

## Appendix A: Long-Term Follow-up Survey

*Note: Most of the questions in this survey were taken from the short-term follow-up survey (though perhaps with some minor edits). These questions are not highlighted. Survey questions highlighted in yellow indicate new questions either adapted from alternative surveys or developed by our internal team.*

Hello, this is \_\_\_\_\_. I'm calling from Abt Associates on behalf of the HUD *First-Time Homebuyer Study*. May I please speak to (RESPONDENT NAME)?

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

- 1 YES [GO TO INTRO2 IF LANDLINE OR CELL1 IF CELL PHONE]
- 2 NO/DK, SCHEDULE CALLBACK [GO TO INTRO1A]
- 3 WRONG PERSON/NUMBER [THANK AND END, DISPO AS WRONG PERSON/NUMBER]
4. GATEKEEPER REFUSAL - GIVE CONTACT INFO: Please call 877-251-5323 and ask for Study 30223. Mention your ID is [QKEY]. [DISPO AS SOFT REFUSAL]
8. (VOL) Soft Refusal [DISPO AS SOFT REFUSAL]
- 9 (VOL) HARD REFUSAL [THANK AND END, DISPO AS HARD REFUSAL]

INTRO1A. INTERVIEWER: RECORD STATUS OF R

- 1 R NOT AVAILABLE – CALLBACK AT SAME NUMBER
- 2 R NOT AVAILABLE – CALLBACK AT DIFFERENT NUMBER [GO TO UP1]

UP1. [INTERVIEWER: UPDATE PHONE NUMBER]

UP2. Is that a landline or cell phone?

- 1 LANDLINE [UPDATE CELL VARIABLE = 0]
- 2 CELL PHONE [UPDATE CELL VARIABLE = 1]

[CATI – START CALLBACK AT INTRO1]

INTRO1. Hello, my name is [NAME] and I'm calling from Abt Associates. I'm calling you about the *HUD First-Time Homebuyer Study*.

[CATI: ASK IF CELL PHONE SAMPLE]

CELL1: If you are now driving a car or doing an activity that requires your full attention, I need to call you back. Are you in a safe place that you can talk?

1. Yes, continue [GO TO INTRO2]
2. No, callback

INTRO2. When you joined the study, you completed a survey and we told you that we would be contacting you again to learn how you are doing and ask you about your experiences with the home search process. The interview will take about 35 minutes and you will receive \$35 to thank you for your time.

Participation in this study is voluntary. All information you provide will be kept secure and confidential. You may refuse to answer any individual questions.

Is now a good time to do the interview?

1. OK to continue
2. Not a good time [SCHEDULE CALLBACK]
9. REFUSED INTERVIEW [PLEASE COPY REFUSAL CODING FROM 5753]

[SET QUALIFIED LEVEL=1 FOR INTRO2=1, 2]

**CONTINUE TO VERIFICATION:**

DOB. First I just need to verify that I am speaking with the correct person.

What is your date of birth? Let's start with the month and day.

Respondent's Birthday: \_\_\_\_\_ / \_\_\_\_\_  
MM DD

9. (VOL) REFUSED

**COMPARE RESPONSE GIVEN TO THE BIRTH DATE ON SAMPLE FILE.**

**1. IF INFORMATION IS CORRECT CONTINUE WITH INTERVIEW**

[SET QUALIFIED LEVEL=2]

**2. IF THERE IS A MISMATCH IN DOB, DK OR REF:**

I'm sorry. I was unable to pull up the correct questionnaire. I will need to check with my supervisor to look into the problem. I will re-contact you when the problem is resolved. Thank you for your time.

DOBYR. And what is your year of birth?

1. Gave response [RANGE: 1920 – 1997]
9. (VOL) REFUSED [CONTINUE]

### INTRO3.

The U.S. Department of Housing and Urban Development with Abt Associates is conducting a study on first-time homebuyers. Before we begin, I am required to tell you that the questions in this survey have been reviewed by the Office of Management and Budget (OMB) under the Paperwork Reduction Act of 1995. Public reporting burden for this collection of information is estimated to average 35 minutes per response. HUD may not conduct or sponsor, and a person is not required to respond to, a collection information unless that collection displays a valid OMB control number 2528-0293, expiring 9-30-20\_\_.

We'd like to ask you some questions about yourself and if applicable, the people you might be buying or have bought a house with. The information collected will be kept confidential. The information requested under this collection is protected and held confidential and will be protected to the fullest extent possible by law, including 5 U.S.C. 552a (Privacy Act of 1974) and OMB Circular No. A-130. Your responses will be combined with about 6,000 other participants. Your participation will not affect your mortgage loan process or any benefits you may receive now or in the future. The information you provide will help HUD improve future first-time home buyer and housing counseling programs. The answers you provide will not affect any mortgage lender or housing counseling services you receive.

As I mentioned, the survey will take about 35 minutes. Please stop me at any time if you have questions.

## Section A: Home Purchase Status

### NOTE:

**Group 1: Purchased before short-term follow-up**

**Group 2: Purchased after short-term follow-up (or purchased and did not respond to short-term survey)**

**Group 3: Did not purchase, but still looking**

**Group 4: Did not purchase and postponed search]**

*First, I am going to ask you a few questions about your housing status.*

A1. Since you first learned about this study in about [REGDTM] of [REGDTY] did you purchase or acquire any homes or properties?

1. Yes
2. No [SKIP TO A2]
8. (VOL) DON'T KNOW [SKIP TO A2]
9. (VOL) REFUSED [SKIP TO A2]

A1a. Do you currently live in the home that you purchased or acquired since then?

1. Yes [SKIP TO A3]
2. No
3. (VOL): Purchased more than one home, only live in one [SKIP TO A3]

8. (VOL) DON'T KNOW
9. (VOL) REFUSED

A2. And what is your current housing situation? Do you...[READ ITEMS 1-4]

1. Rent your house or apartment
2. Own your home
3. Live in someone else's house or apartment without paying rent
4. Live in some other housing arrangement (SPECIFY: \_\_\_\_\_)
5. A MILITARY SETTING (BASE, CAMP, DEPLOYMENT, OR COMBAT ZONE)
6. EDUCATIONAL INSTITUTION (RESIDENTIAL COLLEGE, DORM)
7. HOTEL/MOTEL
8. SUBSIDIZED HOUSING
9. HOMELESS LIVING SITUATION (SHELTER)
10. INSTITUTIONAL FACILITY (MENTAL HEALTH, SUBSTANCE ABUSE) [GO TO A2a]
11. CORRECTIONAL FACILITY/JAIL OR DETENTION CENTER [GO TO A2a]
98. DON'T KNOW
99. REFUSED

[ASK IF A2 = 10 or 11]

A2a. To confirm, you currently live in a(n) [INSERT ANSWER FROM A2]. Did I get that right?

1. Yes [TERMINATE CALL. DISPO AS SCREENOUT A2]
2. No [GO BACK TO A2]

[ASK IF A1 = 1, IF A1>1 SKIP TO A8]

[ASK IF A1 = 1, IF A1>1 SKIP TO A8]

A3. What month and year did you purchase or acquire your (first) home since you learned of this study around [REGDTM] of [REGDTY]?

[PROMPT: If you inherited or otherwise did not purchase your home, please tell us the month and year that you became the owner of the property. If you purchased more than one property since then, please think about the first one.]

Month \_\_\_\_\_ Year \_\_\_\_\_ [RANGE: 2013-2020]  
 [IF DK, ASK FOR BEST GUESS.]

**[CATI: CHECK SAMPLE INFORMATION ABOUT PREVIOUS PURCHASE. IF RESPONDENT HAS PURCHASE DATE IN SAMPLE FILE ASSIGN TO GROUP 1. IF RESPONDENT DOES NOT HAVE PURCHASE DATE IN FILE ASSIGN TO GROUP 2/NEW PURCHASER]**

[ASK IF A1a=2,8,9 OTHERWISE SKIP TO A4]

A3b. Do you still own that home?

1. Yes [ASK A3c THEN SKIP TO A4]
2. No [SKIP TO A3d]
8. DON'T KNOW [SKIP TO A3d]
9. REFUSED [SKIP TO A3d]

A3c. What is the current use of the property? Is it a:

1. Rental property
2. Unoccupied investment property
3. Home for a relative or friend
4. Something else: Specify \_\_\_\_\_
8. DON'T KNOW
9. REFUSED

A3d. What happened to the home you purchased or acquired on that date?

1. I sold the home
2. I lost the home through foreclosure
3. The home was damaged in a fire, flood, or some other disaster
4. Other (specify): \_\_\_\_\_
8. DON'T KNOW [SKIP TO A4]
9. REFUSED[SKIP TO A4]

A3e. What month and year did that happen?

Month \_\_\_\_\_ Year \_\_\_\_\_ [RANGE: 2013-2020]  
[IF DK, ASK FOR BEST GUESS.]

A4c. (Source: New) [IF A4a=1, ASK,] Why did you sell the home? [KEEP OPEN ENDED – PROBE]

\_\_\_\_\_  
\_\_\_\_\_ ]

[DO NOT READ LIST. INTERVIEWER TO CHECK RESPONSES.]

1. I could no longer afford the home
2. I was not happy with the neighborhood
3. I wanted (or had) to relocate out of the area
4. I decided that I would rather rent
5. I wanted to purchase a bigger home
6. I wanted to purchase a smaller home
7. Other: Specify \_\_\_\_\_
8. DON'T KNOW

9. REFUSED

A4d. [CATI: IF A4a=1, ASK,] What was the sales price of the home?

1. \$ \_\_\_\_\_ [INSERT PRICE]
2. DON'T KNOW
3. REFUSED

A5. [FOR GROUP 2/NEW PURCHASERS] You enrolled in the First-Time Homebuyer Study on [insert Month and Year] and you purchased your home on [insert month and year]. What factors contributed to your decision about the timing of your home purchase? (READ LIST. CHECK ALL THAT APPLY)

1. Needed to repair my credit before purchasing
2. Needed to save enough money before purchasing
3. Had trouble finding a home I wanted to purchase
4. Lost out on homes due to a competitive market
5. Waited to get married before purchasing
6. Waited until my lease was up on previous residence
7. Wanted to finish school
8. Needed to do more research/collect additional information
9. Unexpected situations (ex. Loss of a job, death, illness)
10. Other (specify): \_\_\_\_\_
8. DON'T KNOW
9. REFUSED

A6. How many years do you plan to live in your current place of residence?

(Prompt: If you don't know, please give us your best guess.)

1. Less than 1 year
2. 1 to 5 years
3. 6 to 10 years
4. 11-20 years
5. More than 20 years
8. DON'T KNOW
9. REFUSED

GROUP 1 AND GROUP 2 SKIP TO SECTION B.

A7. Are you still actively searching for a home to purchase?

1. Yes [SKIP TO SECTION B]
2. No
8. DON'T KNOW [SKIP TO SECTION B]
9. REFUSED [SKIP TO SECTION B]

**[IF RESPONDENT SELECTS 1 “YES” THEN ASSIGN RESPONDENT TO GROUP 3/NON PURCHASER, BUT STILL LOOKING. IF RESPONDENT SELECTS 2 “NO” THEN ASSIGN RESPONDENT TO GROUP 4/NON PURCHASER – NO LONGER LOOKING.]**

A7a. [FOR GROUP 4] I am going to read you a list of common reasons individuals postpone their search for a home. Please let me know if any of them describe the reason you postponed your search for a home.

[READ LIST, CHECK ALL THAT APPLY.]

1. Learned I could not afford to buy a home
2. Learned I needed to repair my credit first
3. Did not like the houses I could afford
4. Did not like the neighborhoods I could afford
5. The person I was planning to purchase a home with is no longer interested in purchasing a home.
6. There was a change in my (or my co purchaser’s) employment situation
7. There was a change in my (or my co purchaser’s) personal situation.
8. The current economic climate has made it more difficult to get a mortgage
9. The information or advice I got from a housing counseling agency influenced my decision to not to purchase at this time
10. I prefer the flexibility of renting
11. Other (Specify: \_\_\_\_\_)
98. DON’T KNOW
99. REFUSED

## Section B: Home and Mortgage Search

*The next section asks questions about your home purchase process, whether you recently purchased a home or have not purchased a home.*

B1. GROUP 1 AND GROUP 2: Did you ask any lenders for a price quote of the interest rate and other costs associated with loans that you might apply for?

GROUP 3 AND GROUP 4: Have you asked any lender for a price quote of the interest rate and other costs associated with loans that you might apply for?

1. YES
2. NO [SKIP TO B2]
8. DON’T KNOW [SKIP TO B2]
9. REFUSED [SKIP TO B2]

B1a. Did you get price quotes from more than one lender?

1. YES; How many # \_\_\_\_\_
2. NO
8. DON’T KNOW

9. REFUSED

- B2. GROUP 1 AND GROUP 2: Did you had a loan application denied by any of the lenders you contacted?  
GROUP 3 AND GROUP 4: Have you have a loan application denied by any of the lenders you contacted?
1. YES (AT LEAST ONE APPLICATION HAS BEEN DENIED)
  2. NO (NONE OF THE APPLICATIONS HAVE BEEN DENIED)
  8. DON'T KNOW
  9. REFUSED
- B3. GROUP 1 AND GROUP 2: A home inspection is an examination of the physical structures and systems of a house, to identify any problems or needed repairs. Before you purchased your home, did you have the home inspected?
1. YES
  2. NO
  8. DON'T KNOW
  9. REFUSED
- B4. GROUP 1 AND GROUP 2: In general during the home purchase process, how confident were you that you could find the information you needed about the home purchase process?  
GROUP 3 AND GROUP 4: In general during the home purchase process, how confident are you that you can find the information you need about the home purchase process?  
[READ LIST]
1. Very Confident
  2. Confident
  3. Somewhat Confident
  4. Not Confident at All
  8. (VOL) DON'T KNOW
  9. (VOL) REFUSED
- B5. GROUP 1 AND GROUP 2: In general, how satisfied were you with the home search and purchase process?  
GROUP 3 AND GROUP 4: In general, how satisfied are you with the home search process? [READ LIST]
1. Very Satisfied
  2. Somewhat Satisfied
  3. Somewhat Dissatisfied
  4. Very Dissatisfied
  8. (VOL) DON'T KNOW
  9. (VOL) REFUSED



B6. (Source: Adapted from MTO Survey) Overall, how would you describe the condition of the home you currently live in? [READ RESPONSES]

1. Excellent
2. Good
3. Fair
4. Poor
8. (VOL) DON'T KNOW
9. (VOL) REFUSED

B7. (Source: Adapted from MTO Survey) Which of the following statements best describes how satisfied you are with your neighborhood? [READ RESPONSES]

1. Very satisfied
2. Somewhat satisfied
3. Somewhat dissatisfied
4. Very dissatisfied
8. (VOL) DON'T KNOW
9. (VOL) REFUSED

B8. (Source: New)

[GROUP 1 AND GROUP 2] Overall, how satisfied are you with your decision to purchase a home? [READ RESPONSES]

[GROUP 3 AND GROUP 4: Overall, how satisfied are you with your decision to not purchase a home? [READ RESPONSES]

1. Very satisfied
2. Somewhat satisfied
3. Somewhat dissatisfied
4. Very dissatisfied
8. (VOL) DON'T KNOW
9. (VOL) REFUSED

B9. Source: 2017 America at Home Survey

GROUP 1 AND GROUP 2: What did you find to be the greatest obstacle to buying a home?

GROUP 3 AND GROUP 4: What have you found to be the greatest obstacle to buying a home?

[KEEP OPEN ENDED. DO NOT READ LIST. PROBE AS NECESSARY. INTERVIEWER TO CHECK COMMON RESPONSES.]

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1. Lack of affordable housing.
2. Weak or bad credit.
3. Insufficient savings.
4. Lack of a down payment
5. Belief you can't afford your preferred neighborhood
6. Concerns about maintenance/repair costs
7. Lack of job security
8. Belief a home is not a good investment right now
9. Student loan debt

## Section C: Home and Mortgage Features

**[C1 THROUGH C14 IS FOR GROUP 2 ONLY/NEW HOME PURCHASERS SINCE THE INTERIM SURVEY. GROUP 1 SHOULD SKIP TO C13. GROUP 3 AND GROUP 4 SHOULD SKIP TO SECTION E.]**

*In this section, I have a few questions about the features of your new home and mortgage. It will be very helpful to have your Settlement Statement or Closing Disclosure on hand. You probably received one of these documents a few days before closing or when you signed the settlement documents. The Settlement Statement is also called a HUD-1. It is okay if you don't have both documents—most people only get one or the other. Each document is about 3 to 5 pages long and should say either 'Settlement Statement' or 'Closing Disclosure' at the top of the first page.*

C1. Do you have your Settlement Statement (or HUD-1 form) or Closing Disclosure on hand?

1. Settlement Statement [PROCEED WITH SURVEY]
2. Closing Disclosure [PROCEED WITH SURVEY]
3. No [INTERVIEWER ASK: Do you want to go and get the form? IF YES, INTERVIEWER WAIT UNTIL RESPONENT COMES BACK. IF NO, PROCEED WITH SURVEY]

C2. What was the purchase price of the home you purchased? That is, what was the final amount you paid for this home? [IF C1=1: This can be found on Line 101, labeled Contract Sales Price on your Settlement Statement. IF C2=2: This can be found on the top left hand corner on page one of the Closing Disclosure under the Closing Information heading. It is labeled as Sale Price.] [Probe: This price does not include closing costs or any subsidy you received from the seller.]

1. \$ \_\_\_\_\_ [RANGE: 1-999,999+]
8. DON'T KNOW
9. REFUSED

C3. For the next question, please think only about the amount of your down payment. How much was the down payment amount?

1. \$ \_\_\_\_\_ [RANGE: 0-999,999+]
8. DON'T KNOW

## 9. REFUSED

C4. Did you receive any down payment assistance, grants, or forgivable loans that you may not be obligated to pay back, such as loans or grants from a city or county government agency, a community organization, or a local housing agency? [INTERVIEW: IF R MENTIONS FUNDS RECEIVED FROM HUD PROGRAMS, "HOME" PROGRAM, OR FAMILY SELF SUFFICIENCY PROGRAM, CODE RESPONSE AS YES.]

1. YES
2. NO [Skip to C5]
8. DON'T KNOW [Skip to C5]
9. REFUSED [Skip to C5]

C4a. What was the total amount of the grant or other form of assistance you received? If you are not sure, give your best estimate.

\$\_\_\_\_\_ [RANGE: 1-999,999+]

8. DON'T KNOW
9. REFUSED

*The next set of questions asks about how you financed the purchase of your home. This could include a mortgage loan which is a loan that you must repay. Please do not include any down payment assistance, grants, or forgivable loans that you have previously described.*

C5. How did you finance the acquisition of this home? (READ LIST, CHECK ALL THAT APPLY)

1. Took on one new mortgage [SKIP TO C6]
2. Took on two or more new mortgages [GO TO C6]
3. Assumed one or more mortgages already on the property [SKIP TO C5a]
4. Borrowed using assets other than this property as collateral [SKIP TO D1]
5. Gift or loan from friends or relatives [SKIP TO D1]
6. Paid all cash – no borrowing [SKIP TO D1]
7. Inherited the home
9. Other (specify) [SKIP TO D1]
98. (VOL) DON'T KNOW [SKIP TO D1]
99. (VOL) REFUSED [SKIP TO D1]

[CATI: NOTE ON C5: SOME COMBINATIONS ARE MUTUALLY EXCLUSIVE]:

List of unallowed combos: 1&2 and 6 with 1,2,3,4

C5a. And how many mortgages did you take out?

1. Two
2. Three
3. More than three
8. DON'T KNOW

9. REFUSED

[If C5=2]: The next set of questions focus on your first mortgage. Please exclude any subordinate mortgages. We will talk about them later.

C6. How much is the loan amount for your first mortgage on this home?

1. \$ \_\_\_\_\_ [RANGE: 1-999,999+]
8. DON'T KNOW
9. REFUSED

(IF R SAYS DK, NOT SURE, PROBE: Think about the purchase price of the home and the amount of your total down payment. *If you have one mortgage*, the remaining amount after the down payment would be the mortgage, or loan amount you needed, to purchase this home)

C7. What is the initial annual interest rate on this mortgage? [IF C1=1: This can be found on your Settlement Statement in The Loan Terms box on about page 3 that has a line that says 'Your initial interest rate is ...' IF C1=2: This can be found at the top half of the Closing Disclosure in the Loan Terms section. It is printed in bold and is called Interest Rate. ]

1. \_\_\_\_\_% Annual Interest Rate [RANGE: 0.00-15.00%]
8. DON'T KNOW
9. REFUSED

C8. Is your mortgage a standard, fixed-rate mortgage or adjustable-rate mortgage? Or is it some other type of mortgage? [IF D1=2: This can be found at the top of page one of the Closing Disclosure in the right side of the page under the heading Loan Information.]

1. Fixed rate mortgage
2. Adjustable rate mortgage (ARM)
3. Or some other type of mortgage  
(Specify with any notes listed on the SETTLEMENT  
STATEMENT: \_\_\_\_\_)
8. DON'T KNOW
9. REFUSED

C9. What is your current interest rate on your mortgage?

1. \_\_\_\_\_ [RANGE: 0.00-15.00%]
8. DON'T KNOW
9. REFUSED

[CATI: ASK OF C8=2]

C9a. When will the interest rate change, or adjust, on this mortgage?

1. 5 years after the loan was made
2. 7 years after the loan was made

3. Or after some other number of years (Specify: \_\_\_\_\_YEARS)
8. DON'T KNOW
9. REFUSED

C10. What is the term of the mortgage? That is, what is the total number of months or years over which mortgage payments are to be made? [IF C1=1: This can be found on your Settlement Statement in The Loan Terms box on about page 3 that has a line that says 'Your loan term is ... IF C1=2: This can be found at the top of page one of the Closing Disclosure in the right side of the page under the heading Loan Information.]

1. 30 years or 360 months
2. 25 years or 300 months
3. 20 years or 240 months
4. 15 years or 180 months
5. 10 years or 120 months
6. Or some other number of months (Specify: \_\_\_\_\_MONTHS)
8. DON'T KNOW
9. REFUSED

C11. Do you have mortgage insurance? This insurance is sometimes called PMI or MIP for FHA loans, and may have been required by the bank or lender, to protect them against possible nonpayment. Answer yes if you have a loan from FHA, VA, FmHA, or RHS. [This is different from insurance on the home itself.] [IF C1=1: This can be found on your Settlement Statement in The Loan Terms box on about page 3 that has a line 'Your initial monthly amount owed for principal, interest, and any mortgage insurance is.' IF C1=2: This can be found around the middle of page one on the Closing Disclosure under the heading Projected Payments. If you have mortgage insurance, there will be a dollar amount listed for that heading.]

1. Yes [GO TO C11a]
2. No [GO TO LOGIC BEFORE C12a]
8. DON'T KNOW [GO TO LOGIC BEFORE C12a]
9. REFUSED [GO TO LOGIC BEFORE C12a]

C11a. What type of mortgage insurance do you have? Do you have mortgage insurance from... (READ LIST)

1. A private insurance company, such as Mortgage Guarantee Insurance (MGIC) (Conventional Insured)
2. Federal Housing Administration (FHA)
3. Farmers Home Administration (FmHA), or USDA/Rural Housing (RHS)
4. Veterans Administration (VA)
5. Mortgage insurance from a State agency for first-time homebuyers
6. Or some other type of mortgage insurance (Specify: \_\_\_\_\_)

8. DON'T KNOW
9. REFUSED

C12. [ IF C5=2; THEN ASK, OTHERWISE SKIP] Next, I'd like to focus on your second mortgage loan. Can you tell me how the money was used? [CHECK ALL THAT APPLY]

1. Pay off or pay down credit cards or other debt
2. Make a home improvement or repair
3. Pay for appliances, furniture, or other home furnishings
4. Cover a portion of the down payment
5. Other. Specify \_\_\_\_\_
8. (VOL) DON'T KNOW
9. (VOL) REFUSED

C13: (Source: Adapted from NSMO Survey) Overall, how satisfied are you that the mortgage(s) you got was (were) the one(s) with the best terms to fit your needs? (READ LIST)

1. Very Satisfied
2. Somewhat Satisfied
3. Somewhat Dissatisfied
4. Very Dissatisfied
8. DON'T KNOW
9. REFUSED

C14: (Source: New) Overall, how satisfied were you with the process of obtaining a mortgage? (READ LIST)

1. Very Satisfied
2. Somewhat Satisfied
3. Somewhat Dissatisfied
4. Very Dissatisfied
8. DON'T KNOW
9. REFUSED

## Section D: Mortgage Performance

**[CATI: THIS SECTION SHOULD BE ASKED OF GROUP 1 AND GROUP 2 ONLY. GROUP 3 AND GROUP 4 SHOULD BE DIRECTED TO THE NEXT SECTION.]**

*The next set of questions asks about your experiences since you purchased the home.*

D1. Since you purchased the home, have you taken out a home equity line of credit (HELOC) or a home equity loan such as a second or third mortgage? Do not include any second or third mortgages that you used to purchase the home and have already told us about.

1. Home equity line of credit
2. Home equity loan [SKIP TO D3]
3. Both: home equity line of credit and second or third mortgage
4. No [Skip to D4]
8. DON'T KNOW [Skip to D4]
9. REFUSED [Skip to D4]

D2. Have you ever used the home equity line of credit to borrow money?

1. Yes
2. No
8. DON'T KNOW [SKIP TO D4]
9. REFUSED [SKIP TO D4]

D3. How did you use the money you borrowed using the home equity loan or line of credit?  
[Check all that apply]

1. Pay down or pay off credit cards
2. Pay down or pay off student loan debt
3. Pay down or pay off other debt
4. Make a home improvement or repair
5. Pay for appliances, furniture, or other home furnishings
6. Purchase or lease a vehicle
7. Pay for education for yourself or a child
8. Pay down or pay off medical costs
9. Other. Specify \_\_\_\_\_
98. DON'T KNOW
99. REFUSED

*The next set of questions asks about your experiences with all of the mortgage loans that we have talked about to this point, including loans you used to purchase the home and any home equity loans or lines of credit that you may have taken out since.*

D5. (Source: New) Since purchasing your home, have you paid any additional money towards your mortgage loan balance beyond what was required?

1. Yes
2. No [SKIP TO D6]
8. DON'T KNOW [SKIP TO D6]
9. REFUSED [SKIP TO D6]

D5a. (Source: New) In the past 12 months, how much additional money have you paid in total?  
[If you make payments on a monthly, quarterly, bi-annual, or annual basis we can help convert that to the amount paid in the past 12 months.]

1. PER MONTH: \$ \_\_\_\_\_
2. PER QUARTER: \$ \_\_\_\_\_
3. BI-ANNUAL/TWICE A YEAR: \$ \_\_\_\_\_

4. ANNUAL/ONCE PER YEAR: \$

8. DON'T KNOW

9. REFUSED

D6. Has your interest rate changed since you purchased this home?

1. Yes

2. No

8. DON'T KNOW

9. REFUSED

D7. Since you purchased the home, have you refinanced or made any modifications to your mortgage loan?

[IF C5=2] Since you purchased the home, have you refinanced or made any modifications to any of the mortgages on your home?

1. Yes

2. No [SKIP TO E8]

8. DON'T KNOW [SKIP TO E8]

9. REFUSED [SKIP TO E8]

D7a. How many mortgages or loans have you refinanced on your home since purchase?

1. \_\_\_\_\_ TOTAL NUMBER OF REFINANCED LOANS [RANGE 1-7]

8. DON'T KNOW

9. REFUSED

D7b. Did you refinance your primary mortgage loan? [Prompt: A primary mortgage loan is sometimes called a first mortgage. It is the loan with the largest principal balance.]

1. Yes

2. No

8. DON'T KNOW

9. REFUSED

D7c. People refinance for different reasons. Please tell me about your reasons for refinancing? [DO NOT READ LIST. CHECK ALL THAT APPLY]

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1. Reduce your monthly payment

2. Shorten the number of years until your loan is paid off

3. To consolidate my debt

4. To take out home equity to pay for a housing-related expense (home improvement, home repair, etc.)

6. To take out home equity to pay for a non-housing-related expense (medical expense, educational expense, etc.)

7. To avoid paying mortgage insurance

8. To avoid a change in interest rate on your original adjustable-rate mortgage



- 9. To avoid foreclosure or defaulting on my loan/mortgage
- 98. DON'T KNOW
- 99. REFUSED

D7d. Beyond the balance of the original mortgage, how much additional money did you borrow during the refinance?

\$\_\_\_\_\_ [RANGE: 0-999,999+]

- 8. DON'T KNOW [SKIP TO D8]
- 9. REFUSED [SKIP TO D8]

D7e. Can you tell me how the money was used? [Check all that apply]

- 1. Pay down or pay off credit cards
- 2. Pay down or pay off student loan debt
- 3. Pay down or pay off other debt
- 4. Make a home improvement or repair
- 5. Pay for appliances, furniture, or other home furnishings
- 6. Purchase or lease a vehicle
- 7. Pay for education for yourself or a child
- 8. Pay down or pay off medical costs
- 9. Other. Specify\_\_\_\_\_
- 98. DON'T KNOW
- 99. REFUSED

*The next set of questions asks about the payments that you have made on the loans that are secured by your house (i.e. mortgages and home equity lines). Please think about the payments you have made on all of the mortgage loans and home equity lines of credit that we have discussed for this home.*

D8. Sometimes people have difficulty making their mortgage payments. Since purchasing the home, have you ever missed a monthly payment on your mortgage or home equity line of credit?

- 1. YES
- 2. NO [SKIP TO D9]
- 8. DON'T KNOW [SKIP TO D9]
- 9. REFUSED [SKIP TO D9]

D8a. What is the longest amount of time that you have been behind on your mortgage or home equity line?

- 1. 0-30 days
- 2. 31-60 days
- 3. 61-90 days
- 4. 91 days or more
- 8. DON'T KNOW
- 9. REFUSED

D8b. Are you currently behind on your mortgage?

1. YES [SKIP TO D8c]
2. NO
8. DON'T KNOW [SKIP TO D9]
9. REFUSED [SKIP TO D9]

D8b1. (Source: New) How were you able to catch up on your missed mortgage payment(s)?

1. Borrowed money from friends or family [SKIP TO D9]
2. Used my savings [SKIP TO D9]
3. Borrowed from a retirement account [SKIP TO D9]
4. Produced extra income through picking up extra job, extra shifts, etc. [SKIP TO D9]
5. Put off paying other debts [SKIP TO D9]
6. Other (please specify) \_\_\_\_\_ [SKIP TO D9]
7. DON'T KNOW [SKIP TO D9]
8. REFUSED [SKIP TO D9]

D8c. How behind are you currently on mortgage or loan payments?

1. 0-30 days
2. 31-60 days
3. 61-90 days
4. 91 days or more
8. DON'T KNOW
9. REFUSED

D8c1. (Source: New) What has prevented you from catching up on your missed mortgage payments? DO NOT READ LIST

\_\_\_\_\_

\_\_\_\_\_

1. Too much nonhousing debt (e.g., student loans, credit cards, auto loan)
2. Unexpected nonhousing expenses (e.g., medical expenses)
3. Unexpected housing expenses (e.g., home improvement or repair)
4. Lost job or decrease in income
8. DON'T KNOW
9. REFUSED

D9. On your current home, have you received a “notice of default” or “notice of intent to foreclose” from your bank or lender?

1. YES

2. NO [SKIP TO D13]
8. DON'T KNOW [SKIP TO D13]
9. REFUSED [SKIP TO D13]

D9a. Did you lose your home to foreclosure?

1. YES, when \_\_\_\_\_ [RANGE: 2013-2019]
2. NO
8. DON'T KNOW
9. REFUSED

D10. What caused you to get behind on your mortgage? [DO NOT READ LIST, CHECK ALL THAT APPLY.]

1. I forgot to make the payment.
2. The check got lost in the mail or an electronic processing error.
3. My mortgage payments increased.
4. My homeowners' insurance premium went up.
5. My property taxes went up.
6. I incurred unexpected home repair expenses.
7. I took on too much credit card debt or other debts.
8. I incurred unexpected car expenses.
9. I had a business venture that failed.
10. I lost my job.
11. My income was reduced (e.g. job loss or reduction in hours for me or co-borrower).
12. I incurred unexpected medical costs.
13. I had a divorce or separation.
14. I had a death in my family.
15. Other (SPECIFY: \_\_\_\_\_)
- 98 . DON'T KNOW
- 99 . REFUSED

D11. Did you contact your lender for assistance regarding your missed payment(s)?

1. YES
2. NO [SKIP TO D12]
8. DON'T KNOW [SKIP TO D12]
9. REFUSED [SKIP TO D12]

D11a. When did you first contact your lender? [READ LIST]

1. After you received the foreclosure notice
2. 91 days or more after the missed payment
3. 61-90 days after the missed payment
4. 31-60 days after the missed payment

5. 0-30 days after the missed payment
6. Before you missed a payment
7. At another time
8. DON'T KNOW
9. REFUSED

D12. Did you contact a housing counseling agency, consumer credit counseling agency, or other non-profit organization for assistance regarding your missed payment(s)?

1. YES
2. NO [GO TO D13]
8. DON'T KNOW [GO TO D13]
9. REFUSED [GO TO D13]

D12a. When did you first contact the counseling agency? [READ LIST]

1. After you received the foreclosure notice
2. 91 days or more after the missed payment
3. 61-90 days after the missed payment
4. 31-60 days after the missed payment
5. 0-30 days after the missed payment
6. Before you missed a payment
7. At another time
8. (VOL) DON'T KNOW
9. (VOL) REFUSED

D13. Now imagine that you have encountered financial difficulty and are about to miss a loan payment. Would you contact your lender for assistance with your missed payment(s)?

1. YES
2. NO [SKIP TO D14]
8. DON'T KNOW [SKIP TO D14]
9. REFUSED [SKIP TO D14]

D13a. When would you first contact your lender? [READ LIST]

1. After you received the foreclosure notice
2. 91 days or more after the missed payment
3. 61-90 days after the missed payment
4. 31-60 days after the missed payment
5. 0-30 days after the missed payment
6. Before you missed a payment
7. At another time
8. (VOL) DON'T KNOW

9. (VOL) REFUSED

D14. Would you contact a housing counseling agency, consumer credit counseling agency, or other non-profit organization for assistance with your missed payment(s)?

1. YES
2. NO [SKIP TO D15]
8. DON'T KNOW [SKIP TO D15]
9. REFUSED [SKIP TO D15]

D14a. When would you first contact the counseling agency? [READ LIST]

1. After you received the foreclosure notice
2. 91 days or more after the missed payment
3. 61-90 days after the missed payment
4. 31-60 days after the missed payment
5. 0-30 days after the missed payment
6. Before you missed a payment
7. At another time
8. (VOL) DON'T KNOW
9. (VOL) REFUSED

D15. (Source: New) How confident were you that you could make your housing payments over the past 6 months? (READ LIST)

1. Very Confident
2. Confident
3. Somewhat Confident
4. Not Confident at All
8. (VOL) DON'T KNOW
9. (VOL) REFUSED

D16. (Source: New) How confident are you that you can make your housing payments over the next 6 months? (READ LIST)

1. Very Confident
2. Confident
3. Somewhat Confident
4. Not Confident at All
8. (VOL) DON'T KNOW
9. (VOL) REFUSED

## Section E: Income and Financial Management

[ALL RESPONDENTS SHOULD BE ASKED THIS SECTION.]

*Next, I would like to ask you a few questions about your financial experiences.*

E1. For each of the following statements, please tell me whether you strongly disagree, disagree, agree, or strongly agree with the statement. [CATI: RANDOMIZE EACH GROUP IN THE E SERIES]

E1a. I occasionally don't have enough money to cover all of my bills at the end of the month. (READ LIST)

1. Strongly Disagree
2. Disagree
3. Agree
4. Strongly Agree
8. (VOL) DON'T KNOW
9. (VOL) REFUSED

E1b. I know how to correct inaccurate information in my credit report. (READ LIST)

5. Strongly Disagree
6. Disagree
7. Agree
8. Strongly Agree
10. (VOL) DON'T KNOW
11. (VOL) REFUSED

E2. (Source: Adapted from BCFP Financial Well-Being Scale) Please select the response that best indicates how well, in general, each of the following statements describes you or your situation.

E2a. Because of my money situation, I feel like I will never have the things I want in life.

E2b. I am just getting by financially. (READ LIST)

1. Completely
2. Very well
3. Somewhat
4. Very little
5. Not at all
9. (VOL) DON'T KNOW
10. (VOL) REFUSED

E2c. I am concerned that the money I have or will save won't last. (READ LIST)

This statement describes me.....

6. Completely

- 7. Very well
- 8. Somewhat
- 9. Very little
- 10. Not at all
- 11. (VOL) DON'T KNOW
- 11. (VOL) REFUSED

E3. (Source: Adapted from BCFP Financial Well-Being Survey) For this next set of statements, we are interested in learning how often you would say that each statement applies to you and/or your situation. How often would you say...?

E3a. I have money left over at the end of the month.

E3b. My finances control my life.

- 1. Always
- 2. Often
- 3. Sometimes
- 4. Rarely
- 5. Never
- 6. (VOL) DON'T KNOW
- 7. (VOL) REFUSED

E4. (Source: Adapted from BCFP Financial Skill Scale) Please select the response that best indicates how well, in general, each of the following statements describes you or your situation.

E4a. I know how to make complex financial decisions. (READ LIST)

This statement describes me...

- 1. Completely
- 2. Very well
- 3. Somewhat
- 4. Very little
- 5. Not at all
- 6. (VOL) DON'T KNOW
- 7. (VOL) REFUSED

E4b. I know how to get myself to follow through on my financial intentions. (READ LIST)

This statement describes me...

- 8. Completely
- 9. Very well
- 10. Somewhat
- 11. Very little
- 12. Not at all
- 13. (VOL) DON'T KNOW
- 14. (VOL) REFUSED

E4c. I know how to make myself save. (READ LIST)

This statement describes me...

15. Completely
16. Very well
17. Somewhat
18. Very little
19. Not at all
20. (VOL) DON'T KNOW
21. (VOL) REFUSED

E5. (Source: Adapted from BCFP Financial Skill Scale) For this next set of statements, we are interested in learning how often this statement applies to you or your situation.

How often would you say....?

E5a. I know when I do not have enough information to make a good decision involving my money. (READ LIST)

1. Always
2. Often
3. Sometimes
4. Rarely
5. Never
6. (VOL) DON'T KNOW
7. (VOL) REFUSED

E5b. I struggle to understand financial information. (READ LIST)

8. Always
9. Often
10. Sometimes
11. Rarely
12. Never
13. (VOL) DON'T KNOW
14. (VOL) REFUSED

*Next, I would like to ask you a few questions about different sources of income you may receive.*

E6. GROUP 1 and GROUP 2: Please think about the total income you have available to pay your monthly mortgage payment each month. If you have co-borrowers on your loan, think about the total for yourself and the co-borrowers. We refer to “co-borrowers” as people who share ownership and financial responsibility for the home you bought. In other words, these are individuals who are also to be named on the home loan. They may or may not currently live with you.

GROUP 3: Please think about the total income you will have available to pay your monthly mortgage payment each month. If you expect to have co-borrowers on your



loan, think about the total for yourself and the co-borrowers. We refer to “co-borrowers” as people who will share ownership and financial responsibility for the home you may buy. In other words, these are individuals who will also be named on the home loan.

They may or may not currently live with you.

GROUP 4: Please think about the total income you have available to pay your monthly housing cost each month. This includes money you may receive from family or friends to help pay for your housing costs.

Thinking about the last year, does this income include:

STATEMENTS: [READ ALL STATEMENTS TO RESPONSENTS]

E6a. Income from self-employment where you work for yourself and not through an employer.

E6b. Wages or salary from a job

E6c. Rent or other income from an investment property

E6d. Interest, dividend, or other investment income

E6e. Child support payments, alimony, or maintenance payments

E6f. Social Security retirement or disability benefits

E6g. Other pensions or retirement income

E6h. Public assistance or Earned Income Tax Credit benefits

E6i. Unemployment benefits

E6j. Veterans’ benefits

E6k. Other income

1. Yes
2. No
3. (VOL) DON’T KNOW
4. (VOL) REFUSED

E7. GROUP 4: SKIP TO E8

What is the total amount of income that you and any co-borrowers or potential co-borrowers received in the last 12 months? Include income from all sources and tell me the total amount before any taxes or deductions are removed. [IF R IS UNSURE PROMPT: Your best estimate is fine.]

1. GAVE RESPONSE \$ \_\_\_\_\_ [RANGE: 0-999,999+]
8. DON’T KNOW [SKIP TO E7b]
9. REFUSED [SKIP TO E7b]

E7a. To confirm, you said \_\_\_\_\_. Did I get that right?

1. YES [SKIP TO E7c]
2. NO [GO BACK TO E7]

E7b. If you are unsure of this total income that you and any co-borrowers received in the last 12 months, was it.....

1. Less than \$10,000
2. \$10,000 to less than \$25,000
3. \$25,000 to less than \$40,000
4. \$40,000 to less than \$55,000
5. \$55,000 to less than \$70,000
6. \$70,000 to less than \$85,000
7. \$85,000 to less than \$100,000
8. \$100,000 or greater
98. DON'T KNOW [SKIP TO E8]
99. REFUSED [SKIP TO E8]

E7c. Does this amount include income from anyone other than yourself?

1. Yes
2. No [Skip to E9]
8. DON'T KNOW [Skip to E9]
9. REFUSED [Skip to E9]

E8. Thinking only about your own income, what is the total amount of income you received in the last 12 months? Tell me the total amount before any taxes or deductions are removed. [IF R IS UNSURE PROMPT: Your best estimate is fine.] [CATI: E8 OR E8B CANNOT BE GREATER THAN E7]

1. GAVE RESPONSE \$ \_\_\_\_\_ [RANGE: 0-999,999+]
8. DON'T KNOW [Skip to E8b]
9. REFUSED [Skip to E9]

E8a. To confirm, you said \_\_\_\_\_. Did I get that right?

1. YES [Skip to E9]
2. NO [GO BACK TO E8]

E8b. If you are unsure of your total amount of income received in the last 12 months, was it.....

1. Less than \$10,000
2. \$10,000 to less than \$25,000
3. \$25,000 to less than \$40,000
4. \$40,000 to less than \$55,000
5. \$55,000 to less than \$70,000
6. \$70,000 to less than \$85,000
7. \$85,000 to less than \$100,000
8. \$100,000 or greater
9. (VOL) DON'T KNOW
10. (VOL) REFUSED

E9. Do you currently have a checking account?

1. YES
2. NO (SKIP TO E10)
8. DON'T KNOW (SKIP TO E10)

9. REFUSED (SKIP TO E10)

E9a. How much money do you currently have in checking accounts? Please round to the nearest 100. [Prompt: If you have more than one checking account, please tell us the total amount in these accounts. ANSWER MUST END IN 00] [CATI – ANSWER MUST BE ROUNDED TO THE NEAREST 100. LAST TWO DIGITS SHOULD BE 00]

1. GAVE RESPONSE \_\_\_\_\_ [RANGE: 0-999,000+]
8. DON'T KNOW (SKIP TO E10)
9. REFUSED (SKIP TO E10)

E9b. To confirm, you said \_\_\_\_\_. Did I get that right?

1. YES
2. NO [GO BACK TO E9a]

E10. Do you currently have a savings account?

1. YES
2. NO (SKIP TO E11)
8. (VOL) DON'T KNOW (SKIP TO E11)
9. (VOL) REFUSED (SKIP TO E11)

E10a. How much money do you currently have in savings accounts? Please round to the nearest 100. [Prompt: If you have more than one savings account, please tell us the total amount in these accounts. ANSWER MUST END IN 00] [CATI – ANSWER MUST BE ROUNDED TO THE NEAREST 100. LAST TWO DIGITS SHOULD BE 00]

1. GAVE RESPONSE \_\_\_\_\_ [RANGE: 0-999,000+]
8. DON'T KNOW (SKIP TO E11)
9. REFUSED (SKIP TO E11)

E10b. To confirm, you said \_\_\_\_\_. Did I get that right?

1. YES
2. NO [GO BACK TO E10a]

E11. Do you currently have any retirement accounts, like 401(k) or 403(b) accounts, IRAs, or other pension accounts?

1. YES
2. NO (SKIP TO E12)
8. DON'T KNOW (SKIP TO E12)
9. REFUSED (SKIP TO E12)

E11a. How much money do you currently have in such accounts? Please round to the nearest 100. [Prompt: If you have more than one retirement account, please tell us the total amount in these accounts. ANSWER MUST END IN 00] [CATI – ANSWER

MUST BE ROUNDED TO THE NEAREST 100. LAST TWO DIGITS SHOULD BE 00]

1. GAVE RESPONSE\_\_\_\_\_ [RANGE: 0-999,000+]
8. (VOL) DON'T KNOW (Skip to E12)
9. (VOL) REFUSED (Skip to E12)

E11b. To confirm, you said \_\_\_\_\_. Did I get that right?

1. YES
2. NO [GO BACK TO E11a]

E12. Aside from your savings accounts and retirement accounts, do you currently have any other money market accounts, certificates of deposit, mutual funds, stocks, or brokerage accounts?

1. YES
2. NO (SKIP TO E13)
8. DON'T KNOW (SKIP TO E13)
9. REFUSED (SKIP TO E13)

E12a. How much money do you currently have in such accounts? Please round to the nearest 100. [Prompt: If you have more than one account, please tell us the total amount in these accounts. ANSWER MUST END IN 00] [CATI – ANSWER MUST BE ROUNDED TO THE NEAREST 100. LAST TWO DIGITS SHOULD BE 00]

1. GAVE RESPONSE\_\_\_\_\_ [RANGE: 0-999,000+]
8. DON'T KNOW (SKIP TO E13)
9. REFUSED (SKIP TO E13)

E12b. To confirm, you said \_\_\_\_\_. Did I get that right?

1. YES
2. NO [GO BACK TO E12a]

E13. Do you have any other source of savings that would be available if you lost your job or had a financial emergency? For example, this might include savings at home or savings with others who are keeping it safe.

1. YES
2. NO (SKIP TO E14)
8. DON'T KNOW (SKIP TO E14)
9. REFUSED (SKIP TO E14)

E13a. About how much would be available? Please round to the nearest 100. [Prompt: If you have more than one savings account, please tell us the total amount in these accounts. ANSWER MUST END IN 00] [CATI – ANSWER MUST BE ROUNDED TO THE NEAREST 100. LAST TWO DIGITS SHOULD BE 00]

1. GAVE RESPONSE\_\_\_\_\_ [RANGE 0-999,000+]
8. DON'T KNOW (SKIP TO E14)
9. REFUSED (SKIP TO E14)

E13b. To confirm, you said \_\_\_\_\_. Did I get that right?

1. YES
2. NO [GO BACK TO E13a]

[SKIP TO E15 IF SUM OF E9a + E10a + E11a + E12a + E13a = 0 OR COMBINATION OF ALL = 0 AND DK/REF]

E14. To confirm, your responses include a total of \_\_\_\_\_ in savings and investments. Does that sound about right? [CATI: INSERT SUM OF E9a + E10a + E11a + E12a + E13a IF = 1 GAVE RESPONSE]

1. YES (SKIP TO E15)
2. NO
8. DON'T KNOW (SKIP TO E15)
9. REFUSED (SKIP TO E15)

[IF E14=NO GO BACK TO E9-E13 AND CORRECT THE RESPONSES TO THE PREVIOUS QUESTIONS]

E15. GROUP 3 AND GROUP 4: Now pretend that you have purchased a home. If you started having financial problems and could not pay all of your bills, which bill would you pay first? [READ LIST]

GROUP 1 AND GROUP 2: As a recent homeowner, if you started having financial problems and could not pay all of your bills, which bill would you pay first? [CATI: RANDOMIZE LIST]

1. Credit card
2. Utilities (gas, electricity, water, etc.)
3. Car payment
4. Mortgage
5. Student loan
6. Health insurance
7. Other [SPECIFY\_\_\_\_\_]
8. (VOL) DON'T KNOW
9. (VOL) REFUSED

E16. Source: Adapted from BCFP Financial Well-Being Survey) How confident are you that you could come up with \$2,000 in 30 days if an unexpected need arose within the next month? (READ LIST)

1. I am certain I could come up with the full \$2,000
2. I could probably come up with \$2,000
3. I could probably not come up with \$2,000
4. I am certain I could not come up with \$2,000
5. (VOL) DON'T KNOW

E17. (Source: New) Since enrolling in the study [in Month/Year], have you ever had any student loan debt? This could be student debt that you incurred before you enrolled in the study [in MONTH/YEAR] but which you continued to have a balance on after [DATE] and/or student debt that you incurred after [DATE].

1. YES
2. NO (SKIP TO SECTION F)
8. DON'T KNOW (SKIP TO SECTION F)
9. REFUSED (SKIP TO SECTION F)

E17a. (Source: New) In preparation to buy a home or qualify for a mortgage, did you make any changes to your student loans or to your repayment of those loans? (READ LIST, CHECK ALL THAT APPLY)

1. Put the loans into deferral
2. Refinanced the loans to lower payments.
3. Skipped payments
4. Stopped making extra payments/paying more than the minimum due
5. Other (SPECIFY) \_\_\_\_\_
8. (VOL) DON'T KNOW
9. (VOL) REFUSED

## Section F: Monthly Housing Costs

*Now, I would like to ask you a few questions about your monthly housing costs.*

[ASK F0 QUESTIONS IF RESPONDENT CURRENTLY RENTS REGARDLESS OF WHETHER THEY PREVIOUSLY OWNED; A1=1. ALL OTHERS SHOULD SKIP TO F1]  
F0. How much do you spend each month on rent? (Interviewer Note: If R is in a housing situation where R is paying rent with someone, this question asks for the amount of money that only the respondent pays each month for rent.)

1. GAVE RESPONSE \_\_\_\_\_ [RANGE: 1-9,999+]
8. DON'T KNOW (Skip to F0b)
9. REFUSED (Skip to F0b)

F0a. To confirm, you said \_\_\_\_\_. Did I get that right?

1. YES
2. NO [GO BACK TO F0]

F0b. Utilities include things like gas, electricity, water, and trash removal. They don't include things like cable TV, internet, or telephone. How much do you spend each month on utilities? Do not include any utilities that are included in your rent.

1. GAVE RESPONSE \_\_\_\_\_ [RANGE: 0-9,999+]
8. DON'T KNOW [SKIP TO F0e]
9. REFUSED [SKIP TO F0e]

F0c. To confirm, you said \_\_\_\_\_. Did I get that right?

1. YES
2. NO [GO BACK TO F0b]

F0d. Other than the costs for rent and utilities, do you pay any other monthly costs related to housing?

1. Yes. Specify expense\_\_\_\_\_.
2. No [SKIP TO SECTION G]
8. REFUSED [SKIP TO SECTION G]
9. DON'T KNOW [SKIP TO SECTION G]

F0e. How much do you pay each month for that expense?

- \$\_\_\_\_\_
8. DON'T KNOW
  9. REFUSED

[CATI: IF A1=2, THEN ASK BELOW. IF NOT SKIP TO SECTION G]

*Now, I'd like to start by asking about the monthly payments on your mortgage.*

F1. How much is your regular required payment to the lender on your current/first mortgage? Please include all payments to your lender for your mortgage, including any money towards an escrow account.

\$\_\_\_\_\_

F1a. How often do you make these payments?

1. Monthly
2. Biweekly (every 2 weeks)
3. Quarterly
4. Other
  
8. (VOL) DON'T KNOW
9. (VOL) REFUSED

F1b. Is the amount that you pay your lender automatically deducted from a bank account?

1. Yes
2. No
8. DON'T KNOW
9. REFUSED

F2. Utilities include things like gas, electricity, water, and trash removal. They don't include things like cable TV, internet, or telephone. How much do you spend each month on utilities? Do not include any utilities that are included in the monthly amount you pay your lender or for your

escrow account. [If you make payments on a quarterly, bi-annual, or annual basis we can help convert that to a monthly amount.]

5. PER MONTH: \$ \_\_\_\_\_
6. PER QUARTER: \$ \_\_\_\_\_
7. BI-ANNUAL/TWICE A YEAR: \$ \_\_\_\_\_
8. ANNUAL/ONCE PER YEAR: \$ \_\_\_\_\_
10. DON'T KNOW
11. REFUSED

F3. Other than the costs we covered in this section, do you pay any other monthly costs related to housing?

1. Yes. Specify \_\_\_\_\_
2. No [SKIP TO F4]
8. DON'T KNOW [SKIP TO F4]
9. REFUSED [SKIP TO F4]

F3a. How much do you pay each month for that expense?

\$ \_\_\_\_\_

8. Don't know
9. Refused

F4. (Source: New) For each of the following statements, please tell me whether you strongly agree, agree, disagree, or strongly disagree with the statement. [CATI: RANDOMIZE]

F4a. My home needs repairs or maintenance that I can't afford to make right now.

F4b. I know the age and condition of my roof, heating system, and other major parts of my home, and I know about how long I have until each part will need to be replaced.

F4c. I have set aside money that I can use to make major repairs like replacing the roof, heating system, or other parts of my home.

F4d. I keep track of and do regular maintenance of my house (e.g. cleaning the gutters, changing out air filters) needed to prevent larger expenses down the road.

F4e. I have made repairs or improvements that improve the energy efficiency of my home.

1. Strongly Agree
2. Agree
3. Disagree
4. Strongly Disagree
8. (VOL) DON'T KNOW
9. (VOL) REFUSED



## Section G: Homebuyer Education and Counseling

[THIS SECTION APPLIES TO ALL STUDY PARTICIPANTS.]

Now, I want to ask you some questions about information about purchasing a home and homeownership.

G1. (Source: New) Looking back on your experiences since enrollment in the study, whether you have bought a home or not since then, what was the most valuable thing that you learned to prepare for home purchase and homeownership? (DO NOT READ LIST [KEEP OPEN ENDED-PROBE]

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G1a- (Source: New) How did you learn that? (DO NOT READ LIST)

1. Lender
2. Mortgage broker
3. Buyer's agent or real estate agent
4. Counseling agency
5. Online homebuyer education course
6. In-person homebuyer education course
7. One-on-one in-person counseling
8. One-on-one telephone counseling
9. Friends or family
10. Co-workers
11. Websites
12. Books
13. Other non-profits or government agencies
14. Informational session at library, church, or other local place
15. Lawyer
16. Other (specify): \_\_\_\_\_

G2. (Source: New) Were there any challenges or obstacles you faced in the home search or purchase process that you wish you were better prepared for? [KEEP OPEN ENDED-PROBE]

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G3. (Source: New) [GROUP 1 AND GROUP 2] Were there any challenges or obstacles you faced after you purchased your home that you wish you were better prepared for? [KEEP OPEN ENDED-PROBE]

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## Section H: Personal Characteristics

[THIS SECTION APPLIES TO ALL STUDY PARTICIPANTS.]

*Finally, I would like to ask a few questions about your personal characteristics.*

H1. (Source: Adapted from BCPF Financial Well-Being Survey) In the past 12 months, did you or any members of your household experience any of the following?

1. Lost a job
3. Had work hours and/or pay reduced or a business I or someone in my household owned had financial difficulty
4. Received a foreclosure notice
5. Had a major car or home repair
6. Had a health emergency
7. Got a divorce or separation
8. Added a child to the household
9. Experienced the death of primary breadwinner
10. Received a large sum of money beyond normal income (such as inheritance, bonus or other windfall)
11. Had a child start daycare or college
12. Provided unexpected financial support to a family member or friend

Response options:

- Yes
- No

H2. How many people, not counting yourself, live with you?

1. \_\_\_\_\_ (people) RANGE = 0-10 [If zero, skip to Section I]
8. DON'T KNOW [SKIP TO Section I]
9. REFUSED [SKIP TO SECTION I]

H3. How many of these people are under the age of 18? [CATI: ANSWER CAN NOT BE GREATER THAN H2]

1. \_\_\_\_\_ (people) = 0-10
8. DON'T KNOW
9. REFUSED

## Section I: Contact Information

CI1. Thank you very much for your time. We are almost done. We will be sending you a check for \$35 within the next four weeks. To make sure we send your check to the correct address, we would like to confirm your home address, as well as a mailing address if it differs from your home one. This information will be kept confidential. May I please have/verify your full name and home address?

1. GAVE RESPONSE

8. (VOL) DON'T KNOW

9. (VOL) REFUSED