



UMASS DONAHUE INSTITUTE



The 2009 UMass Donahue Institute/CHAPA Housing Poll

April 2009



Introduction

This report summarizes the results of 2009 University of Massachusetts/Citizens Housing and Planning Association (CHAPA) housing poll conducted by the University of Massachusetts Donahue Institute. This is the fourth such poll conducted in recent years. This poll documents the opinions of Massachusetts residents on a variety of issues including;

- The degree of public concern about affordable housing and related issues.
- Their experience of the impact of foreclosures and opinions on proposed policies to address these impacts.
- Openness to development of affordable housing and their perspective on its community impacts.

This poll surveyed 515 residents statewide and was conducted during the last two weeks of March, 2009. Respondents were interviewed by telephone through a standard process of random-digit dialing. A full explanation of the poll methodology can be found later in this report.

The following pages summarize the 2009 poll's major findings, describe the poll's methodology and conclude with a presentation of the complete set of poll results accompanied by comparisons to previous poll results where applicable.

Margin of Error for 2009 Questions is +/- 4.4%.



Major Findings

Concern about housing affordability remains high

The 2009 UMass Donahue Institute/Citizens' Housing and Planning Association (CHAPA) Housing Poll finds that residents of Massachusetts remain deeply concerned about the affordability of housing in spite of recent declines in housing prices in local markets across the Commonwealth. Specifically:

- 63.4 percent of respondents identified housing affordability as an issue of significant concern. When compared to other major public policy issues, housing affordability and jobs rank as the public policy issues of greatest concern to state residents. In fact, housing affordability ranked ahead of other major public policy issues including health care and public safety.
- 67.4 percent of residents polled expressed concerned about jobs in their community. This is in stark contrast to the 2006 survey where 47.8 percent expressed concern, an increase of nearly 20 percentage points over the 2006 poll.
- 45.5 percent report that housing costs make it difficult for their family to make ends meet.
- 77 percent expressed concern about the affordability of housing in their area, 39 percent report being “very concerned.”
- 34.9 percent indicated that they or a member of their immediate family were seriously considering moving out of Massachusetts because of the cost of housing. This is similar to the rate reported in 2006.
- Clear majorities of Massachusetts residents express concern that high housing costs are hurting the local economy (64.4 percent), preventing young families from living in their hometowns (77.6 percent), and preventing the elderly from continuing to live in their towns (71 percent).

The impact of foreclosures is widely felt and economic anxiety is very high

- Nearly half (48.4 percent) are worried that either they, or a member of their immediate family residing with them, will lose their job in the next three months.
- More than one in four (25.8 percent) are concerned they will fall behind on their mortgage payments in the next three months.
- Over 12 percent (12.6) of homeowners polled believe their home is worth less than what they owe on their mortgage.
- 48 percent of respondents reported that foreclosures are having a negative impact on property values in their neighborhood.

Margin of Error for 2009 Questions is +/- 4.4%.



- 35.7 percent believe that foreclosures are having a negative impact on the quality of life in their neighborhood.

Support for the development of Affordable Housing remains strong

The results of the 2009 poll clearly indicate that there continues to be broad support for the development of affordable housing with 66.9 percent of respondents indicating that they would support the development of affordable housing in their neighborhoods (up from 64.8 percent in 2006). Additionally:

- 76 percent of respondents disagreed that the physical design of new affordable housing would be unattractive. 63.1 percent rejected the idea that new affordable housing would lead to more crime in their neighborhood.
- 48.1 percent indicated that they believed the development of affordable housing would increase public school costs. This is notably lower than the 55.4 percent of 2006 respondents who shared that sentiment.
- However, declines in home values do appear to have elevated concerns that affordable housing developments will lower local property values -- 57.7 percent agreed with this sentiment, up from 50.9 percent in 2006 --

Large majorities support new policies to protect renters and support at-risk families

- 87.5 percent of respondents would support policies that would protect renters in good standing from being evicted from foreclosed properties.
- 72 percent support increasing the amount the State spends on rental assistance for families at risk of homelessness.

Margin of Error for 2009 Questions is +/- 4.4%.

Methodology

The UMass Donahue Institute/CHAPA Housing Poll surveyed the views of 515 residents statewide. The poll was conducted during the last two weeks of March, 2009. The poll was conducted using standard scientifically validated methods, with sufficient sample sizes gathered through random-digit dialing to draw valid conclusions about the statewide population. Following a common practice, the results of the poll were weighted to ensure that the samples were representative of the gender, age and educational attainment of the state population. Weights were developed using the 2007 American Community Survey for Massachusetts.

There were two exceptions to this weighting procedure. Question 13E was only asked of homeowners who are known to have different demographic characteristics. Accordingly, responses to this question are reported unweighted. In addition, responses to demographic questions (questions 14-18) are reported unweighted so that readers can examine the composition of the original unweighted sample. The impact of the weighting procedure on Poll findings was modest and neither statistically nor substantively significant.

The margin of error was plus or minus 4.4 percent for the statewide sample. The confidence interval of this poll was 95 percent. In theory, in 19 cases out of 20, overall results based on such a sample would differ by no more than 4.4 percentage points in either direction from what would have been obtained by interviewing all Massachusetts residents. For smaller subgroups, the margin of sampling error is larger.

Margin of Error for 2009 Questions is +/- 4.4%.

The 2009 Donahue Institute/CHAPA Housing Poll- Detailed Findings

The 2009 Donahue Institute/CHAPA Housing Poll

1. Are you currently a resident of Massachusetts and over 18 years of age?

| | Results | | | |
|-----|---------|------|-------|-------|
| | 2004 | 2005 | 2006 | 2009 |
| Yes | 100.0 | 99.9 | 100.0 | 100.0 |
| No | 0.0 | 0.1 | 0.0 | 0.0 |

2. I am going to read to you a list of issues facing communities across Massachusetts. Thinking about your community, I'd like you to tell me how concerned you are about each issue on a scale of one to five, with one meaning you are not at all concerned and five meaning that you are very concerned.

Statewide Sample

| Issues (rank ordered by 4+5 for 2009) | Year | 1 | 2 | 3 | 4 | 5 | 4+5 |
|---------------------------------------|------|------|------|------|------|------|------|
| Jobs | 2009 | 11.8 | 6.2 | 14.6 | 12.7 | 54.7 | 67.4 |
| | 2006 | 11.8 | 15.6 | 24.7 | 20.8 | 27.0 | 47.8 |
| | 2005 | 15.1 | 19.8 | 20.9 | 22.8 | 21.6 | 44.4 |
| Affordability of Housing* | 2009 | 16.2 | 6.1 | 14.3 | 16.6 | 46.8 | 63.4 |
| Public Education | 2009 | 12.7 | 8.2 | 17.6 | 17.3 | 44.1 | 61.4 |
| | 2006 | 10.9 | 16.1 | 21.1 | 20.3 | 31.6 | 51.9 |
| | 2005 | 11.0 | 9.3 | 20.2 | 29.6 | 29.9 | 59.5 |
| Access to Healthcare | 2009 | 18.3 | 12.0 | 16.0 | 12.9 | 40.8 | 53.7 |
| | 2006 | 12.1 | 17.2 | 20.6 | 19.2 | 31.0 | 50.2 |
| | 2005 | 8.2 | 11.8 | 22.2 | 23.5 | 34.4 | 57.9 |
| Traffic Congestion | 2009 | 15.6 | 9.0 | 27.4 | 21.8 | 26.3 | 48.1 |
| | 2006 | 14.6 | 17.3 | 21.1 | 21.8 | 25.2 | 47.0 |
| | 2005 | 13.5 | 11.1 | 33.4 | 17.8 | 24.1 | 41.9 |
| Public Safety | 2009 | 12.6 | 17.8 | 26.1 | 14.5 | 29.1 | 43.6 |

Margin of Error for 2009 Questions is +/- 4.4%.

| | | | | | | | |
|--------------------|------|------|------|------|------|------|------|
| | | 12.6 | 17.8 | 26.1 | 14.5 | 29.1 | 43.6 |
| | 2006 | 12.0 | 23.1 | 22.5 | 17.0 | 25.4 | 42.4 |
| | 2005 | 10.7 | 22.8 | 27.2 | 14.1 | 25.2 | 39.3 |
| Loss of Open Space | 2009 | 29.5 | 10.2 | 22.3 | 12.7 | 25.4 | 38.1 |
| | 2006 | 19.7 | 18.0 | 29.7 | 15.6 | 17.0 | 32.6 |
| | 2005 | 13.3 | 17.8 | 18.1 | 24.6 | 26.2 | 50.8 |

*Data are only available for 2009 because wording was changed from “cost of housing” to “affordability of housing.”

3. How long have you lived in your town?

| | 2006 | 2009 |
|--------------------|------|------|
| 0-5 Years | 30.0 | 27.0 |
| 6-10 Years | 18.4 | 16.1 |
| More than 10 Years | 51.6 | 56.9 |

4. Do you own or rent your home?

| | Results | | | |
|------|---------|------|------|------|
| | 2004 | 2005 | 2006 | 2009 |
| Own | 76.7 | 72.9 | 69.4 | 58.6 |
| Rent | 23.3 | 27.1 | 30.6 | 41.4 |

5. How concerned are you about the affordability of housing in your area? Are you very concerned, somewhat concerned, or not concerned.

| | 2009* |
|----------------------|-------|
| Very Concerned | 39.0 |
| Somewhat Concerned | 38.0 |
| Not Concerned at All | 23.0 |
| Don't Know | 0.0 |

*Data are only available for 2009 because wording was changed from “cost of housing” to “affordability of housing.”

6. Does the amount of your monthly housing payments make it hard for you or your family to make ends meet?

| | Results | | | |
|--------------------|---------|------|------|------|
| | 2004 | 2005 | 2006 | 2009 |
| Yes | 57.0 | 29.5 | 42.3 | 45.5 |
| No | 40.0 | 67.2 | 53.0 | 54.4 |
| Don't Know/Refused | 3.0 | 3.3 | 4.7 | 0.1 |

Margin of Error for 2009 Questions is +/- 4.4%.

7. Have you or members of your immediate family seriously considered moving out of Massachusetts because of the cost of housing?

| | Results | | | |
|--------------------|----------------|-------------|-------------|-------------|
| | <u>2004</u> | <u>2005</u> | <u>2006</u> | <u>2009</u> |
| Yes | 49.5 | 23.9 | 35.9 | 34.9 |
| No | 49.6 | 73.6 | 62.1 | 65.1 |
| Don't Know/Refused | 0.9 | 2.4 | 21.9 | 0.0 |

8. I'm going to read a series of statements, and after each one, I will ask you whether you strongly agree, agree, disagree, or strongly disagree with each statement.

- a. In my town, the cost of housing is hurting our local economy because businesses are having a harder time finding and keeping workers.

| | Results | | | |
|-------------------|----------------|-------------|-------------|-------------|
| | <u>2004</u> | <u>2005</u> | <u>2006</u> | <u>2009</u> |
| Strongly agree | 20.3 | 9.3 | 14.2 | 17.4 |
| Agree | 44.5 | 40.7 | 51.7 | 47.0 |
| Disagree | 33.3 | 48.3 | 32.3 | 32.3 |
| Strongly disagree | 1.8 | 1.7 | 1.7 | 3.4 |

- b. In my town, the cost of housing prevents young families who grew up here from living in the town.

| | Results | | | |
|-------------------|----------------|-------------|-------------|-------------|
| | <u>2004</u> | <u>2005</u> | <u>2006</u> | <u>2009</u> |
| Strongly agree | 33.8 | 25.5 | 20.6 | 30.0 |
| Agree | 45.7 | 51.5 | 59.8 | 47.6 |
| Disagree | 18.7 | 19.6 | 18.6 | 21.4 |
| Strongly disagree | 1.8 | 3.4 | 1.0 | 1.0 |

- c. In my town, the cost of housing prevents elderly residents from continuing to live in the town.

| | Results | | | |
|-------------------|----------------|-------------|-------------|-------------|
| | <u>2004</u> | <u>2005</u> | <u>2006</u> | <u>2009</u> |
| Strongly agree | 38.0 | 19.5 | 19.9 | 22.7 |
| Agree | 38.0 | 42.6 | 51.0 | 48.3 |
| Disagree | 22.8 | 35.5 | 28.4 | 26.2 |
| Strongly disagree | 1.2 | 2.4 | 0.7 | 2.8 |

Margin of Error for 2009 Questions is +/- 4.4%.

- d. In my town, the cost of housing prevents teachers, firefighters, police, and other municipal workers who serve my community from living here.

| | Results | | | |
|-------------------|----------------|-------------|-------------|-------------|
| | <u>2004</u> | <u>2005</u> | <u>2006</u> | <u>2009</u> |
| Strongly agree | 24.4 | 9.4 | 5.8 | 10.7 |
| Agree | 42.6 | 33.4 | 42.6 | 41.8 |
| Disagree | 32.0 | 55.5 | 49.7 | 44.8 |
| Strongly disagree | 1.0 | 1.8 | 1.8 | 2.7 |

9. Would you support building more affordable housing in your neighborhood?

| | Results | | | |
|------------|----------------|-------------|-------------|-------------|
| | <u>2004</u> | <u>2005</u> | <u>2006</u> | <u>2009</u> |
| Yes | 76.6 | 68.4 | 64.8 | 66.9 |
| No | 18.8 | 27.8 | 31.2 | 31.5 |
| Don't Know | 4.6 | 3.8 | 3.9 | 1.6 |

10. I'm going to read you some of the points that people who oppose affordable housing often make. I will then ask you if you agree or disagree with each of these statements:

- a. Having affordable housing in my neighborhood will lower property values.

| | Results | | | |
|-------------------|----------------|-------------|-------------|-------------|
| | <u>2004</u> | <u>2005</u> | <u>2006</u> | <u>2009</u> |
| Strongly agree | 10.6 | 2.6 | 2.7 | 11.5 |
| Agree | 44.5 | 37.3 | 48.2 | 46.2 |
| Disagree | 44.7 | 58.1 | 47.5 | 40.5 |
| Strongly disagree | 0.2 | 1.9 | 1.6 | 1.9 |

- b. Affordable housing in my neighborhood will lead to more crime in my neighborhood

| | Results | | | |
|-------------------|----------------|-------------|-------------|-------------|
| | <u>2004</u> | <u>2005</u> | <u>2006</u> | <u>2009</u> |
| Strongly agree | 9.7 | 2.9 | 3.7 | 4.6 |
| Agree | 43.1 | 29.2 | 34.4 | 32.3 |
| Disagree | 47.2 | 64.2 | 59.6 | 58.2 |
| Strongly disagree | 0.0 | 3.6 | 2.4 | 4.9 |

- c. The physical design of affordable housing in my neighborhood will be unattractive.

| | Results | | | |
|-------------------|----------------|-------------|-------------|-------------|
| | <u>2004</u> | <u>2005</u> | <u>2006</u> | <u>2009</u> |
| Strongly agree | 12.2 | 4.7 | 1.8 | 3.0 |
| Agree | 37.0 | 29.2 | 27.2 | 21.1 |
| Disagree | 49.9 | 63.8 | 69.1 | 73.1 |
| Strongly disagree | 0.9 | 2.3 | 1.8 | 2.9 |

Margin of Error for 2009 Questions is +/- 4.4%.

- d. Affordable housing in my neighborhood will increase the costs of public schools because too many kids will move in.

| | Results | | | |
|-------------------|----------------|-------------|-------------|-------------|
| | <u>2004</u> | <u>2005</u> | <u>2006</u> | <u>2009</u> |
| Strongly agree | 10.2 | 5.0 | 4.4 | 6.3 |
| Agree | 51.0 | 43.5 | 51.0 | 41.8 |
| Disagree | 38.8 | 49.8 | 43.0 | 48.8 |
| Strongly disagree | 0.0 | 1.6 | 1.6 | 3.1 |

- e. Affordable housing will change the character of my town

| | Results | | | |
|-------------------|----------------|-------------|-------------|-------------|
| | <u>2004</u> | <u>2005</u> | <u>2006</u> | <u>2009</u> |
| Strongly agree | 18.6 | 4.0 | 4.9 | 4.1 |
| Agree | 39.0 | 39.4 | 36.3 | 38.9 |
| Disagree | 42.4 | 54.7 | 56.1 | 52.3 |
| Strongly disagree | 0.0 | 1.9 | 2.8 | 4.7 |

11. Would you support policies that would protect renters in good standing from being evicted from foreclosed properties?

| | 2009 |
|------------|-------------|
| Support | 87.5 |
| Oppose | 11.0 |
| Don't Know | 1.6 |

12. Do you support increasing the amount the State spends on rental assistance for families at risk of homelessness?

| | 2009 |
|------------|-------------|
| Support | 72.2 |
| Oppose | 25.0 |
| Don't Know | 2.8 |

13. I'm going to read another series of statements, and after each one, I will ask you if you strongly agree, agree, disagree, or disagree.

- a. Foreclosures are having a negative impact on property values in my neighborhood.

| | 2009 |
|-------------------|-------------|
| Strongly Agree | 6.8 |
| Agree | 41.2 |
| Disagree | 49.4 |
| Strongly Disagree | 2.6 |

Margin of Error for 2009 Questions is +/- 4.4%.

- b. Foreclosures are having a negative impact on the quality of life in my neighborhood.

| | 2009 |
|-------------------|-------------|
| Strongly Agree | 5.8 |
| Agree | 29.9 |
| Disagree | 60.3 |
| Strongly Disagree | 4.0 |

- c. I am worried that I, or a member of my immediate family living with me, will lose their job in the next three months.

| | 2009 |
|-------------------|-------------|
| Strongly Agree | 7.1 |
| Agree | 41.3 |
| Disagree | 45.7 |
| Strongly Disagree | 5.9 |

- d. I am concerned that I will fall behind on my rent or mortgage payment in the next 3 months.

| | 2009 |
|-------------------|-------------|
| Strongly Agree | 5.0 |
| Agree | 20.8 |
| Disagree | 66.1 |
| Strongly Disagree | 8.0 |

- e. I believe my home is worth less than I owe on my mortgage.

| | 2009 |
|-------------------|-------------|
| Strongly Agree | 3.8 |
| Agree | 8.8 |
| Disagree | 60.7 |
| Strongly Disagree | 16.5 |
| Don't Know | 10.2 |

14. Which of the following categories contains your age?

| | Results | | |
|---------|----------------|-------------|-------------|
| | <u>2005</u> | <u>2006</u> | <u>2009</u> |
| 18-24 | 17.7 | 10.2 | 3.3 |
| 25-34 | 18.3 | 18.0 | 6.4 |
| 35-44 | 17.4 | 21.8 | 14.4 |
| 45-54 | 16.1 | 17.5 | 22.1 |
| 55-64 | 11.4 | 13.6 | 23.1 |
| over 65 | 19.1 | 18.9 | 30.7 |

Margin of Error for 2009 Questions is +/- 4.4%.

15. Which of the following categories contains your annual household income?

| | Results | | |
|--------------------------------|-------------|-------------|-------------|
| | <u>2005</u> | <u>2006</u> | <u>2009</u> |
| Under \$20,000 | 10.1 | 7.8 | 18.3 |
| Between \$20,000 and \$40,000 | 14.3 | 21.9 | 18.8 |
| Between \$40,000 and \$80,000 | 28.9 | 22.0 | 19.6 |
| Between \$80,000 and \$100,000 | 10.7 | 9.6 | 10.5 |
| Over \$100,000 | 11.9 | 9.4 | 16.7 |
| Don't know/refused | 24.2 | 29.2 | 16.1 |

16. Which of the following categories describes your current level of education?

| | Results | | |
|---------------------------------|-------------|-------------|-------------|
| | <u>2005</u> | <u>2006</u> | <u>2009</u> |
| Less than high school | 21.7 | 11.6 | 2.9 |
| High school graduate | 24.6 | 27.8 | 24.9 |
| Some College | 21.0 | 24.4 | 27.0 |
| College graduate | 19.5 | 21.2 | 22.9 |
| Graduate or professional degree | 13.2 | 15.1 | 22.3 |

17. Race of Respondent

| | Results | | |
|--------------------|-------------|-------------|-------------|
| | <u>2005</u> | <u>2006</u> | <u>2009</u> |
| White/Caucasian | 83.4 | 71.6 | 86.6 |
| African American | 5.3 | 5.2 | 3.5 |
| Hispanic or Latino | 2.9 | 3.1 | 2.7 |
| Asian | 2.1 | 5.2 | 2.1 |
| Other | 3.9 | 10.3 | 2.3 |
| Refused | 2.4 | 4.5 | 2.7 |

18. Gender of Respondent

| | Results | | |
|--------|-------------|-------------|-------------|
| | <u>2005</u> | <u>2006</u> | <u>2009</u> |
| Male | 50.4 | 52.2 | 37.1 |
| Female | 49.6 | 47.8 | 62.9 |

Margin of Error for 2009 Questions is +/- 4.4%.