

#### **Eagleton Institute of Politics**

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# Most New Jerseyans Say Housing Costs are a Serious Problem, Finding a Place to Rent is Difficult in the Garden State

Two-Thirds of New Jerseyans Support Using Affordable Housing Trust Fund Solely As Intended; Residents Want Statewide Rent Control, Increase In Rental Assistance

NEW BRUNSWICK, N.J. (June 15, 2021) – Almost nine in 10 New Jerseyans consider the cost of housing to be a "very serious" (55 percent) or "somewhat serious" (32 percent) problem, according to the latest Rutgers-Eagleton Poll in collaboration with the Housing and Community Development Network of New Jersey. Similarly, eight in 10 feel it is "very" (49 percent) or "somewhat" difficult to find an affordable place to rent in New Jersey based on what they have experienced or heard.

Despite concerns over housing costs and affordable renting, New Jerseyans express more positivity about their own financial situation in this area. Over half say their monthly housing costs are "very" (16 percent) or "somewhat" (41 percent) affordable; four in 10, on the other hand, feel their costs are either "not very affordable" (26 percent) or "not affordable at all" (13 percent). Fifty-eight say that the coronavirus pandemic did not impact their household's ability to make monthly rent or mortgage payments; 31 percent say that the pandemic made it more difficult, and just 7 percent said less difficult.

"Despite across-the-board perceptions of New Jersey being difficult to find an affordable place to live, there are stark demographic differences when it comes to who is personally affected," said Ashley Koning, an assistant research professor and director of the <u>Eagleton Center for Public Interest Polling (ECPIP)</u> at <u>Rutgers University–New Brunswick</u>. "Race, ethnicity, income, age, and region all play a role in perceptions of renting difficulties and personal housing costs."

"New Jersey's relentless housing crisis deepened during the pandemic, and it did so in much the same way as the COVID virus – disproportionately harming Black and Brown households," said Staci Berger, president and chief executive officer of the Housing and Community Development Network of NJ. "Housing affordability continues to be a widespread concern across every NJ community, but these results drive home that renters, especially Black and Brown households,

have experienced the combined economic toll of the public health and housing shortage much more deeply. A strong and equitable recovery for all depends on our state leaders investing resources to create the affordable homes our residents need and to take strong steps to make homes more affordable for those earning the least."

A solid majority of New Jerseyans 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, 62 percent of residents say it should be used solely for the latter. Twenty percent feel the state government should be able to use these funds for other purposes and 17 percent are unsure. Support for using the funds for their original intention increases to 69 percent when respondents are told that the funds may be used to pay for other housing programs geared toward helping "higher-income residents."

To specifically help renters afford their monthly rent payments, New Jerseyans believe the most important thing the state government can do is adopt statewide rent control (22 percent) or increase rental assistance (21 percent). Another 12 percent want to see the state government encourage building more apartments, 7 percent want the government to end the use of credit checks for renters, and 4 percent want an eviction ban enacted; 12 percent say something else, 8 percent want nothing at all, and 14 percent are unsure.

"Support for spending NJ's Affordable Housing Trust Fund as intended is strong, and the public favors key interventions like statewide rent control for the future, to make our housing market more fair and affordable for everyone," noted Berger.

Most New Jerseyans are homeowners. Sixty-six percent say that they own a house; 11 percent rent a house. Fourteen percent rent an apartment, and another 1 percent rent a room in a house or apartment. Seven percent live with a relative or friend rent-free, and 1 percent say they currently do not have a permanent place to live. Homeownership is more common among males, white residents, older residents, higher-income residents, residents with higher levels of education, and those in exurban and southern regions of the state. Black residents, Hispanic residents, younger residents, lower-income residents, and those living in urban areas of the state are all more likely to be renters.

Results are from a statewide poll of 1,004 adults contacted by live interviewers on landlines and cell phones from May 21-29. The full sample has a margin of error of  $\pm$  3.8 percentage points.

### Housing affordability is seen as a problem overall, but not necessarily for oneself

A majority in almost every demographic group says that the cost of housing in New Jersey is a "very serious" problem. Partisans of all stripes feel this way to a similar degree. While renters and homeowners alike feel this way, as well, renters are especially likely to feel this (61 percent versus 53 percent). Middle-aged residents are also more likely than either younger or older residents to feel that housing costs are a "very serious" problem in the state.

Views are somewhat more varied regarding how difficult it is to find an affordable place to rent. Black residents (56 percent) and Hispanic residents (51 percent) are slightly more likely to say it is "very difficult," compared to white residents (45 percent). Once again, middle-aged residents are more likely to feel this way than either younger or older residents. Those living down the shore (57 percent) or in urban areas of the state (54 percent) are also more likely than those in other regions to say it is "very difficult" to find an affordable place to rent. Renters are slightly more likely to feel this way than homeowners (53 percent versus 46 percent).

New Jerseyans are more divided when it comes to how affordable they feel their own monthly housing costs are. Hispanic residents feel a greater strain when it comes to their housing costs than white residents and Black residents; both Black residents and Hispanic residents are twice as likely as white residents to say their household housing costs are "not at all affordable" (20 percent and 19 percent, respectively, versus 10 percent). Younger residents, lower-income residents, and renters are all more likely than their counterparts to feel their housing costs are less affordable.

Moreover, some residents felt the effects of the pandemic, in terms of housing affordability, more than others. Black residents (39 percent) and Hispanic residents (37 percent) are more likely to say that the pandemic made it more difficult to afford their monthly housing costs compared to white residents (23 percent). Younger residents also say they were affected more than older residents. Reports that the pandemic made affording monthly housing more difficult decrease as income increases. A similar trend emerges with education.

Urbanites were split between whether the pandemic had no impact (47 percent) or made it more difficult; they are the most likely – by double-digits – to say it made things more difficult (43 percent), compared to those living in other parts of the state; about six in 10 of residents in other regions say it had no impact at all.

Renters are almost twice as likely to say they felt the impact of the pandemic more than homeowners – 45 percent compared to 24 percent report that the pandemic made affording housing costs more difficult. Almost seven in 10 homeowners say that the pandemic had no impact on their ability to make monthly mortgage payments.

### Support across the board for using funds as intended

A majority of every demographic supports using the Affordable Housing Trust Fund for its original intention, except Republicans: 49 percent of this group want the funds to be used for their original purpose, while 31 percent would not mind it being used for other programs, and 20 percent are unsure.

Support for using the funds the way in which they should be used increases within virtually every demographic group, including Republicans (to 61 percent), when the alternative is framed as using the funds to pay for other housing programs geared toward helping "higher-income residents."

### Rental assistance a top priority for some groups more than others

There is a notable partisan divide when it comes to what the state should do to address making it easier for renters in New Jersey. Democrats (28 percent) are more likely than independents (17 percent) and Republicans (16 percent) to believe that the state should increase rental assistance. Republicans, on the other hand, are more than three times as likely as Democrats (4 percent versus 15 percent) and almost twice as likely as independents (8 percent) to say "nothing at all."

Black residents and Hispanic residents are both more likely than white residents to say ending the use of credit checks for renters is the most important thing the state can do (16 percent and 11 percent, respectively, versus 5 percent). Black residents and Hispanic residents are also slightly more likely than white residents to want the state to "adopt statewide rent controls" (26 percent and 25 percent, respectively, versus 21 percent). White residents have a higher propensity of believing the state should do "nothing at all" (10 percent) compared to Black residents (2 percent) and Hispanic residents (5 percent).

Age also has an impact. Rental assistance is a top priority for those between 18 and 29 years old (XX percent choose this); belief that this is the most important issue decreases with age. Likewise, rental assistance is more popular with lower income brackets compared to higher income brackets, as is ending the use of credit checks.

Urban residents are also most supportive of enacting statewide rent control (30 percent), compared to those living in other regions. Suburban and exurban residents are split between adopting rent control and increasing rental assistance (22 percent each), while those in the southern part of the state favor adopting rent control the most (22 percent), and those down the shore favor increasing rental assistance (XX percent).

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**Broadcast interviews:** Rutgers University—New Brunswick has broadcast-quality TV and radio studios available for remote live or taped interviews with Rutgers experts. For more information, contact John Cramer at <a href="mailto:john.cramer@rutgers.edu">john.cramer@rutgers.edu</a>.

#### ABOUT RUTGERS—NEW BRUNSWICK

Rutgers University—New Brunswick is where Rutgers, the State University of New Jersey, began more than 250 years ago. Ranked among the world's top 60 universities, Rutgers's flagship university is a leading public research institution and a member of the prestigious Association of American Universities. It is home to internationally acclaimed faculty and has 12 degreegranting schools and a Division I Athletics program. It is the Big Ten Conference's most diverse university. Through its community of teachers, scholars, artists, scientists, and healers, Rutgers is equipped as never before to transform lives.

### ABOUT THE EAGLETON CENTER FOR PUBLIC INTEREST POLLING (ECPIP)

Home of the Rutgers-Eagleton Poll, ECPIP was established in 1971 and is the oldest and one of the most respected university-based state survey research centers in the United States. Now in its 50<sup>th</sup> year and with the publication of over 200 polls, ECPIP's mission is to provide scientifically sound, non-partisan information about public opinion. To read more about ECPIP and view all of our press releases, published research, and data archive, please visit our website: eagletonpoll.rutgers.edu. You can also visit our Facebook and Twitter.

#### ABOUT THE EAGLETON INSTITUTE OF POLITICS

The Eagleton Center for Public Interest Polling is a unit of the Eagleton Institute of Politics at Rutgers University-New Brunswick. The Eagleton Institute studies how American politics and government work and change, analyzes how the democracy might improve, and promotes political participation and civic engagement. The Institute explores state and national politics through research, education, and public service, linking the study of politics with its day-to-day practice. To learn more about Eagleton programs and expertise, visit eagleton rutgers.edu.

### ABOUT THE HOUSING AND COMMUNITY DEVELOPMENT NETWORK OF NEW JERSEY

HCDNNJ is the statewide association of over 275 non-profit community development organizations, private sector partners and housing advocates. Since 1989, the Network has worked to make sure that policies, resources and opportunities exist to Build A Thriving New Jersey, so that everyone can afford to call New Jersey home.

QUESTIONS AND TABLES START ON THE FOLLOWING PAGE

### **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 extreme caution.

#### Methodology

The Rutgers-Eagleton Poll was conducted by telephone using live interviewers May 21-29, 2021, with a scientifically selected random sample of 1,004 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 poll included 435 adults reached on a landline phone and 569 adults reached on a cell phone, all acquired through random digit dialing; 101 of the cell phone completes were acquired through one-to-one SMS text messaging by live interviewers that led respondents to an online version of the survey. Distribution of phone use in this sample is:

	Individual	Household
Cell Only	29%	29%
Dual Use	27%	27%
Dual Use, Reached on LL	41%	41%
Landline Only	3%	2%

The data were weighted to be representative of the non-institutionalized adult population of New Jersey. The weighting balanced sample demographics to target population parameters. The sample is balanced, by form, to match parameters for sex, age, education, region, race/ethnicity and phone use. The sex, age, education, race/ethnicity and region parameters were derived from 2018 American Community Survey PUMS data. The phone use parameter was derived from estimates provided by the National Health Interview Survey Early Release Program.<sup>1</sup> Weighting was done in two stages. The first stage of weighting corrected for different probabilities of selection among the RDD samples associated with the number of adults in each household and each respondent's telephone usage patterns. This adjustment also accounts for the overlapping landline and cell sample frames and the relative sizes of each frame and each sample.<sup>2</sup> The second stage of weighting balanced sample demographics, by form, to match target population benchmarks. This weighting was accomplished using SPSSINC RAKE, an SPSS extension module that simultaneously balances the distributions of all variables using the GENLOG procedure. Weights were trimmed to prevent individual interviews from having too much influence on survey estimates. 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.

Post-data collection statistical adjustments require analysis procedures that reflect departures from simple random sampling. We calculate the effects of these design features so that an appropriate adjustment can be incorporated into tests of statistical significance when using these data. The so-called "design effect" or *deff* represents the loss in statistical efficiency that results from a disproportionate sample design and systematic non-response.<sup>3</sup>

All surveys are subject to sampling error, which is the expected probable difference between

<sup>&</sup>lt;sup>1</sup> NCHS, National Health Interview Survey, 2014–2018; U.S. Census Bureau, American Community Survey, 2013–

<sup>&</sup>lt;sup>2</sup> Buskirk, T. D., & Best, J. (2012). Venn Diagrams, Probability 101 and Sampling Weights Computed for Dual Frame Telephone RDD Designs. Journal of Statistics and Mathematics, 15, 3696-3710.

<sup>&</sup>lt;sup>3</sup> The composite design effect for a sample of size n, with each case having a weight, w, is computed as  $deff = n\sum w^2/(\sum w)^2$ .

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 1,004 New Jersey adults is +/-3.1 percentage points at a 95 percent confidence interval.<sup>4</sup> This means that in 95 out every 100 samples using the same methodology, estimated proportions based on the entire sample will be no more than 3.8 percentage points away from their true values in the population. The design effect<sup>5</sup> is 1.48, making the adjusted margin of error +/- 3.8 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 46.2 and 53.8 percent (50 +/- 3.8) if all New Jersey adults had been interviewed, rather than just a sample.

Sampling error does not consider 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 Dynata. The questionnaire was developed and all data analyses were completed in house by the Eagleton Center for Public Interest Polling (ECPIP). Dr. Kyle Morgan, David Martin, and Panktiben Patel 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. Full questionnaires are available on request and can also be accessed through our archives at <a href="mailto:eagleton.rutgers.edu">eagleton.rutgers.edu</a>. For more information, please contact <a href="mailto:poll@eagleton.rutgers.edu">poll@eagleton.rutgers.edu</a>.

### Weighted Sample Characteristics 1,004 New Jersey Adults

Male	48%	Democrat	42%	18-34	26%	<b>HS or Less</b>	29%	White	57%
Female	52%	Independent	36%	35-49	23%	Some College	31%	Black	13%
		Republican	23%	50-64	30%	<b>College Grad</b>	22%	Hispanic	18%
				65+	21%	Grad Work	19%	Other	12%

<sup>&</sup>lt;sup>4</sup> The survey's maximum margin of error is the largest 95% confidence interval for any estimated proportion based on the total sample – one around 50%.

<sup>&</sup>lt;sup>5</sup> Post-data collection statistical adjustments require analysis procedures that reflect departures from simple random sampling. We calculate the effects of these design features so that an appropriate adjustment can be incorporated into tests of statistical significance when using these data. The so-called "design effect" or *deff* represents the loss in statistical efficiency that results from a disproportionate sample design and systematic non-response.