A presentation of key findings from a nationwide survey of 1000 adults conducted in August 2003.
This summary and analysis is based on a nationwide survey of 1000 adults in urban and suburban areas completed by Public Opinion Strategies. The survey was in the field for five days, beginning August 12 and ending August 17, 2003. The margin of error for this survey is plus or minus 3.10%.

Gene Ulm was the primary researcher on the project and Sarah Simmons was the project director. Lizabeth Mann provided analytical assistance.

The results of all questions along with complete survey results are available.
What level of importance do people put on the lack of affordable housing?

A lot.
Sixty-seven percent report they are concerned (36% saying “very concerned”) about the cost of housing in their area.

"Now thinking more about housing for people in your area, that is to say all housing; including, single family homes, condominiums, town homes, attached homes, co-op apartments and regular apartments. How concerned are you about the cost of housing in your area? Would you say that you are...?"

N=1000 adults in top 25 DMAs

**Top 10 DMA % Very Concerned**
- New York: 60%
- San Francisco: 51%
- Boston: 48%
- Los Angeles: 43%
- Houston: 41%
- Washington DC: 32%
- Chicago: 30%
- Detroit: 27%
- Philadelphia: 25%
- Dallas: 14%
People are so concerned over the lack of affordable housing in their area that 82% are willing to support more affordable homes being built in their area - to rent or buy - if they fit in the community.

"Now I am going to read a couple of statements that could be relevant to renters or homeowners that complete the sentence, "I would be willing to support more homes that are affordable being built in my area if..." and after I read each one, please tell me if you agree or if you disagree with that statement."

I would be willing to support more affordable homes being built for people to purchase or rent in my area if they were built in such a way that they fit with the area and were pleasant to look at.

N=1000 adults in top 25 DMAs
This is an issue important enough to vote on. Sixty-seven percent say that it is important (31% say “very”) to vote for elected officials who work to make housing more affordable.

"And, changing topics slightly and thinking about how you decide which candidates to vote for in elections...How important is the issue of housing that is affordable for people in my area, in making a decision about a candidate you might vote for...that is to say, if a candidate for elected office worked to make housing more affordable would that be..."

N=1000 adults in top 25 DMAs
How does this concern stack up against other concerns?

Surprisingly high.

- Concern over affordable housing (47% say is a problem) is only slightly less than respondent’s concern over job layoffs and unemployment (52% say is a problem) and is on a par with concern over the lack of affordable health care options (48%).
In fact, the intensity of concern over lack of affordable housing (34% say “is a very big problem”) is as high as concerns over job layoffs and unemployment (32% say “is a very big problem”).

Now, thinking a bit about your area.... I am going to read you a list of problems that many areas are facing and I’d like you to tell me how big a problem each one is in your area....For each issue, I’d like you to tell me if that issue is a VERY BIG PROBLEM, A FAIRLY BIG PROBLEM, A MODERATE PROBLEM, A SLIGHT PROBLEM or NOT A PROBLEM AT ALL in your area...

<table>
<thead>
<tr>
<th>Issue</th>
<th>Very big problem</th>
<th>Fairly big problem</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of available housing that is affordable</td>
<td>34%</td>
<td>47%</td>
</tr>
<tr>
<td>Job layoffs and unemployment</td>
<td>32%</td>
<td>52%</td>
</tr>
<tr>
<td>Lack of affordable health care options</td>
<td>31%</td>
<td>48%</td>
</tr>
<tr>
<td>A polluted environment</td>
<td>16%</td>
<td>31%</td>
</tr>
<tr>
<td>Crime</td>
<td>12%</td>
<td>24%</td>
</tr>
</tbody>
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Affordable housing concerns rank higher than concerns over environmental pollution and crime.

N=1000 adults in top 25 DMAs
What makes housing SO unaffordable?

High closing costs, high rent, high taxes.

- The down payment and closing costs are too high. Nearly three-out-of-four (74%) say that not having enough money for a down payment and closing costs is an obstacle to housing affordability.
- The rent is too high. Seventy-three percent say that high rents are an obstruction to housing affordability make housing unaffordable in their area.
- Property taxes are too high. Seventy-three percent say that high property taxes are an obstruction to housing affordability.
What makes housing SO unaffordable?
High closing costs, high rent, high taxes.

"Now, thinking still about issues that affect housing for both renters and homeowners... I am going read several things some people have said makes housing too expensive and unaffordable and after I read each one, please tell me what you think – is that a huge obstacle for people in your area that makes housing obstacle, a medium-size obstacle, a small obstacle, or not an obstacle at all in making housing unaffordable to people in your area”

- Having enough money for a down payment and closing costs. 74%
- Not being able to afford the cost of maintaining a home because property taxes are too high. 73%
- Having enough money to pay high rent every month. 73%
- Having enough confidence in their job security. 72%
- Being able to find a home they like that they can afford. 70%
- Not being able to afford the cost of maintaining a home because the homeowners insurance is too expensive. 59%
- Having enough confidence that they would be approved for a home mortgage. 56%
- Not knowing how to get started buying a home and finding a fairly priced mortgage. 46%
- There are not enough rental units available. 45%
- Facing discrimination or social barriers may prevent someone from renting in a desirable location. 35%
- Facing discrimination or social barriers that might prevent someone from buying the home they would want to buy. 29%
What makes people worried about the lack of affordable housing?

Employees can’t live where they work, breaking up traditional attitudes toward schools, public protection; hurting the economy, and splitting up families.

"Thinking more about housing issues, both for renters and homeowners...
I am going to read several statements about why some people are worried about the lack of housing that is affordable and after I read each one, please tell me if, in your area, this is one of your biggest worries, something you are moderately worried about, just a small worry of yours, something you are not worried about at all?"

1. I worry that the cost of housing is getting so expensive, that teachers, firemen, police and others on whom we depend can not afford to live in many of the same areas where they serve, protect, teach or work in. 62%

2. I worry that the cost of a home is getting so unaffordable that it is hurting our local economy. 56%

3. I worry that my children, grandchildren or other family members will not be able to afford housing and live close to me. 51%

4. I worry that I and members of my family are forced to live in less desirable areas because homes in more desirable areas are not very affordable. 47%

5. I worry that I, or members of my family, have to spend too much time commuting to and from work because housing closer to where we work is not very affordable. 42%

6. I worry that the cost of housing is getting so unaffordable that I will NEVER be able to buy a home and be a part of the American dream. 36%

7. I worry that I will not be able to find a home that is affordable because of discrimination. 19%

8. I worry that I will not be able to buy a home because I do not understand the process of obtaining a mortgage. 17%

N=1000 adults in top 25 DMAs

NATIONAL ASSOCIATION OF REALTORS– August 2003
What else has contributed to unaffordable housing?

A short supply of housing.

“Now thinking again about housing issues for people in your area, I am going to read several factors some people say have contributed to the lack of housing - both for renters and homeowners – that is affordable and after I read each one, please tell me if you AGREE or DISAGREE with each statement.”

**Too many people moving to or living in my area has increased demand and made housing less affordable.**

- Total Agree: 52%
- Total Disagree: 44%

**There is not enough rental housing available in my area which drives the price of rental units up making rental housing less affordable.**

- Total Agree: 48%
- Total Disagree: 47%

**Economic anxieties.**

**Having enough confidence in their job security.**

- Total Obstacle: 72%
- Total Not an obstacle: 25%

**The lack of good paying jobs in my area has made housing less affordable.**

- Total Agree: 53%
- Total Disagree: 45%
Is the government doing its job on this issue? “OK” on a good day; could be doing much more.

"I am going to ask you about some groups of people that might be involved in housing issues, both for renters and homeowners, in your area and after I ask you about each group of people, please grade that group of people, using a grading scale much like you would use in any school – where an A is an excellent grade, a B is an above average grade, a C is an average grade, a D is a below average grade and an F is a failing grade.”

- How would you grade your local charities and community organizations on improving the availability of housing that is affordable? 2.3 GPA
- How would you grade your local elected officials, that is to say town, city and county council members, county commissioners or supervisors – on working to improve the availability of housing that is affordable? 2.0 GPA
- How would you grade your local area on the availability of housing that is affordable? 1.9 GPA
- How would you grade your federal elected officials – United States Congressman, Senator or President – on working to improve the availability of housing that is affordable? 1.8 GPA
- How would you grade your state elected officials – state representative, state legislator, state house member or governor – on working to improve the availability of housing that is affordable? 1.8 GPA
A strong majority want the government to place a higher priority on making housing more affordable.

"Now thinking again about housing issues for people in your area, I am going to read several factors some people say have contributed to the lack of housing - both for renters and homeowners – that is affordable and after I read each one, please tell me if you AGREE or DISAGREE with each statement."

I would like to see the government place a higher priority on making housing – both for renters and homeowners - more affordable in my area. 71% 27%
For more information about this presentation or about Public Opinion Strategies, please give us a call at (703) 836-7655.

GENE ULM
gene@pos.org

PUBLIC OPINION STRATEGIES

277 South Washington Street / Suite 320
Alexandria, Virginia 22314
Phone: (703) 836-7655 / Fax: (703) 836-8117