



HOUSING EXPENSES AND SUPPORT FOR HOUSING LEGISLATION

Bipartisan Policy Center

SEPTEMBER 2022



BACKGROUND

The research conducted by Morning Consult on behalf of the Bipartisan Policy Center seeks to understand:

1. Impact of the pandemic on adults' ability to pay housing expenses
2. Sentiment toward housing policy
3. Support for housing legislation

METHODOLOGY

2022: This poll was conducted between September 9-10, 2022 among a sample of 2,210 adults.

2021: This poll was conducted between September 10-12, 2021 among a sample of 2,200 adults.

The interviews were conducted online, and the data were weighted to approximate a target sample of adults based on gender, educational attainment, age, race, and region. Results from the full surveys have a margin of error of +/- 2%.

KEY FINDINGS

1 **Over the past 12 months, adults report experiencing an increase in their housing expenses and difficulty paying their utilities and monthly rent.**

- Half of adults (54%) report experiencing an increase in their rent, mortgage, or utility payments over the past 12 months, especially urban adults (60%).
- Over the past 12 months, nearly half of renters (45%) say it has been difficult to pay for their monthly rent. Lower-income adults are particularly likely to say it has been difficult to pay their monthly rent (50%) and utilities (49%) over the past 12 months.
- Regarding inflation, urban adults (68%) are more likely than suburban (60%) and rural (58%) adults to say inflation has impacted their household's spending on housing expenses. Across race and ethnicity, white adults are less likely than adults of color to say inflation has impacted their household's spending on housing expenses.

2 **Renters are less confident than homeowners in their ability to pay their next housing payment (rent or mortgage) on time.**

- One in six renters are not caught up on their rent payments (16%), compared to 7% of homeowners who are not caught up on their mortgage payments.
- Similarly, renters are less confident than homeowners in their ability to make their next housing payment (rent or mortgage) on time (not confident, 17% vs. 7%).
- Among adults planning to buy a house in the next year, rising rental prices (68% impact) are an impactful factor in their decision to look to buy a home.

3 **A bipartisan majority of adults think the different levels of government are responsible for ensuring families have safe and decent housing they can afford.**

- Republicans are less likely than Democrats to think major corporations and charitable organizations are responsible for ensuring families have access to affordable housing.

4 **A majority of adults say it should be important for the federal government to address many housing issues, especially issues regarding homelessness and housing costs.**

- There's the highest level of bipartisan agreement on the importance of the federal government addressing homelessness and high housing costs that are contributing to inflation.

5 **A bipartisan majority of adults think it should be a priority for Congress to ensure everyone has a safe and affordable place to live.**

- The government ensuring everyone has a safe and affordable place to live is especially important to Black adults, with 47% saying it should be 'a top priority.'
- Of the housing initiatives tested as potential components of bipartisan housing legislation, adults are most likely to express strong support (56%) for a program to ensure homeless veterans are connected with permanent, affordable housing.

AGENDA

EXPERIENCES OVER THE
PAST 12 MONTHS

HOUSING POLICY

HOUSING EXPENSES

INTEREST IN HOME
OWNERSHIP

SENTIMENT TOWARDS
HOUSING ISSUES

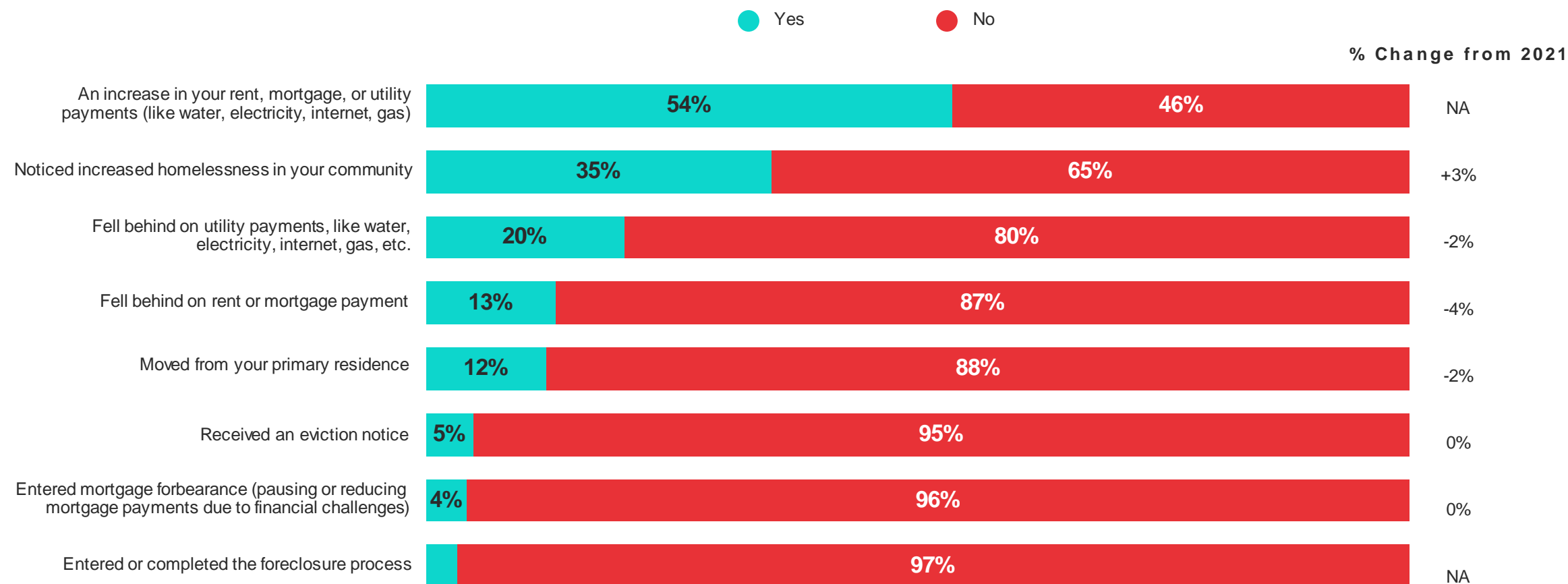
IMPACT OF INFLATION



EXPERIENCES OVER THE PAST 12 MONTHS

Half of adults (54%) have experienced an increase in their rent, mortgage, or utility payments over the past 12 months.

Over the past 12 months, have you experienced the following?*



*Question text shifted from 2021: Over the course of the pandemic, since March 2020, have you experienced the following?

EXPERIENCES OVER THE PAST 12 MONTHS

Urban adults are more likely than adults in suburban and rural communities to have noticed an increase in homelessness in their community and an increase in their housing expenses over the past 12 months.

Over the past 12 months, have you experienced the following?

% Yes	Adults	Income: Under 50k	Income: 50k-100k	Income: 100k+	Community: Urban	Community: Suburban	Community: Rural
Moved from your primary residence	12%	13%	13%	10%	20%	10%	8%
Noticed increased homelessness in your community	35%	37%	34%	32%	46%	33%	29%
Fell behind on rent or mortgage payment	13%	18%	8%	6%	19%	10%	14%
Fell behind on utility payments, like water, electricity, internet, gas, etc.	20%	26%	16%	9%	28%	15%	22%
Received an eviction notice	5%	6%	3%	4%	10%	4%	1%
Entered mortgage forbearance (pausing or reducing mortgage payments due to financial challenges)	4%	4%	4%	7%	7%	3%	4%
An increase in your rent, mortgage, or utility payments (like water, electricity, internet, gas)	54%	54%	55%	48%	60%	51%	52%
Entered or completed the foreclosure process	3%	3%	3%	6%	7%	2%	2%

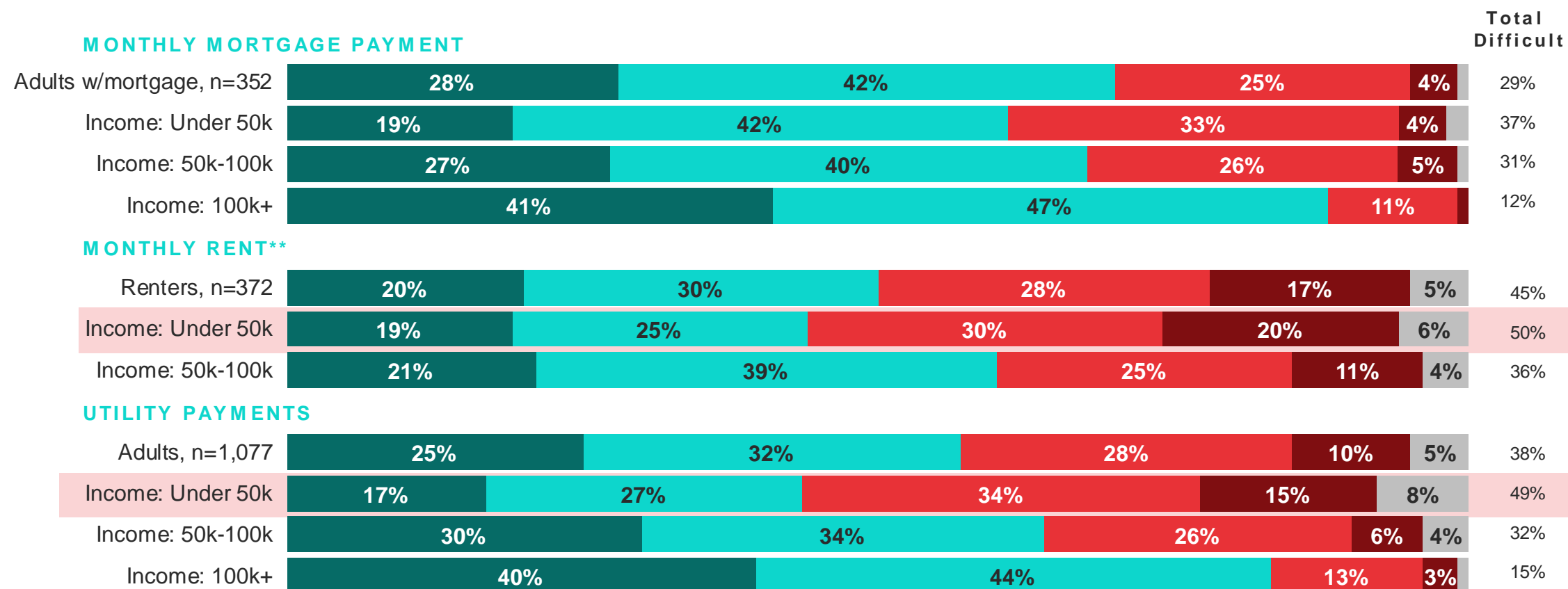
10% of urban adults have received an eviction notice over the past 12 months.

EXPERIENCES OVER THE PAST 12 MONTHS

Lower-income adults are more likely than middle and higher-income adults to say it has been difficult to pay their monthly rent and utility bills over the past 12 months.

Over the past 12 months, how easy or difficult has it been for you and/or your household to pay for the following?*

■ Very easy ■ Somewhat easy ■ Somewhat difficult ■ Very difficult ■ Don't know/No opinion



*Question was split sampled to compare 12 months and 6 months

**Adults with an income \$100k+ not included on monthly rent due to small sample size

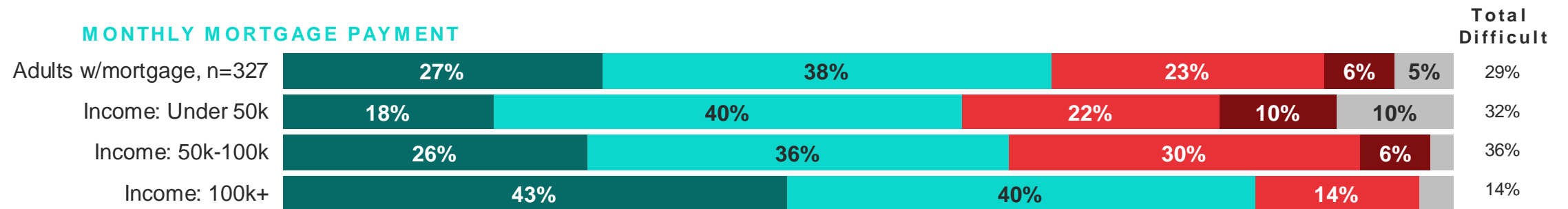
EXPERIENCES OVER THE PAST 12 MONTHS

Similarly, lower-income adults are more likely than middle and higher-income adults to say it has been difficult to pay for their monthly rent and utility payments over the past 6 months.

Over the past 6 months, how easy or difficult has it been for you and/or your household to pay for the following?*

■ Very easy
 ■ Somewhat easy
 ■ Somewhat difficult
 ■ Very difficult
 ■ Don't know/No opinion

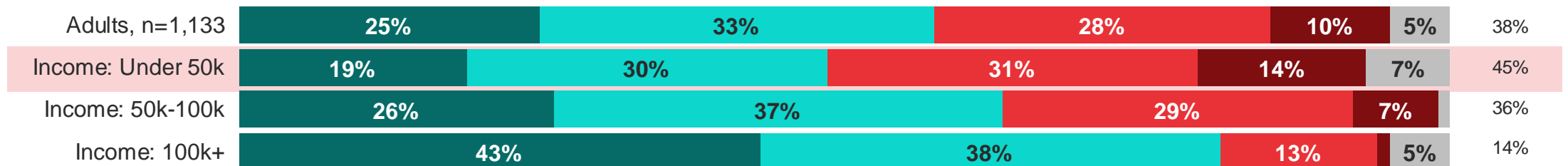
MONTHLY MORTGAGE PAYMENT



MONTHLY RENT**



UTILITY PAYMENTS



*Question was split sampled to compare 12 months and 6 months

**Adults with an income \$100k+ not included on monthly rent due to small sample size

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PAST 12 MONTHS

HOUSING EXPENSES

SENTIMENT TOWARDS
HOUSING ISSUES

HOUSING POLICY

INTEREST IN HOME
OWNERSHIP

IMPACT OF INFLATION

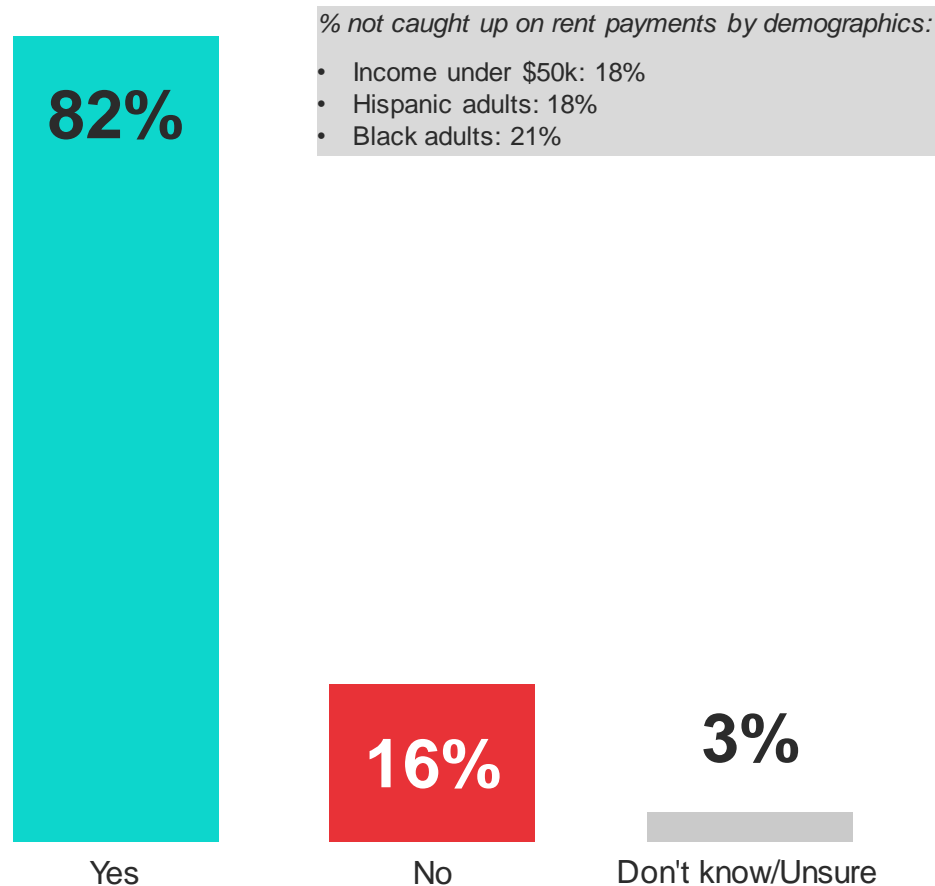


HOUSING EXPENSES

One in six renters are not caught up on their rent payments (16%) and are not confident (17%) in their ability to pay their next rent payment on time.

Is your household currently caught up on rent payments?

RENTERS, N=807

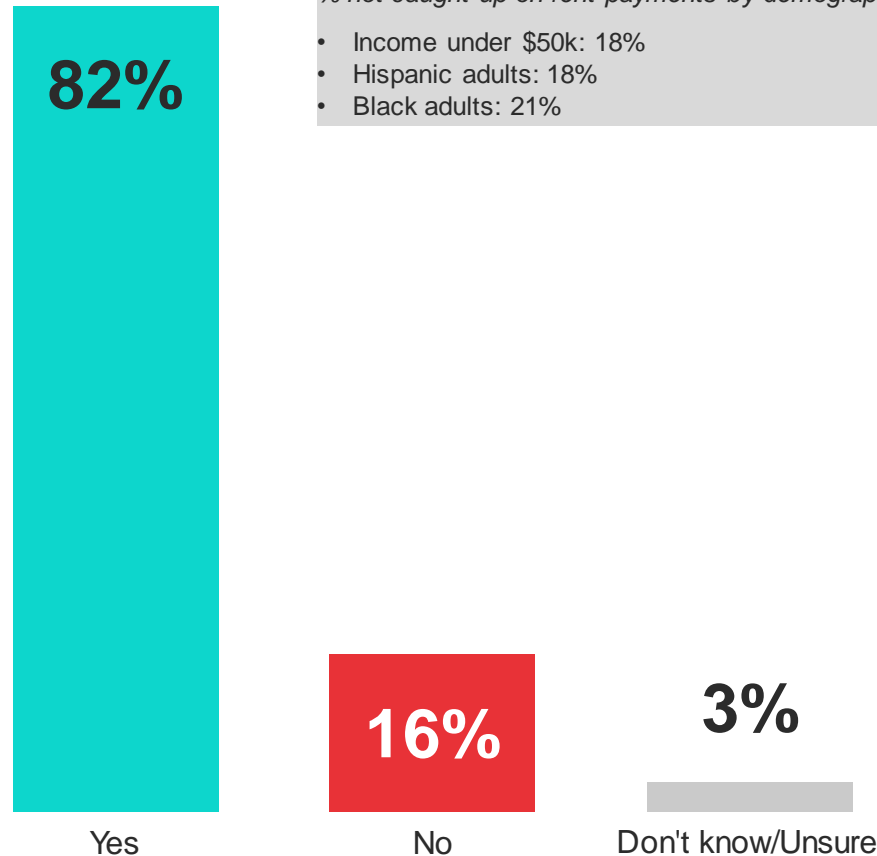


How confident, if at all, are you that your household will be able to pay your next rent payment on time?

RENTERS, N=807

% not caught up on rent payments by demographics:

- Income under \$50k: 18%
- Hispanic adults: 18%
- Black adults: 21%

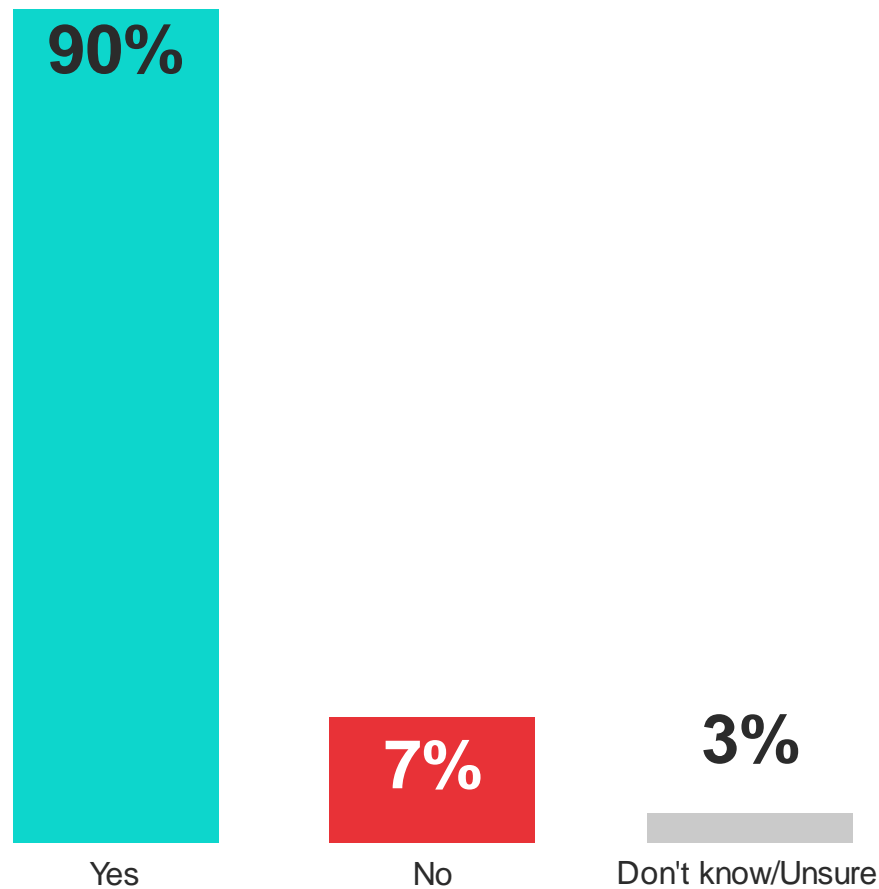


HOUSING EXPENSES

A majority of adults with a mortgage say they are currently caught up on their mortgage payments (90%) and are confident they will be able to pay their next mortgage payment on time (93%).

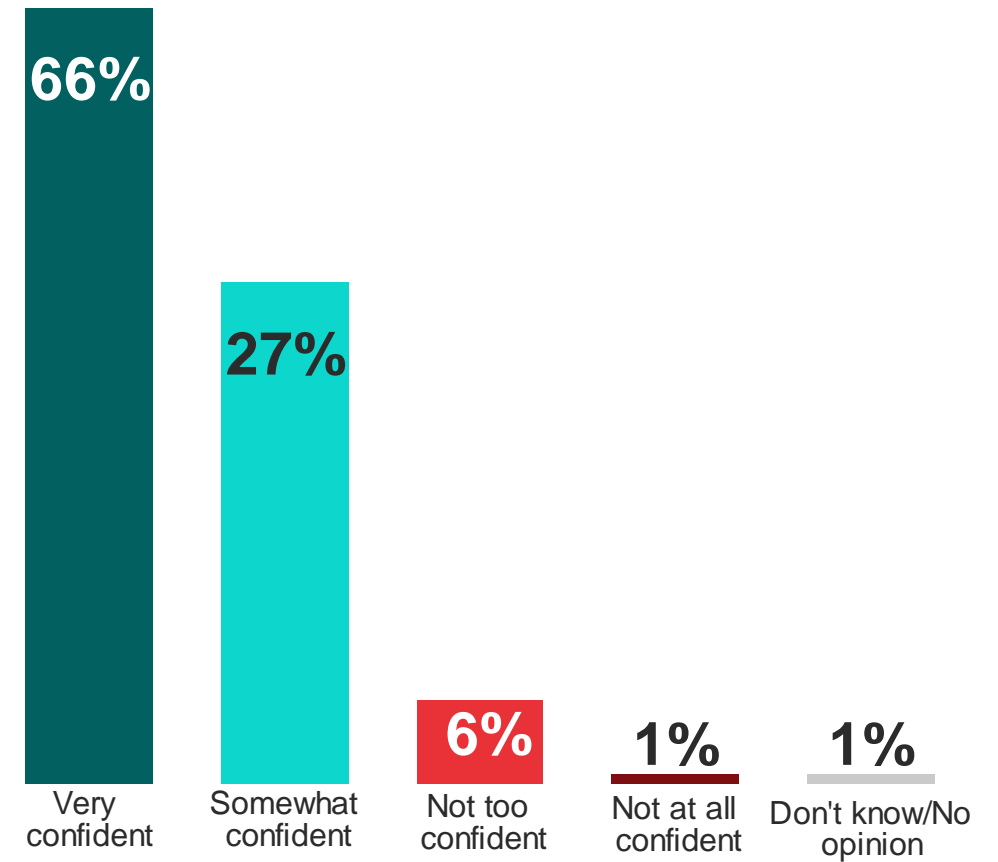
Is your household currently caught up on mortgage payments?

ADULTS W/ MORTGAGE, N=679



How confident, if at all, are you that your household will be able to pay your next mortgage payment on time?

ADULTS W/ MORTGAGE, N=679



AGENDA

EXPERIENCES OVER THE
PAST 12 MONTHS

HOUSING POLICY

HOUSING EXPENSES

INTEREST IN HOME
OWNERSHIP

SENTIMENT TOWARDS
HOUSING ISSUES

IMPACT OF INFLATION



SENTIMENT TOWARDS HOUSING ISSUES

A bipartisan majority of adults think the different levels of government are responsible for ensuring families have safe and decent housing they can afford.

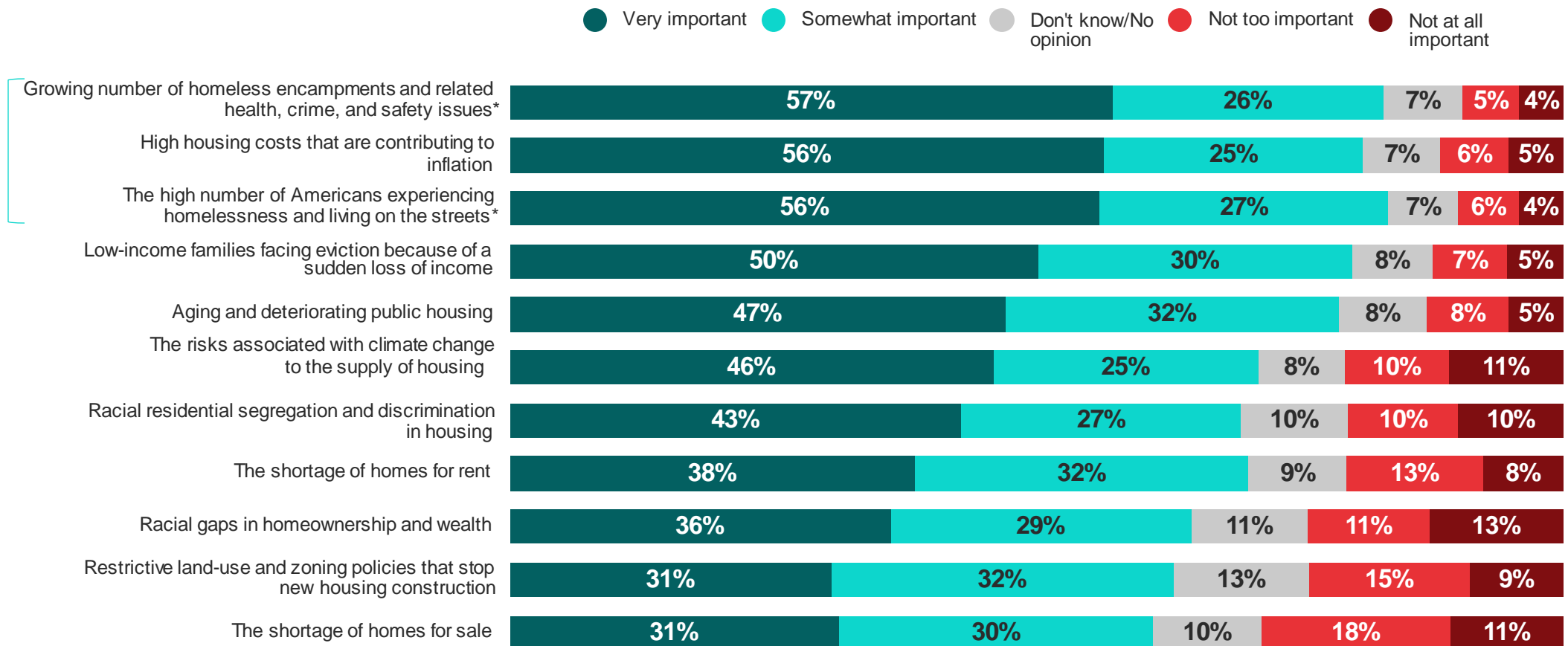
How responsible, if at all, do you think each of the following are for ensuring that families have safe and decent housing they can afford?

<i>% Responsible</i>	Adults	PID: Dem (no lean)	PID: Ind (no lean)	PID: Rep (no lean)
The federal government	63%	75%	63%	51%
State governments	68%	78%	65%	59%
Local governments	66%	76%	66%	57%
Major corporations and other employers	43%	55%	39%	34%
Charitable and not-for-profit organizations	48%	53%	44%	46%

SENTIMENT TOWARDS HOUSING ISSUES

A majority of adults say it should be important for the federal government to address each of the tested housing issues, specifically issues regarding homelessness and housing costs.

How important, if at all, should it be for the federal government to address each of the following?



*These two matrix items were split sampled.

SENTIMENT TOWARDS HOUSING ISSUES

There's the highest level of bipartisan agreement on the importance of the federal government addressing homelessness and high housing costs that are contributing to inflation.

How important, if at all, should it be for the federal government to address each of the following?

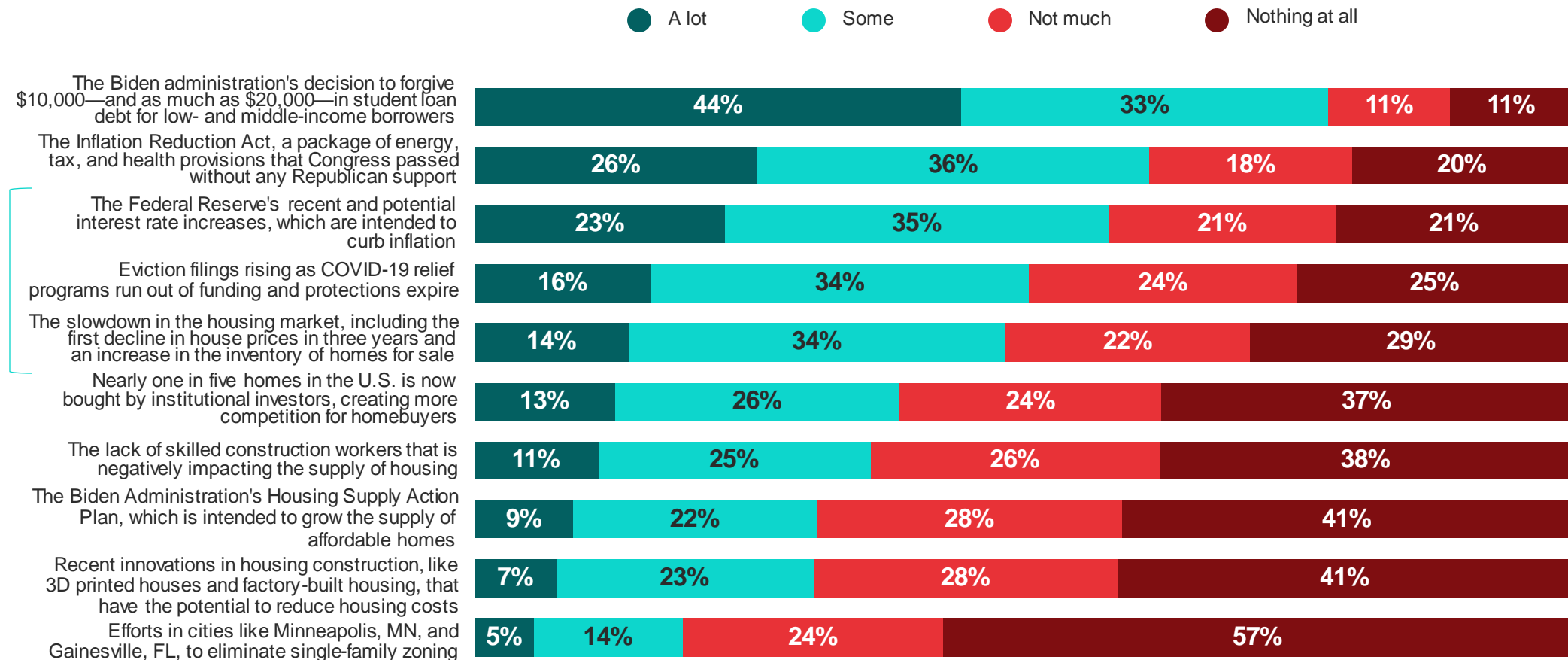
<i>% Important</i>	Adults	PID: Dem (no lean)	PID: Ind (no lean)	PID: Rep (no lean)
The shortage of homes for rent	70%	79%	70%	59%
The shortage of homes for sale	61%	71%	61%	50%
The high number of Americans experiencing homelessness and living on the streets*	83%	90%	85%	74%
Growing number of homeless encampments and related health, crime, and safety issues*	83%	88%	81%	80%
The risks associated with climate change (including wildfires, flooding, hurricanes, and other extreme weather) to the supply of housing	71%	86%	71%	54%
Low-income families facing eviction because of a sudden loss of income (for example, because of the death or departure of a primary income earner, a medical emergency, or job loss)	80%	89%	80%	70%
High housing costs that are contributing to inflation	81%	88%	79%	75%
Racial gaps in homeownership and wealth	65%	82%	65%	45%
Aging and deteriorating public housing	79%	87%	78%	70%
Restrictive land-use and zoning policies that stop new housing construction	63%	71%	61%	55%
Racial residential segregation and discrimination in housing	69%	84%	69%	53%

*Question option was split sampled

SENTIMENT TOWARDS HOUSING ISSUES

About half of adults have seen, read, or heard something about potential interest rate increases (58%), eviction filings rising (50%), and the slowdown in the housing market (48%).

How much have you seen, read, or heard about each of the following?



AGENDA

EXPERIENCES OVER THE
PAST 12 MONTHS

HOUSING POLICY

HOUSING EXPENSES

INTEREST IN HOME
OWNERSHIP

SENTIMENT TOWARDS
HOUSING ISSUES

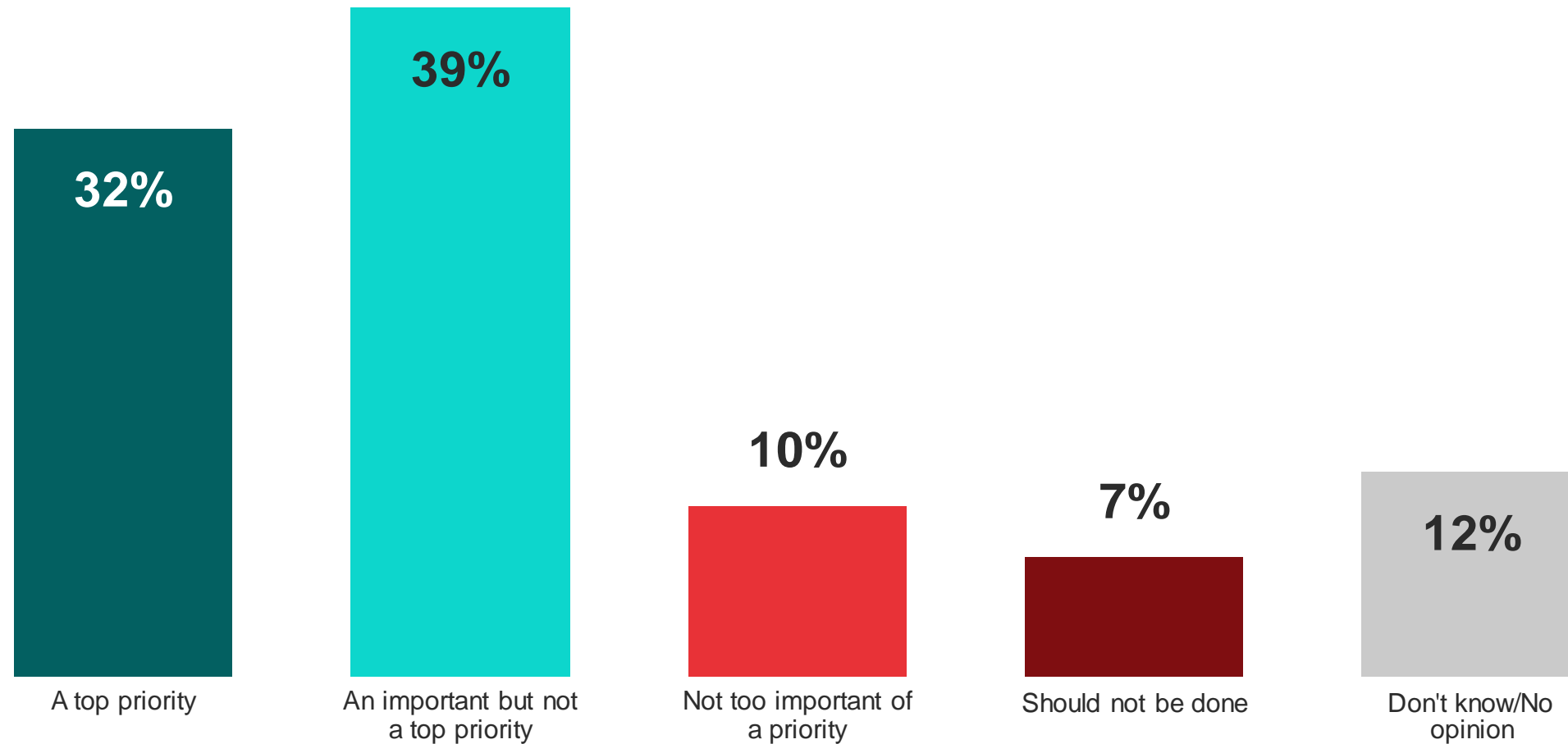
IMPACT OF INFLATION



HOUSING POLICY

A majority of adults (71%) think passing bipartisan legislation to grow the supply of homes and improve housing affordability should be a priority for Congress.

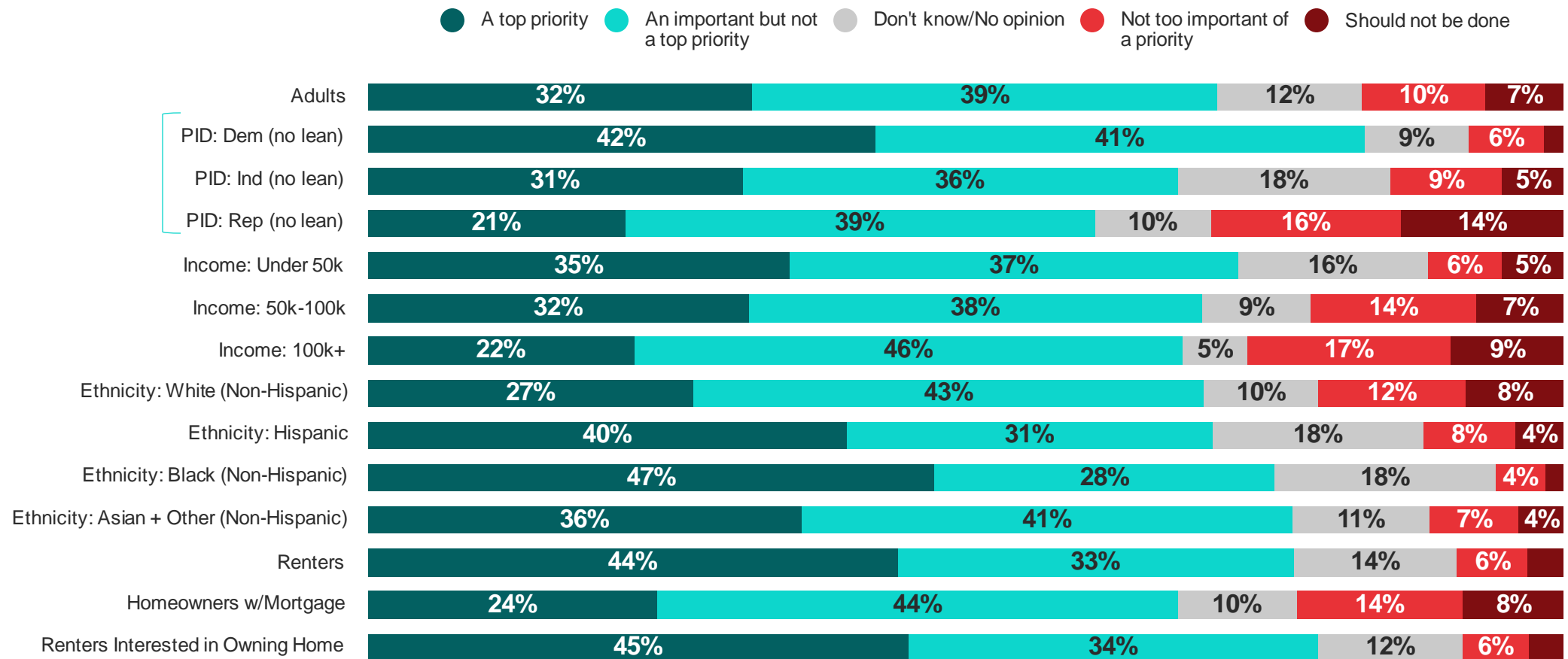
How much of a priority, if at all, should it be for Congress to pass bipartisan legislation to grow the supply of homes and improve housing affordability?



HOUSING POLICY

A bipartisan majority of adults think passing bipartisan legislation to grow the supply of homes and improve housing affordability should be a priority for Congress.

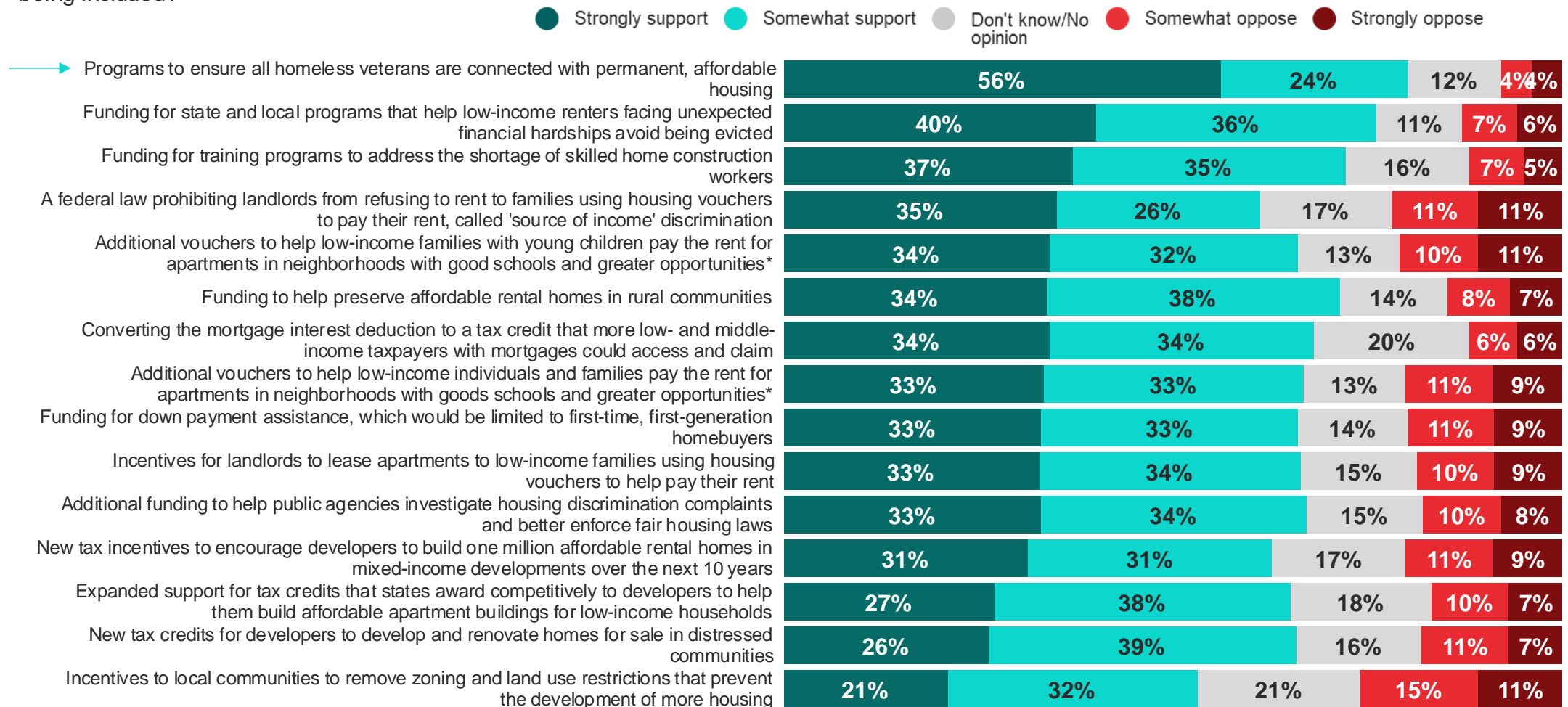
How much of a priority, if at all, should it be for Congress to pass bipartisan legislation to grow the supply of homes and improve housing affordability?



HOUSING POLICY

Adults express strong support (56%) for a program to ensure homeless veterans are connected with permanent, affordable housing as a part of potential bipartisan housing legislation.

If Congress pursues a bipartisan deal on improving the housing issues that Americans are experiencing, do you support or oppose the following initiatives being included?*



* Question option was split sampled

** Respondents saw a randomized set of 8 statements

HOUSING POLICY

A bipartisan majority of adults support the following initiatives being included in bipartisan housing legislation:

If Congress pursues a bipartisan deal on improving the housing issues that Americans are experiencing, do you support or oppose the following initiatives being included? **

<i>% Support</i>	Adults	PID: Dem (no lean)	PID: Ind (no lean)	PID: Rep (no lean)
Additional vouchers to help low-income families with young children pay the rent for apartments in neighborhoods with good schools and greater opportunities *	66%	78%	61%	57%
Expanded support for tax credits that states award competitively to developers to help them build affordable apartment buildings for low-income households	65%	77%	60%	56%
New tax credits for developers to develop and renovate homes for sale in distressed communities	65%	76%	62%	57%
Funding for down payment assistance, which would be limited to first-time, first-generation homebuyers	67%	78%	62%	58%
Funding for state and local programs that help low-income renters facing unexpected financial hardships avoid being evicted	75%	89%	72%	62%
Funding to help preserve affordable rental homes in rural communities	72%	87%	69%	58%
Incentives for landlords to lease apartments to low-income families using housing vouchers to help pay their rent	67%	82%	64%	52%
Programs to ensure all homeless veterans are connected with permanent, affordable housing	81%	89%	75%	78%
Converting the mortgage interest deduction to a tax credit that more low- and middle-income taxpayers with mortgages could access and claim	68%	78%	66%	57%
Funding for training programs to address the shortage of skilled home construction workers	72%	83%	62%	69%
Additional funding to help public agencies investigate housing discrimination complaints and better enforce fair housing laws	67%	83%	66%	52%

* Question option was split sampled

** Respondents saw a randomized set of 8 statements

APPENDIX: HOUSING POLICY

If Congress pursues a bipartisan deal on improving the housing issues that Americans are experiencing, do you support or oppose the following initiatives being included?*

<i>Net Support (total support – total oppose)</i>	Adults	PID: Dem (no lean)	PID: Ind (no lean)	PID: Rep (no lean)
New tax incentives to encourage developers to build one million affordable rental homes in mixed-income developments over the next 10 years	+41	+66	+41	+15
Additional vouchers to help low-income families with young children pay the rent for apartments in neighborhoods with good schools and greater opportunities*	+45	+66	+39	+27
Additional vouchers to help low-income individuals and families pay the rent for apartments in neighborhoods with good schools and greater opportunities*	+45	+78	+48	+9
Expanded support for tax credits that states award competitively to developers to help them build affordable apartment buildings for low-income households	+47	+67	+4	+29
New tax credits for developers to develop and renovate homes for sale in distressed communities	+47	+66	+46	+27
Funding for down payment assistance, which would be limited to first-time, first-generation homebuyers	+47	+66	+44	+28
Incentives to local communities to remove zoning and land use restrictions that prevent the development of more housing	+27	+46	+27	+4
Funding for state and local programs that help low-income renters facing unexpected financial hardships avoid being evicted	+62	+85	+59	+37
Funding to help preserve affordable rental homes in rural communities	+58	+81	+57	+33
Incentives for landlords to lease apartments to low-income families using housing vouchers to help pay their rent	+48	+75	+48	+17
A federal law prohibiting landlords from refusing to rent to families using housing vouchers to pay their rent, called 'source of income' discrimination	+39	+64	+38	+13
Programs to ensure all homeless veterans are connected with permanent, affordable housing	+73	+84	+67	+66
Converting the mortgage interest deduction to a tax credit that more low- and middle-income taxpayers with mortgages could access and claim	+56	+72	+56	+34
Funding for training programs to address the shortage of skilled home construction workers	+59	+77	+47	+51
Additional funding to help public agencies investigate housing discrimination complaints and better enforce fair housing laws	+49	+76	+51	+18

*Question option was split sampled

** Respondents saw a randomized set of 8 statements

AGENDA

EXPERIENCES OVER THE
PAST 12 MONTHS

HOUSING POLICY

HOUSING EXPENSES

INTEREST IN HOME
OWNERSHIP

SENTIMENT TOWARDS
HOUSING ISSUES

IMPACT OF INFLATION

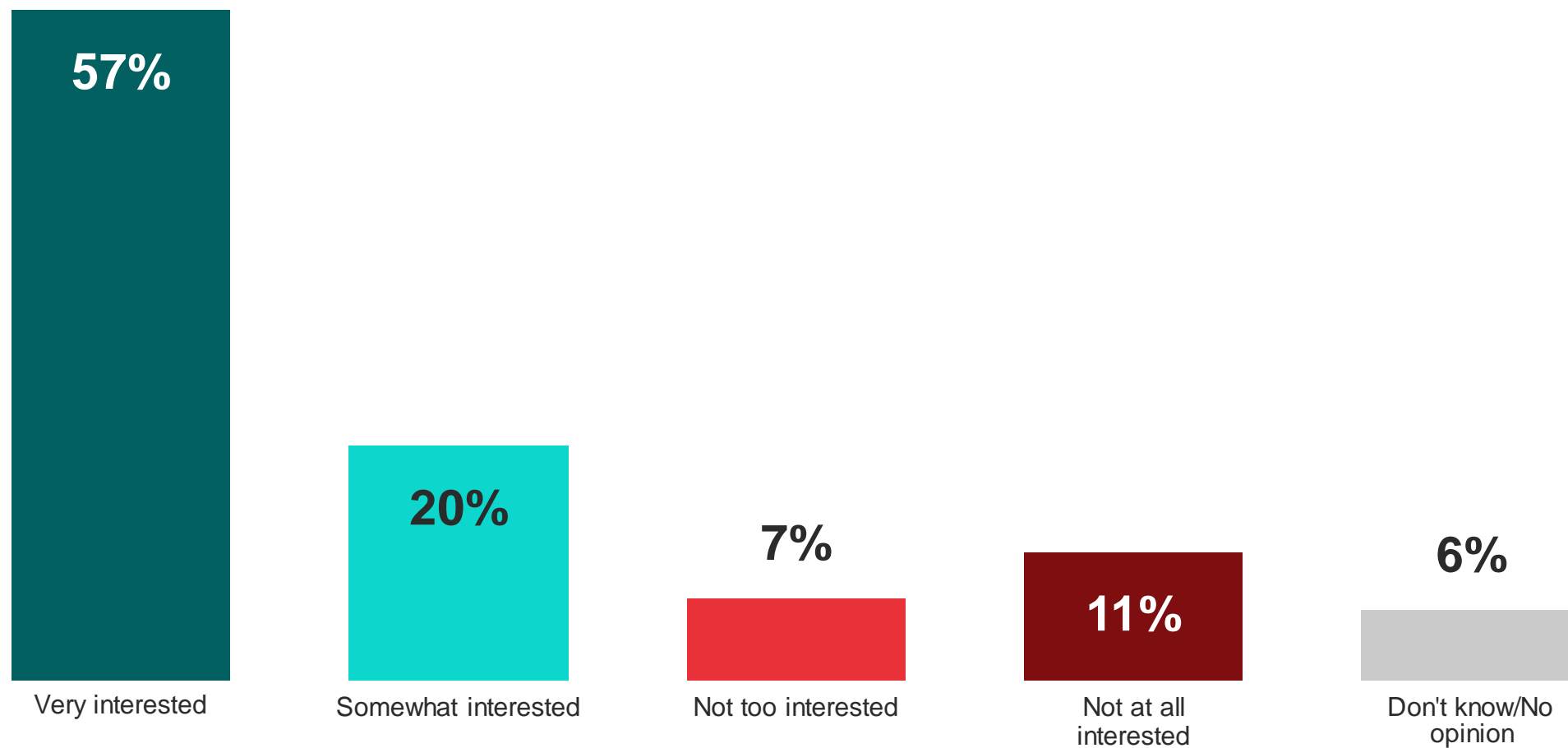


INTEREST IN HOME OWNERSHIP

Three-quarters (77%) of adults who are not homeowners are interested in owning a home one day.

How interested are you, if at all, in owning a home one day?

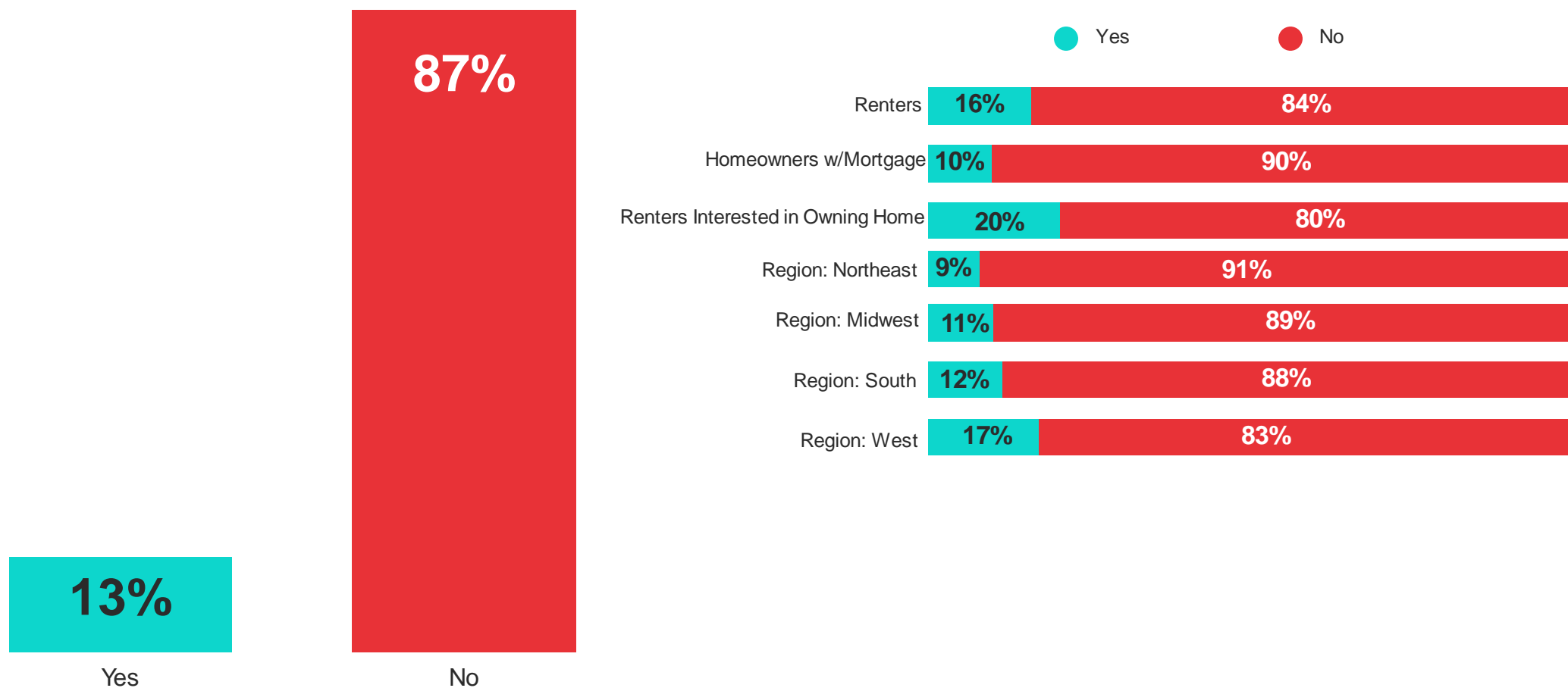
NON-HOMEOWNERS, N=1,030



INTEREST IN HOME OWNERSHIP

Among all adults, 13% are planning to buy a home within the next 12 months. This percentage is higher among renters (16%), renters interested in owning a home (20%), and adults living in the West region (17%).

Are you planning to buy a home within the next 12 months?

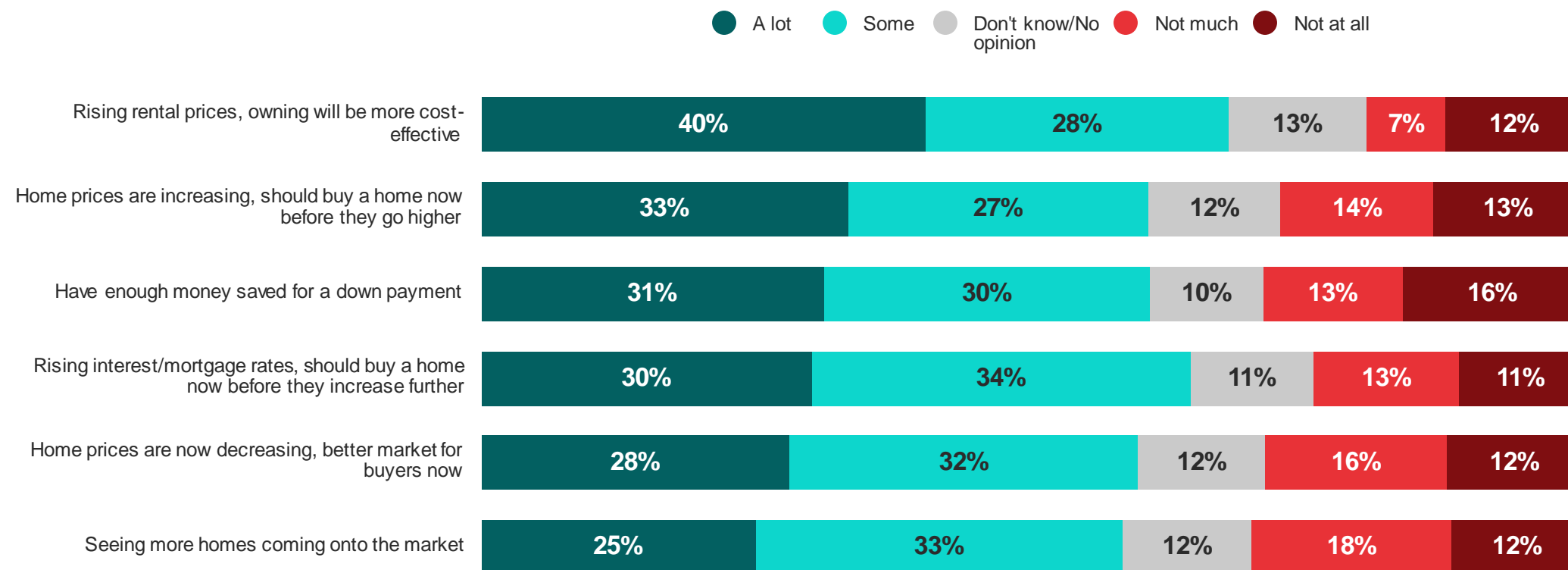


INTEREST IN HOME OWNERSHIP

Among adults planning to buy a house in the next 12 months, rising rental prices (68%) is the most impactful factor in their decision to look to buy a home.

How much, if at all, have the following factors impacted your decision to look to buy a home in the next 12 months?

ADULTS PLANNING TO BUY A HOME IN THE NEXT 12 MONTHS, N=276



AGENDA

EXPERIENCES OVER THE
PAST 12 MONTHS

HOUSING POLICY

HOUSING EXPENSES

INTEREST IN HOME
OWNERSHIP

SENTIMENT TOWARDS
HOUSING ISSUES

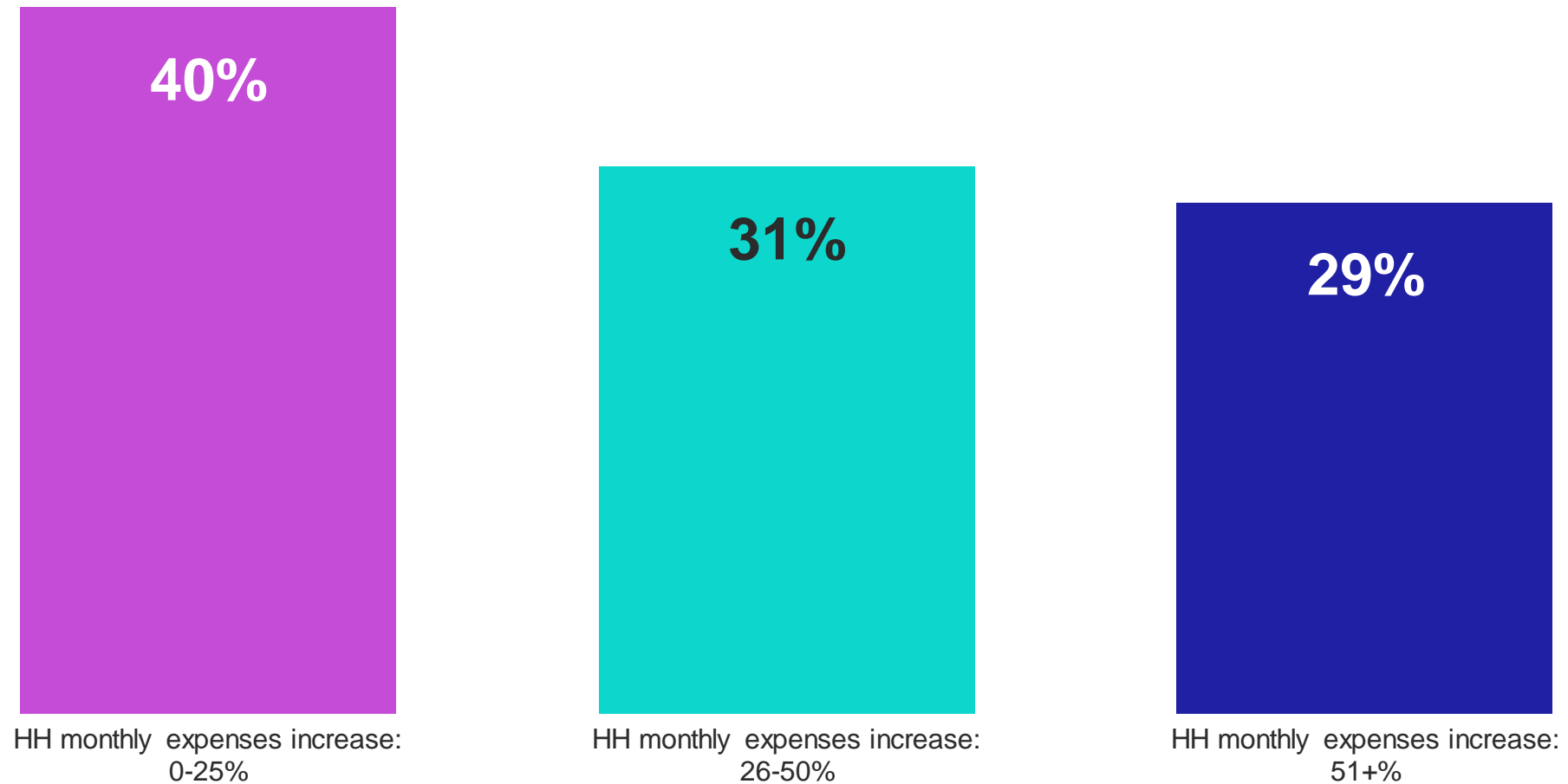
IMPACT OF INFLATION



IMPACT OF INFLATION

On average, adults say their/their household's monthly expenses have increased 37% because of inflation.

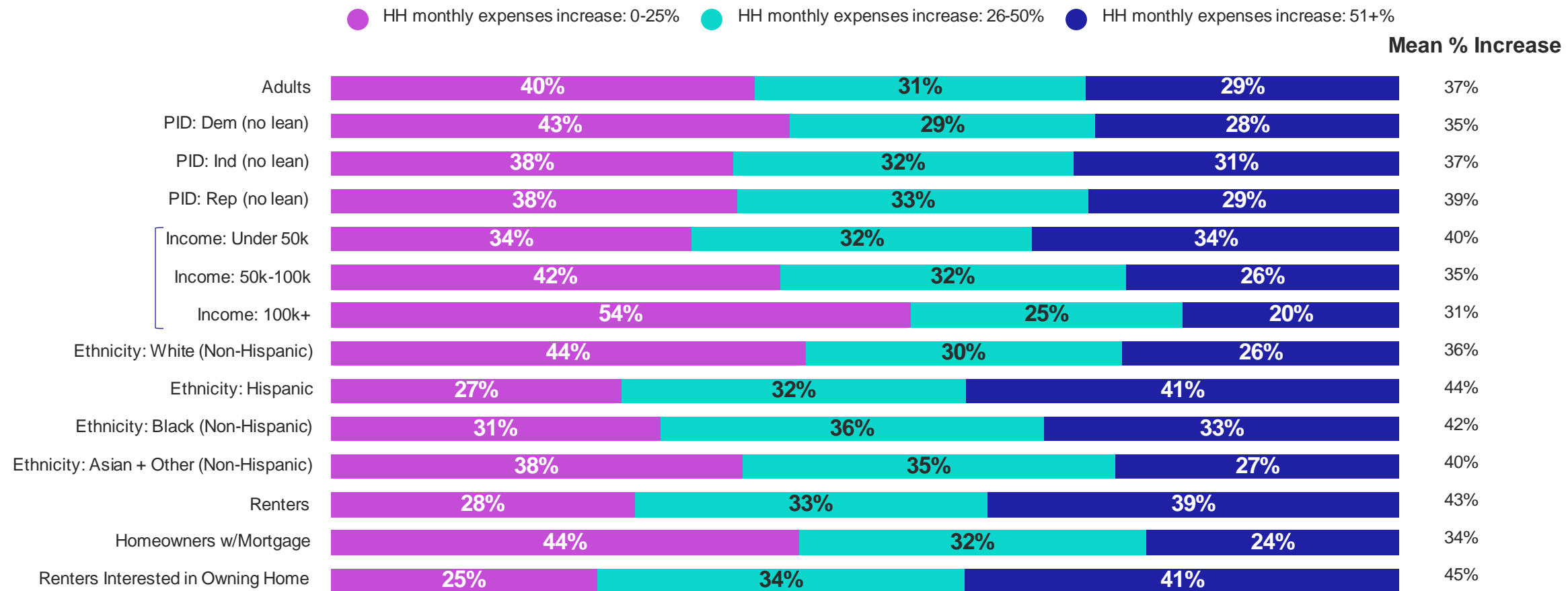
On a scale of 0-100%, how much have your/your household's monthly expenses increased because of inflation?



IMPACT OF INFLATION

Lower-income adults are more likely than middle and higher-income adults to say their household’s monthly expenses have increased by a higher percentage because of inflation.

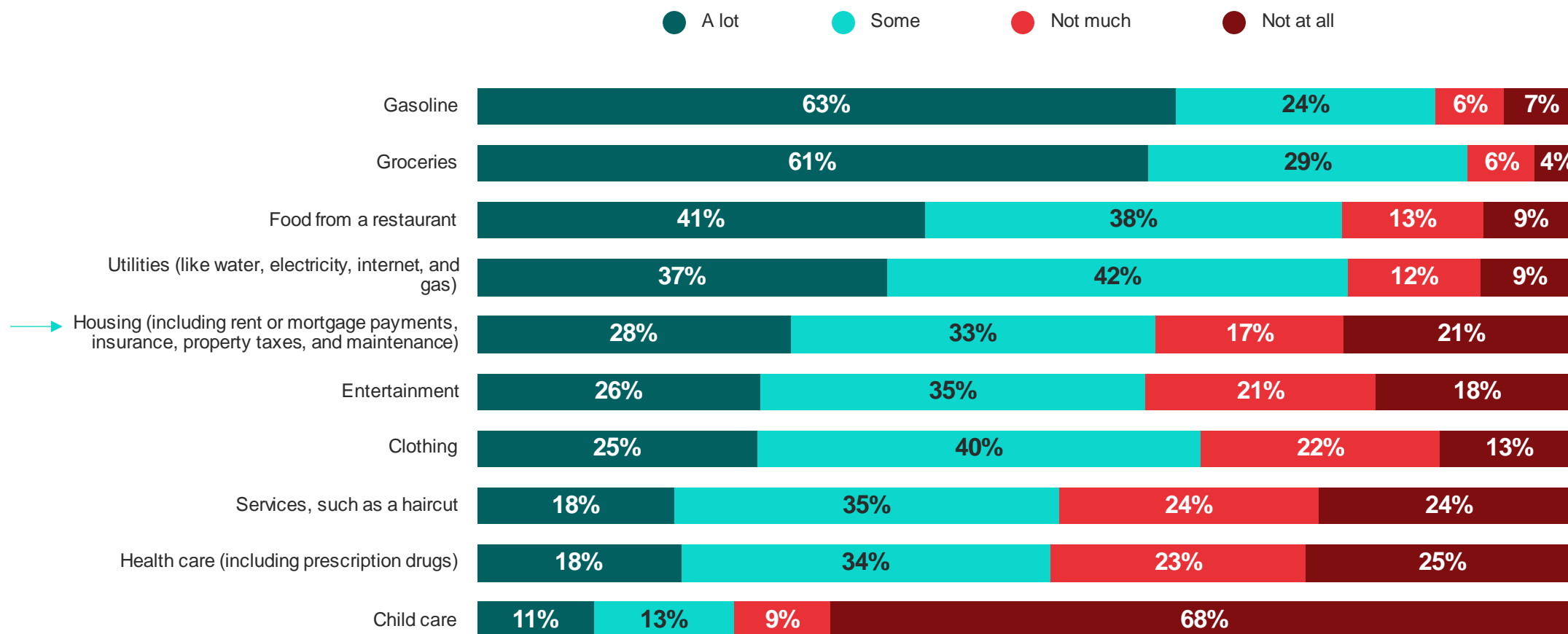
On a scale of 0-100%, how much have your/your household's monthly expenses increased because of inflation?



IMPACT OF INFLATION

Three in five adults (61%) say inflation has impacted their household's spending on housing expenses.

How much, if at all, has inflation impacted your household's spending in each of the following categories?



IMPACT OF INFLATION

Urban adults (68%) are more likely than suburban (60%) and rural (58%) adults to say inflation has impacted their household's spending on housing expenses.

How much, if at all, has inflation impacted your household's spending in each of the following categories?

<i>% A lot + Some</i>	Adults	Income: Under 50k	Income: 50k-100k	Income: 100k+	Community: Urban	Community: Suburban	Community: Rural
Gasoline	87%	85%	90%	85%	81%	89%	90%
Utilities (like water, electricity, internet, and gas)	79%	79%	80%	78%	81%	79%	77%
Groceries	90%	90%	91%	87%	88%	90%	91%
Health care (including prescription drugs)	52%	52%	55%	46%	55%	51%	51%
Services, such as a haircut	53%	54%	53%	50%	55%	52%	53%
Food from a restaurant	79%	76%	81%	81%	77%	79%	80%
Child care	23%	24%	23%	20%	29%	21%	22%
Clothing	66%	66%	68%	62%	68%	64%	67%
Housing (including rent or mortgage payments, insurance, property taxes, and maintenance)	62%	66%	60%	52%	68%	60%	58%
Entertainment	61%	59%	64%	60%	65%	58%	60%

IMPACT OF INFLATION

Across race and ethnicity, white adults are less likely than adults of color to say inflation has impacted their household's spending on housing expenses.

How much, if at all, has inflation impacted your household's spending in each of the following categories?

<i>% A lot + Some</i>	Adults	Ethnicity: White (Non-Hispanic)	Ethnicity: Hispanic	Ethnicity: Black (Non-Hispanic)	Ethnicity: Asian + Other (Non-Hispanic)
Gasoline	87%	88%	89%	80%	84%
Utilities (like water, electricity, internet, and gas)	79%	79%	80%	78%	83%
Groceries	90%	91%	91%	83%	84%
Health care (including prescription drugs)	52%	52%	55%	49%	56%
Services, such as a haircut	53%	52%	59%	49%	56%
Food from a restaurant	79%	80%	82%	70%	71%
Child care	23%	19%	35%	31%	27%
Clothing	66%	65%	68%	67%	65%
Housing (including rent or mortgage payments, insurance, property taxes, and maintenance)	62%	59%	67%	68%	66%
Entertainment	61%	60%	66%	57%	63%

BPC HOUSING

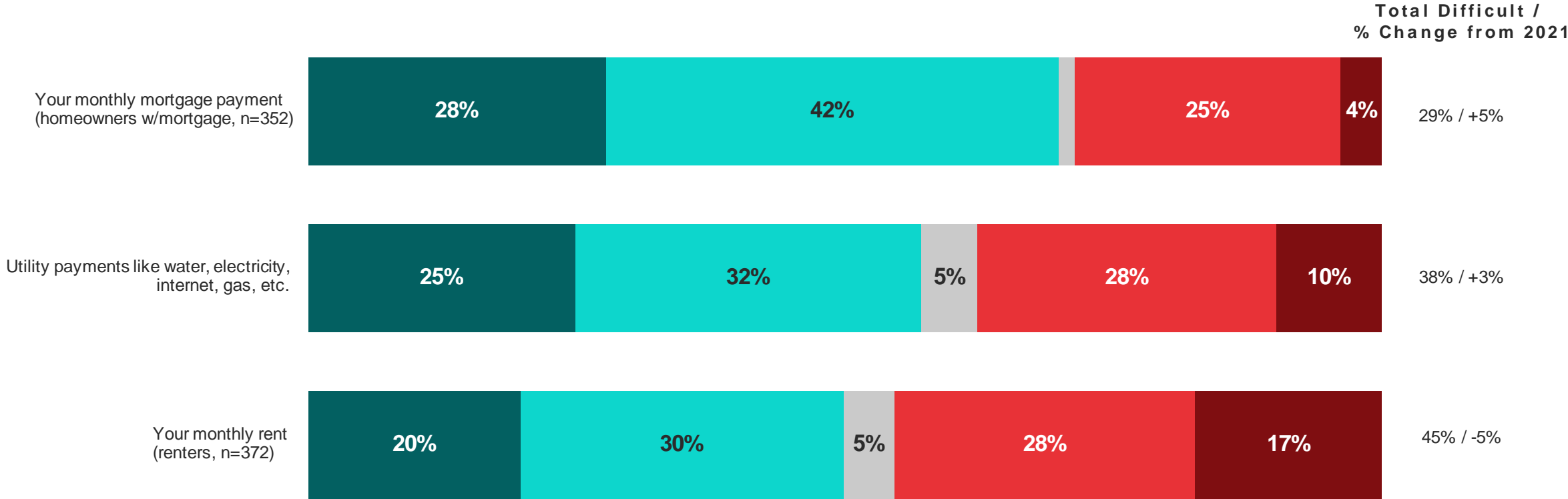
APPENDIX



APPENDIX: EXPERIENCES OVER THE PAST 12 MONTHS

Over the past 12 months, how easy or difficult has it been for you and/or your household to pay for the following?

Very easy Somewhat easy Don't know/No opinion Somewhat difficult Very difficult

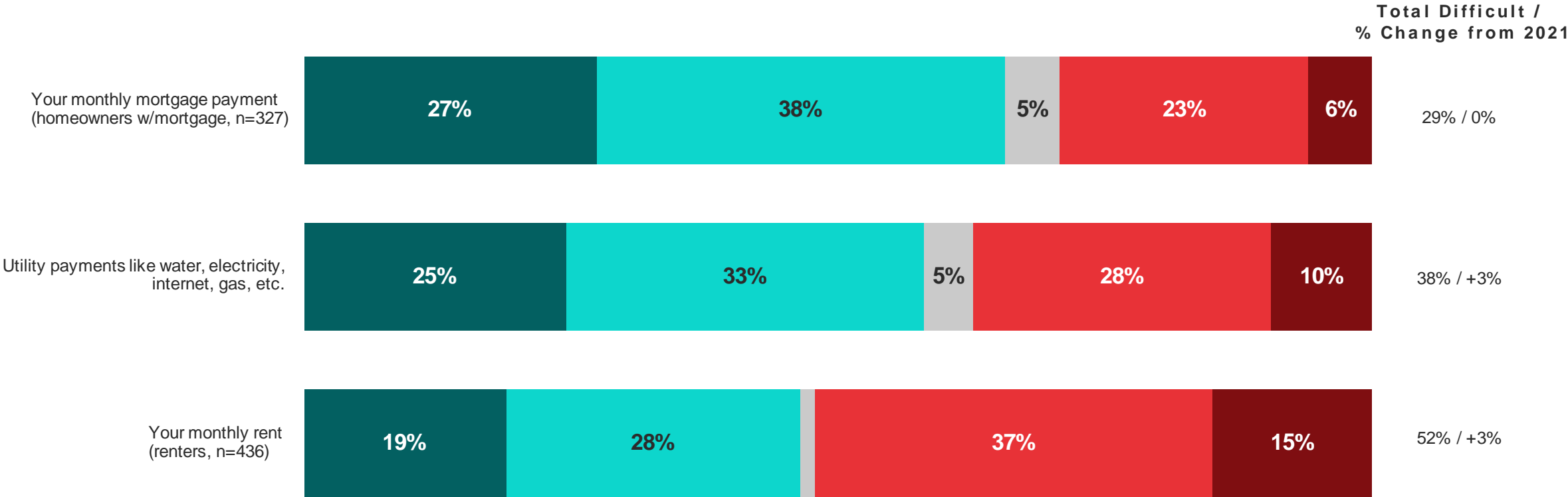


*Question was split sampled to compare 12 months and 6 months

APPENDIX: EXPERIENCES OVER THE PAST 12 MONTHS

Over the past 6 months, how easy or difficult has it been for you and/or your household to pay for the following?

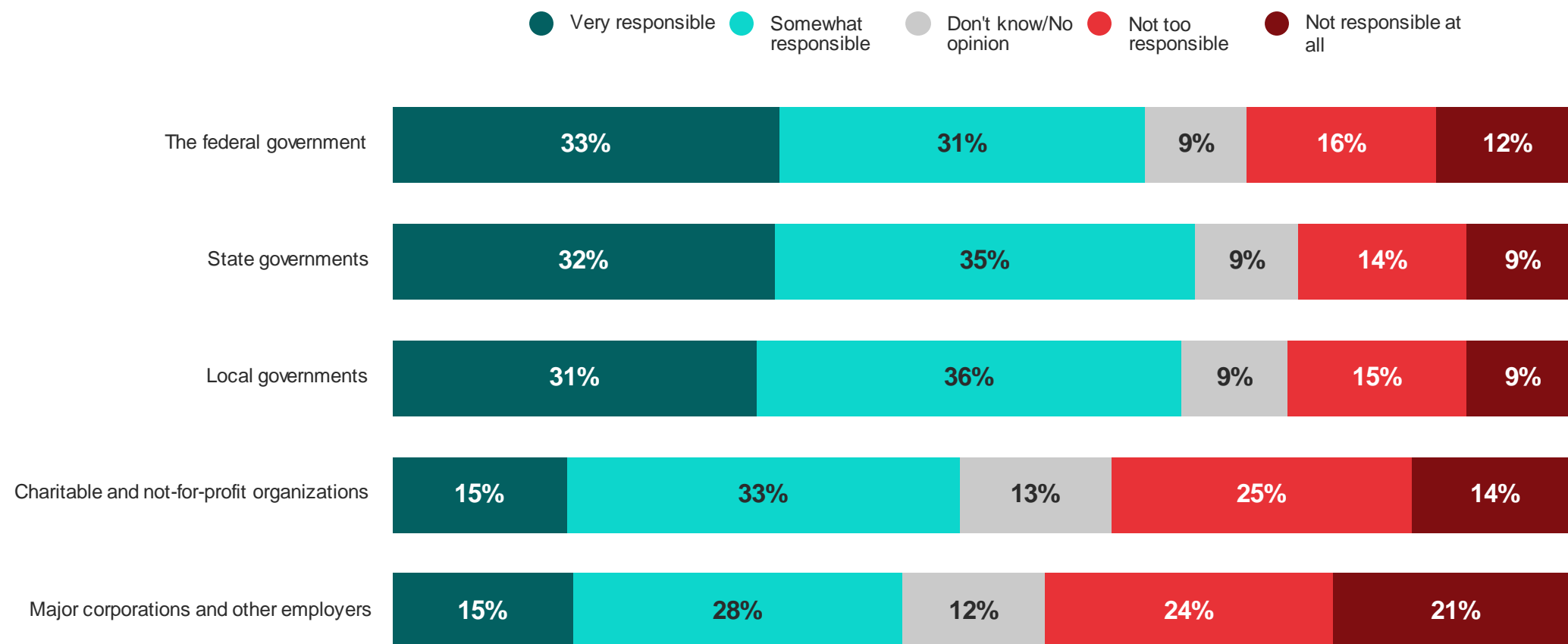
Very easy Somewhat easy Don't know/No opinion Somewhat difficult Very difficult



*Question was split sampled to compare 12 months and 6 months

APPENDIX: SENTIMENT TOWARDS HOUSING ISSUES

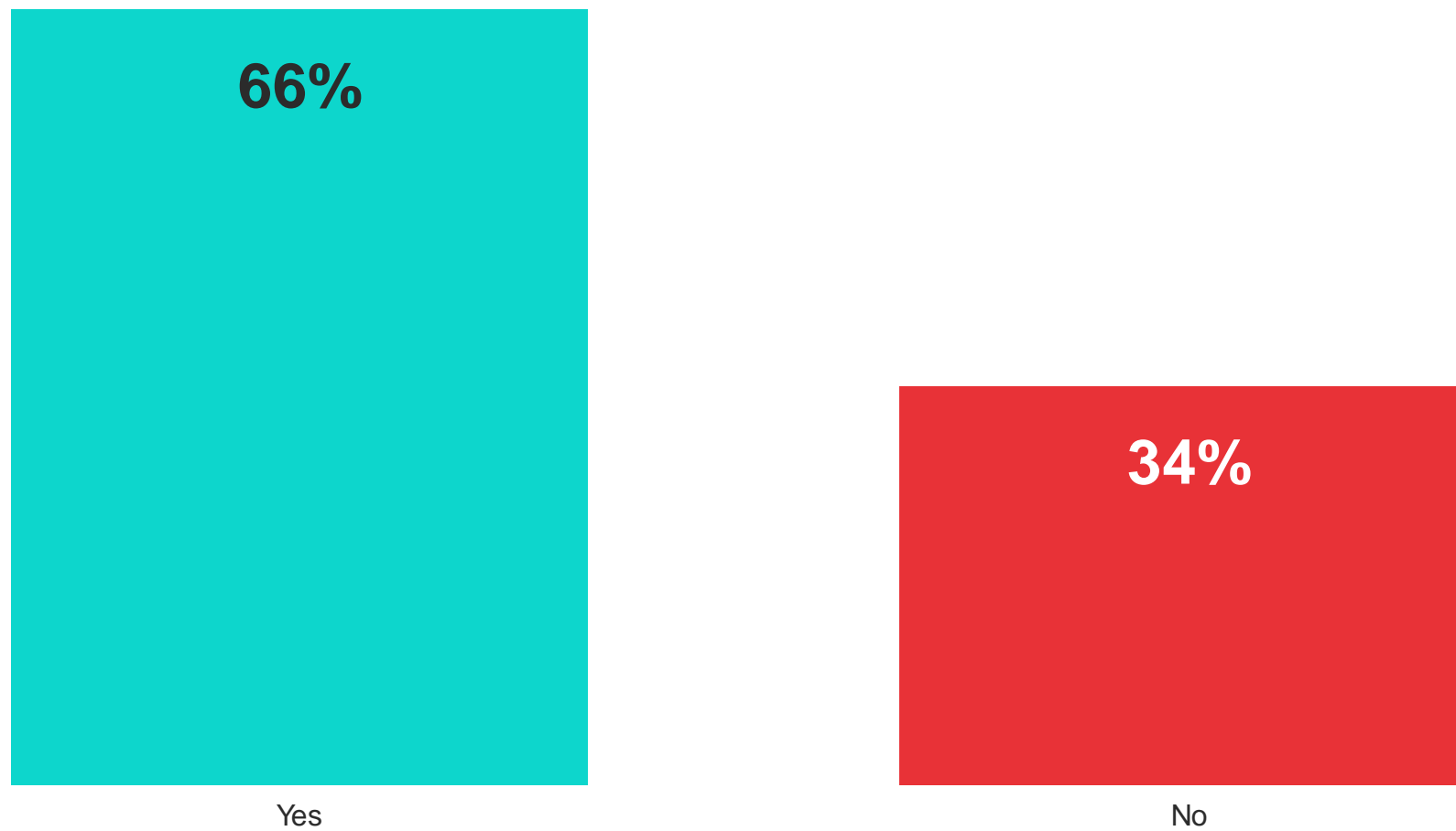
How responsible, if at all, do you think each of the following are for ensuring that families have safe and decent housing they can afford?



APPENDIX: INTEREST IN HOME OWNERSHIP

Is this the first time in your life you will be buying a home?

ADULTS PLANNING TO BUY A HOME IN THE NEXT 12 MONTHS, N=276



APPENDIX: HOUSING POLICY

If Congress pursues a bipartisan deal on improving the housing issues that Americans are experiencing, do you support or oppose the following initiatives being included?*

% Support	Adults	PID: Dem (no lean)	PID: Ind (no lean)	PID: Rep (no lean)
New tax incentives to encourage developers to build one million affordable rental homes in mixed-income developments over the next 10 years	62%	77%	60%	48%
Additional vouchers to help low-income families with young children pay the rent for apartments in neighborhoods with good schools and greater opportunities*	66%	78%	61%	57%
Additional vouchers to help low-income individuals and families pay the rent for apartments in neighborhoods with good schools and greater opportunities*	66%	85%	66%	47%
Expanded support for tax credits that states award competitively to developers to help them build affordable apartment buildings for low-income households	65%	77%	60%	56%
New tax credits for developers to develop and renovate homes for sale in distressed communities	65%	76%	62%	57%
Funding for down payment assistance, which would be limited to first-time, first-generation homebuyers	67%	78%	62%	58%
Incentives to local communities to remove zoning and land use restrictions that prevent the development of more housing	53%	64%	51%	42%
Funding for state and local programs that help low-income renters facing unexpected financial hardships avoid being evicted	75%	89%	72%	62%
Funding to help preserve affordable rental homes in rural communities	72%	87%	69%	58%
Incentives for landlords to lease apartments to low-income families using housing vouchers to help pay their rent	67%	82%	64%	52%
A federal law prohibiting landlords from refusing to rent to families using housing vouchers to pay their rent, called 'source of income' discrimination	61%	77%	58%	48%
Programs to ensure all homeless veterans are connected with permanent, affordable housing	81%	89%	75%	78%
Converting the mortgage interest deduction to a tax credit that more low- and middle-income taxpayers with mortgages could access and claim	68%	78%	66%	57%
Funding for training programs to address the shortage of skilled home construction workers	72%	83%	62%	69%
Additional funding to help public agencies investigate housing discrimination complaints and better enforce fair housing laws	67%	83%	66%	52%

*Question option was split sampled

** Respondents saw a randomized set of 8 statements



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