

# Housing Insecurity and Policy Views in Orange County, CA

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Housing unaffordability is a statewide crisis across California, and Orange County is no exception. According to data from the National Association of Realtors, the median listing home price in the county has increased more than 40 percent—to \$1.25 million as of October 2023—in just the past two years.<sup>1</sup> Low vacancy rates have also enabled property owners to continue raising prices on rental units. When in September 2023, the Orange County Housing Authority (OCHA) opened a waitlist for Section 8 housing vouchers, residents had been waiting 11 years for the opportunity, as the agency worked through its backlog of 50,000 applicants from 2012. Within a week, more than 40,000 people had applied. Local officials and advocates acknowledged that this number far outstripped the stock of housing available, and new voucher applicants will again wait years for relief.<sup>2</sup>

As pricing, supply, gentrification, eviction, and homelessness affect more and more people in Orange County, the landscape of actors engaged in public and policy conversations on these issues is also changing. Notably, greater numbers of social-service providers and parts of the business community are increasingly involved in formulating proposed solutions. As they enter policy advocacy spaces alongside more traditional advocates and community organizing groups, city and county officials are presented with a wider array of approaches to addressing the precarity their constituents face.

Since 2020, the Othering and Belonging Institute (OBI) has worked with community-based organizations to better understand public opinion and experiences in Orange County on a range of issues, including housing insecurity.<sup>3</sup> As debates about

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1 In November 2020, the median listing home price for the county was \$889,000. National Association of Realtors, “Orange County, CA housing market,” [https://www.realtor.com/realestateandhomes-search/Orange-County\\_CA/overview](https://www.realtor.com/realestateandhomes-search/Orange-County_CA/overview), last accessed November 9, 2023.

2 Hosam Elattar, “Orange County’s Housing Voucher Application Ends Tomorrow,” *Voice of OC*, September 28, 2023, <https://voiceofoc.org/2023/09/orange-countys-housing-voucher-application-ends-tomorrow>.

3 Among the organizations with which we have collaborated on survey design are VietRISE, the Coalition for Humane Immigrant Rights (CHIRLA), Orange County Congregation Community Organization (OCCCO), the Harbor Institute for Immigrant and Economic Justice, El Centro Cultural de México, St. Joseph Health, Haitian Bridge Alliance, and Tenayuca Labor Project.

the character of the problem and its potential solutions expand, it is an apt—if not overdue—moment to synthesize and disseminate the results of this work.

One way that OBI's and our partners' contributions to these conversations are distinct is our insistence on adequately reflecting the voices of historically underrepresented groups in our research. We take steps to ensure that we have statistically reliable results across diverse population groups in order to surface views and experiences that other research and organizing may not be accessing. Our surveys have also probed some of the policy interventions that are most hotly debated today in the county and state. And a final unique aspect of our research on housing insecurity is our effort to explore the phenomenon's relationship to belonging. This analytical lens emerges from the shared commitment of the Institute and our community partners to expanding the lived experience of belonging, with just and equitable representation and power for all.

## Background on Research

This brief summarizes the main findings related to housing security and policy from two large-sample surveys of Orange County residents conducted in the summers of 2020 and 2022. Both of these surveys were completed by more than 1,500 residents, with oversamples to achieve statistically reliable subsamples of Latinx, Asian American and Pacific Islander (AAPI), and Vietnamese respondents. The first survey was in the field during what proved to be the first large wave of COVID-19 in Southern California.<sup>4</sup> It was a time of great uncertainty about the lasting impacts of the virus, but also the beginning of a period of significant efforts by state and Federal governments to bolster social safety nets, even if temporarily. By the time of the 2022 survey, COVID-19 vaccines had been widely available for more than a year, and multiple rounds of stimulus checks had been distributed to tens

Two items were used to measure respondents' experiences of housing security in 2020, and one of these was carried over also to the 2022 survey. The items asked:

### 2020 ONLY

**Thinking about the last 12 months, have you ever been worried that you won't be able to make the next month's rent or mortgage payment?**

- a) Yes, only since the coronavirus
- b) Yes, since prior to the coronavirus
- c) Never

### 2020 & 2022

**How concerned are you that in the coming year you will have to move out of your home for reasons outside your control?**

- a) Extremely concerned
- b) Moderately concerned
- c) Somewhat concerned
- d) Not at all concerned

of millions of U.S. households. But so too were these households experiencing the peak impact of global inflation, caused by continuing supply-chain issues; the toll of Russia's invasion of Ukraine on oil, natural gas, and food prices; and price gouging. All of this is relevant context for understanding our Orange County surveys' findings.

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4 This wave came later than the initial outbreak in the U.S. in March and April 2020.

## Housing Insecurity in Orange County

In both the 2020 and 2022 surveys, all respondents were asked, “How concerned are you that in the coming year you will have to move out of your home for reasons outside your control?” Countywide, 12 percent of respondents said that they were “extremely concerned,” 12 percent were “moderately concerned,” 24 percent were “somewhat concerned,” and 48 percent said that they were “not at all concerned.” We take the combined 24 percent who were “extremely” or “moderately” concerned as a measure of who felt *housing insecure* for that year. Notably, in 2020, there were no major differences in housing security across race/ethnicity groups, or between those born in the U.S. versus elsewhere. Latinxs were slightly more likely to answer

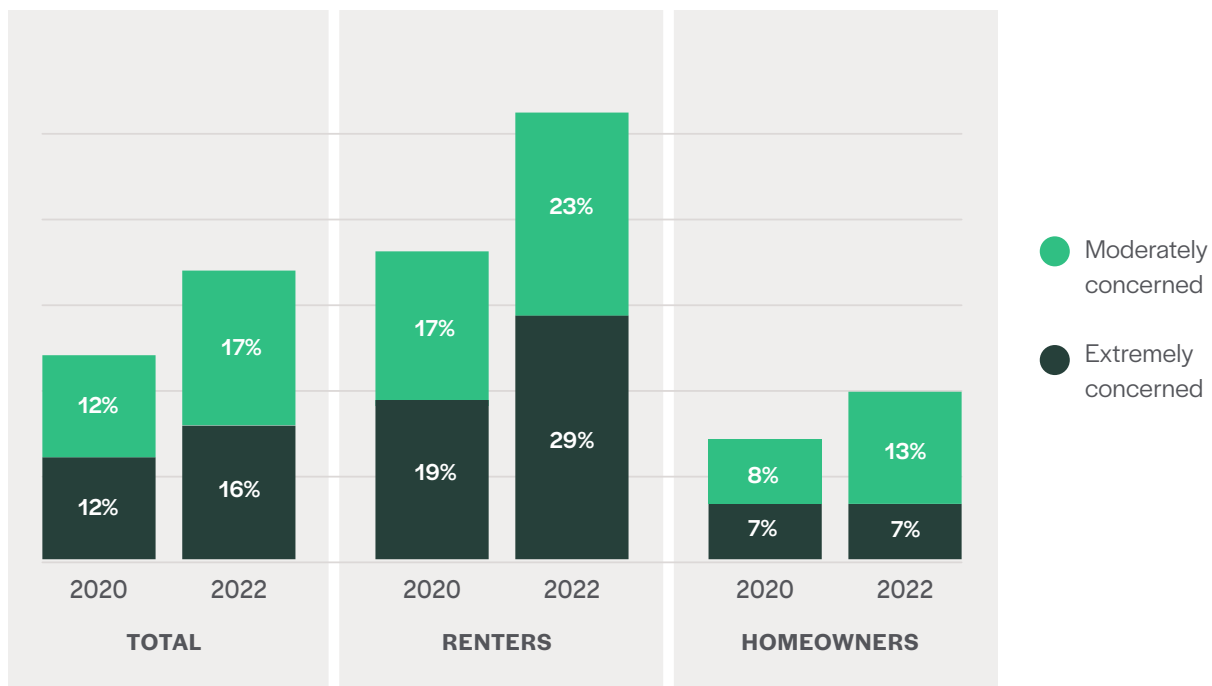
that they were extremely or moderately concerned about having to move out of their home, with 29 percent saying so. But in general, around a quarter of respondents felt housing insecure across each race/ethnicity group.

Where a major gap in housing security stands out in the data is between renters and homeowners. In 2020, 36 percent of renters answered that they were extremely or moderately concerned about having to move out of their homes for reasons outside of their control. Only 15 percent of homeowners expressed the same fear.

Over the following two years, housing insecurity in Orange County increased markedly. By 2022, the share of residents who were extremely or moderately concerned about having to move from their homes jumped from 24 to 33 percent. This increase in insecurity was felt widely—across race/ethnicity,

**FIGURE 1**

### Percent of residents concerned about having to move out of their homes, Orange County, CA



country of birth, and renters and homeowners. But the increases were the largest for AAPIs, for whom insecurity rose from 23 percent in 2020 to 42 percent in 2022.

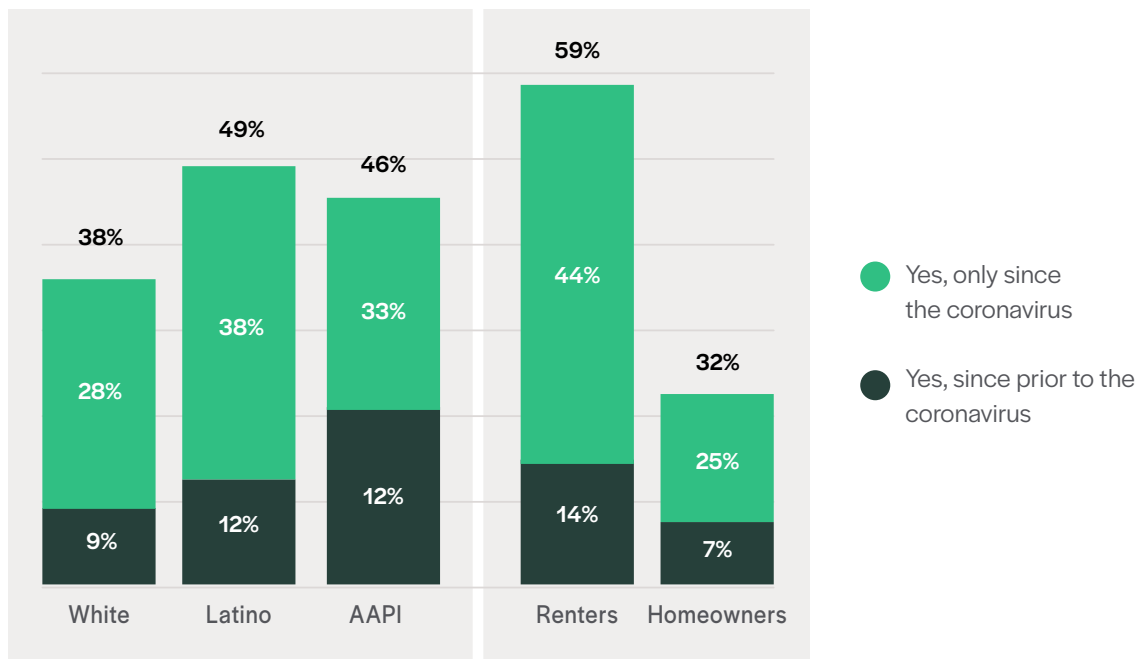
Similarly, insecurity rose for both renters and homeowners, but it increased by more for renters. By 2022, the majority of renters (52 percent) expressed extreme or moderate concern that they would have to move out of their homes for reasons outside of their control. This was a 16-point increase over 2020. It is also noteworthy that of this 52 percent of renters, 29 percent answered “extremely concerned” about housing security in 2022, compared to only 7 percent of homeowners.

The 2020 survey also asked respondents, “Thinking about the last 12 months, have you ever been worried that you won’t be able to make the next month’s rent or mortgage payment?,” with

response options, “Yes, only since the coronavirus,” “Yes, since prior to the coronavirus,” and “Never.” A major motivation for this question’s use and construction—its timescale of 12 months, and the response options for before and after COVID-19—was to understand the pandemic’s impact. The results demonstrate that the pandemic dramatically increased the number of people who worried about being able to pay their bills. Overall, 11 percent of respondents said that they had worried about not being able to afford their rent or mortgage payments *before COVID-19*. But this number nearly quadrupled to 43 percent total who had worried *before or since* the pandemic began. Similarly, 14 percent of renters had worried about being able to pay the next month’s rent prior to the pandemic, but 59 percent had worried prior to or since the pandemic. Homeowners also experienced a large increase, from 7 percent who indicated that they

**FIGURE 2**

## Worries about paying rent or mortgage, Orange County, CA, 2020



Note: Figures are rounded to the closest percentage.

had worried prior to the pandemic and 32 percent before or since.<sup>5</sup>

Here results also showed the extent to which the pandemic exacerbated disparities in housing security across race/ethnicity groups. According to the survey, 12 percent of Latinxs and AAPIs worried about not being able to pay the next month's rent or mortgage payment prior to COVID-19, compared to 9 percent of whites. But the totals who had such worries prior to or since the pandemic jumped to 49 percent of Latinxs, 46 percent of AAPIs, and 38 percent of whites.

The high rates of respondents who said that they had worried about being able to make housing payments in 2020 should be read alongside the figures on concerns about having to move out of one's home. It is notable that far more Orange County residents in 2020 had been concerned about making the next month's rent than had worried about losing their homes. In hindsight, this appears to be a function of optimism: Many people likely believed that the pandemic's impact would be short lived, and/or that it would be offset by federal relief programs that were being set in place to alleviate financial strains and the threat of eviction. In whatever case, many respondents acknowledged recent economic struggles, but did not believe they would translate into sustained housing insecurity. We can interpret in the data that by 2022, some of this optimism had vanished. This is not to say that there was not a true jump in housing insecurity between 2020 and 2022. But it is to suggest that there were likely far more residents who entered a state of housing insecurity in 2020 than realized it.

## Housing Insecurity and Belonging

In both the 2020 and 2022 surveys, respondents were also asked about their experiences of belonging in a series of different contexts. Because there are many ways to understand the term "belonging," this survey item offered a definition to help ensure that all respondents were evaluating their experiences as much as possible in the same way. And because belonging is typically experienced to one or another degree, rather than as a simple yes/no binary, response options were designed to measure the frequency with which respondents feel they belong. Thus the item on the survey appeared as follows:

*When people feel a sense of belonging, often that means they feel comfortable, safe, and have a say in the important things happening around them. I am going to read you a series of places where you may feel a sense of belonging. For each one, please tell me if you feel a sense of belonging always, most of the time, some of the time, rarely, or never.*

The places for which the question was asked across both surveys were: (1) your home, (2) your neighborhood, (3) your school, and (4) on the street, parks, or other public places in your community. To get an initial read on the relationship between belonging and housing conditions, we will review here the results for

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5 These 2020 results show somewhat higher rates of renters and homeowners being worried about their ability to make rent or mortgage payments than the more recent May 2023 poll conducted by University of California, Irvine. But interestingly, that poll's results mirrored exactly our 2022 survey results on the numbers of Orange County residents who were worried about having to move out of their homes—52 percent for renters and 20 percent for homeowners. The extent of the problem of housing insecurity in Orange County is then fairly well established. See Andre Mouchard, "UC Irvine poll: Homelessness, affordable housing top concerns in OC," *Orange County Register*, August 11, 2023, <https://www.ocregister.com/2023/08/11/oc-poll-shows-homelessness-affordable-housing-top-concerns-uci-launches-effort-to-address-them>.

respondents' experiences of belonging in their neighborhoods and public places.<sup>6</sup>

There are notable variations in respondents' feelings of belonging in their neighborhoods depending on their housing circumstances. For example, a much larger share of renters (29 percent) than homeowners (14 percent) said in 2020 that they usually *do not* feel belonging when in their neighborhoods. In 2022, the gap persisted, with 33 percent of renters and 18 percent of homeowners saying they usually don't experience belonging. Likewise the housing insecure were less likely to feel belonging in their neighborhoods than the secure. In 2020, 27 percent of respondents who were worried about having to move out of their homes also said that they usually did not feel belonging in their neighborhoods, compared to 21 percent of respondents who did not feel housing insecure. By 2022, experiences of belonging had declined for both groups (housing insecure and housing secure), but the gap had gotten bigger: 33 percent of the housing insecure and 25 percent of the secure said they usually do not feel belonging in their neighborhoods.

Findings on the experience of belonging in public places are broadly similar, though even starker. Among renters, one third usually did not feel belonging on the streets or in public places in 2020; by 2022, this was true for 43 percent of renters. In 2020, the share of the housing secure who usually did not feel belonging in public places was 27 percent, compared to 31 percent of the housing insecure. In 2022, the housing secure had gone up to 31 percent, but the share of the housing insecure who usually did not feel belonging in public had surged to 45 percent.

In summary, our surveys show that renters and the housing insecure are less likely to experience belonging than homeowners and the housing secure,

and the gaps between the two have gotten worse since 2020. Given that we defined for respondents that belonging means feeling “comfortable, safe, and hav[ing] a say in the important things happening around them,” these results are not surprising. That said, these figures are only descriptive, showing a relationship, but not providing deep insights into the character of the connection between housing and belonging. Nor can we say that housing precarity *causes* non-belonging, as it is likely that they could both be driven by one or more confounding variables. Additional research would be needed to better understand the relationship here, even as the above results are suggestive.

## Housing Policy Positions

In addition to questions about housing security, the 2020 and 2022 surveys featured one question each on housing policy interventions. Specifically, the first asked residents for their views on building housing for people experiencing homelessness, and the other measured support for rent control. The latter in particular was an important question to ask, as it has been a top demand of tenant advocates, with laws under active debate in multiple Orange County cities.

Perhaps unsurprisingly, there was a degree of correlation in our survey results between respondents' experience with housing insecurity and their policy positions. Those who have felt the strains and fear of dislocation are much more prone to support government action to remediate underlying problems. They are ready for systemic changes, including those that will benefit not only themselves, but also those who are worse off.

We see this in the 2020 item concerning whether respondents support building housing with supportive services in the county for people experiencing homelessness. This item was designed as

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6 Although experiences of belonging in the home would seem logically tied to housing security or precarity, the results across both years' surveys showed little variation across all respondents, in that 85+ percent of virtually every socio-demographic group feel belonging always or most of the time in their own homes. This leaves little that is of analytical value in the breakdown of these results.



a “split,” wherein 50 percent of the overall sample were asked version A below, and the other 50 percent were asked version B:

#### VERSION A

*Would you support or oppose a plan to build housing with supportive services in your county to serve people experiencing homelessness?*

- a) Strongly support, b) Somewhat support, c) Somewhat oppose, d) Strongly oppose

#### VERSION B

*Would you support or oppose a plan to build housing with supportive services in your neighborhood to serve up to 100 people experiencing homelessness?*

- a) Strongly support, b) Somewhat support, c) Somewhat oppose, d) Strongly oppose

The 2020 item’s split sample approach was meant to measure both support for building housing for the unhoused, and the degree to which support may or may not drop off when the proposal goes from broad (“in your county”) to specific and close to home (“in your neighborhood to serve up to 100 people”). The expectation of the project was that support for the latter would be lower—but by how much?

Overall however, respondents across lines of race/ethnicity were supportive of the proposed intervention, including version B (“in your neighborhood”). Support was greater for version A, with 68 percent of respondents saying they would support housing with supportive services for the unhoused in their county, 21 percent expressing opposition, and 11 percent responding that they were unsure. Support was higher among AAPI and Latinx respondents (80 percent and 73 percent, respectively) than for whites, but the proposal received majority support

(58 percent) from whites as well. Within the AAPI subsample, the nearly 200 Vietnamese respondents gave near consensus support—an astounding 89 percent—for the proposal.

Version B of the item saw just a 6 percentage point drop in support countywide, as 62 percent supported it, while 28 percent opposed. Even this decrease in support still left more than 3 in 5 respondents supporting the intervention.<sup>7</sup> Support remained highest among Vietnamese residents (80 percent), with all AAPIs and Latinxs expressing high rates of support (73 percent and 64 percent), along with a smaller majority of whites (55 percent).

Among those who have experienced concerns about their ability to pay their rent or mortgage in the past year, only slightly greater shares supported the proposed intervention. But what is noteworthy here is that among this 4 in 9 respondents, there was *no less* support for either policy intervention—whether the broad proposal of version A or the “in your neighborhood” version B. Similarly, those who said that they were worried about having to move out of their homes for reasons outside their control were just as likely to support version B as version A.

The 2022 survey asked respondents whether they supported the principle of rent control, as follows:

*Do you generally support or oppose rent control—that is, the ability of local governments to set limits on how much the cost of rent can be increased each year?*

- a) Strongly support, b) Somewhat support, c) Somewhat oppose, d) Strongly oppose

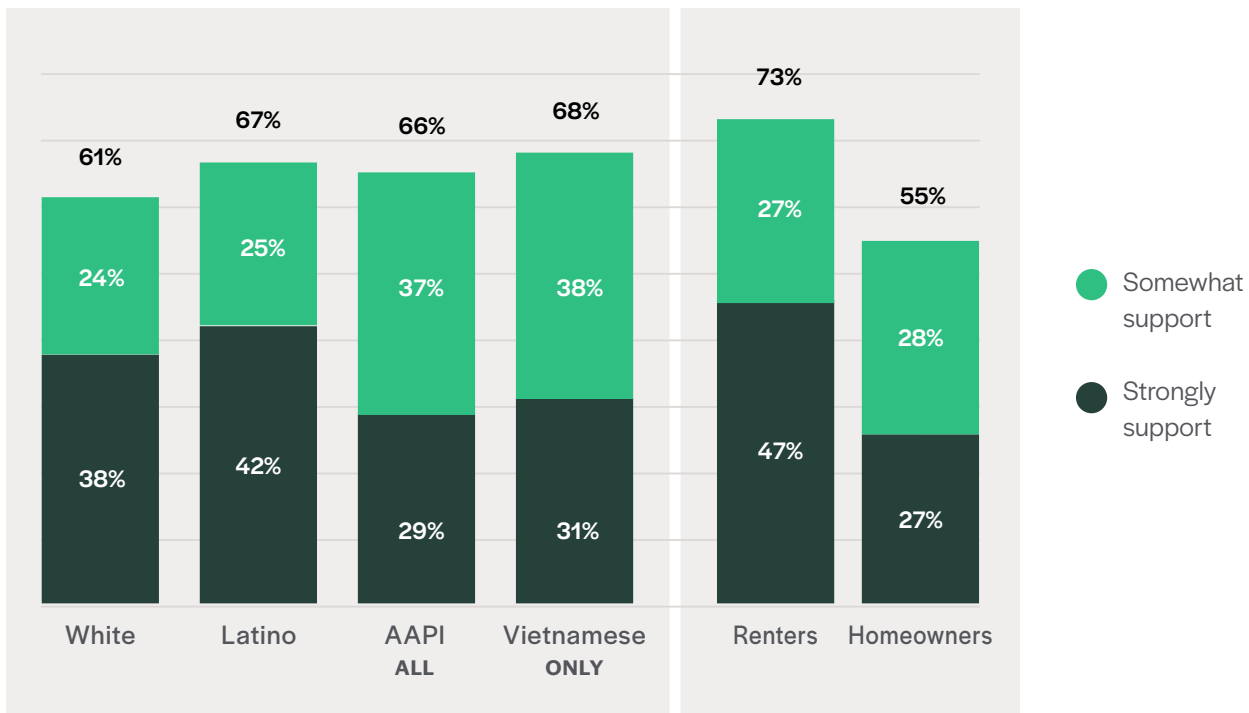
Countywide, 37 percent of respondents selected “strongly support,” 27 percent “somewhat support,” 13 percent “somewhat oppose,” 17 percent “strongly oppose,” and 6 percent said that they did not know. This amounts to a combined 64 percent who support

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7 Similar items on a 2023 UC Irvine poll also showed high rates of support for building housing for people experiencing homelessness, though that poll’s questions did not say anything about the location of housing, and its sample was not large enough to compare results across different race/ethnicity groups. Mouchard, “UC Irvine poll: Homelessness, affordable housing top concerns in OC.”

FIGURE 3

## Support for the principle of rent control, Orange County, CA, 2022



Note: Figures are rounded to the closest percentage.

the principle of rent control. Majorities across race/ethnicity groups expressed support: 68 percent of Vietnamese respondents, followed closely by Latinxs at 67 percent, all AAPIs (including Vietnamese) at 66 percent, and whites at 61 percent.

Not only did Orange County’s Vietnamese residents lead in total support for rent control, but this policy intervention also had significant support across age groups and gender. In 2022, we prioritized getting a large enough subsample of Vietnamese residents (n=380) to be able to break down results in these ways with a reasonable degree of confidence. A particularly large majority of Vietnamese respondents ages 18-49 supported rent control (76 percent), but strong majority support (60 percent) was also expressed by Vietnamese residents of

50 years of age and up. Likewise, support crossed gender lines, with 70 percent of Vietnamese women and 66 percent of Vietnamese men expressing support.<sup>8</sup>

### Concluding Notes

The results described above are part of a growing body of research on the impacts of housing unaffordability on Orange County residents. Overwhelmingly, this research is consistent in its characterization of the breadth and severity of the problem. But it does not always examine variability across communities or groups that are differently positioned in relation to structures and power. Some of that variability is captured here, but in no way is this brief comprehensive, and more research

8 The survey did not receive enough responses from Vietnamese residents who selected nonbinary or other gender identities to be able to report these results with confidence.



on housing insecurity’s particular toll on refugees, transgender residents, people living with disabilities, veterans, and systems impacted individuals, among others, would be warranted and needed.

This brief shows clearly that those individuals and communities that have experienced insecurity are highly disposed to support policy interventions, including ones that benefit those harder hit than themselves—people experiencing homelessness. But polling in Orange County on potential housing solutions increasingly points in numerous, sometimes contradictory directions. Different interventions are included and excluded from various polling projects, and the choices of what to poll are not without consequence. What appears on surveys, through its dissemination and reporting, shapes public perceptions and narratives about what solutions are on the table, and indeed what is possible. We hope to see in what will surely continue to be burgeoning polling efforts on the housing crisis that proposals prioritized by community organizations and grassroots groups, and those hotly debated by their elected representatives, will be consistently included in polls.<sup>9</sup> Especially at a time when the limitations of programs like vouchers are so clear, interventions that would provide broader and more immediate relief should be among those being put to the public.

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9 Rent control is a clear example here. On the ongoing debate over one city ordinance on rent control, see Brandon Pho, “Santa Ana Sees a City Council Fight Over Rent Control Law on the Horizon,” *Voice of OC*, September 5, 2023, <https://voiceofoc.org/2023/09/santa-ana-sees-a-city-council-fight-over-rent-control-law-on-the-horizon>.