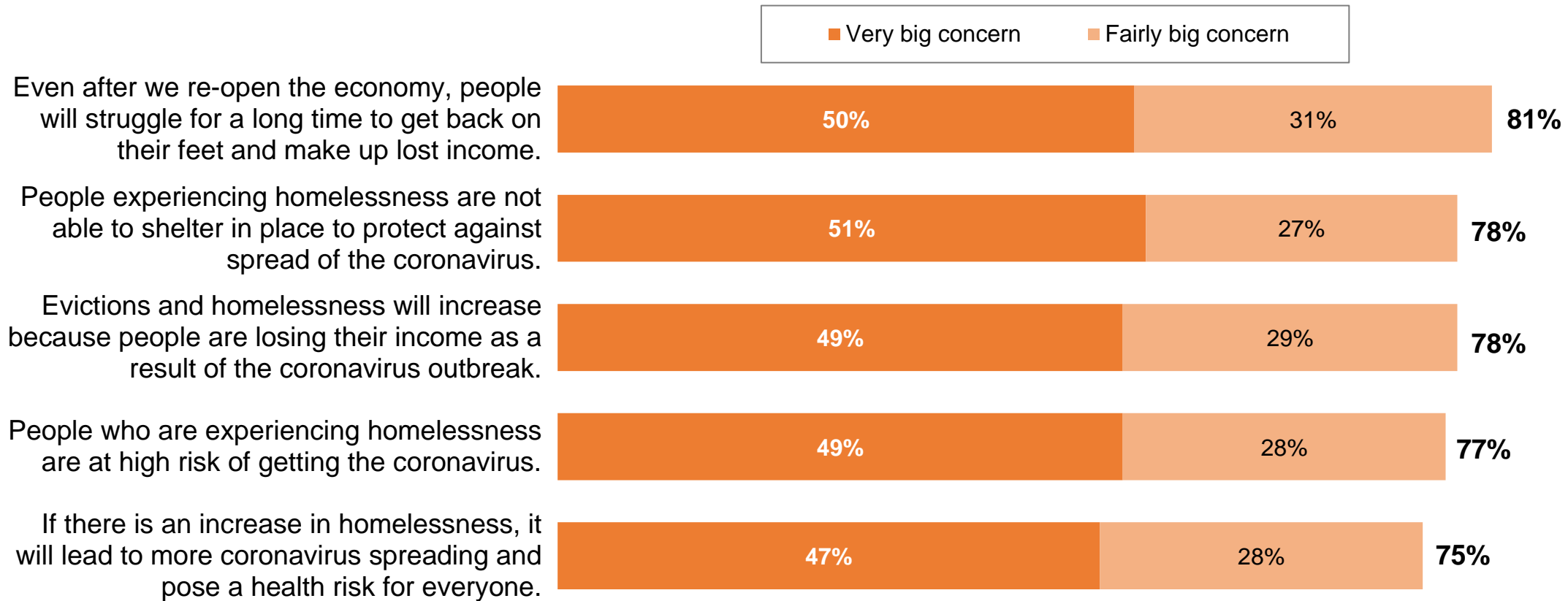
The public continues to believe that ensuring that everyone has decent, affordable housing should be a top national priority.

Ensuring that everyone has a safe, decent, affordable place to live should be a top national priority



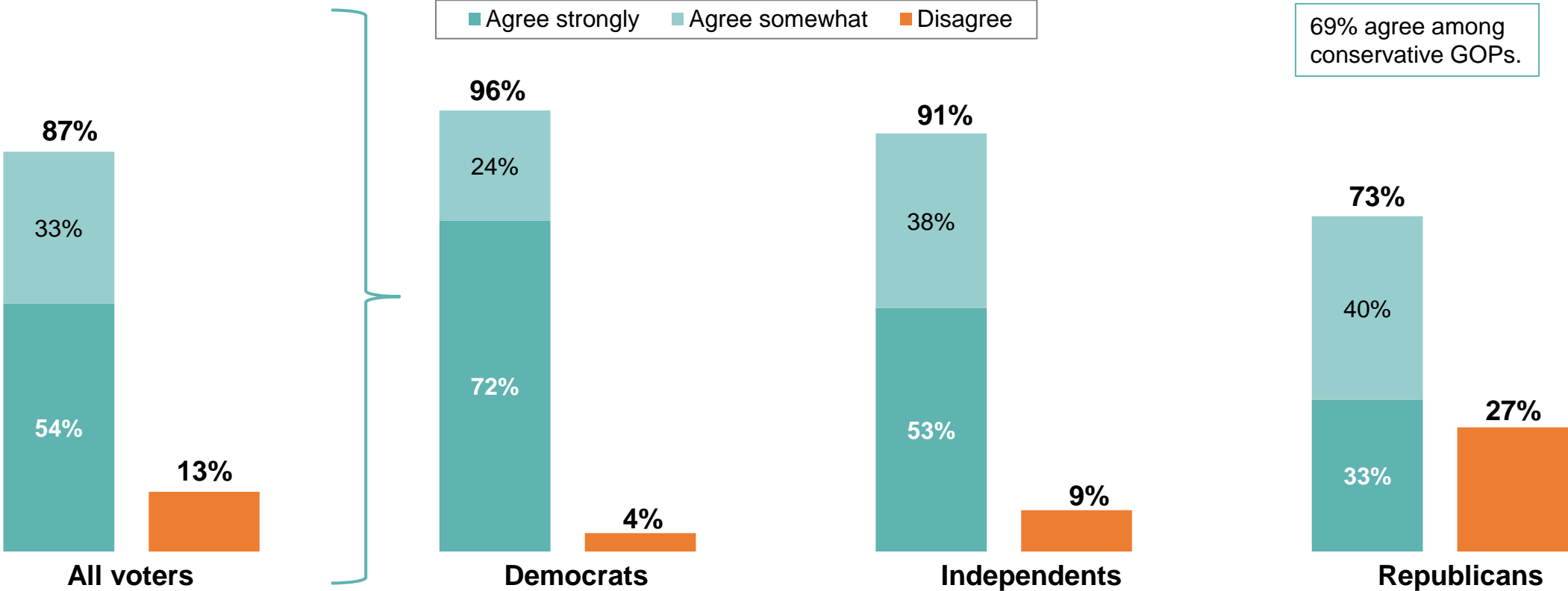
A number of housing-related issues and challenges raise serious concerns during this time of the coronavirus outbreak.

Proportions saying each is a big concern for them



Overwhelming majorities want major action by our elected leaders to ensure that everyone has stable, affordable housing during the coronavirus pandemic.

Our elected leaders in Washington should take major action to make sure everyone has stable, affordable housing during the coronavirus outbreak.



Stemming the spread of the virus is the top reason people want to see the government take major action.

Why do you agree that our elected leaders in Washington should take major action to make sure everyone has stable, affordable housing during the coronavirus outbreak?

Need to help people

Housing is a right

Pandemic caused loss of jobs, income

Government's responsibility

Virus will spread w/o housing

Homelessness is a problem Government needs to do more

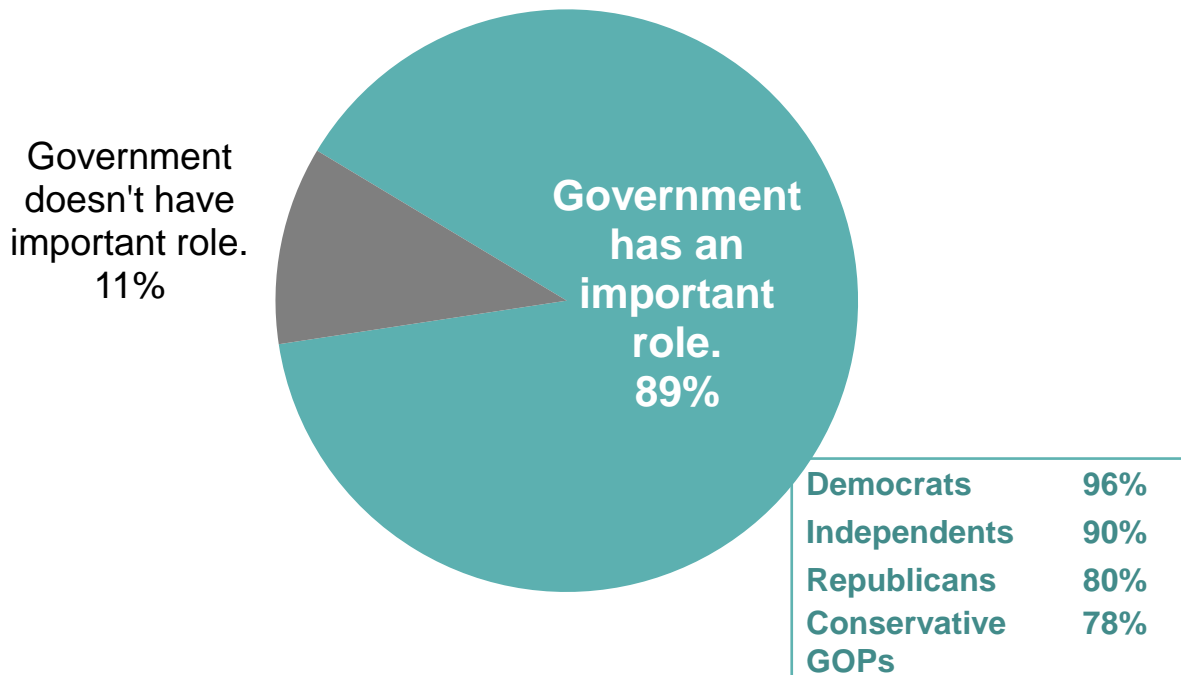
Keep people from becoming homeless Necessary step

Housing is no longer affordable

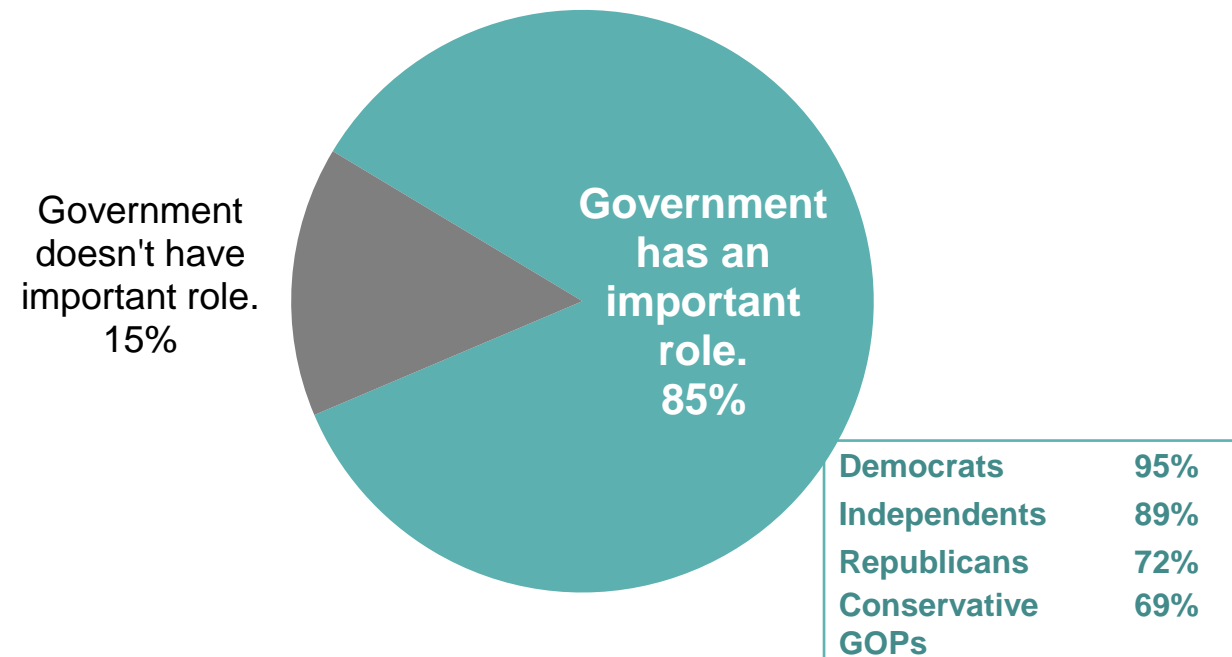
Avoid making economic problems worse

Across the political spectrum, people see an important role for government in stopping evictions and ensuring that people who are homeless have stable, affordable housing during the pandemic.

Government role in making sure PEOPLE DON'T GET EVICTED from their homes as result of coronavirus outbreak

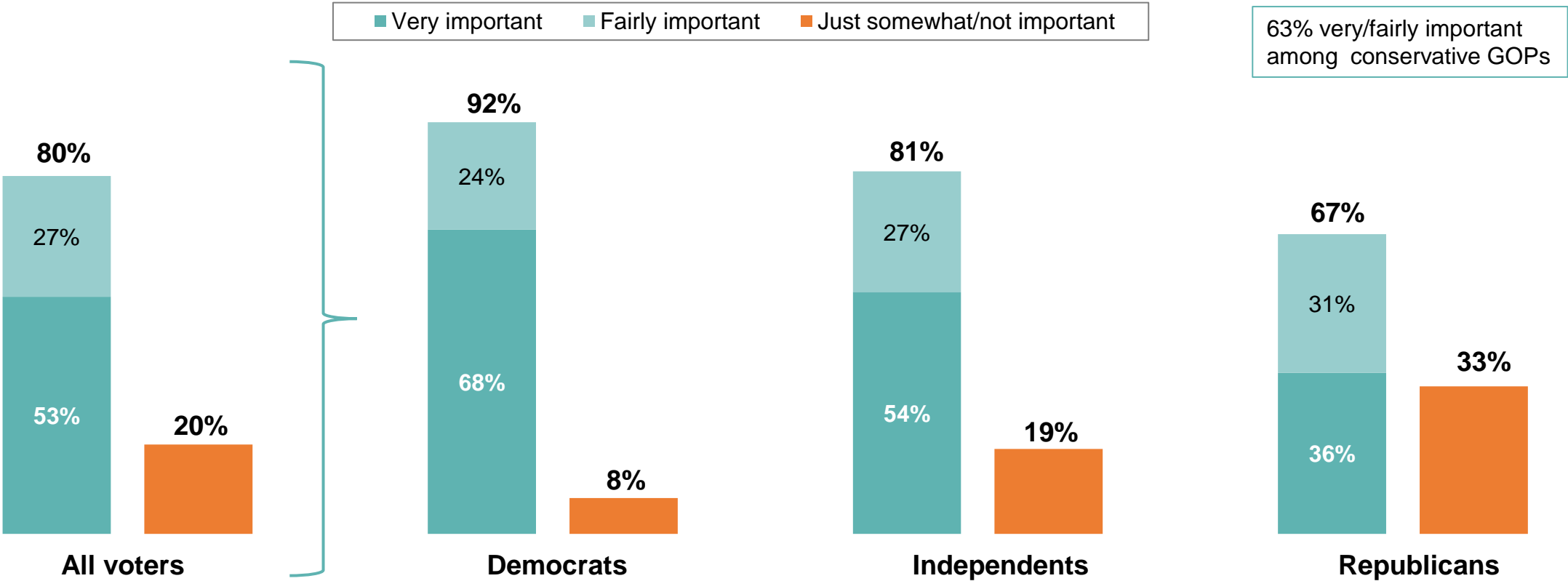


Government role in making sure HOMELESS PEOPLE HAVE A STABLE AFFORDABLE HOME during coronavirus outbreak



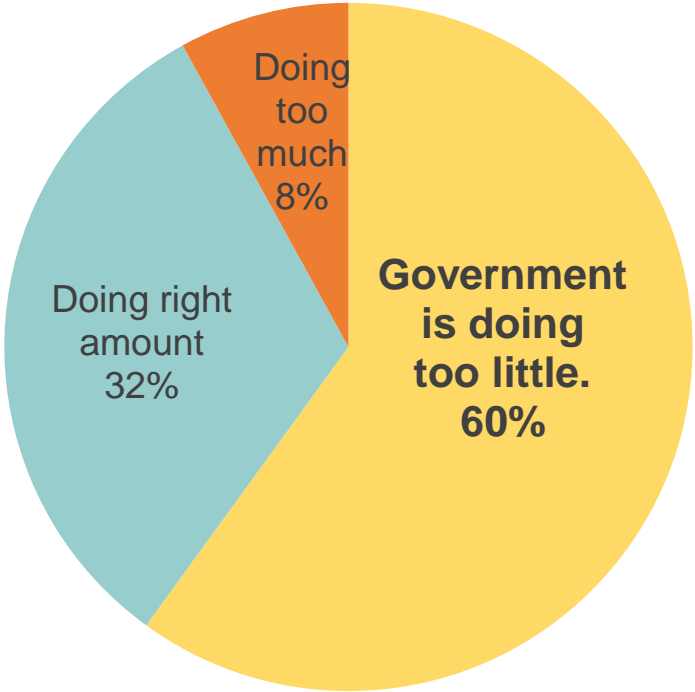
Majorities of Democrats, Republicans, and independents believe it's important for government to provide housing assistance during the pandemic.

Importance of government providing assistance to help people cover their housing costs during the coronavirus outbreak

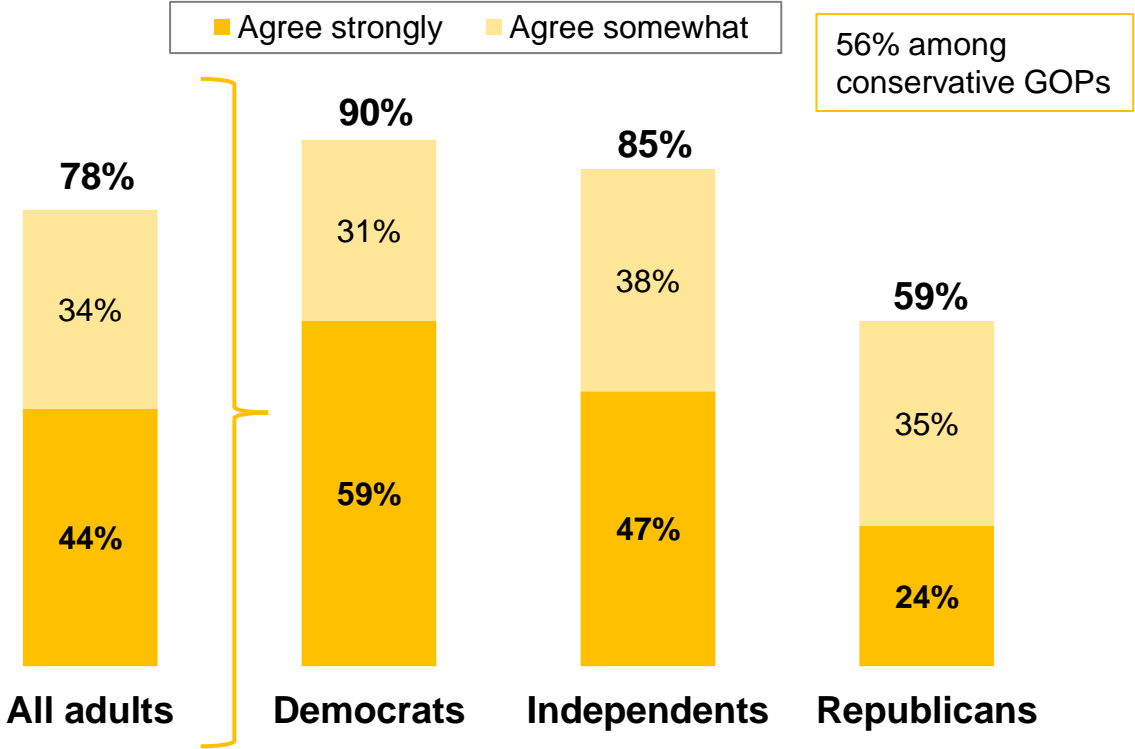


However, 6 in 10 say the government is doing TOO LITTLE and nearly 8 in 10 say our elected leaders are not placing enough attention on the need to help people cover their housing right now.

Government efforts to make sure people can continue to cover their housing costs during the coronavirus outbreak

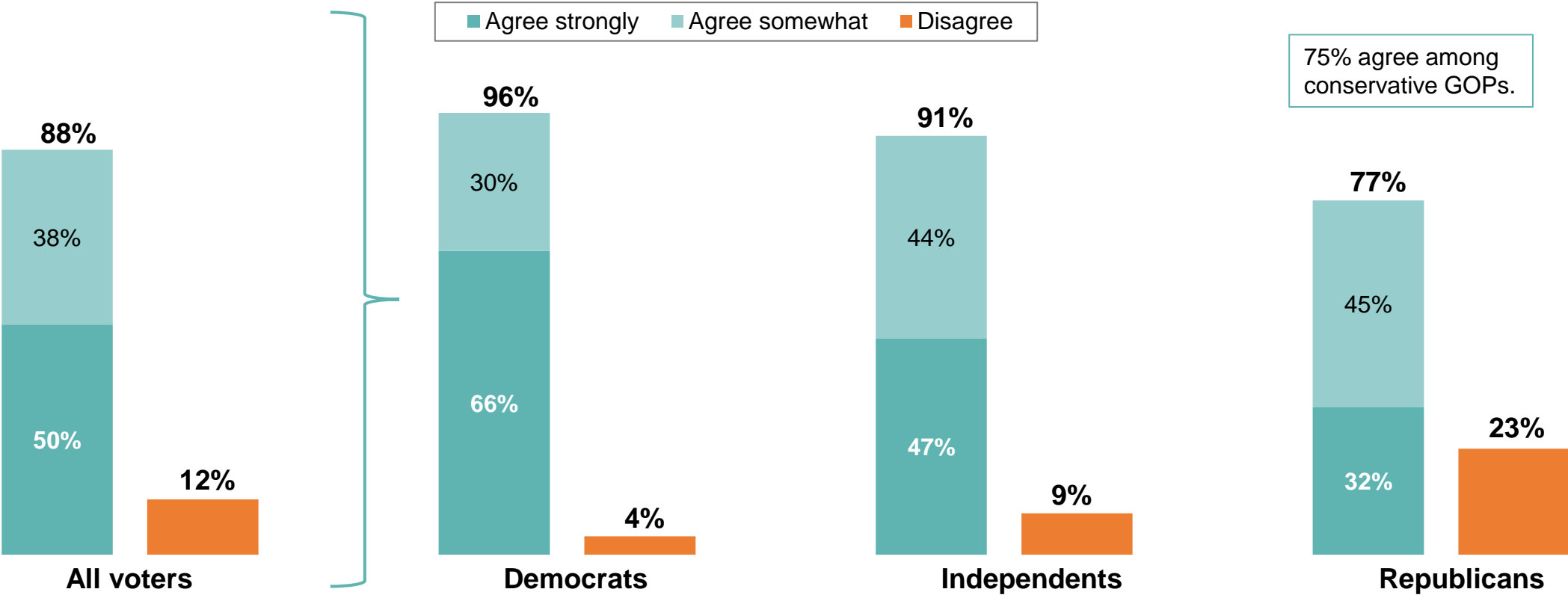


I AGREE that our elected leaders are not putting enough attention on people's need for help to pay for their housing during the coronavirus outbreak.



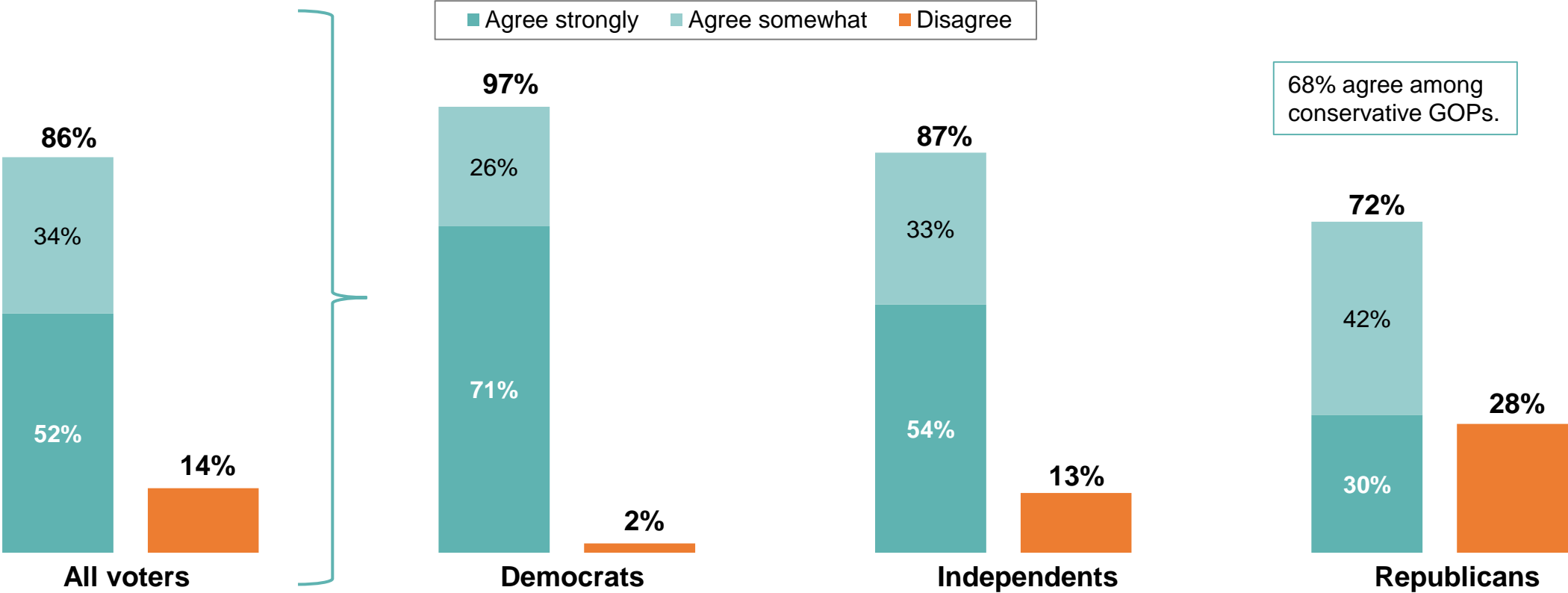
Across the political spectrum, the public sees housing assistance to prevent evictions and homelessness during the pandemic as urgent a priority as investments in healthcare.

Providing housing assistance to prevent evictions and homelessness during the coronavirus outbreak should be considered as urgent a priority as investments in healthcare.

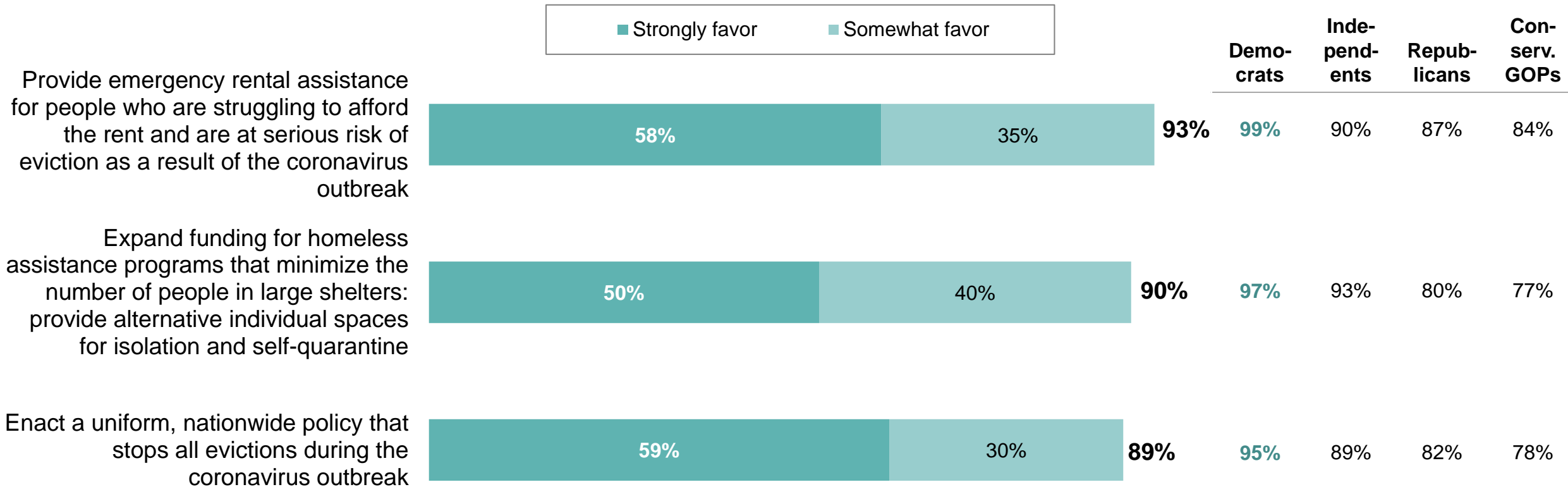


The coronavirus outbreak has demonstrated the need for long-term government investments in housing to ensure that we are prepared for the next crisis.

The coronavirus outbreak has demonstrated that the government needs to invest more in affordable housing over the long term, to help ensure that people are prepared when a crisis like the coronavirus hits.



There is near-universal support for a number of policies that the government could take to immediately address housing challenges during the coronavirus pandemic.



By more than 2 to 1, the public wants to see major government investments to protect people's housing during the pandemic, even if it means increasing the deficit.

With which statement do you agree more?

Because we are in a time of national crisis, our most important **priority right now needs to be the health and safety of the American people**. We know that making sure people can stay in their homes is critical to stable families and communities, which will be essential to rebuilding our economy. The government should make major investments to ensure that people who cannot cover their housing costs can stay in their homes during the coronavirus outbreak and through the recovery, even if it means increasing the deficit.



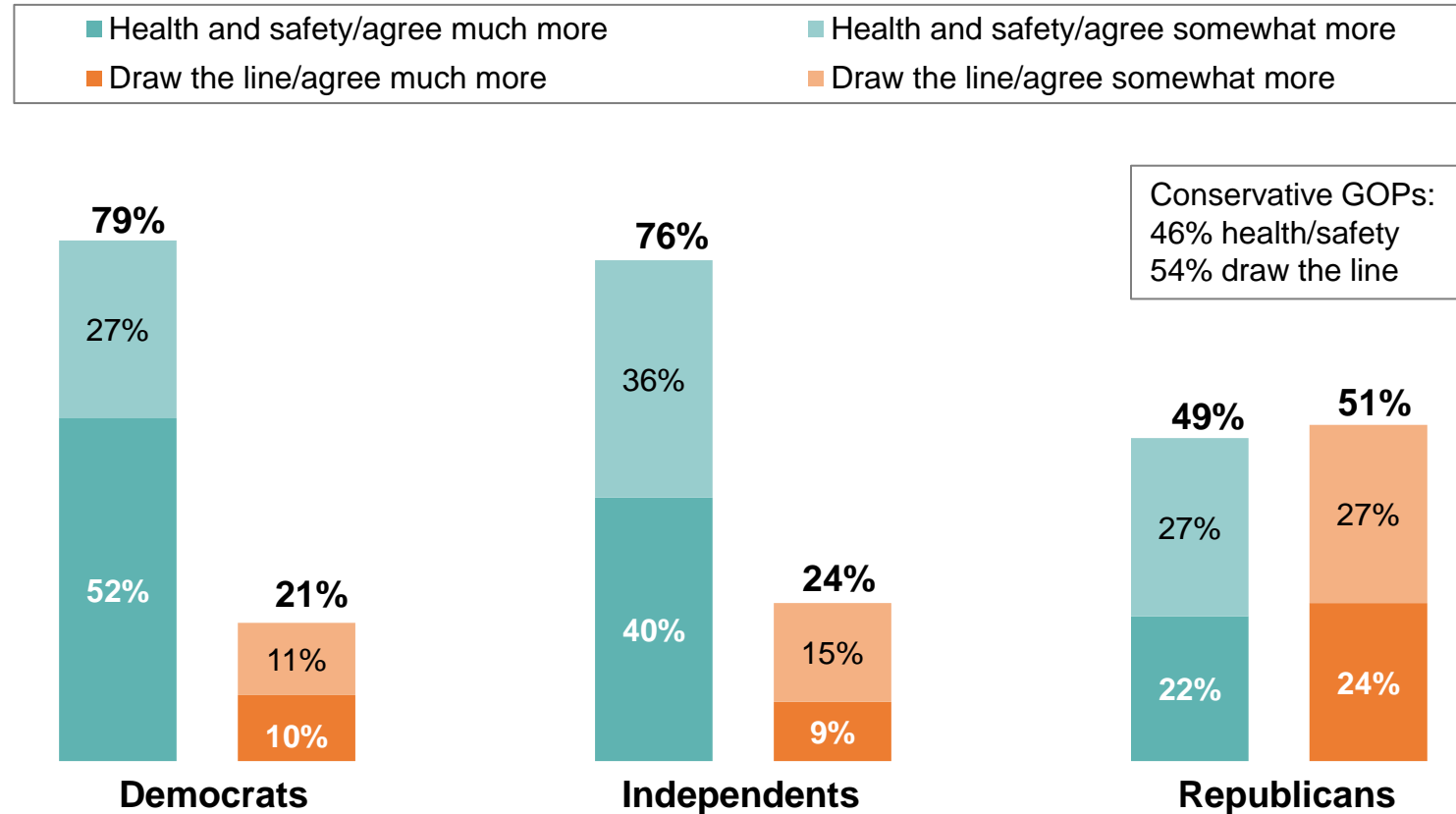
The government has already invested \$2.5 trillion in aid and relief for American families, workers, and businesses during the coronavirus outbreak and **we have to draw the line somewhere**. Businesses have already started to re-open and people will be back to work making money to support their families. We cannot afford to go deeper into debt, increasing the federal deficit, which will ultimately hurt the economy and be a burden for future generations.



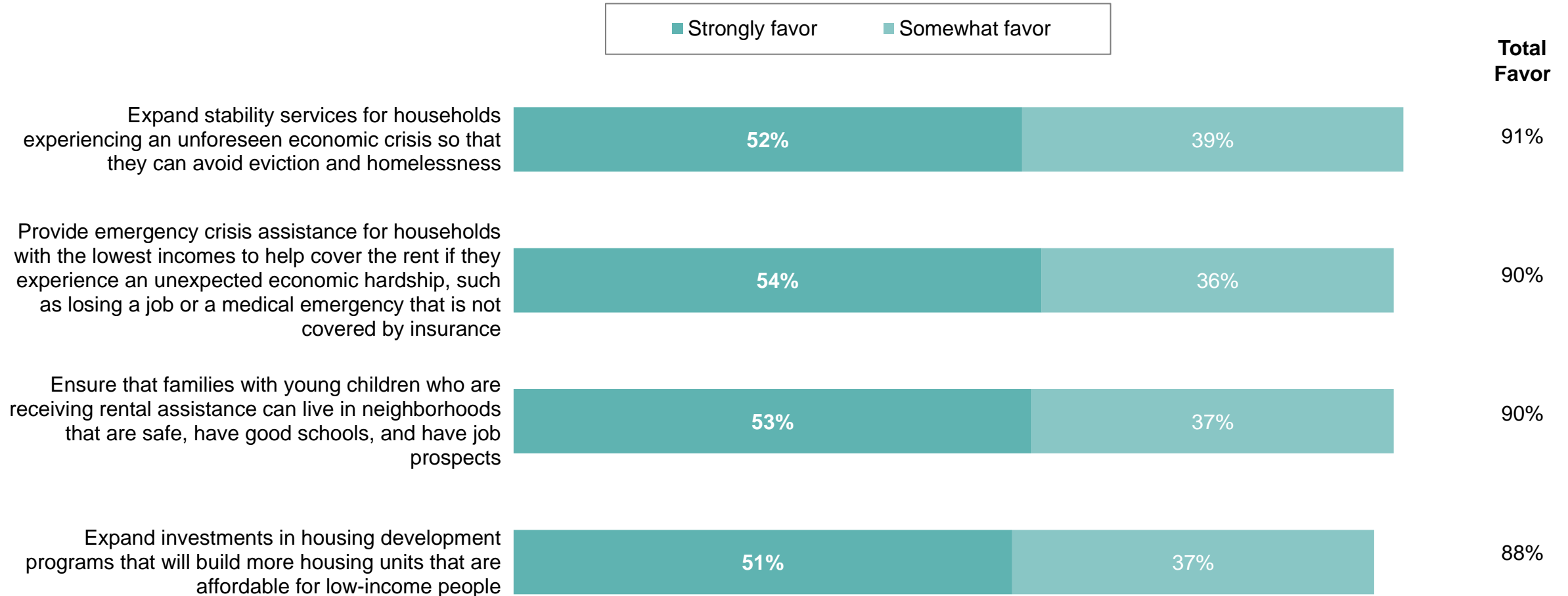
Majorities of Democrats and independents prioritize major government investments to protect people’s housing over concerns about increasing the deficit; Republicans are divided.

With which statement do you agree more?

- Because we are in a time of national crisis, our most important **priority right now needs to be the health and safety of the American people**. We know that making sure people can stay in their homes is critical to stable families and communities, which will be essential to rebuilding our economy. The government should make major investments to ensure that people who cannot cover their housing costs can stay in their homes during the coronavirus outbreak and through the recovery, even if it means increasing the deficit.
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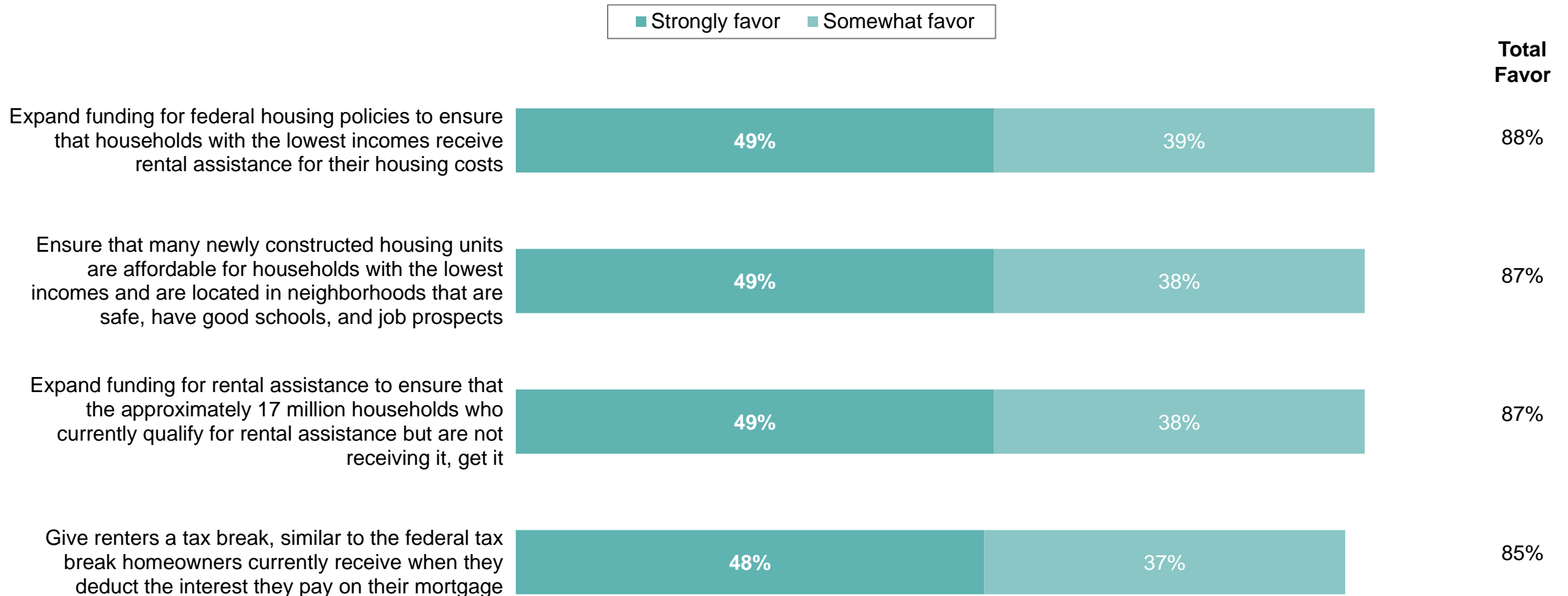


Overwhelming majorities favor a number of policies to address housing affordability beyond our current crisis.



(continued)

Overwhelming majorities favor a number of policies to address housing affordability beyond our current crisis. *(continued)*



Significant majority support for these proposals spans the political spectrum.

<i>Proportions who favor each proposal:</i>	Demo- crats	Inde- pendents	Repub- licans	Conservative GOPs
Expand stability services for households experiencing an unforeseen economic crisis so that they can avoid eviction and homelessness.	97%	90%	83%	79%
Provide emergency crisis assistance for households with the lowest incomes to help cover the rent if they experience an unexpected economic hardship, such as losing a job or a medical emergency that is not covered by insurance.	96%	90%	83%	80%
Ensure that families with young children who are receiving rental assistance can live in neighborhoods that are safe, have good schools, and have job prospects.	97%	92%	82%	78%
Expand investments in housing development programs that will build more housing units that are affordable for low-income people.	97%	87%	78%	73%
Expand funding for federal housing policies to ensure that households with the lowest incomes receive rental assistance for their housing costs.	96%	87%	78%	73%
Expand funding for rental assistance to ensure that the approximately 17 million households who currently qualify for rental assistance but are not receiving it, get it.	96%	85%	78%	73%
Ensure that many newly constructed housing units are affordable for households with the lowest incomes and are located in neighborhoods that are safe, have good schools, and have job prospects.	96%	89%	78%	73%
Give renters a tax break, similar to the federal tax break homeowners currently receive when they deduct the interest they pay on their mortgage.	94%	85%	76%	71%



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EFFECTIVE COMMUNICATION ABOUT THE NEED FOR GOVERNMENT ACTION

Messages that focus on the immediate and long-term benefits and keeping people safe and healthy are the most persuasive.

<i>Important reason to address housing instability during coronavirus outbreak:</i>	Very/fairly important	VERY important
<p>With roughly 30 million Americans newly unemployed or furloughed from their jobs, investing in housing and providing protections from evictions is needed now more than ever. Keeping people housed will not only save taxpayers money in the short-term, it will provide the stability necessary for people to stay healthy and help rebuild our economy.</p>	89%	59%
<p>People need a home to be able to wash their hands, be protected from the weather, and maintain their health and safety. Research has shown that safe and affordable housing helps to curb healthcare costs.</p>	88%	59%
<p>Temporary halts on evictions help people keep their homes when they lose their jobs, but when they are removed, all the back rent is due and they face losing their homes. Emergency rental assistance lets people keep their homes and shelter in place, which keeps people safe and healthy.</p>	87%	58%
<p>The nation is experiencing an unprecedented spike in unemployment and job losses are expected to grow dramatically in coming months. Before the coronavirus outbreak, millions of low-income renters were already having trouble affording their rent, and their numbers are likely to grow significantly due to the spike in unemployment.</p>	87%	57%
<p>During a pandemic, evictions and other types of housing instability worsen public health risks as well as increase hardship for individual households. Our collective health depends on every one of us having safe, affordable housing.</p>	87%	56%

(continued)

More narrowly focused messages are still compelling, just less so.

<i>Important reason to address housing instability during coronavirus outbreak:</i>	Very/fairly important	VERY important
Even before the coronavirus outbreak, many people faced the impossible decision between paying to put food on the table or paying to keep a roof over their head.	86%	54%
Emergency rental assistance is necessary so that landlords continue to receive rental income, which, in turn enables them to maintain their properties and ensures that our communities continue to have affordable housing options.	84%	51%
The government must provide resources to ensure that people are safely and affordably housed because it is morally the right thing to do.	80%	52%
People of color, who have experienced job, food, and housing instability at higher rates due to a legacy of discrimination, are being hit hardest by the coronavirus and the associated economic hardship.	74%	44%

Compelling messaging is consistent across the political spectrum.

Among top messages with:

With roughly 30 million Americans newly unemployed or furloughed from their jobs, investing in housing and providing protections from evictions is needed now more than ever. Keeping people housed will not only save taxpayers money in the short-term, it will provide the stability necessary for people to stay healthy and help rebuild our economy.

People need a home to be able to wash their hands, be protected from the weather, and maintain their health and safety. Research has shown that safe and affordable housing helps to curb healthcare costs.

Temporary halts on evictions help people keep their homes when they lose their jobs, but when they are removed, all the back rent is due and they face losing their homes. Emergency rental assistance lets people keep their homes and shelter in place, which keeps people safe and healthy.

Even before the coronavirus outbreak, many people faced the impossible decision between paying to put food on the table or paying to keep a roof over their head.

	DEMOCRATS	INDEPENDENTS	REPUBLICANS	CONSERVATIVE REPUBLICANS
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People need a home to be able to wash their hands, be protected from the weather, and maintain their health and safety. Research has shown that safe and affordable housing helps to curb healthcare costs.	✓	✓	✓	✓
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