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Interviews: 1,433 adults including  
226 African Americans, 226 Hispanics, and 436 renters  
Dates: February 27 - March 10, 2013

**FINAL**

Study #10691b  
MacArthur Housing Matter Survey  
February/March 2013

48 Male  
52 Female  
**[109]**

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

1. 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>[149]</b>
Rent.....	32	
Living at home (VOL).....	3	
Other (VOL) .....	1	
Not sure.....	1	

2. 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?

More hopeful and confident.....	32	<b>[154]</b>
More worried and concerned .....	63	
Not sure.....	5	

3. 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?

Very optimistic.....	27	<b>[155]</b>
Somewhat optimistic.....	43	
Somewhat pessimistic.....	16	
Very pessimistic .....	11	
Not sure.....	3	

4. Thinking about issues the United States is facing today, please tell me how much of a problem you think each of the following is—is it a very serious problem, a fairly serious problem, just somewhat of a problem, a minor problem, or not a problem at all?

*THIS TABLE HAS BEEN RANKED BY THE PERCENTAGE WHO SAY VERY OR FAIRLY SERIOUS PROBLEM*

	Very Serious Problem	Fairly Serious Problem	Just Somewhat Of A Problem	A Minor Problem	Not A Problem At All	Not Sure	
The budget deficit and national debt.....	71	10	12	3	3	1	<b>[159]</b>
The economy and jobs.....	62	15	18	2	2	1	<b>[156]</b>
Access to affordable health care .....	54	14	20	5	5	2	<b>[158]</b>
The quality of public schools .....	46	16	21	6	7	4	<b>[160]</b>
The housing market. ....	27	19	34	9	8	3	<b>[157]</b>

5. Now I am going to mention several specific aspects of life. For each, tell me if 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 Today	Somewhat More Likely To Occur Today	Somewhat Less Likely To Occur Today	Much Less Likely To Occur Today	Neither More Or Less Likely To Occur Today/ Depends (VOL)	Not Sure	
Banks foreclosing on homeowners .....	55	26	11	4	1	3	[162/167]
Moving to a new city or state for a job ** .....	47	28	12	9	1	3	[169]
Renting a home after age thirty ** .....	43	29	13	9	2	4	[170]
Moving or relocating after retirement * .....	24	25	24	18	4	5	[165]
Raising a family in the same community where the parents grew up * .....	13	14	33	33	3	4	[164]
Having enough money to put a twenty percent down payment when buying a home or condo ....	10	9	29	48	1	3	[161/166]
Families building equity and wealth through homeownership .....	9	16	37	32	2	4	[163/168]

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

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

### Changing subjects now...

- 6a. Thinking beyond the actual physical structure of a building, what comes to mind when you hear the words "rental housing"?

**(PROBE:)** What pictures or images, thoughts, and perceptions come to mind when you think about "rental housing"? [171-177] \*

Apartments/complexes/condos/trailers/one-story/family, place to live, renting	24%
Low standards, run down, damaged, trashy, dirty, mediocre, unhealthy	17
Low income, Section 8, government, transients, uneducated, immigration	13
Good, improved, affordable, desirable, more common, helpful, convenient	12
Unaffordable, expensive, waste of money	9
None, nothing, not in favor, should buy	7
Don't know; no response	7%

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

- 6b. Thinking beyond the actual physical structure of a building, what comes to mind when you hear the words "homeownership"?

**(PROBE:)** What pictures or images, thoughts, and perceptions come to mind when you think about "homeownership"? [208-214] \*\*

Own piece of property, place to call 'home', nice house, belongs to you	16%
Single family, children, older people, structure, foundation	16
Financial strain/stress, debt/taxes/insurance, bad economy, hard to get	15
Happiness, positive outlook, comfort, pride, American Dream	13
Financially stable/secure/equity, investment, good job/salary/credit	11
Security	11
Stability, staying in one place, not moving, roots	10
Don't know; no response	5%

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

7. 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?

Buying has become more appealing.....	27	<b>[215]</b>
Buying has become less appealing .....	57	
Current economic situation has no impact .....	12	
Not sure .....	4	

8. 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?

Renting has become more appealing .....	54	<b>[216]</b>
Renting has become less appealing.....	24	
Changes have no impact .....	18	
Not sure .....	4	

**(ASK ONLY OF RESPONDENTS WHO DO NOT CURRENTLY OWN IN Q.1)**

9a. Have you ever owned a home, condominium, or apartment?

Yes .....	29	<b>[217]</b>
No .....	71	
Not sure .....	-	

**(ASK ONLY OF RESPONDENTS WHO DO NOT CURRENTLY RENT IN Q.1)**

9b. Have you ever rented an apartment or house either alone, with someone else, or in a group rental house or apartment situation?

Yes .....	78	<b>[218]</b>
No .....	22	
Not sure.....	-	

**(ASK ONLY OF RESPONDENTS WHO CURRENTLY RENT IN Q.1)**

10a. Which of the following statements comes closest to your current situation?

You rent because it makes the most economic or financial sense for you right now .....	54	<b>[219]</b>
You rent because it is the right housing choice for you right now, beyond just financial reasons .....	35	
Some of both (VOL) .....	9	
Neither (VOL).....	2	
Not sure.....	-	

10b. Do you think most renters rent because:

It makes the most economic or financial sense .....	57	<b>[220]</b>
It is the right housing choice for them beyond just financial reasons .....	27	
Some of both (VOL) .....	12	
Neither (VOL) .....	2	
Not sure .....	2	

**(ASK ONLY OF RESPONDENTS WHO DO NOT CURRENTLY OWN IN Q.1)**

11. Is homeownership something you aspire to?

Yes .....	72	<b>[221]</b>
No .....	26	
Not sure.....	2	

12. 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?

Very stable and secure.....	55	<b>[222]</b>
Fairly stable and secure.....	25	
Just somewhat stable and secure ....	11	
Fairly unstable and insecure .....	5	
Very unstable and insecure.....	4	
Not sure.....	-	

13. Compared to your housing situation five 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?

More stable and secure .....	18	<b>CONTINUE</b>	<b>[223]</b>
Less stable and secure.....	25	<b>Skip to Q.14b</b>	
About the same level of stable and secure .....	57	<b>Skip to Q.15</b>	
Not sure.....	-	<b>Skip to Q.15</b>	

**(ASK ONLY OF RESPONDENTS WHO SAY MORE STABLE AND SECURE IN Q.13)**

14a. Why do you feel that way about your housing situation as compared to five years ago?

**(PROBE:)** What has changed that makes you feel MORE stable and secure? **[224-230]**

House is paid off, no longer have mortgage, own free and clear, no debt	21%
Affordability, lower prices, money in savings, economy is stabilizing	18
Job security, better paying job, different job	15
Lifestyle changes, grew up, got married, living alone/living with someone new	12
Market improvements, increased stability/security/value/availability	9
Things are better, improvements, positive changes, favorable landlord	9
Relocation, improved neighborhood/infrastructure/space, sold home	9
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Don't know; no response	2%

**(ASK ONLY OF RESPONDENTS WHO SAY LESS STABLE AND SECURE IN Q.13)**

14b. Why do you feel that way about your housing situation as compared to five years ago?

**(PROBE:)** What has changed that makes you feel LESS stable and secure? **[231-237]**

Decreased home value, have lost equity, value/equity haven't increased	22%
Unemployed/laid off, unstable job situation, hard to find work	18
Increased cost of living, maintenance, fuel, groceries, taxes	15
Economy has changed, gotten worse, unstable, bad financial state	14
Less money, decreased pay, minimum wage hasn't changed, harder to pay	14
Bank concerns, loans, refinancing, foreclosure, upside down, under water	13
Lifestyle changes, different scenario, relocated, aged/married/graduated	9
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Don't know; no response	-%

**(ASK ONLY OF RESPONDENTS WHO SAY VERY, FAIRLY, JUST SOMEWHAT STABLE AND SECURE IN Q.12)**

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

Yes .....	40	<b>[238]</b>
No .....	60	
Not sure.....	-	

16. Now I'm going to mention things that some people worry about. Please tell me how often you personally worry about each one—very often, somewhat often, from time to time, or almost never.

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

	Worry Very Often	Worry Somewhat Often	Worry From Time To Time	Almost Never Worry	Does Not Apply (VOL)	Not Sure	
Struggling to keep up with your bills.....	16	18	22	41	3	-	<b>[239/243]</b>
Not being able to someday own a home *.....	18	14	17	42	8	1	<b>[247]</b>
Struggling to keep up with your mortgage or rent payments....	8	10	15	59	8	-	<b>[240/244]</b>
Having to move because you cannot keep up with your mortgage or rent payments .....	6	7	11	68	8	-	<b>[241/245]</b>
Being foreclosed on or evicted from your home.....	4	6	7	75	8	-	<b>[242/246]</b>

\* Asked only of respondents who say RENT (Q.1).

17. Have any of the following things happened to you in the last five years or so?

*THIS TABLE HAS BEEN RANKED BY THE PERCENTAGE WHO SAY YES*

	Yes	No	Does Not Apply (VOL)	Not Sure	
Fallen behind or skipped rent or mortgage payments *.....	15	81	4	-	<b>[248]</b>
Moved because you were having trouble keeping up with your rent or mortgage payments *.....	10	86	4	-	<b>[249]</b>
Been threatened with foreclosure or entered into foreclosure proceedings ***.....	5	90	5	-	<b>[252]</b>
Been threatened with eviction or entered into eviction proceedings for not paying rent **.....	5	91	4	-	<b>[250]</b>
Been evicted from your apartment or home for not paying rent **.....	4	92	4	-	<b>[251]</b>
Been foreclosed on your home ***.....	4	92	4	-	<b>[253]</b>

\* Asked only of respondents who say OWN OR RENT (Q.1) or HAVE OWNED (Q.9a) or HAVE RENTED (Q.9b).

\*\* Asked only of respondents who say RENT (Q.1) or HAVE RENTED (Q.9b).

\*\*\* Asked only of respondents who say OWN (Q.1) or HAVE OWNED (Q.9a).

18. How important do you think having decent, stable housing that one can afford is to a person's ability to pursue their hopes and dreams? Would you say it is very important, fairly important, not that important, or not important at all?

Very important.....	82	<b>[254]</b>
Fairly important .....	15	
Not that important.....	2	
Not important at all .....	1	
Not sure.....	-	

19. Now I want you to imagine a family with young children that has found itself in a challenging and unstable housing situation, meaning that they are very worried they won't be able to keep their home and may be forced to move out. I am going to mention several aspects of life and for each one, please tell me how you think being in this kind of housing situation would impact them. Do you think their challenging housing situation would have a major negative impact, a minor negative impact, or would it not have a negative impact on **(READ ITEM)**? \*

*THIS TABLE HAS BEEN RANKED BY THE PERCENTAGE WHO SAY MAJOR NEGATIVE IMPACT*

	Major Negative Impact	Minor Negative Impact	No Negative Impact	Not Sure	
The relationship between the parents.....	77	17	4	2	<b>[258]</b>
The mental health and well-being of the family members .....	73	21	4	2	<b>[257]</b>
The children's ability to keep up with school work and do well .....	66	26	6	2	<b>[255]</b>
The physical health of family members.....	62	31	5	2	<b>[256]</b>

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

20. I am going to read two statements about renting and owning a home. Please tell me which one comes closest to your point of view.

For the most part, renters are not as successful as owners at achieving the American Dream .....	28	<b>[259]</b>
For the most part, renters can be just as successful as owners at achieving the American Dream.....	61	
Depends/some of both (VOL) .....	9	
Not sure.....	2	

**These next few questions are about government policy on housing.**

21. 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?

Housing crisis is pretty much over .....	20	<b>[260]</b>
Still in the middle of it .....	58	
The worst is yet to come.....	19	
Not sure.....	3	

22. Some people say that in this time of scarce government resources, ensuring that more people have decent, stable housing that they can afford—whether renting or owning—is a cost effective, smart way to help address some of the other challenges our communities face today. If we ensure that more people and families have access to decent, stable housing they can afford, do you think it will have a major positive impact, a minor positive impact, or no positive impact at all on **(READ ITEM)**. \*\*

*THIS TABLE HAS BEEN RANKED BY THE PERCENTAGE WHO SAY MAJOR POSITIVE IMPACT*

	Major Positive Impact	Minor Positive Impact	No Positive Impact	Not Sure	
The safety of neighborhoods and communities.....	73	17	7	3	<b>[263]</b>
The economic well-being of neighborhoods and communities.....	71	21	5	3	<b>[262]</b>
Children's ability to do well in school .....	71	20	6	3	<b>[264]</b>
Individuals' and families' financial security.....	70	22	4	4	<b>[261]</b>
People's mental health .....	68	21	7	4	<b>[266]</b>
People's physical health .....	62	26	8	4	<b>[265]</b>

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

23. Which of the following statements about government spending on housing comes closest to your point of view?

Government spending on housing should fund programs and tax deductions for individuals and families regardless of their income .....	23	<b>[267]</b>
Government spending on housing should fund programs and tax deductions primarily for middle- and low-income individuals and families.....	38	
Government spending on housing should fund programs and tax deductions primarily for individuals and families who are really struggling financially.....	30	
Not sure.....	9	

**I'm going to give you a little more information about housing policy in the United States and then I'd like to get your reaction.**

**For more than seventy years, the overwhelming majority of all government investments in any kind of housing have gone to support and encourage homeownership, including first-time home buyer tax credits and the tax deduction for mortgage interest. And while our approach to housing policy has remained basically the same since the 1940s, the way we live our lives has changed significantly. Americans are waiting longer to get married, having fewer children, and living longer. We are much more mobile as we move to find the best jobs and education, and to retire someplace comfortable. A part of this change is that more people, at different stages of life are choosing to rent. Given this, some people say we need to reform our housing policies so they are more balanced and address homeownership and renting in a more equitable way.**

24. Do you strongly agree, somewhat agree, somewhat disagree, or strongly disagree that we need to reform our housing policies so they are more balanced and address homeownership and renting in a more equitable way?

Strongly agree.....	41	<b>[268]</b>
Somewhat agree .....	39	
Somewhat disagree.....	9	
Strongly disagree .....	7	
Not sure.....	4	
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<b>Total Agree</b>	<b>80</b>	
<b>Total Disagree</b>	<b>16</b>	

25a. Thinking back on everything we have discussed, when you think about ensuring more people have decent, stable housing they can afford, do you think the focus of our housing policy should be:

More on ensuring people have access to decent and affordable rental housing.....	8	[269]
More on ensuring people have access to decent and affordable housing for people to own.....	22	<b>CONTINUE</b>
Fairly equally split on rental housing and housing for people to own.....	65	
Not sure .....	5	<b>Skip to Q.26</b>

**(ASK ONLY OF RESPONDENTS WHO MAKE A CHOICE IN Q.25a)**

25b. Why do you feel that the focus should be (**CHOICE IN Q.25a**)?

**(PROBE:)** What are the benefits of that? Why is that important? [271-277]

<b>More On Ensuring People Have Access To Decent And Affordable Rental Housing</b>	
Fewer people can afford to buy/afford down payment/expensive	22%
Equality, both are necessary/have to fair to owners and renters	15
Support is needed, government should help, incentive(s) are important	13
Self-image, mental/physical well-being, builds character, pride	5
Renting isn't for everyone, rates are high, should be short term	5
Don't know; no response	15%

<b>More On Ensuring People Have Access To Decent And Affordable Housing For People To Own</b>	
Enduring/positive effects, the American Dream, something to call yours	22%
Stability, security, ensures a place to live, builds equity	20
Responsibility, better care taken, money management, motivational	15
Self-image, mental/physical well-being, builds character, pride	13
Strengthens community, sense of belonging, better societal standing	9
Don't know; no response	8%

<b>Fairly Equally Split On Rental Housing And Housing For People To Own</b>	
Equality, both are necessary/have to fair to owners and renters	29%
Freedom of choice, personal preference, people do what is best for them	15
Different situations/needs/lifestyles/depends on personal situation	15
Fewer people can afford to buy/afford down payment/expensive	13
Prefer rent/not own, don't want to buy, ownership isn't a priority	11
Don't know; no response	3%



**FACTUALS:** These final questions are for statistical purposes only.

F1. How long have you lived in your current residence?

Less than one year.....	9	<b>[319]</b>
Between one and two years.....	10	
Between three and five years .....	14	
Between six and ten years.....	18	
Between eleven and fifteen years .....	13	
Between sixteen and twenty years.....	6	
More than twenty years .....	26	
Not sure.....	4	

F2. Approximately what percentage of your total household monthly income would you say you spend on your rent or mortgage payment?

Twenty percent or less.....	39	<b>[320]</b>
Twenty-one to thirty percent.....	19	
Thirty-one to forty percent.....	11	
Forty-one to fifty percent .....	6	
More than fifty percent.....	7	
Not sure.....	18	

**(ASK ONLY OF RESPONDENTS WHO CURRENTLY OWN IN Q.1)**

F3. 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 .....	12	<b>[321]</b>
No .....	83	
Not sure.....	5	

**(ASK ONLY OF RESPONDENTS WHO CURRENTLY OWN IN Q.1)**

F4. 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 .....	45	<b>[322]</b>
No .....	48	
Not sure.....	7	

F5. Are you currently employed? **(IF RESPONDENT SAYS "NO," ASK:)** Are you a student, a homemaker, retired, or unemployed and looking for work?

Employed.....	52	<b>[323]</b>
Student .....	3	
Homemaker .....	5	
Retired.....	26	
Unemployed, looking for work.....	8	
Not sure.....	6	

F6. What is the last grade that you completed in school?

Grade school .....	1	<b>[324-325]</b>
Some high school .....	6	
High school graduate .....	26	
Some college, no degree.....	19	
Vocational training/2-year college .....	9	
4-year college/Bachelor's degree.....	20	
Some postgraduate work, no degree .....	2	
2 or 3 years' postgraduate work/master's degree.....	10	
Doctoral/law degree .....	3	
Not sure/refused .....	4	

F7. Are you currently single and never married, married, separated, widowed, or divorced?

Single, never married .....	26	<b>[326]</b>
Married .....	50	
Separated .....	2	
Widowed.....	8	
Divorced .....	10	
Other (VOL) .....	-	
Not sure/refused.....	4	

F8. Do you have any children under age eighteen currently living in your household?

Yes, kids under 18 in household .....	29	<b>[327]</b>
No, no kids under 18 in household .....	67	
Not sure .....	4	

F9. 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	<b>[328]</b>
Suburb near a city .....	29	
Small town not near a city.....	18	
Rural or country area.....	17	
Not sure.....	5	

F10. Are you currently registered to vote at your current home address?

Yes, registered.....	83	<b>[329]</b>
No, not registered.....	12	
Not sure.....	5	

F11. 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.....	30	<b>[330]</b>
Leaning Democratic.....	9	
Completely independent .....	23	
Leaning Republican.....	9	
Mostly Republican .....	19	
Not sure.....	10	
<b>Total Democratic</b>	<b>39</b>	
<b>Total Republican</b>	<b>28</b>	

F12. 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.....	9	<b>[331]</b>
Between \$10,000 and \$20,000 .....	8	
Between \$20,000 and \$30,000 .....	9	
Between \$30,000 and \$40,000 .....	9	
Between \$40,000 and \$50,000 .....	7	
Between \$50,000 and \$75,000 .....	15	
Between \$75,000 and \$100,000 .....	10	
More than \$100,000 .....	13	
Not sure/refused.....	20	

F13. For statistical purposes only, and to ensure a representative sample, would you please tell me how old you are? **(IF RESPONDENT SAYS “REFUSED,” ASK:)** Well, would you tell me which age group you belong to?

18-24.....	11	<b>[150-151]</b>
25-29.....	7	
30-34.....	8	
35-39.....	6	
40-44.....	6	
45-49.....	8	
50-54.....	9	
55-59.....	12	
60-64.....	10	
65-69.....	7	
70-74.....	6	
75 and over.....	8	
Refused/not sure.....	2	

F14. 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, African American, Asian, or something else?

White.....	68	<b>[152/153]</b>
African American.....	12	
Hispanic.....	13	
Asian.....	2	
Other.....	3	
Not sure/refused.....	2	