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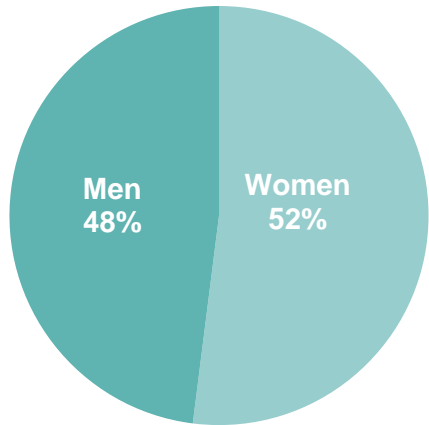
OPPORTUNITY STARTS AT HOME

The Need for Action on Housing Affordability

*Key findings from an online national survey of 1,201 adults
conducted on behalf of Opportunity Starts at Home
Field period: February 25 to March 4, 2019*

Profile of Adults Nationwide*

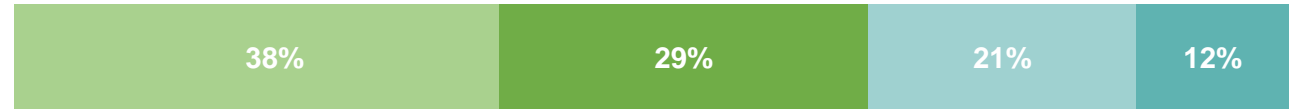
GENDER



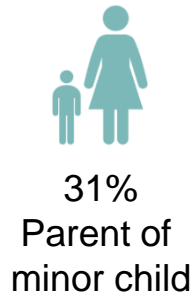
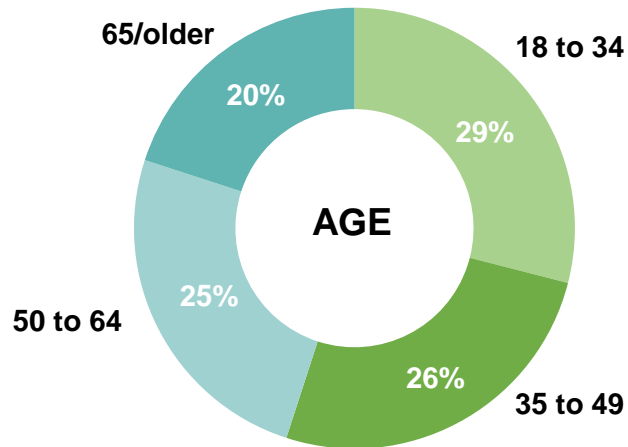
EDUCATION



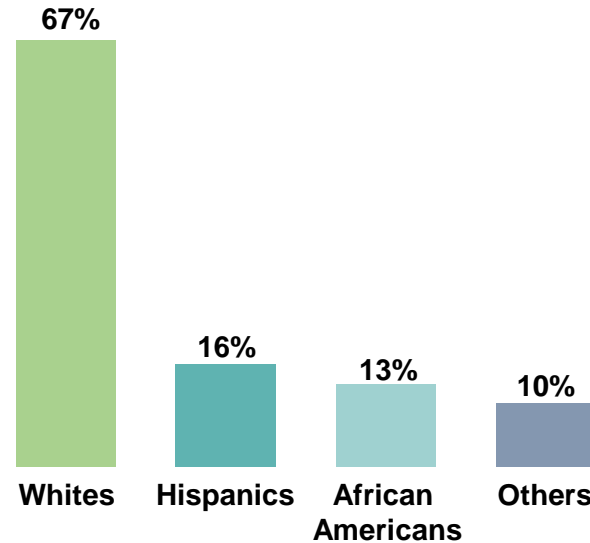
■ HS grad/less ■ Two-year college/voc ed ■ Four-year college grad ■ Post-grad educ



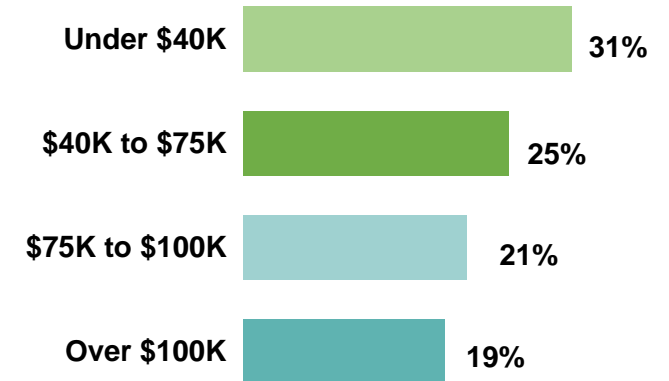
AGE



RACE/ETHNICITY



INCOME

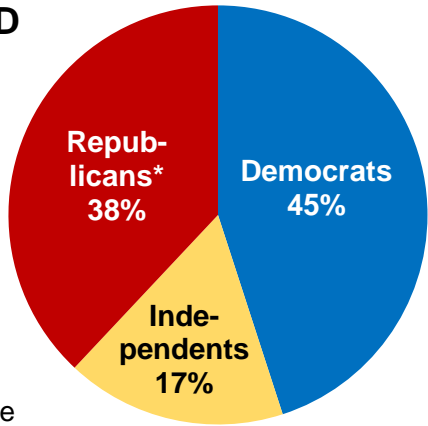
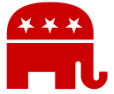


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*The sample is demographically and geographically reflective of adults ages 18 and older based on U.S. Census figures.

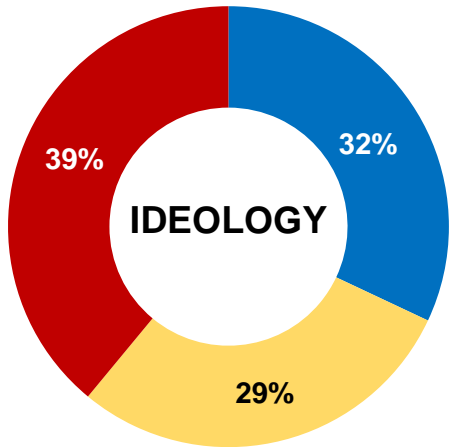
Profile of Adults Nationwide* (continued)

PARTY ID



* Republicans: 29% conservative

Conservative



Middle of the road

Liberal

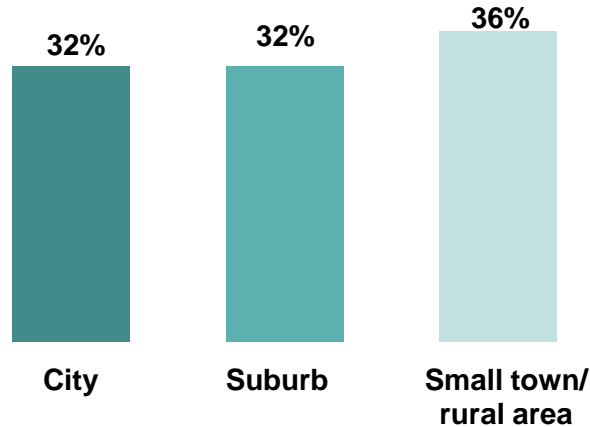
HOME OWNERSHIP



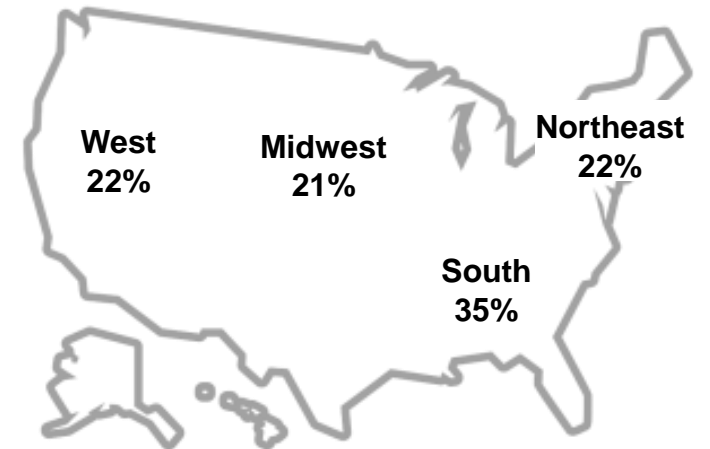
Own Rent Other arrangement



AREA TYPE



REGION



*The sample is demographically and geographically reflective of adults ages 18 and older based on U.S. Census figures.

Key Findings

- Stable affordable housing is viewed by the overwhelming majority of the public as fundamental. Roughly nine in 10 believe it is very important or one of the most important things regarding its effect on people's security and well-being, as well as their ability to achieve a secure middle-class life.
- Concerns about housing affordability are on the rise. Six in 10 identify housing affordability as a serious problem in the area where they live; this is a 21-point increase since just three years ago, when 39% identified it as such. An even higher proportion (66%) say it is challenging to find affordable quality rental housing in their community—a 9-point increase since 2016.
 - Concerns about housing affordability span the country. They are high across the Northeast, South, Midwest, and West, and among adults who live in cities, suburbs, small towns, and rural communities.
- The vast majority believe it is getting harder to find stable affordable housing compared with previous generations, and majorities believe these challenges affect most types of people, especially those with low incomes – 85% believe it is challenging for low income families to find stable affordable housing.
- These perspectives may be rooted in challenges and concerns the public has related to their own housing situation. Roughly four in 10 report that they spend more than 30% of their household income on housing.
 - Seven in 10 are at least somewhat concerned about the amount they pay for their housing, with 45% saying the amount they pay for housing is a big concern.
 - Six in 10 adults have made at least one sacrifice to cover their housing costs in the past three years; examples include working more, curtailing saving, accumulating debt, and cutting back on a whole host of things.

(continued)

Key Findings *(continued)*

- The public overwhelmingly believes that housing affordability should be a top national priority. Across the political spectrum, majorities believe it is important for their elected leaders to get to work addressing problems related to people's ability to afford housing that meets their needs.
- Roughly seven in 10 think government is doing too little to ensure that there are enough affordable places for people to live and they want to see their elected leaders take action to address these challenges. Majorities across the political spectrum agree that:
 - Elected officials should take action to fund programs that end homelessness;
 - Congress should take major action to make housing more affordable for low-income people; and
 - The president should take major action to make housing more affordable for low-income families.
- To this end, the public supports a variety of different policy solutions to address housing challenges. Top priorities include ensuring that families receiving rent assistance can live in safe neighborhoods with good jobs and schools, and providing emergency crisis assistance to low-income families.
- 76% are more likely to vote for a candidate who has a detailed plan to make housing more affordable. This includes 91% of Democrats, 70% of independents, and 63% of Republicans.

(continued)

Key Findings (*continued*)

- When it comes to communicating about the need for policymakers to take action on housing affordability, a variety of compelling facts and data points, as well as effective messaging, help make the case.
 - Data points that demonstrate how wages have not kept up with housing costs resonate powerfully across the political spectrum;
 - Messages that emphasize disparities in how government resources for housing are currently allocated, and those that highlight the impact on the health and well-being of children, are compelling across the political spectrum.
 - Messages that emphasize economic benefits in terms of savings to tax payers and the economic impact on families and communities are convincing to independents and more conservative audiences.



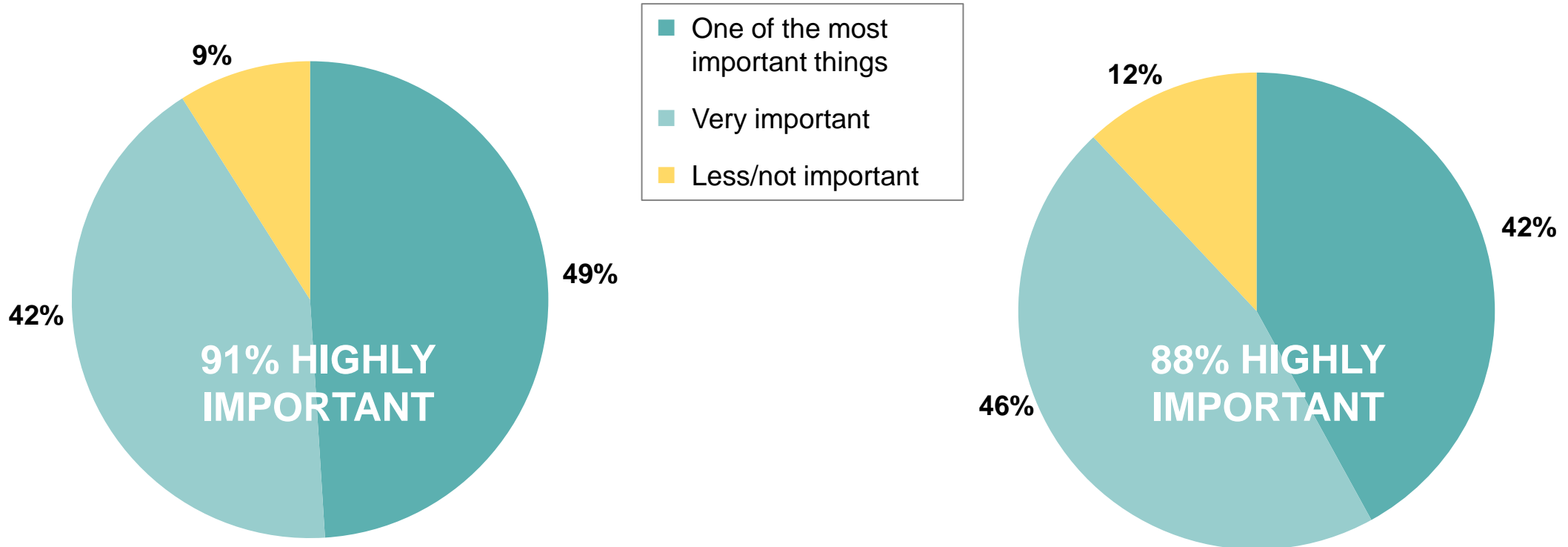
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THE IMPORTANCE OF AND CHALLENGES RELATED TO STABLE AFFORDABLE HOUSING

Stable affordable housing is viewed as critical to security and well-being and to people’s ability to achieve a middle-class life.

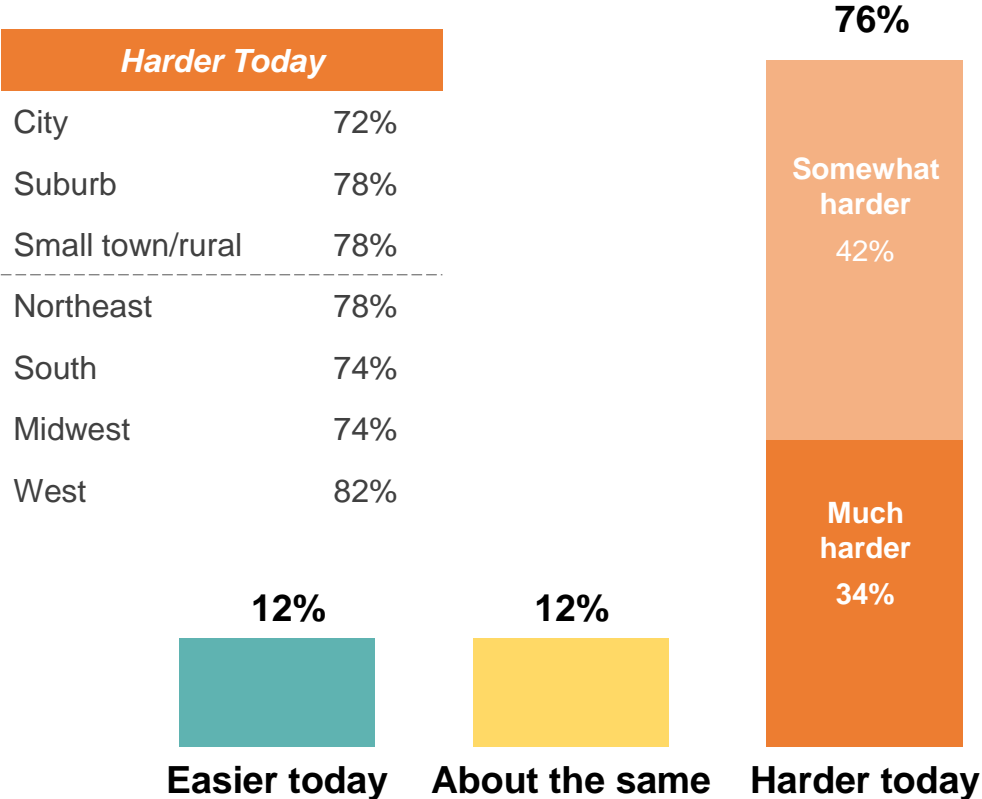
Importance of stable affordable housing to PEOPLE’S SECURITY AND WELL-BEING

Importance of stable affordable housing to PEOPLE’S ABILITY TO ACHIEVE SECURE MIDDLE-CLASS LIFE



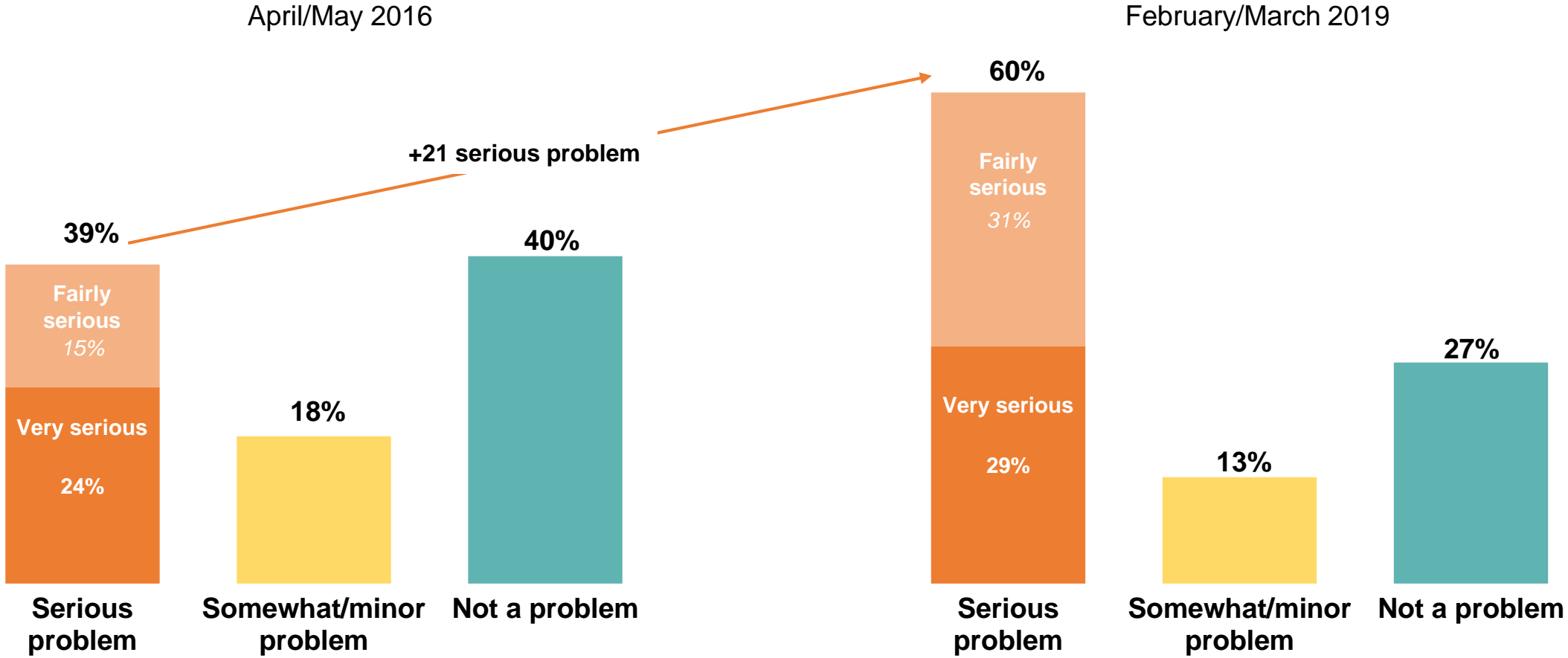
The vast majority believe it is getting harder to find stable affordable housing compared with previous generations.

Compared with previous generations, is it easier or harder today for people to find stable housing they can afford?



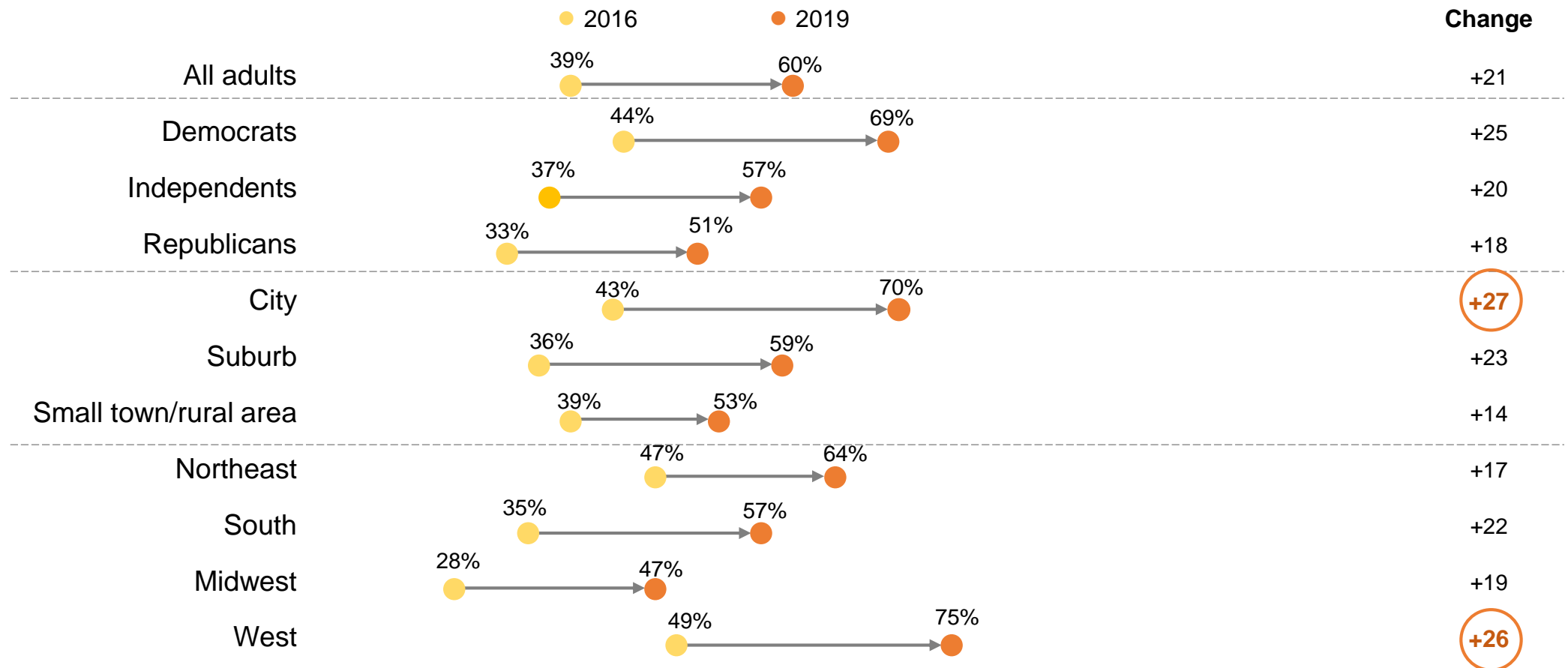
Six in 10 say that housing affordability is a serious problem in the area where they live, a significant increase since 2016.

Is housing affordability a problem in the area where you live?



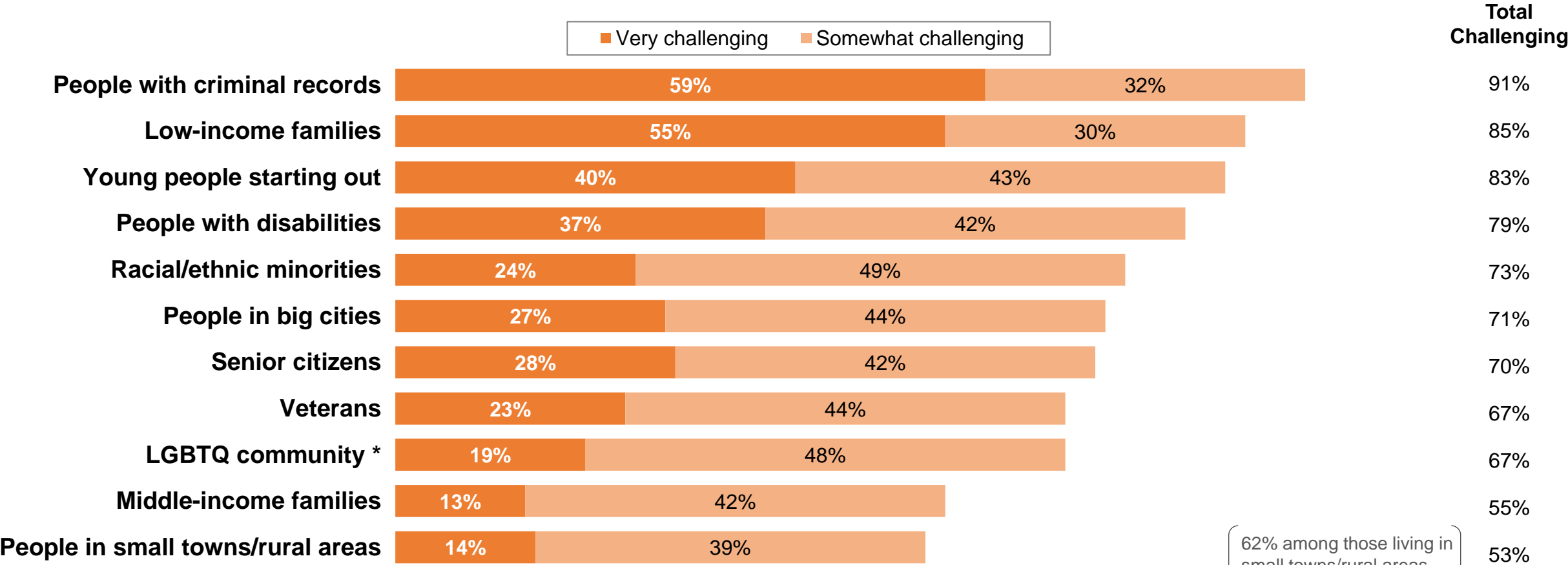
The public's concern about housing affordability in their local area has increased across types of community, regions of the country, and the political spectrum.

Proportions saying housing affordability is a serious problem



The public believes finding affordable housing is a challenge that affects most types of people.

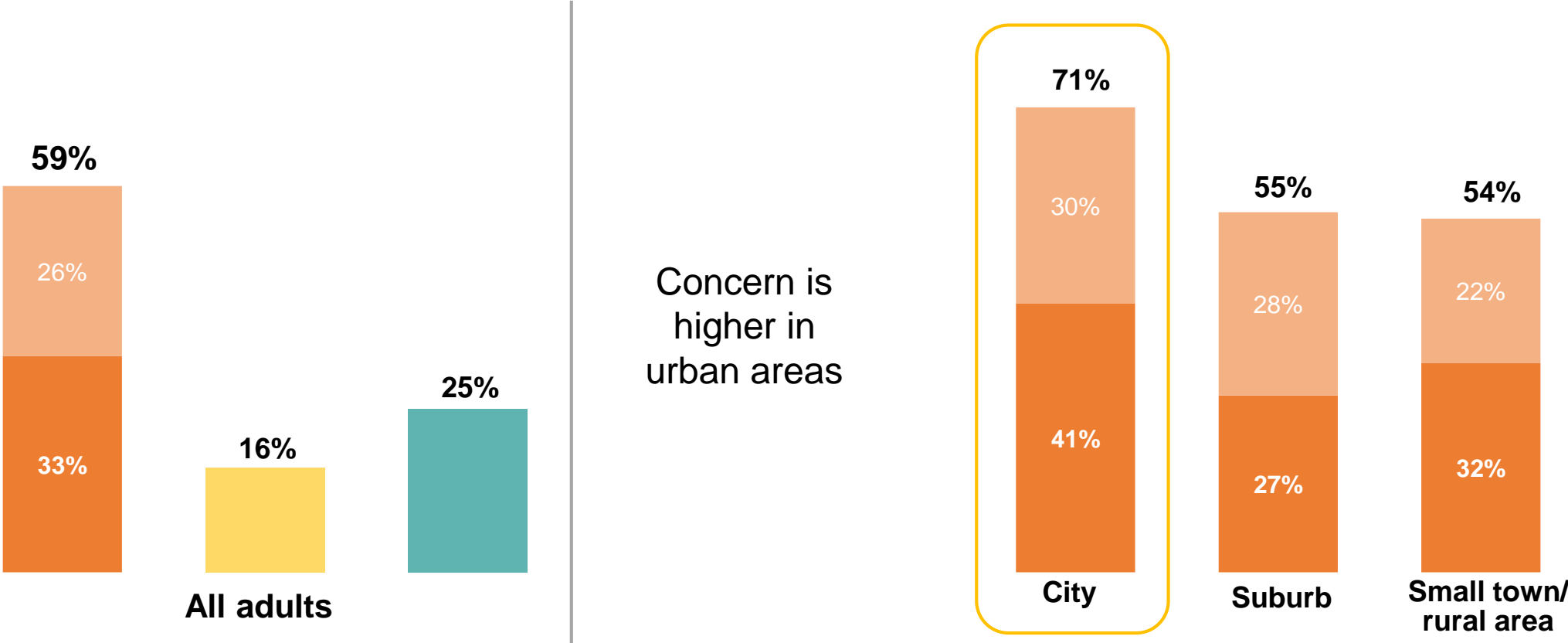
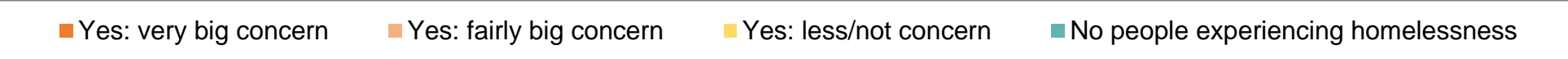
Proportions saying it is challenging for each group to find stable housing they can afford



* Listed in question as lesbian, gay, bisexual, transgender, and queer

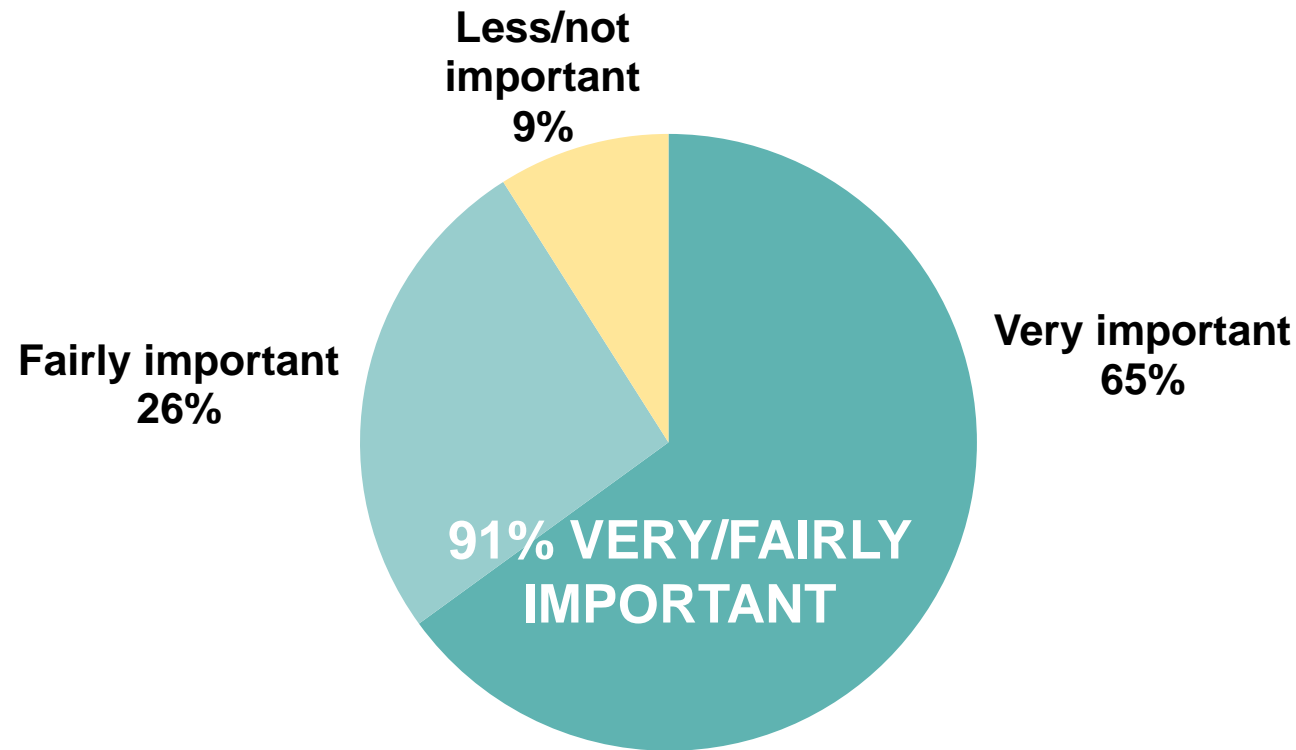
Three in four acknowledge that people are experiencing homelessness where they live, and the vast majority say it is a big concern.

Are there any people experiencing homelessness in and around the area where you live?



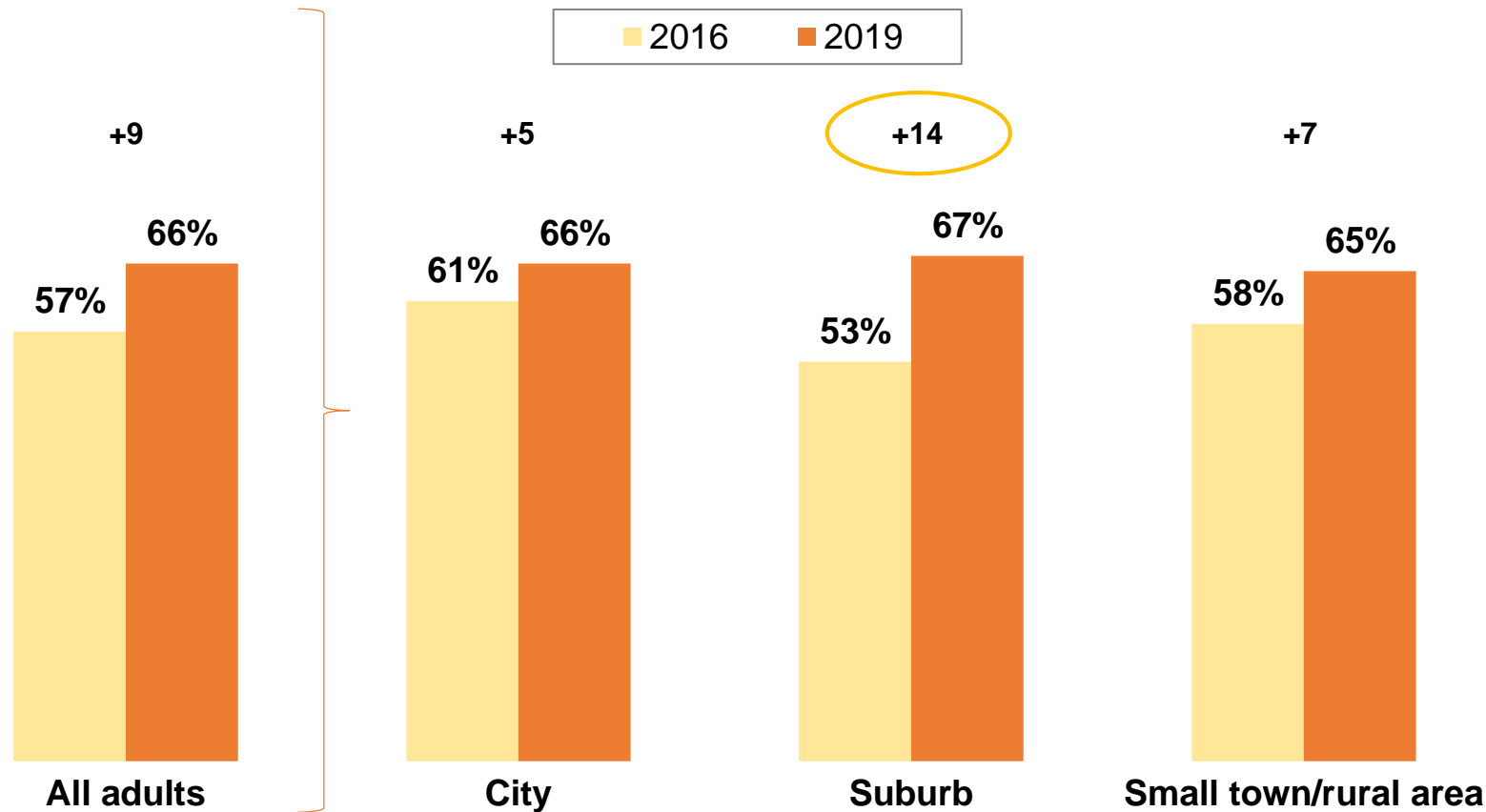
The importance of communities having affordable, quality rental housing is recognized almost universally.

How important do you think it is for communities to have affordable, quality rental housing?



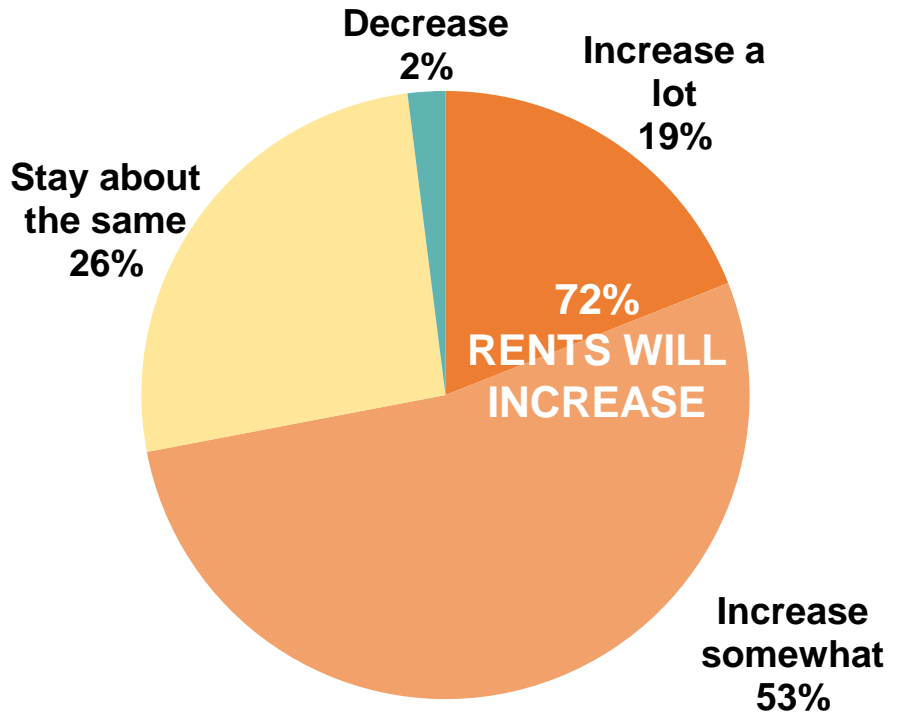
The proportion who say it is challenging to find affordable, quality rental housing in their community has increased.

Proportions saying IT IS CHALLENGING to find affordable, quality rental housing in their community



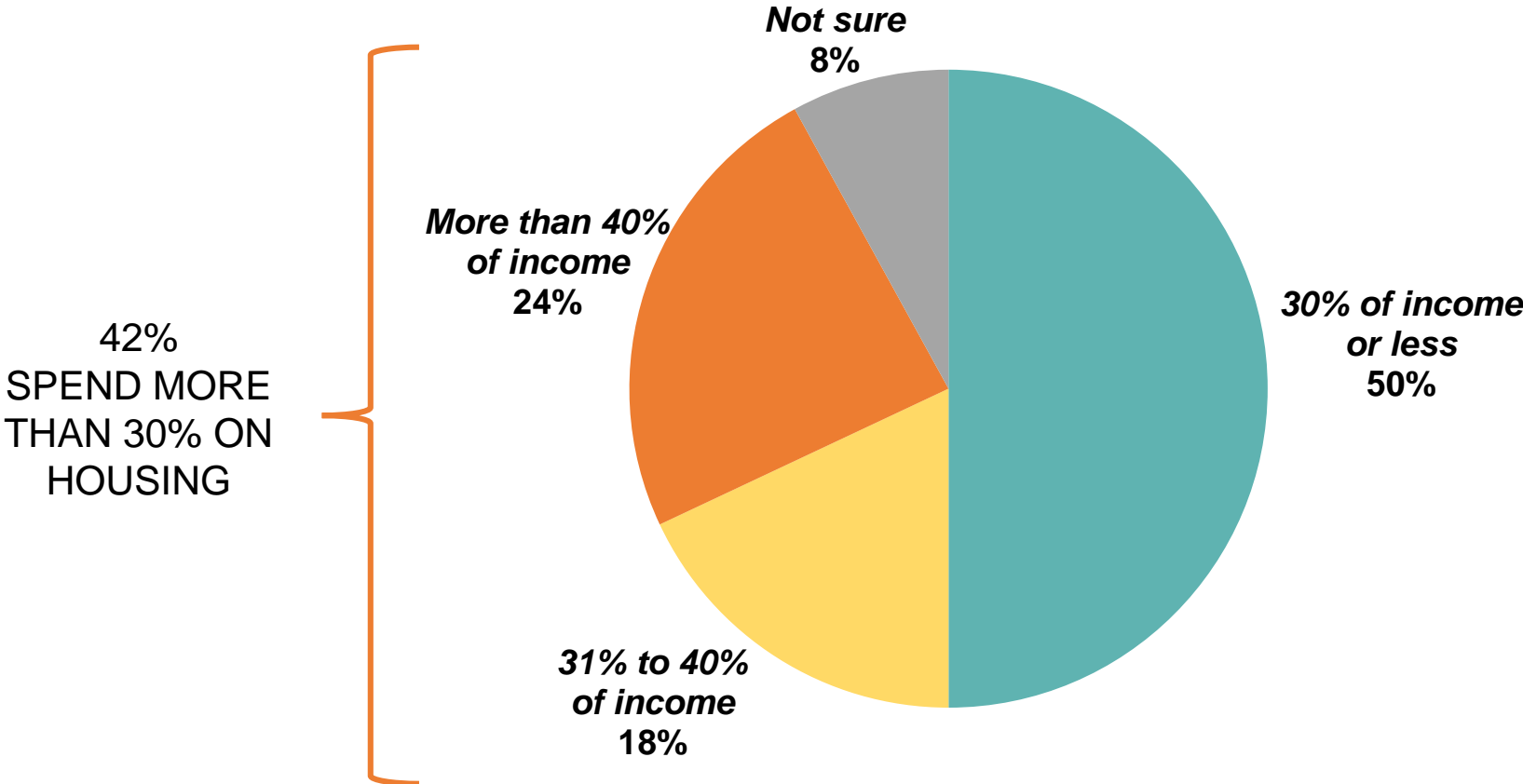
And nearly three in four expect rents to increase over the next year.

Average cost of rent in my area over the next year will...



About four in 10 say they spend more than 30% of their household income on rent or mortgage.

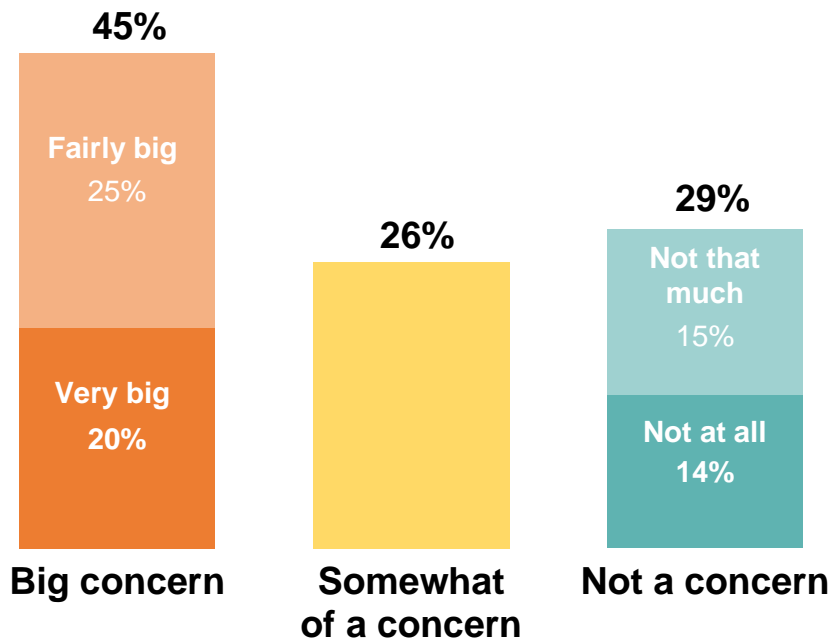
Approximately what percentage of your total household monthly income would you say you spend on your rent or mortgage payment?



42%
SPEND MORE
THAN 30% ON
HOUSING

Significant proportions express concern about the amount they pay for housing.

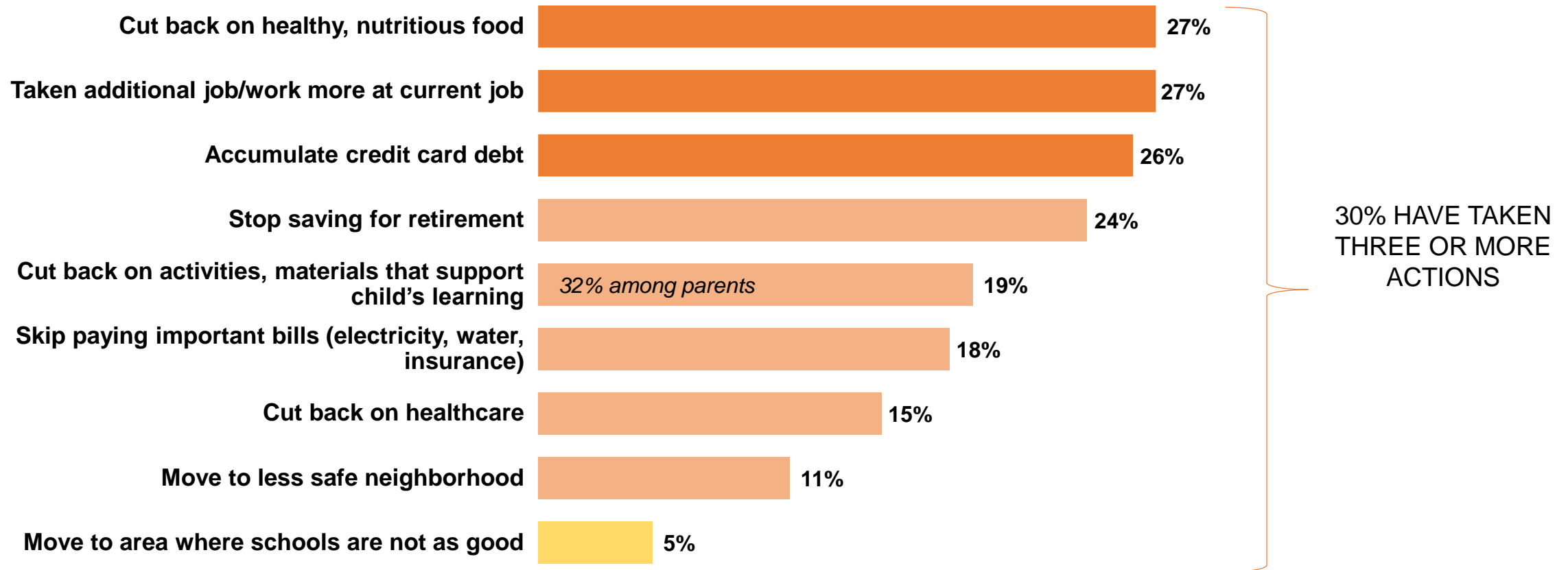
Is the amount you pay for housing—monthly mortgage payment or rent—a concern?



Very/Fairly Big Concern			
Women	45%	Parents	53%
Men	44%	Renters	58%
Age 18 to 34	51%	Owners	38%
Age 35 to 49	56%	City	51%
Age 50 to 64	41%	Suburb	39%
Age 65/older	25%	Small town/rural	43%
High school grad/less	45%	Northeast	47%
Some college	49%	South	47%
College grads	42%	Midwest	38%
Postgrad ed	35%	West	44%
Whites	39%	Spend on housing:	
African Americans	60%	Less than 30%	29%
Hispanics	54%	31% to 40%	56%
		More than 40%	75%

Six in 10 have made sacrifices to be able to cover their rent or mortgage in the past three years.

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



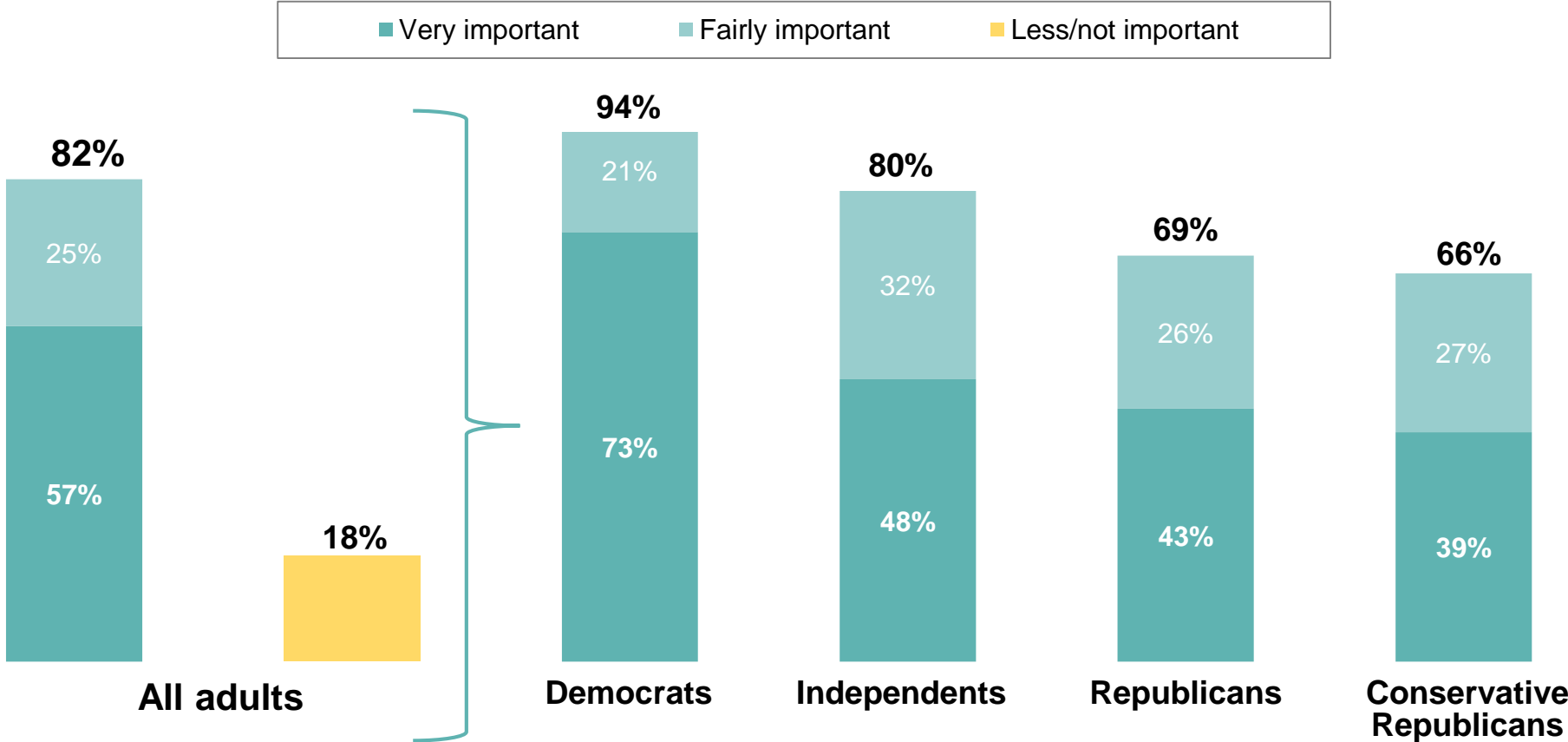


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GOVERNMENT'S ROLE IN ADDRESSING HOUSING CHALLENGES

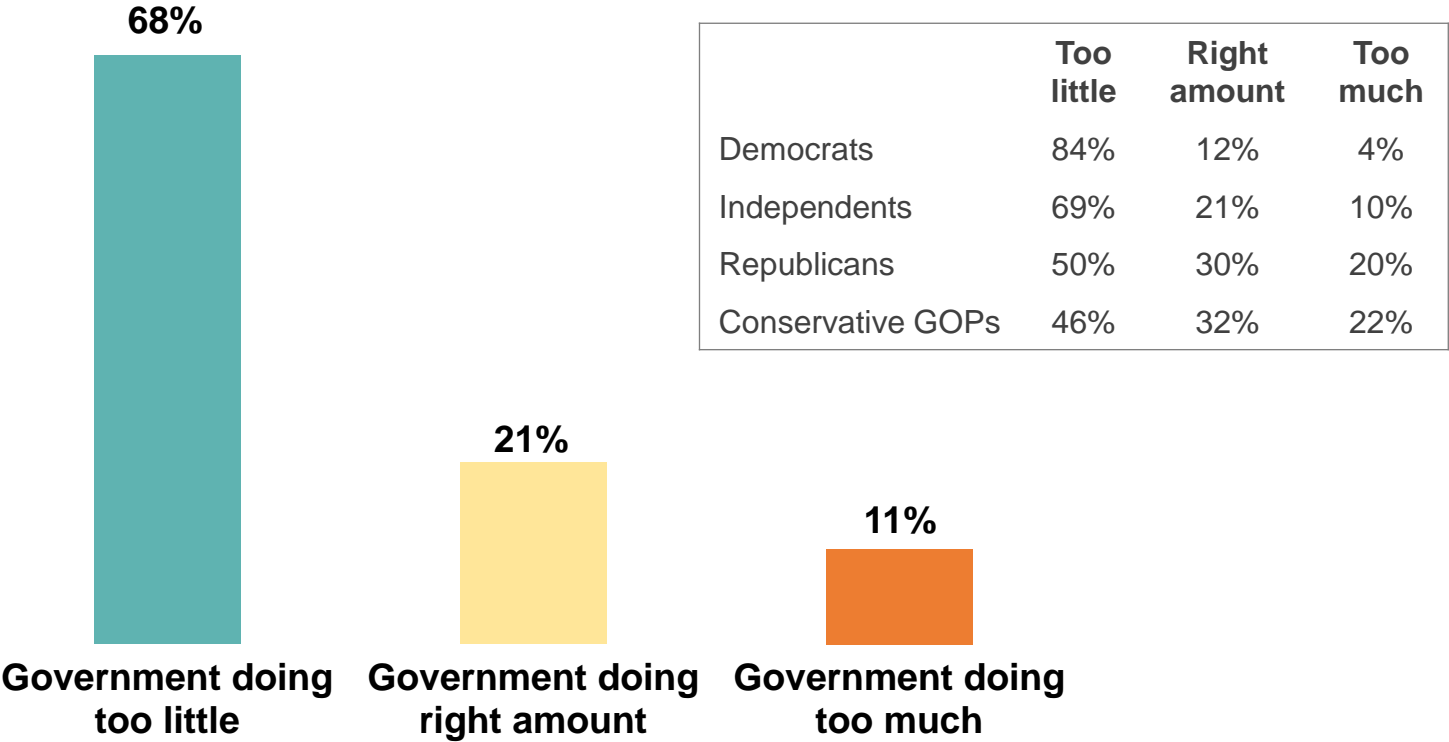
More than eight in 10 say it is important for their elected leaders to address housing affordability issues, and this urgency spans the political spectrum.

How important do you think it is for your elected leaders to address problems related to housing affordability and people's ability to buy or rent housing that meets their needs?



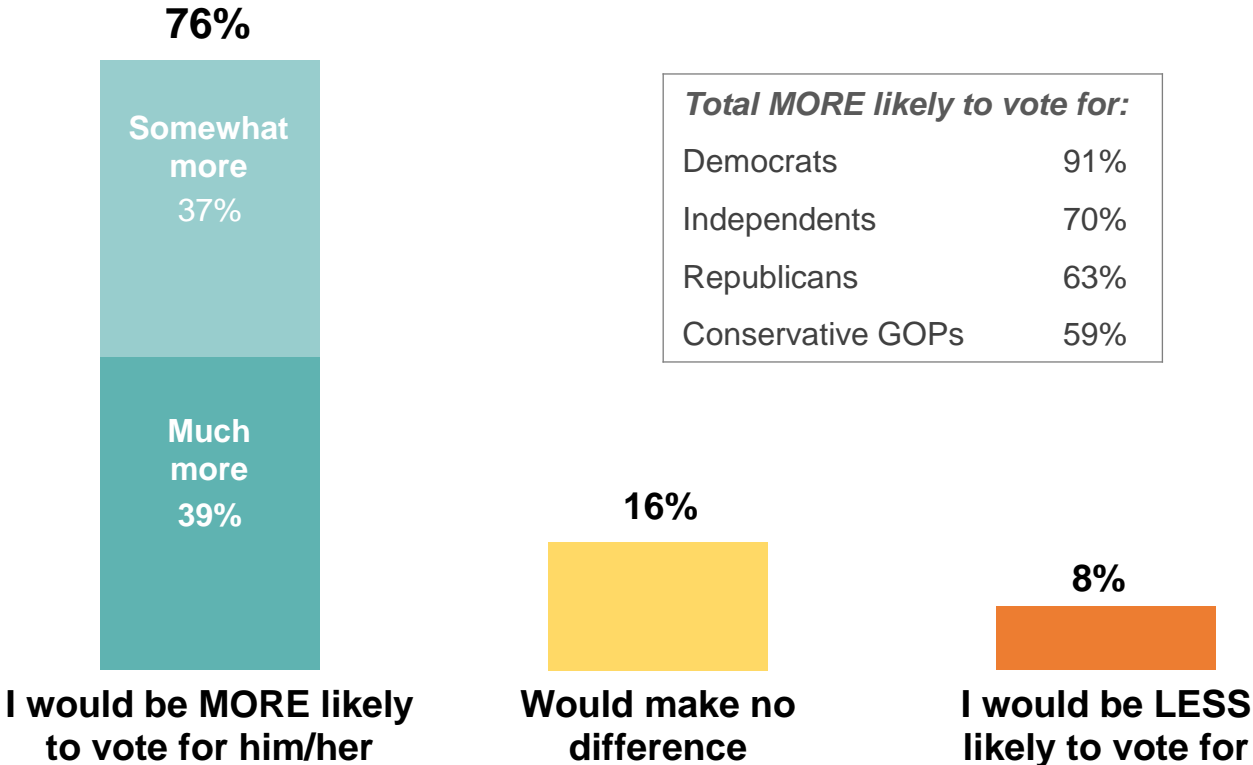
Most think government is not doing enough to ensure that there is enough affordable housing.

Government's level of involvement in making sure there are enough affordable places for people to live

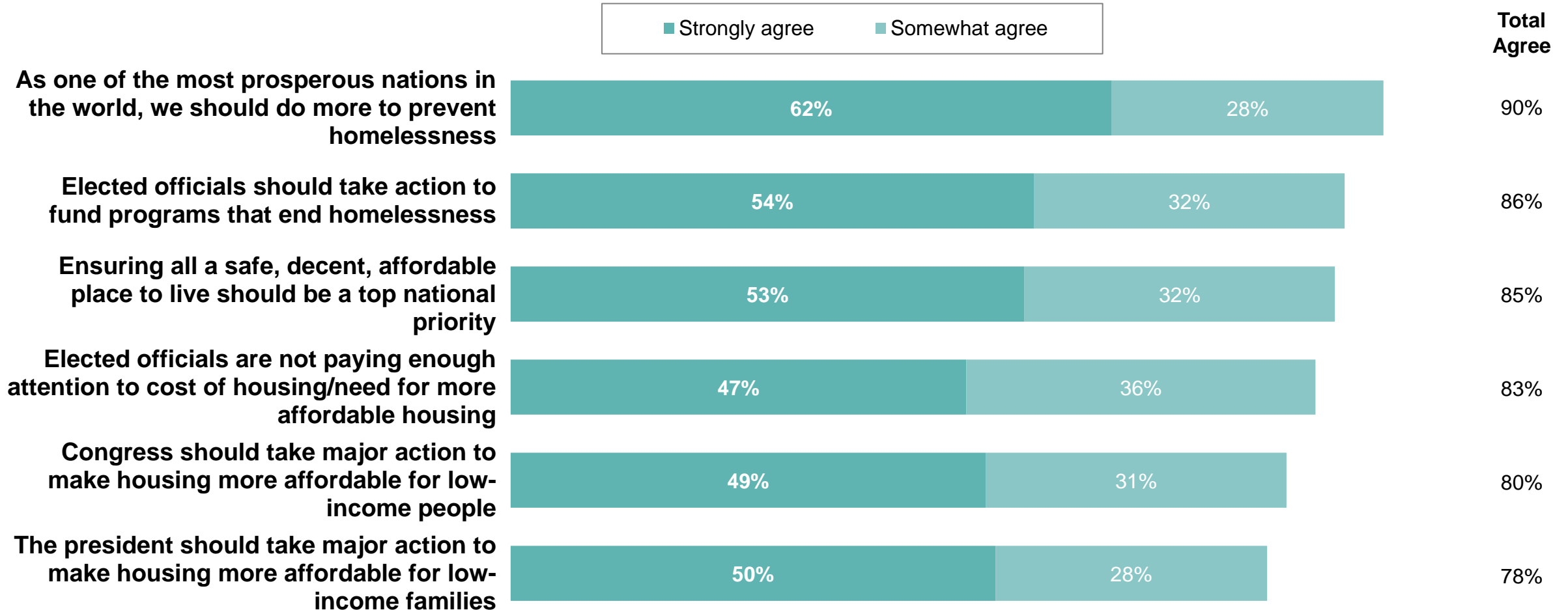


Three in four are more likely to vote for a candidate who has a detailed plan to make housing more affordable.

Suppose a candidate running for office in your state had a detailed plan for making housing more affordable:

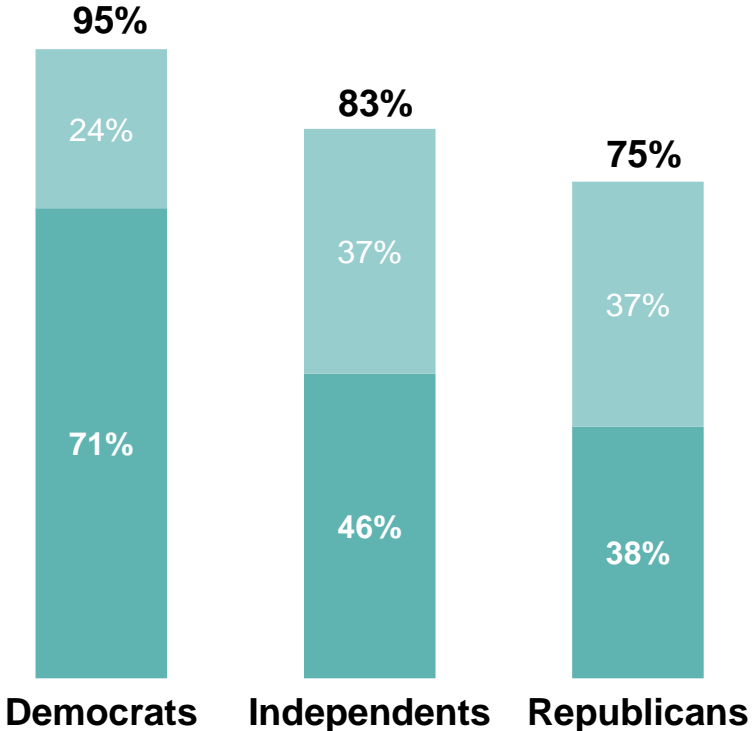


The public supports many different expressions of the goal when it comes to addressing affordable housing challenges.



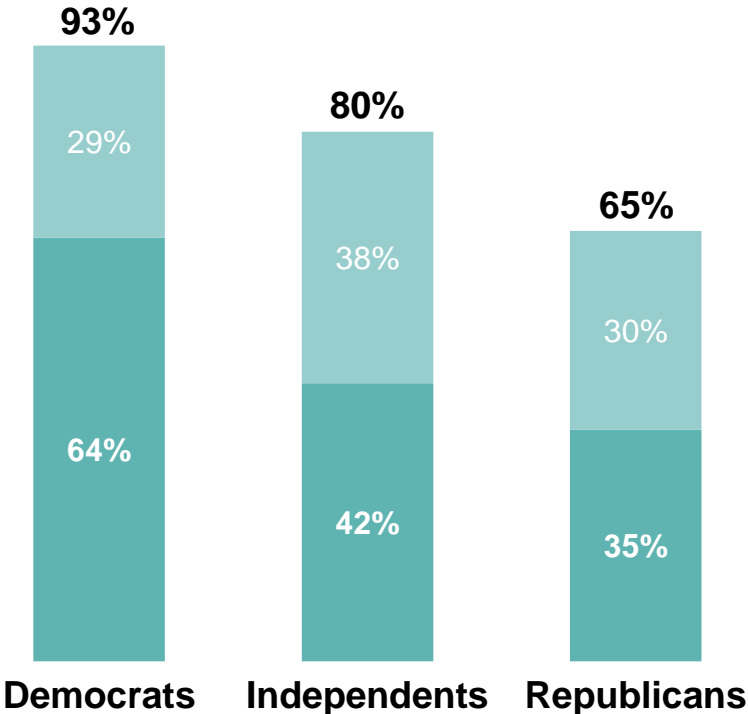
Democrats, independents, and Republicans want their elected officials to take action on housing.

Elected officials should take action to fund programs that end homelessness

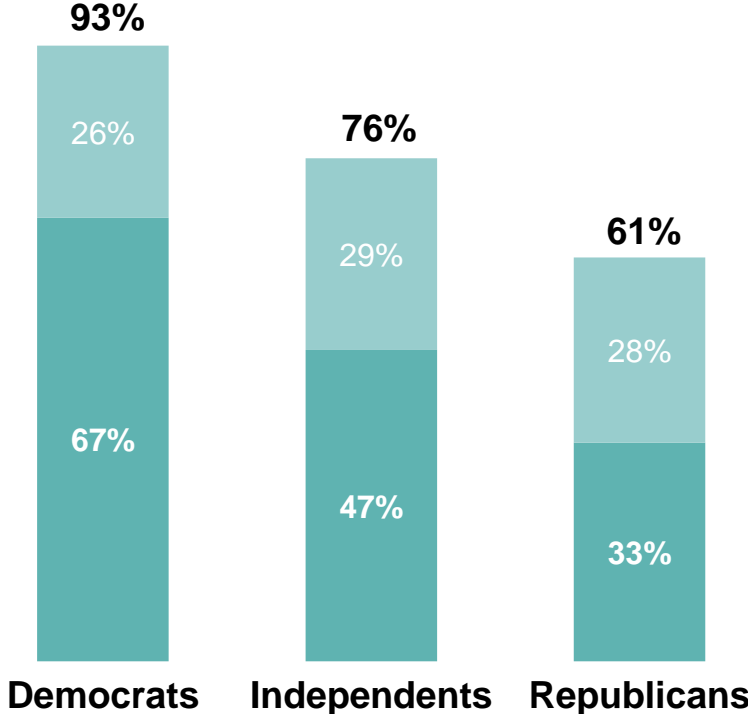


Congress should take major action to make housing more affordable for low-income people

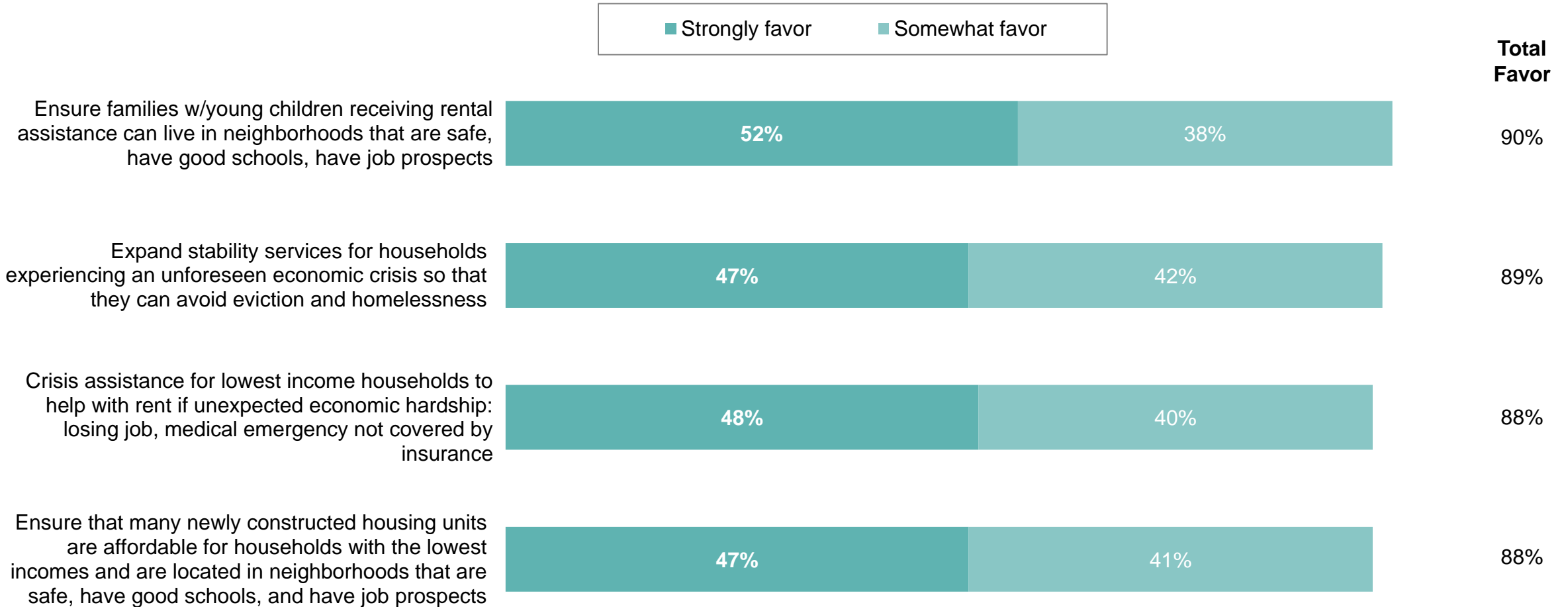
■ Strongly agree ■ Somewhat agree



The president should take major action to make housing more affordable for low-income families

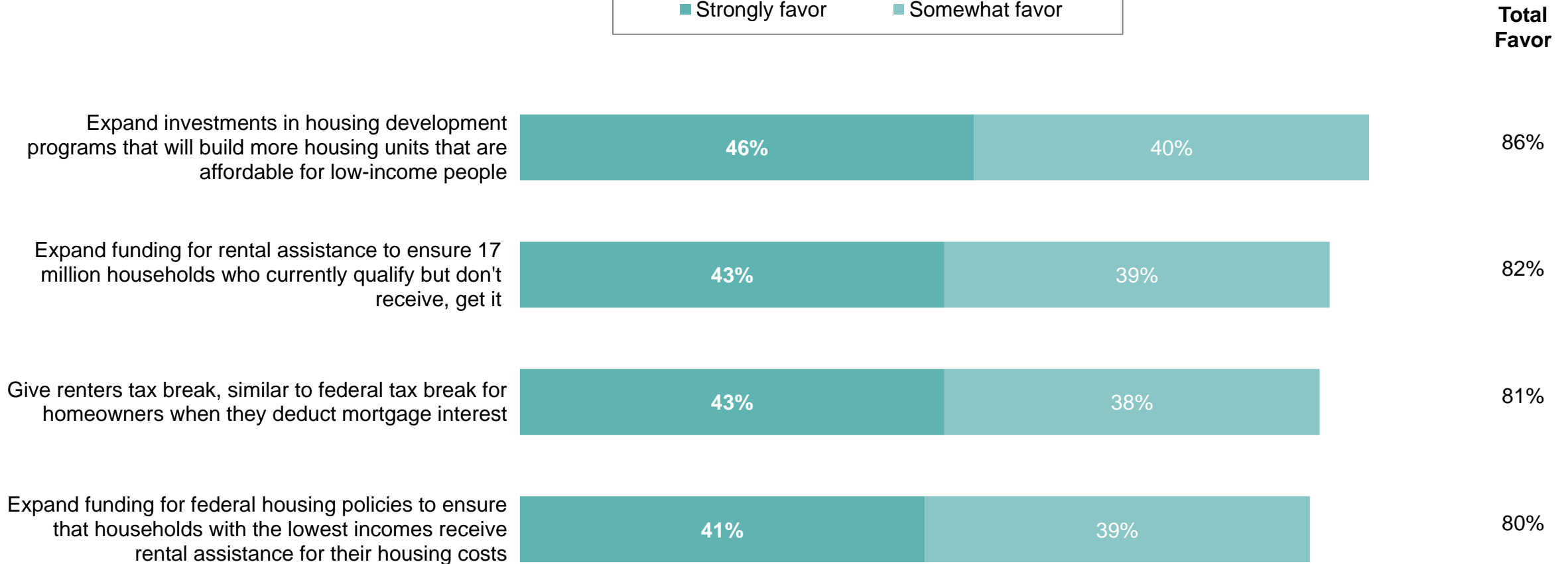


Majorities favor a number of different policy solutions to affordable housing challenges.



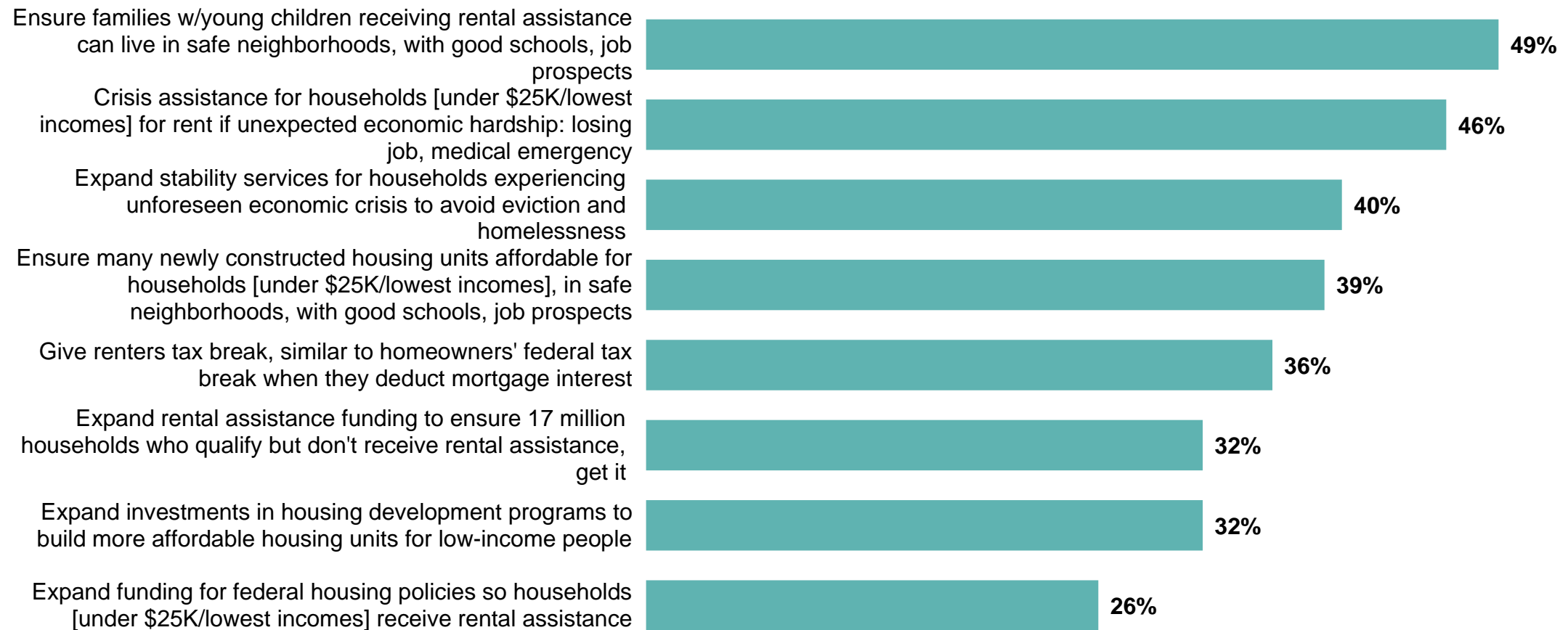
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Majorities favor a number of different policy solutions to affordable housing challenges. *(continued)*



Ensuring that families receiving rent assistance can live in safe neighborhoods with good jobs/schools and providing emergency assistance to low-income families are the highest priorities.

Three most important priorities for elected officials to enact



Ensuring families receiving rent assistance can live in safe neighborhoods with good jobs/schools is the top priority among Democrats and Republicans.

Three most important priorities for elected officials to enact:

	Demo- crats	Inde- pendents	Repub- licans	Conservative Republicans
Ensure that families with young children who are receiving rental assistance can live in neighborhoods that are safe, have good schools, and have job prospects.	47%	47%	51%	51%
Expand stability services for households experiencing an unforeseen economic crisis so that they can avoid eviction and homelessness.	34%	43%	45%	44%
Provide emergency crisis assistance for households [earning less than \$25,000/with the lowest incomes] to help cover the rent if they experience an unexpected economic hardship, such as losing a job or a medical emergency that is not covered by insurance	43%	50%	48%	47%
Ensure that many newly constructed housing units are affordable for households [earning less than \$25,000/with the lowest incomes] and are located in neighborhoods that are safe, have good schools, and have job prospects.	41%	37%	37%	36%
Give renters a tax break, similar to the federal tax break homeowners currently receive when they deduct the interest they pay on their mortgage.	30%	40%	42%	44%
Expand investments in housing development programs that will build more housing units that are affordable for low-income people.	35%	30%	30%	31%
Expand funding for rental assistance to ensure that the approximately 17 million households who currently qualify for rental assistance but are not receiving it, get it.	40%	30%	24%	24%
Expand funding for federal housing policies to ensure that households [earning less than \$25,000/with the lowest incomes] receive rental assistance for their housing costs.	31%	23%	22%	22%



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EFFECTIVELY COMMUNICATING ABOUT THE NEED FOR ACTION ON HOUSING AFFORDABILITY

A variety of compelling facts and data points make the case for taking action to address housing affordability.

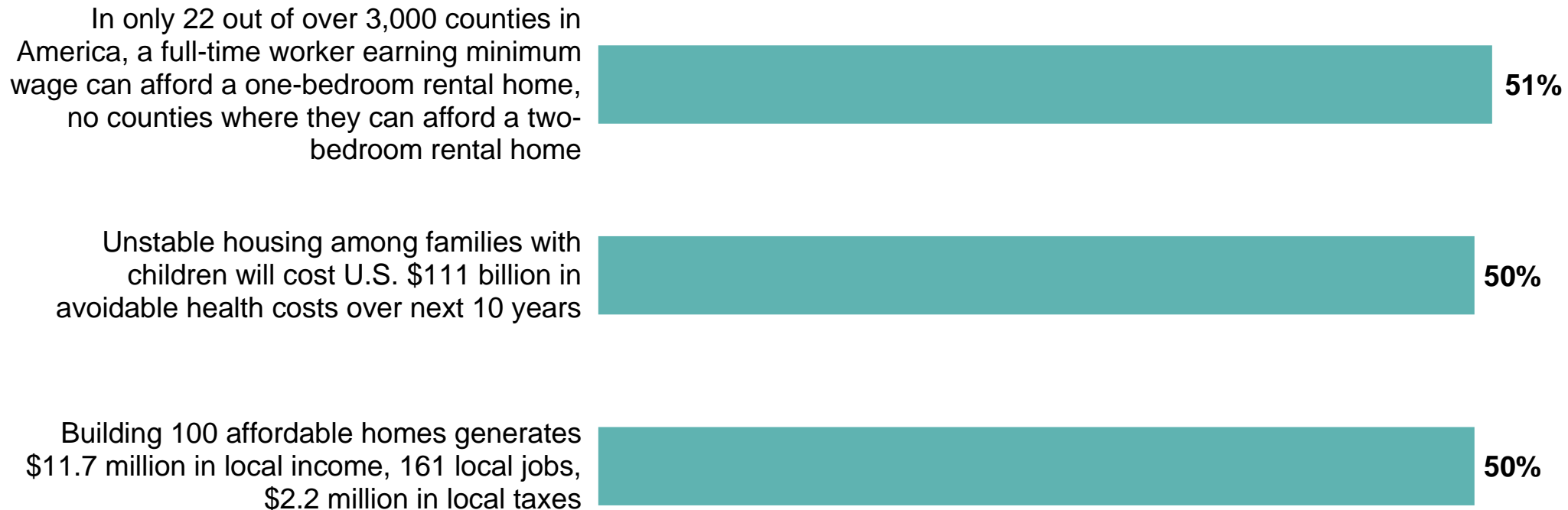
Proportions saying each is a VERY IMPORTANT reason to address housing affordability



(continued)

A variety of compelling facts and data points make the case for taking action to address housing affordability. *(continued)*

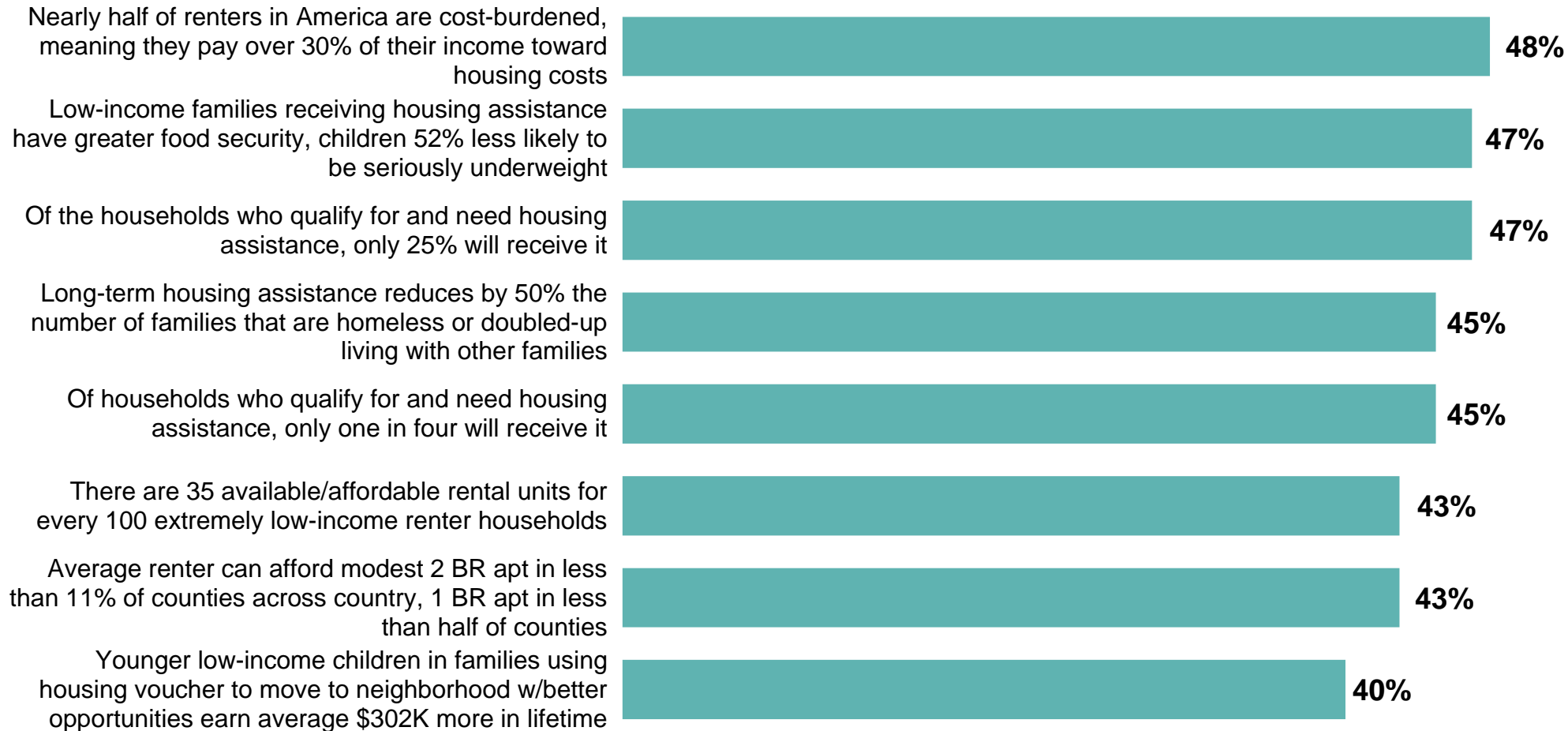
Proportions saying each is a VERY IMPORTANT reason to address housing affordability



(continued)

A variety of compelling facts and data points make the case for taking action to address housing affordability. *(continued)*

Proportions saying each is a VERY IMPORTANT reason to address housing affordability



The most compelling facts and data points are consistent across the political spectrum.

Top three VERY IMPORTANT REASONS by party identification

DEMOCRATS	INDEPENDENTS	REPUBLICANS	CONSERVATIVE GOPS
Minimum wage = 122 hours a week year-round to afford two-bedroom apartment 64%	Since 1960, renters' incomes up 5%, rents up 61% 54%	Since 1960, renters' incomes up 5%, rents up 61% 51%	Since 1960, renters' incomes up 5%, rents up 61% 51%
Since 1960, renters' incomes up 5%, rents up 61% 61%	10 million extremely low-income households pay unaffordable rents or are homeless 52%	10 million extremely low-income households pay unaffordable rents or are homeless 48%	Minimum wage = 122 hours a week year-round to afford two-bedroom apartment 45%
10 million extremely low-income households pay unaffordable rents or are homeless 61%	Minimum wage = 122 hours a week year-round to afford two-bedroom apartment 49%	Minimum wage = 122 hours a week year-round to afford two-bedroom apartment 47%	10 million extremely low-income households pay unaffordable rents or are homeless 45%

Messages that emphasize disparities in how government resources for housing are allocated and the impact on the health and well-being of children are powerful across the spectrum.

Among top messages with:

DEMOCRATS	INDEPENDENTS	REPUBLICANS	CONSERVATIVE REPUBLICANS
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Over the past several years, **more than half of government resources for housing have gone to households making more than \$100,000 per year.** But only one-quarter of government resources for housing have gone to households making less than \$40,000 per year. This means that **those most in need have received the least amount of help.**



Investing in affordable, quality housing is investing in kids and their future. Research shows that children whose parents spend less than a third of their income on housing are more likely to be healthy at birth, have enough food to eat as they grow up, and do well in school. And their parents are better able to spend on activities that improve their children's mental and physical development.



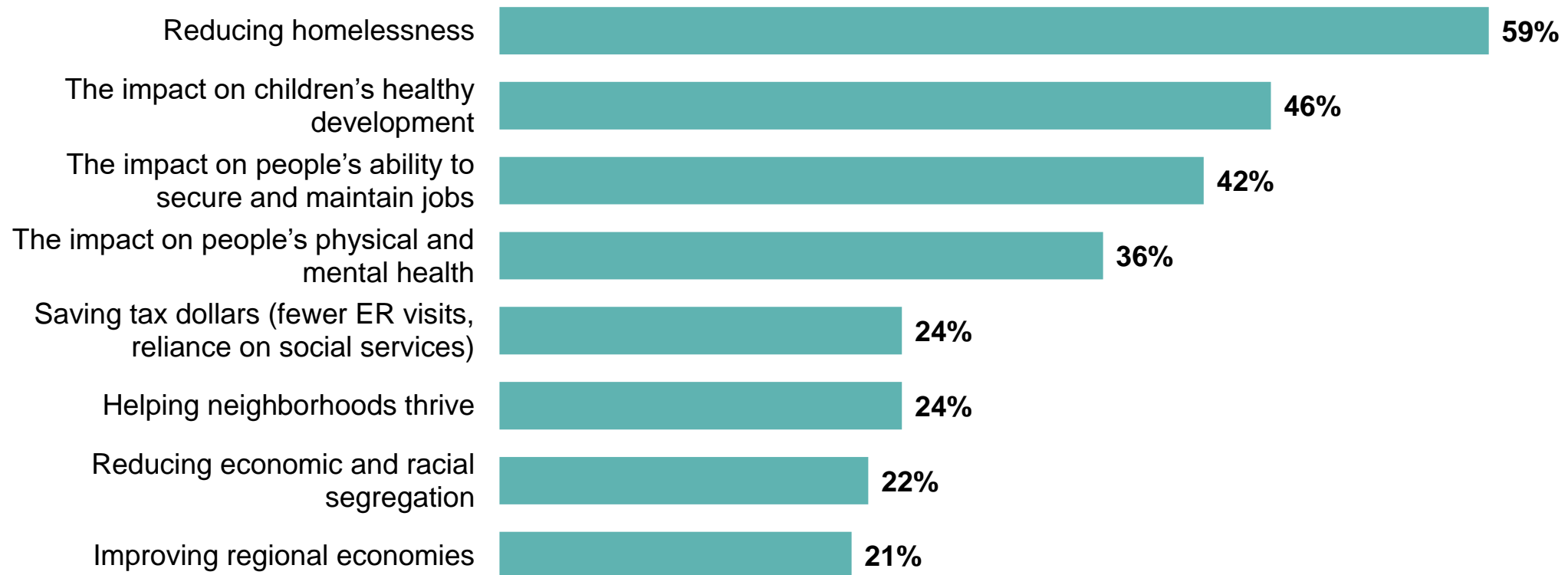
Emphasizing savings to tax payers and economic impact on families and communities resonate with independents and more conservative audiences.

Among top messages with:

	DEMOCRATS	INDEPENDENTS	REPUBLICANS	CONSERVATIVE REPUBLICANS
<p>When individuals with chronic health issues have stable, affordable homes, it reduces the need for all kinds of services. Providing seniors and people who are homeless with stable and affordable housing can reduce emergency room visits, nursing home stays, and other supportive services. This saves valuable tax dollars.</p>		✓	✓	
<p>In communities throughout the country, home sales and rental prices are increasing at a much faster rate than wages and incomes. Nearly 40 million households in America spend more than 30% of their income on housing.</p>			✓	✓
<p>Affordable housing is necessary to ensure a strong regional economy. When even one community within a region lacks safe, decent, affordable housing, it impacts everyone. Communities that have good affordable housing, reliable transit, and quality schools attract employers who create jobs and economic growth.</p>		✓		

The most important reason to take policy actions on housing affordability is to reduce homelessness.

Which two or three of these are the most important reasons you think we should enact policies and make changes that will help ensure that more people and families have quality affordable housing?



The top reasons are consistent across the political spectrum; impact on the ability to secure and maintain jobs is an important reason for Republicans.

Which two or three of these are the most important reasons you think we should enact policies and make changes that will help ensure that more people and families have quality affordable housing?

	DEMOCRATS	INDEPENDENTS	REPUBLICANS	CONSERVATIVE REPUBLICANS
Reducing homelessness	65%	57%	53%	51%
Impact on children's healthy development	47%	46%	44%	44%
Impact on people's ability to secure and maintain jobs	38%	38%	49%	49%
Impact on people's physical and mental health	37%	37%	34%	34%
Helping neighborhoods thrive	26%	25%	21%	21%
Saving tax dollars (fewer ER visits and reliance on other supportive social services)	18%	30%	28%	28%
Reducing economic and racial segregation	30%	22%	14%	14%
Improving regional economies	16%	22%	25%	26%