A SURVEY CONDUCTED BY PORTLAND RESEARCH GROUP

COMMISSIONED BY MAINEHOUSING



PERCEPTIONS OF HOUSING

A survey of Maine people

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Executive Summary

In the spring of 2019 MaineHousing hired Portland Research Group to conduct a representative survey of Maine households. The purpose of the survey was to develop a better understanding of the housing needs and preferences of Maine households and to inform the federally required consolidated planning process. The survey was conducted in May 2019.

Primarily focusing on affordability, condition, and location, the survey examines how and why Maine people are less than satisfied with their primary residence. An additional section on preferences for housing during retirement was conducted to support short and long term strategic planning. A total of 52 questions were asked, including five screener questions.

To participate in the survey, respondents had to be less than satisfied with at least one aspect of their housing situation: affordability, condition, or location. Of the 1,758 people contacted, 43 percent were satisfied with all aspects of their current housing situation. The 1,010 who participated in the full survey were dissatisfied with at least one aspect of their current home.

Affordability

Almost half of survey respondents indicated that the ease of finding quality, affordable housing has become more difficult over the last three years. Of the 1,010 who participated in the full survey, 633 indicated they were less than satisfied with the affordability of their current primary residence. This issue led 24 percent of respondents to find additional employment. Of the three main focus areas, being "less than satisfied" with affordability was the most evenly distributed among the state's regions. Younger, renting, middle income households reported spending the most on housing. Asked about the effectiveness of government initiatives for housing affordability, 55 percent stated that decreasing property taxes would be the most effective intervention, followed by energy efficiency incentives and financial assistance to pay for heat.

Condition

Nearly two-thirds (665) of respondents were less than satisfied with the condition of their primary residence, spending on average \$1,545 for annual repairs. Exterior repairs were identified as the most pressing to be addressed within three months, followed by interior repairs and electrical work. Delayed maintenance could contribute to future affordability and safety issues, forcing homeowners who would prefer to stay in their home to move.

Location

Of the 1,758 people contacted, 431 indicated they were less than satisfied with their home's location. A smaller subset of these individuals (167) indicated they were considering, planning, or definitely moving their primary residence. The majority of this group indicated they wanted to be closer to services and amenities, followed by a preference for a smaller more affordable home, and those who can no longer afford their home.

Respondents who were planning to move indicated they would prefer to own rather than rent, 65 percent to 35 percent respectively. Preferences such as housing tenure, proximity to services and amenities, and smaller more affordable homes will remain important considerations in housing development well into the future.

Retirement

All survey respondents participated in this section of the survey. Slightly more than a third of respondents indicated a preference to move in retirement, and the vast majority plan to remain in Maine. Housing tenure preferences differ strongly with those who were less than satisfied with location, 85 percent indicated a preference to own in retirement compared to 65 percent of those seeking to relocate their primary residence. Volunteers to do house maintenance was the most commonly needed service to live independently, followed by transportation and in-home health care services. Most have not considered their housing arrangement during retirement, but some have considered communal, shared housing, and accessory dwelling units.

Conclusion

Affordability and condition are the issues leading Maine people to spend more on housing, and in some cases seeking additional employment or moving to address housing costs. Survey participants indicated strong support for community-level solutions to addressing affordability: encouraging working from home, building smaller and more affordable homes, supportive housing, and allowing accessory dwelling units.

Most Mainers like where they live and would like to stay within their community when they retire. Community amenities most noted were additional affordable homes (rented and owned), better roads, and public transportation. This survey is a good overview of the perceptions of housing in Maine, and provides a significant range of data to further study these issues.

Methodology

Structured web and telephone surveys containing 52 questions (includes screening questions and questions for qualified respondents) were conducted between May 1 and May 22, 2019. All respondents are Maine residents, age 18 or older. Those who participated via the web were from a well-respected online panel.

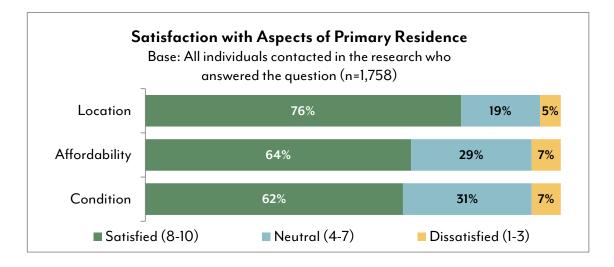
Questions covered primary residence housing situation, satisfaction with aspects of primary residence, costs associated with housing, affordability, loss of housing, refinancing, effectiveness of government initiatives for housing affordability, spending on routine repairs, experience of cold, urgency of maintenance needs, awareness of organizations offering home repair services, consideration of moving, preferences regarding relocation, current housing type, level of concern over housing costs, ease of finding housing, duration at primary residence, impact of local regulations, support for community actions, importance of amenities and services, and demographics.

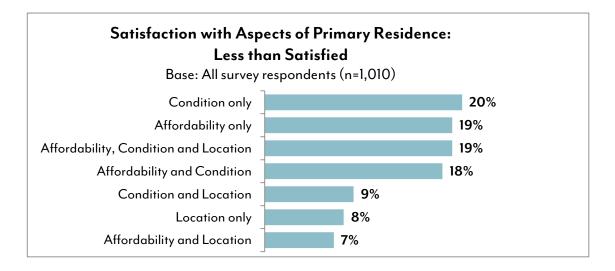
A total of 1,758 Maine people were contacted for this survey. Respondents needed to be less than satisfied with at least one aspect of their primary residence - its location, affordability, or condition to qualify for the study. Of the 1,758 people contacted, 748 were screened out which resulted in a total survey sample size of 1,010.

A random sample size of 1,010 yields a maximum sampling error of +/- 3.1 percentage points at the 95% level of confidence. That is, if the reported percentage is 50%, one can be 95% confident that the percentage for the entire population would fall within the range of 46.9% and 53.1%. Sample tolerances for smaller subgroups are broader, such as the market regions (n=47*; +/- 14.3 percentage points).

Initial Findings

Maine people like where they live. Three-quarters of all individuals contacted in this research are satisfied with the location of their primary residence. Maine people are about equally satisfied with the affordability and condition of their primary residence. Nearly one in five are less than satisfied with all three aspects: location, affordability, and condition.





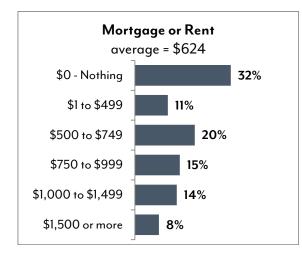
Dissatisfaction with Aspects of Primary Residence Percent "Less than Satisfied" Base: All survey respondents (n=1,010)						
Region	York & Cumberland (n=168)	Androscoggin, Franklin, Oxford (n=181)	Aroostook (n=156)	Hancock, Washington, Piscataquis, Penobscot (n=162)	Kennebec & Somerset (n=175)	Waldo, Knox, Lincoln, Sagadahoc (n=168)
Location	33%	48%1	47%1	47%1	44%1	38%
Affordability	68%	58%	61%	64%	65%	61%
Condition	60%	72%1	63%	64%	70%1	66%

¹Significantly higher than York & Cumberland column at the 95% level of confidence.

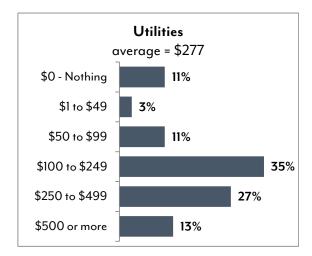
Affordability of Primary Residence

The base for questions one through seven were the respondents who were less than satisfied with their primary residence in terms of affordability. For each question n=633, unless otherwise noted.

Q1: Approximately how much do you pay per month, on average, for the following expenses?

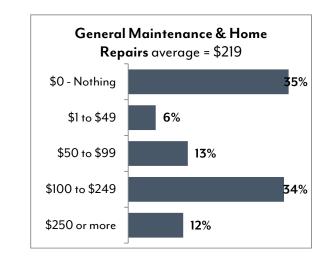


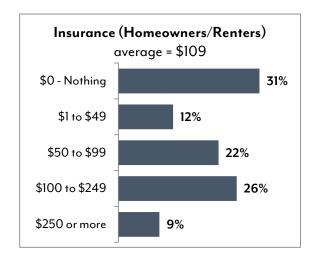




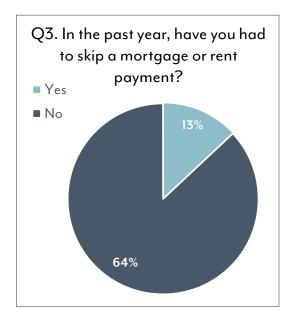
Key takeaways

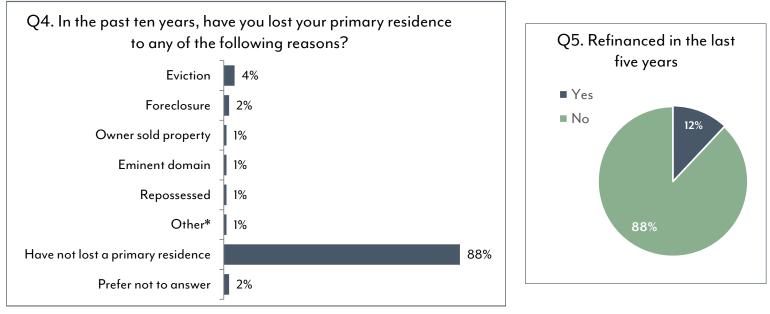
- 48 percent of all respondents (n=1,010) indicated that finding quality affordable housing over the last three years has become more or much more difficult.
- 32 percent of those less than satisfied with the affordability of their primary residence pay nothing in property taxes. The majority of these are likely renters who do not understand that part of their rent pays property taxes.
- 24 percent of those less than satisfied with the affordability of their primary residence had to find additional employment to afford their housing costs.



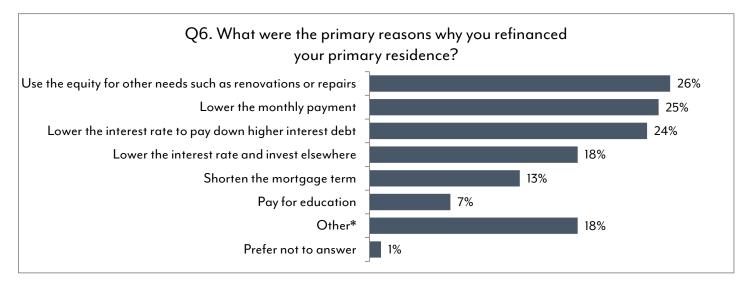


Q2. In the past year, have you or another member of your household had to find additional employment to afford primary residence housing related expenditures such as rent, mortgage, home repairs, utility cost, or property taxes?





* See Appendix A.



Q7. Please rate the level of effectiveness you feel the following government initiatives would be to make housing more affordable for you using a ten-point scale where 1 means "Very Ineffective" and 10 means "Very Effective."

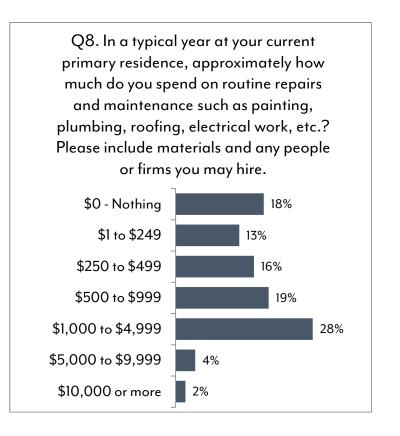
Decrease property taxes	55%		30%	15%
Energy efficiency incentives	48%		36%	16%
More financial assistance to pay for heat	42%		40%	18%
More financial help to make home buying more affordable	39%		40%	
Financial assistance to pay for needed repairs	38%		39%	23%
Require a set percentage of new homes being built be affordable	36%	4	0%	24%
More financial assistance to renters	28%	43%		29%
Incentives to builders to construct more housing	26%	45%		29%
Incentives for downsizing	22%	48%		30%
Change zoning requirements and codes	17%	51%		32%
Effective (8-10) Neutral (4-7) Ineffective (1-3)				

Condition of Primary Residence

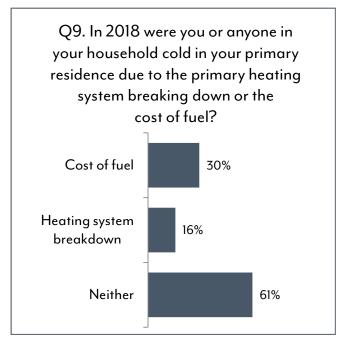
The base for questions 8 through 11 were the respondents who were less than satisfied with their primary residence in terms of condition. For each question n = 665, unless otherwise noted.

Key takeaways

- Respondents on average spend \$1,545 annually in routine repairs on their primary residence.
- The cost of heating fuel is a larger concern than issues with the heating system.



- The urgency for repairs was most significant from Aroostook County down to Sagadahoc.
- Exterior repairs were felt to be the most urgent.





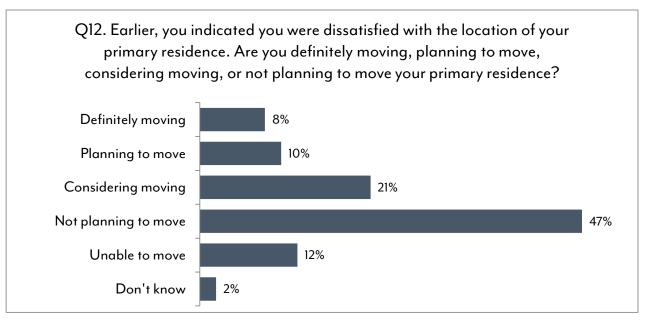


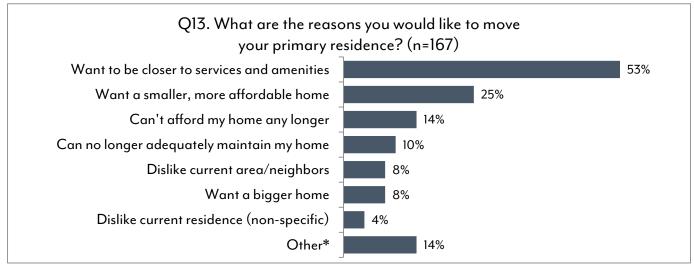
Location of Primary Residence

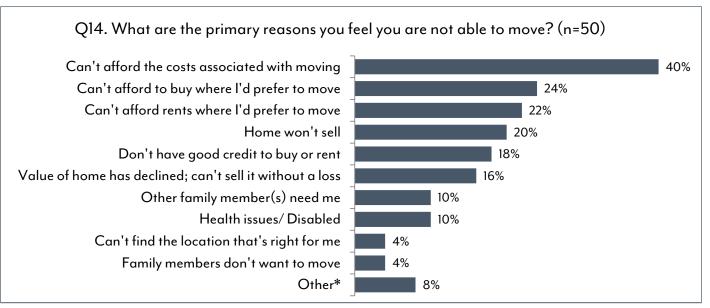
The base for questions 12 through 17 were the respondents who were less than satisfied with their primary residence in terms of location. For each question n = 431, unless otherwise noted.

Key takeaways

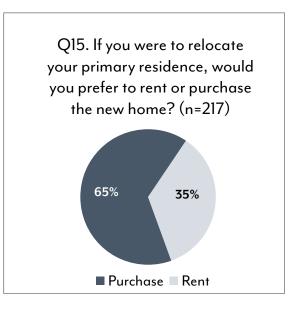
- There was no region of Maine where the percentage of those less than satisfied with location was over 48 percent.
- Both owners and renters are more satisfied with their location compared to its condition or affordability.
- Satisfaction with location is greatest along the southern coastal areas of Maine.
- People want stay in their home and if they relocate, stay in the same community or area.
- Those who want to relocate want: to be closer to services and amenities (53%); a smaller more affordable home (25%).
- People who want to move can't because they can't afford: moving costs (40%); to move where they'd prefer (24%).
- Those wanting to relocate in Maine, but outside their current community or area, preferred to move to the southern coastal region of Maine (Cumberland, Sagadahoc, and York).
- 54 percent of respondents found being closer to a grocery store/pharmacy an important consideration when moving.

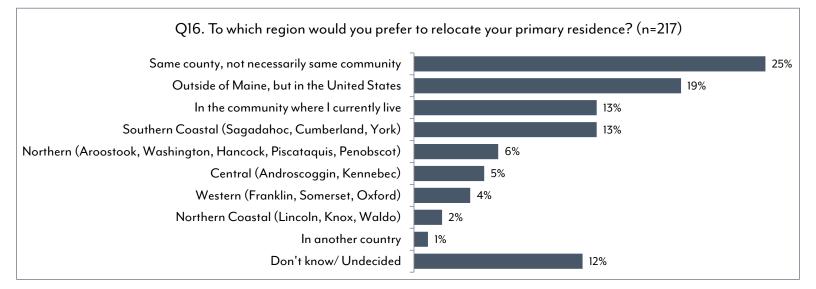


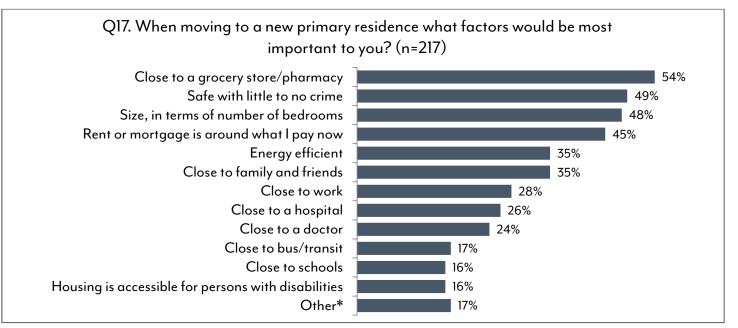




* See Appendix A.

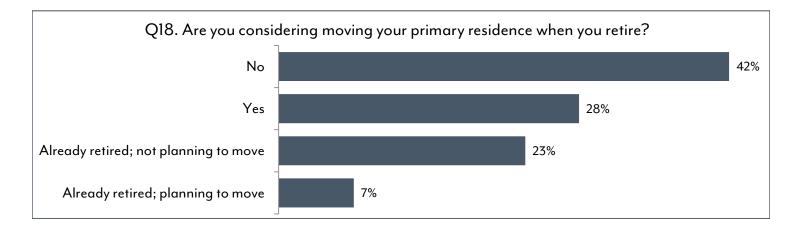


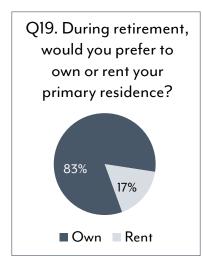


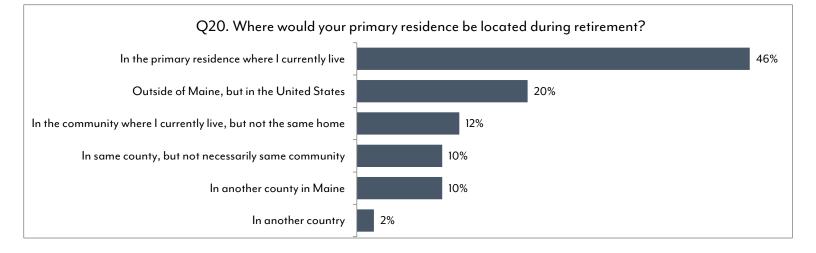


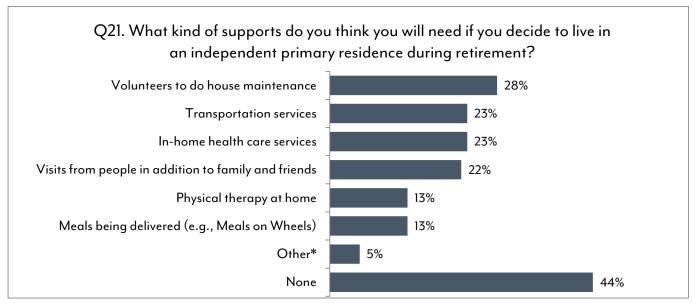
Retirement: Housing Location, Needs, Types

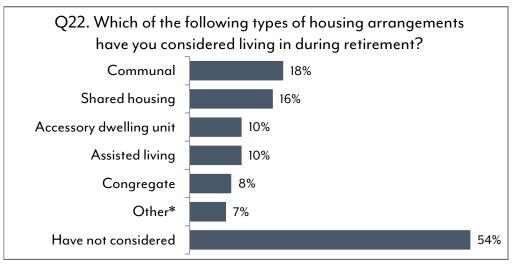
The base for questions 18 through 22 were all the respondents. For each question n = 1,010, unless otherwise noted.







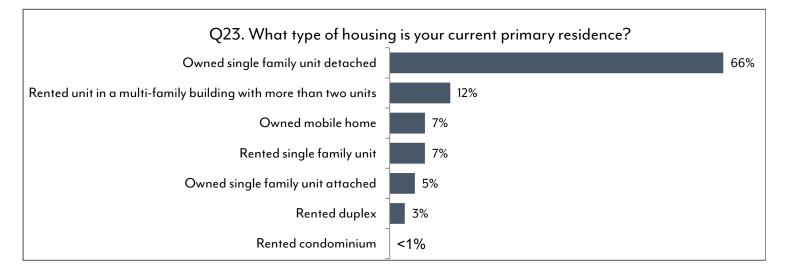


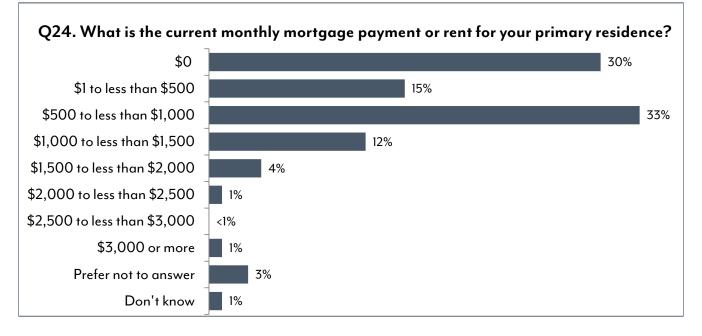


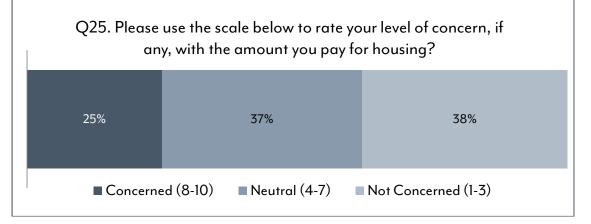
* See Appendix A.

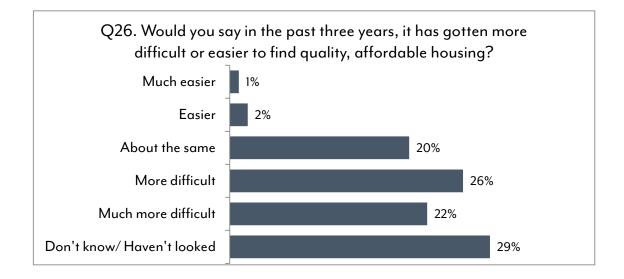
Current Primary Residence: Type, Cost, Duration, Community

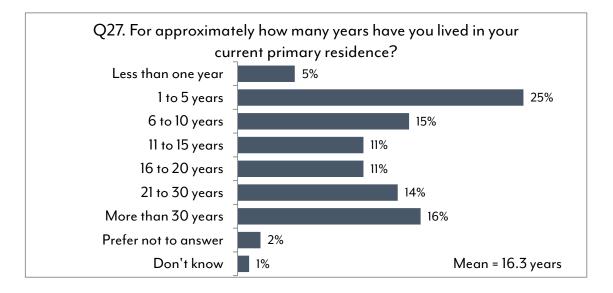
The base for questions 23 through 35 were all the respondents. For each question n = 1,010, unless otherwise noted.

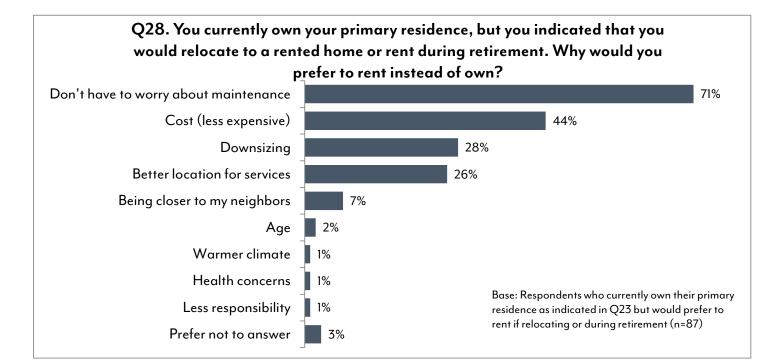


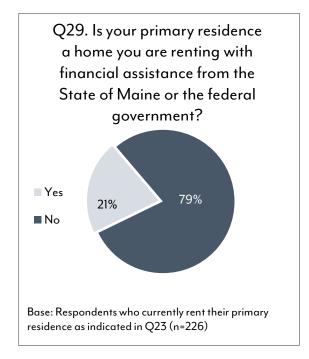


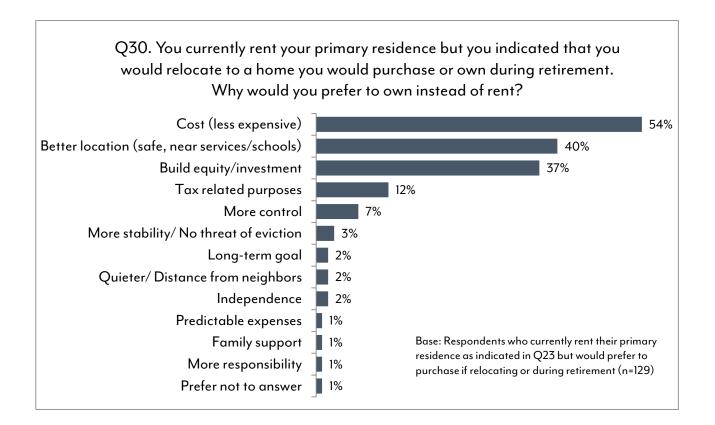


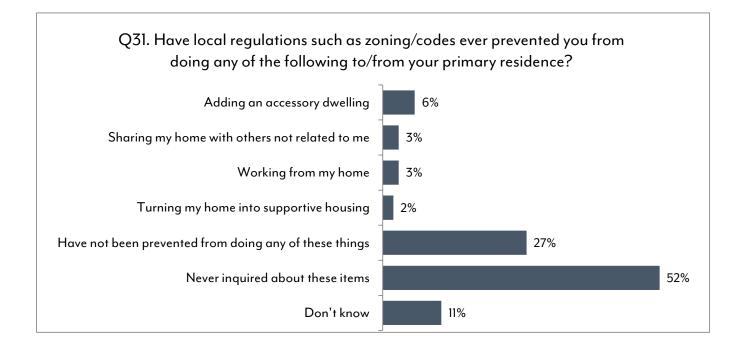




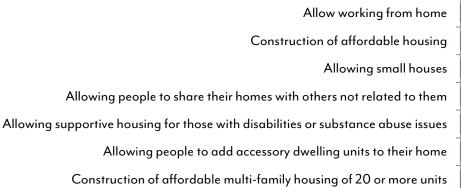


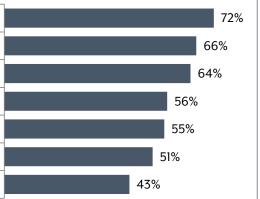


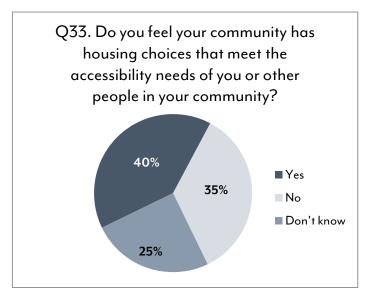


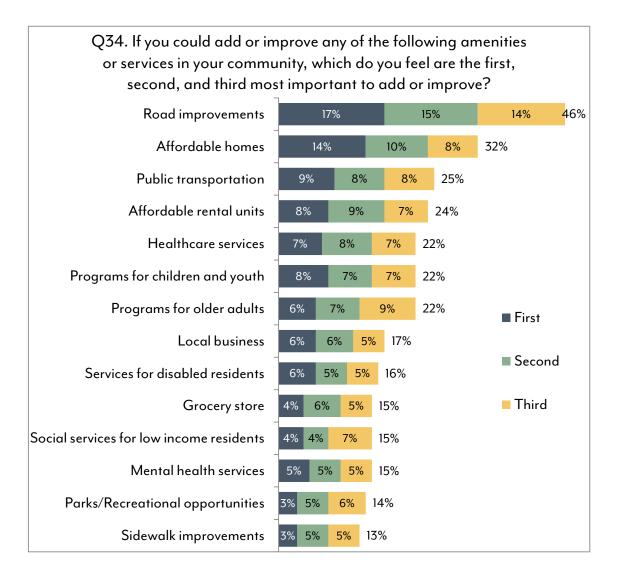


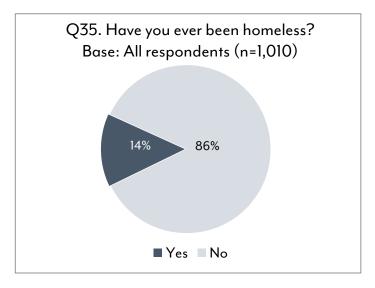
Q32. Which of the following would you or do you support in your community?











Respondent Profile:

Housing Situation	Total (n=1,010)
Homeowner	72%
Renter	23%
Living with others & assisting with paying rent or mortgage	5%
Homeless	<1%

Age	Total (n=1,010)
18 to 24	2%
25 to 34	10%
35 to 40	11%
41 to 44	5%
45 to 54	17%
55 to 64	21%
65 to 74	21%
75 or older	11%
Prefer not to answer	2%

Gender	Total (n=1,010)
Female	66%
Male	34%

Marital Status	Total (n=1,010)
Married or Partnered	59%
Previously married	22%
Single, never married	17%
Prefer not to answer	2%

Children in Household	Total (n=1,010)
Yes	25%
Νο	74%
Prefer not to answer	1%

Number of People in Household	Total (n=1,010)
1	23%
2	44%
3	14%
4	11%
5	4%
6 or more	3%
Prefer not to answer	1%

Employment Status	Total (n=1,010)
Employed full-time	39%
Employed part-time	10%
Unemployed	7%
Retired	35%
Stay at home parent	5%
Student	1%
Prefer not to answer	3%

Highest Level of Education	Total (n=1,010)
Less than high school degree	4%
High school degree	24%
Some college	19%
Two year degree/technical degree	14%
Four year college	21%
Some graduate work	3%
Graduate degree	14%
Prefer not to answer	1%

Household Income	Total (n=1,010)
Less than \$10,000	5%
\$10,000 - \$14,999	7%
\$15,000 - \$24,999	13%
\$25,000 - \$34,999	11%
\$35,000 - \$49,999	14%
\$50,000 - \$74,999	16%
\$75,000 - \$99,999	11%
\$100,000 - \$149,000	8%
\$150,000 - \$199,999	2%
\$200,000 or more	1%
Prefer not to answer	10%
Don't know	2%

Racial or Ethnic Background	Total (n=1,010)
Caucasian/White	94%
Hispanic	1%
American Indian	1%
Black/African American	1%
Asian/Pacific Islander	1%
Mixed Race or Ethnicity	1%
Prefer not to answer	1%

County	Total (n=1,010)
Aroostook	15%
Kennebec	13%
Penobscot	11%
Cumberland	10%
Androscoggin	9%
York	6%
Oxford	6%
Knox	5%
Somerset	5%
Lincoln	4%
Waldo	4%
Sagadahoc	4%
Franklin	3%
Hancock	2%
Washington	2%
Piscataquis	1%

Appendix A: Additional Data Appendix B: Questionnaire

Appendix A: Additional Data

Q11. What organizations are you aware of that offer home repair services? (Aided, multiple responses)

Awareness of Organizations Offering Home Repair Services Base: Respondents who are less than satisfied with their primary residence in terms of condition (n=665)	
Local/private contractors	1%
Efficiency Maine	<1%
Neighbors Helping Neighbors	<1%
CHIP (Community Housing Improvement Program)	<1%
LIHEAP (Low Income Home Energy Assistance Program)	e <1%
Healthy Peninsula	<1%
United Way	<1%
Hartford Community Church	<1%
Church groups (non-specific)	<1%
Energy Maine	<1%

Q4. In the past ten years, have you lost a primary residence to any of the following reasons? (Aided, multiple responses)

Loss of Primary Residence in Past Ten Years Base: Respondents who are less than satisfied with their primary residence in terms of affordability (n=633)	
Loss of income/ Not affordable	<1%
Divorce	<1%
Job relocation	<1%
Fire	<1%
Bed bug infestation	<1%
Family dispute <1%	

Q6. What were the primary reasons why you refinanced your primary residence? (Aided, multiple responses)

Reasons for Refinancing Prime Base: Respondents who are less than primary residence in terms of afforda refinanced their primary residence in (n=76)	satisfied with their bility and who have
Convert loan type	3%
Fell behind	3%
Debt consolidation	1%
Loan sold	1%
Purchase additional home	1%
Avoid foreclosure	1%
Eliminate PMI	1%
Loan modification 1%	
HARP refi	1%
Divorce	1%
Medical issues 1%	
Lawyer fees	1%

Q13. What are the reasons why you would like to move your primary residence? (Aided, multiple responses)

Reasons to Move Primary Residence Base: Respondents who are less than satisfied with their primary residence in terms of location and are definitely, planning to, or considering moving (n=167)		
More land	2%	
Warmer climate	2%	
Different type of home (non-specific)	2%	
Taxes	2%	
More rural area	2%	
Newer home	1%	
Better schools	1%	
Politics	1%	
Pest infestation	1%	
Easier to maintain	1%	
Want rent controlled housing	1%	
Divorce	1%	
More control	1%	
Age	1%	
Retirement	1%	
Less expensive	1%	
Disabled	1%	

Q14. What are the primary reasons why you feel you are not able to move? (Aided, multiple responses)

Reasons Unable to Move Primary Residence Base: Respondents who are less than satisfied with their primary residence in terms of location but feel unable to move (n=50)		
Can't afford to move	2%	
Problems with house (non-specific)	2%	
Lack of safe housing	2%	
Too busy	2%	

Q17. When moving to a new primary residence what factors would be most important to you? (Aided, multiple responses)

Important Factors When Moving t Primary Residence Base: Respondents who are less than satisf primary residence in terms of location and move (n=217)	ied with their
Climate	3%
Low maintenance	2%
Privacy/ Far from neighbors	2%
More affordable	2%
Close to culture/ Entertainment activities	1%
Yard/ Land	1%
Quiet neighborhood	1%
Taxes	1%
Style of house	1%
Close to amenities (non-specific)	1%
Close to outdoor activities	1%
Allows in-home business	1%
Easy landlord	1%
Proximity to highway	1%
Good neighbors	1%
Location	1%

Q21. What kinds of support do you think you will need if you decide to live in an independent primary residence during retirement? (Aided, multiple responses)

Support Needed to Live in Independent Primary Residence During Retirement Base: All respondents (n=1,010)		
Home maintenance	1%	
Financial assistance/ More money	1%	
Assistance with utilities	1%	
Assistance with taxes/ Reduced taxes	1%	
Assisted living/ Hospice	1%	
Access to medical care	<1%	
Information/ Education	<1%	
Social Security	<1%	
Family support	<1%	
Assistance with downsizing	<1%	
Assistance for veterans	<1%	
Access to restaurants	<1%	

Q22. Which of the following types of housing arrangements have you considered living in during retirement? (Aided, multiple responses)

Consideration of Housing Arrangements During Retirement Base: All respondents (n=1,010)		
Private residence	4%	
Condo/ Apartment	1%	
Mobile home	1%	
Senior living community	1%	
Low-income/ Rent-controlled housing	<1%	
With family	<1%	
Veterans Home	<1%	
Rental	<1%	
Maintenance free	<1%	
Nursing home	<1%	
Single floor (no stairs)	<1%	

Q34. If you could add or improve any of the following amenities or services in your community, which do you feel are the first, second, and third most important to add or improve?

Importance of Community Base: All respondents			5
Response	1st	2nd	3rd
Internet connectivity	<1%		<1%
Property taxes	<1%		<1%
Assistance for older adults	<1%		<1%
Assistance for homeless	<1%		<1%
Gas stations	<1%		
Health insurance	<1%		
Everything/ All of the above		<1%	<1%
Library		<1%	
Big box stores			<1%
Utility infrastructure			<1%
Law enforcement			<1%
Financial assistance for disabled			<1%
residents Example			<1%
Food			
Post Office			<1%
Education			<1%
Street lights			<1%
No others			<1%

Appendix B: Questionnaire – Web

Project # : 19.010	
	C. In which state is your primary residence located? (Please select one response)
MaineHousing: Citizens' Perceptions on Housing	< <pull 50="" alpha="" columbia="" district="" down="" in="" menu="" of="" order)="" plus="" states="">></pull>
Web Questionnaire (Fifth Draft - April 30, 2019)	IF MAINE IN QC CONTINUE, ELSE THANK AND TERMINATE
	D. This is important research sponsored by MaineHousing to help anticipate housing needs for Maine
EB QUOTA GROUPS – RESIDENTIAL (may need to complete what we can and fill-in with telephone)	residents over the next three to five years. In which county is your primary residence located? (Please select one response) (DROP DOWN MENU. DO NOT RANDOMIZE LIST)
a. York and Cumberland: n=85 (FEASIBILITY IS n=217)	Androscoggin 01 (CHECK QUOTA b)
b. Androscoggin, Franklin and Oxford: n=85 (FEASIBILITY IS n=98)	Aroostook 02 (CHECK QUOTA c)
c. Aroostook: n=80 (FEASIBILITY IS n=98)	Cumberland 03 (CHECK QUOTA a)
d. Hancock, Washington, Piscataquis and Penobscot: n=85 (FEASIBILITY IS n=34)	Franklin 04 (CHECK QUOTA b)
e. Kennebecand Somerset: n=85 (FEASIBILITY IS n=99)	Hancock 05 (CHECK QUOTA d)
f. Waldo, Knox, Lincoln and Sagadahoc: n=80 (FEASIBILITY IS n=64)	□ Kennebec 06 (CHECK QUOTA e)
	□ Knox 07 (CHECK QUOTA f)
ILINE PANEL – Total Completed Interviews: n=500	Lincoln 08 (CHECK QUOTA f)
	Oxford 09 (CHECK QUOTA b)
	Penobscot 10 (CHECK QUOTA d)
TRODUCTION	Piscataquis 11 (CHECK QUOTA d)
ank you for taking a few minutes out of your busy schedule to participate in this important research	Sagadahoc 12 (CHECK QUOTA f)
estionnaire about housing. Your responses will remain strictly confidential. This is for research	Somerset 13 (CHECK QUOTA e)
urposes only – we will not try to sell you anything.	Waldo 14 (CHECK QUOTA f)
	Washington 15 (CHECK QUOTA d)
	Vork 16 (CHECK QUOTA a)
REENER:	Prefer not to answer 98 (THANK AND TERMINATE)
Are you an adult 18 years of age or older? (Please select one response)	Don't know 99 (THANK AND TERMINATE)
Yes 1 (CONTINUE)	
No 2 (THANK AND TERMINATE)	E. Please rate your level of satisfaction with three aspects of your primary residence by using a ten-
Prefer not to answer 8 (THANK AND TERMINATE)	point scale where 1 means, "Very Dissatisfied" and 10 means, "Very Satisfied." (Please select one response for each aspect) (RANDOMIZE LIST. ALL THREE REQUIRED)
Which of the following best describes your primary residence housing situation? (Please select one	Aspect Very Dissatisfied Very Satisfied
response)	a. Affordability (Mortgage, rent, taxes, utilities, etc.) 1 2 3 4 5 6 7 8 9 10
Homeowner 1 (CONTINUE)	b. Condition (needs repairs) 1 2 3 4 5 6 7 8 9 10
Renter 2 (CONTINUE)	c. Location (Too far from services/
Living with others but not paying rent or mortgage 3 (THANK AND TERMINATE)	amenities, neighborhood is not safe, 1 2 3 4 5 6 7 8 9 10
 Living with others and assisting with paying rent or mortgage 4 (CONTINUE) 	other location problems)
Homeless 5 (CONTINUE)	
Prefer not to answer 8 (THANK AND TERMINATE)	
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IF 8-10 FOR EACH ASPECT IN QE, THANK AND TERMINATE IF 1-7 FOR AFFORDABILITY (QEa), ANSWER Q1 – Q7 IF 1-7 FOR CONDITION (QEb), ANSWER Q8 – Q11 IF 1-7 FOR LOCATION (QEc), ANSWER Q12 – Q17 RANDOMIZE THESE SECTIONS OF QUESTIONS	 4. In the past ten years, have you lost a primary residence to any of the following reasons? (Please select all that apply) (RANDOMIZE LIST) Foreclosure Foreclosure Eviction Eminent domain Repossessed
MAIN QUESTIONNAIRE AFFORDABILITY (ANSWER Q1-Q7 IF 1-7 IN QEa) 1. This section of questions is about the affordability of your primary residence. Approximately, how much do you pay per month, on average, for the following expenses? (Please enter your responses)	Other (Please specify): < <other 100="" allow="" characters="" specify="" to="" up="" –="">> 7 Have not lost a primary residence 6 Prefer not to answer 8</other>
below) (ZERO FILL SPACES. RANDOMIZE LIST) a. Insurance (home owners/renters): \$	 5. Have you refinanced your primary residence in the past five years? (Please select one response) Yes 1 (CONTINUE) No 2 (SKIP TO Q7)
c. General maintenance/Home repairs: \$ d. Utilities (electricity, water, heat, not cable or phone): \$ e. Property/Real estate taxes: \$	 6. What were the primary reasons why you refinanced your primary residence? (<i>Please select all that apply</i>) (RANDOMIZE LIST) Lower the monthly payment 01 Lower the interest rate to pay down higher interest debt 02
 Property real estate taxes: 5 In the past year, have you or another member of your household had to find additional employment to afford primary residence housing related expenditures such as rent, mortgage, home repairs, utility costs, or property taxes? (<i>Please select one response</i>) 	Lower the interest rate and invest elsewhere 03 Use the equity in the home for other needs such as renovations or repairs to the home 04 Pay for education 05 Shorten the mortgage term 06 Other (Please specify): < <other 100="" allow="" characters="" specify="" to="" up="" –="">> 97</other>
□ Yes 1 □ No 2	
3. In the past year, have you had to skip a mortgage or rent payment? (Please select one response)	
☐ Yes 1 ☐ No 2	
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7.	Please rate the level of effectiveness you feel the following government initiatives would be to
	make housing more affordable for you by using a ten-point scale where 1 means, "Very Ineffective"
	and 10 means, "Very Effective." (Please select one response for each) (RANDOMIZE LIST)

Provide incentives to b construct more housing Offer more financial as renters Offer more financial as home buying more affe Provide more financial pay for heat	g. sistance to sistance to make ordable	1 1 1	2 2	3	4	5	6	7	•	-	
renters Offer more financial as home buying more affo Provide more financial	sistance to make ordable		2	2			-	'	8	9	10
Offer more financial as home buying more affer Provide more financial	ordable	1		5	4	5	6	7	8	9	10
Provide more financial			2	3	4	5	6	7	8	9	10
pay for field	assistance to	1	2	3	4	5	6	7	8	9	10
Provide financial assist needed repairs	ance to pay for	1	2	3	4	5	6	7	8	9	10
	25	1	2	3	4	5	6	7	8	9	10
	-	1	2	3	4	5	6	7	8	9	10
Change zoning require	ments and codes	1	2	3	4	5	6	7	8	9	10
Energy efficiency incen	tives	1	2	3	4	5	6	7	8	9	10
Incentives for downsizi	ng	1	2	3	4	5	6	7	8	9	10
	also at the second lat										
s section of questions is rent primary residence, intenance such as, paint I any people or firms yo	ing, plumbing, roo	w mu ofing,	ch do elect	you rical	spen work,	d on , etc.?	routin Plea	ie rep ise in	oairs a	and	
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rent primary residence, intenance such as, paint i any people or firms yo \$0 - Nothing 1 \$1 to \$249 2 \$250 to \$499 3 \$500 to \$999 4	approximately ho ing, plumbing, roo u may hire to do ti	w mu ofing,	ch do elect	you rical	spen work,	d on , etc.?	routin Plea	ie rep ise in	oairs a	and	
	Require that a set perco homes being built be at Change zoning requirer Energy efficiency incent Incentives for downsizin	Require that a set percentage of new homes being built be affordable Change zoning requirements and codes Energy efficiency incentives Incentives for downsizing	Require that a set percentage of new 1 homes being built be affordable 1 Change zoning requirements and codes 1 Energy efficiency incentives 1 Incentives for downsizing 1	Require that a set percentage of new homes being built be affordable 1 2 Change zoning requirements and codes 1 2 Energy efficiency incentives 1 2	Require that a set percentage of new homes being built be affordable123Change zoning requirements and codes123Energy efficiency incentives123Incentives for downsizing123	Require that a set percentage of new homes being built be affordable1234Change zoning requirements and codes1234Energy efficiency incentives1234Incentives for downsizing1234	Require that a set percentage of new homes being built be affordable12345Change zoning requirements and codes12345Energy efficiency incentives12345Incentives for downsizing12345	Require that a set percentage of new homes being built be affordable123456Change zoning requirements and codes123456Energy efficiency incentives123456Incentives for downsizing123456	Require that a set percentage of new homes being built be affordable1234567Change zoning requirements and codes1234567Energy efficiency incentives1234567Incentives for downsizing1234567	Require that a set percentage of new homes being built be affordable12345678Change zoning requirements and codes12345678Energy efficiency incentives12345678	Require that a set percentage of new homes being built be affordable123456789Change zoning requirements and codes123456789Energy efficiency incentives123456789

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10. Please indicate the repairs or maintenance you feelyour primary residence needs and if needed, how urgent you believe they are. (Please select one response for each type of repair) A. Urgent, must be done immediately B. Should be done within the month C. Can be done within the next three months D. Seasonal, needs to be done when the current season ends E. Not urgent, whenever it can be done F. No Need G. Don't know Within Within When Types of Repairs or One Three Season Not No Don't Maintenance Urgent Month Months Ends Urgent Need Know a. Exterior repairs (siding, paint, roofing, 1 2 3 4 5 6 9 windows, gutters, etc.) b. Landscaping 1 2 3 4 5 6 9 c. Interior repairs (paint, drywall, trim, handrail, 1 2 4 5 6 9 3 etc.) d. Heating system 1 2 5 9 3 4 6 e. Plumbing 1 2 3 4 5 6 9 f. Electrical work (lights, 1 9 2 3 4 5 6 electrical panel, etc.) 11. What organizations are you aware of that offer home repair services? (Please select all that apply) (RANDOMIZE LIST) Local Housing Authority 01 Maine State Housing Authority 02 Local Community Action Program (CAP) 03 Area Agency on Aging 04 Habitat for Humanity 05 Other (Please specify): <<OTHER SPECIFY – ALLOW UP TO 100 CHARACTERS>> 97 None – I'm not aware of any 96

Heating system breaking down

Cost of fuel

Neither

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 This section of questions is about the location of your primary residence. Earlier, you were dissatisfied with the location of your primary residence. Are you definitely mo to move, considering moving or not planning to move your primary residence? (Plea response) 	oving, planning	 15. If you were to relocate your primary residence, would you prefer t home? (Please select one response) Rent 1 Purchase 2 	·
Definitely moving 1 (CONTINUE) Planning to move 2 (CONTINUE) Considering moving 3 (CONTINUE) Not planning to move 4 (SKIP TO NEXT SECTION OR Q19) Unable to move 5 (SKIP TO NEXT SECTION OR Q19) Unable to move 5 (SKIP TO NEXT SECTION OR Q19) 13. What are the reasons why you would like to move your primary residence? (Please s apply) (RANDOMIZE LIST) I want to be closer to services and amenities I need (medical services, work, stores, transportation, recreation, friends, relatives, etc.) I can't afford my home any longer I want a smaller, more affordable home I can no longer adequately maintain my home Other (Please specify):	01 02 03 04	 16. To which region would you prefer to relocate your primary resider In the community where I currently live In the same county where I currently live, but not necessarily in the same community Northern Coastal (Lincoln, Knox or Waldo counties) Southern Coastal (Sagadahoc, Cumberland or York counties) Central (Androscoggin or Kennebec counties) Northern (Araostook, Washington, Hancock, Piscataquis or Per Western (Franklin, Somerset or Oxford counties) Outside of Maine, but in the United States In another country Don't know/Undecided 17. When moving to a new primary residence what factors would be n select all that apply) (RANDOMIZE LIST)	01 02 03 04 05 06 07 08 09 99
SKIP TO Q15		Rent or mortgage is around what I pay now 01 Close to bus/transit 02	
 What are the primary reasons why you feel you are not able to move? (Please select (RANDOMIZE LIST) 	t all that apply)	Close to a grocery store/pharmacy 03 Close to work 04 Close to family and friends 05 Close to schools 06	
 The value of my home has declined so I can't sell it without a loss My home won't sell Can't afford to buy where I'd prefer to move Can't afford rents where I'd prefer to move Can't afford the costs associated with moving 	01 02 03 04 05	Close to a doctor 07 Close to a hospital 08 Housing is accessible for persons with disabilities 09 Safe with little to no crime 10 Size, in terms of number of bedrooms 11 Energy efficient 12	
 Can't find the location that's right for me Other family member(s) need(s) me Don't have good credit to buy or rent 	06 07 08	□ Other (<i>Please specify</i>): << <other allow="" specify="" td="" to<="" up="" –=""><td>D 100 CHARACTERS>> 97</td></other>	D 100 CHARACTERS>> 97
Other (Please specify): << OTHER SPECIFY – ALLOW UP TO 100 CHARACTER	S>> 97		

 This section of questions is about your primary residence housing during retirement. considering moving your primary residence when you retire? (Please select one resp.) 		retirement? (<i>Please select all that apply</i>) (RANDOMIZE LIST) Shared housing (two or more individuals sharing one single	family home/apartment) 01
□ Yes 1 □ No 2		 Communal (separate homes in a community with shared ou Congregate (each individual has a private bed, bath and/or l 	
 Already retired, planning on moving Already retired, not planning on moving 4 	- I	shares common dining and/or recreation rooms along with Accessory dwelling unit (a unit attached or detached from a	other residents) 03
a Alleady recirco, hot planning on noving 4		owner lives) Assisted living	04 05
9. During retirement, would you prefer to own or rent your primary residence? (Please	e select one	, and the second s	
response)		 Other (Please specify): <<<other allow="" li="" specify="" uf<="" –=""> Have not considered housing arrangements during retirements </other>	
Own 1 Rent 2			
		CURRENT PRIMARY RESIDENCE (ASK EVERYONE)	
2. Miles		23. What type of housing is your current primary residence? (Pleas	se select one response)
 Where would you prefer your primary residence to be located during retirement? (F one response) 	Please select	Owned single family unit attached (like a condo in a building	z with multiple condos) 1
one response)		Owned single family unit attached (like a condo in a building Owned single family unit detached (like a house that stands)	
In the primary residence where I currently live 1		Rented unit in a multi-family building with more than two units of the stands	
In the community where I currently live, but not the same home 2		Rented duplex (building with two units)	4
 In the same county where I currently live, but not messarily 		Owned mobile home	* 5
in the same community 3		Rented condominium	6
In another county in Maine 4		Rented single family unit (including a mobile home)	7
		Kented single ramily unit (including a mobile nome)	/
In another country 6		24. (IF RESPONSE IN Q1b, SKIP TO Q25) What is the current month	ly mortgage payment or rent for
		your primary residence? (Please select one response)	.,
 What kind of supports do you think you will need if you decide to live in an independ 	lent primary		
residence during retirement? (Please select all that apply) (RANDOMIZE LIST)		□ \$0 01	
		\$1 to less than \$500 02	
In home health care services	01	\$500 to less than \$1,000 03	
Physical therapy at home	02	\$1,000 to less than \$1,500 04	
Visits from people in addition to family and friends for socializing	03	\$1,500 to less than \$2,000 05	
Volunteers to do house maintenance	04	\$2,000 to less than \$2,500 06	
Meals being delivered (like "Meals on Wheels" or a similar service)	05	\$2,500 to less than \$3,000 07	
Transportation services	06	□ \$3,000 or more 08	
		Prefer not to answer 98	
Other (Please specify): << <other 100="" allow="" character<="" p="" specify="" to="" up="" –=""></other>	S>> 97	Don't know 99	
□ None	90		

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Not at All concerned Very Concerned 1 2 3 4 5 6 7 8 9 10 26. Would you say in the past three years, it has gotten more difficult or easier to find quality, affordable housing? (Please select one response) 01 Build equity/(Investment 02 26. Would you say in the past three years, it has gotten more difficult or easier to find quality, affordable housing? (Please select one response) 01 Build equity/(Investment 02 26. Would you say in the past three years, it has gotten more difficult or easier to find quality, affordable housing? (Please select all that apply) (RANDOMIZE UST) 0 0 0 27. For approximately how many years have you lived in your current primary residence? (Please enter response below) (RANDOMIZE LUST) 0 Adding an accessory dwelling (attached or detached to or from) my house to rent or house my parents/in-laws Sharing my home with others not related to me Sharing my home with others not related to me Working from my home Turnber of years in primary residence:	Please use the scale below to rate housing. (Please select one respon to the scale of th	your level of concern, if any, with the amount you pay for nse)	30. (ASK IF (Q23 = 3, 4, 6 OR 7) AND (Q15 = 2 OR Q19 = 1)) You currently rent your primary but you indicated that you would relocate to a home you would purchase or own durin retirement. Why would you prefer to own instead of rent? (Please select all that application)	ng
26. Would you say in the past three years. It has gotten more difficult or easier to find quality, affordable housing? (<i>Please select one response</i>) 0 26. Would you say in the past three years. It has gotten more difficult or easier to find quality, affordable housing? (<i>Please select one response</i>) 0 26. Would you say in the past three years. It has gotten more difficult or easier to find quality, affordable housing? (<i>Please select one response</i>) 0 26. Would you say in the past three years. It has gotten more difficult or easier to find quality, affordable housing? (<i>Please select one response</i>) 0 27. For approximately how many years have you level in your current primary residence? (<i>Please enter response below</i>) (RANDOMIZE UST) 31. Have local regulations such as zoning/rodes ever prevented you from doing any of the follow to ffrom your primary residence? (<i>Please enter response below</i>) (RANDOMIZE UST) 28. (ASK IF (223 = 1, 2 O R5) AND (Cl3 = 1 OR Cl3 = 2)) You currently own your primary residence but you indicated that you would resolute how on any of the select to a rent hom one or end uring retirement. Why would you prefer to rent instead of own? (<i>Please select all that apply</i>) (RANDOMIZE UST) 28. (ASK IF (223 = 1, 2 O R5) AND (Cl3 = 1 OR Cl3 = 2)) You currently own your primary residence but you would reader by or more units 29. (ASK IF (223 = 1, 2 O R5) AND (Cl3 = 1 OR Cl3 = 2)) You currently own your primary residence but you but maintenance 02 Better location of affordable multi-family housing of 20 or more units Allowing people to add accesscopy dweling units to their home <t< td=""><td></td><td></td><td></td><td>,,</td></t<>				,,
25. Would you say in the past three years. It has gotten more difficult or easier to find quality, affordable housing? (<i>Please select one response</i>) 03 26. Would you say in the past three years. It has gotten more difficult or easier to find quality, affordable housing? (<i>Please select one response</i>) 04 27. Mouth more difficult 2 04 28. Would you say in the past three years. It has gotten more difficult or easier 5 04 29. Mouth more difficult 2 04 20. Don't know/Haven't looked 9 31. Have local regulations such as zoning/codes ever prevented you from doing any of the follow to firm your primary residence? (<i>Please select on terapoly</i>) (RANDOMIZE UST, EXCEPT 7. 20. For approximately how many years have you level in your current primary residence? (<i>Please enter response biolog</i>) (RANDOMIZE UST) 31. Have local regulations such as zoning/codes ever prevented you from doing any of the follow to firm your primary residence? 20. For approximately how many years have you level in your current primary residence? (<i>Please enter response biolog</i>) (RANDOMIZE UST) 31. Have local regulations such as zoning/codes ever prevented from doing any of these things 21. For approximately how many years have you level in your current primary residence? <i>Please enter</i> 22. Koki (F (223 = 1, 2 OR 5) AND (Cl15 = 1 OR Cl19 = 2)) You currently own your primary residence but you indicated that you would reloate to a rented home or rent during retirement. Why would you primary residence but you indicated that you would reloates seet all that apphy (RANDOMIZE UST)	1 2 3 4	2 0 / 8 9 IU	Cost (less expensive) 01	
affordable housing? (Please select on response) I Tax related purposes 04 Much easier 5 Easier 4 About the same 3 Much easier 4 About the same 3 Much more difficult 2 Much more difficult 1 Don't know/Haven't looked 9 27. For approximately how many years have you lived in your current primary residence? (Please enter response below) (RANDOMIZE LIST) adding an accessory dwelling (attached or detached to or from) my house to rent or house my parents/in-laws 28. (ASK IF (Q23 = 1, 2 OR 5) AND (Q15 = 1 OR C19 = 2)) You currently own your primary residence but you moderated that you would relocate to a rented home or rent during retirement. Why would you primary residence to a rented home or rent during retirement. Why would you primary residence but you moderated that you would relocate to a rented home or rent during retirement. Why would you primary residence but you moderated that you would relocate to a rented home or rent during retirement. Why would you primary residence a context to a rented home or rent during retirement. Why would you primary residence a context to a rented home or rent during retirement. Why would you primary residence a context to a rented home or rent during retirement. Why would you primary residence a context to a rented home or rent during retirement. Why would you primary residence a context to a rented home or rent during retirement. Why would you primary residence a context to them and howing supportive housing for those with disabilities or substance abuse			Build equity/investment 02	
Much exist S Much exist Adding an accessory dwelling victure does exist and that apply (RANDOMIZE UST) Don't know/Haven't booked Adding an accessory dwelling victure does exist and that apply (RANDOMIZE UST) Number of years in primary residence:	5. Would you say in the past three y	ears, it has gotten more difficult or easier to find quality,	 Better location (safe, near services/schools) 03 	
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 More difficult 2 Much more difficult 2 Much more difficult 1 Don't know/Haven't looked 9 I. Have local regulations such as zoning/codes ever prevented you from doing any of the follow to/from your primary residence? (<i>Please elect all that apply</i>) (RANDOMIZE LIST, EXCEPT 7, louse mp parents/in-laws Sharing my home with others not related to me Working from my home I. Have not been prevented your doing any of the follow to/from your primary residence? (<i>Please enter response below</i>) (RANDOMIZE LIST) Less than one year 96 Don't know 99 (ASK.IF (223 = 1, 2 OR 5) AND (Q15 = 1 OR Q19 = 2)) You currently own your primary residence but you indicated that you would relocate to a rend during or terment. Why would you prefer to rent instead of own? (<i>Please select all that apply</i>) (RANDOMIZE LIST) Cost (less expensive) 01 Don't knew to not related housing Cost (less expensive) 01 Don't have to worry about maintenance 02 Don't have to worry about maintenance 02 Obort know sing 05 Other (<i>Please select all that apply</i>) (RANDOMIZE LIST) Cost (less expensive) 01 Don't have to worry about maintenance 02 Allowing people to add accessory dwelling units to their home 1Allowing people to add accessory dwelling units to their home 1Allowing geople to add accessory dwelling units to their home 1Allowing supportive housing for those with disabilities or substance abuse issues 1Allowing supportive housing from home Allowing simultify and accessory dwelling units to their home 2 Allowing simultify and the set the accessibility needs of you or people in the community? (<i>Please select all te apply</i>) (RANDOMIZE LIST) Construction of affordable housing 2 Allowing simultify the house with disabilities or substance abuse	Easier	4		
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 Don't know/Haven't looked Don't know/Haven't looked Don't know/Haven't looked Construction of a fordable multi-family housing of 20 or more units Allowing people to add accessory dwelling units to their home Construction or affordable multi-family housing of 20 or more units Allowing speale to add accessory dwelling units to their home Allowing speale to add accessory dwelling units to their home Allowing speale to add accessory dwelling units to their home Allowing speale to add accessory dwelling units to their home Allowing people to add accessory dwelling units to their home Allowing speale to add accessory dwelling units to their home Allowing speale to add accessory dwelling units to their home Allowing speale to add accessory dwelling units to their home Allowing speale to add accessory dwelling units to their home Allowing speale to add accessory dwelling units to their home Allowing speale to add accessory dwelling units to their home Allowing speale to add accessory dwelling units to their home Allowing speale to add accessory dwelling units to their home Allowing speale to add accessory dwelling units to their home Allowing speale to add accessory dwelling units to their home Allowing speale to add accessory dwelling units to their home Allowing speale to add accessory dwelling units to their home Allowing speale to add accessory dwelling units to their home Allowing speale to add accessory dwelling units to their home Allowing speale to add accessory dwelling units to their home Allowing speale to add accessory dwelling units to their home Allowing speale to add accessory dwelling units to their home Allowing speale to add access	More difficult	2	31. Have local regulations such as zoning/codes ever prevented you from doing any of the	following
27. For approximately how many years have you lived in your current primary residence? (<i>Please enter response below</i>) (RANDOMIZE LIST) Adding an accessory dwelling (attached or detached to or from) my house to rent or house my parents/in-laws Sharing my home with others not related to me Order not years in primary residence: Less than one year Prefer not to answer Don't know 28. (ASK IF (Q23 = 1, 2 OR 5) AND (Q15 = 1 OR Q19 = 2)) You currently own your primary residence but you indicated that you would relocate to a rented home or rent during retirement. Why would you prefer to rent instead of own? (<i>Please select all tta apply</i>) (RANDOMIZE LIST) Cost (less expensive) Don't know Being closer to my neighbors Other (<i>Please specify</i>): <<0000 CHARACTERS> Other (<i>Please select of the SPECIFY</i> - ALLOW UP TO 100 CHARACTERS> AKK IF C23 = 3, 4, 6 OR 7) Is your primary residence a home you are renting with financial assistance from the State of Maine or the Federal government? (<i>Please select one response</i>) Yes 1	Much more difficult	1	to/from your primary residence? (Please select all that apply) (RANDOMIZE LIST, EXCE	PT 7, 9)
 27. For approximately how many years have you lived in your current primary residence? (<i>Please enter response below</i>) (RANDOMIZE LIST) 27. For approximately how many years have you lived in your current primary residence? (<i>Please enter response below</i>) (RANDOMIZE LIST) Number of years in primary residence: Less than one year 96 Don't know 28. (ASK IF (Q23 = 1, 2 OR 5) AND (Q15 = 1 OR Q19 = 2)) You currently own your primary residence but you indicated that you would relocate to a rented home or rent during retirement. Why would you prefer for the instead of own? (<i>Please select all that apply</i>) (RANDOMIZE LIST) 28. (ASK IF (Q23 = 1, 2 OR 5) AND (Q15 = 1 OR Q19 = 2)) You currently own your primary residence but you indicated that you would relocate to a rented home or rent during retirement. Why would you prefer to run instead of own? (<i>Please select all that apply</i>) (RANDOMIZE LIST) 28. (ASK IF (Q23 = 1, 2 OR 5) AND (Q15 = 1 OR Q19 = 2)) You currently own your primary residence but you indicated that you would relocate to a rented home or rent during retirement. Why would you prefer to run instead of own? (<i>Please select all that apply</i>) (RANDOMIZE LIST) 29. (ASK IF (Q23 = 1, 2 OR 5) AND (Q15 = 1 OR Q19 = 2)) You currently own your primary residence but you indicated that you would relocate to a rented home or rent during retirement. Why would you prefer to run instead of own? (<i>Please select all that apply</i>) (RANDOMIZE LIST) 20. Cost (Liss expensive) 01 00n't have to worry about maintenance 02 02 being closer to my neighbors 03 03 be terticotation for services 04 04 on you septify: << 04 on you septify: << 05 on the (<i>Please select one response</i>) 05 on you feel your community as housing choices that meet the accessibility needs of you or people in the community? (<i>Please select one response</i>) 	Don't know/Haven't looked	9		
27. For approximately how many years have you lived in your current primary residence? (Please enter response below) (RANDOMIZE LIST) Sharing my home with others not related to me Number of years in primary residence:				
response below) (RANDOMIZE LIST) Working from my home Number of years in primary residence:		- have a literal to a second a strength of the second second second second second second second second second s		1
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Don't know 99 28. (ASK IF (Q23 = 1, 2 OR 5) AND (Q15 = 1 OR Q19 = 2)) You currently own your primary residence but you indicated that you would relocate to a rented home or rent during retirement. Why would you prefer to rent instead of own? (<i>Please select all that apply</i>) (RANDOMIZE LIST) 32. Which of the following would you or do you support in your community? (<i>Please select all that apply</i>) (RANDOMIZE LIST) Cost (less expensive) 01 Don't have to worry about maintenance 02 Beting closer to my neighbors 03 Beting closer to my neighbors 03 Other (<i>Please select fy</i>): <				9
 28. (ASK IF (Q23 = 1, 2 OR 5) AND (Q15 = 1 OR Q19 = 2)) You currently own your primary residence but you indicated that you would relocate to a rented home or rent during retirement. Why would you prefer to rent instead of own? (<i>Please select all that apply</i>) (RANDOMIZE LIST) 20. Cost (less expensive) 01 20. Cost (less expensive) 05 21. Cost (less expensive) 05 22. (ASK IF Q23 = 3, 4, 6 OR 7) Is your primary residence a home you are renting with financial assistance from the State of Maine or the Federal government? (<i>Please select one response</i>) 21. No 2 				5
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 Being closer to my neighbors 03 Better location for services 04 Downsizing 05 Other (<i>Please specify</i>): << OTHER SPECIFY – ALLOW UP TO 100 CHARACTERS>> 97 Allowing supportive housing for those with disabilities or substance abuse issues Allowing small houses Allow working from home 33. Do you feel your community has housing choices that meet the accessibility needs of you or people in the community? (<i>Please select one response</i>) Yes 1 				3
 Better location for services 04 Downsizing 05 Other (<i>Please specify</i>): <<0THER SPECIFY – ALLOW UP TO 100 CHARACTERS>> 97 Allow working from home 33. Do you feel your community has housing choices that meet the accessibility needs of you or people in the community? (<i>Please select one response</i>) Yes 1 Yes 1 				4
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29. (ASK IF Q23 = 3, 4, 6 OR 7) Is your primary residence a home you are renting with financial assistance from the State of Maine or the Federal government? (Please select one response) people in the community? (Please select one response) Image: Yes 1 Image: Wes 1 Image: No 2			Allow working from home	7
□ Yes 1 □ Yes 1 □ No 2				ou or othe
□ Yes 1 □ No 2	assistance from the State of Maine	e or the Federal government? (Please select one response)	Ver 1	
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Portland Page 11 of 16 Portland Page 20			Bogland	Page 12 of

Second 2 2 2 2 2 2 2 2 2 2	<u>Third</u> 3 3 3 3	25 to 34 02 35 to 40 03 41 to 44 04 45 to 54 05	
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2	3	38. What is your marital status? (Please set	elect one response)
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and a still as a filler of		10 House and the lower barries of	
		40. How many people live in your househol	ia: (Please select one response)
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Employed full-Time [3b hours or more] 1 Employed full-Time [3b hours or more] 1 Emp	41. What is your employment status? (Please select	t one response)	45. Into which of the following general categories does your 2018 household income (from all sources)
 Implyed full: Time [ds hours or more] 1 Imply eds hours degree 1 Implyed full: Time [ds hours or more] 1 Imply eds hours degree 1 Implyed full: Time [ds hours or more] Imply eds hours or more 1 Imply eds hours or more 1	41. What is your employment status. (neuse selec	a one response,	
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Prefer not to answer Prefer not to answer 8 42. What is the highest level of education you have completed? (Please select one response) 55,000 to 539,999 9 Less than high school degree 1 1 1 1 Less than high school degree 2 1 1 1 1 1 Some Graduate work 6 1 <t< td=""><td>Military</td><td>6</td><td>□ \$35,000 to \$49,999 05</td></t<>	Military	6	□ \$35,000 to \$49,999 05
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