

# HOUSING AFFORDABILITY IN NEW JERSEY

## THE AFFORDABLE HOUSING TRUST FUND AND CONCERNS OVER HOUSING COSTS IN THE GARDEN STATE



**Eagleton Center for Public Interest  
Polling**

**Housing and Community Development  
Network of New Jersey**

*Ashley Koning, PhD  
Director and Assistant Research Professor*

*Staci Berger  
President and CEO*

**June 2018**



## EAGLETON INSTITUTE OF POLITICS — EAGLETON CENTER FOR PUBLIC INTEREST POLLING —

*The Eagleton Center for Public Interest Polling (ECPIP), home of the Rutgers-Eagleton Poll, was established in 1971. Now celebrating almost five decades and over 200 public opinion polls on the state of New Jersey, ECPIP is the oldest and one of the most respected university-based state survey research centers in the United States.*

*Our mission is to provide scientifically sound, non-partisan information about public opinion. ECPIP conducts research for all levels of government and nonprofit organizations with a public interest mission, as well as college and university-based researchers and staff. ECPIP makes it a priority to design opportunities for undergraduate and graduate students to learn how to read, analyze, design, and administer polls. We pride ourselves on integrity, quality, and objectivity.*

*To read more about ECPIP and view all of our press releases and published research, please visit our website: [eagletonpoll.rutgers.edu](http://eagletonpoll.rutgers.edu). You can also visit our [extensive data archive](#), [blog](#), [Facebook](#), and [Twitter](#).*





*Since 1989, the Housing and Community Development Network of New Jersey has worked to improve the environment for the work of community development corporations (CDCs), and to strengthen their capacity to create affordable homes and revitalize distressed neighborhoods throughout New Jersey.*

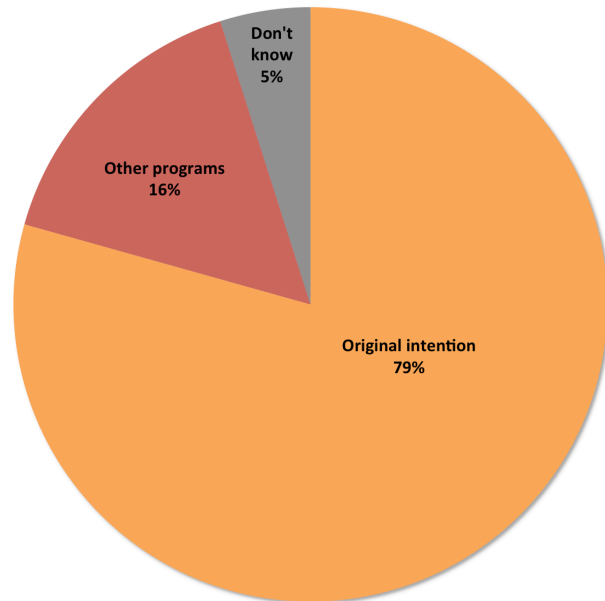
*The Network is a statewide association of over 250 non-profit housing and community development corporations, individuals, professional organizations, and prominent New Jersey corporations that support the creation of housing choices and economic opportunities for low- and moderate-income community residents.*

*The Network and its members share a commitment to promoting economic justice and the empowerment of low-income individuals and communities, and encouraging wider participation in the framing and implementation of public policies. We support our CDC members by providing targeted technical assistance and educational programs, pursuing additional resources and improved public policies, and conducting research on ways to enhance the impact and effectiveness of the community development sector.*

## 8 in 10 want the Affordable Housing Trust Fund to be used for its original intention

It is no question that New Jerseyans across the board want the Affordable Housing Trust Fund to be used solely for building affordable homes. When told that this funding has been used to pay for other programs in the state budget in recent years instead of for its original intention, 79 percent of residents say it should be used solely for the latter. Just 16 percent feel the state government should be able to use these funds for other purposes, and 5 percent are unsure.

Using the funds for their original intention has about the same high level of support from Democrats, Independents, and Republicans, alike. Senior citizens (89 percent) and those living in the southern region of the state near Philadelphia (90 percent) are most likely to want to see the funds used for their original purpose.



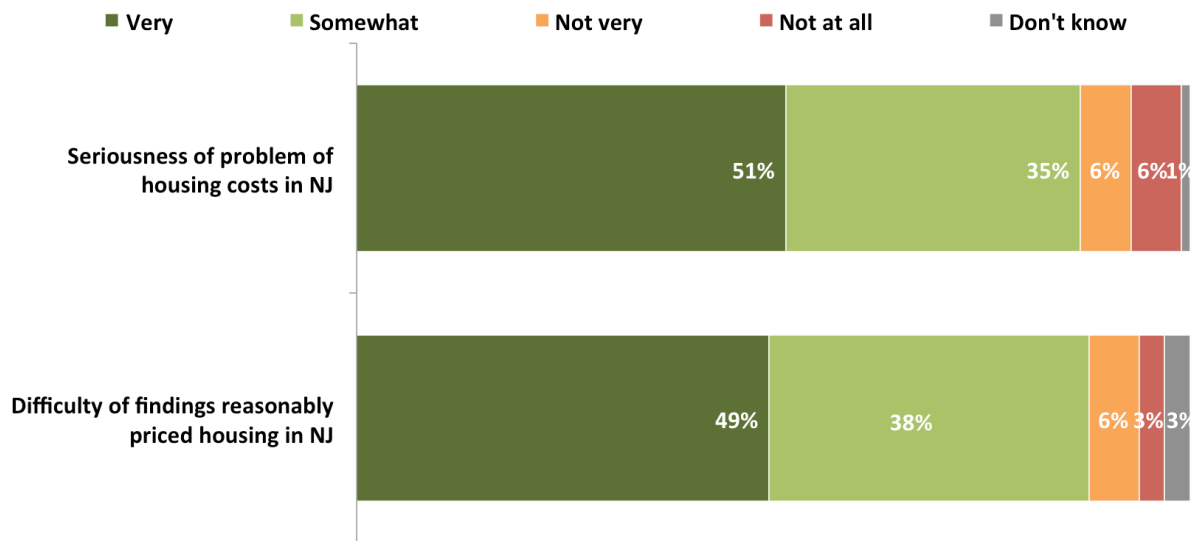
Residents who feel the cost of housing in New Jersey is a serious problem are more likely to say funds should be used for their original intention than those who feel housing costs are not a serious problem. A similar pattern emerges between those who say it is difficult to find reasonably priced housing versus those who say it is not.

## Almost 9 in 10 think the cost of housing is a serious problem and that it is difficult to find reasonably priced housing in New Jersey

Almost all residents believe the cost of housing in New Jersey is a serious problem to some degree: 51 percent say it is a “very serious” problem, and another 35 percent think it is a

“somewhat serious” problem. Just 12 percent say the opposite, split evenly between whether it is “not a very serious” problem and “not a problem at all.”

An overwhelming majority of every single demographic group feels that the cost of housing is a serious issue, though to varying degrees. Those in households making \$100,000 or more annually are a bit less likely to feel it is a “very serious problem” compared to those in households making less. Residents of urban areas, on the other hand, are slightly more likely than those in other regions to say that housing costs are a “very serious problem.”



How difficult New Jerseyans think it is to find reasonably priced housing in the state follows a similar overall pattern: 49 percent feel it is “very difficult,” and another 38 percent say it is “somewhat difficult.” Just 6 percent say it is “not very difficult,” and 3 percent say it is “not difficult at all.”

Democrats are only slightly more likely to feel this way (90 percent say “very” or “somewhat difficult”) than Independents (85 percent) and Republicans (83 percent), but these differences are not significant. There is a significant and marked difference by gender, however: 57 percent of women say it is “very difficult” to find an affordable home in the state, compared to 40

percent of men. Middle-aged residents are also more likely to feel that finding an affordable home is “very difficult” than either their younger or older counterparts.

Non-white residents are a bit more likely to express difficulty than white residents – 52 percent versus 46 percent who say “very difficult.” This difference is driven especially by black residents, who are about one and a half times more likely than white residents to say it is “very difficult” to find reasonably priced housing.

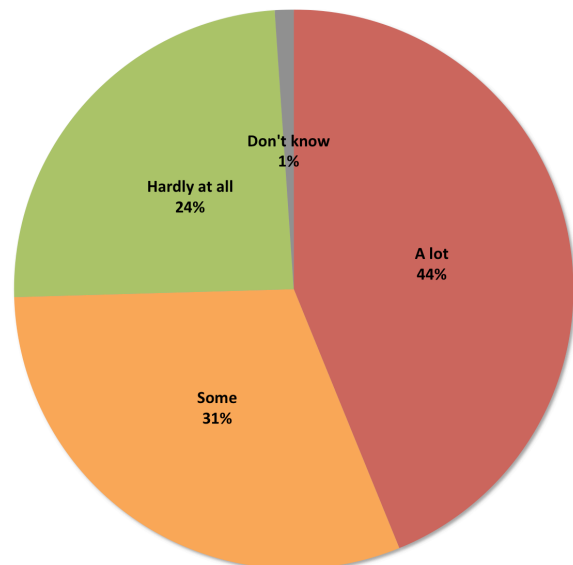
Those in households making less than \$50,000 annually and residents living in urban areas are more likely than virtually any other demographic group to say finding reasonably priced housing is “very difficult” (62 percent and 63 percent, respectively).

Residents who see the cost of housing as a more serious problem in the state are also more likely than their counterparts to say it is difficult to find reasonably priced housing here. Those more worried about their own ability to afford housing in the near future are similarly more likely to perceive greater difficulty than those who are less worried about their situation. Renters are also one and a half times more likely to say it is “very difficult” to find reasonably priced housing than owners (64 percent to 42 percent).

### **Most worry to some extent about being able to afford housing in the next three to five years**

About three-quarters of residents worry “a lot” (44 percent) or “some” (31 percent) about being able to afford housing in New Jersey; 24 percent, on the other hand, say they “hardly worry at all.”

Female residents worry more than male residents: 79 percent of women say they worry



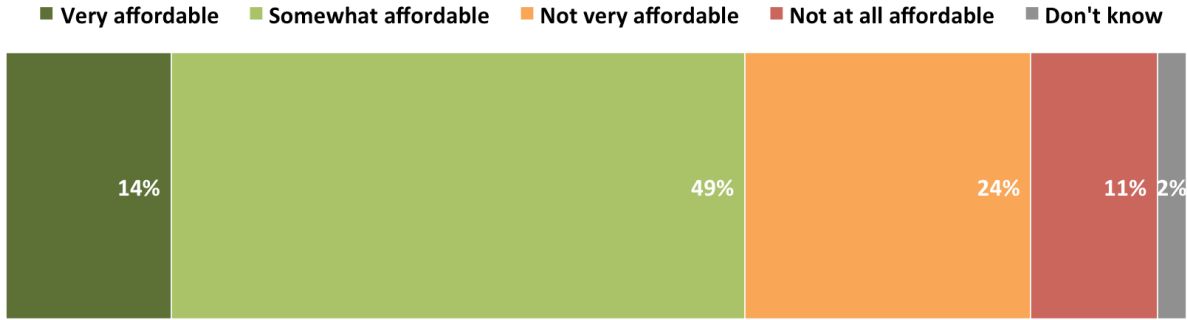
“a lot” or “some” versus 69 percent of men. Non-white residents are also more likely than white residents to worry to some extent – 84 percent to 70 percent.

Concern drops significantly among senior citizens compared to other age groups: about six in 10 residents 65 years or older express some worry, compared to eight in 10 among their younger counterparts. Those living in urban areas are the most worried (82 percent say “a lot” or “some”), while residents in exurban areas and in the southern part of the state are least worried (67 percent and 70 percent, respectively). Worry declines as income rises.

Those who believe housing costs are a problem in the state are more likely to worry than those who feel the problem is “not very serious” or “not a problem at all.” Similarly, residents who say it is difficult to find reasonably priced housing worry more than those who say it is not difficult. Residents more concerned about their monthly housing costs are also more worried than their counterparts. Renters are significantly more worried than those who own property: among renters, 55 percent worry “a lot” and 32 percent worry “some,” compared to 38 percent and 31 percent, respectively, among homeowners.

### **Nevertheless, two-thirds feel their monthly housing costs are at least “somewhat” affordable**

When it comes to their own financial situation, 14 percent say their monthly housing costs are “very affordable,” and another 49 percent say they are “somewhat affordable.” Over a third, on the other hand, feel their costs are either “not very affordable” (24 percent) or “not affordable at all” (11 percent). This sentiment does not fluctuate much between various key demographic groups. Senior citizens (76 percent), urban residents (70 percent), and exurban residents (72 percent) are the most likely to say their costs are at least “somewhat affordable.” Those who do not see the cost of housing as a serious problem are more likely to say their monthly costs are affordable compared to those who believe that the cost of housing is a serious issue.



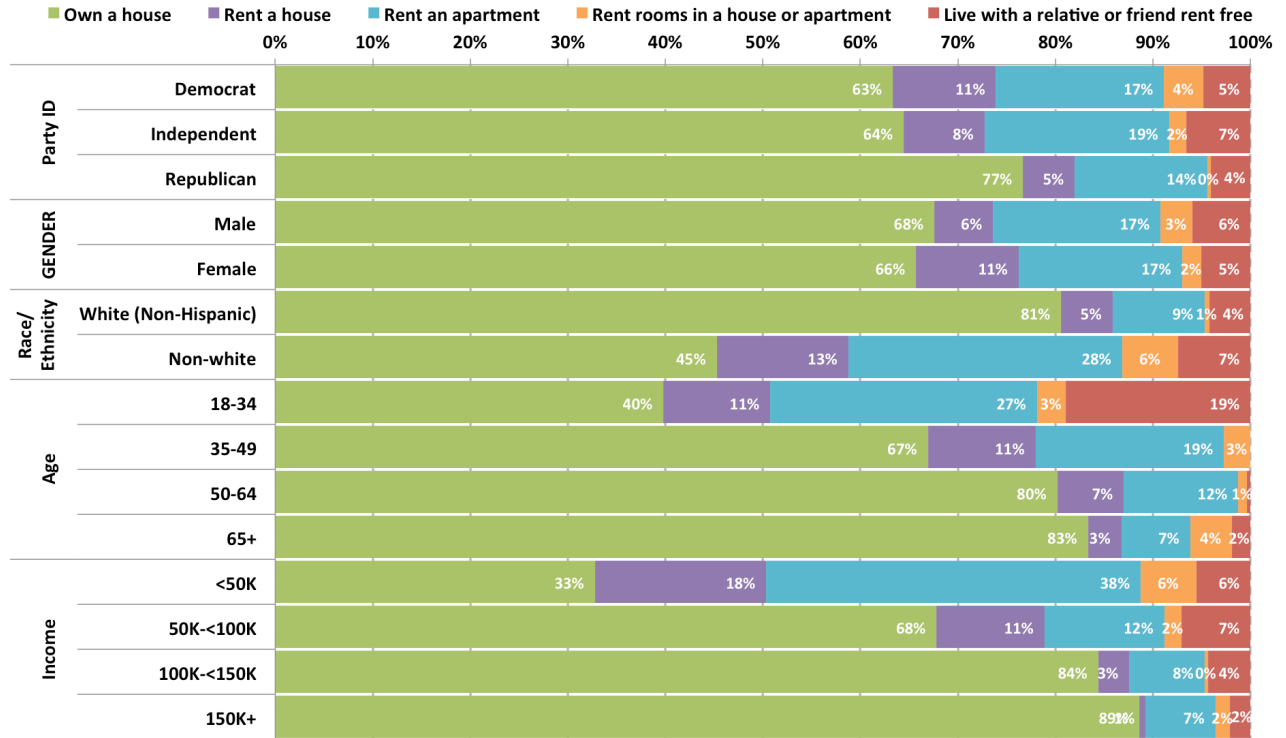
## Most New Jerseyans are homeowners, but key demographic differences persist

Sixty-seven percent of New Jerseyans say that they own a house, while 8 percent rent a house. Seventeen percent rent an apartment, and another 3 percent rent a room in a house or apartment. Five percent live with a relative or friend rent-free.

There are some key demographic disparities in home ownership. White residents are almost twice as likely to own a house as non-white residents (81 percent versus 45 percent), who are more likely to instead rent an apartment (28 percent versus 9 percent) or house (13 percent versus 5 percent). Younger residents are also less likely to own and more likely to rent; eight in 10 residents over 50 years old, on the other hand, own a house.

Home ownership rises with income: those in the highest income bracket are almost three times as likely as those in the lowest income bracket to say they own a house (89 percent versus 33 percent). Residents living in urban areas are less likely to own a house than those living in other areas of the state and are, in turn, more likely to rent.





### Questions and Tables

The questions covered in this release are listed below. Column percentages may not add to 100% due to rounding. Respondents are New Jersey adults; all percentages are of weighted results. Interpret groups with samples sizes under 100 with caution.

**Q. What is your current housing situation? Do you, or does the head of your household, currently:**

Own a house	67%
Rent a house	8%
Rent an apartment	17%
Rent rooms in house/apartment	3%
Live with relative/friend for free	5%
Unwght N=	703

	Party ID			Gender		Race		Age					Income			
	Dem	Ind	Rep	Male	Female	White	Non-wht.	18-34	35-49	50-64	65+	<\$50K	<\$100K	<\$150K	\$150K+	
Own a house	63%	64%	77%	68%	66%	81%	45%	40%	67%	80%	83%	33%	68%	84%	89%	
Rent a house	11%	8%	5%	6%	11%	5%	13%	11%	11%	7%	3%	18%	11%	3%	1%	
Rent an apartment	17%	19%	14%	17%	17%	9%	28%	27%	19%	12%	7%	38%	12%	8%	7%	
Rent rooms in house/apartment	4%	2%	0%	3%	2%	1%	6%	3%	3%	1%	4%	6%	2%	0%	2%	
Live with relative/friend free	5%	7%	4%	6%	5%	4%	7%	19%	0%	0%	2%	6%	7%	4%	2%	
Unwght N=	260	282	140	354	349	455	221	172	134	217	180	138	225	113	141	

	Region				
	Urban	Suburb	Exurban	Phil/South	Shore
Own a house	47%	69%	71%	68%	74%
Rent a house	8%	5%	7%	14%	10%
Rent an apartment	32%	19%	15%	9%	8%
Rent rooms in house/apartment	7%	1%	1%	5%	2%
Live with relative/friend free	5%	6%	6%	4%	5%
Unwt N=	97	256	102	105	143

**Q. Thinking about the state as a whole, do you think the cost of housing in New Jersey is a very serious problem, a somewhat serious problem, not a very serious problem, or is it not a problem at all?**

Very serious	51%
Somewhat serious	35%
Not very serious	6%
Not a problem at all	6%
Don't know (vol)	1%
Unwght N=	704

	Party ID			Gender		Race		Age				Income			
	Dem	Ind	Rep	Male	Female	White	Non-wht.	18-34	35-49	50-64	65+	<\$50K	<\$100K	<\$150K	\$150K+
Very serious	50%	52%	48%	47%	55%	50%	53%	51%	53%	54%	45%	55%	56%	47%	43%
Somewhat serious	39%	32%	36%	36%	35%	36%	35%	35%	36%	30%	42%	34%	31%	43%	39%
Not very serious	6%	8%	6%	8%	5%	7%	7%	6%	5%	7%	7%	8%	4%	4%	12%
Not a problem at all	5%	6%	8%	8%	4%	7%	4%	4%	6%	9%	4%	3%	8%	5%	6%
Don't know (vol)	1%	2%	2%	1%	2%	1%	2%	4%	0%	0%	2%	1%	1%	0%	0%
Unwght N=	260	283	140	354	350	455	222	172	134	218	180	138	225	113	141

	Region					Housing Situation	
	Urban	Suburb	Exurban	Phil/South	Shore	Own	Rent
Very serious	56%	50%	51%	46%	52%	47%	60%
Somewhat serious	31%	41%	35%	34%	29%	38%	30%
Not very serious	3%	6%	4%	15%	6%	6%	7%
Not a problem at all	8%	3%	8%	5%	9%	7%	2%
Don't know (vol)	2%	0%	1%	0%	4%	1%	2%
Unwt N=	97	256	102	105	144	511	157

**Q. How difficult do you think it is to find reasonably priced housing in New Jersey? Very difficult, somewhat difficult, not very difficult, or not difficult at all?**

Very difficult	49%
Somewhat difficult	38%
Not very difficult	6%
Not difficult at all	3%
Don't know (vol)	3%
Unwght N=	703

	Party ID			Gender		Race		Age				Income			
	Dem	Ind	Rep	Male	Female	White	Non-wht.	18-34	35-49	50-64	65+	<\$50K	<\$100K	<\$150K	\$150K+
Very difficult	48%	50%	45%	40%	57%	46%	52%	49%	55%	50%	39%	62%	52%	37%	40%
Somewhat difficult	42%	35%	38%	42%	34%	39%	38%	37%	35%	38%	45%	25%	35%	47%	47%
Not very difficult	5%	6%	10%	9%	4%	8%	5%	5%	5%	10%	6%	4%	8%	6%	9%
Not difficult at all	2%	5%	3%	4%	3%	3%	3%	5%	3%	2%	5%	2%	3%	6%	3%
Don't know (vol)	2%	4%	4%	4%	2%	4%	2%	4%	3%	1%	4%	5%	1%	3%	1%
Unwght N=	260	283	140	354	349	454	222	172	134	217	180	137	225	113	141

	Region					Housing Situation	
	Urban	Suburb	Exurban	Phil/South	Shore	Own	Rent
Very difficult	63%	49%	44%	44%	44%	42%	64%
Somewhat difficult	25%	40%	46%	38%	40%	43%	27%
Not very difficult	5%	7%	5%	8%	7%	8%	3%
Not difficult at all	0%	3%	3%	5%	6%	4%	2%
Don't know (vol)	7%	2%	2%	4%	3%	3%	3%
Unwt N=	97	255	102	105	144	510	157

**Q. How affordable do you feel your monthly housing costs are? Very affordable, somewhat affordable, not very affordable, or not at all affordable?**

	May 2018	Trend: Feb 1995
Very affordable	14%	22%
Somewhat affordable	49%	52%
Not very affordable	24%	18%
Not at all affordable	11%	4%
Don't know (vol)	2%	3%
Unwght N=	702	801

	Party ID			Gender		Race		Age				Income			
	Dem	Ind	Rep	Male	Female	White	Non-wht.	18-34	35-49	50-64	65+	<\$50K	<\$100K	<\$150K	\$150K+
Very affordable	18%	13%	10%	11%	16%	16%	12%	10%	13%	13%	21%	15%	14%	10%	14%
Somewhat affordable	51%	44%	53%	51%	47%	48%	49%	51%	45%	45%	55%	44%	51%	52%	50%
Not very affordable	22%	28%	19%	23%	26%	23%	26%	26%	33%	24%	10%	26%	25%	27%	25%
Not at all affordable	6%	12%	14%	12%	10%	10%	11%	7%	9%	16%	11%	14%	9%	10%	7%
Don't know (vol)	2%	2%	4%	3%	2%	3%	1%	6%	0%	1%	3%	2%	1%	1%	3%
Unwght N=	259	283	139	353	349	453	222	172	134	218	178	138	225	112	141

	Region					Housing Situation	
	Urban	Suburb	Exurban	Phil/South	Shore	Own	Rent
Very affordable	18%	13%	16%	10%	14%	13%	16%
Somewhat affordable	52%	45%	56%	43%	50%	52%	44%
Not very affordable	18%	25%	23%	33%	23%	24%	26%
Not at all affordable	11%	13%	4%	12%	10%	10%	13%
Don't know (vol)	1%	3%	1%	2%	3%	1%	1%
Unwght N=	97	255	102	105	143	509	157

**Q. In the next three to five years, how much do you worry about being able to afford housing in New Jersey? A lot, some, or hardly at all?**

	May 2018	Trend: Nov 1999*
A lot	44%	20%
Some	31%	28%
Hardly at all	24%	51%
Don't know (vol)	1%	1%
Unwght N=	702	802

\* Different question wording: "Different people have different concerns as they look ahead over the next 10 years or so. Please tell me if you personally worry about each of the following a lot, some, or hardly at all. First (RANDOMIZE)... Do you worry about being able to afford decent housing a lot, some, or hardly at all?"

	Party ID			Gender		Race		Age				Income			
	Dem	Ind	Rep	Male	Female	White	Non-wht.	18-34	35-49	50-64	65+	<\$50K	<\$100K	<\$150K	\$150K+
A lot	44%	41%	49%	40%	47%	41%	48%	50%	40%	49%	33%	57%	48%	40%	33%
Some	31%	35%	23%	29%	32%	28%	35%	30%	38%	29%	24%	25%	33%	34%	29%
Hardly at all	25%	23%	26%	30%	19%	30%	16%	18%	22%	22%	41%	16%	19%	26%	38%
Don't know (vol)	0%	1%	3%	1%	1%	1%	1%	2%	0%	0%	3%	1%	0%	0%	0%
Unwght N=	259	283	139	353	349	453	222	172	134	217	179	138	225	113	141

	Region					Housing Situation	
	Urban	Suburb	Exurban	Phil/South	Shore	Own	Rent
A lot	55%	47%	34%	35%	43%	38%	55%
Some	27%	32%	33%	35%	28%	31%	32%
Hardly at all	17%	21%	33%	30%	26%	30%	13%
Don't know (vol)	1%	0%	1%	0%	4%	1%	0%
Unwght N=	97	254	102	105	144	509	157

**Q. When properties in New Jersey are sold, a small fee is set aside to pay for the creation of affordable homes, but in recent years, this funding has been used to pay for other programs in the state budget instead. Do you think the state government should [ROTATE: use these funds solely for their original intention of building affordable homes], or [be able to use these funds to pay for other programs in the budget]?**

Original intention	79%
Other programs	16%
Don't know (vol)	5%
Unwght N=	693

	Party ID			Gender		Race		Age				Income			
	Dem	Ind	Rep	Male	Female	White	Non-wht.	18-34	35-49	50-64	65+	<\$50K	<\$100K	<\$150K	\$150K+
Original Intention	82%	78%	77%	76%	82%	83%	77%	78%	74%	79%	89%	83%	79%	85%	71%
Other programs	16%	14%	18%	18%	13%	13%	19%	18%	19%	17%	8%	13%	17%	9%	23%
Don't know (vol)	2%	7%	5%	5%	5%	4%	5%	5%	8%	4%	3%	4%	3%	7%	5%
Unwght N=	259	278	137	346	347	448	219	171	132	213	177	136	222	112	137

	Region					Housing Situation	
	Urban	Suburb	Exurban	Phil/South	Shore	Own	Rent
Original intention	81%	77%	72%	90%	80%	79%	79%
Other programs	13%	19%	17%	9%	16%	16%	16%
Don't know (vol)	6%	5%	10%	1%	4%	5%	5%
Unwght N=	97	252	99	105	140	501	156

## Methodology

The Rutgers-Eagleton Poll was conducted by telephone using live callers April 26 to May 4, 2018 with a scientifically selected random sample of 704 New Jersey adults, 18 or older. Persons without a telephone could not be included in the random selection process. Respondents within a household are selected by asking randomly for the youngest adult male or female currently available. If the named gender is not available, the youngest adult of the other gender is interviewed. The poll was available in Spanish for respondents who requested it. This telephone poll included 315 landline and 389 cell phone adults, all acquired through random digit dialing. Distribution of household phone use in this sample is:

Cell Only:	31%
Dual Use, Reached on Cell:	24%
Dual Use, Reached on LL:	42%
Landline Only:	3%

The data were weighted to be representative of New Jersey adults. The weighting balanced sample demographics to population parameters. The sample is balanced to match parameters for sex, age, education, race/ethnicity, region, and phone use. The sex, age, education and race/ethnicity parameters were derived from 2016 American Community Survey PUMS data. The region parameter was derived from 2011-2015 American Community Survey 5-Year Estimates based on total population. The phone use parameter derived from estimates provided by the National Health Interview Survey Early Release Program. Weighting was done in two stages. The first stage of weighting corrected for different probabilities of selection associated with the number of adults in each household and each respondent's telephone usage patterns. This weighting also adjusts for the overlapping landline and cell sample frames and the relative sizes of each frame and each sample. The second stage of weighting balanced sample demographics to match target population parameters. Weights were trimmed at the 3<sup>rd</sup> and 97<sup>th</sup> percentile to prevent individual interviews from having too much influence on the final results. The use of these weights in statistical analysis ensures that the demographic



characteristics of the sample closely approximate the demographic characteristics of the target population.

All surveys are subject to sampling error, which is the expected probable difference between interviewing everyone in a population versus a scientific sampling drawn from that population. Sampling error should be adjusted to recognize the effect of weighting the data to better match the population. In this poll, the simple sampling error for 704 New Jersey adults is +/-3.7 percentage points at a 95 percent confidence interval. The design effect is 1.37, making the adjusted margin of error +/- 4.3 percentage points. Thus if 50 percent of New Jersey adults in this sample favor a particular position, we would be 95 percent sure that the true figure is between 45.7 and 54.3 percent (50 +/- 4.3) if all New Jersey adults had been interviewed, rather than just a sample.

Sampling error does not take into account other sources of variation inherent in public opinion studies, such as non-response, question wording, or context effects.

This Rutgers-Eagleton Poll was fielded by Braun Research, Inc. with sample from Survey Sampling International (SSI). The questionnaire was developed and all data analyses were completed in house by the Eagleton Center for Public Interest Polling (ECPIP). Dr. Cliff Zukin, Professor Emeritus of Political Science and Public Policy and Senior Survey Advisor to ECPIP, assisted with this questionnaire and analysis. William Young assisted with analysis and preparation of this report. The Rutgers-Eagleton Poll is paid for and sponsored by the Eagleton Institute of Politics at Rutgers, The State University of New Jersey, a non-partisan academic center for the study of politics and the political process. These questions were paid for and sponsored by the Housing and Community Development Network of New Jersey. Full questionnaires are available on request, and can also be accessed through our archives at [eagletonpoll.rutgers.edu](http://eagletonpoll.rutgers.edu). For more information, please contact [poll@eagleton.rutgers.edu](mailto:poll@eagleton.rutgers.edu).

**Weighted Sample Characteristics  
704 New Jersey Adults**

<b>Male</b>	48%	<b>Democrat</b>	37%	<b>18-34</b>	26%	<b>HS or Less</b>	33%	<b>White</b>	58%
<b>Female</b>	52%	<b>Independent</b>	42%	<b>35-49</b>	26%	<b>Some College</b>	28%	<b>Black</b>	12%
		<b>Republican</b>	21%	<b>50-64</b>	27%	<b>College Grad</b>	22%	<b>Hispanic</b>	19%
				<b>65+</b>	20%	<b>Grad Work</b>	17%	<b>Other</b>	11%