

1724 Connecticut Avenue, NW
 Washington, DC 20009
 (202) 234-5570

Interviews: 1,401 adults
 Dates: April 27 - May 5, 2015

FINAL

Study #11540
 MacArthur Housing Matters Survey
 April/May 2015

48 Male
 52 Female
[109]

Please note: all results are shown as percentages unless otherwise stated.

1. Does anyone in your household work for a radio station, a television station, a newspaper, an advertising agency, or a market research firm?

No	100	CONTINUE	[149]
Yes.....	-	TERMINATE	
Not sure	-		

2a. Do you own or rent your current residence? For the purpose of the survey, you own your home even if you have outstanding debt that you owe on your mortgage loan.

Own	63	[150]
Rent.....	32	
Living at home (VOL).....	3	
Other (VOL).....	2	
Not sure.....	-	

2b. Approximately what percentage of your total household monthly income would you say you spend on your rent or mortgage payment?

Twenty percent or less	42	[151]
Twenty-one to thirty percent.....	16	
Thirty-one to thirty-five percent.....	8	
Thirty-six to forty percent.....	4	
Forty-one to fifty percent	7	
More than fifty percent.....	8	
Not sure.....	15	

(ASKED ONLY OF RESPONDENTS WHO SAY NOT SURE IN Q.2b)

2c. Well, can you tell me whether you think you spend more than thirty percent of your total household monthly income or less than thirty percent of your total household monthly income on your rent or mortgage?

More than thirty percent	19	[152]
Less than thirty percent.....	31	
Not sure	50	

Q.2b/c COMBINED	
More than thirty percent.....	30
Less than thirty percent	63
Not sure	7

3. Looking ahead to the next five years or so, do you feel more hopeful and confident or more worried and concerned about what the future holds for the country?

	<u>4-5/15</u>	<u>4/14</u>	<u>3/13</u>	
More hopeful and confident.....	32	32	32	[158]
More worried and concerned	60	61	63	
Not sure	8	7	5	

4. Thinking now about your own personal situation, looking ahead to the next five years or so, do you feel very optimistic, somewhat optimistic, somewhat pessimistic, or very pessimistic about what the future holds for you and your family?

	<u>4-5/15</u>	<u>4/14</u>	<u>3/13</u>	
Very optimistic.....	33	34	27	[159]
Somewhat optimistic.....	40	39	43	
Somewhat pessimistic.....	15	14	16	
Very pessimistic.....	9	10	11	
Not sure.....	3	3	3	

5. Which do you think happens more often today?

Middle-class people falling into a lower economic class.....	79	[160]
People in lower economic classes rising into the middle class.....	14	
Neither/both.....	3	
Not sure.....	4	

6. Now I am going to list several things. After I read the list tell me which ONE or TWO you think are the most important to having a secure middle-class lifestyle. **(IF RESPONDENT CHOOSES MORE THAN TWO, ASK:) Well, if you had to choose just one or two, which would you say are the most important?**

THIS TABLE HAS BEEN RANKED BY THE HIGHEST PERCENTAGE

Having a stable, decent-paying job.....	56	[161]
Stable, affordable housing/own a home ¹	31	>
Being able to obtain an education beyond high school.....	30	
Having health insurance coverage.....	23	
Being able to save for retirement.....	19	
Not sure.....	2	

¹ 18% of respondents chose "having a stable, affordable housing situation" and 14% chose "being able to own a home".

7. Compared with previous generations, do you think achieving a secure middle-class lifestyle has become easier, harder, or that it's about the same for young Americans today as it was in the past?

Easier.....	9	[162]
Harder.....	75	
About the same.....	15	
Not sure.....	1	

8. Now thinking specifically about young Americans who are eighteen to thirty-four years old, compared with twenty or thirty years ago, do you think it is easier or harder for young people to **(READ ITEM)?**

THIS TABLE HAS BEEN RANKED BY THE PERCENTAGE WHO SAY HARDER

	<u>Easier</u>	<u>Harder</u>	<u>About The Same (VOL)</u>	<u>Not Sure</u>	
Be able to save for retirement.....	10	81	5	4	[166]
Be able to own their own home.....	14	76	7	3	[165]
Have a stable, decent-paying job.....	15	71	11	3	[167]
Have a stable, affordable housing situation.....	16	71	10	3	[164]
Have health insurance or coverage.....	38	50	9	3	[163]
Be able to obtain an education beyond high school.....	43	45	10	2	[168]

The next questions are going to focus on housing.

9. Now I am going to mention several specific aspects of life. For each one, please tell me whether generally you believe it is much more likely to occur today compared with twenty or thirty years ago, somewhat more likely to occur today, somewhat less likely to occur today, or much less likely to occur today compared with twenty or thirty years ago.

THIS TABLE HAS BEEN RANKED BY THE PERCENTAGE WHO SAY MUCH MORE LIKELY TO OCCUR TODAY

	Much More Likely To Occur <u>Today</u>	Somewhat More Likely To Occur <u>Today</u>	Somewhat Less Likely To Occur <u>Today</u>	Much Less Likely To Occur <u>Today</u>	Neither More Or Less Likely To Occur Today/ <u>Depends (VOL)</u>	Not Sure	
Banks foreclosing on homeowners							[169/172]
April/May 2015	45	31	12	6	3	3	
April 2014	49	27	12	5	3	4	
March 2013	55	26	11	4	1	3	
Renting a home after age thirty							[174]
April/May 2015 **	38	34	12	8	4	4	
April 2014	45	26	11	11	3	4	
March 2013	43	29	13	9	2	4	
Families building equity and wealth through homeownership							[170/173]
April/May 2015	10	22	37	25	3	3	
April 2014	10	20	32	32	2	4	
March 2013	9	16	37	32	2	4	
Having enough money to put a twenty-percent down payment when buying a home or condo							[171]
April/May 2015 *	9	11	35	41	2	2	
April 2014	11	12	29	42	3	3	
March 2013	10	9	29	48	1	3	

* Asked of one-half the respondents (FORM A).

** Asked of one-half the respondents (FORM B).

10a. Thinking more broadly and not for you personally, given our nation's current economic situation, generally speaking, do you think that buying a home has become more appealing, less appealing, or that our current economic situation has no impact on whether buying a home is appealing?

	<u>4-5/15</u>	<u>4/14</u>	<u>3/13</u>	
Buying has become more appealing	31	31	27	[175]
Buying has become less appealing	47	54	57	
Current economic situation has no impact.....	17	12	12	
Not sure.....	5	3	4	

10b. Thinking more broadly and not for you personally, given the changes that have occurred over the past several decades in the way we live our lives, generally speaking, do you think that renting a home has become more appealing, less appealing, or that these changes have no impact on whether renting a home is appealing?

	<u>4-5/15</u>	<u>4/14</u>	<u>3/13</u>	
Renting has become more appealing.....	49	51	54	[176]
Renting has become less appealing.....	23	27	24	
Changes have no impact	24	18	18	
Not sure.....	4	4	4	

(ASK ONLY OF RESPONDENTS WHO DO NOT CURRENTLY OWN IN Q.2a)

11/12. Is homeownership something you aspire to? **(IF RESPONDENT SAYS "YES," ASK:)** How high a priority is homeownership for you personally? Is it a very high priority, a fairly high priority, a medium priority, a low priority, or not really a priority at all right now?

	<u>4-5/15</u>	<u>4/14</u>	<u>3/13</u>	
Yes	70	70	72	
A very high priority	29	NA	NA	[177/178]
A fairly high priority	14	NA	NA	
A medium priority.....	16	NA	NA	
A low priority	4	NA	NA	
Not really a priority at all	7	NA	NA	
Not sure.....	-	NA	NA	
No	28	26	26	
Not sure.....	2	4	2	

13. How do you feel about your current housing situation--do you feel very stable and secure, fairly stable and secure, just somewhat stable and secure, fairly unstable and insecure, or very unstable and insecure?

	<u>4-5/15</u>	<u>4/14</u>	<u>3/13</u>	
Very stable and secure	53	56	55	[179]
Fairly stable and secure.....	24	24	25	
Just somewhat stable and secure.....	14	12	11	
Fairly unstable and insecure	4	4	5	
Very unstable and insecure.....	4	4	4	
Not sure	1	-	-	

14a. Compared with your housing situation seven years ago, before the housing market crisis started, would you say that now you feel more stable and secure, less stable and secure, or about the same level of stability and security in your housing situation?

	<u>4-5/15</u>	<u>4/14</u>	<u>3/13</u>	
More stable and secure	21	24	18	[180]
About the same level of stable and secure.....	59	53	57	
Less stable and secure.....	19	21	25	
Not sure.....	1	1	-	

(ASK ONLY OF RESPONDENTS WHO SAY VERY, FAIRLY, JUST SOMEWHAT STABLE AND SECURE IN Q.13)

14bc. Thinking back throughout your life, has there ever been a time when you felt your housing situation was not stable and secure? **(IF RESPONDENT SAYS "YES," ASK:)** How long ago was it that you felt your housing situation was not stable and secure?

	<u>4-5/15</u>	<u>4/14</u>	<u>3/13</u>	
Yes	38	39	37	
Within the last three years	5	NA	NA	[208/209]
Three to seven years ago.....	10	NA	NA	
Eight to twelve years ago	7	NA	NA	
Thirteen to twenty years ago	8	NA	NA	
More than twenty years ago	8	NA	NA	
Not sure.....	-	NA	NA	
No	52	52	54	
Not sure.....	1	1	-	
Very/fairly unstable and insecure/Not sure (Q.13)....	9	8	9	

15. Thinking now about the housing crisis that started in 2008, when many people and families defaulted on their mortgages and lost their homes, do you think the housing crisis is pretty much over, that we are still in the middle of it, or that the worst is yet to come in terms of the housing crisis?

	<u>4-5/15</u>	<u>4/14</u>	<u>3/13</u>	
Housing crisis is pretty much over	35	25	20	[210]
Still in the middle of it	41	51	58	
The worst is yet to come	20	19	19	
Not sure	4	5	3	

16. Which of the following actions, if any, have you personally had to do in the past three years because you were struggling to be able to pay your rent or mortgage?

THIS TABLE HAS BEEN RANKED BY THE HIGHEST PERCENTAGE

	<u>4-5/15</u>	<u>4/14</u>	
Take on an additional job or work more at their current job.....	21	21	[211]
Stop saving for retirement	17	19	>
Accumulate credit card debt	14	16	
Cut back on healthy, nutritious food	12	12	
Cut back on health care	9	14	
Move to a neighborhood that they feel is less safe	9	6	
Move to a place where the schools are not as good	4	3	
None of these	44		}48
Not sure.....	1		

These next few questions are about the housing situation in your community.

17. Now I'm going to mention some aspects related to housing in your community. Please tell me whether in your community you think it is very easy, somewhat easy, somewhat challenging, or very challenging (READ ITEM).

THIS TABLE HAS BEEN RANKED BY THE PERCENTAGE WHO SAY VERY OR SOMEWHAT CHALLENGING

	<u>Very Easy</u>	<u>Somewhat Easy</u>	<u>Somewhat Challenging</u>	<u>Very Challenging</u>	<u>Not Sure</u>	
For a family of four with an income of about twenty-four thousand dollars to find affordable quality housing						[216]
April/May 2015	3	5	15	74	3	
April 2014	3	7	16	72	2	
For young adults who are just entering the labor force to find affordable quality housing						[215]
April/May 2015	4	13	34	46	3	
April 2014	5	17	33	42	3	
For a family of four with an income of about fifty thousand dollars to find affordable quality housing						[214]
April/May 2015	8	24	36	29	3	
April 2014	13	27	33	25	2	
To find affordable quality housing to buy						[213]
April/May 2015	11	25	33	27	4	
April 2014	13	24	29	30	4	
To find affordable quality rental housing						[212]
April/May 2015	11	23	31	27	8	
April 2014	13	23	29	29	6	

18. Which of the following two statements comes closer to how you feel about homeownership?

	<u>4-5/15</u>	<u>4/14</u>	
Buying a home is an excellent long-term investment because it is likely to increase in value over time and it is one of the best ways for people to build wealth and assets.....	56	50	[217]
Buying a home may once have been an excellent long-term investment and one of the best ways for people to build wealth, but that is no longer the case today	38	43	
Some of both/neither (VOL).....	4	6	
Not sure.....	2	1	

Switching subjects now...

19. Is the issue of housing affordability something you think the federal government should be involved in or do you think it is not really the responsibility of the federal government?

The federal government should be involved	39	[218]
It is not really the responsibility of the federal government.....	53	
Some of both/depends (VOL).....	5	
Not sure	3	

20. Compared with ten or twenty years ago, do you think the federal government is more involved in addressing issues related to housing or less involved in addressing issues related to housing?

Federal government is more involved	55	[219]
Federal government is less involved	33	
Some of both/depends (VOL).....	3	
Not sure.....	9	

21ab. Do you think housing affordability is a problem or not really a problem in America today? **(IF RESPONDENT SAYS "YES," ASK:)** Do you think housing affordability is a very serious problem, a fairly serious problem, just somewhat of a problem, or just a minor problem?

Yes, Housing Affordability Is A Problem	81	
A very serious problem	36	[220/221]
A fairly serious problem	24	
Just somewhat of a problem.....	19	
Just a minor problem	2	
Not sure	-	
No, housing affordability is not really a problem	15	
Not sure	4	

22a. When it comes to addressing the problem of housing affordability in America, do you think your elected leaders in Washington treat it as a very high priority, a fairly high priority, just somewhat of a priority, a low priority, or not a priority at all? *

Very high priority.....	6	[222]
Fairly high priority	8	
Just somewhat of a priority	29	
A low priority.....	29	
Not a priority at all.....	24	
Not sure.....	4	

* Asked of one-half the respondents (FORM A).

22b. When it comes to addressing the problem of housing affordability in your community, do you think your elected leaders at the state and local level treat it as a very high priority, a fairly high priority, just somewhat of a priority, a low priority, or not a priority at all? **

Very high priority.....	6	[223]
Fairly high priority	8	
Just somewhat of a priority	40	
A low priority	24	
Not a priority at all.....	16	
Not sure.....	6	

** Asked of one-half the respondents (FORM B).

23a. When it comes to addressing the issue of housing affordability in America, would you like to see your elected leaders in Washington make it a very high priority, a fairly high priority, just somewhat of a priority, a low priority, or not a priority at all? *

Very high priority.....	27	[224]
Fairly high priority	22	
Just somewhat of a priority	26	
A low priority	9	
Not a priority at all.....	13	
Not sure.....	3	

* Asked of one-half the respondents (FORM A).

23b. When it comes to addressing the issue of housing affordability in your community, would you like to see your elected leaders at the state and local level make it a very high priority, a fairly high priority, just somewhat of a priority, a low priority, or not a priority at all? **

Very high priority.....	30	[225]
Fairly high priority	25	
Just somewhat of a priority	24	
A low priority	8	
Not a priority at all.....	10	
Not sure.....	3	

** Asked of one-half the respondents (FORM B).

(Q.24a AND Q.24b ARE ROTATED AND ASKED OF EVERYONE)

24a. Some people say that young people under age thirty-five are being left behind in terms of homeownership after the housing crisis. Do you think this is a very big problem, a fairly big problem, a moderate problem, a slight problem, or not a problem at all?

Very big problem	23	[226]
Fairly big problem	21	
Moderate problem	28	
Slight problem.....	13	
Not a problem at all	12	
Not sure.....	3	

24b. Some people say that African Americans and Hispanics are being left behind in terms of homeownership after the housing crisis. Do you think this is a very big problem, a fairly big problem, a moderate problem, a slight problem, or not a problem at all?

Very big problem	24	[227]
Fairly big problem	15	
Moderate problem	22	
Slight problem.....	10	
Not a problem at all	21	
Not sure.....	8	

25. Next I'm going to read some statements describing some recent research findings. For each statement I read, please tell me how convincing a reason it is to ensure that more people have access to quality affordable housing--very convincing, fairly convincing, just somewhat convincing, or not convincing.

THIS TABLE HAS BEEN RANKED BY THE PERCENTAGE WHO SAY VERY OR FAIRLY CONVINCING REASON

	Very Convincing <u>Reason</u>	Fairly Convincing <u>Reason</u>	Just Somewhat Convincing <u>Reason</u>	Not A Convincing <u>Reason</u>	Not Sure	
The chronic stress experienced by families who live in unsafe neighborhoods can negatively affect young children's mental and social development **	73	13	10	2	2	[245]
Increases in the cost of rental housing are placing a serious burden on too many families. Today, 11 million Americans pay more than half their income on rent, leaving less money for essentials such as food, transportation, and healthcare	61	17	14	6	2	[228/ 237]
Having quality, stable housing is directly linked to children's ability to do well in school and when a family has to move frequently it reduces a child's educational achievement and can have a negative effect on the whole classroom	62	15	13	8	2	[231/ 240]
The chronic stress experienced by families who live in low-quality or unaffordable housing can negatively affect young children's mental and social development *	59	13	16	10	2	[236]
It has become difficult for many elderly Americans to find quality affordable housing. Increasing numbers of seniors are spending more than thirty percent of their income on housing.....	51	19	18	7	5	[230/ 239]
When a family has decent, affordable housing, they spend more on things that contribute to their child's development, such as books, music lessons, and educational trips and experiences	50	18	20	10	2	[232/ 241]
There is not enough quality affordable housing for low-income families. For families earning less than thirty-three thousand dollars per year, there are eight million fewer rental housing units available than are needed to meet the demand.....	47	20	20	9	4	[229/ 238]
Having an affordable home in a vibrant community means greater access to jobs and pathways to economic success	45	22	19	13	1	[235/ 244]
Moving from a high-poverty neighborhood to a lower-poverty neighborhood leads to long-term improvements in parents' physical and mental health and well-being, which is good for the entire family.....	43	19	19	16	3	[234/ 243]
If a child moves from a high-poverty neighborhood to a lower-poverty neighborhood, he or she will earn significantly more money as an adult. Research indicates they will earn about thirty percent more than if he or she had remained in a high-poverty neighborhood.....	35	21	22	18	4	[233/ 242]

* Asked of one-half the respondents (FORM A).
 ** Asked of one-half the respondents (FORM B).

FACTUALS: Now I am going to ask you a few questions for statistical purposes only.

(ASK ONLY OF RESPONDENTS WHO CURRENTLY OWN IN Q.2a)

F1. Do you currently owe more on your home or condominium than the property is worth? This is sometimes called being under water or upside down on your mortgage.

Yes	10	[246]
No.....	86	
Not sure.....	4	

(ASK ONLY OF RESPONDENTS WHO CURRENTLY OWN IN Q.2a.)

F2. Is renting a house or apartment something you would consider as a housing option in the future, whether that is in the near future or closer to your retirement?

Yes	33	[247]
No.....	63	
Not sure.....	4	

F3. Are you currently employed? **(IF RESPONDENT SAYS "NO," ASK:)** Are you a student, a homemaker, retired, or unemployed and looking for work?

Employed	54	[248]
Student.....	3	
Homemaker.....	4	
Retired.....	29	
Unemployed, looking for work	5	
Not sure.....	5	

F4. What is the last grade that you completed in school?

Grade school.....	2	[249-250]
Some high school.....	7	
High school graduate	25	
Some college, no degree	18	
Vocational training/2-year college	12	
4-year college/Bachelor's degree	21	
Some postgraduate work, no degree	2	
2 or 3 years' postgraduate work/master's degree.....	9	
Doctoral/law degree	2	
Not sure/refused.....	2	

F5. Are you currently single and never married, married, separated, widowed, or divorced?

Single, never married	27	[251]
Married	47	
Separated.....	2	
Widowed	8	
Divorced.....	13	
Other (VOL).....	1	
Not sure/refused.....	2	

F6. How would you describe the area in which you live--a city, a suburb near a city, a small town that is not near a city, or a rural or country area?

City	30	[252]
Suburb near a city	29	
Small town not near a city	18	
Rural or country area.....	21	
Not sure.....	2	

F7. Are you registered to vote at your current home address?

Yes, registered	84	[253]
No, not registered	13	
Not sure.....	3	

F8. Regardless of how you may be registered, how would you describe your overall point of view in terms of the political parties? Would you say that you are mostly Democratic, leaning Democratic, completely independent, leaning Republican, or mostly Republican?

Mostly Democratic.....	28	[254]
Leaning Democratic.....	8	
Completely independent.....	27	
Leaning Republican.....	11	
Mostly Republican	18	
Not sure.....	8	
Total Democratic	36	
Total Republican	29	

F9. Thinking about your general approach to issues, do you consider yourself to be very conservative, somewhat conservative, middle of the road, somewhat liberal, or very liberal?

Very conservative	18	[255]
Somewhat conservative	25	
Middle of the road.....	28	
Somewhat liberal	15	
Very liberal.....	8	
Not sure.....	6	

F10. If you added together the yearly income of all the members of your family who were living at home last year, would the total be less than ten thousand dollars, between ten thousand dollars and twenty thousand dollars, between twenty thousand dollars and thirty thousand dollars, between thirty thousand dollars and forty thousand dollars, between forty thousand dollars and fifty thousand dollars, between fifty thousand dollars and seventy-five thousand dollars, between seventy-five thousand dollars and one hundred thousand dollars, or was it more than one hundred thousand dollars?

Less than \$10,000.....	5	[256]
Between \$10,000 and \$20,000	10	
Between \$20,000 and \$30,000	11	
Between \$30,000 and \$40,000	10	
Between \$40,000 and \$50,000	9	
Between \$50,000 and \$75,000	17	
Between \$75,000 and \$100,000	12	
More than \$100,000	15	
Not sure/refused.....	11	

F11. For statistical purposes only, and to ensure a representative sample, would you please tell me how old you are? **(IF RESPONDENT REFUSES, ASK:)** Well, would you tell me which age group you belong to?

18-24.....	10	[153-154]
25-29.....	9	
30-34.....	8	
35-39.....	7	
40-44.....	7	
45-49.....	7	
50-54.....	10	
55-59.....	11	
60-64.....	9	
65-69.....	8	
70-74.....	7	
75 and over.....	6	
Refused/not sure.....	1	

F12. Do you have any children under age eighteen currently living in your household?

Yes, kids under 18 in household	29	[155]
No, no kids under 18 in household.....	71	
Not sure	-	

F13. To ensure that we have a representative sample, would you please tell me whether you are from a Hispanic or Spanish-speaking background? **(IF RESPONDENT SAYS "NO" OR "NOT SURE," ASK:)** And again, for statistical purposes only, what is your race--white, black or African American, Asian, or something else?

White.....	66	[157]
Black/African American	13	
Hispanic	13	
Asian.....	2	
Other	5	
Not sure/refused.....	1	