

Housing in PSID Main Interview: 1968-2023

Domain	Question	Family member and waves available: RP=Reference Person*, SP=Spouse or Partner ^S
Housing Type	A4. Do you live in a one-family house, a two-family house, an apartment, a mobile home, or what?	1968-2023
	A6. Do you live in a retirement community, senior citizens' housing complex, nursing home, assisted living, or adult foster care facility?	1990-2009; RP/SP age 50+ 90-91; RP/SP age 55+ 92-05
	A6A. Some places require at least one family member to be 55 years or older. Is the place you live like that?	2011-2023
	Whether special services provided in home and included in housing cost	1990-2005; RP/SP age 50+ 90-91; RP/SP age 55+ 92-05
	A32 (A34). Is this [apartment / mobile home / home] in a public housing project, that is, is it owned by a local housing authority or other public agency?	1968-1972; 1986-2023
Housing Characteristics/ Ownership	A8 (A16). How many rooms do you have [for your family] not counting bathrooms?	1968-2023
	A19. Do you [or anyone else in your family living there] own the [apartment / mobile home / home], do you pay rent, or what?	1968-2023
	A20. Could you tell me what the present value of your [apartment / mobile home / home] [MOBILE home: including the value of the lot if you own the lot]--I mean about how much would it bring if you sold it today?	1968-2023
Mortgage	A23A. Is that a mortgage, a land contract, a home equity loan, or what? For the second mortgage, what type of loan is that?	1968-2023
	A23B. Is that the original loan and terms, or have you refinanced?	1968-2023
	A25. How much are your monthly loan payments?	1968-2023 except 73-75, 82, 88-89
	A25A4. What is the current interest rate on that loan?	1996-2023
	A26. What year did you (last) refinance /obtain that loan?	1996-2023
	A27. About how many more years will you have to pay on it [the loan]?	1968-2023
	A25A2. Do your payments include insurance premiums?	1968-2023 except 73-75, 82, 88-89
	A25A1. Do your mortgage payments include property taxes?	1968-2023 except 73-75, 82, 88-89
	Amount and source of down payment	1996
	Whether prior experience with lender	1996
	How learned about lender	1996
	Whether considered/applied for other loans	1996
	Outcome of loan application	1996
	Reasons for not applying for a loan	1996
Ever had a loan denied (1991-1996), type of loan and denial reason	1996	
Mortgage Distress	A27A. Are you [or anyone in the family living there], currently behind on your [mortgage /loan] payments?	2009-2023

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Mortgage Distress	A27B. How many months are you behind?	2009-2023
	A27C. Has your bank or lender started the process of foreclosing on your home?	2009-2023
	A27D & A27E. In what month and year did the foreclosure start?	2009-2023
	A27F. Have you worked with your bank or lender to restructure or modify your mortgage /loan [because of missed payments]?	2009-2023
	A27G. How likely is it that you will continue to be behind [will fall behind] on your mortgage [other loan] payments in the next 12 months? Would you say very likely, somewhat likely, or not likely at all?	2009-2023
	A28. Do you also have a second mortgage on this property?	2009-2023
	A37A. Other than the foreclosure experience we just talked about, since our last interview in [P2YEAR] have you [or anyone in your family living there] had a home on which a foreclosure was started?	2009-2023
	A37D. Was the home foreclosed upon?	2009-2023
	A37F. Was this home a main residence, investment property, a vacation home or what?	2009-2023
	A37G. About how much did you still owe on your mortgage or loan when the foreclosure started?	2009-2023
	A37FOR7. During the last 8 years, that is, since 2001, was there another home that you or anyone in the family living there owned on which a foreclosure was started?	2009
A37H. Since our last interview was there another home that you or anyone in your family living there owned on which a foreclosure was started?	2011-2015	
Property Tax	A21. About how much are [your/their] total yearly property taxes, including city, county, and school taxes?	1968-2023 except 73-75, 82, 88-89
Insurance	A22. How much is [your/their] total yearly homeowner's insurance premium?	1990-2023
Rent	A31. About how much rent do [you / they] pay a month [MOBILEHOME, including rent for the lot]?	1968-2023
	A31B (A32). Is this [house/apartment] rented full furnished?	1976-2023
	A31C (A33). Is heating included in your monthly rent?	1968-2023
	A32 (A34). Is this [house/apartment] in a public housing project, that is, is it owned by a local housing authority or other public agency?	1986-2023
	A33 (A35). Are you paying lower rent because the Federal, State, or local government is paying part of the cost?	1986-2023
Utilities	A38 (A40). Do you have air conditioning?	1990-2009
	A39 (A41). Do you have it in all your rooms, or only in some of them?	1990-2009

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Utilities	A40 (A15). How is your [apartment / mobile home / home] heated--with gas, electricity, oil or what?	1980-1987; 1990-2023
	A42A (A41 & A43). How much do you [and your family living there] usually pay for gas or other types of heating fuel per month on average?	1981-1983; 1999-2023
	A42B (A42). (How much do you [and your family living there] usually pay) for electricity per month?	1981-1983; 1999-2023
	A43 (A44). (How much do you [and your family living there] usually pay) for water and sewer per month?	1981-1983; 1999-2023
	Amount of total monthly utilities	1968-1980
	A44. (How much do you [and your family living there] usually pay) for telephone, including cell phone, cable or satellite TV, Internet service per month?	2005-2023
	A45. And do you have any other utility expenses?	1999-2023
	A46 (A17). There are government programs that give money to people to help them pay for heating their homes. Did you receive help with heating bills from any government program last year ([PYEAR])?	1981-2023
	A46a (A18). About how much did that amount to altogether?	1981-2023
Repairs and Remodeling	Whether work was done on home	1968, 1979
	Whether did work self, amount saved	1968, 1979
	How much time the work took	1979
	Amount owed on work and whether in mortgage	1968
	F87. How much did you [and your family living there] spend altogether in [PYEAR] on home repairs and maintenance, including materials plus any costs for hiring a professional?	2005-2023
	F88. (How much did you [and your family living there] spend altogether in [PYEAR],) on household furnishings and equipment, including household textiles, furniture, floor coverings, major appliances, small appliances and miscellaneous house wares?	2005-2023
Characteristics of Home & Neighborhood	Satisfaction with home	1975
	Whether problems with plumbing, structure, floors, ceilings, walls, lack of security, infestations, insulation	1975
	Cleanliness of neighborhood	1975
	Adequacy of neighborhood for kids play	1975
	Whether burglaries and robberies	1975

*Prior to 2017, Reference Person was referred to as Head and prior to 2015 Spouse or Partner was referred to as Wife or "Wife"