

Survey of Recent Homebuyers on Digital Verification Technology

August 2024



Disclaimer

Opinions, analyses, estimates, forecasts, beliefs, and other views of Fannie Mae's Economic & Strategic Research (ESR) Group or survey respondents included in these materials should not be construed as indicating Fannie Mae's business prospects or expected results, are based on a number of assumptions, and are subject to change without notice. How this information affects Fannie Mae will depend on many factors. Although the ESR Group bases its opinions, analyses, estimates, forecasts, beliefs, and other views on information it considers reliable, it does not guarantee that the information provided in these materials is accurate, current, or suitable for any particular purpose. Changes in the assumptions or the information underlying these views could produce materially different results. The analyses, opinions, estimates, forecasts, beliefs, and other views published by the ESR Group represent the views of that group or survey respondents as of the date indicated and do not necessarily represent the views of Fannie Mae or its management.

Digital Verification: Background and Research Objectives

Background

New technology solutions in mortgage origination have been introduced in recent years to increase efficiencies, improve the borrower experience, and lower costs. One of these solutions – “**digital verification**” – aims to streamline the process of validating homebuyer income, employment, and assets. Through digital verification, mortgage applicants can grant lenders or authorized third-party verification service providers permission to access their payroll, tax transcript, and bank account data to verify their financial information. Through this automated method, homebuyers do not need to manually pull those records and submit documents to their lender.

Research Objectives

- 1 Understand homebuyers’ channel usage when obtaining their current mortgages and their interest level in a more or fully digital mortgage process.
- 2 Assess current usage of and future interest in digital verification for income/employment/assets verification, which homebuyers grant permission to allow lenders or third-party service providers to digitally access their bank account data.
- 3 Identify concerns with digital verification as part of the mortgage process.

Digital Verification: Methodology

A survey was conducted January to March 2024 among a population of 1,201 **recent homebuyers** who purchased a home in 2023 with a mortgage that was acquired by Fannie Mae.

Over the past decade (beginning in 2014), in Q1 every year, Fannie Mae's Economic and Strategic Research Group surveys homebuyers who purchased a home with a mortgage on Fannie Mae's book in the prior year to delve deeper into topics on the homebuying experience.

For the current study, homebuyers who recently took out a mortgage loan in the previous year (January to November 2023) and whose loan was acquired by Fannie Mae were invited to participate in the survey. Each year's recent homebuyer data is weighted* to ensure it is representative of all recent homebuyers on Fannie Mae's book of business.

Throughout the report, results from the Q1 2024 survey are compared to results from previous years (where available), such as [*The Pandemic Impact on Mortgage Digitization and Homebuyers Satisfaction*](#) (2021).

* For the current study, variables used for weighting include homebuyer status (first time vs. repeat homebuyers), census region, AMI (3 groups: household income \leq 80% of AMI, 80%-100% of AMI, and more than 100% of AMI), and age. Education and race/ethnicity were not used for weighting because of limited data coverage.

Executive Summary

Recent homebuyers' interest in a more digital or fully digital mortgage process has grown significantly from 2021 to 2024. The perceived benefits of shortening and simplifying the mortgage process are major motivators. Only about a third of recent homebuyers reported they were offered the digital verification approach; and when offered, most agreed to do so. For the very few who declined, data security was the major concern.

Digital Verification

Showing percentage (%) of recent homebuyers

Interest in a More or Fully Digital Mortgage Process

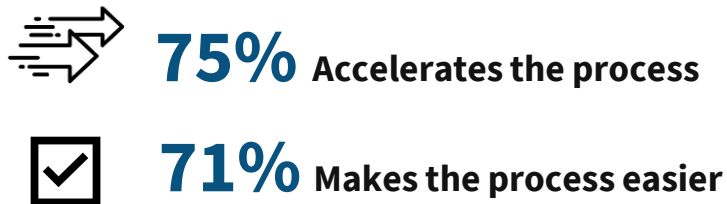
(Combined % very + somewhat interested)



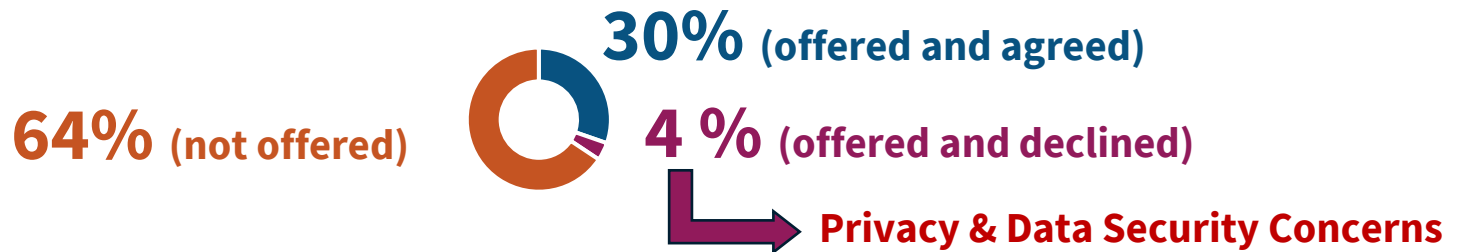
↑ ↓ Denotes a % is significantly higher/lower between Q1 2024 and Q1 2021 at the 95% confidence level

Benefits of a Digital Mortgage Process

(Select all that apply)



Whether Digital Verification Method was Offered by Lenders to Access Bank Account Data and Homebuyer Decision to Use, if Offered



Characteristics of Homebuyers who Preferred Using Digital Verification for their Next Mortgage



Experience: those who were offered and agreed on their current mortgage are more likely than those who were not offered to say they would use digital verification for their next mortgage (52% vs. 15%).

Less concern with data security

More Technology savvy: those who prefer the digital verification method showed stronger interests in using online channels to complete major homebuying/renting tasks.



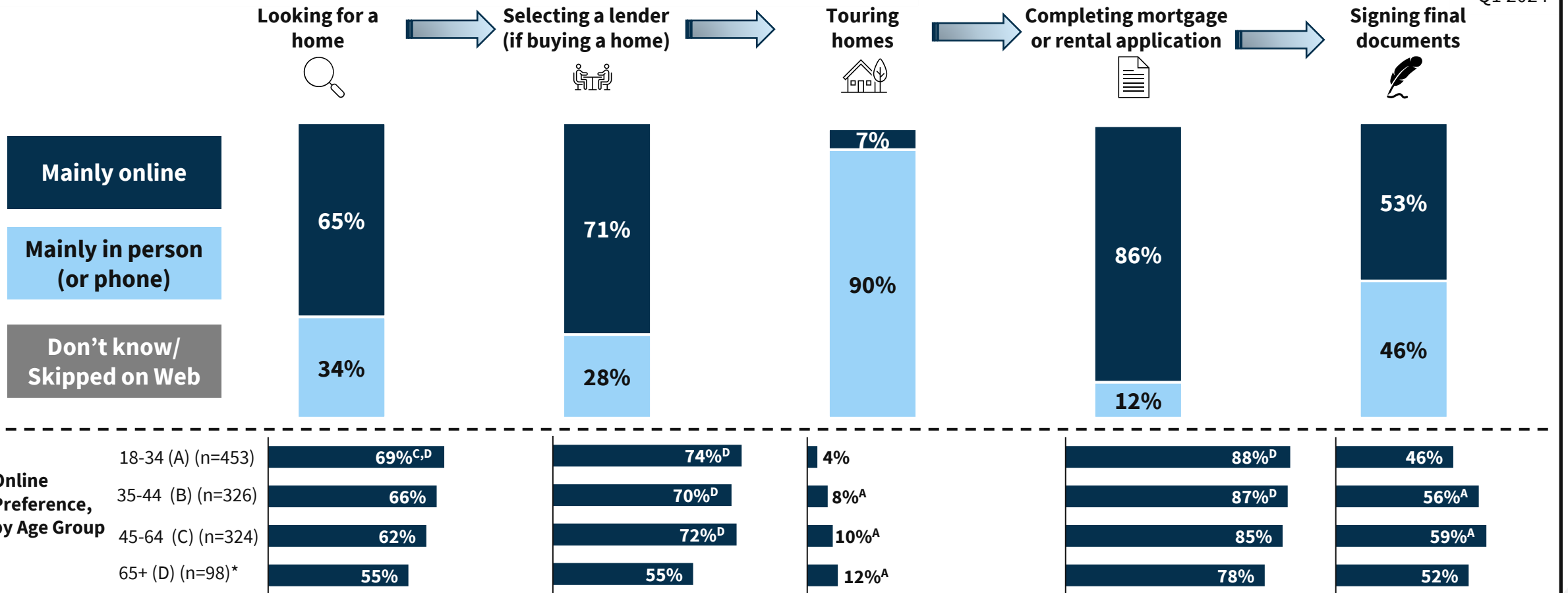
Most recent homebuyers prefer using an online method when looking for a home, selecting a lender, and completing a mortgage application. However, most prefer to tour homes in person.

- Older recent homebuyers (age 65+) are significantly less likely than younger recent homebuyers (age 18-44) to prefer using the online method to look for a home, select a lender, or complete a mortgage/rental application.

Online vs. In-Person Preferences when looking for a home to buy or rent

Showing percentage (%) of Recent Homebuyers (n=1,201)

Q1 2024



Q425-429/Q425R-Q429R: The next time you are looking for a home to buy or rent would you prefer to complete the following mainly online (via a computer or mobile device) or in person?

A/B/C/D : Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter
Q1 2024 Recent Homebuyers - Digital Verification Services

Note: "Don't know" responses were implicit participant responses (volunteered/skipped) and were intentionally omitted from the data presented for better visibility of insights.



Usage of personal-touch only channels (in-person or by phone) has significantly declined. Most recent homebuyers opted for a hybrid approach when obtaining their current mortgage.

- Recent homebuyers have increasingly utilized a hybrid approach (using both online tools and personal touch channels) when going through the process in obtaining their current mortgage (55% in 2024, 36% in 2021 and 33% in 2020).
- Usage of a personal-touch approach (in-person or by phone) has significantly decreased compared to previous years (33% in 2024, 51% in 2021, and 60% in 2020).

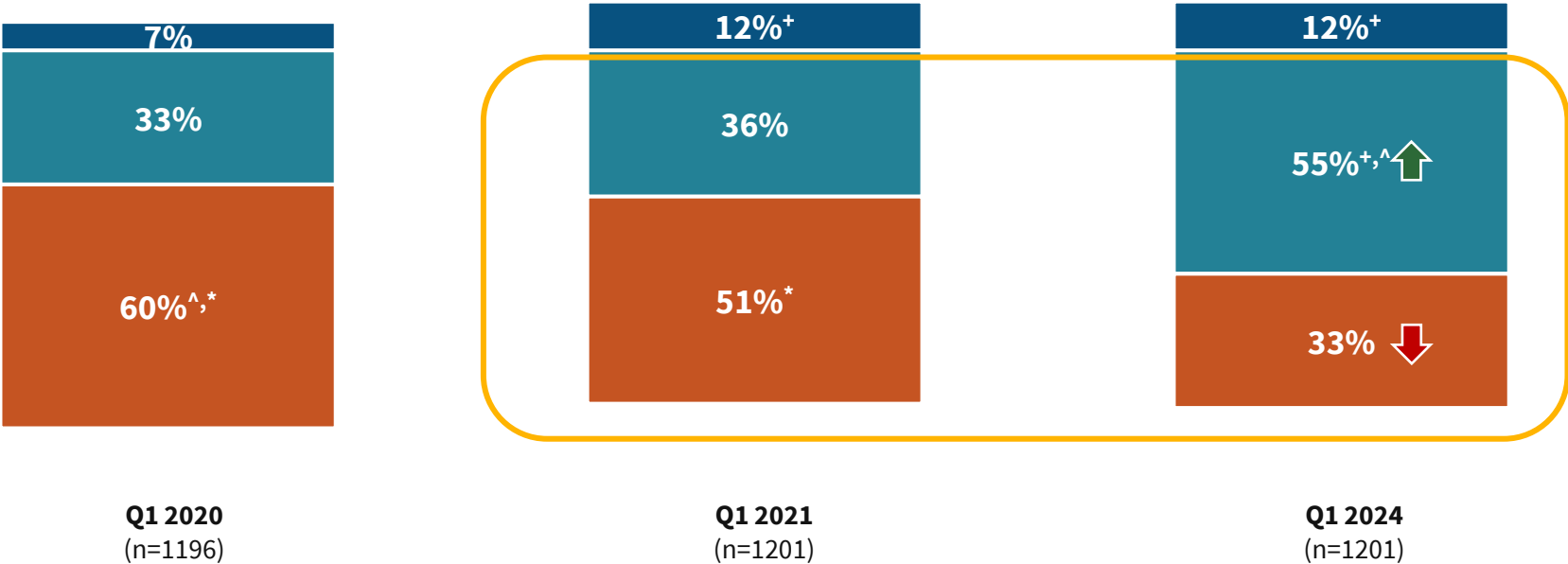
Channels Used for Getting Their Current Mortgage

Showing percentage (%) of recent homebuyers

When you went through the process of getting your current mortgage, did you do it...?

- Online**
- Hybrid
(Both online and with a representative)**
- In-Person
(With a representative by phone or in person)**

Note: "Don't know" responses (1% in Q1 2021) were implicit participant responses (volunteered/skipped) and were intentionally omitted from the data presented for better visibility of insights.



+/^/* Denotes a % is significantly higher than Q1 2020/Q1 2021/Q1 2024 at the 95% confidence level within the quarter.



Over one-quarter of Asian recent homebuyers used online-only channels during the process of getting their current mortgage, significantly more than other race/ethnicity groups.

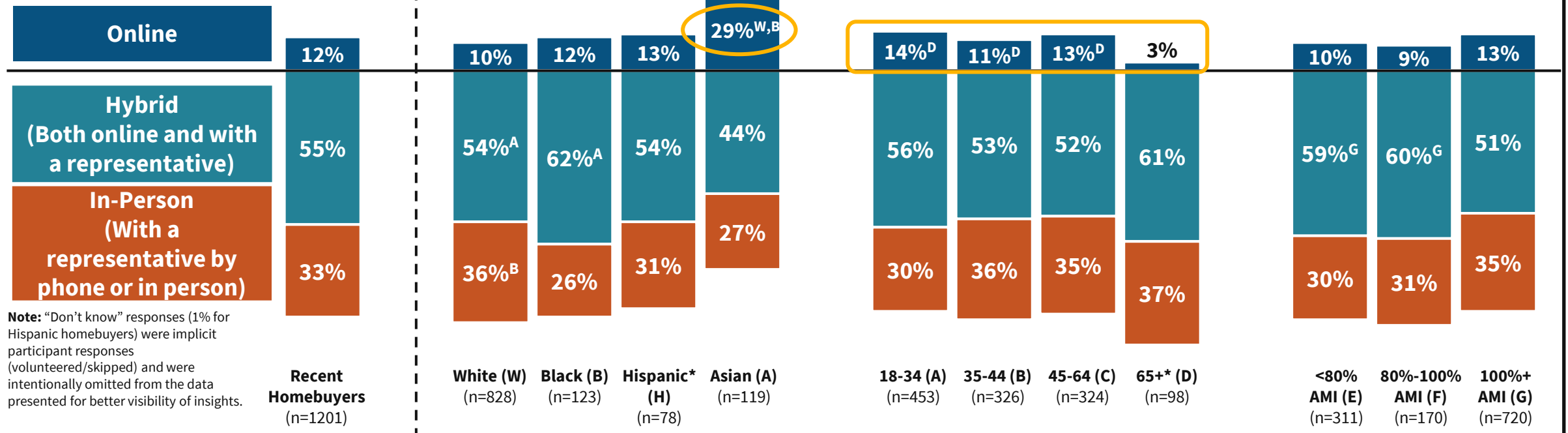
- Younger homebuyers (age <64) are significantly more likely than older homebuyers (age 65+) to have used the online-only approach (14% of those 18-34, 11% of those 35-44, and 13% of those 45-64 vs. 3% of those 65+).

Channels Used for Getting Their Current Mortgage

Showing percentage (%) of recent homebuyers

Q1 2024

When you went through the process of getting your current mortgage, did you do it...?



Note: "Don't know" responses (1% for Hispanic homebuyers) were implicit participant responses (volunteered/skipped) and were intentionally omitted from the data presented for better visibility of insights.

*Note small sample sizes for Hispanic Recent Homebuyers (n=78) and Homebuyers 65 or Older (n=98). Results for these groups should be interpreted directionally.

+ / ^ / * Denotes a % is significantly higher than Q1 2020/Q1 2021/Q1 2024 at the 95% confidence level within the quarter. W/B/H/A, A/B/C/D, E/F/G : Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within Q1 2024

Q404/Q404R: When you went through the process of getting your current mortgage did you do it...?



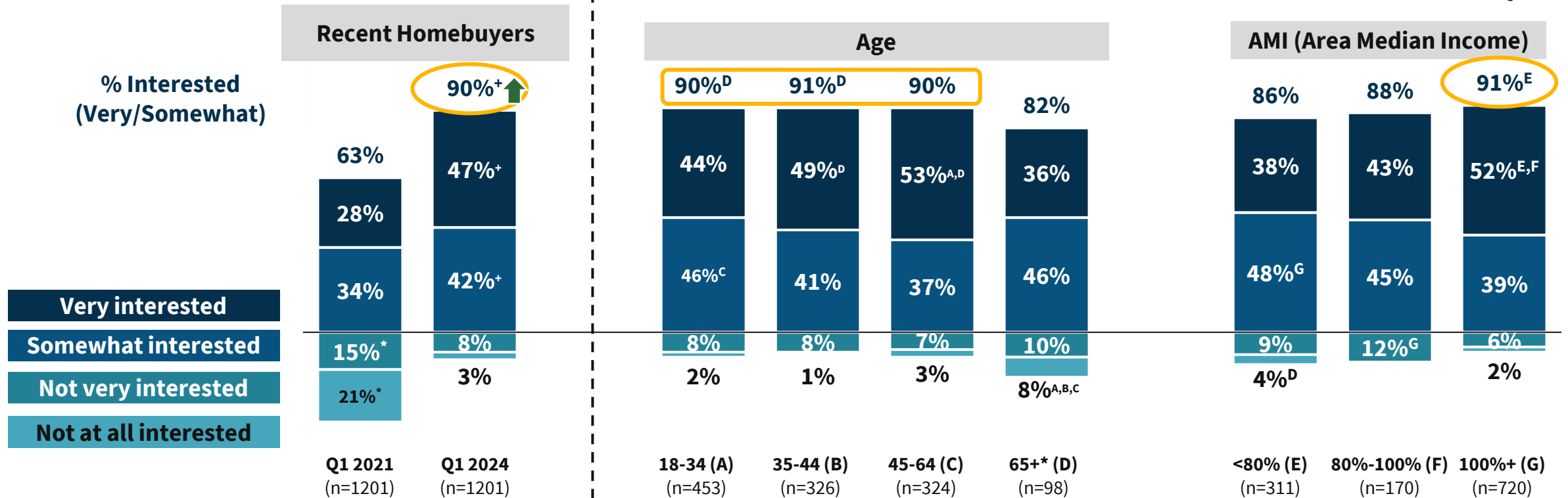
Interest in a more or fully digital mortgage process (where consumer borrowers could complete more or all steps online) has grown significantly from 2021 to 2024.

- Younger recent homebuyers (aged 18-44) are significantly more likely than older homebuyers (aged 65+) to show interest in a more or fully digital mortgage process.
- Recent homebuyers with higher household incomes (100%+ AMI) are significantly more likely than those with lower household incomes (<80% AMI) to say they are 'very interested' in a more or fully digital mortgage process.

Interest in a More Digital or Fully Digital Mortgage Process

Showing percentage (%) of recent homebuyers

Q1 2024



Note: 1% of respondents in Q1 2021 volunteered "Don't know" as their answer and were intentionally omitted from the data presented above for better visibility of insights.

A/BC/D, E/F/G : Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter

Q460: If you were getting a mortgage, how interested would you be in a more digital or fully digital mortgage process, where you could complete more or all steps online?

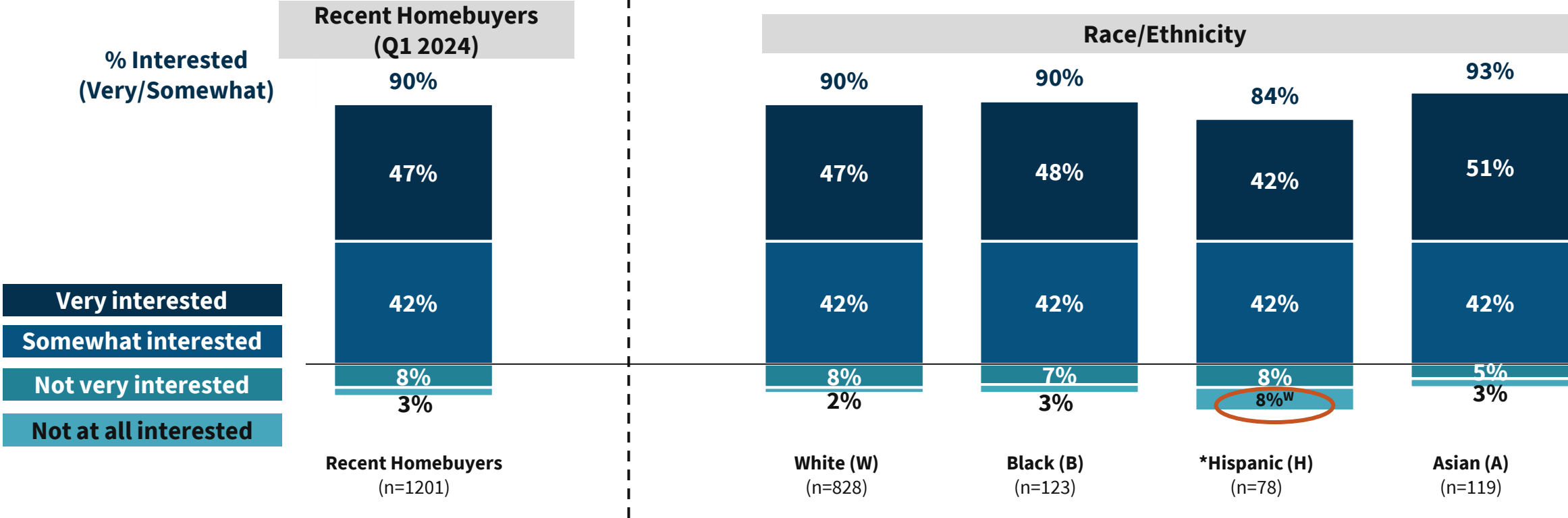


While most are interested in a more or fully digital mortgage process (where consumer borrowers could complete more or all steps online), Hispanic/Latino recent homebuyers are significantly more likely than other race/ethnicity groups to say they are ‘not at all interested.’

Interest in a More Digital or Fully Digital Mortgage Process

Showing percentage (%) of recent homebuyers

Q1 2024



*Caution: Low sample sizes (Hispanic Recent Homebuyers n=78), percentages should be considered directionally.

Q460: If you were getting a mortgage, how interested would you be in a more digital or fully digital mortgage process, where you could complete more or all steps online?

W/B/H/A Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter Q1 2024 Recent Homebuyers - Digital Verification Services

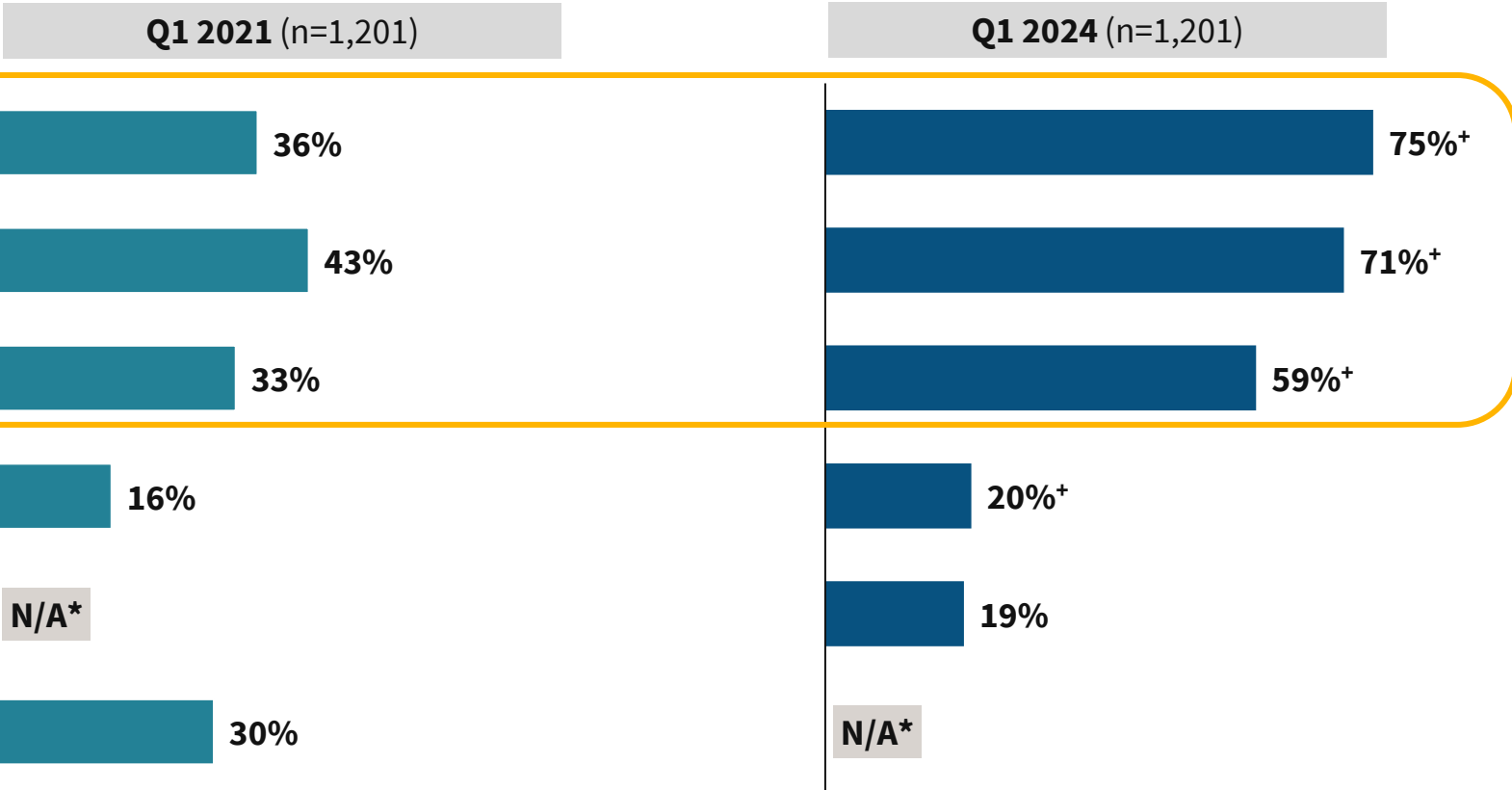


The perceived benefits of shortening and simplifying the mortgage process are major motivators for the digital mortgage process.

- Most recent homebuyers cite shortening the process of getting a mortgage (75%), making the process easier (71%), and reducing paper usage (59%) as the top benefits of a digital mortgage process in 2024.

Benefits of a Digital Mortgage Process (select all that apply)

Showing percentage (%) of recent homebuyers, rank order based on Q1 2024



*Notice: "N/A" indicates answer choices that were not shown as options to survey respondents in the periods shown. "Don't know" and "other" responses were implicit participant responses (volunteered/skipped) and were intentionally omitted from the data presented for better visibility of insights.

+/* Denotes a % is significantly higher than Q1 2021/Q1 2024 at the 95% confidence level within the quarter.

Q461 (Q1 2021)/Q461R (Q1 2024): What do you think are the greatest potential benefits of a digital mortgage process?

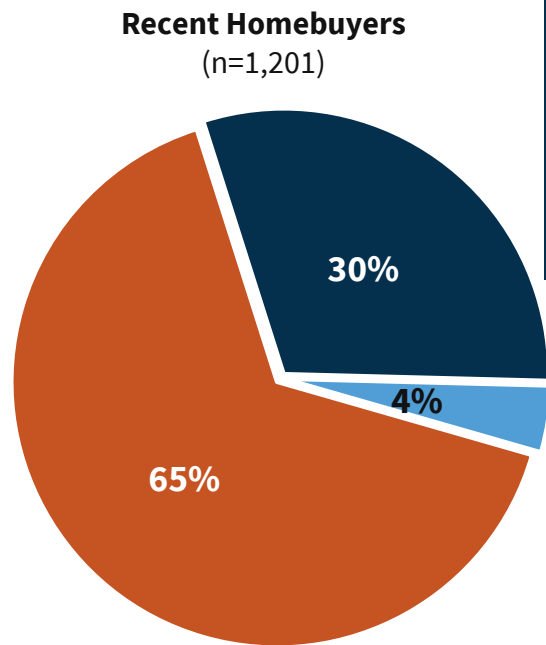
Note: "Don't know" responses were implicit participant responses (volunteered/skipped) and were intentionally omitted from the data presented for better visibility of insights.



Approximately one-in-three- recent homebuyers say they were asked by their lender to access their online bank accounts to verify funds for closing/down payment; and, when asked, most agreed to grant permission.

- Most recent homebuyers who agreed to grant lenders access to their online bank accounts say it helped lenders process their mortgage faster.
- Among those who declined lender access to their online bank accounts, many pointed to the data security concern.

Lender Access to Online Bank Accounts to Verify Funds for Closing/Down Payment

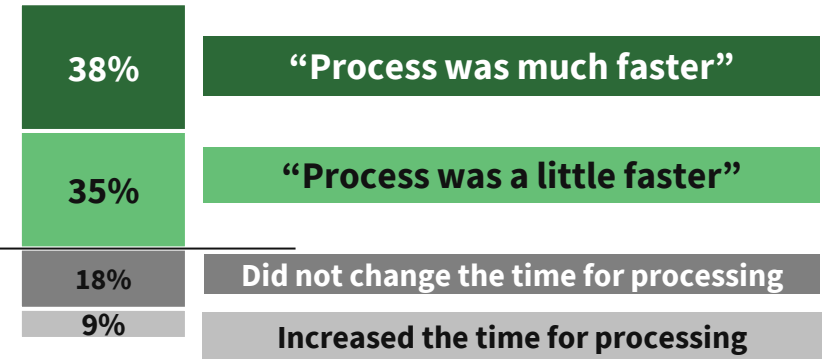


Yes, I was asked to provide access to my bank account online and I agreed to provide access



Among recent homebuyers who **agreed** to provide access to their bank accounts...{n = 355}

Impact on Mortgage Processing Timing



Yes, I was asked to provide access to my bank account online but I did not agree to provide access



Among recent homebuyers who **did not agree** to provide access to their bank accounts...{n = 49}*

- 51%** said they were concerned with **data security**
- 30%** said they did not want to provide their bank account username and password
- 10%** said their funds were in multiple accounts

No, I was not asked to provide access to my bank account online

Note: The share of recent homebuyers who responded “don’t know” was intentionally omitted to optimize data visualization.

*Caution: Low sample sizes (Recent Homebuyers n=49), percentages should be considered directionally.

Q576: Some lenders ask borrowers to provide access to their accounts online in order to verify availability for funds required for closing / down payment. This can include providing your bank account username and password through a third-party such as Blend, Fincity, or other service. Did your mortgage lender request access to your bank accounts online? If they did, did you agree to this in order to complete your mortgage application process?

Q577: What was the primary reason you did not agree to provide access to your bank account(s) online to verify funds for closing/down payment?

Q578: To what extent do you feel online access to your bank accounts helped to process your mortgage faster?

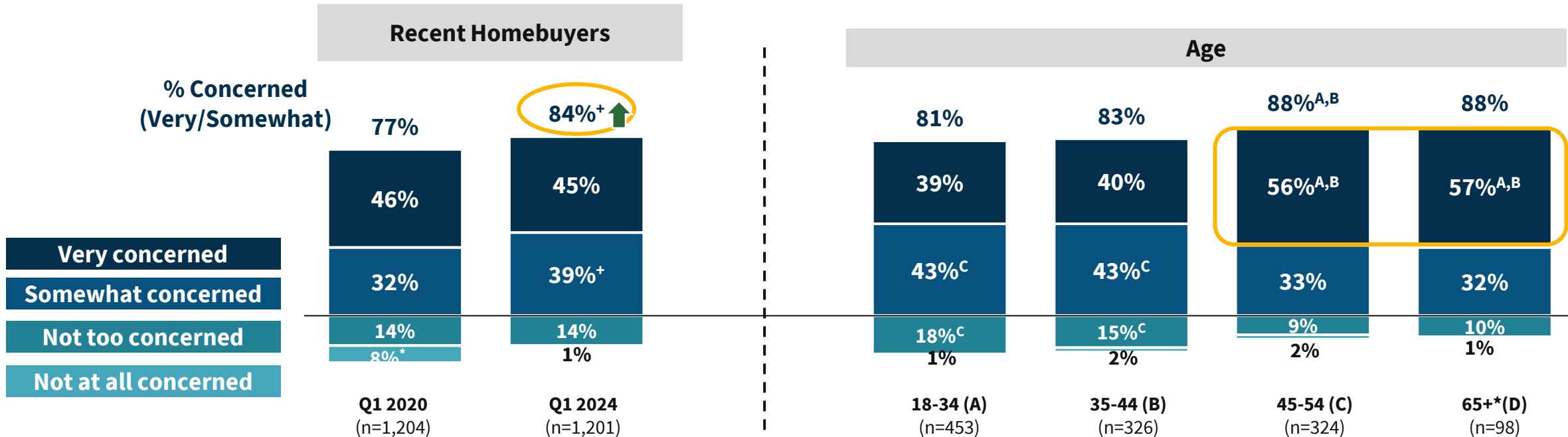


Privacy and data security concerns for digital verification are widespread, with most recent homebuyers saying they are very or somewhat concerned.

- In fact, privacy and data security concerns grew significantly compared with 2020 (84% in 2024 vs. 77% in 2020).
- Older recent homebuyers (aged 45+) are significantly more likely than younger recent homebuyers (aged 18-44) to be 'very concerned' about privacy and data security.

Concerns Over Privacy & Data Security for Digital Verification

Showing percentage (%) of recent homebuyers



+/* Denotes a % is significantly higher than Q1 2021/Q1 2024 at the 95% confidence level within the quarter.

*Caution: Low sample sizes (Recent Homebuyers 65+ n=98), percentages should be considered directionally.

Q411: If you were to give your lender or an authorized third-party permission to access your financial information electronically in order to approve your mortgage, how concerned would you be about the privacy and security of that information?

A/B/C/D : Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter
 Q1 2024 Recent Homebuyers - Digital Verification Services



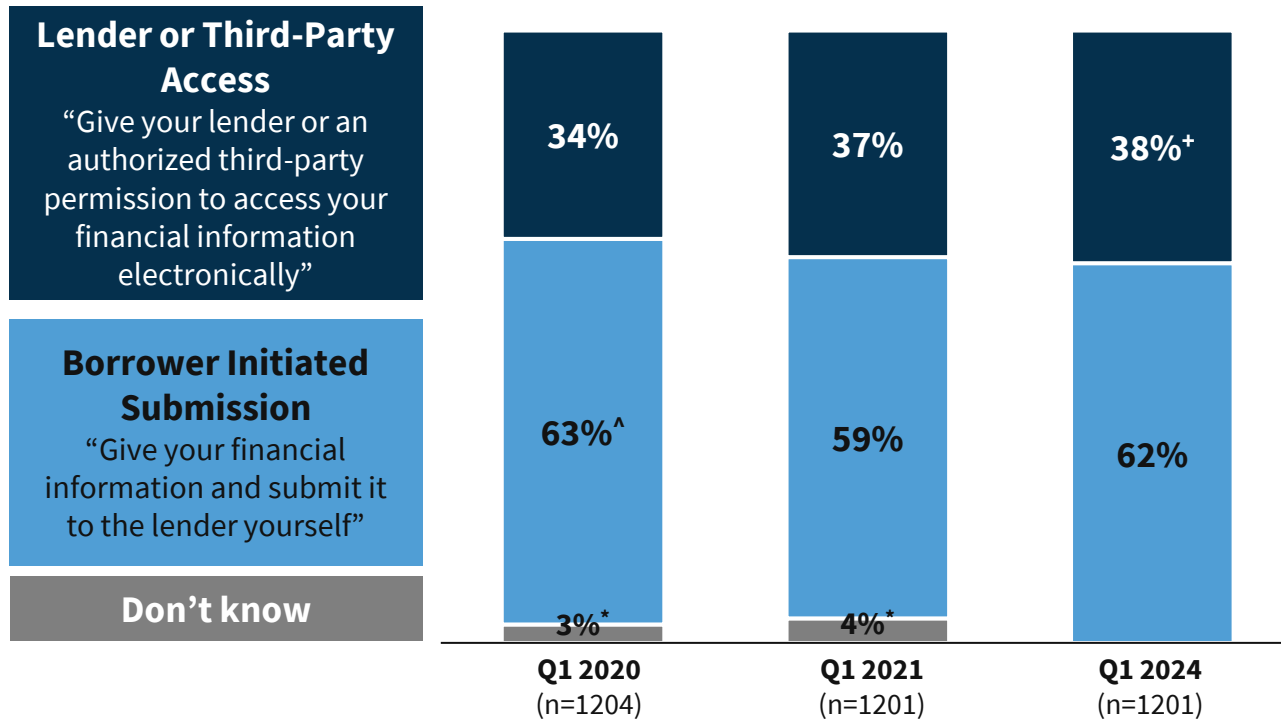
For their next mortgage, a majority say they prefer submitting financial info to the lender themselves.

- Homebuyer preference for submitting their financial information to the lender themselves has significantly grown, compared with 2021 and 2020.

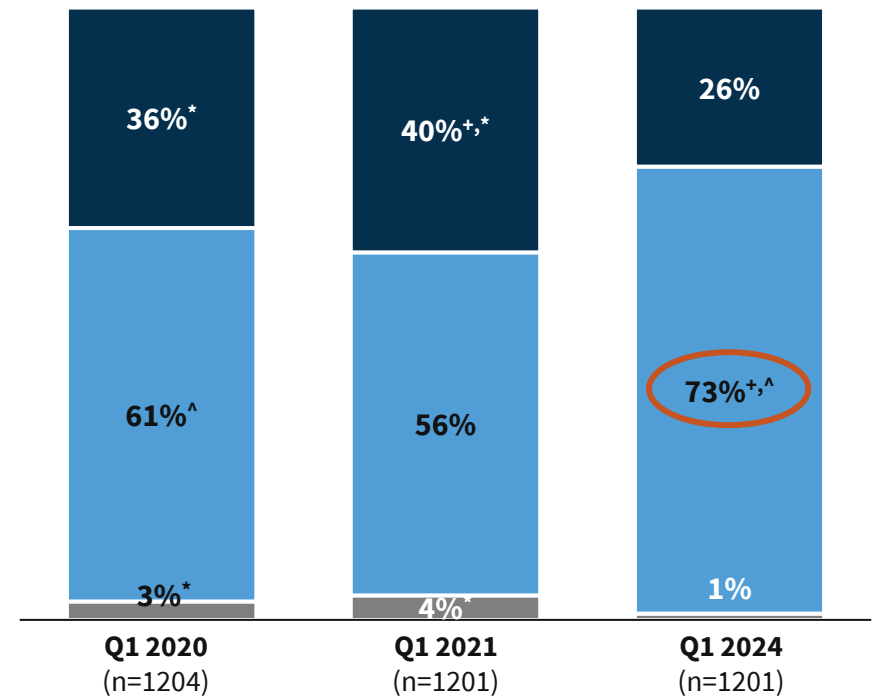
Method Used and Preferred for Lenders to Receive and Review Financial Information for Mortgage Approval

Showing percentage (%) of recent homebuyers

Usage/Experience (for their current mortgage)



Preference (for their next mortgage)



+/[^]/^{*} Denotes a % is significantly higher than Q1 2020/Q1 2021/Q1 2024 at the 95% confidence level within the quarter.

***Note:** For the “preference” question (Q409), the answer choices included a slight variation to the “experience” (Q406/Q406R) question. The exact answer choice text is provided in the Appendix .

Q406/Q406R: Which of the following best describes how your lender received and reviewed your financial information in order to approve your mortgage? Did you...

Q409: Which of the following would you prefer to do if/when you get your next home mortgage?



Characteristics of Recent Homebuyers who Prefer Using Digital Verification for their Next Mortgage

- Recent homebuyers who have had experience with digital verification (those who were offered and agreed to do so) are more likely than those who were not offered to say they would use digital verification for their next mortgage (52% vs. 15%).
- Those who prefer using digital verification for their next mortgage show less concerns with data security.
- Those who prefer using digital verification seem to be more technology-savvy, as they prefer using the online channel to complete major homebuying/renting tasks such as looking for a home, completing a mortgage/rental application and signing final documents.

Profile of Recent Homebuyers who Prefer Using Digital Verification for their next mortgage

Showing percentage (%) of recent homebuyers

Q1 2024



Preference for Using Digital Verification on their next mortgage



26% among all recent homebuyers (n=1,201)

52% ↑ among those who were asked by their lender and agreed to grant permission on their current mortgage (n=355)
 VS. **15%** among those who were not offered by their lender on their current mortgage (n=786)



Privacy/Data Security Concerns with Digital Verification (Showing percentage who say they are very or somewhat concerned)



84% among all recent homebuyers (n=1,201)

66% ↓ among recent homebuyers who prefer using digital verification for their next mortgage (n=310)
 VS. **91%** among recent homebuyers who prefer submitting financial information themselves for their next mortgage (n=880)

↑ ↓ Arrows denote a % is significantly higher/lower between the two groups compared ("vs.") at the 95% confidence level



Online Preference when looking for a home to buy or rent (Showing percentage who selected "mainly online")

	Looking for a home →	Completing a mortgage /rental application →	Signing final documents
All Recent Homebuyers (n=1,201)	65%	86%	53%
Preference for DV on their next mortgage (A) (n=310)	70% ^B	91% ^B	62% ^B
Preference for borrower-initiated submission on their next mortgage (B) (n=880)	63%	84%	49%

Q409: Which of the following would you prefer to do if/when you get your next home mortgage?

Q411: If you were to give your lender or an authorized third-party permission to access your financial information electronically in order to approve your mortgage, how concerned would you be about the privacy and security of that information?

Q425-429/Q425R-Q429R: The next time you are looking for a home to buy or rent would you prefer to complete the following mainly online (via a computer or mobile device) or in person?





Appendix

Table of Contents

Sample Subgroup Sizes	16
Additional Findings.....	19
Data Tables.....	30





Appendix: Sample Subgroup Sizes

Recent Homebuyers Sample Sizes by Demographics Groups (self-reported)

Q1 2024 Sample	Sample Size	Margin of Error
Total Sample of Recent Homebuyers	1,201	±2.89%
By AMI (Area Median Income)*		
<80% AMI	311	±6.00%
80%-100% AMI	170	±7.26%
100%+ AMI	720	±3.69%
By Race/Ethnicity		
White, non-Hispanic	828	±3.45%
Black, non-Hispanic	123	±9.65%
Hispanic	78	±11.17%
Asian, non-Hispanic	119	±9.17%
By Age		
18-34	453	±4.54%
35-44	326	±5.52%
45-64	324	±5.83%
65+	98	±10.27%
By Homebuyer Status		
First-Time Homebuyers	535	±4.41%
Repeat Homebuyers	666	±3.83%

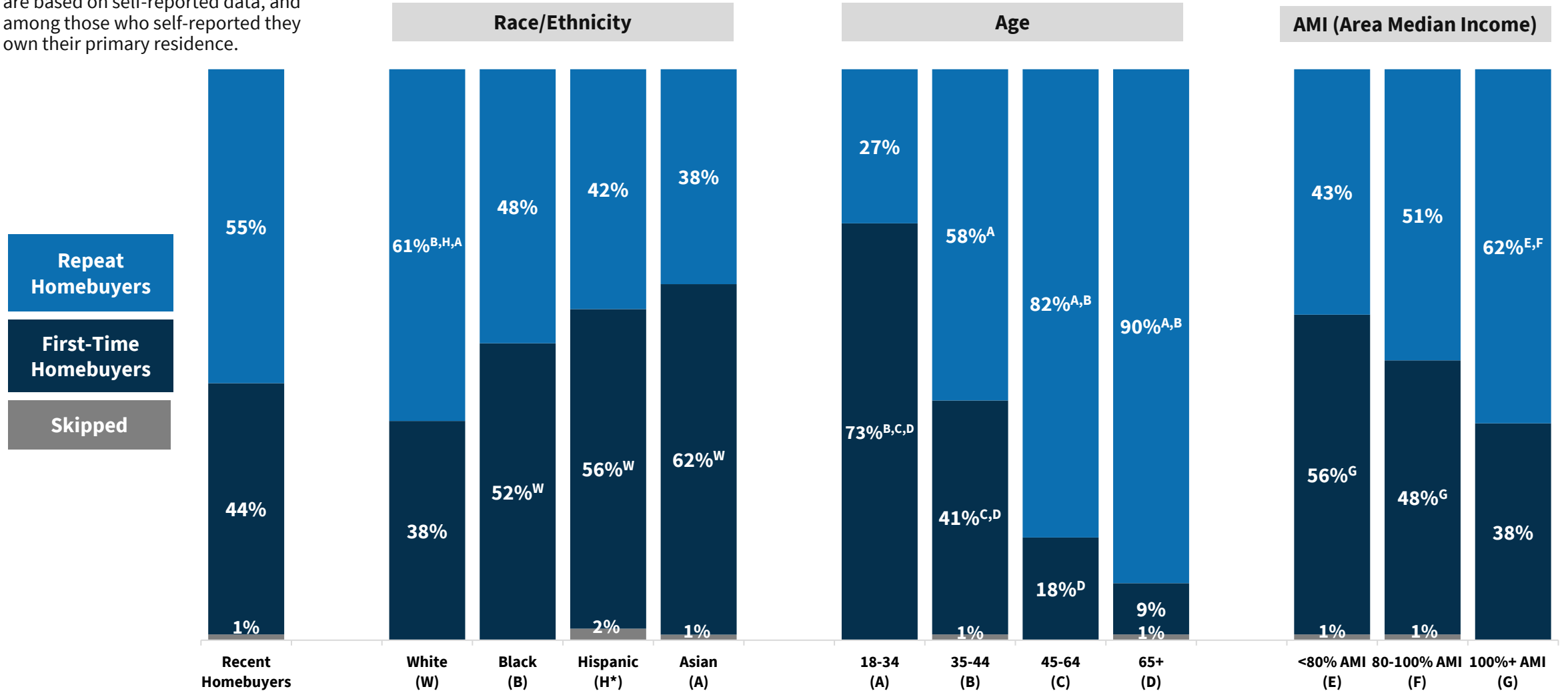
*AMI (Area Median Income) ratio status for respondents was determined by matching zip code to AMI and using the mid point of a respondent's income category in Q142 as a proxy for income. Those who answered with "don't know" for income or zip code, or where AMI data was not available for a zip code were not able to be coded.



Demographics of Recent Homebuyers

First time vs. Repeat Homebuyers in Q1 2024

Note: Results by homebuyer status are based on self-reported data, and among those who self-reported they own their primary residence.



W/B/H/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year among subgroups for first and repeat homebuyers respectively.





Appendix: Additional Findings

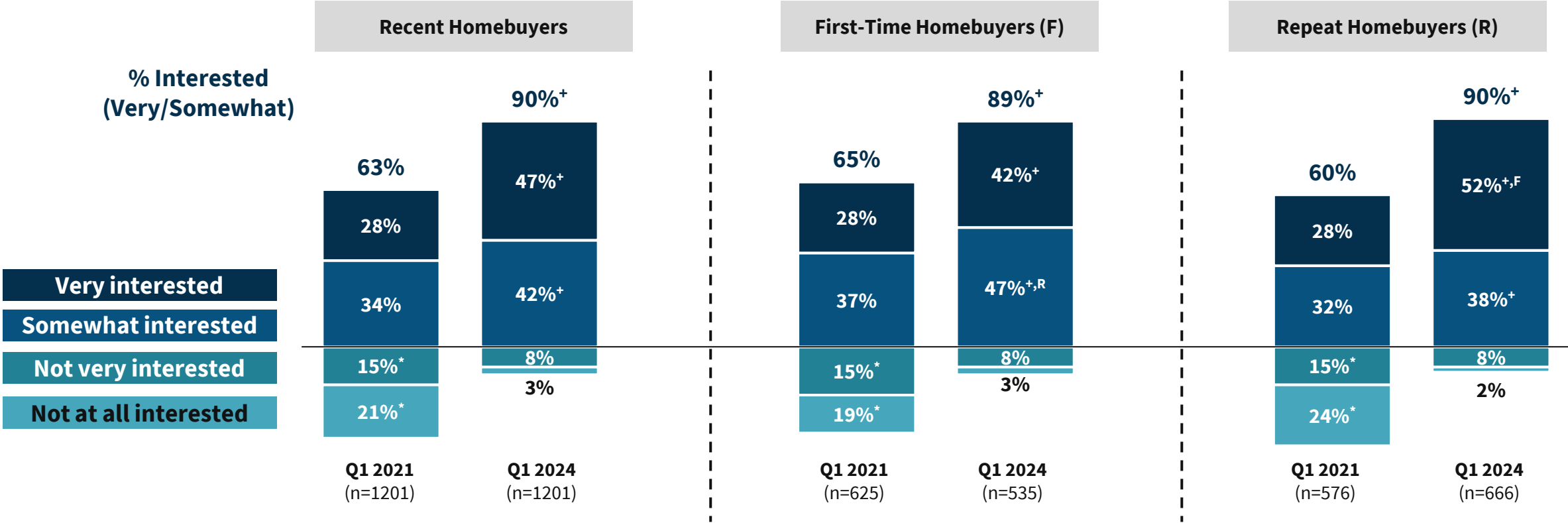
Mortgage Process Digitization and Perceived Benefits

Repeat homebuyers are significantly more likely than first-time homebuyers to express interest in a more or fully digital mortgage process (where consumer borrowers could complete more or all steps online).

Interest in a More or Fully Digital Mortgage Process

Showing percentage (%) of recent homebuyers

Q1 2024



+/* Denotes a % is significantly higher than Q1 2021/Q1 2024 at the 95% confidence level within the quarter.

Note: 1% of respondents in Q1 2021 volunteered "Don't know" as their answer and were intentionally omitted from the data presented above for better visibility of insights.

Q460: If you were getting a mortgage, how interested would you be in a more digital or fully digital mortgage process, where you could complete more or all steps online?

F/R : Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within Q1 2024

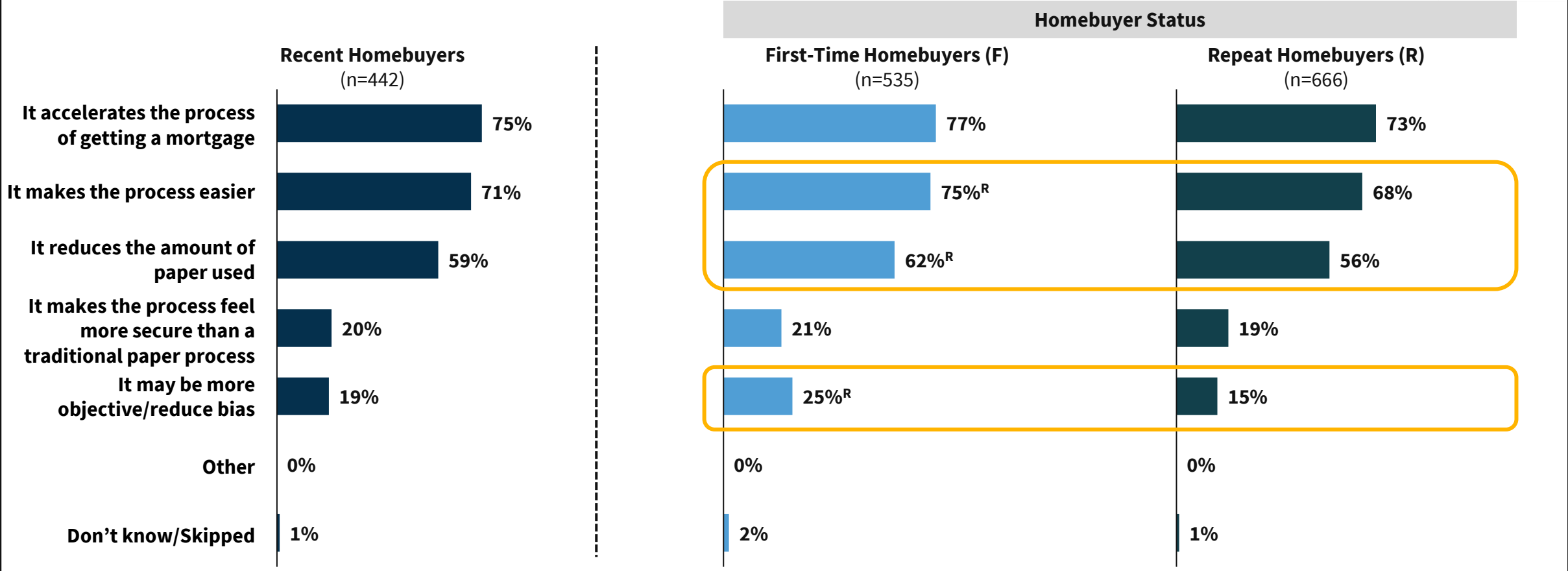


Significantly more first-time homebuyers than repeat homebuyers believe in the benefits of making the process easier, reducing the amount of paper used, and reducing bias for a digital mortgage process.

Benefits of a Digital Mortgage Process

Showing percentage (%) of recent homebuyers

Q1 2024



Q461R: What do you think are the greatest potential benefits of a digital mortgage process?

F/R: Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter.

Note: "Don't know" responses were implicit participant responses (volunteered/skipped) and were intentionally omitted from the data presented for better visibility of insights.



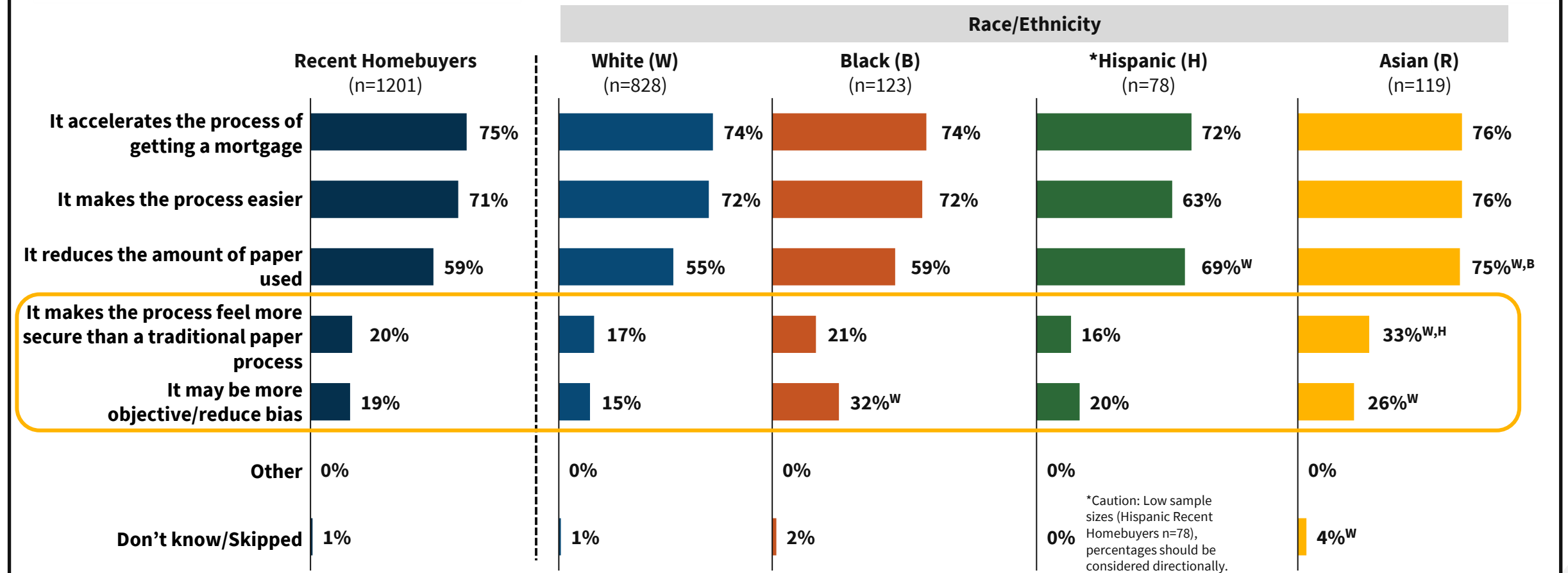
Asian homebuyers are significantly more likely than White and Hispanic/Latino homebuyers to believe that a digital mortgage process makes the process feel more secure.

- Black and Asian homebuyers are significantly more likely than White homebuyers to believe that a digital mortgage process may be more objective or reduce bias.

Benefits of a Digital Mortgage Process

Showing percentage (%) of recent homebuyers

Q1 2024



Q461R: What do you think are the greatest potential benefits of a digital mortgage process?

W/B/H/A: Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter Q1 2024 Recent Homebuyers - Digital Verification Services

Note: "Don't know" responses were implicit participant responses (volunteered/skipped) and were intentionally omitted from the data presented for better visibility of insights.

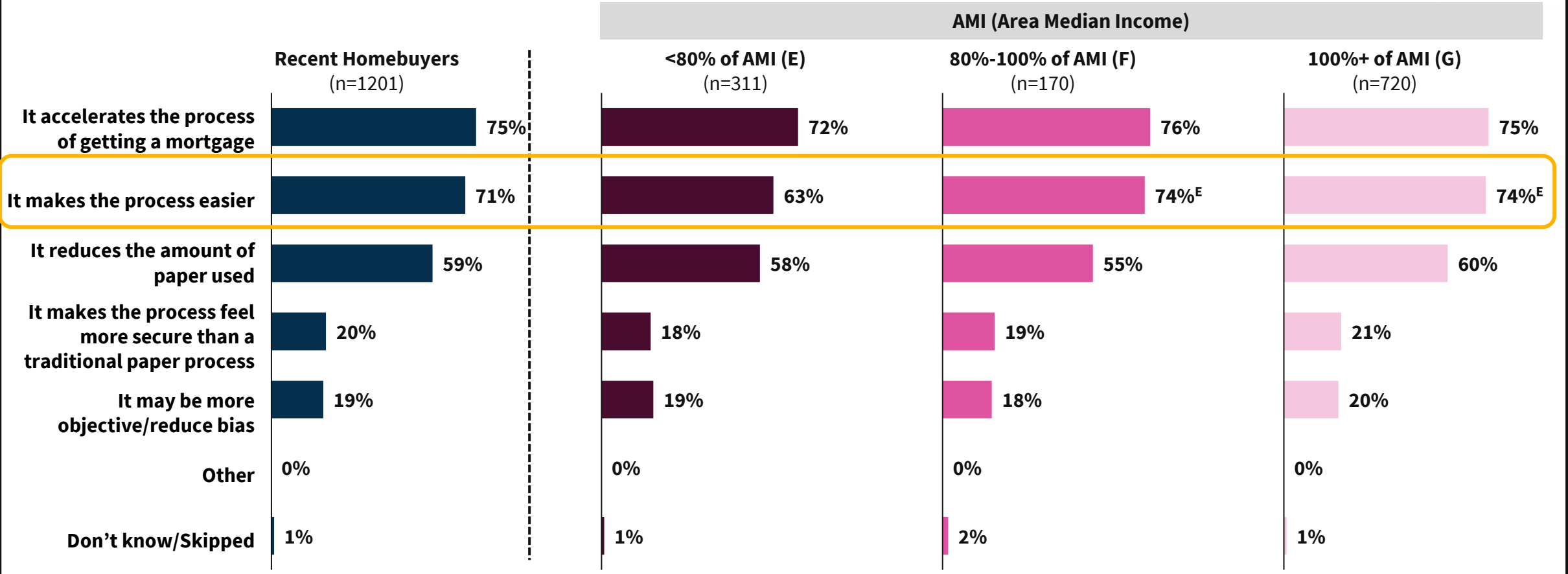


Homebuyers with higher incomes (household incomes greater 80% or higher of AMI) are significantly more likely than those with lower incomes (household incomes less than 80% of AMI) to cite the benefit of ‘easier process’ with a digital mortgage process.

Benefits of a Digital Mortgage Process

Showing percentage (%) of recent homebuyers

Q1 2024



Q461R: What do you think are the greatest potential benefits of a digital mortgage process?

E/F/G: Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter Q1 2024 Recent Homebuyers - Digital Verification Services

Note: "Don't know" responses were implicit participant responses (volunteered/skipped) and were intentionally omitted from the data presented for better visibility of insights.





Appendix: Additional Findings

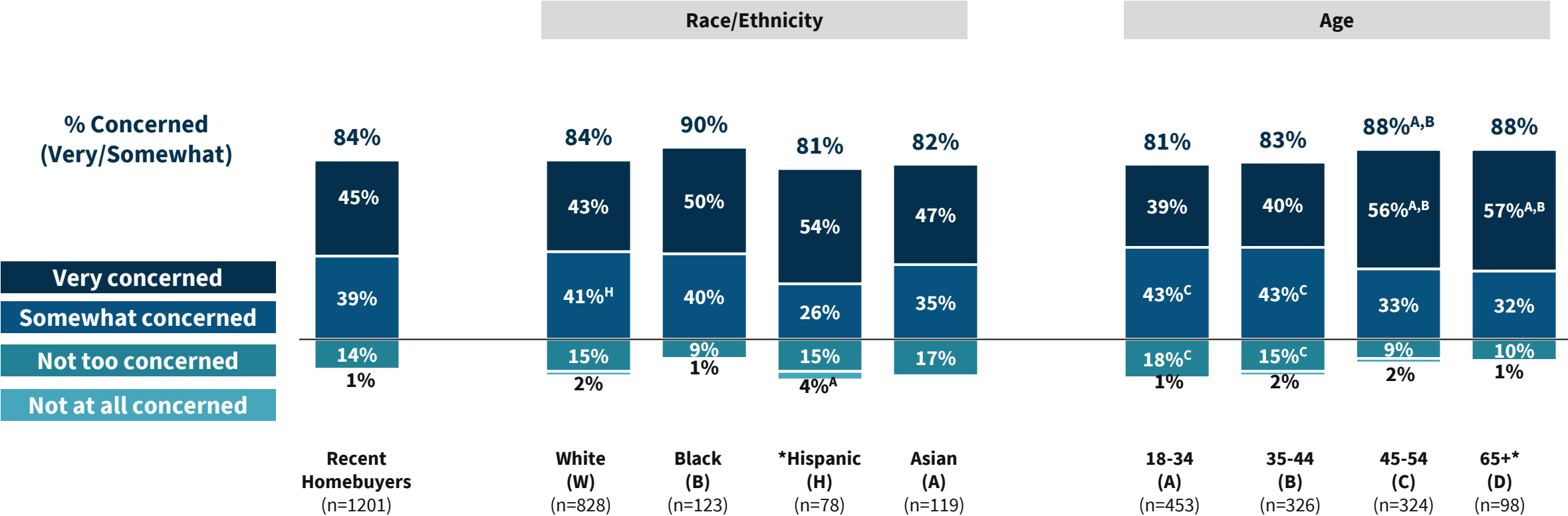
Data Security Concern

Older homebuyers (45+) are significantly more likely than younger recent homebuyers (18-44) to be 'very concerned' about privacy and data security.

Concern Over Privacy & Data Security for Digital Verification

Showing percentage (%) of recent homebuyers

Q1 2024



*Caution: Low sample sizes (Hispanic Recent Homebuyers n=78 and Recent Homebuyers 65+ n=98), percentages should be considered directionally.

Q411: If you were to give your lender or an authorized third party permission to access your financial information electronically in order to approve your mortgage, how concerned would you be about the privacy and security of that information?

W/B/H/A, A/B/CD : Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter
 Q1 2024 National Housing Survey - Recent Homebuyers Oversample





Appendix: Additional Findings

Methods of Finding a Lender

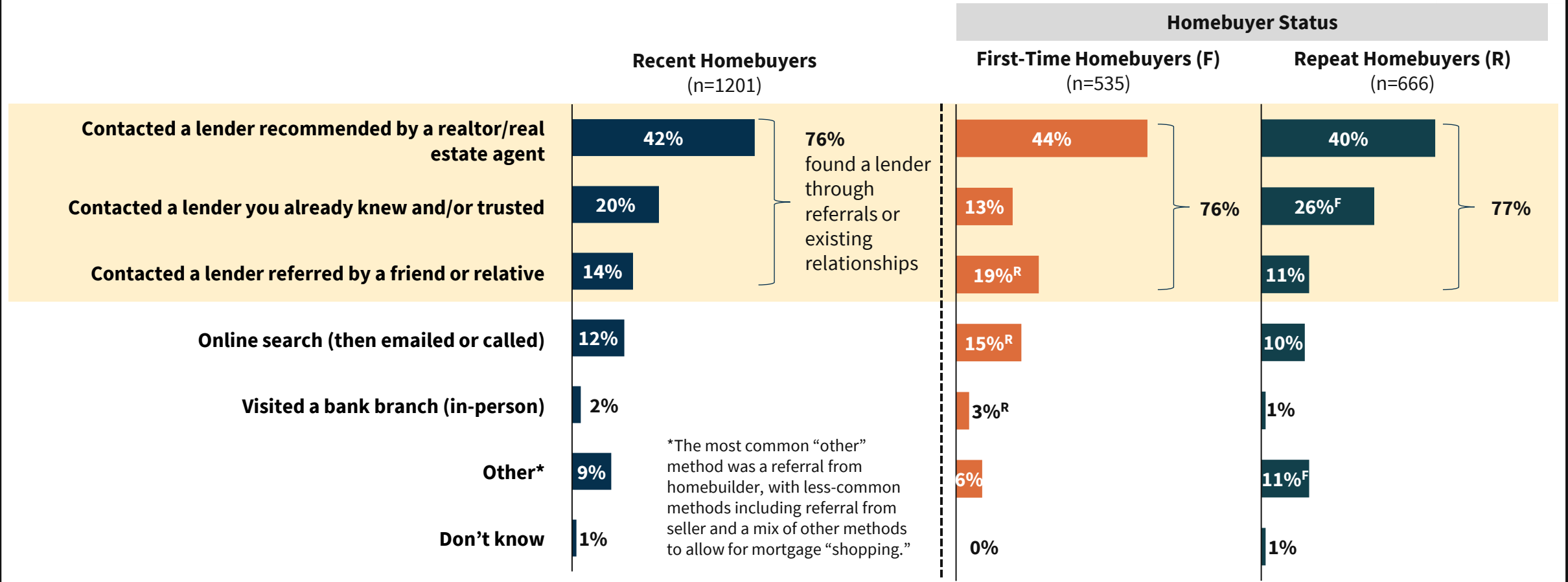
Homebuyers primarily leverage referrals or existing relationships to find a lender. Very few homebuyers say they visited a bank branch in-person to find a lender.

- Lenders are frequently referred to recent homebuyers by real estate agents (42%) and friends/relatives (14%). Another 20% of recent homebuyers contacted a lender they already know and trust.
- Only 12% say they used an online search to find a lender.

Methods of Finding a Lender

Showing percentage (%) of recent homebuyers by homebuyer status, rank order based on usage among all recent homebuyers

Q1 2024



Q573: When you first began the process of obtaining your current mortgage, what method did you use to find a lender? Please select one.

Note: "Don't know" responses were implicit participant responses (volunteered/skipped) and were intentionally omitted from the data presented for better visibility of insights.

F/R: Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter Q1 2024 National Housing Survey - Recent Homebuyers Oversample



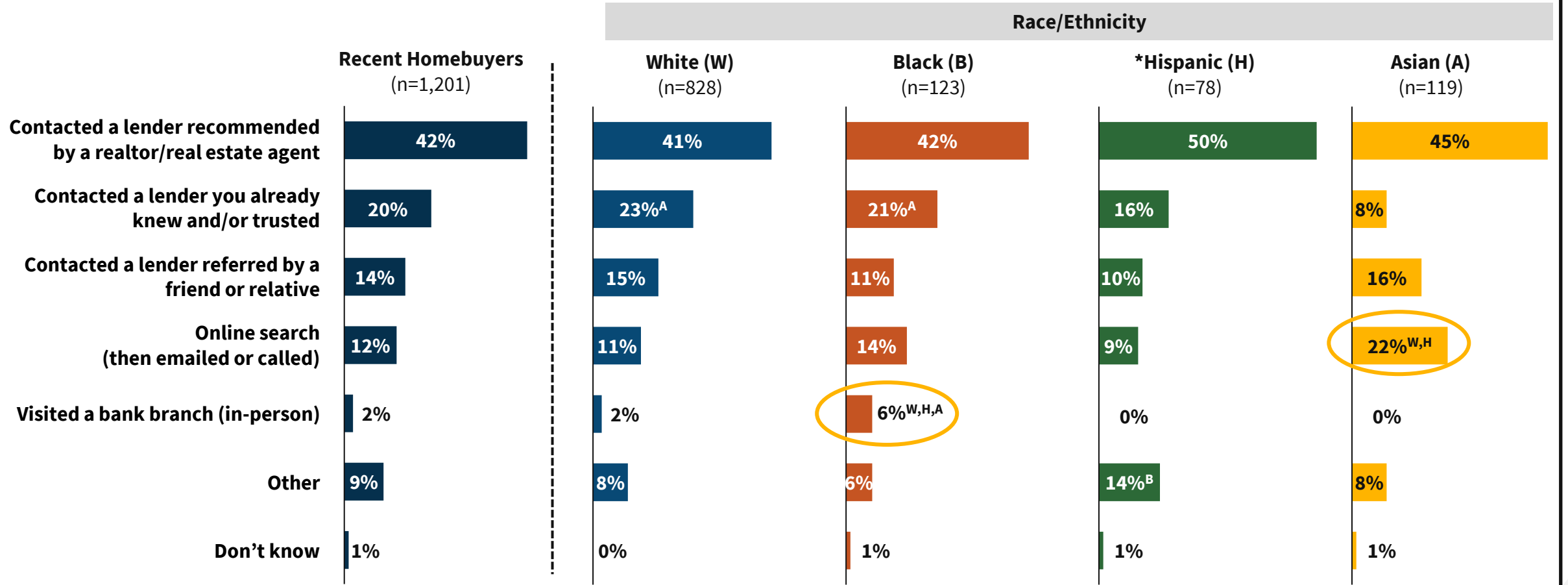
Black and White homebuyers are significantly more likely than Asian homebuyers to say they contacted a lender they already knew/trusted.

- Asian recent homebuyers are significantly more likely than White homebuyers to have found a lender through an online search (followed by an email or call).
- Black recent homebuyers are significantly more likely than any other racial group to have visited a bank branch in person.

Methods of Finding a Lender

Showing percentage (%) of recent homebuyers by race/ethnicity, rank order based on usage among all recent homebuyers

Q1 2024



Q573: When you first began the process of obtaining your current mortgage, what method did you use to find a lender? Please select one.

*Caution: Low sample sizes (Hispanic Recent Homebuyers n=78), percentages should be considered directionally.

W/B/H/A: Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter Q1 2024 National Housing Survey - Recent Homebuyers Oversample



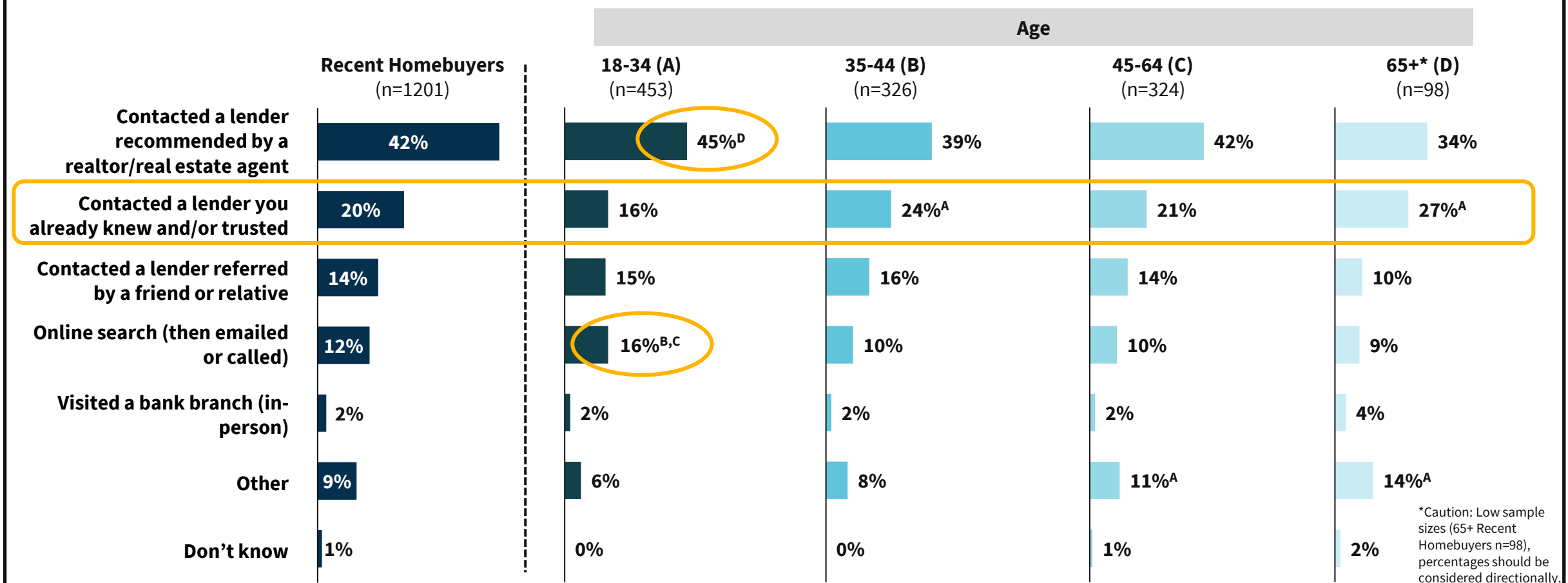
Young recent homebuyers (18-34) are more likely to have found their lender by an online search.

- Recent homebuyers aged 35-44 and 65+ are more likely than those aged 18-34 to have contacted a lender they already knew or trusted.
- Young recent homebuyers (18-34) are more likely than recent homebuyers 65 or older to have found their lender through a recommendation from their realtor.

Methods of Finding a Lender

Showing percentage (%) of recent homebuyers by age, rank order based on usage among all recent homebuyers

Q1 2024



*Caution: Low sample sizes (65+ Recent Homebuyers n=98), percentages should be considered directionally.

Q573: When you first began the process of obtaining your current mortgage, what method did you use to find a lender? Please select one.

A/B/C/D: Denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the quarter Q1 2024 National Housing Survey - Recent Homebuyers Oversample





Appendix: Data Tables

Channels Used for Getting Current Mortgage

When you went through the process of getting your current mortgage did you do it...?
Asked of All Recent Homebuyers

	ALL RECENT HOMEBUYERS	Homebuyer Status		RACE				AGE				AMI		
		FIRST-TIME HOMEBUYERS (F)	REPEAT HOMEBUYERS (R)	WHITE (W)	BLACK (B)	HISPANIC (H)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
<i>n</i> =	1,201	535	666	828	123	78	119	453	326	324	98	311	170	720
Online	12%	12%	12%	10%	12%	13%	29% ^{W,B,H}	14% ^D	11% ^D	13% ^D	3%	10%	9%	13%
With a representative by phone or in person	33%	30%	36% ^F	36% ^B	26%	31%	27%	30%	36%	35%	37%	30%	31%	35%
Both online and with a representative	55%	58%	52%	54% ^A	62% ^A	54%	44%	56%	53%	52%	61%	59% ^G	60% ^G	51%
Don't know/Skipped/Refused	.%	.%	0%	0%	0%	1% ^W	0%	0%	.%	.%	0%	.%	0%	.%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

F/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Interest in a More or Fully Digital Mortgage Process

If you were getting a mortgage, how interested would you be in a more digital or fully digital mortgage process, where you could complete more or all steps online?
Asked of All Recent Homebuyers

	ALL RECENT HOMEBUYERS	OWNER STATUS		RACE				AGE				AMI		
		FIRST-TIME HOMEBUYERS (F)	REPEAT HOMEBUYERS (R)	WHITE (W)	BLACK (B)	HISPANIC (H)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
<i>n</i> =	1201	535	666	828	123	78	119	453	326	324	98	311	170	720
Very interested	47%	42%	52% ^F	47%	48%	42%	51%	44%	49% ^D	53% ^{A,D}	36%	38%	43%	52% ^{E,F}
Somewhat interested	42%	47% ^R	38%	42%	42%	42%	42%	46% ^C	41%	37%	46%	48% ^G	45%	39%
Not very interested	8%	8%	8%	8%	7%	8%	5%	8%	8%	7%	10%	9%	12% ^G	6%
Not at all interested	3%	3%	2%	2%	3%	8% ^W	3%	2%	1%	3%	8% ^{A,B,C}	4% ^F	.%	2%
Don't know/Skipped/Refused	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

F/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Benefits of a Digital Mortgage Process

What do you think are the greatest potential benefits of a digital mortgage process? Please select all that apply.
Asked of All Recent Homebuyers

	ALL RECENT HOMEBUYERS	Homebuyer Status		RACE				AGE				AMI		
		FIRST-TIME HOMEBUYERS (F)	REPEAT HOMEBUYERS (R)	WHITE (W)	BLACK (B)	HISPANIC (H)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
<i>n</i> =	1201	535	666	828	123	78	119	453	326	324	98	311	170	720
It accelerates the process of getting a mortgage	75%	77%	73%	74%	74%	72%	76%	81% ^{C,D}	77% ^C	65%	70%	72%	76%	75%
It makes the process easier	71%	75% ^R	68%	72%	72%	63%	76%	80% ^{B,C,D}	72% ^{C,D}	63%	52%	63%	74% ^E	74% ^E
It reduces the amount of paper used	59%	62% ^R	56%	55%	59%	69% ^W	75% ^{W,B}	64% ^{C,D}	61% ^D	56% ^D	39%	58%	55%	60%
It makes the process feel more secure than a traditional paper process	20%	21%	19%	17%	21%	16%	33% ^{W,H}	20%	23%	17%	15%	18%	19%	21%
It may be more objective / reduce bias	19%	25% ^R	15%	15%	32% ^W	20%	26% ^W	23% ^C	20%	15%	16%	19%	18%	20%
Other	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Don't know/Skipped/Refused	1%	2%	1%	1%	2%	0%	4% ^W	1%	2%	1%	1%	1%	2%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

F/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Method Used for the Lender to Receive and Review Financial Information (for current mortgage)

Which of the following best describes how your lender received and reviewed your financial information in order to approve your mortgage? Did you...
Asked of All Recent Homebuyers

	ALL RECENT HOMEBUYERS	Homebuyer Status		RACE				AGE				AMI		
		FIRST-TIME HOMEBUYERS (F)	REPEAT HOMEBUYERS (R)	WHITE (W)	BLACK (B)	HISPANIC (H)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
<i>n</i> =	1,201	535	666	828	123	78	119	453	326	324	98	311	170	720
Give your lender or an authorized third party permission to access your financial information electronically	38%	40%	36%	38%	40%	33%	40%	38%	39%	37%	41%	45% ^G	37%	35%
Give your financial information and submit it to the lender yourself	62%	60%	63%	62%	59%	67%	60%	62%	61%	63%	57%	54%	63%	64% ^E
Don't know/Skipped/Refused	.%	.%	.%	.%	1%	0%	0%	0%	.%	.%	2% ^A	1%	.%	.%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

F/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Method Preferred for the Lender to Receive and Review Financial Information (for next mortgage)

Which of the following would you prefer to do if/when you get your next home mortgage?
Asked of All Recent Homebuyers

	ALL RECENT HOMEBUYERS	OWNER STATUS		RACE				AGE				AMI		
		FIRST-TIME HOMEBUYERS (F)	REPEAT HOMEBUYERS (R)	WHITE (W)	BLACK (B)	HISPANIC (H)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
<i>n=</i>	1201	535	666	828	123	78	119	453	326	324	98	311	170	720
Give your lender or an authorized third party permission to access your financial information electronically in order to approve your mortgage	26%	27%	25%	27%	25%	26%	21%	28%	25%	23%	29%	24%	27%	26%
Gather your financial information and submit it to your lender by yourself so they can approve your mortgage	73%	72%	74%	72%	73%	73%	78%	72%	74%	75%	71%	75%	72%	73%
Don't know/Skipped/Refused	1%	1%	1%	1%	2%	1%	1%	.%	1%	2%	0%	1%	1%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

F/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Lender Access to Online Bank Accounts to Verify Funds for Closing/Down Payment

Some lenders ask borrowers to provide access to their accounts online in order to verify availability for funds required for closing / down payment. This can include providing your bank account username and password through a third-party such as Blend, Finicity, or other service. Did your mortgage lender request access to your bank accounts online? If they did, did you agree to this in order to complete your mortgage application process?

Asked of All Recent Homebuyers

	ALL RECENT HOMEBUYERS	Homebuyer Status		RACE				AGE				AMI		
		FIRST-TIME HOMEBUYERS (F)	REPEAT HOMEBUYERS (R)	WHITE (W)	BLACK (B)	HISPANIC (H)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
<i>n=</i>	1,201	535	666	828	123	78	119	453	326	324	98	311	170	720
Yes, I was asked to provide access to my bank account online and I <u>agreed</u> to provide access.	30%	33% ^R	26%	29%	28%	30%	33%	32% ^D	31%	26%	22%	31%	28%	29%
Yes, I was asked to provide access to my bank account online but I <u>did not agree</u> to provide access.	4%	5%	4%	4%	6%	6%	6%	4%	4%	4%	3%	2%	5%	4%
No, I was not asked to provide access to my bank account online.	65%	61%	69% ^F	67%	62%	63%	61%	63%	63%	69%	73%	66%	66%	65%
Don't know/Skipped/Refused	1%	1%	1%	.%	4% ^W	1%	0%	.%	1%	1%	3% ^A	1%	.%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

F/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Reasons for Refusal of Lender Access to Online Bank Accounts

What was the primary reason you did not agree to provide access to your bank account(s) online to verify funds for closing / down payment?
 Asked among Recent Homebuyers who refused to provide lender access to bank accounts online to verify funds

	ALL RECENT HOMEBUYERS	Homebuyer Status		RACE				AGE				AMI		
		FIRST-TIME HOMEBUYERS (F)	REPEAT HOMEBUYERS (R)	WHITE (W)	BLACK (B)	HISPANIC (H)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
<i>n</i> =	49	26	24	29	7	5	6	18	14	14	3	8	9	32
Concerned about data security	51%	56%	45%	47%	78%	22%	50%	50%	20%	84% ^B	42%	43%	38%	56%
I did not want to provide my bank account username and password	30%	27%	34%	36%	22%	22%	26%	29%	55% ^C	8%	24%	28%	41%	28%
Funds are in multiple accounts	10%	7%	12%	10%	0%	0%	23%	16%	7%	0%	35% ^C	10%	10%	9%
Concerned about the length of time they would have access to my accounts	5%	6%	5%	0%	0%	57% ^W	0%	0%	10%	8%	0%	19%	0%	4%
Bank account not available through a third-party service	2%	0%	4%	3%	0%	0%	0%	5%	0%	0%	0%	0%	0%	3%
Concerned that the lender would look at other items on my statements	2%	4%	0%	4%	0%	0%	0%	0%	8%	0%	0%	0%	12% ^G	0%
Other	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Don't know/Skipped/Refused	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

F/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Speed of Mortgage Process After Granting Lenders Access to Online Bank Accounts

To what extent do you feel providing online access to your bank accounts helped to process your mortgage faster?
 Asked among Recent Homebuyers who agreed to provide lender access to bank accounts online to verify funds

	ALL RECENT HOMEBUYERS	Homebuyer Status		RACE				AGE				AMI		
		FIRST-TIME HOMEBUYERS (F)	REPEAT HOMEBUYERS (R)	WHITE (W)	BLACK (B)	HISPANIC (H)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
<i>n</i> =	355	179	176	237	35	23	39	147	102	84	21	95	47	212
Process was much faster	38%	39%	37%	36%	51%	55%	33%	33%	41%	43%	42%	40%	35%	38%
Process was a little faster	35%	34%	36%	36%	30%	24%	43%	40%	32%	30%	28%	35%	38%	34%
Did not change the time for processing	18%	15%	22%	20%	17%	9%	11%	17%	17%	20%	22%	16%	15%	20%
Increased the time for processing	9%	12%	6%	8%	2%	12%	13%	10%	8%	7%	8%	8%	12%	8%
Don't know/Skipped/Refused	.%	1%	0%	0%	0%	0%	0%	0%	1%	0%	0%	1%	0%	0%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

F/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Concern Over Privacy & Data Security for Digital Verification Services

If you were to give your lender or an authorized third party permission to access your financial information electronically in order to approve your mortgage, how concerned would you be about the privacy and security of that information?

Asked of All Recent Homebuyers

	ALL RECENT HOMEBUYERS	OWNER STATUS		RACE				AGE				AMI		
		FIRST-TIME HOMEBUYERS (F)	REPEAT HOMEBUYERS (R)	WHITE (W)	BLACK (B)	HISPANIC (H)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
<i>n</i> =	1201	535	666	828	123	78	119	453	326	324	98	311	170	720
Very concerned	45%	41%	48% ^F	43%	50%	54%	47%	39%	40%	56% ^{A,B}	57% ^{A,B}	43%	46%	46%
Somewhat concerned	39%	44% ^R	35%	41% ^H	40%	26%	35%	43% ^C	43% ^C	33%	32%	43%	38%	38%
Not very concerned	14%	14%	14%	15%	9%	15%	17%	18% ^C	15% ^C	9%	10%	14%	16%	14%
Not at all concerned	1%	1%	2%	2%	1%	4% ^A	0%	1%	2%	2%	1%	1%	1%	2%
Don't know/Skipped/Refused	.%	.%	.%	0%	0%	1% ^W	1% ^W	.%	0%	.%	0%	0%	0%	.%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

F/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Methods of Finding a Lender

When you first began the process of obtaining your current mortgage, what method did you use to find a lender? Please select one.
Asked of All Recent Homebuyers

	ALL RECENT HOMEBUYERS	OWNER STATUS		RACE				AGE				AMI		
		FIRST-TIME HOMEBUYERS (F)	REPEAT HOMEBUYERS (R)	WHITE (W)	BLACK (B)	HISPANIC (H)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
<i>n</i> =	1,201	535	666	828	123	78	119	453	326	324	98	311	170	720
Contacted a lender recommended by a realtor/real estate agent	42%	44%	40%	41%	42%	50%	45%	45% ^D	39%	42%	34%	43%	42%	41%
Contacted a lender you already knew and/or trusted	20%	13%	26% ^F	23% ^A	21% ^A	16%	8%	16%	24% ^A	21%	27% ^A	17%	17%	22%
Contacted a lender referred by a friend or relative	14%	19% ^R	11%	15%	11%	10%	16%	15%	16%	14%	10%	18% ^G	14%	13%
Online search (then emailed or called)	12%	15% ^R	10%	11%	14%	9%	22% ^{W,H}	16% ^{B,C}	10%	10%	9%	10%	14%	13%
Visited a branch (in-person)	2%	3% ^R	1%	2%	6% ^{W,H,A}	0%	0%	2%	2%	2%	4%	3%	2%	2%
Other	9%	6%	11% ^F	8%	6%	14% ^B	8%	6%	8%	11% ^A	14% ^A	7%	10%	9%
Don't know/Skipped/Refused	1%	.%	1%	.%	1%	1%	1%	.%	.%	1%	2%	1%	1%	.%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

F/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Online vs. In-Person (or phone) Preference: Looking for a home

The next time you are looking for a home to buy or rent would you prefer to complete the following mainly online (via a computer or mobile device) or in person? Looking for a home
Asked of All Recent Homebuyers

	ALL RECENT HOMEBUYERS	OWNER STATUS		RACE				AGE				AMI		
		FIRST-TIME HOMEBUYERS (F)	REPEAT HOMEBUYERS (R)	WHITE (W)	BLACK (B)	HISPANIC (H)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
<i>n</i> =	1201	535	666	828	123	78	119	453	326	324	98	311	170	720
Mainly online	65%	65%	65%	67%	59%	57%	63%	69% ^{C,D}	66%	62%	55%	64%	65%	65%
Mainly in person (or phone)	34%	34%	34%	32%	39%	42%	36%	31%	33%	38% ^A	42% ^A	35%	35%	34%
Don't know/Skipped/Refused	1%	1%	1%	.%	2%	1%	1%	.%	1%	.%	3% ^{A,C}	1%	0%	1%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.%” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

F/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Online vs. In-Person (or phone) Preference: Selecting a Lender

The next time you are looking for a home to buy or rent would you prefer to complete the following mainly online (via a computer or mobile device) or in person? Selecting a lender (if buying a home)
Asked of All Recent Homebuyers

GP Sample	ALL RECENT HOMEBUYERS	OWNER STATUS		RACE				AGE				AMI		
		FIRST-TIME HOMEBUYERS (F)	REPEAT HOMEBUYERS (R)	WHITE (W)	BLACK (B)	HISPANIC (H)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
<i>n</i> =	1201	535	666	828	123	78	119	453	326	324	98	311	170	720
Mainly online	71%	71%	70%	70%	75% ^H	61%	81% ^{W,H}	74% ^D	70% ^D	72% ^D	55%	67%	73%	72%
Mainly in person (or phone)	28%	27%	28%	29% ^A	24%	33% ^A	18%	25%	28%	27%	41% ^{A,B,C}	31%	26%	26%
Don't know/Skipped/Refused	2%	2%	2%	1%	2%	7% ^{W,A}	1%	1%	2%	1%	4% ^A	2%	1%	2%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

F/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Online vs. In-Person (or phone) Preference: Touring Homes

The next time you are looking for a home to buy or rent would you prefer to complete the following mainly online (via a computer or mobile device) or in person? Touring homes
Asked of All Recent Homebuyers

GP Sample	ALL RECENT HOMEBUYERS	OWNER STATUS		RACE				AGE				AMI		
		FIRST-TIME HOMEBUYERS (F)	REPEAT HOMEBUYERS (R)	WHITE (W)	BLACK (B)	HISPANIC (H)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
<i>n=</i>	1201	535	666	828	123	78	119	453	326	324	98	311	170	720
Mainly online	7%	7%	8%	7%	12% ^W	5%	10%	4%	8% ^A	10% ^A	12% ^A	8%	5%	8%
Mainly in person (or phone)	90%	91%	90%	92% ^B	85%	88%	87%	94% ^{B,C,D}	89%	89%	82%	90%	93%	90%
Don't know/Skipped/Refused	2%	2%	2%	2%	3%	7% ^W	3%	2%	3%	1%	5% ^{A,C}	2%	2%	2%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

F/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Online vs. In-Person (or phone) Preference: Completing a Mortgage Application

The next time you are looking for a home to buy or rent would you prefer to complete the following mainly online (via a computer or mobile device) or in person? Completing mortgage or rental application
Asked of All Recent Homebuyers

GP Sample	ALL RECENT HOMEBUYERS	OWNER STATUS		RACE				AGE				AMI		
		FIRST-TIME HOMEBUYERS (F)	REPEAT HOMEBUYERS (R)	WHITE (W)	BLACK (B)	HISPANIC (H)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
<i>n</i> =	1201	535	666	828	123	78	119	453	326	324	98	311	170	720
Mainly online	86%	85%	87%	87%	89%	79%	86%	88% ^D	87% ^D	85%	78%	82%	87%	88% ^E
Mainly in person (or phone)	12%	13%	11%	12%	9%	14%	12%	11%	11%	14%	17%	16% ^G	12%	11%
Don't know/Skipped/Refused	2%	2%	2%	1%	2%	7% ^W	2%	1%	2%	1%	4% ^A	2%	1%	2%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

F/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year



Online vs. In-Person (or phone) Preference: Signing Final Documents

The next time you are looking for a home to buy or rent would you prefer to complete the following mainly online (via a computer or mobile device) or in person? Signing final documents
Asked of All Recent Homebuyers

GP Sample	ALL RECENT HOMEBUYERS	OWNER STATUS		RACE				AGE				AMI		
		FIRST-TIME HOMEBUYERS (F)	REPEAT HOMEBUYERS (R)	WHITE (W)	BLACK (B)	HISPANIC (H)	ASIAN (A)	18-34 (A)	35-44 (B)	45-64 (C)	65+ (D)	<80% AMI (E)	80%-120% AMI (F)	>120% AMI (G)
<i>n</i> =	1201	535	666	828	123	78	119	453	326	324	98	311	170	720
Mainly online	53%	44%	60% ^F	53%	55%	52%	52%	46%	56% ^A	59% ^A	52%	42%	52% ^E	58% ^E
Mainly in person (or phone)	46%	54% ^R	39%	46%	44%	42%	47%	53% ^{B,C}	41%	39%	45%	56% ^{F,G}	46%	41%
Don't know/Skipped/Refused	2%	2%	2%	1%	1%	7% ^{W,B}	2%	1%	3%	1%	3%	2%	2%	2%

Note: Percentage values across answer choices within each category may not always total to 100% due to rounding. A cell value of “.” in a table means that the value is a non-zero number that was rounded to 0% (example: 0.3%).

F/R, W/H/B/A, A/B/C/D, E/F/G: Superscript denotes a % is significantly higher than the segment that the letter represents at the 95% confidence level within the year

