

Appendix F. Study Participant Experience Interview

HUD's Pre-Purchase Homeownership Counseling Demonstration and Impact Evaluation Study Participant Experience Interview

Name of Interviewer: _____

Date: _____

Name of Interviewee: _____

ID Number: _____

Jurisdiction: _____

Housing Counseling Intervention: _____

Housing Counseling Agency: _____

Housing Counseling Intervention Completed? _____

Date Housing Counseling Completed _____

Introduction:

Hello my name is _____. I'm calling from Abt Associates on behalf of HUD's First-time Homebuyer Study. May I please speak to (RESPONDENT NAME)?

IF NECESSARY, READ: "(RESPONDENT) is participating in a study on pre-purchase homeownership counseling sponsored by the U.S. Department of Housing and Urban Development."

IF RESPONDENT IS NOT AVAILABLE COLLECT INFORMATION ON BEST TIME TO CALL BACK.

IF RESPONDENT IS AVAILABLE, CONFIRM THAT THEY ARE A STUDY PARTICIPANT.

“Recently we sent you a letter saying we would be calling to conduct a follow-up interview with you. Did you receive that letter?”

- Yes
- No
- Don’t know
- Refused

“(The letter explained that/Good! As we mentioned in the letter,) a few months ago, you agreed to participate in a study that the U.S. Department of Housing and Urban Development is conducting on pre-purchase homeownership counseling. You were recruited for the study by [Insert lender’s name]. We wanted to follow-up with you to discuss the study’s recruitment and enrollment process and the pre-purchase counseling that you received or have not received.

The interview will take about 30 minutes, and after you complete it, we will send you \$20. Participation in this interview is voluntary and there are no penalties, now or in the future, should you decide not to participate. Your contribution to this interview is very important, and we do appreciate your participation. The information collected will be kept private. It is protected by a Federal law called the Privacy Act of 1974.”

- Continue
- Refused

Recruitment and Enrollment Process:

First, we would like to discuss the recruitment and enrollment process for participation in this study. The next set of questions has to do with your conversation or interaction with [INSERT LENDER] about the study.

- (1) Which of the following best describes how you first learned about the pre-purchase homeownership study?
 - a. In a lender’s branch office
 - b. Over the telephone with a lender or someone calling on behalf of a lender
 - c. Email
 - d. Message on my answering machine
 - e. Some other way (Please specify) _____
 - f. Don’t know
 - g. Refused

- (2) How was the study described to you? What did they tell you about the study?
 - a. Explanation _____
 - b. Don’t know
 - c. Refused

- (3) Did you have any questions or concerns about the study after it was described to you?
- a. Yes
 - b. No [SKIP TO Q.4]
 - c. Don't know
 - d. Refused

- (3a) (If yes to Q. 3) What questions or concerns did you have about the study?
- a. Explanation _____
 - b. Don't know
 - c. Refused

- (3b) (If yes to Q.3) Did you ask questions or mention your concerns about the study to [INSERT NAME OF LENDER] or the person calling on behalf of [INSERT NAME OF LENDER]?
- a. Yes
 - b. No
 - c. Don't know
 - d. Refused

- (3c) (If yes to Q.3) Was [INSERT NAME OF LENDER] able to answer your questions or address your concerns about the study?
- a. Yes
 - b. No
 - c. No, but they referred me to the study team
 - d. Don't know
 - e. Refused

Now, I am going to ask a few questions about when the study team called to enroll you in the study.

- (4) When a person from the study team called you to describe the study further and to ask for your consent to participate, did you complete the consent process and survey at that time?
- a. Yes [SKIP TO Q.5]
 - b. No (Please explain why not) _____
 - c. Other (Please explain) _____
 - d. Don't know
 - e. Refused

- (4a) Approximately, how many days did it take between the time you first heard about the study from the lender and when you were able to speak to the study representative to complete the consent process and survey?
- a. _____ days
 - b. Don't know
 - c. Refused

- (5) After you completed the survey did you receive a letter or email telling you which type of housing counseling service you would receive?
- a. Yes
 - b. No [SKIP TO Q.7]
 - c. Don't know
 - d. Refused
- (6) When you received your letter or email did you have any questions?
- a. Yes
 - b. No
 - c. Don't know
 - d. Refused
- (6a) [If yes to Q.6], did you call someone to help answer your questions?
- a. Yes
 - b. No [SKIP TO Q.7]
 - c. Don't know
 - d. Refused
- (6a1) [If yes to Q. 6a], who did you call to help answer your questions?
- i. Study hotline
 - ii. Person listed on the letter
 - iii. Lender
 - iv. Counseling agency
 - v. Other: _____
 - vi. Don't know
 - vii. Refused
- (6a2) [If yes to Q.6a], were they able to answer your questions?
- a. Explanation _____
 - b. Don't know
 - c. Refused
- (7) Why did you want to participate in this study? [CHECK ALL THAT APPLY]
- a. I thought the pre-purchase education and counseling would better prepare me for homeownership
 - b. I thought it would be interesting to participate in a research study
 - c. The incentives were worth my time
 - d. Other: Explanation _____
 - e. Don't know
 - f. Refused

Housing Counseling Services: Outreach

Now I would like to discuss the services you were offered as part of this study. The education services you were offered included [online educational modules/in-person classroom sessions]. For these questions, I'll call these 'education'. The housing counseling services also included one-on-one, individualized discussions with a counselor. I'll call that 'counseling.'

- (8) (In-person assignment) Once you received your letter from the study team, which of the following best describes your first contact with the [insert housing counseling agency]?
- a. You called the counseling agency
 - b. Someone from the counseling agency called you
 - c. A representative from the study team called you
 - d. You visited the counseling agency in person
 - e. Haven't had any contact with the counseling agency
 - f. Don't know
 - g. Refused
- (8a) [If yes to Q.8a, b, c, or d], were you able to schedule your education and counseling session with the counseling agency?
- a. Yes
 - b. No, why not? _____
 - c. Don't know
 - d. Refused
- (9) (Remote pre-purchase counseling with CredAbility) Once you received your letter from the study team, which of the following describes your first contact with CredAbility?
- a. You visited CredAbility's website to start online pre-purchase education
 - b. You called CredAbility to schedule your counseling session
 - c. Neither (Please explain) _____
 - d. Don't know
 - e. Refused
- (10) Now let's talk just about the education component. This is where you have the opportunity to learn about different topics related to home purchase and home ownership. Where are you in the process of completing the pre-purchase education component offered to you? Would you say you (READ LIST)?
- a. Completed all of the education component
 - b. Have not completed any of the education component, Why not? _____
 - c. Other (Please explain) _____
 - d. Don't know
 - e. Refused

(10a) [If b selected in Q.10] Do you think you will be able to complete the education component offered to you in the next six months?

- i. Yes
- ii. No, why not? _____
- iii. Don't know
- iv. Refused

(11) Now let's talk just about the counseling component. This is where you have the opportunity to speak to a counselor regarding your specific situation in purchasing a home. Where are you in the process of completing the pre-purchase counseling component offered to you? Would you say you (READ LIST)?

- a. Completed all of the counseling
- b. Have not completed any of the counseling, Why not? _____
- c. Other (Please explain) _____
- d. Don't know
- e. Refused

(11a) [If b selected for Q.10] Do you think you will be able to complete the counseling component offered to you in the next six months?

- i. Yes, when? _____
- ii. No, why not? _____
- iii. Don't know
- iv. Refused

[Skip to Q.23 if the respondent has not initiated education or counseling.]

Value of Housing Counseling Interventions

Now, I'd like to hear your opinions on the pre-purchase counseling and education services you received.

(12) First, think just about the pre-purchase education component. This is where you have the opportunity to learn about different topics related to home purchase and home ownership. Overall, how satisfied were you with the pre-purchase education you received from [AGENCY NAME]? Would you say you were...?

- a. Very satisfied
- b. Somewhat satisfied
- c. Neither satisfied nor dissatisfied
- d. Somewhat dissatisfied
- e. Very dissatisfied
- f. Don't know
- g. Refused

(12a) Please describe why you are (INSERT ANSWER FROM Q.12) with the pre-purchase education component?

(13) Now think just about the counseling component. This is where you have the opportunity to speak to a counselor regarding your specific situation in purchasing a home. Overall, how satisfied were you with the pre-purchase counseling you received from [AGENCY NAME]? Would you say you were...?

- a. Very satisfied
- b. Somewhat satisfied
- c. Neither satisfied nor dissatisfied
- d. Somewhat dissatisfied
- e. Very dissatisfied
- f. Don't know
- g. Refused

(13a) Please describe why you are (INSERT ANSWER FROM Q.13) with the pre-purchase counseling component?

(14) During the pre-purchase **education** component, which of the following describes what you learned about any of the following topics? [INSERT TOPIC A]. Would you say you learned a lot about this topic, learned a little about this topic, or this topic was not discussed or covered? What other topics were covered? SPECIFY AND REPEAT SCALE.

Topic	Learned a Lot	Learned a Little	Topic not Discussed	Don't Know	Refused
a. Initial home search	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Steps in the home purchase process	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Mortgage options	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Mortgage pre-qualification process	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Shopping for a mortgage with lenders	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Predatory lending	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Financial assistance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Budgeting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Affordability of a home purchase	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Understanding credit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Creating a savings plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Preventing mortgage delinquency	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Responsibilities of ongoing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Topic	Learned a Lot	Learned a Little	Topic not Discussed	Don't Know	Refused
home maintenance					
n. Major home repairs and home improvements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Energy efficiency	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Role of real estate professionals in the home purchase transaction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
q. Other: Specify _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(14a) Which of these topics that were covered or discussed during the **education** component did you find most useful?

- a. List topics _____
- b. Don't know
- c. Refuse

(14b) [If topics listed in 14a, then ask] Why were these topics useful to you?

(15) During the pre-purchase **counseling** component, which of the following describes what you learned about any of the following topics? [INSERT TOPIC A]. Would you say you learned a lot about this topic, learned a little about this topic, or this topic was not discussed or covered? What other topics were covered? SPECIFY AND REPEAT SCALE.

Topic	Learned a Lot	Learned a Little	Topic not Discussed	Don't Know	Refused
a. Initial home search	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Steps in the home purchase process	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Mortgage options	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Mortgage pre-qualification process	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Shopping for a mortgage with lenders	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Predatory lending	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Financial assistance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Budgeting	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Affordability of a home purchase	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Understanding credit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Creating a savings plan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Preventing mortgage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Topic	Learned a Lot	Learned a Little	Topic not Discussed	Don't Know	Refused
delinquency					
m. Responsibilities of ongoing home maintenance	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. Major home repairs and improvements	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Energy efficiency	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Role of real estate professionals in the home purchase transaction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
q. Other: Specify _____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

(15a) Which of the topics discussed or covered during the *counseling* component did you find most useful?

- d. List topics _____
- e. Don't know
- f. Refused

(15b) [If topics listed in 15a, then ask] Why were these topics useful to you?

(16) Do you wish that the housing counseling or education you received covered any additional topics?

- a. Yes, if yes, what are they? _____
- b. No
- c. Don't know
- d. Refused

(17) How much time did you spend talking with a housing counselor one-on-one - either by telephone or in-person?

- a. ____ Hours
- b. Don't know
- c. Refused

(18) Did your housing counselor make recommendations to you or give you specific action steps to help you achieve your goals?

- a. Yes
- b. No (SKIP TO Q.19)
- c. Don't know (SKIP TO Q.19)
- d. Refused (SKIP TO Q.19)

(18a) What were they?

- a. Action step: _____
- b. Action step: _____
- c. Action step: _____
- d. Action step: _____

(19) Were you able to follow through on these recommendations or action steps?

- a. Yes
- b. No
- c. Don't know
- d. Refused

(20) (IF NO TO Q. 19) I am going to read a list of reasons why you might not have been able to follow through on the recommendations. For each reason, tell me if it was a big reason, a small reason, or not a reason for you.

	Big Reason	Small Reason	Not a Reason	DK	REF
a. My financial circumstances changed.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. My household circumstances changed.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. I could not save as much as I needed to.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. I could not address my credit issues.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. I decided not to pursue homeownership at this time.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. I did not agree with the recommendations.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

g. Was there any other reason why you were not able to follow through on the recommendations? If so, what was it?

- a. Yes (Specify: _____)
- b. No
- c. Don't know
- d. Refused

(21) Would you recommend housing counseling to another person in your situation?

- a. Yes
- b. Yes, but not from this agency
- c. Yes, but not from this counselor (If yes, Would you recommend the agency? _____)
- d. No
- e. Don't know
- f. Refused

- (22) Did you think either the education or the one-on-one counseling were more valuable to you? Or were both components equally helpful?
- a. Remote: Online Education
 - b. Remote: Telephone Counseling
 - c. In-person: Group Education/Workshop
 - d. In-person: In-Person Counseling
 - e. Neither, why?
 - f. Don't know
 - g. Refused

Home Purchase

- (23) Since the time you enrolled in the study (insert date), have you purchased a home?
- a. Yes
 - b. Yes, I am in the process of purchasing a home
 - c. No, I am still looking for a home
 - d. No, I am not interested in buying a home at this time
 - e. Don't know
 - f. Refused

- (23a) [IF Q.23 = a, b or c] Thinking about the pre-purchase **education** you received, which of the following best describes how helpful it was in helping you with the homebuying process? Would you say... (READ LIST)?
- i. Very helpful
 - ii. Somewhat helpful
 - iii. Not at all helpful
 - iv. Don't know
 - v. Refused

- (23b) [IF Q.23 = a, b or c] Thinking about the pre-purchase **counseling** you received, which of the following best describes how helpful it was in helping you with the homebuying process? Would you say....(READ LIST)?
- a. Very helpful
 - b. Somewhat helpful
 - c. Not at all helpful
 - d. Don't know
 - e. Refused

(23c) [If Q.23 = d] Do you think that you are no longer interested in buying a home because of the information you learned from the pre-purchase counseling and/or education that you received?

- a. Yes
- b. No
- c. Don't know
- d. Refused

If yes, why? _____

(23d) [If Q. 23 = d] I am going to read you a list of common reasons individuals choose not to purchase a home. Please let me know if any of them describe the reason you no longer are interested in purchasing a home.

	YES	NO	DK	REF
a. I learned I could not afford to buy a home.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. I learned I needed to repair my credit first.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. I did not like the houses I could afford.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. I did not like the neighborhoods I could afford.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. The person I was planning to purchase a home with is no longer interested in purchasing a home.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. There was a change in my (or my co purchaser's) financial situation.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. I was concerned about the economy.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Not right choice for me for the long term.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. More expensive than I thought.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Too much responsibility.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

k. Was there another reason you are no longer interested in purchasing a home?

- a. Yes (Specify: _____)
- b. No
- c. Don't know
- d. Refused

(23e) [If Q.23 = c or d] Do you think that the pre-purchase counseling and/or education you received has better prepared you for when you do want to buy a home?

- a. Yes, why? _____
- b. No, why? _____
- c. Don't know
- d. Refused

(24) Did the pre-purchase counseling and/or education influence any specific decisions that you made during process?

- a. Yes. If yes, how? _____
- b. No.
- c. Don't know
- d. Refused

(25) Has the pre-purchase education and/or counseling influenced your approach to budgeting, saving, or your financial decisions more broadly? If so, can you think of a specific example where the pre-purchase education and/or counseling influenced you decision? Please describe it to me.

- a. _____
- b. Don't know
- c. Refused

Collection of Contact Information

Thank you very much for your time. We are almost done. We will be sending you a check for \$20 within the next four weeks. To make sure we send your check to the correct address, we would like to confirm your correct address, as well as a mailing address if it differs from your home one. This information will be kept strictly confidential.

(26) Is the following still your home address? (REVIEW EACH ADDRESS FIELD INCLUDING THE SPELLING OF THE STREET AND CITY NAMES)

- Yes → **SKIP TO Q27**
- No
- Refused
- Don't know

(26a) May I please have your home address?

RECORD HOME ADDRESS:

STREET: _____

CITY, STATE, ZIP: _____

(27) Is [HOME ADDRESS] also your mailing address?

- Yes → **SKIP TO CLOSING**
- No
- Refused

Don't know

(27a) May I please have your mailing address?

RECORD MAILING ADDRESS:

STREET: _____

CITY, STATE, ZIP: _____

INTERVIEWER NOTE: PROBE TO GET FULL MAILING ADDRESS AND READ IT BACK TO CONFIRM SPELLING.

CLOSING: Thanks again for taking the time to speak with me today. If you have any questions about this study, please call the Project Director, Jon Spader, at Abt Associates at 1-301-347-5789, or you may contact our study hotline: 888-XXX-XXXX.

Thank you.