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Interviews: 1200 adults  
 Dates: April 28-May 10, 2016

**FINAL**

Study #11843  
 MacArthur Housing Matters Survey  
 April-May 2016

48 Male 52 Female [109]
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***Please note: all results are shown as percentages unless otherwise stated.***

1a. 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	<b>CONTINUE</b>	[151]
Yes .....	-	<b>TERMINATE</b>	
Not sure .....	-		

2 Which do you think happens more often today?

	<u>4-5/16</u>	<u>4-5/15</u>	
Middle-class people falling into a lower economic class .....	78	79	[156]
People in lower economic classes rising into the middle class .....	12	14	
Neither/both (VOL).....	5	3	
Not sure .....	5	4	

3. Now I am going to mention several aspects of life. For each one, please tell me how important you think it is to having a secure, middle-class lifestyle--is it very important, fairly important, just somewhat important, not that important, or not important at all?

*THIS TABLE HAS BEEN RANKED BY THE PERCENTAGE WHO SAY VERY IMPORTANT*

	<u>Very Important</u>	<u>Fairly Important</u>	<u>Just Somewhat Important</u>	<u>Not That Important</u>	<u>Not Important At All</u>	<u>Not Sure</u>	
Having a stable, decent-paying job .....	90	7	2	-	1	-	[160]
Having stable housing that is affordable.....	85	9	5	-	1	-	[157]
Being able to save for retirement.....	85	9	5	1	-	-	[159]
Having healthcare insurance or coverage .....	83	8	6	2	1	-	[158]
Being able to obtain education beyond high school .....	74	13	11	1	-	1	[161]

4. Compared with previous generations, do you think it has become easier, become harder, or that it's about the same to ...?

*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>	
<b>Achieve a secure middle-class lifestyle</b>					[162]
April/May 2016.....	8	76	14	2	
April/May 2015.....	9	75	15	1	
<b>Be able to save for retirement</b>					[165]
April/May 2016.....	8	75	14	3	
<b>Have a stable, decent-paying job</b>					[166]
April/May 2016.....	7	70	21	2	
<b>Have stable housing that is affordable</b>					[163]
April/May 2016.....	9	68	21	2	
<b>Have healthcare insurance or coverage</b>					[164]
April/May 2016.....	26	52	18	4	
<b>Be able to obtain education beyond high school</b>					[167]
April/May 2016.....	31	47	20	2	

**The next questions are going to focus on housing.**

5. 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>4-5/16</u>	<u>4-5/15</u>	<u>4/14</u>	<u>3/13</u>	
Very stable and secure.....	58	53	56	55	[168]
Fairly stable and secure.....	26	24	24	25	
Just somewhat stable and secure....	11	14	12	11	
Fairly unstable and insecure.....	2	4	4	5	
Very unstable and insecure.....	3	4	4	4	
Not sure.....	-	1	-	-	

**(ASK ONLY OF RESPONDENTS WHO SAY VERY, FAIRLY, JUST SOMEWHAT STABLE AND SECURE IN Q.5)**

6. Thinking back throughout your life, has there ever been a time when you felt your housing situation was not stable and secure?

	<u>4-5/16</u>	<u>4-5/15</u>	<u>4/14</u>	<u>3/13</u>	
Yes.....	41	38	39	37	[169]
No.....	53	52	52	54	
Not sure.....	1	1	1	-	
Very/fairly unstable and insecure/Not sure (Q.5).....	5	9	8	9	

7. 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? (10691b-Q21, 11127-Q14, 11540-Q15)

	<u>4-5/16</u>	<u>4-5/15</u>	<u>4/14</u>	<u>3/13</u>	
Housing crisis is pretty much over .....	29	35	25	20	[170]
Still in the middle of it.....	44	41	51	58	
The worst is yet to come.....	19	20	19	19	
Not sure .....	8	4	5	3	

8. 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>4-5/16</u>	<u>4-5/15</u>	<u>4/14</u>	
Take on an additional job or work more at their current job .....	24	21	21	[171]
Stop saving for retirement.....	19	17	19	>
Accumulate credit card debt.....	17	14	16	
Cut back on healthy, nutritious food.....	13	12	12	
Cut back on healthcare .....	11	9	14	
Move to a neighborhood that they feel is less safe .....	6	9	6	
Move to a place where the schools are not as good .....	4	4	3	
None of these (VOL) .....	45	44	48	
Not sure .....	2	1		

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

	<u>4-5/16</u>	<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.....	60	56	50	[172]
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 .....	33	38	43	
Some of both/neither (VOL) .....	4	4	6	
Not sure.....	3	2	1	

10a. 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.....

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

	<u>Very Easy</u>	<u>Somewhat Easy</u>	<u>Somewhat Challenging</u>	<u>Very Challenging</u>	<u>Not Sure</u>	
<b>For a family of four with an income of about twenty-four thousand dollars to find affordable quality housing</b>						[177]
April/May 2016.....	2	4	13	78	3	
April/May 2015.....	3	5	15	74	3	
April 2014.....	3	7	16	72	2	
<b>For young adults who are just entering the labor force to find affordable quality housing</b>						[176]
April/May 2016.....	4	13	33	46	4	
April/May 2015.....	4	13	34	46	3	
April 2014.....	5	17	33	42	3	
<b>For a family of four with an income of about fifty thousand dollars to find affordable quality housing</b>						[175]
April/May 2016.....	8	24	34	30	4	
April/May 2015.....	8	24	36	29	3	
April 2014.....	13	27	33	25	2	
<b>To find affordable quality housing to buy</b>						[174]
April/May 2016.....	10	25	33	27	5	
April/May 2015.....	11	25	33	27	4	
April 2014.....	13	24	29	30	4	
<b>To find affordable quality rental housing</b>						[173]
April/May 2016.....	11	22	28	29	10	
April/May 2015.....	11	23	31	27	8	
April 2014.....	13	23	29	29	6	

11ab. 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?

	<u>4-5/16</u>	<u>4-5/15</u>	
<b>Yes, Housing Affordability Is A Problem</b>	<b>81</b>	<b>81</b>	
A very serious problem.....	37	36	[178/179]
A fairly serious problem.....	23	24	
Just somewhat of a problem .....	17	19	
Just a minor problem.....	3	2	
Not sure.....	1	-	
<b>No, housing affordability is not really a problem .....</b>	<b>13</b>	<b>15</b>	
Not sure.....	6	4	

12ab. Do you think housing affordability is a problem or not really a problem in the area where you live? **(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 in the area where you live?

<b>Yes, Housing Affordability Is A Problem</b>	<b>57</b>	
A very serious problem .....	24	[180/208]
A fairly serious problem .....	15	
Just somewhat of a problem .....	15	
Just a minor problem .....	2	
Not sure .....	1	
<b>No, housing affordability is not really a problem</b> .....	<b>40</b>	
Not sure .....	3	

**The next several questions are about issues related to housing affordability and people's ability to buy or rent quality housing that meets their needs.**

13a. Realistically, how much do you think can be done to solve the problem of housing affordability--a great deal, a fair amount, just some, or nothing at all?

	<u>4-5/16</u>	<u>4/14</u>	<u>10/03<sup>1</sup></u>	
A great deal .....	32	31	30	[209]
A fair amount .....	31	30	28	
Just some .....	24	25	25	
Nothing at all.....	8	9	9	
Not sure .....	5	5	8	

<sup>1</sup>Results shown for adults age 22 and older.

13b. How important do you think it is for your elected leaders in Washington, D.C., to address the problems related to issues of housing affordability and people's ability to buy or rent housing that meets their needs? Is it very important, fairly important, just somewhat important, or not that important?

Very important .....	60	[210]
Fairly important.....	16	
Just somewhat important .....	12	
Not that important .....	10	
Not sure .....	2	

14. Thinking about the discussions and debates that have been part of the conversations around this November's presidential election, do you think the problems related to issues of housing affordability are getting too much attention, not enough attention, or about the right amount of attention?

Too much attention .....	5	[211]
Not enough attention .....	63	
About the right amount of attention...	23	
Not sure .....	9	

15. How much of an impact do you think people's ability to access housing that is affordable, both to buy and to rent, has on the economy overall--a very big impact, a fairly big impact, just somewhat of an impact, or no impact?

Very big impact .....	38	[212]
Fairly big impact .....	33	
Just somewhat of an impact .....	24	
No impact .....	4	
Not sure .....	1	

16. Now let me read you some approaches local, state, or the federal government could take to address the problems of housing affordability. For each one, please tell me whether you strongly favor, somewhat favor, somewhat oppose, or strongly oppose it.

*THIS TABLE HAS BEEN RANKED BY THE PERCENTAGE WHO SAY STRONGLY OR SOMEWHAT FAVOR*

	<b>Total Favor</b>	<b>Total Oppose</b>	<u>Strongly Favor</u>	<u>Somewhat Favor</u>	<u>Somewhat Oppose</u>	<u>Strongly Oppose</u>	<u>Not Sure</u>	
Revise the federal income tax code so that more families with incomes from forty thousand dollars to seventy thousand dollars receive tax benefits intended to help them purchase homes .....	<b>81</b>	<b>16</b>	49	32	8	8	3	[213/220]
Expand federal housing policies and programs to ensure that families earning less than thirty thousand dollars with children under age eighteen receive some assistance with their housing costs * .....	<b>80</b>	<b>18</b>	49	31	9	9	2	[219]
Allow developers to build more housing units if they include units that are affordable to families making less than fifty thousand dollars .....	<b>79</b>	<b>18</b>	46	33	9	9	3	[216/223]
Expand federal housing policies and programs to ensure that low-income families with children under age eighteen receive some assistance with their housing costs ** .....	<b>76</b>	<b>22</b>	42	34	12	10	2	[226]
Require that at least twenty percent of housing in local communities is affordable for families making less than fifty thousand dollars .....	<b>74</b>	<b>23</b>	44	30	11	12	3	[215/222]
Ensure that federal programs, such as the Earned Income Tax Credit and Temporary Assistance for Needy Families, provide enough income assistance to cover housing costs .....	<b>74</b>	<b>22</b>	40	34	12	10	4	[218/225]
Expand rental assistance to ensure that the approximately fourteen million Americans who currently qualify for rental assistance but are not receiving it, get it.....	<b>73</b>	<b>24</b>	41	32	13	11	3	[217/224]
Give renters a federal tax break, similar to the federal tax break homeowners currently get when they deduct the interest they pay on their mortgage .....	<b>70</b>	<b>26</b>	40	30	13	13	4	[214/221]

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

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

17. Next I'm going to read some statements describing reasons that some people give for why it is important that we enact policies and make changes to address the problems of housing affordability that many families are dealing with. For each statement I read, please tell me how important a reason it is to take action to address the problems of housing affordability--is it a very important reason, fairly important reason, just somewhat important reason, or not an important reason?

*THIS TABLE HAS BEEN RANKED BY THE PERCENTAGE WHO SAY VERY IMPORTANT REASON*

	<u>Very Important Reason</u>	<u>Fairly Important Reason</u>	<u>Just Somewhat Important Reason</u>	<u>Not An Important Reason</u>	<u>Not Sure</u>	
Investing in affordable, quality housing is investing in kids and their future. Research shows that children whose parents spend less than a third of their income on housing are more likely to be healthy at birth, have enough food to eat as they grow up, and to do well in school. And their parents are able to spend on activities that improve their children's mental and physical development .....	70	12	12	5	1	[230]
Families need affordable, quality housing in order for their members to be healthy, contributing members of their community. Unstable, poor quality housing situations and frequent moves make it difficult for adults to secure and maintain jobs, and can take a negative toll on their physical and mental health .....	62	15	15	7	1	[231]
When individuals with chronic health issues have stable, affordable homes it reduces the need for all kinds of services. Providing seniors and homeless individuals with stable and affordable housing can reduce emergency room visits, nursing home stays, and other supportive services. This saves valuable tax dollars .....	62	15	16	5	2	[232]
The problem of economic and racial segregation has gotten worse in recent decades, trapping low-income families in neighborhoods with high rates of poverty and crime and low performing schools. We need policies that allow all people to live in neighborhoods that provide opportunity and encourage upward mobility for families and kids. ....	59	15	14	10	2	[229]
According to experts, the housing market is in full recovery, but the average American family is not feeling the recovery. In communities throughout the country, home sales and rental prices are increasing at a much faster rate than wages and incomes. Nearly forty million households in America spend more than thirty percent of their income on housing .....	58	18	16	6	2	[234]
Families and communities need stability in the housing market. Major price increases or big drops in housing values have an enormous impact on the economy overall and can upend the lives of hardworking Americans. We need policies that ensure the health and stability of the housing market.....	58	16	16	9	1	[228]
In the wake of the housing crisis, government policies can act as barriers to families of all income levels being able to access the financing they need to obtain affordable housing--whether that's to buy or rent. ....	48	20	20	9	3	[233]

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

F1a. 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	<b>CONTINUE</b>	[235]
Rent .....	32		
Living at home (VOL).....	3	<b>Skip to Q.F1d</b>	
Other (VOL) .....	2		
Not sure .....	-		

**(ASK ONLY OF RESPONDENTS WHO SAY THEY OWN THEIR CURRENT RESIDENCE IN Q.F1a.)**

F1b. Did you buy your current residence before 2008 or during or after 2008?

Before 2008.....	71	[236]
During or after 2008.....	28	
Not sure.....	1	

**(ASK ONLY OF RESPONDENTS WHO SAY THEY OWN THEIR CURRENT RESIDENCE IN Q.F1a.)**

F1c. If you sold your residence today, do you think the price you would get for it would be more, less, or about the same as the amount you bought it for?

More .....	64	[237]
Less.....	15	
About the same .....	19	
Not sure .....	2	

F1d. Approximately what percentage of your total household monthly income would you say you spend on your rent or mortgage payment?

Twenty percent or less .....	35	[238]
Twenty-one to thirty percent .....	24	
Thirty-one to thirty-five percent.....	9	
Thirty-six to forty percent .....	6	
Forty-one to fifty percent .....	7	
More than fifty percent.....	7	
Not sure.....	12	

**(ASK ONLY OF RESPONDENTS WHO SAY "NOT SURE" IN Q.F1d.)**

F1e. 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 30% .....	19	[239]
Less than 30%.....	26	
Not sure.....	55	

Combined Q.F1de	
More than thirty percent.....	31
Less than thirty percent .....	62
Not sure .....	7

**(ASK ONLY OF RESPONDENTS WHO DO NOT SAY THEY OWN THEIR CURRENT RESIDENCE IN Q.F1a.)**

F2. Is homeownership something you aspire to?

	<u>4-5/16</u>	<u>4-5/15</u>	<u>4/14</u>	<u>3/13</u>	
Yes .....	69	70	70	72	[240]
No.....	27	28	26	26	
Not sure.....	4	2	4	2	

F3. Have you or has anyone you know been evicted, foreclosed upon, or lost their housing in the past five years?

Yes .....	34	[241]
No .....	65	
Not sure .....	1	

F4. Are you currently employed? **(IF "NO," ASK:)** Are you a student, a homemaker, retired, or unemployed and looking for work?

Employed .....	59	[242]
Student .....	4	
Homemaker .....	4	
Retired.....	25	
Unemployed, looking for work .....	5	
Not sure.....	3	

F5. What is the last grade that you completed in school?

Grade school.....	1	[243-244]
Some high school.....	6	
High school graduate .....	27	
Some college, no degree .....	19	
Vocational training/2-year college .....	11	
4-year college/Bachelor's degree .....	21	
Some postgraduate work, no degree .....	2	
2 or 3 years' postgraduate work/master's degree.....	11	
Doctoral/law degree .....	1	
Not sure/refused.....	1	

F6. Are you currently single and never married, married, separated, widowed, or divorced?

Single, never married .....	30	[245]
Married .....	49	
Separated .....	2	
Widowed .....	8	
Divorced .....	9	
Other (VOL) .....	1	
Not sure/refused .....	1	

F7. Do you have any children under age eighteen currently living in your household?

Yes, kids under 18 in household .....	31	[246]
No, no kids under 18 in household ..	68	
Not sure .....	1	

F8. 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 .....	31	[247]
Suburb near a city .....	30	
Small town not near a city .....	18	
Rural or country area .....	20	
Not sure .....	1	

F9a. Are you registered to vote at your current home address?

Yes, registered .....	84	[248]
No, not registered .....	14	
Not sure .....	2	

F9b. 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	[249]
Leaning Democratic .....	11	
Completely independent .....	21	
Leaning Republican .....	11	
Mostly Republican .....	21	
Not sure .....	8	
<b>Total Democratic</b>	<b>39</b>	
<b>Total Republican</b>	<b>32</b>	

F10. 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 .....	17	[250]
Somewhat conservative .....	27	
Middle of the road .....	27	
Somewhat liberal .....	15	
Very liberal .....	9	
Not sure .....	5	

F11. 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	[251]
Between \$10,000 and \$20,000 .....	8	
Between \$20,000 and \$30,000 .....	11	
Between \$30,000 and \$40,000 .....	9	
Between \$40,000 and \$50,000 .....	10	
Between \$50,000 and \$75,000 .....	18	
Between \$75,000 and \$100,000 .....	13	
More than \$100,000 .....	17	
Not sure/refused .....	9	

F12. For statistical purposes only, and to ensure that we have a representative sample, would you please tell me how old you are? **(IF "REFUSED," ASK:)** Well, would you tell me which age group you belong to?

18-24 .....	11	[152/153]
25-29 .....	9	
30-34 .....	8	
35-39 .....	8	
40-44 .....	7	
45-49 .....	8	
50-54 .....	9	
55-59 .....	10	
60-64 .....	8	
65-69 .....	8	
70-74 .....	6	
75 and over .....	7	
Refused/not sure .....	1	

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.....	68	[154-155]
Black/African American .....	12	
Hispanic .....	13	
Asian.....	3	
Other.....	3	
Not sure/refused .....	1	