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## SCE HOUSING SURVEY (FIELDDED IN FEBRUARY)

**Note:** The year references in the questions are updated each year; they are denoted by [XX] in the text below. Some questions and response options change across survey years; please see the codebook tabs in the spreadsheet with the microdata for the exact questions and responses in each year.

### [INTRO]

We want to learn about your current housing situation, and your outlook for the future of the housing market. This survey takes about 30 minutes. You will receive \$[payment\_amount] for completing the survey.

Most of the questions in this survey have no right or wrong answers - we are interested in your views and opinions. Your responses are confidential, and it helps us a great deal if you respond as carefully as possible. If you should come to any question that you can't or don't want to answer, just click on 'NEXT' and wait for the next question to appear.

Thank you for your participation!

### BLOCK 1: Home Price Expectations [All Participants]

#### Q39

What is the ZIP code of your primary residence (the place where you usually live)?

\_\_\_\_\_

*(numeric response 0-99999)*

#### Q1

Consider a typical home (house/apartment) in your zip code. What is your best guess of the value of such a home as of today?

(By value, we mean how much that typical home would approximately sell for.)

\_\_\_\_\_ dollars

*(numeric response 0-9999999999; response required)*

**[Randomly Assign half of Respondents to see Version 1 and half to Version 2]**

**Version 1 (Show: Q3a1part2, Q3b2, Q3a2part2, Q3a2part3)**

**Version 2 (Show: Q3a, Q3b, Q3c)**

**[Note: Display Q3a1 and Q3a1part2 on the same page for Version 1]**

**Q3a1 [If Version 1]**

You estimated the current value of a typical home in your zip code to be [Q1 response]. Now, we would like you to think about the **future** value of such a home.

**Over the next 12 months** (by February 20[XX]), I expect the value of such a home to...

- increase
- decrease

**Q3a1part2 [If Version 1]**

By about what percent do you expect the value of such a home to [increase/decrease] **over the next 12 months**? Please give your best guess.

\_\_\_\_\_ %

**Q3b2 [If Version 1]**

You estimated the current value of a typical home in your zip code to be \$[Q1 response].

What do you think is the percent chance that the value of such a home, **over the next 12 months** (by February 20[XX]), will...

decrease by 5% or more \_\_\_\_\_ percent chance

decrease by 0% to 5% \_\_\_\_\_ percent chance

increase by 0% to 10% \_\_\_\_\_ percent chance

increase by 10% or more \_\_\_\_\_ percent chance

***(Responses must sum to 100)***

**[Note: Display Q3a2 and Q3a2part2 on the same page for version 1]**

**Q3a2 [If Version 1]**

And **over the next 5 years** (by February 20[XX]), what do you expect will happen to the value of such a home?

Over the next 5 years, I expect the value of such a home to...

- increase
- decrease

**Q3a2part2 [If Version 1]**

By about what percent do you expect the value of such a home to [increase/decrease] **over the next 5 years IN TOTAL**? Please give your best guess.

\_\_\_\_\_ %

**Q3a2part3 [If Version 1]**

You estimated the current value of a typical home in your zip code to be \$[Q1].

What do you think is the percent chance that the value of such a home, **over the next 5 years IN TOTAL** (by February 20[XX]), will...

decrease by 10% or more \_\_\_\_\_ percent chance

decrease by 0% to 10% \_\_\_\_\_ percent chance

increase by 0% to 20% \_\_\_\_\_ percent chance

increase by 20% or more \_\_\_\_\_ percent chance

***(Ensure that responses sum to 100)***

**Q3a [If Version 2]**

You estimated the current value of a typical home in your zip code to be \$[Q1].

Now, we would like you to think about the **future** value of such a home. What do you think the value of such a home will be:

one year from today (in February 20[XX])? \_\_\_\_\_ dollars (i.e. a X% increase/decrease)

five years from today (in February 20[XX])? \_\_\_\_\_ dollars (i.e. a X% increase/decrease)

***(Autopopulate X based on dollar response)***

**Q3b [If Version 2]**

You estimated the current value of a typical home in your zip code to be \$[Q1].

What do you think is the percent chance that the value of such a home **12 months from today** (in February 20[XX]) will be...

Less than  $[0.95 * Q1]$  dollars? \_\_\_\_\_ percent chance

Between  $[0.95 * Q1]$  and  $[Q1]$  dollars? \_\_\_\_\_ percent chance

Between  $[Q1]$  and  $[1.1 * Q1]$  dollars? \_\_\_\_\_ percent chance

More than  $[1.1 * Q1]$  dollars? \_\_\_\_\_ percent chance

***(Note: round dollar values to nearest 100)***

**Q3c [If Version 2]**

You estimated the current value of a typical home in your zip code to be \$[Q1].

What do you think is the percent chance that the value of such a home **5 years from today** (in February 20[XX]) will be...

Less than [0.9\*Q1] dollars? \_\_\_\_\_ percent chance

Between [0.9\*Q1] and [Q1] dollars? \_\_\_\_\_ percent chance

Between [Q1] and [1.2\*Q1] dollars? \_\_\_\_\_ percent chance

More than [1.2\*Q1] dollars? \_\_\_\_\_ percent chance

**Q3d**

If the typical home in your zip code (the house/apartment you have considered so far) could be rented, what do you think the average monthly rent of such a home (excluding utilities) would be...

today \_\_\_\_\_ dollars

one year from today (in February 20[XX])? \_\_\_\_\_ dollars

five years from today (in February 20[XX])? \_\_\_\_\_ dollars

**[Note: Display Q2a and Q2apart2 on the same page]**

**Q2a**

You estimated the current value of a typical home in your zip code to be \$[Q1]. Now, we would like you to think about the **past** value of a typical home in your zip code.

**Over the past 12 months** (since February 20[XX]), I think the value of such a home has...

- increased
- decreased

**Q2apart2**

By about what percent do you think the value of such a home has [increased/decreased] over the **past 12 months**? Please give your best guess.

\_\_\_\_\_ %

**[Note: Display Q2a2 and Q2a2part2 on the same page]**

**Q2a2**

Over the **past 5 years** (since February 20[XX]), I think the value of such a typical home in my zip code has...

- increased
- decreased

**Q2a2part2**

By about what percent do you think the value of such a home has [increased/decreased] **IN TOTAL over the past 5 years**? Please give your best guess.

\_\_\_\_\_ %

**BLOCK 2: Housing Screening [All Participants]**

Next, we would like to ask you a few questions about your current housing situation.

**Q38**

Are you currently married or living with a partner (not including roommates)?

- Yes
- No

**Q6e**

How long have you lived in your town/city?

\_\_\_\_\_Year(s) \_\_\_\_\_Month(s) (*Dropdown menu*)

**[Display Q4b through Q4b2 on same page]**

**Q4b**

Please indicate the type of your current primary residence. Is your primary residence a...

- House
- Apartment/Condo/Co-op
- Townhouse/Duplex
- Mobile/manufactured home
- Other (please specify) \_\_\_\_\_

**Q4b1**

Please indicate your best guess as to when your primary residence was built:

- 0 – 5 years ago
- 5 – 20 years ago
- 20 – 40 years ago
- More than 40 years ago

**Q4b2**

Which of the following best describes where you live?

- City center/urban area
- Suburb less than 20 miles from a city center

- Suburb 20 miles or more from a city center
- In a small town
- In a rural area
- Other

**Q4new**

Which of the following best describe your current housing situation?

- Live in residence that I/we own
- Renting a residence
- Staying with family or friends
- Unstable housing
- Homeless
- Other, please describe \_\_\_\_\_

**QH1aa**

When did you move in to your current primary residence:

***(Response: drop-down menu 2022-1950 + "before 1950")***

**QH1b**

When you moved to your primary residence, how long did you expect to stay in this home?

- Less than 2 years
- 2-3 years
- 4-5 years
- 6-7 years
- 8-10 years
- More than 10 years
- Had no specific time frame in mind

**QH1c**

How many more years do you expect to stay in this home as of today?

- Less than 2 years
- 2-3 years
- 4-5 years
- 6-7 years
- 8-10 years
- More than 10 years

**Q10**

What is your current employment situation?

- Working full-time (for someone or self-employed)
- Working part-time (for someone or self-employed)
- Not working, but would like to work
- Temporarily laid off
- On sick or other leave
- Permanently disabled or unable to work
- Retiree or early retiree
- Student, at school or in training
- Homemaker
- Other (please specify) \_\_\_\_\_

**BLOCK 3: Owners [if Q4new = “Live in residence that I/we own”]**

Next, we would like to ask you some questions about the primary residence that you own.

**QH2newb**

How did you acquire your primary residence?

- Financed with a mortgage
- Cash purchase
- Inherited/gift
- Other, please describe \_\_\_\_\_

**QH2 [If QH2newb != “Inherited/gift”]**

What was the purchase price of this home?

\_\_\_\_\_ dollars

**QH2new [If QH2newb = “Financed with a mortgage”]**

How much was your down payment?

\_\_\_\_\_ dollars

**QH3**

Now, please think about the current and future value of your home, under the assumption that you don't make any investments in your home other than regular maintenance/repairs. What do you think your home would sell for:

today \_\_\_\_\_ dollars

one year from today (in February 20[XX])? \_\_\_\_\_ dollars

five years from today (in February 20[XX])? \_\_\_\_\_ dollars

**QH3bnew**

What is the percent chance that you will put your primary residence up for sale **in the next 12 months**?  
(USE CUSTOM SLIDER)

**QH4Bnew**

What do you think is the percent chance that you will make any investments in your home (such as remodeling, additions, upgrades, landscaping, but not including regular maintenance and repairs) costing more than \$5,000 total:

Over the next 12 months (February 20[XX] to February 20[XX])

(USE CUSTOM SLIDER)

Over the next three years (February 20[XX] to February 20[XX])

(USE CUSTOM SLIDER)

**[QH4b1new]:** And looking at the more immediate future, what do you think is the percent chance that, over the next 12 months (until [pipe: MonthS] 2022), you will make any investments in your home costing more than \$5,000 total?

Values: 0-100

**QH5**

Do you [IF Q38 = "Yes": add 'and/or your spouse/partner'] have any outstanding loans against the value of your home, including all mortgages, home equity loans and home equity lines of credit?

- Yes, mortgage(s) only
- Yes, home equity loans/lines of credit only
- Yes, both mortgage(s) and home equity loans/lines of credit
- No

**QH5a [ASK IF QH5 != "No"]**

Approximately, what is the total amount of outstanding loans against your primary residence as of today, including all mortgages and home equity loans?

\_\_\_\_\_ dollars

**QH5c [ASK IF QH5 != "No"]**

Approximately, how much do you pay per month in total on all outstanding loans against your primary residence (including all mortgages and home equity loans)?

\_\_\_\_\_ dollars

**QH5d**

During the past 12 months, did you miss **two or more payments** on any outstanding loans against your primary residence (including all mortgages and home equity loans)?

- Yes
- No

**QH5d2 [IF QH5d = "Yes" ASK QH5d2]**

Which of the following are reasons you missed **two or more payments** on loans against your home? (Select all that apply)

- Health issues/medical bills
- A disability
- Job loss/unemployment
- Reduction in income
- Death of a spouse
- Separation or divorce
- Increase in monthly mortgage payment due
- Decline in home value
- Accidentally forgot to pay
- To get lender to modify the loan
- Other (please specify) \_\_\_\_\_

**QH5enew**

What do you think is the percent chance that **over the next 12 months** you will miss **two or more payments** on any outstanding loans against your home?

*(USE CUSTOM SLIDER)*

**Qh5I\_1**

What is the percent chance that **over the next 12 months** you will enter foreclosure or lose your home through a repossession?

\_\_\_\_\_ %

**Qh5m2\_1**

What is the current interest rate on your mortgage?

\_\_\_\_\_ %

**QH6b**

What is the percent chance that **over the next 12 months** you will refinance the mortgage on your primary residence?

*(USE CUSTOM SLIDER)*

**QH6a0**

Have you ever refinanced your mortgage (on your current primary residence or an earlier one)?

- Yes
- No

**QH6a\_ym [IF QH6a0 = “Yes”, ask QH6a\_ym on the same page]**

When did you last refinance your mortgage?

\_\_\_\_\_Year \_\_\_\_\_Month (Dropdown menu)

**QH6a2 [IF QH6a0 = “Yes”]**

When you last refinanced, how did the terms of your mortgage change?

- The interest rate was lowered
- The balance on the mortgage increased (I cashed out some of the equity in my home)
- The term of the mortgage changed (for instance, changed from a 15-year to a 30-year mortgage, changed from an adjustable/floating rate mortgage to a fixed-rate mortgage or vice versa)
- Other (please specify) \_\_\_\_\_

**QH6a2b [IF QH6a2 = “The balance on the mortgage increased” ask QH6a2b on the same page]**

You indicated that you increased the balance on your mortgage when you last refinanced. What did you use this money for?

- To make renovations or improvements to the home
- To help pay my other debt, such as credit card debt, auto loans, student loans, or medical bills
- To make purchases unrelated to home improvements
- Put it into my savings
- Other (please specify) \_\_\_\_\_

**QH6c [Ask IF QH6b > 0]**

If you do end up refinancing over the next 12 months, what would be your reasons for doing so? (Select all that apply)

- Lower the interest rate on my mortgage
- Increase the balance on my mortgage (cash out some of the equity in my home)
- Change my mortgage terms (for instance, change from a 15-year to a 30-year mortgage, change from an adjustable/floating rate mortgage to a fixed-rate mortgage or vice versa)

- Other (please specify) \_\_\_\_\_
- I/we have no interest in refinancing over the next 12 months

**QH6d [ASK IF (QH6a\_ym < March 2020 OR QH6a0 = "No") AND QH1aa<2020]**

Why haven't you refinanced since the drop in mortgage rates in March 2020? (Select all that apply)

- Mortgage rates haven't dropped enough to justify refinance
- I plan to, but haven't had enough time to apply
- Too much paperwork and effort required
- The upfront fee is too high
- I did apply but lenders were slow to process
- I lost part of my income and would not qualify for a mortgage
- My credit record is not good enough to qualify for a mortgage
- I am not sure how long I will stay at my primary residence
- The remaining maturity on my mortgage is too short to justify refinance
- I like my lender
- I like my mortgage contract
- I expect mortgage rates to drop further
- Other (please specify) \_\_\_\_\_

**QH7**

What is the percent chance that **over the next 12 months**, you will apply for an additional loan on your primary residence?

*(USE CUSTOM SLIDER)*

**QH7b [Ask if QH7 > 0]**

If you do end up taking out an additional loan on your primary residence over the next 12 months, what would you use it for? (Select all that apply)

- To make renovations or improvements to the home
- To help pay my other debt, such as credit card debt, auto loans, student loans, or medical bills
- To make purchases unrelated to home improvements
- To put in a savings account
- Other (please specify) \_\_\_\_\_

**[Note: Display QH8\_1 through QH8\_5 on the same page]**

**QH8**

We would now like to ask you about how natural disasters and severe weather events have impacted your household recently.

**QH8\_1**

Do you think natural disasters or severe weather events have negatively affected your home value **over the past 3 years**?

- Yes
- No
- Unsure

**QH8\_2**

Has your household made any investments in disaster-related adaptation, such as weatherproofing or retrofitting, in response to the threat of natural disasters or severe weather events **over the past 3 years**? (Please exclude any purchases of disaster-related insurance.)

- Yes
- No

**QH8\_3 [ASK IF QH8\_2= "Yes"]**

How much roughly, have you invested in such adaptations **over the past 3 years** excluding insurance?

\_\_\_\_\_ dollars

**QH8\_4**

Have you had to pay higher out of pocket disaster-related insurance costs **over the past 3 years** in response to the threat of natural disasters or severe weather events?

- Yes
- No

**QH8\_5 [ASK IF QH8\_4= "Yes"]**

How much roughly, have you had to pay out of pocket in disaster-related insurance costs **over the past three years**?

\_\_\_\_\_ dollars

**[Note: Display QH9\_1 through QH9\_4 on the same page]**

**QH9**

What is the likelihood the risk of natural disasters or severe weather events in the future will...

**QH9\_1**

Decrease your home price **over the next 12 months**  
(USE CUSTOM SLIDER)

**QH9\_2**

Decrease your home price **over the next three years**  
(USE CUSTOM SLIDER)

**QH9\_3**

Increase your out-of-pocket adaptation / retrofit or insurance costs (including premiums or personal savings for disasters) **over the next 12 months**

*(USE CUSTOM SLIDER)*

**QH9\_4**

Increase your out-of-pocket adaptation / retrofit or insurance costs (including premiums or personal savings for disasters) **over the next three years**

*(USE CUSTOM SLIDER)*

**QH10**

How many homes do you currently own?

- 0
- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10
- More than 10

**QH10dd (Ask if QH10>1)**

What do you use this/these additional residence(s) for?

- As a vacation/second home (which may include renting it out part-time, including AirBnB/Vrbo etc.)
- As an investment property (to rent it out full-time, or to sell at a higher price later, including AirBnB/Vrbo etc.)
- As residence for a family member or other associated person
- Other, please specify \_\_\_\_\_

**BLOCK 4: Renters [Ask if Q4 != "Live in residence that I/we own"]**

**QR2a**

How much is the total monthly rent for your home (regardless of whether you pay the whole amount yourself or split it with others)?

\_\_\_\_\_ dollars

**QR2anew**

Does this amount include some or all utilities?

- Includes some utilities
- Includes all utilities
- Does not include any utilities

**[Note: Display QR2anew2 – part2 on same page]**

**QR2anew2**

Do you split your rent with anybody other than your spouse/partner?

- Yes
- No

**QR2anew2part1 [Ask if QR2anew2 = “yes”]**

How many roommates/housemates, other than your spouse/partner?

\_\_\_\_\_

**QR2anew2part2 [Ask if QR2anew2 = 1]**

What is your share of the monthly rent in dollars?

\_\_\_\_\_ dollars

**QR2c**

What do you think the total monthly rent for the home you are currently in will be:

one year from today (in February 20[XX])? \_\_\_\_\_ dollars

five years from today (in February 20[XX])? \_\_\_\_\_ dollars

**[Note: Display QR3 – QR3b on same page]**

**QR3**

Were you unable to make a rent payment **over the past 12 months**?

- Yes
- No

**QR3b [Ask if QR3 = 1]**

Which of the following are reasons you were unable to make a rent payment? (Select all that apply)

- Health issues/medical bills
- A disability
- Job loss/unemployment
- Reduction in income
- Death of a spouse
- Separation or divorce
- Increase in rent
- Accidentally forgot to pay
- Other (please specify) \_\_\_\_\_

**QR4**

What do you think is the percent chance that **over the next 12 months** you will be unable to make a rent payment?

*(USE CUSTOM SLIDER)*

**QR11a**

What do you think is the percent chance that you will be evicted\* from your primary residence

Over the next 12 months (by February 20[XX])? \_\_\_\_\_ %

Over the next three years (by February 20[XX])? \_\_\_\_\_ %

*\*Eviction is the process by which renters are forced to leave their home by their landlord.*

**QR5**

If you [If Q38 = "Yes": add 'and/or your spouse/partner'] wanted to buy a home today, do you think it would be easy or difficult for you to obtain a home mortgage?

Very easy	Somewhat easy	Neither easy nor difficult	Somewhat difficult	Very difficult
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**QR7a**

Have you ever owned a home?

- Yes
- No

**QR8**

Assuming you had the financial resources to do so, would you like to own instead of rent your primary residence?

- Yes, would strongly prefer owning
- Yes, would prefer owning
- Indifferent between owning and renting
- No, would prefer renting
- No, would strongly prefer renting

**QR9**

What do you think is the percent chance that you will own a primary residence at some point in the future?

*(USE CUSTOM SLIDER)*

**QR9b [IF QR9 > 0 ASK QR9b]**

At what point in the future do you think you will own a primary residence? Please provide us with your best guess.

- In less than 1 year
- In 1-2 years
- In 3-5 years
- In 5-10 years
- More than 10 years in the future

**QR12**

Which of the following describes how changes in home prices over the last year have affected your housing investment plans? (Please select all that apply)

- My household still prefers to rent despite changes in house prices
- Recent changes in prices have accelerated my household's search to purchase a home
- My household wants to purchase a home, but is waiting until prices come down
- My household was previously planning to purchase a home, but now prefers to save or invest in other assets such as stocks
- My household was previously planning to purchase a home, but now renting is a better financial decision

**BLOCK 5: Rate Expectations and Perceptions [All Participants]****Q5**

Assume that you applied for a 30-year fixed-rate mortgage today. What mortgage interest rate do you think you would qualify for?

\_\_\_\_\_ %

**Q5dk [on the same page as Q5]**

I would not qualify at any mortgage rate.

**Q5b**

What do you think is the average interest rate (for all borrowers) on a new 30-year fixed-rate mortgage as of today?

\_\_\_\_\_ %

**Q5c**

What do you think the average interest rate on a 30-year fixed-rate mortgage will be:

one year from today (in February 20[XX])? \_\_\_\_\_ %

three years from today (in February 20[XX])? \_\_\_\_\_ %

**Q5d**

What do you think is the percent chance that **one year from today** (in February 20[XX]) the average interest rate on a 30-year fixed-rate mortgage will be...

Lower than [Q5b - 1]? \_\_\_\_\_ percent chance

Between [Q5b - 1]% and [Q5b]? \_\_\_\_\_ percent chance

Between [Q5b]% and [Q5b + 2]? \_\_\_\_\_ percent chance

Higher than [Q5b + 2]? \_\_\_\_\_ percent chance

**Q5f**

Compared to **12 months ago**, do you think it is generally harder or easier these days for people to obtain a mortgage?

Much harder	Somewhat harder	Equally easy/hard	Somewhat easier	Much easier
<input type="checkbox"/>				

**Q5g**

Looking ahead, do you think that **12 months from now** it will generally be harder or easier for people to obtain a mortgage than it is currently?

Much harder	Somewhat harder	Equally easy/hard	Somewhat easier	Much easier
<input type="checkbox"/>				

**Q5h**

And looking further into the future, do you think that **three years from now** it will generally be harder or easier for people to obtain a mortgage than it is currently?

Much harder	Somewhat harder	Equally easy/hard	Somewhat easier	Much easier
<input type="checkbox"/>				

**Q5i**

Do you think that **12 months from now** economic conditions in your county will be better or worse than they are currently?

Much worse	Somewhat worse	Unchanged	Somewhat better	Much better
<input type="checkbox"/>				

**Q5j**

And looking further into the future, do you think that **three years from now** economic conditions in your county will be better or worse than they are currently?

Much worse	Somewhat worse	Unchanged	Somewhat better	Much better
<input type="checkbox"/>				

**BLOCK 6: Moving Expectations [All Participants]**

**[Note: Display Q6d and Q6a on the same screen]**

**Q6d**

We would now like you to think about your future moving plans. What is the percent chance that **over the next 12 months** (by February 20[XX]) you will move to a different primary residence?

*(USE CUSTOM SLIDER)*

**Q6a**

And looking further into the future, what is the percent chance that **over the next three years** (by February 20[XX]) you will move to a different primary residence?

*(USE CUSTOM SLIDER)*

**[Note: Display Q6b and Q6c on the same screen]**

**Q6b**

If you were to move to a different primary residence **over the next three years**, what is the percent chance that this home would be in your current county?

*(USE CUSTOM SLIDER)*

**Q6c**

And if you were to move to a different primary residence **over the next three years**, what is the percent chance that you [If Q38 = "Yes": add 'and/or your spouse/partner'] would buy (as opposed to rent) your new home?

*(USE CUSTOM SLIDER)*

**BLOCK 7: Miscellaneous [All Participants]**

**Q7**

If someone had a large sum of money that they wanted to invest, would you say that relative to other possible financial investments, buying property in your zip code today is

- A very good investment
- A somewhat good investment
- Neither good nor bad as an investment
- A somewhat bad investment
- A very bad investment

**Q7a**

What is the percent chance that **over the next three years** (between February 20[XX] and February 20[XX]) you [If Q38 = "Yes": add 'and/or your spouse/partner'] will buy a home that you would NOT use as your primary residence (meaning you would use it as a vacation home, or as an investment property, etc.)?

*(USE CUSTOM SLIDER)*

**Q7b [Ask if Q7a>0]**

If you [If Q38 = "Yes": add 'and/or your spouse/partner'] were to buy such a home **over the next three years**, what would you most likely use it as?

- As a vacation/second home (which may include renting it out part-time, including AirBnB/Vrbo etc.)
- As an investment property (to rent it out full-time, or to sell at a higher price later, including AirBnB/Vrbo etc.)
- As residence for a family member or other associated person
- Other (please specify) \_\_\_\_\_

**Qshop8\_1**

On a scale from 1 (completely unwilling) to 10 (absolutely willing), in comparison to others, are you a person who is generally willing to give up something today in order to benefit in the future?

*(Values 1-10; 1 and 10 labelled completely unwilling and absolutely willing, respectively)*

**[Note: Display Q4e1, Q4e2, Q4e3, and Q4e4 on the same screen]**

**Q4e1**

Do you personally know any individuals/families who have been evicted\* **since 2006**?

- Yes
- No

**Q4e2**

Have you been evicted\* from a home you were renting?

- Yes
- No

*\*Eviction is the process by which renters are forced to leave their home by their landlord.*

**Q4e3 [If Q4e2 = "Yes"]**

What year did this happen?

\_\_\_\_\_ (enter year)

**Q4e4 [If Q4e2 = "Yes"]**

Which of the following were factors in your being evicted? (Select all that apply)

- Health issues/medical bills
- A disability
- Job loss/unemployment
- Reduction in income
- Death of a spouse
- Separation or divorce
- Increase in monthly rent or utility costs due
- Damage to unit
- Living arrangements deemed unacceptable by landlord
- Building sold to a new owner
- Other (please specify) \_\_\_\_\_

**Q10e**

Were you or anybody you know personally affected by severe weather events or natural disasters over the **last three years** (hurricanes/storms, flooding, wildfires, landslides, earthquakes, etc.)?

- Yes
- No

**Q10f1**

What do you think is the percent chance that some homes in your local area will be severely damaged or destroyed by a natural disaster or severe weather events over the **next three years**?

\_\_\_\_\_ %

**Q14**

What would you say is your credit score?

- Below 620
- 620-679
- 680-719
- 720-760
- above 760
- Don't know

**Feedback**

Do you have any comments about the survey or the survey experience?

Please type these in the box below.