

Appendices

Appendix A: Report Methodology

Pew estimated the share of homes financed with a mortgage by dividing the number of mortgages originated by the number of home sales recorded in each county across the United States using two data sets: the HMDA data set and Zillow’s Transactions and Assessment Database (ZTRAX).

HMDA is the largest source of publicly available data on mortgage lending.¹ Data is collected by mortgage lenders and reported annually to the government agencies that make up the Federal Financial Institutions Examination Council. Although data is available at the loan application level, Pew focused exclusively on loan originations between 2018 and 2021 and filtered the data to include only first-lien purchase loans for single-family homes. Nontraditional loan types, such as reverse mortgages, personal property loans, open-end lines of credit, and loans made primarily for a business or commercial purpose, were also excluded. ZTRAX is a real estate database available to qualified academic, nonprofit, and government researchers.

The data is initially collected by local governments—typically county assessor and recorder offices—and then harmonized and compiled by Zillow into a standardized data set. Pew used this data to identify “arms-length” single-family home sales, in which the buyer and seller act independently of one other (as opposed to an intra-family sale, for instance), recorded between 2018 and 2021. Arms-length sales are not readily evident in ZTRAX, so Pew adapted the methodology used by Nolte et al (2021) and removed intrafamily transfers, transactions with a government buyer or seller, gifts and sales for a nominal amount, and documents that are not indicative of market transactions.²

Pew calculated the share of homes purchased with a mortgage by dividing the number of HMDA mortgage originations by the number of ZTRAX home sales in each county across the United States. Counties where mortgage or sales data were unavailable were excluded from this analysis. Likewise, counties where the number of mortgages exceeded the number of recorded home sales were also excluded due to concerns about the quality and completeness of available transaction data. Pew’s final dataset contains 12.1 million mortgage originations and 20.0 million home sales across 1,440 counties. As of 2021, these counties contained about 67% of the country’s population.

To estimate availability of mortgage financing by sales price, Pew split its dataset into four groups: low-cost home sales (those worth under \$150,000), high-cost home sales (those worth \$150,000 or more), small mortgages (those used to finance properties under \$150,000), and large mortgages (those used to finance properties worth \$150,000 or more). To estimate the share of low-cost homes financed using a mortgage, Pew divided the number of small mortgages by the number of low-cost home sales. Likewise, Pew estimated the share of high-cost home sales financed using a mortgage by dividing the number of large mortgages by the number of high-cost home sales. These calculations reveal that about 26% of homes under \$150,000 are financed using a mortgage, compared to about 71% of homes worth \$150,000 or more.

¹ Consumer Financial Protection Bureau, “A Beginner’s Guide to Accessing and Using Home Mortgage Disclosure Act Data” (2022), https://files.consumerfinance.gov/f/documents/cfpb_beginners-guide-accessing-using-hmda-data_guide_2022-06.pdf.

² C. Nolte et al., “Studying the Impacts of Environmental Amenities and Hazards with Nationwide Property Data: Best Data Practices for Interpretable and Reproducible Analyses” (working paper, 2021), https://papers.ssrn.com/sol3/papers.cfm?abstract_id=3900806#.

Alternative Financing Survey

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Methodology Overview

The 2022 Alternative Financing Survey was designed by researchers at The Pew Charitable Trusts, and the resulting data was processed and analyzed by Pew researchers using Stata. Respondents include adults ages 18 and older who have used an alternative arrangement to finance the purchase of a primary home. The Pew researchers set a full sample goal of 1,200 respondents, including subsample goals of 200 non-Hispanic Black and 400 Hispanic respondents. Ipsos Public Affairs conducted the survey on KnowledgePanel, a probability-based web panel designed to be nationally representative of all U.S. households. Panel members are recruited to KnowledgePanel using stratified, random, address-based sampling methods applied to the U.S. Postal Service's latest Delivery Sequence File.

Before fielding the survey, Leede Research conducted cognitive testing interviews with eight interviewees from Jan. 11 to Jan. 14, 2022. Next, Ipsos translated the survey from English to Spanish with the help of Pew staff and programmed the survey. For final testing, Ipsos conducted a pretest of the survey from March 29 to March 30, 2022, with 828 panel members invited, 188 who responded, and 28 who qualified to complete the survey.

Ipsos fielded the main survey in both English and Spanish from April 28, 2022, to May 19, 2022, by inviting one adult from a representative sample of households via email to take the survey. Invitees could answer the survey only once and lost access after completion, and Ipsos sent email reminders to nonresponders on days 3, 7, and 9 of the field period. The median completion time was 7 minutes. Qualified respondents who completed the survey received an entry into the KnowledgePanel sweepstakes or a cash-equivalent incentive worth \$5.

During the field period, a random sample of 21,802 panel members was drawn from KnowledgePanel, and 11,118 individuals responded to the invitation (excluding 357 breakoffs), yielding a final stage completion rate of 51%. Among panel members who responded to the invitation and after Ipsos dropped 7 cases who refused one-third or more of the survey questions, 1,317 respondents qualified to complete the survey, yielding a qualification rate of 11.8% percent. The recruitment rate for this study, reported by Ipsos, was 9.1%, and the profile rate was 57.3%, for a cumulative response rate of 2.7%. Further, after reviewing write-in responses to Q6, Q12, Q19, and Q20, Pew researchers determined that 33 completed surveys were invalid (i.e., the respondent had not used an alternative arrangement to finance a primary home purchase) and excluded these invalid surveys from the final sample. In total, 1,284 completed surveys were eligible for analysis.

In order to weight respondents, Ipsos obtained the needed benchmarks from the 2021 March Supplement of the Current Population Survey (CPS), except for benchmarks for language proficiency within the Hispanic population, which are not available from CPS and were obtained from the 2019 American Community Survey (ACS). All topline findings, cross-tabulations, and statistical tests of significance account for the effect of weighting. The design effect is 1.5 for the full sample, and the margin of sampling error is plus or minus 3.3 percentage points. For results based on specific subgroups, the margin of sampling error may be higher. Sampling error is only one of many potential sources of error, and there may be other unmeasured errors in this or any other public opinion poll.

A full methodology from Ipsos is available in the Project Report.

Topline Results

Note: * = less than 0.5%. - = no respondents (0%).

Percentages may not add to 100% due to rounding.

Screening Questions

Sample: All respondents		
Q1. Do you routinely make financial decisions in your household?		
	Weighted percentage	Count
Yes	100%	1,284
No [EXIT SURVEY]	-	0

Sample: All respondents		
Q2. Do you now use or have you ever used any of the following arrangements to pay for a PRIMARY HOME? If you've used more than one, choose the one you used most recently.		
	Weighted percentage	Count
Seller-financing or owner-financing agreement	51%	654
Contract for deed or land contract	20%	282
Rent-to-own or lease-purchase agreement	16%	193
Loan for a manufactured or mobile home that does NOT include the land	13%	155
No, I have not used one of these loans or arrangements [EXIT SURVEY]	-	0

A. Background

Sample: All respondents		
Q3. What year did you BEGIN your [alternative arrangement selected in Q2]?		
	Weighted percentage	Count
Before 1950	2%	31
1950-59	*	3
1960-69	2%	31
1970-79	6%	77
1980-89	9%	134
1990-99	11%	175
2000-04	11%	147
2005-09	11%	144
2010-14	10%	131
2015-19	19%	215
2020-22	16%	170
[REFUSED]	2%	26

Note: Respondents selected one year. The research team has grouped years to report topline findings.

Sample: All respondents		
Q4. What year did you LEAVE or REPAY your [alternative arrangement]? If you don't know the exact date, just take your best guess.		
	Weighted percentage	Count
Before 1950	1%	11
1950-59	-	0
1960-69	*	6
1970-79	3%	36
1980-89	5%	68
1990-99	8%	107
2000-04	4%	66
2005-09	3%	54
2010-14	7%	92
2015-19	9%	111
2020-22	7%	88
I did not leave or repay. I am still making payments.	53%	645

Note: Respondents either indicated that they were still making payments or selected the year when they stopped making payments. The research team has grouped years to report topline findings.

Sample: Respondents with past alternative financing (i.e., an end year is given in Q4) (n = 639)		
Q5. Do you currently live in the same home where you had your past [alternative arrangement]?		
	Weighted percentage	Count
Yes, this was for the SAME home that I currently live in	52%	329
No, this was for a DIFFERENT home that I no longer live in	48%	308
[REFUSED]	*	2

Note: After reviewing write-in responses to Q20, the research team determined that one respondent still lived in the home where they had repaid their alternative arrangement and had answered Q5 incorrectly. As such, the research team has recategorized that respondent's "No" response as "Yes" for Q5 and subsequently removed that respondent from the sample of answers to Q20 and Q21.

Sample: Respondents who no longer live in the home where they had alternative financing (i.e., Q5 = No, a different home) (n = 308)		
Q5B. What state was your home located in when you had your [alternative arrangement]?		
	Weighted percentage	Count
Northeast	14%	37
Midwest	27%	75
South	36%	118
West	24%	77
[REFUSED]	*	1

Note: Respondents selected one state. The research team has summarized states by their census region to report topline findings.

Sample: Respondents who did not select a manufactured home loan for Q2 (n = 1,129)		
Q6. What type of home [is/was] your [alternative arrangement] for?		
	Weighted percentage	Count
Manufactured or mobile home	8%	88
Single family home or townhome	79%	883
Duplex home, double home, or multiplex home	3%	38
Apartment, condo, or co-op	8%	92
Other (specify)	2%	26
[REFUSED]	*	2

Sample: Respondents whose alternative arrangement was for a manufactured home (i.e., Q2 = manufactured home loan, or Q6 = manufactured home) (n = 243)		
Q6A. When you started your [alternative arrangement], did you also own or buy the land beneath your home?		
	Weighted percentage	Count
Yes, I owned or was purchasing my land	43%	107
No, I did not own or purchase my land	52%	121
Other (specify)	5%	15

B. Application Process

Sample: Respondents whose alternative arrangement was for a manufactured home (i.e., Q2 = manufactured home loan, or Q6 = manufactured home) (n = 243)	
Display1. In the next question, when we ask about mortgages, we are referring to a loan that includes BOTH the home AND the land beneath it.	

Sample: All respondents		
Q7. Did you apply for a mortgage before getting your [alternative arrangement]?		
	Weighted percentage	Count
Yes	49%	630
No	46%	596
[Shown to respondents whose alternative arrangement was for a manufactured home, i.e., Q2 = manufactured home loan or Q6 = manufactured home] Not applicable (I did not own/could not buy the land)	5%	51
[REFUSED]	*	7

Sample: Respondents who applied for a mortgage (i.e., Q7 = Yes) (n = 630)		
Q8. Was your application for that mortgage...?		
	Weighted percentage	Count
Approved or preapproved	95%	595
Denied	3%	23
I withdrew my application before a decision was made	2%	10
[REFUSED]	*	2

Sample: All respondents
Display2. The next questions will ask about documents that were required to get approved for your [alternative arrangement].

Sample: All respondents		
Q9A. Were you required to provide bank statements, pay stubs, or other income verification to get approved for your [alternative arrangement]?		
	Weighted percentage	Count
Yes	67%	870
No	22%	281
Don't know	11%	128
[REFUSED]	*	5

Note: The question order for Q9A, Q9B, Q9C, and Q9E was randomized for each respondent.

Sample: All respondents		
Q9B. Were you required to provide a credit report, credit score, or other credit check to get approved for your [alternative arrangement]?		
	Weighted percentage	Count
Yes	60%	781
No	26%	330
Don't know	13%	164
[REFUSED]	1%	9

Note: The question order for Q9A, Q9B, Q9C, and Q9E was randomized for each respondent.

Sample: All respondents		
Q9C. Were you required to provide proof of employment to get approved for your [alternative arrangement]?		
	Weighted percentage	Count
Yes	70%	903
No	20%	266
Don't know	9%	110
[REFUSED]	*	5

Note: The question order for Q9A, Q9B, Q9C, and Q9E was randomized for each respondent.

Sample: All respondents		
Q9E. Were you required to provide tax returns to get approved for your [alternative arrangement]?		
	Weighted percentage	Count
Yes	47%	615
No	37%	464
Don't know	-	0
[REFUSED]	16%	205

Note: The question order for Q9A, Q9B, Q9C, and Q9E was randomized for each respondent.

Sample: All respondents		
Q9D. Were you required to provide other documents to get approved for your [alternative arrangement]?		
	Weighted percentage	Count
Yes	17%	231
No	47%	611
Don't know	35%	439
[REFUSED]	*	3

Sample: Respondents required to provide other documents to get approved (i.e., Q9D = Yes) (n = 231)		
Q9D_followup. What other documents were you required to provide?		
	Weighted percentage	Count
[Text box]	66%	158
[REFUSED]	34%	73

Sample: All respondents		
Display3. The next questions will ask about steps that were part of the application for your [alternative arrangement].		

Sample: All respondents		
Q10A. Was an appraisal (an estimate of the home's dollar value) part of the application for your [alternative arrangement]?		
	Weighted percentage	Count
Yes	54%	710
No	31%	394
Don't know	15%	174
[REFUSED]	*	6

Note: The question order for Q10A, Q10B, and Q10C was randomized for each respondent.

Sample: All respondents		
Q10B. Was an inspection (a review of the home's condition to identify any issues) part of the application for your [alternative arrangement]?		
	Weighted percentage	Count
Yes	52%	690
No	37%	455
Don't know	12%	135
[REFUSED]	*	4

Note: The question order for Q10A, Q10B, and Q10C was randomized for each respondent.

Sample: All respondents		
Q10C. Was a title search or title check on the deed to the home (a search of public records to confirm legal ownership and check for any claims or liens such as unpaid taxes) part of the application for your [alternative arrangement]?		
	Weighted percentage	Count
Yes	53%	693
No	27%	343
Don't know	20%	244
[REFUSED]	*	4

Note: The question order for Q10A, Q10B, and Q10C was randomized for each respondent.

Sample: All respondents		
Q11. Did you receive a copy of the final contract and/or loan documents?		
	Weighted percentage	Count
Yes	85%	1,101
No	6%	84
Don't know	9%	96
[REFUSED]	*	3

Sample: All respondents		
Q11B. Were the final contract and/or loan documents publicly recorded with local officials, such as the county recorder of deeds?		
	Weighted percentage	Count
Yes	63%	848
No	11%	136
Don't know	25%	295
[REFUSED]	*	5

Sample: All respondents		
Q12. What person or organization [do/did] you pay for your [alternative arrangement]?		
	Weighted percentage	Count
Family member or relative	11%	123
Individual or family I'm not related to	21%	247
Business or company	44%	607
Nonprofit organization	2%	27
Other (specify)	7%	103
Don't know	15%	174
[REFUSED]	*	3

Note: The order of the first four response options was randomized for each respondent.

C. Costs and Contract Details

Sample: All respondents
Display4. The next questions are about the costs and details of your [alternative arrangement].

Sample: All respondents		
Q13. What was the TOTAL agreed-upon purchase price for your home when you started your [alternative arrangement]? Just to be clear, we are asking about the sale price of the home, not the monthly payments.		
	Weighted percentage	Count
\$0	*	2
\$1 to \$24,999	10%	129
\$25,000 to \$49,999	9%	124
\$50,000 to \$74,999	7%	87
\$75,000 to \$99,999	6%	78
\$100,000 to \$124,999	3%	49
\$125,000 to \$149,999	5%	62
\$150,000 to \$174,999	5%	67
\$175,000 to \$199,999	4%	46
\$200,000 to \$299,999	7%	94
\$300,000 to \$399,999	4%	48
\$400,000 to \$499,999	3%	31
\$500,000 or more	3%	37
We did not agree upon a total purchase price	9%	98
Don't know	23%	318
[REFUSED]	1%	14

Note: Respondents either indicated that there was no agreed-upon purchase price, indicated that they did not know the agreed-upon purchase price, or entered a dollar amount. The research team has grouped dollar amounts to report topline findings.

Sample: All respondents		
Q14. [Shown if dollar amount provided for Q13: You said your agreed-upon purchase price was \$_____.] About how much was your down payment, deposit, and/or option fee for your home?		
	Weighted percentage	Count
\$0	2%	31
\$1 to \$999	4%	52
\$1,000 to \$2,499	8%	94
\$2,500 to \$4,999	4%	59
\$5,000 to \$7,499	6%	83
\$7,500 to \$9,999	2%	24
\$10,000 to \$14,999	6%	76
\$15,000 to \$19,999	3%	38
\$20,000 to \$24,999	4%	48
\$25,000 to \$49,999	5%	72
\$50,000 or more	7%	87
I did not pay a down payment, deposit, or option fee	23%	269
Don't know	26%	341
[REFUSED]	1%	10

Note: Respondents either indicated that they did not pay a down payment, that they do not know the down payment price, or they entered a dollar amount. The research team has grouped dollar amounts to report topline findings.

Sample: All respondents		
Q15. When you started your [alternative arrangement], was there an interest rate listed or disclosed?		
	Weighted percentage	Count
Yes, an interest rate was listed or disclosed	68%	886
No, an interest rate was not listed or disclosed	14%	189
Don't know	17%	197
[REFUSED]	1%	12

Sample: All respondents		
Q15B. When you started your [alternative arrangement], was a balloon payment (a large, one-time payment at the end of the term) listed or disclosed?		
	Weighted percentage	Count
Yes, a balloon payment was listed or disclosed	11%	160
No, a balloon payment was not listed or disclosed	68%	863
Don't know	20%	257
[REFUSED]	*	4

Sample: All respondents		
Q16. Who [is/was] responsible for paying property taxes on your home?		
	Weighted percentage	Count
I [am/was] responsible to pay	67%	859
[Shown if a person or organization was selected in Q12] The [person or organization] who [is/was] selling me the home [is/was] responsible to pay	16%	210
[Shown if NO person or organization was selected in Q12] The seller/landlord [is/was] responsible to pay	2%	29
Other (specify)	4%	59
Don't know	11%	125
[REFUSED]	*	2

Sample: All respondents		
Q17. When you started your [alternative arrangement], did you need any big repairs on your home to fix major issues, such as on your roof, foundation, a large appliance, or some other major problem?		
	Weighted percentage	Count
Yes	22%	283
No	78%	999
[REFUSED]	*	2

Note: After reviewing write-in responses to Q19, the research team determined that one respondent had not needed big repairs on their home and had answered Q17 incorrectly. As such, the research team has recategorized that respondent's "Yes" response as "No" for Q17 and subsequently removed that respondent from the sample of answers to Q18 and Q19.

Sample: Respondents whose homes needed big repairs (i.e., Q17 = Yes) (n = 283)		
Q18. When you started your [alternative arrangement], did you know that your home needed big repairs?		
	Weighted percentage	Count
Yes	67%	191
No	33%	92

Sample: Respondents whose homes needed big repairs (i.e., Q17 = Yes) (n = 283)		
Q19. Who paid for the largest repair on your home?		
	Weighted percentage	Count
I paid for the repair in full	57%	170
[Shown if a person or organization was selected in Q12] The [person or organization] who [is/was] selling me the home paid for the repair in full	15%	41
[Shown if NO person or organization was selected in Q12] The seller/landlord paid for the repair in full	5%	9
[Shown if a person or organization was selected in Q12] I split the cost of the repair with the [person or organization] who [is/was] selling me the home	7%	21
[Shown if NO person or organization was selected in Q12] I split the cost of the repair with the seller/landlord	1%	3
Other (specify)	7%	20
No one paid. This never got fixed.	8%	18
[REFUSED]	*	1

Sample: All respondents		
Q19C. When you started your [alternative arrangement], did the [seller/landlord; OR person or organization who [is/was] selling you the home] disclose whether or not the home contained lead or asbestos?		
	Weighted percentage	Count
Yes, I received information about BOTH lead and asbestos	32%	390
Yes, I received information about lead ONLY	4%	35
Yes, I received information about asbestos ONLY	1%	15
No, I did not receive any information about EITHER lead or asbestos	39%	536
Don't know	24%	301
[REFUSED]	*	7

D. Experiences and Outcomes

Sample: All respondents
Display5. Home loans and financing arrangements can be helpful for people looking to own a home but sometimes they can also be challenging. The next questions are about your experience with your [alternative arrangement].

Sample: Respondents who no longer live in the home where they had alternative financing (i.e., Q5 = No, a different home) (n = 308)		
Q20. What was the main reason you left the home where you had your past [alternative arrangement]?		
	Weighted percentage	Count
Family-related reasons	21%	64
Employment- or education-related reasons	13%	40
Problem with the home	6%	11
Problem with the [alternative arrangement]	2%	6
Problem with the seller/landlord	3%	9
Couldn't afford the home	3%	18
Foreclosure, forfeiture, or eviction	3%	10
Problem with the neighborhood	1%	5
Other (specify)	47%	145

Note: The order of the first eight response options was randomized for each respondent.

Sample: Respondents who no longer live in the home where they had alternative financing (i.e., Q5 = No, a different home) (n = 308)		
Q21. When you left the home where you had your past [alternative arrangement], what happened to the money you had paid toward owning the home?		
	Weighted percentage	Count
I got back all of what I paid plus an extra amount	29%	85
I got back all of what I paid and no extra	7%	23
I got back some of what I paid	13%	44
I got back none of what I paid	34%	102
I owed more money	11%	36
[REFUSED]	6%	18

Sample: Respondents with past alternative financing (i.e., a year is selected for Q4) (n = 639)		
Q22. Which of the following best describes how you are currently paying for your housing?		
	Weighted percentage	Count
I pay rent to a landlord, roommate, or family member	17%	113
I live rent free	4%	24
Mortgage	27%	147
I own my home with no debt	53%	354
[REFUSED]	*	1

Note: The order of the response options was randomized for each respondent.

Sample: All respondents		
Q23. Did you ever contact a lawyer or legal aid for a problem related to your [alternative arrangement]?		
	Weighted percentage	Count
Yes	7%	93
No	92%	1,187
[REFUSED]	*	4

Note: After reviewing write-in responses to Q24, the research team determined that 58 respondents who answered “Yes” for Q23 had not contacted legal aid because of a problem related to their alternative arrangement. As such, the research team has recategorized those 58 respondents’ “Yes” responses to Q23 and has included them in topline findings as having answered “No.”

Sample: Respondents who contacted a lawyer or legal aid (i.e., Q23 = Yes) (n = 93)		
Q24. What problem(s) did you contact a lawyer or legal aid about?		
	Weighted percentage	Count
[Text box]	61%	62
[REFUSED]	39%	31

Sample: All respondents		
Q25. Overall, how would you rate your experience with your [alternative arrangement]?		
	Weighted percentage	Count
Extremely positive	43%	559
Somewhat positive	38%	484
A little positive	12%	146
Not at all positive	6%	83
[REFUSED]	1%	12

Sample: All respondents		
Q26. Given your experiences and what you know now, would you use a [alternative arrangement] again?		
	Weighted percentage	Count
Yes	58%	740
No	15%	195
Don’t know	26%	336
[REFUSED]	1%	13

Sample: All respondents		
Q27. Would you recommend a [alternative arrangement] to a friend or family member looking to buy a home?		
	Weighted percentage	Count
Yes	54%	727
No	14%	172
Don't know	30%	375
[REFUSED]	1%	10

E. Housing Assistance

Sample: Respondents with current alternative financing (i.e., Q4 = still making payments) or who ended their alternative arrangement between 2020 and 2022 (i.e., Q4 = 2020-2022) (n = 733)		
Display_last. The last two questions are about financial assistance to make housing payments. Financial assistance may include forbearance or paused payment options from your seller/landlord, COVID-19 homeowner or renter relief funds, or other programs for housing aid.		

Sample: Respondents with current alternative financing (i.e., Q4 = still making payments) or who ended their alternative arrangement between 2020 and 2022 (i.e., Q4 = 2020-2022) (n = 733)		
Q28. Have you APPLIED for financial assistance in the last 2 years to make payments for your [alternative arrangement]?		
	Weighted percentage	Count
Yes	8%	55
No	91%	672
[REFUSED]	1%	6

Sample: Respondents who applied for financial assistance (i.e., Q28 = Yes) (n = 55)		
Q29. Have you RECEIVED financial assistance in the last 2 years to make payments for your [alternative arrangement]?		
	Weighted percentage	Count
Yes	64%	37
No	31%	17
[REFUSED]	5%	1

Appendix C: Ipsos Alternative Financing Survey Methodology



KnowledgePanel®

Ipsos Public Affairs Project Report for the Alternative Financing Survey 2022

Submitted to:
The Pew Charitable Trusts

6/28/2022

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Study Design & Documentation

Introduction

Ipsos Public Affairs (Ipsos) conducted the Alternative Financing Survey 2022 on behalf of The Pew Charitable Trusts.

The survey was conducted on KnowledgePanel®, a probability-based web panel designed to be representative of the United States.

Sample Definition, Field Period and Survey Length

The sample target is 18+ English and Spanish-language survey-takers.

Sample: Hispanic, Black, and all other adults, age 18+, English- and Spanish-language survey-takers. The table below shows the sample target by each stratum.

	Sample target
Black	200
Hispanic	400
All else	600

Ipsos invited one adult from a representative sample of households to take this survey. Selected panel members received an email invitation to complete the survey and were asked to do so at their earliest convenience.

The survey was fielded in English and Spanish and consisted of two stages: A pretest followed by a main survey. The main survey sample release consisted of a soft launch followed by a full launch. The final programmed instrument is in English and Spanish; instruments are shown in Appendix A1 (English) and A2 (Spanish).

The median completion time of the main survey was 7 minutes. Upon completion, qualified respondents received an entry into the KnowledgePanel sweepstakes/a cash-equivalent incentive worth \$5 for completing this survey.

The completion and qualification rates for the pretest and main surveys are presented below.

	Field start	Field end	N fielded	N completed	Completion rate	N qualified	Qualification rate
Pretest	3/29/2022	3/30/2022	828	188	23%	28	14.9%
Main	4/28/2022	5/19/2022	21,802	11,118	51%	1,317	11.8%

Survey Cooperation Enhancements

As is standard with KnowledgePanel surveys, email reminders were sent to nonresponders on Day 3 of the field period. Additional reminders were sent to the remaining nonresponders on Day 7 and Day 9 of the field period.

Data File Deliverables and Descriptions

For each survey, Ipsos prepared and delivered fully formatted Stata data sets containing the survey and demographic data with the appropriate variable and value labels. The table below shows the final Pretest and Main survey files delivered:

Delivery date	File type	File name	File size	N records
03/30/2022	Stata	AlternativeFinancing_Pretest_Client.dta	74kb	28
05/26/2022	Stata	PewTrust2022_client_05262022.dta	1157kb	1,317
06/03/2022	Stata	PEW Trust Survey_ProfileData_06032022.dta	203kb	1,317

In addition to the survey variables from the Main interview, Ipsos' standard demographic profile variables, a set of additional profile variables, and a series of data processing variables created by Ipsos were provided in the data file. The following table shows the name and description of all variables included in the Main survey dataset.

Name	Label
CaseID	Case ID
tm_start	Interview start time
tm_finish	Interview end time
duration	Interview duration in seconds
QFLAG	QFLAG
xspanish	Survey language
xacslang	English proficiency
DeviceType	Device type
Q1	Do you routinely make financial decisions in your household?
Q2	Do you now use or have you ever used any of the following arrangements to pay for a primary home? If you've used more than one, choose the one you used most recently.
Q3	What year did you BEGIN your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?
Q4_1	[Year] What year did you LEAVE or REPAY your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?

Q4_2	[I did not leave or repay. I am still making payments] What year did you LEAVE or REPAY your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?
Q5	Do you currently live in the same home where you had your past [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?
Q5b	What state was your home located in when you had your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?
Q6	What type of home [if Q4_1 a year is selected: was; if Q4_2 is selected: is] your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?
Q6_5_TEXT	[Text] What type of home [if Q4_1 a year is selected: was; if Q4_2 is selected: is] your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?
Q6A	When you started your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home], ...?
Q6A_3_TEXT	[Text] When you started your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home] ...?
Q7	Did you apply for a mortgage before getting your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?
Q8	Was your application for that mortgage ...?
Q9a	Were you required to provide bank statements, pay stubs, or other income verification to get approved for your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?
Q9b	Were you required to provide a credit report, credit score, or other credit check to get approved for your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?

Q9c	Were you required to provide proof of employment to get approved for your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?
Q9d	Were you required to provide other documents to get approved for your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?
Q9d_followup	What other documents were you required to provide?
Q9e	Were you required to provide tax returns to get approved for your [QID225-ChoiceGroup-SelectedChoices]?
Q10a	Was an appraisal (an estimate of the home's dollar value) part of the application for your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?
Q10b	Was an inspection (a review of the home's condition to identify any issues) part of the application for your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?
Q10c	Was a title search or title check on the deed to the home (a search of public records to confirm legal ownership and check for any claims or liens such as unpaid taxes) part of the application for your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?
Q11	Did you receive a copy of the final contract and/or loan documents?
Q11B	Were the final contract and/or loan documents publicly recorded with local officials, such as the county recorder of deeds?
Q12	What person or organization [if Q4_1 a year is selected, please insert: did; if Q4_2=1, please insert: do] you pay for your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?
Q12_5_TEXT	[Text] What person or organization [if Q4_1 a year is selected, please insert: did; if Q4_2=1, please insert: do] you pay for your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?
DOV_Q12_1	[Family member or relative] Randomization order for Q12
DOV_Q12_2	[Individual or family I'm not related to] Randomization order for Q12
DOV_Q12_3	[Business or company] Randomization order for Q12
DOV_Q12_4	[Nonprofit organization] Randomization order for Q12

DOV_Q12_5	[Other (specify):] Randomization order for Q12
DOV_Q12_6	[Don't know] Randomization order for Q12
Q13_1	[In dollars] What was the agreed-upon purchase price for your home when you started your [if Q2=1, insert: seller-financing or owner- financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?
Q13_2	[No agreed-upon purchase price] What was the agreed-upon purchase price for your home when you started your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?
Q13_3	[Don't know] What was the agreed-upon purchase price for your home when you started your [if Q2=1, insert: seller-financing or owner- financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?
Q14_1	[In dollars] [If Q13=1, insert: You said your agreed-upon purchase price was [insert Q13 response].] About how much was your down payment, deposit, and/or option fee for your home?
Q14_2	[I did not pay a down payment, deposit, or option fee] [If Q13=1, insert: You said your agreed-upon purchase price was [insert Q13 response].] About how much was your down payment, deposit, and/or option fee for your home?
Q14_3	[Don't know] [If Q13=1, insert: You said your agreed-upon purchase price was [insert Q13 response].] About how much was your down payment, deposit, and/or option fee for your home?
Q15	When you started your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home], ...?
Q15B	When you started your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home], ...?
Q16	Who [if Q4_2=1:is; if Q4_1 a year is selected: was] responsible for paying property taxes on your home?
Q16_4_TEXT	[Text] Who [if Q4_2=1: is; if Q4_1 a year is selected: was] responsible for paying property taxes on your home?
Q17	When you started your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home],
Q18	When you started your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home], ...?

Q19	Who paid for the largest repair on your home?
Q19_6_TEXT	[Text] Who paid for the largest repair on your home?
Q19C	When you started your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home], ...?
Q20	What was the main reason you left the home where you had your past [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home], ...?
Q20_9_TEXT	[Text] What was the main reason you left the home where you had your past [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home], ...?
DOV_Q20_1	[Family-related reasons] Randomization order for Q20
DOV_Q20_2	[Employment- or education-related reasons] Randomization order for Q20
DOV_Q20_3	[Problem with the home] Randomization order for Q20
DOV_Q20_4	[Problem with the [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]] Randomization order for Q20
DOV_Q20_5	[Problem with the seller/landlord] Randomization order for Q20
DOV_Q20_6	[Couldn't afford the home] Randomization order for Q20
DOV_Q20_7	[Foreclosure, forfeiture, or eviction] Randomization order for Q20
DOV_Q20_8	[Problem with the neighborhood] Randomization order for Q20
DOV_Q20_9	[Other (specify):] Randomization order for Q20
Q21	When you left the home where you had your past [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home], ...?
Q22	Which of the following best describes how you are currently paying for your housing?
DOV_Q22_1	[I pay rent to a landlord, roommate, or family member] Randomization order for Q22
DOV_Q22_2	[I live rent free] Randomization order for Q22
DOV_Q22_3	[Mortgage] Randomization order for Q22
DOV_Q22_4	[I own my home with no debt] Randomization order for Q22
Q23	Did you ever contact a lawyer or legal aid for a problem related to your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?
Q24	What problem(s) did you contact a lawyer or legal aid about?

Q25	Overall, how would you rate your experience with your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?
Q26	Given your experiences and what you know now, would you use a [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?
Q27	Would you recommend a [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?
Q28	Have you APPLIED for financial assistance in the last 2 years to make payments for your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?
Q29	Have you RECEIVED financial assistance in the last 2 years to make payments for your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?
DOV_Q9a	Randomization order for Q9a
DOV_Q9b	Randomization order for Q9b
DOV_Q9c	Randomization order for Q9c
DOV_Q10a	Randomization order for Q10a
DOV_Q10b	Randomization order for Q10b
DOV_Q10c	Randomization order for Q10c
ppage	Age
ppagecat	Age - 7 categories
ppagect4	Age - 4 categories
ppeduc5	Education (5 categories)
ppeducat	Education (4 categories)
ppethm	Race / ethnicity
ppgender	Gender
pphsize	Household size
pphouse4	Housing type
ppinc7	Household income
ppmarit5	Marital status
ppmsacat	MSA status
ppemploy	Current employment status
ppreg4	Region 4 - Based on state of residence
ppreg9	Region 9 - Based on state of residence
pprent	Ownership status of living quarters

ppstaten	State
ppkid017	Presence of household members - children 0-17
ppt18ov	Presence of household members - adults 18+
weight	Post stratification weight
Q14111_final	Do you speak a language other than English at home?
Q14121	Q1412: What language do you speak at home other than English? ... [Spanish]
Q14122	Q1412: What language do you speak at home other than English? ... [Chinese (any dialect)]
Q14123	Q1412: What language do you speak at home other than English? ... [Tagalog]
Q14124	Q1412: What language do you speak at home other than English? ... [Vietnamese]
Q14125	Q1412: What language do you speak at home other than English? ... [French]
Q14126	Q1412: What language do you speak at home other than English? ... [German]
Q14127	Q1412: What language do you speak at home other than English? ... [Another language]
pph12003_final	Q190: Are you blind or do you have serious difficulty seeing even when wearing glasses?
pph12004_final	Q190: Are you deaf or do you have serious difficulty hearing?
pph12005_final	Q190: Do you have serious difficulty walking or climbing stairs?
pph12006_final	Q190: Because of a physical, mental, or emotional condition, do you have difficulty running errands such as visiting a doctor's office or shopping?
pph12007_final	Q190: Do you have difficulty dressing or bathing?
pppa1636_final	Q250: Did you ever serve on active duty in the U.S. Armed Forces?
pppa1637_final	Q251: Are you now in the U.S. Armed Forces?
pppa1640_final	Q254: Have you ever been a member of the Reserve or National Guard?
pppa1641_final	Q255: Are you currently a member of the Reserve or National Guard?
ppp20069_final	Q25a: Do you have an immediate family member currently serving on active duty in the U.S. Armed Forces, Military Reserves, or National Guard?

Key Personnel

Key personnel on the study include:

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Ipsos KnowledgePanel® Methodology

Introduction

Ipsos is passionate about social science, health, and public policy research. We collaborate closely with our client throughout the research process, while applying rigor in every step. We specialize in innovative online research that consistently gives leaders in academia, government, and business the confidence to make important decisions. Ipsos delivers affordable, statistically valid online research through KnowledgePanel® and leverages a variety of other assets, such as world-class advanced analytics, an industry-leading physician panel, an innovative platform for measuring online ad effectiveness, and a research-ready behavioral database of frequent supermarket and drug store shoppers.

KnowledgePanel is the first and largest online research panel that is representative of the entire U.S. population. Panel members are randomly recruited through probability-based sampling, and households are provided with access to the Internet and hardware if needed.

Ipsos recruits panel members by using address-based sampling (ABS) methods (previously Ipsos relied on random-digit dialing [RDD] methods). Once household members are recruited for the panel and assigned to a study sample, they are notified by email for survey taking, or panelists can visit their online member page for survey taking (instead of being contacted by telephone or postal mail). This allows surveys to be fielded quickly and economically. In addition, this approach reduces the burden placed on respondents, since email notification is less intrusive than telephone calls and most respondents find answering online questionnaires more interesting and engaging than being questioned by a telephone interviewer. Furthermore, respondents have the convenience to choose what day and time to complete their assigned survey.

Ipsos Public Affairs

Ipsos Public Affairs has a strong tradition in working with sophisticated academic, government, and commercial researchers to provide high quality research, samples, and analyses. The larger Ipsos offers the fundamental knowledge governmental agencies, academics, industries, retailers, services companies and the media need to provide exceptional quality in research to make effective decisions. It delivers a comprehensive range of information and consultancy services. Ipsos is one of the leading survey research organizations worldwide, operating in 90 countries with over 16,000 employees.

For further information, visit our website: www.ipsos.com.

KnowledgePanel Methodology

KnowledgePanel is the largest online panel that relies on probability-based sampling techniques for recruitment; hence, it is the largest national sampling frame from which fully representative samples can be generated to produce statistically valid inferences for study populations. Our panel provides samples with the highest level of representativeness available in online research

for measurement of public opinions, attitudes, and behaviors. The panel was first developed in 1999 by Knowledge Networks, an Ipsos company. Panel members are randomly selected so that survey results can properly represent the U.S. population with a measurable level of accuracy, features that are not obtainable from nonprobability or opt-in online panels (for comparisons of results from probability versus nonprobability methods, see MacInnis et al., 2018¹ and Yeager et al., 2011²).

KnowledgePanel's recruitment process was originally based exclusively on a national RDD sampling methodology. In 2009, in light of the growing proportion of cellphone-only households, Ipsos migrated to an ABS recruitment methodology via the U.S. Postal Service's Delivery Sequence File (DSF). ABS not only improves population coverage, but also provides a more effective means for recruiting hard-to-reach individuals, such as young adults and minorities. Households without Internet connection are provided with a web-enabled device and free internet service.

After initially accepting the invitation to join the panel, participants are asked to complete a short demographic survey (the initial Core Profile Survey); answers to this survey allow efficient panel sampling and weighting for future surveys. Upon completing the Core Profile Survey, participants become active panel members. All panel members are provided privacy and confidentiality protections.

ABS Recruitment

We use probability-based sampling methods for recruiting new members to join KnowledgePanel. For this purpose, we rely on the latest version of the DSF from the USPS to select address-based samples that are nationally representative of all households. By taking advantage of a host of ancillary data that are appended to each address, we use stratified random sampling to ensure the geodemographic composition of our panel members mimic those of the adult population in the U.S.³

Adults from sampled households are invited to join KnowledgePanel through a series of mailings, including an initial invitation letter, a reminder postcard, and a subsequent follow-up letter. Moreover, telephone refusal-conversion calls are made to nonresponding households for which a telephone number could be matched to a physical address. Invited households can join the panel by:

- Completing and mailing back a paper form in a postage-paid envelope
- Calling a toll-free hotline phone number maintained by Ipsos

¹ MacInnis, B., Krosnick, J., Ho, A., and M. Cho (2018). "The Accuracy of Measurements with Probability and Nonprobability Survey Samples: Replication and Extension." *Public Opinion Quarterly*, Winter 2018.

² Yeager, D., Krosnick, J., Chang, L., Javitz, H., Levendusky, M., Simper, A. and R. Wang (2011). "Comparing the Accuracy of RDD Telephone Surveys and Internet Surveys Conducted With Probability and Non-Probability Samples." *Public Opinion Quarterly*, Winter 2011.

³ Fahimi, M. and D. Kulp (2009). "Address-Based Sampling – Alternatives for Surveys That Require Contacts with Representative Samples of Households." *Quirk's Marketing Research Review*, May 2009.

- Going to a designated Ipsos website and completing the recruitment form online

KnowledgePanel LatinoSM Recruitment

In 2008, KnowledgePanel LatinoSM was developed to provide researchers with the capability to conduct representative online surveys with United States Hispanics, including both English and Spanish-dominant Hispanics. With the advent of KnowledgePanel Latino, the first United States online panel representative of Hispanics was established to include those without Internet access and those who only speak Spanish. Hispanic members recruited through our traditional ABS sampling methodology described above are supplemented with recruitment using a custom dual-frame RDD sampling methodology targeting telephone exchanges associated with census blocks that have a 65% or greater Latino population density (this density level covers just over 50% of the United States Hispanic population). Moreover, cellular numbers from rates centers with high concentrations of Hispanics are also used to improve the representation of samples. With this telephone recruitment, households are screened in the Spanish language to only recruit those homes where Spanish is spoken at least half the time.

Household Member Recruitment

During the initial recruitment survey, all household members are enumerated. Following enumeration, attempts are made to recruit every household member who is at least 13 years old to participate in KnowledgePanel surveys. For household members ages 13 to 17, consent is collected from the parents or the legal guardian during the initial recruitment interview. No direct communication with teenagers is attempted before obtaining parental consent.

Survey Sampling from KnowledgePanel

Once panel members are recruited and profiled by completing our Core Profile Survey, they become eligible for selection for client surveys. Typically, specific survey samples are based on the equal probability selection method (EPSEM) for general population surveys. Customized stratified random sampling based on “profile” data can also be implemented as required by the study design. Profile data can also be used when a survey calls for pre-screening—that is, members are drawn from a subsample of the panel, such as females, Republicans, grocery shoppers, etc. (This can reduce screening costs, particularly for rare subgroups.) In such cases, we take care to ensure that all subsequent survey samples drawn that week are selected in such a way as to result in a sample that remains representative of the panel distributions.

As detailed above, significant resources and infrastructure are devoted to the recruitment process for KnowledgePanel so that our active panel members can properly represent the adult population of the U.S. This representation is achieved not only with respect to a broad set of geodemographic indicators, but also for hard-to-reach adults (such as those without Internet access or Spanish-language-dominant Hispanics) who are recruited in proper proportions.

Consequently, the raw distribution of KnowledgePanel mirrors that of the U.S. adults fairly closely, barring occasional disparities that emerge for certain subgroups due to differential recruitment and attrition.

Survey Administration

Once assigned to a survey, members receive a notification email letting them know there is a new survey available for them to complete. This email notification contains a link that sends them to the survey. No login name or password is required. The field period depends on the client's needs and can range anywhere from a few hours to several weeks.

Typically, after three days, automatic email reminders are sent to all non-responding panel members in the sample. Additional email reminders are sent or custom reminder schedules are set up as needed. To assist panel members with their survey taking, each individual has a personalized member portal listing all assigned surveys that have yet to be completed.

Ipsos also operates an ongoing modest incentive program to encourage participation and create member loyalty. The incentive program includes special raffles and sweepstakes with both cash rewards and other prizes to be won. Typically, we assign panel members no more than one survey per week. On average, panel members complete two to three surveys per month with durations of 10 to 15 minutes per survey. An additional incentive is usually provided for longer surveys.

Response Rates

As a member of the American Association of Public Opinion Research (AAPOR), Ipsos follows the AAPOR standards for response rate reporting. While the AAPOR standards were established for single survey administrations and not for multi-stage panel surveys, we use the Callegaro- DiSogra (2008)⁴ algorithms for calculating KnowledgePanel survey response rates. Generally, the KnowledgePanel survey completion rate is about 60%, with minor variations due to survey length, topic, sample specifications, and other fielding characteristics. In contrast, virtually all surveys that employ nonprobability online panels typically achieve survey completion rates in the low single digits. This means that—aside from the fact that nonprobability panels are inherently not representative of any known populations—the effective size of KnowledgePanel (55,000 panel members \times 0.60 completion rate = 33,000 respondents) would be equivalent to a nonprobability panel with 1,650,000 members that on average secures completion rates close to 2% (1,650,000 panel members \times 0.02 = 33,000 respondents).

Ipsos KnowledgePanel Weighting

Sample Weighting

As detailed above, significant resources and infrastructure are devoted to the recruitment process for KnowledgePanel so that our active panel members can properly represent the adult population of the U.S. This representation is achieved not only with respect to a broad set of geodemographic indicators, but also for hard-to-reach adults (such as those without Internet access or Spanish-language-dominant Hispanics) who are recruited in proper proportions.

Consequently, the raw distribution of KnowledgePanel mirrors that of the U.S. adults fairly

⁴ Callegaro, M. and C. DiSogra (2008). "Computing Response Metrics for Online Panels." *Public Opinion Quarterly*, Vol. 72, No. 5.

closely, barring occasional disparities that may emerge for certain subgroups due to differential attrition.

For selection of general population samples from KnowledgePanel, a patented methodology has been developed that ensures all samples behave as EPSEM samples. Briefly, this methodology starts by weighting the pool of active members to the geodemographic benchmarks secured from the latest March supplement of the U.S. Census Bureau's Current Population Survey (CPS) along several dimensions. Using the resulting weights as measures of size, a probability-proportional-to-size (PPS) procedure is used to select study specific samples. It is the application of this PPS methodology with the imposed size measures that produces fully self-weighting samples from KnowledgePanel, for which each sample member can carry a design weight of unity. Moreover, in instances where a study design requires any form of oversampling of certain subgroups, such departures from an EPSEM design are accounted for by adjusting the design weights in reference to the CPS benchmarks for the population of interest.

The geodemographic benchmarks used to weight the active panel members for computation of size measures include:

- Gender (male/female)
- Age (18–29, 30–44, 45–59, and 60+)
- Race/Hispanic ethnicity (White/non-Hispanic, Black/non-Hispanic, other/non-Hispanic, 2+ races/non-Hispanic, Hispanic)
- Education (less than high school, high school, some college, bachelor and beyond)
- Census region (Northeast, Midwest, South, West)
- Household income (under \$10k, \$10K to <\$25k, \$25K to <\$50k, \$50K to <\$75k, \$75K to <\$100k, \$100K to <\$150k, and \$150K+)
- Home ownership status (own, rent/other)
- Metropolitan area (yes, no)
- Hispanic origin (Mexican, Puerto Rican, Cuban, other, non-Hispanic)

Study-Specific Post-Stratification Weights

Once all survey data have been collected and processed, design weights are adjusted to account for any differential nonresponse that may have occurred. Depending on the specific target population for a given study, geodemographic distributions for the corresponding population are obtained from the CPS, the U.S. Census Bureau's American Community Survey (ACS), or in certain instances from the weighted KnowledgePanel profile data. For this purpose, an iterative proportional fitting (raking) procedure is used to produce the final weights. In the final step, calculated weights are examined to identify and, if necessary, trim outliers at the extreme upper and lower tails of the weight distribution. The resulting weights are then scaled to aggregate to the total sample size of all eligible respondents.

For this study, our weighting process included the following steps:

1. In the first step, design weights for all KnowledgePanel (KP) assignees were computed to reflect their selection probabilities.
2. The above design weights for KP respondents—prior to any screening—were weighted to the following geodemographic distributions of the 18 and over U.S. population with finer geodemographic adjustments within the three race-ethnicity groups ((1) non-Hispanic White, other race, or 2+ races; (2) non-Hispanic African American; and (3) Hispanic) using an iterative proportional fitting (raking) procedure.

The needed benchmarks were obtained from the 2021 March Supplement of the Current Population Survey (CPS), except language proficiency disaggregated by Hispanic ethnicity, which is not available from CPS, were obtained from the 2019 American Community Survey (ACS).

- a. Race-ethnicity (non-Hispanic White, non-Hispanic African American, non-Hispanic other race, Hispanic, non-Hispanic 2+ races).
 - b. Hispanic origin (Mexican, Puerto Rican, Cuban, other Hispanic origin, non-Hispanic).
 - c. Language proficiency by Hispanic ethnicity (English-proficient Hispanic, bilingual Hispanic, Spanish-proficient Hispanic, non-Hispanic).
 - d. Gender (male, female) by age (18-29, 30-44, 45-59, 60+) and by race-ethnicity (non-Hispanic White/other race/2+ races, non-Hispanic African American, Hispanic).
 - e. Education (less than high school, high school, some college, bachelor or higher) by race-ethnicity (non-Hispanic White/other race/2+ races, non-Hispanic African American, Hispanic).
 - f. Household income (under \$25K, \$25K-\$49,999, \$50K-\$74,999, \$75K-\$99,999, \$100K-\$149,999, \$150K and over) by race-ethnicity (non-Hispanic White/other race/2+ races, non-Hispanic African American, Hispanic).
 - g. Census region (Northeast, Midwest, South, and West) by race-ethnicity (non-Hispanic White/other race/2+ races, non-Hispanic African American, Hispanic).
 - h. Metropolitan status (metro, non-metro) by race-ethnicity (non-Hispanic White/other race/2+ races, non-Hispanic African American, Hispanic).
3. In the final step, the resulting weights were trimmed and scaled to add up to the total number of screened respondents (labeled as **screen_wt** with 11,118 cases) and qualified respondents (labeled as **weight** with 1,317 cases). Qualified respondents were financial decision-makers in their households and currently used/had used one of the listed arrangements to pay for primary homes.

Design Effect: Overall:

1.5042 **Range of**

Weights:

Variable	N	Minimum	Maximum	Mean	Median	Coeff of variation	1st pctl	99th pctl	Sum
screen_wt	11118	0.035	3.615	1.000	0.926	71.636	0.053	3.337	11118.000
weight	1317	0.037	3.855	1.000	0.949	71.008	0.063	3.225	1317.000

Detailed information on the demographic distributions of the benchmarks can be found in Appendix C.

Appendix A1: Final Programmed Main Survey Questionnaire

Study Information

Note: The study information below should be completed for all projects. Copy/paste the table into the internal project kickoff meeting invitation so all teams have it for reference.

Client	The Pew Charitable Trusts
Project Name	Alternative financing survey
Account Executive	Wendy Mansfield
Project Manager	An Liu
Ipsos Job Number	20-086347-02
SNO(s)	Pretest SNO 24678
LOI	10 minutes
Type of Study	Enter the type of survey from Athena: <ul style="list-style-type: none"> • Ad-hoc, one shot
Field Start Date (tentative is fine)	
Field End Date (tentative is fine)	
Teams Involved	Enter all teams who will touch the project (e.g., Scripting, DP, Coding, IIS, Panel Relations)
DP Team Scope	Enter DP requirements here (e.g., data clean, banner tables, client SPSS data set, etc.)
Kickoff Meeting Date (tentative is fine)	Enter kickoff meeting date here
Comments	

Sample Variables

- KP standard demographics
- XSPANISH
- XACSLANG

Screening Questions

Base: all respondents Prompt
once if refused

Q1 [S]

Do you routinely make financial decisions in your household?

1. Yes
2. No [EXIT SURVEY]

Terminate if Q1=2 or refused.

Base: all qualified respondents Prompt
once if refused

Q2 [S]

Do you now use or have you ever used any of the following arrangements to pay for a PRIMARY HOME? If you've used more than one, choose the one you used most recently.

1. Seller-financing or owner-financing agreement
2. Contract for deed or land contract
3. Rent-to-own or lease-purchase agreement
4. Loan for a manufactured or mobile home that does NOT include the land
5. No, I have not used one of these loans or arrangements [EXIT SURVEY]

Terminate if Q2=5 or refused.

Survey Questions

A. Background

Base: all qualified respondents

Q3 [Drop-down menu: 1900-2022]

What year did you BEGIN your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?

____ [1900-2022]

Base: all qualified respondents Prompt
once if Q4 is refused

Q4 [Drop-down menu: 1900-2022]

What year did you LEAVE or REPAY your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or

lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]? If you don't know the exact date, just take your best guess.

1. [Drop-down menu: 1900-2022; add validation to show only the years that are the same as or later than the year selected in Q3] _ _ _ _
2. I did not leave or repay. I am still making payments. [S]

Terminate if Q4 is refused.

Base: if a year is selected for Q4_1

Q5 [S]

Do you currently live in the same home where you had your past [if Q2=1, insert: seller- financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?

1. Yes, this was for the SAME home that I currently live in
2. No, this was for a DIFFERENT home that I no longer live in

Base: if Q5=2 (No, a different home)

Q5B [Drop-down]

What state was your home located in when you had your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?

[drop-down with 50 states plus Washington, D.C.]

Base: if Q2=1 or 2 or 3 (Not a personal property loan)

Q6 [S]

What type of home [if Q4_1 a year is selected: was; if Q4_2 is selected: is] your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement] for?

1. Manufactured or mobile home
2. Single family home or townhome
3. Duplex home, double home, or multiplex home
4. Apartment, condo, or co-op
5. Other (specify): **[Text box]**

Base: if Q2=4 or Q6=1 (Manufactured home resident)

Q6A [S]

When you started your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home], did you also own or buy the land beneath your home?

1. Yes, I owned or was purchasing my land
2. No, I did not own or purchase my land
3. Other (specify): **[Text box]**

B. Application Process

Base: if Q2=4 or Q6=1

Display1 [Display]

In the next question, when we ask about mortgages, we are referring to a loan that includes BOTH the home AND the land beneath it.

Base: all qualified respondents

Q7 [S]

Did you apply for a mortgage before getting your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?

1. Yes
2. No
3. [SHOW IF Q2=4 OR Q6=1 (MH)] Not applicable (I did not own/could not buy the land)

Base: if Q7=1

Q8 [S]

Was your application for that mortgage ... ?

1. Approved or preapproved
2. Denied
3. I withdrew my application before a decision was made

Base: all qualified respondents

Display2 [Display]

The next questions will ask about documents that were required to get approved for your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home].

Base: all qualified respondents

Randomize Q9a, Q9b, Q9c, and Q9e and record order

Q9a [S]

Were you required to provide bank statements, pay stubs, or other income verification to get approved for your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?

1. Yes
2. No
3. Don't know

Base: all qualified respondents

Randomize Q9a, Q9b, Q9c, and Q9e and record order

Q9b [S]

Were you required to provide a credit report, credit score, or other credit check to get approved for your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract

for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?

1. Yes
2. No
3. Don't know

Base: all qualified respondents
Randomize Q9a, Q9b, Q9c, and Q9e and record order

Q9c [S]

Were you required to provide proof of employment to get approved for your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?

1. Yes
2. No
3. Don't know

Base: all qualified respondents
Randomize Q9a, Q9b and Q9c and Q9e and record order

Q9e [S]

Were you required to provide tax returns to get approved for your [if Q2=1, insert: seller- financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?

1. Yes
2. No
3. Don't know

Base: all qualified respondents
Show Q9d and Q9d_followup on the same screen

Q9d [S]

Were you required to provide other documents to get approved for your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?

1. Yes
2. No
3. Don't know

Base: if Q9d=1 (Yes)

Q9d_followup [Text box]

What other documents were you required to provide?

[Medium text box]

Base: all respondents
Display3 [Display]

The next questions will ask about steps that were part of the application for your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home].

Base: all qualified respondents
Randomize Q10a, Q10b and Q10c, record order

Q10a [S]

Was an appraisal (an estimate of the home's dollar value) part of the application for your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?

1. Yes
2. No
3. Don't know

Base: all qualified respondents
Randomize Q10a, Q10b and Q10c, record order

Q10b [S]

Was an inspection (a review of the home's condition to identify any issues) part of the application for your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?

1. Yes
2. No
3. Don't know

Base: all qualified respondents
Randomize Q10a, Q10b and Q10c, record order

Q10c [S]

Was a title search or title check on the deed to the home (a search of public records to confirm legal ownership and check for any claims or liens such as unpaid taxes) part of the application for your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?

1. Yes
2. No
3. Don't know

Base: all qualified respondents

Q11 [S]

Did you receive a copy of the final contract and/or loan documents?

1. Yes

2. No
3. Don't know

Base: all qualified respondents

Q11B [S]

Were the final contract and/or loan documents publicly recorded with local officials, such as the county recorder of deeds?

1. Yes
2. No
3. Don't know

Base: all qualified respondents

Q12 [S]

What person or organization [if Q4_1 a year is selected, please insert: did; if Q4_2=1, please insert: do] you pay for your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]? [RANDOMIZE ORDER OF RESPONSE OPTIONS 1-4]

1. Family member or relative
2. Individual or family I'm not related to
3. Business or company
4. Nonprofit organization
5. Other (specify): **[Text box] [Anchor]**
6. Don't know **[Anchor]**

C. Costs and Contract Details

Base: all qualified respondents

Display4 [Display]

The next questions are about the costs and details of your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home].

Base: all qualified respondents

Q13 [S]

What was the TOTAL agreed-upon purchase price for your home when you started your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]? Just to be clear, we are asking about the sale price of the home, not the monthly payments.

1. [open-ended response] \$_____ (in dollars)
2. We did not agree upon a total purchase price
3. Don't know

Base: all qualified respondents

Q14 [S]

[If Q13=1, insert: You said your agreed-upon purchase price was [insert Q13 response].] About how much was your down payment, deposit, and/or option fee for your home?

1. [open-ended response] \$_____ (in dollars)
2. I did not pay a down payment, deposit, or option fee
3. Don't know

Base: all qualified respondents

Q15 [S]

When you started your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home], was there an interest rate listed or disclosed?

1. Yes, an interest rate was listed or disclosed
2. No, an interest rate was not listed or disclosed
3. Don't know

Base: all qualified respondents

Q15B [S]

When you started your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home], was a balloon payment (a large, one-time payment at the end of the term) listed or disclosed?

1. Yes, a balloon payment was listed or disclosed
2. No, a balloon payment was not listed or disclosed
3. Don't know

Base: all qualified respondents

Q16 [S]

Who [if Q4_2=1: is; if Q4_1 a year is selected: was] responsible for paying property taxes on your home?

1. I [if Q4_2=1: am; if Q4_1 a year is selected: was] responsible to pay
2. [SHOW IF Q12 = 1,2,3,4 (selected a seller/landlord option)] The [INSERT Q12 SELECTION] who [if Q4_2=1: is; if Q4_1 a year is selected: was] selling me the home [if Q4_2=1: is; if Q4_1 a year is selected: was] responsible to pay
3. [SHOW IF Q12 = 5,6 or refused (did not select a seller/landlord option)] The seller/landlord [if Q4_2=1: is; if Q4_1 a year is selected: was] responsible to pay
4. Other (specify): **[Text box]**
5. Don't know

Base: all qualified respondents

Q17 [S]

When you started your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home], did you need any big repairs on your home to fix major issues, such as on your roof, foundation, a large appliance, or some other major problem?

1. Yes
2. No

Base: if Q17=1

Q18 [S]

When you started your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home], did you know that your home needed big repairs?

1. Yes
2. No

Base: if Q17=1

Q19 [S]

Who paid for the largest repair on your home?

1. I paid for the repair in full
2. [SHOW IF Q12 = 1,2,3,4 (selected a seller/landlord option)] The [INSERT Q12 SELECTION] who [if Q4_2=1: is; if Q4_1 a year is selected: was] selling me the home paid for the repair in full
3. [SHOW IF Q12 = 1,2,3,4 (selected a seller/landlord option)] I split the cost of the repair with the [INSERT Q12 SELECTION] who [if Q4_2=1: is; if Q4_1 a year is selected: was] selling me the home
4. [SHOW IF Q12 = 5,6 or refused (did not select a seller/landlord option)] The seller/landlord paid for the repair in full
5. [SHOW IF Q12 = 5,6 or refused (did not select a seller/landlord option)] I split the cost of the repair with the seller/landlord
6. Other (specify): **[Text box]**
7. No one paid. This never got fixed.

Base: all qualified respondents

Q19C [S]

When you started your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home], did the [if Q12 = 1,2,3,4 (selected a seller/landlord option), insert: [INSERT Q12 SELECTION] who if Q4_2=1:is; if Q4_1 a year is selected: was] selling you the home; if Q12 = 5,6 or refused (did not select a seller/landlord option), insert: seller/landlord] disclose whether or not the home contained lead or asbestos?

1. Yes, I received information about BOTH lead and asbestos
2. Yes, I received information about lead ONLY
3. Yes, I received information about asbestos ONLY
4. No, I did not receive any information about EITHER lead or asbestos
5. Don't know

D. Experiences and Outcomes

Base: all qualified respondents

Display5 [Display]

Home loans and financing arrangements can be helpful for people looking to own a home but sometimes they can also be challenging. The next questions are about your experience with

your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home].

Base: if Q5=2

Q20 [S]

What was the main reason you left the home where you had your past [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]? [RANDOMIZE ORDER OF RESPONSE OPTIONS 1-8]

1. Family-related reasons
2. Employment- or education-related reasons
3. Problem with the home
4. Problem with the [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]
5. Problem with the seller/landlord
6. Couldn't afford the home
7. Foreclosure, forfeiture, or eviction
8. Problem with the neighborhood
9. Other (specify): **[Text box]**

Base: if Q5=2

Q21 [S]

When you left the home where you had your past [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home], what happened to the money you had paid toward owning the home?

1. I got back all of what I paid plus an extra amount
2. I got back all of what I paid and no extra
3. I got back some of what I paid
4. I got back none of what I paid
5. I owed more money

Base: if Q4_1=1 (a year is selected)

Q22 [S]

Which of the following best describes how you are currently paying for your housing? [RANDOMIZE ORDER OF RESPONSE OPTIONS]

1. I pay rent to a landlord, roommate, or family member
2. I live rent free
3. Mortgage
4. I own my home with no debt

Base: all qualified respondents

Q23 [S]

Did you ever contact a lawyer or legal aid for a problem related to your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?

1. Yes
2. No

Base: if Q23=1

Q24 [Text box]

What problem(s) did you contact a lawyer or legal aid about?

[Medium text box]

Base: all qualified respondents

Q25 [S]

Overall, how would you rate your experience with your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?

1. Extremely positive
2. Somewhat positive
3. A little positive
4. Not at all positive

Base: all qualified respondents

Q26 [S]

Given your experiences and what you know now, would you use a [if Q2=1, insert: seller- financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home] again?

1. Yes
2. No
3. Don't know

Base: all qualified respondents

Q27 [S]

Would you recommend a [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home] to a friend or family member looking to buy a home?

1. Yes
2. No
3. Don't know

E. Housing Assistance

Base: if Q4=2 or (Q4_1=1 (a year is selected) and year>=2020)

[SHOW IF Q4=B (still making payments) OR IF Q4=A AND YEAR >=2020 (ended most recent alt fi between 2020 and present)]

Display_last [Display]

The last two questions are about financial assistance to make housing payments. Financial assistance may include forbearance or paused payment options from your seller/landlord, COVID-19 homeowner or renter relief funds, or other programs for housing aid.

Base: if Q4=2 or (Q4_1=1 (a year is selected) and year>=2020)
[SHOW IF Q4=B (still making payments) OR IF Q4=A AND YEAR >=2020 (ended most recent alt fi between 2020 and present)]

Q28 [S]

Have you APPLIED for financial assistance in the last 2 years to make payments for your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?

1. Yes
2. No

Base: if Q28=1 (yes)

Q29 [S]

Have you RECEIVED financial assistance in the last 2 years to make payments for your [if Q2=1, insert: seller-financing or owner-financing agreement; if Q2=2, insert: contract for deed or land contract; if Q2=3, insert: rent-to-own or lease-purchase agreement; if Q2=4, insert: loan for a manufactured or mobile home]?

1. Yes
2. No

Show KP closing question QF1

Appendix A2: Final Programmed Spanish Main Survey Questionnaire

Study Information

Note: The study information below should be completed for all projects. Copy/paste the table into the internal project kickoff meeting invitation so all teams have it for reference.

Client	The Pew Charitable Trusts
Project Name	Alternative financing survey
Account Executive	Wendy Mansfield
Project Manager	An Liu
Ipsos Job Number	20-086347-02
SNO(s)	Pretest SNO 24678
LOI	10 MINUTES
Type of Study	Enter the type of survey from Athena: <ul style="list-style-type: none"> • Ad-hoc, one shot
Field Start Date (tentative is fine)	
Field End Date (tentative is fine)	
Teams Involved	Enter all teams who will touch the project (e.g., Scripting, DP, Coding, IIS, Panel Relations)
DP Team Scope	Enter DP requirements here (e.g., data clean, banner tables, client SPSS dataset, etc.)
Kickoff Meeting Date (tentative is fine)	Enter kickoff meeting date here
Comments	

Sample Variables

- KP standard demographics
- XSPANISH
- XACSLANG

Screening Questions

Base: all respondents Prompt
once if refused

Q1 [S]

¿Toma habitualmente las decisiones financieras en su hogar?

1. Sí
2. No [SALIR DEL CUESTIONARIO]

Terminate if Q1=2 or refused.

Base: all qualified respondents Prompt
once if refused

Q2 [S]

¿Actualmente utiliza o alguna vez utilizó alguno de los siguientes planes para pagar por una VIVIENDA PRINCIPAL? Si utilizó más de uno, elija el que utilizó más recientemente.

1. Acuerdo de financiación del vendedor o propietario
2. Contrato de escritura o contrato de compraventa de terreno
3. Contrato de alquiler con opción a compra
4. Préstamo para una casa prefabricada o móvil que NO incluye el terreno
5. No utilicé ninguno de estos préstamos o acuerdos [SALIR DEL CUESTIONARIO]

Terminate if Q2=5 or refused.

Survey Questions

A. Background

Base: all qualified respondents

Q3 [Drop-down menu: 1900-2022]

¿En qué año COMENZÓ su [si Q2=1, insértese: acuerdo de financiación del vendedor o propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: contrato de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil]?

__ __ __ [1900-2022]

Base: all qualified respondents Prompt
once if Q4 is refused

Q4 [Drop-down menu: 1900-2022]

¿En qué año DEJÓ o DEVOLVIÓ su [si Q2=1, insértese: acuerdo de financiación del vendedor o propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si

Q2=3, insértese: contrato de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil]? Si no sabe la fecha exacta, haga una estimación.

1. [Drop-down menu: 1900-2022; agregue validación para mostrar solo los años que son iguales o posteriores al año seleccionado en el tercer trimestre] _ _ _ _
2. No abandoné ni devolví. Aún estoy pagando. [S]

Terminate if Q4 is refused.

Base: if a year is selected for Q4_1

Q5 [S]

¿Vive actualmente en la misma casa en la que tuvo su [si Q2=1, insértese: acuerdo de financiación del vendedor o propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: contrato de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil]?

1. Sí, esto fue para la MISMA casa en la que vivo actualmente.
2. No, esto fue para OTRA casa en la que ya no vivo.

Base: if Q5=2 (No, a different home)

Q5B [Drop-down]

¿En qué estado se encontraba su casa cuando tenía su [si Q2=1, insértese: acuerdo de financiación del vendedor o propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: acuerdo de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil]?

[drop-down with 50 states plus Washington, D.C.]

Base: if Q2=1 or 2 or 3 (Not a personal property loan)

Q6 [S]

¿Para qué tipo de casa [si se selecciona Q4_1 un año, insértese: fue; si se selecciona Q4_2, inserte: es] su [si Q2=1, insértese: acuerdo de financiación del vendedor o propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: contrato de alquiler con opción a compra]?

1. Casa prefabricada o móvil
2. Vivienda unifamiliar o casa adosada
3. Dúplex, viviendas dobles o múltiples
4. Apartamento, condominio o vivienda cooperativa
5. Otro (especifique): **[Casilla de texto]**

Base: if Q2=4 or Q6=1 (Manufactured home resident)

Q6A [S]

Cuando comenzó su [si Q2=1, insértese: acuerdo de financiación del vendedor o propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: acuerdo de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil], ¿también era propietario o compró el terreno donde estaba su casa?

1. Sí, poseía o compré el terreno
2. No, no poseía ni compré el terreno

3. Otro (especifique): **[Casilla de texto]**

B. Application Process

Base: if Q2=4 or Q6=1

Display1 [Display]

En la siguiente pregunta, cuando preguntamos sobre hipotecas, nos referimos a un préstamo que incluye TANTO la casa como el terreno debajo de esta.

Base: all qualified respondents

Q7 [S]

¿Solicitó una hipoteca antes de obtener su [si Q2=1, insértese: acuerdo de financiación del vendedor o propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: acuerdo de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil]?

1. Sí
2. No
3. [MOSTRAR SI Q2=4 O Q6=1 (MH)] No corresponde (no poseía/no pude comprar el terreno)

Base: if Q7=1

Q8 [S]

Su solicitud de hipoteca fue ...

1. Aprobada o preaprobada
2. Denegada
3. Retiré mi solicitud antes de que se tomara una decisión

Base: all qualified respondents

Display2 [Display]

A continuación, se le preguntará sobre la documentación que se le solicitó para la aprobación de su [si Q2=1, insértese: acuerdo de financiación del vendedor o propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: acuerdo de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil].

Base: all qualified respondents

Randomize Q9a, Q9b, Q9c, and Q9e and record order

Q9a [S]

¿Se le solicitó que presentara extractos bancarios, recibos de sueldo u otra verificación de ingresos para la aprobación de su [si Q2=1, acuerdo de financiación del vendedor o propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: acuerdo de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil]?

1. Sí
2. No

3. No lo sé

Base: all qualified respondents

Randomize Q9a, Q9b, Q9c, and Q9e and record order

Q9b [S]

¿Se le solicitó que presentara un informe de crédito, una calificación crediticia u otra verificación de crédito para la aprobación de su [si Q2=1, insértese: acuerdo de financiación del vendedor o del propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: contrato de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil]?

1. Sí
2. No
3. No lo sé

Base: all qualified respondents

Randomize Q9a, Q9b, Q9c, and Q9e and record order

Q9c [S]

¿Se le solicitó un comprobante de empleo para la aprobación de su [si Q2=1, insértese: acuerdo de financiación del vendedor o del propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: contrato de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil]?

1. Sí
2. No
3. No lo sé

Base: all qualified respondents

Randomize Q9a, Q9b and Q9c and Q9e and record order

Q9e [S]

¿Se le solicitó que presentara declaraciones de ingresos para que se aprobara su [si Q2=1, insértese: acuerdo de financiación del vendedor o del propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: contrato de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil]?

1. Sí
2. No
3. No lo sé

Base: all qualified respondents

Show Q9d and Q9d_followup on the same screen

Q9d [S]

¿Se le solicitó que presentara otros documentos para la aprobación de su [si Q2=1, insértese: acuerdo de financiación del vendedor o del propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: contrato de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil]??

1. Sí
2. No
3. No lo sé

Base: if Q9d=1 (Yes)

Q9d_followup[Text box]

¿Qué otros documentos se le solicitó que presentara?

[Casilla de texto mediana]

Base: all respondents

Display3 [Display]

A continuación, se le preguntará sobre los pasos que formaron parte de la solicitud de su [si Q2=1, insértese: acuerdo de financiación del vendedor o del propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: contrato de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil].

Base: all qualified respondents

Randomize Q10a, Q10b and Q10c, record order

Q10a [S]

¿Hubo una tasación (una estimación del valor en dólares de la vivienda) como parte de la solicitud de su [si Q2=1, insértese: acuerdo de financiación del vendedor o del propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: contrato de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil]?

1. Sí
2. No
3. No lo sé

Base: all qualified respondents

Randomize Q10a, Q10b and Q10c, record order

Q10b [S]

¿Hubo una inspección (una revisión del estado de la vivienda para identificar cualquier problema) como parte de la solicitud de su [si Q2=1, insértese: acuerdo de financiación del vendedor o del propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: contrato de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil]?

1. Sí
2. No
3. No lo sé

Base: all qualified respondents

Randomize Q10a, Q10b and Q10c, record order

Q10c [S]

¿Hubo una búsqueda o comprobación de título (una búsqueda de los registros públicos para confirmar la titularidad legal y comprobar si hay reclamos o gravámenes, tales como impuestos impagos) como parte de la solicitud de su [si Q2=1, insértese: acuerdo de financiación del vendedor o del propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa

de terreno; si Q2=3, insértese: contrato de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil]?

1. Sí
2. No
3. No lo sé

Base: all qualified respondents

Q11 [S]

¿Recibió una copia del contrato final o de los documentos del préstamo?

1. Sí
2. No
3. No lo sé

Base: all qualified respondents

Q11B [S]

¿Se registraron públicamente el contrato final o los documentos del préstamo con las autoridades locales, como el oficial del registro de títulos del condado?

1. Sí
2. No
3. No lo sé

Base: all qualified respondents

Q12 [S]

¿A qué persona u organización le [si se selecciona Q4_1 un año, insértese: pagó; si Q4_2=1, insértese: paga] por su [si Q2=1, insértese: acuerdo de financiación del vendedor o del propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: contrato de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil]? [MOSTRAR EL ORDEN DE OPCIONES DE RESPUESTA 1 A 4 DE FORMA ALEATORIA]

1. Un familiar o pariente
2. Un individuo o una familia con quien no estoy relacionado
3. Un negocio o una empresa
4. Una organización sin fines de lucro
5. Otro (especifique): **[Casilla de texto] [Ancla]**
6. No lo sé **[Ancla]**

C. Costs and Contract Details

Base: all qualified respondents

Display4 [Display]

A continuación, se le preguntará sobre los costos y detalles de su [si Q2=1, insértese: acuerdo de financiación del vendedor o del propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: contrato de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil].

Base: all qualified respondents

Q13 [S]

¿Cuál fue el precio TOTAL de compra acordado para su casa cuando comenzó su [si Q2=1, insértese: acuerdo de financiación del vendedor o del propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: contrato de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil]? A modo de aclaración, esta pregunta se refiere al precio de venta de la casa, no a los pagos mensuales.

1. [respuesta abierta] \$_____ (en dólares)
2. No se acordó un precio total de compra
3. No lo sé

Base: all qualified respondents

Q14 [S]

[si Q13=1, insértese: Dijo que el precio de compra acordado era [insertar respuesta de Q13].]

¿Aproximadamente cuánto fue el pago inicial, el depósito o el cargo por opción de su casa?

1. [respuesta abierta] \$_____ (en dólares)
2. No realicé un pago inicial, depósito ni cargo por opción
3. No lo sé

Base: all qualified respondents

Q15 [S]

Cuando comenzó su [si Q2=1, insértese: acuerdo de financiación del vendedor o del propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: contrato de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil], ¿se contempló o comunicó una tasa de interés?

1. Sí, se contempló o comunicó una tasa de interés
2. No, no se contempló ni comunicó una tasa de interés
3. No lo sé

Base: all qualified respondents

Q15B [S]

Cuando comenzó su [si Q2=1, insértese: acuerdo de financiación del vendedor o del propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: contrato de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil], ¿se contempló o comunicó un pago global (un gran pago único al final del término)?

1. Sí, se contempló o comunicó un pago global
2. No, no se contempló ni se comunicó un pago global
3. No lo sé

Base: all qualified respondents

Q16 [S]

¿Quién [si Q4_2=1: es; si se selecciona Q4_1 al año: fue] responsable de pagar los impuestos sobre la propiedad de su vivienda?

1. Yo [si Q4_2=1: soy; si se selecciona Q4_1 al año: fui] responsable de pagar
2. [MOSTRAR SI Q12 = 1,2,3,4 (seleccionó una opción de vendedor/propietario)] [si Q12=1, insértese: El familiar o pariente; si Q12=2, insértese: El individuo o la familia con

quien no estoy relacionado; si Q12=3, insértese: El negocio o la empresa; si Q12=4, insértese: La organización sin fines de lucro] quien [si Q4_2 = 1: está; si se selecciona Q4_1 un año: estaba] vendiéndome la casa [si Q4_2 = 1: es; si se selecciona Q4_1 un año: era] responsable de pagar

3. [MOSTRAR SI Q12 = 5,6 o rechazado (no seleccionó una opción de vendedor/propietario)] El vendedor/propietario [si Q4_2 = 1: es; si se selecciona Q4_1 un año: era] responsable de pagar
4. Otro (especifique): **[Casilla de texto]**
5. No lo sé

Base: all qualified respondents

Q17 [S]

Cuando comenzó su [si Q2=1, insértese: acuerdo de financiación del vendedor o del propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: contrato de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil], ¿necesitó realizar alguna refacción grande en la casa para solucionar algún problema importante, por ejemplo, en el techo, los cimientos, un electrodoméstico o algún otro problema?

1. Sí
2. No

Base: if Q17=1

Q18 [S]

Cuando comenzó su [si Q2=1, insértese: acuerdo de financiación del vendedor o del propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: contrato de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil], ¿sabía que su casa necesitaba refacciones importantes?

1. Sí
2. No

Base: if Q17=1

Q19 [S]

¿Quién pagó la refacción más grande de su casa?

1. Pagué la totalidad de la refacción
2. [MOSTRAR SI Q12 = 1,2,3,4 (seleccionó una opción de vendedor/propietario)] [si Q12=1, insértese: El familiar o pariente; si Q12=2, insértese: El individuo o la familia con quien no estoy relacionado; si Q12=3, insértese: El negocio o la empresa; si Q12=4, insértese: La organización sin fines de lucro] que [si Q4_2 = 1: está; si se selecciona Q4_1 un año: estaba] vendiéndome la casa pagó por la reparación en su totalidad
3. [MOSTRAR SI Q12 = 1,2,3,4 (seleccionó una opción de vendedor/propietario)] Dividí el costo de la reparación con [si Q12=1, insértese: el familiar o pariente; si Q12=2, insértese: el individuo o la familia con quien no estoy relacionado; si Q12=3, insértese: el negocio o la empresa; si Q12=4, insértese: la organización sin fines de lucro] quien [si Q4_2 = 1: está; si se selecciona Q4_1 un año: estaba] vendiéndome la casa
4. [MOSTRAR SI Q12 = 5,6 o rechazado (no seleccionó una opción de vendedor/propietario)] El vendedor/propietario pagó la reparación en su totalidad
5. [MOSTRAR SI Q12 = 5,6 o rechazado (no seleccionó una opción de vendedor/propietario)] Divido el costo de la reparación con el vendedor/propietario
6. Otro (especifique): **[Casilla de texto]**

7. Ninguna. Esto nunca se arregló.

Base: all qualified respondents

Q19C [S]

Cuando comenzó su [si Q2=1, insértese: acuerdo de financiación del vendedor o del propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: contrato de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil], ¿le comunicó [si Q12 = 1,2,3,4 (seleccionada una opción vendedor/propietario), insértese: [si Q12=1, insértese: el familiar o pariente; si Q12=2, insértese: el individuo o la familia con quien no estoy relacionado; si Q12=3, insértese: el negocio o la empresa; si Q12=4, insértese: la organización sin fines de lucro] que le [si Q4_2=1: está vendiendo; si se selecciona Q4_1 un año: vendió] la casa; si Q12 = 5,6 o rechazado (no seleccionó una opción de vendedor/propietario), insértese: vendedor/propietario] si la vivienda tenía plomo o asbesto?

1. Sí, recibí información sobre AMBOS
2. Sí, recibí información SOLO sobre el plomo
3. Sí, recibí información SOLO sobre el asbesto
4. No, no recibí información sobre NINGUNO
5. No lo sé

D. Experiences and Outcomes

Base: all qualified respondents

Display5 [Display]

Los préstamos hipotecarios y los acuerdos de financiamiento pueden ser útiles para las personas que buscan ser propietarios de una casa, pero a veces también pueden ser desafiantes. Las siguientes preguntas son sobre su experiencia con su [si Q2=1, insértese: acuerdo de financiación del vendedor o del propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: contrato de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil].

Base: if Q5=2

Q20 [S]

¿Cuál fue la principal razón por la que se fue de la casa en la que tuvo su [si Q2=1, insértese: acuerdo de financiación del vendedor o del propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: contrato de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil]? [MOSTRAR EL ORDEN DE LAS OPCIONES DE RESPUESTA 1 A 8 DE FORMA ALEATORIA]

1. Por razones familiares
2. Por razones de empleo o estudio
3. Por problemas con la vivienda
4. Problema con el [si Q2=1, insértese: acuerdo de financiación del vendedor o del propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: contrato de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil]
5. Por problemas con el vendedor/propietario
6. No podía mantener la casa

7. Por ejecución hipotecaria, confiscación o desalojo
8. Problema con el vecindario
9. Otro (especifique): **[Casilla de texto]**

Base: if Q5=2

Q21 [S]

Cuando se fue de la casa en la que tuvo su [si Q2=1, insértese: acuerdo de financiación del vendedor o del propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: contrato de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil], ¿qué pasó con el dinero que ya había pagado por la casa?

1. Me reintegraron el total de lo que había pagado más una suma adicional
2. Me reintegraron el total de lo que había pagado sin una suma adicional
3. Me reintegraron parte de lo que había pagado
4. No me reintegraron nada de lo que había pagado
5. Debía más dinero

Base: if Q4_1=1 (a year is selected)

Q22 [S]

¿Cuál de las siguientes describe mejor la forma en que paga actualmente por su vivienda? [MOSTRAR EL ORDEN DE OPCIONES DE LAS RESPUESTAS DE FORMA ALEATORIA]

1. Pago un alquiler a un propietario, compañero de cuarto o familiar
2. Vivo sin pagar alquiler
3. Hipoteca
4. Soy propietario de mi casa y no tengo deudas

Base: all qualified respondents

Q23 [S]

¿Alguna vez contactó a un abogado o asesor legal por un problema relacionado con su [si Q2=1, insértese: acuerdo de financiación del vendedor o del propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: contrato de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil]?

1. Sí
2. No

Base: if Q23=1

Q24 [Text box]

¿Por qué problema/s contactó a un abogado o asesor legal?

[Casilla de texto mediana]

Base: all qualified respondents

Q25 [S]

En general, ¿cómo calificaría su experiencia con su [si Q2=1, insértese: acuerdo de financiación del vendedor o del propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: contrato de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil]?

1. Muy positiva

2. Algo positiva
3. Un poco positiva
4. Nada positiva

Base: all qualified respondents

Q26 [S]

Dada su experiencia y lo que sabe ahora, ¿volvería a usar un [si Q2=1, insértese: acuerdo de financiación del vendedor o del propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: contrato de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil] de nuevo?

1. Sí
2. No
3. No lo sé

Base: all qualified respondents

Q27 [S]

¿Le recomendaría un [si Q2=1, insértese: acuerdo de financiación del vendedor o del propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: contrato de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil] a un amigo o familiar que quiera comprar una casa?

1. Sí
2. No
3. No lo sé

E. Housing Assistance

Base: if Q4=2 or (Q4_1=1 (a year is selected) and year>=2020)

[SHOW IF Q4=B (still making payments) OR IF Q4=A AND YEAR >=2020 (ended most recent alt fi between 2020 and present)]

Display_last [Display]

Las dos últimas preguntas se refieren a la asistencia financiera para hacer pagos de vivienda. La asistencia financiera puede incluir opciones de aplazamiento de pagos o pausas de su vendedor/propietario, fondos de ayuda para propietarios de viviendas o inquilinos por COVID- 19, u otros programas de ayuda para la vivienda.

Base: if Q4=2 or (Q4_1=1 (a year is selected) and year>=2020)

[SHOW IF Q4=B (still making payments) OR IF Q4=A AND YEAR >=2020 (ended most recent alt fi between 2020 and present)]

Q28 [S]

¿SOLICITÓ asistencia financiera en los últimos dos años para realizar los pagos de su [si Q2=1, insértese: acuerdo de financiación del vendedor o del propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: contrato de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil]?

1. Sí
2. No

Base: if Q28=1 (yes)

Q29 [S]

¿RECIBIÓ asistencia financiera en los últimos dos años para realizar los pagos de su [si Q2=1, insértese: acuerdo de financiación del vendedor o del propietario; si Q2=2, insértese: contrato de escritura o contrato de compraventa de terreno; si Q2=3, insértese: contrato de alquiler con opción a compra; si Q2=4, insértese: préstamo para una casa prefabricada o móvil]?

1. Sí
2. No

Appendix B: KnowledgePanel® Response Rate Report

KnowledgePanel® is a probability-based panel. By definition, all members of KnowledgePanel® have a known probability of selection. As a result, it is mathematically possible to calculate a proper response rate that takes into account all sources of nonresponse. Below are the components of the response rate calculation and the actual calculations. An extended description of how to compute response metrics for online panels can be found in:

Callegaro, Mario & DiSogra, Charles (2008). Computing response metrics for online panels. *Public Opinion Quarterly* 72(5). pp. 1008-32.⁵

Response Rate Summary Metrics:

A. Number of assigned panelists	21,802
B. Study-specific average panel recruitment rate (RECR)	9.1%
C. Study-specific average household profile rate (PROR)	57.3%
D. Study-specific average household retention rate (RETR)	66.3%
E. Number of total study completes	11,118
F. Study completion rate (COMPR)*	51.0%
G. Number of study break-offs	357
H. Study break-off rate (BOR)	3.1%
I. Number of qualified completes	1,317
J. Study qualification rate (QUALR)	11.8%
K. Cumulative response rate	2.7%

Comparison of Response Rates

It is important to note the differences between a Random Digit Dial (RDD) telephone or mail sample and KnowledgePanel®. RDD telephone and mail samples can be compared because they are one-time surveys. However, an online panel such as KnowledgePanel® is composed of people recruited at different times and, more importantly, committed to answering multiple surveys for a period of time and not just a single survey. Further, with KnowledgePanel®, panelists must also complete profile surveys in order to become members of the panel. These differences are reflected in the recruitment and profile rates reported above. These differences make directly comparing response rates between one-time surveys and panel surveys difficult and perhaps not illuminating.

⁵ The full text of the paper is available on the Public Opinion Quarterly – Special issue webpage: http://www.oxfordjournals.org/our_journals/poq/special.html

Opt-in web panels do not permit the calculation of a response rate because the probabilities of selection are unknown. Consequently, opt-in panels are only mathematically capable of computing the survey completion rate, which represents the final stage of gaining the cooperation of survey research subjects and excludes the nonresponse resulting from panel recruitment, connection, and panel retention. In addition, studies relying on opt-in intercept, sometimes called “river” samples, in which respondents are recruited for a particular survey using various banner or pop-up ads placed on numerous websites rather than from a panel, also have no known selection probabilities and are therefore unable to report response rates. Further, such opt-in online intercept studies are unable to compute completion rates because a sample is not selected and can only report survey break-off rates.

Formulas Used for Response Summary Metric Calculations

The formulas, from Callegaro & DiSogra (2008), used to calculate the response summary metrics reported above are presented below. Respondent-level cohort recruitment, profile, and retention rates are calculated for each study respondent and averaged across all study respondents to yield the study-specific rates reported on the previous page.

Respondent-level panel recruitment rate (RECR):

$$= \frac{\text{Initial Consent}}{\text{Initial Consents} + (\text{Refusals} + \text{Noncontacts} + \text{Other Cases}) + e(\text{Unknown if Household Occupied} + \text{Unknown Other})}$$

Respondent-level profile rate (PROR):

$$= \frac{(\text{Profile Completes})}{(\text{Profile Complete} + \text{Partial Profile Complete}) + (\text{Profile Refusals} + \text{Profile Noncontacts} + \text{Other Profile Cases})}$$

Respondent-level retention rate (RETR):

$$= \frac{\text{Profile Completes Present at Time of Study}}{\text{Profile Complete}}$$

Study completion rate (COMR):

$$= \frac{(\text{Study Completes})}{(\text{Study Completes} + \text{Study Partial Completes}) + (\text{Study Refusals} + \text{Study Noncontacts} + \text{Other Study Cases})}$$

Break-off rate (BOR):

$$= \frac{\text{Break-offs}}{\text{Study Completes} + \text{Study Partial Completes} + \text{Break-offs}}$$

Qualification rate (QUALR):

$$= \frac{\text{Qualified Study Complete}}{\text{Qualified Study Complete} + \text{Not-qualified Study Complete}}$$

Cumulative response rate (CUMRR):

$$= \text{RECR} * \text{PROR} * \text{COMR}$$

Appendix C: Benchmark Distributions

18+ U.S. Population Benchmarks
Source: March 2021 CPS Supplement Data

Table of 'Age by gender' by 'ppeth3'				
Age by gender	ppeth3			
	White, other or 2+ races, non-Hispanic	Black, non-Hispanic	Hispanic	Total
18-29 male	9.18	11.28	14.2	10.27
18-29 female	8.88	12	13.47	10.03
30-44 male	11.9	12.92	15.9	12.7
30-44 female	12	14.56	15.16	12.84
45-59 male	11.61	10.83	11.99	11.58
45-59 female	12.16	12.96	12.08	12.24
60+ male	15.93	10.73	7.78	13.93
60+ female	18.35	14.72	9.42	16.41
Total	1.80E+08	3.04E+07	4.27E+07	2.53E+08

Table 'Race/ethnicity' by 'ppeth3'				
Race/ethnicity	ppeth3			
	White, other or 2+ races, non-Hispanic	Black, non-Hispanic	Hispanic	Total
White, non-Hispanic	87.9	0	0	62.54
Black, non-Hispanic	0	100	0	11.98
Other, non-Hispanic	10.08	0	0	7.17
Hispanic	0	0	100	16.87
2+ races, non-Hispanic	2.02	0	0	1.44
Total	1.80E+08	3.04E+07	4.27E+07	2.53E+08

Table of 'pphispan' by 'ppeth3'				
pphispan	ppeth3			
	White, other or 2+ races, non-Hispanic	Black, non-Hispanic	Hispanic	Total
Non-Hispanic	100	100	0	83.13
Mexican, Mexican American, Chicano	0	0	60.63	10.23
Puerto Rican	0	0	8.89	1.5

Cuban, Cuban American	0	0	4.81	0.81
Other Spanish, Hispanic, or Latino group	0	0	25.68	4.33
Total	1.80E+08	3.04E+07	4.27E+07	2.53E+08

Table of 'Region' by 'ppeth3'

Region	ppeth3			
	White, other or 2+ races, non-Hispanic	Black, non-Hispanic	Hispanic	Total
Northeast	18.5	15.36	12.97	17.19
Midwest	24.15	16.75	8.54	20.63
South	34.62	58.71	39.11	38.26
West	22.73	9.18	39.38	23.92
Total	1.80E+08	3.04E+07	4.27E+07	2.53E+08

Table of 'Metropolitan status' by 'ppeth3'

Metropolitan status	ppeth3			
	White, other or 2+ races, non-Hispanic	Black, non-Hispanic	Hispanic	Total
Non-metro	16.03	8.22	5.64	13.34
Metro	83.97	91.78	94.36	86.66
Total	1.80E+08	3.04E+07	4.27E+07	2.53E+08

Table of 'Education' by 'ppeth3'

Education	ppeth3			
	White, other or 2+ races, non-Hispanic	Black, non-Hispanic	Hispanic	Total
Less than high school	6.04	9.7	24.53	9.6
High school	26.3	34.39	32.4	28.3
Some college	27.11	30.19	24.72	27.08
Bachelor or higher	40.55	25.72	18.35	35.02
Total	1.80E+08	3.04E+07	4.27E+07	2.53E+08

Table of 'Family income' by 'ppeth3'

Family income	ppeth3			
	White, other or 2+ races, non-Hispanic	Black, non-Hispanic	Hispanic	Total
Under \$25,000	10.98	21.75	14.22	12.82
\$25,000-\$49,999	15.22	20.74	21.97	17.02
\$50,000-\$74,999	15.3	18.69	19.06	16.34
\$75,000-\$99,999	13.24	11.31	14.15	13.16
\$100,000-\$149,999	18.87	14.16	16.5	17.91
\$150,000 and over	26.39	13.35	14.1	22.75
Total	1.80E+08	3.04E+07	4.27E+07	2.53E+08

Source: ACS 2019 Data

Language proficiency	percent
English-dominant	4.27
Bilingual	9.15
Spanish-dominant	3.45
Non-Hispanic	83.13
	100.00