

**Health Concerns at Mortgage Counseling Sessions:  
Results from a Nationwide Survey**

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This brief summarizes the results of an online survey of mortgage counselors designed to better understand the extent to which they are aware of and know how to respond to the health concerns of individuals going through the foreclosure process.

**Background**

Previous studies suggest that the health of individuals and families undergoing foreclosure is at risk.<sup>1</sup> In a study performed in the Philadelphia area, homeowners undergoing foreclosure were significantly more likely to be uninsured and to report skipping needed medical care due to its cost compared to the general population.<sup>2</sup> Moreover, over one-third of homeowners experiencing foreclosure met screening criteria for major depression.

**Despite the health risks of households facing foreclosure, it remains unknown to what extent foreclosure mitigation counselors are currently aware of or helping homeowners to overcome the health dimensions of the foreclosure crisis.** Working on the front lines of the foreclosure crisis, foreclosure mitigation counselors are well-positioned to help connect public health officials with homeowners facing foreclosure. Information about how mortgage counselors confront the health aspects of the foreclosure crisis can help policymakers and public health officials design programs to connect homeowners with needed health services and increase the capacity of mortgage counselors to make appropriate referrals.

To better understand their interactions with homeowners about health concerns, we performed an online survey of mortgage counselors who were recruited through a NeighborWorks listserv of mortgage counselors. NeighborWorks is a non-profit

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<sup>1</sup> A summary of the literature on foreclosures and health is available through the Policy Guide on [Foreclosure-Response.org](http://Foreclosure-Response.org).

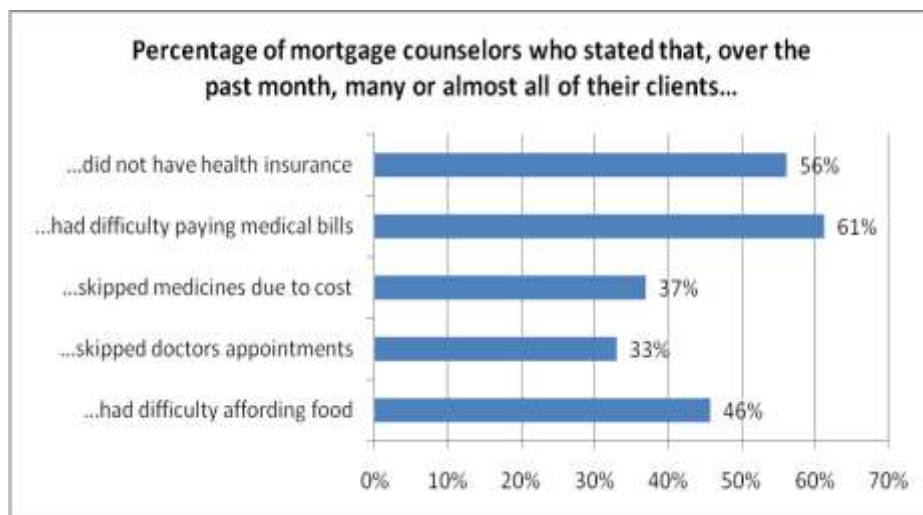
<sup>2</sup> Pollack, Craig Evan, and Julia Lynch. 2009. "Health Status of People Undergoing Foreclosure in the Philadelphia Region." *American Journal of Public Health* 99 (10): 1833-1899.

organization that administers the National Foreclosure Mitigation Counseling Program. The survey was administered in January 2011.

## Survey Results

**395 mortgage counselors from across the US responded to the survey.** A large majority (96%) worked for non-profit agencies; 4% worked for a government agency. Overall, 92% worked for a HUD-certified housing counseling organization. 16% of the counselors were providing services in the Northeast, 37% in the Midwest, 25% in the South, and 22% in the West. The majority of the counselors had been providing mortgage counseling for many years: 24% had less than 2 years of experience, 44% had between 2 to 5 years of experience, and 33% had more than 5 years of experience.

**Mortgage counselors frequently encounter patients who report symptoms of depression.** 68% of counselors said that “many” or “almost all” of their clients in the



past month reported feeling depressed or hopeless. 37% of mortgage counselors stated that they had worked with at least one client in the past month who reported wanting to hurt him/herself or end his/her life.

### **Clients told mortgage counselors about difficulty affording food and medical care.**

Over half of mortgage counselors reported that many or almost all of their clients in the past month lacked health insurance. At least one third of counselors had large numbers of clients who reported skipping doctors' appointments or medications.

### **Many mortgage counselors need additional training and resources around health issues.**

Fully 68% of mortgage counselors view it as their responsibility to help direct clients to health resources in their communities, yet only 14% of counselors reported that their agencies provided training on local health resources. Despite this lack of formal training, mortgage counselors appear to be working to direct clients to local resources: 71% were familiar with community health centers, 73% knew where to direct clients for Medicaid or low cost insurance, and 90% knew where to direct clients for Supplemental Nutrition Assistance Program (i.e., food stamps) access. However, nearly half of mortgage counselors (47%) stated they needed additional training from their agencies on how to connect clients with local health resources. Many mortgage counselors stated they wanted to learn more about community health clinics (51%), the Veterans' Affairs medical system

(48%), pharmaceutical assistance programs (68.6%), and affordable health insurance programs (63%).

The results of this survey should be viewed in light of its limitations. We are unable to determine what percent of all mortgage counselors actually participated. Mortgage counselors who responded may have had different beliefs and experiences than those who did not participate. The results reflect counselors' recollections of statements made by clients during mortgage counseling sessions, not a survey of their clients. However, this survey represents the first attempt to understand the health concerns that mortgage counselors frequently confront.

## **Conclusion**

Policymakers can use the results of this nationwide survey of mortgage counselors to build interventions that improve the health of homeowners and their families. Partnerships with public health officials can provide mortgage counselors with training about identifying and referring at-risk clients to local health resources. Demonstration projects could build a strong foundation for further coordination between public health officials and mortgage counselors by testing whether providing supplemental training for mortgage counselors helps mitigate the health risks associated with foreclosure.

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