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Cognitive Pretesting of 2021 American Housing Survey Modules

Matt Virgile
Jonathan Katz
Dave Tuttle
Mandi Martinez
Jessica Holzberg

Center for Behavioral Science Methods
Research and Methodology Directorate
U.S. Census Bureau
Washington, D.C. 20233

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Abstract

At the request of the Department of Housing and Urban Development (HUD), staff from the Center for Behavioral Science Methods (CBSM) cognitively pretested new and revised survey questions for the 2021 American Housing Survey (AHS). It included several questions about home mortgages and loans, and about wildfire risk. Other questions were about the housing search process, for those who recently moved and currently rent a home, and about the number and types of pets in a home.

Results of 15 telephone cognitive interviews and 158 web survey responses, both administered in August 2020, include the following: 1) some respondents had difficulty answering particular questions about their mortgages or loans if they did not have certain records readily available, such as financial statements. These respondents answered some questions with estimates rather than precise amounts, and some made an attempt to obtain records during the interview when questions called for reporting certain details; 2) a few respondents initially did not include their home equity line of credit in their answers when asked about their mortgages and loans. These respondents did not have any outstanding balance on their home equity line of credit, and interpreted the questions to be asking about current debt.

Keywords: cognitive interviews, pretesting, web probing, mortgage, wildfire risk

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1 EXECUTIVE SUMMARY

This report presents findings from cognitive testing of select questions and modules from the 2021 American Housing Survey (AHS), sponsored by the U.S. Department of Housing and Urban Development (HUD) and conducted by the Census Bureau. The 2021 questionnaire was modified from the most recent administration of the survey in 2019. A core module about Mortgage was redesigned from the previous cycle, another core module about Recent Movers had six new questions added, and two new topical modules about Wildfire Risk and Pets were added.

The Mortgage module was redesigned to simplify the questions for eligible respondents, who are homeowners. The new questions in the Recent Movers module were motivated by research on the housing search process for minorities and low-income renters. The new Wildfire Risk module was designed after the National Fire Protection Association approached HUD with an interest in analyzing the characteristics of housing that increase wildfire vulnerability, since the potential for this has increased with climate change and residential expansion. Finally, the new Pets module questions were based on those from the General Social Survey (GSS), after their published results in 2018 showed more pet owners compared to the 2017 AHS Disaster Planning module. Based on the differing estimates, and the importance of pets' presence in households, HUD determined that the AHS questions about pets should more closely resemble those from GSS.

In this study, Census Bureau researchers conducted 15 cognitive interviews with participants by telephone, and launched a self-administered web survey which was completed by 158 respondents. In telephone interviews, we tested a streamlined questionnaire containing 89 questions from six AHS survey modules: Housing Unit & Demographics, Real Estate, Mortgage, Recent Movers, Wildfire Risk, and Pets. In the web survey, we tested a shorter streamlined questionnaire containing 41 questions from three of the six aforementioned AHS modules: Housing Unit & Demographics, Mortgage, and Wildfire Risk.

Respondents (at least 18 years old) were recruited based on certain criteria so that they would likely follow particular paths in the questionnaire and arrive at the target questions for testing. Given the set of target questions for telephone interviews, participants who lived in a household that met at least one of the following criteria were recruited: (i) own and occupy their household with at least one mortgage, home equity lump sum loan, or home equity line of credit; (ii) own and occupy a single-unit home; (iii) rent their home and moved there within the past two years; or (iv) live with any pets. These criteria were identified in order to ensure that target questions would be administered to a sufficient number of participants, since some questions could be skipped based on previous answers. For web interviews, we worked with staff from Qualtrics who sent email invitations to members of a nonprobability sample who met one of two criteria: (i) own and occupy their housing unit, or (ii) live in an owner-occupied, single-unit home in select counties identified by HUD as having a high proportion of blocks known as "Wildland Urban Interface Areas."

For the redesigned Mortgage module, the questions generally performed well. Some respondents had difficulty with particular questions if they did not have certain records readily available, such as mortgage or loan statements. Also, a few telephone participants had a home equity line of credit but initially did not include this in their answers, since their line of credit did not have any outstanding balance and they interpreted the questions to be asking only about current debt. Based on these findings, we recommended revising the text of the module introduction to more explicitly invite respondents to pause and obtain

records if possible, and revising text in the first few questions to indicate that home equity lines of credit are in scope regardless of balance. We proposed new wordings for these and discussed them with the sponsor, who agreed with some proposed changes and preferred minor edits to others. In addition, we proposed reordering questions at the end of the module covering additional fees and expenses, since our findings suggested respondents had less cognitive difficulty in some experimental treatments when questions were presented in one particular order versus another particular order. This was discussed with the sponsor and they agreed.

For the remaining modules, most questions performed well and few issues were found. In the Wildfire Risk module, one question about distance of vegetation from home yielded problems. Respondents were asked to choose between “Less than 5 feet” or “5 feet away or more” from their home, but many had vegetation within both ranges of distance. We proposed replacing this question with a “yes/no” question simply asking “Is any of the vegetation less than 5 feet away from your home?” and the sponsor agreed. Also, we found that a question asking about mode of alert during a wildfire emergency would be improved by adding a response option for “Television or radio,” and expanding text in an existing response option about cell phones by adding mention of an “Emergency alert” on a cell phone. In the Recent Movers module, we found that the two final questions did not account for situations in which a home rental application may have had a guarantor or co-signer, so a new question will be added to capture this, and the text in the final two questions will be updated accordingly. Finally, no issues were found with any questions in the Pets module.

2 BACKGROUND ON AHS

At the request of the U.S. Department of Housing and Urban Development (HUD), the Center for Behavioral Science Methods (CBSM) at the U.S. Census Bureau conducted cognitive testing of new and revised survey questions for the American Housing Survey (AHS). The AHS was first fielded in 1973 under the name of the Annual Housing Survey and it was conducted annually until 1981, at which point its name was changed to the American Housing Survey and data were collected biennially due to budget constraints. The AHS is administered by either personal visit or telephone.

Data from the core modules of the AHS provides current information on a wide range of housing subjects. These include size and composition of the nation's housing inventory, vacancies, fuel usage, physical condition of housing units, characteristics of occupants, breakdown of household equipment (e.g., household appliances), home improvements, mortgages and other housing costs, persons eligible for and beneficiaries of assisted housing, home values, and characteristics of recent movers.

In addition to these core modules, the AHS includes “rotating” modules that may or may not be included in a given year. Past modules have asked questions about public transportation, emergency and disaster preparedness, community involvement, doubled-up households (movers entering and leaving unit), health and safety hazards, and modifications made to assist occupants with disabilities. Select questions from both core and rotating modules have been tested by the Census Bureau for prior versions of the AHS; the most recent of these was for the 2019 AHS (Virgile et al., 2019a). In addition, the Census Bureau tested questions for a new follow-up survey on Housing Insecurity, which was intended for a subset of responding households in the 2019 AHS (Virgile et al., 2019b).

For cognitive testing of the 2021 AHS, survey questions from the following six modules were administered: Housing Unit & Demographics, Real Estate, Mortgage, Recent Movers, Wildfire Risk, and Pets. Table 1 displays all of the modules, along with the number of items in the modules. Some questions or modules were included only to provide context for the “target” questions – those flagged for cognitive testing and/or probing. Table 1 displays the subset of questions that were flagged for cognitive testing and probing in each mode – and the content of the modules and items that were tested.

Table 1. AHS Modules and Questions in Protocol

Module	Number of Questions				Module/Question Evaluated	Content
	Telephone		Web			
	Total	Target	Total	Target		
Housing Unit / Demographics	11	0	13	0	• N/A	
Real Estate	12	0	NA	NA	• N/A	
Mortgage ¹	31	31	17	17	• Number of mortgages or loans on property and details for each • Homeowners insurance & property taxes (telephone only)	
Recent Movers	17	6	NA	NA	• Areas visited • Duration of home search • Details on applications submitted	
Wildfire Risk	11	11	11	11	• Home structure • Nearby vegetation • How one would be alerted in a wildfire emergency	
Pets	7	7	NA	NA	• Number and types of pets in home	

Researchers in CBSM conducted cognitive testing via telephone interview with fifteen participants, and also collected data in a self-administered web survey from 158 respondents, in August 2020. The results of these will help inform the final version of a revised AHS instrument, which will be administered in 2021.

¹ In telephone interviews, questions in the Mortgage module were asked for each mortgage or loan reported; this is how the questions would be asked in survey production. For the web survey, however, the questions were limited to ask about only one mortgage or loan reported. Web respondents were instructed to answer these for the mortgage or loan that has the highest balance, unless this belonged to a home equity line of credit, in which case they should answer for a mortgage or loan with the next highest balance.

3 STUDY METHODOLOGY

3.1 Data Collection

In August 2020, cognitive testing was conducted across two modes of data collection. First, telephone interviews were conducted with a total of 15 participants residing across the US. Unlike cognitive testing for previous AHS cycles, no interviews were held face-to-face, due to the COVID-19 pandemic and “Stay-At-Home” safety and social distancing measures. Each participant in a telephone interview received a \$40 cash incentive via Priority Mail (unless they were employed by the Federal government, in which case they were not eligible for the incentive). All telephone participants were asked to sign a digital consent form to participate in the research study and allow the interviewer to record the session via audio tape, and all agreed to be taped. The telephone interviews were conducted by three CBSM staff members. For telephone interviews, we recruited participants aged 18 years or older who met any of the following criteria:

1. Own and occupy their household with at least one mortgage, home equity lump sum loan, or home equity line of credit;
2. Own and occupy a single-unit home;
3. Rent their home and moved there within the past two years;
4. Live with any pets.

The four criteria applied to the test questions in the modules for Mortgage, Wildfire Risk, Recent Movers, and Pets, respectively. In survey production, the Wildfire Risk module would be further restricted to respondents living in specific counties in three metropolitan areas: (i) Birmingham, AL; (ii) San Francisco, CA; and (iii) San Antonio, TX. We did not require participants to live within these areas to qualify for the Wildfire Risk module in our telephone interviews, but did so for the web survey (described below). Also, for the Mortgage module, our telephone recruiting gave priority to participants who had more than one mortgage, had more than one type between a mortgage / loan / line of credit, or were currently refinancing any mortgage or loan; these criteria would allow us to test more questions.

We also prioritized eligible older participants (age 62 and older), to test a specific question early in the Mortgage module about having a Reverse Annuity Mortgage or Home Equity Conversion Mortgage. Finally, for the Recent Movers module, our telephone recruiting gave priority to participants who were nonwhite or relatively low income, since the inclusion of these questions was motivated by research on the housing search process for minorities and low-income renters. Our telephone recruiting was based on a “Universal Screener” which collected demographic information such as age, sex, race, and income, as well as a supplemental screener which collected information establishing eligibility for one or more of our testing modules. See Appendix A for the full supplemental screener.

For telephone interviews, recruitment mechanisms included advertisements on Craigslist.com targeting those in the three metropolitan areas with many “Wildland Urban Interface” blocks (Birmingham, San Francisco, and San Antonio). A broadcast message was also distributed to all U.S. Census Bureau employees who work at any Census Bureau office location in the US.

In addition to telephone interviews, a self-administered web survey was completed by a total of 158 respondents residing across the US. This was also a departure from previous AHS testing cycles, in which all cognitive research was interviewer-administered. In recent years, cognitive research conducted via

web has become more commonplace and a useful tool in collecting qualitative data (Behr et al., 2012). This type of research can be used in conjunction with traditional cognitive interviewing (e.g., face-to-face interviewing) and be a useful supplement in recruiting for more diverse geographic and demographic characteristics (Edgar et al., 2016).

For the web survey, CBSM used the platform Qualtrics to design a shorter questionnaire than the telephone version. Respondents in the web survey received an incentive from the sample provider used by Qualtrics. Per Qualtrics, the exact amount and form that each respondent receives can vary depending on the participant's profile, how they were recruited, and the form of incentives they have elected to receive (i.e. e-gift cards, points, cash, etc.). Generally speaking, respondents receive ~\$1.00-\$1.50 or a relatively equivalent value for completing a 15 to 20-minute consumer survey. We estimated that our survey would take fifteen minutes to complete.

Qualtrics also handled the recruitment of respondents from a nonprobability sample, recruiting respondents who met one of two criteria:

1. Own and occupy their household;
2. Live in an owner-occupied, single-unit home in select counties identified by HUD as having a high proportion of blocks known as "Wildland Urban Interface Areas²."

The two criteria applied to the test questions in the modules for Mortgage and Wildfire Risk, respectively. In addition, the web survey was designed so that a respondent who qualified for both modules would randomly be assigned to complete one of the two modules but not both, since we wished to limit the web survey length.

3.1.1 Respondent Characteristics

For telephone interviews, our goal was to recruit at least five participants satisfying each of the classification criteria for each module, with the exception of Recent Movers, since we were limited to 15 interviews and there were more questions to test in the modules that required homeowners (Mortgage and Wildfire Risk) as opposed to renters. These goals were achieved, and we recruited three participants for the Recent Movers module. We also aimed to recruit a subject pool that was overall balanced, to the extent possible, on demographics including sex, age, education, race, ethnicity, and household income.

For the web survey, our goal was to obtain at least 100 completed responses for the Mortgage module, and at least 50 completed responses for the Wildfire Risk module. Both goals were quickly reached within the data collection period – the Qualtrics staff found that both were exceeded before deactivating the survey, resulting in 105 completed responses for Mortgage and 53 completed responses for Wildfire Risk. We did not set geographic criteria for the Mortgage module, but did so for the Wildfire Risk module, as described in the Data Collection section. We did not set other goals based on demographic balance.

In terms of demographics, as shown in Table 2 below, the telephone participants were balanced between male and female, but the web respondents had more males than females. For age, a majority of respondents in both modes were age 50 and above – for telephone, this may have been a result of our recruiting criteria, since we gave more weight to older participants who qualified to answer a specific

² The select counties identified with a high proportion of blocks known as "Wildland Urban Interface Areas" were located in three metropolitan areas: Birmingham, Alabama; San Francisco, California; and San Antonio, Texas.

question early in the telephone protocol about having a Reverse Annuity Mortgage or Home Equity Conversion Mortgage. This may also have been due to older members of the population being more likely to have a mortgage. In addition, a majority of respondents in both modes had a Bachelor's degree or higher, and were White and non-Hispanic.

Table 2. Respondent Characteristics by Mode

		Telephone (n=15)	Web (n=158)	Total (n=173)
Sex	Male	8	98	106
	Female	7	60	67
Age	Less than 30	3	2	5
	30-49	3	27	30
	50 & above	9	129	138
Education	High School or less	1	14	15
	Some College or Associate's	2	37	39
	Bachelor's	7	64	71
	Post-Bachelor's	5	43	48
Race	White	9	143	152
	Black or African-American	2	4	6
	Asian	2	9	11
	Other or Multi-racial	2	2	4
Ethnicity	Hispanic	2	9	11
	Non-Hispanic	13	149	162

3.1.2 The Cognitive Interview Protocol

For the telephone cognitive interview protocol, we used a streamlined AHS questionnaire containing 89 questions (see Appendix B). These questions were taken from six modules in the following order:

1. Housing Unit & Demographics
2. Real Estate
3. Mortgage
4. Recent Movers
5. Wildfire Risk
6. Pets

Telephone participants were informed that the purpose of the interview was to collect their thoughts and opinions on how these new questions worked. They were instructed to answer the questions as if an interviewer had come to their home, and also to “think aloud” as they answered questions by saying anything they were thinking about once they were asked a question and came up with an answer. Interviewers wrote down any issues respondents experienced while answering any of the items, which included question misunderstanding, recall, and difficulty selecting a response option.

For telephone interviews, retrospective probing was used to address issues participants had in answering questions. In retrospective probing, follow-up questions are administered to a respondent after a section

of questions has been completed (or in some cases, the entire questionnaire) (Willis, 2005). For three of the modules – Mortgage, Wildfire Risk, and Recent Movers – probes were administered at the end of the module about specific survey questions in the module, for participants who were asked those specific questions earlier in the interview.

At the end of each telephone interview, participants were asked a series of debriefing items, including overall feelings about the interview, difficulty of the questions, and whether participants who owned their home had prior experience answering survey items about mortgages or loans. To conclude, participants were asked if there were any questions they deemed might be sensitive to other people and any other last thoughts regarding the study. After each telephone interview, staff members in CBSM prepared written summaries for each interview they conducted.

For the web survey, we programmed a reduced AHS questionnaire containing 41 questions (see Appendix C). These questions were taken from three modules:

1. Housing Unit & Demographics
2. Mortgage
3. Wildfire Risk

For the web survey, concurrent probing was used to address issues respondents had in answering test questions. In concurrent probing, follow-up questions are administered immediately after a respondent answers a specific question (Willis, 2005). The probes in our test protocol asked respondents how they arrived at their answer, whether a question was easy or difficult to answer, to define what a specific term or phrase in a question meant to them, or asked for other information that could be used to indicate potential issues with the survey questions. These probes were programmed into the web instrument, and varied between open-ended and closed-ended questions. In addition, the Mortgage and Wildfire Risk modules each had a few final retrospective probes, asking about respondent difficulty with any previous survey questions.

Once data collection was completed for the web survey, three staff members in CBSM analyzed the response dataset, and conducted coding for select open-ended probing questions and tabulated responses to closed-ended probing questions. First, following data collection, the project lead analyzed the response dataset to look for common themes for each open-ended probing question and created categories based on these themes that were deemed substantive and in-scope. For each question, the codes included a list of categories developed by the project lead and then an option for non-substantive responses, blank response, etc. Each coder was provided a list of codes to code each response for each question.

Then, to conduct the coding, two staff members independently coded the responses. Prior to coding the full data set, we wanted to ensure each coder was consistent in assigning codes. We also wanted to determine whether existing categories needed to be modified or new categories needed to be created. The first ten cases for each question were double-coded. After the first ten cases were double-coded for each question, the project lead compared the codes to check for any mismatches. Once the mismatches were identified, the three staff members met and discussed the final codes for each mismatch and the final list of categories for each question. After the full data set was double-coded, the project lead again compared the codes to check for any mismatches. Once the mismatches were identified, the three staff members met and agreed on the final codes.

Once all summaries were completed from telephone interviews, and analysis and coding was completed on the web survey response data, CBSM staff discussed whether and how questions should be revised to improve comprehension or otherwise reduce measurement error. Consideration was given to the number of respondents who had an issue with a question, the nature of the issue(s), and whether CBSM staff could develop alternative wording that seemed to be an improvement over the original question. After these discussions, CBSM shared recommendations with HUD staff, who made the final decision on whether and how to revise questions.

4 COGNITIVE INTERVIEW FINDINGS

Our findings from cognitive interviews are divided into sections for each module – Mortgage (4.1), Wildfire Risk (4.2), Recent Movers (4.3), and Pets (4.4). The first two sections contain findings from both telephone interviews and the web survey, while the following two sections contain findings from telephone interviews only. For each question tested, the original wording from telephone interviews is provided, followed by the final recommendation and the decision on final wording for the 2021 AHS. In most instances, the web survey used these same original wordings for the Mortgage and Wildfire Risk questions, with a few noted exceptions (such as limiting Mortgage questions in the web survey to details of only one mortgage or loan). Red text indicates a change in wording between the original tested question and the recommended wording, or between the recommended wording and the final wording that will be used in 2021 AHS production. In addition, blue text indicates instructions for interviewers, which are not read aloud to respondents.

The distribution of responses is provided for each question under each mode, along with summaries of findings based on probes in each mode, or based on participant “think-aloud” and interviewer observations in telephone interviews.

4.1 Mortgage Module

The Mortgage module is a core module of the AHS that is administered to respondents who own their current home. The module in our testing was simplified by HUD from the version administered in past cycles of AHS production; the tested version contains thirty-one questions about mortgages, home equity loans, and other payments on a property. This includes a block of questions that is repeated for every mortgage, home equity loan, or similar debt on the property (Q27. MGTYPE thru Q49. IMPROV), based on the total number reported by the respondent in an earlier question (Q26. NUMMORTG).

For cognitive testing, we included the full module in telephone interviews, and the aforementioned block of questions was repeated for every debt on the property. We also included a subset of the module questions (MORTINTRO thru Q40. AMMORT) in the web survey. A subset of this aforementioned block of questions was asked only for the one debt with the highest balance (or the “next” highest balance, if the highest balance belonged to a home equity line of credit and there was some other mortgage or loan).

In telephone interviews, the questions were asked for twelve of fifteen participants; in the web survey, the subset of questions was completed by one hundred and five respondents. The web instrument required respondents to select or enter a response to a question before proceeding, and did not present “Don’t Know” or “Refuse” as options. In addition, a few questions or text screens were administered with minor wording changes in the web adaptation for clarity.

In telephone interviews, we tested multiple versions of questions to observe the impacts of variations in question wording, ordering, or interviewer instructions:

- (1) Current mortgage/loan payment amount (Q30. PMT) asked *before* payment frequency (Q31. PMTF & Q32. PMTFSP), versus *after*;
- (2) Reasons for change in payment amounts (Q43. HOWVARY) with interviewer instruction to “*mark all that apply,*” versus *mark “yes/no” for each*;
- (3) Cost of homeowner’s insurance (Q51. AMTI1) asked *before* whether this is included in mortgage/loan payments (Q52. INSPMT), versus *after*;
- (4) Cost of property tax (Q53. AMTXQ) asked *before* whether this is included in mortgage/loan payments (Q54. TAXPMT), versus *after*;
- (5) Whether PMI is included in *each mortgage/loan payment* (Q33. PMIPMT), versus a later question on whether PMI is included in *any mortgages/loan payments* (Q55. PMIPMT2)

4.1.1 Mortgage Module Introduction

Original Wording MORTINTRO

The next questions are about any mortgages and loans that are secured by the property as of today, [date]. If you have any mortgages or loans, please refer to your mortgage or loan statements, or any additional records that you may have regarding the mortgages or loans on the property.

Final Recommendation MORTINTRO

The next questions are about any mortgages, ~~and~~ loans, and lines of credit that are secured by the property as of today, [date]. ~~If you have any mortgages or loans, please refer to your mortgage or loan statements, or any additional records that you may have regarding the mortgages or loans on the property.~~ It may be helpful if you are able to refer to your mortgage or loan statements and your recent tax bill. Would you like to take a minute to find any of those records?

*Allow respondent to find any records if they wish, or proceed with interview

Final Wording MORTINTRO

HUD agreed with our recommended changes to the text of the first sentence, and to our interviewer instruction added at the end of the introduction. HUD preferred a different rewording to the second and third sentence of the introduction:

The next questions are about any mortgages, loans, and lines of credit that are secured by the property as of today, [date]. ~~It may be helpful if you are able to refer to~~ If they are available, your mortgage or loan statements and your recent tax bill may make it easier to answer the questions. ~~Would you like to take a minute to find any of those records?~~ Please take a moment to find those records if you have them.

*Allow respondent to find any records if they wish, or proceed with interview

MORTINTRO Findings:

This introduction was read to all twelve participants who were administered the mortgage module in telephone interviews. Some telephone participants indicated later in the interview that they would have preferred being notified in advance that they should have mortgage or loan statements ready, or additional records and tax bills regarding these, or indicated that these would have helped them answer later questions in this module with more certainty or accuracy. These participants answered some questions with

estimates rather than precise amounts, and some participants attempted to obtain records from their phone, computer, or a physical location during the interview when questions called for reporting certain details. Of those who attempted to obtain records during the interview, some succeeded and some did not, and others did not attempt to find them if they thought it would take long or disrupt the interview. In addition, a few participants answered “Don’t Know” to one or more questions when they did not have records available or could not obtain them quickly.

Based on these findings, we recommended a number of changes to the module introduction, explicitly inviting respondents to pause the interview and obtain records if they wish. First, we recommended adding text in the first sentence mentioning “lines of credit” after mentioning mortgages and loans; this was based on findings in other questions, which will be discussed later. Second, we recommended removing the second sentence and replacing this with text describing that “It may be helpful if you are able to refer to” certain records; we felt that the original text with “please refer to” these records did not offer respondents a clear invitation to obtain these records if they did not already have them available. Third, we recommended adding text about “your recent tax bill” after “your mortgage or loan statements” since a tax bill would also help answer questions about property tax at the end of the module, and this record may be separate from mortgage or loan statements. Finally, we recommended making the invitation clearer by adding a direct question “Would you like to take a minute to find any of those records?” This would be followed by an interviewer instruction to “Allow respondent to find any records if they wish, or proceed with interview.” We felt that this would improve data quality by inviting respondents to obtain records, which would improve data accuracy for later questions. We did not recommend notifying respondents in an advance letter (prior to the interview) to have these records ready without the opportunity to test this, as we thought this might increase the perceived burden of the survey and negatively affect respondents’ decisions with regard to participating in the survey.

HUD agreed with our recommendations to add mention of “lines of credit” in the first sentence, to add mention of “your recent tax bill” in the second sentence, and with our text for an interviewer note at the end of the introduction. For other parts of the introduction, HUD preferred different rewordings from our recommendations. In the second sentence, HUD preferred softening the language about referring to records by beginning this sentence with “if they are available.” In the third sentence, HUD preferred changing our proposed question “Would you like to take a minute ...” to “Please take a moment ...” since the former may lead respondents to opt out of obtaining records. HUD felt that their preferred changes would indicate that the interviewer understands that the respondent may not have the records, but asserts that the interviewer expects the respondent to obtain them if they are available.

For web testing, the survey contained two “yes/no” probing questions at the end of the mortgage module that asked (1) “Did you consult any records, such as mortgage or loan statements, to answer any questions?” and (2) “Did you provide an estimate for any questions rather than the exact amount?” Twenty out of 105 respondents reported they had consulted records, while the remaining 85 did not. Thirty of 105 respondents reported that they provided an estimate for at least one of the questions, while the remaining 75 did not.

4.1.2 Reverse Annuity Mortgage or Home Equity Conversion Mortgage

Original Wording, Final Recommendation, and Final Wording Q24 (No Changes Made)

Q24. Do you have either a Reverse Annuity Mortgage (or RAM), or Home Equity Conversion Mortgage?

Read if necessary:

(Some people take out a Reverse Annuity Mortgage or Home Equity Conversion Mortgage that borrows against the equity in their home to give them retirement money or income. Some of these loans do not have to be paid back during the owner's lifetime because it will be paid back by the sale of the home if they move out or when the estate is settled. Some provide monthly income over a specified period of time, after which it must be paid back.)

1. ☐ Yes – Skip to Q50. BUY1
2. ☐ No
☐ DK
☐ Ref
- } Proceed to Q25. MORTG

Q24 Findings:

No apparent problems were detected with this question, which was intended for participants age 62 and older. Of the seven telephone participants who were administered this question, all answered “No.” Of the 66 web respondents who were administered this question, three answered “Yes” and the remaining 63 answered “No.”

Based on probes in telephone interviews, among the seven participants who were asked this question, four were more familiar with a Home Equity Conversion Mortgage, while two were more familiar with a Reverse Annuity Mortgage. The other participant was not familiar with either type of mortgage.

Based on probes in the web survey, which were also administered to respondents age 62 and older, the majority who were administered this survey question (42 of 66) said they were not familiar with either a “Reverse Annuity Mortgage” or a “Home Equity Conversion Mortgage.” All 42 of these respondents answered “No” to the original survey question, which suggested a relationship between not having this type of loan and not being familiar with the terms. Of the remaining 24 respondents, 18 said they were equally familiar with both types of mortgage (including one of the respondents who reported having one of these), four were more familiar with “Reverse Annuity Mortgage,” and two were more familiar with “Home Equity Conversion Mortgage” (who were the two other respondents who reported having one of these).

Based on other web probes, among the 24 respondents who were familiar with one type of mortgage or both, five said these “are the same” (including the respondent who had one of these and was equally familiar with both types); while 19 said these “are different” (including the two respondents who had one of these and were more familiar with a Home Equity Conversion Mortgage). Among the 19 who said these are different, the more common explanation of how they differ was a difference in paying back, as opposed to a difference in equity, based on coding by CBSM researchers which categorized responses into one of these two categories.

4.1.3 Any Mortgage or Debt on Property

Original Wording Q25

Q25. Is there currently any mortgage, home equity loan, deed of trust, contract to purchase, or similar debt on this property?

1. ☐ Yes, there is currently a mortgage or loan on this property – Go to Q26. NUMMORTG
2. ☐ No, this property is owned free and clear
- ☐ DK
- ☐ Ref

Skip to Q50. BUYI1

Final Recommendation and Final Wording Q25

Q25. Is there currently any mortgage, home equity loan or line of credit, deed of trust, contract to purchase, or similar debt on this property?

1. ☐ ~~Yes~~ Yes, there is currently a mortgage or loan on this property – Go to Q26. NUMMORTG
2. ☐ ~~No~~ No, this property is owned free and clear
- ☐ DK
- ☐ Ref

Skip to Q50. BUYI1

Q25 Findings:

Most participants correctly answered “Yes” to this question, but a problem with interpretation was detected based on understanding of home equity lines of credit, which were not explicitly named in the original wording. Of the twelve telephone participants, all but one correctly answered “Yes, there is currently a mortgage or loan on this property;” these eleven participants each had at least one mortgage based on the CBSM advance screener, and a few had home equity lines of credit as well. The other participant answered “No, this property is owned free and clear;” this participant had a home equity line of credit and no mortgage, based on the CBSM advance screener. When initially asked the survey question they said:

- "There is no debt on the property but we do have a home equity line of credit." When the interviewer re-read the question they said, "No, there is no debt on the property. The only thing we do have is not debt. It's just accessible. We have accessibility to a home equity line of credit...that is zero balance so we are not paying anything on it so I would say we owe nothing on this house."

Based on this, we recommended adding the text “or line of credit” after “home equity loan” for clarification; although a home equity line of credit is by definition a type of home equity loan, additional findings from the next question (Q26. NUMMORTG) found that some people with lines of credit do not think of this as a “loan” if there is no outstanding balance. We felt that our revised wording would clarify to respondents that these should be considered loans for the purposes of this survey. We also recommended replacing the response options with “Yes” and “No” and not having these read aloud by an interviewer, as we believe the original text supports interpretations of the question that differ from the intended meaning. HUD agreed with these recommendations for the final wording.

Of the 105 web respondents, 85 answered “Yes, there is currently a mortgage or loan on this property” and 20 answered “No, this property is owned free and clear.”

Based on probes in the web survey, respondents who answered “No, this property is owned free and clear” understood “free and clear” to mean that no more payments are required on their home, and/or that they outright own their home.

Based on other probes in the web survey, respondents who answered “Yes, there is currently a mortgage or loan on this property” were able to indicate which of the agreement types they had from the question wording. Besides a mortgage or home equity loan, 21 respondents reported having a “deed of trust,” two reported a “contract to purchase,” and three reported a “similar debt.”

Few respondents who reported a “deed of trust” gave a clear, correct interpretation for this; the majority who gave substantive answers did not appear to understand the term. Some seemed to infer the meaning based on one term or the other (“deed” or “trust”); although they did not offer enough information to conclude they interpreted incorrectly, they did not appear to understand the term. In addition, none of the respondents with a “contract to purchase” or “similar debt” were able to provide a substantive answer describing this. Based on these issues, and since we did not have enough time to conduct a second round of testing, we communicated to HUD that cognitive testing for future AHS cycles should include alternate wordings for one or more of these terms, which are less common.

Based on phone interviews, no participants had any of these additional agreement types, and some were able to describe one or more of these while others were unsure. A few respondents described one or more of these as something that was already asked for earlier in the question, such as a type of mortgage or loan.

4.1.4 Number of Mortgages or Loans on Property

Original Wording Q26

Q26. How many mortgages or loans of any type do you currently have on this property? Include all regular mortgages, home equity lump sum loans, home equity credit lines, or any other loan that is secured by the value of this unit. Do not include any loans that have been paid off.

- _____
- ☐ DK
☐ Ref

Final Recommendation and Final Wording Q26

Q26. How many mortgages, ~~or~~ loans, or lines of credit of any type do you currently have on this property? Include all regular mortgages, home equity lump sum loans, home equity credit lines, or any other loan that is secured by the value of this ~~unit~~ property. Include home equity credit lines with or without an outstanding balance. Do not include any loans that have been paid off.

- _____
- ☐ DK
☐ Ref

Q26 Findings:

Most participants answered this question with the correct total number of debts, but a problem with interpretation was detected based on understanding of home equity lines of credit, if they did not have an outstanding balance. Of the twelve telephone participants, eight answered “1” and four answered “2.” Of the eight who answered “1,” one participant had both a regular mortgage and a home equity line of credit

based on the CBSM advance screener. Although they should have answered “2,” they initially answered with “only one loan” and included only their mortgage. When probed about also reporting a credit line in the advance screener, they explained:

- “Typically, people, when they come to loan and equity, they might be thinking of like two separate loans ... For most people, they might not think of that as a loan. They think of that as a credit line. So the question can be very confusing when you ask how many loans you have. I may have a credit line, and if I use it, then to me, it's a loan. If I don't use it, it's not a loan.” When the interviewer re-read the survey question, the respondent said they would still answer “1” based on the wording. “I only have one loan [mortgage]. But when I hear the question and try to understand more clearly, my home equity is not a second loan.”

Based on this, we recommended adding the text “or lines of credit” after the first use of “loans” to clarify that lines of credit should be included, since they may otherwise not include these and interpret the question to be only about what they consider “loans.” In addition, we recommended adding a sentence “Include home equity credit lines with or without an outstanding balance” since we found that both participants who initially did not include their credit lines answered “No” to the later question Q29. HEBAL (whether or not it has an outstanding balance), and this played a role in their decision to not include this. Finally, we recommended replacing the term “unit” with “property” since the term “property” is used elsewhere and covers any land as well as a unit. HUD agreed with these recommendations for the final wording.

Of the 82 web respondents who were administered this question, 73 answered “1” and nine answered “2.” Based on telephone and web probes, most respondents did not have difficulty coming up with their answer, and reported their number of mortgages and loans as the question intended (aside from the telephone participant described above). Also, respondents indicated that they did not include any loans that have been paid off.

4.1.5 Mortgage and Loan Details Introduction

Original Wording MORTINTRO2

Now I would like to ask you about each of your loans in turn. Please report all regular mortgages or loans first, then any home equity lump sum loans, and end with home equity lines of credit. If you have multiple regular loans, start with the one that has the highest balance.

Final Recommendation MORTINTRO2

Now I would like to ask you about each of your **mortgages, home equity loans, and home equity lines of credit** in turn. ~~Please report all regular mortgages or loans first, then any home equity lump sum loans, and end with home equity lines of credit.~~ If you have multiple regular loans, start with the one that has the highest balance.

Final Wording MORTINTRO2

HUD agreed with our recommendation to add more specific terms in the first sentence, and to remove the second sentence. HUD preferred the term “regular loans” rather than “mortgages” in the first sentence:

Now I would like to ask you about each of your **regular loans**, home equity loans, and home equity lines of credit in turn. If you have multiple regular loans, start with the one that has the highest balance.

MORTINTRO2 Findings:

This introductory text was read to all twelve telephone participants. We recommended expanding the first sentence to explicitly list the three debt types of interest, rather than saying “each of your loans,” as “loans” was not understood to mean home equity lines of credit without a balance as described earlier. Based on this, we also recommended removing the second sentence; we felt that listing the three types in the same order in the first sentence (“regular mortgages,” followed by “home equity loans,” followed by “home equity lines of credit”) would inform the respondent that they should report these three types in the order, and would make the second sentence unnecessary. HUD agreed with expanding the first sentence and removing the second sentence, but preferred “regular loans” instead of “mortgage” to be more consistent with terminology used elsewhere.

(Note: For the web survey, this text instead read **For these next questions, please answer about the mortgage or loan that has the highest balance. If this belongs to a credit line, please answer about the mortgage or loan that has the next highest balance.** CBSM designed the web survey to only ask about one mortgage/loan to limit the survey length and avoid overburdening web respondents.)

4.1.6 Mortgage or Loan Type

Original Wording Q27

Q27. I'm going to ask you a series of questions about your **[1st/2nd/3rd/etc.]** mortgage or loan. Again, do not include any loans that have been paid off.

Is the **[1st/2nd/3rd/etc.]** mortgage or loan a:

*Probe: If you refinanced, answer regarding the new mortgage.

*Read until a "yes" is received.

1. ☐ Regular Mortgage? For example: fixed rate loans, adjustable rate loans, ARM, or any loan where a fixed amount was borrowed and must be repaid at predetermined intervals? – Skip to Q30. PMT

2. ☐ Home Equity Loan? – Proceed to Q28. HELUMC

☐ DK
☐ Ref } Skip to Q30. PMT

Final Recommendation Q27

Q27. I'm going to ask you a series of questions about your **[1st/2nd/3rd/etc.]** mortgage or loan. Again, do not include any loans that have been paid off.

Is the **[1st/2nd/3rd/etc.]** mortgage or loan a:

*Probe: If you refinanced, answer regarding the new mortgage.

*Read until a "yes" is received.

1. ☐ Regular Mortgage? For example: fixed rate loans, adjustable rate loans, ARM, or any loan where a fixed amount was borrowed and must be repaid at predetermined intervals? – Skip to Q30. PMT

2. ☐ Home Equity Loan? **For example: home equity lump sum loan or home equity line of credit?**

– Proceed to Q28. HELUMC

☐ DK

☐ Ref

} Skip to Q30. PMT

Final Wording Q27

I'm going to ask you a series of questions about your **[1st/2nd/3rd/etc.]** mortgage or loan.

Is the **[1st/2nd/3rd/etc.]** mortgage or loan a:

*Probe: If you refinanced, answer regarding the new mortgage.

*Read until a "yes" is received.

1. ☐ Regular Mortgage? **For example: fixed rate loans, adjustable rate loans, ARM, or any loan where a fixed amount was borrowed and must be repaid at predetermined intervals?**

2. ☐ Home Equity Loan **or Line of Credit?** ~~For example: home equity lump sum loan or home equity line of credit?~~

☐ DK

☐ Ref

Q27 Findings:

Most participants selected the correct option for each of their debts, but a problem with interpretation was detected based on understanding of home equity lines of credit, which were not explicitly named in the original wording. Of the twelve telephone participants, seven were asked this question once and five were asked this question twice, based on their answer to a previous question about number of mortgages or loans (Q26. NUMMORTG).

One participant who only had a line of credit (described earlier in Q25. MORTG) did not initially give an answer and responded “We have no loans ... that question is really redundant.” They explained they had a “zero line of credit” and they “haven’t touched it,” and did not consider this to be a home equity loan, but would if it had a balance.

Based on this, we recommended adding text after the second response option to read “For example: home equity lump sum loan or home equity line of credit?” to clarify that a line of credit would fall under this option, in spite of the term “loan” being used. HUD preferred changing the text of the second response option to “Home Equity Loan or Line of Credit?” which would serve this same purpose.

We also recommended removing the second sentence (“Again, do not include any loans that have been paid off”) since participants were already given this instruction in Q26 NUMMORTG, and our results found no instances in which a participant considered reporting any loans that have been paid off. Also, we felt that keeping this sentence posed a risk that respondents with a home equity line of credit and no outstanding balance may misinterpret this text to mean that they should not include this here. HUD agreed with this proposed change.

Of the 82 web respondents who were administered this question, 78 selected the first option and four selected the second option.

4.1.7 Home Equity Loan Type

Original Wording, Final Recommendation, and Final Wording Q28 (No Changes Made)

Q28. There are two types of home equity loans. With a home equity lump sum loan you receive the full amount borrowed up front. With a home equity line of credit you withdraw funds as needed up to a set limit.

Is the [1st/2nd/3rd/etc.] mortgage or loan a:

*Read answer categories.

1. ☐ Home Equity Lump Sum Loan – Skip to Q30. PMT
2. ☐ Home Equity Line of Credit – Proceed to Q29. HEBAL

☐ DK }
☐ Ref } Skip to Q30. PMT

Q28 Findings:

No apparent problems were detected with this question. Of the three telephone participants who were administered this question, all selected “Home Equity Line of Credit.”

Of the four web respondents who were administered this question, one selected “Home Equity Lump Sum Loan” and three selected “Home Equity Line of Credit.”

4.1.8 Outstanding Balance Against Mortgage or Loan

Original Wording, Final Recommendation, and Final Wording Q29 (No Changes Made)

Q29. Do you currently have an outstanding balance against the [1st/2nd/3rd/etc.] mortgage or loan?

1. ☐ Yes – Proceed to Q30. PMT
2. ☐ No – Skip to Q35. INTW/INTF

☐ DK }
☐ Ref } Proceed to Q30. PMT

Q29 Findings:

No apparent problems were detected with this question. Of the three telephone participants who were administered this question, one answered “Yes” and two answered “No.” The two who answered “No” were the same two who initially did not include their home equity line of credit when answering earlier questions, since they felt that a credit line without a balance was out of scope for the earlier questions.

Of the three web respondents who were administered this question, all three answered “No.”

Based on probes, the two telephone participants who answered “No” understood “balance” to mean “Something I have to pay back” and “There’s money on the books that we owe somewhere, anything above zero is a balance.”

The other telephone participant who answered “Yes” agreed with this interpretation but explained how others might understand it differently:

- “For an [home equity] line of credit, balance means the amount owed to the institution. I guess it could be the other way around, the person could be thinking if they have a fifty thousand dollar line of credit, and they borrowed, they might be thinking that their balance is forty. Anyway, to me, balance means indebtedness, not the unconsumed credit line.”

Based on other probes, two of the three participants indicated they would give the same “Yes” or “No” answer if the question was changed to ask “Do you currently have an outstanding loan borrowed against the [1st/2nd/3rd/etc.] mortgage or loan?” The other participant (who said “No” to the original question with “balance”) initially said they would answer “Yes” to the alternate question with “loan borrowed,” but then decided they would answer “No” to this version as well. They explained that they were initially thinking of credit when asked the alternate question, but “I’m not required to pay anything back” and their balance is zero, and this led them to change from “Yes” to “No.”

All three participants agreed that the original version of the question with “balance” was more clear than the alternate version with “loan borrowed.” One participant called the alternate version “redundant,” since “a loan is by definition a borrowing agreement.” Based on this, we recommended keeping the original wording with “balance,” and HUD agreed.

4.1.9 Payment Amount

Original Wording, Final Recommendation, and Final Wording Q30 (No Changes Made)

Q30. Looking at your statement, how much is your current payment on the [1st/2nd/3rd/etc.] mortgage or loan?

**Enter 99,998 for 99,998 or more*

☐ DK

☐ Ref

Q30 Findings:

Participants understood this question, though a few may have had recall error in their answers. Of the eleven telephone participants who were administered this question, all answered with an appropriate numerical value. Between each of their mortgages and loans, all provided an amount between three figures (with a minimum of \$150 for a home equity line of credit) and four figures (with a maximum of \$4,800 for a mortgage). A few cases of uncertainty were found:

- Two telephone participants mentioned “Escrow” as part of their total payment, or thought aloud about whether this should be included before deciding on their answer.
- Another participant reported that their amount was “over two thousand dollars” but could not report a more specific amount; this participant stated during a later question that their wife makes the payments.
- The participant who reported \$150 for the credit line was unsure on the exact amount but came up with this amount since they thought it was “the required amount. I wouldn’t call it negligible, but it’s close to negligible.”

Of the 79 web respondents who were administered this question, all but three answered appropriately, with amounts between three figures (with a minimum of \$221 for a regular mortgage) and four figures (with a maximum of \$9,800 for a regular mortgage).

Finally, CBSM tested two possible orderings with this question in phone interviews – one before questions on payment frequency (PMTF and PMTFSP), and one after. Based on our results, CBSM did not detect any order effects, and recommended that the order remain with PMT placed before the questions on payment frequency. HUD agreed with this question ordering.

4.1.10 Payment Frequency

Original Wording, Final Recommendation, and Final Wording Q31 (No Changes Made)

Q31. How often do you make a payment on your [1st/2nd/3rd/etc.] mortgage or loan?

**Read answer categories.*

- | | | |
|---|---|---------------------|
| 1. <input type="checkbox"/> Once per month | } | Skip to Q33. PMIPMT |
| 2. <input type="checkbox"/> Twice per month | | |
| 3. <input type="checkbox"/> Every 2 weeks | | |
| 4. <input type="checkbox"/> Something else – Proceed to Q32. PMTFSP | | |
| <input type="checkbox"/> DK | } | Skip to Q33. PMIPMT |
| <input type="checkbox"/> Ref | | |

Q31 Findings:

No apparent problems were detected with this question. Of the eleven telephone participants who were administered this question, all selected “Once per month” for their mortgage(s) and/or home equity line of credit.

Of the seventy-nine web respondents who were administered this question, all but four selected “Once per month.” Of the remainder, two selected “twice per month,” one selected “Every 2 weeks,” and one selected “Something else.”

4.1.11 Payment Frequency (Other)

Original Wording, Final Recommendation, and Final Wording Q32 (No Changes Made)

Q32. Specify how often you make a payment on your [1st/2nd/3rd/etc.] mortgage or loan.

- _____
- ☐ DK
- ☐ Ref

Q32 Findings:

No telephone participants were administered this question, and one web respondent was administered this question; they answered “3 payments every 2 months.” They also indicated that this was for a “regular mortgage” in an earlier question (Q27. MGTYPE). We were unaware of any mortgage type by which payments would follow this schedule, but there were no problems detected with the question wording, so we did not recommend any changes.

4.1.12 Private Mortgage Insurance

Original Wording Q33/Q55

Q33. Looking at your [1st/2nd/3rd/etc.] mortgage or loan, is mortgage insurance or Private Mortgage Insurance (PMI) currently included in your payment? Sometimes lenders require mortgage insurance if the down payment made by the home buyer is below a certain percentage.

1. ☐ Yes
2. ☐ No
- ☐ DK
- ☐ Ref

Q55. Is Private Mortgage Insurance currently included in [your mortgage or loan payment/any of your mortgage or loan payments]? Some lenders require Private Mortgage Insurance if the down payment made by the home buyer is below a certain percentage.

1. ☐ Yes
2. ☐ No
- ☐ DK
- ☐ Ref

Final Recommendation Q33/Q55

We recommended removing Q33, and keeping Q55 at the end of the module.

Final Wording Q33/Q55

HUD preferred to keep Q33, and remove Q55.

Q33/Q55 Findings:

For one of the experiments in our telephone interviews, participants were asked one of two possible questions concerning Private Mortgage Insurance (PMI). The former version (Q33. PMIPMT) is asked about each mortgage or loan and is placed within this repeating block of questions, while the latter version (Q55. PMIPMT2) is asked once about any mortgage or loans and is placed as the final question in the module. This experiment with the latter version was proposed to HUD and approved after CBSM documented problems found in early interviews when the former version was asked. CBSM staff designed this latter version as an alternative to the former version, and the latter did not exist in prior AHS questionnaires; CBSM wanted to investigate whether the latter version would yield fewer issues based on wording and/or ordering.

Five participants were administered the former question (Q33. PMIPMT) in the telephone survey; of these, one was asked twice and the others were asked once. Two participants answered “Yes,” and three answered “No” about their mortgages. Both who answered “Yes” indicated some uncertainty or misunderstanding of terms in the question:

- One participant was unable to explain the meaning of “Private Mortgage Insurance” when probed about this, saying “To be honest with you, I’m not really sure. I just know that it was talked about when we were signing up for everything.” They were also unable to say how this was similar to or different from “PITI” which stands for “payment, interest, taxes, and insurance,” and is another acronym commonly referred to in association with mortgage payments. We added a probe about

“PITI” to explore whether respondents might confuse the two terms. This participant later indicated having a VA loan (in Q41. MORTIN), also apparently in error.

- The other participant misunderstood PMI and called it “Property Mortgage Insurance.” This respondent also later indicated having an FHA loan. In both cases, it is possible participants were confusing details of a government-issued loan with PMI, or that they confused different terms they recalled hearing at the time they were finalizing their home purchase.

Six telephone participants were administered the latter question (Q55. PMIPMT2); of these, all answered “No.”

Based on probes, we found that participants showed a better level of understanding of Private Mortgage Insurance in the latter question than those who were asked the former question (Q33. PMIPMT). Two correct descriptions to probes in the latter question about PMI meaning were:

- “It means paying an insurance company to assume the risk of loan default. So that the bank, which is being paid interest to assume the risks of loan default, doesn't actually have to assume those risks.”
- “For people that are really stretched to be able to get into a home, it's a way for them to be able to secure a loan but with so little equity at stake the lender needs to make some assurances... Basically a payment you make to protect the lender in case you default.”

CBSM felt that the latter order of the questions, in which questions asking about similar mortgage-related concepts are presented earlier and PMI is addressed later, may have improved comprehension. Based on this, we recommended removing the former version of this question (Q33. PMIPMT), and replacing it with the latter one. We felt that the later version performed better in our experiment, and no respondents indicated difficulty or confusion. HUD preferred to keep the former version of the question so that the question would be asked at the loan level, rather than at the household level, as the latter version does.

In the web survey, the former question was administered to 79 respondents (the latter question was not included in the web instrument). Of these, 18 answered “Yes” and 61 answered “No.” Based on probes, 64 respondents indicated that they were familiar with PMI, and 15 were not. Also based on probes, 52 respondents indicated that they were familiar with “PITI” (Principal, Interest, Taxes, and Insurance), and 27 were not.

Based on coding by CBSM researchers for open-ended probes in the web survey, the most common understanding of PMI was insurance for when there is a “lower down payment” than a certain percentage (24 of 64), followed by insurance that “protects/pays the lender.” Fewer respondents offered descriptions that were less specific.

Based on coding for other probes, the most common understanding of PITI and how this was similar or different from PMI was in the total amount paid, and/or describing the distinct PITI components of Principal, Interest, Taxes, and Insurance (13 of 46). Additional responses described PITI and PMI fully, or accurately described PMI alone, or gave other descriptions that were less specific.

In the debriefing section for the web survey, a few respondents mentioned being unsure in their answers to questions regarding PMI.

4.1.13 Unpaid Principal Balance Amount

Original Wording, Final Recommendation, and Final Wording Q34 (No Changes Made)

Q34. Looking at your statement, what is the amount that you currently owe on the [1st/2nd/3rd/etc.] mortgage or loan? That is, what is the unpaid principal balance?

* Round to the nearest whole dollar

* Enter 9999998 for \$9,999,998 or more.

* Help Text: Enter the dollar portion of the original amount still owed that applies to the sample unit only, excluding any amount covering other residential or nonresidential portions. Record the applicable amount rounded to the nearest dollar. If the respondent does not know the exact amount, an approximate figure will do.

☐ DK

☐ RF

Q34 Findings:

Participants understood this question, though a few may have had recall error in their answers. Of the eleven telephone participants who were administered this question, ten were able to provide a specific amount. These ranged from \$20,000 (for a home equity line of credit) to nearly \$524,000 (for a regular mortgage). The remaining participant answered “Don’t Know” and stated that their wife makes the payments.

A few participants expressed uncertainty when answering and did not have records readily available:

- One initially reported “\$120,000” but then said “I don’t get that on my statements ... I think it’s a lot higher than that. I have to go online to find it.” They briefly spent time to try and obtain an online record before the interviewer told them they could proceed with the next question.
- Another participant was unsure about the nearest thousand before settling on “\$180,000.”
- A third participant was able to provide an exact amount but stated afterward that people should be given advance notice to have records ready, and many people would not realistically know their unpaid principal balance without having these available.

Of the 79 web respondents who were administered this question, nearly all answered appropriately. Excluding outliers, values ranged from \$16,000 (for a regular mortgage) to \$2,200,000 (for a regular mortgage). In a few instances, amounts were provided that were lower than that reported in Q30. PMT. Since these outliers were specific to the web instrument (and likely typographical errors), we did not recommend any wording changes based on these.

4.1.14 Current Interest Rate

Original Wording, Final Recommendation, and Final Wording (No Changes Made)

Q35. Looking at your statement, what is the current interest rate on the [1st/2nd/3rd/etc.] mortgage or loan?

*Enter whole number, then fraction/decimal may be recorded in form of 1/8 (.125), 2/8 (.25), etc.

* A line of credit with no balance should still have an interest rate.

☐ DK

Q35 Findings:

Participants understood this question, though a few may have had recall error in their answers. Of the eleven telephone participants who were administered this question, all but one was able to provide a whole number and/or a fraction or decimal. Values ranged from 2.75% to 8.75%.

- Two of these participants provided a fraction or decimal that was not a multiple of 1/8 (or 0.125) – their reported values were “3.8 percent” and “4.49 percent.”
- Two others expressed uncertainty but provided answers - one initially answered “Maybe four or something?” and attempted to locate a record for accuracy but was unable to do so, while the other answered “About six percent.”

The remaining participant answered “Don’t Know” and indicated that their wife makes the payments; this was the same respondent who answered “Don’t Know” in two earlier questions for the same reason.

Of the 82 web respondents who were administered this question, responses ranged from 1.0 percent to 18.375 percent.

4.1.15 Time of Acquiring or Refinancing Debt Introduction

<u>Original Wording, Final Recommendation, and Final Wording RULEINTRO (No Changes Made)</u>

The next questions are about when you acquired or refinanced your [1st/2nd/3rd/etc.] mortgage or loan.
--

RULEINTRO Findings:

There were no issues detected with this introduction to the next stem of questions; no changes were recommended.

4.1.16 Refinanced Mortgage

<u>Original Wording, Final Recommendation, and Final Wording Q36 (No Changes Made)</u>

Q36. Is the [1st/2nd/3rd/etc.] mortgage or loan a refinanced mortgage?

1. <input type="checkbox"/> Yes – Code Q37. MATBUY=”No”, Skip to Q38. YRMOR

2. <input type="checkbox"/> No

<input type="checkbox"/> DK

<input type="checkbox"/> Ref

} Proceed to Q37. MATBUY

Q36 Findings:

No apparent problems were detected with this question. Of the eleven telephone participants who were administered this question, nine were asked this question once, for a mortgage; of these nine participants, seven answered “Yes” and two answered “No.” Of the two remaining participants who were administered this question more than once, both answered for two mortgages; of these, one participant answered “Yes” for one mortgage and “No” for the other, while the other participant answered “No” for both mortgages.

One of the participants who answered “Yes” for their mortgage seemed unsure whether to call this a refinanced mortgage, and described it in more detail, saying “I guess that’s [refinanced is] how you might put it.” Based on a discussion after the interview between the interviewer and a subject matter expert who was listening to the interview, it was determined that their mortgage should be considered “refinanced” under the conditions described, so their answer was correct.

Of the 78 web respondents who were administered this question, 32 answered “Yes” and 46 answered “No.”

4.1.17 Acquired Debt at Time of Home Purchase

Original Wording, Final Recommendation, and Final Wording Q37 (No Changes Made)

Q37. Did you get the [1st/2nd/3rd/etc.] mortgage or loan at the time you bought this home?

1. ☐ Yes – Skip to Q39. TERM
 2. ☐ No
☐ DK
☐ Ref

} Proceed to Q38. YRMOR

Q37 Findings:

Respondents understood this question, but one case indicated the potential for confusing which mortgage or loan was being addressed, if a respondent had more than one. Of the seven telephone participants who were administered this question, six were asked once, about a mortgage or line of credit; of these six participants, three answered “Yes” and three answered “No.” The remaining participant who was asked this question twice answered “Yes” for both of their mortgages.

One participant initially answered “Yes” but then changed their answer to “No,” since they initially interpreted the question to be asking about their mortgage (which was fully paid off and not included in their responses to the earlier questions) but then realized it was asking about their home equity line of credit.

Of the 47 web respondents who were administered this question, 43 answered “Yes” and four answered “No.”

4.1.18 Year of Acquiring or Refinancing Debt

Original Wording, Final Recommendation, and Final Wording Q38 (No Changes Made)

Q38. What year did you [get/refinance] the [1st/2nd/3rd/etc.] mortgage or loan? (Read only if Q21. REFI=“Yes”: If you refinanced the mortgage more than once, answer regarding the new/most recent loan.)

- ☐ DK
☐ Ref

Q38 Findings:

Participants understood this question, though a few may have had recall error in their answers. In telephone interviews this question was administered to nine participants. Of these, one was asked once with the term “get,” two were asked twice where both terms in the fill (“get” and “refinance”) were read once each, and the remaining six were asked once with the term “refinance.” All participants were able to provide an answer.

In the web survey, this question was administered to 36 respondents. Of these, four were asked with the term “get,” and 32 respondents were asked with the term “refinance.” All but two respondents entered a four-digit year; the other two respondents entered text that was out of scope for the question.

Two telephone participants initially did not provide a specific year but understood the question:

- One answered “2011 or 2012” since they weren’t sure between these two years.
- The other initially answered “Approximately ... eleven years ago,” and the interviewer asked if this meant the year 2009 and the participant confirmed.

Both telephone interviews and the web survey included probes asking about the difficulty of this question. Telephone participants rated this with varying levels of difficulty. Those who said this question was somewhat or very difficult indicated that they could not recall the exact year with certainty, and/or that they did not have records in front of them to help give an answer. One participant stated “I had to look at an email to figure it out. I could not have reliably told you which year it was without referring to something.”

Among the 32 web respondents administered this probe who refinanced, four indicated the question was “somewhat difficult” or “very difficult.” Reasons for difficulty from these respondents included “Had to look it up,” “It’s been a while since I did this,” and “It was hard to remember what year it was.”

Finally, for respondents answering about a refinanced mortgage, both the telephone interviews and web survey included a probe asking whether the respondent answered about the new or most recent mortgage (as opposed to the original mortgage). All telephone participants who were asked this probe answered “Yes.” Of the 32 web respondents who were asked this probe, 30 answered “Yes” and two answered “No.”

4.1.19 Years to Pay Off Debt Since Acquired or Refinanced

Original Wording, Final Recommendation, and Final Wording Q39 (No Changes Made)

Q39. From the date that you [obtained/refinanced] this [1st/2nd/3rd/etc.] mortgage or loan, how many years did you have to pay it off?

**Enter 40 for 40 or more*

☐ DK

☐ Ref

Q39 Findings:

No apparent problems were detected with this question. In telephone interviews this question was administered to eleven participants. Of these, two were asked once with the term “obtained,” one was asked twice with the term “obtained” for each mortgage, one was asked twice with each term read once (“obtained” and “refinanced”), and seven were asked once with the term “refinanced.” All but one participant answered with an exact number of years, with 30 as the most common answer, followed by 15. Other answers were 10, 20, and 25; these three came from one participant each, for refinanced mortgages. The other participant answered “14 years, 9 months” since they answered based on the then-current date rather than from the date the mortgage was refinanced (which would have been 15 years).

In the web survey the question was administered to 79 respondents. Of these, 47 were asked with the term “obtained” and 32 were asked with the term “refinanced.” The most common entry in either case was “30” for the number of years, and most other responses were a multiple of 5. There were a few reported amounts that were not multiples of 5, but still fell below 30 – these respondents may have answered based on the present date rather than from the date the mortgage was obtained or refinanced. Two outliers were “0” and “86”; we would not expect these to occur outside of the web instrument.

4.1.20 Amount Borrowed or Refinanced for Debt

Original Wording, Final Recommendation, and Final Wording Q40 (No Changes Made)

Q40. How much was [borrowed/refinanced] for the [1st/2nd/3rd/etc.] mortgage or loan?

**Enter 9,999,998 for 9,999,998 or more*

☐ DK

☐ Ref

Q40 Findings:

Participants understood this question, though a few may have had recall error in their answers. In telephone interviews this question was administered to eleven participants. Of these, two were asked once with the term “borrowed,” one was asked twice with the term “borrowed” for each mortgage, one was asked twice with each term read once (“borrowed” and “refinanced”), and seven were asked once with the term “refinanced.” All but one telephone participant was able to provide an amount for their mortgages and/or loans, ranging from \$84,000 to \$648,000. The other participant answered “Don’t Know” and said “I don’t know off the top of my head. I would have to look it up.”

In the web survey the question was administered to 79 respondents. Of these, 47 were asked with the term “borrowed” and 32 were asked with the term “refinanced.” Excluding outliers, responses ranged from \$46,000 to \$700,000. The few outliers included “0”, “3”, and amounts that did not make sense when compared to reported amounts in prior questions. We would not expect these to occur outside of the web instrument.

Several telephone participants provided estimates or ranges to this question rather than precise amounts. Some attempted to consult records or indicated having these available would allow them to give a more precise answer. In both the telephone interviews and web survey, a probe was asked about what the term “borrowed” or “refinanced” means in this question (depending on which term was used in the question

administered earlier). Telephone participants understood “borrowed” as the amount provided by a lender to allow them to purchase their home, which had to be paid back. Telephone participants understood “refinanced” as structuring a new loan for how much is owed on their property, and that this might be done to lower their payments.

For web respondents, CBSM researchers used coding to identify broader categories for the open-ended responses to the probe. The more common category for “borrowed” was “How much you have to pay back/how much you took out,” as opposed to “How much financed.” The most common category for “refinanced” was “New mortgage,” followed by “Lower interest rate,” and “New balance/amount of money.” CBSM decided that no changes were needed since the terms were well understood in telephone.

4.1.21 Government Loan Type

Original Wording, Final Recommendation, and Final Wording Q41 (No Changes Made)

Q41. Is the [1st/2nd/3rd/etc.] mortgage or loan an FHA, VA, Rural Housing Service / Rural Development mortgage, or none of these?

- | | | |
|---|---|--------------------------|
| 1. <input type="checkbox"/> FHA | } | Proceed to Q42. VARY |
| 2. <input type="checkbox"/> VA | | |
| 3. <input type="checkbox"/> Rural Housing Service/Rural Development | | – See instructions below |
| 4. <input type="checkbox"/> None of these | } | Proceed to Q42. VARY |
| <input type="checkbox"/> DK | | |
| <input type="checkbox"/> Ref | | |

Q41 Findings:

No major problems were detected with this question. Of the eleven telephone participants who were administered this question, nine were asked this once, and two were asked this twice. One participant answered “FHA,” two answered “VA,” and the remaining eight answered “None of these” for their mortgages.

The participant who answered “FHA” later stated they were unsure in their answer to this question:

- “I believe that's what we have because we did the original mortgage, 4-5 years ago, but that's the most common term I was familiar with. I would have to double-check the statement to see if it's a FHA loan.”

Based on probes, telephone participants showed varying levels of understanding of the first three response options. The first two options (“FHA” and “VA”) were more familiar to participants than the third option (“Rural Housing Service/Rural Development mortgage”). Based on this, and since we did not have enough time to conduct a second round of testing, we communicated to HUD that cognitive testing for future AHS cycles should include further testing on this question, and explore whether respondents’ level of familiarity with certain terms influences them to report a particular mortgage or loan, regardless of whether they actually have that type.

This question and all remaining ones in the mortgage module were not administered in the web survey; these were only administered in the telephone survey.

4.1.22 Changes in Payment Amount

Original Wording, Final Recommendation, and Final Wording Q42 (No Changes Made)

Q42. Are the payments on this [1st/2nd/3rd/etc.] mortgage or loan the same during the whole length of the mortgage or loan?

1. ☐ Yes – See instructions below Q44. VARMS
2. ☐ No – Proceed to Q43. HOWVARY
- ☐ DK
- ☐ Ref

See instructions below Q44. VARMS

Q42 Findings:

No apparent problems were detected with this question. Of the eleven telephone participants who were administered this question, nine were asked this once, and two were asked this twice. Of the two participants who were asked twice, one answered “Yes” for one mortgage and “No” for the other mortgage. All other participants answered “Yes” for their mortgages.

The participant who answered “No” described their mortgage as an ARM and “it can reset depending on prevailing interest rates.”

4.1.23 Reasons for Changes in Payment Amount

Original Wording, Final Recommendation, and Final Wording Q43 (No Changes Made)

Q43. Why do the payments in the [1st/2nd/3rd/etc.] mortgage or loan change?

*Enter all that apply, separate with commas.

1. ☐ You can choose your payment amount known as a "payment option" mortgage?
2. ☐ You are paying only interest on the loan now, but will have to start paying down the loan balance later, known as an "interest only" mortgage?
3. ☐ There will be a large payment due at the end of the loan term, known as a "balloon" mortgage?
4. ☐ Your payments vary according to a set schedule that does not depend on changes in interest rates, known as a "graduated payment" mortgage?
5. ☐ Your interest rate can change with market rates, known as an "adjustable rate" mortgage or ARM?
6. ☐ The payments you make for taxes and/or insurance change?
7. ☐ Other; specify
- ☐ DK
- ☐ Ref

Q43 Findings:

The one participant who was administered this question answered appropriately. This participant selected only the fifth option about an “adjustable rate” mortgage or ARM, as previously mentioned in the prior question.

Also, CBSM planned to test two versions of this question in an experiment, in which one version had an interviewer instruction to “enter all that apply” and the other version had an instruction to “mark yes/no for each.” The participant who was administered this question received the former version. Based on a

lack of data, we recommended using the former version in production; this was the version administered in past cycles of AHS production.

(Note that the order of options 1 thru 6 in this question are randomized in production. Our cognitive testing did not randomize the order for these, and options were read in the order shown here.)

4.1.24 Reasons for Changes in Payment Amount (Other)

Original Wording, Final Recommendation, and Final Wording Q44 (No Changes Made)

Q44. Please specify other reason(s) why the [1st/2nd/3rd/etc.] mortgage or loan payment changed.

- ☐ DK
☐ Ref

Q44 Findings:

No participants were administered this question. Based on a lack of data, no changes were recommended.

4.1.25 Refinanced Debt to Receive Cash or Increase Outstanding Balance

Original Wording Q45

Q45. Did you refinance this [1st/2nd/3rd/etc.] mortgage or loan to receive cash or increase the outstanding balance of the loan?

1. ☐ Yes – Proceed to Q46. CASH
2. ☐ No
☐ DK
☐ Ref
- } Skip to instructions below Q47. ADDTNS

Final Recommendation Q45

CBSM gave a “conditional” recommendation for HUD to consider (i) removing the clause “or increase the outstanding balance of the loan,” or (ii) revising this clause to “by increasing the outstanding balance of the loan?” This recommendation depended on what HUD was interested in, or intended with this clause. Otherwise, CBSM felt this question should be kept as worded.

Final Decision Q73

HUD preferred the first “conditional” recommendation:

Q45. Did you refinance this [1st/2nd/3rd/etc.] mortgage or loan to receive cash ~~or increase the outstanding balance of the loan?~~

1. ☐ Yes – Proceed to Q46. CASH
2. ☐ No
☐ DK
☐ Ref
- } Skip to instructions below Q47. ADDTNS

Q45 Findings:

Participants who reported earlier they refinanced a mortgage or loan were administered this question. Most participants did not indicate any difficulty answering the question, but a few stated their answer was

conditional on the specific meaning of the text. Of the eight participants who were administered this question, all were asked once. Three of these participants answered “Yes” and five answered “No.”

Two of the participants who answered “No” qualified their answer:

- “If you mean receive cash to reduce monthly cost, then yes, but if you mean to receive like a chunk of cash, no.” They decided to answer “No” based on this.
- “Hmm, just to lower the interest rate.” The interviewer then asked whether they would select “Yes” or “No” based on the wording in the question, and the respondent selected “No.”

CBSM discussed after testing that this question is double-barreled, in that it asks whether a mortgage or loan was refinanced “to receive cash or increase the outstanding balance of the loan.” Also, the next question only addresses cash from refinancing, and it is unclear how “increasing the outstanding balance of the loan” is feasible apart from receiving cash, so the text “or increase the outstanding balance of the loan” did not make sense in the question wording.

Based on this, we offered a conditional recommendation to either (i) remove this clause, and instead ask “**Did you refinance this [1st/2nd/3rd/etc.] mortgage or loan to receive cash?**”; or (ii) keep this clause but replace “or” with “by”, and ask “**Did you refinance this [1st/2nd/3rd/etc.] mortgage or loan to receive cash by increasing the outstanding balance of the loan?**” The choice between these two options depended on what HUD was interested in. HUD preferred the first “conditional” recommendation, which will be used for the final wording.

4.1.26 Cash Amount Received when Refinanced Debt

Original Wording, Final Recommendation, and Final Wording Q46 (No Changes Made)

Q46. When you refinanced for this [1st/2nd/3rd/etc.] mortgage or loan, how much cash did you receive?

Enter 999,998 for 999,998 or more.

☐ DK

☐ Ref

Q46 Findings:

No apparent problems were detected with this question. Of the three participants who were administered this question, all were asked once. The reported values were \$10,000, \$35,000, and \$275,000.

4.1.27 Percent of Debt Used for Home Improvements

Original Wording, Final Recommendation, and Final Wording Q47 (No Changes Made)

Q47. What percent of this [1st/2nd/3rd/etc.] mortgage or loan was used for additions, improvements, or repairs to the home?

☐ DK

☐ Ref

Q47 Findings:

No apparent problems were detected with this question. Of the three respondents who were administered this question, all were asked once. The reported values were “0”, “5,” and “100” percent.

4.1.28 Total Credit Limit

Original Wording, Final Recommendation, and Final Wording Q48 (No Changes Made)

Q48. What is your total credit limit on the line of credit for the [1st/2nd/3rd/etc.] mortgage or loan?

Enter 999,998 for 999,998 or more.

- ☐ DK
☐ Ref

Q48 Findings:

Participants who reported earlier having a Home Equity Line of Credit were administered this question. No apparent problems were detected with this question. Of the three participants who were administered this question, all were asked once. The reported values were \$25,000, \$50,000, and \$500,000.

4.1.29 Any Funds from Debt Used for Home Improvements

Original Wording, Final Recommendation, and Final Wording Q49 (No Changes Made)

Q49. Did you use any of the funds from your [1st/2nd/3rd/etc.] mortgage or loan for additions, improvements, or repairs to this home?

1. ☐ Yes
2. ☐ No
☐ DK
☐ Ref

Q49 Findings:

Participants who reported earlier having a Home Equity Line of Credit were administered this question. No apparent problems were detected with this question. Of the three participants who were administered this question, all were asked once. One participant answered “Yes” and two answered “No.”

4.1.30 Other Fees and Expenses Introduction

Original Wording, Final Recommendation, and Final Wording MORTOUTRO (No Changes Made)

Next, I will ask you about other fees and expenses. Some of these fees may be included in your mortgage payments. I am mainly interested in how those fees are paid, not your individual loans.

MORTOUTRO Findings:

There were no issues detected with this introduction to the next stem of questions; no changes were recommended.

4.1.31 Homeowners Insurance

Original Wording Q50

Q50. Does this household have homeowner's insurance?

1. ☐ Yes – Proceed to Q51. AMTI1

2. ☐ No

☐ DK

☐ Ref

} Skip to Q53. AMTXQ

Final Recommendation and Final Wording Q50

Keep the original wording, but reorder this question and the next four in this block to the following order: (i) Q54 TAXPMT; (ii) Q53 AMTXQ; (iii) Q50 BUYI1; (iv) Q52 INSPMT; (v) Q51 AMTI1.

Q50 Findings:

No major problems were detected with this question. Of the twelve telephone participants administered this question, all answered “Yes.”

One participant who initially answered “Yes” later asked (after Q52. INSPMT) “Do you mean the homeowners insurance or homeowners association? Are they two separate things?” The participant said that they were initially thinking of HOA fees, but that they also have homeowner’s insurance through an insurance company and this is included in their loan, so they would keep their original answer “Yes.” Otherwise, no participants indicated any difficulty or confusion with this question.

Based on our findings from the next few questions, we recommended reordering this question and the next four so that (i) respondents would be asked about property taxes before homeowners insurance, and (ii) respondents would be asked about whether a payment type (property tax or homeowners insurance) is included in their mortgage or loan payment(s) before asking about the amount for that payment type. HUD agreed with this proposed reordering. We provide more detail below on the reasons for this reordering. See Figure 1 at the end of this section for the final question wording and ordering that will be administered in survey production.

4.1.32 Total Cost of Homeowners Insurance

Original Wording Q51

Q51. [In the past 12 months /Since you have lived here], what was the total cost of homeowner's insurance?

*Enter 9,998 for 9,998 or more

☐ DK

☐ Ref

Final Recommendation Q51

Q51. In the past month, ~~[In the past 12 months /Since you have lived here]~~, what was the total cost of homeowner's insurance?

*Enter 998 ~~9,998~~ for 998 ~~9,998~~ or more

☐ DK

☐ Ref

Also reorder this question and the four others in this block to the following order: (i) Q54 TAXPMT; (ii) Q53 AMTXQ; (iii) Q50 BUYI1; (iv) Q52 INSPMT; (v) Q51 AMTI1.

Final Wording Q51

HUD preferred to keep the original wording for this question, but agreed with the proposed reordering.

Q51 Findings:

Several telephone participants indicated some difficulty coming up with an answer while answering this question. Two participants who indicated difficulty were asked this question before Q52. INSPMT based on our experiment, and took time to settle on an amount because their homeowners insurance payment was bundled with other items.

- One of these participants initially reported an amount but stated that this included homeowners insurance, earthquake insurance, and part of a car premium. They then subtracted the amount for the car premium, and their final answer was the estimated sum of the other two. They were able to estimate individual amounts for homeowners insurance and earthquake insurance, and said these were based on separate policies, but received one bill that combined these, and their answer was based on this sum.
- “Don’t know ... Partially because it is folded into a bunch of other insurance. And then that goes to like, escrow statement stuff ... Did you say annual?” The interviewer repeated the question and the participant settled on an estimated amount.

Based on this, we recommended changing the order of questions so that respondents would be first asked whether homeowners insurance is included in any mortgage or loan payments, and then asking about payment amount for homeowners insurance. We believe this order will facilitate less burdensome responses by priming respondents to consider first how they pay their insurance premiums and, by association, whether their insurance payments are bundled with other items, before being asked for the amount.

Two other participants seemed to have difficulty answering based on the reference period in the question:

- One reported a value after recalling their monthly payment, and then multiplying by twelve to compute the annual amount.
- Another had lived in their home for less than a month and was asked the question with the text “Since you have lived here...”; this participant first asked “Per month or per year?”

Based on this, we recommended changing the question to ask for an amount “In the past month,” which would be cognitively easier for respondents as well. HUD preferred to keep the original wording rather than change the reference period, citing concerns that a monthly reference period would not be suitable in some instances, such as when the premium is paid annually.

Another participant changed their answer because they did not correctly hear the question at first, saying “Oh you said insurance, not taxes.” Based on this, and participants having less difficulty with later

questions about property taxes, we recommended changing the order of questions so that those about property taxes would be asked before those about homeowners insurance. We believe property taxes may be more salient than homeowner's insurance to homeowners. HUD agreed with our proposed changes in wording and ordering.

Some of the cases of difficulty, some of which were mentioned above, arose in part due to the absence of available records. One participant answered "Don't Know," and another paused and asked their husband for an amount during the interview before answering.

4.1.33 Homeowners Insurance Included in Payments

Original Wording Q52

Q52. Is homeowner's insurance included in [your mortgage or loan payment/any of your mortgage or loan payments]?

1. ☐ Yes
2. ☐ No
- ☐ DK
- ☐ Ref

Final Recommendation and Final Wording Q52

Keep the original wording, but reorder this question and the four others in this block to the following order: (i) Q54 TAXPMT; (ii) Q53 AMTXQ; (iii) Q50 BUYI1; (iv) Q52 INSPMT; (v) Q51 AMTI1.

Q52 Findings:

No major problems were detected for this question. All telephone participants answered this question appropriately. Of the eleven telephone participants administered this question, six answered "Yes" and five answered "No."

One participant who initially said "No" changed their answer to "Yes" after realizing that this question was about homeowners insurance, not homeowners association fees as they initially thought; this was the same participant described in Q50. BUYI1.

Another participant who answered "No" initially said that they were not sure; this was the participant who mentioned that their wife makes the payments in previous questions when answering "Don't Know." The participant decided to answer "No" since they recalled that the homeowners insurance was paid separately to a different company than to where the mortgage payment was made.

4.1.34 Total Property Tax

Original Wording Q53

Q53. What was the total property tax last year for the [cooperative/ condominium/ house/ apartment/ living quarters] [and its land (for house/ apartment/ living quarters)]?

-
- ☐ DK
☐ Ref

Final Recommendation and Final Wording Q53

Keep the original wording, but reorder this question and the four others in this block to the following order: (i) Q54 TAXPMT; (ii) Q53 AMTXQ; (iii) Q50 BUYI1; (iv) Q52 INSPMT; (v) Q51 AMTI1.

Q53 Findings:

A few participants indicated difficulty coming up with an answer to this question, though fewer than those that had difficulty with Q51. AMTI1. These participants provided estimated amounts rounded to the nearest hundred or thousand. Also, two participants answered “Don’t Know:”

- One indicated their wife makes the payments (as in earlier questions).
- The other had just moved into their home and said “This was a last minute build [construction] on this property, so I wouldn’t be able to answer that.”

Our experiment on the order of this question with Q54. TAXPMT did not detect any order effects. However, we recommended reordering this question so that it is asked after Q54 TAXPMT, in keeping with our recommendation for the homeowners insurance (to ask about payment amount after whether the payment type is included in mortgage or loan payments). HUD agreed with this reordering as well.

Based on probes, participants understood “property tax” to mean the amount paid for taxes on their property, and that this may vary by city or state in terms of what services are paid for by property taxes.

4.1.35 Property Tax Included in Payments

Original Wording Q54

Q54. Is property tax included in [your mortgage or loan payment/any of your mortgage or loan payments]?

1. ☐ Yes
2. ☐ No
- ☐ DK
- ☐ Ref

Final Recommendation and Final Wording Q54

Keep the original wording, but reorder this question and the four others in this block to the following order: (i) Q54 TAXPMT; (ii) Q53 AMTXQ; (iii) Q50 BUYI1; (iv) Q52 INSPMT; (v) Q51 AMTI1.

Q54 Findings:

No apparent problems were detected with this question. Of the eleven telephone participants administered this question, eight answered “Yes” and three answered “No.”

No participants indicated any difficulty or confusion with this question. We proposed the reordering described earlier for this block of questions, for the reasons described above. HUD agreed with this reordering. Figure 1 below provides the final question wording and order that will be administered in survey production.

Figure 1. Final Question Wording and Order, Property Taxes and Homeowners Insurance

Refer to NUMMORTG, MGTYPE, and HELUMC to determine the next question:

- If respondent has any mortgage or loan that is NOT a home equity line of credit, [go to TAXPMT](#).
- Otherwise, [skip to AMTXQ](#).

1) TAXPMT

Is property tax included in [your mortgage or loan payment/any of your mortgage or loan payments]?

1. ☐ Yes
 2. ☐ No
- ☐ DK
☐ Ref

2) AMTXQ

What was the total property tax last year for the [cooperative/ condominium/ house/ apartment/ living quarters] [\[and its land \(for house/ apartment/ living quarters\)\]](#)?

- ☐ DK
☐ Ref

3) BUYI1

Does this household have homeowner's insurance?

1. ☐ Yes – [Go to instructions beneath this question](#)
 2. ☐ No
- ☐ DK
☐ Ref
- } [End module](#)

Refer to NUMMORTG, MGTYPE, and HELUMC to determine the next question:

- If respondent has any mortgage or loan that is NOT a home equity line of credit, [go to INSPMT](#).
- Otherwise, [skip to AMTI1](#).

4) INSPMT

Is homeowner's insurance included in [your mortgage or loan payment/any of your mortgage or loan payments]?

1. ☐ Yes
 2. ☐ No
- ☐ DK
☐ Ref

5) AMTI1

[In the past 12 months /Since you have lived here], what was the total cost of homeowner's insurance?

[*Enter 9,998 for 9,998 or more](#)

- ☐ DK
☐ Ref

4.2 Wildfire Risk Module

The Wildfire Risk module is a new topical module of the AHS which will be administered to respondents who live in single-unit homes located in select geographies with identified risk of wildfires³. The module contains eleven questions about home structure, nearby vegetation, and how one would be alerted in case of a wildfire emergency.

For cognitive testing, we included this module in both telephone interviews and in the self-administered web survey. In telephone interviews, the questions were asked for ten of fifteen participants; all ten lived in single-unit homes, nine of ten owned their home, and they were located in a variety of areas with or without identified risk of wildfires. One lived in a specific metropolitan area with an identified risk of wildfires (San Francisco, CA), three lived outside the metropolitan areas with identified risk of wildfires but within a state that had any of these (CA and TX), and six lived outside these states.

The web survey was completed by fifty-three respondents; all lived in single-unit homes, owned their home, and were located in select counties in three metropolitan areas with an identified risk of wildfires (San Francisco, CA; San Antonio, TX; and Birmingham, AL). The web instrument required respondents to select or enter a response to a question before proceeding, and did not present “Don’t Know” or “Refuse” as options.

4.2.1 Roof Type

Original Wording, Final Recommendation, and Final Wording Q72 (No Changes Made)

Q72. Next we will ask questions about the structure of your home.

What type of roof do you have?

(If more than one, select the one covering the largest part of your roof.)

***Read answer categories**

1. ☐ Asphalt shingles

2. ☐ Wood shake

3. ☐ Tile

4. ☐ Metal

5. ☐ Other

☐ DK

☐ Ref

No apparent problems were detected with this question. Of the 10 telephone participants, eight selected “Asphalt shingles,” one selected “Tile,” and one selected “Other.” The participant who selected “Other” described their house as “stucco,” with “concrete and insulation” on top of the house.

Of the 53 web respondents, 42 selected “Asphalt shingles,” one selected “Wood shake,” five selected “Tile,” three selected “Metal,” and two selected “Other” (specified as “tar and gravel” and “duralast”).

³ During the time of cognitive testing, HUD had initially planned for this module to be further restricted to “owner-occupied” homes. HUD later decided to expand the universe of this module to include rented homes as well, as long as they met the other criteria (single-unit homes in select geographies).

The web survey included a follow-up probe for respondents to identify any secondary part of the roof. Based on this, all but five respondents did not have a secondary roof type, and selected “None of the above” for the probe.

Of the five respondents who identified any secondary part, one selected “Wood shake,” one selected “Tile,” one selected “Metal,” and two selected “Other” (specified as “tar gravel” and “comp shingle”). In four of these five cases, the main part of the roof selected in the original survey question was “Asphalt shingles.” The one exception was the respondent who selected “Metal” as their secondary type, with “Wood shake” as their main type in the original question.

4.2.2 Siding Type

Original Wording Q73

Q73. What kind of siding or exterior wall covering is on your home?

(If more than one, select the one covering the largest part of your home).

**Read answer categories*

1. ☐ Wood
2. ☐ Vinyl
3. ☐ Aluminum
4. ☐ Other (brick, asbestos, fiber cement, etc.)
- ☐ DK
- ☐ Ref

Final Recommendation Q73

CBSM gave a conditional recommendation for HUD to consider adding response options to explicitly capture various siding types that were not already listed, and then use “Other” only for those that were still not covered. This recommendation depended on what HUD was interested in or intended to do with the data. Otherwise, CBSM recommended that the question should be kept as worded.

Final Decision Q73

HUD decided to keep the original question wording.

No apparent problems were detected with this question. In both telephone interviews and the web survey, the final option “Other (brick, asbestos, fiber cement, etc.)” was selected more than the other three options combined. Of the 10 telephone participants, six selected this option; of these, three said “stucco” or described stucco as a kind of cement, two said “brick,” and one gave a long answer describing “parging” and how it is similar to and different from stucco, cement, and concrete.

Of the 53 web respondents, 35 selected this option. The web instrument did not allow respondents to specify a material within the “Other” option for this question.

Based on this, CBSM gave a conditional recommendation depending on what HUD was interested in or intended to do with the data. CBSM proposed either (i) adding new response options before the “Other” option, or (ii) keeping the question as worded. For example, if some kinds of siding that were not response options were more flammable than others in the event of a wildfire (e.g. brick versus stucco), HUD may wish to collect data on additional siding types rather than combining all of these into an “Other” category. HUD decided to keep the original question wording; they stated that their interest was only to capture

specific siding types if they were flammable (wood, vinyl, aluminum), so it was reasonable to keep the final option “Other” rather than add explicit options for siding types that were not flammable (such as “brick” or “cement”).

Among the previous options, in telephone interviews two participants selected “Wood,” one selected “Vinyl,” and one selected both “Wood” and “Other” (specifying “Brick”). In the web survey, 17 respondents selected “Wood” and one selected “Vinyl.” No respondents selected “Aluminum” in either telephone or web.

The web survey included a follow-up probe for respondents to identify any secondary part of the siding. Based on this, the majority of respondents (33 of 53) did not have a secondary siding type, and selected “None of the above” for the probe. Of the 20 web respondents who identified any secondary siding type, 10 respondents selected “Wood,” two selected “Vinyl,” one selected “Aluminum,” six selected “Other,” and one selected both “Vinyl” and “Other.” The 12 respondents who selected either “Wood” or “Vinyl” as the secondary type all selected “Other” as the main type. Of the remaining eight respondents (who selected “Aluminum,” “Other,” or a combination of secondary types), seven selected “Wood” and one selected “Vinyl” as the main type.

4.2.3 Roof Gutters

Original Wording, Final Recommendation, and Final Wording Q74 (No Changes Made)

Q74. Does your roof have gutters?

1. ☐ Yes – [Proceed to Q75. WFRGUTCLN](#)
2. ☐ No
- ☐ DK
- ☐ Ref

} Skip to instructions after
Q75. WFRGUTCLN

Q74 Findings:

No apparent problems were detected with this question. Of the 10 telephone participants, seven answered “Yes” and three answered “No.”

Of the 53 web respondents, 46 answered “Yes” and seven answered “No.”

4.2.4 Frequency of Cleaning Gutters

Original Wording, Final Recommendation, and Final Wording Q75 (No Changes Made)

Q75. How often are your gutters cleaned?

[*Read answer categories](#)

1. ☐ Twice or more a year
2. ☐ Once a year
3. ☐ Less often than once a year
4. ☐ Never
- ☐ DK
- ☐ Ref

Q75 Findings:

No apparent problems were detected with this question. Of the seven telephone participants who were administered this question, two selected “Twice or more a year,” three selected “Once a year,” and two selected “Never.”

Of the 46 web respondents who were administered this question, nine selected “Twice or more a year,” 20 selected “Once a year,” 11 selected “Less often than once a year,” and six selected “Never.”

4.2.5 Home Deck

Original Wording, Final Recommendation, and Final Wording Q76 (No Changes Made)

Q76. [Earlier you reported that your home has a porch, deck, balcony, or patio.]

Does your home have a deck?

- 1. ☐ Yes – Proceed to Q77. WFRDKCLN
- 2. ☐ No
- ☐ DK
- ☐ Ref

} Skip to Q79. WFRWOOD

Q76 Findings:

No apparent problems were detected with this question. Of the 10 telephone participants, five answered “Yes” and five answered “No.”

Of the 51 web respondents who were administered this question, 25 answered “Yes” and 26 answered “No.”

4.2.6 Deck Type

Original Wording, Final Recommendation, and Final Wording Q77 (No Changes Made)

Q77. What is the surface of your deck made from?

**Read answer categories*

- 1. ☐ Wood
- 2. ☐ Synthetic material
- 3. ☐ Concrete
- 4. ☐ Other
- ☐ DK
- ☐ Ref

Q77 Findings:

No apparent problems were detected with this question. Of the five telephone participants who were administered this question, two selected “Wood,” one selected “Synthetic material,” and two selected “Concrete.”

Of the 25 web respondents who were administered this question, 21 selected “Wood,” three selected “Synthetic material,” and one selected “Concrete.” No respondents selected “Other” in either telephone or web.

4.2.7 Storage Under Deck

Original Wording, Final Recommendation, and Final Wording Q78 (No Changes Made)

Q78. Is the space under your deck used for storage?

1. ☐ Yes
2. ☐ No
- ☐ DK
- ☐ Ref

Q78 Findings:

No apparent problems were detected with this question. Of the five telephone participants who were administered this question, one answered “Yes” and four answered “No.”

Of the 25 web respondents who were administered this question, one answered “Yes” and the remaining 24 selected “No.”

4.2.8 Wood Types on Property

Original Wording, Final Recommendation, and Final Wording Q79 (No Changes Made)

Q79. Do you have any of the following on your property?

**Read answer categories, record Yes or No for each*

1. Wooden fence

- ☐ Yes
☐ No

2. Woodpile

- ☐ Yes
☐ No

3. Shed

- ☐ Yes
☐ No

Q79 Findings:

No apparent problems were detected with this question. Of the 10 telephone participants, (i) eight answered “Yes” and two answered “No” about a wooden fence; (ii) one answered “Yes,” eight answered “No”, and one answered “Don’t Know” about a woodpile; (iii) three answered “Yes” and seven answered “No” about a shed.

Of the 53 web respondents, (i) 41 answered “Yes” and 12 answered “No” about a wooden fence; (ii) seven answered “Yes” and 46 answered “No” about a woodpile; (iii) 21 answered “Yes” and 32 answered “No” about a shed.

4.2.9 Vegetation Near Home

Original Wording, Final Recommendation, and Final Wording Q80 (No Changes Made)

Q80. Do you have vegetation, such as shrubs, trees, or gardening mulch around your home?

1. ☐ Yes – Proceed to Q81. WFRVEGCLOSE

2. ☐ No

☐ DK

☐ Ref

} Skip to Q82. WFRALERT

Q80 Findings:

No apparent problems were detected with this question. Of the 10 telephone participants, all answered “Yes.”

Of the 53 web respondents, 49 answered “Yes” and four answered “No.”

Based on an open-ended probe in telephone interviews, participants understood “vegetation” to mean “anything that grows” with a variety of examples such as plants, flowers, bushes, shrubs, trees, vegetables, gardens, and grass.

Web respondents were asked if they considered some type of vegetation other than those explicitly listed in the question, and 19 of the 53 respondents answered “Yes.” As a follow-up, these respondents were asked which types of vegetation they considered. CBSM divided these specific vegetation types into broader categories, based on coding by the researchers – these included a lawn, trees, a garden or vegetables, flowers, and other types (e.g. shrubs, concrete, xeriscaping, and cacti). Based on these, we did not recommend adding any text to the question.

4.2.10 Vegetation Distance from Home

Original Wording Q81

Q81. How close is the vegetation to your home?

**Read answer categories*

1. ☐ Less than 5 feet away from my home

2. ☐ 5 feet away or more from my home

☐ DK

☐ Ref

Final Recommendation and Final Wording Q81

Replace the original wording with the following:

Is any of the vegetation less than 5 feet away from your home?

1. ☐ Yes

2. ☐ No

☐ DK

☐ Ref

Q81 Findings:

In both modes of data collection, the response options were found to be problematic, since “vegetation” could come in multiple forms and thus fall both within five feet of the home and more than five feet from the home. In telephone interviews, three participants selected “Less than 5 feet away from my home,” five selected “5 feet away or more from my home,” and two initially wished to select both options (even though the question is intended to record only one response option). In the web survey, 26 respondents selected “Less than five feet away from my home” and 23 selected “5 feet or more away from my home.”

In the web survey, there were multiple instances in which respondents selected one of the two distances, but responded to probes by indicating that most or all of the vegetation falls within the other range of distance. When asked a probe about where “most of” the vegetation was located, 31 respondents indicated the same distance as that in the survey question, while 18 indicated the opposite distance. Additional probes highlighted difficulty with answering this question; in response to a “mark all that apply” probe about more specific ranges of distance of any vegetation from the home, 14 respondents selected more than one range between options. These were “Less than 3 feet away,” “At least 3 feet but less than 6 feet away,” “At least 6 feet but less than 10 feet away,” and “At least 10 feet away.” In some instances, ranges were selected that contradicted the answer to the survey question.

Since the intent of the module is to assess wildfire risk, we recommended replacing this question to instead ask “Is any of the vegetation less than 5 feet away from the home?” and to allow response options of “Yes” or “No.” This would improve the original question by specifying “any vegetation” for clarity, rather than “the vegetation” which is vague and does not guide the respondent on how to answer if they have many kinds of vegetation that are closer and farther than 5 feet. If the respondent answers “Yes,” this would indicate a higher degree of wildfire risk than if they answer “No,” since the latter indicates all vegetation is at least five feet away from the home. HUD agreed with this recommendation for the final question wording.

4.2.11 Mode of Alert During Wildfire Emergency

Original Wording Q82

Q82. If there were a wildfire emergency where you live, how would you expect to be alerted FIRST?

**Read answer categories*

1. ☐ Sirens
2. ☐ Text or call on my cell phone
3. ☐ Call on my landline
4. ☐ Email
5. ☐ Visit or other in person contact from emergency official
- ☐ DK
- ☐ Ref

Final Recommendation and Final Wording Q82

Q82. If there were a wildfire emergency where you live, how would you expect to be alerted FIRST?

**Read answer categories*

1. ☐ Sirens
2. ☐ **Emergency alert**, text, or call on my cell phone
3. ☐ Call on my landline

4. ☐ Email
5. ☐ **Television or radio**
6. ☐ Visit or other in person contact from emergency official
- ☐ DK
- ☐ Ref

Q82 Findings:

No apparent problems were detected for this question. In telephone interviews, one participant selected “Sirens” and the other nine selected “Text or call on my cell phone.” In the web survey, 17 respondents selected “Sirens,” 29 selected “Text or call on my cell phone,” two selected “Call on my landline,” three selected “Email,” and two selected “Visit or other in person contact from emergency official.”

Although each respondent selected one of the five original options, we proposed adding an option for “Television or radio” based on responses to probes in both telephone interviews and the web survey about other ways to be alerted. Answers to this probe from telephone interviews included:

- “Maybe a scrolling message on TV.”
- “Whenever there’s an emergency people are glued to the TV.”

Respondents also recalled specific instances of receiving TV and radio alerts during this probe. Also, coding by CBSM researchers found that “TV/radio” was the most common category for responses to the probe in the web survey. We proposed placing this new option before the final option “Visit or other in person contact form emergency official;” this original option should remain last, since a TV/radio alert is more similar to the previous options in that it is not received by an “in-person” means. HUD agreed with our recommendation for this new option and its placement.

We also proposed adding the text “emergency alert” to the start of the second option before “text or call on my cell phone.” Based on telephone interviews, several participants who selected the second option initially answered by describing an “alert” on their cell phone about an emergency, which was similar to a text. Select quotes included:

- “Some kind of alert on my phone, like when you get an alert about the weather and everybody’s phone goes off.”
- “I guess a text or alert on my phone.”
- “Probably a code red alert, so a call and/or app alert.”

After TV and radio, the next most common way of being alerted that respondents identified during the probe in web testing was from neighbors, followed by seeing or smelling fire or smoke. We did not recommend adding options for these, since these do not come from an authorized official or organization.

Based on another probe in both the telephone interviews and the web survey, respondents understood “sirens” to mean a loud noise or sound meant to alert people of an emergency. Some went further to identify the source of the sound, which could come from firetrucks, other emergency vehicles, or fixed sirens such as those attached to fire stations. Also, some described how these are used in specific situations such as tornadoes.

One participant in a telephone interview described activating sirens during tornadoes for a previous job, saying “They kind of look like light posts” and “they’re placed around the city, and they play a loud noise to get everyone’s attention. And then a message will be played, letting the public know why the sirens are being activated at that time.”

4.3 Recent Movers Module

The Recent Movers module is a core module of the AHS which is administered to respondents who have lived in their current home for two years or less. The module includes a block of questions about the housing search process. In previous years of AHS, this block contained eleven questions. For telephone cognitive interviews, we administered this block with six new questions after the original eleven questions; the new questions are administered only to those who rent their home or occupy without payment of rent, as opposed to homeowners. This module was not administered in the web survey.

Since the data collection goal for telephone interviews was fifteen total participants, and the Recent Movers module contained fewer test questions than the Mortgage module (which was intended for homeowners and not renters), CBSM decided to recruit fewer participants who met the criteria for the new Recent Movers questions than for the Mortgage module (three and twelve, respectively). We present our final recommendations for the six new Recent Movers questions, as the original eleven questions were administered only for context.

4.3.1 Visited Other Neighborhoods

Original Wording, Final Recommendation, and Final Wording Q66 (No Changes Made)

Q66. When you were looking for a new place to live, did you visit other neighborhoods besides this one?

1. ☐ Yes
2. ☐ No
- ☐ DK
- ☐ RF

Q66 Findings:

No apparent problems were detected with this question. Of the three participants who were administered this question, all answered “Yes.”

Based on probes, participants understood “visit” to mean “checking” or “looking” at possible areas to live in person. Two described “neighborhood” as a distinct area with multiple homes, while one gave a more narrow definition of “neighborhood” as other apartment complexes besides their current one, and explained they were only searching for apartments which influenced how they thought about the term in the question. Since HUD stated during expert review that respondents may define neighborhood for themselves, we did not recommend rewording this question.

4.3.2 Visited Other Homes in Current Neighborhood

Original Wording, Final Recommendation, and Final Wording Q67 (No Changes Made)

Q67. When you were looking for a new place to live, did you visit other houses or apartments within this neighborhood?

1. ☐ Yes
2. ☐ No
- ☐ DK
- ☐ RF

Q67 Findings:

No apparent problems were detected with this question. Of the three participants who were administered this question, all answered “Yes.”

One participant initially answered “No” but when probed about the meaning of “visit” in this question, they decided to change their answer to “Yes,” saying that they hadn’t first considered particular visits they’d made to occupied homes, as opposed to unoccupied homes.

Based on probes, participants understood “visit” to have the same meaning as in the previous question, but said that it applied to their current area in this question. “Neighborhood” took on the same meaning(s) as in the previous question, but again applied to their current area. Since HUD stated during expert review that respondents may define neighborhood for themselves, we did not recommend rewording this question.

4.3.3 Length of Time to Find a Place to Live

Original Wording, Final Recommendation, and Final Wording Q68 (No Changes Made)

Q68. During your most recent move, how long did it take to find a place to live?

**Read answer categories*

1. ☐ Less than a month
2. ☐ More than one month
- ☐ DK
- ☐ RF

Q68 Findings:

No apparent problems were detected with this question. Of the three participants who were administered this question, all selected “More than one month.”

4.3.4 Rental Applications for Other Homes

Original Wording, Final Recommendation, and Final Wording Q69 (No Changes Made)

Q69. Did you submit rental applications for any apartments or housing units other than this one?

1. ☐ Yes
 2. ☐ No
 - ☐ DK
 - ☐ Ref
- Proceed to Q70. SRCHREJ
Skip to Q71. SRCHCRED

Q69 Findings:

No apparent problems were detected with this question. Of the three participants who were administered this question, one answered “Yes” and two answered “No.”

4.3.5 Rental Applications Rejected Due to Credit

Original Wording Q70

Q70. Were any of your rental applications rejected because of credit?

1. ☐ Yes
2. ☐ No

- ☐ DK
- ☐ RF

Final Recommendation Q70a and Q70b

Q70a (NEW). A guarantor or co-signer may be a friend or family member who agrees to make payments on your behalf should you become unable to pay your rent. Did you have a guarantor or co-signer on any of your rental applications?

- 1. ☐ Yes
- 2. ☐ No
- ☐ DK
- ☐ RF

Q70b. Were any of your rental applications rejected because of [your/anyone's] credit history or credit score?

- 1. ☐ Yes
- 2. ☐ No
- ☐ DK
- ☐ RF

Final Wording Q70a and Q70b

HUD agreed with the recommendation to add the new preceding question (Q70a) about a guarantor or co-signer, and agreed with the recommended wording for this. For the original question about rental applications rejected due to credit (Q70b), HUD agreed with the recommendation to change “credit” to “credit history or credit score,” but preferred a different fill besides “[your/anyone’s]” earlier in the question:

Q70b. Were any of your rental applications rejected because of [your/your or your co-signer's] credit history or credit score?

- 1. ☐ Yes
- 2. ☐ No
- ☐ DK
- ☐ RF

Q70 Findings:

No major problems were detected for this question. One participant was asked this question and selected “Yes.” However, they explained that their application was rejected because they “overqualified” since it was a low-income apartment complex and their income was above the limit; their response should have been “No” based on these conditions. It was unclear if they heard the full question or misinterpreted it.

Our first recommendation was to add a preceding question to this one; our recommendation was based on information gathered during probes from one participant after the final test question in this module (see Section 4.3.6 below). This participant volunteered that their parents and their roommate’s parents would have been able and willing to co-sign their lease and application, if they weren’t able to qualify based on their own income or credit (though this wasn’t needed since they qualified on their own). The current questions do not capture this, but we felt that recording this may be of value, since the final two test

questions in this module address credit and its relationship to applications. We felt that these existing questions could conflate the respondent's credit score with that of a guarantor or co-signer, unless there was an explicit question added about this. HUD agreed with our recommendation for this new question, and with our recommended wording.

For the original question, we recommended changing "credit" to "credit history or credit score" to make it clearer that credit is the concept of interest. HUD agreed with this change. We also recommended adding a fill before this, in which "your" would be read if the respondent's home is rented in their name only and they did not indicate any guarantor or co-signer, and "anyone's" would be read if either (i) the respondent's home is rented in their name and any additional person's name; and/or (ii) they indicated any guarantor or co-signer. HUD preferred a different fill, in which "your" would be read if the respondent did not indicate any guarantor or co-signer, and "your or your co-signer's" would be read if the respondent did indicate any guarantor or co-signer.

4.3.6 Rental Applications Not Submitted Due to Credit

Original Wording Q71

Q71. Sometimes people don't apply for some units even if they can afford them. Did you decide not to submit an application because you were worried about your credit score?

- 1. ☐ Yes
- 2. ☐ No
- ☐ DK
- ☐ Ref

Final Recommendation Q71

Q71. Sometimes people don't apply for some units even if they can afford them. Did you decide not to submit an application because you were worried about [your/anyone's] credit history or credit score?

- 1. ☐ Yes
- 2. ☐ No
- ☐ DK
- ☐ Ref

Final Wording Q71

HUD agreed with the recommendation to change "credit score" to "credit history or credit score," but preferred a different fill besides "[your/anyone's]" earlier in the question:

Q71. Sometimes people don't apply for some units even if they can afford them. Did you decide not to submit an application because you were worried about [your/your or your co-signer's] credit history or credit score?

- 1. ☐ Yes
- 2. ☐ No
- ☐ DK
- ☐ Ref

Q71 Findings:

No major problems were detected for this question. Of the three participants who were administered this question, all answered “No.”

We recommended replacing “credit score” with “credit history or credit score” since these cover more elements of credit, and for consistency with our recommendation in the prior question. HUD agreed with this change.

In keeping with our other recommendation for the prior question, we recommended adding a fill before “credit”, in which “your” would be read if the respondent’s home is rented in their name only and they did not indicate any guarantor or co-signer, and “anyone’s” would read if either (i) the respondent’s home is rented in their name and any additional person’s name, and/or (ii) they indicated any guarantor or co-signer. HUD preferred a different fill, in which “your” would be read if the respondent did not indicate any guarantor or co-signer, and “your or your co-signer’s” would be read if the respondent did indicate any guarantor or co-signer.

During probes, none of the participants indicated that the question was difficult to answer. One participant said the question made them feel “self-conscious” about their credit and “didn’t like the way it made me feel thinking about how bad my credit was a year ago.” Another participant said their parents and their roommate’s parents would have been able and willing to co-sign their lease and application if they weren’t able to qualify based on their own income or credit, but said their own financial situation was secure as well.

4.4 Pets Module

The Pets module is a new topical module for the AHS which will be administered to all occupied housing units. It contains seven questions and is based on questions from the General Social Survey. All participants in telephone cognitive interviews were asked the first question in the module, and those who answered “Yes” were asked each of the following six questions as well. This module was not administered in the web survey.

4.4.1 Any Pets in Household

Original Wording, Final Recommendation, and Final Wording Q83 (No Changes Made)

83. Next we will ask questions about any pets in your household.

Does [your/this] household have any pets?

Help Text: (Include any foster pets. Do not include livestock, such as cows, horses, or pigs. Do not include service animals.)

1. ☐ Yes – Proceed to Q84. PETSDOG

2. ☐ No

☐ DK

☐ Ref

} Skip to End

Q83 Findings:

No apparent problems were detected with this question. Nine participants answered “Yes” and the remaining six answered “No.”

4.4.2 Number of Dogs

Original Wording, Final Recommendation, and Final Wording Q84 (No Changes Made)

84. How many dogs does [your/this] household have?

- _____
- ☐ DK
☐ Ref

Q84 Findings:

No apparent problems were detected with this question. Of the nine participants with any pets, seven reported having one or more dogs; the two other participants had none.

4.4.3 Number of Cats

Original Wording, Final Recommendation, and Final Wording Q85 (No Changes Made)

85. How many cats (does [your/this] household have?)

- _____
- ☐ DK
☐ Ref

Q85 Findings:

No apparent problems were detected with this question. Of the nine participants with any pets, two reported having one or more cats; the seven other participants had none.

4.4.4 Any Small Mammals

Original Wording, Final Recommendation, and Final Wording Q86 (No Changes Made)

86. Does [your/this] household have any small mammals, such as rabbits, gerbils, or hamsters?

1. ☐ Yes
2. ☐ No
☐ DK
☐ Ref

Q86 Findings:

No apparent problems were detected with this question. Of the nine participants with any pets, two answered “Yes” and the seven others answered “No.”

4.4.5 Any Fish

Original Wording, Final Recommendation, and Final Wording Q87 (No Changes Made)

87. (Does [your/this] household have) any fish?

1. ☐ Yes
2. ☐ No
☐ DK
☐ Ref

Q87 Findings:

No apparent problems were detected with this question. Of the nine participants with any pets, three answered “Yes” and the six others answered “No.”

One participant volunteered that they had a lobster and snail in addition to several fish, and that that these are kept in the same tanks. The interviewer asked how they would have answered this question if the tanks only contained the lobster and snail, without any fish; the participant said they probably would have answered “No” in this case. They felt it would be “good to note” other types of animals kept in tanks besides fish. However, since it was established during expert review that HUD does not wish to record other types of pets, we did not recommend rewording this question or adding any new questions.

4.4.6 Any Birds

<u>Original Wording, Final Recommendation, and Final Wording Q88 (No Changes Made)</u>

88. (Does [your/this] household have) any birds?

- | |
|---------------------------------|
| 1. <input type="checkbox"/> Yes |
| 2. <input type="checkbox"/> No |
| <input type="checkbox"/> DK |
| <input type="checkbox"/> Ref |

Q88 Findings:

No apparent problems were detected with this question. Of the nine participants with any pets, one answered “Yes” and the eight others answered “No.”

4.4.7 Any Reptiles

<u>Original Wording, Final Recommendation, and Final Wording Q89 (No Changes Made)</u>

89. (Does [your/this] household have) any reptiles, such as turtles, snakes, or lizards?

- | |
|---------------------------------|
| 1. <input type="checkbox"/> Yes |
| 2. <input type="checkbox"/> No |
| <input type="checkbox"/> DK |
| <input type="checkbox"/> Ref |

Q89 Findings:

No apparent problems were detected with this question. Of the nine participants with any pets, all answered “No.”

5 CONCLUSIONS

For this research we tested a streamlined interviewer-administered questionnaire containing 89 questions from six survey modules. At the same time, we tested a shorter self-administered web survey containing 41 questions from three survey modules. Most questions in the four test modules – Mortgage, Wildfire Risk, Recent Movers, and Pets – generally performed well. For the Mortgage module, several changes were recommended and will be implemented in survey production. These include revised introductory text to directly encourage respondents to obtain records before answering questions, revised text in the early questions to clarify that home equity lines of credit should be included in answers regardless of balance, and reordering final questions about home fees and expenses outside of mortgages and loans to

reduce cognitive difficulty. A few minor changes were recommended in the Wildfire Risk and Recent Movers modules, and most of these will be implemented in survey production. No changes were recommended for the Pets module.

The cognitive testing for the 2021 AHS cycle differed from previous years, in part due to the COVID-19 pandemic and “Stay-At-Home” safety and social distancing measures. This prevented the usual practice of conducting interviews face-to-face, and required a shift to telephone interviews. This also gave us new reason to supplement the interviewer-administered cognitive testing with a self-administered web survey; in addition to providing data from a much larger sample than interviewer-administered testing alone, this provided another means of data collection that met safety and social distancing measures. The combination of modes proved useful in our testing, and may do so in future testing cycles as well.

6 REFERENCES

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7 APPENDIX A: AHS TELEPHONE RECRUITMENT SCREENER

- 1. Is your home (a) owned or being bought by someone in your household, (b) rented, or (c) occupied without payment of rent?**
 - a. Owned or being bought by someone in your household – *Proceed to #2*
 - b. Rented – *Skip to #6*
 - c. Occupied without payment of rent – *Skip to #6*
- 2. Is the home owned in your name?**
 - a. Yes – *Proceed to #3*
 - b. No – *Skip to #6*
- 3. Is there currently any mortgage, home equity lump sum loan, or line of credit on your home?**
 - a. Yes – *Proceed to #4*
 - b. No – *Skip to #6*
- 4. How many mortgages, home equity lump sum loans, and lines of credit are currently on your home? Please give a number for each. Do not include any loans that have been paid off.**

*Enter a number for each. (If needed and respondent has more than one, ask: **How many are mortgages? How many are lump sum loans? How many are lines of credit?**)*

(If needed, read one or more definitions:

A mortgage may be a fixed rate loan, adjustable rate loan, ARM, or any loan where a fixed amount was borrowed and must be repaid at predetermined intervals.

With a home equity lump sum loan you receive the full amount borrowed up front.

With a home equity line of credit you withdraw funds as needed up to a set limit.)

No. of Mortgages: []

No. of Lump Sum Loans: []

No. of Lines of Credit: []
- 5. Are you currently refinancing your home?**
 - a. Yes
 - b. No
- 6. What type of home do you live in? Would you say house or townhouse, apartment or condo, manufactured/mobile home, or something else?**
 - a. House or townhouse
 - b. Apartment or condo
 - c. Manufactured/mobile home
 - d. Other residence: PLEASE EXPLAIN: []
- 7. In what county is your home located?**

[]
- 8. When did you move to your current home?**

Month: []

Year: []
- 9. Do you live with any pets? Do not include service animals.**
 - a. Yes
 - b. No

Close-out:

If they have an e-mail then say: **Thanks for taking some time to answer my questions today. If you qualify, someone will be back in touch with you soon to schedule an interview. I am going to email**

you some more information about how we protect the privacy of your data and your rights. [email text shown below]

If they do not have an e-mail then read: **Thanks for taking some time to answer my questions today. If you qualify, someone will be back in touch with you soon to schedule an interview.**

The U.S. Census Bureau is required by law to protect your information. We are conducting this voluntary study under the authority of Title 13, United States Code, Sections 6(c), 141 and 193. All of the information you provide may be used only for statistical purposes and may not be disclosed, or used, in identifiable form for any other purpose except as required by law (20 U.S.C. §9573 and 6 U.S.C. §151).

The Census Bureau is not permitted to publicly release your responses in a way that could identify you. We are conducting this voluntary study under the authority of Title 13, United States Code, Sections 6(c), 141 and 193. The results of this study will be used to inform future surveys.

Your privacy is also protected by the Privacy Act, Title 5 U.S. Code. Routine uses of these data are limited to those identified in the Privacy Act System of Record Notice titled, “SORN COMMERCE/Census-3, Demographic Survey Collection (Census Bureau Sampling Frame).”

We estimate that completing these screening questions will take 15 minutes on average. This information collection has been approved by the Office of Management and Budget (OMB). You can validate that this survey is a legitimate federally-approved information collection using the Office of Management and Budget's approval number 0607-0725, which expires December 31, 2022. We are required to tell you this number to conduct this survey. Send comments regarding this estimate or any other aspect of this survey, including suggestions for reducing the time it takes to complete this survey to adrm.pra@census.gov.

When scheduling: We would like to invite you to participate in an interview session. You will receive \$40 as a thank you for completing the interview. The interview is about 60 minutes in length.

The session will be conducted over the telephone. A researcher will send you an email with a link to a form explaining your rights as a participant, and you will need to use your computer or smartphone to sign this. Is this okay?

- o Yes → (CONTINUE) – Great. A researcher will call you at [say interview date and time] and we will conduct the interview at that time. Please be sure to click on the link in the email and sign the form before the interview.**
- o No → (END) – Thank you for your time, but at this time we are not conducting in person sessions. We will notify you if that changes.**

8 APPENDIX B: AHS TELEPHONE PROTOCOL

Cognitive Testing of 2021 AHS – “Protocol A” In-Person/Remote Testing Protocol Guide

PARTICIPANT ID #: _____
____ / ____ / 2020

DATE:

COGNITIVE INTERVIEWER NAME: _____

START TIME: ____: ____ AM / PM

SECTION I. INTRODUCTION

(COGNITIVE INTERVIEWER: READ/PARAPHRASE)

Hello, I’m [NAME OF COGNITIVE INTERVIEWER]. I work for the Census Bureau. Thanks for agreeing to help me today.

Let me begin by telling you a little more about what we’ll be doing today. The United States Census Bureau counts the population in the U.S and also conducts various kinds of surveys.

Today, with your help, we will be testing some new questions that were developed for a national survey called the American Housing Survey. I will first ask you some survey questions and you’ll answer the questions just like you would if you were doing it with an interviewer in a regular survey. We are interested in how you understand these questions and how these questions work for you.

Our goal here is to get a better idea how well the new questions work with people such as yourself before we actually use them in the survey. So the purpose of our session today is to collect your thoughts and opinions on these new questions and materials. I just want to remind you that I’m only asking for your thoughts and opinions on these materials. There is no right or wrong answer. We are simply trying to make sure the question wording is clear and easy for most people to understand. Your feedback will be very useful for helping make sure these questions will make sense to other people. Your participation in this interview and the review of the materials is very important because it will help the Census Bureau with improving these questions. Do you have any questions before we begin?”

[Wait for questions, then turn page]

(COGNITIVE INTERVIEWER: READ, IF IN-PERSON INTERVIEW)

PLACE THE CONSENT FORM IN FRONT OF PARTICIPANT

SECTION II. INTERVIEW CONSENT

Before we start, I would like you to read over the document in front of you. This document explains a little bit about this interview and provides information about your rights as a participant. It also asks for your permission to have this session audio recorded.

Please ask me any questions you have about this document. Once you have finished reading the document, please sign it.

- PARTICIPANT READS AND SIGNS FORM

(READ, IF REMOTE INTERVIEW)

Prior to today, you signed a consent form providing information about your rights as a participant. This also asked for your permission to have this session audio recorded. Please ask me any questions before we begin.

IF PARTICIPANT PROVIDES CONSENT TO HAVE THE SESSION AUDIO-TAPED: I will now turn on the audio recorder.

TEST AUDIO RECORDER AND TURN IT ON AGAIN AFTER TEST

SECTION III. COGNITIVE INTERVIEW

READ: For the upcoming questions, I am interested in your answers, but I am also interested in the process you go through in your mind when you answer the questions. So I'd like you to think aloud as you answer the questions, just tell me everything you are thinking about as you go about answering each question. From time to time, I'll ask you some questions about your answers, or about the questions themselves.

THINK-ALOUD PRACTICE

Let's begin with a practice question. Remember to try to think aloud as you answer.

Practice Question 1. How many windows are there in the house or apartment where you live?
WINDOWS _____

[IF NEEDED:] *Try to visualize the place where you live, and think about how many windows there are in that place. As you count up the windows, tell me what you are seeing and thinking about.*

PROBES:

- How did you come up with that answer?
- Tell me more about that. Why did you say [ANSWER]?
- I noticed that you hesitated. Tell me what you were thinking.

Okay, let's get started. Please answer the questions as you would if an interviewer had come to your home. I will now begin with the first set of questions in the survey.

NOTE TO COGNITIVE INTERVIEWER: START INTERVIEW. NOTE ANY PROBLEMS /COMMENTS /QUESTIONS /PUZZLED LOOKS/EXASPERATED SIGHS RESPONDENT HAS DURING THE INTERVIEW. WHEN NECESSARY, PROBE ON THESE AFTER THE RESPONDENT ANSWERS THE QUESTION.

Housing Unit & Demographics Modules

1. NAME **Now I will ask you some questions about the people who live here.**
 What are the names of all persons living or staying here? Start with yourself.

2. AGE **What is [your/NAME's] age?**

3. REL **IF NOT RESPONDENT: How is [NAME] related to you?**

- | | |
|---|------------------------|
| 1. Spouse | 7. Foster Child |
| 2. Unmarried Partner | 8. Housemate/Roommate |
| 3. Child | 9. Roomer/Boarder |
| 4. Grandchild | 10. Other Non-relative |
| 5. Parent | 11. Dk |
| 6. Other relative (Aunt, Cousin, Nephew, Mother-in-law, etc.) | 12. Ref |

Ask Q1-Q2 for 1st HH member (respondent). Then ask Q1-Q3 for each following HH member.

Once completed, proceed to Q4. TENURE.

4. TENURE

Is your home...

(Read categories until "yes" reply is received)

1. ☐ **Owned or being bought by someone in your household?**
2. ☐ **Rented?**
3. ☐ **Occupied without payment of rent?**

5. OWNER

In whose name or names is this home [fill with answer to TENURE]?

(Place an asterisk () next to owners'/renters' name on Household Roster)*

6. HTYPE

Is this unit a house, an apartment, a manufactured/mobile home, or some other type of residence? *(Refer to separate Help Screen if needed)*

1. ☐ House
2. ☐ Apartment
3. ☐ Manufactured/mobile home – skip to Q8. WHENYR/MON
4. ☐ Other residence

7. STYPE

Are your living quarters in a...

(Read categories until "yes" reply is received. Refer to separate Help Screen if needed)

1. ☐ **1 unit building, detached from any other building?**
2. ☐ **1 unit building, attached to one or more buildings?**
3. ☐ **Building with two or more apartments?**
4. ☐ **Manufactured/Mobile Home?**

8. WHENYR/MON

When did you move to this [house / apartment / manufactured/mobile home / unit]?

If lived there since birth, ask for birth month and year.

_____ Month _____ Year

9. CONDO1

Is this [house / apartment / manufactured/mobile home / unit] part of a condominium? *Help text: A "Condominium" is a type of ownership in which the apartments or houses in a development are individually owned, but the common areas, such as lobbies, halls, grounds, etc. are jointly owned. The owner has a deed, and, very likely, a mortgage on an individual unit. The owner also holds a common joint ownership in all common areas and hallways, entrances, elevators, etc. Condominium ownership may cover single family houses, rowhouses, townhouses, etc., as well as apartments and manufactured/mobile homes. "Time-shared" condominiums are also included in this category.*

1. ☐ **Yes – Skip to Q11. PORCHQ**
2. ☐ **No**

- ☐ DK
- ☐ Ref – Skip to Q11. PORCHQ

10. CONDO2

Is this [house / apartment / manufactured/mobile home / unit] part of a cooperative? Help text: A "Cooperative" is property that is owned by a corporation made up of resident shareholders. Co-op owners can live in their unit or rent it out.

- 1. ☐ Yes
- 2. ☐ No
- ☐ DK
- ☐ Ref

11. PORCHQ

Does the [house / apartment / manufactured/mobile home / unit] have a porch, deck, balcony, or patio? (Measuring at least 4 feet by 4 feet)

Help text: The porch, deck, balcony, or patio must be attached to the unit--not simply to the building. Exclude porches, etc., that are not attached to the sample unit or are free standing. Porches may be enclosed or open. The porch, deck, balcony, or patio must measure at least four feet by four feet.

- 1. ☐ Yes
- 2. ☐ No
- ☐ DK
- ☐ Ref

If home is owned (TENURE=1) and respondent is an owner, [proceed to Real Estate Module](#).

Otherwise, [skip to instructions above Recent Movers Module, Housing Search Section \(page 19\)](#).

Real Estate Module

OWNINTRO

The next questions are about how you acquired your home, taxes, mortgages and other loans that are secured by the property.

Please refer to your mortgage loan statement or any additional records that you may have regarding the mortgages on the property.

Refer to Q7. STYPE (page 4) to determine the next question:

- If home is a 1-unit building (Q7. STYPE=1,2), [proceed to Q12. CUSHOM](#).
- If home is a multi-unit or manufactured/mobile home (Q7. STYPE=3,4), [skip to Q13. PREOCC](#).

12. CUSHOM

How did you obtain [your/this] home? Did you -

[Read options aloud; read categories until a "Yes" is obtained](#)

1. ☐ Buy the house already built?
 2. ☐ Sign a sales agreement that included the land as well as the cost of building the house? (INCLUDE BOTH UNITS THAT WERE UNDER CONSTRUCTION AND THOSE NOT YET STARTED)
 3. ☐ Have a general contractor build it on [your/OWNER NAME's] OWN LAND? (ALSO INCLUDES LEASED LAND)
 4. ☐ Build it ^self_owner on [your/OWNER NAME's] OWN LAND? (INCLUDE PERSON ACTING AS OWN GENERAL CONTRACTOR. ALSO INCLUDES LEASED LAND)
 5. ☐ Receive it as a gift or inheritance?
- ☐ DK
☐ Ref

[Skip to Q14. WHNGET](#)

13. PREOCC

Did [you/OWNER NAME] receive the home as a gift or inheritance or did [you/he/she/they] purchase it?

1. ☐ Gift or inheritance
 2. ☐ Purchased, bought or built
- ☐ DK
☐ Ref

14. WHNGET

When did [you/OWNER NAME] buy or take ownership of the [house/apartment/manufactured/mobile home/ living quarters]?

[If land and building bought at different times, building only](#)

_____ (Year)

- ☐ DK
☐ Ref

15. TPBPIP

When [you/OWNER NAME] [bought/completed/received/obtained/purchased] this [house/apartment/ manufactured/mobile home/ living quarters], did anyone make inquiries or have this [house/apartment/ manufactured/mobile home/ living quarters] inspected or tested for lead pipes?

1. ☐ Yes
 2. ☐ No
☐ DK
☐ Ref

Refer to Q12. CUSHOM & Q13. PREOCC (page 6) to determine the next question:

- If owner purchased home and land together (Q12. CUSHOM=1/2/DK/REF; OR Q13. PREOCC=2/DK/REF), **proceed to Q16. LPRICEQ.**
- If owner had home built on own land (Q12. CUSHOM=3/4), **skip to Q17. CPRICEQ.**

16. LPRICEQ

What was the price of the [house/apartment/ manufactured/mobile home/living quarters]?

(Exclude closing cost)

(For manufactured/mobile homes, exclude value of the land)

Enter 9999998 for \$9,999,998 or more

- ☐ DK
☐ Ref



Skip to Q18. DWNPAY

17. CPRICEQ

What was the construction cost as well as the value of the land at that time?

Enter 9999998 for \$9,999,998 or more

- ☐ DK
☐ Ref

18. DWNPAY

Was the main source of down payment the sale of a previous home, savings, or something else?

If bought outright, enter main source of full payment

401Ks and other retirement accounts should be considered "savings or cash on hand".

- ☐ Sale of previous home if sold during 12 months prior to purchase of new home
- ☐ Savings or cash on hand
- ☐ Sale of other investment
- ☐ Borrowing, other than a mortgage on this property
- ☐ Inheritance or gift
- ☐ Land where building was built used for financing

7. ☐ Other
 8. ☐ No down payment
☐ DK
☐ Ref

Refer to Q18. DWNPAY to determine the next question:

- If any of specific options selected (Q18. DWNPAY=1-6), [skip to Q20. DWNAMT/DWNDLR/DWNPCT](#).
- If "Other" selected (Q18. DWNPAY=7), [proceed to Q19. DWNPYSP](#).

19. DWNPYSP

[Specify other source of down payment:](#)

20. DWNAMT/DWNDLR/DWNPCT

Considering all sources of money, what was the total amount of the down payment on this [house/apartment/ manufactured/mobile home/ living quarters]?

You may answer in dollars or percent.

(If dollars): [Enter amount in dollars](#)

[Enter 9999998 for \\$9,999,998 or more](#)

(If percent): [Enter amount in percent](#)

[If bought outright, enter 100](#)

-
- ☐ DK
☐ Ref

Refer to Q18. DWNPAY to determine the next question:

- If main down payment source was sale of previous home within 12 months of purchasing new home (Q18. DWNPAY=1), [mark Q21. NEWHO=2 \("No"\) and skip to Q22. MARKT](#).
- Otherwise, [proceed to Q21. NEWHO](#).

21. NEWHO

Is this the first home you have ever owned?

1. ☐ Yes
 2. ☐ No
☐ DK
☐ Ref

22. MARKT

Is this home currently for rent or sale?

1. ☐ Yes – [Proceed to Q23. MARKET](#)
 2. ☐ No
☐ DK
☐ Ref
- } [Skip to Mortgage Module \(page 9\)](#)

23. MARKET

Is it for -

[Read all categories](#)

1. ☐ Rent only?
2. ☐ Rent or for sale?
3. ☐ Sale only?
- ☐ DK
- ☐ Ref

Mortgage Module

MORTINTRO

The next questions are about any mortgages and loans that are secured by the property as of today, [date]. If you have any mortgages or loans, please refer to your mortgage or loan statements, or any additional records that you may have regarding the mortgages or loans on the property.

Refer to Q2. AGE (page 3) and Q5. OWNER (page 4) to determine the next question:

- If any owner is age 62 or older, even if that owner is not the respondent, [proceed to Q24. RAM](#).
- Otherwise, [skip to Q25. MORTG](#).

24. RAM

Do you have either a Reverse Annuity Mortgage (or RAM), or Home Equity Conversion Mortgage?

[Read if necessary:](#)

(Some people take out a Reverse Annuity Mortgage or Home Equity Conversion Mortgage that borrows against the equity in their home to give them retirement money or income. Some of these loans do not have to be paid back during the owner's lifetime because it will be paid back by the sale of the home if they move out or when the estate is settled. Some provide monthly income over a specified period of time, after which it must be paid back.)

1. ☐ Yes – [Skip to Q50. BUY1 \(page 16\)](#)
2. ☐ No
- ☐ DK
- ☐ Ref

} [Proceed to Q25. MORTG](#)

25. MORTG

Is there currently any mortgage, home equity loan, deed of trust, contract to purchase, or similar debt on this property?

1. ☐ Yes, there is currently a mortgage or loan on this property – [Go to Q26. NUMMORTG](#)
2. ☐ No, this property is owned free and clear
- ☐ DK
- ☐ Ref

} [Skip to Q50. BUY11 \(page 16\)](#)

26. NUMMORTG

How many mortgages or loans of any type do you currently have on this property? Include all regular mortgages, home equity lump sum loans, home equity credit lines, or any other loan that is secured by the value of this unit. Do not include any loans that have been paid off.

- ☐ DK
☐ Ref

If NUMMORTG > 0, proceed to MORTINTRO2. Otherwise, skip to Q50. BUYI1 (page 16).

MORTINTRO2

Now I would like to ask you about each of your loans in turn. Please report all regular mortgages or loans first, then any home equity lump sum loans, and end with home equity lines of credit. If you have multiple regular loans, start with the one that has the highest balance.

27. MGTYPE

I'm going to ask you a series of questions about your [1st/2nd/3rd/etc.] mortgage or loan. Again, do not include any loans that have been paid off.

Is the [1st/2nd/3rd/etc.] mortgage or loan a:

*Probe: If you refinanced, answer regarding the new mortgage.

*Read until a "yes" is received.

1. ☐ Regular Mortgage? For example: fixed rate loans, adjustable rate loans, ARM, or any loan where a fixed amount was borrowed and must be repaid at predetermined intervals? – Skip to Q30. PMT

2. ☐ Home Equity Loan? – Proceed to Q28. HELUMC

☐ DK
☐ Ref } Skip to Q30. PMT

28. HELUMC

There are two types of home equity loans. With a home equity lump sum loan you receive the full amount borrowed up front. With a home equity line of credit you withdraw funds as needed up to a set limit.

Is the [1st/2nd/3rd/etc.] mortgage or loan a:

*Read answer categories.

1. ☐ Home Equity Lump Sum Loan – Skip to Q30. PMT

2. ☐ Home Equity Line of Credit – Proceed to Q29. HEBAL

☐ DK
☐ Ref } Proceed to Q30. PMT

29. HEBAL

Do you currently have an outstanding balance against the [1st/2nd/3rd/etc.] mortgage or loan?

1. ☐ Yes – Proceed to Q30. PMT

2. ☐ No – Skip to Q35. INTW/INTF

☐ DK
☐ Ref } Proceed to Q30. PMT

30. PMT

Looking at your statement, how much is your current payment on the [1st/2nd/3rd/etc.] mortgage or loan?

*Enter 99,998 for 99,998 or more

☐ DK

☐ Ref

Refer to Q27-Q29 (page 10) to determine the next question:

- If mortgage/loan is a regular mortgage (Q27. MGTYPE=1, DK, REF) OR a home equity lump sum loan (Q28. HELUMC=1, DK, REF), then **proceed to Q31. PMTF**.
- If mortgage/loan is a home equity line of credit (Q28. HELUMC=2) AND may have an outstanding balance (Q29. HEBAL=Yes/DK/Ref). **skip to Q34. UNPBAL**.

31. PMTF

How often do you make a payment on your [1st/2nd/3rd/etc.] mortgage or loan?

*Read answer categories.

1. ☐ Once per month
2. ☐ Twice per month
3. ☐ Every 2 weeks
4. ☐ Something else – Proceed to Q32. PMTFSP

☐ DK

☐ Ref

Skip to Q33. PMIPMT

Skip to Q33. PMIPMT

32. PMTFSP

Specify how often you make a payment on your [1st/2nd/3rd/etc.] mortgage or loan.

☐ DK

☐ Ref

33. PMIPMT

Looking at your [1st/2nd/3rd/etc.] mortgage or loan, is mortgage insurance or Private Mortgage Insurance (PMI) currently included in your payment? Sometimes lenders require mortgage insurance if the down payment made by the home buyer is below a certain percentage.

1. ☐ Yes
2. ☐ No

☐ DK

☐ Ref

34. UNPBAL

Looking at your statement, what is the amount that you currently owe on the [1st/2nd/3rd/etc.] mortgage or loan? That is, what is the unpaid principal balance?

* Round to the nearest whole dollar

* Enter 9999998 for \$9,999,998 or more.

* Help Text: Enter the dollar portion of the original amount still owed that applies to the sample unit only, excluding any amount covering other residential or nonresidential portions. Record the applicable amount

rounded to the nearest dollar. If the respondent does not know the exact amount, an approximate figure will do.

-
- ☐ DK
☐ RF

35. INTW/INTF

Looking at your statement, what is the current interest rate on the [1st/2nd/3rd/etc.] mortgage or loan?

- *Enter whole number, then fraction/decimal may be recorded in form of 1/8 (.125), 2/8 (.25), etc.
* A line of credit with no balance should still have an interest rate.

-
- ☐ DK
☐ Ref

RULEINTRO

The next questions are about when you acquired or refinanced your [1st/2nd/3rd/etc.] mortgage or loan.

Refer to Q27-Q28 (page 10) to determine the next question:

- If mortgage is a regular mortgage (Q27. MGTYPE=1/DK/REF) then proceed to Q36. REFI.
- If this is a home equity lump sum loan (Q28. HELUMC=1/DK/REF), skip to Q37. MATBUY.
- If this is a home equity line of credit (Q28. HELUMC=2), skip to Q48. HECR (page 15).

36. REFI

Is the [1st/2nd/3rd/etc.] mortgage or loan a refinanced mortgage?

1. ☐ Yes – Code Q37. MATBUY="No", Skip to Q38. YRMOR
2. ☐ No
☐ DK
☐ Ref } Proceed to Q37. MATBUY

37. MATBUY

Did you get the [1st/2nd/3rd/etc.] mortgage or loan at the time you bought this home?

1. ☐ Yes – Skip to Q39. TERM
2. ☐ No
☐ DK
☐ Ref } Proceed to Q38. YRMOR

38. YRMOR

What year did you [get/refinance] the [1st/2nd/3rd/etc.] mortgage or loan? (Read only if Q21. REFI="Yes": If you refinanced the mortgage more than once, answer regarding the new/most recent loan.)

-
- ☐ DK

☐ Ref

39. TERM

From the date that you [obtained/refinanced] this [1st/2nd/3rd/etc.] mortgage or loan, how many years did you have to pay it off?

*Enter 40 for 40 or more

☐ DK

☐ Ref

40. AMMORT

How much was [borrowed/refinanced] for the [1st/2nd/3rd/etc.] mortgage or loan?

*Enter 9,999,998 for 9,999,998 or more

☐ DK

☐ Ref

Refer to Q27-Q28 (page 10) to determine the next question:

- If mortgage is a regular mortgage (Q27. MGTYPE=1/DK/REF), proceed to Q41. MORTIN.
- If this is a home equity lump sum loan (Q28. HELUMC=1/DK/REF), code Q41. MORTIN=4 ("None of these") and skip to Q42. VARY.

41. MORTIN

Is the [1st/2nd/3rd/etc.] mortgage or loan an FHA, VA, Rural Housing Service / Rural Development mortgage, or none of these?

1. ☐ FHA } Proceed to Q42. VARY

2. ☐ VA }

3. ☐ Rural Housing Service/Rural Development – See instructions below

4. ☐ None of these }

☐ DK

☐ Ref

Proceed to Q42. VARY

Refer to Q36. REFI (page 12) to determine the next question if Q41. MORTIN=3 ("Rural ..."):

- If mortgage refinanced a previous one (Q36. REFI=1), skip to Q45. REFICASH.
- Otherwise, refer to Q26. NUMMORTG (page 9):
 - If NUMMORTG=1, skip to Q50. BUYI1 (page 16).
 - If NUMMORTG>1, look to whether this is about final mortgage or loan:
 - If yes, skip to MORTOUTRO (page 15).
 - If no, return to Q27. MGTYPE (page 10) and begin questions for next mortgage/loan.

42. VARY

Are the payments on this [1st/2nd/3rd/etc.] mortgage or loan the same during the whole length of the mortgage or loan?

1. ☐ Yes – See instructions below Q44. VARMSP

2. ☐ No – Proceed to Q43. HOWVARY

☐ DK

☐ Ref

} See instructions below Q44. VARMSP

43. HOWVARY

Why do the payments in the [1st/2nd/3rd/etc.] mortgage or loan change?

*Enter all that apply, separate with commas.

1. ☐ You can choose your payment amount known as a "payment option" mortgage?

2. ☐ You are paying only interest on the loan now, but will have to start paying down the loan balance later, known as an "interest only" mortgage?

3. ☐ There will be a large payment due at the end of the loan term, known as a "balloon" mortgage?

4. ☐ Your payments vary according to a set schedule that does not depend on changes in interest rates, known as a "graduated payment" mortgage?

5. ☐ Your interest rate can change with market rates, known as an "adjustable rate" mortgage or ARM?

6. ☐ The payments you make for taxes and/or insurance change?

7. ☐ Other; specify

☐ DK

☐ Ref

Refer to Q43. HOWVARY to determine the next question:

- If "Other; specify" selected (Q43. HOWVARY=7), proceed to Q44. VARMSP.
- Otherwise, refer to instructions after Q44. VARMSP

44. VARMSP

Please specify other reason(s) why the [1st/2nd/3rd/etc.] mortgage or loan payment changed.

☐ DK

☐ Ref

Refer to Q36. REFI (page 12) to determine the next question:

- If mortgage refinanced a previous one (Q36. REFI=1), proceed to 45. REFICASH.
- Otherwise, refer to Q26. NUMMORTG (page 9):
 - If NUMMORTG=1, skip to Q50. BUYI1 (page 16).
 - If NUMMORTG>1, look to whether this is about final mortgage or loan:
 - If yes, skip to MORTOUTRO (page 15).
 - If no, return to Q27. MGTYPE (page 10) and begin questions for next mortgage/loan.

45. REFICASH

Did you refinance this [1st/2nd/3rd/etc.] mortgage or loan to receive cash or increase the outstanding balance of the loan?

1. ☐ Yes – Proceed to Q46. CASH
 2. ☐ No
 - ☐ DK
 - ☐ Ref
- } Skip to instructions below Q47. ADDTNS

46. CASH

When you refinanced for this [1st/2nd/3rd/etc.] mortgage or loan, how much cash did you receive?
Enter 999,998 for 999,998 or more.

- _____
- ☐ DK
- ☐ Ref

47. ADDTNS

What percent of this [1st/2nd/3rd/etc.] mortgage or loan was used for additions, improvements, or repairs to the home?

- _____
- ☐ DK
- ☐ Ref

Refer to Q26. NUMMORTG (page 9) to determine next question:

- If NUMMORTG=1, skip to Q50. BUYI1.
- If NUMMORTG>1, look to whether this is about final mortgage or loan:
 - If yes, skip to MORTOUTRO.
 - If no, return to Q27. MGTYPE (page 10) and begin questions for next mortgage/loan.

48. HECR

What is your total credit limit on the line of credit for the [1st/2nd/3rd/etc.] mortgage or loan?
Enter 999,998 for 999,998 or more.

- _____
- ☐ DK
- ☐ Ref

49. IMPROV

Did you use any of the funds from your [1st/2nd/3rd/etc.] mortgage or loan for additions, improvements, or repairs to this home?

1. ☐ Yes
2. ☐ No
- ☐ DK
- ☐ Ref

Refer to Q26. NUMMORTG (page 9) to determine next question:

- If NUMMORTG=1, skip to Q50. BUYI1 (page 16).
- If NUMMORTG>1, look to whether this is about final mortgage or loan:
 - If yes, proceed to MORTOUTRO .
 - If no, return to Q27. MGTYPE (page 10) and begin questions for next mortgage/loan.

MORTOUTRO

Next, I will ask you about other fees and expenses. Some of these fees may be included in your mortgage payments. I am mainly interested in how those fees are paid, not your individual loans.

50. BUYI1

Does this household have homeowner's insurance?

1. ☐ Yes – Proceed to Q51. AMTI1
 2. ☐ No
 - ☐ DK
 - ☐ Ref
- } Skip to Q53. AMTXQ

51. AMTI1

[In the past 12 months /Since you have lived here], what was the total cost of homeowner's insurance?

*Enter 9,998 for 9,998 or more

- ☐ DK
- ☐ Ref

Refer to Q26-Q28 (page 9-10) to determine next question:

- If NUMMORTG>0, AND this includes at least one regular mortgage (Q27. MGTYPE=1/DK/REF) or home equity lump sum loan (Q28. HELUMC=1/DK/REF), proceed to Q52. INSPMT.
- Otherwise, skip to Q53. AMTXQ.

52. INSPMT

Is homeowner's insurance included in [your mortgage or loan payment/any of your mortgage or loan payments]?

1. ☐ Yes
2. ☐ No
- ☐ DK
- ☐ Ref

53. AMTXQ

What was the total property tax last year for the [cooperative/ condominium/ house/ apartment/ living quarters] [and its land (for house/ apartment/ living quarters)]?

- ☐ DK
- ☐ Ref

Refer to Q26-Q28 to determine next question:

- If NUMMORTG>0, AND this includes at least one regular mortgage (Q27. MGTYPE=1/DK/REF) or home equity lump sum loan (Q28. HELUMC=1/DK/REF), [proceed to Q54. TAXPMT.](#)
- Otherwise, [skip to Retrospective Probes – Mortgage Module \(page 17\).](#)

54. TAXPMT

Is property tax included in [your mortgage or loan payment/any of your mortgage or loan payments]?

1. ☐ Yes
2. ☐ No
- ☐ DK
- ☐ Ref

Retrospective Probes – Mortgage Module

Overall, how confident did you feel about your answers to these questions about your mortgages and loans?

Were there any questions you found difficult, or where you felt unsure about your answers? If so, which ones?

Did you consult any records, such as mortgage or loan statements, to answer any questions?

(If Q24. RAM asked): **Earlier you were asked “Do you have either a Reverse Annuity Mortgage (or RAM), or Home Equity Conversion Mortgage?” You answered [Yes/No/DK/Ref].**

- **What does a “Reverse Annuity Mortgage” mean to you in this question?**
- **Is there any difference between a “Reverse Annuity Mortgage” and a “Home Equity Conversion Mortgage?”**
- **(If needed:) Which of these terms are you familiar with? (If both:) Which of these terms are you more familiar with?**

(If Q25. MORTG asked): **Earlier you were asked “Is there currently any mortgage, home equity loan, deed of trust, contract to purchase, or similar debt on this property?” You answered [Yes/No/DK/Ref].**

- **What does a “deed of trust” mean to you in this question?**
- **How about “contract to purchase?”**
- **How about “similar debt on this property?” Is there anything else that could be secured by a property that is not already covered?**

(If Q26. NUMMORTG asked): **Earlier you were asked “How many mortgages or loans of any type do you currently have on this property? Include all regular mortgages, home equity lump sum loans, home equity credit lines, or any other loan that is secured by the value of this unit. Do not include any loans that have been paid off.”**

- **You answered [insert number]. How did you come up with your answer?**
- **(If needed:) Did you include any loans that have been paid off?**

(If Q29. HEBAL asked): Earlier you were asked “Do you currently have an outstanding balance against the [1st/2nd/3rd/etc.] mortgage or loan?”

- You answered [insert answer]. What does “balance” mean to you in this question?
- Suppose this question asked “Do you currently have an outstanding loan borrowed against the [1st/2nd/3rd] mortgage or loan?” How would you answer this question?
- Is there any difference in meaning between these questions? Do you think these two questions are asking the same thing, or are they asking different things?
- Do you have any preference between these questions? Tell me more about that.

(If Q33. PMIPMT asked): Earlier you were asked “Looking at your [1st/2nd/3rd/etc.] mortgage or loan, is mortgage insurance or Private Mortgage Insurance (PMI) currently included in your payment? Sometimes lenders require mortgage insurance if the down payment made by the home buyer is below a certain percentage.”

- You answered [insert answer]. What does Private Mortgage Insurance, or PMI, mean to you in this question?
- Do you see or hear the acronym PITI used, known as “Principal, Interest, Taxes, Insurance” used? Can you explain how this is similar or different from PMI?

(If Q38. YRMOR asked): Earlier you were asked “What year did you [get/refinance] the [1st/2nd/3rd/etc.] mortgage or loan?” (Read only if Q21. REFI=“Yes”: “If you refinanced the mortgage more than once, answer regarding the new/most recent loan.”) You answered [insert answer].

- How easy or difficult did you find this question to answer? Please explain.
- (If refinanced:) Did you answer regarding the new/most recent loan?

(If Q40. AMMORT asked): Earlier you were asked “How much was [borrowed/refinanced] for the [1st/2nd/3rd/etc.] mortgage or loan?” You answered [insert answer].

- (If not refinanced): What does “borrowed” mean to you in this question?
- (If refinanced): What does “refinanced” mean to you in this question?

(If Q41. MORTIN asked): Earlier you were asked “Is the [1st/2nd/3rd/etc.] mortgage or loan an FHA, VA, Rural Housing Service / Rural Development mortgage, or none of these?” You answered [insert answer].

- Are you familiar with each of these loan types?
- Of each of the types for which you are familiar, what do they mean to you in this question?

(If Q53. AMTXQ asked): Earlier you were asked “What was the total property tax last year for the [cooperative/ condominium/ house/ apartment/ living quarters] [and its land (for house/ apartment/ living quarters)]?” You answered [insert answer].

- Can you tell me more about how you came up with your answer?
- How does your total property tax differ from other tax types? (If needed:) Such as state, county, or school district?

Refer to Q8. WHENYR/MON (page 4) to determine the next module:

- If respondent moved to their home within the past two years, then [proceed to Recent Movers Module, Housing Search Section](#).
- Otherwise, [skip to instructions above Wildfire Risk Module \(page 23\)](#).

Recent Movers Module: Housing Search Section

55. STOPLOOK

In some cases, people are not able to conduct a full search for a new home and they end up choosing to live in a less desirable location.

Did you end your housing search sooner than you would have liked?

1. ☐ Yes – [Proceed to Q56. STPLKTIME](#)
 2. ☐ No – [Skip to Q58. HEARHSFAM](#)
- ☐ DK } [Proceed to Q56. STPLKTIME](#)
☐ Ref }

56. STPLKTIME

Please answer Yes or No to the following two questions concerning your housing search.

Did you end your housing search because you had to move quickly and did not have time to fully explore your housing options?

1. ☐ Yes
 2. ☐ No
- ☐ DK
☐ Ref

57. STPLKTRAV

(Did you end your housing search) because you had difficulty traveling to other neighborhoods to find preferred housing?

1. ☐ Yes
 2. ☐ No
- ☐ DK
☐ Ref

58. HEARHSFAM

People find the homes they [buy/rent] in various ways. I'm going to read a list of ways people find homes. Please answer yes/no to each.

Did you find your home through family, friends, or other word of mouth?

1. ☐ Yes
 2. ☐ No
- ☐ DK

☐ Ref

59. HEARHSNET

(Did you find your home) On an internet site (such as craigslist, apartments.com, realtor.com, or Zillow)?

- 1. ☐ Yes
- 2. ☐ No
- ☐ DK
- ☐ Ref

60. HEARHSPUB

(Did you find your home) In a newspaper or other publication?

- 1. ☐ Yes
- 2. ☐ No
- ☐ DK
- ☐ Ref

61. HEARHSREA

(Did you find your home) From talking with a real estate agent?

- 1. ☐ Yes
- 2. ☐ No
- ☐ DK
- ☐ Ref

62. HEARHSLIST

(Did you find your home) On an apartment rental agency listing?

- 1. ☐ Yes
- 2. ☐ No
- ☐ DK
- ☐ Ref

63. HEARHSSIGN

(Did you find your home) On a sign on outside of building/house?

- 1. ☐ Yes
- 2. ☐ No
- ☐ DK
- ☐ Ref

64. HEARHSOTH

(Did you find your home) In some other way?

- 1. ☐ Yes – Proceed to Q65. HEARHSSP
 - 2. ☐ No
 - ☐ DK
 - ☐ Ref
- } Skip to instructions after Q65. HEARHSSP (page 21)

65. HEARHSSP

* Specify the other source.

☐ DK

☐ Ref

Refer to Q4. TENURE (page 4) to determine the next question:

- If home rented or occupied without payment of rent (Q4. TENURE=2,3), [proceed to Q66. SRCHNEIGH.](#)
- Otherwise, [skip to instructions above Wildfire Risk Module \(page 23\).](#)

66. SRCHNEIGH

When you were looking for a new place to live, did you visit other neighborhoods besides this one?

1. ☐ Yes

2. ☐ No

☐ DK

☐ Ref

67. SRCHUNITS

When you were looking for a new place to live, did you visit other houses or apartments within this neighborhood?

1. ☐ Yes

2. ☐ No

☐ DK

☐ Ref

68. SRCHTIME

During your most recent move, how long did it take to find a place to live?

[*Read answer categories](#)

1. ☐ Less than a month

2. ☐ More than one month.

☐ DK

☐ Ref

69. SRCHAPP

Did you submit rental applications for any apartments or housing units other than this one?

1. ☐ Yes – [Proceed to Q70. SRCHREJ](#)

2. ☐ No

☐ DK

☐ Ref

} [Skip to Q71. SRCHCRED](#)

70. SRCHREJ

Were any of your rental applications rejected because of credit?

1. ☐ Yes

2. ☐ No

☐ DK

☐ Ref

71. SRCHCRED

Sometimes people don't apply for some units even if they can afford them. Did you decide not to submit an application because you were worried about your credit score?

1. ☐ Yes
2. ☐ No
- ☐ DK
- ☐ Ref

Retrospective Probes – Recent Movers Module, Housing Search Section

(Q66. SRCHNEIGH): Earlier you were asked “When you were looking for a new place to live, did you visit other neighborhoods besides this one?” You answered [Yes/No/DK/Ref].

- What does “visit” mean to you in this question?
- What does “neighborhood” mean to you in this question?

(Q67. SRCHUNITS): Earlier you were asked “When you were looking for a new place to live, did you visit other houses or apartments within this neighborhood?” You answered [Yes/No/DK/Ref].

- What does “visit” mean to you in this question?
- What does “neighborhood” mean to you in this question?

(Q71. SRCHCRED): Earlier you were asked “Sometimes people don't apply for some units even if they can afford them. Did you decide not to submit an application because you were worried about your credit score?” You answered [Yes/No/DK/Ref].

- How easy or difficult did you find this to answer? Please explain.

Refer to Q4 and Q6-Q7 (page 4) and frame to determine the next Module:

- If home is owned or being bought by someone living there (Q4. TENURE=1), a 1-unit building (Q6. HTYPE=3 OR Q7. STYPE=1,2,4), AND located in wildland urban interface area (San Francisco, CA; Birmingham, AL; San Antonio, TX), [proceed to Wildfire Risk Module](#).
- Otherwise, [skip to Pets Module \(page 26\)](#).

Wildfire Risk Module

72. WFRROOF

Next we will ask questions about the structure of your home.

What type of roof do you have?

(If more than one, select the one covering the largest part of your roof.)

[*Read answer categories](#)

1. ☐ Asphalt shingles
2. ☐ Wood shake
3. ☐ Tile
4. ☐ Metal
5. ☐ Other
- ☐ DK
- ☐ Ref

73. WFRSIDING

What kind of siding or exterior wall covering is on your home?
(If more than one, select the one covering the largest part of your home).

[*Read answer categories](#)

1. ☐ Wood
 2. ☐ Vinyl
 3. ☐ Aluminum
 4. ☐ Other (brick, asbestos, fiber cement, etc.)
- ☐ DK
☐ Ref

74. WFRGUTTER

Does your roof have gutters?

1. ☐ Yes – [Proceed to Q75. WFRGUTCLN](#)
 2. ☐ No
 - ☐ DK
 - ☐ Ref
- } [Skip to instructions after Q75. WFRGUTCLN](#)

75. WFRGUTCLN

How often are your gutters cleaned?

[*Read answer categories](#)

1. ☐ Twice or more a year
 2. ☐ Once a year
 3. ☐ Less often than once a year
 4. ☐ Never
- ☐ DK
☐ Ref

Refer to Q11. PORCHQ (page 5) to determine the next question:

- If home has a porch, deck, balcony, or patio (PORCHQ=Yes), [proceed to Q76. WFRDECK](#).
- Otherwise, [skip to Q79. WFRWOOD](#)

76. WFRDECK

[Earlier you reported that your home has a porch, deck, balcony, or patio.]

Does your home have a deck?

1. ☐ Yes – [Proceed to Q77. WFRDKCLN](#)
 2. ☐ No
 - ☐ DK
 - ☐ Ref
- } [Skip to Q79. WFRWOOD](#)

77. WFRDKCLN

What is the surface of your deck made from?

[*Read answer categories](#)

1. ☐ Wood
2. ☐ Synthetic material
3. ☐ Concrete

4. ☐ Other

☐ DK

☐ Ref

78. WFRDKSTOR

Is the space under your deck used for storage?

1. ☐ Yes

2. ☐ No

☐ DK

☐ Ref

79. WFRWOOD

Do you have any of the following on your property?

**Read answer categories, record Yes or No for each*

1. Wooden fence

☐ Yes

☐ No

2. Woodpile

☐ Yes

☐ No

3. Shed

☐ Yes

☐ No

80. WFRVEG

Do you have vegetation, such as shrubs, trees, or gardening mulch around your home?

1. ☐ Yes – Proceed to Q81. WFRVEGCLOSE

2. ☐ No

☐ DK

☐ Ref

} Skip to Q82. WFRALERT

81. WFRVEGCLOSE

How close is the vegetation to your home?

**Read answer categories*

1. ☐ Less than 5 feet away from my home

2. ☐ 5 feet away or more from my home

☐ DK

☐ Ref

82. WFRALERT

If there were a wildfire emergency where you live, how would you expect to be alerted FIRST?

**Read answer categories*

1. ☐ Sirens

2. ☐ Text or call on my cell phone

3. ☐ Call on my landline

4. ☐ Email

5. ☐ Visit or other in person contact from emergency official
☐ DK
☐ Ref

Retrospective Probing – Wildfire Risk Module

(Q80. WFRVEG:) Earlier you were asked “Do you have vegetation, such as shrubs, trees, or gardening mulch around your home?” You answered [Yes/No/DK/Ref].

- What does “vegetation” mean to you in this question?
- Can you think of any other types of vegetation the question does not cover?

(Q81. WFRVEGCLOSE:) Earlier you were asked “How close is the vegetation to your home?”

- You answered [insert answer]. How did you come up with your answer?
- How easy or difficult did you find this to answer?
- Do you also have vegetation [insert answer not selected]?

(Q82. WFRALERT:) Earlier you were asked “If there were a wildfire emergency where you live, how would you expect to be alerted FIRST?”

- You answered [insert answer]. How did you come up with your answer?
- One option was “sirens.” What does “sirens” mean to you in this question? Can you describe if and how these might be used in a wildfire emergency?
- Besides these options [READ LIST], is there any other way you might expect to be alerted first?

Pets Module

83. PETSHH

Next we will ask questions about any pets in your household.

Does [your/this] household have any pets?

Help Text: (Include any foster pets. Do not include livestock, such as cows, horses, or pigs. Do not include service animals.)

1. ☐ Yes – Proceed to Q84. PETSDOG
2. ☐ No
☐ DK
☐ Ref
- } Skip to Debriefing Questions (page 27)

84. PETSDOG

How many dogs does [your/this] household have?

- _____
☐ DK
☐ Ref

85. PETSCAT

How many cats (does [your/this] household have)?

- _____
☐ DK
☐ Ref

86. PETSSMAM

Does [your/this] household have any small mammals, such as rabbits, gerbils, or hamsters?

- 1. ☐ Yes
- 2. ☐ No
- ☐ DK
- ☐ Ref

87. PETSFISH

(Does [your/this] household have) any fish?

- 1. ☐ Yes
- 2. ☐ No
- ☐ DK
- ☐ Ref

88. PETS BIRD

(Does [your/this] household have) any birds?

- 1. ☐ Yes
- 2. ☐ No
- ☐ DK
- ☐ Ref

89. PETSREPT

(Does [your/this] household have) any reptiles, such as turtles, snakes, or lizards?

- 1. ☐ Yes
- 2. ☐ No
- ☐ DK
- ☐ Ref

SECTION IV. DEBRIEFING QUESTIONS

AFTER THE INTERVIEW:

Now, I am going to ask you some questions about your answers and about the questions themselves. I am really interested in how these questions work for you, so there are no right or wrong answers.

- Overall, what did you think of this interview? [If needed: Was it easy or difficult? Can you tell me why it was easy or difficult?]
- (If home owned) Have you ever answered survey questions about your mortgages or loans in the past? If yes, what was the survey? What was the experience like for you?

JUST A FEW FINAL QUESTIONS TO WRAP UP –

- Overall, do you think some people might find these questions sensitive?
- Do you have anything else you would like to tell us that you haven't had a chance to mention yet?

I want to thank you very much for your participation.

(If in-person interview:) **I will now give you \$40 and I will ask you to sign a receipt form verifying that you received the money.**

(If remote interview:) **You will be mailed \$40 for your time today.**

TURN OFF THE TAPE RECORDER.

9 APPENDIX C: AHS QUALTRICS SURVEY QUESTIONNAIRE

Introduction

Welcome! Thank you for agreeing to participate in this research study. You will be asked to fill out a questionnaire that takes about 15 minutes to complete. The information you provide will contribute to valuable research at the Census Bureau.

Privacy Act Statement

The U.S. Census Bureau is conducting this voluntary study on behalf of the U.S. Department of Housing and Urban Development (HUD) under the authority of 13 U.S.C, Sections 8(b) and 12 U.S.C., Sections 1701z-1, 1701z-2(g), and 1701z-10a.

The purpose of collecting this information is to improve the questions that will be used in the American Housing Survey and inform future surveys. Sharing of the information provided to us is permitted as identified in the Privacy Act System of Records Notice COMMERCE/Census -3, Demographic Survey Collection (Census Bureau Sampling Frame).

Send comments regarding this estimate or any other aspect of this survey, including suggestions for reducing the time it takes to complete this survey to adm.pra@census.gov. This collection has been approved by the Office of Management and Budget (OMB). This eight-digit OMB approval number, 0607-0725, confirms this approval and expires on 12/31/2022. We are required to display this number to conduct this survey.

Commitment Device⁴

[Display on a new page after introduction and immediately preceding the first question in the Housing Unit and Demographic Modules. Respondents will be able to proceed no matter what they select]

Because of the importance of this survey, we are asking you to think carefully about each question and to be as precise and honest as possible with your answers. Are you willing to commit to doing this?

- ☐ Yes, I agree
- ☐ No, but I will proceed anyway

Housing Unit and Demographic Modules

STATE

In what state do you currently live?

[Drop-down of 50 states and District of Columbia]

If STATE='California', 'Texas', or 'Alabama', proceed to COUNTY. Otherwise, skip to AGE

COUNTY

In what county do you currently live?

[Drop-down of all the counties if they selected 'California', 'Texas', or 'Alabama in STATE. Otherwise, SKIP this question]

⁴ As part of additional research, half of respondents will see this "Commitment Device" screen. The other half of respondents will not see this screen.

AGE

What is your age?

_____ years old

TENURE

Is your home... *Select only one answer*

- ☐ Owned or being bought by someone in your household?
- ☐ Rented?
- ☐ Occupied without payment of rent?

If TENURE='Owned or being bought by someone in your household', proceed to HOMEOWN. If TENURE='Rented' or 'Occupied without payment of rent' or left blank, end survey.

HOMEOWN

Under whose name is this home owned? *Select all that apply*

- ☐ Your name
- ☐ Someone else's name

If HOMEOWN='Someone else's name', proceed to SOMEONEELSE below. Else, skip to HTYPE.

SOMEONEELSE

You said this home is owned under someone else's name. What is this other person's age?

_____ years old

HTYPE

Is this unit a house, an apartment, a manufactured/mobile home, or some other type of residence?

Select only one answer

- ☐ House
- ☐ Apartment
- ☐ Manufactured/mobile home
- ☐ Other residence

If HTYPE='Manufactured/mobile home', skip to instruction under STYPE. Else, proceed to STYPE.

STYPE

Are your living quarters in a... *Select only one answer*

- ☐ 1 unit building, detached from any other building?
- ☐ 1 unit building, attached to one or more buildings?
- ☐ Building with two or more apartments?
- ☐ Manufactured/Mobile Home?

Screening criteria:

Respondent is screened into the Mortgage Module if:

(1) HOMEOWN= 'Your Name?'

Respondent is screened into the Wildfire Risk Module if:

(1) COUNTY= a county that is in a wildland urban interface area in California, Texas, or Alabama
AND

(2) HTYPE= 'House' OR 'Manufactured/Mobile Home' OR 'Other residence' AND

(3) STYPE='1 unit building, detached from any other building?' OR '1 unit building, attached to one or more buildings?' OR 'Manufactured/Mobile Home'

If respondents are eligible for both modules, they will only be administered one module.

If respondent does not qualify for either of these criteria, the survey will end.

Additional Demographic Questions

GENDER

Are you... *Select only one answer.*

- ☐ Male
- ☐ Female

HISPORIGIN

Are you of Hispanic, Latino or Spanish origin?

- ☐ Yes
- ☐ No

RACE

What is your race? *Please select all that apply*

- ☐ White
- ☐ Black or African American
- ☐ American Indian or Alaska Native
- ☐ Asian
- ☐ Native Hawaiian or other Pacific Islander

EDUCATION

What is the highest grade of school you have completed, or the highest degree you have received?

Select only one answer.

- ☐ Less than high school
- ☐ Completed high school
- ☐ Some college, no degree
- ☐ Associate's degree (AA/AS)
- ☐ Bachelor's degree (BA/BS)
- ☐ Post Bachelor's degree (For example, MA, MS, Ph. D, JD, etc.)

Inventory Module

PORCHQ

Does the home have a porch, deck, balcony, or patio?

- ☐ Yes
- ☐ No

Mortgage Module

The next questions are about any mortgages and loans that are secured by the property as of today. If you have any mortgages or loans, please refer to your mortgage or loan statements, or any additional records that you may have regarding the mortgages or loans on the property.

If AGE= '62 years or greater' OR SOMEONEELSE='62 years or greater', proceed to RAM. Else skip to MORTG.

RAM

Do you have either a Reverse Annuity Mortgage (or RAM), or Home Equity Conversion Mortgage? (Some people take out a Reverse Annuity Mortgage or Home Equity Conversion Mortgage that borrows against the equity in their home to give them retirement money or income. Some of these loans do not have to be paid back during the owner's lifetime because it will be paid back by the sale of the home if they move out or when the estate is settled. Some provide monthly income over a specified period of time, after which it must be paid back.)

- ☐ Yes
- ☐ No

PROBES – RAM

Probe 1a (universe=those who saw this survey question]

Remove option 'I am not familiar with either type of mortgage' if 'Yes' was selected for RAM

We are interested in how people understand different terms related to mortgages. Which mortgage are you more familiar with? *Select only one answer*

- ☐ Reverse Annuity Mortgage (RAM)
- ☐ Home Equity Conversion Mortgage
- ☐ I am familiar with both types of mortgages equally
- ☐ I am not familiar with either type of mortgage

If they selected 'No' or left Blank to RAM and select 'I am not familiar with either type of mortgage', then they skip to MORTG.

Else, proceed to the next probe below.

Probe 1b (universe=all except if 'I am not familiar with either type of mortgage')

To you, is a Reverse Annuity Mortgage (RAM) the same as a Home Equity Conversion Mortgage, or are they different?

- ☐ They are the same
- ☐ They are different

If they selected 'Yes' to RAM and select 'They are the same,' then they skip to AGREECHECK1.
If they selected 'No' or left blank to RAM and select 'They are the same,' then they skip to MORTG.

Probe 1c (universe="They are different"]

You said there was a difference between a Reverse Annuity Mortgage (RAM) and a Home Equity Conversion Mortgage. What do you see as the difference between the two?

[Open ended text box with 3-4 lines]

If RAM='Yes', skip to AGREECHECK1. Else, proceed to MORTG.

MORTG

Is there currently any mortgage, home equity loan, deed of trust, contract to purchase, or similar debt on this property?

- ☐ Yes, there is currently a mortgage or loan on this property
- ☐ No, this property is owned free and clear

If MORTG = 'Yes, there is currently a mortgage or loan on this property', proceed to first probe below.
If MORTG='No, this property is owned free and clear', proceed to "Probe(universe='No, this property is owned free and clear')". If MORT is left blank, skip to AGREECHECK1.

PROBES - MORTG

Probe 1a (universe='Yes, there is currently a mortgage or loan on this property')

Besides any mortgage or home equity loan, which of the following do you have on this property? *Select all that apply.*

- ☐ Deed of trust
- ☐ Contract to purchase
- ☐ Similar debt
- ☐ None of the above

If 'Deed of trust', 'contract to purchase', or 'similar debt' is NOT selected, skip to NUMMORTG

Probe 1b (universe= 'Deed of trust', 'contract to purchase', or 'similar debt')

You said "Yes" to the following question:

"Is there currently any mortgage, home equity loan, deed of trust, contract to purchase, or similar debt on this property?"

You mentioned having a [FILL IN DEED OF TRUST, CONTRACT TO PURCHASE, SIMILAR DEBT] on this property. Please explain what the phrase [FILL IN DEED OF TRUST, CONTRACT TO PURCHASE, SIMILAR DEBT] means to you in the above question.

[Open ended text box with 3-4 lines]

If respondent saw this probe, go to NUMMORTG.

Probe 2 (universe= 'No, this property is owned free and clear.')

The last question asked:

“Is there currently any mortgage, home equity loan, deed of trust, contract to purchase, or similar debt on this property?”

You answered “No, this property is owned free and clear.”

Please tell me what the phrase “this property is owned free and clear” means to you in this question.

[Open ended text box with 3-4 lines]

If respondent saw this probe, skip to AGREECHECK1.

NUMMORTG

How many mortgages or loans of any type do you currently have on this property? Include all regular mortgages, home equity lump sum loans, home equity credit lines, or any other loan that is secured by the value of this unit. Do not include any loans that have been paid off.

If NUMMORTG='1', skip to MGTYPE. If NUMMORTG>'1', proceed to MORTINTO2. If NUMMORTG='0' or left blank, skip to AGREECHECK1 at the end of the survey.

MORTINTRO2

For these next questions, please answer about the mortgage or loan that has the highest balance. If this belongs to a credit line, please answer about the mortgage or loan that has the next highest balance.

MGTYPE

I'm going to ask you a series of questions about your mortgage or loan. Again, do not include any loans that have been paid off.

Is the mortgage or loan a... *Select only one answer*

- ☐ Regular Mortgage? For example: fixed rate loans, adjustable rate loans, ARM, or any loan where a fixed amount was borrowed and must be repaid at predetermined intervals?
- ☐ Home Equity Loan?

If MGTYPE= 'Regular Mortgage? For example: fixed rate loans, adjustable rate loans, ARM, or any loan where a fixed amount was borrowed and must be repaid at predetermined intervals?' or left blank, skip to PMT. If MGTYPE = 'Home Equity Loan?', proceed to HELUMC.

HELUMC

There are two types of home equity loans. With a home equity lump sum loan you receive the full amount borrowed up front. With a home equity line of credit you withdraw funds as needed up to a set limit.

Is the mortgage or loan a... *Select only one answer*

- ☐ Home Equity Lump Sum Loan?
- ☐ Home Equity Line of Credit?

If HELUMC='Home Equity Lump Sum Loan?' or left blank, skip to PMT. If HELUMC='Home Equity Line of Credit', proceed to HEBAL.

HEBAL

Do you currently have an outstanding balance against the mortgage or loan?

- ☐ **Yes**
- ☐ **No**

PROBES - HEBAL

Probe 1 (universe=those who saw this survey question)

The last question asked:

“Do you currently have an outstanding balance against the mortgage or loan?”

You answered [ANSWER FROM HEBAL]. What does “balance” mean to you in this question?

[Open ended text box with 3-4 lines]

Probe 2 (universe=those who saw this survey question)

Suppose this question asked:

“Do you currently have an outstanding loan borrowed against the mortgage or loan?”

What would your answer be to this question?

- ☐ **Yes**
- ☐ **No**

Probe 3 (universe=those who saw this survey question)

Which of the two questions is easier to understand? *Select only one answer*

- ☐ Do you currently have an outstanding balance against the mortgage or loan?
- ☐ Do you currently have an outstanding loan borrowed against the mortgage or loan?
- ☐ They are about the same

If HEBAL=‘Yes’ or left blank, proceed to PMT. If HEBAL=‘No’, skip to INTW/INTF.

PMT

Looking at your statement, how much is your current payment on the mortgage or loan?

[\$[5 digit response field].00

If HELUMC=‘Home Equity Line of Credit’, skip to UNPBAL. Else, proceed to PMTF.

PMTF

How often do you make a payment on your mortgage or loan? *Select only one answer.*

- ☐ **Once per month**
- ☐ **Twice per month**
- ☐ **Every 2 weeks**
- ☐ **Something else**

If PMTF=‘Once per month’ or ‘Twice per month’ or ‘Every 2 weeks’, skip to PMIPMT. If PMTF=‘Something else’, continue to PMTFSP. If PMTF is left blank, skip to PMIPMT.

PMTFSP

Specify how often you make a payment on your mortgage or loan.

[Open ended text box with 1 line]

PMIPMT

Looking at your mortgage or loan, is mortgage insurance or Private Mortgage Insurance (PMI) currently included in your payment? Sometimes lenders require mortgage insurance if the down payment made by the home buyer is below a certain percentage.

- ☐ **Yes**
- ☐ **No**

PROBES - PMIPMT

Probe 1a (universe=those who saw this survey question)

Are you familiar with Private Mortgage Insurance, otherwise known as PMI?

- ☐ Yes
- ☐ No

If 'Yes' to above probe, go to next probe below. If 'No' to above probe, skip to two probes below "Are you familiar with "Principal, Interest, Taxes, Insurance," otherwise known as PITI?"

Probe 1b (universe='Yes' to previous probe)

The last question asked:

"Looking at your mortgage or loan, is mortgage insurance or Private Mortgage Insurance (PMI) currently included in your payment? Sometimes lenders require mortgage insurance if the down payment made by the home buyer is below a certain percentage."

What does Private Mortgage Insurance, or PMI, mean to you in this question?

[Open ended text box with 3-4 lines]

Probe 2a (universe=those who saw this survey question]

Are you familiar with "Principal, Interest, Taxes, Insurance", otherwise known as PITI?

- ☐ Yes
- ☐ No

If respondent does not select 'Yes' to previous probe AND 'Yes' to probe about "Are you familiar with Private Mortgage Insurance, otherwise known as PMI", skip to UNPBAL

Probe 2b [universe='Yes' to previous probe and if "Yes" to being familiar "Private Mortgage Insurance" probe"]

Please describe how "Principal, Interest, Taxes, Insurance" is similar or different from Private Mortgage Insurance (PMI).

[Open ended text box with 3-4 lines]

UNPBAL

Looking at your statement, what is the amount that you currently owe on the mortgage or loan? That is, what is the unpaid principal balance?

Round to the nearest whole dollar.

\$(7 digit response field).00

INTW/INTF

Looking at your statement, what is the current interest rate on the mortgage or loan?

Enter a whole number, followed by a fraction rounded down to the nearest 1/8 percent (0.125 %).

A line of credit with no balance should still have an interest rate.

[Drop-down of “Select whole number”] [Drop-down of “Select fraction”]

RULEINTRO

The next questions are about when you acquired or refinanced your mortgage or loan.

If MGTYPE=Regular Mortgage or left blank, then proceed to REFI. If HELUMC=Home Equity Lump Sum Loan or left blank, skip to MATBUY. If HELUMC=Home Equity Line of Credit, skip to AGREECHECK1.

REFI

Is the mortgage or loan a refinanced mortgage?

- ☐ Yes
- ☐ No

If REFI=Yes, skip to YRMOR1. If REFI=No, proceed to MATBUY. If REFI is left blank, proceed to MATBUY

MATBUY

Did you get the mortgage or loan at the time you bought this home?

- ☐ Yes
- ☐ No

If MATBUY=Yes, skip to TERM2. If MATBUY=No, proceed to YRMOR2. If MATBUY is left blank, proceed to YRMOR2.

YRMOR1

What year did you refinance the mortgage or loan?

If you refinanced the mortgage more than once, answer regarding the new/most recent loan.

[4 digit response field]

PROBES – YRMOR1

Probe 1a/1b (universe=those who saw this survey question]

The last question asked:

“What year did you refinance the mortgage or loan?”

How difficult was it to answer this question?⁵

1. Not at all difficult
2. A little difficult
3. Somewhat difficult
4. Very difficult

How easy or difficult was it to answer this question?

⁵ The unipolar response options (“Not at all difficult” thru “Very difficult”) were randomly assigned to one half of the respondents, and the bipolar response options (“Very easy” thru “Very difficult”) were randomly assigned to the other half.

1. Very easy
2. Somewhat easy
3. Somewhat difficult
4. Very difficult

Probe 1c [universe=those who saw this survey question]

Please explain why this question was [FILL ANSWER FROM PROBE]

[Open ended text box with 3-4 lines]

Probe 2 [universe=those who saw this survey question]

For the question,

“What year did you refinance the mortgage or loan?”

Did you answer regarding the new or most recent loan?

- ☐ Yes
☐ No

Skip to TERM1.

YRMOR2

What year did you get the mortgage or loan?

If you refinanced the mortgage more than once, answer regarding the new/most recent loan.

[4 digit response field]

PROBES – YRMOR2

Probe 1a/1b (universe=those who saw this survey question)

The last question asked:

“What year did you get the mortgage or loan?”

How difficult was it to answer this question?⁶

5. Not at all difficult
6. A little difficult
7. Somewhat difficult
8. Very difficult

How easy or difficult was it to answer this question?

5. Very easy
6. Somewhat easy
7. Somewhat difficult
8. Very difficult

Probe 1c [universe=those who saw this survey question]

Please explain why this question was [FILL ANSWER FROM PROBE]

[Open ended text box with 3-4 lines]

Skip to TERM2.

⁶ The unipolar response options (“Not at all difficult” thru “Very difficult”) were randomly assigned to one half of the respondents, and the bipolar response options (“Very easy” thru “Very difficult”) were randomly assigned to the other half.

TERM1

From the date that you refinanced this mortgage or loan, how many years did you have to pay it off?

[2 digit response field]

AMMORT1

How much was refinanced for the mortgage or loan?

\$(7 digit response field).00

PROBES – AMMORT1

Probe 1 [universe=those who saw this survey question]

The last question asked:

“How much was refinanced for the mortgage or loan?”

What does “refinanced” mean to you in this question?

[Open ended text box with 3-4 lines]

Skip to **AGREECHECK1**.

TERM2

From the date that you obtained this mortgage or loan, how many years did you have to pay it off?

[2 digit response field]

AMMORT2

How much was borrowed for the mortgage or loan?

\$(7 digit response field).00

PROBES – AMMORT2

Probe 1 [universe=those who saw this survey question]

The last question asked:

“How much was borrowed for the mortgage or loan?”

What does “borrowed” mean to you in this question?

[Open ended text box with 3-4 lines]

AGREECHECK1

Please select “Neither agree nor disagree” below to make sure the system is working correctly.

- ☐ Strongly agree
- ☐ Agree
- ☐ Slightly agree
- ☐ Neither agree nor disagree
- ☐ Slightly disagree
- ☐ Disagree
- ☐ Strongly disagree

MORTGAGEDIFFICULT

Were there any questions about your mortgages and loans you found difficult?

- ☐ Yes
- ☐ No

If 'Yes', go to probe below. If 'No' or left blank, skip to MORTGAGEUNSURE.

PROBES – MORTGAGEDIFFICULT

Probe 1 (universe='Yes')

Which questions did you find difficult?

[Open ended text box with 3-4 lines]

MORTGAGEUNSURE

Were there any questions about your mortgages and loans where you felt unsure about your answers?

- ☐ Yes
- ☐ No
- ☐

If 'Yes', go to probe below. If 'No' or left blank, skip to MORTGAGECONSULT

PROBES – MORTGAGEUNSURE

Probe 1 (universe='Yes')

For which questions did you feel unsure about your answers?

[Open ended text box with 3-4 lines]

MORTGAGECONSULT

Did you consult any records, such as mortgage or loan statements, to answer any questions?

- ☐ Yes
- ☐ No

PROBES - MORTGAGECONSULT

Probe 1 (universe=those who saw this survey question)

Did you provide an estimate for any questions rather than the exact amount?

- ☐ Yes
- ☐ No

End survey.

Wildfire Risk Module

WFRROOF

Next we will ask questions about the structure of your home.

What type of roof do you have?

(If more than one, select the one covering the largest part of your roof.)

- ☐ Asphalt shingles
- ☐ Wood shake
- ☐ Tile
- ☐ Metal
- ☐ Other: specify [open ended text box]

PROBES - WFRROOF

Probe 1 (universe=those who saw this survey question)

[Remove the selected choice WFRROOF in list of options]

The last question asked

“What type of roof do you have?”

You answered “[answer from WFRROOF].”

Do any of the other types below cover any part of your roof? *Select all that apply*

- ☐ Asphalt shingles
- ☐ Wood shake
- ☐ Tile
- ☐ Metal
- ☐ Other: specify [open ended text box]
- ☐ None of the above

WFRSIDING

What kind of siding or exterior wall covering is on your home?

(If more than one, select the one covering the largest part of your home).

- ☐ Wood
- ☐ Vinyl
- ☐ Aluminum
- ☐ Other (brick, asbestos, fiber cement, etc.)

PROBES - WFRSIDING

Probe 1 (universe=those who saw this survey question)

[Remove the selected choice WFRSIDING in list of options]

The last question asked:

“What kind of siding or exterior wall covering is on your home?”

You answered “[answer from WFRSIDING].”

Do any of the other types of siding or exterior wall cover your home? *Select all that apply*

- ☐ Wood
- ☐ Vinyl
- ☐ Aluminum
- ☐ Other (bricks, asbestos, fiber cement, etc.)
- ☐ None of the above

WFRGUTTER

Does your roof have gutters?

- ☐ Yes
- ☐ No

If WFRGUTTER=Yes, proceed to WFRGUTCLN. Otherwise, skip to instructions in purple after WFRGUTCLN.

WFRGUTCLN

How often are your gutters cleaned? *Select only one answer*

- ☐ Twice or more a year
- ☐ Once a year
- ☐ Less often than once a year
- ☐ Never

If PORCHQ=Yes, proceed to WFRDECK. Otherwise, skip to WFRWOOD

WFRDECK

Earlier you reported that your home has a porch, deck, balcony, or patio.

Does your home have a deck?

- ☐ Yes
- ☐ No

If WFRDECK=Yes, proceed to WFRDKCLN. Otherwise, skip to WFRWOOD.

WFRDKCLN

What is the surface of your deck made from? *Select only one answer*

- ☐ Wood
- ☐ Synthetic material
- ☐ Concrete
- ☐ Other

WFRDKSTOR

Is the space under your deck used for storage?

- ☐ Yes
- ☐ No

WFRWOOD

Do you have any of the following on your property?

Wooden fence

- ☐ Yes
- ☐ No

Woodpile

- ☐ Yes
- ☐ No

Shed

- ☐ Yes
- ☐ No

WFRVEG

Do you have vegetation, such as shrubs, trees, or gardening mulch around your home?

- ☐ Yes
- ☐ No

PROBES - WFRVEG

Probe 1a (universe=those who saw this survey question]

The last question gave examples of vegetation such as shrubs, trees, or gardening mulch around your home.

Are there any other types of vegetation not mentioned in this question that you considered?

1. Yes
2. No

If 'Yes' to previous probe, go to probe below.

If 'No' to previous probe and WRVEG=Yes, skip to WRVEGCLOSE. If 'No' to previous probe and WRVEG=No, skip to WFALERT.

Probe 1b (universe='Yes' to previous probe)

What types of vegetation did you consider?

[Open ended text box with 3-4 lines]

If WRVEG=Yes, proceed to WFRVEGCLOSE. Otherwise, skip to WFALERT.

WFRVEGCLOSE

How close is the vegetation to your home? *Select only one answer*

- ☐ Less than 5 feet away from my home
- ☐ 5 feet away or more from my home

PROBES - WFRVEGCLOSE

Probe 1a/1b (universe=those who saw this survey question]

The last question asked:

“How close is the vegetation to your home?”

How difficult was it to answer this question?⁷

9. Not at all difficult
10. A little difficult
11. Somewhat difficult
12. Very difficult

How easy or difficult was it to answer this question?

9. Very easy
10. Somewhat easy
11. Somewhat difficult

⁷ The unipolar response options (“Not at all difficult” thru “Very difficult”) were randomly assigned to one half of the respondents, and the bipolar response options (“Very easy” thru “Very difficult”) were randomly assigned to the other half.

12. Very difficult

If 'Somewhat difficult' or 'Very difficult' selected, go to probe immediately below. Else, go to probe that is two below, "Please think about all of your vegetation..."

Probe 1c [universe='Somewhat difficult' or 'Very difficult' for either question administered]

We asked:

"How close is the vegetation to your home?"

You said this question was [FILL ANSWER FROM PROBE] to answer. How did you decide to say that the vegetation was [FILL FROM WFRVEGCLOSE]?

[Open ended text box with 3-4 lines]

Probe 2 [universe=those who saw this survey question]

Please think about all of your vegetation you have at your home. At what distances away from your home do you have vegetation? *Select all that apply*

1. Less than 3 feet away
2. At least 3 feet but less than 6 feet away
3. At least 6 feet but less than 10 feet away
4. At least 10 feet away

Probe 3 [universe=those who saw this survey question]

Thinking about the vegetation around your home, how far away is MOST of the vegetation? *Select only one answer*

- ☐ Less than 5 feet away from my home
- ☐ 5 feet away or more from my home

WFRALERT

If there were a wildfire emergency where you live, how would you expect to be alerted FIRST?

Select only one answer

- ☐ Sirens
- ☐ Text or call on my cell phone
- ☐ Call on my landline
- ☐ Email
- ☐ Visit or other in person contact from emergency official

PROBES - WFRALERT

Probe 1 [universe=those who saw this survey question]

The last question asked how you would expect to be alerted FIRST if there was a wildfire emergency. These included sirens, text or call on a cell phone, call on a landline, email, or a visit or other in person contact from emergency official.

What does "sirens" mean to you in this question?

[Open ended text box with 3-4 lines]

Probe 2 [universe=those who saw this survey question]

Beside these options:

- Sirens

- Text or call on my cell phone
- Call on my landline
- Email
- Visit or other in person contact from emergency official

What other ways could you be alerted?

[Open ended text box with 3-4 lines]

AGREECHECK2

Please select “Neither agree nor disagree” below (to make sure the system is working correctly).

- ☐ Strongly agree
- ☐ Agree
- ☐ Slightly agree
- ☐ Neither agree nor disagree
- ☐ Slightly disagree
- ☐ Disagree
- ☐ Strongly disagree

WILDFIRECOMMENTS

Were there any questions you found difficult to answer in this survey?

- ☐ Yes
- ☐ No

If ‘Yes’, go to probe below. If ‘No’, end survey.

PROBES - WILDFIRECOMMENTS

Probe 1 [universe=‘Yes’]

Which questions did you find difficult to answer?

[Open ended text box with 3-4 lines]