

**WHAT WE KNOW ABOUT  
PUBLIC ATTITUDES ON  
AFFORDABLE HOUSING**

**A REVIEW OF  
EXISTING PUBLIC OPINION RESEARCH**

**BY  
THE CAMPAIGN FOR AFFORDABLE HOUSING  
BELDEN RUSSONELLO & STEWART**

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## TABLE OF CONTENTS

<b>Preface</b>	1
<b>Analysis of Public Opinion Research</b>	
I. Introduction to Analysis	3
II. Executive Summary	5
III. Findings	
1. Personal need for housing	8
2. Community concern	14
3. Housing for low and moderate-income people	19
4. Who should fund affordable housing and make it happen	24
5. Policies: general and specific	31
6. Language and facts	35
7. Values, fears and communications	43
<b>Affordable Housing Research Summaries</b>	
I. Introduction to Summaries	49
II. National Surveys	50
III. Regional Surveys	59
IV. Additional Research	65
V. Research Sponsors and Pollsters	67
<b>Bibliography</b>	71



## PREFACE

This report brings together and analyzes the relevant public opinion research conducted from the late 1990s through 2003 on attitudes toward affordable housing. The report lays out what we already know from this research about attitudes on affordable housing in order to identify gaps in our understanding where future research is needed. The data will also help advocates create effective communication programs.

This report was prepared by The Campaign for Affordable Housing with Belden, Russonello & Stewart. The Campaign is a national nonprofit group dedicated to encouraging more production of affordable housing by addressing the problem of community opposition to such housing.

The mission of The Campaign is to facilitate the development of affordable housing by using public education, media relations and advertising to create a more receptive political climate for favorable government decisions on land-use matters and allocation of public resources. It mobilizes support for affordable housing by educating the public about the benefits of affordable housing, by correcting misconceptions and outdated information, and by conducting or compiling appropriate research. It is dedicated to assisting state and local housing organizations in their outreach and education efforts, and improving collaboration between corporate leaders, business groups, the housing industry and the media.

Eventually TCAH will conduct its own national survey on public attitudes toward affordable housing in order to help complement and or update findings

from this research as well as to provide a baseline measure of attitudes. The goal is to follow up on gaps in research and to track changes in attitude over time. A key goal of this research will be to develop ad messages based on opinion research and identification of key target audiences.

This report was written by Nancy Belden, Andre Shashaty and John Zipperer.

Nancy Belden is the founding partner of Belden Russonello & Stewart, a Washington, DC- based research and consulting firm, which has been providing survey research, focus groups and communications strategy to progressive non-profit organizations and others since 1982. She led the focus group and survey research for Housing Illinois that is included here.

Andre Shashaty is the founding executive director of The Campaign for Affordable Housing. Mr. Shashaty is president of Alexander & Edwards Publishing, Inc., a San Francisco-based firm that publishes *Apartment Finance Today* magazine, *Affordable Housing Finance* magazine and the *Journal of Tax Credit Investing*.

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The authors wish to thank Elizabeth Melley Genolio, Deputy Director of The Campaign, for crucial logistical and administrative support.

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# **ANALYSIS OF PUBLIC OPINION RESEARCH**

## I. INTRODUCTION TO ANALYSIS

Numerous coalitions of non-profit organizations, business, religious organizations, financial institutions and government are joining hands around the country to create more affordable housing. A key component to the success of these efforts is to develop public information programs to increase the salience of and receptivity to affordable housing at local, regional, and national levels.

The following report brings together the current relevant public opinion research conducted from the late 1990s, by various parties interested in increasing the availability of affordable housing. Our objective is to lay out what we already know from this research about beliefs and attitudes on housing issues, and to identify gaps in our understanding where future research is needed – in an effort to help advocates create effective communication programs.

The survey research projects included here vary from samples covering women under 65 to likely voters, to the general public, in national, statewide and metropolitan area samples. The samples are diverse, but the findings from these surveys most often reinforce each other; they reveal that most Americans agree more affordable housing is needed, but do not see it as a front burner issue.

We have included selected results from the surveys, drawing questions that address: individuals' and families' personal need for more affordable housing; attitudes about community needs, who needs the most help, who should be

responsible for housing and policy alternatives; and messages that might be employed to help build support.

This review uses the results of the whole samples in the surveys, thus for the most part, the conclusions here reflect the big picture that advocates will encounter as they bring their issue to the public square. The consumer of this report should bear in mind that we necessarily rely on the results and the characterization of the sampling and data collection methods as reported by the survey organizations and their sponsors. Also populations covered are different, and sample sizes varied from 301 to 2,828, thus the margin of sampling error ranges from plus or minus 5.7 percentage points to 1.8 percentage points. Of course other factors in surveys may contribute to error or a misreading of public perceptions. However, we are encouraged by the convergence of findings from the varied surveys in most areas, enabling us to make reasonable and we hope helpful conclusions. Reference to each of the surveys used is included in the bibliography. *-Nancy Belden*

## II. EXECUTIVE SUMMARY

### *Overview*

The surveys we examined for this publication tell two stories of American public opinion about affordable housing. One story describes positive attitudes about needing more affordable housing generally, helping people to gain home ownership, and creating opportunity. The basic American values of fairness and opportunity are the glue holding these opinions together.

Another, more complex and critical story line reveals opinions about how Americans respond when faced with local decisions about what type of housing is placed next door. We have much less data in this area, but we believe when the issue transforms from general to specific -- when it becomes personal -- the public is far less supportive of accepting housing for moderate and low-income people. Darker feelings of fear overtake fairness and opportunity for many Americans.

However, some of the data suggest ways of bridging this gap, with messages and examples that deal with security head on, and remind the public about the self-interested benefits to all that flow from having affordable housing in all communities, including theirs.

*Central findings*

- On a personal level, most Americans are fairly *content with their own housing*, according to existing survey research on affordable housing conducted in the late 1990s through 2003. Only small numbers are very worried about an ability to afford housing for themselves and their families.
- However, many do see the high cost of housing as preventing them from *moving up* to new homes, better schools, or safer neighborhoods.
- On a *community* level, under half of the American public views affordable housing in their areas or the nation as a very troubling concern, making it a *secondary* issue behind health care and jobs.
- On the other hand, consistently in the surveys, the public is shown to be more likely to believe that a lack of housing for *low and moderate-income people* is a serious problem than is a lack of affordable housing generally.
- The surveys demonstrate agreement and readiness on the part of the public for *government* to take *responsibility* for assisting people in need of housing.
- When stated generally, “policies” to expand affordable housing receive solid support. Alleviating tax burdens or asking sectors such as government or private developers to step up to the plate to help people in need are especially popular.
- *Support does not translate into endorsement of specific local efforts to increase the amount of affordable housing – efforts which are viewed through different lenses, according to the limited research on specifics. For example, one survey showed proposals to increase the number of apartments in one’s area or change zoning laws to allow for more density are unpopular.*
- The data suggest that broad-based communications campaigns should address the need for more affordable housing generally, to recalibrate the tone, by calling on *the values of fairness and opportunity and by demonstrating the impacts on children and the elderly.*
- The message also needs to convey the point that affordable housing has a *positive impact on a wide mix of constituencies*, rather than benefiting one segment of American society.

- *Individual local or regional housing efforts, however, face objections that may trump the general reasons to endorse proposals and thus need targeted communications campaigns. Such objections often arise from beliefs that proposed housing for low and moderate-income people will be unattractive and poorly maintained, draw crime to a neighborhood or lower property values. Advocates must be ready to prove these fears unfounded.*

Thus, our analysis suggests that successful efforts to gain support on the local level will address the public's fears and concerns. They need to:

- Demonstrate how proposed housing will benefit the community beyond the individuals newly housed, thereby speaking to the self-interest of existing residents.
- Show that the people who will benefit directly include children, elderly people, and working families – groups the public easily accepts as deserving.
- Present ample examples of high quality, attractive, affordable and safe housing to counter the negative preconceptions about appearance and crime and their impacts on property values.

In conclusion, the research to date suggests that the affordable housing movement would benefit from a *national* refrain of “every American deserves a decent place to live.” The value of fairness expressed in this phrase introduces affordable housing in a way that people care about and sows the seeds for support – but it probably will not close the sale.

To be successful in winning approval *community by community*, communications must be constructed in each community, and appeal to values of opportunity and personal security and self-interest. In some communities, this may take the form of messages about the benefits of forestalling gentrification, in others it may be about tax benefits, or preserving a local downtown, or reducing traffic. The research already conducted provokes as many questions as it answers. More work at the national level can help get the message delivery right, and at local levels unlock the specific missing messages that will create national change one community at a time.

### III. ANALYSIS OF FINDINGS

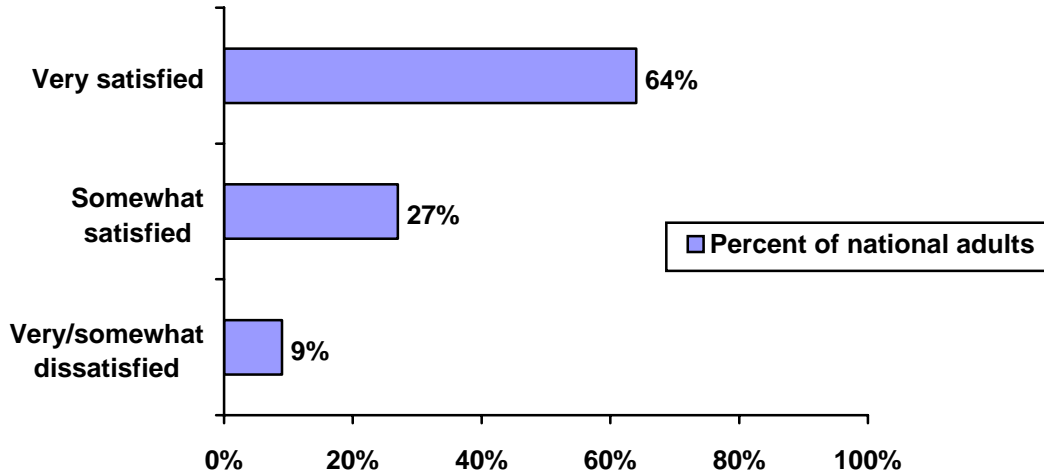
#### 1. PERSONAL NEED FOR HOUSING

*Most Americans are fairly content with their own housing and few are very worried about affordable housing.*

According to existing survey research, most Americans are fairly happy with their own housing situation, and only small numbers are worried about their own ability to pay for housing. The Gallup Organization found only nine percent very or somewhat dissatisfied with their current housing in June 2003, and only 11% very worried about being able to pay the rent or mortgage in April of last year. The polling reveals little concern about being able to afford adequate housing for themselves and their families.

**Graph 1:  
Satisfaction with current housing**

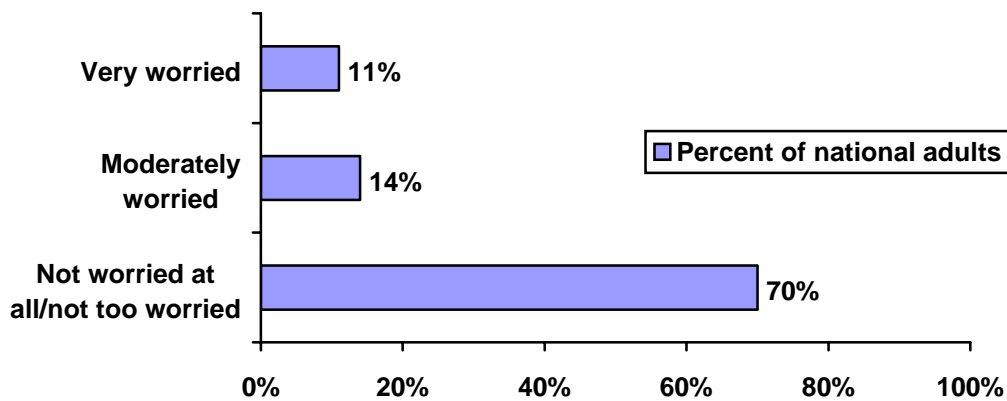
How satisfied are you with...your current housing?



Conducted by Gallup Organization, June 12-18, 2003. N= 1,385 national adults.

**Graph 2:  
Worried about being able to pay rent, mortgage and housing costs**

(Next, please tell me how concerned you are right now about each of the following financial matters, based on your current situation – are you very worried, moderately worried, not too worried, or not worried at all. If a particular item does not apply to you, please say so.) How worried are you about...not being able to pay your rent, mortgage or other housing costs?



Conducted by Gallup Organization, April 7-9, 2003. N=1,018 national adults.

In another example, a survey conducted for Women’s Voices. Women’s Vote focused just on women under 65 and revealed that housing costs is somewhat worrisome, but when stacked up against other issues, housing is a bottom tier concern.

**Table 1:  
Women’s worries**

---

Now, I am going to read you a list of statements. For each one, please tell me how worried it makes you. Does it make you very worried, somewhat worried, not too worried or not worried at all?

---

	<b>Very worried</b>	<b>Somewhat worried</b>	<b>Not too worried</b>	<b>Not at all worried</b>
Your income might not keep up with rising prices	61%	26%	6%	6%
You will not be able to afford the health care services you need or you will lose your health insurance	61%	22%	7%	9%
You might not be able to afford retirement	56%	26%	8%	9%
You might fall sick and be unable to take care of yourself or your family	56%	23%	11%	10%
Your kids will not be able to get quality safe education	48%	22%	10%	19%
You might not be able to afford higher education for yourself or your children	47%	24%	9%	19%
You will have to take care of an aging parent and will not have time and money to afford it	41%	23%	12%	23%
You might not be able to get safe, affordable housing	39%	26%	16%	19%
You might not be able to meet childcare needs	34%	18%	13%	34%

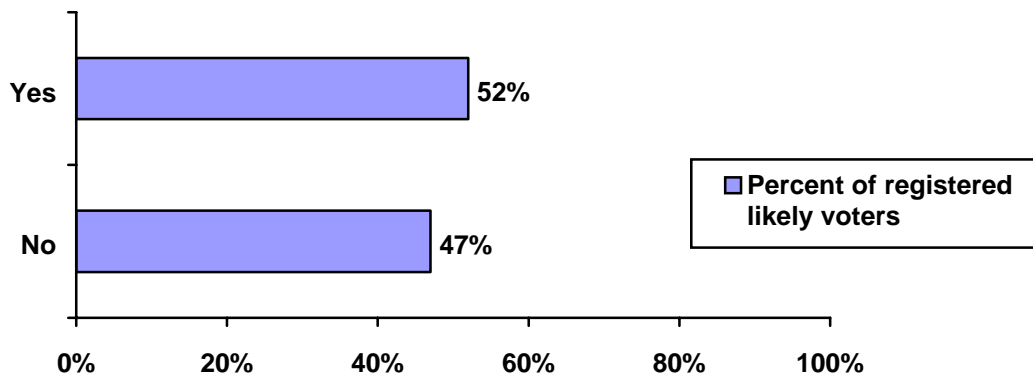
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Conducted for Women’s Voices. Women’s Vote by Greenberg Quinlan Rosner Research and Lake, Snell, Perry & Associates, October 23-November 19, 2003. N=933 unmarried women under age 65.

In a survey for the National Low Income Housing Coalition in 2003, half of likely voters expressed concern, saying either they or people they know well have had trouble covering their housing expenses in the last year. But this does not translate into seeing housing as a crisis or wide scale discontent.

**Graph 3:  
Trouble meeting housing expenses**

Did you or someone you know well have trouble meeting monthly housing expenses such as rent, mortgage payments, or household utilities any time in the last year?

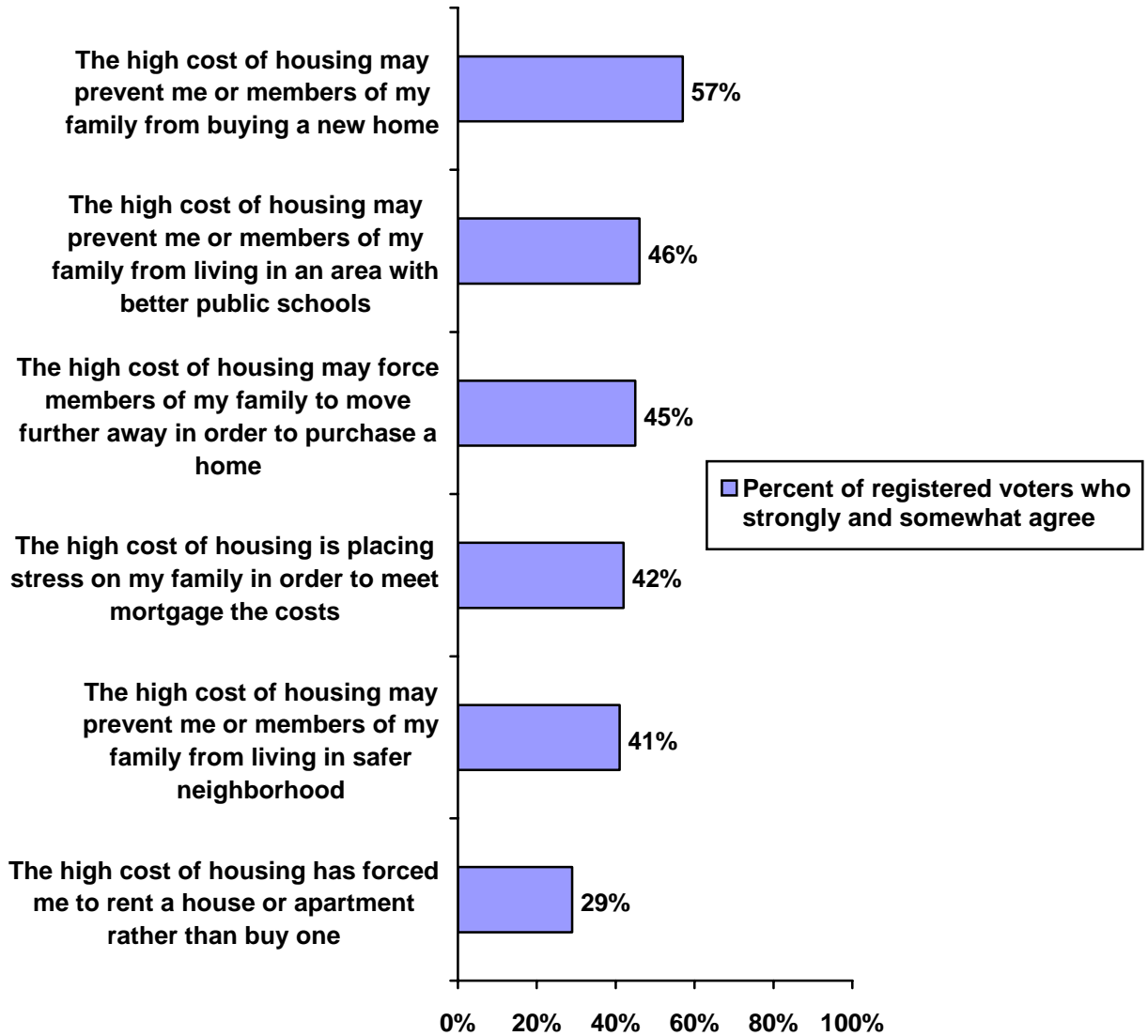


Conducted for the National Low Income Housing Coalition by Public Opinion Strategies and Laszlo and Associates, May 27-29, 2003. N=800 registered likely voters.

Instead, what concerns more Americans personally is the ability to improve on their already satisfactory housing. For example, more than half of likely voters in a survey for the National Association of Realtors admit to at least a low level of worry in questions that ask if “the high cost of housing may” prevent them from buying a new home. A little less than half worry it will keep them from moving into a better school district, living in a safer neighborhood, force them to live “further away,” or is putting stress on the family to pay a mortgage.

**Graph 4:  
The high cost of housing**

Now I'm going to read several statements about this issue and after I read each one, please tell me if you agree or disagree with that statement. (Strongly or somewhat?)

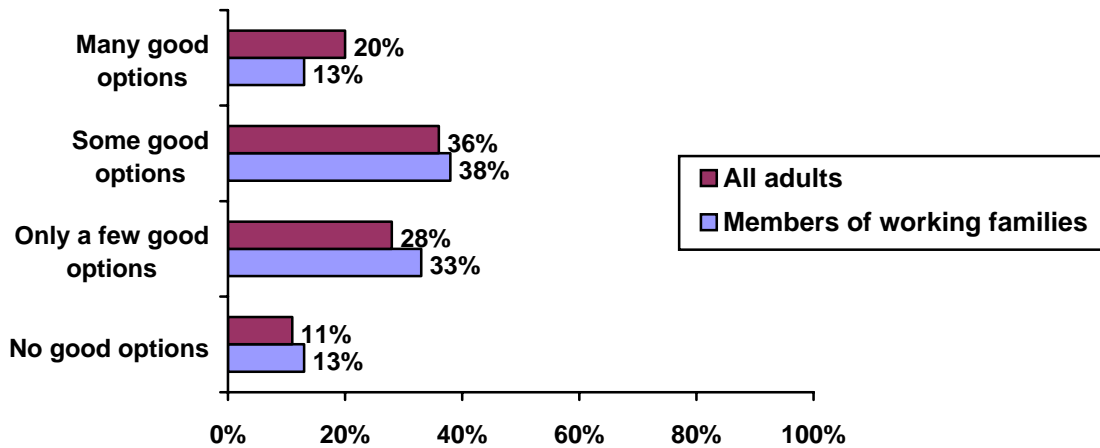


Conducted for the National Association of Realtors by Public Opinion Strategies, July 16-18, 2002. N=1,000 registered voters. (Note: selected items from series).

Dissatisfaction with choices is further evidenced in the Fannie Mae 2002 study. Only two in ten in the general public say there are “many good options as far as affordable places to live” for people in “a similar financial situation,” nearly four in ten say there are only a few good options or none, and more than one-third say there are “some” good options.

**Graph 5:  
Opinions on affordable housing options**

For people in your area who are in a similar financial situation, would you say that there are many good options as far as affordable places to live, some good options, only a few good options, or would you say that there are no good options as far as affordable places to live?



Conducted for the Fannie Mae Foundation by Peter D. Hart Research Associates and Coldwater Corporation, May 28-June 4, 2002. N=1,004 adults and 300 members of working families.

## 2. COMMUNITY CONCERN

*Just as there is little expressed fear about housing on a personal level, we see very little overt concern about housing community wide. In numerous questions across the surveys, well under half the public identifies affordable housing as a very pressing issue in their areas or the nation., placing it as a secondary concern.*

All the housing surveys we found examine beliefs about the magnitude of the affordable housing problem in communities, states or the nation. Housing is seldom cited spontaneously by members of the public as one of the more pressing issues in their communities or the country. For example, when asked to say in their own words that the biggest problems are facing, only four percent of residents of Chicago and its surrounding counties, volunteered affordable housing issues as the biggest problem the region faces.

**Table 2:  
Biggest problem in  
Chicago metropolitan region**

In your opinion, what is the biggest problem facing the Chicago metropolitan region? [VOLUNTEERED RESPONSES]

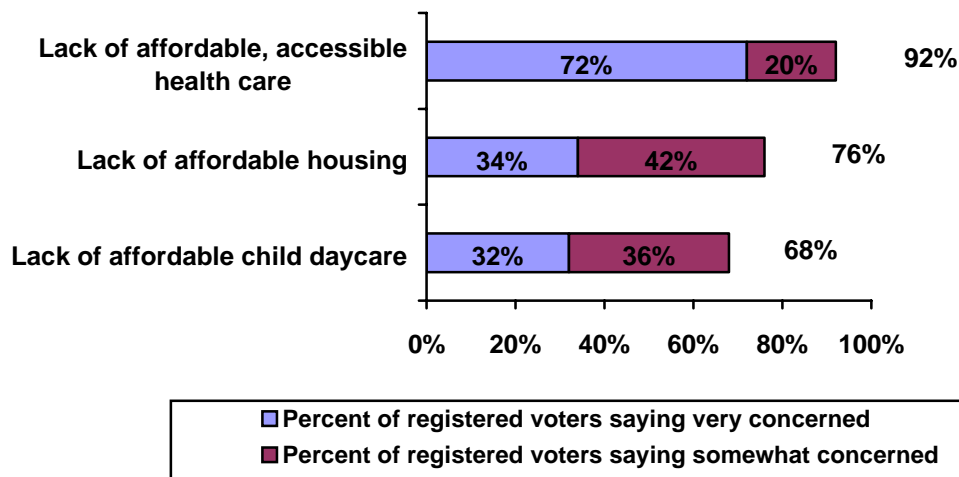
Crime/ drugs	19%
Jobs/economy	16
Traffic	16
Education	11
Gangs	6
Affordable housing	4
Taxes	3
Corrupt government/politicians	3
Over-development	3
Racial issues	2
Police	2
Poverty	1
Homelessness	1

Conducted for Housing Illinois by Belden Russonello & Stewart, October 11- 21, 2002. N=1,000 residents of six counties encompassing the Chicago metropolitan area: Cook, DuPage, Kane, Lake, McHenry, and Will counties.

When the question wording asked explicitly about affordable housing, a little over three in ten acknowledge that affordability is a serious or big problem generally where they live, for their state or the nation. In the NLIHC poll, one third of likely voters are very concerned about a lack of affordable housing that “some Americans face,” although this lags far behind affordable health care (72% were very concerned).

**Graph 6:  
Concern about health care, housing, and daycare**

I am going to read you a list of social and economic problems that some Americans face. After I have read the list through once, I will re-read each problem. In each instance, please tell me whether you are CONCERNED or NOT CONCERNED about that particular problem... (very or somewhat?)



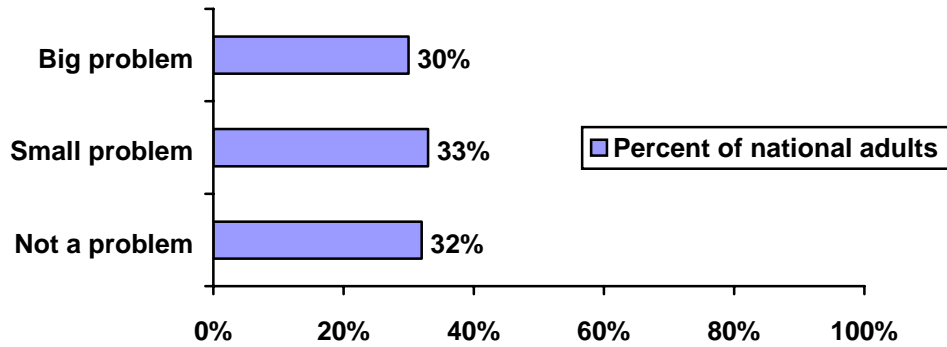
Conducted for the National Low Income Housing Coalition by Public Opinion Strategies and Laszlo and Associates, May 27-29, 2003. N=800 registered likely voters.

In questions that bring the issue close to home by specifying one’s own neighborhood or area, three in ten call “not enough affordable housing” a big problem, as in the 2002 Knight Foundation survey. Similarly, the National Association of Realtors August 2003 research among urban and suburban adults found a third saying they are very concerned about the cost of housing in their areas. And 26% of adults say a “lack of affordable homes” is a very big problem where they live, according to the latest 2003 Fannie Mae research.

In short, about a quarter to a third of the public sees affordable housing on the national or local level as a very serious concern– but only when the issue is framed for them.

**Graph 7:  
How large of a problem is affordable housing?**

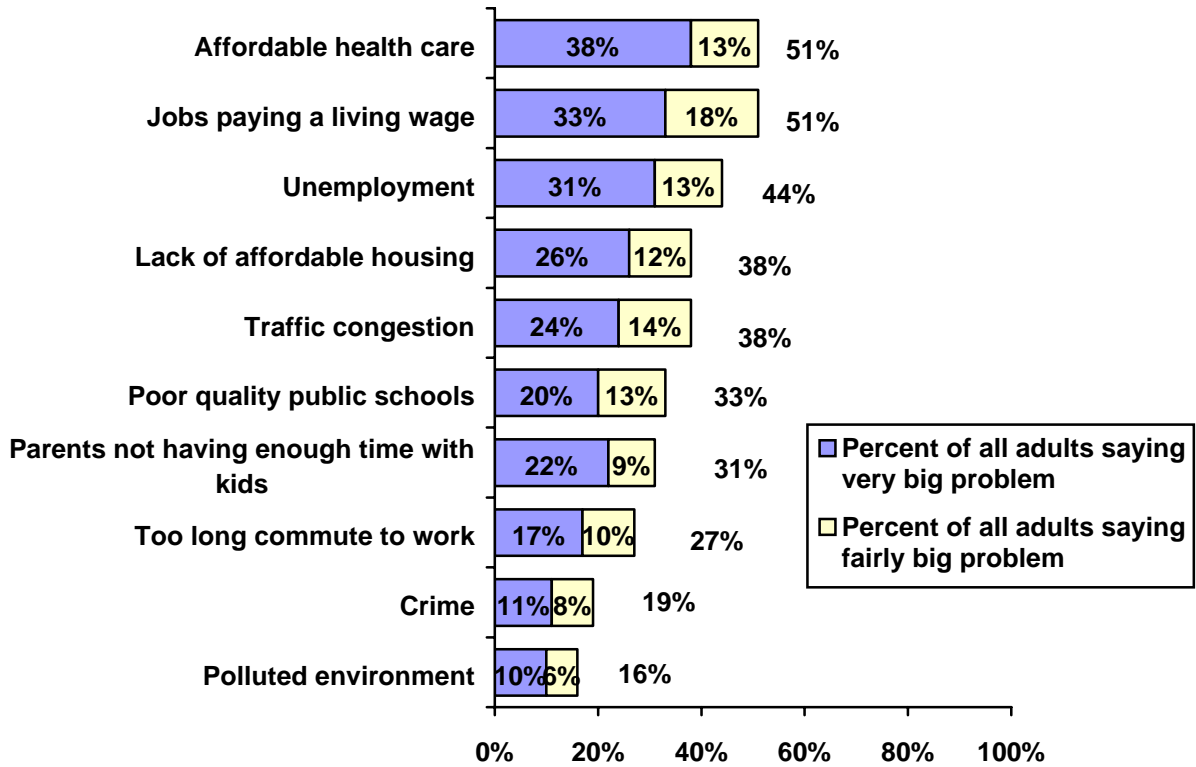
Not enough affordable housing – is this a big problem, a small problem, or not a problem in your area?



Conducted for the John S. and James L. Knight Foundation by Princeton Survey Research Associates, January 2-27, 2002. N=1,211 national adults.

**Graph 8:  
Americans' assessment of problems in their area**

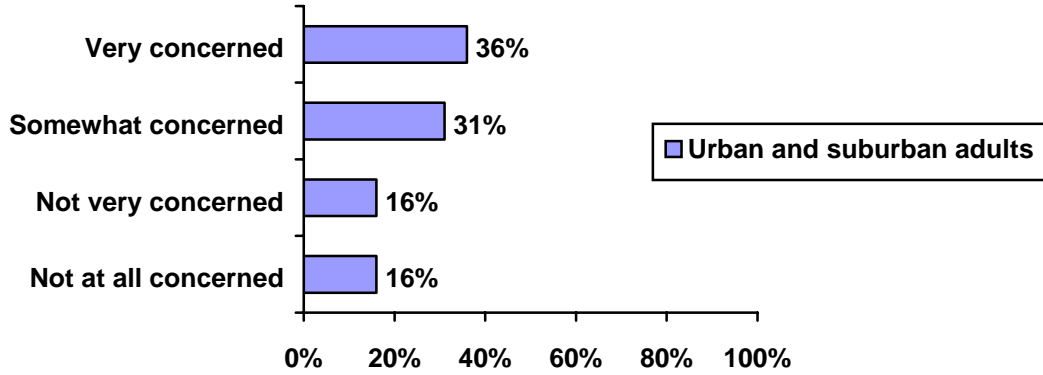
\*Question wording not provided.



Conducted for the Fannie Mae Foundation by Peter D. Hart Research Associates, July-October, 2003. N= 2,828 adults nationally.

**Graph 9:  
Concern about housing in area**

How concerned are you about the cost of housing in your area? Would you say that you are...



Conducted for the National Association of Realtors by Public Opinion Strategies, August 13-17, 2003. N=1,000 urban and suburban adults in the top 25 metropolitan areas.

### 3. HOUSING FOR LOW AND MODERATE-INCOME PEOPLE

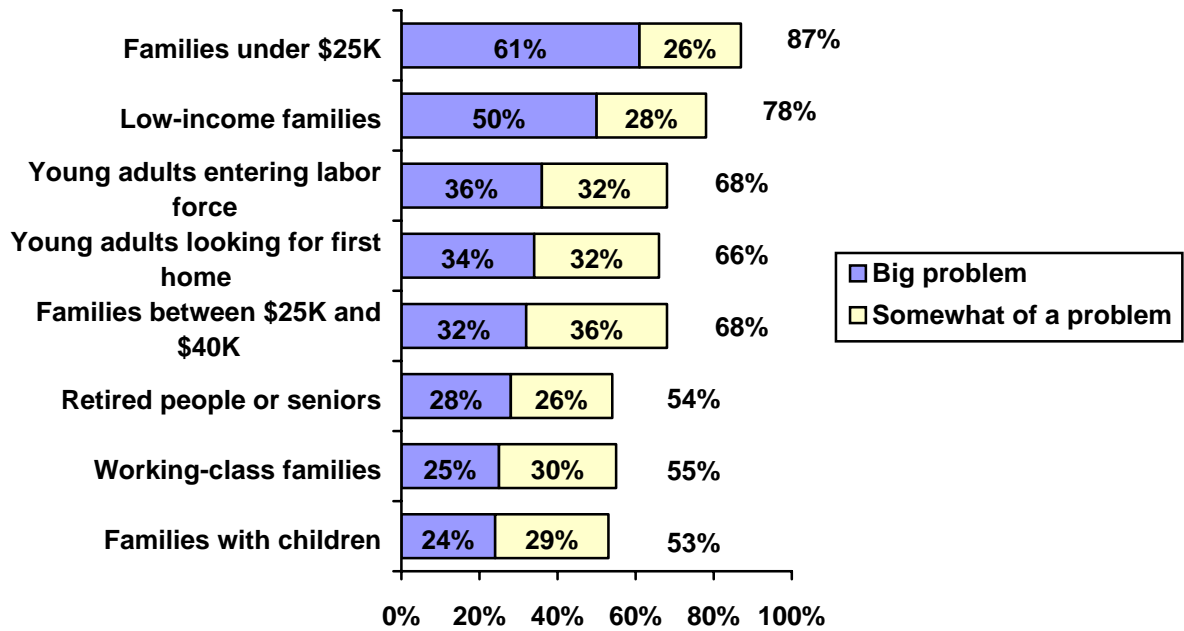
*While there are many questions that ask about affordable housing generally, fewer studies address the needs of poor, low or moderate-income people specifically. When they do, the answers reveal widespread concern.*

The 2003 Fannie Mae study found a majority of Americans considers a lack of housing for families with “less than \$25,000 income” and “low-income families” a big problem, followed by “young adults entering the labor force” or “looking for their first home.”

These findings are similar to the results of other studies. In the survey conducted in 2002 for NLIHC, six in ten likely voters in that study agree there is “a shortage of housing that low-income people, that is, people on fixed income or low wage earners, in my community can afford to rent.” Similarly when tested on the local level in Chicago, six in ten adults in the metropolitan area believe there is too little “housing for people with low-incomes.” Fewer – about three in ten – say there is too little for people with moderate incomes. In the same study, 42% called “a lack of affordable housing for moderate and low-income people” a very big problem in the metropolitan region.

**Graph 10:  
For whom is affordable housing a problem?**

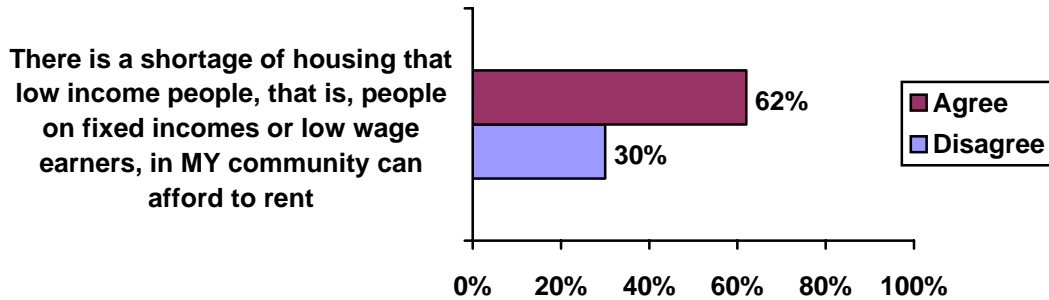
\*Question wording not provided.



Conducted for the Fannie Mae Foundation by Peter D. Hart Research Associates, July-October, 2003. N= 2,828 adults nationally.

**Graph 11:  
Shortage of housing for low income people**

Please tell whether you agree or disagree with .... (Strongly or somewhat)



Conducted for the National Low Income Housing Coalition by Public Opinion Strategies and Laszlo & Associates, August 19-21, 2002. N= 800 likely voters.

**Table 3:  
Perception of needs for the community**

Thinking about the local community where you live, please tell me if, in your opinion, there is too much, too little, or just the right amount of each of the following:

	Too much	Too little	Right amount	Don't know
Housing for people with low incomes	4%	59%	29%	8%
Housing for people with moderate incomes	5%	32%	60%	3%
Housing for people with high incomes	36%	7%	52%	5%
New houses and apartments going up	29%	24%	43%	4%
New stores and office being built	25%	27%	45%	2%
Public transportation	4%	34%	59%	3%
Parks and open space	4%	32%	63%	1%
Job openings	2%	62%	28%	9%

Conducted for Housing Illinois by Belden Russonello & Stewart, October 11-21, 2002. N=1,000 residents of six counties encompassing the Chicago metropolitan area: Cook, DuPage, Kane, Lake, McHenry, and Will counties.

**Table 4:  
Degree of problems in the Chicago metropolitan region**

Please tell me if you think each of these things is a problem or not, in the Chicago metropolitan region including the county where you live. First, how about:

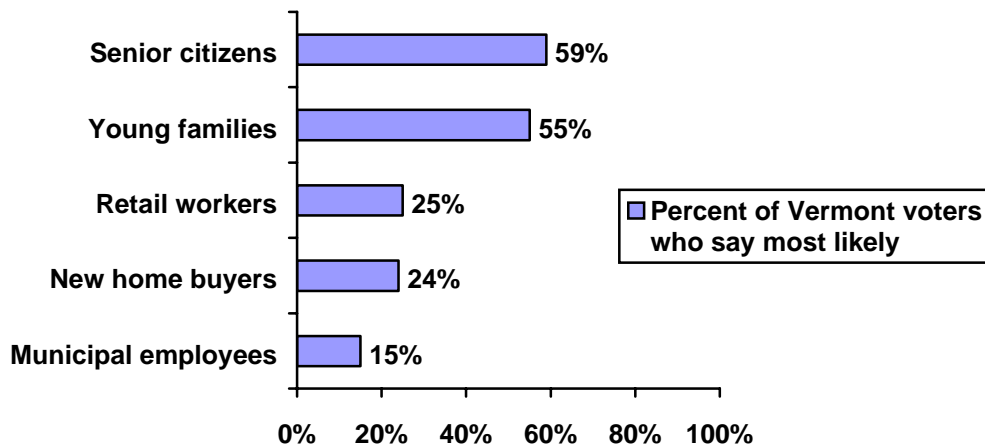
<i>Rank ordered by very big problem</i>	<b>Very big problem</b>	<b>Moderate</b>	<b>Small</b>	<b>Not a problem</b>
The high cost of housing generally	48%	35%	5%	10%
Local taxes that are too high	45%	34%	7%	10%
Crime	44%	36%	11%	9%
A lack of houses and apartments for moderate and low-income people	42%	31%	8%	15%
Poor quality schools	40%	24%	10%	20%
Over-development	31%	28%	13%	25%
Discrimination against minorities	27%	34%	14%	21%
Ineffective local government	23%	35%	15%	23%

Conducted for Housing Illinois by Belden Russonello & Stewart, October 11-21, 2002. N=1,000 residents of six counties encompassing the Chicago metropolitan area: Cook, DuPage, Kane, Lake, McHenry, and Will counties.

We have one example – the Vermont 2002 study – that shows senior citizens and young families are the types of people voters thought were most likely to need affordable housing. Advocates like to stress the need for housing public employees near where they work, but the Vermont study reinforces what we have seen elsewhere, that the public is far less concerned about this.

**Graph 12:  
People who might benefit most from affordable housing**

I'd like to read you a list of people who might benefit most from the increased availability of affordable housing. I'd like you to tell me on a scale of one to five, with one being most likely and five being least likely, which groups, in your mind, are most likely to need affordable housing.



Conducted for the Vermont Housing Awareness Coalition by Creative Strategies & Communications, January 14-16, 2002. N=301 Vermont voters.

#### **4. WHO SHOULD FUND AFFORDABLE HOUSING AND MAKE IT HAPPEN**

*The surveys demonstrate agreement and readiness on the part of the public for government to take responsibility for assisting people in need of housing, although when other needs are taken into consideration, housing is not the top priority.*

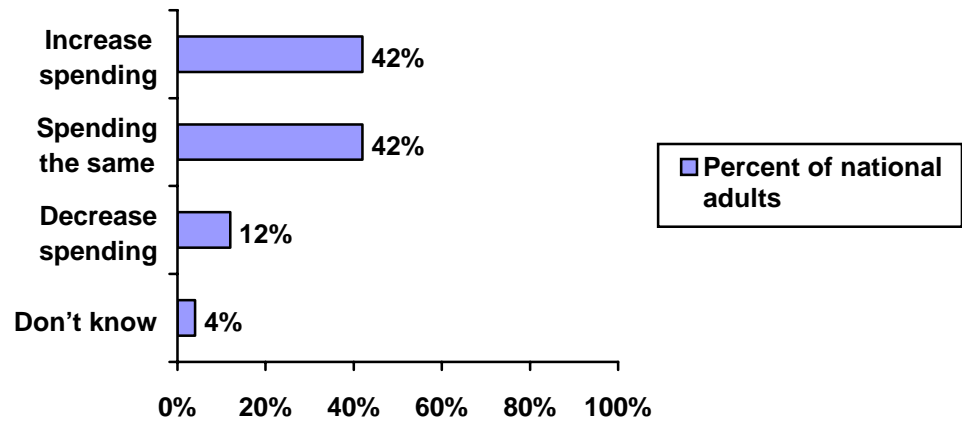
*Funding:* This review of data generally considers surveys conducted from 2002 to 2004, however, we reached back to 2001 to find data on attitudes about government involvement in housing. In a 2001 survey for the Pew Research Center, most American adults said they would keep federal spending on “housing and aid to cities” at its current rate or increase it (84% combined). Another 2001 survey conducted by ICR reported 75% support more government spending on housing for poor people.

A third of voters in 2002 call adequate funding for “housing for low-income people” something that is “absolutely essential” for Congress to provide, although providing “health care for low-income people” is viewed as essential by considerably more voters.

In the Vermont study, two-thirds of Vermonters agree that their “state should increase spending for housing.”

**Graph 13:**  
**Few would decrease spending on housing and aid for cities**

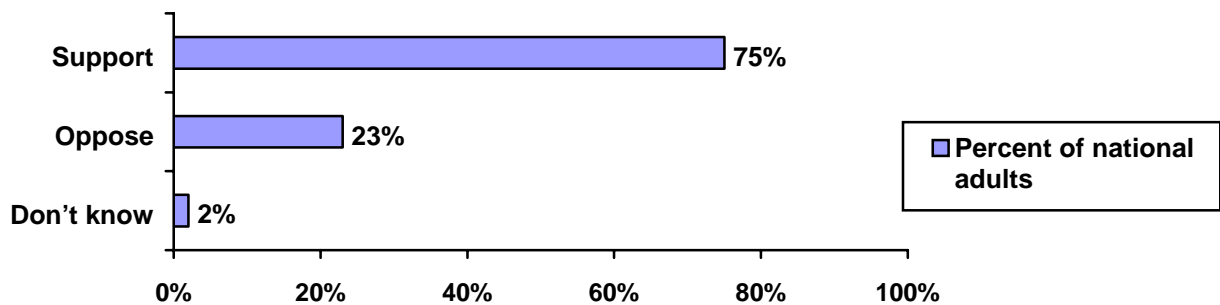
If you were making up the budget for the federal government this year, would you increase spending for housing and aid to cities, decrease spending for housing and aid to cities, or keep spending the same for this?



Conducted for Pew Research Center by Princeton Survey Research Associates, April 2001. N=1,202 adults across the nation.

**Graph 14:**  
**Support of housing for poor people**

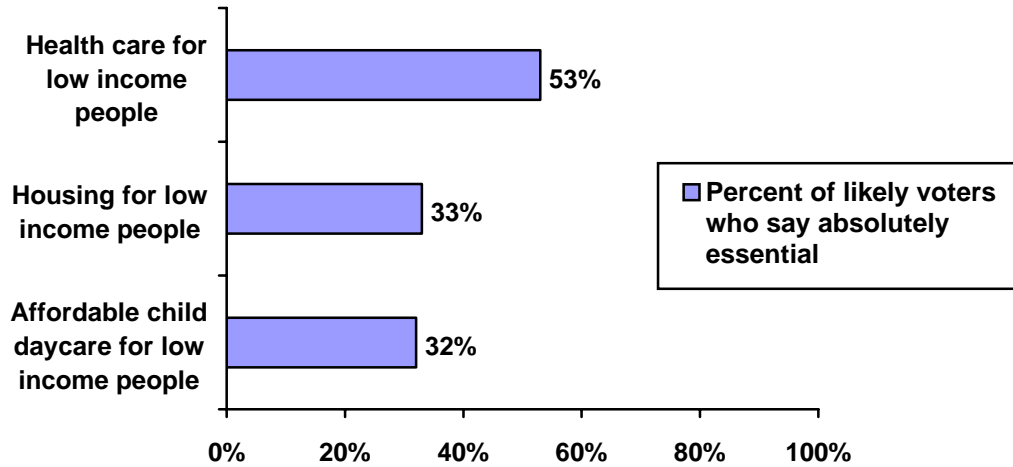
Here is a list of things the government could do to directly help the poor in America. Please tell me if you support or oppose each. Do you support or oppose spending more for housing for poor people?



Conducted by ICR for NPR/Kaiser/Kennedy School – Poverty in America Survey, February 2001. N=1,952 adults across the nation.

**Graph 15:  
Federal funding for services**

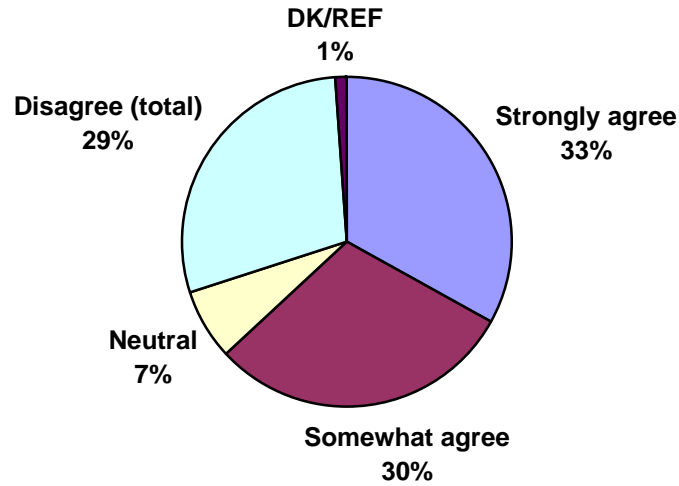
This is a difficult budget year in Washington. I am going to read you a list of services currently supported by the federal government. After I have read the list through once, I will re-read each service. In each instance, please tell me whether it is absolutely essential, very important but not essential, or less important that Congress provide adequate federal funding for these services.



Conducted for the National Low Income Housing Coalition by Public Opinion Strategies and Laszlo & Associates, August 19-21, 2002. N= 800 likely voters.

**Graph 16:  
State funding for housing in Vermont**

The state should increase funding for housing.

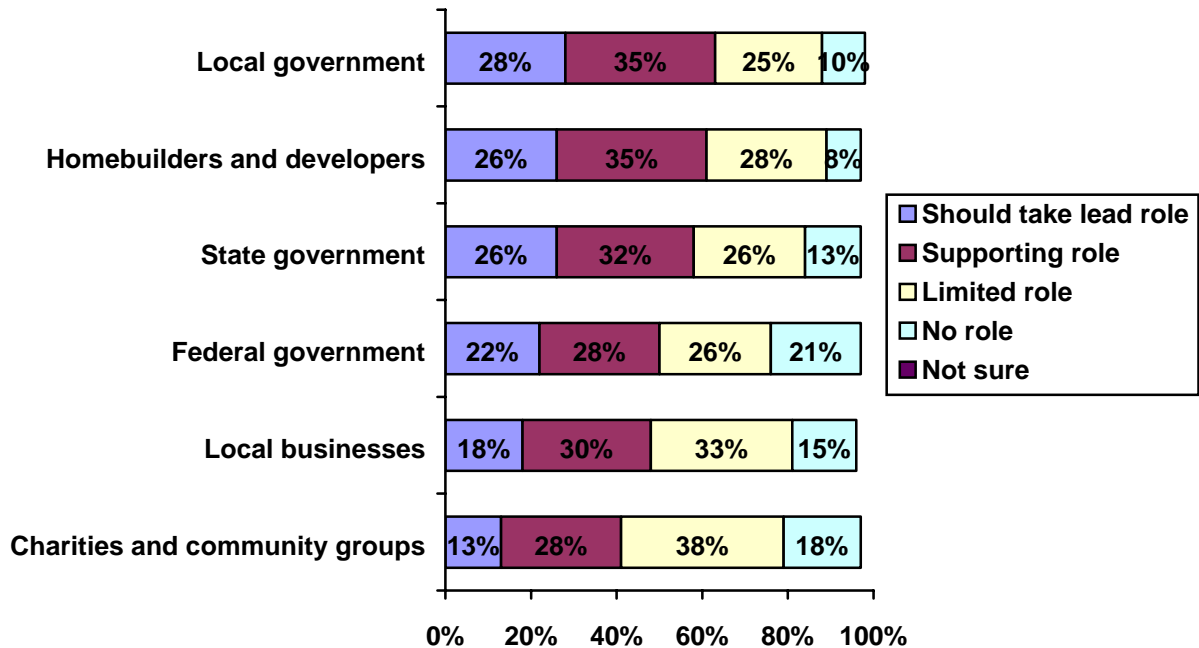


Conducted for the Vermont Housing Awareness Coalition by Creative Strategies & Communications, January 14-16, 2002. N=301 Vermont voters.

*Responsible parties:* The recent Fannie Mae survey shows Americans believe government and homebuilders should take the leading roles on affordable housing.

**Graph 17:  
Who should assume the lead role on affordable housing?**

\*Question wording not provided.

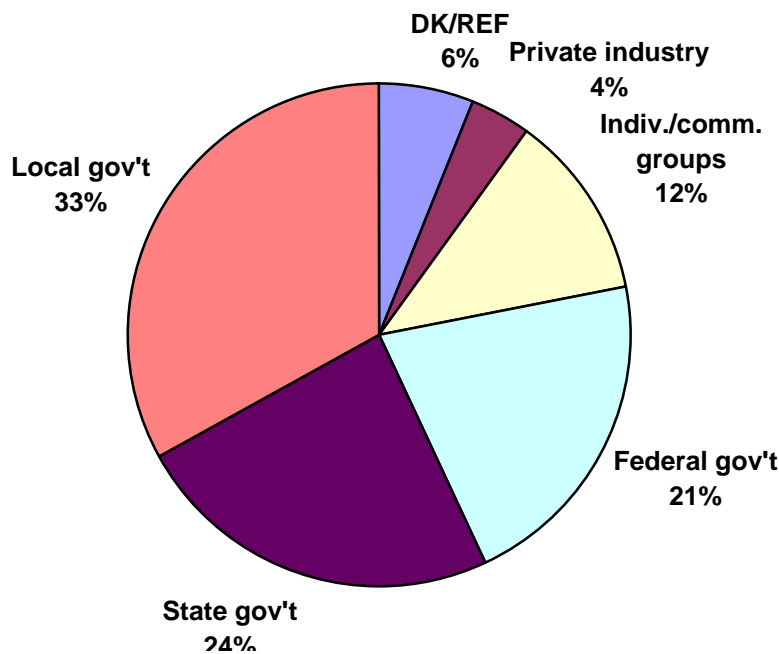


Conducted for the Fannie Mae Foundation by Peter D. Hart Research Associates, July-October, 2003. N= 2,828.adults nationally.

Similarly, in the Chicago region survey in 2002, the great majority of adults said government should be primarily responsible for housing for low-income people. However, there is no strong agreement on what level of government – local, state or federal -- should take the lead.

**Graph 18:  
Level of Government Responsible For Ensuring There is Affordable Housing**

In your opinion, who should be primarily responsible for making sure that there is enough housing for low-income people – federal government, state government, local government, private industry, or individuals and community groups?



Conducted for Housing Illinois by Belden Russonello & Stewart, October 11-21, 2002. N=1,000 residents of six counties encompassing the Chicago metropolitan area: Cook, DuPage, Kane, Lake, McHenry, and Will counties.

The National Alliance of Realtors study conducted in 2003 critiqued the job that various entities are doing in the housing area. That survey asked urban and suburban residents nationally to grade officials and organizations on working to improve the availability of affordable housing. The results are lukewarm to poor: only about a quarter say local, state or federal elected

officials deserve an A or a B, and slightly more believe state and federal officials actually deserve a D or an F. Local officials fare only slightly better. The urban and suburban residents are inclined to give local charities and community organizations a moderately more positive rating: 35% gave an A or B and 18% rated these organizations a D or F.

**Table 5:  
Grades for those involved in housing issues**

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.

	<b>A/B</b>	<b>D/F</b>	<b>A</b>	<b>B</b>	<b>C</b>	<b>D</b>	<b>F</b>
How would you grade your local area on the availability of housing that is affordable?	29%	32%	7%	22%	36%	20%	12%
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?	29%	25%	4%	25%	38%	15%	11%
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?	22%	31%	3%	18%	40%	18%	13%
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?	24%	32%	6%	18%	37%	18%	14%
How would you grade your local charities and community organizations on improving the availability of housing that is affordable?	35%	18%	9%	26%	31%	13%	5%

Conducted for the National Association of Realtors by Public Opinion Strategies, August 13-17, 2003. N=1,000 urban and suburban adults in the top 25 metropolitan areas.

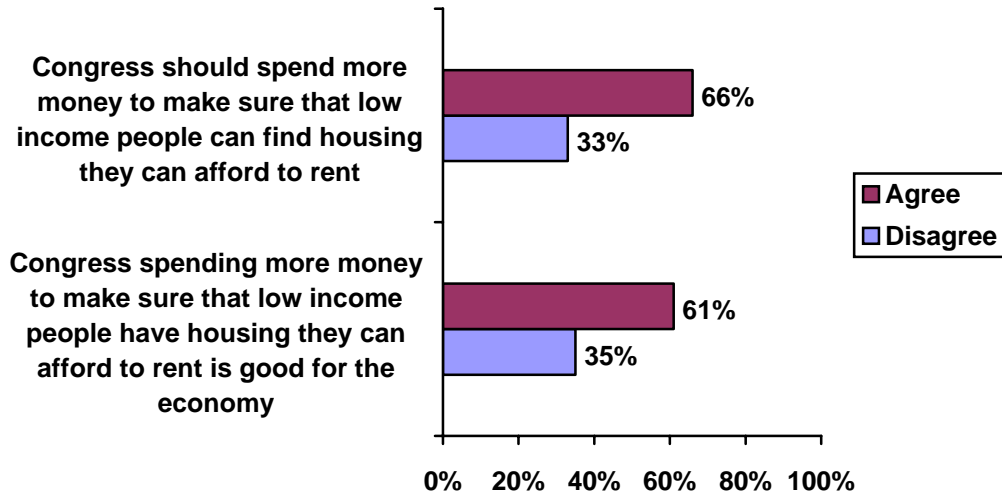
## 5. POLICIES: GENERAL AND SPECIFIC

*While there is support for policies to expand affordable housing when stated generally, that support does not translate into endorsement of specific local housing projects – which are viewed through different lenses, according to the limited research on specifics.*

It is gratifying that many people are inclined to support the notion that we need to expand affordable housing. The polling demonstrates that the public approves of many policies and of government funding to expand affordable housing when posed generally. For example, the 2002 NLIHC study found that two-thirds of voters agree Congress should fund efforts to help low-income people find affordable rental housing. In another example in the Chicago area, two thirds of the area residents say they would support building more housing for low and moderate-income people in the areas where the respondents live. In Vermont, eight in ten voters told pollsters they agreed that their state faces a “severe shortage of affordable housing and that action must be taken to increase” the stock. Similarly, a question for the National Low Income Housing Coalition asked if voters thought Congress should spend more because “low-income people have housing they can afford to rent is good for the economy.” The study found six in ten agree – when no opposing point of view is presented.

**Graph 19:  
Federal spending on affordable housing v. other issues**

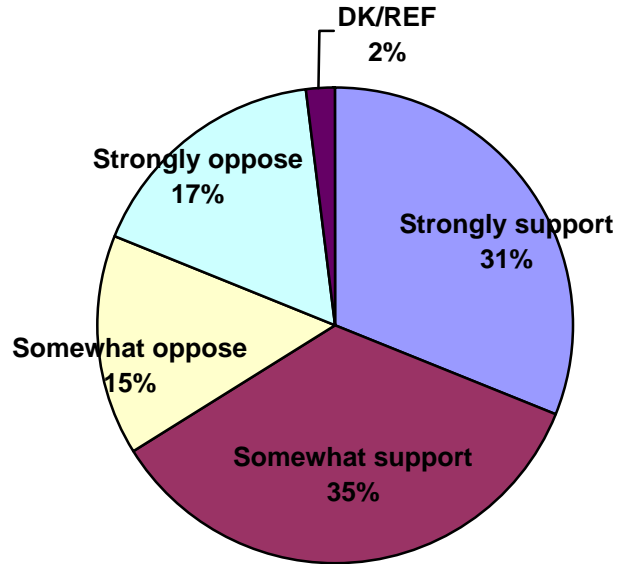
I am going to be reading you a series of short statements. Please tell whether you agree or disagree with each one. (Strongly or somewhat)



Conducted for the National Low Income Housing Coalition by Public Opinion Strategies and Laszlo & Associates, August 19-21, 2002. N= 800 likely voters.

**Graph 20:  
Support for Building More Housing in Own Area**

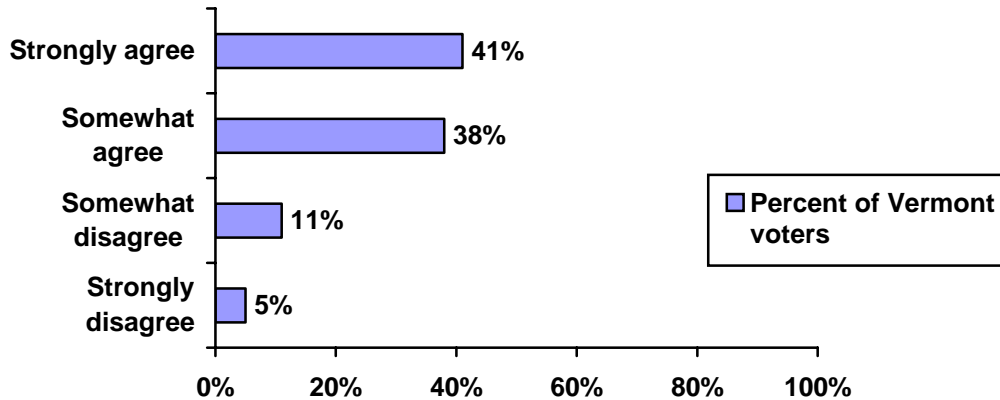
Would you support or oppose building more low and moderate-income housing where you live?



Conducted for Housing Illinois by Belden Russonello & Stewart, October 11-21, 2002. N=1,000 residents of six counties encompassing the Chicago metropolitan area: Cook, DuPage, Kane, Lake, McHenry, and Will counties.

**Graph 21:  
Agreement that there is shortage of affordable housing and action is needed to increase amount of affordable housing**

A number of people have said that Vermont is currently facing a severe shortage of affordable housing and that action must be taken to increase the amount of affordable housing stock in the state. Generally speaking, would you say that you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with this statement?



Conducted for the Vermont Housing Awareness Coalition by Creative Strategies & Communications, January 14-16, 2002. N=301 Vermont voters.

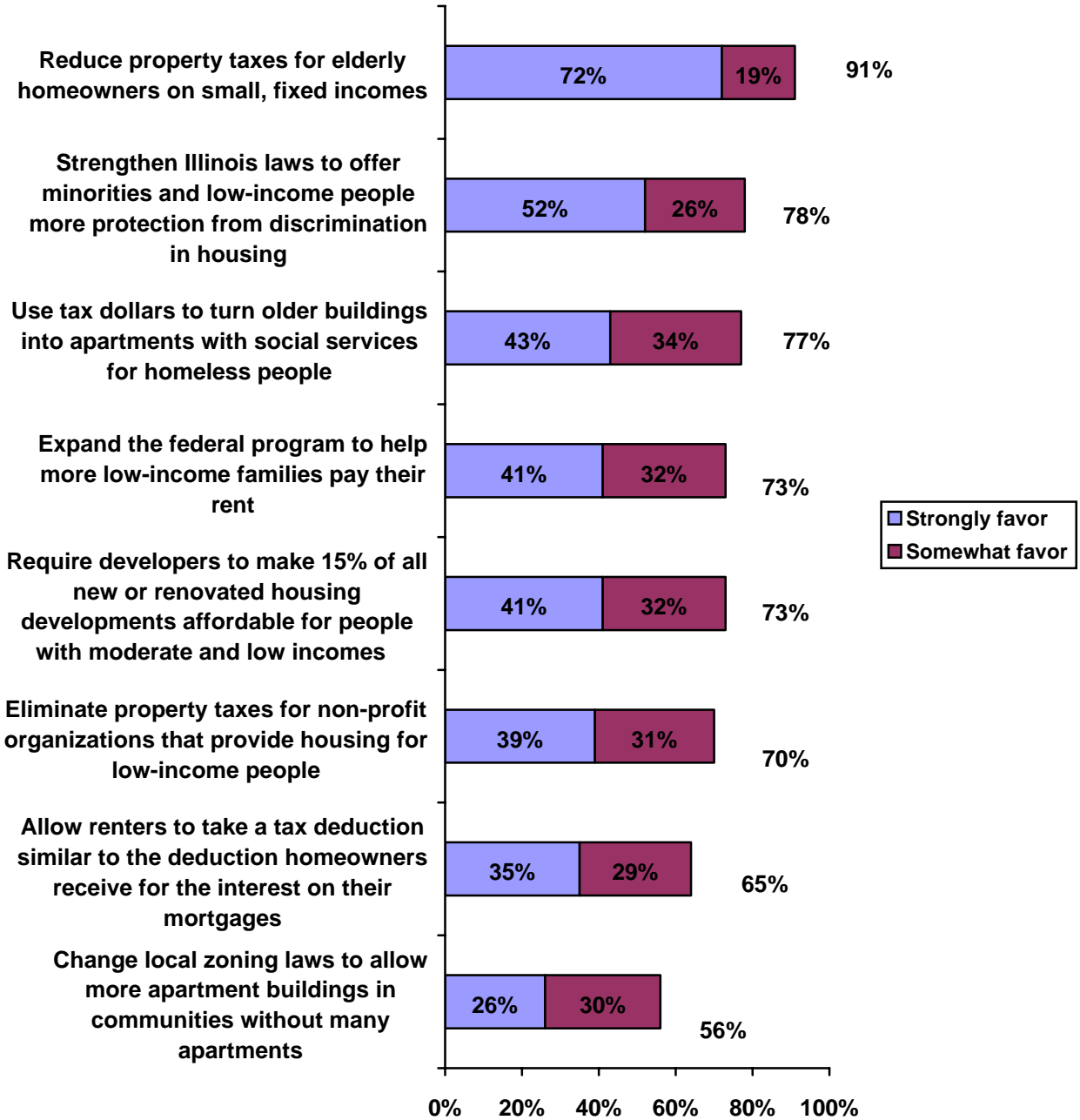
These questions illustrate an American public that generally is favorably inclined toward taking steps to expand affordable housing, but for the most part, getting support for specific policies and projects passed in local communities is another matter.

Few of the questions in the reviewed surveys have described solutions in real-life situations explicitly. In one example, the Housing Illinois research found acceptance for an array of policies designed to ease the burden of paying for housing – although less than half the area residents applauded most of the proposals enthusiastically. Among the ideas tested, reducing taxes on the elderly is particularly popular – a finding reflected in other data as well. Reducing discrimination and requiring developers to set aside 15% of their developments for moderate and low-income people are also well liked concepts.

It is noteworthy that the least favorable proposal tested in the Chicago series suggested changing “local zoning laws to allow more apartment buildings in communities without many apartments.” Thus, the concepts that do *not* suggest to respondents any particular building or project are acceptable, but those suggesting tinkering with zoning or seeking more high density solutions begin to see an erosion of support.

**Graph 22: Proposals for housing programs and policies**

Here are a few proposals some people have made for housing in the Chicago metropolitan region. Please tell me if you would favor or oppose each one: Would you favor/oppose that proposal somewhat or strongly?

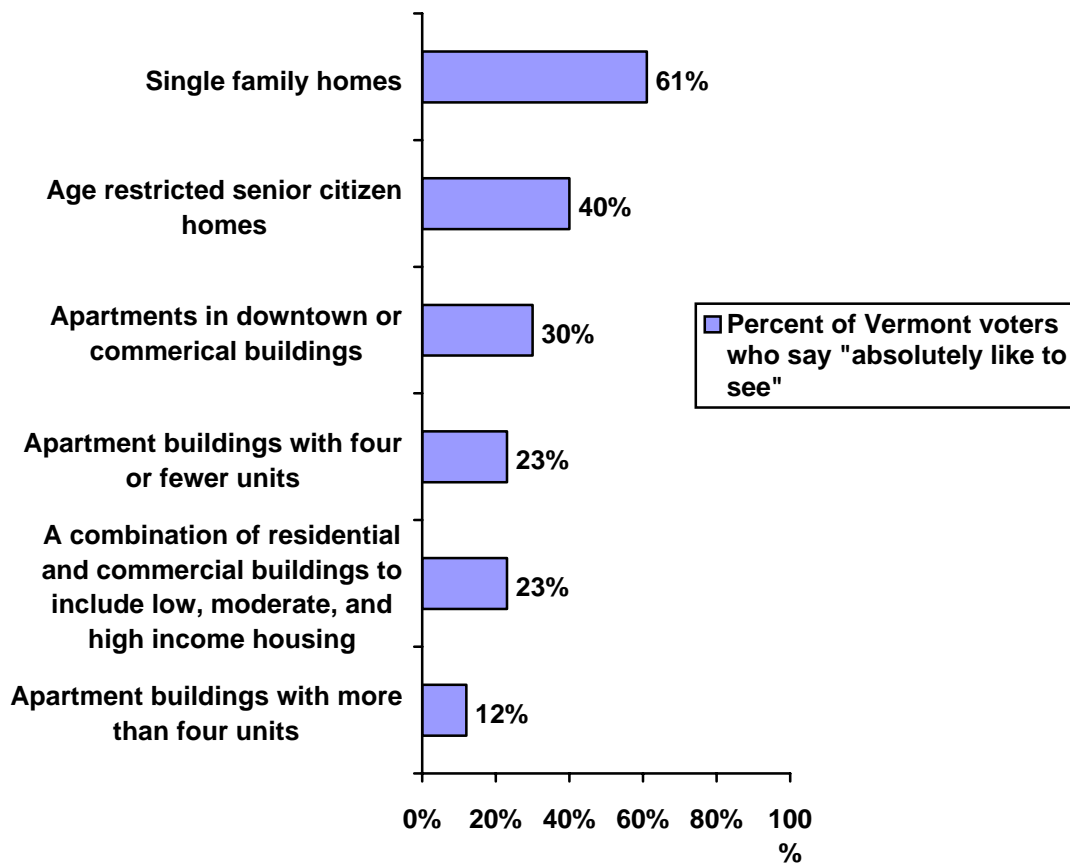


Conducted for Housing Illinois by Belden Russonello & Stewart, October 11-21, 2002. N=1,000 residents of six counties encompassing the Chicago metropolitan area: Cook, DuPage, Kane, Lake, McHenry, and Will counties.

In the other example of specific concepts we found, the Vermont 2002 study, the proposals were met with less than a warm welcome. As the following table demonstrates, small numbers of Vermont voters are ready to endorse affordable housing proposals enthusiastically when they come in the shape of more apartments buildings, or mixed residential and commercial buildings for low, moderate and high-income people. Support picks up steam when helping the elderly is mentioned, and tops out when the proposal is for more single-family homes.

**Graph 23:  
Support for various types of housing in community**

I'd like you to tell me on a scale of 1 to 5 with 1 being something you would absolutely like to see and 5 being something you absolutely would not want to see, whether or not you would support this type of affordable housing in your community.



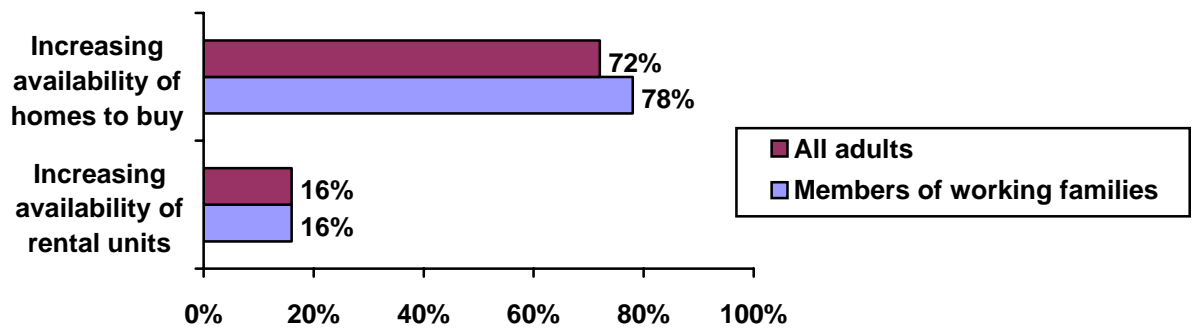
Conducted for the Vermont Housing Awareness Coalition by Creative Strategies & Communications, January 14-16, 2002. N=301 Vermont voters.

Indeed, as a Fannie Mae poll reported in 2002, the American public is far more interested in expanding home ownership than rental units – although rental stock provides an important answer to housing, particularly for low-income people.

**Graph 24:**

**Which should be a higher priority: more affordable homes to rent or buy?**

Which do you think should be a higher priority – increasing the availability of good affordable rental units in your area, or increasing the availability of good affordable homes to buy?



Conducted for the Fannie Mae Foundation by Peter D. Hart Research Associates and the Coldwater Corporation, May 28-June 4, 2002. N=1,004 adults and 300 members of working families.

## 6. LANGUAGE AND FACTS

*The term “affordable housing” should be accompanied by visual or longer explanations that reinforce its positive outcomes. Factual descriptions of the people who are in need of more affordable housing are helpful in making the case for policies.*

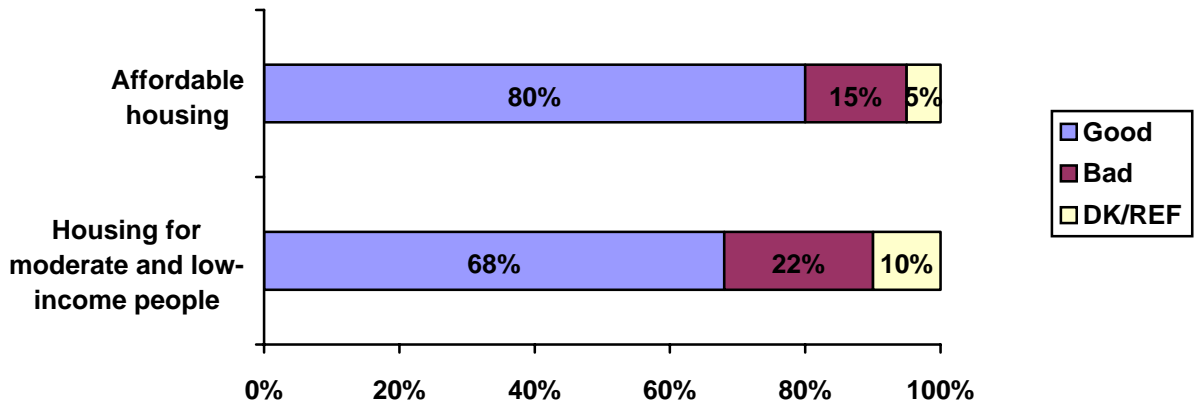
Only a few of the surveys consider the term “affordable housing,” and they suggest the phrase does not have a definite or universal meaning.

The Hart analysis for the Fannie Mae study concludes that the phrase is associated with “public housing, architectural and community blight, and low-income to no-income populations.” However, in the Vermont Housing Awareness Coalition survey, the ideas respondents associated with “affordable housing” ranged from “average income” and “affordable apartment” to “low income” and “welfare.” In the Housing Illinois survey, 80% said the term described “a good thing for the community,” and 15% called it “a bad thing.” Slightly fewer – 68% -- called “housing for moderate and low-income people” a good thing for the community.

These findings all suggest that advocates need to offer descriptions, pictures, and elaboration on what they mean when they talk about “affordable housing” or use similar terms.

**Graph 25:  
Community impact of “affordable housing” and  
“housing for moderate and low income people”**

When you hear the term “affordable housing”/ “housing for moderate and low-income people” do you generally think of it as describing a good thing or a bad thing for the community? (Split sample, N=504 for 18a, N=496 for 18b)



Conducted for Housing Illinois by Belden Russonello & Stewart, October 11-21, 2002. N=1,000 residents of six counties encompassing the Chicago metropolitan area: Cook, DuPage, Kane, Lake, McHenry, and Will counties.

**Table 6:  
Meaning of “affordable housing”**

---

When you hear the term, “affordable housing,” what is the first thought that comes into your mind?

---

Low income	15%
Welfare	5%
Cheap	4%
Subsidized	4%

---

<\$100K	2%
\$100-200K	1%

---

Average income affordable	15%
Affordable apartment	2%
Within income range	1%
Starter homes	1%
Affordable for seniors	*

---

Does not exist	8%
Mobile homes	4%
Too expensive	2%
Poor workmanship	2%

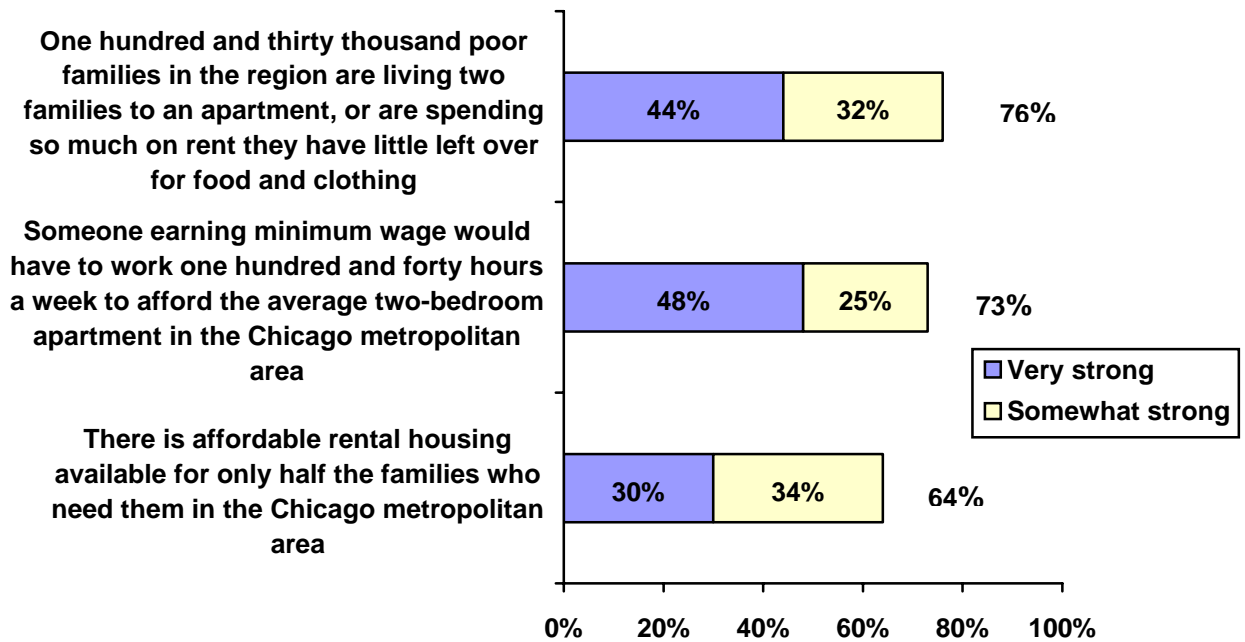
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Conducted for the Vermont Housing Awareness Coalition by Creative Strategies & Communications, January 14-16, 2002. N=301 Vermont voters.

Two of the surveys reviewed, the 2003 Fannie Mae and the Housing Illinois studies, found that providing respondents with facts about people in need of more affordable housing were effective messages for building support. Messages about children and the elderly were especially useful.

**Graph 26:  
Facts describing housing problems  
for families and minimum wage workers**

Here are some statements about the lack of houses and apartments for moderate and low-income people in the Chicago metropolitan region. Please tell me if you think each is a very strong, somewhat strong, somewhat weak, or a very weak reason for putting more tax dollars into housing



Conducted for Housing Illinois by Belden Russonello & Stewart, October 11-21, 2002. N=1,000 residents of six counties encompassing the Chicago metropolitan area: Cook, DuPage, Kane, Lake, McHenry, and Will counties.

## 7. VALUES, FEARS AND COMMUNICATIONS

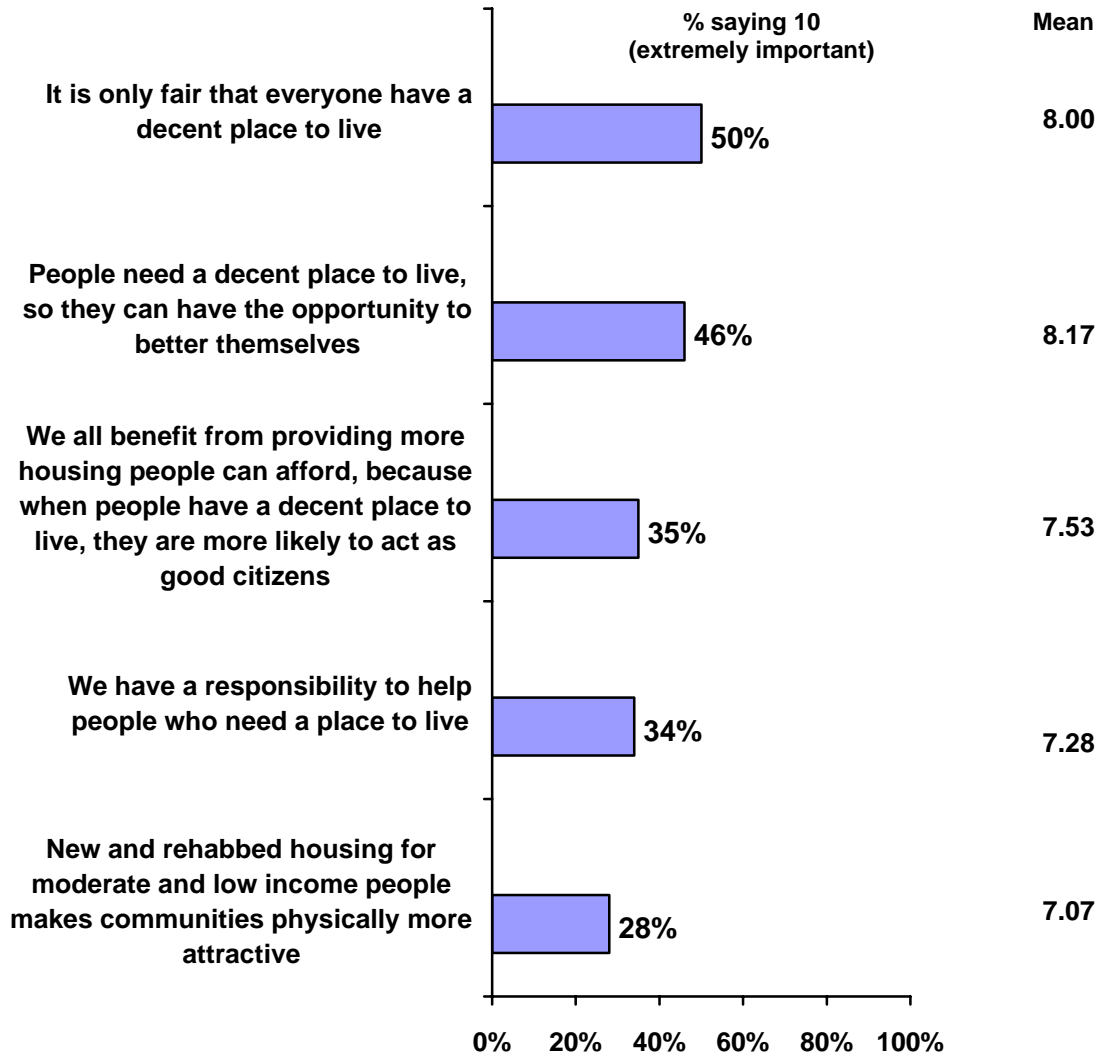
*Broad based communications campaigns may address the need for more affordable housing generally to change the level of interest, by calling on the values of fairness and opportunity. Individual local or regional housing efforts, however, face objections that may trump the reasons to endorse proposals and thus need targeted communications campaigns. Successful efforts will demonstrate the aesthetic appeal of affordable housing and the benefits to society, and will call on a sense of responsibility to others.*

The Housing Illinois research looked particularly at key values Americans hold that underlie support for providing more housing for people with limited resources. Regression analysis performed for this study revealed that while the notions of fairness and opportunity garner broadest appeal, they do not translate into support for new affordable housing *in one's own back yard*.

Instead, *responsibility to others; societal benefits* (a form of self-interest); and improving *attractiveness* are most predictive of support. Thus confirming the broadly held beliefs about fairness and opportunity will fall on receptive ears, but those ideas alone will not win new allies. It is also important to reference responsibility to one's own community, improvements to the streetscape of the area, and how affordable housing will benefit all members of the community or neighborhood.

**Graph 27: Values associated with providing more housing for moderate and low income people**

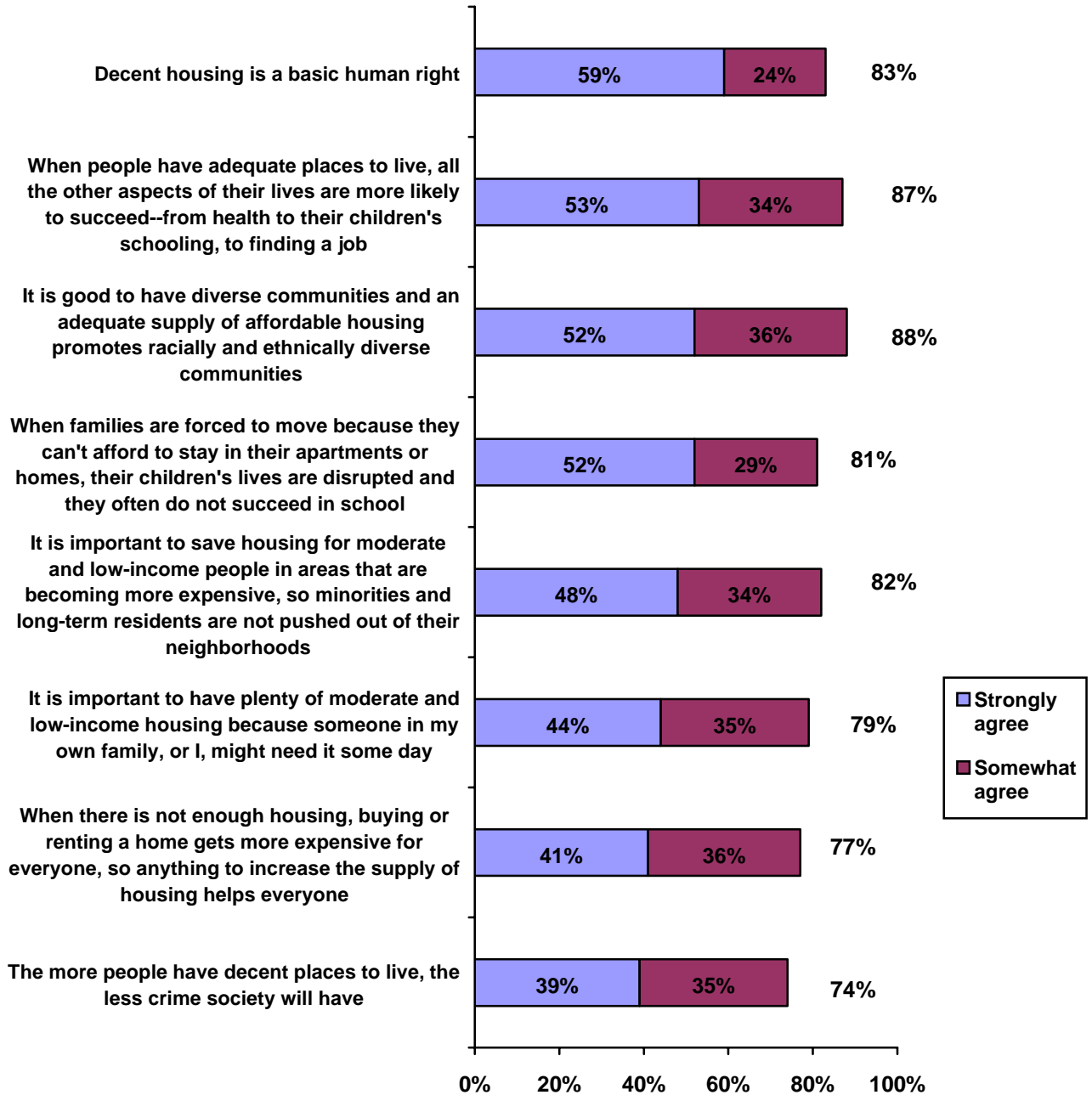
Here are a few reasons some people say they believe it is important to provide more housing for moderate and low-income people. As I read each one, please tell me, in your opinion, how important it is as a reason to provide more housing. You can use a scale of 1 through 10, in which one means it is not at all important in your opinion, and a ten means it is an extremely important reason in your view to provide more housing for moderate and low-income people.



Conducted for Housing Illinois by Belden Russonello & Stewart, October 11-21, 2002. N=1,000 residents of six counties encompassing the Chicago metropolitan area: Cook, DuPage, Kane, Lake, McHenry, and Will counties.

**Graph 28: Reasons for more tax dollars into affordable housing**

Here are some statements people have made in support of putting more tax dollars into providing affordable houses and apartments for moderate and low-income people. Please tell me if you agree or disagree with each. (Is that strongly or somewhat agree/disagree).



Conducted for Housing Illinois by Belden Russonello & Stewart, October 11-21, 2002. N=1,000 residents of six counties encompassing the Chicago metropolitan area: Cook, DuPage, Kane, Lake, McHenry, and Will counties.

The data show that objections to affordable housing often arise from beliefs that proposed housing for low and moderate-income people will be unattractive and poorly maintained, draw crime to a neighborhood or lower property values. *Advocates must be ready to prove these fears unfounded.*

**Graph 29: Negative outcomes**

Here are some statements people have made in opposition to putting more tax dollars into providing affordable houses and apartments for moderate and low-income people. Please tell me if you agree or disagree with each. (Is that strongly or somewhat agree/disagree?)



Conducted for Housing Illinois by Belden Russonello & Stewart, October 11-21, 2002. N=1,000 residents of six counties encompassing the Chicago metropolitan area: Cook, DuPage, Kane, Lake, McHenry, and Will counties.

Successful efforts to gain support on the local level will address the public's fears and concerns. Drawing from findings across the surveys, we suggest winning campaigns will accomplish three goals:

- Speak to the self-interest of middle-class people, showing that the proposed housing will benefit the community beyond the individuals newly housed.
- Show that the range of people who will benefit directly includes children, elderly people, and working families.
- Tackle negative preconceptions about appearance and crime and their impacts on property values by referencing examples to the contrary and demonstrating the quality of the housing that is proposed.

# **AFFORDABLE HOUSING RESEARCH SUMMARIES**

## I. INTRODUCTION TO SUMMARIES

Numerous organizations have been questioning Americans on their opinions about affordable housing and plans for ensuring its availability. The researchers differ on their specific questions, respondent base and other particulars, but by looking at the accumulated results of the research, we can get a picture of how Americans view the challenge of housing affordability, what they think about people who need affordable housing, and what types of private and public policy initiatives they would be willing to support.

Presented below are factual summaries of major surveys of attitudes toward affordable housing in this country. The seven surveys are listed in reverse chronological order in two sections: national surveys, then regional surveys. Following those summaries, there are some brief overviews of other noteworthy research. Finally, there is a contact list for the survey sponsors and research firms. – *Andre Shashaty*

## II. NATIONAL SURVEYS

### Families, Fairness Attract Public Concern

Research project title	Americans Speak Out on Affordable Housing
Date(s) of survey	July to October 2003
Sponsor	Fannie Mae Foundation
Polling group	Peter D. Hart Research Associates
Sample size	22 focus groups and 2,828 telephone interviews, plus individual meetings
Number of questions	Unknown
Description of target respondents	The focus groups (total participation level not given) included business and community leaders, policymakers, journalists, and civically active Americans. The telephone survey included a random nationwide sample of 808 adults age 22 and older, and random samples of approximately 400 adults age 22 and older in Arizona, Florida, North Carolina, Pennsylvania and Washington state. Before the focus groups and phone interviews were a series of meetings and one-on-one interviews with policymakers, housing leaders, and leaders of public education campaigns (no number given).

In mid-2003, the Fannie Mae Foundation sponsored a research project entitled “Americans Speak Out on Affordable Housing” to learn more about Americans’ perceptions of affordable housing. The goal was to help guide a public education initiative on affordable housing. In a series of one-on-one meetings, focus groups, and telephone interviews, Peter D. Hart Research

Associates found that about 40% of those polled think affordable housing is a big problem in their area. People whose incomes were between \$30,000 and \$50,000 – and people employed as professionals and managers – were disproportionately likely to cite affordable housing as a problem.

The disparities in the perception of the severity of the problem across the country and the complexity of the issue make it a challenge to attract attention to it. The research suggests steps for an affordable housing campaign that would include education to increase awareness of the magnitude and consequences of the problem and to communicate that workable solutions exist. It also suggests that people's self-interest should also be tapped into by citing benefits that go beyond housing as strictly a shelter matter.

More than half (51%) of those surveyed cited affordable health care as either a very big problem (38%) or a fairly big problem (13%). The lack of affordable housing was cited by a total of only 38% of the people, with 26% citing it as a very big problem and 12% as a fairly big problem. Housing was in fourth place, behind health care, jobs paying a living wage and unemployment.

Two-thirds of the respondents said that the populations at risk for having at least some difficulty finding affordable housing were young adults and families earning between \$25,000 and \$40,000; more than half said it was at least somewhat of a problem for working-class families, retired people or senior citizens, and families with children.

The researchers wrote that this leads some housing experts to conclude that affordable housing is affecting new population segments, creeping up the income scale to people who are essentially middle class.

Children and families were the cause of greatest concern to those queried by the researchers:

- Seventy-nine percent were concerned about families spending so much on housing that they could not save for retirement or education.
- Seventy-six percent were concerned about families struggling with non-housing expenses because of their housing costs.
- Sixty-nine percent were concerned about parents commuting for such long times that they lost time with their children.
- Sixty-nine percent were concerned about families living in unsafe or crowded conditions just so they could be close to jobs.

- Sixty-two percent were concerned about families having to move or disrupt their children's education

The researchers reported that Americans are moved by statistics about minimum wage earners being unable to afford housing or the rapid increase in the percentage of their income that working-class families pay for housing. They also responded to arguments focused on fairness and families.

In terms of solutions, housing advocates can take some solace in the basic optimism of Americans. Almost 60% believed that a great deal or a fair amount can be done to solve the housing affordability problem; only 9% believed that nothing can be done.

Foremost among the parties the respondents believe should play an important role in solving the problem was local government:

- Sixty-three percent said local government should take a lead or supporting role.
- Sixty-one percent said developers and homebuilders needed to take a lead or supporting role.
- Fifty-eight percent said state government should take a lead or supporting role.
- Fifty percent said the federal government should take a lead or supporting role.
- Forty-eight percent said local business should take a lead or supporting role.

The severity of the problem is not perceived uniformly across the nation. In the West, 70% said it would be more difficult to obtain their current residence in today's market; in the Northeast, that number was 64%; in the Midwest, 55%; and in the South, 56%.

**Voters Care about Candidates' Housing Views**

Research project title	National Housing Opportunity Pulse
Date(s) of survey	August 13-17, 2003
Sponsor	The National Association of Realtors
Polling group	Public Opinion Strategies
Sample size	1,000
Number of questions	48
Description of target respondents	Urban and suburban adult residents in the top 25 U.S. media markets
Notes	Results are online at <a href="http://www.realtor.org/PublicAffairsWeb.nsf/files/HousingOpsSurveyResults.pdf/\$FILE/HousingOpsSurveyResults.pdf">www.realtor.org/PublicAffairsWeb.nsf/files/HousingOpsSurveyResults.pdf/\$FILE/HousingOpsSurveyResults.pdf</a>

In mid-August 2003, the National Association of Realtors (NAR) asked Americans what their level of concern was for housing affordability. The organization, which had earlier launched a new Housing Opportunities Advisory Board to address housing affordability issues, commissioned Public Opinion Strategies to research the level of concern about housing and the potential impact that concern might have on voting for candidates for public office.

The results give support to the argument that there is a wellspring of support for affordable housing in America that is going largely untapped by our political leaders. NAR said the findings showed that it was time to put affordable housing on the public agenda.

The researchers asked 1,000 adult urban and suburban residents of the top 25 media markets in the U.S. if they were concerned about their local cost of housing, and a whopping two-thirds of the respondents said they were. Sixty-two percent (62%) reported being concerned about the impact of housing costs on local public employees such as school teachers, firefighters and police. An even higher percentage (81%) said that they would support the construction of affordable homes for such public servants. The issue also hits within their families, with more than half of the respondents (51%) saying that they worry that their own children and grandchildren will not be able to afford to live near them. A majority (56%) said the cost of homes was so unaffordable that it damages their local economy.

Seventy-three percent (73%) said that renters in their area had trouble paying high rent rates. Other obstacles included a lack of available rental units (according to 45%) and discrimination or social barriers (35%).

If all of that were not enough to get the attention of politicians, then perhaps these other results of the Realtors’ survey will: NAR said that a plurality of its respondents only gave their local, state, and federal government officials a grade of “C” for working on affordable housing (38% gave a “C” to local elected officials, 40% for state elected officials, and 37% for federal elected officials). The respondents expressed higher levels of trust in private organizations, with a plurality (35% giving an “A” or a “B” to the work of local charities and community organizations on improving the availability of affordable housing.

In addition, 67% of the respondents said a candidate’s dedication to housing affordability would affect their vote. The respondents told NAR that by a strong majority, 71%, they wanted government to make affordable housing for renters and homeowners a higher priority.

**American Voters Back Federal Investment in Housing**

Research project title	National Low Income Housing Coalition Poll
Date(s) of survey	May 27-29, 2003
Sponsor	National Low Income Housing Coalition
Polling group	Laszlo & Associates, Inc., and Public Opinion Strategies, Inc.
Sample size	800
Number of questions	17
Description of target respondents	Likely voters
Notes	Results and analysis are online at <a href="http://www.nlihc.org/news/pollresults.pdf">www.nlihc.org/news/pollresults.pdf</a> and <a href="http://www.nlihc.org/press/pr070203full.html">www.nlihc.org/press/pr070203full.html</a>

A poll in spring 2003 by the National Low Income Housing Coalition suggested that federal investment in housing for low-income people had broad support. The coalition commissioned Laszlo & Associates, Inc., and Public Opinion Strategies, Inc., to conduct the poll of likely voters to assess their opinions about federal housing policy.

More than three-quarters (76%) of the respondents said they were concerned about a lack of affordable housing; 82% said it was important for Congress to provide adequate funding for low-income housing. Those high levels of support may be driven at least in part by the fact that 52% of the respondents

either had personal experience with housing affordability problems in the previous year or knew someone who had.

One-third (33%) strongly agreed with the statement that “Congress spending more money to make sure that low income people have housing they can afford to rent is more important than Congress cutting taxes”; 24% somewhat agreed; 17% somewhat disagreed; 22% strongly disagreed; and 4% didn’t know or didn’t answer.

The highest levels of agreement came from those earning between \$20,000 and \$40,000 (65%), closely followed by those earning less than \$20,000 (64%), followed by those between \$40,000 and \$80,000 (54%) and those earning more than \$80,000 (53%). Even among self-described conservatives, that statement drew 41% support. Liberals agreed overwhelmingly (80%) and 66% of moderates agreed.

Perhaps related to the above question are the results from a question about whether the respondents expected to benefit from the tax cuts that were being enacted by Congress around the time of the survey: 52% said they did not expect to benefit; 39% said they did; and 9% did not know or refused to answer.

When measured against other issues of high concern, affordable housing actually ranked second, with 76% saying they were concerned about a lack of affordable housing. A lack of affordable, accessible healthcare was cited by 92% of respondents; in third place was a lack of affordable daycare with 68%.

The researchers asked how essential it was for Congress to provide adequate federal funding for housing for low-income people, even in light of the national budget difficulties. Across all income levels, huge majorities said it was important or absolutely essential. For those earning less than \$20,000, 92% agreed; it was 82% for those earning between \$20,000 and \$40,000; 78% of those between \$40,000 and \$80,000; and 81% for those over \$80,000. Even when taking race into account, the support for that statement was high – 98% among African-Americans; 81% among Caucasians; and 88% among other races and ethnicities.

The researchers concluded that voters had broad-based experience with and concern about the affordable housing issue, and they supported increased federal spending to address the problem. The researchers suggested that these numbers could be used to convince policy makers that housing spending is not

only “the right thing for government to do, but it is politically popular among the majority of voters.”

**Voters Support Increased Congressional Focus on Housing**

Research project title	National Low Income Coalition Poll
Date(s) of survey	August 19-21, 2002
Sponsor	National Low Income Housing Coalition
Polling group	Laszlo and Associates, Inc., and Public Opinion Strategies, Inc.
Sample size	800
Number of questions	14
Description of target respondents	Likely voters
Notes	<a href="http://www.nlihc.org">www.nlihc.org</a>

In a poll of 800 likely voters in August 2002, the National Low Income Coalition asked whether respondents believed that low-income people in their local community faced a shortage of affordable rental housing. There was agreement by 62% of the respondents, disagreement from 30%, and 8% said didn’t know or refused to answer.

Fifty-nine percent (59%) said they believed that their member of Congress was aware of the housing shortage in their community faced by low-income renters; 26% disagreed and 15% didn’t know or refused to answer. Two-thirds (66%) said Congress should increase the money it spends to make sure low-income people can find housing to rent; 3% disagreed, and about 2% didn’t know or refused to answer.

When asked whether they thought that the economy would benefit from Congress spending more money on affordable housing for low-income renters, 61% agreed and 35% disagreed; 4% didn’t know or refused to answer. Asked if they thought Congress spending that money is more important than more tax cuts, a slim majority (52%) agreed, 44% disagreed, and 4% didn’t know or refused to answer.

When asked whether Congress should establish a National Housing Trust Fund to make sure that low-income people could find housing they could afford to rent, 66% agreed, 29% disagreed, and 6% didn’t know or refused.

**Housing is High Priority for Working Families**

Research project title	Unnamed study
Date(s) of survey	May 28 to June 4, 2002 (phone survey) May 16, 17 and 20, 2002 (focus groups)
Sponsor	Fannie Mae Foundation
Polling group	Peter D. Hart Research Associates and the Coldwater Corp.
Sample size	1,304 adults (plus unspecified number of people in focus groups)
Number of questions	Unknown
Description of target respondents	1,004 randomly selected and nationally representative adults over age 22 were interviewed by phone; 300 randomly selected adult members of working class families were also surveyed by phone. The researchers also conducted a series of focus groups with members of working families in Boston, Charlotte, N.C., and San Diego.
Notes	See <a href="http://www.knowledgeplex.org">www.knowledgeplex.org</a>

The lack of affordable housing is as big of a concern as the lack of affordable health care to working families, according to a study conducted for the Fannie Mae Foundation in mid-2002. The survey, conducted by Peter D. Hart Research Associates and the Coldwater Corp., examined the respondents’ views of their living situations and their preferences regarding housing and community.

About the same percentage of working Americans (41%) cited the lack of affordable housing as a very big or a fairly big problem as compared with the lack of affordable health care (cited by 39%). High unemployment was cited by 34% and crime was cited by 20%. Fannie Mae said that this showed that working class families saw major obstacles to families like theirs buying a home. In fact, 46% of the working families said that families like theirs had few or no good options for finding affordable housing.

Four out of five (79%) of the working families said down payments and closing costs were an obstacle to them owning a home; 50% of those families said it would be a major obstacle. Renters and owners alike said by large margins (two-thirds) that it would be more difficult to obtain their current residence in today’s market, and 45% of the working families in the survey said they thought that by this stage in their lives they would be living in a better place than they were.

Families with children faced bigger problems: 44% of them said that the lack of affordable housing is a very big or a fairly big problem, whereas 35% of those

with no children said the same. More than half of the working families worried that their children wouldn't be able to own a home when they grow up.

Of those families who moved more than five years ago, 85% said their home is very or fairly affordable for them, but only 65% of those who moved within the last five years said their current home is that affordable.

From the focus groups, there emerged stories about parents working full time in a good job but still being unable to afford a home, or a professional searching for three years before finding an affordable home in what he considered a safe neighborhood, and even then having to settle for a home needing "a lot of work."

When looking for a place to live, two-thirds (67%) of respondents said that a low crime rate is extremely important, 53% said stable jobs are extremely important, 52% cited high-quality schools, 50% cited low taxes, and 45% cited affordability.

There were regional differences in the levels of concern about affordable housing. In the West, 55% think the lack of affordable homes is a big problem; in the Northeast, it was 40%; in the South, 34%; and in the Midwest, 28%. In large cities, 48% said it was a very big or fairly big problem, compared to only 37% of those in medium-size cities and 30% of those in small towns or rural areas.

The researchers believed that the results of their study showed support for government leadership in tackling the affordable housing challenge. In their research, 65% said that local government should provide leadership, and 59% said the federal government should take action. Large majorities supported a variety of measures to address the problem. More than three out of four respondents (77%) supported state and local governments giving grants to nonprofit organizations to build housing for low- and moderate-income families, and 72% supported local government subsidizing home purchases for public servants.

The respondents also valued homeownership more than rental housing, with 89% of working families who rent saying they want to own a home. When asked whether increasing the numbers of affordable apartments or the number of affordable for-sale homes should be a higher priority, even renters preferred affordable homes (61%).

### III. REGIONAL SURVEYS

**Support in Chicagoland for Increased Development**

Research project title	Valuing Housing: Public Perceptions of Affordable Housing in the Chicago Region
Date(s) of survey	October 11-22, 2002 (phone interviews); May-July 2002 (focus groups)
Sponsor	Housing Illinois
Polling group	Belden Russonello & Stewart
Sample size	1,000 phone interviews; 10 focus groups also were held but no participant numbers given
Number of questions	At least 54
Description of target respondents	Residents of Cook, DuPage, Kane, Lake, McHenry and Will counties in the Chicagoland metropolitan area
Notes	For more information, go to <a href="http://www.chicagorehab.org/pubs/pdfs/housingilreport.pdf">www.chicagorehab.org/pubs/pdfs/housingilreport.pdf</a>

Housing Illinois, a coalition of affordable housing organizations ranging from banks to religious organizations to labor organizations, commissioned Belden Russonello & Stewart to research public attitudes about the affordable housing situation in the six-county Chicagoland metropolitan area. Respondents were asked whether they thought there was an affordable housing problem and whether they would support solutions to it, and they were also asked for reasons to oppose or support affordable housing development. In other words, the researchers tried to uncover the reasoning behind public attitudes about housing.

The survey was the first phase of a three-part plan to support affordable housing in Illinois. In the second phase, Housing Illinois hired an advertising

firm to develop an image and message for the campaign. In the third phase, the coalition plans to identify communities and legislative opportunities to implement targeted campaigns.

In the resultant fall 2002 survey of urban and suburban residents of the Chicago area, Housing Illinois found that high levels of support for affordable housing coexisted with serious resistance to affordable housing in their communities. The survey, carried out in a series of 10 focus groups and phone interviews with 1,000 residents, suggested that the way in which affordable housing is presented to the public can greatly affect how it is perceived. Even those who were the least interested in helping people who had fewer resources than themselves reacted positively to housing initiatives framed in terms of helping children have decent, stable homes.

Housing Illinois reported being surprised that so many local residents said they would support construction of additional low- and moderate-income housing in their area. Two thirds of Chicago-area residents supported development of more affordable housing in their communities (31% strongly supported it, 35% somewhat).

Respondents were fairly evenly split over what level of government should take responsibility. One-third (33%) of the respondents said that their local governments should take primary responsibility for affordable housing; 24% cited state government; and 21% cited the federal government. Only 4% said private industry should lead, and another 12% said individuals or community groups should play the primary role.

The report concluded that government should take a leadership role in ensuring an adequate supply of affordable housing, and that the public is open to a variety of solutions to the problem. For their part, advocates need to address concerns about the negative impact of affordable housing on communities, said the researchers.

About six in 10, or 59%, of the people interviewed for the survey said that there is too little housing in their own community for people with low incomes; 32% said there was not enough housing for people in their communities with moderate incomes; and only 7% said there was not enough housing there for people with high incomes.

The respondents who supported development of affordable housing listed many reasons for their position:

- Forty-eight percent said the cost of housing in the Chicago area was a big problem.
- Forty-two percent specifically said affordable housing for low-income people was a big problem.
- Fifty percent said that affordable housing was a matter of fairness to everyone to have a decent place to live.
- Forty-six percent said it enabled people to better themselves.
- Thirty-five percent said it benefits everyone in the community.
- Thirty-four percent said it was their responsibility to help others.
- Twenty-eight percent said new or rehabbed communities added to the attractiveness of communities.

These respondents had other positive things to say about affordable housing:

- Seventy-four percent said that housing helps reduce crime.
- Seventy-seven percent said a shortage of housing hurt everyone by raising their housing costs.
- Seventy-nine percent said their own family might need it.
- Eighty-three percent said it was a basic human right.
- Eighty-eight percent said affordable housing promotes racial and ethnic diversity.
- Eighty-one percent said that when families are forced to move because they can't afford to stay in their current housing, their children's lives and schoolwork are disrupted.

- Eighty-two percent said preserving affordable housing in neighborhoods with appreciating housing values prevented minorities or long-term residents from being forced to move out of their communities.

The survey also probed the reasons for opposition to public financing of affordable housing. The respondents named some familiar concerns:

- Sixty-six percent agreed with the statement that housing for low-income people is usually poorly maintained.
- Fifty-two percent agreed that increases in crime would result from building affordable housing.
- Fifty percent said handouts don't help people.
- Forty-nine percent said property values would suffer due to affordable housing development.
- Forty-seven percent said affordable housing designs were unattractive.
- Forty-four percent said there were other more important uses for tax dollars.
- Thirty-four percent said that attracting more moderate- and low-income families to a neighborhood usually worsens conditions in schools.

Asked about possible remedies, large majorities of the respondents supported a wide range of ideas:

- Ninety-one percent supported reducing property taxes for elderly homeowners on small, fixed incomes.
- Seventy-eight percent supported protecting minorities and low-income people from housing discrimination.
- Seventy-seven percent supported conversion of older buildings into apartments for homeless residents.
- Seventy-three percent supported increasing federal assistance to low-income renters.

- Seventy-three percent favored a 15% set aside for affordable housing in all new or renovated housing developments.
- Seventy percent favored eliminating property taxes on nonprofit organizations providing affordable housing.
- Sixty-four percent supported tax deductions for renters (similar to the deductions that homeowners receive for mortgage interest).
- Fifty-six percent supported changes in zoning that would allow more apartment buildings in communities without many apartments.

**Vermont Finds Strong Support**

Research project title	Vermont Housing Survey
Date(s) of survey	January 14-16, 2002
Sponsor	Vermont Housing Awareness Coalition
Polling group	Creative Strategies & Communications
Sample size	301
Response rate	Unknown
Number of questions	40
Description of target respondents	Vermont voters
Notes	<a href="http://www.housingawareness.org">www.housingawareness.org</a>

In the state of Vermont, the Vermont Housing Awareness Coalition found broad support for increasing affordable housing availability across all demographic and political lines. The survey, conducted two weeks before the launch of the coalition on February 6, 2002, found that in every category – political position, age group or gender – support for affordable housing exceeded 75%. More than 80% said they would favor creating more affordable housing in Vermont.

When confronted with the term “affordable housing” and asked what words first came to mind, “low income” was chosen by 15.3% of the respondents; “average income affordable” by 14.6%; “does not exist” by 7.6%; “welfare” by 4.7%; “cheap” by 4.3%; “subsidized” by 4.3%; “extremely important” by 4.0%; “mobile homes” by 3.7%; and “families/single parents” by 2.7%. The researchers concluded that there was lots of room for education to define this issue for the people of Vermont.

Those same respondents listed the people they felt would most benefit from affordable housing, and the resulting list had young families at the top, followed by senior citizens, retail workers, new homebuyers, and municipal employees. The respondents also indicated that having more young families in a community because of the availability of housing would be positive. Even when confronted by a statement that such an influx would increase school costs and taxes, 66.2% said it would be a positive development. (The researchers noted that this result might not travel; they said such a result was unique for New England states.) More than 7 in 10 (72%) said that many younger families cannot afford to live in the towns where they grew up because there is not enough entry-level housing.

When asked what types of affordable housing were desirable, respondents rated single-family homes as being very popular, with 81.7% of the respondents saying they would like to see it. Apartments with more than four units were the least popular, with more than 60% saying they would not like to see it.

When asked their reasons for supporting or opposing an increase in affordable housing, 23.3% said it would help all people in Vermont; 18.6% said there was no need; 13.3% said it would provide chances for young families; 7.3% said it was hard for people to stay in their communities; 3.3% said it was impossible to locate; 3.0% cited a need by seniors; 3.0% cited a fear that outsiders would ruin it for everyone; 2.3% said wages are too low; 2.0% said housing was barely affordable; and 15.6% had no opinion or did not comment.

## IV. ADDITIONAL RESEARCH

**Stressing Success:** Housing messages that stress successful affordable housing developments and point out how they help taxpayers and communities have the most resonance with voters, according to research by the National Low Income Housing Coalition. In 1997, the organization hired EDK Associates to conduct 10 focus groups in five different cities and conduct phone interviews of 1,000 registered voters to learn about their views of affordable housing and to test their reactions to messages about housing. A large majority (70%) said the government had either a lot or some responsibility for providing low-income people with affordable housing. Slightly fewer (65%) said a low-income family would have a hard time finding a decent place to live in the respondent's community. The voters thought the most effective messages to use in attracting support for affordable housing were those that pointed out the stability benefits for children (56% found it very effective), told of a program that provided social services along with affordable housing (55%), mentioned self-help possibilities for affordable housing tenants (54%), or extolled stabilization benefits for neighborhoods (53%).

**Briefly Noted:** Housing questions also appear from time to time as just one element of more-general surveys.

- In January and February 2001, the Poverty in America survey – conducted by International Communications Research for National Public Radio, the Henry J. Kaiser Family Foundation, and the John F. Kennedy School of Government – found that 75% of 1,952 adult respondents would support increased spending on subsidized housing.
- In an April 2001 survey of 1,202 adults, the Pew Research Center for the People and the Press had Princeton Survey Research Associates ask for opinions about our national leaders. When asked whether the respondent would – given the opportunity – increase, decrease, or keep the same the spending for housing and aid to cities, 42% said they would increase, 12% would not change, and 42% would decrease the spending.

## V. RESEARCH SPONSORS AND POLLSTERS

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**Henry J. Kaiser Family Foundation**

2400 Sand Hill Road  
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(650) 854-9400  
[www.kff.org](http://www.kff.org)  
[www.kff.org/kaiserpolls/3118-index.cfm](http://www.kff.org/kaiserpolls/3118-index.cfm)

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[www.housingillinois.org/housingillinoisFINAL.pdf](http://www.housingillinois.org/housingillinoisFINAL.pdf)

**International Communications Research**

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[www.realtor.org](http://www.realtor.org)

[www.realtor.org/PublicAffairsWeb.nsf/files/HousingOpsSurveyResults.pdf/\\$FILE/HousingOpsSurveyResults.pdf](http://www.realtor.org/PublicAffairsWeb.nsf/files/HousingOpsSurveyResults.pdf/$FILE/HousingOpsSurveyResults.pdf)

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[www.nlihc.org](http://www.nlihc.org)

[www.nlihc.org/news/pollresults.pdf](http://www.nlihc.org/news/pollresults.pdf)

[www.nlihc.org/press/pr070203full.html](http://www.nlihc.org/press/pr070203full.html)

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Gallup Organization survey conducted by telephone April 7-9, 2003. Sample of 1,018 adults nationally.

Greenburg Quinlan Rosner Research and Lake, Snell, Perry & Associates survey for Women's Voices/Women's Vote, conducted by telephone October 23-November 19, 2003. Sample of 933 unmarried women under age 65 nationally.

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Peter D. Hart Research Associates for the Fannie Mae Foundation. Interviews conducted by telephone July-October, 2003. Sample of 2,828 adults nationally.

Princeton Survey Research Associates survey for the John S. and James L. Knight Foundation. Interviews conducted by telephone January 2-27, 2002. Sample of 1,211 adults nationally.

Public Opinion Strategies and Laszlo & Associates survey conducted for the National Low Income Housing Coalition. Interviews conducted by telephone August 19-21, 2002. Sample of 800 likely voters nationally.

Public Opinion Strategies and Laszlo & Associates survey conducted for the National Low Income Housing Coalition. Interviews conducted by telephone May 27-29, 2003. Sample of 800 likely voters nationally.

Public Opinion Strategies survey for the National Association of Realtors. Interviews conducted by telephone July 16-18, 2003. Sample of 1,000 registered voters nationally.

Public Opinion Strategies survey for the National Association of Realtors. Interviews conducted by telephone August 13-17, 2003. Sample of 1,000 urban and suburban adults in the top 25 metropolitan areas.