

Commissioned by

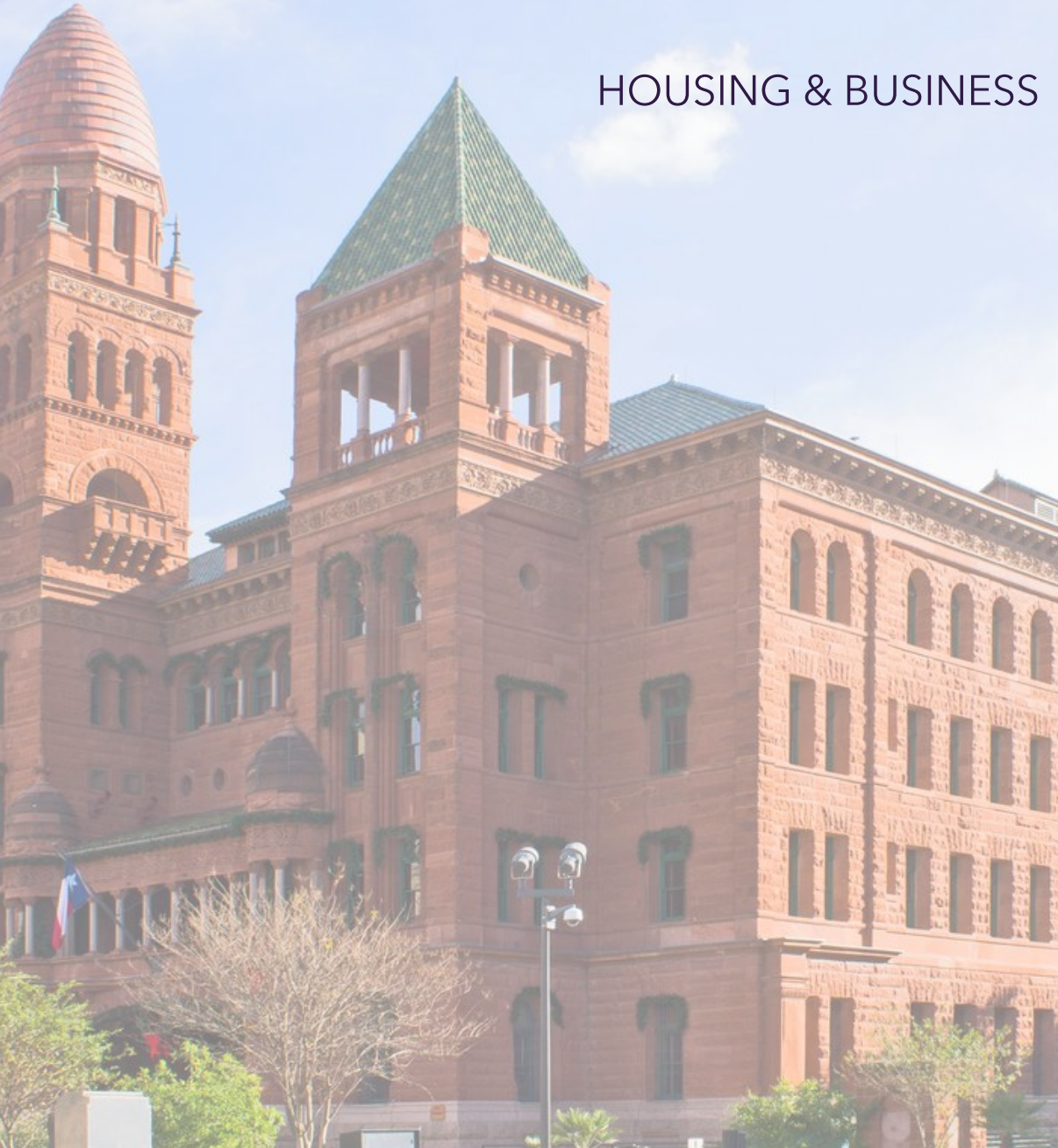
Conducted by

LLSC SAN ANTONIO

Emerson College
POLLING

BEXAR COUNTY SURVEY REPORT

HOUSING & BUSINESS



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METHODOLOGY

Emerson College Polling is pleased to present Local Initiatives Support Corporation (LISC), San Antonio with the findings from two surveys of Bexar County residents' perceptions around (1) housing, and (2) personal finance and small business. Each survey consisted of a fully representative sample using an area probabilistic sampling method of N=540 (sample size). Surveys were weighted by Bexar County general population parameters. The margin of error for each sample is +/- 4.16% in 19 of 20 cases.

The surveys were administered by contacting cell phones via text message, an online panel, and web survey via email. Data was collected between December 2-12, 2022.

The results presented in this report include univariate and bivariate analysis of the data. Frequency distributions for each item included on the questionnaire are shown in the tables. In all cases, cross-tabulation results are also shown. This type of bivariate analysis examines differences between sub-groups of the overall population. In the cases where cross tabulation results are presented, a chi-square test, an independent t-test for means, or a Z-test for independent percentages is shown.

A chi-square test is used in cases where comparisons are made for categorical variables. A t-test is used in cases where comparisons are made for measurement variables. A Z-test is used in cases where comparisons are made between independent population percentages.

The purpose of these statistical tests is to determine whether or not the observed difference between sub-groups in the sample is due to sampling error or whether it is due to a real difference in the population. When the results are statistically significant, it strongly suggests that the observed difference between sub-groups found in the sample is due to a real difference in the population, and not due to sampling error.

A chi-square significance level of .05 indicates significance at the 95 percent level. In other words, it is 95 percent likely that the results are due to a real difference between comparison groups. A chi-square significance level of .01 indicates significance at the 99 percent level. When a t-test or a Z-test is shown, lower- and upper-case letters indicate significance at the 90 and 95 percent levels respectively.

EXECUTIVE SUMMARY

Financial issues and concerns are the primary barrier respondents recognize to home ownership, including cost (48%), lack of credit (20%), and insufficient income (22%). Other reasons included lack of available homes (6%).

Seventy-three percent of respondents aspire to be a homeowner, while 17% do not.

- Desire to be a homeowner decreases with age, from 84% of those between 18 and 29, to 29% of those over 60. Seventy-six percent of those over 60 own a home with or without a mortgage, while 40% of those between 18 and 29 are renters and 27% live with friends or family.

A majority of respondents (58%) disagree that the community is doing a better job of addressing homelessness than it has in the past.

- Those between 18 and 29 most strongly agree that the community is doing a better job at addressing homelessness at 59% whereas those between 50 and 59 most strongly disagree with the statement at 80%.

Sixty-three percent agree that they would support smaller homes or mobile homes in their neighborhood, if it increased homeownership.

- Those under 40 are most supportive of the statement at 84%, those over 50 are nearly half as supportive at 44% support.

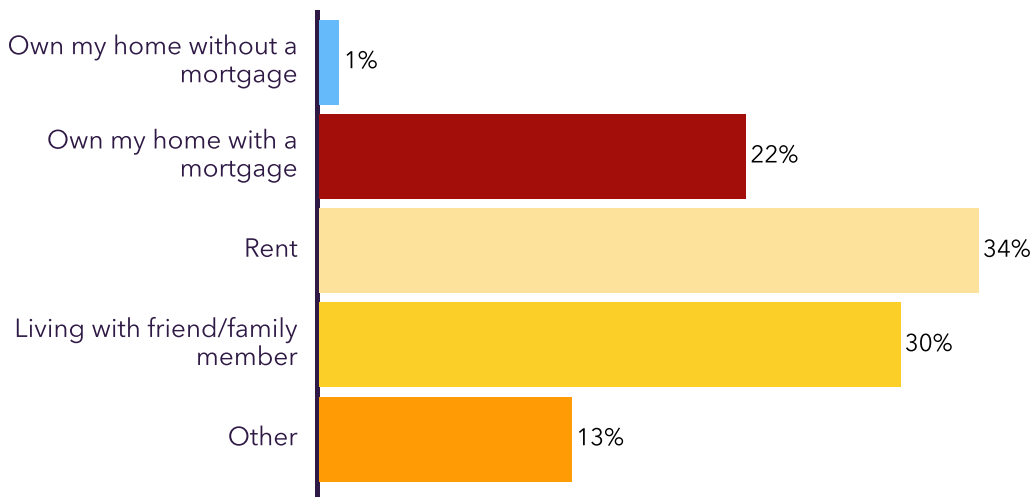
Thirty-five percent have experienced a period of time where they were unsure where they would sleep at night, 65% have not.

- A majority (52%) of those between 18 and 29 have experienced this, compared to 38% of those between 30-39, 35% 40-49, 26% of those between 50 and 59, and 21% of those over 60.
- Forty-three percent of those who did not graduate high school have experienced this compared to 26% of those with a bachelor's degree, and 12% of those with a master's degree.

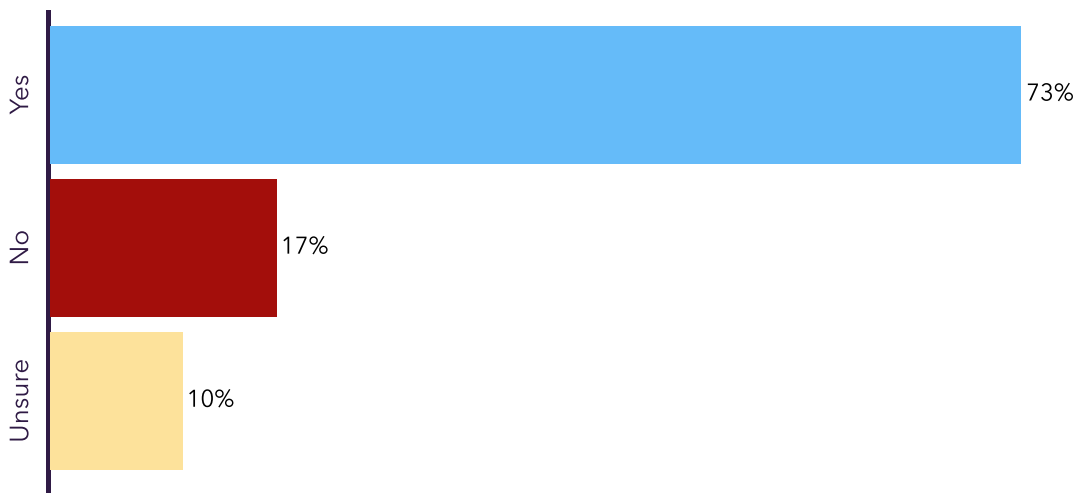
While most respondents recognize financial issues as the primary barrier for home ownership, a majority of participants believe substance abuse (61%) and mental health (73%) are reasons for those currently experiencing homelessness.

HOUSING SURVEY RESULTS

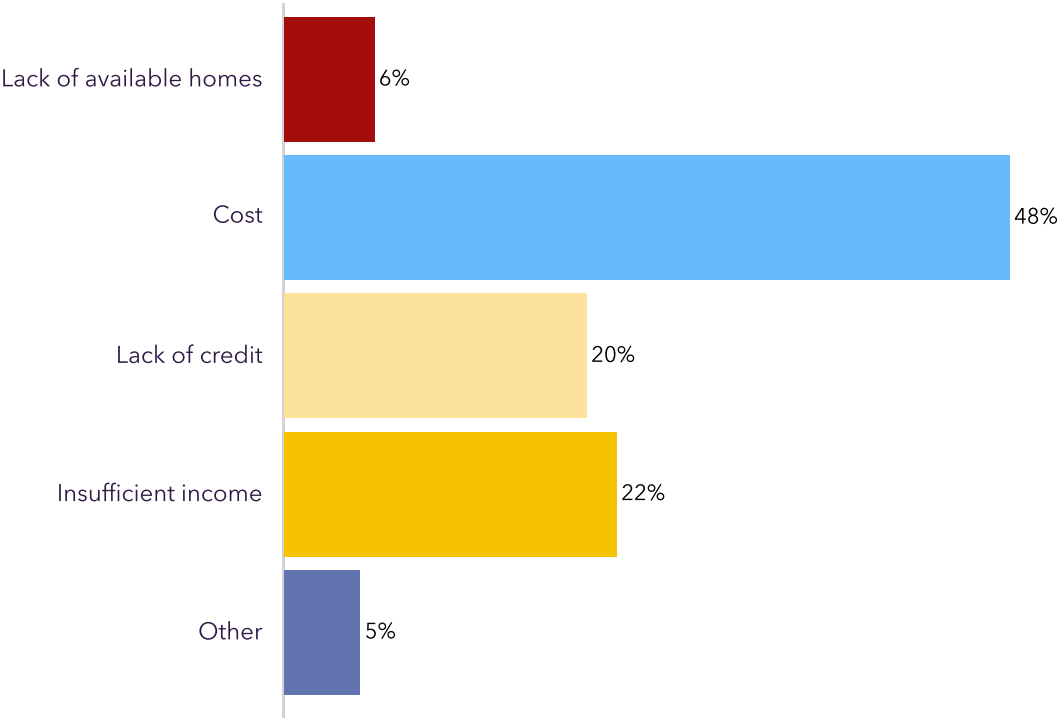
What is your current housing status?



Do you aspire to become a homeowner?



What do you think is the biggest barrier to home ownership?

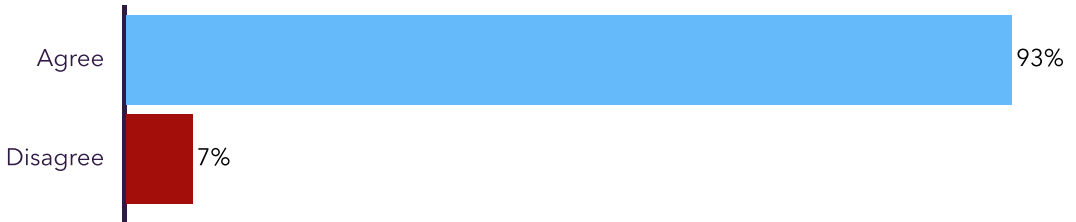


"OTHER" WORDCLOUD

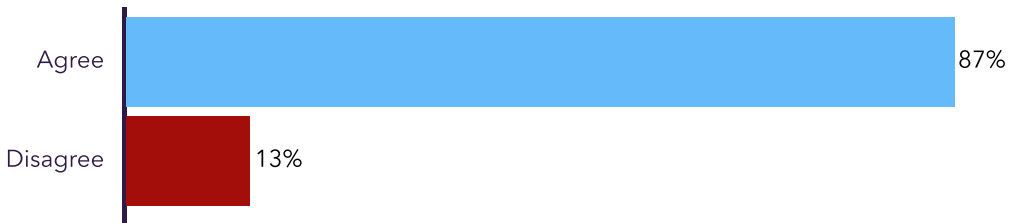


Do you agree or disagree with the following statements?

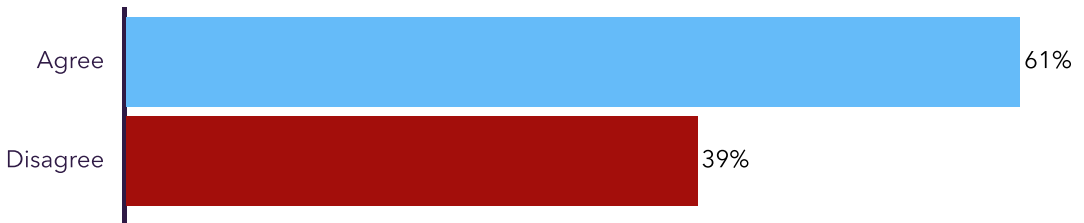
Homeownership is an important part of the American Dream.



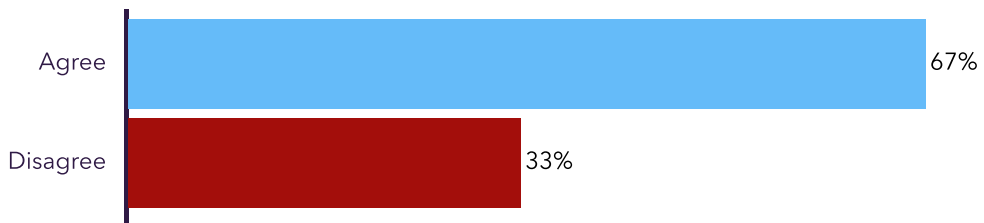
Owning a home is the best investment most people will make.



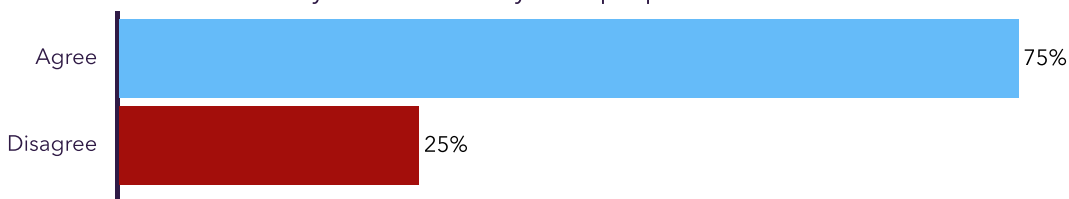
People who own their homes make better neighbors than those who rent.



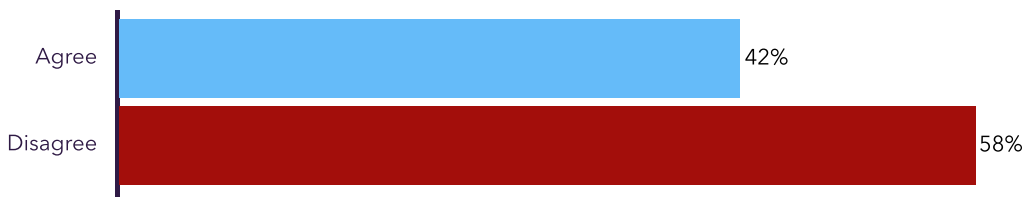
Homeownership is an attainable goal for most people.



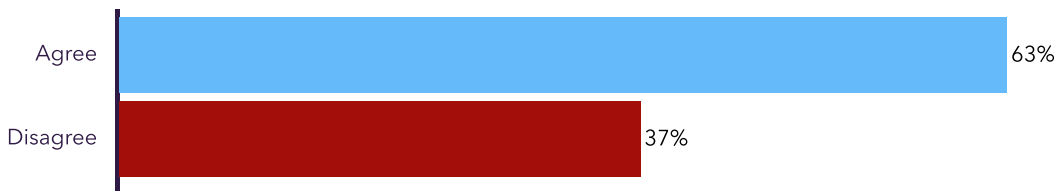
A yard is necessary for a proper home.



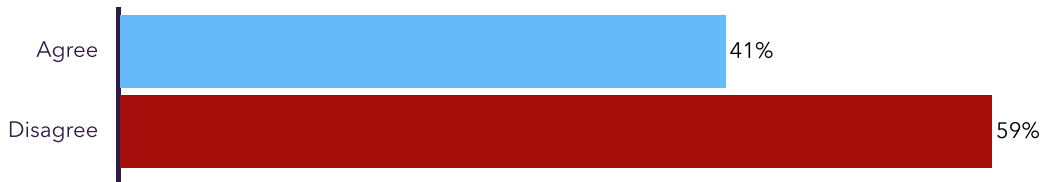
As a community, we are doing a better job of addressing homelessness than we have in the past.



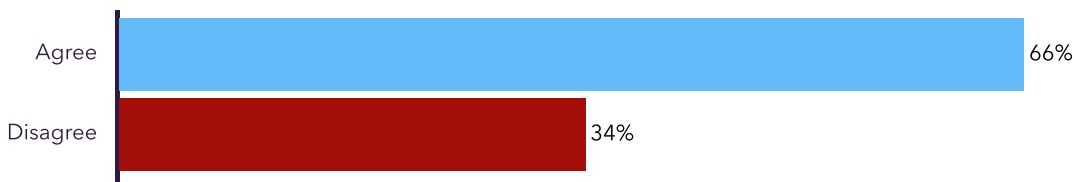
I would support smaller homes or mobile homes in my neighborhood, if it increased homeownership.



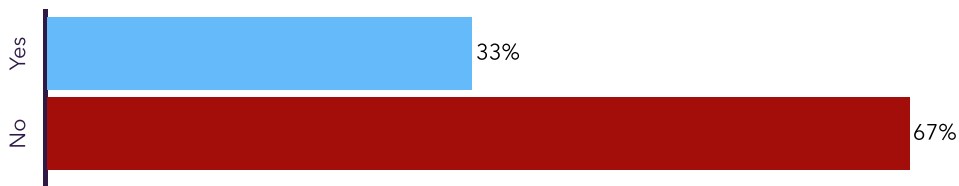
I would consider renting out a room in my home or apartment to increase my income.



There is a need for less expensive homes and apartments in my neighborhood.



Do you now or have you ever owned rental property?



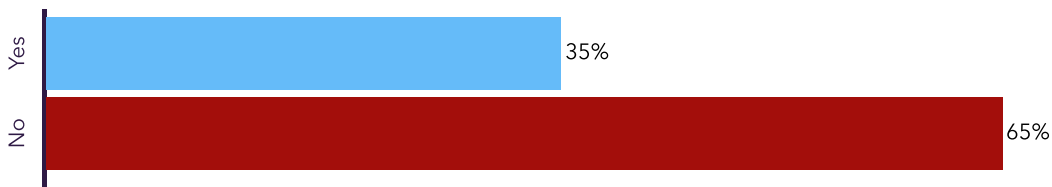
Have you ever had your home foreclosed on by a bank?



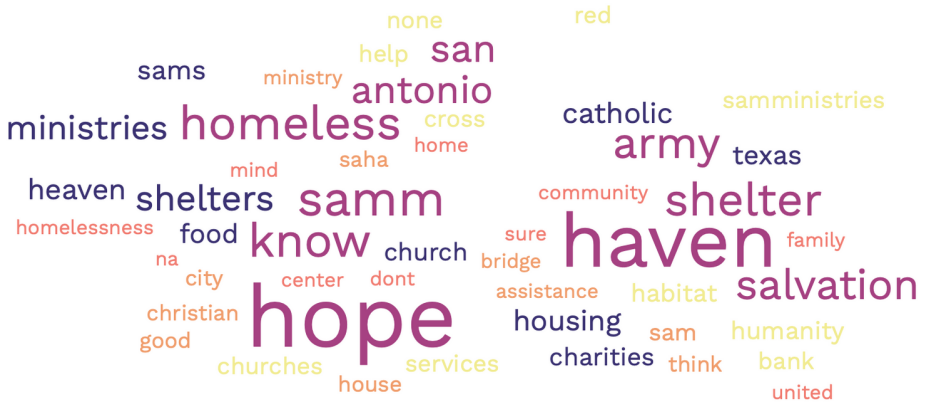
Have you ever been evicted from your home?



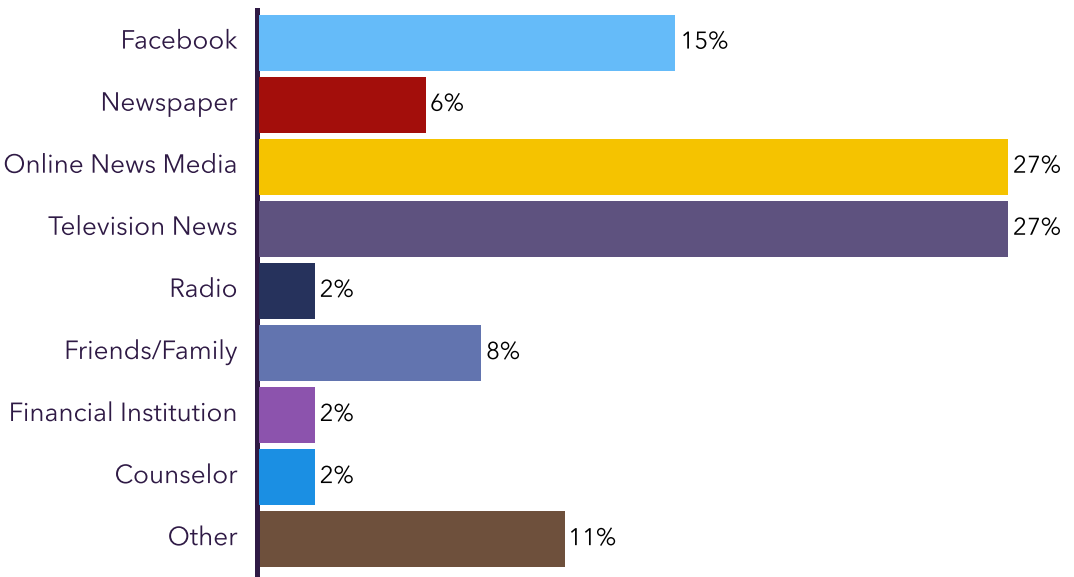
Have you ever experienced a period of time when you were unsure where you would sleep at night?



Thinking about homelessness, please name any organization you know of that provides services?

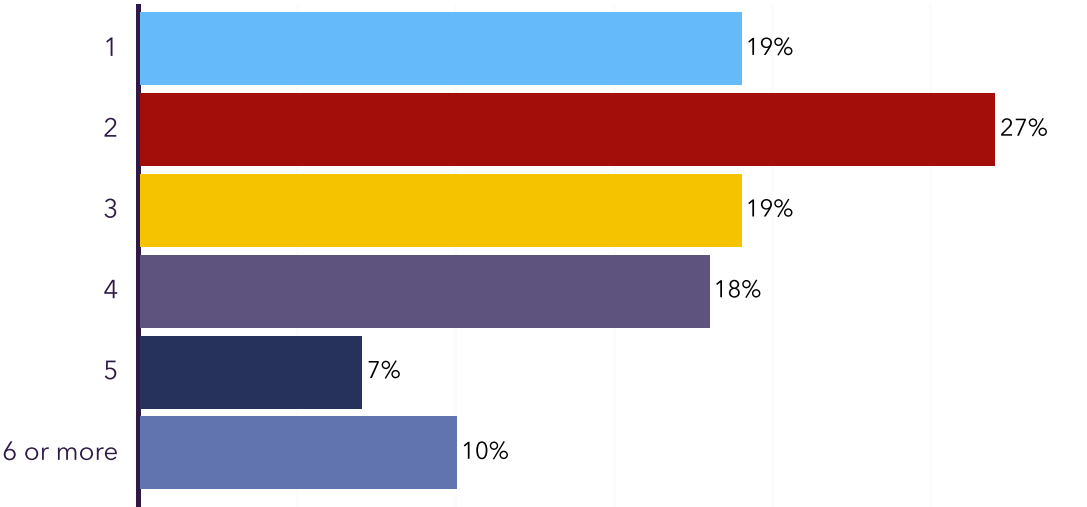


Where do you get most of your information about housing and homelessness?

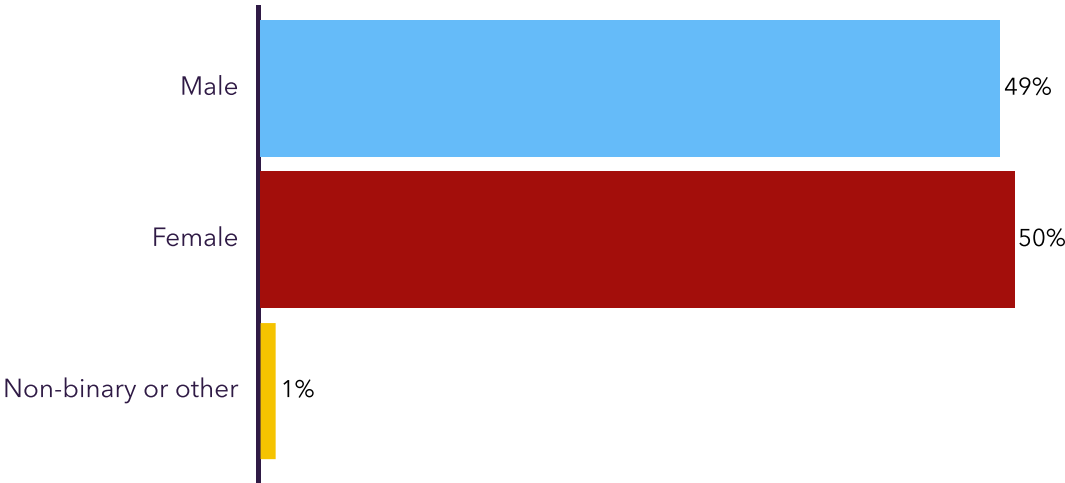


DEMOGRAPHICS

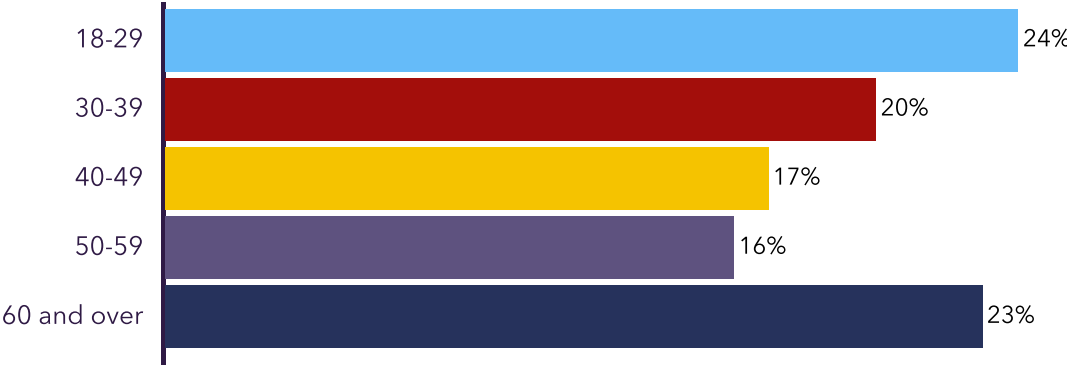
Including yourself, how many individuals live in your household?



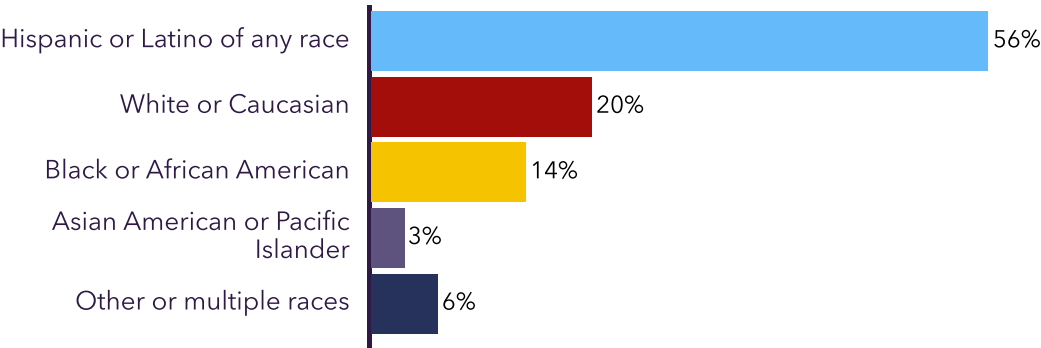
GENDER



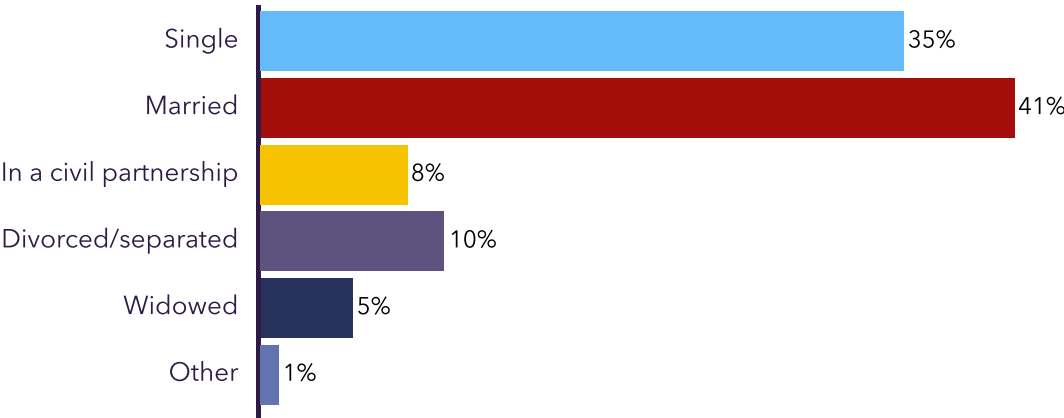
AGE



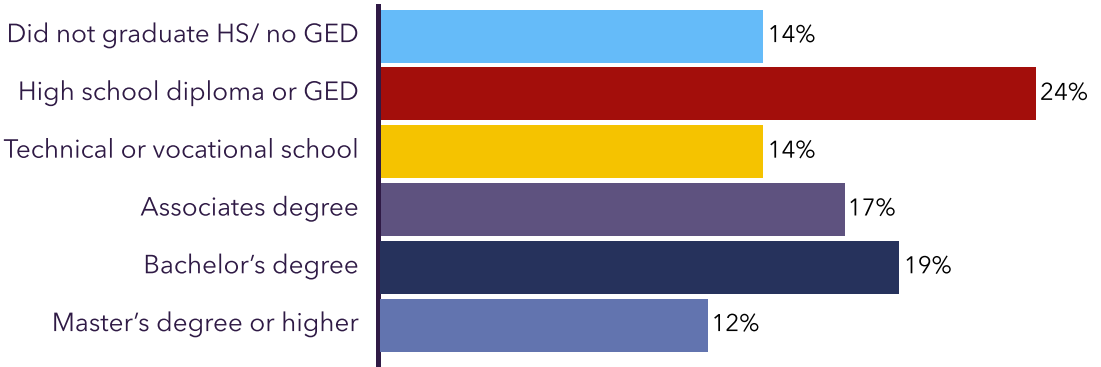
RACE/ETHNICITY



MARTITAL STATUS



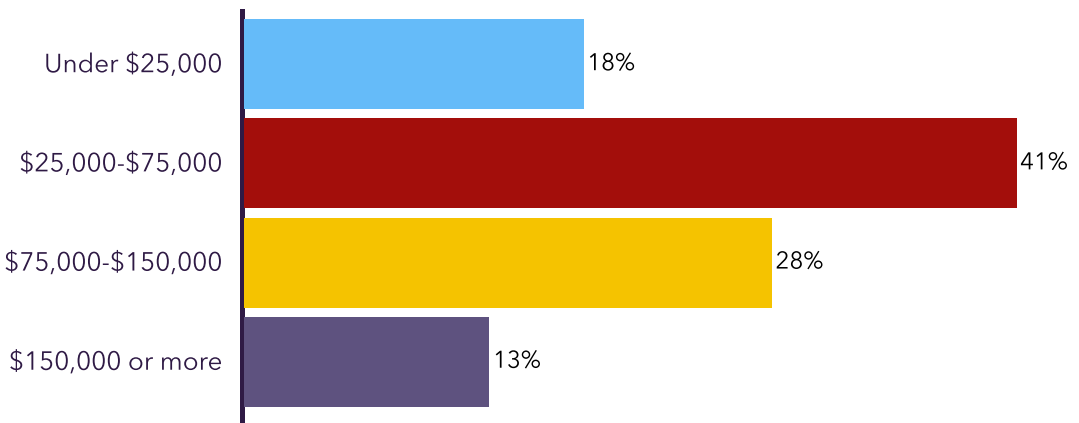
EDUCATION



Have you ever served on active duty in the U.S. Armed Forces?



YEARLY HOUSEHOLD INCOME



BUSINESS SURVEY RESULTS

EXECUTIVE SUMMARY

Twenty-seven percent of respondents currently own or have owned a business, while 51% would like to own a business someday.

- Among those between 18 and 29, 17% own a business, and 72% hope to have a business some day. Of those over 30, about 31% own a business and the desire to own a business decreases with age, including 68% of those between 30 and 39, 53% of those between 40 and 49, 33% of those between 50 and 59, and 17% of those over 60.

Eighty-seven percent have a checking or savings account at a bank or credit union, 13% do not.

- Of those who did not graduate high school, 54% have a checking or savings account, compared to 93% of those who graduated high school.
- Those between 18 and 29 are least likely to have a checking or savings account at 71%, compared to 94% of those over 60.

Within the last year, a majority of respondents (53%) say the last time they checked their credit score was in the last month.

- Thirty-eight percent of those between 18 and 29 have checked their credit score within the last month compared to about 58% of those over 30.

Twenty-two percent have one credit card, 20% have two credit cards, 14% have three credit cards, 21% have more than three credit cards, and 23% have no credit cards.

- Fifty-nine percent of those who did not graduate high school do not have a credit card, compared to about 15% of those with a high school degree or more who do not have a credit card.

Thirty-seven percent consider themselves to be an entrepreneur, 64% do not.

- Those between 30 and 39 were most likely to consider themselves entrepreneurs at 56%.
- Men are more likely to consider themselves entrepreneurs than women, 41% to 32%.

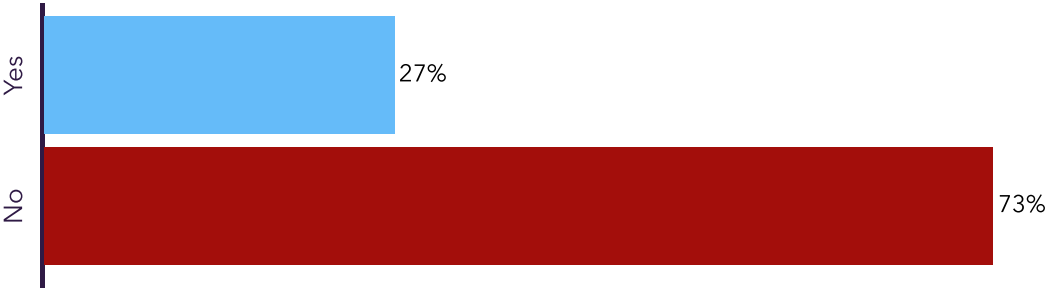
A majority of respondents (70%) prefer to work for themselves while 12% prefer to work for someone else.

- Preference to work for themselves decreases with education: 78% of those without a high school degree would prefer to work for themselves compared to 61% of those with a master's degree.

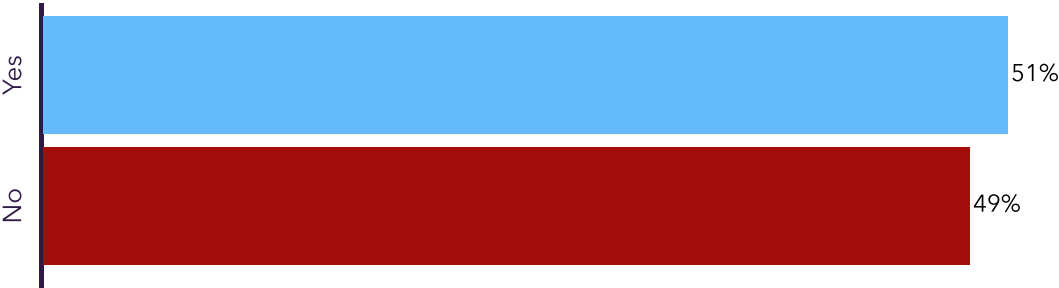
A plurality of respondents (34%) get information about budgeting and financial decisions from friends and family.

- Respondents under 40 are more likely to rely on friends and family for financial information at 44%, compared to about 26% of those over 40 who say the same.

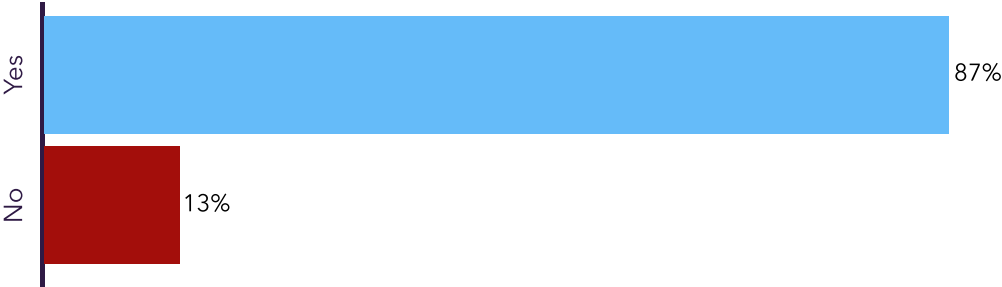
Do you currently own or have you owned a business?



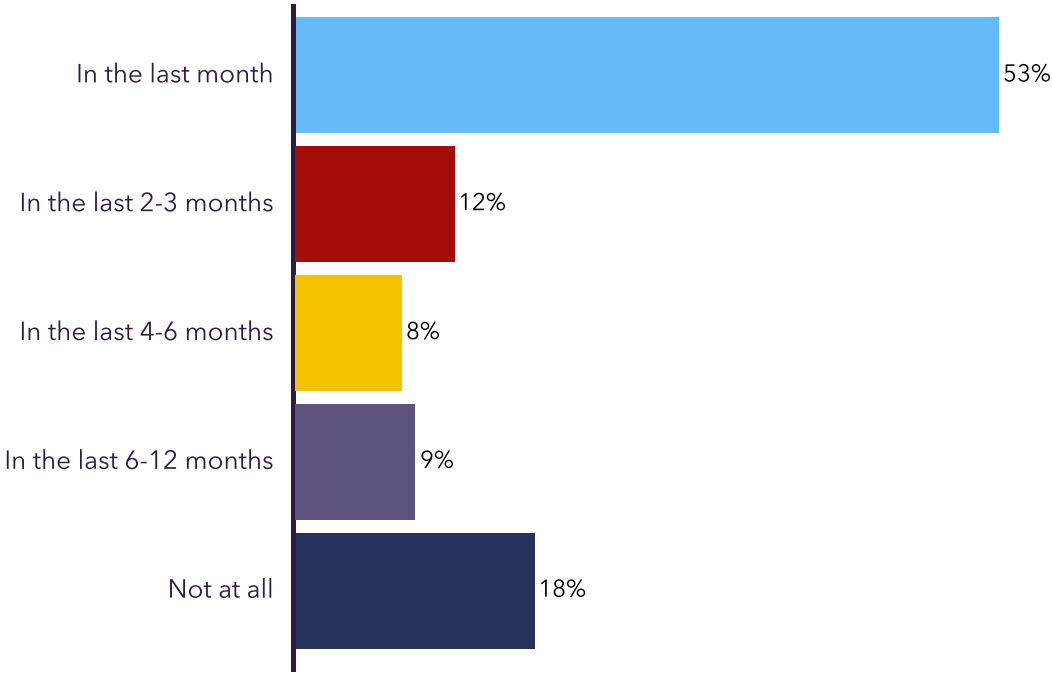
Do you hope to own a business someday?



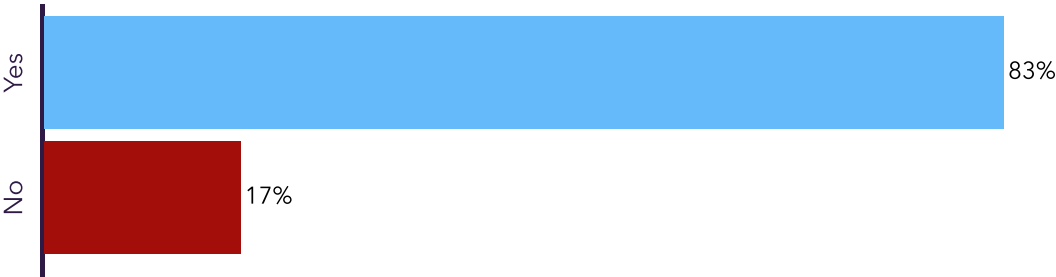
Do you have a checking or savings account at a bank or credit union?



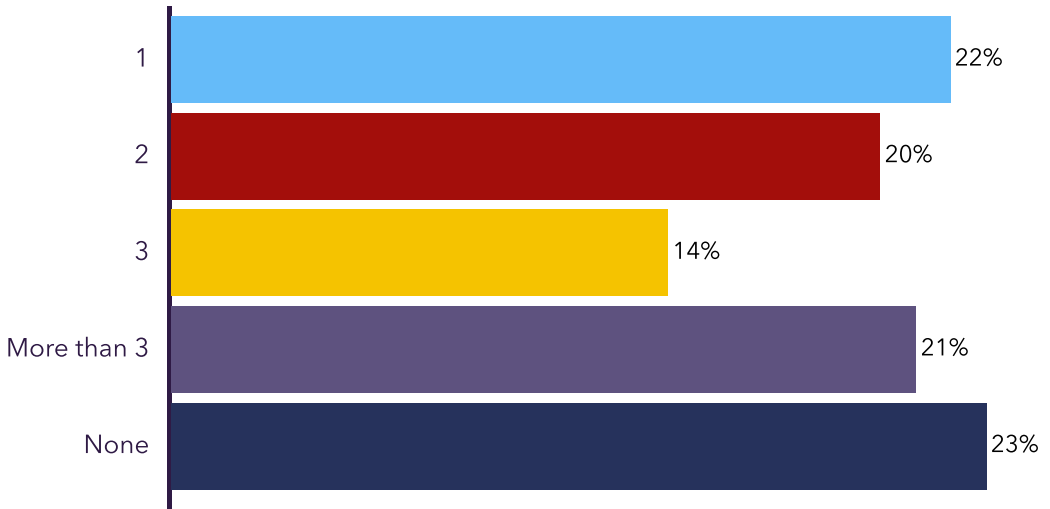
Within the last year, when is the last time you checked or saw your credit score?



Do you try to shop at locally owned businesses?



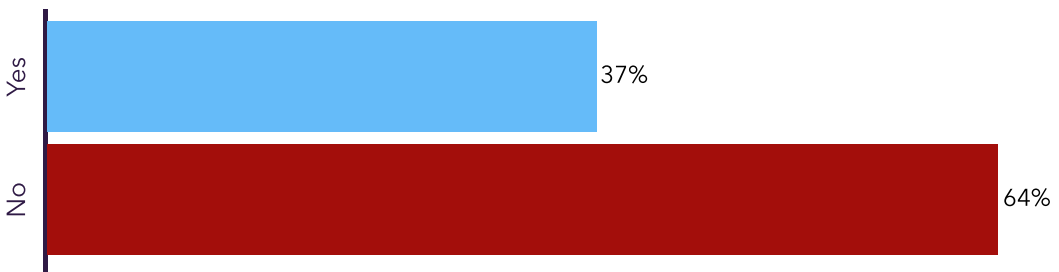
How many credit cards do you currently have?



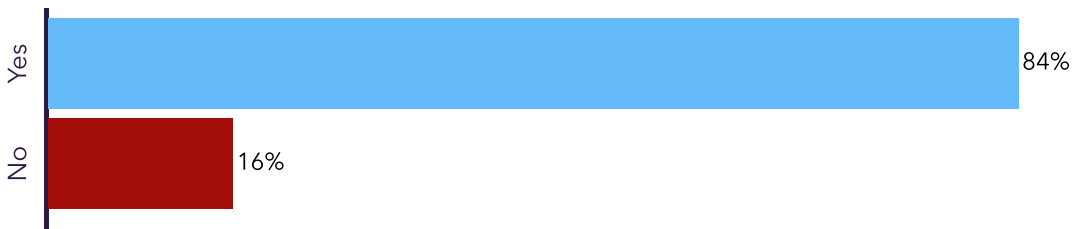
Have you had credit or homeownership counseling?



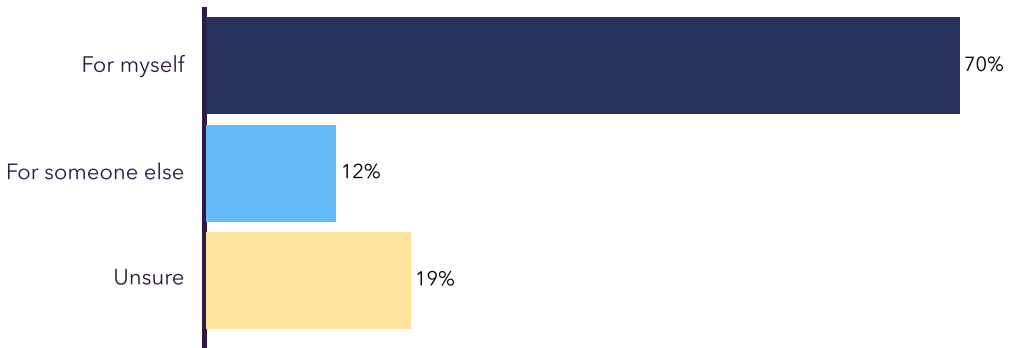
Do you consider yourself an entrepreneur?



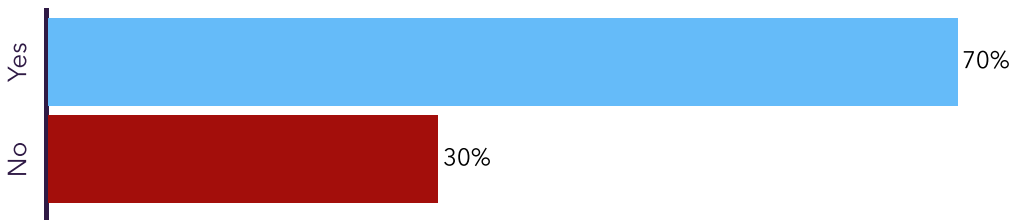
Is being a small business owner respected in your community?



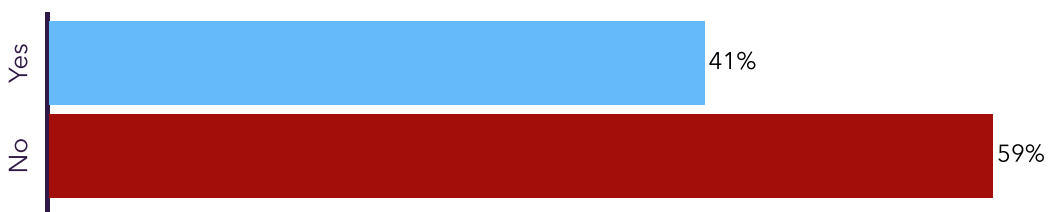
Would you prefer to work for yourself or for someone else?



Do you trust financial institutions like banks and credit unions to help manage your money?



When you think about how you support yourself and your family, do you include trading or bartering for goods or services?



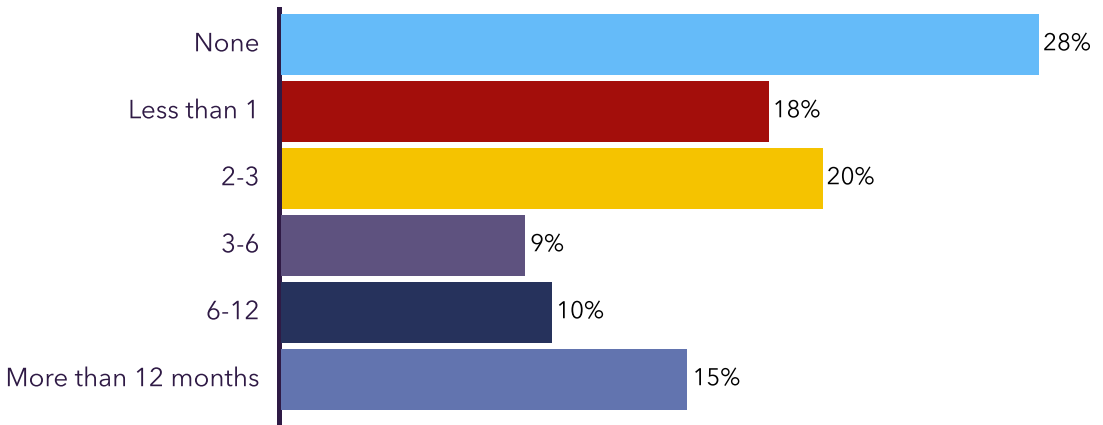
Thinking about starting or running a business, do you know of any organizations that provide help in these areas?



If yes - please specify:
Word cloud



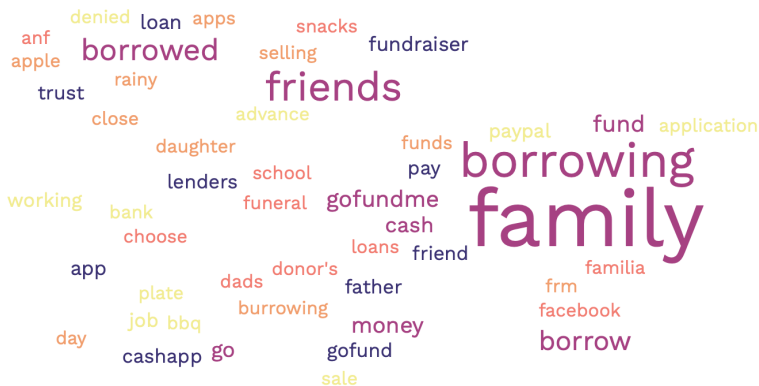
Thinking about your current savings, for how many months could you pay your expenses without any additional income?



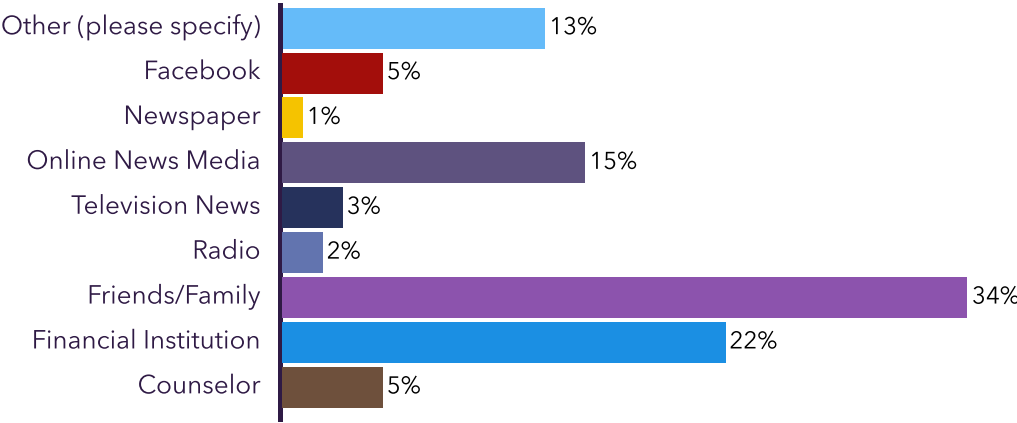
Have you ever used an alternative source of financing, other than banks, such as GoFund Me or borrowing from friends and family?



If yes - please specify



Where do you get most of your information about budgeting and financial decisions?



Other (please specify)

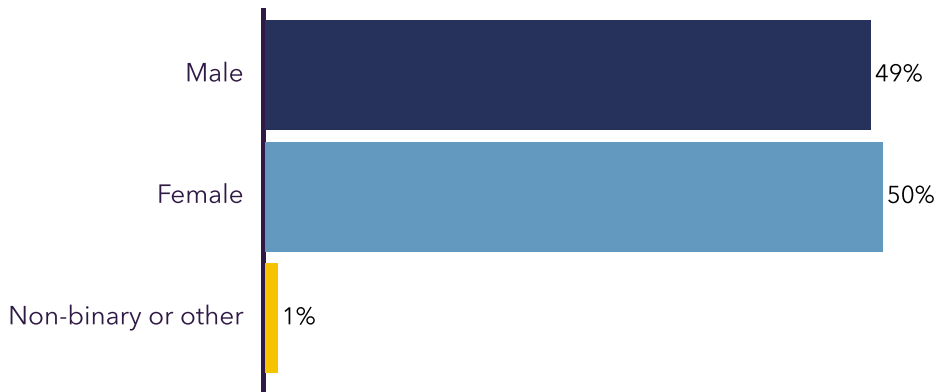


These days businesses can access funding through a variety of online resources such as Kabbage, OnDeck, Lendio and others. Are you familiar with the online crowdfunding platform Kiva?

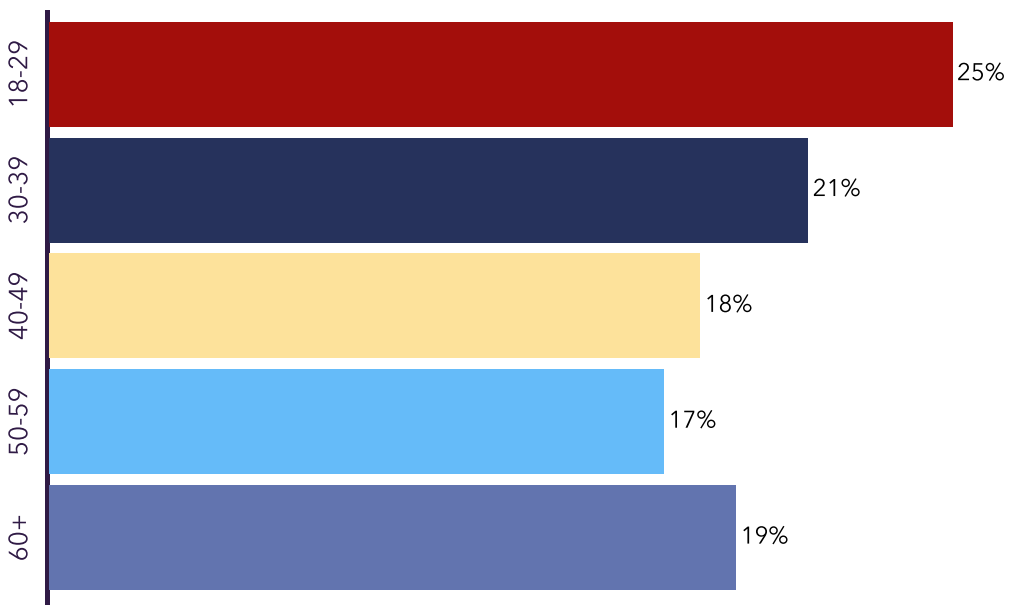


DEMOGRAPHICS

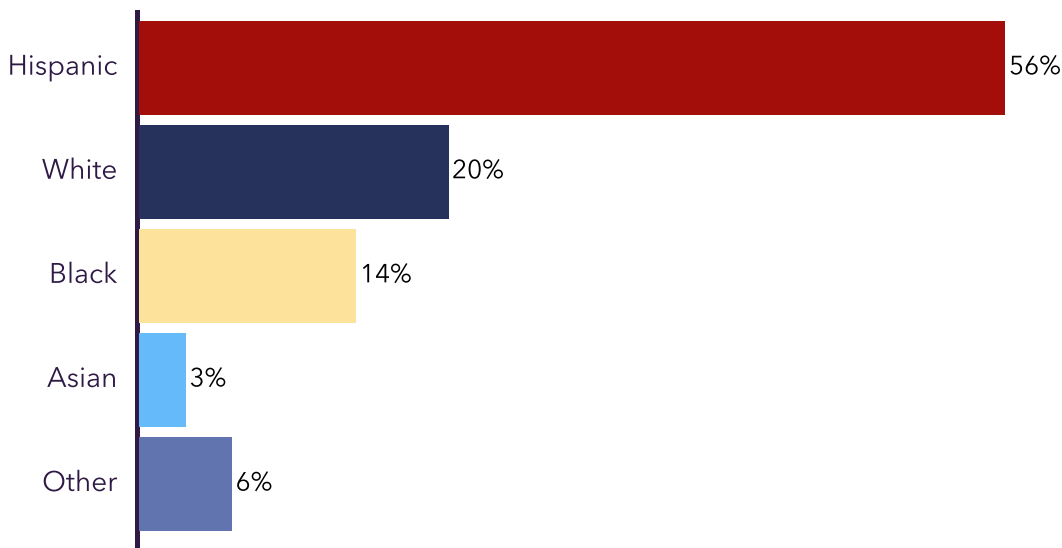
What is your gender?



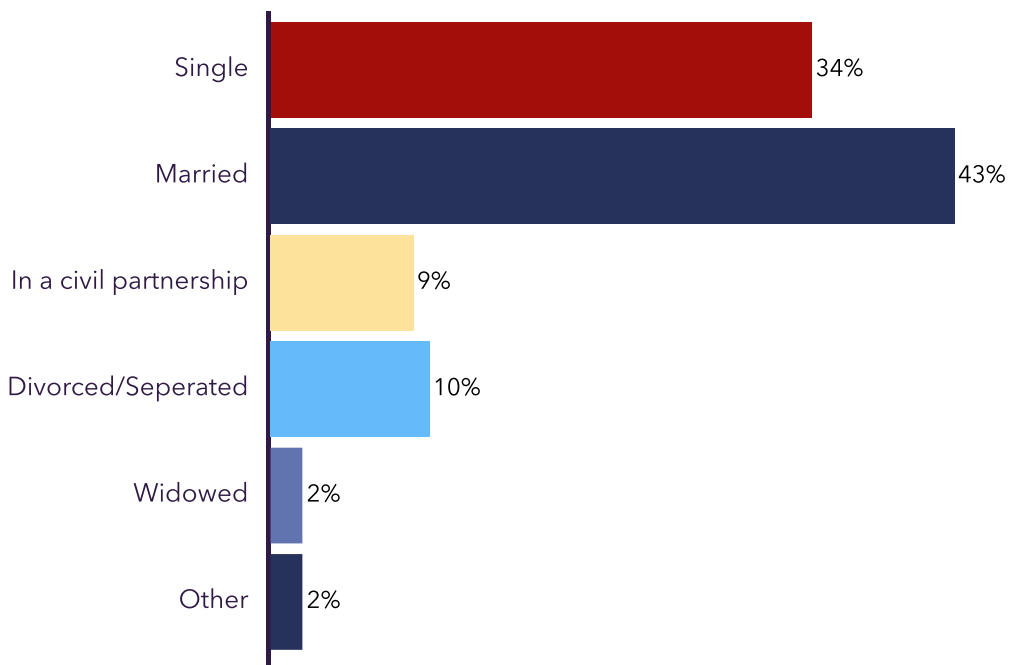
What is your age range?



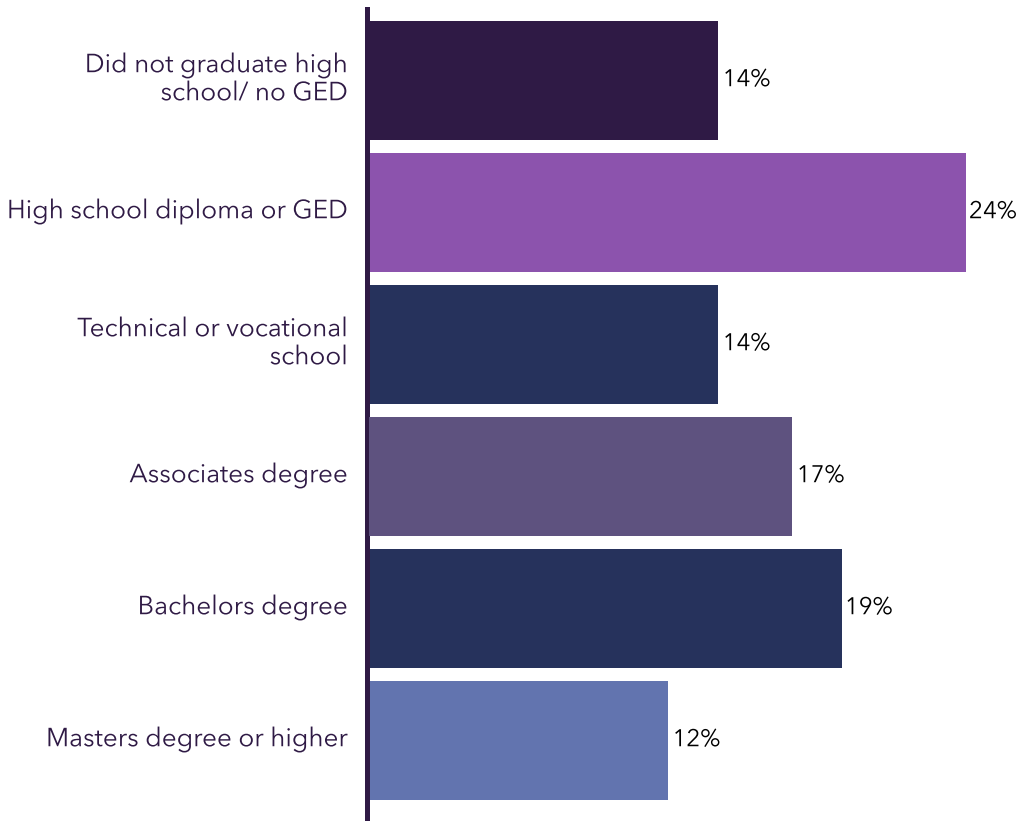
Please tell me which one of these racial or ethnic groups you identify with.



What is your marital status?



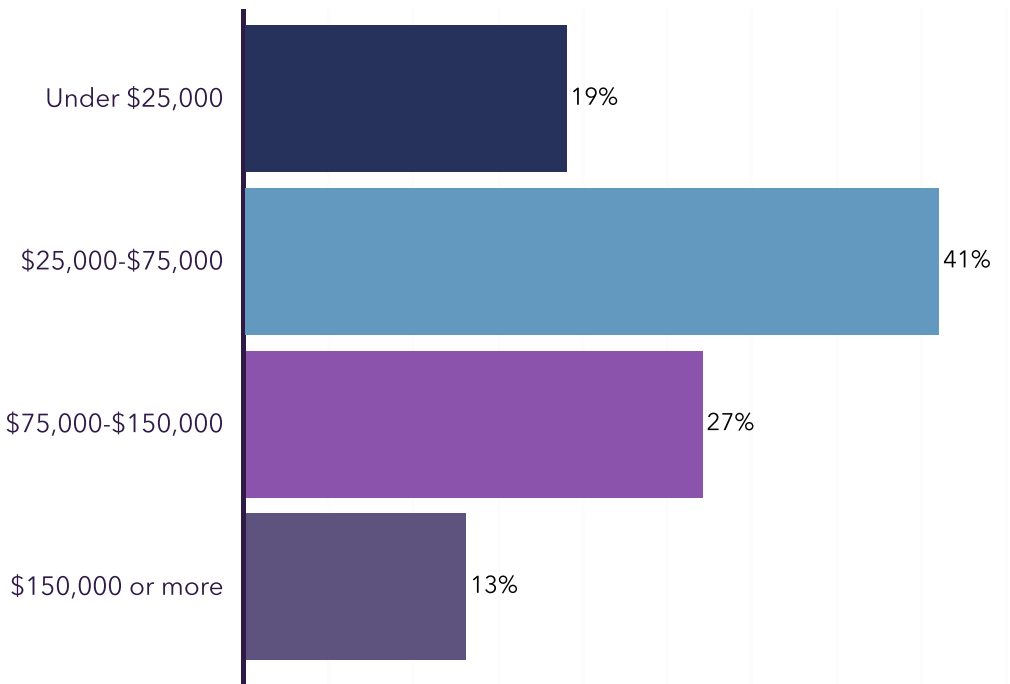
What is the highest level of education you have attained?



Have you ever served on active duty in the U.S. armed forces?



What is your yearly household income?



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