

Q1. Stated Barriers to Home Ownership

Which of the following do you consider to be barriers to owning a home?

	Total 2019	Employment Status		Household Income					Education				Children in Household	
		Employed	Not Employed	Under \$50K	\$50K to <\$75K	\$75K to <\$100K	\$100K to <\$200K	\$200K+	High School or Less	College / Some University	Undergraduate Degree	Graduate Degree	Yes	No
		M	N	O	P	Q	R	S	T	U	V	W	X	Y
<b>Base: All Respondents</b>	<b>1503</b>	<b>847</b>	<b>632</b>	<b>481</b>	<b>267</b>	<b>237</b>	<b>303</b>	<b>33</b>	<b>298</b>	<b>707</b>	<b>350</b>	<b>148</b>	<b>360</b>	<b>1143</b>
<b>Base: All Respondents (wtd)</b>	<b>1503</b>	<b>842</b>	<b>636</b>	<b>504</b>	<b>262</b>	<b>229</b>	<b>288</b>	<b>32</b>	<b>318</b>	<b>704</b>	<b>339</b>	<b>142</b>	<b>333</b>	<b>1170</b>
Coming up with a down payment	992 66.0%	561 67.0%	422 66.0%	324 64.0%	178 68.0%	133 58.0%	206 72.0%	20 63.0%	202 64.0%	465 66.0%	245 72.0%	80 56.0%	227 68.0%	765 65.0%
					Q		OQ	*		W	TW			
Qualifying for a mortgage	841 56.0%	464 55.0%	365 57.0%	298 59.0%	162 62.0%	123 54.0%	146 51.0%	13 42.0%	178 56.0%	408 58.0%	186 55.0%	68 48.0%	176 53.0%	665 57.0%
				R	RS			*		W				
Debt	838 56.0%	487 58.0%	340 54.0%	275 55.0%	151 58.0%	134 59.0%	154 53.0%	12 39.0%	178 56.0%	405 58.0%	183 54.0%	71 50.0%	194 58.0%	644 55.0%
					S	S		*						
Monthly mortgage payments are too high	814 54.0%	459 54.0%	349 55.0%	290 58.0%	134 51.0%	127 55.0%	149 52.0%	14 43.0%	171 54.0%	377 54.0%	195 58.0%	71 50.0%	179 54.0%	635 54.0%
								*						
Lack of job security	705 47.0%	363 43.0%	333 52.0%	253 50.0%	112 43.0%	109 48.0%	114 39.0%	13 41.0%	142 45.0%	325 46.0%	162 48.0%	75 53.0%	134 40.0%	570 49.0%
			M	R				*						X
Property taxes	698 46.0%	400 48.0%	286 45.0%	241 48.0%	110 42.0%	104 46.0%	135 47.0%	9 28.0%	130 41.0%	336 48.0%	165 49.0%	67 47.0%	173 52.0%	526 45.0%
				S			S	*						Y
Not in a position to settle down	227 15.0%	130 15.0%	96 15.0%	83 16.0%	44 17.0%	26 11.0%	38 13.0%	3 9.0%	47 15.0%	111 16.0%	51 15.0%	17 12.0%	28 8.0%	199 17.0%
								*						X
Not enough homes for sale	192 13.0%	105 13.0%	83 13.0%	56 11.0%	42 16.0%	21 9.0%	37 13.0%	7 21.0%	36 11.0%	85 12.0%	50 15.0%	21 15.0%	37 11.0%	156 13.0%
					Q			*						
None of the above	119 8.0%	46 5.0%	66 10.0%	44 9.0%	18 7.0%	16 7.0%	24 8.0%	5 17.0%	32 10.0%	47 7.0%	22 7.0%	18 13.0%	20 6.0%	99 8.0%
			M					*				UV		
Sigma	5426 361.0%	3014 358.0%	2340 368.0%	1864 370.0%	951 364.0%	792 347.0%	1003 348.0%	96 302.0%	1116 351.0%	2559 364.0%	1261 372.0%	489 345.0%	1167 351.0%	4259 364.0%

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L,M/N,O/P/Q/R/S,T/U/V/W,X/Y,Z/a/b/c

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

- Column Means:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L,M/N,O/P/Q/R/S,T/U/V/W,X/Y,Z/a/b/c

Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Q2. [Stricter rules will prevent you from qualifying for a mortgage] Concerns w/ Housing Sentiments

How concerned, if at all, are you with the following?

	Total 2019	Employment Status		Household Income					Education				Children in Household	
		Employed	Not Employed	Under \$50K	\$50K to <\$75K	\$75K to <\$100K	\$100K to <\$200K	\$200K+	High School or Less	College / Some University	Undergraduate Degree	Graduate Degree	Yes	No
		M	N	O	P	Q	R	S	T	U	V	W	X	Y
<b>Base: All Respondents</b>	<b>1503</b>	<b>847</b>	<b>632</b>	<b>481</b>	<b>267</b>	<b>237</b>	<b>303</b>	<b>33</b>	<b>298</b>	<b>707</b>	<b>350</b>	<b>148</b>	<b>360</b>	<b>1143</b>
<b>Base: All Respondents (wtd)</b>	<b>1503</b>	<b>842</b>	<b>636</b>	<b>504</b>	<b>262</b>	<b>229</b>	<b>288</b>	<b>32</b>	<b>318</b>	<b>704</b>	<b>339</b>	<b>142</b>	<b>333</b>	<b>1170</b>
Very concerned	257	154	96	118	47	39	29	2	53	145	43	15	69	188
	17.0%	18.0%	15.0%	23.0%	18.0%	17.0%	10.0%	6.0%	17.0%	21.0%	13.0%	11.0%	21.0%	16.0%
				RS	R	R		*		VW			Y	
Somewhat concerned	517	312	200	172	95	83	88	5	127	233	109	48	128	389
	34.0%	37.0%	31.0%	34.0%	36.0%	36.0%	31.0%	17.0%	40.0%	33.0%	32.0%	34.0%	38.0%	33.0%
		N			S	S		*						
Not very concerned	424	236	178	129	68	65	97	11	83	194	106	41	97	327
	28.0%	28.0%	28.0%	26.0%	26.0%	28.0%	34.0%	36.0%	26.0%	28.0%	31.0%	29.0%	29.0%	28.0%
							OP	*						
Not at all concerned	306	140	162	85	53	41	74	13	55	132	81	37	40	266
	20.0%	17.0%	25.0%	17.0%	20.0%	18.0%	26.0%	41.0%	17.0%	19.0%	24.0%	26.0%	12.0%	23.0%
			M				OQ	OPQ*			T	TU		X
Sigma	1503	842	636	504	262	229	288	32	318	704	339	142	333	1170
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<b>Summary</b>														
Top2Box (Very/ Somewhat Concerned)	773	466	296	290	141	122	117	7	180	378	152	64	196	577
	51.0%	55.0%	47.0%	58.0%	54.0%	53.0%	41.0%	23.0%	56.0%	54.0%	45.0%	45.0%	59.0%	49.0%
		N		RS	RS	RS		*	VW	V			Y	
Low2Box (Not Very/ At All Concerned)	730	376	340	214	120	106	171	24	138	326	187	78	136	593
	49.0%	45.0%	53.0%	42.0%	46.0%	47.0%	59.0%	77.0%	44.0%	46.0%	55.0%	55.0%	41.0%	51.0%
			M				OPQ	OPQ*			TU	T		X
Mean	2.5	2.6	2.4	2.6	2.5	2.5	2.2	1.9	2.6	2.6	2.3	2.3	2.7	2.4
		N		RS	RS	RS	S	*	VW	VW			Y	
Std. Dev.	1	1	1	1	1	1	0.9	0.9	1	1	1	1	0.9	1
Std. Err.	*	*	*	*	0.1	0.1	0.1	0.2	0.1	*	0.1	0.1	0.1	*

Overlap formulae used

- Column Proportions:

Columns Tested (5%): A/B/C/D/E/F/G/H/I/J/K/L/M/N/O/P/Q/R/S,T/U/V/W,X/Y,Z/a/b/c

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Minimum Base: 30 (\*\*), Small Base: 100 (\*)

Q3. Mortgage for Financing

When financing the home you purchased, did you get a mortgage?

	Total 2019	Employment Status		Household Income					Education				Children in Household	
		Employed	Not Employed	Under \$50K	\$50K to <\$75K	\$75K to <\$100K	\$100K to <\$200K	\$200K+	High School or Less	College / Some University	Undergraduate Degree	Graduate Degree	Yes	No
		M	N	O	P	Q	R	S	T	U	V	W	X	Y
<b>Base: P3Y Home Buyer</b>	<b>169</b>	<b>119</b>	<b>47</b>	<b>25</b>	<b>34</b>	<b>33</b>	<b>49</b>	<b>8</b>	<b>17</b>	<b>80</b>	<b>49</b>	<b>23</b>	<b>67</b>	<b>102</b>
<b>Base: P3Y Home Buyer (wtd)</b>	<b>164</b>	<b>117</b>	<b>44</b>	<b>25</b>	<b>34</b>	<b>32</b>	<b>46</b>	<b>7</b>	<b>18</b>	<b>76</b>	<b>47</b>	<b>23</b>	<b>63</b>	<b>101</b>
Yes	132	106	23	14	25	28	44	6	12	62	40	18	59	73
	80.0%	90.0%	52.0%	58.0%	74.0%	88.0%	94.0%	78.0%	67.0%	81.0%	84.0%	80.0%	93.0%	72.0%
		N	*	**	*	*	p*	**	**	*	*	**	y*	*
No - I paid for my home in full	32	11	21	10	9	4	3	2	6	14	7	4	4	28
	20.0%	10.0%	48.0%	42.0%	26.0%	12.0%	6.0%	22.0%	33.0%	19.0%	16.0%	20.0%	7.0%	28.0%
			M*	**	R*	*	*	**	**	*	*	**	*	x*
Sigma	164	117	44	25	34	32	46	7	18	76	47	23	63	101
	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Overlap formulae used

- Column Proportions:

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Minimum Base: 30 (\*\*), Small Base: 100 (\*)

[Table of contents](#)