

UNIVERSITY OF CALIFORNIA

OFFICE OF LOAN PROGRAMS

2001 HOUSING SURVEY

OF RECENTLY APPOINTED FACULTY

SUMMARY OF SURVEY RESULTS

June 2002

UNIVERSITY OF CALIFORNIA OFFICE OF LOAN PROGRAMS
2001 HOUSING SURVEY OF RECENTLY APPOINTED FACULTY

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EXECUTIVE SUMMARY

2001 HOUSING SURVEY OF RECENTLY APPOINTED FACULTY

The following is a brief overview of key results of the 2001 Survey of Recently Recruited Faculty (academic years 1996/97 through 2000-01) with comparisons to similar data collected in the 1988 and 1995 Surveys .

1586 SURVEYS SENT AND 1134 COMPLETED SURVEYS RECEIVED FOR A 72% RESPONSE RATE

HOUSEHOLD CHARACTERISTICS

	1988 Survey	1995 Survey	2001 Survey
Average Age of Respondents	39.2	40.1	41.0
Married	75%	70%	71%
2+ Wage Earners	47%	73%	69%
Income > \$55k (1988 Dollars)	66%	65%	75%
Income > \$95k (1988 Dollars)	27%	30%	42%

HOUSING SITUATION PRIOR TO AND AFTER JOINING UC

	1988 Survey	1995 Survey	2001 Survey
Prior Home Ownership Rate	49%	40%	43%
Current Home Is Single Family	70%	68%	63%
Current Home Ownership Rate	64%	60%	69%
Average Rent/Month	\$882	\$1,058	\$1,424
Ave. Homeowner Cost/Month	\$2,180	\$2,152	\$2,863
Ave. Distance To Campus	4.8 miles	10.4 miles	12.0 miles
Former Housing Market More Affordable	46%	70%	73%

HOUSING PREFERENCES

	1988 Survey	1995 Survey	2001 Survey
Currently Seeking To Buy	28%	16%	19.5%
House Size Preference	N/A	3 - 4 BR	3 - 4 BR
Completely Or Fairly Satisfied w/ Current House	N/A	69%	78%

PARTICIPATION AND INTEREST IN UC PROGRAMS

	1988 Survey	1995 Survey	2001 Survey
Offered Assistance	53%	56%	71%
Received Assistance	39%	40%	58%
Not Offered Assistance	47%	44%	29%
Definitely Would Use If Offered	N/A	39%	45.5%
Probably Would Use If Offered	N/A	46%	39.7%

PROGRAM PARTICIPATION

	1988 Survey	1995 Survey	2001 Survey
Received First Mortgage	30%	49%	56%
Received Second Mortgage	2%	3%	5.8%
Received Housing Allowance	3%	32%	37.8%
Received For-Sale Housing	12%	12%	13.3%

ATTRACTIVENESS AND INFLUENCE OF UC PROGRAMS

	1995 Survey	2001 Survey
Offer of Assistance Was Extremely Or Fairly Important In Decision To Accept Job Offer	65%	68%
Definitely Would Not Have Accepted Job Offer Without Housing Assistance	12.9%	10.9%
Probably Would Not Have Accepted Job Offer Without Housing Assistance	30.4%	30.7%
Those Originally Not Offered Assistance: An Offer Now Would Probably Make Them Continue Their Employment At UC	60%	**

** 39.6% of respondents who were not offered assistance have considered leaving UC because of the cost of housing. Of those who have considered leaving, 88.5% indicated that the availability of housing assistance would definitely (36.9%) or probably (51.6%) make them decide to remain at UC.

I. INTRODUCTION

UNIVERSITY OF CALIFORNIA OFFICE OF LOAN PROGRAMS

2001 HOUSING SURVEY OF RECENTLY APPOINTED FACULTY

I. INTRODUCTION

Based on a substantial on-going recruitment effort required to keep pace with institutional growth, the natural turnover of faculty positions, and the high cost of housing near its campuses, the University of California (the University) has developed a comprehensive approach to providing housing assistance in support of its recruitment and retention needs. While the housing program (Program) components and the individual Program policies and funding levels have changed over time, the guiding principle has remained essentially the same since the late 1970's: to provide financial and programmatic tools to assist in the recruitment and retention of key faculty members and other designated employees in order to maintain the University's position of pre-eminence in the academic community.

The Program must achieve this goal in the face of often-intense competition from other nationally recognized institutions of higher education for many academic and administrative positions. The headcount of Ladder Rank Faculty (assistant professor, associate professor, and professor) has grown from 5,828 in 1976 to 7,250 as of October 2000. From fiscal year 1975-76 through fiscal year 2000-01, a total of 9,744 new faculty members have been hired to replace faculty who left the University, or to fill newly created positions resulting from institutional growth to serve an ever-increasing student population.

The Program must also address the continuing positive differential between the housing costs in areas surrounding the University's campuses and laboratories when compared to costs of housing nationally and in other areas of California. A respondent to the 2001 Survey commented, "***As California's housing prices continue to increase, the University's housing program will be critical for recruiting and retention. Assistance will be most needed for younger faculty and first-time home buyers, and highly sought-after faculty from less-inflated housing markets.***" Chart I.1 displays the change in the median sales price of homes in California as compared to that of the median sales price of homes in the United States as a whole since the mid-1970's. Starting in 1988, the chart also includes an all-campus average sales price derived from an annual study that is performed by the University to determine the median sales price of homes near its campuses. As can be seen from the chart, there has been a general widening of the gap between the median sales price of homes in California as compared to the United States as a whole. In the areas surrounding the University of California campuses, this gap is even more pronounced.

Faculty who are hired by the University of California have found that buying their first home, or acquiring a "move up" home as family circumstances change, has become increasingly more costly over time. The cost of housing in close proximity to most of the University locations also continues to be higher than prices for similar housing near many of the University's major competitors. Chart I.2 displays a comparison of the housing costs near nine of the University's campuses (Merced data is not included) and near its Comparison Eight institutions. The cost of

housing near six of the University campuses is significantly greater than prices near five of the Comparison Eight institutions. The University's goal is to maintain its faculty salaries at the median of the salaries of the Comparison Eight institutions, which makes the relative cost of housing an important factor for many faculty when deciding whether to accept an employment offer at the University, and whether or not to remain at the University when considering offers from other institutions.

In order to learn more about the housing issues facing the University's faculty and to determine the type of programs needed, initial surveys of newly hired faculty were performed in 1978 and 1981. Similar surveys were conducted in 1988, 1995, and 2001. The on-going purpose of these surveys is to: (1) gather statistical data concerning newly hired faculty; (2) assess the housing issues they face as new University employees; and (3) assess the extent to which University housing assistance programs address those issues and influence decisions to accept employment offers. This data is also useful in assessing the design and implementation of proposed new program components.

The survey distribution, data collection and tabulation were performed by the Survey Research Center at the University's Berkeley campus. This report sets forth a summary of the findings from the most recent survey (hereafter referred to as the "2001 Survey") and provides University wide and campus data about the housing characteristics, demographic profile, and housing program utilization of newly-hired faculty, with selected comparisons to the 1988 and 1995 survey results.

CHART I.1
ANNUAL MEDIAN SALES PRICE COMPARISONS -
CALIFORNIA, UNITED STATES, UC ALL-CAMPUS AVERAGE

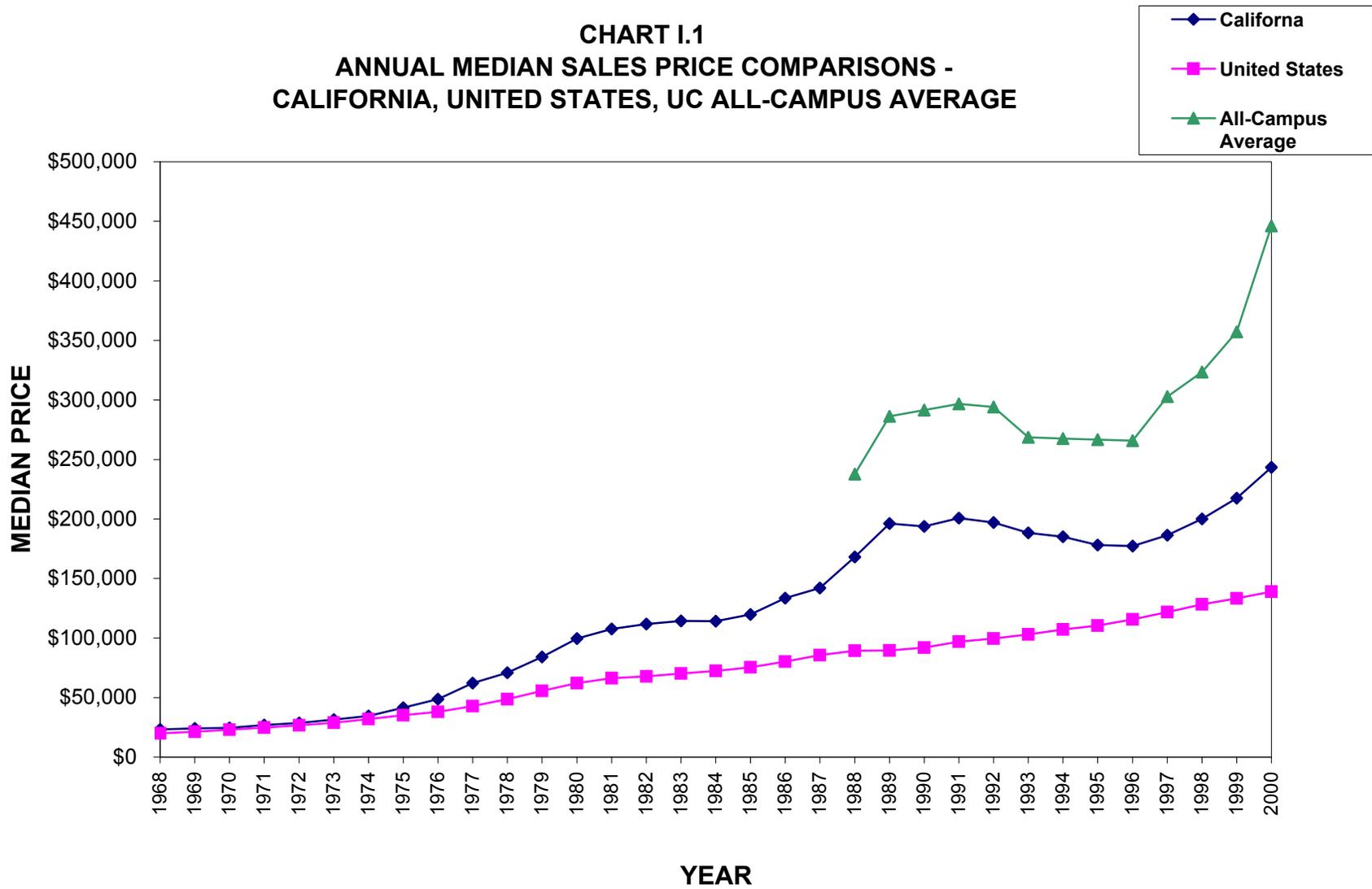


CHART I.2
HOUSING INDEX DERIVED FROM MEDIAN SALES PRICE FIGURES
FOR COMPARISON 8 INSTITUTIONS
AND UNIVERSITY OF CALIFORNIA CAMPUSES

Institution	Median Sale Price¹	Index
U. of Virginia	124,000 ²	1.00
SUNY Buffalo	126,000 ⁴	1.02
U. of Illinois	170,000	1.37
UC Riverside	205,000	1.65
U. of Michigan	282,000	2.27
UC San Diego	313,000	2.52
Yale	330,000 ³	2.66
UC Davis	357,000	2.88
UC Irvine	451,000	3.64
Harvard	534,000	4.31
MIT	534,000	4.31
UC Los Angeles	535,000	4.31
UC Santa Barbara	575,000	4.64
UC Berkeley	588,000	4.74
UC Santa Cruz	708,000	5.71
UC San Francisco	911,000	7.35
Stanford	1,225,000	9.88

¹ Housing figures taken from Coldwell Banker Housing Price Index dated Spring 2001 except as noted. The Coldwell Banker Index lists the median sales price of a similar home in various markets. Data is for the 4th quarter of 2000 and reflects the average of at least four recently sold homes in each market. Subject home is a single-family dwelling, approx 2200 sq. ft. with 4 brs, 2-1/2 bths, family room and 2-car garage.

² Housing figures from Charlottesville Area Association of Realtors website www.caar.com/news/yrend2000.asp. Median sales price of homes sold in 2000. This figure includes all homes that were listed on MLS - it is not limited to the specifications of the "subject home" used in the Coldwell Banker Housing Price Index

³ Housing figures from www.thewarrengroup.com Real Estate Records Search to obtain list of homes sold in last quarter 2000. Used www.domainia.com to obtain prices of list homes. Criteria used was similar to Coldwell Banker survey (at least 4 brs, 2-1/2 bths, 2200 sq ft.)

⁴ Housing figures from Buffalo Niagara Assoc of Realtors website www.bnar.org. Look under Knowledge, Successful Transactions, Buffalo Niagra Celebrates Our Communities.

II. SUMMARY OF FINDINGS

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In March 2001, surveys were sent to 1,586 ladder rank faculty hired between October 1, 1996 and November 30, 2000. Of the 1,586 distributed surveys, a total of 1,134 completed surveys were received, representing an overall 72% response rate. The response rate varied from a low of 64% at the Santa Barbara campus to a high of 81% at the Berkeley campus. Table II.1 displays the response rate by year of appointment. Table II.2 provides a breakdown of the responses by rank.

**TABLE II.1
SURVEY RESPONSE RATE BY YEAR OF APPOINTMENT**

Appointment Year	# of Surveys Sent	# of Responses	Response Rate
1996-97	53	42	79%
1997-98	390	271	69%
1998-99	389	274	70%
1999-00	393	276	70%
2000-01	361	271	75%
Total	1,586	1,134	72%

**TABLE II.2
SURVEY RESPONSES BY RANK AND YEAR OF APPOINTMENT**

	1996-97	1997-98	1998-99	1999-00	2000-01	Total
Rank						
Professor	15	71	72	66	67	291
Associate Prof	4	33	39	40	25	141
Assistant Prof	21	165	162	166	177	691
Other	2	2	1	4	2	11
Total	42	271	274	276	271	1,134

Throughout the remainder of this report, the number of responses reported in the charts and tables may not equal the total survey response of 1,134 because the cross-tabulation data may contain missing responses for one or more questions. Unless otherwise noted, responses to questions were worded to collect information as of the date the survey was completed, rather than as of date of hire.

Based upon the analysis of responses to this survey and selected responses from prior surveys, a set of general observations is summarized below in the six data categories of the survey.

Demographic Profile of Survey Respondents

The average age of the 2001 Survey respondents is 41 years old, as compared to 40 years old for the 1995 Survey and 39 years old for the 1988 Survey, a slow, but steady increase over time. The

percentage of respondents who were married dropped from 75% in 1988 to 70% in 1995, and increased slightly to 71% in 2001. There was a significant change in the number of households with two or more wage earners between 1988 and 1995, increasing from 47% to 73% of respondents. In 2001, the number of households with two or more wage earners declined to 69% of respondents. Of the households with two or more wage earners, the University employed 38% of the second wage earners in the 2001 Survey, compared to 37% in 1995 and 20% in 1988.

Household income levels increased approximately 35% between the time of the 1995 Survey and the 2001 Survey, compared to an increase in the CPI-U of 16% between December 1994 and December 2000. During this time period, the all-campus average house price for homes near University campuses increased by 67%, or nearly double the increase in household incomes. The percentage of respondents residing within 5 miles of their work location decreased from 58% in 1988 to 51% in 1995, and remained relatively constant at 52% in 2001. This relative stability may be partially accounted for by the fact that a higher percentage of newly hired faculty received housing assistance during the period covered by the 2001 survey (58 %) than during the period covered by the 1995 survey (40%). Of the 2001 Survey respondents who are homeowners, only 47% live within 5 miles of their work location, as compared to 64% of the renters. Additionally, 15% of the homeowners live more than 20 miles from their campus location, as compared to 9% of renters responding to the 2001 Survey. It appears that finding affordable housing is requiring faculty to move further away from campus. However, the University's housing assistance programs are helping to ameliorate this problem. Of the 2001 survey respondents who received housing assistance, 59% lived within 5 miles of campus, as compared to 43% of those who did not receive assistance.

Housing Situation

The percentage of respondents who owned a home prior to joining the University decreased from 49% in 1988 to 40% in 1995 and then increased to 43% in 2001. The homeownership rate at the time of the survey has remained relatively stable, averaging 69% for the three surveys. This compares favorably to US Census Bureau Statistics indicating that the national homeownership rate for 2000 was 67.4%, with the homeownership rate for California being 57.1%. The homeownership percentage in the seven largest metropolitan areas of California containing one or more UC campus averaged 57.7% in 2000, with a low of 48.9% in San Francisco and a high of 62.6% in San Bernardino-Riverside. For all 2001 Survey respondents, there was a 61% increase in the rate of homeownership between the time the respondents joined the University and the time of the survey. For Assistant Professors, there was a 174% increase in homeownership.

For all respondents, the average monthly rent paid at the time of the 1988 Survey was \$882, increasing by 20% to \$1,058 in the 1995 Survey, and increasing an additional 35% to \$1,424 in the 2001 survey. The average monthly housing cost for all homeowners at the time of the 1988 Survey was \$2,180, decreasing by 1.3% to \$2,152 in the 1995 Survey, and then increasing by 33% to \$2,863 in the 2001 Survey. These increases track the 35% average increase in household income between the time periods of the 1995 and 2001 surveys.

For those households receiving University housing assistance, the average monthly rent paid at the time of the 1995 Survey was 1,069, increasing by 33% to \$1,427 in the 2001 survey. The average monthly housing cost for homeowners receiving University housing assistance at the time of the 1995 Survey was \$2,008, increasing by 43% to \$2,873 in the 2001 Survey. These figures do not differ significantly from the overall averages. Coupled with the higher percentage of assisted households living within in 5 miles of their work location, this may indicate that the programs are facilitating greater choice of location for these households.

Overall, 46% of the 1988 Survey respondents indicated that the housing market in their former area of residence was better than the current situation; this assessment increased to 69.5% of the 1995 Survey respondents, and to 73% of the 2001 Survey respondents. This statistic demonstrates that survey respondents are increasingly aware of the difficulty in entering the California housing market, which most likely is having a negative impact on the decisions of some portion of the candidates being recruited by the University.

Housing Preferences and Satisfaction

Nearly 72% of the faculty responding to both the 1995 and 2001 Surveys indicated a preference for a 3 to 4 bedroom home. In 1995, 60% of respondents were living in a 3 or 4 bedroom home at the time of the survey. In 2001, only 52% of respondents were living in a 3 or 4 bedroom home. In both 1995 and 2001, Survey respondents ranked housing affordability, condition of the property, and house size as the most important attributes in evaluating a potential home purchase. At the time of the 1988 Survey, 28% of the faculty indicated they were seeking to buy a home; while at the time of the 1995 Survey this figure had dropped to 16.4%. In 2001, 20% of the respondents indicated they were seeking to purchase a house or condo, most likely reflecting the impact of the increasing home prices and very competitive housing markets near most University campuses.

In the 1995 Survey, 69% of the respondents indicated that they were either completely or fairly satisfied with their present housing. In 2001, satisfaction with housing was broken down further to include satisfaction with affordability, size, and location in addition to the overall ranking. The response categories were also changed from ***Completely Satisfied, Fairly Satisfied, A Little Dissatisfied*** and ***Very Dissatisfied*** to ***Very Satisfied, Somewhat Satisfied, Somewhat Dissatisfied*** and ***Very Dissatisfied***. Based on these changes to the survey question, 78% of the 2001 Survey respondents indicated that they were Very Satisfied or Somewhat Satisfied with their overall housing situation. However, only 59% of the 2001 Survey respondents were Very Satisfied or Somewhat Satisfied with the affordability of their housing.

Participation and Interest in University Housing Programs

At the time of the 1995 Survey, 56% of the respondents to the survey had been offered some form of housing assistance, with 40% having utilized assistance. In 2001, 71% of the respondents had been offered assistance, and 58% had utilized assistance (not all newly recruited faculty are offered assistance given that there are insufficient resources available to provide assistance to all faculty being hired).

In 1995, 44% of the respondents were not offered any assistance. Of these, 39% stated that they definitely would have participated if assistance had been offered, and another 46% indicated that they probably would have participated. In 2001, 29% of the respondents were not offered assistance. Of these, 45% stated they definitely would have used the assistance if offered, and another 40% indicated that they probably would have used the assistance.

Attractiveness and Influence of Housing Programs on Decision to Accept University Employment

The importance of the availability of these programs to the recruitment and retention goals of the University is supported by the responses of faculty receiving as well as not receiving offers to participate. In 1995, over 65% of those respondents who received housing assistance stated that the offer of assistance was either an extremely or fairly important factor in their decision to accept employment at the University. By 2001, this percentage had increased to 68%. In 1995, 13% of these respondents indicated they definitely would not have accepted employment without the assistance, and 30% indicating that they probably would not have accepted. In 2001, the figures were similar, with 11% stating that they definitely would not have accepted employment, and 31% stating that they probably would not have accepted employment.

Nearly 60% of those respondents to the 1995 Survey that were not offered any housing assistance at the time of initial hire, stated that such an offer now would probably influence them to continue their employment with the University. This question was revised in the 2001 Survey and asked respondents who were not offered housing assistance whether they had ever considered leaving the University because of the cost of housing. Of this group, 40% responded that they have considered leaving the University. Of those who have considered leaving, 89% indicated that the availability of housing assistance would definitely (37%) or probably (52%) influence their decision to remain at the University.

Comparison of University Loan Programs to Conventional Financing

Survey respondents were asked to compare the University loan programs to conventional financing alternatives. For the 1995 Survey, 45% of the respondents stated that they knew too little about the University programs to make a comparison. Of those individuals who did respond, 19% stated that the University programs were much more attractive, and 42% stated they were somewhat more attractive than conventional alternatives.

In the 2001 Survey, the question was changed to a comparison of specific attributes of the University loan program: interest rate, qualifying criteria, and terms. An average of the responses to these three questions yields an approximate of an overall ranking. On average, the share of respondents who knew too little to respond dropped to 40%, while the portion that rated the University's programs as much more attractive increased to 29%, with an additional 38% stating that the University's programs were somewhat more attractive than conventional alternatives. In total, the percentage of responses that fell into these two categories (Much More Attractive and Somewhat More Attractive) increased from 61% for the 1995 Survey to 67% for the 2001 Survey. This data indicates that in the time period covered by the 2001 Survey, more of the respondents were familiar with the University housing programs, and a higher percentage also

had a favorable opinion of the programs as compared to conventional financing alternatives.

The following sections of this report provide additional and more detailed data and findings from the 2001 Survey with selected comparisons to data from the 1995 Survey.

III. DEMOGRAPHIC PROFILE OF SURVEY RESPONDENTS

III. DEMOGRAPHIC PROFILE OF SURVEY RESPONDENTS

“...the housing problem is so acute that housing remains a recruitment and retention issue. Single faculty members are at a particular disadvantage. More and more of us commute considerable distances just to have good affordable housing. This commute puts an added strain on faculty...I would stress that junior faculty (newly recruited) are the best focus for additional resources since they are the most likely to be negatively impacted by housing problems, and are also mobile enough to leave for institutions with better housing markets.”
2001 Survey Respondent

There are a number of socio-economic characteristics that are useful in developing and delivering components of the University’s housing assistance program. Such characteristics as age, gender, marital status, income, household size, and number of wage earners may impact the utilization of different types of programs. Below are demographic statistics from the survey that provide a general profile of the survey respondents.

- The majority of respondents have income other than their faculty salary, as evidenced by the percentage of households with two or more wage earners, which increased from 47% in 1988 to 73% in 1995, and then decreased to 68% in 2001.
- As shown in Table III.1, the absolute household incomes increased between the time of the 1995 and the 2001 surveys. The average annual household income increased by 35%, from \$86,700 for the 1995 Survey respondents to \$117,210 for the 2001 Survey respondents. This compares to an increase in the CPI-U of 16% from December 1994 to December 2000. During this same time period, the all-campus average housing cost, which is derived from an annual study of housing prices in areas where a majority of faculty live, increased by 67% (from \$267,556 in 1994 to \$446,030 in 2000). Although growth in household income levels exceeded the rate of inflation, incomes did not keep pace with the high rate of residential real estate appreciation in California. It is also interesting to note that the rate of change in the faculty salary index between December 1994 and December 2000 was 15%, slightly less than the rate of inflation, and that the percentage of households with incomes in excess of \$125,000 increased from 17% at the time of the 1995 Survey to 42% by the time of the 2001 Survey.

**TABLE III.1
COMPARISON OF INCOME RANGES
2001 Survey**

Income Range	% of Responses
<\$50,000	4%
\$50k - \$ 59.9k	8%
\$60k - \$ 74.9k	12%
\$75k - \$ 99.9k	18%
\$100k - \$124.9k	16%
\$125k - \$149.9k	12%
\$150k or more	30%

1995 Survey

Income Range	% of Responses
<\$30,000	1%
\$30k - \$ 39.9k	6%
\$40k - \$ 49.9k	12%
\$50k - \$ 59.9k	12%
\$60k - \$ 74.9k	16%
\$75k - \$ 99.9k	16%
\$100k- \$124.9k	20%
\$125k or more	17%

Chart III.1A displays the household income distribution by rank for all campuses. Chart III.1.B displays the distribution of the number of wage earners contributing to household income at each campus and overall for respondents to the 2001 survey. The by-rank distributions reflect that, in general, the more experienced, and most likely older faculty households dominate the higher income categories. While approximately two-thirds of all households have two or more wage earners, a substantial portion (averaging 31%) consists of single wage earner households. Overall, 26% of Assistant Professor households consist of single wage earners, contributing to the affordability issue in the high cost areas near University campuses.

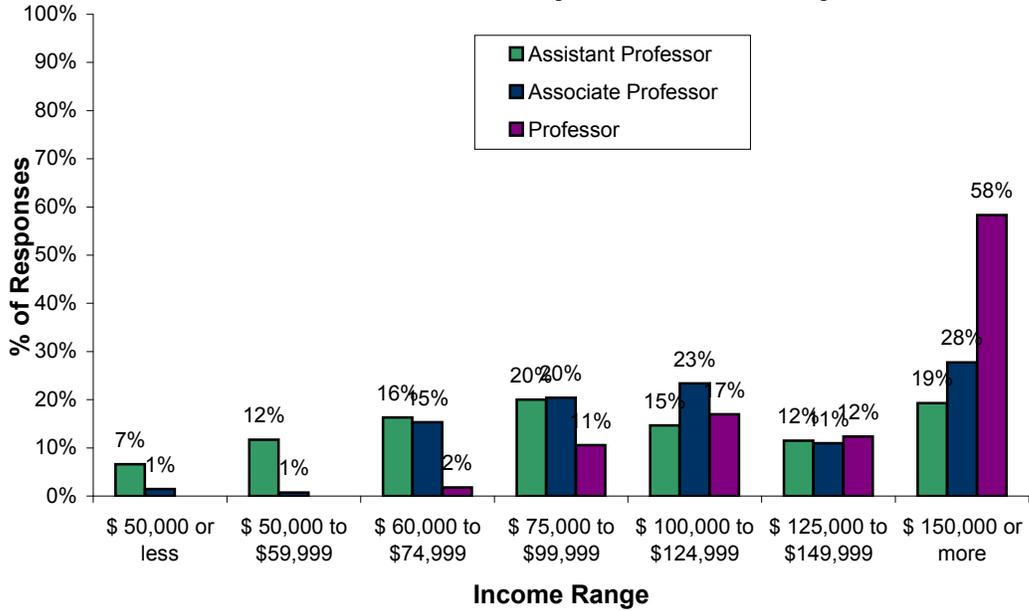
- At the time of the 2001 Survey, 17% of the households were comprised of one person, 35% were comprised of two persons, while 42% had three or four persons. Approximately 44% of the households had no members less than 18 years of age.
- Chart III.2 displays comparisons of faculty age between the 1988, 1995, and 2001 surveys. The age distribution of the faculty has increased slightly, but the highest percentages of respondents still fall in the 30 to 39 age group. There was a small shift in the gender distribution of the newly hired faculty between the time of the 1995 and 2001 surveys, with a decrease from 32% to 29% in the percentage of new hires who are female.
- Chart III.3 displays a breakdown of responses by rank for the 1988, 1995, and 2001 surveys. The majority of hiring has consistently occurred at the Assistant Professor level. Generally, Assistant Professors have lower family incomes and lower rates of

homeownership prior to hire than Associate and Full Professors, impacting their ability to afford monthly payments and/or down payment requirements to purchase near many University campuses.

- Chart III.4 displays changing trends in the distance between home and work for newly hired faculty over the last three surveys. Chart III.4A compares the distance from residence to campus for all of the 1988, 1995 and 2001 survey respondents. The number of households living within 5 miles of their work location has decreased over time, while the percentage of respondents who live within 20 miles of their work location increased from 84% in 1995 to 87% in 2001. Chart III.4B shows the same data for only those households that received some form of housing assistance from the University. For all three surveys, a higher percentage of respondents who participated in a University housing program lived closer to campus than for the overall survey population. This appears to indicate that the housing programs assist many faculty to live within a reasonable distance of campus, which is one of the major objectives of the housing programs.
- Approximately 79% of the respondents to the 2001 Survey were recruited from outside California, an increase of 11% over the 68% out-of-state recruitment figure in 1995; another 13% relocated from another city within California in the 2001 Survey, compared to 23% in 1995. Thus while the total percentage of hires requiring a move remained nearly identical at approximately 82%, the proportion of new hires from out-of-state increased significantly between 1995 and 2001. Given the significantly higher average housing prices near University campuses, when compared to most of the Comparison 8 Institutions, the increased out-of-state recruitment levels further exacerbate the impact of housing affordability on the recruitment process.

CHART III.1 Household Income and Number of Wage Earners

A. Household Income by Rank - 2001 Survey



B. Distribution of Number of Wage Earners by Campus - 2001 Survey

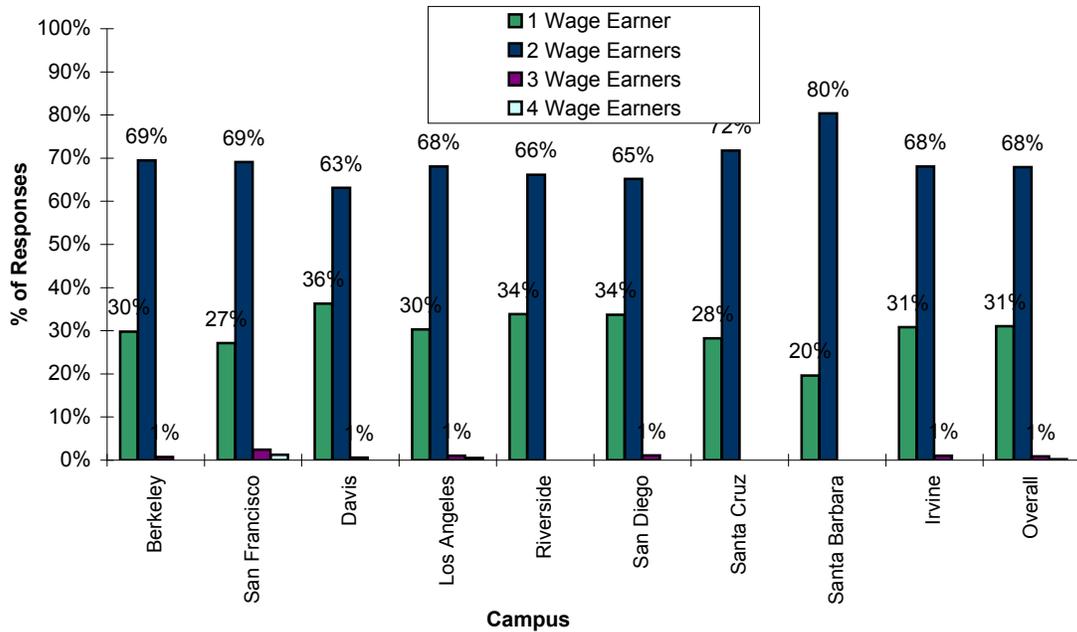
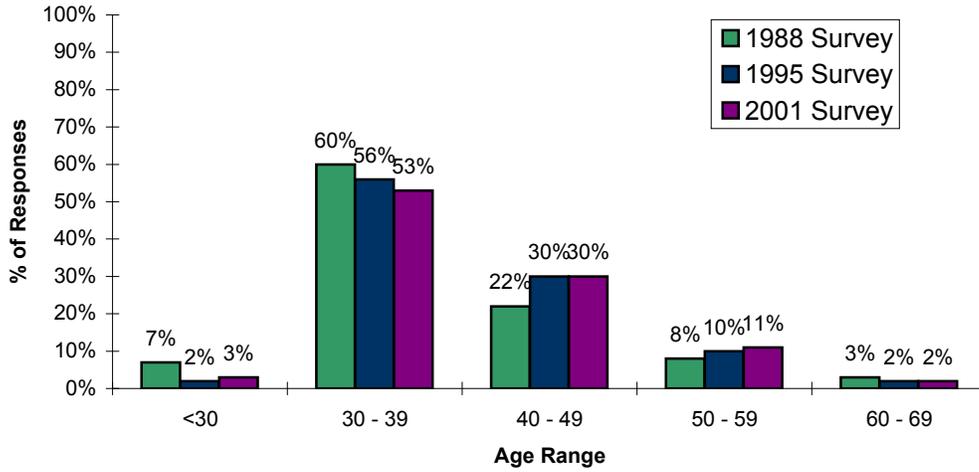


CHART III.2 Age and Gender Comparisons of Newly Hired Faculty

A. Faculty Age



B. Faculty Gender

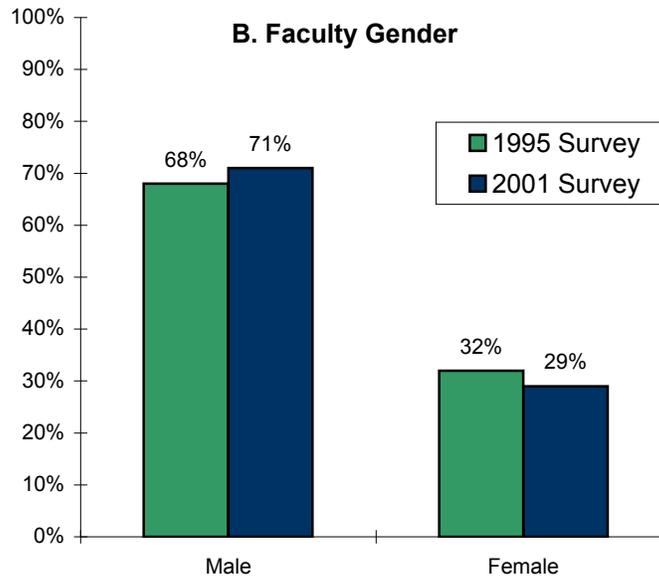


CHART III.3
Distribution by Faculty Rank of
Newly Hired Faculty

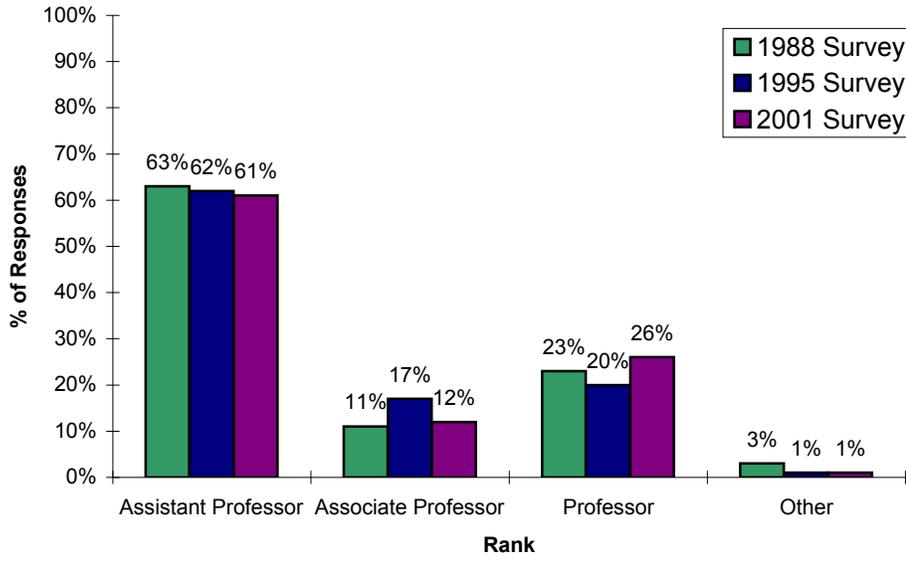
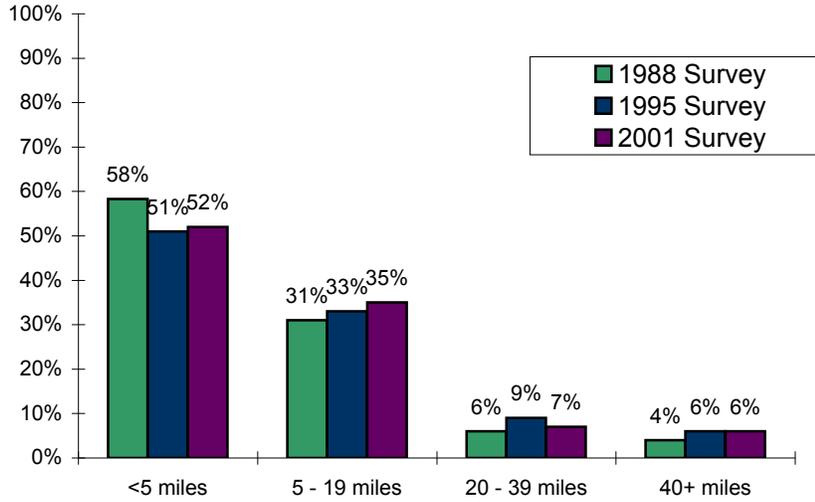
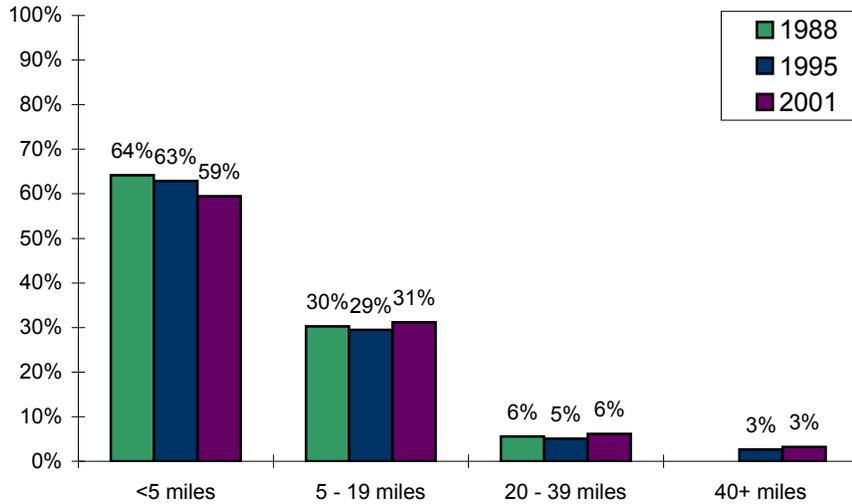


CHART III.4 Distance from Residence to Campus

A. Distance from Residence to Campus - All Households



B. Distance from Residence to Campus - Households Receiving Assistance



IV. HOUSING SITUATION

IV. HOUSING SITUATION

“Housing has turned out to be a key problem in coming to UC. University-built affordable faculty housing is urgently needed. Absent that, significantly larger allowances should be given. On a faculty salary alone, one can simply not buy a decent house here.”

2001 Survey Respondent

The 1988, 1995 and 2001 survey instruments contained several questions to assess the general housing situation of the respondents before they came to the University of California and at the time they completed the survey. Each of the survey samples included faculty hired over a four-year period. As a result, when the surveys were completed, some of the survey respondents had been employed by the University for up to four years, while others were completing their first year of employment. The surveys did not inquire as to any changes that might have occurred in the time interval between beginning employment and the time of completing the questionnaire.

**TABLE IV.1
HOUSING SITUATION PRIOR TO AND AFTER JOINING THE UNIVERSITY**

	1988 Survey	1995 Survey	2001 Survey
Prior Home Ownership Rate	49%	40%	43%
Current Home Ownership Rate	70%	68%	69%
Current Home Is Single Family	64%	60%	63%
Average Rent/Month	\$882	\$1,058	\$1,424
Ave. Homeowner Cost/Month	\$2,180	\$2,152	\$2,863
Former Housing Market More Affordable	46%	69%	73%

- As seen in Table IV.1, the percentage of respondents who owned a home prior to joining the University decreased from 49% in 1988 to 40% in 1995 and increased to 43% in 2001. The homeownership rate at the time of the survey has remained relatively stable, averaging 69% for the three surveys. Because a lower percentage of the 1995 and 2001 respondents were prior homeowners, they entered the housing market surrounding their location without the benefit of the experience of purchasing a home, and without any equity from the sale of a prior home. The overall homeownership rate of 69% compares favorably to US Census Bureau Statistics indicating that the national homeownership rate for 2000 was 67.4%, with the homeownership rate for California being 57.1%. The homeownership percentage in the seven largest metropolitan areas of California containing one or more UC campus averaged 57.7% in 2000, with a low of 48.9% in San Francisco and a high of 62.6% in San Bernardino-Riverside¹. For all 2001 Survey respondents, there was a 61% increase in the rate of homeownership between the time the

¹ US Census Bureau Annual Homeownership Statistics

respondents joined the University and the time of the survey. For Assistant Professors, there was a 174% increase in homeownership.

Chart IV.1A displays homeownership rates by rank prior to joining the University and at the time of the survey for 2001 Survey respondents. The largest percentage increase in homeownership occurred for Assistant Professors. Chart IV.1B displays the distribution of owners and renters prior to joining the University compared to the time of the surveys, with a substantial increase in homeownership occurring after coming to the University. Chart IV.2A compares the housing size prior to joining the University and at the time of the survey for 2001 survey respondents, and shows a substantial shift to 3 and 4 bedroom homes.

- Chart IV.2B displays a comparison of the housing type of 2001 Surveys respondents prior to joining the University and at the time of the survey. In addition to the increasing levels of ownership discussed earlier, the respondents made a dramatic shift from apartment style units to single-family detached units subsequent to joining the University.
- Table IV.1 also compares the average monthly rent and the average monthly housing cost paid at the time of the 1988, 1995 and 2001 surveys. In 1998, the average rent was \$882, increasing by 20% to \$1,058 for the 1995 Survey, and increasing an additional 35% to \$1,424 for the 2001 Survey (an overall increase of 61.5%). The average monthly housing cost for homeowners at the time of the 1988 Survey was \$2,180, decreasing by 1.3% to \$2,152 in the 1995 Survey, and then increasing by 33% to \$2,863 in the 2001 Survey (an overall increase of 31.2%).

The Consumer Price Index (CPI-U) increased by 16% between December 1994 and December 2000. The University tracks the annual change in faculty salary scales to compile a Faculty Salary Index. This index increased by 15% during the same time period. From the 1995 and 2001 Survey results, average monthly housing costs for renters increased by over 61% compared to the 15% salary scale increase and average monthly housing costs for homeowners surveyed increased by more than 31%. The California median single-family home sales price (based on data collected by the California Association of Realtors) increased by 48% over the period of time between these two surveys, and in the areas surrounding the University's campuses, housing prices increased by 67%. These data comparisons illustrate again the critical nature of housing costs when trying to recruit and retain faculty in the high-cost areas surrounding most University locations.

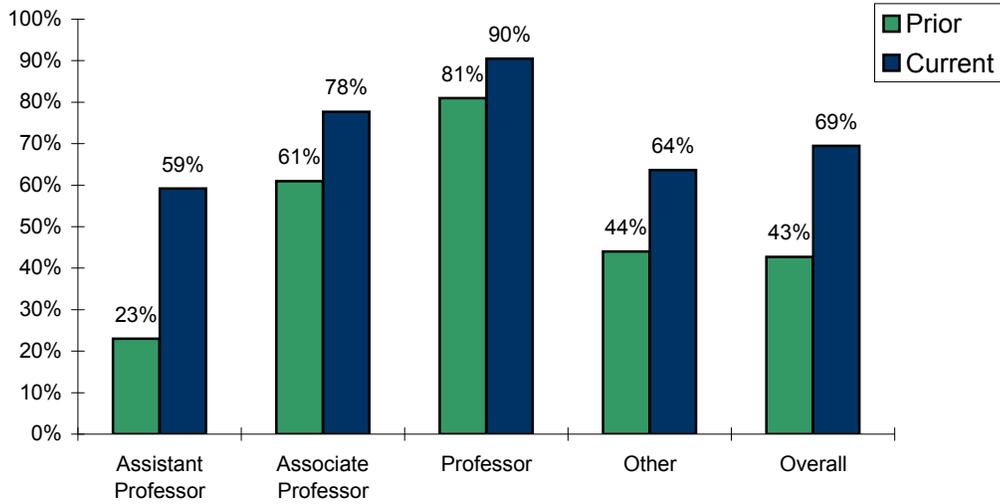
- As indicated in Table IV.1, 46% of the 1988 Survey respondents indicated that the housing market in their former area of residence was better than the current situation; this assessment increased to 69% in the 1995 Survey, and to 73% in 2001. Chart IV.3 displays a more detailed breakdown of these responses. The survey respondents definitely view the lack of affordable housing as a critical issue and this view has intensified over time.

- Of the 2001 Survey respondents who were prior homeowners, 79% sold their prior home and another 5% were still trying to sell their prior home at the time of the survey. At the time of the 1995 Survey, 68% of prior homeowners had sold their prior home, and an additional 8% were still trying to sell it. This may be an indication of the more difficult seller's housing market during the years preceding the 1995 Survey.
- Of the 2001 Survey respondents who sold their prior homes, the median net proceeds from the sale was \$80,000; 7% reported either zero or negative net proceeds; another 17% realized \$30,000 or less. In 1995, the median net proceeds was \$50,000; 12% reported zero or negative net proceeds; and an additional 29% realized \$30,000 or less. The median net proceeds increased by 60% between the time of the 1995 and 2001 surveys, less than the 67% increase in the average price of a single family house near University campuses. This indicates that the liquid assets available for meeting the down payment and closing costs required to purchase a home decreased as a percentage of average housing costs for these households.

In general, it is evident that University salaries, household incomes, and available liquid assets did not increase at the same rate as the prices of single-family homes near most University campuses between the time of the 1995 and 2001 surveys. Also, monthly rental costs also rose at a faster rate than did incomes over this same period of time. However ownership rates continued the trend upwards following the move to the University location, indicating that University housing programs are providing a level of assistance sufficient to bridge a portion of the affordability gap created by the lag between income and housing price/cost growth.

CHART IV.1
Comparison of Ownership Rates and Housing Tenure of Survey Respondents Before and After Joining UC: 2001 Survey

A. Homeownerships Rates



B. Housing Tenure

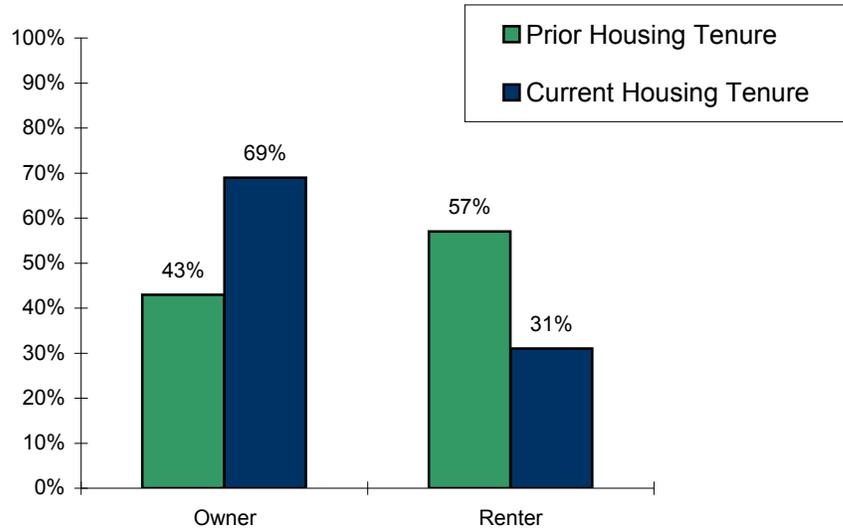
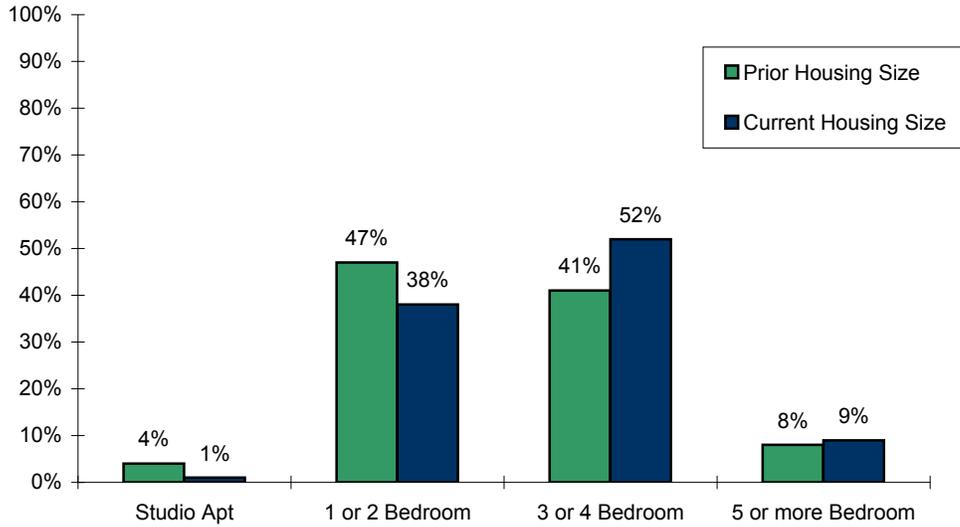


CHART IV.2
Comparison of Survey Respondents' Housing Size and Type
Before and After Joining UC : 2001 Survey

A. Housing Size



B. Housing Type

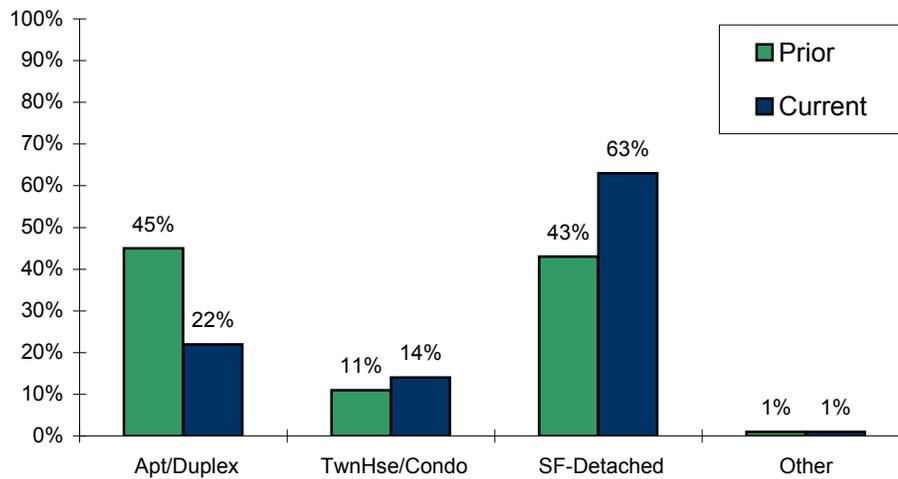
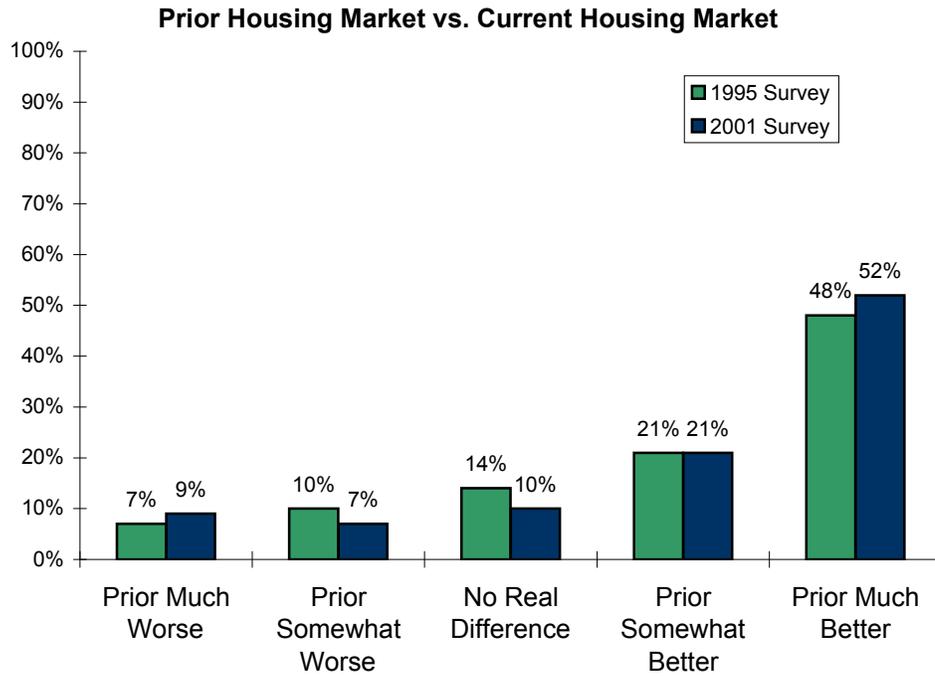


CHART IV.3
Comparison of Prior Housing Market to Current Housing Market
2001 Survey



V. HOUSING PREFERENCES AND SATISFACTION

V. HOUSING PREFERENCES AND SATISFACTION

“I am concerned that it will be difficult to attract young faculty because even with housing assistance, we were hard pressed to find a house in a good school district that we could afford. More generous programs may be needed to recruit Assistant Professors.”

2001 Survey Respondent

In addition to knowing the characteristics of the prior and current housing situation of the newly hired faculty, an understanding of their preferences and level of satisfaction with the current housing situation provides insight into whether current housing assistance programs are addressing those needs. Several questions were asked to determine what factors are most important to the newly recruited faculty when seeking a house. General satisfaction questions were also asked to determine their level of satisfaction with their current house.

Respondents were asked to rank the level of importance (on a 4 point scale from “One of the Most Important Factors” to “Not at all Important Factor”) of the following 8 housing characteristics:

- 1) A price you feel you can afford
- 2) Having a large yard
- 3) A recently constructed home
- 4) A place that’s in good condition, not neglected or run-down
- 5) The house is in a highly rated school district
- 6) Being close to campus
- 7) A place that’s big enough
- 8) Being close to places where children can play

Chart V.1 displays the detailed breakdown of the four factors that received the highest percentage of “One of the Most Important Factors” rankings by the respondents to the 1995 and 2001 Surveys. Charts V.1A and V.1B display the level of importance attributed to affordability and house condition. As might be expected, affordability received a much higher level of responses labeled “One of the Most Important Factors” than any other factor. Charts V.1C and V.1D display the importance of house size and the proximity to campus. It is interesting to note that oftentimes achieving affordability is in direct conflict with the next three most important factors: condition, size, and proximity. The For-sale housing developments at several campuses do assist in addressing this set of conflicts.

In the 2001 Survey, respondents were also asked to rank the three factors that would be the most important to them when looking for a home. Affordability was ranked as the most important factor by 64% of the respondents. A highly rated school district was ranked as the most important factor by 11% of the respondents, followed by 8% who ranked being close to campus as the most important factor.

For the second most important factor, 21% chose a house in good condition, 18% chose being close to campus, and 17% chose a big enough place. For the third most important factor, 23% chose a big enough place, 21% chose a house in good condition, and 19% chose being close to campus. Other important factors mentioned by respondents were a safe neighborhood, being close to spiritual, cultural and entertainment centers, aesthetic value of the property, and being within walking distance of shops and public transportation.

Chart V.2A displays the preferred home size of survey respondents. Although 71% of 2001 Survey respondents indicated a preference for a three or four bedroom home, only 52% of the respondents were actually living in a three or four bedroom home at the time of the survey. These figures for the 1995 Survey were 72% and 60% respectively. This apparent disparity between stated aspirations and the actual living situation may indicate the impacts of higher housing costs and have an impact the University's ability to retain some portion of these new hires over time.

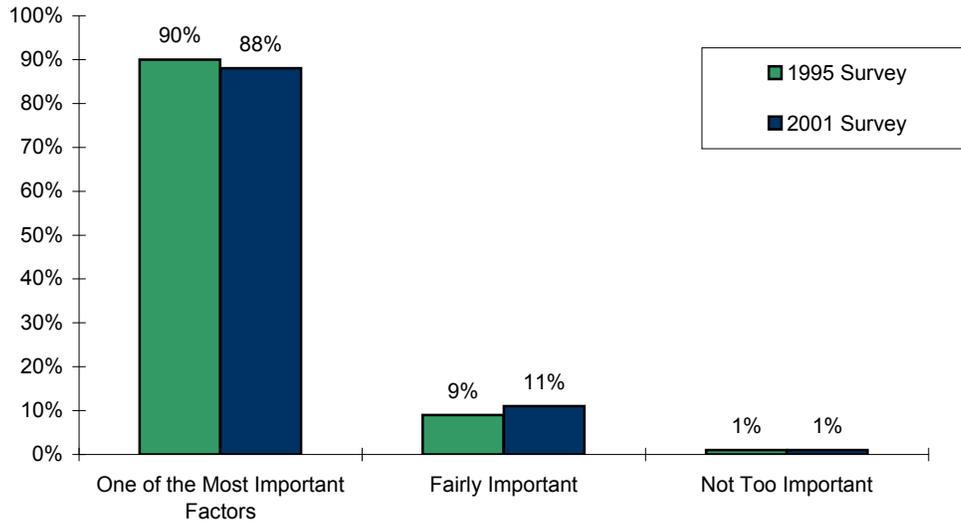
As seen in Chart V.2B, 77% of 2001 Survey respondents indicated they were not seeking any change in their housing situation, while 19% indicated they were seeking to buy a house or condo, a 3% increase over the respondents to the 1995 Survey. This is a further indication that future retention of some of these new hires may be at risk.

Chart V.3 displays the overall level of satisfaction with their current housing situation of the 2001 Survey respondents as compared to the 1995 Survey respondents. The 2001 Survey respondents have a significantly higher level of very satisfied households, at 32%, compared to 20% for the 1995 Survey. This same increase carries over when combining the Very Satisfied and Somewhat Satisfied responses, totaling 78% for the 2001 Survey and 69% for the 1995 Survey.

In 2001, Survey respondents were asked to rank their level of satisfaction with specific aspects of their housing situation. Chart V.4 displays the results of this question, concerning the affordability, location and size of the property, as well as the overall ranking. As can be seen from this chart, 62% of respondents are very satisfied with the location of their housing, but only 24% are very satisfied with the affordability. Although overall housing satisfaction has increased since the 1995 survey, this chart reinforces the fact that Survey respondents see affordability as a critical issue.

CHART V.1 HOUSING CHARACTERISTICS RANKINGS

A. Importance of Affordability When Looking for a House



B. Importance of Condition When Looking for a House

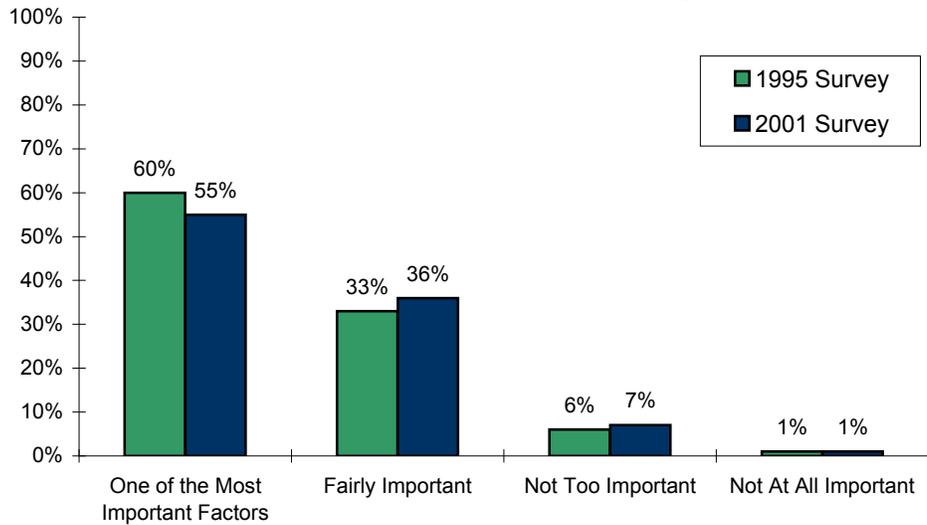
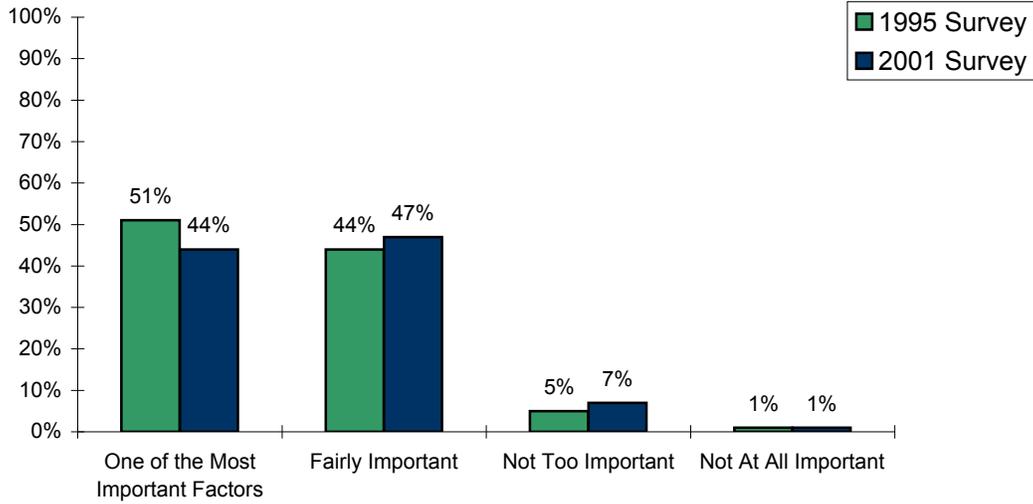


CHART V.1 (Con't) HOUSING CHARACTERISTICS RANKINGS

C. Importance of House Size When Looking for a House



D. Importance of Proximity to Campus When Looking for a House

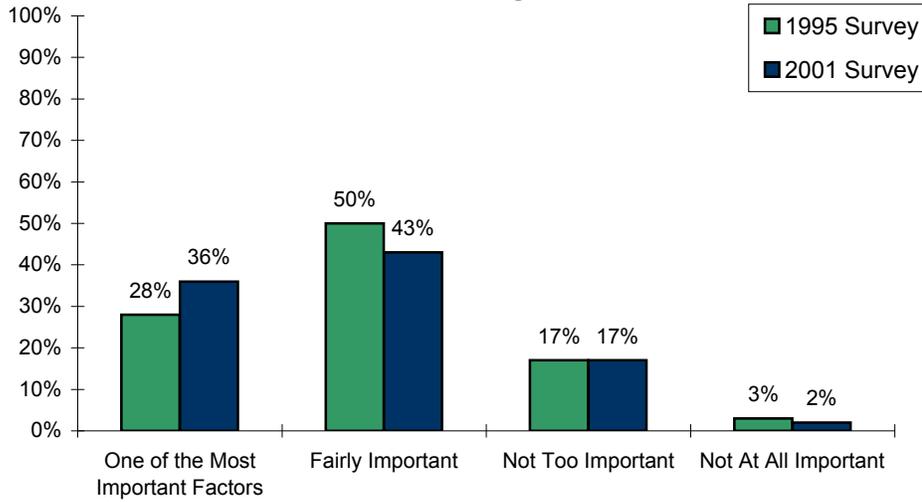
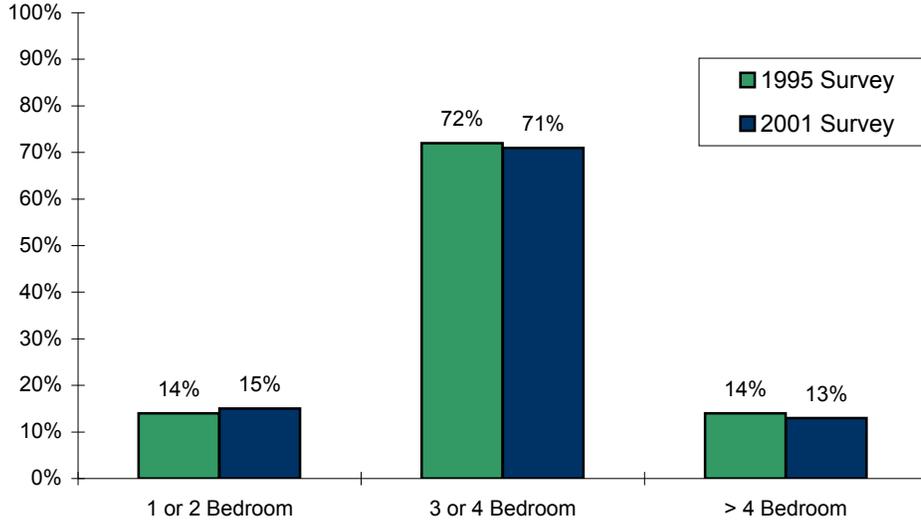
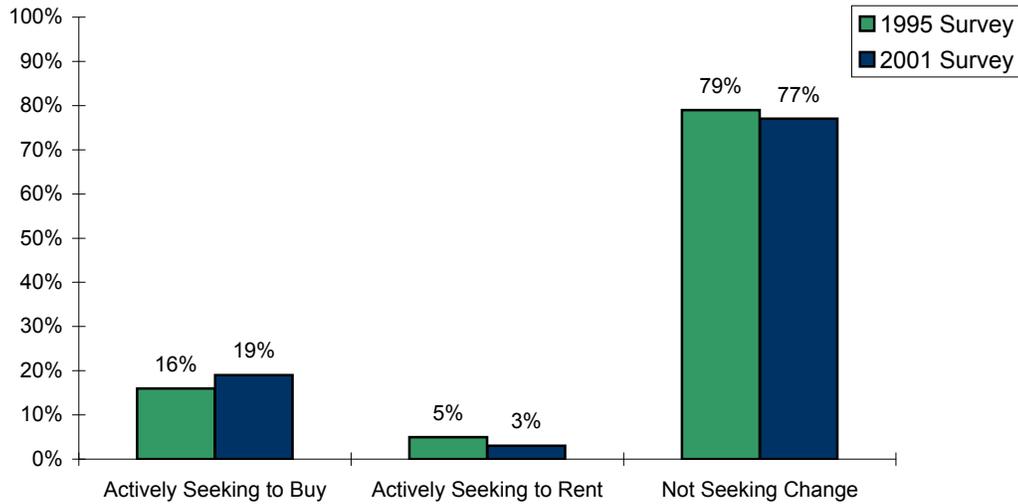


CHART V.2 PREFERRED HOUSE SIZE AND DESCRIPTION OF CURRENT HOUSING SITUATION

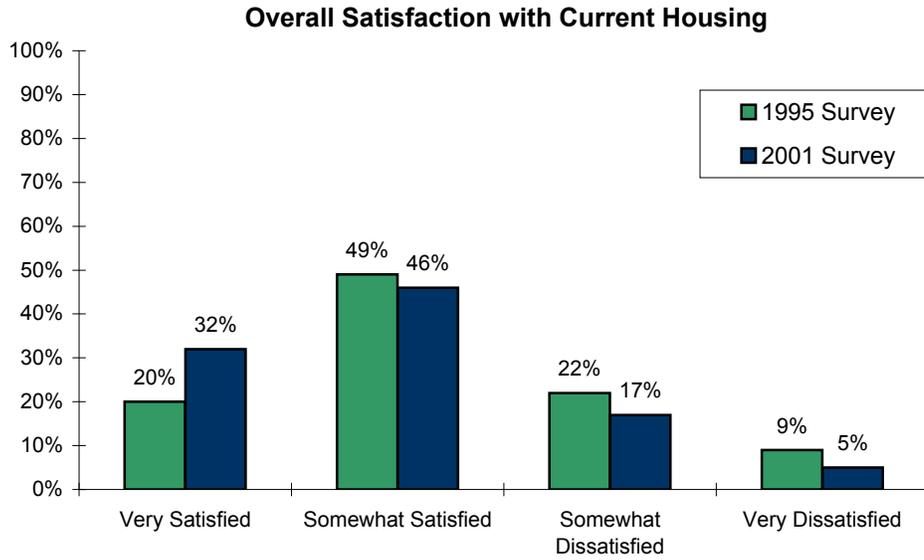
A. Preferred Home Size



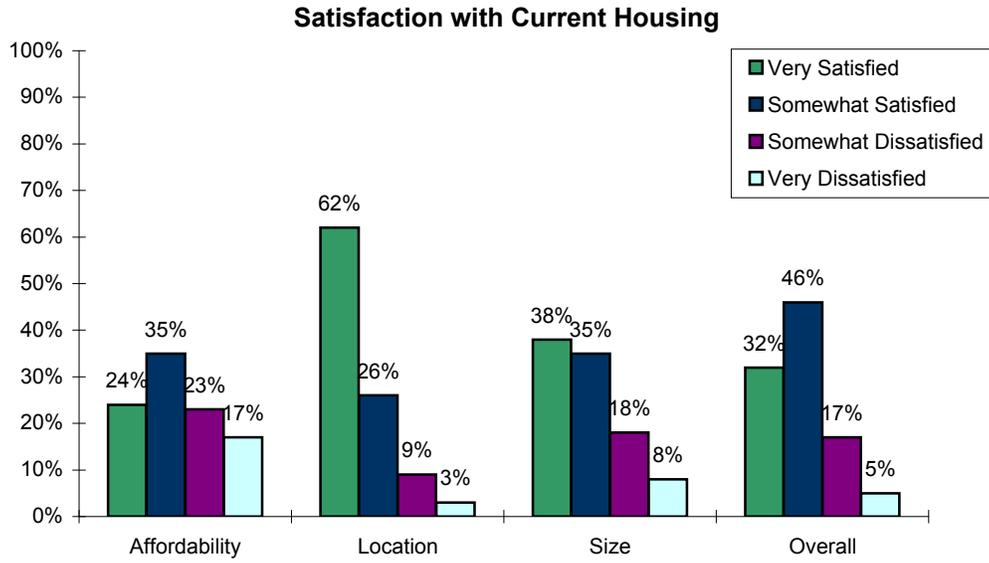
B. Description of Current Housing Situation



**CHART V.3
LEVEL OF SATISFACTION WITH CURRENT HOUSING:
COMPARISON OF 1995 AND 2001 SURVEY RESULTS**



**CHART V.4
LEVEL OF SATISFACTION WITH CURRENT HOUSING:
2001 SURVEY RESPONDENTS**



**VI. PARTICIPATION AND INTEREST IN UNIVERSITY
HOUSING PROGRAMS**

VI. PARTICIPATION AND INTEREST IN UNIVERSITY HOUSING PROGRAMS

“The University’s housing assistance program was invaluable in helping me buy my first house. However I am concerned that the level of assistance is beginning to fall behind that needed to allow many new faculty to buy suitable housing within a reasonable distance of campus. This is particularly true for single faculty. I would suggest that care should be taken to ensure that the housing allowance, which is used toward a down payment, is monitored to ensure that it keeps up with trends in the housing market.”

2001 Survey Respondent

The survey asked a series of questions to determine the number of respondents who received housing assistance, or who were offered housing assistance but did not use it, or who were not offered assistance but would have used it. Other questions sought to determine the types of assistance received by respondents. Answers to these questions can provide indicators regarding the degree of use of the existing programs and a measure of the effectiveness of the current programs in addressing the needs of the newly recruited faculty.

Table VI.1 indicates the level of participation and interest in the University’s housing programs. The table compares the number of respondents to the 1988, 1995, and 2001 surveys who were offered assistance, and of those, how many received assistance. In 1995 and 2001, the respondents who were not offered assistance were asked whether they would have accepted assistance if it had been offered.

**TABLE VI.1
PARTICIPATION AND INTEREST IN HOUSING PROGRAMS**

	1988 Survey	1995 Survey	2001 Survey
Offered Assistance	53%	56%	71%
Received Assistance	39%	40%	58%
Not Offered Assistance	47%	44%	29%
Definitely Would Use If Offered	N/A	39%	46%
Probably Would Use If Offered	N/A	46%	40%

Over the period covered by these three surveys, there has been an increase in use of the University’s housing assistance programs by the campuses, evidenced by increased offers of assistance and a corresponding increase in program utilization by the newly recruited faculty. As displayed in the table, the most dramatic increases occurred between the time of the 1995 Survey and the 2001 Survey with the percentage of respondents being offered assistance increasing from 56% to 71% and the number receiving assistance increasing from 40% to 58%.

Since the available resources for financial and other forms of housing assistance are not sufficient to provide assistance to all newly recruited faculty, it is important to determine the extent to which those not offered assistance would have wanted to make use of such assistance.

The above data show that there was strong interest in these programs by the respondents to both the 1995 and 2001 Surveys who were not offered any assistance.

Table VI.2 displays the percentage of respondents, from each of the last three surveys, receiving each of the four major types of housing assistance offered by the University. It should be noted that these percentages are not additive, as any given respondent could have received more than one form of assistance.

**TABLE VI.2
PROGRAM PARTICIPATION**

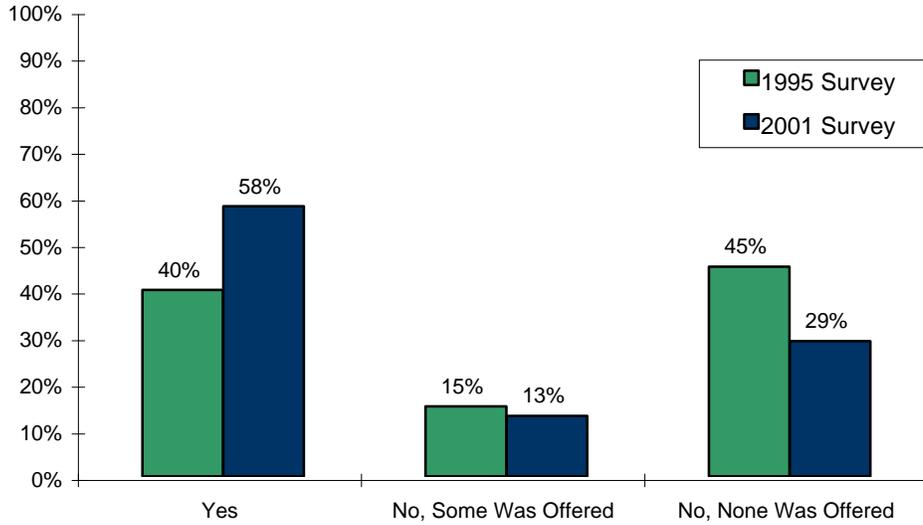
	1988 Survey	1995 Survey	2001 Survey
Received First Mortgage	30%	49%	56%
Received Second Mortgage	2%	3%	6%
Received Housing Allowance	3%	32%	38%
Received For-Sale Housing	12%	12%	13%

The increase in housing assistance to respondents to the 2001 Survey, compared to the respondents in the prior survey groups, reflects the increased levels of funding for the programs over the past several years in response to escalating housing costs in California and a higher utilization rate by those offered the assistance than past time periods.

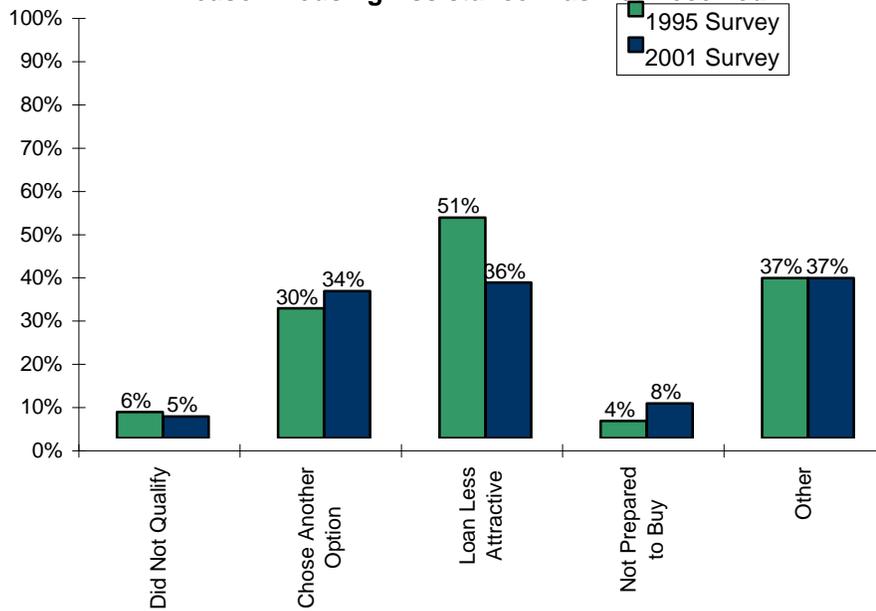
Chart VI.1A displays the percentage of respondents to the 1995 and 2001 surveys that received housing assistance. Chart VI.1B displays the reasons given by respondents for not receiving/utilizing the housing assistance that was offered (this group of respondents represented 15% or less of all respondents in both surveys). The percentage that perceived the University loan product to be less attractive than conventional housing tools dropped dramatically between 1995 and 2001 and the percentage of faculty delaying the buying decision doubled between 1995 and 2001. Both of these findings most likely reflect the relative attractiveness of University financing during the time period of the most recent survey and the very volatile housing market near most University campuses.

CHART VI.1 PARTICIPATION AND INTEREST IN UC HOUSING PROGRAMS

A. Respondents Receiving Housing Assistance



B. For Respondents Offered But Not Receiving Assistance- Reason Housing Assistance Was Not Received



**VII. ATTRACTIVENESS AND INFLUENCE OF HOUSING
PROGRAMS ON DECISION TO ACCEPT EMPLOYMENT**

VII. ATTRACTIVENESS AND INFLUENCE OF HOUSING PROGRAMS ON DECISION TO ACCEPT UNIVERSITY EMPLOYMENT

“My quality of life, including my ability to do work, was significantly enhanced both by the UC loan program itself, and by the advice and expertise of the staff who administer it. The UC loan program is a very positive incentive.”

2001 Survey Respondent

The importance of the availability of the housing programs to the recruitment and retention goals of the University is supported by the responses of faculty who were offered housing assistance, as well those who were not offered assistance. Table VII.1 and Charts VII.1A and VII.1B display the results of survey questions concerning how the offer of housing assistance programs influenced decisions regarding employment.

**TABLE VII.1
ATTRACTIVENESS AND INFLUENCE OF UNIVERSITY PROGRAMS**

	1995 Survey	2001 Survey
Offer of Assistance Was Very Or Somewhat Important In Decision To Accept Job Offer	65%	68%
Definitely Would Not Have Accepted Job Offer Without Housing Assistance	13%	11%
Probably Would Not Have Accepted Job Offer Without Housing Assistance	30%	30%
Those Originally Not Offered Assistance: An Offer Now Would Probably Make Them Continue University Employment	59%	N/A – Survey Question Changed

- In 1995, over 65% of those respondents who received housing assistance stated that the offer of assistance was either an extremely or fairly important factor in their decision to accept employment at the University. By 2001, this percentage had increased to 68%. In 1995, 13% of these respondents indicated they definitely would not have accepted employment without the assistance, and 30% indicated that they probably would not have accepted. In 2001, the figures were similar, with 11% stating that they definitely would not have accepted employment, and 30% stating that they probably would not have accepted employment.
- As shown in Chart VII.2A, of those respondents in the 2001 Survey not offered any University housing assistance, 46% indicated that they definitely would have accepted assistance if it had been offered, with an additional 40% indicating they probably would have accepted housing assistance. The definitely yes group increased between 1995 and 2001, while the proportion that indicated they probably would not have utilized the programs remained steady at 15% of those not offered any assistance. Chart VII.2B indicates that for respondents to the 1995 Survey who were not offered any housing assistance at the time of initial hire, 22% would definitely and 37% would probably

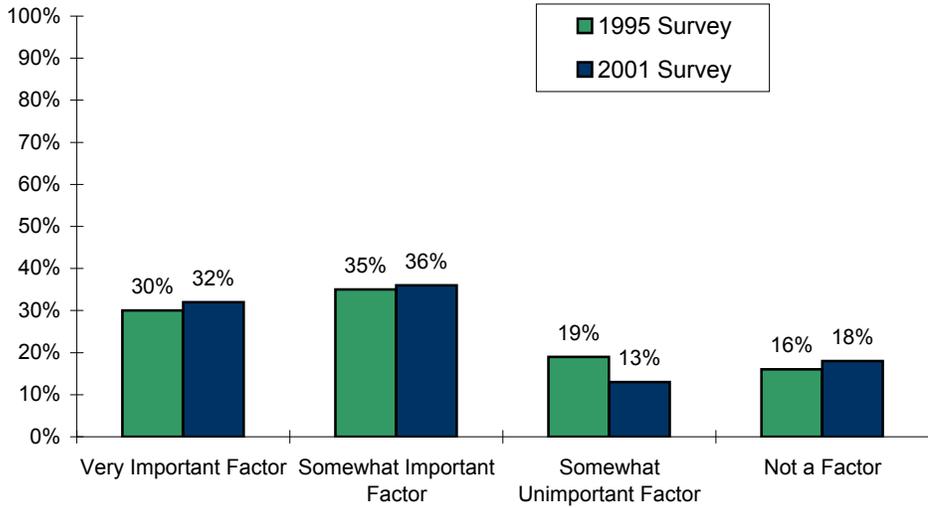
continue their employment with the University if such an offer were to be made now. These percentages increased dramatically in the 2001 Survey, with 37% indicating they would definitely stay and 51% indicating they probably would stay.

In both the 1995 and 2001 Surveys, respondents who were not offered housing assistance were asked whether the availability of assistance would have made the employment opportunity more desirable. Chart VII.3 displays a comparison of the 1995 and 2001 results for this question. Of those who were not offered University housing assistance, 50% of the 2001 Survey respondents indicated that an offer of housing assistance definitely would have made the employment opportunity more desirable. An additional 30% said the offer of housing assistance probably would have made the employment opportunity more desirable. In 1995, the results were similar, with 54% stating that the employment opportunity definitely would have been more desirable, and 29% stating that it probably would have been more desirable.

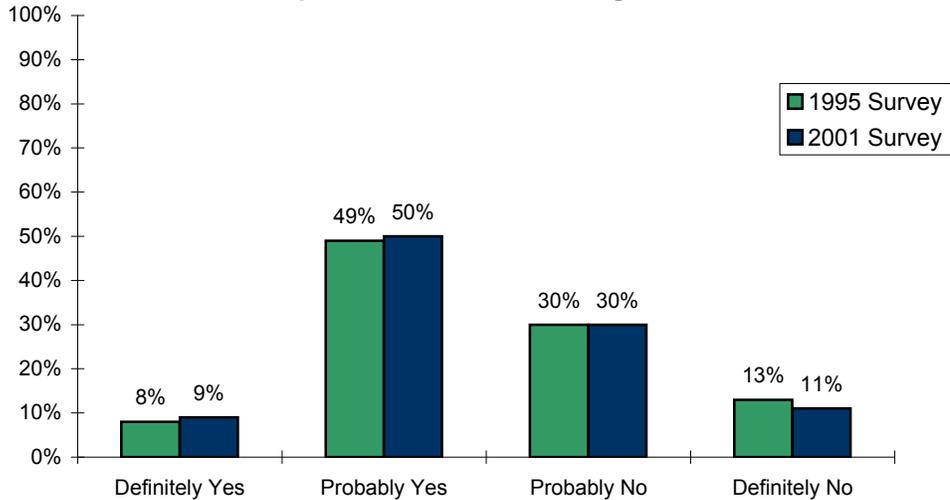
- 40% of respondents to the 2001 Survey who were not offered assistance stated that they have considered leaving the University because of the cost of housing. Of those who have considered leaving, 88% indicated that the availability of housing assistance would definitely (37%) or probably (51%) influence them to remain at the University.

**CHART VII.1
INFLUENCE OF UC HOUSING PROGRAMS
ON ACCEPTING EMPLOYMENT**

A. For Those Receiving Housing Assistance: How much did the assistance you received influence your decision to accept UC employment?

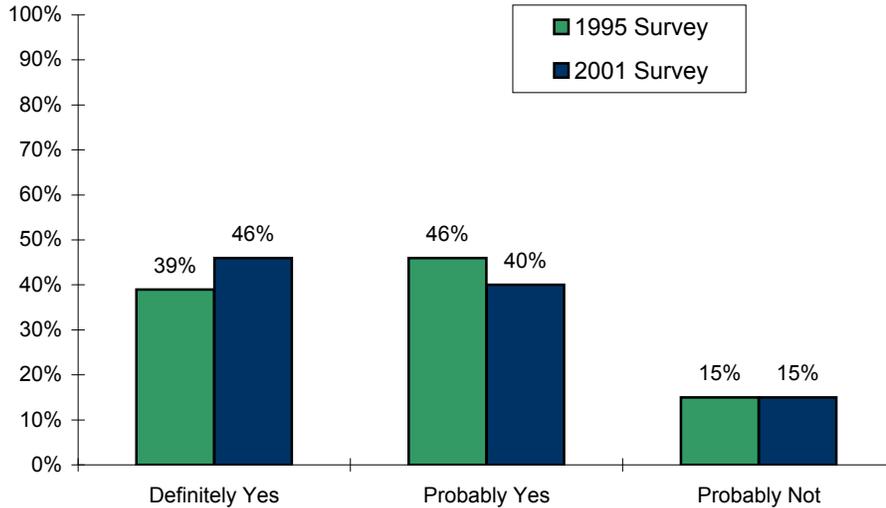


B. For Those Receiving Housing Assistance: Would You Have Accepted Job Without Housing Assistance?

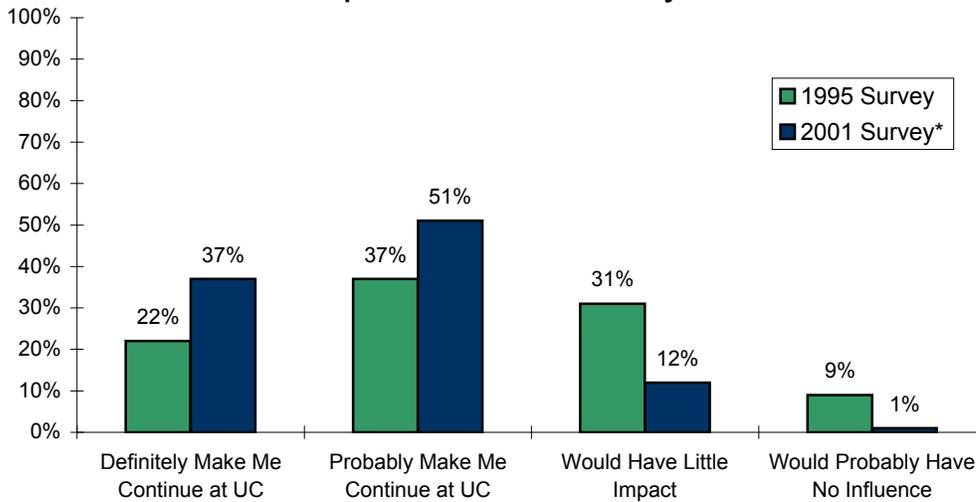


**CHART VII.2
SURVEY RESPONDENTS NOT OFFERED ASSISTANCE:
INFLUENCE OF HOUSING PROGRAMS**

**A. For Those Not Offered Housing Assistance:
Would You Have Accepted Assistance If Offered?**



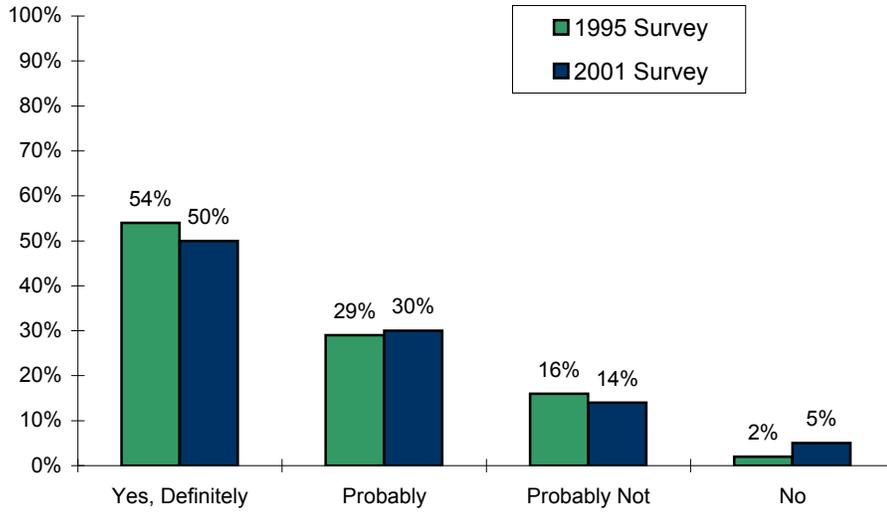
**B. For Those Not Offered Housing Assistance: Would an Offer
Now Impact Your Decision to Stay at UC?**



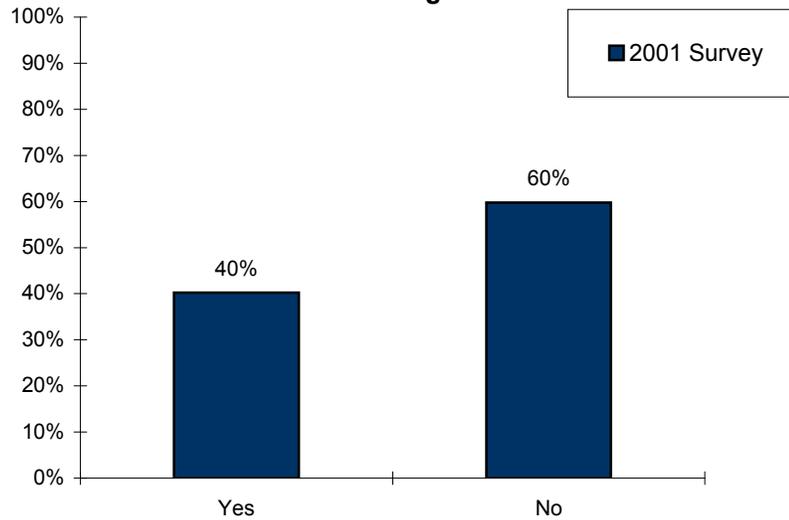
***For the 2001 Survey, this question was answered by only those respondents that in that they had considered leaving UC.**

**CHART VII.3
DESIRABILITY OF EMPLOYMENT OPPORTUNITY**

**A. For Those Not Offered Housing Assistance:
Would Assistance Have Made Employment Opportunity More Desirable?**



**B. For Those Not Offered Housing Assistance:
Have You Ever Considered Leaving UC Because of the Cost of Housing?**



VIII. COMPARISON OF UNIVERSITY LOAN PROGRAMS TO CONVENTIONAL FINANCING

VIII. Comparison of University Loan Programs to Conventional Financing

“Interest rate is currently low, but the fact that it is adjustable makes the program less attractive. Making the downpayment was the biggest problem for me, so having lower or no downpayment or UC assistance with downpayment would be great. My impression is that competing Universities do more to assist prospective faculty with housing, and we are having problems with recruitment of new faculty due to this situation.”

2001 Survey Respondent

In order to evaluate how the survey respondents view the attractiveness of the University’s loan programs, respondents were asked to compare the interest rates, qualifying criteria and terms of the University’s housing assistance program to conventional financing alternatives. The 2001 survey results are displayed below in Table VIII.1. Many of the respondents did not have sufficient knowledge to make these comparisons. For the interest rate comparison, 35% of the respondents stated that they didn’t know enough to answer the question. As shown in the table, of those who did respond, 75% felt that the interest rates offered by the University were either much more attractive or somewhat more attractive than conventional rates.

When comparing qualifying criteria, 42% stated that they did not know enough to answer the question. Again, the table shows that of those who did respond, 72% felt that the University’s program was much more attractive or somewhat more attractive than conventional alternatives.

Finally, when comparing loan terms, 42% stated that they did not know enough to answer the question. As shown below, of those who did respond, 65% felt that the University’s program was much more attractive or somewhat more attractive than conventional alternatives.

**TABLE VIII.1
Comparison of University Housing Assistance Program to Conventional Financing Alternatives**

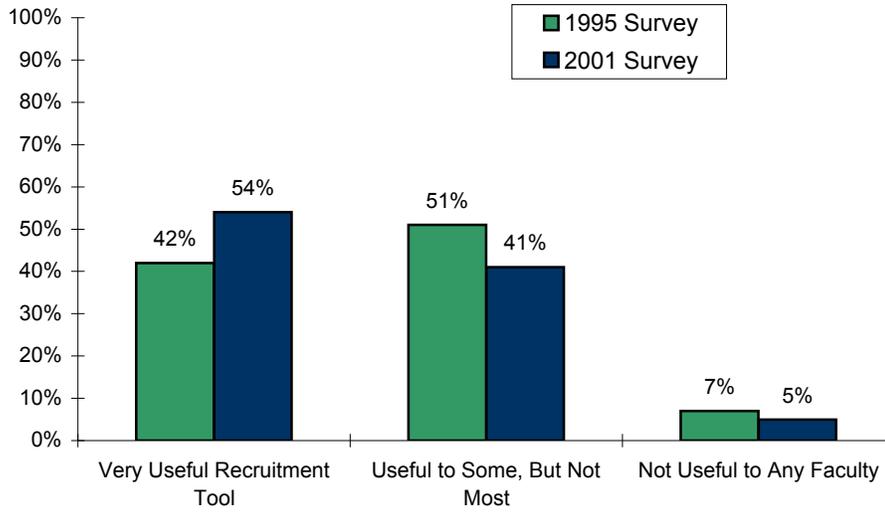
	Interest Rates	Qualifying Criteria	Terms
Much More Attractive	32%	37%	28%
Somewhat More Attractive	43%	35%	37%
Neither More Nor Less Attractive	14%	19%	18%
Somewhat Less Attractive	7%	6%	10%
Much Less Attractive	4%	3%	7%

Survey respondents were also asked for their opinion concerning the usefulness of the University's housing assistance program. Approximately 32% of the respondents stated that they knew too little about the program to respond. For those respondents who did answer this question, Chart VIII.1 displays the results from the 2001 Survey as compared to the 1995 Survey. The percentage of respondents who felt that the University's housing assistance program is a very useful recruitment tool increased from 42% in 1995 to 54% in 2001. However, 41% of the 2001 Survey respondents indicated that the program is useful to some, but not to most faculty members, with an additional 5% of 2001 Survey respondents indicating that the program is not useful to any faculty.

Based on the responses to both of these questions, a majority of Survey respondents indicated that the University's housing assistance program compares favorably with outside alternatives, but many respondents feel that it does not do enough to reach all of those who need housing assistance.

**CHART VIII.1
ASSESSMENT OF UC HOUSING PROGRAMS
BY SURVEY RESPONDENTS**

**Which of the Following Comes Closest to Your Opinion of
UC's Housing Assistance Programs?**



IX. CONCLUSION

IX. Conclusion

“The cost of housing is much higher/worse than when I was hired. Continuing and increasing assistance, especially the housing allowance to assist with downpayments, is critical to recruiting the top candidates and competing with universities in areas with lower costs...”
2001 Survey Respondent

The guiding principle of the University of California Housing Program continues to be the provision of financial and programmatic tools to assist in the recruitment and retention of key faculty members and other designated employees in order to maintain the University’s position of pre-eminence in the academic community.

This report has provided a summary of the statistical data gathered from the 1988, 1995 and 2001 New Hire Surveys. The major demographic change that has occurred since 1988 is the increase in the number of two-income households. The results of the 2001 Survey confirm that most hiring continues to take place at the Assistant Professor level. In addition, the majority of new recruits are coming from outside of California. A comparison of the survey results indicates that the percentage of newly hired faculty who were prior homeowners has decreased, so the need for downpayment assistance is more critical.

All of this data indicates that there continues to be a high need for housing assistance. The primary housing issue that is facing new recruits is affordability. The major components of affordability are access to sufficient cash resources for downpayment and closing costs, and access to financial products that have terms and interest rates that result in an affordable payment structure. In addition, there are several quality of life issues that survey respondents are concerned about including the size and condition of the available housing, the proximity of housing to the campus, living in a safe neighborhood, being close to spiritual, cultural, and entertainment centers, the aesthetic value of the property, and being within walking distance of shops and public transportation.

The survey results indicate that the University has been successful in meeting the needs outlined above by helping faculty live closer to campus, increasing homeownership rates among faculty, and providing increased housing assistance to new faculty hires. However, the current demand for the programs exceeds the resources available. Survey respondents compare UC programs favorably to conventional financing, however, a large percentage of respondents feel that the programs are useful to some, but not all faculty, and a small percentage feel that the programs are not useful to any faculty.

Based on these results, the University is continuing to pursue increased allocations for the Mortgage Origination Program, development of alternative loan products, negotiations with private lenders for more favorable loan pricing for UC employees, and researching the possibility of additional funding sources for housing assistance programs.

APPENDIX I

**UNIVERSITY OF CALIFORNIA OFFICE OF LOAN PROGRAMS
2001 HOUSING SURVEY OF RECENTLY APPOINTED FACULTY**

SELECTED CAMPUS DATA

TABLE 1: Housing Type and Size: 2001 Survey Data**Current Housing Type by Campus**

Campus Name	Apt/Duplex		SF-Detached		TwnHse/Condo		Other		Total	
	#	%	#	%	#	%	#	%	#	%
Berkeley	45	29.2	92	59.7	15	9.7	2	1.3	154	14.3
Davis	20	10.1	169	85.4	7	3.5	2	1.0	198	18.4
Irvine	28	23.0	56	45.9	31	25.4	7	5.7	122	11.3
Los Angeles	69	32.4	116	54.5	28	13.1	0	0.0	213	19.8
Riverside	15	19.7	57	75.0	3	3.9	1	1.3	76	7.1
San Diego	14	12.3	87	76.3	13	11.4	0	0.0	114	10.6
San Francisco	18	20.9	48	55.8	19	22.1	1	1.2	86	8.0
Santa Barbara	16	26.7	28	46.7	15	25.0	1	1.7	60	5.6
Santa Cruz	13	24.1	23	42.6	17	31.5	1	1.9	54	5.0
Summary	238	22.1	676	62.8	148	13.7	15	1.4	1077	100.0

Current Housing Type by Rank

Faculty Rank	Apt/Duplex		SF-Detached		TwnHse/Condo		Other		Total	
	#	%	#	%	#	%	#	%	#	%
Assist Professor	194	29.2	353	53.2	105	15.8	12	1.8	664	61.7
Assoc Professor	22	16.4	99	73.9	10	7.5	3	2.2	134	12.5
Professor	19	7.1	219	81.4	31	11.5	0	0.0	269	25.0
Other	3	33.3	5	55.6	1	11.1	0	0.0	9	0.8
Summary	238	22.1	676	62.8	147	13.7	15	1.4	1076	100.0

Current Housing Size by Campus

Campus Name	Studio Apt		1 - 2 Bedroom		3 - 4 Bedroom		5+ Bedroom		Total	
	#	%	#	%	#	%	#	%	#	%
Berkeley	1	0.6	77	50.0	68	44.2	8	5.2	154	14.3
Davis	2	1.0	38	19.4	135	68.9	21	10.7	196	18.2
Irvine	3	2.5	40	32.8	73	59.8	6	4.9	122	11.3
Los Angeles	3	1.4	107	50.5	91	42.9	11	5.2	212	19.7
Riverside	0	0.0	19	25.0	40	52.6	17	22.4	76	7.1
San Diego	2	1.8	24	21.1	70	61.4	18	15.8	114	10.6
San Francisco	0	0.0	35	40.7	41	47.7	10	11.6	86	8.0
Santa Barbara	1	1.6	30	49.2	29	47.5	1	1.6	61	5.7
Santa Cruz	1	1.9	37	68.5	15	27.8	1	1.9	54	5.0
Summary	13	1.2	407	37.9	562	52.3	93	8.7	1075	100.0

TABLE 2: Owner/Renter Tenure: 2001 Survey Data

Campus Name	Owner		Renter		Total	
	#	%	#	%	#	%
Berkeley	88	55.3	71	44.7	159	14.2
Davis	166	80.6	40	19.4	206	18.4
Irvine	95	77.2	28	22.8	123	11.0
Los Angeles	140	63.1	82	36.9	222	19.9
Riverside	57	72.2	22	27.8	79	7.1
San Diego	102	87.9	14	12.1	116	10.4
San Francisco	57	62.0	35	38.0	92	8.2
Santa Barbara	43	65.2	23	34.8	66	5.9
Santa Cruz	29	52.7	26	47.3	55	4.9
Summary	777	69.5	341	30.5	1118	100.0

TABLE 3: Monthly Housing Costs: 2001 Survey Data

Campus	Households that Rent			Households that Own			Net Proceeds from Sale of Prior Home			
	Average Rent	Average Income	Average Rent/Income	Average Payment	Average Income	Average Paymt/Income	No. of Responses	Average Proceeds	Minimum Proceeds	Maximum Proceeds
Berkeley	\$1,643.46	\$7,202	22.82%	\$3,201.49	\$10,387	30.82%	47	\$114,107	\$15,000	\$635,000
San Francisco	2,149.18	9,854	21.81	5,032.84	11,922	42.21	30	179,900	(99,998)	600,000
Davis	1,203.13	7,131	16.87	2,242.62	9,422	23.80	64	97,882	(15,000)	364,000
Los Angeles	1,550.20	8,123	19.08	3,353.48	10,704	31.33	57	119,962	3,000	700,000
Riverside	971.41	5,823	16.68	2,234.04	8,883	25.15	26	112,715	(2,000)	500,000
San Diego	1,022.64	5,506	18.57	3,521.80	10,028	35.12	45	186,511	6,000	970,000
Santa Cruz	1,489.19	5,721	26.03	2,492.62	8,860	28.13	11	61,636	(2,000)	300,000
Santa Barbara	1,227.95	6,258	19.62	3,032.67	9,226	32.87	14	142,857	(30,000)	350,000
Irvine	1,084.04	7,335	14.78	2,477.08	9,048	27.38	25	110,752	7,000	675,000
Total	\$1,466.56	\$7,357	19.93%	\$3,007.95	\$9,909	30.36%	319	\$125,147	(\$99,998)	\$970,000

TABLE 4: Level of Satisfaction With Current Housing: 2001 Survey Data

Campus Name	Level of Satisfaction									
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Totals	
	#	%	#	%	#	%	#	%	#	%
Berkeley	34	21.5	76	48.1	36	22.8	12	7.6	158	14.3
Davis	86	42.4	94	46.3	20	9.9	3	1.5	203	18.4
Irvine	60	47.6	50	39.7	14	11.1	2	1.6	126	11.4
Los Angeles	49	22.3	110	50.0	45	20.5	16	7.3	220	19.9
Riverside	39	50.6	33	42.9	5	6.5	0	0.0	77	7.0
San Diego	40	35.4	59	52.2	13	11.5	1	0.9	113	10.2
San Francisco	25	27.8	35	38.9	22	24.4	8	8.9	90	8.1
Santa Barbara	13	19.4	34	50.7	13	19.4	7	10.4	67	6.1
Santa Cruz	7	13.7	20	39.2	15	29.4	9	17.6	51	4.6
Totals	353	31.9	511	46.2	183	16.6	58	5.2	1105	100.0

Current Housing Tenure	Level of Satisfaction									
	Very Satisfied		Somewhat Satisfied		Somewhat Dissatisfied		Very Dissatisfied		Totals	
	#	%	#	%	#	%	#	%	#	%
Owners	308	40.7	349	46.1	87	11.5	13	1.7	757	69.4
Renters	38	11.4	157	47.0	94	28.1	45	13.5	334	30.6
Totals	346	31.7	506	46.4	181	16.6	58	5.3	1091	100.0

TABLE 5: Newly Recruited Faculty Offered and Receiving Housing Assistance: 2001 Survey Data

Campus Name	Offered & Received		Offered, Not Received		None was Offered		Totals	
	#	%	#	%	#	%	#	%
Berkeley	113	69.8	19	11.7	30	18.5	162	14.4
Davis	58	28.2	39	18.9	109	52.9	206	18.3
Irvine	95	73.6	11	8.5	23	17.8	129	11.4
Los Angeles	138	61.9	25	11.2	60	26.9	223	19.8
Riverside	37	46.3	16	20.0	27	33.8	80	7.1
San Diego	67	58.3	15	13.0	33	28.7	115	10.2
San Francisco	47	51.1	6	6.5	39	42.4	92	8.2
Santa Barbara	58	86.6	7	10.4	2	3.0	67	5.9
Santa Cruz	44	81.5	7	13.0	3	5.6	54	4.8
Totals	657	58.2	145	12.9	326	28.9	1128	100.0

TABLE 6: Number of Wage Earners by Campus: 2001 Survey Data

Campus Name	1 Wage Earner		2 Wage Earners		3 Wage Earners		Totals	
	#	%	#	%	#	%	#	%
Berkeley	39	29.8	91	69.5	1	0.8	131	14.2
Davis	62	36.3	108	63.2	1	0.6	171	18.5
Irvine	29	30.9	64	68.1	1	1.1	94	10.2
Los Angeles	57	30.5	128	68.4	2	1.1	187	20.3
Riverside	23	33.8	45	66.2	0	0.0	68	7.4
San Diego	31	33.7	60	65.2	1	1.1	92	10.0
San Francisco	22	26.8	57	69.5	3	3.7	82	8.9
Santa Barbara	10	19.6	41	80.4	0	0.0	51	5.5
Santa Cruz	13	28.3	33	71.7	0	0.0	46	5.0
Totals	286	31.0	627	68.0	9	1.0	922	100.0

TABLE 7: Income Ranges of Survey Respondents by Campus: 2001 Survey Data

Campus Name	< \$50,000		\$50,000 - \$59,999		\$60,000 - \$74,999		\$75,000 - \$99,999		\$100,000 - \$124,999		\$125,000 - \$149,999		>\$150,000		Totals	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Berkeley	4	2.5	15	9.6	21	13.4	34	21.7	19	12.1	20	12.7	44	28.0	157	14.3
Davis	6	3.0	17	8.5	26	12.9	40	19.9	35	17.4	23	11.4	54	26.9	201	18.3
Irvine	10	8.0	7	5.6	20	16.0	15	12.0	30	24.0	15	12.0	28	22.4	125	11.4
Los Angeles	4	1.8	13	6.0	26	12.0	25	11.5	39	18.0	23	10.6	87	40.1	217	19.7
Riverside	7	9.2	8	10.5	10	13.2	20	26.3	12	15.8	11	14.5	8	10.5	76	6.9
San Diego	5	4.4	7	6.1	8	7.0	25	21.9	17	14.9	9	7.9	43	37.7	114	10.4
San Francisco	0	0.0	0	0.0	2	2.2	12	13.5	11	12.4	11	12.4	53	59.6	89	8.1
Santa Barbara	6	9.1	10	15.2	3	4.5	18	27.3	9	13.6	9	13.6	11	16.7	66	6.0
Santa Cruz	5	9.1	5	9.1	19	34.5	8	14.5	7	12.7	6	10.9	5	9.1	55	5.0
Totals	47	4.3	82	7.5	135	12.3	197	17.9	179	16.3	127	11.5	333	30.3	1100	100.0

APPENDIX II

**UNIVERSITY OF CALIFORNIA OFFICE OF LOAN PROGRAMS
2001 HOUSING SURVEY OF RECENTLY APPOINTED FACULTY**

SURVEY QUESTIONNAIRE

(Question 2 Cont'd)

F. What is the average monthly cost of your current housing?

FOR RENTERS: \$ _____ per month for rent

FOR OWNERS: \$ _____ per month including your mortgage payment, property taxes, hazard insurance, private mortgage insurance and homeowner's association fees

G. And what was your average monthly housing cost just before you joined UC?
Please answer even if you did not move.

FOR RENTERS: \$ _____ per month for rent

FOR OWNERS: \$ _____ per month including your mortgage payment, property taxes, hazard insurance, private mortgage insurance and homeowner's association fees

If you did not own the home you lived in just before accepting UC employment, please skip to question 4 below.

3. A. **If you were a home owner before accepting UC employment:** What happened to the home you owned before coming to UC?

- ¹ I sold it —————→ **Go to B below**
 - ² I am trying to sell it
 - ³ I still own it and am not trying to sell it or rent it
 - ⁴ I still own it and am renting it out —————→ **Monthly rental income, if applicable: _____, then skip to question 4 below**
- } —————→ **If you have not sold that home, please skip to question 4 below.**

B. When did you sell it? Date of sale was _____, _____
month year

C. What were the net proceeds from the sale (after deducting commissions, paying off the mortgage balance, and other normal costs)? **NOTE: We are asking only for the equity or capital realized from the sale -- NOT the profit or loss.**

\$ _____

4. From a buyer's perspective, how would you compare the overall housing market in your previous city of residence to the housing market you faced when you accepted employment with UC?

- ⁰ Does not apply to me. Continued living in same city
- ¹ The housing market in my previous city of residence was much more affordable than this one
- ² The housing market in my previous city of residence was somewhat more affordable than this one
- ³ The housing market in my previous city of residence was somewhat less affordable than this one
- ⁴ The housing market in my previous city of residence was much less affordable than this one
- ⁵ The housing markets were roughly the same, no real difference

5. A. If you were looking for housing now, how important would each of the following factors be? Please check one answer for each.

	One of the most <u>important</u>	Fairly important	Not too important	Not at all important
(1) A price you feel you can afford	¹ <input type="checkbox"/>	² <input type="checkbox"/>	³ <input type="checkbox"/>	⁴ <input type="checkbox"/>
(2) Having a large yard.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(3) A recently constructed home.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(4) A place that's in good condition, not neglected or run-down.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(5) The house is in a highly rated school district	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(6) Being close to campus	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(7) A place that's big enough.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(8) Being close to places where children can play	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
(9) Other important factors (Please describe: _____ _____)				

(Question 5 Cont'd)

B. Which three of the factors listed on the previous page would be the **most important** to you? (Just list the number of the factor.)

- 1) Most important ____
- 2) Next most important ____
- 3) Next most important ____

6. What size home would you choose given your present circumstances?

- ¹ More than 4 bedrooms
- ² 3 or 4 bedrooms
- ³ 1 or 2 bedrooms
- ⁴ Studio unit

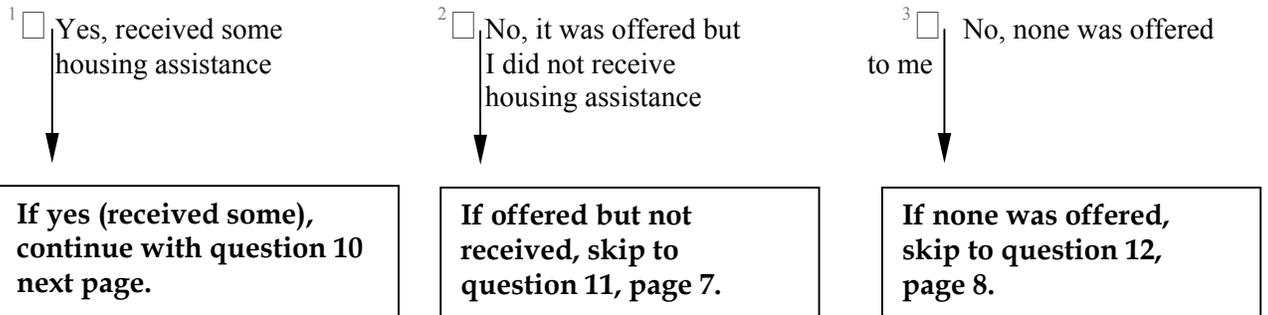
7. Taking everything into consideration, how satisfied are you with the following aspects of your present housing situation?

	<u>Very satisfied</u>	<u>Somewhat satisfied</u>	<u>Somewhat dissatisfied</u>	<u>Very dissatisfied</u>
A. Affordability	¹ <input type="checkbox"/>	² <input type="checkbox"/>	³ <input type="checkbox"/>	⁴ <input type="checkbox"/>
B. Size	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C. Location	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
D. Overall	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

8. Which of the following best describes your current situation?

- ¹ I am not currently seeking any change in my housing
- ² I am actively seeking a house, condo, or apartment to rent
- ³ I am actively seeking a house or condo to purchase

9. Did you receive any kind of housing assistance from the University of California when you accepted employment at UC?



10. **If you received any housing assistance when you accepted UC employment:**

- A. Which of the types of assistance listed below did you receive? **In 1st column, please check all that apply.**
- B. And which others, if any, might have helped you decide to join UC? **In 2nd column, check all that apply.**

	-A- Received	-B- Would have liked
(1) 1st deed of trust loan or mortgage	¹ <input type="checkbox"/>	¹ <input type="checkbox"/>
(2) 2nd deed of trust loan or mortgage	¹ <input type="checkbox"/>	¹ <input type="checkbox"/>
(3) Availability of UC-owned rental housing	¹ <input type="checkbox"/>	¹ <input type="checkbox"/>
(4) Assistance with locating rental housing	¹ <input type="checkbox"/>	¹ <input type="checkbox"/>
(5) A housing allowance which would be considered salary compensation for tax purposes.....	¹ <input type="checkbox"/>	¹ <input type="checkbox"/>
(6) University developed housing	¹ <input type="checkbox"/>	¹ <input type="checkbox"/>
(7) Other kind of housing assistance (Please describe: _____)	¹ <input type="checkbox"/>	
Other kind of housing assistance (Please describe: _____)		¹ <input type="checkbox"/>

- C. How much did the assistance you actually received influence your decision to accept UC employment?

¹ Very important factor
² Somewhat important factor
³ Somewhat unimportant factor
⁴ Not a factor in my decision → **If not a factor, skip to question 13, page 9.**

- D. Would you have accepted employment at UC if you had not received housing assistance?

¹ Definitely would have accepted
² Probably would have accepted
³ Probably would not have accepted
⁴ Definitely would not have accepted

Now skip to question 13 on page 9.

11. **If you were offered housing assistance but did not receive it:**

- A. Which of the types of assistance listed below were you offered? **In 1st column, check all that apply.**
- B. And which others, if any, would have made the employment opportunity more desirable? **In 2nd column, check all that apply.**

	-A- Offered	-B- Would have liked
	_____	_____
(1) 1st deed of trust loan or mortgage	1 <input type="checkbox"/>	1 <input type="checkbox"/>
(2) 2nd deed of trust loan or mortgage.....	1 <input type="checkbox"/>	1 <input type="checkbox"/>
(3) Availability of UC-owned rental housing	1 <input type="checkbox"/>	1 <input type="checkbox"/>
(4) Assistance with locating rental housing	1 <input type="checkbox"/>	1 <input type="checkbox"/>
(5) A housing allowance which would be considered salary compensation for tax purposes.....	1 <input type="checkbox"/>	1 <input type="checkbox"/>
(6) University developed housing	1 <input type="checkbox"/>	1 <input type="checkbox"/>
(7) Other kind of housing assistance (Please describe: _____)	1 <input type="checkbox"/>	
Other kind of housing assistance (Please describe: _____)		1 <input type="checkbox"/>

- C. What were the reasons you did not receive the housing assistance that you were offered? **Check all that apply.**

- I did not meet the requirements
- I chose another housing option
- The terms of the loan offered were less attractive than conventional loan alternatives
- Other reason (**Please describe:** _____)

Now skip to question 13 on page 9.

12. **If you were not offered housing assistance:**

A. If housing assistance had been offered by UC, would you have accepted it?

¹ Yes, definitely

²

Probably would
have accepted

³ Probably would NOT
have accepted

↓
**If you would not have
accepted, skip to C.**



B. Which of the following kinds of assistance would (or might) you have accepted?

Check all that apply.

¹ 1st deed of trust loan or mortgage

¹ 2nd deed of trust loan or mortgage

¹ Availability of UC-owned rental housing

¹ Assistance with locating rental housing

¹ A housing allowance which would be considered salary compensation for tax purposes

¹ University developed housing

¹ Other kind of housing assistance (**Please describe:** _____
_____)

C. If you had been offered assistance, would it have made the employment opportunity at UC more desirable?

¹ Yes, definitely
would have

² Probably
would have

³ Probably
would not have

⁴ No, definitely
would not have

D. (1) Have you ever considered leaving UC because of the cost of housing?

¹ Yes

² No (**Skip to question 13 on the next page**)

(2) **If yes:** Would the availability of housing assistance impact your decision whether to remain at UC?

¹ It would definitely make me continue on the UC faculty

² It would probably make me continue on the UC faculty

³ It would probably have little impact on my future decision to stay or leave UC

⁴ It would probably have no influence on my future decisions to stay or leave UC

13. Which of the following best describes your situation **just before you accepted** a faculty position at UC?

- ¹ The availability of affordable housing made the employment opportunity at UC more attractive to me
- ² The lack (or shortage) of affordable housing made employment at UC less attractive than it would have been
- ³ The housing situation had no influence on my decision to accept employment at UC
- ⁴ When I accepted employment at UC, I was totally unaware of the housing situation

14. Which of the following comes closest to your opinion of the University's housing assistance program?

- ¹ It's a very useful tool in recruiting the kind of faculty we want
- ² It's useful to a few faculty members, but not to most
- ³ It's not useful to any faculty
- ⁴ I know far too little about the program to have an opinion on this subject
- ⁵ Other _____

15. Taking everything into consideration, what are your thoughts on the following aspects of the University's housing assistance program in comparison to other conventional financing alternatives?

UC's program is ...

	<u>Much more attractive</u>	<u>Somewhat more attractive</u>	<u>Neither more nor less attractive</u>	<u>Somewhat less attractive</u>	<u>Much less attractive</u>	<u>Don't know enough to answer</u>
A. Interest rates	¹ <input type="checkbox"/>	² <input type="checkbox"/>	³ <input type="checkbox"/>	⁴ <input type="checkbox"/>	⁵ <input type="checkbox"/>	⁶ <input type="checkbox"/>
B. Qualifying criteria	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
C. Terms.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

16. Please use this space to tell us anything more you would like to say or think we should know about the University's housing assistance program. Feel free to continue on the back page if you need more space.

In order to learn how different categories of faculty members feel about the University housing assistance program, we need some background information about you. Please answer the following questions, and we assure you that all answers will be treated in strict confidence.

B-1. How old were you on your last birthday?

- ¹ Less than 30 ² 30 - 39 ³ 40 - 49 ⁴ 50 - 59 ⁵ 60 - 69 ⁶ 70 or older

B-2. Please indicate your gender:

- ¹ Male ² Female

B-3. What is your current marital status?

- ¹ Married and living with my spouse
² Single and living with a roommate
³ Living with someone
⁴ Widowed, separated, or divorced
⁵ Never married

B-4. A. How many people usually live in your household -- including you, your spouse, children, other relatives, and anyone who is not related to you but who functions as part of your family, sharing income? **Circle appropriate number.**

- 1 - No one else, I live alone 2 3 4 5 6 7 or more (**Specify:** _____ of us)
↓ ↓ ↓ ↓ ↓ ↓ ↓
If you live alone, please skip to B-5 on page 11. ↓ ↓ ↓ ↓ ↓ ↓

B. How many, if any, are less than 18 years old? **Please circle number.**

- 0 - No one under 18 1 2 3 4 5 or more (**Specify:** _____ less than 18 years old)

C. Not counting you, how many of the other family members work at a paid job -- either full-time or part-time -- and contribute to the family income?

- ⁰ No one else, I'm the only one who's employed (**Skip to B-5**)
¹ 1 other person
² 2 other people
³ 3 other people
⁴ 4 or more other people (**Specify:** ____ of them)

D. Is your spouse or partner employed by the University of California?

¹ Yes

² No

⁰ Does not apply to me – I'm
neither married nor living
with a partner

If yes, please continue

**If no, please skip to
B-5 below**

**If not applicable,
please skip to B-5 below**

E. If spouse or partner is employed by UC: Which position does he/she hold?

¹ Faculty member

² Non-faculty academic

³ Executive, managerial, or administrative professional

⁴ Clerical or technical

⁵ Other (**Specify:** _____)

B-5. How far is your primary residence from the campus where you work?

¹ Less than
5 miles

² 5 - 19
miles

³ 20 - 39
miles

⁴ 40 or more
miles

B-6. On average, how long is your typical one-way commute to work?

¹ Less than
30 minutes

² 30 minutes
to less than
one hour

³ One hour
to less than
two hours

⁴ More than
two hours

B-7. Generally, what mode of transportation do you use to get to work?

¹ Walk

² Bicycle

³ Private
auto

⁴ Car or
vanpool

⁵ Public
transportation

⁶ Other _____

B-8. What was your gross family income from all sources during 2000 (calendar year)?

¹ Less than \$50,000

⁵ \$100,000 - \$124,999

² \$50,000 - \$59,999

⁶ \$125,000 - \$149,999

³ \$60,000 - \$74,999

⁷ \$150,000 or more

⁴ \$75,000 - \$99,999

**THANK YOU VERY MUCH FOR
YOUR COOPERATION**