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 better understanding how the current economic situation is impact people’s perception of their own personal financial situation and the housing market.

**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 – 0%-80% AMI
7) FM Sample – 80%-100% AMI
8) Spanish
9) Elderly Homeowner Oversample

/* 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) Oversample 0%-80% AMI
7) Oversample 80%-100% AMI
8) Elderly Homeowner Oversample

/* 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 */ /* CODE */ 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
/* 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 2019. 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

/* 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 VOL

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 VOL
/* 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

/* DISPLAY */ 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 */ 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 ## 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 */

/* Q24g */  ## IF q24c=2 ## Do you rent your primary residence or do you live with someone else and not pay for housing?

1) Rent  ## CODE RENTER  
2) Live with someone else and don’t pay for housing  ## CODE BOARDER  
3) Don’t know VOL /* TERMINATE */

/* Q24 */  ## CODE */ HOMEOWNERSHIP STATUS

1) Own your home outright and do not have any debt on it  ## CODE OWNER IF 24D=C2  
2) Have a mortgage on your home, such as a first mortgage, second mortgage or Home Equity Line of Credit or HELOC  ## CODE MORTGAGE IF 24D=C1  
3) Rent  ## CODE RENTER IF 24G=C1  
4) Live with someone else and don’t pay for housing  ## CODE BOARDER IF 24G=C2  
5) Don’t know VOL /* TERMINATE */

/* Q25 */  ## IF (Q24=C1 OR C2) ## Is this the first home you’ve owned?

1) Yes  
2) No  
3) Don’t know VOL

/* Q26a */  ## IF (Q24= C1 OR C2) ## How long have you owned your current home? NOTE TO INTERVIEWER: IN YEARS  /* OPEN END NUMERIC (0 TO 100) */  ## ADD DON’T KNOW VOL OPTION ##

/* Q24h */ 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) Others VOL  
6) Don’t know VOL
/* Q24i */ ## IF Q24H=C4 ## 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 VOL

OWNING VERSUS RENTING

/* Q31 */ If you were going to move, would you be more likely to: READ CHOICES /* RANDOM ROTATE CHOICES */

1) Rent
2) Buy
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.

/* 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 2020) */ ## 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 2020) */ ## ADD DON'T KNOW VOL OPTION ##
/* Q71 */ ## 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

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

RENTAL PRICE IN THE PAST YEAR

/* Q328 */ ## IF RENTER Q24=C3 ## Over the past 12 months, has your rent gone up, gone down, or stayed the same?

READ CHOICES

1) Gone up
2) Gone down
3) Stayed the same
4) Don’t know VOL

/* Q329 */ ## IF DOWN (Q328=C2) ## By about what percent has your rent gone down over the past 12 months? 

OPEN END NUMERIC (0 TO 100) ADD DON’T KNOW VOL OPTION

/* Q330 */ ## IF UP (Q328=C1) ## By about what percent has your rent gone up over the past 12 months? 

OPEN END NUMERIC (0 TO 100) ADD DON’T KNOW VOL OPTION

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 */
8) Don’t have any debt /* EXCLUSIVE */
9) Don’t know VOL /* EXCLUSIVE */
1) Very concerned
2) Somewhat concerned
3) Not very concerned
4) Not at all concerned
5) Don't know VOL

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

How concerned are you about your ability to pay your bills this month?

1) Very concerned
2) Somewhat concerned
3) Not very concerned
4) Not at all concerned
5) Don't know VOL

Q3 2020 Rotating Questions – Housing Preferences and Mobility

Over the past few months due to the coronavirus, have you experienced any of the following?

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

Disruption of childcare and taking care of/teaching children at home
Family or friends moving into your home who don’t usually live there
Regularly working from home when you didn’t normally do so

How have your plans to move changed since the start of the outbreak of the coronavirus? Have you...

1) Delayed plans to move
2) Moved up plans to move
3) Not changed my plans about if/when to move
4) Don't know VOL

Are you familiar with any programs that allow homeowners or renters facing financial hardship due to the coronavirus to lower or delay their mortgage or rent payments?

1) Yes
2) No
3) Don't know VOL
/* Q433 */ ## IF MORTGAGE OR RENTER (IF Q24=C2, C3) ## Are you requesting lower or delayed mortgage or rent payments due to the coronavirus?

1) Yes, plan to request
2) No, don't plan to request
3) I have already requested
4) Don't know VOL

/* Q384 */ If you were going to move to a new place to live in the near future, where would you look to move to?

1) My current neighborhood
2) A different neighborhood in the city or town where I currently live
3) A different city or town than the one I currently live in
4) Don't know VOL

/* Q385 */ If you were going to move to a new place to live in the near future, would you look for a place to live that is…?

1) More expensive than your current one
2) About the same
3) Less expensive than your current one
4) Don't know VOL

/* Q386 */ If you were going to move to a new place to live in the near future, would you look for a place to live that has…?

1) More bedrooms than your current home
2) About the same number of bedrooms
3) Fewer bedrooms than your current home
4) Don't know VOL

/* Q439 */ Would you describe the area you currently live as a rural, suburban, or urban area?

1) Rural
2) Suburban
3) Urban
4) Don't know VOL

/* Q440 */ If you were going to move, would you prefer to move to a rural, suburban, or urban area?

1) Rural
2) Suburban
3) Urban
4) Don't know VOL
Q3 2020 Rotating Questions – Coronavirus Employment Changes

/* Q441 */ Have you or your spouse/partner experienced any of the following as a result of the coronavirus? /* Multiple responses permitted */ /* Random rotate choices */

1) Employer went out of business and lost job
2) Furlough (e.g. temporary leave without pay)
3) Layoff and lost job
4) Pay cut
5) Reduced working hours or forced to work part time
6) Voluntarily quit or changed jobs
7) None of these /* Exclusive */ /* Do not rotate */
8) Don’t know VOL /* Exclusive */ /* Do not rotate */

/* Q442 */ ## If lost job, furloughed, or laid off (if Q441=C1-3) ## Are you or your spouse/partner actively looking for a new job or additional job such as browsing job openings and submitting resumes?

1) Yes
2) No
3) Don’t know VOL

/* Q443 */ ## If not looking for job (Q442=C2) ## Which of the following is the main reason why you or your spouse/partner are not looking for other job opportunities? /* Random rotate choices */

1) Expecting to return to the same job soon
2) Returned to the same job
3) Found a new job
4) Caring for child(ren)
5) Caring for older parent(s)
6) Having health/medical issues (disability, illness)
7) Nobody is hiring
8) Receiving unemployment benefits to help compensate
9) Wants time off from the workforce
10) 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 B */ 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 */ Child 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 ##
/* Q378 */ Other adult roommates ## 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
3) Don’t know

/* 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!