

DO WE KNOW MORE NOW?

Trends in Public Knowledge, Support
and Use of Fair Housing Law

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Prepared for:
U.S. Department of Housing and Urban Development
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By:
Martin D. Abravanel
The Urban Institute
Washington, DC

With assistance from:
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Philadelphia, Pennsylvania

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Executive Summary

The federal Fair Housing Act defines basic obligations, protections, and enforcement provisions pertaining to housing discrimination in the United States. Although enacted in 1968, it was not until 2001 that we learned the extent of the general public's awareness of and support for this law and the degree to which persons believing they were victims of housing discrimination sought to take advantage of its enforcement provisions. This report documents what we have learned since that time, based on new information.

How much did we know? Baseline information about the public's knowledge, attitudes and behavior relating to housing discrimination first came from a national survey conducted in late 2000 and early 2001. Sponsored by the U.S. Department of Housing and Urban Development (HUD), it revealed that majorities of the adult public were knowledgeable about and approved of most aspects of the law, although the size of the majorities varied across these aspects. It also discovered that only a small fraction of those believing they had experienced housing discrimination had taken any action in response. These are important issues because the Fair Housing Act relies on homebuyers or renters knowing enough to recognize housing discrimination when it occurs and, if experienced, to initiate a response—like filing a formal complaint for investigation, conciliation, or adjudication.

Promoting fair housing principles. As the federal agency responsible for enforcing the Fair Housing Act, HUD has a strategic interest in improving the level of public awareness of and support for fair housing law and in facilitating use of the Act's enforcement provisions where housing discrimination is thought to occur. To do so, the Department has for many years aided state and local agency and non-profit group efforts to conduct fair housing outreach and education programs, and publicized cases where enforcement efforts resulted in charges of housing discrimination. Also, beginning in August 2003, the private, nonprofit Advertising Council, in conjunction with HUD and others, conducted an extensive media campaign focused on recognition and reporting of housing discrimination. To learn if such efforts are associated with improvements in public knowledge about, agreement with, or use of Fair Housing Act provisions, HUD sponsored a second national survey in 2005.

Measuring public response to fair housing law. Both the 2000/1 and 2005 surveys posed a series of scenarios depicting actions taken by rental building owners, a home seller, a real estate agent and mortgage lenders, which might or might not have been discriminatory. Respondents were asked, first, if they agreed with each action and, second, if they believed it to be legal under Federal law. Steps were taken to protect against the scenarios and questions being too test-like, obvious, or patterned.

Trends in public awareness since 2000/1. The 2005 survey reveals that for five of the eight scenarios portraying discriminatory behavior under Federal law there is essentially no change in the extent of public knowledge since 2000/1. In a sixth scenario involving use of the words “Christians preferred” in advertising an apartment, *fewer* people in 2005 than in 2000/1 were aware of the fact that this is unlawful. For the remaining two scenarios—one involving a real estate agent restricting a client’s housing search to geographical areas based on racial concentration, and the other an apartment owner restricting a family to a particular building because they had children—more people are aware in 2005 than were aware in 2000/1 that these actions are illegal. When all responses to scenarios depicting illegal actions are summed to create an index representing the number each respondent correctly identified as illegal, there is no difference in the distribution of scores observed in 2005 compared to 2000/1. In both cases, about one-half of the public knew the law with respect to six or more of the scenario depictions.

Trends in public support since 2000/1. While knowledge of fair housing law may not have expanded since the baseline survey, public support for it has. On a scenario-by-scenario basis support improved by as much as nine percentage points when it comes to opposing restricting home sales based on race, and eight percentage points for opposing real estate agents limiting client home searches based on neighborhood racial composition. Somewhat smaller increases in support for the law are also observed for differential treatment of families with children, advertising a religious preference for an apartment, and restricting rental occupancy based on an applicant’s religion.

When responses to each of eight scenarios depicting illegal actions are summed, the share of the public expressing support for the law in six or more scenario depictions strengthened from 66 percent in 2000/1 to 73 percent in 2005. Likewise, support for a hypothetical open-housing law that would prohibit home sellers from discriminating on the basis of race, religion or nationality also increased from 67 percent of the population in 2000/1 to 70 percent in 2005.

The Fair Housing Act gives the federal government responsibility for investigating claims of housing discrimination and taking legal action on behalf of victims. While a majority (60%) of the public is supportive of this role, 27 percent is not. The latter, more so than the former, would also prefer that the federal government do less or continue as is in areas like education and housing and are somewhat less knowledgeable about fair housing law.

The extent of perceived discrimination. About 17 percent of the adult public claims to have suffered discrimination at some point when trying to buy or rent a house or apartment. If, however, the explanations given about the nature of the

perceived discrimination are taken into account, about eight percent of the public had experiences that might plausibly have been protected by the Act. While the frequency, actions, and bases for the alleged discrimination are diverse, majorities of this group believe they were discriminated against more than one time, were looking to rent more frequently than to buy, and identified race more so than any other attribute or characteristic as the basis of the discrimination.

Responses to perceived discrimination. The Fair Housing Act permits alleged victims of housing discrimination to file a complaint with HUD or a state or local agency or non-profit group working with HUD, which then investigates and simultaneously seeks conciliation. If the latter does not happen and reasonable cause exists to believe a discriminatory practice has occurred, HUD can file formal charges resulting in an administrative hearing or trial at no cost to the complainant. Prevailing complainants could be entitled to injunctive relief, compensatory damages, or punitive damages. Yet, four of every five persons who believed they had experienced housing discrimination plausibly covered by the federal Act profess not to have taken advantage of this process or, indeed, to have done anything at all in response.

Many alleged victims maintain they did not take action because they presumed doing so would not have been worth it or would not have helped. Some, however, did not know where or how to complain, supposed it would cost too much money or take too much time, were too busy, or feared retaliation. The minority who did respond mainly complained to the person thought to be discriminating or to someone else, but a small proportion also talked to or hired a lawyer or sought help from or filed a complaint with a fair housing or other group or government agency.

Public proclivities and beliefs regarding the fair housing complaint system. Approximately two-fifths of adults declare they would very likely take action if confronted with housing discrimination. While this is a minority, it represents twice as many persons inclined to act as, in fact, have done so when confronted with what appears to be discrimination. Inclination to take action, therefore, cannot fully explain the low rates of response to perceived discrimination. Likewise, other factors appear to only partially explain inaction, like not knowing where to go to get assistance or to complain, presuming that filing a complaint would be expensive, or expecting that a complaint would take too long to resolve. A more compelling explanation, however, may involve the results that are anticipated from filing a complaint. Just 13 percent of the public expects that filing a complaint would very likely accomplish good results, with a plurality believing such a conclusion to be only somewhat likely. Indeed, this expectation as to probable effect is associated with declared intention to take action: two-thirds of those who predict that filing a complaint would probably produce a good result say they would very likely do so, compared to less than one-fourth of those who do not anticipate this outcome.

Summary considerations. From the perspective of fair housing awareness, the fact that there is enhanced knowledge with respect to two scenario depictions is certainly an encouraging development while the fact that there is a decline with respect to another is somewhat troubling. However, the finding that knowledge of the range of fair housing bases and practices has not advanced since 2000/1 suggests there is significantly more that needs to be done to achieve HUD's strategic objective of promoting and increasing public awareness of fair housing law. The general lack of improvement is indicative of how challenging it must be to broaden the level of public awareness on an issue as involved as fair housing law, and suggests the need for renewed focus on this issue by HUD and others interested in promoting fair housing.

Improvement in support for fair housing law since 2000/1, seemingly a continuation of longer-term trends in this direction, is clearly a positive outcome. There is still a long way to go, however, since over one-fourth of the population is less than sympathetic to the range of fair housing law and, indeed, does not even favor federal responsibility for investigating housing discrimination claims or acting on behalf of victims. Continued efforts to learn more about what information or logic informs such views seems basic to the success of prospective educational and outreach efforts undertaken in this area.

Finally, as more details have emerged concerning why so few persons who believe they have experienced housing discrimination have taken action in response, yet additional questions have surfaced. The subject is still not adequately understood. However, the fact that only a tiny fraction of the public anticipates good results from filing a fair housing complaint seems certainly to provide a clue as to what might be wrong. This is perhaps a good starting point for motivating additional effort aimed at improving both the system and the public's expectations of it.

CHAPTER 1: BACKGROUND – WHAT’S AT ISSUE?

The U.S. Department of Housing and Urban Development (HUD) first surveyed a representative sample of the American population in December 2000 and January 2001 to gauge the extent of public knowledge of the Nation’s fair housing law—which prohibits discrimination in the rental or sale of housing. A 2001 report on the survey (titled *How Much Do We Know? Public Awareness of the Nation’s Fair Housing Laws*) observed that a majority of the public was aware of, and also approved of, many aspects of fair housing law, though the size of that majority depended on which aspect of the law was considered.¹ It also revealed that while one in every seven adults believed they had personally experienced housing discrimination at some point, very few of them had taken any action in response to it. That is contrary to the premise of Title VIII of the Civil Rights Act of 1968, known as the Fair Housing Act, which relies on injured parties filing complaints as its primary enforcement provision.

For years HUD has administered a continuing program to educate the general public about housing discrimination—focusing on what it involves, who is protected under the law, and what can be done if it is experienced. Additionally, since the 2000/1 survey was conducted, a media campaign has also attempted to sensitize the public to the problem of housing discrimination. To see if there has been improvement in general public knowledge and support of the law since 2001, and to delve deeper into the question of why perceived discrimination infrequently produces a response, HUD sponsored a second survey of the general public in early 2005. This report, documenting the results of that survey, answers the question: *Do we know more now?*

As explained in greater detail in the *How Much Do We Know* report, the Fair Housing Act, as amended, prohibits discrimination with respect to most kinds of housing transactions—including rentals, home sales, mortgage lending, home improvement, and zoning—based on race, color, national origin, religion, sex, familial status, and disability.² It also confers primary authority and responsibility for administering as well as enforcing its provisions on the Secretary of HUD.

¹ However, the survey also indicated that only a minority of the public was aware of and supported protections provided to renter families with children. See Martin D. Abravanel and Mary K. Cunningham, *How Much Do We Know? Public Awareness of the Nation’s Fair Housing Laws*, U.S. Department of Housing and Urban Development, April 2002; and Martin D. Abravanel, “Public Knowledge of Fair Housing Law: Does It Protect against Housing Discrimination?” *Housing Policy Debate*, Volume 13, Issue 3 (2002), 469-504.

² Abravanel and Cunningham, 2-6. See HUD’s Website for additional information on the Fair Housing Act, especially <http://www.hud.gov/offices/fheo/FHLaws/yourrights.cfm> and

The Act provides for persons who believe they have experienced housing discrimination to file a complaint with HUD. Either HUD or a state agency, in cases where state or local laws are substantially equivalent to the federal Fair Housing Act, investigate the allegation and seek conciliation between complainants and respondents—at no cost to the complainant. If conciliation fails, and where the investigation determines that reasonable cause exists to believe a discriminatory housing practice has occurred, a formal charge of discrimination is filed either with a state agency, if the matter is brought under substantially equivalent laws, or with the Office of Administrative Law Judges, an independent office within HUD. Then, either a HUD attorney, when the HUD process is pursued, or a state representative, when a case is filed with the state, represents the complainant in a hearing before one of HUD’s Administrative Law Judges, or in the equivalent state forum. Within the HUD process, a complainant or respondent may elect to have the case heard in Federal District Court, where the U.S. Department of Justice (DOJ) represents the complainant. Depending on which track is chosen, a prevailing complainant may be entitled to injunctive relief, compensatory damages, and/or punitive damages.³

In addition to its responsibilities for administering the enforcement provisions of the Fair Housing Act, HUD also attempts to prevent or eliminate discriminatory housing practices through several programs and initiatives. These help state and local governments administer laws and ordinances that are consistent with the Fair Housing Act, and also provide funding to private fair housing agencies to support a range of activities—including those intended to educate the public about its fair housing obligations and rights.⁴

<http://www.hud.gov/offices/fheo/FHLaws/index.cfm>. Other protections derive from the Civil Rights Act of 1866, Title VI of the Civil Rights Act of 1964, the Age Discrimination Act of 1975, Executive Order 11063 (Nondiscrimination), Executive Order 12892 (Equal Opportunity in Housing), Executive Order 12898 (Environmental Justice), Section 504 of the Rehabilitation Act of 1973 (as amended), Title II of the Americans with Disabilities Act of 1990 (ADA), the Equal Credit Opportunity Act, and the Architectural Barriers Act of 1968.

³ While complaints filed by persons who believe they have experienced discrimination are the prevalent mode of fair housing enforcement, the Fair Housing Act also authorizes proactive government intervention. The HUD Secretary may initiate an action where s/he has information that a discriminatory housing practice may have occurred. DOJ may also bring lawsuits when alleging a pattern or practice of housing discrimination. Decisions of Administrative Law Judges and the federal district court are subject to a review by the U.S. Court of Appeals.

⁴ Through noncompetitive grants provided to state and local government agencies, HUD’s Fair Housing Assistance Program (FHAP) supports administration of state and local laws that are substantially equivalent to federal fair housing law. And, through competitive grants provided to non-profit organizations and state and local governments, the Fair Housing Initiatives Program (FHIP) supports a range fair housing programs—including those that inform the general public of its rights and obligations under the Fair Housing Act. Many grantees disseminate information on fair

The importance of public awareness of fair housing law. Public awareness of fair housing law is important because the Fair Housing Act relies on those who believe they have suffered discrimination to take personal action—i.e., to file a fair housing complaint. It is logical that complaints are more likely to be filed (and more likely to be valid) when people know what is covered by the Act and under what circumstances. For that reason, the more the general public knows about the law, the more homebuyers or renters can be expected to benefit from it.⁵ That is why HUD asserts that “(b)roader awareness of fair housing laws is critical to reducing discriminatory actions.” It is also why HUD established the strategic objective of promoting and increasing public awareness of the law and provides grants to fair housing organizations and agencies to support public education and outreach efforts.⁶

That notwithstanding, there is not consensus among fair housing proponents as to the relative importance of the public’s awareness of the law compared to other means of promoting equal opportunity in housing. The *How Much Do We Know* report provided support for the notion that knowledge may be helpful to persons who have experienced discrimination, but it also provided reason to be concerned about the ultimate utility of public knowledge. On the one hand, members of the general public who were better informed were over two-and-one-half times as likely to have taken some type of action when faced with perceived housing discrimination as were less well informed persons.⁷ On the other hand, even among those with the highest amounts of fair housing knowledge, less than one in four persons chose to take action when confronted with what they believed to be discrimination. Most chose to do nothing, in which case the discrimination—if, indeed it occurred—likely went unchallenged.

The fact that many people do not file complaints is one reason some fair housing proponents downgrade the importance of public awareness as a tool for dealing with discrimination, preferring a more proactive approach that involves seeking out, prosecuting, and punishing offenders.⁸ Their rationale is

housing rights to tenants, and on fair housing responsibilities to landlords, real estate agents, developers, insurance and lending professionals, and municipal government personnel.

⁵ Likewise, it is logical that the more home sellers, landlords, and others involved in housing transactions know about fair housing law, the more they can be expected to comply with it.

⁶ *HUD Strategic Plan: FY 2003-FY 2008*, U.S. Department of Housing and Urban Development, March 2003, p. 35.

⁷ Abravanel, 498.

⁸ One means of doing so involves tests or audits, which are designed to objectively identify both blatant and subtle forms of discrimination. They involve pairing two people or couples who are otherwise similar (with respect to income, education, credit worthiness, etc.) but are of a different race, for example, and examining the treatment received when they attempt to rent or buy

that there is a limit to what the general public can know about discriminatory acts and, as well, that other factors beyond awareness are likely to drive consumer responses. In part, this is because not all discriminatory actions are observable to housing consumers, regardless of how familiar they are with the law.

Although there may not be consensus among fair housing proponents as to the relative value of consumer education, few would likely argue that public knowledge is not important at all, and many would agree with Michael Seng:

...enforcement alone, without a strong public education program, will not be effective. The two must go hand in hand. Each depends on the other. An emphasis on one at the expense of the other will not eliminate housing discrimination in the United States and establish strong and healthy integrated communities.⁹

Indeed, because current public policy relies on complaints by alleged victims to initiate fair housing enforcement proceedings, the issue of public awareness must be taken seriously. Aside from the question of its value relative to other enforcement approaches, therefore, HUD's strategic objective of promoting an adequate and increasing level of public awareness and monitoring the extent of that improvement over time is clearly very important.

Efforts to enhance public awareness of fair housing law. HUD administers a continuing program intended to improve the level of public knowledge of fair housing law. It includes grants that are distributed to state and local entities that conduct outreach and education efforts, support of public service advertisements in the media to promote fair housing awareness, and distribution of media publicity where cases of housing discrimination have been charged.¹⁰

HUD has expended over \$23 million between fiscal years 2001 and 2005 on education and outreach activities through its Fair Housing Initiatives Program (FHIP).¹¹ Funds are competitively provided to state and local government agencies, public and private nonprofit organizations, and other groups to serve

housing or obtain related services. Patterns of differential treatment during the transaction (apartment availability, loan quotes, etc.) provide evidence of discrimination. Some tests are used for research purposes, to estimate the incidence of discrimination, while others are used to identify and prosecute offenders.

⁹ Michael P. Seng, "Comment on Martin D. Abravanel's 'Public Knowledge of Fair Housing Law: Does It Protect against Housing Discrimination?'" *Housing Policy Debate*, Volume 13, Issue 3, p 516.

¹⁰ In 2005, HUD created a new Office of Education and Outreach to coordinate its efforts (see www.hud.gov/fairhousing).

¹¹ HUD SuperNOFAs 2001-2004, www.hud.gov/library/bookshelf18/supernofa/index.cfm.

a number of purposes. These include explaining to the general public, targeted specialized groups, and key housing market actors what equal opportunity in housing means and what it requires with respect to the sale, rental, and financing of housing—covering such topics as the bases covered by, and practices prohibited under, the Fair Housing Act, as well as where to file complaints. The funds have been used variously for (a) production and distribution of flyers, printed materials, and mailings, (b) presentations, conferences, training sessions, forums, workshops, seminars, and counseling and educational programs, and (c) public service announcements, newsletters, media campaigns, and appearances on television and radio programs to promote fair housing law awareness. Funds have also been used to assist housing providers with compliance with the Act.

In August 2003, the Advertising Council (a private, non-profit producer of public service advertisements), in conjunction with the Leadership Conference on Civil Rights Education Fund, the National Fair Housing Alliance and HUD, launched a creative series of television ads intended to increase recognition and reporting of housing discrimination. The ads aired on television and radio over one million times in English and over 12,000 times in Spanish, as well as appeared in print media. In total, broadcast television, cable, radio and other media donated over \$38 million in advertising time.

One of the ads, titled “Accents,” depicted a man making multiple phone calls inquiring about the availability of an advertised apartment—using different names and accents for each call. Each time he adjusted his voice to sound like someone who was Hispanic, Indian, African American, etc., and each time he was told the apartment was not available. Then, when using a name and accent indicating he was white, he was told the apartment was still available. A second ad titled “Do you still like me?” involved a man saying he had a good job, salary and credit history, and asking, “Would you rent your place to me?” Then, he asks, “What if I have an accent, or a last name that sounds foreign? What if I have a disability? What if I am a single parent? Would you steer me away? Would you close the door?”

A tracking survey of the general public conducted during the period the ads were aired revealed that awareness of the ads increased over time from four percent to 23 percent for “Accents,” and from three percent to 17 percent for “Do You Still Like Me?” More importantly, awareness of the Fair Housing Act increased significantly for the general public, going from 67 percent to 74 percent between the pre- and post-ad period, and those who saw the ads were

more likely than those who did not to be aware of the Act—87 percent vs. 70 percent.¹²

In addition to the ad campaigns, when housing discrimination charges have been filed over the last several years, they have generally received some amount of media attention, usually in the local media where the cases are of interest.¹³ Indeed, HUD often issues press releases stating the allegations and indicating when hearings are scheduled to be held; the releases give background information about the fair housing enforcement process, informing persons who believe they have been victims of housing discrimination who to contact for assistance. When fines and settlements result from fair housing cases—which can climb as high as several hundred thousand dollars—these also generally receive publicity.

Are these various outreach, educational and media efforts associated with changes in public awareness or approval of the protections afforded by the Fair Housing Act? If not, are they at least sufficient to maintain the levels of public knowledge and support previously observed? This follow-up survey to the baseline survey seeks to answer these questions.

¹²Millward Brown, *Housing Discrimination Post Wave Tracking Report*, September 2004. Also, in April 2005, the Advertising Council launched a new series of radio and print ads involving more than 15,000 outlets, which donated in excess of \$50 million in advertising time and space for the campaign. It features the tagline, “Fair Housing. It’s not an option. It’s the law.”

¹³ HUD’s Office of Fair Housing and Equal Opportunity maintains an informal collection of approximately 2,500 media articles dealing with fair housing and related matters dated since January 2001.

CHAPTER 2: SURVEY METHODOLOGY—WHAT WAS DONE?

To learn if the public’s perspective on fair housing law has changed since 2000/1, a national cross-sectional survey of 1,029 adults was conducted between January 28 and May 1, 2005.¹⁴ It was designed to replicate the methodology of the *How Much Do We Know* survey, where feasible. As such, it consisted of a random digit dial telephone survey that was inclusive of the nation’s 48 contiguous states and the District of Columbia.¹⁵ Going beyond the baseline survey, however, the 2005 effort also included supplemental samples of four targeted populations—African-Americans, Hispanics, persons in families with children under 18 years of age, and persons in households with persons with disabilities—to facilitate comparative analysis with the general population survey (see Table 1).¹⁶ The questionnaire used for the survey mirrored that of the 2000/1 survey, but also contained some additional questions intended to extend the analysis.¹⁷

Table 1: Number of Respondents and Composition of Base Sample and Sub-Samples

GROUP	A	B	C	B + C	Total Number of Persons Interviewed [#]
	Number of Persons in Base Sample	Number of Persons in Sub-Samples Derived from Base Sample	Number of Persons in Supplemental Sub-Samples Not Derived from Base Sample	Total Number of Respondents in Each Sub-Sample	
Base Sample	1,029				
African Americans		138	266	404	
Hispanics		71	328	399	
Persons in Families with Children under 18 Years Old		372	32	404	
Persons in Households with Persons with Disabilities		243	232	475	
Total	1,029				1,746

[#] Because some respondents were included in more than one sub-sample, the total number of persons interviewed is smaller than the sum of the base plus the supplemental sub-samples.

¹⁴ Overall the base sample has a +/- 3 percentage-point margin of error at a 95 percent confidence level.

¹⁵ The sample was generated using GENESYS, the same sample development product utilized for the 2000/1 survey.

¹⁶ To maximize the efficiency of the targeted supplemental samples, as distinct from the national sample, telephone numbers were randomly selected from zip codes containing a 50 percent or greater proportion of Hispanics or African Americans. Persons in families with children under 18 years of age and persons in households with disabled individuals were screened from the national sample. The samples were then weighted based on current U.S. Census information for each group. See Appendix B and Appendix C for a more detailed discussion of sampling and weighting methodology.

¹⁷ Throughout this report, percentages based on 50 or fewer respondents are shown in parentheses to emphasize the fact that they are based on very small numbers.

CHAPTER 3: PUBLIC AWARENESS OF FAIR HOUSING LAW—HAS IT IMPROVED?

For the first time in 2000/1 the *How Much Do We Know* survey reported the level of adult public awareness of fair housing law as a benchmark for future tracking and analysis. This section describes the method used to measure awareness in 2000/1 and how that method was replicated in 2005 to determine if any change has occurred in the interim.

The 2000/1 survey. The procedure used to measure fair housing awareness involved posing to survey respondents a series of ten hypothetical scenarios related to the sale or rental of housing—eight of which depicted illegal actions under the Fair Housing Act by either rental building owners, a homeowner, a real estate agent, or a lender.¹⁸ Respondents were asked, first, if they agreed with the actions and, then, if they believed them to be legal under Federal law.¹⁹

The rationale for asking respondents their *opinions* about the actions (where there are no right or wrong answers) *before* gauging their knowledge of the legality or illegality of the actions was to avoid the appearance of testing respondents, who might resist answering or become annoyed if the knowledge questions were more prominent—out of concern for the correctness of their answers. The rationale for the wording of the scenarios, which included justifications for each action, was to avoid the appearance of blatant prejudice on the part of the hypothetical building owner, homeowner, real estate agent, or lender. Such prejudice could potentially bias respondents' opinions and

¹⁸ The remaining two scenarios involved actions that are legal under the Fair Housing Act. The first was: "In checking references on an application for a vacant apartment, an apartment building owner learns that an applicant does not have the best housekeeping habits; he does not always keep his current apartment neat or clean. The owner does not want to rent to such a person." Since the owner's decision is not based on the applicant's race, color, national origin, religion, sex, familial status or disability—but bad housekeeping habits—the applicant is not protected under federal fair housing law. The second scenario was: "A black person applies to a bank for a home mortgage. He does not have a steady job or enough income to pay a monthly mortgage payment. When he did work, the job did not pay very much. Because of his lack of a steady job and insufficient income, the loan officer decides not to give this person a mortgage." Since the loan officer's denial is based on the fact that the applicant has insufficient income to cover monthly mortgage expenses and not on his race or another protected basis, it is not illegal under federal fair housing law.

¹⁹ Respondents were given the option to say, "yes" (they agreed) or "no" (they did not agree) with the illegal actions described in the eight scenarios, or they could volunteer the response, "it depends." Support for the law is established when respondents say "no," they do not think the action should be taken. With respect to knowledge of the law, respondents were asked if the illegal actions depicted in the eight scenarios were legal "under federal law", and given the option to say, "yes" (it is legal) or "no" (it is not legal), or they could volunteer the response, "it depends." Awareness of the law is established when respondents say, "no" (it is not legal), to questions dealing with the scenarios depicting illegal actions.

inappropriately signal the illegality of some of the actions, which are illegal regardless of the motivations—good or bad—of those involved. Finally, the rationale for including two questions that did not depict illegal actions was to avoid the occurrence of a response ‘set,’ where a succession of questions and responses made to them could influence how respondents answer subsequent questions. In the absence of such questions, respondents might sense a pattern or strive for consistency as opposed to knowing the answer.

Exhibit I: Scenarios Involving Fair Housing Law

#	Scenario	Question Wording
1	Differential treatment of families with children	An apartment building owner who rents to people of all age groups decides that families with younger children can only rent in one particular building, and not in others, because younger children tend to make lots of noise and may bother other tenants.
2	Opposing construction of a wheelchair ramp	An apartment building owner is renting to a tenant who uses a wheelchair. The building is old and does not have a wheelchair ramp, and the tenant wants a small wooden ramp constructed at the building door to more easily access the building. He asks the owner if it is okay to build the ramp. The tenant says he will pay all the costs, and agrees to have the ramp removed at his own expense when he leaves. The owner, however, believes such a ramp will not look good on his building, and decides he does not want it constructed on his property.
3	Advertising “Christians preferred”	An apartment building owner places a notice on a community bulletin board to find a tenant for a vacant apartment. This notice says, “Christians preferred.”
4	Disapproval of a rental to a person with mental illness	In checking references on an application for a vacant apartment, an apartment building owner learns that the applicant has a history of mental illness. Although the applicant is not a danger to anyone, the owner does not want to rent to such a person.
5	Disapproval of a rental to a person of a different religion	An apartment building owner learns that an applicant for a vacant apartment has a different religion than all the other tenants in the building. Believing the other tenants would object, the owner does not want to rent to such a person.
6	Restricting home sales to white buyers	The next question involves a family selling their house through a real estate agent. They are white, and have only white neighbors. Some of the neighbors tell the family that, if a non-white person buys the house, there would be trouble for that buyer. Not wanting to make it difficult for a buyer, the family tells the real estate agent they will sell their house only to a white buyer.
7	Limiting a real estate search to white-only areas	A white family looking to buy a house goes to a real estate agent and asks about the availability of houses within their price range. Assuming the family would only want to buy in areas where white people live, the agent decides to show them only houses in all-white neighborhoods, even though there are many houses in their price range in other parts of the community.
8	Requiring a higher down payment based on ethnicity	An Hispanic family goes to a bank to apply for a home mortgage. The family qualifies for a mortgage but, in that bank’s experience, Hispanic borrowers have been less likely than others to repay their loans. For that reason, the loan officer requires that the family make a higher down payment than would be required of other borrowers before agreeing to give the mortgage.

The eight scenarios positing illegal actions are presented in Exhibit I. Each includes a housing practice (such as denying a unit, not providing accommodation for a disability, or steering) and a basis (such as race, familial

status, or religion). Thus, correctly knowing the law involves recognizing both the practices and bases that are covered by the Fair Housing Act.

Based on these scenarios, the public's awareness of fair housing law in 2000/1 varied from substantial to modest—depending on the category of discrimination in question.²⁰ It was quite extensive with respect to a homeowner (working through a real estate agent) limiting a home sale on account of race, a landlord denying an application on the basis of religion, or a mortgage lender requiring a larger down payment on the basis of ethnicity. There was somewhat less awareness of the law with respect to a landlord advertising a religious preference, refusing to rent based on an applicant's mental illness, and denying a renter's request to provide accommodation for a disability, or to a real estate agent spatially limiting (steering) a home search based on neighborhood racial composition. Finally, there was least awareness of the law with respect to treating families with children differently from other renters.

Summing respondents' answers about the legality of the hypothetical actions taken by rental building owners, a homeowner, a real estate agent and a lender results in a score that ranges from zero (no knowledge with respect to any of them) to eight (knowledge of all of them). In 2000/1, 16 percent of the public knew the law in only two or fewer of the scenario depictions, while 51 percent knew it in six or more of them, as shown in Table 2.

Table 2: The Extent of Public Awareness of Fair Housing Law, 2000/1

Extent of Awareness	2000/1
Low*	16%
Medium**	33
High***	51
Total	100%
Number of Respondents	1001

* Index score: 0 - 2 answers correct.

** Index score: 3 - 5 answers correct.

*** Index score: 6 - 8 answers correct.

The 2005 survey. Beginning in 2004, HUD established as a goal for the year 2006 improving the level of public awareness of the range of fair housing law.²¹

²⁰ Abravanel and Cunningham, 10-13.

²¹ HUD's FY 2004 Annual Performance Plan (APP) established as a goal for the year 2006 raising the level of public awareness of fair housing law beyond the level observed in the 2000/1 baseline survey. As a performance indicator, it looked to increase the proportion of persons correctly identifying six or more of the eight scenarios from 51 percent to 55 percent. Subsequent years' APPs continued to seek improvement in the level of public knowledge, but did not include this

To determine if knowledge of the protected bases and discriminatory housing practices that are covered by the Fair Housing Act had changed since 2000/1, the 2005 survey used the same scenarios and, again, inquired as to whether the hypothetical actions were legal under Federal law.

Comparisons between the 2000/1 and 2005 surveys. Table 3 shows the results of the 2005 survey on a scenario-by-scenario basis and compares them to those of the earlier survey. It shows that for five of the eight scenarios there were no statistically significant differences in public awareness observed between 2000/1 and 2005.

Table 3: Public Awareness of Fair Housing Law—Percent Giving Correct Answers, By Scenario and Year*

Scenario	Percent Giving Correct Answer	
	2000/1	2005**
Differential treatment of families with children	38%	44% *
Limiting real estate search to white-only areas	54%	58% *
Opposing construction of wheelchair ramp	56%	54%
Disapproval of rental to persons with mental illness	57%	60%
Advertising "Christians preferred"	67%	62% *
Requiring a higher down payment based on ethnicity	73%	70%
Disapproval of rental to persons of a different religion	78%	77%
Restricting home sales to white buyers	81%	81%
Number of Respondents	1,001	1,029

* The chi-square test is significant at $P \leq 0.05$.

** Includes the Base Sample only.

With respect to one of the scenarios (that involving advertising "Christians preferred"), fewer people in 2005 than in 2000/1 are aware that it is unlawful for an apartment building owner to advertise a tenant preference based on religion.²² In 2000/1, 67 percent of the public knew that to be the case, compared to 62 percent in 2005—a statistically significant difference. Although it may appear counterintuitive for knowledge to decline over time, it should be noted that the 2005 sample consists of some proportion of younger persons who were not eligible to be surveyed in 2000/1, and the loss of some portion of the oldest cohort from the earlier survey period; that, or possibly other compositional changes in the population between the two time periods, could account for such a decline. Also, since more fair housing complaints to HUD pertain to race,

indicator. See U.S. Department of Housing and Urban Development, *Performance and Accountability Report, FY 2004*, p. 2-97. See also, *HUD Strategic Plan*, 35.

²² It is also unlawful for owners (including those of single-family and owner-occupied housing) to engage in discriminatory advertising with respect to race, color, national origin, sex, familial status, or disability.

familial status and disability than to religion, it is conceivable that education and outreach efforts undertaken in the preceding period did not focus sufficiently on discrimination based on religion. Such efforts may also not have emphasized the illegality of advertising any preference involving the Fair Housing Act's prohibited bases.

As measured by two other scenarios, public awareness improved since 2000/1. In the first instance it did so by only a small amount, but one not very likely to have occurred by chance. This involved a real estate agent deciding to restrict a client's search for housing to geographical areas based on racial composition. Specifically, the agent limited the search of a white client to white-only neighborhoods on the presumption the client would only want to buy in such areas. Although a different form of steering than that involved when showing minority buyers homes in minority-only areas, thus keeping them from predominantly white neighborhoods, 58 percent of the public is aware this is a violation of federal law—up from 54 percent in 2000/1.

The second improvement in knowledge involves differential treatment of families with children. In 2000/1 only a minority of the public understood that, under most circumstances, landlords may not treat families with children any differently than other types of households. Of the eight scenarios, the smallest proportion of the public understood this one correctly in 2000/1: only 38 percent knew it was not legal under federal law for a landlord to decide that families with children could only rent in one particular building, as opposed to others. In 2005, however, the proportion increased to 44 percent. This still represents only a minority of the public, but clearly is an improvement.

Given the fact that a very small proportion of the public was aware of the prohibition against discriminatory treatment of families with children in 2000/1, a new scenario was added to the 2005 survey to allow for additional examination of this issue. The question wording, along with that of the scenario posed in both years, appears in Exhibit II.

Exhibit II: Two Scenarios Involving Treatment of Families with Children—Question Wording

Scenario Version I: 2000/1 and 2005	Scenario Version II: 2005 Only
An apartment building owner who rents to people of all age groups decides that families with younger children can only rent in one particular building, and not in others, because younger children tend to make lots	An owner of an apartment complex containing three large buildings has rented to families with children in all three buildings for many years. Recently, at one of the buildings, several tenants without children complained that children in the building were too loud. They asked the owner not to rent to any more families with children in that building. The owner agreed, saying he would not rent to families with children from that point on. Later, when a family with children contacts the owner to find out if any apartments are available for rent, the only vacant apartment is in that building. So,

of noise and may bother other tenants.	the landlord replies that there is nothing for them to rent at the time.
--	--

The scenarios are different in at least two respects. For one thing, the second hypothetical makes it explicit that the owner’s buildings are in the same rental complex. A potentially more important distinction with respect to public perception, however, is the fact that the outcome of the original hypothetical is that a family *is* provided with a rental option, albeit in one particular building because there are young children in the household. The outcome of the second, however, is that a family is denied a housing option because the only available vacancy is in a building the owner has agreed not to rent to families with children. Related to this is the fact that the owner asserts, “there is nothing for them to rent” when, indeed, there is a vacancy in the complex. The findings are displayed in Table 4.

Table 4: Differential Treatment of Families with Children—Two Scenarios

Scenario Version	Percent Giving Correct Answer	
	2000/1	2005**
I*	38%	44%
II	Not Asked	61%

* The chi-square test comparing Scenario Version I by year is significant at $P \leq 0.05$.

** Includes the Base Sample only.

When Version II of the scenario is posed, 61 percent of the public correctly responded that the action is not legal—considerably higher than the proportion aware that the action in the first instance is equally contrary to federal law. The difference in public knowledge between the two versions, which is substantial, may indicate a recognition on the part of some that families with children are protected under federal law but not that the action of treating them differently (with respect, say, to building assignment) is illegal, or it may indicate that people make a distinction between treating persons differently (whether families with children or others) and denying them an available unit.

Sub-group comparisons. Through over-sampling of African Americans, Hispanics, individuals in families with children, and individuals in households with persons with disabilities, the 2005 survey was designed to improve comparison of the fair housing knowledge of such groups. As indicated in Table 5, African Americans are more likely than the general public to know that racial steering is illegal, and Hispanics are more likely than the general public to correctly identify as illegal six of the hypothetical actions posed in the original set of eight scenarios. These differences are all statistically significant—i.e., they are not very likely to have occurred by chance.

Table 5: Public Awareness of Fair Housing Law Scenarios—Percent Giving Correct Answer, by Scenario, Year, and Sub-group

Scenario	Year					
	2000/1 Total Population	2005				
		Total Population*	Subgroups**			
			African Americans	Hispanics	Persons in Families with Children	Persons in Households with Persons with Disabilities
Differential treatment of families with children –Version I	38%	44% ***	50%	55%****	44%	43%
Differential treatment of families with children –Version II	--	61%	65%	74%****	63%	64%
Limiting real estate search to white-only areas	54%	58%***	67% ***	68%****	60%	60%
Opposing construction of wheelchair ramp	56%	54%	53%	55%	57%	58%
Disapproval of rental to persons with mental illness	57%	60%	57%	71%****	64%	64%
Advertising “Christians preferred”	67%	62% ***	68%	68%	61%	61%
Requiring a higher downpayment based on ethnicity	73%	70%	68%	78%****	71%	71%
Disapproval of rental to persons of a different religion	78%	77%	79%	87%****	81%	77%
Restricting home sales to white buyers	81%	81%	85%	88%****	85%	82%
Number of Respondents	1,001	1,029	404	399	404	475

*Includes the Base Sample only.

**Includes the Base Sample plus the Supplemental Sample.

***The chi-square test comparing the 2000/1 total population and 2005 total population is significant at $P \leq 0.05$.

****The chi-square test comparing the sub-group and 2005 total population is significant at $P \leq 0.05$.

Explanation for the relatively consistent, higher-than-average level of fair housing awareness among the Hispanic population must extend beyond the survey. It can be noted, however, that in response to research released in 2002 showing that Hispanic persons experienced discrimination one in every four times they searched for rental housing,²³ HUD specifically enhanced its education and outreach efforts directed toward the Hispanic community.²⁴ For example, in addition to recently allocating \$1.7 million to six states with large or rapidly growing Hispanic populations, it provided \$850,000 over two years to organizations with established ties to the Hispanic community to provide bilingual

²³ Margery Austin Turner *et al.*, *Discrimination in Metropolitan Housing Markets: National Results from Phase I of HDS 2000: Final Report*, U.S. Department of Housing and Urban Development, November 2002. The study concluded that Hispanic renters faced a higher incidence of discrimination than African American renters.

²⁴ *2005 State of Fair Housing Report*, 3.

fair housing materials and services.²⁵ Indeed, the Department considers these increased education and outreach efforts to have been partially responsible for a general increase in discrimination complaints filed with HUD and its partner agencies since 2002—including the fact that they received 31 percent more complaints from Hispanics alleging discrimination based on national origin in fiscal year 2004 than they did in 2003.²⁶ While time-series data are not available to demonstrate empirically whether these increased education efforts were responsible for boosting public awareness of fair housing law among the Hispanic community, that possibility cannot be discounted.²⁷

The extent of public awareness of fair housing law. The eight scenarios depicting illegal housing discrimination are combined into an Awareness Index, with scores that range from 0 to 8. The Index is the sum of the number of scenarios each individual correctly identified as involving discriminatory conduct.

As shown in Table 6 where scores are categorized into “high,” “medium,” and “low,” there is essentially no observed or statistically significant difference in the distribution of scores between the 2000/1 and 2005 surveys. Also, for both surveys, the average (mean) score is 5.1 and the median is 6—the latter indicating that about one-half of the public knew the law with respect to six or more of the scenario depictions in *both* years. Based on this measure, the overall extent of public awareness of fair housing law had not improved (or, for that matter, worsened) beyond its 2000/1 level by early 2005. This is the case despite the increase in public awareness of the illegality of discrimination against families with children and racial steering, and the decline in knowledge of the illegality of advertising “Christian preferred.”

²⁵ HUD has also recently established a new division dedicated to fair housing education and outreach—with special emphasis on increasing Hispanic fair housing awareness and homeownership rates.

²⁶ *2005 State of Fair Housing Report*, 1.

²⁷ Note that the procedure used to achieve a large enough supplemental sample of Hispanic respondents resulted in a sample not completely representative of the Hispanic population as characterized by the U.S. Bureau of the Census, and that even weighting to adjust for some demographic differences may not have fully corrected for this (see Appendix C). Hence, this may also be a factor affecting the Hispanic results.

Table 6: Extent of Public Awareness of Fair Housing Law, By Year

Extent of Awareness	2000/1	2005*
Low**	16%	15%
Medium***	33	35
High****	51	50
Total	100%	100%
Number of Respondents	1001	1029

*Includes the Base Sample only.

**Index score: 0-2 answers correct.

***Index score: 3-5 answers correct.

****Index score: 6-8 answers correct.

Likewise, there are essentially similar or consistent demographic patterns between the two surveys with respect to the Index.²⁸ Table 7, which compares selected attributes of those with different awareness levels, shows that there is an association, in both 2000/1 and 2005, between the extent of fair housing awareness and amount of income and education. Although the relationship involving income is not statistically significant in 2005, in both years persons with higher levels of income and education were able to identify more instances of illegal, discriminatory behavior than those with lower levels. Also, while, in 2000/1, the 35 to 44 year old cohort was able to identify more instances of illegal housing discrimination than either older or younger persons, four years later the 45 to 64 year old cohort had more extensive knowledge. This could be explained by the fact that 41 to 44 year olds in 2000/1 had become 45 to 48 by 2005—moving them from one cohort to the next. In both 2000/1 and 2005, the 65-years-of-age-and-over cohort was least knowledgeable with respect to fair housing law, followed by the youngest age cohort.

²⁸ Except for race and ethnicity, all of the demographic items reported on for 2005 are from the national sample. Data on race and ethnicity for 2005 derive from combining data from the national sample with data from the appropriate supplemental sub-sample.

Table 7. Awareness of Fair Housing Law, by Attributes*

<i>Attributes</i>	Year					
	2000/1			2005**		
	Extent of Awareness			Extent of Awareness		
	Low	Medium	High	Low	Medium	High
Total	16%	33%	51%	15%	35%	50%
Income						
0-\$19,000	19	37	44	14	44	42
\$20,000-39,000	15	35	49	13	35	52
\$40,000-\$59,000	16	32	53	16	32	52
\$60,000-\$99,000	12	32	56	13	29	58
\$100,000+	13	27	60	11	31	58
The relationship between income and awareness is significant at $P \leq 0.05$ for 2000/1 only using the chi square test.						
Education						
0-12 years	19	37	44	15	38	47
13-17 years, no college degree	12	33	55	16	34	50
13 or more years, college degree	13	30	57	13	28	59
The relationship between education and awareness is significant at $P \leq 0.05$ for both 2000/1 and 2005 using the chi square test.						
Age						
18-34	14	40	46	11	42	46
35-44	15	26	59	13	34	53
45-64	13	32	55	14	28	58
65+	23	33	44	24	35	41
The relationship between age and awareness is significant at $P \leq 0.05$ for both 2000/1 and 2005 using the chi square test.						
Race/Ethnic Origin						
White	16	34	50	17	35	49
Black	17	27	56	10	38	52
Hispanic	17	24	59	6	34	60
Gender						
Male	18	33	49	13	38	49
Female	14	33	53	17	33	51
Housing Tenure						
Owner	18	31	51	17	32	52
Renter	10	38	52	10	44	46
The relationship between housing tenure and awareness is significant at $P \leq 0.05$ for 2005 only using the chi square test.						
Region						
Northeast	12	32	56	13	34	52
Midwest	19	33	46	16	36	48
South	18	31	51	14	35	50
West	13	37	50	16	34	50
Marital Status						
Married	16	31	53	16	31	53
Not married	16	36	48	14	38	47
Number of Children						
Zero	17	32	51	17	32	51
One	12	38	50	9	39	52
Two	15	34	51	12	39	49
Three or more	11	24	65	16	37	47

* Unless otherwise noted, the chi-square test to detect group differences among demographic categories within each survey year is not significant at $P \leq 0.05$.

**Data for 2005 include the Base Sample only, except for data on race/ethnic origin, which include the Base Sample plus the appropriate Supplemental Samples.

Finally, since the Advertising Council's 2003 and 2004 "Accents" and "Do You Still Like Me?" campaigns were an important and ambitious part of the housing discrimination public education effort occurring since 2001, it is useful to ask if there is a relationship between the public's recollection of such ads and its level of fair housing awareness. In essence, are those who remembered having seen or heard them more knowledgeable than others?

Tracking surveys of the public's response to the Advertising Council's ads indicated that 18 percent of the population claimed to have "seen, heard or read anything about reporting housing discrimination recently."²⁹ Likewise, 19 percent of adults contacted for the 2005 *Do We Know More Now* survey recalled having heard or seen an "advertisement about housing discrimination" over the past year or so, with 80 percent of this group able to say something specific about what they had heard. But, there is no statistically significant difference between persons who recalled having seen or heard such an ad and the extent of their fair housing knowledge (see Table 8). While those who reported something specific appear to have a higher level of awareness, the difference between them and persons unable to remember anything specific is not statistically significant.³⁰

Table 8: Extent of Awareness, by Recall of Advertisement About Housing Discrimination*

Extent of Awareness	Recall Hearing or Seeing Advertisement About Housing Discrimination**			
	Yes			No
	Able to Recall Something Specific***	Unable to Recall Anything Specific***	Total	
High	55%	(44%)	53%	50%
Medium	31	(35)	32	35
Low	14	(21)	15	15
Total	100%	(100%)	100%	100%
Number of Respondents	149	37	186	808

* Includes the Base Sample only.

** The question was, "Over the past year or so, do you recall hearing or seeing any advertisement about housing discrimination?"

*** The question (asked of persons who responded "yes" to the initial question) was, "Can you recall anything about it?" Only those who then said something specific are included.

²⁹ Milward Brown. The question ("Have you seen, heard or read anything about reporting housing discrimination anywhere recently?") was preceded by, "Please think about all the different places you have seen, heard or read about reporting housing discrimination recently, including all of the different kinds of advertising, publicity, and other activities that talk about it." The telephone tracking surveys were done weekly between May and December 2003 and May and June 2004 using national samples of persons 18 years and older. Each week 115 persons were interviewed, including 60 on a random basis as well as 15 African Americans, 18 Hispanics, and 22 parents.

³⁰ The difference is significant at $P \leq 0.05$.

The absence of a relationship between ad recollection and awareness essentially reinforces other evidence that the overall level of public knowledge of fair housing law has not improved since 2000/1. What is not evident from these data, however, is whether sufficient time has yet elapsed for the education efforts undertaken since then to have had widespread impact, or whether such efforts are sufficiently extensive, well targeted, or effective as a means of influencing awareness of the range of fair housing law. Alternatively, it is possible that the efforts are effective in *maintaining* the current level of public knowledge of fair housing law such that, in their absence, it would decline, but are not sufficient to improve it.

Indeed, there is little in the survey to indicate *why* the level of public knowledge has not changed since 2000/1. The fact is simply that it has neither improved in the wake of an extensive Advertising Council campaign and additional efforts to inform the general public about fair housing issues, nor diminished in the face of an array of other powerful stimuli that have dominated the public forum since 2001.

CHAPTER 4: PUBLIC SUPPORT FOR FAIR HOUSING—HAS IT IMPROVED?

Education focused on fair housing is intended not only to improve public awareness but, as well, to enhance public support for fair housing law. Hence, in addition to measuring awareness, the 2000/1 *How Much Do We Know* survey also gauged attitudes toward the law. It did so by asking respondents for their personal opinions about the acceptability of the hypothetical actions taken by rental building owners, a homeowner, a real estate agent and a lender, as described in the scenarios—“regardless of what the law says.” And, it did so by asking them how they would likely vote in a hypothetical local referendum regarding whether homeowners could use race, religion or nationality as a basis for deciding who to sell their house to—referred to as “open-housing” laws. These same questions were asked again in 2005 to determine if the nature and extent of public support had changed since 2000/1.

Indicators of support for fair housing law. Table 10 displays the attitudinal results, on a scenario-by-scenario basis, for both survey years. It shows the proportion of the public that disagrees with the (illegal) housing actions that were described—*i.e.*, that supported the law.

Public support increased over time with respect to the behavior posited in five of the eight scenarios—by as much as nine percentage points in the case of opposing the restriction of home sales to white buyers only and eight percentage points in the case of a real estate agent limiting a client’s home search based on neighborhood racial composition. Somewhat smaller, but still statistically significant increases in support are apparent in the case of differential treatment of families with children, advertising a religious preference for an apartment, and rental discrimination based on religion. More people supported the law in those areas in 2005 than did so in 2000/1. Although there is no comparison possible with the 2000/1 survey, there is considerable support for not engaging in differential treatment of families with children under Version II of the scenario—involving not making available a vacant unit in a particular building to a family with children that would thereby deny them an apartment option.

Opinions involving the remaining three scenarios—those describing opposition to construction of a wheelchair ramp and to renting to a person with mental illness, as well as charging a higher downpayment because of ethnicity—indicate no statistically significant differences in support between 2000/1 and 2005. It should be noted, however, that in the instance of requiring a higher downpayment, support for the law was very strong in 2000/1 and continues to be so in 2005—with approximately 85 percent of the public disapproving of the discriminatory treatment.

Subgroup comparisons. As reported above, only Hispanic persons among the groups surveyed in greater proportion than their share of the population exhibit higher-than-average levels of knowledge of multiple aspects of fair housing law. The results are different when it comes to the question of support for the law, however. African Americans, Hispanics, and persons in families with children all exhibit higher levels of support than does the general public with respect to at least one-half of the scenario depictions (see Table 10).

African Americans, Hispanics, and persons in families with children are more likely than the general public to support fair housing law as it pertains to families with children. Interestingly, however, African Americans and Hispanics are even slightly more likely than persons in families with children to do so, possibly reflecting the fact that housing discrimination against families with children is often disproportionately directed at minority households.

For two of the scenarios, some of the subgroups express lower levels of support for fair housing law than the general public. African Americans and Hispanics are somewhat less supportive of a tenant's right to construct a wheelchair ramp at the door of an apartment building, and individuals in either families with children or households with persons with disabilities are somewhat less supportive of the prohibition against advertising a religious preference for a vacant apartment.

Table 10: Public Attitudes about Fair Housing Law—Percent Supporting Each Provision, by Scenario, Year, and Sub-group

Scenario	Year					
	2000/1	2005				
	Total Population	Total Population*	Subgroups**			
		African Americans	Hispanics	Persons in Families with Children	Persons in Households with Persons with Disabilities	
Differential treatment of families with children – Version I	36%	42% ***	52% ****	50% ****	48% ****	40%
Differential treatment of families with children – Version II	--	61%	73% ****	72% ****	66% ****	61%
Limiting real estate search to white-only areas	63%	71% ***	72%	67%	74%	72%
Opposing construction of wheelchair ramp	67%	64%	59% ****	58% ****	68% ****	70% ****
Disapproval of rental to persons with mental illness	62%	64%	70% ****	71% ****	69% ****	64%
Advertising “Christians preferred”	58%	63% ***	70% ****	69% ****	58% ****	57% ****
Requiring a higher downpayment based on ethnicity	84%	85%	86%	85%	88%	90% ****
Disapproval of rental to persons of a different religion	84%	87% ***	91% ****	94% ****	88%	88%
Restricting home sales to white buyers	79%	88% ***	94% ****	93% ****	94% ****	85%
<i>Number of Respondents</i>	1,001	1,029	404	399	404	475

*Includes Base Sample only.

**Includes Base Sample plus the Supplemental Sample.

***The chi-square test comparing differences between the 2000/1 total population and the 2005 total population is significant at $P \leq 0.05$.

****The chi-square test comparing differences between the sub-group and the 2005 total population is significant at $P \leq 0.05$.

The extent of support for fair housing law. In addition to evidence of more support for many individual aspects of fair housing law in 2005 than in 2000/1, the proportion of the public disagreeing with most instances of discriminatory conduct—as described by the scenarios—also increased. Table 11 displays a Support Index consisting of scores that range from 0 to 8 (categorized into “high,” “medium,” and “low”). The scores represent the sum of the number of instances persons indicated support for non-discriminatory conduct.

The share of the public expressing support in six or more of the hypothetical scenarios (i.e., disapproving the illegal actions taken by rental building owners, a homeowner, a real estate agent and a lender) increased by seven percentage points—going from 66 percent in 2000/1 to 73 percent by 2005; conversely, the proportion expressing support in only two or fewer instances

decreased by three percentage points. Expressed differently, the average person's (mean) score of 5.9 in 2000/1 increased to 6.2 by 2005, and the median score increased from 6 to 7—indicating that by 2005 about one-half of the public supported the law in seven or more of the scenario depictions as compared to six in 2000/1. While it is conceivable that the Advertising Council's public service advertisements aired since the 2000/1 survey could help to explain this increased level of support, there is no statistically significant difference in support levels between persons who recalled having seen or heard such an ad and those who did not.

Table 11: The Extent of Public Support for Fair Housing Law, by Year*

Extent of Support	2000/1	2005**
Low***	6%	3%
Medium****	28	24
High*****	66	73
Total	100%	100%
Number of Respondents	1001	1029

*The chi-square test comparing differences between years is significant at $P \leq 0.05$.

**Includes the Base Sample only.

***Index score: 0-2 supportive answers.

****Index score: 3-5 supportive answers.

*****Index score: 6-8 supportive answers.

Table 12 displays the demographic and geographic attributes of persons with different levels of support for fair housing protections for both 2000/1 and 2005. In 2005, the only relationship that is statistically significant relates to gender: women are somewhat more likely than men to express high levels of support for fair housing law. It should be noted, however, that there is no population subgroup in which less than two-thirds of its members express high levels of support.

Table 12: Support for Fair Housing Protections, by Attributes*

<i>Attributes</i>	Year					
	2000/1			2005**		
	Extent of Support			Extent of Support		
	Low	Medium	High	Low	Medium	High
Total	6%	28%	66%	3%	24%	73%
Income						
0-\$19,000	6	24	71	1	19	80
\$20,000-39,000	7	33	60	4	19	76
\$40,000-\$59,000	3	28	68	2	27	70
\$60,000-\$99,000	3	31	66	2	31	68
\$100,000+	11	25	64	1	28	70
The relationship between income and support is significant for 2000/1 only at $P \leq 0.05$ using the chi square test.						
Education						
0-12 years	6	29	66	2	22	75
13-17 years, no college degree	4	29	67	2	23	75
13 or more years, college degree	7	27	66	4	28	68
The relationship between education and support is significant for 2000/1 only at $P \leq 0.05$ using the chi square test.						
Age						
18-34	5	26	69	2	23	75
35-44	1	25	74	1	24	76
45-64	7	31	62	4	24	73
65+	11	30	58	4	29	67
The relationship between age and support is significant for 2000/1 only at $P \leq 0.05$ using the chi square test.						
Race/Ethnic Origin						
White	6	29	66	3	25	72
Black	4	29	67	1	23	77
Hispanic	7	27	66	1	16	83
Gender						
Male	9	31	60	4	27	69
Female	3	26	71	2	22	76
The relationship between gender and support is significant for 2005 only at $P \leq 0.05$ using the chi square test.						
Housing Tenure						
Owner	7	29	64	3	25	72
Renter	4	25	71	2	19	78
Region						
Northeast	6	23	70	1	21	79
Midwest	6	32	61	3	25	72
South	5	29	66	3	27	70
West	7	26	67	3	22	75
Marital Status						
Married	6	28	65	3	24	73
Not married	5	29	66	2	24	74
Number of Children						
Zero	8	31	61	3	24	73
One	4	25	72	3	25	73
Two	2	27	71	0	27	73
Three or more	3	17	80	3	18	79

* Unless otherwise noted, the chi-square test to detect group differences among demographic categories within each survey year is not significant at $P \leq 0.05$.

**Data for 2005 include the Base Sample only, except for Race/Ethnic Origin data, which include the Base Sample plus the appropriate Supplemental Samples.

Support for “open-housing” laws. Just as the survey does not provide an explanation for the absence of change in the extent of public awareness of fair housing law, it also does not offer many clues as to why support has increased since 2000/1. However, long-term trends in attitudes toward fair housing may be instructive in this instance.

The *How Much Do We Know* report noted a steady decline over several decades in the proportion of white Americans willing to accept restricting home sales on the basis of a buyer’s race.³¹ In the earliest effort to track such attitudes by the National Opinion Research Center’s General Social Survey (GSS), 60 percent of white Americans were willing to permit restrictive home sales behavior in the 1970s and early 1980s, compared to 29 percent who were willing to do so in 1996.

A similar question asked in the *How Much Do We Know* survey showed results consistent with this trend of declining acceptance of discriminatory restrictions. The question dealt with the acceptability of an owner deciding not to sell a home because of a buyer’s religion, nationality, or race. In 2000/1, the proportion of white Americans who would allow such restricted home sales was 27 percent, suggesting continuation of a decades-long downward trend in the acceptability of discriminatory behavior.

As an additional indication of trends in support for fair housing law since 2000/1, this question was also repeated in 2005. For the population as a whole, Table 13 shows a statistically significant three-percentage-point decline in support for discriminatory home sales practices, and a corresponding three-percentage-point increase in support for non-discriminatory prohibitions between the two surveys. This is consistent with the increased level of support for fair housing law observed above.

³¹ Abravanel and Cunningham, 16-20.

Table 13: Open-housing Referendum Preferences, by Year*

Referendum Preference**	2000/1	2005***
Can decide to whom to sell	24%	21%
Cannot refuse to sell	67	70
Neither (voluntary)	--	3
Don't Know	6	6
No answer	3	1
Total	100%	101%****
Number of Respondents	1001	1029

*The chi-square test is significant at $P \leq 0.05$.

**The question asked was, "Suppose there's a community-wide vote on housing issues, and there are two possible laws to vote on. One law says that homeowners can decide for themselves whom to sell their house to, even if they prefer not to sell to people of a certain race, religion, or nationality. Another law says that homeowners cannot refuse to sell to someone because of their race religion, or nationality. Which law would you vote for?"

***Includes the Base Sample only.

****Percentage does not total to 100 due to rounding error.

It is conceivable that the Advertising Council's ad campaign could have played some role in bolstering support for open housing. Table 14 shows an apparent difference between the referendum preferences of those who say they can recall an ad about housing discrimination and those who say they cannot. That difference, however, is not statistically significant. But, 82 percent of persons able to recall something specific about a housing discrimination ad say they would vote for a law prohibiting homeowners from refusing to sell to someone because of their race, religion, or nationality, compared to 68 percent of those not able to recall such an advertisement. That difference is statistically significant. What cannot be known from these data, however, is whether seeing or hearing an advertisement is causally connected to one's referendum preference or, if so, the direction of causality. It is not clear, for example, whether persons who maintain an open-housing preference are more likely to recall an ad that supports non-discrimination in housing, or whether seeing or hearing such an ad motivates a non-discrimination position.

For whatever reasons, then, ad campaign or otherwise, agreement with fair housing principles has increased since 2000/1. Based on the GSS series, this continues a long-term trend of slow but steady improvement in general public support for fair housing practices.

Table 14: Open Housing Referendum Preference, by Recall of Advertisement About Housing Discrimination*

Referendum Preference	Recall Hearing or Seeing Advertisement About Housing Discrimination**			
	Yes			No
	Able to Recall Something Specific	Unable to Recall Anything Specific	Total	
Can decide to whom to sell	13%	(25%)	15%	22%
Cannot refuse to sell	82	(62)	79	68
Neither (voluntary)	1	(1)	1	3
Don't Know	3	(12)	5	5
No answer	1	--	--	1
Total	100%	(100%)	100%	99%*
Number of Respondents	144	32	176	814

* Includes the Base Sample only.

**The chi-square test comparing the difference between the "Yes, Total" column and the "No" column is not significant at $P \leq 0.05$. The chi-square test comparing the difference between the "Able to Recall Something Specific" column and the "No" column is significant at $P \leq 0.05$.

Support for the federal government's role in dealing with housing discrimination. HUD's responsibility for investigating and adjudicating fair housing complaints is central to the enforcement of federal fair housing law. To establish the extent of public support for this function, the 2005 survey for the first time inquired about the federal government's role. Respondents were asked if, in their opinion, the federal government should or should not be responsible for investigating claims of housing discrimination and taking legal action on behalf of victims. As shown in Table 15, six of every 10 adults responded in the affirmative, with African Americans and Hispanics even more supportive. In contrast, 27 percent took the position that the federal government should not have this responsibility.

Table 15: Attitudes toward Federal Responsibility for Enforcing Fair Housing Law, by Total Sample and Sub-Samples

The Federal Government Should:	Total Sample*	African Americans**	Hispanics**	Persons in Households with Children**	Persons in Households with Persons with disabilities**
Be Responsible for Investigating Claims of Housing Discrimination and Taking Legal Action on Behalf of Victims of Discrimination	60%	78%	71%	65%	59%
Not Be Responsible for Investigating Claims of Housing Discrimination or Taking Legal Action on Behalf of Victims of Discrimination	27	10	19	25	28
Don't Know/No Answer	13	12	10	10	13
Total	100%	100%	100%	100%	100%
Number of Respondents	1,029	410	399	404	475

*Includes the Base Sample only.

**Includes the Base Sample plus the Supplemental Sample.

Not surprisingly, there is a relationship between public support for the federal government having responsibility for enforcing fair housing law and opinion regarding the federal government's involvement in certain areas of social policy more broadly. When asked, for example, whether the federal government should do more, less, or continue as is in "trying to deal with such problems as education, housing and so on," three of every five persons believe it should do more (see Table 16). Such persons are also more supportive than others of the federal government having responsibility for investigating claims of housing discrimination and taking legal action on behalf of victims.

Table 16: Federal Responsibility for Enforcing Fair Housing Law, by Federal Responsibilities in Dealing with Problems in Education, Housing, Etc.*

The Federal Government Should:	In the Areas Like Education, Housing, etc., the Federal Government Should	
	Do More	Do Less/ Continue As Is
Be Responsible for Investigating Claims of Housing Discrimination and Taking Legal Action on Behalf of Victims of Discrimination	72%	48%
Not Be Responsible for Investigating Claims of Housing Discrimination or Taking Legal Action on Behalf of Victims of Discrimination	17	43
Don't Know/No Answer	11	9
Total	100%	100%
Number of Respondents	570	372

* The chi-square test is significant at $P \leq 0.05$.

Finally, there is an association between awareness of fair housing law and support for the government having fair housing responsibilities: the higher the level of knowledge, the higher the level of support. As shown in Table 17, 65 percent of those with the most knowledge agree that the federal government should be responsible for claims investigation and taking legal action against victims of housing discrimination, compared to 49 percent of those with the least knowledge.

Table 17: Federal Responsibility for Enforcing Fair Housing Law, By Extent of Awareness of Fair Housing Law**

The Federal Government Should:	Extent of Awareness of Fair Housing Law*		
	Low	Medium	High
Be Responsible for Investigating Claims of Housing Discrimination and Taking Legal Action on Behalf of Victims of Discrimination	49%	58%	65%
Not Be Responsible for Investigating Claims of Housing Discrimination or Taking Legal Action on Behalf of Victims of Discrimination	34	26	25
Don't Know/Not Applicable	17	16	9
Total	100%	100%	99%
Number of Respondents	153	361	515

*Includes the Base Sample only.

**The chi-square test is significant at $P \leq 0.05$.

CHAPTER 5: RESPONSES TO PERCEIVED DISCRIMINATION—WHAT MORE CAN WE LEARN?

An important observation from the 2000/1 *How Much Do We Know* survey is that although an estimated 14 percent of the general public believed they had experienced housing discrimination, over four of every five such persons had done nothing about it. And, an even smaller fraction had initiated any type of formal complaint. To understand better why this is the case, additional questions were added to the 2005 *Do We Know More Now* survey, going beyond the basic queries regarding perception of, and responses to, discrimination.

Extent of perceived discrimination. In 2005, 17 percent of the adult public claimed to have suffered some form of discrimination at one point or another in their lives when trying to buy or rent a house or apartment.³² While this proportion is larger than that observed in 2000/1, the difference between the two surveys is not statistically significant.³³

To get a better estimate of the proportion of the public believing their home purchase or rental experiences were possibly illegal under the Fair Housing Act, the 2005 survey posed some additional questions. After inquiring as to whether respondents had ever experienced discrimination, those responding affirmatively were asked to briefly describe the nature of the discrimination and, separately, why they thought they had been discriminated against. Although a primarily close-ended telephone survey is not sufficient for making a determination as to whether allegations of discrimination have merit, these probes provided supplemental information with which to begin to distinguish discrimination that could *plausibly* fall within the terms of the Fair Housing Act from that which would be less likely to do so.

Besides describing experiences that involved respondents' race, color, national origin, religion, sex, familial status and disability, some described other factors they believed had been a basis for discrimination. These included: being a student; lacking sufficient employment or income; the absence of a good work or credit history; age; being on welfare; their appearance (such as having

³² Housing discrimination may occur at other times as well, not only at the time of rental or purchase. For instance, one of the scenarios involved an existing tenant's request to install a wheelchair ramp at the door of his building. Note, however, that the discrimination question put to respondents explicitly asked about whether discrimination had been experienced, "when you were trying to buy or rent a house or apartment."

³³ The chi-square test is not significant at $P \leq 0.05$.

tattoos); having a criminal history; or having a pet.³⁴ Using this information as a first step in separating the Fair Housing Act's prohibited bases from other factors, the proportion of the general public perceiving housing discrimination with bases established by the federal Fair Housing Act is 9 percent, rather than 17 percent.³⁵ But an additional refinement, beyond that, is also appropriate.

The Fair Housing Act of 1968 established the bases for housing discrimination, yet it was not until the 1988 Amendment to the Act that familial status and disability were added to the list. Since the amendment took effect in 1989, discrimination against families with children or persons with disabilities was not illegal under federal law until that time. Hence, respondents were asked when the discrimination they believed they experienced had taken place to determine if that based on familial status or disability would have been illegal at the time they perceived it.³⁶ Taking into consideration the date of the perceived discrimination, therefore, changes the proportion of the general public claiming to have experienced discrimination with bases established under the federal Fair Housing Act to 8 percent.³⁷

Aspects of perceived discrimination. Before examining how persons believing they had suffered discrimination responded to it, it is useful to look further at this group. How frequently did the discrimination occur? When did it happen? Were they attempting to own or rent? What was its basis? And what type of person allegedly discriminated against them?

Frequency of discrimination. While one-third of those perceiving discrimination said it had happened to them only once, approximately two-thirds said it had happened more than one time. This question was not asked in the

³⁴ If references to pets indicated they were assistance animals for persons with disabilities, the case was included under the group with a plausible basis under the Fair Housing Act.

³⁵ This analysis considers only the prohibited bases defined by the federal Fair Housing Act; note, however, that some states and localities provide for additional protected classes beyond those covered by the federal Act.

³⁶ Specifically, they were asked in approximately what year the discrimination had occurred. Those who could not provide a year were asked if it had occurred before 1990 or not. Respondents who believed they had experienced discrimination multiple times were asked in approximately what year the most recent experience had occurred; if they could not recall the exact year, they were asked whether it was before 1990 or not.

³⁷ In both benchmark and tracking surveys of a national sample of adults aged 18 and over, conducted in 2003 and 2004 by Milward Brown for the Advertising Council to assess the impact of the Council's advertising campaign dealing with housing discrimination, one in ten adults said they had been a victim of housing discrimination, and one-quarter knew someone who had been a victim. *Housing Discrimination Post Wave Tracking Report*, September 2004, p. 4.

2000/1 survey and, therefore, this is the first indication that the majority of persons who think they have suffered discrimination have had multiple such experiences.

Date of the alleged discrimination. In about three-fourths of all cases, the perceived discrimination (or, for those believing discrimination had occurred multiple times, the most recent experience) happened within the last fifteen years—since 1990.³⁸ Because a question about when discrimination occurred was not asked in the 2000/1 survey, this information is a refinement of what was learned at that time. The data suggest that in a small number of cases the perceived discrimination may have preceded passage of the Fair Housing Act in 1968 but, for the most part, it occurred since then and primarily since the effective date of the amendment to the Act in 1989.³⁹

Housing tenure type associated with the discrimination. About 70 percent of persons who thought they were victims of discrimination were looking to rent at the time, while 26 percent were looking to purchase a home.⁴⁰

Type of person who allegedly discriminated. Those believing they suffered discrimination considered a variety of different types of persons to have been responsible for it. A plurality identified an owner or representative of an apartment building as the person they believe discriminated, followed, in frequency, by homeowners, real estate agents and lenders/loan officers (see Table 18).

³⁸ Most respondents could not remember the exact year in which the discrimination had taken place. In that instance, they were asked if it occurred in 1990 or after, or before then—tied roughly to the effective date of the amendment to the Fair Housing Act. Five percent of respondents indicated the alleged discrimination occurred prior to 1979, 1 percent said it occurred between 1980 and 1989, and 13 percent said it had occurred sometime before 1990 but could not remember the exact year. Three percent could not recall either the year in which the perceived discrimination occurred or whether it occurred before or after 1990.

³⁹ Since some respondents could not remember the year in which the perceived discrimination took place, it is not certain exactly what proportion occurred prior to 1968. Note, however, that in some instances discrimination that took place before 1968 may have been covered the Civil Rights Act of 1866 or Title VI of the Civil Rights Act of 1964.

⁴⁰ Two percent of respondents said something other than rent or buy, and 2 percent did not answer the question.

Table 18: Position of Person Allegedly Responsible for Housing Discrimination*

Type of Person	Percent
Apartment building owner/representative	32%
Homeowner	26
Real estate agent	19
Loan officer/lender	8
Other	8
Don't know/no answer	7
Total	100%
Number of Respondents	78

* Includes the Base Sample only.

Reasons for the discrimination. Asked why they thought they had been discriminated against, respondents provided one or more reasons. By definition for this group, at least one such reason related to race, color, national origin, religion, sex, familial status, or disability but, in some cases, other reasons were provided as well—suggesting that there may have been instances where multiple reasons applied or that respondents may have been thinking of multiple occurrences of discrimination when answering this question. Table 19, which displays the distribution of reasons, shows that race is the most frequent basis of perceived housing discrimination; 58 percent of those who believe they experienced discrimination with bases included under the federal Fair Housing Act think it was due to their race.⁴¹ Surprisingly, less than one percent of respondents indicated disability as a reason for the perceived discrimination, whereas discrimination based on disability is among the most common complaints received by HUD.

Table 19 also examines separately the reasons for perceived discrimination, depending on whether respondents were looking to buy or rent at the time it allegedly happened. Note that this information is based on very small numbers of respondents and, therefore, should be viewed only as suggestive. Given this caveat, however, the frequency of perceived discrimination based on race, as compared to other prohibited bases, appears higher for homebuyers than for renters, as does discrimination based on sex and religion. On the other hand, for renters, more so than buyers, familial status and ethnicity, in addition to race, are the most frequent reasons given for their alleged discrimination experience.

⁴¹ Because this is based on a very small sub-sample, the percentages should be viewed only as suggestive.

Table 19: Stated Reasons for Perceived Discrimination, by whether those perceiving discrimination were looking to rent or buy. *

Reasons**	Looking to		Total
	Buy	Rent	
Race	(76%)	49%	58%
Familial Status	(5)	36	27
Ethnicity	(5)	20	17
Sex	(15)	4	7
Religion	(10)	2	4
Disability	--	--	--
Reasons not covered by the Fair Housing Act*	(20)	16	18
No Answer	--	2	2
Total	(131%)***	129%***	133%***
Number of Respondents	20	55	78

*Includes the Base Sample only.

**Although each respondent indicated at least one of the prohibited bases included under the federal Fair Housing Act, multiple answers were permitted; therefore, some respondents also provided one or more reasons not covered under the Act, or may possibly have considered multiple instances of discrimination when giving reasons.

***Totals equal more than 100 percent because multiple responses were permitted.

Characteristics of persons perceiving discrimination. Selected attributes of those who thought they were discriminated against when buying or renting a house or apartment are displayed in Table 20, along with information on the prohibited bases of the discrimination. It is especially noteworthy that compared to eight percent of the total adult population claiming to have experienced some form of housing discrimination with bases included under the federal Fair Housing Act, fully one-fifth of all African Americans believe they have at some point suffered housing discrimination as a result of their race/ethnicity. An additional two percent believed the discrimination they experienced was because of other prohibited bases under the Act.

The rate of perceived discrimination for African Americans is considerably higher than for other groups: six percent of Hispanics perceived housing discrimination as a result of their race/ethnicity; four percent of persons in households with children perceived housing discrimination based on familial status; and less than one percent of persons in households with a disabled individual perceived housing discrimination based on disability status.⁴² These proportions do not, however, comport with other evidence, especially that derived from testing studies involving Hispanics and persons with disabilities. The

⁴² Note that persons perceiving discrimination based on familial status or disability that occurred prior to 1990 are excluded from these figures.

studies indicate that actual housing discrimination among these groups is considerably more frequent than the perceptual data would suggest.⁴³

Table 20: Perceived Housing Discrimination and its Bases, by Subgroups

Subgroup	Percent of Subgroup*
African Americans	
• Perceived discrimination with bases included under the federal Fair Housing Act	22%
• Perceived discrimination with race/ethnicity as the alleged basis	20%
Number of respondents	410
Hispanics	
• Perceived discrimination with bases included under the federal Fair Housing Act	9%
• Perceived discrimination with race/ethnicity as the alleged basis	6%
Number of respondents	399
Individuals in Households with Persons with disabilities	
• Perceived discrimination with bases included under the federal Fair Housing Act	9%
• Perceived discrimination with disability as the alleged basis	--
Number of respondents	475
Individuals in Households with Children	
• Perceived discrimination with bases included under the federal Fair Housing Act	10%
• Perceived discrimination with familial status as the alleged basis	4%
Number of respondents	404

* Includes the Base Sample plus the appropriate Supplemental Sample.

Responses to perceived discrimination. As also observed in 2000/1, most respondents who reported in the 2005 survey that they had experienced discrimination said they had done nothing about it (see Table 21). They had taken no action in response. The 2000/1 survey, however, could not make a distinction with respect to whether perceived discrimination had bases included under the federal Fair Housing Act. Because the 2005 survey can do so, it allows for consideration of this difference, as displayed in Table 21. While there appears to be a modest difference (*i.e.*, 90 percent of persons whose perceived discrimination had plausible bases under the Act said they had done nothing compared to 80 percent of those whose perceived discrimination has no such bases), it is not statistically significant.⁴⁴

Similar to the findings of the 2000/1 survey, the predominant response of those perceiving discrimination was to have complained—either to the person

⁴³ See, for example, Margery Austin Turner *et al.*, *Discrimination Against Persons with Disabilities: Barriers at Every Step*, U.S. Department of Housing and Urban Development, June 2005; and Turner *et al.*, *Discrimination in Metropolitan Housing Markets*.

⁴⁴ The chi-square test is not significant at $P \leq 0.05$.

thought to be discriminating or to someone else, but not to seek additional help. Only two percent of those who thought they had suffered discrimination said they had sought assistance from, or filed a complaint with, a fair housing or other group or government agency. Finally, there is no statistically significant difference between those who were looking to rent or buy in terms of tendency to respond to perceived discrimination.

Table 21: Responses to Perceived Discrimination, by Survey Year and, for 2005, by whether Perceived Discrimination had Bases Included under the federal Fair Housing Act

Responses to Perceived Discrimination	2000/1 Perceived Discrimination	2005*	
		Perceived Discrimination With Plausible Bases	Perceived Discrimination Without Plausible Bases
Did nothing	83%	80%	90%
Complained to the person discriminating	6	9	1
Complained to someone else	--	3	1
Sought help from/filed complaint with a fair housing or other group	3	1	1
Filed a complaint with a government agency	1	1	1
Talked to/hired a lawyer/filed a lawsuit	1	2	--
Something else	5	6	6
Don't know/Not sure/No answer	1	1	1
Total	100%	103%**	101%**
Number of respondents	145	78	98

*Includes the Base Sample only.

**The total equals more than 100 percent because multiple responses were permitted in the 2005 survey.

Almost two-thirds of persons who did not take action in response to what they believed to be discrimination thought that responding would not have been worth it or that it would not have helped (see Table 22). A small proportion of others did not know where to complain, assumed they might have been retaliated against, were too busy, or supposed that responding would have cost too much money or taken too much time. Dividing those who did not do anything into renters and homebuyers, as shown in Table 22, results in very small numbers of respondents and, as such, the information displayed should be viewed only as suggestive. If borne out, however, it is interesting that more homebuyers than renters reported that their reason for inaction was that they could not be sure they had experienced discrimination.

Table 22: Reasons for Not Doing Anything In Response to Perceived Discrimination, by Whether Persons Perceiving Discrimination with Plausible Bases Were Looking to Buy or Rent*

Reasons for Not Doing Anything In Response to Perceived Discrimination	Of Those Perceiving Discrimination, with Plausible Bases, who Responded to It		
	Total	Looking to	
		Rent	Buy
Not worth it	49%	(49%)	(48%)
Didn't think it would help	15	(13)	(21)
Didn't know where/how to complain	11	(8)	(20)
Was afraid I might be retaliated against	8	(8)	(20)
Was too busy	5	(4)	(10)
Thought it would cost too much	5	(6)	--
Thought it might take too much time	4	(5)	--
I wasn't sure I was being discriminated against	2	(3)	(21)
Other	23	(24)	(21)
Total	122%**	(114%)**	(141%)**
Number of Respondents	63	46	16

*Includes the Base Sample only.

**Total equals more than 100 percent because multiple responses were permitted.

The fair housing complaint system. A significant question raised by the above findings is why many of those who believed they had suffered discrimination ultimately concluded that responding to it, such as by filing a complaint, would not have been worth it or have helped. Equally interesting is the question of whether the level of inaction of this group reflects the proclivities of the population-at-large. To explore these issues, all respondents to the 2005 survey were asked the following question:

Suppose, in the future, you believed you were being discriminated against when you went to buy or rent a house or apartment. How likely is it that you would do something about it?

The general public, in fact, appears more inclined to respond to housing discrimination than did those who had in the past perceived it: 41 percent of the former said it was "very likely" they would do something about future discrimination compared to only 20 percent, at most, of the latter; African Americans are even somewhat more prone to say they would be likely to respond (see Table 23).⁴⁵ It is also interesting that 46 percent of those who reported having experienced discrimination in the past and done nothing about

⁴⁵ This finding is consistent with data reported for the 2000/1 *How Much Do We Know* survey. In 2000/1, 21 percent of all respondents reported they would likely do nothing if they thought they were being discriminated against when buying or renting a house or apartment, compared to 24 percent in 2005 who responded that it was not likely they would do something if they believed they were being discriminated against. See pp. 27-29.

it say they would very likely do something about future discrimination (see Table 24).⁴⁶

Table 23: Likelihood of Responding to Future Housing Discrimination, by Total Sample and Sub-Samples

Likelihood of Responding	Total Sample*	African Americans**	Hispanics**	Persons in Households with Children**	Persons in Households with Persons with disabilities**
Very likely	41%	54%	40%	43%	47%
Somewhat likely	25	20	27	27	18
Not likely	24	17	21	23	24
Maybe/possibly/depends	5	5	9	4	5
Don't know/no answer	5	3	3	3	6
Total	100%	99%***	100%	100%	100%
Number of Respondents	1,029	410	399	404	475

*Includes the Base Sample only.

**Includes the Base Sample plus the Supplemental Sample.

***Percentage does not total to 100 due to rounding error.

Table 24: Likelihood of Responding to Future Housing Discrimination, by Response to Past Perceived Discrimination*

Likelihood of Responding to Future Housing Discrimination	Response to Past Perceived Discrimination	
	Did Something	Did Nothing
Very likely	(62%)	46%
Somewhat likely	(13)	16
Not likely	(17)	31
Maybe/possibly/depends	(8)	6
Don't know/no answer	--	1
Total	(100%)	100%
Number of Respondents	15	63

*Includes the Base Sample only.

Asked what they would likely do if they took action in response to housing discrimination, some members of the public claim they would complain to the person thought to be discriminating, the predominant answer of those who took action in response to past discrimination. A larger proportion, however, say they would consult a lawyer or file a lawsuit, seek help from a (fair housing) group, or seek help from or complain to a government agency—things few of those perceiving discrimination actually did in the past (see Table 25).

⁴⁶Note that there is no statistically significant difference between those who recalled hearing or seeing an advertisement about housing discrimination "over the past year or so" and those who did not, with respect to declared likelihood of responding to future housing discrimination.

Table 25: Anticipated Responses to Future Housing Discrimination Should It Be Experienced, by Likelihood of Responding to Future Housing Discrimination*

Anticipated Responses to Future Housing Discrimination	Likelihood of Responding to Future Housing Discrimination	
	Very Likely	Somewhat Likely
Complain to person thought to be discriminating	28%	31%
Consult a lawyer/file a lawsuit	44	28
Seek help from a (fair housing) group	17	17
Seek help/file complaint with government agency	26	18
Other	16	14
Total	131%**	108%**
Number of Respondents	424	256

*Includes the Base Sample only.

**Total equals more than 100 percent because multiple responses were permitted.

Since the general public (including those who did nothing in response to past perceived discrimination) appears more inclined to take action if confronted with future housing discrimination than past experience demonstrates, it is important to try to understand the disparity. Why is there a gap between inclination and what happens in reality? An obvious answer is that it is one thing to say what one might do in response to a hypothetical future situation and quite another to have to decide what to do should the real situation arise. The decisional calculus in which costs are weighed against benefits, however formally or informally done, may be quite different. This conceivable explanation, however, is not easily testable using the methodology of the *Do We Know More Now* survey.

The survey does, however, consider several other possibilities for explaining a lower level of actual response than what might be predicted based on declared intentions. Despite proclivities to act, people may not: know where to go to get help; know what is involved with respect to the cost to them or the time it generally takes to resolve such a situation; or ultimately trust that taking some action would likely bring desired results.

With respect to knowing where to get help, most members of the public, in fact, have a general idea as to who can assist them (see Table 26). Over three-fourths of respondents, when asked if they can go to a lawyer or to a state or local government for assistance if they believed they had suffered housing discrimination, answered in the affirmative. And, over six of every ten said they could go to a private non-profit group or to the federal government. This basic response pattern also applies to the four subgroups identified in Table 26.

Table 26: Places Where an Alleged Victim of Housing Discrimination Can Go for Assistance—Percent Saying Each Place, by Total Sample and Sub-samples

Place To Go	Total Sample*	African Americans**	Hispanics**	Persons in Households with Children**	Persons in Households with Persons with disabilities**
Lawyer	88%	88%	88%	92%	89%
State or local government	78%	71%	74%	76%	77%
Private non profit group	65%	64%	61%	66%	67%
Federal government	63%	60%	60%	62%	70%
Police	24%	19%	32%	25%	25%

*Includes the Base Sample only.

**Includes the Base Sample plus the Supplemental Sample.

Asked which of several federal agencies has responsibility for investigating complaints of housing discrimination, 90 percent of the public understood that HUD does. As shown in Table 27, fewer, but still a majority, also identified the Department of Justice, and some even thought other agencies—including the Departments of Commerce, Homeland Security and Agriculture—had this responsibility. Despite the fact that there is some amount of confusion as to which agency has investigative responsibility and despite the fact that almost four of every ten persons does not identify the federal government as a place to go for assistance, the near unanimity in identifying HUD as the responsible agency is nonetheless important. It suggests that for at least a majority of persons, failure to know where to go for assistance is not likely to be the primary reason for the low level of response to perceived discrimination.

Table 27: Federal Agency Having Responsibility to Investigate Housing Discrimination Complaints—Percent Saying Each Agency, by Total Sample and Sub-samples

Agency	Total Sample*	African Americans**	Hispanics**	Persons in Households with Children**	Persons in Households with Persons with disabilities**
HUD	90%	89%	83%	90%	88%
Justice	54%	61%	61%	49%	48%
Commerce	22%	31%	26%	25%	20%
Homeland Security	19%	26%	32%	20%	20%
Agriculture	13%	18%	18%	20%	20%

*Includes the Base Sample only.

**Includes the Base Sample plus the Supplemental Sample.

If not knowledge of where to go for help, then, what else might help to explain why so few people take assertive action in response to housing discrimination? A possible explanation may be the perceived high cost of taking action, which may not be worth the possible benefits. Indeed, consulting with a

private attorney (as opposed to, say, a public-interest law practice) could be expensive, but under the terms of the Fair Housing Act there is no cost to filing a complaint with HUD, a state or local government agency, or a private fair housing group. This is not, however, universally known among the general public. Respondents were asked,

Lets assume a person were to file a complaint with a federal government agency about being discriminated against when buying or renting a house or apartment. Do you believe it would cost a lot of money to do so, a little money, or no money at all to do so?

Table 28 shows that while about one-third of the public thinks it would cost nothing at all, over one-half believes there would be at least some cost and more than one-quarter believes it would cost a considerable amount of money to complain formally. For the latter, then, cost concerns might very well be a concern in considering whether to file a formal complaint. This group, however, represents only a minority of the public.

Table 28: Anticipated Cost of Filing a Housing Discrimination Complaint with a Federal Government Agency, by Total Sample and Sub-samples

Anticipated Cost of Filing A Complaint	Total Sample*	African Americans**	Hispanics**	Persons in Households with Children**	Persons in Households with Persons with disabilities**
A lot of money	26%	23%	30%	28%	29%
A little money	29	29	26	29	25
Nothing at all	35	39	35	36	36
Don't know/no answer	10	9	9	7	10
Total	100%	100%	100%	100%	100%
Number of Respondents	1029	410	399	404	475

*Includes the Base Sample only.

**Includes the Base Sample plus the Supplemental Sample.

The time it takes to resolve a formal complaint, once filed, may be another disincentive to responding. On this issue, the reality is as follows. The Fair Housing Act requires HUD to investigate complaints within 100 days of filing unless it is impracticable to do so. After such an investigation is completed, HUD determines if there is either "reasonable cause" or "no reasonable cause" to believe that discrimination has occurred. If reasonable cause is established, it is at that point that HUD issues a formal charge of discrimination and brings the complaint before an Administrative Law Judge on behalf of the complainant.

Approximately one-half of all complaints processed by HUD and state agencies are closed within 100 days.⁴⁷

Most members of the public, of course, have no firsthand knowledge of the HUD fair housing complaint system, and can only guess as to how long complaint resolution would take. As such, estimates vary widely, but many people expect the process to be quite lengthy: over 60 percent believed it would take over six months to resolve a complaint (see Table 29). Is that length of time likely to dissuade persons from complaining?

Table 29: Anticipated Time it would Take to Get a Fair Housing Complaint Resolved if Filed with a Federal Government Agency, by Total Sample and Sub-samples

Anticipated Time It would Take	Total Sample*	African Americans**	Hispanics**	Persons in Households with Children**	Persons in Households with Persons with disabilities**
A week	2%	2%	4%	3%	2%
A month	7	5	11	8	5
One to 6 months	20	22	17	19	21
From 6 to 12 months	31	28	28	32	31
More than 12 months	32	32	35	34	35
Don't know/no answer	8	11	5	4	6
Total	100%	100%	100%	100%	100%
Number of Respondents	1029	410	399	404	475

*Includes the Base Sample only.

**Includes the Base Sample plus the Supplemental Sample.

Table 30 shows that the relationship between respondents' expectations of the time it takes to resolve a fair housing complaint and their anticipated likelihood of doing something about future discrimination is not linear. Those who believe complaint resolution would take between one and six months appear to be the most inclined to take action in the face of discrimination, so their declared intention to do something about discrimination is not based on unrealistic expectations as to how long the process will take. Those who believe it would take either a longer or shorter amount of time, in fact, are less inclined to take action. Interestingly, therefore, declared likelihood of taking action in response to housing discrimination is not related to having an unrealistic expectation of an overly short or an exceptionally long response time.

⁴⁷ In fiscal year 2004, 54 percent of fair housing complaints closed by HUD and 42 percent by state and local government agencies under HUD's Fair Housing Assistance Program (FHAP) were closed within 100 days (as of the end of the fiscal year), but the remainder took longer. See U.S. Department of Housing and Urban Development, *Fiscal Year 2006 Annual Performance Plan*, June 2005, pp. 129-130.

Table 30: Likelihood of Responding to Future Housing Discrimination, Anticipated Time It would Take to Get a Fair Housing Complaint Resolved if Filed with a Federal Government Agency*

Likelihood of Responding	Anticipated Time It would Take to Get a Fair Housing Complaint Resolved if Filed with a Federal Government Agency**				
	A week	A Month	1 to 6 Months	6 to 12 Months	More than 12 Months
Very likely	(12%)	45%	53%	42%	38%
Somewhat likely	(49)	23	22	26	25
Not likely	(26)	27	19	24	25
Maybe/possibly/depends/don't know/no answer	(13)	5	6	7	12
Total	(100%)	100%	100	99%***	100%
Number of Respondents	25	70	203	319	328

*Includes the Base Sample only.

**The chi-square test is significant at $P \leq 0.05$.

***Percentage does not total to 100 due to rounding error.

Whether costly, time consuming or neither, it seems reasonable that the likelihood that people believing they had suffered discrimination would take action could be influenced by the results they expect to achieve. Indeed, Table 31 shows that only 13 percent of the public thought it very likely that filing a complaint would accomplish good results, while the majority believed good results are only somewhat likely. African Americans and Hispanics are more likely to expect good results, but still only about one in five such persons have that expectation. As Table 31 demonstrates, there is indeed an association between expectation of good results and likelihood of filing a complaint. Two-thirds of those who expect that filing a complaint would bring about a good outcome say they would be very likely to file one if they were discriminated against, compared to less than one-fourth of those who do not anticipate good results.

Table 31: Likelihood of Accomplishing Good Results If Filing a Fair Housing Complaint with a Federal Government Agency, by Total Sample and Sub-samples

Likelihood of Accomplishing Good Results	Total Sample*	African Americans**	Hispanics**	Persons in Households with Children**	Persons in Households with Persons with disabilities**
Very likely	13%	20%	19%	13%	15%
Somewhat likely	55	52	52	60	53
Not likely	19	17	17	19	23
Maybe/possibly/it depends/don't know/no answer	13	12	13	7	10
Total	100%	101%***	101%***	99%***	101%***
Number of Respondents	1029	410	399	404	475

*Includes the Base Sample only.

**Includes the Base Sample plus Supplemental Sample.

***Percentage does not total to 100 due to rounding error.

Table 32: Likelihood of Responding to a Future Housing Discrimination Experience, by Likelihood that Filing a Complaint Will Accomplish Good Results*

Likelihood of Responding to Future Housing Discrimination	Likelihood that Filing a Complaint Will Accomplish Good Results**		
	Very Likely	Somewhat Likely	Not Likely
Very likely	66%	46%	23%
Somewhat likely	16	29	21
Not likely	11	19	46
Maybe/possibly/it depends/don't know/no answer	8	6	11
Total	101%***	100%	101%***
Number of Respondents	133	570	200

*Includes the Base Sample only.

**The chi-square test is significant at $P \leq 0.05$.

***Percentage does not total to 100 due to rounding error.

CHAPTER 6: COMMENTARY—WHAT IS SIGNIFICANT ABOUT THE OBSERVATIONS AND EMERGING TRENDS?

A number of findings emerging from the second HUD-sponsored survey of public awareness of, and support for, fair housing law, and of victim responses to perceived housing discrimination, deserve special emphasis. Now that two national surveys have been conducted four years apart, it is possible to begin to see trends in awareness and support. It is also possible to delve deeper into a question arising from the first survey as to why perceived discrimination infrequently produces a protective response from victims—like filing a discrimination complaint with HUD as authorized by the Fair Housing Act.

There has been some improvement in the proportion of the public recognizing differential treatment of families with children and racial steering in home sales as discriminatory under Federal law, but also some decline in the proportion knowing that advertising “Christians preferred” is illegal. Overall, however, public awareness of the full range of fair housing law has not improved since 2001. Given HUD’s continued funding of agencies engaging in fair housing education and outreach efforts as well as the extensive public fair housing advertising campaign that occurred between the surveys, the fact that the Awareness Index has not changed makes clear that altering what the public knows about the range of fair housing protections is a very challenging undertaking. Indeed, the level or type of effort made in the past four years may be the minimum needed to just maintain the current level of public awareness and not to improve it.

The story is different with respect to trends in public support for fair housing law and for ‘open-housing’ protections. Since the benchmark survey there has been an increase in the level of support, both as measured by a Support Index and by a question relating to a hypothetical local referendum about home sales. This is certainly an encouraging trend, although one that should not overshadow the absence of improvement in public awareness. To take advantage of the protections afforded by the Fair Housing Act people need to *know* what is discriminatory under the law.

A related issue involves the 2005 survey findings dealing with support for the federal government’s role in investigating fair housing complaints and taking legal action on behalf of victims. Although there is a reasonably high level of public backing for this role, still two-fifths of the public either does not consider it a legitimate federal function or has no opinion one way or the other. Assuming that a high level of popular support is helpful when it comes to obtaining funding

and carrying out fair housing enforcement efforts, it would seem valuable to seek to expand that level of support.

Some of the findings from the 2005 survey beg for additional explanation. An example involves the question of why Hispanics, in particular, appear to have higher-than-average levels of both support for, and awareness of, fair housing law and lower-than-average levels of perceived discrimination. The same applies to the lower-than-expected level of perceived discrimination by individuals in households with persons with disabilities. These results are interesting in light of objective research indicating high levels of housing discrimination for both Hispanics and persons with disabilities. Unfortunately, the findings are not easily explained within the context of the survey and, therefore, require additional attention.

Several new findings from the 2005 survey relating to perceived discrimination should also be highlighted. For one thing, a majority of those who believe they have suffered discrimination contend this has happened to them more than one time, which seems especially noteworthy and in need of further examination. The 2005 survey also reveals that about one-half of all persons who say they were discriminated against when buying or renting housing may have no bases included under the federal Fair Housing Act—or, indeed, even under many state or local ordinances that extend beyond the Act. From a research perspective this means that even for reasonable-sized samples of the general public there are small numbers of persons in this category with which to do more detailed analysis. Another way, aside from a national survey of the entire adult population, needs to be found to identify enough such persons that information about their experiences and characteristics can be gathered and examined in finer detail.

Lastly, an important question covered in more detail in 2005 than in the 2000/1 survey is still not fully answered, but the survey does provide some guidance as to what may be missing with respect to the likelihood that victims of housing discrimination will file complaints. The issue involves the disparity between people's proclivity to take action in response to perceived discrimination and the reality of low rates of such action. The 2005 survey considered several possible explanations for the disparity, one of which is people's expectations. Willingness to act, at least as measured by the hypothetical question posed in the survey, is to some extent related to the expectation that doing so will produce good outcomes. Therefore, if a primary strategy for encouraging the filing of complaints is a public advertising campaign that mainly provides information about the process for doing so, it may have only limited effect in the absence of public recognition that taking

action is likely to yield results. Going beyond process information to more widely publicizing rulings in housing discrimination cases could conceivably contribute to such recognition.

Appendix A Survey Questionnaire

Introduction: Hello, I'm _____ from M Davis and Company in Philadelphia, Pennsylvania, and let me assure you that I am not selling anything. We are interested in your opinions and thoughts about your neighborhood and housing issues. We have been asked to call Americans across the country on behalf of the Federal Government. However, neither your name or any other identifying information about you will be provided to the government or anyone else. The interview will take about 18 minutes and is confidential and completely voluntary.

SCREENER:

S1. Have I reached (Area Code Telephone)?

1. <i>Yes</i>	2. <i>No</i>
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S2. Your household has been selected for this study, and we are very interested in your opinions on your neighborhood. Please remember that your input will help strengthen our nation's future decisions regarding housing.

S3. Is this phone for a home, a business, or both?

1. <i>Home</i>	2. <i>Business</i>	3. <i>Home and Business</i>
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S4. Sorry, I'm trying to reach a residence. Goodbye.

<i>Terminate the interview.</i>

S5. Are you a household member who is at least 18 years old?

1. <i>Yes</i>	2. <i>No</i>
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S6. May I please speak to a household member who is at least 18 years old?

1. <i>Yes</i>	2. <i>No</i>	3. <i>No one over 18 lives at this phone number in the household.</i>
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S7. When would be a good time to call back to speak with someone who is at least 18 years old?

Collect Person's Name and schedule a call back

S8. This study is designed to select one household adult to answer the questions. We choose that person based on birthdays, so I need to talk with the person living there now, aged 18 years or older, who had the most recent birthday. What is the first name of that person?

Name: _____

S9. May I please speak with (inserted name)?

1. <i>Yes</i>	2. <i>No</i>
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S10. INTERVIEWER: is eligible respondent on the phone, or is the eligible respondent coming to the phone?

1. Eligible respondent on phone (skip to 11a)
2. Eligible respondent coming to the phone (skip to 10a)
3. Eligible respondent unable /not coming to phone (Collect name and schedule a Call back)
4. No one over the age of 18 lives at this telephone number/is in the household. (Thank you and Terminate)

S10a. Hello, my name is _____ from M Davis and Company in Philadelphia, Pennsylvania. I am calling on behalf of the federal government, and I am not selling anything. I need to talk with the person living there now, aged 18 or older, who had the most recent birthday. I was informed that would be you; is that correct?

1. <i>Yes</i>	2. <i>No (Ask "Who then is the person who had the most recent birthday?")</i>
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S10b. INTERVIEWER: enter Name of Qualified Respondent and ask to speak with him/her?

Name: _____

S10a2. Hello, my name is _____ from M Davis and Company in Philadelphia, Pennsylvania. I am calling on behalf of the federal government, and I am not selling anything. I need to talk with the person living there now, aged 18 or older, who had the most recent birthday. I was informed that would be you; is that correct?

1. Yes	2. <i>No (Ask "Who then is the person who had the most recent birthday?")</i>
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S11a. So you are the person who had the most recent birthday?

1. Yes	2. <i>No (Ask "Who then is the person who had the most recent birthday? Then Skip back to 10a)</i>
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OVER SAMPLE SCREENER:

A – Introduction: Again, this survey is confidential and completely voluntary. If we should come to any question that you don't want to answer, just let me know and we and we'll go on to the next question. A supervisor may monitor this call for quality assurance.

A-Introduction Q1. So that we can obtain the opinions of people of varied backgrounds, please tell me what race or ethnicity do you consider yourself? You may indicate more than one.

1.) White	1. Yes	2. No
2.) Black or African American	1. Yes	2. No
3.) Spanish, Hispanic, or Latino	1. Yes	2. No
4.) American Indian or Alaska Native	1. Yes	2. No
5.) Asian	1. Yes	2. No
6.) Pacific Islander	1. Yes	2. No
7.) Some other Race	1. Yes	2. No
97.) Not Applicable	1. Yes	2. No
98.) Don't Know	1. Yes	2. No
99.) Refused	1. Yes	2. No

A-Introduction Q2. Are there children under the age of 18 who live with you?

1. Yes	2. No	7. Not Applicable	9. Refused
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A-Introduction Q2a. (If YES): How many children?

1. <i>One</i>	2. <i>Two</i>	3. Three or more
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A-Introduction Q3. Do you or anyone in your immediate household have a sensory or physical disability, such as blindness, deafness, or a condition that limits one or more basic activity such as walking, climbing stairs, reaching, lifting, or carrying?

1. <i>Yes</i>	2. <i>No</i>	7. Not Applicable	8. Don't Know/Not Sure	9. Refused
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A-Introduction Q4. Do you or anyone in your immediate household have a mental or cognitive disability such as a learning disability, Dyslexia, Autism, ADD, ADHD, Schizophrenia, Bipolar disease.

1. <i>Yes</i>	2. <i>No</i>	7. Not Applicable	8. Don't Know/Not Sure	9. Refused
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SECTION A:

A1. Let me ask you about the neighborhood in which you live. 1. In general, on a scale of 1 to 10, how would you rate your neighborhood? Where 10 is best, 1 is worst and you can use any number in between.

1.) Worst Neighborhood
2.)
3.)
4.)
5.) Not the best, not the worst neighborhood
6.)
7.)
8.)
9.)
10.) Best Neighborhood
97.) Not Applicable
98.) Don't Know
99.) Refused

A2. What would you say is the best thing about your neighborhood as a place to live?

1.) Convenience/Conveniently located
2.) Scenery/Environment/Atmosphere
3.) Good mix of people
4.) Family Oriented/ Lots of Children/Child friendly
5.) Near my school/work
96.) Other
97.) Nothing/Not Applicable
98.) Don't Know/Not Sure
99.) Refused

A2a. Record verbatim "Other" response for previous question.

A3. What would you say is the worst thing about your neighborhood as a place to live?

1.) Neighbors
2.) Scenery/Environment/Atmosphere
3.) Too many children
4.) Not conveniently located to school/work
5.) Not convenient (public transportation, stores, etc.)
6.) Too much pollution/garbage
96.) Other:
97.) Nothing/Not Applicable
98.) Don't Know/Not Sure
99.) Refused

A3a. Record verbatim "Other" response from previous question.

A4. Now, a question about the federal government in Washington. Some people think the government should do more in trying to deal with such problems as education, housing, and so on. Others think the government should do less. Generally speaking, would you say that the federal government should do more, should do less, or should continue as is in dealing with such problems?

1. Should do more
2. Should do less
3. Should continue as is
7. Not Applicable
8. Don't Know/Not Sure
9. Refused

SECTION B:

B-Introduction. Next, I'm going to tell you about several decisions made by owners of rental apartment buildings. For each decision, I'd like your opinion about whether the owner should or should not be allowed to make that decision. I'd also like to know whether you think the decision is legal or not legal under current federal law. If you're not sure, just say so.

B1. An apartment building owner who rents to people of all age groups decides that families with younger children can only rent in one particular building, and not in others, because younger children tend to make lots of noise and may bother other tenants.

B1a. Regardless of what the law says, do you think the apartment building owner should be able to assign families with younger children to one particular building?

1. <i>Yes</i>	2. <i>No</i>	3. (Volunteer): It Depends	7. <i>Not</i> <i>Applicable</i>	8. Don't know/ Not Sure	9. Refused
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B1b. Under federal law, is it currently legal for an apartment building owner to assign families with younger children to one particular building?

1. Yes	2. No	3. (Volunteer): It Depends	7. Not Applicable	8. Don't know/ Not Sure	9. Refused
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B2. Here's another situation. In checking references on an application for a vacant apartment, an apartment building owner learns that an applicant does not have the best housekeeping habits; he does not always keep his current apartment neat or clean. The owner does not want to rent to such a person.

B2a. Regardless of what the law says, do you think the apartment building owner should be able to reject this applicant because of his housekeeping habits?

1. Yes	2. No	3. (Volunteer): It Depends	7. Not Applicable	8. Don't know/ Not Sure	9. Refused
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B2b. Under federal law, is it currently legal for an apartment building owner to reject the applicant because of housekeeping habits?

1. Yes	2. No	3. (Volunteer): It Depends	7. Not Applicable	8. Don't know/ Not Sure	9. Refused
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B3. An apartment building owner is renting to a tenant who uses a wheelchair. The building is old and does not have a wheelchair ramp, and the tenant wants a small wooden ramp constructed at the front door to more easily access the building. He asks the owner if it is okay to build the ramp. The tenant says he will pay all the costs, and agrees to have the ramp removed at his own expense when he leaves. The owner, however, believes such a ramp will not look good on his building, and decides he does not want it constructed on his property.

B3a. Regardless of what the law says, do you think the apartment building owner should be able to decide not to allow a wheelchair ramp to be constructed on the owner's property?

1. Yes	2. No	3. (Volunteer): It Depends	7. Not Applicable	8. Don't know/ Not Sure	9. Refused
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B3b. Under federal law, is it currently legal for an apartment building owner to decide not to allow a wheelchair ramp to be constructed on the owner's property?

1. <i>Yes</i>	2. <i>No</i>	3. (Volunteer): It Depends	7. <i>Not Applicable</i>	8. Don't know/ Not Sure	9. Refused
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B4. An apartment building owner places a notice on a community bulletin board to find a tenant for a vacant apartment. The notice says, "Christians preferred."

B4a. Regardless of what the law says, do you think the apartment building owner should be able to advertise an available apartment using the phrase "Christians preferred"?

1. <i>Yes</i>	2. <i>No</i>	3. (Volunteer): It Depends	7. <i>Not Applicable</i>	8. Don't know/ Not Sure	9. Refused
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B4b. Under Federal law, is it currently legal for an apartment building owner to indicate a preference based on religion in advertising an available apartment?

1. <i>Yes</i>	2. <i>No</i>	3. (Volunteer): It Depends	7. <i>Not Applicable</i>	8. Don't know/ Not Sure	9. Refused
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B5. In checking references on an application for a vacant apartment, an apartment building owner learns that the applicant has a history of mental illness. Although the applicant is not a danger to anyone, the owner does not want to rent to such a person.

B5a. Regardless of what the law says, do you think the apartment building owner should be able to reject this application because of the applicant's mental illness?

1. <i>Yes</i>	2. <i>No</i>	3. (Volunteer): It Depends	7. <i>Not Applicable</i>	8. Don't know/ Not Sure	9. Refused
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B5b. Under Federal law, is it currently legal for an apartment building owner to reject this application because of the applicant's mental illness?

1. Yes	2. No	3. (Volunteer): It Depends	7. Not Applicable	8. Don't know/ Not Sure	9. Refused
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B6. An apartment building owner learns that an applicant for a vacant apartment has a different religion than all the other tenants in the building. Believing the other tenants would object, the owner does not want to rent to such a person.

B6a. Regardless of what the law says, do you think the apartment building owner should be able to reject the application because of the applicant's religion?

1. Yes	2. No	3. (Volunteer): It Depends	7. Not Applicable	8. Don't know/ Not Sure	9. Refused
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B6b. Under Federal law, is it currently legal for an apartment building owner to reject the application because of the applicant's religion?

1. Yes	2. No	3. (Volunteer): It Depends	7. Not Applicable	8. Don't know/ Not Sure	9. Refused
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B7. The next question involves a family selling their house through a real estate agent. They are white, and have only white neighbors. Some of the neighbors tell the family that, if a non-white person buys the house, there would be trouble for that buyer. Not wanting to make it difficult for a buyer, the family tells the real estate agent they will sell their house only to a white buyer.

B7a. Regardless of what the law says, do you think the real estate agent should be able to sell this family's house only to a white buyer?

1. Yes	2. No	3. (Volunteer): It Depends	7. Not Applicable	8. Don't know/ Not Sure	9. Refused
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B7b. Under Federal law, is it currently legal for the real estate agent to sell this family's house only to a white buyer?

1. Yes	2. No	3. (Volunteer): It Depends	7. Not Applicable	8. Don't know/ Not Sure	9. Refused
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B8. Take another situation. A white family looking to buy a house goes to a real estate agent and asks about the availability of houses within their price range. Assuming the family would only want to buy in areas where white people live, the agent decides to show them only houses in all-white neighborhoods, even though there are many houses in their price range in other parts of the community.

B8a. Regardless of what the law says, should the real estate agent be able to decide to focus the home search on all-white areas?

1. Yes	2. No	3. (Volunteer): It Depends	7. Not Applicable	8. Don't know/ Not Sure	9. Refused
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B8b. Under Federal law, is it currently legal for a real estate agent to decide to focus the home search on all-white areas?

1. Yes	2. No	3. (Volunteer): It Depends	7. Not Applicable	8. Don't know/ Not Sure	9. Refused
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B9. Here's another situation. A Black person applies to a bank for a home mortgage. He does not have a steady job or enough income to pay a monthly mortgage payment. When he did work, the job did not pay very much. Because of his lack of a steady job and insufficient income, the loan officer decides not to give this person a mortgage.

B9a. Regardless of what the law says, do you think the loan officer should be able to turn down the Black applicant because of the applicant's lack of steady job and income?

1. Yes	2. No	3. (Volunteer): It Depends	7. Not Applicable	8. Don't know/ Not Sure	9. Refused
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B9b. Under Federal law, is it currently legal for the loan officer to turn down the Black applicant because of the applicant's lack of steady job and income?

1. <i>Yes</i>	2. <i>No</i>	3. (Volunteer): It Depends	7. <i>Not Applicable</i>	8. Don't know/ Not Sure	9. Refused
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B10. An Hispanic family goes to a bank to apply for a home mortgage. The family qualifies for a mortgage but, in that bank's experience, Hispanic borrowers have been less likely than others to repay their loans. For that reason, the loan officer requires that the family make a higher down payment than would be required of other borrowers before agreeing to give the mortgage.

B10a. Regardless of what the law says, do you think the loan officer should be able to require higher down payments by Hispanic families in order to get a mortgage?

1. <i>Yes</i>	2. <i>No</i>	3. (Volunteer): It Depends	7. <i>Not Applicable</i>	8. Don't know/ Not Sure	9. Refused
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B10b. Under Federal law, is it currently legal for the loan officer to require higher down payments from Hispanic families in order to get a mortgage?

1. <i>Yes</i>	2. <i>No</i>	3. (Volunteer): It Depends	7. <i>Not Applicable</i>	8. Don't know/ Not Sure	9. Refused
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B11. An owner of an apartment complex containing three large buildings has rented to families with children in all three buildings for many years. Recently, at one of the buildings, several tenants without children complained that children in the building were too loud. They asked the owner not to rent to any more families with children in that building. The owner agreed, saying he would not rent to families with children from that point on. Later, when a family with children contacts the owner to find out if any apartments are available for rent, the only vacant apartment is in that building. So, the landlord replies that there is nothing for them to rent at that time.

B11a. Regardless of what the law says, do you think an owner should be able to restrict families with children from having access to available housing by renting to families with children in some buildings, but not in others, within an apartment complex?

1. <i>Yes</i>	2. <i>No</i>	3. (Volunteer): It Depends	7. <i>Not</i> <i>Applicable</i>	8. Don't know/ Not Sure	9. Refused
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B11b. Under federal law, is it currently legal for owners like the one in this example to limit access to available rental housing based on the fact that an applicant has children?

1. <i>Yes</i>	2. <i>No</i>	3. (Volunteer): It Depends	7. <i>Not</i> <i>Applicable</i>	8. Don't know/ Not Sure	9. Refused
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B12. Do you think you have ever been discriminated against when you were trying to buy or rent a house or apartment?

1. <i>Yes</i>	2. <i>No</i>	3. Have not tried to buy or rent a house or apt.	8. Don't know/ Not Sure	9. Refused
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B12a. (If YES to Q.12) Has this happened one time, or more than once?

1. <i>One Time</i>	2. <i>More than one time</i>	8. Don't know/ Not Sure	9. Refused
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B12b. In approximately what year did this happen?

1. <i>Yes and provides the year_____</i>	8. Can't Remember/ Don't know/	9. "A long time ago" or something similar
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B12b1. Do you think it happened before or after 1990?

1. <i>Before 1990</i>	2. <i>After 1990</i>	8. Don't know
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B12c. How many times would you say you have been discriminated against when you tried to buy or rent a house or apartment?

Number of Times (98=Don't Know)

B12d. Think about the most recent time this happened. In approximately what year was that?

1. <i>Yes and provides the year _____</i>	98. Can't Remember/ Don't know/	99. "A long time ago" or something similar
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B12d-1 Do you think it happened before after 1990?

1. <i>Before 1990</i>	2. <i>After 1990</i>	8. Don't know	9. Refused
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B12e. Were you looking to rent or buy at the time?

1. <i>Rent</i>	2. <i>Buy</i>	3. Other	8. Don't know/ Not Sure	9. Refused
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B12ea. Verbatim answer of "Other" response:

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B12e1. Why do you think you were discriminated against?

1. Because of my race	14. Because of my housekeeping habits
2. Because of my spouse's/partner's race	15. Because I was not a citizen
3. Because of my ethnicity/ethnic background	16. Because of my occupation
4. Because of my spouse's/partner's ethnicity	17. Because I was not employed
5. Because of my religion	18. Because I did not have enough money
6. Because of my spouse's religion	19. Because I was a student
7. Because I had children	20. Because I have an assistance animal; (i.e. guide dog)
8. Because I have a disability	21. Because I have a pet
9. Because of my sex	22. Because I had roommates
10. Because of my sexual orientation	23. Other
11. Because I was single/not married	24. Not Applicable
12. Because of my income	25. Don't Know
13. Because of my age	26. Refused/No More apply

B12e_1a other. Other reasons you feel you were discriminate against.

B12e2. What was the occupation/responsibility of the person who specifically discriminated against you?

1. Loan Officer
2. Other Type of Lender
3. Real Estate Agent
4. Apartment Building Owner
5. Homeowner
6. Other
7. Not Applicable
8. Don't Know
9. Refused

B12e2a. Verbatim answer of "Other" response:

B12e3. Please describe how you were discriminated against?

B12f. Did you do anything about it?

1. <i>Yes</i>	2. <i>No</i>	8. Don't know	9. Refused
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B12g. What did you do?

1. Complained to the person you thought was discriminating?	6. Did you do anything else?
2. Complained to someone else?	7. Other
3. Filed a complaint with a government agency?	8. Not Applicable
4. Hired a lawyer to file a lawsuit in court?	9. Don't Know
5. Sought help from/file complaint with fair housing group or other org?	10. Refused/No More Apply

B12h. Why did you not do anything about it?

1. It was not worth it	8. I thought it might take too much time
2. I didn't think it would help	9. I was afraid I might be retaliated against
3. I wasn't sure it was illegal	10. Other
4. I wasn't sure I was being discriminated against	11. Not Applicable
5. I didn't know where/how to complain	12. Don't Know
6. I was too busy	13. Refused/No More Apply
7. I thought it might cost too much	

B13. Suppose, in the future, you believed you were being discriminated against when you went to buy or rent a house or apartment. How likely is it you would do something about it-very likely, somewhat likely, or not likely?

1. Not Likely
2. Maybe/Possibly/It Depends
3. Somewhat Likely
4. Very Likely
8. Don't Know
9. Refused

B13a. What would you be likely to do?

1. Complain to the person thought to be discriminating	6. Seek help from a fair housing group/organization
2. Complain (not specific)	7. Other
3. Seek help from/File a complaint with a government agency	8. Not Applicable
4. Consult a lawyer	9. Don't Know
5. File a lawsuit	10. Refused

B13b. Why is that? (Why are you not likely to do something?)

1. I wouldn't know if it were illegal	8. It wouldn't help
2. I wouldn't be sure I was being discriminated against	9. I would be concerned/afraid I might be retaliated against
3. I wouldn't know where/how to complain	10. Other
4. I would be too busy	11. Not Applicable
5. It would not be worth it	12. Don't Know
6. It would cost too much	13. Refused/No More Apply
7. It would take too much time	

B14. Which, if any, of the following places can a person go for assistance if they believed they had been discriminated against when buying or renting a house or apartment?

(a) A lawyer	1. Yes	2. No
(b) State or local government	1. Yes	2. No
(c) The police	1. Yes	2. No
(d) A private non-profit group	1. Yes	2. No
(e) The federal government	1. Yes	2. No

B15a. Some people say the federal government should be responsible for investigating claims of housing discrimination and taking legal action on behalf of victims of discrimination and taking legal action on behalf of victims of discrimination. Other people say the federal government should not be responsible for investigating claims of housing discrimination or taking legal action on behalf of victims.

What do you think?

1. Responsible
2. Not responsible
8. Don't Know
9. Refused

B15b. You might be interested to know that the federal government can investigate complaints of housing discrimination. Knowing that, which federal government agency or agencies do you believe currently have this responsibility?

1. U.S. Department of Commerce	1. Yes	2. No
2. U.S. Department of Justice	1. Yes	2. No
3. U.S. Department of Agriculture	1. Yes	2. No
4. U.S. Department of Housing and Urban Development	1. Yes	2. No
5. U.S. Department of Homeland Security	1. Yes	2. No

B16a. Lets assume a person were to file a complaint with a federal government agency about being discriminated against when buying or renting a house or apartment. Do you believe it would cost a lot of money to do so, a little money, or no money at all to do so?

1. A lot
2. A little
3. Nothing at all
8. Don't Know/Not Sure
9. Refused

B16b. How much time do you think it would take to get such a complaint resolved? Do you think it would take about a week, a month, between a month and 6 months, between 6 months and a year, or more than a year?

1. A week
2. A month
3. > 1 to 6 months
4. > 6 to 12 months
5. > More than 12 months/1 year
8. Don't Know/Not Sure

9. Refused

B16c. How likely do you think is it that filing such a complaint would accomplish good results-very likely, somewhat likely, or not likely?

1. It depends

2. Not likely

3. Somewhat likely

4. Very likely

8. Don't Know

9. Refused

B16d. Why do you say that?

1. Can't fight the establishment

2. You need a lot of money to be successful

3. I am not a significant/important enough person

4. I will be black-listed

5. What would I have gotten; it wouldn't have helped when I needed the housing

B17. Over the past year or so, do you recall hearing or seeing any advertisement about housing discrimination?

1. Yes

2. No

8. Don't know/Not sure

9. Refused

B17a. Can you recall anything about it?

1. Ad Council ads as seen on TV

2. "Accents"

3. "Do You Still Like Me?"

4. "Do You Still Like Me?" (Spanish)

B18. Suppose there's a community-wide vote on housing issues, and there are two possible laws to vote on. One law says that homeowners can decide for themselves whom to sell their house to, even if they prefer not to sell to people of a certain race, religion, or nationality. Another law says that homeowners cannot refuse to sell to someone because of their race, religion, or nationality. Which law would you vote for?

1. Can decide to whom to sell
2. Cannot refuse
3. Neither/it depends
7. Not Applicable
8. Don't Know
9. Refused

SECTION C:

C Introduction. It's helpful to know something about your household. Please remember that this interview is confidential and completely voluntary - if we should come to any question you don't want to answer, just let me know and we'll go on to the next question.

C1. Are there children under the age of 18 who live with you?

1. <i>Yes</i>	2. <i>No</i>	7. Not Applicable	9. Refused
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C1a. (If YES): How many children?

1. <i>One</i>	2. <i>Two</i>	3. Three or more
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C2. Are you Male or Female?

1. <i>Male</i>	2. <i>Female</i>	3. Don't know
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C3. How old are you?

1.) 18-24
2.) 25-34
3.) 35-44
4.) 45-64
5.) 65 or older
9.) Refused

C4. So that we can obtain the opinions of people of varied backgrounds, please tell me what race or ethnicity do you consider yourself? You may indicate more than one.

1.) White	1. Yes	2. No
2.) Black or African American	1. Yes	2. No
3.) Spanish, Hispanic, or Latino	1. Yes	2. No
4.) American Indian or Alaska Native	1. Yes	2. No
5.) Asian	1. Yes	2. No
6.) Pacific Islander	1. Yes	2. No
7.) Some other Race	1. Yes	2. No
97.) Not Applicable	1. Yes	2. No
98.) Don't Know	1. Yes	2. No
99.) Refused	1. Yes	2. No

C5. Were you born in the United States or outside the United States?

1.) Born in the U.S.
2.) Born outside the U.S.
7.) Not Applicable
8.) Don't Know
9.) Refused

C6. Do you speak a language other than English at home?

1. <i>Yes</i>	2. <i>No</i>	7. Not Applicable	9. Refused
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C6a. Do you speak the language other than English at home?

1. A little of the time
2. Some of the time
3. Most of the time
8. Don't Know/Not Sure
9. Refused

C7. Do you speak a language other than English at work?

1. <i>Yes</i>	2. <i>No</i>	7. Not Applicable	9. Refused
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C7a. Do you speak a language other than English at work?

1. A little of the time
2. Some of the time
3. Most of the time
8. Don't Know/Not Sure

9. Refused

C8. What is the highest degree or level of school you have completed?

1.) No schooling Completed
2.) Nursery School to Sixth Grade
3.) Seventh Grade to 10 th Grade
4.) 11 th Grade or 12 Grade, no Diploma
5.) High School Graduate or Equivalent (GED)
6.) Some College
7.) Associates Degree
8.) Bachelor's Degree
9.) Master's Degree (for example, MA, MS)
10.) Professional Degree (for example, MD, DDS, DVM, LLB, JD)
11.) Doctorate Degree (for example, PhD, EdD)
97.) Not Applicable
98.) Don't Know/Not Sure
99.) Refused

C9. Do you or anyone in your immediate household have a sensory or physical disability, such as blindness, deafness, or a condition that limits one or more basic activity such as walking, climbing stairs, reaching, lifting, or carrying?

1. <i>Yes</i>	2. <i>No</i>	7. Not Applicable	8. Don't Know/Not Sure	9. Refused
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C10. Do you or anyone in your immediate household have a mental or cognitive disability such as a learning disability, Dyslexia, Autism, ADD, ADHD, Schizophrenia, Bipolar disease.

1. <i>Yes</i>	2. <i>No</i>	7. Not Applicable	8. Don't Know/Not Sure	9. Refused
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C11. Approximately what was your household's total income last year, in 2004?
Was it ... (READ CATEGORIES)?

1.) Less than \$20,000
2.) \$20,000 to \$39,999
3.) \$40,000 to \$59,999
4.) \$60,000 to \$99,999
5.) \$100,000 or more
97.) Not Applicable
98.) Don't Know/Not Sure

99.) Refused

C12. Do you currently own or rent your house, apartment, or mobile home?

- | |
|-------------------------|
| 1.) Own |
| 2.) Rent |
| 3.) Other: |
| 7.) Not Applicable |
| 8.) Don't Know/Not Sure |
| 9.) Refused |

C13. Approximately what year did you buy or rent your current residence?

- | |
|---------------------|
| 1.) YEAR_____ |
| 97.) Not Applicable |
| 98.) Don't Know |
| 99.) Refused |

C13a. (If IN ANSWER TO Q.13 THE YEAR PROVIDED IS 1990 OR AFTER):
How many homes or apartment have you rented or owned as your primary residence since 1990?

- | |
|---------------------|
| 1.) Number #_____ |
| 97.) Not Applicable |
| 98.) Don't Know |
| 99.) Refused |

C14. Which best describes the building you live in?

- | |
|---|
| 1.) A one- family house detached from any other house |
| 2.) A one-family house attached to one or more houses |
| 3.) A building with 2 to 4 apartments |
| 4.) A building with 5 or more apartments |
| 8.) Don't Know/Not Sure |
| 9.) Refused |

C16. What is your current marital status?

- | |
|---|
| 1.) Married |
| 2.) Not married but living with a significant other |
| 3.) Single/Divorced |
| 4.) Widowed |

5.) Separated

8.) Don't Know/Not Sure

9.) Refused

C17. Not including the telephone number, which I called you on, how many additional phone numbers do you have in your household? Please do not count numbers for cellular phones, or phone lines that are exclusively for computer or fax use.

1.) None

2.) One

3.) Two

4) Three

5.) Four or more

8.) Don't Know/Not Sure

9.) Refused

C17a. READ AFTER RESPONDENT HAS GIVEN ANSWER: "So, you have _____ additional phone numbers that are not used exclusively for fax machine, computer, or cellular phone?"

1.	2.
<i>Yes</i>	<i>No</i>

C18. Please tell me how many of the additional phone numbers are for:

Household use only (0-10)

--

Business use only (0-10)

--

Both Business and household use (0-10)

--

End of Interview Closing:

Those are all of the questions that we have for you today. Thank you for your time and cooperation.

Non-qualified Respondent Closing:

Thank you for your time. Unfortunately, you do not qualify for the survey.

Appendix B Survey, Sample Design and Methodology

Morris Davis & Company

As was the case for the 2000/1 baseline survey, a structured telephone survey was used to collect the data in 2005. This Appendix provides an overview of the survey, questionnaire, sample design, and sampling method.

The Survey

Questions about fair housing were developed and administered to a nationally representative sample of adults living in the 48 contiguous states. Additionally, sub-samples of targeted populations (African Americans, Hispanics, households with children under 18 years of age, and households with physically or mentally challenged persons) were over-sampled to collect data specific to these populations.

Questionnaire Design

In early January 2005, M. Davis and Company, Inc. staff pre-tested the questionnaire, replicating the data collection process used in 2000/1 to identify problem areas in survey administration. When finalized, the survey instrument was submitted to, and approved by, the Office of Management and Budget (OMB). Subsequently, a Spanish version of the questionnaire was also developed.

Sampling Methodology

Project Design and Sampling Plan. To ensure that the 2005 survey was comparable, as much as possible, to the 2000/1 baseline survey, a Random Digit Dial (RDD) telephone sample method was used. The design was based on a national sample consisting of the 48 contiguous states and the District of Columbia. The base sample consisted of 1,029 respondents, and had a +/- 3 percent margin of error at a 95 percent level of confidence. A response rate of 46.39% (based on the CASRO response rate calculation) was achieved for the base sample. An oversample of 717 respondents was also employed to ensure that sub-samples of African-Americans, Hispanics, families with children under 18 years of age, and persons with disabilities were projectable to their respective total universes with a +/- 5 percent margin of error at a 95 percent level of confidence. On average, 6.7 attempts were made per completed survey for both the base sample and the oversamples.

Sample Design. A national probability sample of households using list-assisted RDD methodology was employed for the base sample. The study employed a multi-stage sampling method to achieve a random sample of non-institutionalized adults (18 years and older) in the 48 contiguous states of the United States and the District of Columbia.

The country was divided into nine geographic regions to ensure appropriate representation by region and to reduce the weighting factors required to project findings nationally. The following is the regional breakout of the sample:

Region	States Covered
1.	CT, ME, MA, NH, RI, VT
2.	NJ, NY, PA
3.	IN, IL, MI, OH, WS
4.	IA, KS, MN, MO, NE, ND, SD
5.	DE, DC, FL, GA, MD, NC, SC, VA, WV
6.	AL, KY, MS, TN
7.	AR, LA, OK, TX
8.	AZ, CO, ID, NM, MT, UT, NV, WY
9. *	CA, OR, WA

*Hawaii and Alaska were omitted because they were not included in the original study.

One adult (18 years or older) was randomly selected from each household to participate.

Over-Sample of Subgroups. Each targeted sub group was over-sampled to achieve a sample size of at least 384 respondents to ensure a +/- 5 percent margin of error at a 95 percent level of confidence. The oversamples were drawn to increase the incidence of households from each sub-sample. The increased incidence of qualified households improved the efficiency of the samples for each subgroup.

1. African Americans and Hispanics. The sub-samples for African American and Hispanic households, respectively, were drawn from telephone exchanges corresponding to zip codes with 50 percent and greater proportions of each targeted sub-sample. The zip codes and corresponding telephone exchanges were stratified into two strata 50 percent to 74.9 percent and 75 percent to 100 percent. The sample was then drawn proportionally from each stratum.

2. Households (HHs) with children under 18 years of age. This sub-sample was drawn from telephone exchanges corresponding to zip codes with 50 percent and greater proportions of HHs with children under 18 years of age. The majority of zip codes with more than 50 percent of HHs with children under 18 do not exceed 60 percent. Stratification was not conducted for this sub-sample because the range of densities of HHs with children is limited. Therefore, the sub-sample was randomly drawn from zip codes with 50 percent and greater proportions of HHs with children under 18.

3. Persons in households with persons with disabilities. Persons with disabilities were identified via the following screener questions: 1) "Do you or anyone in your immediate household have a sensory or physical disability, such as blindness, deafness, or a condition that limits one or more basic activity such as walking, climbing stairs, reaching, lifting, or carrying?" and 2) "Do you or anyone in your immediate household have a mental or cognitive disability such as a learning disability, Dyslexia, Autism, ADD, ADHD, Schizophrenia, Bipolar disease?" The screener questions related to disabilities were asked of all potential respondents. No specific sub-sample was taken for households with persons with disabilities, rather the households were identified from the base sample and each of the other sub-samples.

Source of Telephone Numbers. The sample was purchased from the Marketing Systems Group, Inc. (MSG), one of the premier sample generation companies in the nation. Their product, *GENESYS In-House Sampling System*, was also used to generate the sample for the 2000/1 survey. Marketing Systems Group, Inc. generated samples for the base sample and the over-samples for African-Americans, Hispanics and families with children under 18 years of age.

The sample purchased was divided into replicates of 50 numbers to facilitate management of the sample to achieve an acceptable response rate. In other words, after an initial sample was released subsequent sample releases could be restricted to as few as 50 numbers and minimize its impact on lowering the response rate.

RDD Sample. To generate the sample, the GENESYS System employed a random digit dialing methodology. The system utilized a database consisting of all residential telephone exchanges, working bank information, and various geographic service parameters such as state, county, Primary ZIP code, etc. In addition, the database provided working bank information at the two-digit level—each of the 100 banks (i.e., first two digits of the four-digit suffix) in each exchange was defined as "working" if it contained one or more listed telephone households. On a national basis, this definition covers an estimated 96.4 percent of all residential telephone numbers and 99.96 percent of listed residential numbers. This database is updated on a quarterly basis.

The sample frame consisted of the set of all telephone exchanges that met the geographic criteria. The geographic definition was based on one or more of the geographic codes included in the database. Following specification of the geographic area, the system selected all exchanges and associated working banks that met those criteria. Based on the sample frame

defined above, the system computed an interval such that the number of intervals was equivalent to the desired number of sample pieces. The interval was computed by dividing the total possible telephone numbers in the sample frame (i.e., # of working banks X 100) by the number of RDD sample pieces required. Within each interval a single random number was generated between 1 and the interval size; the corresponding phone number within the interval was identified and written to an output file. The result was that every potential telephone number within the defined sample frame had a known and equal probability of selection.

ID-PLUS. This process was designed to purge about 75 percent of the non-productive numbers (non-working, businesses and fax/modems). In essence, the process used dialers and also telephone agents to determine the functionality of a number. Those telephone numbers determined to be non-functional were omitted from the sample. Since this process was completed after the sample was generated, the statistical integrity of the sample was maintained.

The Pre-Dialer Phase – The file of generated numbers was passed against the ID database, comprised of the GENESYS-Plus business database and the listed household database. Business numbers were eliminated while listed household numbers were set aside, to be recombined after the active Dialer Phase.

The Dialer Phase – The remaining numbers were then processed using automated dialing equipment – actually a specially configured PROYTYS Telephony system. In this phase, the dialing was 100% attended and the phone was allowed to ring up to two times. Specially trained agents were available to speak to anyone who might answer the phone and the number was dispositioned accordingly. Testing was undertaken during the restricted hours of 9 a.m. – 5 p.m. local time, to further minimize intrusion since fewer people are home during these hours.

The Post-Dialer Phase – The sample was then reconstructed, excluding the non-productive numbers identified in the previous two phases.

Data Analysis and Reporting

M. Davis and Company, Inc. compiled and prepared a data set following completion of the survey. The Urban Institute produced adjusted weighted survey counts by age, gender and race/ethnicity, which increased the precision of survey estimates and reduced the bias present in the estimates resulting from

the inclusion of only telephone households. Additionally, the Urban Institute analyzed the data and prepared the report with assistance from M. Davis and Company, Inc.

Appendix C **Weighting Procedures and Variance Estimation**

Timothy Triplett
The Urban Institute

This appendix describes the procedures used to produce survey weights for generating representative estimates of the various populations analyzed in this report. In addition, it describes how to estimate sampling errors that can be incorporated into tests of statistical significance when using the survey weights.

The sample design for this telephone survey consisted of four components: (1) a national random digit dial (RDD) component; (2) a supplemental RDD component from areas where the estimated number of African American households was 50 percent or above; (3) a supplemental RDD component from areas where the estimated number of Hispanic households was 50 percent or above; (4) and, finally, a small supplemental RDD component from areas where the estimated number of child households was 50 percent or above.

The first weight constructed was the “base weight,” which uses only interviews completed from the national RDD component and is the recommended weight for generating national estimate for all adults. The three supplemental RDD samples were used to increase the number of African Americans, Hispanics, and households with children so there would be approximately 400 completed interviews for each of these three groups. Therefore, each of them requires the use of a separate weight to produce nationally representative estimates for that group.

There is one other weight constructed for this analysis—a disability weight. There was not any particular sample used to find households that included persons with a mental or physical disability. However, an interview was conducted in all four RDD components anytime a disabled person resided in the household. So, in total, there are five analysis weights (base, African American, Hispanic, child household, disability household) created for this study; the construction of these weights is described in more detail below.

Three major decisions were needed before constructing the weights. First, it was decided that the base weight should not include interviews from the supplemental samples. The primary reason was that the supplemental RDD samples were drawn from a different sampling frame that gave zero probability of selection for many households that would have had a chance of selection in the national RDD sampling frame. A secondary reason was that an interview

was completed in the supplemental samples if a household passed any one of four screening criteria (African American, Hispanic, child household, or disabled person household). This meant that some Hispanic interviews were picked up from the African American RDD supplement samples and, likewise, some African American interviews were picked up from the Hispanic RDD supplement. While this sample design strategy reduces the cost of completing additional interviews, it further complicates the probabilities of person being selected and also means some respondents could be counted as part of one or more of the sub-population groups.

A second decision involved determining which interviews should be included in the sub-population weights. The decision was to keep all African American and Hispanic interviews when creating the African American and Hispanic weights. This was done regardless of which of the RDD samples the interview came from. The estimated percentage of African American and Hispanic households in a particular telephone exchange was known in all four of the RDD samples. So, the benefit of including additional interviews and adjusting for the probability of being selected from the various sampling frames was considered preferable to excluding interviews. However, in creating the child household weight, the total number of completed interviews from the national sample was large enough that the decision was to only include for the child weight households from the national sample and the few additional child household interviews picked up from the child household RDD supplement. The disability weight includes all disabled households regardless of which sample they were from since there are no simple methods for targeting households with disabled residents.

A third decision was to include in the African American sample the respondents who reported more than one race, as long as African American was one of the races reported. Figure 1 shows the number of completed interviews for each weight by the sample component they came from.

Figure 1

	National Sample	African American Sample	Hispanic Sample	Child household Sample	Total Interviews
Base Weight	1029	0	0	0	1029
African American Weight	138	231	38	3	410
Hispanic Weight	71	3	322	3	399
Child Weight	372	0	0	32	404
Disability Weight	243	98	123	11	475

Base Weight (basewt)

The base weight when applied to the sample data allows researchers to produce national estimates for all adults 18 years of age or older. This weight should be used for virtually all adult estimates except when generating estimates of the populations that were targeted by the supplemental samples (African Americans, Hispanics, households with children, and households with a disabled person). In particular, sample weighting was carried out to accomplish the following objectives:

- Reflect differential probabilities of selection for households and persons;
- Reduce bias due to nonresponse;
- Adjust, to the extent possible, for under-coverage in the sampling frame and in the conduct of the survey; and
- Reduce the variance of the estimates by using auxiliary information.

The creation of the base weight was done in two stages. Typically, the first stage corrects for the different respondent-selection probabilities associated with the number of eligible adults and the number of residential phone lines in each household. However, the survey did not collect information on number of adults in the household, so the first-stage adjustment was simply the reciprocal of the number of eligible phone lines (truncated at a maximum of three). Since one adult was selected at random from each sampled household, ideally it would have been preferable to adjust in the first stage for household size, but without that information the second stage or post stratification weighting will have to suffice for handling this correction.

The second-stage weighting, often referred to as the post stratification weights, involves adjusting the weight to match national parameters for sex, age, education, and region. These parameters come from the Census Bureau's 2003 Annual Social and Economic Supplement (ASEC) that includes all households in the continental United States that had a telephone. To accomplish this, a special iterative sample-weighting program is used to simultaneously balance the distributions of all variables. This stage of weighting takes into account each case's first stage weight. Final weights were trimmed to prevent individual interviews from having too much influence on the final results.

The average design effect for estimates derived from using the base weight was 1.13.⁴⁸ The last section of this report describes how this estimate was calculated and how it can be incorporated into tests of statistical significance.

African American Weight (aawt)

The African American weight, when applied to the sample data, allows researchers to produce national estimates for all African American adults 18 years of age or older. The objectives for the African American weight were the same as the base weight objectives. However, since the African American interviews came from multiple sample frames the adjustment procedures differed.

The creation of the African American weight was done in three stages. The first stage was the same as the first stage used to create the base weight (reciprocal of the number of eligible phone lines). The second stage adjusted for the overrepresentation of African Americans from areas where it was estimated that 50 percent or more of the population was African American. This adjustment had the effect of increasing the relative value of the weights for interviews conducted with African Americans from areas where the estimated African American population was below 50 percent. Since some African Americans were interviewed using the Hispanic or Child household RDD supplements, a smaller but similar adjustment was also included to compensate for the slight overrepresentation of African Americans from areas that had estimated a Hispanic or child household population greater than or equal to 50 percent.

The third-stage (comparable to the second stage in creating the base weights) weighting for the African American weight was the post stratification step to adjust the weight to match African American national parameters for sex, age, education, and region. Again, these parameters come from the Census Bureau's 2003 Annual Social and Economic Supplement (ASEC) that includes all households in the continental United States that had a telephone. This stage of weighting took into account the weighting done in the previous two stages. Final weights were trimmed to prevent individual interviews from having too much influence on the final results.

⁴⁸ The design effect being reported is the "DEFT" or the square root of the estimated variance relative to the variance of the estimate assuming a random sample which is often referred to as the "DEFF".

The average design effect for estimates derived from using the African American weight was 1.57. The last section of this report describes how this estimate was calculated and how it can be incorporated into tests of statistical significance.

Hispanic Weight (hispwt)

The Hispanic weight when applied to the sample data allows researchers to produce national estimates for all Hispanic adults 18 years of age or older. The objectives and procedures for creating the Hispanic weight were the same as objectives and procedures used to create the African American weight. However, since the national RDD sampling frame yielded only 71 Hispanic interviews the adjustment to correct for the overrepresentation of Hispanics from areas where it was estimated that 50 percent or more of the population was Hispanic could not be fully implemented. In addition, it was not possible to fully adjust the final Hispanic weight to match Hispanic national parameters for sex, age, education, and region. Hence, there is some concern that the Hispanic sample, even when using the weight, is not truly representative of Hispanic population. Thus, it is also not surprising that the average design effect for estimates derived from the use of the Hispanic weight was 1.75, higher than the estimated design effect of all the other weights.

Child Weight (childwt)

The child weight when applied to the sample data allows researchers to produce national estimates for adults from households with children. Since more than 90% of the interviews for this weight came from the National RDD sample a simple two-step process was used to create the child weight. First, the interviews from the national sample were assigned their current base weight value and the interviews from the child household sample were assigned an initial value of 1. Second, the weight was then normalized so that the effective sample size from using the weight would equal the number of interviews from both samples. Given that relatively little sample adjustment was done in creating a child weight, the average design effect for estimates derived from the use of the child weight is only 1.05.

Disability Weight (dispwt)

The disability weight, when applied to the sample data, allows researchers to produce national estimates for adults from households with a disabled person.

Since disabled household interviews came from all four sample frames, an adjustment was done to compensate for the overrepresentation of disabled respondents from areas where it was estimated that the African American, Hispanic, or child household population was greater than or equal to 50 percent. Given the nature of the disability self-reporting and the limited availability of national demographic estimates for disabled households it did not seem appropriate to try and to do any post stratification in creating the disability weight. However, it is still recommended that this weight be use when producing estimates for adults from households having a disabled person, even though it is not known how representative your estimates will be of all disabled households. The average design effect when using the disability weight was 1.30.

Variance Estimation Using the Average Design Effect

Post-data collection statistical adjustments require analysis procedures that reflect departures from simple random sampling. This departure can be measured by estimating the “design effect” associated with the weighted estimate. The term design effect is used to describe the variance of the weighted sample estimate relative to the variance of an estimate that assumes a simple random sample. In a wide range of situations, the adjusted *standard error* of a statistic should be calculated by multiplying the usual formula by the design effect (deft). Thus, the formula for computing the 95% confidence interval around a percentage is

$$\hat{p} \pm \left(deft \times 1.96 \sqrt{\frac{\hat{p}(1 - \hat{p})}{n}} \right)$$

where \hat{p} is the sample estimate and n is the unweighted number of sample cases in the group being considered.

The average design effects were calculated using replicate weights. Replicate weights are one way to compute sampling errors to reflect the complex sample design. In general, the replication method involves splitting the full sample into smaller groups, or replicate samples, each one constructed to mirror the composition of the full sample. Each replicate consists of almost the full sample, but with some respondents removed. The variation in the estimates computed from the replicate samples is used to estimate the sampling errors of survey estimates from the full sample. For this study, 50 replicate weights were developed for each survey weight (basewt, aawt, hispw, childwt, dispwt) and reflect 50 replicate samples that were created. The computation of sampling

errors using replicate weights was done across 10 substantive questions and then averaged. Figure 2 shows the resulting average design effect for each survey weight.

Figure 2

	N	DEFT	DEFF
Base Weight	1029	1.13	1.27
African American Weight	410	1.57	2.47
Hispanic Weight	399	1.75	3.05
Child Weight	404	1.05	1.11
Disability Weight	475	1.30	1.70

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