

National Association of REALTORS®

2017 PULSE National Survey May 2017

American Strategies designed and administered this telephone survey conducted by professional interviewers. The survey reached 1,501 adults, age 18 or older, throughout the United States. The survey was conducted from May 8 to May 17, 2017.

The sample was randomly selected from TargetSmart's file of the United States voting-age population. Forty-seven percent of respondents were reached on wireless phones. The sample was stratified by gender, age, race, party score, and region. Quotas were assigned to reflect the demographic distribution of the national voting age population. The data were weighted by gender, age, race, and region to ensure an accurate reflection of the population. The overall margin of error is +/- 2.5%. The margin of error for subgroups is larger and varies. (Percentage totals may not add up precisely due to rounding.)

Executive Summary: Housing Costs

Lack of affordable housing a growing problem. Nationally, 44 percent categorize the lack of available housing that is affordable as a very big or fairly big problem. In the top 25 MSAs, over half (52 percent) see the lack of affordable housing as a big problem - up 11-points from the 2015 PULSE survey and slightly above the previous high registered in 2005 (51 percent).

Housing costs a concern for six-in-ten. Sixty percent are very or somewhat concerned about the cost to buy or own a home in their area, as are 61 percent who are concerned about the high price for rental homes and apartments. Intense concern is highest in the most dense urban areas.

Rent and mortgage costs straining budgets. Almost forty percent say that their monthly rent or mortgage is either a significant or slight strain on their budget. In the top 25 MSAs, the overall “strain” number is even higher (45 percent) with majorities in New York City and the Pacific Coasts strained by housing costs.

The lack of affordable housing and the cost of housing is especially troublesome to renters, non-whites, and women. Additionally, housing costs are more of a strain for those under the age of 50 than older Americans.

Executive Summary: Home Ownership

Buying a home a good financial decision. Americans overwhelmingly believe that buying a home is a good financial decision (84 percent hold that view). In the top 25 MSAs, 86 percent say buying a home is a good move – up 13-points since 2011 and nearly matching the high of 87 percent in 2007 (before the housing crisis).

Building equity and preparing for retirement remain top financial reasons for buying a home. As in previous PULSE surveys, the top scoring financially important reason to own a home is that the money spent on housing goes towards building equity, rather than to a landlord (8.4 mean score on 10-point scale). Paying off a mortgage and owning a home by the time you retire places second (7.9 mean).

Stability and safety top mental and physical benefits of home ownership. Over half strongly agree that home ownership helps to build safe and secure neighborhoods. Nearly nine-in-ten “agree” with the statement on a 7-point scale (rate a 5, 6 or 7). Nearly as many agree with the statement that home ownership provides a stable and safe environment for children and other family members.

Executive Summary: Buying a Home

Most feel that a higher down payment is required than what is reasonable. Just over 40 percent believe that banks and lenders require a down payment of fifteen percent or higher when buying a home. But when asked what is a reasonable down payment, only 23 percent believe that a down payment of fifteen percent or higher should be required. Most (69 percent) feel that a reasonable down payment should be ten percent or less.

Small majority willing to strain their budget for better living environment. When forced to choose, just over half (51 percent) pick a neighborhood with better schools and job opportunities even if housing prices are a strain on their budget; 41 percent choose a community that is within their budget, even though there are lower quality schools and fewer job opportunities.

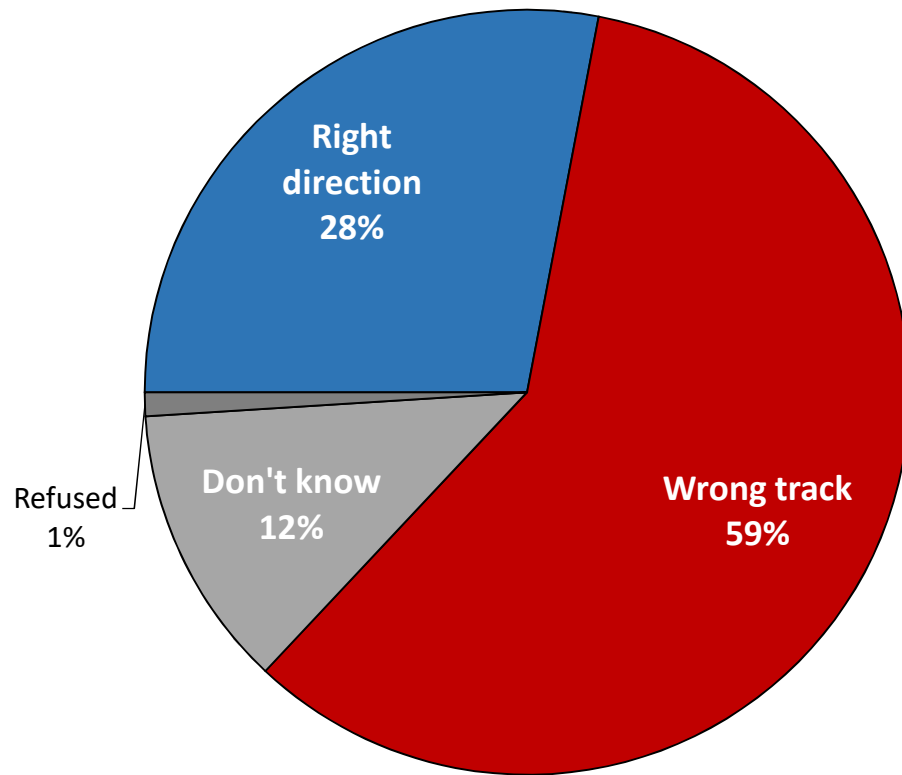
Those willing to “strain” are disproportionately married, upper income, and living in the suburbs – i.e., those who can afford to make the sacrifice. Lower income and unmarried Americans are split on this question.

Family and friends, REALTORS®, and banks top list of trusted sources. When it comes to buying a home or property, most people trust their family or friends as a source of information: 48 percent trust them a lot and 35 percent a little. A local REALTOR® or real estate agent is a close second (79 percent overall trust) and a bank or mortgage lender is third (76 percent).

Mood & Issues

Americans are Pessimistic about the Country's Direction

Direction of Country



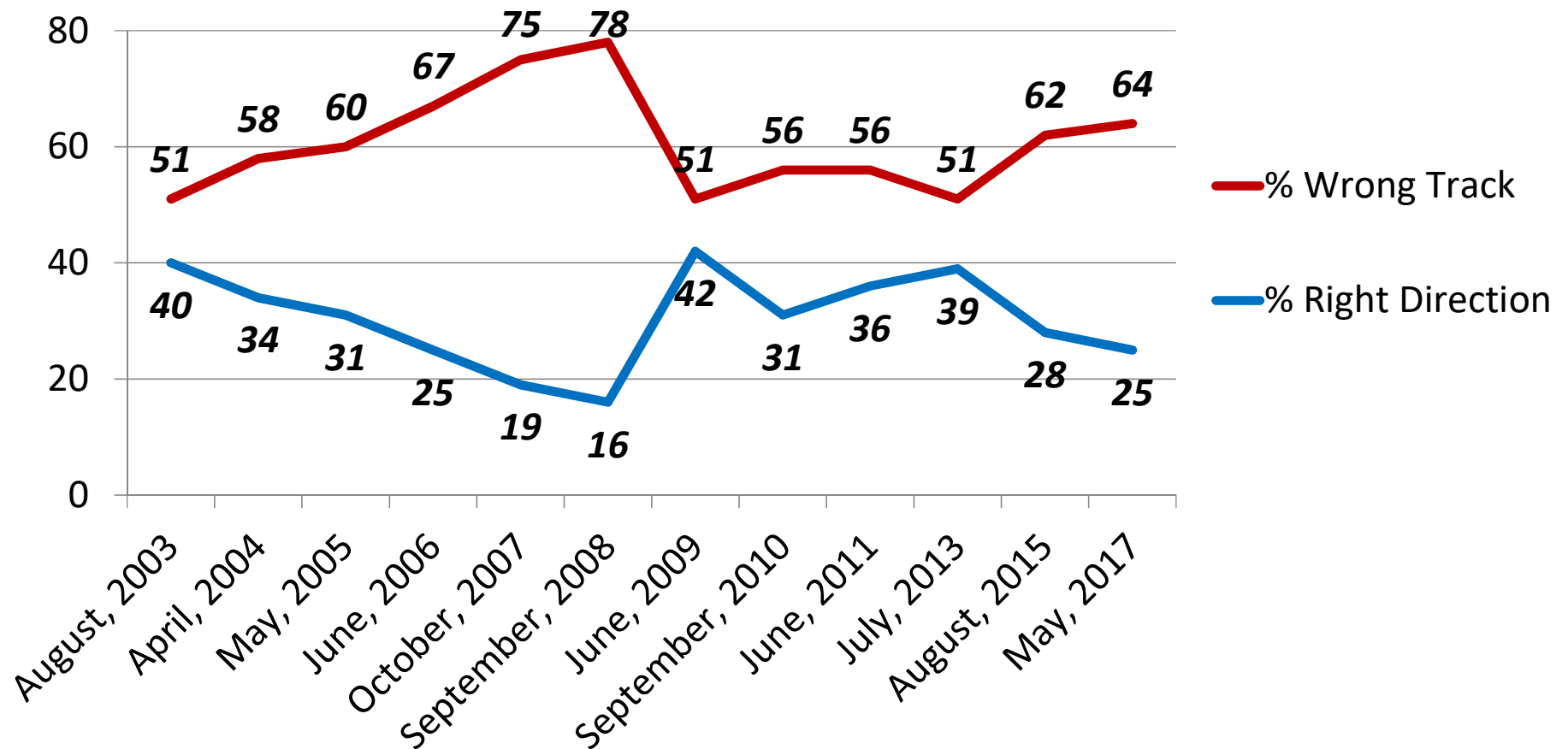
Pessimism rooted in party affiliation (% wrong track)

- ✓ Democrat: 83%
- ✓ Independent: 61%
- ✓ Republican: 29%

Data From
National
Sample

Q.4 Generally speaking, do you think that things in the country are going in the right direction or have they pretty seriously gotten off on the wrong track?

Top 25 MSAs: Pessimism Holding Steady Since 2015

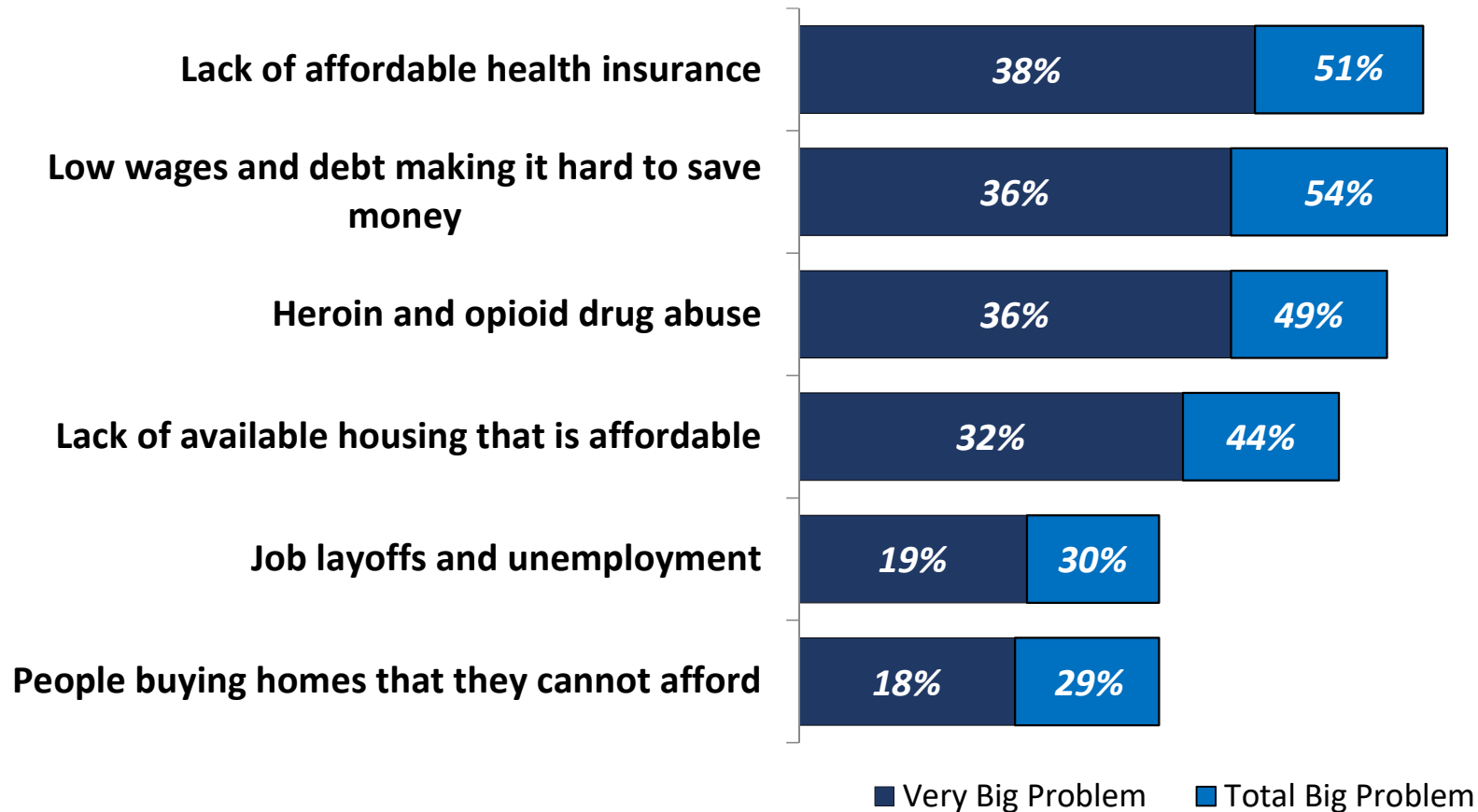


**Data From Top 25
MSAs Only**

Q.4 Generally speaking, do you think that things in the country are going in the right direction or have they pretty seriously gotten off on the wrong track?

Pocketbook Issues such as Affordable Health Insurance, Low Wages, and Housing Costs Top List of Problems

Heroin and opioid drug abuse also a top concern

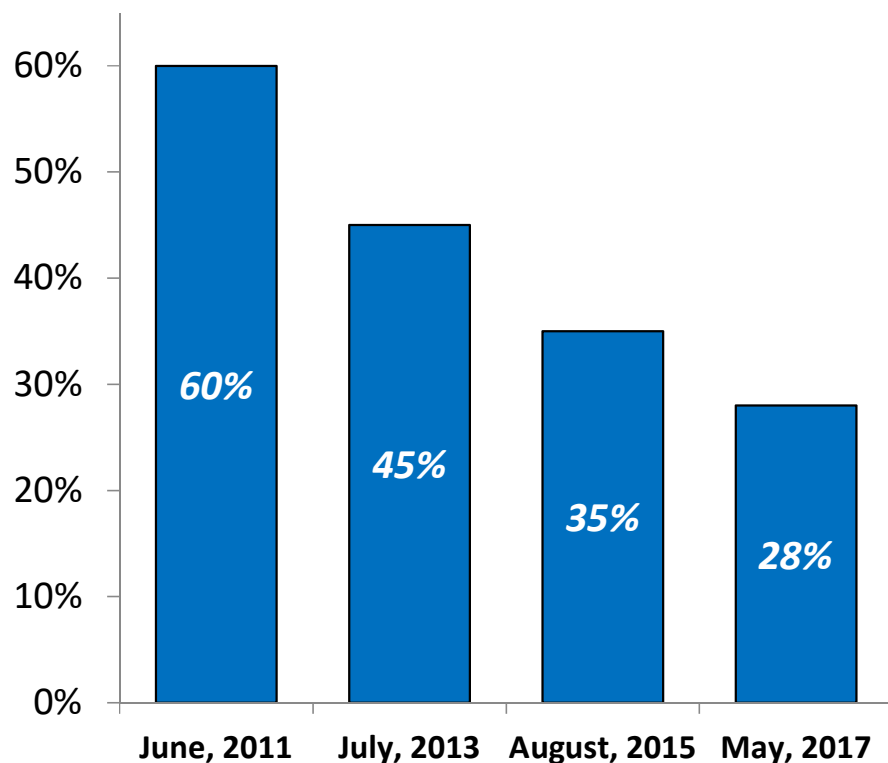


**Data From
National
Sample**

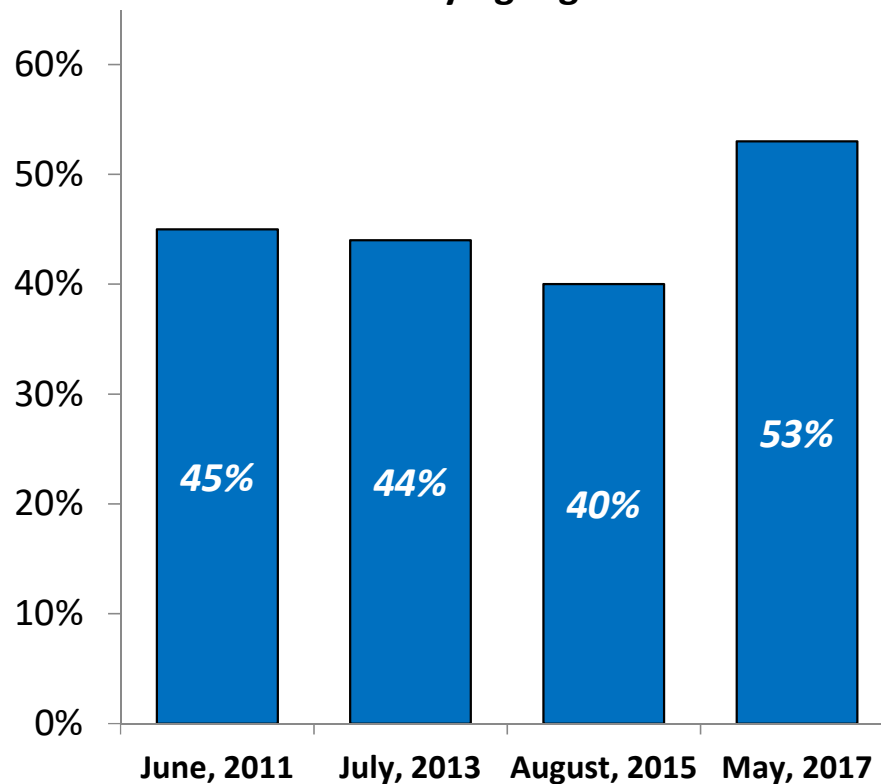
Q.5 Now, thinking a bit about the area where you live. I am going to read you a list of problems that many areas are facing and I would like you to tell me how big a problem each one is in your area. For each issue, I would like you to tell me if that issue is a very big problem, a fairly big problem, a moderate problem, a slight problem, or not at all a problem.

In Top 25 MSAs, Job Anxiety Continues to Drop, While Access to Health Care is a Rising Concern

**Job layoffs and unemployment:
Percent Saying Big Problem**



**Lack of affordable health insurance:
Percent Saying Big Problem**

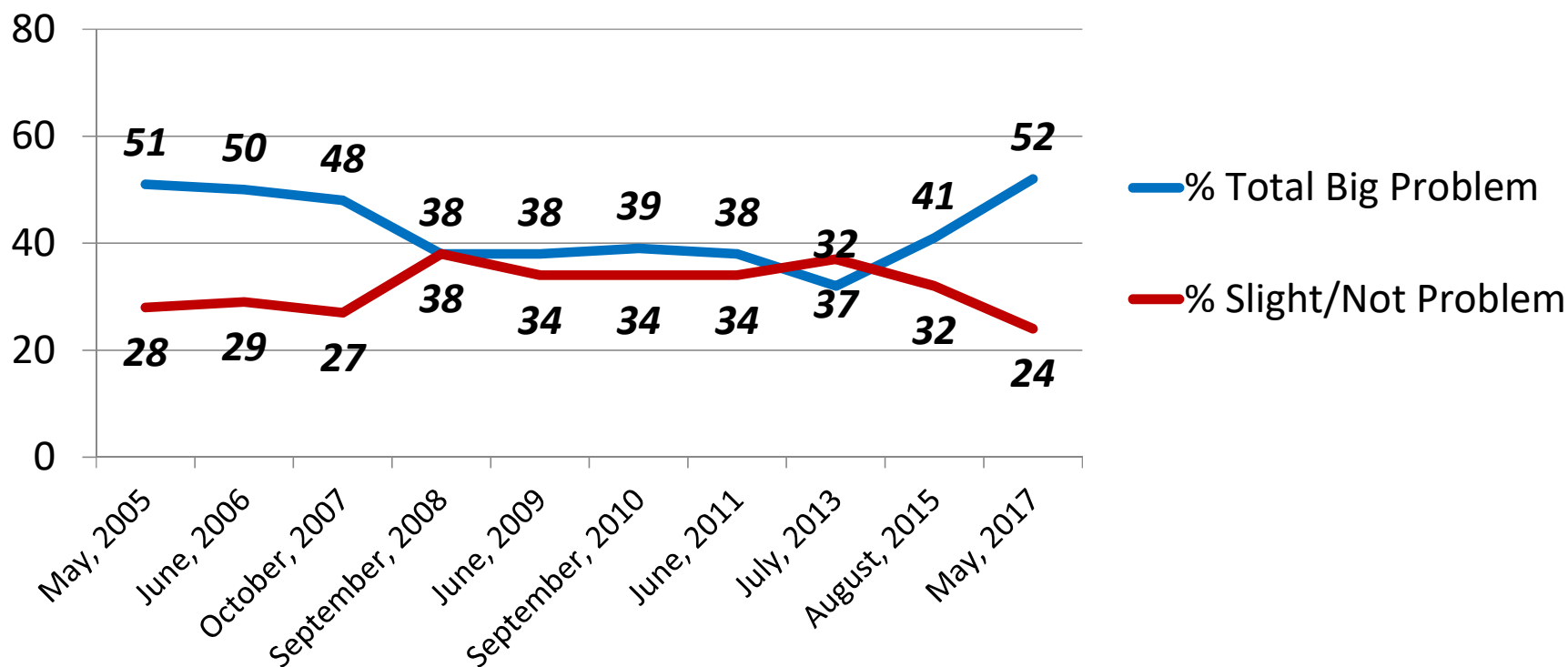


**Data From Top
25 MSAs Only**

Q.5C/A Now, thinking a bit about the area where you live. I am going to read you a list of problems that many areas are facing and I would like you to tell me how big a problem each one is in your area. For each issue, I would like you to tell me if that issue is a very big problem, a fairly big problem, a moderate problem, a slight problem, or not at all a problem.

In Top 25 MSAs, Concern Over Affordable Housing Steeply on the Rise

Lack of available housing that is affordable

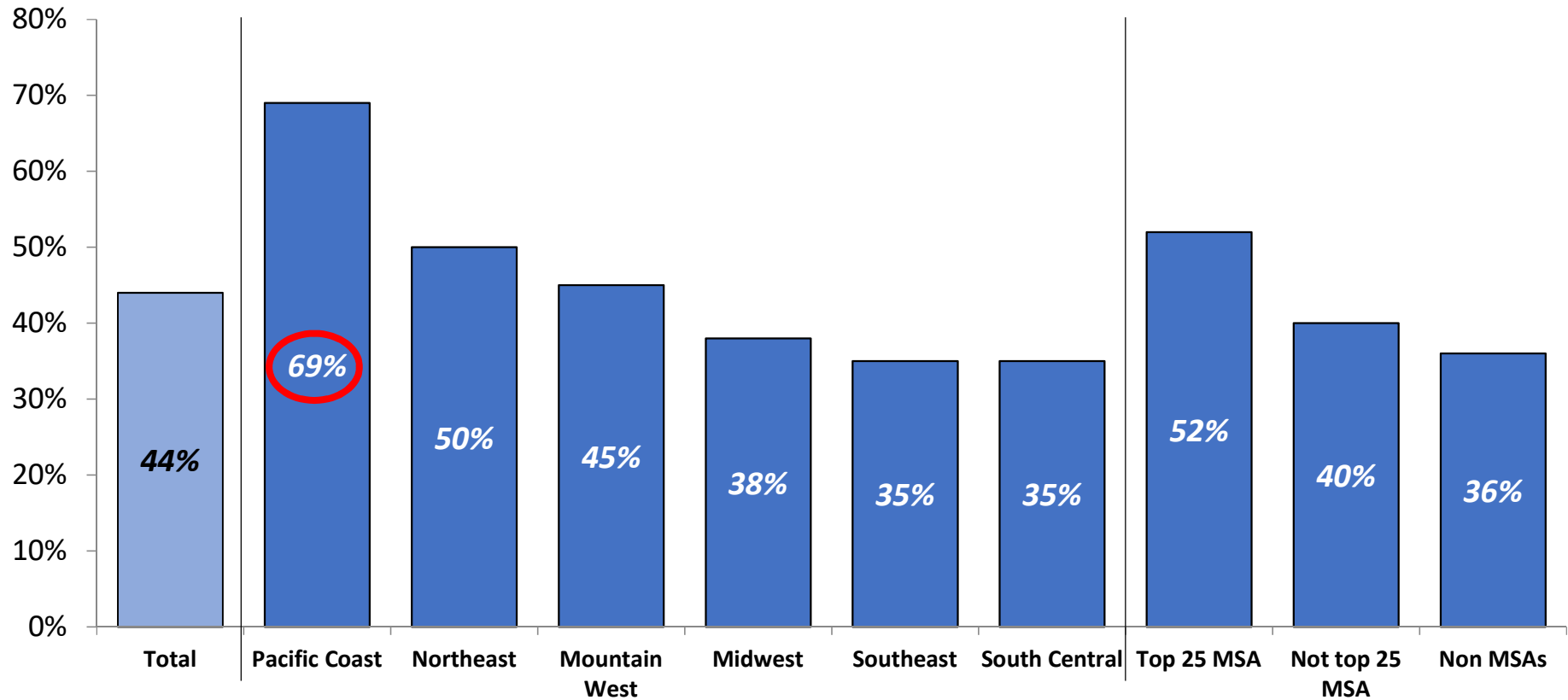


**Data From Top
25 MSAs Only**

Q.5B Now, thinking a bit about the area where you live. I am going to read you a list of problems that many areas are facing and I would like you to tell me how big a problem each one is in your area. For each issue, I would like you to tell me if that issue is a very big problem, a fairly big problem, a moderate problem, a slight problem, or not at all a problem.

Geography, City Size Drive Concerns Over Housing Affordability

Lack of available housing that is affordable (% very or fairly big problem)

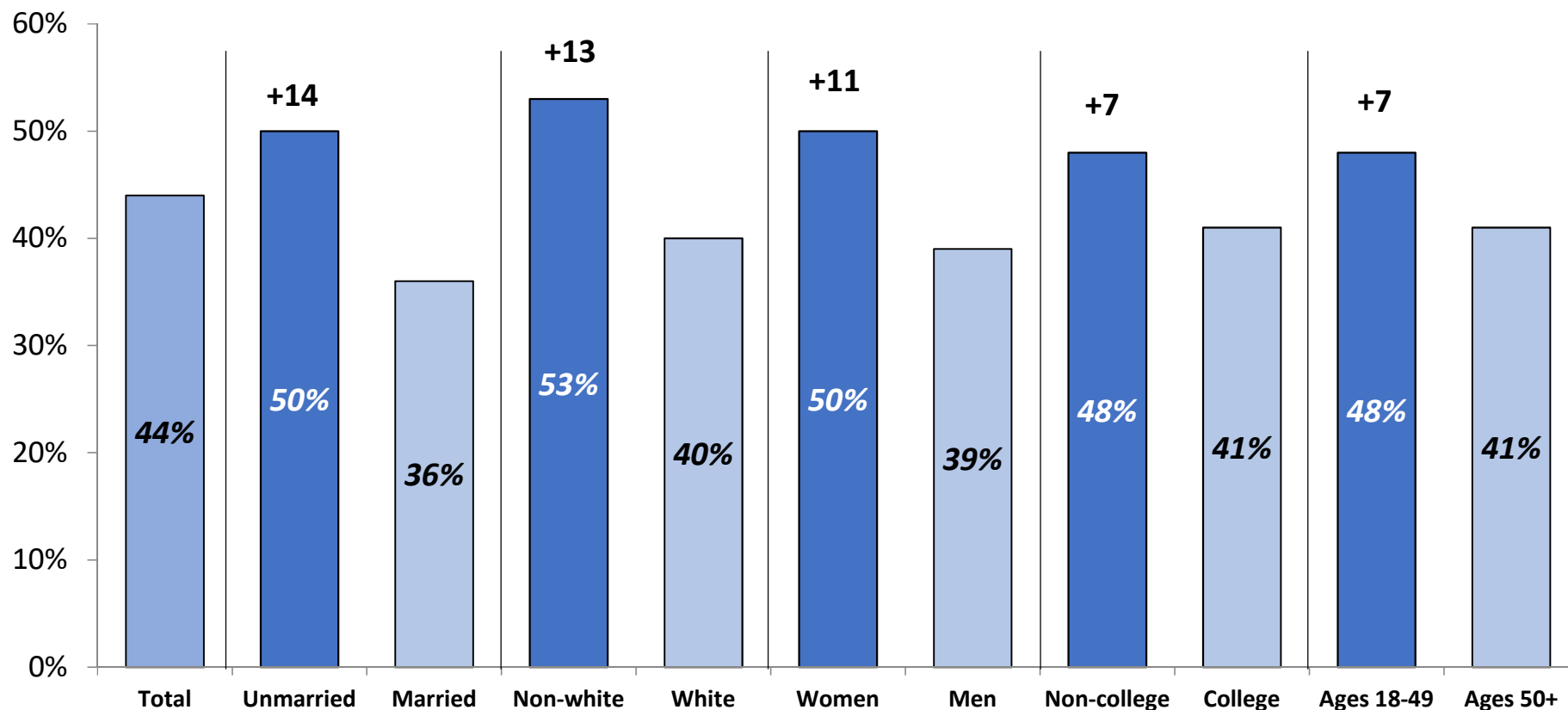


**Data From
National
Sample**

Q.5B Now, thinking a bit about the area where you live. I am going to read you a list of problems that many areas are facing and I would like you to tell me how big a problem each one is in your area. For each issue, I would like you to tell me if that issue is a very big problem, a fairly big problem, a moderate problem, a slight problem, or not at all a problem: access to housing that is affordable.

Concerns Over Housing Affordability Show Clear Demographic Divides; Unmarried and Non-White Especially Sensitive

Lack of available housing that is affordable (% big problem)

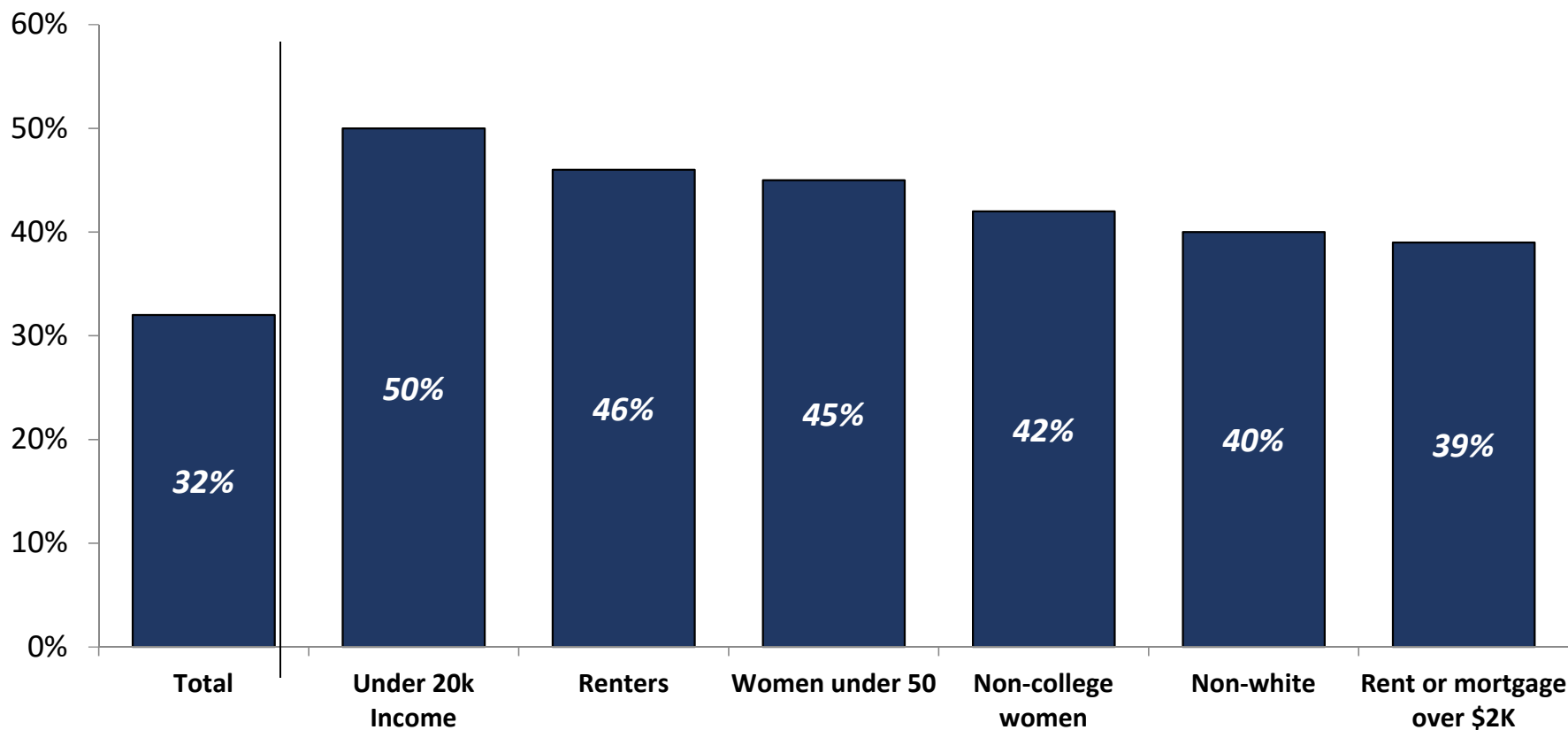


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Low Income, Renters, and Young Women Feel the Housing Pinch Most Acutely

Lack of available housing that is affordable (% **VERY** big problem)



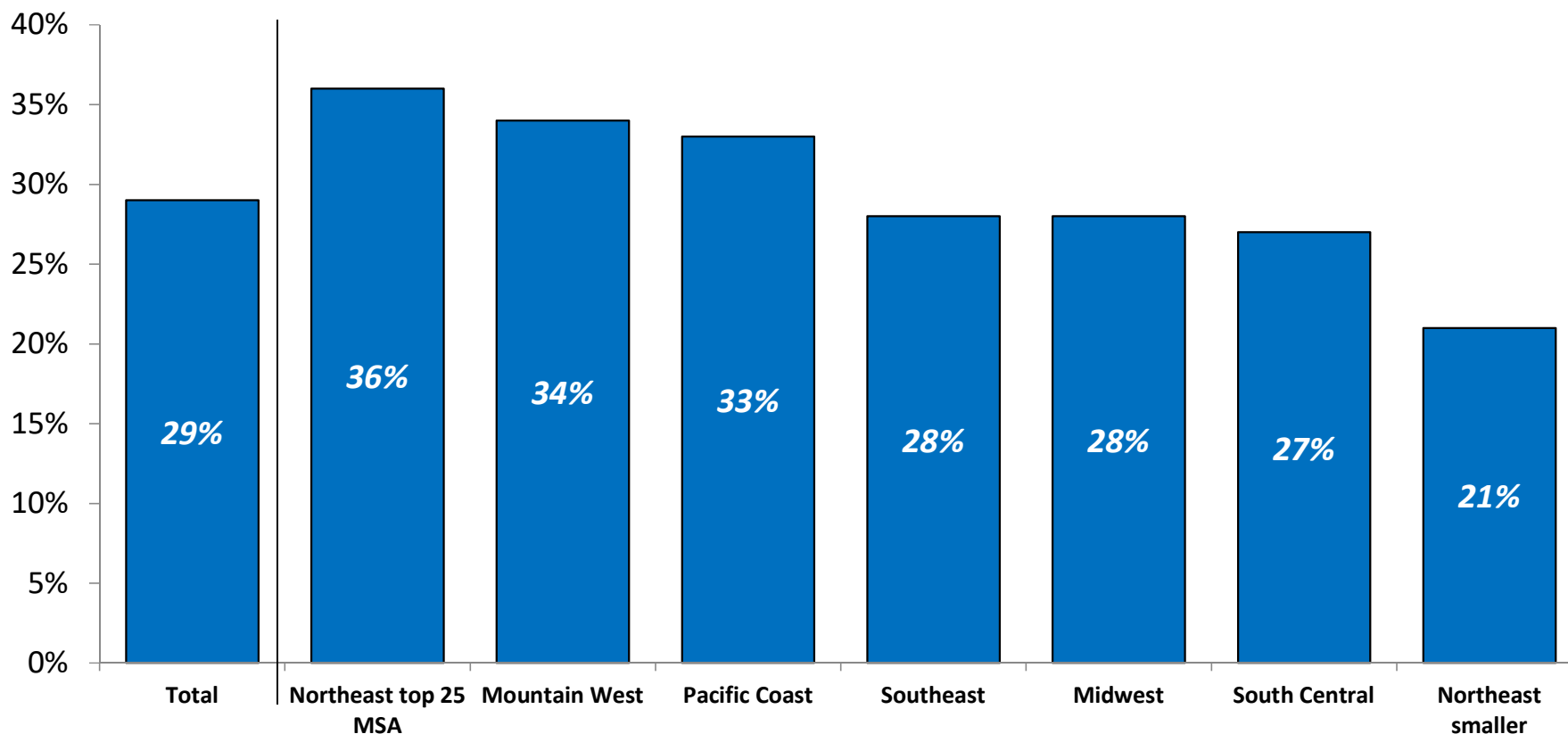
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Overspending on Homes More Prevalent in Northeastern Cities, the Mountain West, and the Pacific Coast

A third of voters in these regions call it a big problem

People buying homes that they cannot afford (% very or fairly big problem)

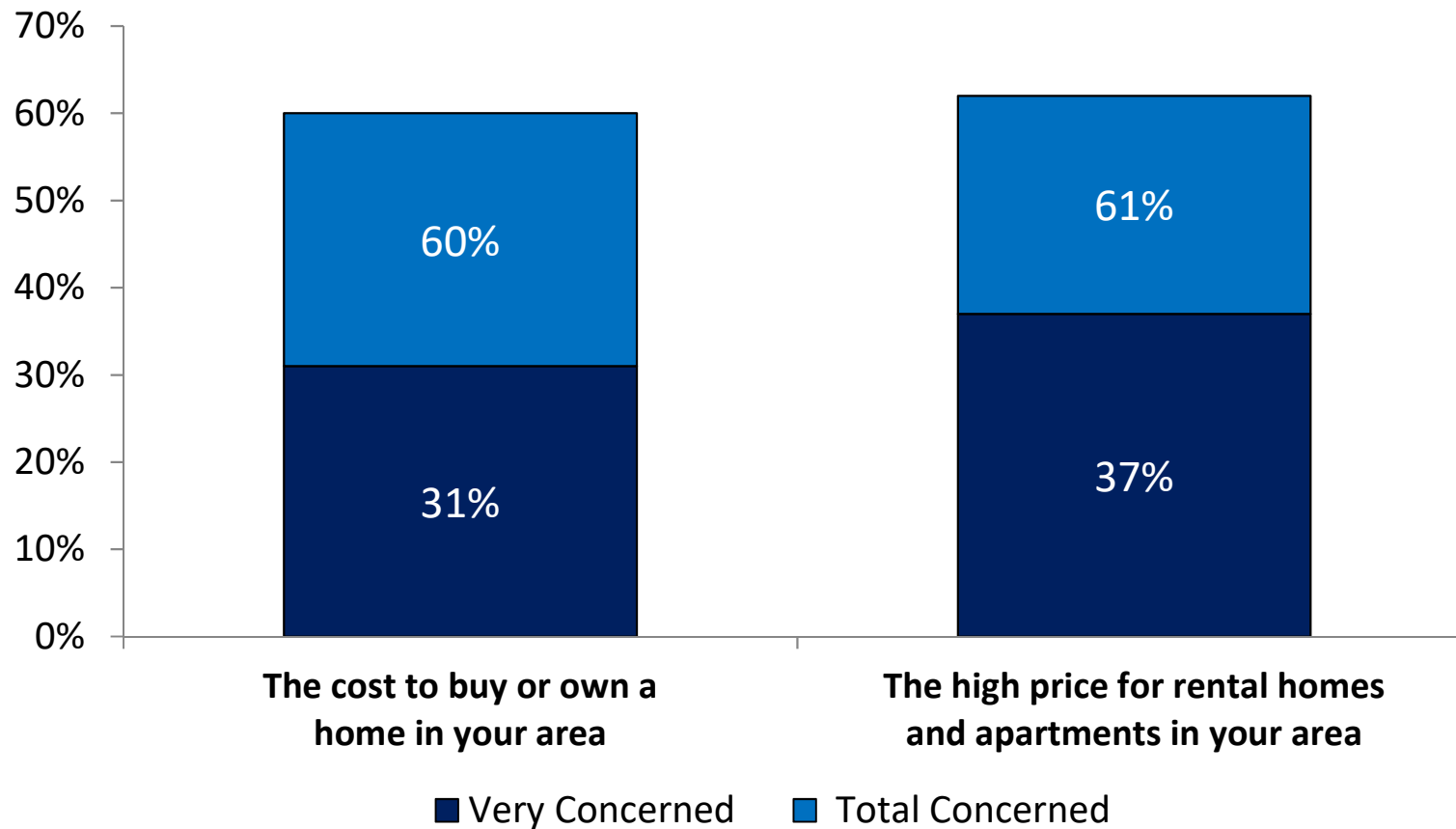


**Data From
National
Sample**

Q.5E Now, thinking a bit about the area where you live. I am going to read you a list of problems that many areas are facing and I would like you to tell me how big a problem each one is in your area. For each issue, I would like you to tell me if that issue is a very big problem, a fairly big problem, a moderate problem, a slight problem, or not at all a problem: access to housing that is affordable.

Affordability of Homeownership

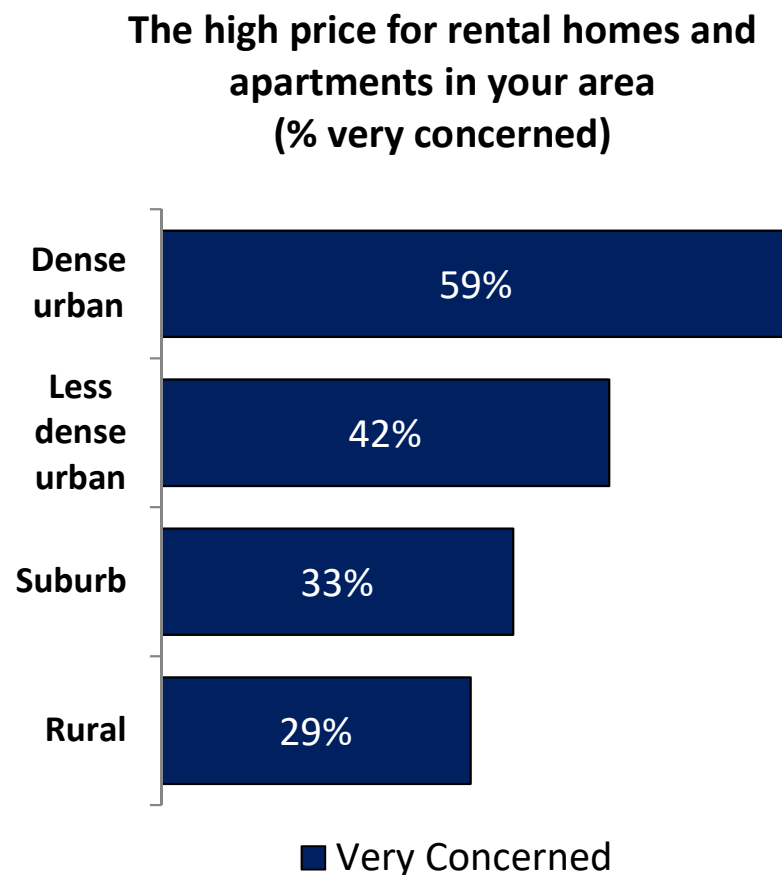
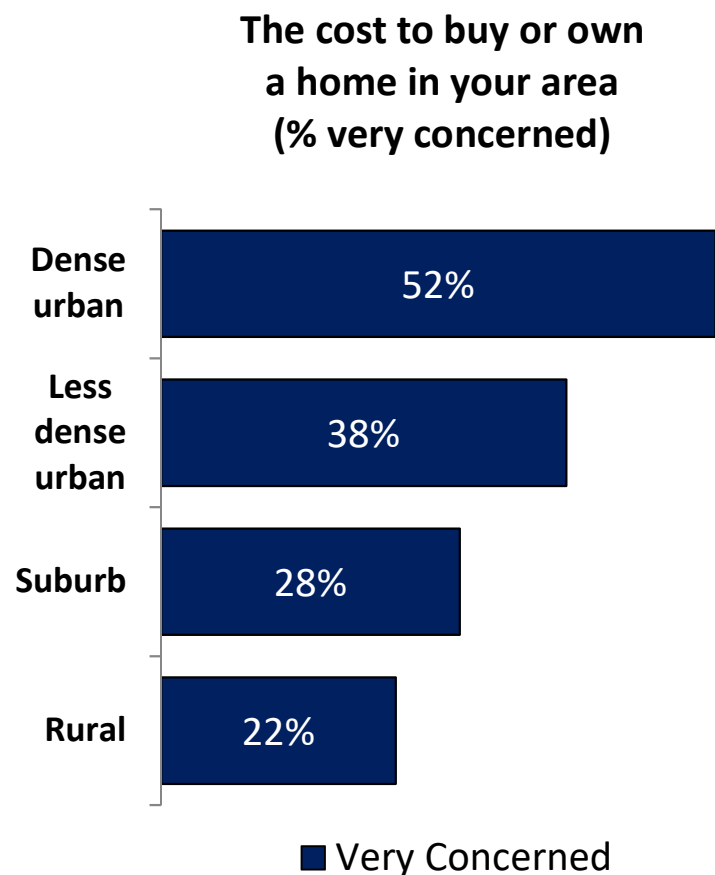
Six-in-Ten Say They are Concerned about the the Cost to Buy a Home or the High Price for Renting



**Data From
National
Sample**

Q.6 Now think for a moment about housing for people in your area, that is to say all housing including single family homes, condominiums, town homes, attached homes, co-op apartments, and regular apartments. I am going to read you some statements about housing for people in your area and I would like you tell me how concerned you are about each one. Would you say that you are very concerned, somewhat concerned, not very concerned, or not at all concerned about that?

In Dense Cities, a Majority of Residents are Concerned About the Costs for Buying and Renting

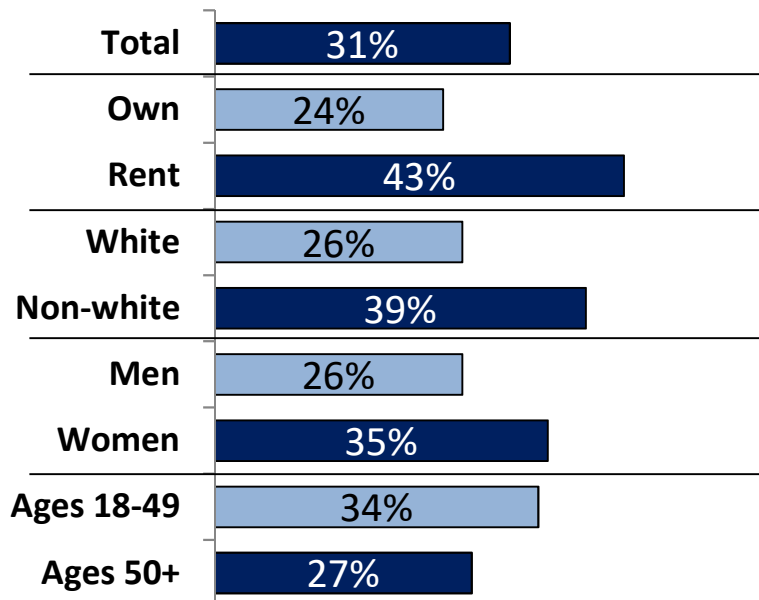


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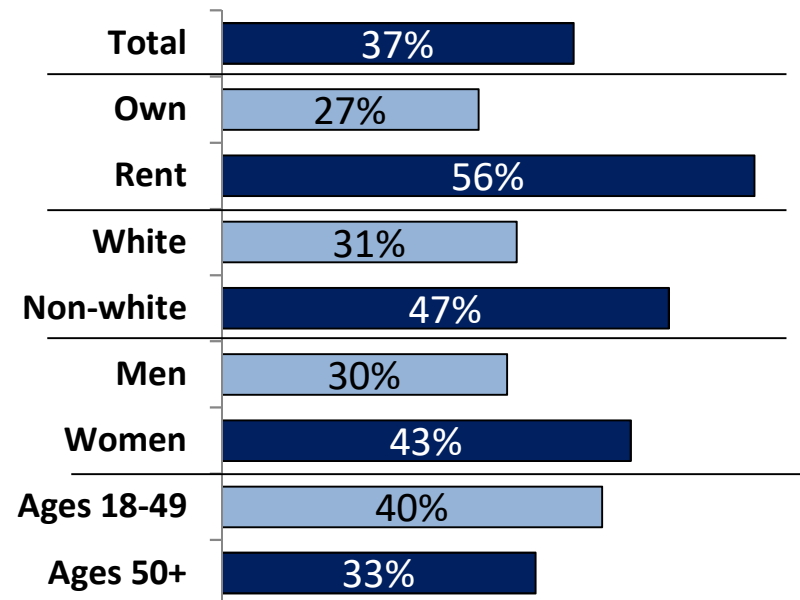
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Housing Cost Concerns Greater for Renters, Non-Whites, and Women

**The cost to buy or own a home in your area
(% very concerned)**



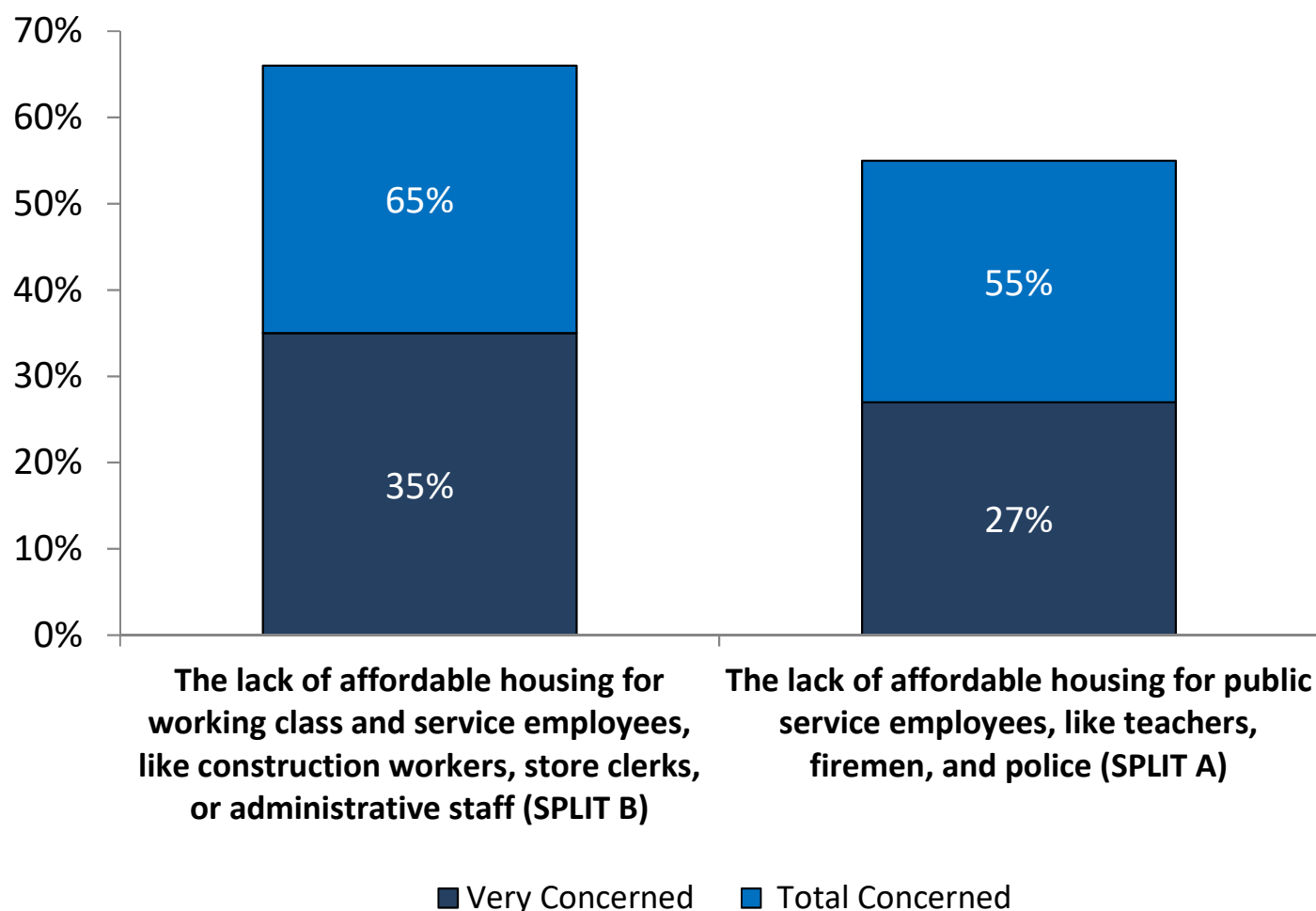
**The high price for rental homes and apartments in your area
(% very concerned)**



**Data From
National
Sample**

Q.6 Now think for a moment about housing for people in your area, that is to say all housing including single family homes, condominiums, town homes, attached homes, co-op apartments, and regular apartments. I am going to read you some statements about housing for people in your area and I would like you tell me how concerned you are about each one. Would you say that you are very concerned, somewhat concerned, not very concerned, or not at all concerned about that?

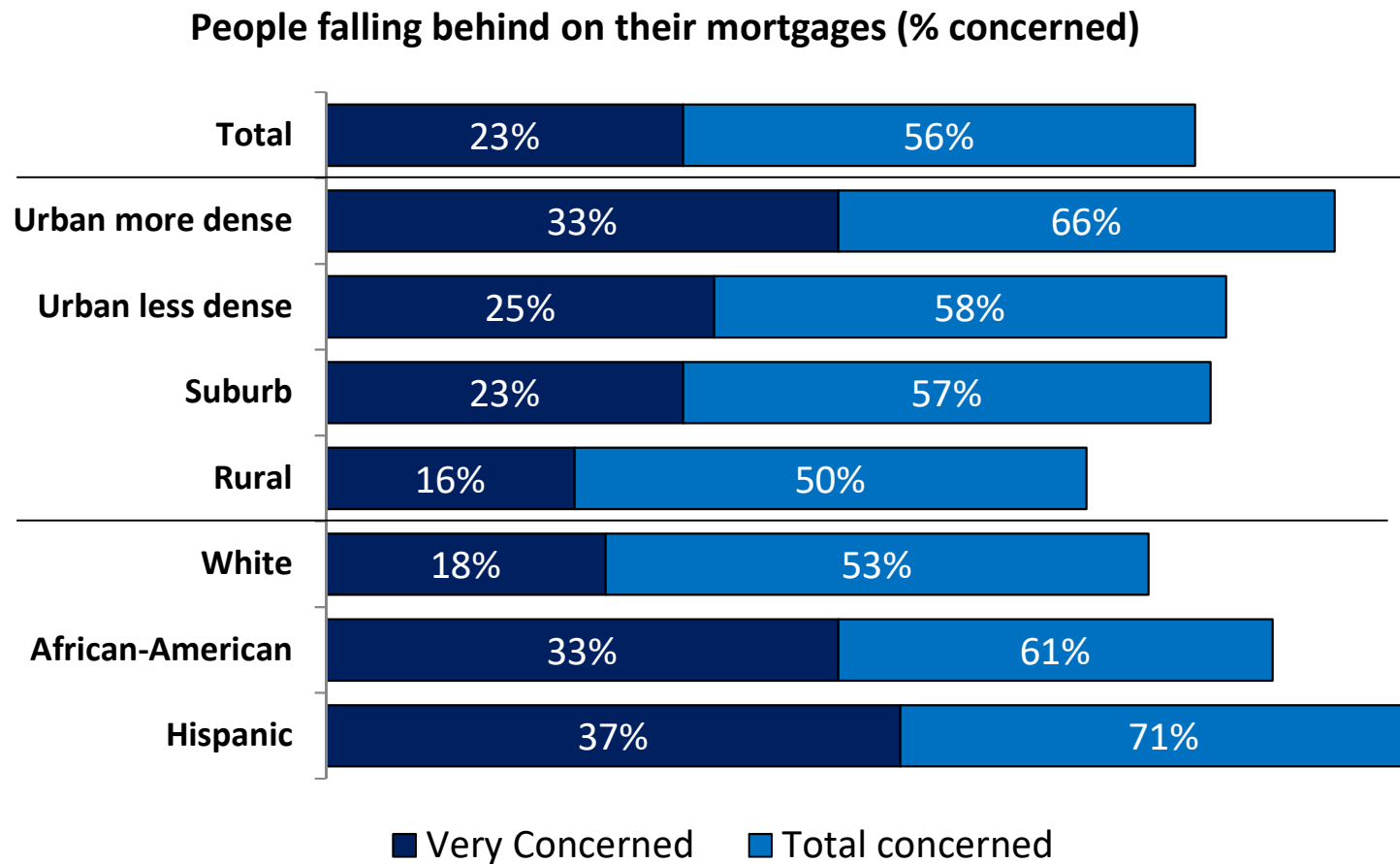
Greater Concern about Affordable Housing for Working Class than for Public Servants like Teachers, Firefighters, or Police



**Data From
National
Sample**

Q.6 Now think for a moment about housing for people in your area, that is to say all housing including single family homes, condominiums, town homes, attached homes, co-op apartments, and regular apartments. I am going to read you some statements about housing for people in your area and I would like you tell me how concerned you are about each one. Would you say that you are very concerned, somewhat concerned, not very concerned, or not at all concerned about that?

Hispanics, Dense Urbanites Most Concerned about People Falling Behind on Their Mortgages



Data From
National
Sample

Q.6A Now think for a moment about housing for people in your area, that is to say all housing including single family homes, condominiums, town homes, attached homes, co-op apartments, and regular apartments. I am going to read you some statements about housing for people in your area and I would like you tell me how concerned you are about each one. Would you say that you are very concerned, somewhat concerned, not very concerned, or not at all concerned about that? People falling behind on their mortgages.

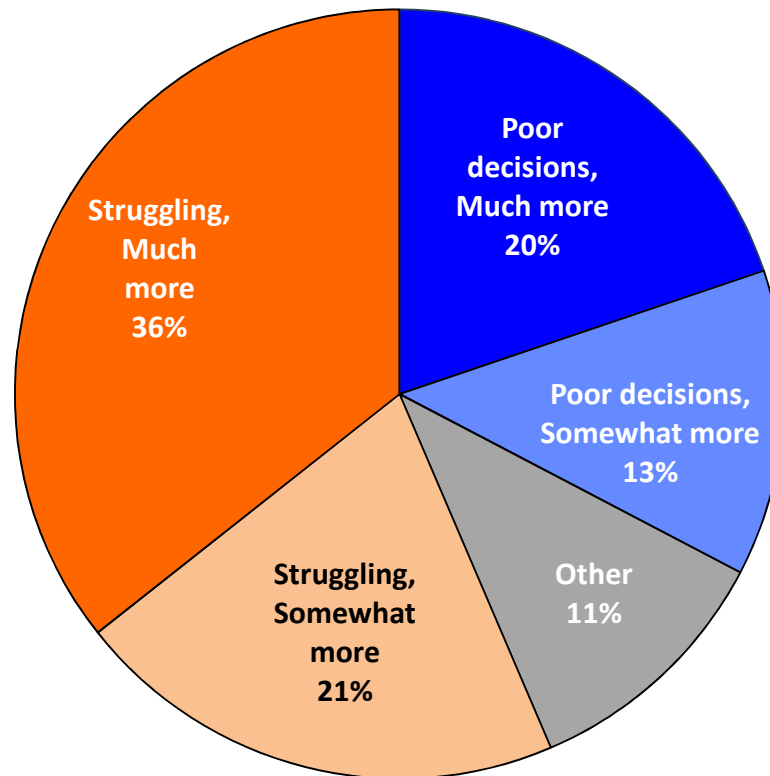
Majority Believe Needing Public Assistance for Housing Due to Difficult Circumstances, Not Poor Personal Choices

Reasons People Need Public Assistance For Housing

Statement B Total:

57%

Most people who need public assistance for housing are struggling because of **low wages, high rents, and limited job opportunities.**



Statement A Total:

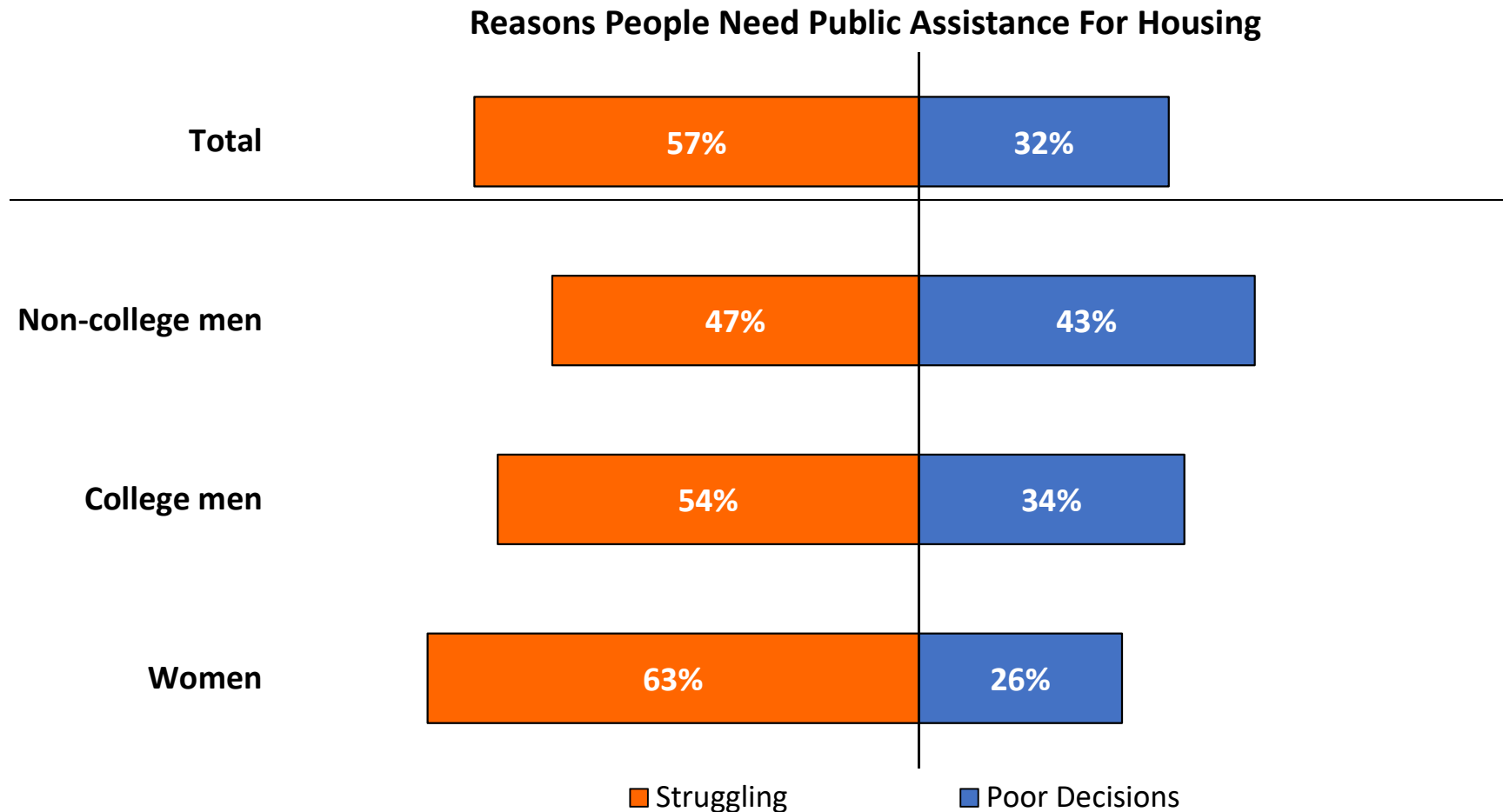
32%

Most people who need public assistance for housing are struggling because they have **made poor personal and financial decisions.**

**Data From
National
Sample**

Q.7 Now I'm going to read you two statements about people who need public assistance for housing. Please tell me whether you agree more with Statement A or Statement B, even if neither one is exactly right.

Women More Likely to Connect Need for Housing Assistance to High Rents and Tough Economic Situations; Non-College Men Split



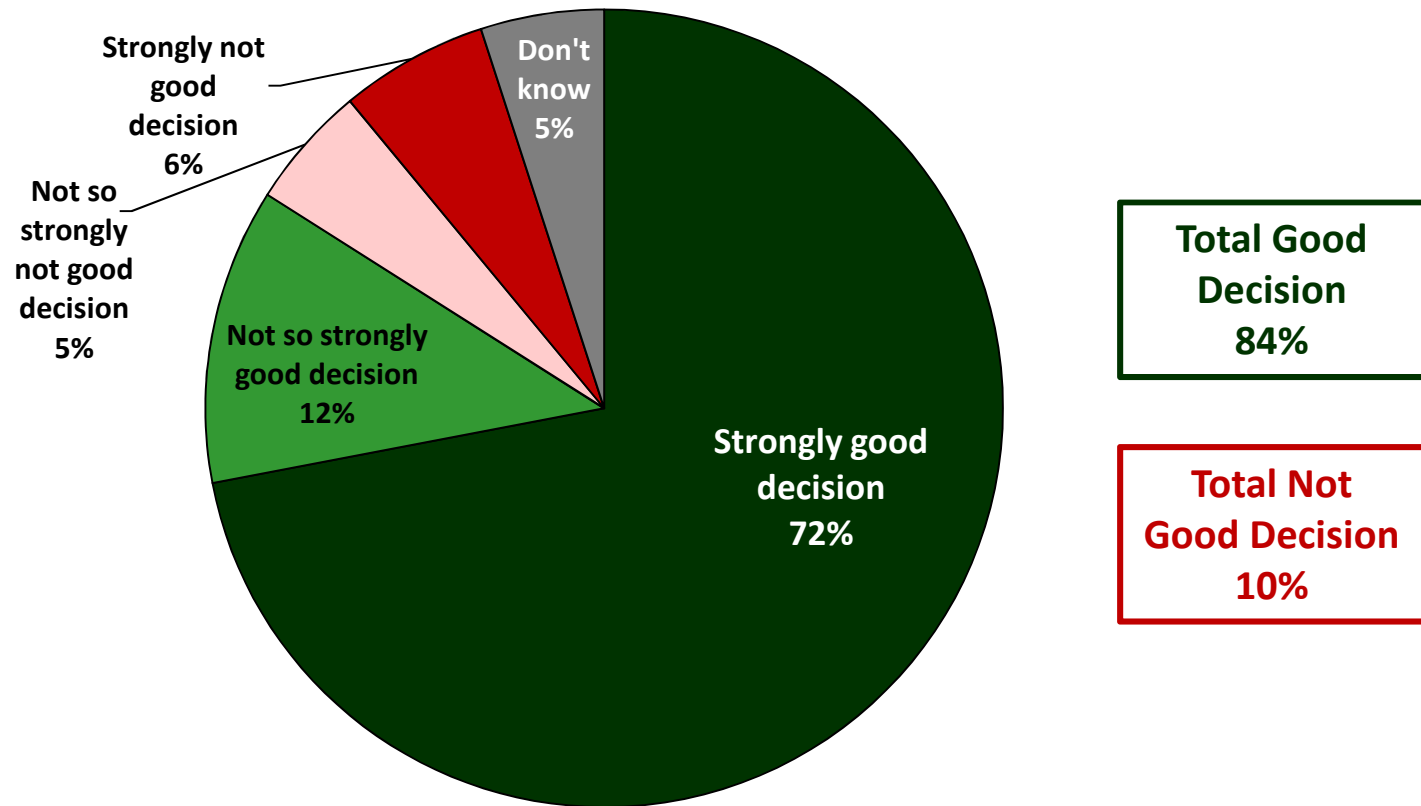
Data From
National
Sample

Q.7 Now I'm going to read you two statements about people who need public assistance for housing. Please tell me whether you agree more with Statement A or Statement B, even if neither one is exactly right.

Why Home Ownership Matters

Most Americans Continue To Believe Buying A Home Is A Good Financial Decision

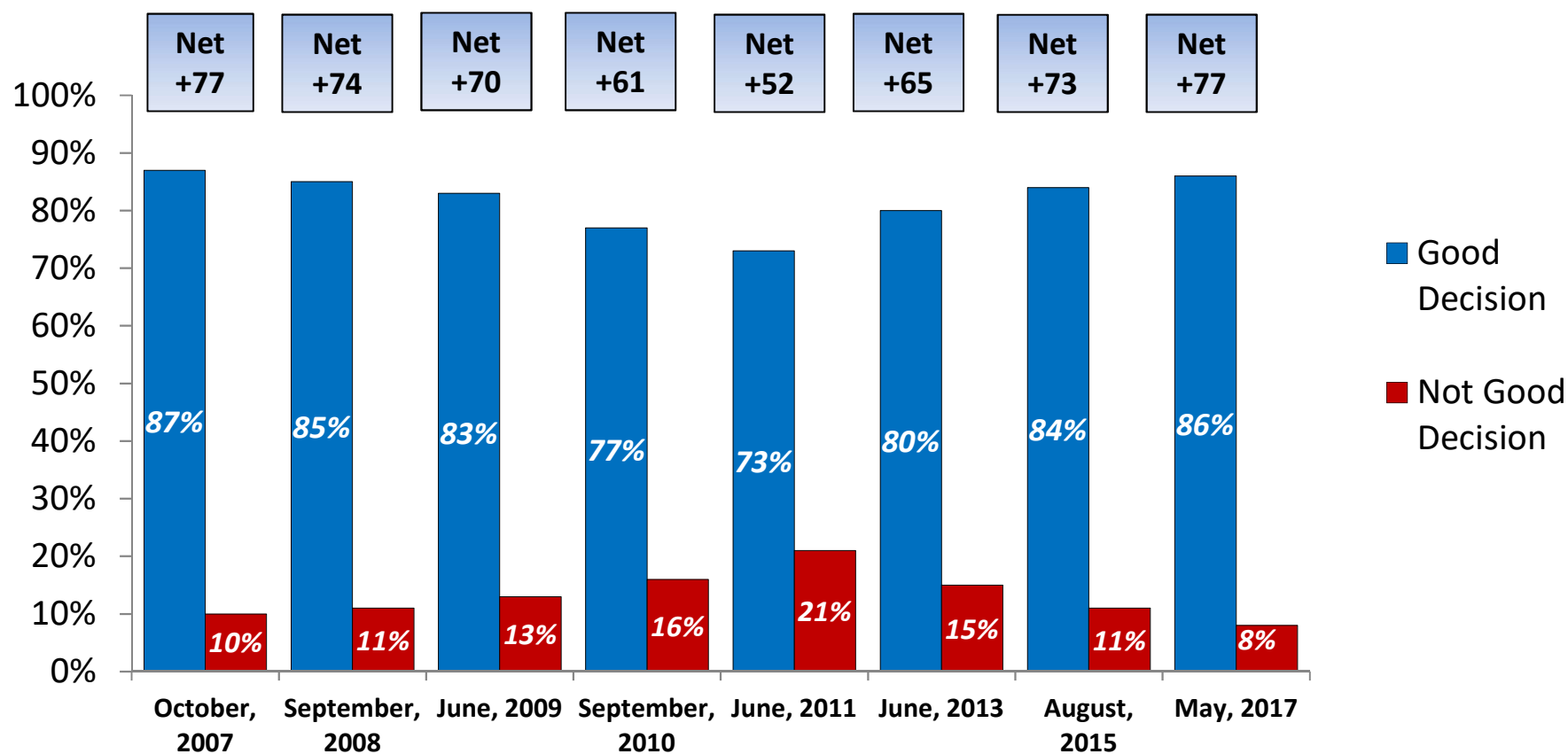
Belief of whether buying a home is a good financial decision



Data From
National
Sample

Q.8 And still thinking about housing, in general do you believe buying a home is a good financial decision, or not?

Belief That Purchasing a Home is a Good Financial Decision Remains Robust in Top 25 MSAs; Continuing Rebound from 2011

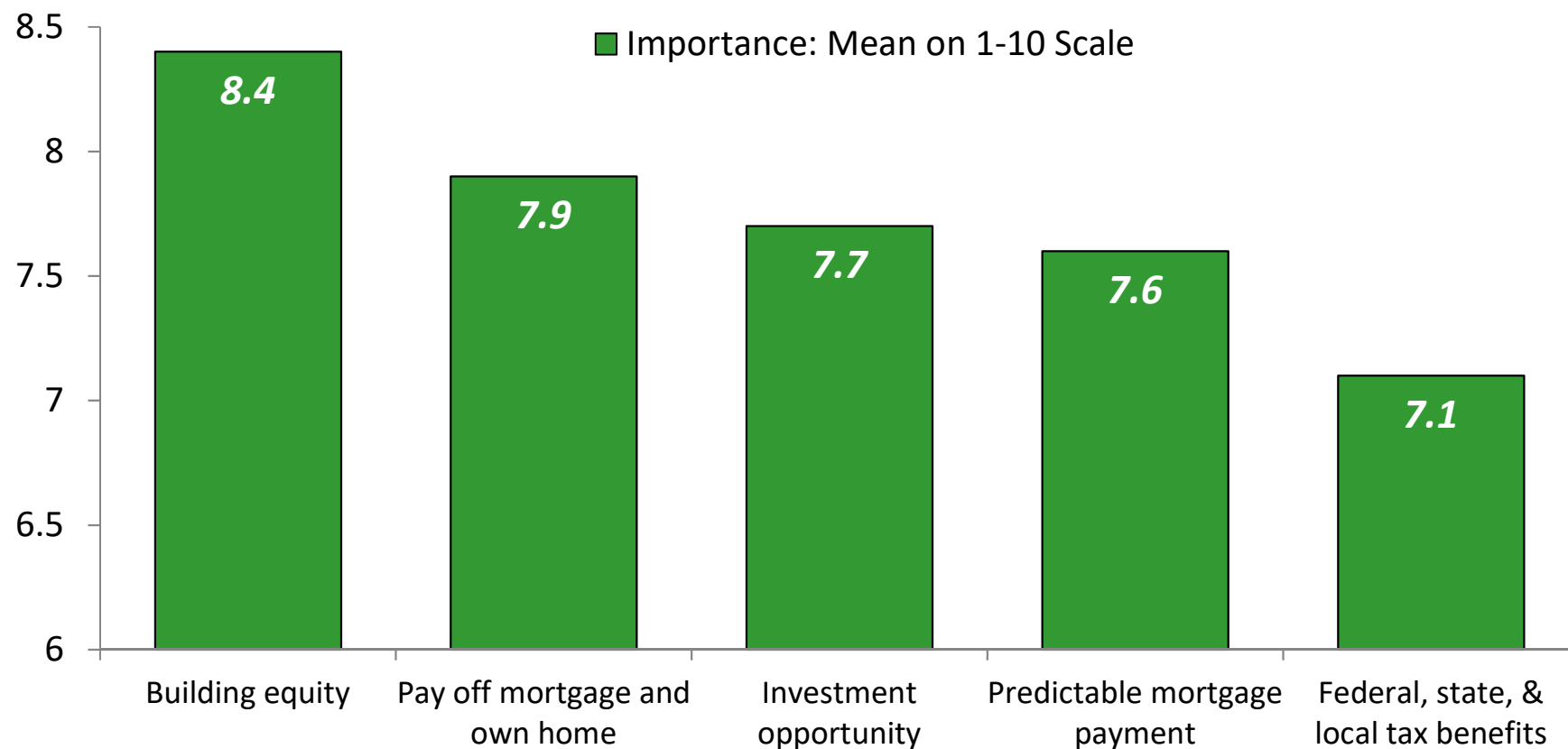


**Data From Top 25
MSAs Only**

Q.8 And still thinking about housing, in general do you believe buying a home is a good financial decision, or not?

AMERICAN  STRATEGIES

Building Equity Seen As The Most Important Financial Reason To Own a Home



**Data From
National
Sample**

Q.9 Now I am going to read you a list of reasons that some people have given for why it is financially important to own a home. Please rate each reason a scale of 1 to 10, where 1 means it is not at all an important reason to own a home, and 10 means it is a very important reason to own a home. You can use any number from 1 to 10.

Nearly Half Say that Money Going towards Building Equity is a VERY Important Reason to Own a Home

FULL LANGUAGE: FINANCIAL REASONS WHY HOMEOWNERSHIP MATTERS			
	Mean on 1-10 Scale	Rank 10	Rank 8-10
Home ownership means the money you spend on housing goes towards building equity, rather than to a landlord.	8.4	49%	76%
Home ownership creates the opportunity to pay off a mortgage and own your home by the time you retire.	7.9	41%	66%
Home ownership is an investment opportunity that builds long term wealth and increases net-worth.	7.7	35%	62%
Home ownership means a stable and predictable monthly mortgage payment.	7.6	32%	61%
Home ownership allows for various deductions on federal, state, and local income taxes.	7.1	27%	49%

**Data From
National
Sample**

Q.9 Now I am going to read you a list of reasons that some people have given for why it is financially important to own a home. Please rate each reason a scale of 1 to 10, where 1 means it is not at all an important reason to own a home, and 10 means it is a very important reason to own a home. You can use any number from 1 to 10.

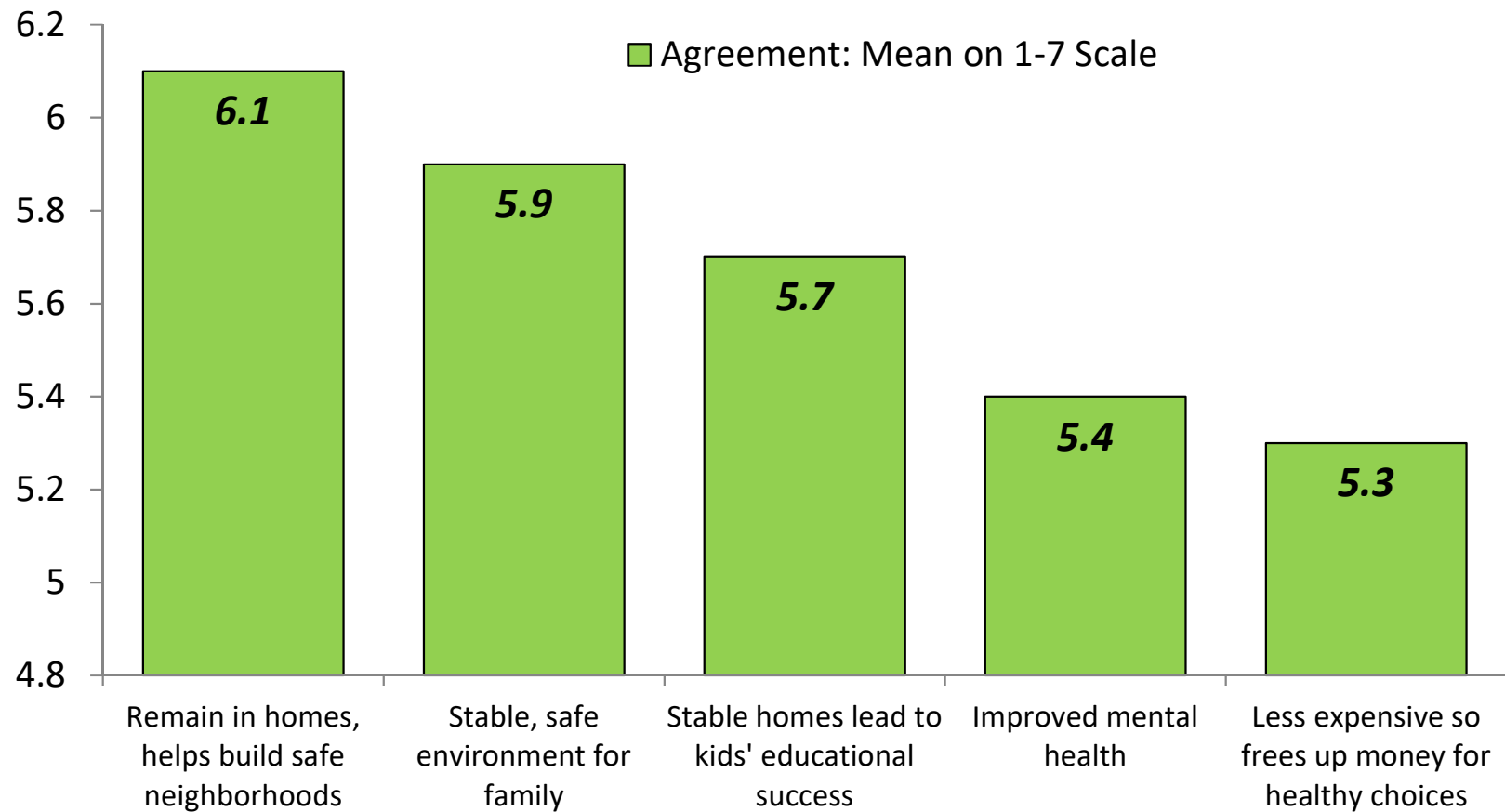
Within Top 25 MSAs, No Meaningful Changes in Recent Years as to Why Homeownership is Financially Important

WHY HOMEOWNERSHIP MATTERS					
	2011 Mean on 1-10 Scale	2013 Mean on 1-10 Scale	2015 Mean on 1-10 Scale	2017 Mean on 1-10 Scale	Difference (2017-2015)
Home ownership means the money you spend on housing goes towards building equity, rather than to a landlord.	8.3	8.4	8.5	8.5	0
Home ownership creates the opportunity to pay off a mortgage and own your home by the time you retire.	8.2	8.0	8.0	8.0	0
Home ownership is an investment opportunity that builds long term wealth and increases net-worth.	7.9	8.0	8.1	7.8	-0.3
Home ownership means a stable and predictable monthly mortgage payment.	7.8	7.9	7.9	7.7	-0.2

**Data From Top 25
MSAs Only**

Q.9 Now I am going to read you a list of reasons that some people have given for why it is financially important to own a home. Please rate each reason a scale of 1 to 10, where 1 means it is not at all an important reason to own a home, and 10 means it is a very important reason to own a home. You can use any number from 1 to 10.

Building Safe Neighborhoods and Stable Environment Seen as Top Reasons Homeownership Can Improve Well Being



**Data From
National
Sample**

Q.10 Okay. Some people say that home ownership provides a number of other benefits, and is important to quality of life, and mental and physical health. I am going to read you a list of these potential benefits. For each one, please tell me if you agree or disagree with the statement, using a 7-point scale where 1 is strongly disagree and 7 is strongly agree. You can use any number between one and seven, the higher the number, the more you agree with the statement.

A Majority Strongly Agree that Homeownership Helps Create Safe, Secure, and Stable Environments

FULL LANGUAGE: WELL-BEING BENEFITS OF HOMEOWNERSHIP			
	Mean on 1-7 Scale	Rank 7	Rank 5-7
Home owners tend to remain in their homes longer than renters, and help build safe and secure neighborhoods.	6.1	59%	87%
Home ownership provides a stable and safe environment for children and other family members.	5.9	54%	85%
Home ownership is associated with a stable home environment, which leads to greater educational success for children.	5.7	47%	80%
Home ownership can reduce the stress and anxiety associated with rentals and moving, and improve mental health.	5.4	40%	75%
A home mortgage is often less expensive than renting, which can improve family health by freeing up money for healthier food and doctor's appointments.	5.3	36%	72%

**Data From
National
Sample**

Q.10 Okay. Some people say that home ownership provides a number of other benefits, and is important to quality of life, and mental and physical health. I am going to read you a list of these potential benefits. For each one, please tell me if you agree or disagree with the statement, using a 7-point scale where 1 is strongly disagree and 7 is strongly agree. You can use any number between one and seven, the higher the number, the more you agree with the statement.

Well-Being Benefits of Homeownership Resonate More Strongly as Age Increases

WELL-BEING HOMEOWNERSHIP BENEFITS – Rank 7									
	Total	Ages 18-34	Ages 35-49	Ages 50-64	Ages 65+	Men under 50	Women under 50	Men 50+	Women 50+
Home owners tend to remain in their homes longer than renters, and help build safe and secure neighborhoods.	59%	47%	60%	65%	67%	50%	56%	64%	67%
Home ownership provides a stable and safe environment for children and other family members.	54%	47%	54%	58%	60%	45%	57%	57%	59%
Home ownership is associated with a stable home environment, which leads to greater educational success for children.	47%	39%	46%	51%	55%	37%	48%	51%	54%
Home ownership can reduce the stress and anxiety associated with rentals and moving, and improve mental health.	40%	34%	39%	41%	48%	29%	45%	42%	47%
A home mortgage is often less expensive than renting, which can improve family health by freeing up money for healthier food and doctor's appointments.	36%	34%	33%	42%	38%	32%	36%	37%	42%

Data From National Sample

Q.10 Okay. Some people say that home ownership provides a number of other benefits, and is important to quality of life, and mental and physical health. I am going to read you a list of these potential benefits. For each one, please tell me if you agree or disagree with the statement, using a 7-point scale where 1 is strongly disagree and 7 is strongly agree. You can use any number between one and seven, the higher the number, the more you agree with the statement.

Well-Being Benefits of Homeownership More Significant to Those with Less Education, Particularly Concerning Educational Benefits

WELL-BEING HOMEOWNERSHIP BENEFITS – Rank 7					
	Total	High school or less	Post high school	4 year college	Grad/ professional school
<i>Home owners tend to remain in their homes longer than renters, and help build safe and secure neighborhoods.</i>	59%	66%	59%	57%	52%
<i>Home ownership provides a stable and safe environment for children and other family members.</i>	54%	64%	55%	50%	47%
<i>Home ownership is associated with a stable home environment, which leads to greater educational success for children.</i>	47%	60%	47%	42%	39%
<i>Home ownership can reduce the stress and anxiety associated with rentals and moving, and improve mental health.</i>	40%	51%	42%	35%	29%
<i>A home mortgage is often less expensive than renting, which can improve family health by freeing up money for healthier food and doctor's appointments.</i>	36%	48%	37%	31%	30%

Data From National Sample

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Reasons to Own a Home: Health and Well-Being

Those who agreed most strongly with all five health and well-being statements are more likely to be:



Rural residents

also * more in South East and South Central
* more in Los Angeles/San Francisco



Women, seniors, H.S. or less

especially * non-college over 50,
* non-college women,
* women over 50

Those who agree less with these statements are more likely to be:



College-educated men



Suburban residents

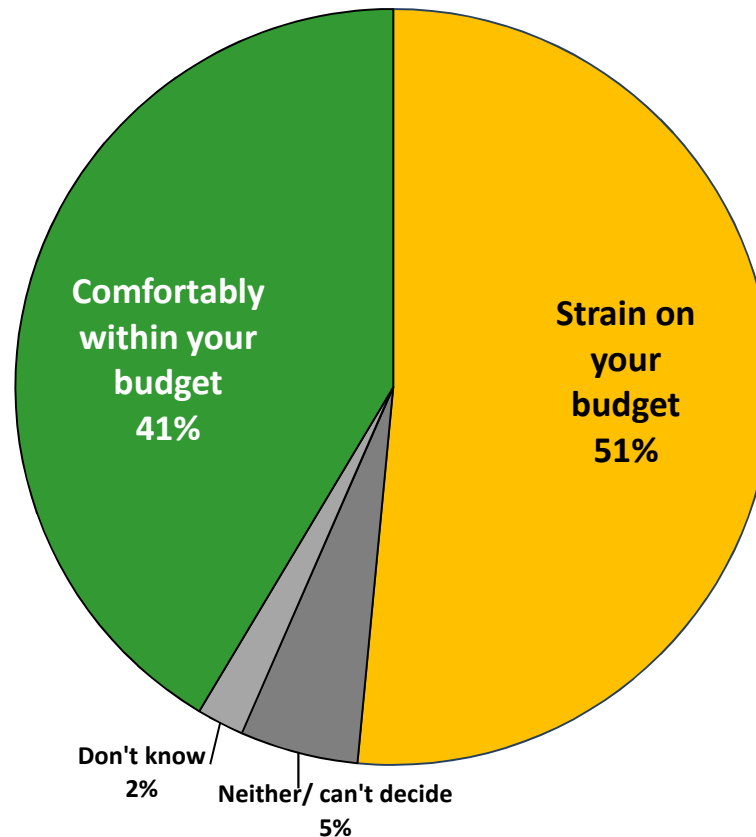
Financial Strain

Bare Majority Would Choose Better Neighborhood Even if the Housing Prices were a Strain on their Budget

Forced Housing Choice

Comfortably In Budget

[Would choose to live] in a neighborhood that has lower quality schools and is further from good job opportunities but where the housing prices are comfortably within your budget.



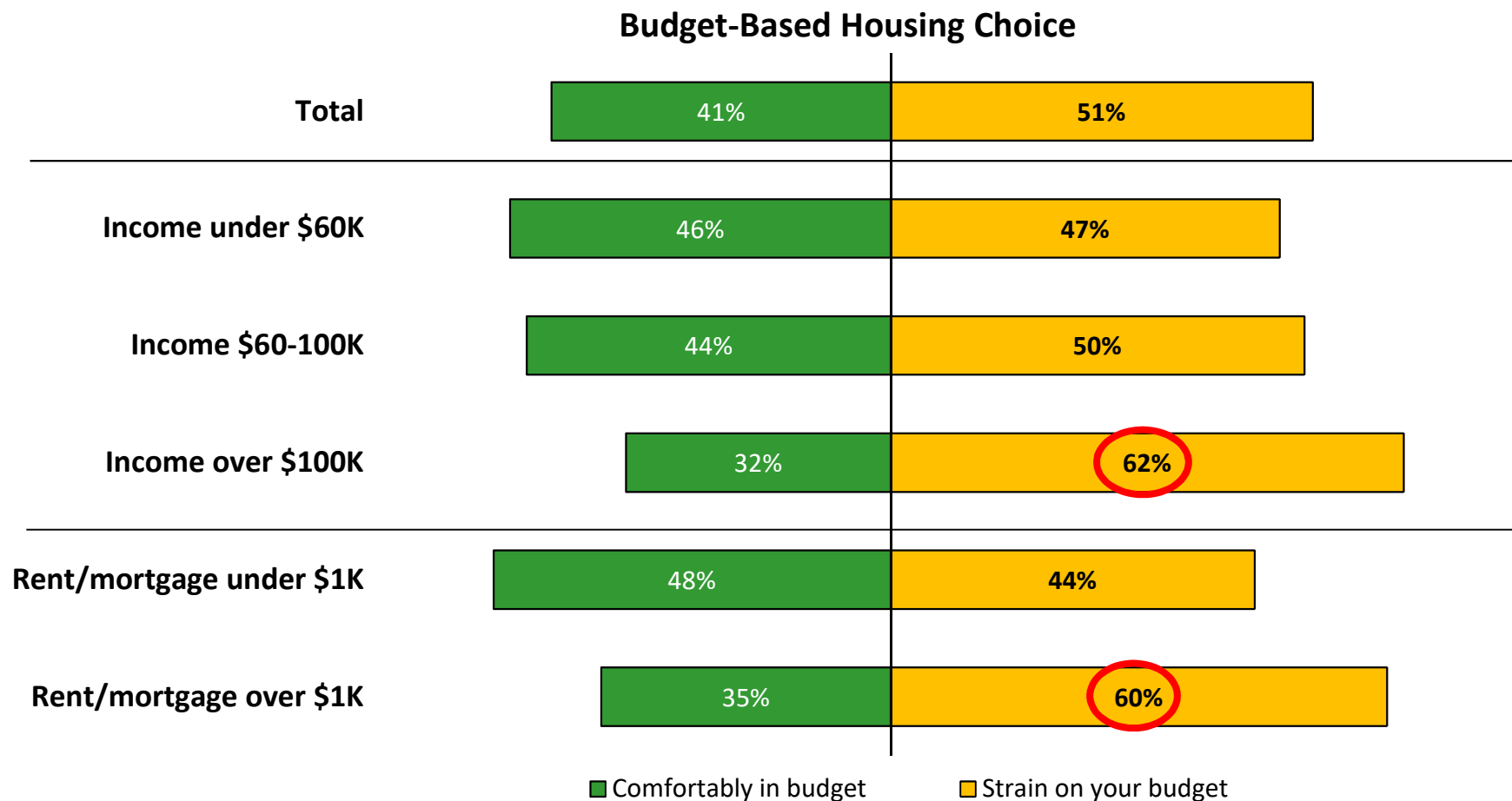
Strain On Your Budget

[Would choose to live] in a neighborhood that has high quality schools and is close to good job opportunities but where the housing prices are a strain on your budget.

Data From
National
Sample

Q.11 And which of the following communities would you choose to live in if you had to make a choice:

Higher-Income Earners More Likely to Select a Home That Strains Budget

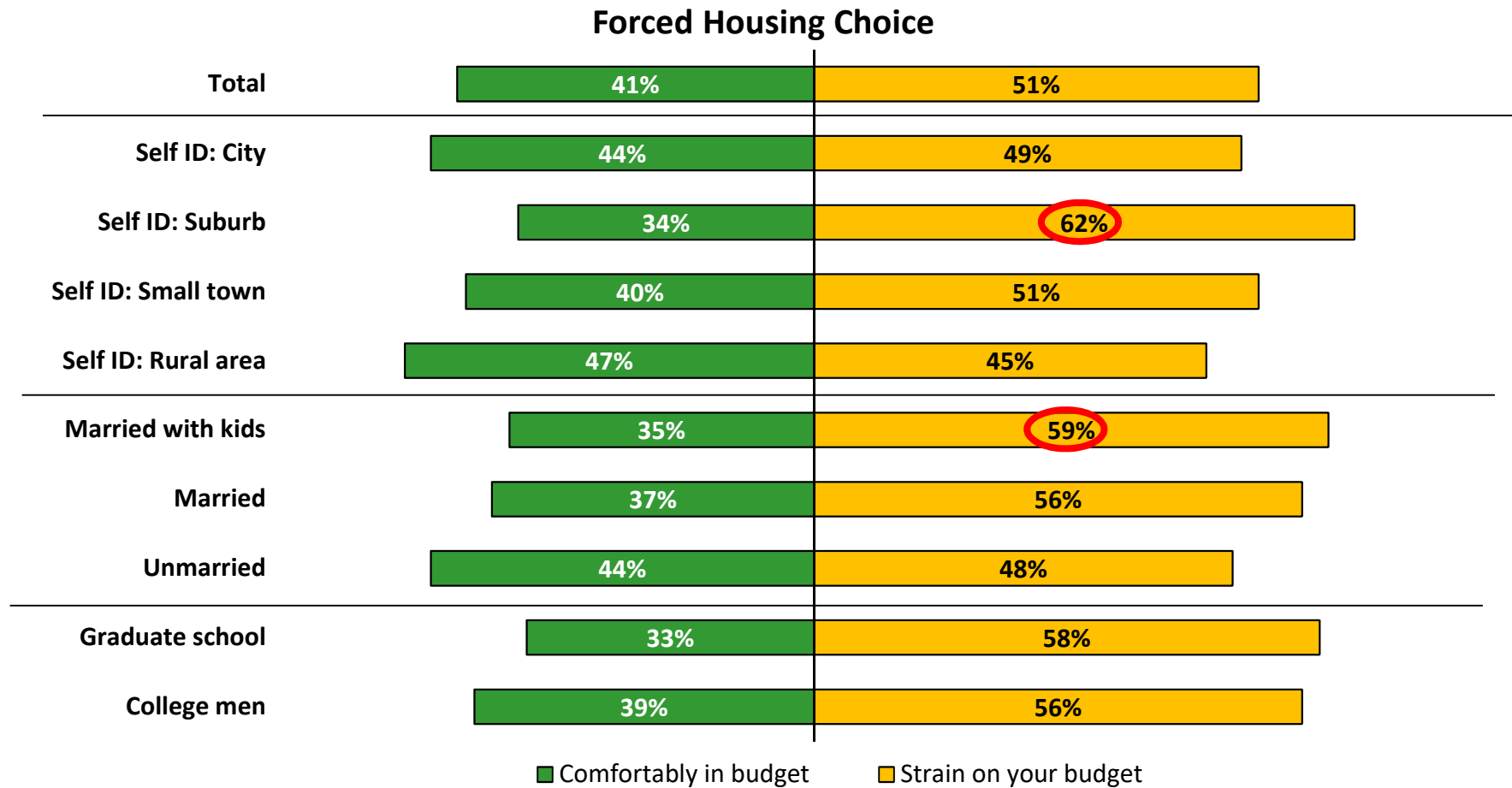


Data From
National
Sample

Q.11 And which of the following communities would you choose to live in if you had to make a choice:

Suburban Residents & Married with Children More Likely to Select a Home That Strains Budget

Higher-educated also more likely to prioritize neighborhood benefits



Data From
National
Sample

Q.11 And which of the following communities would you choose to live in if you had to make a choice:

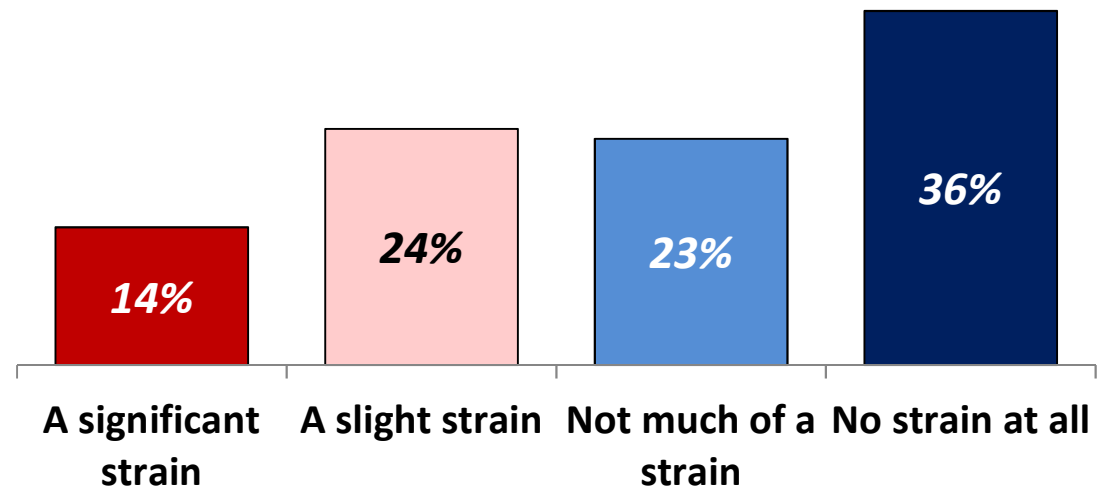
Nationally, Four-in-Ten Americans Say Paying their Rent or Mortgage is a Strain on their Budget

More Likely to Say Rent or Mortgage is a Strain:

- ✓ Pacific Coast
- ✓ New York City and L.A.
- ✓ Non-whites
- ✓ Under age 50
- ✓ Under \$60,000
- ✓ Renters

**Total 38%
Strain**

**Total 59%
Not a strain**

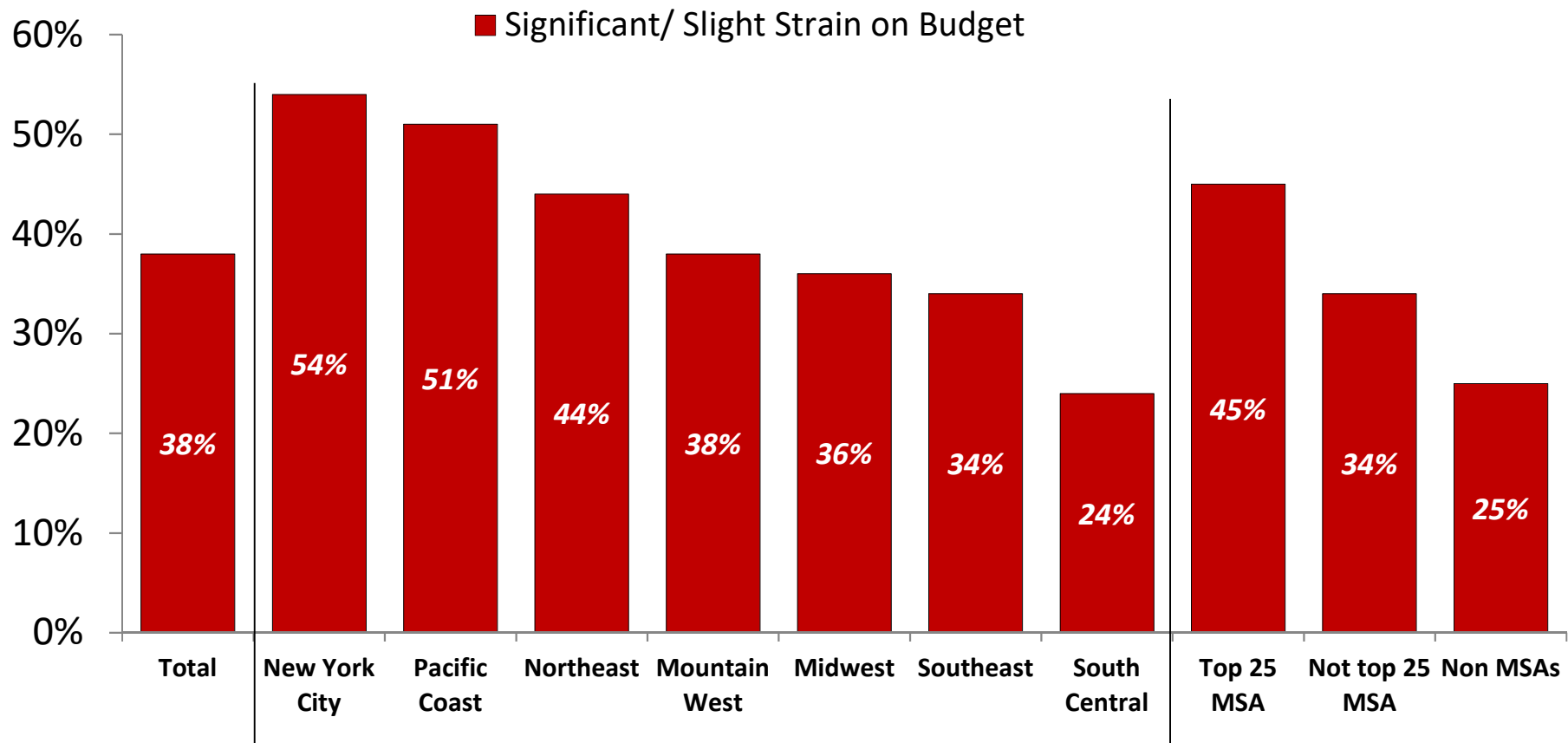


**Data From
National
Sample**

Q.14 And how much of a financial strain on your budget is paying your rent or mortgage each month? Is it a significant strain, a slight strain, not much of a strain, or no strain at all?

AMERICAN  STRATEGIES

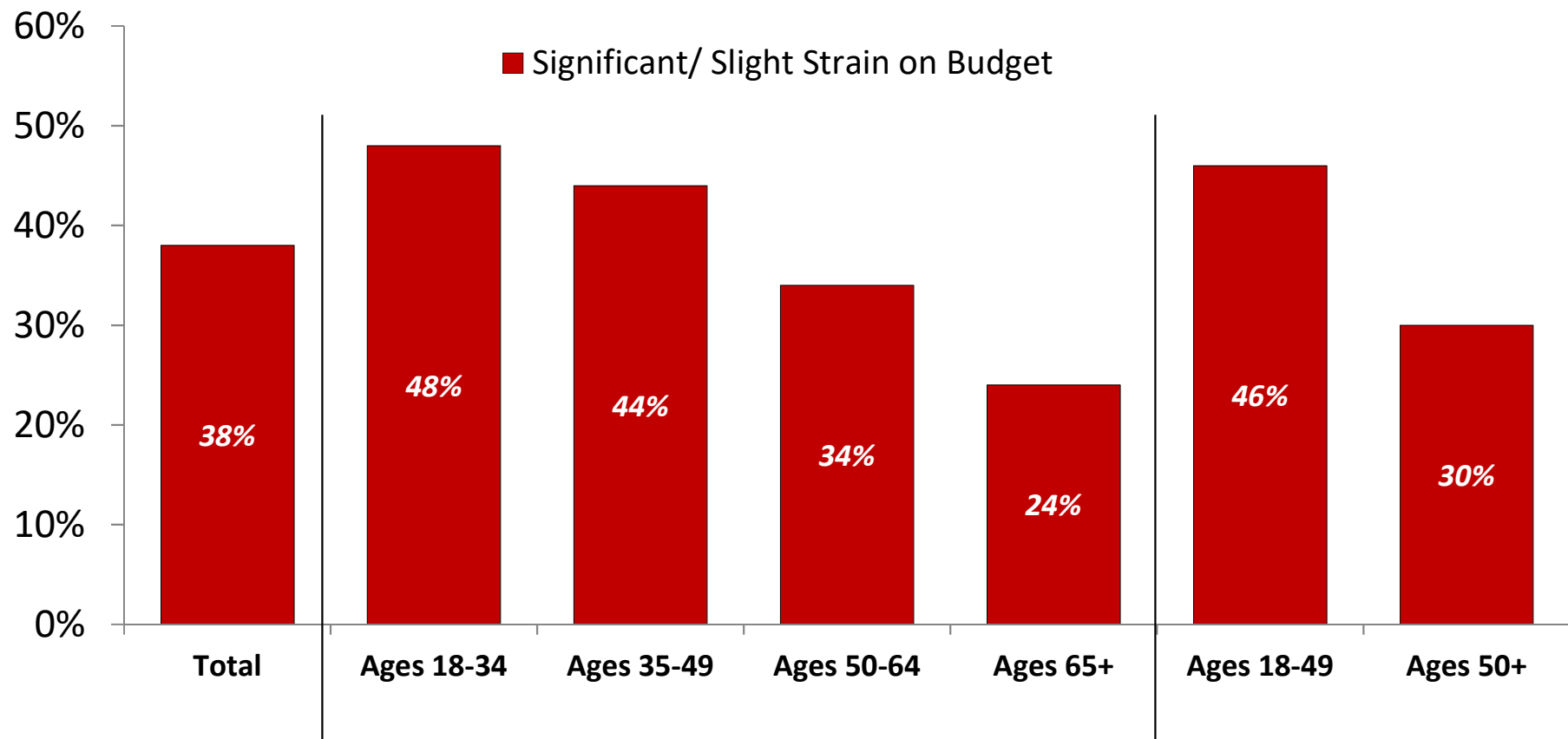
Majority of New York City and Pacific Coast Residents Say their Monthly Payments Strain their Budgets



**Data From
National
Sample**

Q.14 And how much of a financial strain on your budget is paying your rent or mortgage each month? Is it a significant strain, a slight strain, not much of a strain, or no strain at all?

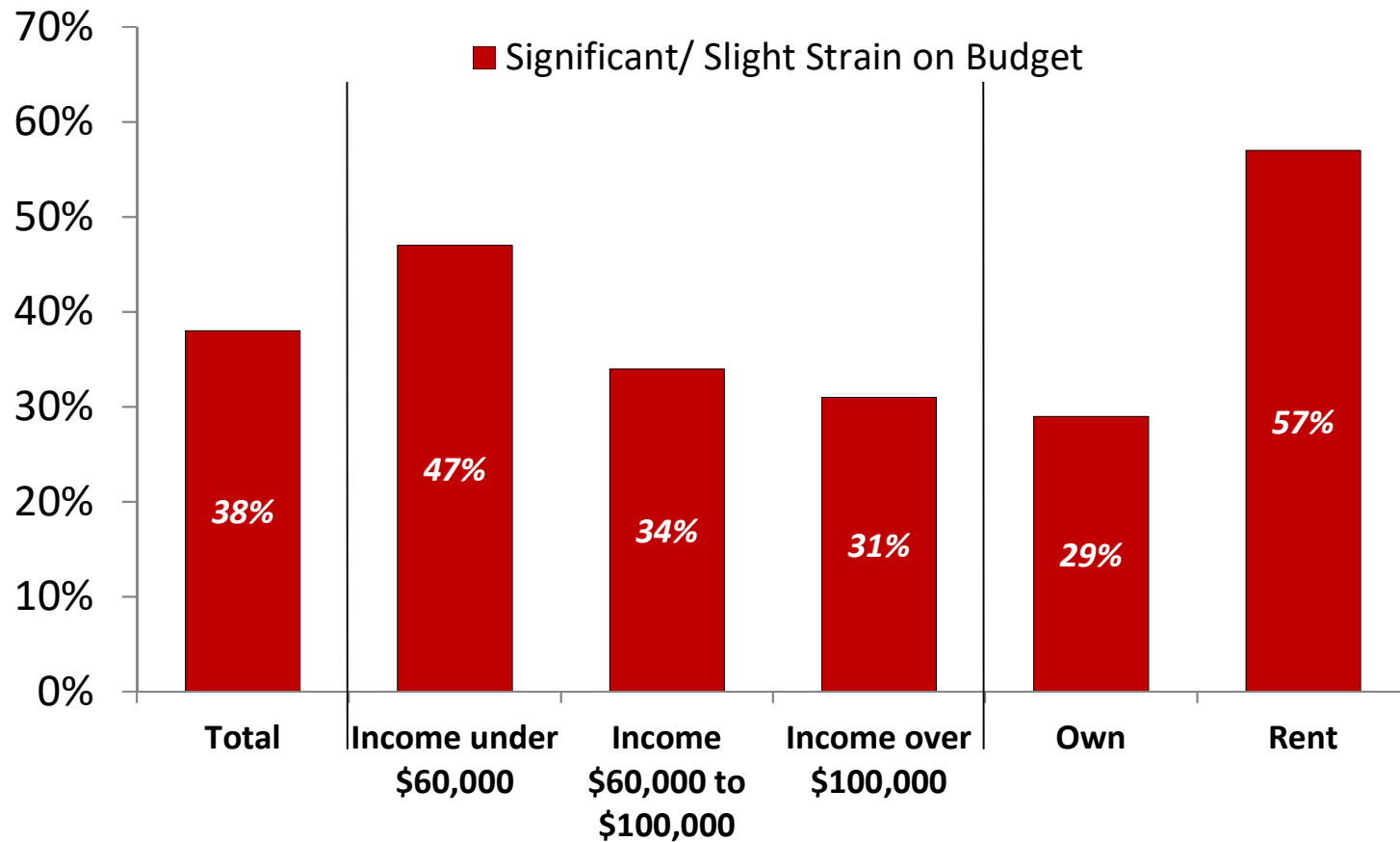
Younger Americans Feel Housing Financial Strain More than Older



**Data From
National
Sample**

Q.14 And how much of a financial strain on your budget is paying your rent or mortgage each month? Is it a significant strain, a slight strain, not much of a strain, or no strain at all?

Rent and Mortgage Create Greater Strain on Budget for Lower Income Families and Renters



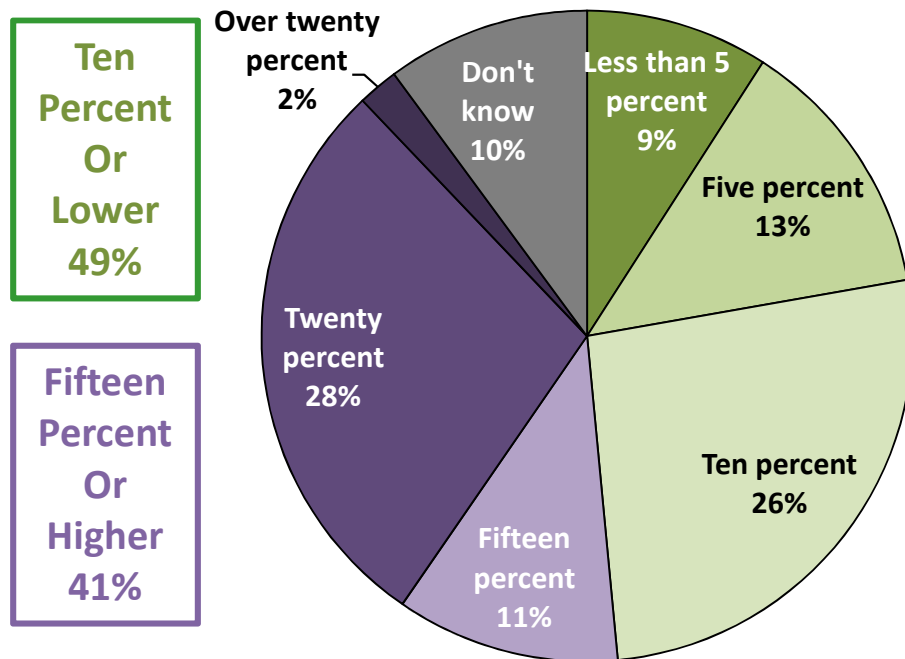
Data From
National
Sample

Q.14 And how much of a financial strain on your budget is paying your rent or mortgage each month? Is it a significant strain, a slight strain, not much of a strain, or no strain at all?

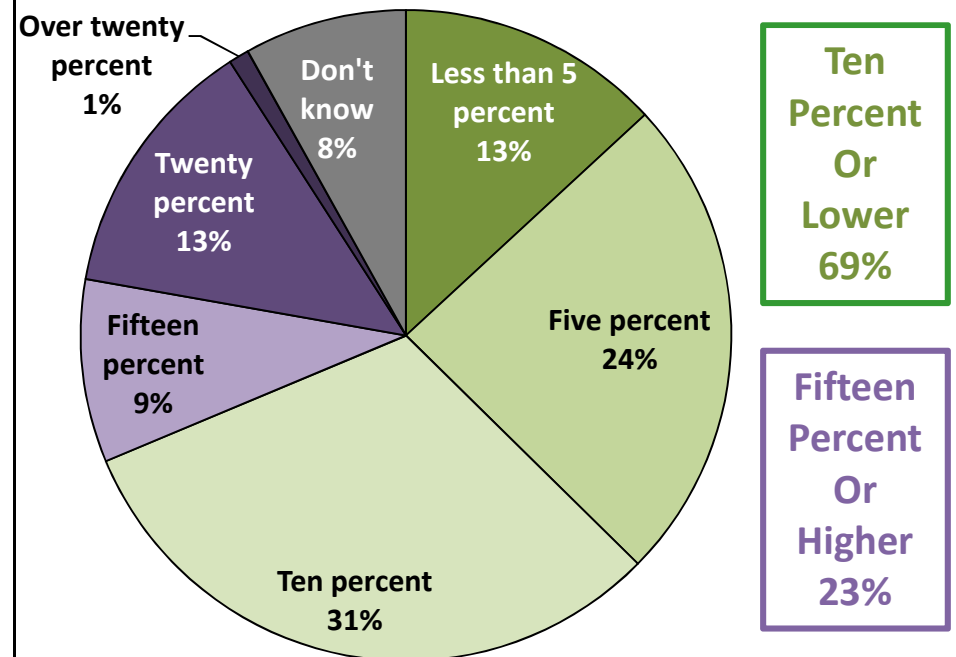
Other PULSE Topics:
Down payments, Trust For Information

Four-in-Ten Believe At Least 15% is Needed for a Down Payment, But Just Over Two-in-Ten Believe That Much is Reasonable

Amount of Down Payment Americans
Believe Is **NEEDED** For A Mortgage



Amount of Down Payment Americans
Believe Is **REASONABLE** For A Mortgage



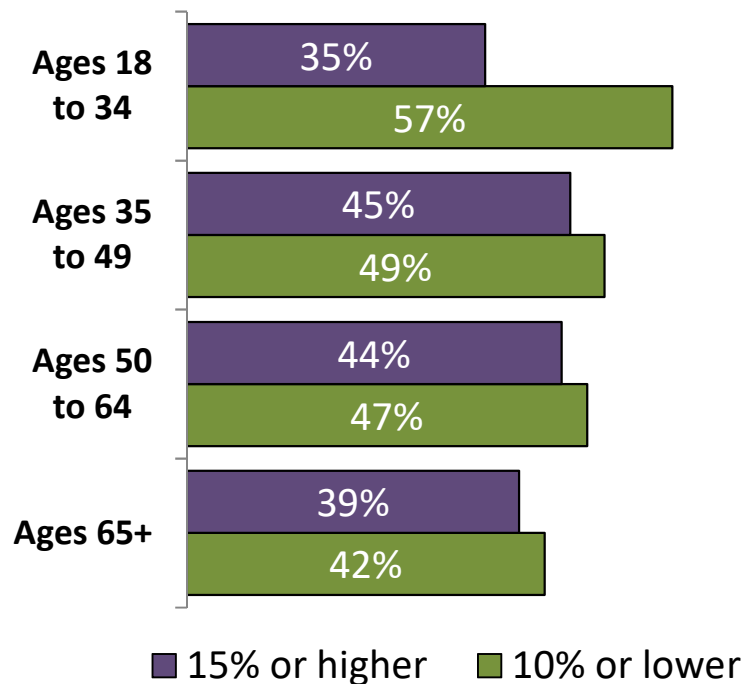
**Data From
National
Sample**

Q.15 As you probably know, most banks and lenders require a down payment on the cost of the home before they will approve a mortgage. If you were to buy a home today, what percentage of the total purchase price do you expect a bank or lending company would require as a down payment for a home mortgage? Q.16 And what percentage of the total purchase price do YOU think is reasonable for a bank or lending company to require for a down payment on a home mortgage?

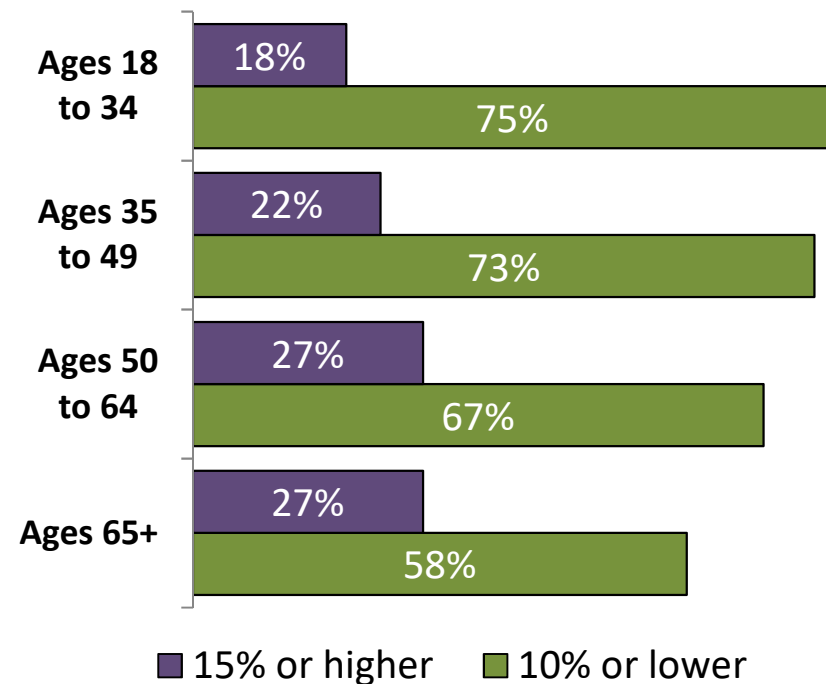
Beliefs About Down Payment Requirements Vary with Age

A majority of young people believe no more than 10% needed; 3-in-4 think only that much is reasonable

Amount of Down Payment Americans Believe is NEEDED for a Mortgage



Amount of Down Payment Americans Believe is REASONABLE for a Mortgage

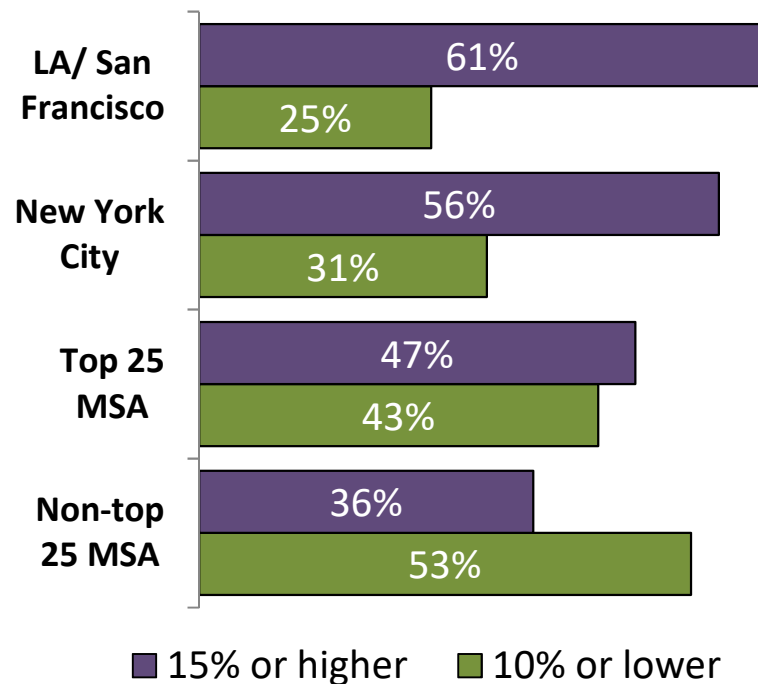


**Data From
National
Sample**

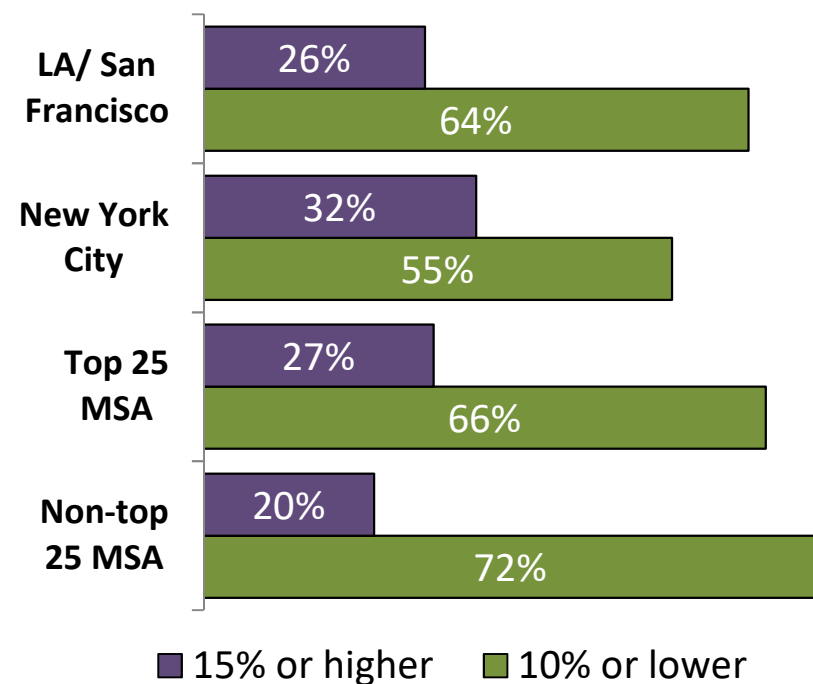
Q.15 As you probably know, most banks and lenders require a down payment on the cost of the home before they will approve a mortgage. If you were to buy a home today, what percentage of the total purchase price do you expect a bank or lending company would require as a down payment for a home mortgage? Q.16 And what percentage of the total purchase price do YOU think is reasonable for a bank or lending company to require for a down payment on a home mortgage?

Big City Residents More Likely To Believe 15% or More is Needed for a Down Payment, but Most Don't Think That Much is Reasonable

Amount of Down Payment Americans Believe is **NEEDED** for a Mortgage



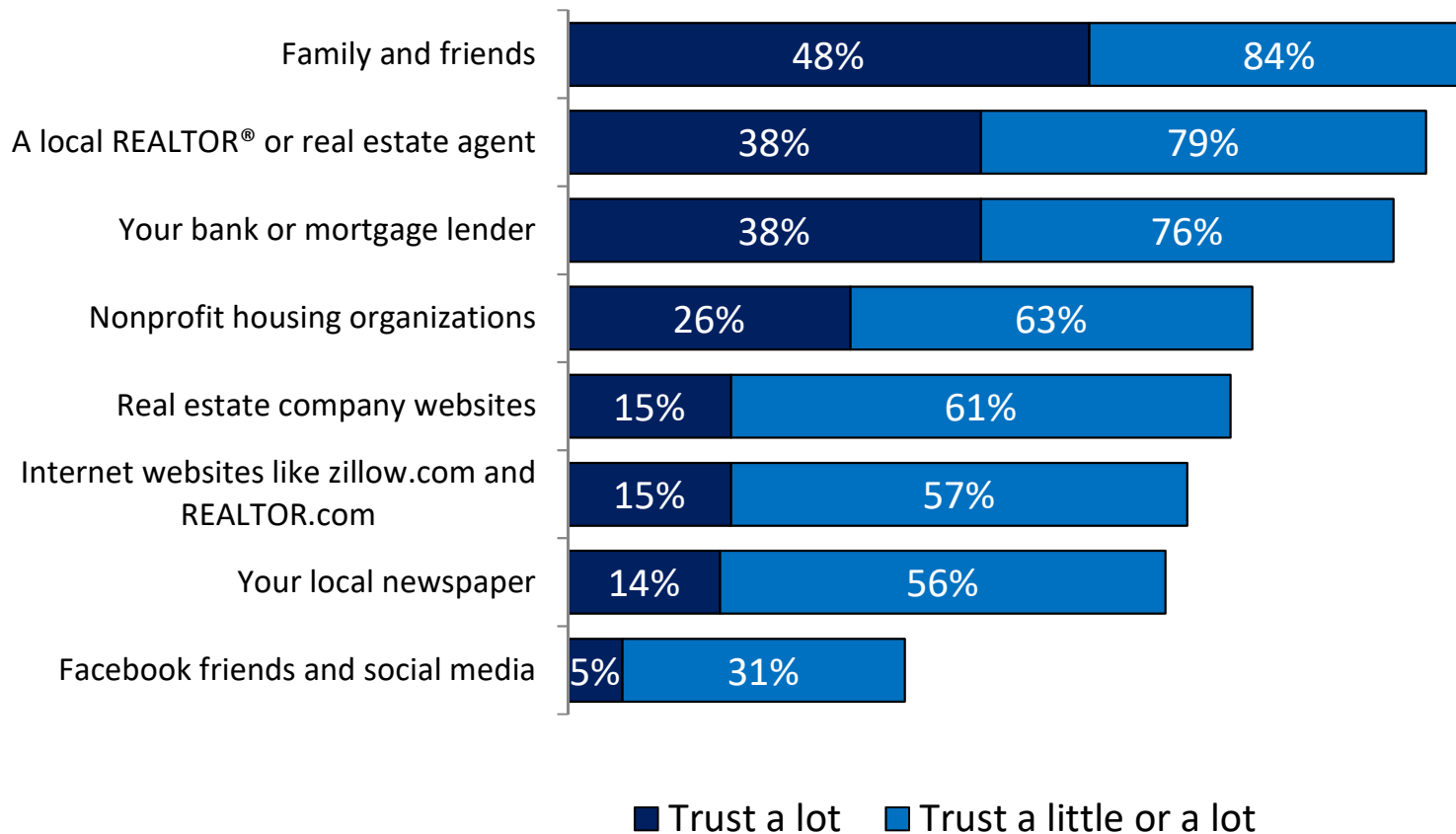
Amount of Down Payment Americans Believe is **REASONABLE** for a Mortgage



Data From
National
Sample

Q.15 As you probably know, most banks and lenders require a down payment on the cost of the home before they will approve a mortgage. If you were to buy a home today, what percentage of the total purchase price do you expect a bank or lending company would require as a down payment for a home mortgage? Q.16 And what percentage of the total purchase price do YOU think is reasonable for a bank or lending company to require for a down payment on a home mortgage?

Family & Friends Most Trusted Source of Information On Homeownership, Followed by REALTORS® & Bankers

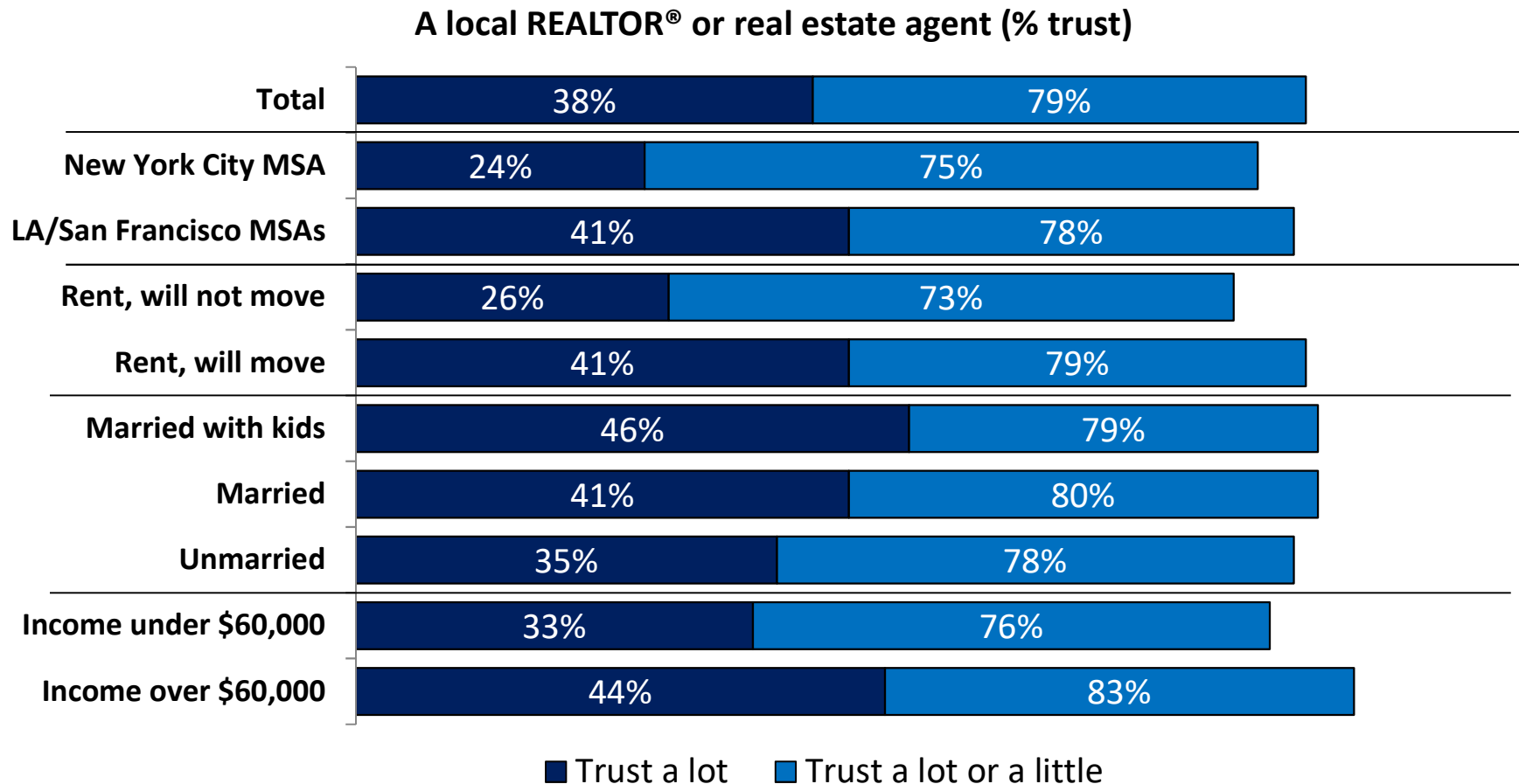


**Data From
National
Sample**

Q.17 Imagine for a moment that you were going to buy a home or property. I am going to read to you a list of people and institutions that provide information about buying a home. For each one, please tell me how much you trust it as a source of information about buying a home or property. Would you say that you trust that source a lot, a little, not too much, or not at all?

Renters Planning to Buy, Married with Children, and Higher Income More Likely to Trust Real Estate Agents A LOT as a Source of Information

Residents in L.A. and San Francisco have higher degree of trust in agents than in New York City

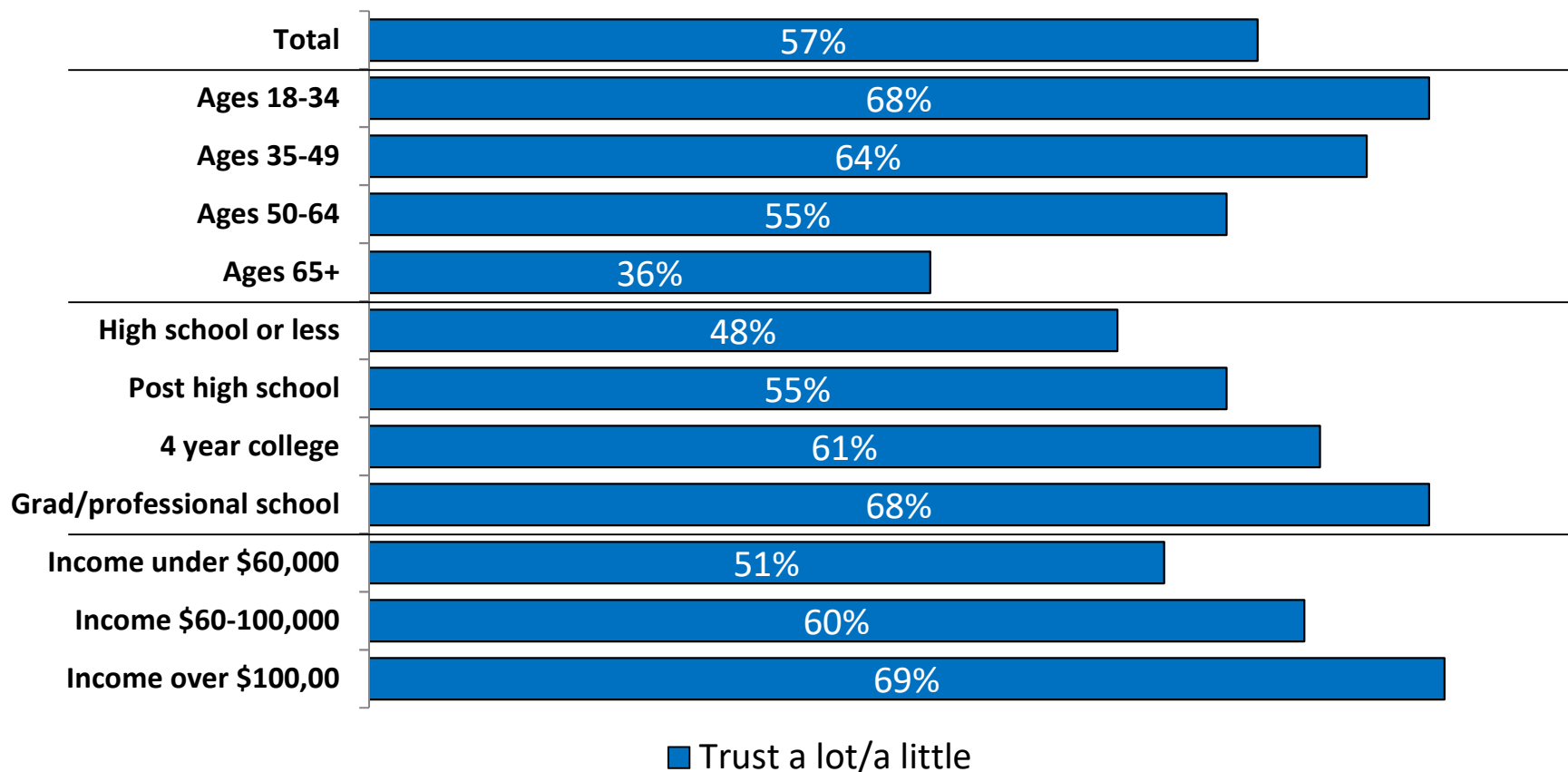


**Data From
National
Sample**

Q.17B Imagine for a moment that you were going to buy a home or property. I am going to read to you a list of people and institutions that provide information about buying a home. For each one, please tell me how much you trust it as a source of information about buying a home or property. Would you say that you trust that source a lot, a little, not too much, or not at all?
Local REALTOR® or real estate agent.

Age, Education and Income Best Predictors of Trust in Internet Sites for Home Purchase Information

Internet websites like Zillow.com and REALTOR.com (% trust a lot/a little)



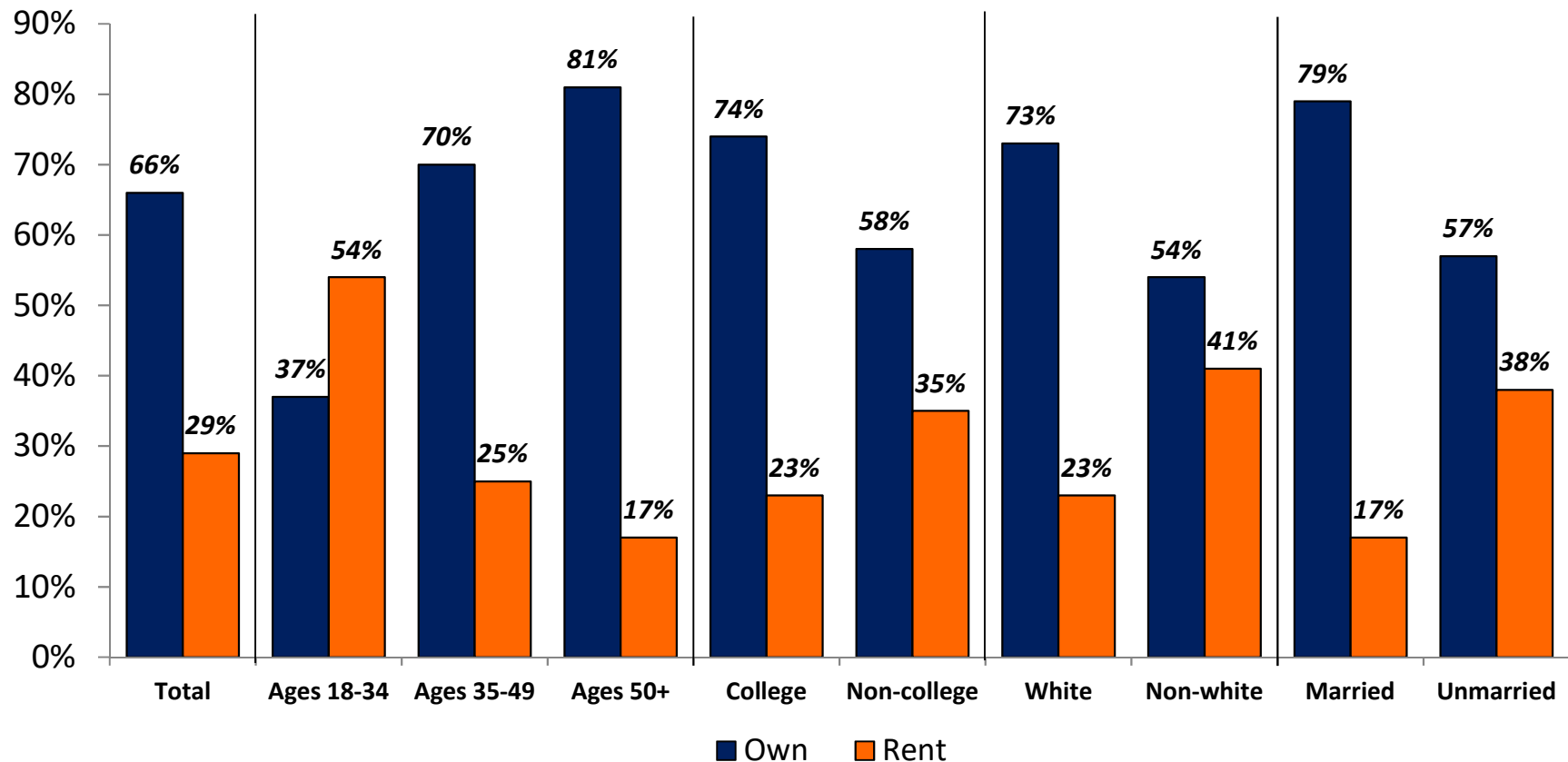
**Data From
National
Sample**

Q.17H Imagine for a moment that you were going to buy a home or property. I am going to read to you a list of people and institutions that provide information about buying a home. For each one, please tell me how much you trust it as a source of information about buying a home or property. Would you say that you trust that source a lot, a little, not too much, or not at all? Internet websites like Zillow.

Home Owners Versus Renters

Home Ownership Rates Higher Among Older, More Educated, White, and Married Americans

Home Ownership Versus Renters

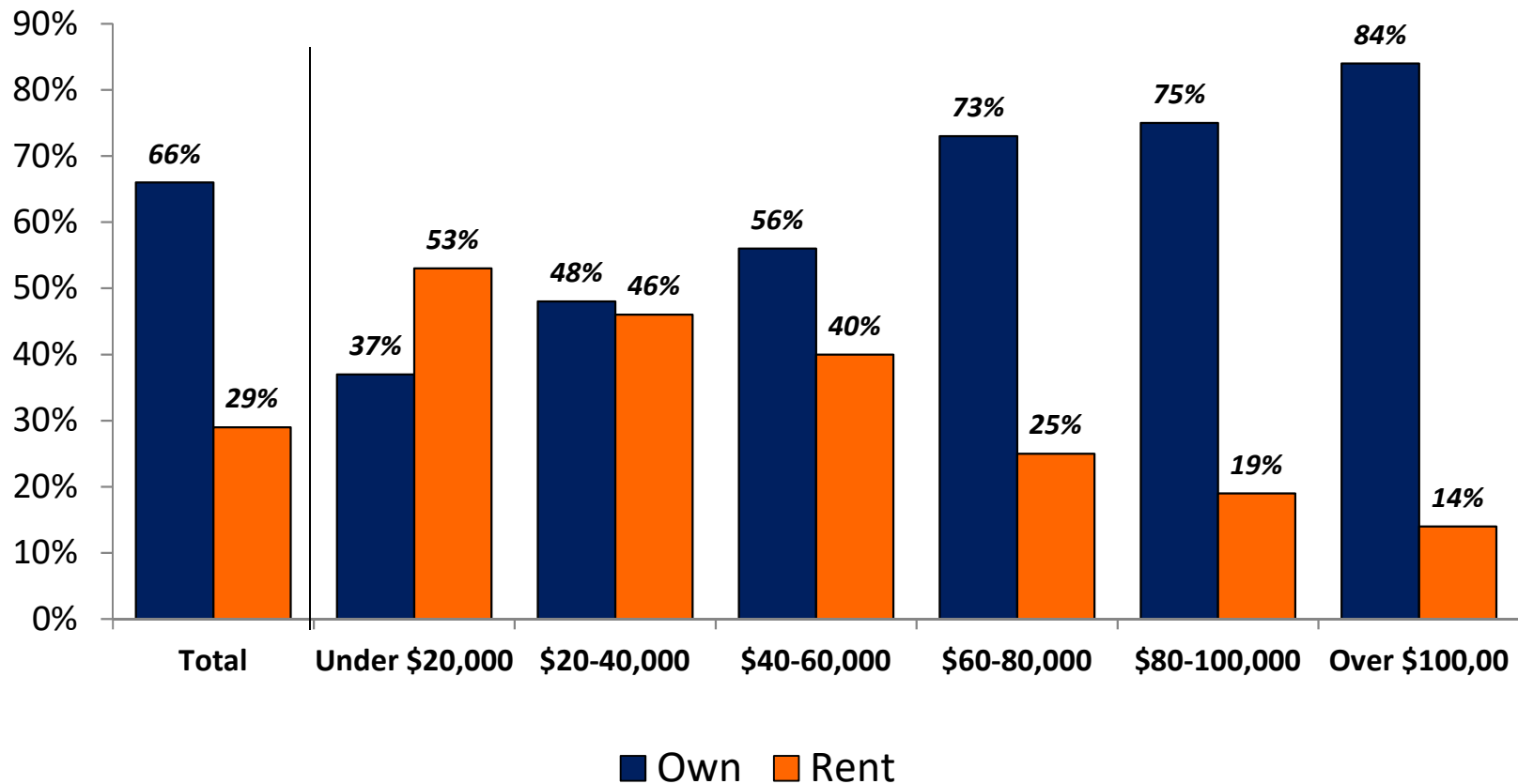


Data From
National
Sample

Q.12 How about you... do you own or rent your home? And, do you want to move sometime in the next few years?

Home Ownership Rates Increase with Income

Home Ownership Versus Renters



Data From
National
Sample

Q.12 How about you... do you own or rent your home? And, do you want to move sometime in the next few years?

Urbanicity Appendix

Urbanicity Model & List of Dense Urban Cities

Urbanicity Model

By utilizing United States Census block group geographies, TargetSmart has provided a new measure of urbanicity, which describes how densely developed an area is based on population, employees, traffic counts and other factors. The urbanicity measure is broken down into 6 classifications: most rural, less rural, less dense suburbs, dense suburbs, less dense city, and dense city.

Name	% Voting Age Population	VAP per square mile
Most rural	15.5%	151.5
Less rural	14.4%	948.0
Less dense suburbs	15.2%	1,882.4
Dense suburbs	22.7%	3,161.7
Less dense city	23.7%	5,922.3
Dense city	8.6%	112,974.8

Metro Areas that contribute to “Dense City”

- Baltimore-Columbia-Towson
- Boston-Cambridge-Newton
- Chicago-Naperville-Elgin
- Dallas-Fort Worth-Arlington
- Denver-Aurora-Lakewood
- Detroit-Warren-Dearborn
- Houston-The Woodlands-Sugar Land
- Las Vegas-Henderson-Paradise
- Los Angeles-Long-Beach-Anaheim
- Miami-Fort Lauderdale-West Palm Beach
- Milwaukee-Waukesha-West Allis
- New York-Newark-Jersey City
- Philadelphia-Camden-Wilmington
- Portland-Vancouver-Hillsboro
- San Diego-Carlsbad
- San Francisco-Oakland-Hayward
- San Jose-Sunnyvale-Santa Clara
- Seattle-Tacoma-Bellevue
- Washington-Arlington-Alexandria

Urbanicity Model: Example

Map Results

The map of Chicago, IL below is an example of TargetSmart's urbanicity classification system at the block group level.

