

National Association of REALTORS®

MD – State of Housing January 2023

American Strategies designed and administered this multi-modal survey conducted by professional interviewers and via Qualtrics. The survey reached 834 adults, age 18 or older, who indicated they were registered to vote in Maryland.

The survey was conducted January 3-9, 2023.

Forty-eight percent of respondents were reached on wireless phones, six percent on VOIP phones, and seven percent on landlines. Thirty-nine percent of respondents were reached online. Quotas were assigned to reflect the demographic distribution of registered voters in Maryland, and the data were weighted to ensure an accurate reflection of the population. The sample was drawn from a third-party vendor file. The overall margin of error is +/- 3.4%. The margin of error for subgroups is larger and varies. Percentage totals may not add up precisely due to rounding.

Key Findings

- Three-quarters of Maryland voters feel that the cost to buy a house or rent an apartment in their part of the state is too high - an increase of 19-points since 2020.
- Concern over housing costs is high among all demographic groups, including younger and older voters, Black and White. Voters under the age of 50 almost universally feel that housing costs are too high.
- About half personally feel at least some financial strain from the amount they pay in rent or mortgage each month; 25 percent say housing costs cause a *significant* financial strain on their budget.
- There is a sizeable increase in the percentage of Maryland voters who say there is too little housing available to buy or rent for those with moderate incomes, younger people and those who are just getting started in their careers.
- Two-thirds feel that people of color face different challenges when it comes to finding quality, affordable housing in their part of Maryland.

Key Findings

- Voters are most likely to identify landlords charging higher rents and racial discrimination during appraisal as the biggest housing challenges faced by people of color
- Marylanders face a number of obstacles when it comes to buying a home, including low wages, high interest rates, saving for a down payment and high construction costs.
- Voters are unfamiliar with Accessory Dwelling Units (ADUs), but after hearing a description there is strong and broad support to make it easier to let homeowners build ADUs on their property.
- Voters remain unimpressed with the job being done by elected officials at both the state and local levels on addressing the housing affordability issue.

Survey Methodology

2020



600 Registered voters in Maryland



Wireless (340)
VOIP (86)
Landline (174)



Interviews conducted
November 30th-
December 3rd

2022



931 Registered voters in Maryland



Wireless (352)
VOIP (62)
Landline (86)
Online (431)



Interviews conducted
January 19th-
January 27th

2023



834 Registered voters in Maryland



Wireless (380)
VOIP (56)
Landline (64)
Online (334)

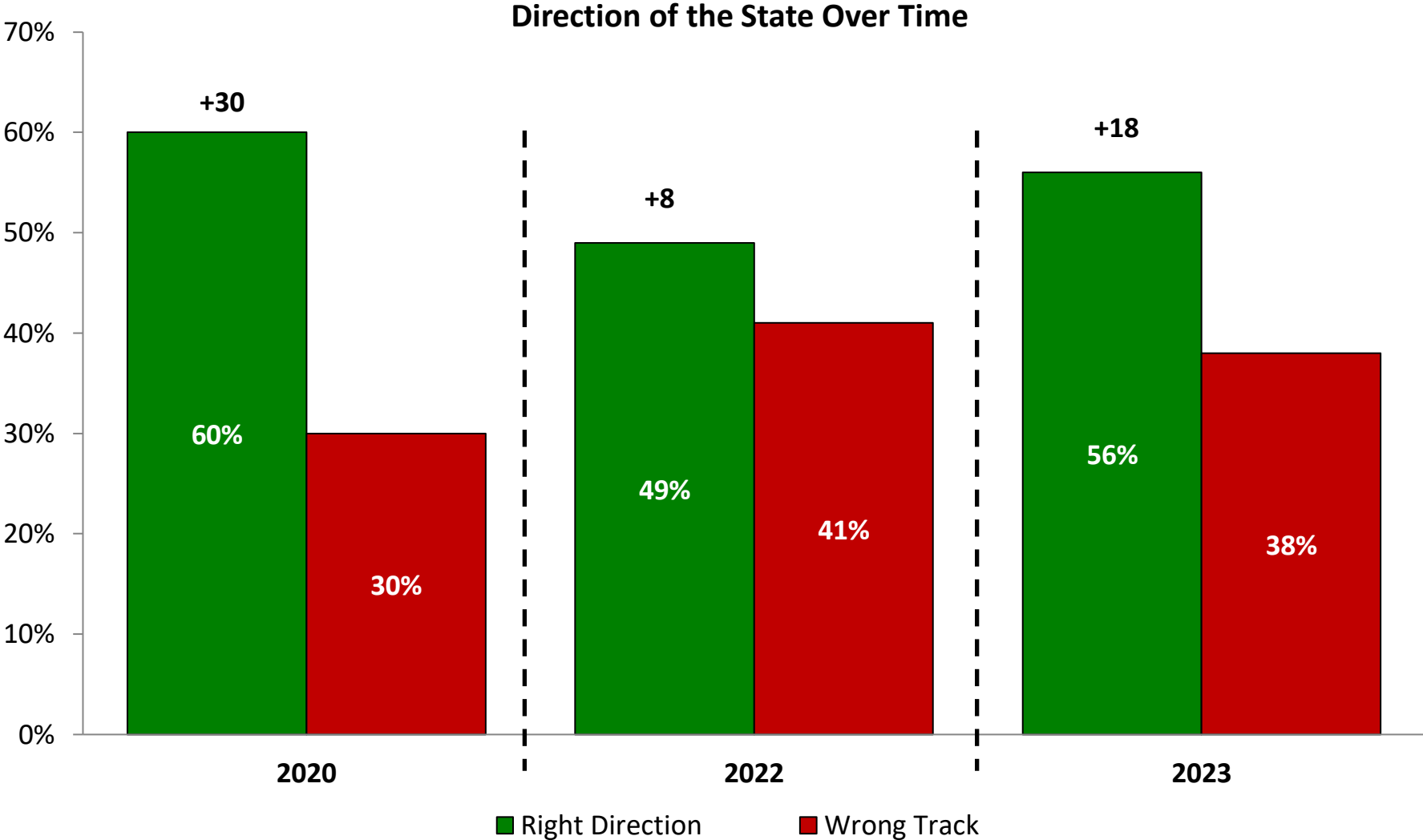


Interviews conducted
January 3rd-
January 9th

Mood

Most Feel That Maryland is Headed in the Right Direction

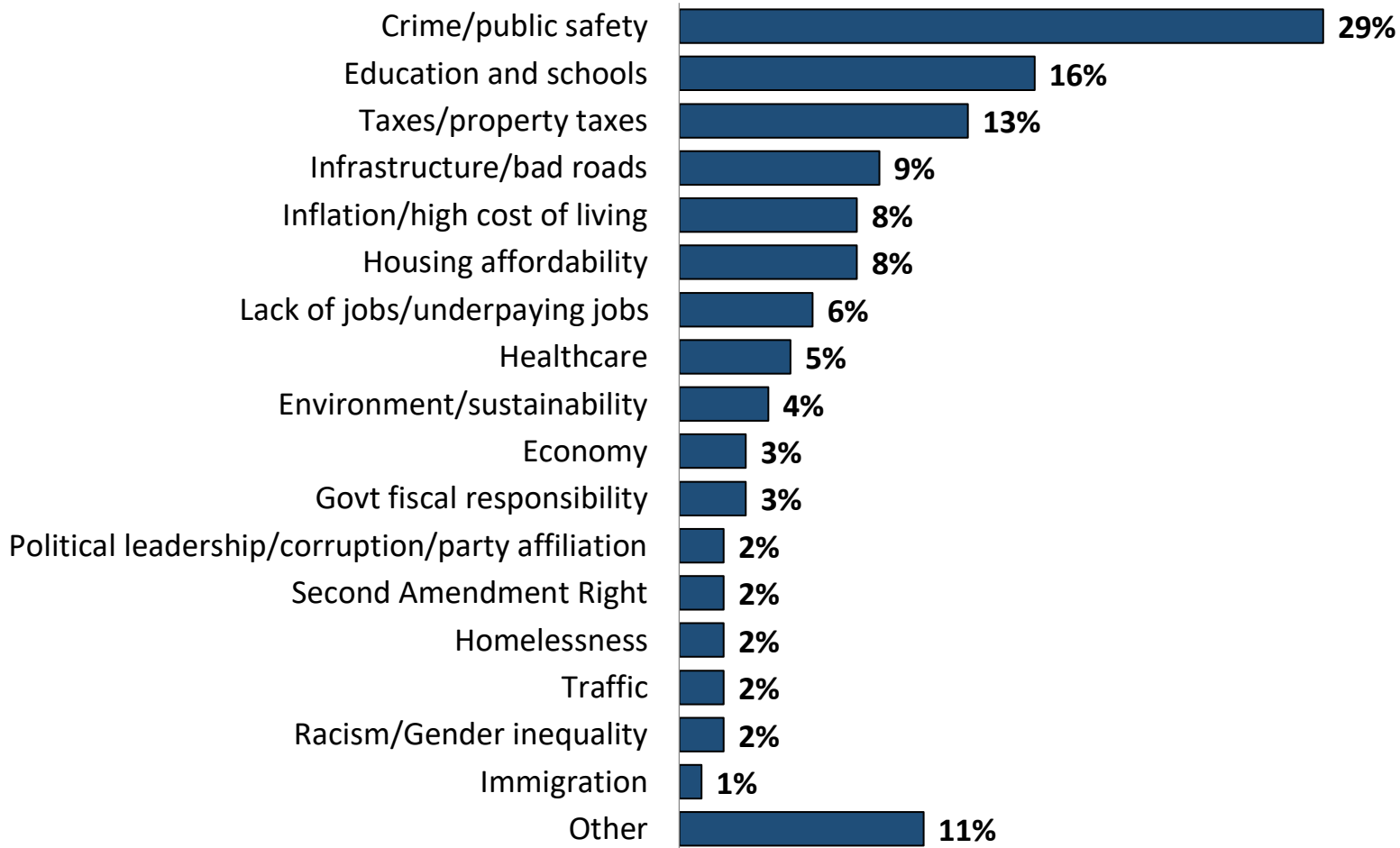
Positive ratings approach 2020 levels of optimism



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

Crime Tops the List of Volunteered Issue Concerns

Biggest Issue in Maryland



Crime, Education, Taxes, and Affordable Housing are Biggest Issues for Residents

Issues in Maryland – Volunteered Responses

“Education. Our children are suffering.”

“Cut down on crime. I no longer feel safe in Maryland...”

“Crime issues in Baltimore City because Baltimore City affects the entire state.”

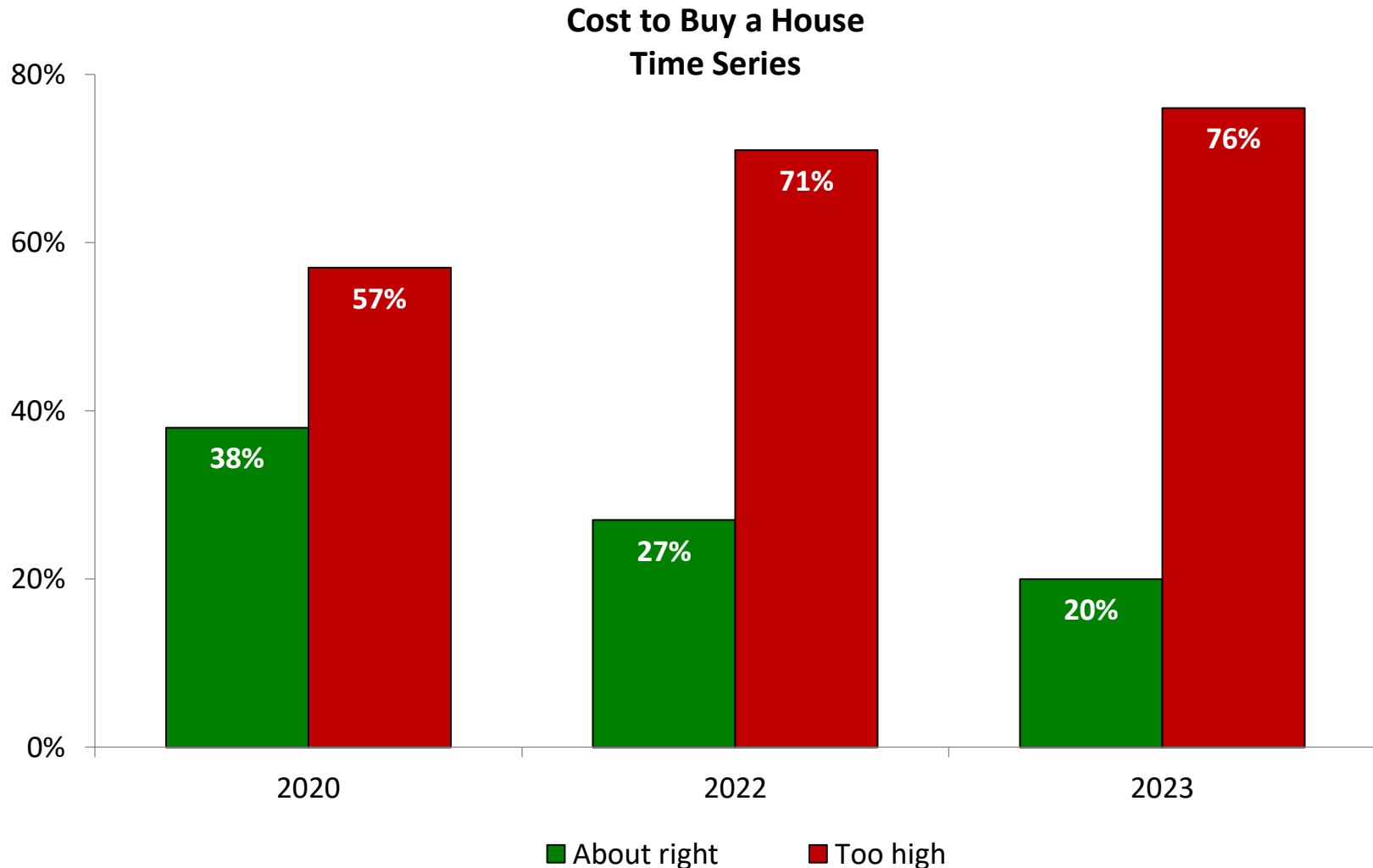
“The lack of affordable housing is the biggest issue for me. I want the governor to focus on creating affordable dwelling units and updating our roads.”

“Gun violence, lack of schools for special needs in the southern part of the state...”

“Lowering taxes. Taxes are insane in this state.”

Housing Affordability and Supply

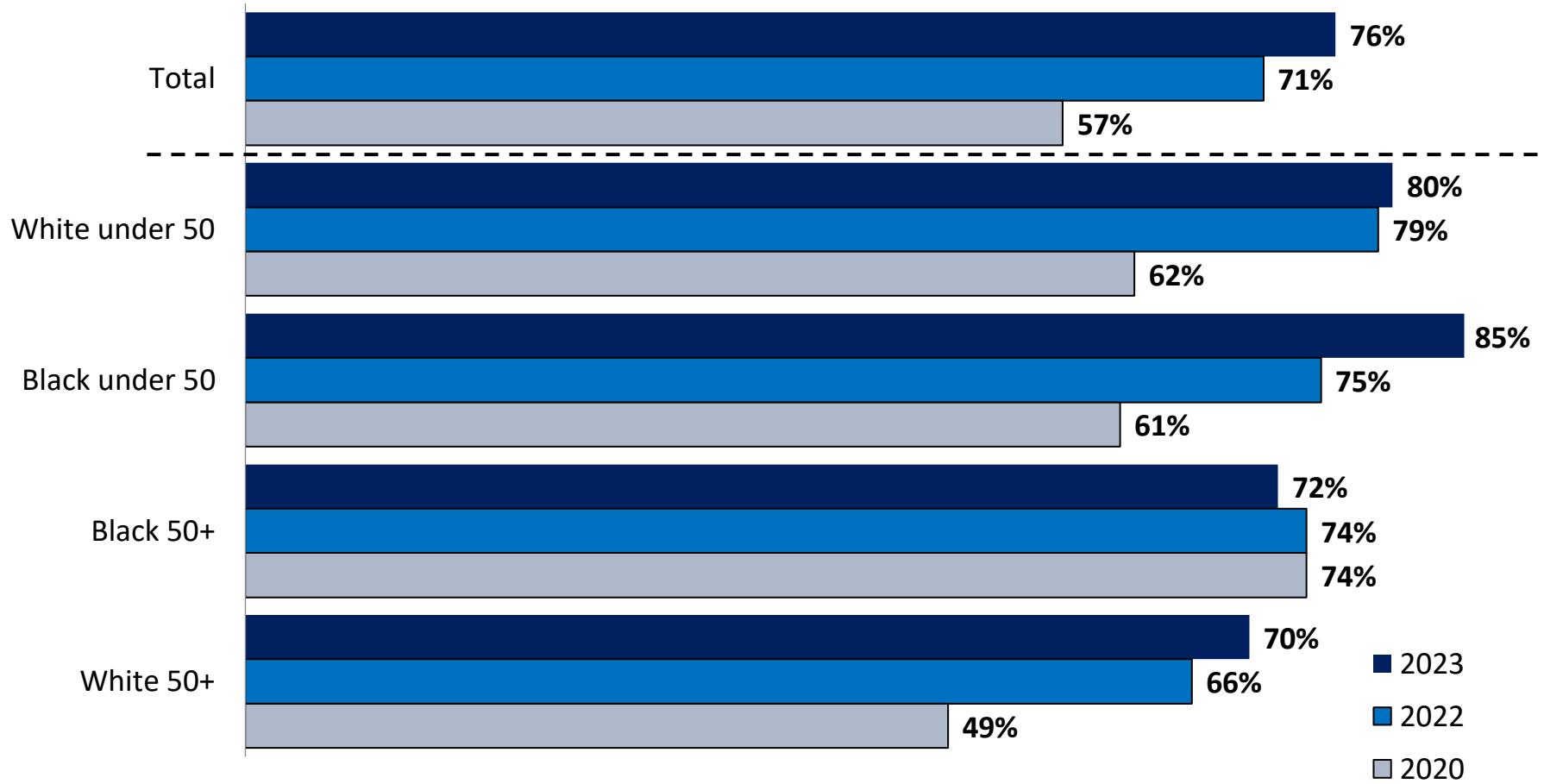
Three-in-Four Feel that the Cost to Buy a Home in Maryland is Too High; Up 19-Points from 2020



Q.6 (ROTATE WITH Q.7) Generally speaking, would you say that the cost to buy a house in your part of Maryland is (ROTATE FIRST TO LAST AND LAST TO FIRST) too high, about right, or too low?

Younger Residents Almost Universally Say That Housing Costs Are Too High

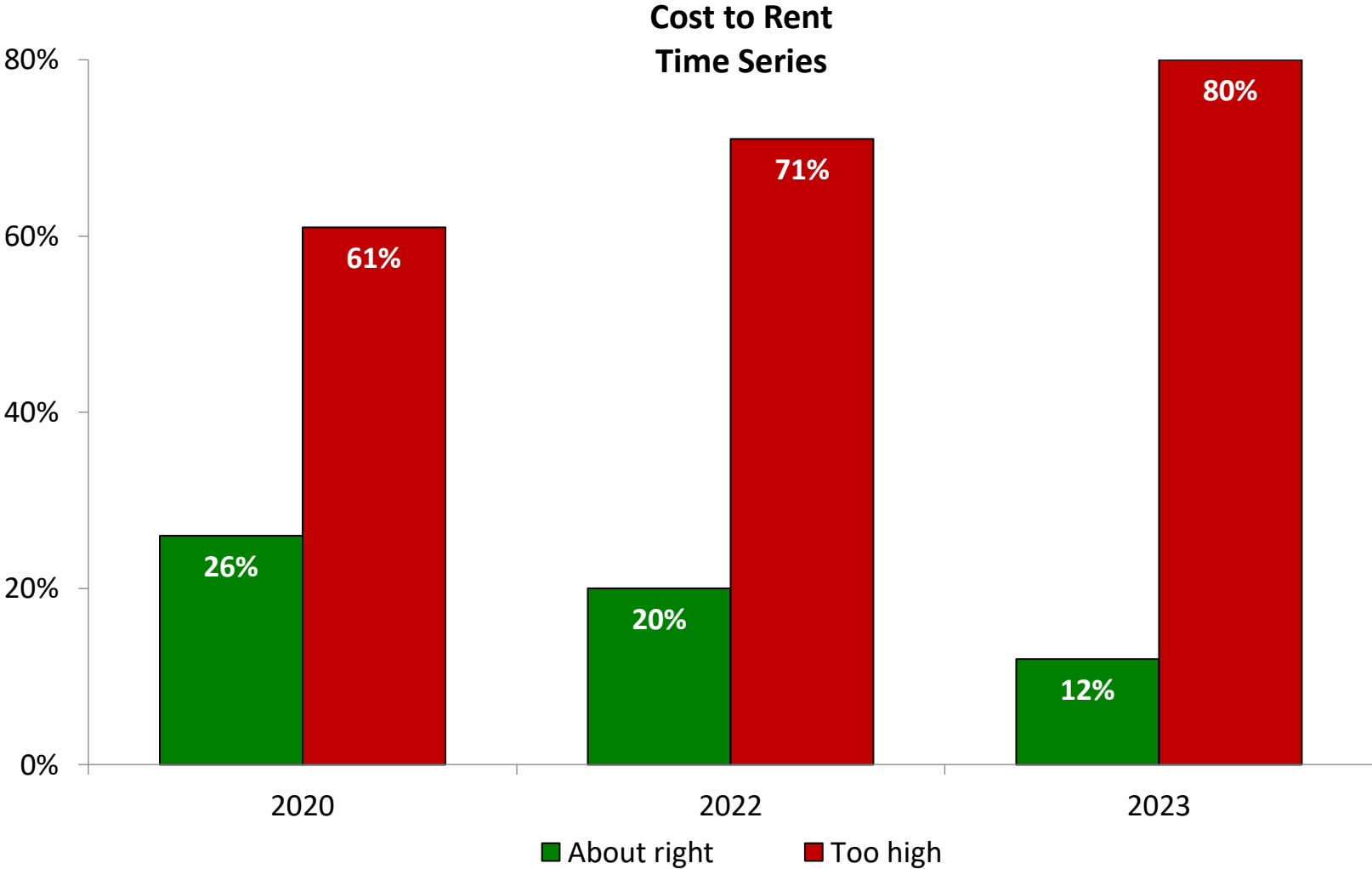
Cost to Buy a House is Too High:
Time Series by Race/Age



Q.6 (ROTATE WITH Q.7) Generally speaking, would you say that the cost to buy a house in your part of Maryland is (ROTATE FIRST TO LAST AND LAST TO FIRST) too high, about right, or too low?

Eight-in-Ten Say that Cost to Rent an Apartment is Too High

Steady increase from 2020; up 19-points

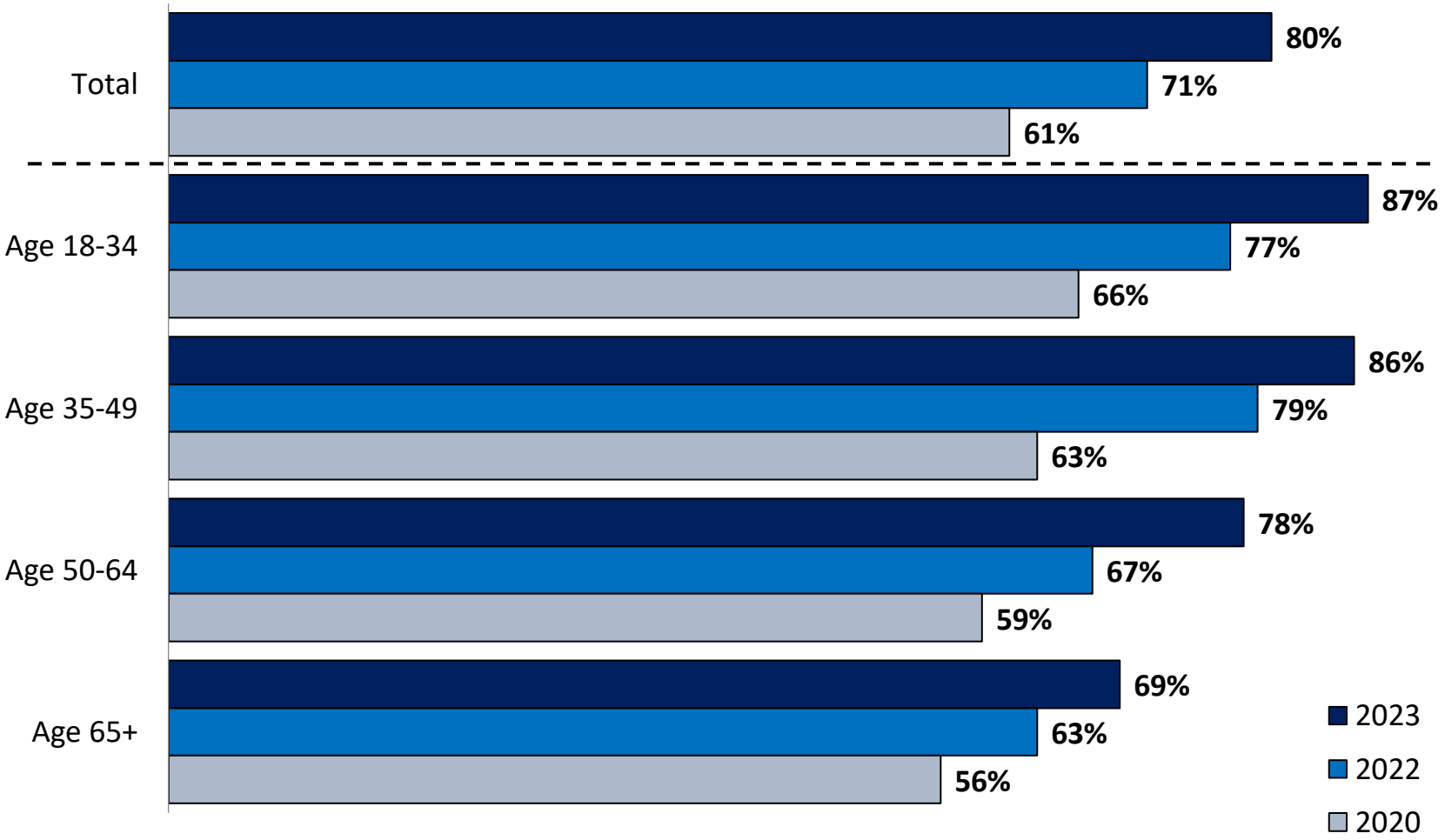


Q.7 (ROTATE WITH Q.6) Generally speaking, would you say that the cost to rent an apartment in your part of Maryland is (ROTATE FIRST TO LAST AND LAST TO FIRST) too high, about right, or too low?

Steady Trend Across All Age Groups that Rents are Too High

Voters of all ages agree that rent is too high

Cost to Rent an Apartment: Too High Time Series By Age



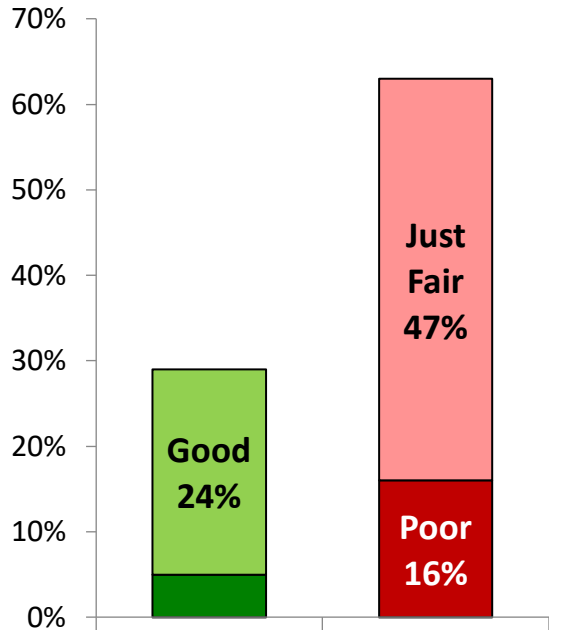
Q.7 (ROTATE WITH Q.6) Generally speaking, would you say that the cost to rent an apartment in your part of Maryland is (ROTATE FIRST TO LAST AND LAST TO FIRST) too high, about right, or too low?



State Government Seen as Doing Only a Fair or Poor Job on Housing Affordability and Supply

State Legislature Job Performance Over Time

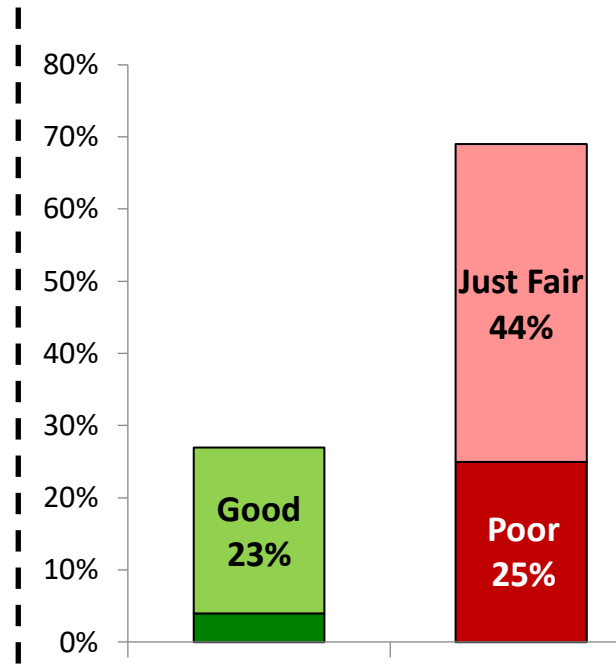
2020



Excellent/Good: 29%

Just Fair/Poor: 63%

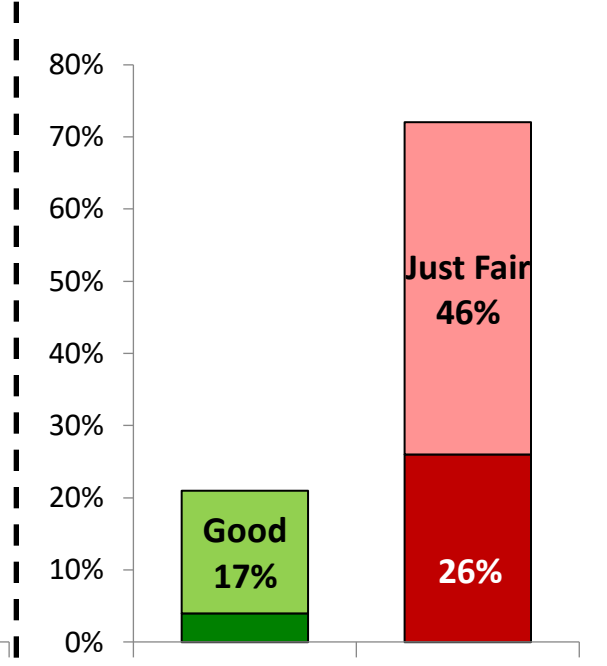
2022



Excellent/Good: 27%

Just Fair/Poor: 69%

2023



Excellent/Good: 21%

Just Fair/Poor: 72%

Q.8 How would you rate the job being done by the governor and Maryland state legislature on the issue of housing affordability and supply? Would you say they are doing an/a (ROTATE FIRST TO LAST AND LAST TO FIRST) excellent, good, just fair, or poor job?

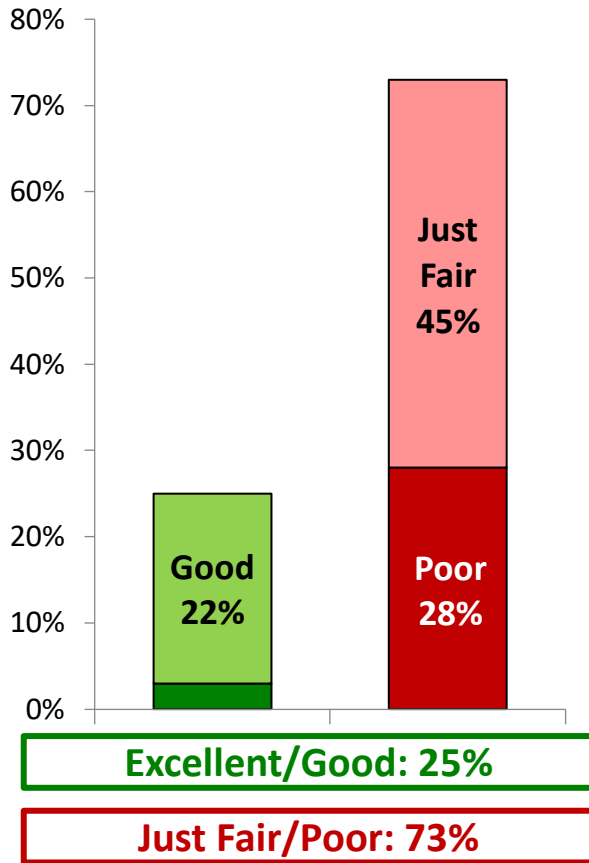
Voters Also Critical of County and City Government on Addressing Housing Affordability and Supply

Local County Job Performance Over Time

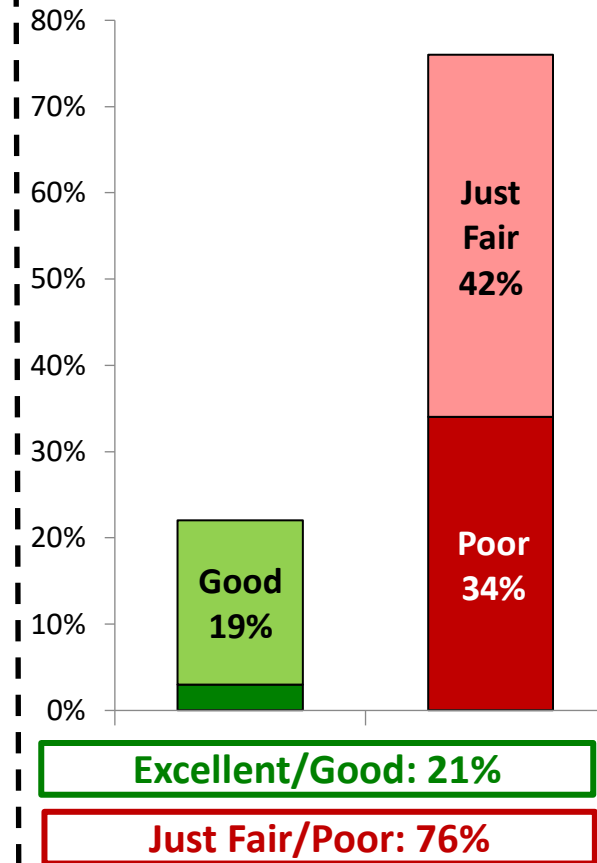
2020



2022



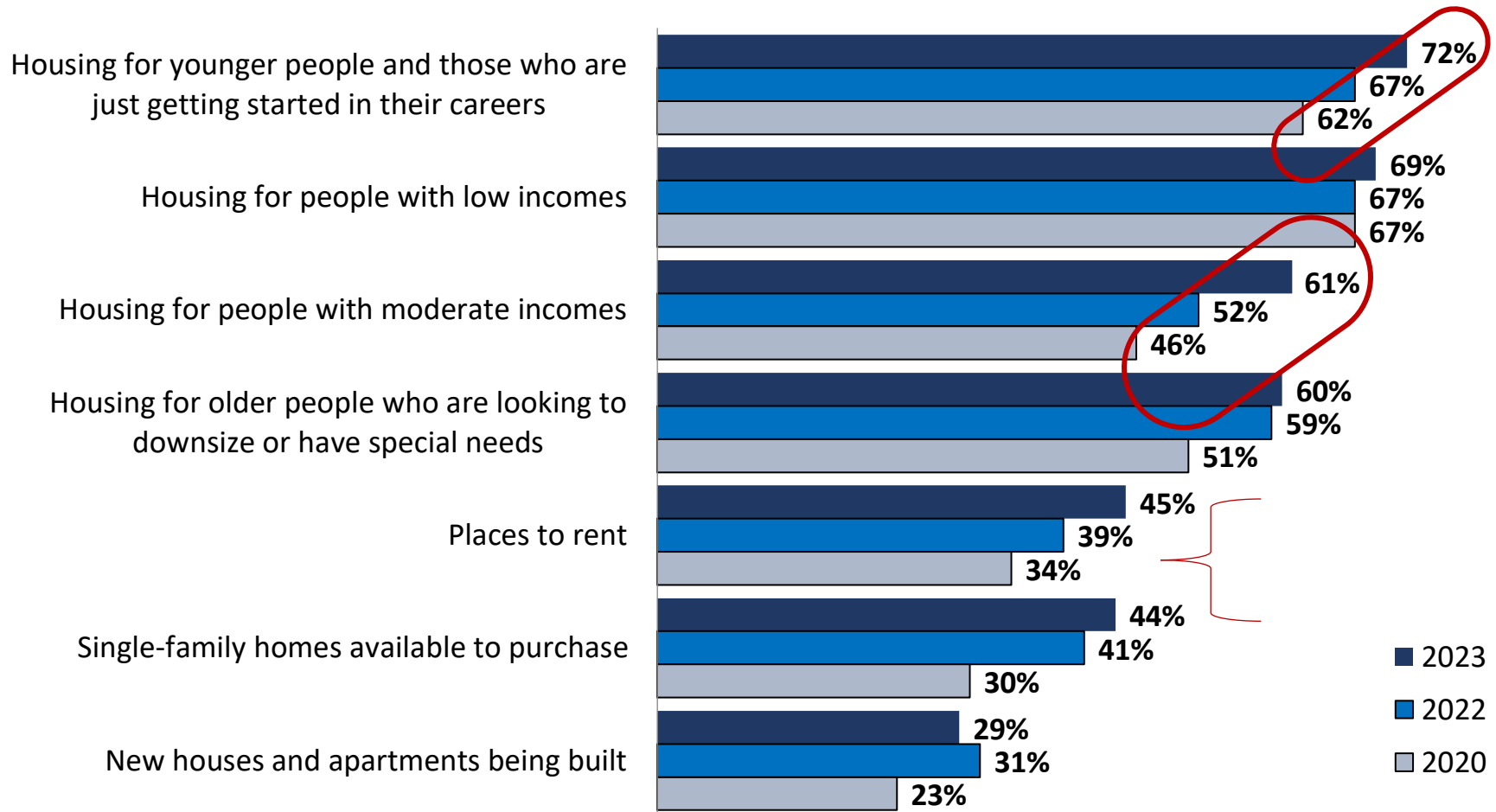
2023



Q.9 And how would you rate the job being done by your LOCAL county and city governments on the issue of housing affordability and supply? Would you say they are doing an/a (ROTATE FIRST TO LAST AND LAST TO FIRST) excellent, good, just fair, or poor job?

Sizeable Increase in Perceived Lack of Housing for Younger People and Those With Moderate Incomes

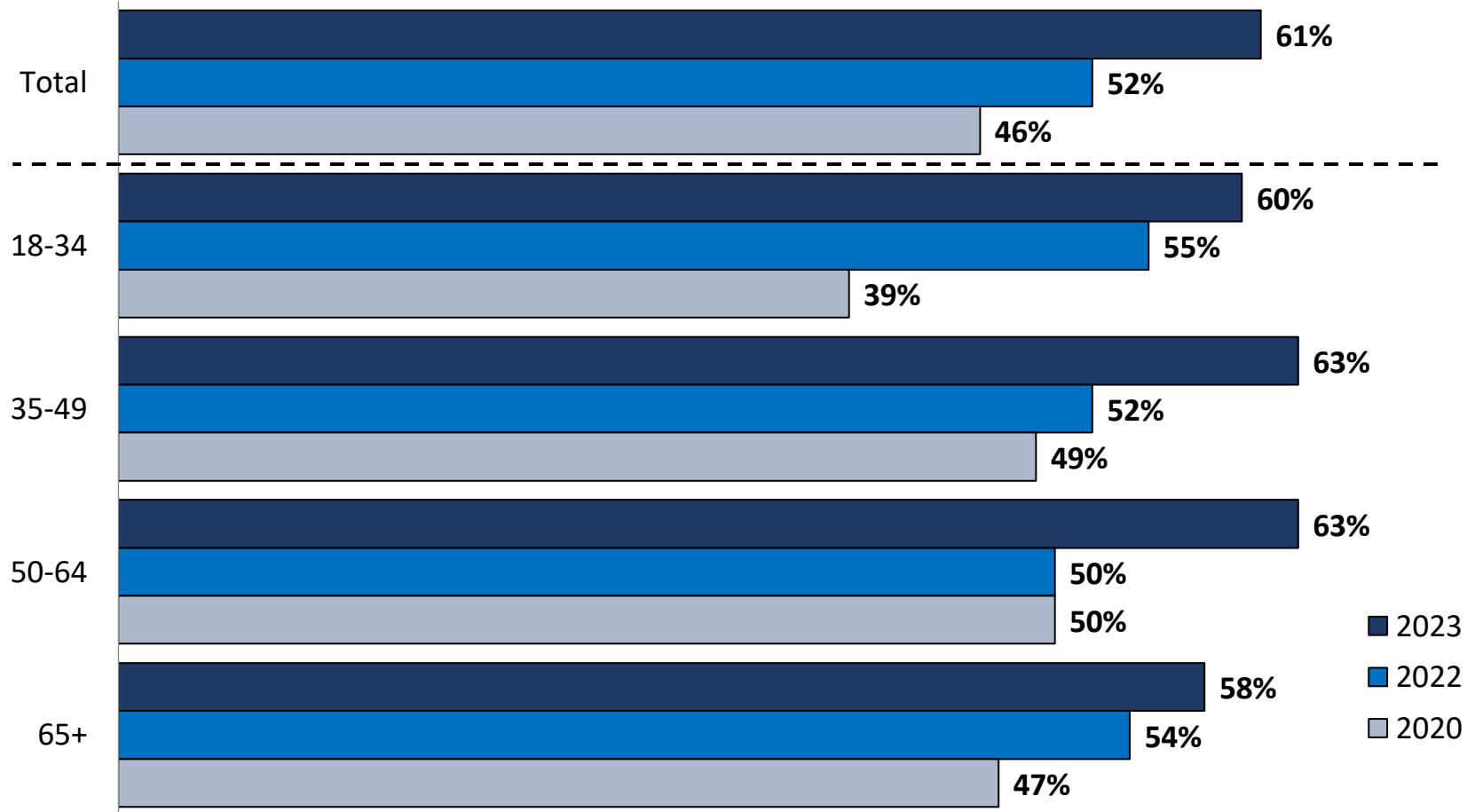
Percent Too Little Housing Available: Time Series



Q.10 Still thinking about housing, please tell me if you think there is (ROTATE TOO MUCH/TOO LITTLE) too much, too little, or the right amount of each of the following in your part of Maryland.

Middle Aged Voters Show Largest Increase in Perceived Lack of Housing for Those With Moderate Incomes

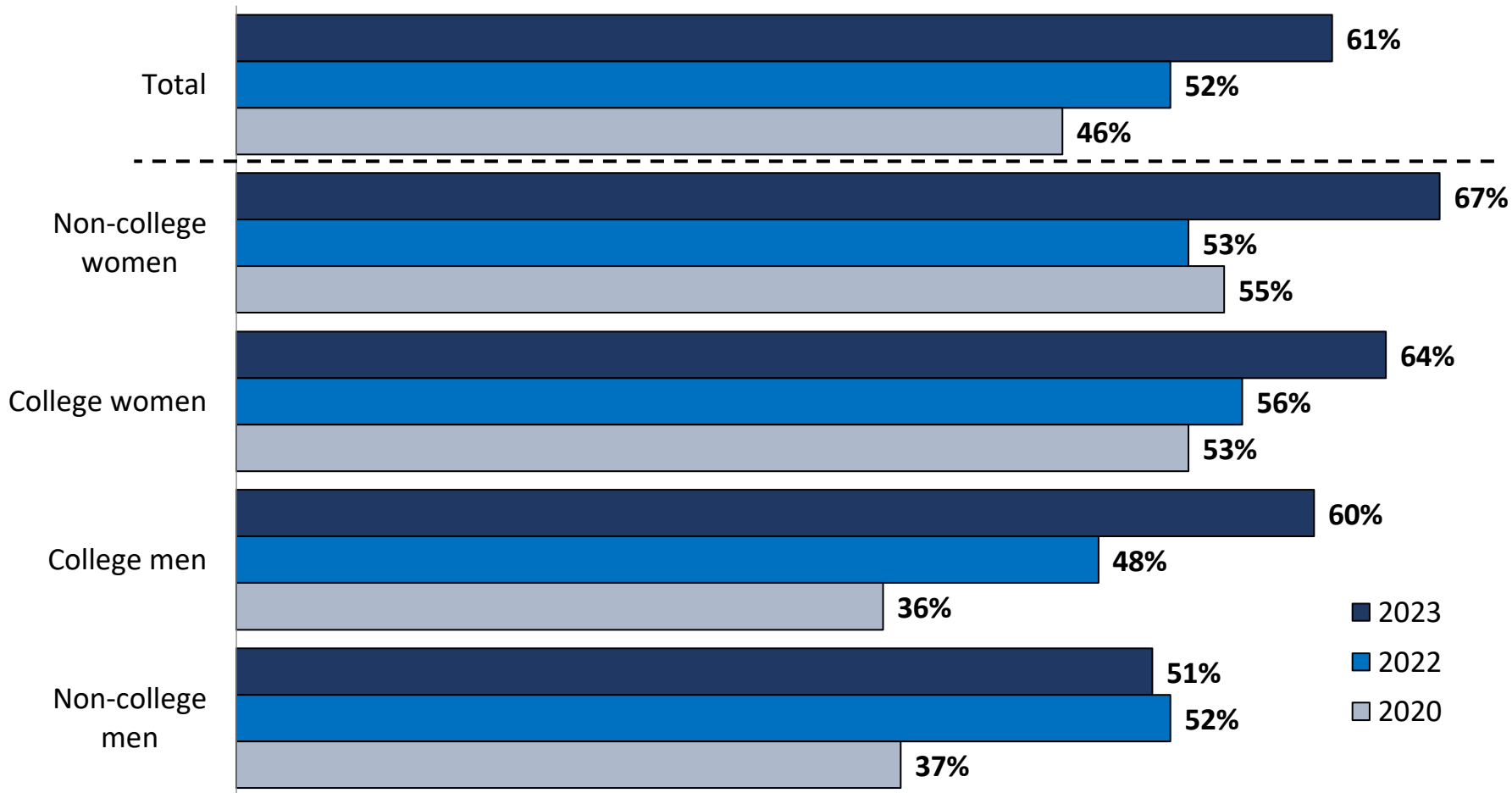
Too Little Housing for People With Moderate Incomes
Time Series By Age



Q.10 Still thinking about housing, please tell me if you think there is (ROTATE TOO MUCH/TOO LITTLE) too much, too little, or the right amount of each of the following in your part of Maryland.

Steady Increase in Concern About Lack of Middle-Class Housing Among College Educated Men

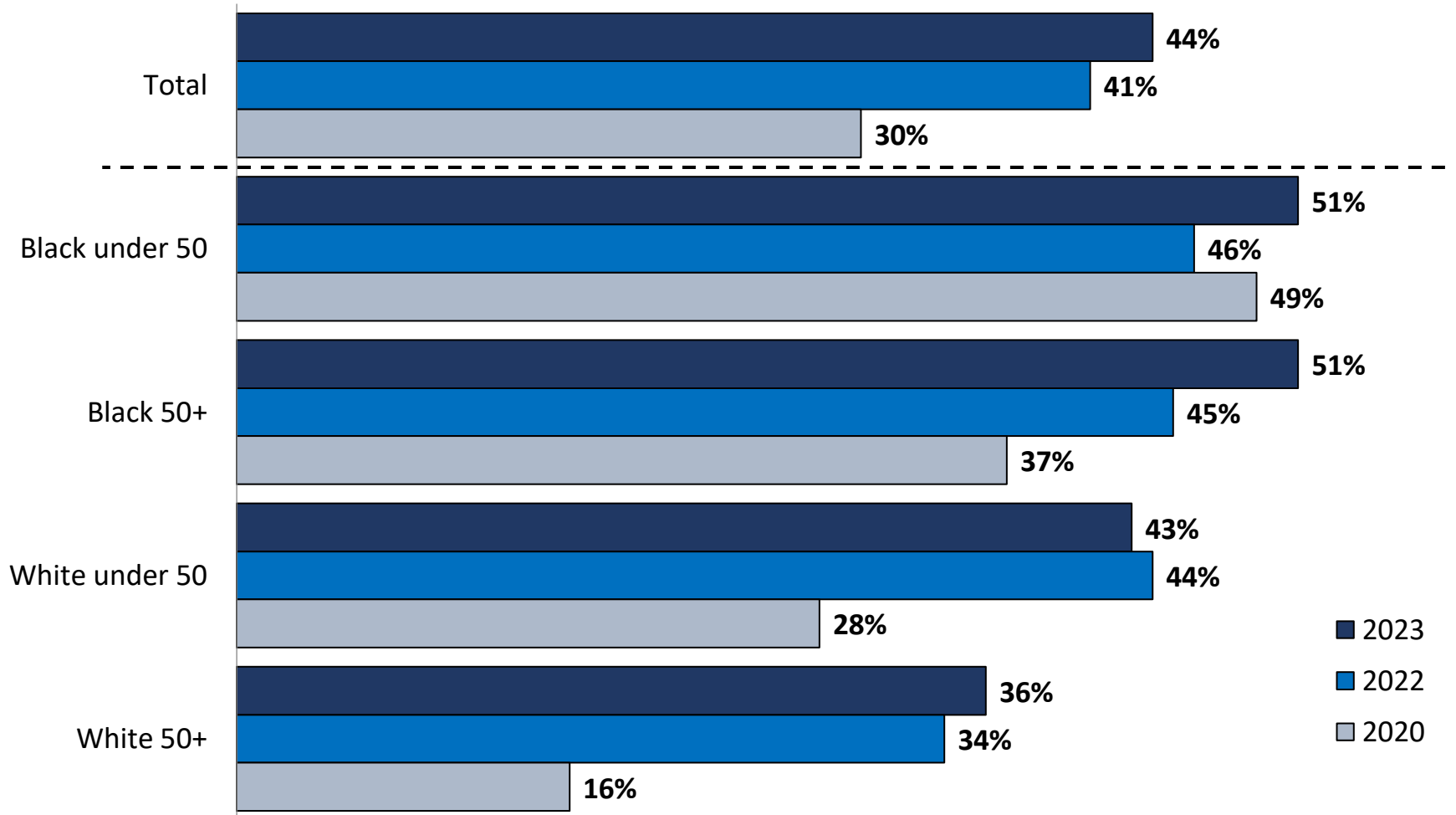
Too Little Housing for People With Moderate Incomes
Time Series By Age



Q.10 Still thinking about housing, please tell me if you think there is (ROTATE TOO MUCH/TOO LITTLE) too much, too little, or the right amount of each of the following in your part of Maryland.

Black Voters Most Likely to Agree That There Are Too Few Single-Family Homes Available to Purchase

Too Little Single-Family Homes Available to Purchase
Time Series By Age/Race

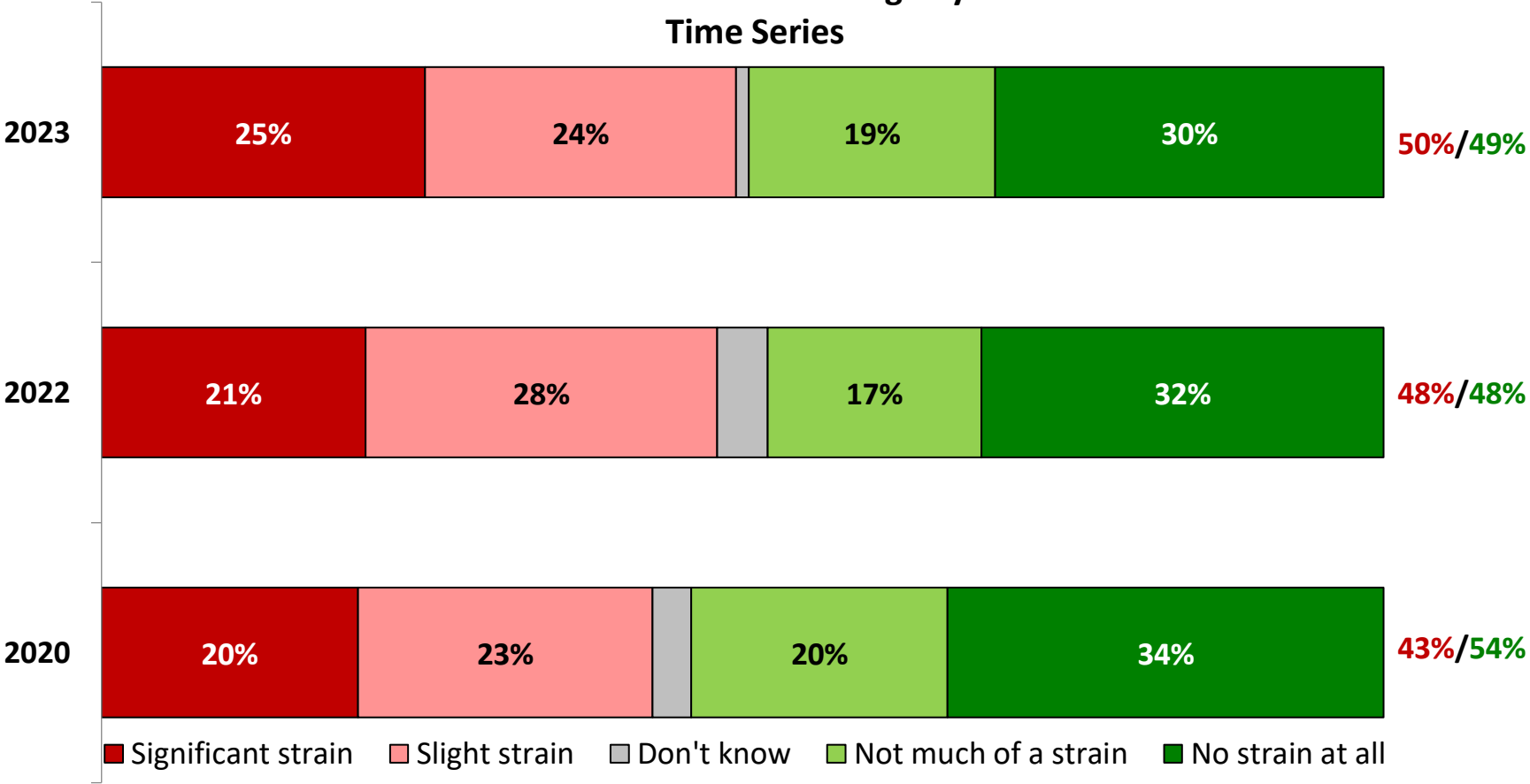


Q.10 Still thinking about housing, please tell me if you think there is (ROTATE TOO MUCH/TOO LITTLE) too much, too little, or the right amount of each of the following in your part of Maryland.

Housing Cost Strain

Small Increase in Those Who Feel Strained by Monthly Mortgage or Rent Payment

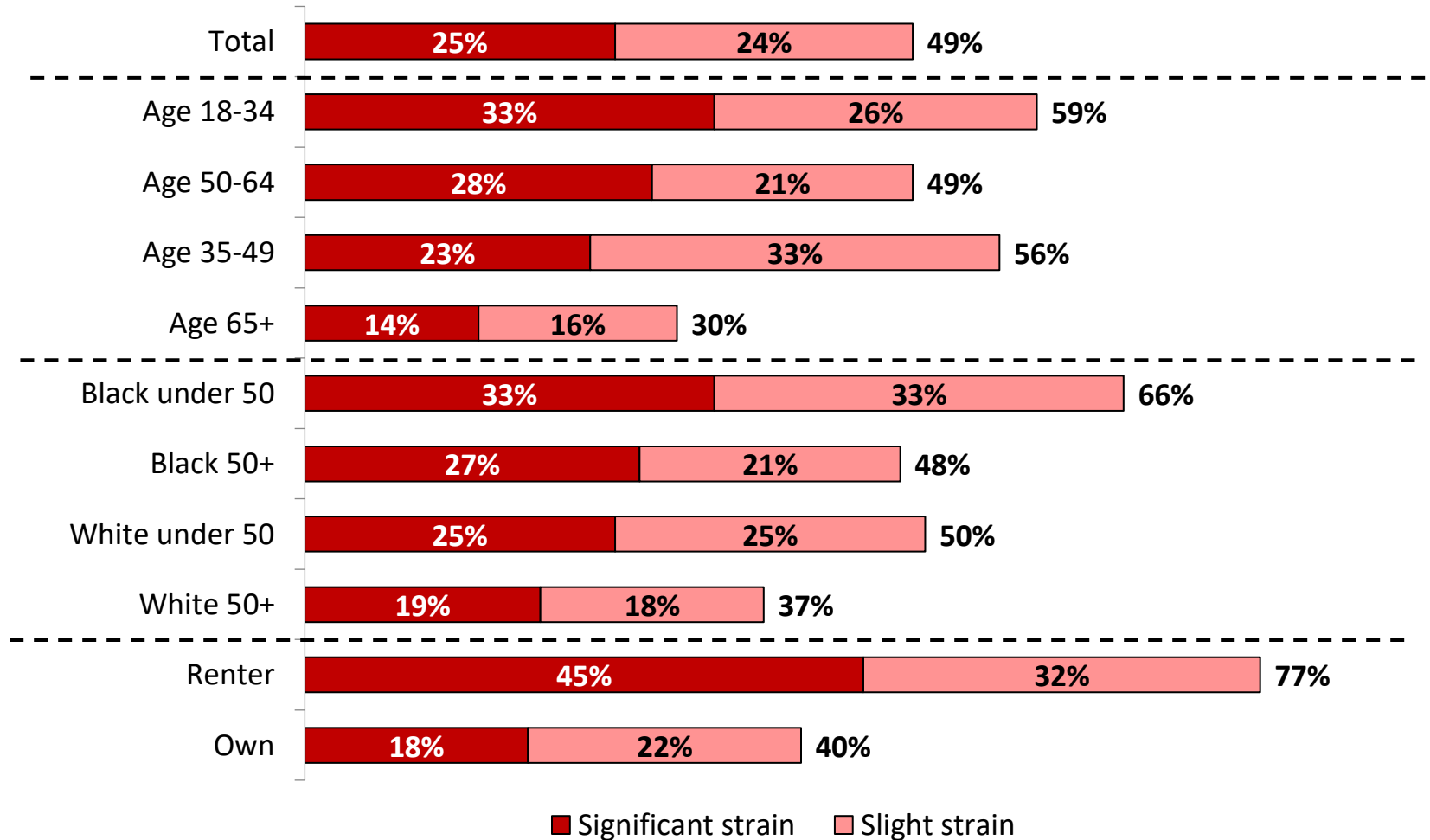
Financial Strain from Housing Payments
Time Series



Q.17 How much of a financial strain on your budget is paying your rent or mortgage each month? Is it (ROTATE FIRST TO LAST AND LAST TO FIRST) a significant strain, a slight strain, not much of a strain, or no strain at all?

Renters and Younger Residents Feel the Most Strain From Housing Payments

Financial Strain from Housing Payments
by Age, Race/Age, and Homeownership

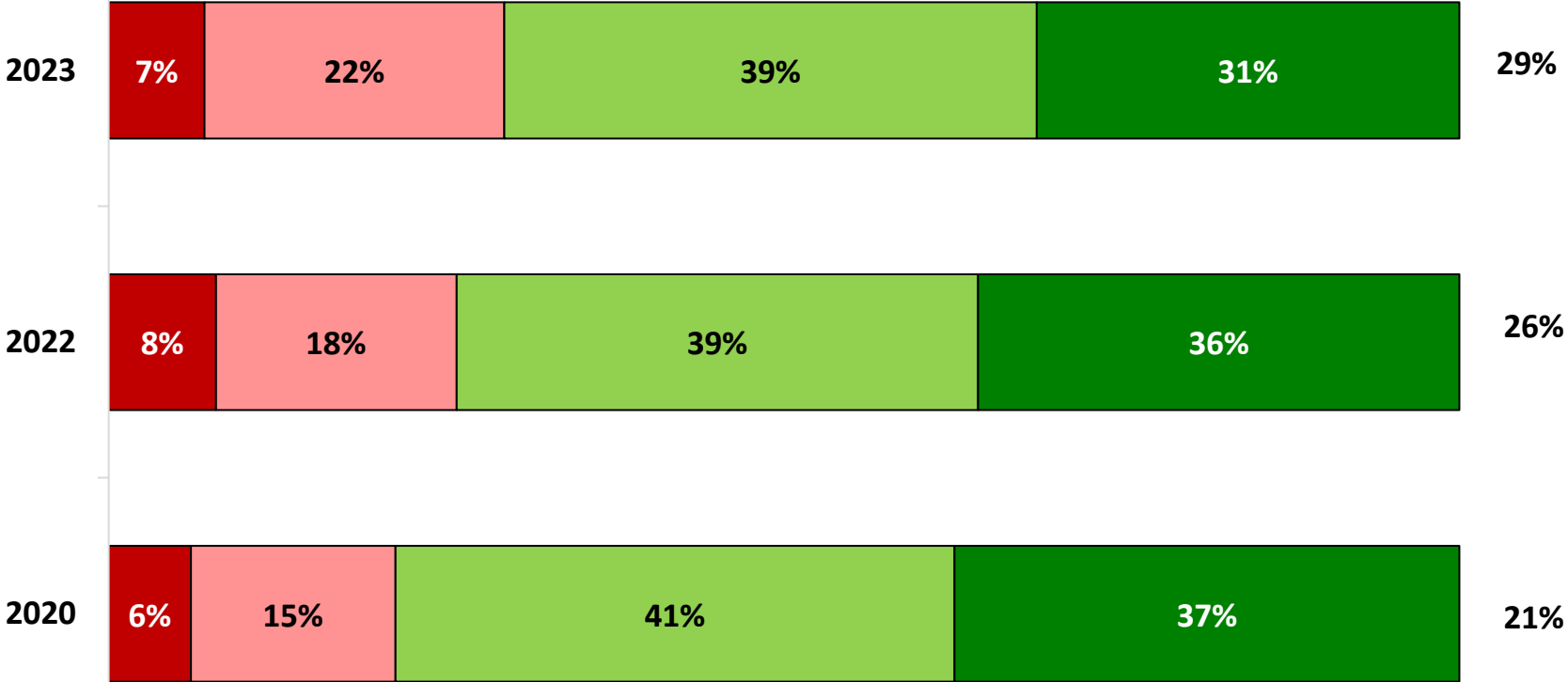


Q.17 How much of a financial strain on your budget is paying your rent or mortgage each month? Is it (ROTATE FIRST TO LAST AND LAST TO FIRST) a significant strain, a slight strain, not much of a strain, or no strain at all?

One-fifth Have Thought About Moving Out of State Because of High Housing Costs

Consider Moving Due to Financial Strain of Rent or Mortgage
Time Series

Total Yes



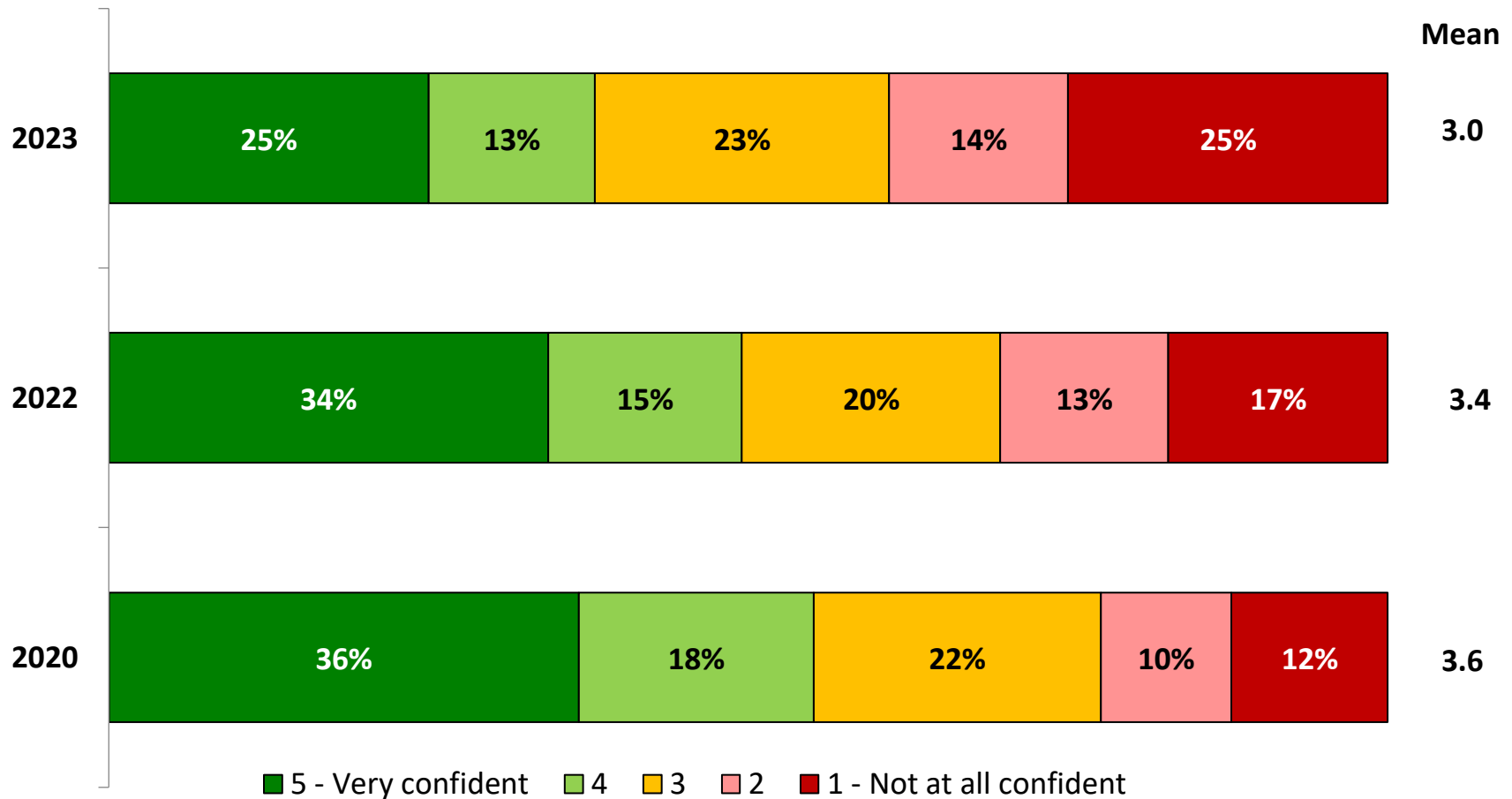
■ Yes, move elsewhere in MD
 ■ Yes, outside of the state
 ■ No
 ■ No strain or don't know (From Q. 17)

Q.17 How much of a financial strain on your budget is paying your rent or mortgage each month? Is it (ROTATE FIRST TO LAST AND LAST TO FIRST) a significant strain, a slight strain, not much of a strain, or no strain at all?

Q.18 (IF SIGNIFICANT, SLIGHT, OR NOT MUCH IN Q.17) Does the cost of housing make you think about moving from your current home or not?

Residents are Less Confident They Could Afford Another Home or Apartment in Maryland that Meets Their Needs

Confidence in Ability to Afford Another Home in Maryland Over Time

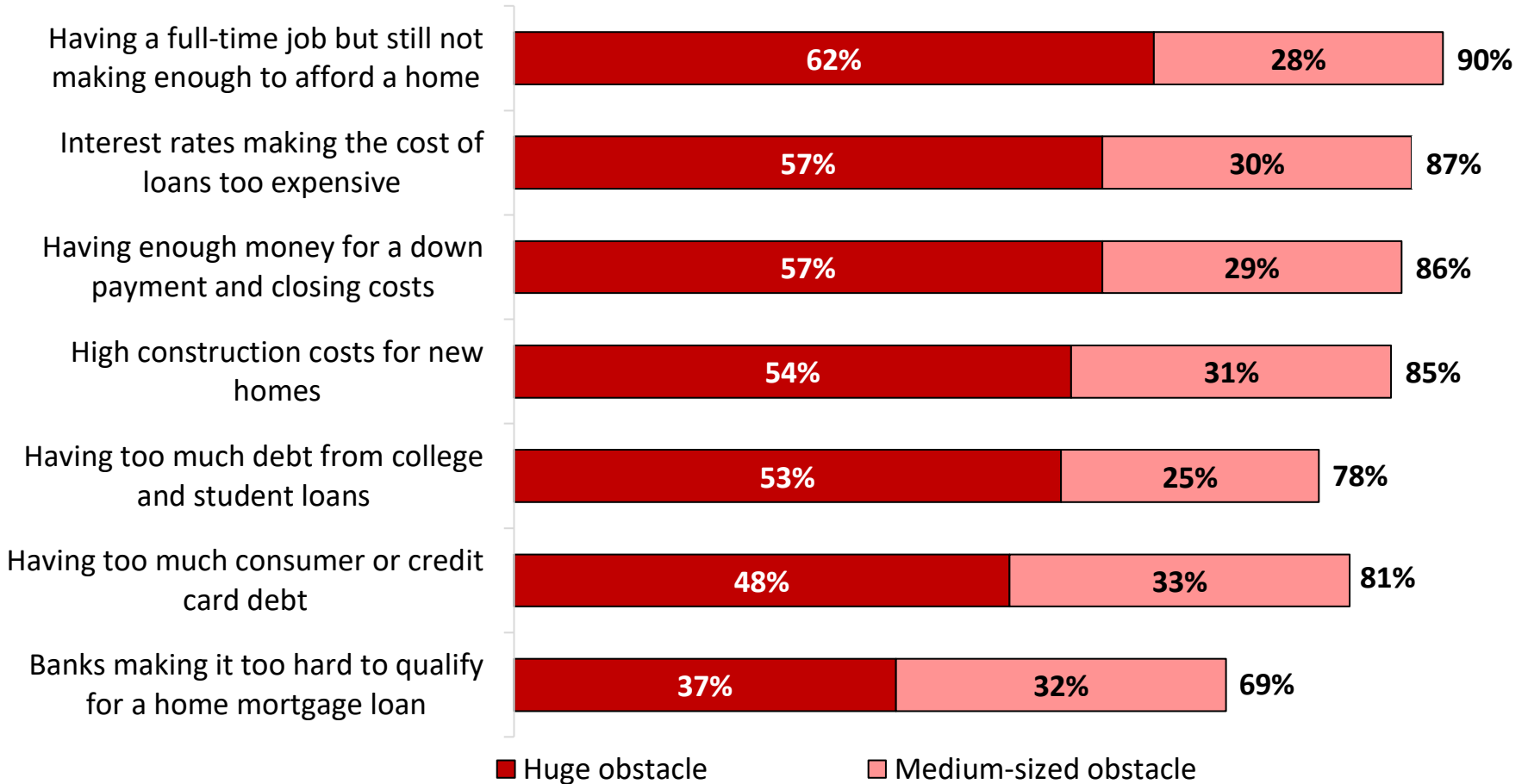


Q.19 On a scale of 1 to 5, where 1 means not at all confident and 5 means very confident, how confident are you that if you had to move from your current residence you would be able to afford to own or rent a home that meets your needs in Maryland? You can use any number from 1 to 5, the higher the number, the more confident you are.

Low Wages, Down Payment, Construction Costs and Debt Top Obstacles to Buying a Home

Biggest Obstacles to Buying a Home

2023



■ Huge obstacle

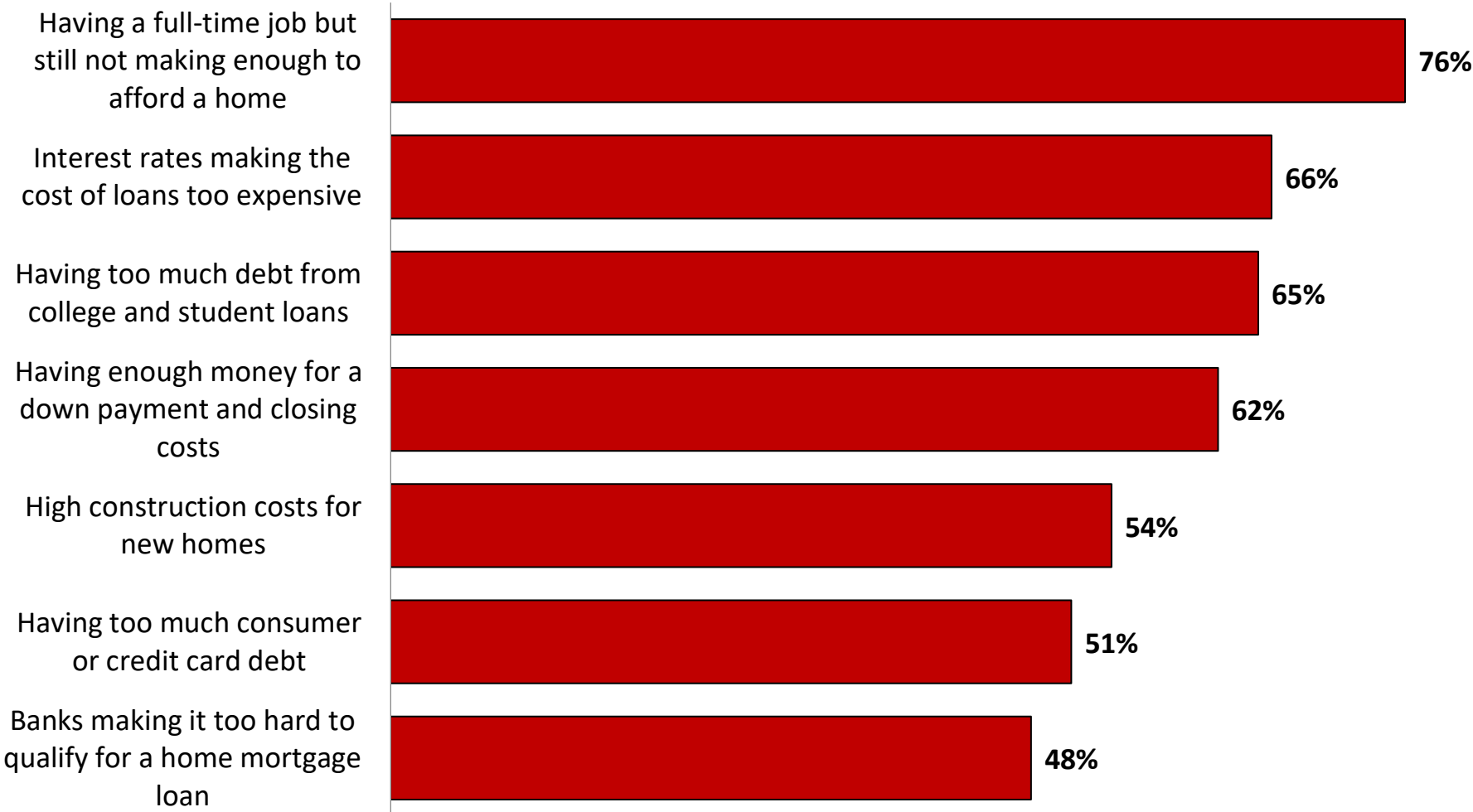
■ Medium-sized obstacle

Q.11 Next, I am going to read several things some people have said make buying a home too difficult or expensive. After I read each one, please tell me whether you think that is a huge obstacle, a medium-size obstacle, a small obstacle, or not an obstacle at all that makes buying a home too difficult or expensive for people in your area...[item text above]

For Non-Homeowners, Wages, Interest Rates, Student Debt and Down Payment are Top Obstacles to Buying a Home

Huge Obstacles to Buying a Home

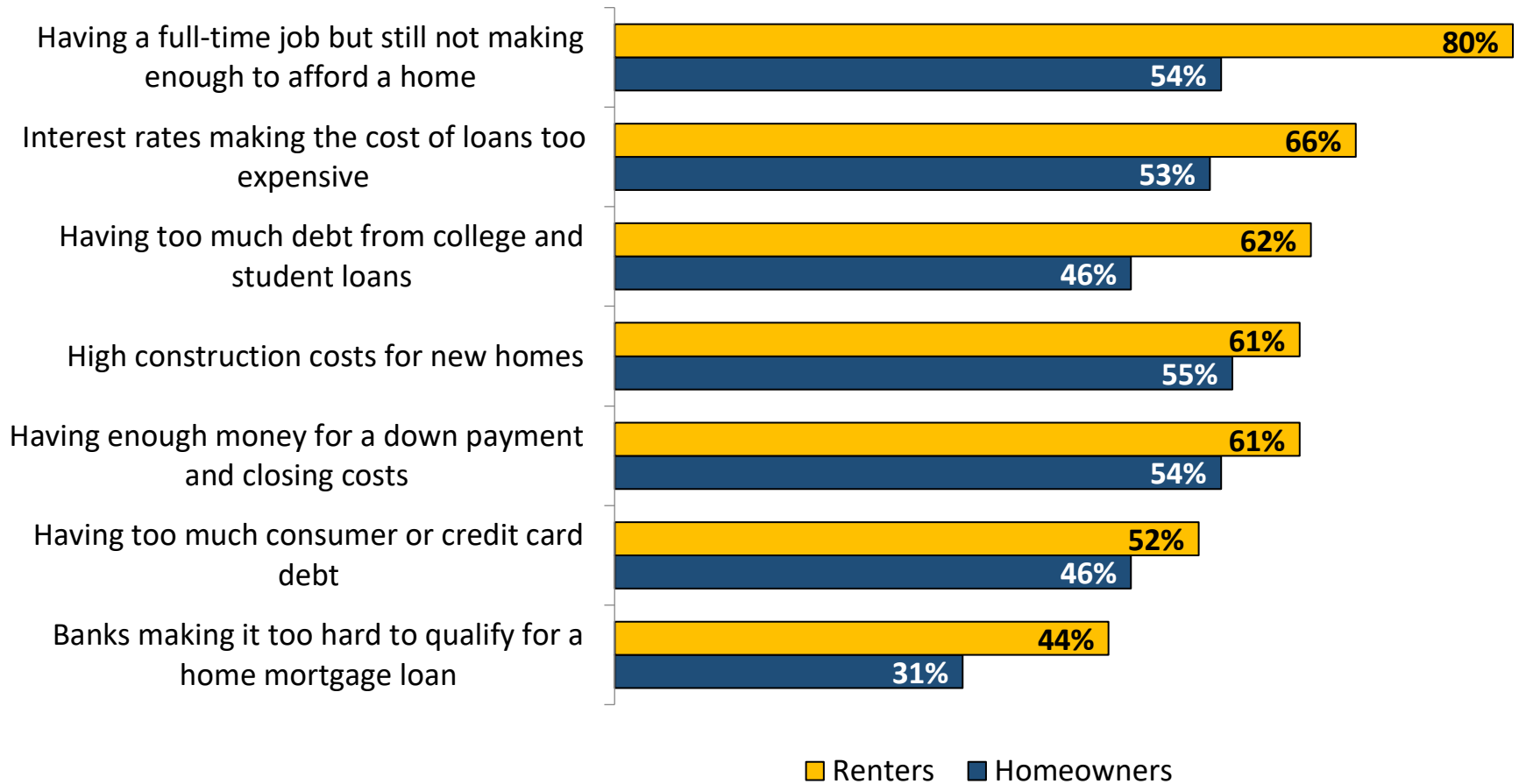
by Non-Homeowners (Includes Renters and those Living with Family or Friends)



Q.11 Next, I am going to read several things some people have said make buying a home too difficult or expensive. After I read each one, please tell me whether you think that is (ROTATE FIRST TO LAST AND LAST TO FIRST) a huge obstacle, a medium-size obstacle, a small obstacle, or not an obstacle at all that makes buying a home too difficult or expensive for people in your area.

Wages Not Keeping Up With Housing Costs Has Big Split Based on Homeownership Status

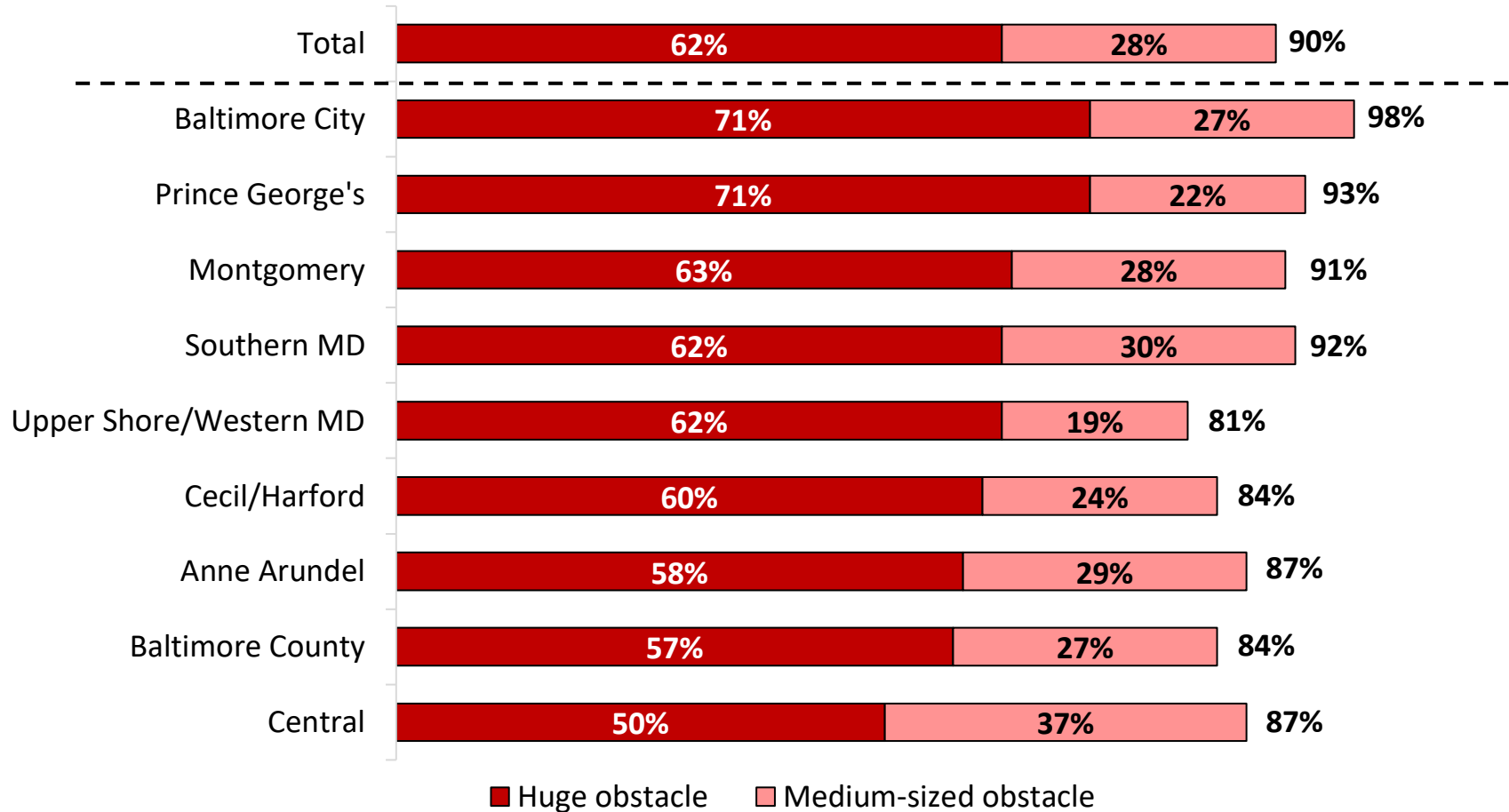
Huge Obstacles to Buying a Home by Homeownership Status



Q.11 Next, I am going to read several things some people have said make buying a home too difficult or expensive. After I read each one, please tell me whether you think that is (ROTATE FIRST TO LAST AND LAST TO FIRST) a huge obstacle, a medium-size obstacle, a small obstacle, or not an obstacle at all that makes buying a home too difficult or expensive for people in your area.

Low Wages is a Common Obstacle Across the State But Greatest in Baltimore City and Prince George's County

Not Making Enough Money to Buy a Home
by Region

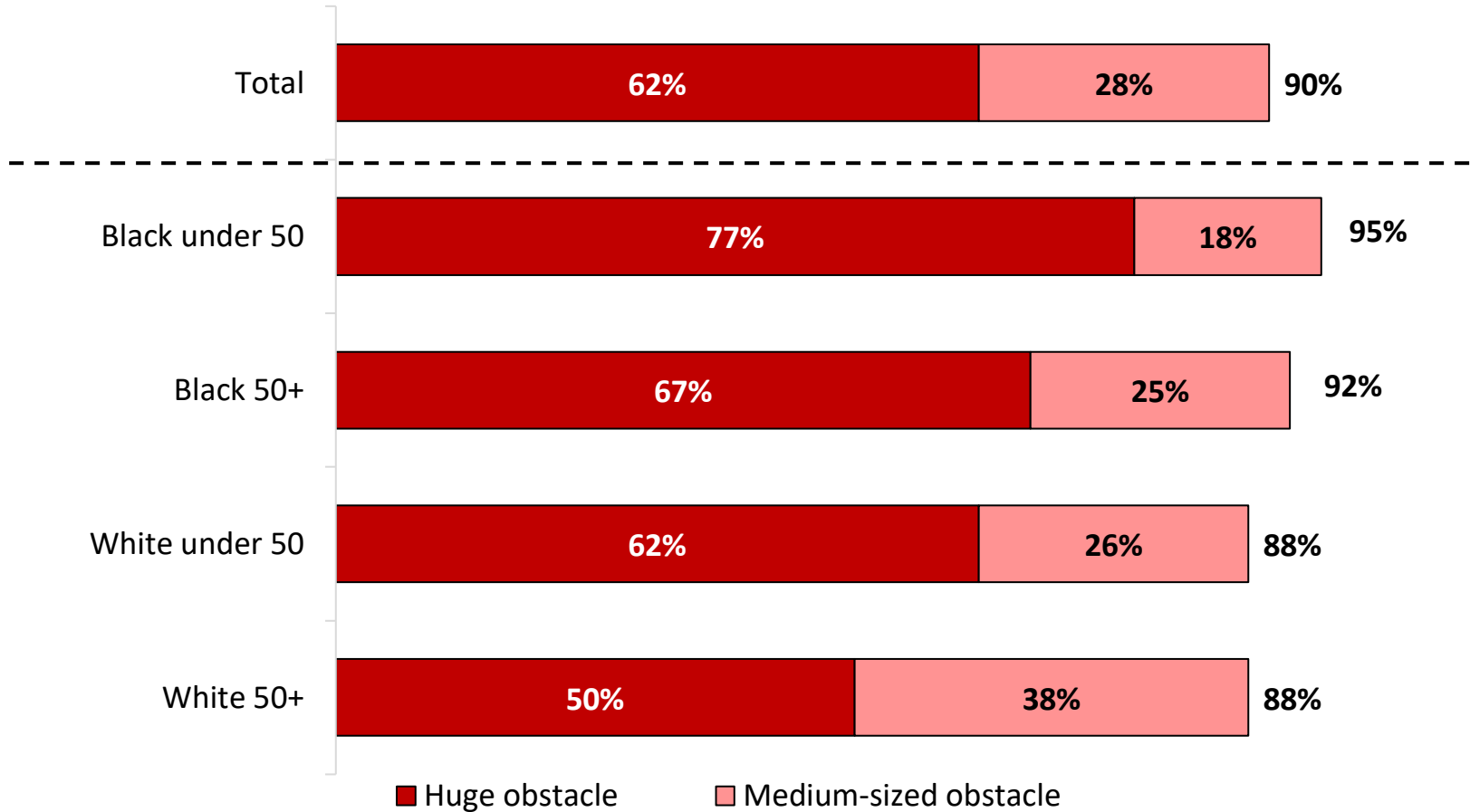


■ Huge obstacle ■ Medium-sized obstacle

Q.11C Next, I am going to read several things some people have said make buying a home too difficult or expensive. After I read each one, please tell me whether you think that is (ROTATE FIRST TO LAST AND LAST TO FIRST) a huge obstacle, a medium-size obstacle, a small obstacle, or not an obstacle at all that makes buying a home too difficult or expensive for people in your area...*Having a full-time job but still not making enough to afford a home*

Lack of Sufficient Wages as an Obstacle Split on Age and Race Lines

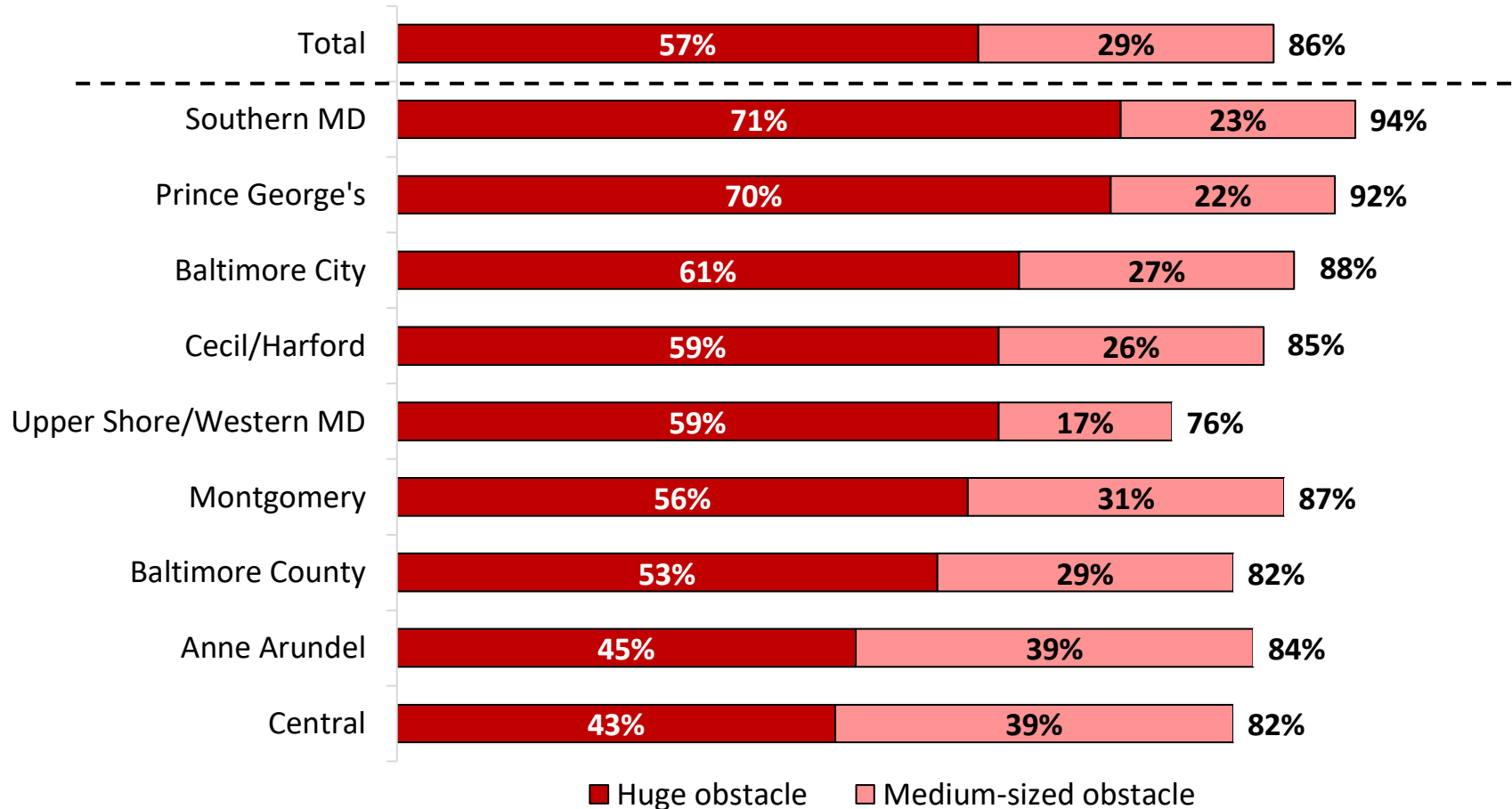
Not Making Enough Money to Buying a Home by Race/Age



Q.11C Next, I am going to read several things some people have said make buying a home too difficult or expensive. After I read each one, please tell me whether you think that is (ROTATE FIRST TO LAST AND LAST TO FIRST) a huge obstacle, a medium-size obstacle, a small obstacle, or not an obstacle at all that makes buying a home too difficult or expensive for people in your area...*Having a full-time job but still not making enough to afford a home*

Voters in Southern MD and Prince George County Most Likely to Say Down Payment an Obstacle

Having Enough for a Down Payment by Region

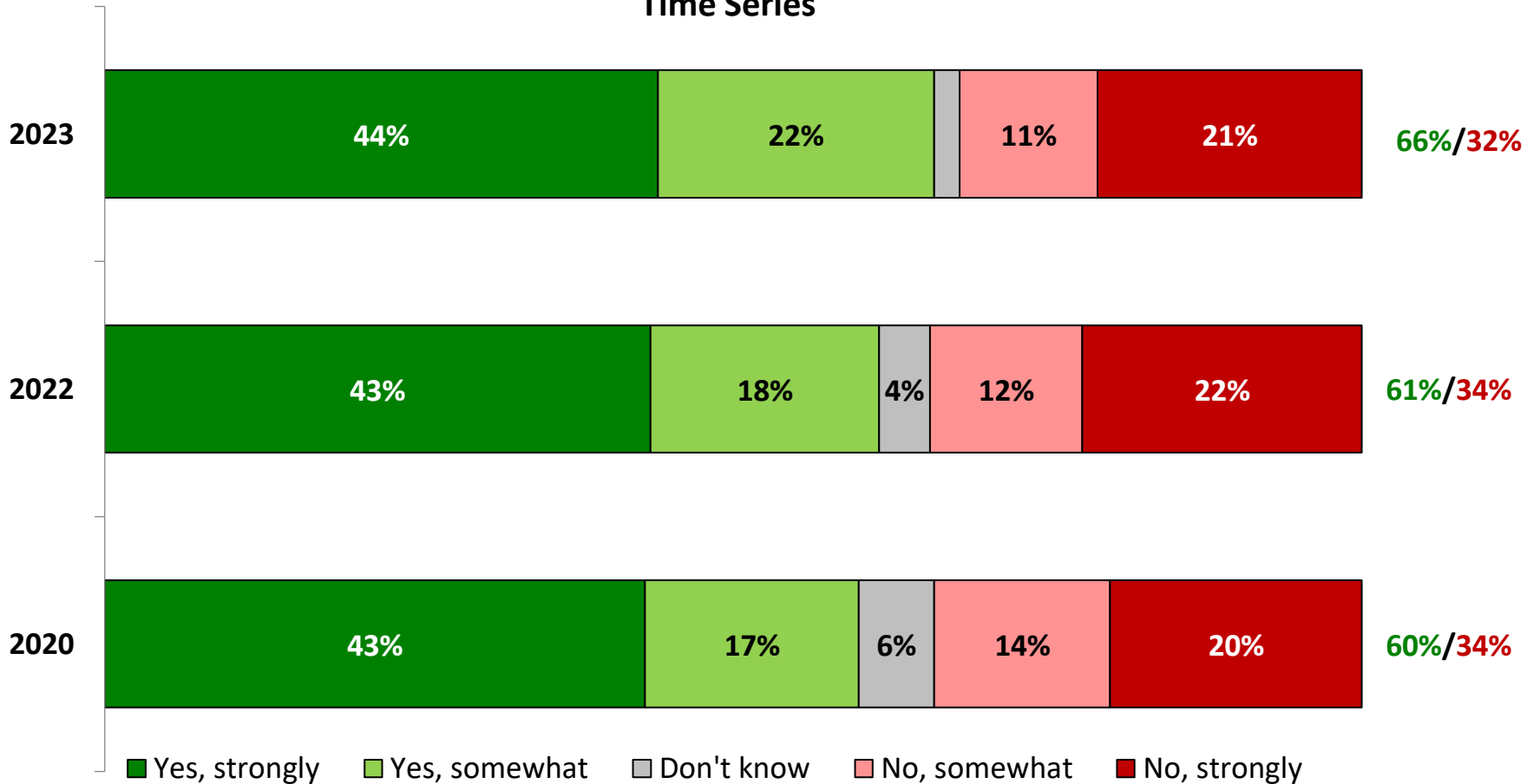


Q.11A Next, I am going to read several things some people have said make buying a home too difficult or expensive. After I read each one, please tell me whether you think that is (ROTATE FIRST TO LAST AND LAST TO FIRST) a huge obstacle, a medium-size obstacle, a small obstacle, or not an obstacle at all that makes buying a home too difficult or expensive for people in your area...*Having enough money for a down payment and closing costs*

Housing Discrimination

Two-Thirds Feel That People of Color Face Different Challenges When it Comes to Finding Housing

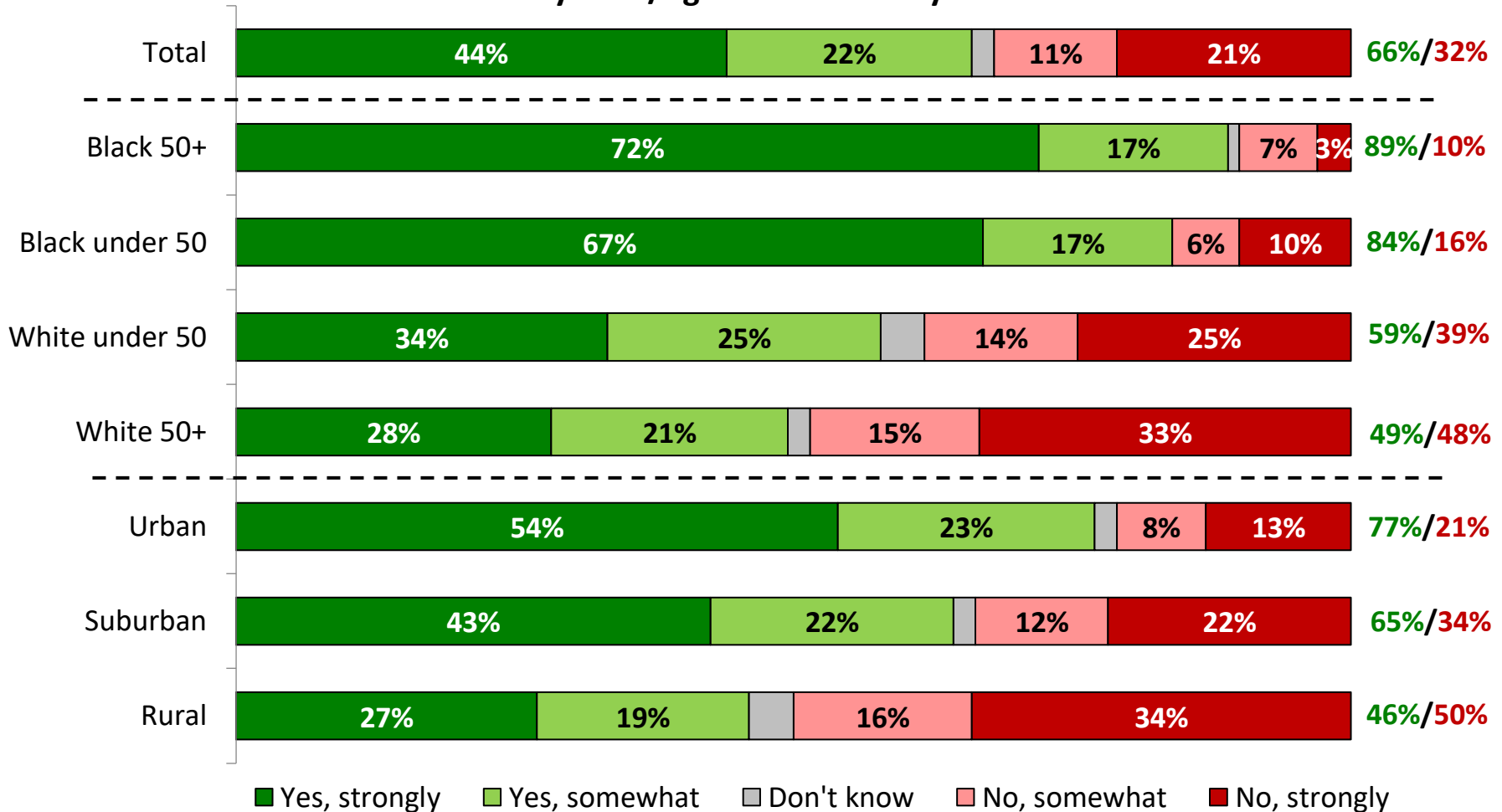
Different Housing Challenges for People of Color
Time Series



Q.12 And thinking specifically about people of color, do you think people of color face different challenges when it comes to finding affordable, quality housing in your part of Maryland? (ROTATE) Yes or no?

Blacks and Urban Residents are Most Likely to Believe People of Color Face Different Challenges

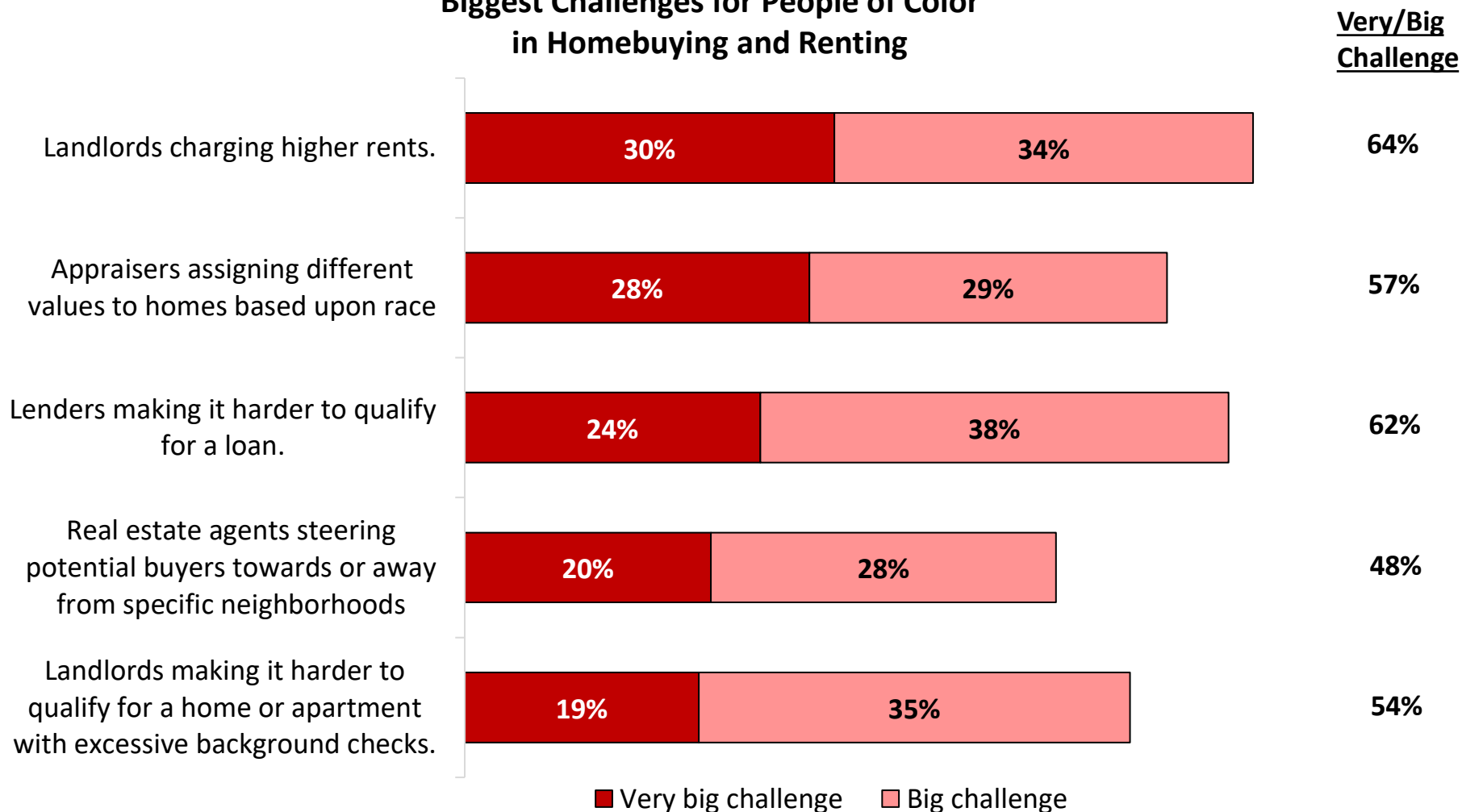
Different Housing Challenges for People of Color
by Race/Age and Urbanicity



Q.12 And thinking specifically about people of color, do you think people of color face different challenges when it comes to finding affordable, quality housing in your part of Maryland? (ROTATE) Yes or no?

Higher Rents, Appraisals and Loan Qualification Seen as Biggest Challenges that People of Color Face

Biggest Challenges for People of Color in Homebuying and Renting



Q.13 Next, I am going to read challenges that some people say people of color face when trying to buy or rent a home. Please tell me how big a challenge you think that is for most people of color: (ROTATE FIRST TO LAST AND LAST TO FIRST) a very big challenge, a big challenge, a small challenge, or not a challenge at all.

Blacks More Likely to Perceive Challenges than Whites

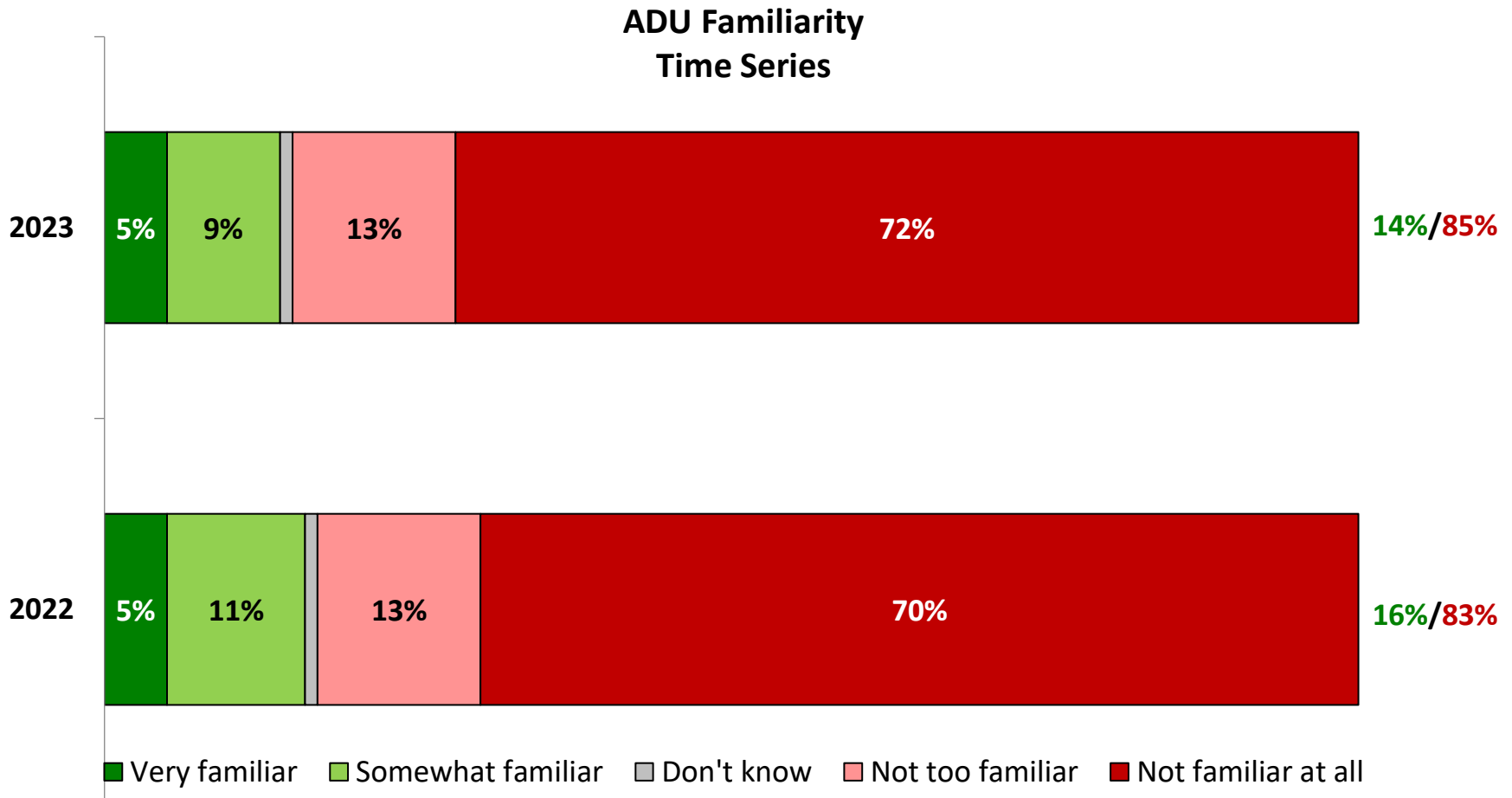
Biggest Challenges for People of Color in Homebuying and Renting by Race

Percent Very Big or Big Challenge	Total	White	Black
Landlords charging higher rents.	64	50	90
Lenders making it harder to qualify for a loan.	62	49	89
Appraisers assigning different values to homes based upon race	57	43	86
Landlords making it harder to qualify for a home or apartment with excessive background checks.	54	43	76
Real estate agents steering potential buyers towards or away from specific neighborhoods	48	36	73

Q.13 Next, I am going to read challenges that some people say people of color face when trying to buy or rent a home. Please tell me how big a challenge you think that is for most people of color: (ROTATE FIRST TO LAST AND LAST TO FIRST) a very big challenge, a big challenge, a small challenge, or not a challenge at all.

Accessory Dwelling Units

Voters Remain Unfamiliar with ADUs



Q.14 Switching gears a bit, I would like to ask you some questions about Accessory Dwelling Units, also known as ADUs. How familiar are you with ADUs? Would you say you are - (ROTATE FIRST TO LAST AND LAST TO FIRST) very familiar, somewhat familiar, not too familiar, or not familiar at all?

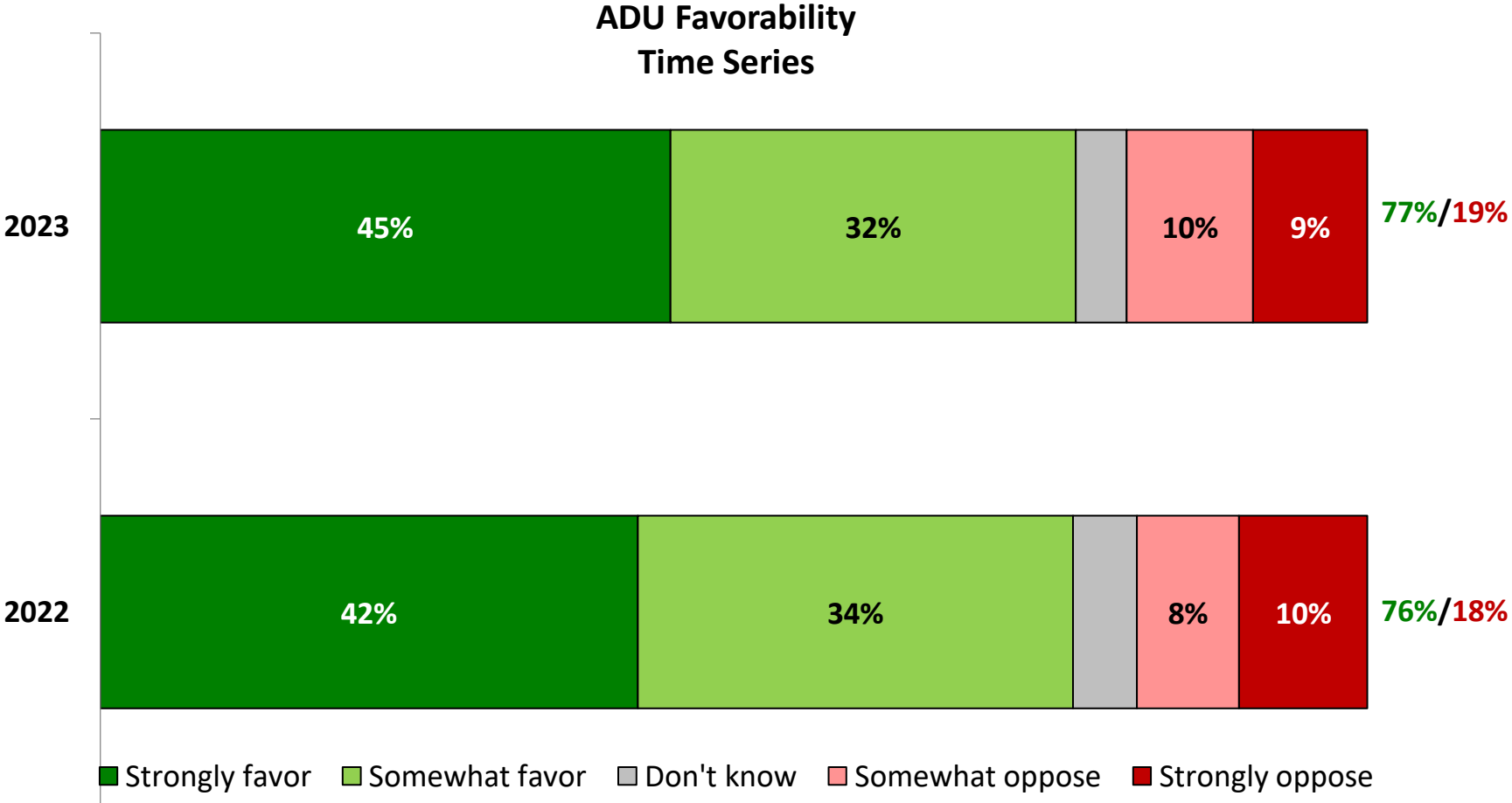
What is an ADU?

Below is the description respondents read about ADUs:

“An accessory dwelling unit, or ADU, is a separate residential unit in or on a private home or property, for example, a carriage house, garage apartment, or basement apartment. These units must have their own entrance, plumbing, and kitchen facilities.”

After hearing this definition, respondents were asked their opinion on ADUs. Results are on the following slides.

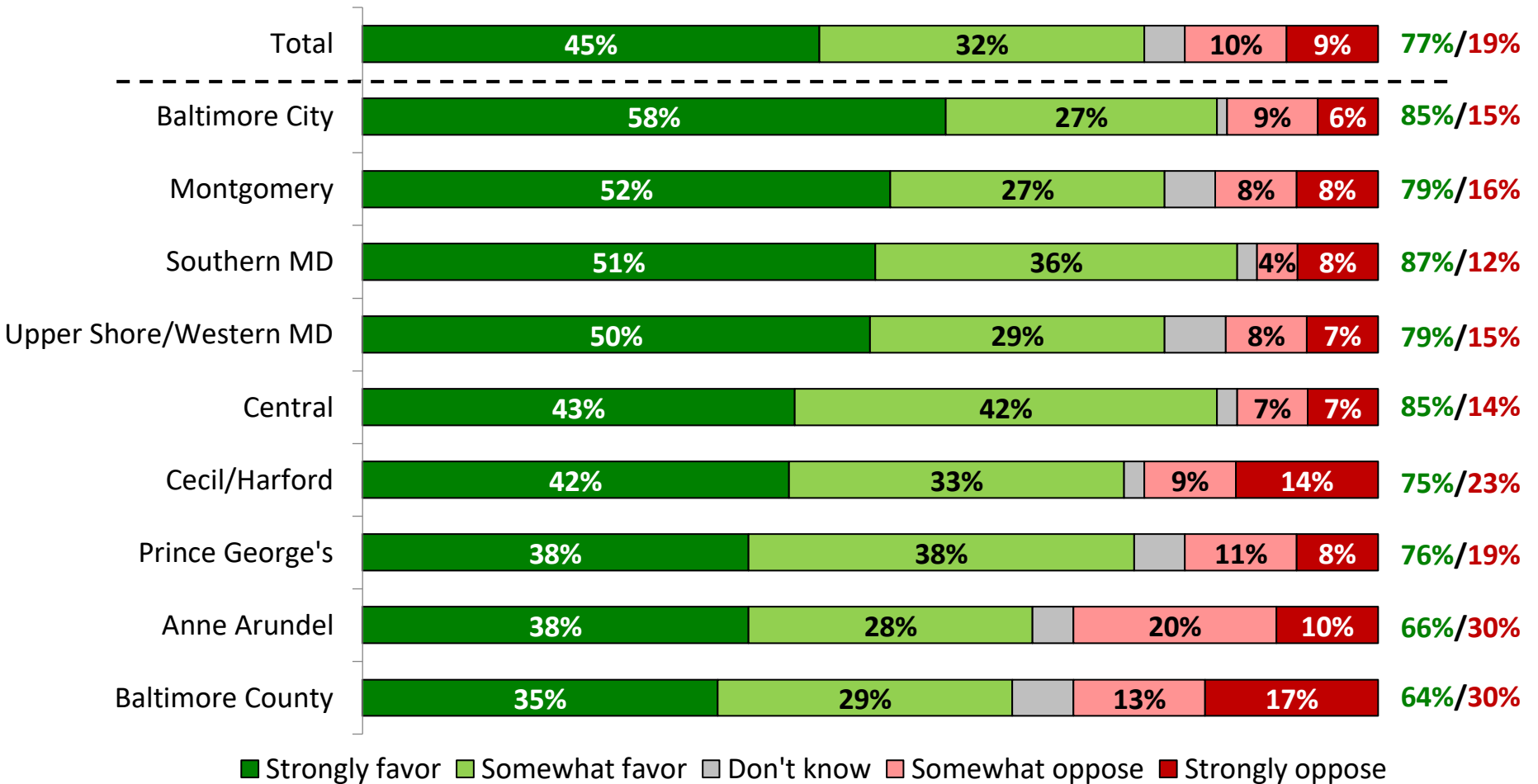
After Hearing a Description, Voters Consistently and Overwhelmingly Support ADU Construction



Q.15 As you may know, local zoning laws often make it difficult for homeowners to have an ADU on their property. Would you (ROTATE) favor or oppose making it easier for Maryland homeowners to have an accessory dwelling unit or ADU on their property?

Across Maryland, Majority Favor ADUs

ADU Favorability by Region



Q.15 As you may know, local zoning laws often make it difficult for homeowners to have an ADU on their property. Would you (ROTATE) favor or oppose making it easier for Maryland homeowners to have an accessory dwelling unit or ADU on their property?

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