



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
<b>Pretest</b>	3/29/2022	3/30/2022	828	188	23%	28	14.9%
<b>Main</b>	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

ppstata	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](http://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., 2018<sup>1</sup> and Yeager et al., 2011<sup>2</sup>).

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.<sup>3</sup>

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

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<sup>1</sup> 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.

<sup>2</sup> 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.

<sup>3</sup> 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 Latino<sup>SM</sup> Recruitment**

In 2008, KnowledgePanel Latino<sup>SM</sup> 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)<sup>4</sup> 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 × 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 × 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

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<sup>4</sup> 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.*

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

## 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"> <li>• Ad-hoc, one shot</li> </ul>
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, insértese: 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.<sup>5</sup>

### 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%
<b>K. Cumulative response rate</b>	<b>2.7%</b>

### 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.

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<sup>5</sup> The full text of the paper is available on the Public Opinion Quarterly – Special issue webpage: [http://www.oxfordjournals.org/our\\_journals/pog/special.html](http://www.oxfordjournals.org/our_journals/pog/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 of '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