The Bureau of Business and Economic Research

Housing Preferences in Missoula

A Survey-Based Assessment

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Volume 1

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BUREAU OF BUSINESS AND ECONOMIC RESEARCH

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Executive Summary

The Missoula City-County Office of Planning and Grants (OPG) needed to measure adults' opinions, perceptions, and preferences about housing. Bureau of Business and Economic Research (BBER) at The University of Montana-Missoula administered a survey of adult residents of Missoula City and County to gather this information.

The interview was conducted using a Computer-Assisted Telephone Interviewing (CATI) process during the period of January 19, 2010 through March 1, 2010. The random sample was stratified by telephone type, adults with either landline or wireless (cell) telephones were sampled. 1,245 interviews were completed with adult residents of Missoula County. This sample size resulted in a sampling error rate of +/- 2.8%. This means that if the survey were conducted 100 times, in 95 of the replications the outcome found would be within +/- 2.8% of the outcome found in the original survey. Estimates using subsets of these data will have higher sampling error rates. BBER documented case status in a manner that allows calculation and reporting of a unit response rate using the American Association for Public Opinion Research (2008) standard definition (RR3).[1] The response rate for this survey was 51.5 percent. This response rate is excellent for rigorously conducted RDD surveys.[2] Additional information regarding the methods used for this survey may be found in Chapter 9: Survey Methods.

The following are the key findings of the 2010 Missoula Housing Preference Survey:

1. Using the 2010 Missoula Housing Preference Survey results BBER estimates that 21,800 adult residents of Missoula County say they are at least slightly likely to move in the next year.

   - 13,000 Missoula City adults, and
   - 8,800 Missoula County outside the City adults.

2. Of Missoula City residents who live in households at 80% of median income or below and are at least slightly likely to move in the next year:

   - 6 in 10 are looking for rental housing, predominantly houses as opposed to apartments.

3. Of County residents outside the City who live in households at 80% of median income or below and are at least slightly likely to move in the next year:

   - Most also seek rental housing, predominantly houses as opposed to apartments.

4. Using the 2010 Missoula Housing Preference Survey results BBER estimates that 6,400 residents of Missoula City and 6,900 County residents outside the City live in households at 80% of median income or below and are at least slightly likely to move in the next year.

1 American Association for Public Opinion Research. 2008. *Standard Definitions: Final Dispositions of Case Codes and Outcome Rates for Surveys. 4rd edition.* Lexana, Kansas: AAPOR.
2 Groves, Robert, M. et. al. 2004. *Survey Methodology*. New York: John Wiley & Sons. pp. 184-187.

5. Of Missoula City residents who live in households near 100% of median income or above and are at least slightly likely to move in the next year:

   - Half want to buy a house, and
   - Half want to rent.

6. Most possible renters prefer to rent a house as opposed to an apartment.

7. Of County residents outside the City who live in households at 100% of median income or above and are at least slightly likely to move in the next year:

   - Larger proportions (56% - 71%) want to buy a house, depending on where they live in the County.

8. Using the 2010 Missoula Housing Preference Survey results BBER estimates that 4,900 residents of Missoula City and 3,600 County residents outside the City live in households near 100% of median income or above and are at least slightly likely to move in the next year.

9. Location or neighborhood is a key factor in dwelling choice for Missoula City and County residents.

10. Condominium demand appears low throughout Missoula County. There is, however, shared-wall demand for rented apartments and "townhouses."

11. More than four out of five Missoula County residents (82.2%) said that the quality of life in their community is good or excellent.

12. About one in three Missoula County residents (33.5%) asserted that the quality of life in the community where they live has declined over the last three years.

13. The average monthly payment for housing in Missoula County was $1,044 for homeowners and $682 for renters.

14. The average monthly utility cost for Missoula County homeowners was $200. It was $107 for renters.

15. The average number of bedrooms sought by Missoula County adults was 3 and the average number of bathrooms desired was 1.8.

16. Using the 2010 Missoula Housing Preference Survey results BBER estimates that approximately 1,880 (+/- 680) adult residents of Missoula County say that they have experienced at least one of the eight statutorily prohibited forms of housing discrimination in their lifetime.

17. Using the 2010 Missoula Housing Preference Survey results BBER estimates that about 900 (+/- 480) adults say that they have experienced housing discrimination because of their age.

Reading this Report

This report is divided into two volumes. The first volume is the main narrative. The second volume contains Appendices A through D. In Appendix A readers will find a set of detailed tabulations for questions included in the study. Appendix B contains the final questionnaire. Appendix C displays detailed tabulations for questions included in the study tabulated by Missoula City ward. Appendix D lists the responses to the open-ended questions included in the questionnaire.

The detailed tabulations in Appendices A and C are a very powerful tool for those interested in the results of this study. Each table includes the question language used, the percentage of each response option chosen, and the number of responses for each question. In addition, each table provides a detailed cross-tabulation of the percentage of responses by selected demographic characteristics.

Most results in this document are presented in terms of percentages, for instance, based on survey results 25.8% of all Missoula County adults said that they might move in the next year. In some cases BBER applies these percentages to US Census Bureau population estimates in order to give the reader an idea of the magnitude of the result, for instance, about 6,400 lower income Missoula City residents said that they might move in the next year.

Differences in percentages cited in the remainder of this report are significant at the 95 percent confidence level unless otherwise stated. This means that if the survey were replicated 100 times, the difference cited would be found in at least 95 of the replications. Differences were evaluated by calculating the confidence intervals around point estimates or by using tests of independence. In a few cases the 95 percent confidence interval is presented in a graph in the form of error bars. The percentage of respondents who answered “Don’t Know” to questions in this study was quite low overall, so for the sake of brevity “Don’t Know” percentages are excluded from the main narrative. A detailed description of the methods used for this survey may be found in Chapter 9.

Definitions

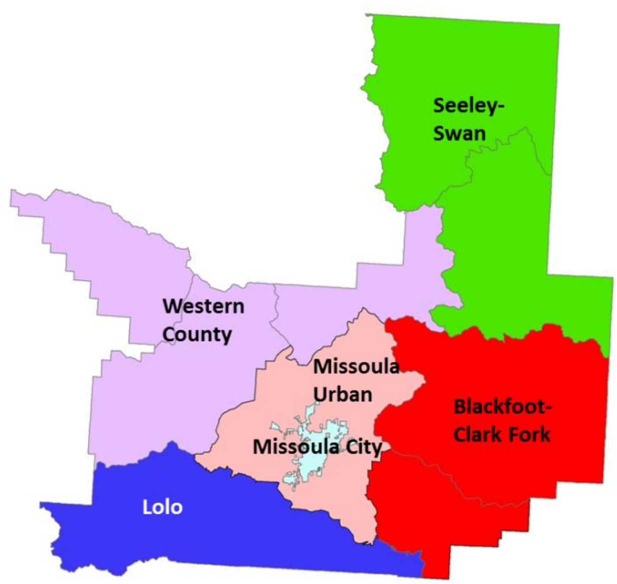
This report uses 2009 US Department of Housing and Urban Development definitions for Missoula County income categories as a basis for analysis:

- Very low (30% of median)
- $17,800 – family of four
- Low (50% of median)
- $29,700 – family of four
- Moderate (80% of median)
- $47,500 – family of four
- Median (100% of median)
- $59,400 – family of four
- Above median (120% median)
- $71,300 – family of four

This report uses the following Missoula City/ County Office of Planning and Grants Planning Areas (see Map 1) as a basis for geographic analysis:

- Missoula city
- Missoula Urban Area outside City
- Lolo
- Western county (Frenchtown and Nine-Mile areas)
- Seeley-Swan
- Blackfoot-Clark Fork

Map 1
Missoula County Planning Regions



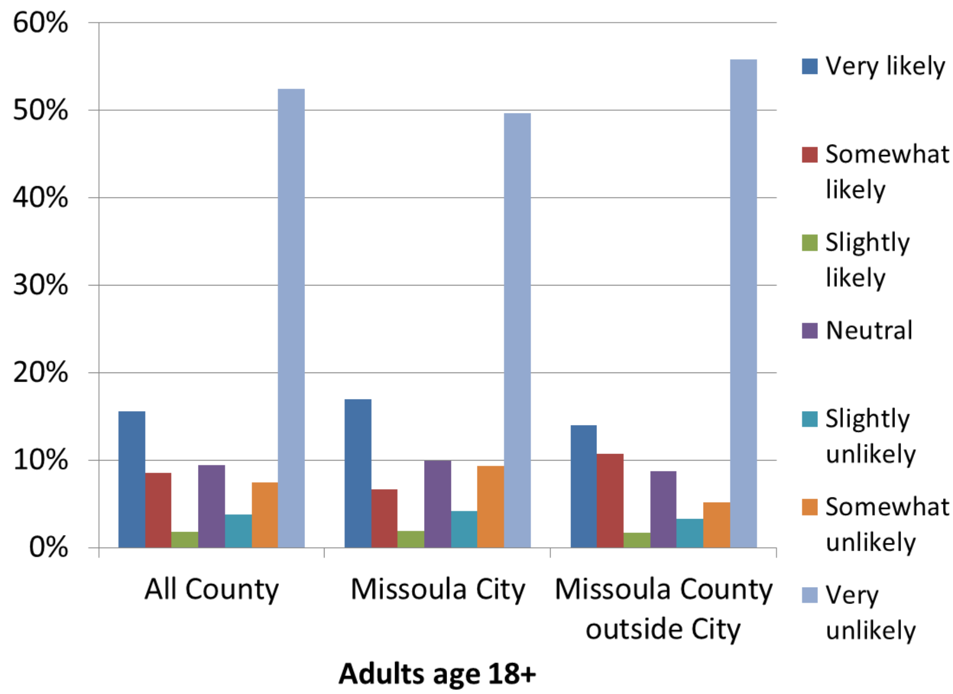
Chapter 1 - Overview of Missoula Housing Market Preferences

One in four Missoula County adults (25.8%) said that they were at least slightly likely to move in the next year (see Figure 1.1 below). A very large proportion of these possible movers said that they were very likely (15.6%) or somewhat likely (8.5%) to move. This information is important because the magnitude of mobility among Missoula City and County residents implies a significant amount of activity in the real estate market. These 2010 Missoula Housing Preference Survey results are entirely consistent with the 2008 U.S. Census Bureau American Community Survey (ACS). According to the 2008 ACS for Missoula County 20.1% of all Missoula County residents moved in 2007.

Figure 1.1
How likely are you, if at all, to move in the next year?

25.8% of 2010 Missoula County adult residents said they were at least slightly likely to move in the next year.

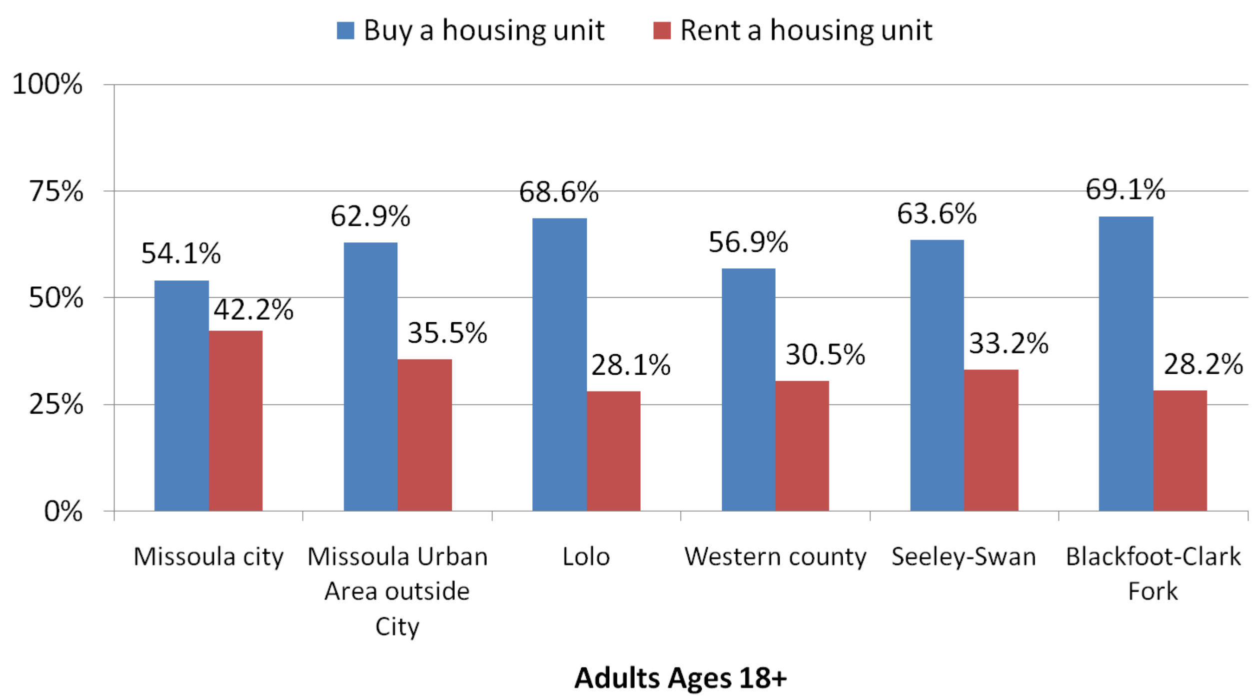
20.1% of all Missoula County residents moved in 2007 according to the 2008 U.S. Census Bureau American Community Survey.



The proportions of possible movers among Missoula City residents (25.4%) and Missoula County residents who live outside the City (26.2%) are very similar. Slightly more Missoula City residents said that they are very likely to move in the next year (17.0%) than did Missoula County residents who live outside the city (13.9%), but this difference is not statistically significant at the .05 level.

A majority of all adult residents of Missoula County said that the next time that they move they will buy a housing unit (see Figure 1.2 below). The size of this majority varied by the location of the respondent's residence in Missoula County. 54.1% of Missoula City residents said that they would buy a housing unit the next time that they move, while 42.2% said that they would rent. The remainder said that they were not sure whether they would buy or rent.

Figure 1.2
Buy versus Rent Preferences by Area

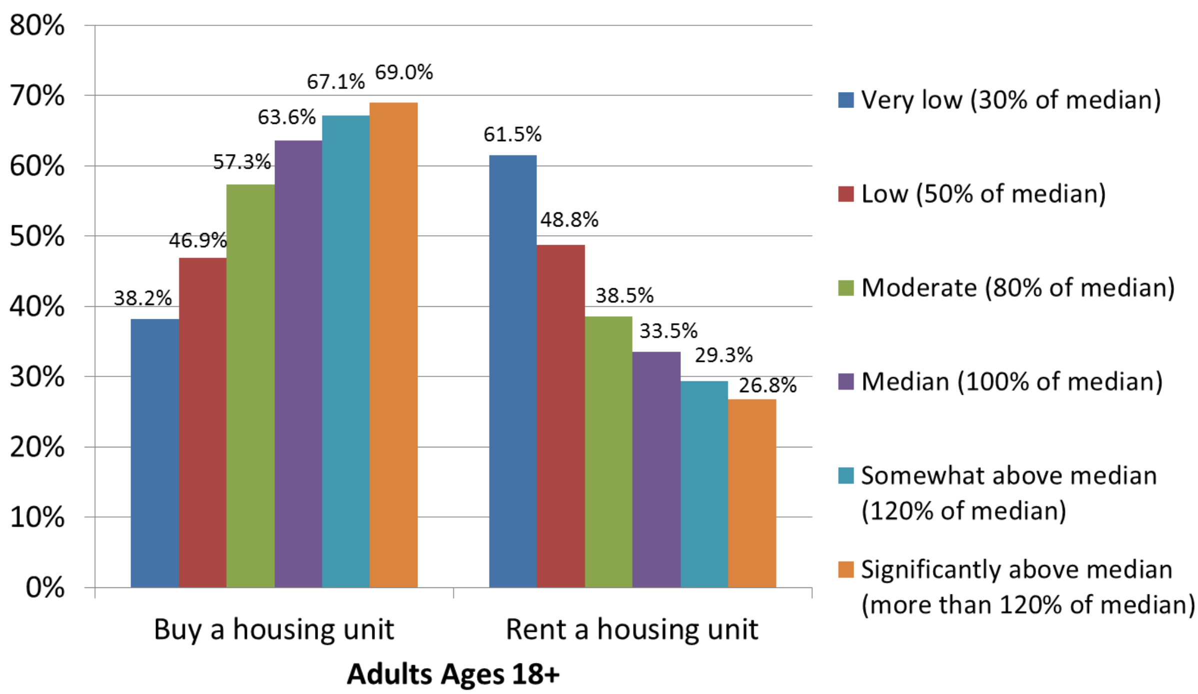


Missoula County residents who live outside the City are even more likely than City residents to say that they will buy a housing unit the next time that they move. The size of the majority of Missoula County residents who live outside the City who say they will buy a housing unit next time ranges from 62.9% in the urban area just outside the City to 69.1% in the Blackfoot-Clark Fork region.

The Western County or Frenchtown-Nine Mile area is one slight exception to this trend. Just 56.9% of Western Missoula County residents say that they will buy a housing unit next time they move. The recent closure of the Smurfit-Stone Container mill in Frenchtown may have slightly impacted the Western Missoula County estimate. In particular, it may be that more residents of Western Missoula County than other non-City residents anticipated the need to reduce their housing cost or increase their mobility by seeking a rental housing unit.

A Missoula County resident's household income is closely related to whether they intend to buy or rent a housing unit when they move next (see Figure 1.3 below). Only 38.2% of Missoula County residents who live in a household with a very low total income said that they will buy a house next time they move. Conversely, 69% of residents who live in a household with a total income that is significantly above the median said that they intend to buy a housing unit when they move next.

Figure 1.3
Buy or Rent Preferences by 2009 Household Income



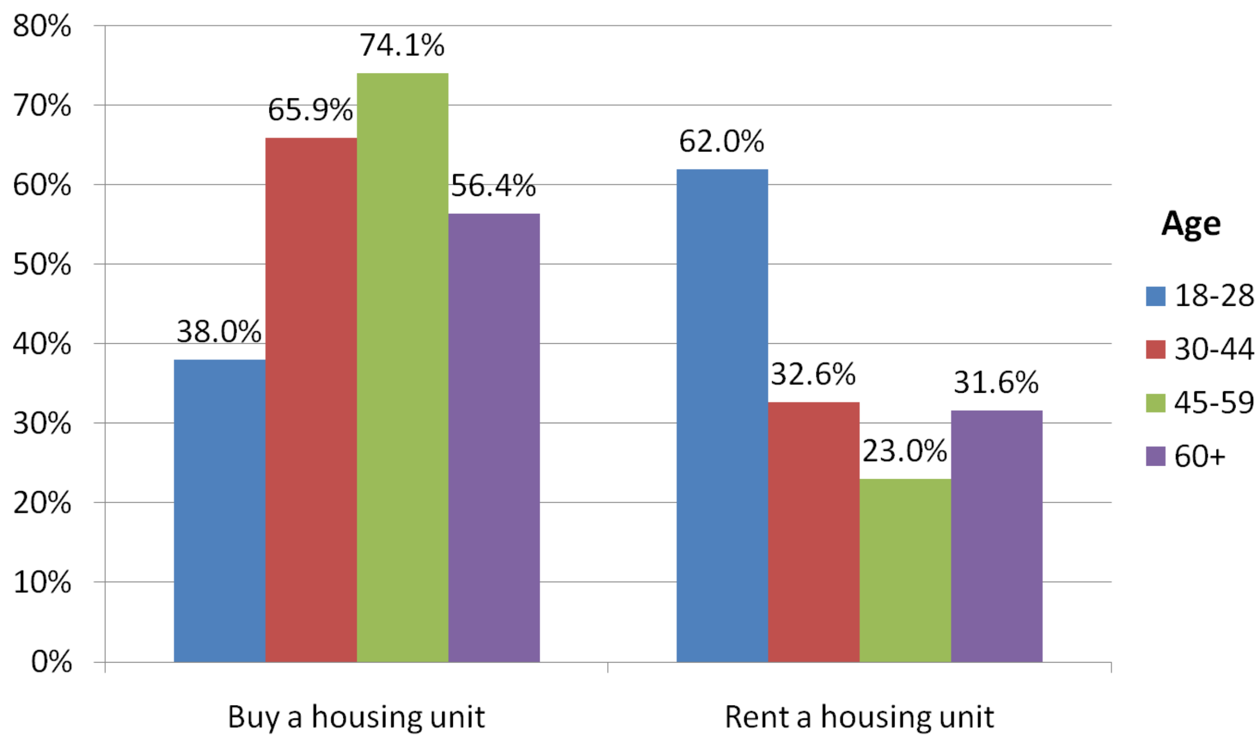
Two additional factors should be noted when examining the relationship between household income and the expressed intention to buy or rent a housing unit in Missoula County. First, for persons in low and moderate income households (80% of median household income and below) an expressed intention to buy a housing unit does not equate with having adequate financial means to do so. An adequate survey research definition of the market to buy a housing unit must include both intention and financial capacity.

Second, there is a significant market for rental housing units among Missoula County residents who live in households with total incomes that are somewhat or significantly above the median. 29.3% of Missoula County adults who live in households that are somewhat above the median and 26.8% of those who live in households that are significantly above the median said they intend to rent a housing unit the next time they move.

Missoula County's youngest adult residents, those ages 18-28, were most likely to (62.0%) say they intended to rent a housing unit the next time they move (see Figure 1.4). This may well be due to the higher mobility rates among young adults and to a relative lack of liquidity when compared with adults in their middle years.

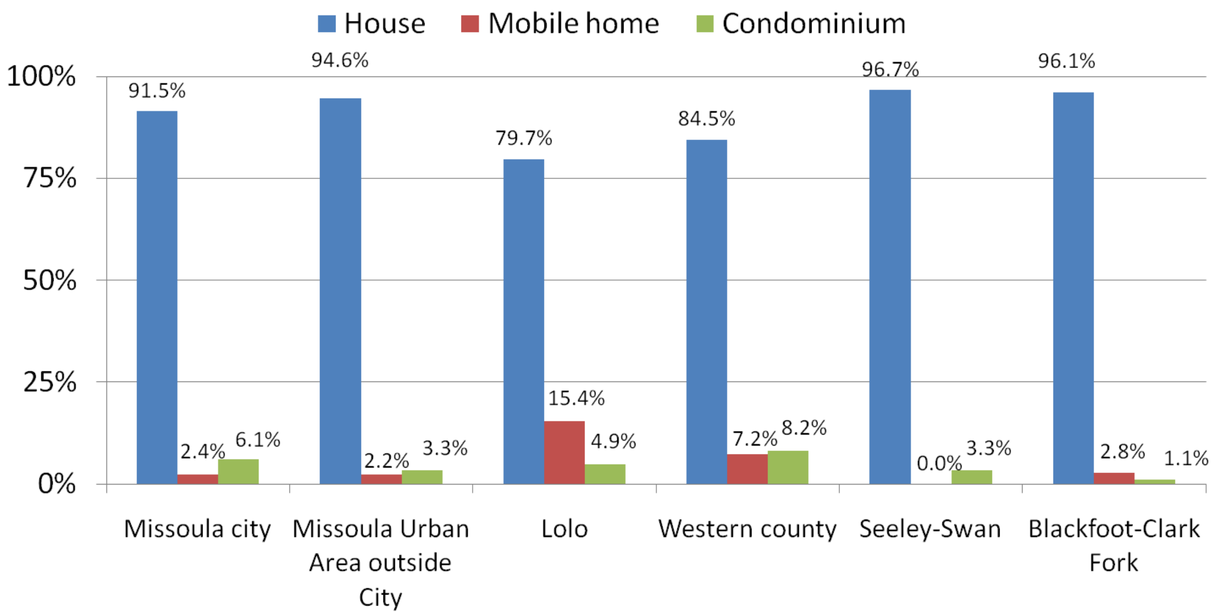
Those in their middle years, ages 30 – 44 (65.9%) and 45 – 59 (74.1%), were most likely to say they intended to buy a housing unit the next time they move. This is probably related to decreased mobility when compared to younger adults due to childrearing among some (but certainly not all) members of this group, and to increased accumulation of financial assets.

Figure 1.4
Buy or Rent Preferences by Age of Respondent



The percentage of people who intend to buy a housing unit among Missoula County residents ages 60 and older declined when compared to middle-aged residents to 56.4%. This may be correlated with declining liquidity as people move away from their peak earning years, and with a preference among some aging people to let a landlord maintain their dwelling on their behalf. In addition, the proportion of respondents aged 60 and older who said they were not sure whether they would buy or rent increased by 10 percentage points over the other age categories. This uncertainty about future housing choices among some older Missoula County residents is important to note because it is greater than in other age groups.

Figure 1.5
Preferences for Types of Dwelling to Buy by Area

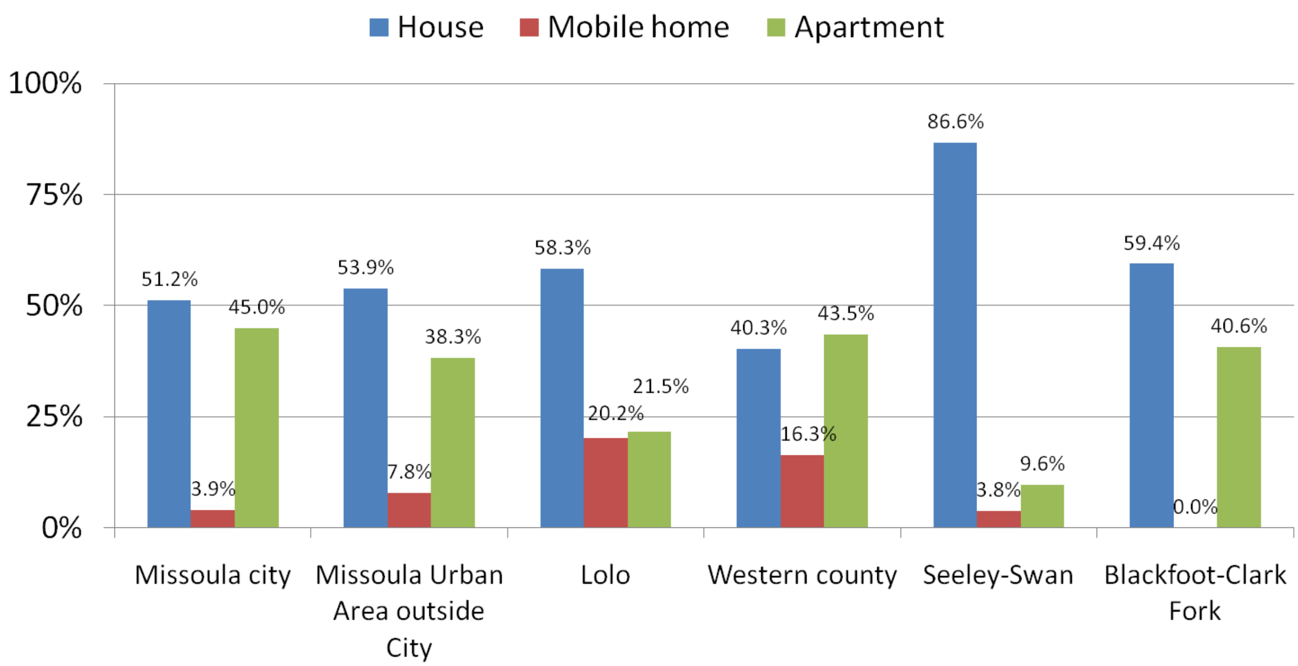


Of Adults (18+) Who Want to Buy

An overwhelming majority of Missoula County residents who expressed the intention to buy a housing unit the next time they move said they would buy a house, as opposed to a mobile home or a condominium (see Figure 1.5 above.) 91.5% of Missoula City future buyers expressed this preference, while between 79.7% and 96.7% of future buyers who lived in the other Missoula County planning regions agreed.

Relatively few Missoula County future buyers expressed the preference to purchase a mobile home or a condominium. Only 2.4% of future buyers in Missoula City said they would seek a mobile home, and only 6.1% said they would buy a condominium. Proportions were similarly low in the Missoula County planning regions outside the City. Lolo and the Western County had the highest rates of future mobile home buyers, at 15.4% and 7.2% respectively. Proportions of future condominium buyers outside the City ranged from 1.1% to 8.2%.

Figure 1.6
Dwelling Type Preferences for Renters by Area



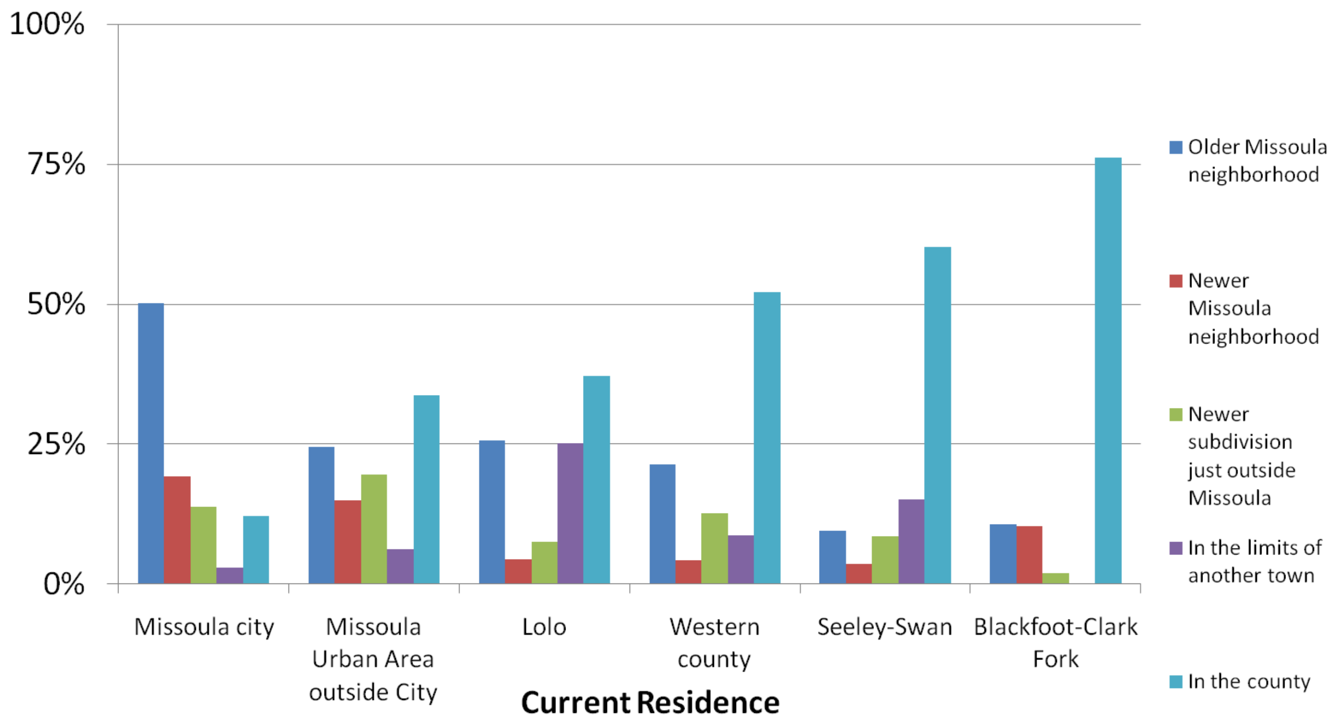
Of Adults (18+) Who Want to Rent

A substantial proportion of future Missoula County renters said that they intend to rent a house the next time that they move (see Figure 1.6 above). 51.2% of Missoula City's future renters said they would rent a house, while 45.0% said that they would rent and apartment. This difference is not statistically significant. A similar ratio between future renters of houses and apartments is found when examining people who live in the urban area just outside Missoula City. 53.9% of these future renters intend to rent a house, while 38.3% intend to rent an apartment. A similar pattern can be found when examining the intentions of future renters in Lolo, the Seeley-Swan, and the Blackfoot-Clark Fork planning areas.

Once again the Western county (or Frenchtown/ Nine Mile) planning area is an exception to the pattern among the rural Missoula County planning regions. In the Western county the proportion of future house renters (40.3%) and apartment renters (43.5%) is statistically tied. The recent closure of the Smurfit-Stone Container mill in Frenchtown may have slightly impacted the Western Missoula County estimate in this instance.

Most Missoula County residents would choose to live in the area where they live now if they move to a location within Missoula County (see Figure 1.7 below). 69.4% of Missoula City residents would stay in the City. Similarly, 64.7% residents of the Frenchtown and Nine Mile planning area would stay where they are, while 75.7% of Seeley-Swan residents and 76.2% of Blackfoot-Clark Fork residents would stay in their local area.

Figure 1.7
Missoula County Area Where Respondent Would Buy or Rent by Location of Current Residence



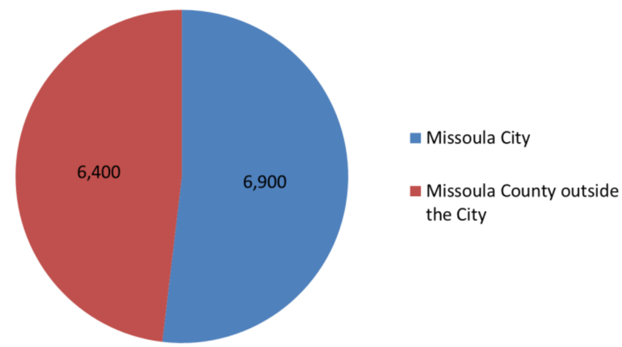
The urban area just outside Missoula City and the Lolo planning regions appear to be exceptions to the overall trend. Only 19.6% of adults who live in the urban area just outside Missoula City would stay in that area the next time that they move. Likewise, only 25.2% of residents in the Lolo planning area say that they would stay in Lolo next time that they move.

Finally, it is interesting to note that 39.5% of people who live in the urban area just outside Missoula City would choose to move into the City. In Lolo 30.1% would choose to move into Missoula City. 25.6% of residents of the Western County planning region would move into Missoula City, and 21.0% of residents of the Blackfoot-Clark Fork agree. Only 13.2% of residents of the Seeley-Swan planning region would move into Missoula.

Chapter 2 - Housing Market Preferences of Lower Income Households

A key challenge to communities across the country is providing affordable housing options to families and individuals with lower incomes. In this Chapter we investigate the housing preferences for households at the lower end of the income scale. For this report we define lower income as being at or below 80% of the 2009 US Housing and Urban Development (HUD) definition of median income. This cutoff point is important because it is used by US HUD and other agencies for making decisions regarding low income housing assistance.

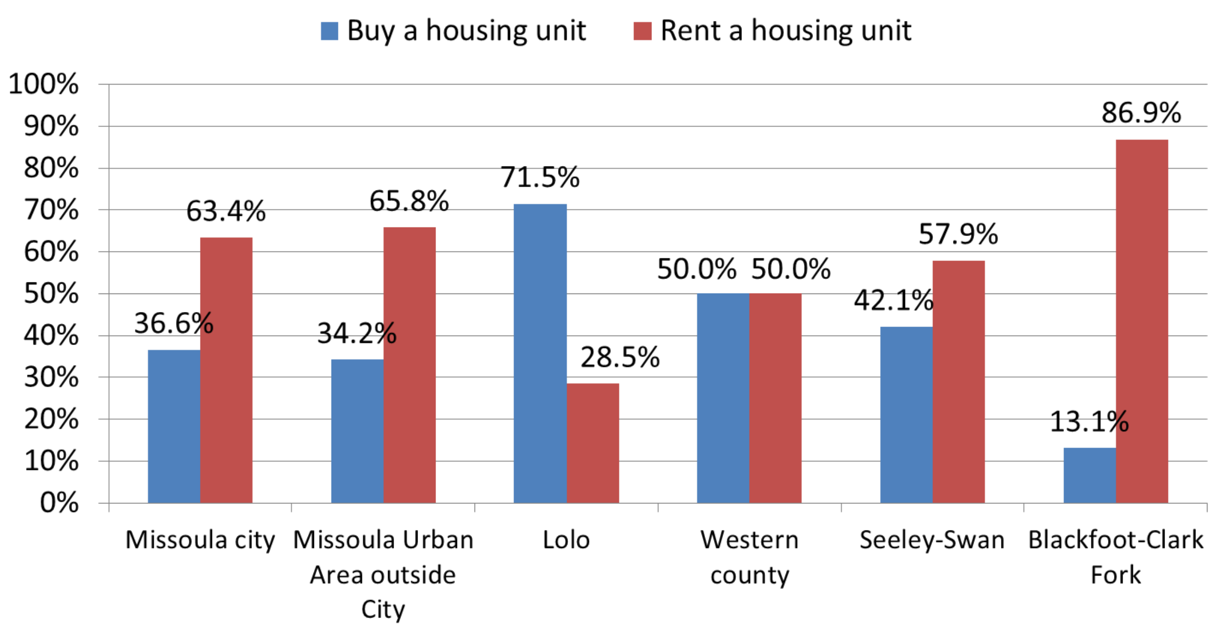
Figure 2.1
Number of Missoula County Adults (18+) Who Are At Least Slightly Likely to Move in the Next Year and Who Have Household Incomes at 80% of Median and Below



The size of the potential real estate market among people who live in households at or below 80% of median income is substantial. About 13,300 lower income adults said that they were at least slightly likely to move in the next year (see Figure 2.1). This number is approximately evenly distributed between Missoula City and the remainder of Missoula County.

Most low income Missoula County residents said that they intend to rent a housing unit the next time that they move (see Figure 2.2 below). 63.4% of low income Missoula City residents said they intend to rent next time that they move. A substantial majority of low income residents of the urban area just outside Missoula City (65.8%), the Seeley-Swan area (57.9%), and the Blackfoot-Clark Fork area agreed.

Figure 2.2
If your household was looking for a new place to live right now in Missoula County, would you most likely buy or rent



At least Slightly Likely Movers Who Have Household Incomes at 80% of Median and

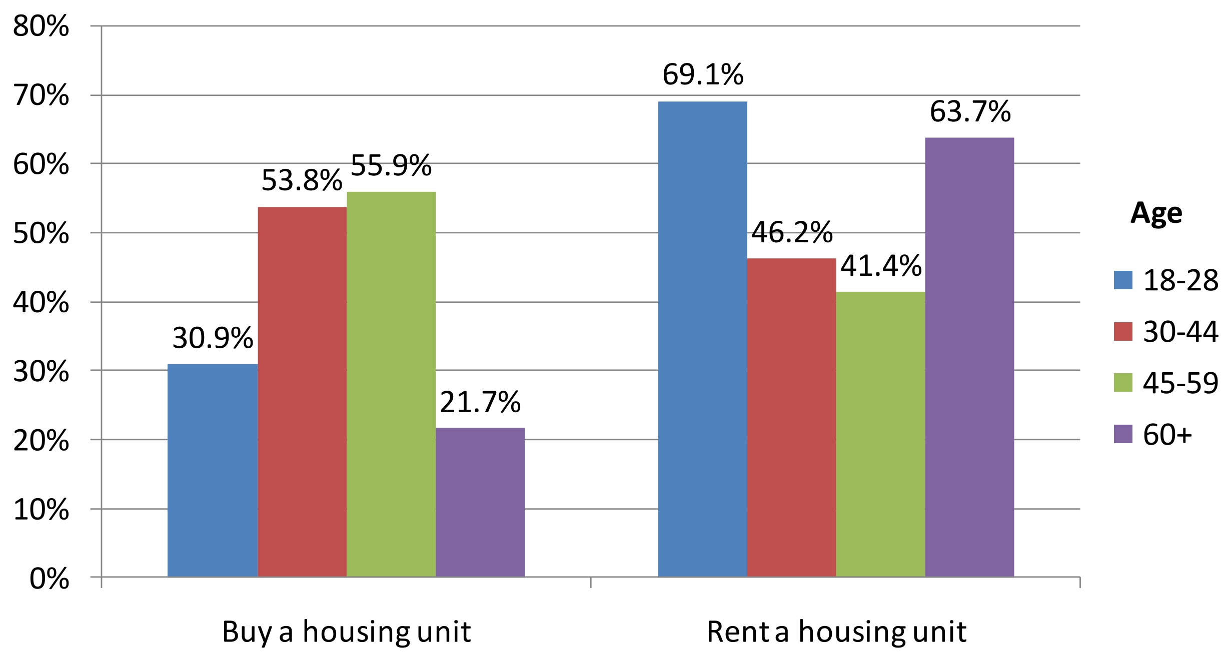
Half of low income residents of the Frenchtown and Nine-Mile area said they would rent, while only 28.5% of Lolo residents said that they would rent.

Likely movers who live in low income households demonstrate the same general relationship between age and the future intention to buy or rent a housing unit that is found in the general population (see Figure 2.3 below). 69.1% of Missoula County's youngest low income likely movers said that they would rent a housing unit the next time they move. Conversely, between 53.8% and 55.9% of low income likely movers in their middle years said they intended to buy a housing unit next.

One distinct difference between the general population and low income likely movers is the relatively high proportion of low income likely movers ages 60 and older who said they would rent a housing unit the next time they move. 63.7% of low income likely movers ages 60 and older said they would rent a housing unit next, while only 31.6% of persons ages 60 and older in the general population said they would rent the next time that they move.

As is found in the general population, the level of uncertainty about the future choice between buying and renting is higher among low income likely movers who are age 60 and older. 14.6% of older, low income, likely movers said they didn't know whether they would buy or rent the next time they move.

Figure 2.3
Buy or Rent Preferences by Age of Respondent



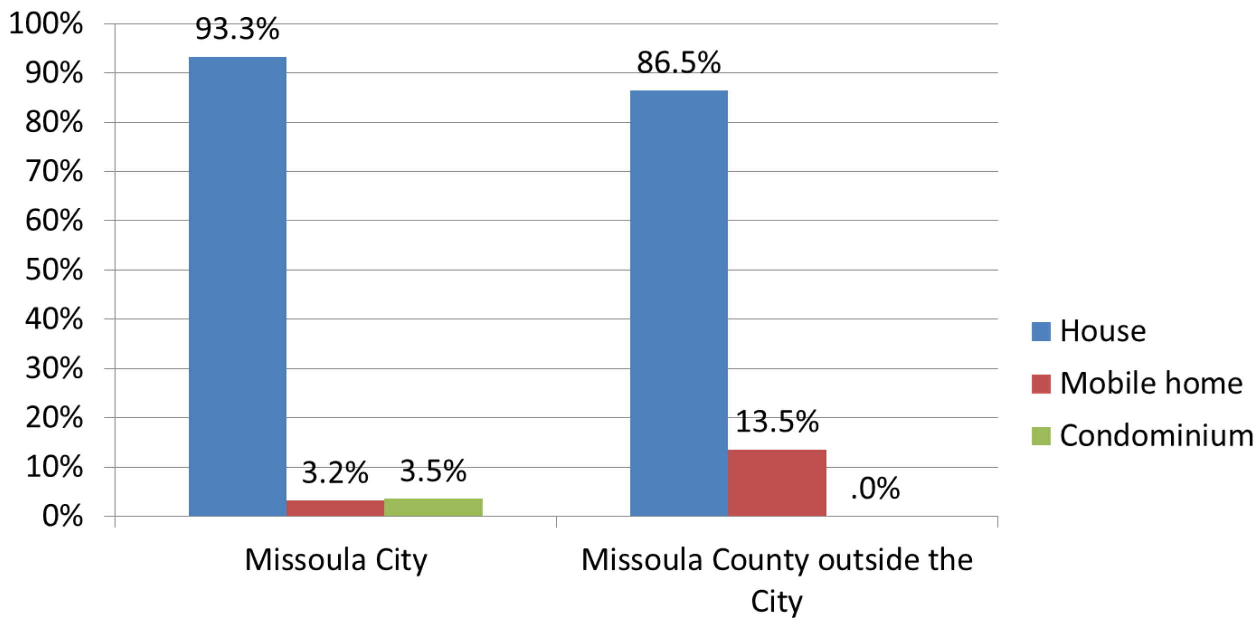
At least Slightly Likely Movers Who Have Household Incomes at 80% of Median and Below

A very large majority of likely movers who live in households at or below 80% of median household income and said they would buy a housing unit the next time they move, expressed a preference for buying a house (see Figure 2.4). 93.3% of low income likely movers who live in Missoula City said that they would buy a house, and 86.5% of low income likely movers who live outside Missoula City said that they would buy a house.

Condominium demand is negligible among low income likely movers. Only 3.5% of Missoula City's low income likely movers said that they would purchase a condominium the next time that they move, while no low income likely movers who live outside Missoula City said that they would buy a condominium next.

There is a relatively small but statistically significant demand for mobile homes among low income likely movers in Missoula County. This is particularly true among low income likely movers who live outside Missoula City. 13.5% of this group said that they would purchase a mobile home the next time that they move.

Figure 2.4
Type of Dwelling to Buy



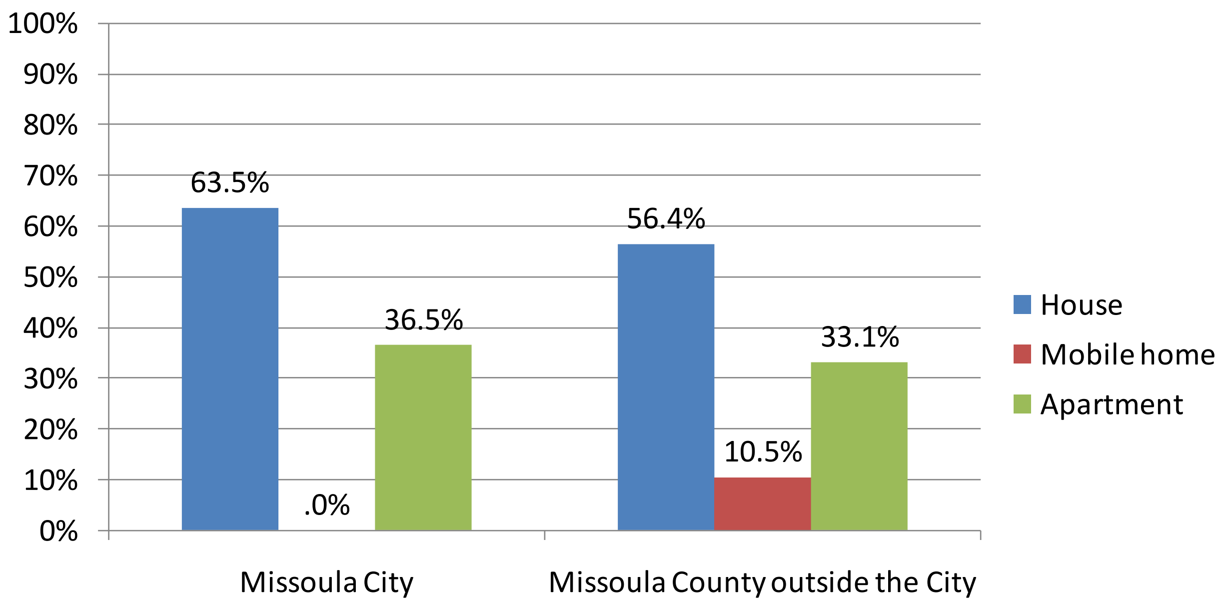
At least Slightly Likely Movers Who Have Household Incomes at 80% of Median and Below

A majority of Missoula County's low income likely movers who prefer to rent the next time that they move intend to rent a house (see Figure 2.5 below). 63.5% of low income likely movers who prefer to rent and live in Missoula City said that they intend to rent a house the next time that they move. 54.6% of low income likely movers who prefer to rent and live outside Missoula City said that they intend to rent a house the next time that they move.

About one in three of Missoula County's low income likely movers who want to rent said they would rent an apartment: 36.5% of those who live in Missoula City and 33.1% of those who live outside Missoula City.

Again, there is a relative small but distinct preference, about 10.5%, among low income likely movers who intend to rent and live outside Missoula City to rent a mobile home.

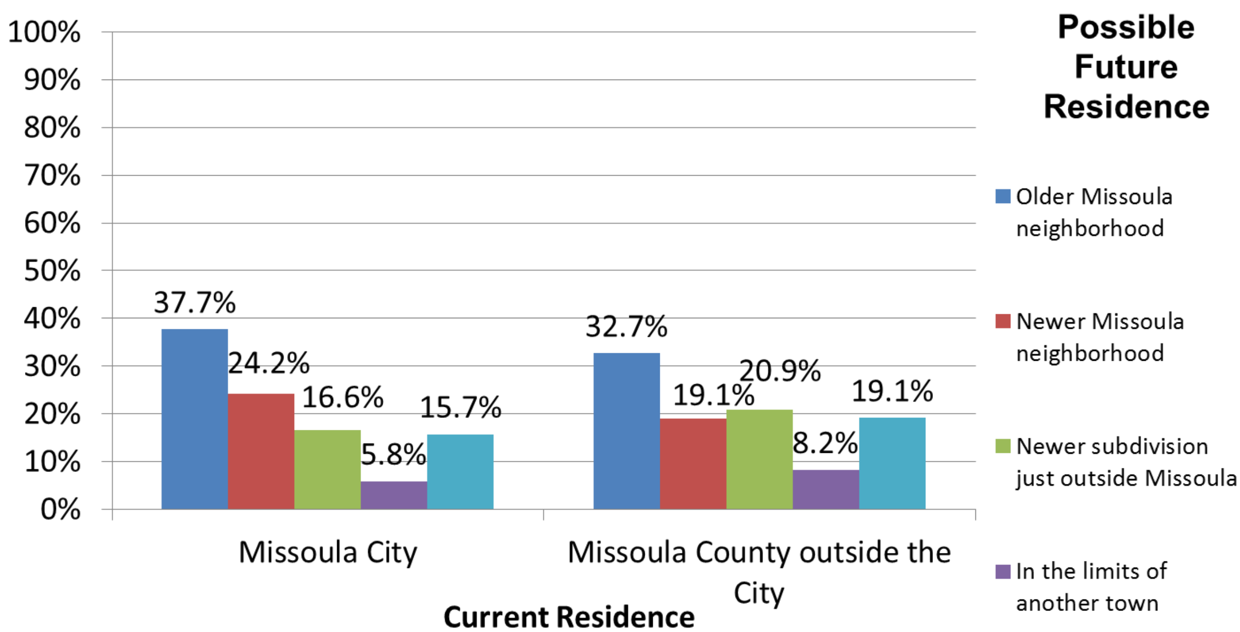
Figure 2.5
Type of Dwelling to Rent



At least Slightly Likely Movers Who Have Household Incomes at 80% of Median and Below

A majority of Missoula County's low income likely movers would prefer to live in Missoula City the next time that they move (see Figure 2.6 below). While 61.9% of low income likely movers who live in Missoula City would like to stay in the City, 51.8% of low income likely movers who live outside Missoula City would also like to move into Missoula City.

Figure 2.6
Missoula County Area Where Respondent Would Buy or Rent by Location of Current Residence



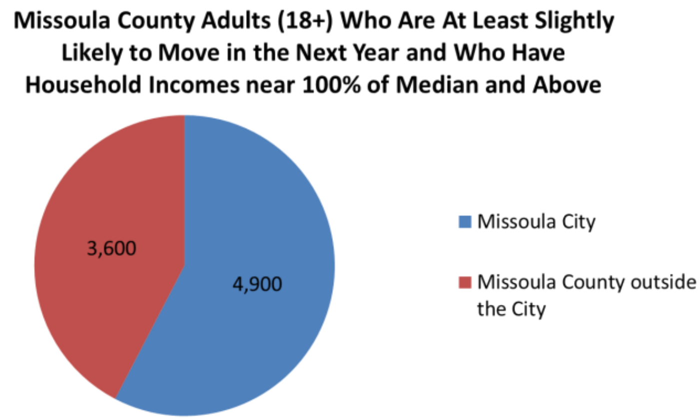
At least Slightly Likely Movers Who Have Household Incomes at 80% of Median and Below

This project has identified a sizable number of residents of Missoula County with lower incomes who say that they are at least slightly likely to move in the next year. While most indicate their preference for renting – particularly at the oldest and youngest ends of the age spectrum -- only about one in three say they want to live in an apartment. A sizeable fraction says they want to live in the city of Missoula, even among those who currently live outside city limits. We now turn to the housing preferences of those earning above median income.

Chapter 3 - Housing Market Preferences of Middle and Upper Income Households

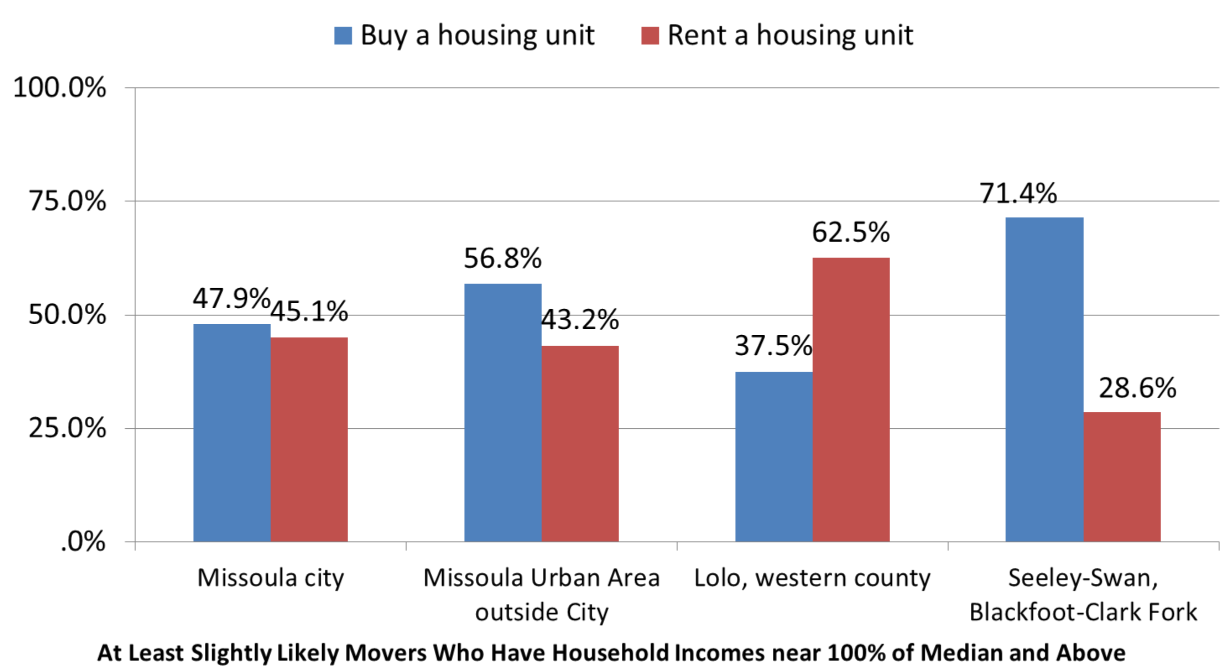
About 8,500 Missoula County adults who live in middle or upper income households said that they were at least slightly likely to move in the next year (see Figure 3.1). This population is smaller than the population of low income likely movers in Missoula County. For this report we define middle and upper income as being in a household that is above 80% of the 2009 US Housing and Urban Development (HUD) definition of median income. This cutoff point is important because it includes the group of potential home buyers or renters who may be able to purchase housing without assistance from US HUD or other agencies.

Figure 3.1
Near Median Income or Above Housing Market



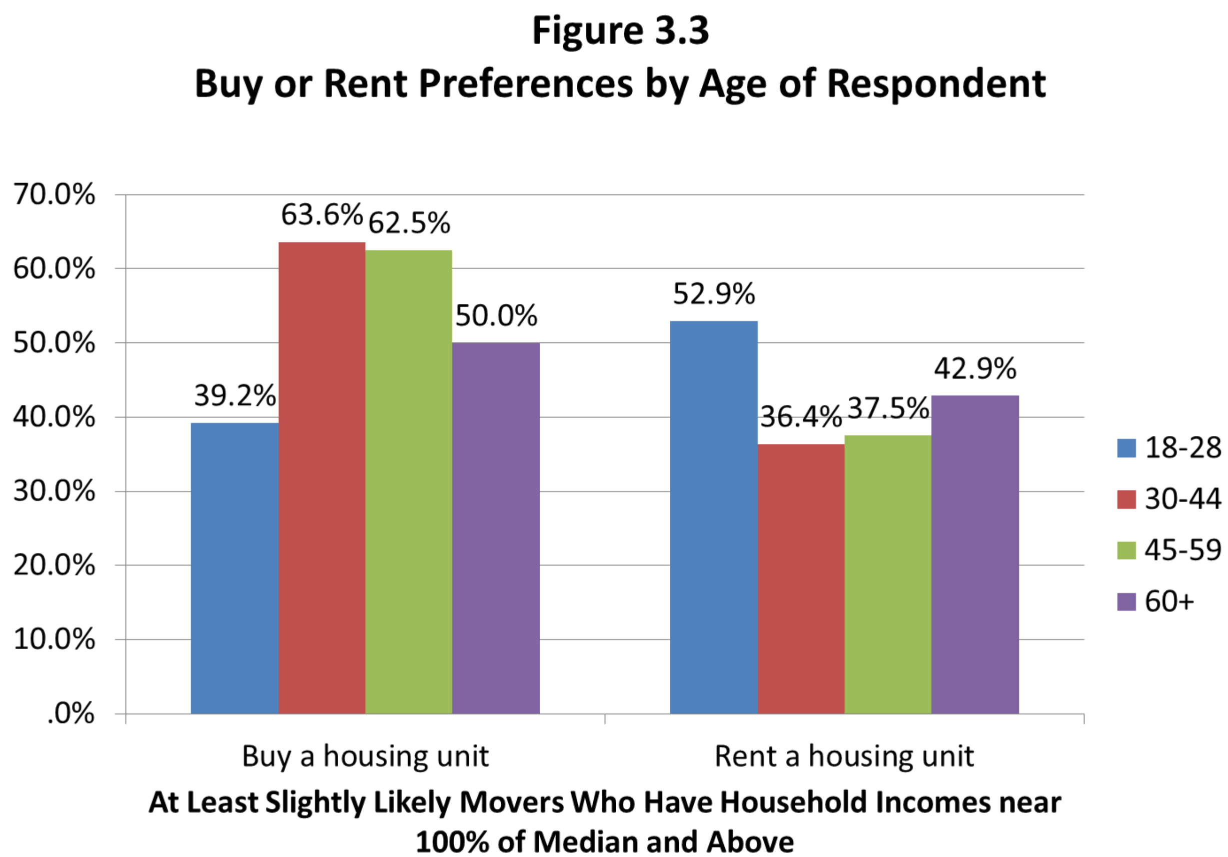
About half of Missoula City's likely movers (see Figure 3.2) who are at or above median income prefer to buy (47.9%) and half prefer to rent (45.1%).

Figure 3.2
Buy versus Rent Preferences by Area



Significant majorities of likely movers at or above median income who live in the urban area just outside Missoula (56.8%) or who live in the Seeley-Swan or Blackfoot-Clark Fork areas (71.4%) prefer to buy a housing unit. The Western County planning areas of Frenchtown and Nine-Mile reverse this pattern. 62.5% of likely movers at or above median income in the Western County prefer to rent.

The now familiar age pattern is evident among likely movers who live in households near or above median income (see Figure 3.3 below). Young adults in this group are more likely than other age groups (52.9%) to express an intention to rent the next time that they move. Middle income and above likely movers who are between ages 30 and 59 express a strong preference (63.6% and 62.5% respectively) to buy a housing unit the next time that they move.



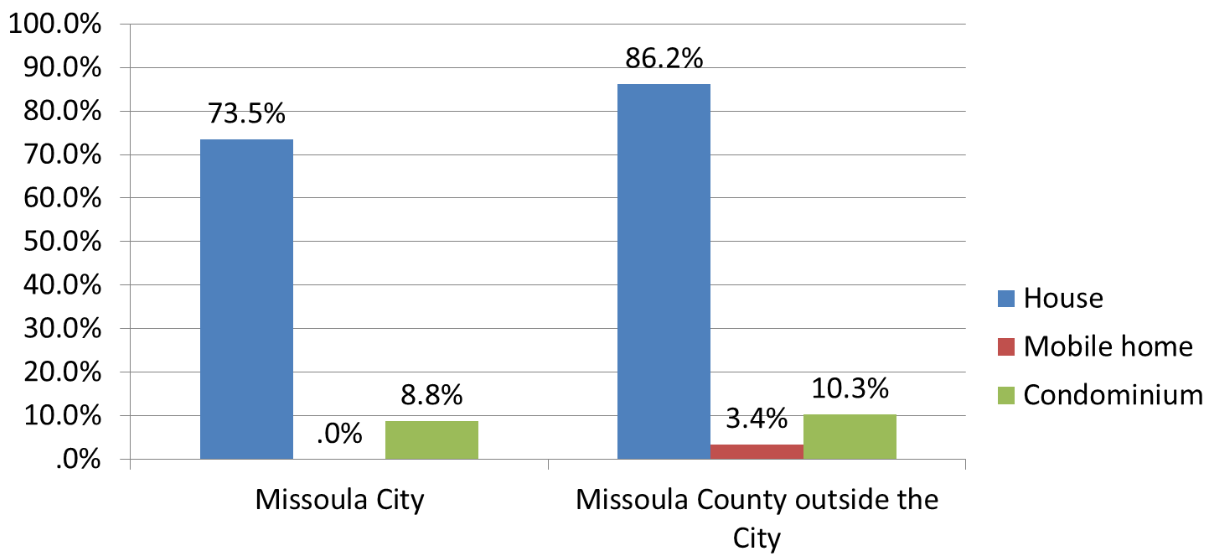
Older, middle income and above likely movers are almost evenly split between expressing an intention to buy in the future (50.0%) and an intention to rent (42.9%). The level of uncertainty among senior middle income and above likely movers about their future housing choices, as expressed in the number of Don’t Know survey responses (7.1%), is lower in this group than it is among senior low income likely movers (14.6%).

A significant majority of Missoula County likely movers who live in households near or above median income and who expressed intent to buy a housing unit next said that they would buy a house (see Figure 3.4). 73.5% of Missoula City residents and 86.2% of Missoula County residents outside the City, among middle income and above likely movers, intend to buy a house.

Small but distinct proportions of Missoula County likely movers near or above median income said that they would purchase a condominium the next time that they move. Specifically, 8.8% of Missoula City residents in this group and 10.3% of Missoula County residents outside the City in this category prefer to buy a condominium.

It should be noted that a substantial proportion of Missoula City likely movers who are near or above median income (17.7%) were unwilling to choose in the survey between buying a house or condominium. The meaning of this finding is not certain but it may indicate some weak additional demand for condominiums in Missoula City.

Figure 3.4
Preferences for Types of Dwelling to Buy by Area

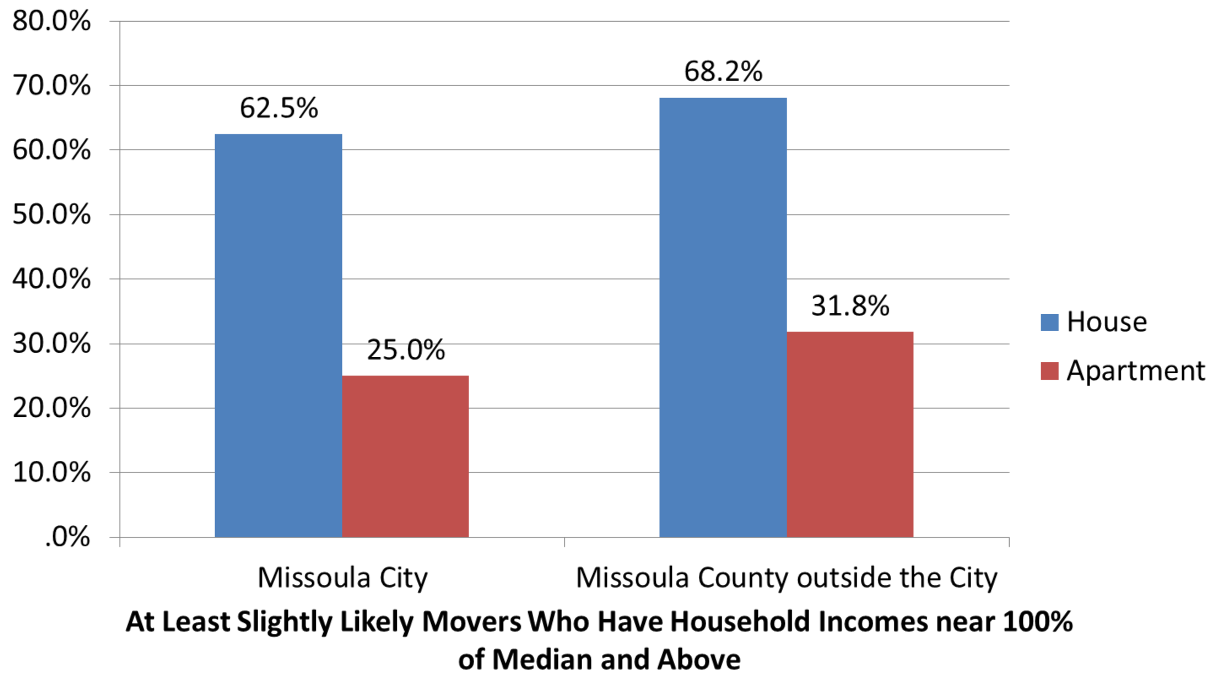


At Least Slightly Likely Movers Who Have Household Incomes near 100% of Median and Above

More than three of every five Missoula County likely movers who live in households near or above median income and who intend to rent next time that they move said they would rent a house (see Figure 3.5). 62.5% of this likely renter group who live in Missoula City said that they would rent a house, and 68.2% of likely renters who live outside Missoula City said that they would rent a house.

25% of likely movers near or above median income in Missoula City said that they would rent an apartment. 31.8% of likely movers who were near or above median income and lived outside Missoula City said that they would rent an apartment the next time that they move.

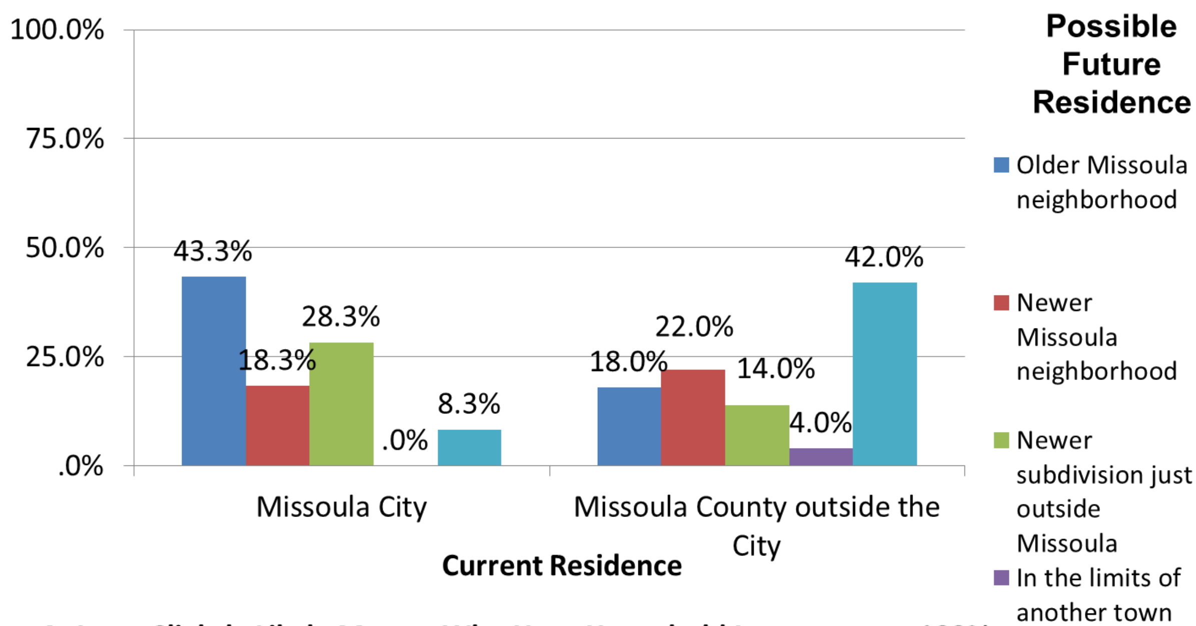
Figure 3.5
Preferences for Types of Dwelling to Rent by Area



More than three of every five (61.6%) likely movers who live in Missoula City and live in households with incomes near or above median intend to stay in Missoula the next time that they move (see Figure 3.6 below). 28.3% of middle and above income likely movers who currently reside in Missoula City declared that they would choose to live in a new subdivision just outside the City limits next time that they move. 8.3% of these Missoula City residents would move to the country outside Missoula City.

40% of likely movers who live outside Missoula City and live in households with incomes near or above median intend to move to Missoula City the next time that they move. This is a significantly lower proportion than the 51.8% of likely movers who live outside Missoula City and live in households with incomes 80% of median or below. 42% of likely movers who live outside Missoula City and live in households with incomes near or above median intend to live in the country outside of Missoula City or another town in Missoula County. The remainder would move to a newer subdivision outside the Missoula City limits (14.0%) or to another town in Missoula County like Seeley Lake (4.0%).

Figure 3.6
Missoula County Area Where Respondent Would Buy or Rent by Location of Current Residence



At Least Slightly Likely Movers Who Have Household Incomes near 100% of Median and Above

For those whose household incomes are at or above 80 percent of the median, preferences for housing are clearly more tilted towards ownership than renting, compared to lower income households. The higher income segment is less likely to say that they are at least slightly likely to move in the coming year as well. This segment of potential movers is less likely to say that they want to live in the city of Missoula than the lower income households, although a sizable fraction says that they do. Within that fraction, preferences for the city's older neighborhoods run strong.

We now turn to a discussion of factors influencing housing choices.

Chapter 4 - Housing Choice Considerations in Missoula County

The choice of where to live is a complicated decision and involves a number of factors and tradeoffs. This section reports the respondents' attitudes and opinions concerning the influence of neighborhoods, urban transportation, and several other factors on housing choices.

The respondents were asked whether or not they agreed or disagreed with fourteen statements concerning neighborhoods urban transportation, and other factors. The exhibits on the following pages report the responses to each of these questions and whether or not the respondent lived inside or outside Missoula city limits.

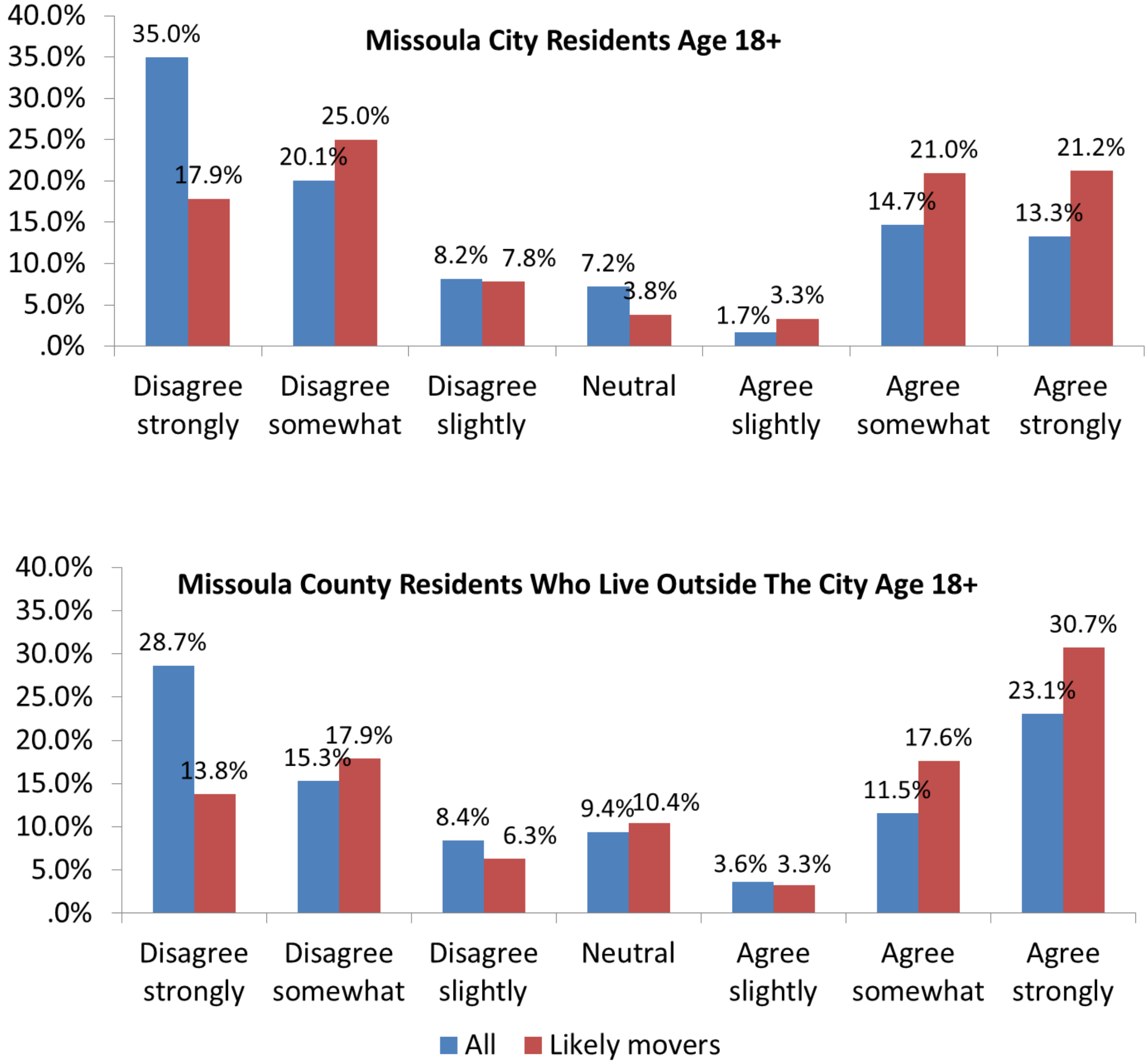
One factor that distinguishes the housing choice consideration responses of both Missoula City residents and residents of Missoula County outside the City is the extent to which the answers are concentrated at the opposite ends of the response option scale: strongly agree and strongly disagree. The presence of these strongly held opposing opinions is important, if unwelcome, for local government housing, land use, and transportation policy makers because it causes them to be confronted with relatively intense but opposing voices from Missoula City and County citizens.

These intensely held opposing views are illustrated best by examining the housing choice considerations related to transportation. For example, about half of all Missoula City and County residents either strongly agree or strongly disagree with the statement, "I would be willing to commute a longer distance to live in a bigger house with a bigger yard." Missoula City residents demonstrate relatively intense opposing attitudes in the item, "Living within walking or biking distance of shopping is important to me." The most common response (24.8%) to this item among all Missoula City residents is Strongly Agree, but the next most common response (19.6%) is Strongly Disagree.

While strongly held opposing opinions are common among the 14 housing choice consideration questions, there are also questions that demonstrate a higher level of shared attitudes. These shared attitudes are found when exploring the role of local area or neighborhood in the housing choices of Missoula City and County residents. A neighborhood or local area that respondents like is a very important housing choice consideration. Nearly three-fourths of all Missoula County residents agreed with the statement, "I would live in a smaller house if it meant I could live in a neighborhood I prefer." In a similar vein, about two-thirds of all Missoula County adults disagreed with the statement, "I would live in a neighborhood I don't like in order to live in a single family home I could afford."

We now examine each of the 14 housing choice considerations in detail.

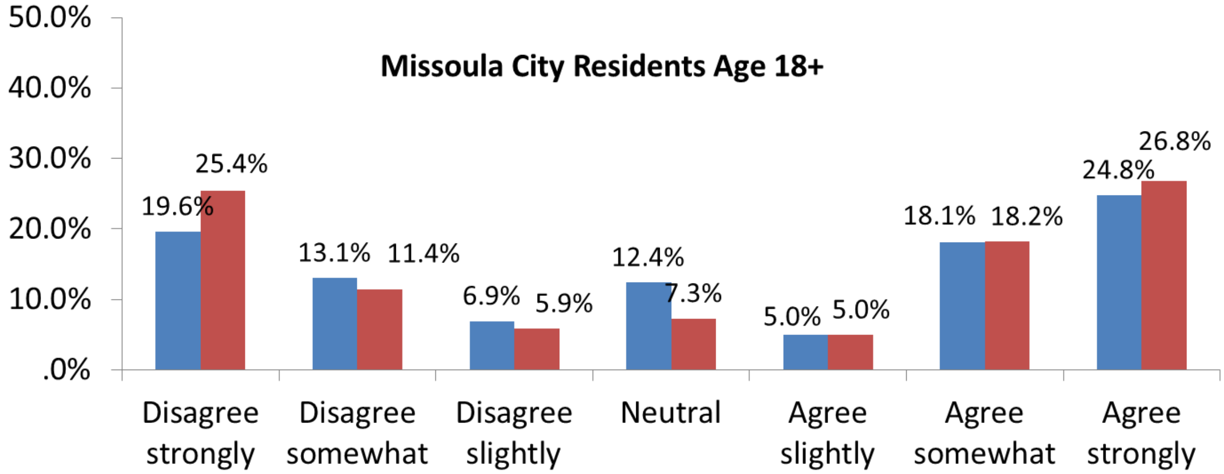
Figure 4.1
"I would be willing to commute a longer distance to live in a bigger house with a bigger yard."

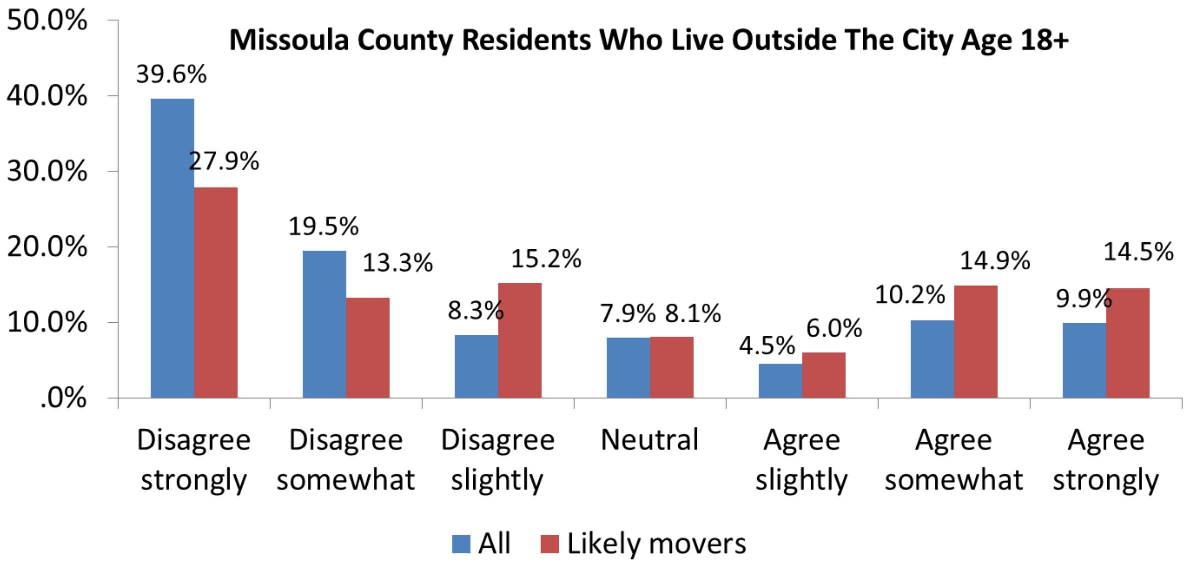


Slightly more than one half of the city residents and slightly less than one-half of those living outside the city strongly or somewhat disagreed with this statement (see Figure 4.1 above). The category that most strongly agreed was the likely movers living outside the city. These opinions have very high intensity with 48.3 percent of the city residents either strongly agreeing or disagreeing, which the corresponding figure of those living outside the city is 51.8 percent.

More Missoula city residents agreed with this statement than their counterparts outside the city. Approximately 48.6 percent of those living in the city agreed somewhat or strongly as compared to about 30.8 percent beyond the city limits. Almost one-half (49.8 percent) of those living outside the city limits somewhat or strongly disagreed. City residents hold these opinions with a high degree of intensity, with 46.8 percent strongly agreeing or disagreeing.

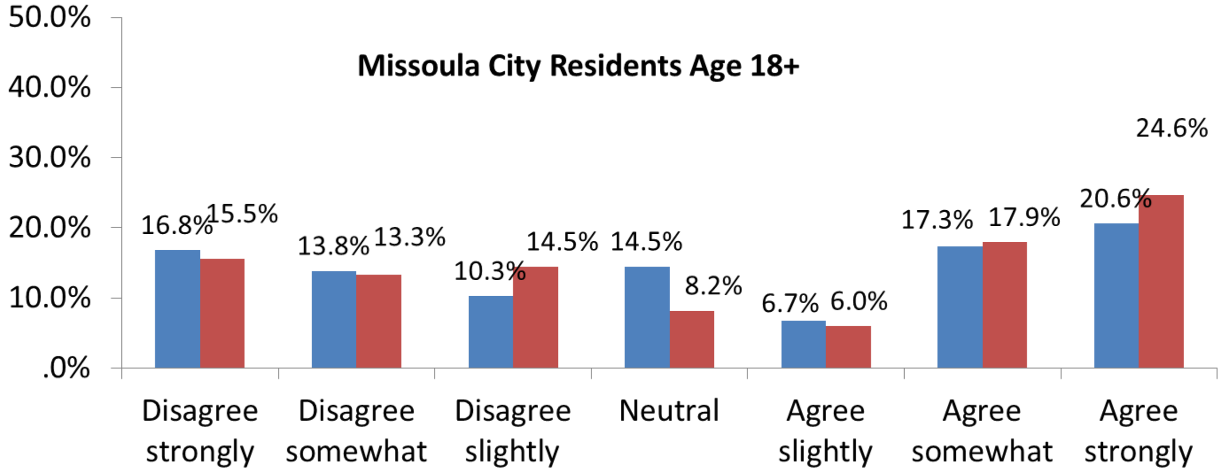
Figure 4.2
"Living within walking or biking distance of shopping is important to me."

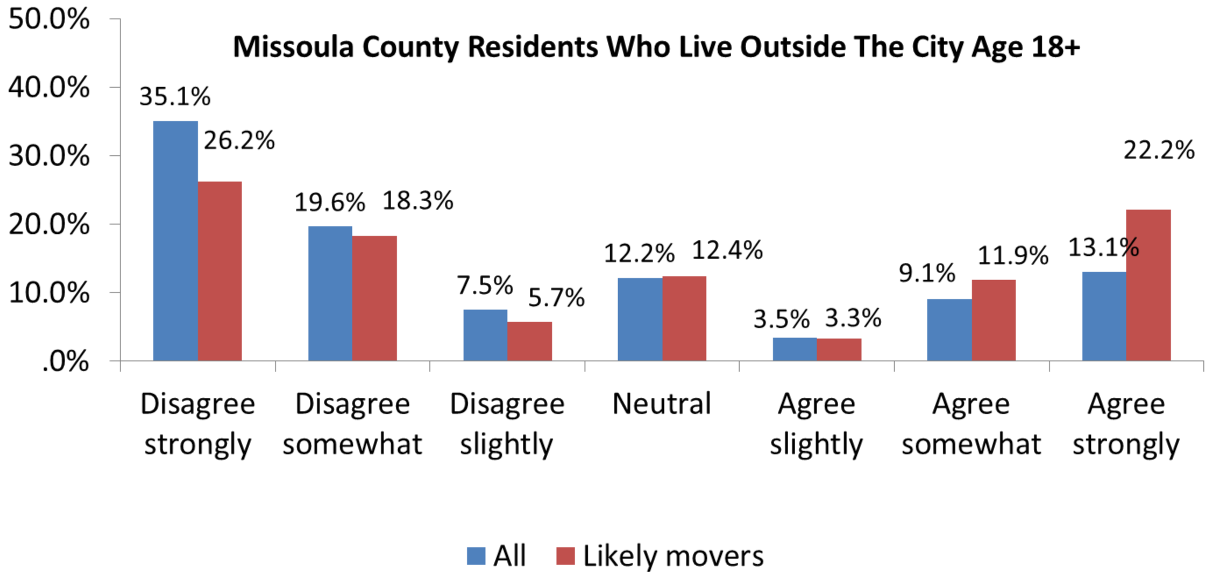




Walking or biking to shopping is more important for city residents than their rural counterparts. About 42.9 percent of Missoula adults said they somewhat or strongly agree as compared to 20.1 percent of those living outside the city limits. Almost 60 percent of those outside the city said that walking or biking to shop was unimportant to them.

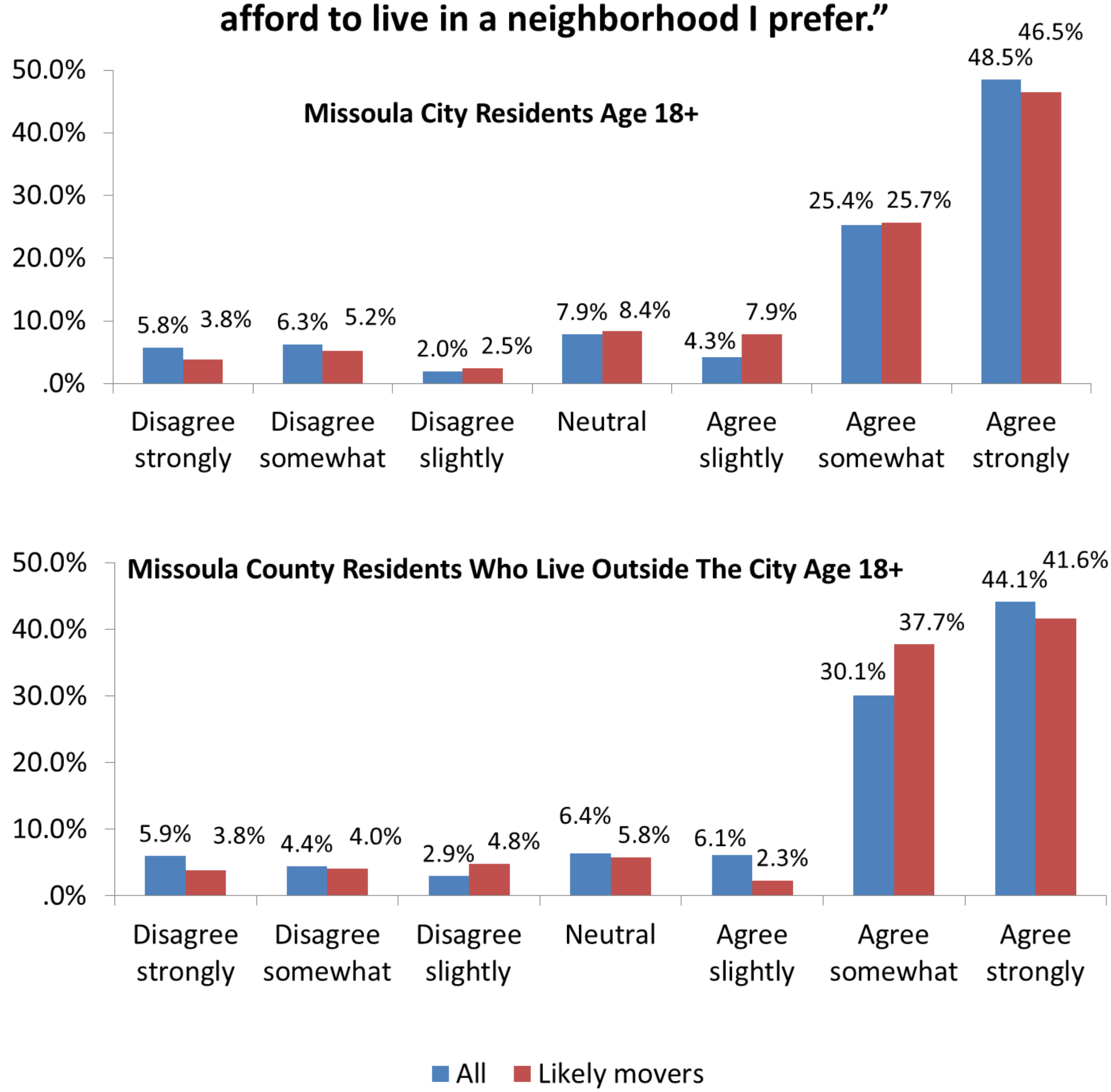
Figure 4.3
"Living within walking distance of a bus line is important to me."





More city residents than those living outside the city limits think that proximity to a bus line is important. Approximately 37.9 percent of the city residents said they agreed somewhat or strongly compared to about 22.2 percent of their more rural counterparts. These opinions are held intensely by those living outside the city limits with 48.2 percent strongly agreeing or disagreeing.

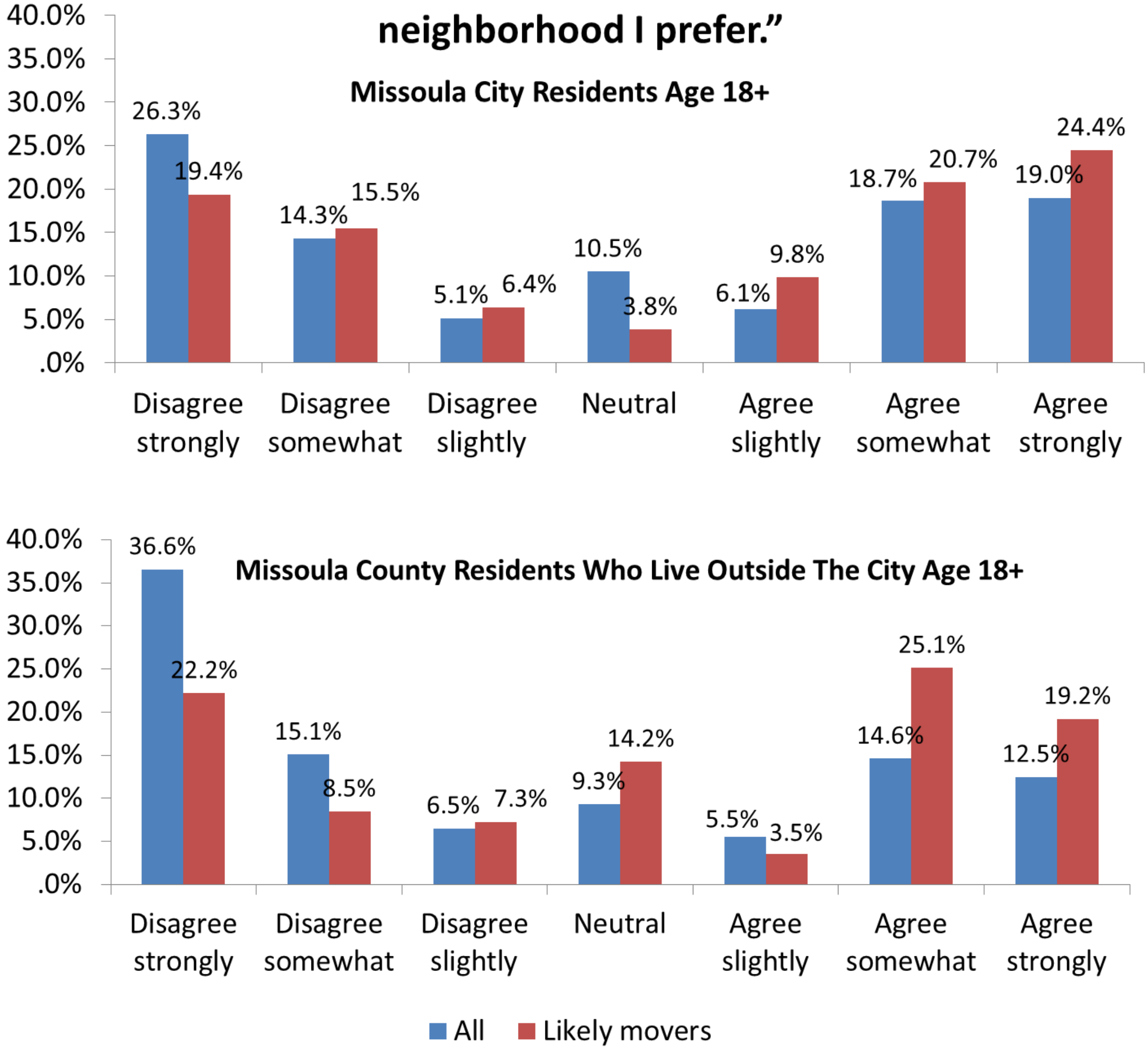
Figure 4.4
“I would live in a smaller house if it meant I could afford to live in a neighborhood I prefer.”



The importance of desirable neighborhoods to Missoula residents was confirmed in this survey. About three-fourths of all respondents somewhat or strongly agreed that they would live in a smaller house if it allowed them to live in a neighborhood they preferred.

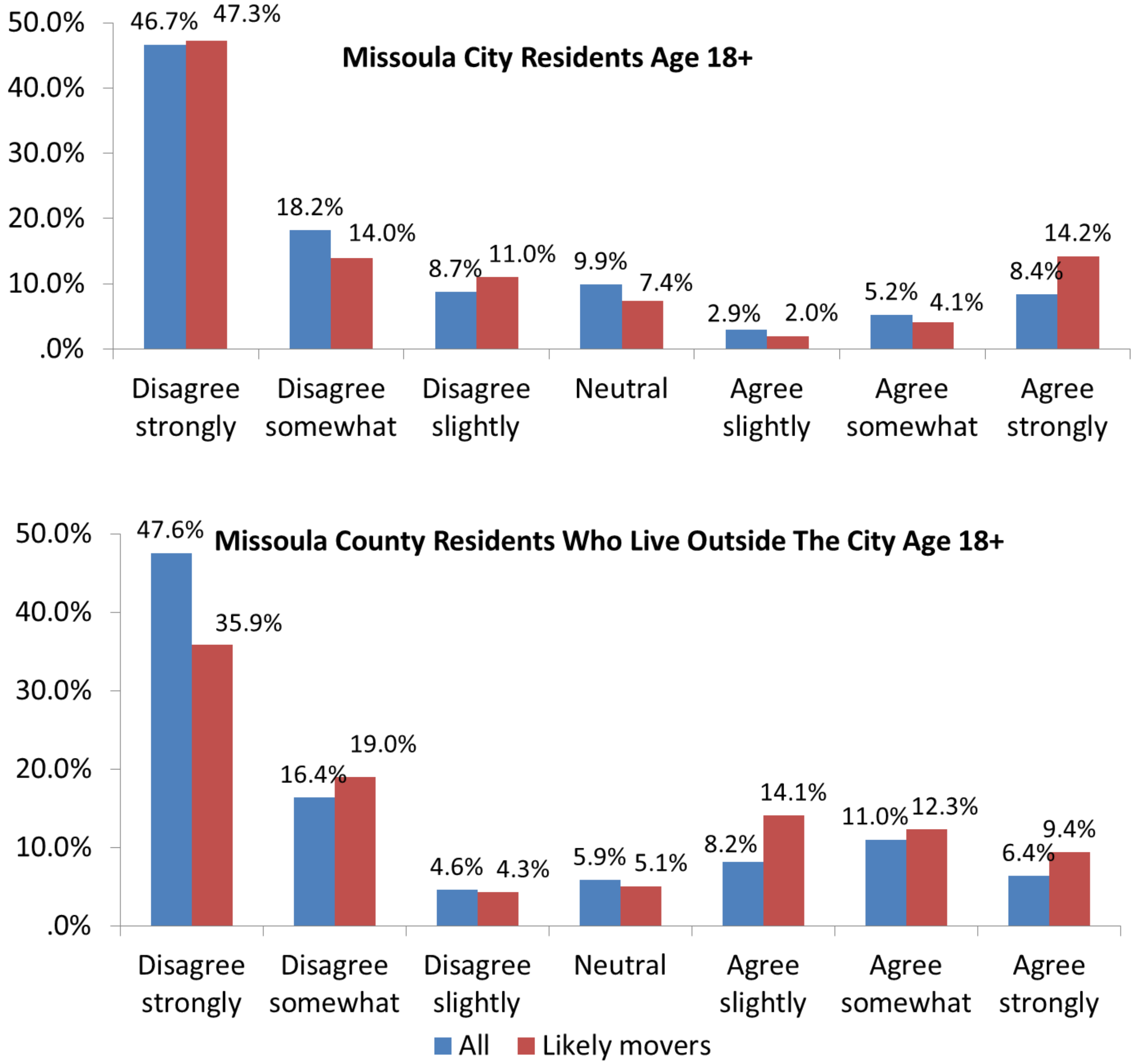
Figure 4.5

"I would live in a townhouse rather than a detached house if it meant I could afford to live in a neighborhood I prefer."



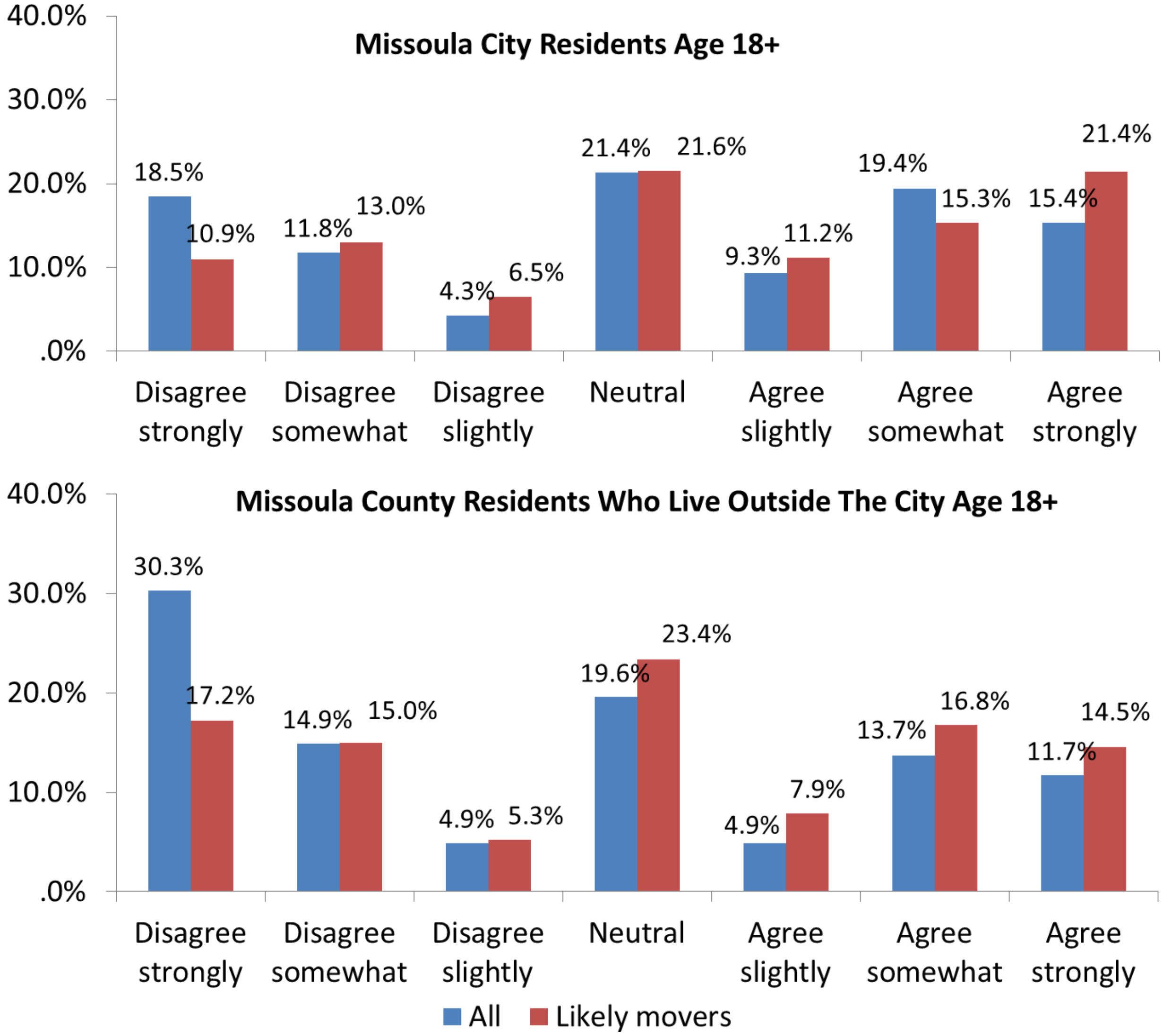
City residents were about evenly split on this question, with about 37.7 percent somewhat or strongly agreeing and approximately 40.6 percent somewhat or strongly disagreeing. Those living outside the city limits were more negative, with 51.7 percent somewhat or strongly disagreeing and 27.1 percent somewhat or strongly agreeing. However, the likely movers living outside the city limits were more likely than non-movers to agree.

Figure 4.6
“I would live in a neighborhood I don’t like in order to live in a single family home that I could afford.”



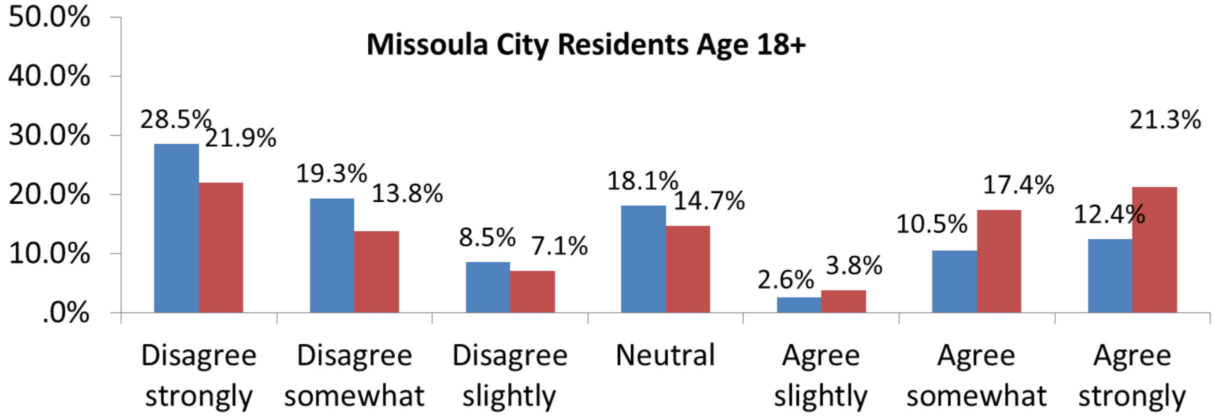
Almost two-thirds of the respondents, regardless of where they lived, said they would not live in a neighborhood they did not like in order to be in a single family home.

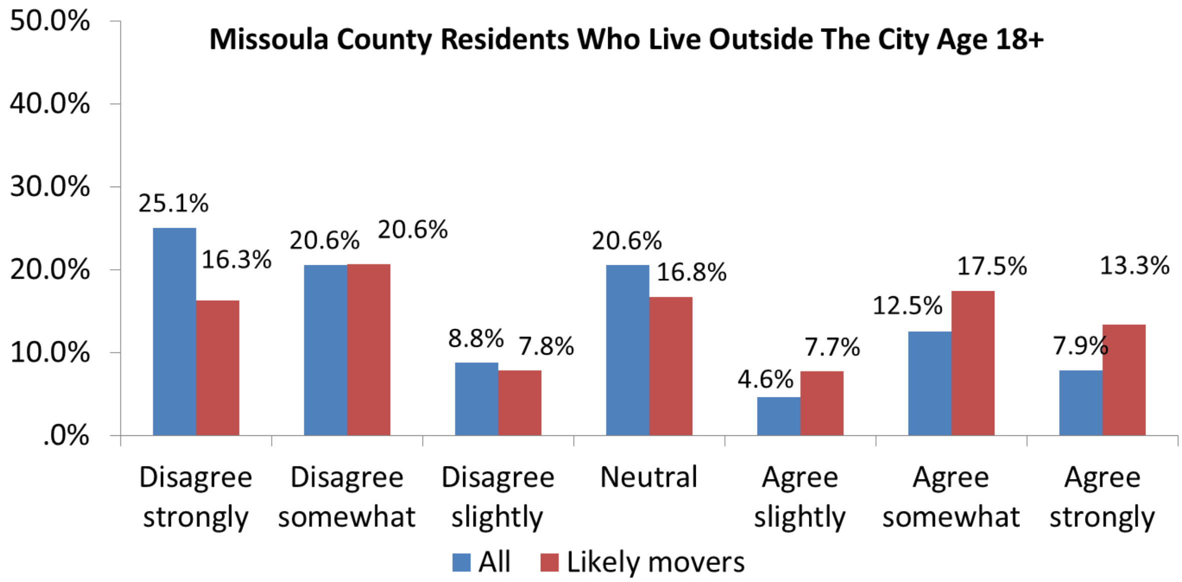
Figure 4.7
"I would like to have a mix of housing types (single family, condominium, and apartment) in my neighborhood."



A mix of housing types in their neighborhood received neither strong support nor opposition among city resident. About 30.3 percent of the respondents outside the city limits said they strongly opposed a mix of housing types. Roughly one-fifth of all the respondents said they were neutral.

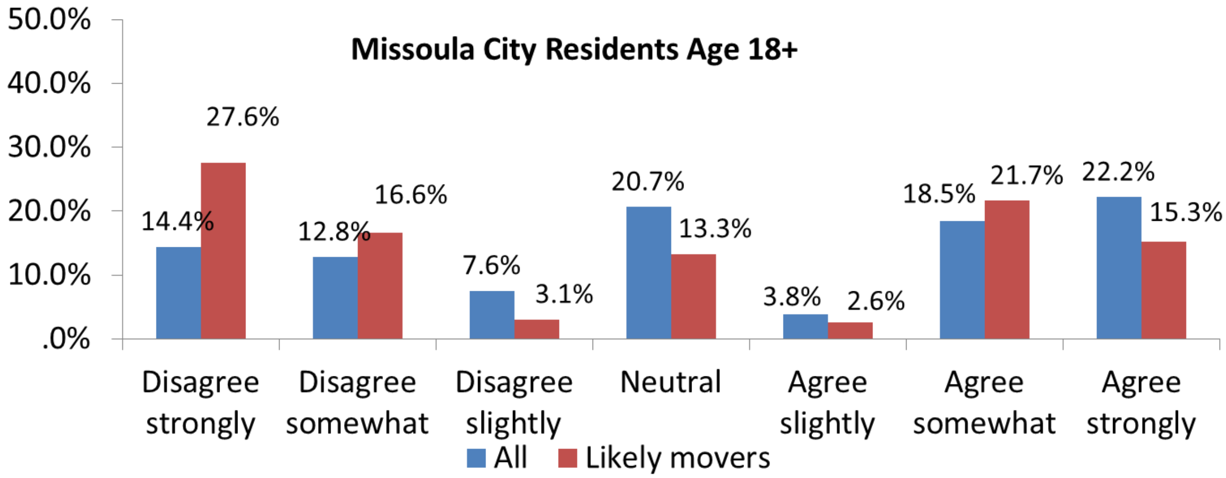
Figure 4.8
"As I grow older I'd rather live in a community with people my own age than in a neighborhood with younger families and singles."

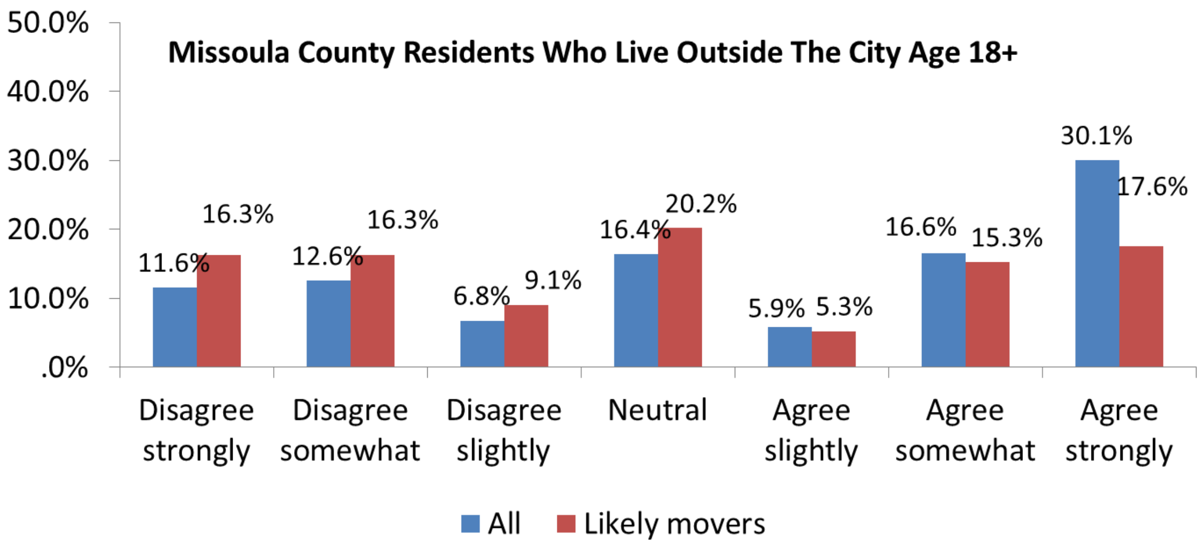




Moving into a retirement community received only modest support from Missoula residents. Approximately forty five percent of all respondents strongly or somewhat disagreed with living in a community with other persons their own age. Another twenty percent of all respondents were neutral. Roughly twenty percent of all respondents found the concept somewhat or strongly appealing.

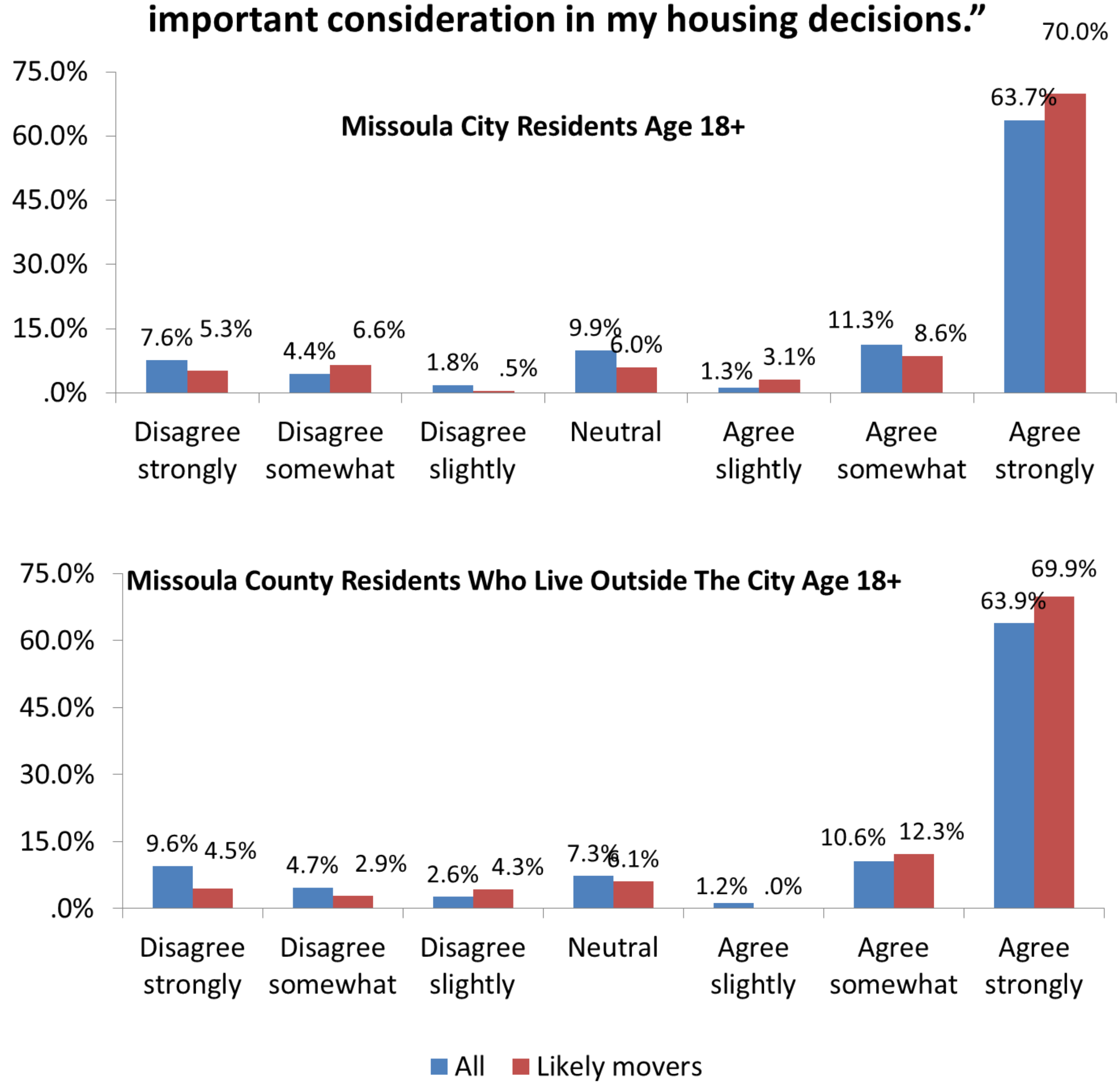
Figure 4.9
"Even if I had to leave my current home, I would like to be able to stay in my current neighborhood as I get older."





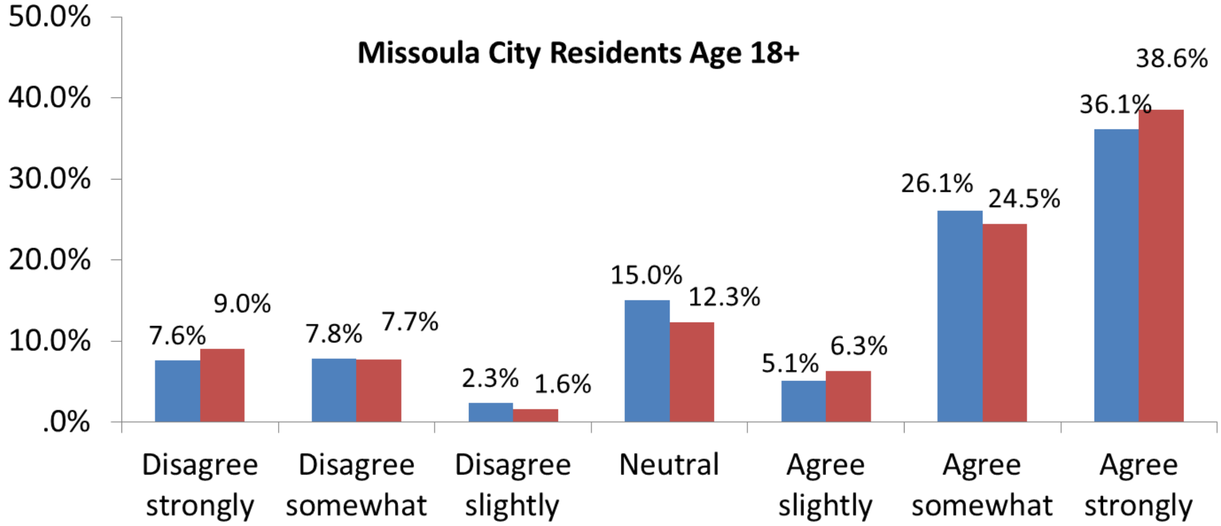
Remaining in their current neighborhood even if they had to change houses received moderate support from the respondents. More than forty percent of all respondents said the somewhat or strongly agreed with staying in the neighborhood. Slightly less than twenty percent said they were neutral.

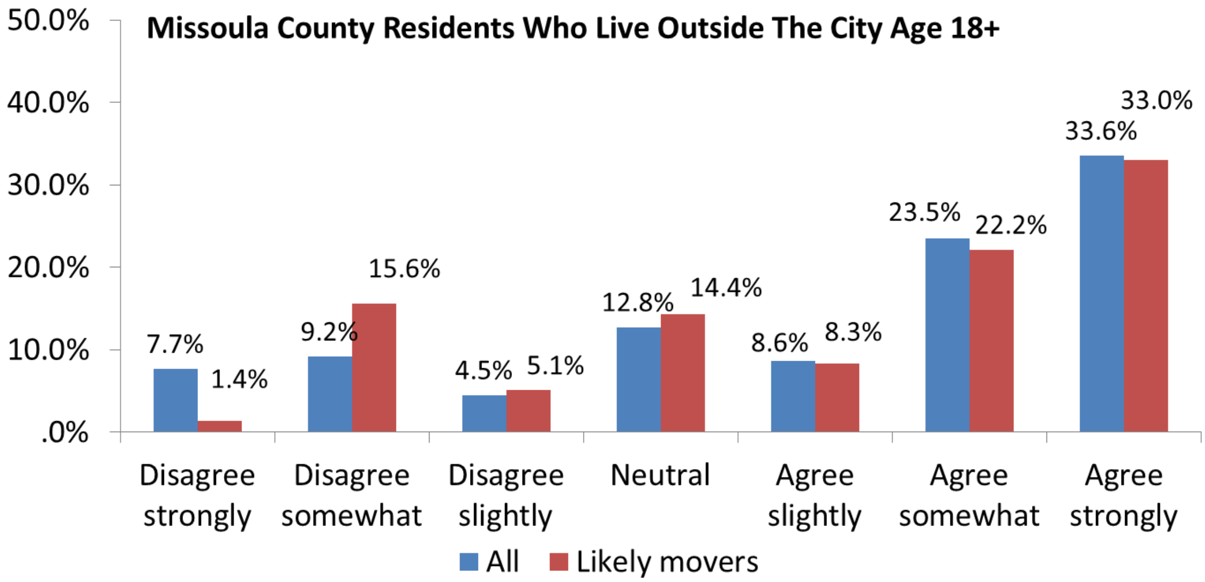
Figure 4.10
"The schools my children will attend are an important consideration in my housing decisions."



The importance of schools in housing decisions was overwhelmingly confirmed by these responses. More than 60 percent of all respondents said they strongly agreed that schools were an important consideration.

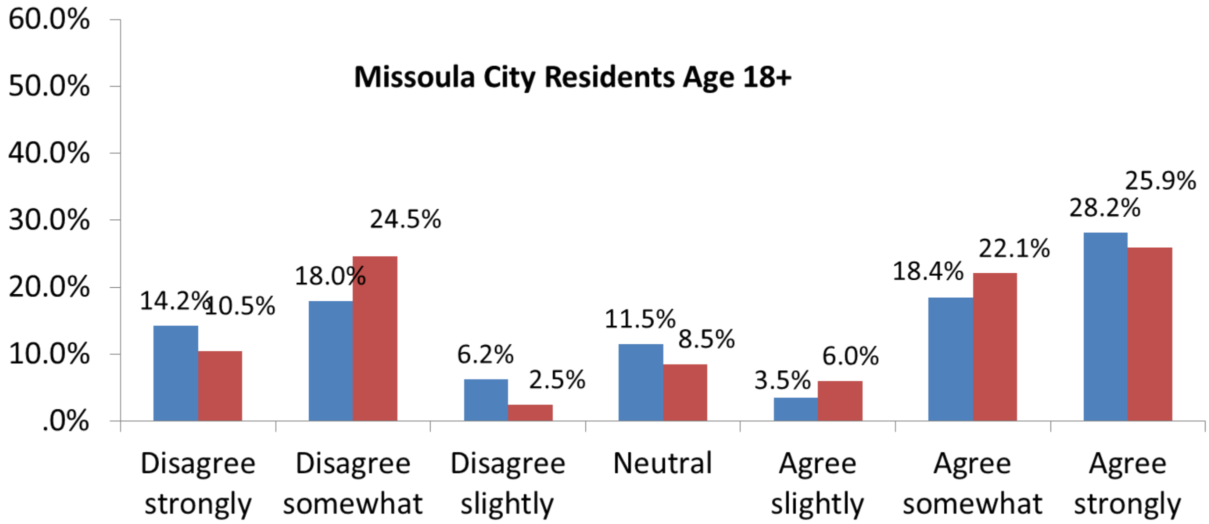
Figure 4.11
"I would pay more for housing that uses less energy."

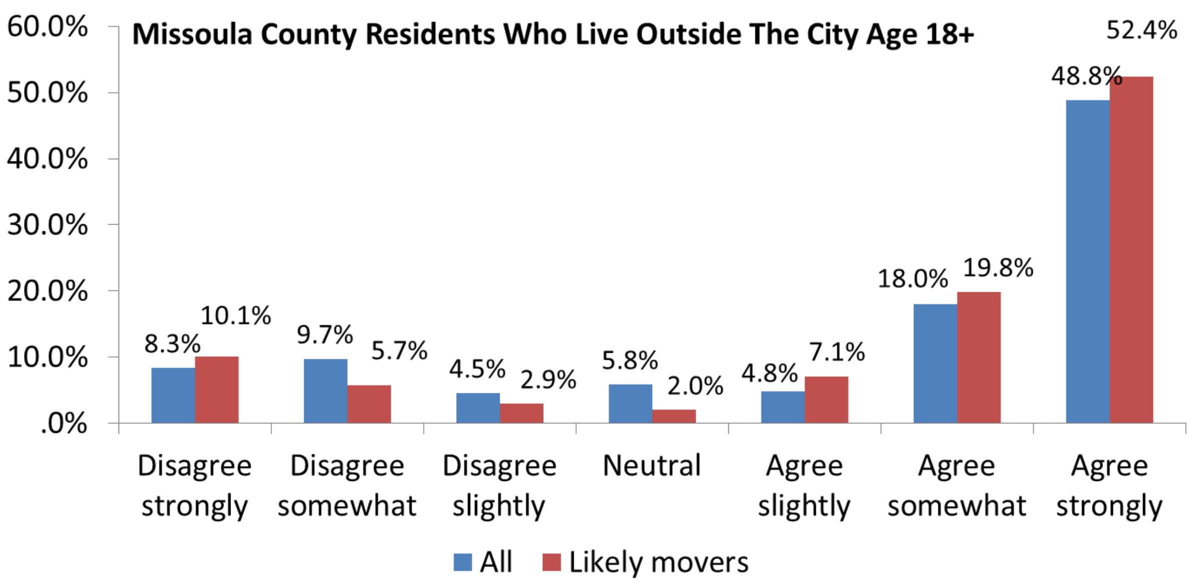




Energy conservation was strongly supported by Missoula residents. Approximately sixty percent of all the respondents said they somewhat or strongly agreed that they would pay more for a house that uses less energy.

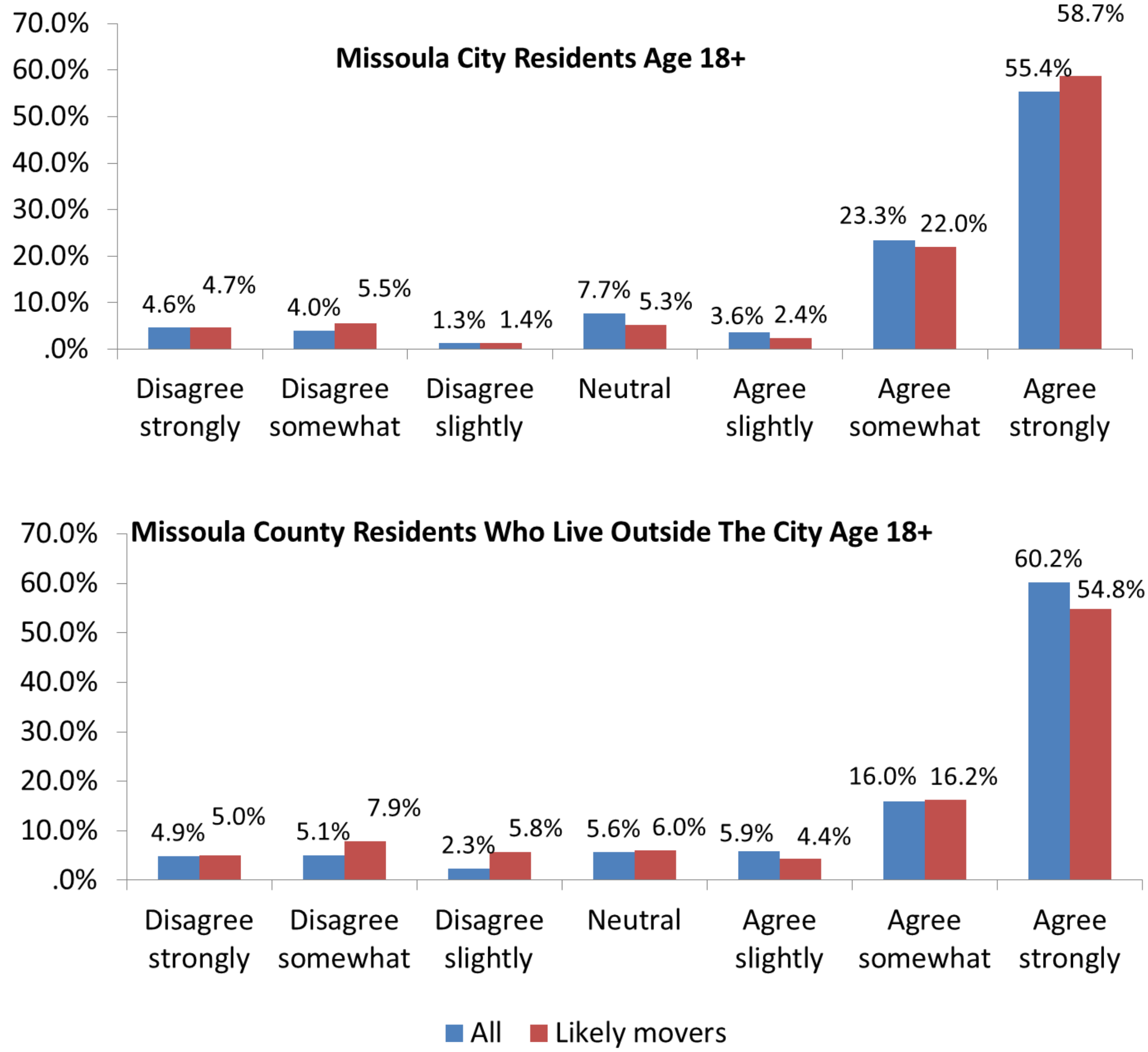
Figure 4.12
"A large yard is important to me."





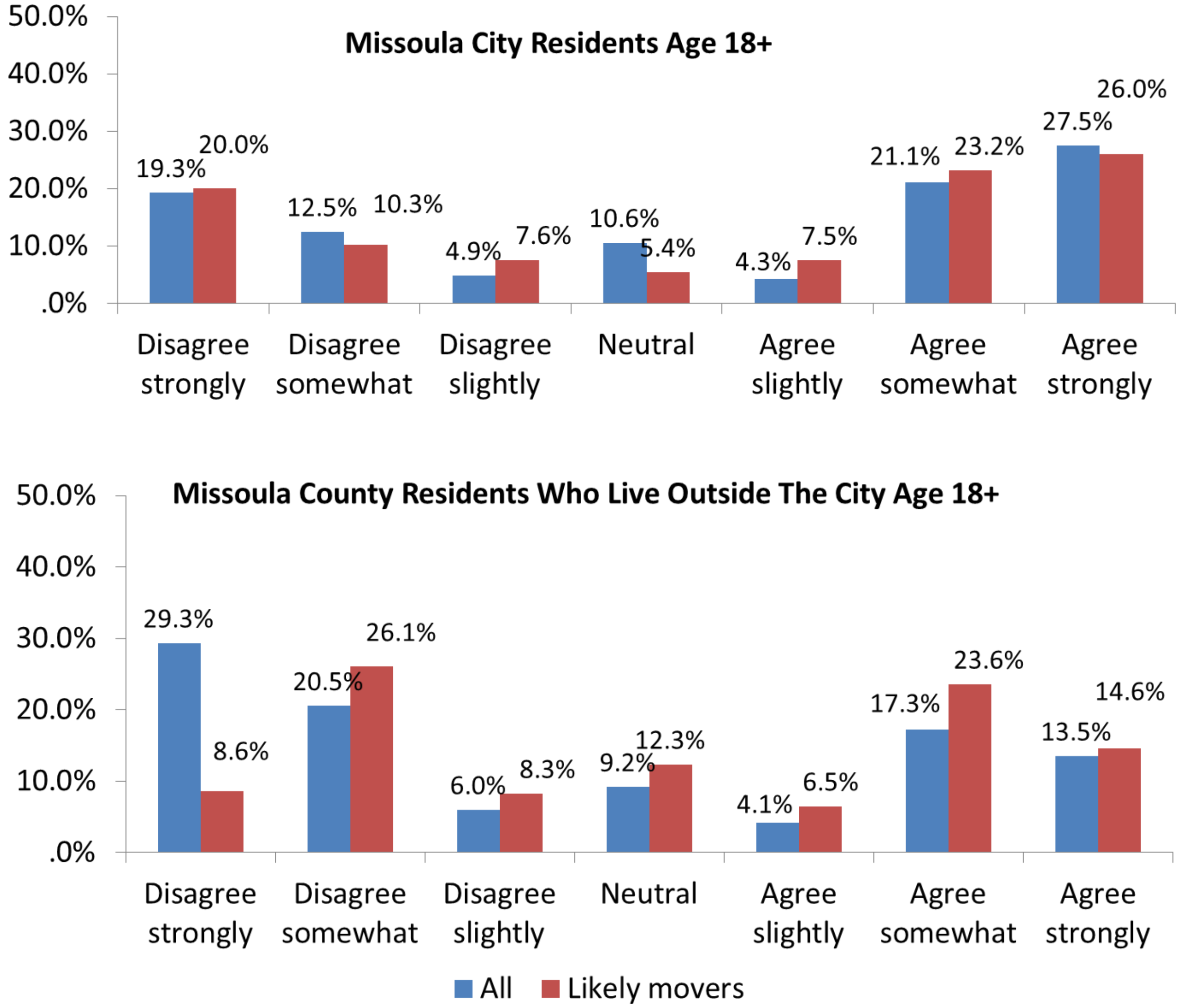
A large yard is much more important for Missoula adults living outside the city limits. About 66.8 percent of those living outside the city limits agreed that a large year was somewhat or strongly important. The corresponding figure for city residents was roughly 46.6 percent.

Figure 4.13
"I would pay more for a housing unit that I was buying, as opposed to one that I was renting."



Most Missoula residents would pay more for a housing unit they were buying as opposed to one they were renting. Roughly three fourths of all respondents said they somewhat or strongly agreed with paying more.

Figure 4.14
“I would be willing to live in a smaller house to be within walking or biking distance of work, shopping and/or dining.”



As might be expected somewhat more Missoula City residents would be willing to live in a smaller house to be within walking or biking distance of work, shopping, or dining. In contrast, the answer that received the most responses among people who live outside Missoula City was Disagree Strongly. Both Missoula City residents and residents of the County who live outside the City tend to hold their opinions more intensely about this issue, relatively few expressed weakly held positions.

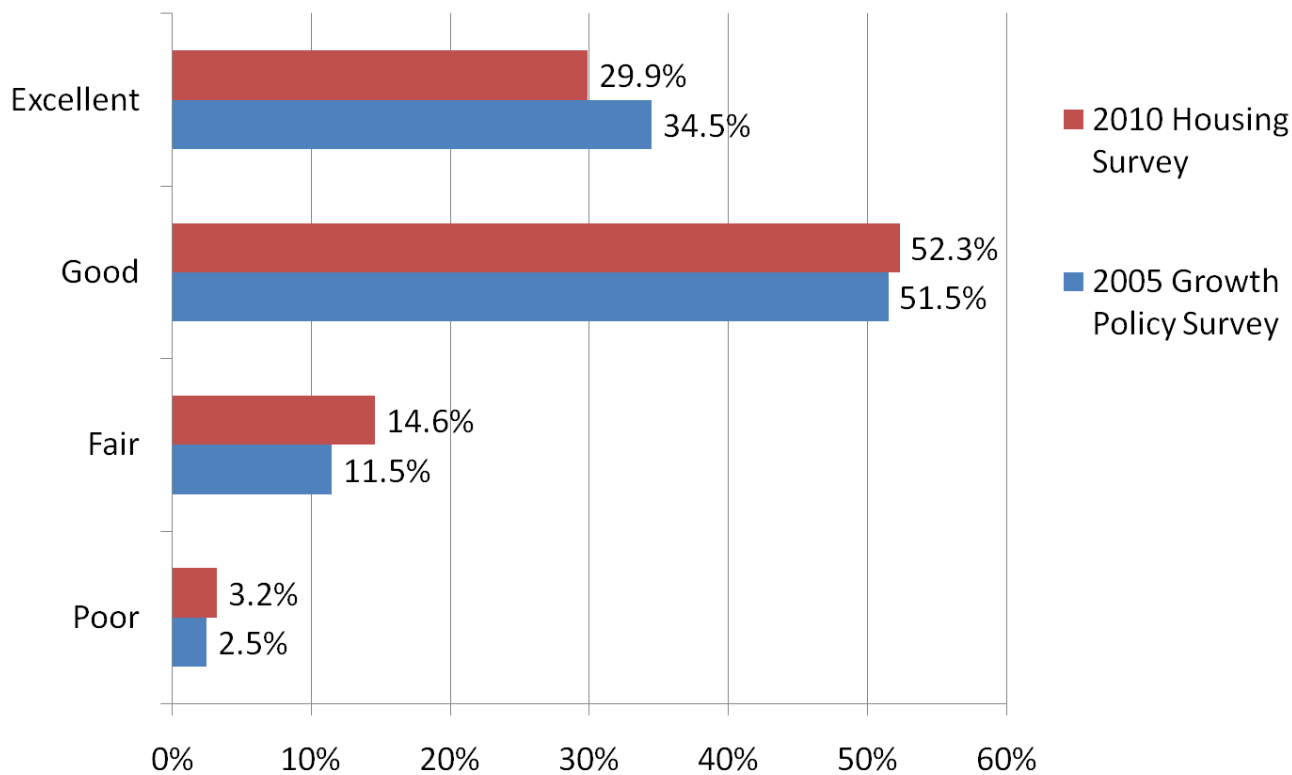
Summary

- The importance of neighborhoods was confirmed. Missoula residents would choose to live in neighborhood of their choice even if it means living in a smaller house or other form of housing.
- Schools remain a very important determination of where people want to live.
- Respondents living inside the Missoula city limits were generally more favorable toward urban transportation options. That is; walking, biking, and bus lines were more important to city residents than those living outside the city limits.
- Attitudes and opinions toward urban transportation options were often intensely held. For example, about 35 percent of those living outside the city limits strongly disagreed that living near bus lines was important.
- The need for mixed housing types (single family, condominium, and apartment) in neighborhoods was greeted with equal enthusiasm and opposition by city residents and moderately more opposition by those living outside the city limits.
- Moving into age restricted retirement communities received only lukewarm support.
- There was only modest interest in remaining in their current neighborhood if elderly had to leave their current house.
- The respondents would pay higher house prices for energy efficient dwellings.
- People living outside the city limits valued large yards.

Chapter 5 - Local Area Quality of Life Perceptions

The answers to the introductory, quality of life questions presented below are worthwhile knowing on their own. They provide some insight into Missoula County residents' ratings of the quality of life in their community, residents' perceptions about whether that quality of life has recently improved or declined, and a description of why residents feel the way that they do about the quality of life in their community. In addition, the quality of life information presented below helps place the housing preference opinions described in the remainder of the report in a broader context of why it is Missoula County choose to live where they do, and whether or not they are happy with that choice.

Figure 5.1
When you think about the community in which you live, would you say the quality of life in your community is?

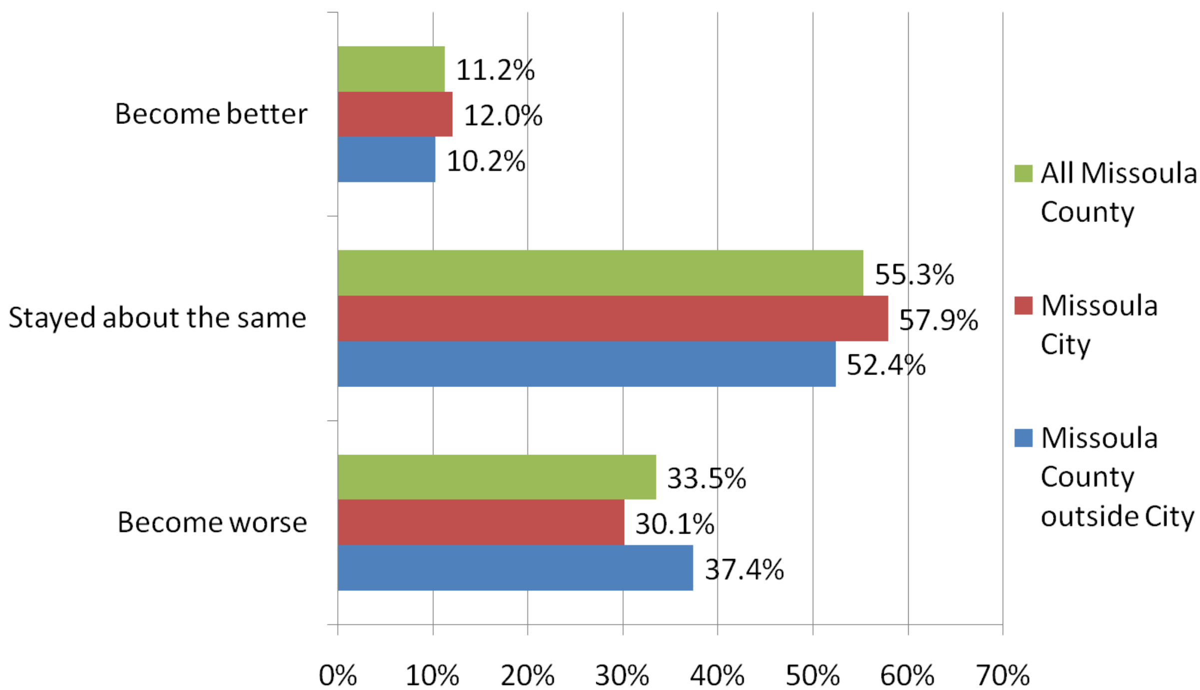


A very large majority of Missoula County residents (82.2%) said that the quality of life in their community is good or excellent (see Figure 5.1 above). This represents a small but statistically insignificant drop from 86.0% of Missoula County residents who reported in the 2005 Growth Policy Survey that quality of life was good or excellent. Given recent economic events in Missoula County – closure of the Smurfit-Stone Container mill, the Stimpson mill, and Macy's - this stability in residents' quality of life ratings is notable.

While Missoula County residents' absolute quality of life rating for their community is quite high and relatively stable, about one in three Missoula County residents (33.5%) asserted that the quality of life in the community where they live has declined (see Figure 5.2 below) over the last three years. The proportion of persons who said that quality of life became worse is about three times larger than the proportion who said that quality of life became better (11.2%).

More residents of Missoula County outside Missoula City (37.4%) said quality of life in their community became worse over the last three years than did residents of Missoula City (30.1%). The highest concentration of persons who said that quality of life in their community declined (47.7%) is found in the Seeley-Swan and Blackfoot-Clark Fork planning regions.

Figure 5.2
Thinking now about the community in which you live, over the past three years do you think the quality of life has?



In order to examine the apparent distinction that Missoula City and County residents make between their absolute rating of quality of life in their community and their perception of the current trend in quality of life, the reasons respondents gave for their overall quality of life rating are described in the pages that follow.

The most often cited reason that Missoula City and County residents mentioned for rating quality of life in their community good or excellent is that they find the people in their community to be friendly (see Table 5.1 below). More than a quarter (27.2%) said their main reason for giving a good or excellent rating was the friendly people in their community. The second most often stated reason for giving a good or excellent quality of life rating (12.7%) was the access to the outdoors and recreation that their community provides. The third ranked reason (9.2%) for giving a good or excellent quality of life rating is that people assert that there is a lot to do in their community, a reason that is closely related to the second ranked reason.

Table 5.1
Reasons Given for Quality of Life Ratings, All Missoula County

Rank	Excellent or Good Rating	Percent of Responses	Rank	Fair or Poor Rating	Percent of Responses
1	Friendly people and community	27.2%	1	Bad economy	44.3%
2	Access to outdoors & recreation	12.7%	2	Crime	7.7%
3	A lot to do	9.2%	3	Comment on political climate	6.3%
4	Bad economy*	5.9%	4	Income inequality	5.4%
5	Rural character	4.3%	5	Cost of living	4.5%
6	Low crime	3.2%	6	People negative	4.1%
7	Cultural amenities	2.6%	7	Rural character	3.6%
8	Cost of living*	1.8%	8	Congestion	3.2%
9	Location	1.7%	9	Schools	2.7%
10	Income inequality*	1.7%	10	Unfriendly people and community	1.4%

* Respondent's perception caused them to reduce their rating from "Excellent" to "Good".

Economic considerations dominate respondents' rationales for giving their community a fair or poor quality of life rating. The area's bad economy was cited by six times more people who gave their community a fair or poor quality of life rating (44.3%) than the next ranked reason (7.7%), crime. However, this observation on its own understates the impact of the economy on people's quality of life ratings. 5.9% of respondents who gave their community a good quality of life rating said that they reduced the rating that they otherwise would have given from excellent because of the bad local economic conditions.

Amenities like the friendliness of people in Missoula City and in Missoula County, and access to recreation and the outdoors, may not be directly diminished in the short term by bad local economic conditions. This might explain why Missoula County residents' quality of life ratings remained high and relatively stable over the last five years. And yet, a significant proportion of Missoula County residents, City and County alike, expressed concern that quality of life in their community was being diminished by local economic conditions. It seems that Missoula County residents may have an understanding of quality of life that balances both amenities and economic conditions like jobs and wages.

Comparing Missoula City residents with people who live outside Missoula City finds many common reasons for choosing a quality of life rating (see Tables 5.2 and 5.3 below). The top two ranked reasons for rating quality of life in their local area as good or excellent – friendliness and access to the outdoors and recreation – are the same for Missoula City and County residents who live outside the City. Similarly, the top ranked reason for rating quality of life fair or poor – the bad economy – is the same across all of Missoula County.

Table 5.2
Reasons Given for Quality of Life Ratings, Missoula City

Rank	Excellent or Good Rating	Percent of Responses	Rank	Fair or Poor Rating	Percent of Responses
1	Friendly people and community	29.0%	1	Bad economy	44.7%
2	Access to outdoors and recreation	12.5%	2	Crime	7.9%
3	A lot to do	10.3%	3	Income inequality	7.9%
4	Bad economy*	5.2%	4	People negative	6.1%
5	Low crime	3.0%	5	Schools	5.3%
6	Cultural amenities	2.3%	6	Comment on political climate	4.4%
7	The University	2.1%	7	Cost of living	4.4%
8	People negative*	2.0%	8	Congestion	4.4%
9	Location	1.6%	9	Rural character	1.8%
10	Comment on political climate*	1.4%	10	Not a lot to do	.9%

* Respondent's perception caused them to reduce their rating from "Excellent" to "Good".

There are some interesting differences, as well. People who live in Missoula County but outside Missoula City cited the rural character of their community as the third ranked reason to rate quality of life good or excellent, while Missoula City residents mentioned the availability of a lot to do as their third most often cited reason for a positive rating.

Crime was the second most commonly cited reason for a negative quality of life rating by Missoula City residents, while the second most commonly mentioned negative reason among people who live outside the City was a critical comment on the political climate either in the City or the County. Crime was the third ranked reason for a negative quality of life rating given by residents of Missoula County who live outside the City.

Table 5.3
Reasons Given for Quality of Life Ratings, Missoula County Outside the City

Rank	Excellent or Good Rating	Percent of Responses	Rank	Fair or Poor Rating	Percent of Responses
1	Friendly people and community	24.9%	1	Bad economy	44.9%
2	Access to outdoors and recreation	12.8%	2	Comment on political climate	8.4%
3	Rural character	8.7%	3	Crime	7.5%
4	A lot to do	7.8%	4	Rural character	5.6%
5	Bad economy*	6.5%	5	Cost of living	4.7%
6	Low crime	3.5%	6	Income inequality	2.8%
7	Cultural amenities	2.8%	7	People negative	1.9%
8	Cost of living*	2.2%	8	Congestion	1.9%
9	Income inequality*	2.2%	9	Lack of affordable housing	1.9%
10	Location	1.7%	10	Reduced access to outdoors & recreation	.9%

* Respondent's perception caused them to reduce their rating from "Excellent" to "Good".

Chapter 6 - Housing and Utility Costs in Missoula County

Housing costs reflect the outcomes of individual household preferences and financial capacity for location, space, and a host of other factors. Clearly they also reflect market conditions and aggregate supply that ultimately impact prices and rents. Information collected from survey respondents sheds light on the outcome of these decisions as well as market conditions. In this chapter we report estimates of monthly housing and utility costs of Missoula County residents, both in aggregate as well as among different sub-populations.

The average monthly payment for housing of residents of Missoula County in February 2010 was estimated to be $889, as shown in Table 6.1. This figure reflects a blend of homeowners and renters, as well as those who live inside and outside the city of Missoula.

A comparison of the BBER housing cost estimates presented in this report with those independently derived by the U.S. Census Bureau's American Community Survey (ACS) shows close agreement. As shown in Figure 6.1, the ACS's 2009 estimate of monthly rent for Missoula County renters was $669 per month, with a reported margin of error of plus or minus $25. As can be seen, this quite close – and well within the sampling margin of error – of the estimate produced for this study of $682 per month (for renters) shown in Table 6.1.

Figure 6.1
Monthly Rent, Missoula County Renters

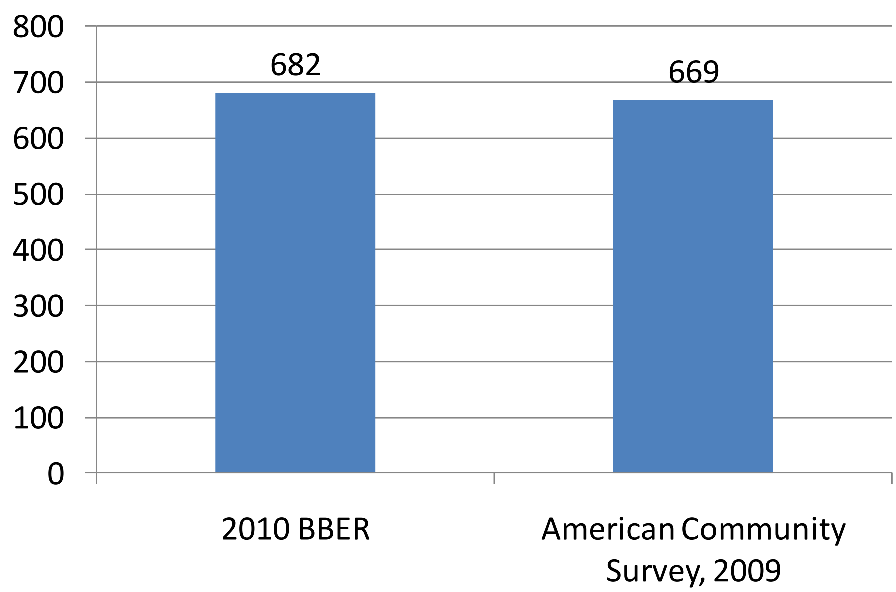


Table 6.1
Monthly Payment for Housing by Characteristics of Respondents

			Monthly Payment ($)
Total		Mean	889
2009 HUD Income Thresholds*	0% - 29% of median	Mean	564
	30% - 49% of median	Mean	862
	50% - 79% of median	Mean	757
	80% - 99% of median	Mean	891
	100% - 119% of median	Mean	850
	120% of median +	Mean	1126
Missoula County Planning Regions	Missoula city	Mean	875
	Missoula Urban Area outside City	Mean	880
	Lolo, western county	Mean	950
	Seeley-Swan, Blackfoot-Clark Fork	Mean	937
Own or Rent*	Own	Mean	1044
	Rent	Mean	682
At least slightly likely to move in the next year*	Yes	Mean	785
	No	Mean	926

* Differences between two or more categories are significant at the .05 level.

Of course, significant differences between households lurk behind these averages. As can be seen from the table, higher income households (where income is added for all individuals in the household) tend to spend more on housing, although average monthly payments do not rise monotonically with income. Homeowners paid significantly more in monthly housing payments than renters. And those who reported that they were more likely to move in the next year paid less in monthly housing payments than those who said they would not move. This result may reflect the higher mobility of renters than homeowners, with the former group paying less per month on housing costs.

Respondents in the city of Missoula reported paying slightly less in monthly housing costs than those in the other Missoula County planning regions, although the differences were not statistically significant.

The average monthly utility expense reported by Missoula County households was $165 per month, as shown in Table 6.2. The pattern in the variability in utility expenses mirrors that of housing costs in most cases. The highest income category households have the highest utility expenses, presumably because the size of their living space is larger. The relationship between utility expenses and income in the mid-income classifications is again, not monotonic, although utility expenses for the lowest income classification households is lower. Missoula city dwellers have slightly lower utility expenses. In the case of utility expenses, differences between Missoula County planning regions are statistically significant. Those differences, like the differences between mobile and non-mobile household utility expenses, probably reflect differences in the proportion of renters in the different group. Renters pay significantly less in utility expenses than homeowners.

Table 6.2
Monthly Payments for Utilities by Selected Characteristics of Head of Household

			Monthly Utility Expense ($)
Total		Mean	165
2009 HUD Income Thresholds*	0% - 29% of median	Mean	111
	30% - 49% of median	Mean	162
	50% - 79% of median	Mean	161
	80% - 99% of median	Mean	144
	100% - 119% of median	Mean	167
	120% of median +	Mean	195
Missoula County Planning Regions*	Missoula city	Mean	152
	Missoula Urban Area outside City	Mean	167
	Lolo, western county	Mean	197
	Seeley-Swan, Blackfoot-Clark Fork	Mean	196
Own or Rent*	Own	Mean	200
	Rent	Mean	107
At least slightly likely to move in the next year*	Yes	Mean	144
	No	Mean	172

* Differences between two or more categories are significant at the .05 level.

We now turn to a discussion of some of the physical characteristics of the Missoula County housing stock.

Chapter 7 - Number of Bathrooms and Bedrooms Preferred

Respondents were asked a limited number of questions concerning the physical attributes of their dwellings. Specifically, respondents were asked for the number of bedrooms and bathrooms in their homes.

The average household in Missoula County lives in a dwelling with 3 bedrooms, as shown in Table 7.1. Homeowners, those who live in the western portion of the county, and those in the highest income categories tend to have more bedrooms than the average. Renters reported an average of 2.4 bathrooms. The lowest income households had the lowest number of bedrooms, although the average was identical to that of the middle and second-highest income categories. Higher mobility households, who said there was at least a slight chance they would move next year, tended to have slightly fewer numbers of bedrooms in their dwellings.

Table 7.1
Number of Bedrooms in Home by Respondent Characteristics

			Number of bedrooms in home
Total		Mean	3.0
2009 HUD Income Thresholds*	0% - 29% of median	Mean	2.8
	30% - 49% of median	Mean	3.1
	50% - 79% of median	Mean	2.8
	80% - 99% of median	Mean	2.8
	100% - 119% of median	Mean	3.2
	120% of median +	Mean	3.3
Missoula County Planning Regions*	Missoula city	Mean	2.9
	Missoula Urban Area outside City	Mean	3.2
	Lolo, western county	Mean	3.5
	Seeley-Swan, Blackfoot-Clark Fork	Mean	3.0
Own or Rent*	Own	Mean	3.4
	Rent	Mean	2.4
At least slightly likely to move in the next year*	Yes	Mean	2.9
	No	Mean	3.1

* Differences between two or more categories are significant at the .05 level.

Table 7.2
Number of Bathrooms in Home by Respondent Characteristics

			Number of bathrooms in home
Total		Mean	1.8
2009 HUD Income Thresholds*	0% - 29% of median	Mean	1.5
	30% - 49% of median	Mean	1.9
	50% - 79% of median	Mean	1.6
	80% - 99% of median	Mean	1.7
	100% - 119% of median	Mean	1.7
	120% of median +	Mean	2.1
Missoula County Planning Regions*	Missoula city	Mean	1.7
	Missoula Urban Area outside City	Mean	1.9
	Lolo, western county	Mean	2.1
	Seeley-Swan, Blackfoot-Clark Fork	Mean	1.9
Own or Rent*	Own	Mean	2.1
	Rent	Mean	1.4
At least slightly likely to move in the next year*	Yes	Mean	1.7
	No	Mean	1.9

* Differences between two or more categories are significant at the .05 level.

As can be seen from Table 7.2, the number of bathrooms in Missoula County homes and apartments is highly correlated with the number of bathrooms. The same population sub-groups score higher or lower than average on both physical characteristics. Compared to the county-wide average of 1.8 bathrooms per Missoula County household, the high income, Western county, and homeowner groups have more bathrooms on average, while renters, lowest income, and city households have fewer. Differences are slight but statistically significant.

It is interesting to note that when respondents were asked to imagine themselves looking for a new residence in Missoula County, the number of bathrooms and bedrooms they said they would be looking for was slightly smaller – on average – than what they currently have. In aggregate respondents said their hypothetical new house, mobile home or condominium would have 2.6 bedrooms and 1.7 bathrooms, as reported in Tables 7.3 and 7.4 below.

Table 7.3
Number of Bedrooms Desired in a New Dwelling by Respondent Characteristics

			How many bedrooms would your new (house, mobile home, condominium) have?
Sex	Total	Mean	2.6
	Female	Mean	2.6
	Male	Mean	2.7
Age*	18-28	Mean	2.6
	30-44	Mean	3.0
	45-59	Mean	2.7
	60+	Mean	2.2
Educational attainment*	< HS degree	Mean	2.8
	HS degree or some college	Mean	2.5
	BA +	Mean	2.8
Race	White	Mean	2.7
	American Indian	Mean	2.6
2009 HUD Income Thresholds*	0% - 29% of median	Mean	2.5
	30% - 49% of median	Mean	2.6
	50% - 79% of median	Mean	2.6
	80% - 99% of median	Mean	2.3
	100% - 119% of median	Mean	2.8
	120% of median +	Mean	2.8
Missoula County Planning Regions*	Missoula city	Mean	2.5
	Missoula Urban Area outside City	Mean	2.8
	Lolo, western county	Mean	2.8
	Seeley-Swan, Blackfoot-Clark Fork	Mean	2.7
Own or Rent*	Own	Mean	2.8
	Rent	Mean	2.4
At least slightly likely to move in the next year	Yes	Mean	2.6
	No	Mean	2.7

* Differences between two or more categories are significant at the .05 level.

Table 7.4
Number of Bathrooms Desired in a New Dwelling by Respondent Characteristics

			How many bathrooms would your new (house, mobile home, condominium) have?
Sex	Total	Mean	1.7
	Female	Mean	1.7
	Male	Mean	1.8
Age*	18-28	Mean	1.5
	30-44	Mean	1.9
	45-59	Mean	1.9
	60+	Mean	1.7
Educational attainment*	< HS degree	Mean	1.7
	HS degree or some college	Mean	1.6
	BA +	Mean	1.9
Race	White	Mean	1.7
	American Indian	Mean	1.7
2009 HUD Income Thresholds*	0% - 29% of median	Mean	1.5
	30% - 49% of median	Mean	1.7
	50% - 79% of median	Mean	1.6
	80% - 99% of median	Mean	1.6
	100% - 119% of median	Mean	1.8
	120% of median +	Mean	1.9
Missoula County Planning Regions*	Missoula city	Mean	1.7
	Missoula Urban Area outside City	Mean	1.9
	Lolo, western county	Mean	1.8
	Seeley-Swan, Blackfoot-Clark Fork	Mean	1.8
Own or Rent*	Own	Mean	1.9
	Rent	Mean	1.4
At least slightly likely to move in the next year*	Yes	Mean	1.6
	No	Mean	1.8

* Differences between two or more categories are significant at the .05 level.

We now turn to a discussion of perceived housing discrimination in Missoula County.

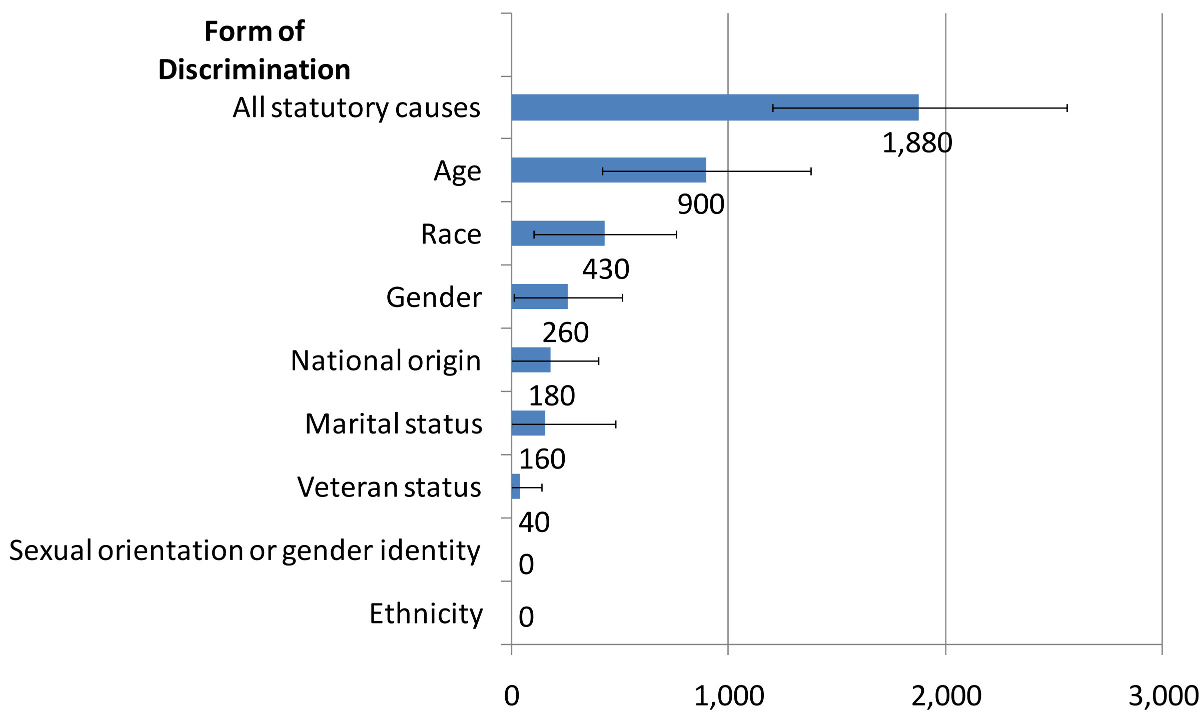
Chapter 8 - Perceived Housing Discrimination in Missoula County

Using the 2010 Housing Preference Survey data BBER estimates that approximately 1,880 (+/- 680) adult residents of Missoula County say that they have experienced at least one of the eight statutorily prohibited forms of housing discrimination in their lifetime (see Figure 8.1 below). This represents 2.1% of the adult population of Missoula County. BBER estimates that 900 (+/- 480) adults say that they have experienced housing discrimination because of their age. Due to the low number of positive responses to the following housing discrimination questions:

1. Race,
2. Gender,
3. National origin,
4. Marital status,
5. Veteran status,
6. Sexual orientation or gender identity, and
7. Ethnicity;

readers should use these seven estimates of the prevalence of perceived housing discrimination with care.

Figure 8.1
Missoula County Adults Who Said They Have Ever Experienced Housing Discrimination - 2010



Note: the error bars Figure 8.1 above represent the 95% confidence interval for each of the estimates presented.

Because of the low number of positive responses to the housing discrimination questions, little analysis of these items may be described in this report without risking possible disclosure of the identity of individual respondents. Such a disclosure would violate Federal law and contravene ethical research practices. However, the following observations are possible:

- The median age of Missoula County adults who say that they have ever been denied the opportunity to buy or rent a home because of their age is 27. This implies that most housing discrimination due to age in Missoula County is directed at young adults.
- Renters (3.7%) are more likely than home owners (1.4%) to say that they have experienced at least one of the eight statutorily recognized forms of housing discrimination. This difference is statistically significant. Additional research is required to demonstrate that, consistent with this finding, housing discrimination stopped some Missoula County residents from purchasing a home.
- There is no statistically significant difference between the proportion of people who live in Missoula City and the proportion of people who live in Missoula County outside the City that say they have experienced housing discrimination.

Finally, it should be noted that some Missoula County adults said they have experienced forms of housing discrimination that are not among those that are statutorily recognized. The types of perceived housing discrimination (not statutorily recognized) that were mentioned include:

1. Being denied the opportunity to buy or rent a home because of one's low income,
2. Being denied the opportunity to buy or rent a home because of the presence of children in the household, and
3. Being denied the opportunity to buy or rent a home because of the presence of pets in the household.

Chapter 9 - Survey Methods

The Missoula City-County Office of Planning and Grants (OPG) needed to measure adults' opinions, perceptions, and preferences about housing. Bureau of Business and Economic Research (BBER) at The University of Montana-Missoula administered a survey of adult residents of Missoula City and County to gather this information.

Questionnaire Development

Researchers at BBER designed the questionnaire based on information needs described by OPG. BBER used an iterative process to draft the questionnaire during which OPG reviewed completed drafts directed changes as needed.

Following the initial development process by BBER and OPG the questionnaire was further refined through a full-scale field test. The field test was administered by BBER to a convenience sample of 50 adult respondents. The field test verified all survey systems, including the Computer-Assisted Telephone Interview (CATI) program, data capture, and data export functions. BBER observed field test interviews and debriefed interviewers to determine whether the questionnaire needed further modification. OPG was the final approval authority for the questionnaire.

The final interview length averaged about 12 minutes. BBER chose this interview length to maximize data quality and to be good stewards of the public's time.

Sampling

This sample was stratified by telephone type: landline or wireless. Sampling for the landline portion of this survey was conducted using a random-digit dial (RDD) process. The population sampled was all non-institutionalized adult residents who live in households with working telephones. This population should not be confused with all residents, since it excludes households without working telephones, the institutional population, and residents absent from the study area during the survey period. The U.S. Census Bureau reports that approximately 1.8 percent of occupied housing units in Missoula County were without a working telephone in 2000.[3] This 1.8 percent undercoverage is not considered an inappropriately high degree of sample bias.[4]

However, the effect of the growth of wireless-only households since 2000 on survey estimates that examine housing issues may be substantial. The U.S. National Center for Health Statistics (NCHS) estimates that, during the period of July – December 2008, 17.2% of adults in the western United States lived in households that did not have a landline telephone but did have a wireless telephone. In addition, 39.2% of adult renters and 41.5% of adults aged 25-29 lived in households without a landline but had a wireless telephone. [5] Renters and young adults may well have significantly different needs and opinions about housing.

3 U.S. Census Bureau, Data Set: Census 2000 Summary File 3 (SF 3) - Sample Data, Table H43: TENURE BY TELEPHONE SERVICE AVAILABLE BY AGE OF HOUSEHOLDER [35] - Universe: Occupied housing units.
4 Sudman, Seymour: Applied Sampling. San Diego: Academic Press, 1976, p. 6.
5 Blumberg SJ, Luke JV. Wireless substitution: Early release of estimates from the National Health Interview Survey, July-December 2008. National Center for Health Statistics. May 2009. Available from: http://www.cdc.gov/nchs/nhis.htm.

BBER implemented additional sampling procedures to mitigate possible undercoverage bias due to the high proportion of renters and younger adults who live in wireless-only households. In particular, BBER completed interviews with 134 adults who used wireless (cell) telephones. This yielded 77 completed interviews with adults who live in wireless-only households and exceeds the minimum number of wireless-only household completions that BBER believes is statistically sound. BBER purchased a list of residential, wireless telephone numbers from Survey Samples International, Inc. and randomly selected numbers from the list. Wireless telephone respondents received $5.00 as compensation for any telephone charge imposed on them as a result of the interview.

A randomized method of selecting one respondent within each landline household was also required to avoid a disproportionate number of females participating in landline telephone interviews. Landline respondents were selected within households using the Kish table method.[6] While this method is in theory equivalent to the "last birthday" method, BBER experience in Montana has discovered a tendency for the last birthday method to produce a greater proportion of female respondents (see also Groves and Lyberg, 1988).

The sampling methods utilized yielded 1,245 completed interviews from adult residents of Missoula County. This sample size resulted in a sampling error rate of +/- 2.8%. This means that if the survey were conducted 100 times, in 95 of the replications the outcome found would be within +/- 2.8% of the outcome found in the original survey. Estimates using subsets of these data will have higher sampling error rates.

Survey Administration

The questionnaire was administered using a Computer-Assisted Telephone Interviewing (CATI) process during the period of January 19, 2010 through March 1, 2010. Bureau staff programmed and validated the CATI system prior to survey administration. The interviews were conducted in the dedicated telephone interview facility at BBER. This state of the art facility contains twelve sound insulated telephone interview stations plus viewing and monitoring capability for supervisors. The supervisor can visually observe each interviewer and monitor randomly selected telephone calls. Call monitoring is a vital quality control mechanism that reinforces data quality.

Each station is equipped with a telephone, headset, and computer, allowing CATI operation. The interviewers read the survey from the computer screen and directly entered the pre-coded responses into the computer, speeding the data capture process and minimizing the opportunity for errors.

The interviews were conducted using the Bureau cadre of trained and experienced telephone interviewers and shift supervisors. There are five interviewers with more than one year of experience, and several have been with the Bureau for ten years or longer. The shift supervisors are themselves seasoned interviewers with years of experience conducting surveys for a variety of organizations, including the US Census Bureau. New interviewers receive classroom and "on the job" training, and are closely monitored by the shift supervisors.

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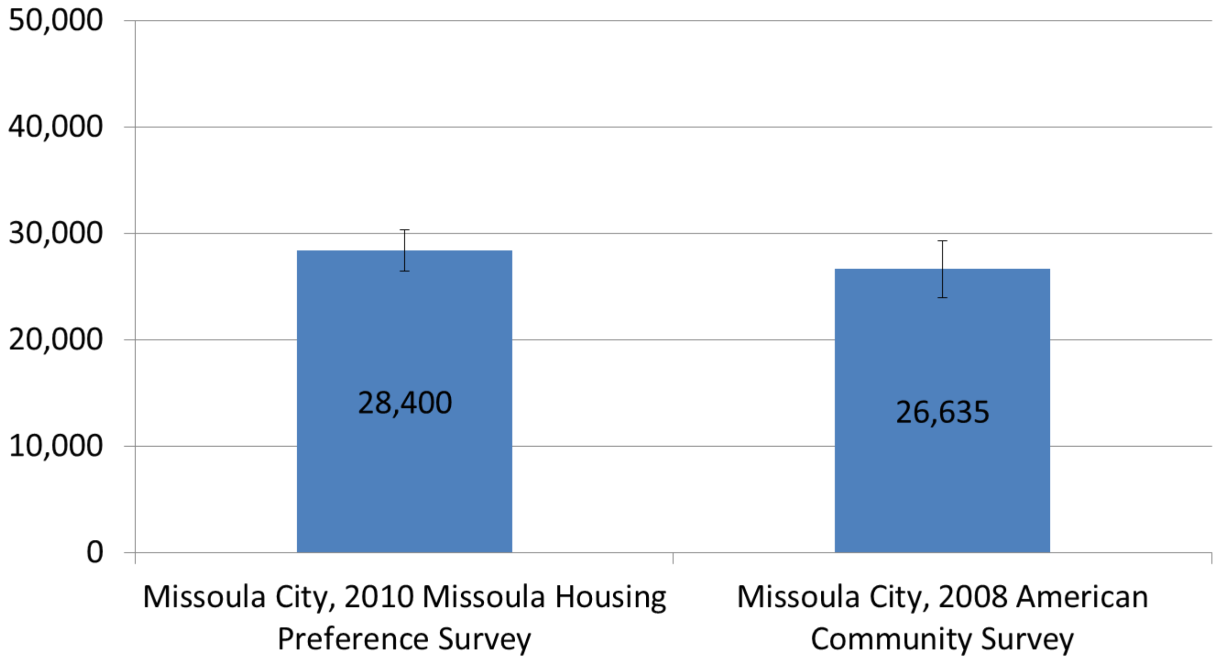
6 Dillman, Don, A. 2000. *Mail and Internet Surveys: The Tailored Design Method*. 2nd edition. New York: John Wiley & Sons. P. 203.

BBER documented case status in a manner that allows calculation and reporting of a unit response rate using the American Association for Public Opinion Research (2008) standard definition (RR3).[7] The response rate for this survey was 51.5 percent. This response rate is excellent for rigorously conducted RDD surveys.[8]

Figure 9.1
Missoula City Adults (18+) Who Live in an Owner-Occupied Dwelling



Note: the error bars Figure 9.1 above represent the 95% confidence interval for each of the estimates presented.

The figure on this page provides one key benchmark with which to assess the representativeness of this survey. 2010 Missoula Housing Preferences Survey respondents are compared here to the 2008 U.S. Census Bureau's American Community Survey (ACS) respondents for Missoula County. While the 2010 Missoula Housing Preferences Survey was sampled by random-digit dial and administered by telephone, the ACS is sampled by dwelling and administered by telephone and in-person. This enables the ACS to sample households that do not have telephones. The methods used by the ACS are considered the "gold standard" in survey research.

2010 Missoula Housing Preference Survey's estimate of the number Missoula City adults who live in owner-occupied housing did not differ significantly from the estimate produced for Missoula City by the

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7 American Association for Public Opinion Research. 2008. *Standard Definitions: Final Dispositions of Case Codes and Outcome Rates for Surveys. 4th edition.* Lexana, Kansas: AAPOR.

8 Groves, Robert, M. et. al. 2004. *Survey Methodology*. New York: John Wiley & Sons. pp. 184-187.

2008 ACS. This is one important indication that 2010 Missoula Housing Preference Survey results are representative of adult residents of Missoula County.

Data Set Preparation

Following collection the data were inspected to insure no duplicate cases were included and to correct any interviewer miskeys. Appropriate data labels were added. Appropriate composite variables, post-stratification weights, and flags were also added to the data set to facilitate analysis. Missing values for age, income, and housing tenure items were imputed using the hot deck method to facilitate comparison with the 2010 ACS. SPSS 16.0.1 for Windows, released on November 17, 2007, including the Tables module and the Complex Samples module, was used to conduct the analysis described in this report.

Post stratification weights were applied to the data. This is a common data processing technique that has been shown to improve the accuracy of estimates. The data are weighted by telephone type, housing tenure, age, and sex.

Since the geographic location of a respondent's home was considered a key analytical variable, and since location was also vital for calculation of the post-stratification weights, BBER undertook an intensive effort to validate the location of each respondent's residence. Responses to location questions were validated by using reverse telephone directories to code respondent home addresses and then assign the address a geo-code. In cases where a respondent's telephone number was unlisted, their report of the nearest intersection to their home was used to produce a geo-code. This process produced geographic variables that exceed the quality typically available in RDD telephone surveys, which rarely ask respondents to reveal their address.