

Survey of Prospective and Recent Latino First-Time Homebuyers

Final Version

April 25, 2003

Hello, my name is _____. I am calling for The Tomás Rivera Policy Institute. This is not a sales call. The Tomás Rivera Policy Institute is an independent research organization affiliated with the Claremont Graduate University in California and Columbia University in New York City. We are currently conducting a national survey on homeownership.

SCREENING QUESTIONNAIRE

S1. Are you 18 years or older? [If NO, READ: May I speak to someone 18 years or older?]

RESPONDENT AVAILABLE ... CONTINUE ... 1
RESPONDENT NOT AVAILABLE ... CALL-BACK SCHEDULED ... 2
DON'T KNOW (DK)/ REFUSED TO ANSWER (RF) ... TERMINATE ... 9

IF NECESSARY, REPEAT THE INTRODUCTION FOR NEW RESPONDENT

S2. [ASK ONLY IF NECESSARY] Would you prefer that I speak in English or Spanish?

English ... 1
Spanish ... 2
OTHER LANGUAGE ... TERMINATE ... 9

S3. We would like to speak with the person who made the decision to buy or rent this residence. Is that you? [IF NECESSARY: Are you the person who makes important financial decisions in your household?]

Yes ... CONTINUE ... 1
No ... ASK FOR THE PERSON WHO HAS THE RESPONSIBILITY. REPEAT THE INTRODUCTION; IF RESPONDENT NOT AVAILABLE, CALL-BACK SCHEDULED ... 2
DK/RF ... TERMINATE ... 3

S4. May I ask if you are a person of Mexican heritage? Do you trace your ancestry to Mexico?

Yes ... CONTINUE ... 1
No ... TERMINATE ... 2
DK/RF ... TERMINATE ... 9

S5. We would like to learn about your experiences as a renter or homeowner. Your responses will be kept 100% confidential. Do you own your residence?

Yes ... SKIP TO S9 ... 1
No ... CONTINUE ... 2
DK/RF ... TERMINATE ... 9

S6. Would you like to buy a home in the United States someday?

Yes ... CONTINUE ... 1
No ... SKIP TO M1 ... 2
DK/RF ... TERMINATE ... 9

S7. Which of the following statements best describes your status in home buying?

I have already started to look for a home to buy or have contacted lenders or brokers to get a mortgage ... CONTINUE ... 1
I haven't started to look for a home to buy but I plan to buy a home within next five years ... CONTINUE ... 2
I want to own a home someday, but it is unlikely that I will buy a home within next five years ... CONTINUE ... 3
OTHER [E.G., I ALREADY OWN A HOME SOMEWHERE ELSE (AND RENT IT TO OTHERS)] ... TERMINATE ... 8
DK/RF ... TERMINATE ... 9

S8. Have you ever owned a home in the United States?

Yes ... TERMINATE ... 1
No ... SKIP TO S11 ... 2
DK/RF ... TERMINATE ... 9

S9. Did you buy your home during the past two years?

Yes ... CONTINUE ... 1
No ... TERMINATE ... 2
DK/RF ... TERMINATE ... 9

S10. Is this home your first home purchase in the United States?

Yes ... CONTINUE ... 1
No ... TERMINATE ... 2
DK/RF ... TERMINATE ... 9

S11. In which state and county do you currently live?

Los Angeles County, CA ... CONTINUE ... 1

Orange County, CA ... CONTINUE ...	2
Riverside County, CA ... CONTINUE ...	3
San Bernardino County, CA ... CONTINUE ...	4
Ventura County, CA ... CONTINUE ...	5
Brazoria County, TX ... CONTINUE ...	6
Ford Bend County, TX ... CONTINUE ...	7
Galveston County, TX ... CONTINUE ...	8
Harris County, TX ... CONTINUE ...	9
Montgomery County, TX ... CONTINUE ...	10
Cobb County, GA ... CONTINUE ...	11
DeKalb County, GA ... CONTINUE ...	12
Fulton County, GA ... CONTINUE ...	13
Gwinnett County, GA ... CONTINUE ...	14
ALL OTHER COUNTIES ... TERMINATE ...	98
DK/RF ... TERMINATE ...	99

SAMPLE STRATIFICATION

CREATE A VARIABLE CALLED “SEGMENT” AND ASSIGN VALUES AS FOLLOWS:

SEGMENT=1 (DREAMERS) IF S7=3;
SEGMENT=2 (PLANNERS) IF S7=2;
SEGMENT=3 (DOERS) IF S7=1; AND
SEGMENT=4 (ACHIEVERS) IF S10=1.

GO TO THE MAIN QUESTIONNAIRE

MINI SURVEY QUESTIONNAIRE

M1 THROUGH M6 ARE FOR THOSE NOT WISHING TO BUY A HOUSE IN THE UNITED STATES. IF S6=2, ASK THE FOLLOWING 6 QUESTIONS, THEN TERMINATE.

M1. Are there any reasons why you are not interested in buying a house in the U.S.? [IF NECESSARY, READ RESPONSE CATEGORIES; ROTATE RESPONSE CATEGORIES 1 THROUGH 9 EXCEPT RESPONSE 10 (PREFER TO RENT); ALLOW MULTIPLE RESPONSES]

- I don't think I'll ever be able to afford a house of my own ... 1
- Not a good investment ... 2
- I live alone ... 3
- I may not stay in [Houston/LA/Atlanta] for very long ... 4
- My financial situation is not secure enough ... 5
- I don't want to take out a mortgage ... 6
- I don't want the responsibility of maintaining a home ... 7
- Life's too unpredictable to make that kind of commitment ... 8
- I plan to return to Mexico and buy a house there ... 9
- I just prefer to rent ... 10
- OTHER ... SPECIFY ... 98
- DK/RF ... 99

I have only a few additional questions to ask. I reassure you that your responses will be kept strictly confidential.

M2. In what year were you born?

DK/RF ... 9999

M3. Were you born in the United States?

- Yes ... SKIP TO M5 ... 1
- No ... 2
- DK/RF ... SKIP TO M5 ... 9

M4. Thinking back to the period after you first migrated to the United States, can you tell me in what year you began to live continuously in the United States?

_____ [RECORD YYYY]
DK/RF ... 9999

M5. Your responses to our survey will be used only for academic and policy research purposes. Which of the following categories best describes your total household income before taxes for last year, including the incomes of other members of your household? Just stop me when I read the correct category [READ RESPONSE CATEGORIES SLOWLY].

Under \$35,000 ... 1
\$35,000 to \$49,999 ... 2
\$50,000 to \$64,999 ... 3
\$65,000 to \$79,999 ... 4
\$80,000 and above ... 5
DK/RF ... 9

M6. Gender [DO NOT ASK]

Male ... 1
Female ... 2

Thank you very much for taking the time to answer the survey questions.

MAIN QUESTIONNAIRE

Q1 THROUGH Q38 ARE FOR *PROSPECTIVE FIRST-TIME HOME BUYERS* ONLY [SEGMENT=1, 2, OR 3]; SKIP TO Q39 IF RECENT FIRST-TIME HOME BUYERS [SEGMENT=4]

1. You indicated that you would like to buy a house in the future. When do you think you will purchase a home in the United States? Would it be ... [READ RESPONSE CATEGORIES]?

Within one year from today ... 1
Between 1 and 3 years from today ... 3
Between 3 and 5 years from today ... 4
Longer than 5 years from today ... 5
DK/RF ... 9

2. [ASK IF SEGMENT=1 (DREAMERS) AND 2 (PLANNERS)] You said that you wanted to become a home owner, but were not planning to buy a home now. What are the main reasons you have decided to wait before becoming a homeowner? [IF NECESSARY, READ RESPONSE CATEGORIES; ROTATE RESPONSE CATEGORIES 1 THROUGH 8 EXCEPT RESPONSE 9 (PREFER TO RENT); ALLOW MULTIPLE RESPONSES]

I can't afford to buy a house/I have not saved enough for a down payment ... 1
Not a good investment ... 2
I'm waiting until I get married or have children ... 3
I may not stay in [Houston/LA/Atlanta] for very long ... 4
My financial situation is not secure enough ... 5
I don't want to take out a mortgage ... 6
I don't want the responsibility of maintaining a home ... 7
Life's too unpredictable to make that kind of commitment ... 8
I just prefer to rent ... 9
OTHER ... SPECIFY ... 98
DK/RF ... 99

3. [ASK IF SEGMENT=3 (DOERS)] What are the main reasons you decided to buy a home at this time? [IF NECESSARY, READ RESPONSE CATEGORIES; ROTATE RESPONSE CATEGORIES 1 THROUGH 7 EXCEPT RESPONSE 8 (PREFER TO HOMEOWNERSHIP); ALLOW MULTIPLE RESPONSES]

I can now afford to buy a house ... 1
It is a good investment ... 2
I recently got married or had children (or soon will) ... 3
I plan to stay in [Houston/LA/Atlanta] for a while ... 4
I'm financially secure enough to buy a home ... 5
I'm now ready to take out a mortgage ... 6

- I found a house I want to buy ... 7
- I just prefer homeownership to renting ... 8
- OTHER ... SPECIFY ... 98
- DK/RF ... 99

4. Which of the following neighborhood characteristics would be **very** important for you in choosing a house to buy? [READ AND ROTATE RESPONSE CATEGORIES 1 THROUGH 8; MULTIPLE RESPONSES]

- Good public schools ... 1
- A low crime rate ... 2
- Access to public transportation ... 3
- Proximity to relatives and friends ... 4
- Proximity to work ... 5
- Friendly neighborhood ... 6
- Latino composition of the neighborhood ... 7
- A neighborhood with rising house values... 8
- NONE OF THE ABOVE/DK ... SKIP TO Q6 ... 98
- RF ... SKIP TO Q6 ... 99

5. [SKIP TO Q6 IF RESPONDENT CHOSE ONLY ONE RESPONSE CATEGORY IN ANSWERING Q4] Of those neighborhood characteristics you mentioned, which would be the **most** important for you in choosing a house to buy? [READ AND ROTATE RESPONSE CATEGORIES IF NECESSARY]

- Good public schools ... 1
- A low crime rate ... 2
- Access to public transportation ... 3
- Proximity to relatives and friends ... 4
- Proximity to work ... 5
- Friendly neighborhood ... 6
- Latino composition of the neighborhood ... 7
- A neighborhood with rising house values... 8
- NONE OF THE ABOVE/DK ... 98
- RF ... 99

6. Which of the following statements best describes your intention regarding homeownership? [READ RESPONSE CATEGORIES]

- I will buy a house in or near my current neighborhood ... 1
- I will buy a house in another neighborhood in this city ... 2
- I will buy a house in a nearby city ... 3
- I will move to another part of the state or country to buy a house ... 4
- DK/RF ... 9

7. How much do you like or dislike your current neighborhood? Do you very much like, somewhat like, somewhat dislike, or very much dislike your current neighborhood?

Very much like ... 1
Somewhat like ... 2
Somewhat dislike ... 3
Very much dislike ... 4
NEITHER LIKE NOR DISLIKE ... 7
DK ... 8
RF ... 9

8. Despite how you feel about your current neighborhood, how satisfied or unsatisfied are you with your current residence? Are you very satisfied, somewhat satisfied, somewhat unsatisfied, or very unsatisfied?

Very satisfied ... 1
Somewhat satisfied ... 2
Somewhat unsatisfied ... 3
Very unsatisfied ... 4
NEITHER SATISFIED NOR UNSATISFIED ... 7
DK ... 8
RF ... 9

Now, I would like to ask you a few questions about the process of buying a home.

9. Which part of the home buying process do you think will be most difficult? [READ (AND ROTATE) RESPONSE CATEGORIES IF NECESSARY]

Finding the house I can afford ... 1
Finding the house I want to buy ... 2
Qualifying for a mortgage ... 3
Being sure that it's a good deal ... 4
Getting trustworthy information ... 5
The amount of time and paperwork it will take ... 6
OTHER ... SPECIFY ... 98
DK/RF ... 99

10. How familiar or unfamiliar are you with how to find a home to buy? Are you very familiar, somewhat familiar, somewhat unfamiliar, or not at all familiar?

Very familiar ... 1
Somewhat familiar ... 2
Somewhat unfamiliar ... 3
Not at all familiar ... 4
DK ... 8

RF ... 9

11. How familiar or unfamiliar are you with what it takes to qualify for a mortgage? Are you very familiar, somewhat familiar, somewhat unfamiliar, or not at all familiar?

Very familiar ... 1
Somewhat familiar ... 2
Somewhat unfamiliar ... 3
Not at all familiar ... 4
DK ... 8
RF ... 9

Now, I would like to ask you some questions about how you might get information about home buying.

12. What would be your most useful sources of information about home buying? Would your most useful information sources be ... [READ RESPONSE CATEGORIES; ROTATE RESPONSE CATEGORIES 1 THROUGH 9; MULTIPLE RESPONSES]?

Family members or relatives ... 1
Friends or co-workers ... 2
Community based organizations ... 3
Religious leaders or church members ... 4
Newspapers or reading materials on home buying ... 5
Real estate professionals ... 6
Financial institutions or banks ... 7
Home buying classes or seminars ... 8
Internet ... 9
Or some other source ... SPECIFY ... 10
DK ... 98
RF ... 99

13. How easy or difficult would you say it is for you to find someone that you can trust to advise you about the home buying process? Is it very easy, somewhat easy, somewhat difficult, or very difficult?

Very easy ... 1
Somewhat easy ... 2
Somewhat difficult ... 3
Very difficult ... 4
NEITHER EASY OF DIFFCULT/DK/RF ... 9

14. Whose advice would you trust most in the home-buying process? [IF NECESSARY, READ RESPONSE CATEGORIES; ROTATE RESPONSE CATEGORIES 1 THROUGH 9]

- Family members or relatives ... 1
- Friends or co-workers ... 2
- Community based organizations ... 3
- Religious leaders or church members ... 4
- Newspapers or reading materials on home buying ... 5
- Real estate professionals ... 6
- Financial institutions or banks ... 7
- Home buying classes or seminars ... 8
- Internet ... 9
- OTHER ... SPECIFY ... 10
- NO TRUSTED ADVISOR ... 97
- DK ... 98
- RF ... 99

15. Thinking about the most recent time you looked for a home to rent or buy, do you believe you were discriminated against because of your Mexican heritage?

- Yes ... 1
- No ... SKIP TO Q17 ... 2
- DK ... SKIP TO Q17 ... 8
- RF ... SKIP TO Q17 ... 9

16. Who discriminated against you in the housing market? [READ ONLY IF NECESSARY: Was it the owners or managers of the properties, realtors or real estate agents, mortgage providers or someone else?]

- The owners or managers of the properties ... 1
- Realtors or real estate agents ... 2
- Mortgage providers ... 3
- Someone else ... SPECIFY ... 4
- DK/RF ... 9

17. How easy or difficult do you think it will be for you to find a house you can afford to buy in a neighborhood you want to live in? Would it be very easy, somewhat easy, somewhat difficult, or very difficult?

- Very easy ... 1
- Somewhat easy ... 2
- Somewhat difficult ... 3
- Very difficult ... 4
- DK ... 8
- RF ... 9

I have a few questions to ask solely for statistical purposes. Again, all information you provide will be kept strictly confidential.

18a. How much rent do you currently pay each month?

_____ [RECORD RENT IN DOLLARS; GO TO Q18B, IF
RESPONDENT IS HESITANT TO ANSWER]

18b. [ASK ONLY IF RESPONDENT DID NOT GIVE RENT IN DOLLARS] Do you
pay ... [READ RESPONSE CATEGORIES]

Nothing (rent free) ... 1
Less than \$500 ... 2
\$500 to \$999 ... 3
\$1,000 to \$1,499 ... 4
\$1,500 to \$1,999, or ... 5
\$2,000 or more ... 6
DK/RF ... 9

19a. [ASK IF SEGMENT=3 (DOERS)] What is the price of the home you would be
looking at?

\$ _____ [RECORD HOME PRICE IN DOLLARS; GO TO Q19B,
IF RESPONDENT IS HESITANT TO ANSWER]

19b. [ASK ONLY IF RESPONDENT DID NOT GIVE HOME PRICE IN DOLLARS]
Just stop me when I read your price range.

Less than 50,000 ... 1
\$50,000 to \$99,999 ... 2
\$100,000 to \$199,999 ... 3
\$200,000 to \$299,999 ... 4
\$300,000 to \$399,999 ... 5
\$400,000 to \$499,999 ... 6
\$500,000 or more ... 7
DK ... 8
RF ... 9

20. [ASK IF SEGMENT=3 (DOERS)] How likely or unlikely do you think it is that you
would be approved for a home mortgage? Is it very likely, somewhat likely,
somewhat unlikely, or very unlikely?

Very likely ... 1
Somewhat likely ... 2
Somewhat unlikely ... 3
Very unlikely ... 4
I HAVE ALREADY BEEN APPROVED FOR A MORTGAGE ... 5
NEITHER LIKELY NOR UNLIKELY/DK ... 8
RF ... 9

21. [ASK IF SEGMENT=3 (DOERS)] [DO NOT READ IF Q20=5: Suppose that the mortgage were approved.] How easy or difficult do you think it would be for you to pay your monthly mortgage payments? Would it be very easy, somewhat easy, somewhat difficult, or very difficult?

Very easy ... 1
Somewhat easy ... 2
Somewhat difficult ... 3
Very difficult ... 4
DK ... 8
RF ... 9

22. How easy or difficult would it be for you to save enough for the down payment? Would it be very easy, somewhat easy, somewhat difficult, or very difficult?

Very easy ... 1
Somewhat easy ... 2
Somewhat difficult ... 3
Very difficult ... 4
DK ... 8
RF ... 9

23. Other than you, or your spouse or domestic partner, would you have someone else contribute to the monthly payments or to the down payment of your future home?

Yes ... 1
No ... 2
DK ... 8
RF ... 9

24. How much down payment do you think you will need to buy the house you want? Would it be ... [READ RESPONSE CATEGORIES]

20% or more down ... 1
10% to 19% down ... 2
1% to 9% down, or ... 3
No money down ... 4
DK/RF ... 9

25. How much have you saved, if any, for a down payment?

_____ [RECORD RESPONSE IN DOLLARS; PUT A "0" FOR NO SAVING]
DK/RF ... 999999

Now, I would like to ask you a few questions about your financial opinions and experiences.

26. Nowadays a growing number of people are concerned about being laid-off or being unable to find a job in the near future. How about you? Are you very concerned, somewhat concerned, not very concerned, or not at all concerned about being laid-off or being unable to find a job?

Very concerned ... 1
Somewhat concerned ... 2
Not very concerned ... 3
Not at all concerned ... 4
DK ... 8
RF ... 9

27. Do you have a bank account?

Yes ... 1
No ... 2
DK ... 8
RF ... 9

28. Do you have a credit card?

Yes ... 1
No ... 2
DK ... 8
RF ... 9

29. Do you currently have a car loan?

Yes ... 1
No ... 2
DK ... 8
RF ... 9

30. In the past 2 years, have you been denied getting a car loan or a credit card?

Yes ... 1
No ... 2
DK ... 8
RF ... 9

Please tell me if you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with the following statements about yourself:

31. "I always pay my bills on time." Do you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with the statement?

Strongly agree ... 1
Somewhat agree ... 2
Somewhat disagree ... 3
Strongly disagree ... 4
NEITHER AGREE NOR DISAGREE/DK ... 8
RF ... 9

32. "I am in control of my finances." [READ IF NECESSARY: Do you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with the statement?]

Strongly agree ... 1
Somewhat agree ... 2
Somewhat disagree ... 3
Strongly disagree ... 4
NEITHER AGREE NOR DISAGREE/DK ... 8
RF ... 9

33. If you and your immediate family faced a major unexpected loss in income, how likely or unlikely is it that you could pay your bills for the next 3 months? Is it ...

Very likely ... 1
Somewhat likely ... 2
Somewhat unlikely ... 3
Very unlikely ... 4
NEITHER LIKELY NOR UNLIKELY/DK/RF ... 9

34. Have you taken a home buyers or credit education course?

Yes ... 1
No ... 2
DK/RF ... 9

Q35 THROUGH Q38 ARE FOR SEGMENT=3 (DOERS) ONLY; SKIP TO Q80 IF SEGMENT=1 (DREAMERS) AND SEGMENT=2 (PLANNERS)

35. [DO NOT ASK IF Q20=5] Have you applied for a mortgage to buy a home?

Yes ... 1
No ... SKIP TO Q37 ... 2
DK/RF ... SKIP TO Q37 ... 9

36. [ASK IF Q35=1; DO NOT ASK IF Q20=5] Were you approved to get the mortgage?

Yes, I was approved ... 1
No, I was not approved ... 2
I don't know yet whether it is approved or not ... 3
RF ... 9

37. Have you found a home you want and think you can afford to buy?

Yes ... 1
No ... SKIP TO Q80 ... 2
DK/RF ... SKIP TO Q80 ... 9

38. How did you find that home? Did you get help from someone to find that home? [IF NECESSARY, READ: who helped you?]

Realtors/ Real estate agents ... 1
Loan officers ... 2
Family members, Relatives, Friends, or Co-workers ... 3
Ads or fliers ... 4
I just looked (or will look) at "For Sale" signs; I drove around (or will drive around) to find a house; I happened to find the house ... 5
Representatives of community based organizations ... 6
Church leaders or members ... 7
Community leaders ... 8
The Internet ... 9
SOMEONE ELSE ... SPECIFICITY ... 98
DK/RF ... 99

Q39 THROUGH Q79 ARE FOR *RECENT FIRST-TIME HOME BUYERS* [SEGMENT=4 (ACHIEVERS)]; SKIP TO Q80 IF SEGMENT=1, 2, AND 3.

39. You indicated that you own your residence. When did you purchase your home? Was it ... [READ RESPONSE CATEGORIES?]

During the past year ... 1
Between 1 and 2 years ago ... 2
More than 2 years ago ... TERMINATE ... 8
DK/RF ... TERMINATE ... 9

40. Which of the following neighborhood characteristics were **very** important for you in buying your house? [READ AND ROTATE RESPONSE CATEGORIES 1 THROUGH 8; MULTIPLE RESPONSES]

Good public schools ... 1
A low crime rate ... 2
Access to public transportation ... 3

Proximity to relatives and friends ...	4
Proximity to work ...	5
Friendly neighborhood ...	6
Latino composition of the neighborhood ...	7
A neighborhood with rising house values ...	8
NONE OF THE ABOVE/DK ... SKIP TO Q42 ...	98
RF ... SKIP TO Q42 ...	99

41. [SKIP TO Q42 IF RESPONDENT CHOSE ONLY ONE RESPONSE CATEGORY IN ANSWERING Q40] Of those neighborhood characteristics you mentioned, which was the **most** important for you in buying your house? [READ RESPONSE CATEGORIES IF NECESSARY]

Good public schools ...	1
A low crime rate ...	2
Access to public transportation ...	3
Proximity to relatives and friends ...	4
Proximity to work ...	5
Friendly neighborhood ...	6
Latino composition of the neighborhood ...	7
A neighborhood with rising house values ...	8
NONE OF THE ABOVE/DK ...	98
RF ...	99

42. Which of the following statements best describes what you did to buy your house? [READ RESPONSE CATEGORIES]

I bought my house in or near the neighborhood where I had lived ...	1
I moved from another neighborhood in this city to buy my house ...	2
I moved from another nearby city to buy my house ...	3
I moved from a city in another part of the state or country to buy my house ...	4
DK/RF ...	9

Now, I would like you to think for a moment about the time before you bought your house.

43. Before you bought your house, how much did you like or dislike the neighborhood you were living? Did you very much like, somewhat like, somewhat dislike, or very much dislike your previous neighborhood?

Very much like ...	1
Somewhat like ...	2
Somewhat dislike ...	3
Very much dislike ...	4
NEITHER LIKE NOR DISLIKE ...	7
DK ...	8

RF ... 9

44. Before you bought your house, how satisfied or unsatisfied were you with your previous residence, despite how you felt about your neighborhood? Were you ...

Very satisfied ... 1
Somewhat satisfied ... 2
Somewhat unsatisfied, or ... 3
Very unsatisfied ... 4
NEITHER SATISFIED NOR UNSATISFIED ... 7
DK ... 8
RF ... 9

45. Which part of the home buying process do you think was most difficult? [READ RESPONSE CATEGORIES IF NECESSARY]

Accumulating the down payment ... 1
Making the monthly mortgage payments ... 2
Finding the house I could afford and wanted to buy ... 3
Qualifying for a mortgage ... 4
Being sure that it was a good deal ... 5
Getting trustworthy information ... 6
The amount of time and paperwork it took ... 7
OTHER ... SPECIFY ... 98
DK/RF ... 99

46. When you first started looking for a home to buy, how familiar or unfamiliar were you with how to find a home to buy? Were you very familiar, somewhat familiar, somewhat unfamiliar, or not at all familiar?

Very familiar ... 1
Somewhat familiar ... 2
Somewhat unfamiliar ... 3
Not at all familiar ... 4
DK ... 8
RF ... 9

47. [READ IF NECESSARY: When you first started looking for a home to buy] How familiar or unfamiliar were you with what it would take to qualify for a mortgage? Were you very familiar, somewhat familiar, somewhat unfamiliar, or not at all familiar?

Very familiar ... 1
Somewhat familiar ... 2
Somewhat unfamiliar ... 3
Not at all familiar ... 4

DK ... 8
RF ... 9

Now, I have a few questions about how you got information on home buying.

48. How easy or difficult was it for you to find information about home buying? Was it very easy, somewhat easy, somewhat difficult, or very difficult?

Very easy ... 1
Somewhat easy ... 2
Somewhat difficult ... 3
Very difficult ... 4
NEITHER EASY NOR DIFFICULT/DK ... 8
RF ... 9

49. What were your most useful sources of information about home buying? Were your most useful information sources ... [READ RESPONSE CATEGORIES; ROTATE RESPONSE CATEGORIES 1 THROUGH 9; MULTIPLE RESPONSES]?

Family members or relatives ... 1
Friends or co-workers ... 2
Community based organizations ... 3
Religious leaders or church members ... 4
Newspapers or reading materials on home buying ... 5
Real estate professionals ... 6
Financial institutions or banks ... 7
Home buying classes or seminars ... 8
Internet ... 9
Or some other source ... SPECIFY ... 10
DK ... 98
RF ... 99

50. Before you bought your home, how easy or difficult was it for you to find someone that you trusted to advise you about the home buying process? Was it very easy, somewhat easy, somewhat difficult, or very difficult?

Very easy ... 1
Somewhat easy ... 2
Somewhat difficult ... 3
Very difficult ... 4
NEITHER EASY NOR DIFFICULT/DK/RF ... 9

51. Whose advice did you trust most in the home-buying process? [IF NECESSARY, READ RESPONSE CATEGORIES; ROTATE RESPONSE CATEGORIES 1 THROUGH 9]

- Family members or relatives ... 1
- Friends or co-workers ... 2
- Community based organizations ... 3
- Religious leaders or church members ... 4
- Newspapers or reading materials on home buying ... 5
- Real estate professionals ... 6
- Financial institutions or banks ... 7
- Home buying classes or seminars ... 8
- Internet ... 9
- OTHER ... SPECIFY ... 10
- NO TRUSTED ADVISOR ... 97
- DK ... 98
- RF ... 99

52. How did you find a home to buy? [IF NECESSARY, READ: Who helped you?]

- Realtors/ Real estate agents ... 1
- Loan officers ... 2
- Family members, Relatives, Friends, or Co-workers ... 3
- Ads or fliers (including newspapers) ... 4
- I just looked at "For Sale" signs; I drove around to find a house; I happened to find the house ... 5
- Representatives of community based organizations ... 6
- Church leaders or members ... 7
- Community leaders ... 8
- The Internet ... 9
- SOMEONE ELSE ... SPECIFICY ... 98
- DK/RF ... 99

53. How did you find the mortgage lender? [DO NOT READ RESPONSE CATEGORIES]

- Through realtors/real estate professionals ... 1
- Through relatives, friends, or co-workers ... 2
- Through ads (on TV or newspapers) or fliers ... 3
- Through banks ... 4
- Through community-based organizations or church ... 5
- Through home buying classes or seminars ... 6
- Through the Internet ... 7
- THROUGH SOMETHING ELSE ... SPECIFY ... 8
- DK/RF ... 9

54. Thinking about the most recent time you looked for a home to rent or buy, do you believe you were discriminated against because of your Mexican heritage?

Yes ... 1

No ... SKIP TO Q56 ... 2
DK ... SKIP TO Q56 ... 8
RF ... SKIP TO Q56 ... 9

55. Who discriminated against you in the housing market? [READ ONLY IF NECESSARY: Was it the owners or managers of the properties, realtors or real estate agents, mortgage providers or someone else?]

The owners or managers of the properties ... 1
Realtors or real estate agents ... 2
Mortgage providers ... 3
Someone else ... SPECIFY ... 4
DK/RF ... 9

56. How easy or difficult was it for you to find a house to buy? Was it very easy, somewhat easy, somewhat difficult, or very difficult?

Very easy ... 1
Somewhat easy ... 2
Somewhat difficult ... 3
Very difficult ... 4
DK ... 8
RF ... 9

I have a few questions to ask solely for statistical purposes. Again, all information you provide will be kept strictly confidential.

57a. What was the original amount of your total monthly mortgage payment, including taxes and insurance?

_____ [RECORD MONTHLY MORTGAGE PAYMENT IN DOLLARS; GO TO Q57B, IF RESPONDENT WERE HESITANT TO ANSWER]

57b. [ASK ONLY IF RESPONDENT DID NOT GIVE MORTGAGE PAYMENT IN DOLLARS] Did you pay ...

Less than \$500 ... 1
\$500 to \$999 ... 2
\$1,000 to \$1,499 ... 3
\$1,500 to \$1,999 ... 4
\$2,000 to \$2,499 ... 5
\$2,500 + ... 6
I DON'T HAVE A MORTGAGE/ MORTGAGE PAYMENT FREE ... 8
DK/RF ... 9

58. What was the interest rate on the first mortgage you took out?

_____ [RECORD THE MORTGAGE INTEREST RATE IN
PERCENTAGE]
DK/RF ... 99

59. What type of mortgage did you have?

30-year fixed rate ... 1
15-year fixed rate ... 2
Other fixed term ... 3
Adjustable rate mortgage ... 4
Balloon or other ... 5
DK/RF ... 9

60a. How much did you pay per month in rent on your previous residence?

_____ [RECORD RENT IN DOLLARS; GO TO Q60B, IF
RESPONDENT WERE HESITANT TO ANSWER]

60b. [ASK ONLY IF RESPONDENT DID NOT GIVE RENT IN DOLLARS] Did you
pay ... [READ RESPONSE CATEGORIES]

Nothing (rent free) ... 1
Less than \$500 ... 2
\$500 to \$999 ... 3
\$1,000 to \$1,499 ... 4
\$1,500 to \$1,999, or ... 5
\$2,000 or more ... 6
DK/RF ... 9

61a. What was the total price of your home before the down payment?

_____ [RECORD HOME PRICE IN DOLLARS; GO TO Q61B, IF
RESPONDENT WERE HESITANT TO ANSWER]

61b. [ASK ONLY IF RESPONDENT DID NOT GIVE HOME PRICE IN DOLLARS]
Just stop me when I read your price range.

Less than \$100,000 ... 1
\$100,000 to \$199,999 ... 2
\$200,000 to \$299,999 ... 3
\$300,000 to \$399,999 ... 4
\$400,000 to \$499,999 ... 5
\$500,000 or above ... 6
DK ... 8
RF ... 9

62. Before you applied for a mortgage, how likely or unlikely did you think that your application would be approved? Was it ...

Very likely ... 1
Somewhat likely ... 2
Somewhat unlikely ... 3
Very unlikely ... 4
NEITHER LIKELY NOR UNLIKELY/DK ... 8
RF ... 9

63. Before buying a home, how certain or uncertain were you about getting the mortgage that was best for you? Were you ...?

Very certain ... 1
Somewhat certain ... 2
Somewhat uncertain ... 3
Very uncertain ... 4
DK ... 8
RF ... 9

64. How easy or difficult have you found paying your monthly mortgage payments? Is it very easy, somewhat easy, somewhat difficult, or very difficult?

Very easy ... 1
Somewhat easy ... 2
Somewhat difficult ... 3
Very difficult ... 4
DK ... 8
RF ... 9

65. Other than you, or your spouse or domestic partner, does anyone else contribute to the monthly payments of the mortgage?

Yes ... 1
No ... 2
DK ... 8
RF ... 9

66. Did you find your home before your mortgage application was approved?

Yes ... 1
No ... 2
DK ... 8
RF ... 9

67. How easy or difficult was it for you to save enough for the down payment? Was it very easy, somewhat easy, somewhat difficult, or very difficult?

Very easy ... 1
Somewhat easy ... 2
Somewhat difficult ... 3
Very difficult ... 4
DK ... 8
RF ... 9

68. What is the approximate down payment you made to buy your home? Was it ...

20% or more down ... 1
10% to 19% down ... 2
1% to 9% down, or ... 3
No money down ... 4
DK/RF ... 9

69. Where did you get the funds for the down payment and closing cost on your home purchase? [READ RESPONSE CATEGORIES ONLY IF NECESSARY; MULTIPLE RESPONSES]

From savings ... 1
Gift from family or friends ... 2
Loan from family or friends ... 3
Proceeds from sale of assets (stocks, bonds, car, property, etc.) ... 4
Contribution from ethnic association ... 5
Contribution from non-profit or from government source ... 6
Loan against 401(K) or other retirement account ... 7
Other type of loan ... SPECIFY ... 8
DK/RF ... 9

Now, I would like to ask you a few questions about your financial opinions and experiences.

70. Many people are concerned about being laid-off or being unable to find a job in the near future. Before you bought the house, were you very concerned, somewhat concerned, not very concerned, or not at all concerned about being laid-off or being unable to find a job?

Very concerned ... 1
Somewhat concerned ... 2
Not very concerned ... 3
Not at all concerned ... 4
DK ... 8
RF ... 9

71. Before buying your house, did you have a bank account?

Yes ... 1
No ... 2
DK ... 8
RF ... 9

72. Did you have a credit card?

Yes ... 1
No ... 2
DK ... 8
RF ... 9

73. Did you have a car loan when you applied for the mortgage?

Yes ... 1
No ... 2
DK ... 8
RF ... 9

74. In the 2 years before you applied for the mortgage, had you ever been denied getting a car loan or a credit card?

Yes ... 1
No ... 2
DK ... 8
RF ... 9

Please tell me if you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with the following statements about yourself:

75. "In the two years before I bought my home, I always paid my bills on time." Do you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with the statement?

Strongly agree ... 1
Somewhat agree ... 2
Somewhat disagree ... 3
Strongly disagree ... 4
NEITHER AGREE NOR DISAGREE/DK ... 8
RF ... 9

76. "In the two years before I bought my home, I was in control of my finances." [READ IF NECESSARY: Do you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with the statement?]

- Strongly agree ... 1
- Somewhat agree ... 2
- Somewhat disagree ... 3
- Strongly disagree ... 4
- NEITHER AGREE NOR DISAGREE/DK ... 8
- RF ... 9

77. Thinking back to the period of two years prior to your home purchase, if you and your immediate family faced a major unexpected loss in income, how likely or unlikely was it that you could have paid your bills for three months? Was it ...

- Very likely ... 1
- Somewhat likely ... 2
- Somewhat unlikely ... 3
- Very unlikely ... 4
- NEITHER LIKELY NOR UNLIKELY/DK/RF ... 9

78. Why did you decide to buy a home at this time? [READ RESPONSE CATEGORIES IF NECESSARY; ROTATE RESPONSE CATEGORIES 1 THROUGH 7]

- I could afford to buy a house ... 1
- It is a good investment ... 2
- I recently got married or had children (or soon will) ... 3
- I believed I would stay in [Houston/LA/Atlanta] for a while ... 4
- I was financially secure enough to buy a home ... 5
- I was now ready to take out a mortgage ... 6
- I found a house I wanted to buy ... 7
- I just prefer homeownership to renting ... 8
- OTHER ... SPECIFY ... 98
- DK/RF ... 99

79. On how many separate houses did you make an offer before you bought your current home?

_____ [RECORD THE NUMBER OF OFFERS]
DK/RF ... 999

RESUME ALL

80. Do you prefer to work with a Latino, or Hispanic, realtor or real estate agent?

Yes ... 1
No ... 2
DK ... 8
RF ... 9

81. Do you or anyone in your household regularly send money to family members, friends, church, or other organizations in Mexico?

Yes, regularly send money ... 1
No, do not regularly send money ... SKIP TO Q83 ... 2
DK ... SKIP TO Q83 ... 8
RF ... SKIP TO Q83 ... 9

82. [ASK IF Q81=1] What would be your best estimate of how much you and other members of your household sent last year in U.S. dollars?

\$ _____ [RECORD THE AMOUNT OF REMITTANCES IN DOLLARS]
DK/RF ... 999999

83. Do you believe banks and other lenders in the United States will make mortgage loans to non-U.S. citizens?

Yes ... 1
No ... 2
DK ... 8
RF ... 9

DEMOGRAPHIC QUESTIONS

I now have only a few additional questions to ask. I reassure you that your responses will be kept strictly confidential.

84. [ASK IF S2=2] How comfortable are you with expressing yourself in English? Are you very comfortable, somewhat comfortable, not very comfortable, or not at all comfortable?

Very comfortable ... 1
Somewhat comfortable ... 2
Not very comfortable ... 3
Not at all comfortable ... 4
DK ... 8
RF ... 9

85. How long does it take you to get to work?

_____ [RECORD RESPONSE IN MINUTES]
DK/RF ... 999

86. In what year were you born?

DK/RF ... 9999

87. What is the last grade of school you completed? [IF NECESSARY, READ
RESPONSE CATEGORIES]

- Grade school or less (No schooling or Grade 1 through 8) ... 1
- Some high school (Grade 9 through 12) ... 2
- High school graduate ... 3
- Some college/Vocational (technical) school ... 4
- College graduate (BA, BS) ... 5
- Graduate (MA, MS, MBA, MPA, MD, M.Div., M.Ed., JD, Ed.D., Ph.D.etc.) ... 6
- DK/RF ... 9

88. What is your current marital status? Are you ...

- Married ... 1
- Separated ... 2
- Divorced ... 3
- Widowed ... 4
- Never married ... 5
- Or do you have a domestic companion ... 6
- DK/RF ... 9

89. How many people including both adults and children are living in your home?

_____ [RECORD THE NUMBER OF HOUSEHOLD MEMBERS]
DK/RF ... 99

90. How many children under the age 18 are living in your household?

_____ [RECORD THE NUMBER OF CHILDREN]
DK/RF ... 99

91. Were you born in the United States?

- Yes ... 1
- No ... 2
- DK/RF ... 9

92. [ASK IF Q91=1] Was your mother or father born in the United States?

- Mother only ... 1
- Father only ... 2
- Both parents ... 3
- Neither parent ... 4
- DK/RF ... 9

SKIP TO Q96

93. [ASK IF Q91=2 OR 9] Thinking back to the period after you first migrated to the United States, can you tell me in what year you began to live continuously in the United States?

_____ [RECORD YYYY]
DK/RF ... 9999

94. [ASK IF Q91=2 OR 9] Are you a legal permanent resident of the United States, a naturalized U.S. citizen, or something else?

- Legal permanent resident ... 1
- Naturalized U.S. citizen ... SKIP TO Q96 ... 2
- Something else ... 3
- DK/RF ... 9

95. [ASK IF Q91=2 OR 9] Do you plan to make the United States your permanent home or do you intend to return to Mexico someday?

- Plan to make a permanent home of the United States ... 1
- Plan to return to Mexico ... 2
- NOT SURE/DK ... 3
- RF ... 9

96. Do you currently own a house or plan to buy or build a house in Mexico?

- Yes ... SKIP TO Q98 ... 1
- No ... 2
- DK/RF ... 9

97. Have you ever owned a house in Mexico?

- Yes ... 1
- No ... 2
- DK/RF ... 9

98. Your responses to our survey will be used only for academic and policy research purposes. Which of the following categories best describes your total household

income before taxes for last year, including the incomes of other members of your household? Just stop me when I read the correct category [READ RESPONSE CATEGORIES SLOWLY].

Under \$35,000 ... 1
\$35,000 to \$49,999 ... 2
\$50,000 to \$64,999 ... 3
\$65,000 to \$79,999 ... 4
\$80,000 and above ... 5
DK/RF ... 9

99. Gender [DO NOT ASK]

Male ... 1
Female ... 2

100. We are planning to conduct an up to 45 minutes long in-person interview with some of the respondents of this survey in June and July. You would be paid \$40 to participate. Would you be interested in participating in the follow-up interviews?

Yes ... GO TO Q101 ... 1
No ... STOP ... 2
DK/RF ... STOP ... 9

101. May I please have your name in case we want to have a follow-up interview with you?

_____ [RECORD THE NAME OF THE RESPONDENT]

Thank you very much for taking the time to answer the survey questions.