

Community Developments: Renter Voters Growing, New Housing Survey Released

Posted By Allison Charette and Ahmad Abu-Khalaf on Sep 9, 2016

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- While U.S. renters have historically voted in small numbers, that could be changing as the ranks of renters have grown. According to an analysis of U.S. Census data by Apartment List, [renter voters increased 49 percent between 1996 and 2012](#), while owner voters only increased 23 percent. Apartment List estimates that one-third of eligible voters in this election could be renters, which is likely to increase the share of renting voters. Policymakers tend to focus on encouraging homeownership, but affordable-housing advocates argue that has come at the expense of ignoring a growing rental affordability crisis. In the last year, the Make Room campaign and the J. Ronald Terwilliger Foundation for Housing America's Families were started to help renters become more politically engaged and press policymakers on rental affordability. (The Wall Street Journal, September 9)
- This week, [The NHP Foundation released a new survey](#), revealing that 75 percent of Americans are concerned they, friends or family members could lose their housing. Reportedly, [83 percent of respondents are concerned about housing costs in the U.S.](#), while 80 percent would welcome more affordable housing in their communities. NHP Foundation President and CEO Dick Burns elaborated, "Job loss is the top concern to those who fear losing their housing; the two go hand-in-hand." (DSNews, September 8)
- A new report by the Urban Institute studies the [impact of two simple "rules of thumb" about credit card use on consumer financial behavior](#) – focused on helping consumers make better financial decisions. In partnership with Arizona Federal Credit Union, the Urban Institute reached out to 14,000 credit card users in order to test two simple common-sense principles: use cash for purchases under \$20; and paying with a credit card can add approximately 20 percent to the total cost of the purchase in interest (for a typical revolver). According to the report, consumers who received the first rule were able to reduce their debt balances by 2 percent, but the second rule did not have a significant impact on consumer behavior. (Urban Institute, September 8)

- According to a survey by the Federal Deposit Insurance Corporation, the nationwide [percentage of households without access to banking services decreased from 7.7 to 7 percent](#) between 2013 and 2015. The survey also reveals that the percentage of unbanked black and Hispanic households declined about 10 percent over the same period. This trend is expected to support consumer spending and housing investment in the coming years, as access to banking often allows for greater access to credit cards, auto loans and home loans. (The Wall Street Journal, September 7)
- This week, [Airbnb adopted a new anti-discrimination policy](#), along with a group of actions to address discrimination complaints against rental hosts. Last year, researchers from Harvard University published a working paper suggesting that it is harder for guests with distinctively African-American names to book rooms through the Airbnb website, and several Airbnb users claimed they were rejected because of their race. Starting in November 2016, Airbnb will require users to agree to a nondiscrimination community commitment. Airbnb will also reduce the prominence of users' photographs, which indicate race and gender, and accelerate the use of instant bookings to allow more users to book rentals without requesting a rental host's approval. (The New York Times, September 8)

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