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# Trust

The Pew Charitable Trusts

## Faith, Fellowship & Community

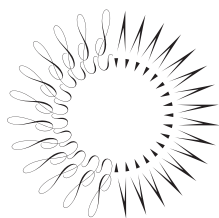
A new study sheds light on the importance of church  
to Black Americans.







Pool Chute Du Mur Berlin/Gamma-Rapho via Getty Images



## TIME CAPSULE

After the fall of the Berlin Wall in 1989, The Pew Charitable Trusts began providing funding for education and technical assistance in the new democracies of Eastern Europe. One grant went to the Academy for Educational Development to create, in partnership with Polish producers, a television program to explore the challenges associated with a market-oriented democracy. Another investment established centers on constitutional government in the Czech Republic, Hungary, Poland, and Slovakia.



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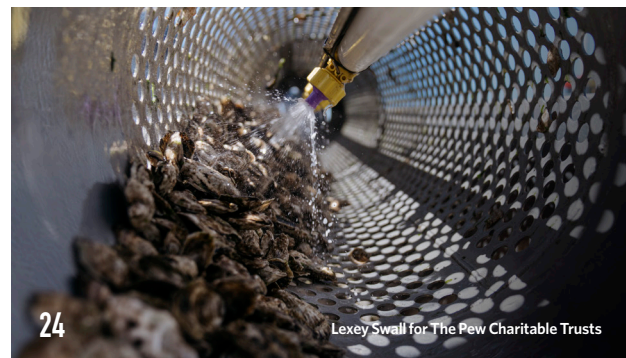
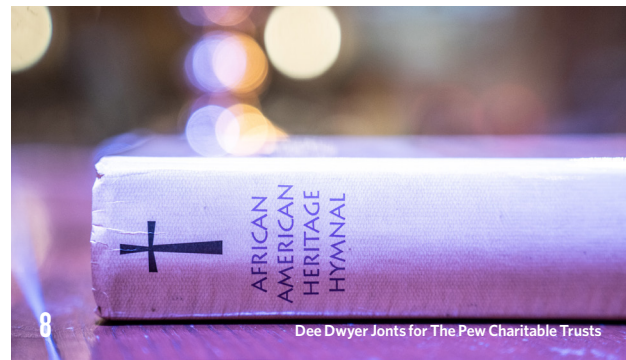
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Cover: Dee Dwyer Jonts for The Pew Charitable Trusts



# A Framework for Success



For more than seven decades, The Pew Charitable Trusts has approached difficult problems methodically: We engage in rigorous research, look for specific ways we can make a measurable difference and, when possible, engage with like-minded partners to increase our impact in creating meaningful, positive change. This issue of *Trust* illustrates three examples of how our process—from research and surveys to partnerships and evidence-based policy proposals—led to measurable progress against pandemic-related challenges and a better understanding of related trends.

Among its many consequences, the pandemic made more visible the racial inequities that millions of Black Americans suffer, from lack of access to quality health care to being employed in jobs that were eliminated or couldn't be performed from home. As you'll learn in our *Trust* cover story about the Pew Research Center's study of faith among Black adults, a desire for equality informs the religious beliefs of many Black churchgoers. This in-depth survey is the first in a series of studies describing the rich diversity of Black people in the United States, and highlights Pew's commitment to studying evolving social attitudes and movements. Among the findings: Three-quarters of all Black adults say that opposing racism is essential to their faith, and the same percentage believe that Black churches have played at least some role in helping Black people move toward equality. "We realize that really to understand Black American life broadly, one of the things you have to understand is Black American religious life," says Besheer Mohamed, the lead author of the report.

Another consequence of COVID-19 in the United States was its impact on student debt. Millions of lost jobs meant millions of borrowers unable to repay their loans. To mitigate this financial pain, policymakers paused payment requirements and interest charges—a moratorium that is scheduled to end in January. Pew began studying the student loan landscape before COVID-19. But the pandemic gave new urgency to our work: We surveyed borrowers last summer, and two-thirds said they would have difficulty making payments if told to resume the following month. This can have a devastating impact on borrowers because, as Travis Plunkett, who leads our student loan work, notes, "There are significant consequences of not paying and falling into delinquency, such as debt collection, a hit on your credit report, and wage garnishing." That's



why Pew is encouraging federal policymakers to contact at-risk borrowers to discuss repayment options, provide grace periods, and streamline paperwork that could make repayment easier. More about this important consumer finance issue and the personal stories of some borrowers are in this issue.

COVID-19 brought serious financial harm to many American industries. But challenges can create economic opportunities—the kind of opportunities Pew seeks to encourage. That’s why we are working with The Nature Conservancy on an effort called Supporting Oyster Aquaculture and Restoration (SOAR). Aaron Kornbluth, who works on Pew’s conserving marine life in the U.S. project, explains in the story “Return of the Oysters” that when restaurants shut down during the pandemic, oyster farmers lost many of their buyers. This, in turn, led unharvested oysters to grow in size until they were no longer marketable. But SOAR found an innovative way to turn economic pain into an environmental success story. It purchased \$2 million worth of the overgrown oysters and, working with nonprofit groups that restore oyster reefs in New York Harbor and elsewhere, used them to rebuild imperiled sites. The result: hundreds of jobs saved and newly created reefs that filter and cleanse water and increase biodiversity.

Success in meeting society’s challenges is never easy. But following a proven process based on research to develop realistic, achievable solutions can offer a way forward. That’s why Pew’s fact-based, nonpartisan approach to improve policy, inform the public, and invigorate civic life will continue to guide our work—and enable us to anticipate societal needs, pivot quickly when unforeseen challenges such as COVID-19 pose new risks, and continue our pursuit of the common good.



Susan K. Urahn, *President and CEO*

# Trust

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## THE BIG PICTURE

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A worker tends to the ceiling inside the Statue of Liberty museum while a movie about the American icon plays in the background. The statue is among the national treasures undergoing repairs thanks to the Great American Outdoors Act, signed into law in August 2020 and supported by numerous stakeholders, including Pew's U.S. public lands and rivers conservation project. The landmark law, passed with bipartisan support, directs up to \$6.65 billion into priority repairs across the National Park System, including \$43.8 million to repair Lady Liberty's pedestal and foundation as well as the main immigration building on nearby Ellis Island, part of the Statue of Liberty National Monument.







Timothy A. Clary/AFP via Getty Images



Row houses line a street in West Philadelphia, a neighborhood with a high percentage of tangled titles. *Lexey Swall for The Pew Charitable Trusts*

# Tangled Titles Trip Up Homeowners

BY CAROL HUTCHINSON

Some Philadelphia residents have a knotty problem: The title to their home is “tangled,” meaning the property’s deed carries someone else’s name, perhaps that of a deceased parent or other relative. This can cause serious issues for individuals and families, who may miss out on the full benefits of homeownership, often their primary source of wealth. What’s worse, many residents don’t know there is an issue with their title, according to a report released in August by Pew’s Philadelphia research and policy initiative.

The most common reason for a tangled title is when the owner of record dies, and a relative inherits the property but fails to record a new deed. Even if the owner left a will, his or her name remains on record unless the will goes through probate and a new deed is filed with the city records department.

Such was the case with Monique Spicer, 48, of North Philadelphia. “My mother passed away, and I had the house, but I never put the house in my name,” says Spicer, a mother of four. “I was her only heir. I was thinking it automatically went to me.”

Pew estimates that at least 10,407 properties in Philadelphia have such title issues, affecting some 2% of the city’s residential properties, often in neighborhoods

with relatively low housing values, low-income populations, and high poverty rates. The hardest-hit areas have majority Black populations.

Residents with tangled titles can’t take out a home equity loan, can’t sell the property, and might not qualify for city programs that help low-income households. Yet as they lose out on these advantages of homeownership, they still must pay real estate taxes and maintain their properties. The problem threatens more than \$1.1 billion in generational wealth.

“While the best remedy is prevention, including educating homeowners on the need to make a will, programs to support the cost and complexity of resolving tangled titles are receiving new attention and funding,” says Elinor Hader, who directs Pew’s Philadelphia research and policy initiative.

Although untangling a title can cost thousands of dollars—an added burden for households of limited means—the city has established a Tangled Title Fund to help defray the costs, and works to educate people about the issue and how to avoid it. Philadelphia City Council is expected to hold hearings on the issue in the coming months.



# Most Nontraditional Workers Have Little Retirement Savings

Nontraditional workers such as Uber drivers, temp service employees, sole proprietors, and freelancers may appreciate the freedom their jobs bring from traditional 9-to-5 employment, or they may find nontraditional work fits flexibly around another job, or makes sense for their business. But a new Pew Charitable Trusts survey shows that a large proportion of these gig workers lack access to workplace plans to save for their retirement.

These workers—sometimes also called contingent, alternative, or independent—may have volatile incomes, lack job security, and are generally without employer-provided benefits such as health insurance or workplace retirement savings plans. Without adequate savings, many may face impoverished retirements or be unable to stop working.

Just more than half of these workers (58.4%) report having a defined contribution (DC) plan balance such as a 401(k) with a current or former employer,

which means that 41.6% do not. By comparison, the Department of Labor reports that 64.9% of the total civilian labor force had a DC balance with a current or past employer in 2018.

Only 21.9% of nontraditional workers said they have savings in an individual retirement account (IRA). There is some overlap among savings categories: 18% of nontraditional workers said they have savings in both a workplace DC plan and an IRA.

Average balances tend to be relatively low: 31.1% said they hold \$50,000 or less in a workplace DC plan, and 14.3% hold that amount or less in an IRA, though workers who were 50 or older, White, and have a college degree reported higher savings.

“Nontraditional workers need alternative and creative approaches to saving for their future,” says John Scott, who directs Pew’s retirement savings project, which commissioned the survey.

—Demetra Aposporos

# A Majority of Americans Support More Technology Regulation

Growing shares of Americans think major technology companies should face more government regulation, and a majority say these firms have too much economic power and influence, according to a new Pew Research Center survey conducted in April. Still, there’s not a strong consensus among the public that having the government reduce the size of major tech companies would be a good thing.

Some 56% of Americans think major technology companies should be regulated more than they are now, and 68% believe these firms have too much power and influence in the economy. The latest survey represents a statistically significant increase of those who say there should be more regulation, up from 47% in June 2020 and 51% in May 2018.

Since this question was last asked in June 2020, there have been increases in support for more regulation across most of the political spectrum, particularly among liberal Democrats. (Partisan groupings include independents who lean toward either party.)

Liberal Democrats’ support for more regulation jumped from 52% to 70% since last year. The only group that did not see a statistically significant increase in the share calling for greater regulation is moderate or liberal Republicans.

The findings come as lawmakers are considering antitrust legislation to weaken major tech companies’ dominance of their markets. In addition, the Federal Trade Commission and 46 states filed a lawsuit to break up Facebook at the end of 2020, saying the firm’s acquisition of Instagram and WhatsApp was unlawful. This case was dismissed in late June with the option to refile it in July. In early July, President Joe Biden signed an executive order that encourages the Federal Communications Commission to take several actions to promote greater competition in the tech sphere and limit the power of major technology companies, among other things.

In terms of what greater regulation might look like, 55% say that even if major technology companies follow the rules, the government should not allow them to grow beyond a certain size because it hurts competition. Congress is debating reforms along these lines. But 42% of the public believes the government should allow major technology companies to grow as large as they want as long as they follow the rules, even if this means there is less competition.

—Demetra Aposporos






A parishioner attends services at the First Baptist Church of Highland Park in Landover, Maryland, on Sunday, Sept. 5.



# Keeping the Faith



An in-depth Pew Research Center survey exploring faith among Black Americans sheds light on the important role played by congregations—both historically and today.

By Adelle M. Banks

Photographs by Dee Dwyer Jonts for  
The Pew Charitable Trusts



tanding in the parking lot of her church on a summer morning, Modestine Davis explained why she was drawn to the predominantly Black congregation in the Maryland suburbs

of Washington, D.C.

“First Baptist Church of Highland Park just meets all of our spiritual needs and wraparound service needs in terms [of] family, children’s church, ministries that are strong,” she said. And those ministries include social justice and job-hunting for its African American members.

The holistic approach of the congregation in Prince George’s County includes community distribution of free food and COVID-19 vaccinations as well as services featuring gospel singers, praise dancers, and sermons that highlight the Bible, real-time Black cultural issues, and self-improvement tips.

Her senior pastor “reminds us to use wisdom and to get understanding,” Davis said before heading home with her husband and their 6-year-old daughter after the 7:30 a.m. service.

“For example, God is with us, but we have to do our part in terms of taking care of our personal health, getting vaccinated, going to our doctor’s appointments, making sure our health is in check.”

## Sixty percent of Black Americans who attend religious services go to Black congregations.

The church on a hill—from which it’s possible to spot the Washington Monument on a clear day—is one example of the houses of worship that a far-reaching study by the Pew Research Center found remain popular with African Americans: Sixty percent of Black Americans who attend religious services go to Black congregations. An even higher share of Black Protestants—67%—attend Black churches, which the study defines as congregations with predominantly Black attendees as well as African American leadership.

The study, released in February, also found that while 7 in 10 Black adults say that offering spiritual comfort and a sense of fellowship are highest on their list of key functions of houses of worship, more than

half (55%) cite helping the needy with food, bills, and housing. More than 40% cite the teaching of practical life skills and providing a sense of racial pride. A quarter say sermons addressing political topics such as race relations and immigration are important.

The 176-page report, “Faith Among Black Americans,” is the center’s most in-depth look at the Black church in particular and the religious life of African Americans in general. It also is a departure, both in approach and size, from comparative studies that the Center had conducted previously, said Besheer Mohamed, the lead author.

“We realize that really to understand Black American life broadly, one of the things you have to understand is Black American religious life,” Mohamed said of the research, which had been planned for years and is the first part of a new series focused on Black Americans.

The nationally representative sample of 8,660 Black adult respondents, surveyed from Nov. 19, 2019, through June 3, 2020, is highly unusual. Most studies don’t have nearly that many research participants overall. And Black respondents tend to number in the hundreds in studies that contrast them, as a whole, with other racial/ethnic groups.

Many of the respondents answered questions online, but the Center also reached participants by

phone and mail to ensure the inclusion of people from a variety of age levels and socioeconomic situations. The Center drew from three nationally representative survey panels, supplemented by a new survey designed to aid in representing the views of harder-to-reach groups such as foreign-born Black Americans.

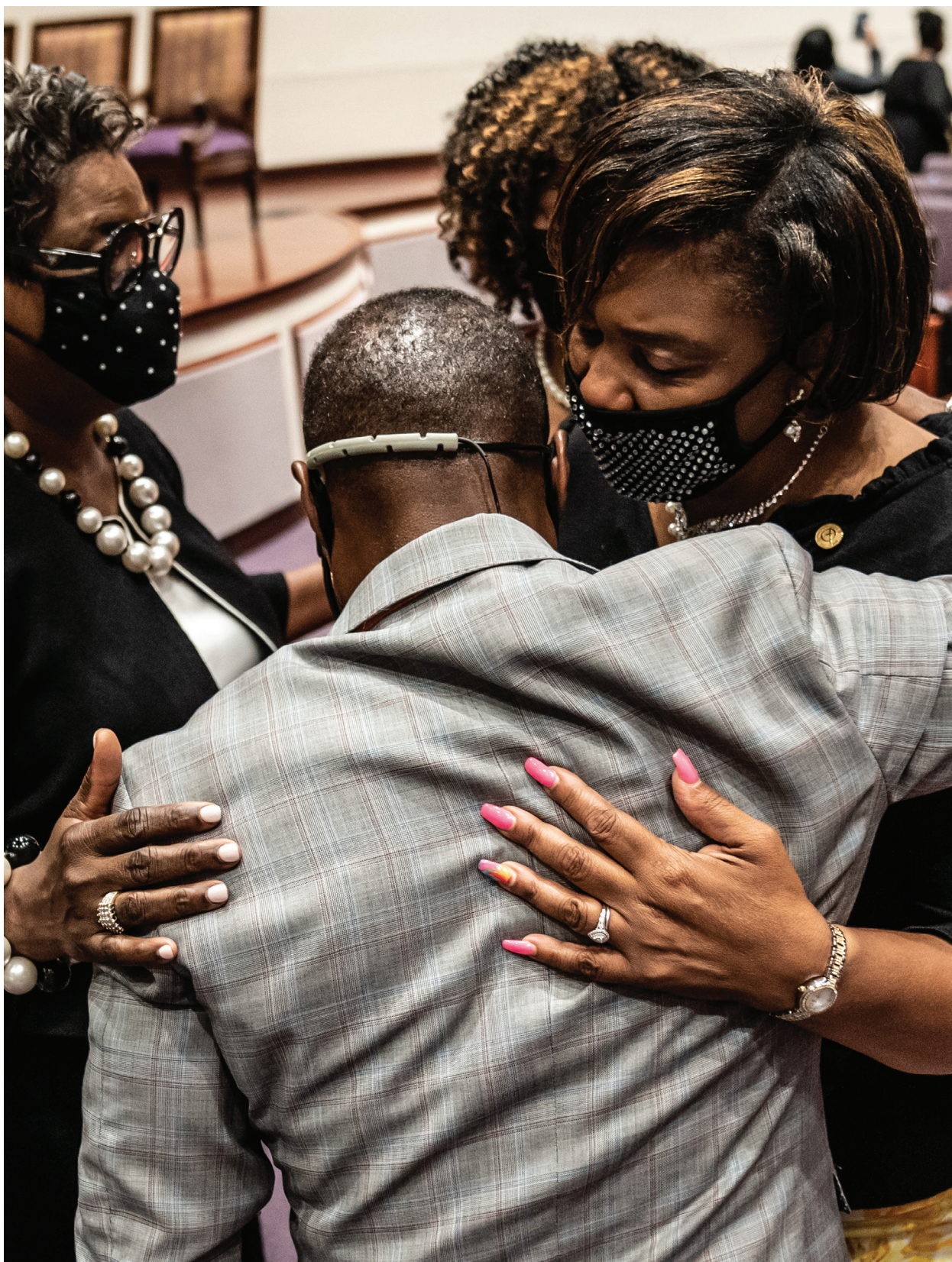
In some cases, these people were contacted several times via mail, with

reminders, postcards and sometimes even a FedEx delivery of the paper version. All answered the same questionnaire.

In addition, 4,574 non-Black adults were surveyed to provide comparisons between African Americans and the entire U.S. adult population.

Although the Center has staffers with expertise in Black religiosity, Mohamed said they were aided by scholars with particular academic specialties. These experts helped the Center produce a report that demonstrates that the Black church is not a monolith: Beliefs and religious practices can differ among Black Americans who are U.S.-born or immigrants, Catholic or Protestant, and younger or older.





Parishioners embrace the church's senior pastor, the Rev. Dr. Henry P. Davis III, who leads two worship services on Sundays, offering sermons that address the Bible and touch on current Black cultural issues. The predominantly Black congregation, outside of Washington, DC, also offers job hunting services and COVID-19 vaccines for its members, as well as food distribution to the community at large—part of a long tradition of service among Black churches.





Praise dancers express spiritual joy during the services at First Baptist Church of Highland Park, which also feature gospel singers.



any Pew studies have found that Black Americans tend to be more religious than White Americans. But this new research found African immigrants to be significantly more religious than their U.S.-born counterparts, with 72% of them agreeing that religion is very important in their lives, compared with 59% of Black adults who were born in the U.S. or the Caribbean.

Looking within Christian subgroups, the survey found that Black Catholics were more likely than Black Protestants to hear sermons about abortion or immigration from the pulpits of churches they attend. Catholic African Americans were far more likely to say that their religious leaders should perform same-sex marriage ceremonies (62% of Catholics compared with 37% of Protestants).

Two-thirds of older Black Americans, both Baby Boomers and members of the Silent Generation, who frequent houses of worship say they attend Black congregations, compared with just slightly more than half of Black Generation Zers and millennials (53% each). Among Gen Z, the youngest grouping, a quarter

say they attend congregations that are mostly White or predominated by another race, and almost a fifth (19%) say they worship in a multiracial setting.

The Rev. Dr. Cheryl Townsend Gilkes, professor of sociology and African American studies at Colby College in Maine, said the report may have the most breadth since the landmark study of seven historically Black denominations by C. Eric Lincoln and Lawrence H. Mamiya, whose book, *The Black Church in the African American Experience*, was published in 1990. But, she said, the Pew study goes even further, to include participants at mosques and in home-based religious practices, such as praying at an altar or shrine.

“What makes this study so helpful is the very large sample and the extent to which the researchers knew enough about the African American religious experience to get at the different lines of difference, the different places in which Black people find themselves being religious,” Gilkes said. “They asked questions in such a way that grasped that diversity.”

Across ages and faith groups, the study offered a key finding about the intersection of race and religion: About three-quarters of all Black adults—and similar



percentages of Black Protestants, Catholics, men, and women—say that opposing racism is essential to their faith. Even higher percentages of non-Christians (82%)—many of whom are Muslim—reported this sentiment. And 76% of agnostics and atheists say that opposing racism is essential to their definition of “being a moral person.”

**A**lmost half of Black Americans who attend Black Protestant churches at least a few times a year say they had heard a sermon on racial inequality or race relations in the past year. They also were more likely to say they’d heard preachers address voting or criminal justice reform than African Americans who attended churches that were multiracial, White, or predominated by another race.

“For many Black Americans, the racial character of the congregation isn’t why they go to a Black church,” Mohamed said. “They go to a Black church because they want to have a sermon that speaks to them. And it turns out that many Black Americans feel like the place where that happens is almost always a church where the pastor is Black and the congregation is Black.”

The finding contrasts with another: Six in 10 Black Americans (61%) say Black congregations should be more racially and ethnically diverse. Just about 1 in 7 (13%) say that if they were looking for a new house of worship, finding one where most other attendees shared their race would be very important.

Yet many Black Americans still seek a welcoming and relatable atmosphere and inspiring sermons that address the issues they care about.

“If they went to a White church that was doing all that, they’d be content to be there,” Mohamed said. “They just haven’t ever been to a White church that was doing that.”

The Rev. Dr. Henry P. Davis III, senior pastor of First Baptist Church of Highland Park, said he and members of his congregation have “shared experiences,” such as racial profiling—having their license and registration checked by a police officer who pulls them over when they are driving a “nice car,” or being closely watched by a store clerk who seems to assume they might be ready to commit a theft.

“Many of them can relate to it, of being profiled,” said Davis (no relation to Modestine Davis). “When I’ve raised that kind of an example, I don’t have to do a lot of education, in terms of the audience and them understanding that.”

Most of the respondents took part in the Pew survey prior to the May 25, 2020, murder of George Floyd, a Black man, by a White Minneapolis police officer. Thus, Mohamed said, the report’s findings could present “a really valuable baseline understanding” for future studies of Black Americans’ views on the relationship between religion and social justice.

The report also delved into the kinds of worship practices that are common in Black congregations.

The vast majority of Black congregants (89%) who attend religious services at least a few times a year say they experienced the call-and-response tradition, hearing congregants say “amen” or utter some other approving expression as they participated in worship. Virtually all African American Protestants (99%) who attend Black churches reported having that experience.

Six in 10 African Americans who attend services at least a few times a year say the services featured shouting, jumping, or dancing; about half (49%) say they included praying or speaking in tongues, a practice common among Pentecostal Christians.

Although more than three-quarters (78%) of Black Americans overall identify with a religion, 18 percent say they are “nothing in particular” and 3% are atheist or agnostic.

## About three-quarters of Black adults—and similar percentages of Black Protestants, Catholics, men, and women—say that opposing racism is essential to their faith.

But the lack of affiliation does not reflect an absence of belief: Ninety percent of religiously unaffiliated Black Americans say they believe in God or a higher power, and slightly more than half (54%) say they pray at least a few times each month.

The study also found that volunteering was more prevalent among Black Americans affiliated with a religion than those without such ties. The highest rate of volunteering—48%—was among members of non-Christian faiths, a category that included Muslims, Jews, Buddhists, and adherents of traditional African and Afro-Caribbean religions.



Modestine Davis stands before the church's artful stained glass with her husband, Rev. George, and 6-year-old daughter, Isabella. "First Baptist Church of Highland Park just meets all of our spiritual needs and wraparound service needs in terms [of] family, children's church, ministries that are strong," Davis said.

**A**t First Baptist Church of Highland Park, community service often includes distribution of fresh produce from a local food bank—and sometimes fresh meat from a county office—to people who line up in their cars on Saturdays. The church has no restrictions on who receives the food. "Everyone gets a box," said the Rev. Dr. Renee Alston, an associate pastor who helps load boxes into the trunks and back seats of waiting vehicles. Sometimes they even have two boxes to distribute to each car.

"When they come up here on this lot, 9 times out of 10, they aren't a member of our church; they're from the surrounding community," Alston added. "They're Asian. They're Hispanic. They're African American. They're—you name it—White."

This form of local service is a modern-day continuation of the long-term influence of Black congregations in their communities, a reality that was acknowledged by Black

**The vast majority of Black adults (89%) say civil rights organizations helped Black people move toward equality in the U.S., while about three-quarters (77%) credit Black churches.**





The Rev. Dr. Henry P. Davis III fist-bumps a congregant after the service. Although in-person attendance decreased during the pandemic, the First Baptist Church of Highland Park continues to provide faith, fellowship, and a sense of community to its members, both in person and online. “To understand Black American life broadly, one of the things you have to understand is Black American religious life,” said Besheer Mohamed, lead author of the Pew Research Center’s report.

Americans overall. The vast majority of Black adults (89%) say civil rights organizations helped Black people move toward equality in the U.S., while about three-quarters (77%) credit Black churches, and a bit more than half (54%) cite Black Muslim organizations, such as the Nation of Islam.

**A**lthough 81% of Black Protestants credit Black churches for moving African Americans toward equality, almost 7 in 10 (69%) of non-Christians credit Black Muslim organizations.

The report, which includes a chapter with a brief overview of Black religious history in the U.S., noted that some—but not all—Black churches had been involved in the civil rights movement. Many of the nation’s historically Black denominations were created in protest of slavery and segregation so that Black Americans could have the freedom to worship as they saw fit.

Although almost half of Black Americans (47%) say

that Black churches are less influential today than they were 50 years ago, 41% say they currently have “too little influence,” and 45 percent say they have “about the right amount of influence.” Just 10 percent say they are too influential.

Mohamed said the research provides a statistical explanation of that influence for people who may have been unfamiliar with the societal imprint of African American churches.

“I’ve presented these findings to folks who didn’t start off with a real understanding of the deep history of the Black church and the role that the Black church has played in American society,” he said. “Here in concrete terms, in sort of percentage terms, is the impact, as seen through the eyes of Black Americans.”

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*Adelle M. Banks is a national reporter for Religion News Service; this is her first article for Trust.*







By Carol Kaufmann

THE  
ENDURING  
WEIGHT OF  
**STUDENT  
DEBT**  
IN THE TIME  
OF COVID-19

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With a pandemic-related pause in  
repayment requirements ending in January,  
will borrowers be ready?



**“THERE’S A BIG DISCONNECT. THE PEOPLE WHO TAKE OUT THE LOANS ARE THE PEOPLE WHO HAVE THE LEAST FINANCIAL LITERACY.”**

Shawna Upton is the first person in her family to go to college. To pay her tuition, she needed student loans.

“I signed any paper on the dotted line,” says the Massachusetts native. “Coming from a lower-income background, I didn’t have a safety net. And I didn’t have anyone to help—no parents or guidance counselor.” She borrowed \$50,000 to finance her four-year education at the University of Massachusetts.

When her loans came due after the six-month grace period following graduation, Upton said she didn’t understand the repayment process. She’d make a payment, then accidentally miss one. She accrued late fees. Two years later, she found out her loan was in delinquency, the designation given when payments are 90 days late. “I was overwhelmed with the process, and there was no one to tell me how serious it was,” says the now 28-year-old. “There’s a big disconnect. The people who take out the loans are the people who have the least financial literacy.”

Today, Upton works for a nonprofit group that

organizes students on college campuses around the country on social issues, including affordable higher education. She has been able to pay only the minimal amount on her loan, which covers just the interest—and still owes \$50,000. “I’m five years out of school, and still have the same amount of debt I did when I graduated,” she says.

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**“I’M FIVE YEARS OUT OF SCHOOL, AND STILL HAVE THE SAME AMOUNT OF DEBT I DID WHEN I GRADUATED.”**

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Although nationally the median debt of borrowers—just above \$20,000, according to the Federal Reserve’s Survey of Household Economics and Decisionmaking—is much less than Upton’s, she is

not alone in experiencing serious problems navigating repayment. Forty-three million American adults—1 out of every 5—have federal student loans. According to the U.S. Department of Education, close to 3 million direct loan borrowers were more than 30 days delinquent in 2017 and close to 20% of borrowers—more than 8 million—were in default, which means their payments are 270 days past due.

And that’s before COVID-19 hit.

When the pandemic pummeled the economy in March 2020, Congress responded with the Coronavirus Aid, Relief, and Economic Security (CARES) Act—which included a provision allowing federal policymakers to pause payment requirements and interest charges for most borrowers and suspend collection efforts for borrowers in default. The pause has been renewed through a series of executive orders and is now scheduled to end Jan. 31, 2022, when borrowers will have to resume payments.

Survey research by The Pew Charitable Trusts last



summer found that almost a quarter don't know about the loan pause. More than a third say they haven't been contacted by the Department of Education or a loan servicer about options, such as continuing to pay, during the pause. Half of those affected by the pause said they were unsure when they would be required to resume payments. These findings demonstrate that the Department of Education will need to take significant steps to ease borrowers back into repayment, especially those who stumbled before the pause began.

Shawna Upton says she doesn't know when she needs to start making payments again and dreads navigating the system set up by her loan service provider, whose communications never go straight to her inbox. Upton must remember to log into a separate portal to read any emails from her provider and check the status of her loan.

"Will the payments be what they used to be? Do we have to recertify our incomes? I've had no communication, and it's a huge disservice to those of us trying to pay off loans," she says. "I'm in a wait-and-see position with my loan debt—and also my life."

The desire for more information from loan servicers is hitting home as an increasing number of Americans use student loans to pay for higher education. "Over the last generation, there has been a sea change in how students and families pay for college," says Michele Streeter, associate director of policy and advocacy at The Institute for College Access and Success (TICAS), a nonprofit organization. The majority of college students rely on loans. At the beginning of the Great Recession in late 2007, federal student debt stood at \$516 billion. Since then, it has tripled to over \$1.5 trillion, according to Streeter.

"But without federal student loans, many students would not be able to attend college—especially those for whom a college degree can provide the most life-changing economic benefits," Streeter says.

In 2018, Pew began to survey the student loan repayment landscape, identify ways to make repayment affordable, and improve the process for borrowers who are most likely to

**Shawna Upton**



*Courtesy of Student PIRGs*

run into repayment problems, all by exploring ways to contribute to policy discussions and the broader public's understanding of student debt issues. One fact that many find surprising is that the borrowers most likely to default on student loans are those who owe the least—less than \$10,000. They often have low incomes and may not have completed their course of study. The work grows out of Pew's long-standing concern with family finances, and student loans are playing an increasingly important role in Americans' financial lives.

"Unaffordable student loan debt is a significant barrier to short-term financial stability and longer-term economic mobility. It's a kitchen table economic issue," says Travis Plunkett, senior director of Pew's housing, labor, and education team. "Every month, borrowers are paying part of their paycheck into their student loan debt."

Even Americans who receive significant financial support for college from other sources are borrowing money to go to school. Veterans are taking out substantial loans to pay for higher education despite the comprehensive Post-9/11 GI Bill signed into law in 2008. The benefits cover full tuition and fees at public colleges and universities as



Kendrick Harrison



Brian Munoz/USA Today

**“EDUCATION IS  
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well as housing allowances and stipends to cover books and other supplies. This law, in conjunction with the Yellow Ribbon Program run by the Department of Veterans Affairs (VA), also provides partial-to-full coverage of tuition and fees at private colleges and universities.

Borrowers often do not realize the problems associated with missing loan payments. When student loan borrowers consider their monthly expenses, such as mortgage or rent, food and utilities, medical bills, and credit card bills, they often decide that missing a student loan payment does not have immediate consequences, according to Plunkett. But by missing a month or two of payments,

borrowers can easily fall behind—and slip into delinquency. “And there are significant consequences of delinquency, such as debt collection, a hit on your credit report, and wage garnishing,” he says. Plunkett also pointed out that, unlike every other form of household debt, student loans cannot be reduced or eliminated in bankruptcy when borrowers get into severe financial trouble except in very narrow circumstances, which can extend debt repayment for decades.

Still, even as the price of a college degree continues to rise and students take out more loans, the long-term financial benefits of a four-year-college degree remain indisputable. According to the Pew Research Center, adults who have attained at least a bachelor’s degree, on average, tend to earn more and accumulate more wealth than adults who have not completed college.

But not all Americans start from the same playing field. First-generation college graduates, like Upton, are more likely to incur education debt than those with a college-educated parent, according to the Center. And these first-generation graduates not only are more likely to incur debt in the first place, they’re also more likely to have greater amounts of education debt still outstanding. Borrowers of color and those who don’t complete a degree have even worse outcomes: Research indicates that Black borrowers, for example, have fewer resources than their White peers with which to finance a college degree, they borrow more than White peers do while in college, and they earn less afterward. Their loan debt is more likely to rise after leaving school than the debt of their White peers, and they are more likely to default on their loans.

Kendrick Harrison experienced these hardships, and more, during his years in college. The All-American athlete from Oakland, California, earned scholarships after high school graduation but he wanted to join the Army, promising himself that he would honor his grandfather’s request that he get an education and attend college after his service. He served in Iraq, but a mortar attack on his unit in 2005 sent metal through his



## **“HOW ARE THERE CONSUMER PROTECTIONS WHEN YOU BUY A CAR, BUT NOT WHEN YOU BUY AN EDUCATION?”**

torso and arm, and he was honorably discharged. He returned home, found work in a manufacturing company, and he and his wife had three children.

By 2016, the couple had settled in Las Vegas and was running a nonprofit sports program for disadvantaged youth. Harrison decided the time was right to take advantage of the GI Bill and study psychology and business to help fellow veterans suffering from post-traumatic stress disorder.

Like Upton, Harrison was the first in his family to go to college. And like her, he was unsure how to choose a school or navigate the admissions process. While searching on the internet for information, he saw a pop-up ad for an accredited, for-profit college that promised a degree tailored to his interests. Within minutes of uploading his information, Harrison was contacted by a school representative who called to discuss classes and payment.

“I didn’t know what Federal Student Aid was,” says Harrison. “I had the GI Bill, and that funding was supposed to cover

everything.” Harrison says that the school reps told him that the VA pays GI tuition benefits late and that federal aid would arrive quicker, so he should apply for federal loans to cover his living expenses.

“They helped me fill out all the paperwork. As a first-generation student, I didn’t have any frame of reference for how the process was supposed to work,” he says. Within a week, he was enrolled as a student and could see in his school account that the VA was paying for his tuition with his GI benefits. But he didn’t receive any of the federal aid that the school told him to apply for, and was unable to pay for living expenses for his family. After three semesters, he had been charged with \$50,000 in federal student loans—but he never saw any of the money credited to his account.

Harrison earned a place on the honor roll. But three months before his scheduled graduation, the school closed, leaving him without a degree and no way to retrieve the federal aid that was sitting in his account. Though the GI Bill took care

of some \$30,000 in tuition, Harrison still owed \$56,000 in federal financial aid. Because of these cascading financial problems, he and his now family of eight—he and his wife were also caring for nephews—experienced a variety of consequences: Harrison’s credit score dropped 100 points, and he was unable to get a consumer loan to help him pay back his student loan or his living expenses. At the same time, his family was also evicted from their home and his car was repossessed.

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**“THE FACT THAT I’VE BEEN PAYING FOR SO LONG AND I STILL OWE MORE THAN I TOOK OUT IS CRAZY.”**

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“How are there consumer protections when you buy a

**WHEN THE PAUSE IS LIFTED IN THE  
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AS TENS OF MILLIONS OF BORROWERS  
TRANSITION BACK INTO REPAYMENT  
AT THE SAME TIME.**

car, but not when you buy an education?" says Harrison. "Education is supposed to give us a boost up and put us in a better place. But it worked out the other way for my family."

Pew analyzed data from the Department of Education that showed veterans are borrowing a substantial amount of debt despite having access to significant federal veterans' benefits. Just over one-quarter of student veterans (27%) took out federal or private loans in the 2015-16 academic year. The amount they owed—a median of \$8,000—was more than the \$7,500 median debt owed by non-veteran undergraduates that year. The issue has taken on a higher profile recently as lawmakers and advocates express concerns about mounting student debt, including indebtedness among veterans.

When the repayment pause lifts in January, many borrowers will once again face difficult personal financial choices about paying for living expenses

and pressing bills, and research shows that they may have trouble resuming payments. Two-thirds of borrowers said in last summer's Pew survey that it would be difficult for them to start repaying if they resumed the following month. About a third—31%—said they had enrolled in new repayment plans, consolidated their loans,

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continued making payments, or worked to get their loans out of default during the pause.

And while the pause may have provided a respite for those choosing which bills to pay, it didn't solve the problem that many borrowers simply don't have enough money to afford a student loan payment.

Claire Bradfuhrer was grateful for the pause. The 32-year-old mother of two graduated from George Mason University in Virginia in 2015 with bachelor's degrees in political science and music—and \$30,000 in federal loans. Since graduation, she had been paying the minimum amount—based on her income while on active duty in the military and giving music lessons on the side—thanks to an income-driven repayment (IDR) plan, which helps borrowers manage their loans by basing monthly payments on income.

Then came a divorce and extra expenses associated with it; Bradfuhrer couldn't make the payments, and her



loan went into default. With penalties and interest, her student loan debt climbed to more than \$40,000.

To many borrowers, the repayment process is very difficult to navigate. Each of the eight separate federal loan servicers, the companies hired by the Department of Education to collect and help borrowers manage payments, has its own way of approaching its customers, with its own systems and rules. Three of them are getting out of the student loan servicing business, resulting in the Department of Education transferring the accounts of millions of borrowers to new servicers, something that could further confound borrowers when they have to resume payments this winter.

"All borrowers need a clear and consistent message that they can depend on," says Plunkett. "The pause is an ideal time to establish longer-term reforms in an already complex system."

Today, Bradfuhrer has managed to get her loan out of default, has a full-time job at the Department of Defense, and continues to teach music lessons on the side 23 hours a week. Still, she can only afford less than \$100 in payments, "which will never pay off the interest," she says.

IDR plans have grown in popularity in recent years, with 30% of borrowers now enrolled in one of the five IDR options. These plans peg monthly payments to income and family size. For some borrowers, that can mean a \$0 monthly payment and loan forgiveness after 20 to 25 years, depending on the plan. Research has found that borrowers using IDR have much lower rates of delinquency and default than their counterparts in other plans.

But the experience of borrowers like Bradfuhrer demonstrate the design of IDR plans must be improved. Pew's survey of borrowers in IDR found that, although 61% of respondents said the need for a lower payment was the most important reason they chose to enroll, nearly half of those currently or previously in an IDR plan said that amount was still too high. In addition, 44% of respondents who have ever enrolled in an IDR plan say the process was somewhat or very difficult to navigate. And 72% of

those who are or were in IDR plans, and who started repayment, say they owe more or approximately the same as what they originally borrowed, compared with 43% who had never been enrolled in an IDR plan.

"Pew focus groups have shown that loan balances that never budge may cause borrowers to give up on repayment," says Plunkett. "When borrowers see little to no progress, it can cause major frustration or sap the motivation to repay."

This fall, the Department of Education will consider reforms to IDR plans, and Pew is encouraging the department to redesign them to make them more affordable, limit the balance growth that impedes repayment, and ensure borrowers, especially low-income borrowers, can enroll easily and stay enrolled in order to encourage repayment.

In addition, the fall presents another opportunity. When the pause is lifted in the new year, the entire student loan system could be overloaded as tens of millions of borrowers transition back into repayment at the same time, a likely strain for loan servicers. Pew is urging the Department of Education and Congress to take steps before repayment resumes: Identify at-risk borrowers before they are in financial distress. Reach out to them before repayment restarts to discuss their options for successful resumption of payments. Ensure easy access to affordable payments by allowing borrowers to enroll in IDR plans without requiring extensive paperwork. And after the pause ends, provide a grace period for struggling borrowers.

In the meantime, borrowers such as Shawna Upton, Kendrick Harrison, and Claire Bradfuhrer remain in a state of suspension, with plans on hold while grappling with the system designed to help them improve their lives.

"I took out a loan and I'll pay it back," says Bradfuhrer. "But the fact that I've been paying for so long and I still owe more than I took out is crazy."

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*Carol Kaufmann is a staff writer for Trust.*





Blue Point oysters fresh from a New York farm are power-washed and sorted by size to be sold. When the pandemic took hold in spring of 2020, oyster sales ground to a halt, battering cash-strapped farmers until a partnership formed by The Nature Conservancy and The Pew Charitable Trusts stepped in to buy overgrown oysters and use them to revitalize American waterways.





# RETURN OF THE OYSTERS

**A creative  
collaboration taps  
unused oysters to  
help clean up New  
York Harbor.**

**By Carol Kaufmann**

**Photographs by Lexey  
Swall for The Pew  
Charitable Trusts**



At the end of May, a group of New York City high school students and eager volunteers all wearing red life vests hoisted 15-pound rust-colored mesh bags into a gray motorboat in New York Harbor. Each bag contained live oysters. Really big oysters. The kind you'd almost never see at a restaurant or seafood counter.

Also on board: scuba divers.

The group chugged out to Governors Island, just south of the tip of Manhattan and a stone's throw from the western border of Brooklyn. They pulled up to a precise location in the water indistinguishable from any other—except that, 15 feet beneath the surface, steel cages sat waiting on rocks and shells. The divers jumped into the water, and the team on board tied a long cord to the bags and heaved them into the murky water, where the divers pulled the bags under water and placed them into what they call “oyster condos.” The sacks will eventually dissolve, and the oysters will live out their lives much like oysters in the wild.

That late spring day was the culmination of an effort put together in response to the COVID-19 pandemic in less than a year by The Pew Charitable Trusts and The Nature Conservancy, which has been at the forefront of oyster restoration around the world. In October 2020 the two organizations turned an anonymous donation into a program called SOAR—Supporting Oyster Aquaculture and Restoration. With guidance and support from federal and state agencies and industry leaders, SOAR brings oyster growers and restoration experts together. Its goal is twofold: helping oyster farmers and rebuilding oyster reefs, a well-tested remedy to regenerate oyster populations and offset the decimation of the important marine bivalves that provide an essential role in keeping waters clean. In its first year, SOAR bought nearly \$2 million worth of overgrown—and no longer commercially viable—oysters from farmers in New England, the mid-Atlantic, and Washington state with the goal of returning those oysters to the water.

“Oyster farmers expected 2020 to be a banner year, but by March many were bracing for the worst,” says Aaron Kornbluth, who works on Pew’s conserving marine life in the U.S. project. “When COVID hit and restaurants shut down, we realized it would have an outsized impact on farmers, who supply 95% of the world’s oysters. Many were afraid they wouldn’t be able to survive.”

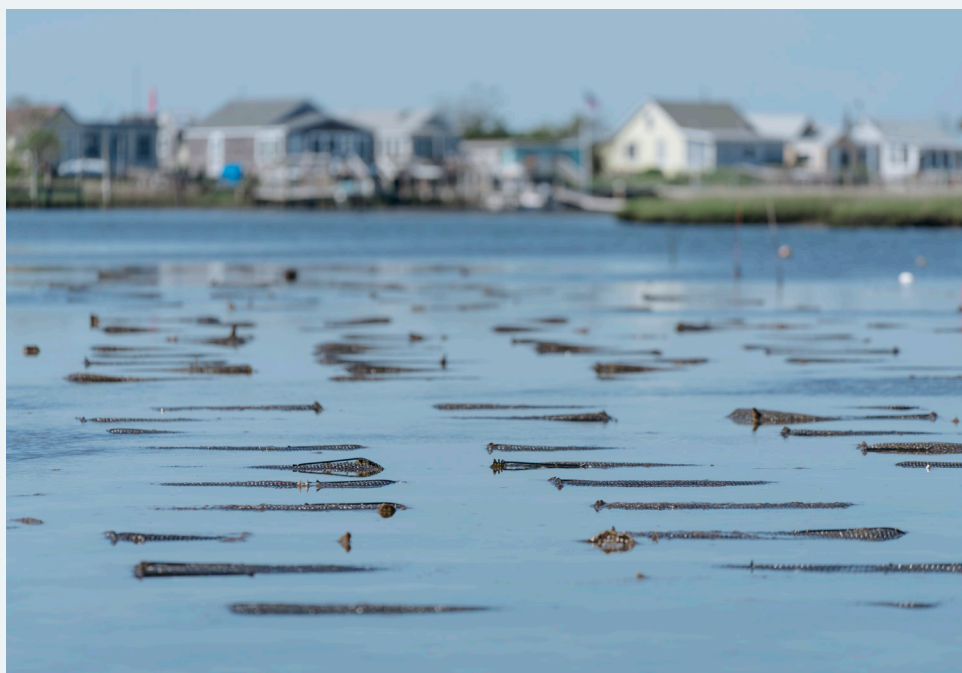
Even more alarming to farmers, their oysters continued to grow. Restaurants and other commercial outlets don’t want huge oysters; the ideal slurping size is about 2.5 to 3 inches long, aesthetically appealing while ensuring a smooth ride down the gullet. What were growers going to do with what some have called “big uglies”—which no one wanted to buy, let alone eat?





Above: Oyster grower Chuck Westfall sorts his shellfish into crates by size. "There's no real wild oysters left. Save a few pockets, they all come from farms," he says. But an oyster farm provides "an environmental service—a 3D structure for things to attach and grow on, nesting areas and hiding places, and attraction for game fish."

Right: On Westfall's Thatch Island Oyster Farm on the south shore of Long Island, bags full of growing oysters bob up through the shallow briny water. A partnership between Pew and The Nature Conservancy purchased many of Westfall's oysters for restoration sites in New York.







Left: Staff members from Billion Oyster Project measure an oyster. Oysters over 3 inches are too big for most consumers and are unlikely to sell commercially, but may be ideal for restoration projects: Large oysters have thicker shells that are harder for predators to crack, yield bigger spawns, and filter more water than commercially viable specimens. The nonprofit Billion Oyster Project rebuilds reefs in New York Harbor by collaborating with local communities and public education projects.

Below: Zachary Warner dumps oysters into a sorter that uses lasers to quickly measure and sort shellfish on a processing barge owned by the Gino Macchio Foundation. The foundation helped collect thousands of farmed oysters and distribute them to restoration sites on Long Island's south shore after the pandemic began in 2020.





"I wasn't sure we would make it in that moment of isolation, feeling of powerlessness, and uncertainty," says Sue Wicks, a former professional basketball player who now owns Violet Cove Oysters in Moriches Bay on Long Island. There was "so much bad news," she says, "and aquaculture wasn't on anybody's priority list."

SOAR's oyster purchase relieved Wicks' anxiety about her too-big mollusks, which were taking up more and more of her farm's limited space. It also allowed her to keep paying her employees throughout the winter, the most difficult time for farmers to make payroll even in a good year. SOAR's intervention "made all the difference in the world," she says. "It not only strengthened our financial situation, it uplifted my spirit. That unexpected helping hand and encouragement continues to be my bright moment of the COVID era."

But buying the oysters from grateful farmers was only the first step. SOAR simultaneously teamed up with experienced oyster reef restoration organizations such as Billion Oyster Project, a nonprofit that restores oysters to New York Harbor through education initiatives, to bring the overgrown shellfish back home to their native habitats, where they could do what they do best for the waters and the sea life in them.

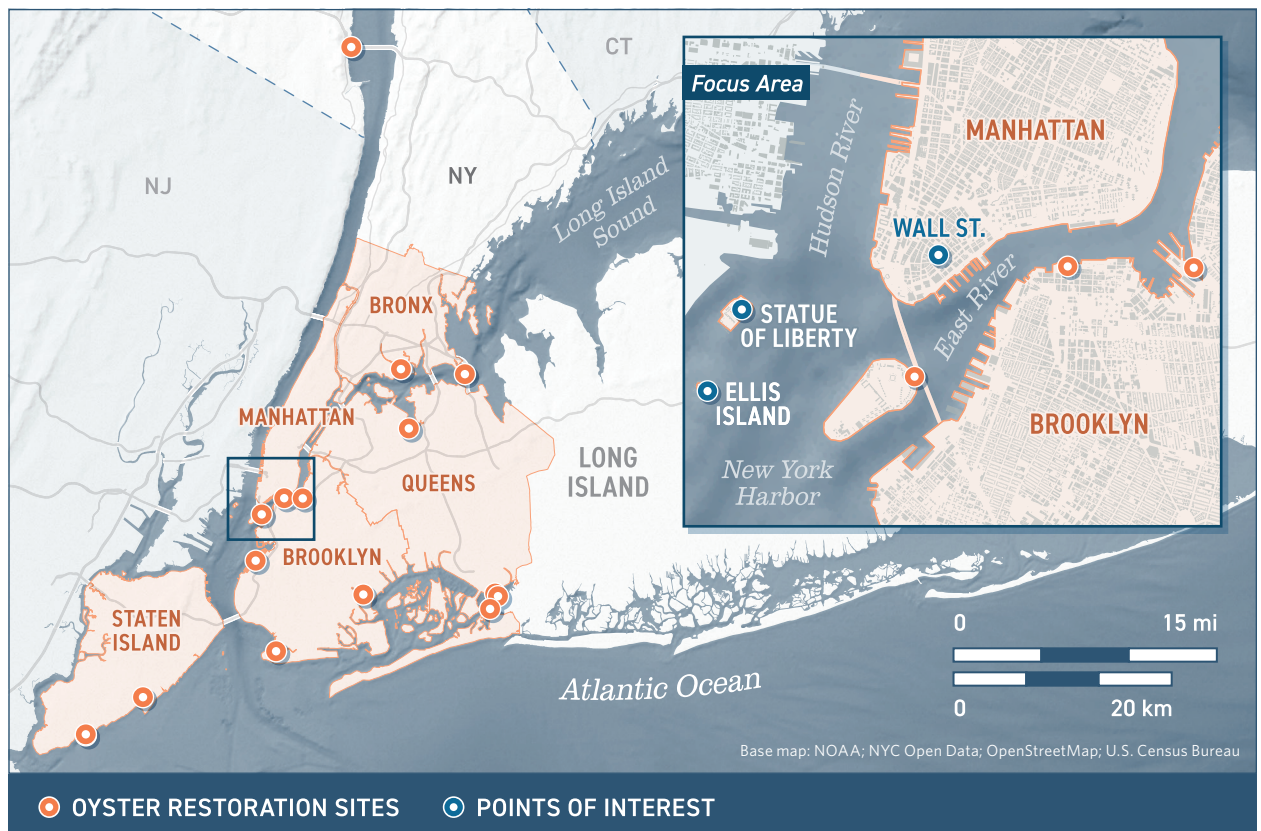
"For fish, an oyster reef provides a nice secure house and a well-stocked fridge," says Boze Hancock, senior

marine habitat restoration scientist at The Nature Conservancy. "You see an explosion of biodiversity of forage species around oyster reefs."

This rich environment also draws turtles and shorebirds, plus red drum, flounder, striped bass, and trout—and with them, tourism and commercial and recreational fishing, which means, of course, jobs.

Before the turn of the 20th century, oysters—with their key role in keeping waters clear and clean and providing habitat for marine species—were nearly synonymous with New York City. The harbor teemed with Blue Point oysters, which were sold around the world and used to pave roads, burned for lime, and served to eager customers on city streets. But pollution, sewage, and industrial-scale overharvesting nearly killed them off, and today the East Coast population is about 10% of its historic size. Most of the oysters that we eat in restaurants or buy in grocery stores now are farm-raised.

But restored oyster reefs, such as the ones SOAR helps create, can continue to provide benefits to waters and marine wildlife—and to fill restaurant menus. According to the National Oceanic and Atmospheric Administration, restoration projects in the Chesapeake Bay are helping clear that estuary by filtering nitrogen out of the water with 95% of reefs surveyed in Maryland meeting scientists' definition of successful restoration.



Restored oyster reefs by Billion Oyster Project lie underwater around New York City's five boroughs. Ned Drummond/The Pew Charitable Trusts

The oyster condos in New York Harbor are doing their jobs, too. Billion Oyster Project, which now has 15 reef sites, measured the water filtration capacity of the oysters on its newly created reefs and found that they have relatively the same efficiency as oysters on longer established ones, says Katie Mosher, the organization's senior director. "We've seen positive changes in the benthic habitat over time. In and around the reefs, we see abundant and interesting creatures such as starfish, anemone, crabs, many kinds of fish species, and all sorts of other filter-feeding species like barnacles, mussels, and tunicates."

And the rejuvenated oyster reefs benefit more than the water and marine life: They're also a teaching tool to expose city kids to environmental issues.

"One of the most exciting changes for us is to see young people in the water, identifying all these critters with us, and measuring the changes in water quality," Mosher says. "Our work is as much about providing access for people in an urban environment, and that change is so gratifying to watch."

SOAR expects to support more than 125 oyster farms and more than 450 jobs in Maine, Maryland,

Massachusetts, New Hampshire, New Jersey, New York, and Washington. At the same time, those nearly 4 million oysters will help rebuild 40 acres of imperiled native shellfish reefs across 25 restoration sites.

In the future, SOAR hopes to create a permanent market for oyster restoration projects to buy the big uglies, which are usually about 15% to 20% of a farmer's production. The hypothesis is that larger oysters are better than the smaller, commercially viable specimens for reef restoration projects because their thicker shells guard against predators—and because they create bigger spawns and filter more water.

"Although big, farmed adult oysters have rarely been used for reef restoration—past projects mostly used baby oysters—this is exciting from a biological standpoint," says Pew's Kornbluth.

So although oyster connoisseurs don't want the big uglies, the giants have a valuable role to play in the country's inlets and bays, cleaning the waters and strengthening fragile coastal ecosystems just as nature intended.

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*Carol Kaufmann is a staff writer for Trust.*



Students from the New York Harbor School—Antoine Mier, 18, from Queens, left, Carlos Ortiz, 17, from Staten Island, and Marco Alicea, 18, from Brooklyn—sort and bag oysters in biodegradable sacks in preparation for their transfer to a waiting boat.





In the shadow of the Manhattan skyline (below), the team from Billion Oyster Project transports full bags and hands them off (above) to divers who will place them in human-made oyster “condos” 15 feet under water.



# Deep Divisions in Views of America's Racial History

*Republicans are far more likely than Democrats to say increased attention to the history of slavery and racism is bad for the country.*

BY TOM INFELD

Nine in 10 Americans say that progress has been made toward racial equality in the past half-century, but they are deeply divided—along both racial and political lines—over how much more needs to be done and whether fundamental changes in laws and institutions are required.

An extensive study released in August by the Pew Research Center, based on a survey of 10,221 adults, found that half of U.S. adults (53%) see as a good thing for society the increased attention paid to the history of slavery and racism in the wake of the George Floyd murder and the 2020 summer of protest.

But the racial and ethnic disparities in respondents' views were striking. The overwhelming majority of Black Americans (75%) believe this greater focus on racial inequality is positive, while less than half of White Americans (46%) agree. Majorities of Asian Americans (64%) and Hispanics (59%) see the attention as a positive development.

The political divide on this question is even starker, with only one-quarter of Republicans (25%) saying that heightened attention to race is positive, compared with three-quarters (78%) of Democrats. When researchers went a step further and asked whether "a lot more" still needs to be done in the area of racial equality, just 22% of Republicans, compared with 74% of Democrats, said yes.

Much of the opinion difference appears to stem from divergent views on how far the nation has come in dealing with racial inequality. "More Whites and more Republicans say that a lot of progress has been made, and so they say that we don't need to do a lot more going forward," says Carroll Doherty, director of political research for the Center and co-author of the report.

Although there is near unanimity among the survey

respondents that progress has been made over a half-century, only 19% of Black Americans see that progress as substantial. That contrasts with a clear majority of White Americans (56%) who say things have changed a lot for the better.

The one-half of Americans who say a lot more needs to be done are themselves divided over what it will take, the report says. About one-quarter of all adults (24%) say needed changes can be made while working within the system. Another 25% say, however, that U.S. laws and major institutions are so fundamentally biased against some racial and ethnic groups that they need to be completely rebuilt.

Almost 6 in 10 Black respondents (58%) say fundamental change in society is required, compared with 18% of White respondents, 30% of Hispanics, and 24% of Asian Americans.

The split by political party is even more dramatic, with only 7% of Republicans saying that laws and institutions need to be overhauled, compared with 40% of Democrats.

"Democrats really don't differ over the question about focusing greater attention on the history of slavery and racism in this country," Doherty says. "They are pretty unified on that. Where Democrats disagree is on what needs to be done. When we asked if this required system change or if it could be done within the system, Democrats were divided."

William A. Galston, a senior fellow at the Brookings Institution who has analyzed the Center poll, says it contains a warning to political activists on the left who are calling for radical social change. Most Americans are not with them in this, he says.

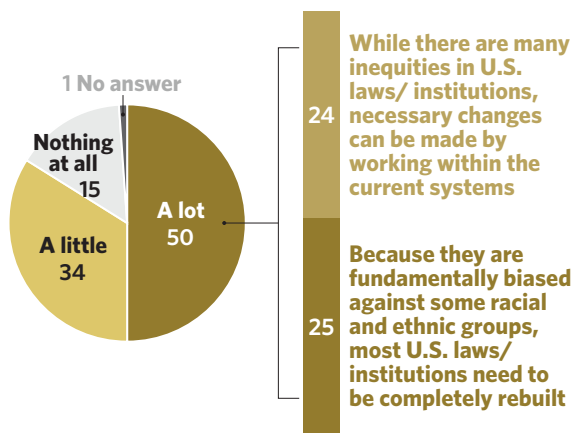
"Only about one-quarter of the public believes that radical change is needed," Galston says. "Although the voices of that one-quarter have been the loudest

*The one-half of Americans who say a lot more needs to be done are themselves divided over what it will take.*



## Those who say ‘a lot’ more is needed to ensure racial equality are split over what needs to be done to make changes

% who say \_\_\_\_ needs to be done to ensure equal rights for all Americans regardless of their racial or ethnic backgrounds



Source: Pew Research Center

in the last year—and in some respects for the last five or six years—they are not the majority. They’re not even a majority of the people who say a lot remains to be done. There is only limited public support for changes that many people see as going too far.”

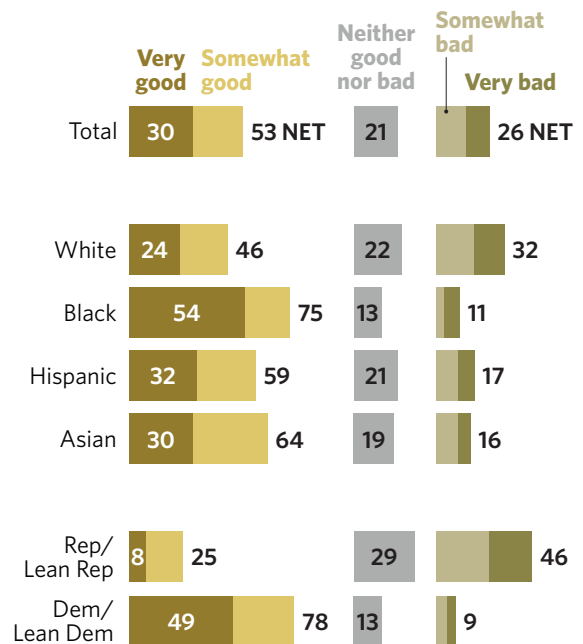
Besides race and political alignment, age and education are strong variables that influence opinion in the survey, with younger people and better-educated people in both parties much more likely to see the need for change in the country’s race relations.

“Young people are much more accepting of increased public attention to the history of slavery and racism, and 37% of them believe that laws and institutions need to be rebuilt,” Doherty says. “Among people age 65 and older, it’s only 16%.” And belief that more attention to racial disparities is needed goes up with increasing levels of schooling. Overall, 61% of college-educated people surveyed said that increased attention to the history of slavery and racism is a good thing, compared with 49% of those without a college degree.

On one of the most contentious debates of the past year—the question of whether White Americans have societal advantages that Black people do not have—the survey finds that 57% say that Whites benefit “a great deal” or “a fair amount” from the color of their skin. Again, the findings vary by race and ethnicity, with 92% of Black Americans, 73% of Asian Americans, 70% of Hispanics, and 47% of Whites seeing an advantage for White people.

## Wide racial, partisan gaps on whether more attention to the history of racism in the U.S. is good for society

% who say increased public attention to the history of slavery and racism in American is \_\_\_\_ for society



Source: Pew Research Center

“We’ve asked this question about White advantage every year for the last five years,” Doherty says. “It’s essentially a question about White privilege. We see growth overall in the percentage of Americans who say that Whites do benefit from societal advantages. But that growth is only among Democrats. Between 2019 and 2020, there was a 7-point increase in the share of Democrats who said White people have advantages Black people lack.”

Republicans, on the other hand, “haven’t moved at all on this issue,” Doherty says. Among White Republicans, 78% say White Americans have little or no advantage over Black Americans.

But demographic changes within the ranks of the GOP may alter the racial views of Republicans over the next generation, Galston says. He cited a poll finding that 42% of Republicans under age 30 endorse putting greater societal focus on the history of slavery and racism. That compares with 18% of GOP seniors.

In a similar way, the growing attraction of Hispanics to the Republican Party, as evidenced in the 2020 election, could lead to changing GOP racial attitudes over time, Galston says. He notes a poll finding that 46% of

Hispanic Republicans, compared with 20% of White Republicans, accept the notion of White privilege.

"This is a very difficult transition period for older White Americans, particularly those without a college degree," Galston says. "As they gradually fade from the scene and are replaced by younger Republicans and others with more moderate racial attitudes," he notes, Republicans' views on racial issues may change.

The people who gave their opinions for the poll are enrolled in Pew's American Trends Panel, which represents a cross-section of the nation. Panel participants have agreed to be surveyed periodically by email for ongoing Center research.

Researchers have used the panel to track opinion changes on a range of important questions, but this

survey marked the first time that panelists have been asked whether the problem of racial inequity was so intransigent that fundamental change to laws and institutions is needed. Doherty says Center researchers wanted to capture Americans' views after the social upheaval following the Floyd murder and other inflammatory incidents of the past year.

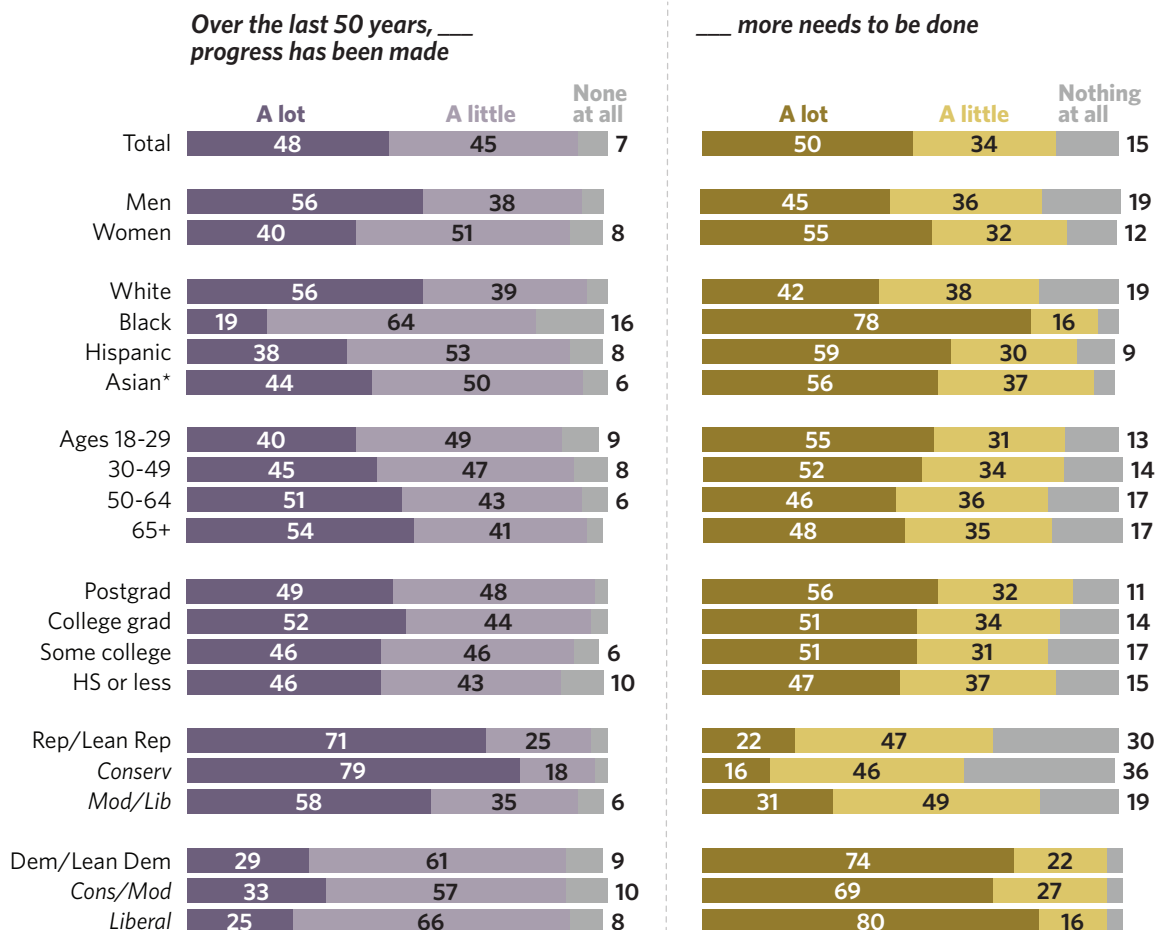
"All of that has focused the nation's attention on racial disparity, especially in policing and what should be taught in schools," he says. "It's all led to a big rethinking in America about race."

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*Tom Infield is a frequent contributor to Trust.*

## About half of U.S. adults say the country has made 'a lot' of progress toward racial equality and a similar share says a lot more needs to be done

*When it comes to ensuring equal rights for all Americans regardless of their racial or ethnic background, % who say ...*



Source: Pew Research Center



*The Fact Tank is analysis and news about data from the writers and social scientists at the Pew Research Center. More is available at [pewresearch.org/fact-tank](https://pewresearch.org/fact-tank)*

# Most Americans have traveled abroad, although differences among demographic groups are large

BY LAURA SILVER



Travelers arrive at Miami International Airport ahead of Memorial Day weekend on May 26, 2021. Chandan Khanna/AFP via Getty Images

Americans are gradually returning to international travel, though international travel restrictions remain in place in many countries.

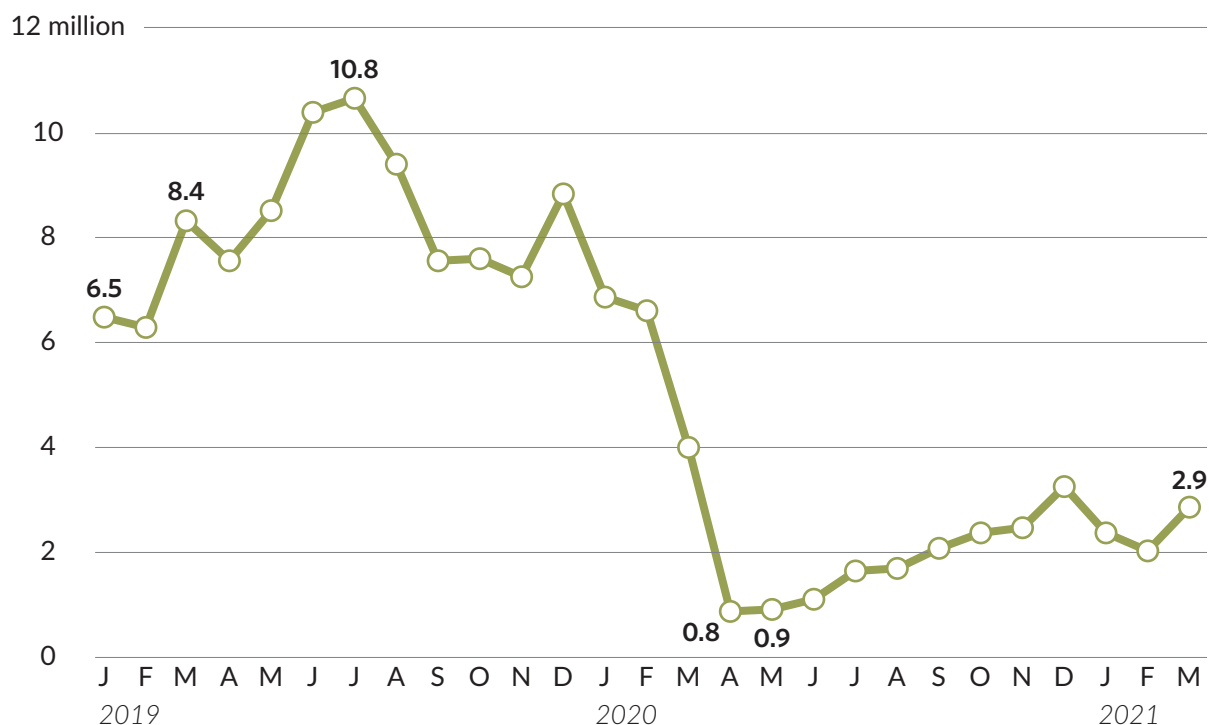
In March 2021—the most recent month for which data is available—around 3 million American citizens traveled outside the country. This is shy of the nearly 4 million U.S. citizens who traveled abroad in March 2020 as the coronavirus pandemic unfolded and far below the roughly 8 million who did so in March 2019, according to U.S. Department of Commerce data.

But it represents a significant uptick over the low point in the late spring of 2020, when only around 1 million Americans or fewer left the United States. Still, international travel by Americans remains far below pre-pandemic levels.

Whether before or during the pandemic, international travel is something a 71% majority of U.S. adults have done at some point in their lives, according to a June Pew Research Center survey. By contrast, around a quarter (27%) have not traveled abroad.

## In April and May 2020, fewer than 1 million Americans traveled internationally

Number of U.S. citizens traveling internationally per month, in millions



Source: Pew Research Center

Still, the degree to which Americans have traveled around the globe varies widely: 19% have been to only one foreign country, 12% to two countries, 15% to three or four countries, and 14% to five to nine countries. Only 11% of Americans have been to 10 or more countries.

Who travels—and how much—also differs substantially across demographic groups. Income plays a decided role: Almost half (48%) of those earning less than \$30,000 a year have not left the country, compared with 28% of those who earn between \$30,000 and \$79,999 a year and 10% of those earning \$80,000 or more. These highest earners are also significantly more likely to have visited multiple countries.

Americans with lower levels of education are much less likely to have traveled widely than those with more schooling. For example, 37% of those with just some college education or less have not left the country, compared with only 7% of those who have graduated college. College graduates are also more likely to have been to multiple countries: A quarter have been to 10 or more countries.

### Most Americans have been out of the country at least once

% of Americans who have ever traveled to \_\_\_\_ countries outside the United States

10+	11%
5-9	14
3-4	15
2	12
1	19
0	27

Source: Pew Research Center



Women (32%) are more likely than men (22%) to have never traveled outside the country. Men, for their part, are much more likely than women to have been to five or more countries (30% vs. 22%). Still, men and women are equally likely to have been to only one country.

Black Americans are much less likely to have ever traveled abroad (49%) than White (75%) or Hispanic Americans (73%). White adults are also more likely to have been to five or more countries (30%) than Black (13%) or Hispanic (15%) adults.

When it comes to party affiliation, there are no significant differences in the share of Republicans and Democrats who have traveled internationally or in the number of countries they have visited.

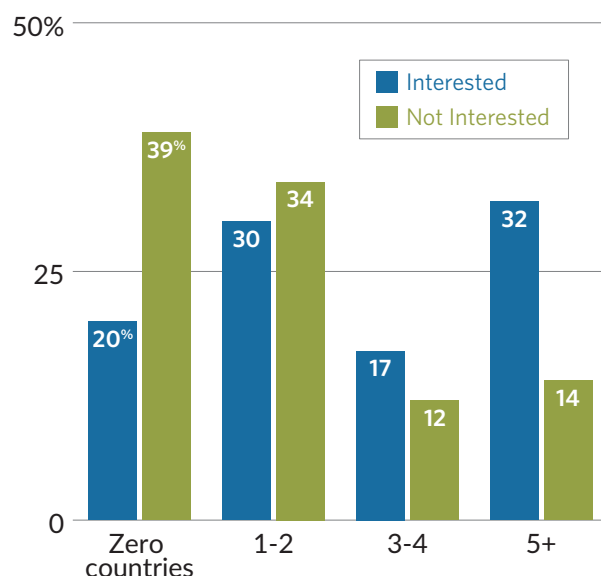
The 64% of Americans who say they are at least somewhat interested in keeping up to date on foreign affairs or foreign policy are much more likely to have traveled abroad at some point in their lives than those who say they have limited or no interest. They are also more likely to have been to many countries. For example, 32% of those who are interested in foreign affairs or foreign policy have been to at least five foreign countries, compared with 14% who are less focused on keeping up to date on foreign affairs.

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Laura Silver is a senior researcher focusing on global research at Pew Research Center.

## Americans with interest in foreign affairs are more likely to have traveled to multiple countries

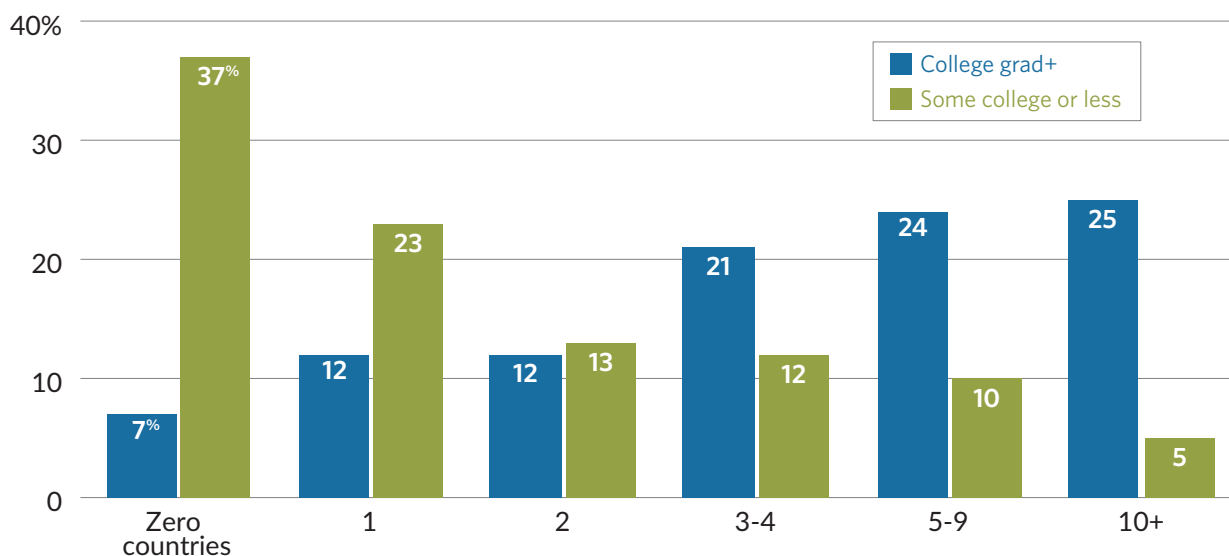
% of Americans who have ever traveled to each number of countries outside the United States, among those who are \_\_\_\_\_ in keeping up to date on foreign affairs or foreign policy



Source: Pew Research Center

## College graduates more likely to visit multiple countries

% of Americans who have ever traveled to \_\_\_\_\_ countries outside the United States



Source: Pew Research Center

# African Descendants Have a Stake in Saving U.S. Southeast Salt Marshes

*The Chieftess of Gullah/Geechee Nation supports a new initiative to protect a million acres.*



**Queen Quet gazes into the marsh surrounding her hometown of St. Helena Island in South Carolina.** Kumar L. Goodwine-Kennedy/  
Geechee Sea Island Coalition

Salt marshes in the southeastern U.S. are home to descendants of enslaved Africans who have worked together for generations to protect their lands, waters, history, and culture.

Known as the Gullah/Geechee, these estimated 1 million people inhabit the Sea Islands and coastal areas stretching from Jacksonville, North Carolina, to Jacksonville, Florida, and 35 miles inland. Since the times of slavery, the Gullah/Geechee people, who hail from numerous African ethnic groups and built some of the richest plantations in the South, were informally considered “a nation within a nation” with their own language, crafts, and traditions.

In 2000, members of the Gullah/Geechee community formally established their nation and chose computer scientist and South Carolina native Marquetta L. Goodwine as chieftess and head of state. Known as Queen Quet, she has gained worldwide recognition for her community and worked to protect its lands and waters. Now she’s joining a major new project aimed at conserving salt marsh—the grasslands that flood and drain with the tides and provide vital habitat for wildlife ranging from fish to birds.

The project, known as the South Atlantic Salt Marsh Initiative, was created in May and brings together federal, state, and local governments, military officials, and community leaders such as Queen Quet, who recognize the habitat’s ability to help protect shorelines against flooding and storm surge. The initiative aims to conserve about a million acres of marsh stretching from North Carolina to north Florida, an area that is home to installations for every branch of the military.

In the coming months, initiative leaders will begin hashing out a plan designed to help communities and the military better prepare for the future through coordinated transportation and development plans, targeted restoration projects, and conservation of lands adjacent to marshes, allowing the tidal wetlands to move as sea levels rise.

*This interview with Queen Quet has been edited for clarity and length.*



### **Why is salt marsh important to the Gullah/Geechee people?**

The waterways are sacred to us and provide our food. Every native Gullah/Geechee grew up breathing in the smell of pluff mud as we proceeded out to get the family meals of fish, shrimp, oysters, clams, and blue crabs. In the soil we grow staples of the Gullah/Geechee diet, including rice and vegetables. The salt marsh is not something that we simply go through or to; it's part of our family, too. Our lives depend on it.

### **What are your biggest concerns for the habitat?**

We've seen this area change over the decades as the ocean acidifies, bridges are built, newcomers arrive, and overbuilding infringes on our islands and salt marsh. The pilings used to invade the salt marsh with private docks feel like stakes being hammered into the heart of those of us from this coastline, because *de land da we famlee* and *de wata da we bloodline* (the land is our family and the water is our bloodline).

### **What changes are you seeing in the salt marsh?**

The continued negative impacts to our coastline due to climate change have caused visible harm to the salt marsh to the extent that we had to begin replanting the spartina grass (the main vegetation found in salt marsh) when we replant oyster shells to create new oyster beds. Combating sea level rise and protecting the maritime forest from eroding are some of the ecological and environmental sustainability actions that the Gullah/Geechee Sea Island Coalition and the Gullah/Geechee Fishing Association have been a part of for decades. Initially, the rapid erosion we saw appeared to be connected to flash floods and hurricanes, but over time, we had to learn terms that do not exist in the Gullah language—such as “sea level rise.”

### **What would happen to your nation if you lost significant portions of salt marsh habitat?**

The loss of the salt marsh would be the death of the fisheries that I grew up traversing with my family via the bateau (flat-bottom wooden boats) that we make traditionally by hand. It would be the erasure of the memories of seeing these sacred and spiritually rejuvenating spaces. Without being able to nourish our souls and our bodies via the waterways and estuaries that are our salt marsh areas, Gullah/Geechee people wouldn't thrive and our culture wouldn't survive. So the life of the salt marsh is inextricably tied to our cultural continuation.

### **How do the Gullah/Geechee people want to see salt marsh conserved?**

The Gullah/Geechee Nation created a sustainability plan in 2010 that includes a special ocean action section. We're expanding the plan to include a specific

section on the salt marsh, as we enter into new initiatives to prevent litter and debris from entering the area and as we work to educate people more about the life that exists between what to many simply look like blades of grass covered by water a few times a day. We're proud to work with global partners via the United Nations to protect our environment and continue our cultural heritage.

### **Can you say more about this work with the United Nations?**

We're working on the United Nations sustainable development goals and due to that effort, we've been supporting the United States' and South Carolina's 30 by 30 plans to conserve 30% of the waterways and 30% of the land by the year 2030. We would want special emphasis to be placed on the salt marsh and the ocean in the implementation aspects of these plans. That would allow the salt marsh to not only be conserved but would allow it to naturally be replenished.

*“The life of the salt marsh is inextricably tied to our cultural continuation.”*

### **What do you hope for the new South Atlantic Salt Marsh Initiative?**

The initiative is a perfect fit for the Gullah/Geechee Nation! It suits us like a custom-made garment or a personally crafted vessel that will finally allow us to get other folks to navigate our coast with us in a way that is in harmony with our cultural traditions. I'm looking forward to bringing Gullah/Geechee traditional knowledge into the planning process, but even more than that, I'm looking forward to putting on my hip boots and stepping out into the marsh with my Gullah/Geechee *famlee*.

As one of our Gullah/Geechee proverbs goes, “*De wata bring we and de wata gwine tek we bak.*” (“The water brings to us and the water will take us back.”) I pray that this initiative allows us to take the salt marsh back to being healthy while also educating the next generation of Gullah/Geechee coastal stewards to continue the effort in the future. We intend to have many more generations of our people along this shore just beyond the marsh who will continue to walk to the shoreline to nourish their bodies, minds, and souls. *Tenk GAWD fa de Gullah/Geechee coast!*

# Into the Deep to Learn More About an Essential Species

*Scientists deploy innovative technology in East Antarctica to learn more about krill and collect data needed for effective ecosystem-based fisheries management*

BY NICOLE BRANSOME



Antarctic krill swim in a holding tank aboard ship. The tiny, shrimplike creatures support the entire ecosystem of the Southern Ocean. Angus Henderson/Australian Antarctic Division/CSIRO



In January, 20 scientists from the Australian Antarctic Program boarded the Research Vessel (RV) Investigator and set out from Hobart, Tasmania, to spend two months working off East Antarctica in the Southern Ocean. Their mission: Determine the biomass of the region's Antarctic krill—the world's largest krill species, a keystone of the Antarctic food

web, and an important player in the fight against climate change. The research was considered so crucial that it proceeded during the pandemic, under strict protocols, before the widespread availability of vaccines.

The scientists used acoustics, trawls, seabird and whale observations, oceanography, genetics, and—for the first time—specially designed underwater camera systems and deep-sea moorings to study krill and their undersea environment. Enormous swarms of krill can contain hundreds of millions of individual crustaceans, each no longer than 2 inches, and knowing their biomass is key to managing the fishery for a healthy and thriving marine ecosystem as commercial fishing demand for krill grows. And maintaining krill biomass is also critical for sustaining animals that feed on them, such as penguins, and other key predators such as blue whales and crabeater seals.

"We want to understand how krill are distributed in relation to predators like whales and seabirds, ocean





**Scientists spent two months, and traveled over some 300,000 miles, aboard the Research Vessel Investigator.**

*Angus Henderson/Australian Antarctic Division/CSIRO*

currents, food sources, seafloor habitat, and other krill swarms,” says So Kawaguchi of the Australian Antarctic Division (AAD). “Understanding the environment in which the krill live, and how it is changing, is key to understanding how krill biomass could be affected in the future.”

Feeding and breeding in the icy depths of the Southern Ocean, krill face many threats, from warming waters, melting sea ice, and ocean acidification to concentrated industrial fishing focused in the coastal areas of the Antarctic Peninsula.

Over two months, the voyage explored six large-scale survey lines, gathering data and samples along the ship’s path, across more than 306,200 square miles. A fine-scale “krill box” survey (during which the ship undertook several shorter survey lines within a small area) was also conducted just off the coast from the Australian-operated Mawson research station, where a penguin monitoring program has been operating for many years.

The survey included sampling of phytoplankton and krill genetic fragments—specifically sampling seawater for krill DNA to help the researchers better understand krill distribution and abundance as well as krill predator interactions. The research voyage was supported by The Pew Charitable Trusts, the AAD,

the Australian Antarctic Program Partnership, and the Antarctic Science Foundation, and had a grant of sea time (ship time and logistical and technical support) from Australia’s Commonwealth Scientific and Industrial Research Organisation (CSIRO) Marine National Facility on board RV Investigator.

The team shared its data—particularly the krill biomass estimate—with the 26 member governments of the Commission for the Conservation of Antarctic Marine Living Resources (CCAMLR), which manages the Antarctic krill fishery and has a mandate to protect the Southern Ocean’s diverse marine life. To help achieve protection for this spectacular region, Pew and its partners are working with CCAMLR to help it meet its goals of updating its ecosystem-based fisheries management practices and establishing a network of large-scale marine protected areas (MPAs) around Antarctica.

Observing predators was an important component of the project, and the team on board RV Investigator collected information on the distribution and density of air-breathing animals that rely on Antarctic krill, including dolphins and whales, crabeater and leopard seals, and bird species such as Adélie penguins, snow petrels, and southern fulmars.

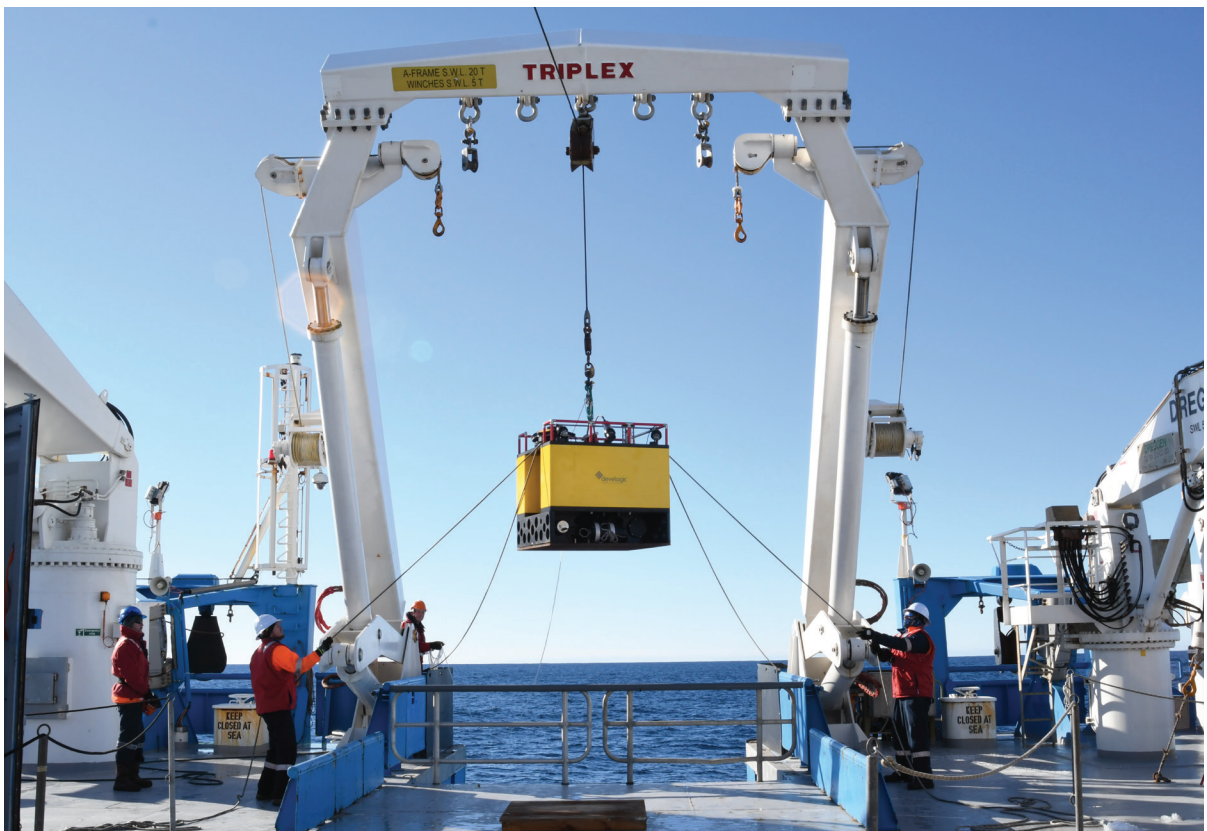
But the scientists weren't only counting the predators—they were also recording their sounds. "Recordings give us a more complete understanding of which species are in the survey area, and also what they're doing," says AAD scientist Brian Miller, a marine mammal acoustics specialist. Although visual observation can provide part of the picture of how many animals are present in the study area, recordings can fill in information about species present at each recording site and their behavior. Scientists are also able to make recordings at night, in fog, or during whiteouts—conditions in which visual observations simply aren't possible. Some species are even easier to track by sound than by sight. For example, blue whales and sperm whales frequently make loud calls when underwater, which can be detected much farther away than these animals can typically be seen.

Gavin Macaulay led the krill acoustics research on the ship. A trained engineer, he had developed echosounders and methods to survey the biomass of deep-water orange roughy years earlier when he worked for New Zealand's Ministry of Agriculture and Fisheries. This technology was used to survey the krill. "We send out sound pulses and measure the strength of the echo that comes back from krill swarms,"

Macaulay explains. Then the scientists divide the echo by the amount they expect from an average individual krill, which allows them to figure out the total weight of krill in the survey area.

In addition to using echosounders to conduct the biomass survey, the acoustics team also deployed a "krill swarm study system" consisting of free-floating cameras within a metal frame that is lowered into swarms of krill. The new visual perspective the system provided helps increase the accuracy of biomass estimates, provides insights into krill behavior, and may offer clues to understand the factors that affect the formation and tenacity of krill schools.

Another research system the scientists used for the first time is called a krill observational mooring for benthic investigation (KOMBI), a device housing a deep-sea camera and echosounder that will record the changes in krill presence on the seafloor. Three KOMBIs were deployed and will remain in place for a year. "These units should provide an indication of how important the seafloor habitat in this region is for Antarctic krill," says the AAD's Rob King, who led the team's krill biology research onboard. The units will help scientists fill in the information gaps during the winter months, when Antarctica is inaccessible to scientists, and deliver other key biological information.



A device known as a KOMBI, here being lowered into the water, will sit on the seafloor for a year measuring changes in krill presence using deep-sea cameras and echosounders. *Olivia Johnson/Australian Antarctic Division/CSIRO*





**Top left: A wandering albatross, which has the largest wingspan—up to 11 feet—of any living bird, was one of many predators the researchers spotted.** Angus Henderson/Australian Antarctic Division/CSIRO. **Top right: Predator observers scan the horizon for animals.** So Kawaguchi/Australian Antarctic Division/CSIRO. **Above: One of the final iceberg sightings on the expedition.** Angus Henderson/Australian Antarctic Division/CSIRO

Krill are unusual because, depending on the conditions, they can function either as a superorganism in a swarm or as an individual. As a swarm, krill communicate, navigate, make collective decisions, and use photophores—light-producing organs. Understanding when they instigate swarming behavior is something the scientists are trying to better understand. “We don’t know how krill vary between swarming versus individual behavior over winter, and the relative importance of the various strategies they use to get through this period,” says King, adding that he hopes the KOMBI project, combined with further studies, will unlock some of these answers.

The scientists captured krill from various depths to compare biological information and help determine whether the seafloor is an important habitat for the crustaceans, and they used trawls to collect krill and gather data on the composition of swarms. This information will help researchers understand the distribution and maturity stage of krill in the water column, which will feed into determining how climate change may be affecting both krill and their

predators in the Southern Ocean—data that is crucial to the advancement of effective ecosystem-based management for the krill fishery.

This research and updated biomass estimate will help CCAMLR’s scientists and policymakers this fall as they consider updates to the ecosystem-based management system for the Antarctic krill fishery.

CCAMLR has also committed to creating an MPA network around the continent. Soon, CCAMLR delegates will consider a proposal by Australia, the European Union, France, Norway, the United States, and Uruguay to protect a large section of the East Antarctic region. That MPA—coupled with catch limits that minimize the impacts on predators from localized fishing—would create a climate refuge for krill, penguins, and other wildlife and help preserve the region’s unique marine ecosystem and distinct biodiversity.

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*Nicole Bransome works on The Pew Charitable Trusts’ protecting Antarctica’s Southern Ocean project.*

*Stateline, an initiative of The Pew Charitable Trusts, is a team of veteran journalists who report and analyze trends in state policy with a focus on fiscal and economic issues, health care, demographics, and the business of government. More stories are available at [pewtrusts.org/stateline](https://pewtrusts.org/stateline).*

# How Denver Tackled Homelessness While Saving Money

BY SOPHIE QUINTON



A homeless encampment in Denver last fall. In 2016, the city began a program with private investors that offered permanent supportive housing for those struggling to afford homes—and, in the process, the city reduced spending on emergency services. Because of its success, the city will now invest public funds in the program. *Hyoung Chang/MediaNews Group/The Denver Post via Getty Images*



Walter Boyd had been homeless before. But when he started sleeping in the temporary homeless shelter at the National Western entertainment complex in Denver, it felt like he'd hit a new low.

He'd lost his job sorting trash at a recycling facility. He was in so much pain from scoliosis that he could barely walk. He'd been in and out of jail. His marriage was all but over. Oh, and it was April 2020, and a global pandemic was underway. "I was overwhelmed," said Boyd, 54.

Boyd's luck was about to change, however. His name was on a list of unhoused Denver residents eligible for immediate housing assistance, mental health treatment, and other support through a city program aimed at people who lack housing and have been arrested multiple times in the past three years.

The program, which provides what's known as permanent supportive housing, has housed over 280 struggling people since 2016 and reduced city spending on police, jail, ambulance, and detox services, found a July study by the Urban Institute, a left-leaning Washington, D.C., think tank.

The Denver study proves that highly vulnerable people living on the street will accept housing and, with help, stay housed for the long term. That's good news at a time when homelessness is rising nationally and service providers say more people experiencing homelessness appear to be suffering from mental illness.

But the study also shows that the work isn't easy. It requires a skilled team, funding, and political will—all longtime barriers to expanding permanent supportive housing in Denver and in other places.

Permanent supportive housing isn't a new idea. The federal government spent \$1.71 billion funding such housing in 2020 alone. There are now 179,569 such beds nationwide for people experiencing homelessness and physical or mental disabilities, quadruple the 2007 total, according to federal statistics.

Yet more people still need help than there are beds available, advocates for people experiencing homelessness say.

"There was never enough money directed toward supportive housing to meet the demand," said Deb De Santis, president and CEO of the Corporation for Supportive Housing, a nonprofit that invests in and advocates for supportive housing. The nonprofit was founded in 1991 with help from a grant from The Pew Charitable Trusts.

De Santis said her organization was created in part because policymakers had closed psychiatric hospitals and other institutions in the second half of the 20th century without sufficiently funding community-based care. "We haven't come very far," she said. "We still don't have adequate services in communities to support people."

Many states are now beefing up investments in affordable housing and rental assistance, thanks to better-than-expected state revenues and money from the American Rescue Plan Act, a federal COVID-19 relief bill signed into law in March. Some states and cities are buying hotels and motels and converting them into affordable housing, for instance.

The housing piece of the Denver program was paid for with federal and state housing vouchers. The other services were paid for by Medicaid and a contract called a social impact bond.

Under the contract, private investors lent the city \$8.6 million, with the understanding that the city would repay the money only if program participants stayed housed for at least a year and spent at least 20% fewer days in jail. If participants spent more time in housing, and less time in jail, investors would get additional money.

Denver ended up saving so much money on emergency services that it repaid investors \$9.6 million.

The partnership was first announced by Denver Democratic Mayor Michael Hancock in 2014, at a time when the Obama administration, many city leaders, and impact investors were embracing social impact bonds. The theory was that private investors could help fund services that, while likely to save taxpayer dollars in the long run, were expensive in the short run.

Now that the contract has proved support services save money, Denver officials are prepared to invest in such services without involving the private sector, said Britta Fisher, Denver's chief housing officer. Although the social impact bond contract ended in December, officials chose to keep funding services through the end of this year (the city passed an annual budget).

The city also is ramping up funding for permanent supportive housing. Denver has spent \$15.89 million to build about 270 additional units, all now either under construction or in the planning phase, according to Derek Woodbury, communications director for Denver's Department of Housing Stability.

Although years of research show that housing people without any preconditions and offering them assistance pays off, some conservatives still disagree with that approach. They say that in some cases, supportive housing should require residents to be sober.

"If you're running a housing development where it's widely understood that people are using [drugs] ... putting someone in that environment who has had a rocky past but is trying to move up, is trying to move on to his sobriety, is really bad for that person," said Stephen Eide, a senior fellow at the Manhattan Institute, a free market think tank based in New York City.

Homeowners also sometimes have pushed back against plans for new supportive housing complexes, or become impatient with such a slow, labor-intensive

strategy for reducing homelessness, affordable housing advocates say.

After all, even as more housing units are built in a given area, the number of people experiencing homelessness can be rising even faster.

"When neighbors and businesses are seeing encampments growing across the street from them, or down the street from them, they scratch their head and say, 'What do you mean this is a success?'" said John Parvensky, president and CEO of Colorado Coalition for the Homeless. The nonprofit provided services as part of the Denver program.

### **'A Housing Program, Looking for Me?'**

Typically, people experiencing homelessness who have little to no income must apply for government housing subsidies and wait until a voucher becomes available. The Denver program, which was set up by the city, the Urban Institute, and a host of private sector partners as a randomized controlled trial, didn't work that way.

Instead, the Denver Police Department compiled a list of thousands of people who had been arrested at least eight times over three years, including at least three arrests when they had no permanent address. Over 720 of those people were randomly chosen to participate in the housing program.

Outreach workers at Colorado Coalition for the Homeless and the Mental Health Center of Denver—two nonprofits that had been hired to provide support services for this program—tracked down half the people on the list and offered them housing. The remaining people were considered a control group.

Boyd was shocked to learn someone was looking for him. "I was like, wait a minute, a housing program looking for me?" he said. "Most of them, you wait two or three years."

He didn't need any convincing to get in touch with Colorado Coalition for the Homeless and to start applying for a federal Section 8 voucher.

It took outreach workers over a month, on average, to track down each participant. Many weren't using shelters and free clinics, as Boyd was. Some eligible participants initially assumed the housing offer was a joke, said JoAnn Toney, director of housing and residential services at the Mental Health Center of Denver.

Service providers eventually located 90% of the 363 eligible participants and housed almost all of them. Every participant was assigned a support team, consisting of experts such as case managers, social workers, nurses, psychiatrists, and peer mentors who had experienced homelessness in the past.

Boyd now lives in a studio in Lakewood, a quiet Denver suburb. His two case managers each visit

once a week. Colorado Coalition for the Homeless has helped him manage his scoliosis, gain federal disability benefits, start applying for jobs, and file for divorce.

Support is crucial for people who've experienced chronic homelessness, Boyd said. "You can't be on the streets [for] five, 10 years and put someone into housing and think everything's going to be all right."

Homelessness is a traumatizing experience, he explained. "There's a lot of drugs, a lot of violence, a lot of crime." People living in such an environment can stop believing they can do any better, he said. "Sometimes you just give up."

Everyone assigned to the Mental Health Center of Denver through the program had a behavioral health need, Toney said, such as depression, a mood disorder, or substance use disorder. Many were also in physical pain from old wounds that had never healed or chronic conditions that weren't being treated.

The social impact bond funding allowed Toney's team to do more to help, she said. The money could pay for program participants' travel to job interviews, for instance. It also paid for novel therapies, such as robotic therapy dogs and cats that helped some participants stay calm in their new apartments.

### **Getting to Scale**

Three years after entering the Denver program, 77% of participants were living in stable housing, the Urban Institute study found. And while support service costs ranged from \$12,078 to \$15,484 per person per year, depending on the service provider, about half the money was offset by lower city spending on police, court, emergency medical, ambulance, and jail services.

The findings didn't surprise service providers. "Just being in housing, they were not likely to be jailed for status, or what we call quality-of-life crimes—trespassing, urinating in public, just being in a place where they shouldn't be," Parvensky said. "That was a big part of the jail reduction success."

Not everyone made it to the three-year mark. Twelve percent of participants died, a toll that reflects the shortened lifespans of people experiencing homelessness, the study said. Other participants left the program after struggling to manage their mental health or substance use disorders, Parvensky said.

And the cost savings may not be perfectly replicable. For one thing, Denver is both a city and a county, meaning it realized cost savings that would otherwise have been split between jurisdictions. Colorado's largest city also has service providers with experience that other, smaller cities lack.

But service providers and investors involved in the Denver program say they hope it makes the case for funding interventions that, while costly at first, reduce



emergency spending later. "This builds the evidence base," Parvensky said.

Hancock, the mayor, has said he wants to almost double the city's affordable housing fund with \$28 million from the American Rescue Plan. Denver voters last year also voted to raise local sales taxes to pay for housing and homelessness services.

Efforts to expand affordable housing in Denver and in other trendy cities must contend with rising rents and land prices. The average Denver apartment now rents for \$1,651 per month and vacancies are at their lowest level in 20 years, according to the Apartment Association of Metro Denver, a trade group.

High housing demand has encouraged landlords to be picky and raise rents above what the U.S. Department of Housing and Urban Development considers a fair price, Parvensky said.

"We're running into a shortage of housing units that will take housing vouchers—Section 8 vouchers, other supportive housing vouchers—because the housing market is so tight," he said. "There becomes a limit to the number of people we can actually house unless we can build more housing units."

Without continued funding from the city, Medicaid, and federal and state housing vouchers, many participants in the Denver program may end up on the streets again, he said.

Boyd's studio costs \$1,400 a month, far more than he receives through federal disability benefits. He's looking for part-time work, but his options are limited because he doesn't have a car and relies on public transportation.

He says that as a Bible college graduate with ministry experience, his current goal is to spread the word about the Denver program. He credits Colorado Coalition for the Homeless with getting him through a dark time after his mother died and he was too sick to travel to Detroit for her funeral.

"They literally—they saved my life," he said.

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*Sophie Quinton is a staff writer for Stateline.*

**A man sits atop his possessions during a citywide homeless sweep in Denver. Homelessness is a traumatizing experience, says fellow Denver resident Walter Boyd, a college graduate who ended up homeless. "There's a lot of drugs, a lot of violence, a lot of crime." People living in such an environment can stop believing they can do any better, he said. "Sometimes you just give up." David Zalubowski/AP Photo**



# Investments Toward the Public Good

*The Neubauer Family Foundation strives to achieve transformative impact through support of the arts, Jewish causes, education, and investing in people.*

BY DEMETRA APOSPOROS

Joseph Neubauer has long been known for his visionary ideas. As the CEO of Aramark Corp. over three decades, he staved off a hostile takeover and grew the company into a global giant in the food, facilities, and uniforms industry. Today, the retired businessman directs his innovative vision toward ideas he believes will serve the public good. In 1999, he and his wife, Jeanette Lerman-Neubauer, a seasoned corporate communications executive, created the Neubauer Family Foundation, which focuses on education, the arts, and Jewish continuity and invests in people—for example, scholarships to attract top Ph.D. candidates—and ideas with great potential for transformative impact. The foundation is involved with numerous projects around Philadelphia, where the couple has long resided. Most recently, these included founding the Philadelphia Academy of School Leaders, which refines principals' leadership skills. In only seven years, 128 Neubauer fellows have served more than 100,000 students and demonstrated higher academic and attendance gains compared with other district schools.

Neubauer's deep ties to Philadelphia—The Pew Charitable Trusts' hometown—and his long history of supporting the city's arts community first connected him with Pew in 2004, when plans were underway for Benjamin Franklin's tricentennial birthday celebration happening in 2006. Neubauer supported the commissioning of a new musical piece by composer Daniel Kellogg for the Philadelphia Orchestra as part of the festivities. He partnered with Pew to move the Barnes Foundation from its longtime suburban Philadelphia location to the city's Benjamin Franklin Parkway, bringing one of the world's greatest collections of impressionist and post-impressionist paintings to a larger audience. Neubauer also sponsored the commissioning of the *Barnes Totem*—the towering modern sculpture on the museum's grounds that resembles a streamlined lightning bolt and was created by artist Ellsworth Kelly.

Soon a new public art experience will come to life across from the Barnes, one also supported by Neubauer's generous philanthropy. Groundbreaking

is set to begin next year on an innovative gallery and gardens dedicated to the work of sculptor Alexander Calder, a Pennsylvania native. The artist is recognized worldwide for his ingenious mobiles—an art form he created—but many don't know that he was the third generation of artists in his family, and that two prominent Philly landmarks were created by his father and grandfather: the grand boulevard's Swann Memorial Fountain by Alexander Stirling Calder, and William Penn atop City Hall by Alexander Milne Calder. The new sanctuary will offer a rotating collection and more intimate way to experience the mobiles and stabiles (stationary sculptures) for which Alexander Calder is famous.

"He is probably the most universally recognized American sculptor of the 20th century, and I think it's important to show the Calder family's legacy in Philadelphia," Neubauer said when the project was announced in 2020.

Although Neubauer today sits on the boards of numerous organizations, including the Barnes Foundation and the University of Chicago, and has been awarded many honors—the Philadelphia Award and the William Penn Award, the city's highest honors, among them—his personal story began more humbly. Born in Israel to parents who had fled the Holocaust, he was sent to America at the age of 14 to live with relatives near Boston, speaking very little English.

"There's no other country in the world that somebody who is an immigrant, a teenager without speaking the language, can achieve the success I've achieved. ... It stays with you all the time, and it motivates me to give back, to my country, to my community," Neubauer told *The Philadelphia Inquirer* in 2014.

His family history as well as Jeanette's—her parents also fled the Holocaust and would help to found the U.S. Holocaust Memorial Museum in Washington, D.C.—motivated Neubauer's support of the Pew Research Center's religion research, which seeks to promote a deeper understanding of issues at the intersection of religion and public life, on a series of



surveys about Jewish Americans and religion in Israel. The work illuminated both the continuing demographic vitality and some serious challenges facing the Jewish populations of the United States and Israel.

The report from the first of these surveys, 2013's "A Portrait of Jewish Americans," found that American Jews overwhelmingly said they were proud to be Jewish and have a strong sense of belonging to the Jewish people, but also that Jewish identity in America was changing, with 1 in 5 (22%) describing themselves as having no religion. It also found that 62% said that being Jewish was more about ancestry and culture than religion.

"For those of us who believe in Jewish continuity, who understand that scarce resources have to be deployed in ever more effective and intelligent ways, we hope that this study will provide a factual basis for decision-making," Neubauer said when the report was released.

Several years later, the report from the second survey, "Jewish Americans in 2020," found that 82% of people surveyed said that caring about Israel is an essential or important part of what being Jewish means to them. This study also found rising concern over antisemitism, with just over half (53%) saying that "as a Jewish person in the United States" they felt less safe than they did five years earlier.

In 2016, the Center conducted a survey of Israelis. The resulting report, "Israel's Religiously Divided Society," found that most Israeli Jews (76%) believe Israel can be both a democracy and a Jewish state. However, when a conflict arises between democratic principles and Jewish religious law, 89% of Israel's secular Jews surveyed said that democratic principles should take precedence, while 89% of ultra-Orthodox Jews said religious law should prevail.

When the Israeli survey was released, the Neubauers were in Tel Aviv attending a public panel discussion of the findings in a room packed with hundreds of people, which soon devolved into a heated discussion: Panelists were talking over each other, an audience member was shouting, and the moderator was vainly trying to restore order. Alan Cooperman, who directs the Center's religion research and was at the presentation, says that Jeanette, a huge opera buff, described the scene as "like the finale of a Rossini opera—everyone singing at once!"

"Joe and Jeanette are rare people because they don't just tolerate different points of view, they absolutely relish different points of view and love a serious debate that makes people think," Cooperman says. "They're ideal supporters of the work we do, because they are not committed to a particular outcome, they are committed to fostering honest conversations, bringing forward diverse voices, and unleashing creativity." The Neubauers will be honored for this Jewish survey work in December, for their seminal contributions on the



**Jeanette Lerman-Neubauer and Joseph Neubauer.** *Susan Beard*

subject, by the Association for the Social Scientific Study of Jewry.

Education is the most important area of philanthropic focus for Neubauer, and it is quite personal. In several interviews, he has described how teachers made extra efforts to help him along the way, staying after school to assist his English studies when he first arrived in the country and later recommending him for a scholarship to graduate school at the University of Chicago. He emphasized what a huge impact these investments in him had on his life and career, and how important it is to help others. "Education is the basis for everything," he has said. "Set your sights high, invest in others, and allow others to invest in you."

"The Neubauer Family Foundation typically initiates its own projects seeking not to sustain the status quo, but rather to support leaders whose fact-based, data-driven strategies are likely to transform organizational impact and benefit society—all of which makes Pew a perfect fit," says Rebecca Cornejo, the foundation's executive director. "Jewish continuity and value systems are also very important to us, so we were proud to support the Pew Research Center's in-depth work on this subject."

As far as Pew is concerned, Neubauer himself plays a key role in these joint efforts. "Joseph Neubauer's bold, audacious, and ambitious ideas have been infectious, and are so greatly appreciated. He is a valued partner—not only for his support but also for his wise guidance, encouragement, and commitment to transformative and data-driven change," says Susan K. Urahn, Pew's president and chief executive officer. "Joe's tireless commitment to serving the public good has led to so many good works in Philadelphia and across the world."



*For more information about philanthropic partnerships at Pew, please contact senior director Laura Lambert at 202-540-6598 or [llambert@pewtrusts.org](mailto:llambert@pewtrusts.org).*

*Demetra Aposporos is the senior editor of Trust.*

# Beware the Moon's Wobble

BY LAURA LIGHTBODY

Few things seem as stable and predictable as the moon. It goes from new to full and back again every month. It moves the tides. The same side always faces Earth. And every so often, it temporarily blocks the sun.

But here's something most people probably don't know about the moon: It "wobbles." Some years, the wobble lowers tides; in others, it makes them higher. This has been happening for millennia. But combine it with rising sea levels due to climate change, and we have a perfect storm for a rapid increase in the frequency of tidal flooding across coastlines.

This is no hypothetical warning. It will happen in the coming decades. The time to prepare is now.

The term "wobble" makes the phenomenon sound unpredictable, but it is actually part of the moon's regular motions, as a recent report from NASA and researchers at the University of Hawaii documents. The lead author of the paper, Philip R. Thompson, explains that the moon doesn't just revolve around the Earth on a flat plane; its orbit is tilted, so it oscillates along a path that's similar to a coin that's about to stop spinning.

The result is a reoccurring cycle lasting 18.6 years that has a huge effect on tides. For half that cycle, the moon suppresses the tide. But for the other half, it amplifies it. It's that second half, combined with the rise in sea levels, that will cause the frequency of coastal flooding to skyrocket in the 2030s. When exactly this will happen depends on the location. But it will happen in every coastal community eventually.

Take, for example, St. Petersburg, Florida. The city is currently experiencing the amplifying part of the moon wobble, which will end by the mid-2020s. In the decade to follow, the moon will start to suppress the tides there. That means the city likely won't see a huge increase in tidal flooding, even though sea levels will continue to rise due to climate change.

But once the moon begins wobbling back in the early 2030s, St. Petersburg will be in for a rude awakening. Whereas the city currently experiences only a handful of days a year with high-tide flooding, by 2043, Thompson's team projects upward of 80 days of flooding or more annually.

Local, state, and federal lawmakers must not wait to plan for this. They must build partnerships, expand resources, and create policies that prioritize resiliency in coastal areas. Citizens must let elected leaders know that it's not acceptable to push aside new warnings about climate change. And they must make clear that they will not tolerate frequent floodwaters lapping at their homes, businesses, and community infrastructure.

Some states are heeding the call, but more will

have to follow. Virginia is creating a coastal resiliency plan that will address rising seas and stronger storms. And to make sure that diverse views are heard, the commonwealth is consulting with marginalized communities that

*Combine it with rising sea levels due to climate change, and we have a perfect storm for a rapid increase in the frequency of tidal flooding across coastlines.*

historically have not been represented in planning, even when those communities are disproportionately affected by flooding.

Maryland and New Jersey have developed policies to promote nature-based solutions to combat future flooding problems. These solutions include open green space, restoration of wetlands, and other projects that maximize nature's ability to absorb floodwaters.

South Carolina's new statewide resilience program has first-ever funding to help communities rebuild in a better way and to support local governments with voluntary buyouts of flood-prone properties to restore those lands to naturally functioning flood plains. Other states can do the same.

These activities and projects—which should start now to reduce future risk to homes, buildings, and



community infrastructure—are a sound investment for taxpayers. Research shows that every dollar invested in flood mitigation saves \$6 in recovery costs.

Congress and the president also play pivotal roles. We need leadership that makes flood resilience a top priority, and not just for our coastal communities. Inland communities experience flooding year after year. In 2019, numerous towns along the Mississippi and Missouri rivers grappled with historic levels of floodwaters. Over the past decade, more flood-related presidential disaster declarations have been issued for inland states than coastal states.

We've seen in both the United States and Europe the terrible toll in lives and property that flooding can cause. Our country alone spends billions annually responding to floods. And the worst is yet to come. The moon wobble may be a decade away, but the time to act against rising sea levels and flooding is now.

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*Laura Lightbody is the director of The Pew Charitable Trusts' flood-prepared communities project. This essay appeared in The Washington Post on Aug. 3.*



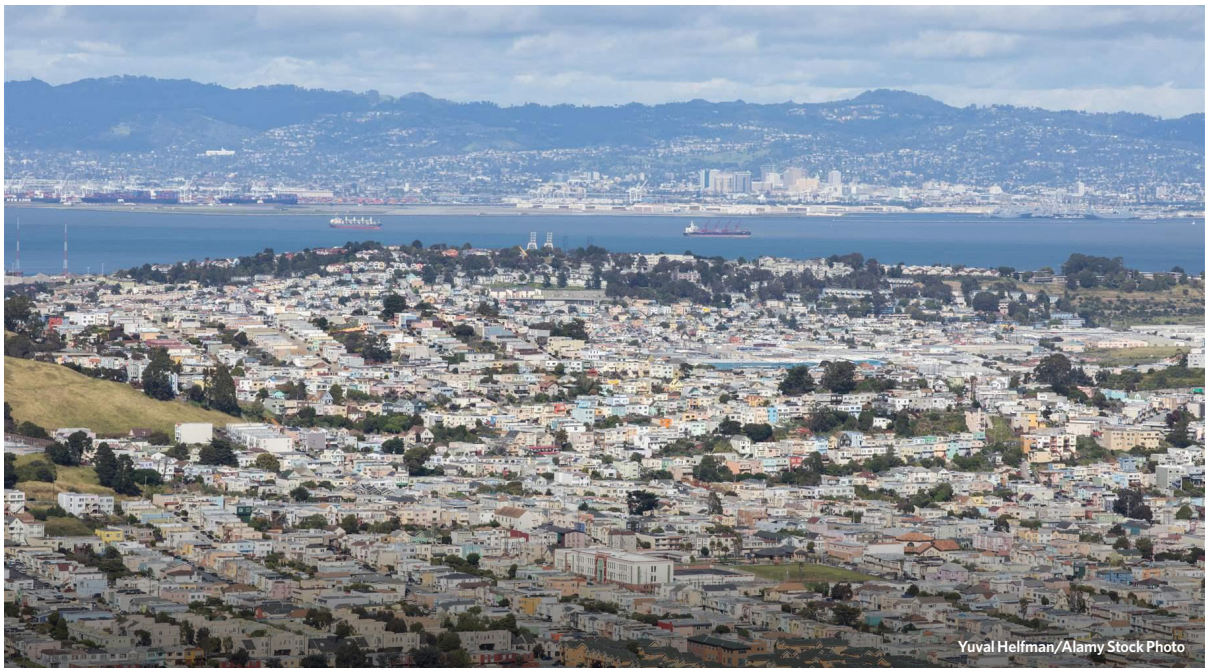
Carlos Manchego/500 px via Getty Images

*Pew experts explore innovative ideas on the most critical subjects facing our world.*

# Land Use and Community Planning Strategies Can Promote Health Equity

*Nonprofits, local governments encourage healthy built environments through well-crafted development tactics*

BY MIMI NARAYAN AND RUTH LINDBERG



Yuval Helfman/Alamy Stock Photo

Local land development patterns and zoning policies directly affect many of the critical factors that shape communities' health, such as the availability and affordability of housing; the presence of pedestrian-friendly neighborhoods; the range of transportation options; levels of crime; and access to education, employment, and other essential goods and services. And that means community planning professionals play a key role in promoting public health through their work.

With funding from the Health Impact Project, a collaboration of the Robert Wood Johnson Foundation and The Pew Charitable Trusts, two national organizations are examining the challenges

that communities face and encouraging planners to advance health equity through the use of promising practices and policies.

## Including health and equity in comprehensive plans

The American Planning Association (APA) in 2015 created the Comprehensive Plan Standards for Sustaining Places, a best practice guide to help local planners systematically consider sustainability principles, including health and equity, in their local comprehensive plans. With 40,000 professional members across 47 chapters in the United States,



the APA advances community planning as an art and science, addressing physical, economic, and social factors at the local, regional, state, and national levels.

The comprehensive plans, generally referred to as comp plans, serve as foundational policy documents for community planners that guide long-term decisions about the built environment, such as buildings, parks, open spaces, and streets, over a 20-to-30-year horizon. In 2018, recognizing low uptake of the standards, APA partnered with the Health Impact Project to seek ways to boost adoption by:

- Identifying local champions who would apply the standards to their jurisdiction's comprehensive plan development and then promote them to peer planning agencies.
- Developing a practical technical assistance manual to make the standards easy to understand and apply as local officials create their own plans.

As part of this work, APA supported jurisdictional planning agencies in Pinellas County, Florida; Culver City, California; and Fort Collins, Colorado; in using the standards to guide ongoing plan development work. Feedback from those communities drove the content of the technical assistance manual, which includes health- and equity-related model language to be included in the comp plans.

APA continues to disseminate the manual to planners and other stakeholders. Public health professionals also have promoted the document as a practical resource to encourage increased physical activity through the comp plans. That can be done by proposing actions to add community features such as bicycle lanes and walking trails.

## Promoting health equity using zoning and land use policies

While the comp plans tackle a broad vision for long-range planning, local governments can use effective zoning laws and general planning standards to influence elements of the built environment that promote well-being. Effective rules and guidelines for land use, building placement, density, architectural and landscape design, parking, and street maintenance can all make a difference.

In 2020, the Urban Institute conducted a national study with support from the Health Impact Project to identify built environment changes that small and medium-size cities—with populations of less than 250,000—could make to promote health and equity. Two neighborhood and community design interventions emerged as promising: Complete Streets design principles and comprehensive zoning code reform.

Complete Streets principles seek to ensure safe and comfortable streets as a policy objective and in design

practice. The elements vary based on community need and context but often include sidewalks, bicycle lanes, special bus lanes, accessible public transportation stops, and frequent and safe crossing opportunities. And putting such principles into practice benefits community health. For example, jurisdictions could see fewer injuries and fatalities if they decrease the number of car crashes, lower rates of asthma and other respiratory illnesses if they reduce vehicle emissions, and boost access to physical activity if they increase opportunities for walking and biking. Local governments can achieve such outcomes by engaging with residents to identify specific needs and prioritizing neighborhoods where safe driving, walking, and biking are challenging.

Secondly, the Urban Institute found that comprehensive zoning code reform can be a useful tool, allowing local governments to re-examine and rewrite zoning regulations to ensure that new development promotes health and equity. These codes are a collection of regulations that can encourage healthy development patterns and limit land uses with negative impacts on community health. They can promote access to healthy food, for example, by permitting the raising of crops and livestock in urban or residential areas or reduce children's exposure to unhealthy food by regulating the distance between fast food outlets and schools.

However, zoning also has had a history of causing harm. Exclusionary zoning rules have resulted in residential segregation, which can limit how some low-income communities and communities of color access jobs, high-quality schools, affordable housing, and other resources. In addition, zoning laws have at times exposed these same communities to higher levels of air and water pollution than other populations.

In many jurisdictions, zoning codes have not been updated in decades, and making changes on a case-by-case basis leaves room for inconsistencies in how regulations are applied, which can lead to disproportionate impact on certain communities. The Urban Institute determined that comprehensive zoning code reform, in conjunction with a comprehensive plan update, can lead to better outcomes that reflect a local government's policy goals.

These projects highlight promising practices and policies that can advance health and equity outcomes through community planning and land use strategies. For these approaches to work, context on an area's history and needs is critical. By engaging with community partners and residents, planners can ensure that neighborhoods across the U.S. are designed to be safe and healthy for all.

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*Mimi Narayan is an officer with and Ruth Lindberg is the director of The Pew Charitable Trusts' Health Impact Project.*

# RETURN ON INVESTMENT

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*The Pew Charitable Trusts applies a rigorous, analytical approach to **improve public policy**, **inform the public**, and **invigorate civic life**, as these recent accomplishments illustrate.*

## IMPROVING PUBLIC POLICY



A lone fishing boat travels the Norwegian Sea near Lofoten, Norway. *Dennis Fischer/Getty Images*

### Landmark international Arctic fishing treaty enters into force

In June, the International Agreement to Prevent Unregulated Fishing in the High Seas of the Central Arctic Ocean came into force after ratification by all 10 signatory states—the U.S., Russia, Norway, Canada, the Kingdom of Denmark (in respect to Greenland), Iceland, China, South Korea, Japan, and the European Union. This historic agreement calls for a precautionary approach that closes this 1.1-million-square-mile area to commercial fishing for at least 16 years. It also establishes a new international model by committing to conduct research before allowing fishing in a high seas area and recognizing and incorporating Indigenous knowledge and participation. Pew experts and colleagues held workshops in countries across the world, supported the views of Inuit experts and allies, and published maps and analyses to illustrate the need for action. Pew will stay involved to make sure the promises of precaution and inclusion are met in the implementation phase.

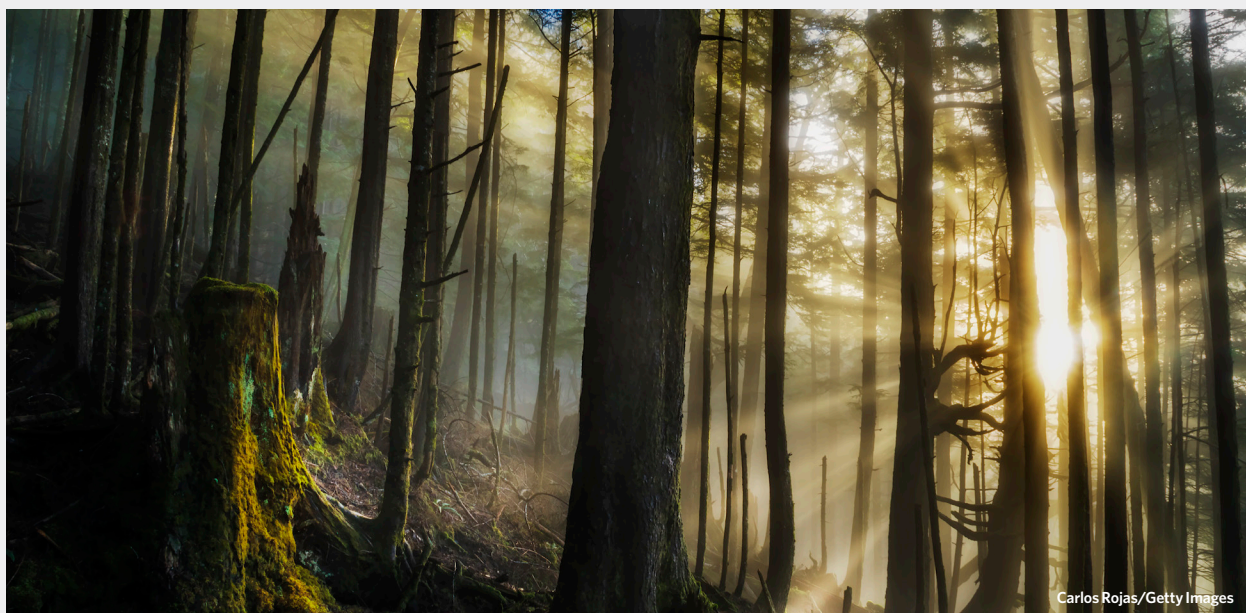


## **Congress rescinds rule allowing high-cost lenders to avoid state rate caps**

Congress has overturned a rule that would have enabled high-cost lenders to avoid state interest rate limits. The rule from the Office of the Comptroller of the Currency had authorized so-called “rent-a-bank” arrangements—partnerships between banks and nonbank lenders that allowed the nonbank to lend at rates substantially higher than the bank would otherwise charge or that the law where the borrower lives would allow. The rescission means that banks that partner with third parties such as payday lenders will have to justify how the partnerships serve bank customers consistently with safe and sound banking practices. It helps further Pew’s goal of preserving state-level consumer protections and paving the way for a competitive market for bank-issued, safe small-installment loan alternatives. Pew’s consumer finance project helped inform the debate in letters to Congress, the comptroller’s office, and in the media.

## **Biden administration to restore the Roadless Rule to Alaska’s Tongass National Forest**

The U.S. Department of Agriculture announced in July that it will undertake an expedited rule-making process to restore the full protections of the Roadless Area Conservation Rule to more than 9 million acres in the Tongass National Forest in Alaska. The protections were rolled back in late 2020 by the Trump administration. Pew played a major role in establishing the Roadless Rule in 2001 and has continued to advocate for these safeguards.



## **Hawaii approves payday and consumer finance reforms**

In June, Hawaii Governor David Ige (D) signed into law payday loan and consumer finance reform legislation that Pew helped negotiate and draft under a technical assistance agreement with senior state legislators. Over the coming year, Pew will continue to work with the Hawaii financial services regulator to help implement the law, including development of compliance tools for use by lenders and state examination officials. This helps further Pew’s consumer finance project’s goal of replicating a model state reform law. Hawaii becomes the third state to implement the model payday and consumer finance reforms, after Ohio and Virginia.

## **Pew and NOAA release National Estuarine Research Reserve economic report**

A study commissioned by Pew and the National Oceanic and Atmospheric Administration found a strong economic case for increasing financial support for the country’s 29 National Estuarine Research Reserves and adding new ones to the federal system. The report, produced for Pew and NOAA by the Eastern Research Group, is titled “The Economic Contribution of the National Estuarine Research Reserves: A Pilot Study” and was released in June. Pew is supporting efforts in Connecticut and Louisiana to create new reserves, which are a product of a partnership between NOAA and the coastal states to protect and study valuable estuarine habitat.

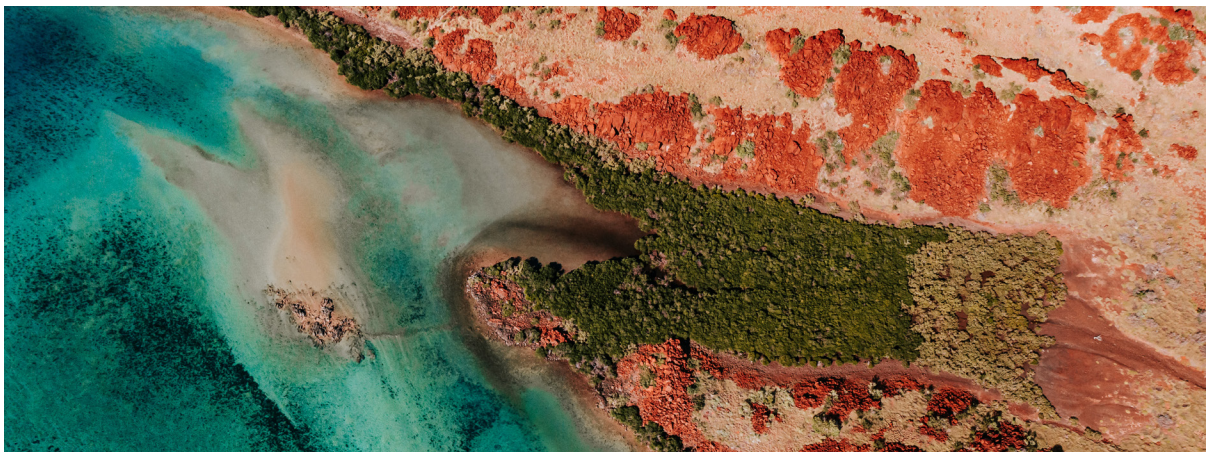
### **Pacific Fishery Management Council votes to implement Pew-backed framework**

In June, the Pacific Fishery Management Council voted unanimously to implement a new Pew-backed framework for managing northern anchovy, one of the most important forage species on the U.S. West Coast. Since the late 1990s, this fishery has been managed using static, multiyear catch limits, which do not adequately protect a forage species that experiences large fluctuations in abundance and is the prime source of food for humpback whales, seabirds, and salmon. The new framework establishes a process for the council to review population estimates of anchovy every two years and calls for a full stock assessment every eight years—the last assessment was 26 years ago. The new anchovy framework is expected to be formally adopted by the council in November 2021.



### **Fiscal federalism initiative enters technical assistance agreement with U.S. Senate Homeland Security Committee**

Pew's fiscal federalism initiative received in May a technical assistance invitation letter from Senator Gary Peters (D-MI), chair of the Senate Homeland Security and Governmental Affairs Committee. The letter allows the initiative to advise committee staff as they work on reintroducing the DISASTER Act, a bill aimed at improving reporting of federal disaster spending—a longtime recommendation of the initiative and a focus of its research.



**The Pilbara's striking landscapes will benefit from new cutting-edge surveillance tools to assist in the monitoring and management of Aboriginal lands and waters.** *Shannon Stent/Getty Images*

### **New funding for Indigenous land management in the Pilbara**

In July, the Western Australian Government announced AUD\$1.45 million in funding for the Pilbara Cultural Land Management Project, a partnership of 10 Indigenous organizations established with the assistance of Pew's Outback to oceans Australia project. A portion of the new funding will be for use of NASA's near-Earth satellites and Google Earth Engine for remote monitoring and management of Aboriginal lands and waters across Pilbara. This technology will allow increased surveillance of Aboriginal heritage sites, effective vegetation and fire management, and precise ecosystem monitoring. The Pilbara is an internationally significant region and a major center for the evolution of unique plants and animals, including stromatolite fossils that showcase the earliest life on Earth and a coast boasting the largest collection of rock art in the world.



### **U.S. Food and Drug Administration prohibits over-the-counter access to all medically important antibiotics**

The U.S. Food and Drug Administration in June finalized guidance that will bring all animal antibiotics considered important to human medicine under the oversight of a licensed veterinarian by the end of 2023. Previously, only antibiotics administered through feed or water and a few injectable products required a prescription. Now, the remaining injectable drugs, which in total account for about 5% of medically important antibiotics, also will be regulated. Pew's antibiotic resistance project's research and ongoing dialogue with the agency contributed to finalizing the guidance, which marks significant progress toward the project's overall objective to reduce antibiotic overuse in animal agriculture.

### **Large bank launches safe small-installment loans**

In June, Huntington National Bank became the third large bank to launch a new product that substantially meets Pew's consumer finance project's published standards for safe small-installment loans. This new product expands access to safe installment loan options for payday loan borrowers, all of whom hold checking accounts but typically lack access to small-loan options at their banks. Huntington joins U.S. Bank and Bank of America, which together hold approximately 160 million customer accounts. The announcement furthers the consumer finance project's goal of making installment loans that meet project standards available at 10 of the 40 largest banks and credit unions.



**A man stands in Waccamaw River floodwaters in Bucksport, South Carolina, which was slammed by Hurricane Florence in the fall of 2018.** Sean Rayford/Getty Images

### **South Carolina funds flood-resilience programs**

South Carolina Governor Henry McMaster (R) in June signed a state budget that includes \$50 million for flood disaster mitigation programs that prioritize the use of nature-based solutions to reduce future damage and risk. The funds will be used to help local governments and land trusts make voluntary buyouts of flood-prone properties and restore them to naturally functioning flood plains, provide disaster relief, and support hazard mitigation and infrastructure improvement projects. Pew and its local partners worked with key lawmakers to encourage robust funding. South Carolina is the third state, along with Virginia and Texas, where Pew's efforts have resulted in state funding for nature-based flood mitigation solutions.

## INVIGORATING CIVIC LIFE

### Research explores how Black Philadelphians view their city

An analysis by Pew's Philadelphia research and policy initiative examined more than a decade's worth of polling data and found that the views of Black Philadelphians have remained generally positive toward the city. In 2020, 57% rated Philadelphia as a good or excellent place to live, and two-thirds expected to be living there in the next five to 10 years. At the same time, Black Philadelphians have tended to be more concerned about public safety than other Philadelphians. The percentage of Black residents citing public safety as the city's top issue rose to 55% in 2020—a time when only 34% of all other Philadelphians cited public safety as the top issue. In addition, the share of Black residents who said in 2020 that they felt unsafe outside in their neighborhoods at night—59—was the highest in the poll's 12-year history. This latest analysis, released in June, contributes to Pew's goal of using polling to benchmark and measure progress in Philadelphia.



Lexey Swall for The Pew Charitable Trusts

### Nearly \$3.5 million in grants will help health and education outcomes and boost historic garden in Philadelphia

In July, the Pew Fund for Health and Human Services in Philadelphia announced that it had awarded nearly \$3.5 million in new grants in its ongoing commitment to help Philadelphia-area residents and organizations as the region recovers from the impacts of COVID-19. The awards included approximately \$3.2 million to help three nonprofits achieve more equitable health and education outcomes for low-income adults and children, plus \$300,000 to strengthen the nation's oldest surviving botanical garden and enhance its community-led programs and opportunities for residents of nearby Southwest Philadelphia.



## INFORMING THE PUBLIC

### Generations share views on addressing climate change

A Pew Research Center report in May found that 32% of Gen Zers and 28% of Millennials say they've done something in the past year to address climate change, compared with 23% of Gen Xers and 21% of Baby Boomers and older adults. The survey also finds that those in Gen Z, when asked about engaging with climate change content online, are particularly likely to express anxiety about the future. Among social media users, nearly 7 in 10 Gen Zers (69%) say they felt anxious about the future the most recent time they saw content about addressing climate change. A smaller majority (59%) of Millennial social media users report feeling this way the last time they saw climate change content; fewer than half of Gen X (46%) and Baby Boomer and older (41%) social media users say the same.



**A woman smeared with fake oil demonstrates against climate change and a pipeline project in Los Angeles.** Patrick T. Fallon/AFP via Getty Images

### Many voters who didn't go to ballot boxes in 2016 did so in 2018, 2020

The Pew Research Center published in June a report examining how Americans voted in the 2020 presidential election and how vote choices differed from previous cycles, based on an analysis of survey data from the Center's American Trends Panel and commercial voter files that aggregate official state turnout records. The study found that 1 in 4 voters in 2020 (25%) did not vote in 2016. About a quarter of these (6% of all 2020 voters) showed up two years later, in 2018, to cast ballots in the highest-turnout midterm election in decades. Those who voted in 2018 but not in 2016 backed Joe Biden over Donald Trump in the 2020 election by about 2 to 1 (62% to 36%). But both Trump and Biden were able to bring new voters into the political process in 2020. The 19% of 2020 voters who did not vote in 2016 or 2018 split roughly evenly between the two candidates (49% Biden vs. 47% Trump). However, as with voters overall, there was a substantial age divide within this group. Among those under age 30 who voted in 2020 but not in either of the two previous elections, Biden led 59% to 33%, while Trump won among new or irregular voters ages 30 and older, 55% to 42%. Younger voters also made up an outsize share of these voters: Those under age 30 made up 38% of new or irregular 2020 voters, though they represented just 15% of all 2020 voters.

### Global views vary on pandemic restrictions, economy

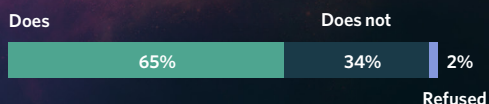
A June Pew Research Center report examining global public opinion data on the response to the coronavirus pandemic found that in 12 of 13 countries surveyed in both 2020 and 2021, feelings of division within the publics surveyed have increased significantly, in some cases by more than 30 percentage points. The data, from 17 publics around the world, showed about 4 in 10 overall express the opinion that, over the course of the pandemic, the level of restrictions on public activity has been about right. A nearly equal share believes there should have been more restrictions to contain the virus. Publics in the Asia-Pacific region are most likely to think restrictions on social activity were about right, with a median of 63% holding that view. Those in North America and Western Europe, on the other hand, more frequently believe that restrictions did not go far enough in their own countries. There are similarly mixed assessments of the economic implications of the pandemic. A median of 46% say that their economy is recovering in ways that show the strengths of the economic system. A nearly equal proportion instead believe that their economy failing to recover highlights weaknesses in their economy on the whole.

# MOST AMERICANS BELIEVE IN INTELLIGENT LIFE BEYOND EARTH

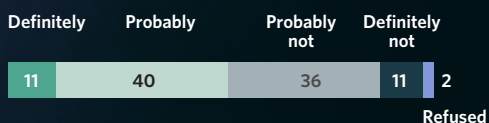
About two-thirds of Americans (65%) say their best guess is that intelligent life exists on other planets, according to a June Pew Research Center survey. That survey was conducted just before the government released a report saying it could not “draw firm conclusions” about aerial phenomena witnessed by Navy pilots from 2004 to 2021. A sizable share of the public (51%) says that UFOs reported by people in the military are likely evidence of intelligent life outside Earth. Most of this sentiment comes from people who say that military-reported UFOs are “probably” evidence of extraterrestrial life (40%), rather than “definitely” such evidence (11%), according to the survey of 10,417 U.S. adults.

## Most Americans say intelligent life exists outside Earth and don't see UFOs as a major security threat

% of U.S. adults who say their best guess is that intelligent life — exist on other planets



% of U.S. adults who say that UFOs reported by people in the military are — evidence of intelligent life outside Earth



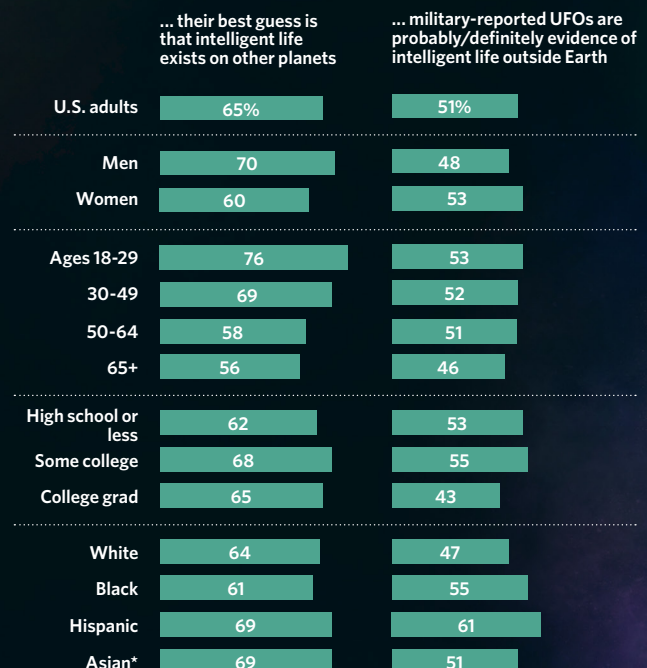
% of U.S. adults who say that UFOs are — to U.S. national security



Note: Figures may not sum to 100% due to rounding.

## Younger Americans are more likely to believe intelligent life exists on other planets

% of U.S. adults who say...



\*Asian adults were interviewed in English only.

Note: White, Black and Asian adults include those who report being only one race and are not Hispanic. Hispanics are of any race.





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## A high school volunteer delivers bivalves to an innovative oyster restoration project in New York Harbor.

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