



Habitat for Humanity Affordable Housing Thought Leadership Study





May 2017

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Objectives

To help support the Carter Work Project, PSB and Burson-Marsteller conducted a survey among Canadians and Americans to understand views of affordable housing. More specifically:

-  Explore personal connections with housing and, in particular, understand how affordability has impacted life choices.
-  Build compelling stories about how shortages of affordable housing influence other areas such as public health, education, and employment.
-  Compare and contrast attitudes toward affordable housing in Canada and the United States.
-  Help to generate media attention for CWP 2017 and help to establish Habitat for Humanity as a thought leader in the affordable housing space.

Methodology

Timing:



Fielded April 14th to April 24th, 2017

Audiences:



The general population:

- Live in the U.S or Canada
- Aged 18+

Geographies and Methodology:

- PSB conducted 1,000 online surveys split between:



U.S: n=500



Canada: n=500

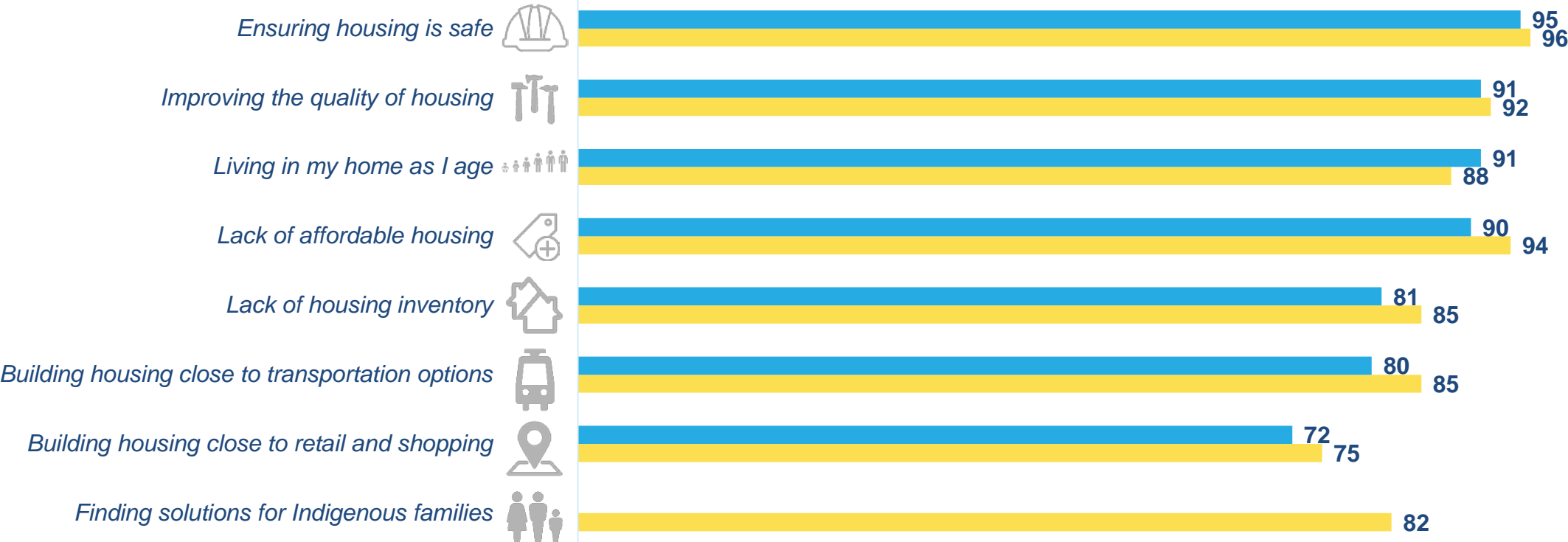
EXECUTIVE SUMMARY



Across countries, a vast majority say housing issues are important and need solutions

How important do you think it is to find solutions to the following issues?

Showing % Selecting Somewhat + Very Important

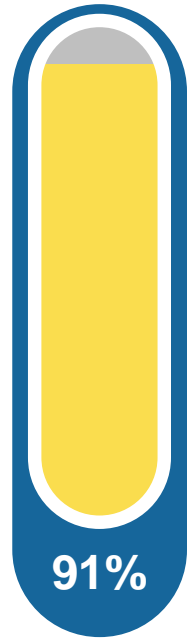


Homeownership is an aspiration and top achievement for nearly all.

Owning My Own Home is One of My Greatest Achievements in Life
Showing % Agree, Among Homeowners



US
n=358

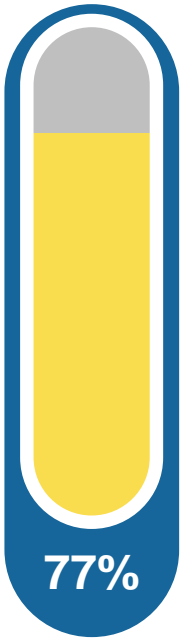


Canada
n=288

Owning My Own Home is One of My Top Goals in Life
Showing % Agree, Among Renters



US
n=142

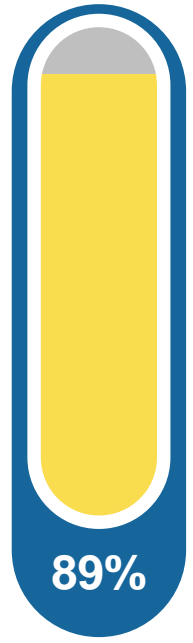


Canada
n=212

If I Could Afford It, I Would Own My Own Home
Showing % Agree, Among Renters



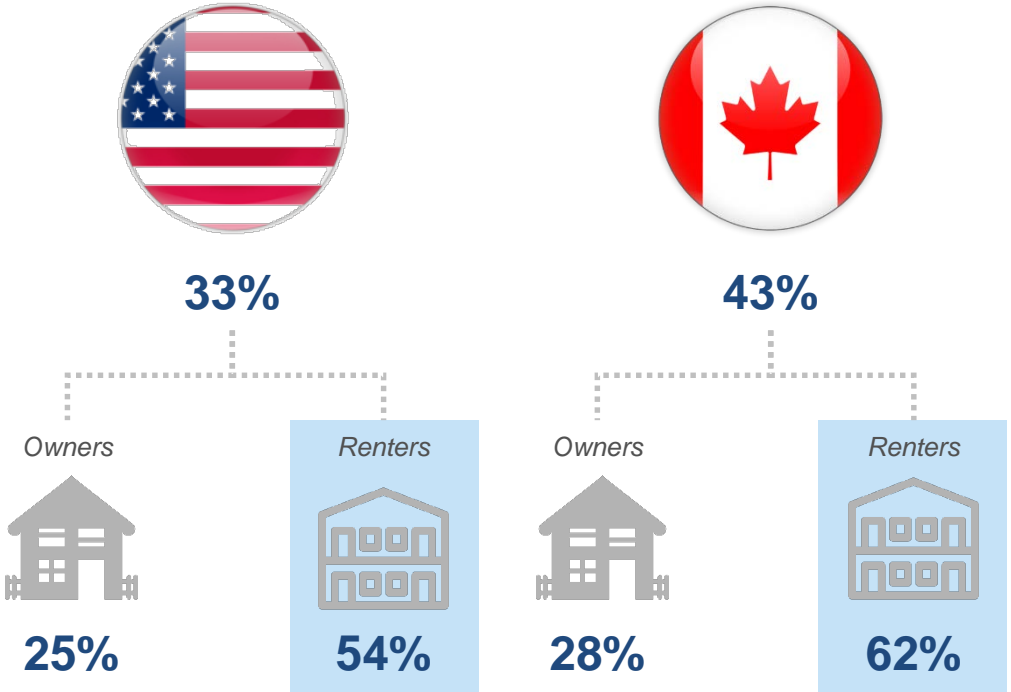
US
n=142



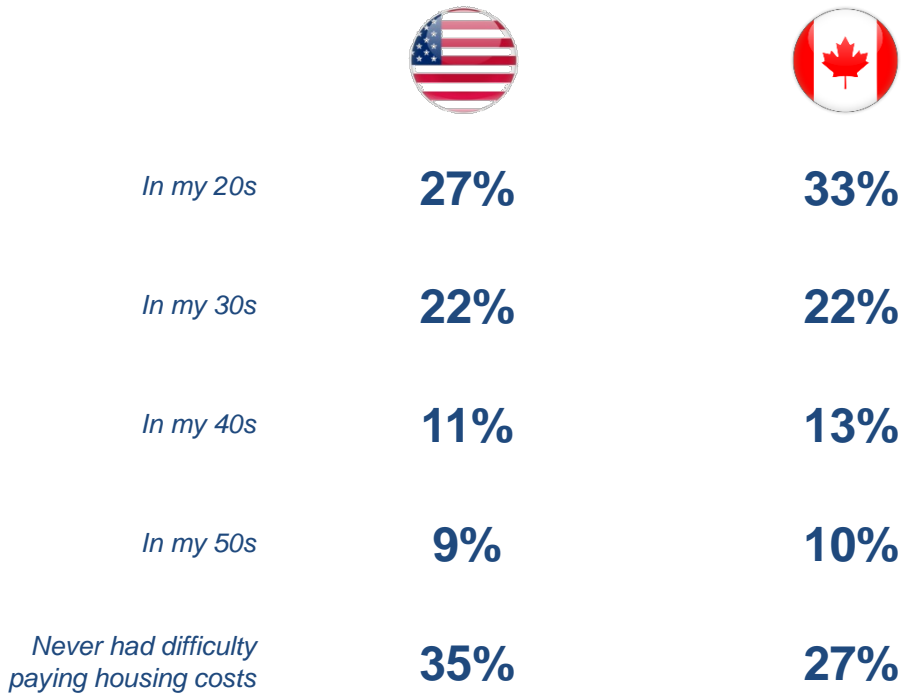
Canada
n=212

Most have struggled with housing costs at some point in their lives, especially renters.

How Difficult Is It To Pay Housing Costs Currently
Showing % Difficult



Difficulty Paying Housing Costs in the Past
Showing % Selecting



Cost is the top barrier to ownership, especially in Canada, and most expect costs to keep increasing.

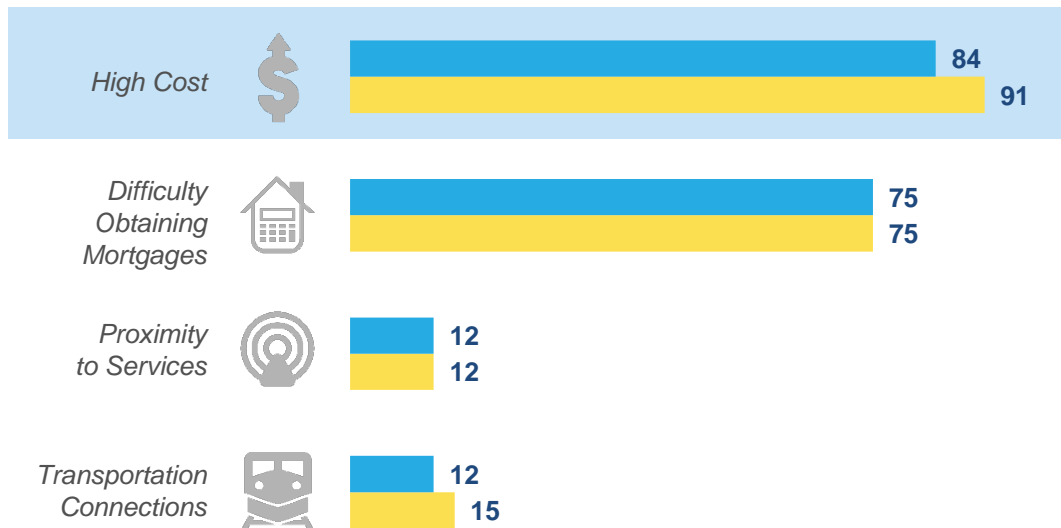
Now

The Future

Barriers to Home Ownership

Showing % Selecting

■ U.S. ■ Canada



It will be more difficult to find affordable housing in five years

Showing % Selecting

Housing costs will go up in the next five years

Showing % Selecting



56%

73%

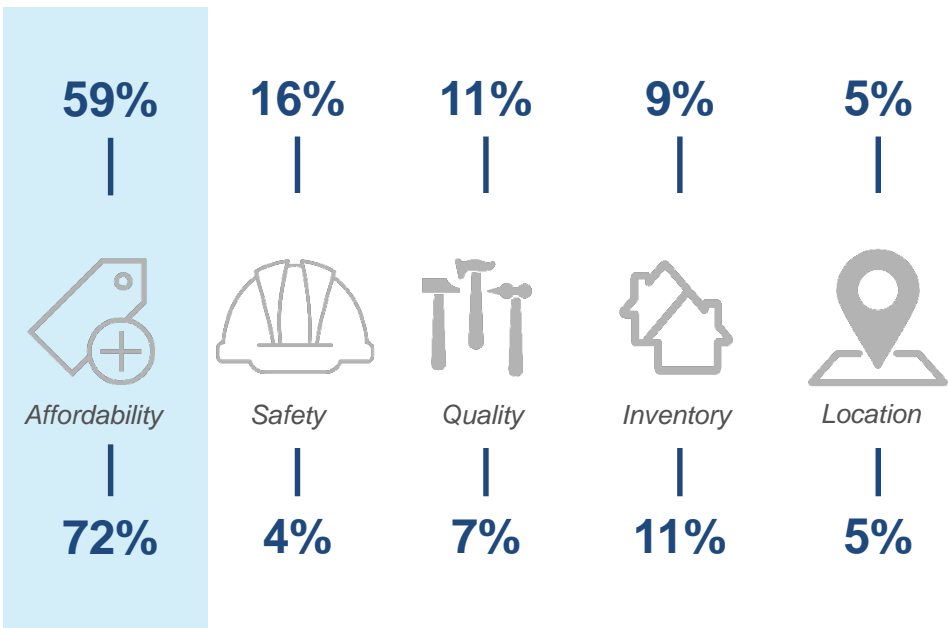
72%

84%

Affordability is a top national issue – and not enough attention is being paid to it.

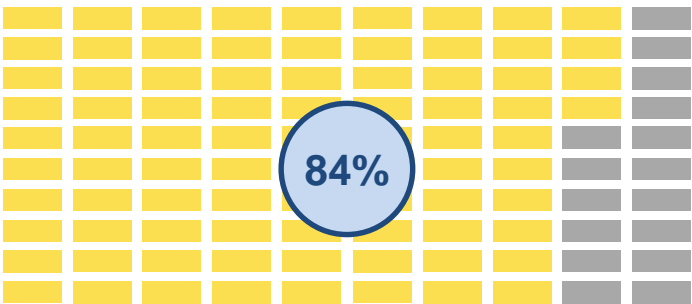
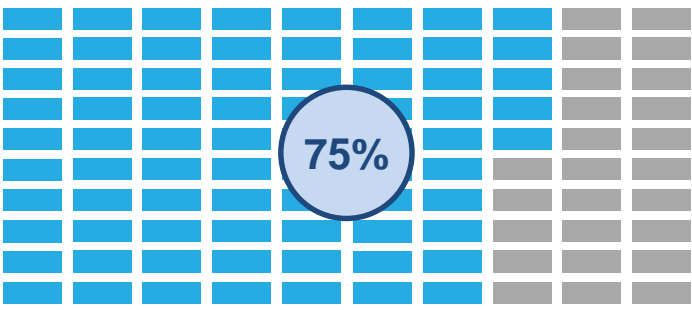
Top Housing Issue in Country

Showing % Selecting








Not Enough Attention is Paid to Affordable Housing

Showing % Selecting



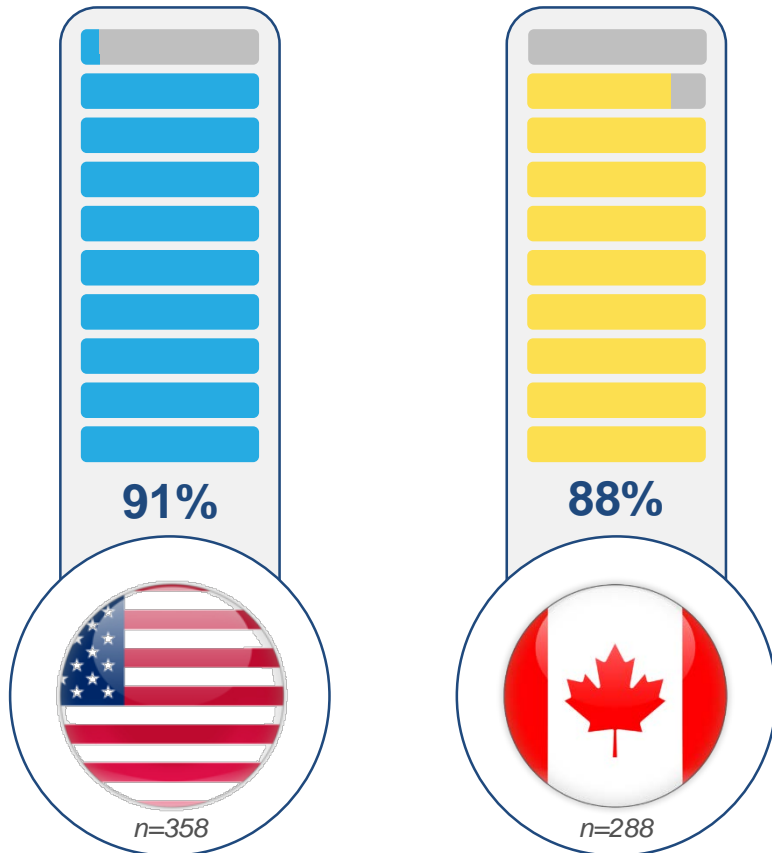
Government should play the largest role in developing affordable housing, and is currently not doing enough.

			Who Should Play a Role? <i>Showing % Selecting</i>	Who Should Play the Largest Role <i>Showing % Selecting</i>	Who Is Not Doing Enough? <i>Showing % Selecting "Not Enough"</i>
Government 	US		65%	48%	69%
	CA		84%	70%	82%
Developers 	US		56%	27%	65%
	CA		57%	17%	72%
Non-profit / charitable organizations 	US		35%	10%	40%
	CA		34%	4%	40%
Corporations 	US		33%	8%	65%
	CA		37%	3%	74%
Individual donors 	US		23%	4%	43%
	CA		19%	2%	48%

Home ownership provides tangible, long term benefits to owners...

Owning a home has made me more responsible

Showing % Agree, Among Home Owners



Top Benefits of Home Ownership

Showing Top 5 Answers, % Selecting

50% - 55%

US CA



Privacy

49% - 52%

US CA



Having a Place Where Everyone Can Gather

44% - 52%

US CA



Building a Nest Egg

43% - 42%

US CA



Pride

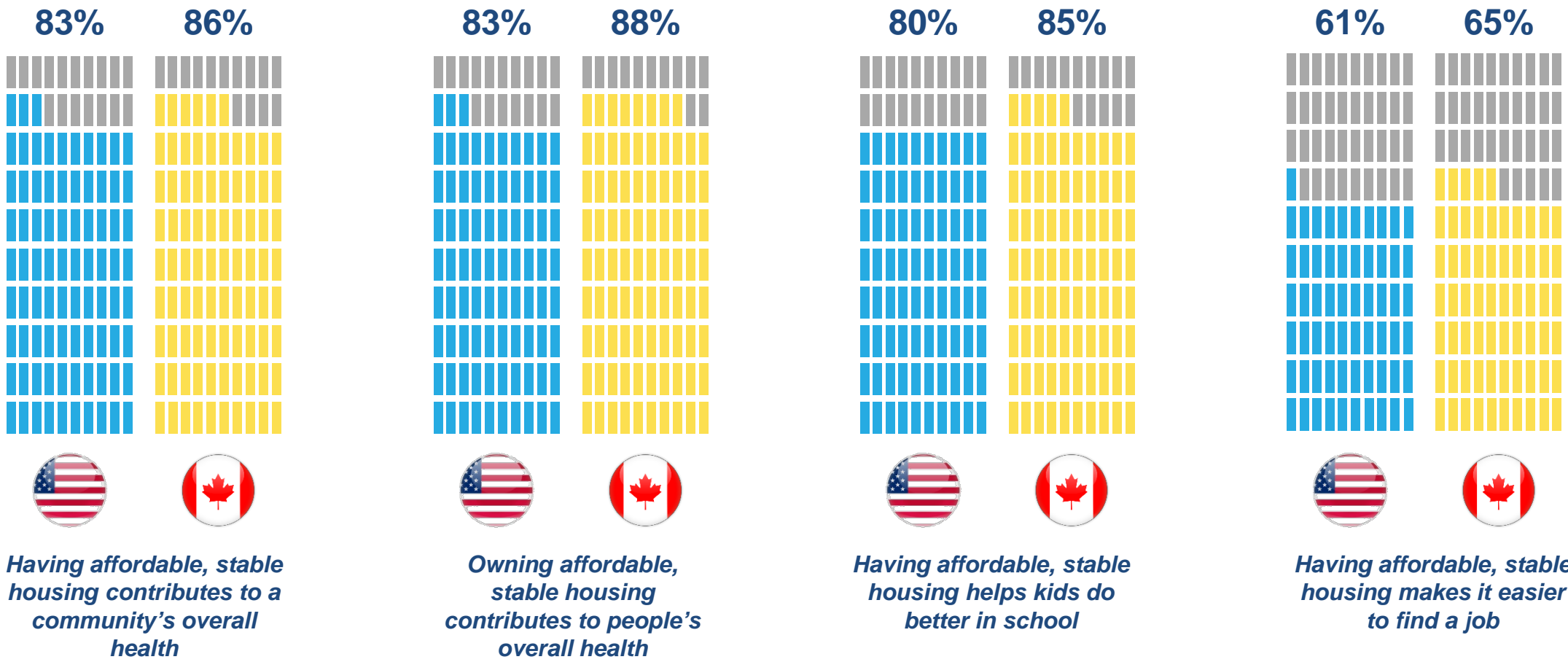
41% - 43%

US CA



Stability

...And it has the potential to positively impact a wide range of larger, societal issues.



KEY FINDINGS



Respondents in both the U.S. and Canada agree that owning a home makes more sense than renting.

Which is closer to your view? % Selecting	U.S.	Canada
Owning makes more sense because you're protected against rent increases and owning is a good investment over the long term	90	88
Renting makes more sense because it protects you against house price declines and is actually a better deal than owning	10	12

Most respondents say affordability is the biggest housing-related issue in their state/province.

Which of the following do you think is the biggest issue related to housing in your state/province today? % Selecting	U.S.	Canada
Affordability	61	73
Quality of housing	11	6
Lack of housing inventory	10	12
Safety of housing	10	4
Location of housing	9	5

Over 90% believe it is important to find a solution to housing safety, quality and affordability.

How important is it to find solutions to the following issues?

Showing % selecting "Very" or "Somewhat" Important, Ranked by U.S.

■ U.S. ■ Canada

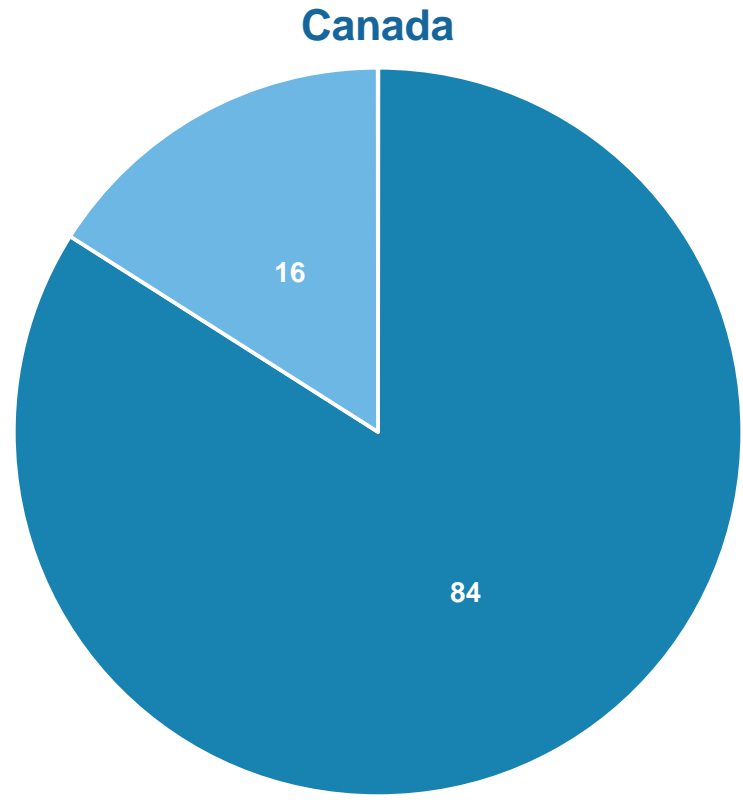
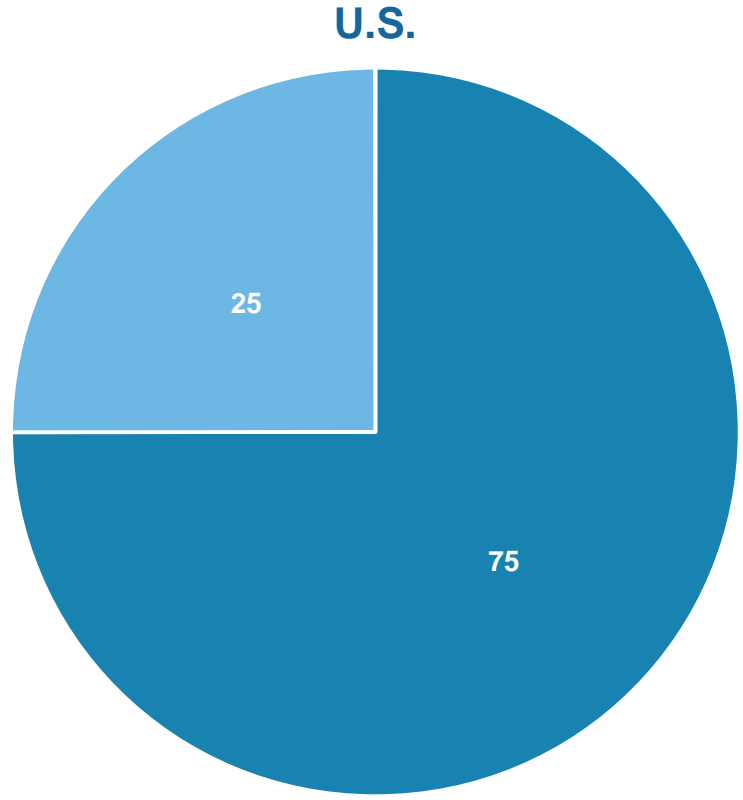


Over 75% believe that not enough attention is paid to affordable housing.

Is enough attention being paid to affordable housing?

Showing % selecting

■ Not enough ■ Enough



High housing costs are seen as the primary reason for the shortage in affordable housing.

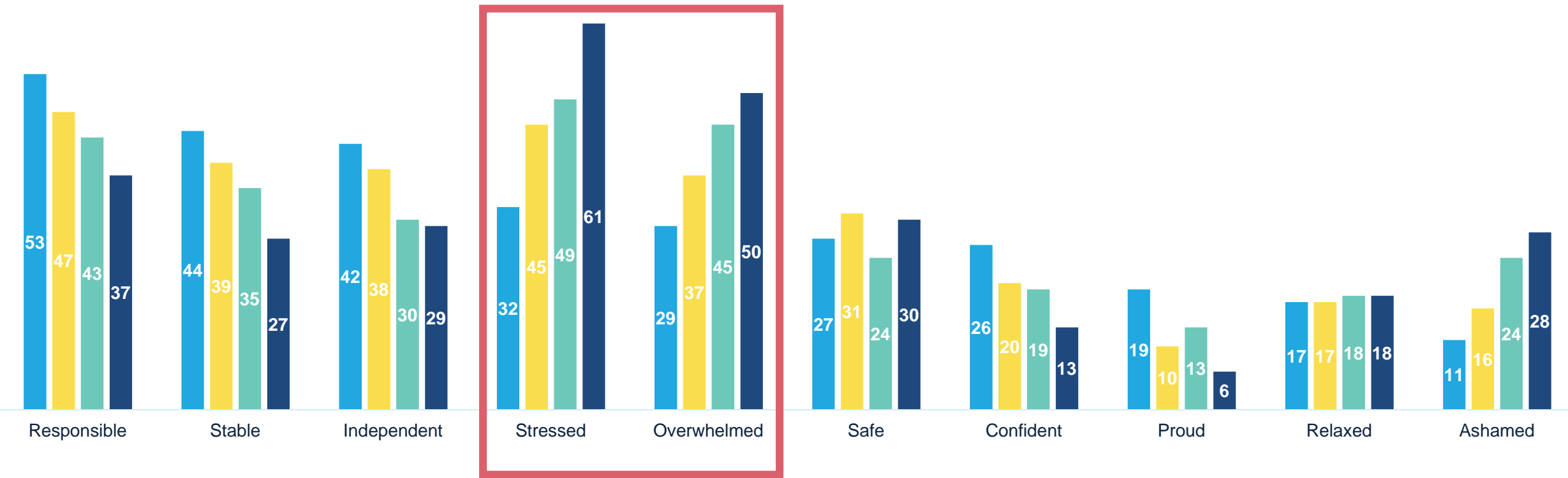
Why do you think there is a lack of affordable housing currently? Please select all that apply. % Selecting	U.S.	Canada
High rents/high cost	66	75
Difficulty in obtaining mortgages	29	23
Lack of housing available	30	39
Costs outside of housing (e.g. food, transportation)	33	38
Taxes	37	40
Bad economy	33	36
Other	5	7

Renters in the U.S. and Canada are the most overwhelmed and stressed by their housing costs.

How do your current housing costs make you feel?

Showing % selecting, Ranked by U.S.

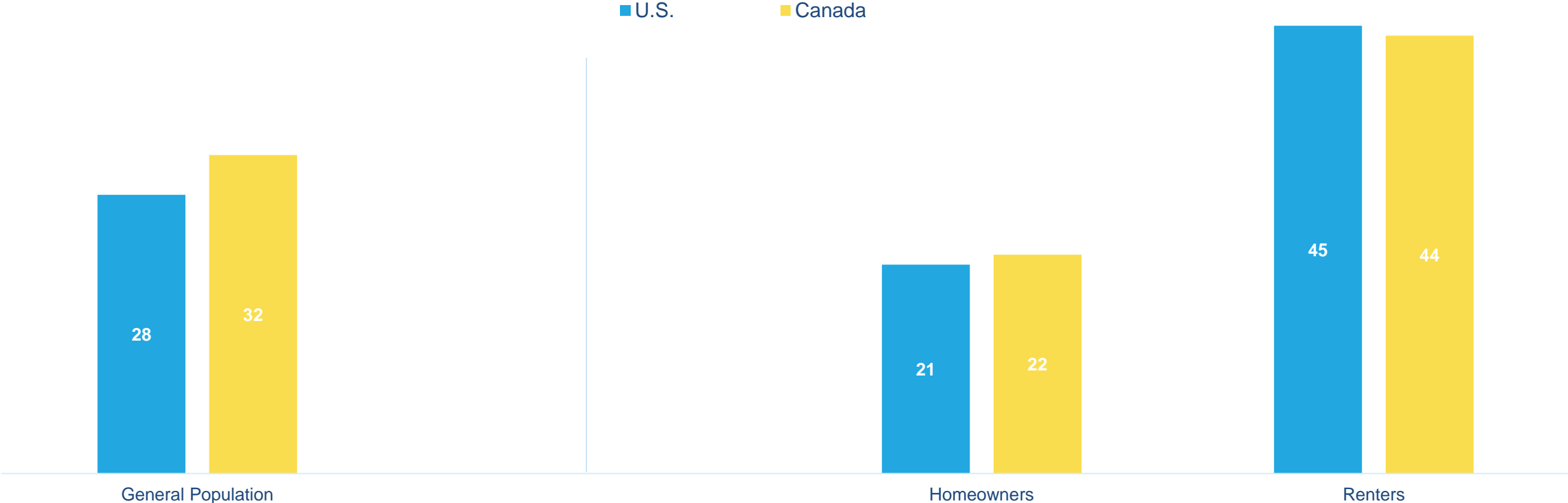
■ U.S. ■ Canada ■ U.S. Renters ■ Canadian Renters



Renters, on average, spend a little under half of their income on housing costs.

What percentage of your monthly income do you currently spend on mortgage or rent?

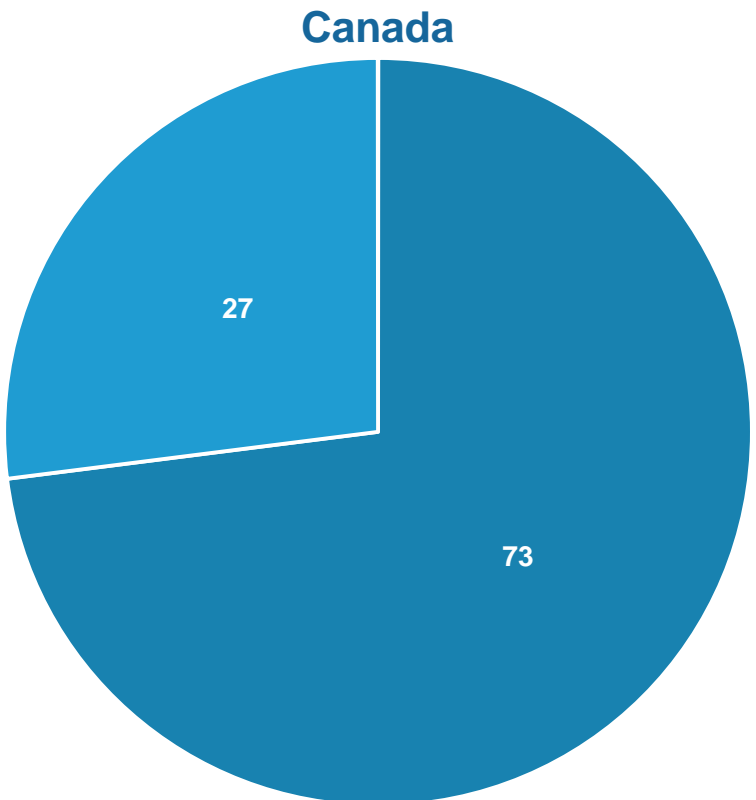
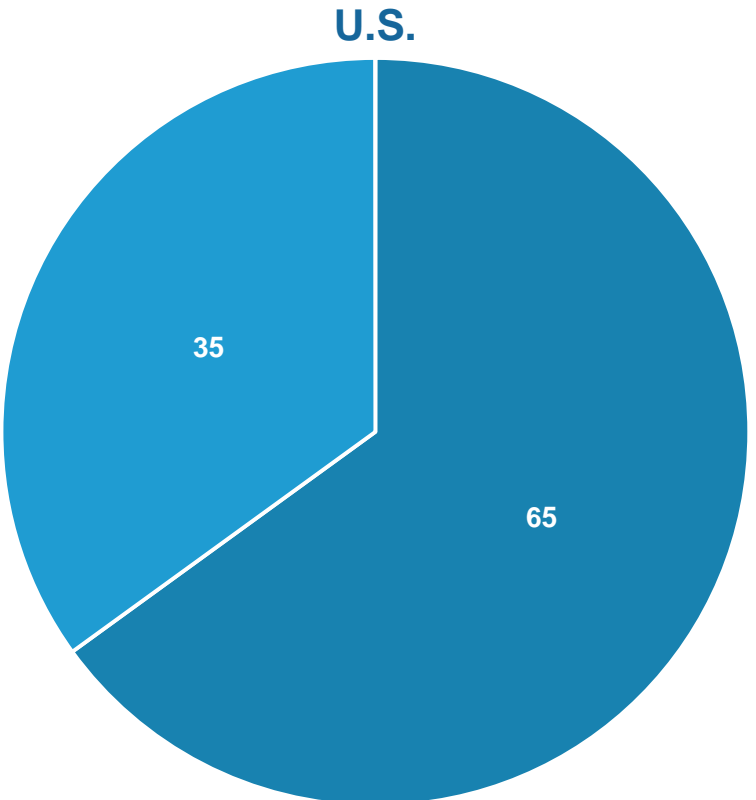
Showing average %



The majority of respondents have had trouble affording their housing at some point in their lives.

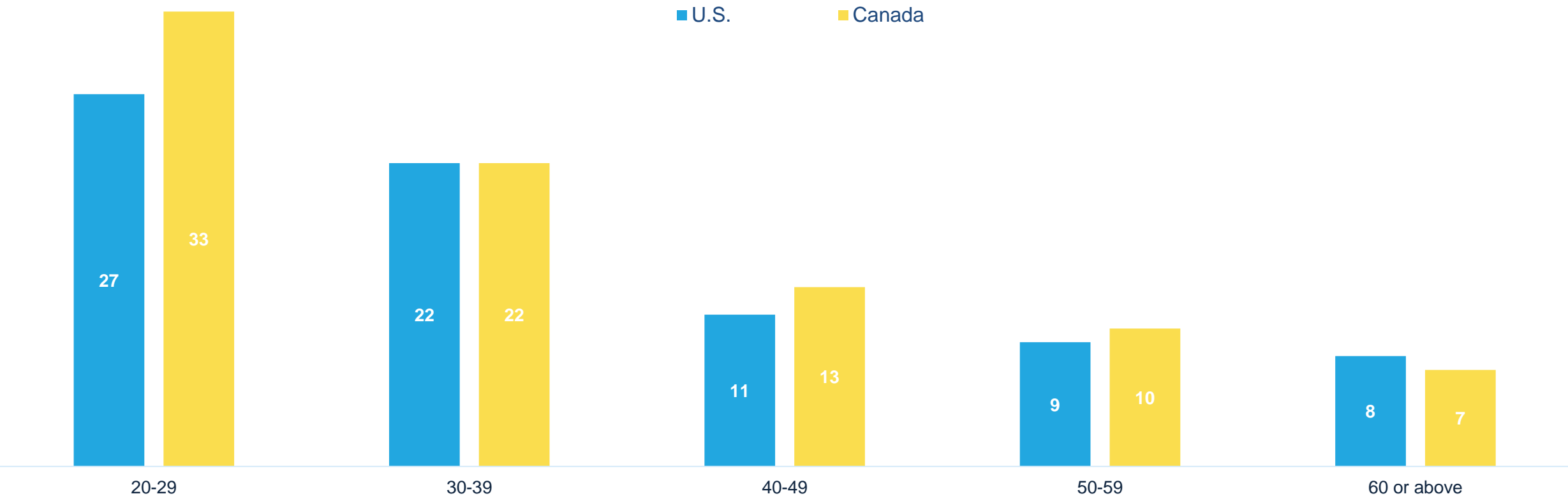
Difficulty paying rent or mortgage throughout lifetime
Showing % selecting

■ Difficulty ■ No Difficulty



Most report experiencing difficulties paying rent in their youth, especially Canadians.

Ages where respondents found most difficulty paying rent
Showing % selecting



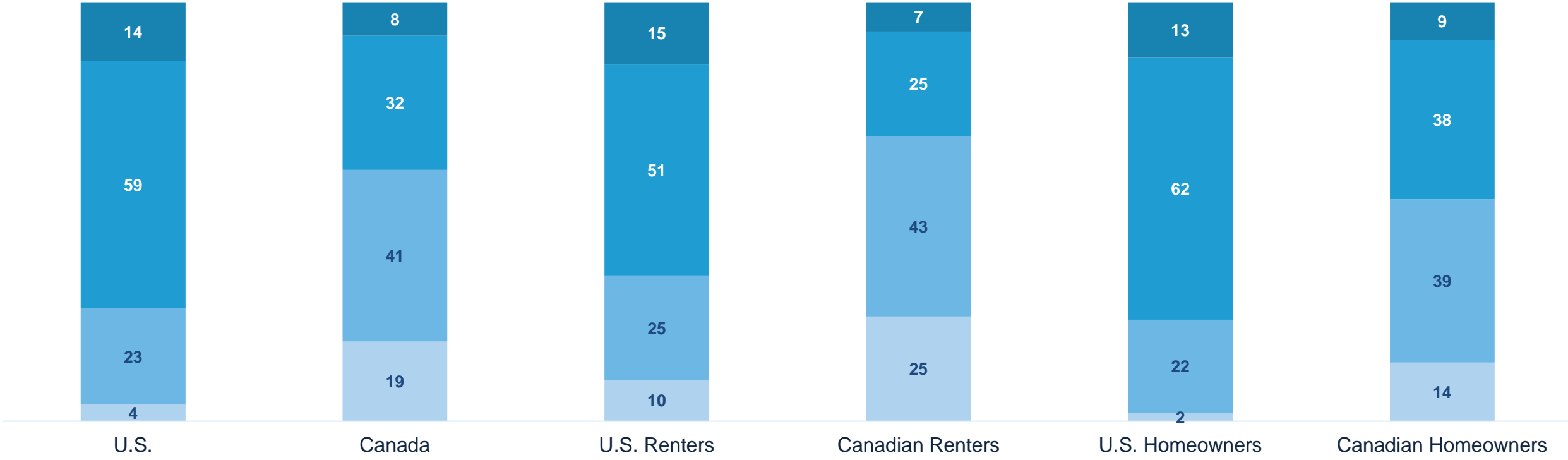
Respondents, especially Canadians, cite having to cut back on savings and clothing to afford housing.

In what areas, if any, have you had to cut back on in the past to pay your mortgage or rent? Please select all that apply. % selecting, Ranked by US, Among those who struggled	U.S.	Canada
Vacation	52	64
Entertainment	50	64
Savings	44	56
Clothing	42	55
Gifts	38	48
Hobbies	37	55
Food	29	40
Car	25	32
Charity	24	35
Dental care	19	30
Healthcare	17	16
Utilities	13	16
Education	10	12
Childcare	5	6

While U.S. respondents think it's a good time to buy a house, Canadians disagree.

Is it a good time to buy a house?
Showing % selecting

Very good time Somewhat good time Somewhat bad time Very bad time

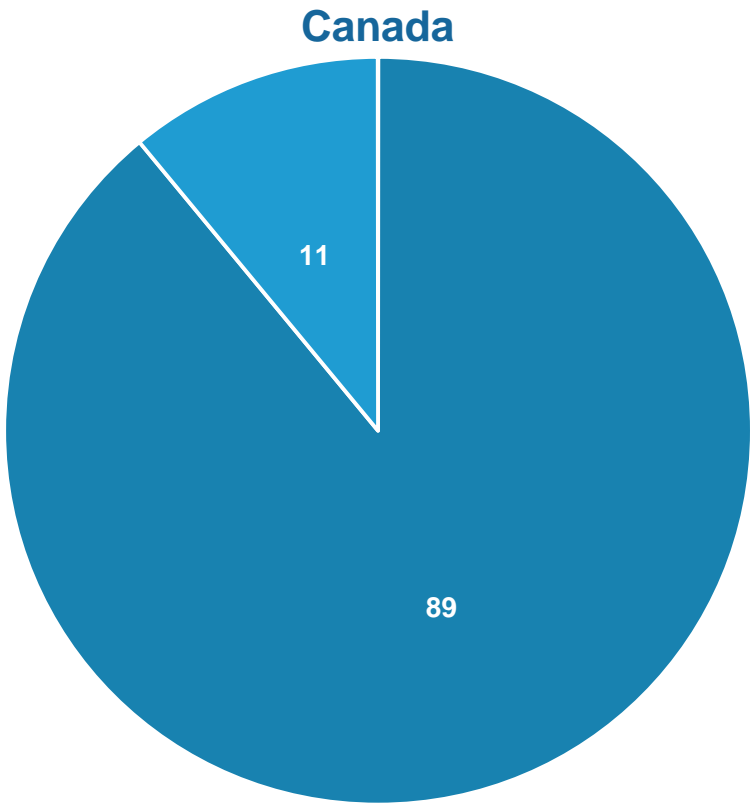
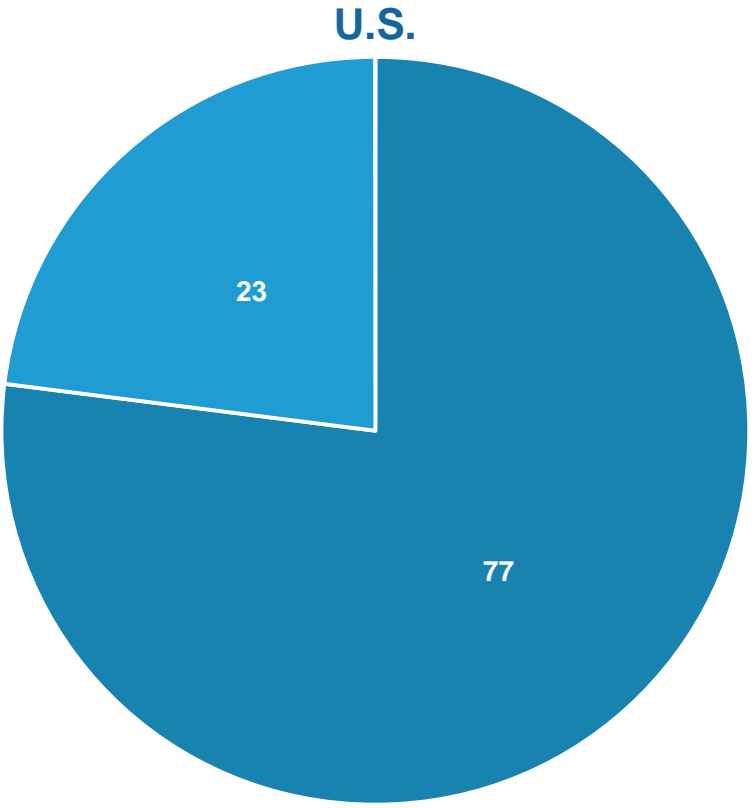


Americans and Canadians agree it is more difficult to find affordable housing now than 5 years ago.

Is it easier or more difficult to find affordable housing now than 5 years ago?

Showing % selecting

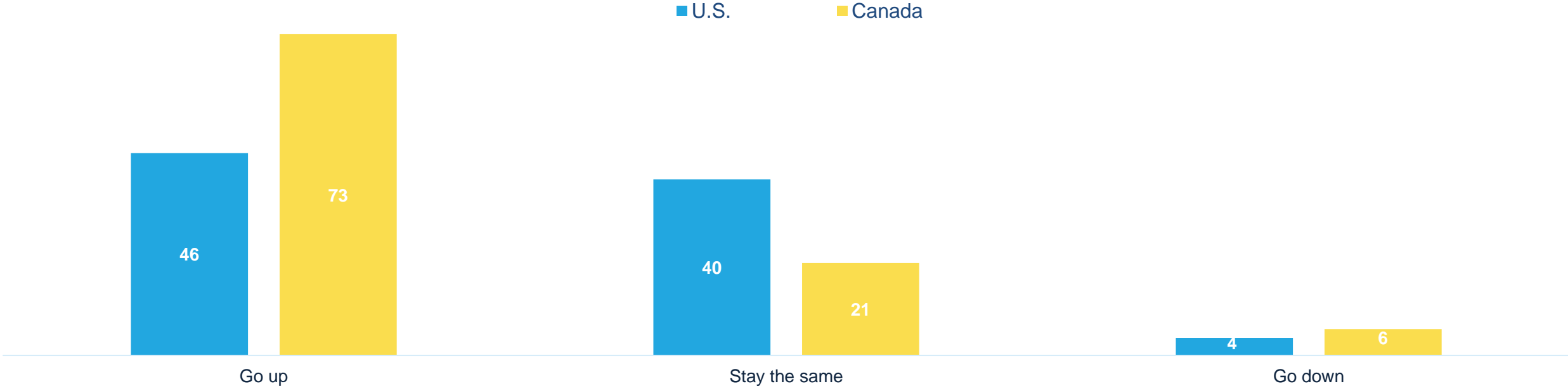
More Difficult Easier



Canadians in particular, believe that their housing costs will go up in the next five years.

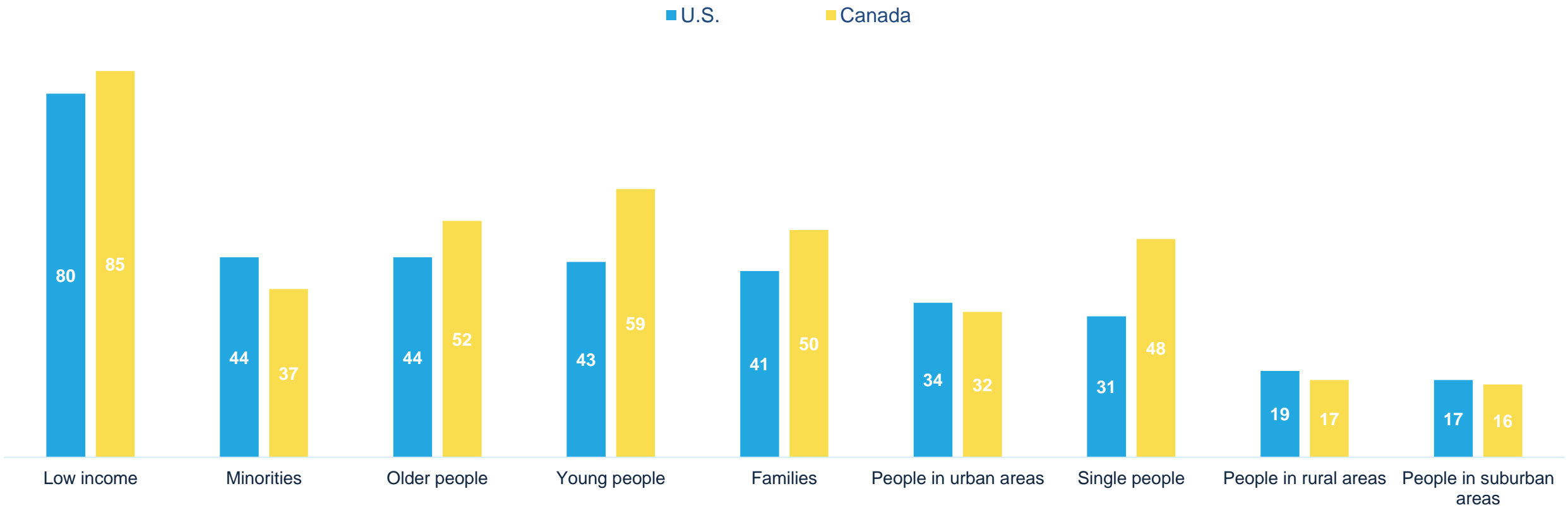
Do you expect your housing costs to go up or down in the next five years?

Showing % selecting



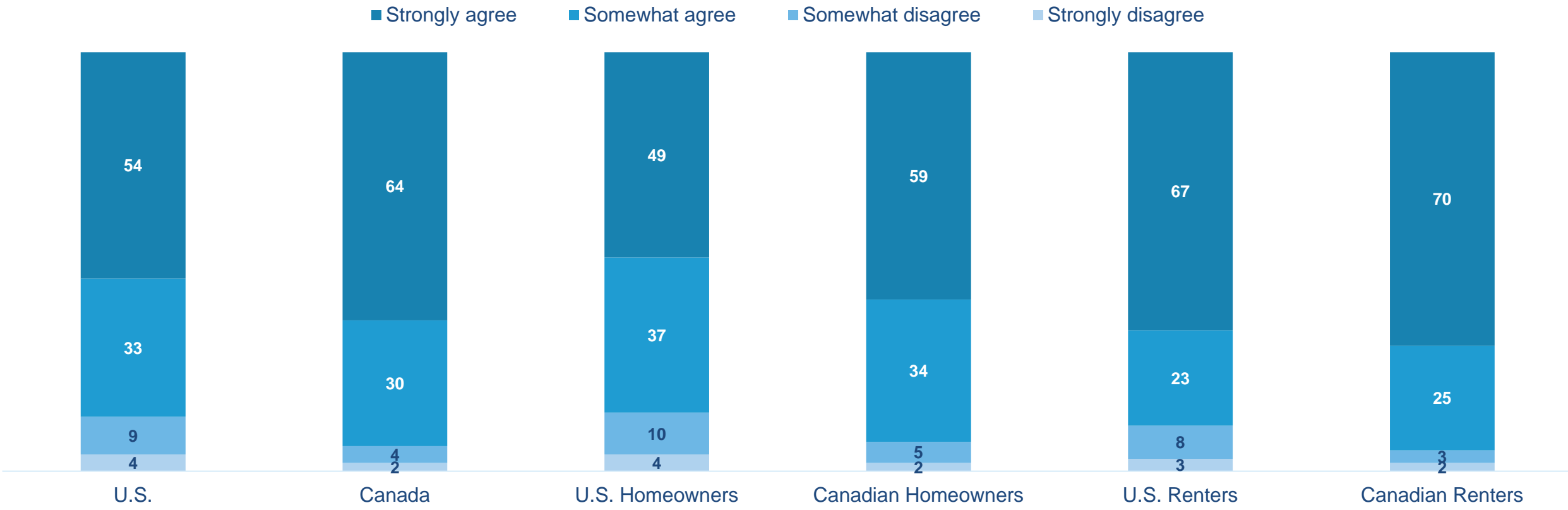
A lack of affordable housing is perceived to impact lower income Americans and Canadians the most.

Who is most affected by lack of affordable housing?
Showing % selecting, Ranked by U.S.



Across audiences, at least 85% agree that affordable housing is a universal human right.

How strongly do you agree that housing is a universal human right?
Showing % Selecting

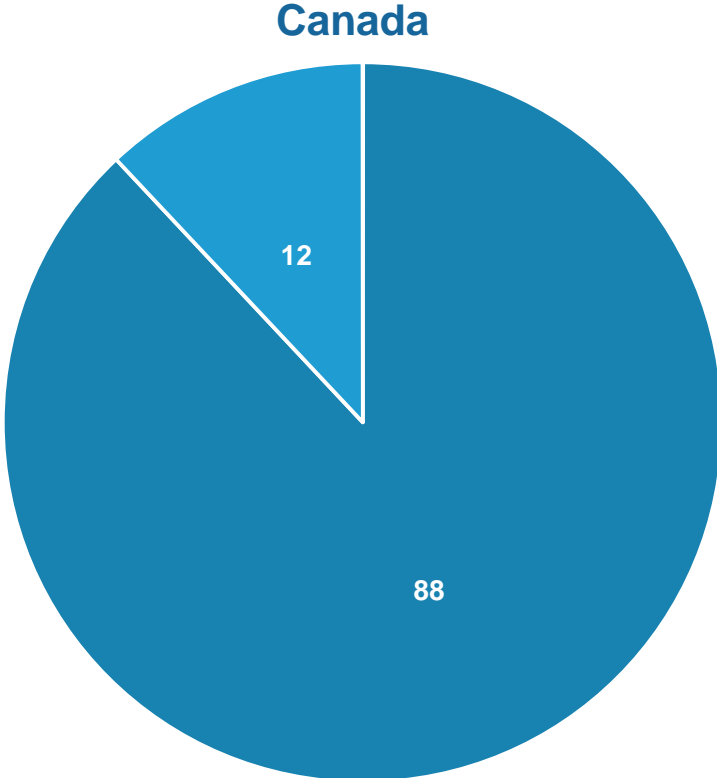
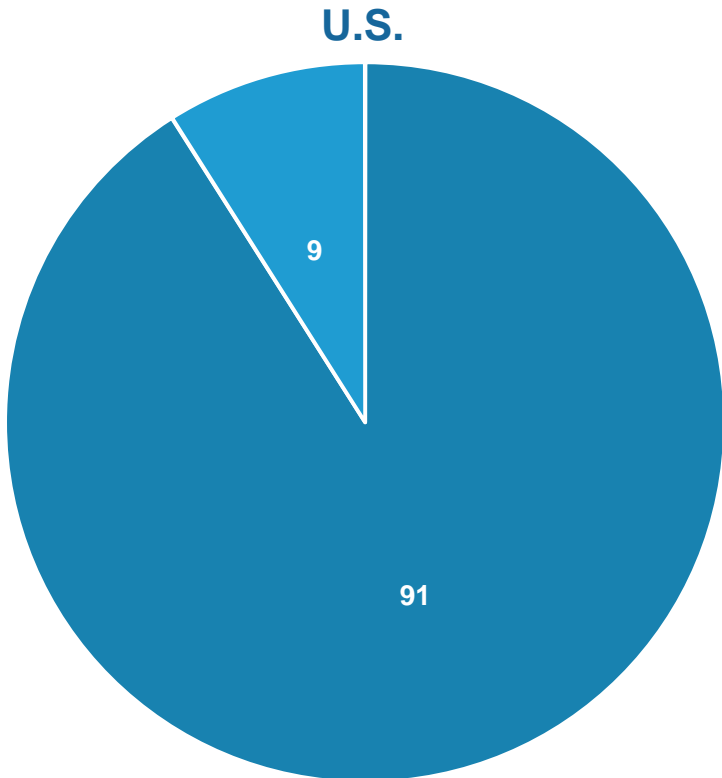


Americans and Canadians feel owning a home makes them more responsible.

Has owning a home made you more responsible?

Showing % selecting, Among homeowners

- Owning a home has made me more responsible
- Owning a home has not made me more responsible

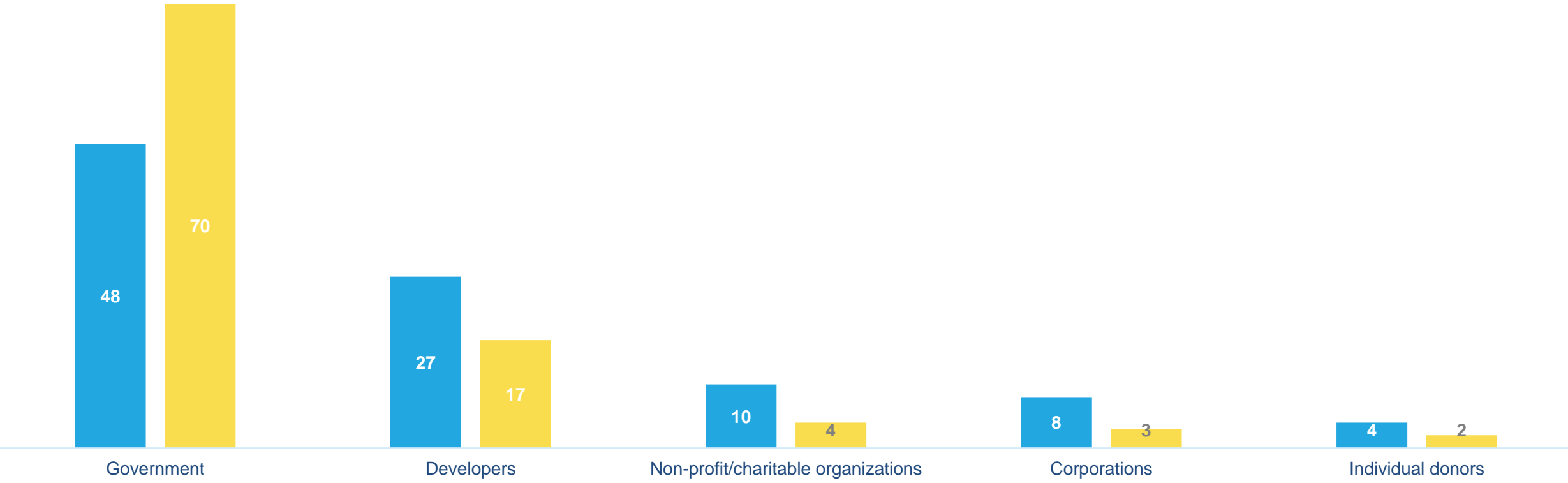


Respondents believe governments should play the biggest role in providing affordable housing.

In your opinion, who should play the biggest role in providing affordable housing?

Showing % selecting

■ U.S. ■ Canada

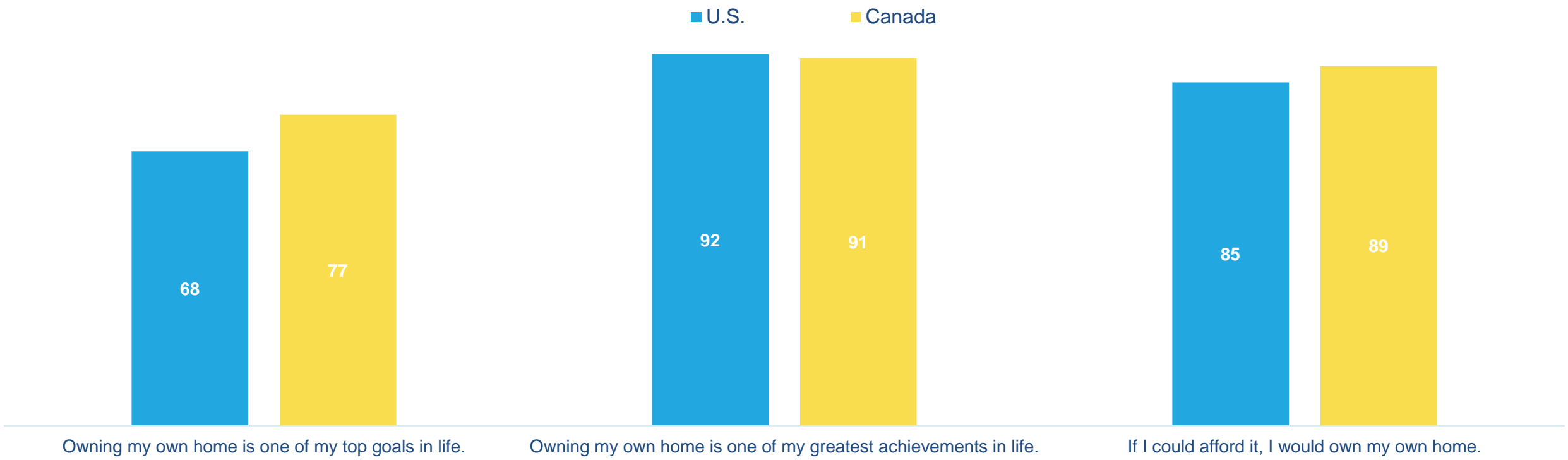


Most think that government is not doing enough to resolve the lack of affordable housing.

Thinking about the obligation each of the following has to build or develop affordable housing, would you say they are currently doing more than enough, enough, or not enough? % Selecting, ranked by "Not Enough"	U.S.			Canada		
	Not enough	Enough	More than enough	Not enough	Enough	More than enough
Government	69	19	12	82	13	5
Developers	65	29	7	72	23	5
Corporations	65	29	6	74	21	5
Individual donors	43	48	9	48	43	8
Non-profit/charitable organizations	40	48	12	40	48	13

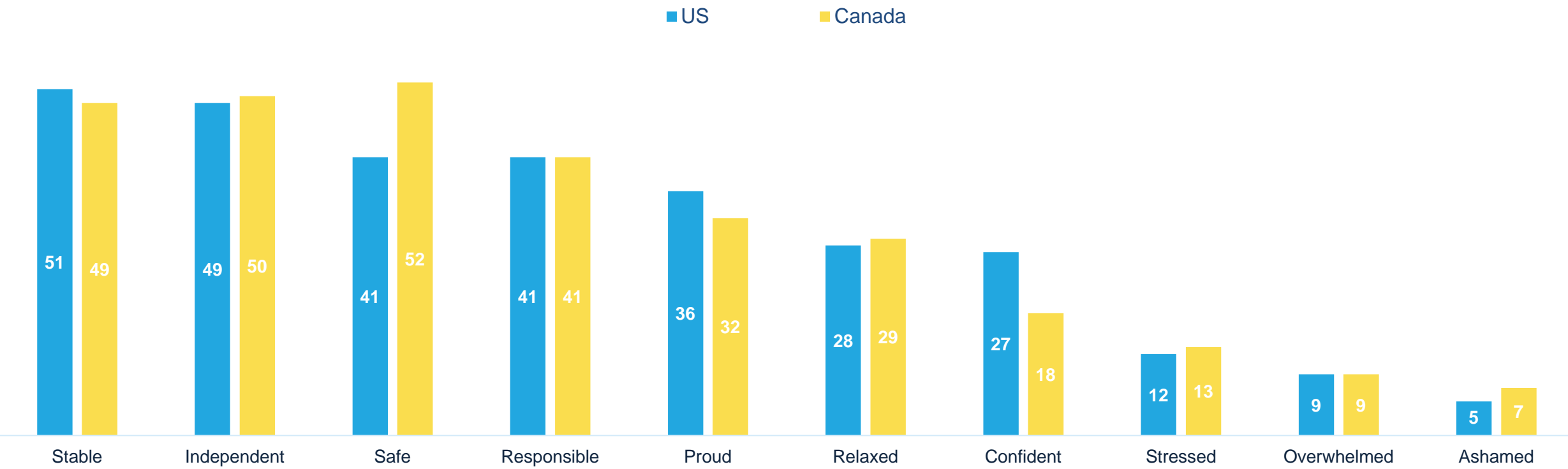
Most consider owning a home to be their biggest goal or achievement in life.

How strongly do you agree that...
Showing % selecting "Strongly" or "Somewhat" agree



Americans and Canadians agree their home makes them feel stable, independent and responsible.

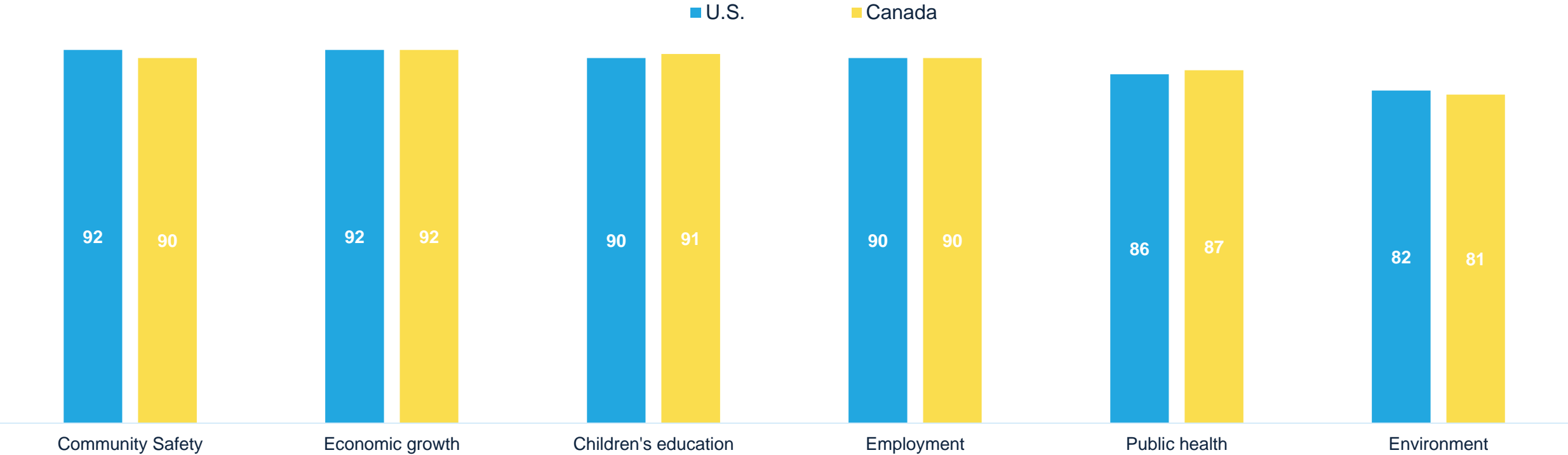
What words would you use to describe how your home makes you feel?
Showing % selected, Ranked by U.S.



Affordable housing has a large impact on community safety, economic growth, education, employment and the environment...

The effect of affordable housing access on the community

Showing % selecting "A great deal" or "Somewhat"

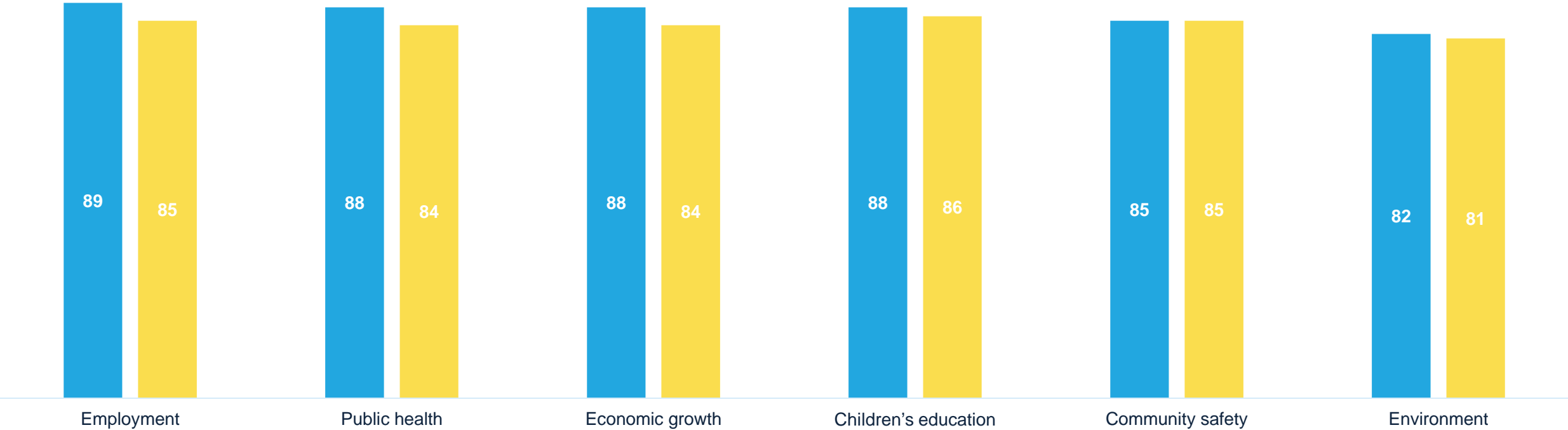


...And this impact is overwhelmingly positive.

Is the impact of affordable housing on the community positive?

Showing % selecting "positive"

■ U.S. ■ Canada



APPENDIX: DETAILED FINDINGS



Housing Associations

Which of the following words do you most associate with housing in the area you live? Please select your top 3. % Selecting	U.S.	Canada
Family-friendly	68	65
Safe	58	59
Affordable	49	40
Expensive	27	39
Old	27	32
Modern	23	21
Competitive	18	17
Abundant	13	8
Scarce	10	15
Dangerous	6	4

Housing Issue Importance

How important of an issue do you think the following topics related to housing are in the area you live today? % Selecting	U.S.				Canada			
	Very important	Somewhat important	Not very important	Not at all important	Very important	Somewhat important	Not very important	Not at all important
Ensuring housing is safe	70	23	5	3	67	27	6	0
Living in my home as I age	62	28	6	4	56	31	10	3
Improving the quality of housing	49	33	12	5	46	41	11	2
Lack of affordable housing	43	33	17	7	54	31	12	3
Building housing close to transportation options	36	35	18	11	42	40	12	6
Building housing close to retail and shopping	31	41	20	8	25	44	25	6
Lack of housing inventory	25	34	31	11	30	42	24	4
Finding solutions for Indigenous families	0	0	0	0	28	39	21	12

Local, National, or Global Housing Issues

Do you think each of the following topics are local issues, national issues, or global issues? % Selecting	U.S.				Canada			
	Local issue	National issue	Global issue	Not an issue	Local issue	National issue	Global issue	Not an issue
Building housing close to retail and shopping	44	26	8	22	50	17	12	21
Building housing close to transportation options	41	32	11	16	49	24	15	12
Living in my home as I age	36	35	12	17	32	31	22	15
Improving the quality of housing	33	34	24	8	30	36	30	4
Lack of housing inventory	31	35	16	17	33	35	21	11
Ensuring housing is safe	31	37	26	7	31	31	34	4
Lack of affordable housing	27	43	23	7	26	43	28	3
Finding solutions for Indigenous families	0	0	0	0	9	58	24	9

Biggest Housing Issue in Local Area

Which of the following do you think is the biggest issue related to housing <u>in your area</u> today? % Selecting	U.S.	Canada
Housing affordability	51	64
Quality of housing	15	12
Lack of housing inventory	13	12
Safety of housing	12	7
Location of housing	9	6

Biggest Housing Issue in Country

Which of the following do you think is the biggest issue related to housing <u>in your country</u> today? % Selecting	U.S.	Canada
Affordability	59	72
Safety of housing	16	4
Quality of housing	11	7
Lack of housing inventory	9	11
Location of housing	5	5

Why Is It A Good Time To Buy?

Please tell me the primary reason why you think this is a <u>good</u> time to buy a house. % Selecting , among those who think it's a good time	U.S.	Canada
Mortgage rates are favorable	47	44
There are many homes available on the market	20	24
Home prices are low	16	15
Economic conditions overall are favorable	14	9
It is easy to qualify for a mortgage	2	5
Other	1	3

Why Is It A Bad Time To Buy?

Please tell me the primary reason why you think this is a <u>bad</u> time to buy a house. % Selecting , among those who think it's a bad time	U.S.	Canada
Home prices are high	49	77
Economic conditions overall are not favorable	25	13
It is difficult to qualify for a mortgage	14	4
There are not many homes available on the market	6	2
Mortgage rates are not favorable	4	2
Other	2	2

Who Should Play a Role

In your opinion, who should play a part in building or developing affordable housing? Please select all that apply. % Selecting	U.S.	Canada
Government	65	84
Developers	56	57
Non-profit/charitable organizations	35	34
Corporations	33	37
Individual donors	23	19
Other	3	3

Finding Affordable Housing in 5 Years

Do you think it will be easier or more difficult to find affordable housing five years from now than it is now? % Selecting	U.S.	Canada
More difficult	72	84
Easier	28	16

Top Benefits of Home Ownership

In your opinion, what are the top benefits of owning your own home? Please select all that apply. % Selecting	U.S.	Canada
Increasing privacy	50	55
Having a place where everyone can gather	49	52
Building a nest egg for the future	44	52
Instilling a sense of pride	43	42
Ensuring stability in housing	41	43
Building credit	30	28
Tax deductions	27	10
Predictability of costs	25	27
Building community ties	22	20
Increasing borrowing power	12	15
Other	3	3

Owning vs. Renting – Investment

Which of the following is the best reason to buy a house versus renting? % Selecting	U.S.	Canada
The financial benefits of homeownership, such as its value as an investment (especially compared to paying rent), its value as a way to build up wealth for retirement or to pass on to your family, and the tax benefit	50	48
The broader security and lifestyle benefits of homeownership, such as providing a good and secure place for your family and children, where you have the control to make renovations and updates if you want, and in a place that's in a community and location that you prefer	50	52

Owing vs. Renting – Rent Increases

Which is closer to your view? % Selecting	U.S.	Canada
Owning makes more sense because you're protected against rent increases and owning is a good investment over the long term	90	88
Renting makes more sense because it protects you against house price declines and is actually a better deal than owning	10	12

Owning vs. Renting – Privacy & Security

Which is closer to your view? % Selecting	U.S.	Canada
Owning makes more sense because you have more control over where you live and a better sense of privacy and security	84	83
Renting makes more sense because it is less stressful and gives you more flexibility in future decisions	16	17

Barriers to Home Ownership

What do you think prevents people from owning a home? Please select all that apply. % Selecting	U.S.	Canada
Cost of home	84	91
Cost of mortgage	75	75
Proximity to services	12	12
Transportation connections	12	15
Other	8	6

What Constitutes Unaffordable Housing

Average %	U.S.	Canada
What percentage of your monthly income do you wish you were spending on mortgage or rent?	17	20
At what percentage of your monthly income would you consider your mortgage or rent “unaffordable.”	41	44

Difficulty in Making Housing Payments Currently

How difficult is it for you currently to pay your mortgage or rent every month? % Selecting	U.S.	Canada
Very difficult	7	10
Somewhat difficult	26	33
Not very difficult	25	29
Not at all difficult	43	28

Associations with Community

When you think about a community or neighborhood, what first comes to mind? Please select your top 3. % Selecting	U.S.	Canada
Housing	63	57
Schools	63	52
Families	62	58
Parks	33	48
Emergency Services	24	21
Infrastructure	23	28
Shops	23	29
Government	7	6
Other	2	1

Affordable Housing Is An Important Part of a Community

How strongly do you agree with the following statement? Affordable housing is an important part of a community. % Selecting	U.S.	Canada
Strongly agree	66	71
Somewhat agree	30	26
Somewhat disagree	3	2
Strongly disagree	1	0

Associations with Affordable Housing

Who do you think of when you think of communities with affordable housing? % Selecting	U.S.	Canada
Families	50	48
Mixed	43	46
Single individuals	7	6
Would you consider communities with affordable housing more young and energetic, or more old and traditional? % Selecting		
Young and energetic	54	63
Old and traditional	46	37
When you think of communities with affordable housing in them, what location comes to mind? Please select all that apply. % Selecting		
Suburban	52	43
Urban	44	49
Rural	28	31

Affordable Housing's Impact on the Community

Which of the following is closer to your point of view? % Selecting	U.S.	Canada
Having affordable, stable housing makes it easier to find a job	61	65
Having affordable, stable housing does not make it easier to find a job	39	35
Having affordable, stable housing helps kids do better in school	80	85
Having affordable, stable housing does not help kids do better in school	20	15
Owning affordable, stable housing contributes to <u>people's</u> overall health	83	88
Owning affordable, stable housing does not contribute to <u>people's</u> overall health	17	12
Having affordable, stable housing contributes to a <u>community's</u> overall health	83	86
Having affordable, stable housing does not contribute to a <u>community's</u> overall health	17	14

APPENDIX: DEMOGRAPHICS



Geographical Areas

<i>Would you say the area you live in is...?</i> <i>Showing %</i>	U.S.	Canada
Suburban	53	32
Urban or city	28	50
Rural, less developed	19	18

Marital Status

<i>What is your current marital status?</i> <i>Showing %</i>	U.S.	Canada
Married or have an unmarried partner	59	50
Single	27	35
Widowed	6	4
Divorced	8	10
Other	0	1

Finances

<i>Which of the following best describes how financial decisions are made in your household?</i> <i>Showing %</i>	U.S.	Canada
You make all of the financial decisions yourself	53	53
You make most of the financial decisions yourself	13	15
You share financial decisions with your spouse, partner, or someone else in your household	30	31
Your spouse or someone else in your household makes all or almost all of your financial decisions	4	1

<i>Do you have any retirement savings investments (IRA, 401(k), RRSP, TSFA)</i> <i>Showing %</i>		
Yes	46	51
No	53	45
Don't know	1	3

Q80. Which of the following best describes how financial decisions are made in your household?

Q81. Do you currently invest in stocks, bonds or mutual funds through a brokerage account, IRA or 401K account?

Q82. Do you currently invest in stocks, bonds or mutual funds through a brokerage account, a RRSP (Registered Retirement Savings Plan) or a TFSA (Tax Free Savings Account)?

Total Investments in Assets (U.S.)

<i>How much in total assets do you currently have invested, whether it be in stocks, bonds, or other types of investments? Showing % selecting</i>	U.S.
Less than \$49,999	20
\$50,000 – \$99,999	14
\$100,000 – \$249,999	22
\$250,000 – \$499,999	14
\$500,000 – \$999,999	14
\$1,000,000 or greater	9
Don't know / prefer not to answer	7

Total Investments in Assets (Canada)

<i>How much in total assets do you currently have invested, whether it be in stocks, bonds, or other types of investments?</i> Showing % selecting	Canada
Under \$5,000	11
\$5,000 to \$9,999	8
\$10,000 to \$14,999	6
\$15,000 to \$19,999	4
\$20,000 to \$29,999	5
\$30,000 to \$39,999	7
\$40,000 to \$49,999	6
\$50,000 to \$59,999	7
\$60,000 to \$79,999	5
\$80,000 to \$99,999	6
\$100,000 and over	34

What have respondents done in the last two years?

<i>In the past two years have you done any of the following? Please select all that apply. Showing % selecting</i>	U.S.	Canada
Bought a new car	20	18
Traveled outside the country	18	38
Started a new job	12	19
Bought a new home	6	6
Had a child	4	4
Sold a current home	2	4
Graduated from college	2	7
None of the above	55	39

What are respondents planning to do over the next two years?

<i>In the next two years are you planning to do any of the following? Please select all that apply.</i> <i>Showing % selecting</i>	U.S.	Canada
Buy a new car	30	29
Travel outside the United States	25	50
Get a new job	14	23
Buy a new home	13	12
Sell a current home	4	6
Have a child	4	8
Graduate from college	4	7
None of the above	42	29

House Ownership and Mortgages

<i>Do you have a mortgage on your primary residence or do you own your primary residence outright with no mortgage? Showing % selecting, Among homeowners</i>	U.S.	Canada
Have a mortgage	53	55
Own home outright	47	45
<i>Do you have a first mortgage on your primary residence? Showing % selecting, Among homeowners</i>		
Yes	54	49
No	46	51
<i>Do you have a second mortgage or Home Equity Line of Credit? Showing % selecting, Among homeowners</i>		
Yes	10	17
No	90	83

Political Leanings

<i>Politically, do you consider yourself to be...?</i> <i>Showing % selecting</i>	U.S.	Canada
Very leftward leaning	8	6
Somewhat leftward leaning	10	11
Moderate	45	47
Somewhat rightward leaning	10	10
Very rightward leaning	13	5
None of the above	11	12
Prefer not to answer	4	9