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2014 Housing Affordability Survey Results: Polk County, IA

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2014 Housing Affordability Survey Results: Polk County, IA

Abstract

This report provides a snapshot of housing affordability and housing conditions in Polk County, Iowa in 2014. The data in this report are based on a randomized, county-wide survey that was delivered via mail to 3,697 households in Polk County in 2013 and 2014. We received a total of 531 survey responses, giving us a maximum confidence interval of (± 4.27) with 95% confidence.

The primary purpose of the survey was to create a baseline measurement of housing affordability in Polk County. The survey instrument for this study consisted of 19 questions that covered basic demographics, housing costs and tenure, and satisfaction with current housing.

Disciplines

Real Estate | Urban, Community and Regional Planning

**2014 Housing Affordability Survey Results:
Polk County, IA**

Prepared for the Polk County Housing Trust Fund
June 2014

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ACKNOWLEDGEMENTS:

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EXECUTIVE SUMMARY

This report provides a snapshot of housing affordability and housing conditions in Polk County, Iowa in 2014. The data in this report are based on a randomized, county-wide survey that was delivered via mail to 3,697 households in Polk County in 2013 and 2014. We received a total of 531 survey responses, giving us a maximum confidence interval of (± 4.27) with 95% confidence.

The primary purpose of the survey was to create a baseline measurement of housing affordability in Polk County. The survey instrument for this study consisted of 19 questions that covered basic demographics, housing costs and tenure, and satisfaction with current housing.

This report breaks down the survey results into three main sub-topics: affordability, mobility, and housing conditions. It then takes another look at these themes as they relate to race and ethnicity and households with children. Finally, the report provides an overview of employment information provided by the respondents. For ease of analysis, we grouped the income brackets from the survey into four groups, which represent the cut-offs for eligibility for many programs. The income groups are all relative to Area Median Income (AMI), which is \$74,900 (HUD family median income) for Polk County in 2014. These groups include:

- Under 30% AMI (\$0 – \$22,470)
- 30% to 50% AMI (\$22,471 - \$37,450)
- 50% to 80% AMI (\$37,451 – \$59,920)
- More than 80% AMI (\$59,920 and above)

1. Affordability: Housing affordability emerged as a significant issue in the survey, but the results varied based on household characteristics. Renters were more likely than homeowners to report that they were paying too much for housing. For households with incomes at 80% AMI or less, at least a third reported paying too much for their housing. Non-white households were more likely to report paying too much for housing. In every income except the 50 – 80% AMI category, households with children were more likely to report paying too much for housing than non-child households.

2. Mobility: Households were categorized as mobile if they if they had either moved to a new dwelling in the prior 12 months or expected to move in the following six months. Not surprisingly, renters were much more mobile than homeowners. When we looked at mobility based on income groups, the 30 – 50% AMI group was the most mobile, followed by the under 35% AMI group, the 50 – 80% AMI group, and then the over 80% AMI group, in that order. In terms of race, non-white households were more likely to move than non-

white households. Mobility was more complex for families with children. These households were more likely to be mobile than households that did not include children in every income group except the 50 – 80% AMI group.

3. Housing Conditions: To get a sense of the housing conditions in Polk County, the survey asked the following question: *Do you feel that your housing is suitable? [check all that apply]*

- No, it is too small for my needs or the needs of my family.*
- No, it is located too far from work opportunities or other amenities (grocery stores, health care, etc.).*
- No, the neighborhood is unsafe.*
- No, the housing is in need of maintenance.*
- Yes, housing is adequate to my needs.*
- Other _____*

We then counted all households that provided any answer other than “*Yes, housing is adequate to my needs.*” In terms of findings, the most common problems reported were size and maintenance. Renters were more likely than home owners to report that their housing was inadequate. Furthermore, the lower income the household, the more likely their housing is inadequate. Non-white households were more than twice as likely than white households to report problems with their housing. Households with children were also more likely to report problems with their housing conditions.

4. Employment and commute times: Almost 40% of respondents from the lowest income group were employed full time, part time, or were currently looking for work. The rest of the respondents in this group identified as retired or other, with “retired” being the single largest sub-group. As incomes increased, the percentages of respondents working full time increased and the percentages of respondents that identified as retired or other decreased. For the 80% AMI and over group, almost 70% of the respondents reported working full time. Commute times had a reverse correlation to income. In other words, the lower income groups reported the higher commute times.

While the majority of respondents in every income group reported that they were satisfied with how much they were paying with housing and the conditions of their housing, there remain many households in Polk County who face challenges finding safe, sanitary housing that they can afford. Renters, very low income households, people of color, and households with children are more likely to report that their housing is too expensive or inadequate in terms of size or conditions. Furthermore, location adds an additional strain for low income households who are more likely to have long commute times, implying a likely trade off between location and housing affordability in the region.

INTRODUCTION

This report provides a snapshot of housing affordability and housing conditions in Polk County, Iowa in 2014. The data in this report are based on a randomized, county-wide survey that was administered during 2013 and 2014. This survey was part of a 2-year study conducted by Dr. Jane Rongerude and a team of faculty researchers from the Department of Community and Regional Planning at Iowa State University on behalf of the Polk County Housing Trust Fund. The primary goal of the study was to create a simple, but effective method for the Trust Fund to periodically inventory the supply of affordable housing in Polk County.

This survey served two purposes. The primary purpose was to establish a baseline for evaluating changes in housing affordability in Polk County over time. Although some data concerning the existing housing stock already exists, the current data sources do not provide household level data that connects issues such as household income, rent, housing conditions, and commute times. By analyzing our respondents' survey answers as well as the data available from the American Community Survey, the United States Census, and the Polk County Assessors office, we are able to paint a more nuanced picture of the demand side of affordable housing in Polk County.

This survey also served as a recruiting tool to identify individuals willing to participate in in-depth interviews about their housing histories. All survey respondents were asked to provide their name and contact information if they were willing to participate in an in-depth interview regarding their housing history. The interview participants were selected out of this group depending on their answers to questions about housing as well as their demographic characteristics. The results of the interviews are reported in a separate document titled, "Housing Barriers and Housing Strategies among Low Income Households in Polk County, Iowa (Rongerude, 2014)."

SURVEY METHODOLOGY

The survey was delivered via mail to 3,697 households in Polk County. The survey instrument for this study consisted of 19 questions that covered basic demographics, housing costs and tenure, and satisfaction with current housing (See Appendix A). Responses were anonymous unless the respondent voluntarily provided the information.

For the first phase of the survey, we used the Polk County Assessors list of residences in Polk County and randomly selected a sample of 2,000 addresses. Recipients had the option to return the completed survey by mail or to respond online via Survey Monkey. The first round of surveys was sent out in early June 2013. A reminder post card was sent

to all the recipients of the survey approximately 10 days later, and a second mailing of the survey was sent at the end of June. From this survey, we received 361 completed responses by return mail and 17 responses online.

Because the Polk County Assessor’s data did not include most apartment units, our initial sample included few renters apart from those renting single-family homes. To remedy this, a second round of surveys was mailed to three postal routes in the City of Des Moines with high levels of multi-family dwellings with renter households. These postal routes were located in the 50309, 50316, and 50317 ZIP codes. Every one of the 1,697 households in these postal routes received a survey. Because of the additional cost, this survey was only mailed once. We received an additional 153 survey responses from this second round. Combining both phases, we received a total of 531 survey responses from mail and the Internet. This gave us a maximum confidence interval of (± 4.27) with 95% confidence.

RESULTS

The results of the survey are broken down into the following sub-topics: affordability, mobility, housing conditions, race and ethnicity, households with children, and employment information. For ease of analysis, we grouped the income brackets from the survey into four groups, which represent the cut-offs for eligibility for many programs. The income groups are all relative to Area Median Income (AMI), which is \$74,900 (HUD family median income) for Polk County in 2014. These groups include:

- Under 30% AMI (\$0 – \$22,470)
- 30% to 50% AMI (\$22,471 - \$37,450)
- 50% to 80% AMI (\$37,451 – \$59,920)
- More than 80% AMI (\$59,920 and above)

Table 1 reports the income distribution of respondents based on the returned surveys. Please note that 55 people (10.4% of the total returned surveys) chose not to provide their income information.

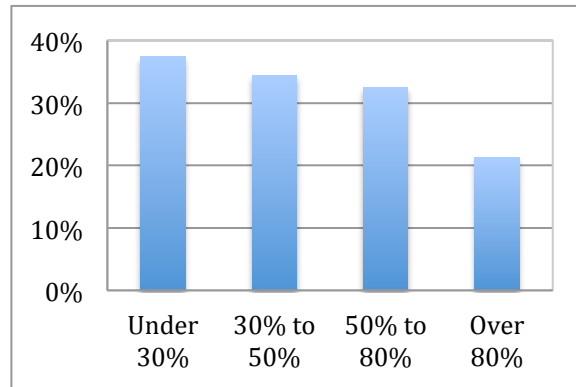
Table 1. Survey responses by income category

AMI	Count	Percentage
Under 30%	126	27%
30% to 50%	63	13%
50% to 80%	114	24%
Over 80%	172	36%
TOTAL*	475	

1. Affordability

We asked the question: “Do you feel that you are paying too much for housing?” to see how our respondents’ answers would compare to more traditional measures of affordability. Not surprisingly, the survey found that household with lower incomes are more likely to be cost burdened (see Figure 1.1). Renters were more likely than homeowners to report paying too much for housing (See Figure 1.2).

Figure 1.1 Households by income group that reported paying too much for housing



Although a portion of respondents in every income group reported that they were paying too much for rent, the percentage of positive answers had an inverse relationship with changes in household income. The percentage of affirmative answers ranged from approximately 21% for the group making more than 80% AMI to closer to 37% for the group making 30% AMI or less. More than 35% of households earning less than \$2,000 a month (just over 30% of area median income) reported that they are paying too much for housing. Although we did not collect exact figures for expenses or income, many of those households appeared to be spending 50% or more of their income on housing.

Figure 1.2 Households by tenure that reported paying too much for housing



2. Mobility

In order to analyze the current mobility of households in Polk County, we combined the results from the following two questions to create a group we called “Mobile:”

- 1) *Do you plan to move in the next six months?*
- 2) *How many times have you moved to a new dwelling in the past 6 months?*

We categorized a household as mobile if they had either moved to a new dwelling in the prior 12 months or expected to move in the following six months. We found that renters were far more mobile than homeowners (See Figure 2.1). In terms of income groups, households in the 30 – 50% AMI category were the most mobile and households in the over 80% category were the most stable (See Figure 2.2).

Figure 2.1 Mobile households by housing tenure

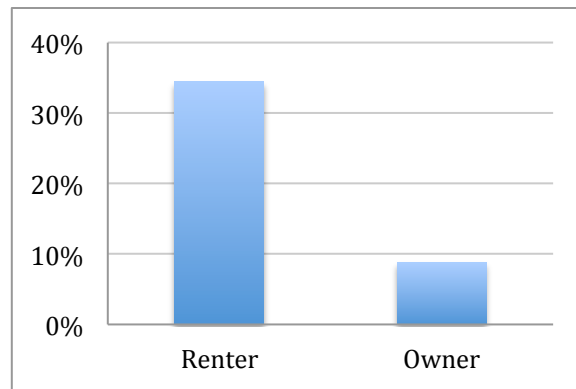
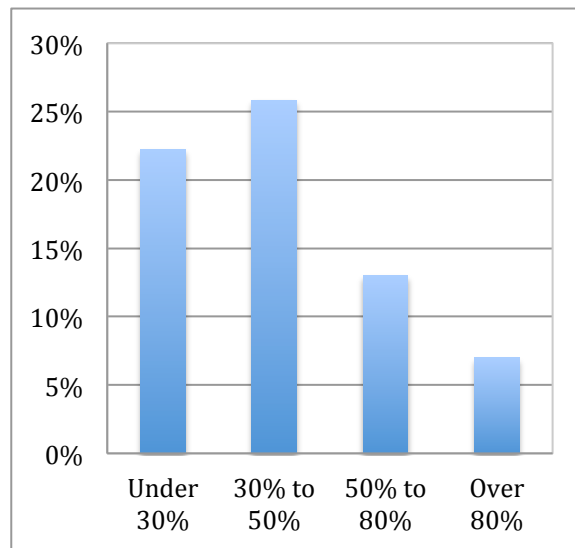


Figure 2.2 Mobile households by income group



Renter households were more than three times more likely to be mobile than households that owned their home. Lower income residents seemed to move quite often even in the 18-month period we examined. For example, 31.4% of households who had earned between \$1,000 and \$1,499 in the previous month (these household would be in the 30 – 50% AMI category) reported a recent or upcoming move. Perhaps surprisingly, the lowest income group was slightly less mobile than slightly more affluent households. Only 14.5% of households with incomes less than \$1,000 a month (in the under 30% AMI category) reported a recent or upcoming move. These findings might reflect a greater percentage of households receiving place-based housing assistance.

3. Housing conditions

A higher percentage of households in lower income groups also reported at least one issue with their housing. The survey asked:

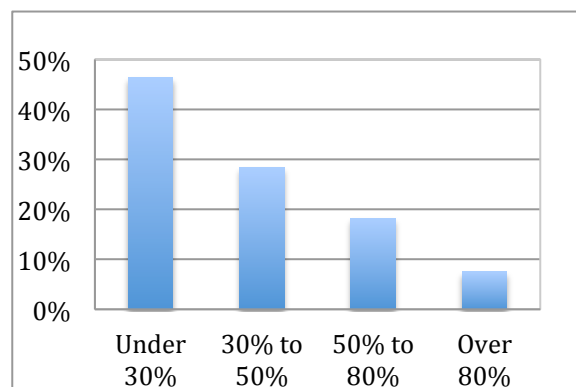
Do you feel that your housing is suitable? [check all that apply]

- No, it is too small for my needs or the needs of my family.*
- No, it is located too far from work opportunities or other amenities (grocery stores, health care, etc.).*
- No, the neighborhood is unsafe.*
- No, the housing is in need of maintenance.*
- Yes, housing is adequate to my needs.*
- Other _____*

We counted all households that provided any answer other than “Yes, housing is adequate to my needs.”

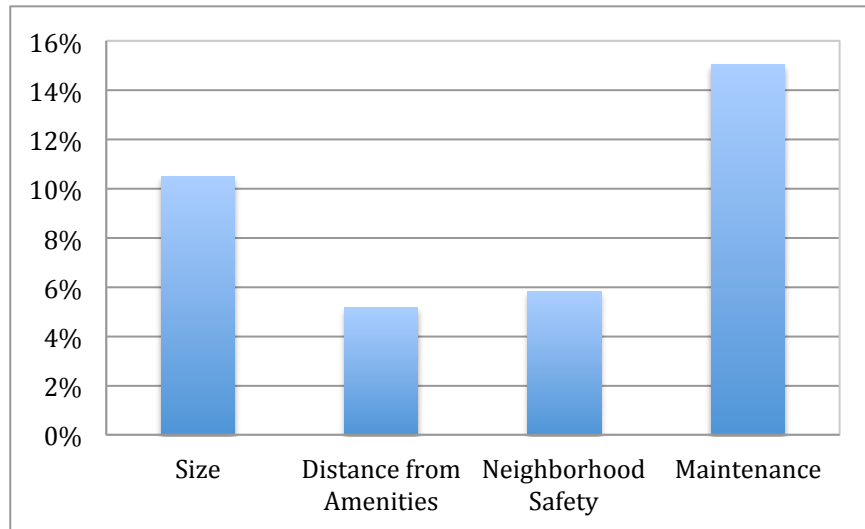
Overall, 23.1% of households reported some issue with their current home.

Figure 3.1 Households by income that reported their housing is inadequate



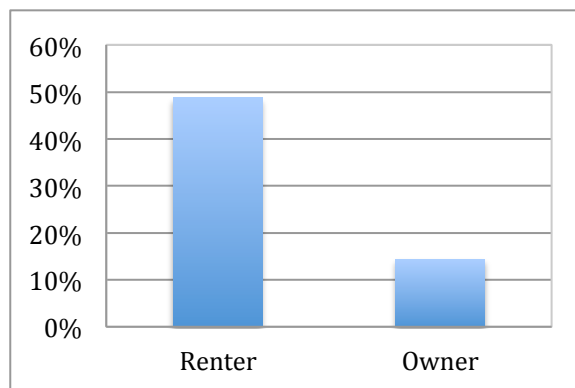
The most common problems are reported in Figure 3.2. Because respondents had the option to make multiple selections the cumulative percentages of the answers reported here are greater than the initial 23%.

Figure 3.2 Housing problems reported by survey respondents



In terms of housing adequacy, we once again see a significant difference between renter households and homeowner households. Almost half of the renters surveyed reported at least one problem with their housing, whereas only about 12% of the homeowners identified problems with their housing (See Figure 3.3).

Figure 3.3 Households by tenure that reported their housing is inadequate

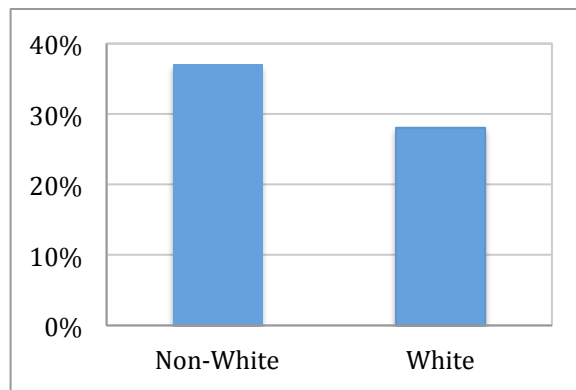


4. Race and Ethnicity

This section reports differences that emerged when survey responses were broken down by race. Several of the figures in this section differentiate households by two groups: white and non-white. Although there are clearly issues with defining people as “non-white,” the dominant racial group that responded to the survey were whites (in proportion to their population in Polk County). In order to achieve the most statistically significant numbers related to housing affordability, mobility, and housing conditions, we had to group together all respondents who did not self-identify as white. While this approach means that we were unable to capture the distinct experiences of specific racial or ethnic groups, it enabled us to confirm that there is clearly a racial element to housing within Polk County.

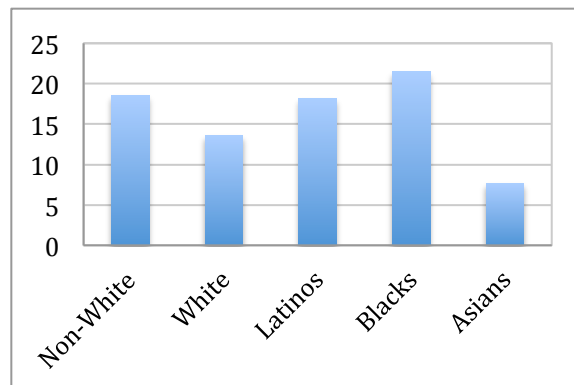
Overall, non-white residents were more likely than white residents to report that they were paying too much for housing (See Figure 4.1).

Figure 4.1 Households by racial group that reported paying too much for housing



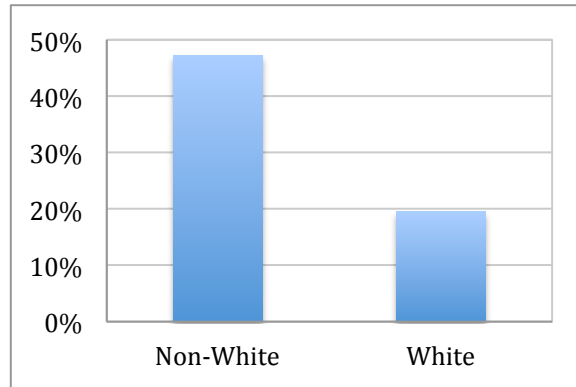
There are also differences in terms of mobility across the racial groups (See Figure 4.2). Those who self identified as Black were the most mobile and Asian respondents were the least mobile.

Figure 4.2 Mobile households by race



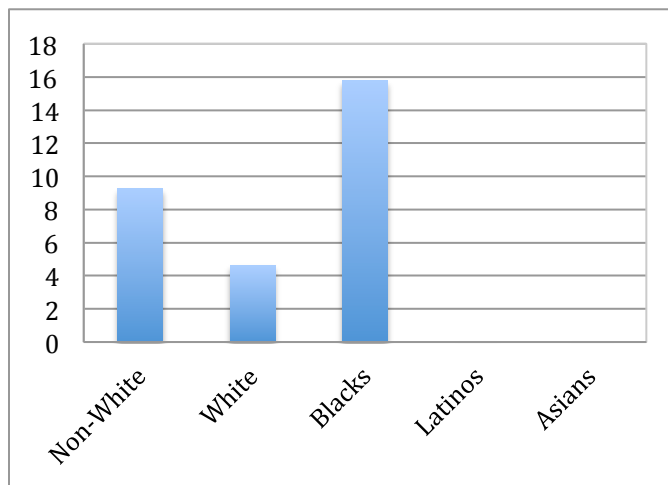
Truly significant differences between whites and non-whites emerged in the area of housing adequacy (See Figure 4.3). Non-white respondents reported more problems with their housing conditions than whites. While 58% of the African American respondents reported some problem with their housing, 36% of Latinos reported a problem, and 18% of the white respondents. Overall 48% of those not self-reporting as white reported some inadequacy with their housing.

Figure 4.3 Households by racial group that reported their housing is inadequate



When looking at the responses of those who reported spending time in emergency shelters, the racial differences are once again quite clear (See Figure 4.4). It is possible that the fact that no Latinos or Asians reported spending time in emergency shelters reflects language or cultural barriers, access to other resources through refugee or immigrant programs, or strong social capital within those communities. Our interviews with those working in area emergency shelters confirmed that few Asian or Latino individuals utilized those services.

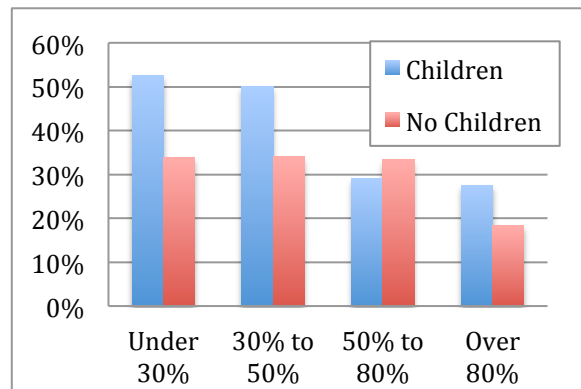
Figure 4.4 Percentage by race who have spent time in an emergency shelter



5. Households with Children

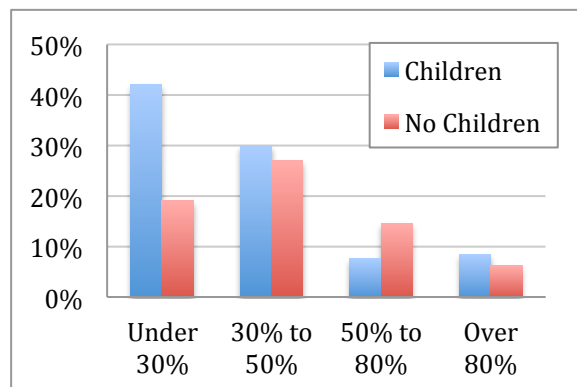
This section reports differences that emerged when survey responses were differentiated between households with children and households that do not contain children. In terms of housing affordability, families with children were more likely overall to report paying too much for housing. It is noteworthy that for households with incomes at 50% AMI or lower, more than half reported paying too much for housing (See Figure 5.1).

Figure 5.1 Households with and without children that reported paying too much for housing



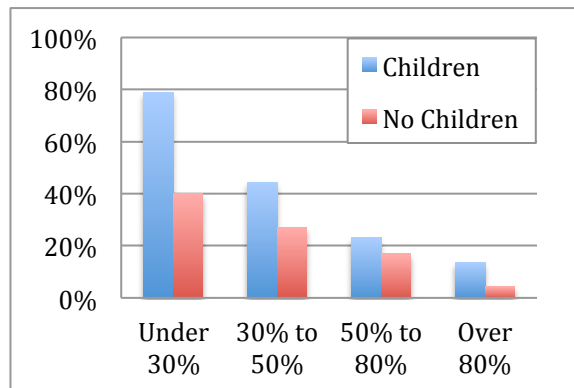
Mobility is also an area that differentiated household with children. Those respondents were more likely to have moved in the past 6 months or to be planning a move than households that did not have children (See Figure 5.2).

Figure 4.2 Mobility and households with children



Finally, in terms of housing conditions and housing adequacy, households with children, especially low-income households making less than 50% AMI, were more likely to report issues with their housing than the general population. Often the problem they reported was the size of unit, but not exclusively (See Figure 5.3).

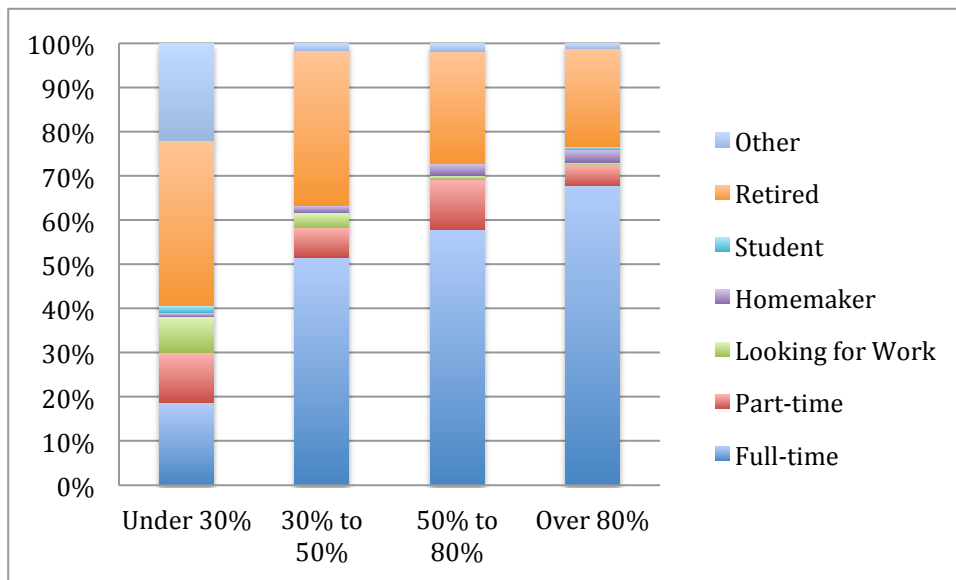
Figure 5.3 Housing conditions and households with children: % of respondents identifying housing as inadequate



6. General Information

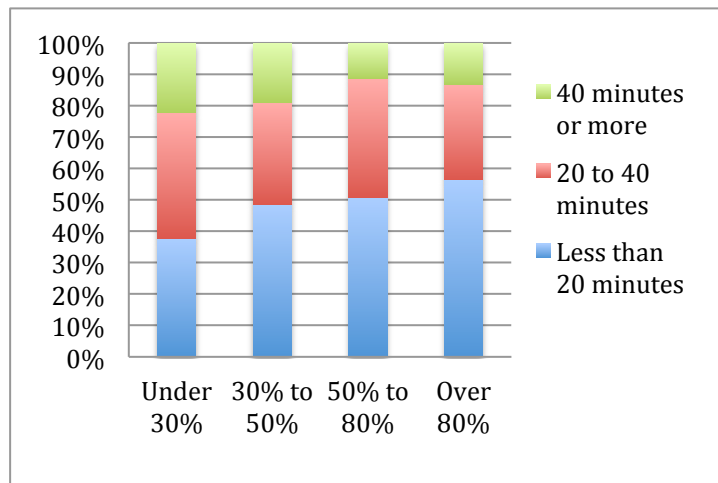
These final two figures provide general information regarding the employment status of our survey respondents and the time spent traveling to work. See Figure 6.1 for information about employment status and Figure 6.2 for information about commute times.

Figure 6.1 Employment status by income group



Almost 40% of respondents from the lowest income group were employed full time, part time, or were currently looking for work. Almost 60% of the respondents on the lowest income group identified as retired or other, with “retired” being the single largest subgroup. The majority of individuals selecting “Other” identified SSI/SSD as their source of income. As incomes increased, the percentages of respondents working full time increased and the percentages of respondents that identified as retired or other decreased. For the 80% AMI and over group, almost 70% of the respondents reported working full time.

Figure 6.2 Time spent traveling to work



DISCUSSION AND CONCLUSION

While the majority of respondents in every income group reported that they were satisfied with how much they were paying with housing and the conditions of their housing, there remain many households in Polk County who face challenges finding safe, sanitary housing that they can afford.

Housing affordability emerged as a significant issue in the survey, but the results varied based on household characteristics. Renters were more likely than homeowners to report that they were paying too much for housing. For households with incomes at 80% AMI or less, at least a third reported paying too much for their housing. Non-white households were more likely to report paying too much for housing. In every income except the 50 – 80% AMI category, households with children were more likely to report paying too much for housing than non-child households.

In terms of mobility, renters reported being much more mobile than homeowners.¹ When we looked at mobility based on income groups, the 30 – 50% AMI group was the most mobile, followed by the under 35% AMI group, the 50 – 80% AMI group, and then the over 80% AMI group, in that order. In terms of race, non-white households were more likely to move than non-white households. Households with children were more likely to be mobile than households that did not include children in every income group except the 50 – 80% AMI group.

For households that reported problems with their housing, the most common problems reported were size and maintenance. Renters were more likely than home owners to report problems with their housing. Furthermore, the lower income the household, the more likely they were to report that their housing was inadequate. Approximately 45% of the households in the lowest income group reported a problem with their housing, while less than 10 % reported a problem. Non-white households were more than twice as likely than white households to report problems with their housing. Households with children were also more likely to report problems with their housing conditions.

Finally, in terms of employment, the majority of our respondents were working or looking for work. Almost 40% of respondents from the lowest income group were employed full time, part time, or were currently looking for work. The rest of the respondents in this group identified as retired or other, with “retired” being the single largest sub-group. As incomes increased, the percentages of respondents working full time increased and the percentages of respondents that identified as retired or other decreased. For the 80% AMI and over group, almost 70% of the respondents reported working full time. Commute times had a reverse correlation to income. In other words, the lower the income group the higher the likely commute times

Housing conditions and housing affordability are not experienced equally by all groups we surveyed. Renters, very low income households, people of color, and households with children are more likely to report that their housing is too expensive or inadequate in terms of size or conditions. Furthermore, location adds an additional strain for low income households who are more likely to have long commute times, implying a likely trade off between location and housing affordability in the region. Further research with focus groups of specific groups such as seniors, people living with disabilities, low income families with children, low income commuters, immigrants, and people of color would provide valuable insight into the specific barriers that these groups face in accessing and maintaining affordable housing in Polk County.

¹ The issue of mobility is explored in more depth in a second paper, “Housing Barriers and Housing Strategies among Low Income Households in Polk County, Iowa (Rongerude, 2014).”

The findings of this study imply a continued need for the production of affordable housing in Polk County as well as specialized developments that meet the needs of families with children or people with disabilities. However, housing affordability and housing adequacy also emerged as different themes. For a number of respondents, the problem with their home was not affordability or size, but maintenance. Any mix of affordable housing programs in Polk County should keep in mind the home repair needs of low income households, especially seniors aging in place. Finally, the differences that emerged between white and non-white households suggest that people of color continue to face significant barriers to housing choice in Polk County. These are complex issues that can be addressed at least in part through public education and better enforcement of fair housing laws in the county.

Demographic Information			
Age: <input type="radio"/> Less than 18 years <input type="radio"/> 18-24 <input type="radio"/> 25-39 <input type="radio"/> 40-54 <input type="radio"/> 55 years and older	Sex: <input type="radio"/> Female <input type="radio"/> Male	Are you currently married? <input type="radio"/> Yes <input type="radio"/> No	Were you born in the United States? <input type="radio"/> Yes <input type="radio"/> No
What is your race? Mark one or more: <input type="radio"/> White <input type="radio"/> Black <input type="radio"/> American Indian or Alaska Native <input type="radio"/> Asian <input type="radio"/> Pacific Islander <input type="radio"/> Hispanic or Latino <input type="radio"/> Other _____			
In what ZIP code are you currently living? _____		Do you expect to move in the next six months? <input type="radio"/> Yes <input type="radio"/> No	
How much did your household (your family that you live with) earn before taxes last month? <input type="radio"/> Less than \$500 <input type="radio"/> \$500 to \$999 <input type="radio"/> \$1,000 to \$1,499 <input type="radio"/> \$1,500 to \$1,999 <input type="radio"/> \$2,000 to \$2,499 <input type="radio"/> \$2,500 to \$2,999 <input type="radio"/> \$3,000 to \$3,499 <input type="radio"/> \$3,500 to \$3,999 <input type="radio"/> \$4,000 to \$4,999 <input type="radio"/> \$5,000 to \$5,999 <input type="radio"/> \$6,000 to \$7,999 <input type="radio"/> \$8,000 or more			
Employment Status: <input type="radio"/> Full-time <input type="radio"/> Part-time <input type="radio"/> Looking for Work <input type="radio"/> Homemaker <input type="radio"/> Student <input type="radio"/> Retired <input type="radio"/> Other _____			
If you are currently employed full or part-time please answer the following questions:			
How much time do you spend daily traveling between work and home? <input type="radio"/> Less than 20 minutes <input type="radio"/> 20 to 40 minutes <input type="radio"/> 40 minutes to an hour <input type="radio"/> More than an hour		What is the ZIP code of your workplace? _____	

If you would be interested in participating in an in-depth interview concerning your personal experiences with housing in Polk County, please leave your contact information here. **If you wish to remain entirely anonymous you may leave this section blank.**

By signing your name you are giving us permission to contact you in the future, but you will be under no obligation to take part in the interview.

Name _____

Contact Information (You may include only your preferred method of communication)

Phone Number: _____

Email Address: _____