

Housing Survey for Union Members

Final Report

Submitted to:

American Federation of State, County, and Municipal Employees, Local 3800
Hotel Employees and Restaurant Employees, Local 17
Service Employees International Union, Locals 26, 113, and 284
United Food and Commercial Workers, Local 789
Jobs and Affordable Housing Campaign, Family and Children's Service
Housing Minnesota

Edward G. Goetz

March 27, 2002

CURA RESOURCE COLLECTION

**Center for Urban and Regional Affairs
University of Minnesota
330 Humphrey Center**

Housing Survey for Union Members

Executive Summary

This report presents the findings of a survey of union members in SEIU Locals 26, 113, and 284, HERE Local 17, AFSCME Local 3800, and UFCW Local 789. The response rate for the surveys ranged from a low of 7% among UFCW Local 789 members to a high of 28% among SEIU Local 113 members. If typical patterns of non-response applied in this research, we expect that survey respondents are more likely to be higher income than union members as a whole, they are less likely to be people of color and people who speak another language, or English as a second language.

Housing affordability & conditions

Problems of affordability are greatest among households with children, lower-income households, homeowners, and those who have recently moved. Homeownership is greatest among older respondents, married people, larger households, and respondents with higher income. Recent movers are more likely to be non-white households, younger respondents, and unmarried households. Problems of poor quality housing are more likely among lower-income households, non-owners, non-white households, younger respondents and single-parent households.

- Three quarters of all respondents indicated that they were spending more than 30% of their income on housing (one quarter reported spending more than half of their income on housing)
- When the cost ratio is computed, 46% of respondents pay less than 30% of their household income on housing (though 20% still pay more than half).
- 41% report being very satisfied with their housing costs and 27% were somewhat satisfied, while only one-fourth expressed direct dissatisfaction with the cost of their housing.
- Cost dissatisfaction is greatest among those who have the highest housing cost ratio.
- 6.9% lack one of the following basic features in their housing units; a working stove/oven, a refrigerator, kitchen sink, bathroom, or heat.
- More than 20% of respondents indicated that pests, cracked walls, and leaks were a problem in their housing units.
- 76% were satisfied with the condition of their units.
- 15.1% of all respondents share their housing units with others because they have to.
- Close to 80% or over 80% express at least some satisfaction with the size and safety of their homes, with their neighborhoods, and with their housing experience overall. Satisfaction levels are higher than expected given affordability and condition problems because respondents may feel that they have done as well as they could in the market.
- 43.9% of households with 2 incomes spent more than 30% of their incomes on housing.
- 70.5% of non-white respondents spent more than 30% of income on housing, and are 3 times more likely to be doubled up than white respondents.

- Homeowners are less likely to report problems with affordability and quality than are renters.
- Problems with affordability and quality are most acute for respondents who have moved in the past 3 years.

Among typical union members (in income terms), 63% pay more than 30% of income on housing, 14% report 3 or more problems with their housing units, and 12% are doubled up with others.

The Housing Search

The current housing market in the Twin Cities makes the search for housing very difficult. Those who have had to move in the past 3 years report a series of problems finding a place to live.

- Respondents who have moved in the past 3 years are more likely to have done so because their rents were raised and less likely to have moved in order to buy a house than are families who moved earlier.
- Recent movers are more likely to report having had difficulty finding their current home, and are less likely to have found something similar to what they were looking for.
- Recent movers are more likely to have had to double up with others during the housing search, and they are more likely than earlier movers to have become homeless during the housing search.
- Less than one-third of non-white families said it was easy to find their current residence compared to around half of white respondents. Fifty-seven percent of non-whites found what they were looking for in the housing market compared to 77% of whites. Finally, non-whites reported being treated unfairly, becoming homeless, and having to live with family and friends during the housing search at rates that were two to three times that of white respondents. Non-white housing seekers also reported longer searches and paid an average of four times the amount in application fees that white families reported paying.
- Having a UD on one's record had a significant effect on a household's housing search. Only one in twelve households with a UD reported that it was easy to find their current home/apartment compared to 45% of other households. Only half of households with a UD found what they wanted during their housing search compared to 74% of other households. Households with UDs were 10 times more likely to end up homeless during the housing search than were other households (57.1% to 5.6%), and they were more than twice as likely to have stayed with family or friends during the search (64.3% to 28.4%).

THE SURVEY

A: Unions involved

Four unions and a total of six locals were involved in the study. The breakdown of respondents is as follows:

UFCW Local 789:	145 respondents (16.9% of all respondents)
SEIU Local 284:	97 respondents (11.3%)
SEIU Local 26:	62 respondents (7.2%)
SEIU Local 113:	140 respondents (16.3%)
HERE Local 17:	164 respondents (19.1%)
AFSCME Local 3800:	249 respondents (29.1%)

There was a generally low response rate to the survey among union members. For example, surveys were sent to 1500 members of Local 17 of HERE. The 164 responses mean that only 11% completed and returned the surveys. The three SEIU locals achieved a wide range of response rates. Local 113 achieved a 28% response rate, Local 26 got a 12% response rate, and Local 284 received completed questionnaires from 19% of the members to whom they were sent. AFSCME Local 3800 got a 17% response rate, and UFCW Local 789 received completed questionnaires from only 7% of those to whom they were sent. The low response rates suggest that there is a high probability that the respondents are not fully representative of the actual membership of the unions involved. It is highly likely that traditional patterns of lower survey response among sub-populations is in evidence in this study, suggesting that respondents likely to be higher income than union members as a whole, and they are less likely to be people of color and people who speak another language, or English as a second language. The extent of the non-response bias, however, is unknown.

B: Administration of survey

The surveys were mailed to respondents during the summer of 2001. Respondents were chosen at random from the membership lists of the union locals involved in the study. The questionnaire was accompanied by a cover letter explaining the intent of the study, and a self-addressed, stamped envelope for the respondent to use to return the completed questionnaire. Two of the locals sent surveys to members throughout the state of Minnesota. The AFSCME local is made up of employees of the University of Minnesota, Twin Cities. The UFCW survey went to some members who live in southern Minnesota and western Wisconsin.

C: Demographics

The average age of respondents was 43.73. The breakdown by age group is as follows; 14.6% of respondents were under the age of 30, 18.3% were between 30 and 39, 31.4% were between 40 and 49, 23.1% were between 50 and 59, and 9.7% were 60 years old or more.

Twenty-six percent of respondents were in single person households, 32.9% were in households of two people, 17.8% were in households of three, 13.4% were in four person households, and 13.4% were in households of five or more. The average household size across all respondents was 2.52 persons.

Sixty-five percent of respondents are in households with no children under the age of 18. Sixteen percent are in one-child households, 11.3% have two children in the household, and 2.1% have three or more children. The average number of children in respondents' households is 0.63.

Most of the survey respondents are female (76.3%), and half (50.8%) are married. Over one-fourth (28.7%) are single, 18.6% are separated, divorced, or widow(er)s. Thirteen percent are single parents.

Most respondents (82.3%) are white, 8.7% are African-American, 5.6% Latino, and 3.5% identified themselves as Asian-American or "Other."

Only 6.8% of the respondents have less than a high school education, 23.7% have a high school degree, 21.3% have attended technical school or received a degree from a two-year institution, 22.1% have attended a four-year college or university, 20.6% have received a college degree, and 5.5% have done some form of post-graduate education.

There is almost a completely even split among respondents by housing tenure, 420 (50.8%) report being homeowners and 407 (49.2) indicate they are renters.

Respondents were asked to provide income information in two ways. First, they were asked to identify the income range that covered their household income. Ranges started at \$20,000 per year and increased in increments of \$10,000 up to \$80,000. The last range included incomes over \$80,000 per year. The breakdown by annual income category is as follows:

LT \$20,000	137	(16.8%)
\$20-\$29,999	194	(23.9%)
\$30-\$39,999	163	(20.1%)
\$40-\$49,999	98	(12.1%)
\$50-\$59,999	70	(8.6%)
\$60-\$69,999	67	(8.3%)
\$70-\$79,999	43	(5.3%)
\$80,000 +	39	(4.8%)

Later in the survey they were asked to provide the total monthly household (and their individual) income in dollars. The average monthly household income reported by respondents is \$2,692; the average monthly individual income for respondents is \$1,598.

By multiplying the monthly income by 12 it is possible to compute an annual figure to compare with the answers given by respondents to the first income question. For 55.2% of the respondents, the computed annual income fell within the range they selected in the first question. For 9.6%, the compute annual income was greater than the income range identified, and 35% of the respondents provided monthly income data that extrapolated to less than the annual income they checked earlier in the survey. That is, about one-third of respondents tended to either underestimate household income when they reported it in monthly terms, or overestimate it when giving annual amounts.

Table 1 presents the demographics of respondents broken down by the union to which they belong.

Table 1: Demographics by union

	UFCW	SEIU 284	SEIU 26	SEIU 113	HERE	AFSCME
--	------	----------	---------	----------	------	--------

Female	130 (90)	76 (78)	20 (33)	122 (88)	88 (55)	210 (85)
Avg. age	44	49	38	45	43	43
Ethnicity:						
White	106 (74)	94 (98)	23 (38)	132 (95)	116 (73)	220 (91)
Black	24 (17)	0	5 (8)	7 (5)	26 (16)	11 (4)
Latino	5 (4)	1 (1)	29 (48)	0	7 (4)	5 (2)
other	9 (6)	1 (1)	3 (5)	0	10 (6)	6 (2)
Avg. monthly income	\$2273	\$3834	\$1865	\$2917	\$2300	\$2819
Avg. HH size	2.7	3.2	3.1	2.5	2.3	2.2
Avg. number of children	.97	.66	1.09	.65	.52	.40
Education:						
< high school degree	14 (10)	1 (1)	17 (28)	4 (3)	22 (14)	0
High school degree	55 (38)	33 (34)	15 (25)	20 (14)	59 (36)	19 (8)
Some college/tech	64 (44)	55 (57)	17 (28)	78 (56)	51 (32)	104 (42)
College graduate	10 (7)	6 (6)	8 (13)	26 (19)	22 (14)	103 (42)
Post-graduate	1 (1)	1 (1)	4 (7)	10 (7)	3 (2)	18 (7)
Married	71 (49)	83 (86)	23 (38)	88 (63)	56 (35)	109 (44)
n	144	97	61	140	162	247

Figures in parentheses are column percentages.

FINDINGS

I. CURRENT HOUSING SITUATION

In this section we examine the current housing situation as reported by respondents. We focus on three dimensions of respondents' housing situation, costs, conditions, and the overall housing satisfaction of respondents.

A. Cost

1. Housing payment. Respondents were asked to provide their monthly housing costs, whether for mortgage or for rent, and then, separately, the monthly utility costs. The average monthly housing cost was \$613.82 and the average paid for utilities was \$190.05. The average total housing payment for respondents was \$805.85. The median payment was \$785 and the mode was \$800.

One-quarter of the respondents had total housing payments of \$565 or less, one-quarter paid between \$565 and \$785, one-quarter paid between \$875 and \$1000, and one-quarter paid more than \$1000.

2. Estimated shelter burden. Respondents were asked to estimate what percentage of their monthly household income was spent on housing costs. Table 1 shows the results. Only one-fourth of the respondents (26.1%) indicated that they were spending less than 30% of their incomes on housing. Almost one-half (45.4%) reported they spent between 30% and 50% of their incomes on housing each month, while the remaining 28% said they spend more than half.

Table 1: Estimated shelter burden.

Pct. of income spent on housing	
Less than 30%	209 (26.1)
30% to 50%	364 (45.4)
50% to 75%	151 (18.9)
More than 75%	77 (9.6)

Figures in parentheses are column percentages.
n = 801.

The guideline for housing affordability (used by the federal and state governments in their subsidy programs) is that if a household is paying more than 30% of their income on housing they are in unaffordable housing. By that standard, three-fourths of the respondent households cannot afford their housing in which they currently live.

3. Computed shelter burden. We collected information about household income as well as housing costs. This allows us to compute our own ratio of costs to income. This was done by combining monthly housing cost and utilities cost into a single measure of total monthly housing cost. This was used as the numerator in the computed shelter cost ratio. The denominator was the reported total monthly household income from all sources. Using this method of calculating the shelter burden of respondents, the data still show a significant lack of affordability, though less so than when respondents directly estimated. Table 2 presents the results.

Table 2: Computed shelter burden.

Pct. of income spent on housing	
Less than 30%	303 (46.3)
30% to 50%	215 (32.9)
50% to 75%	99 (15.1)
More than 75%	37 (5.7)

Figures in parentheses are column percentages.

n = 801

According to the figures in table 2, over half of the respondents have a shelter burden in excess of 30%. One-fifth of the respondents pay more than half of their incomes on housing.

By checking respondents' estimated cost ratio with the one computed using their separate income and cost information, we find that the estimated ratios are consistently higher than the computed ones. For example, 42.4% of those who estimated their ratio to be between 30% and 50% have a computed ratio of less than 30%. This pattern increases as the estimated ratio increases; 59.1% of those who reported a ratio of 50% to 75% have a computed ratio of less than 50%, and 77.6% of those who reported a ratio of over 75% have a lower computed ratio. Across all categories, 51% of the respondents over-estimated their shelter burdens in comparison with the ratios computed by their costs and incomes. By contrast, only 13% under-estimated their cost ratio compared to the computed ratio.

There are two possible explanations for this outcome. First, the estimates may be too high because housing costs, which are usually among the highest costs faced by any household in a given month, simply seem to be greater than they are in fact. Second, respondents may have been thinking about only their individual income when estimating the cost ratio, whereas the computed ratio was made using the total household income.¹ We will continue to use both the estimated and the calculated shelter burden in the analyses to follow, considering the computed ratio to be a more conservative estimate of affordability.

4. Housing cost satisfaction. When asked specifically about their satisfaction with the cost of their current housing, 41% reported being very satisfied, 27% were somewhat satisfied, 6% had no opinion, 17% were somewhat dissatisfied, and 9% were very dissatisfied. These numbers reflect a somewhat higher level of satisfaction (68%) than might be expected given the level of affordability problems as shown in the shelter burden ratios. Only one-fourth of the respondents expressed direct dissatisfaction with the cost of their housing.

One explanation for this is that shelter burdens above 30% are not as difficult for families as presumed. More likely, however, is that respondents' satisfaction may be taking into account what alternatives exist in the housing market. Many who currently have shelter burdens in excess of 30% may feel that they have done as well as they could in the market.

There is, as might be expected, a strong relationship between a household's shelter cost ratio and its level of satisfaction with the cost of housing. Nine out of ten households with an estimated shelter burden of less than 30% expressed satisfaction with their housing costs compared to 53% of those who estimated their burden to be between 50 and 75%, and 45% of those who reported paying more than 75% of their income on housing. This

same relationship held true for the computed shelter burden variable. As the percentage of income spent on housing increased, the household's satisfaction with housing cost decreased. What is surprising is that so many of the households with high shelter burdens (whether estimated or computed) felt satisfied with their housing costs. Almost half of those who estimated that their shelter costs were more than 75% of their income said they were satisfied with their housing costs, and almost 60% (58.8%) of those whose actual shelter burden was estimated to be more than 75% of income were also satisfied in this area.

B. Housing quality

1. Facilities and amenities. Respondents were asked a series of questions about the availability of basic living conveniences and amenities in the housing units in which they live. Table 3 presents the results.

Table 3: Availability of conveniences and amenities

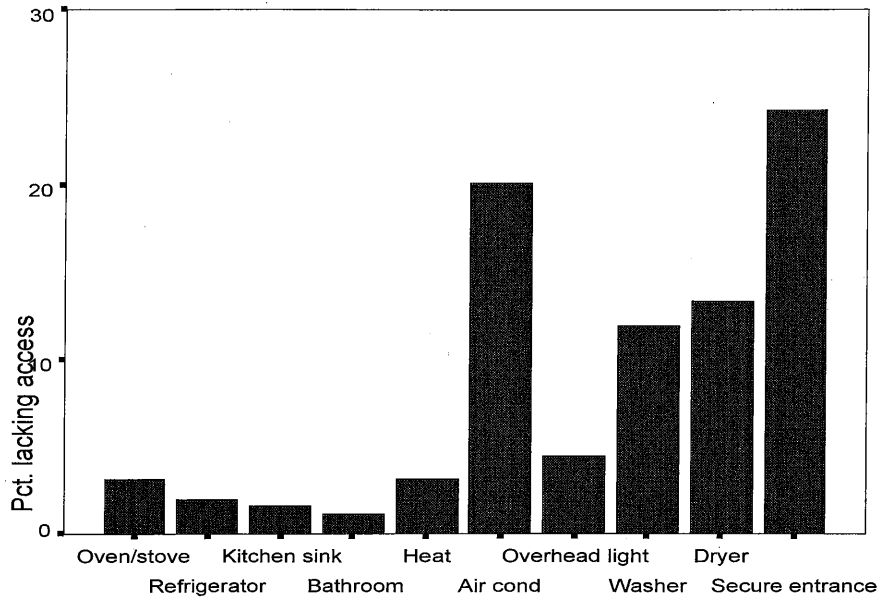
	Exists in housing unit	Exists in unit but does not work	Must be shared with others	No access
Stove/oven	789 (96)	9 (1.1)	7 (0.9)	17 (2.1)
Refrigerator	806 (97.1)	10 (1.2)	5 (0.6)	9 (1.1)
Kitchen sink	812 (97.7)	6 (0.7)	6 (0.7)	7 (0.8)
Bathroom	815 (98.2)	8 (1.0)	5 (0.6)	2 (0.2)
Heating	783 (94.8)	13 (1.6)	16 (1.9)	14 (1.7)
Air conditioner	642 (79.3)	18 (2.2)	4 (0.5)	146 (18)
Overhead lights	773 (94.5)	7 (0.9)	3 (0.4)	35 (4.3)
Washer	622 (75.8)	14 (1.7)	93 (11.3)	92 (11.2)
Dryer	612 (74.9)	16 (2.0)	93 (11.4)	96 (11.8)
Secure entrance	573 (71.1)	19 (2.4)	31 (3.8)	183 (22.7)

Figures in parentheses are row percentages.

Only small percentages of respondents lacked access to most of the items listed in the table. For example, 96% had a stove or oven, while just less than 1 percent shared cooking facilities with others. Slightly more than 1 percent had cooking facilities but reported that they did not work, while 2.1% had no access to such facilities where they lived. Of the first five items listed in the table, which can be considered more basic requirements of a suitable housing unit than the last five, the biggest problem area was in heat, where more than 3% of the respondents either had no access or lived in units where the heat was not working. Overall, a total of 56 respondents, or 6.9% lack one of the basic features (either by having no access or because it does not work properly).

The last five items can be considered amenity items in housing units and these are more commonly missing in the units inhabited by the survey respondents. What stands out among these items is the lack of security faced by one-fourth of the survey respondents - 2.4% had locks that did not work while another 22.7% reported no security in the entrance to their living space. When all five items are combined, 320 (41.2%) lack at least one of the amenities. Figure 1 shows the percentage of respondents lacking access to each of the items in table 3.

Figure 1: Housing unit features.



2. Quality of housing. Respondents were also asked about a series of potential problems with their housing units. For each item respondents indicated whether it was a “big problem,” “somewhat of a problem,” “not much of a problem,” or “no problem.” The data are shown in table 4.

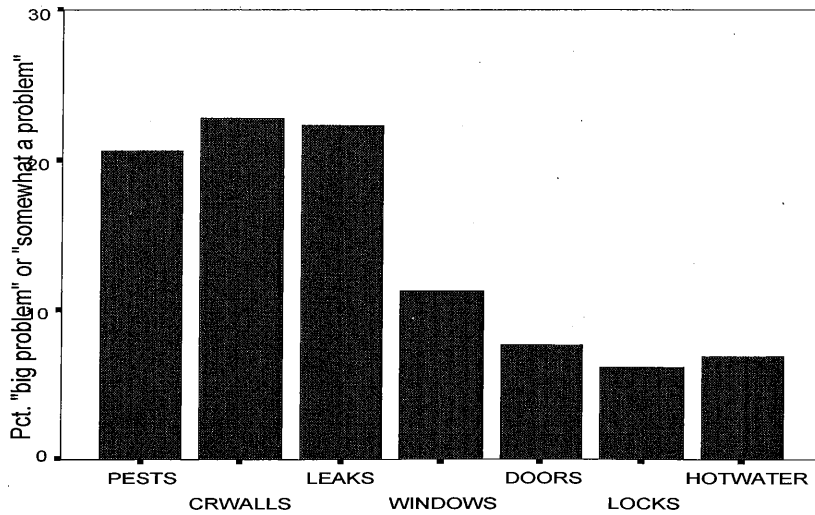
Table 4: Problems with housing units.

	A big problem	Somewhat a problem	Not much of a problem	Not a problem
Pests	35 (4.2)	137 (16.6)	238 (28.8)	417 (50.4)
Cracked walls	50 (6.0)	141 (17.0)	197 (23.8)	440 (53.1)
Leaks	57 (6.9)	129 (15.6)	181 (21.9)	458 (55.5)
Broken windows	30 (3.6)	65 (7.9)	124 (15.1)	603 (73.4)
Broken doors	21 (2.5)	45 (5.4)	88 (10.7)	672 (81.4)
Broken locks	24 (2.9)	28 (3.4)	84 (10.2)	687 (83.5)
Lack of hot water	20 (2.4)	40 (4.9)	71 (8.6)	693 (84.1)

Figures in parentheses are row percentages.

The data show that pests, cracked walls, and leaks are the most common problems faced by respondents. For each of those items, more than 20% of respondents indicated it was either a big problem or somewhat of a problem in their housing units. Figure 2 shows the percentage of respondents who indicated each of the items was either a big problem or somewhat of a problem.

Figure 2: Housing problems.



Thirty-eight percent (38.4%) of the respondents report at least one of the problems listed in table 4. A total of 187 (23.2%) reported having one or two of these problems, while 123 (15.2%) reported having 3 or more.

Respondents were asked how satisfied they are with the condition of their units. Overall, 76.9% reported that they were satisfied or somewhat satisfied with the condition of their housing units.

There was a strong relationship between the reported conditions in the housing units and the household's satisfaction with condition. Among respondents who reported lacking none of the basic elements in their housing unit, 79% were satisfied with the condition of their housing. For those who do lack at least one of the "basics" described in table 3 above, only 49% were satisfied with the condition of their housing. The same relationship holds for those who reported lacking 3 or more of the amenities listed in the bottom half of table 3. Only 48% of those households reported being satisfied with the condition of their housing compared to 85% of respondents who lacked none of the amenities. Finally, respondents who reported having 3 or more of the problems listed in table 3 were much less satisfied with the condition of their housing compared to respondents who reported none of the problems (32% to 92%).

3. Doubling up. Some households deal with tight housing markets by "doubling up" with others who have units. This decreases the cost of housing for both households (or all households in the case of 'tripling up') and solves the problem of the lack of availability of suitable units. Though the extent of doubling up therefore reflects problems of affordability, the effect of doubling up is to reduce the quality of the living space for the families involved. Thus, we examine doubling up as a quality issue for the survey respondents.

Just less than one-quarter of the survey respondents (24%) report doubling up with others; 15.4% share a unit with extended family members, 8.1% share with friends, and 0.4% share with co-workers. Of those who report sharing their units, 28% do so out of personal preference. Overall, then, 15.1% of all respondents share their housing units with others because they have to.

There is little relationship among the respondents between being doubled up and satisfaction with the condition of one's housing. There is also little relationship between being doubled up and having access to basic housing unit amenities. Those who are doubled up, however, do report greater levels of problems related to poor conditions in their housing units.

C. Overall housing satisfaction

In addition to the satisfaction questions already analyzed (satisfaction with housing cost and with housing condition), respondents were asked about their satisfaction with the size and the safety of their units, the satisfaction with their neighborhoods, and their overall housing satisfaction. The results are reported in table 5.

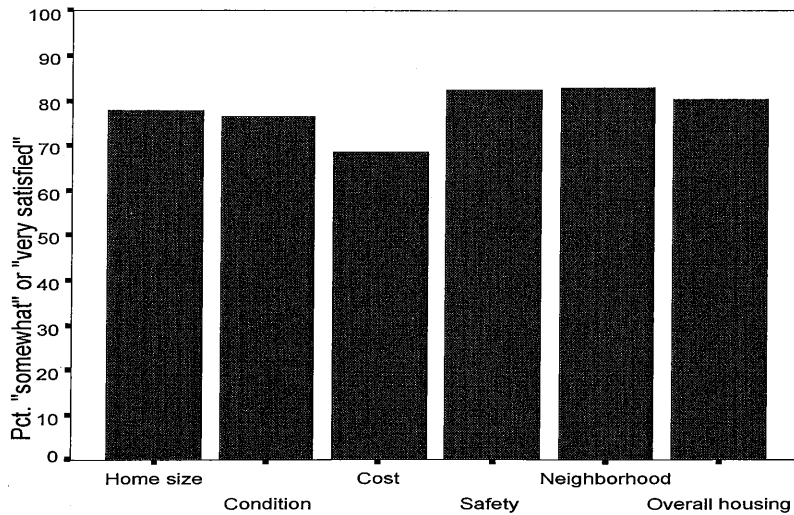
Table 5: Housing satisfaction

	Very satisfied	Somewhat satisfied	No opinion	Somewhat dissatisfied	Very dissatisfied
Cost of unit	337 (41.0)	224 (27.3)	53 (6.4)	137 (16.7)	71 (8.6)
Condition of unit	321 (38.8)	315 (38.1)	19 (2.3)	108 (13.1)	64 (7.7)
Size of unit	380 (45.8)	267 (32.2)	12 (1.4)	105 (12.7)	66 (8.0)
Safety of unit	444 (54.3)	234 (28.6)	36 (4.4)	64 (7.8)	40 (4.9)
Neighborhood	463 (55.6)	226 (27.2)	32 (3.8)	73 (8.8)	38 (4.6)
Overall	374 (45.2)	292 (35.3)	39 (4.7)	86 (10.4)	37 (4.5)

Figures in parentheses are row percentages.

There seems to be general satisfaction with most elements of the housing experience among survey respondents, with close to 80% or over 80% expressing at least some satisfaction with the size and safety of their homes, with their neighborhoods, and with their housing experience overall. Figure 3 shows the percentage of respondents who expressed satisfaction for each of the elements listed in table 5.

Figure 3: Housing satisfaction.



D. Housing quality and affordability by union

Table 6 presents the housing condition data by union. There is a range of experiences across the unions.

Table 6: Housing situation by union

	UFCW	SEIU 284	SEIU 26	SEIU 113	HERE	AFSCME
Homeowners	75 (54)	88 (94)	10 (17)	23 (17)	69 (44)	155 (64)
Avg yrs in current home	10	15	5	11	8	9
Monthly costs						
Rent	\$583	\$645	\$599	\$628	\$566	\$646
Utilities	\$191	\$213	\$176	\$216	\$181	\$175
Total	\$768	\$871	\$773	\$843	\$746	\$827
Pct of income on housing						
Less than 30%	26 (19)	37 (41)	6 (11)	34 (25)	32 (21)	74 (32)
30 to 50%	67 (49)	43 (48)	18 (33)	68 (51)	65 (42)	103 (44)
50 to 75%	28 (20)	9 (10)	18 (33)	24 (18)	35 (23)	37 (16)
More than 75%	16 (12)	1 (1)	13 (24)	8 (6)	21 (14)	18 (8)
Avg shelter burden ¹	38	27	43	35	40	35
Satisfied with cost	84 (60)	80 (86)	31 (54.4)	103 (75.7)	106 (68.8)	157 (64.6)
Lack basic features	10 (7.4)	1 (1.1)	10 (18.2)	7 (5.2)	10 (6.6)	18 (7.4)
Have quality problems	59 (44.4)	17 (17.8)	22 (40)	46 (34.3)	62 (41.6)	104 (43.4)
Doubled up ²	15 (12.2)	5 (6.1)	16 (31.4)	8 (7)	20 (14.9)	21 (10.7)
Satisfied with quality	105 (75)	84 (89.4)	40 (70.2)	113 (83.1)	117 (75.5)	177 (72.2)
Satisfied with hsg overall	111 (78.7)	86 (91.5)	34 (58.6)	114 (85.1)	124 (79.5)	197 (80.4)
n	144	97	61	140	162	247

Figures in parentheses are column percentages

1. Calculated using monthly income and housing cost figures
2. Doubled up for housing reasons

II. EXPLANATIONS

Experiences in the housing market often depend on the characteristics of households, the most obvious example being the role of income. Those families that have larger incomes are able to afford better housing and generally enjoy greater choice in the housing market. In this section, we look at several household characteristics to determine whether they are associated with the cost and quality problems described in the previous section.

A. Characteristics of the household

1. Income. A household's income is typically one of the biggest factors in determining housing outcomes. The union members who responded to this survey are no exception. As previously described, income information was collected in two ways. First, respondents were asked to check a box that corresponded to an income range (the ranges were \$10,000 each up to \$100,000) that matched their total annual household income. They were also asked to provide the exact total of their monthly household income.²

Table 7 shows the relationship between annual household income and the housing cost variables. The data show that 40% of those making less than \$30,000 per year estimated their housing cost ratio to be greater than 50%, compared to only 28% of those making \$30,000 to \$40,000 per year. The percentage of respondents who reported such a high cost ratio declines as the income brackets get higher, so that for those with annual incomes over \$70,000 per year, only 9% report paying more than 50% of income on housing.³ The computed cost ratio shows the same pattern. Looking at those with computed ratios above 30%, two patterns emerge. The first pattern mirrors that shown for the estimated cost burden; namely that the burden is much more common for lower-income households and the occurrence of the burden declines as incomes increase. The second finding worth noting is the high absolute numbers and percentages of respondents with a shelter burden for those groups with incomes as high as \$50,000. Three-quarters of the households in the lowest income category are living in unaffordable housing, as are over 50% of those making between \$30,000 and \$40,000 per year. Just less than 50% of those making incomes as high as \$50,000 are also paying more than 30% of their income on housing. It is only when household incomes get higher than \$50,000 that the percentage of respondents in unaffordable housing shrinks to a significant minority of respondents (even then, affordability problems exist for one-fourth of those making up to \$70,000 per year and for one-fifth of those making more than \$70,000 per year).

Finally, as would be expected, satisfaction with housing costs increases with income. Just over one-half (55%) of those with incomes less than \$30,000 are satisfied with their housing costs compared to 90% of those in the highest income bracket.

These patterns were duplicated when the total monthly income was examined. The monthly income variable was negatively correlated with both of the housing cost ratios and with the level of satisfaction of respondents with their housing costs.

Table 7: Relationship between annual household income and housing costs.

	Less than \$30,000/yr	\$30,000 to \$40,000/yr	\$40,000 to \$50,000/yr	\$50,000 to \$70,000/yr	More than \$70,000/yr
Respondents with estimated cost ratio above 50%	127 (40)	45 (28.3)	20 (21.7)	19 (14.6)	7 (9.2)
Respondents with computed cost ratio above 30%	195 (75.3)	69 (54.3)	38 (48.1)	30 (26.1)	14 (21.9)

Respondents "satisfied" or "somewhat satisfied" with housing costs	173 (55.1)	116 (72.5)	71 (74.7)	100(75.2)	72 (90)
--	------------	------------	-----------	-----------	---------

Figures in parentheses are percentages.

Households with more than one income were better able to solve their housing cost problems than single income households. Double-income households are defined as those households with more than one earner or households with one earner who has more than one job. More than two-thirds (69.8%) of the respondents were in double-income households. These households were less likely than single income households to estimate a shelter burden of greater than 50% and they were less likely to have a computed shelter burden of greater than 30% (23.8% of double-income households reported a shelter burden of greater than 50% compared to 35.5% of single-income households; 43.9 percent of double-income households have a computed cost ratio greater than 30% compared to 73.4% of single-income households).

Again, it is important to note that the absolute number and percentages of those with computed cost ratios greater than 30% are quite high. For double-income households, 43.9% had a computed shelter burden of more than 30%. That is, for almost half of the respondent households, more than one income is not enough to make their housing affordable. A single income is almost a guarantee of affordability problems; three out of four of these households have affordability problems

Table 8: Housing quality by household income.

	Less than \$30,000/yr	\$30,000 to \$40,000/yr	\$40,000 to \$50,000/yr	\$50,000 to \$70,000/yr	More than \$70,000/yr
Respondents lacking basic features in their housing units	39 (12.3)	7 (4.3)	4 (4.4)	1 (0.8)	0
Respondents reporting problems with their housing units	144 (46.6)	62 (39.8)	29 (32.1)	47 (35.6)	17 (21)
Respondents doubled up with family or friends	48 (16.6)	15 (10.8)	5 (6.2)	6 (5.9)	4 (6.7)
Respondents "satisfied" or "somewhat satisfied" with housing conditions	228 (72.2)	128 (80)	86 (90.5)	118 (88.1)	73 (91.3)

Figures in parentheses are percentages. The differences shown in the first row of data are not statistically significant.

Income is also important in determining the housing quality of respondents. The lowest income families were more likely to report lacking basic features in their housing, were more likely to report problems with their housing units, were more likely to be doubled up with family/friends, and were less likely to report satisfaction with their housing quality compared to the higher income groups. The data are shown in table 8.

Finally, income is related to respondents' overall housing satisfaction; 72.2% of the lowest income respondents expressed satisfaction with their housing compared to close to 90% of households with incomes over \$40,000.

2. Race/ethnicity. Race and ethnicity are also important factors in determining housing outcomes. Non-white households are more likely to report a shelter cost ratio in excess of

50% compared to white respondents (52.3% to 23.2%), and they are more likely to have a computed cost ratio in excess of 30% (70.5% for non-whites compared to 49.9% for whites). White respondents are more likely to be satisfied with their housing costs than non-whites (72.2% to 49.6%).

Race also plays a role in housing conditions. Non-white respondents are twice as likely to report lacking basic features in their housing units (12.3% to 5.6%), are slightly more likely to report 3 or more problems with their housing units (44.6% to 37%), and are three times more likely to be double up (26.7% to 8.7%). White respondents are more likely to be satisfied with their housing conditions than are non-whites (79.1% to 68.4%).

Overall satisfaction with housing is more common among whites as well; 83.9% of whites are satisfied overall compared to 64.7% of non-whites.

3. Household composition and marital status. The composition and size of the household may also be an important factor in determining a household's housing situation. The housing market is more difficult for larger families and the income of single parents is generally lower than for couples or for households with multiple adults. The data show that this is in fact the case. The number of children in the household under 18 years of age is positively correlated with both estimated and computed shelter cost ratio; as the number of children increases, so does the percentage of income spent on housing. In addition, as the number of children in the household increases, so does the level of dissatisfaction with housing costs among the respondents. These relationships do not hold, however, for household size.

There is also evidence that households with more children face more problems in the condition and quality of their housing units. The number of children is positively correlated with the number of problems reported and as the number of children increases, so does the dissatisfaction among respondents with their housing condition. Overall housing satisfaction also declines among households with more children. As with the cost variables, these relationships do not appear for household size. Larger households do not report worse housing conditions than smaller households.

Tables 9 and 10 present the housing conditions faced by married couples, singles, and single parents. The data show that married couples fare far better than do single parents, and on some issues, better than singles without children.

Table 9: Relationship between marital status and housing costs.

	Married	Non-married [#] with no children	Non-married with children
Respondents with estimated cost ratio above 50%	91 (22.9)	89 (30.7)	44 (41.5)
Respondents with computed cost ratio above 30%	137 (41.6)	67 (63.1)	61 (72.9)
Respondents "satisfied" or "somewhat satisfied" with housing costs	312 (75)	191 (64.3)	55 (53.9)

Figures in parentheses are percentages.

[#] Includes single, divorced, and widow/er

Less than one-fourth of married couples estimated their shelter cost ratios to be higher than 50% compared to 41.5% of single parents. Almost three-quarters of the single parents have computed shelter burdens over 30% compared to less than one-half of married couples. Housing cost satisfaction is also more widespread among married couples. In all of the cost measures, non-married respondents with no children occupy a middle ground between married couples and single parents.

This pattern is repeated for the housing quality measures. Single parents are roughly five times more likely to lack basic features in their housing compared to married couples, and are three times more likely to be doubled up. Single parents also report problems in their housing units more frequently than do married respondents, and are less likely to express satisfaction with the quality of their housing.

Table 10: Housing quality by marital status.

	Married	Non-married [#] with no children	Non-married with children
Respondents lacking basic features in their housing units	16 (3.9)	19 (6.4)	19 (18.4)
Respondents reporting problems with their housing units	140 (34.5)	108 (36.9)	57 (57)
Respondents doubled up with family or friends	24 (7.3)	37 (13.6)	24 (25.3)
Respondents "satisfied" or "somewhat satisfied" with housing conditions	342 (81.8)	224 (74.9)	68 (66)

Figures in parentheses are percentages.

Includes single, divorced, and widow/er

4. Age. Age appears to be important in determining housing conditions as well. It is negatively (and quite strongly) correlated with all of the measures of housing cost problems and housing quality problems, meaning that younger respondents report much greater housing problems in both cost and quality than do older respondents.

B. Tenure and mobility.

In addition to what the household looks like, it is probable that cost and quality problems are also related to households' place in the housing market. Specifically, whether a family has moved recently and whether or not they own their homes might also contribute to cost and quality problems. In a very tight housing market, such as the one that has prevailed in the Twin Cities at the time of this survey, those who move are forced to pay more for their housing and may have to settle for less in terms of quality than they would want. We examine these hypotheses in this section.

1. Tenure. About half (50.8%) of the survey respondents are homeowners and half rent their housing units. There are significant differences, however, in the characteristics of owners and renters. Among respondents with incomes below \$30,000, for example, only 32.3% own their homes. Among respondents making between \$50,000 and \$70,000, 73% own their homes, as do 64% of those with incomes above \$70,000. On average, the monthly income for owners is \$3127 compared to \$2251 for renters.

Owners and renters are also distinguished by their racial characteristics. Among whites, 56.6% report owning their own homes while only 24.1% of the non-white respondents own their homes. Married respondents are more likely to own their homes compared to non-married and single parent respondents (64.4% to 38% and 33%, respectively). Homeowners are, on average, older than renters (47 years old compared to 41). Having children in the household is not, however, associated with one form of housing tenure or the other.

The data show conclusively that those respondents who own their homes are less likely to report problems with housing affordability and quality. For example, 25% of owners and 31.8% of renters estimate their shelter burden to be above 50%. Though this difference is not large, it is statistically significant. The difference between the two tenure forms is greater if we look at the computed shelter cost ratios - 47.6% of owners and 59.4% of renters have computed ratios above 30%. Owners are also more likely than renters to be satisfied with their housing costs (79.1% to 57.5%)

Renters are twice as likely as homeowners to be doubled up with family or friends (14.9% to 7.6%). Renters are 2 _ times more likely to report a lack of basic features in their housing unit (10.3% to 3.7%), and 45.2% of renters report problems with their units compared to 31.6% of homeowners. Reported satisfaction with the condition of their housing units is lower among renters than homeowners (71.8% of renters report being satisfied with the condition of their housing compared to 81.2% of owners).

In overall housing satisfaction, 70.8% of renters report being satisfied compared to 89.5% of owners.

2. Mobility. The average survey respondent has been in his/her current home for 9.77 years. This is a relatively high level of housing stability compared to the U.S. population in general. Forty percent (40%) of respondents report having been in their current home for 10 years or more, while 26% have been in the same place for the past three years (see table 11).

Table 11: Housing stability

Number of years at current address:	Number (pct.)
Up to 1	146 (7.1)
1 to 2	89(10.5)
2 to 3	74 (8.8)
3 to 5	79 (9.4)
5 to 9	118 (14.0)
10 or more	338 (40.0)

Income, race, marital status, the presence of children, the age of the respondent, and housing tenure are all associated with residential stability. The data show that 43.1% of households with incomes below \$30,000 have moved in the past 3 years compared to 21% of those making between \$30,000 and \$50,000, and only 15% of those making more than \$50,000. Well over half of the non-white survey respondents (57.7%) have moved in the past 3 years compared to only 22.9% of the white respondents. Single parents are more likely to have moved recently than unmarried respondents (49.1% to 34.7%), and both of these groups are more likely to have moved than married households (just 20.4%). The average age of respondents who have moved in the past 3 years is 35, compared to 47 for households that have not moved. Overall household size is not

associated with recent housing mobility. Finally, housing tenure is highly correlated with recent mobility; 41.4% of renters have moved in the past 3 years compared to only 15.6% of homeowners.

The fact that a household has moved in the past three years is strongly associated with reported housing affordability and housing quality problems. Respondents who have moved in the past three years have total housing payments that average just under \$100/month more than respondents who have not moved recently (\$872 to \$779), and an average computed shelter cost ratio of 42% compared to 33%. Table 12 details the differences in housing conditions for recent movers. Much greater percentages of recent movers estimate high shelter cost ratios than non-movers, movers have higher computed cost ratios, and far fewer movers are satisfied with their housing costs. The pattern of results is the same for the housing quality measures; movers are more likely to lack basic features in their housing, more likely to report problems with their housing, and are more than twice as likely to be doubled up than are non-movers. The overall housing satisfaction among recent movers is also significantly lower than among non-movers.

Table 12: Housing affordability and quality problems for recent movers. #

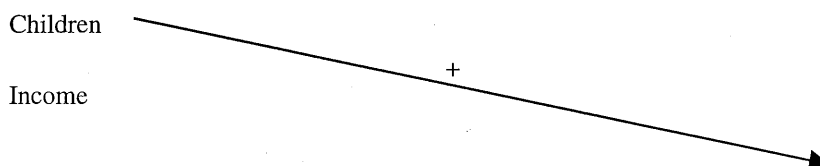
	Moved with the past 3 years	Have not moved in past 3 years
Housing Affordability		
Estimated cost ratio above 50%	95 (40.8)	130 (23.3)
Computed cost ratio above 30%	137 (69.5)	207 (46.3)
Satisfied with housing costs	115 (48.9)	438 (79.5)
Housing Quality		
Lacking basic features in housing	21 (9.0)	33 (5.8)
Reporting problems with housing	114 (49.6)	193 (34.1)
Doubled up with family or friends	41 (19.2)	41 (8.6)
Satisfied with housing conditions	164 (69.5)	464 (79.9)
Satisfied with overall housing	166 (70.3)	492 (84.8)

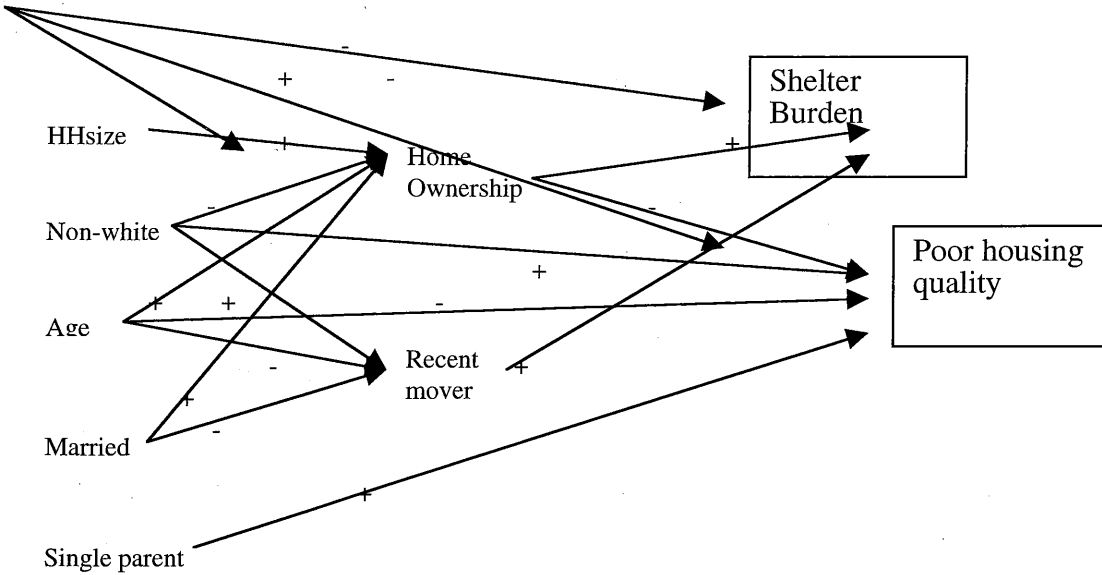
Figures in parentheses are percentages.

C. A model of housing problems among union members

It is possible to look at the relative influence of each of the factors described above while controlling for all of the others. A two-stage multiple regression path model was constructed to examine the role of each factor in determining the housing situations of survey respondents. In the first stage we examine the role of demographic characteristics in determining the tenure and mobility status of households. We then look at the impact of mobility, tenure, and demographic factors on the housing cost and quality of survey respondents. The results of the regression analysis allow us to construct the following model (figure 1).

Figure 1: Household characteristics, tenure, and mobility impacts on housing affordability and quality.





As the figure indicates, controlling for all factors simultaneously, household income, household size, age of the respondent and married households are all positively associated with homeownership. In the same manner, non-white households, younger respondents, and unmarried households are more likely to have moved recently. High shelter cost ratios are greatest among households with children, lower-income households, homeowners, and those who have recently moved. Poor quality housing is more likely among lower-income households, non-owners, non-white households, younger respondents and single-parent households.

III. HOUSING CONDITIONS OF THE 'TYPICAL' UNION MEMBER

In this section, we look at the housing experiences of the "typical" respondent. Respondents reporting incomes in a range from 10% below to 10% above the average monthly incomes for their union were designated "typical" for the purposes of this analysis.⁴ Table 11 presents the profile.

Table 11: Housing conditions of typical union member.

Housing Affordability	
Estimated shelter burden	Less than 30%: 72 (21.5) 30% to 50%: 149 (44.5%) 50% to 75%: 81 (24.2%) More than 75%: 33 (9.9%)
Computed shelter burden	Less than 30%: 113 (37.2) 30% to 50%: 115 (37.8%) 50% to 75%: 61 (20.1%) More than 75%: 15 (4.9%)
Satisfaction with housing costs	Not satisfied: 122 (35.1%) Satisfied: 226 (64.9%)
Housing Quality	
Lacking basic features	Lacking none: 305 (91.3%) Lacking 1 or more: 29 (8.7%)

Problems with housing unit	No problems: 207 (61.8) 1 or 2 problems: 80 (23.9) 3 or more problems: 48 (14.3)
Doubled up	Yes: 36 (12.0%) No: 263 (88.0%)
Satisfaction with housing quality	Not satisfied: 89 (25.6%) Satisfied: 259 (74.4%)
Overall satisfaction with housing	Not satisfied: 75 (21.6%) Satisfied: 272 (78.4%)

According to the data, among the typical members of the six unions participating in this survey, 79% estimated their shelter cost ratio to be more than 30%. Using actual income and housing cost figures, close to 40% paid between 30% and 50% of their incomes on housing, and 25% paid more than half of their incomes on housing. More than one-third of the typical union members were not satisfied with the cost of their housing. Twenty-nine typical union members (8.7%) reported lacking one or more basic features in their housing units, and 38% report problems with the quality of their homes or apartments. Twelve percent of the typical union members are doubled up with friends or family, and one-quarter report being dissatisfied with the quality of their housing.

IV. THE SEARCH FOR HOUSING

Forty-five percent of the survey respondents have moved within the past five years, and one-third of the respondents have moved in the past three years. This period coincides with a very tight housing market in the Twin Cities. As we have seen, those households that have moved recently suffer from much greater levels of affordability and housing quality problems compared to the households that have not had to move. In this section, we examine in more detail several elements of the search for housing among those who have moved at least once in the past five years.

A. Reasons for moving

Respondents were asked to think back to the time they moved into their current home or apartment and to indicate why they moved. Table 12 shows the results. The most common reasons were to find a better home or apartment, to buy a house, and to get a larger place. Each of these reasons were said to be important or very important to at least half of the survey respondents. The table also looks at the reasons given by those who have moved most recently. The biggest differences in these groups are recent movers are more likely to have moved because their rents were raised (40% of those who have moved in the past three years compared to 26.9% of the entire sample) and they are less likely to have moved in order to buy a house (50.8% of the entire sample but only 35.5% of households who have moved in the past three years).

Table 12: Reason for move to current home/apartment.

"Please indicate how important each of the following reasons were for your last move?"	All respondents	Those who moved in the past 5 years	Those who moved in the past 3 years
Rent was raised	203 (26.9)	128 (37)	89 (40.3)

Income changed	120 (16.0)	74 (21.6)	55 (25.1)
To move closer to job	190 (25.4)	95 (27.7)	66 (30.2)
Evicted	44 (6.0)	21 (6.3)	16 (7.4)
To buy a house	379 (50.8)	136 (40.5)	77 (35.5)
Needed a larger place	381 (50.5)	158 (45.8)	105 (46.9)
For a better nbhd	298 (39.6)	138 (40.1)	90 (40.3)
For better schools	188 (25.4)	65 (19.3)	45 (20.7)
For better home/apartment	467 (62.2)	209 (61.5)	142 (63.5)

Number (and pct) answering "important" or "very important"

Respondents were also asked about a series of factors that may have played roles in selecting the location of their current residences. The cost of the unit was important to the most respondents (93.2%), though the safety of the area, the appearance of the neighborhood, and access to their places of employment were said to be important by more than 80% of respondents. For these items, however, there are no statistically significant differences based on how recently people have moved.

Table 13: Reasons for choosing location of current home/apartment.

"How important to you was each of the following in selecting the location of your current residence?"	All respondents	Those who moved in the past 5 years	Those who moved in the past 3 years
Quality of schools	424 (47.2)	125 (36.3)	81 (36.5)
Safety	719 (89.2)	309 (87.8)	195 (86.7)
Appearance of the nbhd	672 (83.2)	275 (77.6)	172 (74.8)
Cost of house/apartment	755 (93.2)	323 (91.2)	204 (89.1)
Access to job	646 (80.0)	274 (80.5)	183 (80.6)
Diversity of the nbhd	344 (43.4)	153 (44)	102 (44.9)
Proximity to family/friends	388 (48.4)	159 (45.3)	100 (46.9)
Access to bus lines	335 (41.9)	156 (44.7)	105 (36.9)
Size of house/apartment	594 (75.2)	257 (74)	160 (70.8)
Availability of subsidy	164 (21.4)	75 (22)	46 (21)

Number (and pct) answering "important" or "very important"

B. The housing search experience

In this section we examine the housing search experience of families who have moved in the past five years only. Respondents were asked how easy or difficult it was to find the house/apartment in which they were currently living. Table 14 shows the results for all respondents who have moved within the past five years, compared to those who had moved earlier.

Table 14: Housing search experiences.

	All respondents	Those who moved in the past 5 years	Those who moved in the past 3 years
Difficulty of finding current home/apartment.			
Extremely difficult	46 (5.7)	28 (7.9)	26 (10.9)
Difficult	116 (14.3)	69 (19.5)	52 (21.8)
Somewhat difficult	183 (24.4)	102 (28.8)	57 (23.8)
Somewhat easy	164 (22.6)	67 (18.9)	45 (18.8)
Easy	164 (20.2)	57 (16.1)	39 (16.3)
Extremely easy	104 (12.1)	31 (8.8)	20 (8.4)

Did household find what they wanted?			
Exactly what they wanted	201 (24.7)	65 (18.2)	40 (16.7)
Similar to what they wanted	436 (53.6)	193 (53.9)	117 (49)
Not similar	101 (12.4)	63 (17.6)	47 (19.7)
Nothing like it	75 (9.2)	37 (10.3)	35 (14.6)
Were treated unfairly during search.	141 (17.8)	81 (23.2)	58 (24.9)
Became homeless during search.	47 (5.7)	29 (8.1)	21 (9)
Had to stay with family/friends during search.	175 (21.7)	112 (31.6)	83 (35.9)

The data show that those who have moved most recently (within the past three years) are more likely to have reported difficulty finding their current home, and a reduced likelihood of finding something similar to what they were looking for. For example, 32% of those who moved in the past three years indicated that it was either difficult or extremely difficult to find their current unit. This compares to 20% of all respondents regardless of when they moved. In addition, recent movers were more likely to report having been treated unfairly during the housing search and they are significantly more likely to have had to stay with family and friends during the housing search. Having to temporarily double up is becoming more common in recent years. Though 21.7% of all respondents reported doing this when they were looking for their current home, 35.9% of households who searched in the past three years have done this. Though becoming homeless during the housing search is still fairly rare among the respondents, it, too, is more frequent over the past three years.

When asked whether they felt they were ever treated unfairly during their search for housing, 17.8% of all respondents said “yes” (24.9% of those who moved in the past three years said yes, also indicating an increase in this phenomenon over time). Of those who said they were treated unfairly, 45.9% said it happened once or twice, 27.9% said “a few times,” and 26.2% indicated they had been unfairly treated “many times” during their search for housing.

Table 15 present the number and percentage of households in various income, race, and household composition categories who reported difficulties during the housing search. The shaded boxes indicate there is not a statistically significant difference across the groups for the particular item.

Table 15: Housing search experience by income, race, and marital status.

	Annual Income					Race		Marital status		
	LT \$30k	\$30- \$40k	\$40- \$50k	\$50- \$70k	GT \$70k	White	Non- white	Married	Single	Single parent
Easy to find current home	69 (37.1)	28 (44.4)	15 (45.5)	25 (65.8)	11 (64.7)	120 (47.2)	28 (31.8)	59 (45.4)	72 (45.6)	23 (37.1)
HH Found what it was looking for	125 (66.1)	45 (71.4)	29 (87.9)	32 (82.1)	15 (88.2)	200 (77.2)	50 (57.5)	99 (75.6)	124 (77.5)	34 (54)
Treated unfairly during search?	57 (30.5)	8 (13.8)	6 (18.8)	3 (7.7)	1 (6.7)	45 (17.9)	32 (37.6)	25 (19.5)	33 (21)	22 (36.7)
Homeless during housing search?	16 (8.5)	5 (8.3)	2 (5.7)	0	1 (6.3)	14 (5.4)	15 (17.2)	9 (6.8)	11 (6.8)	9 (14.8)
Stayed with family/friends during search?	68 (35.8)	17 (29.3)	6 (18.2)	10 (25.6)	3 (18.8)	67 (26.3)	43 (49.4)	35 (26.7)	47 (29.7)	30 (49.2)
Either homeless or with family/friends during search	67 (35.6)	17 (28.3)	6 (17.1)	10 (24.4)	3 (18.8)	68 (26.3)	41 (47.1)	34 (25.8)	48 (29.8)	29 (47.5)

Shaded boxes indicate no statistically significant differences across groups.

Except for the probability of becoming temporarily homeless during the housing search, household income is highly predictive of the experiences families faced when looking for a home or apartment during the past five years. Lower-income families found it more difficult to find their current home, they were less likely to find what they wanted, more likely to report being treated unfairly during the search, and more likely to have had to have stayed with family or friends during the search than households with greater income.

Non-white households faced a more difficult housing search across all categories, including becoming homeless during the process at a rate almost three times that of white households. Less than one-third of non-white families said it was easy to find their current residence compared to around half of white respondents. Fifty-seven percent of non-whites found what they were looking for in the housing market compared to 77% of whites. Finally, non-whites reported being treated unfairly, becoming homeless, and having to live with family and friends during the housing search at rates that were two to three times that of white respondents.

Single parents also reported significantly more difficulties during the housing search than either married couples or singles without children. Single parents were less likely to have found what they were looking for, more likely to report having been treated unfairly, and more likely to have stayed with family or friends during the search.

Table 16: Housing search experience by age, households size and number of children.

	Age			Household size			Number of children		
	LT 30	30-55	GT 55	1-2	3-4	5+	0	1-2	3+
Easy to find current home	37 (36.3)	104 (48.8)	12 (40)	94 (43.9)	47 (49.5)	12 (30.8)	99 (46)	37 (40.2)	8 (28.6)
HH Found what it was looking for	69 (67)	161 (74.2)	21 (72.4)	160 (74.1)	66 (67.3)	27 (71.1)	167 (76.6)	60 (64.5)	15 (53.6)
Treated unfairly during search?	24 (23.5)	47 (22.5)	7 (23.3)	42 (19.8)	25 (26)	11 (30.6)	40 (18.8)	26 (28.9)	8 (29.6)
Homeless during housing search?	10 (9.9)	16 (7.3)	3 (10)	19 (8.8)	6 (6)	3 (7.9)	15 (6.9)	8 (8.7)	5 (17.9)
Stayed with family/friends during search?	37 (36.3)	65 (30.2)	9 (30)	62 (29.2)	31 (31.3)	16 (43.2)	55 (25.5)	36 (38.7)	13 (48.1)
Either homeless or with family/friends during search	35 (34.7)	66 (30.3)	9 (30)	63 (29.3)	29 (29)	17 (44.7)	55 (25.2)	34 (37)	14 (50)

Shaded boxes indicate no statistically significant differences across groups.

Table 16 continues the analysis of housing search for different sub-groups of respondents. The data show that the age of the respondent was not associated with more or less difficulty in the housing search. Households with five or more people found it more difficult to find their current home than did smaller households, but not other differences across household size were reported. However, when the number of children in the household is examined, there are significant differences across households. More children meant more difficulties in the housing search, including more difficulty finding a unit, a lower likelihood of finding what the household wanted, a higher likelihood of being treated unfairly, and a higher likelihood of having to stay with family or friends during the search.

The average household that moved within the past five years spent 10.2 weeks looking for their home or apartment, looked at 9.1 different units, and paid out \$76 for application fees during that time. The length of search is not significantly different for recent movers, though the amount paid on applications is significantly greater.

Among households moving more recently, there are no differences in the extent of the search or the cost across income groups or age categories. Non-white households, however, report longer searches (an average of 14 weeks compared to 8 weeks), actually inspecting fewer units during that time (6.38 to 11.34), and paying four times the amount in application fees that white families report paying (\$236 to \$60). Large households and households with children reported paying significantly more in application fees than did smaller households, though there were no statistically significant differences in the duration of the search or in the number of units viewed.

C. Unlawful detainers

A very small minority of respondents reported having an unlawful detainer (UD) on their records (only 3% of all respondents and 4% of those who moved within the past five years). Because of the small number of respondents who said they had a UD on their records, there are no statistically significant differences across many of the demographic sub-groups we studied, including income, marital status, household size, or number of children. UDs were slightly more common, however, among younger households and among non-white households.

Among those who said they had a UD on their record or those who were uncertain about it (a total of 40 people overall and 21 people who had moved within the past five years), most (82%) felt that the UD had made the housing search more difficult. Just over half of those who indicated they had UDs on their records reported that landlords had mentioned it in denying them an apartment.

Having a UD on one's record had a significant effect on a household's housing search. Only one in twelve households with a UD reported that it was easy to find their current home/apartment compared to 45% of other households. Only half of households with a UD found what they wanted during their housing search compared to 74% of other households. Households with UDs were 10 times more likely to end up homeless during the housing search than were other households (57.1% to 5.6%), and they were more than twice as likely to have stayed with family or friends during the search (64.3% to 28.4%).

UDs also lengthened the search process and made it more expensive. Households with a UD spent an average of 29 weeks (more than six months) looking for a place to live and spent an average of \$137 in application fees during that time. Both of these are significantly greater than the figures reported by families that did not have a UD.

D. Housing search by union

Table 17 below presents the data on housing search broken down for each union represented in the survey.

Table 17: Housing search by union

	UFCW	SEIU 284	SEIU 26	SEIU 113	HERE	AFSCME
Reasons for last move						

Rent was raised	35 (28.4)	9 (10.3)	26 (54.3)	30 (23.8)	46 (33.8)	57 (24.2)
Income changed	26 (21.7)	3 (3.4)	21 (45.7)	15 (12.1)	36 (26.4)	19 (8.1)
To move closer to job	34 (28.1)	12 (13.8)	27 (58.7)	27 (31.8)	44 (32.2)	46 (19.7)
Evicted	10 (8.6)	0	7 (16.6)	5 (4.1)	15 (11.6)	7 (3)
To buy a house	51 (42.1)	55 (63.2)	11 (27.5)	81 (53.8)	64 (48.1)	117 (49.3)
Needed a larger place	63 (51.6)	47 (53.4)	27 (58.7)	68 (53.9)	73 (53.3)	103 (43.3)
For a better nbhd	36 (38)	33 (38.3)	26 (56.5)	51 (40.2)	63 (45.9)	79 (33.6)
For better schools	35 (29.4)	32 (37.7)	19 (43.2)	33 (26.6)	35 (26.9)	34 (14.5)
For better home/apartment	70 (58.3)	52 (59.1)	31 (66)	84 (67.7)	87 (64)	143 (60.7)
Easy to find current home	32 (52.5)	10 (66.7)	9 (23.1)	23 (46.9)	34 (49.3)	47 (38.8)
HH Found what it was looking for	38 (63.3)	14 (93.3)	20 (51.3)	39 (79.6)	55 (75.3)	92 (75.4)
Treated unfairly during search?	18 (31.6)	2 (15.4)	10 (25)	10 (20.4)	22 (32.8)	19 (15.4)
Homeless during housing search?	4 (6.5)	0	8 (20)	2 (4.2)	4 (5.6)	11 (9)
Stayed with family/friends during search?	17 (28.3)	2 (15.4)	22 (55)	17 (35.4)	26 (35.1)	28 (23.5)
n	144	97	61	140	162	247

Figures in parentheses are column percentages

V. JOB AND COMMUTE

In this final section of the analysis, we examine the employment and commuting patterns of survey respondents. As discussed earlier, 166 respondents (20.2%) reported having more than one job. In addition, 478 respondents (59.9%) report having more than one wage-earner in the household. Overall, more than two-thirds (69.8%) of the respondents were in double-income households (either having multiple jobs or multiple wage-earners).

Very few respondents (25 or 3.1%) report having left a job in the past two years because of a problem with their housing.

Most of the respondents (70.5%) drive their own cars to work, 117 (13.8%) take a bus, 66 (7.8%) walk or bike, 42 (5%) car pool, and 25 report some other means of transportation to and from work (typically it is a mix of one or more of the above).

A. Length of commute

The average survey respondent lives 9.8 miles from their place of work and takes 21 minutes to get to his/her job. These figures do not vary much by income, the lowest-income respondents travel about 23 minutes to work while higher income groups travel about 20 minutes each way to and from work. The differences are slightly larger by race. Non-whites live an average of 11.5 miles from work and commute for more than 25 minutes compared to whites who live an average of 9.5 miles from work and travel 20 minutes. Single-parents also live farther away from work than other households (about 12 miles and 24.6 minutes away). Commutes are slightly longer for younger respondents as well (12 miles and 24.6 minutes). Larger households and households with children

report living farther away from work, but the commute is not measurably longer in time for these households.

B. Commute experiences

Respondents were asked a series of questions about their commuting experiences. Twenty-one percent of respondents feel their commute is too long and 26% feel it is expensive for them to get to work. Only 14% feel their commute is difficult and 13% feels that it makes it difficult for them to get to work on time.

Table 18: Commuting experiences.

	Strongly agree	Agree	Neither	Disagree	Strongly disagree	Not applicable
"My commute is too long."	64 (8)	105 (13.2)	160 (20.1)	76 (9.5)	310 (38.9)	82 (10.3)
"My commute is easy."	399 (49.2)	200 (24.7)	73 (9)	69 (8.5)	47 (5.8)	23 (2.8)
"My commute makes it hard to be on time."	40 (5)	62 (7.8)	112 (14.1)	94 (11.8)	398 (50.1)	89 (11.2)
"My commute is expensive."	81 (10.2)	127 (16)	128 (16.1)	86 (10.8)	294 (37)	79 (9.9)

Tables 19 and 20 present the data for commuting experience by different demographic sub-groups. The data show that lower income respondents tend to regard their commute as longer and more expensive than do higher income groups. Lower income respondents were also more likely to agree with the statement, "my commute makes it difficult for me to get to work on time." The same is true of non-white respondents compared to white households. Single parents report a long commute more often than married couples and singles without children.

Table 19: Commute experience by income, race, and marital status.

	Annual income					Race		Marital status		
	LT \$30k	\$30-40k	\$40-50k	\$50-70k	GT \$70k	White	Non-white	Married	Single	Single parent
Commute is too long	78 (30)	29 (20.1)	20 (23.5)	20 (16.4)	16 (21.1)	130 (21.8)	36 (34)	80 (22.2)	58 (22.5)	29 (31.9)
Commute is difficult	44 (15)	31 (20)	13 (13.7)	12 (9.1)	12 (14.8)	98 (14.9)	16 (13.4)	57 (14.2)	37 (13.1)	22 (22)
Commute makes it hard to be on time	52 (19.8)	17 (12.4)	12 (14.6)	9 (7.4)	7 (9.3)	21 (12.2)	29 (25.9)	41 (11.5)	43 (16.9)	15 (16.3)
Commute is expensive	92 (34.8)	35 (25.7)	27 (30.7)	28 (22.8)	13 (17.3)	162 (27.6)	42 (36.5)	91 (25.1)	85 (32.7)	29 (32.6)

Shaded boxes indicate no statistically significant differences across groups.

There are fewer statistically significant differences among the sub-groups shown in table 20. Younger people report having longer commutes and commutes that make it difficult to get to work on time. Larger households and households with children also report longer commutes than small households and childless households.

Table 20: Commute experience by age, households size and number of children.

	Age			Household size			Number of children		
	LT 30	30-55	GT 55	1-2	3-4	5+	0	1-2	3+
Commute is too long	36	110	21	90	47	28	92	56	14

	(33.3)	(22.3)	(20.8)	(21.9)	(21)	(38.9)	(20.5)	(29.3)	(27.5)
Commute is difficult	22 (19.6)	76 (14.1)	17 (13.6)	69 (15.3)	34 (13.5)	11 (15.1)	64 (12.8)	42 (20.4)	6 (11.5)
Hard to be on time	23 (20.5)	62 (12.8)	15 (15)	56 (13.7)	31 (14)	11 (16.2)	63 (14.1)	28 (14.9)	6 (12.5)
Commute expensive	38 (33.9)	140 (29)	27 (24.8)	115 (27.5)	68 (30.4)	19 (29.7)	121 (26.7)	66 (35.5)	12 (25)

Shaded boxes indicate no statistically significant differences across groups.

C. Do housing conditions and commuting experiences overlap?

In this section we examine whether housing conditions and commuting experiences are related. We examined the four commuting experiences listed in tables 18 through 20 and correlated them with the series of eight housing affordability and quality problems that were examined in part I of this section.⁵ In the 32 separate examinations made (four commuting experiences by eight housing condition measures), there was overlap of problems in 12. Having a long commute was related to five of the eight housing condition measures (all of the housing quality measures and one of three housing affordability measures). Otherwise, there was no strong pattern in the relationships found.

D. Commute experiences by union

Table 21: Commute experiences by union

	UFCW	SEIU 284	SEIU 26	SEIU 113	HERE	AFSCME
Commute is too long	23 (21.1)	9 (10.8)	13 (35.1)	24 (19.4)	34 (26.8)	66 (28.1)
Commute is difficult	13 (10.2)	4 (4.3)	8 (17)	18 (13.1)	22 (15.3)	51 (21.3)
Hard to be on time	7 (6.7)	4 (4.8)	10 (25.6)	10 (8.3)	28 (21.7)	43 (18.8)
Commute expensive	24 (21.8)	9 (10.6)	18 (40.9)	23 (19)	42 (33.3)	92 (40)
Length of commute in minutes	9.5	8.4	14.1	10.4	7.9	10.5
Length of commute in miles	16.4	12.8	24.0	18.4	21.8	27.1
Means of commute:						
By own car	110 (77.5)	90 (94.7)	36 (58.1)	127 (92)	94 (57.3)	140 (56.9)
By car pool	4 (2.8)	0	6 (9.6)	2 (1.4)	7 (4.3)	23 (9.3)
By bus	9 (6.3)	0	11 (17.7)	2 (1.4)	45 (27.4)	50 (20.3)
n	144	97	61	140	162	247

Figures in parentheses are column percentages

VI. NOTES

¹ To make their estimate respondents were asked about the percentage of their total household income, but the computed shelter burden ratios were taken from a question that explicitly asked for the total household income that was posed immediately after a question about how many people contribute to monthly household expenses. The following question in the questionnaire asked for respondents' individual income.

² This was done for two reasons. First, the exact monthly income was requested so that a computed shelter burden (monthly housing cost/monthly household income) could be created. Because many survey respondents object to providing exact income information, the questionnaire also included the annual income question using ranges. This is a form of the income question that generally produces a higher response rate among respondents. This, in fact, was the case with this survey; 132 (15.4%) declined to answer the monthly income question but only 46 (5.4%) failed to answer the annual income range question.

³ A 50% cost ratio was used for the estimated shelter burden because the data show that estimated cost ratio is likely to be somewhat higher than the computed ratio. The second row of table 6, using the computed ratio, sets the threshold at 30% of income.

⁴ Two of the participating unions provided the researcher with the average wage earnings for their members and this number was used to determine the range. For the other four unions, the average individual monthly income reported by survey respondents was used.

⁵ For example, we looked at whether those who reported a long commute suffered from high shelter cost ratios, were dissatisfied with their housing costs, lacked basic features in their housing units, reported problems with their units, were doubled up, or were dissatisfied with the quality of their housing. This was repeated for the other three commuting questions.