



# TEXAS TRENDS 2024

**Housing**



**Hobby School of Public Affairs**  
**UNIVERSITY OF HOUSTON**



**TEXAS SOUTHERN UNIVERSITY**  
Barbara Jordan – Mickey Leland  
School of Public Affairs



## Texas Trends 2024 Housing

In 2021, the Hobby School of Public Affairs at the University of Houston and the Executive Master of Public Administration Program in the Barbara Jordan – Mickey Leland School of Public Affairs at Texas Southern University launched a five-year survey project to study Texas's changing population. The fourth survey in the series was fielded between June 20 and July 1, 2024 and focused on opinions about elections and public policies. The survey was conducted in English and Spanish, with 2,257 YouGov respondents 18 years of age and older (including an oversample of Black Texans), resulting in a confidence interval of +/-2.1 for the overall survey population.

The respondents were matched to a sampling frame on gender, age, race/ethnicity, and education and are representative of the Texas adult population. The results of this 2024 statewide survey will be presented in separate reports on the following topics: the November 2024 election, school choice/vouchers, housing, immigration, and climate challenges. This report examines public opinion related to several housing related issues, including evaluations of local housing affordability, support for policies to increase the amount of rental housing for low income and middle income Texans, and the degree and sources of financial strain placed on Texans by housing costs.

### EXECUTIVE SUMMARY

90% of Texans consider housing affordability to be a problem in their part of Texas, with 44% considering it to be a big problem and 46% somewhat of a problem.

Only 10% of Texans do not consider housing affordability to be a problem in their part of Texas.

53% of Latino Texans and 50% of Black Texans believe that housing affordability is a big problem in their part of Texas, compared to 39% of white Texans.

54% of Texans with an annual family income of less than \$60,000 report that housing affordability is a big problem in their part of Texas, compared to 40% of Texans in the \$60,000 to \$99,000 income bracket and 34% of Texans with a family income of \$100,000 or more.

54% of Texans favor government policies intended to increase the amount of affordable housing for lower and middle income Texans, while 26% oppose these policies.

Texans with a family income of between \$30,000 and \$59,999 (63%) are significantly more likely than Texans in the lowest (54%) and highest (52% and 50%) income quartiles to favor government policies to increase the amount of affordable housing for lower and middle income Texans.

60% of Texas renters favor government policies to increase the amount of affordable housing for low and middle income Texans, compared to 51% of Texas homeowners.

68% of Texas Democrats, but only 46% of Texas Republicans, favor government policies designed to increase the amount of affordable rental housing.

56% of Texans report that the cost of housing represents a source of financial strain for them and their family, with 38% identifying the cost of housing as a major source of strain and 18% identifying the cost of housing as a minor source of financial strain.

47% of Black Texans and 46% of Latino Texans report that housing costs place a lot of financial strain on them and their family, compared to 30% of white Texans.

51% of white Texans report that the cost of housing has created no financial strain for them, compared to 37% of Black Texans and 36% of Latino Texans.

48% of Generation X (born 1965 to 1980) report that housing costs place a lot of financial strain on them, compared to 32% of the members of the Silent Generation/Baby Boomer cohort (born 1928 to 1964).

51% of Texans with an annual family income of less than \$60,000 report that the cost of housing places a lot of financial strain on them, compared to only 31% of Texans in the \$60,000 to \$99,000 income bracket, and to an even smaller 21% of Texans with a family income of \$100,000 or more.

52% of Texas renters, but only 30% of Texas homeowners, say that housing costs place a lot of financial strain on them.

52% of Texas homeowners, but only 28% of Texas renters say that housing costs place no financial strain on them.

Among Texas homeowners for whom housing costs create a financial strain, the proportion for whom the respective expense represents a major source of financial strain includes the following: utility bills (68%), homeowner insurance (61%), home maintenance (53%), mortgage payments (51%), school property taxes (50%), other local property taxes (50%), home renovations (43%), and HOA dues (21%).

Among Texas renters for whom housing costs create a financial strain, the proportion for whom the respective expense represents a major source of financial strain includes rent (78%), utility bills (61%), and renter insurance (23%).

## **SURVEY POPULATION DEMOGRAPHICS**

White Texans account for 53% of the survey population, Latino Texans for 28%, Black Texans for 13%, and others for 6% (3% Asian American, 2% Mixed/Other, 1% Native American). Women represent 51% of this population and men 49%. Regarding generations, 27% of this population belongs to the combined Silent Generation (born between 1928-1945) and Baby Boomer (1946-1964) cohort, 24% to Generation X (Gen-X) (1965-1980), 29% to the Millennial (1981-1996) generation, and 20% to Generation Z (1997-2012). The highest level of educational attainment of 32% of the population is a four-year college degree or a post-graduate degree, of 29% of the population is a two-year college degree or some college, and of 39% of the population is a high school degree or less. Texans with a family income of less than \$30,000 per year account for 30% of the population, those with a family

income between \$30,000 to \$59,000 for 26%, those with a family income of \$60,000 to \$99,000 for 23% and those with a family income of \$100,000 or more for 21%. Almost one-half (48%) of the respondents reside in one of the state's five major urban counties (Bexar, Dallas, Harris, Tarrant, Travis), 17% reside in suburban countries adjacent to these five major urban counties (e.g., Brazoria, Collin, Denton, Fort Bend, Montgomery, Williamson), and 19% in regional hub counties (e.g., El Paso, Hidalgo, Lubbock, McLennan, Nueces, Smith), with the remaining 16% residing in rural and semi-rural counties. Homeowners account for 65% of the population while those that rent or have some other type of arrangement account for 35%. Republicans account for 39% of this population, Democrats for 39% and Independents for 17%, with 5% of the population unsure about their partisan identification.

## **INTRODUCTION**

Housing and housing affordability are major public policy concerns in Texas and the United States, as millions of households struggle to find safe, adequate, and affordable homes. And this need has only been exacerbated by the COVID-19 pandemic and the ensuing inflationary economic crisis. At one end of the housing crisis, over half a million people are experiencing houselessness on the streets or in shelters. At the other end, homeownership rates have fallen, particularly for lower-income households, younger families, and minorities. Other pressing housing issues include declines in affordable rentals and shortages in emergency and transitional housing.

In Texas, a significant number of residents are considered housing constrained, with nearly a quarter of the state's 6.9 million homeowner households spending more than 30% of their income on housing costs, classifying them as housing cost-burdened. This is due to high property taxes and rising homeowner insurance costs, which place a substantial financial strain on many households. Furthermore, among the approximately 3.94 million renter households in Texas, a large portion are severely cost-burdened, spending more than half of their income on rent. This situation is particularly dire for the over 900,000 extremely low-income renters in Texas. Many households are forced to allocate a disproportionate amount of their income to housing, leaving little for other essential needs.

In the large metropolitan areas of Texas, particularly in and around Austin, Dallas and Houston, housing demand has significantly outstripped supply, severely impacting affordability. The increasing cost of housing and of overall living expenses further limits economic mobility and raises financial stress. Urban renewal and gentrification in these large cities have frequently led to the displacement of long-time residents, particularly in historically low-income neighborhoods where growing property values and rents push out existing residents who can no longer afford to live in their communities. Rising property taxes can also be a burden for homeowners, especially those on fixed incomes.

In addition, Texas, particularly Gulf Coast area counties, is prone to natural disasters such as hurricanes, floods, and severe storms. These events can cause extensive damage to housing, displacing residents and worsening housing availability. Recovery and rebuilding efforts can take years while further straining individual and government resources.

## EVALUATIONS OF LOCAL HOUSING AFFORDABILITY

The survey respondents were asked if housing affordability was a big problem, somewhat of a problem or not a problem at all in their part of Texas. Figure 1 highlights that 90% of Texans consider housing affordability to be a problem in their part of Texas, with 44% considering it to be a big problem and 46% considering it to be somewhat of a problem. Only 10% of Texans believe that housing affordability is not a problem at all in their part of Texas.

**Figure 1. Evaluation by Texans of How Much of a Problem Housing Affordability is in Their Part of Texas (%)**

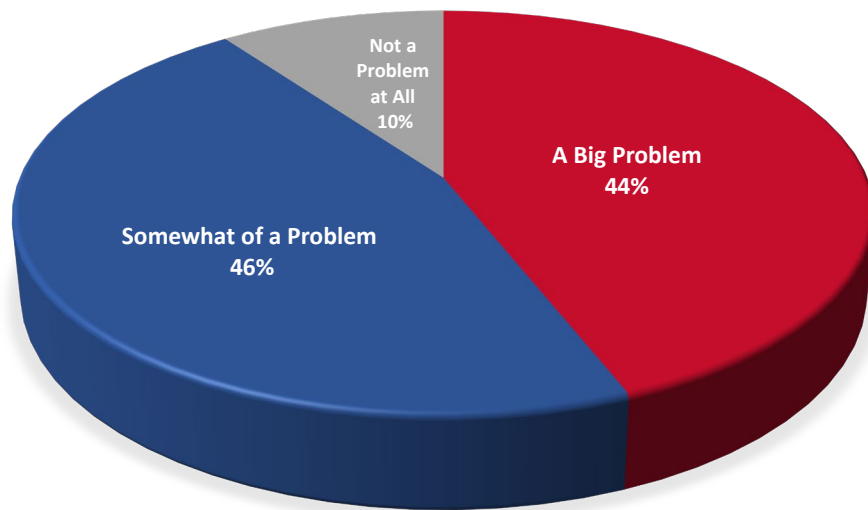


Table 1 provides the proportion of Texans who believe housing affordability is a big problem, somewhat of a problem, or not a problem in their part of Texas broken down by gender, ethnicity/race, generation, education, family income, region, housing status and partisanship.

**Table 1. Texans' Evaluation of How Much of a Problem Housing Affordability is in Their Part of Texas (%)**

Socio-Demographic	Sub-Group	Big Problem	Somewhat of a Problem	Not a Problem
Overall		44	46	10
Gender	Women	49	43	8
	Men	40	48	12
Ethnicity/Race	White	39	50	11
	Latino	53	38	9
	Black	50	41	9
Generation	Silent/Boomer	46	44	10
	Generation X	52	40	8
	Millennial	41	48	11
	Generation Z	37	52	11
Education	High School	47	43	10
	Some College/2 Yr Degree	48	43	9
	4 Yr Degree/PostGrad	38	51	11
Income	Less than \$30,000	53	38	9
	\$30,000-\$59,999	55	37	8
	\$60,000-\$99,999	40	50	10
	\$100,000+	34	54	12
Region	Urban	45	45	10
	Suburban	45	47	8
	Regional Hubs	44	47	9
	Rural & Semi Rural	45	44	11
Housing Status	Own	41	47	12
	Rent/Other	52	42	6
Partisanship	Democratic	48	44	8
	Independent	46	43	11
	Republican	40	49	11

Women (49%) are significantly more likely than men (40%) to report that housing affordability is a big problem.

Latino (53%) and Black (50%) Texans are significantly more likely than white Texans (39%) to report that housing affordability is a big problem. Conversely, White Texans (50%) are significantly more likely than Latino (38%) and Black (41%) Texans to say that housing affordability is somewhat of a problem.

There are not any significant differences in the belief that housing affordability is a problem among Texans belonging to the Silent/Boomer generational cohort, Generation X, and Millennials, with the exception of modestly greater proportion of Gen Xers (52%) than Millennials (41%) reporting that housing affordability is a big problem. Gen Zs (37%) however are significantly less likely than Gen Xers

(52%) and members of the Silent Generation/Baby Boomer cohort (46%) to report that housing affordability is a big problem in their part of Texas.

Texans whose highest level of educational attainment is some college or a two-year degree (48%) or a high school degree or less (47%) are significantly more likely than Texans whose highest level of educational attainment is a four-year degree or postgraduate degree (38%) to report that housing affordability is a big problem.

Texans with an annual family income of less than \$30,000 (53%) and between \$30,000 and \$59,999 (55%) are significantly more likely than Texans in the higher income brackets of \$60,000 to \$99,999 (40%) and \$100,000 or more (34%) to believe that housing affordability is a big problem in their part of Texas.

Texans who do not own their home (rent or other status) are significantly more likely than Texans who own their home to report that housing affordability is a big problem, 52% vs. 41%.

Texas Democrats (48%) are notably more likely than Texas Republicans (40%) to report that housing affordability is a big problem.

There are no noteworthy regional differences in the proportion of Texans who believe housing affordability is a big problem, somewhat of a problem or not a problem in their part of Texas.

**SUPPORT FOR POLICIES TO INCREASE THE AMOUNT OF AFFORDABLE RENTAL HOUSING**

Figure 2 provides the proportion of Texans who favor and oppose government policies intended to increase the amount of affordable rental housing for lower income and middle income Texans. More than half of Texans (54%) favor these policies, while 26% oppose them, and 20% don't know if they favor or oppose the policy.

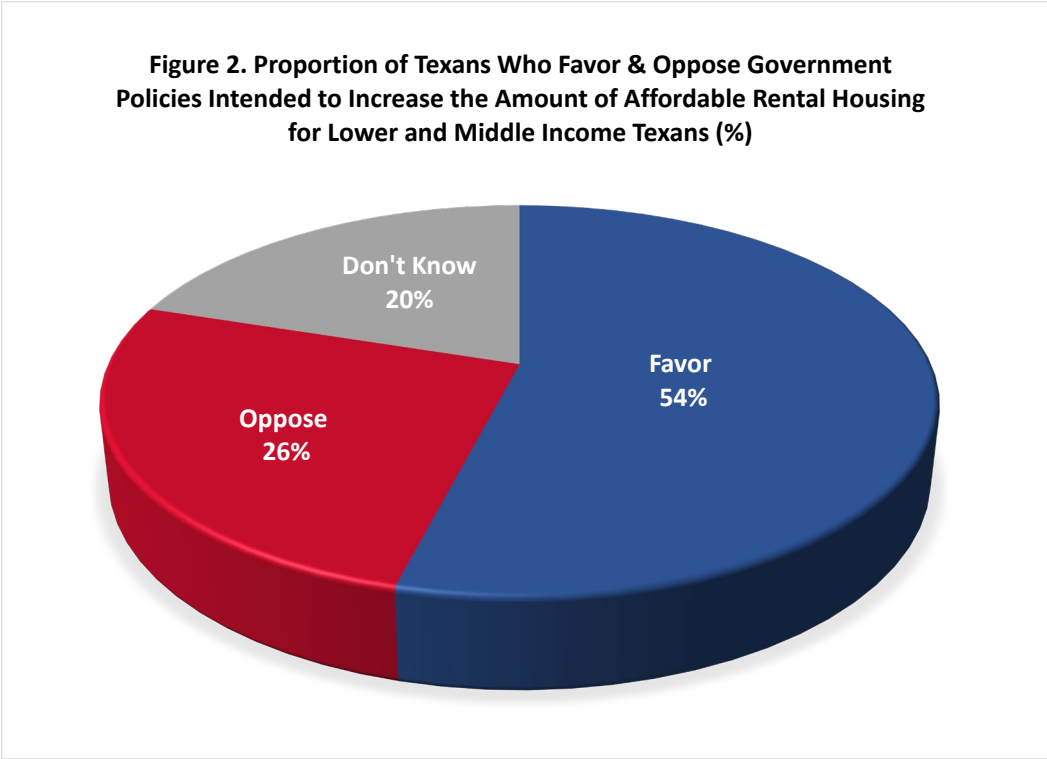




Table 2 provides the proportion of Texans who favor and oppose government policies intended to increase the amount of affordable rental housing for lower and middle income Texans broken down by gender, ethnicity/race, generation, education, family income, region, housing status, and partisanship. Also included is the proportion who answered “don’t know” to this question.

**Table 2. Proportion of Texans Who Favor & Oppose Government Policies to Increase the Amount of Affordable Rental Housing for Lower and Middle Income Texans (%)**

Socio-Demographic	Sub-Group	Favor	Oppose	Don't Know
Overall		54	26	20
Gender	Women	52	26	22
	Men	56	25	19
Ethnicity/Race	White	53	26	21
	Latino	53	25	22
	Black	60	27	13
Generation	Silent/Boomer	48	33	19
	Generation X	52	27	21
	Millennial	60	21	19
	Generation Z	57	21	22
Education	High School	51	27	22
	Some College/2 Yr Degree	54	23	23
	4 Yr Degree/PostGrad	57	27	16
Income	Less than \$30,000	54	26	20
	\$30,000-\$59,999	63	18	19
	\$60,000-\$99,999	52	26	22
	\$100,000+	50	32	18
Region	Urban	59	23	18
	Suburban	48	31	21
	Regional Hubs	56	27	17
	Rural & Semi Rural	43	26	31
Housing Status	Own	51	26	23
	Rent/Other	60	24	16
Partisanship	Democratic	68	20	12
	Independent	46	26	28
	Republican	46	34	20

There are not any noteworthy gender, ethnic/racial, or education sub-group differences in the proportion of Texans who favor and oppose government policies to increase the amount of affordable rental housing.

However, there are a couple of modest generational differences in the proportion who favor and oppose affordable housing policies. Members of the Silent Generation/Baby Boomer cohort (48%) are

significantly less likely to favor these policies than are Millennials (60%) and Gen-Zs (57%), and significantly more likely to oppose the policies (33% vs. 21% and 21%, respectively).

Texans whose family income is between \$30,000 and \$59,999 (63%) are significantly more likely than Texans in the lowest (54%) and highest two (52% and 50%) income quartiles to favor government policies to increase the amount of affordable housing for lower and middle income Texans.

Texans living in urban areas are significantly more likely than Texans living in rural and semi-rural areas to favor government policies to increase the amount of affordable rental housing, 59% vs. 43%, and also significantly more likely to favor these policies than Texans living in the suburbs surrounding the state's five major urban counties (48%).

Texans who rent (60%) are significantly more likely than Texans who own their home (51%) to favor government policies to increase the amount of affordable rental housing.

Finally, Texas Democrats (68%) are significantly more likely than Texas Independents (46%) and Republicans (46%) to favor government policies designed to increase the amount of affordable rental housing, with Republicans (34%) significantly more likely than Democrats (20%) to oppose these policies.

### LEVEL OF FINANCIAL STRAIN PLACED ON TEXANS BY THE COST OF HOUSING

These Texans also were asked if the cost of housing represented a source of financial strain for them and their family, and, if so, whether it created a lot of financial strain for them or a little financial strain. The combined results are contained in Figure 3, with 44% of Texans reporting that the cost of housing does not represent a source of financial strain for them, 38% reporting that the cost of housing creates a lot of financial strain for them and 18% indicating that the cost of housing creates a little strain for them and their family.

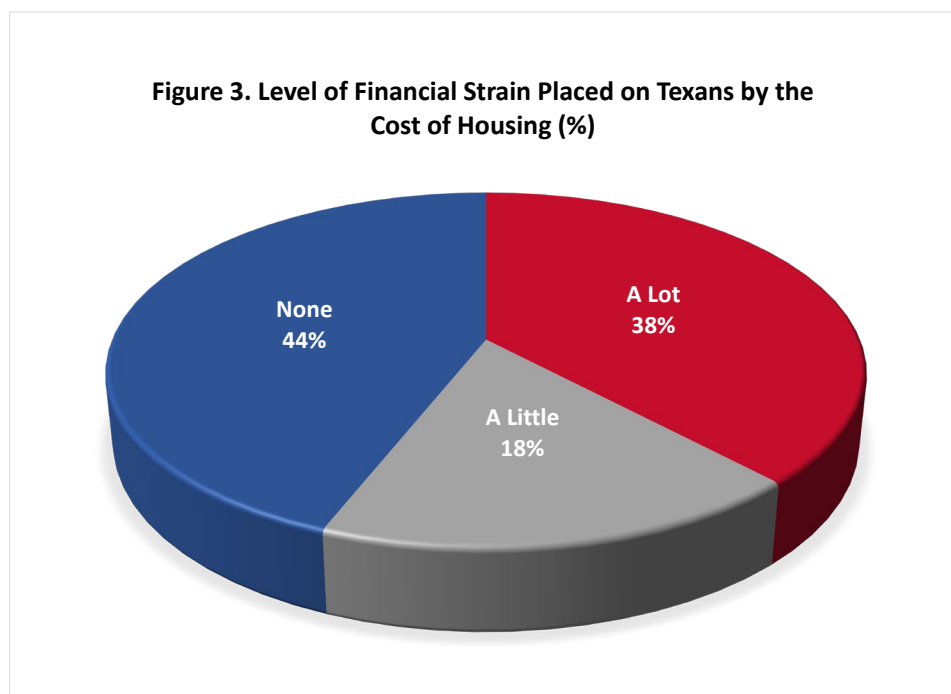


Table 3 provides the proportion of Texans who report the cost of housing creates a lot of financial strain for them, a little financial strain for them and no financial strain for them broken down by gender, ethnicity/race, generation, education, family income, region, housing status and partisanship.

**Table 3. Level of Financial Strain Placed on Texans by the Cost of Their Housing (%)**

Socio-Demographic	Sub-Group	A Lot	A Little	None
Overall		38	18	44
Gender	Women	39	19	42
	Men	37	18	45
Ethnicity/Race	White	30	19	51
	Latino	46	18	36
	Black	47	16	37
Generation	Silent/Boomer	32	15	53
	Generation X	48	13	39
	Millennial	39	22	39
	Generation Z	32	25	43
Education	High School	46	18	36
	Some College/2 Yr Degree	37	17	46
	4 Yr Degree/PostGrad	28	21	51
Income	Less than \$30,000	53	19	28
	\$30,000-\$59,999	48	16	36
	\$60,000-\$99,999	31	20	49
	\$100,000+	21	18	61
Region	Urban	38	19	43
	Suburban	33	20	47
	Regional Hubs	41	21	38
	Rural & Semi Rural	38	13	49
Housing Status	Own	30	18	52
	Rent/Other	52	20	28
Partisanship	Democratic	37	20	43
	Independent	41	17	42
	Republican	36	18	46

There are no noteworthy sub-group differences regarding the financial strain placed on Texans by the cost of their housing based on gender, region and partisanship.

Black (47%) and Latino (46%) Texans are significantly more likely than white Texans (30%) to report that the cost of housing places a lot of financial strain on them and their family, while, conversely, white Texans (51%) are significantly more likely than Black (37%) and Latino (36%) Texans to report that the cost of housing has created no financial strain for them.

Members of Generation X (48%) are significantly more likely than members of both the older Silent Generation/Baby Boomer cohort (32%) and the younger Gen-Zs (32%) to say that the cost of housing causes a lot of financial strain for them. Similarly, members of the Silent Generation/Baby Boomer cohort (53%) are significantly more likely than the members of the three respective younger cohorts (39%, 39% and 43%, respectively) to report that the cost of housing does not represent a source of financial strain or them.

Texans whose highest level of educational attainment is a high school degree or less (46%) are significantly more likely than Texans with a four-year or postgraduate degree (28%) to say that the cost of housing represents a lot of strain for them, with the reverse true for the proportion who say that the cost of their housing does not represent any type of financial strain for them (36% vs. 51%, respectively).

Texans whose annual family income is less than \$30,000 (53%) and between \$30,000 and \$59,999 (48%) are significantly more likely than Texans whose annual income is \$60,000 to \$99,999 (31%) and \$100,000 plus (21%) to report that the cost of their housing places a lot of financial strain on them. Conversely, Texans in the two highest income quartiles, especially those with an annual family income of \$100,000 or more, are significantly more likely than Texans in the two lowest income quartiles to report that the cost of housing does not place any financial strain on them (61% and 49% vs. 36% and 28%, respectively).

Texans who rent (52%) their home are significantly more likely than Texans who own their home (30%) to report that the cost of housing places a lot of financial strain on them. Conversely, Texans who own their home (52%) are significantly more likely than Texans who rent their home (28%) to report no type of financial strain caused by the cost of their housing.

## **SOURCES OF FINANCIAL STRAIN FOR TEXAS HOMEOWNERS AND RENTERS**

This section of the report focuses on the 56% of Texans who reported that the cost of their housing represented a lot or a little financial strain for them. These respondents were asked separate batteries of questions regarding the sources of their financial strain depending on whether they owned or rented their home. The homeowners were asked if eight different expenses represented a major, a minor or no source of financial strain for them. The eight expenses included the following: school property taxes, other local property taxes (e.g., city, county, special district), utility bills (electric, natural gas, water/sewage), mortgage payments, home maintenance, home renovations, homeowner insurance, and HOA dues. The renters were asked if three different expenses represented a major, minor or no source of financial strain for them. The three expenses included rent, renter insurance, and utility bills (electric, natural gas, water/sewage).

Figure 4 provides the proportion of Texas homeowners experiencing housing related financial strain who reported that the expense was a major, minor, or not a source of their financial strain. One-half or more of these Texans listed six expenses as a major source of strain, ranging from utility bills (68%), homeowner insurance (61%) and home maintenance (53%) to mortgage payments (51%), other local property taxes (50%) and school property taxes (50%). Fewer than half (43%) listed home renovations as a major source of strain, and less than a quarter (21%) identified HOA dues as a major source of financial strain. Fewer than one in ten of these Texans reported that utility bills (4%) and home

maintenance (8%) did not cause any financial strain, while half (50%) indicated that for them, HOA dues did not represent a source of any financial strain.

**Figure 4. Major, Minor and Non Sources of Housing Related Financial Strain Among Texas Homeowners (%)**

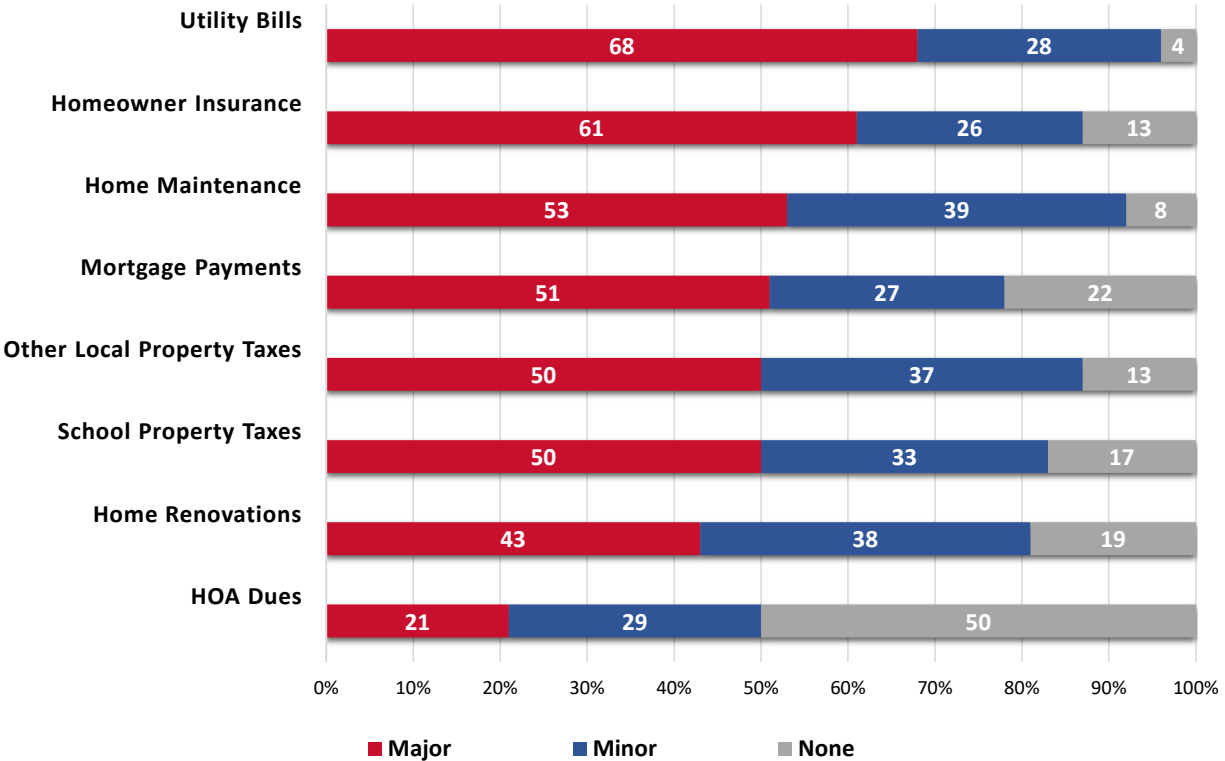


Figure 5 provides the proportion of Texas renters experiencing housing related financial strain who reported that the expense was a major, minor, or not a source of their financial strain. Rent represents a major source of financial strain for more than three-quarters of these Texans (78%), a minor source for (19%) and is not a source of financial strain for a mere 3%. Utility bills represent a major source of financial strain for a substantial proportion of renters (61%) that is comparable to that for homeowners (68%), while utility bills do not represent a source of any strain for 6% of renters and 8% of homeowners. In contrast to homeowner insurance, which represented a major source of financial strain for 61% of homeowners, renter insurance represents a major source of strain for only 23% of renters, with 36% of renters reporting that renter insurance is not a source of any financial strain, compared to 13% of homeowners who reported the same.

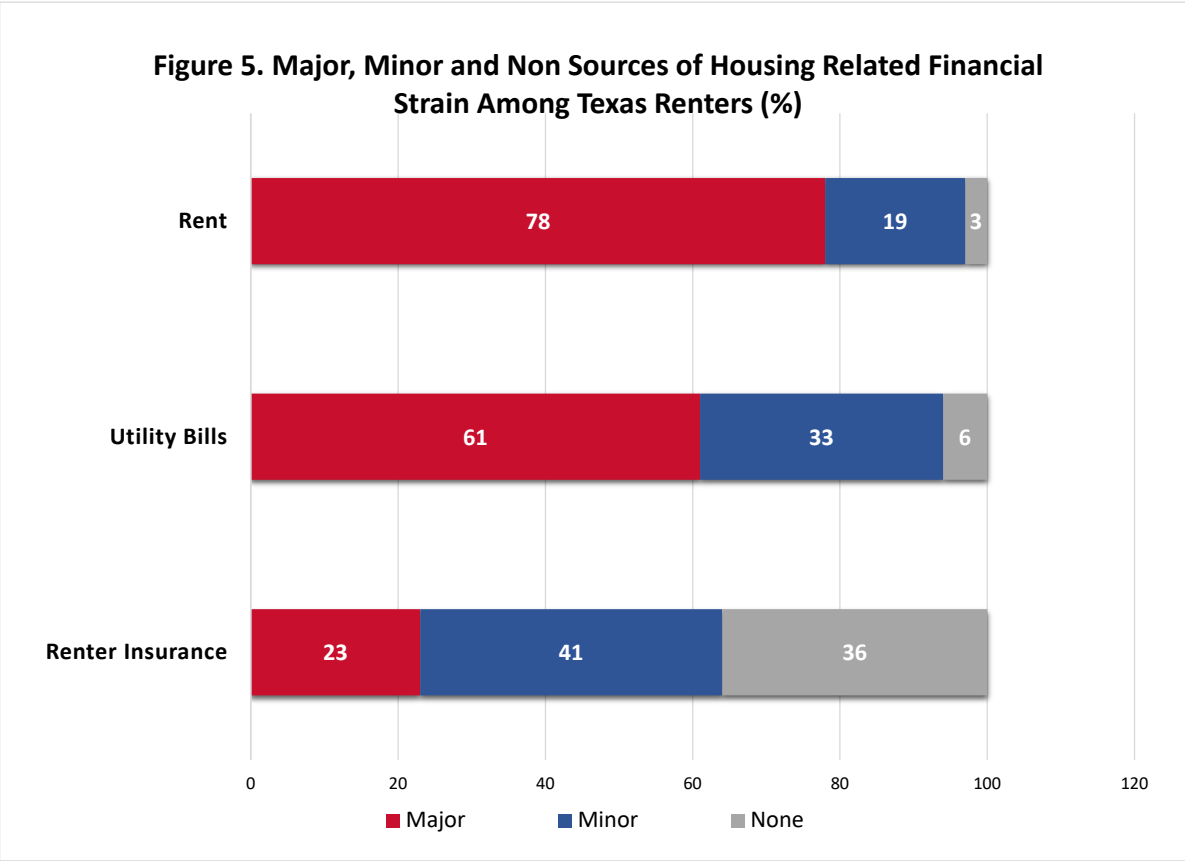


Table 4 provides the proportion of Texan homeowners for whom the cost of housing represents a financial strain that reported that each of the eight expenses included in the survey represents a major source of their financial strain, broken down by gender, ethnicity/race, generation, education, family income, region, and partisanship.

**Table 4. Proportion of Texas Homeowners Experiencing Housing Related Strain Who Report Expense as a Major Source of Financial Strain for Them Today (%)**

Socio-Demographic	Sub-Group	School Property Taxes	Other Local Property Taxes	Mortgage Payments	Homeowner Insurance	Home Maintenance	Utility Bills	HOA Dues	Home Renovations
Overall		50	50	51	61	53	68	21	43
Gender	Women	51	57	54	61	50	72	19	46
	Men	50	43	48	61	55	65	24	41
Ethnicity/Race	White	48	47	47	60	54	65	17	43
	Latino	50	52	49	61	53	74	23	43
	Black	63	54	69	61	59	72	36	51
Generation	Silent/Boomer	61	61	54	85	65	75	26	51
	Generation X	55	56	60	62	58	70	22	52
	Millennial	43	42	49	44	45	64	19	41
	Generation Z	35	33	34	49	39	61	20	19
Education	High School	51	47	50	58	56	74	24	49
	Some College/2 Yr Degree	43	52	47	63	50	72	19	36
	4 Yr Degree/PostGrad	54	52	55	63	51	58	20	42
Income	Less than \$30,000	39	45	41	49	53	68	24	49
	\$30,000-\$59,999	61	50	60	73	65	82	25	53
	\$60,000-\$99,999	45	51	54	63	53	64	22	35
	\$100,000+	57	52	51	54	41	55	13	40
Region	Urban	55	45	53	56	55	62	25	46
	Suburban	50	57	49	72	53	67	25	32
	Regional Hubs	40	55	49	60	50	79	16	43
	Rural & Semi Rural	50	48	49	62	52	76	15	52
Partisanship	Democratic	49	50	48	59	56	75	22	41
	Independent	44	49	56	58	43	64	14	36
	Republican	56	51	52	67	54	64	25	50

With a few minor exceptions, there are no noteworthy sub-group differences in the proportion of homeowners who identify the eight expenses as a major source of financial strain that are based on gender, education, region of residence, and partisanship.

In contrast, the most noteworthy sub-group differences revolve around income, and to a lesser extent generation and ethnicity/race.

Texans whose annual family income is between \$30,000 and \$59,999 are significantly more likely than those with an annual family income of less than \$30,000 to report that three expenses represented a major source of financial strain for them: school property taxes (61% vs. 39%), mortgage payments (60% vs. 41%), and homeowner insurance (73% vs. 49%).

Texans whose annual family income is between \$30,000 and \$59,999 also are significantly more likely than those with an annual family income of \$100,000 or more to report that three expenses represented a major source of financial strain for them: homeowner insurance (73% vs. 54%), home maintenance (65% vs. 41%) and utility bills (82% vs. 55%).

While the results for Generation Z are included in Table 4, they are not considered in the analysis due to the high likelihood that a substantial proportion of these Generation Z homeowners are living in homes owned by a parent, and hence potentially view these expenses as less of a major source of financial strain due to a lack of awareness of the actual costs. Excluding Generation Z, there are only two generational sub-group differences of note. First, members of the Silent Generation/Baby Boomer cohort (85%) are significantly more likely than Gen-Xers (62%) and Millennials (44%) to list homeowner

insurance as a major source of financial strain. Second, members of the Silent Generation/Baby Boomer cohort (65%) are significantly more likely than Millennials (45%) to identify home maintenance expenses as a major source of financial strain.

Finally, Black Texans (69%) are significantly more likely than White (47%) and Latino (49%) Texans to identify mortgage payments as a major source of financial strain.

Table 5 provides the proportion of Texan renters for whom the cost of housing represents a financial strain that reported that each of the three identified expenses represents a major source of their financial strain, broken down by gender, ethnicity/race, generation, education, family income, region, and partisanship.

**Table 5. Proportion of Texas Renters Experiencing Housing Related Strain Who Report Expense as a Major Source of Financial Strain for Them Today (%)**

Socio-Demographic	Sub-Group	Rent Payments	Public Utilities	Renter Insurance
Overall		78	61	23
Gender	Women	81	58	22
	Men	72	65	26
Ethnicity/Race	White	72	51	19
	Latino	85	75	23
	Black	78	66	35
Generation	Silent/Boomer	80	55	28
	Generation X	81	72	25
	Millennial	79	51	21
	Generation Z	68	62	23
Education	High School	78	64	26
	Some College/2 Yr Degree	77	66	20
	4 Yr Degree/PostGrad	76	45	22
Income	Less than \$30,000	84	67	24
	\$30,000-\$59,999	80	63	20
	\$60,000-\$99,999	76	49	16
	\$100,000+	39	34	40
Region	Urban	76	58	24
	Suburban	78	53	21
	Regional Hubs	84	69	28
	Rural	72	67	16
Partisanship	Democratic	76	63	30
	Independent	85	67	20
	Republican	73	51	18

With very minor exceptions, there are no noteworthy sub-group differences in the proportion of renters who identify the three expenses as a major source of financial strain that are based on gender, generation, education, region of residence, and partisanship. There are however noteworthy differences in regard to income, and to a lesser extent ethnicity/race, but even they are relatively modest.



Renters whose annual family income is \$100,000 or more are significantly less likely than renters in the other three income quartiles to report that rent payments represent a major source of financial strain (39% vs. 76%, 80% and 84%). They are also significantly less likely than renters in the two lowest income quartiles to report that public utilities are a major source of financial strain for them (34% vs. 63% and 67%).

Finally, Latino renters (75%) are significantly more likely than white renters (51%) to say that public utility bills represent a major source of financial strain.

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