

*National Association of Realtors  
Affordable Housing Survey*

1. **Question: Now, generally speaking, do you feel things in the COUNTRY are going in the right direction, or have they pretty seriously gotten off on the wrong track?**

<u>5/05</u>	<u>6/06</u>	
34%	26%	RIGHT DIRECTION
58%	67%	WRONG TRACK
7%	5%	DON'T KNOW
1%	2%	REFUSED

**Question: How big a problem is each one of these things in your area?**

Possible answers: VERY BIG PROBLEM, A FAIRLY BIG PROBLEM, A MODERATE PROBLEM, A SLIGHT PROBLEM or NOT A PROBLEM AT ALL

	TOT PROB	TOT NOT A PROB	A VERY BIG PROB	A FAIRLY BIG PROB	A MOD PROBLEM	A SLIGHT PROB	NOT AT ALL PROB	DK/ REF
2. Lack of affordable health care options								
<b>6/06</b>	<b>53%</b>	<b>21%</b>	33%	20%	22%	9%	11%	4%
<b>5/05</b>	<b>53%</b>	<b>22%</b>	36%	17%	21%	10%	12%	4%
3. Lack of available housing that is affordable								
<b>6/06</b>	<b>42%</b>	<b>33%</b>	26%	16%	22%	18%	16%	2%
<b>5/05</b>	<b>40%</b>	<b>35%</b>	30%	10%	22%	18%	17%	3%
3. Job layoffs and unemployment								
<b>6/06</b>	<b>35%</b>	<b>34%</b>	20%	15%	27%	20%	15%	4%
<b>5/05</b>	<b>40%</b>	<b>32%</b>	25%	14%	25%	19%	13%	3%
4. Crime								
<b>6/06</b>	<b>33%</b>	<b>34%</b>	15%	17%	33%	22%	12%	1%
<b>5/05</b>	<b>29%</b>	<b>39%</b>	16%	13%	32%	29%	10%	1%
5. A polluted environment								
<b>6/06</b>	<b>28%</b>	<b>43%</b>	15%	13%	28%	22%	21%	1%
<b>5/05</b>	<b>24%</b>	<b>46%</b>	15%	10%	28%	24%	22%	1%

6. Keeping Americans safe from terrorism

<b>6/06</b>	<b>36%</b>	<b>38%</b>	22%	14%	24%	17%	21%	3%
<b>5/05</b>	<b>30%</b>	<b>45%</b>	19%	11%	22%	21%	24%	3%

7. High gasoline, home heating and other energy costs.

<b>82%</b>	<b>6%</b>	62%	19%	13%	3%	2%	*
------------	-----------	-----	-----	-----	----	----	---

**Question: Now thinking more about housing for people in your area, that is to say all housing; including, single family homes, condominiums, town homes, attached homes, co-op apartments and regular apartments.**

8. How concerned are you about the cost of housing in your area? Would you say that you are...  
**(ROTATE TOP TO BOTTOM AND BOTTOM TO TOP)**

<b>5/05</b>	<b>6/06</b>	
<b>61%</b>	<b>65%</b>	<b>TOTAL CONCERNED</b>
<b>39%</b>	<b>35%</b>	<b>TOTAL NOT CONCERNED</b>
30%	32%	VERY CONCERNED
31%	33%	SOMEWHAT CONCERNED
19%	20%	NOT VERY CONCERNED
		...OR...
19%	15%	NOT AT ALL CONCERNED
1%	*	DON'T KNOW
*	--	REFUSED

**Question: People have said these things make housing too expensive and unaffordable. What do you think?**

Possible answers: huge obstacle for people in your area , a medium-size obstacle, a small obstacle, or not an obstacle at all that makes housing unaffordable for people in your area.

	<b>TOT OBS</b>	<b>TOT NOT OBS</b>	<b>HUGE OBS</b>	<b>MED SIZE OBS</b>	<b>SMALL OBS</b>	<b>NOT AN OBS. AT ALL</b>	<b>DK</b>	<b>REF</b>
9. Having enough money for a down payment and closing costs.								
<b>6/06</b>	<b>74%</b>	<b>23%</b>	39%	36%	15%	8%	2%	*
<b>5/05</b>	<b>73%</b>	<b>22%</b>	39%	35%	13%	8%	5%	*
10. Being able to find a home they like that they can afford.								
<b>6/06</b>	<b>72%</b>	<b>27%</b>	35%	36%	15%	12%	1%	*
<b>5/05</b>	<b>72%</b>	<b>26%</b>	36%	36%	16%	10%	2%	*

## 11. Having enough confidence in their job security.

<b>6/06</b>	<b>71%</b>	<b>26%</b>	26%	44%	15%	12%	3%	*
<b>5/05</b>	<b>63%</b>	<b>32%</b>	29%	35%	19%	13%	4%	*

## 12. Having enough confidence that they would be approved for a home mortgage.

<b>6/06</b>	<b>62%</b>	<b>33%</b>	21%	41%	21%	12%	5%	*
<b>5/05</b>	<b>56%</b>	<b>36%</b>	18%	38%	22%	13%	8%	1%

## 13. Facing discrimination that might prevent someone from buying the home they would want to buy.

<b>6/06</b>	<b>25%</b>	<b>73%</b>	7%	18%	30%	43%	2%	*
<b>5/05</b>	<b>25%</b>	<b>71%</b>	9%	16%	26%	45%	4%	*

## 14. Having enough money to pay rent every month.

<b>6/06</b>	<b>68%</b>	<b>28%</b>	26%	42%	18%	10%	3%	*
<b>5/05</b>	<b>61%</b>	<b>33%</b>	26%	36%	22%	12%	5%	*

## 15. There are not enough rental units available.

<b>6/06</b>	<b>43%</b>	<b>52%</b>	19%	24%	21%	30%	6%	*
<b>5/05</b>	<b>40%</b>	<b>55%</b>	19%	21%	23%	32%	5%	1%

## 16. Facing discrimination may prevent someone from renting in a desirable location.

<b>6/06</b>	<b>28%</b>	<b>69%</b>	6%	21%	28%	40%	3%	*
<b>5/05</b>	<b>28%</b>	<b>68%</b>	10%	18%	28%	40%	4%	*

**17. Question: What is the closest to how you feel about the following statements:**

The main problem that makes buying a home so expensive is the high down payment that is required. They say that it is difficult for many people to save up enough money to put down the percentage and amount of money needed as the cost of housing continues to rise.

...while...

The main problem that makes buying a home so expensive is the high monthly payments, fees, utility bills and cost of upkeep. They say that interest rates are rising, along with property taxes, energy and other costs, that it is too difficult to make the monthly payments.

33% DOWN PAYMENTS  
60% MONTHLY PAYMENTS



	<b>42%</b>	<b>57%</b>	21%	22%	17%	40%	1%	*
21. I worry that me and members of my family will be forced to live in less desirable areas because homes in more desirable areas are not very affordable.	<b>46%</b>	<b>53%</b>	24%	22%	17%	36%	*	*
22. I worry that the cost of housing is getting so unaffordable that I will NEVER be able to buy a home and be a part of the American Dream.	<b>37%</b>	<b>62%</b>	21%	15%	13%	50%	1%	1%
23. I worry that the cost of a home is getting so unaffordable that it is hurting our local economy.	<b>58%</b>	<b>41%</b>	30%	28%	15%	26%	2%	–
24. I worry that me or members of my family may have their home repossessed or foreclosed because we are unable to pay rising monthly mortgage payments.	<b>30%</b>	<b>69%</b>	14%	16%	19%	50%	1%	*
25. I worry that me or members of my family may have to sell their home and buy a less expensive home because we are unable to pay rising monthly mortgage payments.	<b>36%</b>	<b>63%</b>	15%	21%	18%	45%	1%	*

---

**Question: Do you support these statements about housing in your area?**

	<b>YES</b>	<b>NO</b>	<b>DON'T KNOW</b>	<b>REF</b>
26. I would be willing to support more affordable homes being made available for people to purchase or rent in my community.	80%	19%	1%	*
27. I would be willing to support more affordable homes being made available for people to purchase or rent in my neighborhood	75%	24%	1%	*
28. I would be willing to support more affordable homes being made available for people to purchase or rent on my street.	65%	32%	3%	*

29. I would be willing to support more affordable homes being made available for people to purchase or rent next door to my home.

61%      37%      2%      \*

30. Would you move closer to where you work if you could afford to live in a home and neighborhood equal or better to the one you live in now?

43%      51%      4%      2%

Question: Please tell me which is closest to how you feel about the following statements:

It is less expensive to buy a home further out away from where you work. They say you get more home for your money.

...while...

It is less expensive to buy a home closer to where you work. They say that gas is so expensive it would more than make up for the higher home costs.

53%      Further from work

40%      Closer to work

6%      DON'T KNOW

2%      REFUSED

31. How many HOURS a week do you and members of your household spend commuting to and from work because OWNING OR RENTING A HOME CLOSER TO WHERE YOU WORK IS NOT AFFORDABLE?

20%      ZERO

11%      1

14%      2-3

15%      4-7

12%      8-12

12%      13+

15%      DK/REFUSED

**6.6      MEAN**

**3.0      MEDIAN**

Question: Some people have said the following things that relate to where they live and how it effects

their lives. Tell me if you agree or disagree with that statement.

						(DNR)	
TOT	TOT	STR	SMWT	SMWT	STRNG	DON'T	DNR
AGREE	DISAG	AGREE	AGREE	DISAG	DISAG	KNOW	REF
32. Me and/or my spouse don't see as much of our family or children as we would like because we work too many hours or have had to get a second job just to pay for our home.							
<b>32%</b>	<b>61%</b>	21%	12%	17%	44%	3%	3%
33. Me and/or my spouse are NOT as involved in our neighborhood, community or church as we would like because we work too many hours or have had to get a second job just to pay for our home.							
<b>28%</b>	<b>67%</b>	17%	11%	19%	48%	3%	2%
34. Me and/or my spouse's may miss out on job promotions or advancement because we have to leave work earlier to commute home and homes closer to our jobs are too expensive.							
<b>20%</b>	<b>74%</b>	10%	10%	21%	53%	4%	2%
35. Me and/or my spouse's are often too tired and are not as productive as we would like because homes closer to our jobs are too expensive and our commutes are too long.							
<b>28%</b>	<b>66%</b>	18%	11%	19%	47%	4%	2%
36. Me and/or my spouse sometimes miss our children's sports and other after school activities because we work too many hours or have had to get a second job just to pay for our home.							
<b>30%</b>	<b>62%</b>	20%	11%	15%	47%	5%	3%
37. Me and/or my spouse have had to cut back on family vacations and other recreation activities because our home is too expensive.							
<b>35%</b>	<b>61%</b>	24%	11%	19%	42%	2%	2%
38. Me and/or my spouse are thinking about changing jobs because homes near our current jobs are too expensive.							
<b>15%</b>	<b>78%</b>	8%	6%	21%	57%	5%	3%

---

**39. Question: How important is the issue of housing that is affordable for people in my area, in making a decision about a candidate you might vote for...that is to say, if a candidate for elected office worked to make housing more affordable would that be:**

<u>5/05</u>	<u>6/06</u>	
<b>63%</b>	<b>68%</b>	<b>TOTAL IMPORTANT</b>

**35% 30% TOTAL NOT IMPORTANT**

27% 35% VERY IMPORTANT  
 36% 33% SOMEWHAT IMPORTANT  
 18% 14% NOT VERY IMPORTANT  
 17% 16% NOT IMPORTANT AT ALL

...in your decision making process....

1% \* DO NOT PLAN ON VOTING  
 \* 1% DON'T KNOW  
 \* \* REFUSED

Statistical questions:

D1. And, in what year were you born?

<u>5/05</u>	<u>6/06</u>	
5%	5%	18 - 24
13%	12%	25 - 34
17%	17%	35 - 44
23%	24%	45 - 54
21%	21%	55 - 64
18%	18%	65 AND ABOVE
3%	2%	REFUSED

D2. And for statistical purposes only...is your total annual household income greater or less than \$60,000 dollars?

<u>5/05</u>	<u>6/06</u>	
<b>52%</b>	<b>49%</b>	<b>UNDER \$60K</b>
<b>38%</b>	<b>42%</b>	<b>OVER \$60K</b>
14%	10%	UNDER \$20,000
23%	20%	BETWEEN \$20,000 - \$40,000
15%	19%	OVER \$40,000
13%	16%	UNDER \$80,000
11%	13%	BETWEEN \$80,000 - \$100,000
14%	14%	OVER \$100,000
10%	8%	REFUSED

D3. And what was the last grade you COMPLETED in school, thus far?

<u>5/05</u>	<u>6/06</u>	
33%	37%	HIGH SCHOOL OR LESS
28%	26%	SOME COLLEGE
39%	36%	COLLEGE+
2%	1%	SOME GRADE SCHOOL
6%	7%	SOME HIGH SCHOOL
25%	29%	GRADUATED HIGH SCHOOL
2%	2%	TECHNICAL OR VOCATIONAL SCHOOL
25%	24%	SOME COLLEGE
27%	23%	GRADUATED COLLEGE
12%	13%	GRADUATE/PROFESSIONAL SCHOOL
1%	1%	REFUSED

---

D4. And what is your marital status?

<u>5/05</u>	<u>6/06</u>	
63%	61%	Currently Married
35%	37%	Currently Single
*	1%	DON'T KNOW
2%	1%	REFUSED

---

D5. And, do you have children at home under the age of 18 you are responsible for raising who are not yet in college or the workforce?

34%	YES
66%	NO
1%	DON'T KNOW/ REF

---

D6. And, are you registered to vote as

a Republican,  
a Democrat,  
or something else?

<u>5/05</u>	<u>6/06</u>	
31%	31%	REPUBLICAN
36%	36%	DEMOCRAT

22%	22%	SOMETHING ELSE/INDEPENDENT
11%	11%	REFUSED

---

D7. Do you OWN or RENT your home?

	<u>5/05</u>	<u>6/06</u>	
<b>73%</b>	<b>78%</b>		<b>TOTAL OWN</b>
<b>21%</b>	<b>18%</b>		<b>TOTAL RENT</b>
51%	55%		OWN - WILL NOT MOVE IN NEXT FEW YEARS
22%	22%		OWN - WILL MOVE NEXT FEW YEARS
7%	6%		RENT - WILL NOT MOVE IN NEXT FEW YEARS
13%	13%		RENT - WILL MOVE IN NEXT FEW YEARS
6%	4%		DK/REFUSED

---

D8. Are you a first time homeowner?

40%	Yes
60%	No
1%	D/K REFUSED

---

D9. Do you currently have a home mortgage? For the purposes here, a home mortgage includes a deed of trust, a contract to purchase, or similar debt on your property?

<u>5/05</u>	<u>6/06</u>	
62%	63%	Yes, Have a mortgage
36%	36%	No, Do not have a mortgage
*	*	Not Sure
1%	*	REFUSED

---

D10. And is your mortgage...

42%	An interest-only mortgage
17%	An adjustable rate mortgage
3%	Have a balloon or other large payment due in the next five years?
34%	NO
5%	REFUSED

---

D11. And, thinking of the last five years....Have you moved in the last five years?

<u>5/05</u>	<u>6/06</u>	
33%	33%	YES
66%	66%	NO
--	*	Not Sure
*	*	REFUSED

---

D12. Other than being an American, what is your main ethnic or racial heritage?

<u>5/05</u>	<u>6/06</u>	
12%	12%	AFRICAN AMERICAN OR BLACK
76%	76%	WHITE
7%	7%	HISPANIC AMERICAN OR LATINO
1%	1%	ASIAN AMERICAN
--	2%	NATIVE AMERICAN
1%	*	OTHER
2%	2%	REFUSED

---

D13. Sex

<u>5/05</u>	<u>6/06</u>	
<b>48%</b>	<b>48%</b>	<b>MALE</b>
<b>52%</b>	<b>52%</b>	<b>TOTAL FEMALE</b>
28%	28%	FEMALE/WORK OUTSIDE THE HOME
22%	22%	FEMALE/WORK INSIDE THE HOME/HOMEMAKER
2%	2%	FEMALE REFUSED

---