



**Mortgages**  
Fieldwork Dates: 1st - 2nd October 2018

**Conducted by YouGov**  
**On behalf of US OmniBus**

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#### **BACKGROUND**

This spreadsheet contains survey data collected and analysed by YouGov plc. No information contained within this spreadsheet may be published without the consent of YouGov Plc and the client named on the front cover.

Methodology: This survey has been conducted using an online interview administered to members of the YouGov Plc panel of 1.2 million individuals who have agreed to take part in surveys. Emails are sent to panellists selected at random from the base sample. The e-mail invites them to take part in a survey and provides a generic survey link. Once a panel member clicks on the link they are sent to the survey that they are most required for, according to the sample definition and quotas. (The sample definition could be "US adult population" or a subset such as "US adult females"). Invitations to surveys don't expire and respondents can be sent to any available survey. The responding sample is weighted to the profile of the sample definition to provide a representative reporting sample. The profile is normally derived from census data or, if not available from the census, from industry accepted data.

YouGov plc make every effort to provide representative information. All results are based on a sample and are therefore subject to statistical errors normally associated with sample-based information.

For further information about the results in this spreadsheet, please contact YouGov Plc +1 888.729.0773 or email [omnibus.us@yougov.com](mailto:omnibus.us@yougov.com) quoting the survey details

#### **EDITOR'S NOTES - all press releases should contain the following information**

All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 1198 adults. Fieldwork was undertaken between 1st - 2nd October 2018. The survey was carried out online. The figures have been weighted and are representative of all US adults (aged 18+).

NOTE: All press releases or other publications must be checked by YouGov Plc before use. YouGov requires 48hours to check a press release unless otherwise agreed.

- YouGov is registered with the Information Commissioner
- YouGov is a member of the British Polling Council

Any percentages calculated on bases fewer than 50 respondents must not be reported as they do not represent a wide enough cross-section of the target population to be considered statistically reliable. These figures will be italicised.

# US OmniBus Mortgages

US\_nat Sample: 1st - 2nd October 2018



Total	Gender		Age			Region				Race				No HS, High school graduate
	Male	Female	18 to 34	35 to 54	55+	Northeast	Midwest	South	West	White	Black	Hispanic	Other (NET)	
	A	B	C	D	E	F	G	H	I	J	K	L	M	

## GOM\_q1. In general, to what extent would you prefer to rent or own your primary residence?

Unweighted base	1198	542	656	339	422	437	243	232	479	244	797	155	154	92	448
<b>Base: All US Adults</b>	1190	590	600	358	415	417	245	224	473	248	772	146	181	90	499
I would strongly prefer to rent my primary residence	8%	8%	8%	9%	7%	7%	6%	6%	8%	8%	6%	19%	10%	2%	9%
											J.L.M	M	*	Q	
I would somewhat prefer to rent my primary residence	8%	9%	7%	14%	8%	3%	7%	9%	7%	11%	7%	7%	10%	14%	6%
				D.E	E									J*	
I would somewhat prefer to own my primary residence	18%	20%	16%	22%	19%	13%	22%	18%	17%	16%	16%	19%	23%	26%	16%
				E	E									J*	
I would strongly prefer to own my primary residence	59%	58%	59%	44%	57%	73%	55%	60%	59%	60%	65%	45%	45%	49%	57%
				C	C.D						K.L.M	*	*	*	
Don't know	8%	5%	10%	11%	9%	4%	9%	7%	8%	6%	6%	10%	13%	9%	11%
			A	E	E							J	*	O.Q	

## GOM\_q2. Do you have a mortgage on your primary residence?

Unweighted base	1198	542	656	339	422	437	243	232	479	244	797	155	154	92	448
<b>Base: All US Adults</b>	1190	590	600	358	415	417	245	224	473	248	772	146	181	90	499
Yes, I currently have a mortgage	34%	34%	34%	20%	43%	37%	36%	34%	33%	33%	39%	22%	23%	32%	27%
				C	C						K.L	*	*	*	
No, but I used to have a mortgage	21%	21%	21%	12%	17%	34%	20%	26%	21%	19%	24%	15%	16%	18%	19%
						C.D					K.L	*	*	*	
No, I have never had a mortgage	39%	40%	39%	56%	37%	27%	36%	36%	40%	44%	33%	56%	54%	43%	46%
				D.E	E						J	J	J	*	P.Q
Don't know	6%	5%	6%	12%	3%	2%	9%	4%	5%	4%	5%	8%	8%	7%	8%
				D.E								*	*	*	O.Q

## GOM\_q3. Which of the following best applies to your main home?

Unweighted base	1198	542	656	339	422	437	243	232	479	244	797	155	154	92	448
<b>Base: All US Adults</b>	1190	590	600	358	415	417	245	224	473	248	772	146	181	90	499
Own outright (i.e., don't have a mortgage)	20%	20%	20%	8%	15%	35%	21%	27%	19%	15%	25%	10%	12%	12%	21%
				C	C	C.D		H.I			K.L.M	*	*	*	
Own, but with a mortgage	32%	31%	32%	18%	39%	36%	33%	31%	32%	30%	37%	18%	20%	31%	24%
				C	C						K.L	*	*	K.L*	
Living in housing owned by a government agency	4%	5%	3%	7%	5%	1%	7%	3%	3%	4%	2%	9%	8%	4%	5%
				E	E		G.H				J	J	J	*	Q
Renting from a private landlord (including parents or guardian)	27%	27%	27%	32%	30%	20%	21%	24%	27%	36%	22%	37%	39%	29%	27%
				E	E					F.G.H	J	J	J	*	
Living rent free (e.g., living with parents or guardian)	10%	11%	8%	24%	5%	2%	9%	11%	9%	10%	8%	12%	9%	18%	10%
				D.E	E									J.L*	Q
Other	5%	4%	6%	6%	5%	5%	6%	4%	6%	4%	4%	9%	7%	5%	7%
											J	J	J	*	
Don't know	3%	2%	3%	6%	1%	1%	3%	2%	4%	1%	2%	5%	6%	1%	5%
				D.E							J	J	J	*	O.P.Q

## GOM\_q4. How many times have you ever had to refinance your mortgage?

Unweighted base	415	192	223	63	185	167	90	78	164	83	313	36	36	30	120
<b>Base: All US Adults With Mortgage</b>	401	198	203	71	178	153	88	75	157	81	298	32	42	29	132
Never	46%	47%	45%	55%	52%	34%	40%	51%	51%	38%	46%	41%	54%	37%	48%
				E*	E		*	*	*	*	*	*	**	**	**
Once	22%	22%	23%	12%	24%	26%	20%	17%	23%	29%	23%	36%	9%	26%	19%
				*	*	C	*	*	*	*	*	*	**	**	**
2 Times	17%	17%	16%	18%	13%	21%	21%	12%	16%	18%	17%	8%	18%	18%	16%
				*	*	D	*	*	*	*	*	*	**	**	**
3 Times	8%	7%	8%	4%	6%	11%	9%	14%	4%	5%	8%	5%	5%	9%	7%

# US OmniBus Mortgages

US\_nat Sample: 1st - 2nd October 2018



Total	Education			Marital Status						Children under the age of 18		Income		
	Some college, 2-year	4-year	Post Grad	Married	Separated	Divorced	Widowed	Never married	Domestic / civil partnership	Yes	No	Under \$40k	\$40k to \$80k	\$80k+
	O	P	Q	R	S	T	U	V	W	X	Y	Z	AA	AB

## GOM\_q1. In general, to what extent would you prefer to rent or own your primary residence?

	Unweighted base	1198	406	220	124	586	30	134	56	338	54	376	822	479	306	256
<b>Base: All US Adults</b>		1190	376	206	108	561	30	134	55	356	55	368	821	485	305	241
I would strongly prefer to rent my primary residence	8%	7%	7%	3%	5%	10%	**	R.W	R.W*	9%	2%	7%	8%	13%	6%	3%
I would somewhat prefer to rent my primary residence	8%	8%	12%	10%	7%	7%	**	5%	2%	12%	13%	8%	8%	9%	8%	10%
I would somewhat prefer to own my primary residence	18%	19%	21%	17%	15%	29%	**	22%	7%	22%	21%	19%	18%	19%	17%	15%
I would strongly prefer to own my primary residence	59%	61%	53%	68%	70%	48%	**	52%	57%	45%	56%	59%	58%	50%	63%	70%
Don't know	8%	6%	7%	2%	4%	6%	**	7%	18%	12%	9%	7%	8%	9%	6%	2%

## GOM\_q2. Do you have a mortgage on your primary residence?

	Unweighted base	1198	406	220	124	586	30	134	56	338	54	376	822	479	306	256
<b>Base: All US Adults</b>		1190	376	206	108	561	30	134	55	356	55	368	821	485	305	241
Yes, I currently have a mortgage	34%	34%	39%	55%	48%	16%	**	29%	20%	17%	30%	43%	30%	19%	41%	55%
No, but I used to have a mortgage	21%	22%	22%	28%	26%	16%	**	25%	29%	13%	16%	18%	23%	19%	25%	24%
No, I have never had a mortgage	39%	40%	35%	16%	24%	59%	**	43%	45%	59%	47%	36%	41%	56%	31%	18%
Don't know	6%	4%	4%	1%	3%	9%	**	3%	6%	11%	7%	3%	6%	6%	2%	3%

## GOM\_q3. Which of the following best applies to your main home?

	Unweighted base	1198	406	220	124	586	30	134	56	338	54	376	822	479	306	256
<b>Base: All US Adults</b>		1190	376	206	108	561	30	134	55	356	55	368	821	485	305	241
Own outright (i.e., don't have a mortgage)	20%	17%	23%	17%	27%	20%	**	14%	33%	10%	14%	16%	22%	17%	23%	23%
Own, but with a mortgage	32%	32%	38%	54%	47%	9%	**	27%	20%	14%	24%	41%	27%	16%	39%	54%
Living in housing owned by a government agency	4%	4%	2%	1%	3%	10%	**	3%	2%	5%	9%	6%	3%	7%	1%	3%
Renting from a private landlord (including parents or guardian)	27%	28%	27%	21%	17%	52%	**	42%	29%	32%	41%	28%	27%	40%	25%	12%
Living rent free (e.g., living with parents or guardian)	10%	13%	6%	2%	1%	9%	**	5%	3%	27%	3%	3%	13%	9%	8%	6%
Other	5%	5%	3%	4%	3%	-	**	8%	12%	8%	2%	3%	6%	8%	3%	1%
Don't know	3%	0%	1%	1%	2%	-	**	1%	2%	4%	7%	3%	3%	3%	1%	1%

## GOM\_q4. How many times have you ever had to refinance your mortgage?

	Unweighted base	415	137	91	67	283	5	42	11	60	14	165	250	93	129	138
<b>Base: All US Adults With Mortgage</b>		401	128	81	60	270	5	38	11	61	16	158	243	92	126	132
Never	46%	49%	35%	49%	44%	42%	**	46%	41%	50%	69%	46%	46%	49%	47%	46%
Once	22%	25%	25%	21%	25%	38%	**	28%	21%	13%	4%	28%	19%	26%	24%	24%
2 Times	17%	12%	25%	16%	16%	-	**	15%	18%	21%	15%	15%	18%	11%	16%	18%
3 Times	8%	6%	8%	10%	10%	-	**	4%	10%	3%	-	4%	10%	5%	9%	8%

# US OmniBus

## Mortgages

US\_nat Sample: 1st - 2nd October 2018



Total	
	Prefer not to say
	AC

GOM\_q1. In general, to what extent would you prefer to rent or own your primary residence?

	Unweighted base	1198	157
	<b>Base: All US Adults</b>	1190	159
I would strongly prefer to rent my primary residence		8%	2%
I would somewhat prefer to rent my primary residence		8%	4%
I would somewhat prefer to own my primary residence		18%	19%
I would strongly prefer to own my primary residence		59%	58%
Don't know		8%	17%
			Z,AA,AB

GOM\_q2. Do you have a mortgage on your primary residence?

	Unweighted base	1198	157
	<b>Base: All US Adults</b>	1190	159
Yes, I currently have a mortgage		34%	33%
No, but I used to have a mortgage		21%	16%
No, I have never had a mortgage		39%	36%
Don't know		6%	15%
			Z,AA,AB

GOM\_q3. Which of the following best applies to your main home?

	Unweighted base	1198	157
	<b>Base: All US Adults</b>	1190	159
Own outright (i.e., don't have a mortgage)		20%	18%
Own, but with a mortgage		32%	31%
Living in housing owned by a government agency		4%	-
Renting from a private landlord (including parents or guardian)		27%	13%
Living rent free (e.g., living with parents or guardian)		10%	22%
Other		5%	8%
Don't know		3%	8%
			Z,AA,AB

GOM\_q4. How many times have you ever had to refinance your mortgage?

	Unweighted base	415	55
	<b>Base: All US Adults With Mortgage</b>	401	52
Never		46%	37%
Once		22%	10%
2 Times		17%	25%
3 Times		8%	7%
			Z*

**US OmniBus  
Mortgages**

US\_nat Sample: 1st - 2nd October 2018



	Total	Gender		Age			Region				Race				No HS, High school graduate
		Male	Female	18 to 34	35 to 54	55+	Northeast	Midwest	South	West	White	Black	Hispanic	Other (NET)	
				*			*	H*		*	*	**	**		
4 Times	2%	2%	2%	2%	1%	4%	4%	1%	-	5%	2%	-	4%	-	3%
				*			H*	*		H*	*	**	**		
5 Times	0%	1%	-	-	-	1%	-	1%	-	-	0%	-	-	-	1%
				*			*	*		*	*	**	**		
6 Times	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
				*			*	*		*	*	**	**		
7 Times	0%	0%	0%	1%	1%	-	-	-	1%	-	-	-	-	6%	1%
				*			*	*		*	*	**	**		
8 or more times	0%	-	0%	-	0%	-	-	-	-	1%	-	2%	-	-	-
				*			*	*		*	J*	**	**		
Don't know	2%	1%	2%	3%	2%	1%	2%	1%	3%	-	1%	-	7%	-	3%
				*			*	*		*	*	**	**		
Prefer not to say	3%	2%	4%	6%	2%	3%	3%	3%	2%	4%	2%	8%	2%	3%	2%
				*			*	*		*	*	**	**		

How likely do you think it is that you will do each of the following? Please select one option on each row.

GOM\_q5\_1.

**Refinance your mortgage in the future**

	Unweighted base	209	98	111	22	82	105	50	38	73	48	161	17	13	18	57
<b>Base: All US adults with a mortgage</b>		199	99	100	26	79	95	49	34	69	47	150	16	16	17	63
Very likely		12%	13%	11%	35%	13%	6%	17%	9%	8%	16%	11%	33%	18%	-	8%
			*	*	**	*	*	*	*	*	*	*	**	**	**	*
Somewhat likely		14%	15%	14%	14%	18%	11%	9%	14%	15%	20%	15%	13%	-	22%	12%
			*	*	**	*	*	*	*	*	*	*	**	**	**	*
Neither likely nor unlikely		17%	13%	21%	7%	21%	16%	14%	19%	23%	9%	20%	3%	6%	16%	17%
			*	*	**	*	*	*	*	*	*	*	**	**	**	*
Somewhat unlikely		16%	18%	13%	16%	18%	13%	8%	12%	19%	21%	15%	-	26%	21%	23%
			*	*	**	*	*	*	*	*	*	*	**	**	**	O*
Very unlikely		35%	33%	36%	18%	24%	48%	39%	45%	29%	32%	35%	43%	20%	42%	33%
			*	**	**	*	D	*	*	*	*	*	**	**	**	*
Don't know		6%	8%	4%	10%	5%	5%	11%	-	8%	2%	4%	8%	30%	-	8%
			*	*	**	*	*	G*	*	*	*	*	**	**	**	*
Prefer not to say		0%	-	1%	-	1%	-	-	3%	-	-	1%	-	-	-	-
			*	*	**	*	*	*	*	*	*	*	**	**	**	*

GOM\_q5\_2.

**Pay off your mortgage in full**

	Unweighted base	209	98	111	22	82	105	50	38	73	48	161	17	13	18	57
<b>Base: All US adults with a mortgage</b>		199	99	100	26	79	95	49	34	69	47	150	16	16	17	63
Very likely		36%	36%	36%	21%	42%	35%	29%	40%	38%	36%	38%	23%	23%	42%	25%
			*	*	**	*	*	*	*	*	*	*	**	**	**	*
Somewhat likely		27%	28%	25%	31%	30%	23%	24%	22%	33%	24%	27%	26%	29%	25%	37%
			*	*	**	*	*	*	*	*	*	*	**	**	**	O*
Neither likely nor unlikely		11%	13%	8%	17%	10%	10%	14%	5%	11%	10%	8%	9%	35%	11%	9%
			*	*	**	*	*	*	*	*	*	*	**	**	**	*
Somewhat unlikely		8%	9%	8%	13%	4%	11%	8%	12%	3%	13%	7%	19%	7%	6%	5%
			*	*	**	*	*	*	*	H*	*	**	**	**	**	*
Very unlikely		15%	12%	18%	18%	11%	18%	16%	19%	12%	17%	16%	20%	7%	16%	22%
			*	**	**	*	*	*	*	*	*	*	**	**	**	*
Don't know		3%	2%	5%	-	4%	3%	8%	2%	3%	-	4%	3%	-	-	2%
			*	*	**	*	*	*	*	*	*	*	**	**	**	*
Prefer not to say		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
			*	*	**	*	*	*	*	*	*	*	**	**	**	*



# US OmniBus Mortgages

US\_nat Sample: 1st - 2nd October 2018



	Total	Prefer not to say
		*
4 Times	2%	2%
		*
5 Times	0%	-
		*
6 Times	-	-
		*
7 Times	0%	2%
		*
8 or more times	0%	-
		*
Don't know	2%	6%
		AA*
Prefer not to say	3%	12%
		Z_AA.AB*

How likely do you think it is that you will do each of the following? Please select one option on each row.

GOM\_q5\_1.

## Refinance your mortgage in the future

	Unweighted base	209	24
<b>Base: All US adults with a mortgage</b>	199	23	
Very likely	12%	4%	**
		**	
Somewhat likely	14%	11%	**
		**	
Neither likely nor unlikely	17%	23%	**
		**	
Somewhat unlikely	16%	21%	**
		**	
Very unlikely	35%	32%	**
		**	
Don't know	6%	9%	**
		**	
Prefer not to say	0%	-	**
		**	

GOM\_q5\_2.

## Pay off your mortgage in full

	Unweighted base	209	24
<b>Base: All US adults with a mortgage</b>	199	23	
Very likely	36%	45%	**
		**	
Somewhat likely	27%	17%	**
		**	
Neither likely nor unlikely	11%	24%	**
		**	
Somewhat unlikely	8%	-	**
		**	
Very unlikely	15%	9%	**
		**	
Don't know	3%	4%	**
		**	
Prefer not to say	-	-	**
		**	



# US OmniBus Mortgages

US\_nat Sample: 1st - 2nd October 2018



Total	Gender		Age			Region				Race				No HS, High school graduate
	Male	Female	18 to 34	35 to 54	55+	Northeast	Midwest	South	West	White	Black	Hispanic	Other (NET)	

GOM\_q5\_3.

Take out an additional mortgage on your primary residence

	Unweighted base	209	98	111	22	82	105	50	38	73	48	161	17	13	18	57
<b>Base: All US adults with a mortgage</b>		199	99	100	26	79	95	49	34	69	47	150	16	16	17	63
Very likely		3%	-	7%	-	6%	2%	9%	-	1%	3%	2%	8%	11%	-	3%
			*	A	**	*		H*	*	*	*		**	**	**	*
Somewhat likely		7%	12%	2%	15%	9%	3%	5%	3%	11%	6%	7%	16%	-	5%	4%
			B*	**	**	*		*	*	*	*	**	**	**	**	*
Neither likely nor unlikely		11%	12%	9%	25%	10%	7%	10%	13%	8%	14%	9%	-	23%	26%	6%
			*	**	**	*		*	*	*	*	9%	**	**	**	*
Somewhat unlikely		15%	16%	13%	13%	14%	16%	20%	12%	17%	8%	17%	-	23%	-	19%
			*	**	**	*		*	*	*	*	**	**	**	**	*
Very unlikely		60%	58%	62%	43%	55%	69%	50%	69%	61%	64%	61%	69%	30%	69%	64%
			*	**	**	*		*	*	*	*	**	**	**	**	*
Don't know		3%	2%	4%	4%	3%	3%	4%	-	3%	4%	3%	7%	7%	-	3%
			*	**	**	*		*	*	*	*	**	**	**	**	*
Prefer not to say		1%	-	3%	-	2%	1%	2%	3%	-	2%	1%	-	5%	-	2%
			*	**	**	*		*	*	*	*	**	**	**	**	*

GOM\_q5\_4.

That your residence will ever be foreclosed upon

	Unweighted base	209	98	111	22	82	105	50	38	73	48	161	17	13	18	57
<b>Base: All US adults with a mortgage</b>		199	99	100	26	79	95	49	34	69	47	150	16	16	17	63
Very likely		5%	4%	6%	11%	8%	1%	6%	-	8%	3%	4%	8%	6%	5%	5%
			*	**	**	E*		*	*	*	*	4%	**	**	**	*
Somewhat likely		3%	5%	2%	11%	3%	1%	5%	2%	2%	4%	2%	3%	17%	-	2%
			*	**	**	*		*	*	*	*	2%	**	**	**	*
Neither likely nor unlikely		7%	9%	5%	21%	8%	2%	7%	11%	7%	4%	4%	13%	16%	16%	7%
			*	**	**	*		*	*	*	*	4%	**	**	**	*
Somewhat unlikely		9%	9%	8%	25%	8%	5%	2%	17%	10%	8%	8%	12%	16%	5%	10%
			*	**	**	*		*	F*	*	*	8%	**	**	**	*
Very unlikely		70%	68%	72%	32%	64%	86%	70%	65%	71%	73%	76%	54%	38%	68%	74%
			*	**	**	*		D	*	*	*	76%	**	**	**	*
Don't know		5%	5%	5%	-	8%	3%	8%	2%	2%	8%	4%	3%	7%	6%	2%
			*	**	**	*		*	*	*	*	4%	**	**	**	*
Prefer not to say		1%	1%	1%	-	1%	1%	2%	3%	-	-	1%	6%	-	-	-
			*	**	**	*		*	*	*	*	1%	**	**	**	*

GOM\_q6.

How likely or unlikely do you think it is that you will have a mortgage in the future?

	Unweighted base	783	350	433	276	237	270	153	154	315	161	484	119	118	62	328
<b>Base: All US Adults Who Never Had a Mortgage</b>		788	392	396	287	237	264	156	149	316	167	474	114	139	61	367
Very likely		14%	12%	16%	20%	19%	5%	3%	16%	17%	18%	13%	16%	17%	21%	9%
					E	E			F	F	F	13%	*	*	*	*
Somewhat likely		14%	14%	15%	24%	13%	5%	19%	12%	12%	18%	15%	12%	15%	15%	13%
					D,E	E			H	H	H	15%	*	*	*	*
Neither likely nor unlikely		14%	17%	12%	18%	19%	7%	18%	10%	13%	17%	11%	26%	14%	19%	16%
					E	E		G				11%	J,L*	*	*	*
Somewhat unlikely		9%	10%	8%	6%	12%	8%	8%	14%	7%	9%	10%	*	*	*	5%
					C	C			H	H	H	10%	*	*	*	*
Very unlikely		36%	38%	35%	16%	26%	68%	38%	37%	38%	32%	43%	20%	33%	27%	43%
					C	C	C,D		H	H	H	43%	*	*	*	O,P
Don't know		12%	8%	15%	16%	11%	7%	14%	12%	13%	6%	10%	18%	12%	13%	15%
				A	E			I		I		10%	J*	*	*	O,Q

# US OmniBus Mortgages

US\_nat Sample: 1st - 2nd October 2018



Total	Education			Marital Status						Children under the age of 18		Income		
	Some college, 2-year	4-year	Post Grad	Married	Separated	Divorced	Widowed	Never married	Domestic / civil partnership	Yes	No	Under \$40k	\$40k to \$80k	\$80k+

GOM\_q5\_3.

Take out an additional mortgage on your primary residence

	Unweighted base	209	60	57	35	152	3	22	5	24	3	85	124	46	67	72
<b>Base: All US adults with a mortgage</b>		199	57	49	30	142	3	20	5	25	4	79	120	44	64	67
Very likely		3%	2%	5%	3%	4%	-	-	-	2%	-	6%	1%	7%	4%	-
Somewhat likely		7%	8%	13%	2%	6%	-	5%	-	15%	-	8%	6%	8%	8%	7%
Neither likely nor unlikely		11%	12%	14%	12%	9%	-	9%	17%	21%	-	14%	8%	6%	17%	9%
Somewhat unlikely		15%	8%	14%	20%	15%	29%	13%	20%	13%	-	16%	14%	9%	15%	16%
Very unlikely		60%	65%	54%	53%	62%	71%	58%	63%	41%	100%	53%	65%	60%	53%	66%
Don't know		3%	2%	-	10%	2%	-	5%	-	8%	-	-	5%	3%	3%	1%
Prefer not to say		1%	3%	-	-	1%	-	10%	-	-	-	2%	1%	7%	-	-

GOM\_q5\_4.

That your residence will ever be foreclosed upon

	Unweighted base	209	60	57	35	152	3	22	5	24	3	85	124	46	67	72
<b>Base: All US adults with a mortgage</b>		199	57	49	30	142	3	20	5	25	4	79	120	44	64	67
Very likely		5%	5%	8%	-	4%	-	5%	-	13%	-	9%	2%	7%	3%	4%
Somewhat likely		3%	2%	9%	-	3%	-	-	-	8%	-	4%	3%	6%	4%	2%
Neither likely nor unlikely		7%	7%	9%	3%	5%	-	9%	-	7%	85%	6%	7%	14%	7%	4%
Somewhat unlikely		9%	8%	9%	6%	7%	37%	4%	-	21%	-	10%	8%	8%	9%	5%
Very unlikely		70%	74%	58%	74%	75%	63%	68%	100%	51%	15%	64%	75%	59%	72%	78%
Don't know		5%	-	7%	17%	5%	-	13%	-	-	-	6%	4%	4%	5%	4%
Prefer not to say		1%	3%	-	-	1%	-	5%	-	-	-	1%	1%	2%	-	1%

GOM\_q6.

How likely or unlikely do you think it is that you will have a mortgage in the future?

	Unweighted base	783	269	129	57	303	25	92	45	278	40	211	572	386	177	118
<b>Base: All US Adults Who Never Had a Mortgage</b>		788	247	126	49	291	25	95	44	295	38	210	578	394	179	109
Very likely		14%	20%	22%	13%	17%	13%	15%	-	13%	15%	26%	10%	13%	19%	18%
Somewhat likely		14%	16%	16%	14%	11%	20%	5%	7%	21%	22%	19%	13%	14%	17%	21%
Neither likely nor unlikely		14%	12%	16%	13%	11%	23%	11%	8%	20%	13%	14%	15%	15%	13%	13%
Somewhat unlikely		9%	13%	10%	15%	9%	-	9%	12%	9%	8%	7%	9%	9%	11%	9%
Very unlikely		36%	30%	27%	42%	44%	52%	52%	64%	21%	27%	23%	41%	37%	36%	35%
Don't know		12%	9%	10%	3%	9%	-	8%	9%	16%	14%	11%	12%	12%	4%	5%

# US OmniBus Mortgages

US\_nat Sample: 1st - 2nd October 2018



Total	
	Prefer not to say

GOM\_q5\_3.

Take out an additional mortgage on your primary residence

Unweighted base	209	24
<b>Base: All US adults with a mortgage</b>	199	23
Very likely	3%	4%
		**
Somewhat likely	7%	-
		**
Neither likely nor unlikely	11%	4%
		**
Somewhat unlikely	15%	21%
		**
Very unlikely	60%	62%
		**
Don't know	3%	9%
		**
Prefer not to say	1%	-
		**

GOM\_q5\_4.

That your residence will ever be foreclosed upon

Unweighted base	209	24
<b>Base: All US adults with a mortgage</b>	199	23
Very likely	5%	8%
		**
Somewhat likely	3%	-
		**
Neither likely nor unlikely	7%	-
		**
Somewhat unlikely	9%	19%
		**
Very unlikely	70%	64%
		**
Don't know	5%	9%
		**
Prefer not to say	1%	-
		**

GOM\_q6.

How likely or unlikely do you think it is that you will have a mortgage in the future?

Unweighted base	783	102
<b>Base: All US Adults Who Never Had a Mortgage</b>	788	107
Very likely	14%	10%
		*
Somewhat likely	14%	6%
		*
Neither likely nor unlikely	14%	16%
		*
Somewhat unlikely	9%	4%
		*
Very unlikely	36%	35%
		*
Don't know	12%	29%
		Z.AA.AB*

# US OmniBus Mortgages

US\_nat Sample: 1st - 2nd October 2018



Total	Gender		Age			Region				Race				No HS, High school graduate
	Male	Female	18 to 34	35 to 54	55+	Northeast	Midwest	South	West	White	Black	Hispanic	Other (NET)	

GOM\_q7. You mentioned that you do not have a mortgage and don't think it's likely you ever will.

Which of the following are some of the reasons you do not have a mortgage? Please select all that apply.

	Unweighted base	449	203	246	104	121	224	96	97	177	79	302	56	63	28	209
<b>Base: All US Adults Who Are Unlikely to Ever Have a Mortgage</b>	448	222	226	111	117	219	93	93	183	78	293	53	75	28	230	
I do not want to be a homeowner	12%	13%	12%	15%	18%	8%	9%	11%	13%	16%	10%	25%	13%	15%	14%	
I do not earn enough money to afford a mortgage where I live	29%	31%	28%	39%	38%	20%	30%	24%	27%	41%	26%	34%	39%	32%	29%	
I am paying off other debts and don't want to take on more	16%	16%	15%	13%	24%	13%	16%	14%	18%	12%	13%	17%	24%	18%	11%	
I am planning to move	6%	5%	7%	12%	6%	2%	6%	6%	5%	6%	4%	9%	6%	15%	5%	
I am retired	32%	35%	28%	2%	6%	61%	30%	34%	31%	33%	38%	19%	22%	19%	33%	
Other	15%	13%	17%	5%	16%	20%	11%	20%	12%	21%	20%	6%	5%	11%	11%	
Don't know	8%	9%	8%	18%	10%	3%	11%	5%	10%	5%	8%	6%	7%	19%	9%	
Prefer not to say	10%	7%	12%	19%	8%	5%	12%	12%	8%	7%	7%	17%	11%	17%	11%	

GOM\_q8. In general, to what extent do you think it is wise or unwise to take out a mortgage on a primary residence?

	Unweighted base	1198	542	656	339	422	437	243	232	479	244	797	155	154	92	448
<b>Base: All US Adults</b>	1190	590	600	358	415	417	245	224	473	248	772	146	181	90	499	
Very wise	18%	18%	19%	15%	19%	20%	19%	16%	17%	21%	20%	16%	17%	14%	13%	
Somewhat wise	20%	21%	20%	17%	24%	20%	22%	24%	19%	18%	23%	13%	17%	20%	15%	
Neither wise nor unwise	31%	34%	29%	32%	29%	33%	32%	30%	30%	33%	31%	27%	34%	37%	33%	
Somewhat unwise	7%	7%	7%	9%	7%	6%	7%	8%	7%	7%	7%	11%	4%	12%	6%	
Very unwise	9%	9%	9%	7%	8%	12%	7%	7%	11%	9%	8%	12%	12%	5%	13%	
Don't know	14%	11%	16%	20%	13%	9%	13%	14%	16%	10%	12%	22%	17%	11%	19%	

GOM\_q9. How financially affected, if at all, were you by the economic crash of 2008?

	Unweighted base	1198	542	656	339	422	437	243	232	479	244	797	155	154	92	448
<b>Base: All US Adults</b>	1190	590	600	358	415	417	245	224	473	248	772	146	181	90	499	
Very affected	18%	16%	19%	10%	20%	22%	13%	19%	20%	16%	19%	18%	14%	15%	16%	
Somewhat affected	27%	27%	27%	22%	27%	32%	24%	27%	28%	28%	30%	20%	20%	28%	23%	
Not very affected	25%	26%	24%	23%	27%	24%	26%	28%	22%	25%	27%	17%	19%	24%	21%	
Not at all affected	18%	19%	16%	24%	15%	15%	21%	17%	17%	16%	15%	24%	21%	19%	21%	
Don't know	10%	9%	10%	17%	9%	4%	12%	8%	9%	11%	7%	11%	21%	10%	13%	
Prefer not to say	4%	3%	5%	6%	3%	2%	4%	2%	5%	3%	2%	10%	5%	5%	6%	

# US OmniBus Mortgages

US\_nat Sample: 1st - 2nd October 2018



Total	Education			Marital Status						Children under the age of 18		Income		
	Some college, 2-year	4-year	Post Grad	Married	Separated	Divorced	Widowed	Never married	Domestic / civil partnership	Yes	No	Under \$40k	\$40k to \$80k	\$80k+

GOM\_q7. You mentioned that you do not have a mortgage and don't think it's likely you ever will.

Which of the following are some of the reasons you do not have a mortgage? Please select all that apply.

	Unweighted base	449	144	61	35	193	11	62	38	125	20	90	359	230	91	59
<b>Base: All US Adults Who Are Unlikely to Ever Have a Mortgage</b>	448	131	58	29	179	11	66	37	136	19	87	361	232	91	52	
I do not want to be a homeowner	12%	9%	15%	7%	7%	18%	**	24%	22%	12%	6%	13%	12%	16%	13%	3%
I do not earn enough money to afford a mortgage where I live	29%	34%	23%	27%	18%	46%	**	33%	24%	41%	37%	35%	28%	44%	18%	8%
I am paying off other debts and don't want to take on more	16%	21%	22%	21%	12%	19%	**	24%	10%	16%	30%	16%	16%	20%	16%	8%
I am planning to move	6%	8%	7%	3%	3%	9%	**	7%	-	9%	15%	4%	6%	7%	5%	5%
I am retired	32%	28%	29%	48%	42%	26%	**	38%	63%	10%	15%	8%	38%	27%	45%	47%
Other	15%	19%	20%	15%	21%	36%	**	15%	10%	9%	5%	22%	13%	13%	21%	22%
Don't know	8%	5%	10%	13%	8%	9%	**	2%	2%	13%	14%	13%	7%	7%	2%	13%
Prefer not to say	10%	10%	8%	2%	6%	9%	**	6%	8%	17%	5%	13%	9%	6%	4%	5%

GOM\_q8. In general, to what extent do you think it is wise or unwise to take out a mortgage on a primary residence?

	Unweighted base	1198	406	220	124	586	30	134	56	338	54	376	822	479	306	256
<b>Base: All US Adults</b>	1190	376	206	108	561	30	134	55	356	55	368	821	485	305	241	
Very wise	18%	17%	25%	32%	21%	14%	**	26%	12%	13%	14%	21%	17%	15%	20%	24%
Somewhat wise	20%	20%	28%	32%	25%	30%	**	15%	13%	14%	24%	24%	19%	16%	21%	30%
Neither wise nor unwise	31%	34%	29%	21%	30%	36%	**	29%	35%	35%	23%	27%	33%	32%	31%	30%
Somewhat unwise	7%	10%	6%	6%	9%	-	**	5%	4%	7%	9%	9%	7%	9%	8%	6%
Very unwise	9%	7%	4%	3%	7%	13%	**	14%	13%	9%	8%	7%	10%	12%	10%	5%
Don't know	14%	12%	8%	5%	8%	8%	**	11%	23%	22%	21%	12%	15%	16%	9%	6%

GOM\_q9. How financially affected, if at all, were you by the economic crash of 2008?

	Unweighted base	1198	406	220	124	586	30	134	56	338	54	376	822	479	306	256
<b>Base: All US Adults</b>	1190	376	206	108	561	30	134	55	356	55	368	821	485	305	241	
Very affected	18%	20%	18%	19%	18%	20%	**	23%	15%	15%	17%	17%	18%	20%	18%	15%
Somewhat affected	27%	29%	28%	37%	34%	13%	**	25%	32%	20%	9%	28%	27%	22%	36%	28%
Not very affected	25%	25%	28%	33%	26%	28%	**	31%	24%	20%	25%	27%	24%	25%	21%	33%
Not at all affected	18%	16%	16%	9%	16%	26%	**	10%	17%	20%	32%	15%	19%	19%	18%	17%
Don't know	10%	9%	6%	1%	4%	13%	**	8%	9%	18%	15%	11%	9%	11%	6%	5%
Prefer not to say	4%	2%	3%	2%	3%	-	**	3%	4%	6%	2%	2%	4%	3%	1%	1%

# US OmniBus

## Mortgages

US\_nat Sample: 1st - 2nd October 2018



Total	
	Prefer not to say

GOM\_q7. You mentioned that you do not have a mortgage and don't think it's likely you ever will.

Which of the following are some of the reasons you do not have a mortgage? Please select all that apply.

Unweighted base	449	69
<b>Base: All US Adults Who Are Unlikely to Ever Have a Mortgage</b>	448	73
I do not want to be a homeowner	12%	8% *
I do not earn enough money to afford a mortgage where I live	29%	12% *
I am paying off other debts and don't want to take on more	16%	7% *
I am planning to move	6%	4% *
I am retired	32%	21% *
Other	15%	10% *
Don't know	8%	16% Z.AA*
Prefer not to say	10%	31% Z.AA.AB*

GOM\_q8. In general, to what extent do you think it is wise or unwise to take out a mortgage on a primary residence?

Unweighted base	1198	157
<b>Base: All US Adults</b>	1190	159
Very wise	18%	16%
Somewhat wise	20%	17%
Neither wise nor unwise	31%	31%
Somewhat unwise	7%	2%
Very unwise	9%	6%
Don't know	14%	28% Z.AA.AB

GOM\_q9. How financially affected, if at all, were you by the economic crash of 2008?

Unweighted base	1198	157
<b>Base: All US Adults</b>	1190	159
Very affected	18%	12%
Somewhat affected	27%	24%
Not very affected	25%	18%
Not at all affected	18%	14%
Don't know	10%	17% AA.AB
Prefer not to say	4%	16% Z.AA.AB

# US OmniBus Mortgages

US\_nat Sample: 1st - 2nd October 2018



Total	Gender		Age			Region				Race				No HS, High school graduate
	Male	Female	18 to 34	35 to 54	55+	Northeast	Midwest	South	West	White	Black	Hispanic	Other (NET)	

GOM\_q10. To what extent, if at all, did the economic crisis of 2008 affect how you feel about home ownership today? Please select the option that best applies.

	Unweighted base	Male	Female	18 to 34	35 to 54	55+	Northeast	Midwest	South	West	White	Black	Hispanic	Other (NET)	No HS, High school graduate
	1198	542	656	339	422	437	243	232	479	244	797	155	154	92	448
<b>Base: All US Adults</b>	1190	590	600	358	415	417	245	224	473	248	772	146	181	90	499
It strongly affected how I feel about home ownership	15%	15%	14%	14%	19%	11%	10%	15%	15%	17%	13%	17%	16%	23%	13%
					E									J*	
It somewhat affected how I feel about home ownership	20%	20%	19%	28%	20%	13%	20%	19%	19%	23%	21%	14%	22%	19%	16%
				D,E	E									*	
It slightly affected how I feel about home ownership	12%	11%	14%	11%	14%	11%	14%	14%	12%	11%	13%	8%	12%	15%	10%
														*	
It didn't affect how I feel about home ownership at all	39%	43%	36%	23%	34%	58%	40%	35%	41%	38%	43%	40%	31%	24%	43%
		B			C	C,D					LM	M		*	P
Don't know	14%	11%	17%	23%	13%	7%	15%	17%	13%	12%	11%	20%	18%	18%	18%
			A	D,E	E							J	J	*	Q

Cell Contents (Column Percentages, Statistical Test Results), Statistics (Column Proportions, (95%): A/B, C/D/E, F/G/H/I, J/K/L/M, N/O/P/Q, R/S/T/U/V/W, X/Y, Z/AA/AB/AC, AD/AE/AF/AG/AH/AI/AJ/AK/AL/AM/AN/AO/AP, Minimum Base: 30 (\*\*), Small Base: 100 (\*)

# US OmniBus Mortgages

US\_nat Sample: 1st - 2nd October 2018



Total	Education			Marital Status						Children under the age of 18		Income		
	Some college, 2-year	4-year	Post Grad	Married	Separated	Divorced	Widowed	Never married	Domestic / civil partnership	Yes	No	Under \$40k	\$40k to \$80k	\$80k+

GOM\_q10. To what extent, if at all, did the economic crisis of 2008 affect how you feel about home ownership today? Please select the option that best applies.

	Unweighted base	406	220	124	586	30	134	56	338	54	376	822	479	306	256
<b>Base: All US Adults</b>	1190	376	206	108	561	30	134	55	356	55	368	821	485	305	241
It strongly affected how I feel about home ownership	15%	15%	14%	20%	14%	20%	18%	13%	13%	19%	20%	12%	19%	13%	13%
						**		*		*	Y		AC		
It somewhat affected how I feel about home ownership	20%	21%	23%	26%	20%	31%	13%	15%	22%	23%	23%	18%	19%	24%	23%
			N	N		**		*	T	*			AC	AC	AC
It slightly affected how I feel about home ownership	12%	13%	16%	15%	13%	26%	8%	5%	13%	12%	12%	12%	10%	14%	17%
			N			**		*		*				AC	Z.AC
It didn't affect how I feel about home ownership at all	39%	38%	35%	36%	44%	23%	50%	58%	28%	30%	34%	41%	38%	39%	40%
					V	**	V.W	R.V.W*		*		X			
Don't know	14%	13%	13%	3%	9%	-	11%	9%	24%	16%	11%	16%	14%	10%	7%
		Q	Q			**		*	R.T.U	*		X	AB		

Cell Contents (Col



# US OmniBus

## Mortgages

US\_nat Sample: 1st - 2nd October 2018



Total	
	Prefer not to say

GOM\_q10. To what extent, if at all, did the economic crisis of 2008 affect how you feel about home ownership today? Please select the option that best applies.

	Unweighted base	
	1198	157
<b>Base: All US Adults</b>	1190	159
It strongly affected how I feel about home ownership	15%	7%
It somewhat affected how I feel about home ownership	20%	11%
It slightly affected how I feel about home ownership	12%	7%
It didn't affect how I feel about home ownership at all	39%	42%
Don't know	14%	33%
		Z.AA.AB

Cell Contents (Col