

# Housing during the pandemic

Findings from a poll of Massachusetts residents

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This project was sponsored by The Boston Foundation, Beacon Communities, Preservation of Affordable Housing, The Community Builders, Trinity Financial, and WinnCompanies

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# Survey Background

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- Results based on a statewide survey of 1,531 residents of Massachusetts.
- Conducted May 20 - 25, 2020 via online interviewing.
- Data was weighted to known and estimated population parameters on age, gender, race, region, party, and education.
- Sponsored by The Boston Foundation, Beacon Communities, Preservation of Affordable Housing, The Community Builders, Trinity Financial, and WinnCompanies.

# Key findings

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- The economic crisis has brought major challenges to the housing market, with unemployment, job and wage losses threatening residents' ability to keep up.
- Already, 29% of renters say they have not been able to keep up on rent, and 13% of homeowners have not paid their full mortgages.
  - Among those who have fallen behind on house payments, some have seen terms of their rent (35%) and mortgages (40%) modified, but not a majority.
  - Particularly among renters, just 21% say it is “very likely” they will be able to catch up rent by the end of the eviction moratorium.
- The number who are able to stay current on rent and mortgages will continue to decline the longer the economic crisis continues.

# Key findings

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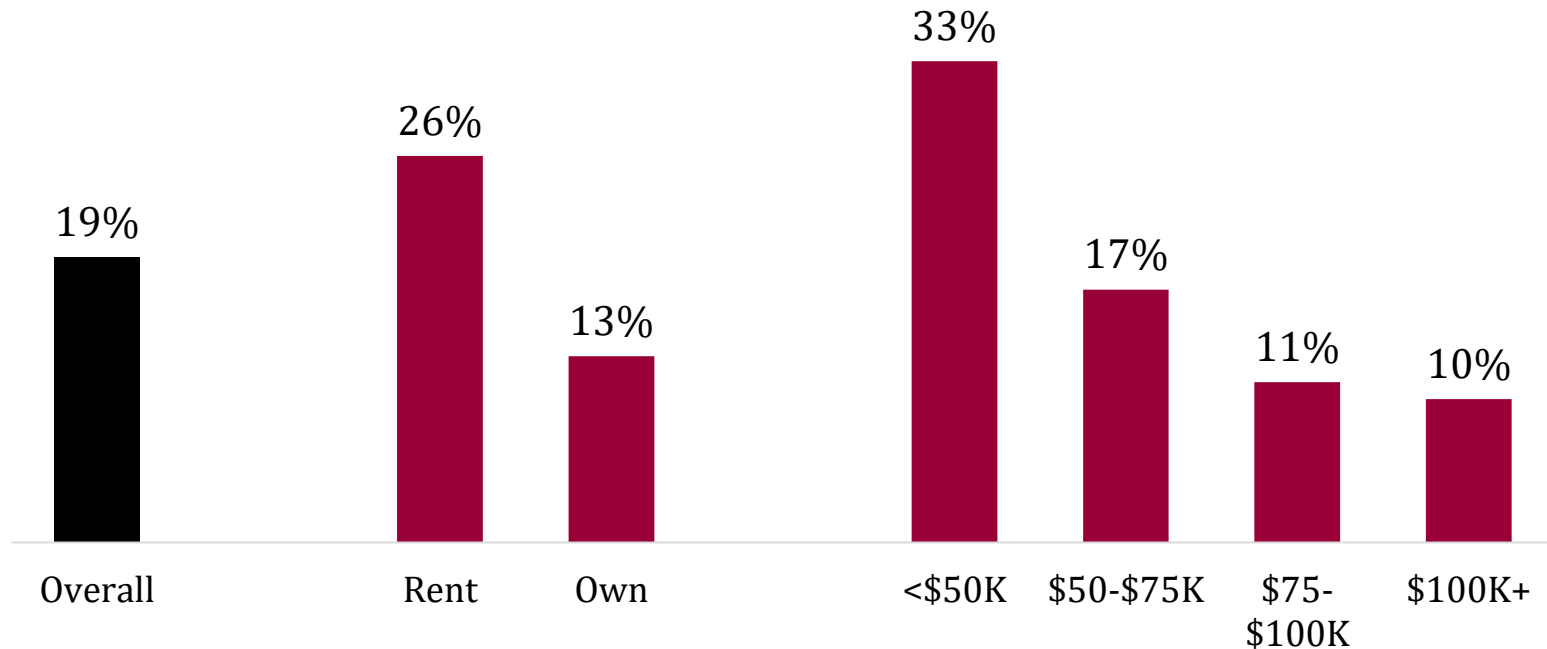
- Economic distress, though broadly felt, is highly concentrated among renters, younger people, part-time workers, lower-income households, and people of color.
- There is broad support for a variety of housing policy proposals the state government could enact to help people weather the coronavirus.
  - This support extends both to policy ideas like extending the eviction moratorium (75% support) and rent support (84%) as well as funds for building (71%) and improving (73%) affordable housing.
  - Support for affordable housing developments included support in residents' own communities (69% to 76% support for differing proposals).

# Job losses concentrated

- Renters, lower-income workers are having a much harder time, with more economic challenges and a harder time keeping up with housing payments.

## Job losses have hit renters, low income households much harder

*% of workforce who are furloughed or unemployed, by demographic group*



# Economic distress composite

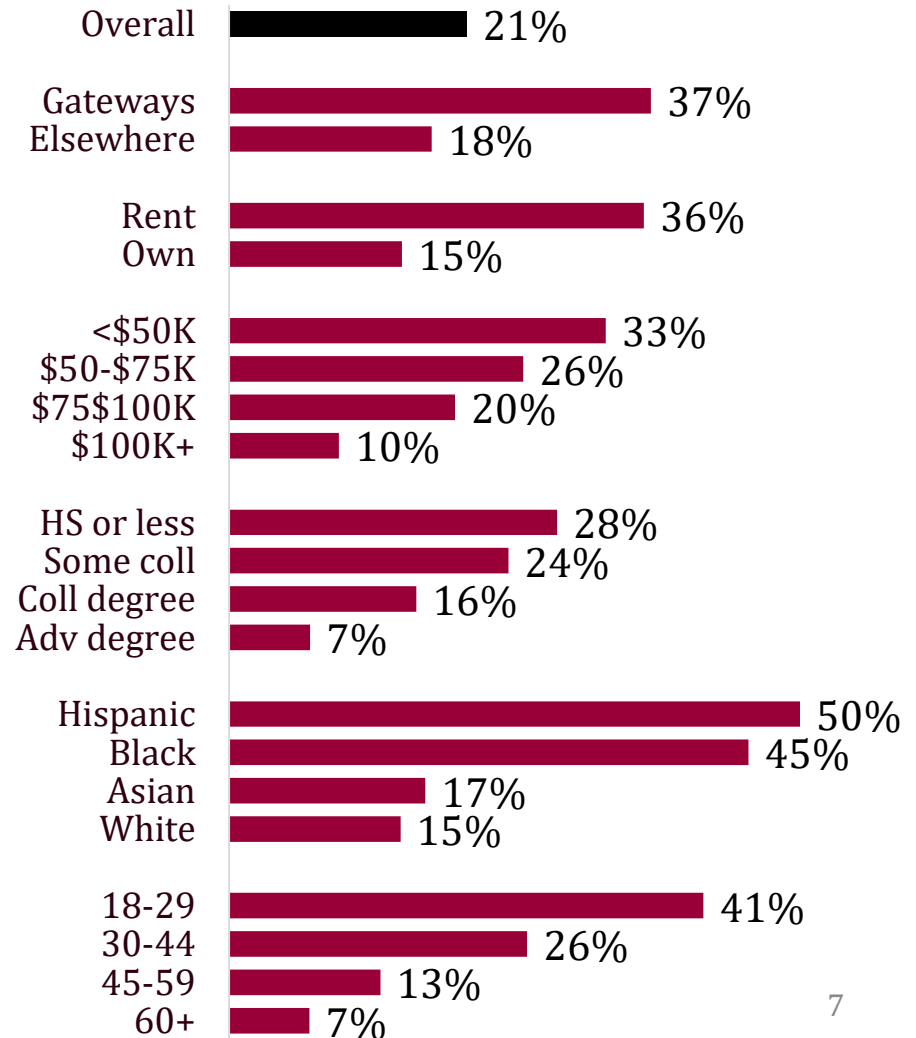
- To analyze the totality of economic problems, we created a composite analysis variable using housing payments, food insecurity, and wage losses as follows.
  - Missed part of 1 month = 1 point
  - Missed all of 1 month = 2 points
  - Struggled to provide food = 2 points
  - Food from a food bank = 2 points
  - Lost pay = 2 points
  - Unemployed right now = 2 points

<b>Economic distress composite distribution</b>	
Categories (total score)	
No distress (0)	58%
Some distress (1 to 2)	22%
More distress (3 to 5)	12%
Most distress (6 or more)	8%

# Economic distress

- Economic distress is heavily concentrated by demographic and geographic groupings.
- While 21% of the state's population are in the 2 more distressed categories, 37% of Gateway Cities residents are.

**Demographics of economic distress in Mass.**  
% in the "more distress" or "most distress" categories,  
by demographic grouping



# Many struggling with housing payments

- Amidst economic turmoil, many are unable to make their rent or mortgage payments.
- From April – June, 29% of renters and 13% of homeowners missed (or expected to miss) at least some of their payments.

## Missed housing payments concentrated among renters so far

*% who say they have or will made all/missed any of their rent/mortgage payment for April, May, and June*

	Overall	Own	Rent
Made all rent/mortgage	51%	54%	66%
<b>Missed any rent/mortgage</b>	<b>16%</b>	<b>13%</b>	<b>29%</b>
No mortgage	18%	31%	0%
Other arrangement / prefer not to say	12%	0%	0%
<i>Unsure / Refused</i>	<i>3%</i>	<i>2%</i>	<i>5%</i>



# Struggles to make payments, by group

- Wide differences between demographic groups in terms of their likelihood of making all housing payments between April and June.

## Wide differences in keeping up on housing payments from April to June

*% who say they have or will made all/missed any of their rent/mortgage payment from April-June*

### Most likely groups to say they have missed a housing payment

Women, 18-29	39%
18-29	35%
Non-white	33%
Men, 18-29	32%
Employed part-time	30%
Rent	29%
<\$50K	25%
Not employed	24%
High school or less	22%
\$50 K - <\$75K	22%
Boston / Inner Suburbs	21%

### Least likely groups to say they have missed a housing payment

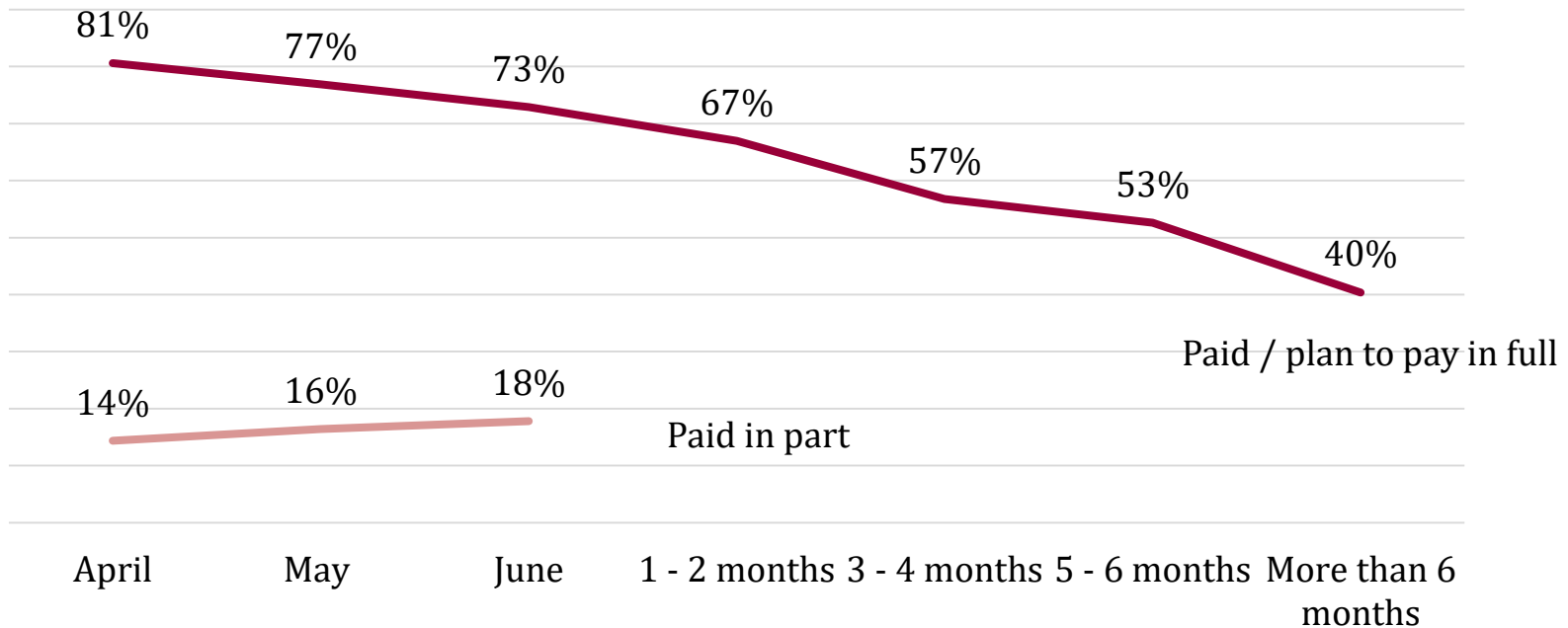
College degree	13%
Outer Boston Suburbs	12%
White	11%
Women, 45-59	10%
45-59	9%
\$100K+	9%
Men, 45-59	8%
Men, 60+	7%
Advanced degree	5%
60+	4%
Women, 60+	3%

# Rent payment rates sliding

- Payment rates already fell in April – June time frame.
- Looking ahead, fewer expect to be able to continue full rent payment, the longer the crisis extends.

## Rental payments rates are likely to slide further, the longer the crisis extends

*% who say they have or will make all/missed any of their rent/mortgage payments for April, May, and June*

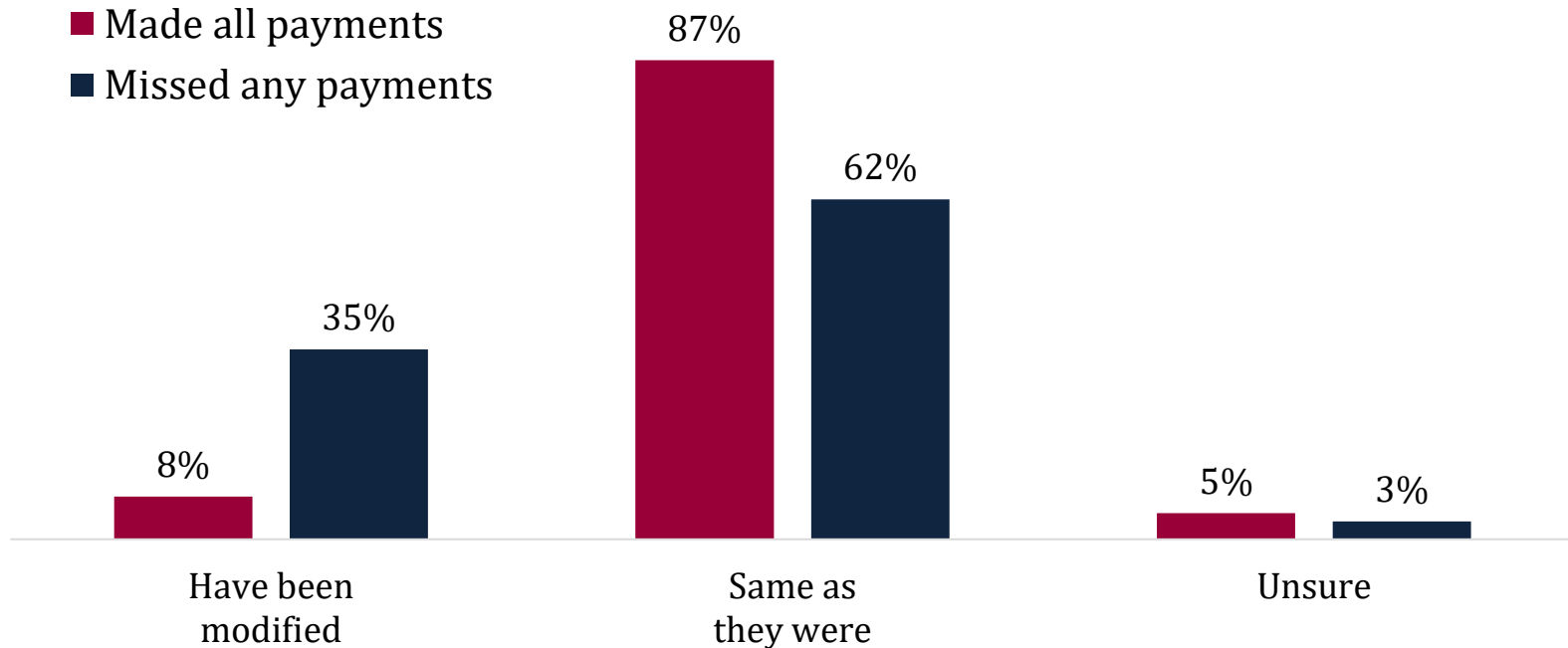


# Modifications to rent terms

- Among renters who have missed payments, 35% have seen their terms modified.

## Most renters who have missed payments say rental terms have not changed

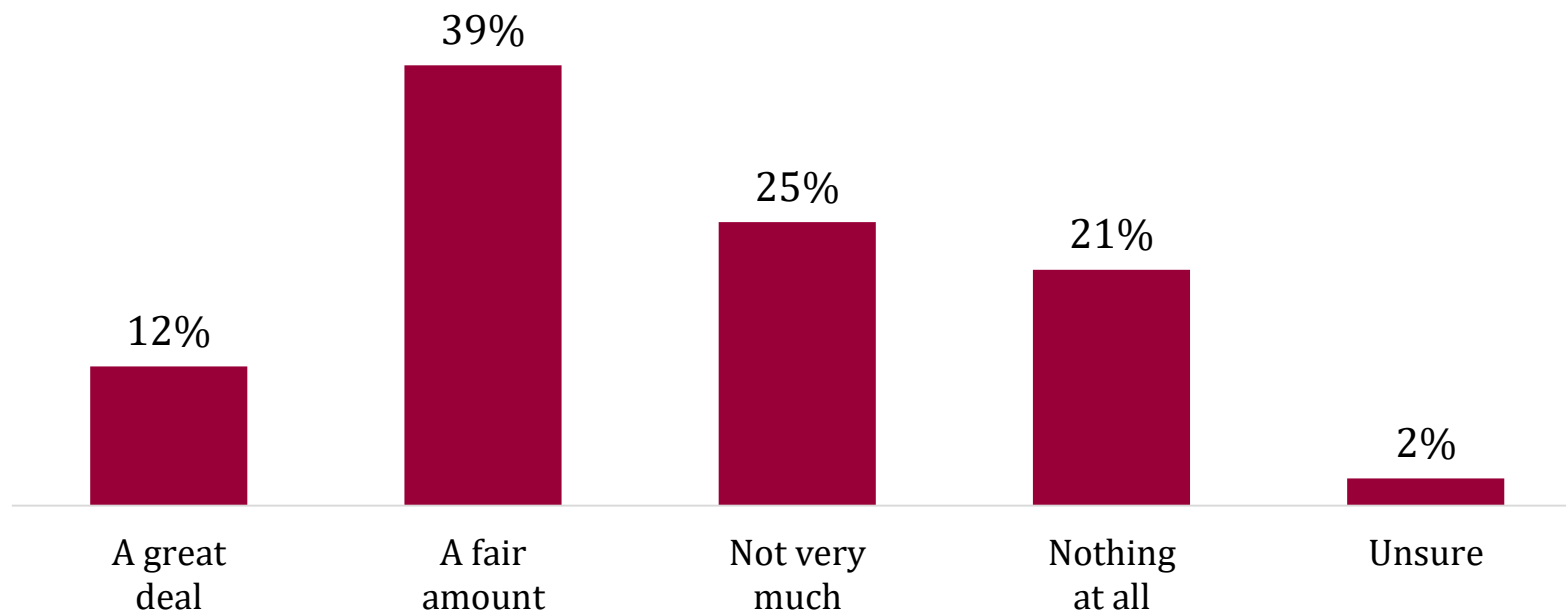
*% of renters in each group who say their terms have / have not changed*



# Eviction moratorium knowledge

- Many renters behind on payments are not aware of the moratorium on evictions.

**Among renters who have missed payments, mixed knowledge about moratorium**  
*% who have heard \_\_\_\_\_ about the eviction moratorium, among renters who have missed payments*

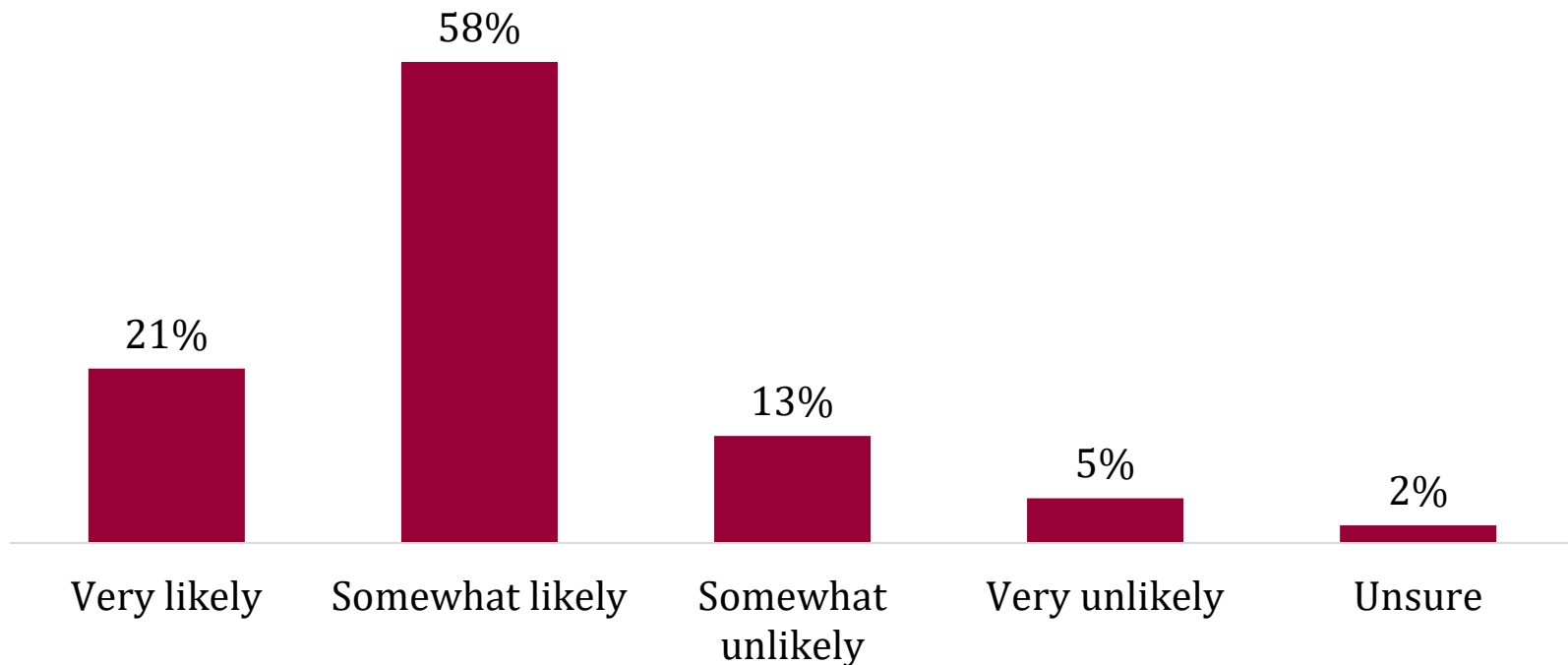


# Catch up on rent by August?

- Among those missing rent, just 21% call it “very likely” they will catch up.
- While some groups may catch up on rent, others will struggle to do so.

## Few call it “very likely” they will be able to catch up on rent by August

*% of those who have or will miss rent who say it is \_\_\_\_ they will make up their rent payments by August*

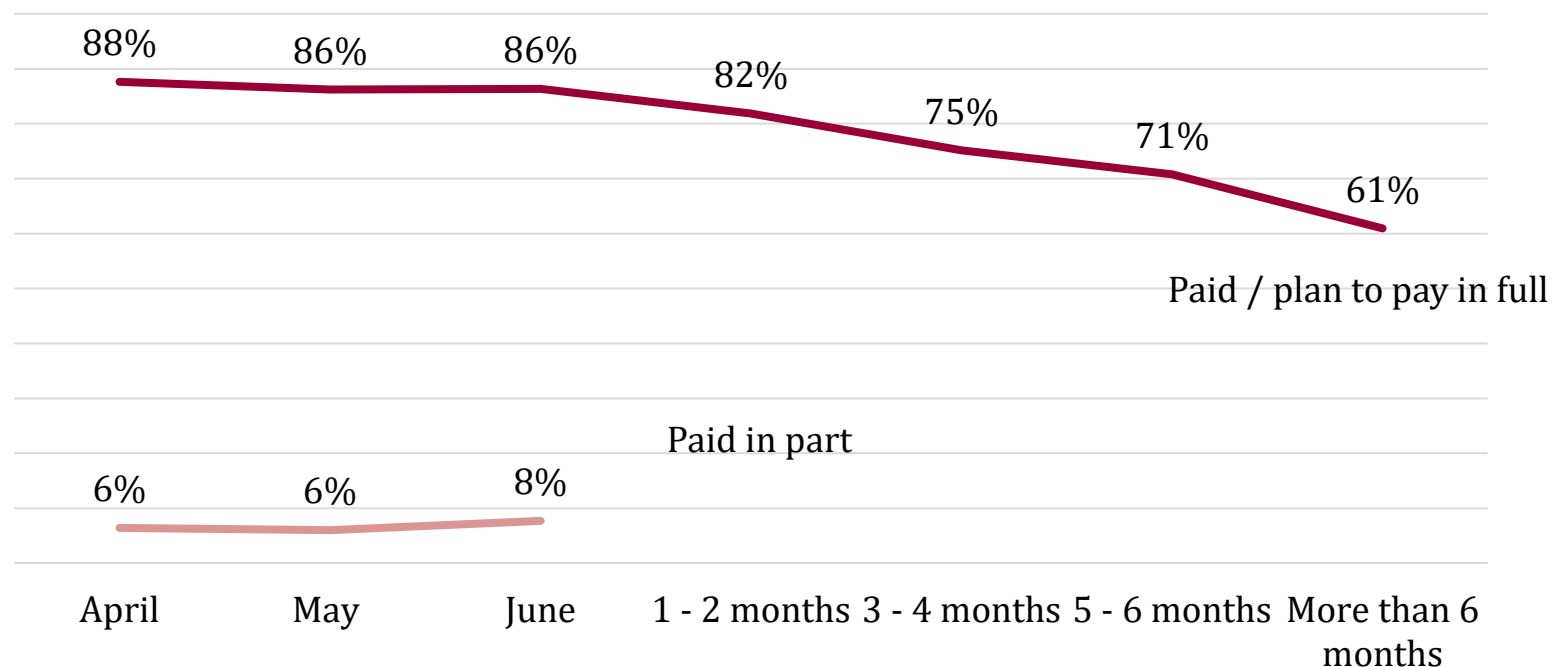


# Mortgage trouble coming more slowly

- Looking ahead, homeowners with mortgages become less certain they can maintain full payment over time.

## Mortgage payments have held steady, but will likely slide if the crisis continues

*% who say they have or will made all/missed any of their rent/mortgage payment for April, May, and June*

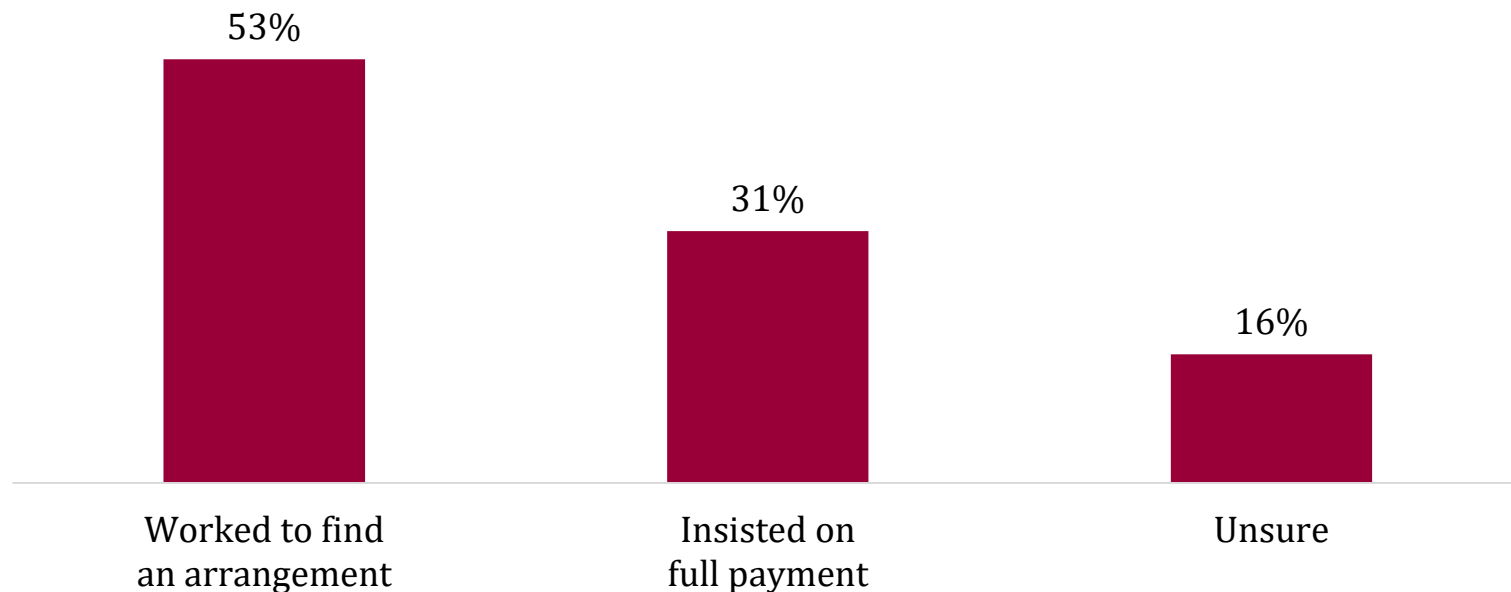


# Missed mortgage payments

- Among those missing mortgage payments, about half say their bank has worked with them to find an arrangement.

## About half of those who missed a payment say bank is working with them

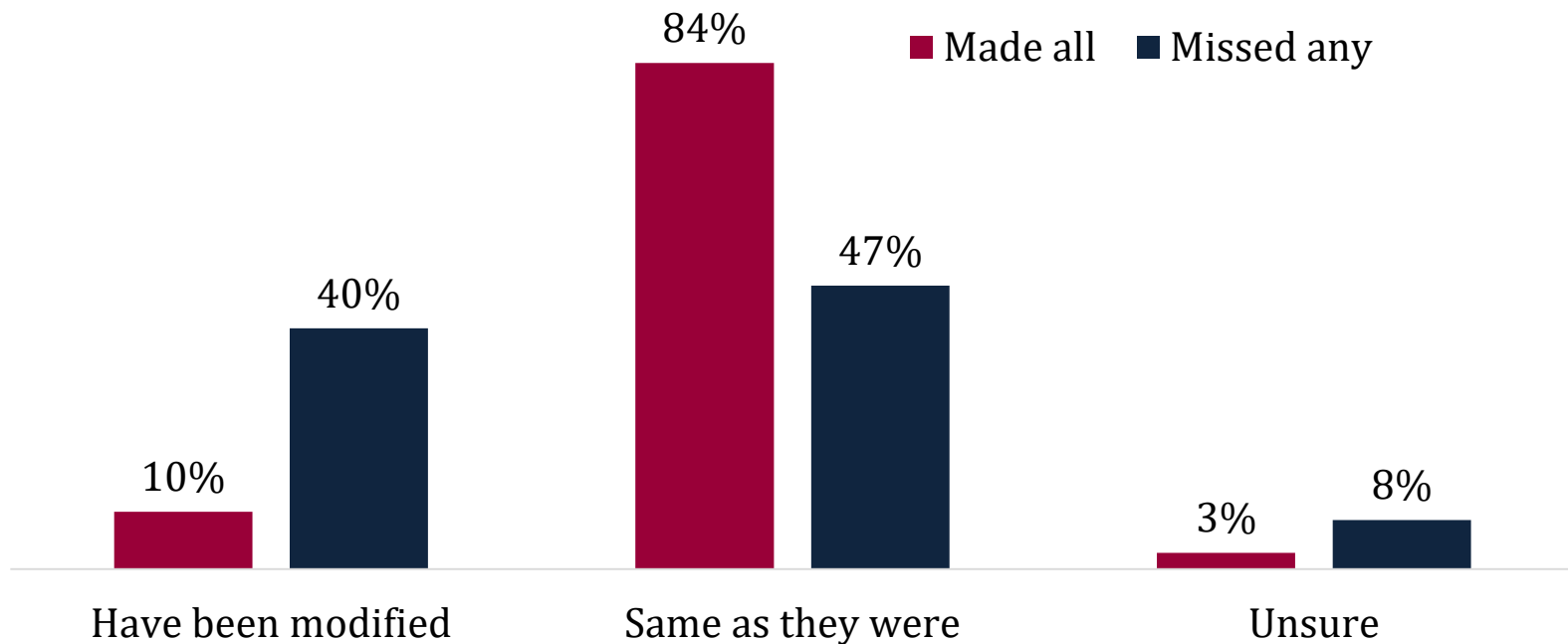
*% of those who have or will miss mortgage payments who say their bank \_\_\_\_\_*



# Modifications to mortgage terms

- Among those missing mortgage payments, a split on whether terms have been modified or not

**For most homeowners, the situation on payment terms remains the same**  
*% of homeowners in each group who say their terms have / have not changed*



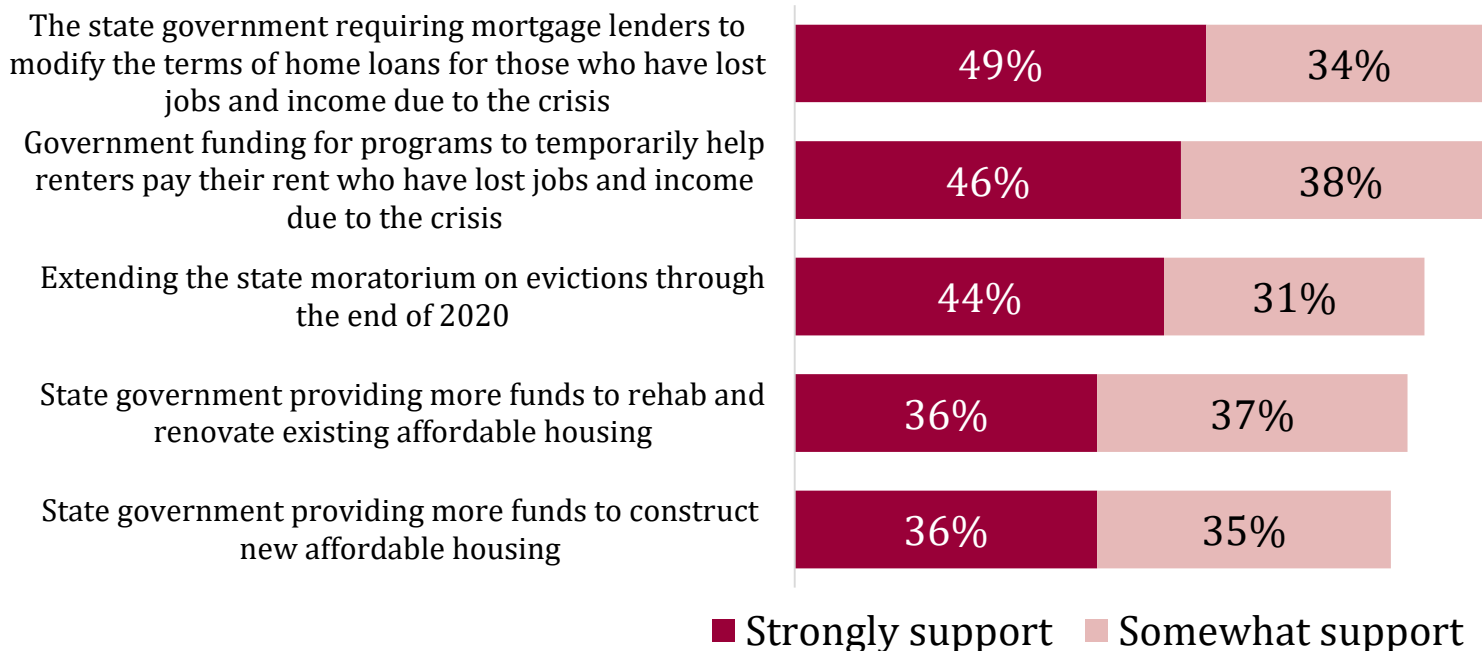


# Support for housing policy proposals

- Residents support a variety of policy proposals to address housing during the coronavirus crisis, particularly those addressing immediate needs.

## Majority support for a range of housing policy proposals in Massachusetts

*% of residents who support each of the following potential state government responses*

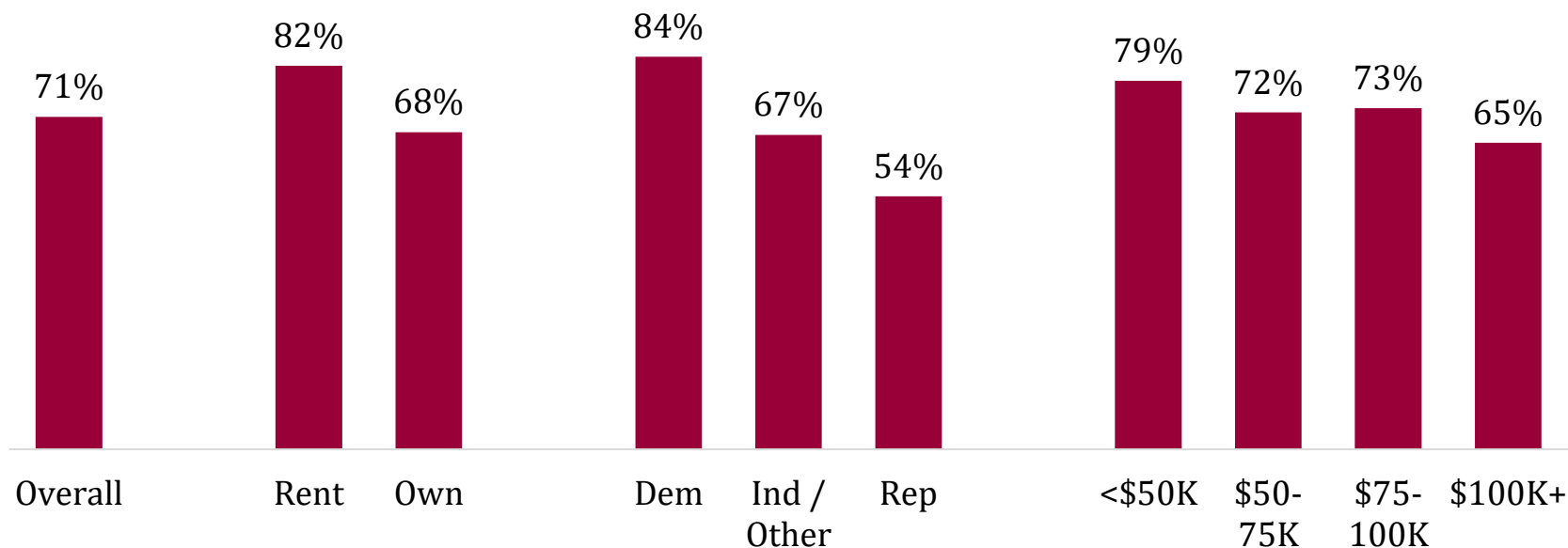


# Support for affordable housing funds

- Non-white and lower-income residents are particularly likely to support funds for building new affordable housing as a policy response to the coronavirus crisis.

## Majority support for new affordable housing between groups, though levels vary

*% of Massachusetts residents who strongly / somewhat support new affordable housing construction*

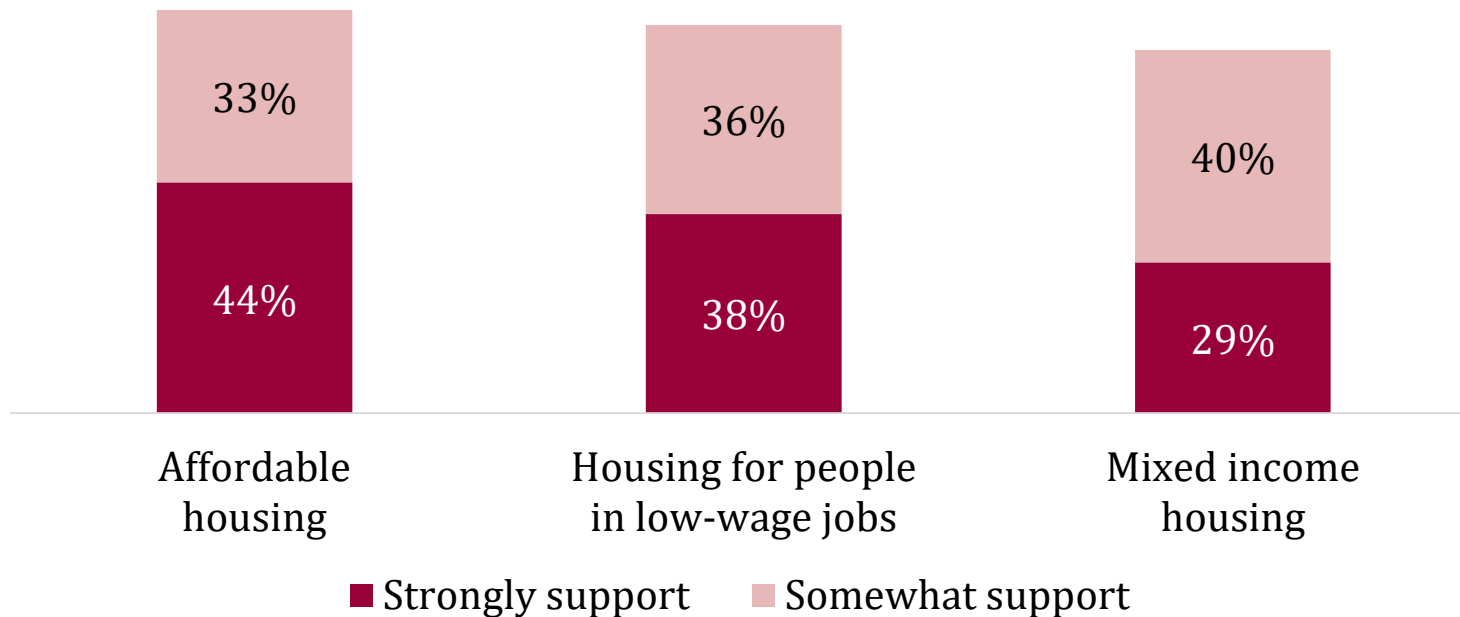


# Local development also draws support

- A majority of residents say they would support several kinds of new developments in their own community.

## Majority say they would support housing development in their community

*% of residents who strongly / somewhat support \_\_\_\_ being developed in their community*



# Support for local development, by group

- Across demographics, majorities said they would support additional development in their own communities.
- Renters, Democrats, and lower income residents expressed the highest support.

## Support for local development extends across demographic groups

*% of each group who strongly / somewhat support development of \_\_\_\_ in their community*

	Overall	Rent	Own	Dem	Ind / Other	Rep	<\$50K	\$50-\$75K	\$75K-100K	\$100K+
Affordable housing	76%	86%	73%	88%	73%	61%	86%	77%	78%	70%
Housing for people in low-wage jobs	73%	85%	69%	85%	71%	55%	84%	75%	75%	67%
Mixed income housing	69%	79%	66%	80%	65%	57%	76%	70%	70%	68%



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