

Housing Affordability in New Hanover County: A Community Survey

August 2016

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April 2016

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Acknowledgements

The UNCW Research Team would like to thank a number of people whose support and assistance have been essential to this project. First, our thanks go to the UNCW Office of Community Engagement for funding this study through their Community Engagement Grant Program. Second, we would like to thank Paul D'Angelo, Director of Affordable Housing at Tribute Companies, Inc. and Chair of the Cape Fear Housing Coalition for his assistance with designing the study and assisting us with collecting survey data. Finally, our thanks to Rose Domanico and Carly Sobha, University of North Carolina Wilmington Department of Sociology and Criminology graduate research assistants, as well as undergraduate research assistant Andre Elliott, who assisted us on this project.

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Introduction

Housing affordability has been identified as not only an economic issue for communities across the United States, but also a determinant of individuals' quality of life. As noted by Sturtevant (2015) "...in 2014 the average US household spent 22 percent of its gross income (i.e., before tax income) on housing...households in the bottom two income quintiles spend 50 percent of their before-tax incomes on housing" (p. 1). On a local level, data indicate that housing costs in New Hanover County and the City of Wilmington exceed the national average. For example, "38.6 percent of homeowners are *housing-cost burdened*¹ and 54.2 percent of all renters are *cost-burdened*" (Sheridan, 2015b). Based on existing data, it is evident that housing affordability is a social problem for New Hanover County and the City of Wilmington that needs to be addressed. Significant impediments to addressing this issue are the myths and misunderstandings associated with housing affordability. For example, erroneous assertions that "affordable housing lowers neighboring property values" and "affordable housing is public housing" negatively influence the community's perception of the issue (Sheridan, 2015a). Thus, an important first step in identifying solutions to housing affordability is to gather information from community residents regarding their perceptions of this topic so that community leaders have a complete picture when making decisions and developing a course of action. The objective of the current project was to examine New Hanover County residents' perceptions and attitudes regarding housing affordability.

In conjunction with the Cape Fear Housing Coalition, a community-based survey was developed with the following objectives:

1. Develop an understanding of community members' perceptions and attitudes regarding housing affordability.
2. Identify supported solutions to increase access to affordable housing within New Hanover County.
3. Increase knowledge among City of Wilmington & New Hanover County leaders regarding the issue of affordable housing.

Methods

Initial conversations regarding the feasibility of conducting a housing affordability study began shortly after the Mayor's Roundtable on Housing Affordability hosted on November 10, 2015. Funding for this project was secured by the UNCW Office of Community Engagement² in January 2016. This project was designed by Drs. Kristen DeVall and Christina Lanier (Associate Professors of Sociology and Criminology at UNCW) Paul D'Angelo (Director of Affordable

¹ According to the Department of Housing and Urban Development (HUD), "If you spend more than 30 percent of your income on housing, you are considered *housing-cost burdened* and may have difficulty affording necessities such as food, clothing, transportation and medical care. If you spend more than 50 percent of your income on housing, you are considered *severely housing-cost burdened*" (Sheridan, 2015b).

² <http://uncw.edu/engagement/>

Housing, Tribute Properties), Graduate Research Assistants Carly Sobha and Rose Domanico (UNCW Department of Sociology and Criminology), and Undergraduate Research Assistant Andre Elliott (UNCW Department of Sociology and Criminology). Input was gleaned from representatives from the City of Wilmington and New Hanover County regarding survey questions relevant to the local area. Additionally, we reviewed several surveys employed in other housing affordability studies (Tighe, 2009; Hart and Associates, 2014). The research proposal was submitted to the UNCW Institutional Review Board (IRB) and it was determined that this project did not require IRB approval. The survey was finalized in February 2016 and data collection ensued.

Both a paper and electronic version of the survey were created in an attempt to glean information from a wide range of respondents residing in New Hanover County (see Appendix A for a copy of the survey). Individuals were eligible to participate in this study if they were over the age of eighteen and were residents of New Hanover County. The electronic survey was housed in REDCap³ and disseminated through email listservs, news media press releases and social media. More specifically, information regarding the study was highlighted in the following: *Wilmington Biz* (March 4th)⁴; City of Wilmington website press release⁵; WECT (March 14th)⁶; UNCW Swoop electronic newsletter (February 29th)⁷; *Port City Daily* (March 26th)⁸; *Lumina News* (March 31st)⁹; *Star News* (March 16th).¹⁰ In addition, a link to the electronic survey was available on the Cape Fear Housing Coalition, Choice Neighborhoods and NC Housing Coalition Facebook pages and in a *Housing Matters* publication. The electronic link to the survey was open for six weeks, from March 1, 2016 through April 15, 2016. Paper surveys were disseminated to the New Hanover County Department of Social Services main office, Wilmington Housing Authority main office, and Good Shepherd Center during this same timeframe. These agencies agreed to make the survey available to their consumers. An envelope for completed surveys was provided to the agencies and project Research Assistants were tasked with dropping off and picking up surveys on an as-needed basis.

A Statistical Package for the Social Sciences (SPSS) database was created for this project. Research Assistants were responsible for entering the responses from the paper surveys, which was then merged with the electronic paper survey database. A total of 840 surveys were completed (109 paper and 731 electronic). Of these, 107 were removed because the electronic link was accessed, but no questions were answered and 74 were removed because respondents were not residents of New Hanover County and thus were ineligible to participate in the study. Therefore, the final sample size was 659, of which 550 completed the survey electronically and 109 completed the paper version of the survey. Data analysis consisted of descriptive and bivariate statistics, which are presented in the next section of this report.

³ <https://redcap.uncw.edu>

⁴ https://www.wilmingtonbiz.com/real_estate_-_residential/2016/03/04/uncw_housing_coalition_team_up_for_affordable_housing_survey/14477

⁵ <http://www.wilmingtonnc.gov/news/2016/03/11/affordable-housing-survey>

⁶ <http://www.wect.com/story/31439048/here-we-grow-wilmingtons-real-estate-explosion>

⁷ <http://www.uncw.edu/ur/uncwinthenews/2.29.16.html>

⁸ <http://portcitydaily.com/2016/03/26/survey-asks-public-to-define-affordable-housing/>

⁹ <http://luminanews.com/2016/03/housing-coalition-conducts-survey-on-costs/>

¹⁰ <http://www.starnewsonline.com/news/20160316/uncw-partners-to-conduct-housing-affordability-survey>

Results

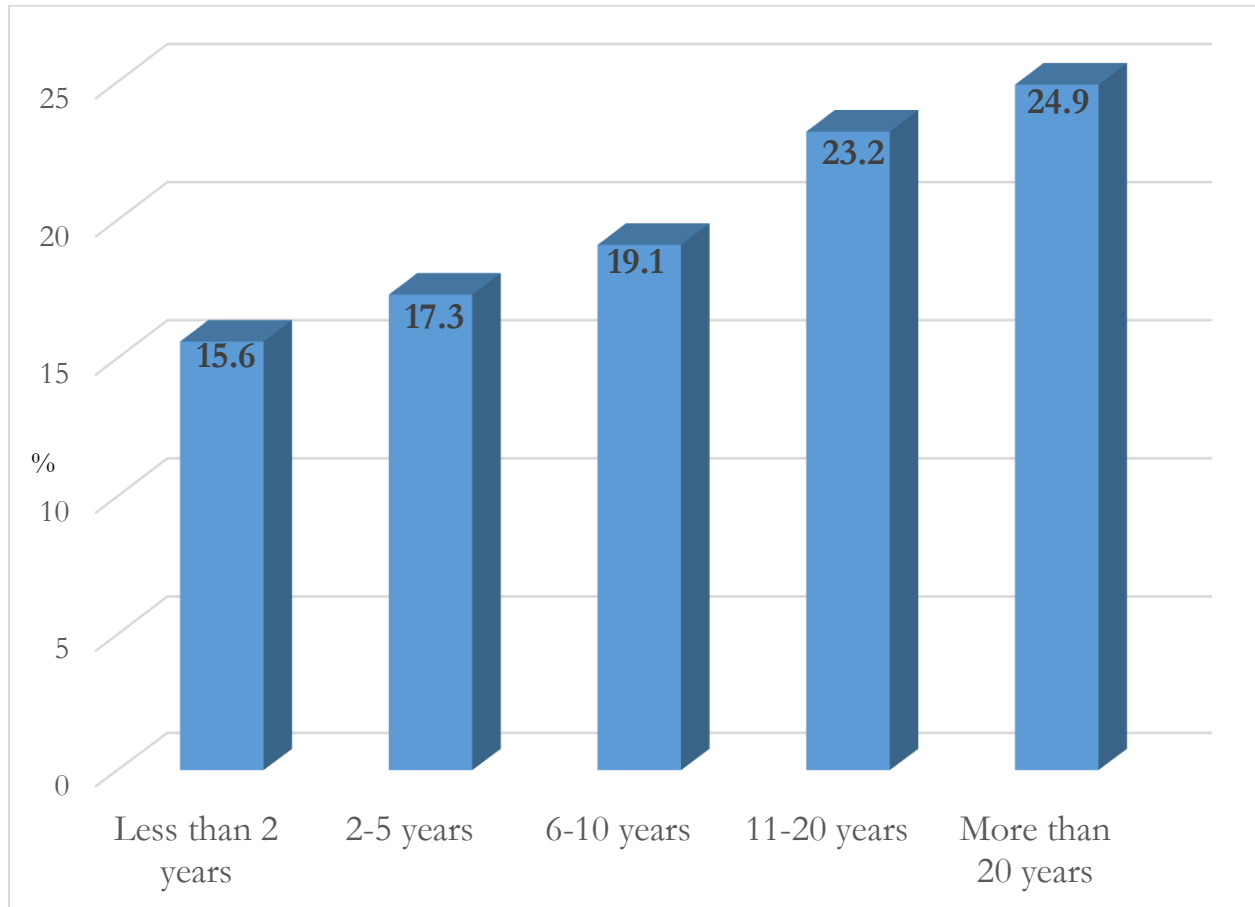
Table 1 displays the demographic characteristics for the convenience sample. Among those who responded, 63.4% reported being female while 31.3% reported being male. The overwhelming majority of respondents reported White/Caucasian as their race. The age distribution was fairly even among respondents age 30-59 and the average age of respondents was 45. The distribution of reported gross income revealed a relatively skewed sample with 37.3% reporting a gross income greater than the 2014 median income for NHC of \$49,582. Respondents reporting less than \$39,999 made up 51.3% of the sample. Lastly, 70.7% of the respondents reported residing within the City of Wilmington.

Table 1: Demographic Characteristics of Sample

Sex	%
Male	31.6
Female	64.0
Prefer not to answer	4.4
Race	
American Indian or Alaskan Native	1.7
Asian or Pacific Islander	0.6
Black or African American	16.3
White/Caucasian	75.6
Multiracial	4.1
Other	1.8
Age	
19-29	14.4
30-39	24.3
40-49	22.3
50-59	22.7
60-69	13.1
70+	3.2
Gross Income	
Less than \$10,000	15.4
\$10,000 - \$19,999	10.1
\$20,000-\$29,999	9.6
\$30,000-\$39,999	16.2
\$40,000-\$49,999	11.4
\$50,000-\$59,999	10.5
\$60,000-\$69,999	5.0
\$70,000-\$99,999	7.5
\$100,000 or more	14.3
Reside in the City of Wilmington?	
Yes	70.7
No	29.3

Respondents were asked how long they had resided in NHC. Figure 1 reveals that 48% of respondents reported living in NHC over 11 years, with almost a quarter reporting more than 20 years.

Figure 1: Number of Years Residing in NHC



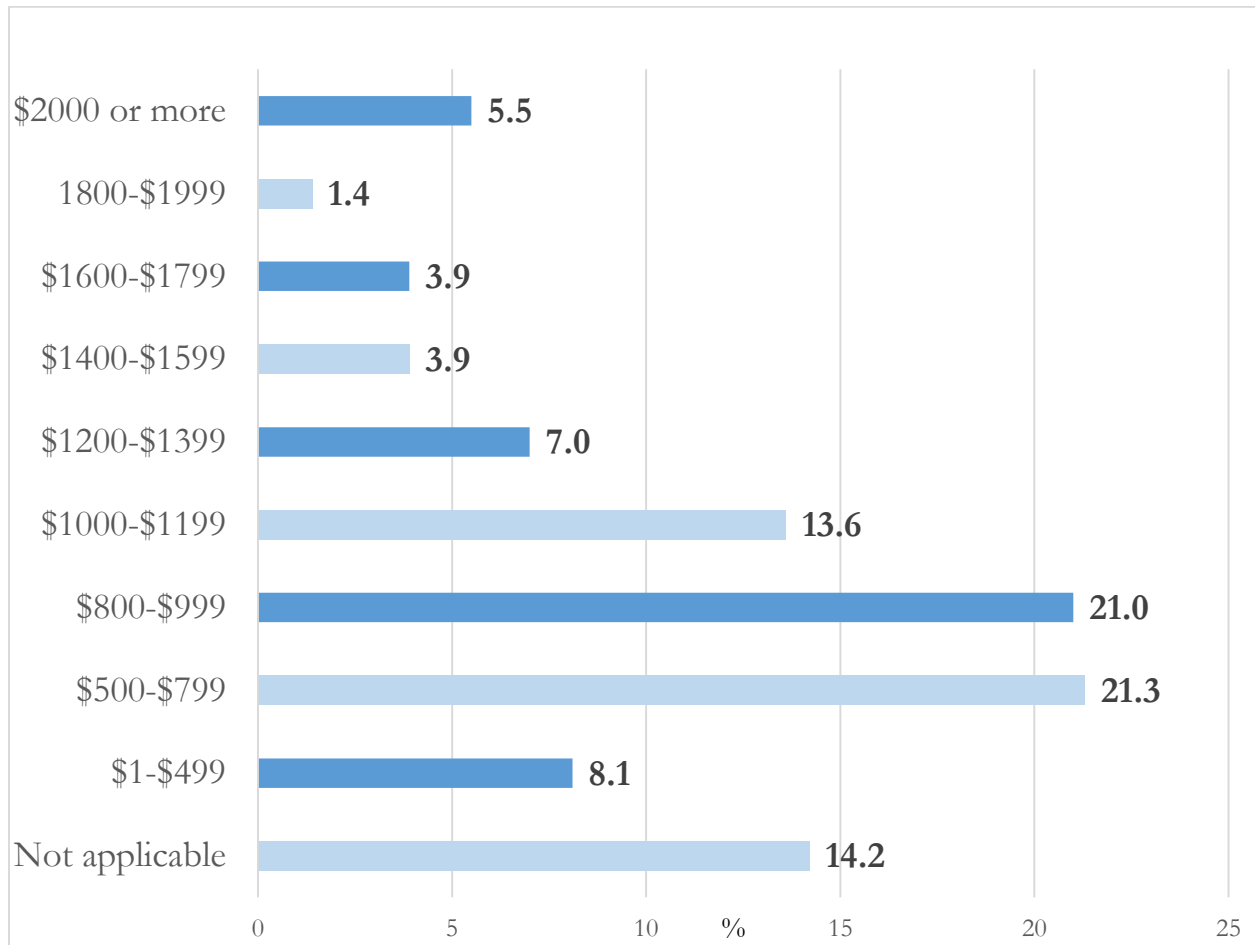
Respondents were asked about their current housing status with regard to housing situation, type of housing and the number of individuals residing in the household (see table 2). The majority of respondents reported either owning their current home or renting. Others reported living with family and friends (5.7%) or reported being homeless (7%). Over 80% of respondents reported living with at least one other individual in their home.

Table 2: Summary of Current Housing Status

	#	%
Current Housing Situation		
Own	306	47.6
Rent	255	39.7
Live with friends &/or family	37	5.8
Homeless	45	7.0
Type of Housing		
Single-Family Home	397	62.0
Duplex, triplex, or townhouse	75	11.7
Building with 4-19 condos/apartments	53	8.3
Building with 20+ condos/apartments	61	9.5
Student housing or rented with lease for each bedroom	6	0.9
Other	48	7.5
Number in Household		
None - I live alone	126	19.6
One	168	26.2
Two	148	23.1
Three	110	17.1
Four	46	7.2
Five+	44	6.9

In addition, respondents reported their monthly rent or mortgage payment. As seen in figure 2, approximately 21% of the sample who answered the question reported paying between \$800-\$999 and the same percentage fell into the category of \$500-\$799. Similarly, 21.7% reported a payment of \$1,200 or more. Respondents were also asked whether or not they felt too much of their income was spent on housing and related expenses. Among those who answered the question, 68% responded with a yes that they were spending too much housing and related expenses.

Figure 2: Monthly Cost for Rent or Mortgage



As noted, the focus of the survey was to gauge the community perceptions of affordable housing. Respondents were asked if they believed there was a need for affordable housing in New Hanover County and 92.1% responded in the affirmative. Respondents were then provided the following definition of affordable housing and were asked to indicate their level of support for various locations and types of affordable housing. Table 3 displays the distribution of responses for each category.

“Affordable housing is often developed through some combination of incentives, cost-effective construction techniques, and governmental subsidies that can be rented or purchased by households who may otherwise not be able to afford housing in the community.”

Table 3: Level of Support for Various Affordable Housing Options

Would you support affordable housing...	Definitely Would Not	Probably Would Not	Probably Would	Definitely Would
...in New Hanover County (including the City of Wilmington)?	5.4	3.1	26.5	34.7
...in your neighborhood?	13.5	11	26.8	47.7
...that includes “incentives” such as tax credits to private investors, increased density in exchange for affordable housing, and fee waivers?	9.2	11.9	36.7	39.9
...that uses “cost-effective construction techniques,” such as building smaller units or using less expensive materials, or more units per acre?	10.6	20.7	34.1	33.2
...that uses “governmental subsidies,” such as loans and grants provided by the federal, state, and/or local government?	6.7	7.7	37.5	46.7
...that establishes mixed income neighborhoods (i.e., a range of housing options for all income levels)?	7.6	9.9	34.6	46.7
...that includes “accessory housing” (i.e., mother-in-law suites, granny flats, garage apartments, etc.)?	4.3	9.4	36.4	48.6

Among respondents answering the question, an overwhelming majority reported support for affordable housing in New Hanover County, as well as their own neighborhood. In addition, the majority of respondents supported the various modes of building affordable housing such as incentives, cost effective construction, and governmental subsidies. Lastly, over 70% of respondents support or strongly supported mixed income neighborhoods and accessory housing.

The survey asked respondents about their perception of the impact of affordable housing in their own neighborhood. The results in table 4 reveal an interesting trend in the level of agreement among respondents. For example, when asked if affordable housing in their neighborhood would lower their property values, 48.1% of the sample disagreed or strongly disagreed, whereas 52% agreed or strongly agreed with this statement. Two-thirds of the sample disagreed or strongly disagreed that affordable housing would increase crime in one’s neighborhood and/or have a negative effect on the community’s character.

To gauge the public perception of various housing related issues, respondents were asked the degree to which they viewed the issues listed in table 5 as challenging within New Hanover County. In 7 out of 8 categories, over 70% of respondents who answered the question felt that

the concerns were very or somewhat challenging. In fact, over 90% of respondents identified affordable housing for a family of four with an income of \$24,000 as very or somewhat challenging.

Table 4: Perception of Impact of Affordable Housing in One’s Neighborhood

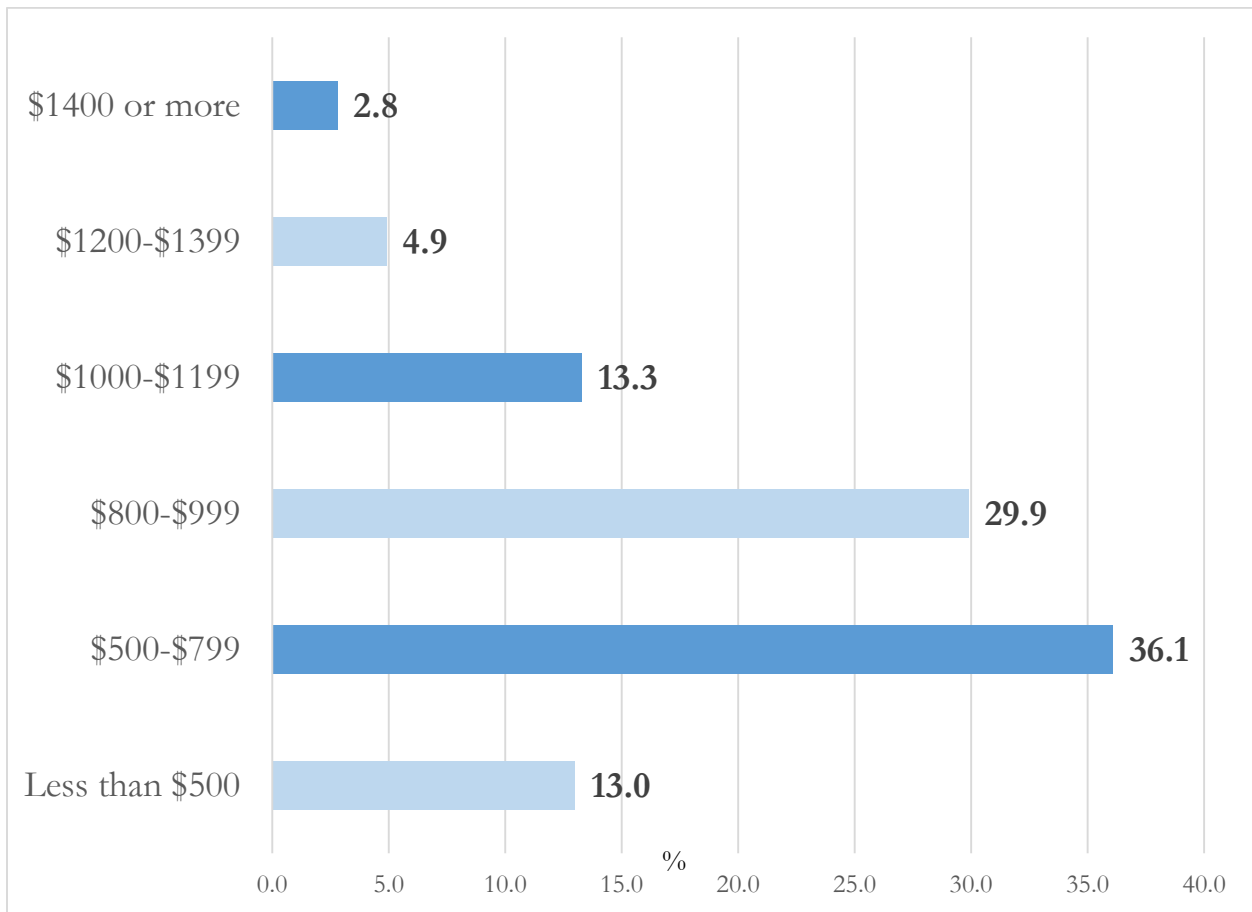
Building affordable housing as described in my neighborhood would...	Strongly Disagree	Disagree	Agree	Strongly Agree
...lower my property values.	10.9	37.2	35.9	16.1
...increase crime.	18.7	47.4	22.6	11.3
...make the community more attractive.	12.8	32.9	44.1	10.2
...negatively affect the community’s character.	17.9	51.0	21.6	9.4
...increase traffic.	10.0	27.4	47.5	15.2
...have a positive impact on the local economy.	8.6	16.0	51.7	23.7

Table 5: Perception of Housing Related Issues in NHC

	Very Challenging	Somewhat Challenging	Somewhat Easy	Very Easy	Not Sure
For a family of four with an income of \$24,000 to find affordable quality housing	80.1	14.5	1.3	0.6	3.5
For young adults who are just entering the labor force to find affordable quality housing	55.4	30.3	9.6	2.2	2.6
For a family with children to find affordable quality housing near quality public schools	57.1	29.9	5.4	3.0	4.6
To find affordable quality housing to buy	49.9	34.4	10.0	2.2	3.5
For retired people to find affordable quality housing	37.1	33.9	16.4	4.2	8.3
For senior citizens to find affordable quality housing	46.3	30.2	12.5	2.8	8.2
To find affordable quality rental housing	52.8	29.4	11.2	3.9	2.8
For a family of four with an income of \$54,000 to find affordable quality housing	18.5	37.9	28.1	11.3	4.3

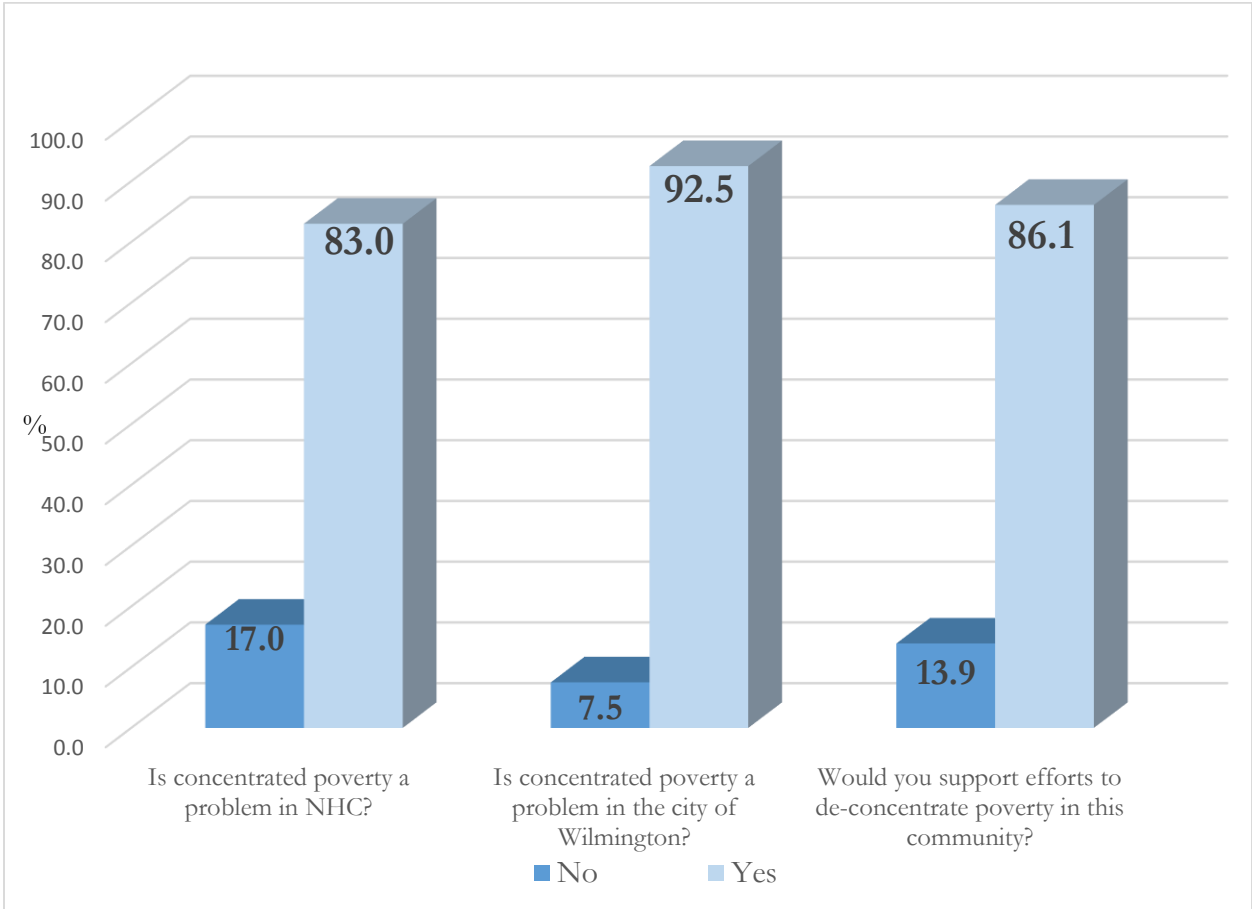
When asked what is an affordable monthly housing payment for a single family home in NHC, the majority of respondents reported a payment between \$500-\$1000 was most appropriate (see figure 3). More specifically, 36% felt that an affordable payment was between \$500-\$799.

Figure 3: What do you think is an affordable monthly housing payment for a single-family home in NHC (including the City)?



Concentrated poverty has been defined as the clustering of residential locations where 20-40% of residents live below the poverty threshold. Survey respondents were asked their opinion of the presence of concentrated poverty in New Hanover County and the City of Wilmington and their level of support for efforts to de-concentrate poverty (i.e., reducing size of public housing communities, developing mixed income neighborhoods, etc.). As seen in figure 4, the vast majority of respondents perceive concentrated poverty as a problem in both NHC and the City of Wilmington. Moreover, 86% of respondents answering the question report that they would support efforts to de-concentrate poverty.

Figure 4: Perception of Concentrated Poverty



Conclusions

The present study sought to achieve three objectives through the dissemination of a survey to residents of New Hanover County. First, we wanted to develop an understanding of community members' perceptions and attitudes regarding housing affordability in New Hanover County, NC. Second, we attempted to identify supported solutions to increase access to affordable housing within New Hanover County. Third, through the dissemination of the study findings, we hope to increase knowledge among City of Wilmington & New Hanover County leaders regarding the issue of affordable housing.

We would recommend that these findings/conclusions be interpreted with caution given a number of limitations to the research design. First, this study's findings are not necessarily representative of the opinions of New Hanover County residents and thus cannot be generalized to the larger population. Our study sample was limited to those who had access the survey during the study time period. Second, the demographic composition of the study sample reveals that we did not obtain information from a wide cross-section of New Hanover County residents. Given that almost half of respondents own their own home, over 20% reported a gross income of \$70,000 or more and almost 25% pay more than \$1,000 for rent/mortgage each month, the study results may better reflect residents in the upper social classes. Third, the number of respondents answering each question varied, thus contributing to the inability to generalize.

Notwithstanding these important limitations, almost all respondents (92%) reported that affordable housing was an issue within New Hanover County and a large percentage of study respondents reported that they would support various affordable housing initiatives (i.e., building incentives, cost-effective construction techniques, governmental subsidies, etc.). There were mixed opinions regarding the impact affordable housing in the community. More specifically, feelings were mixed about whether affordable housing would lower property values and whether it would increase the attractiveness of New Hanover County. Fewer respondents believed that affordable housing would increase crime or negatively impact the community's character. Finally, a large percentage of respondents asserted that affordable housing would have a positive impact on the economy, but it would also increase traffic.

Respondents generally endorsed the idea that finding quality affordable housing was challenging for several different groups (e.g., those with incomes less than \$24,000, young adults, families with children, and renters). Over three-quarters of respondents (80%) asserted that an affordable monthly housing payment would be less than \$1,000. With regard to concentrated poverty, the overwhelming majority of respondents said this was a problem in both the City of Wilmington and New Hanover County, and they would support efforts to de-concentrate poverty in the area.

Based upon the aforementioned findings, conclusions, and limitations associated with this study, we would make the following recommendations:

1. Use these data as a stepping stone to completing a comprehensive study of housing affordability within New Hanover County. Such an endeavor would involve systematically collecting data from a wide cross section of community residents and

would allow generalizations to be made.

2. Host regular community conversations (similar to the November 2015 Mayor's Roundtable event) that focus on housing affordability within the area that would appeal to residents, builders, employers, etc.
3. With 92% of the respondents indicating affordable housing is an issue in our community, the time may be right to look at solutions to this issue and move the conversation forward.

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Appendix A

Housing Affordability Community Survey

This project seeks to examine New Hanover County (North Carolina) residents' perceptions and knowledge of various aspects of housing affordability. This project is being conducted by Drs. Kristen DeVall and Christina Lanier with the University of North Carolina Wilmington (UNCW). Your participation is voluntary. You may refuse to participate or to answer any question. You may also stop participating at any time without penalty. This survey should take no more than 15 minutes of your time and we thank you for your participation.

Part I: Introduction: Please circle the item that best answers each question below.

- 1) **Are you over the age of 18?**
 - a. Yes
 - b. No – please stop completing the survey

 - 2) **Are you a resident of New Hanover County (North Carolina)?**
 - a. Yes
 - b. No – please stop completing the survey.

 - 3) **Do you reside within the Wilmington City limits?**
 - a. Yes
 - b. No
-

Part II: Housing: Please circle the item that best answers each question below.

- 4) **Describe your current housing situation.**
 - a. Own
 - b. Rent
 - c. Live with friends and/or family
 - d. Homeless

- 5) **Which of the following best describes the type of housing in which you currently reside?**
- a. Single-family home
 - b. Duplex, triplex, or townhouse
 - c. Building with 4-19 condominiums/apartments
 - d. Building with 20+ condominiums/apartments
 - e. Student housing or other rented with lease for each bedroom
 - f. Other (please describe) _____
- 6) **How many people (excluding yourself) reside in your household?**
- a. None – I live alone
 - b. One
 - c. Two
 - d. Three
 - e. Four
 - f. Five +
- 7) **Do you share the housing unit (house or apartment) with other households of unrelated family members?**
- a. Yes
 - b. No
- 8) **How much do you spend on your rent or mortgage payment each month?**
- a. I do not currently pay rent or a mortgage.
 - a. \$1- \$499
 - b. \$500-\$799
 - c. \$800-\$999
 - d. \$1000-\$1199
 - f. \$1200-\$1399
 - g. \$1400-\$1599
 - h. \$1600-\$1799
 - i. \$1800-\$1999
 - j. \$2000 or more

- 9) **Do you worry you are spending too much of your income on housing, which includes utilities, home insurance, etc.?**
- a. Yes
 - b. No
- 10) **How long (in years) have you resided in New Hanover County (NC) (including the City of Wilmington)?**
- a. Less than 2 years
 - b. 2-5 years
 - c. 6-10 years
 - d. 11-20 years
 - e. More than 20 years

Part III: Housing Affordability: Please circle the item that best answers each question below.

- 11) **When you hear the term “housing affordability,” what comes to mind? (Circle all that apply)**
- a. Low-income and/or subsidized housing (i.e., public housing) for residents of all ages
 - b. Low-income and/or subsidized housing (i.e., public housing) for senior citizens only
 - c. A range of housing options for residents of all income categories (i.e., mixed income neighborhoods)
 - d. Housing options with rent or mortgage payments that do not exceed 30% of household gross income
- 12) **In your opinion, is there a need for affordable housing in New Hanover County (including the City of Wilmington)?**
- a. Yes
 - b. No

- 13) **Affordable housing is often developed through some combination of incentives, cost-effective construction techniques, and governmental subsidies that can be rented or purchased by households who may otherwise not be able to afford housing in the community. Please indicate your level of support with the following statements by inserting an X in the corresponding box (please mark only one answer).**

Would you support affordable housing as described above...

	Definitely Would Not	Probably Would Not	Probably Would	Definitely Would
...in New Hanover County (including the City of Wilmington)?				
...in your neighborhood?				
...that includes “incentives” such as tax credits to private investors, increased density in exchange for affordable housing, and fee waivers?				
...that uses “cost-effective construction techniques,” such as building smaller units or using less expensive materials, or more units per acre?				
...that uses “governmental subsidies,” such as loans and grants provided by the federal, state, and/or local government?				
...that establishes mixed income neighborhoods (i.e., a range of housing options for all income levels)?				
...that includes “accessory housing” (i.e., mother-in-law suites, granny flats, garage apartments, etc.)?				

- 14) Please indicate your level of agreement with the following statements by inserting an X in the corresponding box (please mark only one answer).

Building affordable housing as described above in my neighborhood would...

	Strongly Disagree	Disagree	Agree	Strongly Agree
...lower my property values.				
...increase crime.				
...make the community more attractive.				
...negatively affect the community's character.				
...increase traffic.				
...have a positive impact on the local economy.				

- 15) Below are some possible housing issues in New Hanover County. Identify the degree to which you believe each issue is easy or challenging for New Hanover County by inserting an X in the corresponding box (please mark only one answer).

	Very Challenging	Somewhat Challenging	Somewha t Easy	Very Easy	Not Sure
For a family of four with an income of \$24,000 to find affordable quality housing					
For young adults who are just entering the labor force to find affordable quality housing					
For a family with children to find affordable quality housing near quality public schools					
To find affordable quality housing to buy					
For retired people to find affordable quality housing					
For senior citizens to find affordable quality housing					
To find affordable quality rental housing					
For a family of four with an income of \$54,000 to find affordable quality housing					

- 16) **What do you think is an affordable monthly housing payment for a single-family home in New Hanover County (including the City of Wilmington)?**
- a. Less than \$500
 - b. \$500-\$799
 - c. \$800-\$999
 - d. \$1000-\$1199
 - e. \$1000-\$1199
 - f. \$1200-\$1399
 - g. \$1400-\$1599
 - h. \$1600-\$1799
 - i. \$1800-\$1999
 - j. \$2000 or more
- 17) **Concentrated poverty has been defined as the clustering of residential locations where 20-40% of residents live below the poverty threshold. In your opinion, is concentrated poverty a problem in New Hanover County?**
- a. Yes
 - b. No
- 18) **Concentrated poverty has been defined as the clustering of residential locations where 20-40% of residents live below the poverty threshold. In your opinion, is concentrated poverty a problem in the City of Wilmington?**
- a. Yes
 - b. No
- 19) **Would you support efforts to de-concentrate poverty in this community (i.e., reducing size of public housing communities, developing mixed income neighborhoods, etc.)?**
- a. Yes
 - b. No

Part III: Demographic Questions: Please circle the item that best answers each question below.

- 20) **What is your sex?**
- a. Male
 - b. Female
 - c. Prefer not to answer
- 21) **Which of the following BEST describes you? Choose only ONE answer.**
- a. American Indian or Alaskan Native
 - b. Asian or Pacific Islander
 - c. Black or African American
 - d. White/Caucasian
 - e. Multiracial
 - f. Other (describe) _____
- 22) **Are you Hispanic or Latino?**
- a. Yes
 - b. No
- 23) **How old are you TODAY (in years)? _____**
- 24) **In which of the following categories does your gross income fall?**
- a. Less than \$10,000
 - b. \$10,000 - \$19,999
 - c. \$20,000-\$29,999
 - d. \$30,000-\$39,999
 - e. \$40,000-\$49,999
 - f. \$50,000-\$59,999
 - g. \$60,000-\$69,999
 - h. \$70,000-\$99,999
 - i. \$100,000 or more