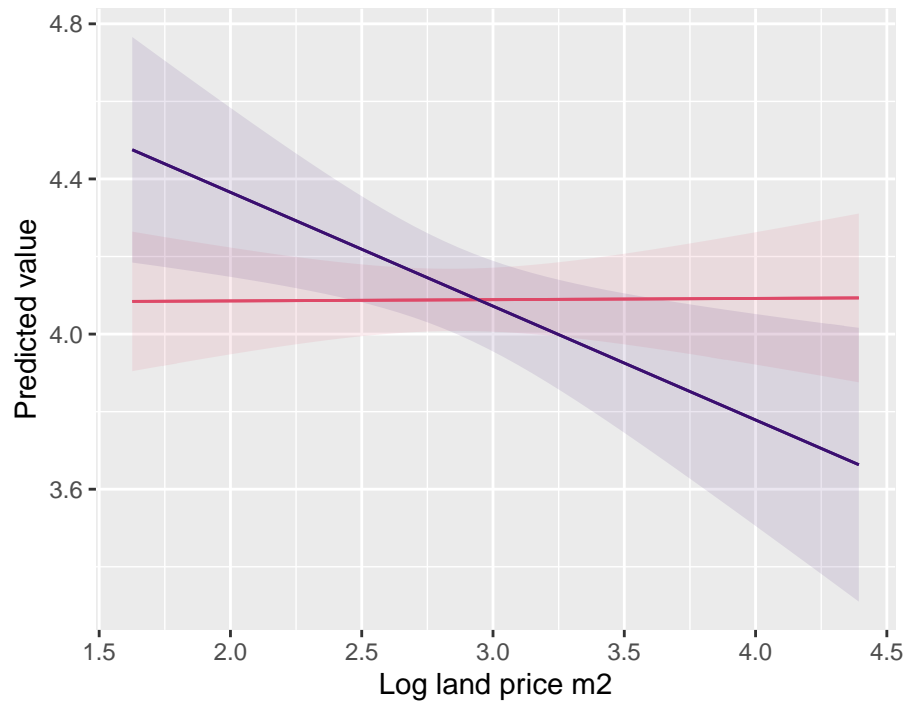Cultural identification

Homeownership
— Owned and fully paid-off home
— Owned home with mortgage payments