



Opinion Research
Strategic Communication

National Low Income Housing Coalition New Jersey Voter Survey

Conducted by Mason-Dixon Polling & Research; telephone interviewing June 15 to June 17, 2015; n=625 registered New Jersey voters; margin of sampling error is ± 4 percentage points for a probability sample of this size; percents may add to 99% or 101% due to rounding; * indicates less than 1%.

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 tax depends on how much interest the homeowner paid over the year and the homeowner's tax bracket.

Q1. Overall, do you think the mortgage interest deduction, as it is now, is a very good idea, somewhat good, not very good, or a poor idea?	Very good	35%
	Somewhat good	41
	Not very good	11
	Poor idea	7
	Not sure	7

Q2. Do you think the mortgage interest deduction, as it is now, helps you, hurts you, or has no effect on you?	Helps	40%
	Hurts	8
	No effect	48
	Not sure	3

Now I am 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. (Is that strongly favor/oppose or somewhat favor/oppose?)

	Strongly favor	Somewhat favor	Somewhat oppose	Strongly oppose	Not sure
Q3. Cap the maximum mortgage for which someone can claim a deduction at 500,000 dollars, meaning a taxpayer could claim the deduction for the first 500,000 dollars he or she borrows.	27%	24	19	19	10

(continued)	Strongly favor	Somewhat favor	Somewhat oppose	Strongly oppose	Not sure
Q4. Replace the deduction that now depends on a person's tax bracket with a flat 15 percent tax credit that is the same for all homeowners with a mortgage.	23%	27	16	24	10

Making these two changes to the mortgage interest deduction would save the federal government an average of 30 billion dollars a year over ten years. There are a number of things the government could do with this money. Please tell me 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 priority	High priority	Middle priority	Low priority	Not a priority	Not sure
Q5. Reduce the federal deficit.	11%	40	27	9	10	3
Q6. End homelessness in New Jersey and the United States.	18%	30	23	19	9	1
Q7. Lower federal income tax rates.	9%	33	27	17	13	1
Q8. Build more homes that low income people can afford in New Jersey.	12%	32	24	19	11	2

Q9. Would you favor or oppose increasing federal funding for affordable housing to help end homelessness in New Jersey and the United States? (Is that strongly favor/oppose or somewhat favor/oppose?)	Strongly favor	30%
	Somewhat favor	34
	Somewhat oppose	19
	Strongly oppose	15
	Not sure	2

Q10. Do you approve or disapprove of New Jersey state government cutting funds intended for creating more affordable homes in order to reduce the state's budget deficit?(Is that strongly approve/disapprove or somewhat approve/disapprove?)	Strongly approve	7%
	Somewhat approve	20
	Somewhat disapprove	31
	Strongly disapprove	35
	Not sure	8

D1. PARTY REGISTRATION	Democrat	35%
	Republican	25
	Independent or Other	40
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D2. AGE	18-34	18%
	35-49	31
	50-64	30
	65+	21
	Refused	*
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16D3. RACE/ETHNICITY	White/Caucasian	67%
	Black/African American	15
	Hispanic/Latino(a)	14
	Asian or Other	3
	Refused	1
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D4. HOME	Own	67%
	Rent	21
	Other	10
	Refused	2
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D5. INCOME	<\$25,000	14%
	\$25,000-\$49,999	19
	\$50,000-\$74,999	17
	\$75,000-\$99,000	19
	\$100,000-\$199,999	9
	\$200,000+	10
	Refused	12
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D6. SEX	Male	49%
	Female	51
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D7. REGION	Newark Metro	19%
	North Jersey	24
	Central Jersey	34
	South Jersey	23

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