

Consumers Continue to Overestimate Mortgage Requirements

Lenders Have an Opportunity to Help Close the Knowledge Gap

June 2019





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Project Context and Objective

This 2018 study from Fannie Mae's Economic and Strategic Research team was designed to track changes in misperceptions of mortgage requirements. The original benchmark study was undertaken in the summer of 2015 and found that consumers broadly lack an understanding of the basic thresholds to qualify for a mortgage, including down payment, debt-to-income ratio, and credit score requirements.

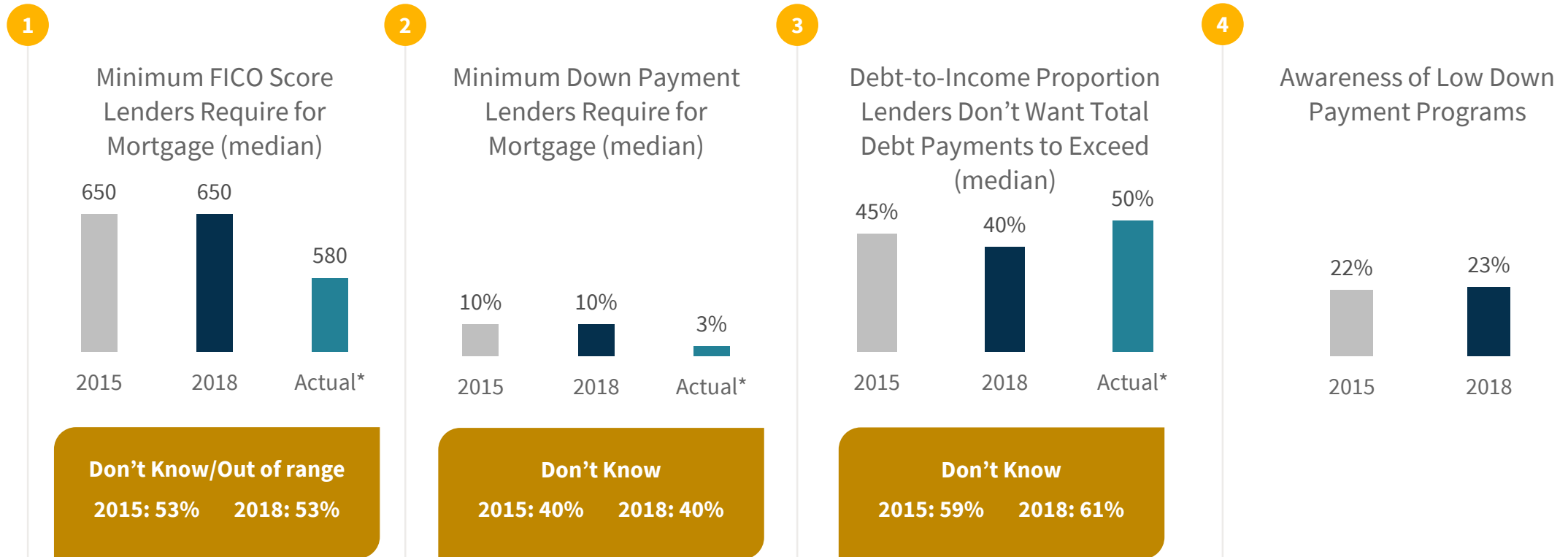
This online survey was conducted using a nationally representative sample of over 3,000 respondents. Detailed information on the survey design, methodology, and sample construction can be found in the appendix.

Key Findings

Despite increased exposure to credit scores and online information, consumer understanding about what it takes to qualify for a mortgage has not improved since 2015, even though consumer confidence about the mortgage process has grown modestly.

- 1 More consumers report seeing their credit score recently, but close to half still cannot recall what it is.
- 2 Although the usage of online sources of mortgage information is becoming more common among consumers, they still:
 - Overestimate the minimum credit score necessary to qualify for a mortgage;
 - Overestimate the minimum down payment necessary to qualify for a mortgage; and
 - Remain unfamiliar with low down payment programs.
- 3 Even populations that might seem to be more knowledgeable, such as current homeowners, those who say they are actively planning to become homeowners in the next three years, and those who demonstrate general financial literacy, are not much more knowledgeable than the rest of the population about mortgage requirements.

Consumers Continue To Overestimate Mortgage Qualification Requirements



Base: Total respondents, N=3,483 in 2015, N=3,647 in 2018

Q29. In order for borrowers to get a mortgage today, what do you think is the minimum FICO® score lenders would require?

Q33. What do you think is the minimum down payment that lenders actually require?

Q35. And what is the percentage of a borrower's household monthly income that lenders do not want borrower's recurring monthly debt payments to exceed?

Q38. As you may know, there are programs that allow some people to get a mortgage with a down payment as low as 3% to 5% of the sale price or the appraised value of the home. Generally speaking, how familiar are you with these programs?

* Source: [Fannie Mae's Eligibility Matrix](#) and [FHA SF Handbook](#)



Implications

1

Current sources of mortgage education and information are insufficient

Even those actively planning to become homeowners in the next few years (i.e., those who should be exposed to more information– are only slightly more confident and knowledgeable than others.

2

While viewing one's credit score is a good start, Americans need to understand what to do with that information

Although Americans are confident they could improve their credit score, monitoring a credit score is not the same as understanding how the score impacts their financial situation.

3

Misperceptions about mortgage qualifications may be holding people back

For some who would like to own a home, they might qualify for a mortgage but may assume that homeownership is not a possibility. As a result, they may avoid further research or preparations, such as saving for a down payment or improving their credit.

Closing the Knowledge Gap

1 More effective mortgage education should be timely, customized, convenient, and simple

Customized information, delivered right when someone is making a decision, including whether to buy, how much to save, what they can afford, or what type of mortgage to get, leads to better consumer outcomes.¹

2 Optimizing mortgage information for mobile devices may be part of the solution

Americans – especially younger ones – are increasingly using mobile phones for financial services. Some mobile apps already help consumers budget, invest, and manage debt. Mortgage tools could be integrated into more of these apps to provide step-by-step advice.

3 Education should leverage multiple channels to reach consumers

Past research tells us that people prefer a mix of digital and human contact.² Even with significant development, mobile and online resources alone may not be sufficient to guide consumers through the complexities of preparing for and getting the right mortgage.

1. Fernandes, Daniel, J. G. Lynch, Jr., R. Netemeyer. 2014. [Financial Literacy, Financial Education and Downstream Financial Behaviors](#). *Management Science*.

2. Cason, Henry. August 28, 2018. [Now is the Time to Adopt Digital Mortgage Technology](#). Fannie Mae.



Credit Score Knowledge

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More Americans Report Seeing Their Credit Score



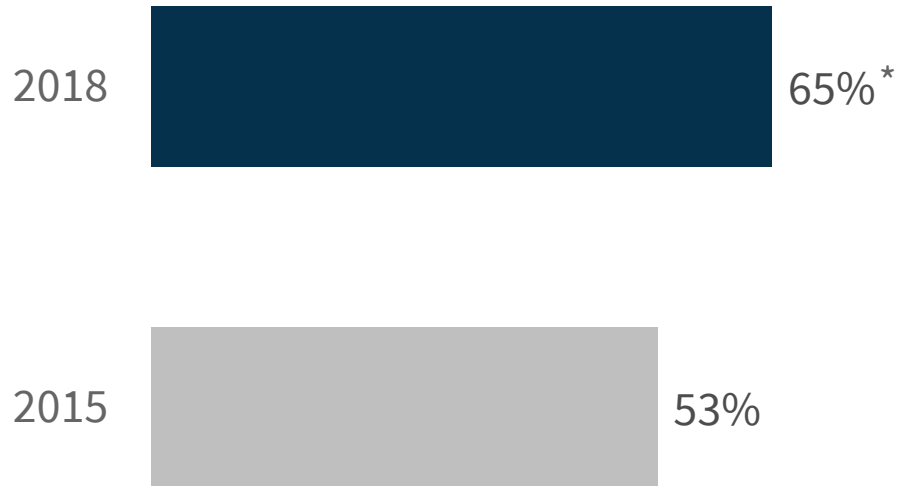
Significant increase led by:

- Age 18-34 (up 7 points)
- Age 65+ (up 7 points)

Base: Total respondents, N=3,483 in 2015, N=3,647 in 2018
Q24. Have you ever seen your credit score? [% saying 'yes']

Note: * = significant change

More Have Viewed Their Credit Score in Past Six Months



Significant increase led by:

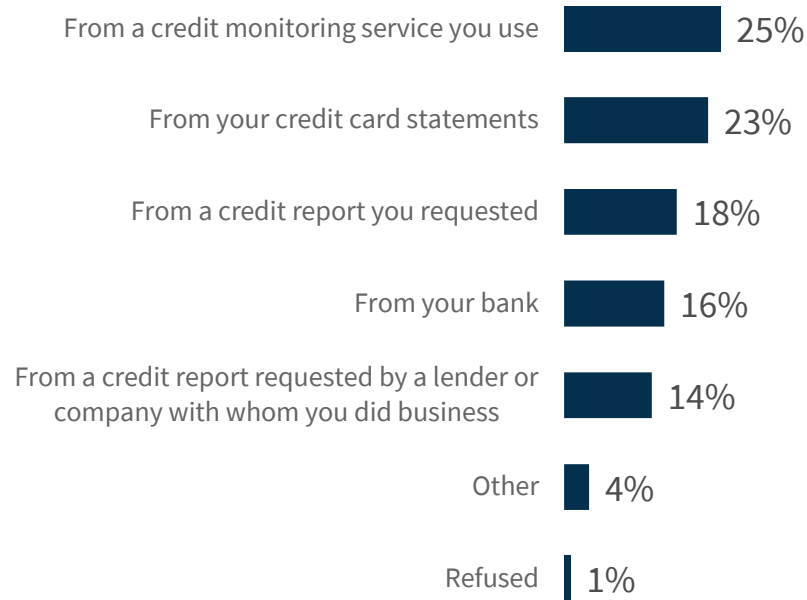
- College grads (up 16 points)

Base: Those who have seen their credit score before, N=2,893 in 2015, N= 3,215 in 2018
Q25. Approximately how long ago did you last see your credit score? [% saying 'within the last 6 months' of 5 options]

Note: * = significant change



Credit Monitoring Service and Credit Cards Are Leading Sources for Credit Score Viewing



Age differences:

- Age 18-34 favor Credit Monitoring to Credit Cards by 32% to 19%
- Age 65+ favor Credit Cards to Credit Monitoring by 30% to 19%

Base: Those who have seen credit score before, N=3215
Q26. How did you learn about your credit score the last time that you saw it? [selected one response]



Increasing Familiarity with the Term “FICO[®] Score”



Significant increase led by:

- Hispanics (up 12 points)
- Live in Northeast (up 10 points)

Base: Total respondents, N=3,483 in 2015, N=3,647 in 2018

Q28. How familiar are you with the term "FICO[®] score"? [% saying 'very familiar' or 'somewhat familiar' on 4-point scale]

Note: * = significant change



Despite Increased Familiarity, Four-in-Ten Still Don't Know Their FICO® Score

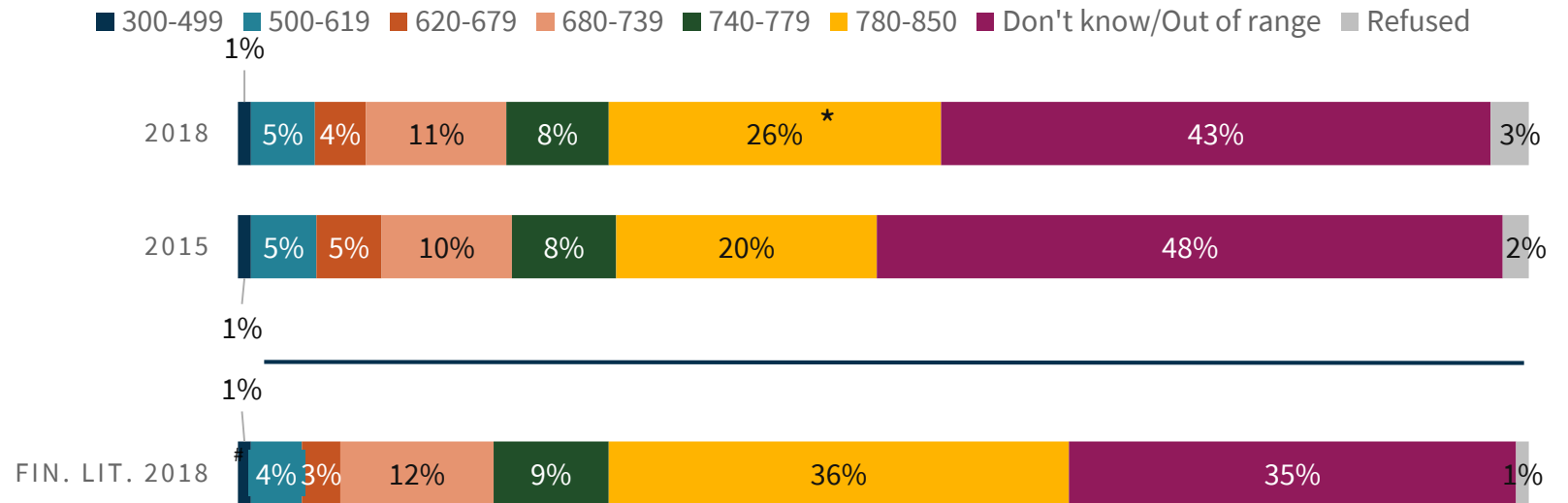
Median estimated FICO® score

2018: 760

2015: 750

Fin. Lit. 2018#: 786

ESTIMATED FICO® SCORE



Note: * = significant change;
= Financially Literate (correctly answer each of 3 financial literacy questions; details on slide 49)

Base: Total respondents, N=3,483 in 2015, N=3,647 in 2018; N=2103 Fin. Lit. 2018
Q30. To your best knowledge, what do you think your FICO® score is? [numeric, 0-1000 range]



Higher Estimated Credit Ratings Driven by Having Seen Own Score

		Rating of own Credit Score	
		Excellent	Poor/Very Poor
Ever Seen Credit Score	Yes	95%	82%
	No	5%	18%
Estimated FICO® Score	Average (median)	800	540
	Don't know	32%	54%

Naming own FICO® score more likely among those rating their score as excellent

Base: Total respondents, N=3647

Q4. Where do you think your credit score falls? [% saying 'excellent' or 'poor/very poor' on 5-point scale]

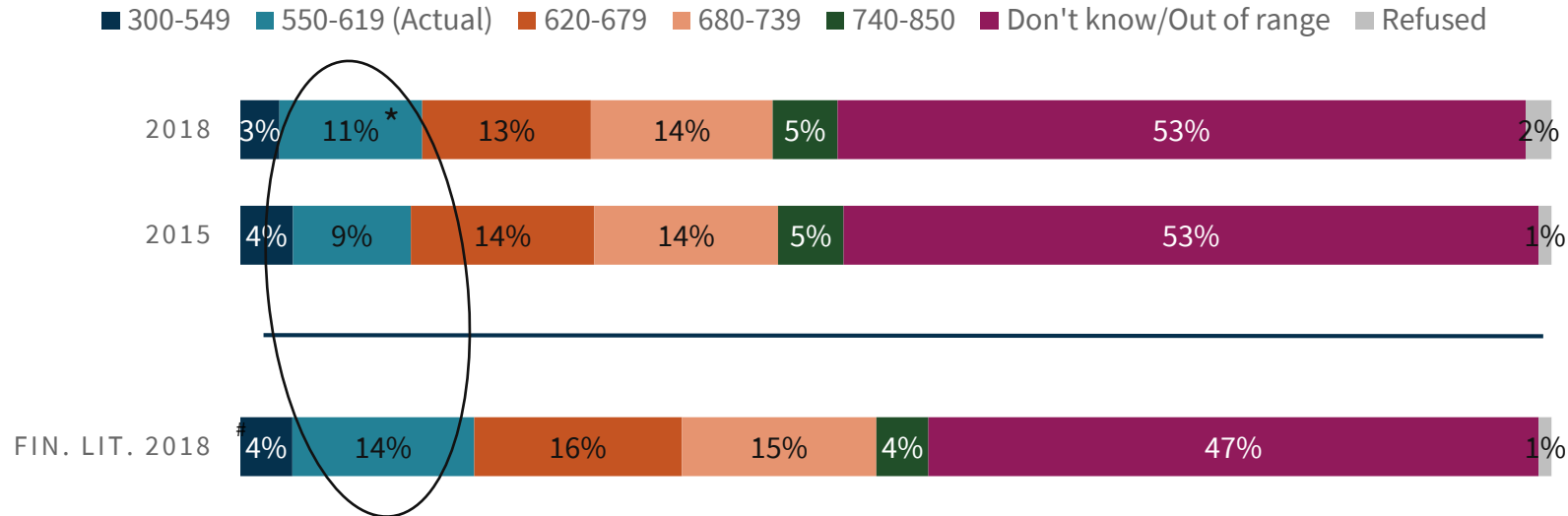
Q24. Have you ever seen your credit score? [% saying 'yes' / % saying 'no']

Q30. To your best knowledge, what do you think your FICO® score is? [numeric, 0-1000 range]



Half of Consumers Unable to Name FICO® Score Required by Lenders for a Mortgage

ESTIMATED FICO® SCORE REQUIRED FOR A MORTGAGE



Median estimated FICO® score required for mortgage

2018: 650

2015: 650

Fin. Lit. 2018#: 650

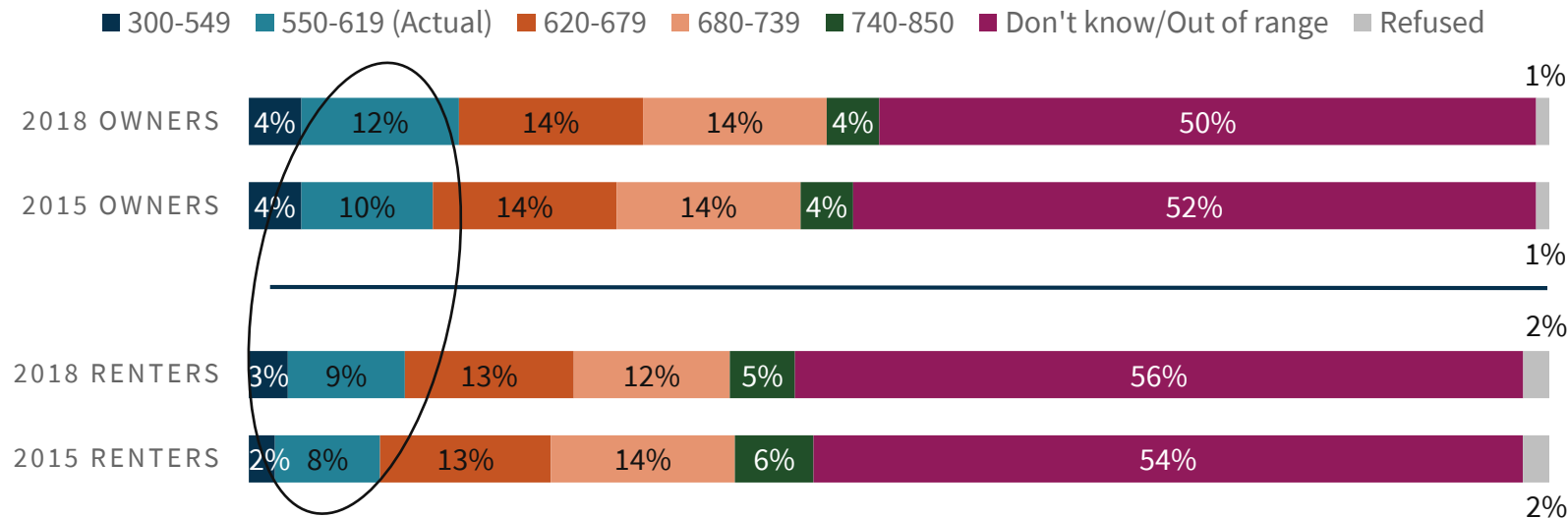
Note: * = significant change;
= Financially Literate (correctly answer each of 3 financial literacy questions; details on slide 49)

Base: Total respondents, N=3,483 in 2015, N=3,647 in 2018; N=2103 Fin. Lit. 2018
Q29. In order for borrowers to get a mortgage today, what do you think is the minimum FICO® score lenders would require? [numeric, 0-1000 range]



Both Owners and Renters Uncertain of Minimum FICO® Required for a Mortgage

ESTIMATED FICO® SCORE REQUIRED FOR A MORTGAGE



Median estimated FICO® score required for mortgage

2018 Owners: 650

2015 Owners: 650

2018 Renters: 650

2015 Renters: 650

Base: Owners, N=2,430 in 2018, N=2,302 in 2015; Renters, N=973 in 2018, N=894 in 2015
 Q29. In order for borrowers to get a mortgage today, what do you think is the minimum FICO® score lenders would require? [numeric, 0-1000 range]





Mortgage Confidence and Knowledge

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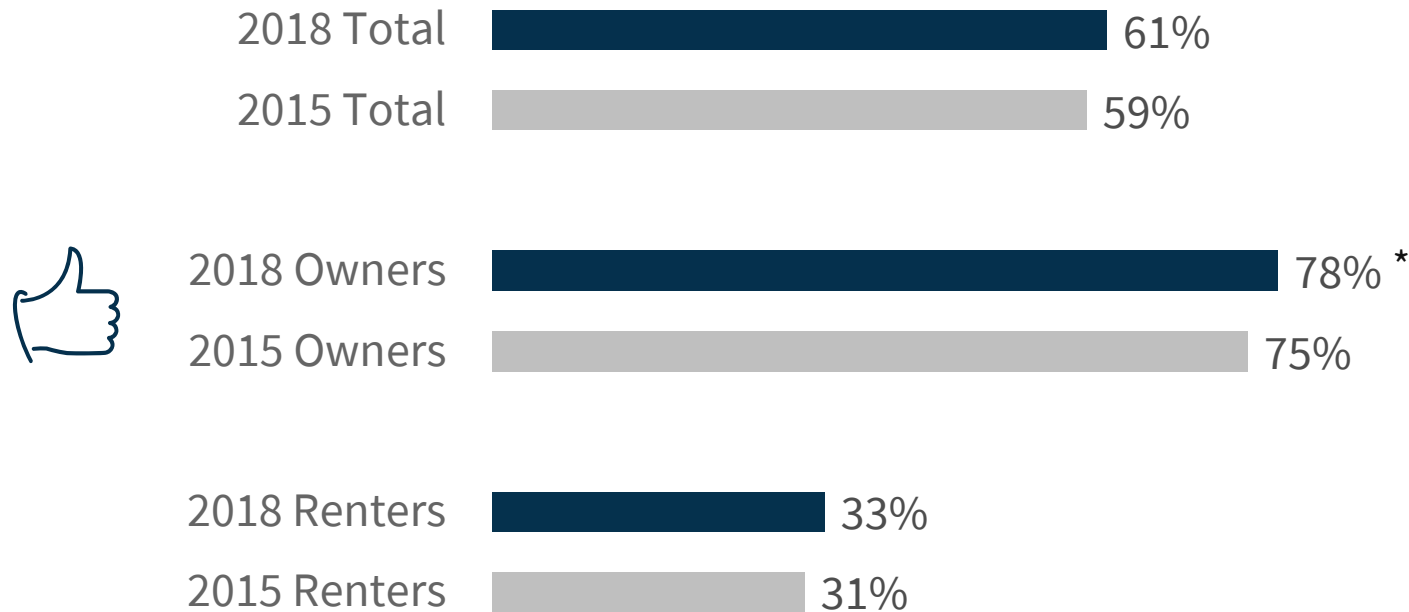
Americans Remain Confident About Improving Credit Score If Needed



Base: Total respondents, N=3,483 in 2015, N=3,647 in 2018
Q27. If you wanted to improve your credit score, how confident are you that you would be able to do so? [% saying 'very confident' or 'somewhat confident' on 4-point scale]



6-in-10 Say Getting A Mortgage Would Be Easy



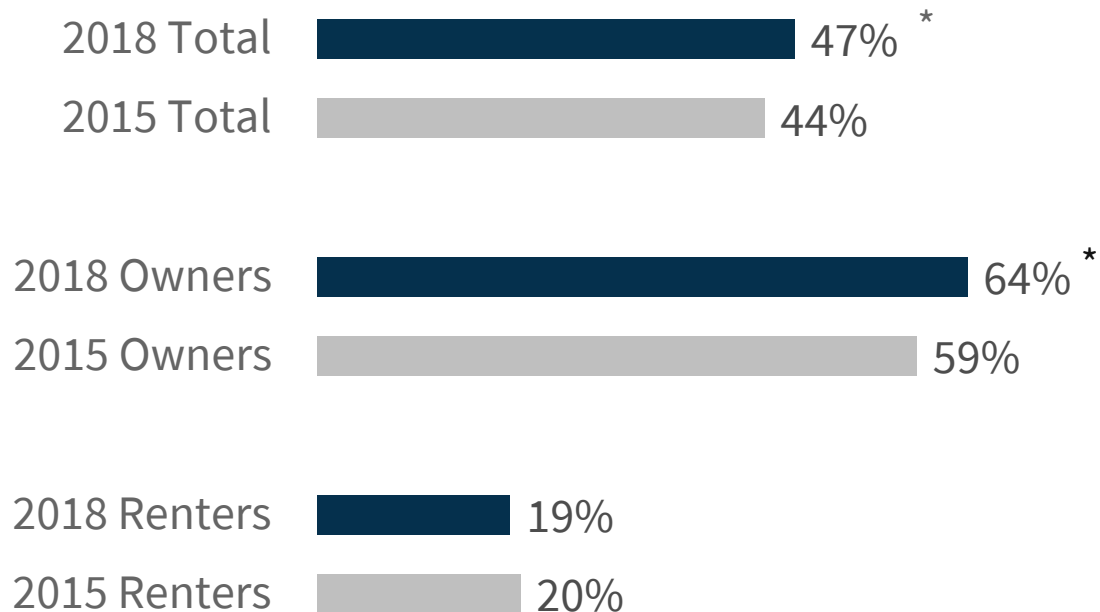
Owners remain much more confident about getting a mortgage than renters

Note: * = significant change

Base: Total respondents, N=3,483 in 2015, N=3,647 in 2018, Owners, N=2,430 in 2018, N=2,302 in 2015; Renters, N=973 in 2018, N=894 in 2015
Q17. How easy or difficult do you think it would be for you to get a mortgage to purchase or refinance a home today? [% saying 'very easy' or 'somewhat easy' on 4-point scale]
Note: Total figure includes Owners, Renters, and a third distinct subgroup not broken out separately on this slide: those who do not pay for housing. See appendix Q6 for further detail.



Confidence about Going Through Mortgage Process Increases Modestly



Owners, already much more confident than renters, account for all of the increase

Note: * = significant change

Base: Total respondents, N=3,483 in 2015, N=3,647 in 2018; Owners, N=2,430 in 2018, N=2,302 in 2015, Renters; N=973 in 2018, N=894 in 2015
Q19. In general, how confident would you feel if you were going through the process of getting a mortgage today to purchase or refinance a home? [% saying 'extremely confident' or 'very confident' on 5-point scale]

Note: Total figure includes Owners, Renters, and a third distinct subgroup not broken out separately on this slide: those who do not pay for housing. See appendix Q6 for further detail.



Income, Debt Top Reasons for Expected Difficulty with Mortgage



Most Important Reason for Difficulty in Getting a Mortgage	2015	2018
Insufficient income to afford monthly mortgage payments	21%	23%
Too much existing debt	18%	17%
Insufficient credit score or credit history	19%	15% *
Affording the down payment or closing costs	16%	14%
Lack of job security or stability	11%	9%
Mortgage application process is too complicated	4%	4%
Income fluctuates too much	0%	4% *
Documentation of income or down payment sources	4%	3% *
Lack of trusted sources of information to help you make the right decisions	2%	3%
Other (specify)	3%	7% *
Refused	0%	1% *

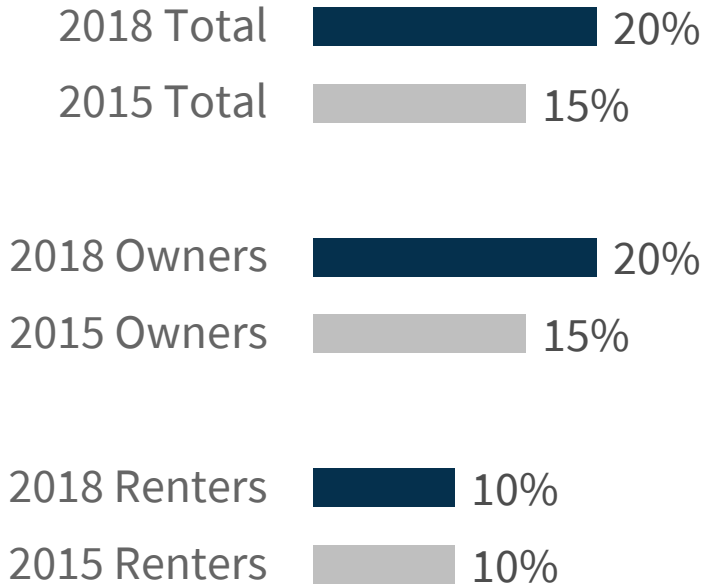
Just 4% report that the mortgage application process is too complicated

Base: Very/Somewhat difficult to get a mortgage today, N=1,371 in 2015, N=1,305 in 2018
 Q21_1st Earlier you mentioned that you think it would be very difficult, somewhat difficult for you to get a mortgage today to purchase or refinance a home. Listed below are some common reasons. Which of the following is the MOST important reason? [selected one response]

Note: * = significant change



The Average Consumer Now Prefers To Make a Larger Down Payment (median)



Owners seem to have grown more conservative about taking on mortgage debt

Base: Total respondents, N=3,483 in 2015, N=3,647 in 2018; Owners, N=2,430 in 2018, N=2,302 in 2015; Renters, N=973 in 2018, N=894 in 2015
Q31. What is the minimum percentage of the home's sale price or appraised value that you would feel comfortable paying as a down payment in order to proceed? [numeric, 0-100 range]
Note: *Total figure includes Owners, Renters, and a third distinct subgroup not broken out separately on this slide: those who do not pay for housing. See appendix Q6 for further detail.*



Average Perception of Down Payment Lenders “Expect” Is Increasing (median)



Note: *Total* figure includes Owners, Renters, and a third distinct subgroup not broken out separately on this slide: those who do not pay for housing. See appendix Q6 for further detail.



The average consumer perceives lenders to be more risk averse

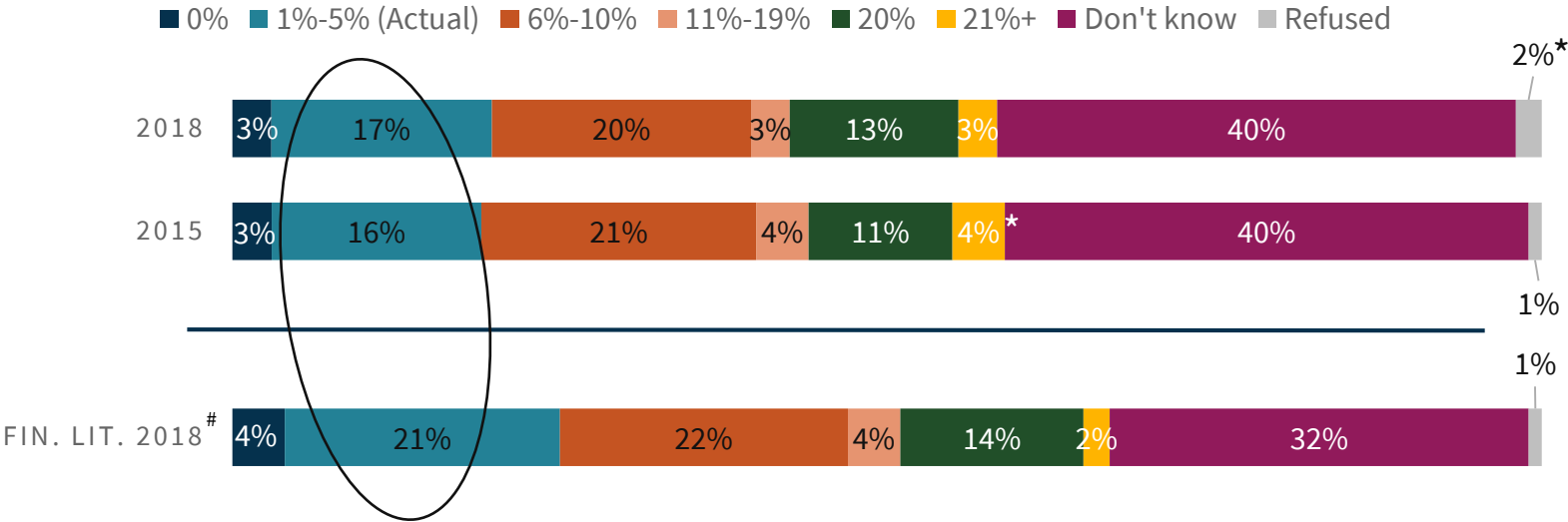
Base: Total respondents, N=3,483 in 2015, N=3,647 in 2018; Owners, N=2,430 in 2018, N=2,302 in 2015; Renters, N=973 in 2018, N=894 in 2015
Q32. What is the percentage of a home's sale price or appraised value that lenders expect borrowers pay as a down payment for a typical mortgage today? [numeric, 0-100 range]



Americans Continue to Overestimate Down Payment Required for a Mortgage

% Down (Median)
2018: 10%
2015: 10%
Fin. Lit. 2018: 10%

MINIMUM DOWN PAYMENT PERCENTAGE REQUIRED



The actual percentage required is 3%[^]

Base: Total respondents, N=3,483 in 2015, N=3,647 in 2018; N=2103 Fin. Lit. 2018 Q33. What do you think is the minimum down payment that lenders actually require? [numeric, 0-100 range]

[^] Source: [Fannie Mae's Eligibility Matrix](#)

Note: * = significant change;
[#] = Financially Literate (correctly answer each of 3 financial literacy questions; details on slide 49)



Owners Less Often Realize They Don't Know the Minimum Down Payment

% Down (Median)

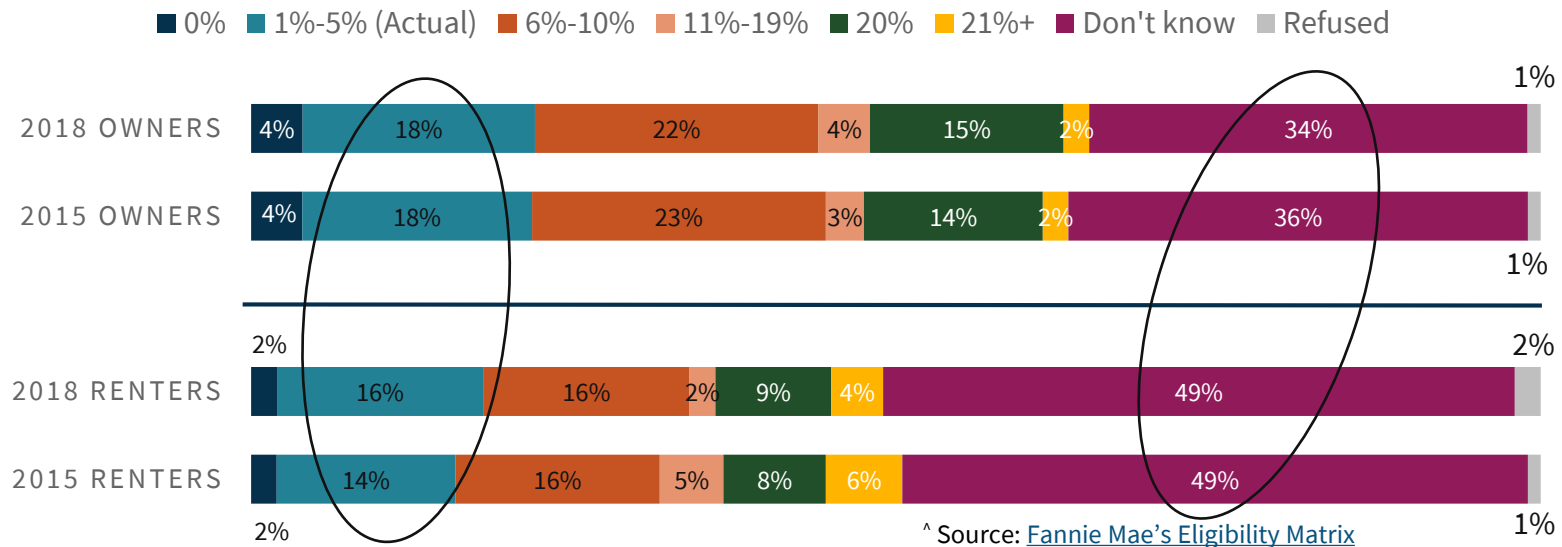
2018: 10%

2015: 10%

2018: 10%

2015: 10%

MINIMUM DOWN PAYMENT PERCENTAGE REQUIRED

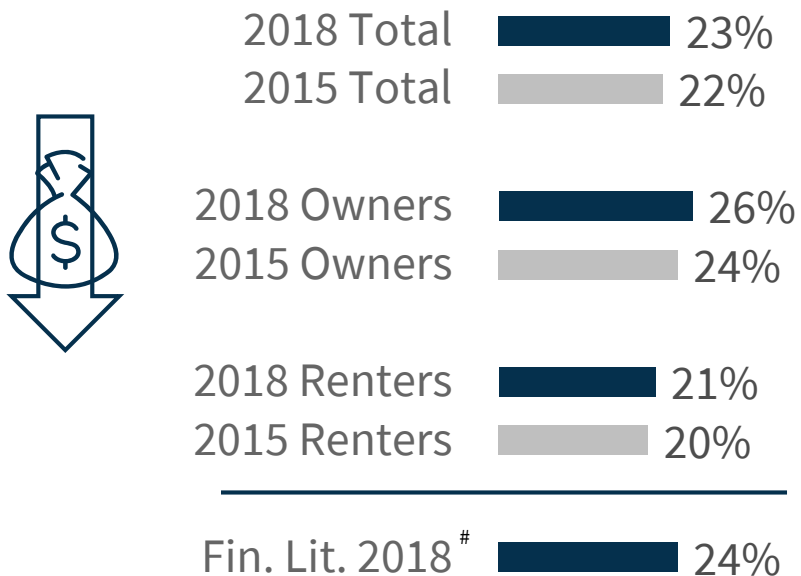


The actual percentage required is 3%[^]

Base: Owners, N=2,430 in 2018, N=2,302 in 2015; Renters, N=973 in 2018, N=894 in 2015
 Q33. What do you think is the minimum down payment that lenders actually require?
 [numeric, 0-100 range]



Just 1-in-4 Americans Are Familiar with Low Down Payment Programs



Among Hispanics...

32% of English-speaking Hispanics are aware of low down payment programs, but only 12% of Spanish-speaking Hispanics are aware of such programs.

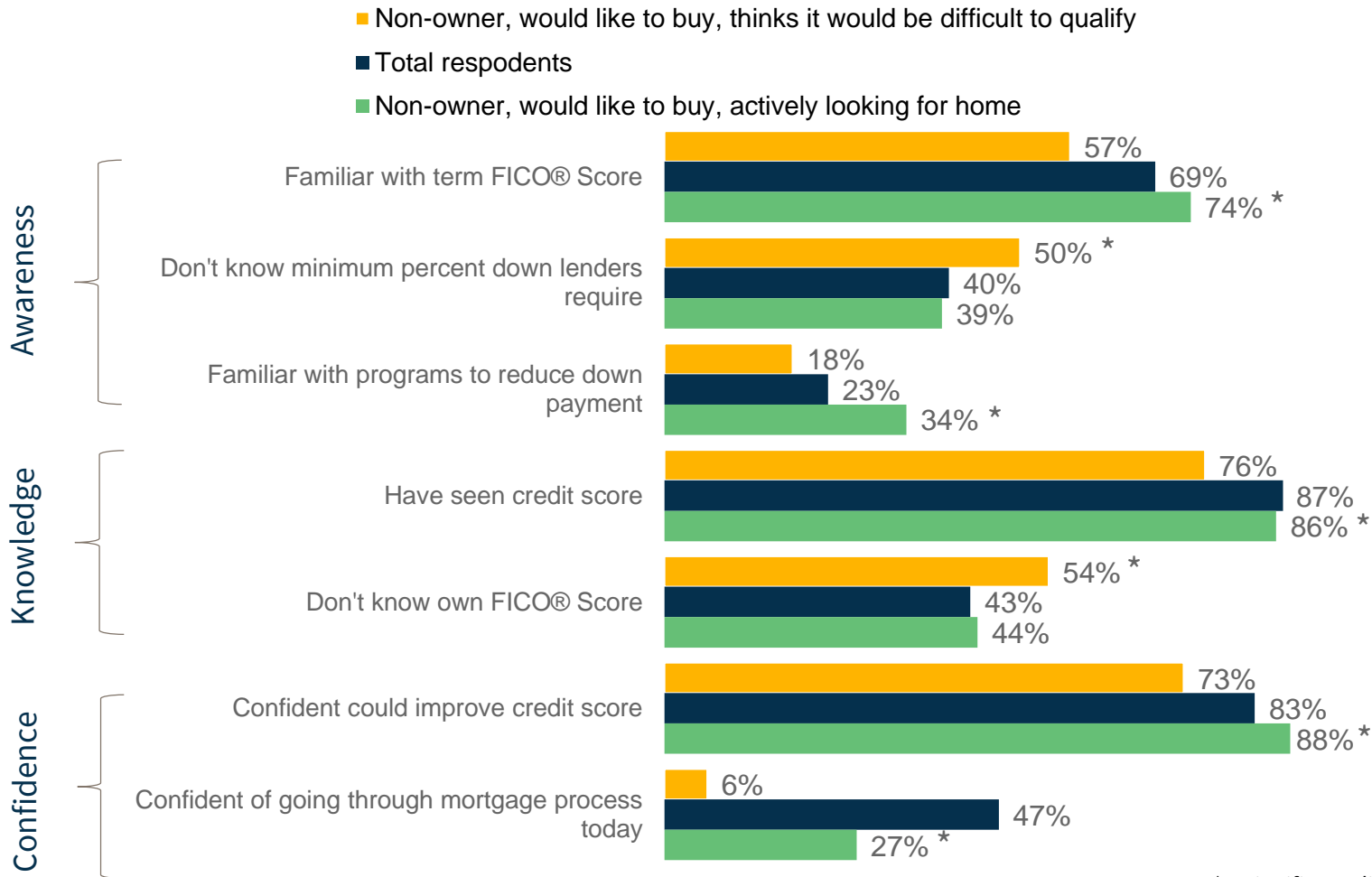
Note: # = Financially Literate (correctly answer each of 3 financial literacy questions; details on slide 49)

Base: Total respondents, N=3,483 in 2015, N=3,647 in 2018; Owners, N=2,430 in 2018, N=2,302 in 2015; Renters, N=973 in 2018, N=894 in 2015; Fin. Lit. 2018 N=2103
 Q38. As you may know, there are programs that allow some people to get a mortgage with a down payment as low as 3% to 5% of the sale price or the appraised value of the home. Generally speaking, how familiar are you with these programs? [% saying 'very familiar' or 'somewhat familiar' on 4-point scale]

Note: Total figure includes Owners, Renters, and a third distinct subgroup not broken out separately on this slide: those who do not pay for housing. See appendix Q6 for further detail.



Misperceptions May Drive Concerns



Note: The “difficult to qualify” and “actively looking for a home” groups are not mutually exclusive.

Among those who prefer owning to renting but think it would be difficult to qualify for a mortgage tend to have more uncertainty about mortgage qualifications, which may be holding them back from seeking more information or working toward a goal that seems out of reach.

Note: * = significant difference between non-owner groups

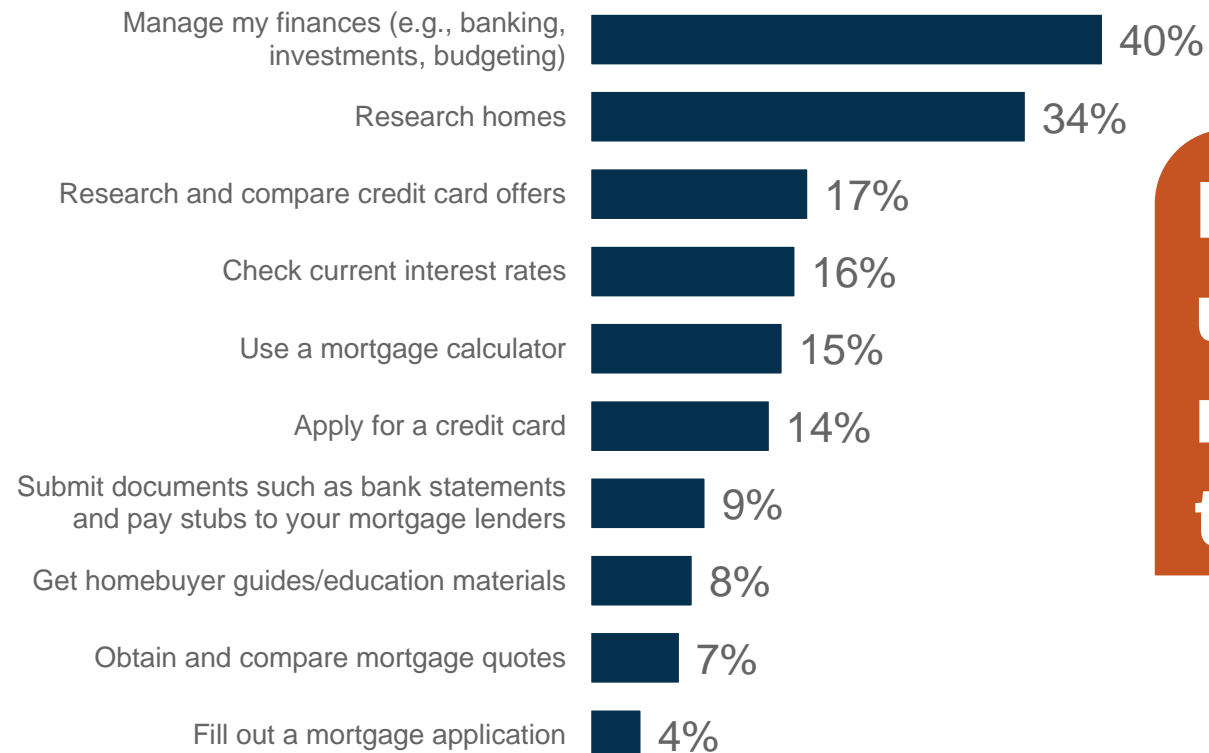




Mobile Technology

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Americans Increasingly Turning to Mobile for Some Basic Financial Tasks



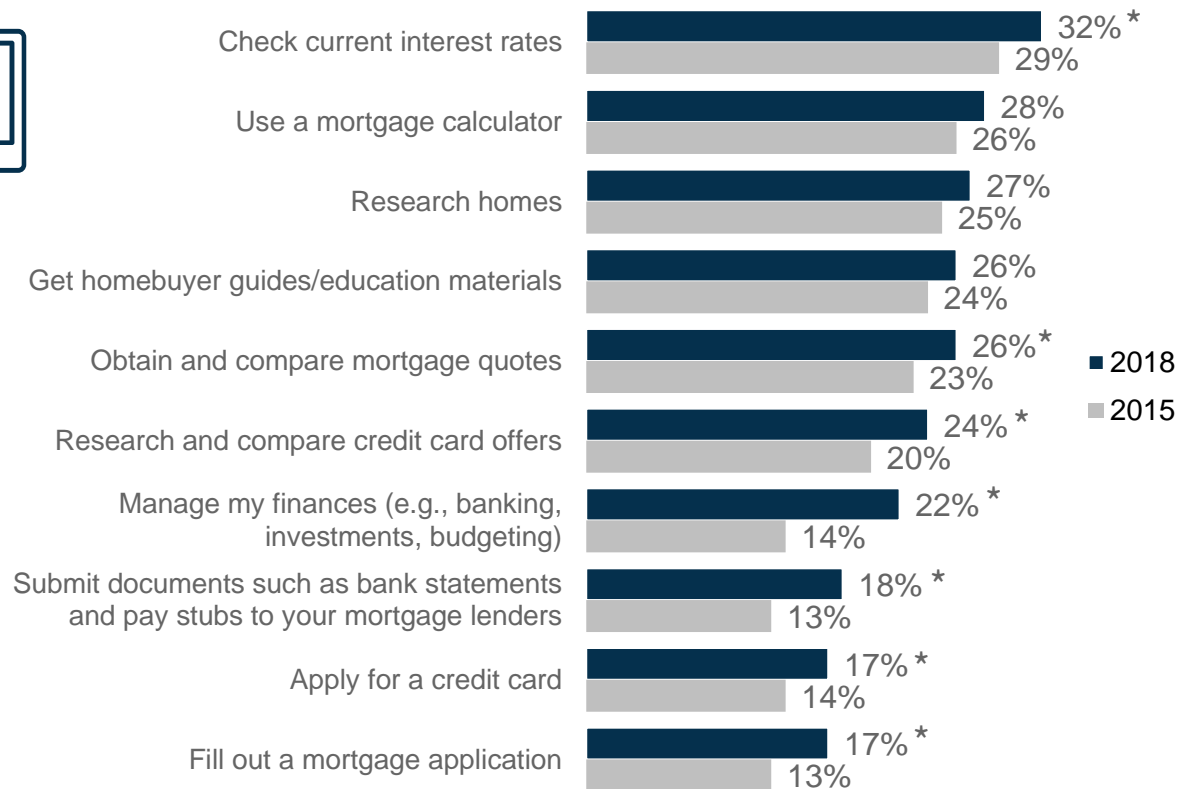
However, few are using mobile for mortgage-related tasks.

Base: Total respondents, N=3647

Q54. Have you done the following on a mobile device (such as a smartphone or tablet), done this some other way, or not done this? [% saying 'did this on mobile device']



Moderate Potential For Growth in the Use of Mobile for Mortgage Tasks



More want to submit documents to lenders via mobile, led by these cohorts:

- Age 35-49 (up 9 points)
- College graduates (up 9 points)
- Household Income \$100k+ (up 8 points)

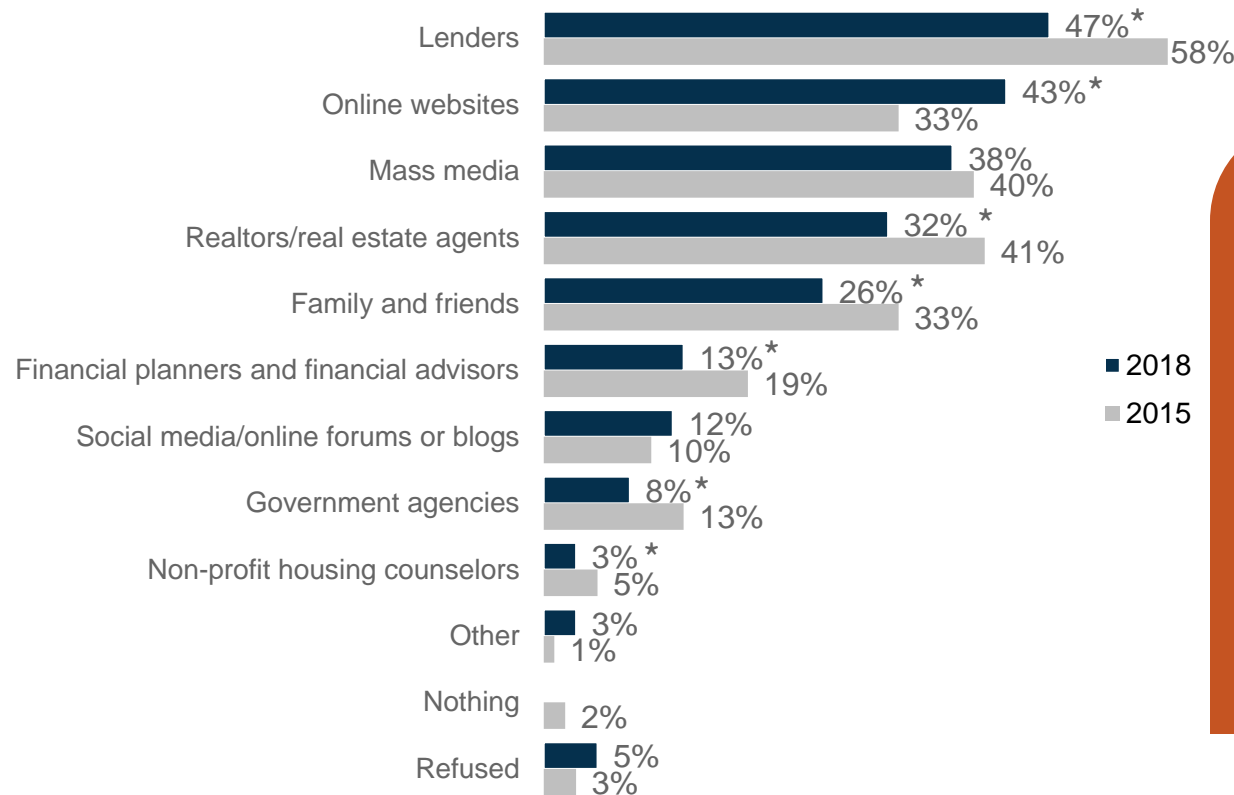
Base: Total respondents, N=3,483 in 2015, N=3,647 in 2018

Q55. Now, for the same list of tasks, please indicate whether you would like to do this on a mobile device in the future? [% saying 'yes']

Note: * = significant change



Use of Online Mortgage Information Grows as Other Sources Shrink



On the whole, there's been a significant increase in the use of online resources, with people using these sources of information less frequently:

- Lenders
- Realtors
- Family and friends
- Financial planners
- Government agencies

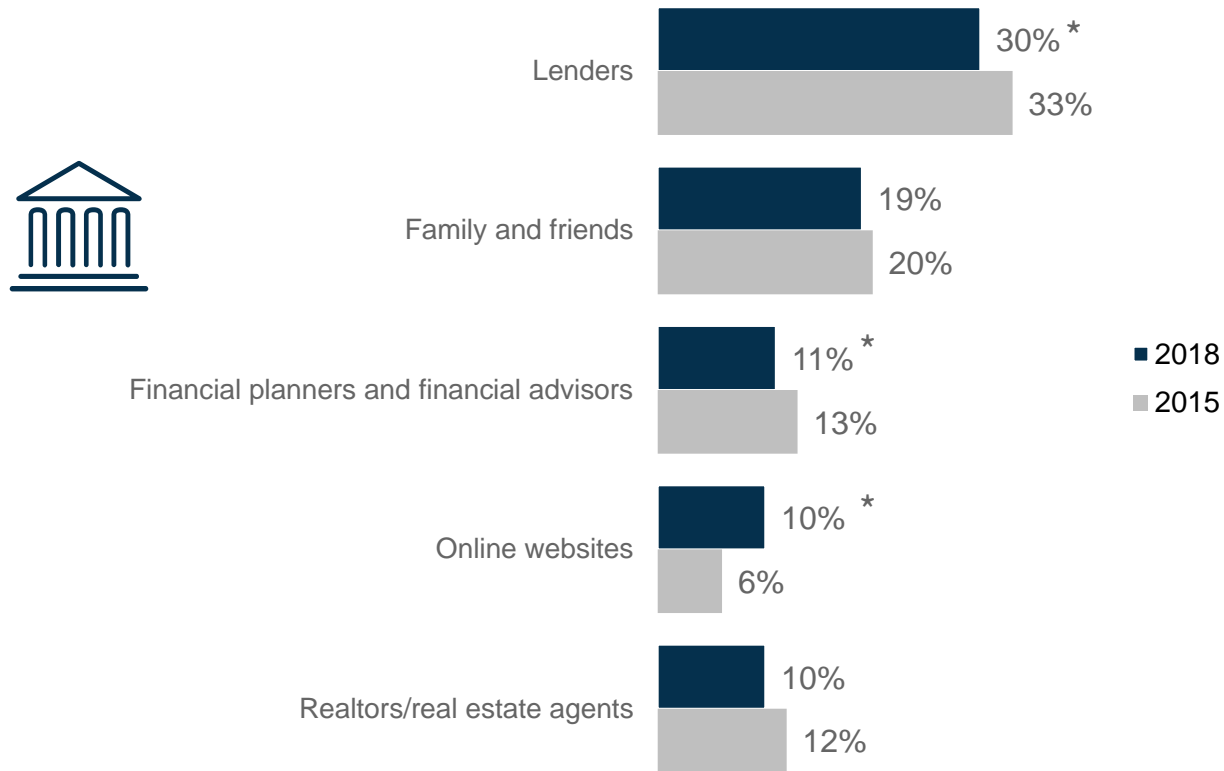
Base: Total respondents, N=3,483 in 2015, N=3,647 in 2018

Q40. From which three of the following information sources do you read, see, or hear the most often about getting mortgages for home purchase or refinance? [selected up to three responses]

Note: * = significant change



Most Influential Information Sources Remain Lenders and Family and Friends



Despite an increase in most influential ratings, online resources were still deemed only one-third as influential as lenders.

Base: Total respondents, N=3,483 in 2015, N=3,647 in 2018
Q41_1st. Generally speaking, which of the following is the most influential to you personally when it comes to getting advice about getting a mortgage for home purchase or refinance?
[selected one response]

Notes: * = significant change; sources below 5% in 2018 or 2015 are not shown.





Methodology

Research Methodology

- An online survey of a total of 3,647 American adults, age 18+, nationwide, using Ipsos Public Affairs' KnowledgePanel® who are either the sole financial decision-maker or who share in the financial decision-making in their household (henceforth referred to as consumers).
- Of the total sample of 3,647 consumers, 3,026 interviews were among the general population of consumers screened to be either sole or joint financial decision-makers. In addition, oversamples of African-Americans, Hispanics, and Asian-Americans were added to ensure robust sample sizes for analysis of these subgroups.
- The size of these oversampled subgroups when combined with their natural fallout from the general population sample total:
 - 509 African-Americans
 - 514 Hispanics
 - 261 Asian-Americans
- The survey was made available in both English and Spanish. The survey was conducted July 30, 2018 – August 13, 2018.
- These data were weighted to reflect Current Population Survey benchmarks.
- The margin of error for the total sample is +/-1.7 percentage points, and is larger for subgroups.
- The response rate for this survey is 52 percent.



Research Methodology: 2018 vs. 2015

To allow for comparisons over time, the methodology for the 2018 Mortgage Qualification Research is largely similar to the 2015 Mortgage Qualification Research.

	2018	2015
Methodology	Online	Online
Sample Source	KnowledgePanel	KnowledgePanel
Survey Language	English & Spanish	English & Spanish
Oversamples	African-Americans, Asian-American, Hispanics	African-Americans, Asian-American, Hispanics, Self-reported good credit
Screening	Sole or joint financial decision-makers	Sole or joint financial decision-makers
Fieldwork Dates	July 30 – August 13, 2018	June 29 – July 15, 2015
Total completed interviews	3,647 (3,026 general public)	3,868 (3,030 general public)
Response rate	52%	54%
Weighting	To CPS benchmarks	To CPS benchmarks
Margin of error for total sample	+/- 1.7 percentage points	+/- 1.6 percentage points



Ipsos KnowledgePanel®

Ipsos describes its panel methodology, sampling, and services as follows:

- *Ipsos' KnowledgePanel® is the largest national probability-based panel that provides the highest level of accuracy and sample representativeness available in online research for measurement of public opinion, attitudes, and behaviors. The panel was first developed in 1999 by Knowledge Networks, now part of Ipsos, with panel members who are randomly selected, enabling results from the panel to statistically represent the U.S. population with a consistently higher degree of accuracy than results obtainable from volunteer opt-in panels (for comparisons of results from probability versus non-probability methods, see Yeager et al., 2011).*
- *Because every sample unit has a known selection probability, KnowledgePanel® is not susceptible to the “professional respondent” problem and other hazards of “opt-in” online panels based on convenience sampling. Unlike opt-in panels, individuals can become panelists only after being randomly selected; no one can just volunteer to be a member. Originally, panelists were selected using random-digit dialing (RDD) but address-based sampling (ABS) has been employed since 2009. ABS provides a statistically-valid sampling method with a published sample frame of residential addresses that covers approximately 97 percent of U.S. households, including households that:*
 - *Have unlisted telephone numbers,*
 - *Do not have landline telephones,*
 - *Are cell phone only,*
 - *Do not have current Internet access, and*
 - *Do not have devices to access the Internet.*



Ipsos KnowledgePanel®

Ipsos' KnowledgePanel® remains the only large-scale online panel based on a representative random sample of the U.S. population. Because of this, KnowledgePanel® has set the standard of accuracy in online surveys for researchers and meets the highest statistical standards for federal research and peer review.

Feature	Opt-in Panel	KnowledgePanel®
Coverage %	76% of U.S. households	97% of U.S. households
Sampling	Self-selected/convenience	Probability-based random
Non-internet Population	Excluded	Included
Latino Households	May/may not be included	Included without internet access
Sample Representativeness	Over-represents hyper internet users	Comparable to high-quality RDD with cell phone sample supplementation
Survey Frequency	Up to 20 or more per month	2 to 4 per month

Probability-selected internet panel that is statistically valid and projectable (due to Ipsos' address-based sampling recruitment methodology) and truly representative of U.S. population, which means a margin of error can be attached to the data.

Covers 97 percent of U.S. population and 93 percent of U.S. Hispanic/Latino households, including Spanish-dominant, English-dominant, and bilingual households alike.

Captures the ~10-12% percent of the U.S. without Internet access as well as the roughly 12 percent of U.S. Latinos who do not have access to the Internet at least occasionally by providing those panelists with a laptop and ISP.



Ipsos KnowledgePanel®

Ipsos' KnowledgePanel® respondent incentives include two types: survey specific and non-survey specific. Non-survey incentives are used to maintain a high degree of panel loyalty and to mitigate attrition from the panel.

For households provided laptops and internet connections, their “panel loyalty” incentive is the hardware and internet service that Ipsos provides for free. For households with their own computers and internet connections, there is a minimal award, in the form of points, given for each 15-minute survey session.

The survey specific incentives are provided to respondents as a result of one of two conditions:

1. The survey is expected to require more than 15 minutes of time to complete, at which time either a sweepstake entry or bonus points will be awarded;
2. There is an unusual request being made of the respondent, such as specimen collection, the viewing of a specific television program, or completion of a daily diary.

Most incentives are in the form of points although, from time to time, other types of award such as cash and sweepstake entries can be offered. Members can redeem their points for cash, merchandise, gift cards, or entries into games to win prizes.





Weighting

Weighting Design

Ipsos weighted the starting, total screened sample of the general population to benchmarks secured from the Current Population Survey for the 18+ population.

1. These weighting benchmarks were created while controlling demographics within Caucasians/Hispanics/African-Americans/Asian-Americans/Others on age, gender, education, income, region, metropolitan status and internet access.
 - Within Hispanics, Ipsos also weighted the data on primary language and origin.
 - Subsequently, Ipsos created a weighted benchmark for qualified respondents—financial primary decision-makers—from the weights that were computed for the starting main sample.
2. Next, Ipsos weighted all qualified respondents (N=3,647) back to the resulting benchmarks from Step 1 described above by controlling demographics within Caucasians/Hispanics/African-Americans/Asian-Americans/Others on age, gender, education, income, region, metropolitan status and internet access.
3. Finally, Ipsos trimmed and scaled the weights to the total qualified respondents (N=3,647).



Current Population Survey – Used For Weighting Benchmarks

The Current Population Survey (CPS), sponsored jointly by the U.S. Census Bureau and the U.S. Bureau of Labor Statistics (BLS), is the primary source of labor force statistics for the population of the United States. The full technical report can be found at: <https://www.census.gov/programs-surveys/cps/technical-documentation.html>.

Because of its long history and the quality of its data, the CPS has been a model for other household surveys, both in the United States and in other countries. The CPS is a source of information not only for economic and social science research, but also for the study of survey methodology.

The CPS is administered by the Census Bureau using a probability selected sample of about 60,000 occupied households. Fieldwork is conducted monthly during the calendar week that includes the 19th of the month, except for December when the survey is often conducted one week earlier to avoid conflicting with the holiday season.

Households from all 50 states and the District of Columbia are in the survey for 4 consecutive months, out for 8, and then return for another 4 months before leaving the sample permanently. This design ensures a high degree of continuity from one month to the next (as well as over the year). The 4-8-4 sampling scheme has the added benefit of allowing the constant replenishment of the sample without excessive burden to respondents.

The CPS questionnaire is a completely computerized document that is administered by Census Bureau field representatives across the country through both personal and telephone interviews. Additional telephone interviewing is conducted from the Census Bureau's two centralized collection facilities in Jeffersonville, Indiana; and Tucson, Arizona.

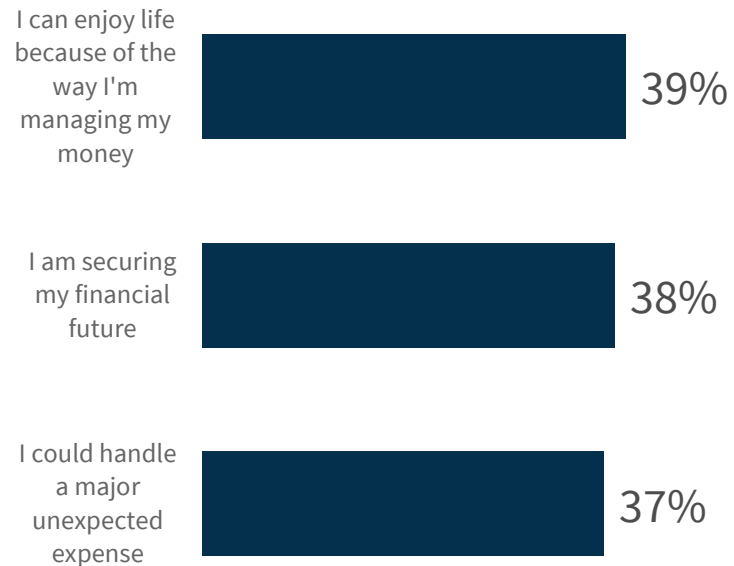
The methodology used, frequency with which the survey is conducted, sample size interviewed, and transparency and availability of core demographic data is, in part, why Ipsos utilizes CPS to inform its weighting benchmarks.





Appendix – Additional Content

4-in-10 Americans Confident with their Money Management



Agreement...

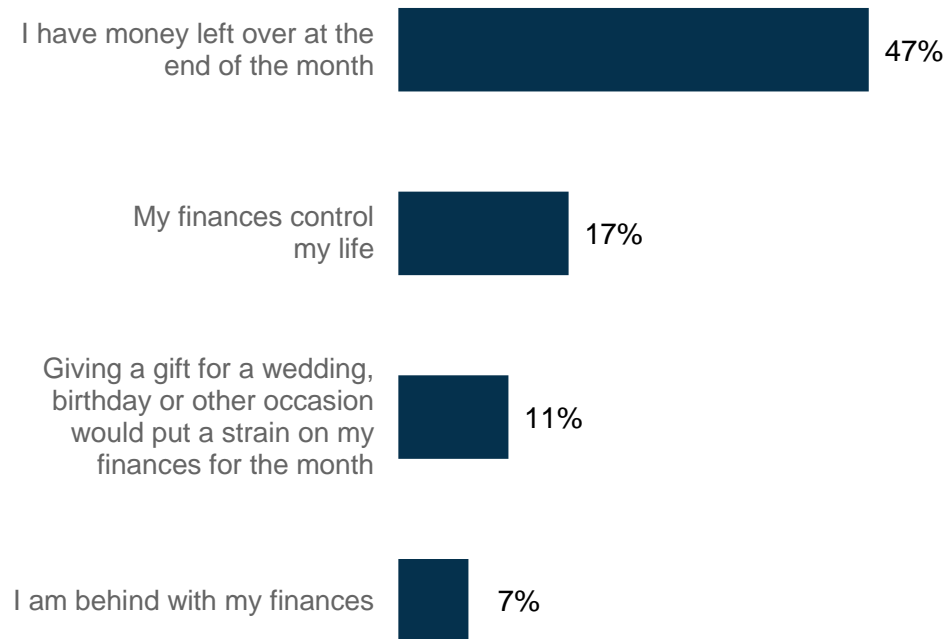
- Increases with greater education
- Increases with greater income
- Is higher among males than females

Base: Total respondents, N=3647

Q10. How well does this statement describe you or your situation? [% saying 'completely' or 'very well' on 5-point scale]



Few Say They Are Behind with Finances, But Only 47% Have Money Left Over



Agreement...

- Increases with age
- Increases with greater education
- Increases with greater income
- Higher among males than females

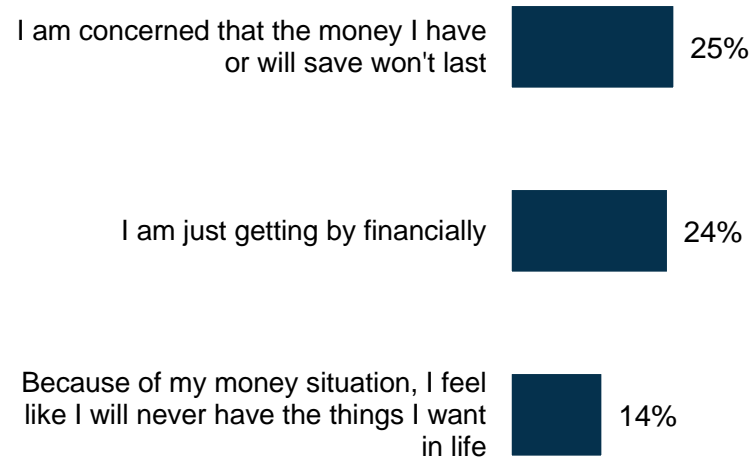
Agreement...

- Decreases with age
- Decreases with greater education
- Decreases with greater income

Base: Total respondents, N=3647
Q11_New. How often does this statement apply to you? [% saying 'always' or 'often' on 5-point scale]



Still, 1-in-4 Concerned with Their Financial Future



Describes at least very well...

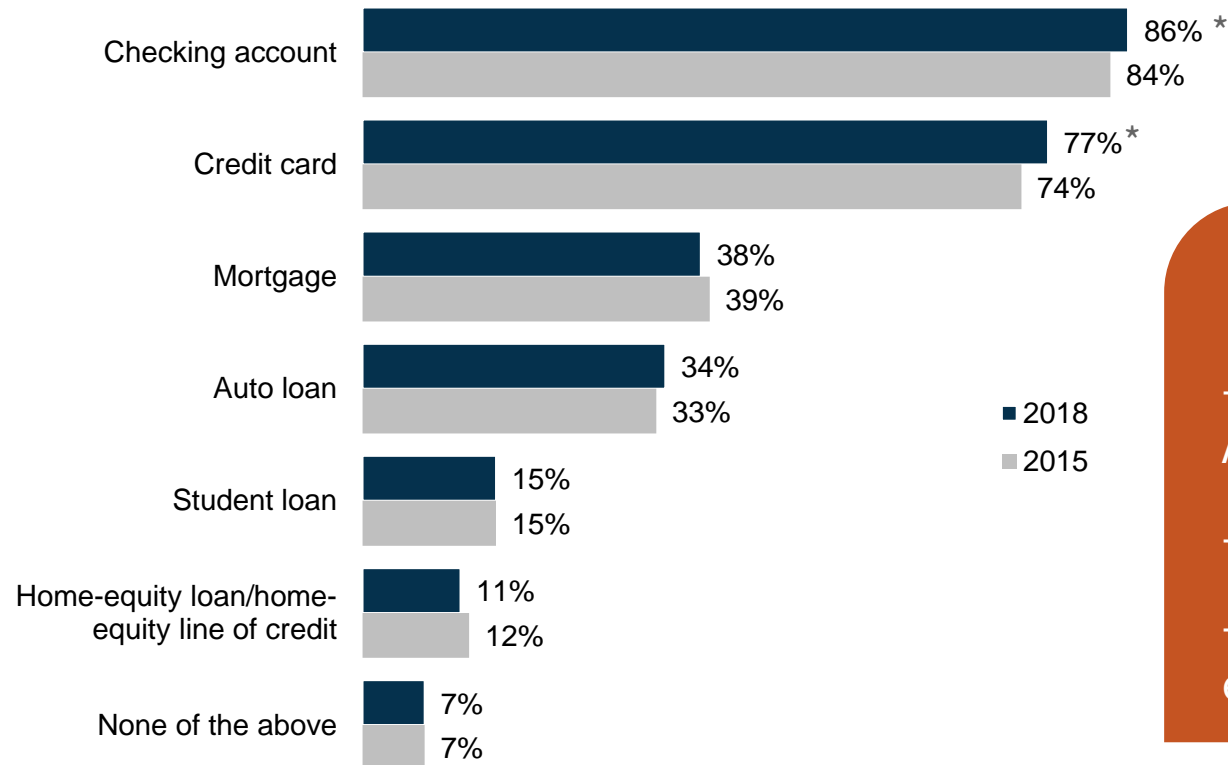
- Decreases with greater education
- Decreases with greater income

Base: Total respondents, N=3647

Q10. How well does this statement describe you or your situation? [% saying 'completely' or 'very well' on 5-point scale]



4-in-10 Report Having a Mortgage; 1-in-10 Have a Home-Equity Loan



Mortgage debt:

- Higher among Age 35-64 than Age 18-34 or Age 65+
- Rises with Income and Education
- Considerably lower among Hispanics (25%), especially Spanish-speaking Hispanics (15%)

Base: Total respondents, N=3,483 in 2015, N=3,647 in 2018
 Note: * = significant change
 Q5. Which of the following financial products do you currently own in your name or jointly with another person? [selected all responses that applied]



Most Americans Report Strong Estimated Credit Score



Significant increase led by:

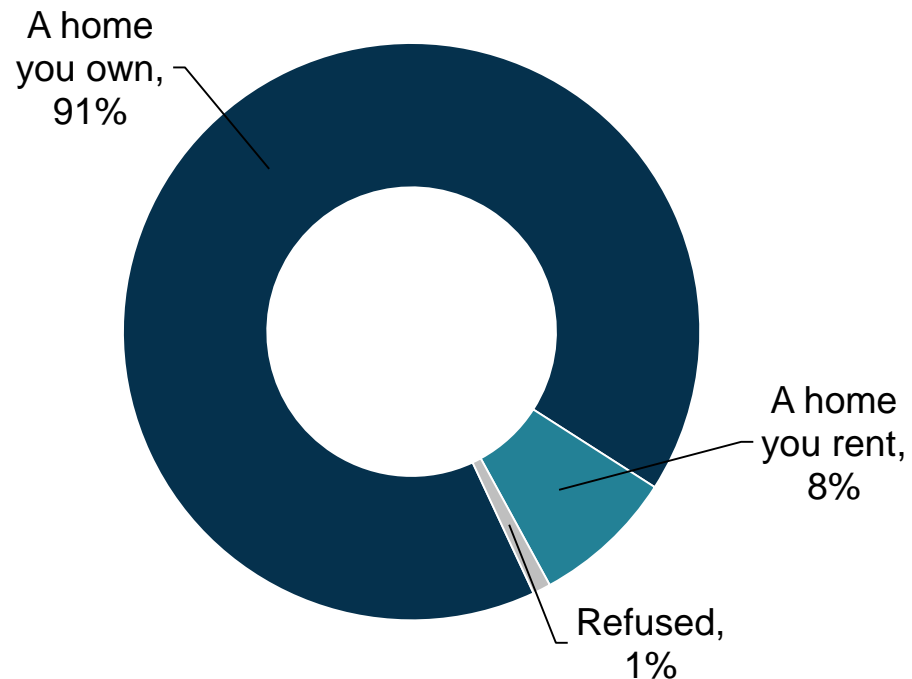
- African Americans (up 14 points)
- Some college (up 12 points)

Base: Total respondents, N=3,483 in 2015, N=3,647 in 2018
Q4. Where do you think your credit score falls? [% saying 'excellent' or 'good' on 5-point scale]

Note: * = significant change



Vast Majority Prefer Owning to Renting a Home



Preference for Owning a Home :

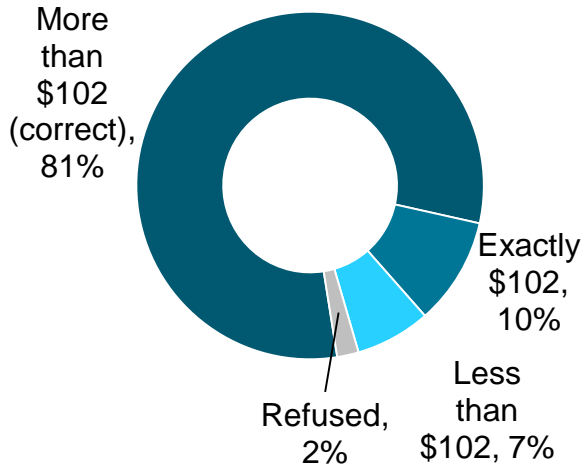
- Rises with Income and Education
- Is higher outside the Northeast region

Base: Total respondents, N=3647
QP. Assuming you could afford either, do you prefer to live in...

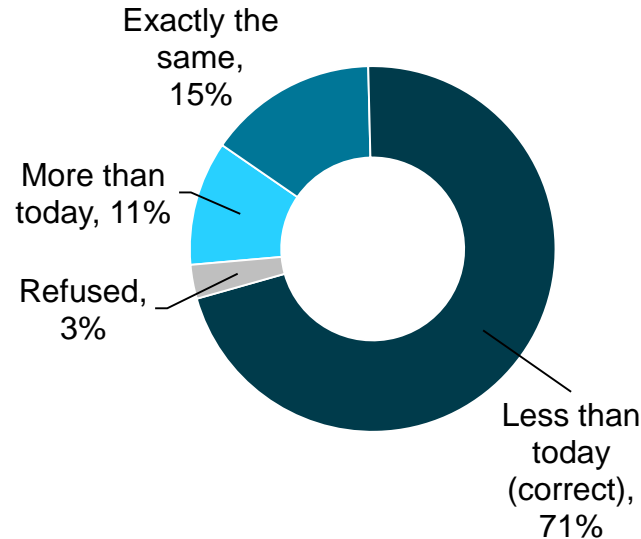


Knowledge Check: Americans Correctly Identify Key Financial Concepts

Impact of interest over time



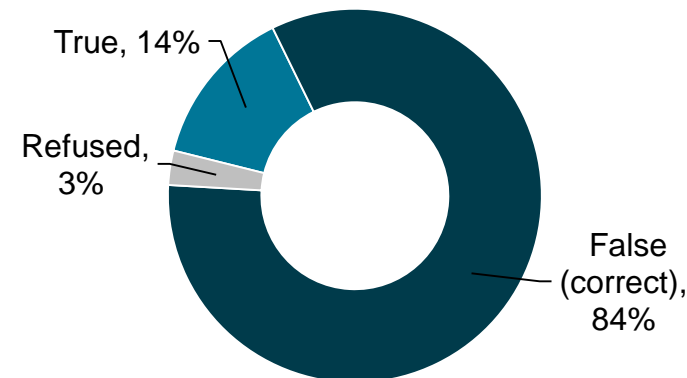
Interplay of interest and inflation



Answering correctly:

- Higher among males than females
- Rises dramatically with Income and Education
- Lower among African Americans

Buying a single company's stock provides a safer return



Base: Total respondents, N=3647

QT. Suppose you had \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow?

QU. Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account?

QV. Do you believe this to be true or false. 'Buying a single company's stock usually provides a safer return than a stock mutual fund.'



Focus: Two Groups of Non-Owners

1. Non-owners of homes who plan to buy on their next move but report getting a mortgage would be difficult

- Awareness
 - 57% familiar with term FICO® Score (vs 69% overall)
 - 50% don't know minimum % lenders require for down payment (vs 40% overall)
 - 18% familiar with programs to reduce % for down payment (vs 23% overall)
- Knowledge
 - 76% have seen their credit score (vs 87% overall)
 - 54% don't know own FICO® Score (vs 43% overall)
- Confidence
 - 73% could improve their credit score (vs 83% overall)
 - 6% confident of going through mortgage process today (vs 47% overall)

2. Non-owners of homes who plan to buy on their next move and are actively looking for a home

- Awareness
 - 74% familiar with term FICO® Score (vs 69% overall)
 - 39% don't know minimum % lenders require for down payment (vs 40% overall)
 - 34% familiar with programs to reduce % for down payment (vs 23% overall)
- Knowledge
 - 86% have seen their credit score (vs 87% overall)
 - 44% don't know own FICO® Score (vs 43% overall)
- Confidence
 - 88% could improve their credit score (vs 83% overall)
 - 27% confident of going through mortgage process today (vs 47% overall)





Appendix – Detailed Tables for Key Subgroups

Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q1 Which of the following best describes how financial decisions (e.g., opening and closing bank accounts, applying for loans, and handling savings and investments)?																						
You make all or almost all financial decisions yourself	43%	46%	37%	44%	44%	52%	60%	35%	58%	55%	44%	37%	53%	40%	34%	58%	38%	42%	33%	47%	45%	41%
You share financial decisions with your spouse, partner, or someone else in your household	57%	54%	63%	56%	56%	48%	40%	65%	42%	45%	56%	63%	47%	60%	66%	42%	62%	58%	67%	53%	55%	59%
Your spouse, partner, or someone else in your household makes all or almost all financial decisions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Refused	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q2 How involved are you in gathering information to make financial decisions (e.g., on loans, credit cards, mortgages, lines of credit)?																						
Very involved	56%	52%	58%	59%	55%	55%	58%	59%	58%	51%	57%	58%	51%	58%	59%	64%	49%	54%	41%	52%	58%	55%
Involved	24%	24%	23%	23%	26%	22%	21%	25%	31%	23%	24%	24%	23%	23%	25%	19%	21%	23%	18%	27%	24%	24%
Somewhat involved	14%	15%	13%	14%	12%	15%	15%	12%	8%	15%	13%	13%	15%	14%	12%	10%	17%	15%	19%	15%	12%	15%
Not very involved	4%	5%	4%	3%	4%	5%	4%	3%	1%	5%	4%	4%	5%	4%	3%	3%	8%	5%	13%	5%	4%	5%
Not at all involved	2%	3%	2%	2%	2%	4%	3%	1%	1%	5%	1%	1%	5%	1%	1%	3%	5%	3%	9%	1%	2%	2%
Refused	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q3 Sometimes the type of work a person does affects the products and services they buy. Are you or any member of your household employed in any of the following types of businesses?																						
An advertising agency	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
A market research company ...	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
A bank or financial institution	4%	5%	5%	4%	1%	1%	4%	5%	6%	2%	3%	5%	2%	3%	6%	4%	3%	4%	2%	4%	4%	3%
Retail/fashion	5%	7%	4%	5%	1%	7%	6%	4%	6%	5%	6%	4%	5%	5%	4%	4%	5%	6%	3%	5%	5%	4%
Telecommunications	1%	1%	2%	1%	1%	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%
Hospitality such as hotels and restaurants	3%	5%	3%	3%	1%	6%	4%	2%	3%	4%	3%	3%	4%	3%	2%	5%	4%	2%	8%	1%	4%	2%
Health care	12%	14%	15%	11%	7%	12%	12%	12%	7%	8%	10%	14%	8%	11%	16%	11%	14%	18%	7%	12%	10%	13%
None of these	78%	71%	74%	78%	91%	75%	74%	78%	83%	83%	79%	75%	83%	78%	73%	77%	75%	71%	81%	79%	78%	77%
Refused	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q4 Where do you think your credit score falls?																						
Excellent	51%	33%	47%	55%	70%	27%	30%	67%	70%	33%	47%	61%	30%	53%	70%	24%	35%	40%	27%	51%	55%	48%
Good	24%	32%	25%	22%	17%	28%	33%	20%	26%	24%	27%	24%	26%	27%	20%	31%	31%	28%	36%	28%	23%	25%
Fair	11%	15%	13%	10%	6%	21%	15%	7%	-	16%	15%	9%	17%	13%	5%	23%	16%	15%	17%	8%	10%	13%
Poor	5%	5%	7%	5%	2%	10%	7%	2%	2%	9%	4%	3%	9%	4%	1%	8%	5%	5%	5%	2%	4%	5%
Very poor	2%	3%	3%	2%	1%	5%	3%	1%	-	4%	2%	1%	5%	1%	1%	4%	3%	3%	2%	1%	2%	2%
Don't know	6%	10%	4%	5%	4%	8%	10%	3%	2%	11%	5%	3%	11%	3%	3%	7%	9%	7%	12%	7%	6%	6%
Didn't know I had a score	1%	1%	1%	0	0	1%	1%	0	-	2%	-	0	2%	0	0	1%	1%	1%	1%	2%	1%	1%
Refused	0	-	0	0	0	0	0	0	-	0	-	0	0	0	-	1%	0	-	1%	0	-	0



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q5 Which of the following financial products do you currently own in your name or jointly with another person? Please select all that apply																						
Mortgage	38%	22%	48%	47%	32%	2%	2%	61%	58%	19%	31%	48%	17%	42%	55%	31%	25%	31%	15%	35%	40%	36%
Checking account	86%	77%	85%	89%	91%	76%	85%	92%	94%	77%	84%	91%	75%	89%	94%	77%	74%	79%	65%	87%	85%	86%
Auto loan	34%	31%	39%	39%	25%	31%	27%	39%	25%	21%	33%	40%	21%	41%	41%	35%	30%	34%	23%	23%	35%	33%
Home-equity loan / home-equity line of credit	11%	3%	9%	15%	14%	0	1%	17%	14%	6%	9%	13%	6%	11%	15%	8%	6%	7%	6%	7%	11%	11%
Credit card	77%	67%	76%	79%	87%	60%	72%	87%	89%	61%	77%	85%	59%	82%	90%	63%	67%	74%	55%	80%	78%	77%
Student loan	15%	29%	18%	10%	2%	22%	26%	11%	17%	13%	18%	15%	14%	16%	16%	25%	12%	13%	9%	17%	13%	17%
None of the above	7%	12%	6%	5%	4%	14%	7%	2%	2%	14%	6%	3%	14%	4%	2%	12%	11%	8%	14%	7%	7%	6%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
PPFS0596 What is the approximate total amount of your household's savings and investable assets?																						
Under \$50,000	49%	71%	51%	41%	30%	75%	72%	33%	25%	74%	54%	35%	76%	47%	22%	63%	61%	53%	76%	38%	45%	52%
\$50,000 - \$99,999	12%	12%	16%	10%	12%	11%	11%	13%	10%	7%	13%	14%	7%	17%	13%	15%	11%	12%	8%	20%	13%	12%
\$100,000 - \$249,999	13%	7%	14%	15%	14%	5%	8%	17%	18%	7%	11%	16%	6%	14%	18%	8%	10%	13%	5%	12%	13%	13%
\$250,000 - \$499,999	9%	3%	6%	13%	12%	3%	2%	12%	22%	4%	9%	11%	3%	9%	14%	5%	4%	5%	1%	8%	9%	8%
\$500,000 - \$999,999	7%	1%	5%	9%	13%	1%	1%	11%	18%	1%	4%	10%	1%	6%	14%	3%	4%	5%	1%	8%	9%	5%
\$1,000,000 or more	6%	1%	3%	7%	15%	1%	3%	9%	6%	2%	3%	9%	1%	3%	15%	2%	2%	3%	-	9%	7%	5%
Not sure	4%	5%	4%	4%	4%	4%	3%	4%	-	5%	6%	4%	5%	4%	4%	4%	8%	8%	8%	4%	4%	5%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Assets < \$50K	1666	450	421	499	296	377	266	701	20	759	190	709	904	512	250	293	307	165	142	81	794	872
QE What is the approximate total amount of your household's savings and investable assets?																						
Under \$10,000	59%	61%	60%	58%	50%	68%	66%	50%	37%	68%	59%	48%	68%	51%	41%	64%	60%	58%	62%	39%	56%	61%
\$10,000-\$19,999	14%	15%	15%	14%	13%	15%	14%	14%	14%	12%	17%	16%	12%	19%	13%	15%	16%	13%	20%	17%	15%	14%
\$20,000-\$29,999	9%	9%	9%	7%	13%	8%	7%	12%	9%	7%	7%	12%	8%	11%	11%	7%	10%	14%	6%	18%	9%	9%
\$30,000-\$39,999	5%	4%	5%	5%	8%	3%	4%	7%	-	4%	7%	6%	4%	5%	10%	7%	4%	5%	2%	7%	6%	4%
\$40,000-\$49,999	9%	7%	8%	11%	12%	4%	7%	13%	36%	4%	5%	14%	4%	11%	20%	6%	7%	8%	5%	14%	10%	7%
Refused	4%	4%	4%	4%	4%	2%	3%	3%	4%	4%	5%	4%	4%	3%	5%	2%	4%	2%	5%	4%	3%	5%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q6 Which best describes how you currently live in your primary residence?																						
I rent it	29%	51%	30%	21%	14%	100%	100%	-	-	49%	30%	19%	48%	24%	16%	41%	44%	37%	56%	31%	27%	31%
I don't pay for housing	7%	17%	5%	2%	2%	-	-	-	-	7%	7%	6%	8%	6%	6%	9%	9%	11%	6%	9%	7%	6%
I own it with a mortgage, such as a first mortgage, second mortgage, or Home Equity Line of Credit (HELOC) or Home Equity Loan	41%	25%	51%	51%	34%	-	-	67%	61%	23%	37%	51%	22%	45%	55%	36%	32%	35%	27%	34%	42%	40%
I own it outright and do not have any debt on it (without a mortgage or HELOC)	22%	5%	11%	25%	47%	-	-	33%	39%	19%	23%	23%	20%	23%	22%	13%	13%	15%	10%	21%	23%	20%
Other	1%	2%	1%	1%	2%	-	-	-	-	2%	2%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	2%
Refused	1%	1%	1%	0	0	-	-	-	-	0	1%	1%	0	1%	0	1%	0	0	-	4%	1%	0



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Own primary residence	2430	210	511	917	792	0	0	2217	79	498	242	1681	567	844	1019	287	265	188	77	166	1274	1156
Q7 Is this the first home you have owned?																						
Yes	42%	81%	51%	36%	24%	-	-	41%	35%	47%	53%	39%	52%	47%	32%	57%	59%	54%	71%	48%	40%	44%
No	58%	19%	48%	64%	76%	-	-	59%	65%	53%	47%	61%	48%	53%	68%	43%	41%	46%	29%	52%	60%	56%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Do not own primary residence	1204	429	306	293	176	515	380	0	0	578	128	493	657	331	216	219	248	134	114	92	577	627
Q8 Do you own a home or have you ever owned a home in the past?																						
Yes - currently own	8%	6%	11%	8%	8%	4%	4%	-	-	5%	5%	12%	4%	10%	14%	7%	12%	15%	10%	10%	10%	6%
Yes - owned in past but not currently	19%	5%	20%	33%	59%	25%	17%	-	-	19%	21%	19%	19%	19%	21%	18%	11%	13%	9%	17%	18%	21%
No - never owned a home	72%	89%	69%	58%	32%	71%	79%	-	-	75%	75%	68%	76%	70%	65%	75%	76%	73%	81%	73%	72%	72%
Refused	1%	1%	-	1%	1%	0	0	-	-	1%	-	0	1%	1%	-	0	-	-	-	-	0	1%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
QA Which of the following describes the type of home you currently live in?																						
Mobile Home	4%	4%	5%	4%	4%	-	-	-	-	8%	5%	2%	9%	3%	1%	3%	6%	4%	9%	1%	5%	4%
Single family house unit that is detached from any other house	67%	50%	68%	74%	74%	52%	-	93%	-	50%	64%	75%	51%	70%	79%	52%	55%	61%	44%	55%	67%	66%
Single family house unit that is attached to one or more houses (e.g. townhomes)	7%	10%	7%	6%	7%	21%	-	6%	-	8%	8%	7%	7%	8%	6%	9%	8%	8%	8%	8%	7%	7%
Apartments / Condos	19%	31%	17%	15%	13%	27%	100%	1%	100%	30%	20%	14%	28%	16%	13%	31%	28%	24%	33%	32%	18%	20%
Others	2%	3%	1%	1%	2%	-	-	-	-	3%	2%	1%	3%	1%	1%	3%	3%	2%	5%	0	1%	2%
Don't know	0	1%	0	0	0	-	-	-	-	1%	1%	0	1%	1%	0	1%	1%	1%	0	2%	0	0
Refused	1%	1%	1%	0	0	-	-	-	-	1%	0	1%	1%	1%	0	1%	0	0	-	2%	1%	0



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Currently live in Apartments / Condos	670	205	149	182	134	140	380	31	79	318	67	284	341	192	137	136	130	71	59	79	327	343
QB You mentioned that you currently live in an apartment or a condo, how many units are there in the building you live in?																						
Building with 4 or fewer apartments / condos	27%	25%	27%	30%	27%	100%	-	100%	-	33%	23%	21%	32%	24%	19%	29%	31%	24%	39%	13%	28%	26%
Building with 5 to 49 apartments / condos	42%	44%	44%	44%	33%	-	63%	-	49%	42%	51%	40%	43%	46%	36%	37%	43%	49%	35%	38%	42%	42%
Building with 50 or more apartments / condos	27%	27%	26%	24%	35%	-	37%	-	51%	20%	24%	36%	20%	27%	45%	28%	21%	23%	18%	47%	28%	27%
Don't know	4%	4%	3%	2%	6%	-	-	-	-	5%	1%	2%	6%	2%	0	5%	6%	4%	7%	2%	2%	5%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
QQ What year did you move into your current home?																						
2016-2018 (Net)	23%	44%	24%	13%	9%	42%	45%	13%	16%	25%	23%	21%	25%	22%	21%	20%	23%	24%	20%	33%	22%	23%
2011-2015 (Net)	22%	29%	29%	16%	14%	32%	29%	18%	31%	24%	21%	21%	24%	20%	21%	24%	26%	26%	26%	23%	21%	23%
2006-2010 (Net)	15%	10%	20%	15%	13%	14%	13%	15%	22%	15%	14%	14%	16%	12%	15%	18%	17%	15%	21%	10%	16%	13%
Before 2006 (Net)	40%	14%	25%	55%	64%	12%	13%	53%	31%	35%	40%	42%	34%	43%	42%	34%	33%	34%	31%	29%	40%	39%
Refused	1%	2%	2%	1%	1%	1%	0	0	-	1%	2%	1%	1%	2%	0	3%	1%	1%	2%	4%	1%	1%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: I own it with a mortgage or home equity LOC / loan	1548	176	420	609	343	0	0	1449	49	267	146	1131	297	540	711	207	182	128	54	108	801	747
QR Have you ever refinanced the mortgage on your current home?																						
Yes	52%	19%	47%	64%	64%	-	-	53%	42%	52%	50%	52%	48%	50%	55%	54%	52%	47%	65%	54%	53%	51%
No	48%	81%	53%	36%	36%	-	-	47%	58%	48%	50%	48%	52%	49%	45%	46%	48%	53%	35%	46%	47%	49%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Yes, I have refinanced the mortgage on my current home	845	35	195	395	220	0	0	807	22	144	78	620	148	290	407	119	100	64	36	60	451	394
QS What year was your most recent refinance?																						
2016-2018 (Net)	27%	58%	32%	23%	22%	-	-	27%	22%	24%	19%	29%	25%	25%	29%	23%	26%	33%	15%	47%	27%	27%
2011-2015 (Net)	38%	30%	43%	37%	37%	-	-	38%	50%	34%	35%	39%	31%	37%	41%	36%	35%	32%	40%	29%	44%	32%
2006-2010 (Net)	20%	10%	13%	25%	21%	-	-	20%	23%	18%	25%	20%	22%	19%	20%	17%	26%	24%	29%	14%	18%	21%
Before 2006 (Net)	12%	2%	5%	14%	20%	-	-	12%	5%	19%	15%	10%	17%	16%	8%	18%	6%	3%	10%	4%	9%	15%
Refused	3%	-	7%	2%	1%	-	-	3%	-	4%	6%	2%	5%	3%	2%	6%	7%	8%	5%	6%	2%	4%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base = I own it with a mortgage or home equity LOC / loan or I own it outright or currently own a home	2520	232	539	941	808	19	16	2217	79	523	248	1740	595	876	1049	302	291	204	87	174	1328	1192
QW Approximately how much equity do you have in your home?																						
Under 200000 (Net)	59%	72%	67%	58%	48%	64%	91%	58%	53%	64%	63%	57%	71%	64%	50%	69%	62%	60%	66%	32%	59%	60%
200000 to 499999 (Net)	23%	10%	19%	26%	30%	22%	3%	25%	26%	14%	23%	26%	11%	21%	32%	14%	20%	20%	20%	39%	27%	20%
500000 or more (Net)	7%	2%	5%	7%	13%	-	-	8%	11%	4%	6%	8%	2%	5%	12%	1%	6%	7%	5%	19%	7%	8%
Refused	10%	16%	9%	9%	10%	14%	6%	10%	9%	17%	9%	8%	16%	10%	7%	16%	12%	13%	9%	10%	8%	12%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Rent primary residence	973	320	259	254	140	515	380	0	0	493	101	374	555	258	160	185	208	107	101	74	465	508
Q9 What is your primary reason for renting now?																						
More affordable option	22%	19%	20%	29%	24%	20%	24%	-	-	26%	25%	16%	25%	19%	16%	25%	16%	17%	14%	27%	22%	21%
Allows you to live in a better neighborhood	3%	3%	4%	2%	4%	3%	5%	-	-	4%	2%	2%	4%	2%	4%	3%	5%	2%	9%	-	2%	4%
Less hassle and stress	15%	11%	16%	15%	33%	13%	19%	-	-	16%	17%	13%	16%	15%	12%	17%	15%	20%	9%	17%	16%	15%
You don't think you would be qualified to obtain a mortgage	14%	14%	14%	16%	12%	15%	12%	-	-	19%	12%	10%	18%	10%	8%	10%	21%	24%	18%	8%	13%	15%
Making yourself financially ready to own	16%	23%	14%	10%	2%	18%	14%	-	-	9%	16%	23%	12%	23%	17%	21%	24%	19%	29%	13%	15%	16%
More flexibility in your future choices	11%	13%	12%	7%	8%	13%	10%	-	-	8%	11%	15%	8%	12%	20%	8%	4%	5%	4%	19%	12%	10%
Protects against declines in home prices	0	1%	0	-	-	0	-	-	-	0	-	1%	0	1%	-	1%	1%	-	1%	-	0	1%
Provides a more convenient location	3%	2%	3%	6%	5%	3%	4%	-	-	3%	5%	3%	3%	3%	5%	3%	4%	5%	3%	1%	4%	2%
You cannot find a home you want to buy	6%	6%	9%	5%	3%	7%	5%	-	-	7%	7%	6%	6%	6%	7%	7%	7%	4%	9%	7%	6%	6%
Other	8%	8%	7%	10%	10%	8%	8%	-	-	7%	6%	10%	7%	8%	13%	4%	3%	2%	4%	8%	8%	8%

Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q10 How well does this statement describe you or your situation?																						
1. I could handle a major unexpected expense																						
Completely	14%	8%	12%	13%	24%	7%	7%	18%	28%	7%	10%	18%	5%	13%	23%	8%	10%	10%	11%	12%	17%	12%
Very Well	23%	19%	19%	23%	31%	14%	17%	28%	29%	14%	19%	28%	13%	23%	32%	15%	18%	19%	16%	28%	26%	20%
Somewhat	34%	34%	37%	35%	27%	30%	32%	35%	36%	30%	38%	34%	31%	39%	31%	38%	31%	36%	23%	37%	32%	35%
Very little	15%	20%	16%	15%	9%	24%	22%	11%	6%	21%	20%	11%	23%	13%	8%	15%	23%	16%	34%	14%	13%	17%
Not at all	13%	18%	14%	13%	7%	24%	21%	7%	1%	26%	12%	8%	25%	10%	4%	21%	16%	17%	13%	7%	11%	16%
Refused	1%	1%	1%	1%	1%	2%	0	1%	-	2%	1%	1%	1%	1%	1%	2%	2%	1%	2%	2%	1%	1%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q10 How well does this statement describe you or your situation?																						
2. I am securing my financial future																						
Completely	13%	9%	11%	11%	21%	6%	8%	16%	13%	7%	8%	16%	6%	12%	20%	11%	13%	14%	9%	7%	14%	11%
Very Well	26%	23%	20%	27%	34%	16%	19%	32%	28%	15%	23%	31%	13%	27%	37%	19%	19%	24%	11%	28%	28%	23%
Somewhat	37%	42%	42%	35%	28%	37%	42%	36%	51%	35%	46%	36%	37%	39%	34%	43%	34%	40%	25%	48%	36%	37%
Very little	15%	17%	17%	16%	10%	24%	18%	11%	6%	24%	17%	11%	24%	14%	7%	14%	21%	11%	38%	10%	12%	18%
Not at all	8%	8%	9%	10%	7%	17%	13%	4%	1%	18%	6%	4%	18%	6%	1%	11%	11%	9%	15%	4%	7%	9%
Refused	1%	1%	1%	1%	1%	1%	0	1%	1%	2%	0	1%	1%	2%	1%	2%	1%	2%	1%	3%	2%	1%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q10 How well does this statement describe you or your situation?																						
3. Because of my money situation, I feel like I will never have the things I want in life																						
Completely	8%	9%	11%	7%	4%	16%	13%	4%	2%	15%	9%	4%	16%	6%	2%	9%	8%	8%	9%	4%	8%	8%
Very Well	6%	7%	7%	7%	4%	8%	7%	5%	5%	8%	9%	5%	9%	7%	4%	7%	8%	8%	8%	8%	6%	7%
Somewhat	28%	31%	30%	28%	21%	33%	32%	24%	25%	32%	35%	24%	33%	30%	20%	30%	28%	28%	27%	36%	26%	29%
Very little	30%	33%	30%	29%	27%	26%	31%	33%	28%	24%	28%	33%	23%	32%	35%	22%	29%	26%	33%	34%	31%	28%
Not at all	26%	17%	21%	27%	42%	15%	16%	33%	39%	19%	19%	32%	17%	24%	38%	29%	25%	27%	20%	16%	27%	26%
Refused	1%	2%	1%	1%	1%	2%	1%	1%	1%	2%	0	1%	2%	2%	1%	2%	3%	3%	2%	2%	2%	1%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q10 How well does this statement describe you or your situation?																						
4. I can enjoy life because of the way I'm managing my money																						
Completely	12%	7%	11%	11%	23%	5%	7%	16%	19%	8%	8%	15%	7%	10%	19%	10%	13%	14%	10%	6%	13%	11%
Very Well	27%	26%	21%	25%	36%	20%	19%	31%	32%	19%	21%	32%	17%	27%	37%	19%	22%	25%	16%	32%	29%	24%
Somewhat	40%	44%	43%	42%	29%	43%	47%	39%	41%	41%	50%	38%	43%	43%	35%	41%	40%	39%	41%	41%	39%	41%
Very little	13%	13%	17%	14%	7%	21%	16%	9%	7%	19%	16%	9%	19%	12%	7%	16%	17%	12%	25%	14%	10%	16%
Not at all	7%	9%	7%	7%	4%	11%	11%	3%	1%	12%	5%	4%	13%	6%	2%	12%	7%	8%	6%	5%	7%	7%
Refused	1%	1%	1%	1%	1%	1%	0	1%	-	1%	0	1%	1%	2%	0	2%	2%	1%	3%	2%	1%	1%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q10 How well does this statement describe you or your situation?																						
5. I am just getting by financially																						
Completely	10%	10%	11%	9%	10%	15%	14%	6%	7%	17%	6%	7%	15%	9%	5%	10%	9%	8%	12%	3%	9%	10%
Very Well	14%	16%	12%	12%	17%	14%	14%	14%	7%	16%	14%	13%	16%	14%	12%	14%	13%	14%	10%	17%	14%	14%
Somewhat	32%	39%	32%	33%	22%	40%	38%	28%	29%	38%	43%	26%	41%	33%	22%	43%	35%	37%	31%	35%	30%	34%
Very little	22%	23%	26%	24%	15%	20%	23%	24%	18%	16%	20%	26%	16%	22%	28%	14%	24%	20%	31%	22%	23%	22%
Not at all	21%	12%	17%	22%	36%	10%	11%	28%	37%	11%	15%	27%	10%	20%	33%	17%	17%	18%	15%	21%	23%	19%
Refused	1%	1%	2%	1%	1%	1%	0	1%	2%	1%	0	1%	1%	2%	1%	2%	2%	2%	2%	2%	1%	1%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q10 How well does this statement describe you or your situation?																						
6. I am concerned that the money I have or will save won't last																						
Completely	12%	13%	15%	13%	6%	21%	19%	7%	9%	21%	13%	8%	20%	11%	5%	14%	12%	10%	16%	9%	10%	14%
Very Well	13%	16%	14%	13%	7%	15%	15%	11%	13%	13%	13%	12%	14%	12%	11%	10%	15%	14%	15%	16%	12%	13%
Somewhat	38%	40%	40%	40%	31%	40%	39%	39%	32%	36%	44%	38%	37%	41%	37%	39%	35%	42%	24%	39%	37%	39%
Very little	23%	20%	21%	22%	30%	15%	19%	27%	32%	17%	21%	26%	17%	23%	29%	16%	22%	18%	30%	28%	25%	21%
Not at all	13%	9%	8%	11%	24%	8%	8%	15%	15%	10%	9%	15%	10%	12%	17%	17%	14%	14%	12%	7%	14%	12%
Refused	1%	1%	2%	1%	1%	1%	0	1%	-	2%	0	1%	2%	1%	0	2%	2%	2%	3%	2%	1%	1%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q11_NEW How often does this statement apply to you?																						
1. Giving a gift for a wedding, birthday or other occasion would put a strain on my finances for the month																						
Always	5%	7%	6%	5%	3%	9%	8%	2%	3%	10%	5%	3%	11%	4%	1%	8%	5%	5%	5%	2%	5%	6%
Often	6%	9%	5%	6%	3%	12%	8%	3%	1%	9%	6%	4%	10%	5%	3%	7%	7%	8%	3%	6%	5%	6%
Sometimes	22%	30%	27%	18%	14%	34%	29%	17%	11%	32%	26%	17%	33%	22%	12%	28%	26%	25%	29%	24%	19%	26%
Rarely	31%	32%	34%	33%	26%	23%	32%	34%	40%	25%	35%	34%	26%	34%	35%	28%	30%	33%	26%	38%	31%	31%
Never	34%	21%	27%	38%	53%	21%	22%	43%	45%	22%	27%	42%	20%	34%	49%	28%	31%	28%	35%	28%	39%	30%
Refused	1%	2%	1%	1%	0	0	1%	0	-	1%	1%	1%	1%	1%	0	2%	1%	1%	1%	2%	1%	1%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q11_NEW How often does this statement apply to you?																						
2. I have money left over at the end of the month																						
Always	25%	16%	22%	26%	37%	13%	15%	31%	39%	13%	19%	31%	12%	24%	37%	19%	18%	20%	15%	25%	27%	22%
Often	22%	23%	22%	22%	23%	18%	23%	25%	26%	15%	22%	26%	15%	24%	28%	17%	19%	19%	19%	32%	24%	21%
Sometimes	29%	33%	30%	29%	23%	32%	29%	27%	22%	33%	34%	26%	34%	30%	23%	33%	33%	33%	32%	25%	28%	30%
Rarely	15%	18%	17%	15%	11%	23%	22%	12%	8%	23%	16%	12%	23%	15%	9%	19%	20%	19%	22%	12%	13%	18%
Never	8%	9%	8%	8%	5%	14%	9%	4%	5%	14%	8%	4%	15%	6%	3%	11%	9%	7%	12%	5%	7%	9%
Refused	1%	2%	1%	0	1%	-	1%	1%	-	1%	0	1%	1%	1%	1%	2%	1%	2%	1%	2%	1%	1%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q11_NEW How often does this statement apply to you?																						
3. I am behind with my finances																						
Always	3%	4%	4%	2%	1%	5%	5%	1%	1%	5%	3%	2%	5%	3%	1%	5%	3%	3%	2%	3%	3%	3%
Often	4%	6%	6%	4%	1%	10%	6%	2%	1%	7%	6%	3%	7%	3%	3%	7%	6%	5%	8%	5%	4%	5%
Sometimes	17%	25%	20%	14%	7%	24%	27%	12%	7%	23%	17%	13%	24%	15%	11%	27%	21%	23%	18%	18%	15%	18%
Rarely	30%	32%	32%	33%	21%	30%	29%	30%	27%	27%	37%	30%	29%	32%	29%	25%	28%	30%	25%	37%	30%	30%
Never	45%	31%	37%	46%	69%	30%	33%	54%	64%	38%	36%	50%	34%	45%	56%	34%	41%	38%	45%	33%	47%	43%
Refused	1%	2%	2%	0	1%	1%	1%	1%	1%	1%	1%	1%	2%	2%	1%	2%	1%	1%	1%	3%	1%	1%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q11_NEW How often does this statement apply to you?																						
4. My finances control my life																						
Always	6%	9%	7%	6%	3%	11%	10%	4%	3%	11%	5%	4%	11%	5%	3%	8%	5%	6%	3%	3%	6%	7%
Often	10%	13%	13%	10%	6%	14%	14%	8%	5%	14%	14%	8%	15%	11%	6%	11%	11%	13%	8%	12%	10%	11%
Sometimes	33%	37%	39%	33%	25%	39%	38%	32%	28%	35%	37%	32%	36%	35%	30%	33%	34%	34%	35%	40%	31%	36%
Rarely	31%	30%	28%	32%	35%	23%	25%	35%	38%	23%	30%	35%	24%	30%	39%	25%	26%	29%	22%	33%	34%	29%
Never	18%	11%	13%	18%	31%	11%	12%	21%	27%	15%	13%	20%	14%	18%	21%	21%	22%	16%	31%	10%	18%	17%
Refused	1%	2%	1%	1%	1%	1%	0	1%	-	1%	1%	1%	1%	1%	1%	2%	1%	2%	1%	2%	1%	1%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
QP Assuming you could afford either, do you prefer to live in...																						
A home you own	91%	0%	92%	93%	91%	81%	76%	98%	98%	85%	89%	94%	85%	94%	95%	85%	91%	89%	93%	85%	91%	91%
A home you rent	8%	11%	7%	6%	9%	19%	24%	1%	2%	14%	10%	5%	14%	6%	5%	14%	9%	10%	6%	13%	8%	8%
Refused	1%	1%	1%	0	0	0	-	0	-	0	1%	1%	1%	1%	0	1%	1%	1%	1%	2%	1%	1%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q11 In general, do you think this is a good time or a bad time to buy a house?																						
Very good time	13%	9%	10%	14%	17%	8%	7%	16%	8%	9%	10%	15%	9%	15%	14%	14%	11%	10%	13%	6%	13%	12%
Somewhat good time	50%	46%	45%	52%	57%	41%	48%	54%	55%	45%	51%	52%	46%	52%	52%	49%	37%	41%	30%	48%	49%	50%
Somewhat bad time	28%	33%	32%	25%	20%	35%	28%	26%	33%	30%	29%	27%	29%	26%	29%	21%	33%	34%	31%	33%	28%	28%
Very bad time	9%	11%	11%	8%	5%	16%	16%	4%	3%	15%	9%	6%	15%	7%	5%	13%	18%	15%	24%	10%	9%	9%
Refused	1%	1%	1%	1%	1%	1%	1%	0	1%	1%	2%	1%	1%	1%	0	3%	1%	0	2%	3%	1%	1%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Think it is a good time to buy a house	2299	349	455	787	708	249	199	1555	50	599	229	1459	686	782	831	331	247	163	84	131	1178	1121
Q12 Please tell me the primary reason why you think this is a good time to buy a house.																						
Home prices are low	8%	0%	8%	7%	4%	12%	12%	6%	7%	10%	10%	7%	10%	8%	5%	10%	8%	9%	7%	12%	7%	8%
Mortgage rates are favorable	30%	19%	27%	33%	37%	15%	20%	35%	52%	25%	25%	32%	25%	29%	34%	31%	20%	21%	18%	25%	31%	28%
There are many homes available on the market	23%	29%	27%	21%	16%	34%	25%	19%	11%	29%	21%	20%	30%	22%	17%	30%	34%	34%	35%	15%	19%	26%
It is easy to qualify for a mortgage	3%	5%	3%	2%	3%	5%	5%	3%	2%	4%	2%	3%	3%	3%	3%	5%	3%	2%	4%	5%	4%	3%
Economic conditions overall are favorable	33%	29%	31%	34%	38%	29%	31%	35%	28%	28%	37%	35%	28%	33%	37%	21%	29%	30%	28%	40%	35%	31%
Other	3%	4%	3%	4%	2%	3%	7%	3%	-	3%	5%	3%	4%	3%	3%	3%	5%	4%	6%	1%	3%	3%
Refused	0	1%	1%	0	0	2%	1%	0	-	1%	0	0	0	0	1%	0	1%	-	2%	1%	1%	0



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Think it is a bad time to buy a house	1313	284	357	417	255	261	175	652	28	469	136	706	525	384	404	168	262	158	104	126	663	650
Q13 Please tell me the primary reason why you think this is a bad time to buy a house																						
Home prices are high	57%	59%	56%	55%	58%	54%	56%	60%	76%	51%	59%	61%	48%	55%	70%	32%	52%	57%	45%	72%	60%	54%
Mortgage rates are not favorable	7%	7%	8%	7%	7%	8%	5%	8%	11%	5%	10%	9%	5%	8%	9%	12%	8%	11%	4%	5%	6%	8%
There are not many homes available on the market	7%	6%	7%	7%	8%	4%	2%	10%	5%	4%	8%	8%	4%	10%	7%	5%	4%	7%	1%	9%	8%	5%
It is difficult to qualify for a mortgage	7%	7%	7%	6%	7%	10%	7%	4%	-	10%	8%	4%	11%	6%	1%	17%	9%	5%	13%	2%	5%	8%
Economic conditions are not favorable	17%	14%	19%	19%	15%	20%	23%	14%	1%	23%	11%	14%	23%	17%	9%	23%	23%	17%	33%	10%	16%	18%
Other	5%	7%	3%	6%	5%	4%	8%	4%	6%	7%	4%	5%	8%	3%	4%	9%	4%	4%	3%	2%	4%	6%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q14 When do you expect to move next?																						
Never	32%	12%	23%	38%	58%	14%	14%	42%	26%	36%	26%	31%	36%	34%	27%	35%	25%	22%	30%	19%	33%	32%
Less than 1 year from now	10%	20%	8%	7%	4%	20%	22%	3%	12%	11%	11%	9%	11%	9%	8%	13%	11%	12%	8%	12%	9%	10%
Over 1 but less than 3 years from now	18%	34%	18%	12%	9%	38%	37%	9%	12%	20%	23%	17%	21%	16%	17%	21%	25%	24%	27%	20%	17%	20%
Over 3 but less than 5 years from now	11%	16%	12%	10%	6%	14%	14%	9%	13%	10%	10%	12%	10%	10%	13%	10%	15%	13%	17%	13%	12%	10%
5 years or more from now	28%	17%	37%	33%	22%	13%	13%	36%	35%	21%	29%	31%	20%	29%	34%	18%	23%	28%	16%	33%	28%	27%
Refused	1%	1%	2%	1%	1%	1%	1%	1%	1%	2%	0	1%	2%	1%	1%	2%	1%	1%	1%	3%	1%	1%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q15 On your next move, would you be more likely to:																						
Rent	25%	35%	17%	22%	28%	48%	55%	10%	16%	39%	24%	18%	39%	20%	17%	32%	27%	26%	29%	27%	24%	27%
Buy	73%	64%	82%	77%	69%	51%	44%	89%	80%	59%	76%	80%	60%	78%	82%	66%	72%	73%	71%	71%	75%	72%
Refused	2%	1%	1%	2%	3%	1%	1%	1%	4%	2%	0	2%	2%	3%	1%	3%	0	1%	-	2%	1%	2%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q16 Are you actively planning to buy a home?																						
Within a year	6%	9%	6%	5%	2%	12%	8%	3%	7%	5%	5%	6%	5%	7%	5%	9%	7%	5%	10%	5%	6%	5%
Within two years	6%	11%	8%	4%	3%	12%	15%	3%	2%	6%	10%	6%	7%	5%	7%	8%	13%	15%	11%	6%	6%	6%
Within three years	11%	21%	13%	7%	3%	23%	17%	6%	13%	13%	13%	10%	13%	10%	10%	13%	22%	16%	32%	15%	10%	12%
Not actively planning to buy a home	76%	57%	73%	84%	92%	52%	60%	88%	78%	76%	72%	77%	73%	77%	78%	68%	57%	63%	46%	72%	77%	75%
Refused	1%	1%	1%	1%	1%	0	1%	0	-	1%	0	1%	1%	1%	0	2%	0	-	1%	2%	1%	1%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
QC When, if ever, was the last time you seriously considered buying a home?																						
Within the past year	15%	27%	17%	10%	7%	24%	21%	12%	15%	13%	14%	16%	14%	16%	16%	18%	24%	24%	23%	19%	15%	15%
Within the past two years	10%	13%	14%	9%	5%	14%	11%	10%	12%	10%	11%	11%	9%	11%	11%	12%	11%	10%	14%	10%	10%	11%
Within the past five years	13%	14%	19%	10%	8%	13%	8%	13%	23%	10%	15%	13%	11%	12%	14%	11%	12%	11%	14%	19%	13%	12%
More than five years ago	36%	10%	34%	46%	55%	18%	21%	46%	39%	31%	35%	39%	29%	38%	42%	27%	27%	26%	29%	27%	36%	36%
Never	25%	35%	16%	24%	25%	31%	39%	18%	11%	36%	24%	20%	35%	22%	17%	31%	26%	29%	20%	22%	25%	25%
Refused	1%	1%	1%	1%	1%	0	1%	0	-	1%	-	1%	1%	1%	0	2%	0	0	1%	2%	1%	1%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: I own it with a mortgage or home equity LOC/loan	1548	176	420	609	343	0	0	1449	49	267	146	1131	297	540	711	207	182	128	54	108	801	747
QD When, if ever, was the last time you seriously considered refinancing your mortgage?																						
Within the past year	13%	13%	16%	13%	12%	-	-	14%	10%	13%	13%	14%	13%	15%	12%	15%	16%	16%	16%	10%	12%	15%
Within the past two years	12%	10%	12%	13%	14%	-	-	12%	9%	12%	12%	12%	13%	10%	13%	13%	13%	14%	12%	20%	12%	12%
Within the past five years	15%	8%	15%	17%	13%	-	-	15%	14%	14%	12%	15%	13%	12%	18%	14%	8%	7%	10%	15%	18%	12%
More than five years ago	26%	5%	24%	30%	36%	-	-	26%	24%	22%	29%	26%	21%	26%	27%	24%	25%	24%	28%	23%	26%	26%
Never	33%	63%	32%	26%	25%	-	-	33%	42%	38%	33%	32%	38%	36%	29%	34%	36%	38%	32%	30%	32%	35%
Refused	1%	1%	1%	1%	1%	-	-	1%	2%	1%	1%	1%	1%	1%	1%	-	2%	2%	3%	2%	0	1%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
QT Suppose you had \$100 in a savings account and the interest rate was 2% per year. After 5 years, how much do you think you would have in the account if you left the money to grow?																						
More than \$102	81%	77%	83%	82%	83%	75%	79%	84%	89%	71%	81%	86%	71%	82%	90%	71%	75%	80%	67%	84%	84%	78%
Exactly \$102	10%	14%	10%	9%	8%	15%	11%	8%	6%	15%	10%	8%	16%	10%	5%	17%	14%	10%	21%	8%	8%	12%
Less than \$102	7%	8%	6%	7%	8%	8%	8%	7%	6%	12%	7%	5%	12%	6%	4%	10%	9%	8%	11%	5%	7%	8%
Refused	2%	2%	2%	1%	1%	1%	2%	1%	-	2%	2%	1%	2%	2%	1%	3%	2%	2%	2%	2%	1%	2%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
QU Imagine that the interest rate on your savings account was 1% per year and inflation was 2% per year. After 1 year, how much would you be able to buy with the money in this account?																						
More than today	11%	18%	14%	7%	4%	17%	14%	7%	10%	14%	15%	9%	16%	10%	6%	17%	16%	16%	16%	8%	9%	13%
Exactly the same	15%	22%	15%	12%	10%	21%	21%	11%	5%	20%	19%	12%	22%	14%	9%	29%	22%	24%	19%	16%	12%	18%
Less than today	71%	57%	67%	79%	83%	59%	63%	79%	85%	62%	64%	77%	59%	72%	83%	49%	59%	58%	61%	72%	77%	66%
Refused	3%	3%	3%	2%	3%	2%	3%	2%	-	3%	3%	2%	3%	3%	1%	5%	3%	3%	3%	3%	2%	3%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
QV Do you believe this to be true or false. 'Buying a single company's stock usually provides a safer return than a stock mutual fund.'																						
True	14%	18%	15%	12%	9%	19%	17%	10%	5%	19%	15%	11%	20%	14%	7%	24%	21%	17%	29%	9%	12%	15%
False	84%	78%	83%	86%	89%	77%	80%	88%	95%	77%	83%	87%	77%	84%	91%	71%	75%	80%	67%	88%	86%	82%
Refused	3%	4%	3%	2%	2%	4%	2%	2%	-	4%	2%	2%	4%	3%	2%	5%	3%	3%	4%	3%	2%	3%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q17 How easy or difficult do you think it would be for you to get a mortgage to purchase or refinance a home today?																						
Very easy	33%	17%	31%	38%	47%	8%	10%	49%	36%	15%	27%	43%	14%	33%	52%	19%	16%	22%	6%	22%	37%	29%
Somewhat easy	28%	29%	27%	27%	29%	24%	26%	30%	46%	23%	30%	30%	23%	33%	28%	32%	29%	33%	23%	34%	28%	28%
Somewhat difficult	22%	31%	26%	18%	15%	36%	33%	14%	14%	30%	30%	17%	32%	22%	14%	27%	33%	29%	40%	30%	20%	24%
Very difficult	16%	21%	15%	16%	9%	31%	30%	6%	3%	31%	13%	9%	30%	10%	5%	19%	21%	14%	31%	11%	14%	17%
Refused	1%	2%	1%	1%	0	1%	1%	1%	1%	1%	1%	1%	1%	2%	0	3%	1%	1%	1%	2%	1%	1%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q19 In general, how confident would you feel if you were going through the process of getting a mortgage today to purchase or refinance a home?																						
Extremely confident	26%	12%	23%	31%	37%	6%	6%	38%	34%	12%	19%	34%	10%	25%	42%	14%	13%	17%	7%	15%	29%	22%
Very confident	22%	17%	21%	23%	26%	13%	13%	28%	27%	15%	21%	25%	14%	24%	27%	19%	18%	17%	18%	27%	23%	20%
Somewhat confident	24%	31%	28%	19%	20%	30%	30%	21%	23%	25%	31%	23%	27%	27%	19%	30%	34%	33%	35%	27%	24%	25%
Not very confident	15%	22%	17%	13%	9%	26%	25%	8%	11%	24%	18%	11%	24%	14%	7%	16%	22%	20%	26%	19%	13%	18%
Not at all confident	12%	17%	10%	12%	7%	23%	25%	4%	4%	23%	10%	7%	22%	8%	5%	16%	12%	12%	13%	11%	9%	14%
Refused	1%	2%	1%	1%	1%	1%	1%	1%	2%	2%	0	1%	2%	1%	0	3%	1%	1%	1%	2%	1%	1%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Fe-male
Base: Very / Somewhat difficult to get a mortgage today	1305	322	339	414	230	347	232	435	15	619	146	531	732	362	211	221	263	130	133	93	598	707
Q21_1 st Earlier you mentioned that you think it would be very difficult, somewhat difficult for you to get a mortgage today to purchase or refinance a home. Listed below are some common reasons.																						
Affording the down payment or closing costs	14%	18%	13%	11%	10%	16%	21%	9%	9%	12%	17%	14%	12%	16%	17%	9%	18%	21%	16%	15%	15%	13%
Insufficient credit score or credit history	15%	14%	17%	18%	11%	20%	15%	12%	-	16%	13%	15%	17%	12%	15%	25%	9%	7%	12%	10%	14%	16%
Too much existing debt (e.g. auto loans student loans credit card payments)	17%	15%	22%	18%	13%	16%	14%	24%	16%	14%	24%	20%	14%	22%	19%	23%	15%	18%	12%	22%	15%	19%
Insufficient income to afford monthly mortgage payments	23%	23%	17%	26%	32%	24%	25%	20%	28%	29%	18%	18%	28%	19%	17%	19%	24%	23%	25%	16%	24%	23%
Lack of job security or stability	9%	11%	10%	6%	5%	7%	8%	7%	4%	9%	12%	8%	9%	7%	10%	7%	11%	15%	7%	23%	11%	7%
Mortgage application process is too complicated	4%	3%	4%	5%	4%	2%	4%	6%	12%	2%	3%	6%	3%	4%	8%	3%	6%	3%	9%	6%	5%	3%
Documentation of income or down payment sources	3%	2%	4%	3%	2%	3%	1%	3%	-	3%	2%	3%	3%	3%	3%	1%	2%	2%	3%	1%	3%	3%
Lack of trusted sources of information to help you make the right decisions	3%	4%	3%	1%	2%	3%	3%	3%	5%	3%	2%	3%	3%	3%	1%	2%	4%	2%	6%	5%	2%	4%
Income fluctuates too much	4%	4%	4%	4%	2%	5%	2%	4%	15%	4%	2%	4%	3%	5%	4%	4%	4%	3%	6%	1%	4%	4%
Other (specify)	7%	3%	5%	7%	19%	3%	6%	12%	10%	6%	5%	8%	6%	9%	6%	6%	4%	6%	3%	1%	6%	8%
Refused	1%	2%	1%	1%	-	0	0	1%	-	1%	2%	1%	1%	2%	-	2%	2%	2%	2%	-	1%	1%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788

Q22 How important do you think the following are to lenders for making a decision about a loan application?

1. Borrower's credit score

Extremely important	42%	35%	41%	45%	45%	44%	37%	44%	41%	38%	41%	43%	38%	44%	43%	45%	39%	37%	41%	33%	41%	42%
Very important	42%	43%	41%	41%	43%	39%	45%	43%	48%	41%	43%	42%	40%	42%	44%	34%	43%	44%	42%	47%	43%	41%
Somewhat important	10%	11%	12%	10%	10%	9%	9%	10%	8%	12%	9%	10%	13%	9%	9%	11%	10%	11%	7%	12%	11%	10%
Not important	1%	0	1%	1%	0	1%	1%	0	-	1%	0	0	1%	0	1%	1%	0	1%	-	1%	1%	0
Don't know	3%	6%	3%	2%	2%	5%	6%	1%	1%	6%	3%	2%	6%	2%	1%	6%	5%	4%	8%	2%	3%	4%
Refused	2%	4%	2%	1%	1%	2%	2%	1%	1%	2%	3%	2%	2%	2%	2%	4%	3%	3%	3%	5%	2%	2%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q22 How important do you think the following are to lenders for making a decision about a loan application?																						
2. Borrower's monthly total debt payment obligations compared to monthly household income																						
Extremely important	42%	35%	42%	48%	43%	40%	40%	46%	54%	37%	38%	46%	36%	43%	48%	42%	33%	33%	33%	39%	42%	42%
Very important	41%	42%	39%	39%	45%	40%	39%	42%	37%	41%	45%	40%	40%	42%	41%	34%	42%	42%	42%	43%	41%	40%
Somewhat important	10%	12%	12%	8%	7%	10%	13%	9%	7%	12%	11%	9%	13%	9%	8%	13%	14%	15%	11%	10%	11%	10%
Not important	1%	1%	1%	1%	1%	1%	0	1%	0	1%	0	1%	1%	1%	1%	1%	1%	1%	3%	1%	1%	1%
Don't know	4%	6%	4%	3%	3%	6%	6%	2%	1%	7%	4%	2%	7%	3%	1%	6%	7%	6%	8%	3%	3%	4%
Refused	2%	4%	2%	2%	2%	2%	2%	1%	1%	2%	2%	2%	3%	2%	2%	4%	3%	3%	2%	4%	2%	3%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788

Q22 How important do you think the following are to lenders for making a decision about a loan application?

3. The mortgage loan amount compared to the sale price or the appraised value of the home

Extremely important	30%	24%	29%	35%	30%	26%	25%	33%	42%	25%	24%	33%	24%	30%	35%	28%	26%	21%	33%	24%	31%	29%
Very important	43%	39%	43%	42%	50%	43%	37%	46%	40%	43%	47%	43%	42%	43%	45%	36%	47%	51%	40%	39%	43%	44%
Somewhat important	18%	21%	19%	16%	15%	18%	24%	17%	10%	19%	18%	17%	20%	19%	15%	21%	13%	12%	15%	24%	18%	18%
Not important	1%	2%	2%	1%	1%	2%	2%	1%	1%	1%	2%	1%	2%	1%	1%	2%	2%	2%	1%	2%	2%	1%
Don't know	5%	10%	5%	4%	4%	9%	9%	2%	6%	10%	6%	3%	10%	4%	2%	8%	8%	9%	8%	7%	5%	6%
Refused	2%	4%	2%	1%	1%	2%	3%	1%	1%	3%	2%	2%	3%	2%	2%	4%	4%	4%	2%	5%	2%	3%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q22 How important do you think the following are to lenders for making a decision about a loan application?																						
4. How much savings a borrower has left after paying the down payment																						
Extremely important	13%	11%	12%	13%	13%	15%	15%	12%	25%	14%	12%	12%	13%	13%	12%	18%	14%	12%	18%	16%	12%	13%
Very important	31%	30%	30%	31%	34%	33%	30%	31%	34%	32%	32%	30%	31%	29%	33%	30%	34%	35%	32%	38%	32%	30%
Somewhat important	34%	33%	34%	34%	37%	27%	34%	38%	22%	29%	34%	37%	30%	36%	37%	27%	28%	32%	20%	32%	35%	33%
Not important	14%	13%	15%	16%	10%	13%	9%	15%	15%	12%	13%	15%	11%	15%	14%	13%	9%	11%	6%	8%	12%	15%
Don't know	6%	9%	7%	5%	5%	11%	10%	3%	2%	11%	8%	4%	12%	5%	3%	8%	13%	8%	21%	3%	6%	7%
Refused	2%	3%	2%	1%	1%	2%	2%	1%	1%	2%	2%	2%	2%	2%	2%	4%	3%	3%	2%	2%	2%	2%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q22 How important do you think the following are to lenders for making a decision about a loan application?																						
5. If a borrower has been pre-qualified or pre-approved for a mortgage loan																						
Extremely important	17%	14%	16%	18%	21%	17%	15%	18%	14%	20%	16%	16%	19%	19%	14%	21%	19%	18%	20%	10%	16%	19%
Very important	40%	37%	37%	43%	45%	42%	39%	42%	46%	40%	42%	40%	40%	41%	41%	40%	41%	39%	44%	45%	40%	41%
Somewhat important	28%	31%	30%	28%	24%	24%	31%	29%	29%	27%	27%	30%	27%	27%	31%	25%	26%	29%	20%	30%	29%	28%
Not important	7%	7%	10%	6%	5%	6%	5%	7%	4%	4%	7%	8%	4%	7%	10%	4%	4%	6%	1%	6%	9%	5%
Don't know	5%	8%	5%	3%	4%	8%	9%	2%	5%	9%	7%	3%	9%	4%	3%	7%	8%	6%	11%	5%	5%	5%
Refused	2%	3%	2%	1%	1%	2%	1%	1%	2%	2%	2%	2%	2%	2%	1%	3%	3%	3%	3%	3%	2%	2%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q22 How important do you think the following are to lenders for making a decision about a loan application?																						
6. Income stability from month to month or year to year																						
Extremely important	39%	39%	40%	41%	35%	41%	44%	38%	36%	39%	37%	40%	38%	41%	38%	43%	38%	36%	42%	37%	35%	43%
Very important	45%	40%	43%	46%	50%	40%	38%	49%	55%	42%	47%	46%	42%	44%	49%	35%	42%	46%	35%	43%	48%	42%
Somewhat important	10%	11%	11%	8%	11%	9%	11%	10%	6%	11%	11%	10%	12%	9%	10%	12%	11%	11%	12%	10%	11%	9%
Not important	0	0	1%	1%	0	1%	-	0	-	0	1%	0	1%	0	0	0	0	-	1%	2%	1%	0
Don't know	3%	6%	3%	2%	3%	6%	5%	1%	1%	6%	3%	2%	6%	2%	2%	6%	5%	4%	7%	4%	3%	3%
Refused	2%	3%	2%	2%	1%	3%	2%	1%	2%	2%	2%	2%	2%	3%	1%	4%	3%	3%	3%	3%	2%	2%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q22 How important do you think the following are to lenders for making a decision about a loan application?																						
7. How long a borrower has been with their current employer																						
Extremely important	17%	17%	17%	19%	15%	21%	21%	15%	13%	19%	18%	16%	21%	18%	12%	28%	21%	21%	20%	9%	15%	19%
Very important	41%	36%	38%	45%	43%	39%	33%	44%	38%	39%	38%	42%	38%	42%	42%	34%	42%	47%	34%	35%	41%	41%
Somewhat important	32%	31%	34%	30%	34%	26%	32%	35%	44%	28%	32%	34%	27%	30%	39%	26%	20%	23%	16%	43%	34%	30%
Not important	3%	5%	3%	2%	3%	3%	5%	3%	1%	2%	5%	3%	3%	3%	3%	2%	2%	2%	3%	7%	4%	2%
Don't know	5%	7%	5%	3%	4%	10%	8%	2%	1%	9%	6%	3%	9%	4%	2%	7%	12%	5%	23%	5%	5%	5%
Refused	2%	3%	2%	1%	2%	2%	1%	1%	2%	2%	2%	2%	2%	3%	1%	3%	3%	3%	4%	2%	2%	2%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q22 How important do you think the following are to lenders for making a decision about a loan application?																						
8. Whether or not a borrower has owned a property previously																						
Extremely important	9%	8%	10%	8%	9%	10%	8%	9%	13%	10%	8%	8%	10%	9%	7%	13%	12%	9%	16%	7%	8%	9%
Very important	24%	24%	22%	25%	27%	23%	28%	25%	22%	25%	26%	24%	25%	26%	23%	24%	33%	30%	39%	28%	25%	24%
Somewhat important	40%	39%	40%	42%	41%	36%	39%	43%	36%	37%	40%	42%	38%	39%	44%	33%	31%	36%	24%	38%	41%	40%
Not important	19%	17%	21%	20%	18%	21%	14%	20%	27%	15%	18%	21%	15%	20%	22%	20%	12%	16%	5%	20%	19%	19%
Don't know	6%	9%	5%	4%	5%	10%	9%	3%	1%	10%	7%	3%	10%	5%	3%	7%	10%	7%	14%	5%	5%	6%
Refused	2%	3%	2%	1%	1%	1%	2%	1%	1%	2%	1%	2%	2%	2%	1%	3%	2%	3%	2%	2%	2%	2%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q22 How important do you think the following are to lenders for making a decision about a loan application?																						
9. Adverse events (e.g., collection, bankruptcy, foreclosure, short sale)																						
Extremely important	37%	31%	37%	40%	42%	33%	35%	40%	45%	33%	31%	40%	34%	35%	42%	38%	32%	36%	26%	31%	36%	38%
Very important	39%	39%	39%	41%	40%	39%	39%	41%	36%	38%	45%	39%	36%	43%	39%	33%	38%	38%	38%	41%	41%	38%
Somewhat important	16%	19%	16%	14%	12%	17%	16%	15%	16%	18%	16%	14%	19%	14%	14%	18%	18%	17%	20%	18%	16%	15%
Not important	1%	1%	2%	1%	1%	1%	2%	1%	-	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	1%
Don't know	5%	7%	4%	3%	4%	8%	7%	2%	3%	8%	4%	3%	8%	3%	3%	7%	8%	5%	13%	5%	4%	5%
Refused	2%	3%	2%	1%	1%	2%	2%	1%	1%	2%	2%	2%	2%	3%	1%	4%	3%	3%	2%	3%	2%	2%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q22 How important do you think the following are to lenders for making a decision about a loan application?																						
10. Complete financial documentation (e.g., pay stubs, tax returns, bank accounts)																						
Extremely important	37%	32%	37%	41%	35%	38%	36%	38%	46%	35%	34%	37%	35%	36%	38%	41%	36%	35%	38%	30%	34%	39%
Very important	42%	41%	39%	42%	45%	37%	39%	44%	34%	41%	42%	42%	39%	44%	42%	34%	41%	41%	42%	45%	42%	41%
Somewhat important	15%	17%	16%	12%	15%	16%	15%	14%	12%	14%	16%	15%	15%	14%	15%	14%	13%	15%	10%	16%	17%	13%
Not important	1%	1%	1%	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	0	1%	1%	1%
Don't know	4%	7%	3%	2%	4%	6%	7%	2%	3%	7%	5%	2%	7%	3%	2%	6%	5%	5%	7%	5%	4%	4%
Refused	2%	3%	3%	2%	1%	2%	2%	2%	4%	2%	3%	2%	2%	3%	2%	4%	3%	4%	2%	3%	2%	3%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q22 How important do you think the following are to lenders for making a decision about a loan application?																						
11. Job status (e.g., unemployed, self-employed, employed)																						
Extremely important	47%	44%	49%	51%	41%	51%	47%	47%	44%	44%	49%	48%	44%	50%	47%	47%	45%	43%	49%	44%	45%	48%
Very important	39%	37%	37%	39%	42%	33%	37%	42%	48%	36%	37%	40%	37%	36%	43%	34%	37%	40%	33%	39%	39%	38%
Somewhat important	9%	9%	9%	7%	12%	8%	8%	9%	4%	11%	10%	8%	11%	9%	7%	9%	9%	9%	8%	11%	10%	8%
Not important	1%	1%	1%	1%	1%	1%	1%	1%	1%	2%	1%	0	2%	0	0	1%	2%	1%	2%	0	1%	1%
Don't know	3%	5%	3%	2%	3%	4%	5%	2%	1%	5%	2%	2%	5%	2%	2%	5%	5%	5%	5%	2%	3%	3%
Refused	2%	3%	1%	1%	1%	2%	2%	1%	2%	2%	1%	2%	2%	2%	1%	4%	3%	3%	2%	3%	2%	2%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q22 How important do you think the following are to lenders for making a decision about a loan application?																						
12. Other																						
Extremely important	3%	2%	4%	3%	3%	3%	3%	3%	3%	4%	3%	3%	4%	3%	2%	5%	5%	4%	6%	2%	3%	3%
Very important	5%	4%	5%	4%	5%	5%	4%	4%	1%	6%	5%	4%	6%	5%	3%	7%	7%	7%	8%	7%	4%	5%
Somewhat important	4%	4%	3%	3%	6%	3%	3%	4%	3%	5%	3%	4%	4%	4%	4%	6%	3%	4%	1%	4%	5%	3%
Not important	2%	3%	1%	1%	1%	1%	1%	1%	-	2%	1%	1%	2%	1%	1%	2%	2%	3%	1%	3%	2%	1%
Don't know	47%	50%	48%	46%	41%	48%	53%	45%	56%	47%	47%	46%	49%	45%	45%	47%	46%	47%	45%	46%	46%	47%
Refused	40%	37%	39%	41%	43%	39%	36%	43%	37%	35%	40%	43%	35%	42%	44%	33%	37%	35%	39%	39%	40%	40%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Fe-male
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q23_1st Which of these factors do you think are most common for lenders denying a borrower's application for a mortgage or refinance? – first 5 attributes																						
Borrower's credit score	18%	18%	21%	18%	16%	22%	18%	17%	29%	21%	21%	16%	22%	16%	16%	20%	20%	20%	21%	15%	19%	17%
Borrower's monthly total debt payment obligations compared to monthly household income	33%	30%	31%	35%	38%	27%	31%	37%	22%	28%	37%	36%	27%	35%	38%	27%	26%	31%	18%	25%	33%	34%
The mortgage loan amount compared to the sale price or the appraised value of the home	4%	3%	4%	4%	5%	3%	2%	5%	8%	3%	4%	5%	3%	4%	5%	2%	3%	4%	1%	3%	5%	4%
How much savings a borrower has left after paying the down payment	1%	2%	2%	1%	0	2%	1%	1%	3%	1%	2%	1%	1%	1%	1%	2%	2%	1%	4%	1%	1%	1%
If a borrower has not gone through the process of getting pre-qualified or pre-approved for a mortgage loan	1%	2%	1%	1%	1%	2%	1%	1%	1%	2%	2%	1%	2%	1%	0	1%	1%	2%	1%	1%	1%	2%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Fe-male
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q23_1st Which of these factors do you think are most common for lenders denying a borrower's application for a mortgage or refinance? - <i>continued</i>																						
Income stability from month to month or year to year	11%	12%	10%	11%	10%	13%	12%	10%	9%	13%	10%	10%	13%	10%	9%	10%	13%	12%	15%	17%	10%	11%
How long a borrower has been with their current employer	1%	2%	1%	1%	1%	3%	1%	1%	-	2%	-	1%	2%	1%	1%	2%	2%	1%	3%	1%	1%	2%
Whether or not a borrower has owned a property previously	1%	1%	1%	0	0	1%	2%	0	2%	1%	1%	1%	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%
Adverse events (e.g., collection, bankruptcy, foreclosure, short sale)	13%	12%	12%	13%	14%	10%	13%	13%	20%	10%	12%	14%	10%	13%	14%	13%	11%	10%	12%	13%	13%	12%
Complete financial documentation (e.g., pay stubs, tax returns, bank accounts)	5%	4%	5%	5%	4%	4%	8%	5%	2%	5%	4%	4%	4%	5%	4%	5%	5%	4%	8%	6%	4%	5%
Job status (e.g., unemployed, self-employed, employed)	9%	12%	9%	8%	6%	11%	9%	8%	5%	9%	8%	9%	10%	8%	8%	11%	11%	10%	13%	13%	9%	9%
Other	2%	1%	2%	2%	2%	2%	2%	1%	-	2%	1%	1%	2%	1%	1%	2%	2%	2%	2%	1%	1%	2%
Refused	1%	2%	1%	1%	1%	1%	1%	1%	-	2%	0	1%	2%	1%	1%	2%	2%	2%	1%	2%	1%	1%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q24 Have you ever seen your credit score?																						
Yes	87%	81%	87%	90%	87%	80%	82%	92%	94%	76%	89%	92%	76%	91%	93%	85%	78%	83%	68%	84%	87%	86%
No	13%	18%	12%	9%	13%	19%	18%	7%	6%	24%	11%	8%	23%	9%	6%	13%	22%	16%	32%	13%	12%	13%
Refused	1%	2%	1%	0	0	1%	0	0	-	1%	1%	1%	1%	1%	1%	2%	1%	1%	0	2%	1%	1%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Have seen their credit score before	3215	532	727	1102	854	418	319	2049	75	849	332	2023	965	1083	1167	454	415	279	136	235	1651	1564
Q25 Approximately how long ago did you last see your credit score?																						
Within the last 6 months	65%	71%	67%	63%	62%	69%	70%	64%	63%	62%	62%	67%	62%	66%	68%	67%	61%	63%	58%	62%	67%	64%
Over 6 months but less than 1 year ago	11%	11%	12%	11%	9%	13%	8%	11%	6%	11%	13%	10%	11%	12%	10%	12%	10%	9%	14%	9%	10%	11%
Over 1 but less than 2 years ago	11%	11%	9%	11%	12%	8%	12%	11%	17%	11%	11%	11%	11%	12%	10%	9%	15%	14%	15%	15%	12%	10%
Over 2 but less than 3 years ago	5%	3%	5%	6%	6%	6%	4%	5%	6%	6%	4%	5%	6%	4%	5%	3%	6%	5%	6%	5%	4%	6%
3 or more years ago	8%	3%	6%	10%	10%	5%	6%	8%	8%	9%	10%	7%	9%	7%	7%	7%	8%	9%	6%	8%	6%	9%
Refused	0	1%	0	0	0	-	1%	0	-	1%	0	0	0	1%	0	1%	-	-	-	-	0	0



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Yes, I have seen my credit score before	3215	532	727	1102	854	418	319	2049	75	849	332	2023	965	1083	1167	454	415	279	136	235	1651	1564
Q26 How did you learn about your credit score the last time that you saw it?																						
From your bank	16%	16%	17%	17%	15%	12%	19%	17%	30%	14%	15%	17%	13%	17%	18%	11%	20%	19%	22%	27%	17%	15%
From your credit card statements	23%	19%	21%	23%	30%	19%	18%	25%	24%	21%	25%	23%	19%	24%	25%	16%	18%	20%	15%	19%	22%	23%
From a credit report you requested	18%	16%	17%	18%	20%	19%	19%	17%	11%	21%	19%	16%	21%	15%	17%	22%	20%	17%	27%	17%	17%	19%
From a credit report requested by a lender or company with whom you did business (e.g. credit card company phone company)	14%	14%	16%	15%	11%	14%	8%	15%	10%	12%	15%	15%	12%	15%	14%	12%	15%	17%	12%	16%	14%	14%
From a credit monitoring service you use	25%	32%	26%	22%	19%	31%	31%	22%	22%	28%	22%	24%	29%	24%	22%	33%	23%	23%	23%	18%	26%	24%
Other (specify)	4%	3%	3%	4%	5%	5%	5%	4%	3%	5%	4%	4%	4%	4%	4%	4%	3%	3%	2%	3%	4%	4%
Refused	1%	1%	0	1%	1%	1%	0	0	-	1%	0	1%	1%	1%	0	1%	-	-	-	-	0	1%

Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q27 If you wanted to improve your credit score, how confident are you that you would be able to do so?																						
Very confident	43%	38%	39%	46%	48%	33%	39%	48%	51%	34%	41%	48%	33%	47%	49%	48%	49%	47%	51%	36%	41%	45%
Somewhat confident	40%	44%	41%	36%	38%	44%	43%	38%	41%	41%	43%	39%	42%	40%	37%	37%	36%	37%	36%	43%	40%	40%
Not very confident	12%	12%	13%	12%	11%	16%	12%	10%	6%	16%	12%	10%	16%	9%	10%	8%	11%	12%	11%	15%	13%	10%
Not at all confident	4%	3%	4%	5%	3%	5%	6%	3%	2%	7%	2%	3%	7%	3%	2%	4%	2%	3%	2%	5%	4%	4%
Refused	1%	2%	2%	1%	1%	2%	1%	1%	-	1%	1%	1%	1%	1%	1%	3%	1%	1%	1%	2%	1%	1%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q28 How familiar are you with the term "FICO® score"?																						
Very familiar	33%	32%	37%	35%	25%	30%	31%	36%	46%	22%	29%	39%	21%	33%	44%	33%	27%	36%	13%	32%	37%	29%
Somewhat familiar	36%	35%	36%	37%	37%	35%	38%	37%	36%	34%	44%	36%	34%	40%	35%	37%	30%	33%	24%	42%	34%	38%
Not too familiar	16%	19%	14%	15%	17%	17%	17%	15%	10%	21%	15%	14%	21%	17%	12%	16%	18%	15%	23%	12%	16%	17%
Not at all familiar	14%	12%	12%	12%	20%	17%	14%	11%	9%	22%	12%	10%	23%	10%	8%	11%	24%	15%	39%	12%	13%	15%
Refused	1%	2%	1%	1%	1%	1%	1%	1%	-	1%	1%	1%	1%	1%	1%	3%	1%	1%	1%	2%	1%	1%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q29 In order for borrowers to get a mortgage today, what do you think is the minimum FICO® score lenders would require?																						
300-549	3%	5%	3%	3%	3%	4%	3%	4%	3%	2%	4%	4%	2%	4%	4%	2%	2%	2%	3%	2%	3%	4%
550-619	11%	12%	12%	12%	6%	9%	9%	12%	17%	7%	10%	12%	7%	10%	14%	8%	7%	8%	4%	15%	12%	9%
620-679	13%	12%	17%	14%	10%	14%	11%	15%	12%	9%	11%	16%	9%	14%	18%	17%	10%	13%	5%	11%	14%	13%
680-739	14%	12%	15%	14%	13%	15%	11%	14%	11%	10%	15%	15%	10%	16%	15%	11%	15%	18%	9%	16%	16%	11%
740-850	5%	4%	5%	4%	4%	3%	7%	4%	4%	5%	6%	4%	6%	5%	4%	6%	8%	8%	7%	6%	4%	5%
Don't know/number chosen outside FICO range	53%	52%	46%	52%	62%	53%	57%	50%	51%	64%	52%	47%	64%	50%	43%	51%	57%	48%	72%	47%	49%	56%
Refused	2%	4%	2%	1%	1%	1%	1%	1%	1%	2%	1%	2%	2%	2%	1%	4%	2%	3%	0	2%	2%	2%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q30 To your best knowledge, what do you think your FICO® score is?																						
300-499	1%	1%	2%	1%	0	1%	2%	0	-	2%	1%	0	2%	0	0	2%	1%	1%	2%	-	1%	1%
500-619	5%	6%	7%	5%	2%	11%	8%	3%	1%	8%	5%	3%	9%	4%	3%	9%	6%	5%	7%	3%	5%	5%
620-679	4%	4%	5%	4%	1%	6%	4%	3%	1%	3%	6%	4%	4%	5%	2%	8%	4%	4%	3%	2%	4%	3%
680-739	11%	12%	12%	11%	8%	12%	12%	11%	8%	8%	13%	12%	8%	14%	11%	12%	12%	14%	9%	11%	11%	11%
740-779	8%	9%	9%	8%	7%	8%	8%	8%	14%	5%	8%	9%	5%	9%	9%	6%	7%	7%	5%	13%	9%	7%
780-850	26%	16%	26%	27%	35%	12%	14%	35%	40%	13%	23%	33%	12%	25%	40%	10%	16%	20%	8%	32%	30%	22%
Don't know/number chosen outside FICO range	43%	48%	37%	42%	46%	48%	50%	37%	34%	57%	43%	36%	58%	40%	32%	50%	52%	44%	64%	37%	39%	48%
Refused	3%	4%	2%	2%	2%	2%	1%	2%	2%	3%	1%	3%	3%	3%	2%	4%	3%	4%	1%	2%	3%	2%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q31 What is the minimum percentage of the home's sale price or appraised value that you would feel comfortable paying as a down payment in order to proceed with applying for a mortgage loan?																						
0%	2%	2%	4%	2%	1%	2%	2%	3%	1%	2%	2%	3%	2%	3%	2%	2%	1%	1%	3%	2%	3%	2%
1%-5%	12%	14%	15%	11%	6%	14%	11%	12%	4%	9%	15%	12%	10%	13%	12%	14%	17%	17%	16%	8%	11%	12%
6%-10%	18%	20%	19%	20%	15%	21%	16%	19%	11%	16%	17%	20%	16%	19%	20%	16%	16%	18%	12%	11%	19%	17%
11%-19%	3%	3%	3%	2%	2%	2%	4%	2%	6%	2%	4%	3%	2%	3%	2%	3%	2%	3%	1%	2%	3%	2%
20%	25%	17%	26%	27%	32%	16%	17%	32%	44%	15%	24%	30%	14%	26%	36%	16%	14%	18%	7%	35%	27%	23%
21% or higher	10%	5%	7%	11%	16%	6%	7%	12%	14%	7%	9%	11%	7%	9%	13%	5%	9%	9%	8%	13%	11%	8%
Don't Know	29%	37%	25%	26%	29%	38%	43%	20%	16%	48%	29%	20%	48%	25%	14%	41%	39%	32%	52%	27%	24%	34%
Refused	1%	2%	1%	1%	1%	1%	0	1%	4%	1%	1%	1%	1%	2%	1%	3%	1%	2%	-	2%	1%	1%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q32 What is the percentage of a home's sale price or appraised value that lenders expect borrowers pay as a down payment for a typical mortgage today?																						
0%	0	0	1%	0	0	0	-	1%	-	0	1%	1%	0	0	1%	0	1%	1%	0	-	1%	0
1%-5%	9%	8%	12%	9%	6%	8%	6%	11%	1%	7%	7%	10%	7%	9%	11%	10%	9%	9%	9%	5%	10%	8%
6%-10%	17%	14%	18%	19%	16%	16%	11%	19%	19%	10%	16%	20%	11%	19%	21%	13%	14%	16%	11%	12%	18%	16%
11%-19%	2%	3%	3%	2%	2%	3%	3%	2%	3%	2%	3%	3%	2%	2%	3%	2%	2%	3%	1%	2%	3%	2%
20%	28%	24%	32%	28%	29%	22%	24%	34%	41%	19%	29%	33%	17%	31%	38%	17%	22%	25%	18%	34%	31%	26%
21% or higher	4%	3%	4%	4%	3%	4%	4%	3%	7%	4%	4%	3%	4%	4%	3%	4%	5%	6%	4%	6%	3%	4%
Don't Know	38%	44%	30%	36%	41%	46%	52%	29%	28%	55%	39%	29%	56%	33%	23%	49%	44%	37%	55%	37%	34%	41%
Refused	2%	3%	1%	2%	1%	1%	1%	1%	2%	2%	1%	2%	2%	2%	1%	4%	2%	3%	1%	3%	2%	2%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q33 What do you think is the minimum down payment that lenders actually require ?																						
0%	3%	3%	5%	2%	1%	2%	3%	4%	1%	1%	2%	4%	1%	3%	4%	1%	1%	1%	0	2%	4%	2%
1%-5%	17%	20%	20%	17%	10%	18%	15%	19%	12%	10%	16%	21%	11%	17%	23%	17%	18%	22%	11%	11%	19%	15%
6%-10%	20%	17%	16%	23%	22%	15%	19%	22%	24%	16%	16%	22%	15%	20%	24%	15%	13%	14%	12%	21%	20%	19%
11%-19%	3%	2%	4%	4%	4%	3%	2%	4%	5%	3%	5%	3%	4%	3%	3%	3%	4%	3%	4%	3%	4%	3%
20%	13%	8%	14%	13%	15%	10%	7%	15%	24%	9%	13%	14%	9%	13%	16%	10%	11%	9%	13%	22%	13%	12%
21% or higher	3%	2%	2%	3%	3%	4%	4%	2%	3%	4%	1%	2%	5%	2%	1%	5%	4%	3%	4%	2%	2%	3%
Don't Know	40%	44%	37%	36%	44%	46%	50%	34%	31%	53%	46%	33%	54%	39%	27%	45%	47%	42%	55%	38%	36%	44%
Refused	2%	3%	2%	1%	1%	2%	0	1%	1%	2%	1%	2%	2%	2%	2%	3%	3%	4%	-	2%	2%	2%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q34 What is the percentage of monthly household income that lenders do not want borrowers to exceed when paying a monthly home mortgage payment ?																						
0%-19%	4%	4%	5%	3%	2%	5%	5%	3%	-	5%	4%	3%	5%	3%	2%	7%	6%	7%	5%	3%	3%	4%
20%-25%	9%	7%	8%	8%	13%	8%	4%	11%	8%	7%	11%	10%	7%	10%	10%	8%	4%	6%	2%	7%	10%	8%
26%-30%	14%	11%	13%	15%	15%	13%	13%	15%	12%	9%	15%	16%	8%	14%	19%	11%	8%	8%	7%	11%	15%	12%
31%-39%	7%	4%	7%	9%	7%	6%	4%	8%	15%	3%	5%	9%	3%	7%	11%	2%	4%	6%	2%	9%	8%	6%
40%-49%	6%	6%	8%	7%	4%	4%	5%	8%	9%	3%	6%	8%	3%	6%	10%	4%	5%	7%	1%	6%	8%	5%
50% or higher	10%	9%	12%	9%	8%	6%	10%	11%	13%	8%	9%	11%	7%	11%	11%	6%	10%	10%	8%	12%	9%	10%
Don't Know	49%	55%	44%	47%	51%	57%	58%	42%	42%	65%	48%	42%	66%	46%	36%	58%	61%	53%	75%	50%	44%	54%
Refused	2%	4%	2%	1%	1%	1%	1%	1%	1%	2%	2%	2%	2%	2%	1%	4%	2%	3%	-	2%	2%	2%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q35 And what is the percentage of a borrower's household monthly income that lenders do not want borrower's recurring monthly debt payments to exceed?																						
0%-19%	4%	4%	6%	3%	2%	6%	3%	3%	-	4%	6%	3%	4%	4%	3%	6%	5%	6%	4%	5%	4%	3%
20%-25%	5%	4%	6%	5%	5%	6%	5%	5%	5%	4%	7%	5%	5%	5%	6%	5%	4%	6%	2%	2%	5%	5%
26%-30%	4%	2%	6%	4%	4%	3%	3%	5%	-	2%	3%	5%	2%	4%	7%	4%	3%	4%	2%	5%	5%	4%
31%-39%	4%	3%	5%	4%	2%	4%	3%	4%	18%	2%	1%	5%	1%	3%	6%	2%	2%	3%	-	7%	5%	3%
40%-49%	5%	4%	6%	6%	4%	5%	5%	6%	2%	3%	5%	6%	3%	5%	8%	4%	3%	3%	3%	7%	6%	4%
50% or higher	15%	13%	15%	18%	16%	9%	9%	20%	17%	10%	15%	18%	9%	17%	20%	9%	10%	13%	5%	15%	17%	13%
Don't Know	61%	66%	55%	58%	65%	66%	70%	55%	57%	73%	60%	55%	73%	58%	50%	65%	70%	62%	82%	56%	55%	66%
Refused	2%	4%	2%	2%	2%	1%	2%	2%	1%	2%	3%	2%	2%	3%	2%	5%	3%	3%	2%	3%	2%	3%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788

Q38 As you may know, there are programs that allow some people to get a mortgage with a down payment as low as 3% to 5% of the sale price or the appraised value of the home. Generally speaking, how familiar are you with these programs?

Very familiar	4%	5%	5%	4%	3%	3%	3%	5%	5%	3%	2%	5%	2%	5%	5%	6%	4%	5%	3%	5%	5%	3%
Somewhat familiar	19%	23%	24%	19%	11%	18%	17%	21%	17%	13%	20%	22%	13%	21%	24%	23%	21%	28%	9%	21%	22%	17%
Not too familiar	31%	32%	34%	32%	25%	34%	27%	31%	39%	28%	30%	33%	28%	34%	32%	30%	32%	27%	41%	37%	33%	29%
Not at all familiar	44%	37%	36%	44%	60%	42%	50%	41%	38%	54%	45%	38%	54%	38%	38%	36%	40%	37%	45%	35%	39%	48%
Refused	2%	3%	3%	1%	1%	3%	1%	1%	1%	2%	3%	2%	2%	2%	1%	5%	3%	3%	2%	3%	1%	2%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
QK1 If you were looking for a home today, would you, be willing pay more for a home that was more energy efficient?																						
I would pay a lot more	4%	3%	5%	4%	4%	4%	4%	4%	5%	4%	3%	4%	4%	4%	4%	6%	4%	5%	3%	4%	5%	3%
I would pay a little more	52%	48%	50%	52%	58%	47%	45%	57%	58%	44%	51%	56%	43%	52%	60%	42%	38%	42%	32%	50%	53%	50%
I would pay about the same	37%	39%	37%	38%	33%	39%	43%	35%	33%	41%	41%	35%	42%	38%	32%	39%	40%	40%	41%	39%	35%	39%
I would pay a little less	3%	3%	4%	2%	2%	4%	4%	2%	2%	5%	3%	2%	4%	3%	1%	4%	8%	5%	14%	4%	3%	3%
I would pay a lot less	2%	4%	1%	3%	2%	4%	2%	1%	-	5%	-	2%	5%	2%	1%	5%	5%	4%	9%	1%	2%	3%
Refused	2%	3%	2%	1%	1%	2%	2%	1%	1%	2%	3%	2%	2%	3%	1%	4%	4%	5%	2%	2%	2%	2%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: I own it with a mortgage or home equity LOC/loan or I own it outright	2430	210	511	917	792	0	0	2217	79	498	242	1681	567	844	1019	287	265	188	77	166	1274	1156
QL Are you satisfied or unsatisfied with your home's current energy efficiency?																						
Very satisfied	22%	23%	16%	21%	30%	-	-	23%	24%	23%	17%	23%	21%	21%	24%	20%	23%	22%	26%	10%	23%	22%
Somewhat satisfied	54%	49%	53%	56%	56%	-	-	55%	48%	49%	62%	55%	52%	56%	54%	53%	49%	47%	53%	61%	54%	54%
Somewhat unsatisfied	18%	20%	25%	17%	11%	-	-	17%	23%	19%	16%	17%	18%	17%	18%	20%	21%	24%	13%	23%	18%	17%
Very unsatisfied	5%	7%	5%	5%	3%	-	-	5%	3%	7%	4%	4%	8%	5%	3%	5%	6%	7%	6%	6%	4%	6%
Refused	1%	2%	1%	1%	1%	-	-	1%	2%	1%	1%	1%	2%	1%	0	2%	1%	1%	2%	1%	1%	1%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Less than 'very satisfied' in QL	1862	161	423	721	557	0	0	1695	60	373	198	1285	434	659	769	224	203	145	58	144	968	894
QM Have you looked into making upgrades to your home's energy efficiency?																						
Yes, I have looked into energy efficiency upgrades costing \$3000 or more	26%	18%	29%	28%	23%	-	-	26%	25%	17%	20%	29%	18%	21%	33%	19%	29%	28%	33%	22%	28%	24%
Yes, I have looked into energy efficiency upgrades costing less than \$3000	17%	20%	18%	18%	14%	-	-	17%	14%	16%	13%	18%	15%	19%	17%	20%	15%	20%	2%	20%	19%	15%
No, I have not looked into making energy efficiency upgrades	57%	61%	53%	54%	62%	-	-	56%	61%	67%	66%	52%	67%	59%	49%	61%	55%	52%	62%	58%	53%	61%
Refused	0	1%	1%	0	1%	-	-	0	-	0	1%	1%	0	1%	1%	0	1%	-	3%	-	1%	0



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Somewhat unsatisfied/ Very unsatisfied in QL	522	58	152	203	109	0	0	464	20	124	45	350	136	181	205	66	67	54	13	42	267	255
QN Are you aware of any types of loans that are specifically designed to pay for home energy efficiency upgrades?																						
Yes	19%	19%	16%	22%	21%	-	-	19%	8%	18%	21%	20%	19%	16%	22%	21%	21%	23%	13%	14%	22%	17%
No	80%	81%	84%	78%	79%	-	-	80%	92%	82%	79%	80%	81%	84%	77%	77%	79%	77%	87%	86%	78%	83%
Refused	0	-	-	1%	-	-	-	0	-	-	-	0	-	-	0	2%	-	-	-	-	0	-



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
QO In general, do you think that home energy efficiency upgrades are ...																						
Usually worth the investment	37%	40%	36%	38%	34%	45%	46%	34%	31%	40%	34%	36%	41%	35%	35%	42%	43%	38%	50%	23%	36%	38%
Sometimes worth the investment and sometimes not worth the investment	55%	51%	57%	55%	60%	46%	49%	60%	64%	51%	59%	57%	49%	58%	59%	47%	48%	51%	43%	67%	56%	55%
Usually not worth the investment	6%	7%	5%	6%	5%	7%	4%	5%	5%	7%	4%	6%	7%	5%	6%	7%	6%	7%	5%	7%	7%	5%
Refused	2%	3%	2%	1%	1%	2%	1%	1%	-	2%	3%	1%	3%	2%	1%	4%	3%	4%	2%	3%	1%	2%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
QY About how much per month do you spend on each of the following utility costs? – Mean summary																						
Gas and/or oil	66.81	55.97	70.78	67.92	72.56	60.09	39.17	74.48	37.7	62.55	67.45	68.79	63.91	61.61	74.17	66.29	77.34	79.1	74.46	59.79	67.66	65.98
Electricity	127.28	108.11	134.03	135.78	128.34	116.77	84.45	140.62	77.5	109.76	116.13	137.34	115.09	127.24	139.12	124.98	133.84	130.59	139.04	91.48	124.51	130
Water	49.21	39.16	60.18	48.56	48.51	47.19	20.07	55.09	18.21	39.9	47.38	53.94	42.31	52.36	53.03	45.03	76.34	60.71	102.35	50.59	45.13	53.19
Any other monthly heating or cooling costs not included in the previous categories	16.94	21.39	20.57	13.15	13.12	22.92	14.8	14.42	5.16	21.19	17.77	14.28	22.2	11.98	15.27	22.2	34.3	29.47	41.33	14.15	17.06	16.83



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q40 From which three of the following information sources do you read, see, or hear the most often about getting mortgages for home purchase or refinance?																						
Family and friends	26%	36%	25%	20%	23%	29%	34%	22%	24%	30%	26%	24%	30%	25%	23%	28%	33%	29%	39%	29%	23%	28%
Realtors/real estate agents	32%	28%	31%	31%	41%	34%	26%	34%	42%	30%	35%	33%	31%	32%	34%	34%	28%	30%	23%	32%	32%	33%
Lenders (e.g., banks or non-bank mortgage companies)	47%	38%	46%	52%	51%	37%	34%	55%	61%	36%	45%	52%	35%	48%	57%	42%	35%	40%	25%	47%	48%	45%
Financial planners and financial advisors	13%	13%	13%	12%	15%	11%	11%	14%	12%	10%	15%	14%	11%	13%	14%	10%	11%	12%	10%	16%	13%	13%
Non-profit housing counselors	3%	2%	3%	2%	3%	3%	5%	2%	2%	3%	3%	2%	4%	3%	1%	7%	4%	3%	7%	2%	3%	3%
Government agencies	8%	7%	7%	9%	10%	9%	12%	8%	5%	9%	8%	8%	10%	9%	7%	13%	7%	7%	7%	8%	10%	7%
Mass media (e.g., TV, radio, and magazines)	38%	25%	36%	43%	49%	31%	31%	44%	37%	38%	39%	39%	37%	40%	39%	33%	32%	30%	35%	32%	39%	38%
Social media/online forums or blogs	12%	15%	15%	11%	8%	17%	13%	10%	9%	14%	13%	12%	15%	12%	10%	12%	18%	17%	19%	8%	11%	13%
Online websites (e.g., Bankrate.com, Zillow, or Realtor.com)	43%	46%	51%	42%	32%	42%	43%	46%	50%	36%	43%	47%	35%	43%	51%	37%	35%	45%	19%	54%	43%	43%
Other	3%	3%	2%	4%	5%	3%	5%	2%	3%	5%	3%	3%	5%	3%	2%	3%	3%	4%	2%	-	3%	3%
Refused	5%	9%	4%	3%	3%	5%	7%	4%	3%	5%	5%	5%	5%	6%	4%	7%	5%	7%	2%	5%	5%	5%

Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Fe-male
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q41_1st Generally speaking, which of the following is the most influential to you personally when it comes to getting advice about getting a mortgage for home purchase or refinance?																						
Family and friends	19%	30%	21%	15%	10%	23%	27%	14%	21%	21%	19%	17%	22%	15%	19%	16%	19%	20%	19%	23%	17%	20%
Realtors/real estate agents	10%	9%	9%	11%	12%	14%	8%	10%	3%	10%	10%	10%	11%	12%	8%	14%	8%	9%	8%	8%	10%	10%
Lenders (e.g., banks or non-bank mortgage companies)	30%	19%	27%	34%	39%	21%	16%	38%	44%	22%	30%	34%	22%	34%	34%	25%	21%	20%	21%	23%	30%	30%
Financial planners and financial advisors	11%	10%	11%	11%	14%	12%	8%	13%	8%	9%	10%	13%	9%	12%	14%	8%	12%	13%	10%	9%	11%	12%
Non-profit housing counselors	3%	2%	4%	4%	3%	5%	6%	2%	3%	5%	3%	2%	5%	3%	2%	6%	6%	2%	13%	3%	3%	4%
Government agencies	2%	2%	2%	2%	3%	2%	3%	2%	1%	3%	1%	2%	3%	2%	2%	4%	5%	4%	6%	2%	2%	2%
Mass media (e.g., TV, radio, and magazines)	3%	2%	4%	4%	3%	4%	4%	3%	-	6%	3%	2%	6%	3%	2%	7%	4%	3%	7%	3%	4%	3%
Social media/online forums or blogs	2%	3%	2%	1%	0	2%	2%	1%	-	2%	0	1%	2%	1%	1%	1%	4%	4%	4%	2%	1%	2%
Online websites (e.g., Bankrate.com, Zillow, or Realtor.com)	10%	11%	12%	9%	6%	9%	13%	9%	11%	9%	15%	10%	9%	9%	11%	8%	11%	14%	6%	22%	12%	8%
Others	6%	6%	5%	6%	6%	5%	8%	5%	6%	8%	5%	5%	8%	5%	5%	5%	5%	6%	3%	1%	6%	5%
Refused	4%	5%	4%	3%	4%	3%	6%	3%	2%	5%	4%	3%	5%	5%	2%	6%	5%	7%	2%	3%	3%	4%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q44 Have you tried to get a mortgage or tried to get pre-qualification for a mortgage over the past 3 years in an attempt to buy a home?																						
Yes	14%	19%	18%	12%	7%	14%	4%	17%	16%	7%	11%	18%	7%	16%	19%	11%	13%	13%	13%	15%	15%	13%
No	85%	79%	81%	87%	93%	85%	94%	82%	84%	91%	88%	81%	92%	82%	80%	86%	85%	84%	87%	82%	84%	85%
Refused	1%	2%	2%	1%	1%	1%	1%	1%	-	1%	2%	1%	1%	2%	1%	3%	2%	3%	-	3%	1%	2%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Have tried to get pre-qualification for a mortgage over the past 3 years	474	129	139	143	63	70	17	342	12	77	37	358	84	171	219	53	67	42	25	38	256	218
Q45 What was the outcome?																						
You were approved	84%	84%	84%	83%	84%	55%	69%	93%	94%	61%	88%	88%	62%	83%	93%	65%	67%	70%	62%	95%	87%	80%
You delayed or stopped the process	7%	7%	9%	6%	5%	14%	31%	3%	-	15%	5%	6%	14%	7%	5%	20%	10%	14%	3%	1%	6%	8%
You were not approved	8%	7%	7%	11%	11%	29%	-	4%	6%	24%	4%	5%	25%	8%	2%	15%	20%	14%	31%	4%	6%	11%
Refused	1%	1%	1%	1%	-	1%	-	0	-	-	2%	1%	-	2%	-	-	3%	2%	4%	-	1%	1%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: I own it with a mortgage or home equity LOC / loan or I own it outright	2430	210	511	917	792	0	0	2217	79	498	242	1681	567	844	1019	287	265	188	77	166	1274	1156
QF If you were selling your home now, what do you think the selling price would be?																						
Under 200000 (Net)	37%	44%	32%	36%	41%	-	-	35%	28%	58%	47%	30%	69%	44%	16%	45%	42%	33%	61%	12%	33%	42%
200000 to 499999 (Net)	42%	38%	47%	44%	37%	-	-	44%	48%	27%	38%	46%	19%	42%	53%	37%	38%	43%	26%	40%	46%	38%
500000 or more (Net)	15%	8%	16%	15%	18%	-	-	16%	19%	7%	10%	19%	4%	9%	27%	8%	13%	16%	7%	41%	17%	14%
Refused	5%	10%	5%	5%	4%	-	-	5%	6%	8%	5%	5%	8%	6%	4%	11%	8%	9%	6%	7%	5%	6%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: I own it with a mortgage or home equity LOC / loan and currently own a Mortgage and currently own a Home-equity loan / LOC	256	12	55	120	69	0	0	242	8	41	20	195	36	87	133	29	23	18	5	15	142	114
QG You mentioned earlier that you have a mortgage. To the best of your knowledge, what is the remaining balance on your mortgage?																						
Under 100000 (Net)	44%	71%	24%	47%	53%	-	-	44%	37%	56%	52%	41%	74%	52%	32%	53%	37%	22%	88%	21%	46%	43%
100000 to 299999 (Net)	40%	24%	50%	39%	35%	-	-	40%	53%	32%	38%	42%	18%	40%	46%	19%	24%	27%	12%	59%	37%	43%
300000 or more (Net)	11%	4%	19%	9%	7%	-	-	11%	9%	2%	5%	13%	3%	3%	18%	20%	24%	32%	-	20%	12%	9%
Refused	5%	-	7%	4%	5%	-	-	5%	-	10%	6%	4%	6%	5%	5%	8%	15%	20%	-	-	5%	5%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: I own it with a mortgage or home equity LOC / loan and currently own a Mortgage and does NOT currently own a Home-equity loan / LOC	1096	141	321	411	223	0	0	1028	37	175	97	820	189	384	523	139	114	88	26	83	576	520
QH You mentioned earlier that you have a mortgage. To the best of your knowledge, what is the remaining balance on your mortgage?																						
Under 100000 (Net)	34%	29%	27%	37%	46%	-	-	32%	39%	50%	46%	29%	61%	45%	17%	37%	37%	26%	75%	18%	31%	37%
100000 to 299999 (Net)	45%	52%	46%	45%	38%	-	-	46%	48%	33%	41%	48%	26%	42%	54%	42%	41%	49%	14%	36%	47%	43%
300000 or more (Net)	15%	12%	22%	12%	10%	-	-	15%	13%	4%	9%	18%	3%	7%	24%	12%	15%	18%	7%	38%	16%	14%
Refused	6%	8%	5%	6%	6%	-	-	6%	-	13%	4%	5%	10%	6%	5%	9%	6%	7%	4%	7%	6%	6%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: I own it with a mortgage or home equity LOC / loan and does NOT currently own a Mortgage and currently own a Home-equity loan / LOC	82	5	4	35	38	0	0	80	0	25	9	48	29	31	22	14	10	4	6	4	31	51
Q1 You mentioned earlier that you have a home-equity loan and/or home-equity line of credit. To the best of your knowledge, what is the remaining balance on your home-equity loan and/or home equity line of credit?																						
Under 50000 (Net)	59%	56%	44%	49%	73%	-	-	59%	-	62%	85%	53%	75%	52%	49%	40%	45%	60%	36%	76%	54%	62%
50000 to 99999 (Net)	23%	-	38%	25%	22%	-	-	22%	-	31%	13%	21%	16%	27%	24%	23%	-	-	-	-	22%	23%
100000 or more (Net)	15%	21%	18%	23%	5%	-	-	16%	-	6%	3%	21%	9%	11%	26%	26%	40%	-	64%	24%	21%	12%
Refused	3%	23%	-	3%	-	-	-	3%	-	-	-	5%	-	9%	-	11%	15%	40%	-	-	4%	3%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: I own it with a mortgage or home equity LOC / loan and currently own a Mortgage and currently own a Home-equity loan / LOC	256	12	55	120	69	0	0	242	8	41	20	195	36	87	133	29	23	18	5	15	142	114
QJ You also mentioned earlier that you have a home-equity loan and/or home-equity line of credit. To the best of your knowledge, what is the remaining balance on your home-equity loan and/or home equity line of credit?																						
Under 50000 (Net)	71%	70%	76%	68%	70%	-	-	70%	91%	82%	59%	70%	82%	77%	64%	60%	53%	43%	88%	56%	73%	68%
50000 to 99999 (Net)	14%	7%	8%	18%	16%	-	-	15%	9%	5%	16%	16%	7%	11%	18%	8%	16%	17%	12%	22%	15%	14%
100000 or more (Net)	7%	-	5%	7%	9%	-	-	7%	-	6%	5%	7%	4%	2%	10%	17%	16%	21%	-	13%	5%	8%
Refused	8%	23%	11%	6%	5%	-	-	8%	-	7%	20%	7%	7%	10%	8%	16%	15%	20%	-	9%	7%	10%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q53 Do you own or use any of the following devices?																						
Smartphone	82%	88%	88%	82%	68%	82%	85%	83%	90%	72%	79%	88%	73%	82%	91%	78%	84%	84%	82%	86%	82%	82%
Basic mobile phone (i.e., not a smartphone)	15%	7%	12%	16%	25%	13%	13%	16%	11%	20%	15%	12%	20%	14%	10%	19%	13%	14%	10%	11%	14%	15%
Tablet computer (e.g., iPad, Windows Surface 3, or similar device)	54%	47%	58%	59%	49%	46%	45%	60%	65%	43%	52%	59%	44%	55%	62%	55%	53%	57%	46%	50%	50%	57%
Personal computer (i.e., desktop or laptop)	82%	74%	79%	84%	91%	74%	79%	89%	83%	73%	82%	87%	72%	84%	90%	75%	67%	72%	60%	83%	83%	82%
None of the above	2%	3%	2%	2%	1%	1%	1%	1%	-	3%	2%	1%	3%	1%	1%	3%	2%	2%	2%	3%	2%	1%
Refused	2%	3%	2%	1%	1%	1%	1%	1%	-	2%	2%	1%	1%	2%	1%	3%	3%	4%	0	3%	1%	2%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788

Q54 Have you done the following on a mobile device (such as a smartphone or tablet), done this some other way, or not done this?

1. Manage my finances (e.g., banking, investments, budgeting)

Did this on mobile device	40%	53%	47%	35%	22%	43%	45%	40%	40%	29%	37%	46%	30%	41%	49%	32%	42%	46%	36%	45%	40%	40%
Did this on some other way	30%	29%	32%	28%	31%	27%	27%	34%	44%	24%	27%	33%	22%	30%	37%	21%	20%	26%	9%	40%	32%	28%
Not done this	39%	32%	33%	43%	49%	41%	39%	37%	27%	51%	40%	33%	51%	36%	30%	50%	40%	33%	53%	29%	39%	39%
Refused	3%	5%	3%	2%	2%	2%	3%	2%	-	3%	3%	2%	3%	3%	2%	5%	4%	5%	3%	4%	2%	3%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788

Q54 Have you done the following on a mobile device (such as a smartphone or tablet), done this some other way, or not done this?

2. Research and compare credit card offers

Did this on mobile device	17%	26%	20%	13%	7%	26%	21%	14%	19%	15%	16%	18%	15%	17%	17%	20%	19%	20%	18%	25%	17%	16%
Did this on some other way	20%	22%	24%	19%	15%	22%	21%	21%	19%	16%	18%	23%	15%	19%	27%	17%	17%	23%	9%	30%	23%	17%
Not done this	65%	55%	60%	68%	76%	58%	61%	67%	66%	71%	65%	62%	70%	65%	59%	62%	61%	56%	71%	50%	62%	67%
Refused	3%	5%	3%	2%	2%	3%	3%	2%	1%	2%	4%	3%	3%	3%	3%	5%	4%	5%	4%	4%	3%	3%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q54 Have you done the following on a mobile device (such as a smartphone or tablet), done this some other way, or not done this?																						
3. Apply for a credit card																						
Did this on mobile device	14%	22%	17%	12%	6%	24%	18%	11%	19%	15%	14%	14%	17%	15%	12%	21%	22%	22%	21%	13%	13%	16%
Did this on some other way	26%	31%	31%	22%	20%	28%	27%	26%	35%	21%	25%	28%	19%	25%	33%	18%	21%	25%	14%	42%	28%	24%
Not done this	59%	46%	52%	65%	72%	50%	55%	62%	49%	63%	58%	57%	63%	59%	55%	59%	53%	48%	60%	45%	58%	59%
Refused	3%	5%	3%	2%	2%	2%	3%	2%	3%	3%	4%	3%	3%	3%	3%	4%	5%	6%	5%	4%	3%	3%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788

Q54 Have you done the following on a mobile device (such as a smartphone or tablet), done this some other way, or not done this?

4. Research homes

Did this on mobile device	34%	46%	44%	28%	15%	40%	31%	34%	36%	25%	30%	39%	25%	34%	42%	29%	40%	43%	35%	34%	32%	35%
Did this on some other way	24%	24%	29%	24%	18%	23%	19%	26%	44%	17%	23%	27%	16%	24%	30%	20%	19%	22%	12%	39%	26%	22%
Not done this	48%	39%	38%	52%	67%	45%	55%	47%	31%	59%	49%	43%	59%	46%	40%	53%	44%	39%	51%	35%	50%	47%
Refused	3%	5%	3%	2%	3%	3%	4%	2%	1%	3%	4%	3%	3%	3%	3%	5%	5%	5%	4%	4%	3%	3%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q54 Have you done the following on a mobile device (such as a smartphone or tablet), done this some other way, or not done this?																						
5. Use a mortgage calculator																						
Did this on mobile device	15%	20%	21%	14%	6%	16%	11%	17%	17%	8%	13%	20%	8%	16%	22%	14%	15%	19%	10%	19%	17%	14%
Did this on some other way	17%	17%	25%	16%	9%	14%	12%	20%	33%	10%	15%	20%	9%	16%	25%	13%	12%	17%	4%	26%	20%	14%
Not done this	68%	63%	56%	71%	82%	71%	75%	64%	49%	80%	70%	61%	80%	67%	55%	70%	68%	60%	82%	56%	64%	71%
Refused	3%	5%	3%	2%	3%	3%	3%	2%	2%	4%	4%	3%	4%	4%	2%	5%	5%	6%	5%	6%	3%	4%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788

Q54 Have you done the following on a mobile device (such as a smartphone or tablet), done this some other way, or not done this?

6. Get homebuyer guides/education materials

Did this on mobile device	8%	12%	10%	5%	3%	11%	5%	7%	9%	5%	7%	9%	5%	8%	9%	10%	9%	10%	9%	12%	8%	7%
Did this on some other way	12%	13%	17%	12%	7%	13%	8%	13%	25%	8%	11%	15%	9%	11%	17%	12%	12%	16%	6%	21%	15%	10%
Not done this	78%	72%	73%	81%	87%	77%	81%	79%	60%	84%	78%	75%	83%	78%	74%	75%	71%	67%	80%	64%	75%	81%
Refused	4%	6%	3%	2%	3%	3%	6%	3%	5%	3%	5%	4%	3%	4%	3%	4%	8%	9%	6%	5%	4%	4%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q54 Have you done the following on a mobile device (such as a smartphone or tablet), done this some other way, or not done this?																						
7. Obtain and compare mortgage quotes																						
Did this on mobile device	7%	10%	8%	6%	4%	7%	4%	8%	10%	4%	8%	9%	5%	8%	9%	6%	8%	9%	6%	11%	8%	6%
Did this on some other way	14%	14%	20%	14%	8%	11%	5%	18%	13%	7%	11%	18%	7%	13%	22%	12%	10%	14%	4%	22%	18%	10%
Not done this	77%	73%	71%	79%	86%	81%	89%	73%	74%	86%	77%	72%	86%	76%	69%	77%	76%	71%	84%	65%	74%	80%
Refused	3%	5%	3%	2%	3%	3%	4%	2%	3%	3%	4%	3%	3%	4%	3%	5%	6%	6%	6%	5%	3%	4%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q54 Have you done the following on a mobile device (such as a smartphone or tablet), done this some other way, or not done this?																						
8. Fill out a mortgage application																						
Did this on mobile device	4%	6%	5%	4%	2%	4%	2%	5%	8%	3%	4%	5%	3%	5%	5%	4%	7%	7%	7%	4%	5%	4%
Did this on some other way	17%	15%	22%	18%	11%	11%	4%	23%	27%	9%	12%	21%	7%	16%	26%	13%	11%	15%	3%	23%	19%	14%
Not done this	76%	75%	70%	76%	84%	82%	90%	71%	63%	86%	80%	71%	87%	76%	66%	79%	77%	72%	86%	69%	73%	79%
Refused	3%	5%	3%	2%	3%	3%	4%	2%	3%	3%	5%	3%	3%	4%	3%	5%	5%	6%	5%	5%	3%	4%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788

Q54 Have you done the following on a mobile device (such as a smartphone or tablet), done this some other way, or not done this?

9. Submit documents such as bank statements and pay stubs to your mortgage lenders

Did this on mobile device	9%	13%	9%	7%	5%	9%	6%	9%	9%	6%	6%	10%	7%	9%	10%	9%	11%	13%	9%	10%	9%	8%
Did this on some other way	19%	18%	27%	20%	10%	14%	6%	25%	23%	12%	15%	23%	11%	19%	27%	16%	15%	20%	7%	32%	21%	17%
Not done this	71%	67%	63%	71%	83%	77%	84%	65%	65%	80%	75%	65%	80%	70%	62%	73%	69%	64%	78%	56%	69%	72%
Refused	3%	5%	3%	2%	2%	3%	4%	2%	3%	3%	4%	3%	3%	4%	3%	5%	6%	6%	6%	5%	3%	3%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788

Q54 Have you done the following on a mobile device (such as a smartphone or tablet), done this some other way, or not done this?

10. Check current interest rates

Did this on mobile device	16%	20%	19%	15%	10%	16%	12%	18%	15%	9%	12%	20%	9%	15%	24%	17%	15%	19%	9%	24%	19%	13%
Did this on some other way	18%	15%	22%	19%	16%	14%	10%	22%	35%	11%	16%	22%	10%	19%	25%	12%	15%	21%	5%	30%	22%	15%
Not done this	66%	65%	61%	67%	73%	70%	76%	62%	47%	78%	68%	60%	79%	65%	55%	68%	66%	57%	82%	48%	61%	71%
Refused	3%	5%	3%	2%	2%	3%	4%	2%	3%	3%	5%	3%	4%	4%	2%	5%	5%	5%	5%	5%	3%	4%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q55 Now, for the same list of tasks, please indicate whether you would like to do this on a mobile device in the future?																						
1. Yes summary																						
Manage my finances (e.g., banking, investments, budgeting)	22%	28%	27%	18%	12%	25%	26%	20%	32%	18%	19%	24%	18%	20%	27%	18%	20%	18%	23%	33%	23%	20%
Research and compare credit card offers	24%	28%	30%	21%	15%	25%	25%	24%	16%	19%	20%	27%	18%	24%	29%	22%	24%	21%	27%	37%	24%	24%
Apply for a credit card	17%	21%	23%	14%	9%	18%	20%	17%	9%	14%	14%	19%	13%	16%	22%	15%	16%	15%	16%	25%	17%	17%
Research homes	27%	33%	33%	24%	18%	29%	31%	26%	36%	22%	25%	30%	21%	27%	32%	23%	27%	25%	31%	40%	28%	26%
Use a mortgage calculator	28%	37%	35%	25%	15%	30%	36%	27%	33%	22%	26%	31%	21%	28%	35%	22%	30%	29%	32%	41%	29%	27%
Get homebuyer guides/education materials	26%	34%	33%	22%	14%	31%	31%	24%	26%	22%	23%	29%	22%	26%	30%	26%	31%	27%	36%	33%	26%	26%
Obtain and compare mortgage quotes	26%	33%	33%	23%	14%	30%	31%	25%	20%	20%	22%	30%	20%	27%	31%	24%	28%	28%	29%	34%	26%	26%
Fill out a mortgage application	17%	24%	21%	15%	6%	21%	21%	16%	10%	14%	13%	19%	13%	17%	20%	16%	20%	18%	23%	19%	17%	17%
Submit documents such as bank statements and pay stubs to your mortgage lenders	18%	24%	25%	15%	7%	23%	24%	17%	7%	15%	14%	20%	14%	19%	21%	17%	21%	18%	26%	21%	18%	18%
Check current interest rates	32%	36%	39%	30%	22%	32%	34%	32%	39%	25%	28%	36%	24%	33%	38%	24%	34%	32%	38%	46%	31%	32%

Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Q55 Now, for the same list of tasks, please indicate whether you would like to do this on a mobile device in the future?																						
2. No summary																						
Manage my finances (e.g., banking, investments, budgeting)	47%	32%	37%	52%	67%	43%	40%	49%	40%	56%	48%	42%	55%	46%	40%	51%	39%	40%	38%	35%	47%	47%
Research and compare credit card offers	61%	48%	53%	66%	77%	53%	56%	63%	70%	67%	61%	57%	66%	59%	57%	56%	54%	56%	52%	43%	61%	60%
Apply for a credit card	67%	55%	59%	72%	82%	59%	60%	71%	75%	70%	68%	66%	68%	68%	66%	61%	57%	57%	56%	62%	68%	66%
Research homes	44%	30%	34%	51%	65%	39%	42%	46%	39%	54%	46%	40%	53%	43%	37%	50%	34%	36%	31%	34%	47%	42%
Use a mortgage calculator	56%	42%	45%	61%	76%	54%	50%	56%	49%	67%	58%	50%	67%	54%	46%	59%	50%	48%	53%	41%	55%	56%
Get homebuyer guides/education materials	64%	51%	55%	70%	79%	59%	57%	67%	60%	70%	65%	61%	69%	62%	60%	61%	53%	55%	49%	51%	64%	64%
Obtain and compare mortgage quotes	64%	54%	57%	69%	79%	61%	61%	65%	67%	73%	66%	60%	72%	62%	59%	65%	57%	57%	58%	53%	64%	64%
Fill out a mortgage application	75%	65%	70%	79%	88%	71%	72%	77%	80%	80%	78%	73%	80%	74%	73%	74%	68%	70%	64%	73%	75%	75%
Submit documents such as bank statements and pay stubs to your mortgage lenders	71%	60%	64%	75%	86%	66%	65%	73%	78%	77%	75%	68%	77%	70%	67%	71%	62%	65%	58%	66%	71%	71%
Check current interest rates	52%	43%	43%	56%	67%	51%	51%	51%	44%	63%	55%	46%	63%	51%	42%	55%	46%	45%	47%	31%	51%	53%

Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
PPGENDER. GENDER																						
Male	49%	46%	52%	48%	51%	46%	46%	51%	50%	42%	45%	53%	42%	49%	56%	46%	49%	53%	42%	53%	100%	-
Female	51%	54%	48%	52%	49%	54%	54%	49%	50%	58%	55%	47%	58%	51%	44%	54%	51%	47%	58%	47%	-	100%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
PPAGE. Respondent's Age																						
18-34	26%	100%	0%	0%	0%	41%	45%	9%	15%	30%	27%	20%	30%	22%	20%	30%	32%	39%	23%	27%	23%	25%
35-49	25%	0%	100%	0%	0%	27%	22%	24%	19%	21%	25%	26%	21%	24%	26%	23%	34%	28%	41%	35%	27%	22%
50-64	30%	0%	0%	100%	0%	25%	18%	35%	41%	24%	24%	33%	25%	27%	36%	31%	24%	22%	25%	24%	28%	30%
65+	21%	0%	0%	0%	100%	10%	10%	26%	27%	25%	21%	16%	21%	20%	13%	14%	11%	8%	9%	10%	21%	19%
Mean	49.33	27.53	41.54	57.02	72.51	41.8	41.65	54.47	54.47	49.38	48.5	49.46	48.45	49.85	49.72	47.22	43.29	41.91	45.61	44.27	49.71	48.96



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
PPREG4. Region 4 (based on State of Residence)																						
NorthEast	18%	18%	17%	19%	19%	19%	22%	17%	30%	16%	22%	19%	15%	19%	21%	16%	14%	16%	11%	18%	17%	20%
MidWest	21%	22%	20%	22%	21%	18%	19%	23%	15%	24%	19%	20%	23%	22%	19%	17%	9%	8%	9%	14%	20%	22%
South	37%	35%	37%	38%	37%	34%	30%	38%	34%	36%	36%	37%	39%	36%	35%	57%	36%	36%	36%	22%	38%	35%
West	24%	25%	26%	22%	23%	29%	29%	22%	22%	25%	24%	24%	23%	23%	25%	10%	41%	40%	44%	47%	25%	23%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
PPREG9. Region 9 (based on State of Residence)																						
New England	4%	5%	4%	4%	5%	6%	2%	5%	7%	4%	7%	4%	4%	4%	5%	2%	3%	4%	1%	3%	5%	4%
Mid-Atlantic	14%	13%	14%	14%	14%	13%	20%	12%	23%	12%	14%	14%	11%	15%	16%	14%	11%	12%	11%	15%	12%	15%
East-North Central	15%	17%	13%	14%	15%	13%	15%	16%	11%	18%	14%	14%	18%	15%	12%	14%	6%	7%	6%	13%	15%	15%
West-North Central	6%	5%	6%	7%	6%	5%	4%	8%	4%	6%	5%	7%	5%	8%	6%	3%	2%	2%	3%	0	6%	7%
South Atlantic	20%	19%	18%	19%	22%	19%	17%	20%	29%	18%	18%	20%	18%	19%	22%	34%	12%	12%	12%	11%	20%	19%
East-South Central	5%	6%	4%	6%	5%	5%	5%	6%	3%	5%	5%	5%	8%	5%	3%	10%	2%	2%	1%	1%	6%	5%
West-South Central	12%	10%	14%	13%	11%	10%	8%	13%	1%	12%	12%	12%	14%	11%	10%	12%	23%	23%	22%	10%	12%	12%
Mountain	7%	8%	8%	6%	7%	7%	7%	8%	2%	6%	7%	7%	7%	8%	7%	2%	9%	10%	7%	4%	7%	7%
Pacific	17%	17%	19%	16%	15%	22%	22%	14%	20%	18%	16%	16%	16%	16%	19%	8%	32%	30%	37%	43%	17%	16%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
PPETHM. Race/Ethnicity, Census Categories.																						
White, non-Hispanic	66%	58%	57%	70%	80%	57%	48%	75%	61%	62%	67%	68%	59%	67%	73%	-	-	-	-	-	66%	66%
Black, Non-Hispanic	11%	14%	11%	12%	9%	14%	19%	9%	4%	14%	10%	10%	16%	11%	7%	100%	-	-	-	-	11%	12%
Other, non-Hispanic	6%	6%	9%	5%	4%	4%	10%	5%	22%	6%	7%	6%	4%	5%	8%	-	-	-	-	100%	6%	5%
Hispanic	15%	20%	21%	12%	7%	22%	21%	11%	12%	17%	15%	14%	19%	16%	11%	-	100%	100%	100%	-	15%	15%
2+ Races, Non-Hispanic	2%	2%	3%	1%	1%	2%	2%	1%	2%	2%	1%	1%	2%	2%	1%	-	-	-	-	-	2%	2%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Fe-male
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
PPEDUC. Respondent's Highest Completed Education Level																						
No formal education	0	0	0	0	-	-	0	0	-	0	1%	0	0	0	0	-	1%	1%	1%	2%	0	0
1st, 2nd, 3rd, or 4th grade	0	-	-	0	0	-	-	0	-	0	-	0	0	0	-	-	1%	0	2%	-	0	0
5th or 6th grade	0	1%	1%	0	0	1%	-	1%	-	1%	0	0	1%	1%	0	-	3%	1%	5%	-	1%	0
7th or 8th grade	1%	0	2%	1%	1%	2%	1%	1%	-	3%	1%	0	3%	0	0	-	4%	1%	8%	-	1%	1%
9th grade	1%	1%	1%	2%	1%	3%	1%	1%	2%	3%	0	1%	3%	0	0	1%	3%	1%	7%	1%	1%	1%
10th grade	2%	1%	2%	2%	2%	4%	1%	1%	-	4%	2%	1%	4%	1%	0	3%	4%	2%	6%	1%	2%	2%
11th grade	2%	3%	1%	1%	1%	4%	2%	1%	-	4%	1%	1%	4%	1%	0	3%	3%	2%	6%	-	1%	2%
12th grade NO DIPLOMA	2%	2%	2%	2%	0	3%	2%	1%	-	3%	2%	1%	3%	2%	0	2%	5%	3%	8%	-	2%	1%
HIGH SCHOOL GRADUATE - high school DIPLOMA or the equivalent (GED)	28%	28%	24%	30%	30%	30%	29%	24%	15%	39%	29%	22%	40%	30%	14%	31%	30%	31%	30%	20%	24%	32%
Some college, no degree	20%	17%	18%	21%	23%	20%	18%	19%	17%	19%	26%	19%	21%	21%	17%	23%	17%	21%	12%	12%	21%	18%
Associate degree	10%	12%	10%	10%	8%	11%	8%	11%	4%	9%	11%	10%	9%	12%	9%	10%	11%	14%	6%	7%	9%	11%
Bachelor's degree	20%	25%	22%	17%	16%	15%	24%	22%	37%	10%	17%	25%	9%	21%	30%	13%	10%	14%	5%	29%	22%	17%
Master's degree	10%	8%	12%	10%	11%	5%	9%	13%	19%	4%	8%	14%	3%	8%	20%	9%	5%	6%	2%	21%	11%	10%
Professional or Doctorate degree	4%	3%	6%	4%	5%	3%	3%	6%	5%	1%	2%	6%	0	3%	10%	3%	2%	4%	0	8%	5%	4%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
PPWORK. Respondent's Current Employment Status																						
Working - as a paid employee	58%	70%	74%	63%	16%	59%	67%	57%	59%	42%	57%	65%	44%	61%	68%	60%	60%	63%	54%	68%	62%	53%
Working - self-employed	8%	7%	7%	11%	8%	8%	5%	9%	12%	9%	8%	8%	9%	8%	9%	6%	10%	9%	11%	6%	9%	8%
Not working - on temporary layoff from a job	1%	1%	1%	0	0	1%	2%	0	-	1%	0	0	1%	0	0	1%	1%	0	3%	0	1%	1%
Not working - looking for work	5%	9%	4%	3%	2%	8%	4%	2%	2%	8%	4%	3%	8%	3%	3%	7%	7%	6%	8%	5%	4%	5%
Not working - retired	19%	0	1%	13%	71%	9%	11%	25%	24%	23%	20%	17%	22%	21%	15%	19%	10%	10%	10%	9%	19%	19%
Not working - disabled	4%	2%	4%	6%	1%	8%	6%	2%	1%	9%	3%	1%	8%	2%	1%	4%	3%	4%	2%	2%	3%	4%
Not working - other	6%	9%	8%	4%	2%	8%	5%	5%	1%	7%	7%	5%	8%	5%	5%	3%	9%	8%	13%	10%	2%	10%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
PPMARIT. Respondent's Marital Status																						
Married	60%	35%	70%	67%	67%	41%	30%	77%	54%	41%	54%	71%	41%	63%	75%	41%	62%	57%	70%	58%	62%	58%
Widowed	4%	0	0	3%	14%	3%	4%	4%	5%	8%	6%	2%	7%	4%	1%	5%	1%	1%	2%	3%	2%	6%
Divorced	10%	3%	8%	15%	13%	15%	13%	7%	15%	16%	8%	7%	16%	8%	5%	14%	8%	8%	9%	6%	9%	11%
Separated	2%	1%	2%	2%	1%	3%	2%	1%	-	3%	1%	1%	3%	1%	1%	3%	2%	1%	4%	0	1%	2%
Never married	18%	46%	13%	11%	4%	30%	38%	7%	22%	25%	25%	14%	26%	17%	12%	31%	19%	23%	13%	27%	20%	17%
Living with partner	6%	15%	6%	2%	0	8%	13%	3%	4%	7%	7%	5%	7%	6%	5%	6%	7%	10%	3%	5%	6%	6%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
PPHHHEAD. Head of Household Status																						
Yes	82%	62%	81%	92%	93%	72%	81%	93%	91%	77%	78%	86%	76%	84%	87%	79%	73%	75%	69%	82%	83%	82%
No	18%	38%	19%	8%	7%	28%	19%	7%	9%	23%	22%	14%	24%	16%	13%	21%	27%	25%	31%	18%	17%	18%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
PPHHSIZE. Household Size (including adults and children of all ages, including infants)																						
1	19%	16%	13%	21%	28%	20%	36%	16%	33%	31%	23%	13%	29%	18%	11%	25%	14%	14%	13%	18%	18%	21%
2	37%	27%	22%	44%	59%	28%	32%	43%	56%	33%	35%	40%	32%	39%	41%	30%	22%	23%	20%	40%	38%	36%
3	17%	23%	19%	18%	7%	20%	14%	17%	6%	14%	15%	19%	15%	17%	20%	19%	20%	21%	17%	16%	18%	17%
4	15%	18%	27%	10%	3%	16%	8%	15%	2%	11%	16%	17%	11%	15%	18%	14%	23%	23%	24%	15%	15%	14%
5	7%	9%	13%	4%	2%	8%	7%	6%	3%	6%	7%	7%	7%	7%	7%	6%	15%	14%	16%	5%	6%	8%
6	3%	4%	4%	2%	0	5%	2%	2%	-	3%	2%	3%	3%	3%	2%	4%	4%	3%	6%	2%	3%	3%
7	1%	1%	2%	1%	0	2%	2%	1%	-	1%	1%	1%	1%	1%	1%	1%	2%	1%	3%	3%	1%	1%
8	0	0	1%	0	-	1%	-	0	-	1%	-	0	0	0	0	-	1%	-	2%	-	0	0
9	0	0	0	0	-	-	0	0	-	0	-	0	0	0	-	-	-	-	-	-	0	0
10	0	1%	0	0	0	0	-	0	-	-	0	0	0	0	0	1%	0	0	1%	-	0	0
12	0	0	-	-	-	0	-	-	-	0	-	-	0	-	-	0	-	-	-	-	0	-



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
PPINCIMP. Past Year Household Income Before Taxes																						
Less than \$50K	33%	41%	28%	30%	38%	56%	51%	21%	15%	91%	42%	5%	100%	0%	0%	47%	44%	29%	65%	24%	30%	37%
\$50K - \$100K	31%	30%	32%	30%	33%	27%	26%	34%	32%	11%	51%	37%	0%	100%	0%	32%	33%	36%	27%	26%	31%	31%
\$100K or more	35%	28%	39%	41%	29%	18%	23%	45%	52%	0%	6%	57%	0%	0%	100%	21%	24%	35%	9%	51%	40%	30%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
XACSLANG. Primary language																						
English proficient	3%	5%	3%	3%	1%	5%	4%	3%	3%	2%	4%	4%	2%	4%	4%	-	21%	30%	8%	-	3%	3%
Bilingual	8%	11%	12%	6%	3%	9%	13%	6%	9%	8%	10%	8%	9%	9%	6%	-	54%	65%	36%	-	9%	8%
Spanish proficient	3%	3%	6%	3%	2%	8%	4%	2%	-	7%	1%	2%	7%	3%	0	-	23%	4%	56%	-	3%	4%
Hispanics who have missing data, re-ask in field	0	0	0	0	0	0	0	0	-	-	-	0	-	0	0	-	1%	1%	1%	-	0	0
Non-Hispanics not asked	85%	80%	79%	88%	93%	78%	79%	89%	88%	83%	85%	86%	81%	84%	89%	100%	-	-	-	100%	85%	85%



Key Subgroups

	Total	18-34	35-49	50-64	65+	Single Family Renter	Multi family Renter	Single Family Owner	Multi family Owner	0-80% AMI	81-100% AMI	100%+ AMI	Less than \$50K	\$50K - \$100K	\$100K or more	African American	Hispanic	English speaking Hispanics	Spanish speaking Hispanics	Asian American	Male	Female
Base: Total Respondents	3647	642	822	1212	971	515	380	2217	79	1080	371	2182	1228	1180	1239	509	514	323	191	261	1859	1788
Household Member Under Age 18																						
Have HH member	28%	36%	56%	17%	6%	36%	22%	28%	9%	26%	28%	30%	28%	28%	29%	32%	44%	41%	48%	33%	27%	30%
Do not have HH member	72%	64%	44%	83%	94%	64%	78%	72%	91%	74%	72%	70%	72%	72%	71%	68%	56%	59%	52%	67%	73%	70%





Appendix – Detailed Trend Tables

Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q1 Which of the following best describes how financial decisions (e.g., opening and closing bank accounts, applying for loans, and handling savings and investments)?		
You make all or almost all financial decisions yourself	42%	43%
You share financial decisions with your spouse, partner, or someone else in your household	58%	57%
Your spouse, partner, or someone else in your household makes all or almost all financial decisions	-	-
Refused	-	-

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q2 How involved are you in gathering information to make financial decisions (e.g., on loans, credit cards, mortgages, lines of credit)?		
Very involved	52%	56%*
Involved	26%	24%
Somewhat involved	14%	14%
Not very involved	5%*	4%
Not at all involved	2%	2%
Refused	0*	-

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q3 Sometimes the type of work a person does affects the products and services they buy. Are you or any member of your household employed in any of the following types of businesses?		
An advertising agency	-	-
A market research company ...	-	-
A bank or financial institution	4%	4%
Retail/fashion	4%	5%
Telecommunications	1%	1%
Hospitality such as hotels and restaurants	3%	3%
Health care	10%	12%
None of these	79%	78%
Refused	1%*	-

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q4 Where do you think your credit score falls?		
Excellent	43%	51%*
Good	27%*	24%
Fair	14%*	11%
Poor	7%*	5%
Very poor	3%*	2%
Don't know	6%	6%
Didn't know I had a score	1%*	1%
Refused	0	0

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q5 Which of the following financial products do you currently own in your name or jointly with another person? Please select all that apply		
Mortgage	39%	38%
Checking account	84%	86%
Auto loan	33%	34%
Home-equity loan / home-equity line of credit	12%*	11%
Credit card	74%	77%*
Student loan	15%	15%
None of the above	7%	7%

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q6 Which best describes how you currently live in your primary residence?		
I rent it	26%	29%*
I don't pay for housing	7%	7%
I own it with a mortgage, such as a first mortgage, second mortgage, or Home Equity Line of Credit (HELOC) or Home Equity Loan	43%	41%
I own it outright and do not have any debt on it (without a mortgage or HELOC)	21%	22%
Other	2%*	1%
Refused	0	1%

Note: * = significant change



Trended Questions

	2015	2018
Base: Own primary residence	2298	2430
Q7 Is this the first home you have owned?		
Yes	45%*	42%
No	55%	58%*

Note: * = significant change



Trended Questions

	2015	2018
Base: Do not own primary residence	1169	1204
Q8 Do you own a home or have you ever owned a home in the past?		
Yes - currently own	5%	8%*
Yes - owned in past but not currently	19%	19%
No - never owned a home	76%	72%
Refused	0	1%

Note: * = significant change



Trended Questions

	2015	2018
Base: Rent primary residence	889	973
Q9 What is your primary reason for renting now?		
More affordable option	25%	22%
Allows you to live in a better neighborhood	3%	3%
Less hassle and stress	17%	15%
You don't think you would be qualified to obtain a mortgage	15%	14%
Making yourself financially ready to own	20%*	16%
More flexibility in your future choices	10%	11%
Protects against declines in home prices	1%	0
Provides a more convenient location	4%	3%
You cannot find a home you want to buy	-	6%*
Other	7%	8%
Refused	1%	1%

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q11 In general, do you think this is a good time or a bad time to buy a house?		
Very good time	16%*	13%
Somewhat good time	62%*	50%
Somewhat bad time	17%	28%*
Very bad time	5%	9%*
Refused	0	1%*

Note: * = significant change



Trended Questions

	2015	2018
Base: Think it is a good time to buy a house	2733	2299
Q12 Please tell me the primary reason why you think this is a good time to buy a house.		
Home prices are low	15%*	8%
Mortgage rates are favorable	51%*	30%
There are many homes available on the market	18%	23%*
It is easy to qualify for a mortgage	2%	3%*
Economic conditions overall are favorable	13%	33%*
Other	0	3%*
Refused	0	0

Note: * = significant change



Trended Questions

	2015	2018
Base: Think it is a bad time to buy a house	736	1313
Q13 Please tell me the primary reason why you think this is a bad time to buy a house		
Home prices are high	34%	57%*
Mortgage rates are not favorable	3%	7%*
There are not many homes available on the market	4%	7%*
It is difficult to qualify for a mortgage	11%*	7%
Economic conditions are not favorable	44%*	17%
Other	4%	5%

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q14 When do you expect to move next?		
Never	32%	32%
Less than 1 year from now	11%	10%
Over 1 but less than 3 years from now	18%	18%
Over 3 but less than 5 years from now	10%	11%
5 years or more from now	28%	28%
Refused	1%	1%

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q15 On your next move, would you be more likely to:		
Rent	30%*	25%
Buy	70%	73%*
Refused	1%	2%*

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q17 How easy or difficult do you think it would be for you to get a mortgage to purchase or refinance a home today?		
Very easy	30%	33%*
Somewhat easy	29%	28%
Somewhat difficult	25%*	22%
Very difficult	16%	16%
Refused	1%	1%*

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q19 In general, how confident would you feel if you were going through the process of getting a mortgage today to purchase or refinance a home?		
Extremely confident	19%	26%*
Very confident	25%*	22%
Somewhat confident	29%*	24%
Not very confident	18%*	15%
Not at all confident	8%	12%*
Refused	1%	1%

Note: * = significant change



Trended Questions

	2015	2018
Base: Very / Somewhat difficult to get a mortgage today	1371	1305
Q21_1 st Earlier you mentioned that you think it would be very difficult, somewhat difficult for you to get a mortgage today to purchase or refinance a home. Listed below are some common reasons.		
Affording the down payment or closing costs	16%	14%
Insufficient credit score or credit history	19%*	15%
Too much existing debt (e.g. auto loans student loans credit card payments)	18%	17%
Insufficient income to afford monthly mortgage payments	21%	23%
Lack of job security or stability	11%	9%
Mortgage application process is too complicated	4%	4%
Documentation of income or down payment sources	4%*	3%
Lack of trusted sources of information to help you make the right decisions	2%	3%
Income fluctuates too much	-	4%*
Other (specify)	4%	7%*
Refused	0	1%*

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q23_1st Which of these factors do you think are most common for lenders denying a borrower's application for a mortgage or refinance? – <i>first 5 attributes</i>		
Borrower's credit score	22%*	18%
Borrower's monthly total debt payment obligations compared to monthly household income	21%	33%*
The mortgage loan amount compared to the sale price or the appraised value of the home	5%	4%
How much savings a borrower has left after paying the down payment	2%*	1%
If a borrower has not gone through the process of getting pre-qualified or pre-approved for a mortgage loan	2%*	1%

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q23_1st Which of these factors do you think are most common for lenders denying a borrower's application for a mortgage or refinance? - <i>continued</i>		
Income stability from month to month or year to year	9%	11%*
How long a borrower has been with their current employer	3%*	1%
Whether or not a borrower has owned a property previously	1%	1%
Adverse events (e.g., collection, bankruptcy, foreclosure, short sale)	14%*	13%
Complete financial documentation (e.g., pay stubs, tax returns, bank accounts)	5%	5%
Job status (e.g., unemployed, self-employed, employed)	14%*	9%
Other	0	2%*
Refused	0	1%*

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q24 Have you ever seen your credit score?		
Yes	82%	87%*
No	17%*	13%
Refused	1%	1%

Note: * = significant change



Trended Questions

	2015	2018
Base: Have seen their credit score before	2893	3215
Q25 Approximately how long ago did you last see your credit score?		
Within the last 6 months	53%	65%*
Over 6 months but less than 1 year ago	16%*	11%
Over 1 but less than 2 years ago	13%*	11%
Over 2 but less than 3 years ago	7%*	5%
3 or more years ago	10%*	8%
Refused	0	0

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q27 If you wanted to improve your credit score, how confident are you that you would be able to do so?		
Very confident	41%	43%
Somewhat confident	43%*	40%
Not very confident	12%	12%
Not at all confident	4%	4%
Refused	1%	1%*

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q28 How familiar are you with the term "FICO® score"?		
Very familiar	25%	33%*
Somewhat familiar	38%	36%
Not too familiar	20%*	16%
Not at all familiar	17%*	14%
Refused	1%	1%*

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q29 In order for borrowers to get a mortgage today, what do you think is the minimum FICO® score lenders would require?		
300-549	4%	3%
550-619	9%	11%*
620-679	14%	13%
680-739	14%	14%
740-850	5%	5%
Don't know/number chosen outside FICO range	53%	53%
Refused	1%	2%

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q30 To your best knowledge, what do you think your FICO® score is?		
300-499	1%	1%
500-619	5%	5%
620-679	5%	4%
680-739	10%	11%
740-779	8%	8%
780-850	20%	26%*
Don't know/number chosen outside FICO range	48%*	43%
Refused	2%	3%

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q31 What is the minimum percentage of the home's sale price or appraised value that you would feel comfortable paying as a down payment in order to proceed with applying for a mortgage loan?		
0%	2%	2%
1%-5%	13%	12%
6%-10%	18%	18%
11%-19%	4%*	3%
20%	20%	25%*
21% or higher	10%	10%
Don't Know	31%	29%
Refused	1%	1%

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q32 What is the percentage of a home's sale price or appraised value that lenders expect borrowers pay as a down payment for a typical mortgage today?		
0%	0	0
1%-5%	9%	9%
6%-10%	18%	17%
11%-19%	3%	2%
20%	25%	28%*
21% or higher	4%	4%
Don't Know	39%	38%
Refused	1%	2%*

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q33 What do you think is the minimum down payment that lenders actually require ?		
0%	3%	3%
1%-5%	16%	17%
6%-10%	21%	20%
11%-19%	4%	3%
20%	11%	13%
21% or higher	4%*	3%
Don't Know	40%	40%
Refused	1%	2%*

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q34 What is the percentage of monthly household income that lenders do not want borrowers to exceed when paying a monthly home mortgage payment ?		
0%-19%	4%	4%
20%-25%	11%*	9%
26%-30%	12%	14%*
31%-39%	8%*	7%
40%-49%	6%	6%
50% or higher	11%	10%
Don't Know	47%	49%
Refused	1%	2%*

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q35 And what is the percentage of a borrower's household monthly income that lenders do not want borrower's recurring monthly debt payments to exceed?		
0%-19%	3%	4%*
20%-25%	5%	5%
26%-30%	4%	4%
31%-39%	3%	4%
40%-49%	6%	5%
50% or higher	19%*	15%
Don't Know	59%	61%
Refused	1%	2%*

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q38 As you may know, there are programs that allow some people to get a mortgage with a down payment as low as 3% to 5% of the sale price or the appraised value of the home. Generally speaking, how familiar are you with these programs?		
Very familiar	3%	4%
Somewhat familiar	19%	19%
Not too familiar	35%*	31%
Not at all familiar	42%	44%
Refused	1%	2%*

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q40 From which three of the following information sources do you read, see, or hear the most often about getting mortgages for home purchase or refinance?		
Family and friends	33%*	26%
Realtors/real estate agents	41%*	32%
Lenders (e.g., banks or non-bank mortgage companies)	58%*	47%
Financial planners and financial advisors	19%*	13%
Non-profit housing counselors	5%*	3%
Government agencies	13%*	8%
Mass media (e.g., TV, radio, and magazines)	40%	38%
Social media/online forums or blogs	10%	12%*
Online websites (e.g., Bankrate.com, Zillow, or Realtor.com)	33%	43%*
Other	0	3%*
Refused	3%	5%*
Nothing	2%*	0

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q41_1st Generally speaking, which of the following is the most influential to you personally when it comes to getting advice about getting a mortgage for home purchase or refinance?		
Family and friends	20%	19%
Realtors/real estate agents	12%	10%
Lenders (e.g., banks or non-bank mortgage companies)	33%*	30%
Financial planners and financial advisors	13%*	11%
Non-profit housing counselors	4%*	3%
Government agencies	3%*	2%
Mass media (e.g., TV, radio, and magazines)	3%	3%
Social media/online forums or blogs	2%	2%
Online websites (e.g., Bankrate.com, Zillow, or Realtor.com)	6%	10%*
Others	1%	6%*
Refused	2%	4%*

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q44 Have you tried to get a mortgage or tried to get pre-qualification for a mortgage over the past 3 years in an attempt to buy a home?		
Yes	11%	14%*
No	87%*	85%
Refused	1%	1%

Note: * = significant change



Trended Questions

	2015	2018
Base: Have tried to get pre-qualification for a mortgage over the past 3 years	386	474
Q45 What was the outcome?		
You were approved	81%	84%
You delayed or stopped the process	10%	7%
You were not approved	10%	8%
Refused	-	1%

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q53 Do you own or use any of the following devices?		
Smartphone	66%	82%*
Basic mobile phone (i.e., not a smartphone)	29%*	15%
Tablet computer (e.g., iPad, Windows Surface 3, or similar device)	46%	54%*
Personal computer (i.e., desktop or laptop)	83%	82%
None of the above	3%*	2%
Refused	1%	2%*

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q55 Now, for the same list of tasks, please indicate whether you would like to do this on a mobile device in the future?		
1. Yes summary		
Manage my finances (e.g., banking, investments, budgeting)	14%	22%*
Research and compare credit card offers	20%	24%*
Apply for a credit card	14%	17%*
Research homes	25%	27%
Use a mortgage calculator	26%	28%
Get homebuyer guides/education materials	24%	26%
Obtain and compare mortgage quotes	23%	26%*
Fill out a mortgage application	13%	17%*
Submit documents such as bank statements and pay stubs to your mortgage lenders	13%	18%*
Check current interest rates	29%	32%*

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Q55 Now, for the same list of tasks, please indicate whether you would like to do this on a mobile device in the future?		
2. No summary		
Manage my finances (e.g., banking, investments, budgeting)	53%*	47%
Research and compare credit card offers	65%*	61%
Apply for a credit card	74%*	67%
Research homes	50%*	44%
Use a mortgage calculator	59%*	56%
Get homebuyer guides/education materials	66%	64%
Obtain and compare mortgage quotes	67%*	64%
Fill out a mortgage application	79%*	75%
Submit documents such as bank statements and pay stubs to your mortgage lenders	78%*	71%
Check current interest rates	55%*	52%

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
PPGENDER. GENDER		
Male	49%	49%
Female	51%	51%

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
PPAGE. Respondent's Age		
18-34	25%	26%
35-49	23%	25%
50-64	32%	30%
65+	19%	21%
Mean	48.79	49.33

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
PPREG4. Region 4 (based on State of Residence)		
NorthEast	18%	18%
MidWest	22%	21%
South	37%	37%
West	23%	24%

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
PPREG9. Region 9 (based on State of Residence)		
New England	5%	4%
Mid-Atlantic	13%	14%
East-North Central	15%	15%
West-North Central	7%	6%
South Atlantic	21%	20%
East-South Central	6%	5%
West-South Central	10%	12%
Mountain	6%	7%
Pacific	17%	17%

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
PPETHM. Race/Ethnicity, Census Categories.		
White, non-Hispanic	68%	66%
Black, Non- Hispanic	11%	11%
Other, non-Hispanic	5%	6%
Hispanic	14%	15%
2+ Races, Non-Hispanic	2%	2%

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
PPEDUC. Respondent's Highest Completed Education Level		
No formal education	0	0
1st, 2nd, 3rd, or 4th grade	0	0
5th or 6th grade	1%	0
7th or 8th grade	1%	1%
9th grade	1%	1%
10th grade	2%	2%
11th grade	2%	2%
12th grade NO DIPLOMA	3%*	2%
HIGH SCHOOL GRADUATE - high school DIPLOMA or the equivalent (GED)	29%	28%
Some college, no degree	20%	20%
Associate degree	9%	10%
Bachelor's degree	19%	20%
Master's degree	10%	10%
Professional or Doctorate degree	3%	4%

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
PPWORK. Respondent's Current Employment Status		
Working - as a paid employee	54%	58%*
Working - self-employed	7%	8%
Not working - on temporary layoff from a job	1%	1%
Not working - looking for work	6%	5%
Not working – retired	18%	19%
Not working – disabled	6%*	4%
Not working – other	8%*	6%

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
PPMARIT. Respondent's Marital Status		
Married	58%	60%
Widowed	4%	4%
Divorced	9%	10%
Separated	1%	2%
Never married	19%	18%
Living with partner	8%*	6%

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
PPHHHEAD. Head of Household Status		
Yes	83%	82%
No	17%	18%

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
PPHHSIZE. Household Size (including adults and children of all ages, including infants)		
1	18%	19%
2	38%	37%
3	17%	17%
4	15%	15%
5	7%	7%
6	3%	3%
7	1%	1%*
8	0	0
9	0	0
10	0	0
12	-	0

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
PPINCIMP. Past Year Household Income Before Taxes		
Less than \$50K	39%*	33%
\$50K - \$100K	34%*	31%
\$100K or more	26%	35%*

Note: * = significant change



Trended Questions

	2015	2018
Base: Total Respondents	3483	3647
Household Member Under Age 18		
Have HH member	30%	28%
Do not have HH member	70%	72%

Note: * = significant change



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