

5. When shopping around for a mortgage, how many different quotes did you receive?

	Total	Homeowner	Non-Homeowner	Homeowner				Shopper		Mortgage Experience		Where They Shopped			Considered Loans	
				Less than 1 year	1-2 years	2-5 years	5+ years	Mortgage Shopper	Refinance Shopper	First Time	Not First Time	Recommended Lender	Online/Mobile	In-Person/Phone	Multiple Loans	Single Loan
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: Considering Multiple Loans (unwtd)	321	318	3	54	59	83	122	247	118	192	126	218	176	115	321	-
Base: Considering Multiple Loans (wtd)	362	359	3	57	62	96	143	281	136	224	135	246	208	127	362	-
1	31	31	-	5	3	10	13	23	14	17	14	16	14	6	31	-
	8%	9%	-	9%	5%	10%	9%	8%	10%	7%	10%	7%	7%	5%	8%	-
			**	*	*	*	*	*	*	*	*	*	*	*	*	
2	108	105	2	19	22	25	39	85	31	65	41	67	49	33	108	-
	30%	29%	78%	34%	35%	26%	27%	30%	23%	29%	30%	27%	23%	26%	30%	-
			**	*	*	*	*	*	*	*	*	*	*	*	*	
3	101	100	1	18	15	24	43	74	39	56	45	64	71	43	101	-
	28%	28%	22%	31%	25%	24%	30%	26%	29%	25%	34%	26%	34%	34%	28%	-
			**	*	*	*	*	*	*	*	*	*	K	*	*	
4	42	42	-	3	7	11	22	32	20	25	16	32	26	15	42	-
	12%	12%	-	4%	11%	11%	16%	11%	15%	11%	12%	13%	12%	12%	12%	-
			**	*	*	*	*	*	*	*	*	*	*	*	*	
5	36	36	-	3	7	13	14	30	13	28	7	30	23	17	36	-
	10%	10%	-	5%	11%	14%	9%	11%	10%	12%	6%	12%	11%	13%	10%	-
			**	*	*	*	*	*	*	*	*	*	*	*	*	
6	14	14	-	1	2	7	4	12	5	7	7	13	9	6	14	-
	4%	4%	-	2%	3%	7%	3%	4%	4%	3%	5%	5%	4%	4%	4%	-
			**	*	*	*	*	*	*	*	*	*	*	*	*	
7	1	1	-	1	-	-	1	1	-	1	-	1	1	1	1	-
	*	*	-	1%	-	-	*	*	-	1%	-	1%	*	*	*	-
			**	*	*	*	*	*	*	*	*	*	*	*	*	
8	1	1	-	-	-	-	1	1	1	1	1	1	1	-	1	-
	*	*	-	-	-	-	1%	*	1%	*	1%	*	*	-	*	-
			**	*	*	*	*	*	*	*	*	*	*	*	*	
9	1	1	-	-	-	1	-	1	-	1	-	1	1	-	1	-
	*	*	-	-	-	1%	-	*	-	*	-	*	*	-	*	-
			**	*	*	*	*	*	*	*	*	*	*	*	*	
10	1	1	-	-	1	-	-	1	-	1	-	1	-	1	1	-
	*	*	-	-	2%	-	-	1%	-	1%	-	1%	-	*	*	-
			**	*	*	*	*	*	*	*	*	*	*	*	*	
12	8	8	-	2	2	3	1	5	6	6	2	6	7	4	8	-
	2%	2%	-	3%	3%	3%	1%	2%	5%	3%	1%	2%	3%	3%	2%	-
			**	*	*	*	*	*	*	*	*	*	*	*	*	
13	1	1	-	-	-	1	-	1	-	1	-	1	-	-	1	-
	*	*	-	-	-	1%	-	*	-	*	-	*	-	-	*	-
			**	*	*	*	*	*	*	*	*	*	*	*	*	
20	3	3	-	2	-	-	1	3	2	3	-	3	2	-	3	-
	1%	1%	-	4%	-	-	1%	1%	2%	2%	-	1%	1%	-	1%	-
			**	*	*	*	*	*	*	*	*	*	*	*	*	
22	4	4	-	4	-	-	-	4	-	4	-	4	-	-	4	-
	1%	1%	-	7%	-	-	-	1%	-	2%	-	2%	-	-	1%	-
			**	EF*	*	*	*	*	*	*	*	L	*	*	*	
24	2	2	-	-	-	1	1	1	2	1	1	1	2	2	2	-
	*	*	-	-	-	1%	*	*	1%	*	1%	*	1%	1%	*	-
			**	*	*	*	*	*	*	*	*	*	*	*	*	
25	1	1	-	-	-	-	1	1	-	1	-	1	-	-	1	-
	*	*	-	-	-	-	1%	*	-	*	-	*	-	-	*	-
			**	*	*	*	*	*	*	*	*	*	*	*	*	
30	1	1	-	-	-	-	1	1	-	1	-	1	-	-	1	-
	*	*	-	-	-	-	1%	1%	-	1%	-	1%	-	-	*	-
			**	*	*	*	*	*	*	*	*	*	*	*	*	
36	1	1	-	-	-	-	1	1	1	1	1	1	1	1	1	-
	*	*	-	-	-	-	1%	*	*	*	*	*	*	*	*	-
			**	*	*	*	*	*	*	*	*	*	*	*	*	
56	3	3	-	-	3	-	-	3	-	3	-	-	3	-	3	-
	1%	1%	-	-	5%	-	-	1%	-	1%	-	-	1%	-	1%	-
			**	*	F*	*	*	*	*	*	*	*	K	*	*	

60	1	1	-	-	-	1	-	1	-	1	-	1	-	-	1	-
	*	*	-	-	-	1%	-	*	-	*	-	*	-	-	*	-
			**	*	*	*	*	*	*	*	*	*	*	*	*	*
70	1	1	-	-	-	1	-	1	1	1	-	1	1	-	1	-
	*	*	-	-	-	1%	-	*	1%	*	-	*	*	-	*	-
			**	*	*	*	*	*	*	*	*	*	*	*	*	*
Sigma	362	359	3	57	62	96	143	281	136	224	135	246	208	127	362	-
	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	-
Summary																
1 - 5	318	314	3	48	53	82	131	244	117	190	124	210	182	115	318	-
	88%	88%	100%	83%	87%	85%	92%	87%	86%	85%	92%	85%	88%	90%	88%	-
			**	*	*	*	*	*	*	*	*	*	*	*	*	*
6 - 10	19	19	-	2	4	8	6	16	7	11	8	17	11	7	19	-
	5%	5%	-	3%	6%	8%	4%	6%	5%	5%	6%	7%	5%	5%	5%	-
			**	*	*	*	*	*	*	*	*	*	*	*	*	*
11 - 15	9	9	-	2	2	4	1	6	6	7	2	6	7	4	9	-
	2%	2%	-	3%	3%	4%	1%	2%	5%	3%	1%	3%	3%	3%	2%	-
			**	*	*	*	*	*	*	*	*	*	*	*	*	*
16-20	3	3	-	2	-	-	1	3	2	3	-	3	2	-	3	-
	1%	1%	-	4%	-	-	1%	1%	2%	2%	-	1%	1%	-	1%	-
			**	*	*	*	*	*	*	*	*	*	*	*	*	*
21+	13	13	-	4	3	3	4	12	3	12	2	9	6	2	13	-
	4%	4%	-	7%	5%	3%	3%	4%	2%	5%	1%	4%	3%	2%	4%	-
			**	*	*	*	*	*	*	*	*	*	*	*	*	*
Mean	4.7	4.7	2.2	5	5.9	4.8	4	5	4.6	5.5	3.3	4.8	4.9	3.9	4.7	-
			**	*	*	*	*	*	*	J	*	*	*	*	*	*

Statistics:
Overlap formula used
- Column Proportions:
Columns Tested (5%): A/B,C/D/E/F,G/H,I/J,K/L/M,N/O
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
Columns Tested (5%): A/B,C/D/E/F,G/H,I/J,K/L/M,N/O
Minimum Base: 30 (**), Small Base: 100 (*)
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8_1. About how many hours did you spend researching and shopping before you purchased the most recent of each of the following items? - Home

				Homeowner				Shopper		Mortgage Experience		Where They Shopped			Considered Loans	
	Total	Homeowner	Non- Homeowner	Less than 1 year	1-2 years	2-5 years	5+ years	Mortgage Shopper	Refinance Shopper	First Time	Not First Time	Recommend ed Lender	Online/Mobil e	In- Person/Phon e	Multiple Loans	Single Loan
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: Homeowners (unwtd)	1712	1712	-	151	161	289	1111	302	174	223	198	258	189	163	318	110
Base: Homeowners (wtd)	1715	1715	-	148	170	306	1091	340	192	260	205	287	224	178	359	114
0	37	37	-	6	1	6	25	7	3	1	8	2	1	5	4	5
	2%	2%	-	4%	*	2%	2%	2%	1%	1%	4%	1%	*	3%	1%	5%
										I				L		*
1	94	94	-	15	16	23	40	54	28	49	12	41	42	20	52	8
	5%	5%	-	10%	9%	8%	4%	16%	15%	19%	6%	14%	19%	11%	14%	7%
				F	F	F				J				M		*
2	56	56	-	5	5	20	26	32	15	27	9	27	19	9	33	4
	3%	3%	-	4%	3%	7%	2%	9%	8%	10%	4%	9%	9%	5%	9%	4%
						F										*
3	34	34	-	8	6	7	15	18	3	16	4	16	9	3	17	3
	2%	2%	-	5%	3%	2%	1%	5%	1%	6%	2%	6%	4%	2%	5%	3%
				F				H								*
4	35	35	-	2	5	4	24	23	5	21	2	20	12	9	18	5
	2%	2%	-	2%	3%	1%	2%	7%	3%	8%	1%	7%	5%	5%	5%	5%
										J						*
5	55	55	-	5	3	16	30	25	6	21	8	22	14	15	27	2
	3%	3%	-	3%	2%	5%	3%	7%	3%	8%	4%	8%	6%	8%	7%	2%
																*
6	27	27	-	2	-	4	21	5	4	2	7	5	6	1	8	1
	2%	2%	-	2%	-	1%	2%	2%	2%	1%	4%	2%	3%	*	2%	1%
																*
7	11	11	-	-	-	3	8	5	-	4	1	3	4	2	5	-
	1%	1%	-	-	-	1%	1%	2%	-	2%	1%	1%	2%	1%	1%	-
																*
8	18	18	-	1	3	-	14	2	8	4	6	4	6	3	8	2
	1%	1%	-	1%	2%	-	1%	1%	4%	2%	3%	1%	3%	2%	2%	2%
									G							*
9	3	3	-	-	-	-	3	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
																*
10	57	57	-	5	10	14	28	19	9	14	10	16	16	6	18	6
	3%	3%	-	3%	6%	5%	3%	6%	5%	5%	5%	6%	7%	4%	5%	5%
																*
12	21	21	-	1	4	2	15	5	7	3	6	4	6	1	3	6
	1%	1%	-	1%	2%	*	1%	2%	4%	1%	3%	1%	3%	1%	1%	5%
																N*
14	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
																*
15	14	14	-	-	1	4	9	4	5	2	2	4	5	5	5	-
	1%	1%	-	-	1%	1%	1%	1%	2%	1%	1%	1%	2%	3%	1%	-
																*
16	3	3	-	-	-	-	3	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
																*
18	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
																*
19	*	*	-	*	-	-	-	*	-	-	*	-	*	-	-	*
	*	*	-	*	-	-	-	*	-	-	*	-	*	-	-	*
																*
20	61	61	-	7	6	16	32	14	6	7	11	13	4	7	14	6
	4%	4%	-	5%	4%	5%	3%	4%	3%	3%	5%	4%	2%	4%	4%	5%
																*
24	19	19	-	3	5	2	8	6	-	5	1	1	1	5	2	4
	1%	1%	-	2%	3%	1%	1%	2%	-	2%	*	*	*	3%	1%	3%
					F									K		*

25	15	15	-	1	3	3	8	2	2	3	2	1	2	2	3	2
	1%	1%	-	*	2%	1%	1%	1%	1%	1%	1%	*	1%	1%	1%	2%
26	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	*
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
30	18	18	-	4	2	1	11	5	1	1	5	3	3	6	6	1
	1%	1%	-	3%	1%	*	1%	2%	1%	*	3%	1%	1%	3%	2%	1%
31	1	1	-	-	1	-	-	-	-	-	-	-	-	-	-	*
	*	*	-	-	*	-	-	-	-	-	-	-	-	-	-	-
32	1	1	-	-	-	-	1	1	1	-	1	1	1	1	1	-
	*	*	-	-	-	-	*	*	1%	-	1%	*	1%	1%	*	-
33	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	*
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
35	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	*
36	2	2	-	-	-	-	2	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	*
40	47	47	-	3	5	7	32	7	5	5	7	6	4	7	9	2
	3%	3%	-	2%	3%	2%	3%	2%	3%	2%	3%	2%	2%	4%	3%	2%
48	11	11	-	2	3	1	6	2	1	1	2	2	1	-	-	3
	1%	1%	-	1%	2%	*	1%	1%	*	*	1%	1%	*	-	-	2%
50	28	28	-	1	2	8	18	7	3	3	7	5	2	4	5	5
	2%	2%	-	*	1%	3%	2%	2%	1%	1%	4%	2%	1%	2%	1%	5%
55	1	1	-	-	-	1	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	*	*	-	-	-	-	-	-	-	-	*
56	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	*
58	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	*
60	16	16	-	-	2	2	12	2	5	2	5	5	5	2	7	*
	1%	1%	-	-	1%	1%	1%	1%	3%	1%	2%	2%	2%	1%	2%	*
65	3	3	-	2	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	1%	-	-	*	-	-	-	-	-	-	-	-	*
66	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	*
70	3	3	-	-	-	1	3	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	*	*	-	-	-	-	-	-	-	-	*
72	10	10	-	1	1	5	5	3	3	3	3	1	1	4	4	2
	1%	1%	-	*	*	1%	*	1%	1%	1%	1%	*	*	3%	1%	2%
80	16	16	-	3	3	3	8	5	3	2	6	5	2	4	6	2
	1%	1%	-	2%	2%	1%	1%	2%	1%	1%	3%	2%	1%	2%	2%	2%
83	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	*
86	1	1	-	-	-	1	-	1	-	-	1	1	-	1	1	-
	*	*	-	-	-	*	-	*	-	-	*	*	-	1%	*	-
88	2	2	-	-	-	-	2	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-

																*
90	14	14	-	1	1	3	9	4	3	3	5	4	2	4	5	2
	1%	1%	-	*	1%	1%	1%	1%	2%	1%	2%	1%	1%	2%	2%	2%
																*
94	1	1	-	1	-	-	-	1	-	1	-	1	-	-	1	-
	*	*	-	1%	-	-	-	*	-	*	-	*	-	-	*	-
				F												*
95	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
																*
96	3	3	-	-	-	2	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	1%	*	-	-	-	-	-	-	-	-	-
																*
99	71	71	-	7	5	9	50	12	15	7	19	14	11	12	24	3
	4%	4%	-	5%	3%	3%	5%	4%	8%	3%	9%	5%	5%	7%	7%	2%
											I					*
Not Applicable - have not purchased	899	899	-	63	80	140	615	65	53	51	55	58	43	37	72	39
	52%	52%	-	43%	47%	46%	56%	19%	28%	20%	27%	20%	19%	21%	20%	34%
							CE		G							N*
Sigma	1715	1715	-	148	170	306	1091	340	192	260	205	287	224	178	359	114
	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
1 - 5	275	275	-	35	35	71	135	152	57	134	34	126	96	57	148	23
	16%	16%	-	24%	20%	23%	12%	45%	30%	52%	17%	44%	43%	32%	41%	20%
				F	F	F		H		J		M	M		O	*
6 - 10	115	115	-	8	13	21	73	32	20	24	24	29	32	12	39	9
	7%	7%	-	5%	8%	7%	7%	9%	11%	9%	12%	10%	14%	7%	11%	8%
													M			*
11 - 15	36	36	-	1	4	6	25	9	11	5	8	8	12	6	9	6
	2%	2%	-	1%	3%	2%	2%	3%	6%	2%	4%	3%	5%	3%	2%	5%
																*
16 - 20	65	65	-	7	6	16	35	14	6	7	12	13	5	7	14	6
	4%	4%	-	5%	4%	5%	3%	4%	3%	3%	6%	4%	2%	4%	4%	6%
																*
21+	289	289	-	28	31	48	182	61	41	36	64	51	35	53	74	26
	17%	17%	-	19%	18%	16%	17%	18%	21%	14%	31%	18%	16%	30%	21%	23%
											I			KL		*
Mean (Incl. 0)	26.2	26.2	-	24	22.4	23.2	28.4	17.4	25	14.2	33.3	19.6	17	27.2	21.7	23.3
				*	*				G*		I		*	KL*		*
Mean (Excl. 0)	27.5	27.5	-	25.7	22.5	24	30	17.8	25.5	14.3	35.1	19.8	17.1	28.2	22	25.1
				*	*				G*		I		*	KL*		*

Statistics:
Overlap formula used
- Column Proportions:
Columns Tested (5%): A/B,C/D/E/F,G/H,I/J,K/L/M,N/O
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
Columns Tested (5%): A/B,C/D/E/F,G/H,I/J,K/L/M,N/O
Minimum Base: 30 (**), Small Base: 100 (*)

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8 2. About how many hours did you spend researching and shopping before you purchased the most recent of each of the following items? - Major home improvement (e.g. replacing the roof, remodeling the kitchen)

				Homeowner				Shopper		Mortgage Experience		Where They Shopped			Considered Loans	
	Total	Homeowner	Non- Homeowner	Less than 1 year	1-2 years	2-5 years	5+ years	Mortgage Shopper	Refinance Shopper	First Time	Not First Time	Recommend ed Lender	Online/Mobil e	In- Person/Phon e	Multiple Loans	Single Loan
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: Homeowners (unwtd)	1712	1712	-	151	161	289	1111	302	174	223	198	258	189	163	318	110
Base: Homeowners (wtd)	1715	1715	-	148	170	306	1091	340	192	260	205	287	224	178	359	114
0	44	44	-	10	5	6	24	12	5	4	11	7	7	8	11	4
	3%	3%	-	7%	3%	2%	2%	4%	2%	2%	5%	2%	3%	5%	3%	4%
				EF												*
1	131	131	-	19	19	26	66	63	34	56	20	50	48	28	62	14
	8%	8%	-	13%	11%	9%	6%	18%	18%	21%	10%	17%	21%	16%	17%	12%
2				F	F					J						*
	97	97	-	7	5	23	61	37	11	28	13	34	23	11	39	4
	6%	6%	-	5%	3%	8%	6%	11%	6%	11%	6%	12%	10%	6%	11%	3%
3												M			O	*
	69	69	-	3	6	14	46	25	13	22	14	20	15	13	25	10
4																*
	4%	4%	-	2%	4%	5%	4%	7%	7%	8%	7%	7%	7%	8%	7%	9%
5																*
	39	39	-	2	-	10	28	10	4	8	4	10	6	5	11	2
6																*
	2%	2%	-	1%	-	3%	3%	3%	2%	3%	2%	3%	3%	3%	3%	2%
7																*
	57	57	-	3	6	5	44	17	11	14	12	17	12	9	22	4
8																*
	3%	3%	-	2%	3%	1%	4%	5%	6%	5%	6%	6%	6%	5%	6%	4%
9																*
	20	20	-	1	-	3	17	2	4	-	6	2	3	2	5	1
10																*
	1%	1%	-	*	-	1%	2%	1%	2%	-	3%	1%	1%	1%	1%	1%
11																*
	5	5	-	-	-	4	1	3	2	1	2	3	3	3	3	-
12																*
	*	*	-	-	-	1%	*	1%	1%	*	1%	1%	1%	2%	1%	-
13																*
				F												
14																*
	25	25	-	-	-	1	24	5	4	7	1	7	5	6	7	1
15																*
	1%	1%	-	-	-	*	2%	2%	2%	3%	1%	3%	2%	3%	2%	1%
16																*
	6	6	-	-	-	-	6	2	2	2	1	1	2	2	2	-
17																*
	*	*	-	-	-	-	1%	1%	1%	1%	*	*	1%	1%	1%	-
18																*
	49	49	-	1	2	7	39	9	8	6	9	9	6	7	11	4
19																*
	3%	3%	-	1%	1%	2%	4%	3%	4%	2%	5%	3%	3%	4%	3%	4%
20																*
	1	1	-	1	-	-	-	1	-	1	-	-	-	1	-	1
21																*
	*	*	-	*	-	-	-	*	-	*	-	-	-	*	-	1%
22																*
23																*
	10	10	-	-	1	-	9	1	1	-	2	2	1	1	2	-
24																*
	1%	1%	-	-	*	-	1%	*	1%	-	1%	1%	*	1%	1%	-
25																*
	19	19	-	2	2	2	14	2	4	2	2	2	2	2	3	1
26																*
	1%	1%	-	1%	1%	1%	1%	1%	2%	1%	1%	1%	1%	1%	1%	1%
27																*
	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-
28																*
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
29																*
	27	27	-	2	-	6	19	7	6	5	8	8	7	7	8	5
30																*
	2%	2%	-	1%	-	2%	2%	2%	3%	2%	4%	3%	3%	4%	2%	4%
31																*
32																*
	2	2	-	-	-	-	2	-	-	-	-	-	-	-	-	-
33																*
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	*
34																*
35																*
	6	6	-	-	-	-	6	-	-	-	-	-	-	-	-	-
36																*
	*	*	-	-	-	-	1%	-	-	-	-	-	-	-	-	-
37																*
38																*
	3	3	-	-	-	-	3	-	1	-	1	-	-	1	1	-
39																*
	*	*	-	-	-	-	*	-	1%	-	1%	-	-	1%	*	-
40																*

28	1	1	-	-	-	-	1	1	1	-	1	1	1	1	1	-
	*	*	-	-	-	-	*	*	1%	-	1%	*	1%	1%	*	-
30	4	4	-	-	1	1	2	-	-	-	-	-	-	-	-	-
	*	*	-	-	*	*	*	-	-	-	-	-	-	-	-	*
35	4	4	-	-	-	-	4	-	1	-	1	1	1	-	1	-
	*	*	-	-	-	-	*	-	*	-	*	*	*	-	*	-
36	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	*
40	12	12	-	-	-	1	12	-	1	1	-	-	-	1	-	1
	1%	1%	-	-	-	*	1%	-	*	*	-	-	-	*	-	1%
44	1	1	-	-	-	1	-	1	-	1	-	1	-	-	1	-
	*	*	-	-	-	*	-	*	-	1%	-	*	-	-	*	-
48	4	4	-	1	-	2	1	-	-	-	-	-	-	-	-	-
	*	*	-	1%	-	1%	*	-	-	-	-	-	-	-	-	*
50	4	4	-	-	-	-	4	-	1	-	1	-	1	-	1	-
	*	*	-	-	-	-	*	-	1%	-	1%	-	1%	-	*	-
60	2	2	-	-	-	-	2	-	1	-	1	-	-	1	1	-
	*	*	-	-	-	-	*	-	1%	-	1%	-	-	1%	*	-
72	3	3	-	-	1	-	2	-	-	-	-	-	-	-	-	-
	*	*	-	-	*	-	*	-	-	-	-	-	-	-	-	*
80	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	*
90	1	1	-	-	-	1	*	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	*	*	-	-	-	-	-	-	-	-	*
96	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	*
99	4	4	-	-	-	-	4	-	1	-	1	-	1	1	1	-
	*	*	-	-	-	-	*	-	*	-	*	-	*	*	*	-
Not Applicable - have not purchased	1061	1061	-	98	124	194	646	142	76	102	94	112	80	67	139	63
	62%	62%	-	66%	73%	63%	59%	42%	40%	39%	46%	39%	36%	38%	39%	55%
Sigma	1715	1715	-	148	170	306	1091	340	192	260	205	287	224	178	359	114
	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
1 - 5	393	393	-	34	36	78	244	152	73	128	63	132	104	66	159	34
	23%	23%	-	23%	21%	26%	22%	45%	38%	49%	31%	46%	47%	37%	44%	29%
6 - 10	105	105	-	1	2	15	88	21	19	16	19	22	18	20	29	6
	6%	6%	-	1%	1%	5%	8%	6%	10%	6%	9%	8%	8%	11%	8%	5%
11 - 15	29	29	-	2	3	2	23	3	5	3	4	4	3	4	5	2
	2%	2%	-	2%	2%	1%	2%	1%	3%	1%	2%	1%	1%	2%	1%	2%
16 - 20	28	28	-	2	-	6	20	7	6	5	8	8	7	7	8	5
	2%	2%	-	1%	-	2%	2%	2%	3%	2%	4%	3%	3%	4%	2%	4%
21+	54	54	-	1	1	5	47	3	7	2	7	3	4	5	8	1
	3%	3%	-	1%	1%	2%	4%	1%	4%	1%	3%	1%	2%	3%	2%	1%
G																
Mean (Incl. 0)	8.1	8.1	-	3.6	4.1	6.3	9.5	4	7.4	4.1	7.5	4.6	5.4	6.8	5.5	5.5
				*	*	*	CD		G*	*	I*		*	*		*
Mean (Excl. 0)	8.7	8.7	-	4.5	4.5	6.6	10.1	4.3	7.7	4.2	8.3	4.8	5.6	7.3	5.7	6

				**	*	*	D		G*	*	I*		*	K*		**
--	--	--	--	----	---	---	---	--	----	---	----	--	---	----	--	----

Statistics:
Overlap formula used
- Column Proportions:
Columns Tested (5%): A/B,C/D/E/F,G/H,I/J,K/L/M,N/O
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
Columns Tested (5%): A/B,C/D/E/F,G/H,I/J,K/L/M,N/O
Minimum Base: 30 (**), Small Base: 100 (*)
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8_3. About how many hours did you spend researching and shopping before you purchased the most recent of each of the following items? - Minor home improvement (e.g. installing a new garbage disposal, repainting or wall-papering a room)

				Homeowner				Shopper		Mortgage Experience		Where They Shopped			Considered Loans	
	Total	Homeowner	Non-Homeowner	Less than 1 year	1-2 years	2-5 years	5+ years	Mortgage Shopper	Refinance Shopper	First Time	Not First Time	Recommended Lender	Online/Mobile	In-Person/Phone	Multiple Loans	Single Loan
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: Homeowners (unwtd)	1712	1712	-	151	161	289	1111	302	174	223	198	258	189	163	318	110
Base: Homeowners (wtd)	1715	1715	-	148	170	306	1091	340	192	260	205	287	224	178	359	114
0	57	57	-	9	4	14	31	17	8	11	10	8	9	11	12	9
	3%	3%	-	6%	3%	5%	3%	5%	4%	4%	5%	3%	4%	6%	3%	8%*
1	296	296	-	16	31	55	195	91	59	69	57	79	75	38	107	19
	17%	17%	-	10%	18%	18%	18%	27%	31%	26%	28%	27%	33% M	21%	30% O	16%*
2	171	171	-	13	16	30	113	52	22	40	27	43	31	32	56	13
	10%	10%	-	9%	9%	10%	10%	15%	12%	16%	13%	15%	14%	18%	16%	11%*
3	55	55	-	8	6	10	30	23	11	22	7	23	11	14	24	5
	3%	3%	-	6%	4%	3%	3%	7%	6%	8%	3%	8%	5%	8%	7%	4%*
4	46	46	-	2	6	5	34	13	10	12	10	10	16	9	15	7
	3%	3%	-	1%	3%	2%	3%	4%	5%	5%	5%	4%	7% K	5%	4%	6%*
5	58	58	-	8	2	12	35	18	8	9	13	16	13	11	19	3
	3%	3%	-	5%	1%	4%	3%	5%	4%	3%	6%	5%	6%	6%	5%	2%*
6	12	12	-	1	1	1	9	3	2	1	4	3	1	2	2	4
	1%	1%	-	1%	1%	*	1%	1%	1%	*	2%	1%	*	1%	*	3%*
7	6	6	-	-	-	3	3	4	-	4	-	4	-	-	1	3
	*	*	-	-	-	1%	*	1%	-	1%	-	1%	-	-	*	3% N*
8	6	6	-	1	-	-	5	-	1	1	1	1	1	-	1	1
	*	*	-	*	-	-	*	-	1%	*	*	*	1%	-	*	1%*
9	3	3	-	-	-	-	3	2	2	2	-	-	2	2	2	-
	*	*	-	-	-	-	*	1%	1%	1%	-	-	1%	1%	1%	- *
10	19	19	-	3	1	4	11	5	2	4	3	3	1	5	5	2
	1%	1%	-	2%	1%	1%	1%	1%	1%	1%	1%	1%	1%	3%	1%	2%*
11	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	- *
12	5	5	-	1	-	1	4	1	-	-	1	1	-	-	1	-
	*	*	-	*	-	*	*	*	-	-	1%	*	-	-	*	- *
15	5	5	-	1	1	-	3	3	-	1	2	3	3	2	3	-
	*	*	-	1%	*	-	*	1%	-	*	1%	1%	1%	1%	1%	- *
20	10	10	-	1	3	1	5	3	3	2	1	3	3	2	3	1
	1%	1%	-	1%	2%	*	*	1%	1%	1%	1%	1%	1%	1%	1%	* *
21	2	2	-	-	-	-	2	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	- *
24	6	6	-	-	-	-	6	-	2	-	2	-	-	2	-	2
	*	*	-	-	-	-	1%	-	1%	-	1%	-	-	1%	-	2% N*

30	1	1	-	-	1	-	-	-	-	-	-	-	-	-	-	-
	*	*	-	-	*	-	-	-	-	-	-	-	-	-	-	*
32	2	2	-	-	-	2	-	-	2	2	-	-	-	2	2	-
	*	*	-	-	-	1%	-	-	1%	1%	-	-	-	1%	1%	-
40						F										*
	2	2	-	2	-	-	-	-	-	-	-	-	-	-	-	-
48	*	*	-	1%	-	-	-	-	-	-	-	-	-	-	-	-
				F												*
50	3	3	-	1	-	-	2	1	-	1	-	1	-	-	1	-
	*	*	-	1%	-	-	*	*	-	*	-	*	-	-	*	-
72																*
	1	1	-	-	1	-	-	-	-	-	-	-	-	-	-	-
80	*	*	-	-	*	-	-	-	-	-	-	-	-	-	-	-
																*
90	1	1	-	-	-	1	-	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	*	-	-	-	-	-	-	-	-	-	-
96																*
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
99																*
	2	2	-	-	-	2	-	-	-	-	-	-	-	-	-	-
Not Applicable - have not purchased	*	*	-	-	-	1%	-	-	-	-	-	-	-	-	-	-
						F										*
Sigma	4	4	-	-	*	1	3	-	-	-	-	-	-	-	-	-
	*	*	-	-	*	*	*	-	-	-	-	-	-	-	-	-
Summary																*
	941	941	-	83	97	166	595	102	58	80	66	89	57	45	103	47
1 - 5	55%	55%	-	56%	57%	54%	55%	30%	30%	31%	32%	31%	25%	25%	29%	41%
																N*
6 - 10	1715	1715	-	148	170	306	1091	340	192	260	205	287	224	178	359	114
	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
11 - 15																
	625	625	-	47	61	111	407	198	110	152	114	170	146	104	222	45
16 - 20	36%	36%	-	31%	36%	36%	37%	58%	57%	59%	55%	59%	65%	59%	62%	40%
																O
21+	45	45	-	4	3	8	30	13	7	11	8	10	5	9	9	*
	3%	3%	-	3%	1%	3%	3%	4%	4%	4%	4%	4%	2%	5%	3%	8%
Mean (Incl. 0)																N*
	11	11	-	2	1	1	8	4	-	1	4	4	3	2	4	-
Mean (Excl. 0)	1%	1%	-	1%	*	*	1%	1%	-	*	2%	1%	1%	1%	1%	-
																*
	10	10	-	1	3	1	5	3	3	2	1	3	3	2	3	1
	1%	1%	-	1%	2%	*	*	1%	1%	1%	1%	1%	1%	1%	1%	*
																*
	25	25	-	3	2	5	16	2	5	3	3	2	1	5	5	2
	1%	1%	-	2%	1%	2%	1%	1%	3%	1%	2%	1%	1%	3%	1%	2%
																*
	4.2	4.2	-	4.9	4.2	4.8	3.9	3.1	3.6	3.2	3.3	3.3	2.9	4	3.2	3.4
				*	*	*			*	*	*		*	*		*
	4.5	4.5	-	5.7	4.4	5.3	4.2	3.3	3.8	3.4	3.5	3.4	3	4.3	3.3	3.9
				*	*	*			*	*	*		*	L*		*

Statistics:
Overlap formula used
- Column Proportions:
Columns Tested (5%): A/B,C/D/E/F,G/H,I/J,K/L/M,N/O
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
Columns Tested (5%): A/B,C/D/E/F,G/H,I/J,K/L/M,N/O
Minimum Base: 30 (**), Small Base: 100 (*)
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8_4. About how many hours did you spend researching and shopping before you purchased the most recent of each of the following items? - Mortgage or refinance loan

				Homeowner				Shopper		Mortgage Experience		Where They Shopped			Considered Loans	
	Total	Homeowner	Non-Homeowner	Less than 1 year	1-2 years	2-5 years	5+ years	Mortgage Shopper	Refinance Shopper	First Time	Not First Time	Recommended Lender	Online/Mobile	In-Person/Phone	Multiple Loans	Single Loan
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: Homeowners (unwtd)	1712	1712	-	151	161	289	1111	302	174	223	198	258	189	163	318	110
Base: Homeowners (wtd)	1715	1715	-	148	170	306	1091	340	192	260	205	287	224	178	359	114
0	64	64	-	5	7	9	44	8	5	5	6	6	2	4	4	7
	4%	4%	-	3%	4%	3%	4%	2%	3%	2%	3%	2%	1%	2%	1%	6%
																N*
1	138	138	-	19	16	28	76	70	37	59	27	59	43	30	66	20
	8%	8%	-	13%	9%	9%	7%	20%	19%	23%	13%	21%	19%	17%	18%	18%
				F						J						*
2	111	111	-	8	7	25	70	52	22	39	27	41	30	22	54	13
	6%	6%	-	5%	4%	8%	6%	15%	12%	15%	13%	14%	14%	13%	15%	11%
																*
3	50	50	-	6	3	8	33	21	19	17	16	19	21	16	26	8
	3%	3%	-	4%	2%	3%	3%	6%	10%	6%	8%	7%	9%	9%	7%	7%
																*
4	28	28	-	2	-	3	23	12	7	10	9	11	10	11	14	6
	2%	2%	-	1%	-	1%	2%	4%	4%	4%	5%	4%	5%	6%	4%	5%
																*
5	57	57	-	5	7	16	30	25	11	18	14	19	18	11	21	10
	3%	3%	-	3%	4%	5%	3%	7%	6%	7%	7%	7%	8%	6%	6%	9%
																*
6	24	24	-	4	1	1	18	5	4	3	6	5	6	2	8	1
	1%	1%	-	3%	*	*	2%	1%	2%	1%	3%	2%	3%	1%	2%	1%
																*
7	8	8	-	-	-	2	6	4	2	3	2	5	4	1	6	-
	*	*	-	-	-	1%	1%	1%	1%	1%	1%	2%	2%	*	2%	-
																*
8	14	14	-	-	1	3	9	3	7	1	7	4	6	5	6	2
	1%	1%	-	-	1%	1%	1%	1%	3%	*	3%	1%	2%	3%	2%	2%
										I						*
9	4	4	-	-	1	-	3	3	2	2	1	1	2	2	3	-
	*	*	-	-	1%	-	*	1%	1%	1%	*	1%	1%	1%	1%	-
																*
10	52	52	-	3	6	9	34	15	19	12	22	16	15	14	26	8
	3%	3%	-	2%	3%	3%	3%	4%	10%	5%	11%	5%	7%	8%	7%	7%
									G		I					*
12	10	10	-	3	-	1	6	3	2	1	4	-	2	4	2	3
	1%	1%	-	2%	-	*	1%	1%	1%	*	2%	-	1%	2%	1%	2%
														K		*
14	3	3	-	-	-	1	2	-	3	2	1	-	3	1	1	2
	*	*	-	-	-	*	*	-	1%	1%	*	-	1%	*	*	2%
									G				K			*
15	9	9	-	-	1	1	7	2	2	1	2	3	1	-	3	-
	1%	1%	-	-	*	*	1%	1%	1%	*	1%	1%	1%	-	1%	-
																*
17	1	1	-	-	1	-	-	1	1	1	-	1	1	1	1	-
	*	*	-	-	1%	-	-	*	1%	*	-	*	*	1%	*	-
					F											*
19	1	1	-	-	1	-	-	1	-	1	-	1	-	1	1	-
	*	*	-	-	*	-	-	*	-	*	-	*	-	*	*	-
																*
20	28	28	-	5	5	9	10	14	2	9	7	11	2	3	15	1
	2%	2%	-	3%	3%	3%	1%	4%	1%	3%	4%	4%	1%	2%	4%	*
				F	F	F										*
22	1	1	-	-	-	-	1	1	1	-	1	1	1	1	1	-
	*	*	-	-	-	-	*	*	1%	-	1%	*	1%	1%	*	-
																*
24	3	3	-	-	-	1	3	-	1	-	1	-	-	1	-	1
	*	*	-	-	-	*	*	-	*	-	*	-	-	*	-	1%
																*

25	4	4	-	-	1	-	3	1	1	1	1	*	2	1	1	1
	*	*	-	-	1%	-	*	*	*	1%	*	*	1%	1%	*	1%
																*
30	9	9	-	2	1	-	7	2	3	-	5	2	3	5	3	2
	1%	1%	-	1%	*	-	1%	1%	2%	-	2%	1%	1%	3%	1%	2%
											I					*
33	2	2	-	-	-	-	2	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
																*
36	1	1	-	-	-	1	-	1	-	-	1	1	-	1	1	-
	*	*	-	-	-	*	-	*	-	-	*	*	-	*	*	-
																*
40	14	14	-	1	5	5	3	10	3	10	3	9	7	6	11	2
	1%	1%	-	*	3%	2%	*	3%	2%	4%	1%	3%	3%	3%	3%	2%
					F	F										*
45	1	1	-	-	-	1	-	1	-	1	-	1	-	-	-	1
	*	*	-	-	-	*	-	*	-	*	-	*	-	-	-	1%
																*
48	5	5	-	1	1	-	4	1	1	1	1	-	-	1	1	1
	*	*	-	*	1%	-	*	*	1%	*	1%	-	-	1%	*	1%
																*
50	3	3	-	1	-	1	1	1	1	1	1	1	1	1	1	-
	*	*	-	*	-	*	*	*	*	*	*	1%	*	*	*	-
																*
60	2	2	-	-	-	-	2	1	1	-	2	1	2	2	2	-
	*	*	-	-	-	-	*	*	1%	-	1%	*	1%	1%	1%	-
																*
64	1	1	-	-	-	-	1	1	1	-	1	-	1	-	1	-
	*	*	-	-	-	-	*	*	*	-	*	-	*	-	*	-
																*
72	6	6	-	1	-	2	2	4	-	4	-	1	-	2	4	-
	*	*	-	1%	-	1%	*	1%	-	1%	-	*	-	1%	1%	-
																*
87	2	2	-	-	-	2	-	-	2	2	-	-	-	2	2	-
	*	*	-	-	-	1%	-	-	1%	1%	-	-	-	1%	1%	-
						F										*
96	2	2	-	-	-	2	-	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	1%	-	-	-	-	-	-	-	-	-	-
						F										*
99	3	3	-	-	-	1	2	-	*	-	*	*	*	-	*	-
	*	*	-	-	-	*	*	-	*	-	*	*	*	-	*	-
																*
Not Applicable - have not purchased	1057	1057	-	85	107	177	689	78	32	58	38	68	41	25	72	28
	62%	62%	-	57%	63%	58%	63%	23%	16%	22%	18%	24%	18%	14%	20%	25%
												M				*
Sigma	1715	1715	-	148	170	306	1091	340	192	260	205	287	224	178	359	114
	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
1 - 5	383	383	-	39	33	79	232	180	97	143	93	148	123	91	181	56
	22%	22%	-	27%	19%	26%	21%	53%	50%	55%	45%	52%	55%	51%	51%	49%
																*
6 - 10	101	101	-	6	8	15	71	31	33	20	38	32	33	24	49	11
	6%	6%	-	4%	5%	5%	7%	9%	17%	8%	19%	11%	15%	14%	14%	9%
									G		I					*
11 - 15	21	21	-	3	1	2	16	5	7	5	7	3	6	4	7	5
	1%	1%	-	2%	*	1%	1%	2%	4%	2%	3%	1%	3%	2%	2%	4%
																*
16 - 20	30	30	-	5	7	9	10	16	3	10	7	12	4	5	17	1
	2%	2%	-	3%	4%	3%	1%	5%	2%	4%	4%	4%	2%	3%	5%	*
				F	F	F										*
21+	58	58	-	5	8	15	30	22	15	19	17	18	17	24	29	7
	3%	3%	-	3%	5%	5%	3%	7%	8%	7%	8%	6%	7%	14%	8%	6%
														K		*
Mean (Incl. 0)	8.2	8.2	-	7.8	9.4	11.2	7.1	7.9	8.7	8.6	8.8	7.5	7.6	11.1	9.3	6.5
				*	*	F*			*					KL*		*
Mean (Excl. 0)	9.1	9.1	-	8.5	10.5	12	8	8.1	9	8.8	9.1	7.7	7.7	11.4	9.5	7

				*	*	*			*					KL*		*
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Statistics:
Overlap formula used
- Column Proportions:
Columns Tested (5%): A/B,C/D/E/F,G/H,I/J,K/L/M,N/O
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
Columns Tested (5%): A/B,C/D/E/F,G/H,I/J,K/L/M,N/O
Minimum Base: 30 (**), Small Base: 100 (*)

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22	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	*
23	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	*
24	18	18	-	3	2	5	7	4	3	4	3	4	1	4	6	1
	1%	1%	-	2%	1%	2%	1%	1%	1%	1%	2%	1%	*	2%	2%	1%
25	13	13	-	-	1	2	9	1	-	*	1	1	1	1	1	-
	1%	1%	-	-	1%	1%	1%	*	-	*	*	*	1%	1%	*	-
27	1	1	-	-	-	-	1	1	1	-	1	1	1	1	1	-
	*	*	-	-	-	-	*	*	1%	-	1%	*	1%	1%	*	-
29	1	1	-	-	1	-	1	1	-	1	-	1	-	-	1	-
	*	*	-	-	*	-	*	*	-	*	-	*	-	-	*	-
30	14	14	-	-	5	2	6	5	1	1	5	2	1	-	5	1
	1%	1%	-	-	3%	1%	1%	1%	1%	*	2%	1%	1%	-	1%	1%
35	1	1	-	-	-	1	-	1	-	1	-	1	-	-	-	1
	*	*	-	-	-	*	-	*	-	*	-	*	-	-	-	1%
36	1	1	-	-	-	1	-	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	*	-	-	-	-	-	-	-	-	-	-
38	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
40	17	17	-	1	1	1	14	1	1	-	2	1	*	1	2	-
	1%	1%	-	*	*	*	1%	*	1%	-	1%	*	*	1%	*	-
45	2	2	-	-	1	-	1	1	-	-	1	1	-	-	-	1
	*	*	-	-	*	-	*	*	-	-	*	*	-	-	-	1%
48	15	15	-	1	3	1	10	1	2	-	3	-	1	3	1	2
	1%	1%	-	1%	2%	*	1%	*	1%	-	1%	-	*	2%	*	2%
50	9	9	-	1	-	1	7	1	-	1	-	1	-	1	1	-
	1%	1%	-	1%	-	*	1%	*	-	*	-	*	-	*	*	-
52	1	1	-	-	-	1	-	1	-	-	1	1	-	1	1	-
	*	*	-	-	-	*	-	*	-	-	*	*	-	*	*	-
56	1	1	-	-	-	1	-	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	*	-	-	-	-	-	-	-	-	-	-
60	6	6	-	-	-	2	3	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	1%	*	-	-	-	-	-	-	-	-	-
72	10	10	-	-	1	1	8	-	1	-	1	-	-	1	1	-
	1%	1%	-	-	*	*	1%	-	*	-	*	-	-	*	*	-
80	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
95	1	1	-	-	-	1	-	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	*	-	-	-	-	-	-	-	-	-	-
96	3	3	-	-	-	3	-	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	1%	-	-	-	-	-	-	-	-	-	-
99	14	14	-	1	1	4	9	3	4	5	2	2	4	4	5	1
	1%	1%	-	*	1%	1%	1%	1%	2%	2%	1%	1%	2%	2%	2%	1%
Not Applicable - have not purchased	722	722	-	59	82	119	463	98	46	80	47	83	60	39	98	35
	42%	42%	-	40%	48%	39%	42%	29%	24%	31%	23%	29%	27%	22%	27%	31%

																*
Sigma	1715	1715	-	148	170	306	1091	340	192	260	205	287	224	178	359	114
	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
1 - 5	517	517	-	49	46	109	313	159	80	122	79	127	101	69	162	40
	30%	30%	-	33%	27%	36%	29%	47%	42%	47%	39%	44%	45%	39%	45%	35%
						F										*
6 - 10	207	207	-	18	16	28	145	41	34	31	37	38	33	34	45	23
	12%	12%	-	12%	9%	9%	13%	12%	18%	12%	18%	13%	15%	19%	13%	20%
																*
11 - 15	47	47	-	5	5	7	31	6	6	6	6	7	8	7	9	3
	3%	3%	-	3%	3%	2%	3%	2%	3%	2%	3%	2%	3%	4%	2%	3%
																*
16 - 20	57	57	-	7	4	8	38	10	8	4	12	12	10	8	14	3
	3%	3%	-	5%	2%	3%	3%	3%	4%	2%	6%	4%	4%	5%	4%	2%
											I					*
21+	132	132	-	6	16	28	82	19	12	11	18	14	10	17	24	6
	8%	8%	-	4%	9%	9%	7%	6%	6%	4%	9%	5%	5%	9%	7%	5%
																*
Mean (Incl. 0)	11.3	11.3	-	8.3	11.4	12.5	11.3	7.2	9.4	7.4	10.1	7.4	8.5	11.2	8.8	8.3
				*	*				*				*	K*		*
Mean (Excl. 0)	11.7	11.7	-	8.7	11.7	12.9	11.7	7.5	9.8	7.6	10.4	7.6	8.6	11.5	9	8.8
				*	*				*				*	K*		*

Statistics:
Overlap formula used
- Column Proportions:
Columns Tested (5%): A/B,C/D/E/F,G/H,I/J,K/L/M,N/O
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
Columns Tested (5%): A/B,C/D/E/F,G/H,I/J,K/L/M,N/O
Minimum Base: 30 (**), Small Base: 100 (*)

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8 6. About how many hours did you spend researching and shopping before you purchased the most recent of each of the following items? - Mobile phone or tablet

	Total	Homeowner	Non-Homeowner	Homeowner				Shopper		Mortgage Experience		Where They Shopped			Considered Loans	
				Less than 1 year	1-2 years	2-5 years	5+ years	Mortgage Shopper	Refinance Shopper	First Time	Not First Time	Recommended Lender	Online/Mobile	In-Person/Phone	Multiple Loans	Single Loan
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: Homeowners (unwtd)	1712	1712	-	151	161	289	1111	302	174	223	198	258	189	163	318	110
Base: Homeowners (wtd)	1715	1715	-	148	170	306	1091	340	192	260	205	287	224	178	359	114
0	49	49	-	6	3	11	29	11	6	2	15	4	7	6	11	5
	3%	3%	-	4%	2%	4%	3%	3%	3%	1%	7%	1%	3%	4%	3%	5%
											I					*
1	411	411	-	30	44	77	259	88	56	70	51	71	67	34	99	23
	24%	24%	-	21%	26%	25%	24%	26%	29%	27%	25%	25%	30%	19%	27%	20%
2													M			*
	253	253	-	22	28	54	149	76	40	67	36	73	42	40	85	19
	15%	15%	-	15%	16%	18%	14%	22%	21%	26%	17%	26%	19%	23%	24%	17%
3																*
	83	83	-	10	13	16	44	24	10	12	15	22	17	12	24	3
	5%	5%	-	7%	8%	5%	4%	7%	5%	5%	7%	8%	8%	7%	7%	3%
4																*
	42	42	-	10	3	8	21	18	8	14	5	15	13	8	17	4
	2%	2%	-	7%	2%	2%	2%	5%	4%	5%	3%	5%	6%	5%	5%	3%
5				F												*
	71	71	-	9	10	15	36	15	5	11	7	13	11	8	15	3
	4%	4%	-	6%	6%	5%	3%	4%	2%	4%	3%	5%	5%	5%	4%	2%
6																*
	30	30	-	3	1	8	18	7	6	4	7	7	7	7	11	1
	2%	2%	-	2%	1%	3%	2%	2%	3%	2%	3%	3%	3%	4%	3%	*
7																*
	14	14	-	1	-	3	10	7	4	8	1	5	7	6	7	3
	1%	1%	-	*	-	1%	1%	2%	2%	3%	1%	2%	3%	3%	2%	3%
8																*
	19	19	-	2	1	1	15	6	1	6	1	6	7	6	6	1
	1%	1%	-	2%	1%	*	1%	2%	1%	2%	1%	2%	3%	3%	2%	1%
9																*
	3	3	-	1	-	-	2	-	-	-	-	-	-	-	-	-
	*	*	-	1%	-	-	*	-	-	-	-	-	-	-	-	-
10																*
	28	28	-	1	3	9	15	2	2	2	2	1	2	3	4	-
	2%	2%	-	1%	1%	3%	1%	*	1%	1%	1%	*	1%	2%	1%	-
11																*
	1	1	-	-	1	-	-	-	-	-	-	-	-	-	-	-
	*	*	-	-	*	-	-	-	-	-	-	-	-	-	-	-
12																*
	4	4	-	1	-	-	3	1	-	1	-	1	1	-	1	-
	*	*	-	1%	-	-	*	*	-	*	-	*	*	-	*	-
15																*
	3	3	-	-	1	-	2	1	-	-	1	1	-	-	-	1
	*	*	-	-	*	-	*	*	-	-	*	*	-	-	-	1%
16																*
	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
18																*
	1	1	-	1	-	-	-	1	-	1	-	1	-	-	-	1
	*	*	-	*	-	-	-	*	-	*	-	*	-	-	-	*
19																*
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	*
20																*
	8	8	-	-	2	-	6	1	2	1	1	2	2	2	2	-
	*	*	-	-	1%	-	1%	*	1%	*	1%	1%	1%	1%	1%	-
24																*
	6	6	-	-	-	2	4	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	1%	*	-	-	-	-	-	-	-	-	-

25	3	3	-	-	-	1	1	-	1	-	1	1	1	-	1	-
	*	*	-	-	-	*	*	-	*	-	*	*	*	-	*	-
28	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	*
30	3	3	-	-	3	-	1	2	-	2	-	2	2	-	2	-
	*	*	-	-	2%	-	*	1%	-	1%	-	1%	1%	-	1%	-
40	2	2	-	-	-	-	2	-	1	-	1	-	1	-	1	-
	*	*	-	-	-	-	*	-	*	-	*	-	*	-	*	-
43	1	1	-	-	-	-	1	1	1	-	1	1	1	1	1	-
	*	*	-	-	-	-	*	*	1%	-	1%	*	1%	1%	*	-
48	2	2	-	2	-	-	-	-	-	-	-	-	-	-	-	-
	*	*	-	1%	-	-	-	-	-	-	-	-	-	-	-	-
50	3	3	-	-	3	-	-	3	-	3	-	-	-	3	-	3
	*	*	-	-	2%	-	-	1%	-	1%	-	-	-	2%	-	3%
62	1	1	-	-	-	1	-	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	*	-	-	-	-	-	-	-	-	-	-
67	2	2	-	-	-	2	-	-	2	2	-	-	-	2	2	-
	*	*	-	-	-	1%	-	-	1%	1%	-	-	-	1%	1%	-
72	3	3	-	-	1	2	1	-	1	-	1	-	-	1	1	-
	*	*	-	-	*	1%	*	-	*	-	*	-	-	*	*	-
90	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
99	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
Not Applicable - have not purchased	669	669	-	48	56	97	468	77	46	54	61	63	36	38	70	48
	39%	39%	-	33%	33%	32%	43%	23%	24%	21%	30%	22%	16%	21%	20%	42%
Sigma							CDE									N*
	1715	1715	-	148	170	306	1091	340	192	260	205	287	224	178	359	114
	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
1 - 5	860	860	-	82	98	170	510	220	119	175	113	194	150	103	240	52
	50%	50%	-	56%	57%	55%	47%	65%	62%	67%	55%	68%	67%	58%	67%	45%
6 - 10				F	F					J					O	*
	94	94	-	8	5	21	60	22	14	21	11	19	23	21	28	5
11 - 15	5%	5%	-	5%	3%	7%	6%	6%	7%	8%	5%	7%	10%	12%	8%	4%
																*
16 - 20	7	7	-	1	1	-	5	1	-	1	1	1	1	-	1	1
	*	*	-	1%	1%	-	*	*	-	*	*	*	*	-	*	1%
21+	9	9	-	1	2	-	7	2	2	2	1	2	2	2	2	1
	1%	1%	-	*	1%	-	1%	*	1%	1%	1%	1%	1%	1%	1%	*
21+	27	27	-	2	6	8	11	6	5	7	3	4	5	7	7	3
	2%	2%	-	1%	4%	3%	1%	2%	3%	3%	2%	1%	2%	4%	2%	3%
				F												*
Mean (Incl. 0)	3.7	3.7	-	3.7	4.9	4.2	3.3	3.5	4.4	4.3	3.3	3.3	3.7	5.7	3.7	4.5
Mean (Excl. 0)				*	*				*					KL*		*
	3.9	3.9	-	3.9	5	4.5	3.5	3.7	4.6	4.4	3.7	3.3	3.8	6	3.9	4.9
				*	*				*		*			KL*		*

Statistics:
Overlap formula used
- Column Proportions:
Columns Tested (5%): A/B,C/D/E/F,G/H,I/J,K/L/M,N/O
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:
Columns Tested (5%): A/B,C/D/E/F,G/H,I/J,K/L/M,N/O
Minimum Base: 30 (**), Small Base: 100 (*)
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8_7. About how many hours did you spend researching and shopping before you purchased the most recent of each of the following items? - Calling or data plan

				Homeowner				Shopper		Mortgage Experience		Where They Shopped			Considered Loans	
	Total	Homeowner	Non-Homeowner	Less than 1 year	1-2 years	2-5 years	5+ years	Mortgage Shopper	Refinance Shopper	First Time	Not First Time	Recommended Lender	Online/Mobile	In-Person/Phone	Multiple Loans	Single Loan
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: Homeowners (unwtd)	1712	1712	-	151	161	289	1111	302	174	223	198	258	189	163	318	110
Base: Homeowners (wtd)	1715	1715	-	148	170	306	1091	340	192	260	205	287	224	178	359	114
0	77	77	-	5	7	11	54	15	10	10	10	8	10	4	17	3
	4%	4%	-	4%	4%	3%	5%	4%	5%	4%	5%	3%	5%	2%	5%	3%
																*
1	359	359	-	34	39	72	214	99	60	78	60	81	79	49	103	35
	21%	21%	-	23%	23%	24%	20%	29%	31%	30%	29%	28%	35%	27%	29%	31%
																*
2	161	161	-	20	17	31	92	52	23	41	28	54	30	26	59	10
	9%	9%	-	13%	10%	10%	8%	15%	12%	16%	14%	19%	14%	15%	16%	9%
																*
3	63	63	-	4	7	16	36	24	18	15	17	21	22	17	26	6
	4%	4%	-	2%	4%	5%	3%	7%	9%	6%	8%	7%	10%	10%	7%	5%
																*
4	23	23	-	4	2	5	12	9	1	7	2	3	6	3	8	1
	1%	1%	-	3%	1%	2%	1%	3%	1%	3%	1%	1%	3%	2%	2%	1%
																*
5	58	58	-	10	3	10	36	16	2	15	2	15	9	3	15	2
	3%	3%	-	7%	2%	3%	3%	5%	1%	6%	1%	5%	4%	1%	4%	2%
										J						*
6	14	14	-	-	2	5	8	3	3	2	4	4	1	5	7	-
	1%	1%	-	-	1%	2%	1%	1%	2%	1%	2%	2%	1%	3%	2%	-
																*
7	2	2	-	-	-	-	2	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
																*
8	8	8	-	-	-	2	6	-	2	-	2	*	1	1	1	1
	*	*	-	-	-	1%	1%	-	1%	-	1%	*	1%	*	*	1%
																*
9	1	1	-	-	-	-	1	1	-	1	1	1	-	-	1	-
	*	*	-	-	-	-	*	*	-	*	*	1%	-	-	*	-
																*
10	23	23	-	3	1	2	17	3	6	1	6	4	4	8	8	*
	1%	1%	-	2%	*	1%	2%	1%	3%	*	3%	1%	2%	4%	2%	*
																*
11	4	4	-	-	-	3	1	3	3	3	-	-	3	3	3	-
	*	*	-	-	-	1%	*	1%	2%	1%	-	-	1%	2%	1%	-
						F							K	K		*
12	3	3	-	-	-	1	2	1	-	-	1	1	-	1	1	-
	*	*	-	-	-	*	*	*	-	-	*	*	-	*	*	-
																*
15	2	2	-	-	1	-	2	-	1	-	1	-	1	1	1	-
	*	*	-	-	*	-	*	-	*	-	*	-	*	*	*	-
																*
19	1	1	-	-	-	-	1	1	1	-	1	1	1	1	1	-
	*	*	-	-	-	-	*	*	1%	-	1%	*	1%	1%	*	-
																*
20	4	4	-	-	-	1	2	-	1	-	1	1	1	1	1	-
	*	*	-	-	-	*	*	-	1%	-	1%	*	*	1%	*	-
																*
24	2	2	-	-	-	1	1	1	-	-	1	-	1	1	1	-
	*	*	-	-	-	*	*	*	-	-	*	-	*	1%	*	-
																*
25	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
																*
30	3	3	-	-	2	-	1	-	1	-	1	1	1	-	1	-
	*	*	-	-	1%	-	*	-	*	-	*	*	*	-	*	-
					F											*

40	2	2	-	-	-	-	2	-	1	-	1	-	1	-	1	-
	*	*	-	-	-	-	*	-	*	-	*	-	*	-	*	-
48	2	2	-	-	1	2	-	-	-	-	-	-	-	-	-	-
	*	*	-	-	*	1%	-	-	-	-	-	-	-	-	-	-
50	1	1	-	-	1	-	-	1	-	1	-	-	1	-	-	1
	*	*	-	-	*	-	-	*	-	*	-	-	*	-	-	1%
60	1	1	-	-	1	-	-	1	1	1	-	1	1	1	1	-
	*	*	-	-	1%	-	-	*	1%	*	-	*	*	1%	*	-
99	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
Not Applicable - have not purchased	899	899	-	69	87	145	599	109	58	85	67	90	51	52	103	54
	52%	52%	-	46%	51%	47%	55%	32%	30%	33%	33%	32%	23%	30%	29%	47%
Sigma	1715	1715	-	148	170	306	1091	340	192	260	205	287	224	178	359	114
	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
1 - 5	664	664	-	71	69	134	390	200	105	156	108	174	146	98	211	55
	39%	39%	-	48%	41%	44%	36%	59%	55%	60%	53%	60%	65%	55%	59%	48%
6 - 10	49	49	-	3	3	9	34	8	11	4	13	11	7	14	17	1
	3%	3%	-	2%	2%	3%	3%	2%	6%	2%	6%	4%	3%	8%	5%	1%
11 - 15	9	9	-	-	1	4	4	4	4	3	1	1	4	5	5	-
	1%	1%	-	-	*	1%	*	1%	2%	1%	1%	*	2%	3%	1%	-
16 - 20	5	5	-	-	-	1	4	1	3	-	3	2	2	3	3	-
	*	*	-	-	-	*	*	*	1%	-	1%	1%	1%	2%	1%	-
21+	13	13	-	-	4	3	6	3	2	2	2	2	4	2	3	1
	1%	1%	-	-	3%	1%	1%	1%	1%	1%	1%	1%	2%	1%	1%	1%
					F											*
Mean (Incl. 0)	2.9	2.9	-	2.3	4	3.1	2.8	2.8	3.6	2.7	3.2	2.8	3.4	3.9	3.1	2.3
Mean (Excl. 0)	3.2	3.2	-	2.4	4.4	3.3	3.1	3	3.9	2.9	3.4	3	3.6	4	3.3	2.4
				*	*	*			*	*	*		*	*		*

Statistics:
Overlap formula used
- Column Proportions:
Columns Tested (5%): A/B,C/D/E/F,G/H,I/J,K/L/M,N/O
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
Columns Tested (5%): A/B,C/D/E/F,G/H,I/J,K/L/M,N/O
Minimum Base: 30 (**), Small Base: 100 (*)
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8_8. About how many hours did you spend researching and shopping before you purchased the most recent of each of the following items? - Computer

				Homeowner				Shopper		Mortgage Experience		Where They Shopped			Considered Loans	
	Total	Homeowner	Non-Homeowner	Less than 1 year	1-2 years	2-5 years	5+ years	Mortgage Shopper	Refinance Shopper	First Time	Not First Time	Recommended Lender	Online/Mobile	In-Person/Phone	Multiple Loans	Single Loan
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: Homeowners (unwtd)	1712	1712	-	151	161	289	1111	302	174	223	198	258	189	163	318	110
Base: Homeowners (wtd)	1715	1715	-	148	170	306	1091	340	192	260	205	287	224	178	359	114
0	39	39	-	8	3	8	20	10	2	3	9	3	4	8	7	5
	2%	2%	-	5%	2%	3%	2%	3%	1%	1%	4%	1%	2%	4%	2%	5%
				F										K		*
1	328	328	-	28	28	66	206	69	47	57	42	49	47	32	72	28
	19%	19%	-	19%	16%	21%	19%	20%	24%	22%	21%	17%	21%	18%	20%	24%
															*	
2	232	232	-	25	27	38	142	71	42	57	38	71	50	29	83	14
	14%	14%	-	17%	16%	12%	13%	21%	22%	22%	18%	25%	23%	16%	23%	12%
												M		O		*
3	121	121	-	9	12	23	78	30	22	27	17	24	32	11	34	12
	7%	7%	-	6%	7%	7%	7%	9%	12%	10%	8%	8%	14%	6%	9%	11%
													KM			*
4	81	81	-	6	9	12	53	29	12	21	15	27	23	15	32	3
	5%	5%	-	4%	5%	4%	5%	9%	6%	8%	7%	9%	10%	8%	9%	3%
																*
5	91	91	-	9	4	29	49	24	7	22	6	21	16	16	24	4
	5%	5%	-	6%	3%	9%	5%	7%	4%	8%	3%	7%	7%	9%	7%	3%
						DF										*
6	52	52	-	8	2	6	37	16	3	15	4	14	12	12	15	4
	3%	3%	-	5%	1%	2%	3%	5%	2%	6%	2%	5%	5%	7%	4%	3%
																*
7	5	5	-	-	1	-	5	1	1	1	1	1	1	1	1	1
	*	*	-	-	*	-	*	*	*	*	*	*	*	1%	*	*
																*
8	30	30	-	3	3	3	22	1	2	-	3	1	2	2	2	1
	2%	2%	-	2%	2%	1%	2%	*	1%	-	1%	*	1%	1%	1%	1%
																*
9	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
																*
10	55	55	-	4	2	12	37	3	8	4	7	8	7	4	10	1
	3%	3%	-	3%	1%	4%	3%	1%	4%	2%	3%	3%	3%	3%	3%	1%
									G							*
11	3	3	-	-	-	-	3	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
																*
12	8	8	-	1	1	2	4	2	3	2	1	2	2	-	3	-

30	1	1	-	-	1	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	*	-	*	-	-	-	-	-	-	-	-	*
36	1	1	-	-	-	1	-	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	*	-	-	-	-	-	-	-	-	-	*
40	4	4	-	-	-	1	3	1	-	1	-	1	-	-	-	1
	*	*	-	-	-	*	*	*	-	*	-	*	-	-	-	1%
48	2	2	-	-	1	1	1	1	1	-	1	1	-	1	1	-
	*	*	-	-	*	*	*	*	*	-	1%	*	-	1%	*	-
50	3	3	-	2	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	1%	-	-	*	-	-	-	-	-	-	-	-	-
60	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
70	3	3	-	-	3	-	-	3	-	3	-	-	-	3	-	3
	*	*	-	-	2%	-	-	1%	-	1%	-	-	-	2%	-	3%
72	3	3	-	-	1	2	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	*	1%	*	-	-	-	-	-	-	-	-	-
75	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
80	2	2	-	-	-	2	-	-	2	2	-	-	-	2	2	-
	*	*	-	-	-	1%	-	-	1%	1%	-	-	-	1%	1%	-
95	1	1	-	-	-	1	-	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	*	-	-	-	-	-	-	-	-	-	-
99	2	2	-	-	1	-	1	1	-	1	-	-	1	-	-	1
	*	*	-	-	1%	-	*	*	-	*	-	-	*	-	-	1%
Not Applicable - have not purchased	604	604	-	44	66	97	396	71	35	43	56	58	21	34	66	36
	35%	35%	-	30%	39%	32%	36%	21%	18%	16%	27%	20%	9%	19%	18%	31%
Sigma	1715	1715	-	148	170	306	1091	340	192	260	205	287	224	178	359	114
	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
1 - 5	853	853	-	76	81	167	529	225	130	184	118	191	168	104	244	61
	50%	50%	-	51%	47%	55%	49%	66%	67%	71%	58%	67%	75%	58%	68%	54%
6 - 10	144	144	-	15	7	20	102	21	14	20	15	24	22	20	28	6
	8%	8%	-	10%	4%	7%	9%	6%	7%	8%	7%	8%	10%	11%	8%	5%
11 - 15	23	23	-	2	5	3	13	6	8	5	3	6	6	5	8	1
	1%	1%	-	1%	3%	1%	1%	2%	4%	2%	2%	2%	3%	3%	2%	1%
16 - 20	16	16	-	2	1	2	12	1	-	-	1	1	-	-	-	1
	1%	1%	-	1%	*	1%	1%	*	-	-	*	*	-	-	-	1%
21+	36	36	-	2	8	8	18	6	5	6	3	3	2	8	5	4
	2%	2%	-	2%	5%	3%	2%	2%	2%	2%	2%	1%	1%	5%	1%	4%
					F									KL		*
Mean (Incl. 0)	4.9	4.9	-	4.3	7.4	5.4	4.5	4.2	4.7	5.1	3.6	3.7	3.8	6.6	4	6.2
				*	F*				*					KL*		*
Mean (Excl. 0)	5.1	5.1	-	4.6	7.6	5.7	4.6	4.4	4.8	5.2	3.9	3.8	3.9	7	4.1	6.7
				*	F*				*					KL*		*

Statistics:
Overlap formula used
- Column Proportions:
Columns Tested (5%): A/B,C/D/E/F,G/H,I/J,K/L/M,N/O
Minimum Base: 30 (**), Small Base: 100 (*)

- Column Means:
Columns Tested (5%): A/B,C/D/E/F,G/H,I/J,K/L/M,N/O
Minimum Base: 30 (**), Small Base: 100 (*)
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8_9. About how many hours did you spend researching and shopping before you purchased the most recent of each of the following items? - Television

				Homeowner				Shopper		Mortgage Experience		Where They Shopped			Considered Loans	
	Total	Homeowner	Non-Homeowner	Less than 1 year	1-2 years	2-5 years	5+ years	Mortgage Shopper	Refinance Shopper	First Time	Not First Time	Recommended Lender	Online/Mobile	In-Person/Phone	Multiple Loans	Single Loan
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: Homeowners (unwtd)	1712	1712	-	151	161	289	1111	302	174	223	198	258	189	163	318	110
Base: Homeowners (wtd)	1715	1715	-	148	170	306	1091	340	192	260	205	287	224	178	359	114
0	56	56	-	11	2	10	34	11	5	1	14	2	5	12	10	6
	3%	3%	-	7%	1%	3%	3%	3%	3%	1%	7%	1%	2%	6%	3%	5%
				DF							I			KL		*
1	351	351	-	24	38	76	213	82	44	64	43	61	60	36	73	35
	20%	20%	-	16%	22%	25%	20%	24%	23%	24%	21%	21%	27%	20%	20%	31%
																*
2	241	241	-	18	28	40	155	60	42	45	43	63	46	23	70	18
	14%	14%	-	12%	17%	13%	14%	18%	22%	17%	21%	22%	21%	13%	20%	16%
												M				*
3	98	98	-	11	9	17	61	30	12	24	12	26	18	20	31	6
	6%	6%	-	7%	5%	6%	6%	9%	6%	9%	6%	9%	8%	11%	9%	5%
																*
4	64	64	-	5	6	10	43	20	14	19	10	23	13	12	26	3
	4%	4%	-	4%	4%	3%	4%	6%	8%	7%	5%	8%	6%	7%	7%	3%
																*
5	83	83	-	12	6	14	52	23	6	21	6	22	14	15	25	3
	5%	5%	-	8%	3%	5%	5%	7%	3%	8%	3%	8%	6%	9%	7%	2%
																*
6	14	14	-	1	-	5	8	4	1	4	1	2	3	1	5	-
	1%	1%	-	1%	-	1%	1%	1%	*	2%	*	1%	1%	1%	1%	-
																*
7	4	4	-	1	-	1	2	1	1	1	-	1	1	-	1	-
	*	*	-	1%	-	*	*	*	*	*	-	*	*	-	*	-
																*
8	20	20	-	1	5	3	12	6	3	3	4	4	5	1	5	2
	1%	1%	-	1%	3%	1%	1%	2%	2%	1%	2%	1%	2%	1%	1%	2%
																*
9	4	4	-	-	-	-	4	2	2	2	1	1	2	2	2	-
	*	*	-	-	-	-	*	1%	1%	1%	*	*	1%	1%	1%	-
																*
10	34	34	-	2	1	10	21	2	2	1	4	4	3	2	4	1
	2%	2%	-	2%	1%	3%	2%	1%	1%	*	2%	1%	1%	1%	1%	*
																*
11	2	2	-	-	-	-	2	1	-	1	-	-	1	-	1	-
	*	*	-	-	-	-	*	*	-	*	-	-	*	-	*	-
																*
12	4	4	-	-	1	-	3	1	1	1	-	1	1	1	1	-
	*	*	-	-	*	-	*	*	*	*	-	*	*	*	*	-
																*
13	2	2	-	-	-	-	2	2	2	2	-	2	2	-	2	-
	*	*	-	-	-	-	*	*	1%	1%	-	1%	1%	-	*	-
																*
14	1	1	-	-	-	1	-	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	*	-	-	-	-	-	-	-	-	-	-
																*
15	9	9	-	-	-	6	3	-	-	-	-	-	-	-	-	-
	1%	1%	-	-	-	2%	*	-	-	-	-	-	-	-	-	-
						F										*
16	2	2	-	1	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	*	-	-	*	-	-	-	-	-	-	-	-	-
																*
20	12	12	-	-	4	1	7	5	1	1	5	1	1	1	5	1
	1%	1%	-	-	2%	*	1%	1%	*	*	2%	*	1%	1%	1%	1%
																*
22	1	1	-	-	-	1	-	1	1	-	-	1	1	1	1	-
	*	*	-	-	-	*	-	*	*	-	-	*	*	*	*	-
																*

24	9	9	-	1	-	1	8	1	-	-	1	1	-	1	1	-
	1%	1%	-	*	-	*	1%	*	-	-	*	*	-	1%	*	-
25	1	1	-	-	1	-	-	1	1	1	-	1	1	1	1	-
	*	*	-	-	1%	-	-	*	1%	*	-	*	*	1%	*	-
29	1	1	-	-	-	-	1	1	1	-	1	1	1	1	1	-
	*	*	-	-	-	-	*	*	1%	-	1%	*	1%	1%	*	-
30	5	5	-	-	1	-	5	2	-	2	-	2	-	-	2	-
	*	*	-	-	*	-	*	*	-	1%	-	1%	-	-	*	-
35	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
40	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
48	*	*	-	-	*	-	-	-	-	-	-	-	-	-	-	-
	*	*	-	-	*	-	-	-	-	-	-	-	-	-	-	-
50	1	1	-	-	-	-	1	-	1	-	1	1	1	-	1	-
	*	*	-	-	-	-	*	-	*	-	*	*	*	-	*	-
72	2	2	-	-	-	2	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	1%	*	-	-	-	-	-	-	-	-	-
75	2	2	-	-	-	2	-	-	2	2	-	-	-	2	2	-
	*	*	-	-	-	1%	-	-	1%	1%	-	-	-	1%	1%	-
99	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
Not Applicable - have not purchased	686	686	-	61	68	108	448	86	51	67	61	70	45	45	91	40
	40%	40%	-	41%	40%	35%	41%	25%	27%	26%	30%	24%	20%	26%	25%	35%
Sigma	1715	1715	-	148	170	306	1091	340	192	260	205	287	224	178	359	114
	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
1 - 5	838	838	-	70	87	157	524	214	118	173	114	195	151	106	225	65
	49%	49%	-	47%	51%	51%	48%	63%	62%	66%	55%	68%	67%	60%	63%	57%
6 - 10	76	76	-	5	6	18	47	16	9	11	9	11	14	6	17	3
	4%	4%	-	4%	3%	6%	4%	5%	4%	4%	4%	4%	6%	4%	5%	2%
11 - 15	18	18	-	-	1	7	10	3	2	3	-	2	3	1	3	-
	1%	1%	-	-	*	2%	1%	1%	1%	1%	-	1%	1%	*	1%	-
16 - 20	14	14	-	1	4	1	8	5	1	1	5	1	1	1	5	1
	1%	1%	-	*	2%	*	1%	1%	*	*	2%	*	1%	1%	1%	1%
21+	27	27	-	1	2	6	19	6	6	5	3	7	4	6	9	-
	2%	2%	-	*	1%	2%	2%	2%	3%	2%	1%	2%	2%	3%	2%	-
Mean (Incl. 0)	3.9	3.9	-	2.8	3.7	4.6	3.8	3.5	4.6	4	3.5	3.7	3.5	4.6	4.3	2
Mean (Excl. 0)	4.1	4.1	-	3.1	3.8	4.9	4	3.7	4.7	4	3.8	3.7	3.6	5.1	4.4	2.2
				*	*				*		*		*	*		*

Statistics:
Overlap formula used
- Column Proportions:
Columns Tested (5%): A/B,C/D/E/F,G/H,I/J,K/L/M,N/O
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
Columns Tested (5%): A/B,C/D/E/F,G/H,I/J,K/L/M,N/O
Minimum Base: 30 (**), Small Base: 100 (*)

8_10. About how many hours did you spend researching and shopping before you purchased the most recent of each of the following items? - Vacation trip

				Homeowner				Shopper		Mortgage Experience		Where They Shopped			Considered Loans	
	Total	Homeowner	Non-Homeowner	Less than 1 year	1-2 years	2-5 years	5+ years	Mortgage Shopper	Refinance Shopper	First Time	Not First Time	Recommended Lender	Online/Mobile	In-Person/Phone	Multiple Loans	Single Loan
		A	B	C	D	E	F	G	H	I	J	K	L	M	N	O
Base: Homeowners (unwtd)	1712	1712	-	151	161	289	1111	302	174	223	198	258	189	163	318	110
Base: Homeowners (wtd)	1715	1715	-	148	170	306	1091	340	192	260	205	287	224	178	359	114
0	49	49	-	5	1	9	35	15	6	11	6	7	8	5	11	6
	3%	3%	-	3%	*	3%	3%	4%	3%	4%	3%	2%	4%	3%	3%	5%*
1	172	172	-	12	20	36	104	56	37	49	26	45	44	27	61	14
	10%	10%	-	8%	12%	12%	10%	16%	19%	19%	13%	16%	20%	15%	17%	12%*
2	182	182	-	15	13	36	118	55	24	44	25	49	31	35	57	13
	11%	11%	-	10%	8%	12%	11%	16%	13%	17%	12%	17%	14%	20%	16%	11%*
3	111	111	-	15	10	23	63	29	12	27	10	26	24	9	32	5
	6%	6%	-	10%	6%	7%	6%	9%	6%	10%	5%	9%	11%	5%	9%	5%*
4	81	81	-	4	5	14	58	14	12	12	13	15	12	7	17	8
	5%	5%	-	2%	3%	5%	5%	4%	6%	5%	6%	5%	5%	4%	5%	7%*
5	110	110	-	7	10	27	66	17	13	11	17	16	15	11	20	8
	6%	6%	-	5%	6%	9%	6%	5%	7%	4%	8%	5%	7%	6%	6%	7%*
6	37	37	-	4	2	4	28	12	10	11	7	10	5	6	12	5
	2%	2%	-	3%	1%	1%	3%	4%	5%	4%	3%	3%	2%	3%	3%	5%*
7	11	11	-	1	-	4	6	3	-	3	-	3	2	-	2	1
	1%	1%	-	1%	-	1%	1%	1%	-	1%	-	1%	1%	-	1%	1%*
8	34	34	-	4	3	3	25	2	5	1	7	2	1	5	2	6
	2%	2%	-	3%	1%	1%	2%	1%	3%	*	3%	1%	*	3%	1%	5%N*
9	5	5	-	-	1	2	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	1%	1%	*	-	-	-	-	-	-	-	-	-
10	86	86	-	4	12	19	51	16	7	13	9	14	11	11	17	5
	5%	5%	-	3%	7%	6%	5%	5%	4%	5%	4%	5%	5%	6%	5%	4%*
11	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
12	21	21	-	-	1	1	19	2	3	-	5	4	4	1	4	1
	1%	1%	-	-	1%	*	2%	*	2%	-	2%	2%	2%	*	1%	1%*
13	1	1	-	-	-	1	-	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	*	-	-	-	-	-	-	-	-	-	-
14	2	2	-	-	1	-	1	1	-	-	1	1	-	-	1	-
	*	*	-	-	1%	-	*	*	-	-	1%	*	-	-	*	-
15	24	24	-	3	4	7	11	8	5	5	5	5	7	6	10	1
	1%	1%	-	2%	2%	2%	1%	2%	3%	2%	2%	2%	3%	3%	3%	1%*
16	1	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-
	*	*	-	*	-	-	-	-	-	-	-	-	-	-	-	-
20	36	36	-	5	7	3	21	8	6	3	10	9	8	6	12	2
	2%	2%	-	3%	4%	1%	2%	2%	3%	1%	5%	3%	4%	4%	3%	1%*
21	1	1	-	-	-	-	1	-	1	1	-	-	-	1	-	1
	*	*	-	-	-	-	*	-	*	*	-	-	-	*	-	1%*

23	2	2	-	-	2	-	-	2	-	-	2	-	-	2	2	-
	*	*	-	-	1%	-	-	1%	-	-	1%	-	-	1%	*	-
24	15	15	-	4	2	1	8	3	3	1	5	1	1	3	2	3
	1%	1%	-	3%	1%	*	1%	1%	1%	*	2%	*	*	2%	1%	3%
25	5	5	-	E	*	1	2	1	1	1	1	*	1	2	1	1
	*	*	-	1%	*	*	*	*	*	*	*	*	1%	1%	*	1%
30	6	6	-	-	1	-	5	1	2	-	2	1	2	1	1	1
	*	*	-	-	*	-	*	*	1%	-	1%	*	1%	1%	*	1%
36	1	1	-	-	1	-	-	1	-	-	1	1	-	1	1	-
	*	*	-	-	*	-	-	*	-	-	*	*	-	*	*	-
40	6	6	-	-	-	2	3	1	-	-	1	1	1	1	1	-
	*	*	-	-	-	1%	*	*	-	-	*	*	*	*	*	-
44	1	1	-	-	-	-	1	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
48	11	11	-	3	-	6	2	-	-	-	-	-	-	-	-	-
	1%	1%	-	2%	-	2%	*	-	-	-	-	-	-	-	-	-
50	3	3	-	1	-	-	3	-	1	-	1	1	1	-	1	-
	*	*	-	*	-	-	*	-	*	-	*	*	*	-	*	-
59	1	1	-	-	-	1	-	-	1	1	-	1	-	1	1	-
	*	*	-	-	-	*	-	-	*	*	-	*	-	*	*	-
60	2	2	-	-	-	-	2	-	1	-	1	-	1	1	1	-
	*	*	-	-	-	-	*	-	*	-	*	-	*	*	*	-
70	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	-	*	-	-	-	-	-	-	-	-	-
72	6	6	-	-	1	-	6	-	-	-	-	-	-	-	-	-
	*	*	-	-	*	-	1%	-	-	-	-	-	-	-	-	-
80	3	3	-	-	-	1	3	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	*	*	-	-	-	-	-	-	-	-	-
93	1	1	-	-	-	1	-	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	*	-	-	-	-	-	-	-	-	-	-
94	1	1	-	-	-	1	-	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	*	-	-	-	-	-	-	-	-	-	-
96	1	1	-	-	-	1	-	-	-	-	-	-	-	-	-	-
	*	*	-	-	-	*	-	-	-	-	-	-	-	-	-	-
99	4	4	-	-	*	-	4	-	-	-	-	-	-	-	-	-
	*	*	-	-	*	-	*	-	-	-	-	-	-	-	-	-
Not Applicable - have not purchased	683	683	-	61	76	104	442	93	44	68	53	74	47	38	89	35
	40%	40%	-	41%	45%	34%	41%	27%	23%	26%	26%	26%	21%	21%	25%	31%
Sigma	1715	1715	-	148	170	306	1091	340	192	260	205	287	224	178	359	114
	100%	100%	-	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%
Summary																
1 - 5	655	655	-	53	57	136	409	172	98	142	91	152	125	89	187	48
	38%	38%	-	36%	33%	44%	38%	50%	51%	55%	44%	53%	56%	50%	52%	42%

	3%	3%	-	2%	3%	3%	3%	3%	4%	2%	5%	4%	5%	4%	4%	1%
																*
16 - 20	37	37	-	6	7	3	21	8	6	3	10	9	8	6	12	2
	2%	2%	-	4%	4%	1%	2%	2%	3%	1%	5%	3%	4%	4%	3%	1%
																*
21+	70	70	-	8	6	15	40	9	8	4	12	6	6	12	10	5
	4%	4%	-	6%	4%	5%	4%	3%	4%	1%	6%	2%	3%	7%	3%	5%
											I			K		*
Mean (Incl. 0)	7.7	7.7	-	7.7	7.9	8.4	7.5	4.9	6.1	4.1	7.5	5.3	5.6	6.9	5.6	5.6
				*	*				*		I		*	*		*
Mean (Excl. 0)	8.1	8.1	-	8.2	7.9	8.8	7.9	5.3	6.4	4.3	7.8	5.5	5.8	7.2	5.8	6
				*	*				*		I		*	*		*

Statistics:
Overlap formula used
- Column Proportions:
Columns Tested (5%): A/B,C/D/E/F,G/H,I/J,K/L/M,N/O
Minimum Base: 30 (**), Small Base: 100 (*)
- Column Means:
Columns Tested (5%): A/B,C/D/E/F,G/H,I/J,K/L/M,N/O
Minimum Base: 30 (**), Small Base: 100 (*)
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