

TO: Interested Parties
FROM: Hart Research Associates
DATE: June 3, 2014
RE: 2014 How Housing Matters Survey Findings Show Parents Face Particular Challenges in Meeting Housing Needs

In trying to find and maintain quality, affordable housing for themselves and their children, parents of minor children face a unique set of challenges. The findings from the MacArthur Foundation's How Housing Matters Survey reveal that parents make a number of sacrifices in order to provide a stable housing situation for their children and that housing challenges are particularly acute for parents who rent and for parents who spend more than 30% of their income on housing (defined here as financially distressed parents).

1 The American public, including parents, believe that it is difficult for middle-income and especially low-income families to find affordable housing within their communities.

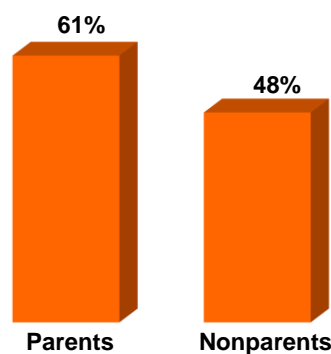
- Americans believe that their own communities are not offering sufficient housing for middle-income families. Roughly three in five Americans (58%) and a similar proportion of parents (62%) believe it is challenging for a family of four with an income of \$50,000 (approximately the national median) to find quality, affordable housing in their community.
- Americans recognize that low-income families in their communities confront even greater difficulties. An overwhelming majority of the public (88%) and 90% of parents believe it is challenging for a family of four with an income of around \$24,000 to find adequate housing. A solid majority of Americans (72%) described finding housing as "very challenging" for families with low incomes.
- Sixty percent (60%) of Americans (and 61% of parents) believe finding suitable housing near quality public schools is also a challenge. Among parents who rent, seven in 10 (72%) described accessing housing near good public schools in their community as challenging.

2 Parents, in particular those who rent and those who are financially distressed, are far more likely than nonparents to make sacrifices in order to afford their housing costs.

- Compared with 48% of Americans without children, 61% of parents say they have had to make at least one sacrifice in the past three years because they were struggling to afford their rent or mortgage. Most commonly, parents report taking on an additional job or working more hours (29% compared with 17% of nonparents) and accumulating credit card debt (23% compared with 13% of nonparents) in order to afford their housing costs.
- Parents who rent and those who are financially distressed are even more likely to have had to make a sacrifice in the past three years to afford their housing. Three in four parents who rent (74%) or are distressed (75%) report making at least one sacrifice in the past three years. Many say they have taken on an additional job or worked more hours (32% of parents who rent, 33% of distressed parents), have had to stop saving for retirement (33% of parents who rent and 31% of distressed parents), or have accumulated credit card debt (24% of parents who rent, 28% distressed parents).

Have you had to make any of these sacrifices in the past three years because you were struggling to pay your rent or mortgage?

Proportions who have made at least one sacrifice:



Proportions who have made each sacrifice:

	Parents	Non-parents
Taken second job, working more hours	29%	17%
Stopped saving for retirement	24%	16%
Accumulating credit card debt	23%	13%
Cut back on health care	14%	14%
Cut back on healthy food	13%	12%
Moved to a neighborhood they feel is less safe	7%	5%
Moved to where schools are not as good	6%	2%

3 The greater instability takes a toll on the emotional well-being of parents who rent and on those who are financially distressed.

- Distressed parents and parents who rent are less likely to feel stable and secure in their own homes. While 58% of nonparents and the same proportion of parents who own their own homes say they feel very stable and secure in their current housing situation, only 44% of parents who rent and just over one in three (37%) distressed parents say the same.
- Parents who rent and those who are distressed also have greater worries about their financial and housing situation. More than half of distressed parents (55%) and renter parents (52%) worry about struggling to keep up with their bills compared with just 29% of nonparents and 29% of parents who own. Similarly, distressed parents (40%) and renter parents (33%) worry about struggling to keep up with their rent or mortgage at higher rates than nonparents (16%) and parents who own (15%). And roughly three in 10 (28%) distressed parents and 22% of renter parents worry that they will have to move because they can no longer meet their housing costs compared with just 12% of nonparents.

Hart Research conducted quantitative public opinion research to inform the work of the John D. and Catherine T. MacArthur Foundation's How Housing Matters Initiative. Telephone interviews, including both landline and cell phones, were conducted from April 8 to 14, 2014, among a nationally representative sample of 1,355 adults. The complete 2014 How Housing Matters Survey is available at <http://www.macfound.org/programs/how-housing-matters/>.