



2021 Rental Housing Survey

Understanding the financial impact of the COVID-19 pandemic and federal assistance programs on Nebraska renters.





Hearing from Nebraska Families

Survey Summary

Throughout 2020 and 2021, the COVID-19 pandemic had dramatic effects on families across Nebraska and throughout the nation. As a result, the federal government allocated unprecedented levels of funding to rental assistance and other programs to keep struggling families in their homes.

The Nebraska Housing Developers Association surveyed 250 local low and moderate-income renters to better understand how the pandemic affected their financial position and whether federal assistance funds made a difference in their everyday lives.

This survey was made possible
by support from the National
Low Income Housing Coalition.



**National Low Income
Housing Coalition**

Survey Data Collection

- We surveyed 252 renters over the course of six months
- 40+ data points were collected from each survey respondent
- All participants were compensated with a \$25 giftcard
- Survey participants were found from online ads, phone outreach, and partnerships with affordable housing agencies across the state

PARTICIPANT ACQUISITION:

- Survey callers contacted those who had previously reached out for rental assistance
- Online surveys were distributed with multi-factor authentication
- Digital advertising brought participants in from facebook
- Direct service agencies and affordable housing organizations across the state sent the survey information to their clients

SURVEY GOALS:

- Understanding financial impacts of the COVID-19 recession and shutdowns on low and moderate-income Nebraska renters
- Improving rental assistance delivery methods by understanding who received aid, who didn't, and why
- Collecting information on how rental assistance funds impacted Nebraska renters' financial situation, mental health, and household activities

Data Insights

TOTAL RESPONDENTS:



The average respondent household had 2 adults and one child



The average respondents' rent was \$752 per month

22% received information on eviction from their landlord within the past year (during an eviction moratorium)

45% sought alternative income streams

40% visited a food pantry within the past year

31% received unemployment assistance in the past year



33% did not hear about rental assistance at all



41% thought they wouldn't qualify for rental assistance



The average household reported one person employed



28% skipped bills but did not receive rental assistance
Most commonly skipped bills were utilities, medical bills and car payments



48% of respondents applied for rental assistance



37% of total survey respondents reported receiving rental assistance

NEW INCOME SOURCES REPORTED BY RESPONDENTS OVER THE PAST YEAR

45% of survey respondents said that they sought income from new sources during the pandemic. Here are their top sources of new income reported."

73% a job

33% SNAP

12% unemployment

15% child support

16% social security

10% WIC

RENTAL ASSISTANCE RECIPIENTS

37% of respondents reported receiving rental assistance funds

65% skipped a bill within the past month

59% paid rent in full and on time last month

24% could continue their job from home during the pandemic

84% said that receiving rental assistance helped calm their anxieties



SAVINGS REPORTED

49% of respondents had savings before the pandemic



Only **29%** of respondents have savings now



NON RECIPIENTS

63% of respondents identified as low or moderate-income, but did not receive rental assistance funds

44% skipped a bill within the past month

75% paid rent in full and on time last month

33% could continue their job from home during the pandemic

43% have credit card debt

43% sought new or additional streams of income within the past year

37% visited a food pantry within the past year



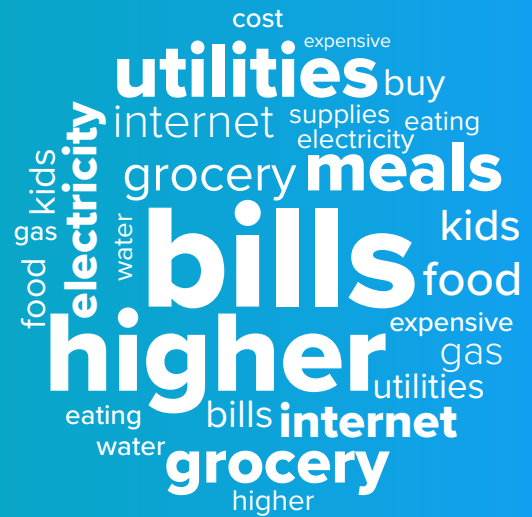
Narrative Responses

Survey respondents were asked to share any quotes that they would feel comfortable providing anonymously and without identifying information. Respondents were asked about the impact of the pandemic on their household finances, spending and saving behaviors, and mental health, among other topics.

HOW HAS THE PANDEMIC NEGATIVELY IMPACTED YOUR HOUSEHOLD?



HOW HAS THE PANDEMIC NEGATIVELY IMPACTED YOUR EXPENSES?



Overall Affect on the Household

Many respondents sought payday loans and extra money from friends and family to pay their bills. Many saw reduced hours at their traditional jobs, and most could not work from home. Many respondents may have been technically “employed,” but were not making enough money to cover their basic expenses.

Employment was affected when schools went remote. One respondent said, “*The main problem is childcare. If my son gets exposed, then I have to stay home with him. If I get exposed at work, I have to quarantine. I had two weeks of vacation and I've already used all of it.*” Respondents also reported mental health issues, depression, and increased anxiety from isolation and quarantine.

Household Expenses

Many reported higher electric, gas, and grocery bills with their entire family and kids at home all day. One respondent said, “*Free libraries or wifi became impossible to access. I don't think people understand how difficult it is to find a job or dig yourself out of a bad situation when you do not have access to the internet.*”



When my son was quarantined I had to take money out of my 401K. I've pretty much exhausted my 401K.

Paying Rent

Most respondents worked with their landlord to make partial or late rent payments. Very few people paid rent on time and in full for multiple months in a row. There was an overwhelming sentiment that rent was prioritized over all other bills. Some respondents were only able to pay rent because of federal rental assistance funds.

“ I have \$0 balance in my savings and I'm negative in my checking.

Savings Accounts

Many didn't have a savings account balance before the pandemic and had to find other ways to cover their expenses after losing their job. Others had some money in savings before the pandemic, but spent it all to keep up with their bills. Most reported a depletion of their savings account or the accrual of additional debt due to income loss and new expenses brought on by the pandemic. One respondent noted, *“I cashed out my 401K to cover higher bills and additional costs brought on by the pandemic.”* They continued, *“I didn't know when I would be able to get another job.”*

Credit Card Debt

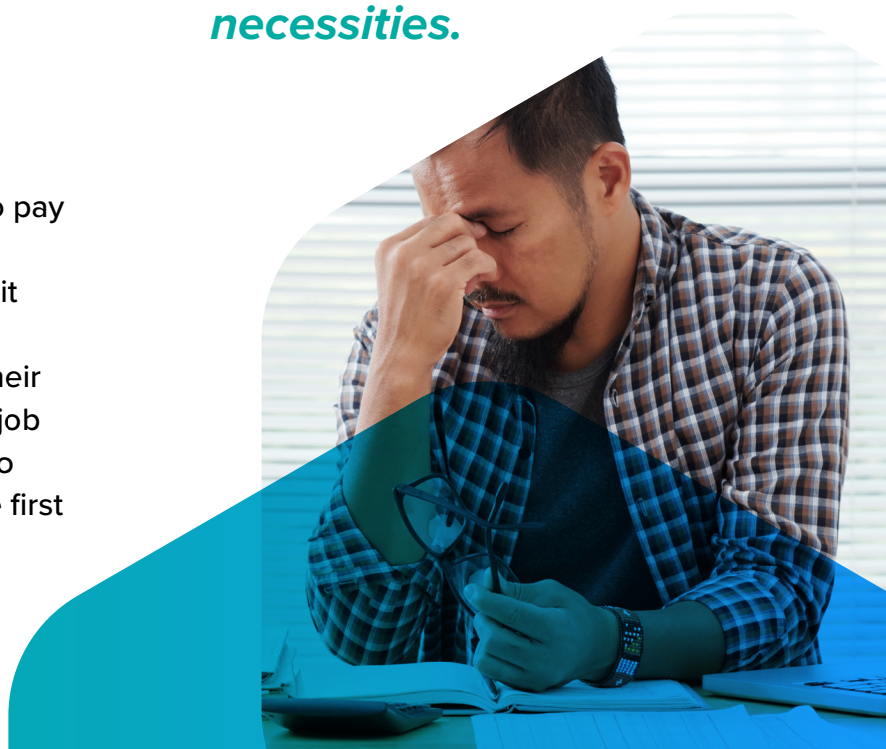
Many respondents used credit cards as a way to pay bills after their income was reduced. Other respondents reported that they didn't have credit cards prior to the pandemic, and still don't have them now. Respondents reported maxing out their available credit cards to cover expenses after a job loss. One reported starting the pandemic with no credit card debt and racking up \$4,800 over the first few months of 2020 just to stay afloat.

“ My landlord filed, but through the rental assistance organizations I was able to meet with a lawyer and I was able to work it out so that we weren't evicted.

Evictions

An overwhelming number of respondents reported some type of eviction action from their landlord even though there was a federal eviction moratorium in place for the entirety of the survey. One respondent even noted, *“My landlord served me with a 7-day eviction notice, but I was able to download the CDC form that told me about the eviction moratorium. Once I showed her that, she was understanding.”*

“ I've had to use credit cards to pay gas and groceries. My entire paychecks are going to bills so I have to rely on credit cards for necessities.



Skipping Bills

Many respondents have skipped bills throughout the pandemic. Most said that rent was the first bill they paid. The most commonly skipped bills were utilities and car payments. One respondent explained, *“After paying rent, I just pay whichever bill comes in the mail first. If I have money when I get the bill, I pay it. If I don't have money, I skip it.”* Another said, *“I pay when services threaten to disconnect.”*

Skipping Rent

Most respondents only skipped rent as a last resort. Many have worked out payment plans with their landlords. One respondent said, *“I haven't paid for 2 months so I don't have much confidence that I'll pay next month unless I can find rental assistance.”* Another noted that they will use their savings to pay rent next month.

Qualifying for Rental Assistance

Many respondents thought that an eviction notice or total unemployment was necessary to receive assistance. Many others felt that they made too much money to qualify. Many thought that it would take too much work and time, so they just didn't apply. One respondent said, *“I'm hesitant to apply because in my old apartment it ended up backfiring on me and my landlord declined to renew my lease because of it.”* Another explained, *“I don't try anymore because I don't normally qualify. I make enough but they don't account for the fact that I'm a single parent.”* Other respondents noted that their immigration status would make them ineligible for assistance, even though they were having trouble paying rent.

“ *I did apply but was denied. The program only provided assistance to those who had back rent. Even though I was struggling financially, the fact that I always made paying her rent a priority excluded me from the assistance.*



Rental Assistance Delivery

There were mixed comments on the ease of accessing rental assistance programs. Some applicants felt like the process was easy, while others reported long wait times and paperwork requirements. Overall, most respondents who received rental assistance spoke positively of their experience with the individual organization assisting them.

“ *I haven't been able to find anyone that will help without an eviction notice.*

“ *This week, after getting rental assistance, is the first time I have felt any relief and felt like, we're getting there. The process was easy for me because I've worked in rental assistance before so I knew what to do. But I think there's a lot of accessibility issues for people that don't have that experience....*

“ *I applied through a church. I struggled at first because they needed an eviction notice, and if you don't call them right on the 1st, they will run out of money immediately.*

“ *The process was fairly easy.*

Contact Us

3883 Normal Blvd, Suite 102

Lincoln, NE 68506

Phone 402.435.0315

Fax 402.435.0331

www.housingdevelopers.org