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FANNIE MAE NATIONAL HOUSING SURVEY QUESTIONNAIRE
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SCREENERS

1. **GENDER**
 - 1) **MALE**
 - 2) **FEMALE**

2. What state do you live in? /* **OPEN END** */

3. Are you 18 years or older?
 - 1) Yes
 - 2) No /* **TERMINATE** */
 - 3) Don't know **VOLUNTEERED ONLY - DO NOT READ** /* **TERMINATE** */

4. Are you of Hispanic, Latino or Spanish origin or descent?
 - 1) Yes **## CODE HISPANIC ##**
 - 2) No
 - 3) Don't know **VOLUNTEERED ONLY - DO NOT READ**

5. **## IF HISPANIC ##** Which language do you speak most frequently at home?
 - 1) English
 - 2) Spanish
 - 3) Both equally
 - 4) Don't know **VOLUNTEERED ONLY - DO NOT READ** /* **TERMINATE** */

6. **## IF HISPANIC ##** Which language do you read most frequently at home?
 - 1) English
 - 2) Spanish
 - 3) Both equally
 - 4) Don't know **VOLUNTEERED ONLY - DO NOT READ** /* **TERMINATE** */

7. Which of the following best describes how financial decisions are made in your household? **READ CHOICES**
- 1) You make all or almost all financial decisions yourself.
 - 2) You share financial decisions with your spouse, partner, or someone else in your household.
 - 3) Your spouse or someone else in your household makes all or almost all financial decisions. **NOTE TO INTERVIEWER: ASK TO SPEAK TO THE DECISION MAKER IN THE HOUSE; IF NOT THERE: /* TERMINATE */**
 - 4) Don't know **VOLUNTEERED ONLY - DO NOT READ /* TERMINATE */**

/* QPHONE */ Which of the following applies to you? **READ CHOICES**

- 1) I have both a land line and cell phone
- 2) I have only a land line phone
- 3) I have only a cell phone
- 4) Don't know **VOLUNTEERED ONLY - DO NOT READ**

CURRENT ENVIRONMENT

/* DISPLAY */ Today I'd like to hear your opinions on some topics that people have been talking about recently.

8. In general do you think our economy is on the right track or is it off on the wrong track?
- 1) Right track
 - 2) Wrong track
 - 3) Don't know **VOLUNTEERED ONLY - DO NOT READ**
9. Looking ahead one year, do you expect your personal financial situation to get much better, somewhat better, stay about the same, get somewhat worse, or get much worse?
- 1) Much better
 - 2) Somewhat better
 - 3) Stay about the same
 - 4) Somewhat worse
 - 5) Much worse
 - 6) Don't know **VOLUNTEERED ONLY - DO NOT READ**
10. Now looking back over the past year, has your personal financial situation gotten much better, somewhat better, stayed about the same, gotten somewhat worse, or gotten much worse?
- 1) Much better
 - 2) Somewhat better
 - 3) Stayed about the same
 - 4) Somewhat worse
 - 5) Much worse
 - 6) Don't know **VOLUNTEERED ONLY - DO NOT READ**

/* DISPLAY */ In this survey I'll be asking you some questions related to housing. For the purposes of this survey, when I use the word house or home, I am referring to a person's primary residence, whether it's a house, a townhome, a condo, an apartment or any other place that a person might live.

11. In general, do you think this is a very good time to buy a house, a somewhat good time, a somewhat bad time, or a very bad time to buy a house?
- 1) Very good time
 - 2) Somewhat good time
 - 3) Somewhat bad time
 - 4) Very bad time
 - 5) Don't know **VOLUNTEERED ONLY - DO NOT READ**
12. In general, do you think this is a very good time to sell a house, a somewhat good time, a somewhat bad time, or a very bad time to sell a house?
- 1) Very good time
 - 2) Somewhat good time
 - 3) Somewhat bad time
 - 4) Very bad time
 - 5) Don't know **VOLUNTEERED ONLY - DO NOT READ**
13. When do you expect to move next? **OPEN-END WITH PRECODES**
- 1) 1-6 months
 - 2) 6-12 months
 - 3) 1-2 years
 - 4) 3-5 years
 - 5) 6-10 years
 - 6) 10+ years
 - 7) Never
 - 8) Don't know **VOLUNTEERED ONLY - DO NOT READ**
14. How likely is it that you will buy a home in the next 12 months?
- 1) Very likely
 - 2) Somewhat likely
 - 3) Not very likely
 - 4) Not at all likely
 - 5) Don't know **VOLUNTEERED ONLY - DO NOT READ**
15. During the next 12 months, do you think home prices in general will go up, go down, or stay the same as where they are now?
- 1) Prices will go up
 - 2) Prices will go down
 - 3) Prices will remain about the same

- 4) Don't know **VOLUNTEERED ONLY - DO NOT READ**
16. **## IF HOME PRICES DOWN ##** By about what percent do you think home prices in general will go down on the average over the next 12 months? /* **OPEN END NUMERIC (0 TO 100) */**
17. **## IF HOME PRICES UP ##** By about what percent do you think home prices in general will go up on the average over the next 12 months? /* **OPEN END NUMERIC (0 TO 100) */**
18. During the next 12 months, do you think home rental prices in general will go up, go down, or stay the same as where they are now?
- 1) Prices will go up
 - 2) Prices will go down
 - 3) Prices will remain about the same
 - 4) Don't know **VOLUNTEERED ONLY - DO NOT READ**
19. **## IF HOME RENTAL PRICES DOWN ##** By about what percent do you think home rental prices in general will go down on the average over the next 12 months? /* **OPEN END NUMERIC (0 TO 100) */**
20. **## IF HOME RENTAL PRICES UP ##** By about what percent do you think home rental prices in general will go up on the average over the next 12 months? /* **OPEN END NUMERIC (0 TO 100) */**
21. During the next 12 months, do you think home mortgage interest rates will go up, go down, or stay the same as where they are now?
- 1) Rates will go up
 - 2) Rates will go down
 - 3) Rates will remain about the same
 - 4) Don't know **VOLUNTEERED ONLY - DO NOT READ**
22. **## IF HOME MORTGAGE RATES DOWN ##** By about what percent do you think home mortgage interest rates will go down on the average over the next 12 months? /* **OPEN END NUMERIC (0 TO 100) */**
23. **## IF HOME MORTGAGE RATES UP ##** By about what percent do you think home mortgage interest rates will go up on the average over the next 12 months? /* **OPEN END NUMERIC (0 TO 100) */**

/* DISPLAY */ We'd now like to ask you some questions about home ownership and the climate of buying homes today. In answering these questions, please focus just on your primary residence, as opposed to any second home or investment properties.

24. Do you think it would be very difficult, somewhat difficult, somewhat easy, or very easy for you to get a home mortgage today?
- 1) Very difficult
 - 2) Somewhat difficult

- 3) Somewhat easy
 - 4) Very easy
 - 5) Don't know **VOLUNTEERED ONLY - DO NOT READ**
25. Which of the following is or would be the biggest obstacle to your getting a home mortgage? **READ CHOICES /* RANDOM ROTATE CHOICES */**
- 1) Your income
 - 2) Your total debt
 - 3) Your job or job security
 - 4) Finding an affordable rate
 - 5) Having enough for a down payment
 - 6) Your credit history
 - 7) Don't know **VOLUNTEERED ONLY - DO NOT READ**

OWNING AND RENTING—CORE TRACKERS

26. Do you own your primary residence?
- 1) Yes
 - 2) No
 - 3) Don't know **VOLUNTEERED ONLY - DO NOT READ /* TERMINATE */**
27. **## IF OWN ##** Do you have a mortgage on your primary resident or do you own your primary residence outright with no mortgage?
- 1) Have a mortgage **## CODE MORTGAGE ##**
 - 2) Own home outright **## CODE OWNER ##**
 - 3) Don't know **VOLUNTEERED ONLY - DO NOT READ /* TERMINATE */**
28. **## IF MORTGAGE##** Do you have a first mortgage on your primary residence?
- 1) Yes
 - 2) No
 - 3) Don't know **VOLUNTEERED ONLY - DO NOT READ /* TERMINATE */**
29. **## IF MORTGAGE##** Do you have a Second mortgage or Home Equity Line of Credit?
- 1) Yes
 - 2) No
 - 3) Don't know **VOLUNTEERED ONLY - DO NOT READ /* TERMINATE */**
30. **## IF DOES NOT OWN PRIMARY RESIDENCE ##** Do you rent your primary residence or do you live with someone else and not pay for housing?
- 1) Rent **## CODE RENTER ##**
 - 2) Live with someone else and don't pay for housing **## CODE BOARDER ##**
 - 3) Don't know **VOLUNTEERED ONLY - DO NOT READ /* TERMINATE */**
31. **## IF OWNER OR MORTGAGE##** Is this the first home you've owned?

- 1) Yes
 - 2) No
 - 3) Don't know **VOLUNTEERED ONLY - DO NOT READ**
32. **## IF OWNER OR MORTGAGE##** How likely is that you will sell your home in the next twelve months?
- 1) Very likely
 - 2) Somewhat likely
 - 3) Not very likely
 - 4) Not at all likely
 - 5) Don't know **VOLUNTEERED ONLY - DO NOT READ**
33. Do you currently live in a: **READ CHOICES**
- 1) Single family home or townhouse
 - 2) A multi-unit building with 4 or fewer units
 - 3) A multi-unit building with 5 to 50 units
 - 4) A multi-unit building with more than 50 units
 - 5) Don't know **VOLUNTEERED ONLY - DO NOT READ**
34. **## IF OWNER OR MORTGAGE##** Has homeownership been very positive for you and your family, somewhat positive, somewhat negative, or very negative for you and your family?
- 1) Very positive
 - 2) Somewhat positive
 - 3) Somewhat negative
 - 4) Very negative
 - 5) Don't know **VOLUNTEERED ONLY - DO NOT READ**
35. **## IF RENTER ##** Has renting been very positive for you and your family, somewhat positive, somewhat negative, or very negative for you and your family?
- 1) Very positive
 - 2) Somewhat positive
 - 3) Somewhat negative
 - 4) Very negative
 - 5) Don't know **VOLUNTEERED ONLY - DO NOT READ**
36. If you were going to move, would you be more likely to: **READ CHOICES /*
RANDOM ROTATE CHOICES */**
- 1) Rent
 - 2) Buy
 - 3) Don't know **VOLUNTEERED ONLY - DO NOT READ**
37. **## IF WOULD RENT THEIR NEXT HOME ##** If you were going to move, would you be more likely to move a: **READ CHOICES**
- 1) Single family home or townhouse

- 2) A multi-unit building with 4 or fewer units
- 3) A multi-unit building with 5 to 50 units
- 4) A multi-unit building with more than 50 units
- 5) Don't know **VOLUNTEERED ONLY - DO NOT READ**

/* DISPLAY */ You will now hear some reasons people buy homes, for each one tell me if it is a major reason, minor reason or not a reason at all to buy a home.

/* METRIC A */ Is this a major reason, minor reason or not a reason at all to buy a home?

- 1) Major reason
- 2) Minor reason
- 3) Not a reason at all
- 4) Don't know **VOLUNTEERED ONLY - DO NOT READ**

/* REPEAT CODES */ /* RANDOM ROTATE SERIES */

38. Owning a home provides tax benefits
39. Paying rent is not a good investment
40. Owning a home gives me something I can borrow against if I need it
41. Owning a home is a good way to build up wealth that can be passed along to my family
42. It is a good retirement investment
43. It means having a good place to raise children and provide them with a good education
44. It allows you to select a community where people share your values
45. It motivates you to become a better citizen and engage in important civic activities, such as voting, volunteering, and contributing to charities
46. You have a physical structure where you and your family feel safe
47. It gives you control over what you do with your living space, like renovations and updates
48. It allows you to live in a more convenient location that is closer to work, family, or friends
49. It allows you to live in a nicer home
50. It allows you to have more space for your family
51. It's a symbol of your success or achievement
52. Buying a home provides a good financial opportunity

/* END SERIES */

53. Which of the following is the best reason to buy a house? **READ CHOICES**
- 1) The financial benefits of homeownership, such as its value as an investment (especially compared to paying rent), its value as a way to build up wealth for retirement or to pass on to your family, and the tax benefit
 - 2) The broader security and lifestyle benefits of homeownership, such as providing a good and secure place for your family and children, where you have the control to make renovations and updates if you want, and in a place that's in a community and location that you prefer
 - 3) Don't know **VOLUNTEERED ONLY - DO NOT READ**
54. Which is closer to your view? **READ CHOICES /* RANDOM ROTATE CHOICES */**
- 1) Renting makes more sense because it protects you against house price declines and is actually a better deal than owning.
 - 2) Owning makes more sense because you're protected against rent increases and owning is a good investment over the long term .
 - 3) Don't know **VOLUNTEERED ONLY - DO NOT READ**
55. **## IF OWNER OR MORTGAGE ##** How much financial sacrifice would you say you are making to own your home? **READ CHOICES**
- 1) A great deal
 - 2) Some
 - 3) Not very much
 - 4) None at all
 - 5) Don't know **VOLUNTEERED ONLY - DO NOT READ**
56. **## IF RENTER OR BOARDER ##** How much financial sacrifice would you have to make to own your home? **READ CHOICES**
- 1) A great deal
 - 2) Some
 - 3) Not very much
 - 4) None at all
 - 5) Don't know **VOLUNTEERED ONLY - DO NOT READ**
57. **## IF WOULD RENT THEIR NEXT HOME ##** In the future, are you more likely to: **READ CHOICES /* RANDOM ROTATE CHOICES */**
- 1) Always rent
 - 2) Buy at some point in the future
 - 3) Don't know **VOLUNTEERED ONLY - DO NOT READ**
58. **## IF WOULD BUY THEIR NEXT HOME ##** In the future, are you more likely to: **READ CHOICES /* RANDOM ROTATE CHOICES */**
- 1) Always own

- 2) Rent at some point in the future
- 3) Don't know **VOLUNTEERED ONLY - DO NOT READ**

59. Which of the following types of mortgage loans would you prefer to get? **READ CHOICES /* RANDOM ROTATE CHOICES */**

- 1) A fixed rate mortgage with fixed payments for the life of the loan
- 2) A hybrid adjustable rate mortgage or ARM, with fixed payments for a certain period, usually 2-7 years, before adjusting
- 3) An adjustable rate mortgage or ARM, where the payment adjusts at least every year
- 4) An interest-only mortgage
- 5) A negative amortization mortgage where the outstanding balance can grow
- 6) Some other type of mortgage **VOLUNTEERED ONLY - DO NOT READ /* SPECIFY */**
- 7) You would not take out a loan **VOLUNTEERED ONLY - DO NOT READ**
- 8) Don't know **VOLUNTEERED ONLY - DO NOT READ**

/* DISPLAY */ ## IF RENTER OR BOARDER ## I am now going to read some reasons people do not own a home. For each one tell me if it is a major reason you do not own a home, minor reason, or not a reason at all.

/* METRIC A */ Is this a major reason you have not bought a house, minor reason or not a reason at all?

- 1) major reason
- 2) minor reason
- 3) not a reason at all
- 4) Don't know **VOLUNTEERED ONLY - DO NOT READ**

/* REPEAT CODES */ /* RANDOM ROTATE SERIES */

60. **## IF RENTER OR BOARDER ##** It is cheaper per month to rent than to buy
61. **## IF RENTER OR BOARDER ##** Purchasing a home makes you feel like you will have limited flexibility in your future choices
62. **## IF RENTER OR BOARDER ##** You don't think you can afford the purchase or upkeep of a home.
63. **## IF RENTER OR BOARDER ##** The process of buying a home seems too complicated
64. **## IF RENTER OR BOARDER ##** You don't have good enough credit for a mortgage
65. **## IF RENTER OR BOARDER ##** You don't think you will be in a certain area for an extended period of time
66. **## IF RENTER OR BOARDER ##** You don't think it's a good time economically to buy a home

67. **## IF RENTER OR BOARDER ##** You don't want to be concerned with doing the upkeep
68. **## IF RENTER OR BOARDER ##** You'd rather use the money for other investments than a home
69. **## IF RENTER OR BOARDER ##** You can live in a better neighborhood by renting

/* END SERIES */

70. **## IF RENTER OR BOARDER ##** Which of the following is the best reason to rent?
READ CHOICES
- 1) The financial benefits of renting, such as lower upfront and ongoing costs, predictable monthly housing expenses, and the ability to use the money for purposes other than buying a home
 - 2) The broader lifestyle benefits of renting, such as it being easier to move when you want to, fewer hassles of upkeep and maintenance, and the process of renting being easier, faster, and more straightforward than the process of buying a home
 - 3) Don't know **VOLUNTEERED ONLY - DO NOT READ**
71. Do you think it will be easier or harder for your children or the next generation in general to buy a home than it is today?
- 1) Easier
 - 2) Harder
 - 3) Don't know **VOLUNTEERED ONLY - DO NOT READ**

HOME FINANCES SITUATION—CORE TRACKERS

/* DISPLAY */ ## IF MORTGAGE ## Now we're going to talk about your home mortgage.

72. **## IF MORTGAGE ##** What year did you get your current first mortgage on your home? **/* OPEN END NUMERIC */**
73. **## IF OWNER OR MORTGAGE ##** How did you decide how much to spend on your home? Please tell me all that apply. **READ CHOICES /* MULTIPLE RESPONSES PERMITTED */ /* RANDOM ROTATE CHOICES */**
- 1) You calculated it yourself
 - 2) Your mortgage lender advised you what you could afford
 - 3) Your realtor helped you decide
 - 4) You took advice from friends, family or co-workers
 - 5) You talked to a financial advisor
 - 6) You talked to a mortgage counselor
 - 7) Other **VOLUNTEERED ONLY - DO NOT READ /* SPECIFY */**
 - 8) Don't know **VOLUNTEERED ONLY - DO NOT READ /* EXCLUSIVE */**
74. **## IF MORTGAGE ##** Have you refinanced your mortgage in the past three years?

- 1) Yes
- 2) No/Refinanced over three years ago
- 3) No/Have never refinanced
- 4) Don't know **VOLUNTEERED ONLY - DO NOT READ**

75. **## IF OWNER OR MORTGAGE ##** Which of the following best describes the value of your home? **READ CHOICES**

- 1) Less than \$100,000
- 2) \$100,000-\$249,000
- 3) \$250,000-\$499,999
- 4) \$500,000-\$749,999
- 5) \$750,000 or more
- 6) Don't know **VOLUNTEERED ONLY - DO NOT READ**

76. If you were buying or refinancing your house today, how confident are you that you would get the information you need to choose the loan that is right for you? **READ CHOICES**

- 1) Very confident
- 2) Somewhat confident
- 3) Not very confident
- 4) Not at all confident
- 5) Don't know **VOLUNTEERED ONLY - DO NOT READ**

/* DISPLAY */ Now I am going to read a list of some actions and for each one I'd like you to tell me if you think it is a safe investment with a lot of potential, a safe investment with very little potential, a risky investment with very little potential, or a risky investment with a lot of potential.

/* METRIC A */ Do you think this investment is... **READ CHOICES**

- 1) Safe investment with a lot of potential
- 2) Safe investment with very little potential
- 3) Risky investment with very little potential
- 4) Risky investment with a lot of potential
- 5) Don't know **VOLUNTEERED ONLY - DO NOT READ**

/* RANDOM ROTATE SERIES */ /* REPEAT CODES */

77. Buying a home
78. Buying stocks
79. Buying government or corporate bonds
80. Buying an insurance annuity
81. Investing in a mutual fund
82. Putting money into a savings or money market account

83. Putting money into an IRA or 401(k) plan

/* END SERIES */

84. **## IF MORTGAGE ##** Which of the following best describes the type of mortgage you have?

- 1) A fixed rate mortgage with fixed payments for the life of the loan
- 2) A hybrid adjustable rate mortgage or ARM, with fixed payments for a certain period, usually 2-7 years, before adjusting
- 3) An adjustable rate mortgage or ARM, where the payment adjusts at least every year
- 4) An interest-only mortgage
- 5) A negative amortization mortgage where the outstanding balance can grow
- 6) Some other type of mortgage **VOLUNTEERED ONLY - DO NOT READ /* SPECIFY */**
- 7) Don't know **VOLUNTEERED ONLY - DO NOT READ**

85. **## IF MORTGAGE ##** Are you very satisfied, somewhat satisfied, not very satisfied, or not at all satisfied with the features of your current mortgage?

- 1) Very satisfied
- 2) Somewhat satisfied
- 3) Somewhat unsatisfied
- 4) Very unsatisfied
- 5) Don't know **VOLUNTEERED ONLY - DO NOT READ**

86. **## IF OWNER OR MORTGAGE ##** At the time you were selecting your mortgage, were you satisfied with the information you got? **READ CHOICES**

- 1) Yes
- 2) No
- 3) Never had a mortgage **VOLUNTEERED ONLY - DO NOT READ**
- 4) Don't know **VOLUNTEERED ONLY - DO NOT READ**

87. **## IF MORTGAGE ##** Given what you now know about your mortgage and the choices you had at the time, do you feel you made a good decision in selecting your mortgage?

- 1) Yes
- 2) No
- 3) Don't know **VOLUNTEERED ONLY - DO NOT READ**

88. When you're looking for information on home ownership and financing, what resources do you consult? Please tell me all that apply. **READ CHOICES /* RANDOM ROTATE CHOICES */ /* MULTIPLE RESPONSES PERMITTED */**

- 1) Your financial advisor
- 2) Spouse
- 3) Family members
- 4) Friends and coworkers
- 5) Books and magazines

- 6) Online resources
- 7) Your lender
- 8) An independent counselor not associated with your lender
- 9) A realtor
- 10) Other **/* SPECIFY */ /* EXCLUSIVE */**
- 11) Don't know **VOLUNTEERED ONLY - DO NOT READ /* EXCLUSIVE */**

HOME OWNERSHIP DISTRESS

/* RANDOM ROTATE SERIES */

89. If a person's home is now worth less than what they owe on it, do you think it's okay for them to stop paying their mortgage?
- 1) Yes
 - 2) No
 - 3) Don't know **VOLUNTEERED ONLY - DO NOT READ**
90. If a person is facing financial distress, do you think it's okay for them to stop paying their mortgage?
- 1) Yes
 - 2) No
 - 3) Don't know **VOLUNTEERED ONLY - DO NOT READ**

/* END SERIES */

91. Do you know of people in your area or neighborhood who have defaulted on their mortgage?
- 1) Yes
 - 2) No
 - 3) Don't know **VOLUNTEERED ONLY - DO NOT READ**
92. Do you know anyone who has stopped making their monthly mortgage payment, despite being able to afford it, because they no longer believe owning their home is a good investment?
- 1) Yes
 - 2) No
 - 3) Don't know **VOLUNTEERED ONLY - DO NOT READ**
93. **## IF KNOW A DEFAULTER ##** Do you know anyone who has stopped making their mortgage payments within the last 3 months?
- 1) Yes
 - 2) No
 - 3) Don't know **VOLUNTEERED ONLY - DO NOT READ**
94. **## IF MORTGAGE ##** Thinking about the total amount you owe on your home (including first mortgage, second mortgage, and home equity line of credit debt)

compared to the value of your home today, would you say the total amount you owe on your home is: **READ CHOICES**

- 1) At least 20% more than the value of your home
- 2) About 5-20% more than the value of your home
- 3) About the same as the value of your home
- 4) About 5-20% less than the value of your home
- 5) At least 20% less than the value of your home
- 6) Don't know **VOLUNTEERED ONLY - DO NOT READ**

95. **## IF UNDERWATER ##** Is that because: **READ CHOICES** /* **RANDOM ROTATE CHOICES */**

- 1) You did not have enough information about your mortgage when you got it
- 2) You had enough information but voluntarily took a risk
- 3) The housing market changed in a way you could not have predicted
- 4) Don't know **VOLUNTEERED ONLY - DO NOT READ**

96. **## IF MORTGAGE ##** If you were to stop paying your mortgage, how likely is it that your lender would pursue your other assets in addition to just your home? **READ CHOICES**

- 1) Very likely
- 2) Somewhat likely
- 3) Not very likely
- 4) Not likely at all
- 5) Don't know **VOLUNTEERED ONLY - DO NOT READ**

97. **## IF OWNER OR MORTGAGE ##** About how often do you check the value of your home? **READ CHOICES**

- 1) Never or almost never
- 2) Once every few years
- 3) Once or twice a year
- 4) Every few months
- 5) Every month or more
- 6) Don't know **VOLUNTEERED ONLY - DO NOT READ**

98. **## IF OWNER OR MORTGAGE ##** Thinking about the value of your home today compared to what you paid for the home, would you say your home is worth: **READ CHOICES**

- 1) At least 20% more than what you paid for it
- 2) About 5-20% more than what you paid for it
- 3) About the same as you paid for it
- 4) About 5-20% less than what you paid for it
- 5) At least 20% less than what you paid for it
- 6) Don't know **VOLUNTEERED ONLY - DO NOT READ**

99. **## IF MORTGAGE ##** Have you seriously considered, somewhat considered, not seriously considered, or not considered at all stopping or incompletely paying your mortgage?
- 1) Considered it seriously
 - 2) Considered it somewhat
 - 3) Not seriously considered it
 - 4) Not considered it at all
 - 5) Don't know **VOLUNTEERED ONLY - DO NOT READ**
100. **## IF MORTGAGE ##** If you were delinquent on your home mortgage, how long do you think it would be before you were foreclosed on? **OPEN-END WITH PRE-CODES**
- 1) Less than a month
 - 2) 1-5 months
 - 3) 6-12 months
 - 4) More than 12 months
 - 5) Never
 - 6) Don't know **VOLUNTEERED ONLY - DO NOT READ**
101. If you default on a mortgage, how long do you think it would take before your credit score would recover to its previous level? **OPEN-END WITH PRECODES**
- 1) Less than a year
 - 2) 1-3 years
 - 3) 3-5 years
 - 4) 5-10 years
 - 5) 10+ years
 - 6) Wouldn't really hurt it
 - 7) Don't know **VOLUNTEERED ONLY - DO NOT READ**

HOUSING FINANCE SYSTEM

102. When people get home loans that are more than they can afford, whose fault do you think it is: **READ CHOICES /* RANDOM ROTATE CHOICES */**
- 1) The mortgage company, because they know better what people can afford and should help guide people
 - 2) The person taking out the mortgage, because it's their own responsibility to know if they can pay their bills or not
 - 3) Don't know **VOLUNTEERED ONLY - DO NOT READ**
103. Which is closer to your view regarding programs to allow homeowners to modify their loans when they are having trouble making their payments? **READ CHOICES /* RANDOM ROTATE CHOICES */**
- 1) Such programs simply encourage people to be more careless in the future, because they know they'll get bailed out
 - 2) Such programs help protect the economy and local communities from increased foreclosures and falling home prices, by helping keep people in their homes
 - 3) Don't know **VOLUNTEERED ONLY - DO NOT READ**

104. Which is closer to your view regarding different types of home mortgage choices?
READ CHOICES /* RANDOM ROTATE CHOICES */
- 1) Having lots of choices means people can find just the one that suits their needs
 - 2) More choices just raises the likelihood that people will be too overwhelmed to find a plan that meets their needs
 - 3) Don't know **VOLUNTEERED ONLY - DO NOT READ**

HOUSEHOLD FINANCIAL MANAGEMENT

105. Which if any of the following do you currently have? Please tell me all that apply. **/* MULTIPLE RESPONSES PERMITTED */ /* RANDOM ROTATE CHOICES */**
- 1) First Home mortgage
 - 2) Second mortgage or home equity line of credit
 - 3) Credit Card Debt that you don't pay off every month
 - 4) Car Loans
 - 5) School Loans
 - 6) Back taxes
 - 7) Other Loans/Debt **/* SPECIFY */**
 - 8) Don't have any debt **/* EXCLUSIVE */**
 - 9) Don't know **VOLUNTEERED ONLY - DO NOT READ /* EXCLUSIVE */**
106. Of the following types of bills, which is the top one that you would most try to keep paying if you were running short of money? **READ CHOICES /* RANDOM ROTATE CHOICES */**
- 1) Car loans
 - 2) Credit Card
 - 3) Cell phone
 - 4) First home Mortgage
 - 5) Second mortgage or home equity line of credit
 - 6) Utility bills
 - 7) Student loans
 - 8) Internet
 - 9) Cable
 - 10) Other loan payments **/* SPECIFY */**
 - 11) Don't know **VOLUNTEERED ONLY - DO NOT READ**
107. Are you very stressed, somewhat stressed, not very stressed or not at all stressed about your ability to make payments on your debts?
- 1) Very stressed
 - 2) Somewhat stressed
 - 3) Not very stressed
 - 4) Not at all stressed
 - 5) Don't know **VOLUNTEERED ONLY - DO NOT READ**
108. Do you feel you have sufficient savings?

- 1) Yes
 - 2) No
 - 3) Don't know **VOLUNTEERED ONLY - DO NOT READ**
109. Do you feel that your current household income is sufficient for the amount of expenses you have, including any payments on debt and mortgages?
- 1) Yes
 - 2) No
 - 3) Don't know **VOLUNTEERED ONLY - DO NOT READ**
110. How concerned are you that you will lose your job in the next twelve months? Are you very concerned, somewhat concerned, not very concerned, or not at all concerned that you will lose your job in the next twelve months?
- 1) Very concerned
 - 2) Somewhat concerned
 - 3) Not very concerned
 - 4) Not at all concerned
 - 5) Don't know **VOLUNTEERED ONLY - DO NOT READ**
111. What percent of your total pre-tax income do you think should go into savings? /*
OPEN END NUMERIC (0 TO 100) */
112. What percent of your total pre-tax income would you say actually goes into savings?
/* **OPEN END NUMERIC (0 TO 100) */**
113. **## IF MORTGAGE ##** What percent of your total income goes into your first home mortgage payments each month? /* **OPEN END NUMERIC (0 TO 100) */**
114. How does your current monthly household income compare to what it was twelve months ago? Would you say it is: **READ CHOICES**
- 1) Significantly higher now
 - 2) About the same vs. twelve months ago
 - 3) Significantly lower now
 - 4) Don't know **VOLUNTEERED ONLY - DO NOT READ**
115. How do your current monthly household expenses compare to what they were twelve months ago? Would you say they are: **READ CHOICES**
- 1) Significantly higher now
 - 2) About the same vs. twelve months ago
 - 3) Significantly lower now
 - 4) Don't know **VOLUNTEERED ONLY - DO NOT READ**
116. **## IF MORTGAGE ##** How does the total amount of debt on your house, including first mortgage, second mortgage, and home equity line of credit debt, compare to what it was twelve months ago? Would you say it is: **READ CHOICES**
- 1) Significantly higher now

- 2) About the same as. twelve months ago
- 3) Significantly lower now
- 4) Don't know **VOLUNTEERED ONLY - DO NOT READ**

117. How does the total amount of your other household debt, for example credit cards, auto loans, student loans, and any other installment loans, but not including any debt on your house, compare to what it was twelve months ago? Would you say it is:

READ CHOICES

- 1) Significantly higher now
- 2) About the same vs. twelve months ago
- 3) Significantly lower now
- 4) Don't know **VOLUNTEERED ONLY - DO NOT READ**

DEMOGRAPHICS

/* DISPLAY */ The remaining questions are for statistical purposes only.

118. What is the ZIP code where you currently live? **/* OPEN END NUMERIC (00001 TO 99999) */**

119. What is the last grade that you completed?

- 1) Grade school
- 2) Some high school
- 3) High school graduate
- 4) Some college
- 5) College graduate
- 6) Graduate school
- 7) Technical school
- 8) Don't know **VOLUNTEERED ONLY - DO NOT READ**

120. Which of the following categories best describes your age? **READ CHOICES**

- 1) 18-20
- 2) 21-24
- 3) 25-29
- 4) 30-34
- 5) 35-39
- 6) 40-44
- 7) 45-49
- 8) 50-54
- 9) 55-59
- 10) 60-64
- 11) 65-69
- 12) 70-74
- 13) 75+
- 14) Don't know **VOLUNTEERED ONLY - DO NOT READ**

121. Would you say the area you live in is ...? **READ CHOICES**

- 1) Suburban
- 2) Rural
- 3) Urban or city
- 4) Don't know **VOLUNTEERED ONLY - DO NOT READ**

122. Do you own a second home or investment home?

- 1) Yes
- 2) No
- 3) Don't know **VOLUNTEERED ONLY - DO NOT READ**

123. What is your current marital status - are you: **READ CHOICES**

- 1) Married or have an unmarried partner
- 2) Single
- 3) Widowed
- 4) Divorced
- 5) Other **VOLUNTEERED ONLY - DO NOT READ /* SPECIFY */**
- 6) Don't know **VOLUNTEERED ONLY - DO NOT READ**

/* METRIC A */ We'd now like to get a sense of the people in your household. Please tell me how many of each of the following live in your house, other than yourself and your spouse or partner: **/* OPEN END NUMERIC */**

/* REPEAT CODES */ /* RANDOM ROTATE SERIES */

124. Children under age 18

125. Children age 18-22

126. Children age 23 or older

127. Parents of you or your spouse or partner

128. Other relatives like siblings or cousins

129. Other non-relatives

/* END SERIES */

130. Which of the following best describes your current employment status?

- 1) Employed full-time
- 2) Employed part-time
- 3) Not currently employed in a paying job
- 4) Retired
- 5) Don't know **VOLUNTEERED ONLY - DO NOT READ**

131. **## IF EMPLOYED ##** How would you describe the work you do? **READ CHOICES**

- 1) White collar professional, like a doctor, lawyer, nurse, IT/computer, marketing, realtor, clergy, or business person
 - 2) White collar office or support person, like a secretary, assistant, receptionist
 - 3) White collar government, law enforcement, or education
 - 4) Fine arts, like artist, singer, dancer, actor
 - 5) Blue collar/trade worker, like carpenter, electrician, trucker, farming, fishing, manufacturing worker, retail, security guard, foodservice/waiter
 - 6) Military
 - 7) Other **/* SPECIFY */**
 - 8) Don't know **VOLUNTEERED ONLY - DO NOT READ**
132. How many people, other than yourself, are employed full time in your household? **/* OPEN END NUMERIC */**
133. Does anyone in your household have more than one job?
- 1) Yes
 - 2) No
 - 3) Don't know **VOLUNTEERED ONLY - DO NOT READ**
134. For statistical purposes only, could you please tell me your race?
- 1) White / Caucasian
 - 2) Black / African-American
 - 3) Hispanic / Latino
 - 4) Asian
 - 5) Middle Eastern
 - 6) American Indian or Alaska Native
 - 7) Native Hawaiian or Pacific Islander
 - 8) Other **/* SPECIFY */**
 - 9) Don't know **VOLUNTEERED ONLY - DO NOT READ**
135. Did you immigrate to the United States from another country?
- 1) Yes
 - 2) No
 - 3) Don't know **VOLUNTEERED ONLY - DO NOT READ**
136. **## IF IMMIGRATED ##** When did you arrive in this country?
- 1) This year
 - 2) Last year
 - 3) Two to five years ago
 - 4) Six to ten years ago
 - 5) Eleven or more years ago
 - 6) Don't know **VOLUNTEERED ONLY - DO NOT READ**
137. For statistical purposes only, we need to know your total family income for 2010. Will you please tell me which of the following categories best represents you total family income? **READ CHOICES**
- 1) Less than \$10,000

- 2) \$10,000-\$14,999
- 3) \$15,000-\$24,999
- 4) \$25,000-\$34,999
- 5) \$35,000-\$49,999
- 6) \$50,000-\$74,999
- 7) \$75,000-\$99,999
- 8) \$100,000-\$149,999
- 9) \$150,000-\$199,999
- 10) \$200,000+
- 11) Don't know **VOLUNTEERED ONLY - DO NOT READ**

138. And again, for statistical purposes only, please tell me which of the following categories best represents how much in assets you currently have, either invested or available for investing, in terms of checking or savings accounts, investment accounts, and brokerage accounts, but not including the value of any real estate or employer-sponsored retirement plan such as a 401k? **READ CHOICES**

- 1) Less than \$10,000
- 2) \$10,000 - \$49,999
- 3) \$50,000 - \$99,999
- 4) \$100,000 - \$149,999
- 5) \$150,000 - \$249,999
- 6) \$250,000 - \$499,999
- 7) \$500,000 - \$999,999
- 8) \$1 - \$2 million
- 9) \$2 – \$5 million
- 10) More than \$5 million
- 11) Don't know **VOLUNTEERED ONLY - DO NOT READ**

139. Finally, for statistical purposes only, please tell me which of the following categories represents how much total debt your household currently have, including first mortgage, second mortgage, home equity line of credit, credit card, auto and student loan, and any other debt? **READ CHOICES**

- 1) Less than \$10,000
- 2) \$10,000 - \$49,999
- 3) \$50,000 - \$99,999
- 4) \$100,000 - \$149,999
- 5) \$150,000 - \$249,999
- 6) \$250,000 - \$499,999
- 7) \$500,000 - \$999,999
- 8) \$1 - \$2 million
- 9) \$2 – \$5 million
- 10) More than \$5 million
- 11) Don't know **VOLUNTEERED ONLY - DO NOT READ**