

# Cognitive Testing of 2021 AHS – “Protocol A” In-Person/Remote Testing Protocol Guide

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PARTICIPANT ID #: \_\_\_\_\_

DATE: \_\_\_ / \_\_\_ / 2020

COGNITIVE INTERVIEWER NAME: \_\_\_\_\_

START TIME: \_\_\_\_: \_\_\_\_ AM / PM

## SECTION I. INTRODUCTION

(COGNITIVE INTERVIEWER: READ/PARAPHRASE)

- A. Hello, I’m [NAME OF COGNITIVE INTERVIEWER]. I work for the Census Bureau. Thanks for agreeing to help me today.

Let me begin by telling you a little more about what we’ll be doing today. The United States Census Bureau counts the population in the U.S and also conducts various kinds of surveys.

Today, with your help, we will be testing some new questions that were developed for a national survey called the American Housing Survey. I will first ask you some survey questions and you’ll answer the questions just like you would if you were doing it with an interviewer in a regular survey. We are interested in how you understand these questions and how these questions work for you.

Our goal here is to get a better idea how well the new questions work with people such as yourself before we actually use them in the survey. So the purpose of our session today is to collect your thoughts and opinions on these new questions and materials. I just want to remind you that I'm only asking for your thoughts and opinions on these materials. There is no right or wrong answer. We are simply trying to make sure the question wording is clear and easy for most people to understand. Your feedback will be very useful for helping make sure these questions will make sense to other people.

Your participation in this interview and the review of the materials is very important because it will help the Census Bureau with improving these questions.

Do you have any questions before we begin?”

[Wait for questions, then turn page]

(COGNITIVE INTERVIEWER: READ, IF IN-PERSON INTERVIEW)

PLACE THE CONSENT FORM IN FRONT OF PARTICIPANT

**Before we start, I would like you to read over the document in front of you. This document explains a little bit about this interview and provides information about your rights as a participant. It also asks for your permission to have this session audio recorded.**

**Please ask me any questions you have about this document. Once you have finished reading the document, please sign it.**

- PARTICIPANT READS AND SIGNS FORM

(READ, IF REMOTE INTERVIEW)

**Prior to today, you signed a consent form providing information about your rights as a participant. This also asked for your permission to have this session audio recorded. Please ask me any questions before we begin.**

**IF PARTICIPANT PROVIDES CONSENT TO HAVE THE SESSION AUDIO-TAPED: I will now turn on the audio recorder.**

TEST AUDIO RECORDER AND TURN IT ON AGAIN AFTER TEST

## **SECTION II. INTERVIEW CONSENT**

## SECTION III. COGNITIVE INTERVIEW

**READ:** For the upcoming questions, I am interested in your answers, but I am also interested in the process you go through in your mind when you answer the questions. So I'd like you to think aloud as you answer the questions, just tell me everything you are thinking about as you go about answering each question. From time to time, I'll ask you some questions about your answers, or about the questions themselves.

### THINK-ALOUD PRACTICE

Let's begin with a practice question. Remember to try to think aloud as you answer.

**Practice Question 1.** How many windows are there in the house or apartment where you live? WINDOWS \_\_\_\_\_

**[IF NEEDED:]** Try to visualize the place where you live, and think about how many windows there are in that place. As you count up the windows, tell me what you are seeing and thinking about.

#### PROBES:

- How did you come up with that answer?
- Tell me more about that. Why did you say [ANSWER]?
- I noticed that you hesitated. Tell me what you were thinking.

Okay, let's get started. Please answer the questions as you would if an interviewer had come to your home. I will now begin with the first set of questions in the survey.

NOTE TO COGNITIVE INTERVIEWER: START INTERVIEW. NOTE ANY PROBLEMS /COMMENTS /QUESTIONS /PUZZLED LOOKS/EXASPERATED SIGHS RESPONDENT HAS DURING THE INTERVIEW. WHEN NECESSARY, PROBE ON THESE AFTER THE RESPONDENT ANSWERS THE QUESTION.

## Housing Unit & Demographics Modules

1. NAME                      Now I will ask you some questions about the people who live here.  
What are the names of all persons living or staying here? Start with yourself.
2. AGE                        What is [your/NAME's] age?
3. REL                        IF NOT RESPONDENT: How is [NAME] related to you?
- |  |                        |
|--|------------------------|
| 1. Spouse  | 7. Foster Child        |
| 2. Unmarried Partner   | 8. Housemate/Roommate  |
| 3. Child   | 9. Roomer/Boarder      |
| 4. Grandchild  | 10. Other Non-relative |
| 5. Parent  | 11. Dk                 |
| 6. Other relative (Aunt, Cousin,<br>Nephew, Mother-in-law, etc.) | 12. Ref                |

Ask Q1-Q2 for 1<sup>st</sup> HH member (respondent). Then ask Q1-Q3 for each following HH member.

Once completed, proceed to Q4. TENURE.

4. TENURE                    **Is your home...**  
(Read categories until "yes" reply is received)
- Owned or being bought by someone in your household?
  - Rented?
  - Occupied without payment of rent?
5. OWNER                    **In whose name or names is this home [fill with answer to TENURE]?**  
(Place an asterisk (\*) next to owners'/renters' name on Household Roster)
6. HTYPE                    **Is this unit a house, an apartment, a manufactured/mobile home, or some other type of residence?** (Refer to separate Help Screen if needed)
- House
  - Apartment
  - Manufactured/mobile home - skip to Q8. WHENYR/MON
  - Other residence
7. STYPE                    **Are your living quarters in a...**  
(Read categories until "yes" reply is received. Refer to separate Help Screen if needed)
- 1 unit building, detached from any other building?
  - 1 unit building, attached to one or more buildings?
  - Building with two or more apartments?
  - Manufactured/Mobile Home?
8. WHENYR/MON            **When did you move to this [house / apartment / manufactured/mobile home / unit]?**  
If lived there since birth, ask for birth month and year.
- \_\_\_\_\_ Month            \_\_\_\_\_ Year
9. CONDO1                    **Is this [house / apartment / manufactured/mobile home / unit] part of a condominium?** Help text: A "Condominium" is a type of ownership in which the apartments or houses in a development are individually owned, but the common areas, such as lobbies, halls, grounds, etc. are jointly owned. The owner has a deed, and, very likely, a mortgage on an individual unit. The owner also holds a common joint ownership in all common areas and hallways, entrances, elevators, etc. Condominium ownership may cover single family houses, rowhouses, townhouses, etc., as well as apartments and manufactured/mobile homes. "Time-shared" condominiums are also included in this category.
- Yes - Skip to Q11. PORCHQ
  - No
  - DK
  - Ref - Skip to Q11. PORCHQ

10. CONDO2

**Is this [house / apartment / manufactured/mobile home / unit] part of a cooperative?** Help text: A "Cooperative" is property that is owned by a corporation made up of resident shareholders. Co-op owners can live in their unit or rent it out.

1. • Yes
2. • No
- DK
- Ref

11. PORCHQ

**Does the [house / apartment / manufactured/mobile home / unit] have a porch, deck, balcony, or patio?** (Measuring at least 4 feet by 4 feet)

Help text: The porch, deck, balcony, or patio must be attached to the unit--not simply to the building. Exclude porches, etc., that are not attached to the sample unit or are free standing. Porches may be enclosed or open. The porch, deck, balcony, or patio must measure at least four feet by four feet.

1. • Yes
2. • No
- DK
- Ref

If home is owned (TENURE=1) and respondent is an owner, [proceed to Real Estate Module](#).

Otherwise, [skip to instructions above Recent Movers Module, Housing Search Section \(page 19\)](#).

## Real Estate Module

### OWNINTRO

The next questions are about how you acquired your home, taxes, mortgages and other loans that are secured by the property.

Please refer to your mortgage loan statement or any additional records that you may have regarding the mortgages on the property.

Refer to Q7. STYPE (page 4) to determine the next question:

- If home is a 1-unit building (Q7. STYPE=1,2), [proceed to Q12. CUSHOM](#).
- If home is a multi-unit or manufactured/mobile home (Q7. STYPE=3,4), [skip to Q13. PREOCC](#).

### 12. CUSHOM

How did you obtain [your/this] home? Did you -

[Read options aloud; read categories until a "Yes" is obtained](#)

1.  Buy the house already built?
  2.  Sign a sales agreement that included the land as well as the cost of building the house? (INCLUDE BOTH UNITS THAT WERE UNDER CONSTRUCTION AND THOSE NOT YET STARTED)
  3.  Have a general contractor build it on [your/OWNER NAME's] OWN LAND? (ALSO INCLUDES LEASED LAND)
  4.  Build it ^self\_owner on [your/OWNER NAME's] OWN LAND? (INCLUDE PERSON ACTING AS OWN GENERAL CONTRACTOR. ALSO INCLUDES LEASED LAND)
  5.  Receive it as a gift or inheritance?
- DK  
 Ref

[Skip to Q14. WHNGET](#)

### 13. PREOCC

Did [you/OWNER NAME] receive the home as a gift or inheritance or did [you/he/she/they] purchase it?

1.  Gift or inheritance
  2.  Purchased, bought or built
- DK  
 Ref

### 14. WHNGET

When did [you/OWNER NAME] buy or take ownership of the [house/apartment/ manufactured/mobile home/ living quarters]?

[If land and building bought at different times, building only](#)

\_\_\_\_\_ (Year)

- DK
- Ref

**15. TPBPIP**

When [you/OWNER NAME] [bought/completed/received/obtained/purchased] this [house/apartment/ manufactured/mobile home/ living quarters], did anyone make inquiries or have this [house/apartment/ manufactured/mobile home/ living quarters] inspected or tested for lead pipes?

1.  Yes
  2.  No
- DK
  - Ref

Refer to Q12. CUSHOM & Q13. PREOCC (page 6) to determine the next question:

- If owner purchased home and land together (Q12. CUSHOM=1/2/DK/REF; OR Q13. PREOCC=2/DK/REF), **proceed to Q16. LPRICEQ.**
- If owner had home built on own land (Q12. CUSHOM=3/4), **skip to Q17. CPRICEQ.**
- Otherwise, **skip to Q21. NEWHO (page 8).**

**16. LPRICEQ**

What was the price of the [house/apartment/ manufactured/mobile home/living quarters]?

(Exclude closing cost)

(For manufactured/mobile homes, exclude value of the land)

Enter 9999998 for \$9,999,998 or more

- DK
- Ref

} Skip to Q18. DWNPAY

**17. CPRICEQ**

What was the construction cost as well as the value of the land at that time?

Enter 9999998 for \$9,999,998 or more

- DK
- Ref

**18. DWNPAY**

Was the main source of down payment the sale of a previous home, savings, or something else?

If bought outright, enter main source of full payment

401Ks and other retirement accounts should be considered "savings or cash on hand".

1.  Sale of previous home if sold during 12 months prior to purchase of new home
  2.  Savings or cash on hand
  3.  Sale of other investment
  4.  Borrowing, other than a mortgage on this property
  5.  Inheritance or gift
  6.  Land where building was built used for financing
  7.  Other
  8.  No down payment
- DK

Ref

Refer to Q18. DWNPAY to determine the next question:

- If any of specific options selected (Q18. DWNPAY=1-6), [skip to Q20. DWNAMT/DWNDLR/DWNPCT.](#)
- If "Other" selected (Q18. DWNPAY=7), [proceed to Q19. DWNPYSP.](#)
- Otherwise, [skip to Q21. NEWHO.](#)

### 19. DWNPYSP

[Specify other source of down payment:](#)

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### 20. DWNAMT/DWNDLR/DWNPCT

**Considering all sources of money, what was the total amount of the down payment on this [house/apartment/ manufactured/mobile home/ living quarters]?**

**You may answer in dollars or percent.**

(If dollars): [Enter amount in dollars](#)  
[Enter 9999998 for \\$9,999,998 or more](#)

(If percent): [Enter amount in percent](#)  
[If bought outright, enter 100](#)

---

DK  
 Ref

Refer to Q18. DWNPAY to determine the next question:

- If main down payment source was sale of previous home within 12 months of purchasing new home (Q18. DWNPAY=1), [mark Q21. NEWHO=2 \("No"\) and skip to Q22. MARKET.](#)
- Otherwise, [proceed to Q21. NEWHO.](#)

### 21. NEWHO

**Is this the first home you have ever owned?**

1.  Yes
  2.  No
- DK  
 Ref

### 22. MARKET

**Is this home currently for rent or sale?**

1.  Yes – [Proceed to Q23. MARKET](#)
  2.  No
- DK  
 Ref
- } [Skip to Mortgage Module \(page 9\)](#)

### 23. MARKET

**Is it for -**

[Read all categories](#)

1.  Rent only?
  2.  Rent or for sale?
  3.  Sale only?
- DK



Ref

## Mortgage Module

### MORTINTRO

The next questions are about any mortgages and loans that are secured by the property as of today, [date]. If you have any mortgages or loans, please refer to your mortgage or loan statements, or any additional records that you may have regarding the mortgages or loans on the property.

Refer to Q2. AGE (page 3) and Q5. OWNER (page 4) to determine the next question:

- If any owner is age 62 or older, even if that owner is not the respondent, [proceed to Q24. RAM](#).
- Otherwise, [skip to Q25. MORTG](#).

### 24. RAM

**Do you have either a Reverse Annuity Mortgage (or RAM), or Home Equity Conversion Mortgage?**

[Read if necessary:](#)

(Some people take out a Reverse Annuity Mortgage or Home Equity Conversion Mortgage that borrows against the equity in their home to give them retirement money or income. Some of these loans do not have to be paid back during the owner's lifetime because it will be paid back by the sale of the home if they move out or when the estate is settled. Some provide monthly income over a specified period of time, after which it must be paid back.)

1.  Yes – [Skip to Q50. BUY1 \(page 16\)](#)
  2.  No
  - DK
  - Ref
- } [Proceed to Q25. MORTG](#)

### 25. MORTG

**Is there currently any mortgage, home equity loan, deed of trust, contract to purchase, or similar debt on this property?**

1.  Yes, there is currently a mortgage or loan on this property – [Go to Q26. NUMMORTG](#)
  2.  No, this property is owned free and clear
  - DK
  - Ref
- } [Skip to Q50. BUY1 \(page 16\)](#)

### 26. NUMMORTG

**How many mortgages or loans of any type do you currently have on this property? Include all regular mortgages, home equity lump sum loans, home equity credit lines, or any other loan that is secured by the value of this unit. Do not include any loans that have been paid off.**

DK

Ref

If NUMMORTG > 0, proceed to MORTINTRO2. Otherwise, skip to Q50. BUYI1 (page 16).

## MORTINTRO2

Now I would like to ask you about each of your loans in turn. Please report all regular mortgages or loans first, then any home equity lump sum loans, and end with home equity lines of credit. If you have multiple regular loans, start with the one that has the highest balance.

### 27. MGTYPE

I'm going to ask you a series of questions about your [1st/2nd/3rd/etc.] mortgage or loan. Again, do not include any loans that have been paid off.

Is the [1st/2nd/3rd/etc.] mortgage or loan a:

\*Probe: If you refinanced, answer regarding the new mortgage.

\*Read until a "yes" is received.

1.  Regular Mortgage? For example: fixed rate loans, adjustable rate loans, ARM, or any loan where a fixed amount was borrowed and must be repaid at predetermined intervals? – Skip to Q30. PMT

2.  Home Equity Loan? – Proceed to Q28. HELUMC

DK

Ref

} Skip to Q30. PMT

### 28. HELUMC

There are two types of home equity loans. With a home equity lump sum loan you receive the full amount borrowed up front. With a home equity line of credit you withdraw funds as needed up to a set limit.

Is the [1st/2nd/3rd/etc.] mortgage or loan a:

\*Read answer categories.

1.  Home Equity Lump Sum Loan – Skip to Q30. PMT

2.  Home Equity Line of Credit – Proceed to Q29. HEBAL

DK

Ref

} Proceed to Q30. PMT

### 29. HEBAL

Do you currently have an outstanding balance against the [1st/2nd/3rd/etc.] mortgage or loan?

1.  Yes – Proceed to Q30. PMT

2.  No – Skip to Q35. INTW/INTF

DK

Ref

} Proceed to Q30. PMT

### 30. PMT

Looking at your statement, how much is your current payment on the [1st/2nd/3rd/etc.] mortgage or loan?

\*Enter 99,998 for 99,998 or more

- 
- DK
  - Ref

Refer to Q27-Q29 (page 10) to determine the next question:

- If mortgage/loan is a regular mortgage (Q27. MGTYPE=1, DK, REF) OR a home equity lump sum loan (Q28. HELUMC=1, DK, REF), then **proceed to Q31. PMTF**.
- If mortgage/loan is a home equity line of credit (Q28. HELUMC=2) AND may have an outstanding balance (Q29. HEBAL=Yes/DK/Ref), **skip to Q34. UNPBAL**.

### 31. PMTF

How often do you make a payment on your [1st/2nd/3rd/etc.] mortgage or loan?

\*Read answer categories.

- 1.  Once per month
  - 2.  Twice per month
  - 3.  Every 2 weeks
  - 4.  Something else – Proceed to Q32. PMTFSP
- DK  
 Ref } Skip to Q33. PMIPMT

### 32. PMTFSP

Specify how often you make a payment on your [1st/2nd/3rd/etc.] mortgage or loan.

- 
- DK
  - Ref

### 33. PMIPMT

Looking at your [1st/2nd/3rd/etc.] mortgage or loan, is mortgage insurance or Private Mortgage Insurance (PMI) currently included in your payment? Sometimes lenders require mortgage insurance if the down payment made by the home buyer is below a certain percentage.

- 1.  Yes
- 2.  No
- DK
- Ref

### 34. UNPBAL

Looking at your statement, what is the amount that you currently owe on the [1st/2nd/3rd/etc.] mortgage or loan? That is, what is the unpaid principal balance?

\* Round to the nearest whole dollar

\* Enter 9999998 for \$9,999,998 or more.

\* Help Text: Enter the dollar portion of the original amount still owed that applies to the sample unit only, excluding any amount covering other residential or nonresidential portions. Record the applicable amount rounded to the nearest dollar. If the respondent does not know the exact amount, an approximate figure will do.

- 
- DK

RF

### 35. INTW/INTF

Looking at your statement, what is the current interest rate on the [1st/2nd/3rd/etc.] mortgage or loan?

\*Enter whole number, then fraction/decimal may be recorded in form of 1/8 (.125), 2/8 (.25), etc.

\* A line of credit with no balance should still have an interest rate.

DK

Ref

### RULEINTRO

The next questions are about when you acquired or refinanced your [1st/2nd/3rd/etc.] mortgage or loan.

Refer to Q27-Q28 (page 10) to determine the next question:

- If mortgage is a regular mortgage (Q27. MGTTYPE=1/DK/REF) then proceed to Q36. REFI.
- If this is a home equity lump sum loan (Q28. HELUMC=1/DK/REF), skip to Q37. MATBUY.
- If this is a home equity line of credit (Q28. HELUMC=2), skip to Q48. HECR (page 15).

### 36. REFI

Is the [1st/2nd/3rd/etc.] mortgage or loan a refinanced mortgage?

1.  Yes – Code Q37. MATBUY="No", Skip to Q38. YRMOR

2.  No

DK

Ref

} Proceed to Q37. MATBUY

### 37. MATBUY

Did you get the [1st/2nd/3rd/etc.] mortgage or loan at the time you bought this home?

1.  Yes – Skip to Q39. TERM

2.  No

DK

Ref

} Proceed to Q38. YRMOR

### 38. YRMOR

What year did you [get/refinance] the [1st/2nd/3rd/etc.] mortgage or loan? (Read only if Q21. REFI="Yes": If you refinanced the mortgage more than once, answer regarding the new/most recent loan.)

DK

Ref

### 39. TERM

From the date that you [obtained/refinanced] this [1st/2nd/3rd/etc.] mortgage or loan, how many years did you have to pay it off?

\*Enter 40 for 40 or more

- 
- DK
  - Ref

#### 40. AMMORT

How much was [borrowed/refinanced] for the [1st/2nd/3rd/etc.] mortgage or loan?

\*Enter 9,999,998 for 9,999,998 or more

- 
- DK
  - Ref

Refer to Q27-Q28 (page 10) to determine the next question:

- If mortgage is a regular mortgage (Q27. MGTYPE=1/DK/REF), proceed to Q41. MORTIN.
- If this is a home equity lump sum loan (Q28. HELUMC=1/DK/REF), code Q41. MORTIN=4 (“None of these”) and skip to Q42. VARY.

#### 41. MORTIN

Is the [1st/2nd/3rd/etc.] mortgage or loan an FHA, VA, Rural Housing Service / Rural Development mortgage, or none of these?

1.  FHA
  2.  VA
  3.  Rural Housing Service/Rural Development – See instructions below
  4.  None of these
- DK  
 Ref

} Proceed to Q42. VARY

} Proceed to Q42. VARY

Refer to Q36. REFI (page 12) to determine the next question if Q41. MORTIN=3 (“Rural ...”):

- If mortgage refinanced a previous one (Q36. REFI=1), skip to Q45. REFI CASH.
- Otherwise, refer to Q26. NUMMORTG (page 9):
  - o If NUMMORTG=1, skip to Q50. BUYI1 (page 16).
  - o If NUMMORTG>1, look to whether this is about final mortgage or loan:
    - If yes, skip to MORTOUTRO (page 15).
    - If no, return to Q27. MGTYPE (page 10) and begin questions for next mortgage/loan.

#### 42. VARY

Are the payments on this [1st/2nd/3rd/etc.] mortgage or loan the same during the whole length of the mortgage or loan?

1.  Yes – See instructions below Q44. VARMSP
  2.  No – Proceed to Q43. HOWVARY
- DK  
 Ref

} See instructions below Q44. VARMSP

### 43. HOWVARY

Why do the payments in the [1st/2nd/3rd/etc.] mortgage or loan change?

\*Enter all that apply, separate with commas.

1.  You can choose your payment amount known as a "payment option" mortgage?
  2.  You are paying only interest on the loan now, but will have to start paying down the loan balance later, known as an "interest only" mortgage?
  3.  There will be a large payment due at the end of the loan term, known as a "balloon" mortgage?
  4.  Your payments vary according to a set schedule that does not depend on changes in interest rates, known as a "graduated payment" mortgage?
  5.  Your interest rate can change with market rates, known as an "adjustable rate" mortgage or ARM?
  6.  The payments you make for taxes and/or insurance change?
  7.  Other; specify
- DK  
 Ref

Refer to Q43. HOWVARY to determine the next question:

- If "Other; specify" selected (Q43. HOWVARY=7), proceed to Q44. VARMSP.
- Otherwise, refer to instructions after Q44. VARMSP

### 44. VARMSP

Please specify other reason(s) why the [1st/2nd/3rd/etc.] mortgage or loan payment changed.

- DK  
 Ref

Refer to Q36. REFI (page 12) to determine the next question:

- If mortgage refinanced a previous one (Q36. REFI=1), proceed to 45. REFICASH.
- Otherwise, refer to Q26. NUMMORTG (page 9):
  - o If NUMMORTG=1, skip to Q50. BUY11 (page 16).
  - o If NUMMORTG>1, look to whether this is about final mortgage or loan:
    - If yes, skip to MORTOUTRO (page 15).
    - If no, return to Q27. MGTYPE (page 10) and begin questions for next mortgage/loan.

### 45. REFICASH

Did you refinance this [1st/2nd/3rd/etc.] mortgage or loan to receive cash or increase the outstanding balance of the loan?

1.  Yes – Proceed to Q46. CASH
2.  No

- DK Skip to instructions below Q47. ADDTNS  
 Ref

#### 46. CASH

When you refinanced for this [1st/2nd/3rd/etc.] mortgage or loan, how much cash did you receive?

Enter 999,998 for 999,998 or more.

- 
- DK  
 Ref

#### 47. ADDTNS

What percent of this [1st/2nd/3rd/etc.] mortgage or loan was used for additions, improvements, or repairs to the home?

- 
- DK  
 Ref

Refer to Q26. NUMMORTG (page 9) to determine next question:

- If NUMMORTG=1, skip to Q50. BUYI1.
- If NUMMORTG>1, look to whether this is about final mortgage or loan:
  - o If yes, skip to MORTOUTRO.
  - o If no, return to Q27. MGTYPE (page 10) and begin questions for next mortgage/loan.

#### 48. HECCR

What is your total credit limit on the line of credit for the [1st/2nd/3rd/etc.] mortgage or loan?

Enter 999,998 for 999,998 or more.

- 
- DK  
 Ref

#### 49. IMPROV

Did you use any of the funds from your [1st/2nd/3rd/etc.] mortgage or loan for additions, improvements, or repairs to this home?

1.  Yes
  2.  No
- DK  
 Ref

Refer to Q26. NUMMORTG (page 9) to determine next question:

- If NUMMORTG=1, skip to Q50. BUYI1 (page 16).
- If NUMMORTG>1, look to whether this is about final mortgage or loan:
  - o If yes, proceed to MORTOUTRO .
  - o If no, return to Q27. MGTYPE (page 10) and begin questions for next mortgage/loan.

## MORTOUTRO

Next, I will ask you about other fees and expenses. Some of these fees may be included in your mortgage payments. I am mainly interested in how those fees are paid, not your individual loans.

### 50. BUYI1

Does this household have homeowner's insurance?

1.  Yes – Proceed to Q51. AMTI1  
2.  No  
 DK  
 Ref

} Skip to Q53. AMTXQ

### 51. AMTI1

[In the past 12 months /Since you have lived here], what was the total cost of homeowner's insurance?

\*Enter 9,998 for 9,998 or more

- DK  
 Ref

Refer to Q26-Q28 (page 9-10) to determine next question:

- If NUMMORTG>0, AND this includes at least one regular mortgage (Q27. MGTYPE=1/DK/REF) or home equity lump sum loan (Q28. HELUMC=1/DK/REF), proceed to Q52. INSPMT.
- Otherwise, skip to Q53. AMTXQ.

### 52. INSPMT

Is homeowner's insurance included in [your mortgage or loan payment/any of your mortgage or loan payments]?

1.  Yes  
2.  No  
 DK  
 Ref

### 53. AMTXQ

What was the total property tax last year for the [cooperative/ condominium/ house/ apartment/ living quarters] [and its land (for house/ apartment/ living quarters)]?

- DK  
 Ref

Refer to Q26-Q28 to determine next question:

- If NUMMORTG>0, AND this includes at least one regular mortgage (Q27. MGTYPE=1/DK/REF) or home equity lump sum loan (Q28. HELUMC=1/DK/REF), proceed to Q54. TAXPMT.
- Otherwise, skip to Retrospective Probes – Mortgage Module (page 17).

### 54. TAXPMT

Is property tax included in [your mortgage or loan payment/any of your mortgage or loan



payments]?

1.  Yes
2.  No
- DK
- Ref

### Retrospective Probes – Mortgage Module

Overall, how confident did you feel about your answers to these questions about your mortgages and loans?

Were there any questions you found difficult, or where you felt unsure about your answers? If so, which ones?

Did you consult any records, such as mortgage or loan statements, to answer any questions?

(If Q24. RAM asked): Earlier you were asked “Do you have either a Reverse Annuity Mortgage (or RAM), or Home Equity Conversion Mortgage?” You answered [Yes/No/DK/Ref].

- What does a “Reverse Annuity Mortgage” mean to you in this question?
- Is there any difference between a “Reverse Annuity Mortgage” and a “Home Equity Conversion Mortgage?”
- (If needed:) Which of these terms are you familiar with? (If both:) Which of these terms are you more familiar with?

(If Q25. MORTG asked): Earlier you were asked “Is there currently any mortgage, home equity loan, deed of trust, contract to purchase, or similar debt on this property?” You answered [Yes/No/DK/Ref].

- What does a “deed of trust” mean to you in this question?
- How about “contract to purchase?”
- How about “similar debt on this property?” Is there anything else that could be secured by a property that is not already covered?

(If Q26. NUMMORTG asked): Earlier you were asked “How many mortgages or loans of any type do you currently have on this property? Include all regular mortgages, home equity lump sum loans, home equity credit lines, or any other loan that is secured by the value of this unit. Do not include any loans that have been paid off.”

- You answered [insert number]. How did you come up with your answer?
- (If needed:) Did you include any loans that have been paid off?

(If Q29. HEBAL asked): Earlier you were asked “Do you currently have an outstanding balance against the [1st/2nd/3rd/etc.] mortgage or loan?”

- You answered [insert answer]. What does “balance” mean to you in this question?
- Suppose this question asked “Do you currently have an outstanding loan borrowed against the [1<sup>st</sup>/2<sup>nd</sup>/3<sup>rd</sup>] mortgage or loan?” How would you answer this question?
- Is there any difference in meaning between these questions? Do you think these two questions are asking the same thing, or are they asking different things?

- Do you have any preference between these questions? Tell me more about that.

(If Q33. PMIPMT asked): Earlier you were asked “Looking at your [1st/2nd/3rd/etc.] mortgage or loan, is mortgage insurance or Private Mortgage Insurance (PMI) currently included in your payment? Sometimes lenders require mortgage insurance if the down payment made by the home buyer is below a certain percentage.”

- You answered [insert answer]. What does Private Mortgage Insurance, or PMI, mean to you in this question?
- Do you see or hear the acronym PITI used, known as “Principal, Interest, Taxes, Insurance” used? Can you explain how this is similar or different from PMI?

(If Q38. YRMOR asked): Earlier you were asked “What year did you [get/refinance] the [1st/2nd/3rd/etc.] mortgage or loan?” (Read only if Q21. REFI=“Yes”: “If you refinanced the mortgage more than once, answer regarding the new/most recent loan.”) You answered [insert answer].

- How easy or difficult did you find this question to answer? Please explain.
- (If refinanced:) Did you answer regarding the new/most recent loan?

(If Q40. AMMORT asked): Earlier you were asked “How much was [borrowed/refinanced] for the [1st/2nd/3rd/etc.] mortgage or loan?” You answered [insert answer].

- (If not refinanced): What does “borrowed” mean to you in this question?
- (If refinanced): What does “refinanced” mean to you in this question?

(If Q41. MORTIN asked): Earlier you were asked “Is the [1st/2nd/3rd/etc.] mortgage or loan an FHA, VA, Rural Housing Service / Rural Development mortgage, or none of these?” You answered [insert answer].

- Are you familiar with each of these loan types?
- Of each of the types for which you are familiar, what do they mean to you in this question?

(If Q53. AMTXQ asked): Earlier you were asked “What was the total property tax last year for the [cooperative/ condominium/ house/ apartment/ living quarters] [and its land (for house/ apartment/ living quarters)]?” You answered [insert answer].

- Can you tell me more about how you came up with your answer?
- How does your total property tax differ from other tax types? (If needed:) Such as state, county, or school district?

Refer to Q8. WHENYR/MON (page 4) to determine the next module:

- If respondent moved to their home within the past two years, then [proceed to Recent Movers Module, Housing Search Section](#).
- Otherwise, [skip to instructions above Wildfire Risk Module \(page 23\)](#).

## Recent Movers Module: Housing Search Section

### 55. STOPLOOK

In some cases, people are not able to conduct a full search for a new home and they end up choosing to live in a less desirable location.

Did you end your housing search sooner than you would have liked?

1.  Yes – [Proceed to Q56. STPLKTIME](#)
  2.  No – [Skip to Q58. HEARHSFAM](#)
- DK } [Proceed to Q56. STPLKTIME](#)  
 Ref }

### 56. STPLKTIME

Please answer Yes or No to the following two questions concerning your housing search.

Did you end your housing search because you had to move quickly and did not have time to fully explore your housing options?

1.  Yes
  2.  No
- DK  
 Ref

### 57. STPLKTRAV

(Did you end your housing search) because you had difficulty traveling to other neighborhoods to find preferred housing?

1.  Yes
  2.  No
- DK  
 Ref

### 58. HEARHSFAM

People find the homes they [buy/rent] in various ways. I'm going to read a list of ways people find homes. Please answer yes/no to each.

Did you find your home through family, friends, or other word of mouth?

1.  Yes
  2.  No
- DK  
 Ref

**59. HEARHSNET**

**(Did you find your home) On an internet site (such as craigslist, apartments.com, realtor.com, or Zillow)?**

- 1.  Yes
- 2.  No
- DK
- Ref

**60. HEARHSPUB**

**(Did you find your home) In a newspaper or other publication?**

- 1.  Yes
- 2.  No
- DK
- Ref

**61. HEARHSREA**

**(Did you find your home) From talking with a real estate agent?**

- 1.  Yes
- 2.  No
- DK
- Ref

**62. HEARHSLIST**

**(Did you find your home) On an apartment rental agency listing?**

- 1.  Yes
- 2.  No
- DK
- Ref

**63. HEARHSSIGN**

**(Did you find your home) On a sign on outside of building/house?**

- 1.  Yes
- 2.  No
- DK
- Ref

**64. HEARHSOTH**

**(Did you find your home) In some other way?**

- 1.  Yes – Proceed to Q65. HEARHSSP
  - 2.  No
  - DK
  - Ref
- } Skip to instructions after Q65. HEARHSSP (page 21)

**65. HEARHSSP**

\* Specify the other source.

- 
- DK
  - Ref

Refer to Q4. TENURE (page 4) to determine the next question:

- If home rented or occupied without payment of rent (Q4. TENURE=2,3), [proceed to Q66. SRCHNEIGH](#).
- Otherwise, [skip to instructions above Wildfire Risk Module \(page 23\)](#).

### 66. SRCHNEIGH

When you were looking for a new place to live, did you visit other neighborhoods besides this one?

1.  Yes
2.  No
- DK
- Ref

### 67. SRCHUNITS

When you were looking for a new place to live, did you visit other houses or apartments within this neighborhood?

1.  Yes
2.  No
- DK
- Ref

### 68. SRCHTIME

During your most recent move, how long did it take to find a place to live?

[\\*Read answer categories](#)

1.  Less than a month
2.  More than one month.
- DK
- Ref

### 69. SRCHAPP

Did you submit rental applications for any apartments or housing units other than this one?

1.  Yes – [Proceed to Q70. SRCHREJ](#)
  2.  No
  - DK
  - Ref
- } [Skip to Q71. SRCHCRED](#)

### 70. SRCHREJ

Were any of your rental applications rejected because of credit?

1.  Yes
2.  No
- DK
- Ref

## 71. SRCHCRED

Sometimes people don't apply for some units even if they can afford them. Did you decide not to submit an application because you were worried about your credit score?

1.  Yes
2.  No
- DK
- Ref

### Retrospective Probes – Recent Movers Module, Housing Search Section

(Q66. SRCHNEIGH): Earlier you were asked “When you were looking for a new place to live, did you visit other neighborhoods besides this one?” You answered [Yes/No/DK/Ref].

- What does “visit” mean to you in this question?
- What does “neighborhood” mean to you in this question?

(Q67. SRCHUNITS): Earlier you were asked “When you were looking for a new place to live, did you visit other houses or apartments within this neighborhood?” You answered [Yes/No/DK/Ref].

- What does “visit” mean to you in this question?
- What does “neighborhood” mean to you in this question?

(Q71. SRCHCRED): Earlier you were asked “Sometimes people don't apply for some units even if they can afford them. Did you decide not to submit an application because you were worried about your credit score?” You answered [Yes/No/DK/Ref].

- How easy or difficult did you find this to answer? Please explain.

Refer to Q4 and Q6-Q7 (page 4) and frame to determine the next Module:

- If home is owned or being bought by someone living there (Q4. TENURE=1), a 1-unit building (Q6. HTYPE=3 OR Q7. STYPE=1,2,4), AND located in wildland urban interface area (San Francisco, CA; Birmingham, AL; San Antonio, TX), [proceed to Wildfire Risk Module](#).
- Otherwise, [skip to Pets Module \(page 26\)](#).

## Wildfire Risk Module

### 72. WFRROOF

Next we will ask questions about the structure of your home.

What type of roof do you have?

(If more than one, select the one covering the largest part of your roof.)

[\\*Read answer categories](#)

1.  Asphalt shingles
  2.  Wood shake
  3.  Tile
  4.  Metal
  5.  Other
- DK  
 Ref

### 73. WFRSIDING

What kind of siding or exterior wall covering is on your home?

(If more than one, select the one covering the largest part of your home).

[\\*Read answer categories](#)

1.  Wood
  2.  Vinyl
  3.  Aluminum
  4.  Other (brick, asbestos, fiber cement, etc.)
- DK  
 Ref

### 74. WFRGUTTER

Does your roof have gutters?

1.  Yes – [Proceed to Q75. WFRGUTCLN](#)
  2.  No
- DK  
 Ref
- } [Skip to instructions after Q75. WFRGUTCLN](#)

### 75. WFRGUTCLN

How often are your gutters cleaned?

[\\*Read answer categories](#)

1.  Twice or more a year
  2.  Once a year
  3.  Less often than once a year
  4.  Never
- DK  
 Ref

Refer to Q11. PORCHQ (page 5) to determine the next question:

- If home has a porch, deck, balcony, or patio (PORCHQ=Yes), [proceed to Q76. WFRDECK.](#)
- Otherwise, [skip to Q79. WFRWOOD](#)

### 76. WFRDECK

[Earlier you reported that your home has a porch, deck, balcony, or patio.]

Does your home have a deck?

1.  Yes – Proceed to Q77. WFRDKCLN
  2.  No
  - DK
  - Ref
- } Skip to Q79. WFRWOOD

### 77. WFRDKCLN

What is the surface of your deck made from?

[\\*Read answer categories](#)

1.  Wood
2.  Synthetic material
3.  Concrete
4.  Other
- DK
- Ref

### 78. WFRDKSTOR

Is the space under your deck used for storage?

1.  Yes
2.  No
- DK
- Ref

### 79. WFRWOOD

Do you have any of the following on your property?

[\\*Read answer categories, record Yes or No for each](#)

1. **Wooden fence**

- Yes  
 No

2. **Woodpile**

- Yes  
 No

3. **Shed**

- Yes  
 No

### 80. WFRVEG

Do you have vegetation, such as shrubs, trees, or gardening mulch around your home?

1.  Yes – Proceed to Q81. WFRVEGCLOSE
  2.  No
  - DK
  - Ref
- } Skip to Q82. WFRALERT



### 81. WFRVEGCLOSE

How close is the vegetation to your home?

\*Read answer categories

1.  Less than 5 feet away from my home
2.  5 feet away or more from my home
- DK
- Ref

### 82. WFRALERT

If there were a wildfire emergency where you live, how would you expect to be alerted FIRST?

\*Read answer categories

1.  Sirens
2.  Text or call on my cell phone
3.  Call on my landline
4.  Email
5.  Visit or other in person contact from emergency official
- DK
- Ref

### Retrospective Probing – Wildfire Risk Module

(Q80. WFRVEG:) Earlier you were asked “Do you have vegetation, such as shrubs, trees, or gardening mulch around your home?” You answered [Yes/No/DK/Ref].

- What does “vegetation” mean to you in this question?
- Can you think of any other types of vegetation the question does not cover?

(Q81. WFRVEGCLOSE:) Earlier you were asked “How close is the vegetation to your home?”

- You answered [insert answer]. How did you come up with your answer?
- How easy or difficult did you find this to answer?
- Do you also have vegetation [insert answer not selected]?

(Q82. WFRALERT): Earlier you were asked “If there were a wildfire emergency where you live, how would you expect to be alerted FIRST?”

- You answered [insert answer]. How did you come up with your answer?
- One option was “sirens.” What does “sirens” mean to you in this question? Can you describe if and how these might be used in a wildfire emergency?
- Besides these options [READ LIST], is there any other way you might expect to be alerted first?

## Pets Module

### 83. PESHH

Next we will ask questions about any pets in your household.

Does [your/this] household have any pets?

Help Text: (Include any foster pets. Do not include livestock, such as cows, horses, or pigs. Do not include service animals.)

1.  Yes – Proceed to Q84. PETSDOG
  2.  No
- DK } Skip to Debriefing Questions (page 27)  
 Ref }

### 84. PETSDOG

How many dogs does [your/this] household have?

- \_\_\_\_\_
- DK  
 Ref
- 

### 85. PETSCAT

How many cats (does [your/this] household have)?

- \_\_\_\_\_
- DK  
 Ref

### 86. PETSSMAM

Does [your/this] household have any small mammals, such as rabbits, gerbils, or hamsters?

1.  Yes
  2.  No
- DK  
 Ref

### 87. PETFISH

(Does [your/this] household have) any fish?

1.  Yes
  2.  No
- DK  
 Ref

### 88. PETS BIRD

(Does [your/this] household have) any birds?

1.  Yes
  2.  No
- DK  
 Ref

### 89. PETSREPT

(Does [your/this] household have) any reptiles, such as turtles, snakes, or lizards?

1.  Yes
  2.  No
- DK  
 Ref

## SECTION IV. DEBRIEFING QUESTIONS

*AFTER THE INTERVIEW:*

***Now, I am going to ask you some questions about your answers and about the questions themselves. I am really interested in how these questions work for you, so there are no right or wrong answers.***

- **Overall, what did you think of this interview? [If needed: Was it easy or difficult? Can you tell me why it was easy or difficult?]**
- **(If home owned) Have you ever answered survey questions about your mortgages or loans in the past? If yes, what was the survey? What was the experience like for you?**

***JUST A FEW FINAL QUESTIONS TO WRAP UP –***

- **Overall, do you think some people might find these questions sensitive?**
- **Do you have anything else you would like to tell us that you haven't had a chance to mention yet?**

**I want to thank you very much for your participation.**

**(If in-person interview:) I will now give you \$40 and I will ask you to sign a receipt form verifying that you received the money.**

**(If remote interview:) You will be mailed \$40 for your time today.**

**TURN OFF THE TAPE RECORDER.**