PSID 2015 HOUSING, MORTGAGE DISTRESS, FOOD SECURITY, AND WEALTH DATA

Release 1, January 2016

Introduction

This 2015 early release data contain information on mortgage distress, housing, food security, wealth, and computer use. The files, available as SAS, consist of a balanced panel of 8,262 families active in the PSID in both 2013 and 2015. To be considered as the same family, at least one individual (defined by the 68ID and Person Number) had to be present in each year. None of the families who are new to the PSID in 2015 (i.e., split-off families) are represented in this data file.

Collection of the 2015 wave was completed at the end of December. To continue to provide timely data to investigate scientific and policy questions related to the aftermath of the Great Recession, PSID is releasing these data less than a month after completing collection of the data. However, these data have not undergone the editing and cleaning process typically applied to PSID data. Moreover, only limited user support is available for these data, but staff are interested in user feedback about their quality (psidhelp@umich.edu). Once the 2015 main PSID data are released, these data will be removed from the website.

As the data are more fully processed and we add the new PSID families formed by splitoffs in 2015, the number of records that will appear on the public release Family File will increase. There will be some editing of the final version of these variables as we obtain added information about the full set of measures. In particular, we alert the user to the fact that continuous variables on this file still include placeholder values of 1 that, in some cases, may signal the need for editing rather than reflect meaningful values. For instance, a home value of $1 is very likely to indicate that a meaningful value yet needs to be determined during editing. The user may therefore prefer to set those values of 1 to missing. Also, missing values for many of the variables included in this file will be imputed for the final release. To obtain a representative description of the full U.S. population, analysts can use 2013 family weights as approximations to the eventual 2015 family weight.

Housing

Extensive data on housing has been collected in the PSID since 1968 with support from the National Science Foundation (NSF). In 1996, a set of measures, ranging from mortgage interest rates to better reporting on the features of mortgages, was added. There was also a set of questions on 'mortgage shopping'. These have a conceptual structure like that of job search and have measures of those actively seeking an initial mortgage (or looking for a new mortgage to replace their current mortgage). There are also measures which constitute a 'discouraged mortgage shopper' concept, analogous to a 'discouraged worker' concept. In 2007 questions were added on whether the mortgage interest rate was variable (question reference is A25A3 in 2015)

Users interested only in the new 2015 housing information in Section A may find Appendix 1 of this user documentation especially helpful. New or changed material added in 2015 is highlighted in green. The skip logic is quite substantial and reading these sequences prior to

using the data is a good investment of time. The full 2015 instrument is available here.

Mortgage Distress

In 2015 we continued with many of the components from 2013 including questions about mortgage distress and foreclosure (e.g. falling behind in payments, mortgage modification, and expectations about mortgage payment difficulties in the coming 12 months). These questions are located in Section A of the 2015 survey, which is available here.

To see the data basics, see Table 1. Of those 112 families reported as being currently behind, 19 are actually in foreclosure at the date of the interview in 2015.

Table 4 displays the responses to the following question:
A37A.

> *A27C=FORECLOSURE STARTED:*
> *REINTERVIEW:*
> Other than the foreclosure experience we just talked about, since our last interview in [P2YEAR] [PYIWDATE=RESPONSE: ([PYIWDATE])], have [you / they] [or anyone in [your / the] family living there] had a home on which a foreclosure was started?
> *RECONTACT:*
> Other than the foreclosure experience we just talked about, since our last interview in [P4YEAR] [PYIWDATE=RESPONSE: ([PYIWDATE])], have [you / they] [or anyone in [your / the] family living there] had a home on which a foreclosure was started?
> *SPLITOFF, SO FROM RECONTACT:*
> Other than the foreclosure experience we just talked about, since January 1, 2001, have [you / they] [or anyone in [your / the] family living there] had a home on which a foreclosure was started?
> *A27C <> FORECLOSURE STARTED:*
> *REINTERVIEW:*
> Since our last interview in [P2YEAR] [([PYIWDATE])], have [you / they] [or anyone in [your / the] family living there] had a home on which a foreclosure was started?
> *RECONTACT:*
> Since our last interview in [P4YEAR] [([PYIWDATE])], have [you / they] [or anyone in [your / the] family living there] had a home on which a foreclosure was started?
> *SPLITOFF, SO FROM RECONTACT:*
> Since January 1, 2001, have [you / they] [or anyone in [your / the] family living there] had a home on which a forclosure was started

Table 5 is a cross-tabulation of whether the home currently occupied is in foreclosure and whether (aside from that) there has been a foreclosure since either the last PSID interview or, if this a recontact or new splitoff interview, since the year 2001 (the first year in which the PSID collected a wave of data on foreclosure). From this table it can be seen that there are 2 cases where the respondent reported both having an on-going foreclosure as of date of interview in 2015 and another separate foreclosure since 2001. Whether these are true cases of 'double foreclosure' is not obvious. Possibly, the respondent may have somehow misheard the question rather than actually been party to two distinct foreclosures. In any event, it is good to see that the number of such cases is very low (only two). Overall, then, there are 95 plus 19 less two, or 112 families in foreclosure.

Other aspects of mortgage distress are also included in the early release file – such as whether they expect to fall behind in mortgage payments in the next 12 months:

A27G. How likely is it that [you / they] [A27F1=YES: will continue to be behind / ALL OTHERS: will fall behind] on [your / their] [A23A=MORTGAGE: mortgage / ALL OTHERS: loan] payments in the next 12 months? Would you say very likely, somewhat likely, or not likely at all?

In working with the mortgage level data it is important to realize that they are collected in a 'loop structure'. That is, after the first type of mortgage or borrowing is reported on, the respondent is asked about an additional separate mortgage or borrowing collateralized by the house. In principle this and even a third borrowing may be associated with mortgage payment problems.

Food Security

This file also includes data from the Food Security module. A version of the U.S. Household Food Security Survey module developed by the U.S. Department of Agriculture (USDA) was collected in PSID between 1999 and 2003. An updated version of this module was reinstated in PSID starting in 2015 with support from the USDA - Food and Nutritional Service (and is also included in the 2014 Child Development Supplement). The questions ask about various levels of food security such as worries about having enough food and enough healthy food, cutting back to conserve food, and running out of money to buy food, for example. These data allow the food security status of each family to be defined along a continuum extending from high food security to very low food security.

Wealth

This file also contains information reported from the PSID Wealth Modules in Section W, which was funded by the National Institute on Aging. These questions are regularly asked, so the measures in this 2015 supplemental file will be there for 2013 and every other year going back to 1999. Before 1999, wealth or balance sheet data were collected on an every five year basis in 1984, 1989, and 1994 before going to every other year in 1999 and forward.

Examples of the use of such early family-level wealth files can be found here:
- http://psidonline.isr.umich.edu/publications/papers/fiveyearsolder.pdf
- Pfeffer, F. T., Danziger, S. H., & Schoeni, R. F. (2013). Wealth Disparities Before and After the Great Recession. *Annals of the American Academy of Political and Social Science*, *650*(1), 98–123.

Computer Use

In addition, this file contains variables about computer use of Head and Wife/"Wife" (with support from the NSF; adapted from A57a-m which is a new series as of 2015).

Table 1

Responses to A27a WTR BEHIND ON MORTGAGE #1

A27a_1	Frequency	Percent	Cumulative Frequency	Cumulative Percent
0 Inap. No M#1	5250	63.54	5250	63.54
1 Yes	112	1.36	5362	64.90
5 No	2896	35.05	8258	99.95
8 Don't Know	3	0.04	8261	99.99
9 Not Ascertained	1	0.01	8262	100.00

Table 2

Responses to A27b NUMBER MONTHS BEHIND ON MORTGAGE #1

A27B_1	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1	34	30.36	34	30.36
2	33	29.46	67	59.82
3	13	11.61	80	71.43
4	8	7.14	88	78.57
5	1	0.89	89	79.46
6	3	2.68	92	82.14
7	2	1.79	94	83.93
8	2	1.79	96	85.71
10	1	0.89	97	86.61
12	2	1.79	99	88.39
15	1	0.89	100	89.29
24	2	1.79	102	91.07
48	1	0.89	103	91.96
98 Don't Know	7	6.25	110	98.21
99 Not Ascertained	2	1.79	112	100.00

Table 3

Responses to A27C WTR FORECLOSURE BEGAN ON MORTGAGE #1

A27C_1	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1 Yes	19	16.96	19	16.96
5 No	89	79.46	108	96.43
8 Don't Know	3	2.68	111	99.11
9 Not Ascertained	1	0.89	112	100.00

Table 4

Responses to A37A WTR (Other than A27C_1) FORECLOSED SINCE THE
LAST IW/ SINCE 2001

A37A	Frequency	Percent	Cumulative Frequency	Cumulative Percent
1 Yes	95	1.15	95	1.15
5 No	8160	98.77	8255	99.92
8 Don't Know	5	0.06	8260	99.98
9 Not Ascertained	2	0.02	8262	100.00

Table 5
Table of A37A by A27C_1 (first borrowing)

Frequency	0	1	5	8	9	Total
1 Yes	88	2	5	0	0	95
5 No	8056	17	84	3	0	8160
8 Don't Know	5	0	0	0	0	5
9 Not Ascertained	1	0	0	0	1	2
Total	8150	19	89	3	1	8262

APPENDIX A

SECTION A: HOUSING
New Questions Highlighted In Green

A3CKPT. CAI CHECKPOINT: WHETHER RESPONDENT IS HEAD OR WIFE/"WIFE" (RESPONDENT=1, 2, 3)

1. R = HEAD/WIFE/"WIFE"	5. ALL OTHERS	→ GO TO A4
↓		

A3. Please think about your life-as-a-whole. How satisfied are you with it? Are you completely satisfied, very satisfied, somewhat satisfied, not very satisfied, or not at all satisfied?

1. Completely satisfied	2. Very satisfied	3. Somewhat satisfied
4. Not very satisfied	5. Not at all	

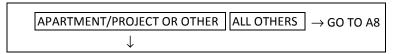A4. Do [you / they] live in a one-family house, a two-family house, an apartment, a mobile home, or what?
- IF R answers "condo," PROBE for the physical structure of the condo: We are looking for the physical structure of [your / their] condo. Is it a free standing home, attached to others, or part of a multi-unit building?

1. One-family house	2. Two-family house or duplex	3. Apartment in a multi-unit building; project
4. Mobile home or trailer	6. Row or town house	7. Other-specify (A4SPEC. Please specify. (String 100))

A5CKPT. CAI CHECKPOINT: WHETHER HEAD OR WIFE/"WIFE" IS 55 YEARS OLD OR OLDER (AGEIWDATE≥55)

1. HEAD OR WIFE/"WIFE" IS 55+ YEARS OLD	5. ALL OTHERS	→ GO TO A8
↓		

A6A. Some places require at least one family member to be 55 years or older. Is the place [you / they] live like that?

1. Yes	5. No	→ GO TO A8

↓

A7A RULE. WHETHER FU LIVES IN APARTMENT/PROJECT (A4=3) OR OTHER (A4=7)

APARTMENT/PROJECT OR OTHER	ALL OTHERS	→ GO TO A8
↓		

A7A. Sometimes places offer services that help with daily activities, such as help with bathing or dressing, group meals, or handling medications. Does the place [you / they] live offer services like that?
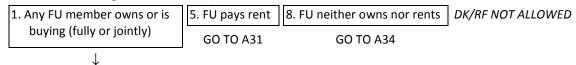
1. Yes	5. No

A8. How many rooms do [you / they] have [for [your / their]family] not counting bathrooms?
- [*HU/CS IN FU*: Remind R not to include rooms used by HU or HUCS people]
- ENTER [1 -19] for Actual number of rooms
- ENTER [20] for Twenty or more rooms
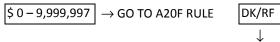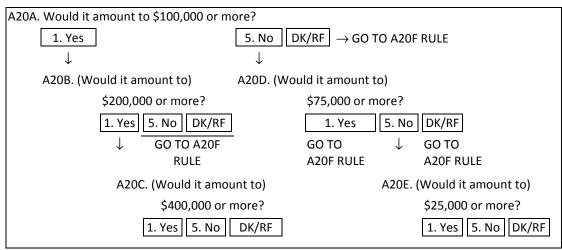- ENTER [0] if FU shares a one-room HU with non-FU persons

0 – 20

A19. Do [you / they] [or anyone else in [your / their] family living there] own the [*A4=APT*: apartment /
   A4=MOBILE: mobile home / *ALL OTHERS*: home], pay rent, or what?

- If R says "coop, cooperative", PROBE: Are [you / they] a shareholder - do [you / they] have a purchase
   agreement - in the cooperative, or do [you / they] have a lease agreement?
   - If SHAREHOLDER/PURCHASE agreement or Don't Know, ENTER [1]
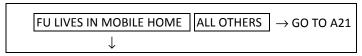   - If LEASE agreement, ENTER [5]

1. Any FU member owns or is buying (fully or jointly)	5. FU pays rent	8. FU neither owns nor rents	*DK/RF NOT ALLOWED*
	GO TO A31	GO TO A34	

↓

A20. Could you tell me what the present value of [your / their] [apartment / mobile home / home] is
   [*A4=MOBILE*: including the value of the lot if [you / they] own the lot] - I mean about how much
   would it bring if [you / they] sold it today?

$ 0 – 9,999,997 → GO TO A20F RULE   DK/RF

↓

A20A. Would it amount to $100,000 or more?

1. Yes   5. No   DK/RF   → GO TO A20F RULE
   ↓   ↓

A20B. (Would it amount to)   A20D. (Would it amount to)

$200,000 or more? $75,000 or more?

1. Yes 5. No   DK/RF   1. Yes   5. No   DK/RF
   ↓   GO TO A20F   GO TO   ↓   GO TO
        RULE   A20F RULE   A20F RULE

A20C. (Would it amount to)   A20E. (Would it amount to)

$400,000 or more? $25,000 or more?

1. Yes 5. No   DK/RF   1. Yes 5. No   DK/RF

A20F RULE. WHETHER FU LIVES IN MOBILE HOME (A4=4)

FU LIVES IN MOBILE HOME	ALL OTHERS	→ GO TO A21
↓		

A20F. Do [you / they] rent the lot (where [your / their] mobile home is located)?

1. Yes   5. No   → GO TO A21
   ↓

A20G. How much do [you / they] pay to rent the lot?

- ENTER amount here, then SELECT unit of time on next screen (Week, Two weeks,
   Month, Year)

$ 0 – 99,997   DK/RF   → GO TO A20H
   ↓

A20GPER. The amount entered is: [A20G] per _____

- SELECT the unit of time below

3. Week	4. Two weeks	5. Month	6. Year

7. Other-specify (A20GPERSPEC. Specify. (String 100))

A20H. Does [*A20G=DK, RF*: the lot rent / *ALL OTHERS*: this amount] include water and sewer?

| 1. Yes | 5. No |

A21. About how much are [your / their] total yearly property taxes, including city, county, and school taxes?
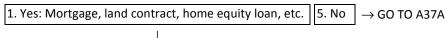
| $ 0 – 99,997 |

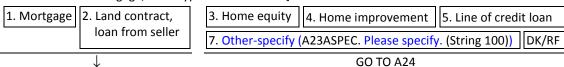A22. How much is [your / their] total yearly homeowner's insurance premium?

| $ 0 – 9,997 |

Mortgage Block

A23. Do [you / they] have a mortgage or loan on this property?

| 1. Yes: Mortgage, land contract, home equity loan, etc. | | 5. No | → GO TO A37A

↓

A23A. [*1ST MTGE*: Is that a mortgage, a land contract, a home equity loan, or what? / *2nd MTGE*: For the second mortgage, what type of loan is that?]

| 1. Mortgage | 2. Land contract, loan from seller | | 3. Home equity | 4. Home improvement | 5. Line of credit loan |

| 7. Other-specify (A23ASPEC. Please specify. (String 100)) | DK/RF |

↓   GO TO A24

A23B. Is that the original loan and terms, or have [you / they] refinanced?

| 1. Original | 2. Refinance |

A24. About how much is the remaining principal on this loan?

| $ 0 – 9,999,997 |

A25. How much are [your / their] monthly loan payments?

| $ 0 – 99,997 |

A25A1. Does this amount include property taxes?

| 1. Yes | 5. No |

A25A2. Does it (this mortgage or loan payment) include insurance premiums?

| 1. Yes | 5. No |

A25A3. Is the interest rate on that mortgage or loan fixed or variable?

| 1. Fixed | 2. Variable |

A25A4. What is the current interest rate on that loan?
- ENTER the whole number portion and then ENTER the fraction portion at ~~go to~~ the next screen.

| 0 – 65 | DK/RF | → GO TO A26

↓

A25A4 SOFT CHECK FOR A25A4 = 25+:
You have entered interest rate = [A25A4] %
- If this is <u>not</u> correct, go back to A25A4 and enter correct amount.
- If this is correct, click [SUPPRESS] to continue.

A25B. (What is the current interest rate on that loan?)
- The whole number amount entered is: [A25A4]. ___ %
- SELECT the fraction portion of the mortgage rate below

0. [A25A].0	1. [A25A] 1/8 or [A25A].125
2. [A25A] 1/4 or [A25a].25	3. [A25A] 3/8 or [A25A].375
4. [A25A] 1/2 or [A25A].5	5. [A25A] 5/8 or [A25A].625
6. [A25A] 3/4 or [A25A].75	7. [A25A] 7/8 or [A25A].875
8. Other-specify (A25BSPEC. Please specify. (String 100))	

A26. What year did [you / they] [*A23B=REFINANCED*: refinance / A*LL OTHERS*: obtain that loan]?

1901 – [CYEAR]

A27. About how many **more** years will [*R=FU MEMBER*: you / *R=PROXY*: they] have to pay on it?

1 – 97

A27A.
    1ST MTGE:
        Some people have had difficulties recently making their mortgage or loan payments.
        Are [you / they] [or anyone in [your / their] family living there], currently behind on [your / their]
        [*A23A=MORTGAGE*: mortgage / *ALL OTHERS*: loan] payments?
    2nd MTGE:
        (Some people have had difficulties recently making their mortgage or loan payments.)
        Are [you / they] [or anyone in [your / their] family living there], currently behind on [your / their]
        [mortgage / loan] payments (for this [mortgage / loan])?

1. Yes   5. No   → GO TO A27F

    ↓

A27B. How many months are [you / they] behind?

1 – 97

A27C. Has [your / their] bank or lender started the process of foreclosing on [your / their] home?

1. Yes   5. No   → GO TO A27F

    ↓

A27D. In what month and year did the foreclosure start?
- SELECT Month and [Enter] to go to next screen for year
- IF NECESSARY: What would be your best estimate?

1. January	2. February	3. March	4. April
5. May	6. June	7. July	8. August
9. September	10. October	11. November	12. December
21. Winter	22. Spring	23. Summer	24. Fall

A27E. (In what month and year did the foreclosure start?)
    [A27D], _____
- ENTER Year: [*REINTERVIEW*: [P2YEAR] / *RECONTACT*: [P4YEAR] / *SPLITOFF, RECON-SO*: 2001] – [CYEAR]

REINTERVIEW	[P2YEAR] – [CYEAR]
RECONTACT	[P4YEAR] – [CYEAR]
SPLITOFF, RECON-SO	2001 – [CYEAR]

A27F. Have [you / they] worked with [your / their] bank or lender to restructure or modify [your / their] [mortgage / loan] [*A27A=YES*: because of missed payments]?

| 1. Yes | 5. No |

A27G. How likely is it that [you / they] [*A27F1=YES*: will continue to be behind / *ALL OTHERS*: will fall behind] on [your / their] [mortgage / loan] payments in the next 12 months? Would you say very likely, somewhat likely, or not likely at all?

| 1. Very likely | 3. Somewhat likely | 5. Not likely at all |

A28. Do [you / they] also have a second mortgage on this property?

| 1. Yes | → REPEAT A23A-A27G; MAX=2; THEN GO TO A37A | 5. No | → GO TO A37A

Renters Block (A19=5)
A31 RULE. WHETHER OWNS (A19=1), RENTS (A19=5) OR NEITHER OWNS NOR RENTS (A19=8)

| FU PAYS RENT | ALL OTHERS | → GO TO A34 RULE |
| ↓ |

A31. About how much rent do [you / they] pay a month [*A4=MOBILE*:, including rent for the lot]?
- [*HU/CS IN FU*: IF FU lives with non-FU members, PROBE: Is that only for [your / their] (FU's) share of the rent?]
- [*FU LIVES IN MOBILE HOME*: If FU owns the lot, do not include the value of the lot]
- ENTER amount here, then SELECT unit of time on next screen (Week, Two weeks, Month, Year)

| $ 1 – 99,997 | DK/RF | → GO TO A31C RULE
| ↓ |

A31PER. The rent amount entered is: [A31] per _____
- SELECT the unit of time below

| 3. Week | 4. Two weeks | 5. Month | 6. Year | 7. Other-specify (A31PERSPEC. Specify. (String 100)) |

A31A RULE. WHETHER FU LIVES IN MOBILE HOME (A4=4)

| FU LIVES IN MOBILE HOME | ALL OTHERS | → GO TO A31B |
| ↓ |

A31A. Does [*A31=DK/RF*: the rent / *ALL OTHERS*: this amount] include water and sewer?

| 1. Yes | 5. No |

A31B. Is this [apartment / mobile home / home] rented fully furnished?

| 1. Yes | 5. No |

A31C. Is heating included in [your / their] monthly rent?

| 1. Yes | 5. No |

A32. Is this [apartment / mobile home / home] in a public housing project, that is, is it owned by a local housing authority or other public agency?
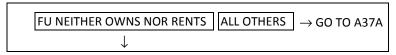
| 1. Yes | → GO TO A37A | 5. No |
| ↓ |

A33. Are [you / they] paying lower rent because a Federal, State, or local government housing program is paying part of the cost?

($[A31] per [A31PER])

- ENTER [5] if R says "does not pay a lower rent"

| 1. Yes | 5. No |

Neither Owns Nor Rents Block (A19=8)
A34 RULE. WHETHER OWNS (A19=1), RENTS (A19=5) OR NEITHER OWNS NOR RENTS (A19=8)

| FU NEITHER OWNS NOR RENTS | ALL OTHERS | → GO TO A37A |
↓

A34. How is that? (Could you tell me a little more about [your / their] situation?)

| String 400 |

A35. How much would it rent for if it were rented?
- [*HU/CS IN FU*: IF FU lives with non-FU members, PROBE: Would that be only for [your / their] (FU's) share of the rent?]
- ENTER amount here, then SELECT unit of time on next screen (Week, Two weeks, Month, Year)

| $ 1 – 9,997 | DK/RF | → GO TO A36
↓

A35PER. The rent amount entered is: [A35] per _____
- SELECT the unit of time below

| 3. Week | 4. Two weeks | 5. Month | 6. Year | 7. Other-specify (A35PERSPEC. Specify. (String 100)) |

A36. Is this [apartment / mobile home / home] in a public housing project, that is, is it owned by a local housing authority or other public agency?

| 1. Yes | → GO TO A37A | 5. No |
↓

A37. Are [you / they] paying no rent because a Federal, State, or local government housing program is paying all of it?

| 1. Yes | 5. No |

Previous Foreclosures
A37A.
A27C=FORECLOSURE STARTED:
REINTERVIEW:
Other than the foreclosure experience we just talked about, since our last interview in [P2YEAR] [*PYIWDATE=RESPONSE*: ([PYIWDATE])], have [you / they] [or anyone in [your / the] family living there] had a home on which a foreclosure was started?
RECONTACT:
Other than the foreclosure experience we just talked about, since our last interview in [P4YEAR] [*PYIWDATE=RESPONSE*: ([PYIWDATE])], have [you / they] [or anyone in [your / the] family living there] had a home on which a foreclosure was started?
SPLITOFF, SO FROM RECONTACT:
Other than the foreclosure experience we just talked about, since January 1, 2001, have [you / they] [or anyone in [your / the] family living there] had a home on which a foreclosure was started?
A27C <> FORECLOSURE STARTED:
REINTERVIEW:
Since our last interview in [P2YEAR] [([PYIWDATE])], have [you / they] [or anyone in [your / the] family living there] had a home on which a foreclosure was started?
RECONTACT:
Since our last interview in [P4YEAR] [([PYIWDATE])], have [you / they] [or anyone in [your / the] family

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living there] had a home on which a foreclosure was started?

SPLITOFF, SO FROM RECONTACT:

Since January 1, 2001, have [you / they] [or anyone in [your / the] family living there] had a home on which a foreclosure was started?

| 1. Yes | 5. No | → GO TO A42 |

    ↓

A37B. In what month and year did the foreclosure start?
- SELECT Month and [Enter] to go to next screen for year
- IF NECESSARY: What would be your best estimate?

1. January	2. February	3. March	4. April	5. May	6. June
7. July	8. August	9. September	10. October	11. November	12. December
21. Winter	22. Spring	23. Summer	24. Fall		

A37C. (In what month and year did the foreclosure start?)

    [A37B], _____
- ENTER Year: [*REINTERVIEW*: [P2YEAR] / *RECONTACT*: [P4YEAR] / *SPLITOFF, RECON-SO*: 2001] – [CYEAR]

REINTERVIEW	[P2YEAR] – [CYEAR]
RECONTACT	[P4YEAR] – [CYEAR]
SPLITOFF, RECON-SO	2001 – [CYEAR]

A37D. Was the home foreclosed upon?

| 1. Yes | 5. No | → GO TO A37F |

    ↓

    A37E. Did [you they] lose [your / their] home as a result of this foreclosure?

    | 1. Yes | 5. No |

A37F. Was this home [your / their] main residence, investment property, a vacation home or what?

| 1. Main residence | 2. Investment property | 3. Vacation home / condo |

| 7. Other-specify (A37FSPEC. Please specify. (String 255)) |

A37G. About how much did [you / they] still owe on [your / their] mortgage or loan when the foreclosure started?

| $ 1 – 9,999,997 |

A37H.

REINTERVIEW:

Since our last interview in [P2YEAR] [([PYIWDATE])], was there another home that [you / they] [or anyone in [your / the] family living there] owned on which a foreclosure was started?

RECONTACT:

Since our last interview in [P4YEAR] [([PYIWDATE])], was there another home that [you / they] [or anyone in [your / the] family living there] owned on which a foreclosure was started?

SPLITOFF, SO FROM RECONTACT:

Since January 1, 2001, was there another home that [you / they] [or anyone in [your / the] family living there] owned on which a foreclosure was started?

| 1. Yes | → REPEAT A37B-A37G; MAX=2; THEN GO TO A42 | 5. No |

                                                               ↓

A42. The next few questions are about [your / their] utilities for [your / their] [apartment / mobile home / home].
Do [you / they] [and [your / their] family living there] get one bill that combines electricity, gas, and other fuel for your home? If Yes: Would you be able to separate those amounts?
- ENTER [5] for "does not use gas", "utilities included in rent"

1. Yes, one bill and R can report separate amounts	2. Yes, one bill but R **cannot** report separate amounts	→ GO TO A42C	5. No, <u>not</u> on one bill	DK/RF

↓ (under column 1)   ↓ (under No, not on one bill)

A42A. How much do [you / they] [and [your / their] family living there] usually pay for gas or other types of fuel (for [your / their] [apartment / mobile home / home]) per month on average?
- [*HU/CS IN FU*: Remind R not to include amounts paid by HU or HUCS people]
- ENTER amount here, then SELECT unit of time on next screen (Month, Year)

$ 0	→ GO TO A42B	$ 1 – 9,997	DK/RF	→ GO TO A42B

↓

A42APER. The amount entered is: [A42A] per _____
- SELECT the unit of time below

5. Month	6. Year	7. Other-specify (A42APERSPEC. Please specify. (String 100))

A42B. (How much do you / they] [and [your / their] family living there] usually pay…)
For electricity per month?
- [*HU/CS IN FU*: Remind R not to include amounts paid by HU or HUCS people]
- ENTER amount here, then SELECT unit of time on next screen (Month, Year)

$ 0	→ GO TO A43 RULE	$ 1 – 9,997	DK/RF	→ GO TO A43 RULE

↓

A42BPER. The amount entered is: [A42B] per _____
- SELECT the unit of time below

5. Month	6. Year	7. Other-specify (A42BPERSPEC. Please specify. (String 100))

GO TO A43 RULE

A42C. How much do you / they] [and [your / their] family living there] usually pay for these (electricity and gas or other types of fuel) **combined**?
- [*HU/CS IN FU*: Remind R not to include amounts paid by HU or HUCS people]
- ENTER amount here, then SELECT unit of time on next screen (Month, Year)

$ 0	→ GO TO A43 RULE	$ 1 – 9,997	DK/RF	→ GO TO A43 RULE

↓

A42CPER. The amount entered is: [A42C] per ___
- SELECT the unit of time below

5. Month	6. Year	7. Other-specify (A42CPERSPEC. Please specify. (String 100))

A43 RULE. WHETHER SEWER/WATER INCLUDED IN MOBILE HOME RENT (A20H=YES OR A31A=YES)

SEWER/WATER INCLUDED	→ GO TO A44	ALL OTHERS

↓ (under ALL OTHERS)

A43. (How much do you / they] [and [your / their] family living there] usually pay…)
For water and sewer per month?
- [*HU/CS IN FU*: Remind R not to include amounts paid by HU or HUCS people]
- ENTER amount here, then SELECT unit of time on next screen (Quarter, Month, Year)

$ 0	→ GO TO A44	$ 1 – 9,997	DK/RF	→ GO TO A44

↓

A43PER. The amount entered is: [A43] per _____
- • SELECT the unit of time below

| 4. Quarter | 5. Month | 6. Year | 7. Other-specify (A43PERSPEC. Please specify. (String 100)) |

A44. (How much do [you / they] [and [your / their] family living there] usually pay…)
For telephone, including cell phone, cable or satellite TV, and internet service per month?
- • [*HU/CS IN FU*: Remind R not to include amounts paid by HU or HUCS people]
- • ENTER amount here, then SELECT unit of time on next screen (Month, Year)

| $ 0 | → GO TO A45 | $ 1 – 9,997 | DK/RF | → GO TO A45 |

↓

A44PER. The amount entered is: [A44] per _____
- • SELECT the unit of time below

| 5. Month | 6. Year | 7. Other-specify (A44PERSPEC. Please specify. (String 100)) |

A45. And do [you / they] have any other utility expenses?

| 1. Yes | 5. No | → GO TO A46 |

↓

A45A. What are those other utilities expenses?

| String 100 |

A45B. On average, how much are these other utility expenses per month?
- • [*HU/CS IN FU*: Remind R not to include amounts paid by HU or HUCS people]
- • ENTER amount here, then SELECT unit of time on next screen (Month, Year)

| $ 1 – 997 | DK/RF | → GO TO A40 |

↓

A45BPER. The amount entered is: [A45B] per _____
- • SELECT the unit of time below

| 5. Month | 6. Year | 7. Other-specify (A45BPERSPEC. Please specify. (String 100)) |

A40. How is [your / their] [apartment / mobile home / home] heated - with gas, electricity, oil or what?
- • ENTER all that apply
- • PROBE: Any others?

| 1. Gas | 2. Electricity | 3. Oil | 4. Wood | 5. Coal | 6. Solar | 10. Bottled gas; propane |
| 11. Kerosene | 97. Other-specify (A40SPEC. Please specify. (String 100)) |

A46. There are government programs that give money to people to help them pay for heating and cooling their homes. Did [you / they] receive help from such a program last year ([PYEAR])?

| 1. Yes | 5. No | → GO TO A47CKPT |

↓

A46A. About how much did that amount to altogether?
- • If R gives a percentage, PROBE: Could you convert that into an amount? If YES, ENTER amount; If NO, PRESS [Enter] to record percentage
- • ENTER dollar amount here, then SELECT unit of time on next screen (Month, Year) OR PRESS [Enter] to enter percentage

| [ENTER] | → GO TO A46PCT | $ 1 – 9,997 | DK/RF | → GO TO A57CKPT |

↓

14

A46APER. The amount entered is: [A46A] per _____
- SELECT the unit of time below

| 5. Month | 6. Year | 7. Other-specify (A46APERSPEC. Please specify. (String 100)) |

GO TO A57CKPT

A46PCT. (What percent did that amount to altogether?)
- ENTER a percentage from 1.0 to 100.0

| 1.0 – 100.0 % |

A57CKPT. CAI CHECKPOINT: WTR R IS PROXY (RESPONDENT=7); LOOP 1=HEAD, LOOP 2=W/"W" IF THERE IS ONE IN THE FU

| 1. R = PROXY | → GO TO SECTION BC | 5. ALL OTHERS |

↓

A57A. [Do you / Does [[HEAD] / [WIFE/"WIFE"]]] have a computer, laptop, or tablet that [you / he / she] can use at home?
- If needed: Include devices that [you / he / she] might bring home to do work related to [your / his / her] job.
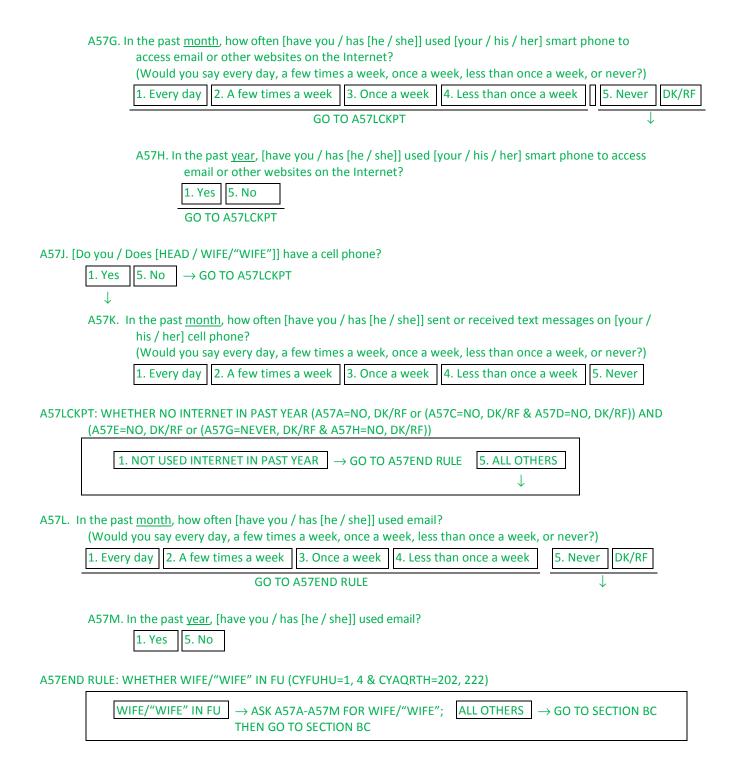- If needed: A tablet is used by touching the screen, like the iPad, Samsung Galaxy, Motorola Xoom, or Kindle Fire.

| 1. Yes | 5. No | → GO TO A57D |

↓

A57B. In the past <u>month</u>, how often [have you / has [he / she]] gone on the Internet using a computer, laptop, or tablet at home?
Would you say every day, a few times a week, once a week, less than once a week, or never?

| 1. Every day | 2. A few times a week | 3. Once a week | 4. Less than once a week | | 5. Never | DK/RF |

GO TO A57E

↓

A57C. In the past <u>year</u>, [have you / has [he / she]] gone on the Internet using a computer, laptop, or tablet at home?

| 1. Yes | → GO TO A57E | 5. No | DK/RF |

↓

A57D. In the past <u>year</u>, [have you / has [he / she]] gone on the Internet using a computer, laptop, or tablet somewhere <u>other than [your / his / her] home</u>?

| 1. Yes | 5. No |

A57E. [Do you / Does [[HEAD] / [WIFE/"WIFE"]]] have a smart phone that [you / he / she] can use to go on the Internet?

| 1. Yes | 5. No | → GO TO A57J |

↓

A57F. In the past <u>month</u>, how often [have you / has [he / she]] sent or received text messages on [your / his / her] smart phone?
Would you say every day, a few times a week, once a week, less than once a week, or never?

| 1. Every day | 2. A few times a week | 3. Once a week | 4. Less than once a week | 5. Never | DK/RF |

15

A57G. In the past <u>month</u>, how often [have you / has [he / she]] used [your / his / her] smart phone to access email or other websites on the Internet?
(Would you say every day, a few times a week, once a week, less than once a week, or never?)

| 1. Every day | 2. A few times a week | 3. Once a week | 4. Less than once a week | | 5. Never | DK/RF |

GO TO A57LCKPT   ↓

A57H. In the past <u>year</u>, [have you / has [he / she]] used [your / his / her] smart phone to access email or other websites on the Internet?

| 1. Yes | 5. No |

GO TO A57LCKPT

A57J. [Do you / Does [HEAD / WIFE/"WIFE"]] have a cell phone?

| 1. Yes | 5. No | → GO TO A57LCKPT

↓

A57K. In the past <u>month</u>, how often [have you / has [he / she]] sent or received text messages on [your / his / her] cell phone?
(Would you say every day, a few times a week, once a week, less than once a week, or never?)

| 1. Every day | 2. A few times a week | 3. Once a week | 4. Less than once a week | 5. Never |

A57LCKPT: WHETHER NO INTERNET IN PAST YEAR (A57A=NO, DK/RF or (A57C=NO, DK/RF & A57D=NO, DK/RF)) AND (A57E=NO, DK/RF or (A57G=NEVER, DK/RF & A57H=NO, DK/RF))

1. NOT USED INTERNET IN PAST YEAR	→ GO TO A57END RULE	5. ALL OTHERS
		↓

A57L. In the past <u>month</u>, how often [have you / has [he / she]] used email?
(Would you say every day, a few times a week, once a week, less than once a week, or never?)

| 1. Every day | 2. A few times a week | 3. Once a week | 4. Less than once a week | | 5. Never | DK/RF |

GO TO A57END RULE   ↓

A57M. In the past <u>year</u>, [have you / has [he / she]] used email?

| 1. Yes | 5. No |

A57END RULE: WHETHER WIFE/"WIFE" IN FU (CYFUHU=1, 4 & CYAQRTH=202, 222)

WIFE/"WIFE" IN FU	→ ASK A57A-A57M FOR WIFE/"WIFE";	ALL OTHERS	→ GO TO SECTION BC
	THEN GO TO SECTION BC		

EHC Residence Domain.
- Max 6 timelines; Head's residence, asked about Head only.
- *Dependent Interviewing for REINTERVIEW*: Timeline #1 preloaded with last wave Address/Start Date **IF** preload is Response **and** Head is same Head as last wave

1. [*PRELOADED:* IWER: Residence timeline #1 has been preloaded with [HEAD]'s [P2YEAR] residence. CLICK on address label (left-column) and PROBE whether this is still [his / her] current residence. VERIFY and EDIT Start Date and Address as needed. / *ALL OTHERS*: What is the street address and move-in date of [your / [HEAD]'s] current residence?]
2. [*PRELOADED*: If needed:] [Have you / Has [he / she]] lived anywhere else since January [P2YEAR]? IF YES: Please tell me the address of each of those residences and the dates [you / he / she] lived there.
   PROBE for full address
   If R says "Homeless", ENTER [Homeless] in the Address field for that timeline
   IWER: By "Winter" we mean Dec, Jan and Feb in that order and overlapping 2 calendar years. If R says "Winter", PROBE whether that is late in the year (Dec) or early in the following year (Jan, Feb).

sADDRESS. String 200   ISCURRENT. Residence is current   SAMERES. Preload Residence is current (Reint)

sCITY. String 200

0. Not checked   1. IsCurrent=1/ Same as last wave

sSTATE. String 200

1. Checked   5. IsCurrent=0/No longer current

sZIP. String 200

sCOUNTRY. String 200

SMONTHSEASON; EMONTHSEASON. Starting and Ending Month/Season

21. Winter	12. December	1. January	2. February	DK
22. Spring	3. March	4. April	5. May	
23. Summer	6. June	7. July	8. August	
24. Fall	9. September	10. October	11. November	

SDAY; EDAY. Starting and Ending Day/3rd of Month

41. First third	1	2	3	4	5	6	7	8	9	10	DK
42. Middle third	11	12	13	14	15	16	17	18	19	20	
43. Last third	21	22	23	24	25	26	27	28	29	30	31

SYEAR; EYEAR. Starting and Ending Year

[P2YEAR]	[PYEAR]	[CYEAR]	1901– [P3YEAR]. Before [P2YEAR] → Enter Year 1901-[P3YEAR]
9997. DK (Before [P2YEAR])		9998. DK ([P2YEAR] – [CYEAR])	

Past Residence(S)

A50. Why did [you / he / she] move?
- If "Homeless", DO NOT READ question-SELECT[9]
- ENTER all that apply
- PROBE: Any other reasons?

1. Take a job; stopped school	2. Nearer to work
3. More space; better place	4. Smaller; less expensive

5. Get own home/place; got married

6. Better area; close to family

7. Evicted; divorced; job transfer; foreclosed

8. Other (specify) (A50OTHER. Specify (String 200))

9. Homeless   10. DK   11. RF

Current Residence

A51. Do you think [you / he / she] might move in the next couple of years?

1. Yes, might or maybe   5. No → EXIT
↓

A52. Would you say [you / he / she] definitely will move, probably will move, or are you more uncertain?

1. Definitely   2. Probably   3. More uncertain

A53. Why [will/might] [you/ he / she] move? For Don't Know type [DK]; For Refusal, type [RF]

String 200