

*The Wisconsin Homeowners Alliance (WHA) is a 501(C)(4) organization dedicated to representing the interests of Wisconsin homeowners and protecting Wisconsin's quality of life one home at a time. As part of this effort, the WHA conducts a series of statewide public opinion surveys designed to help us understand what homeowners are thinking and talking about. This monthly publication is intended to share issues of importance and concern to homeowners with decision makers around the state.*

**HOME OWNERSHIP** For many, home ownership continues to be the largest single investment they and their families are likely to make.

That's why most Wisconsin homeowners invest time and effort in planning their moves:

- They target their searches by location and price — three-quarters say they only look at houses in a certain price range and a majority (52%) say they limit their searches to specific neighborhoods. And, more than half of homeowners (58%) report that they typically didn't look at homes they believed they couldn't afford.
- They shop around — more than half of homeowners (55%) say they looked at many houses before they found the right one.
- They involve other family members in the decision to buy — about half say they visit homes with a spouse and 75 percent say they see the final decision as a family decision.






But, the economy and concerns about higher prices may be posing problems for some potential buyers. More than one in four tell us that they have postponed buying or decided not to buy a home. Nearly half (49%) of these folks are under 45 years of age and 45 percent of men between the ages 35 and 44 fall into this group. The pressure also seems more likely to hit families with three or more children.

**EDUCATION** Good schools continue to be a draw for home buyers.

Nearly four out of five homeowners report they are satisfied with the proximity of their home to good public schools, and those with children are even more likely to be satisfied, with 87 percent of those with children saying they are satisfied. Also worth noting, as income increases, satisfaction with proximity to good schools increases — 84 percent of those making more than \$80,000 a year are satisfied; 59 percent of those making between \$20,000 and \$40,000 are satisfied.

**THE ECONOMY** Significant minorities of people in some income and age groups are feeling vulnerable.

More than one fourth (28%) of people ages 35 to 44 and 65 or older think they will be worse off a year from now and one in three with incomes under \$20,000 are similarly pessimistic about their financial future.

HOMEOWNER SATISFACTION TRENDS	
	<p><b>HOME OWNERSHIP</b> Homeowners feel investing significant amounts of time in finding the right house is valuable</p>
	<p><b>EDUCATION</b> Overall, homeowners are satisfied with their proximity to good schools</p>
	<p><b>THE ECONOMY</b> Homeowners are feeling the pinch on family budgets</p>
	<p><b>TAXES PAID</b> Homeowners continue to worry about higher taxes</p>
	<p><b>COST OF HEALTH CARE</b> Middle-income homeowners say their health care costs have increased a lot</p>



**THE ECONOMY (continued)** Families and elderly residents are feeling the effects of higher costs for basics. Increased costs of utilities, gasoline and groceries are hitting family budgets hardest. These increases are felt across the board, but lower income families and those with three or more children are especially affected. One in three households with three or more children (34%) say they are experiencing much higher grocery bills, as do 29 percent of households with incomes under \$20,000 and 30 percent of those with incomes between \$20,000 and \$39,999. One third of people ages 65 and older say their groceries are a lot more expensive today than they were a year ago.

**TAXES** Wisconsin homeowners are worried about the affordability of local taxes and the negative impact of higher taxes on their quality of life.

Sixty-nine percent of Wisconsin homeowners say that changes in the cost of local taxes and fees are having a negative effect on their quality of life.

Three out of four (73%) Wisconsin homeowners report that their property taxes are more expensive than they were a year ago. One in four (28%) of all homeowners and a third (33%) of families with three or more children say they're a lot more expensive.

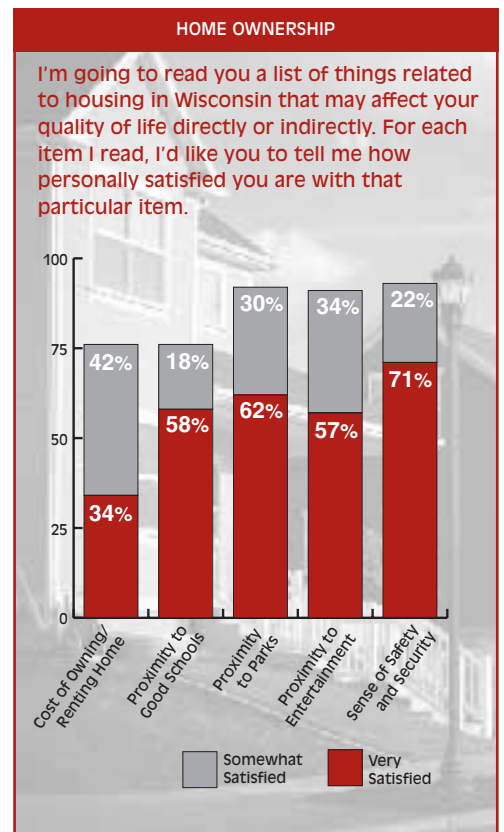
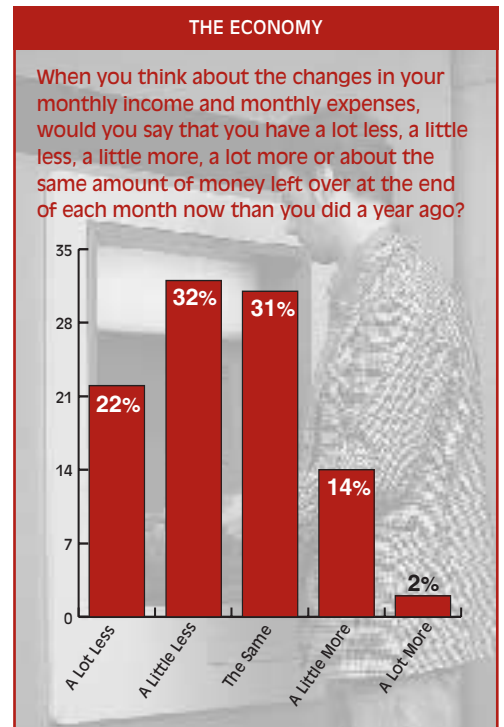
More than two-thirds of homeowners indicate that local taxes and fees put either a great (25%) or somewhat of a strain (44%) on their family budgets and over half (51%) say affording local taxes and fees will become even harder for them in the years ahead.

**HEALTH CARE** Middle-income families are being hit hard by rising health care costs.

Families with children report experiencing the greatest leap in health care costs. More than half (52%) of families with one or two children and 54 percent of families with three or more children say their health insurance related costs have gotten a lot more expensive over the past year. Fewer than half (45%) of people with no children in the household report much higher costs.

Middle-income people are also feeling the impact of higher health care costs — 59 percent of people with household incomes between \$40,000 and \$59,999 say their costs have increased a lot. At the same time, 42 percent of people on either side of this income bracket (\$20,000 to \$39,999 and \$60,000 to \$79,999) say their health insurance related costs are a lot more expensive.

Younger Wisconsin residents say they're cutting back on usage. Nearly half (44%) of those ages 18 to 44 report they've cut back on or eliminated money spent on a physician recommended medical procedure. Fifty percent of this group say they've cut back on their purchase of prescription drugs.



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