



Opinion Research
Strategic Communication

2012 Mortgage Interest Deduction Survey for the National Low Income Housing Coalition

August 7-19, 2012; n=1,006 adults including oversamples of 100 African Americans and 100 Latinos; margin of sampling error is ±3.1 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	2%
	Good	12
	Only fair	42
	Poor	44
	DK/REF	*

Please tell me how high of a priority each of the following should be for the federal government: top priority, high priority, middle priority, low priority, or not at all a priority. [RANDOMIZED]

		Top	High	Middle	Low	Not at all	DK/REF
*Q2. Reducing the deficit	2012	31%	39	21	5	2	2
	2011	31%	40	20	5	2	2
*Q3. Creating jobs	2012	36%	52	8	2	1	*
	2011	41%	45	9	3	2	*
*Q4. Cutting taxes	2012	18%	32	33	11	4	2
	2011	20%	26	32	14	6	1
*Q5. Improving public schools	2012	29%	49	15	5	2	*
	2011	32%	45	15	5	3	*
*Q6. Creating more affordable housing for low-income people	2012	18%	29	35	15	4	*
	2011	17%	28	34	16	5	*
*Q7. Addressing the mortgage crisis	2012	16%	33	32	12	4	2
	2011	19%	32	33	10	5	1
*Q8. Increasing health care coverage	2012	26%	38	21	10	5	*
	2011	26%	32	20	12	8	1
Q9. Helping people avoid foreclosure	2012	19%	30	34	12	4	1

Now, I want to talk about some federal government programs. For each of the following areas, please tell me if you think the federal government should increase spending, decrease spending, or keep it the same? (RANDOMIZE)

	Increase	Decrease	Keep the same	DK/REF
Q10. Aid to education for low income children	62%	7	31	1
Q11. Health care for low-income people	50%	13	37	1
Q12. Food and nutrition program for low income people	46%	13	41	1
Q13. Rental housing that low-income people can afford	37%	15	47	1

Thinking about the country as a whole, please tell me how much of a problem is each of the following – a very large problem, a large problem, a small problem, or not much of a problem at all. (RANDOMIZE)

	Very large	Large	Small	Not much at all	DK/REF
Q14. People not being able to afford health insurance	36%	46	12	6	*
Q15. People not being able to find housing they can afford	21%	47	23	8	1
Q16. People not being able to afford to go to college	26%	42	21	10	*
Q17. People without transportation to take them where they need to go	11%	35	38	16	1
Q18. People not having access to adequate nutrition	22%	43	23	12	1

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)

	Favor strongly	Favor smwt	Oppose smwt	Oppose strongly	DK/REF
Q19. Expand the existing federal program that helps low-income families pay their rent.	28%	31	22	18	1
Q20. Expanding a federal government program to build new or rehab existing homes that low-income people can afford to rent.	37%	32	15	15	1

<p>*Q21: As you may know, homeowners can claim a deduction on their federal income taxes for interest payments on mortgages up to 1 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?</p>	<table border="0"> <tr> <td>Very good</td> <td style="text-align: right;">2012</td> <td style="text-align: right;">2011</td> </tr> <tr> <td>Somewhat good</td> <td style="text-align: right;">33%</td> <td style="text-align: right;">32%</td> </tr> <tr> <td>Not very good</td> <td style="text-align: right;">43</td> <td style="text-align: right;">47</td> </tr> <tr> <td>Poor</td> <td style="text-align: right;">11</td> <td style="text-align: right;">10</td> </tr> <tr> <td>DK/REF</td> <td style="text-align: right;">11</td> <td style="text-align: right;">9</td> </tr> <tr> <td></td> <td style="text-align: right;">2</td> <td style="text-align: right;">3</td> </tr> </table>	Very good	2012	2011	Somewhat good	33%	32%	Not very good	43	47	Poor	11	10	DK/REF	11	9		2	3
Very good	2012	2011																	
Somewhat good	33%	32%																	
Not very good	43	47																	
Poor	11	10																	
DK/REF	11	9																	
	2	3																	

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)

	Favor strongly	Favor smwt	Oppose smwt	Oppose strongly	DK/REF
Q22. Cap the maximum mortgage for which someone can get a tax break at 500,000 dollars.	36%	27	15	19	3
Q23. Replace the deduction that now depends on a person’s tax bracket with a flat tax credit that is the same percentage for all homeowners who pay mortgage interest.	30%	26	20	21	3

Now I am going to read you some statements about why people support the proposals I just read. READ AGAIN IF NECESSARY: Cap the maximum mortgage for which someone can get a tax break at 500,000 dollars and Replace the deduction that now depends on a person’s tax bracket with a flat tax credit that is the same percentage for all homeowners who pay mortgage interest. For each, please tell me if you think this is a VERY GOOD, SOMEWHAT GOOD, NOT VERY GOOD, or POOR reason to change the mortgage interest deduction. (RANDOMIZE)

	Very good	Smwt good	Not very good	Poor	DK/REF
Q24. Almost all homeowners with mortgages would get a tax break, rather than just the 52% of mortgage-holders who have incomes high enough to benefit from the current deduction.	41%	36	10	10	2
Q25. Most high-income homeowners with mortgages would pay more in taxes.	38%	32	11	18	1
Q26. These changes would save the federal government would between 20 billion dollars and 40 billion dollars a year.	48%	28	7	14	2

(continued) Now I am going to read you some statements about why people support the proposals I just read. READ AGAIN IF NECESSARY: Cap the maximum mortgage for which someone can get a tax break at 500,000 dollars and Replace the deduction that now depends on a person's tax bracket with a flat tax credit that is the same percentage for all homeowners who pay mortgage interest. For each, please tell me if you think this is a VERY GOOD, SOMEWHAT GOOD, NOT VERY GOOD, or POOR reason to change the mortgage interest deduction. (RANDOMIZE)

	Very good	Smwt good	Not very good	Poor	DK/REF
Q27. These changes would cut taxes for most low and moderate income homeowners with mortgages, putting more money in their pockets and helping the economy.	59%	26	6	8	1
Q28. The government should stop subsidizing million dollar houses and use the money it saves in ways that help low and middle-income people.	60%	22	6	11	1
Q29. We cannot afford to keep the mortgage deduction the way it is now because it costs the federal government over 100 billion dollars a year.	30%	26	16	25	2
Q30. Higher income homeowners will be paying their fair share, rather than getting a bigger tax break for buying a more expensive house.	46%	28	11	15	1

Q31. Once again, 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? REPEAT Q21 IF NECESSARY	Very good				25%
	Somewhat good				50
	Not very good				12
	Poor				12
	DK/REF				2

Q32. Now let me ask you again about some proposals 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)

	Favor strongly	Favor smwt	Oppose smwt	Oppose strongly	DK/REF
a. Cap the max mortgage for which someone can get a tax break at five hundred thousand dollars	34%	25	18	19	2
b. Give a flat 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	34%	27	16	20	2

If the federal government did save between \$20 and \$40 billion a year by modifying the mortgage interest deduction, please indicate how high a priority each of the following would be for you personally as a way to use the money saved: top priority, high priority, middle priority, low priority or not a priority at all.

	Top	High	Middle	Low	Not at all	DK/REF
Q33. Reduce the federal deficit	35%	36	17	7	4	1
Q34. End homelessness in the United States.	32%	31	20	11	6	*
Q35. Cut taxes for middle income people.	26%	36	24	7	7	*
Q36. Expand the existing federal program that helps low-income families pay their rent.	19%	23	32	19	7	*
Q37. Build new or rehab existing homes that low-income people can afford to rent.	22%	28	27	15	6	1
Q38. Help create jobs for low-income people	34%	39	16	6	4	*

Now I have just a few final questions to help us classify your questionnaire.

IDEO. In terms of your political outlook, do you usually consider yourself:	Very conservative	20%
	Somewhat conservative	22
	Middle of the road	28
	Somewhat liberal	17
	Very liberal	10
	DK/REF	3
PARTY. 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	25
	Independent	32
	Something else (specify)	1
	DK/REF	7
D1. Do you own your home, rent your home, or do you have some other type of arrangement?	Own	59%
	Rent	26
	Other arrangement	14
	DK/REF	1
D2. Have you ever come close to or actually lost your home to foreclosure or eviction, either on a prior home or your current home?	Yes	15%
	No	84
	DK/REF	1
D2. Do you have any children under 18?	Yes	33%
	No	66
	DK/REF	1

MARR. Are you:	Married	48%
	Living with a partner	2
	Divorced	11
	Separated	3
	Widowed	7
	Single	28
	DK/REF	1
EDUC. What was the last grade of school you completed?	Less than high school	14%
	High school graduate	29
	Some college/Technical/2 yr	30
	College grad/BA or BS/4 yr	17
	Post grad work/JD/MBC/Ph.D/Masters	9
	DK/REF	1
D4. Are you:	Employed full time	42%
D5. (IF D4=unemployed) Are you currently looking for work?	Employed part time	12
	Unemployed	8
	Looking for work	7%
D6. (IF D4= unemployed) How long have you been unemployed?	Not looking for work	1%
	> 3 months	2%
	3-6 months	2%
	7-12 months	1%
	12+ months	4%
	Retired	18
	Student	6
	Homemaker	5
Disabled	7	
	DK/REF	1
UNIONHH. Are you or is anyone in your household a member of a labor union?	Yes	13%
	No	86
	DK/REF	2
D7. Thinking about your household income, would you consider yourself upper income, middle income, or lower income? (WAIT FOR RESPONSE - IF MIDDLE: Would you consider yourself upper-middle income, lower-middle income, or just middle income?)	Upper income	5%
	Upper-middle income	8
	Middle income	36
	Lower-middle income	13
	Lower income	35
	DK/REF	2
AGECAT. Are you between...	18-34	30%
	35-44	18
	45-54	19
	55-64	14
	65+	17
	DK/REF	1

HISP. Do you consider yourself Hispanic or Latino(a)? RACE1 (IF HISP=NO,DK,REF) Would you say you are white, black or African-American, Asian or Pacific Islander or something else?	White/Caucasian	67%
	Black/African American	12
	Latino/Hispanic	16
	Something else (specify)	6
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GENDER	Male	50%
	Female	50
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REGION	Northeast	18%
	Midwest	22
	South	38
	West	22
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INCOME	>\$25,000	27%
	\$25,000-\$50,000	25
	\$50,000-\$75,000	16
	\$75,000-\$100,000	11
	\$100,000-\$200,000	8
	\$200,000+	3
	DK/REF	10
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