

Consumers' Housing-Related Costs and Debt Stress

National Housing Survey Special Topic Report

Q4 2023



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Overview

Q4 2023 NHS Special Topics

Methodology

The **National Housing Survey (NHS)** is a monthly attitudinal survey, which polls the adult general population of the United States to assess their attitudes toward owning and renting a home, purchase and rental prices, household finance, and overall confidence in the economy.

Each month, approximately 1,000 American adults (age 18 and older) who make or share in their household's financial decisions participate in the NHS. Participants are sampled via AmeriSpeak®, NORC at the University of Chicago's probability-based panel, on behalf of PSB Insights and in coordination with Fannie Mae. Most participants complete the self-administered survey online (~95%), with a small percentage opting to complete via telephone with a live interview administrator (~5%).

The special topic questions in this report were asked in the NHS from **October to December 2023** among a **general population (GP) of 3,099 mortgage borrowers, owners, and renters** who make or share the financial decisions made in their household.

For more information on methodology and weighting schemes, please refer to the Appendix.

Research Objectives

1

Explore housing-related expenses (such as real estate taxes, insurance, utilities) where consumers have experienced cost increases and determine their level of concern relating to those increases.

2

Identify actions consumers will take in response to housing cost increases, including whether consumers will reduce or change insurance policies.


3

Understand consumers' financial and debt situations, given higher expenses.

Executive Summary

- Over half of consumers said their total housing costs increased ‘moderately’ (5-10%) or ‘significantly’ (10% or more) over the past year.
- Utilities increased for the largest percentage of homeowners (67%) and renters (58%) and are the top concern for both.
- Many consumers indicate they will take action to reduce costs, including paying more attention to their finances, cutting back on utilities, and applying for a property tax exemption (among homeowners).

Housing Costs and Implications

 **55%** Said their total **housing costs increased ‘moderately’ (5-10%) or ‘significantly’ (10% or more)** over the past year


Total Housing costs (as defined in the survey) include rent or mortgage plus HOA/Condo fees, real estate taxes, home insurance, and utility bills (electricity, gas, water, trash, other).


Top 3 Housing Costs That Increased*

Among those who have the cost, % of homeowners and renters who said the cost increased moderately or significantly

Homeowners	Renters
1 Utilities (67%)	1 Utilities (58%)
2 Homeowner’s Insurance (57%)	2 Monthly Fees such as amenity fees, trash, etc. (39%)
3 Real Estate Taxes (56%)	3 Routine Maintenance fees (34%)






Most Concerning Housing Costs

 **33%** of homeowners are concerned about being able to pay for their **utilities or routine maintenance**

 **51%** of renters are concerned about being able to pay for their **utilities**

Implications

Given increased housing costs...

-  **73%** of consumers plan to **pay more attention to their finances**
-  **50%** of consumers plan to **cut back** on utility usage
-  **30%** of homeowners plan to apply for a **property tax exemption**
-  **25%** of homeowners plan to obtain a **new home insurance policy**
-  **17%** of homeowners plan to **reduce home insurance coverage**

*Over the past year



Housing Costs and Implications

Total Housing costs (*as defined in the survey*) include rent or mortgage plus HOA/Condo fees, real estate taxes, home insurance, and utility bills (electricity, gas, water, trash, other).

Over half of consumers say that their total housing costs have increased in the past year. Very few say their total housing costs have decreased.

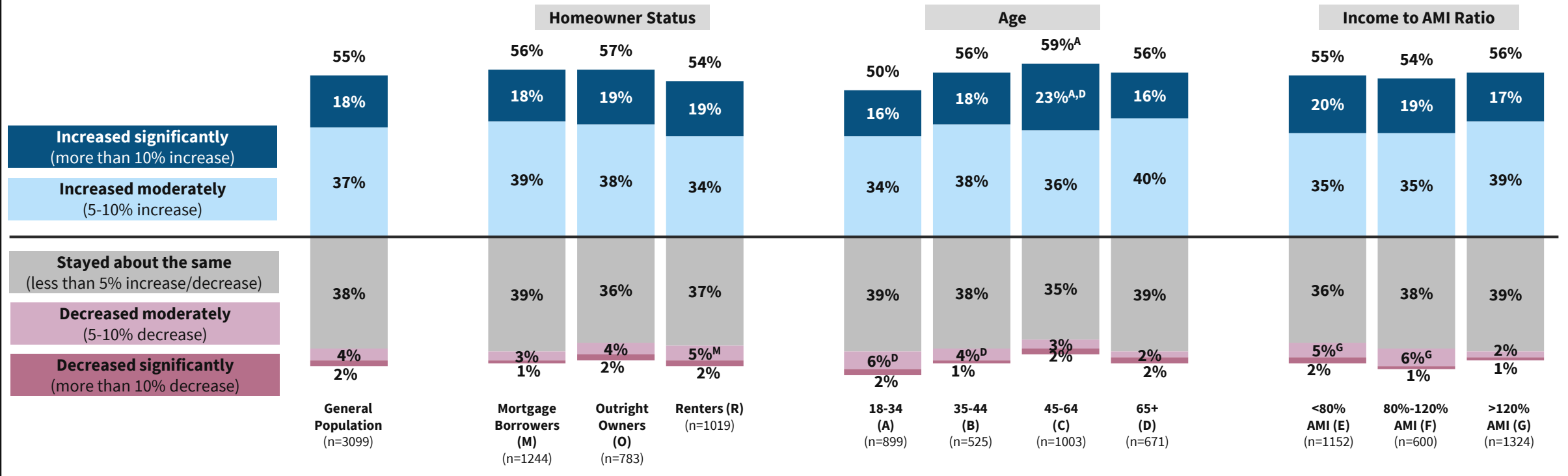
- Across segments, nearly one quarter of consumers say their total housing costs increased significantly in the past year (more than 10% increase).

Change in Total Housing Costs* in Past Year

GP by subgroup

Q4 2023

*Housing costs (as defined in the survey) include rent or mortgage plus HOA/Condo fees, real estate taxes, home insurance, and utility bills (electricity, gas, water, trash, other).



Q562: In the past year, have your total housing costs increased, decreased, or stayed about the same?

Note: Respondents who reported “Don’t know” or skipped/refused to respond are included in sample, but not shown in the chart, so percentages may not add up to 100%.

M/O/R, A/B/C/D, E/F/G : Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter Q4 2023 National Housing Survey - GP



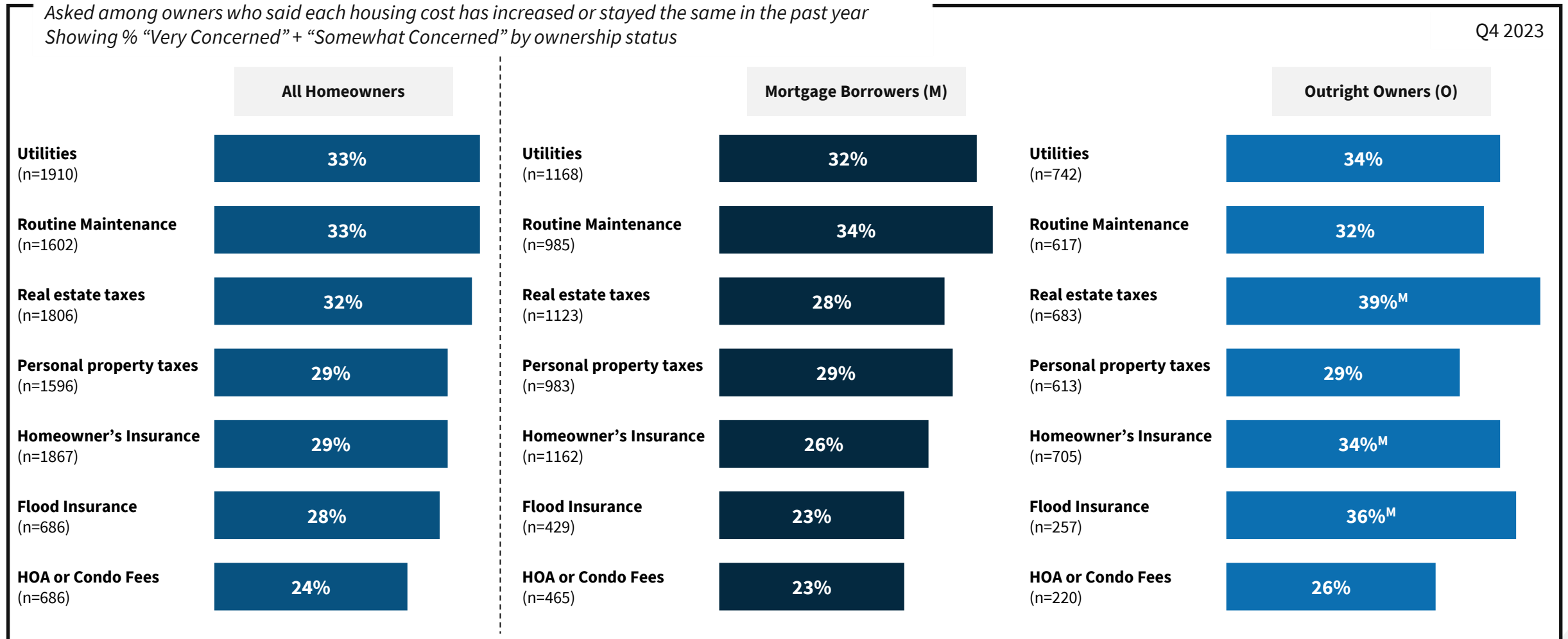
One-third of homeowners are concerned about their ability to pay for utilities, routine maintenance, and real estate taxes.

- Outright owners are more likely than mortgage borrowers to be concerned about their ability to pay for real estate taxes (39% vs. 28%), homeowner's insurance (34% vs. 26%), and flood insurance (36% vs. 23%).

Homeowners' Concern About Rising Housing Costs by Homeowner Type

Asked among owners who said each housing cost has increased or stayed the same in the past year
Showing % "Very Concerned" + "Somewhat Concerned" by ownership status

Q4 2023



Q564: (Asked among homeowners who said each housing cost has increased or stayed the same in the past year): How concerned are you about being able to pay each of the following monthly or yearly housing costs?

M/O: Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter Q4 2023 National Housing Survey - GP

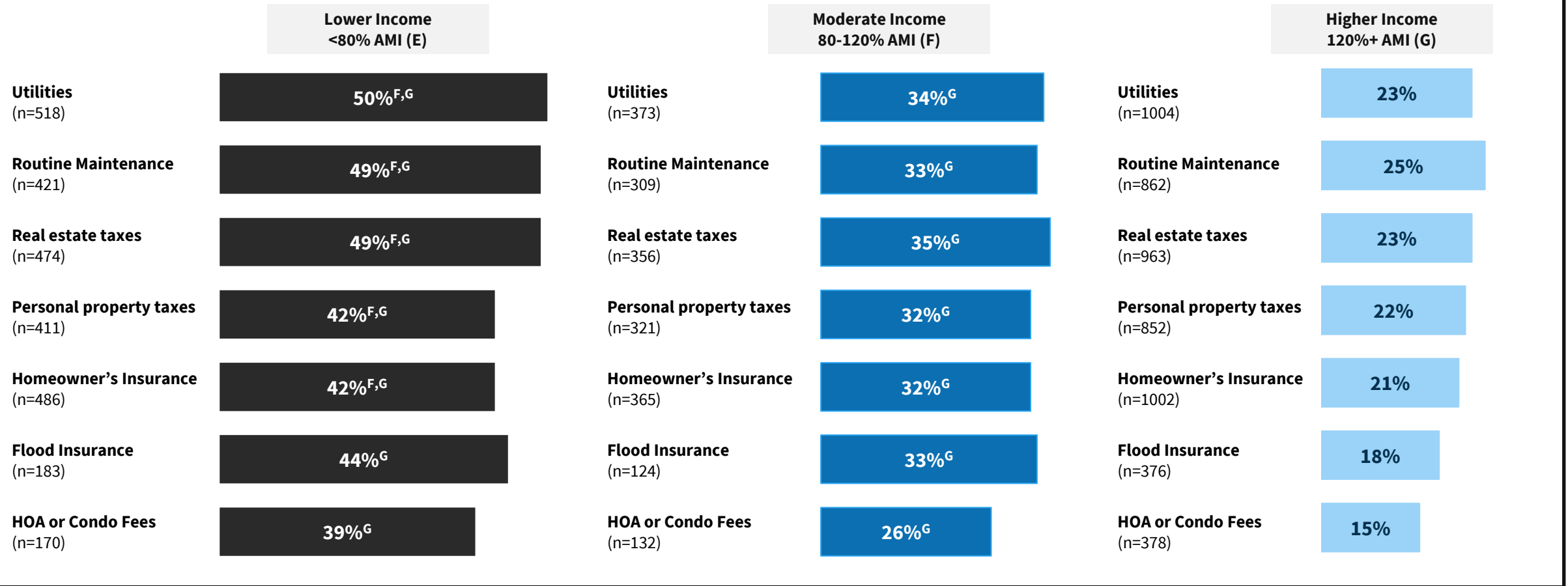


Homeowners with lower incomes (<80% AMI) are significantly more likely to be concerned about paying for all housing-related costs in comparison to higher income homeowners.

Homeowners' Concern About Rising Housing Costs by Income to AMI Ratio

Asked among owners who said each housing cost has increased or stayed the same in the past year
Showing % "Very Concerned" + "Somewhat Concerned" by Income to AMI (Area Median Income) Ratio

Q4 2023



Q564: (Asked among homeowners who said each housing cost has increased or stayed the same in the past year): How concerned are you about being able to pay each of the following monthly or yearly housing costs?

E/F/G: Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter



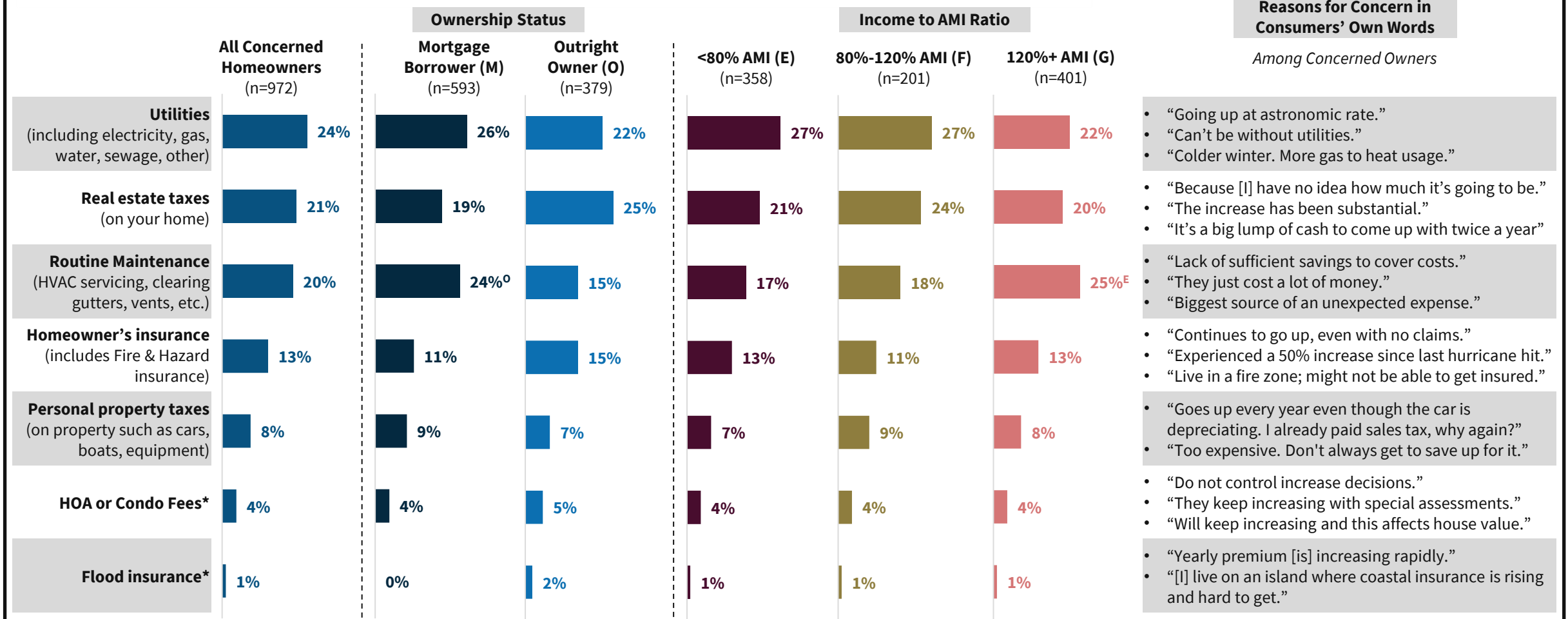
Paying for utilities is the top concern among homeowners who said they had concerns about paying for one or more housing costs.

- Paying for real estate taxes and routine maintenance were also top concerns.

Homeowners' Most Concerning Housing Cost

Asked among homeowners who said they are somewhat or very concerned about being able to pay at least one housing cost
Showing % by subgroup and open-ended reasons

Q4 2023



Note: Respondents who reported "Don't know" or skipped/refused to respond are included in sample, but not shown in the chart, so percentages may not add up to 100%.

Q566: (Asked among homeowners who said they are somewhat or very concerned about being able to pay at least one housing cost): Which one are you most concerned about? Why? / Why are you concerned about paying this?

M/O, E/F/G: Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within Q4 2023

*HOA and flood insurance have lower incidence rates among homeowners, therefore may not rank as high among all homeowners who are concerned about being able to pay at least one housing cost.



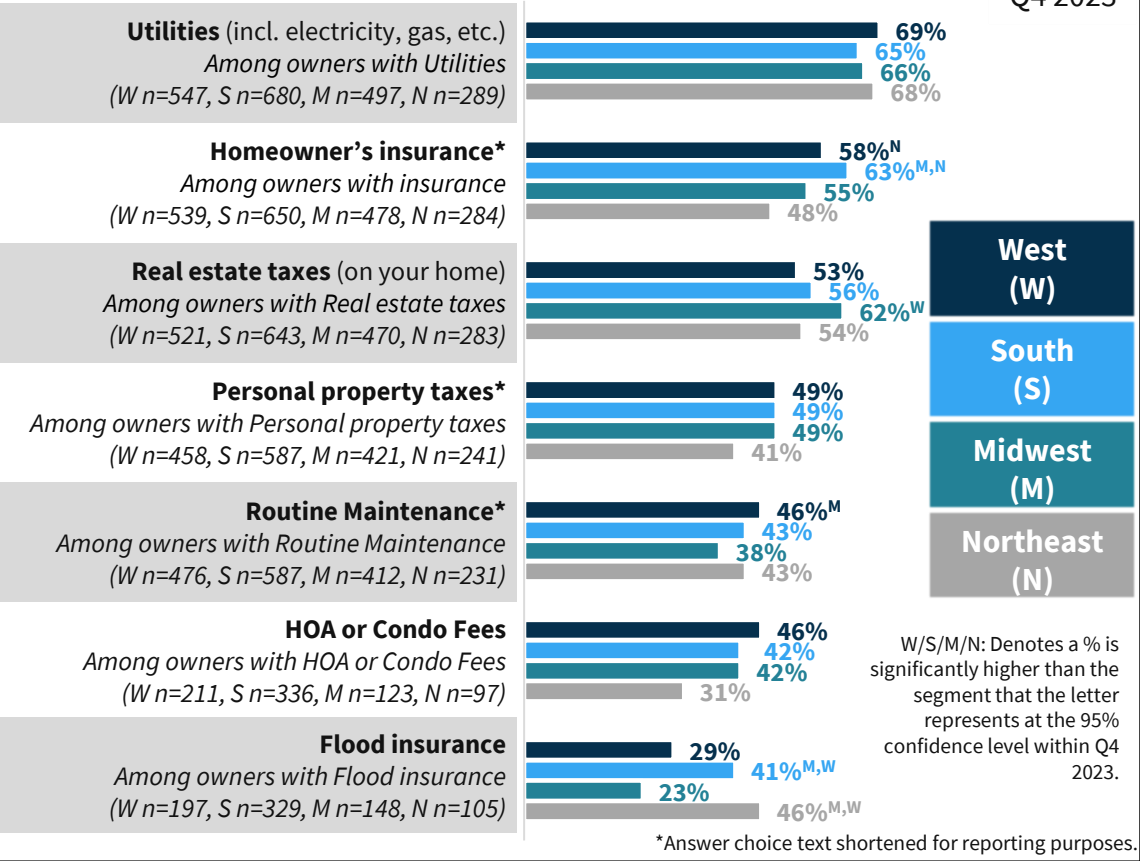
Utilities increased for most homeowners across regions. There is, however, some regional variation when it comes to increases in other housing costs and concerns about paying for costs.

- Significantly more homeowners in the South than in the Midwest and Northeast said their homeowner's insurance increased in the past year
- Flood insurance cost increases were reported by significantly more homeowners in the South and Northeast than other regions; Southern homeowners expressed more concern about paying for flood insurance costs.

Homeowners With Increased Housing Costs, by Region

Showing percentage (%) of homeowners who said their housing costs increased 'moderately' (5-10% increase) or 'significantly' (10% or more increase) in the past year; Among those with each respective housing cost

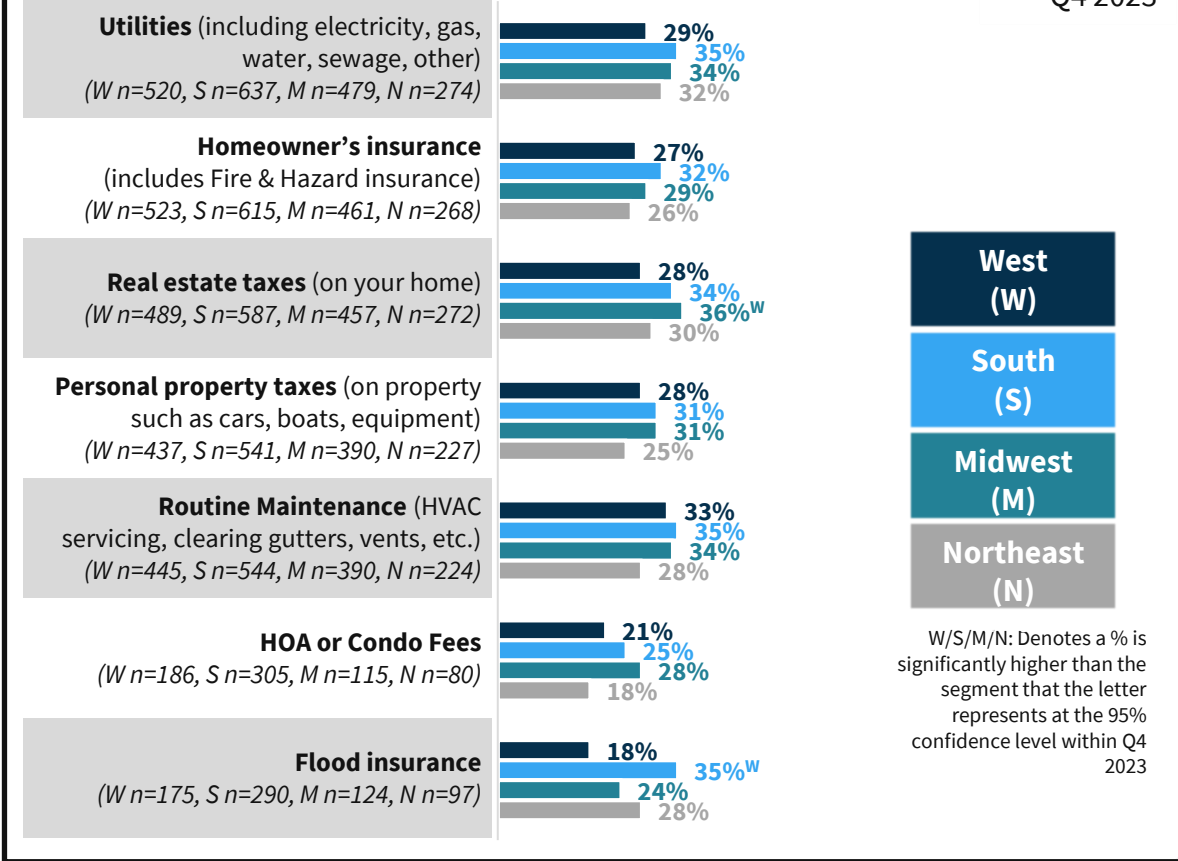
Q4 2023



Concern over Housing Cost Increases, by Region

Among homeowners who said their housing costs/fees increased or stayed the same in the past year; Showing percentage (%) of homeowners who are 'somewhat' or 'very' concerned about paying for housing costs

Q4 2023



Q563_Rebased: (Asked among homeowners with each respective housing cost) In the past year, which of the following monthly or yearly housing costs/fees associated with your home have increased, decreased or stayed about the same?

Q564: (Asked among homeowners whose housing costs increased or stayed the same in the past year) How concerned are you about being able to pay each of the following monthly or yearly housing costs?



Utilities, real estate taxes, and routine maintenance lead as the most concerning housing expenditures for homeowners across regions.

- There is, however, regional variance when it comes to the top housing concern. Real estate taxes lead as the most concerning housing cost for consumers in the Midwest and West, but utilities leads as the most concerning cost in the South and Northeast.






Top 3 Primary Cost Concerns, by Region

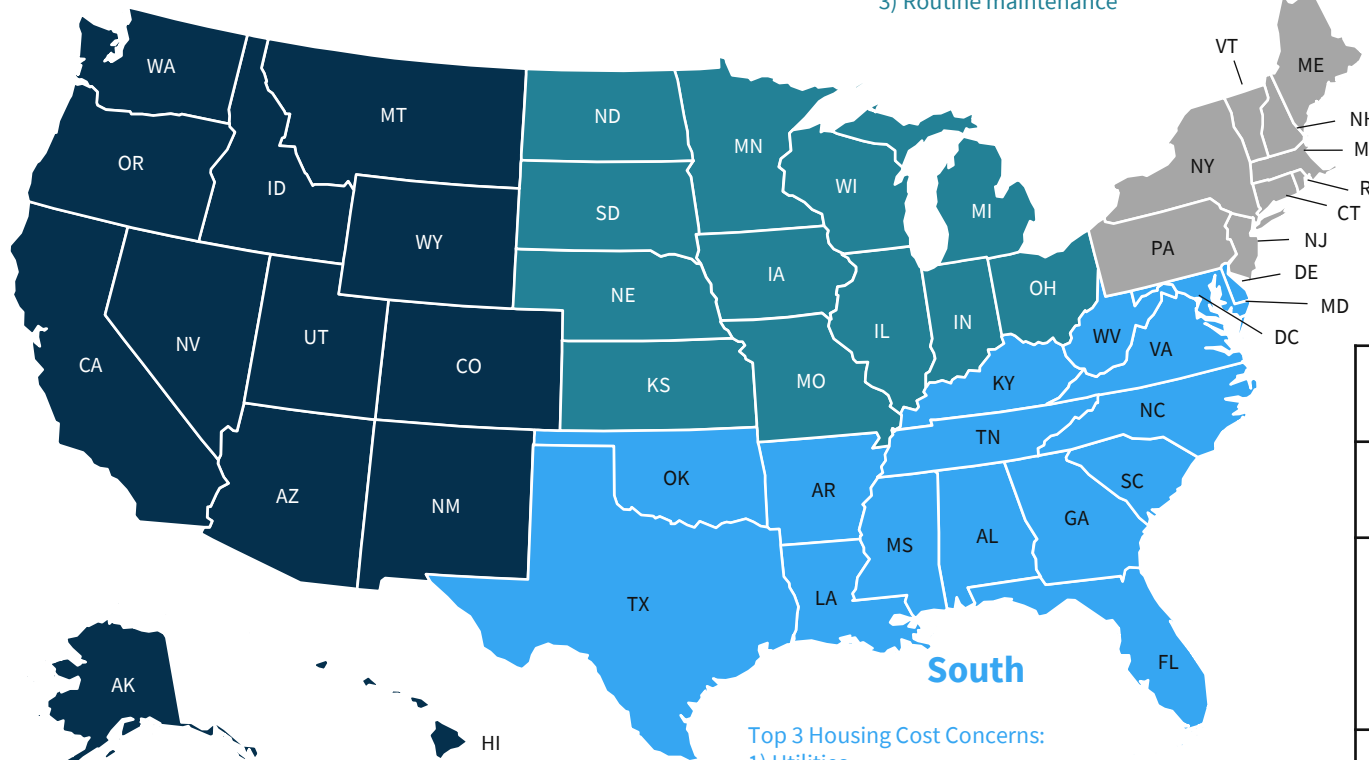
Among homeowners who they are 'somewhat' or 'very' concerned about paying one or most housing costs**;
Showing top 3 most concerning housing costs by region

West
Top 3 Housing Cost Concerns:
1) Real estate taxes
2) Routine maintenance and utilities*
3) Homeowner's insurance

Midwest
Top 3 Housing Cost Concerns:
1) Real estate taxes
2) Utilities
3) Routine maintenance


















Northeast
Top 3 Housing Cost Concerns:
1) Utilities
2) Real estate taxes
3) Personal Property taxes

Legend	
Routine maintenance	
Utilities	
Real estate taxes	
Personal property taxes	
Homeowner's Insurance	



South
Top 3 Housing Cost Concerns:
1) Utilities
2) Homeowner's insurance and routine maintenance*
3) Real estate taxes

*Two housing costs are tied in ranking
Note: Not all responses for each region will sum to 100% due to rounding or due to skipped/unknown/refusal of responses not being shown.

Rank	GP n=972	West n=261	South n=344	Midwest n=240	Northeast n=127
1	 24%	 24%	 22%	 25%	 36%
2	 21%	 23%	 20%	 23%	 21%
		 23%	 20%		
3	 20%	 10%	 17%	 21%	 16%

Q566: (Asked among homeowners who said they are somewhat or very concerned about being able to pay at least one housing cost) You mentioned you are concerned with paying the monthly or yearly housing cost(s) listed below. [If more than one housing cost is concerning] Which one are you most concerned about? Why? [If only one housing cost is concerning] Why are you concerned about paying this?

**HOA and flood insurance have lower incidence rates among homeowners, therefore may not rank as high among all homeowners who are concerned about being able to pay at least one housing cost.



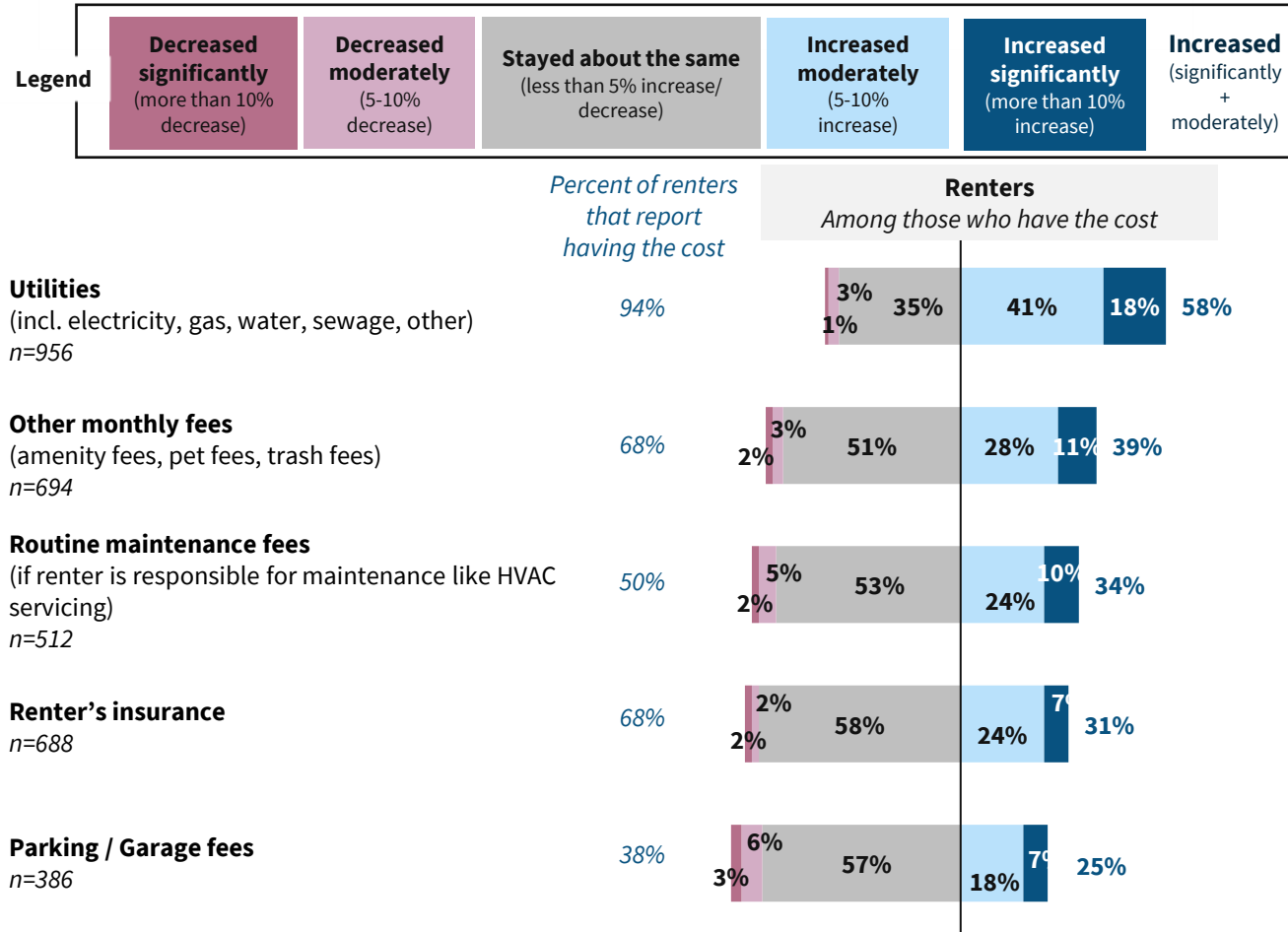
Nearly 60% of renters who pay utility costs said they increased in the past year.

- More than a third of renters who pay other monthly fees or routine maintenance indicated their costs increased last year.
- Paying for utilities is a top concern for renters.

Renters' Increase in Housing Costs Over Past Year – Among Renters with the Cost

Showing percentage (%) of renters; among the subset of renters who have each respective housing cost

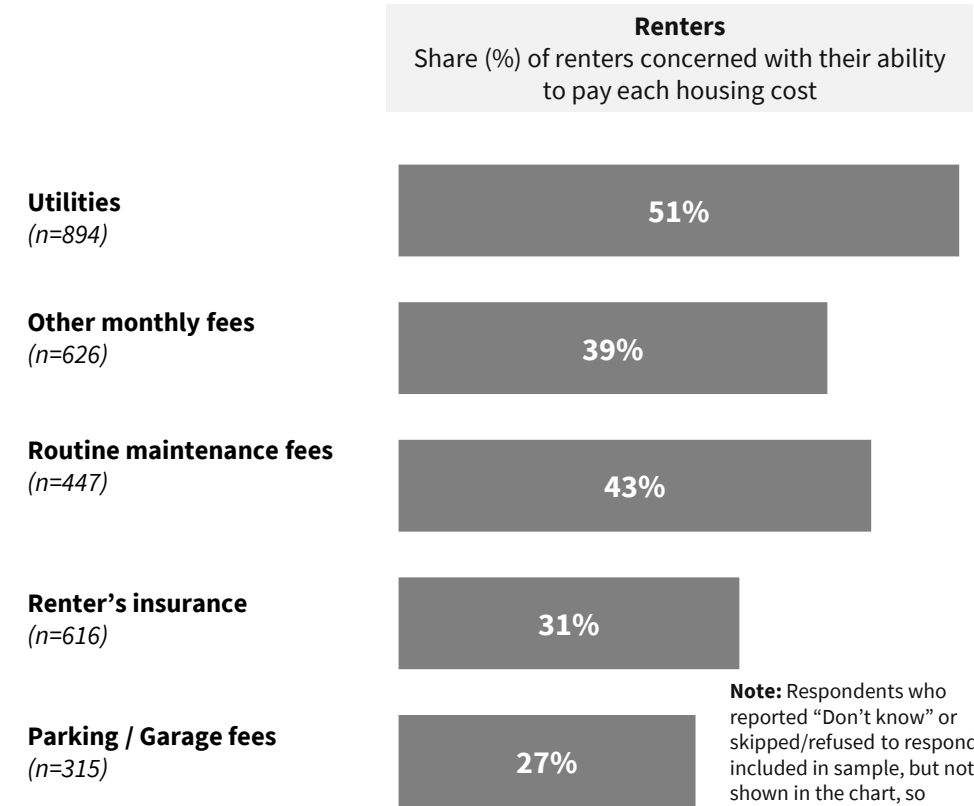
Q4 2023



Renters' Concern About Rising Housing Costs

Asked among renters who said each housing cost had increased or stayed the same in the past year

Q4 2023



Note: Respondents who reported "Don't know" or skipped/refused to respond are included in sample, but not shown in the chart, so percentages may not add up to 100%.

Q567_Rebased: (Asked among renters with each respective cost): In the past year, which of the following monthly or yearly housing costs/fees associated with your home have increased, decreased or stayed about the same?

Note: Respondents who reported N/A / do not have the cost are excluded from sample. Respondents who reported "Don't know" or skipped/refused to respond are included in sample, but not shown in the chart, so percentages may not add up to 100%.

Q568: (Asked among renters who said each housing cost increased or stayed the same in the past year): How concerned are you about being able to pay each of the following monthly or yearly housing costs?

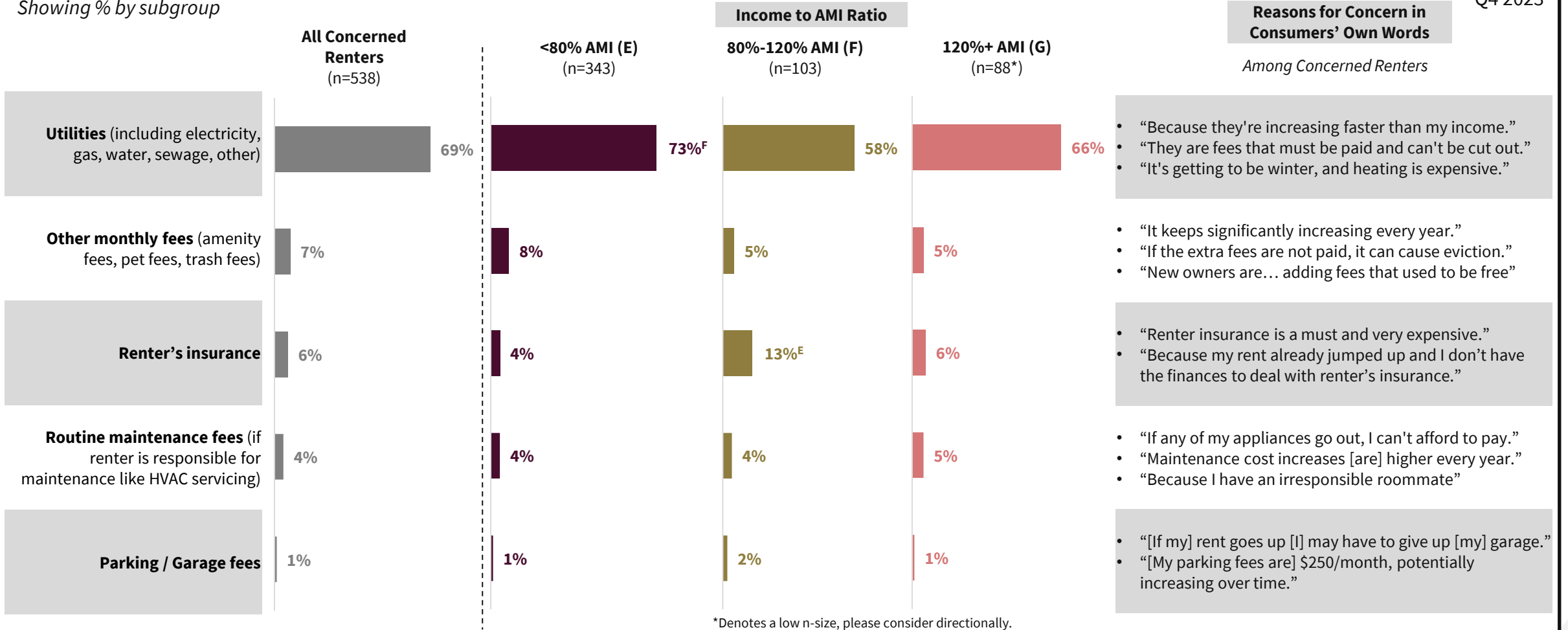


Among renters who are concerned about at least one housing cost, over two-thirds (69%) are most concerned about paying for utilities.

- The rising cost of utilities relative to income, and difficulty in being able to cut back on usage, are reasons why renters are concerned with their ability to pay their utility bill.

Renters' Most Concerning Housing Cost

Asked among renters who said they are somewhat or very concerned about being able to pay at least one housing cost
Showing % by subgroup



Q4 2023

*Denotes a low n-size, please consider directionally.

E/F/G: Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within Q4 2023

Q570: (Asked among renters who said they are somewhat or very concerned about being able to pay at least one housing cost): Which one are you most concerned about? Why? / Why are you concerned about paying this?

Note: Respondents who reported “Don't know” or skipped/refused to respond are included in sample, but not shown in the chart, so percentages may not add up to 100%.



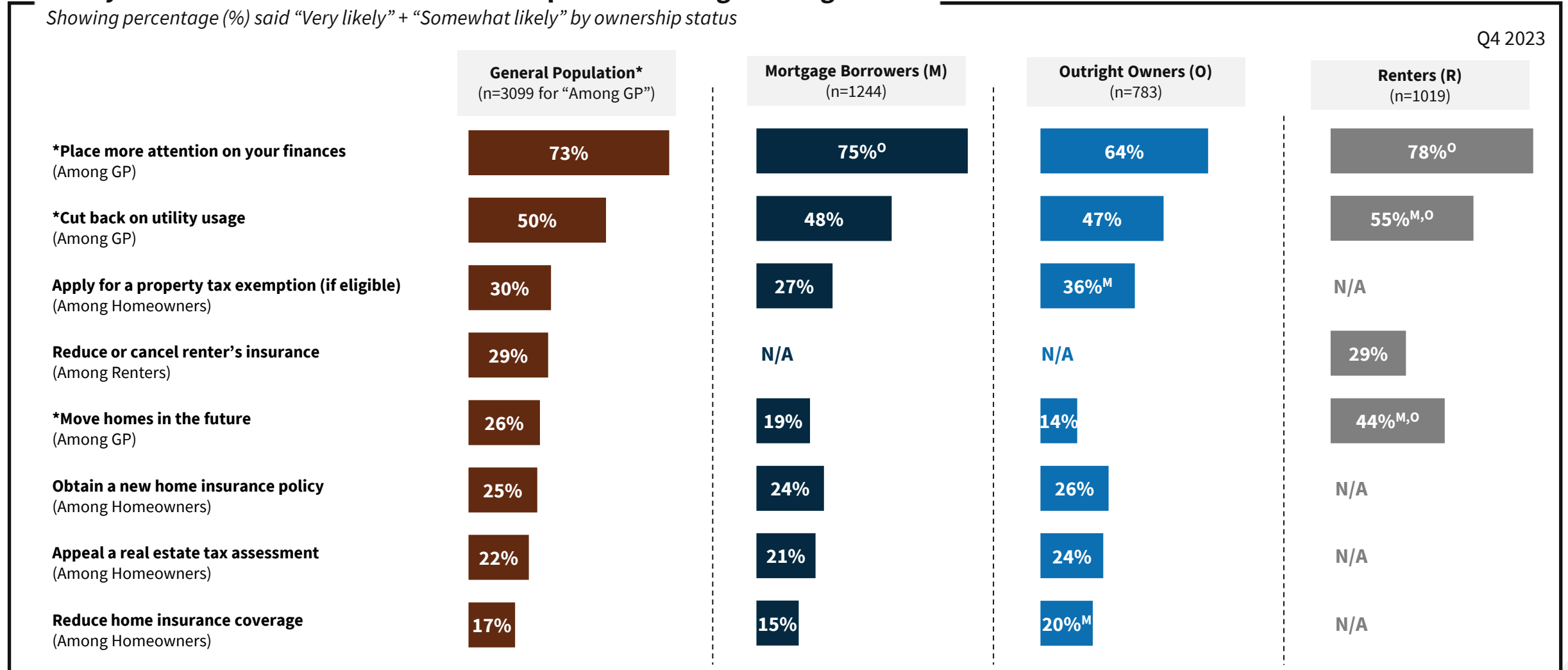
In response to rising housing costs, more than 70% plan to place more attention on their finances and half plan to cut back on their utility usage.

- A quarter or more of homeowners say they will apply for a property tax exemption or obtain a new home insurance policy.
- Significantly more renters than homeowners plan to move homes in the future due to rising housing costs.

Likely Actions Consumers Will Take in Response to Rising Housing Costs

Showing percentage (%) said “Very likely” + “Somewhat likely” by ownership status

Q4 2023



Q572: Given increased housing costs*, how likely are you to...

M/O/R: Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter

* Indicates the question shown was displayed and asked of all respondents. Whereas other questions were only asked of a particular audience.

Note: Respondents who reported “Don’t know” or skipped/refused to respond are included in sample, but not shown in the chart, so percentages may not add up to 100%.

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Homeowners who have concerns with being able to pay their home insurance policy are more likely to either obtain a new policy or reduce their coverage.

- Significantly more outright owners than mortgage borrowers say they will likely reduce their coverage.

Impact of Home Insurance Cost Increases

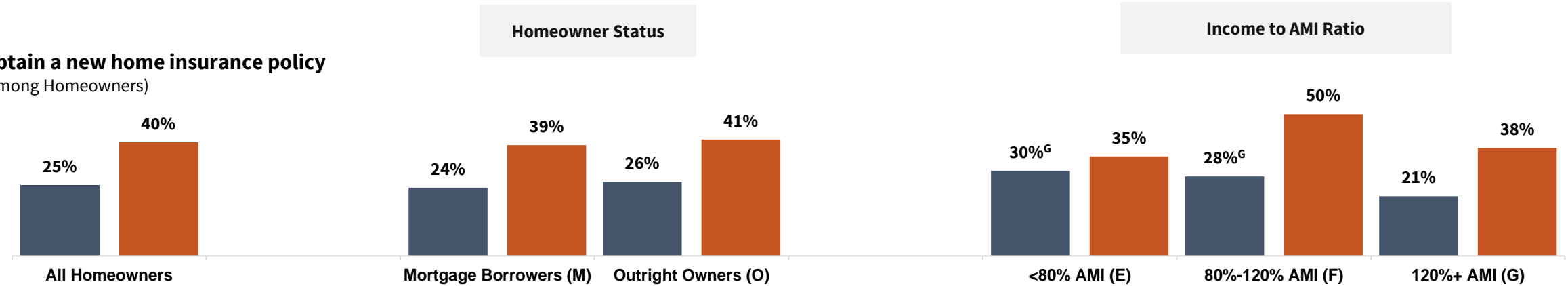
Showing percentage (%) of homeowners said likely (very/somewhat) to the following actions given increased housing costs

Q4 2023



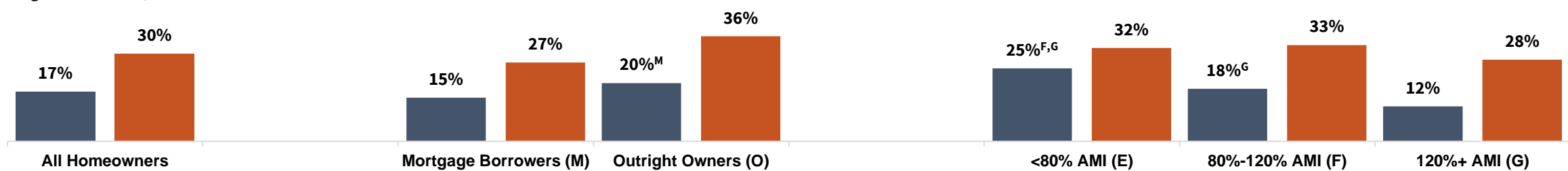
Obtain a new home insurance policy

(Among Homeowners)



Reduce home insurance coverage

(Among Homeowners)



M/O, E/F/G: Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter





Consumer Debt Stress & Financial Resilience

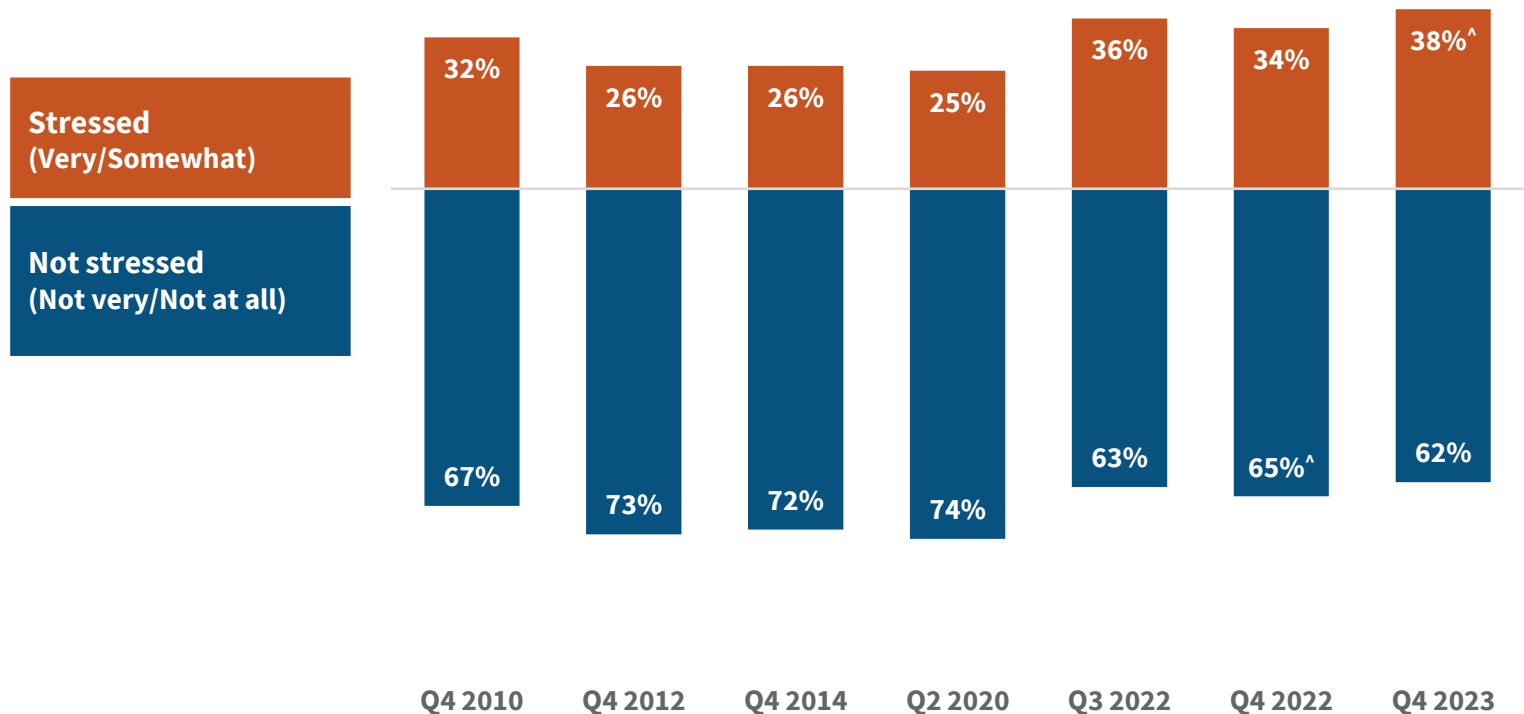


38% are stressed about their ability to make payments on their debts, a significant increase from last year (Q4 2023 vs. Q4 2022).

- When asked about the type of debt considered as the “primary source of stress,” significantly more consumers in Q4 2023 (37%) than in Q4 2022 (25%) say it is their ability to pay credit card debt. Notably, the share who consider first home mortgage as their primary source of stress increased since last year.

Ability to Make Payments on Debts

General population, Q4 2023 n=3099

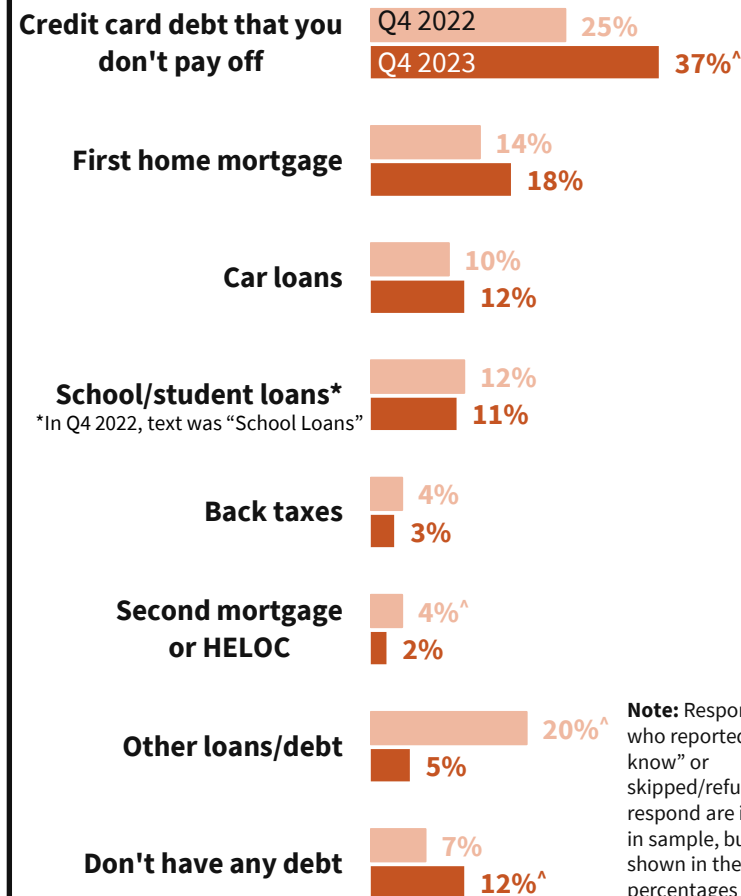


*Note: This information was collected during the following time periods: Q1 2010 – Q4 2015, Q2 2020, Q3 2022, Q4 2022, and Q4 2023. Only select reporting periods are shown in the data chart above.

Primary Source of Stress, by Debt Type

Asked among respondents who said they were *very/somewhat stressed* with their ability to make payments

General Population, Q4 2022 n=1017 and Q4 2023 n=1167



*In Q4 2022, text was “School Loans”

Note: Respondents who reported “Don’t know” or skipped/refused to respond are included in sample, but not shown in the chart, so percentages may not add up to 100%.

^ Denotes a % is significantly higher than Q4 2022/Q4 2023 at the 95% confidence level within the quarter

Q109, Q109R: Are you very stressed, somewhat stressed, not very stressed or not at all stressed about your ability to make payments on your debts?

Q109B, Q109BR: (Asked among respondents who said they were very or somewhat stressed about their ability to make payments on their debts): Which type of debt is your primary source of stress?

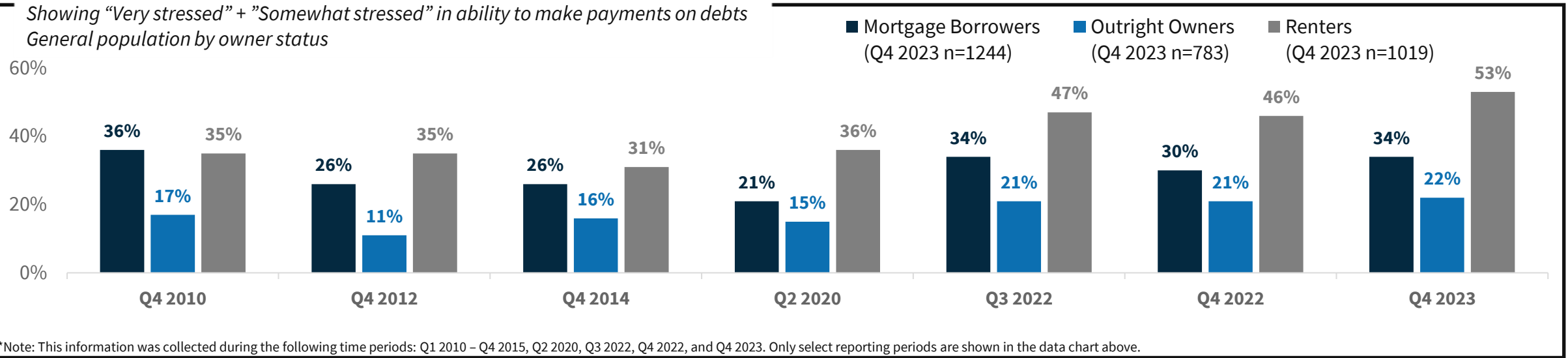


More than half of renters (53%) are stressed about their ability to make payments on their debts, the highest level observed to date.

- For most types of non-mortgage debt, renters are more stressed than mortgage borrowers.

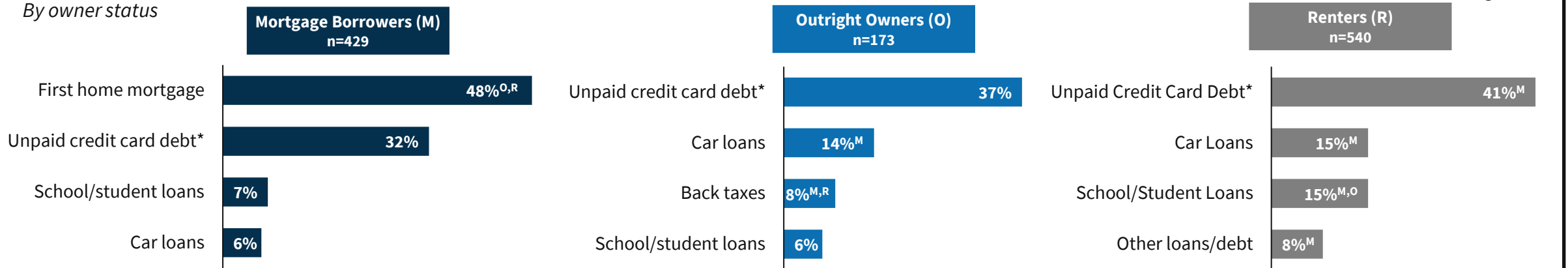
Ability to Make Payments on Debts

Showing "Very stressed" + "Somewhat stressed" in ability to make payments on debts
General population by owner status



Leading Source of Stress, by Type of Debt

Asked among those who were very/somewhat stressed about their ability to make payments on their debts
By owner status



Note: The full list of answer choices shown to participants are not shown above. Only "leading" (top 4) choices shown. M/O/R: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter

Q109, Q109R: Are you very stressed, somewhat stressed, not very stressed or not at all stressed about your ability to make payments on your debts?

Q109B, Q109BR: (Asked among those who are very or somewhat stressed about their ability to make payments on their debts): Which type of debt is your primary source of stress?

*Note: The survey answer choice language was simplified for reporting. "Unpaid Credit Card Debt" was worded as "Credit Card Debt that you don't pay off every month" in the survey.



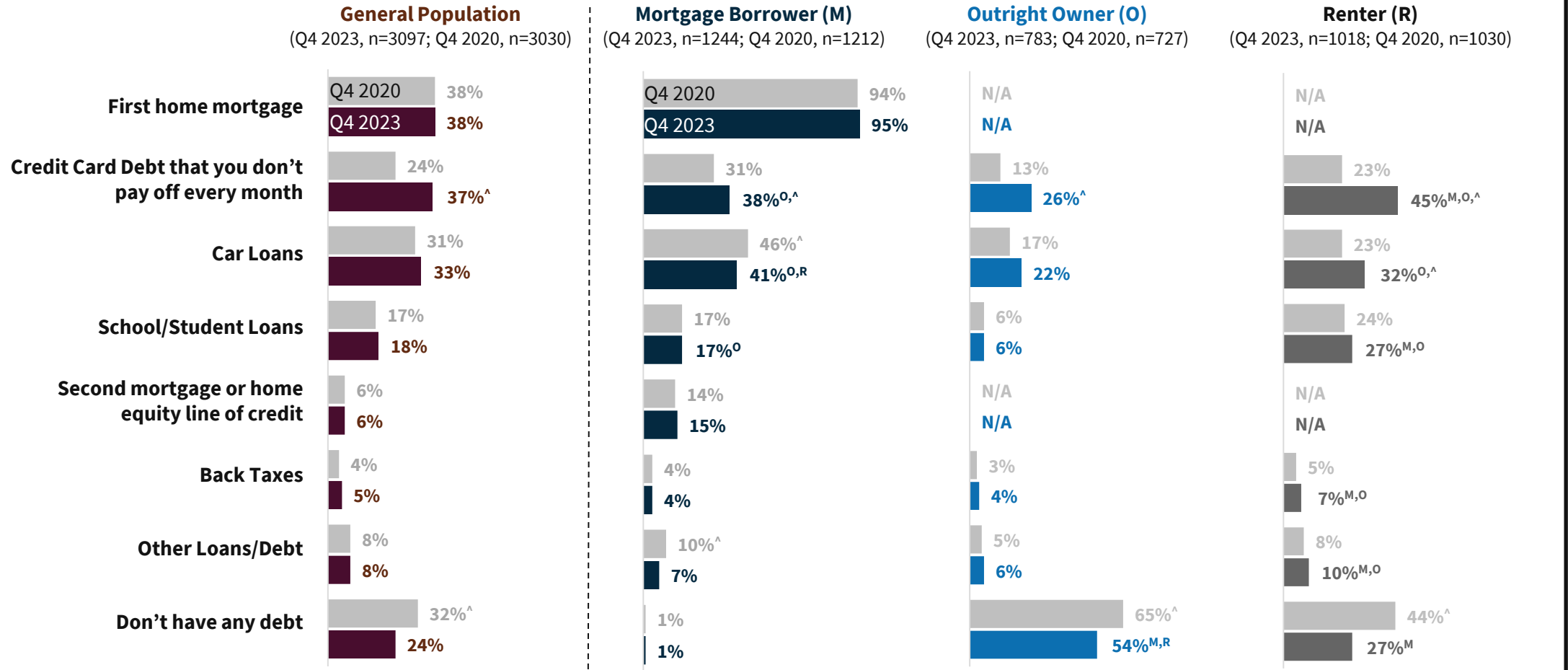
Only one-quarter of consumers reported being debt-free in Q4 2023, down from 32% in Q4 2020.

- Significantly more consumers report having credit card debt in Q4 2023 (37%) than they did in Q4 2020 (24%).
- Outright owners have less debt than mortgage borrowers and renters, but even their debt levels have risen since Q4 2020.

Types of Debt Held, by Homeowner Status

Rank order based on the general population

Q4 2023



1% or less of consumers in both Q4 2020 and Q4 2023 said "Don't Know"

Q107, Q107R: Which, if any, of the following do you currently have? Please select all that apply.

Note: To ensure data compatibility and accuracy across reporting periods, first home mortgage and/or second mortgage/HELOC were pre-selected/reclassified for mortgage borrowers, as applicable.

M/O/R: Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within Q4 2023

[^] Denotes significantly higher than Q4 2023/Q4 2020 at 95% confidence level

Note: Respondents who reported "Don't know" or skipped/refused to respond are included in sample, but not shown in the chart, so percentages may not add up to 100%.

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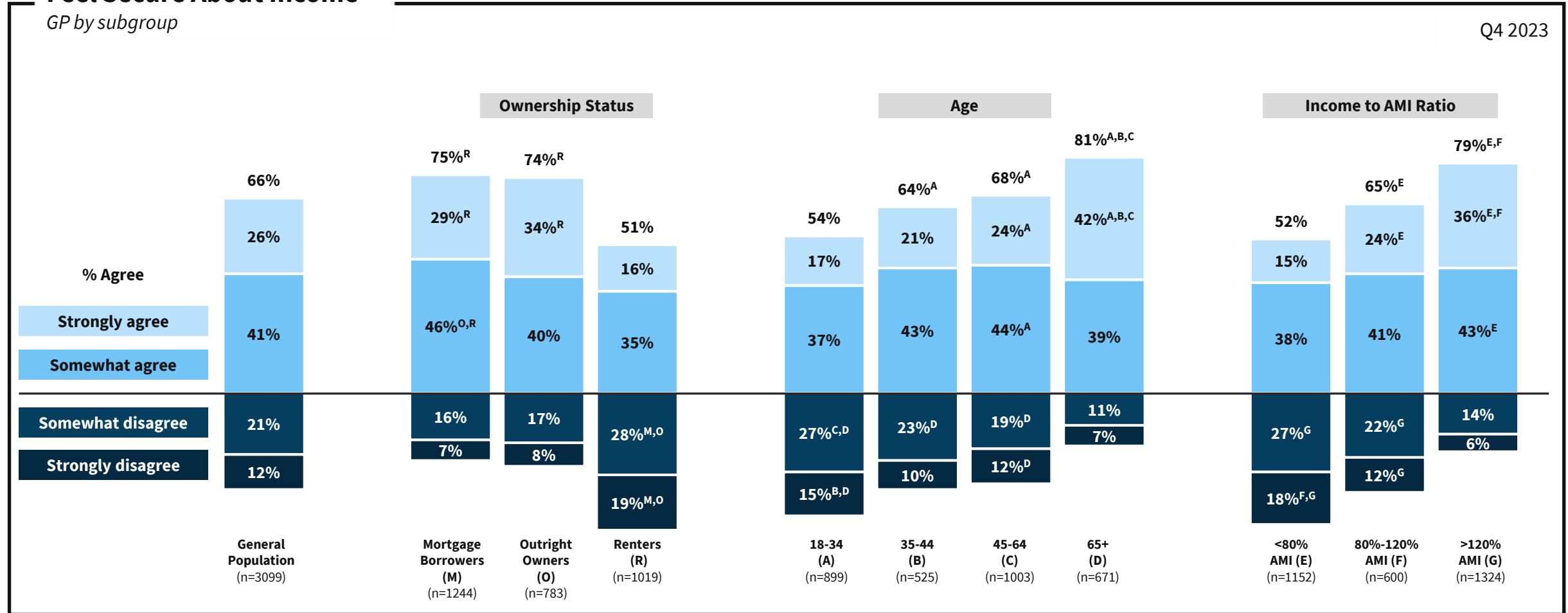
Two-thirds (66%) of consumers feel confident about their income while a third say they are not. Only 26% “strongly agree” that they feel secure about their income.

- Far more mortgage borrowers (75%) and outright owners (74%) than Renters (51%) feel secure about their income.
- Significantly fewer younger consumers (18-34) than older consumers (35+) feel secure about their income.

Feel Secure About Income

GP by subgroup

Q4 2023



M/O/R, A/B/C/D, E/F/G : Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter

Q560B: How much do you agree or disagree with the following statements? *I feel secure about my income.*

Note: Respondents who reported “Don’t know” or skipped/refused to respond are included in sample, but not shown in the chart, so percentages may not add up to 100%.

Q4 2023 National Housing Survey - GP



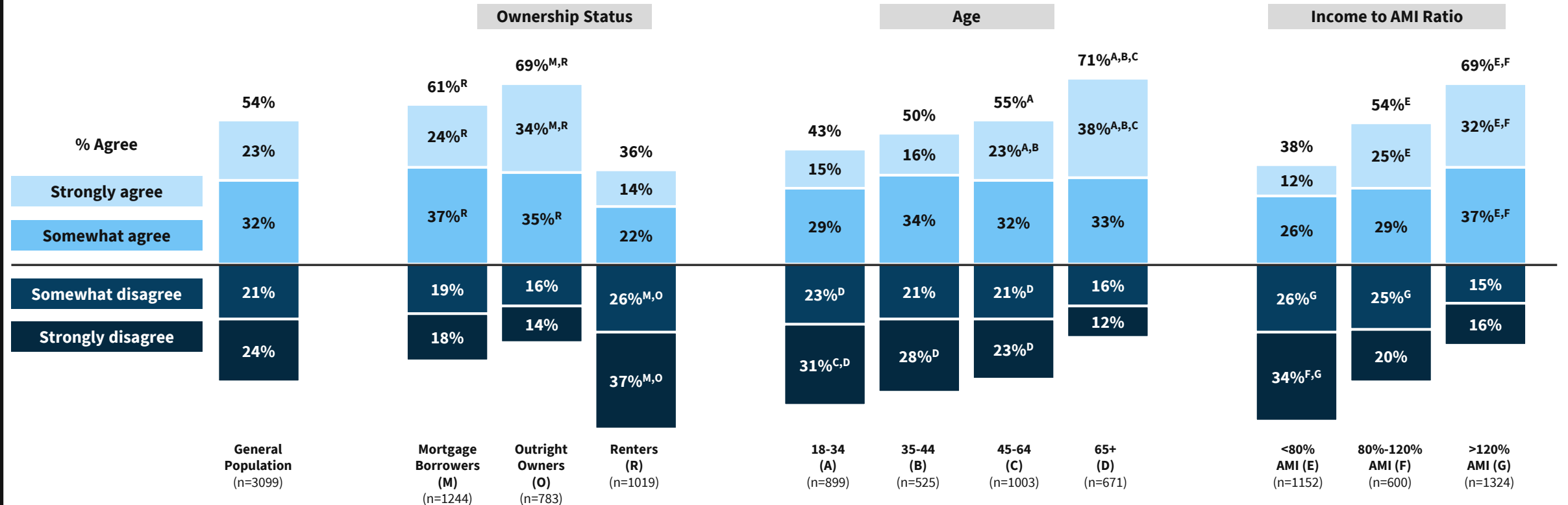
Mortgage borrowers and outright owners feel more confident in their ability to handle a major expense, in comparison to renters.

- Consumers with higher incomes compared to AMI are more likely to feel confident in their savings to handle a major expense.
- Older consumers (65+) are more confident in their savings to cover a major expense than younger consumers. By comparison, only 43% of consumers aged 18-34 consumers are confident in handling a major unexpected expense.

Have Sufficient Savings to Handle Major Unexpected Expense

GP by subgroup

Q4 2023



Q560A: How much do you agree or disagree with the following statements? *I am confident that I have sufficient savings to handle a major unexpected expense.* M/O/R, A/B/C/D, E/F/G : Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter Q4 2023 National Housing Survey - GP

Note: Respondents who reported “Don’t know” or skipped/refused to respond are included in sample, but not shown in the chart, so percentages may not add up to 100%.



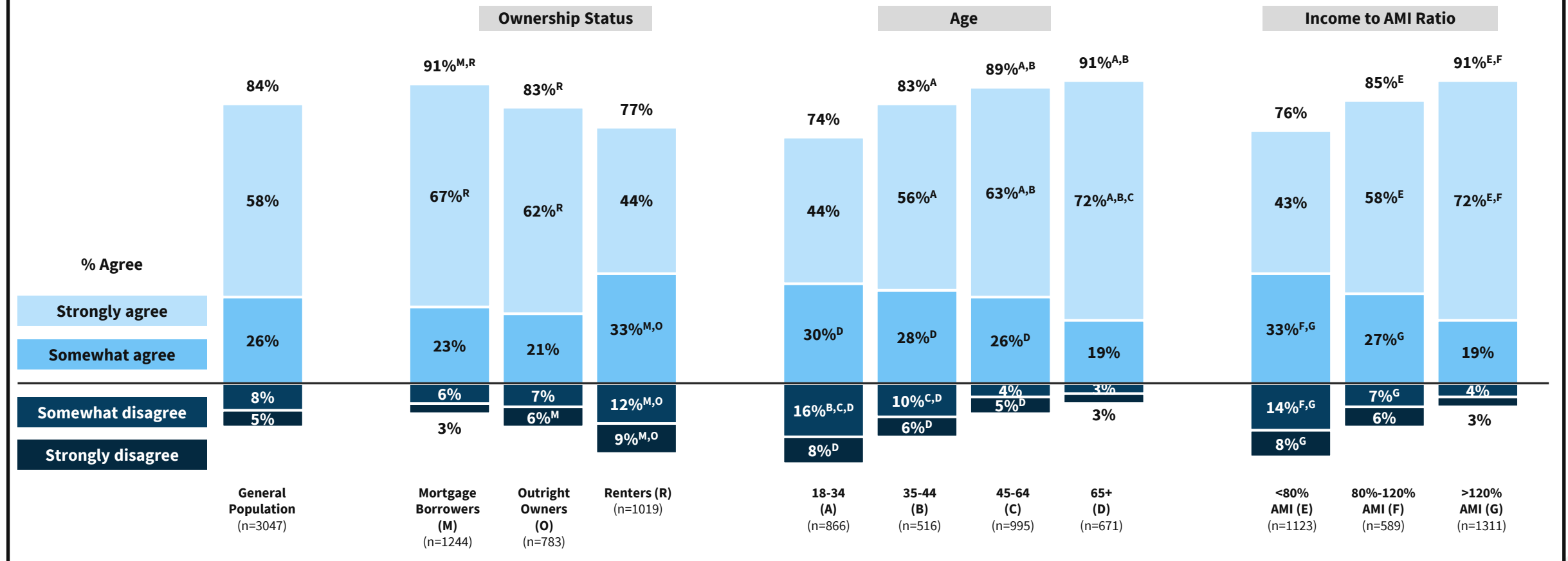
When it comes to housing, most (84%) say they can afford to pay their rent/mortgage each month.

- Renters are less confident in their ability to afford their rent in comparison to homeowners.
- Three-quarters of consumers with incomes less than 80% of AMI feel they can afford their rent/mortgage (76%), significantly less than those with higher incomes.

Ability to Afford to Pay Rent/Mortgage in Full Each Month

Asked among all owners and renters, showing by subgroup

Q4 2023



Q560D: (Asked among those who are homeowners or renters): How much do you agree or disagree with the following statements? *I can afford to pay my rent/mortgage in full each month.*

M/O/R, A/B/C/D, E/F/G : Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter

Note: Respondents who reported "Don't know" or skipped/refused to respond are included in sample, but not shown in the chart, so percentages may not add up to 100%.

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Research Methodology: Q4 2023

The **National Housing Survey (NHS)** was conducted each month from October to December 2023.

General Population (GP)

The General Population data were among mortgage holders, owners, and renters who make or share the financial decisions made in their household.

Each month, the results of the NHS are carefully compared to the 1-year American Community Survey (ACS) estimates, released in September of the previous calendar year. Weights are updated as needed each January and are reflective of the ACS from two years prior. Age, gender, race, ethnicity, income, education and housing status are all examined to ensure that the overall monthly sample does not differ in large or unexpected ways from the ACS 1-year estimates on these important dimensions.

For more information about the NHS weighting scheme, please refer to the [technical notes](#).

NHS Fielding

From June 2010 to December 2022, the NHS was administered via telephone survey using random digit dialing sampling.

Since January 2023, most participants completed the self-administered survey online (~95%), with a small percentage opting to complete via telephone with a live interview administrator (~5%). The NHS is available to respondents in both English and Spanish.

Q4 2023	Sample Size	Margin of Error
General Population (GP), including:	3,099	±2.29%
Mortgage Borrowers	1,244	±3.59%
Owners	2,027	±2.83%
Renters	1,019	±4.08%



General Population (GP): Sample Sizes by Demographic Groups

Q4 2023 Sample	Sample Size	Margin of Error
By Homeowner Status		
Mortgage Borrowers	1,244	3.59%
Owners	2,027	2.83%
Renters	1,019	4.08%
By Income		
<80% AMI	1,152	3.73%
80%-120% AMI	600	5.00%
120%+ AMI	1,324	3.60%
By Race		
White, non-Hispanic	1,803	2.92%
Hispanic	581	5.99%
Black, non-Hispanic	367	6.42%
Asian, non-Hispanic	177	5.56%
By Age		
18-34	899	4.66%
35-44	525	5.44%
45-64	1,003	4.00%
65+	671	4.40%

*AMI ratio status for NHS respondents is determined by matching zip code to AMI and using the mid point of a respondent's income category in Q142 as a proxy for income. Those who answer with "don't know" for income or zip code, or where AMI data was not available for a zip code, were not able to be coded.





Appendix: Housing Costs and Implications



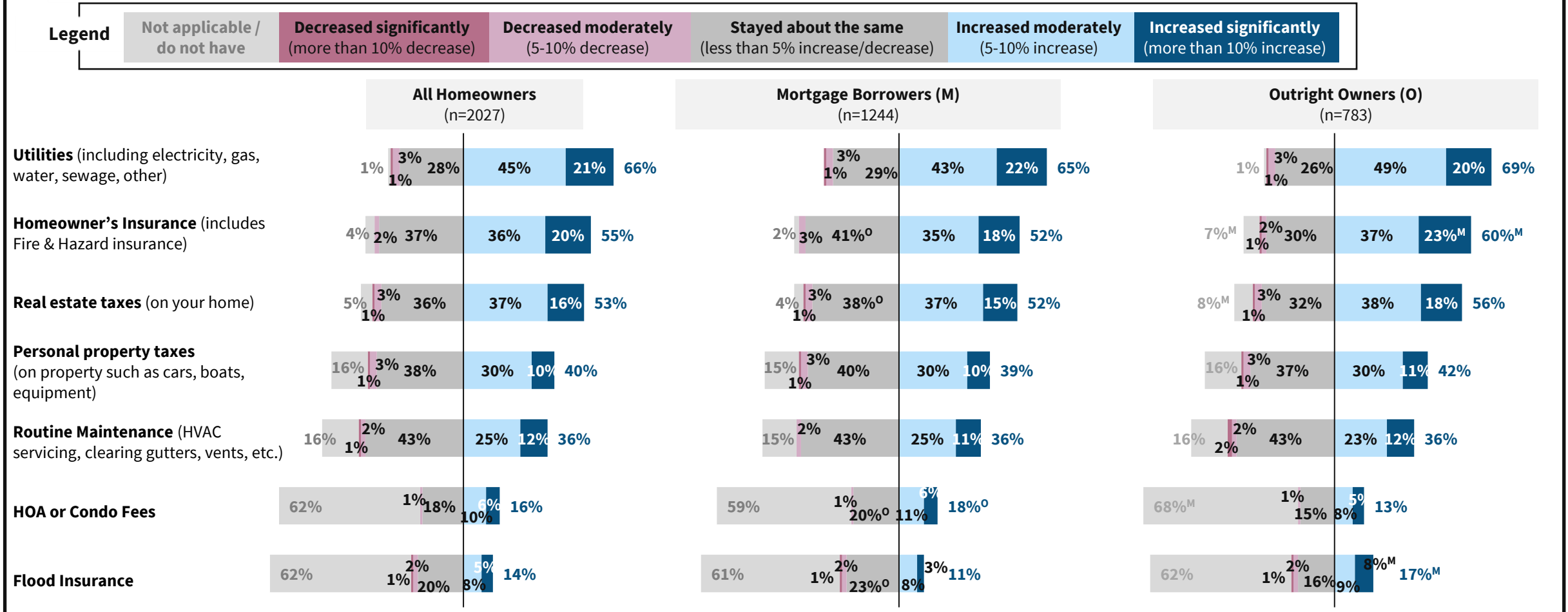
Among all homeowners surveyed, the largest percentage had increases in utility costs, followed by homeowner's insurance and real estate taxes.

- Over half of respondents said they do not have HOA/Condo fees or flood insurance, so the percent reporting an increase was lower than other costs.

Homeowners' Increase in Housing Costs Over Past Year – All Homeowners

Showing percentage (%) of all homeowners

Q4 2023



Q563A-G: (Asked among homeowners): In the past year, which of the following monthly or yearly housing costs/fees associated with your home have increased, decreased or stayed about the same?

M/O: Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter Q4 2023 National Housing Survey - GP

Note: Sample includes all homeowners, those who have and do not have the cost. Respondents who reported "Don't know" or skipped/refused to respond are not shown in the chart, so percentages may not add up to 100%.



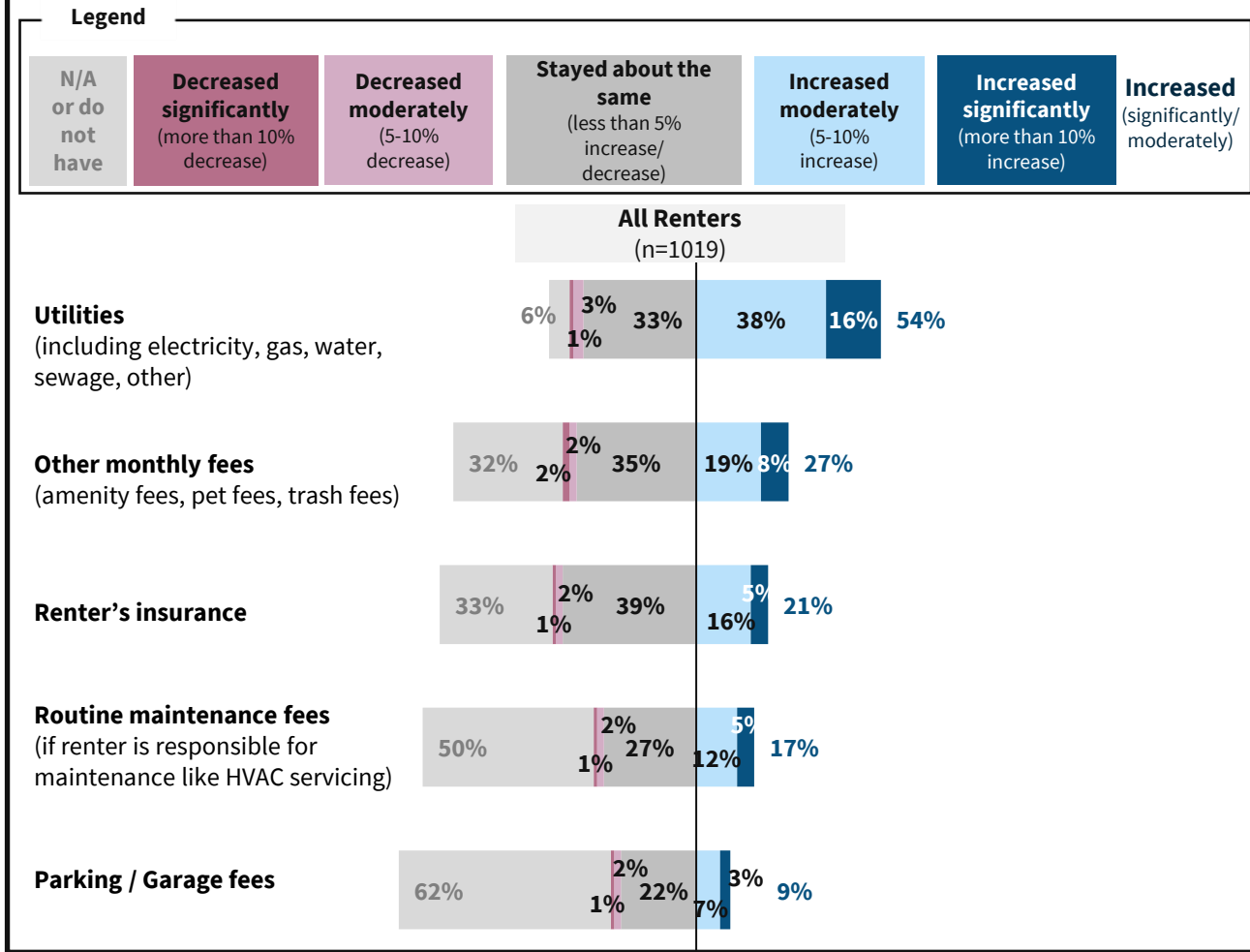
Among all renters, more than half said utility costs increased in the past year and is a cause of concern.

- Over a quarter of renters indicated 'other monthly fees' had increased, and one-fifth said renter's insurance increased.

Renters' Increase in Housing Costs Over Past Year – All Renters

Asked among all renters

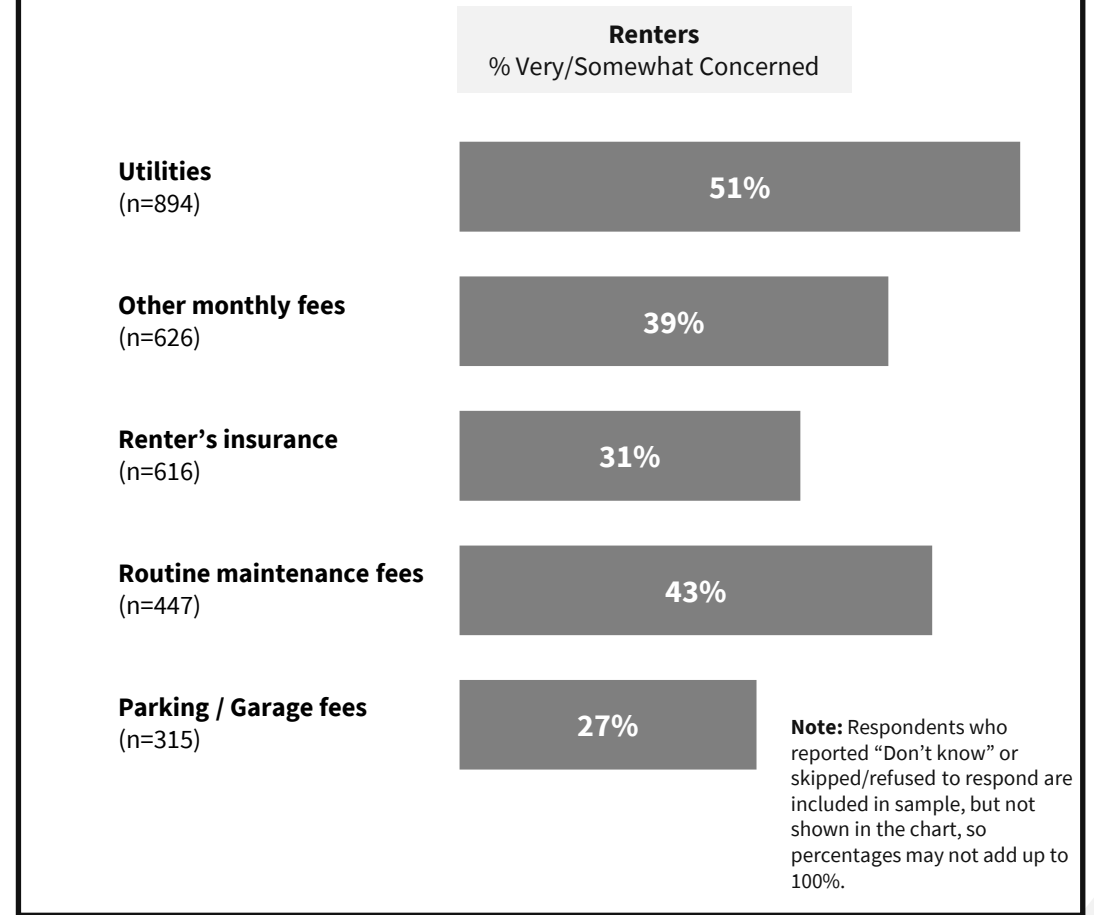
Q4 2023



Renters' Concern About Rising Housing Costs

Asked among renters who said each housing cost has increased or stayed the same in the past year

Q4 2023



Q567: In the past year, which of the following monthly or yearly housing costs/fees associated with your home have increased, decreased or stayed about the same?

Q568: (Asked among Renters who said each housing cost increased or stayed the same in the past year): How concerned are you about being able to pay each of the following monthly or yearly housing costs?



Renters were more likely than homeowners to have missed one or more housing-related payments in the past year.

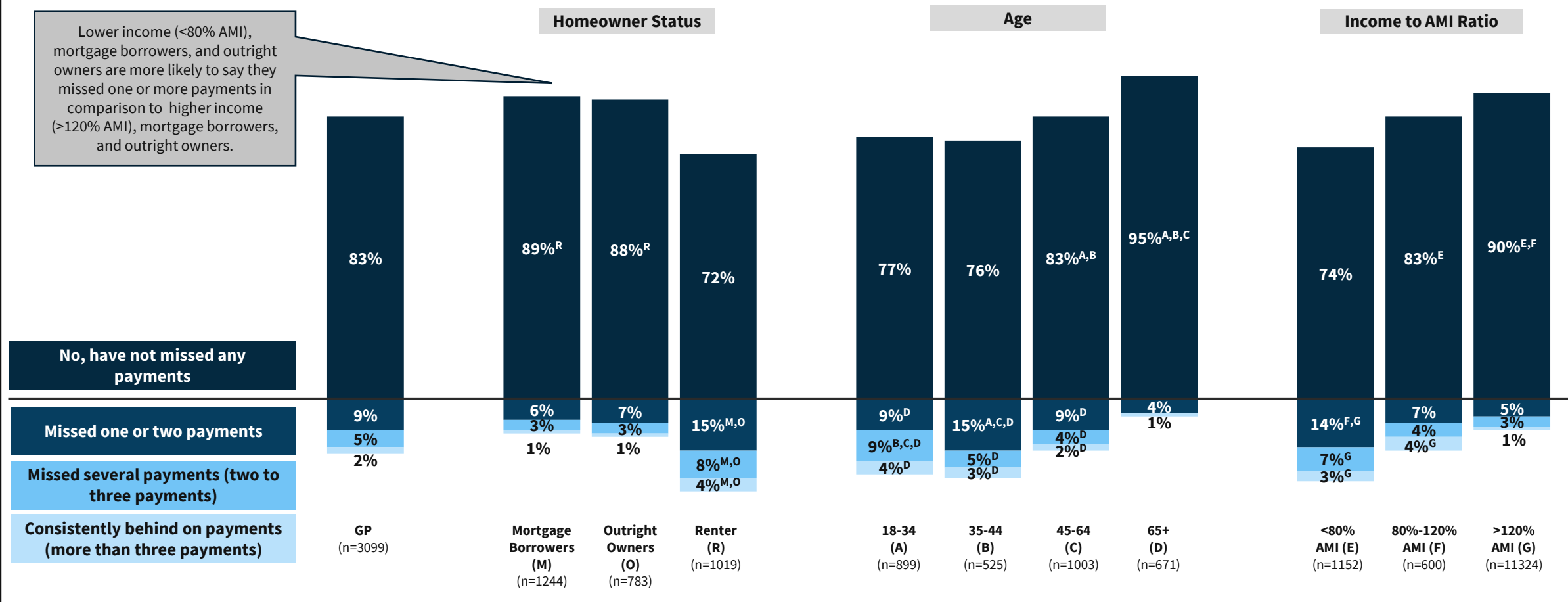
- Consumers with higher incomes (> 120% AMI) are more likely to have not missed any payments.
- Significantly more respondents aged 45 or older haven't missed any payments than those younger than 45.

Missed Payments on Monthly Housing Costs

Showing GP by subgroup

Q4 2023

Lower income (<80% AMI), mortgage borrowers, and outright owners are more likely to say they missed one or more payments in comparison to higher income (>120% AMI), mortgage borrowers, and outright owners.



Q571: In the past year, have you missed one or more payments on any monthly housing costs? Housing costs include your rent or mortgage plus HOA/Condo fees, real estate taxes, home insurance, and utility bills (electricity, gas, water, trash, other).

M/O/R, A/B/C/D, E/F/G : Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter

Note: Respondents who reported "Don't know" or skipped/refused to respond are included in sample, but not shown in the chart, so percentages may not add up to 100%.

Q4 2023 National Housing Survey - GP



Increase/Decrease in Total Housing Costs Over Past Year

In the past year, have your total housing costs increased, decreased, or stayed about the same?
Asked of All Consumers

GP Sample	GP	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	3,099	1,244	783	1,019	1,803	581	367	177	899	525	1,003	671	1,152	600	1,324
Increased significantly (more than 10% increase)	18%	18%	19%	19%	18%	21%	18%	17%	16%	18%	23% ^{A,D}	16%	20%	19%	17%
Increased moderately (5-10% increase)	37%	39%	38%	34%	38%	34%	36%	44% ^{W,H}	34%	38%	36%	40%	35%	35%	39%
Stayed about the same (less than 5% increase/decrease)	38%	39%	36%	37%	39% ^H	33%	38%	35%	39%	38%	35%	39%	36%	38%	39%
Decreased moderately (5-10% decrease)	4%	3%	4%	5% ^M	3%	7% ^{W,A}	5%	2%	6% ^D	4% ^D	3%	2%	5% ^G	6% ^G	2%
Decreased significantly (more than 10% decrease)	2%	1%	2%	2%	2%	2%	2%	1%	2%	1%	2%	2%	2%	1%	1%
Don't know/Skipped/Refused	2%	1%	1%	3% ^{M,O}	1%	4% ^{W,B}	1%	1%	3% ^C	2%	1%	1%	2%	2%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Homeowners' Increase/Decrease in Utilities Costs Over Past Year

In the past year, which of the following monthly or yearly housing costs/fees associated with your home have increased, decreased or stayed about the same?
 Utilities (including electricity, gas, water, sewage, other)
 Asked of All Homeowners

GP Sample	All Owners	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	2,027	1,244	783	N/A	1,330	301	158	139	392	337	752	546	560	398	1,052
Increased significantly (more than 10% increase)	21%	22%	20%	N/A	21%	22%	16%	28% ^{W,B}	16%	21%	25% ^A	21%	24%	23%	20%
Increased moderately (5-10% increase)	45%	43%	49%	N/A	48%	39%	38%	41%	37%	43%	48% ^A	47% ^A	41%	48%	46%
Stayed about the same (less than 5% increase/decrease)	28%	29%	26%	N/A	27%	27%	32%	28%	36% ^{C,D}	32% ^C	22%	27%	28%	23%	30%
Decreased moderately (5-10% decrease)	3%	3%	3%	N/A	2%	4%	8% ^{W,A}	1%	4%	2%	2%	3%	4%	2%	2%
Decreased significantly (more than 10% decrease)	1%	1%	1%	N/A	1%	1%	2%	1%	1%	.%	.%	1%	.%	.%	1%
Not applicable/do not have	1%	.%	1%	N/A	.%	2% ^W	2%	1%	1%	1%	.%	.%	1%	1%	.%
Don't know/Skipped/Refused	2%	2%	1%	N/A	1%	5% ^{W,A}	1%	.%	5% ^{B,C,D}	1%	1%	1%	2%	3% ^G	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Homeowners' Increase/Decrease in Utilities Costs Over Past Year

In the past year, which of the following monthly or yearly housing costs/fees associated with your home have increased, decreased or stayed about the same?
 Utilities (including electricity, gas, water, sewage, other)
 Asked of All Homeowners, Showing among those who have Utilities as a Housing Cost

GP Sample	All Owners	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	2,014	1,239	774	N/A	1,326	295	155	138	387	332	750	545	554	395	1,047
Increased significantly (more than 10% increase)	22%	22%	21%	N/A	21%	22%	17%	28% ^{W,B}	16%	21%	25% ^A	21%	24%	23%	20%
Increased moderately (5-10% increase)	45%	43%	49% ^M	N/A	48%	40%	39%	41%	37%	44%	49% ^A	47% ^A	41%	48%	47%
Stayed about the same (less than 5% increase/decrease)	28%	29%	26%	N/A	27%	28%	32%	28%	37% ^{C,D}	32% ^C	22%	27%	28%	23%	30%
Decreased moderately (5-10% decrease)	3%	3%	3%	N/A	2%	4%	8% ^{W,A}	1%	4%	2%	2%	3%	4%	2%	2%
Decreased significantly (more than 10% decrease)	1%	1%	1%	N/A	1%	1%	2% ^W	1%	1%	.%	.%	1%	.%	.%	1%
Don't know/Skipped/Refused	2%	2%	1%	N/A	1%	6% ^{W,A}	2%	.%	5% ^{B,C,D}	1%	1%	1%	2%	3% ^G	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Homeowners' Increase/Decrease in Homeowner's Insurance Costs Over Past Year

In the past year, which of the following monthly or yearly housing costs/fees associated with your home have increased, decreased or stayed about the same?
 Homeowner's Insurance (includes Fire & Hazard insurance)
 Asked of All Homeowners

GP Sample	All Owners	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	2,027	1,244	783	N/A	1,330	301	158	139	392	337	752	546	560	398	1,052
Increased significantly (more than 10% increase)	20%	18%	23% ^M	N/A	18%	21%	17%	29% ^{W,B}	10%	12%	26% ^{A,B}	22% ^{A,B}	20%	18%	20%
Increased moderately (5-10% increase)	36%	35%	37%	N/A	37%	35%	30%	38%	26%	30%	40% ^{A,B}	41% ^{A,B}	33%	40%	36%
Stayed about the same (less than 5% increase/decrease)	37%	41% ^O	30%	N/A	38% ^A	32%	41% ^A	29%	49% ^{C,D}	50% ^{C,D}	29%	30%	33%	34%	40%
Decreased moderately (5-10% decrease)	2%	3%	2%	N/A	2%	3%	4%	2%	5% ^C	2%	1%	2%	3%	2%	2%
Decreased significantly (more than 10% decrease)	.%	.%	1%	N/A	.%	1%	1%	1%	1% ^C	.%	0%	1%	.%	1%	.%
Not applicable/do not have	4%	2%	7% ^M	N/A	4%	5% ^A	5%	1%	6% ^{C,D}	5%	3%	2%	9% ^{F,G}	2%	2%
Don't know/Skipped/Refused	1%	2%	1%	N/A	1%	3% ^W	2%	1%	3% ^C	1%	1%	1%	1%	3% ^G	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Homeowners' Increase/Decrease in Homeowner's Insurance Costs Over Past Year

In the past year, which of the following monthly or yearly housing costs/fees associated with your home have increased, decreased or stayed about the same?
 Homeowner's Insurance (includes Fire & Hazard insurance)
 Asked of All Homeowners, Showing among those who have Homeowner's Insurance as a Housing Cost

GP Sample	All Owners	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	1,951	1,220	731	N/A	1,283	285	149	137	367	320	731	533	512	389	1,035
Increased significantly (more than 10% increase)	20%	18%	25% ^M	N/A	19%	22%	18%	29% ^{W,B}	10%	13%	27% ^{A,B}	23% ^{A,B}	22%	18%	20%
Increased moderately (5-10% increase)	37%	36%	39%	N/A	38%	37%	32%	38%	27%	31%	41% ^{A,B}	42% ^{A,B}	36%	41%	37%
Stayed about the same (less than 5% increase/decrease)	38%	42% ^O	33%	N/A	40% ^A	34%	43% ^A	29%	53% ^{C,D}	53% ^{C,D}	30%	31%	37%	35%	40%
Decreased moderately (5-10% decrease)	2%	3%	2%	N/A	2%	3%	5%	2%	5% ^C	2%	1%	2%	3%	2%	2%
Decreased significantly (more than 10% decrease)	.%	.%	1%	N/A	.%	1%	1%	1%	1% ^C	.%	0%	1%	.%	1%	.%
Don't know/Skipped/Refused	1%	2%	1%	N/A	1%	3% ^W	2%	1%	3% ^C	1%	1%	1%	2%	3% ^G	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Homeowners' Increase/Decrease in Real Estate Taxes Over Past Year

In the past year, which of the following monthly or yearly housing costs/fees associated with your home have increased, decreased or stayed about the same?
 Real estate taxes (on your home)
 Asked of All Homeowners

GP Sample	All Owners	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	2,027	1,244	783	N/A	1,330	301	158	139	392	337	752	546	560	398	1,052
Increased significantly (more than 10% increase)	16%	15%	18%	N/A	16%	17%	19%	13%	9%	17% ^A	19% ^A	17% ^A	20% ^G	17%	14%
Increased moderately (5-10% increase)	37%	37%	38%	N/A	38%	33%	32%	40%	32%	32%	41% ^{A,B}	39%	34%	38%	39%
Stayed about the same (less than 5% increase/decrease)	36%	38% ^O	32%	N/A	37%	31%	32%	38%	43% ^{C,D}	38%	32%	34%	31%	35%	39% ^E
Decreased moderately (5-10% decrease)	3%	3%	3%	N/A	2%	6% ^W	5%	3%	3%	6% ^{C,D}	2%	2%	4% ^G	2%	2%
Decreased significantly (more than 10% decrease)	1%	1%	1%	N/A	1%	2%	1%	0%	2%	1%	.%	1%	.%	2%	1%
Not applicable/do not have	5%	4%	8% ^M	N/A	5%	6%	9%	4%	7%	6%	5%	5%	8% ^G	5%	4%
Don't know/Skipped/Refused	2%	2%	1%	N/A	1%	5% ^W	2%	3% ^W	4% ^{B,C}	.%	1%	2%	3% ^G	2%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Homeowners' Increase/Decrease in Real Estate Taxes Over Past Year

In the past year, which of the following monthly or yearly housing costs/fees associated with your home have increased, decreased or stayed about the same?
Real estate taxes (on your home)

Asked of All Homeowners, Showing among those who have Real Estate Taxes as a Housing Cost

GP Sample	All Owners	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	1,918	1,195	722	N/A	1,264	283	143	134	365	318	714	521	517	378	1,007
Increased significantly (more than 10% increase)	17%	16%	19%	N/A	17%	18%	21%	13%	10%	18% ^A	20% ^A	17% ^A	21% ^G	18%	15%
Increased moderately (5-10% increase)	39%	38%	41%	N/A	40%	35%	35%	41%	35%	34%	43% ^B	40%	37%	40%	40%
Stayed about the same (less than 5% increase/decrease)	38%	40%	34%	N/A	39%	33%	36%	40%	47% ^{C,D}	40%	33%	36%	33%	37%	41% ^E
Decreased moderately (5-10% decrease)	3%	3%	3%	N/A	2%	6% ^W	5%	3%	3%	6% ^{C,D}	2%	3%	5% ^G	3%	2%
Decreased significantly (more than 10% decrease)	1%	1%	1%	N/A	1%	2%	1%	0%	2%	1%	.%	1%	.%	2%	1%
Don't know/Skipped/Refused	2%	2%	1%	N/A	1%	6% ^W	3%	3% ^W	4% ^{B,C}	.%	1%	2%	3% ^G	2%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Homeowners' Increase/Decrease in Personal Property Taxes Over Past Year

In the past year, which of the following monthly or yearly housing costs/fees associated with your home have increased, decreased or stayed about the same?
 Personal property taxes (on property such as cars, boats, equipment)
 Asked of All Homeowners

GP Sample	All Owners	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	2,027	1,244	783	N/A	1,330	301	158	139	392	337	752	546	560	398	1,052
Increased significantly (more than 10% increase)	10%	10%	11%	N/A	10%	10%	8%	15% ^W	6%	10%	13% ^A	10%	12%	12%	9%
Increased moderately (5-10% increase)	30%	30%	30%	N/A	30%	30%	29%	31%	27%	28%	32%	29%	26%	35% ^A	30%
Stayed about the same (less than 5% increase/decrease)	38%	40%	37%	N/A	40% ^H	30%	36%	38%	41%	44% ^C	36%	37%	36%	33%	42% ^B
Decreased moderately (5-10% decrease)	3%	3%	3%	N/A	2%	4%	9% ^{W,A}	1%	5% ^C	3%	1%	4% ^C	4%	2%	3%
Decreased significantly (more than 10% decrease)	1%	1%	1%	N/A	.%	4% ^{W,A}	.%	.%	2%	1%	1%	1%	1%	1%	.%
Not applicable/do not have	16%	15%	16%	N/A	16%	17%	16%	13%	16%	14%	16%	18%	19%	14%	15%
Don't know/Skipped/Refused	2%	2%	1%	N/A	1%	4% ^W	2%	2%	3% ^C	1%	1%	2%	2%	3%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Homeowners' Increase/Decrease in Personal Property Taxes Over Past Year

In the past year, which of the following monthly or yearly housing costs/fees associated with your home have increased, decreased or stayed about the same?
 Personal property taxes (on property such as cars, boats, equipment)
 Asked of All Homeowners, Showing among those who have Personal Property Taxes as a Housing Cost

GP Sample	All Owners	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	1,707	1,052	654	N/A	1,113	250	133	122	331	291	634	450	451	344	896
Increased significantly (more than 10% increase)	12%	12%	14%	N/A	13%	12%	9%	17%	7%	11%	16% ^A	12%	15%	14%	11%
Increased moderately (5-10% increase)	35%	35%	36%	N/A	35%	37%	35%	36%	32%	32%	38%	36%	32%	41%	35%
Stayed about the same (less than 5% increase/decrease)	46%	47%	44%	N/A	48% ^H	37%	43%	43%	49%	51% ^C	42%	45%	44%	39%	49% ^F
Decreased moderately (5-10% decrease)	3%	3%	4%	N/A	2%	5%	10% ^{W,A}	2%	6% ^C	3%	1%	4% ^C	5%	2%	3%
Decreased significantly (more than 10% decrease)	1%	1%	1%	N/A	.%	5% ^{W,A}	1%	.%	2%	1%	1%	1%	2%	1%	1%
Don't know/Skipped/Refused	2%	2%	1%	N/A	1%	5% ^W	2%	2%	4% ^C	1%	1%	2%	2%	3%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Homeowners' Increase/Decrease in Routine Maintenance Costs Over Past Year

In the past year, which of the following monthly or yearly housing costs/fees associated with your home have increased, decreased or stayed about the same?
 Routine Maintenance (HVAC servicing, clearing gutters, vents, etc.)
 Asked of All Homeowners

GP Sample	All Owners	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	2,027	1,244	783	N/A	1,330	301	158	139	392	337	752	546	560	398	1,052
Increased significantly (more than 10% increase)	12%	11%	12%	N/A	10%	14%	8%	17% ^{W,B}	7%	10%	15% ^{A,D}	10%	11%	12%	12%
Increased moderately (5-10% increase)	25%	25%	23%	N/A	25%	24%	22%	32% ^W	16%	24%	27% ^A	27% ^A	23%	26%	25%
Stayed about the same (less than 5% increase/decrease)	43%	43%	43%	N/A	46% ^{H,A}	34%	38%	37%	45%	49% ^C	37%	45% ^C	42%	39%	45%
Decreased moderately (5-10% decrease)	2%	2%	2%	N/A	1%	4% ^W	6% ^{W,A}	1%	5% ^{C,D}	2%	1%	1%	3%	4% ^G	1%
Decreased significantly (more than 10% decrease)	1%	.%	2%	N/A	1%	0%	1%	2% ^H	3% ^{B,D}	.%	1%	.%	2%	1%	1%
Not applicable/do not have	16%	15%	16%	N/A	16% ^A	17% ^A	23% ^A	9%	19%	13%	17%	14%	18%	15%	15%
Don't know/Skipped/Refused	2%	2%	1%	N/A	1%	6% ^{W,A}	2%	1%	5% ^C	1%	1%	3% ^C	3%	3%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Homeowners' Increase/Decrease in Routine Maintenance Costs Over Past Year

In the past year, which of the following monthly or yearly housing costs/fees associated with your home have increased, decreased or stayed about the same?
 Routine Maintenance (HVAC servicing, clearing gutters, vents, etc.)
 Asked of All Homeowners, Showing among those who have Routine Maintenance as a Housing Cost

GP Sample	All Owners	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	1,707	1,052	655	N/A	1,115	249	122	126	319	293	622	472	459	340	895
Increased significantly (more than 10% increase)	14%	13%	15%	N/A	12%	17%	11%	19% ^W	9%	12%	18% ^{A,B,D}	12%	13%	14%	14%
Increased moderately (5-10% increase)	29%	30%	28%	N/A	30%	29%	29%	36%	20%	28%	33% ^A	32% ^A	28%	31%	29%
Stayed about the same (less than 5% increase/decrease)	51%	51%	51%	N/A	55% ^{H,A}	41%	49%	41%	56% ^C	56% ^C	45%	52%	51%	46%	53%
Decreased moderately (5-10% decrease)	3%	3%	2%	N/A	2%	5% ^W	8% ^{W,A}	1%	6% ^{C,D}	2%	2%	1%	3%	5% ^G	2%
Decreased significantly (more than 10% decrease)	1%	1%	2%	N/A	1%	0%	1%	2% ^H	3% ^{B,D}	.%	1%	.%	2%	1%	1%
Don't know/Skipped/Refused	2%	3%	2%	N/A	1%	8% ^{W,A}	2%	2%	6% ^{B,C}	2%	1%	3% ^C	3%	4%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Homeowners' Increase/Decrease in HOA/Condo Fees Over Past Year

In the past year, which of the following monthly or yearly housing costs/fees associated with your home have increased, decreased or stayed about the same?
 HOA or Condo Fees
 Asked of All Homeowners

GP Sample	All Owners	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	2,027	1,244	783	N/A	1,330	301	158	139	392	337	752	546	560	398	1,052
Increased significantly (more than 10% increase)	6%	6%	5%	N/A	5%	7%	6%	11% ^W	7%	6%	5%	5%	6%	5%	6%
Increased moderately (5-10% increase)	10%	11%	8%	N/A	9%	13%	11%	19% ^{W,B}	10%	7%	10%	12%	9%	13%	10%
Stayed about the same (less than 5% increase/decrease)	18%	20% ^O	15%	N/A	16%	21%	19%	22%	24% ^{C,D}	27% ^{C,D}	15%	13%	16%	15%	20%
Decreased moderately (5-10% decrease)	1%	1%	1%	N/A	1%	4% ^{W,A}	2%	.%	4% ^{B,C,D}	1%	1% ^D	0%	2%	2%	1%
Decreased significantly (more than 10% decrease)	.%	.%	.%	N/A	1%	1%	.%	.%	1%	1%	.%	.%	.%	1%	.%
Not applicable/do not have	62%	59%	68% ^M	N/A	67% ^{H,A}	50%	60% ^A	47%	50%	57%	67% ^{A,B}	67% ^{A,B}	63%	62%	61%
Don't know/Skipped/Refused	2%	2%	2%	N/A	2%	5% ^W	3%	1%	5% ^{B,C}	1%	1%	3%	4% ^G	2%	2%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Homeowners' Increase/Decrease in HOA/Condo Fees Over Past Year

In the past year, which of the following monthly or yearly housing costs/fees associated with your home have increased, decreased or stayed about the same?
HOA or Condo Fees

Asked of All Homeowners, Showing among those who have HOA or Condo Fees as a Housing Cost

GP Sample	All Owners	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	768	515	253	N/A	441	151	63	74	195	145	248	179	204	151	406
Increased significantly (more than 10% increase)	15%	15%	15%	N/A	14%	14%	15%	21%	14%	15%	15%	16%	16%	14%	15%
Increased moderately (5-10% increase)	27%	27%	25%	N/A	28%	25%	26%	36%	20%	17%	31% ^B	35% ^{A,B}	24%	34%	26%
Stayed about the same (less than 5% increase/decrease)	48%	48%	47%	N/A	49%	41%	46%	40%	48%	62% ^{C,D}	46%	39%	44%	39%	53% ^F
Decreased moderately (5-10% decrease)	3%	3%	4%	N/A	2%	8% ^{W,A}	4%	1%	8% ^D	2%	3% ^D	0%	6%	5%	2%
Decreased significantly (more than 10% decrease)	1%	1%	1%	N/A	2%	1%	1%	.%	1%	2%	1%	1%	1%	1%	1%
Don't know/Skipped/Refused	6%	6%	7%	N/A	5%	10%	7%	2%	10%	2%	4%	9%	10% ^G	6%	4%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Homeowners' Increase/Decrease in Flood Insurance Costs Over Past Year

In the past year, which of the following monthly or yearly housing costs/fees associated with your home have increased, decreased or stayed about the same?
 Flood Insurance
 Asked of All Homeowners

GP Sample	All Owners	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	2,027	1,244	783	N/A	1,330	301	158	139	392	337	752	546	560	398	1,052
Increased significantly (more than 10% increase)	5%	3%	8% ^M	N/A	4%	10% ^W	5%	6%	4%	5%	6%	5%	6%	6%	4%
Increased moderately (5-10% increase)	8%	8%	9%	N/A	6%	16% ^{W,A}	7%	7%	13% ^{B,D}	6%	8%	7%	10% ^F	5%	9% ^F
Stayed about the same (less than 5% increase/decrease)	20%	23% ^O	16%	N/A	20%	20%	20%	23%	28% ^{C,D}	30% ^{C,D}	17%	13%	17%	20%	22%
Decreased moderately (5-10% decrease)	2%	2%	2%	N/A	1%	4% ^W	5% ^W	2%	7% ^{B,C,D}	1% ^D	1%	0%	4% ^G	1%	1%
Decreased significantly (more than 10% decrease)	1%	1%	1%	N/A	.%	2% ^W	1%	.%	2%	0%	.%	1%	.%	2% ^E	1%
Not applicable/do not have	62%	61%	62%	N/A	68% ^{H,A}	44%	58% ^H	59% ^H	44%	56% ^A	67% ^{A,B}	71% ^{A,B}	60%	63%	62%
Don't know/Skipped/Refused	2%	2%	2%	N/A	1%	4%	3%	2%	3% ^C	2%	1%	3% ^C	3% ^G	3%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Homeowners' Increase/Decrease in Flood Insurance Costs Over Past Year

In the past year, which of the following monthly or yearly housing costs/fees associated with your home have increased, decreased or stayed about the same?
Flood Insurance

Asked of All Homeowners, Showing among those who have Flood Insurance as a Housing Cost

GP Sample	All Owners	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	779	485	294	N/A	431	168	66	57	221	150	251	158	225	147	402
Increased significantly (more than 10% increase)	13%	8%	21% ^M	N/A	11%	18%	12%	15%	7%	11%	17% ^A	18% ^A	16%	16%	11%
Increased moderately (5-10% increase)	22%	21%	24%	N/A	18%	28%	18%	18%	22%	14%	25%	24%	24%	14%	24% ^F
Stayed about the same (less than 5% increase/decrease)	53%	60% ^O	42%	N/A	63% ^H	36%	47%	57% ^H	49%	68% ^{A,C,D}	51%	46%	42%	55%	58% ^E
Decreased moderately (5-10% decrease)	5%	5%	5%	N/A	2%	7% ^W	13% ^W	4%	12% ^{B,C,D}	3%	2%	0%	10% ^G	4%	2%
Decreased significantly (more than 10% decrease)	2%	1%	3%	N/A	1%	4%	2%	1%	3%	0%	1%	2%	.%	4%	2%
Don't know/Skipped/Refused	5%	5%	5%	N/A	4%	7%	8%	5%	6%	4%	3%	10% ^C	8% ^G	8%	3%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Homeowners' Concern About Paying Utilities Costs

How concerned are you about being able to pay each of the following monthly or yearly housing costs? Utilities (including electricity, gas, water, sewage, other)
 Asked among those who are homeowners and who said that utilities costs have increased or stayed the same in the past year

GP Sample	Owners	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	1,910	1,168	742	N/A	1,277	264	137	134	349	321	723	516	518	373	1,004
Not at all concerned	34%	33%	36%	N/A	36% ^H	27%	32%	36%	32%	30%	31%	43% ^{A,B,C}	22%	31% ^E	42% ^{E,F}
Not very concerned	33%	35%	30%	N/A	34%	31%	33%	32%	33%	33%	34%	31%	27%	34%	35% ^E
Somewhat concerned	24%	23%	26%	N/A	23%	27%	28%	21%	27%	25%	24%	23%	37% ^{F,G}	29% ^F	16%
Very concerned	8%	9%	8%	N/A	7%	14% ^W	7%	10%	8%	11% ^D	11% ^D	4%	13% ^{F,G}	5%	7%
Don't know/Skipped/Refused	.%	.%	.%	N/A	.%	1%	0%	1%	0%	.%	.%	.%	.%	.%	.%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Homeowners' Concern About Paying Routine Maintenance Costs

How concerned are you about being able to pay each of the following monthly or yearly housing costs? Routine Maintenance (HVAC servicing, clearing gutters, vents, etc.)
 Asked among those who are homeowners and who said that routine maintenance costs have increased or stayed the same in the past year

GP Sample	Owners	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	1,602	985	617	N/A	1,069	217	107	120	271	281	599	451	421	309	862
Not at all concerned	32%	30%	35%	N/A	33%	24%	35%	35%	31%	27%	28%	41% ^{A,B,C}	23%	30%	37% ^E
Not very concerned	34%	35%	33%	N/A	36%	33%	33%	32%	31%	35%	38%	31%	27%	36% ^E	37% ^E
Somewhat concerned	25%	26%	24%	N/A	23%	32%	24%	25%	30%	25%	24%	22%	36% ^{F,G}	27% ^G	19%
Very concerned	8%	8%	9%	N/A	7%	11%	7%	9%	8%	11% ^D	10% ^D	4%	13% ^{F,G}	6%	6%
Don't know/Skipped/Refused	.%	.%	.%	N/A	1%	0%	1%	.%	0%	1%	.%	1%	.%	.%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Homeowners' Concern About Paying Real Estate Taxes

How concerned are you about being able to pay each of the following monthly or yearly housing costs? Real estate taxes (on your home)
 Asked among those who are homeowners and who said that real estate taxes have increased or stayed the same in the past year

GP Sample	Owners	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	1,806	1,123	683	N/A	1,213	244	131	126	331	293	692	489	474	356	963
Not at all concerned	34%	34%	34%	N/A	36% ^H	26%	32%	33%	32%	33%	32%	39% ^C	22%	29%	42% ^{E,F}
Not very concerned	33%	38% ^O	26%	N/A	33%	38%	39%	31%	33%	35%	33%	33%	29%	35%	35%
Somewhat concerned	24%	21%	28% ^M	N/A	23%	23%	21%	22%	26%	21%	25%	22%	33% ^G	27% ^G	17%
Very concerned	9%	7%	11% ^M	N/A	8%	11%	9%	13% ^W	8%	11%	10% ^D	6%	16% ^{F,G}	8%	5%
Don't know/Skipped/Refused	.%	.%	1%	N/A	.%	2%	0%	1%	0%	1%	1%	.%	.%	1%	.%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Homeowners' Concern About Paying Personal Property Taxes

How concerned are you about being able to pay each of the following monthly or yearly housing costs? Personal property taxes (on property such as cars, boats, equipment)
 Asked among those who are homeowners and who said that personal property taxes have increased or stayed the same in the past year

GP Sample	Owners	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	1,596	983	613	N/A	1,070	213	116	117	290	276	611	418	411	321	852
Not at all concerned	35%	35%	37%	N/A	38% ^H	27%	35%	36%	30%	35%	35%	40% ^A	23%	34% ^E	42% ^{E,F}
Not very concerned	35%	35%	33%	N/A	34%	33%	35%	33%	42% ^B	30%	33%	36%	35%	35%	35%
Somewhat concerned	23%	23%	22%	N/A	21%	28%	26%	24%	22%	25%	24%	19%	32% ^G	26% ^G	17%
Very concerned	7%	6%	8%	N/A	6%	12% ^W	5%	7%	6%	9%	8%	4%	11% ^G	6%	5%
Don't know/Skipped/Refused	1%	1%	1%	N/A	1%	0%	0%	.%	0%	2% ^C	.%	1%	.%	.%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Homeowners' Concern About Paying Homeowner's Insurance Costs

How concerned are you about being able to pay each of the following monthly or yearly housing costs? Homeowner's Insurance (includes Fire & Hazard insurance)
 Asked among those who are homeowners and who said that homeowner's insurance have increased or stayed the same in the past year

GP Sample	Owners	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	1,867	1,162	705	N/A	1,242	264	138	133	331	309	717	509	486	365	1,002
Not at all concerned	35%	35%	35%	N/A	37%	30%	36%	32%	35%	37%	32%	39% ^C	23%	31% ^E	43% ^{E,F}
Not very concerned	35%	38% ^O	30%	N/A	35%	36%	37%	33%	39%	36%	34%	34%	34%	36%	35%
Somewhat concerned	22%	20%	26% ^M	N/A	21%	26%	20%	22%	22%	19%	24%	22%	32% ^G	26% ^G	16%
Very concerned	7%	6%	9%	N/A	6%	7%	7%	11% ^W	3%	7%	10% ^{A,D}	5%	10% ^G	7%	5%
Don't know/Skipped/Refused	.%	1%	.%	N/A	.%	1%	0%	2% ^W	1%	1%	.%	.%	.%	1%	.%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Homeowners' Concern About Paying Flood Insurance Costs

How concerned are you about being able to pay each of the following monthly or yearly housing costs? Flood Insurance
 Asked among those who are homeowners and who said that flood insurance costs have increased or stayed the same in the past year

GP Sample	Owners	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	686	429	257	N/A	396	139	51	51	173	140	234	139	183	124	376
Not at all concerned	34%	32%	37%	N/A	38%	25%	34%	33%	30%	29%	35%	40%	24%	31%	39% ^E
Not very concerned	38%	45% ^O	26%	N/A	38%	35%	46%	41%	41%	40%	34%	39%	32%	35%	42%
Somewhat concerned	21%	18%	25%	N/A	18%	23%	19%	17%	27% ^D	19%	22%	13%	34% ^G	28% ^G	12%
Very concerned	7%	5%	10% ^M	N/A	5%	16% ^{W,B}	1%	9%	2%	13% ^A	7%	7%	10%	6%	6%
Don't know/Skipped/Refused	1%	.%	2%	N/A	1%	0%	0%	0%	0%	0%	2%	1%	1%	0%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Homeowners' Concern About Paying HOA/Condo Fees

How concerned are you about being able to pay each of the following monthly or yearly housing costs? HOA or Condo Fees
 Asked among those who are homeowners and who said that HOA or condo fees have increased or stayed the same in the past year

GP Sample	Owners	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	686	465	220	N/A	402	122	55	72	160	136	229	161	170	132	378
Not at all concerned	43%	43%	44%	N/A	51% ^{H,B,A}	28%	31%	36%	38%	42%	41%	52%	30%	40%	51% ^E
Not very concerned	31%	33%	29%	N/A	31%	32%	40%	31%	24%	37%	36%	28%	30%	31%	32%
Somewhat concerned	17%	16%	19%	N/A	12%	24% ^W	22%	20% ^W	32% ^{B,C,D}	14%	14%	10%	26% ^G	20%	12%
Very concerned	6%	6%	7%	N/A	4%	14% ^W	8%	10% ^W	5%	4%	7%	8%	13% ^G	6%	3%
Don't know/Skipped/Refused	2%	2%	1%	N/A	2%	2%	0%	3%	2%	2%	1%	2%	1%	3%	2%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Most Concerning Bill Increase

Which one are you most concerned about? Why? / Why are you concerned about paying this?
 Asked among those who are homeowners and said they are somewhat or very concerned about being able to pay at least one housing cost

GP Sample	Owners	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	972	593	379	N/A	613	167	68	64	211	166	385	210	358	201	401
Utilities (including electricity, gas, water, sewage, other)	24%	26%	22%	N/A	25% ^A	26% ^A	19%	12%	24%	32%	23%	21%	27%	27%	22%
Real estate taxes (on your home)	21%	19%	25%	N/A	21%	17%	21%	31% ^{W,H}	21%	13%	24% ^B	24% ^B	21%	24%	20%
Routine Maintenance (HVAC servicing, clearing gutters, vents, etc.)	20%	24% ^O	15%	N/A	22% ^A	22%	18%	13%	18%	27%	20%	18%	17%	18%	25% ^E
Homeowner's insurance (includes Fire & Hazard insurance)	13%	11%	15%	N/A	13%	8%	20%	17%	6%	7%	17% ^{A,B}	15% ^A	13%	11%	13%
Personal property taxes (on property such as cars, boats, equipment)	8%	9%	7%	N/A	8%	11%	8%	8%	10%	10%	6%	9%	7%	9%	8%
HOA or Condo Fees	4%	4%	5%	N/A	2%	9% ^W	5%	10% ^W	6%	1%	4%	5%	4%	4%	4%
Flood insurance	1%	.%	2%	N/A	1%	1%	2%	2%	2%	1%	.%	1%	1%	1%	1%
Don't know/Skipped/Refused	8%	8%	9%	0%	8%	6%	8%	7%	14% ^{C,D}	9%	6%	5%	10%	6%	7%

*“Which one are you most concerned about” was asked among those who said they were concerned with more than one housing cost, while “Why are you concerned about paying this?” was asked among those who said they were concerned with exactly one housing cost. Those who selected exactly one housing cost are counted as having selected that cost for this question, unless they skipped the question, in which case they are coded as “Don't know/Skipped/Refused”

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Renters' Increase/Decrease in Utilities Costs Over Past Year

In the past year, which of the following monthly or yearly housing costs/fees associated with your home have increased, decreased or stayed about the same?
 Utilities (including electricity, gas, water, sewage, other)
 Asked of All Renters

GP Sample	All Renters	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	1,019	N/A	N/A	1,019	447	265	204	35	473	179	242	125	563	191	260
Increased significantly (more than 10% increase)	16%	N/A	N/A	16%	10%	22% ^W	19% ^W	20% ^W	15%	19%	19%	12%	17%	17%	15%
Increased moderately (5-10% increase)	38%	N/A	N/A	38%	39%	42% ^B	30%	40%	35%	46% ^A	40%	33%	36%	45%	38%
Stayed about the same (less than 5% increase/decrease)	33%	N/A	N/A	33%	37% ^H	26%	37% ^H	34%	34%	24%	33%	43% ^B	34%	28%	36%
Decreased moderately (5-10% decrease)	3%	N/A	N/A	3%	2%	1%	4%	2%	4%	2%	1%	1%	3%	4%	1%
Decreased significantly (more than 10% decrease)	1%	N/A	N/A	1%	1%	1%	3% ^W	0%	1%	1%	1%	1%	1%	1%	1%
Not applicable/do not have	6%	N/A	N/A	6%	9% ^B	6%	2%	4%	8%	3%	4%	8%	7%	5%	7%
Don't know/Skipped/Refused	2%	N/A	N/A	2%	2%	2%	3%	0%	2%	4%	2%	2%	3%	1%	2%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Renters' Increase/Decrease in Utilities Costs Over Past Year

In the past year, which of the following monthly or yearly housing costs/fees associated with your home have increased, decreased or stayed about the same?
 Utilities (including electricity, gas, water, sewage, other)
 Asked of All Renters, Showing among those who have Utilities as a Housing Cost

GP Sample	All Renters	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	956	N/A	N/A	956	408	248	199	33	436	173	232	115	526	182	242
Increased significantly (more than 10% increase)	18%	N/A	N/A	18%	11%	23% ^W	20% ^W	21% ^W	17%	20%	20%	13%	18%	18%	16%
Increased moderately (5-10% increase)	41%	N/A	N/A	41%	43% ^B	45% ^B	31%	41%	38%	48%	42%	36%	38%	47%	41%
Stayed about the same (less than 5% increase/decrease)	35%	N/A	N/A	35%	41% ^H	27%	38%	36%	37% ^B	25%	35%	47% ^B	36%	29%	39%
Decreased moderately (5-10% decrease)	3%	N/A	N/A	3%	2%	1%	5%	2%	4%	2%	1%	1%	3%	4%	1%
Decreased significantly (more than 10% decrease)	1%	N/A	N/A	1%	1%	1%	3% ^W	0%	2%	1%	1%	1%	2%	1%	1%
Don't know/Skipped/Refused	2%	N/A	N/A	2%	2%	2%	3%	0%	2%	4%	2%	2%	3%	1%	2%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Renters' Increase/Decrease in Other Fees Over Past Year

In the past year, which of the following monthly or yearly housing costs/fees associated with your home have increased, decreased or stayed about the same?
 Other monthly fees (amenity fees, pet fees, trash fees)
 Asked of All Renters

GP Sample	All Renters	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	1,019	N/A	N/A	1,019	447	265	204	35	473	179	242	125	563	191	260
Increased significantly (more than 10% increase)	8%	N/A	N/A	8%	4%	13% ^W	8%	10% ^W	7%	11%	7%	6%	7%	5%	10%
Increased moderately (5-10% increase)	19%	N/A	N/A	19%	19%	20%	19%	23%	17%	20%	25% ^D	13%	16%	21%	23%
Stayed about the same (less than 5% increase/decrease)	35%	N/A	N/A	35%	41% ^H	26%	36%	39%	37%	36%	33%	31%	35%	34%	35%
Decreased moderately (5-10% decrease)	2%	N/A	N/A	2%	2%	3%	2%	1%	3%	0%	1%	1%	2%	2%	.%
Decreased significantly (more than 10% decrease)	2%	N/A	N/A	2%	2%	.%	2%	1%	2%	2%	.%	2%	2%	3%	.%
Not applicable/do not have	32%	N/A	N/A	32%	29%	34%	30%	26%	31%	28%	31%	40%	34%	34%	26%
Don't know/Skipped/Refused	3%	N/A	N/A	3%	3%	3%	3%	0%	3%	4%	1%	7% ^C	3%	1%	5%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Renters' Increase/Decrease in Other Fees Over Past Year

In the past year, which of the following monthly or yearly housing costs/fees associated with your home have increased, decreased or stayed about the same?

Other monthly fees (amenity fees, pet fees, trash fees)

Asked of All Renters, Showing among those who have Other Monthly Fees as a Housing Cost

GP Sample	All Renters	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	694	N/A	N/A	694	316	175	142	26	325	129	167	74	371	126	192
Increased significantly (more than 10% increase)	11%	N/A	N/A	11%	6%	20% ^W	12%	14%	10%	15%	10%	9%	11%	8%	13%
Increased moderately (5-10% increase)	28%	N/A	N/A	28%	27%	30%	27%	32%	25%	27%	37% ^A	23%	24%	32%	31%
Stayed about the same (less than 5% increase/decrease)	51%	N/A	N/A	51%	57% ^H	39%	51%	52%	53%	50%	48%	51%	53%	52%	47%
Decreased moderately (5-10% decrease)	3%	N/A	N/A	3%	2%	5%	3%	1%	4%	0%	2%	2%	4%	3%	.%
Decreased significantly (more than 10% decrease)	2%	N/A	N/A	2%	3%	1%	3%	1%	3%	2%	1%	3%	2%	4%	.%
Don't know/Skipped/Refused	5%	N/A	N/A	5%	5%	5%	5%	0%	4%	6%	2%	12% ^{A,C}	5%	1%	7%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Renters' Increase/Decrease in Routine Maintenance Fees Over Past Year

In the past year, which of the following monthly or yearly housing costs/fees associated with your home have increased, decreased or stayed about the same?
 Routine maintenance fees (if renter is responsible for maintenance like HVAC servicing)
 Asked of All Renters

GP Sample	All Renters	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	1,019	N/A	N/A	1,019	447	265	204	35	473	179	242	125	563	191	260
Increased significantly (more than 10% increase)	5%	N/A	N/A	5%	5%	4%	7%	7%	5%	7%	3%	4%	4%	5%	6%
Increased moderately (5-10% increase)	12%	N/A	N/A	12%	7%	19% ^W	14% ^W	22% ^W	10%	19% ^A	11%	12%	10%	23% ^{E,G}	10%
Stayed about the same (less than 5% increase/decrease)	27%	N/A	N/A	27%	29%	22%	29%	26%	29% ^D	23%	30% ^D	17%	29%	24%	24%
Decreased moderately (5-10% decrease)	2%	N/A	N/A	2%	2%	2%	5%	3%	3%	1%	3%	1%	2%	4%	2%
Decreased significantly (more than 10% decrease)	1%	N/A	N/A	1%	1%	2%	2%	0%	2%	1%	.%	.%	2%	.%	.%
Not applicable/do not have	50%	N/A	N/A	50%	55% ^B	48%	41%	43%	48%	45%	51%	62% ^{A,B}	50%	44%	53%
Don't know/Skipped/Refused	3%	N/A	N/A	3%	2%	4%	3%	0%	2%	4%	2%	5%	2%	1%	5%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Renters' Increase/Decrease in Routine Maintenance Fees Over Past Year

In the past year, which of the following monthly or yearly housing costs/fees associated with your home have increased, decreased or stayed about the same?
 Routine maintenance fees (if renter is responsible for maintenance like HVAC servicing)
 Asked of All Renters, Showing among those who have Routine Maintenance as a Housing Cost

GP Sample	All Renters	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	512	N/A	N/A	512	201	138	121	20	247	98	119	48	279	107	123
Increased significantly (more than 10% increase)	10%	N/A	N/A	10%	11%	8%	12%	12%	10%	12%	7%	10%	9%	8%	14%
Increased moderately (5-10% increase)	24%	N/A	N/A	24%	15%	36% ^W	23%	38% ^W	19%	35% ^A	22%	32%	20%	40% ^{E,G}	20%
Stayed about the same (less than 5% increase/decrease)	53%	N/A	N/A	53%	64% ^{H,B}	41%	49%	45%	56%	42%	61% ^B	44%	58% ^F	42%	51%
Decreased moderately (5-10% decrease)	5%	N/A	N/A	5%	4%	3%	8%	5%	6%	2%	6%	1%	4%	7%	4%
Decreased significantly (more than 10% decrease)	2%	N/A	N/A	2%	2%	4%	3%	0%	4%	2%	.%	1%	4%	1%	.%
Don't know/Skipped/Refused	6%	N/A	N/A	6%	5%	7%	5%	0%	5%	7%	3%	12%	5%	2%	11% ^F

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Renters' Increase/Decrease in Renter's Insurance Costs Over Past Year

In the past year, which of the following monthly or yearly housing costs/fees associated with your home have increased, decreased or stayed about the same?
 Renter's Insurance
 Asked of All Renters

GP Sample	All Renters	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	1,019	N/A	N/A	1,019	447	265	204	35	473	179	242	125	563	191	260
Increased significantly (more than 10% increase)	5%	N/A	N/A	5%	3%	7% ^W	5%	9% ^W	6%	8% ^C	2%	4%	4%	9% ^E	4%
Increased moderately (5-10% increase)	16%	N/A	N/A	16%	13%	18%	21% ^W	29% ^W	16%	17%	15%	18%	15%	18%	17%
Stayed about the same (less than 5% increase/decrease)	39%	N/A	N/A	39%	45% ^B	34%	34%	38%	38%	45%	37%	40%	37%	40%	45%
Decreased moderately (5-10% decrease)	2%	N/A	N/A	2%	2%	2%	2%	1%	3%	1%	.%	1%	2%	3%	1%
Decreased significantly (more than 10% decrease)	1%	N/A	N/A	1%	1%	2%	3%	0%	2%	1%	1%	1%	2%	2%	1%
Not applicable/do not have	33%	N/A	N/A	33%	34%	32%	33%	23%	32%	22%	42% ^B	30%	38% ^{F,G}	27%	25%
Don't know/Skipped/Refused	4%	N/A	N/A	4%	3%	4%	3%	0%	3%	6%	2%	6%	3%	1%	7% ^F

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Renters' Increase/Decrease in Renter's Insurance Costs Over Past Year

In the past year, which of the following monthly or yearly housing costs/fees associated with your home have increased, decreased or stayed about the same?
 Renter's Insurance

Asked of All Renters, Showing among those who have Renter's Insurance as a Housing Cost

GP Sample	All Renters	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	688	N/A	N/A	688	295	179	137	27	320	139	141	88	349	140	195
Increased significantly (more than 10% increase)	7%	N/A	N/A	7%	4%	11% ^W	7%	12% ^W	8%	10%	4%	6%	6%	12%	6%
Increased moderately (5-10% increase)	24%	N/A	N/A	24%	20%	27%	31% ^W	38% ^W	23%	22%	26%	26%	24%	25%	23%
Stayed about the same (less than 5% increase/decrease)	58%	N/A	N/A	58%	67% ^{H,B,A}	50%	50%	49%	56%	57%	64%	57%	59%	55%	60%
Decreased moderately (5-10% decrease)	2%	N/A	N/A	2%	3%	2%	3%	2%	4%	1%	1%	1%	3%	4%	1%
Decreased significantly (more than 10% decrease)	2%	N/A	N/A	2%	1%	3%	4%	0%	3%	2%	1%	1%	3%	2%	1%
Don't know/Skipped/Refused	6%	N/A	N/A	6%	5%	7%	4%	0%	5%	8%	3%	9%	5%	2%	9% ^F

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Renters' Increase/Decrease in Parking Fees Over Past Year

In the past year, which of the following monthly or yearly housing costs/fees associated with your home have increased, decreased or stayed about the same?
 Parking / Garage fees
 Asked of All Renters

GP Sample	All Renters	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	1,019	N/A	N/A	1,019	447	265	204	35	473	179	242	125	563	191	260
Increased significantly (more than 10% increase)	3%	N/A	N/A	3%	2%	2%	5%	3%	2%	5%	4%	1%	3%	2%	4%
Increased moderately (5-10% increase)	7%	N/A	N/A	7%	5%	10%	6%	13% ^{W,B}	8%	9% ^D	5%	2%	4%	10% ^E	10% ^E
Stayed about the same (less than 5% increase/decrease)	22%	N/A	N/A	22%	21%	20%	25%	25%	21%	28%	21%	16%	21%	22%	22%
Decreased moderately (5-10% decrease)	2%	N/A	N/A	2%	1%	3%	4% ^W	1%	4%	1%	1%	0%	3%	2%	1%
Decreased significantly (more than 10% decrease)	1%	N/A	N/A	1%	1%	1%	3%	0%	2%	1%	.%	0%	2%	1%	.%
Not applicable/do not have	62%	N/A	N/A	62%	66% ^B	60%	55%	57%	59%	54%	67% ^B	75% ^{A,B}	65%	60%	57%
Don't know/Skipped/Refused	4%	N/A	N/A	4%	4%	4%	3%	0%	4%	3%	1%	6% ^C	3%	4%	5%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Renters' Increase/Decrease in Parking Fees Over Past Year

In the past year, which of the following monthly or yearly housing costs/fees associated with your home have increased, decreased or stayed about the same?
 Parking / Garage fees

Asked of All Renters, Showing among those who have Parking / Garage Fees as a Housing Cost

GP Sample	All Renters	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	386	N/A	N/A	386	150	106	91	15	193	82	80	31	196	76	111
Increased significantly (more than 10% increase)	7%	N/A	N/A	7%	6%	6%	10%	7%	5%	10%	12%	4%	8%	4%	9%
Increased moderately (5-10% increase)	18%	N/A	N/A	18%	15%	24%	13%	31% ^B	20%	19%	14%	8%	12%	24%	23%
Stayed about the same (less than 5% increase/decrease)	57%	N/A	N/A	57%	63%	50%	57%	59%	51%	60%	65%	64%	60%	57%	52%
Decreased moderately (5-10% decrease)	6%	N/A	N/A	6%	2%	9%	8%	2%	9%	2%	4%	0%	7%	4%	3%
Decreased significantly (more than 10% decrease)	3%	N/A	N/A	3%	3%	1%	6%	0%	5%	2%	1%	0%	5%	2%	1%
Don't know/Skipped/Refused	10%	N/A	N/A	10%	11%	10%	6%	0%	11%	7%	4%	25% ^C	8%	10%	13%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Renters' Concern About Utilities Costs

How concerned are you about being able to pay each of the following monthly or yearly housing costs?
 Utilities (including electricity, gas, water, sewage, other)
 Asked among renters who said that the cost of utilities has increased or stayed the same in the past year

GP Sample	Renters	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	894	N/A	N/A	894	388	238	177	33	400	160	224	111	485	171	233
Not at all concerned	19%	N/A	N/A	19%	24% ^H	11%	18%	28% ^H	16%	21%	15%	37% ^{A,B,C}	12%	19%	34% ^{E,F}
Not very concerned	29%	N/A	N/A	29%	29%	31%	27%	33%	30%	31%	28%	23%	26%	35%	32%
Somewhat concerned	36%	N/A	N/A	36%	36%	40%	32%	33%	39%	36%	35%	27%	45% ^{F,G}	27%	25%
Very concerned	15%	N/A	N/A	15%	11%	16%	22% ^{W,A}	6%	14%	11%	21%	13%	17% ^G	19% ^G	8%
Don't know/Skipped/Refused	1%	N/A	N/A	1%	.%	1%	1%	0%	.%	1%	1%	.%	.%	1%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Renters' Concern About Other Monthly Fees

How concerned are you about being able to pay each of the following monthly or yearly housing costs?
 Other monthly fees (amenity fees, pet fees, trash fees)
 Asked among renters who said that the cost of other monthly fees has increased or stayed the same in the past year

GP Sample	Renters	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	626	N/A	N/A	626	284	157	128	25	287	119	158	62	330	115	176
Not at all concerned	25%	N/A	N/A	25%	31% ^{H,B}	18%	18%	33% ^H	22%	28%	24%	38% ^A	21%	27%	31%
Not very concerned	35%	N/A	N/A	35%	34%	38%	33%	47%	40% ^D	32%	34%	22%	33%	42%	35%
Somewhat concerned	30%	N/A	N/A	30%	27%	31%	35% ^A	17%	28%	32%	31%	32%	37% ^{F,G}	20%	25%
Very concerned	9%	N/A	N/A	9%	7%	11%	12%	3%	10%	7%	10%	8%	9%	10%	8%
Don't know/Skipped/Refused	1%	N/A	N/A	1%	0%	2%	1%	0%	.%	1%	2%	.%	.%	1%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Renters' Concern About Renter's Insurance Costs

How concerned are you about being able to pay each of the following monthly or yearly housing costs?
 Renter's insurance
 Asked among renters who said that the cost of renter's insurance has increased or stayed the same in the past year

GP Sample	Renters	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	616	N/A	N/A	616	270	157	121	26	282	124	133	78	312	129	172
Not at all concerned	28%	N/A	N/A	28%	37% ^{H,B}	19%	23%	34%	28%	30%	22%	34%	22%	22%	42% ^{E,F}
Not very concerned	40%	N/A	N/A	40%	37%	40%	47%	39%	40%	39%	43%	38%	42%	40%	38%
Somewhat concerned	25%	N/A	N/A	25%	21%	32%	21%	23%	25%	22%	30%	19%	29% ^G	29% ^G	14%
Very concerned	6%	N/A	N/A	6%	5%	7%	7%	3%	6%	6%	4%	9%	6%	7%	5%
Don't know/Skipped/Refused	1%	N/A	N/A	1%	1%	2%	2%	1%	.%	3%	2%	0%	1%	1%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Renters' Concern About Routine Maintenance Fees

How concerned are you about being able to pay each of the following monthly or yearly housing costs?
 Routine maintenance fees (if renter is responsible for maintenance like HVAC servicing)
 Asked among renters who said that the cost of routine maintenance fees has increased or stayed the same in the past year

GP Sample	Renters	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	447	N/A	N/A	447	181	119	101	19	211	88	107	41	243	97	104
Not at all concerned	23%	N/A	N/A	23%	31% ^H	14%	22%	21%	20%	22%	23%	41% ^A	19%	26%	31%
Not very concerned	32%	N/A	N/A	32%	31%	38%	32%	50%	41% ^{B,D}	24%	27%	20%	30%	23%	46% ^{E,F}
Somewhat concerned	36%	N/A	N/A	36%	32%	40%	34%	20%	34%	41%	37%	36%	43% ^G	40% ^G	18%
Very concerned	7%	N/A	N/A	7%	6%	6%	12%	6%	4%	12%	12%	1%	8%	10%	4%
Don't know/Skipped/Refused	1%	N/A	N/A	1%	.%	2%	1%	4%	.%	2%	1%	2%	1%	1%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Renters' Concern About Parking Fees

How concerned are you about being able to pay each of the following monthly or yearly housing costs?
 Parking / Garage fees
 Asked among renters who said that the cost of parking fees has increased or stayed the same in the past year

GP Sample	Renters	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	315	N/A	N/A	315	126	85	73	15	145	73	73	23	156	64	93
Not at all concerned	36%	N/A	N/A	36%	41%	32%	37%	29%	30%	44%	37%	42%	33%	37%	39%
Not very concerned	35%	N/A	N/A	35%	35%	29%	32%	47%	44%	28%	29%	27%	36%	34%	36%
Somewhat concerned	22%	N/A	N/A	22%	20%	24%	27%	24%	19%	18%	32%	22%	26%	22%	16%
Very concerned	5%	N/A	N/A	5%	3%	10%	5%	0%	5%	9%	1%	8%	5%	5%	7%
Don't know/Skipped/Refused	2%	N/A	N/A	2%	1%	5%	0%	0%	2%	2%	1%	1%	1%	2%	2%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Renters' Top Concerns

Which one are you most concerned about? Why? / Why are you concerned about paying this?*

Asked among renters who said they are somewhat or very concerned about being able to pay at least one housing cost

GP Sample	Renters	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	538	N/A	N/A	538	206	165	112	15	256	93	140	49	343	103	88
Utilities (including electricity, gas, water, sewage, other)	69%	N/A	N/A	69%	69%	63%	74%	67%	65%	68%	79% ^A	67%	73% ^F	58%	66%
Other monthly fees (amenity fees, pet fees, trash fees)	7%	N/A	N/A	7%	10%	5%	7%	6%	8%	7%	5%	6%	8%	5%	5%
Renter's insurance	6%	N/A	N/A	6%	4%	8%	2%	8%	6%	10%	3%	7%	4%	13% ^E	6%
Routine maintenance fees (if renter is responsible for maintenance like HVAC servicing)	4%	N/A	N/A	4%	4%	3%	7%	5%	2%	9% ^A	3%	7%	4%	4%	5%
Parking/Garage fees	1%	N/A	N/A	1%	1%	2%	.%	3%	1%	1%	2%	1%	1%	2%	1%
Don't know/Skipped/Refused	13%	N/A	N/A	13%	11%	19%	10%	11%	18% ^{B,C}	5%	8%	13%	10%	19%	17%

*"Which one are you most concerned about" was asked among those who said they were concerned with more than one housing cost, while "Why are you concerned about paying this?" was asked among those who said they were concerned with exactly one housing cost. Those who selected exactly one housing cost are counted as having selected that cost for this question, unless they skipped the question, in which case they are coded as "Don't know/Skipped/Refused"

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of ".%" in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Likelihood to Place More Attention on Finances Given Increased Housing Costs

Given increased housing costs*, how likely are you to... “Place more attention on your finances”

*Note: Housing costs include your rent or mortgage plus HOA/condo fees, real estate taxes, home insurance, and utility bills (electricity, gas, water, trash, other)

Asked of All Consumers

GP Sample	GP	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	3,099	1,244	783	1,019	1,803	581	367	177	899	525	1,003	671	1,152	600	1,324
Very likely	31%	31% ^O	21%	39% ^{M,O}	27%	37% ^{W,A}	39% ^{W,A}	26%	36% ^{C,D}	33% ^D	30%	26%	34%	30%	30%
Somewhat likely	42%	44% ^R	43%	38%	43%	41%	38%	47% ^B	39%	43%	47% ^{A,D}	38%	40%	43%	43%
Somewhat unlikely	11%	11%	12%	10%	12% ^B	8%	8%	14% ^{H,B}	11%	10%	11%	13%	11%	12%	11%
Not likely	14%	12%	22% ^{M,R}	10%	15% ^H	11%	12%	12%	11%	12%	12%	21% ^{A,B,C}	12%	14%	15% ^E
Don't know/Skipped/Refused	2%	2%	1%	2%	2%	3%	3%	1%	3% ^C	3% ^C	1%	2%	3%	2%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Likelihood to Cut Back On Utility Usage Given Increased Housing Costs

Given increased housing costs*, how likely are you to... “Cut back on utility usage”

*Note: Housing costs include your rent or mortgage plus HOA/condo fees, real estate taxes, home insurance, and utility bills (electricity, gas, water, trash, other)

Asked of All Consumers

GP Sample	GP	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	3,099	1,244	783	1,019	1,803	581	367	177	899	525	1,003	671	1,152	600	1,324
Very likely	16%	15%	14%	18%	13%	17%	24% ^{W,H,A}	13%	16%	14%	18% ^D	12%	20% ^G	15%	12%
Somewhat likely	34%	33%	33%	37%	35%	37%	31%	35%	36% ^D	34%	37% ^D	29%	36%	37%	32%
Somewhat unlikely	20%	22%	19%	20%	20%	21%	17%	23%	23% ^C	24% ^C	18%	18%	18%	23%	21%
Not likely	27%	28% ^R	33% ^R	23%	30% ^H	22%	26%	27%	21%	25%	26%	39% ^{A,B,C}	23%	22%	33% ^{E,F}
Don't know/Skipped/Refused	2%	2%	1%	3% ^O	1%	3%	2%	1%	3% ^{C,D}	3% ^{C,D}	1%	1%	2%	2%	2%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Likelihood to Apply For Property Tax Exemption Given Increased Housing Costs

Given increased housing costs*, how likely are you to... “Apply for a property tax exemption (if eligible)”
 *Note: Housing costs include your rent or mortgage plus HOA/condo fees, real estate taxes, home insurance, and utility bills (electricity, gas, water, trash, other)
 Asked of All Homeowners

GP Sample	All Owners	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	2,027	1,244	783	N/A	1,330	301	158	139	392	337	752	546	560	398	1,052
Very likely	16%	14%	20% ^M	N/A	14%	23% ^{W,A}	26% ^{W,A}	14%	11%	12%	16%	23% ^{A,B,C}	22% ^{F,G}	13%	15%
Somewhat likely	14%	12%	17% ^M	N/A	13%	15%	16%	14%	14% ^B	7%	15% ^B	16% ^B	18% ^G	14%	12%
Somewhat unlikely	15%	16%	14%	N/A	14%	19%	11%	21% ^{W,B}	21% ^{C,D}	16%	15%	11%	17%	19% ^G	13%
Not likely	53%	55% ^O	49%	N/A	57% ^{H,B,A}	42%	46%	50%	50%	62% ^{A,C,D}	54%	48%	42%	53% ^E	59% ^E
Don't know/Skipped/Refused	1%	2%	1%	N/A	1%	2%	1%	2%	3% ^C	2%	1%	1%	2%	2%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Likelihood to Reduce/Cancel Renter’s Insurance Given Increased Housing Costs

Given increased housing costs*, how likely are you to... “Reduce or cancel renter’s insurance”

*Note: Housing costs include your rent or mortgage plus HOA/condo fees, real estate taxes, home insurance, and utility bills (electricity, gas, water, trash, other)

Asked of All Renters

GP Sample	All Renters	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	1,019	N/A	N/A	1,019	447	265	204	35	473	179	242	125	563	191	260
Very likely	11%	N/A	N/A	11%	11%	9%	14% ^A	3%	12%	9%	12%	11%	14% ^G	14% ^G	4%
Somewhat likely	18%	N/A	N/A	18%	13%	23% ^W	17%	24% ^W	18%	20% ^D	20% ^D	9%	17%	14%	21%
Somewhat unlikely	18%	N/A	N/A	18%	19%	17%	18%	19%	21% ^{C,D}	21%	12%	11%	19%	22%	12%
Not likely	50%	N/A	N/A	50%	56%	45%	46%	52%	45%	46%	54%	65% ^{A,B}	46%	49%	59% ^E
Don't know/Skipped/Refused	4%	N/A	N/A	4%	2%	5%	5%	2%	4%	4%	2%	4%	4%	2%	4%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Likelihood to Move Homes Given Increased Housing Costs

Given increased housing costs*, how likely are you to... “Move homes in the future”

*Note: Housing costs include your rent or mortgage plus HOA/condo fees, real estate taxes, home insurance, and utility bills (electricity, gas, water, trash, other)

Asked of All Consumers

GP Sample	GP	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	3,099	1,244	783	1,019	1,803	581	367	177	899	525	1,003	671	1,152	600	1,324
Very likely	9%	6%	4%	15% ^{M,O}	6%	12% ^W	15% ^{W,A}	8%	15% ^{B,C,D}	7% ^D	7%	4%	11% ^G	8%	7%
Somewhat likely	17%	13%	10%	29% ^{M,O}	13%	26% ^{W,A}	23% ^W	19% ^W	24% ^{C,D}	21% ^{C,D}	16% ^D	9%	20% ^G	17%	15%
Somewhat unlikely	18%	16%	15%	23% ^{M,O}	18%	20%	14%	24% ^{W,B}	24% ^{B,C,D}	18% ^D	16%	12%	20% ^G	19%	16%
Not likely	54%	63% ^R	70% ^{M,R}	32%	62% ^{H,B,A}	39%	46%	48% ^H	33%	51% ^A	61% ^{A,B}	74% ^{A,B,C}	47%	53%	60% ^{E,F}
Don't know/Skipped/Refused	2%	2%	1%	2%	1%	3%	2%	1%	3%	3% ^{C,D}	1%	1%	2%	2%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Likelihood to Obtain New Home Insurance Policy Given Increased Housing Costs

Given increased housing costs*, how likely are you to... “Obtain a new home insurance policy”

*Note: Housing costs include your rent or mortgage plus HOA/condo fees, real estate taxes, home insurance, and utility bills (electricity, gas, water, trash, other)

Asked of All Homeowners

GP Sample	All Owners	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	2,027	1,244	783	N/A	1,330	301	158	139	392	337	752	546	560	398	1,052
Very likely	6%	6%	6%	N/A	4%	10% ^W	11% ^W	8% ^W	8%	6%	6%	5%	6%	6%	6%
Somewhat likely	18%	18%	19%	N/A	17%	24% ^W	21%	20%	20%	14%	21%	17%	23% ^G	22% ^G	15%
Somewhat unlikely	25%	25%	23%	N/A	25%	23%	16%	31% ^B	27%	28%	24%	22%	22%	26%	26%
Not likely	49%	49%	50%	N/A	53% ^{H,A}	41%	51%	39%	42%	49%	49%	54% ^A	47%	43%	52% ^F
Don't know/Skipped/Refused	2%	2%	1%	N/A	1%	2%	1%	2%	3%	3%	1%	1%	1%	2%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Likelihood to Appeal Real Estate Tax Assessment Given Increased Housing Costs

Given increased housing costs*, how likely are you to... “Appeal a real estate tax assessment”

*Note: Housing costs include your rent or mortgage plus HOA/condo fees, real estate taxes, home insurance, and utility bills (electricity, gas, water, trash, other)

Asked of All Homeowners

GP Sample	All Owners	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	2,027	1,244	783	N/A	1,330	301	158	139	392	337	752	546	560	398	1,052
Very likely	6%	6%	6%	N/A	5%	7%	9% ^W	9% ^W	6%	7%	5%	8%	7%	5%	6%
Somewhat likely	16%	15%	18%	N/A	14%	20%	22%	16%	20% ^D	13%	17%	13%	21% ^G	19% ^G	12%
Somewhat unlikely	20%	22% ^O	17%	N/A	19%	25%	16%	27% ^{W,B}	19%	22%	19%	21%	21%	21%	19%
Not likely	56%	55%	59%	N/A	60% ^{H,A}	47%	52%	47%	52%	56%	57%	58%	50%	53%	61% ^{E,F}
Don't know/Skipped/Refused	2%	2%	1%	N/A	2%	1%	1%	2%	3%	2%	1%	1%	1%	3%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Likelihood to Reduce Home Insurance Coverage Given Increased Housing Costs

Given increased housing costs*, how likely are you to... “Reduce home insurance coverage”

*Note: Housing costs include your rent or mortgage plus HOA/condo fees, real estate taxes, home insurance, and utility bills (electricity, gas, water, trash, other)

Asked of All Homeowners

GP Sample	All Owners	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	2,027	1,244	783	N/A	1,330	301	158	139	392	337	752	546	560	398	1,052
Very likely	4%	4%	5%	N/A	3%	6%	5%	6% ^W	5%	5%	4%	4%	9% ^{F,G}	3%	3%
Somewhat likely	12%	11%	15%	N/A	11%	22% ^{W,B,A}	10%	11%	16% ^B	9%	14%	11%	16% ^G	15% ^G	10%
Somewhat unlikely	21%	22%	19%	N/A	19%	22%	21%	28% ^W	24%	21%	19%	20%	24%	19%	20%
Not likely	61%	62%	59%	N/A	66% ^{H,A}	48%	64% ^H	52%	53%	64% ^A	62% ^A	64% ^A	49%	61% ^E	67% ^E
Don't know/Skipped/Refused	1%	2%	1%	N/A	1%	2%	1%	2%	2%	2%	1%	1%	2%	2%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Renters' Concern About Routine Maintenance Fees

Do you currently have homeowner's insurance?
 Asked among those who are homeowners

GP Sample	All Owners	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	2,027	1,244	783	N/A	1,330	301	158	139	392	337	752	546	560	398	1,052
Yes	91%	96% ^O	83%	N/A	93% ^H	86%	88%	96% ^{H,B}	83%	89%	93% ^{A,B}	95% ^{A,B}	80%	94% ^E	96% ^E
No	6%	2%	13% ^M	N/A	6% ^A	10% ^A	7%	2%	8%	8%	6%	5%	16% ^{F,G}	2%	2%
Don't know/Skipped/Refused	3%	2%	4%	N/A	1%	4% ^W	5% ^W	2%	9% ^{B,C,D}	3% ^D	1%	.%	4%	4%	2%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Percent of Household Income Spent on Housing Costs

What percent of your household's gross (pre-taxes) income are you spending on total housing costs per month?
Asked of All Consumers

GP Sample	GP	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	3,099	1,244	783	1,019	1,803	581	367	177	899	525	1,003	671	1,152	600	1,324
Less than 10%	11%	5%	22% ^{M,R}	8% ^M	12%	9%	10%	10%	10%	7%	12% ^B	14% ^{A,B}	11%	8%	13% ^F
10 - 25%	24%	28% ^R	31% ^R	14%	27% ^{H,B}	17%	19%	32% ^{H,B}	18%	18%	28% ^{A,B}	30% ^{A,B}	16%	26% ^E	30% ^E
26 - 40%	29%	33% ^{O,R}	24%	27%	29%	28%	26%	31%	30%	33% ^{C,D}	27%	26%	24%	27%	34% ^{E,F}
41 - 60%	20%	20% ^O	14%	24% ^O	18%	25% ^{W,A}	21%	17%	24% ^{C,D}	23% ^D	18%	16%	24% ^G	22% ^G	16%
61 - 75%	8%	7% ^O	4%	13% ^{M,O}	7%	8%	11% ^{W,A}	4%	8%	10%	7%	6%	11% ^G	10% ^G	4%
75%+	7%	6%	4%	12% ^{M,O}	6%	11% ^{W,A}	11% ^{W,A}	5%	8%	7%	7%	6%	12% ^{F,G}	6% ^G	4%
Don't know/Skipped/Refused	2%	2%	1%	2%	1%	3%	1%	.%	2%	2%	1%	2%	2% ^G	1%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Renters' Concern About Routine Maintenance Fees

How concerned are you about being able to pay each of the following monthly or yearly housing costs? Routine maintenance fees (if renter is responsible for maintenance like HVAC servicing)
 Asked among renters who said that the cost of routine maintenance fees has increased or stayed the same in the past year

GP Sample	Owners	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	1,843	1,195	648	N/A	1,236	259	138	133	325	298	703	517	449	375	1,007
Not at all concerned	58%	57%	59%	N/A	61% ^{H,A}	47%	59%	52%	56%	58%	54%	64% ^C	45%	50%	67% ^{E,F}
Not very concerned	37%	37%	36%	N/A	35%	45% ^W	34%	41%	37%	35%	40% ^D	33%	46% ^G	43% ^G	30%
Somewhat concerned	4%	4%	4%	N/A	4%	6%	3%	5%	5%	5%	4%	3%	7% ^G	6% ^G	2%
Very concerned	1%	1%	1%	N/A	1%	1%	4% ^W	2%	1%	2%	1%	1%	3% ^G	1%	1%
Don't know/Skipped/Refused	.%	.%	0%	N/A	.%	1%	.%	.%	1% ^C	0%	0%	.%	.%	1%	.%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Missed Payments on Housing Costs

In the past year, have you missed one or more payments on any monthly housing costs?
 Housing costs include your rent or mortgage plus HOA/Condo fees, real estate taxes, home insurance, and utility bills (electricity, gas, water, trash, other).
Asked of All Consumers

GP Sample	GP	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	3,099	1,244	783	1,019	1,803	581	367	177	899	525	1,003	671	1,152	600	1,324
No, have not missed any payments	83%	89% ^R	88% ^R	72%	86% ^{H,B}	80%	72%	91% ^{W,H,B}	77%	76%	83% ^{A,B}	95% ^{A,B,C}	74%	83% ^E	90% ^{E,F}
Missed one or two payments	9%	6%	7%	15% ^{M,O}	8%	11% ^A	15% ^{W,A}	5%	9% ^D	15% ^{A,C,D}	9% ^D	4%	14% ^{F,G}	7%	5%
Missed several payments (two to three payments)	5%	3%	3%	8% ^{M,O}	4%	4%	9% ^{W,H,A}	2%	9% ^{B,C,D}	5% ^D	4% ^D	.%	7% ^G	4%	3%
Consistently behind on payments (more than three payments)	2%	1%	1%	4% ^{M,O}	2%	4%	4%	1%	4% ^D	3% ^D	2% ^D	1%	3% ^G	4% ^G	1%
Don't know/Skipped/Refused	1%	1%	1%	1%	1%	1%	.%	1%	1% ^D	3% ^{C,D}	1%	.%	1%	1%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year




 **Appendix: Consumer Debt Stress**

Debt Stress Level

Are you very stressed, somewhat stressed, not very stressed or not at all stressed about your ability to make payments on your debts?
Asked of All Consumers

GP Sample	GP	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	3,099	1,244	783	1,019	1,803	581	367	177	899	525	1,003	671	1,152	600	1,324
Very stressed	11%	9% ^O	5%	18% ^{M,O}	10%	14%	11%	10%	16% ^{C,D}	13% ^D	12% ^D	3%	17% ^{F,G}	12% ^G	6%
Somewhat stressed	26%	25% ^O	17%	35% ^{M,O}	24%	34% ^{W,A}	28% ^A	19%	34% ^{C,D}	31% ^D	26% ^D	14%	32% ^G	27%	21%
Not very stressed	33%	38% ^{O,R}	30%	28%	33%	31%	31%	35%	32%	35%	34%	29%	28%	33%	37% ^E
Not at all stressed	29%	27% ^R	48% ^{M,R}	18%	32% ^H	19%	30% ^H	36% ^H	17%	19%	28% ^{A,B}	54% ^{A,B,C}	22%	27%	35% ^{E,F}
Don't know/Skipped/Refused	1%	1%	.%	1%	1%	1%	.%	.%	1%	2% ^{C,D}	.%	.%	1%	2% ^{E,G}	.%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Primary Source of Debt Stress

Which type of debt is your primary source of stress?
 Asked among those who are stressed about their ability to make payments on their debts

GP Sample	GP	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	1,167	429	173	540	626	280	145	52	450	231	373	112	564	229	362
First Home mortgage	18%	48% ^{O,R}	0%	0%	17%	18%	10%	43% ^{W,H,B}	16%	17%	22% ^D	11%	12%	21% ^E	24% ^E
Second mortgage or home equity line of credit	2%	4% ^R	0%	0%	2%	0%	0%	7% ^{W,H,B}	.%	.%	4% ^{A,B}	3% ^A	.%	2%	3% ^E
Credit Card Debt that you don't pay off every month	37%	32%	37%	41% ^M	36% ^A	38% ^A	43% ^A	15%	32%	40%	41%	35%	37%	35%	39%
Car Loans	12%	6%	14% ^M	15% ^M	11%	13%	12%	12%	15% ^C	13%	8%	7%	12%	15%	10%
School/Student Loans	11%	7%	6%	15% ^{M,O}	11%	11%	16%	11%	16% ^{C,D}	15% ^{C,D}	5%	4%	10%	8%	14%
Back taxes	3%	1%	8% ^{M,R}	3%	3%	2%	3%	1%	2%	1%	4%	10% ^{A,B,C}	4%	3%	1%
Other Loans/Debts, please specify	5%	2%	6%	8% ^M	5%	5%	8% ^A	1%	6%	2%	5%	12% ^{B,C}	5%	8%	4%
Don't have any debt	12%	.%	29% ^{M,R}	15% ^M	14%	13%	7%	10%	12%	9%	12%	19% ^B	18% ^{F,G}	7%	5%
Don't know/Skipped/Refused	1%	.%	.%	2%	1%	.%	1%	1%	1%	2%	1%	.%	2%	.%	.%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Types of Debt

Which, if any, of the following do you currently have? Please select all that apply.
Asked of All Consumers

GP Sample	GP	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	3,097	1,244	783	1,018	1,803	579	367	177	899	525	1,001	671	1,152	599	1,324
First Home mortgage	38%	95% ^{O,R}	0%	0%	40% ^B	34%	29%	52% ^{W,H,B}	30%	49% ^{A,D}	48% ^{A,D}	26%	20%	39% ^E	54% ^{E,F}
Second mortgage or home equity line of credit	6%	15% ^{O,R}	0%	0%	6%	4%	4%	9% ^{H,B}	3%	7% ^{A,D}	9% ^{A,D}	4%	4%	6% ^E	7% ^E
Credit Card Debt that you don't pay off every month	37%	38% ^O	26%	45% ^{M,O}	34% ^A	44% ^{W,A}	50% ^{W,A}	15%	37% ^D	43% ^D	42% ^D	25%	38%	36%	37%
Car Loans	33%	41% ^{O,R}	22%	32% ^O	34% ^A	34% ^A	34% ^A	21%	36% ^D	41% ^{C,D}	33% ^D	22%	25%	31% ^E	40% ^{E,F}
School/Student Loans	18%	17% ^O	6%	27% ^{M,O}	16%	24% ^{W,A}	23% ^{W,A}	12%	31% ^{B,C,D}	23% ^{C,D}	13% ^D	3%	15%	19%	19%
Back taxes	5%	4%	4%	7% ^{M,O}	5%	6% ^A	9% ^{W,A}	2%	5%	5%	7% ^D	3%	5%	5%	5%
Other Loans/Debt, please specify	8%	7%	6%	10% ^{M,O}	8% ^A	8%	10% ^A	4%	7%	8%	9%	7%	8%	8%	7%
Don't have any debt	24%	1%	54% ^{M,R}	27% ^M	26% ^{H,B}	17%	17%	32% ^{H,B}	19% ^B	13%	21% ^B	43% ^{A,B,C}	31% ^{F,G}	23% ^G	18%
Don't know/No response	1%	.%	1%	1%	1%	.%	.%	.%	1%	1% ^D	.%	.%	1%	1%	.%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year





Appendix: Financial Resilience

Feel Secure About Income

How much do you agree or disagree with the following statements? I feel secure about my income.
Asked of All Consumers

GP Sample	GP	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	3,099	1,244	783	1,019	1,803	581	367	177	899	525	1,003	671	1,152	600	1,324
Strongly agree	26%	29% ^R	34% ^R	16%	28% ^H	19%	27% ^H	30% ^H	17%	21%	24% ^A	42% ^{A,B,C}	15%	24% ^E	36% ^{E,F}
Somewhat agree	41%	46% ^{O,R}	40%	35%	40%	41%	42%	44%	37%	43%	44% ^A	39%	38%	41%	43% ^E
Somewhat disagree	21%	16%	17%	28% ^{M,O}	20%	25% ^{W,B,A}	15%	17%	27% ^{C,D}	23% ^D	19% ^D	11%	27% ^G	22% ^G	14%
Strongly disagree	12%	7%	8%	19% ^{M,O}	11% ^A	12%	13% ^A	7%	15% ^{B,D}	10%	12% ^D	7%	18% ^{F,G}	12% ^G	6%
Don't know/Skipped/Refused	2%	1%	1%	3% ^O	1%	3% ^W	3% ^W	2% ^W	3% ^{C,D}	2%	1%	1%	2% ^G	1%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Confidence in Savings to Cover Major Expense

How much do you agree or disagree with the following statements? I am confident that I have sufficient savings to handle a major unexpected expense.
Asked of All Consumers

GP Sample	GP	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	3,099	1,244	783	1,019	1,803	581	367	177	899	525	1,003	671	1,152	600	1,324
Strongly agree	23%	24% ^R	34% ^{M,R}	14%	25% ^H	15%	20%	30% ^{H,B}	15%	16%	23% ^{A,B}	38% ^{A,B,C}	12%	25% ^E	32% ^{E,F}
Somewhat agree	32%	37% ^R	35% ^R	22%	31%	28%	32%	47% ^{W,H,B}	29%	34%	32%	33%	26%	29%	37% ^{E,F}
Somewhat disagree	21%	19%	16%	26% ^{M,O}	19%	28% ^{W,A}	21% ^A	14%	23% ^D	21%	21% ^D	16%	26% ^G	25% ^G	15%
Strongly disagree	24%	18%	14%	37% ^{M,O}	24% ^A	27% ^A	25% ^A	8%	31% ^{C,D}	28% ^D	23% ^D	12%	34% ^{F,G}	20%	16%
Don't know/Skipped/Refused	2%	2%	1%	2%	1%	2%	2%	1%	3% ^C	1%	1%	1%	3% ^G	1%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Ability to Afford Rent/Mortgage Payments

How much do you agree or disagree with the following statements? I can afford to pay my rent/mortgage in full each month.
Asked of All Homeowners and Renters

GP Sample	GP	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	3,047	1,244	783	1,019	1,777	566	362	174	866	516	995	671	1,123	589	1,311
Strongly agree	58%	67% ^R	62% ^R	44%	65% ^{H,B}	44%	51%	60% ^H	44%	56% ^A	63% ^{A,B}	72% ^{A,B,C}	43%	58% ^E	72% ^{E,F}
Somewhat agree	26%	23%	21%	33% ^{M,O}	23%	33% ^W	26%	29% ^W	30% ^D	28% ^D	26% ^D	19%	33% ^{F,G}	27% ^G	19%
Somewhat disagree	8%	6%	7%	12% ^{M,O}	6%	16% ^{W,B,A}	9%	7%	16% ^{B,C,D}	10% ^{C,D}	4%	3%	14% ^{F,G}	7% ^G	4%
Strongly disagree	5%	3%	6% ^M	9% ^{M,O}	5%	5%	12% ^{W,H,A}	3%	8% ^D	6% ^D	5% ^D	3%	8% ^G	6%	3%
Don't know/Skipped/Refused	2%	1%	4% ^{M,R}	2%	2%	2%	2%	2%	2%	1%	1%	4% ^C	3%	2%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Feel Secure About Ability to Save

How much do you agree or disagree with the following statements? I feel secure about my ability to save each month.
Asked of All Consumers

GP Sample	GP	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	3,099	1,244	783	1,019	1,803	581	367	177	899	525	1,003	671	1,152	600	1,324
Strongly agree	21%	21% ^R	33% ^{M,R}	13%	24% ^H	13%	20% ^H	29% ^{W,H,B}	14%	13%	22% ^{A,B}	36% ^{A,B,C}	11%	21% ^E	30% ^{E,F}
Somewhat agree	33%	36% ^R	34%	29%	31%	38% ^W	36%	36%	34%	35%	30%	33%	30%	31%	37% ^{E,F}
Somewhat disagree	26%	26%	22%	31% ^{M,O}	26%	29%	25%	25%	31% ^D	27% ^D	27% ^D	20%	32% ^G	27% ^G	21%
Strongly disagree	19%	17% ^O	11%	26% ^{M,O}	20% ^A	19% ^A	18% ^A	9%	20% ^D	23% ^D	20% ^D	11%	26% ^{F,G}	20% ^G	11%
Don't know/Skipped/Refused	1%	1%	1%	2%	1%	1%	2%	1%	2%	2%	1%	.%	1%	1%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Ease of Paying Down Debt

How easy or difficult is it for you to set aside extra money every month to pay down debt and/or save money?
Asked of All Consumers

GP Sample	GP	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	3,099	1,244	783	1,019	1,803	581	367	177	899	525	1,003	671	1,152	600	1,324
Very easy	14%	13% ^R	25% ^{M,R}	8%	16% ^{H,B}	8%	10%	22% ^{W,H,B}	7%	11%	15% ^{A,B}	25% ^{A,B,C}	7%	14% ^E	21% ^{E,F}
Somewhat easy	33%	36% ^R	39% ^R	25%	33%	36%	32%	43% ^{W,B}	33%	30%	32%	37% ^B	27%	32%	39% ^{E,F}
Somewhat difficult	34%	37% ^O	24%	38% ^O	32% ^A	35% ^A	39% ^{W,A}	24%	39% ^{C,D}	35% ^D	33% ^D	26%	38% ^G	33%	30%
Very difficult	18%	13%	10%	29% ^{M,O}	18% ^A	20% ^A	19% ^A	10%	20% ^D	23% ^D	19% ^D	10%	27% ^{F,G}	20% ^G	9%
Don't know/Skipped/Refused	1%	1%	1%	1%	1%	1%	.%	1%	1%	1%	.%	1% ^C	1%	1%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Bill Prioritization

Of the following types of bills, which is the one that you would try to keep paying, even if you were running short on money?
Asked of All Consumers

GP Sample	GP	OWNER STATUS			RACE				AGE				AMI		
		MORTGAGE BORROWERS (M)	OUTRIGHT OWNERS (O)	RENTERS (R)	WHITE (W)	HISPANIC (H)	BLACK (B)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
N=	3,099	1,244	783	1,019	1,803	581	367	177	899	525	1,003	671	1,152	600	1,324
Car loans	7%	4%	5%	11% ^{M,O}	6%	8%	9% ^A	4%	8% ^D	11% ^{C,D}	6%	4%	6%	8%	7%
Credit Card	9%	5%	13% ^M	13% ^M	8%	10%	9%	18% ^{W,H,B}	11% ^B	6%	8%	12% ^{B,C}	9%	9%	10%
Cell phone	8%	3%	8% ^M	13% ^{M,O}	7%	9%	12% ^W	8%	11% ^{C,D}	10% ^C	6%	6%	12% ^G	8% ^G	5%
First home Mortgage	35%	68% ^{O,R}	14%	11%	38% ^B	32%	25%	39% ^B	26%	39% ^{A,D}	44% ^{A,D}	29%	21%	37% ^E	46% ^{E,F}
Second mortgage or home equity line of credit	1%	2%	2%	1%	1%	2%	1%	3% ^W	1%	1%	2%	3% ^A	1%	2%	2%
Utility bills	33%	15%	52% ^{M,R}	41% ^M	34% ^A	31% ^A	35% ^A	20%	34% ^B	26%	30%	41% ^{A,B,C}	43% ^{F,G}	28%	25%
School/Student loans	1%	1%	.%	2% ^O	1%	1%	3% ^W	2% ^W	3% ^{C,D}	2% ^{C,D}	1%	.%	2%	2%	1%
Internet	3%	1%	3% ^M	5% ^M	3%	2%	2%	3%	6% ^{B,C,D}	1%	2%	2%	3%	2%	3%
Cable	1%	1%	.%	1%	.%	1%	1%	.%	1%	1%	.%	1%	1%	1% ^G	.%
Other loan payments	1%	.%	2% ^M	1%	1%	1%	1%	1%	.%	1%	1%	1%	1%	.%	1%
Don't know/Skipped/Refused	1%	1%	1%	2%	1%	1%	1%	1%	2% ^C	2% ^C	.%	2% ^C	1%	2%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

M/O/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



