



The MassINC Polling Group
Massachusetts Homeownership Poll
 Survey of 850 Massachusetts homeowners
 Field dates: April 20 – May 17, 2026

Overall, how satisfied are you with being a homeowner?

Very satisfied	58%
Somewhat satisfied	29%
Mixed (neither satisfied nor dissatisfied)	10%
Not too satisfied	2%
Not satisfied at all	<1%
Unsure	<1%

ASK FOLLOWING QUESTION IF SATISFIED WITH BEING A HOMEOWNER

You mentioned that you are satisfied with being a homeowner, in a few words can you tell us why? **OPEN ENDED QUESTION CODED INTO CATEGORIES.**

Autonomy / Pride in Ownership	46%
Housing and Financial Stability & Security	34%
Equity / Asset Building	18%
Personal Safety / Privacy / Comfort	9%
Community / Location	6%
Safe from Landlord	5%
Cheaper / Same as Renting	5%
Preferential to Renting	4%
Program Satisfaction	3%
Pets / Yard / Garden	2%
Other	2%
Challenge: Expenses, Maintenance	6%
Challenge: HOA - fees, involvement	1%
Challenges: Other	4%
Don't know	3%

ASK FOLLOWING QUESTION IF DISSATISFIED WITH BEING A HOMEOWNER

You mentioned that you are not satisfied with being a homeowner, in a few words can you tell us why? **OPEN ENDED QUESTION CODED INTO CATEGORIES.**

Cost	48%
Process Confusion / Dissatisfaction	26%
Maintenance	22%
HOA / Condo Restrictions	17%
Financial insecurity	13%
Poor quality build	4%
Stress & Responsibility	4%
Other	13%

ASK FOLLOWING QUESTION IF MIXED OR UNSURE ABOUT BEING A HOMEOWNER

You mentioned that you have mixed feelings or are unsure about being satisfied with being a homeowner, in a few words can you tell us why? **OPEN ENDED QUESTION CODED INTO CATEGORIES.**

Cost	47%
Maintenance	18%
HOA / Condo Restrictions	16%
Process Confusion / Dissatisfaction	16%
Financial Insecurity	11%
Poor Quality Build	8%
Stress & Responsibility	8%
Location Negative	5%
Cheaper / Same as Renting	4%
Not Enough Space	4%
Other	6%
Don't know	15%

ASK ALL

Which of the following benefits, if any, have you experienced as a homeowner? **Select all that apply.**

More control over my living space	81%
Stronger connection to my community	30%
Stability for myself and my family	76%
Sense of pride or accomplishment	73%
Ability to provide housing for family members	35%
Opportunity to become a landlord	13%
Kids are doing better in school	9%
Opportunity to build wealth	50%
Having the option to pass my home on to my children as an asset	34%
Another benefit	3%
None of the above	1%
Unsure	1%

Do you think that owning a home has helped or hurt your financial stability?

Helped a lot	47%
Helped a little	25%
No difference	11%
Hurt a little	13%
Hurt a lot	3%
Unsure	2%

In addition to your primary residence (the home you live in for most of the year) do you own any of the following? **Select all that apply.**

A vacation home / secondary home	2%
A rental property	4%
A commercial property	<1%
A property that I am fixing up to sell	<1%
None of the above	91%
Prefer not to say	3%

The rest of the questions in this survey are about your primary residence (the home you live in for most of the year).

When did you buy your current home? **DROPDOWN MENU CODED INTO CATEGORIES.**

2025-2026	17%
2020-2024	40%
2015-2019	20%
2014 or earlier	23%
Prefer not to say	0%

Is your current home the first home that you have ever owned?

Yes	83%
No	16%
Prefer not to say	1%

ASK FOLLOWING QUESTION IF FIRST HOME

Did you take a first-time homebuyer course?

Yes	87%
No	13%
Prefer not to say	1%

ASK FOLLOWING QUESTION IF NOT FIRST HOME OR PREFER NOT TO SAY

When you bought your first home, did you take a first-time homebuyer course?

Yes	42%
No	56%
Prefer not to say	2%

ASK ALL

After you purchased your home, did you take a post-purchase homeowner course?

Yes	33%
No	65%
Prefer not to say	2%

Did your parents or legal guardians ever own a home?

Yes	71%
No	28%
Unsure / prefer not to say	1%

Is your current home a deed-restricted or affordable home, meaning there are rules about who can buy it, how much it can be sold for, or how it can be used?

Yes	47%
No	47%
Unsure / prefer not to say	6%

What type of home do you own?

Single-family detached home – a standalone house	40%
Townhouse or rowhouse – attached home with its own entrance	15%
Condominium / condo unit – you own one unit, share common areas	36%
Cooperative / co-op unit– you own shares in a building, live in one unit	<1%
One unit in a multi-unit property – you own a unit in a duplex, triplex, or larger building	2%
Entire multi-unit property – you own all units in a duplex, triplex, or larger building	4%
Other	2%
Prefer not to say	1%

ASK FOLLOWING QUESTION IF OWN MUTI-UNIT HOME

Do you currently rent out any other units in your multi-unit home?

Yes	89%
No	8%
Prefer not to say	3%

ASK ALL

To the best of your knowledge, when was your home built?

Before 1920	15%
1920–1949	10%
1950–1979	16%
1980–2009	28%
2010-present	27%
Unsure	4%

How much did you purchase your current home for?

Less than \$250,000	42%
\$250,000 to \$399,999	32%
\$400,000 to \$599,999	14%
\$600,000 to \$799,999	5%
\$800,000 to \$999,999	2%
\$1,000,000 or more	1%
Prefer not to say	4%

Which of the following sources of funding did you use to pay your down payment? **Select all that apply.**

A grant (money you do not have to repay)	22%
A deferred loan (a loan you don't have to repay right away and is usually paid back later, such as when you sell or refinance your home)	5%
A below-market interest loan (a loan with an interest rate lower than typical market rates)	19%
Gift or loan from family or a friend	22%
Proceeds from the sale of another property	7%
Personal savings, retirement account, inheritance, or other assets	69%
A second lien, home equity loan, or home equity line of credit (HELOC)	3%
Another source of funding	6%
Prefer not to say	7%

Did you use any of the following to help with your down payment? **Select all that apply.**

Employer assisted housing program	2%
State or local housing agency assistance	28%
Nonprofit or community organization assistance	9%
A religious organization	<1%
Another type of organization	2%
None of the above	61%
Prefer not to say	4%

How long did it take you to find your current home?

Less than 6 months	42%
6 months - 1 year	32%
More than 1 year	21%
Unsure / prefer not to say	5%

What barriers did you face while purchasing your home? **Select all that apply.**

Saving for a down payment	37%
High home prices	52%
High interest rates	28%
Difficulties getting a mortgage	12%
Limited available housing	44%
Competing with other buyers	40%
Lack of information or guidance	16%
Legal or paperwork challenges	13%
Language barrier	2%
Discrimination	3%
Another barrier	4%
I did not face any barriers	14%
Unsure / prefer not to say	3%

What **three** factors mattered **most** in choosing where you purchased your home? **Select up to three.**

Affordability	75%
Property taxes	8%
Transportation	16%
Quality of schools	16%
Safety of neighborhood	50%
Size of the home	32%
Condition of the home	52%
Amenities nearby	12%
Another reason	6%
None of the above	2%
Unsure	1%

Which of the following best describes how you feel about where you bought your home?

This is my first-choice neighborhood, regardless of cost	44%
I would have preferred a different neighborhood but chose this one because it is more affordable	45%
Prefer not to say	10%

Are you considering moving in the next 5 years?

Yes	23%
No	54%
Unsure	23%

ASK FOLLOWING QUESTION IF CONSIDERING MOVING

Why are you considering a move? **Select all that apply.**

To save money	13%
Home needs too many repairs or is too old	19%
Need more space	47%
Need less space / downsizing	10%
Moving for work	7%
To get a better commute	15%
To be closer to family	14%
Change of family situation (divorce, separation)	9%
Different weather / climate	12%
To be in a better neighborhood	28%
To be in a better school district	11%
Another reason	19%
None of the above	3%
Prefer not to say	1%

ASK ALL

Now we are going to ask you about a different topic.

How familiar are you with ways to save money on your energy bill?

Very familiar	30%
Somewhat familiar	47%
Not too familiar	16%
Not familiar at all	5%
Unsure	2%

Do you have a smart thermostat in your home?

Yes	50%
No	44%
Unsure / prefer not to say	6%

ASK FOLLOWING QUESTION IF DOES NOT HAVE A SMART THERMOSTAT OR UNSURE

How familiar are you with how smart thermostats work?

Very familiar	20%
Somewhat familiar	26%
Not too familiar	32%
Not familiar at all	15%
Unsure	7%

Mass Save is a program that helps Massachusetts homeowners and renters save energy and reduce utility costs through free or discounted energy-saving upgrades, rebates and incentives, and home energy assessments.

To the best of your knowledge, have you ever participated in the Mass Save program or received any Mass Save services when making improvements to your home?

Yes	45%
No	47%
Unsure / prefer not to say	8%

Now we are going to ask you about a different topic.

Do you have any legal arrangements in place (such as a will, trust, or life estate deed) outlining what will happen to your home after your death?

Yes	21%
No	70%
Prefer not to say	9%

ASK FOLLOWING QUESTION IF DOES HAVE LEGAL ARRANGEMENT

Which of the following legal arrangements include the title or deed to your home?

A will (A legal document that states who will inherit your home when you pass away)	57%
A revocable trust (A legal arrangement that you can change or cancel which holds ownership of your home)	10%
An irrevocable trust (A legal arrangement that generally cannot be changed which holds ownership of your home)	7%
A life estate deed (A legal document that lets someone live in the home for a set time or for life, after which ownership goes to someone else)	3%
Something else	3%
Unsure / prefer not to say	20%

ASK FOLLOWING QUESTION IF DOES NOT HAVE LEGAL ARRANGEMENT

What barriers, if any, have prevented you from creating a legal plan for what will happen to your home after your death? **Select all that apply.**

Cost of legal fees	40%
Don't know where to start	37%
Unsure about how a will, trust, or life estate deed works	32%
Don't feel I need one yet	25%
Do not know any attorneys	19%
Language barriers	2%
Never considered getting one	15%
Did not know this was an option	7%
Something else	6%
None of the above	6%
Unsure / prefer not to say	7%

ASK ALL

Approximately what percentage of your total personal wealth is tied up in your primary residence versus other things like savings, investments, or retirement accounts?

0 - 25%	14%
26 - 50%	20%
51 - 75%	21%
76 - 100%	19%
Unsure	27%

Have you ever **applied for** any of the following? **Select all that apply.**

A home equity line of credit (HELOC)	10%
A cash-out refinance (replace your mortgage with larger loan and receive cash from your home's equity)	5%
A rate-and-term refinance (replace your mortgage to change the interest rate or loan terms without receiving cash)	7%
None of the above	75%
Prefer not to say	5%

ASK FOLLOWING QUESTION IF APPLIED FOR HELOC

Why did you apply for a home equity line of credit (HELOC)? **Select all that apply.**

To pay off other debt	40%
To pay for home repairs or renovations	54%
To pay for educational expenses (tuition, etc.)	10%
To pay medical bills	5%
To start a business	2%
To make a large purchase (car, etc.)	10%
Something else	8%
None of the above	1%
Unsure	2%

ASK FOLLOWING QUESTION IF APPLIED FOR CASH-OUT REFINANCE

Why did you apply for a cash-out refinance? **Select all that apply.**

To pay off other debt	53%
To pay for home repairs or renovations	68%
To pay for educational expenses (tuition, etc.)	10%
To pay medical bills	5%
To start a business	0%
To make a large purchase (car, etc.)	10%
Something else	8%
None of the above	3%
Unsure	0%

ASK FOLLOWING QUESTION IF APPLIED FOR HELOC

Were you approved for the home equity line of credit (HELOC)?

Yes	85%
No	13%
Prefer not to say	2%

ASK FOLLOWING QUESTION IF APPLIED FOR CASH-OUT REFINANCE

Were you approved for a cash-out refinance?

Yes	85%
No	13%
Prefer not to say	3%

ASK FOLLOWING QUESTION IF APPLIED FOR RATE-AND-TERM REFINANCE

Were you approved for a rate-and-term refinance?

Yes	92%
No	5%
Prefer not to say	3%

ASK ALL

Now we are going to ask you about a different topic.

In the past 12 months, how easy or difficult has it been to afford what you have to pay for housing, including mortgage and interest, property taxes, utilities, and any maintenance, repairs or HOA or condo fees you have to pay?

Very easy	13%
Somewhat easy	34%
Somewhat difficult	34%
Very difficult	15%
Prefer not to say	4%

In the past 12 months, have you ever had to skip or delay paying for food, utilities, medical bills, or other essential needs in order to pay your mortgage or other housing costs such as HOA or condo fees and property taxes?

Yes	29%
No	65%
Prefer not to say	6%

Have you ever delayed or avoided urgent or emergency home repairs due to cost?

Yes	35%
No	60%
Prefer not to say	5%

Have any of the following ever happened to you? **Select all that apply.**

Been in default on a mortgage	10%
Received a foreclosure notice	6%
Lost a home through foreclosure	1%
None of these	84%
Prefer not to say	4%

Demographics

Gender

Man	29%
Woman	68%
Some other way	1%
Prefer not to say	3%

LGBTQIA+

Yes	10%
No	85%
Prefer not to say	5%

Age

18-29	7%
30-44	47%
45-59	26%
60+	20%

Race

White	49%
Black	11%
Latino	13%
AAPI	16%
Other / more than one	5%
Prefer not to say	6%

Education

High School or less	11%
Some college, no degree	25%
College graduate (BA/BS)	40%
Advanced degree	22%
Prefer not to say	2%

Income

< \$50K	16%
\$50-74K	18%
\$75-99K	25%
\$100-249K	27%
\$250K+	3%
Prefer not to say	11%

Household size

1	32%
2	28%
3	15%
4+	24%

Children in household

Yes	63%
No	35%
Prefer not to say	2%

About the poll

These results are based on a survey of 850 Massachusetts homeowners. Responses were collected using an online survey distributed to homeowners via email lists from partnering organizations Asian CDC, Citizens’ Housing & Planning Association, Massachusetts Affordable Homeownership Alliance, Massachusetts Housing Partnership, NeighborWorks Housing Solutions, Urban Edge, and Way Finders. Surveys were collected from April 20 – May 17, 2026, in English, Spanish, and Simplified Chinese. This project was conducted by The MassINC Polling Group and sponsored by The Boston Foundation, Massachusetts Association of Community Development Corporations, Massachusetts Affordable Homeownership Alliance, Massachusetts Housing Partnership, NeighborWorks Housing Solutions, NRG Energy, Urban Edge, and Way Finders.