

Final Report

Fair Housing Citizen Survey

Oregon's Urban Areas

Final Report

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Fair Housing Citizen Survey

Prepared for

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Table of Contents

I. Introduction

Survey Methodology	I-1
Geographic Coverage of the Survey	I-2

II. Survey Results

Socioeconomic Characteristics of Survey Respondents	II-1
Understanding of Fair Housing Law	II-6
Support of Fair Housing Law	II-15
Experience with Housing Discrimination and Actions Taken	II-21
Summary	II-31

SECTION I.
Introduction

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Introduction

In 2005, the Oregon Housing and Community Services (OHCS) Department contracted with BBC Research & Consulting (BBC) to prepare a research report called an Analysis of Impediments to Fair Housing Choice (AI). This report is required by the U.S. Department of Housing & Urban Development (HUD) in order for the State to receive its annual allocation of federal block grants to address housing and community development needs.

As part of the AI report, a telephone survey was conducted of citizens living in non-urban areas in the State. This survey asked questions about citizens' awareness and knowledge of fair housing laws; their opinions about fair housing laws; if they had been discriminated against or knew someone who had; and what their course of action would be if they were faced with discrimination. Survey questions were presented as scenarios of different types of people seeking housing and experiencing various types of discrimination.

The 2005 survey excluded the State's urban areas because they are not covered by the HUD block grants. Instead, the urban areas receive a block grant allocation directly from HUD. HUD calls them "entitlement" areas. Areas that do not receive a direct funding allocation are called "nonentitlement."

Because such survey data were not available at for the State's urban areas, the Fair Housing Council of Oregon (FHCO) decided to conduct a similar survey in 2007 as part of a HUD fair housing grant. The purpose of the survey effort was to compile data comparable to the non-urban survey data, to be used to determine the incidence of discrimination and develop a targeted fair housing action plan statewide.

Survey Methodology

The survey was designed to achieve "statistical significance" for the State's urban or HUD-designated "entitlement" areas. Statistical significance means that the information from a sample of citizens is able to represent the information that would be provided if the entire population was surveyed, allowing for a certain amount of error. In this survey, the margin of error is +/- 5 percent. That is, for each of the question, the answer that the entire population would provide might be 5 percentage points higher or lower than what is represented by the sample.

The survey methodology did not include sampling based on socioeconomic characteristics (e.g., minorities, seniors, low-income individuals). As such, in many cases, the individual socioeconomic samples are too small to compare the results among the different groups with statistical validity. However, the results can be used to indicate where socioeconomic characteristics might influence knowledge and opinions about fair housing law and to draw general conclusions.

A total of 385 residents were surveyed. The interviewees were selected through a random digit dial. All interviewers were bilingual; therefore, respondents had the option to conduct the survey in English or Spanish.

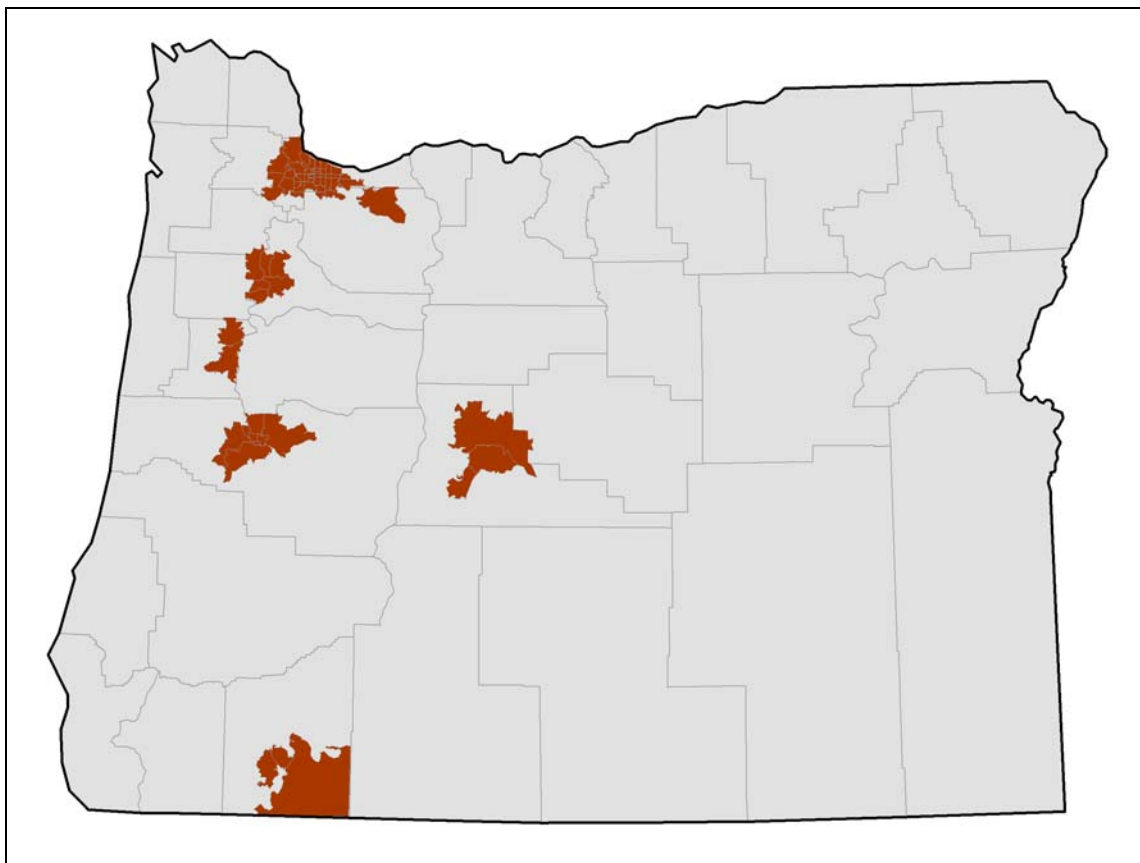
The survey questions tested the knowledge and opinions of residents about fair housing law and were presented as scenarios of different types of people seeking housing. Some of the scenarios involved discriminatory activities; others did not. Survey respondents were asked if they thought the scenarios were legal or illegal, and if they thought they should be legal or illegal.

The survey was modeled after a 2002 survey commissioned by HUD, “How Much Do We Know? Public Awareness of the Nation’s Fair Housing Laws,” which measured citizens’ understanding of fair housing law on the national level. Many, but not all, of the scenarios used in the Oregon survey are similar to the national survey scenarios. In February 2006, HUD conducted a follow-up survey to measure trends in public knowledge, support and use of fair housing laws since 2002. The data from this survey were not available at the time of the 2005 Oregon fair housing survey of nonentitlement areas, but have been incorporated into this report.

Geographic Coverage of the Survey

The survey specifically excluded nonentitlement (non-urban) areas of the State that were previously surveyed as part of the 2005 survey. The map below shows the zip codes in which the survey respondents lived at the time the survey was conducted. The survey was conducted by random-digit dial and did not specifically sample any particular geographic areas.

Entitlement Areas Covered by the 2007 Survey



Source: BBC Research & Consulting.

SECTION II.

Survey Results

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Survey Results

This section reproduces the scenarios used in the 2007 urban area fair housing survey and reports the survey results. When applicable, Oregon data are compared to results from a 2006 survey commissioned by HUD which measured citizens' understanding of fair housing law on the national level. Many, but not all, of the scenarios used in the Oregon survey are similar to the national survey scenarios.

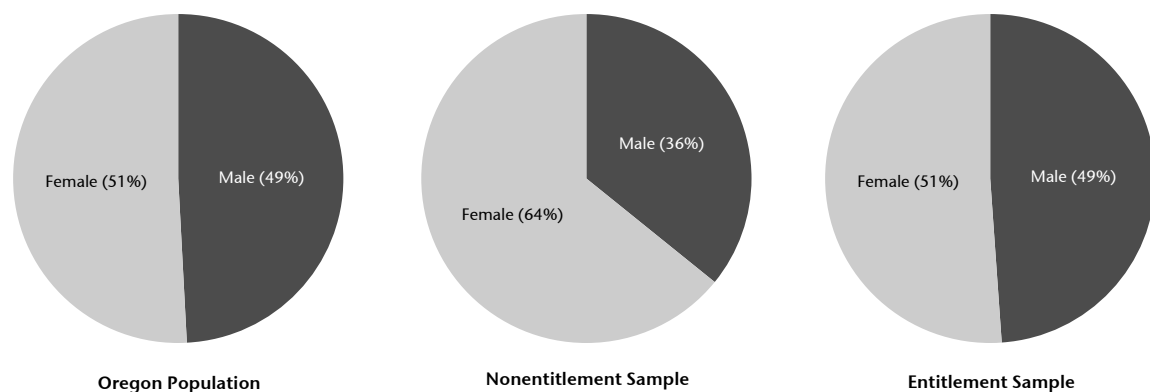
Socioeconomic Characteristics of Survey Respondents

This section compares the socioeconomic and demographic characteristics of the entitlement respondents to 2005 data (the latest available at the time this report was prepared) from the U.S. Census American Community Survey (ACS) for the State of Oregon. It should be noted that the ACS data are Statewide and include non-urban areas, whereas the survey represents the State's urban areas. Therefore, in some cases, differences in socioeconomic characteristics are expected (e.g., non-urban areas have higher proportions of owner-occupied units). The eight socioeconomic and demographic characteristics compared below demonstrate that the survey sample captured the State's citizens overall very well.

Gender. Census data shows an equal distribution of males and females in the State in 2005. The gender distribution for the survey sample is identical to that of the Census, as shown below.

By comparison, the 2005 nonentitlement survey captured a higher percentage of females (64 percent) than males (36 percent).

Exhibit II-1. Gender

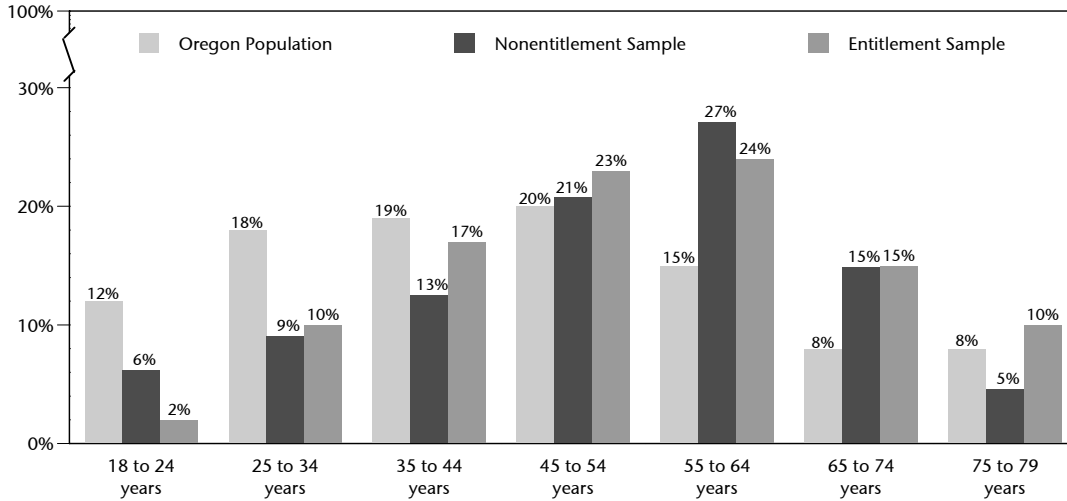


Source: BBC Research & Consulting April 2005 and June 2007 telephone surveys and 2005 U.S. Census American Community Survey data.

Age. The survey sample captured more individuals over 45 years of age than the comparison data for the State, since respondents to the survey had to be over age 18. Almost half of entitlement area respondents were between the ages of 45 and 64, compared to 35 percent for the population of Oregon. (In the nonentitlement sample, 48 percent were between the ages of 45 and 64).

Age distributions can be seen in Exhibit II-2.

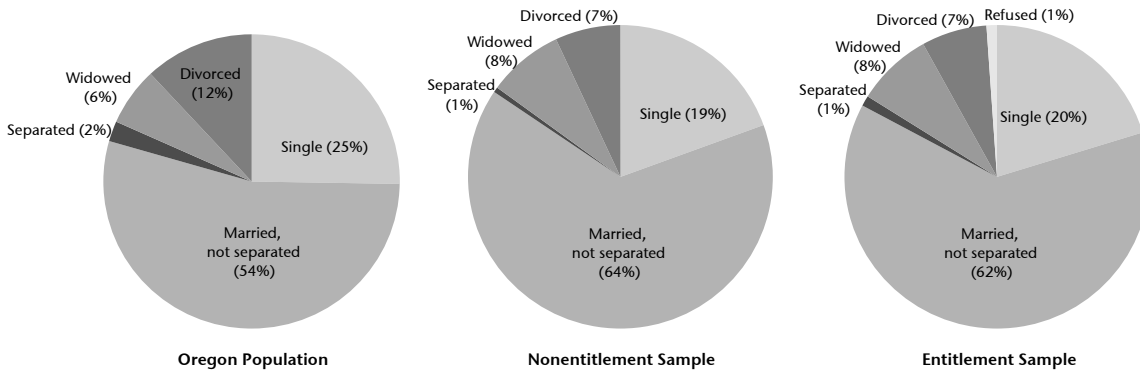
**Exhibit II-2.
Age**



Source: BBC Research & Consulting April 2005 and June 2007 telephone surveys and 2005 U.S. Census American Community Survey data.

Marital status. Over half of the individuals in both samples are currently married, as shown in Exhibit II-3. The 2005 nonentitlement and entitlement surveys captured a higher proportion of married couples than the State overall.

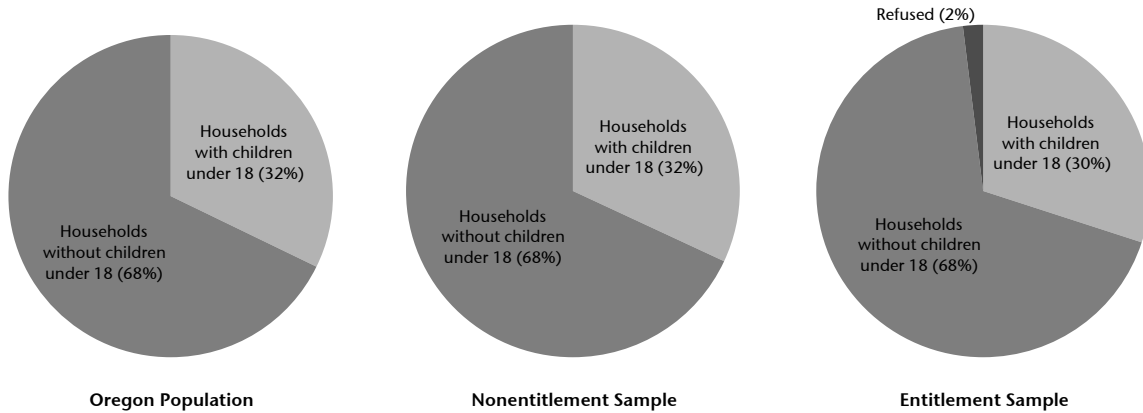
**Exhibit II-3.
Marital Status**



Source: BBC Research & Consulting April 2005 and June 2007 telephone surveys and 2005 U.S. Census American Community Survey data.

Children Under Age 18. As shown in Exhibit II-4, approximately one-third of the nonentitlement and entitlement area household samples had children at home—the same percentage for the State overall.

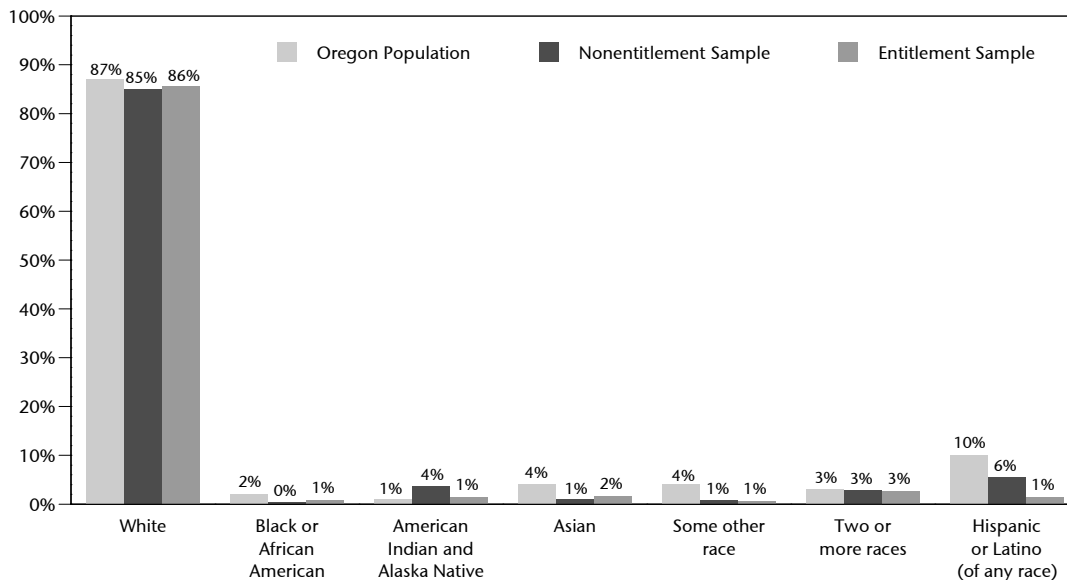
**Exhibit II-4.
Children Under Age 18**



Source: BBC Research & Consulting April 2005 and June 2007 telephone surveys and 2005 U.S. Census American Community Survey data.

Race/ethnicity. The racial composition of respondents in the survey samples and the population of Oregon are fairly similar. The entitlement area survey sample captured a slightly smaller proportion of Asians, Hispanics, African Americans and those who responded Some Other Race than the State overall (see Exhibit II-5).

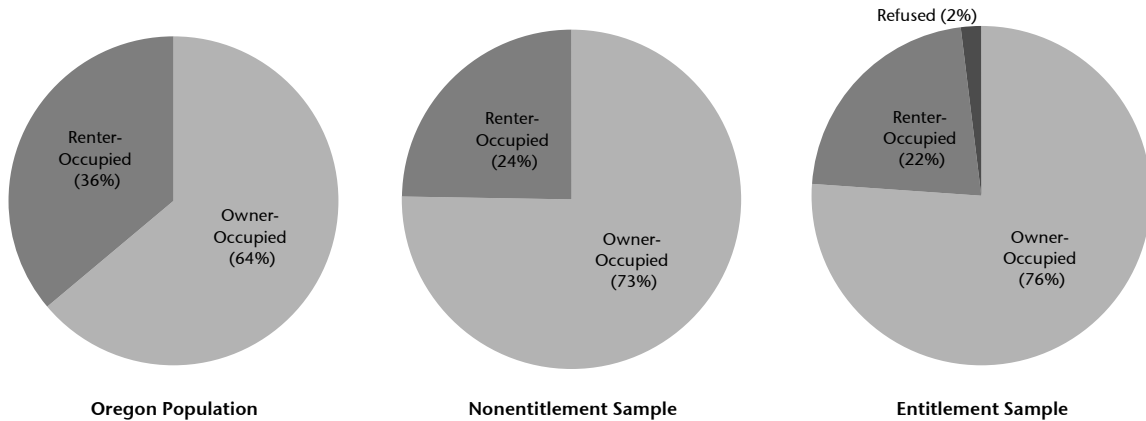
**Exhibit II-5.
Race/Ethnicity**



Source: BBC Research & Consulting April 2005 and June 2007 telephone surveys and 2005 U.S. Census American Community Survey data.

Homeownership. The data presented in Exhibit II-6 show a higher percentage of units that are owner-occupied in the sample than for the State overall: 64 percent of the Oregon population lived in owner-occupied housing in 2005, compared to 76 percent of the entitlement sample. The nonentitlement sample also had a higher proportion of owners than the State overall.

**Exhibit II-6.
Homeownership**



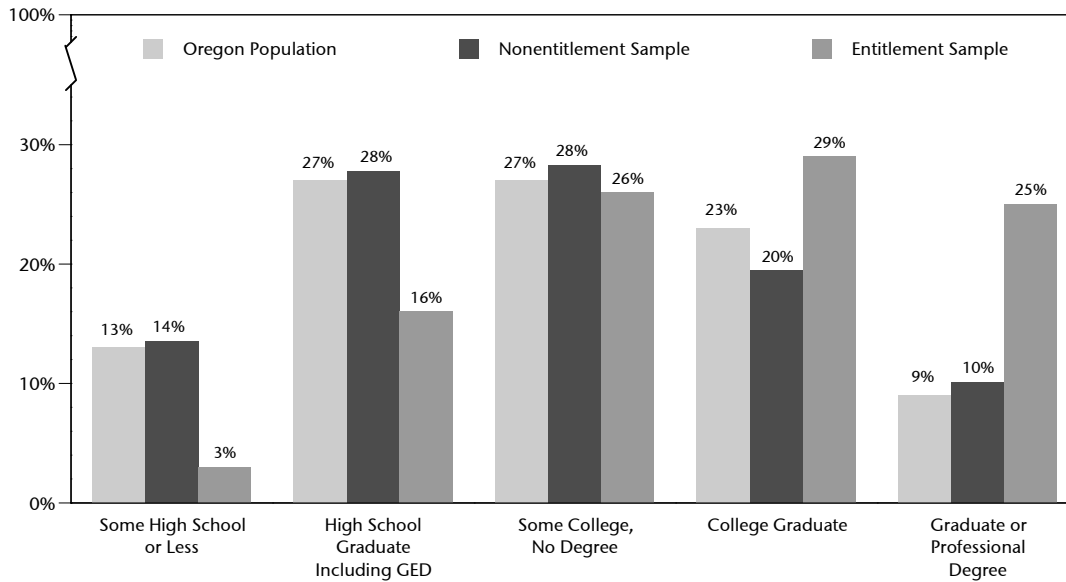
Source: BBC Research & Consulting April 2005 and June 2007 telephone surveys and 2005 U.S. Census American Community Survey data.

Education. As Exhibit II-7 demonstrates, the entitlement sample is more highly educated than the State of Oregon for all levels of educational attainment. Over half of the survey respondents have earned a college degree, compared to 34 percent of Oregon residents. Some difference is to be expected, since residents of urban areas generally have higher levels of educational attainment than residents in rural areas. This difference was noted in a recent report by the Oregon University System: “From Portland’s counties south through the Willamette Valley—an area embracing 70 percent of the state’s population—the bachelor’s-level attainment rate is considerably higher than in the rural counties of the state, where the rate falls as low as 11 percent.”¹

In comparison, the nonentitlement sample was more representative of the educational attainment of the State’s residents.

¹ Report can be found at <http://www.ous.edu/about/legnote/files/Educational%20attainment%202007%20final.pdf>

**Exhibit II-7.
Education**



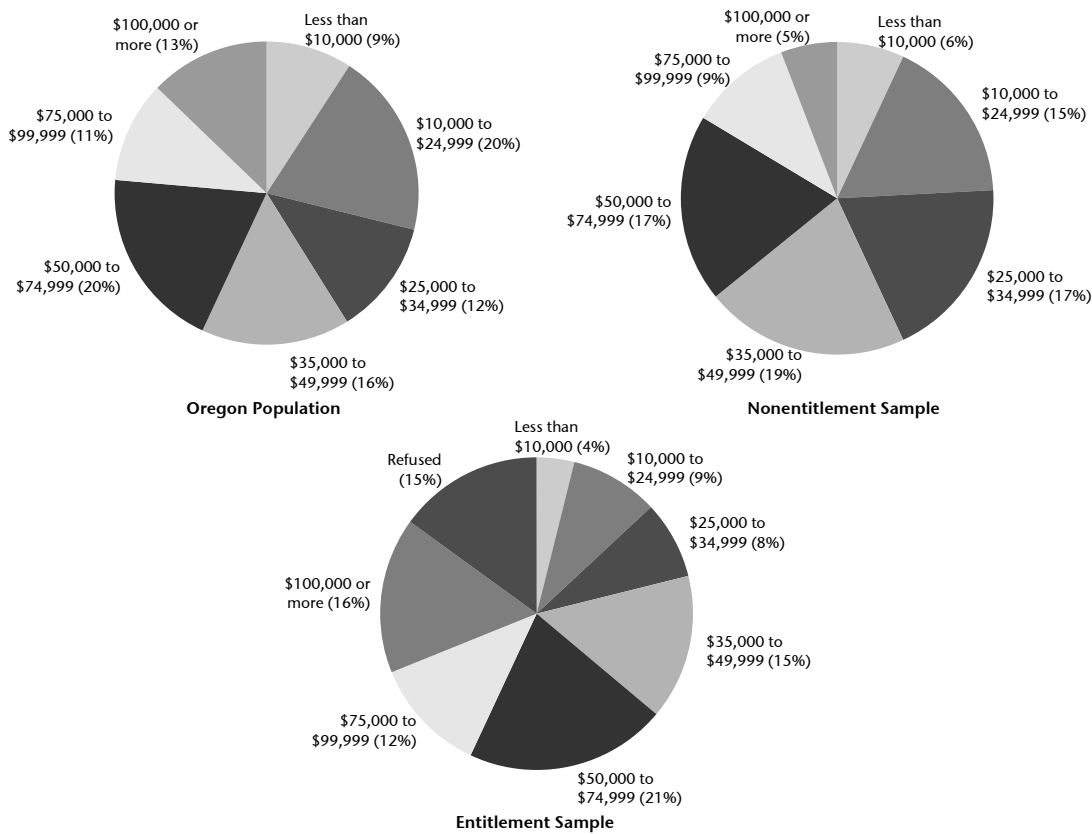
Source: BBC Research & Consulting April 2005 and June 2007 telephone surveys and 2005 U.S. Census American Community Survey data.

Household income. Household income data for participating respondents in the entitlement area sample are distinctly different from data for the state of Oregon. Fifty-one percent of the State’s citizens earned less than \$35,000, while only 21 percent of entitlement area survey respondents earned the same amount. Thirty-eight percent of the nonentitlement sample earned less than \$35,000 in 2005.

Due to the urban nature of most entitlement areas, this is not surprising as average salaries are typically higher in urban areas when compared with non-urban areas. For example, research performed by the Oregon Progress Board found that, in 2004, Oregon urban workers earned an average hourly wage of \$36.19 while Oregon rural workers earned only \$27.11 per hour.²

² Research can be found at <http://www.oregon.gov/DAS/OPB/2005report/obm12.shtml>

**Exhibit II-8.
Household Income**



Source: BBC Research & Consulting April 2005 and June 2007 telephone surveys and 2005 U.S. Census American Community Survey data.

Understanding of Fair Housing Law

This section contains the results of survey questions that tested citizens’ awareness and knowledge of fair housing law. For each scenario, respondents were asked whether the action taken in the scenario is legal or illegal and whether they thought the action should be legal. The survey questions were read in random order to minimize bias in the order of presentation of the scenarios. When the answers among survey respondents with different socioeconomic characteristics differed widely or were notable, they are highlighted in this section.

Scenario One—Familial Status

“A single mother of a 13-year-old made an appointment to look at an apartment for rent in a large apartment complex. The landlord met her at the apartment. When he discovered that she had a child, he told her he doesn’t allow children in his apartment complex.

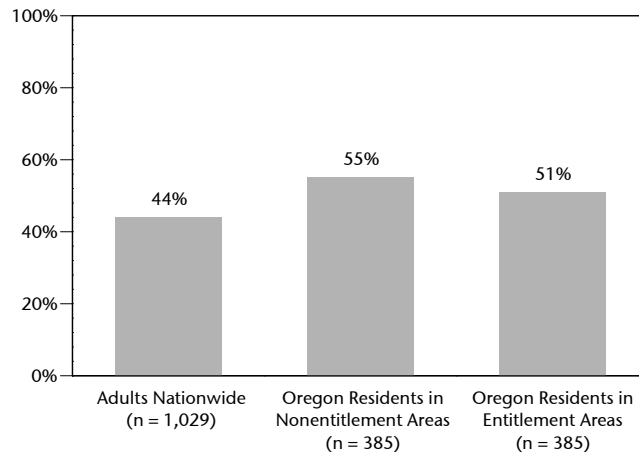
Is the landlord’s refusal to rent to the woman and child legal or illegal?”

Correct response. The landlord’s refusal to rent to the woman and child is illegal. Both State and federal law prohibit discrimination on the basis of familial status, which includes families with children and pregnant women.³

Survey responses. The majority of citizens in Oregon’s entitlement areas—51 percent—know that this scenario is illegal. This compares to 44 percent of adults nationwide and 55 percent for nonentitlement areas, as shown below.

Exhibit II-9.
Scenario One—Familial Status
Percent of Respondents Who Answered Correctly

Source:
HUD, February 2006 and BBC Research & Consulting,
April 2005 and June 2007 telephone surveys.



Who answered correctly? According to the survey results, citizens with higher levels of education are less likely to answer this question correctly than citizens with lower levels of education⁴. Citizens who are single answered this question correctly 57 percent of the time, compared to 52 percent of citizens who are married.

Fifty-six percent of citizens with children answered correctly, compared to 49 percent of residents without children. Citizens younger than 25 years old are more likely than other age groups to know that this scenario is illegal (69 percent); those between the ages of 25 to 34 are the second most likely to identify this scenario as illegal (60 percent).

³ Housing that is designated for seniors-only is exempt from this aspect of the law. In the federal FHA, it is also legal to refuse to rent or sell to families with children in a building containing four or fewer units, if the owner lives in one unit, or in a single family home sold or rented by the owner, if the owner owns no more than three homes and does not use the services of a rental or sales agent. In Oregon, the exemptions from fair housing law are narrower than in the FHA. Housing providers are exempt from familial status and gender discrimination if they are renting space within a single-family residence if the owner uses the residence as his/her primary residence, and all occupants share some common space within the residence.

⁴ In the national HUD survey “Do We know More Now? Trends in Public Knowledge, Support and Use of Fair Housing Law,” citizens with higher incomes and higher levels of education were more likely to express greater knowledge of fair housing law. In the Oregon survey, higher incomes and levels of education were not consistently associated with greater levels of awareness.

Scenario Two—Steering

“A Hispanic family wants to buy a house and finds a real estate agent to show them houses in their price range. The real estate agent is also Hispanic. Their agent only shows them houses in predominantly Hispanic areas, even though there are houses they could afford in other parts of town because she tells them they will be more comfortable in the Hispanic neighborhood.

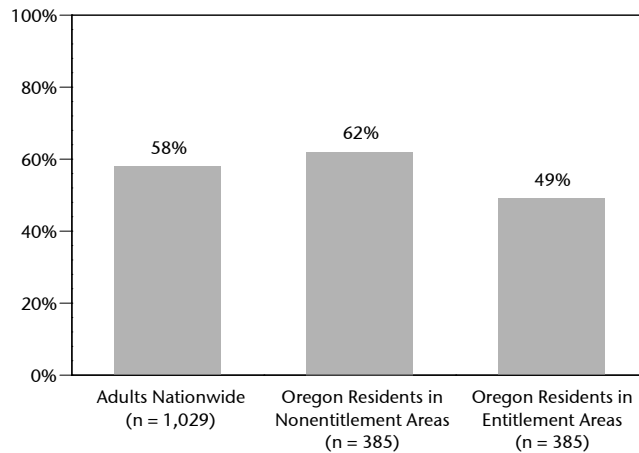
Is the real estate agent’s decision to show the family homes only in predominantly Hispanic parts of town legal or illegal?”

Correct response. The real estate agent’s decision is illegal. Steering individuals toward certain neighborhoods based on their race or ethnicity is discriminatory and prohibited by both State and federal law.

Survey responses. Oregonians in entitlement areas are less likely than adults nationwide to know that steering is illegal, as shown below.

Exhibit II-10.
Scenario Two—Steering
Percent of Respondents Who Answered Correctly

Source:
HUD, February 2006 and BBC Research & Consulting,
April 2005 and June 2007 telephone surveys.



Who answered correctly? Minorities are more likely than Whites to answer this question correctly. Forty-eight percent of Whites answered correctly, compared to 67 percent of Asians, 100 percent of African Americans and 67 percent of Hispanic/Latinos. Citizens under age 25 are the least likely of the age groups to know this scenario is illegal.

Scenario Three—Source of Income

“A married couple who were low-income and received government assistance to pay their rent were hoping to move to a new town and were looking for an apartment. They called an ad in the local paper and were told by the landlord that she doesn’t accept renters who are receiving government assistance.

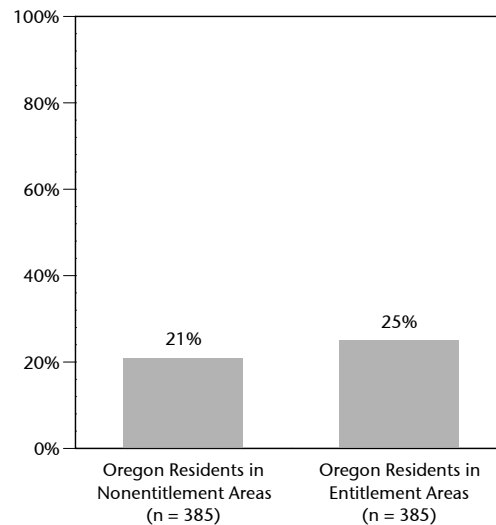
Is refusing to rent to a couple because they receive government assistance with their rent legal or illegal?”

Correct response. For the purposes of this study, the actions in the scenario above are considered legal. Federal fair housing law does not provide protections to people based on their source of income. Therefore, under federal law, this scenario is legal. In Oregon, this scenario would be legal if the “government assistance” referred to in the scenario is the federal Section 8 rental assistance program. Oregon law protects individuals based on their source of income, but specifically excludes Section 8 payments as a “source of income.”

Survey responses. About one-fourth of Oregon citizens in entitlement areas answered this question correctly. This compares to 21 percent of the nonentitlement sample. Since this question was not part of the national survey, comparative data are not available.

Exhibit II-11.
Scenario Three—
Source of Income
Percent of Respondents
Who Answered Correctly

Source:
BBC Research & Consulting,
April 2005 and June 2007 telephone surveys.



Who answered correctly? Citizens with earnings between \$25,000 and \$50,000 are the most likely to answer this question correctly (33 percent knew this scenario is legal). Citizens earning less than \$10,000 are the least likely to answer correctly (6 percent said the scenario was legal).

Scenario Four—Occupation

“An apartment complex in a rural community had a For Rent sign in the front that said ‘No migrant workers.’

Is refusing to rent to migrant workers legal or illegal?”

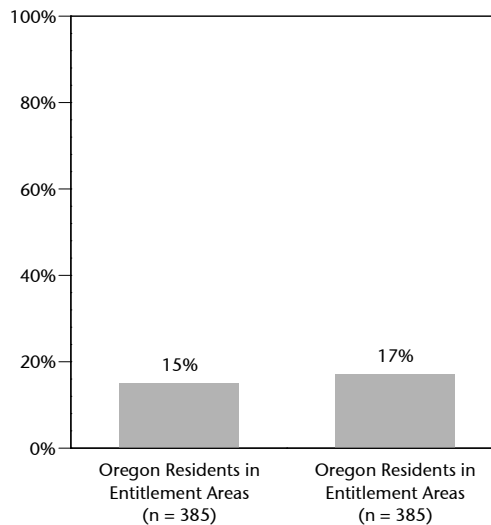
Correct response. For the purposes of this study, the actions in the scenario above are considered legal. Under federal fair housing law, it is legal to refuse to rent to migrant workers. Federal fair housing law does not provide protections to people based on their occupation. However, “migrant workers” is commonly associated with individuals of Hispanic descent, and refusing to rent to migrant workers because they are Hispanic is illegal.

As noted in Scenario Three above, Oregon State law prohibits discrimination based on source of income. However, the law excludes “income from specific occupations.” Like federal law, Oregon law prohibits housing discrimination based on national origin. And, since migrant farm workers are often of Hispanic origin, it could be argued that the ad is a violation of State and federal law. Furthermore, such an ad is likely to have a disparate impact on persons of Hispanic origin, which could also make it illegal.

Survey responses. Seventeen percent of Oregon citizens in entitlement areas believe this scenario is legal; 83 percent think it is illegal or don’t know. This compares to 15 percent in nonentitlement areas who believe the scenario is legal and 76 percent who believe it is illegal.

Exhibit II-12. Scenario Four—Occupation Percent of Respondents Who Answered Correctly

Source:
BBC Research & Consulting,
April 2005 and June 2007 telephone surveys.



Who answered correctly? The responses to this question varied considerably. Persons with income levels of \$10,000 to \$50,000 are more likely to answer correctly, in addition to domestic partners, those who have not graduated from high school and renters.

Scenario Five—Race and Lending

“An Asian couple applies for a mortgage loan at a local bank and their application is approved. The loan officer who makes the loan decides to charge them a higher interest rate than he did a White couple he made a loan to the day before. He does this because he believes that Asians are more likely to default on their loans than Whites.

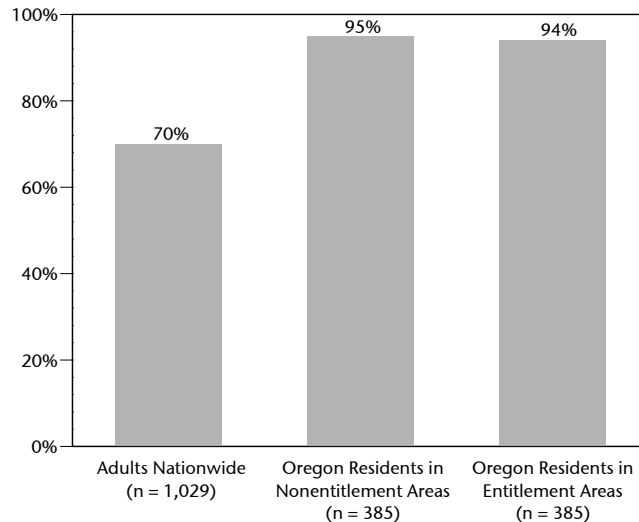
Is the loan officer’s decision to charge borrowers different interest rates based on their race legal or illegal?”

Correct response. The loan officer’s decision is illegal. Treating applicants differently because of their race is a violation of State and federal fair housing law.

Survey responses. Ninety-four percent of Oregonians living in urban areas know that this scenario is illegal; this is the highest level of knowledge among all eight scenarios. (In the nonentitlement sample, 95 percent knew it was illegal). Oregonians are also much more likely than adults nationwide to know that this scenario is illegal.

Exhibit II-13.
Scenario Five—
Race and Lending
Percent of Respondents Who Answered Correctly

Source:
HUD, February 2006 and BBC Research & Consulting,
April 2005 and June 2007 telephone surveys.



Who answered correctly? The knowledge about this scenario did not vary considerably among persons with differing socioeconomic characteristics: 94 percent of renters and owners know this scenario is illegal. Similarly, 91 percent of Oregon citizens living in apartments know that this scenario is illegal, compared to 95 percent of citizens living in single-family homes and 100 percent of citizens living in mobile homes. It is also interesting to note that 100 percent of Asian respondents answered this question correctly.

Scenario Six—Disability Accommodation

“An apartment building owner is renting to a tenant who uses a wheelchair. The building is old and does not have a wheelchair ramp. The tenant asks if he could arrange to have a ramp built so he can get into the building more easily. The tenant has offered to pay for the ramp. The owner thinks a ramp will ruin the look of the building, so he refuses to have one built.

Is the apartment building owner’s decision to refuse to have a ramp built legal or illegal?”

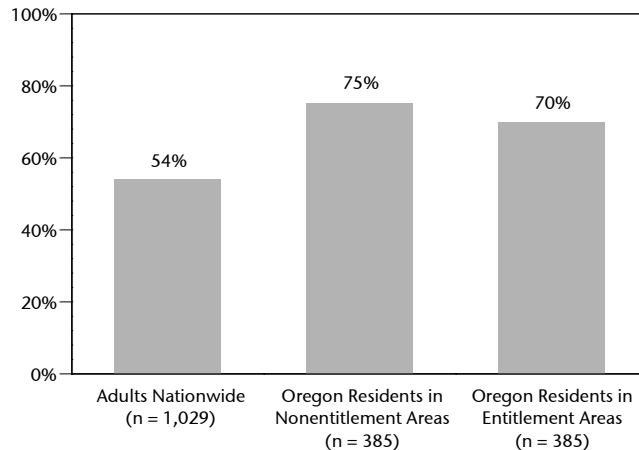
Correct response. The apartment building owner’s decision is illegal. Under State and federal law, owners cannot prohibit modifications to their property that would accommodate and be paid for by tenants with disabilities.

Survey responses. Seventy percent of Oregonians in entitlement areas know this scenario is illegal, compared to 75 percent of Oregonians in nonentitlement areas and 54 percent of adults nationwide.

Exhibit II-14.
Scenario Six—
Disability Accommodation
Percent of Respondents Who Answered Correctly

Source:

HUD, February 2006 and BBC Research & Consulting, April 2005 and June 2007 telephone surveys.



Who answered correctly? Persons who are White and Asian, and persons earning more than \$50,000 per year, are less knowledgeable about the illegality of this scenario than are citizens of other races and incomes.

Scenario Seven—Religious Preference

“A couple selling their home tells their real estate agent that they only want to sell their house to a Christian family. The real estate agent receives a call from another agent who is representing a Muslim family interested in looking at the home. The agent for the Christian couple refuses to show them the home.

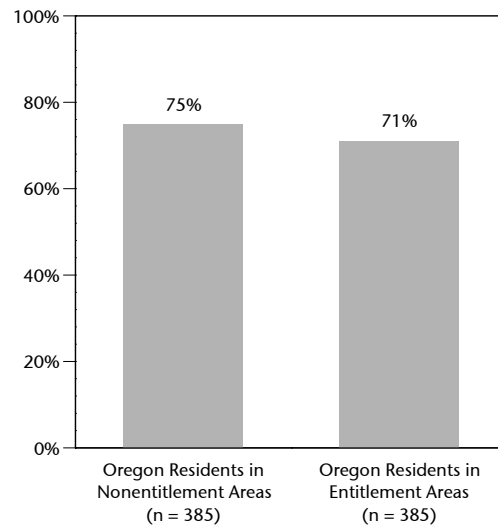
Is the decision the real estate agent made to only show the house to a Christian family legal or illegal?”

Correct response. The real estate agent’s decision is illegal. State and federal law prohibit religious discrimination against homebuyers when a broker/agent is used to sell a home.

Survey responses. Seventy-one percent of Oregon citizens in entitlement areas know this scenario is illegal, as shown below. This compares to 75 percent in nonentitlement areas.

Exhibit II-15.
Scenario Seven—
Religious Preference
Percent of Respondents Who Answered Correctly

Source:
BBC Research & Consulting,
April 2005 and June 2007 telephone surveys.



Who answered correctly? There is little difference between owners’ (70 percent correct) and renters’ (73 percent correct) knowledge of this scenario, and no difference between the knowledge of occupants of single family homes and apartments. Persons living in condos/townhomes, females and domestic partners had the highest correct response rates in their respective categories.

Scenario Eight—Students

“A property manager runs an ad in a local paper that reads ‘Apartment for rent. No college students.’

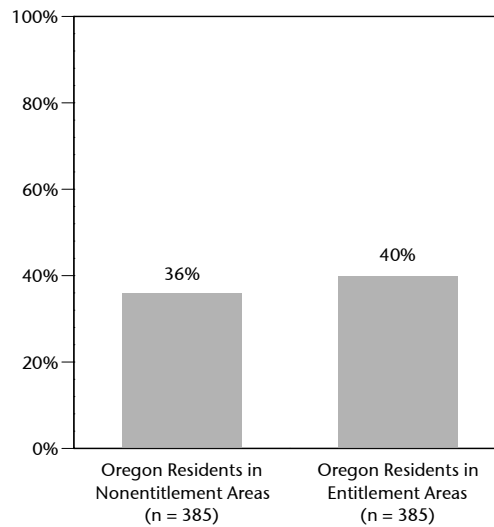
Is the ad the property manager ran legal or illegal?”

Correct response. The property manager’s ad is legal. State and federal law do not offer protection to citizens solely because they are college students.

Survey responses. Two-fifths of survey respondents know this scenario is legal—this is a similar percentage as for nonentitlement survey respondents.

Exhibit II-16.
Scenario Eight—Students
Percent of Respondents Who Answered Correctly

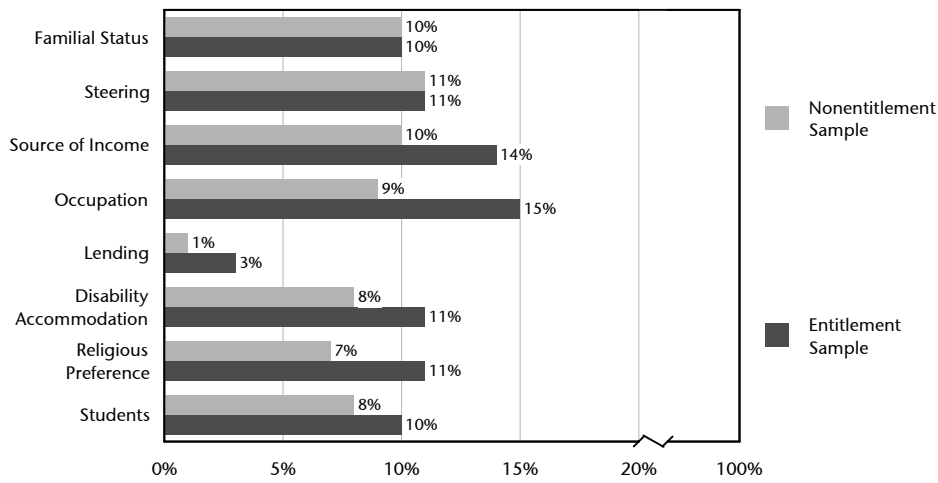
Source:
BBC Research & Consulting,
April 2005 and June 2007 telephone surveys.



Who answered correctly? College-educated citizens are not more likely to know that this scenario is legal compared to citizens with other levels of education: 36 percent of college graduates answered correctly, compared to 41 percent and less for citizens with lower educational levels. Citizens aged 45 to 54 (55 percent in this age cohort) are more likely to know this scenario is legal.

“Don’t know” responses. The survey gave respondents the option to answer “I don’t know” to each of scenarios presented to them. The exhibit below compares the percent of citizens who said they “don’t know” whether each scenario is legal or illegal. As shown, citizens are most confident in their knowledge of the lending discrimination scenario.

Exhibit II-17.
Percent of Respondents Who Answered “Don’t Know” to Fair Housing Legality Questions, by Scenario



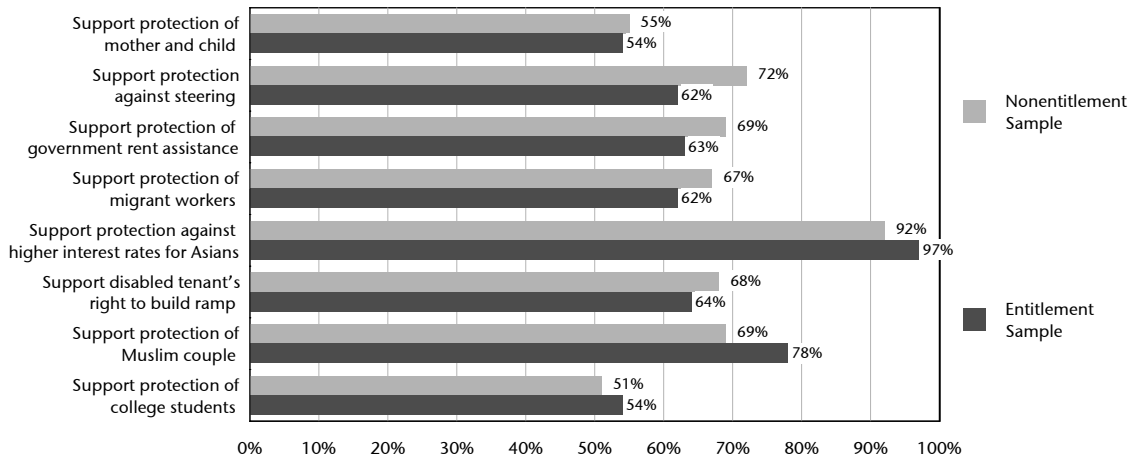
Source: BBC Research & Consulting, April 2005 and June 2007 telephone surveys.

Support of Fair Housing Law

The eight scenarios presented above were also used to identify survey respondents’ support of fair housing law. For each scenario, the citizens surveyed stated whether they *thought* the action taken should be legal or illegal. Feedback from this exercise is included in this section and, where applicable, is broken down by respondents’ socioeconomic characteristics.

Overall support of fair housing law. Overall, the survey results show that Oregon’s citizens in entitlement areas are supportive of fair housing law. Slightly fewer entitlement area respondents support protection against steering compared to those living in nonentitlement areas (62 and 72 percent respectively). However, more entitlement area respondents support protection of a Muslim couple compared to those living in nonentitlement areas (78 and 69 percent respectively). Exhibit II-18 shows the percent of citizens who support fair housing rights in each scenario.

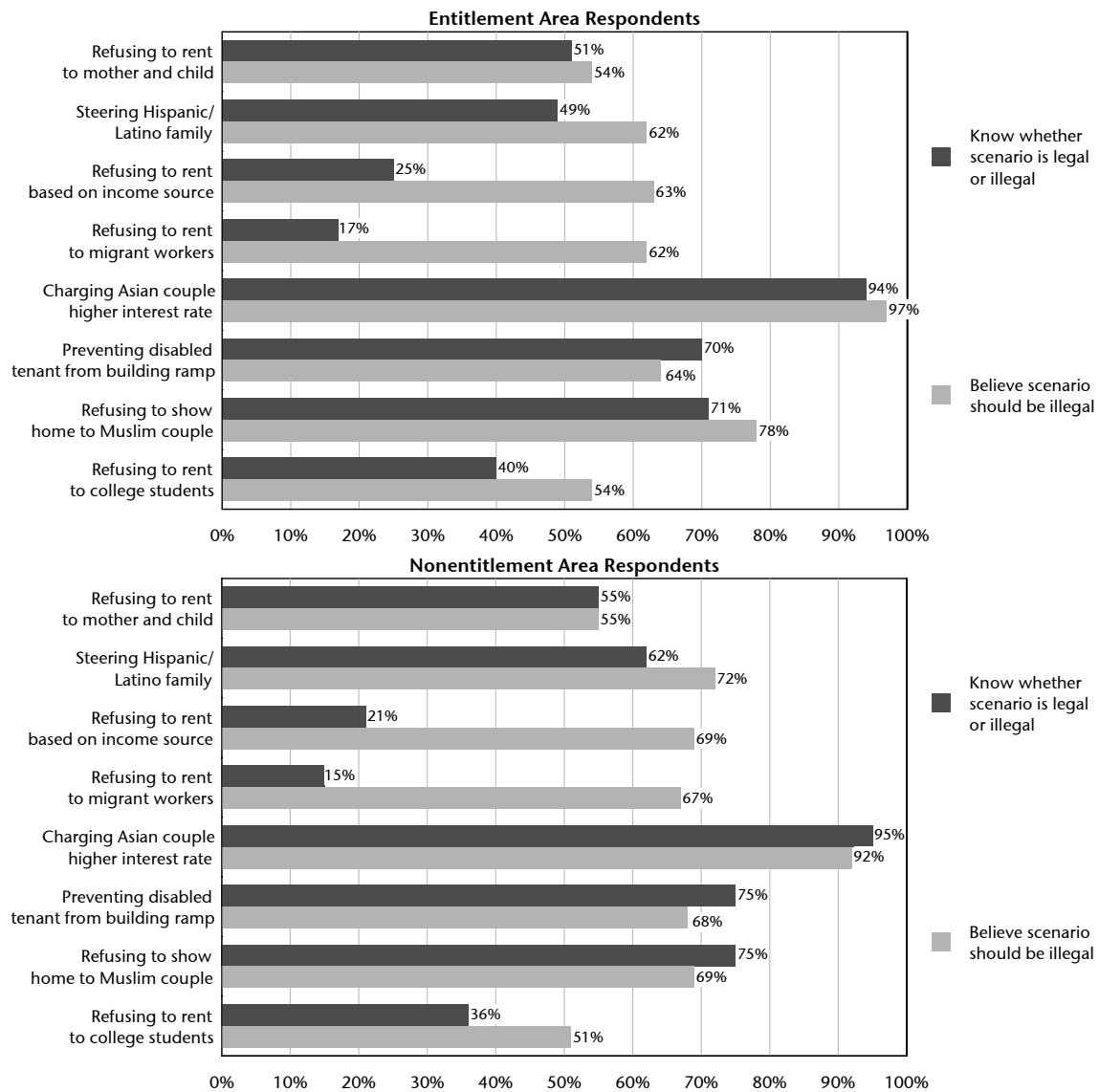
Exhibit II-18.
Percent of Respondents Supportive of Fair Housing Protection by Scenario



Source: BBC Research & Consulting, April 2005 and June 2007 telephone surveys.

Differences between knowledge and support. Exhibit II-19 provides a comparison of the citizens’ “is illegal” and “should be illegal” responses for each scenario. Among the scenarios that violate fair housing law, knowledge and support are lowest in the mother-and-child scenario.⁵ Only 51 percent of the sample knew that this type of discrimination was illegal, and slightly more than half thought it should be. Fewer entitlement area respondents knew that it was illegal to steer a Hispanic/Latino family than those living in nonentitlement areas (50 and 62 percent respectfully) and, as would be expected, fewer thought it should be illegal (62 percent of entitlement area respondents versus 72 percent of nonentitlement area respondents).

Exhibit II-19.
Percentage of Respondents Who Know Whether Scenarios are Illegal and Believe They Should Be Illegal



Source: BBC Research & Consulting, April 2005 and June 2007 telephone surveys.

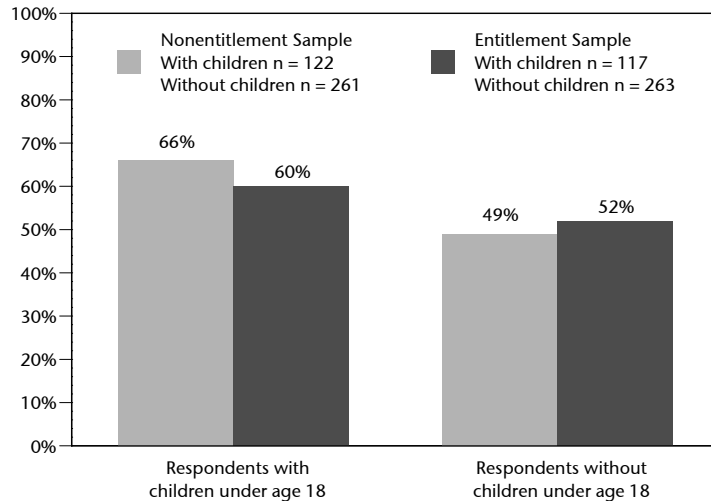
⁵ The migrant-worker, source-of-income and college-student scenarios are legal in Oregon. However, the term “migrant workers” is commonly associated with individuals of Hispanic descent, and refusing to rent to migrant workers because they are Hispanic would be illegal. This scenario might also disparately affect persons of Hispanic descent, which would make it illegal.

Who supports fair housing law? Support of fair housing law could be correlated with certain personal situations and experiences. For example, one might expect people with children to be more empathetic to the woman/child discrimination presented in Scenario One. This section examines the relationships between citizens' support of fair housing law and certain socioeconomic characteristics.

Scenario One—Refusing to rent to mother and child. Not surprisingly, the majority of citizens with children under age 18 support fair housing protection of the mother and child (Exhibit II-20). This compares to 52 percent of citizens without children under 18 years old who live in the State's urban areas and 54 percent of citizens overall living in urban areas.

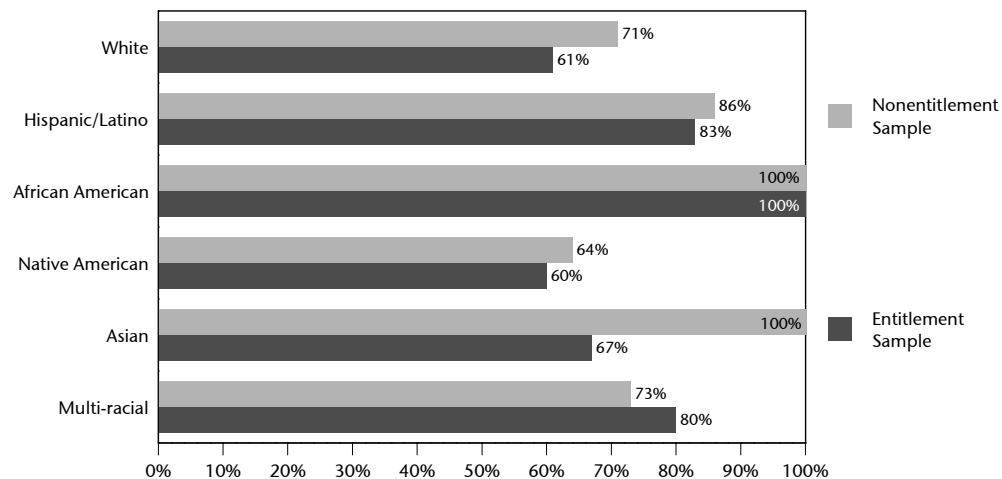
Exhibit II-20.
Percent of Respondents Who Support Fair Housing Protection Based on Familial Status

Source:
 BBC Research & Consulting,
 April 2005 and June 2007 telephone surveys.



Scenario Two—Steering the Hispanic/Latino family. In general, minorities are more likely to support prohibiting steering than Whites (it should be noted that the samples for all of the minority populations are very small).

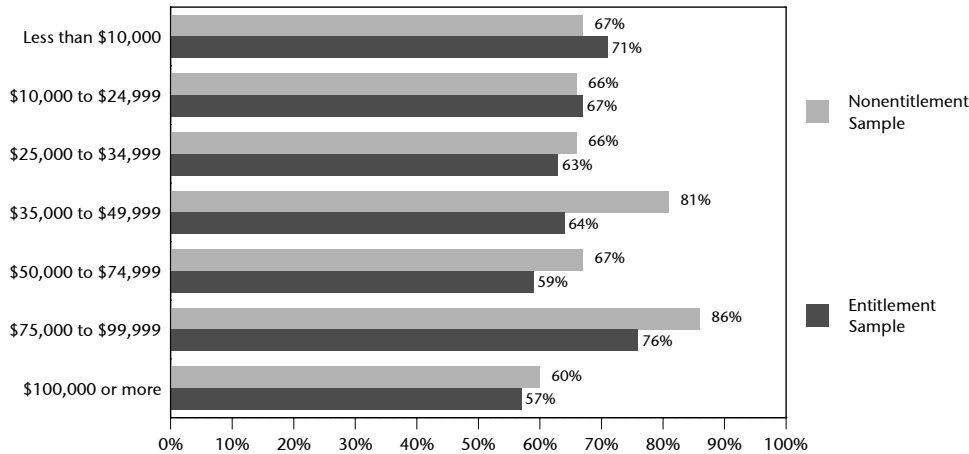
Exhibit II-21.
Percent of Respondents Who Support Fair Housing Protection Against Steering



Source: BBC Research & Consulting, April 2005 and June 2007 telephone surveys.

Scenario Three—Refusing to rent based on source of income. As shown below, the majority of citizens across all income categories support prohibiting a landlord from refusing a rental unit to a couple because they receive government assistance.

Exhibit II-22
Percent of Respondents Who Support Fair Housing Protection Based on Source of Income

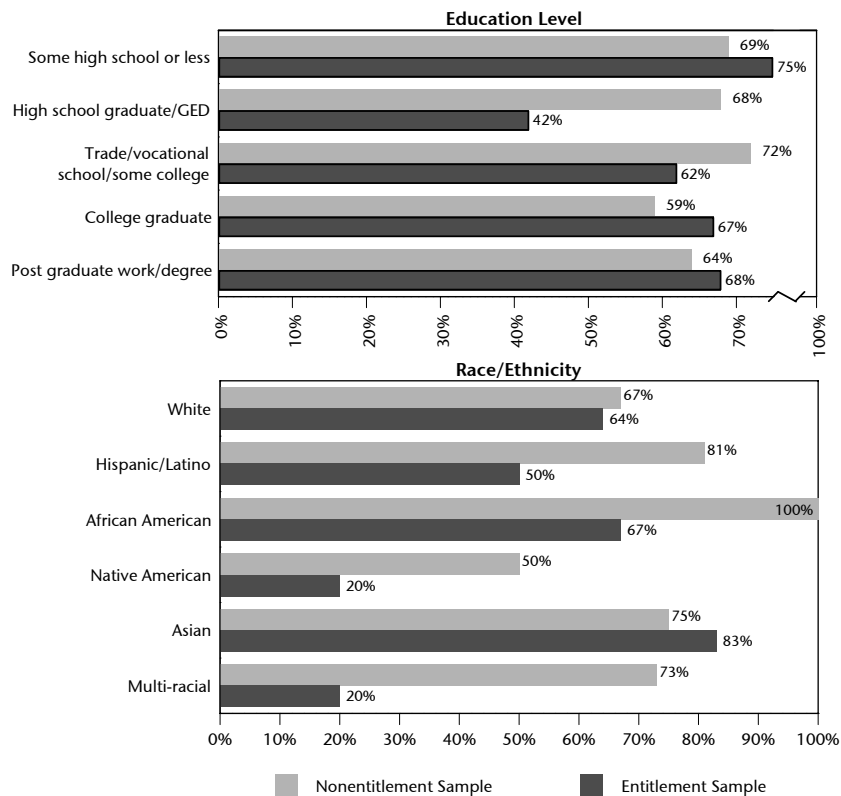


Source: BBC Research & Consulting, April 2005 and June 2007 telephone surveys.

Scenario Four—Refusing to rent to migrant workers. The exhibits below compare responses to this scenario by educational level and race/ethnicity. Except for Native Americans and those with a multi-racial background, minorities show higher support for protections for migrant farmworkers than do Whites.

Exhibit II-23.
Percent of Respondents Who Support Fair Housing Protection for Migrant Workers

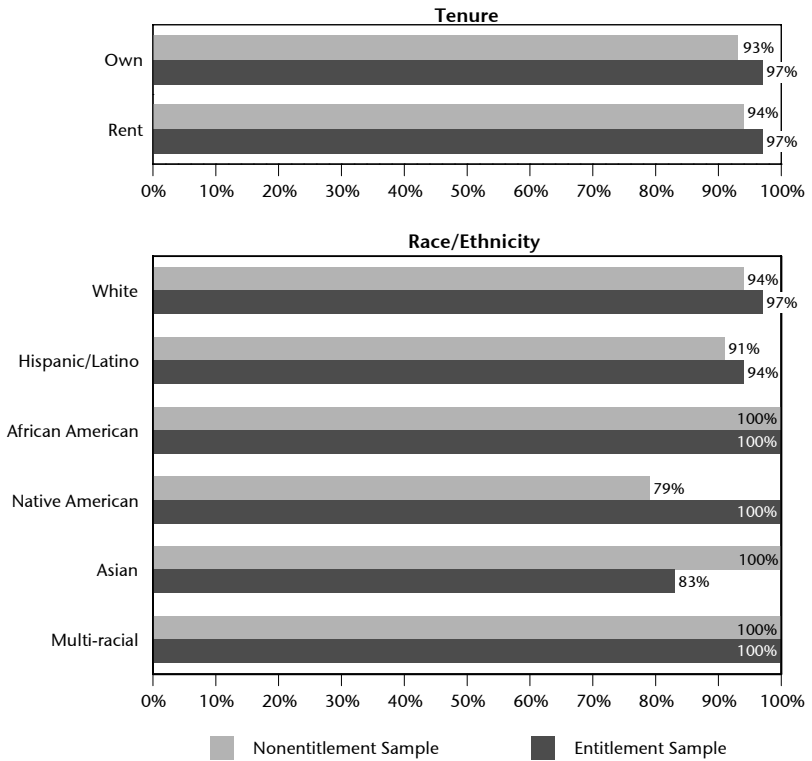
Source:
 BBC Research & Consulting,
 April 2005 and June 2007 telephone surveys.



Scenario Five—Charging Asian couple higher rate. Opinions about race-based lending decisions are presented by tenure (own/rent) and race/ethnicity. The levels of support are fairly similar, with the surprising exception of Asians, who show slightly lower levels of support (it should be noted, however, the minority samples in the survey are very small).

Exhibit II-24.
Percent of Respondents
Who Support Lending
Protection Based on Race

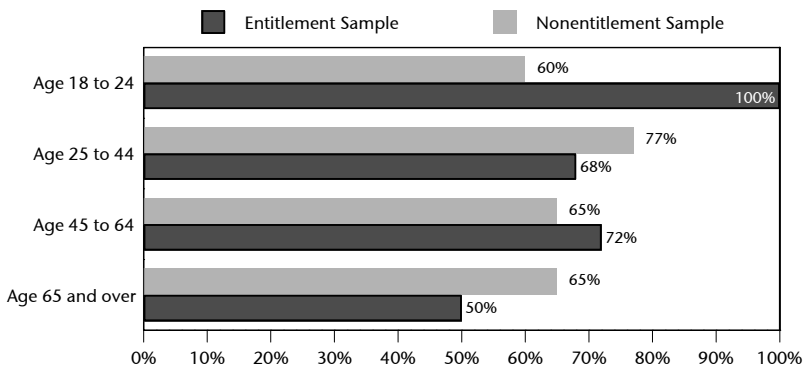
Source:
 BBC Research & Consulting,
 April 2005 and June 2007 telephone
 surveys.



Scenario Six—Preventing disabled tenant from building ramp. Given that there is a correlation between disability and age, it is interesting that the highest level of support for this scenario was among entitlement citizens between the ages of 18 and 24. Exhibit II-25 compares support for this scenario by age cohort.

Exhibit II-25.
Percent of Respondents
Who Support Disabled
Tenants' Right to Build
Ramp

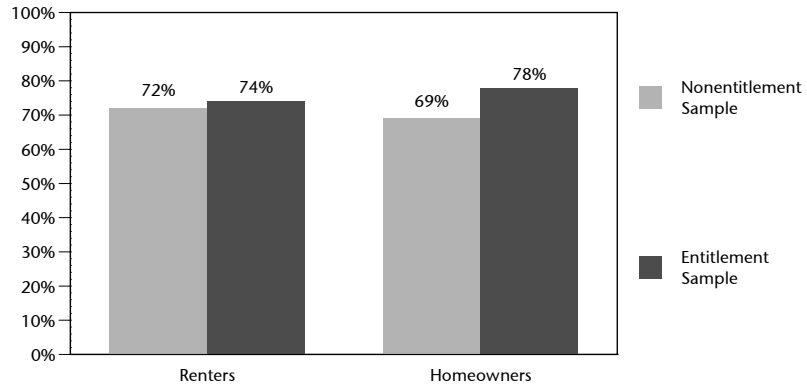
Source:
 BBC Research & Consulting,
 April 2005 and June 2007 telephone
 surveys.



Scenario Seven—Refusing to show home to Muslim couple. As shown below, owners and renters show relatively similar levels of support for the illegality of this scenario.

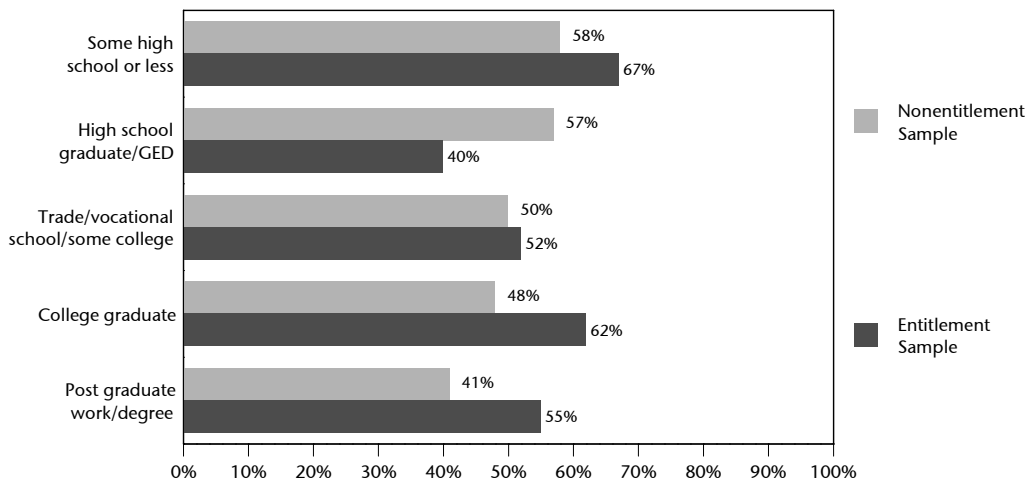
Exhibit II-26.
Percent of Respondents Who Support Fair Housing Law Based on Religious Preference

Source:
 BBC Research & Consulting,
 April 2005 and June 2007 telephone surveys.



Scenario Eight—Refusing to rent to college students. Although college students are not a protected class under fair housing law, citizens in Oregon believe they should not be refused a place to rent as is in Scenario Eight. Among those with different educational levels, citizens in the entitlement area who had graduated from high school but had not attended college showed the least support for the college students.

Exhibit II-27.
Percent of Respondents Who Support Fair Housing Protection of College Students



Source: BBC Research & Consulting, April 2005 and June 2007 telephone surveys.

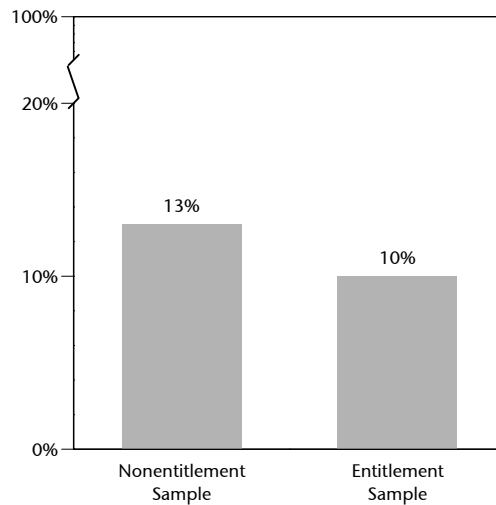
Experience with Housing Discrimination and Actions Taken

As part of the survey, citizens were asked about their personal experiences with housing discrimination, the experiences of people they know, and how they responded or would respond to experiencing housing discrimination.

Prevalence of discrimination in Oregon. As shown in the exhibit below, approximately one in ten Oregonians living in entitlement areas reported that they had experienced housing discrimination at some point in the past. The prevalence of discrimination in nonentitlement areas as reported by survey respondents is higher than in entitlement areas.

Exhibit II-28. Citizens' Experience With Housing Discrimination

Source:
BBC Research & Consulting,
April 2005 and June 2007 telephone
surveys.



Citizens who said they have experienced discrimination were asked why they thought they had been discriminated against. Having children and being a student were the most common reason cited (18 percent of the discriminatory incidences reportedly involved discrimination because of the presence of children or being a student). This compares to 31 percent of the discriminatory incidences reportedly involving discrimination based on having children as reported by the nonentitlement sample and just 1.6 percent because of being a student. Another common reason cited in entitlement areas but less so in nonentitlement areas was race/ethnicity (13 percent in entitlement areas compared to 5 percent in nonentitlement areas).

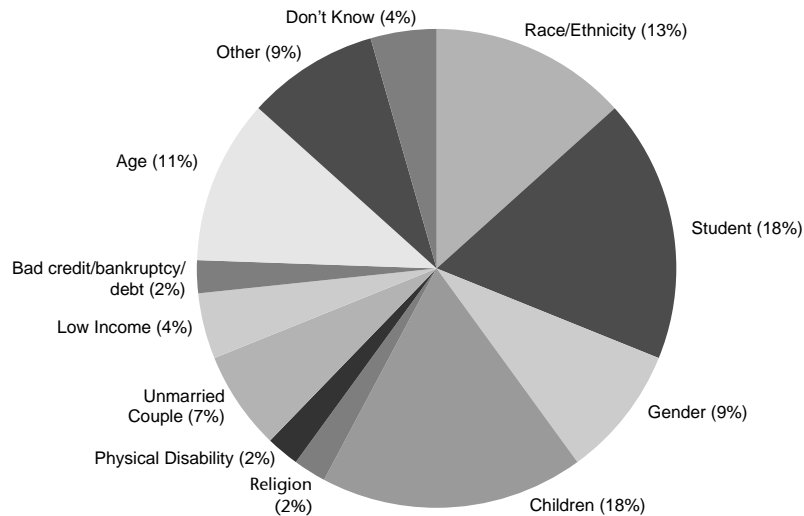
Exhibit II-29a.
“What was the reason you were discriminated against?”

Source:
 BBC Research & Consulting,
 April 2005 and June 2007 telephone surveys.

Reason for Discrimination	Nonentitlement Area		Entitlement Area	
	Number	Percent	Number	Percent
Race/Ethnicity	3	5%	6	13%
Student	1	2%	8	18%
Gender	9	15%	4	9%
Familial Status/Children	19	31%	8	18%
Farmworker/Migrant Worker	1	2%		
Religion			1	2%
Physical Disability	2	3%	1	2%
Mental/Developmental Disability	1	2%		
Unmarried Couple			3	7%
Low Income	7	11%	2	4%
Bad Credit/Bankruptcy/Debt	4	7%	1	2%
Section 8/Receive Gov’t Assistance	1	2%		
Age	5	8%	5	11%
Criminal Record	1	2%		
Pets	3	5%		
Other	4	7%	4	9%
Don’t Know			2	4%
Total	61	100%	45	100%

Exhibit II-29b.
“What was the reason you were discriminated against?” Entitlement Area Responses

Note:
 n = 45.
 Source:
 BBC Research & Consulting,
 June 2007 telephone survey.

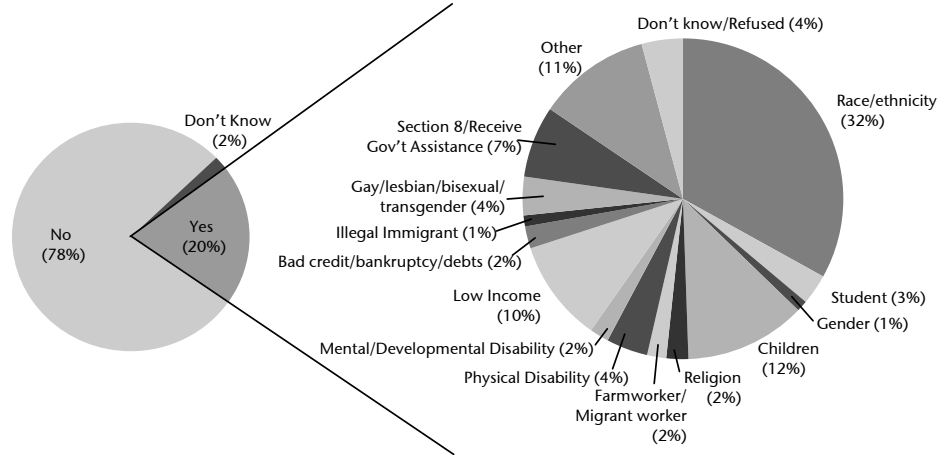


A review of the socioeconomic characteristics of citizens who said they had experienced discrimination indicated that most are owners (70 percent) currently occupying a single family home (68 percent), are married (55 percent) and do not have children (65 percent). The highest educational level they have attained is post-graduate work (43 percent) or a college degree (25 percent). The majority have lived in Oregon 10 or more years (75 percent). Seventy percent are White; 10 percent are Hispanic/Latino; 8 percent are multi-racial; and 5 percent are Native American.

The citizens living in entitlement areas were also asked if they knew of anyone who had experienced housing discrimination. Twenty percent of citizens said yes; 78 percent said no. These percentages are almost identical to those reported by the nonentitlement sample. The most common bases of the discrimination experienced by the person they know are race/ethnicity and presence of children, as shown below.

**Exhibit II-30.
Housing
Discrimination
Experienced
by “Someone
I Know”
Entitlement
Area**

Source:
BBC Research &
Consulting, June 2007
telephone survey.

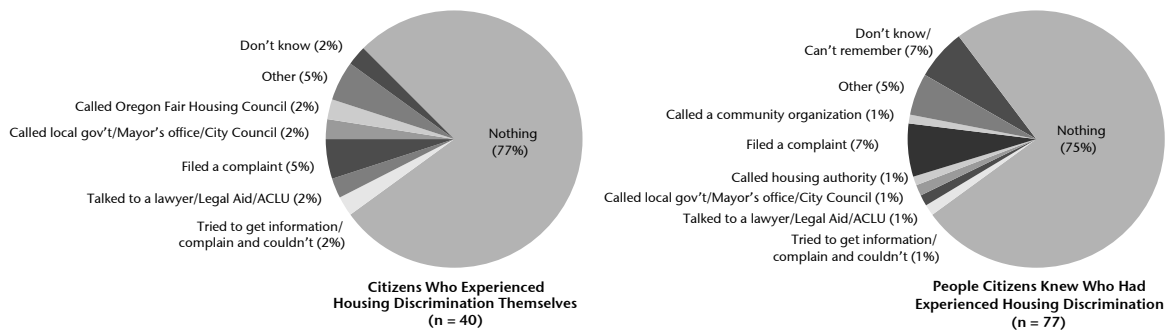


Resolving housing discrimination. Citizens were asked a series of questions to identify how they responded or would respond if they encountered housing discrimination.

Citizens who had experienced discrimination. Citizens who had experienced discrimination and who knew someone who had experienced discrimination were asked what they did about the discrimination and, if they filed a complaint, if they were satisfied with the resolution.

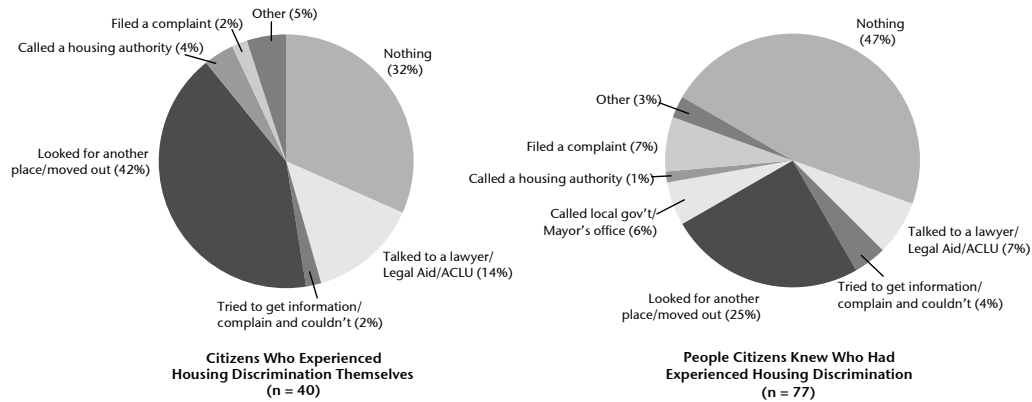
Exhibits II-31a. and II-31b. (on the following page) show the actions taken by the citizens surveyed who had experienced housing discrimination and the people they knew who had experienced discrimination. As shown below, the most common courses of action were to file a complaint and “do nothing.” When comparing citizens who live in entitlement versus nonentitlement areas who had experienced housing discrimination, only 32 percent of those in nonentitlement areas “did nothing” compared to 77.5 percent of those living in entitlement areas. A similar trend is found when comparing people that survey respondents knew had experienced housing discrimination who live in entitlement and nonentitlement areas (75 and 47 percent “did nothing” respectively). However, similar rates of entitlement and nonentitlement area citizens that had experienced discrimination filed complaints (5 percent and 2 percent respectively).

**Exhibit II-31a.
Course of Action Taken after Experiencing Discrimination, Entitlement Area**



Source: BBC Research & Consulting, June 2007 telephone survey.

Exhibit II-31b.
Course of Action Taken after Experiencing Discrimination, Nonentitlement Area

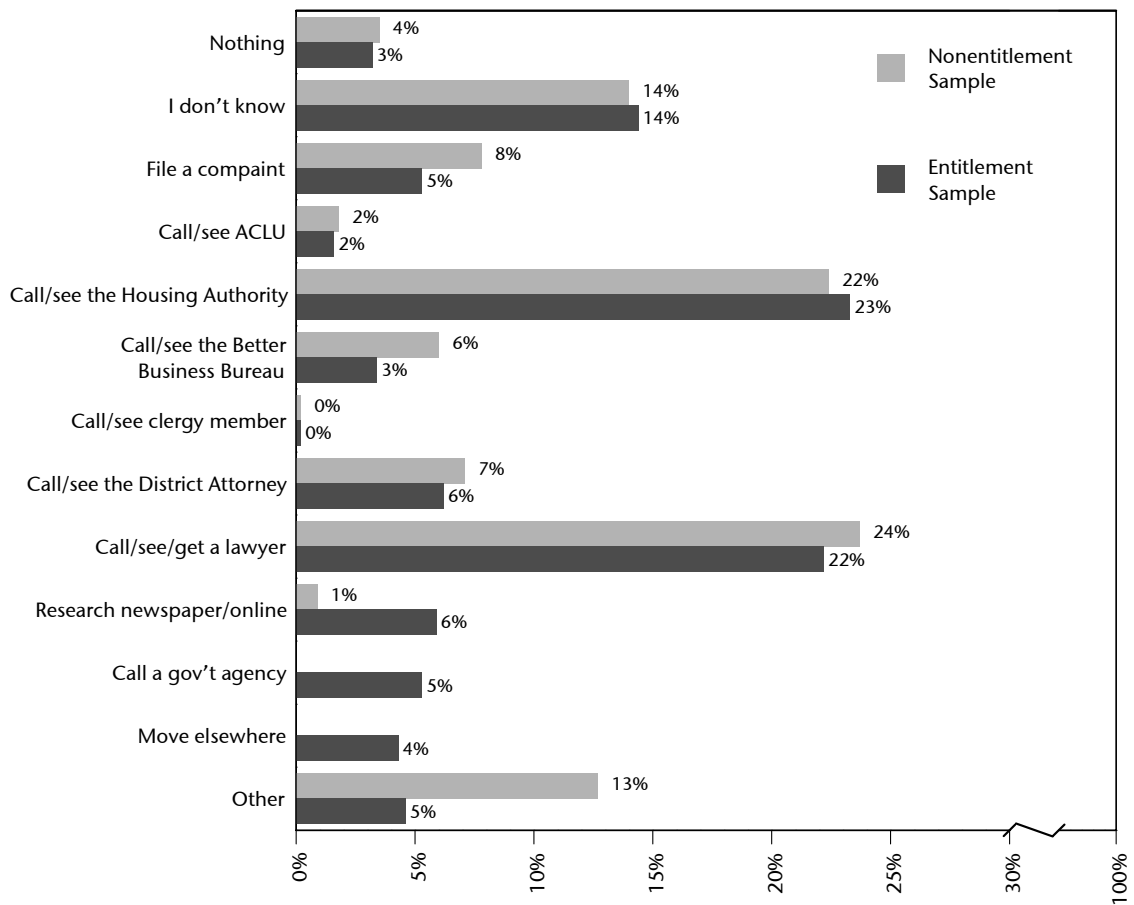


Source: BBC Research & Consulting, April 2005 telephone survey.

What would you do if you experienced discrimination? To test the awareness of the organizations in Oregon who investigate housing discrimination, all citizens responding to the survey were presented with the following question: “Suppose you or someone you knew thought they’d been discriminated against in trying to find a place to rent or a house to buy. What would you do or recommend?”

The responses to this question are shown in Exhibit II-32 below. It should be noted that the responses are “top-of-mind;” i.e., citizens were not prompted to give a particular response. As shown below, when faced with housing discrimination, the two most common responses are contacting a lawyer and calling a housing authority. Responses from entitlement and nonentitlement area respondents were fairly similar.

Exhibit II-32.
What would you do or recommend if you or someone you knew experienced housing discrimination?

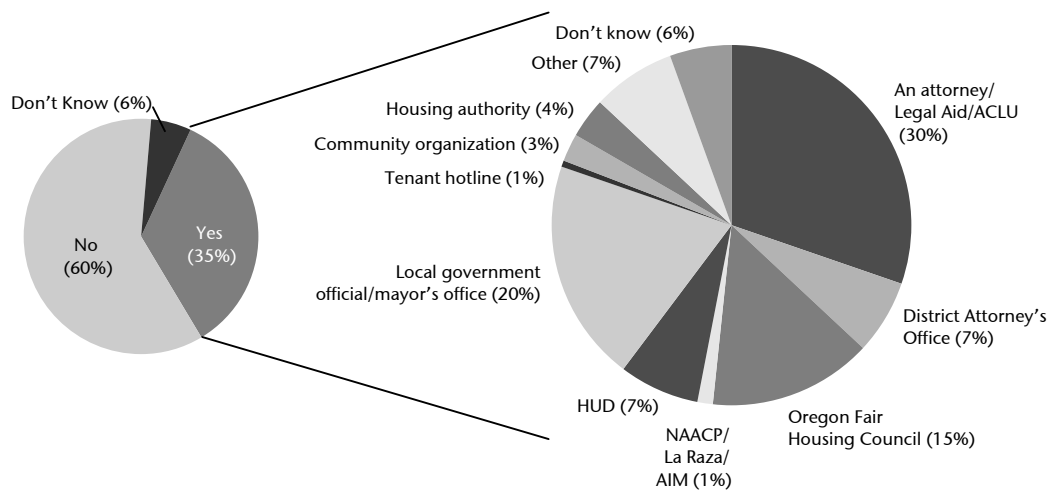


Source: BBC Research & Consulting, April 2005 and June 2007 telephone surveys.

Citizens were asked a follow up question about whom, specifically, they would contact if they or someone they knew experienced discrimination. Slightly more than one-third of citizens said they knew whom to contact if they wanted to report experiencing housing discrimination. The most common people or organizations to contact included an attorney/Legal Aid/ACLU (30 percent) and a local government official/Mayor/City Council (19.8 percent). (Again, these were “top of mind” answers and provided without the surveyor giving examples). About 15 percent of entitlement area respondents said they would contact the Oregon Fair Housing Council, compared to 22 percent of nonentitlement area respondents. A similar percentage of entitlement and nonentitlement area respondents said they would contact an attorney, Legal Aid or the ACLU (30 and 31.5 percent respectfully).

Exhibit II-33.

If you ever felt you were discriminated against, do you know whom you would contact?



Note: n = 162.

Multiple responses were allowed to this question.

Source: BBC Research & Consulting, June 2007 telephone survey.

Reasons for non-action. Survey respondents who knew someone who had experienced discrimination but had not done anything about it were given a follow up question trying to determine why they did not act. The question began with “If they felt that they had experienced illegal discrimination in housing, would it have made them more comfortable or likely to take action...” and then continued with the following hypothetical situations shown in Exhibit II-34.

Exhibit II-34.
Would they have been more comfortable or likely to take action...?

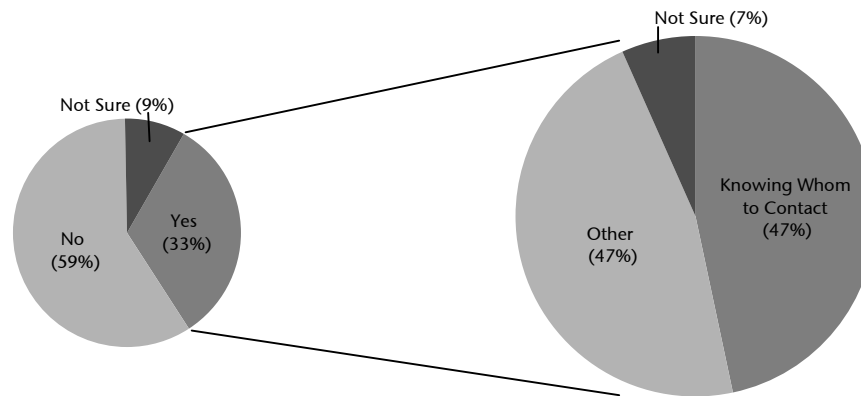
	Yes	No	Not Sure
...if someone from the Fair Housing Council of Oregon had come to their home and taken the information?	61%	15%	24%
...if there were a local community organization or meeting place (such as a neighborhood church, library or community center) where they could go and speak with a representative of the Fair Housing Council of Oregon in person?	78%	7%	15%
...if they could have filed their complaint online?	63%	9%	28%

Source: BBC Research & Consulting, June 2007 telephone survey.

The most agreed upon response to this question was “...if there were a local community organization or meeting place (such as a neighborhood church, library or community center) where they could go and speak with a representative of the Fair Housing Council of Oregon in person” (78 percent said yes). Fifteen respondents said that they thought of other reasons that would have made their friend more likely to take action, 7 of which cited “knowing whom to contact.” The results of this question are shown in Exhibit II-35 below.

Since this series of questions were not asked of the nonentitlement sample, comparative data are not available.

Exhibit II-35.
Can you think of anything else that would have made your friend more comfortable or likely to take action?

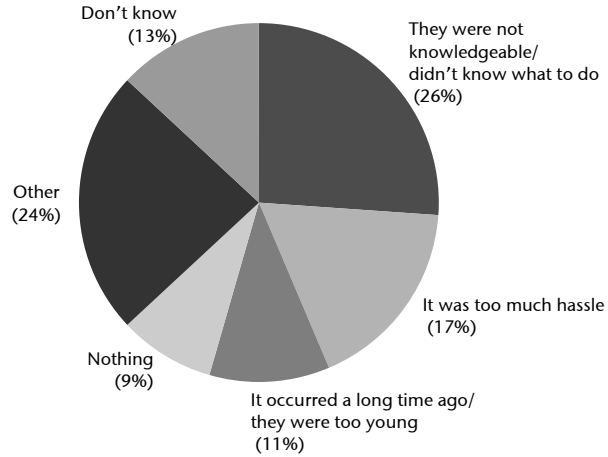


Source: BBC Research & Consulting, June 2007 telephone survey.

Survey respondents were finally asked what prevented their friends from taking action. The most common response was that their friend was unknowledgeable and did not know what to do. The results of this question are shown in Exhibit II-36 on the following page.

Exhibit II-36.
What prevented them from taking any action?

Source:
 BBC Research & Consulting, June 2007
 telephone survey.

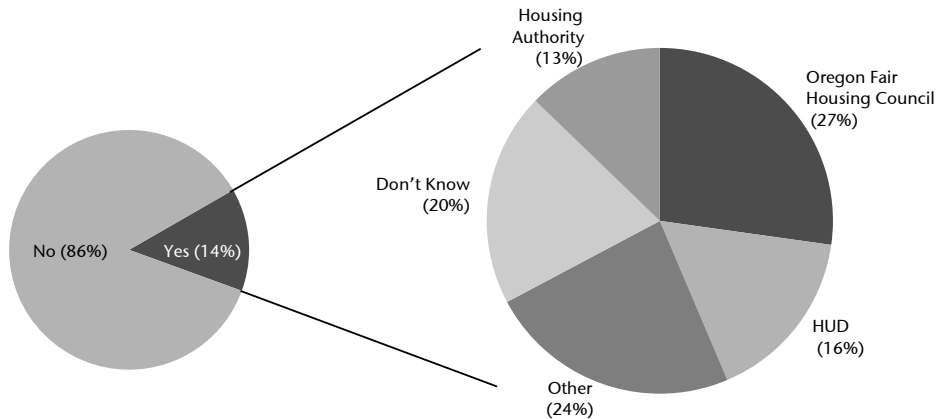


Who investigates housing discrimination in Oregon? Fourteen percent of citizens said they knew who investigates housing discrimination in Oregon (Exhibit II-37). This compares to 16 percent of the nonentitlement sample. Of those who said they knew who investigates housing discrimination, the most common organizations identified were the Oregon Fair Housing Council (27 percent) and “other” (24 percent).

Residents in entitlement areas had a much higher recognition of the Oregon Fair Housing Council than residents in nonentitlement areas: 16 percent of nonentitlement residents who said they know who investigates housing discrimination named the Fair Housing Council.

Exhibit II-37.
Do you know who investigates housing discrimination in Oregon?

Source:
 BBC Research & Consulting, June 2007
 telephone survey.

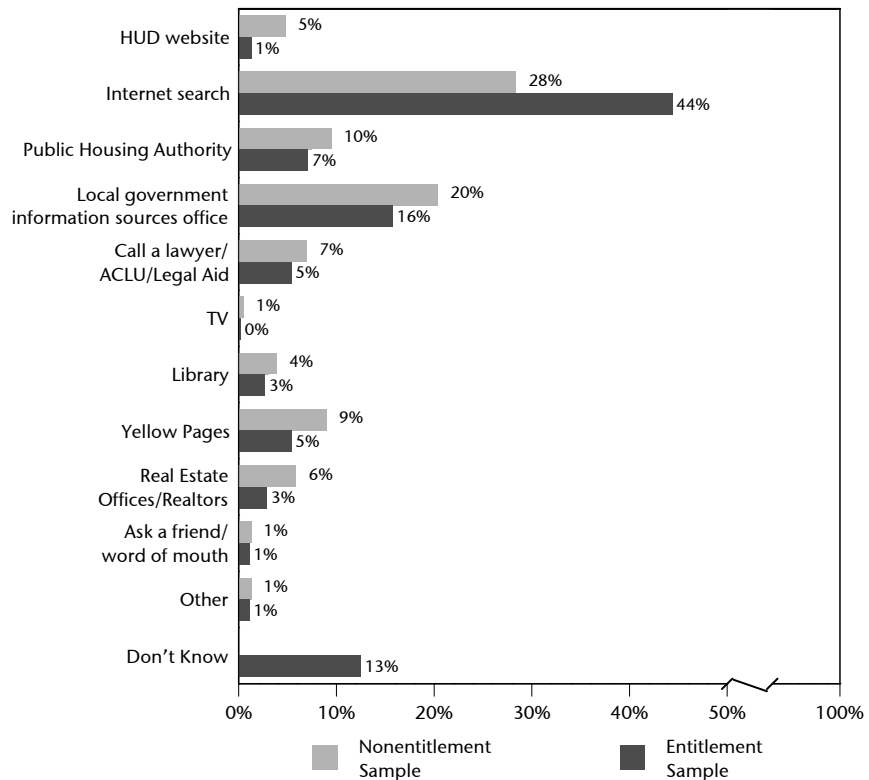


Accessing fair housing information. The last set of questions were related to how citizens would access information about their fair housing rights if they wanted to.

Citizens were asked “If you wanted to know more about your fair housing rights, how would you get information?” The most common responses of the entitlement sample were to conduct an Internet search (44 percent) and search local government sources of information (16 percent). A much higher percentage of entitlement area respondents (44 percent) said they would gather information over the Internet compared to nonentitlement area respondents (28 percent). A lower percentage of entitlement area respondents would contact their local government office (16 percent) compared to nonentitlement area respondents (20 percent).

**Exhibit II-38.
How would you
get information
about your fair
housing rights?**

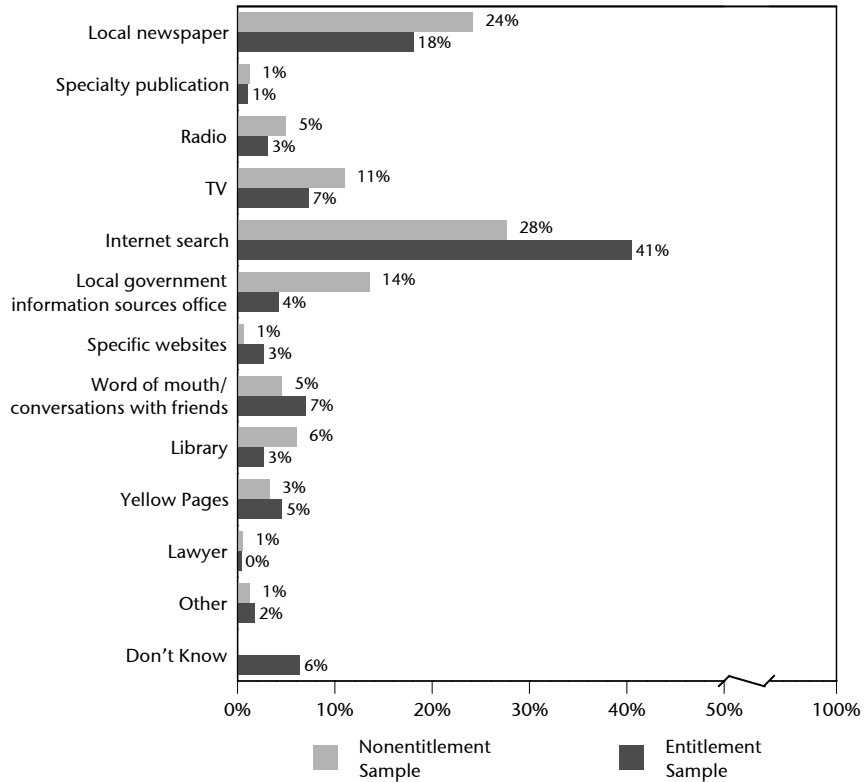
Source:
BBC Research & Consulting, June
2007 telephone survey.



Citizens were also asked about the sources they consult when they want to learn more about “public issues” in Oregon. The responses to this question are shown in the exhibit below. Again, an Internet search was the most common. Similar to the responses found in Exhibit II-38, a much higher percentage of entitlement area respondents (41 percent) said they get information on public issues from the Internet compared nonentitlement area respondents.

Exhibit II-39.
How do you get information about “public issues” in Oregon?

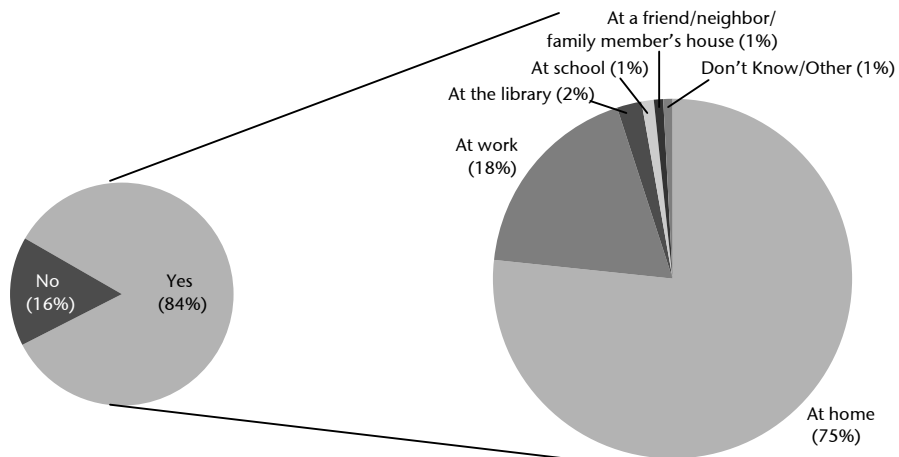
Source:
 BBC Research & Consulting, June 2007 telephone survey.



Finally, citizens were asked if they use the Internet and, if so, from where they use it. Eighty-four percent of citizens said they use the Internet; sixteen percent said they do not. Residents in entitlement areas are more likely to use the Internet than those in nonentitlement areas (67 percent said they use the Internet. It should be noted that since the surveys were conducted two years apart, some of the difference might be explained by growing familiarity and use of the Internet during the past two years). The majority of citizens who use the Internet access it from home.

Exhibit II-40.
Do you ever use the Internet? From where?

Source:
 BBC Research & Consulting, June 2007 telephone survey.



Summary

- According to the citizen telephone survey conducted in June 2007, 10 percent of citizens in Oregon’s entitlement areas have experienced housing discrimination. In addition, twenty percent of survey respondents said someone they know has experienced housing discrimination.
- The telephone survey data suggest that citizens are most commonly discriminated against because they have children, because of being a student and because of their race/ethnicity.
- Citizens’ knowledge of fair housing law is lowest for violations related to source of income and occupation. Knowledge is highest of fair lending protections.
- The majority of citizens show support for fair housing protections that are not currently covered under fair housing law. These include protections based on receiving government assistance as a source of income, being a migrant farm worker, and being a college student.
- Only 54 percent of citizens in Oregon’s entitlement areas said they support laws to protect a woman with a child or college students from being discriminated against by landlords. Citizens’ support for other types of fair housing protections averaged around 63 percent (except for lending discrimination, which showed the highest level of support at 97 percent).
- According to the telephone survey, citizens who have experienced discrimination are most likely to “do nothing” about it or file a complaint. Just 22 percent take some type of action to resolve the discrimination.
- If faced with housing discrimination, citizens are most likely to contact a lawyer and/or a local housing authority.
- Citizens showed a relatively high level of recognition for the Oregon Fair Housing Council: Of the 35 percent of respondents who knew who they would contact if they were discriminated against, 15 percent said they would contact the organization and 27 percent said they knew the Council investigates housing discrimination.