



VALUING HOUSING

Public Perceptions of

Affordable Housing in the Chicago Region

HOUSING ILLINOIS April 2003



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Housing Illinois is a coalition of affordable housing organizations using research, advertising, media outreach, and organizing to raise public awareness and encourage civic and political leadership on behalf of affordable housing in communities throughout the Chicago metropolitan region.

Initiated and staffed by Chicago Rehab Network, and co-chaired by Business and Professional People for the Public Interest (BPI), leaders of the coalition include ABN-AMRO/LaSalle Bank, Allstate Insurance Company, Archdiocese of Chicago, Bank One, Century Place Development Corporation, Chicago Community Loan Fund, Chicago Department of Housing, Chicago Metropolis 2020, Chicago Urban League, Citibank, Community and Economic Development Association of Cook County, Council of Religious Leaders of Metropolitan Chicago, Harris Trust and Savings Bank, Illinois AFL-CIO, Illinois Housing Development Authority, Jewish Federation of Metropolitan Chicago, Lake County Affordable Housing Commission, Latinos United, Leadership Council for Metropolitan Open Communities, Local Initiatives Support Corporation, Metropolitan Mayors Caucus, Metropolitan Planning Council, North West Housing Partnership, Northern Trust Bank, Protestants for the Common Good, The Renaissance Collaborative, and Statewide Housing Action Coalition.

Other Housing Illinois partners include Valerie Denney of Valerie Denney Communications, and strategic consultant Jean Rudd.

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Research conducted by
Belden Russonello & Stewart
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INTRODUCTION

The lack of affordable housing in the Chicago metropolitan region is a problem of enormous proportions. Housing costs continue to escalate while the supply of rental housing has declined. Gentrification is beautifying many neighborhoods, but pushing long-time residents out. And the high cost of single family housing throughout the region is causing many families to double up.

Housing Illinois, a coalition of Chicago metropolitan region organizations dedicated to expanding the availability of affordable housing, asked Belden Russonello & Stewart (BRS) to conduct research into public awareness and opinion regarding the lack of affordable housing in the region. The following report presents the findings from ten focus groups and a survey of residents from the Chicago region, conducted by BRS in October 2002.

The survey was conducted with 1000 residents of the six counties encompassing the Chicago region: Cook, DuPage, Kane, Lake, McHenry, and Will counties. Focus groups were held May-July 2002, and interviewing was carried out from October 11 to October 21, 2002, using a random digit dial (RDD) probability sample.

**OVERVIEW
A PROBLEM THE PUBLIC WANTS SOLVED**

The survey conducted for Housing Illinois reveals that a majority of residents in the Chicago metropolitan region is troubled by the lack of housing for people of low- and moderate-incomes, and would accept the development of more affordable housing in their own communities if designed and maintained well.

While the level of enthusiasm differs by socioeconomic status, the poll shows that, on balance, all types of residents favor taking steps to provide more housing. The challenge for affordable housing advocates is to activate this passive support when battles are waged over housing policies and projects. The survey results illuminate where the pockets of opposition, as well as support, are located.

More than eight in ten say it is important to make sure we have more housing for low- and moderate-income people in the Chicago region.

Area residents also believe we have a responsibility to help those in need of a decent place to call home, and that in doing so we help all of society.

The public believes there are many practical and fundamental reasons to put more tax dollars into more affordable houses and apartments. Most say, for example, that diverse communities are a worthy goal, and an adequate affordable housing supply can enhance diversity. Eight in ten Chicago area residents also agree decent housing is a basic human right; and that it facilitates families' and individuals' well-being—from successful children's schooling to finding employment. Helping elderly and long-term residents resist dislocation from their neighborhoods is also a strong rationale for more affordable housing. Many believe they have a personal stake in the issue, conceding that they themselves or their families might find themselves in need of moderate- or low-income housing someday.

When it comes to specific policies, large majorities favor cutting property taxes for elderly homeowners on fixed incomes, strengthening anti-discrimination statutes, converting old buildings into apartments for homeless people, giving more low-income families assistance in paying their rent, and setting aside 15% of all new residential development for affordable housing.

There are, on the other hand, challenges to building community support for spending tax dollars on affordable housing. Two-thirds of Chicago metropolitan region residents worry that low- and moderate-income housing will be poorly maintained. Half agree crime usually accompanies it, or that property values will fall in areas with such housing. About half also believe that government-housing programs are giveaways that do not really help those they are intended to help.

Six in ten say there is too little housing for low-income people in their local communities, and two-thirds support building more affordable housing in their own areas.

The public says it is important to solve the housing problem out of a sense of fairness and a desire to offer others the opportunity to better themselves.

All in all, the public's belief in the value of providing more housing is strong, and support for a variety of policy proposals bears this out.

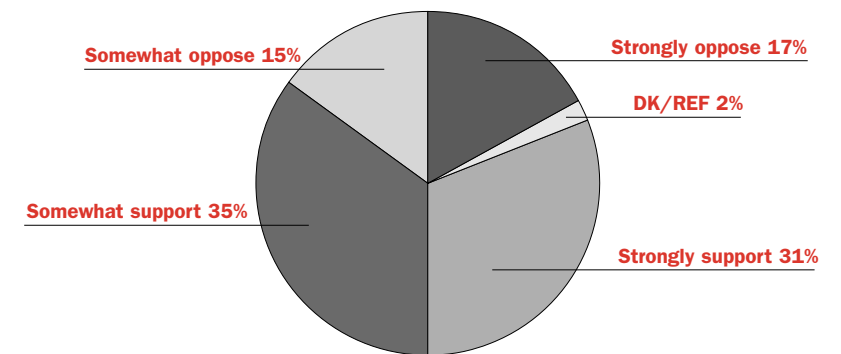
Segmentation analysis provides a way to divide the public into separate attitudinal groups based on their beliefs about housing. Four in ten fall into groups of true believers, who support all types of affordable housing initiatives and believe the outcomes will be positive. One in ten residents is not interested in helping people who have less; however, these residents may be engaged in the call for affordable housing through an appeal to securing the future of their children. The remaining half of area residents is a coalition of old and young, middle class and well off, who are largely focused on keeping what they have and are fearful of the impact affordable housing might have on crime and property values.

RECOGNITION OF A LACK OF AFFORDABLE HOUSING

The public opinion survey reveals that most Chicago metropolitan region residents believe there is a lack of affordable housing in their own communities, and they support efforts to provide more.

Specifically, two-thirds of the residents support building more affordable housing in the area where they live (31% strongly support, 35% somewhat). Approximately one-third oppose building more.

Support for Building Moderate- and Low-Income Housing in Own Area

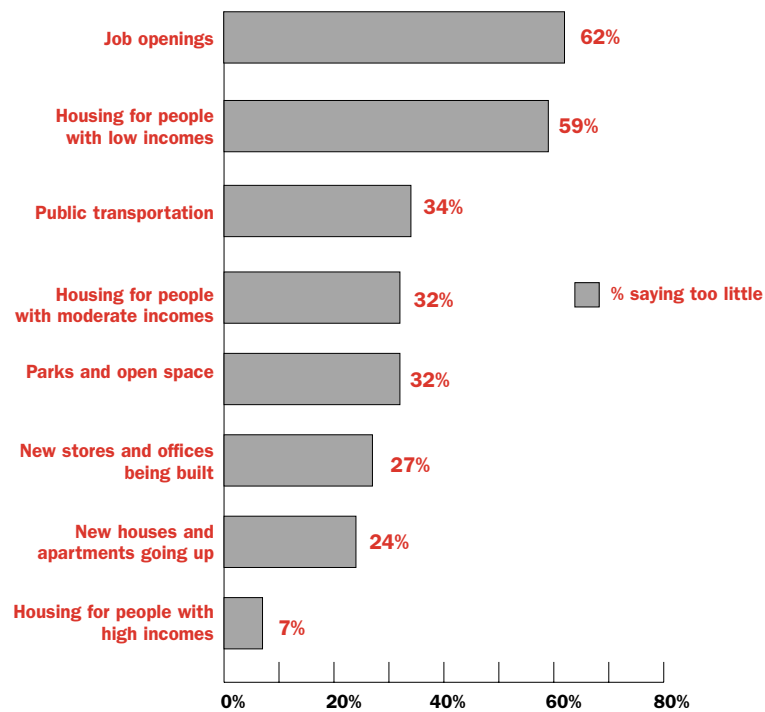


Q20a/b. Would you support or oppose building more moderate-/low-income housing in the area where you live?

Over eight in ten say it is important to have more housing for low- and moderate-income people in the Chicago region.

Six in ten (59%) say there is too little housing for people with low incomes in their local communities, and 32% believe there is not enough housing for people with moderate incomes. Sixty-two percent also say there are too few job openings in their communities, a trend exacerbating the need for more affordable housing.

Perception of Community Needs



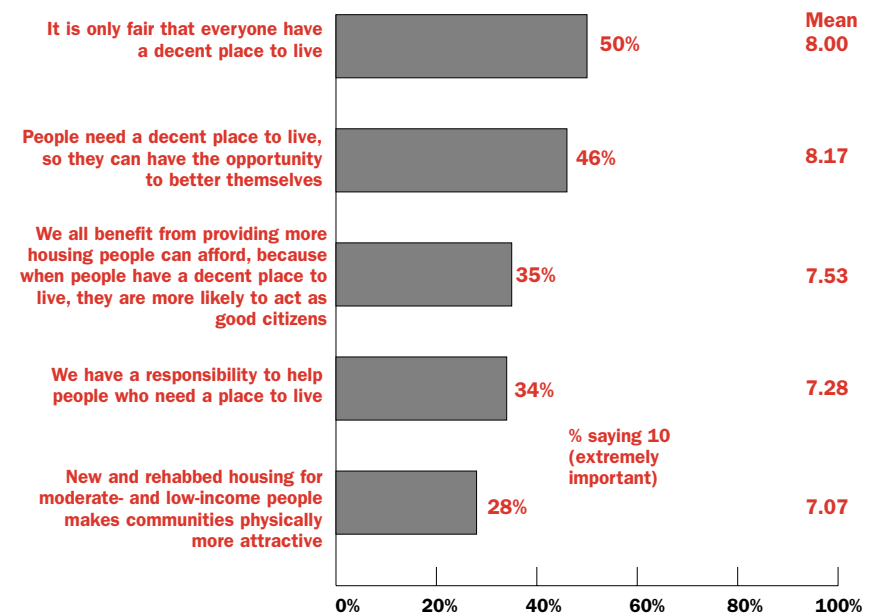
Q10-17. Thinking about the local community where you live, please tell me if, in your opinion, there is too much, too little, or just the right amount of each of the following.

Why it matters

The public's underlying values or reasons why it is important to provide more affordable housing are, foremost, opportunity and fairness, according to the survey. When asked to rate five reasons why supporting more housing for low- and moderate-income people is important, the belief in opportunity, expressed as "Having a decent place to live is a key to open the door to opportunity for people to better themselves," obtained a high average of 8.17 on a one to ten scale of importance. The idea that "It is only fair that everyone have a decent place to live" also received a very high rating on average of 8.0.

The third most commonly identified value is we all benefit from providing more housing people can afford, (average score of 7.53), followed by the idea that responsibility to others, because when people have decent places to live they are more likely to act as good citizens" (7.28). The least commonly identified value in providing more affordable housing—out of the five we tested—is a belief that new and rehabbed housing makes communities more attractive (7.07).

Values: Why Have More Housing for Moderate- and Low-Income People



Q31-35. Here are a few reasons some people say they believe it is important to provide more housing for moderate- and low-income people. As I read each one, please tell me, in your opinion, how important it is as a reason to provide more housing. You can use a scale of one through ten, in which one means it is not at all important in your opinion, and a ten means it is an extremely important reason in your view to provide more housing for moderate- and low-income people. You can use any number from one to ten.

Reasons for supporting more affordable housing

One of the strongest reasons, according to public opinion, for dealing with the lack of housing is the desirability of diversity.

In addition to the fundamental values people hold, we also looked at common and practical arguments put forth in support of providing more affordable housing. Four of these arguments garner strong agreement from more than half of the Chicago metropolitan region residents—and fully eight in ten agree in general terms with each.

One of the strongest reasons, according to public opinion, for dealing with the lack of housing is the desirability of diversity. Fully 88% agree—52% strongly—that “it is good to have diverse communities and an adequate supply of affordable housing promotes racially and ethnically diverse communities.”

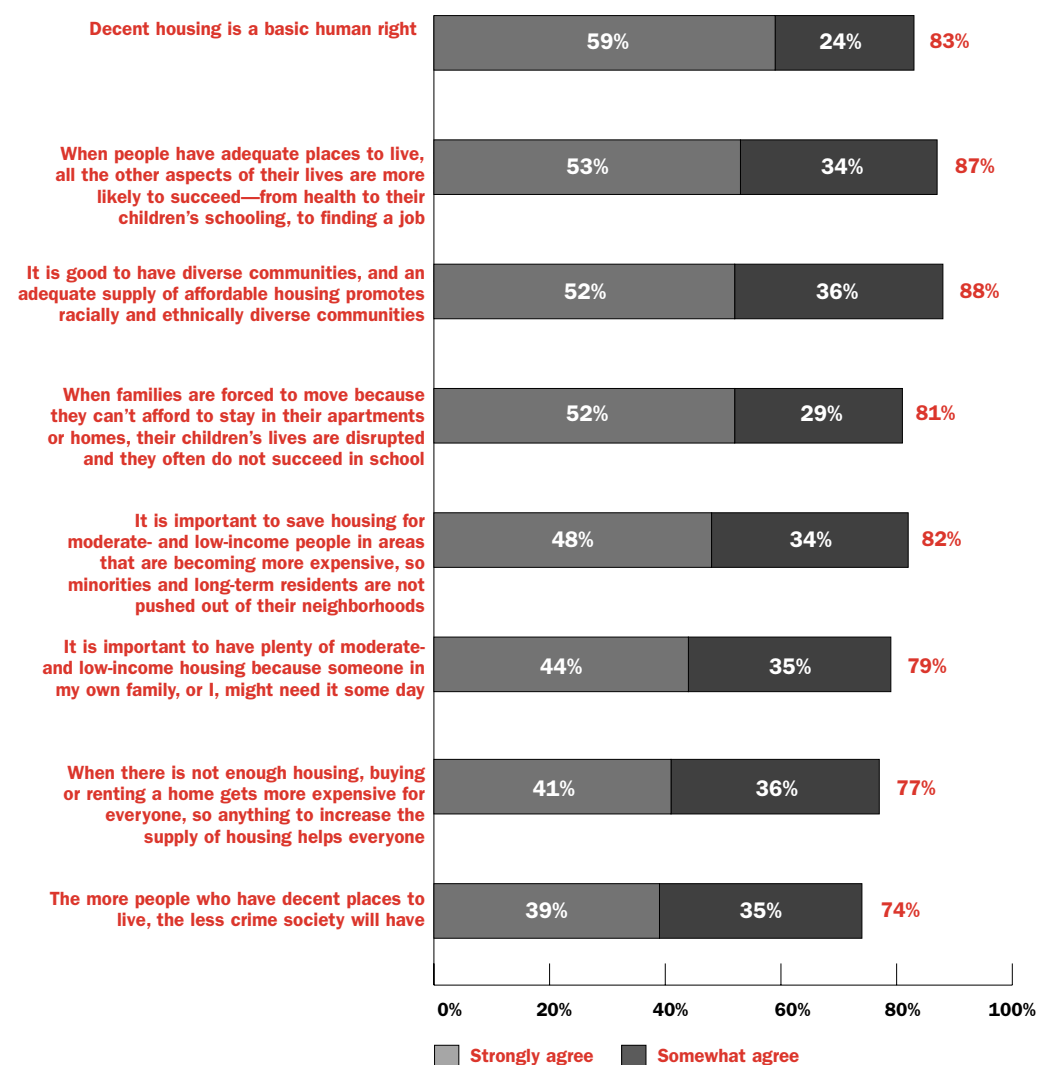
Also at the top of the reasons for more investment in housing is the very fundamental view that “decent housing is a basic human right.”

Also at the top of the reasons for more investment in housing is the very fundamental view that “decent housing is a basic human right” (83% agree, 59% strongly), as is the idea that adequate housing makes it more likely that the other aspects of families’ and individuals’ lives will “succeed, from health to children’s schooling, to finding a job” (87% agree, 53% strongly).

Yet another top motivation is the desire to look out for the welfare of children. Eighty-one percent agree—52% strongly—that a reason to invest taxes in housing for low- and moderate-income people is: “When families are forced to move because they cannot afford to stay in their apartments or homes, their children’s lives are disrupted and they often do not succeed in school.”

Other secondary, yet still powerful reasons for investing in affordable housing include the desire to prevent dislocation of residents when property values soar (82% strongly or somewhat agree, 48% strongly); the belief that one—or one’s family—may have a personal need sometime in one’s lifetime (79% agree, 44% strongly); and that expanding supply to keep housing costs down for all (77% strongly or somewhat agree, 41% strongly). Three-quarters agree with the idea that society will have less crime if more people have decent places to live (74% strongly or somewhat agree, 39% strongly).

Agreement with Reasons for Putting More Tax Dollars Into Affordable Housing

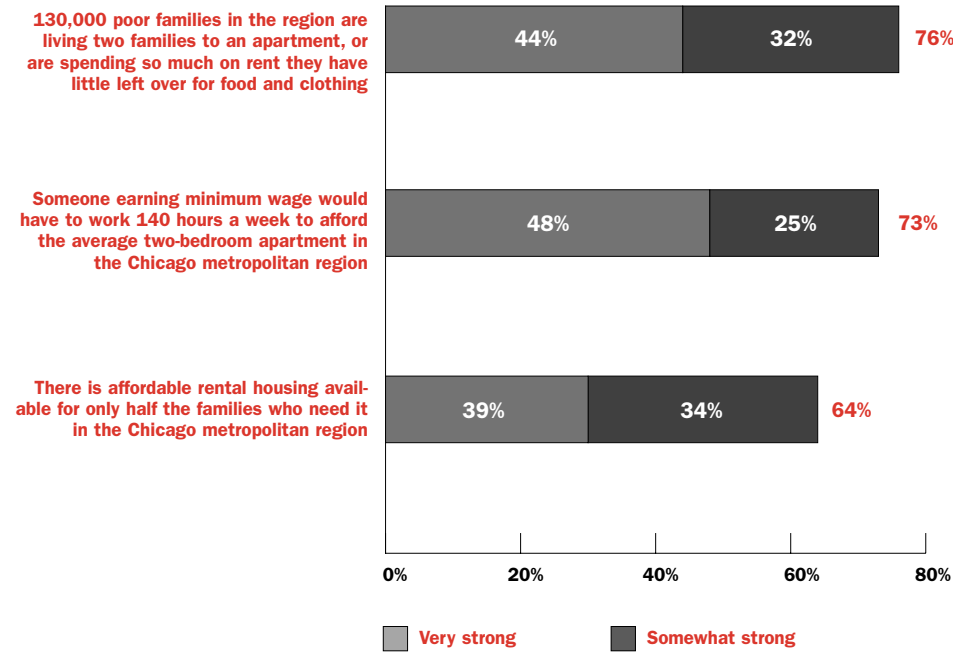


Q43-50. Here are some statements people have made in support of putting more tax dollars into providing affordable houses and apartments for moderate- and low-income people. Please tell me if you agree or disagree with each. (Is that strongly or somewhat agree/disagree?)

Facts that put a human face on the need

When Chicago metropolitan region residents learn of the magnitude of the housing shortage and its impacts on families and working people, they are further persuaded of the value of taking action to solve the crises. Three-quarters call the fact that “130,000 poor families in the region are living two families to an apartment, or are spending so much on rent they have little left over for food and clothing,” a strong argument for action (76% call it a strong reason, 44% very strong). Similarly, 73% tell us the fact that a minimum wage worker would need “to work 140 hours a week to afford the average two-bedroom apartment” is a strong reason to support remedying the housing shortage (48% very strong reason). The fact that there is “affordable rental housing for only half the families who need it,” is a strong reason for 64% (30% very strong).

Facts Describing Housing Problem For Families and Minimum Wage Workers

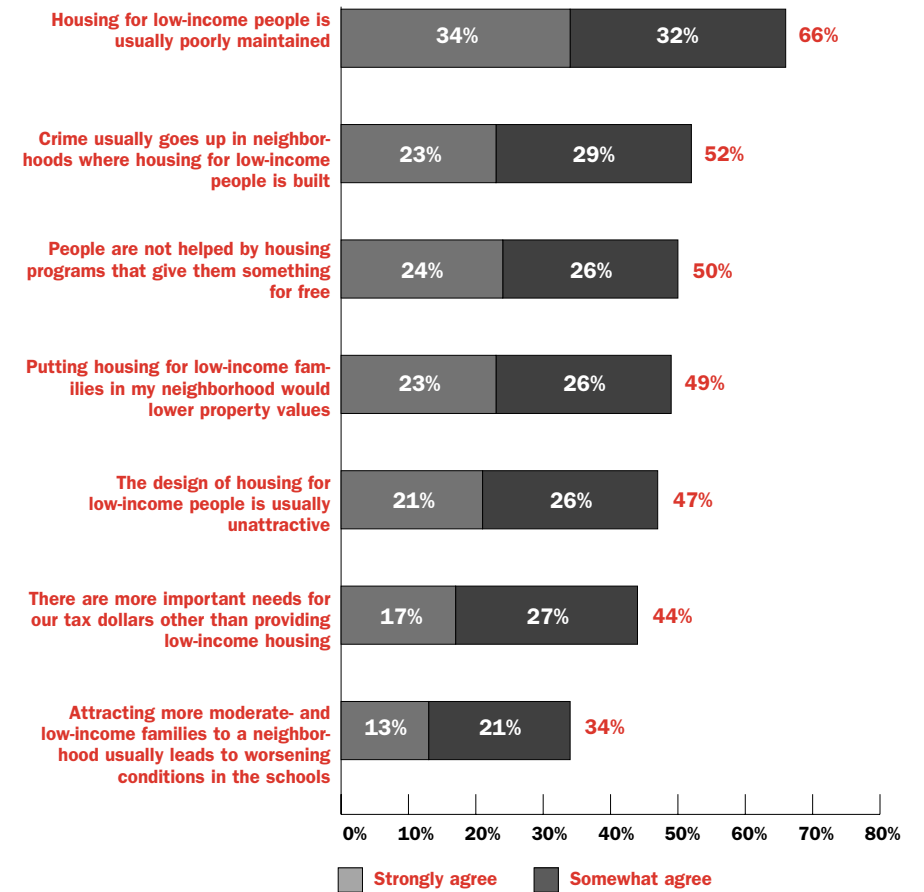


Q52-54 Here are some statements about the lack of houses and apartments for moderate- and low-income people in the Chicago metropolitan region. Please tell me if you think each is a very strong, somewhat strong, somewhat weak, or a very weak reason for putting more tax dollars into housing.

Concerns

While the public agrees with many of the reasons why building more affordable housing is important, there are also beliefs that present challenges to building community support. Among those we tested, the aspects of affordable housing that trouble Chicago metropolitan region residents most are a reputation of poor maintenance (66% strongly or somewhat agree that this is the case); the perception that crime accompanies affordable housing (52% agree); a belief that people are not helped by programs that give them something free (50% agree); the concern that it will depress property values (49% agree); and the opinion that it is usually unattractive (47% agree).

Arguments Against More Tax Dollars for Affordable Housing



Q36-42. Here are some statements people have made in opposition to putting more tax dollars into providing affordable houses and apartments for moderate- and low-income people. Please tell me if you agree or disagree with each. (Is that strongly or somewhat agree/disagree?)

Ways to address the housing problem: tax relief, targeting help to low-income people, and more

Chicago metropolitan region residents applaud a variety of policies that can be used to address the need for more affordable housing.

Among the most popular solutions are tax relief proposals, including reducing property taxes for elderly homeowners on small, fixed incomes (91% strongly or somewhat favor), and eliminating property taxes for non-profit organizations that provide housing for low-income people (70%).

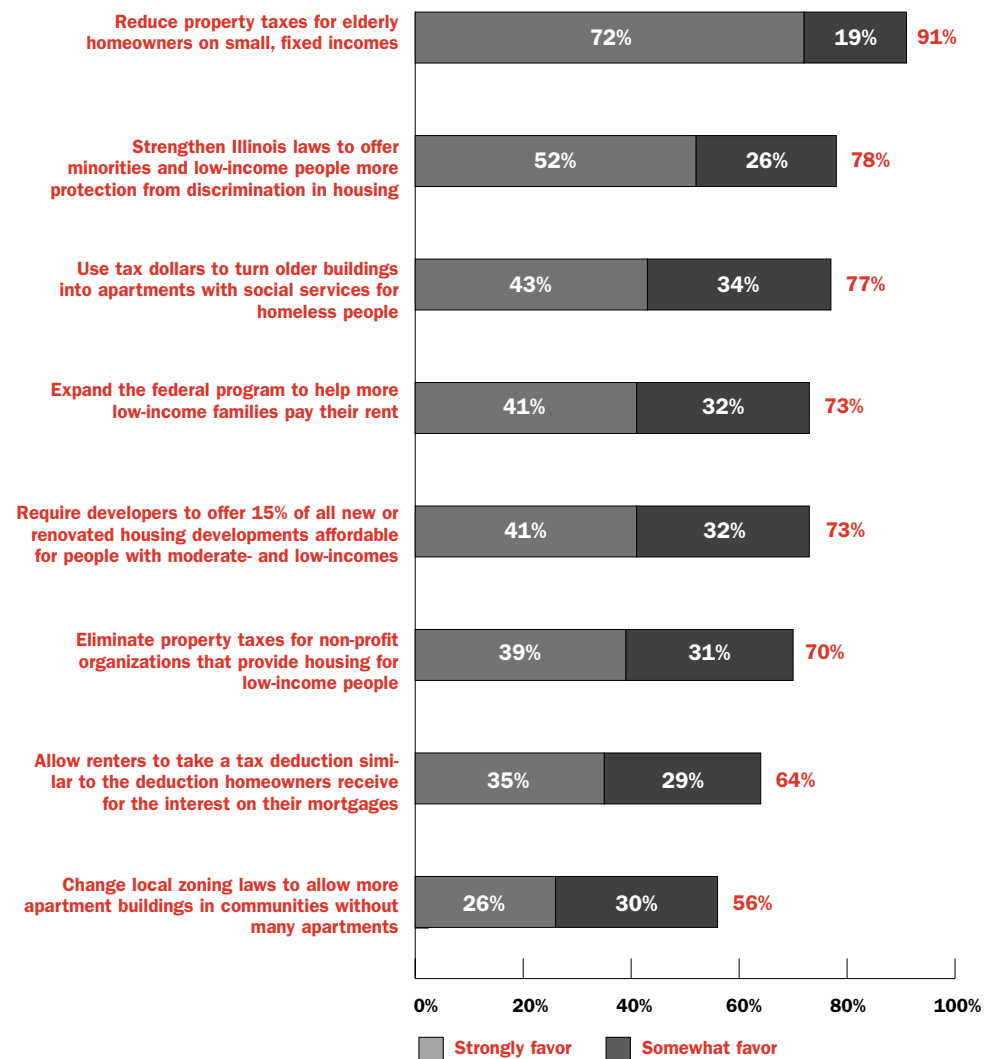
A proposal to allow renters to take a tax deduction (64%) similar to the deduction homeowners receive for the interest on their mortgages, is favorably received overall, although it receives lower scores than the other tax proposals.

Among the most popular solutions are tax relief proposals, including reducing property taxes for elderly homeowners on small, fixed incomes.

Residents also endorse policies that help low-income people, including strengthening Illinois laws to offer minorities and low-income people more protection from discrimination in housing (78%); using tax dollars to turn older buildings into apartments with social services for homeless people (77%), echoing the support for rehab reflected in other questions; expanding the program to help low-income families pay their rent (73%); and requiring set-asides for affordable housing in new and rehabilitated developments (73%).

The least popular proposal we tested is changing local zoning laws (56%) to allow more apartment buildings in communities without many apartments, endorsed overall by a small majority but strongly by few.

Proposals for Housing Programs and Policies



Q21-28 Here are a few proposals some people have made for housing in the Chicago metropolitan region. Please tell me if you would favor or oppose each one: Would you favor/oppose that proposal somewhat or strongly?

Opposition and support

The survey reveals broad support for affordable housing; however, we also know that in many specific instances, more opponents appear on the scene than supporters. Indeed, advocates for increasing affordable housing know that as projects are brought forward—be they zoning changes, remaking an old building into housing for low-income residents, or other mechanisms—opposition can be fierce. The challenge for advocates is to turn a passive majority into a more active force to advance affordable housing.

Two observations should be made.

First, the survey serves a function that is distinct from individual experiences: It documents what the public believes. Minority voices can be vocal, and in fact they are often more vocal than those who hold the majority view. This is a common phenomenon seen over and over again on abortion rights, foreign assistance, justice issues, and so on. The citizens who feel passionately about a housing proposal—regardless of their numbers—are the ones who will make themselves heard. But this does not mean they are the majority point of view.

Second, while the survey reveals a big picture in which the public values and supports the idea of providing decent housing for people up and down the socioeconomic ladder, that should not obscure the fact that public opinion may run contrary to a particular proposal that a community finds undesirable or unnecessary. It is necessary to see both the forest and the trees.

Segmentation analysis of the survey allows us to look at the data through a different lens—one that divides the public into attitudinal segments and helps us visualize the opinion landscape about affordable housing.

Four in ten Chicago area residents fall into groups of strong supporters of affordable housing. These are people who believe passionately that many positive outcomes would materialize from more affordable housing, and are anxious for solutions to get underway. While they are less likely than others to be politically active, they are more likely to be involved in their neighborhoods. A common trait of most of these supporters is that they are looking at the issue of affordable housing from the bottom of the socioeconomic ladder and would benefit directly from it. Another part of the core supporters is a mixture of all ethnic groups, largely living in Chicago proper and Cook County. Their backgrounds and socioeconomic status are varied, but the members of this group share an interest in making Chicago a livable, attractive place.

Beyond the four in ten captured in these supportive groups, there are segments with less enthusiasm for doing something about affordable housing.

One in ten members of the Chicago region is less interested in helping people with fewer resources. Nevertheless, this largely white and suburban group responds positively to initiatives framed in terms of helping children have decent, stable homes.

The remaining half of the population is clustered in groups that may present obstacles to affordable housing. The common thread running through this group is homeownership. Many affluent homeowners, for example, are focused on keeping what is theirs, and while they are, at the very least, interested in preservation, they have little interest in helping the less fortunate. Other conservative, older homeowners—people who are likely to make their opinions known in the public square—would rather spend resources on matters other than housing. Financially successful young people is another group less favorably disposed to affordable housing. They want to keep their neighborhoods the way they are, and they fear affordable housing will increase crime and lower property values.

The bottom line is that there is a reservoir of understanding among the public for the importance of helping everyone in a community have a decent home. In any particular application, however, this understanding will run up against experiences and fears—real and imagined—that must be answered, if affordable housing is to be significantly expanded.

Housing Illinois is a coalition of more than 30 organizations seeking to expand housing options in the Chicago metropolitan region by:

- Increasing awareness of the need for affordable housing in the Chicago region
- Promoting understanding of the positive role affordable housing plays in a community
- Supporting efforts to produce more affordable housing and preserve existing housing stock

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Belden Russonello & Stewart (www.brspoll.com) is a 21 year old public opinion research and consulting firm based in Washington, D.C., focusing on social issues including housing, the environment, education, health care, and civil liberties among other topics.

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