



Opinion Research
Strategic Communication

2013 Mortgage Interest Deduction Survey for the National Low Income Housing Coalition

February 27 – March 9, 2013; n=802 adults; margin of sampling error is ± 3.5 percentage points; percents may add to 99% or 101% due to rounding; data weighted by age, race, and education; * indicates less than 1% and -- indicates zero; questions marked with an asterisk (*) are tracked from previous surveys.

Hello, my name is _____ and I am an interviewer with BRS – an opinion research firm. We are conducting a public opinion survey and your telephone number was selected at random. We are not selling anything. May I please speak to the person 18 years old or older in your household who had a birthday most recently.

*Q1: How would you rate economic conditions in the country today... as excellent, good, only fair or poor?	Excellent	1%
	Good	13
	Only fair	41
	Poor	44
	DK/REF	2

Q2. Please tell me how serious of a problem you think homelessness is in the United States today – a very serious problem, a somewhat serious problem, a not very serious problem, or not a serious problem at all.	Very serious problem	51%
	Somewhat serious problem	37
	Not very serious problem	6
	Not a serious problem at all	2
	DK/REF	4

Q3. Do you think we, as a nation, are doing too much, not enough, or the right amount to end homelessness?	Too much	6%
	Not enough	74
	Right amount	15
	DK/REF	6

Q4. Would you favor or oppose building more affordable housing in the state where you live to help end homelessness? Is that strongly or somewhat?	Favor strongly	49%
	Favor somewhat	27
	Oppose somewhat	9
	Oppose strongly	11
	DK/REF	5

Q5. Would you favor or oppose increasing the federal funding for affordable housing to help to end homelessness in the United States? [WAIT FOR RESPONSE] Is that strongly or somewhat?	Favor strongly	40%
	Favor somewhat	26
	Oppose somewhat	12
	Oppose strongly	16
	DK/REF	6

Q6: As you may know, homeowners can claim a deduction on their federal income taxes for interest payments on mortgages up to one million dollars for their primary or second homes. This is called the mortgage interest deduction, which lowers income taxes for some homeowners. The amount that the mortgage interest deduction lowers a homeowner’s income taxes depends on how much interest the homeowner paid over the year and the homeowner’s tax bracket. Overall, do you think the mortgage interest deduction, as it is now, is a very good idea, somewhat good, not very good, or poor idea?		All	All answering
	Very good	26%	30%
	Somewhat good	42	49
	Not very good	10	12
	Poor	8	9
	DK/REF	15	

Now I’m going to read you some proposals people have made for changing the mortgage interest deduction. Please tell me if you favor or oppose each proposal. (WAIT FOR RESPONSE) Is that strongly or somewhat? (RANDOMIZE Q7-Q8)

		Favor strong	Favor smwt	Oppose smwt	Oppose strong	DK/REF
*Q7. Cap the maximum mortgage for which someone can get a tax break at five hundred thousand dollars	All	28%	23	15	20	14
	All answering	33%	27	17	23	
*Q8. Give a tax credit that is the same percent for all home owners who pay mortgage interest, rather than the deduction that now gives a higher percentage for higher income people	All	29%	23	14	20	13
	All answering	34%	27	17	23	

* Indicates the percentage of people offering an opinion, excluding those who responded “don’t know” or refused to answer the question

I'm going to read you some proposals people have made to address the need for affordable housing. Please tell me if you favor or oppose each proposal. (WAIT FOR RESPONSE) Is that strongly or somewhat? (RANDOMIZE Q9-Q10)

	Favor strong	Favor smwt	Oppose smwt	Oppose strong	DK/REF
Q9. Expand the existing federal program that helps low-income families pay their rent.	42%	25	12	16	4
Q10. Fund a federal government program to build new or rehab existing homes that low-income people can afford to rent.	51%	24	7	16	2

Q11. If the federal government changed the mortgage interest deduction in such a way that it saved between \$20 and \$40 billion dollars a year, which of the following three proposals would you most support for how to spend the billions of dollars saved: [ROTATE 1 AND 3, BUT KEEP 2 IN THE MIDDLE] 1) Use all the money to reduce the federal deficit; 2) Use some of the money to reduce the federal deficit and some to fund affordable housing to end homelessness in the U.S.; OR 3) Use all of the money to fund affordable housing to end homelessness in the U.S.?	Use all the money to reduce the federal deficit	26%
	Use some money to reduce the federal deficit and some for affordable housing	53
	Use all the money for affordable housing	15
	DK/REF	5

Here are a few reasons some people say they believe it is important to provide affordable homes for low-income families and individual people. As I read each one, please tell me, in your opinion, how important it is as a reason to provide such 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. The first one is [RANDOMIZE Q12-Q16]:

	1-3	4-6	7-9	10	DK/REF
Q12. Everyone needs a decent place to live, so they can have the opportunity to better themselves.	8%	14	27	49	1
Q13. We all benefit from providing more housing people can afford, because when people have a decent place to live, they are more likely to act as good citizens.	14%	19	32	34	1
Q14. Children whose families have stable, affordable homes will do better in school than those who do not.	5%	12	32	50	1
Q15. We have a responsibility to help people who need a place to live.	13%	25	28	33	2

Q16. Decent housing is a basic human right.	17%	18	24	39	2
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Now I have just a few final questions to help us classify your questionnaire.

Q17. Are you currently registered to vote?	Yes	80%
	No	19
	DK/REF	1

Q18. Did you vote in the 2012 Presidential election?	Yes	72%
	No	27
	DK/REF	1

Q19. In terms of your political outlook, do you usually consider yourself:	Very conservative	17%
	Somewhat conservative	21
	Middle of the road	32
	Somewhat liberal	13
	Very liberal	9
	DK/REF	7

Q20. Regardless of how you are registered to vote, do you consider yourself to be (ROTATE: a Democrat, a Republican), an independent, or something else?	Democrat	34%
	Republican	20
	Independent	28
	Something else (specify)	8
	DK/REF	8

Q21. Do you own or rent your home?	Own	58%
	Rent	31
	Other arrangement	8
	DK/REF	2

Q22. What was the last grade of school you completed?	Less than high school	14%
	High school graduate/GED	28
	Some college/Technical/2 yr	31
	College grad/BA or BS/4 yr	17
	Post grad work/JD/MBA/Ph.D/Masters	9
	DK/REF	2

Q23. Thinking about your household income, would you consider yourself upper income, middle income, or lower income?	Upper income	3%
	Upper-middle income	9
	Middle income	37
	Lower-middle income	17
	Lower income	29
	DK/REF	5

Q24. Stop me when I come to the category in which your total HOUSEHOLD income fell before taxes last year. Your best estimate is fine.	<\$25,000	26%
	\$25,000-\$50,000	24
	\$50,000-\$75,000	14
	\$75,000-\$100,000	11
	\$100,000-\$200,000	8
	\$200,000+ DK/REF	2 15
Q25. Thinking about you yourself, have you ever had a month or more when it was hard for you to pay your rent or mortgage because of a lack of money?	Yes	61%
	No	36
	DK/REF	3
Q26. (IF Q25=YES) Is that true for you currently? [n=484]	Yes	39%
	No	60
	DK/REF	1
Q27. Have you or someone you know ever been homeless?	Yes	49%
	No	48
	DK/REF	3
Q28. In what year were you born?	18-34	30%
	35-44	17
	45-54	18
	55-64	15
	65-74	10
	75+	9
	DK/REF	1
Q29. Do you consider yourself Hispanic or Latino(s)? Q30. Would you say you are white, black, African-American, Asian or Pacific Islander or something else?	White/Caucasian	64%
	Black/African American	13
	Latino/Hispanic	17
	Asian	3
	Something else (specify)	2
	DK/REF	2
GENDER.	Male	50%
	Female	50
REGION.	Northeast	18
	Midwest	22
	South	37
	West	23