National Housing Survey Questionnaire, Q1-2017
In Partnership with Penn Schoen Berland

Questions highlighted in grey are asked during one quarter of the year as part of a rotating series of questions that aim to delve into a new aspect of the housing market. This quarter, the rotating questions focus on the influencers in the mortgage shopping process and the use of mobile devices when shopping for a home.

SCREENERS

/* Q1S */ /* CODE */ SAMPLE UDF

1) RDD (a job)
2) RDD HISP (b job)
3) RDD AA (b job)
4) RDD CELL ONLY (c job)
5) Targeted (a job)
6) FM Sample – First Time
7) FM Sample – Repeat
8) Spanish
9) Elderly Homeowner Oversample

/* Q1A */ /* CODE */ 2017 Oversample Code

1) General Population # IF Q1S=C1,C2,C3,C4,C5,C8 ##
2) Fannie Mae Sample – First time homebuyers ## IF Q1S=C6 ##
3) Fannie Mae Sample – Repeat homebuyers ## IF Q1S=C7 ##

/* Q1B */ /* CODE */ AUDIENCE

1) General Population
2) Hispanic – English Dominant
3) Hispanic – Spanish Dominant
4) Oversample Delinquent (PSB)
5) Oversample Delinquent (Fannie Mae)
6) Cell Phone Only
7) Hispanic – Bilingual
8) Elderly Homeowner Oversample

/* Q1 */ /* CODE */ SAMPLE

1) General Population
2) Hispanic – English Dominant
3) Hispanic – Spanish Dominant
4) Oversample Delinquent (PSB)
5) Oversample Delinquent (Fannie Mae)
6) FM Sample – First Time
7) FM Sample – Repeat
8) Elderly Homeowner Oversample
"Q24cc */ ## IF Q1A= C2 or C3 ## Do you own your primary residence?

1) Yes
2) No /* TERMINATE */
3) Don't know VOL /* TERMINATE */

"Q25a */ ## IF Q1A= C2 or C3 ## Is this the first home you've owned?

1) Yes ## IF Q1A = C3 THEN TERMINATE ##
2) No ## IF Q1A = C2 THEN TERMINATE ##
3) Don't know VOL /* TERMINATE */

"Q25aa */ /* CODE */ OVERSAMPLE AUDIENCE ## IF Q1a=C2, C3 ##
1) First time homebuyers ## CODE FIRST TIME HOMEBUYER IF 25a=C1 ##
2) Repeat homebuyers ## CODE REPEAT HOMEBUYER IF Q25a=C2 ##
3) Don't know VOL ## IF ELSE ## /* TERMINATE */

"Q122a */ What is your age? /* OPEN END NUMERIC (18 TO 120) */ ## ALLOW DON'T KNOW ## ## TERMINATE IF YOUNGER THAN 18 ##

"Q122b */ /* CODE */ Age buckets ## CODE BASED ON Q122a ##

1) 18-20 ## IF Q122A=18-20 ##
2) 21-24 ## IF Q122A=21-24 ##
3) 25-29 ## IF Q122A=25-29 ##
4) 30-34 ## IF Q122A=30-34 ##
5) 35-39 ## IF Q122A=35-39 ##
6) 40-44 ## IF Q122A=40-44 ##
7) 45-49 ## IF Q122A=45-49 ##
8) 50-54 ## IF Q122A=50-54 ##
9) 55-59 ## IF Q122A=55-59 ##
10) 60-64 ## IF Q122A=60-64 ##
11) 65-69 ## IF Q122A=65-69 ##
12) 70-74 ## IF Q122A=70-74 ##
13) 75+ ## IF Q122A=75-120 ##
14) Don't know ## IF Q122A=Don't know ##

"Q120a */ What is the ZIP code where you currently live? /* OPEN END NUMERIC (00001 TO 99999) */ ## ADD DON'T KNOW VOL OPTION ##

"Q3a */ /* CODE */ State ## CODE BASED ON Q120a ##

1) Alabama
2) Alaska
3) Arizona
4) Arkansas
5) California
6) Colorado
7) Connecticut
8) Delaware
9) District of Columbia
10) Florida
11) Georgia
12) Hawaii
13) Idaho
14) Illinois
15) Indiana
16) Iowa
17) Kansas
18) Kentucky
19) Louisiana
20) Maine
21) Maryland
22) Massachusetts
23) Michigan
24) Minnesota
25) Mississippi
26) Missouri
27) Montana
28) Nebraska
29) Nevada
30) New Hampshire
31) New Jersey
32) New Mexico
33) New York
34) North Carolina
35) North Dakota
36) Ohio
37) Oklahoma
38) Oregon
39) Pennsylvania
40) Rhode Island
41) South Carolina
42) South Dakota
43) Tennessee
44) Texas
45) Utah
46) Vermont
47) Virginia
48) Washington
49) West Virginia
50) Wisconsin
51) Wyoming
52) Refused/Do not live in the United States

/* QCENSUS */ /* CODE */

1) Division 1  ## CODE DIVISION 1 IF Q3=C7,20,22,30,40,46 ##
2) Division 2  ## CODE DIVISION 2 IF Q3=C31,33,39 ##
3) Division 3  ## CODE DIVISION 3 IF Q3=C14,15,23,36,50 ##
4) Division 4  ## CODE DIVISION 4 IF Q3=C16,17,24,26,28,35,42 ##
5) Division 5  ## CODE DIVISION 5 IF Q3=C8,9,10,11,21,34,41,47,49 ##
6) Division 6  ## CODE DIVISION 6 IF Q3=C1,18,25,43 ##
7) Division 7  ## CODE DIVISION 7 IF Q3=C4,19,37,44 ##
8) Division 8  ## CODE DIVISION 8 IF Q3=C3,6,13,27,29,32,45,51 ##
9) Division 9  ## CODE DIVISION 9 IF Q3=C2,5,12,38,48 ##
Q9 Which of the following best describes how financial decisions are made in your household? READ CHOICES

1) You make all or almost all financial decisions yourself.
2) You share financial decisions with your spouse, partner, or someone else in your household.
3) Your spouse or someone else in your household makes all or almost all financial decisions. NOTE TO INTERVIEWER: ASK TO SPEAK TO THE DECISION MAKER IN THE HOUSE; IF NOT THERE /" TERMINATE */
4) Don’t know VOL /" TERMINATE */

QPHONE Which of the following applies to you? READ CHOICES

1) I have both a land line and cell phone
2) I have only a land line phone
3) I have only a cell phone
4) Don’t know VOL

Q200 ## IF QPHONE= C1 or C3 ## Which of the following electronic devices do you own? READ CHOICES /* RANDOM ROTATE CHOICES */ /* MULTIPLE RESPONSES PERMITTED */

1) Smartphone
2) Tablet
3) Other type of cellphone
4) None VOL /" DO NOT ROTATE */
5) Don’t know VOL /" DO NOT ROTATE */

Q5 Are you of Hispanic, Latino or Spanish origin or descent?

1) Yes ## CODE HISPANIC ##
2) No
3) Don’t know VOL

Q139 For statistical purposes only, could you please tell me your race?

1) White / Caucasian
2) Black / African-American
3) Hispanic / Latino
4) Asian
5) Middle Eastern
6) American Indian or Alaska Native
7) Native Hawaiian or Pacific Islander
8) Other /* SPECIFY */
9) Don’t know VOL
*/ Q142 */ For statistical purposes only, we need to know your total family income for 2016. Will you please tell me which of the following categories best represents your total family income? **READ CHOICES**

1) Less than $10,000
2) $10,000-$14,999
3) $15,000-$24,999
4) $25,000-$34,999
5) $35,000-$49,999
6) $50,000-$74,999
7) $75,000-$99,999
8) $100,000-$149,999
9) $150,000-$199,999
10) $200,000+
11) Don’t know **VOL**

**CURRENT ENVIRONMENT**

*/ DISPLAY */ Today I'd like to hear your opinions on some topics that people have been talking about recently.

*/ Q10 */ In general do you think our economy is on the right track or is it off on the wrong track?

1) Right track
2) Wrong track
3) Don’t know **VOL**

*/ Q11 */ Looking ahead one year, do you expect your personal financial situation to get much better, somewhat better, stay about the same, get somewhat worse, or get much worse?

1) Much better
2) Somewhat better
3) Stay about the same
4) Somewhat worse
5) Much worse
6) Don’t know **VOL**

**CLIMATE FOR HOME OWNERSHIP— CORE TRACKERS**

*/ DISPLAY */ In this survey I'll be asking you some questions related to housing. For the purposes of this survey, when I use the word house or home, I am referring to a person’s primary residence, whether it’s a house, a townhome, a condo, an apartment or any other place that a person might live.

*/ Q12 */ In general, do you think this is a very good time to buy a house, a somewhat good time, a somewhat bad time, or a very bad time to buy a house?

1) Very good time
2) Somewhat good time
3) Somewhat bad time
4) Very bad time
5) Don’t know **VOL**

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/* Q12b */ ## IF Q12=C1 or C2 ## Please tell me the primary reason why you think this is a good time to buy a house. READ CHOICES /* RANDOM ROTATE CHOICES */

1) Home prices are low  
2) Mortgage rates are favorable  
3) There are many homes available on the market  
4) It is easy to qualify for a mortgage  
5) Economic conditions overall are favorable  
6) Other /* SPECIFY */  
7) Don’t know VOL

/* Q12c */ ## IF Q12=C3 or C4 ## Please tell me the primary reason why you think this is a bad time to buy a house. READ CHOICES /* RANDOM ROTATE CHOICES */

1) Home prices are high  
2) Mortgage rates are not favorable  
3) There are not many homes available on the market  
4) It is difficult to qualify for a mortgage  
5) Economic conditions overall are not favorable  
6) Other /* SPECIFY */  
7) Don’t know VOL

/* Q13 */ In general, do you think this is a very good time to sell a house, a somewhat good time, a somewhat bad time, or a very bad time to sell a house?  

1) Very good time  
2) Somewhat good time  
3) Somewhat bad time  
4) Very bad time  
5) Don’t know VOL

/* Q13c */ ## IF Q13=C1 or C2 ## Please tell me the primary reason why you think this is a good time to sell a house. READ CHOICES /* RANDOM ROTATE CHOICES */

1) Home prices are high  
2) Mortgage rates are favorable  
3) There are not many homes available on the market  
4) It is easy for buyers to qualify for a mortgage  
5) Economic conditions overall are favorable  
6) Other /* SPECIFY */  
7) Don’t know VOL

/* Q13d */ ## IF Q13=C3 or C4 ## Please tell me the primary reason why you think this is a bad time to sell a house. READ CHOICES /* RANDOM ROTATE CHOICES */

1) Home prices are low  
2) Mortgage rates are not favorable  
3) There are many homes available on the market  
4) It is difficult for buyers to qualify for a mortgage  
5) Economic conditions overall are not favorable  
6) Other /* SPECIFY */  
7) Don’t know VOL
/* Q13bb */ When do you expect to move next? OPEN END WITH PRE-CODES

1) Never
2) Less than 1 year
3) 1-3 years
4) 3-5 years
5) More than 5 years
6) Don't know

/* Q15 */ During the next 12 months, do you think home prices in general will go up, go down, or stay the same as where they are now?

1) Prices will go up
2) Prices will go down
3) Prices will remain about the same
4) Don't know VOL

/* Q16 */ ## IF DOWN (Q15=C2) ## By about what percent do you think home prices in general will go down on the average over the next 12 months? OPEN END NUMERIC (0 TO 100) ## ADD DON'T KNOW VOL OPTION ##

/* Q17 */ ## IF UP (Q15=C1) ## By about what percent do you think home prices in general will go up on the average over the next 12 months? OPEN END NUMERIC (0 TO 100) ## ADD DON'T KNOW VOL OPTION ##

/* Q18 */ During the next 12 months, do you think home rental prices in general will go up, go down, or stay the same as where they are now?

1) Prices will go up
2) Prices will go down
3) Prices will remain about the same
4) Don't know

/* Q19 */ ## IF DOWN (Q18=C2) ## By about what percent do you think home rental prices in general will go down on the average over the next 12 months? OPEN END NUMERIC (0 TO 100) ## ADD DON'T KNOW VOL OPTION ##

/* Q20 */ ## IF UP (Q18=C1) ## By about what percent do you think home rental prices in general will go up on the average over the next 12 months? OPEN END NUMERIC (0 TO 100) ## ADD DON'T KNOW VOL OPTION ##

/* Q20b */ During the next 12 months, do you think home mortgage interest rates will go up, go down, or stay the same as where they are now?

1) Rates will go up
2) Rates will go down
3) Rates will remain about the same
4) Don't know VOL

/* Q20f */ As of XXX, the average interest rate on a 30 year fixed rate mortgage is X.XX%, according to Freddie Mac data. What do you expect the average interest rate on a 30 year fixed rate mortgage will be in 12 months? OPEN END NUMERIC (0 TO 100) ## NOTE TO PROGRAMMING: DOUBLE ## ADD DON'T KNOW VOL OPTION ##
We’d now like to ask you some questions about home ownership and the climate of buying homes today. In answering these questions, please focus just on your primary residence, as opposed to any second home or investment properties.

Q22 Do you think it would be very difficult, somewhat difficult, somewhat easy, or very easy for you to get a home mortgage today?

1) Very difficult
2) Somewhat difficult
3) Somewhat easy
4) Very easy
5) Don’t know VOL

Q23ba IF Q1A= C1 What would be your biggest obstacle to getting a mortgage to purchase or refinance a home today? READ CHOICES /* MULTIPLE RESPONSES PERMITTED */ SELECT UP TO 3

1) Affording the down payment or closing costs
2) Insufficient credit score or credit history
3) Too much existing debt
4) Insufficient income for monthly payments
5) Lack of job security or stability
6) The process is too complicated
7) Others VOL /* SPECIFY */
8) None/no obstacles VOL /* EXCLUSIVE */
9) Don’t know/No response VOL /* EXCLUSIVE */

OWNING AND RENTING — CLASSIFICATION QUESTIONS

Q24c Do you own your primary residence?

1) Yes
2) No
3) Don’t know VOL /* TERMINATE */

Q24d IF q24c=1 OR Q1a=C2, C3 Do you have a mortgage on your primary residence or do you own your primary residence outright with no mortgage?

1) Have a mortgage CODE MORTGAGE
2) Own home outright CODE OWNER
3) Don’t know VOL /* TERMINATE */

Q24e IF q24d=1 Do you have a first mortgage on your primary residence?

1) Yes
2) No
3) Don’t know VOL /* TERMINATE */

Q24f IF q24d=1 Do you have a Second mortgage or Home Equity Line of Credit?

1) Yes
2) No
3) Don’t know VOL /* TERMINATE */
Do you rent your primary residence or do you live with someone else and not pay for housing?

1) Rent
2) Live with someone else and don't pay for housing
3) Don't know

Is this the first home you've owned?

1) Yes
2) No
3) Don't know

How long have you owned your current home? NOTE TO INTERVIEWER: IN YEARS

Which of the following describes the type of home you currently live in?

1) Mobile home
2) Single family house unit that is detached from any other house
3) Single family house unit that is attached to one or more houses (e.g., townhomes)
4) Apartments/Condos
5) Other
6) Don't know

You mentioned that you currently live in an apartment or a condo, how many units are there in the building you live in?

1) Building with 4 or fewer apartments/condos
2) Building with 5 to 49 apartments/condos
3) Building with 50 or more apartments/condos
4) Don't know

If you were going to move, would you be more likely to: READ CHOICES

1) Rent
2) Buy
3) Don't know
/* Q47 */ Which is closer to your view? READ CHOICES /* RANDOM ROTATE CHOICES */

1) Renting makes more sense because it protects you against house price declines and is actually a better deal than owning.
2) Owning makes more sense because you’re protected against rent increases and owning is a good investment over the long term.
3) Don’t know VOL /* DO NOT ROTATE */

/* Q47bb */ Which is closer to your view? READ CHOICES /* RANDOM ROTATE CHOICES */

1) Renting makes more sense because it is less stressful and gives you more flexibility in future decisions
2) Owning makes more sense because you have more control over where you live and a better sense of privacy and security
3) Don’t Know VOL /* DO NOT ROTATE */

/* Q50 */ ## IF RENT, ON WHETHER YOU’D RENT OR BUY (Q31=C1) ## In the future, are you more likely to: READ CHOICES /* RANDOM ROTATE CHOICES */

1) Always rent
2) Buy at some point in the future
3) Don’t know VOL /* DO NOT ROTATE */

/* Q50b */ ## IF BUY, ON WHETHER YOU’D RENT OR BUY (Q31=C2) ## In the future, are you more likely to: READ CHOICES /* RANDOM ROTATE CHOICES */

1) Always own
2) Rent at some point in the future
3) Don’t know VOL /* DO NOT ROTATE */

**HOME FINANCES SITUATION**

/* DISPLAY */ ## MORTGAGE (IF Q24=C2) ## Now we’re going to talk about your home mortgage. ## OWNER (IF Q24=C1) ## Now we’re going to talk about your home financing.

/* Q71b */ ## MORTGAGE (IF Q24=C2) ## Have you ever refinanced the mortgage on your current home?

1) Yes
2) No
3) Don’t know VOL

/* Q71c */ ## IF Q71B=YES ## What was the most recent year you refinanced your mortgage? /* OPEN END NUMERIC (1900 TO 2016) */ ## ADD DON’T KNOW VOL OPTION ##

/* Q71d */ ## IF Q71B=NO ## What year did you get your original mortgage on your CURRENT home? /* OPEN END NUMERIC (1900 TO 2016) */ ## ADD DON’T KNOW VOL OPTION ##

/* Q71i */ ## IF MORTGAGE (IF Q24=C2) ## How likely are you to refinance the mortgage on your primary home in the next 12 months? READ CHOICES

1) Very likely
2) Somewhat likely
3) Somewhat unlikely
4) Very unlikely
5) Don’t know VOL
/* Q223 */ ## OWNERS AND MORTGAGE (IF Q24=C1, C2) ## If you were selling your home now, what do you think the selling price would be? NOTE TO INTERVIEWER: DO NOT RECORD COMMAS OR DOLLAR SIGNS, ONLY WHOLE NUMBERS */ OPEN END NUMERIC (10000 TO 30000000) */ ## ALLOW DON'T KNOW ## ##

/* Q223a */ ## OWNERS AND MORTGAGE (IF Q24=C1, C2) ## /* CODE */ Current home selling price ## CODE BASED ON Q223 ##

1) Less than $100,000 ## IF Q223=10,000 - 99,999 ##
2) $100,000-$249,999 ## IF Q223=100,000 - 249,999##
3) $250,000-$499,999 ## IF Q223=250,000 - 499,999 ##
4) $500,000-$749,999 ## IF Q223=500,000 - 749,999 ##
5) $750,000 or more ## IF Q223=750,000 - 100,000,000 ##
6) Don't know VOL ## IF Q223=Don't know ##

MORTGAGE SHOPPING

/* DISPLAY */ ## IF Q1A = C2-C3 (Oversample) OR IF Q24 = C2 (Mortgage holders) ## Thank you. We'd now like to ask some questions about the home buying process.

/* DISPLAY */ ## IF Q1A = C2-C3 (Oversample) OR IF Q24 = C2 (Mortgage holders) ## When you were researching and receiving advice about getting your current mortgage, which of the following sources of information did you consult before getting the mortgage?

/* METRIC A */ ## IF Q1A = C2-C3 (Oversample) OR IF Q24 = C2 (Mortgage holders) ## Did you use… ?

1) Yes
2) No
3) Don't know VOL

/* RANDOM ROTATE SERIES */ /* REPEAT CODES */

/* Q260 */ Mortgage lender(s)
/* Q261 */ Real estate agent(s)
/* Q262 */ Mass media
/* Q263 */ Family and friends
/* Q264 */ Websites like Zillow, realtor.com, or credit management sites
/* Q265 */ Apps on a mobile device
/* Q266 */ Financial planners and advisors
/* Q267 */ Government agencies
/* Q268 */ Non-profit housing counselors
/* Q269 */ Social media

/* END SERIES */
**Q270** */ ## IF ANY Q260-Q269=C1 ## ## AUTOCODE ANSWER CHOICE THAT WAS C1 FROM THE PREVIOUS SERIES IF ONLY ONE OF Q260-Q269=C1 ## ## IF Q1A = C2-C3 (Oversample) OR IF Q24 = C2 (Mortgage holders) ## Which of the follow sources of information was the most influential when you were researching and receiving advice about getting your current mortgage? READ CHOICES */ RANDOM ROTATE CHOICES */

1) ## IF Q260=C1 ## Mortgage lender(s)
2) ## IF Q261=C1 ## Real estate agent(s)
3) ## IF Q262=C1 ## Mass media
4) ## IF Q263=C1 ## Family and friends
5) ## IF Q264=C1 ## Websites like Zillow, realtor.com, or credit management sites
6) ## IF Q265=C1 ## Apps on a mobile device
7) ## IF Q266=C1 ## Financial planners and advisors
8) ## IF Q267=C1 ## Government agencies
9) ## IF Q268=C1 ## Non-profit housing counselors
10) ## IF Q269=C1 ## Social media
11) Don’t know VOL /* DO NOT ROTATE */

**Q271** */ ## IF Q270=C1-C10 ## Why was/were */ [INSERT Q270] */ the most influential source when researching and receiving advice about getting your current mortgage? READ CHOICES */ RANDOM ROTATE CHOICES */

1) Convenience
2) Usefulness
3) Credibility
4) Easy to understand
5) Trustworthiness
6) Accuracy
7) Don’t know VOL /* DO NOT ROTATE */

**Q272** */ ## IF Q264=C1 or Q265=C1 ## You mentioned you used websites and/or apps to research and receive advice about getting your current mortgage. Which were most influential? */ OPEN END 4 BOXES 1 REQ */ ## ALLOW DON’T KNOW ##

**Q273** */ ## IF Q1A = C2-C3 (Oversample) OR IF Q24 = C2 (Mortgage holders) ## When you got your current mortgage, how did you communicate with your mortgage lender… ? Please select up to 2 options. READ CHOICES */ RANDOM ROTATE CHOICES */ /* MULTIPLE RESPONSES PERMITTED (UP TO 2) */

1) Online
2) By phone
3) In-person
4) Don’t know VOL /* DO NOT ROTATE */ /* EXCLUSIVE */

**Q274** */ ## IF Q1A = C2-C3 (Oversample) OR IF Q24 = C2 (Mortgage holders) ## If you needed to get another mortgage in the future, whether for a new home or a second mortgage on your current home, how would you like to communicate with your mortgage lender? Please select up to 2 options. READ CHOICES */ RANDOM ROTATE CHOICES */ /* MULTIPLE RESPONSES PERMITTED (UP TO 2) */

1) Online
2) By phone
3) In-person
4) Will not get another mortgage VOL /* DO NOT ROTATE */ /* EXCLUSIVE */
5) Don’t know VOL /* DO NOT ROTATE */ /* EXCLUSIVE */
MOBILE DEVICE USAGE IN HOME SHOPPING

/* DISPLAY */ I am now going to read a list of home shopping and mortgage finance tasks. For each one, please tell me whether you have ever done this online using a mobile device such as a smartphone or tablet.

/* METRIC A */ Have you ever done this using a mobile device?

1) Yes
2) No
3) Don’t know VOL

/* REPEAT CODES */

/* Q229a */ Researched homes for sale
/* Q229b */ Looked for home buying advice
/* Q229c */ Looked for advice about getting a mortgage
/* Q229d */ Obtained a mortgage quote
/* Q229e */ Compared mortgage quotes
/* Q229f */ Filled out a mortgage application
/* Q229g */ Submitted documents such as bank statements and pay stubs to your mortgage lender

/* END SERIES */

/* DISPLAY */ Now, for the same list of tasks, please tell me whether you would like to do this online in the future using a mobile such as a smartphone or tablet.

/* METRIC A */ Would you like do this using a mobile device in the future?

1) Yes
2) No
3) Don’t know VOL

/* REPEAT CODES */

/* Q230a */ Research homes for sale
/* Q230b */ Look for home buying advice
/* Q230c */ Look for advice about getting a mortgage
/* Q230d */ Obtain a mortgage quote
/* Q230e */ Compare mortgage quotes
/* Q230f */ Fill out a mortgage application
/* Q230g */ Submit documents such as bank statements and pay stubs to your mortgage lender

/* END SERIES */
HOME OWNERSHIP DISTRESS

/* Q91 */ ## MORTGAGE (IF Q24=C2) ## Thinking about the total amount you owe on your home (including first mortgage, second mortgage, and home equity line of credit debt) compared to the value of your home today, would you say the total amount you owe on your home is: READ CHOICES

1) At least 20% more than the value of your home
2) About 5-20% more than the value of your home
3) About the same as the value of your home
4) About 5-20% less than the value of your home
5) At least 20% less than the value of your home
6) Don’t know VOL

/* Q99 */ ## OWNERS AND MORTGAGE (Q24=C1, C2) ## Thinking about the value of your home today compared to what you paid for the home, would you say your home is worth: READ CHOICES

1) At least 20% more than what you paid for it
2) About 5-20% more than what you paid for it
3) About the same as you paid for it
4) About 5-20% less than what you paid for it
5) At least 20% less than what you paid for it
6) Don’t know VOL

HOUSEHOLD FINANCIAL MANAGEMENT

/* Q107 */ Which if any of the following do you currently have? Please tell me all that apply. READ CHOICES /* MULTIPLE RESPONSES PerMITTED */ /* RANDOM ROTATE CHOICES */

1) DO NOT ASK: First Home mortgage AUTO POPULATE IF 24E=C1
2) DO NOT ASK: Second mortgage or home equity line of credit AUTO POPULATE IF 24F=C1
3) Credit Card Debt that you don’t pay off every month
4) Car Loans
5) School Loans
6) Back taxes
7) Other Loans/Debt /* SPECIFY */ /* DO NOT ROTATE */
8) Don’t have any debt /* EXCLUSIVE */ /* DO NOT ROTATE */
9) Don’t know VOL /* EXCLUSIVE */ /* DO NOT ROTATE */

/* Q112b */ How concerned are you that you will lose your job in the next twelve months? Are you very concerned, somewhat concerned, not very concerned, or not at all concerned that you will lose your job in the next twelve months?

1) Very concerned
2) Somewhat concerned
3) Not very concerned
4) Not at all concerned
5) Don’t know VOL
/* Q116 */ How does your current monthly household income compare to what it was twelve months ago? Would you say it is: READ CHOICES

1) Significantly higher now
2) About the same vs. twelve months ago
3) Significantly lower now
4) Don’t know VOL

**DEMOGRAPHICS**

/* DISPLAY */ The remaining questions are for statistical purposes only.

/* Q121 */ What is the last grade that you completed? READ CHOICES

1) Grade school
2) Some high school
3) High school graduate
4) Some college
5) College graduate
6) Graduate school
7) Technical school
8) Don’t know VOL

/* Q125 */ What is your current marital status - are you: READ CHOICES

1) Married or have an unmarried partner
2) Single
3) Widowed
4) Divorced
5) Other VOL /* SPECIFY */
6) Don’t know VOL

/* METRIC A */ We’d now like to get a sense of the people in your household. Please tell me how many of each of the following live in your house, other than yourself and your spouse or partner: /* OPEN END NUMERIC (0 TO 20) */

/* REPEAT CODES */

/* Q126 */ Children under age 18 ## ADD DON'T KNOW VOL OPTION ##
/* Q127 */ Children age 18-22 ## ADD DON'T KNOW VOL OPTION ##
/* Q128 */ Children age 23 or older ## ADD DON'T KNOW VOL OPTION ##
/* Q129 */ Parents of you or your spouse or partner ## ADD DON'T KNOW VOL OPTION ##

/* END SERIES */

/* Q132 */ Which of the following best describes your current employment status? READ CHOICES

1) Employed full-time
2) Employed part-time
3) Not currently employed in a paying job
4) Retired
5) Don’t know VOL
/* Q132b */ ## IF PART TIME Q132=C2 ## Which of the following best describes why you are working part-time rather than full-time: READ CHOICES

1) You are unable to work full-time due to a disability
2) You prefer to work part-time for personal or other reasons
3) You are actively looking for full-time work but cannot find anything right
4) You have given up looking for a full-time job for now because of the job market
5) Don’t know VOL

/* Q132c */ ## IF UNEMPLOYED Q132=C3 ## Which of the following best describes why you are not currently employed in a paying job: READ CHOICES

1) You are unable to work due to a disability
2) You prefer not to work for personal or other reasons
3) You are actively looking for work but cannot find anything right
4) You have given up looking for a job for now because of the job market
5) Don’t know VOL

/* QEMPLOYMENT */ /* CODE */ EMPLOYMENT TYPE

1) Employed full-time ## Q132=C1 ##
2) Employed part-time ## IF Q132=C2 minus Q132b=C4##
3) Unemployed ## IF Q132=C3 AND Q132C=C3 ##
4) Discouraged worker ## IF Q132=C3 AND Q132C=C4 ##
5) Employed part-time for economic reasons ## IF Q132=C2 AND Q132B=C4 ##

/* Q140 */ Did you immigrate to the United States from another country?

1) Yes
2) No
3) Don’t know VOL

/* QGENDER */

1) Male
2) Female

/* DISPLAY */ That concludes our interview today. We realize your time is valuable and would like to thank you for your patience and input.

Enjoy your evening. Goodnight!